

Financial Results Report
for Fiscal Year 2003
(Reference Materials)



Resona Holdings, Inc.

Financial Results Report for Fiscal Year 2003 (Reference Materials)

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The total for five banks are the sum of the non-consolidated figures for the four banks specified above and Resona Trust & Banking.

I. Highlights of Financial Results for Fiscal Year 2003

1. Statements of Operations

<Consolidated>

(Millions of yen)

(P. 1)

		FY 2003 [A]	1st half of FY 2003	2nd half of FY 2003	[A] - [B]	FY 2002 [B]
Consolidated gross operating profit	1	775,068	395,822	379,246	(126,769)	901,837
Interest income	2	561,276	283,608	277,667	(37,880)	599,156
Trust fees	3	32,763	12,933	19,830	(4,958)	37,721
Fees and commissions	4	119,897	59,302	60,595	7,660	112,236
Trading income	5	24,937	12,470	12,467	1,405	23,532
Other operating income	6	36,193	27,507	8,685	(92,996)	129,189
Provision to general reserve for possible loan losses	7	(8,377)	58,388	(66,765)	(144,974)	136,596
General and administrative expenses	8	510,085	277,817	232,268	(87,589)	597,675
Other gains or losses	9	(1,385,237)	(1,295,438)	(89,799)	(707,529)	(677,708)
Gains or losses on stocks	10	57,659	32,253	25,406	358,268	(300,609)
Disposal of problem loans	11	1,409,997	1,300,252	109,745	994,418	415,578
Write-off of loans	12	472,010	503,254	(31,244)	227,155	244,854
Provision to specific reserve for possible loan losses	13	464,568	696,987	(232,418)	371,109	93,459
Provision to reserve for possible losses on loans sold	14	(86)	733	(820)	(730)	644
Provision to reserve for the specific borrowers under support	15	1,925	82,932	(81,006)	1,925	-
Losses on sales of claims to CCPC	16	814	85	729	(4,325)	5,140
Provision to special reserve for certain overseas loans	17	(236)	(136)	(99)	607	(843)
Losses on sales of other claims	18	333,816	10,989	322,826	297,100	36,715
Other disposal of problem loans	19	137,184	5,406	131,778	101,576	35,608
Equity in earnings from investments in affiliated companies	20	360	(843)	1,204	4,879	(4,518)
Ordinary profit/(loss)	21	(1,111,877)	(1,235,821)	123,944	(601,733)	(510,143)
Extraordinary profit	22	34,959	30,022	4,937	26,581	8,378
Extraordinary loss	23	217,027	204,005	13,021	194,606	22,421
Income/(loss) before income taxes and minority interests	24	(1,293,944)	(1,409,805)	115,860	(769,758)	(524,186)
Income taxes-current	25	7,985	4,422	3,562	(2,782)	10,767
Income taxes-deferred	26	357,956	354,518	3,437	57,167	300,788
Minority interests in net income/(loss)	27	4,077	895	3,182	2,185	1,891
Net income/(loss)	28	(1,663,964)	(1,769,641)	105,677	(826,330)	(837,633)

<Reference> Scope of consolidation and application of the equity method

(Companies)

		FY 2003 [A]	[A] - [B]	[A] - [C]	1st half of FY 2003 [B]	FY 2002 [C]
Number of consolidated subsidiaries	29	49	(11)	(15)	60	64
Number of affiliated companies accounted for by the equity method	30	4	(2)	(3)	6	7
Total	31	53	(13)	(18)	66	71

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

(Millions of yen)

