

**Financial Results Report  
for the First Half of Fiscal Year 2007  
(Reference Materials)**



**RESONA**

**Resona Holdings, Inc.**

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## Financial Results Report for the First Half of Fiscal Year 2007 (Reference Materials)

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\*[Total of four banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank, and Resona Trust & Banking.

\*[Totals of three banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, and Kinki Osaka Bank.

\*Capital adequacy ratio calculated under the Basel II standards for the period ended September 30 will be announced soon after the calculation is completed.

## I. Highlights of Financial Results for the First Half of Fiscal Year 2007

### 1. Statements of Income

&lt;Consolidated&gt;

(Millions of yen)

		1st half of FY 2007		1st half of FY 2006
		(A)	(A)-(B)	(B)
Ordinary income	1	551,321	(23,423)	574,744
Consolidated gross operating profit	2	377,706	(1,506)	379,213
Interest income	3	276,581	(2,600)	279,181
Trust fees (After disposal of NPL in the trust account)	4	20,485	856	19,628
<Disposal of problem loans in the trust account>	5	148	10	138
Fees and commissions	6	78,231	2,136	76,095
Trading income	7	13,007	4,169	8,837
Other operating income	8	(10,598)	(6,068)	(4,529)
Provision to general reserve for possible loan losses	9	(15,417)	(14,752)	(664)
General and administrative expenses	10	189,336	9,847	179,488
Other gains/(losses), net	11	(76,266)	(83,127)	6,861
Gains or losses on stocks	12	(9,022)	(44,970)	35,947
Disposal of problem loans	13	71,118	24,065	47,053
Write-off of loans	14	29,783	13,832	15,951
Provision to specific reserve for possible loan losses	15	41,882	7,023	34,858
Provision to special reserve for certain overseas loans	16	11	17	(5)
Other disposal of problem loans	17	(559)	3,191	(3,750)
Equity in earnings from investments in affiliated companies	18	244	(159)	404
Ordinary profit	19	127,521	(79,729)	207,250
Extraordinary profit	20	27,998	11,349	16,648
Gains from reversal of credit expenses	21	27,701	11,628	16,072
Extraordinary loss	22	2,862	233	2,629
Income before income taxes and minority interests	23	152,657	(68,613)	221,270
Income taxes-current	24	7,263	2,088	5,174
Income taxes-deferred	25	19,362	270,543	(251,181)
Minority interests in net income/(loss)	26	5,799	(481)	6,281
Net interim income	27	120,231	(340,763)	460,995
Credit related expenses (5, 9, 13, 21)	28	28,148	(2,305)	30,454

&lt;Reference&gt; Scope of consolidation and application of the equity method

		1st half of FY 2007		1st half of FY 2006
		(A)	(A)-(B)	(B)
Number of consolidated subsidiaries	29	19	(3)	22
Number of affiliated companies accounted for by the equity method	30	2	-	2
Total	31	21	(3)	24

<Total of four banks, Non-consolidated results of each bank>

(Millions of yen)

( P. 2 )

	Total of four banks			Resona Bank			Saitama Resona Bank			
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	
Gross operating profit	1	342,710	(764)	343,475	212,555	(11,980)	224,536	80,344	8,552	71,791
Gross operating profit from domestic operations	2	325,815	(96)	325,911	196,865	(11,992)	208,858	79,831	9,035	70,795
Interest income	3	266,139	789	265,349	169,166	(6,780)	175,947	67,561	6,925	60,635
Trust fees (after disposal of problem loans in trust account)	4	20,485	856	19,628	3,986	230	3,756	-	-	-
<Disposal of problem loans in the trust account>	5	148	10	138	148	10	138	-	-	-
Fees and commissions	6	51,469	3,342	48,127	35,669	1,735	33,933	12,638	301	12,337
Trading income	7	1,189	513	675	1,189	513	675	-	-	-
Other operating income	8	(13,467)	(5,598)	(7,869)	(13,146)	(7,691)	(5,454)	(368)	1,809	(2,177)
Gross operating profit from international operations	9	16,895	(668)	17,564	15,690	12	15,677	512	(483)	996
Interest income	10	715	(3,821)	4,537	618	(3,398)	4,016	(186)	(339)	153
Fees and commissions	11	1,554	(105)	1,660	1,300	(85)	1,386	103	1	102
Trading income	12	11,915	3,439	8,476	11,915	3,439	8,476	-	-	-
Other operating income	13	2,709	(180)	2,890	1,855	56	1,798	595	(144)	740
Expenses (excluding non-recurring items)	14	177,857	13,816	164,040	114,747	7,912	106,834	35,750	2,867	32,883
Personnel expenses	15	60,047	9,160	50,886	36,412	5,188	31,223	12,795	1,792	11,002
Non-personnel expenses	16	107,128	4,127	103,000	71,266	2,223	69,042	20,630	1,009	19,620
Taxes	17	10,681	528	10,153	7,068	500	6,568	2,324	64	2,259
Provision to general reserve for possible loan losses	18	(19,819)	(23,463)	3,644	(15,415)	(15,895)	480	(2,174)	(5,338)	3,164
Actual net operating profit *1	19	165,002	(14,570)	179,573	97,957	(19,882)	117,839	44,593	5,685	38,907
Core net operating profit *2	20	178,909	(7,514)	186,423	112,734	(11,772)	124,507	43,767	4,916	38,850
Net operating profit	21	184,673	8,882	175,790	113,223	(3,998)	117,221	46,767	11,023	35,743
Other gains or losses	22	(58,400)	(80,852)	22,452	(41,702)	(67,925)	26,222	(7,668)	(4,123)	(3,545)
Net gains/(losses) on stocks	23	(10,111)	(44,498)	34,387	(9,700)	(42,718)	33,017	(280)	212	(492)
Gains on sale	24	13,505	(53,044)	66,549	12,655	(51,752)	64,407	30	(159)	189
Losses on sale	25	21,282	(5,017)	26,300	20,503	(5,788)	26,292	16	8	8
Losses on devaluation	26	2,334	(3,527)	5,862	1,852	(3,245)	5,098	293	(380)	673
Expenses related to disposal of problem loans	27	58,789	27,068	31,720	43,707	17,202	26,504	7,455	4,048	3,407
Write-off of loans	28	27,092	11,141	15,951	19,185	9,776	9,408	4,374	864	3,509
Provision to specific reserve for possible loan losses	29	32,443	12,764	19,678	24,951	5,201	19,749	3,269	3,340	(71)
Provision to special reserve for certain overseas loans	30	71	85	(14)	71	85	(14)	-	-	-
Other disposal of problem loans	31	(818)	3,076	(3,894)	(500)	2,139	(2,639)	(187)	(156)	(30)
Other	32	10,499	(9,285)	19,785	11,705	(8,004)	19,710	67	(287)	354
Ordinary profit	33	126,272	(71,970)	198,243	71,520	(71,923)	143,444	39,098	6,899	32,198
Extraordinary profit/ (loss), net	34	22,475	7,132	15,342	20,673	9,472	11,200	684	(1,978)	2,663
Gains from reversal of credit-related expenses	35	25,253	7,858	17,394	23,122	11,791	11,330	869	(2,002)	2,872
Gains from reversal of loan loss reserves	36	-	(1,363)	1,363	-	-	-	-	-	-
Gains from recoveries of written-off claims	37	25,253	9,221	16,031	23,122	11,791	11,330	869	(2,002)	2,872
Gains/(losses) on sales of premises and equipment	38	(704)	(501)	(203)	(493)	(555)	62	(183)	15	(199)
Losses on impairment on fixed assets	39	1,988	1,787	200	1,956	1,764	192	0	(8)	8
Other	40	(84)	1,563	(1,647)	0	0	-	-	-	-
Income before income taxes	41	148,748	(64,837)	213,586	92,193	(62,451)	154,645	39,783	4,920	34,862
Income taxes-current	42	5,469	(6,953)	12,422	(15,655)	(14,627)	(1,028)	14,551	5,158	9,392
Income taxes-deferred	43	21,508	245,739	(224,230)	20,065	251,150	(231,084)	2,280	(4,220)	6,500
Net interim income	44	121,770	(303,622)	425,393	87,783	(298,974)	386,757	22,952	3,981	18,970
Credit-related expenses (5, 18, 27, 35)	45	13,864	(4,243)	18,108	5,318	(10,473)	15,792	4,412	712	3,699

\*1 Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.

