

Financial Results Report for the
Fiscal Year Ended March 31,
2003 (Reference Materials)

May 26, 2003

Resona Holdings, Inc.

Fiscal Year 2002 Supplementary Materials for Business Results

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<Reference> Balance sheets of Saitama Resona Bank, Ltd., The Nara Bank, Ltd.
and Resona Trust & Banking Co., Ltd.

* The totals for four banks are the sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank, and Nara Bank. The totals for five banks are the sum of the non-consolidated figures for the four banks specified above and Resona Trust & Banking. Figures for former Asahi Bank refer to the before-merger account that covers the period from April 1, 2002 to February 28, 2003.

I. Highlights of Results for Fiscal Year 2002

1. Outline of Results

(1) Summary of Income

Summary of Consolidated Results (Resona Holdings)

(Billions of yen)

	Fiscal 2002	Fiscal 2001
Ordinary income	1,259.2	1,361.3
Consolidated gross operating profit	901.8	899.3
Provision to general reserve for possible loan losses	136.5	103.1
Non-recurring profits/(losses), net	(677.7)	(1,388.0)
Gains/(losses) on stocks and other securities	(300.5)	(466.9)
Expenses for disposal of problem loans	415.5	901.3
Ordinary profits/(losses)	(510.1)	(1,160.1)
Extraordinary profits	8.3	12.0
Extraordinary losses	22.4	25.7
Income /(loss) before income taxes	(524.1)	(1,173.7)
Income taxes-deferred	300.7	(256.4)
Net income/(loss)	(837.6)	(931.8)

Summary of Results: Banks of the Resona Group (Non-consolidated)

Note: Total of five banks: Sum of the non-consolidated figures for the Group banks

(Billions of yen)

	Total of Five Banks	Resona			Saitama Resona	Kinki Osaka	Nara	Resona Trust & Banking
		(Combined)	Resona	Former Asahi				
Gross operating profit	761.0	627.8	263.1	364.7	10.4	92.8	3.8	25.9
General & administrative expenses	455.8	373.8	162.6	211.2	5.2	63.6	3.4	9.7
Provision to general reserve for possible loan losses	141.7	115.3	60.2	55.0	(0.1)	26.3	0.2	---
Actual net operating profit	307.3	256.2	102.7	153.4	5.1	29.2	0.4	16.2
Net operating profit	163.3	138.7	40.2	98.4	5.2	2.8	0.2	16.2
Core net operating profit	263.6	220.3	80.5	139.7	5.1	21.6	0.3	16.2
Gains/(losses) on stocks and other securities	(312.1)	(305.2)	(201.0)	(104.1)	0.0	(6.5)	(0.3)	---
Gains on sale	25.4	24.6	8.7	15.8	0.0	0.7	0.0	---
Losses on sale	24.2	23.8	16.4	7.3	0.0	0.2	0.1	---
Devaluation losses	313.3	306.0	193.3	112.6	0.0	7.0	0.2	---
Expenses for disposal of problem loans	366.4	294.5	146.0	148.4	1.5	69.2	1.1	---
Total credit-related expenses	510.4	412.0	208.5	203.5	1.4	95.5	1.3	---
Ordinary profits/(losses)	(506.3)	(464.6)	(316.4)	(148.2)	3.2	(59.1)	(1.4)	15.6
Extraordinary profits/(losses), net	(11.0)	(12.0)	2.8	(14.9)	0.0	1.0	0.0	(0.0)
Income /(loss) before income taxes	(517.3)	(476.7)	(313.5)	(163.1)	3.2	(58.1)	(1.4)	15.6
Income taxes (net of current and deferred)	273.0	262.5	269.5	(6.9)	0.8	2.4	1.2	5.9
Net income/(loss)	(790.4)	(739.2)	(583.0)	(156.2)	2.4	(60.5)	(2.7)	9.7

Total shareholders' equity	395.9	118.1	154.4	83.1	5.4	34.6
Net unrealized differences of other securities	(33.5)	(35.8)	1.9	0.1	0.1	(0.0)

* Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to bad loan disposal in the trust account.

* Core net operating profit: Actual net operating profit less bond-related income

Item	Fiscal 2002
Operating income	13.0
Operating expenses	10.8
Operating profit	2.2
Non-operating profit	0.0
Non-operating expenses	0.4
Ordinary profit/(loss)	1.7
Extraordinary profit	6.7
Gain on sales of investment in subsidiaries	6.7
Extraordinary loss	1,161.1
Revaluation loss on stocks of subsidiaries	1,161.1
Income / (loss) before income taxes	(1,152.5)
Income taxes-current	0.0
Income taxes-deferred	0.9
Net income / (loss)	1,153.5
Unappropriated retained earnings brought forward	9.6
Undisposed loss at the end of the period	1,143.9

(Billions of yen)

Fiscal 2001	*1
2.1	
1.7	
0.4	
0.0	
0.1	
0.3	
28.9	
28.9	

29.2	
10.3	
(0.9)	
19.9	

*1. Period from December 12, 2001 to March 31, 2002

[For Reference] Non-consolidated shareholders' equity (Resona Holdings)

(Billions of yen)

	Mar. 31, 2003
Capital	720.4
Capital surplus	771.9
Earned surplus	(1,143.9)
Total shareholders' equity	348.3

Revaluation losses on stocks of subsidiary banks

(Billions of yen)

Total	Resona	Saitama Resona	Kinki Osaka	Nara
1,161.1	988.4	109.8	60.1	2.6

(2) Capital Adequacy Ratio

Consolidated capital adequacy ratio (Japanese domestic standard: provisional figures)

	Resona HD (Consolidated)	Resona Bank
Capital adequacy ratio	3.78%	2.07%
Tier I ratio	1.91%	1.06%
Total qualifying capital	1,037.5	477.6
Tier I	525.5	245.5
<Preferred securities>	264.2	215.5
<Valuation difference on other securities>	(28.2)	(35.7)
Tier II	525.5	245.5
Amount to be deducted	13.5	13.5
Risk adjusted assets	27,448.3	23,039.1

(Billions of yen)

Kinki Osaka
6.13%
3.06%
149.1
74.6

74.6
0.0
2,432.2

Non-consolidated capital adequacy ratio (Japanese domestic standard: Provisional figures)

(Billions of yen)

	Resona Bank	Saitama Resona	Kinki Osaka	Nara	Resona Trust
Capital adequacy ratio	2.27%	7.77%	6.73%	5.50%	115.10%
Tier I ratio	1.20%	3.95%	3.47%	4.17%	115.10%
Total qualifying capital	483.6	296.3	160.8	5.6	25.1
Tier I	255.8	150.8	82.9	4.3	25.1
<Preferred securities>	216.9	---	---	---	---
<Valuation difference on other securities>	(35.8)	---	---	---	(0.0)
Tier II	255.8	145.5	77.9	1.3	---
Amount to be deducted	28.0	---	0.0	---	---
Risk adjusted assets	21,237.6	3,809.9	2,386.1	103.1	21.8

(3) Disclosure of non-performing loans

Disclosure according to the Financial Reconstruction Law <Non-consolidated>

Note: The figures for Resona Bank include banking and trust accounts.

