

Financial Information for the 3rd Quarter of the Fiscal Year ending March 31, 2003

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the third quarter (from October 1, 2002 to December 31, 2002) of the fiscal year ending March 31, 2003.

The figures reported herein are unaudited.

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1. Claims disclosed under the Financial Reconstruction Law criteria

Aggregate for the subsidiary banks under the Company

(Billions of Yen)	Dec. 31,		[Reference]
	2002	Difference	Sep. 30, 2002
Unrecoverable or valueless claims	460.8	28.2	432.5
Risk claims	973.4	(284.1)	1,257.5
Claims in need of attention loans	1,722.6	264.3	1,458.3
Total	3,156.9	8.4	3,148.4

(Notes)

The above figures as of the end of December 2002 are classified in accordance with the categories, which are defined under the provisions of Article 4 of Implementing Regulations for Emergency Measures to Revitalize the Financial System. However, aggregation process is different from that of the end of September 2002. Therefore, the figures as of the end of December 2002 are not necessarily comparable to the figures as of the end of September 2002. Figures as of the end of December 2002 are based on the following criteria.

[Classification for disclosure]

Classification of claims is based on the classifications of borrowers as of the end of December 2002.

[Disclosure amount]

Amounts reported for each disclosure category are based on the outstanding exposure amounts of corresponding borrower categories as of the end of December 2002.

Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable are deducted as an equivalent for partial direct write-offs.

Claims disclosed under the Financial Reconstruction Law criteria

(Breakdown of the Aggregated Figure for the Group Banks)

(For reference)

[Daiwa Bank] (Non-consolidated)

<Banking Account>

(Billions of Yen)	Dec. 31,		[Reference]
	2002	Difference	Sep. 30, 2002
Unrecoverable or valueless claims	205.4	17.6	187.7
Risk claims	407.3	(194.2)	601.6
Claims in need of attention loans	726.7	206.6	520.1
Total	1,339.5	30.0	1,309.4

<Trust Account>

(Billions of Yen)	Dec. 31,		[Reference]
	2002	Difference	Sep. 30, 2002
Unrecoverable or valueless claims	5.3	(0.6)	6.0
Risk claims	8.2	0.4	7.8
Claims in need of attention loans	34.0	18.0	16.0
Total	47.6	17.7	29.9

[Kinki Osaka Bank] (Non-consolidated)

(Billions of Yen)	Dec. 31,		[Reference]
	2002	Difference	Sep. 30, 2002
Unrecoverable or valueless claims	88.9	6.8	82.0
Risk claims	133.3	2.3	131.0
Claims in need of attention loans	229.5	(8.7)	238.3
Total	451.7	0.3	451.4

[Nara Bank] (Non-consolidated)

(Billions of Yen)	Dec. 31, 2002	
		Difference
Unrecoverable or valueless claims	7.8	0.1
Risk claims	3.9	0.6
Claims in need of attention loans	2.7	(1.2)
Total	14.5	(0.5)

[Reference]

Sep. 30, 2002
7.7
3.3
4.0
15.0

[Asahi Bank] (Non-consolidated)

(Billions of Yen)	Dec. 31, 2002	
		Difference
Unrecoverable or valueless claims	153.2	4.3
Doubtful claims	420.5	(93.2)
Special attention loans	729.6	49.7
Total	1,303.4	(39.1)

[Reference]

Sep. 30, 2002
148.9
513.7
679.8
1,342.5

[Resona Trust & Banking] (Non-consolidated)

There were no classified exposures under the FRL criteria as of the end of December 31, 2002.

2. Capital Adequacy Ratio

[Resona Holdings]	March 31, 2003 (Projection)	[Reference] September 30, 2002 (Actual)
Consolidated capital adequacy ratio (second criteria)	Former half of 7% level	7.92%
Consolidated Tier I ratio	Middle of 3% level	3.98%

* Projected ratios are subject to change depending on the alterations in presupposed conditions for the management environment.