\*2 Core net operating profit: Actual net operating profit less bond-related income

\*3 As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

(Millions of yen)

( P. 3 )

		Kinki Osaka Bank		Resona Trust & Banking		1st half of FY 2006 (B)	
		1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)		(A)-(B)
Gross operating profit	1	34,240	1,085	33,155	15,570	1,578	13,992
Gross operating profit from domestic operations	2	33,548	1,283	32,265	15,570	1,578	13,992
Interest income	3	29,343	596	28,747	67	48	18
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	16,498	626	15,871
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	4,157	402	3,754	(995)	902	(1,898)
Trading income	7	-	-	-	-	-	-
Other operating income	8	47	284	(237)	-	-	-
Gross operating profit from international operations	9	692	(197)	890	-	-	-
Interest income	10	284	(83)	367	-	-	-
Fees and commissions	11	149	(21)	171	-	-	-
Trading income	12	-	-	-	-	-	-
Other operating income	13	258	(92)	351	-	-	-
Expenses (excluding non-recurring items)	14	21,683	2,492	19,190	5,675	544	5,131
Personnel expenses	15	8,611	1,738	6,872	2,227	440	1,787
Non-personnel expenses	16	11,860	798	11,061	3,371	95	3,275
Taxes	17	1,211	(44)	1,255	76	7	68
Provision to general reserve for possible loan losses	18	(2,230)	(2,230)	-	-	-	-
Actual net operating profit *1	19	12,557	(1,407)	13,964	9,894	1,033	8,860
Core net operating profit *2	20	12,512	(1,691)	14,204	9,894	1,033	8,860
Net operating profit	21	14,788	823	13,964	9,894	1,033	8,860
Other gains or losses	22	(8,980)	(8,761)	(218)	(48)	(42)	(6)
Net gains/(losses) on stocks	23	(130)	(1,992)	1,862	-	-	-
Gains on sale	24	820	(1,132)	1,952	-	-	-
Losses on sale	25	762	762	-	-	-	-
Losses on devaluation	26	187	97	89	-	-	-
Expenses related to disposal of problem loans	27	7,626	5,818	1,808	-	-	-
Write-off of loans	28	3,533	500	3,032	-	-	-
Provision to specific reserve for possible loan losses	29	4,223	4,223	-	-	-	-
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-
Other disposal of problem loans	31	(130)	1,094	(1,224)	-	-	-
Other	32	(1,223)	(950)	(273)	(48)	(42)	(6)
Ordinary profit	33	5,808	(7,937)	13,745	9,845	991	8,854
Extraordinary profit/ (loss), net	34	1,122	(355)	1,478	(5)	(5)	-
Gains from reversal of credit-related expenses	35	1,261	(1,930)	3,191	-	-	-
Gains from reversal of loan loss reserves	36	-	(1,363)	1,363	-	-	-
Gains from recoveries of written-off claims	37	1,261	(566)	1,828	-	-	-
Gains/(losses) on sales of premises and equipment	38	(22)	42	(65)	(5)	(5)	-
Losses on impairment on fixed assets	39	31	31	-	-	-	-
Other	40	(84)	1,563	(1,647)	-	-	-
Income before income taxes	41	6,931	(8,292)	15,224	9,840	986	8,854
Income taxes-current	42	2,705	1,978	726	3,868	535	3,332
Income taxes-deferred	43	(974)	(1,053)	79	137	(138)	275
Net interim income	44	5,200	(9,218)	14,418	5,834	588	5,246
Credit-related expenses (5, 18, 27, 35)	45	4,133	5,517	(1,383)	-	-	-

\*1 Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.

\*2 Core net operating profit: Actual net operating profit less bond-related income

\*3 As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

## 2. Net operating profit per employee

<Total of four banks, Non-consolidated results of each bank>

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Actual net operating profit	165,002	(14,570)	179,573	97,957	(19,882)	117,839	44,593	5,685	38,907
Actual net operating profit per employee (thousands of yen)	11,008	(937)	11,945	10,893	(1,991)	12,884	15,266	2,015	13,251
Net operating profit	184,673	8,882	175,790	113,223	(3,998)	117,221	46,767	11,023	35,743
Net operating profit per employee (thousands of yen)	12,320	627	11,693	12,591	(225)	12,816	16,010	3,836	12,174

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Actual net operating profit	12,557	(1,407)	13,964	9,894	1,033	8,860
Actual net operating profit per employee (thousands of yen)	4,888	(814)	5,702	19,515	1,865	17,650
Net operating profit	14,788	823	13,964	9,894	1,033	8,860
Net operating profit per employee (thousands of yen)	5,756	54	5,702	19,515	1,865	17,650

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

## 3. R O E

<Consolidated>

(%)

	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Net interim income ROE	11.69	(37.43)	49.12

<Total of four banks, Non-consolidated results of each bank>

(%)

	Total of Four Banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Net operating profit ROE	20.63	0.54	20.09	16.95	(0.89)	17.84	31.17	5.01	26.16
Net interim income ROE	13.60	(35.03)	48.63	13.14	(45.72)	58.86	15.29	1.41	13.88

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Net operating profit ROE	25.14	3.27	21.87	54.20	2.57	51.63
Net interim income ROE	8.84	(13.74)	22.58	31.96	1.39	30.57

Note: ROE =  $\frac{\text{Net operating profit (or net interim income)} \times 365/183}{(\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the fiscal period-end}) / 2}$

(Consolidated ROE): Excluding Minority interests

#### 4. Interest rate spreads (domestic operations)

<Total of three banks, Non-consolidated results of each bank>

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Average interest rate on funds invested (A)	1.79	0.20	1.59	1.79	0.17	1.62
Average interest rate of loans and bills discounted (C)	2.13	0.27	1.86	2.08	0.28	1.79
Average interest rate on securities	0.88	(0.27)	1.15	0.80	(0.41)	1.22
Average interest rate on procured funds (B)	1.21	0.27	0.94	1.24	0.29	0.95
Average interest rate of deposits and negotiable CDs (D)	0.25	0.16	0.09	0.26	0.16	0.09
Average interest rate on external debt	0.74	0.41	0.33	0.61	0.39	0.22
Gross interest margin (A) - (B)	0.57	(0.07)	0.64	0.55	(0.11)	0.66
Average loan/deposit margin (C) - (D)	1.88	0.11	1.77	1.82	0.12	1.70

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Average interest rate on funds invested (A)	1.70	0.26	1.43	2.00	0.20	1.80
Average interest rate of loans and bills discounted (C)	2.20	0.23	1.97	2.35	0.19	2.16
Average interest rate on securities	1.05	(0.03)	1.08	1.03	0.14	0.88
Average interest rate on procured funds (B)	1.01	0.19	0.81	1.57	0.35	1.22
Average interest rate of deposits and negotiable CDs (D)	0.22	0.14	0.08	0.28	0.17	0.10
Average interest rate on external debt	1.30	0.42	0.88	2.66	0.67	1.98
Gross interest margin (A) - (B)	0.69	0.06	0.62	0.43	(0.14)	0.57
Average loan/deposit margin (C) - (D)	1.98	0.09	1.89	2.07	0.02	2.05

"Average interest on procured funds" and "gross interest margin" of "Total of three banks" and "Resona Bank" reflect expenses related to the trust banking operation of Resona Bank.

## 5. Use and Source of Funds

<Total of three banks, Non-consolidated results of each bank>

(Millions of Yen, %)

1. Total operations	1st half of FY 2007 (A)			(A)-(B)			1st half of FY 2006 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	36,736,918	348,263	1.89	(243,084)	31,389	0.18	36,980,003	316,873	1.70
Loans and bills discounted	25,873,557	278,145	2.14	3,084	34,754	0.26	25,870,472	243,390	1.87
Securities	6,924,572	33,179	0.95	(467,437)	(13,672)	(0.30)	7,392,009	46,851	1.26
Source of Funds	36,999,986	81,475	0.43	(371,938)	34,470	0.18	37,371,924	47,005	0.25
Deposits	30,919,740	41,907	0.27	181,010	22,292	0.14	30,738,730	19,614	0.12
Negotiable certificates of deposit	2,419,115	6,086	0.50	147,346	4,227	0.33	2,271,768	1,859	0.16
Call money	1,580,581	5,024	0.63	(608,508)	2,437	0.39	2,189,090	2,586	0.23
Bills sold	-	-	-	(241,538)	(90)	(0.07)	241,538	90	0.07
Borrowed money	551,600	3,590	1.29	(28,749)	(615)	(0.14)	580,349	4,206	1.44

2. Domestic operations	1st half of FY 2007 (A)			(A)-(B)			1st half of FY 2006 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,665,888	320,415	1.79	(324,613)	33,128	0.19	35,990,502	287,286	1.59
Loans and bills discounted	25,774,779	276,293	2.13	423	34,834	0.26	25,774,355	241,459	1.86
Securities	6,586,713	29,345	0.88	(283,579)	(10,634)	(0.27)	6,870,292	39,979	1.16
Source of Funds	35,973,693	54,343	0.30	(468,637)	32,388	0.18	36,442,330	21,955	0.12
Deposits	30,591,411	35,654	0.23	213,485	22,579	0.14	30,377,925	13,074	0.08
Negotiable certificates of deposit	2,373,222	5,945	0.49	101,454	4,086	0.33	2,271,768	1,859	0.16
Call money	1,568,657	4,729	0.60	(591,909)	2,814	0.42	2,160,566	1,914	0.17
Bills sold	-	-	-	(241,538)	(90)	(0.07)	241,538	90	0.07
Borrowed money	531,600	3,157	1.18	54,254	366	0.01	477,345	2,791	1.16

3. International operations	1st half of FY 2007 (A)			(A)-(B)			1st half of FY 2006 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	1,346,368	28,405	4.20	59,790	(1,439)	(0.41)	1,286,577	29,844	4.62
Loans and bills discounted	98,777	1,851	3.73	2,661	(79)	(0.26)	96,116	1,931	4.00
Securities	337,859	3,834	2.26	(183,857)	(3,037)	(0.36)	521,716	6,872	2.62
Source of Funds	1,301,630	27,689	4.24	74,960	2,382	0.12	1,226,670	25,307	4.11
Deposits	328,329	6,253	3.79	(32,475)	(287)	0.18	360,804	6,540	3.61
Negotiable certificates of deposit	45,892	141	0.61	45,892	141	0.61	-	-	-
Call money	11,923	295	4.94	(16,599)	(376)	0.24	28,523	672	4.69
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	20,000	432	4.31	(83,003)	(981)	1.57	103,003	1,414	2.73



&lt;Resona bank&gt;

(Millions of Yen, %)