<March 31, 2003>

(Billions of yen)

	Total of four banks			Total of two banks	Kinki Osaka	Nara
		Resona	Saitama Resona			
Total claims	31,150.8	23,160.7	4,771.7	27,932.5	3,082.8	135.5
Unrecoverable or valueless claims	388.8	267.9	29.4	297.4	84.7	6.6
Risk claims	752.9	557.4	61.2	618.6	130.3	3.8
Claims to be placed off the balance sheet	1,141.7	825.3	90.7	916.0	215.1	10.5
Claims in need of special attention	1,764.5	1,488.1	80.9	1,569.0	192.3	3.1
Total classified claims under FRL criteria	2,906.3	2,313.4	171.6	2,485.1	407.4	13.7
Ratio to total claims	9.32%	9.98%	3.59%	8.89%	13.21%	10.11%

Fiscal 2002
Total of four banks
Claims placed off the BS
(1,332.6)

Claims newly reported
433.6

<Change from September 30, 2002>

(Billions of yen)

	Total of four banks			Total of two banks	Kinki Osaka	Nara
Unrecoverable or valueless claims	(43.7)			(45.3)	2.6	(1.0)
Risk claims	(504.6)			(504.5)	(0.6)	0.5
Claims to be placed off the balance sheet	(548.3)			(549.8)	2.0	(0.5)
Claims in need of special attention	306.2			353.0	(45.9)	(0.8)
Total classified claims under FRL criteria	(242.1)			(196.8)	(43.9)	(1.3)

2nd half of fiscal 2002
Total of four banks
Claims placed off the BS
(794.7)
Claims newly reported
246.3

<September 30, 2002>

(Billions of yen)

	Total of four banks			Total of two banks	Kinki Osaka	Nara
		Daiwa	Asahi			
Unrecoverable or valueless claims	432.5	193.7	148.9	342.7	82.0	7.7
Risk claims	1,257.5	609.4	513.7	1,123.2	131.0	3.3
Claims to be placed off the balance sheet	1,690.1	803.2	662.7	1,465.9	213.0	11.0
Claims in need of special attention	1,458.3	536.1	679.8	1,216.0	238.3	4.0
Total classified claims under FRL criteria	3,148.4	1,339.4	1,342.5	2,681.9	451.4	15.0
Ratio to total claims	10.23%	13.17%	7.73%	9.74%	14.53%	11.15%

<Change from March 31, 2002>

(Billions of yen)

	Total of four banks			Total of two banks	Kinki Osaka	Nara
		Daiwa	Asahi			
Unrecoverable or valueless claims	(9.9)	(11.2)	(0.2)	(11.4)	1.5	(0.0)
Risk claims	(340.7)	(81.3)	(287.1)	(368.5)	27.9	(0.1)
Claims to be placed off the balance sheet	(350.6)	(92.5)	(287.4)	(379.9)	29.5	(0.1)
Claims in need of special attention	142.9	(60.2)	156.2	96.0	46.8	0.0
Total classified claims under FRL criteria	(207.6)	(152.7)	(131.1)	(283.9)	76.3	(0.0)

1st half of fiscal 2002
Total of four banks
Claims placed off the BS
(537.9)
Claims newly reported
187.3

<March 31, 2002>

(Billions of yen)

	Total of four banks			Total of two banks	Kinki Osaka	Nara
		Daiwa	Asahi			
Unrecoverable or valueless claims	442.4	205.0	149.1	354.1	80.4	7.8
Risk claims	1,598.2	690.7	800.9	1,491.7	103.0	3.4
Claims to be placed off the balance sheet	2,040.7	895.8	950.1	1,845.9	183.5	11.2
Claims in need of special attention	1,315.4	596.3	523.6	1,120.0	191.4	3.9
Total classified claims under FRL criteria	3,356.1	1,492.2	1,473.7	2,965.9	375.0	15.1
Ratio to total claims	10.28%	13.86%	7.96%	10.13%	11.50%	11.57%

Risk-managed loans (Non-consolidated)

(Billions of yen)

(March 31, 2003)	Total of four banks	Resona	Saitama Resona	Kinki Osaka	Nara
Total loans	29,545.1	21,704.2	4,710.3	3,000.9	129.6
Loans to borrowers in legal bankruptcy	156.4	113.5	7.1	32.6	3.0
Past due loans	962.8	696.0	81.9	177.4	7.3
Loans past due three months or more	57.5	39.8	7.4	9.7	0.4
Restructured loans	1,707.0	1,448.2	73.4	182.6	2.7
Risk-maned loans total	2,883.8	2,297.7	170.0	402.3	13.5
Ratio of risk-managed loans to total loans	9.76%	10.58%	3.61%	13.40%	10.47%

Coverage ratios by type of borrower

<Total of four banks>

(March 31, 2003)	Total of four banks	Resona	Saitama Resona	Kinki Osaka	Nara
Unrecoverable or valueless claims	100.00%	100.00%	100.00%	100.00%	100.00%
Collateral, guarantees, etc.	87.84%	86.07%	98.47%	93.74%	37.14%
Loan loss reserves	12.15%	13.92%	1.52%	6.25%	62.85%
Ratio of Reserve against the portion not covered by collateral, guarantees, etc.	100.00%	100.00%	100.00%	100.00%	100.00%
Risk claims	83.15%	82.67%	83.04%	84.93%	94.76%
Collateral, guarantees, etc.	55.01%	53.65%	60.55%	57.82%	67.54%
Loan loss reserves	28.14%	29.01%	22.48%	27.10%	27.21%
Ratio of Reserve against the portion not covered by collateral, guarantees, etc.	62.56%	62.61%	57.01%	64.27%	83.87%

Coverage of watch obligors

<Resona Bank>

Note: "Watch obligors," "Other watch obligors" : B / A; "Special attention obligors" : B / (A-C)

(Billions of yen)

	Fiscal year ended March 31, 2003			
	Amount (A)	Reserves (B)	Collateral, guarantees, etc. (C)	Coverage ratio (Note)
Watch obligors	4,874.0	383.6	1,697.2	7.87%
Other watch obligors	2,939.4	48.3	1,017.4	1.64%
Special Attention obligors	1,934.5	335.3	679.8	26.73%
(Special attention loans)	1,488.1	335.3	522.9	34.74%

Interim period ended September 30, 2002	Fiscal year ended March 31, 2002
Reserve Ratio	Reserve Ratio
5.68%	4.99%
2.25%	1.82%
18.10%	18.62%
29.59%	30.97%

<Saitama Resona Bank>

(Billions of yen)

	Fiscal year ended March 31, 2003			
	Amount (A)	Reserves (B)	Collateral, guarantees, etc. (C)	Coverage ratio (Note)
Watch obligors	348.2	19.2	209.1	5.51%
Other watch obligors	245.0	4.9	151.8	2.00%
Special Attention obligors	103.2	14.3	57.3	31.15%
(Special attention loans)	80.9	14.3	44.9	39.74%

Interim period ended September 30, 2002	Fiscal year ended March 31, 2002
Reserve Ratio	Reserve Ratio
---	---
---	---
---	---
---	---

Progress in placement of problem claims off the balance sheet (Financial Revitalization Law Criteria)

Total of Resona Bank and Saitama Resona Bank

1) Portion prior to the first half of fiscal 2000 (existing portion)

(Billions of yen)	End of March 2003	End of March 2003		End of September 2002	End of March 2002	End of September 2001	End of March 2001	End of September 2000
		Resona	Saitama Resona					
Total	182.1	159.9	22.1	423.4	494.4	733.4	940.9	1,359.2
(Clearance ratios)	86.6%			68.8%	63.6%	46.0%	30.8%	---
Unrecoverable or valueless claims	106.1	91.2	14.8	156.6	191.0	237.9	309.0	346.5
Risk claims	75.9	68.6	7.2	266.8	303.4	495.5	631.9	1,012.7