		Total of Five Banks					Resona Bank + Saitama Resona Bank				Resona Bank			Saitama Resona Bank		
		FY 2003 [A]	1st half	2nd half	[A] - [B]	FY 2002 [B]	FY 2003 [A]	2nd half	[A] - [B]	FY 2002 [B]	FY 2003 [A]	1st half	2nd half	FY 2003 [A]	1st half	2nd half
Gross operating profit	1	672,710	331,535	341,174	(88,311)	761,021	557,513	289,567	(80,786)	638,299	445,089	212,328	232,760	112,424	55,617	56,807
Gross operating profit from domestic operations	2	640,554	315,874	324,680	(92,682)	733,237	528,439	274,387	(87,080)	615,519	418,873	200,195	218,677	109,565	53,855	55,709
Interest income	3	547,474	276,243	271,231	(33,361)	580,836	477,720	237,724	(22,886)	500,606	380,720	192,379	188,340	97,000	47,615	49,384
Trust fees (after disposal of problem loans in trust account)	4	32,763	12,933	19,830	(4,634)	37,398	4,619	3,161	(3,189)	7,809	4,619	1,458	3,161	-	-	-
<Disposal of problem loans in the trust account>	5	4,437	3,720	716	2,208	2,228	4,437	716	2,208	2,228	4,437	3,720	716	-	-	-
Fees and commissions	6	67,676	33,808	33,867	11,329	56,346	65,286	33,780	9,102	56,184	51,647	25,031	26,616	13,639	6,474	7,164
Trading income	7	750	563	186	(250)	1,000	750	186	(250)	1,000	750	563	186	-	-	-
Other operating income	8	(8,110)	(7,674)	(435)	(65,766)	57,655	(19,938)	(466)	(69,857)	49,918	(18,864)	(19,237)	373	(1,073)	(234)	(839)
Gross operating profit from international operations	9	32,155	15,660	16,494	4,371	27,784	29,074	15,180	6,294	22,779	26,215	12,132	14,082	2,858	1,761	1,097
Interest income	10	(3,287)	1,598	(4,886)	(4,089)	802	(5,431)	(5,739)	(2,169)	(3,261)	(5,661)	197	(5,858)	230	111	118
Fees and commissions	11	3,904	1,975	1,928	193	3,710	3,462	1,709	171	3,290	3,250	1,650	1,600	211	102	108
Trading income	12	21,069	9,794	11,274	1,168	19,900	21,069	11,274	1,168	19,900	21,069	9,794	11,274	-	-	-
Other operating income	13	10,469	2,291	8,177	7,098	3,370	9,974	7,936	7,123	2,850	7,556	489	7,066	2,417	1,547	869
Expenses (excluding non-recurring items)	14	416,819	212,214	204,604	(39,074)	455,894	349,757	172,305	(29,358)	379,116	277,215	140,306	136,909	72,542	37,146	35,395
Personnel expenses	15	123,758	64,864	58,893	(32,693)	156,451	97,790	46,387	(26,027)	123,817	77,527	41,068	36,459	20,263	10,334	9,928
Non-personnel expenses	16	267,338	134,787	132,550	(8,838)	276,176	229,715	114,498	(5,700)	235,416	181,953	90,693	91,260	47,761	24,523	23,238
Deposit insurance fees	17	28,357	14,178	14,178	1,074	27,283	25,131	12,565	1,263	23,868	18,043	9,021	9,021	7,088	3,544	3,544
Taxes	18	25,723	12,562	13,160	2,457	23,266	22,251	11,418	2,369	19,882	17,734	8,544	9,189	4,517	2,288	2,228
Provision to general reserve for possible loan losses	19	(19,460)	57,945	(77,405)	(161,255)	141,795	(23,606)	(59,131)	(138,822)	115,216	(27,504)	33,788	(61,292)	3,898	1,737	2,161
Actual net operating profit*1	20	260,333	123,041	137,292	(47,022)	307,356	212,192	117,978	(49,219)	261,412	172,310	75,743	96,567	39,882	18,470	21,411
Core net operating profit*2	21	266,957	132,035	134,921	3,281	263,675	230,792	115,640	5,330	225,462	190,511	96,643	93,867	40,281	18,508	21,772
Net operating profit	22	275,356	61,375	213,981	112,024	163,332	231,361	176,393	87,394	143,967	195,377	38,234	157,142	35,984	16,733	19,250
Other gains or losses	23	(1,427,880)	(1,316,291)	(111,589)	(758,216)	(669,663)	(1,198,996)	(102,862)	(593,622)	(605,373)	(1,173,339)	(1,073,843)	(99,496)	(25,656)	(22,289)	(3,366)
Net gains/(losses) on stocks	24	(19,918)	(26,187)	6,268	292,188	(312,107)	(8,782)	6,091	296,398	(305,181)	(10,704)	(14,984)	4,280	1,921	110	1,810
Gains on sale	25	136,444	78,108	58,336	110,956	25,488	129,868	54,470	105,132	24,735	127,746	75,192	52,554	2,121	206	1,915
Losses on sale	26	37,351	12,550	24,801	13,135	24,216	33,668	22,647	9,782	23,886	33,578	11,016	22,562	89	4	85
Losses on devaluation	27	103,344	77,001	26,342	(210,034)	313,379	91,864	27,356	(214,166)	306,030	91,754	64,416	27,337	110	90	19
Provision to reserve for possible losses on investments	28	15,667	14,743	923	15,667	-	13,118	(1,625)	13,118	-	13,118	14,743	(1,625)	-	-	-
Expenses related to disposal of problem loans	29	1,343,481	1,246,941	96,540	977,023	366,457	1,137,363	89,290	841,272	296,090	1,112,747	1,027,278	85,468	24,616	20,794	3,821
Write-off of loans	30	467,382	503,218	(35,835)	226,225	241,157	362,789	(35,009)	158,028	204,761	355,376	390,428	(35,052)	7,413	7,371	42
Provision to specific reserve for possible loan losses	31	440,617	643,275	(202,658)	370,234	70,382	372,158	(187,438)	334,934	37,223	358,450	546,175	(187,724)	13,707	13,421	285
Provision to reserve for possible losses on loans sold	32	(75)	733	(809)	(720)	644	(75)	(50)	(288)	212	(75)	(25)	(50)	-	-	-
Provision to reserve for the specific borrowers under support	33	1,925	90,536	(88,611)	1,925	-	1,925	(81,006)	1,925	-	1,925	82,932	(81,006)	-	-	-
Losses on sales of claims to CCPC	34	814	85	729	(4,274)	5,089	23	0	(5,066)	5,089	23	23	-	-	-	-
Provision to special reserve for certain overseas loans	35	(305)	(209)	(95)	810	(1,115)	(305)	(95)	773	(1,078)	(305)	(209)	(95)	-	-	-
Other disposal of problem loans	36	433,123	9,301	423,821	382,823	50,299	400,848	392,891	350,965	49,882	397,352	7,955	389,397	3,495	2	3,493
External standards tax on banks in Tokyo and Osaka	37	2,526	2,943	(416)	(3,665)	6,192	2,353	(428)	(3,321)	5,675	2,308	2,758	(450)	45	23	21
Ordinary profit/(loss)	38	(1,152,528)	(1,254,915)	102,386	(646,196)	(506,331)	(967,634)	73,530	(506,228)	(461,406)	(977,962)	(1,035,608)	57,646	10,327	(5,556)	15,883
Extraordinary profit/(loss)	39	(179,153)	(174,734)	(4,418)	(168,130)	(11,023)	(155,183)	645	(143,108)	(12,075)	(152,501)	(153,853)	1,352	(2,682)	(1,975)	(706)
Gains/(losses) on sales of premises and equipment	40	(13,092)	(7,814)	(5,277)	4,998	(18,090)	(10,224)	(3,030)	6,495	(16,719)	(9,398)	(6,672)	(2,725)	(825)	(521)	(304)
Gains on sales of premises and equipment	41	3,920	2,603	1,316	3,171	748	3,721	1,183	3,127	594	3,614	2,496	1,118	106	41	65
Losses on sales of premises and equipment	42	17,012	10,417	6,594	(1,826)	18,839	13,945	4,213	(3,368)	17,313	13,012	9,169	3,843	932	562	369
Income/(loss) before income taxes	43	(1,331,682)	(1,429,650)	97,967	(814,327)	(517,355)	(1,122,818)	74,176	(649,336)	(473,481)	(1,130,463)	(1,189,462)	58,998	7,645	(7,531)	15,177
Income taxes-current	44	6,507	2,424	4,082	(2,458)	8,966	810	564	(1,656)	2,466	665	142	523	144	103	41
Income taxes-deferred	45	354,567	352,432	2,135	90,462	264,104	287,963	4,120	27,092	260,870	284,643	286,523	(1,879)	3,320	(2,680)	6,000
Net income/(loss)	46	(1,692,757)	(1,784,507)	91,750	(902,331)	(790,425)	(1,411,591)	69,491	(674,773)	(736,818)	(1,415,772)	(1,476,128)	60,355	4,181	(4,955)	9,136