1. Total operations	1st half of FY 2007 (A)			(A)-(B)			1st half of FY 2006 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	23,941,099	232,902	1.94	(451,865)	14,097	0.15	24,392,964	218,804	1.78
Loans and bills discounted	17,365,955	181,978	2.09	(287,851)	22,288	0.28	17,653,806	159,690	1.80
Securities	4,721,416	21,423	0.90	(511,338)	(14,235)	(0.45)	5,232,755	35,659	1.35
Source of Funds	24,312,249	63,117	0.51	(454,114)	24,277	0.20	24,766,363	38,840	0.31
Deposits	18,816,033	27,302	0.28	29,226	13,510	0.14	18,786,806	13,791	0.14
Negotiable certificates of deposit	2,233,765	5,618	0.50	157,832	3,852	0.33	2,075,932	1,766	0.16
Call money	1,519,362	4,857	0.63	(590,021)	2,451	0.41	2,109,383	2,405	0.22
Bills sold	-	-	-	(191,233)	(85)	(0.08)	191,233	85	0.08
Borrowed money	344,380	1,522	0.88	(18,413)	(837)	(0.41)	362,793	2,360	1.29

2. Domestic operations	1st half of FY 2007 (A)			(A)-(B)			1st half of FY 2006 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	22,911,647	206,144	1.79	(542,163)	15,575	0.17	23,453,811	190,569	1.62
Loans and bills discounted	17,274,503	180,329	2.08	(289,754)	22,393	0.28	17,564,258	157,935	1.79
Securities	4,426,664	17,973	0.80	(356,635)	(11,408)	(0.41)	4,783,299	29,381	1.22
Source of Funds	23,327,717	36,978	0.31	(559,661)	22,356	0.19	23,887,379	14,621	0.12
Deposits	18,519,303	21,572	0.23	54,644	13,699	0.14	18,464,658	7,873	0.08
Negotiable certificates of deposit	2,187,872	5,477	0.49	111,940	3,711	0.33	2,075,932	1,766	0.16
Call money	1,508,106	4,579	0.60	(577,878)	2,710	0.42	2,085,985	1,868	0.17
Bills sold	-	-	-	(191,233)	(85)	(0.08)	191,233	85	0.08
Borrowed money	324,380	1,089	0.66	64,590	144	(0.05)	259,790	945	0.72

3. International operations	1st half of FY 2007 (A)			(A)-(B)			1st half of FY 2006 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	1,202,892	27,140	4.50	31,828	(1,297)	(0.34)	1,171,063	28,438	4.84
Loans and bills discounted	91,451	1,649	3.59	1,903	(105)	(0.31)	89,548	1,755	3.90
Securities	294,752	3,450	2.33	(154,703)	(2,827)	(0.45)	449,455	6,277	2.78
Source of Funds	1,157,972	26,522	4.56	47,077	2,100	0.17	1,110,894	24,421	4.38
Deposits	296,730	5,729	3.85	(25,418)	(189)	0.18	322,148	5,918	3.66
Negotiable certificates of deposit	45,892	141	0.61	45,892	141	0.61	-	-	-
Call money	11,255	278	4.92	(12,142)	(258)	0.35	23,398	537	4.57
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	20,000	432	4.31	(83,003)	(981)	1.57	103,003	1,414	2.73





**6. Retirement benefit liabilities and expenses**

&lt;Total of four banks, Non-consolidated results of each bank&gt;

## (1) Retirement benefit obligation

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2007 (A)	(A)-(B)	FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	FY 2006 (B)
	Retirement benefit obligation	343,627	(806)	344,434	277,655	(1,051)	278,707	36,269	248
Pension plan assets at fair value	600,503	(1,250)	601,754	537,846	(1,271)	539,118	38,882	44	38,838
Prepaid pension cost	134,754	3,606	131,148	126,857	4,675	122,181	7,614	(789)	8,404
Reserve for employee's retirement benefits	2,749	124	2,624	-	-	-	-	-	-
Amount to be amortized	(124,870)	3,925	(128,796)	(133,334)	4,895	(138,229)	5,001	(585)	5,586

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2007 (A)	(A)-(B)	FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	FY 2006 (B)
	Retirement benefit obligation	29,702	(3)	29,706	-	-
Pension plan assets at fair value	23,774	(23)	23,797	-	-	-
Prepaid pension cost	283	(279)	562	-	-	-
Reserve for employee's retirement benefits	2,749	124	2,624	-	-	-
Amount to be amortized	3,462	(384)	3,846	-	-	-

## (2) Retirement benefit expenses

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
	Retirement benefit expenses	679	(2,911)	3,591	(1,849)	(3,077)	1,227	1,540	102
Service cost	4,387	58	4,329	2,953	22	2,930	829	28	801
Interest cost	3,444	55	3,388	2,787	29	2,757	360	24	335
Expected return on pension plan assets	3,226	(31)	3,257	2,694	(37)	2,731	234	12	221
Amortization of past service cost	-	(25)	25	-	(25)	25	-	-	-
Amortization of actuarial differences	(3,925)	(3,031)	(894)	(4,895)	(3,140)	(1,755)	585	61	523

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
	Retirement benefit expenses	864	63	801	124	(0)
Service cost	479	7	472	124	(0)	125
Interest cost	297	1	296	-	-	-
Expected return on pension plan assets	297	(7)	304	-	-	-
Amortization of past service cost	-	-	-	-	-	-
Amortization of actuarial differences	384	46	337	-	-	-

## 7. Gains or losses on bonds and stocks

<Total of four banks, Non-consolidated results of each bank>

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Net gains/(losses) on bonds	(13,906)	(7,056)	(6,850)	(14,777)	(8,109)	(6,667)	825	768	56
Gains on sale	24,923	8,706	16,217	21,325	10,805	10,519	3,181	(816)	3,997
Gains on redemption	-	-	-	-	-	-	-	-	-
Losses on sale	16,341	(6,703)	23,044	13,647	(3,540)	17,187	2,355	(1,584)	3,940
Losses on redemption	22,488	22,465	22	22,456	22,456	-	-	-	-
Losses on devaluation	0	(0)	0	0	(0)	0	-	-	-
Net gains/(losses) on stocks	(10,111)	(44,498)	34,387	(9,700)	(42,718)	33,017	(280)	212	(492)
Gains on sale	13,505	(53,044)	66,549	12,655	(51,752)	64,407	30	(159)	189
Losses on sale	21,282	(5,017)	26,300	20,503	(5,788)	26,292	16	8	8
Losses on devaluation	2,334	(3,527)	5,862	1,852	(3,245)	5,098	293	(380)	673

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)	1st half of FY 2007 (A)	(A)-(B)	1st half of FY 2006 (B)
Net gains/(losses) on bonds	45	284	(239)	-	-	-
Gains on sale	416	(1,283)	1,699	-	-	-
Gains on redemption	-	-	-	-	-	-
Losses on sale	338	(1,577)	1,916	-	-	-
Losses on redemption	32	9	22	-	-	-
Losses on devaluation	-	-	-	-	-	-
Net gains/(losses) on stocks	(130)	(1,992)	1,862	-	-	-
Gains on sale	820	(1,132)	1,952	-	-	-
Losses on sale	762	762	-	-	-	-
Losses on devaluation	187	97	89	-	-	-

## 8. Revaluation gains or losses on securities

<Consolidated> (Millions of yen)

	1st half of FY 2007 (A)				FY 2006 (B)		
	Gain	Loss	(A)-(B)	Gain	Loss		
Bonds held to maturity	330	901	571	707	(377)	588	966
Available-for-sale securities	343,640	391,816	48,175	(89,280)	432,921	502,523	69,601
Total	343,971	392,718	48,747	(88,573)	432,544	503,111	70,567
Bonds	(34,814)	2,108	36,922	3,757	(38,571)	2,057	40,628
Stocks	364,368	368,606	4,238	(84,576)	448,944	451,428	2,483
Other	14,416	22,003	7,586	(7,754)	22,171	49,626	27,455

\*1. In addition to "Securities," NCDs in "Cash and due from banks," CPs and trust beneficiary rights in "Monetary claims bought," are also included.

<Total of four banks, Non-consolidated results of each bank> (Millions of yen)

	Total of Four Banks								Resona Bank					
	1st half of FY 2007 (A)				FY 2006 (B)				1st half of FY 2007 (A)				FY 2006 (B)	
	Gain	Loss	(A)-(B)	Gain	Loss			Gain	Loss	(A)-(B)	Gain	Loss		
Bonds held to maturity	330	901	571	707	(377)	588	966	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	342,953	390,190	47,236	(87,671)	430,625	499,640	69,015	247,707	278,883	31,176	(57,326)	305,034	358,329	53,295
Total	343,283	391,091	47,808	(86,964)	430,247	500,229	69,981	247,707	278,883	31,176	(57,326)	305,034	358,329	53,295
Bonds	(34,814)	2,108	36,922	3,757	(38,571)	2,057	40,628	(24,319)	54	24,374	2,083	(26,403)	92	26,496
Stocks	363,677	366,979	3,302	(82,973)	446,651	448,549	1,897	266,090	267,929	1,839	(60,056)	326,147	327,184	1,037
Other	14,420	22,003	7,583	(7,747)	22,167	49,623	27,455	5,937	10,899	4,962	646	5,290	31,052	25,761

	Saitama Resona Bank								Kinki Osaka Bank					
	1st half of FY 2007 (A)				FY 2006 (B)				1st half of FY 2007 (A)				FY 2006 (B)	
	Gain	Loss	(A)-(B)	Gain	Loss			Gain	Loss	(A)-(B)	Gain	Loss		
Bonds held to maturity	330	901	571	707	(377)	588	966	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	89,970	100,766	10,796	(26,609)	116,579	126,325	9,746	5,273	10,537	5,263	(3,741)	9,015	14,985	5,970
Total	90,300	101,668	11,367	(25,901)	116,202	126,914	10,712	5,273	10,537	5,263	(3,741)	9,015	14,985	5,970
Bonds	(7,497)	1,429	8,926	474	(7,971)	1,561	9,533	(2,999)	622	3,621	1,193	(4,192)	402	4,595
Stocks	89,796	91,131	1,335	(21,584)	111,380	112,148	767	7,790	7,918	127	(1,332)	9,123	9,216	92
Other	8,001	9,107	1,105	(4,791)	12,793	13,204	411	481	1,996	1,514	(3,602)	4,084	5,366	1,282

	Resona Trust & Banking							
	1st half of FY 2007 (A)				FY 2006 (B)			
	Gain	Loss	(A)-(B)	Gain	Loss			
Bonds held to maturity	-	-	-	-	-	-	-	
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	
Available-for-sale securities	1	2	0	5	(3)	-	3	
Total	1	2	0	5	(3)	-	3	
Bonds	1	2	0	5	(3)	-	3	
Stocks	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	

\*1. In addition to "Securities," NCDs in "Cash and due from banks," CPs and trust beneficiary rights in "Monetary claims bought," are also included.