(For reference)

Operations of Daiwa Bank and Asahi Bank will be reorganized by way of split-off and merger to newly establish Resona Bank and Saitama Resona Bank in March 2003. Projected capital ratios of Resona Bank and Saitama Resona Bank at the end of March 2003 are as follows:

[Resona Bank] (Japanese domestic standard)

	March 31, 2003 (Projection)
Consolidated capital adequacy ratio	Latter half of 6% level
Consolidated Tier I ratio	Middle of 3% level

[Saitama Resona Bank] (Japanese domestic standard)

	March 31, 2003 (Projection)
Consolidated capital adequacy ratio	Approximately 8%
Consolidated Tier I ratio	Former half of 4% level

Projected capital ratios of Kinki Osaka Bank, Nara Bank and Resona Trust & Banking at the end of March 2003 are as follows:

[Kinki Osaka Bank] (Japanese domestic standard)

	March 31, 2003 (Projection)	[Reference] September 30, 2002 (Actual)
Consolidated capital adequacy ratio	Approximately 7%	7.24%
Consolidated Tier I ratio	Latter half of 3% level	3.93%

[Nara Bank] (Japanese domestic standard)

	March 31, 2003 (Projection)	[Reference] September 30, 2002 (Actual)
Non-Consolidated capital adequacy ratio	Former half of 7% level	8.23%
Non-Consolidated Tier I ratio	Latter half of 5% level	6.91%

[Resona Trust & Banking] (Japanese domestic standard)

	March 31, 2003 (Projection)	[Reference] September 30, 2002 (Actual)
Non-Consolidated capital adequacy ratio	Approximately 100%	183.03%
Non-Consolidated Tier I ratio	Approximately 100%	183.03%

3. Unrealized gains/(losses) on marketable securities
(Aggregate for the subsidiary banks under the Company)

	December 31, 2002					
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)
			(B)	Gains	Losses	
(Billions of Yen)						
Other securities	5,923.3	/	(462.1)	81.9	544.1	/
Stocks	1,349.0	/	(470.9)	52.5	523.5	/
Bonds	4,345.6	/	25.6	26.2	0.5	/
Others	228.6	/	(16.9)	3.1	20.0	/

[Reference]

September 30, 2002			
Market Value (C)	Unrealized gains/(losses)		
	(D)	Gains	Losses
5,957.3	(337.2)	90.8	428.0
1,452.9	(354.6)	60.7	415.4
4,208.5	25.4	27.1	1.6
295.8	(8.0)	2.9	10.9

* Unrealized gains/(losses) as of the end of December 2002 were reported as the difference between the book value (based on the amortized cost method, before devaluation) and market price.

* Above figures include securities, NCDs included in "cash and due from banks" and CPs included in "monetary claims bought."

* Figures for the end of December 2002 were reported as the sum of figures for the banks of the Resona Group. Figures for the end of September 2002 were reported on a consolidated basis.

* For stocks, market values are based on average price during one-month period to quarter term-end or interim period-end. For other securities, market values are based on the market price prevailing on the last day of the quarter term or interim period.

* Unrealized gains/(losses) on held-to-maturity bonds, stocks of subsidiaries and affiliates were as follows:

	December 31, 2002					
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)
			(B)	Gains	Losses	
(Billions of Yen)						
Held-to-maturity bonds	3.3	/	0.0	0.0	0.0	/
Stocks of subsidiaries and affiliates	31.3	/	(15.6)	---	15.6	/

[Reference]

September 30, 2002			
Market Value (C)	Unrealized gains/(losses)		
	(D)	Gains	Losses
3.4	0.0	0.0	0.0

(For reference)

[Daiwa Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

	December 31, 2002					
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)
			(B)	Gains	Losses	
(Billions of Yen)						
Other securities	2,025.5	126.4	(222.5)	32.9	255.5	/
Stocks	686.4	(56.3)	(230.7)	23.2	253.9	/
Bonds	1,325.9	183.5	8.5	8.5	0.0	/
Others	13.0	(0.6)	(0.3)	1.1	1.5	/

[Reference]

September 30, 2002			
Market Value (C)	Unrealized gains/(losses)		
	(D)	Gains	Losses
1,899.0	(177.8)	35.0	212.8
742.8	(187.4)	23.8	211.3
1,142.4	9.8	9.8	0.0
13.7	(0.2)	1.2	1.5

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

	December 31, 2002					
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)
			(B)	Gains	Losses	
(Billions of Yen)						
Held-to-maturity bonds	---	---	---	---	---	/
Stocks of subsidiaries and affiliates	31.3	---	(15.6)	---	15.6	/

[Reference]

September 30, 2002			
Market Value (C)	Unrealized gains/(losses)		
	(D)	Gains	Losses
---	---	---	---
31.3	(8.8)	---	8.8

(For reference)

Unrealized gains/(losses) on securities held in Jointly Operated Designated Money Trust