*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

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

(Millions of yen)

		Kinki Osaka Bank					Nara Bank					Resona Trust & Banking				
		FY 2003 [A]	1st half	2nd half	[A] - [B]	FY 2002 [B]	FY 2003 [A]	1st half	2nd half	[A] - [B]	FY 2002 [B]	FY 2003 [A]	1st half	2nd half	[A] - [B]	FY 2002 [B]
Gross operating profit	1	85,554	50,712	34,841	(7,316)	92,870	3,650	1,786	1,864	(225)	3,875	25,991	11,090	14,901	16	25,975
Gross operating profit from domestic operations	2	82,473	48,945	33,527	(5,393)	87,866	3,650	1,786	1,864	(225)	3,875	25,991	11,090	14,901	16	25,975
Interest income	3	66,465	34,623	31,842	(10,311)	76,777	3,290	1,625	1,665	(164)	3,454	(1)	(0)	(0)	0	(1)
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-	-	-	-	-	28,144	11,475	16,669	(1,444)	29,588
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fees and commissions	6	4,213	2,528	1,685	721	3,491	326	157	169	44	282	(2,150)	(383)	(1,767)	1,460	(3,611)
Trading income	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	8	11,793	11,794	(0)	4,196	7,597	33	3	30	(105)	139	-	-	-	(0)	0
Gross operating profit from international operations	9	3,081	1,766	1,314	(1,922)	5,004	-	-	-	-	-	-	-	-	-	-
Interest income	10	2,143	1,290	853	(1,920)	4,064	-	-	-	-	-	-	-	-	-	-
Fees and commissions	11	442	222	219	22	419	-	-	-	-	-	-	-	-	-	-
Trading income	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	13	495	254	240	(24)	520	-	-	-	-	-	-	-	-	-	-
Expenses (excluding non-recurring items)	14	53,735	28,094	25,640	(9,904)	63,640	3,733	1,917	1,815	317	3,415	9,592	4,750	4,842	(129)	9,721
Personnel expenses	15	20,776	10,799	9,976	(5,918)	26,694	1,588	834	753	(209)	1,798	3,602	1,827	1,774	(537)	4,140
Non-personnel expenses	16	29,675	15,667	14,008	(4,041)	33,717	1,977	991	985	491	1,485	5,969	2,911	3,058	412	5,556
Deposit insurance fees	17	3,083	1,541	1,541	(190)	3,273	142	71	71	1	141	-	-	-	-	-
Taxes	18	3,282	1,627	1,655	55	3,227	167	90	76	36	131	20	11	9	(3)	24
Provision to general reserve for possible loan losses	19	4,179	22,498	(18,318)	(22,182)	26,362	(34)	(78)	44	(251)	217	-	-	-	-	-
Actual net operating profit*1	20	31,819	22,618	9,201	2,588	29,230	(82)	(131)	48	(542)	460	16,404	6,340	10,064	151	16,253
Core net operating profit*2	21	19,876	10,676	9,199	(1,761)	21,638	(115)	(134)	18	(437)	321	16,403	6,340	10,063	150	16,253
Net operating profit	22	27,639	119	27,519	24,771	2,868	(48)	(53)	4	(291)	243	16,404	6,340	10,064	151	16,253
Other gains or losses	23	(226,649)	(218,667)	(7,982)	(164,596)	(62,053)	(1,904)	(1,261)	(643)	(223)	(1,680)	(329)	(228)	(100)	226	(556)
Net gains/(losses) on stocks	24	(11,150)	(11,313)	162	(4,615)	(6,535)	14	-	14	405	(390)	-	-	-	-	-
Gains on sale	25	6,558	2,710	3,847	5,810	747	17	-	17	13	4	-	-	-	-	-
Losses on sale	26	3,679	1,529	2,150	3,475	203	3	-	3	(122)	126	-	-	-	-	-
Losses on devaluation	27	11,480	12,494	(1,014)	4,401	7,079	-	-	-	(269)	269	-	-	-	-	-
Provision to reserve for possible losses on investments	28	2,549	-	2,549	2,549	-	-	-	-	-	-	-	-	-	-	-
Expenses related to disposal of problem loans	29	204,782	198,149	6,632	135,553	69,228	1,336	718	617	197	1,138	-	-	-	-	-
Write-off of loans	30	103,672	105,418	(1,745)	67,312	36,360	919	0	918	883	35	-	-	-	-	-
Provision to specific reserve for possible loan losses	31	68,042	82,961	(14,918)	35,959	32,082	416	717	(301)	(660)	1,076	-	-	-	-	-
Provision to reserve for possible losses on loans sold	32	-	759	(759)	(415)	415	-	-	-	(16)	16	-	-	-	-	-
Provision to reserve for the specific borrowers under support	33	-	7,604	(7,604)	-	-	-	-	-	-	-	-	-	-	-	-
Losses on sales of claims to CCPC	34	791	61	729	791	-	-	-	-	-	-	-	-	-	-	-
Provision to special reserve for certain overseas loans	35	-	-	-	36	(36)	-	-	-	-	-	-	-	-	-	-
Other disposal of problem loans	36	32,275	1,344	30,930	31,868	406	-	-	-	(10)	10	-	-	-	-	-
External standards tax on banks in Tokyo and Osaka	37	-	-	-	-	-	-	-	-	-	-	173	160	12	(344)	517
Ordinary profit/(loss)	38	(199,010)	(218,547)	19,537	(139,825)	(59,185)	(1,952)	(1,314)	(638)	(515)	(1,437)	16,069	6,111	9,958	372	15,697
Extraordinary profit/ (loss)	39	(23,665)	(18,732)	(4,933)	(24,722)	1,057	(689)	(577)	(112)	(690)	0	385	404	(19)	391	(6)
Gains/(losses) on sales of premises and equipment	40	(2,714)	(619)	(2,095)	(1,349)	(1,365)	(132)	-	(132)	(132)	(0)	(20)	(0)	(19)	(14)	(6)
Gains on sales of premises and equipment	41	197	65	132	43	154	1	-	1	1	-	-	-	-	-	-
Losses on sales of premises and equipment	42	2,912	684	2,228	1,393	1,519	133	-	133	133	0	20	0	19	14	6
Income/(loss) before income taxes	43	(222,676)	(237,280)	14,604	(164,548)	(58,127)	(2,642)	(1,891)	(751)	(1,205)	(1,437)	16,454	6,516	9,938	763	15,691
Income taxes-current	44	68	35	32	(15)	83	11	4	6	1	9	5,617	2,138	3,479	(788)	6,406
Income taxes-deferred	45	65,867	67,763	(1,896)	63,481	2,386	578	531	47	(689)	1,268	158	295	(136)	579	(420)
Net income/(loss)	46	(288,611)	(305,079)	16,467	(228,014)	(60,597)	(3,232)	(2,427)	(804)	(516)	(2,715)	10,678	4,082	6,595	973	9,705