* The balance as of the end of March, 2003 includes 74.3 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

2) Portion in the latter half of fiscal 2000 (existing portion)

(Billions of yen)	End of March 2003	End of March 2003		End of September 2002	End of March 2002	End of September 2001	End of March 2001
		Resona	Saitama Resona				
Total	113.9	104.3	9.6	163.0	299.8	357.5	414.3
(Clearance ratios)	72.5%			60.7%	27.6%	13.7%	---
Unrecoverable or valueless claims	33.2	30.5	2.7	44.7	30.9	27.2	40.1
Risk claims	80.6	73.8	6.8	118.2	268.9	330.2	374.1

* The balance as of the end of March, 2003 includes 29.0 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

3) Portion in the first half of fiscal 2001 (existing portion)

(Billions of yen)	End of March 2003	End of March 2003		End of September 2002	End of March 2002	End of September 2001
		Resona	Saitama Resona			
Total	49.8	41.4	8.4	72.5	94.7	158.4
(Clearance ratios)	68.5%			54.2%	40.2%	---
Unrecoverable or valueless claims	17.6	16.6	0.9	21.8	28.0	42.0
Risk claims	32.2	24.7	7.4	50.7	66.6	116.3

* The balance as of the end of March 2003 includes 14.9 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

4) Portion in the latter half of fiscal 2001 (existing portion)

(Billions of yen)	End of March 2003	End of March 2003		End of September 2002	End of March 2002
		Resona	Saitama Resona		
Total	299.3	284.8	14.5	682.2	956.8
(Clearance ratios)	68.7%			28.7%	---
Unrecoverable or valueless claims	77.9	73.6	4.2	83.6	104.1
Risk claims	221.4	211.1	10.2	598.5	852.7

* The balance as of the end of March, 2003 includes 62.3 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

5) Portion in the first half of fiscal 2002 (existing reported)

(Billions of yen)	End of March 2003	End of March 2003		End of September 2002
		Resona	Saitama Resona	
Total	79.1	74.1	4.9	124.7
(Clearance ratios)	36.5%			---
Unrecoverable or valueless claims	23.0	22.0	1.0	35.8
Risk claims	56.1	52.1	3.9	88.8

* The balance as of the end of March, 2003 includes 18.6 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

6) Portion in the first half of fiscal 2002 (newly reported)

(Billions of yen)	End of March 2003	End of March 2003	
		Resona	Saitama Resona
Total	191.6	160.6	31.0
(Clearance ratios)	---	---	---
Unrecoverable or valueless claims	39.4	33.7	5.6
Risk claims	152.2	126.8	25.4

* The balance as of the end of March, 2003 includes 34.7 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

Balance of claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	Mar. 31 2003			Sep. 30 2002	Mar. 31 2002	Sep. 30 2001	Mar. 31 2001	Sep. 30 2000
	Resona	Saitama Resona						
Total	916.0	825.3	90.7	1,465.9	1,845.9	1,249.4	1,355.2	1,359.2
Unrecoverable or valueless claims	297.4	267.9	29.4	342.7	354.1	307.2	349.1	346.5
Risk claims	618.6	557.4	61.2	1,123.2	1,491.7	942.1	1,006.1	1,012.7
Ratios to total claims	3.27%	3.56%	1.90%	5.32%	6.30%	3.82%	4.03%	4.07%

Progress of final disposal of non-performing claims (after taking into account the measures that lead to final disposal)

(Billions of yen)

	Balance at March 31, 2003	Claims deemed to be placed- off	Remaining balance	Initial balance at each half- year end	Rate of progress in final disposal	Breakdown of claims for which certain preparatory arrangements were made for removal from the balance sheet	
	A	B	C=A-B	D	(D-C) / D		
Portion prior to the 1st half of fiscal 2000	182.1	74.3	107.7	1,359.2	92.0%	Legal liquidation	126.9
Portion in the 2nd half of fiscal 2000	113.9	29.0	84.8	414.3	79.5%	Quasi legal liquidation	10.6
Portion in the 1st half of fiscal 2001	49.8	14.9	34.9	158.4	77.9%	Separation into good and bad portions	---
Portion in the 2nd half of fiscal 2001	299.3	62.3	236.9	956.8	75.2%	Partial direct write-offs of small claims	83.6
Portion in the 1st half of fiscal 2002	79.1	18.6	60.5	124.7	51.4%	Claims entrusted to RCC	12.9
Portion in the 2nd half of fiscal 2002	191.6	34.7	156.8	---	---		
Total	916.0	234.1	681.8	---	---	Total	234.1

(4) Loans and Bills Discounted

Loans and its ratio to small- and medium-sized corporations and individuals

(Billions of yen)

	Total of four banks	Change from Sep. 30, 2002	Change from Mar. 31, 2002	Resona	Saitama Resona	Kinki Osaka	Nara
	Loans to SMEs and individuals	23,540.1	1,149.1	(232.2)	16,607.2	4,031.6	2,784.4
Ratio of loans to SMEs and individuals	79.71%	1.86%	1.49%	76.56%	85.59%	92.79%	90.10%

Consumer loans

(Billions of yen)

	Total of four banks	Change from Sep. 30, 2002	Change from Mar. 31, 2002	Resona	Saitama Resona	Kinki Osaka	Nara
	Housing loans	8,423.1	172.0	(400.1)	5,220.9	2,341.3	836.2
Before securitization	9,122.3	170.8	61.4	5,656.5	2,604.9	836.2	24.5
Other loans to consumers	627.3	(13.9)	(36.0)	323.6	85.0	215.7	2.7
Total loans to consumers	9,050.4	158.0	(436.2)	5,544.6	2,426.4	1,051.9	27.3
Before securitization of housing loans	9,749.6	156.8	25.3	5,980.2	2,690.0	1,051.9	27.3
Ratio of consumer loans to total loans outstanding	30.65%	---	---	25.56%	51.51%	35.06%	21.09%

2. Statements of Operations

<Consolidated>	(Millions of yen)		[Reference]
		Fiscal 2002	Fiscal 2001
Gross operating profit	1	901,837	899,356
Interest income	2	599,156	652,245
Trust fees	3	37,721	44,843
Fees and commissions	4	112,236	118,061
Trading income	5	23,532	10,332
Other operating income	6	129,189	73,873
Provision to general reserve for possible loan losses	7	136,596	103,126
General and administrative expenses	8	597,675	568,320
Other gains or losses	9	(677,708)	(1,388,011)
Gains or losses on stocks	10	(300,569)	(466,913)
Disposal of non-performing loans	11	415,578	901,325
Write-off of loans	12	244,854	349,288
Provision to specific reserve for possible loan losses	13	93,459	375,629
Provision to reserve for possible losses on loans sold	14	644	9,231
Losses on sales of claims to CCPC	15	5,140	14,213
Provision to special reserve for certain overseas loans	16	(843)	(4,963)
Other disposal of non-performing loans	17	72,323	157,926
Equity in earnings from investments in affiliated companies	18	(4,518)	(2,713)
Ordinary profit/(loss)	19	(510,143)	(1,160,102)
Extraordinary profits	20	8,378	12,063
Extraordinary losses	21	22,421	25,750
Income/(loss) before income taxes and minority interests	22	(524,186)	(1,173,789)
Income taxes-current	23	10,767	14,906
Income taxes-deferred	24	300,788	(256,412)
Minority interests in net income/(loss)	25	1,891	(407)
Net income/(loss)	26	(837,633)	(931,876)