[Reference]

(Billions of Yen)	December 31, 2002			
	Unrealized gains/(losses)			Change (A) - (B)
	(A)	Gains	Losses	
Total	(39.0)	0.3	39.4	
Stocks	(25.2)	0.3	25.5	
Others	(13.8)	---	13.8	

September 30, 2002				
Unrealized gains/(losses)			Change (A) - (B)	
(A)	Gains	Losses		
Total	(31.2)	0.5	31.8	
Stocks	(19.0)	0.5	19.6	
Others	(12.1)	---	12.1	

[Kinki Osaka Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

[Reference]

(Billions of Yen)	December 31, 2002					
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)
			(B)	Gains	Losses	
Other securities	816.2	(1.1)	(15.9)	13.0	28.9	
Stocks	49.7	(8.7)	(10.9)	3.6	14.6	
Bonds	638.4	14.3	8.5	8.9	0.4	
Others	128.0	(6.7)	(13.4)	0.4	13.8	

September 30, 2002			
Market Value (C)	Unrealized gains/(losses) (D)	Unrealized gains/(losses)	
		Gains	Losses
817.3	(4.8)	11.5	16.3
58.5	(2.2)	4.9	7.2
624.1	4.9	6.0	1.1
134.7	(7.4)	0.5	8.0

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of December 2002.

[Nara Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

[Reference]

(Billions of Yen)	December 31, 2002					
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)
			(B)	Gains	Losses	
Other securities	33.5	0.9	0.1	0.3	0.2	
Stocks	0.1	(0.2)	(0.1)	---	0.1	
Bonds	32.8	1.2	0.3	0.3	0.0	
Others	0.5	(0.0)	(0.0)	---	0.0	

September 30, 2002			
Market Value (C)	Unrealized gains/(losses) (D)	Unrealized gains/(losses)	
		Gains	Losses
32.6	0.3	0.4	0.1
0.3	(0.0)	0.0	0.0
31.5	0.4	0.4	0.0
0.6	(0.0)	0.0	0.0

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

[Reference]

(Billions of Yen)	December 31, 2002					
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)
			(B)	Gains	Losses	
Held-to-maturity bonds	3.3	0.0	0.0	0.0	0.0	
Stocks of subsidiaries and affiliates	---	---	---	---	---	

September 30, 2002			
Market Value (C)	Unrealized gains/(losses) (D)	Unrealized gains/(losses)	
		Gains	Losses
3.3	0.0	0.0	0.0
---	---	---	---

(For reference)

[Asahi Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

	December 31, 2002					
	Market Value		Unrealized gains/(losses)			Change (B) - (D)
	(A)	(A) - (C)	(B)	Gains	Losses	
Other securities (Billions of Yen)	3,033.0	(165.1)	(223.8)	33.5	259.4	
Stocks	612.6	(39.2)	(229.1)	25.6	254.8	
Bonds	2,333.4	(61.9)	8.3	8.3	0.0	
Others	86.9	(64.0)	(3.0)	1.4	4.5	

[Reference]

September 30, 2002			
Market Value (C)	Unrealized gains/(losses) (D)		
	Gains	Losses	
3,198.1	(159.0)	41.2	200.2
651.8	(165.8)	29.4	195.2
2,395.3	10.2	10.7	0.5
150.9	(3.4)	1.0	4.5

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of December 2002.

[Resona Trust & Banking (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

	December 31, 2002					
	Market Value		Unrealized gains/(losses)			Change (B) - (D)
	(A)	(A) - (C)	(B)	Gains	Losses	
Other securities (Billions of Yen)	15.0	---	(0.0)	0.0	0.0	
Stocks	---	---	---	---	---	
Bonds	15.0	---	(0.0)	0.0	0.0	
Others	---	---	---	---	---	

[Reference]

September 30, 2002			
Market Value (C)	Unrealized gains/(losses) (D)		
	Gains	Losses	
15.0	(0.0)	0.0	0.0
---	---	---	---
15.0	(0.0)	0.0	0.0
---	---	---	---

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of December 2002.