*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

2. Net operating profit per employee

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

(Millions of yen)

	Total of five banks			Resona Bank + Saitama Resona Bank				
	Fiscal year ended March 31, 2004	Change*	Fiscal year ended March 31, 2003*	Fiscal year ended March 31, 2004	Resona		Change*	Fiscal year ended March 31, 2003*
				Resona	Saitama Resona			
Actual net operating profit	260,333	(47,022)	307,356	212,192	172,310	39,882	(49,219)	261,412
Actual net operating profit per employee (thousands of yen)	16,165	278	15,887	16,522	17,342	13,719	(756)	17,278
Net operating profit	275,356	112,024	163,332	231,361	195,377	35,984	87,394	143,967
Net operating profit per employee (thousands of yen)	17,098	8,656	8,442	18,014	19,663	12,378	8,499	9,515

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
Actual net operating profit	31,819	2,588	29,230	(82)	(542)	460	16,404	151	16,253
Actual net operating profit per employee (thousands of yen)	12,332	3,916	8,416	(337)	(1,886)	1,549	37,626	1,265	36,361
Net operating profit	27,639	24,771	2,868	(48)	(291)	243	16,404	151	16,253
Net operating profit per employee (thousands of yen)	10,712	9,887	825	(199)	(1,017)	818	37,626	1,265	36,361

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

* The figures for the fiscal year ended March 31, 2003 of <Resona Bank + Saitama Resona Bank> are the sum of the figures of the former Daiwa Bank and the former Asahi Bank (covering the 11 months prior to their merger, respectively), Resona Bank and Saitama Bank (covering one month, respectively).

3. ROE

<Consolidated>

(%)

	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
	Net income ROE		(296.10)

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

(%)

	Total of five banks			Resona Bank + Saitama Resona Bank				
	Fiscal year ended March 31, 2004	Change*	Fiscal year ended March 31, 2003*	Fiscal year ended March 31, 2004	Resona		Change*	Fiscal year ended March 31, 2003*
				Resona	Saitama Resona			
Net operating profit ROE	36.13	17.07	19.06	36.64	41.70	22.10	16.69	19.95
Net income ROE	(222.13)	(129.85)	(92.28)	(223.60)	(302.21)	2.56	(121.45)	(102.15)

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
Net operating profit ROE	30.43	27.52	2.91	(1.04)	(4.64)	3.60	46.51	(7.39)	53.90
Net income ROE	(317.84)	(256.21)	(61.63)	(68.90)	(28.60)	(40.30)	30.27	(1.91)	32.18

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

* The figures for the fiscal year ended March 31, 2003 of <Resona Bank + Saitama Resona Bank> are the sum of the figures of the former Daiwa Bank and the former Asahi Bank (covering the 11 months period prior to their merger, respectively), Resona Bank and Saitama Bank (covering one month period, respectively).

4. Interest rate spreads (domestic operations)

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

(%)

	Total of five banks			Resona Bank + Saitama Resona Bank				
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Resona	Saitama Resona	Change*	Fiscal year ended March 31, 2003*
Average interest rate on funds invested (A)	1.62	(0.18)	1.80	1.57	1.67	1.26	(0.18)	1.76
Average interest rate of loans and bills discounted (C)	2.05	(0.03)	2.09	2.00	1.96	2.17	(0.02)	2.03
Average interest rate on securities	0.62	(0.13)	0.76	0.60	0.62	0.48	(0.11)	0.72
Average interest rate on procured funds (B)	0.14	(0.03)	0.17	0.14	0.14	0.13	(0.03)	0.17
Average interest rate of deposits and negotiable CDs (D)	0.10	(0.00)	0.11	0.10	0.09	0.11	(0.01)	0.11
Average interest rate on external debt	0.34	(0.27)	0.61	0.31	0.29	0.63	(0.26)	0.57
Gross interest margin (A) - (B)	1.47	(0.15)	1.62	1.42	1.53	1.13	(0.15)	1.58
Average loan/deposit margin (C) - (D)	1.95	(0.02)	1.97	1.90	1.86	2.06	(0.01)	1.92

(%)

	Kinki Osaka Bank			Nara Bank		
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
Average interest rate on funds invested (A)	2.11	(0.05)	2.17	2.03	(0.03)	2.07
Average interest rate of loans and bills discounted (C)	2.49	(0.03)	2.53	2.45	(0.07)	2.52
Average interest rate on securities	0.83	(0.26)	1.09	0.77	(0.21)	0.98
Average interest rate on procured funds (B)	0.18	0.00	0.18	0.08	0.00	0.07
Average interest rate of deposits and negotiable CDs (D)	0.13	(0.01)	0.14	0.08	0.00	0.07
Average interest rate on external debt	2.49	0.62	1.86	0.00	0.00	0.00
Gross interest margin (A) - (B)	1.92	(0.05)	1.98	1.94	(0.04)	1.99
Average loan/deposit margin (C) - (D)	2.35	(0.03)	2.39	2.36	(0.08)	2.44

Note: It is inappropriate to compare the net interest margin of Resona Bank and Resona Trust & Banking with that of other commercial banks since their costs of funds also reflect such expenses as incurred for their trust banking operations. Therefore, gross interest margins are shown in lieu of net interest margins.

*The figures for the fiscal year ended March 31, 2003 of <Resona Bank + Saitama Resona Bank> are the sum of the figures of the former Daiwa Bank and the former Asahi Bank (covering the 11 months period prior to their merger, respectively), Resona Bank and Saitama Bank (covering one month period, respectively).