## 9. Stock holdings

<Total of four banks, Non-consolidated figures of each bank>

(Billions of yen)

	End of Sep. 2007					Change	End of Mar. 2007
		Resona	Saitama Resona	Kinki Osaka	Resona Trust		
Acquisition cost	386.8	292.0	85.2	9.5	-	(0.5)	387.3
Market value	750.5	558.1	175.0	17.3	-	(83.4)	833.9
Book value of stocks sold outright	1.5	1.1	0.0	0.3	-	(13.9)	15.4

\*1 These figures exclude stocks which are not subject to Tier I capital regulation (those of subsidiaries, affiliated companies, and unlisted stocks)

## 10. Number of employees and offices

<Non-consolidated>

(People)

	End of Sep. 2007		
		Change	End of Mar. 2007
Directors	22	(3)	25
Executive officers	12	(3)	15

\*1. Above figures include 13 directors who concurrently serve as directors and executive officers for subsidiary banks.

\*2. The figure for executive officers excludes directors who serve as executive officers concurrently.

<Total of four banks, Non-consolidated figures of each bank>

(People, branch offices)

	End of Sep. 2007					Change	End of Mar. 2007
		Resona	Saitama Resona	Kinki Osaka	Resona Trust		
Directors	44	14	11	10	10	5	39
Non-board executive officers	44	25	7	8	4	2	42
Employees	14,939	8,967	2,914	2,561	497	360	14,579
Manned domestic offices	595	328	127	136	4	(6)	601
Non-manned domestic offices	862	520	315	27	0	7	855
Total domestic offices	1,457	848	442	163	4	1	1,456

\*1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.

\*2 Executive officers of Resona Bank who are concurrently serve as directors for other group banks are also included in the numbers of directors for such group banks.

\*3 Non-board executive officers do not include those officers who concurrently serve as directors.

\*4 The number of employees is based on the Business Revitalization Plan. (including the seconded employees) The number of employees for Resona Bank does not include employees who are seconded to Resona Trust & Banking.

\*5 The number of total domestic offices is the sum of domestic head and branch offices and representative offices. The number of non-manned domestic offices do not include the jointly-operated representative offices.

## II. Loans and Bills Outstanding and Other

### 1. Risk-managed loans

<Total of three banks, Non-consolidated figures of each bank>

Risk-managed loans

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Loans to borrowers in legal bankruptcy	18,876	(143)	2,480	19,020	16,396	14,474	1,051	1,909	13,422	12,564
Past due loans	444,584	58,160	77,079	386,424	367,505	314,728	47,357	65,381	267,371	249,346
Loans past due 3 months or more	13,149	1,145	(3,567)	12,004	16,716	7,375	1,728	(340)	5,646	7,715
Restructured loans	195,090	(59,810)	(97,443)	254,901	292,534	155,952	(50,289)	(70,777)	206,242	226,730
Risk-managed loans, total	671,702	(648)	(21,451)	672,351	693,153	492,530	(151)	(3,825)	492,682	496,356
Partial direct write-offs	277,016	(5,918)	(81,003)	282,935	358,020	236,825	(5,222)	(69,440)	242,047	306,265
Balance of loans (Term-end)	26,071,639	(495,155)	(471,368)	26,566,795	26,543,008	17,416,598	(552,855)	(720,336)	17,969,454	18,136,934

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Loans to borrowers in legal bankruptcy	2,772	(256)	603	3,028	2,169	1,630	(938)	(32)	2,569	1,663
Past due loans	65,344	7,809	13,678	57,535	51,665	64,511	2,993	(1,981)	61,517	66,493
Loans past due 3 months or more	3,713	(669)	(3,467)	4,382	7,180	2,061	85	240	1,975	1,821
Restructured loans	17,516	(4,507)	(17,004)	22,023	34,520	21,621	(5,014)	(9,662)	26,635	31,283
Risk-managed loans, total	89,346	2,376	(6,189)	86,970	95,535	89,824	(2,873)	(11,436)	92,697	101,261
Partial direct write-offs	18,235	(32)	(8,398)	18,267	26,633	21,956	(664)	(3,164)	22,620	25,120
Balance of loans (Term-end)	5,984,500	63,152	190,695	5,921,348	5,793,805	2,670,540	(5,452)	58,271	2,675,992	2,612,268

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Loans to borrowers in legal bankruptcy	0.07	0.00	0.01	0.07	0.06	0.08	0.01	0.02	0.07	0.06
Past due loans	1.70	0.25	0.32	1.45	1.38	1.80	0.32	0.43	1.48	1.37
Loans past due 3 months or more	0.05	0.01	(0.01)	0.04	0.06	0.04	0.01	0.00	0.03	0.04
Restructured loans	0.74	(0.21)	(0.36)	0.95	1.10	0.89	(0.25)	(0.36)	1.14	1.25
Risk-managed loans, total	2.57	0.04	(0.04)	2.53	2.61	2.82	0.08	0.09	2.74	2.73

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Loans to borrowers in legal bankruptcy	0.04	(0.01)	0.01	0.05	0.03	0.06	(0.03)	0.00	0.09	0.06
Past due loans	1.09	0.12	0.20	0.97	0.89	2.41	0.12	(0.13)	2.29	2.54
Loans past due 3 months or more	0.06	(0.01)	(0.06)	0.07	0.12	0.07	0.00	0.01	0.07	0.06
Restructured loans	0.29	(0.08)	(0.30)	0.37	0.59	0.80	(0.19)	(0.39)	0.99	1.19
Risk-managed loans, total	1.49	0.03	(0.15)	1.46	1.64	3.36	(0.10)	(0.51)	3.46	3.87

### 2. Percentage of loan loss reserves to total risk-managed loans

<Total of three banks, Non-consolidated figures for each bank>

(%)

	Total of three banks					Resona Bank				
	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Before partial direct write-off	75.35	(0.80)	(0.84)	76.15	76.19	82.54	(0.93)	(0.97)	83.47	83.51
After partial direct write-off	65.19	(0.92)	1.29	66.11	63.90	74.14	(1.21)	0.80	75.35	73.34

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept.2007[A]	[A] -[B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Before partial direct write-off	49.89	(1.37)	0.45	51.26	49.44	52.98	0.78	(2.61)	52.20	55.59
After partial direct write-off	39.67	(1.35)	4.32	41.02	35.35	41.49	0.96	(3.08)	40.53	44.57

\*1. Percentage of reserves = (Total reserve for possible loan losses + Reserve for specific borrowers under support + Reserve for write-off of loans in the trust account) / Total risk-managed loans



### 3. Reserve for possible loan losses

&lt;Consolidated&gt;

(Millions of yen)

	Total of three banks			End of Mar. 2007 [B]	End of Sept. 2006 [C]
	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]		
General reserve for possible loan losses	335,272	(15,441)	(18,003)	350,714	353,276
Specific reserve for possible loan losses	206,330	13,950	17,650	192,380	188,680
Special reserve for certain overseas loans	54	11	(1)	42	56
Total reserve for possible loan losses	541,658	(1,479)	(354)	543,137	542,012
Reserve for write-off of loans in the trust account	423	(33)	(66)	456	489

&lt;Total of three banks, Non-consolidated figures of each bank&gt;

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
General reserve for possible loan losses	240,114	(19,819)	(22,901)	259,933	263,015	204,979	(15,415)	(14,425)	220,394	219,404
Specific reserve for possible loan losses	197,119	13,152	17,828	183,966	179,290	159,539	9,286	15,556	150,253	143,983
Special reserve for certain overseas loans	249	71	81	178	168	249	71	81	178	168
Total reserve for possible loan losses	437,483	(6,595)	(4,991)	444,079	442,474	364,768	(6,057)	1,212	370,825	363,555
Reserve for write-off of loans in the trust account	423	(33)	(66)	456	489	423	(33)	(66)	456	489

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
General reserve for possible loan losses	16,614	(2,174)	(4,331)	18,788	20,945	18,521	(2,230)	(4,145)	20,751	22,666
Specific reserve for possible loan losses	18,830	1,940	5,998	16,889	12,831	18,749	1,925	(3,725)	16,824	22,475
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	35,444	(233)	1,667	35,677	33,776	37,270	(305)	(7,870)	37,576	45,141
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