<Reference> Scope of consolidation and application of the equity method (Companies)

		Fiscal 2002	Change	Fiscal 2001
Number of consolidated subsidiaries	27	64	10	54
Number of affiliated companies accounted for by the equity method	28	7	(2)	9
Total	29	71	8	63

<Total of five banks>

(Millions of yen)

		Fiscal 2002	Change form previous fiscal year	Fiscal 2001
Gross operating profit	1	761,021	(39,116)	800,138
Gross operating profit from domestic operations	2	733,237	(24,558)	757,796
Interest income	3	580,836	(46,825)	627,662
Trust fees (after disposal of problem loans in trust account)	4	37,398	(6,948)	44,346
<Disposal of problem loans in the trust account>	5	2,228	(1,806)	4,034
Fees and commissions	6	56,346	649	55,696
Trading income	7	1,000	(992)	1,993
Other operating income	8	57,655	29,557	28,098
Gross operating profit from international operations	9	27,784	(14,557)	42,341
Interest income	10	802	(10,960)	11,762
Fees and commissions	11	3,710	(642)	4,352
Trading income	12	19,900	13,492	6,407
Other operating income	13	3,370	(16,447)	19,818
Expenses (excluding extraordinary expenses)	14	455,894	(21,430)	477,324
Personnel expenses	15	167,828	(19,722)	187,550
Nonpersonnel expenses	16	264,799	(1,493)	266,293
Deposit insurance fees	17	27,283	(349)	27,632
Taxes	18	23,266	(214)	23,480
Provision to general reserve for possible loan losses	19	141,795	28,812	112,983
Actual net operating profit	20	307,356	(19,492)	326,849
Core net operating profit	21	263,675	(47,122)	310,797
Net operating profit	22	163,332	(46,498)	209,830
Other gains or losses	23	(669,596)	804,002	(1,473,599)
Net gains/(losses) on stocks and other securities	24	(312,107)	295,102	(607,210)
Gains on sale	25	25,488	(16,369)	41,857
Losses on sale	26	24,216	(191,667)	215,884
Losses on devaluation	27	313,379	(102,004)	415,383
Provision to the reserve for possible losses on securities	28	0	(17,800)	17,800
Expenses related to disposal of problem loans	29	366,457	(468,519)	834,977
Write-off of loans	30	241,157	(56,813)	297,970
Provision to specific reserve for possible loan losses	31	70,382	(334,267)	404,650
Provision to reserve for possible losses on loans sold	32	644	(8,586)	9,231
Losses on sales of claims to CCPC	33	5,089	(9,124)	14,214
Provision to special reserve for certain overseas loans	34	(1,115)	3,861	(4,977)
Other disposal of non-performing loans	35	50,299	(63,589)	113,888
External standards tax on banks in Tokyo and Osaka	36	6,192	(5,067)	11,259
Ordinary profit/(loss)	37	(506,331)	757,436	(1,263,768)
Extraordinary profits (losses)	38	(11,023)	3,577	(14,601)
Gains/Losses on sales of premises and equipment	39	(18,090)	5,718	(23,808)
Gains on sales of premises and equipment	40	748	(27)	776
Losses on sales of premises and equipment	41	18,839	(5,745)	24,585
Income/(loss) before income taxes	42	(517,355)	761,014	(1,278,369)
Income taxes-current	43	8,966	7,172	1,794
Income taxes-deferred	44	264,104	503,582	(239,477)
Net income/(loss)	45	(790,425)	250,260	(1,040,686)

* Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to bad loan disposal in the trust account.

* Core net operating profit: Actual net operating profit less bond-related income

3 . Net operating profit per employee

<Total of five banks> (Millions of yen)

	Fiscal 2002	Change from previous fiscal year	Fiscal 2001
Actual net operating profit	358,066	31,216	326,849
Actual net operating profit per employee (thousands of yen)	21,618	6,437	15,181
Net operating profit	261,782	51,952	209,830
Net operating profit per employee (thousands of yen)	16,548	6,803	9,745

Note: Number of employees includes executive officers and employees seconded to other companies.

4 . ROE

<Consolidated> (%)

	Fiscal 2002		
Net income ROE	(104.71)		

<Total of five banks> (%)

	Fiscal 2002	Change from previous fiscal year	Fiscal 2001
Net operating profit ROE	55.02	43.67	11.35
Net income ROE	(186.98)	(130.69)	(56.29)

Note: ROE = $\frac{\text{Net operating profit (or net income)}}{(\text{Shareholders' equity at the beginning of the fiscal period} + \text{Shareholders' equity at the fiscal period-end}) / 2}$

5. Interest rate spreads (domestic operations)

<Total of five banks> (%)

	Fiscal 2002	Change from previous fiscal year	Fiscal 2001
Average Interest rate on funds invested (A)	1.80	0.03	1.77
Average interest rate of loans and bills discounted (domestic operations) (C)	2.09	0.03	2.06
Average interest rate on securities	0.76	(0.13)	0.89
Average interest rate on procured funds (B)	0.17	(0.07)	0.24
Average interest rate of deposits and negotiable CDs (D)	0.11	(0.03)	0.14
Average interest rate on external debt	0.61	(0.16)	0.77
Gross interest margin (A) - (B)	1.63	0.10	1.53
Average loan/deposit margin (C) - (D)	1.98	0.06	1.92

6. Accrued liabilities for severance indemnities and expenses

<Total of five banks> (Millions of yen)

	Fiscal 2002	Change from previous fiscal year	Fiscal 2001
Retirement benefit obligation	773,642	51,285	722,356
Pension plan assets at fair value	648,176	186,148	462,028
Prepaid pension cost	191,858	171,080	20,778
Reserve for employee's retirement benefits	13,354	(31,198)	44,553
Unfunded liabilities for prior indemnities at the beginning of the period	303,969	67,416	236,553
Amount amortized during the period	43,993	9,151	34,841
Amount remaining	259,975	58,264	201,711

	Fiscal 2002	Change from previous fiscal year	Fiscal 2001
Retirement benefit expenses	30,104	(27,396)	57,501
Service cost	17,970	1,307	16,663
Interest cost	23,123	(2,155)	25,278
Expected return on pension plan assets	16,624	(3,253)	19,877
Amortization of past service cost	(41,100)	(34,653)	(6,446)
Amortization of actuarial differences	17,965	10,225	7,739
Amortization of transition differences at accounting change	26,284	(1,074)	27,358
Other	2,485	(4,300)	6,785

7. Gains or losses on bonds

<Total of five banks>

(Millions of yen)

	Fiscal 2002		Fiscal 2001
		Change from previous fiscal year	
Gains or losses on bonds, net	43,681	27,629	16,051
Gains on sale	64,971	30,838	34,132
Gains on redemption	17	13	3
Losses on sale	21,083	3,656	17,427
Losses on redemption	68	68	-
Losses on devaluation	155	(501)	656

8. Gains or losses on stocks

<Total of five banks>

(Millions of yen)

	Fiscal 2002		Fiscal 2001
		Change from previous fiscal year	
Gains or losses on stocks, net	(312,107)	295,102	(607,210)
Gains on sale	25,488	(16,369)	41,857
Losses on sale	24,216	(191,667)	215,884
Losses on devaluation	313,379	(102,004)	415,383
Provision to reserve for possible losses on securities	---	(17,800)	17,800