<Reference> Net interest margin of the subsidiary banks

(%)

	Saitama Resona Bank		Kinki Osaka Bank			Nara Bank			
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
Average interest rate on funds invested (A)	1.26			2.11	(0.05)	2.17	2.03	(0.03)	2.07
Average interest rate of loans and bills discounted (C)	2.17			2.49	(0.03)	2.53	2.45	(0.07)	2.52
Average interest rate on securities	0.48			0.83	(0.26)	1.09	0.77	(0.21)	0.98
Average cost of funding (including G&A expenses) (B)	0.93			1.60	(0.16)	1.77	2.29	0.21	2.08
Average interest rate of deposits and negotiable CDs (D)	0.11			0.13	(0.00)	0.14	0.08	0.00	0.07
Average interest rate on external debt	0.63			2.49	0.62	1.86	0.00	0.00	0.00
Net interest margin (A) - (B)	0.33			0.50	0.10	0.40	(0.25)	(0.24)	(0.01)
Average loan/deposit margin (C) - (D)	2.06			2.35	(0.03)	2.39	2.36	(0.08)	2.44

Note: The figures for the fiscal year ended March 31, 2003 of Saitama Resona Bank are not presented in the above table since the year covers only one month period.

5. Retirement benefit liabilities and expenses

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

(Millions of yen)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
Retirement benefit obligation (at the beginning of the period)	800,953	27,310	773,642	679,374	(16,865)	696,239	38,888	3,073	35,814
Pension plan assets at fair value (at the beginning of the period)	584,172	(64,004)	648,176	515,238	(93,032)	608,270	32,236	(6,342)	38,579
Prepaid pension cost (at the beginning of the period)	250,447	58,588	191,858	235,968	44,109	191,858	14,479	(193)	14,673
Reserve for employee's retirement benefits (at the beginning of the period)	10,581	(2,772)	13,354	1,322	(2,627)	3,950	-	-	-
Unfunded retirement benefit obligation (at the beginning of the period)	456,646	152,676	303,969	398,780	122,904	275,876	21,131	9,222	11,908
Amount amortized during the period	101,814	57,821	43,993	87,701	46,272	41,429	3,090	2,969	120
Decrease due to return of proxy portion	147,804	147,804	-	124,615	124,615	-	6,522	6,522	-
Amount remaining (at the end of the period)	207,026	(52,948)	259,975	186,463	(36,075)	* 222,538	11,518	(269)	11,787
Retirement benefit expenses	58,939	31,289	27,649	49,564	28,115	21,448	4,076	3,767	308
Service cost	14,394	(3,575)	17,970	10,372	(4,961)	15,333	1,795	1,645	149
Interest cost	16,153	(6,969)	23,123	13,896	(6,812)	20,708	800	708	91
Expected return on pension plan assets	8,539	(8,085)	16,624	7,594	(7,580)	15,174	353	300	53
Amortization of past service cost	(145)	40,955	(41,100)	-	40,847	(40,847)	-	-	-
Amortization of actuarial differences	30,224	12,259	17,965	26,870	10,353	16,516	1,665	1,575	90
Amortization of transition differences at accounting change	6,811	(19,472)	26,284	6,020	(18,893)	24,913	169	138	30
Other	39	8	31	-	-	-	-	-	-
Items included in extraordinary profits	3,144	3,144	-	-	-	-	-	-	-
Profits due to return of proxy portion	3,144	3,144	-	-	-	-	-	-	-
Items included in extraordinary losses	92,201	92,201	-	80,956	80,956	-	2,105	2,105	-
Losses due to return of proxy portion	27,277	27,277	-	26,144	26,144	-	849	849	-
Lump sum amortization of transition differences at accounting change	64,923	64,923	-	54,811	54,811	-	1,255	1,255	-

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
Retirement benefit obligation (at the beginning of the period)	81,810	5,212	76,597	880	74	805	-	-	-
Pension plan assets at fair value (at the beginning of the period)	36,547	(3,186)	39,734	149	(22)	171	-	-	-
Prepaid pension cost (at the beginning of the period)	-	-	-	-	-	-	-	-	-
Reserve for employee's retirement benefits (at the beginning of the period)	8,751	(193)	8,944	507	47	459	-	-	-
Unfunded retirement benefit obligation (at the beginning of the period)	36,511	8,592	27,918	223	49	174	-	-	-
Amount amortized during the period	10,856	8,426	2,430	166	152	13	-	-	-
Decrease due to return of proxy portion	16,666	16,666	-	-	-	-	-	-	-
Amount remaining (at the end of the period)	8,988	(16,500)	25,488	56	(103)	160	-	-	-
Retirement benefit expenses	5,001	(781)	5,783	115	6	109	181	181	-
Service cost	1,996	(445)	2,441	50	3	46	181	181	-
Interest cost	1,436	(862)	2,299	20	(3)	24	-	-	-
Expected return on pension plan assets	586	(804)	1,390	5	(0)	6	-	-	-
Amortization of past service cost	(145)	107	(252)	-	-	-	-	-	-
Amortization of actuarial differences	1,685	325	1,359	4	4	(0)	-	-	-
Amortization of transition differences at accounting change	615	(711)	1,327	6	(6)	13	-	-	-
Other	-	-	-	39	8	31	-	-	-
Items included in extraordinary profits	3,144	3,144	-	-	-	-	-	-	-
Profits due to return of proxy portion	3,144	3,144	-	-	-	-	-	-	-
Items included in extraordinary losses	8,700	8,700	-	438	438	-	-	-	-
Losses due to return of proxy portion	-	-	-	283	283	-	-	-	-
Lump sum amortization of transition differences at accounting change	8,700	8,700	-	155	155	-	-	-	-

Note: The figures for the fiscal year ended March 31, 2003 of Resona Bank are the sum of the figures of Resona Bank and the former Asahi Bank. The figure shown with asterisk is after the separation of 11,908 million yen to Saitama Resona Bank.

6. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of five banks			Resona Bank + Saitama Resona Bank				
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Resona	Saitama Resona	Change*	Fiscal year ended March 31, 2003*
Net gains/(losses) on bonds	(6,623)	(50,304)	43,681	(18,600)	(18,200)	(399)	(54,550)	35,949
Gains on sale	30,330	(34,640)	64,971	18,020	15,482	2,538	(38,706)	56,726
Gains on redemption	1	(16)	17	-	-	-	(17)	17
Losses on sale	34,330	13,247	21,083	34,266	31,328	2,938	13,629	20,637
Losses on redemption	-	(68)	68	-	-	-	(1)	1
Losses on devaluation	2,624	2,469	155	2,354	2,354	-	2,199	155
Net gains/(losses) on stocks	(19,918)	292,188	(312,107)	(8,782)	(10,704)	1,921	296,398	(305,181)
Gains on sale	136,444	110,956	25,488	129,868	127,746	2,121	105,132	24,735
Losses on sale	37,351	13,135	24,216	33,668	33,578	89	9,782	23,886
Losses on devaluation	103,344	(210,034)	313,379	91,864	91,754	110	(214,166)	306,030
Provision to reserve for possible losses on investments	15,667	15,667	-	13,118	13,118	-	13,118	-

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003	Fiscal year ended March 31, 2004	Change	Fiscal year ended March 31, 2003
Net gains/(losses) on bonds	11,942	4,350	7,592	33	(105)	138	1	1	0
Gains on sale	12,124	4,095	8,028	185	(30)	216	-	-	-
Gains on redemption	-	-	-	-	-	-	1	1	0
Losses on sale	-	(372)	372	64	(9)	74	-	-	-
Losses on redemption	-	(63)	63	-	(3)	3	-	-	-
Losses on devaluation	181	181	-	88	88	-	-	-	-
Net gains/(losses) on stocks	(11,150)	(4,615)	(6,535)	14	405	(390)	-	-	-
Gains on sale	6,558	5,810	747	17	13	4	-	-	-
Losses on sale	3,679	3,475	203	3	(122)	126	-	-	-
Losses on devaluation	11,480	4,401	7,079	-	(269)	269	-	-	-
Provision to reserve for possible losses on investments	2,549	2,549	-	-	-	-	-	-	-

*The figures for the fiscal year ended March 31, 2003 of <Resona Bank + Saitama Resona Bank> are the sum of the figures of the former Daiwa Bank and the former Asahi Bank (covering the 11 months prior to their merger, respectively), Resona Bank and Saitama Bank (covering one month, respectively)

7. Revaluation gains or losses on securities

<Consolidated>

(Millions of yen)

	End of March 2004				End of March 2003		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	(341)	32	374	(370)	29	76	46
Other securities	241,328	268,075	26,746	267,167	(25,838)	90,106	115,945
Total	240,986	268,107	27,120	266,796	(25,809)	90,182	115,992
Bonds	(2,184)	13,251	15,435	(32,599)	30,415	30,875	460
Stocks	231,593	241,017	9,423	283,287	(51,693)	55,733	107,427
Other	11,577	13,839	2,262	16,108	(4,531)	3,573	8,104

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

<Reference> Revaluation gains or losses on securities in the Jointly Operated Designated Money Trust

(Millions of yen)

	End of March 2004				End of March 2003		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss
Stocks	(9,538)	617	10,155	10,460	(19,998)	199	20,197
Other	(1,735)	-	1,735	3,624	(5,359)	-	5,359
Total	(11,273)	617	11,891	14,084	(25,357)	199	25,556

Figures presented above include the following trust assets that were re-entrusted for asset management purpose.

	End of March 2004				End of March 2003		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss
Stocks	(9,538)	617	10,155	-	-	-	-
Other	(686)	-	686	-	-	-	-
Total	(10,225)	617	10,842	-	-	-	-

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

(Millions of yen)

	Total of five banks								Resona Bank					
	End of March 2004				End of March 2003				End of March 2004			End of March 2003		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	(341)	32	374	(369)	27	74	46	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	41,595	41,595	-	57,049	(15,453)	-	15,453	41,595	41,595	-	57,049	(15,453)	-	15,453
Other securities	237,515	264,471	26,956	269,443	(31,928)	88,034	119,962	203,322	222,333	19,011	239,186	(35,864)	62,109	97,973
Total	278,769	306,099	27,330	326,123	(47,353)	88,108	135,462	244,918	263,929	19,011	296,235	(51,317)	62,109	113,426
Bonds	(2,164)	13,218	15,383	(32,577)	30,413	30,874	460	(1,229)	8,983	10,213	(15,690)	14,460	14,747	286
Stocks	269,631	279,009	9,378	338,766	(69,135)	53,675	122,811	235,124	242,780	7,655	302,082	(66,957)	44,221	111,179
Other	11,302	13,871	2,568	19,935	(8,632)	3,558	12,190	11,023	12,165	1,141	9,843	1,179	3,140	1,960

	Saitama Resona Bank							Kinki Osaka Bank						
	End of March 2004				End of March 2003			End of March 2004			End of March 2003			
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	(322)	-	322	(322)	-	-	-	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	27,394	30,971	3,576	24,073	3,321	6,835	3,513	6,732	11,000	4,268	6,435	297	18,658	18,361
Total	27,072	30,971	3,898	23,751	3,321	6,835	3,513	6,732	11,000	4,268	6,435	297	18,658	18,361
Bonds	(3,122)	749	3,871	(4,607)	1,485	1,513	27	2,161	3,362	1,201	(11,950)	14,111	14,182	70
Stocks	29,872	29,894	22	28,037	1,835	5,321	3,486	4,618	6,315	1,697	8,606	(3,988)	4,133	8,121
Other	322	327	5	321	0	0	-	(47)	1,321	1,369	9,778	(9,826)	343	10,169

	Nara Bank							Resona Trust & Banking						
	End of March 2004				End of March 2003			End of March 2004			End of March 2003			
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2003	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	(19)	32	52	(46)	27	74	46	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	66	165	99	(252)	318	430	112	(0)	0	0	0	(1)	0	1
Total	46	198	151	(299)	346	505	159	(0)	0	0	0	(1)	0	1
Bonds	26	123	96	(330)	356	430	74	(0)	0	0	0	(1)	0	1
Stocks	15	18	2	39	(24)	-	24	-	-	-	-	-	-	-
Other	4	56	52	(8)	13	74	60	-	-	-	-	-	-	-

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

8. Capital adequacy ratio (Japanese domestic standard)

<Consolidated> (Billions of yen, %)

(P. 9)

	End of March 2004	Change	End of March 2003
	(provisional)		
Capital adequacy ratio	7.75	3.97	3.78
Tier I ratio	3.92	2.01	1.91
Total qualifying capital	1,773.4	735.9	1,037.5
Tier I	898.3	372.8	525.5
Net unrealized gains/(losses) on other securities, net of taxes	-	28.2	(28.2)
Tier II	885.6	360.1	525.5
Land revaluation differences	49.9	(12.2)	62.1
Qualifying subordinated debt	692.6	(48.2)	740.8
Deducted items	10.5	(3.0)	13.5
Risk-adjusted assets	22,879.4	(4,568.9)	27,448.3

*1. Deducted items: Value of funding instruments issued by other financial institutions held for specific reasons, etc.