4. Market value information on derivatives transactions
(Aggregate for the subsidiary banks under the Company)

(1) Interest rate related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange Interest rate futures	243.9	0.0	0.0		708.7	(0.5)	(0.5)
Over the counter Interest rate swaps	4,139.6	17.0	17.0		4,260.5	15.7	15.7
Cap	625.4	0.0	1.4		640.0	(0.0)	1.5
Floor	29.1	0.1	0.0		29.4	0.1	0.0
Swaption	3.1	0.0	0.0		2.0	(0.0)	0.0
Total		17.3	18.7			15.2	16.7

1. Derivatives transactions to which hedge accounting is applied are excluded.

(2) Currency related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter Currency swaps	1,003.0	0.6	0.6		940.1	(0.0)	(0.0)
Forward exchange	---	---	---		1.1	(0.0)	(0.0)
Total		0.6	0.6			(0.0)	(0.0)

1. Derivatives transactions to which hedge accounting is applied and transactions stated in the Note.2 are excluded.

2. The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	193.1	0.8	0.8		243.7	0.5	0.5

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

(Billions of Yen)	December 31, 2002	[Reference] September 30, 2002
	Contract Value	Contract Value
Over the counter Currency swaps	897.8	1,075.3
Forward exchange	2,494.9	2,954.7

(3) Stock related transactions

There were no transactions as of the end of December, 2002.

(4) Bond related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	4.5	(0.0)	(0.0)		16.2	(0.0)	(0.0)
Bond future options	0.7	0.0	0.0		---	---	---
Total		(0.0)	(0.0)			(0.0)	(0.0)

1. Derivatives transactions to which hedge accounting is applied are excluded.

(5) Commodity related transactions, other derivatives transactions

There were no transactions as of the end of December, 2002.

Note: Figures as of the end of December 2002 are shown as the sum of non-consolidated figures for the Group banks. Figures as of the end of September 2002 are reported on a consolidated basis.

(Breakdown of the Aggregated Figure for the Group Banks)

(For reference)

[Daiwa Bank (Non-consolidated)]

(1) Interest rate related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Interest rate futures	12.3	(0.0)	(0.0)	(0.0)	6.7	(0.0)	(0.0)
Over the counter							
Interest rate swaps	1,614.6	10.8	10.8	0.4	1,650.3	10.3	10.3
Cap	353.2	0.0	0.6	0.0	369.4	0.0	0.6
Floor	29.0	0.1	0.0	0.0	29.3	0.1	0.0
Swaption	0.0	(0.0)	(0.0)	0.0	0.0	(0.0)	(0.0)
Total		10.9	11.5	0.4		10.4	11.0

(2) Currency related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Currency swaps	406.0	(1.3)	(1.3)	0.4	416.3	(1.7)	(1.7)
Forward exchange	---	---	---	---	---	---	---
Total		(1.3)	(1.3)	0.4		(1.7)	(1.7)

The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	73.0	0.2	0.2	0.4	84.8	(0.1)	(0.1)

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

(Billions of Yen)	December 31, 2002	[Reference] September 30, 2002
	Contract Value	Contract Value
Over the counter		
Currency swaps	739.3	821.2
Forward exchange	2,440.4	2,920.1

(3) Stock related transactions

There were no transactions as of the end of December 2002.

(4) Bond related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value
Listed on exchange					
Bond futures	3.6	(0.0)	(0.0)	0.0	2.6
Bond future options	0.7	0.0	(0.0)	(0.0)	---
Total		(0.0)	(0.0)	(0.0)	(0.0)

(5) Commodity related transactions, other derivatives transactions

There were no transactions as of the end of December 2002.

[Kinki Osaka Bank (Non-consolidated)]

(1) Interest rate related transactions

There were no transactions as of the end of December 2002.

(2) Currency related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value
Over the counter					
Currency swaps	---	---	---	---	---
Forward exchange	---	---	---	---	---
Total		---	---	---	---

The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value
Currency swaps	0.0	0.0	0.0	0.0	0.1

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

(Billions of Yen)	December 31, 2002	[Reference] September 30, 2002
	Contract Value	Contract Value
Over the counter		
Forward exchange	12.9	10.5
Currency option	---	---

- (3) Stock related transactions, bond related transactions, commodity related transactions and other derivatives transactions
There were no transactions as of the end of December 2002.

[Nara Bank (Non-consolidated)]

There were no transactions as of the end of December 2002.