### 4. Claims disclosure according to the Financial Reconstruction Law

&lt;Total of three banks, Non-consolidated figures of each bank&gt;

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Unrecoverable or valueless claims	64,017	526	11,368	63,490	52,648	38,323	1,257	7,163	37,066	31,159
Risk claims	412,571	56,143	70,067	356,427	342,504	301,973	45,884	61,678	256,089	240,295
Special attention loans	208,240	(58,665)	(101,010)	266,906	309,251	163,328	(48,560)	(71,117)	211,889	234,445
Financial Reconstruction Law subtotal	684,829	(1,995)	(19,575)	686,824	704,404	503,625	(1,419)	(2,275)	505,044	505,901
Normal claims	26,574,831	(566,001)	(620,074)	27,140,833	27,194,906	17,946,686	(617,977)	(882,337)	18,564,663	18,829,023
Financial Reconstruction Law total	27,259,661	(567,997)	(639,650)	27,827,658	27,899,311	18,450,311	(619,396)	(884,613)	19,069,708	19,334,924
Partial direct write-offs	292,189	(5,820)	(78,720)	298,009	370,909	249,577	(5,581)	(67,343)	255,159	316,921

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]	End of Sept. 2007 [A]	[A] - [B]	[A] - [C]	End of Mar. 2007 [B]	End of Sept. 2006 [C]
Unrecoverable or valueless claims	14,077	1,436	4,542	12,640	9,534	11,616	(2,166)	(338)	13,783	11,954
Risk claims	54,311	6,089	9,708	48,221	44,602	56,286	4,170	(1,319)	52,116	57,606
Special attention loans	21,230	(5,176)	(20,471)	26,406	41,701	23,682	(4,928)	(9,422)	28,610	33,104
Financial Reconstruction Law subtotal	89,618	2,349	(6,219)	87,268	95,838	91,585	(2,925)	(11,079)	94,511	102,665
Normal claims	5,983,491	56,712	199,348	5,926,778	5,784,142	2,644,654	(4,737)	62,913	2,649,391	2,581,740
Financial Reconstruction Law total	6,073,109	59,062	193,129	6,014,047	5,879,980	2,736,240	(7,662)	51,834	2,743,902	2,684,406
Partial direct write-offs	18,774	398	(7,935)	18,375	26,710	23,837	(638)	(3,441)	24,475	27,278

## 5. Coverage ratios by type of borrower

<Total of three banks, Non-consolidated figures of each bank>

(%)

	Total of three banks			Resona Bank		
	End of Sep. 2007 [A]	[A] - [B]	End of Mar. 2007 [B]	End of Sep. 2007 [A]	[A] - [B]	End of Mar. 2007 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	93.64	(1.52)	95.16	91.27	(3.14)	94.41
Covered by reserves	6.35	1.52	4.83	8.72	3.14	5.58
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	98.10	0.49	97.61	97.81	0.69	97.12
Covered by collateral, guarantees, etc.	57.96	3.37	54.59	54.10	5.60	48.50
Covered by reserves	40.13	(2.89)	43.02	43.71	(4.90)	48.61
Reserve ratio against the portion not covered by collateral, guarantees, etc.	95.48	0.74	94.74	95.24	0.84	94.40
Special Attention Obligors	65.31	(0.46)	65.77	65.13	(0.34)	65.47
Covered by collateral, guarantees, etc.	28.16	(4.03)	32.19	25.20	(5.12)	30.32
Covered by reserves	37.15	3.57	33.58	39.93	4.79	35.14
Reserve ratio against the portion not covered by collateral, guarantees, etc.	51.71	2.19	49.52	53.39	2.96	50.43
Other Watch Obligors	64.89	2.03	62.86	60.87	1.54	59.33
Covered by collateral, guarantees, etc.	61.93	3.07	58.86	57.43	2.82	54.61
Covered by reserves	2.95	(1.04)	3.99	3.44	(1.27)	4.71
Reserve ratio against the portion not covered by collateral, guarantees, etc.	7.76	(1.95)	9.71	8.08	(2.31)	10.39
Normal Obligors	0.20	0.02	0.18	0.28	0.05	0.23

  

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2007 [A]	[A] - [B]	End of Mar. 2007 [B]	End of Sep. 2007 [A]	[A] - [B]	End of Mar. 2007 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.55	(0.31)	97.86	96.74	2.02	94.72
Covered by reserves	2.44	0.31	2.13	3.25	(2.02)	5.27
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	99.55	(0.27)	99.82	98.21	0.21	98.00
Covered by collateral, guarantees, etc.	68.13	0.26	67.87	68.89	(3.33)	72.22
Covered by reserves	31.42	(0.52)	31.94	29.32	3.54	25.78
Reserve ratio against the portion not covered by collateral, guarantees, etc.	98.61	(0.83)	99.44	94.27	1.45	92.82
Special Attention Obligors	61.92	(0.79)	62.71	70.57	(0.76)	71.33
Covered by collateral, guarantees, etc.	38.34	(0.44)	38.78	42.38	0.18	42.20
Covered by reserves	23.57	(0.36)	23.93	28.19	(0.94)	29.13
Reserve ratio against the portion not covered by collateral, guarantees, etc.	38.23	(0.86)	39.09	48.93	(1.47)	50.40
Other Watch Obligors	86.77	10.17	76.60	68.34	0.85	67.49
Covered by collateral, guarantees, etc.	84.79	11.01	73.78	67.07	1.16	65.91
Covered by reserves	1.97	(0.85)	2.82	1.26	(0.32)	1.58
Reserve ratio against the portion not covered by collateral, guarantees, etc.	13.01	2.24	10.77	3.85	(0.79)	4.64
Normal Obligors	0.07	0.02	0.05	0.26	0.03	0.22

## 6. Results of self-assessment of asset quality

(1) Total of three banks

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligor	Unrecoverable or Valueless Claims	23.1	40.8	100%		Reserves (4.0) Collateral /Guarantee (59.9)	Unrecoverable or Valueless Claims 100.00%
64.0	64.0						
Doubtful Obligor	Risk Claims	254.4	150.3	7.8		Reserves (165.5) Collateral /Guarantee (239.1)	Risk Claims 98.10%
412.5	412.5			95.48%			
Watch Obligor	Claims in Need of Special Attention	30.1	288.3			Reserves (76.3) Collateral /Guarantee (59.9)	Claims in Need of Special Attention 65.44%
	Special Attention Obligor						
318.4	208.2						
	Subtotal						
	684.8						
	Non-classified Claims	647.8	1,594.9				
	26,574.8						
Normal Obligor		24,221.7					
24,221.7							
<b>Total Exposures</b>	<b>Total</b>	<b>Normal</b>	<b>Category II</b>	<b>Category III</b>	<b>Category IV</b>	<b>Total Coverage Ratio 88.34%</b>	
27,259.6	27,259.6	25,177.4	2,074.3	7.8	-		

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligor	Unrecoverable or Valueless Claims	B) 12.1 T) 0.0 Total) 12.1	B) 25.7 T) 0.4 Total) 26.1	100%		Reserves (3.3) Collateral /Guarantee (34.9)	Unrecoverable or Valueless Claims 100.00%
38.3	38.3						
Doubtful Obligor	Risk Claims	B) 173.1 T) 21.6 Total) 194.8	B) 96.0 T) 4.4 Total) 100.5	B) 6.5 T) 0.0 Total) 6.5		Reserves (132.0) Collateral /Guarantee (163.3)	Risk Claims 97.81%
301.9	301.9			95.24%			
Watch Obligor	Claims in Need of Special Attention	B) 18.3 T) 2.6 Total) 21.0	B) 232.8 T) 1.9 Total) 234.8			Reserves (64.6) Collateral /Guarantee (41.7)	Claims in Need of Special Attention 65.16%
	Special Attention Obligor						
255.8	163.3						
	Subtotal						
	503.6						
	Non-classified Claims	B) 394.1 T) 0.2 Total) 394.4	B) 1,253.3 T) 10.5 Total) 1,263.9				Claims in Need of Special Attention B) 159.0 T) 4.2 Total) 163.3
	17,946.6						
Normal Obligor		B) 16,097.1 T) 98.5 Total) 16,195.7					Total Coverage Ratio 87.39%
16,195.7							
<b>Total Exposures</b>	<b>Total</b>	<b>Normal</b>	<b>Category II</b>	<b>Category III</b>	<b>Category IV</b>	<b>Total Coverage Ratio</b>	
18,450.3	18,450.3	16,818.2	1,625.4	6.5	-		

\* B) refers to banking account and T) refers to trust account.