9. Stock holdings

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

(Billions of yen)

	End of March 2004	Change					End of March 2003	
	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust			
Acquisition cost	693.0	584.4	89.2	19.3	0.0	-	(783.2)	1,476.2
Market value	911.5	768.4	119.1	23.9	0.0	-	(352.3)	1,263.8
Book value of stocks sold outright	721.0	677.2	7.2	36.4	0.0	-	511.7	209.3
Tier I	898.3	891.9	154.9	96.4	5.0	25.8	372.8	525.5

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

10. Number of employees and offices

<Non-consolidated>

(People)

	End of March 2004	Change	End of March 2003
	Directors		
Executive officers	8	8	0
Non-board executive officers	0	(5)	5

*1. Above figures include 14 directors who concurrently serve as directors for subsidiary banks.

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

(People)

	End of March 2004	Change					End of March 2003	
	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust			
Directors	55	32	6	7	6	7	12	43
Executive officers	25	25	-	-	-	-	25	0
Non-board executive officers	15	0	1	7	4	3	(22)	37
Employees	16,089	9,936	2,906	2,576	242	429	(3,218)	19,307
Manned domestic offices	637	355	114	144	20	4	(44)	681
Non-manned domestic offices	906	523	332	26	25	0	(32)	938
Total domestic offices	1,543	878	446	170	45	4	(76)	1,619

*1. Reported figures do not include the directors who resigned on March 31, 2004. (Newly appointed directors acceded to an office on April 1, 2004.)

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

*3. 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.

*4. 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 four jointly-operated representative offices.

II. Loans and Bills Outstanding and Other

(P.10)

1. Risk-managed loans

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

Risk-managed loans

(Millions of yen)

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Loans to borrowers in legal bankruptcy	42,221	(104,726)	(114,181)	146,948	156,402	26,263	(88,050)	(87,330)	114,314	113,594	3,682	(1,093)	(3,505)	4,776	7,188
Past due loans	938,918	(713,687)	(23,908)	1,652,606	962,827	705,019	(613,683)	8,977	1,318,702	696,041	75,680	(5,331)	(6,297)	81,011	81,978
Loans past due 3 months or more	46,788	7,224	(10,737)	39,563	57,525	29,942	7,964	(9,924)	21,978	39,867	10,009	823	2,532	9,185	7,477
Restructured loans	834,712	(484,707)	(872,340)	1,319,419	1,707,052	712,565	(439,193)	(735,719)	1,151,759	1,448,285	63,337	(6,895)	(10,099)	70,233	73,437
Risk-managed loans, total	1,862,640	(1,295,897)	(1,021,167)	3,158,537	2,883,808	1,473,790	(1,132,963)	(823,997)	2,606,754	2,297,788	152,710	(12,496)	(17,370)	165,207	170,081
Partial direct write-offs	1,035,785	(452,334)	43,755	1,488,119	992,030	791,097	(370,785)	34,396	1,161,882	756,700	93,189	(12,085)	(23,750)	105,275	116,939
Balance of loans (Term-end)	26,475,399	(762,556)	(3,069,787)	27,237,956	29,545,186	18,819,882	(945,464)	(2,884,358)	19,765,347	21,704,241	4,980,307	305,782	269,945	4,674,524	4,710,361

	Kinki Osaka Bank				Nara Bank					
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Loans to borrowers in legal bankruptcy	11,555	(12,904)	(21,049)	24,459	32,605	719	(2,678)	(2,295)	3,397	3,015
Past due loans	152,868	(92,779)	(24,540)	245,647	177,408	5,351	(1,893)	(2,047)	7,244	7,399
Loans past due 3 months or more	6,640	(1,679)	(3,081)	8,319	9,722	195	115	(262)	79	458
Restructured loans	55,877	(38,259)	(126,751)	94,137	182,629	2,930	(358)	229	3,289	2,701
Risk-managed loans, total	226,941	(145,622)	(175,423)	372,563	402,364	9,197	(4,814)	(4,376)	14,011	13,573
Partial direct write-offs	146,757	(74,204)	28,367	220,961	118,390	4,741	4,741	4,741	-	-
Balance of loans (Term-end)	2,541,554	(129,289)	(459,415)	2,670,843	3,000,969	133,655	6,414	4,041	127,240	129,613

Ratio to total balance of loans

(%)

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Loans to borrowers in legal bankruptcy	0.15	(0.38)	(0.37)	0.53	0.52	0.13	(0.44)	(0.39)	0.57	0.52	0.07	(0.03)	(0.08)	0.10	0.15
Past due loans	3.54	(2.52)	0.29	6.06	3.25	3.74	(2.93)	0.54	6.67	3.20	1.51	(0.22)	(0.23)	1.73	1.74
Loans past due 3 months or more	0.17	0.03	(0.02)	0.14	0.19	0.15	0.04	(0.03)	0.11	0.18	0.20	0.01	0.05	0.19	0.15
Restructured loans	3.15	(1.69)	(2.62)	4.84	5.77	3.78	(2.04)	(2.89)	5.82	6.67	1.27	(0.23)	(0.28)	1.50	1.55
Risk-managed loans, total	7.03	(4.56)	(2.73)	11.59	9.76	7.83	(5.35)	(2.75)	13.18	10.58	3.06	(0.47)	(0.55)	3.53	3.61