9. Revaluation gains or losses on securities

<Reference> Methods for valuation of securities

Securities held for trading purposes	At market price (Revaluation gains/losses charged to income)
Bonds held to maturity	Primarily at amortized cost
Investments in subsidiaries and affiliates	At cost
Other securities	Primarily at market price (Revaluation gains or losses are added directly to stockholders' equity after taking account of the tax effect)

<Consolidated>

(Millions of yen)

	Fiscal 2002				Fiscal 2001		
	Unrealized Gains/Losses	Gain	Loss	Change from previous	Unrealized Gains/Losses	Gain	Loss
Bonds held to maturity	29	76	46	47	(18)	72	91
Other securities	(25,838)	90,106	115,945	44,899	(70,738)	133,458	204,197
Total	(25,809)	90,182	115,992	44,947	(70,757)	133,531	204,288
Bonds	30,415	30,875	460	6,596	23,819	27,271	3,451
Stocks	(51,693)	55,733	107,427	37,630	(89,324)	103,640	192,964
Other	(4,531)	3,573	8,104	721	(5,253)	2,619	7,872

*1. In addition to "Securities," NCDs in "Cash and due from banks," CPs in "Monetary claims bought," trading securities, NCDs and CPs in "Trading assets" and equity investments in "Other assets" are also included.

<Total of five banks>

(Millions of yen)

	Fiscal 2002				Fiscal 2001		
	Unrealized Gains/Losses	Gain	Loss	Change from previous	Unrealized Gains/Losses	Gain	Loss
Bonds held to maturity	27	74	46	46	(18)	72	91
Investments in subsidiaries and affiliates	(15,453)	---	15,453	(15,453)	---	---	---
Other securities	(31,928)	88,034	119,962	47,226	(79,155)	128,081	207,236
Total	(47,353)	88,108	135,462	31,819	(79,173)	128,153	207,327
Bonds	30,413	30,874	460	6,593	23,819	27,270	3,451
Stocks	(69,135)	53,675	122,811	22,575	(91,710)	98,280	189,990
Other	(8,632)	3,558	12,190	2,650	(11,282)	2,602	13,885

10. Derivative Transactions Applicable to Macro-Hedge

<Consolidated>

Interest rate-related transactions

(Millions of yen)

Classification	Type of transactions	Fiscal year ended March 31, 2003		
		Contract amount, etc.	Market value	Valuation gain (loss)
Over-the-counter	Swaps	8,324,382	17,590	17,590
	Caps	20,000	(50)	(50)
Total			17,540	17,540

Note: Market value and valuation gains (losses) are shown after deduction of the amount corresponding to interest accrued.

The notional amount of interest rate swaps by remaining term to maturity is as shown below:

(Millions of yen)

Type of transactions	Within one year	More than one year to five years or less	More than five years
Fixed rate for interest received/floating rate for interest paid	429,554	2,739,600	329,000
Floating rate for interest received/fixed rate for interest paid	1,825,996	2,410,231	190,000
Floating rate for interest received/floating rate for interest paid	150,000	250,000	---
Total	2,405,550	5,399,831	519,000

11. Capital adequacy ratio (Japanese domestic standard)

<Consolidated>

(Billions of yen, %)

	End of March	Change from	End of March
	2003 (Provisional)	the end of March 2002	2002
Capital adequacy ratio	3.78	(4.95)	8.73
Tier I ratio	1.91	(2.47)	4.38
Total qualifying capital	1,037.5	(1,480.0)	2,517.5
Tier I	525.5	(739.7)	1,265.2
Net unrealized gains/losses on securities available for sale, net of taxes	(28.2)	44.5	(72.7)
Tier II	525.5	(739.7)	1,265.2
Land revaluation differences	62.1	(22.2)	84.3
Qualifying subordinated debt	740.8	(274.4)	1,015.2
Deducted items	13.5	0.6	12.9
Risk-adjusted assets	27,448.3	(1,381.9)	28,830.2

* Amount to be deducted: Value of funding instruments issued by other financial institutions held for specific reasons, etc.

12. Stock holdings

<Total of five banks, consolidated>

(Billions of yen)

	End of March					
	2003	Resona	Saitama Resona	Kinki Osala	Nara	Resona Trust
Acquisition cost	1,476.2	1,325.9	95.7	54.0	0.5	0.0
Market value	1,263.8	1,115.7	97.6	50.0	0.4	0.0
Book value of stocks sold outright	209.3	199.2	0.0	9.6	0.3	---
Tier I	525.5	245.5	150.8	74.6	4.3	25.1

*1. These figures exclude stocks which are not subject to restrictions (those of subsidiaries, associated companies, and unlisted stocks)

13. Employees

<Non-consolidated>

(People)

	End of March	Change	End of March
	2003		2002
Directors	15	(2)	17
Executive officers	5	0	5

*1. Above figures include directors who concurrently serve as directors for the banking subsidiaries.

<Total of five banks>

(People)

	End of March						Change from the end of March 2002	End of March 2002
	2003	Resona	Saitama Resona	Kinki Osala	Nara	Resona Trust		
Directors	43	15	7	7	6	8	(1)	44
Executive officers	37	18	5	7	4	3	(5)	42
Employees	19,307	12,025	3,081	3,466	293	442	(1,741)	21,048

*1. Number of employees is based on Managerial Revitalization Plan (employees of record, including those seconded to other companies)

14. Branches

<Total of five banks>

(Office)

	End of March						Change from the end of March 2002	End of March 2002
	2003	Resona	Saitama Resona	Kinki Osala	Nara	Resona Trust		
Domestic manned branches	681	372	114	166	25	4	(39)	720
Branches in eastern Japan	309	193	114	1	0	1	4	305
Branches in Tokyo Prefecture	130	125	3	1	0	1	1	129
Branches in Saitama Prefecture	114	3	111	0	0	0	4	110
Branches in western Japan	372	179	0	165	25	3	(43)	415
Branches in Osaka Prefecture	259	114	0	143	1	1	(37)	296
Domestic nonmanned branches	938	536	332	38	32	0	(53)	991
Branches in eastern Japan	592	260	332	0	0	0	(39)	631
Branches in Tokyo Prefecture	165	165	0	0	0	0	(25)	190
Branches in Saitama Prefecture	331	1	330	0	0	0	(3)	334
Branches in western Japan	346	276	0	38	32	0	(14)	360
Branches in Osaka Prefecture	249	214	0	35	0	0	(11)	260
Total of branches	1,619	908	446	204	57	4	(92)	1,711

*1. The number of domestic manned branches is the sum of branches and sub-branches. Agencies are not included.

Unmanned branches do not include the four offices which are under joint administration with other institutions.

Hamamatsu City is the geographical demarcation point for eastern and western Japan.