[Asahi Bank (Non-consolidated)]

- (1) Interest rate related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value
Listed on exchange					
Interest rate futures	231.6	0.0	0.0	0.6	702.0
Over the counter					
Interest rate swaps	2,524.9	6.2	6.2	0.8	2,612.1
Cap	272.2	(0.0)	0.8	(0.0)	270.6
Floor	0.1	0.0	0.0	(0.0)	0.1
Swaption	3.0	0.0	0.0	0.0	2.0
Total		6.3	7.1	1.4	4.8

- (2) Currency related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value
Over the counter					
Currency swaps	597.0	1.9	1.9	0.1	602.9
Forward exchange	---	---	---	---	---
Total		1.9	1.9	0.1	1.7

The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value
Currency swaps	120.0	0.5	0.5	(0.1)	158.7

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

(Billions of Yen)	December 31, 2002	[Reference] September 30, 2002
	Contract Value	Contract Value
Over the counter		
Currency swaps	145.5	245.2
Forward exchange	54.5	34.5

(3) Stock related transactions

There were no transactions as of the end of June 2002.

(4) Bond related transactions

(Billions of Yen)	December 31, 2002				[Reference] September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	0.8	(0.0)	(0.0)	0.0	9.1	(0.0)	(0.0)
Bond future options	---	---	---	---	---	---	---
Total		(0.0)	(0.0)	0.0		(0.0)	(0.0)

(5) Commodity related transactions, other derivatives transactions

There were no transactions as of the end of December 2002.

[Resona Trust & Banking (Non-consolidated)]

There were no transactions as of the end of December 2002.

**5. Derivative transactions to which macro hedge accounting is applied
(Aggregate for the subsidiary banks under the Company)**

(1) Interest rate related transactions

(Billions of Yen)	December 31, 2002				September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Interest rate swaps	9,892.1	14.7	14.7		11,831.6	11.5	11.5
Cap	70.0	0.0	(0.0)		110.0	0.0	(0.0)
Swaption	3.0	(0.0)	(0.0)		3.0	(0.0)	(0.0)
Total		14.7	14.6			11.5	11.4

1. Figures for market value and unrealized gain/(loss) are after subtraction of the amount equivalent to the accrued interest.

Notional amounts of interest rate swaps by remaining periods are as follows:

(Billions of Yen)	December 31, 2002			September 30, 2002		
	1 year or less	1 to 5 years	Over 5 years	1 year or less	1 to 5 years	Over 5 years
Receive fix / pay float	456.0	2,665.1	329.0	702.0	2,455.7	329.0
Receive float / pay fix	2,913.4	2,783.4	200.0	4,281.8	3,247.8	200.1
Receive float / pay float	205.0	340.0	---	255.0	350.0	10.0
Total	3,574.5	5,788.6	529.0	5,238.8	6,053.6	539.1

(2) Bond related transactions

(Billions of Yen)	December 31, 2002				September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	142.9	(0.5)	(0.5)		341.6	0.2	0.2
Over the counter							
Bond options	---	---	---		71.6	0.5	0.3
Total		(0.5)	(0.5)			0.7	0.5

Note: Figures as of the end of December 2002 are shown as the sum of non-consolidated figures for the Group
Figures as of the end of September 2002 are reported on a consolidated basis.

(Breakdown of the Aggregated Figure for the Group Banks)

(For reference)

[Daiwa Bank (Non-consolidated)]

Derivative transaction to which macro hedge accounting is applied

(1) Interest rate related transactions

(Billions of Yen)	December 31, 2002				September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Interest rate swaps	86.7	(1.2)	(1.2)	0.4	115.4	(1.6)	(1.6)
Cap	---	---	---	---	---	---	---
Swaption	---	---	---	---	---	---	---
Total		(1.2)	(1.2)	0.4		(1.6)	(1.6)

Notional amounts of interest rate swaps by remaining periods are as follows:

(Billions of Yen)	December 31, 2002		
	1 year or less	1 to 5 years	Over 5 years
Receive fix / pay float	---	---	---
Receive float / pay fix	56.8	29.9	0.0
Receive float / pay float	---	---	---
Total	56.8	29.9	0.0

[Reference]

September 30, 2002		
1 year or less	1 to 5 years	Over 5 years
---	---	---
73.6	41.7	0.1
---	---	---
73.6	41.7	0.1

(2) Bond related transactions

There were no transactions as of the end of December 2002.