## (3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	4.5	9.5	100%		Reserves (0.3) Collateral /Guarantee (13.7)	Unrecoverable or Valueless Claims 100.00%
14.0	14.0						
Doubtful Obligors	Risk Claims	25.3	28.7	0.2		Reserves (17.0) Collateral /Guarantee (37.0)	Risk Claims 95.55%
54.3	54.3						
Watch Obligors	Claims in Need of Special Attention	3.3	29.4			Reserves (5.0) Collateral /Guarantee (8.1)	Claims in Need of Special Attention 61.92%
	Special Attention Obligors						
32.8	21.2						
	Subtotal						
	89.6						
	Non-classified Claims	125.0	126.6				
	5,983.4						
Normal Obligors		5,720.2					
5,720.2							
<b>Total Exposures</b>	<b>Total</b>	<b>Normal</b>	<b>Category II</b>	<b>Category III</b>	<b>Category IV</b>	<b>Total Coverage Ratio 90.70%</b>	
6,073.1	6,073.1	5,878.5	194.3	0.2	-		

## (4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	6.4	5.1	100%		Reserves (0.3) Collateral /Guarantee (11.2)	Unrecoverable or Valueless Claims 100.00%
11.6	11.6						
Doubtful Obligors	Risk Claims	34.2	21.0	1.0		Reserves -16.5 Collateral /Guarantee (38.7)	Risk Claims 98.21%
56.2	56.2						
Watch Obligors	Claims in Need of Special Attention	5.7	24.0			Reserves (6.6) Collateral /Guarantee (10.0)	Claims in Need of Special Attention 70.57%
	Special Attention Obligors						
29.8	23.6						
	Subtotal						
	91.5						
	Non-classified Claims	128.3	204.3				
	2,644.6						
Normal Obligors		2,305.8					
2,305.8							
<b>Total Exposures</b>	<b>Total</b>	<b>Normal</b>	<b>Category II</b>	<b>Category III</b>	<b>Category IV</b>	<b>Total Coverage Ratio 91.29%</b>	
2,736.2	2,736.2	2,480.6	254.5	1.0	-		

## 7. Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law (Banking and trust accounts)

<Total of three banks>

(Billions of yen)

### (1) Portion in or prior to fiscal 2004

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

	Sep. 31, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	154.1	97.5	57.8	39.8	27.1	22.0	17.3	(4.7)
Risk claims	639.2	401.4	259.4	128.4	102.7	76.8	65.2	(11.6)
Total	793.4	499.0	317.3	168.2	129.8	98.9	82.6	(16.3)

(A) (B)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.3	Direct write-offs	(4.0)
Restructuring type disposal	0.1	Other	13.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	9.9
Sales of claims	6.1	Improvement in borrowers' conditions	3.7
Total	6.4	Total	16.3

(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	4.1
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partial direct write-off of small claims	12.8
Entrustment of claims to RCC	-
Total	17.1

### (2) Portion in the first half of fiscal 2005

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	12.9	9.9	5.0	3.8	2.5	(1.2)
Risk claims	106.2	49.2	37.0	23.8	17.9	(6.9)
Total	119.2	59.1	42.0	27.7	20.4	(7.2)

(C) (D)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	0.0
Restructuring type disposal	0.0	Other	6.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	4.3
Sales of claims	0.7	Improvement in borrowers' conditions	2.0
Total	0.7	Total	7.2

(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.3
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.2
Entrustment of claims to RCC	-
Total	2.5

### (3) Portion in the latter half of fiscal 2005

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	13.6	6.3	6.2	4.0	(2.2)
Risk claims	114.9	71.9	50.8	35.1	(15.7)
Total	128.5	78.2	57.0	39.1	(17.9)

(E) (F)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	(0.7)
Restructuring type disposal	0.0	Other	10.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	7.7
Sales of claims	7.8	Improvement in borrowers' conditions	3.0
Total	7.8	Total	17.9

(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.7
Entrustment of claims to RCC	-
Total	3.6

### (4) Portion in the first half of fiscal 2006

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	14.2	13.3	7.7	(5.6)
Risk claims	130.7	69.4	49.9	(19.4)
Total	144.9	82.8	57.7	(25.0)

(G) (H)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.3	Direct write-offs	(1.2)
Restructuring type disposal	0.0	Other	23.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	14.2
Sales of claims	2.4	Improvement in borrowers' conditions	9.2
Total	2.4	Total	25.0

(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	1.2
Measures similar to legal liquidation	1.0
Partition into good and bad portions	-
Partial direct write-off of small claims	6.5
Entrustment of claims to RCC	-
Total	8.7

### (5) Portion in the latter half of fiscal 2006

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

	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	17.9	13.5	(4.3)
Risk claims	135.3	83.2	(52.1)
Total	153.3	96.7	(56.5)

(I) (J)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	10.8
Restructuring type disposal	0.0	Other	44.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	34.6
Sales of claims	1.1	Improvement in borrowers' conditions	9.7
Total	1.1	Total	56.5

(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	3.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	6.0
Entrustment of claims to RCC	-
Total	10.0

### (6) Portion in the first half of fiscal 2007

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

	Sep. 30, 2007
Unrecoverable or valueless claims	18.8
Risk claims	161.0
Total	179.8

(K)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	8.8
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	9.6
Entrustment of claims to RCC	-
Total	18.4

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

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	154.1	97.5	70.8	63.4	52.6	63.4	64.0	0.5
Risk claims	639.3	401.4	365.7	292.5	342.5	356.4	412.5	56.1
Total	793.4	499.0	436.5	356.0	395.1	419.9	476.5	56.6

## &lt;Resona Bank &gt; (Banking and trust accounts)

(Billions of yen)

**(1) Portion in or prior to fiscal 2004**

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	100.9	57.4	32.2	22.0	15.8	12.0	9.2	(2.7)
Risk claims	483.0	269.4	179.0	77.8	61.7	46.9	41.4	(5.4)
Total	584.0	326.8	211.3	99.8	77.5	58.9	50.7	(8.2)

(A) (B)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.1	Direct write-offs	(0.4)
Restructuring type disposal	0.1	Other	8.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	6.7
Sales of claims	0.2	Improvement in borrowers' conditions	1.3
Total	0.4	Total	8.2

(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	3.6
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	5.1
Entrustment of claims to RCC	-
Total	8.8

**(2) Portion in the first half of fiscal 2005**

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	6.7	5.5	2.2	2.5	1.6	(0.8)
Risk claims	67.6	34.5	25.1	17.7	12.9	(4.7)
Total	74.4	40.1	27.4	20.2	14.6	(6.6)

(C) (D)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	0.4
Restructuring type disposal	0.0	Other	5.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	3.5
Sales of claims	0.0	Improvement in borrowers' conditions	1.6
Total	0.0	Total	5.6

(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.3
Entrustment of claims to RCC	-
Total	1.6

**(3) Portion in the latter half of fiscal 2005**

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	8.2	4.0	4.1	2.5	(1.5)
Risk claims	87.8	56.9	40.2	26.0	(14.1)
Total	96.0	60.9	44.3	28.6	(15.6)

(E) (F)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	0.1
Restructuring type disposal	-	Other	9.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	6.4
Sales of claims	6.4	Improvement in borrowers' conditions	2.6
Total	6.4	Total	15.6

(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.5
Entrustment of claims to RCC	-
Total	2.5

**(4) Portion in the first half of fiscal 2006**

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	8.9	7.5	4.5	(3.0)
Risk claims	96.4	52.6	37.9	(14.7)
Total	105.4	60.2	42.4	(17.8)

(G) (H)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	-	Direct write-offs	0.6
Restructuring type disposal	0.0	Other	16.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	9.4
Sales of claims	0.6	Improvement in borrowers' conditions	7.0
Total	0.6	Total	17.8

(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.5
Measures similar to legal liquidation	1.0
Partition into good and bad portions	-
Partial direct write-off of small claims	3.9
Entrustment of claims to RCC	-
Total	5.5

**(5) Portion in the latter half of fiscal 2006**

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

	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	10.8	10.1	(0.6)
Risk claims	98.5	58.0	(40.4)
Total	109.3	68.2	(41.1)

(I) (J)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	10.2
Restructuring type disposal	-	Other	30.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	23.9
Sales of claims	0.2	Improvement in borrowers' conditions	6.6
Total	0.2	Total	41.1

(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	3.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.5
Entrustment of claims to RCC	-
Total	6.5

**(6) Portion in the first half of fiscal 2007**

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

	Sep. 30, 2007
Unrecoverable or valueless claims	10.1
Risk claims	125.4
Total	135.6

(K)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	6.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.7
Entrustment of claims to RCC	-
Total	10.1

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

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	100.9	57.4	39.0	35.8	31.1	37.0	38.3	1.2
Risk claims	483.0	269.4	246.7	200.2	240.2	256.0	301.9	45.8
Total	584.0	326.8	285.7	236.1	271.4	293.1	340.2	47.1

&lt;Saitama Resona Bank&gt;

(Billions of yen)

**(1) Portion in or prior to fiscal 2004**

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	14.2	12.4	6.4	7.3	4.4	4.7	4.1	(0.6)
Risk claims	57.6	44.3	30.5	20.1	14.5	8.0	5.5	(2.5)
Total	71.8	56.8	37.0	27.4	18.9	12.8	9.6	(3.1)

(A) (B)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	(1.4)
Restructuring type disposal	0.0	Other	2.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.7
Sales of claims	2.3	Improvement in borrowers' conditions	0.4
Total	2.3	Total	3.1

(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.1
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partial direct write-off of small claims	3.8
Entrustment of claims to RCC	-
Total	4.1

**(2) Portion in the first half of fiscal 2005**

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	2.3	1.3	1.3	0.4	0.3	(0.0)
Risk claims	17.4	5.2	3.5	1.2	1.0	(0.1)
Total	19.7	6.5	4.9	1.7	1.4	(0.2)

(C) (D)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	-	Direct write-offs	(0.2)
Restructuring type disposal	0.0	Other	0.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.2
Sales of claims	0.2	Improvement in borrowers' conditions	0.0
Total	0.2	Total	0.2

(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.3

**(3) Portion in the latter half of fiscal 2005**

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	2.6	1.0	1.3	0.9	(0.3)
Risk claims	16.5	7.9	4.7	4.3	(0.3)
Total	19.1	9.0	6.1	5.3	(0.7)

(E) (F)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	-	Direct write-offs	(0.1)
Restructuring type disposal	0.0	Other	0.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.4
Sales of claims	1.0	Improvement in borrowers' conditions	0.2
Total	1.0	Total	0.7