II. Loans and Bills Outstanding

1. Risk-managed loans

Total of four banks

Risk-managed loans

(Millions of yen)

	March 31, 2003	Change from September 30,	Change from March 31, 2002	September 30, 2002	March 31, 2002
Loans to borrowers in legal bankruptcy	156,402	(15,442)	(22,238)	171,844	178,641
Past due loans	962,827	(512,699)	(843,808)	1,475,527	1,806,635
Loans past due 3 months or more	57,525	(55,678)	(44,495)	113,203	102,020
Restructured loans	1,707,052	361,898	493,670	1,345,154	1,213,382
Risk-managed loans, total	2,883,808	(221,922)	(416,871)	3,105,730	3,300,679

Partial direct write-offs	992,030	86,068	47,739	905,961	944,290
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Balance of loans (as of end period)	29,545,186	760,153	(885,930)	28,785,033	30,431,117
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Ratio to balance of loans

(%)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Loans to borrowers in legal bankruptcy	0.52	(0.07)	(0.06)	0.59	0.58
Past due loans	3.25	(1.87)	(2.68)	5.12	5.93
Loans past due 3 months or more	0.19	(0.20)	(0.14)	0.39	0.33
Restructured loans	5.77	1.10	1.79	4.67	3.98
Risk-managed loans, total	9.76	(1.02)	(1.08)	10.78	10.84

2. Percentage of reserves to total risk-managed loans

<Total of four banks>

(%)

	End of March 2003	Change from September 30, 2002	Change from March 31, 2002	End of September 30, 2002	End of March 31, 2002
Before partial direct write-off	44.51	0.96	(0.85)	43.55	45.36
After partial direct write-off	25.42	(1.67)	(4.31)	27.09	29.73

* Percentage of reserves = (Total reserve for possible loan losses + Reserve for write-off of loans in the trust account)
/ Total risk-managed loans

3. Reserve for possible loan losses

<Consolidated> (Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
General reserve for possible loan losses	494,506	108,935	149,930	385,570	344,575
Specific reserve for possible loan losses	306,294	(225,783)	(402,527)	532,078	708,822
Special reserve for certain overseas loans	511	(885)	(1,049)	1,397	1,560
Total reserve for possible loan losses	801,312	(117,734)	(253,645)	919,047	1,054,958
Reserve for possible losses on loans sold	10,115	(2,296)	(10,316)	12,412	20,432
Reserve for write-off of loans in the trust account	880	(209)	(461)	1,089	1,341

<Total of four banks> (Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
General reserve for possible loan losses	468,710	93,095	142,276	375,615	326,433
Specific reserve for possible loan losses	262,677	(200,128)	(388,589)	462,806	651,267
Special reserve for certain overseas loans	967	(1,021)	(1,321)	1,988	2,288
Total reserve for possible loan losses	732,355	(108,054)	(247,634)	840,410	979,989
Reserve for possible losses on loans sold	10,115	(2,296)	(10,316)	12,412	20,432
Reserve for write-off of loans in the trust account	880	(209)	(461)	1,089	1,341

4. Claims disclosure according to the Financial Reconstruction Law

<Total of four banks> (Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Unrecoverable or valueless claims	388,827	(43,717)	(53,649)	432,545	442,477
Risk claims	752,915	(504,652)	(845,355)	1,257,567	1,598,270
Special attention loans	1,764,577	306,219	449,175	1,458,358	1,315,402
Financial Revitalization Law subtotal	2,906,321	(242,150)	(449,828)	3,148,471	3,356,149

(Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Nonclassified claims	28,244,564	640,375	(1,058,158)	27,604,189	29,302,723
Financial Revitalization Law total	31,150,885	398,225	(1,507,987)	30,752,660	32,658,873

(Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Partial direct write-offs	998,195	85,597	45,902	912,597	952,292

5. Coverage ratios by type of borrower

<Total of four banks> (%)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Unrecoverable or valueless claims	100.00	---	---	100.00	100.00
Covered by collateral, guarantees, etc.	87.84	(0.87)	3.15	88.71	84.69
Covered by reserves	12.15	0.87	(3.15)	11.28	15.30
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	---	---	100.00	100.00
Risk claims	83.15	0.82	1.23	82.33	81.92
Covered by collateral, guarantees, etc.	55.01	5.19	9.46	49.82	45.55
Covered by reserves	28.14	(4.36)	(8.23)	32.50	36.37
Reserve ratio against the portion not covered by collateral, guarantees, etc.	62.56	(2.22)	(4.24)	64.78	66.80

6. Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law

<Total of four banks>

(1) Portion prior to the first half of fiscal 2000

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	September 30, 2000	March 31, 2001	September 30, 2001	March 31, 2002	September 30, 2002	March 31, 2003	Change
	Unrecoverable or valueless claims	419.6	373.0	292.9	238.3	199.3	144.0
Risk claims	1,135.3	723.7	575.8	371.7	328.6	114.4	(214.2)
Total	1,554.9	1,096.7	868.7	610.1	528.0	258.4	(269.5)

(A)

(B)

2) Loans placed off the balance sheets

(Billions of yen)

	2nd half of fiscal 2002
Liquidation type disposal	15.8
Restructuring type disposal	41.8
Improvement in operating conditions accompanying restructuring, etc.	26.2
Sales of claims	150.5
Direct write-offs	(16.7)
Other	51.8
Collection of claims, repayment, etc.	46.8
Improvement in the conditions in the borrowers	4.9
Total	269.5

(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have already been made for removal from the balance sheet are as follows:

(Billions of yen)

	2nd half of fiscal 2002
Legal liquidation	48.6
Measures similar to legal liquidation	12.9
Partition of corporation into good and bad portions	---
Partial direct write-off of small claims	41.3
Entrustment of claims to RCC	0.0
Total	102.9

(2) Portion in the latter half of fiscal 2000

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	March 31, 2001	September 30, 2001	March 31, 2002	September 30, 2002	March 31, 2003	Change
	Unrecoverable or valueless claims	57.9	34.1	38.0	51.0	38.2
Risk claims	401.8	337.9	273.5	121.8	83.6	(38.1)
Total	459.7	372.1	311.5	172.8	121.9	(50.9)

(C)

(D)

2) Loans placed off the balance sheets

(Billions of yen)

	2nd half of fiscal 2002
Liquidation type disposal	0.7
Restructuring type disposal	0.7
Improvement in operating conditions accompanying restructuring, etc.	---
Sales of claims	7.1
Direct write-offs	11.3
Other	31.0
Recovery of claims	23.0
Improvement in the conditions in the borrowers	8.0
Total	50.9

(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have already been made for removal from the balance sheet are as follows:

(Billions of yen)

	2nd half of fiscal 2002
Legal liquidation	22.4
Measures similar to legal liquidation	1.2
Partition of corporation into good and bad portions	---
Partial direct write-off of small claims	9.4
Entrustment of claims to RCC	---
Total	33.1

(3) Portion in the first half of fiscal 2001

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria) (Billions of yen)

	September 30,	March 31,	September 30,	March 31,	Change
	2001	2002	2002	2003	
Unrecoverable or valueless claims	54.2	38.0	31.8	25.4	(6.4)
Risk claims	148.4	82.5	59.3	37.3	(22.0)
Total	202.7	120.6	91.2	62.7	(28.4)

(E) (F)

2) Loans placed off the balance sheets

(Billions of yen)

	2nd half of fiscal 2002
Liquidation type disposal	0.8
Restructuring type disposal	1.3
Improvement in operating conditions accompanying restructuring, etc.	---
Sales of claims	13.8
Direct write-offs	(2.6)
Other	14.9
Collection of claims, repayment, etc.	12.2
Improvement in the conditions in the borrowers	2.7
Total	28.4

(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have already been made for removal from the balance sheet are as follows:

(Billions of yen)

	2nd half of fiscal 2002
Legal liquidation	13.1
Measures similar to legal liquidation	0.2
Partition of corporation into good and bad portions	---
Partial direct write-off of small claims	7.4
Entrustment of claims to RCC	---
Total	20.9