[Kinki Osaka Bank (Non-consolidated)]

Derivative transaction to which macro hedge accounting is applied

(1) Interest rate related transactions

(Billions of Yen)	December 31, 2002			
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)
Over the counter				
Interest rate swaps	13.1	(0.1)	(0.1)	0.0
Cap	---	---	---	---
Swaption	---	---	---	---
Total		(0.1)	(0.1)	0.0

[Reference]

September 30, 2002		
Contract Value	Market Value	Unrealized gain/(loss) (B)
14.5	(0.2)	(0.2)
---	---	---
---	---	---
	(0.2)	(0.2)

Notional amounts of interest rate swaps by remaining periods are as follows:

(Billions of Yen)	December 31, 2002		
	1 year or less	1 to 5 years	Over 5 years
Receive fix / pay float	---	---	---
Receive float / pay fix	3.6	9.5	---
Receive float / pay float	---	---	---
Total	3.6	9.5	---

[Reference]

September 30, 2002		
1 year or less	1 to 5 years	Over 5 years
---	---	---
1.9	12.5	---
---	---	---
1.9	12.5	---

(2) Bond related transactions

There were no transactions as of the end of December 2002.

[Nara Bank]

Derivative transaction to which macro hedge accounting is applied

There were no transactions as of the end of December 2002.

[Asahi Bank (Non-consolidated)]

Derivative transaction to which macro hedge accounting is applied

(1) Interest rate related transactions

(Billions of Yen)	December 31, 2002				September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Interest rate swaps	9,792.2	16.2	16.2	2.7	11,701.6	13.4	13.4
Cap	70.0	0.0	(0.0)	(0.0)	110.0	0.0	(0.0)
Swaption	3.0	(0.0)	(0.0)	0.0	3.0	(0.0)	(0.0)
Total		16.2	16.1	2.7		13.4	13.3

[Reference]

Notional amounts of interest rate swaps by remaining periods are as follows:

(Billions of Yen)	December 31, 2002			September 30, 2002		
	1 year or less	1 to 5 years	Over 5 years	1 year or less	1 to 5 years	Over 5 years
Receive fix / pay float	456.0	2,665.1	329.0	702.0	2,455.7	329.0
Receive float / pay fix	2,853.0	2,744.0	200.0	4,206.2	3,193.5	200.0
Receive float / pay float	205.0	340.0	---	255.0	350.0	10.0
Total	3,514.0	5,749.2	529.0	5,163.3	5,999.3	539.0

[Reference]

(2) Bond related transactions

(Billions of Yen)	December 31, 2002				September 30, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	142.9	(0.5)	(0.5)	(0.7)	341.6	0.2	0.2
Over the counter							
Bond options	---	---	---	(0.3)	71.6	0.5	0.3
Total		(0.5)	(0.5)	(1.0)		0.7	0.5

[Reference]

[Resona Trust & Banking]

Derivative transaction to which macro hedge accounting is applied

There were no transactions as of the end of December 2002.

6. Market Risk (VaR)

[Daiwa Bank (Non-consolidated)]

Market Risk (VaR)	From April 1, 2002 to December 31, 2002
Maximum	0.2
Minimum	0.0
Average	0.1

[Reference]

(Billions of yen)

From April 1, 2001 to March 31, 2002
0.2
0.0
0.0

[Asahi Bank (Non-consolidated)]

Market Risk (VaR)	From April 1, 2002 to June 30, 2002
Maximum	0.5
Minimum	0.1
Average	0.2

(Billions of yen)

From April 1, 2001 to March 31, 2002
0.6
0.1
0.3

* Above figures are for financial products and foreign exchange transactions in the trading account to which mark-to-market accounting method is applied.

* Assuming a ten-day holding period and a confidence interval of 99%

7. Deposits and Loans

(Aggregate for the subsidiary banks under the Company)

Outstanding balances of deposits and loans

	(Billions of Yen)	December 31,		[Reference]
		2002 (A)	Change (A) - (B)	September 30, 2002 (B)
Deposits (Term-end bal.)		33,793.9	328.2	33,465.7
Trust principal (Term-end bal.)		614.0	(102.5)	716.5
Loans (Term-end bal.)		28,943.1	158.1	28,785.0
Banking account		28,628.8	204.3	28,424.4
Trust account		314.3	(46.1)	360.5

1. Trust account refers to Jointly Operated Designated Money Trusts for which the principal is guaranteed.

Domestic individual and corporate deposits

	(Billions of Yen)	December 31,		[Reference]
		2002 (A)	Change (A) - (B)	September 30, 2002 (B)
Domestic individual deposits (Term-end bal.)		20,478.9	580.0	19,898.8
Demand deposits		9,056.3	488.8	8,567.5
Time deposits		11,264.5	96.4	11,168.0
Domestic corporate deposits (Term-end bal.)		11,235.7	(66.6)	11,302.4
Demand deposits		8,548.7	78.2	8,470.4
Time deposits		2,320.3	(72.3)	2,392.6

1. The above figures are based on the figures reported to Bank of Japan.

(Overseas deposits and Japan Offshore Banking Account are excluded.)