(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.6
Entrustment of claims to RCC	-
Total	0.6

**(4) Portion in the first half of fiscal 2006**

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	2.6	3.1	2.1	(0.9)
Risk claims	18.5	9.1	6.4	(2.7)
Total	21.1	12.3	8.5	(3.7)

(G) (H)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.3	Direct write-offs	(1.4)
Restructuring type disposal	-	Other	4.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.6
Sales of claims	0.6	Improvement in borrowers' conditions	1.5
Total	0.6	Total	3.7

(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.3
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.7
Entrustment of claims to RCC	-
Total	2.1

**(5) Portion in the latter half of fiscal 2006**

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

	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	2.9	1.5	(1.3)
Risk claims	24.9	17.5	(7.4)
Total	27.9	19.1	(8.7)

(I) (J)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	0.4
Restructuring type disposal	0.0	Other	8.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	5.8
Sales of claims	0.1	Improvement in borrowers' conditions	2.2
Total	0.1	Total	8.7

(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.1
Entrustment of claims to RCC	-
Total	1.5

**(6) Portion in the first half of fiscal 2007**

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

	Sep. 30, 2007
Unrecoverable or valueless claims	4.8
Risk claims	19.3
Total	24.1

(K)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	1.7
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.7
Entrustment of claims to RCC	-
Total	4.5

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

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	14.2	12.4	8.8	11.2	9.5	12.6	14.0	1.4
Risk claims	57.6	44.3	48.0	41.8	44.6	48.2	54.3	6.0
Total	71.8	56.8	56.8	53.1	54.1	60.8	68.3	7.5

&lt;Kinki Osaka Bank &gt;

(Billions of yen)

**(1) Portion in or prior to fiscal 2004**

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	36.9	25.8	17.9	10.4	6.8	5.2	3.9	(1.3)
Risk claims	94.3	83.4	46.6	30.4	26.4	21.8	18.2	(3.6)
Total	131.2	109.3	64.5	40.9	33.2	27.1	22.2	(4.9)

(A) (B)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.1	Direct write-offs	(2.1)
Restructuring type disposal	0.0	Other	3.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.3
Sales of claims	3.5	Improvement in borrowers' conditions	1.9
Total	4.9	Total	4.0

(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.8
Entrustment of claims to RCC	-
Total	4.0

**(2) Portion in the first half of fiscal 2005**

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	3.4	3.0	1.3	0.8	0.5	(0.3)
Risk claims	20.2	9.4	8.3	4.8	3.8	(0.9)
Total	23.7	12.4	9.6	5.7	4.4	(1.2)

(C) (D)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	0.0	Direct write-offs	(0.1)
Restructuring type disposal	-	Other	0.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.5
Sales of claims	0.5	Improvement in borrowers' conditions	0.3
Total	1.2	Total	0.5

(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.5

**(3) Portion in the latter half of fiscal 2005**

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	2.7	1.1	0.8	0.4	(0.3)
Risk claims	10.5	7.1	5.8	4.6	(1.1)
Total	13.3	8.2	6.6	5.1	(1.5)

(E) (F)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	-	Direct write-offs	0.1
Restructuring type disposal	-	Other	1.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.8
Sales of claims	0.2	Improvement in borrowers' conditions	0.2
Total	1.5	Total	0.5

(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.5

**(4) Portion in the first half of fiscal 2006**

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	2.6	2.6	1.0	(1.5)
Risk claims	15.7	7.6	5.6	(1.9)
Total	18.3	10.2	6.6	(3.5)

(G) (H)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	-	Direct write-offs	(0.4)
Restructuring type disposal	-	Other	2.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.1
Sales of claims	1.1	Improvement in borrowers' conditions	0.7
Total	3.5	Total	3.5

(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.3
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	1.0

**(5) Portion in the latter half of fiscal 2006**

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

	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	4.1	1.8	(2.3)
Risk claims	11.9	7.6	(4.3)
Total	16.1	9.4	(6.6)

(I) (J)

(2) Loans placed off the balance sheets (Billions of yen)

	1H of FY		1H of FY
Liquidation type disposal	-	Direct write-offs	0.1
Restructuring type disposal	-	Other	5.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	4.8
Sales of claims	0.7	Improvement in borrowers' conditions	0.8
Total	6.6	Total	6.6

(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.3
Entrustment of claims to RCC	-
Total	1.8

**(6) Portion in the first half of fiscal 2007**

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

	Sep. 30, 2007
Unrecoverable or valueless claims	3.7
Risk claims	16.2
Total	20.0

(K)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.6
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.1
Entrustment of claims to RCC	-
Total	3.7

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

Total of the figures reported in (1) to (6) above. (Billions of yen)								
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Change
Unrecoverable or valueless claims	36.9	25.8	21.4	16.3	11.9	13.7	11.6	(2.1)
Risk claims	94.3	83.4	66.8	50.4	57.6	52.1	56.2	4.1
Total	131.2	109.3	88.3	66.7	69.5	65.9	67.9	2.0



## 8. Loans and bills discounted by industry

<Total of three banks, Non-consolidated figures of each bank>

### (1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2007	Change	End of Mar. 2007	End of Sep. 2007	Change	End of Mar. 2007
Manufacturing	2,656.3	(32.7)	2,689.1	1,902.5	(55.6)	1,958.1
Agriculture	19.1	(0.0)	19.1	8.9	0.0	8.9
Forestry	3.6	(0.2)	3.9	3.1	(0.2)	3.3
Fishery	8.1	(0.2)	8.4	7.6	(0.2)	7.9
Mining	19.3	(3.5)	22.9	16.1	(3.9)	20.1
Construction	785.6	(49.3)	835.0	468.4	(41.9)	510.3
Electricity, gas, heating, water	64.5	(2.5)	67.1	50.1	(0.7)	50.9
Information and communication	268.3	(1.7)	270.1	243.8	(0.8)	244.7
Transportation	598.0	(15.9)	613.9	409.8	(23.2)	433.0
Wholesale and retail	2,632.0	(55.3)	2,687.4	1,928.0	(66.1)	1,994.1
Financial and insurance services	946.8	(155.6)	1,102.5	873.2	(146.1)	1,019.3
Real estate	2,718.7	(58.0)	2,776.7	1,903.5	(82.0)	1,985.6
Services	2,284.6	(92.0)	2,376.6	1,633.9	(86.1)	1,720.1
Local governments	681.9	(59.3)	741.2	269.4	(48.2)	317.6
Others	12,384.3	31.8	12,352.5	7,697.9	2.8	7,695.0
Domestic total	26,071.8	(495.2)	26,567.0	17,416.8	(552.9)	17,969.7
Japan offshore banking account	-	-	-	-	-	-
Total	26,071.8	(495.2)	26,567.0	17,416.8	(552.9)	17,969.7

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2007	Change	End of Mar. 2007	End of Sep. 2007	Change	End of Mar. 2007
Manufacturing	409.5	13.9	395.5	344.2	8.8	335.3
Agriculture	9.7	(0.1)	9.8	0.4	0.0	0.3
Forestry	0.4	(0.0)	0.4	0.1	0.0	0.0
Fishery	0.0	0.0	-	0.4	(0.0)	0.5
Mining	2.5	0.2	2.3	0.6	0.1	0.4
Construction	183.5	(5.9)	189.5	133.7	(1.4)	135.1
Electricity, gas, heating, water	13.3	2.1	11.1	1.0	(3.9)	4.9
Information and communication	11.1	(0.2)	11.3	13.3	(0.6)	14.0
Transportation	132.9	7.8	125.1	55.2	(0.5)	55.7
Wholesale and retail	361.2	1.0	360.1	342.7	9.7	333.0
Financial and insurance services	20.4	(2.1)	22.5	53.2	(7.3)	60.6
Real estate	533.5	23.3	510.1	281.5	0.6	280.9
Services	461.3	(0.0)	461.4	189.2	(5.8)	195.0
Local governments	357.9	(9.7)	367.6	54.5	(1.3)	55.9
Others	3,486.6	32.8	3,453.7	1,199.8	(3.8)	1,203.6
Domestic total	5,984.5	63.1	5,921.3	2,670.5	(5.4)	2,675.9
Japan offshore banking account	-	-	-	-	-	-
Total	5,984.5	63.1	5,921.3	2,670.5	(5.4)	2,675.9

Note: The figures of Resona Bank include all loans in the trust account.