(4) Portion in the latter half of fiscal 2001

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	March 31,	September 30,	March 31,	Change
	2002	2002	2003	
Unrecoverable or valueless claims	128.0	103.5	94.9	(8.5)
Risk claims	870.3	607.1	226.3	(380.7)
Total	998.3	710.6	321.3	(389.2)

(G) (H)

2) Loans placed off the balance sheets

(Billions of yen)

	2nd half of fiscal 2002
Liquidation type disposal	0.1
Restructuring type disposal	75.5
Improvement in operating conditions accompanying restructuring, etc.	123.6
Sales of claims	54.5
Direct write-offs	50.9
Other	84.3
Recovery of claims	43.3
Improvement in the conditions in the borrowers	41.0
Total	389.2

(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have already been made for removal from the balance sheet are as follows:

(Billions of yen)

	2nd half of fiscal 2002
Legal liquidation	45.9
Measures similar to legal liquidation	1.7
Partition of corporation into good and bad portions	---
Partial direct write-off of small claims	13.6
Entrustment of claims to RCC	12.9
Total	74.3

(5) Portion in the first half of fiscal 2002

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria) (Billions of yen)

	September 30, 2002	March 31, 2003	Change
Unrecoverable or valueless claims	46.7	34.3	(12.4)
Risk claims	140.5	96.4	(44.0)
Total	187.3	130.7	(56.5)

(I) (J)

2) Loans placed off the balance sheets

(Billions of yen)

	2nd half of fiscal 2002
Liquidation type disposal	0.3
Restructuring type disposal	4.3
Improvement in operating conditions accompanying restructuring, etc.	---
Sales of claims	1.6
Direct write-offs	10.2
Other	39.8
Collection of claims, repayment, etc.	35.8
Improvement in the conditions in the borrowers	4.0
Total	56.5

(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have already been made for removal from the balance sheet are as follows:

(Billions of yen)

	2nd half of fiscal 2002
Legal liquidation	14.0
Measures similar to legal liquidation	2.6
Partition of corporation into good and bad portions	---
Partial direct write-off of small claims	11.7
Entrustment of claims to RCC	---
Total	28.4

(6) Portion in the latter half of fiscal 2002

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

(Billions of yen)

	March 31, 2003
Unrecoverable or valueless claims	51.7
Risk claims	194.5
Total	246.3

(k)

2) Of the claims reported in (k), claims for which certain preparatory arrangements have already been made for removal from the balance sheet are as follows:

(Billions of yen)

	2nd half of fiscal 2002
Legal liquidation	21.3
Measures similar to legal liquidation	1.8
Partition of corporation into good and bad portions	---
Partial direct write-off of small claims	20.7
Entrustment of claims to RCC	---
Total	43.9

Balance of claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

Total of the figures reported in (1) to (6) above.

(Billions of yen)

	September 30, 2000	March 31, 2001	September 30, 2001	March 31, 2002	September 30, 2002	March 31, 2003	Change
Unrecoverable or valueless claims	419.6	430.9	381.3	442.4	432.5	388.8	(43.7)
Risk claims	1,135.3	1,125.5	1,062.2	1,598.2	1,257.5	752.9	(504.6)
Total	1,554.9	1,556.5	1,443.6	2,040.7	1,690.1	1,141.7	(548.3)

7. Loans and bills discounted by industry

(P. 13)

<Total of four banks>

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)	March 31, 2003
Manufacturing	3,855.8
Agriculture	25.3
Forestry	4.6
Fishery	5.4
Mining	30.0
Construction	1,421.6
Electricity, gas, heating, water	95.4
Information and communication	411.4
Transportation	891.2
Wholesale and retail	3,872.3
Financial and insurance services	1,717.0
Real estate	4,060.8
Services	3,005.6
Local governments	747.3
Others	9,387.2
Domestic total	29,531.6
Japan offshore banking account	48.0
Total	29,579.7

(Billions of yen)	March 31, 2002
Manufacturing	4,006.8
Agriculture	25.8
Forestry	4.4
Fishery	3.6
Mining	29.9
Construction	1,590.7
Electricity, gas, heating, water	101.0
Transportation and communication	888.9
Wholesale, retail ^a	4,092.7
Financial and insurance services	1,649.0
Real estate	4,392.0
Services	2,970.1
Local governments	632.5
Others	10,000.4
Domestic total	30,388.5
Japan offshore banking account	74.0
Total	30,462.6

* Accompanying the change in the Japanese standard industry classification, the "transportation and communication" segment is reclassified into two independent segments ("transportation" and "communication"). Also, food services that were formerly included in "wholesale, retail and food services" are reclassified and are included in "services" segment. Taking into account the difference in definitions, data for March 31, 2003 and March 31, 2002 are shown separately.

(2) Risk-managed loans by industry

(Billions of yen)	March 31, 2003
Manufacturing	304.0
Agriculture	2.7
Forestry	0.0
Fishery	0.0
Mining	4.1
Construction	232.7
Electricity, gas, heating, water	0.3
Information and communication	22.6
Transportation	35.4
Wholesale and retail	417.2
Financial and insurance services	13.2
Real estate	1,261.8
Services	354.1
Local governments	---
Others	225.5
Domestic total	2,874.3
Japan offshore banking account	9.4
Total	2,883.8

(Billions of yen)	March 31, 2002
Manufacturing	359.9
Agriculture	2.0
Forestry	0.0
Fishery	0.2
Mining	1.6
Construction	369.4
Electricity, gas, heating, water	0.4
Transportation and communication	40.9
Wholesale, retail ^a	442.6
Financial and insurance services	102.4
Real estate	1,293.8
Services	439.5
Local governments	---
Others	232.9
Domestic total	3,286.2
Japan offshore banking account	13.9
Total	3,300.1

* Accompanying the change in the Japanese standard industry classification, the "transportation and communication" segment is reclassified into two independent segments ("transportation" and "communication"). Also, food services that were formerly included in "wholesale, retail and food services" are reclassified and are included in "services" segment. Taking into account the difference in definitions, data for March 31, 2003 and March 31, 2002 are shown separately.

(3) Loans to consumers

(Millions of yen)	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Housing loans	8,423,156	172,038	(400,175)	8,251,115	8,823,332
Before securitization	9,122,306	170,852	61,435	8,951,454	9,060,870
Other loans	627,332	(13,972)	(36,040)	641,305	663,372
Total loans to consumers	9,050,489	158,065	(436,215)	8,892,423	9,486,704
Before securitization of housing loans	9,749,639	158,879	25,395	9,592,759	9,724,243

(4) Loans and its ratio to small- and medium-sized corporations and individuals

(Millions of yen)	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Loans to SMEs and individuals	23,540,131	1,149,171	(232,208)	22,390,959	23,772,340
Ratio of loans to SMEs and individuals	79.71	1.86	1.49	77.85	78.22

Note: Based on the figures reported to Bank of Japan (excluding overseas loans and loans in Japan offshore banking account)

8. Loans to entities overseas by country

<Total of four banks>

1) Certain overseas loans

(Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Total loans	28,323	(2,431)	(6,854)	30,754	35,177
Number of targeted countries	5	(3)	(3)	8	8

2) Loans by area

(Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Loans to Asia	72,179	(21,044)	(44,108)	93,224	116,288
Risk-managed loans	8,273	(698)	(5,107)	8,972	13,381
Loans to Latin-America	431	(7,837)	(8,268)	8,268	8,699
Risk-managed loans	106	97	105	8	1
Loans to Russia	0	(0)	(0)	0	1
Risk-managed loans	---	---	---	---	---