2. Demand deposits = current deposits + ordinary deposits + deposits at notice

Time deposits = time deposits + periodical deposits

(Breakdown of the Aggregated Figure for the Group Banks)

(For reference)

[Daiwa Bank]

Outstanding balances of deposits and loans

	(Billions of Yen)	December 31,		[Reference]
		2002 (A)	Change (A) - (B)	September 30, 2002 (B)
Deposits (Term-end bal.)		10,797.4	(134.2)	10,931.6
Trust principal (Term-end bal.)		614.0	(102.5)	716.5
Loans (Term-end bal.)		9,622.1	56.7	9,565.4
Banking account		9,307.7	102.9	9,204.8
Trust account		314.3	(46.1)	360.5

Domestic individual and corporate deposits

	(Billions of Yen)	December 31,		[Reference]
		2002 (A)	Change (A) - (B)	September 30, 2002 (B)
Domestic individual deposits (Term-end bal.)		5,164.4	150.7	5,013.6
Demand deposits		2,307.7	126.7	2,180.9
Time deposits		2,781.3	22.8	2,758.5
Domestic corporate deposits (Term-end bal.)		4,869.3	(296.4)	5,165.8
Demand deposits		3,662.8	(218.6)	3,881.5
Time deposits		1,008.0	(51.5)	1,059.5

[Kinki Osaka Bank]

Outstanding balances of deposits and loans

	(Billions of Yen)	December 31,	
		2002 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	3,810.1	69.4
Loans	(Term-end bal.)	2,986.3	30.4

[Reference]

September 30, 2002 (B)
3,740.6
2,955.9

Domestic individual and corporate deposits

	(Billions of Yen)	December 31,	
		2002 (A)	Change (A) - (B)
Domestic individual deposits	(Term-end bal.)	3,032.3	47.3
Demand deposits		896.2	51.1
Time deposits		2,132.1	(5.2)
Domestic corporate deposits	(Term-end bal.)	724.5	40.3
Demand deposits		460.4	49.5
Time deposits		232.1	(9.7)

[Reference]

September 30, 2002 (B)
2,984.9
845.1
2,137.3
684.2
410.9
241.8

[Nara Bank]

Outstanding balances of deposits and loans

	(Billions of Yen)	December 31,	
		2002 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	172.2	1.0
Loans	(Term-end bal.)	130.8	2.0

[Reference]

September 30, 2002 (B)
171.1
128.7

Domestic individual and corporate deposits

	(Billions of Yen)	December 31,	
		2002 (A)	Change (A) - (B)
Domestic individual deposits	(Term-end bal.)	139.2	4.9
Demand deposits		44.9	3.1
Time deposits		94.0	1.4
Domestic corporate deposits	(Term-end bal.)	28.7	1.3
Demand deposits		15.9	0.2
Time deposits		11.4	(0.2)

[Reference]

September 30, 2002 (B)
134.3
41.7
92.5
27.3
15.6
11.6

[Asahi Bank]

Outstanding balances of deposits and loans

	(Billions of Yen)	December 31,	
		2002 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	19,011.1	392.0
Loans	(Term-end bal.)	16,203.8	68.9

[Reference]

September 30, 2002 (B)
18,619.1
16,134.8

Domestic individual and corporate deposits

	(Billions of Yen)	December 31,	
		2002 (A)	Change (A) - (B)
Domestic individual deposits	(Term-end bal.)	12,142.8	377.0
Demand deposits		5,807.4	307.8
Time deposits		6,257.0	77.4
Domestic corporate deposits	(Term-end bal.)	5,613.0	188.1
Demand deposits		4,409.4	247.1
Time deposits		1,068.7	(10.8)

[Reference]

September 30, 2002 (B)
11,765.8
5,499.6
6,179.5
5,424.9
4,162.3
1,079.5

[Resona Trust & Banking]

Outstanding balances of deposits

	(Billions of Yen)	December 31,	
		2002 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	3.0	---

[Reference]

September 30, 2002 (B)
3.0

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