## (2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2007	Change	End of Mar. 2007	End of Sep. 2007	Change	End of Mar. 2007
Manufacturing	110.3	(16.3)	126.7	90.5	(17.2)	107.7
Agriculture	1.3	0.1	1.2	1.2	0.1	1.0
Forestry	0.3	(0.0)	0.3	0.0	(0.0)	0.0
Fishery	0.3	(0.1)	0.5	-	(0.2)	0.2
Mining	2.7	(0.0)	2.7	2.7	0.0	2.7
Construction	33.3	(0.4)	33.7	21.3	(0.6)	21.9
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	(0.0)	0.0
Information and communication	8.3	1.1	7.1	6.8	1.1	5.7
Transportation	22.0	1.7	20.3	18.1	2.4	15.6
Wholesale and retail	117.1	(15.3)	132.4	93.8	(13.8)	107.7
Financial and insurance services	49.5	26.9	22.6	46.8	25.3	21.5
Real estate	101.8	10.3	91.5	61.2	8.1	53.1
Services	91.6	(16.1)	107.7	58.5	(11.4)	69.9
Local governments	0.9	0.1	0.8	0.9	0.1	0.8
Others	131.7	7.4	124.2	90.1	5.9	84.2
Domestic total	671.7	(0.6)	672.3	492.5	(0.1)	492.6
Japan offshore banking account	-	-	-	-	-	-
Total	671.7	(0.6)	672.3	492.5	(0.1)	492.6

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2007	Change	End of Mar. 2007	End of Sep. 2007	Change	End of Mar. 2007
Manufacturing	7.1	2.0	5.1	12.6	(1.1)	13.7
Agriculture	0.1	(0.0)	0.1	0.0	(0.0)	0.0
Forestry	0.2	(0.0)	0.2	-	-	-
Fishery	-	-	-	0.3	0.0	0.3
Mining	-	-	-	-	(0.0)	0.0
Construction	4.7	0.8	3.8	7.1	(0.7)	7.9
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	(0.0)	0.0
Information and communication	0.2	(0.4)	0.7	1.2	0.5	0.7
Transportation	1.8	(0.7)	2.6	2.0	0.0	2.0
Wholesale and retail	8.9	0.4	8.5	14.2	(1.8)	16.1
Financial and insurance services	-	(0.0)	0.0	2.7	1.6	1.0
Real estate	22.5	0.5	22.0	18.0	1.6	16.3
Services	15.8	(1.3)	17.1	17.2	(3.3)	20.6
Local governments	-	-	-	-	-	-
Others	27.5	1.1	26.3	13.9	0.3	13.6
Domestic total	89.3	2.3	86.9	89.8	(2.8)	92.6
Japan offshore banking account	-	-	-	-	-	-
Total	89.3	2.3	86.9	89.8	(2.8)	92.6

Note: The figures of Resona Bank include the Jointly Operated Designated Money Trust for which the principal is guaranteed by the bank.

**(3) Loans to consumers**

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sep.	[A]-[B]		End of March	End of Sep.	End of Sep.	[A]-[B]		End of March	End of Sep.
	2007 [A]		[A]-[C]	2007 [B]	2006 [C]	2007 [A]		[A]-[C]	2007 [B]	2006 [C]
Housing loans	11,431,952	12,183	380,357	11,419,768	11,051,595	7,028,294	(13,828)	243,724	7,042,123	6,784,570
Before securitization	11,888,927	(17,188)	317,371	11,906,116	11,571,556	7,338,466	(33,282)	202,307	7,371,749	7,136,159
Residential housing loans	8,493,455	30,858	288,761	8,462,596	8,204,693	4,986,893	(5,349)	159,293	4,992,243	4,827,600
Before securitization	8,895,014	5,898	235,181	8,889,116	8,659,832	5,241,651	(20,390)	127,283	5,262,041	5,114,367
Other consumer loans	376,310	(5,194)	(8,031)	381,504	384,341	220,568	(4,204)	(6,579)	224,772	227,147
Total loans to consumers	11,808,262	6,989	372,326	11,801,273	11,435,936	7,248,862	(18,033)	237,144	7,266,895	7,011,717
Before securitization of housing loans	12,265,237	(22,383)	309,339	12,287,620	11,955,898	7,559,034	(37,487)	195,727	7,596,521	7,363,307

  

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.	[A]-[B]		End of March	End of Sep.	End of Sep.	[A]-[B]		End of March	End of Sep.
	2007 [A]		[A]-[C]	2007 [B]	2006 [C]	2007 [A]		[A]-[C]	2007 [B]	2006 [C]
Housing loans	3,293,023	32,698	128,573	3,260,325	3,164,450	1,110,634	(6,686)	8,060	1,117,320	1,102,574
Before securitization	3,439,826	22,780	107,003	3,417,046	3,332,822	1,110,634	(6,686)	8,060	1,117,320	1,102,574
Residential housing loans	2,529,332	31,292	111,764	2,498,039	2,417,567	977,228	4,914	17,703	972,314	959,525
Before securitization	2,676,134	21,373	90,195	2,654,760	2,585,939	977,228	4,914	17,703	972,314	959,525
Other consumer loans	95,246	2,784	5,977	92,462	89,269	60,495	(3,774)	(7,429)	64,269	67,924
Total loans to consumers	3,388,270	35,483	134,550	3,352,787	3,253,720	1,171,129	(10,460)	630	1,181,590	1,170,499
Before securitization of housing loans	3,535,073	25,564	112,981	3,509,508	3,422,092	1,171,129	(10,460)	630	1,181,590	1,170,499

\* Loans to corporate customers (primarily apartment loans) are excluded from the balance as of the end of September 2007. The total loans to consumers as of the end of March 2007 and September 2006 include the aforementioned loans as follows. End of March 2007: Y49,309 million (Resona Bank 40,792 million, Kinki Osaka Bank 8,517 million), End of September 2006: Y42,210 million (Resona Bank Y33,867 million, Kinki Osaka Bank Y8,343 million)

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Sep.	[A]-[B]		End of March	End of Sep.	End of Sep.	[A]-[B]		End of March	End of Sep.
	2007 [A]		[A]-[C]	2007 [B]	2006 [C]	2007 [A]		[A]-[C]	2007 [B]	2006 [C]
Loans to SMEs and individuals	22,156,827	(284,702)	47,086	22,441,530	22,109,741	14,378,971	(343,830)	(211,615)	14,722,801	14,590,586
Ratio of loans to SMEs and individuals	84.98	0.51	1.69	84.47	83.29	82.55	0.62	2.11	81.93	80.44

  

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.	[A]-[B]		End of March	End of Sep.	End of Sep.	[A]-[B]		End of March	End of Sep.
	2007 [A]		[A]-[C]	2007 [B]	2006 [C]	2007 [A]		[A]-[C]	2007 [B]	2006 [C]
Loans to SMEs and individuals	5,306,833	51,488	207,555	5,255,345	5,099,278	2,471,023	7,639	51,146	2,463,384	2,419,877
Ratio of loans to SMEs and individuals	88.67	(0.08)	0.66	88.75	88.01	92.52	0.47	(0.11)	92.05	92.63

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

## 9. Balance of deposits and loans

<Total of four banks, Non-consolidated figures of each bank>

(Millions of yen)

	End of Sep. 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Mar. 2007 [B]	End of Sep. 2006 [C]
Deposits (Term-end)	31,136,793	19,092,572	8,709,209	3,331,881	3,131	(666,435)	283,298	31,803,229	30,853,495
Deposits (average balance)	30,923,153	18,816,033	8,798,316	3,305,390	3,413	277,699	181,252	30,645,453	30,741,901
Trust principal (Term-end)	471,455	471,455	-	-	-	(45,300)	(16,971)	516,755	488,427
Trust principal (average balance)	498,720	498,720	-	-	-	(6,189)	(3,539)	504,909	502,259
Loans and bills discounted (Term-end)	26,071,639	17,416,598	5,984,500	2,670,540	-	(495,155)	(471,368)	26,566,795	26,543,008
Banking account	25,930,895	17,275,853	5,984,500	2,670,540	-	(484,837)	(450,015)	26,415,733	26,380,910
Trust account	140,744	140,744	-	-	-	(10,317)	(21,352)	151,062	162,097
Loans and bills discounted (average balance)	26,020,132	17,512,530	5,911,343	2,596,258	-	(162,194)	(18,868)	26,182,327	26,039,001
Banking account	25,873,557	17,365,955	5,911,343	2,596,258	-	(145,850)	3,084	26,019,407	25,870,472
Trust account	146,575	146,575	-	-	-	(16,344)	(21,953)	162,919	168,528

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

(Millions of yen)

	End of Sep. 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Mar. 2007 [B]	End of Sep. 2006 [C]
Domestic consumer deposits (Term-end)	20,555,077	11,011,165	6,924,441	2,619,470	-	208,655	568,442	20,346,422	19,986,634
Liquid deposits	10,906,932	5,901,552	3,947,814	1,057,565	-	152,869	499,062	10,754,062	10,407,869
Time deposits	9,498,325	4,985,797	2,954,465	1,558,061	-	34,977	74,008	9,463,347	9,424,316
Domestic corporate deposits (Term-end)	9,414,464	7,335,963	1,389,599	685,770	3,131	313,270	(429,432)	9,727,735	9,843,896
Liquid deposits	6,551,842	5,019,819	1,051,914	480,107	-	(563,452)	(525,905)	7,115,294	7,077,747
Time deposits	2,510,593	2,026,684	303,649	180,258	-	318,959	259,278	2,191,634	2,251,314

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

<Reference> Investment trust and other investment products for individual customers

(Millions of yen)

	End of Sep. 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2007 [B]	End of Sep. 2006 [C]
Investment trust	2,632,153	1,364,043	887,454	380,655	213,702	582,029	2,418,450	2,050,123
Public bond	766,597	320,848	409,589	36,158	102,057	180,318	664,540	586,279
Insurance policy	667,814	325,302	248,692	93,819	87,155	172,754	580,658	495,060

Investment trust: based on market prices at each period-end

Public bond: Government bonds, local government bonds, and government-guaranteed bonds in custody accounts. (amounts in par value and on a delivery date basis)

Insurance policy: based on insurance premiums paid (yen equivalent)

## 10. Disposal of problem loans

<Total of three banks, Non-consolidated figures of each bank>

1) Sales of nonperforming claims

(Millions of yen)

	End of Sep. 2007	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	End of Mar. 2007
Principal of loans sold	24,801	15,121	4,374	5,305	(92,124)	116,925

1. Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	End of Sep. 2007	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	End of Mar. 2007
Number of debt-forgiven borrowers	-	-	-	-	(1)	1
Amount of claims abandoned	-	-	-	-	(210)	210

1. Claims abandoned in accordance with legal proceedings such as corporate reorganization are not included.