9. Balance of deposits and loans

<Total of four banks>

(Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from March 31, 2002	September 30, 2002	March 31, 2002
Deposits (as of period end)	34,910,388	1,444,638	1,014,564	33,465,749	33,895,823
Deposits (average balance)	33,293,223	48,618	543,492	33,244,605	32,749,731
Trust principal (as of period end)	596,348	(120,241)	(102,327)	716,590	698,676
Trust principal (average balance)	689,281	(38,575)	(206,514)	727,857	895,796
Loans and bills discounted (as of period end)	29,545,186	760,153	(885,930)	28,785,033	30,431,117
Banking account	29,253,711	829,219	(733,032)	28,424,491	29,986,743
Trust account	291,475	(69,066)	(152,898)	360,542	444,374
Loans and bills discounted (average balance)	28,986,884	(421,797)	(3,690,169)	29,408,681	32,677,053
Banking account	28,628,761	(379,843)	(3,559,871)	29,008,605	32,188,633
Trust account	358,122	(41,953)	(130,297)	400,076	488,419

<Reference> Domestic breakdown of consumer, corporate and other deposits

(Millions of yen)

	March 31, 2003	Change from September 30, 2002	Change from September 30, 2002	September 30, 2002	March 31, 2002
Domestic consumer deposits (as of period end)	20,290,958	392,117	520,091	19,898,840	19,770,866
Liquid deposits	8,839,094	271,584	266,566	8,567,509	8,572,527
Time deposits	11,282,491	114,397	209,783	11,168,094	11,072,708
Domestic corporate deposits (as of period end)	12,024,164	721,759	879,283	11,302,404	11,144,880
Liquid deposits	9,164,843	694,370	915,887	8,470,473	8,248,955
Time deposits	2,397,478	4,781	(147,491)	2,392,696	2,544,969

Note: 1. Figures are based on the reports submitted to Bank of Japan. (excluding overseas loans and loans in Japan Offshore Banking Account)

2. Liquid deposits = current deposits + ordinary deposits + saving deposits + deposits at notice Time deposits = time deposits + periodic time deposits

10. Disposal of problem loans

<Total of four banks>

1) Loans to Cooperative Credit Purchasing Company, Ltd. (CCPC) and reserves for such loans

(Millions of yen)

	March 31, 2003	Resona	Saitama Resona	Kinki Osaka	Nara	Change from March 31, 2002	March 31, 2002
Balance of back financing	9,314	3,465	---	5,574	275	(17,686)	27,000
Reserve for possible losses on loans sold	10,115	4,201	---	5,759	154	(10,316)	20,432
Reserves ratio (%)	108.59	121.24	---	103.32	56.26	32.92	75.67

Note: The balance of back financing does not include accrued interest.

2) Sales of nonperforming claims

(Millions of yen)

	March 31, 2003	Resona	Saitama Resona	Kinki Osaka	Nara	Change from March 31, 2002	March 31, 2002
Principal of loans sold	385,093	351,202	---	32,823	1,067	125,129	259,964

3) Claims abandoned

(Millions of yen)

	March 31, 2003	Resona	Saitama Resona	Kinki Osaka	Nara	Change from March 31, 2002	March 31, 2002
Number of claims abandoned	6	6	---	---	---	2	4
Amount of claims abandoned (At book value)	121,449	121,449	---	---	---	21,899	99,550

Note: Claims on borrowers making plans for rehabilitation and engaging in legal proceedings are excluded.

<For Reference>

Balance sheet of Saitama Resona Bank, Ltd. (March 31, 2003)

(Millions of yen)

Item	Amount	Item	Amount
(ASSETS)		(LIABILITIES)	
Cash and due from banks	601,874	Deposits	8,600,948
Cash	130,761	Checking deposits	231,041
Due from banks	471,113	Ordinary deposits	4,307,827
Call loans	3,024,040	Savings deposits	218,200
Trading assets	452	Call deposits	12,793
National government bonds	452	Time deposits	3,654,243
Securities	544,828	Other deposits	176,842
National government bonds	364,913	Negotiable deposits	13,740
Local government bonds	40,728	Call money	36,612
Corporate bonds	37,443	Borrowed money	125,011
Stocks	101,740	Borrowed money	125,011
Other securities	3	Foreign exchanges	225
Loans and bills discounted	4,710,361	Foreign bills sold	144
Bills discounted	42,429	Foreign bills payable	81
Loans on bills	300,971	Other liabilities	92,040
Loans on deeds	3,997,120	Unsettled exchange payable	635
Overdrafts	369,841	Income taxes payable	1,420
Foreign exchanges	15,419	Accrued expenses	12,310
Due from foreign banks	14,541	Unearned income	2,678
Foreign bills bought	302	Financial derivatives	538
Foreign bills receivable	575	Other	74,457
Other assets	43,667	Reserve for employee retirement benefit	1,164
Unsettled exchange receivable	675	Acceptances and guarantees	39,817
Prepaid expense	1,744	Total Liabilities	8,909,561
Accrued income	7,189	(SHAREHOLDERS' EQUITY)	
Financial derivatives	1,787	Capital	50,000
Other	32,270	Capital surplus	80,000
Premises and equipment	74,921	Additional paid-in capital	80,000
Premises and equipment	67,328	Retained earnings	22,484
Construction in process account	584	Earned surplus reserve	20,012
Deposit and foregift	7,009	Undisposed profit	2,472
Deferred tax assets	43,771	(Net income for the period)	2,472
Customers' liabilities for acceptances and guarantees	39,817	Valuation difference on other securities	1,982
Reserve for possible loan losses	(35,126)	Total shareholders' equity	154,467
Total Assets	9,064,029	Total Liabilities and Shareholders' Equity	9,064,029

<For Reference>

Balance sheet of the Nara Bank, Ltd. (March 31, 2003)

(Millions of yen)

Item	Amount	Item	Amount
(Assets)		(Liabilities)	
Cash and due from banks	6,963	Deposits	171,284
Call loans	5,000	Other liabilities	480
Monetary claims bought	2,276	Reserve for employees' bonuses	118
Securities	36,773	Reserve for employees' retirement benefits	507
Loans and bills discounted	129,613	Reserve for possible losses on loans sold	154
Other assets	978	Deferred tax liabilities on land revaluation	676
Premises and equipment	3,390	Acceptances and guarantees	5,745
Deferred tax assets	568	Total liabilities	178,967
Customers' liabilities for acceptances and guarantees	5,745	(Shareholders' equity)	
Reserve for possible loan losses	(6,913)	Capital	3,862
		Capital surplus	1,847
		Retained earnings	(1,401)
		Revaluation reserve for land, net of taxes	934
		Net unrealized gains/losses on securities available for sale, net of taxes	184
		Total shareholders' equity	5,427
Total assets	184,395	Total liabilities and shareholders' equity	184,395

Balance sheet of Resona Trust & Banking Co., Ltd. (March 31, 2003)

(Millions of yen)

Item	Amount	Item	Amount
(Assets)		(Liabilities)	
Cash and due from banks	9,414	Deposits	3,334
Securities	15,010	Other liabilities	12,955
Other assets	22,582	Total liabilities	16,290
Premises and equipment	3,514	(Shareholders' equity)	
Deferred tax assets	447	Capital	10,000
		Capital surplus	14,969
		Retained earnings	9,711
		Net unrealized gains/losses on securities available for sale, net of taxes	(0)
		Total shareholders' equity	34,680
Total assets	50,970	Total liabilities and shareholders' equity	50,970