	Kinki Osaka Bank				Nara Bank					
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Loans to borrowers in legal bankruptcy	0.45	(0.46)	(0.63)	0.91	1.08	0.53	(2.14)	(1.79)	2.67	2.32
Past due loans	6.01	(3.18)	0.10	9.19	5.91	4.00	(1.69)	(1.70)	5.69	5.70
Loans past due 3 months or more	0.26	(0.05)	(0.06)	0.31	0.32	0.10	0.08	(0.21)	0.06	0.35
Restructured loans	2.19	(1.33)	(3.89)	3.52	6.08	2.19	(0.39)	0.11	2.58	2.08
Risk-managed loans, total	8.92	(5.02)	(4.48)	13.94	13.40	6.88	(4.13)	(3.59)	11.01	10.47

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

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

(%)

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Before partial direct write-off	69.09	6.47	24.58	62.62	44.51	69.93	7.59	25.37	62.34	44.56	56.26	1.12	3.28	55.14	52.98
After partial direct write-off	51.91	6.90	26.49	45.01	25.42	53.79	8.23	27.49	45.56	26.30	29.58	3.03	8.93	26.55	20.65

	Kinki Osaka Bank				Nara Bank					
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Before partial direct write-off	72.88	4.91	33.49	67.97	39.39	58.07	4.29	7.14	53.78	50.93
After partial direct write-off	55.35	6.38	33.79	48.97	21.56	36.46	-	-	-	-

*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

(P. 11)

<Consolidated> (Millions of yen)

	End of Mar. 2004 [A]			End of Sep. 2003 [B]	End of Mar. 2003 [C]
	[A] - [B]	[A] - [C]			
General reserve for possible loan losses	478,024	(70,295)	(16,481)	548,320	494,506
Specific reserve for possible loan losses	542,236	(448,658)	235,941	990,894	306,294
Special reserve for certain overseas loans	275	(99)	(236)	374	511
Total reserve for possible loan losses	1,020,536	(519,053)	219,224	1,539,590	801,312
Reserve for the specific borrowers under support	1,925	(81,006)	1,925	82,932	-
Reserve for possible losses on loans sold	-	(5,976)	(10,115)	5,976	10,115
Reserve for write-off of loans in the trust account	700	(70)	(180)	770	880

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

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
General reserve for possible loan losses	449,250	(77,405)	(19,460)	526,655	468,710	374,766	(61,292)	(27,504)	436,058	402,270	24,398	2,161	3,898	22,237	20,500
Specific reserve for possible loan losses	514,478	(288,501)	251,800	802,979	262,677	414,815	(252,493)	214,519	667,308	200,296	20,777	(858)	6,151	21,635	14,626
Special reserve for certain overseas loans	662	(95)	(305)	757	967	662	(95)	(305)	757	967	-	-	-	-	-
Total reserve for possible loan losses	964,390	(366,001)	232,035	1,330,392	732,355	790,243	(313,880)	186,710	1,104,124	603,533	45,175	1,302	10,049	43,872	35,126
Reserve for the specific borrowers under support	1,925	(88,611)	1,925	90,536	-	1,925	(81,006)	1,925	82,932	-	-	-	-	-	-
Reserve for possible losses on loans sold	-	(5,976)	(10,115)	5,976	10,115	-	(777)	(4,201)	777	4,201	-	-	-	-	-
Reserve for write-off of loans in the trust account	700	(70)	(180)	770	880	700	(70)	(180)	770	880	-	-	-	-	-

	Kinki Osaka Bank					Nara Bank				
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
General reserve for possible loan losses	48,511	(18,318)	4,179	66,829	44,331	1,575	44	(34)	1,531	1,609
Specific reserve for possible loan losses	77,106	(30,922)	34,655	108,029	42,450	1,778	(4,227)	(3,526)	6,005	5,304
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	125,618	(49,240)	38,835	174,858	86,782	3,353	(4,183)	(3,560)	7,536	6,913
Reserve for the specific borrowers under support	-	(7,604)	-	7,604	-	-	-	-	-	-
Reserve for possible losses on loans sold	-	(5,047)	(5,759)	5,047	5,759	-	(151)	(154)	151	154
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law

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

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Unrecoverable or valueless claims	203,754	(439,726)	(185,073)	643,480	388,827	128,515	(355,854)	(139,421)	484,369	267,937	18,972	(6,328)	(10,526)	25,301	29,499
Risk claims	798,912	(417,684)	45,997	1,216,597	752,915	617,668	(383,687)	60,261	1,001,355	557,406	60,713	(348)	(520)	61,061	61,233
Special attention loans	881,500	(477,482)	(883,077)	1,358,982	1,764,577	742,507	(431,229)	(745,644)	1,173,737	1,488,152	73,347	(6,071)	(7,567)	79,419	80,914
Financial Reconstruction Law subtotal	1,884,167	(1,334,893)	(1,022,153)	3,219,060	2,906,321	1,488,691	(1,170,771)	(824,804)	2,659,462	2,313,496	153,033	(12,748)	(18,614)	165,782	171,647
Normal claims	26,054,255	507,164	(2,190,309)	25,547,090	28,244,564	18,643,972	154,226	(2,203,242)	18,489,745	20,847,214	4,905,337	330,779	305,192	4,574,557	4,600,144
Financial Reconstruction Law total	27,938,422	(827,728)	(3,212,463)	28,766,151	31,150,885	20,132,664	(1,016,544)	(3,028,046)	21,149,208	23,160,710	5,058,370	318,030	286,578	4,740,340	4,771,792
Partial direct write-offs	1,043,481	(447,414)	45,286	1,490,895	998,195	798,652	(365,889)	40,529	1,164,541	758,122	93,260	(12,130)	(28,421)	105,391	121,682

	Kinki Osaka Bank					Nara Bank				
	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]	End of Mar. 2004 [A]	[A] - [B]	[A] - [C]	End of Sep. 2003 [B]	End of Mar. 2003 [C]
Unrecoverable or valueless claims	54,102	(72,431)	(30,625)	126,533	84,727	2,162	(5,112)	(4,500)	7,275	6,663
Risk claims	116,586	(34,089)	(13,805)	150,676	130,391	3,945	441	62	3,504	3,883
Special attention loans	62,518	(39,938)	(129,833)	102,456	192,351	3,126	(242)	(32)	3,369	3,159
Financial Reconstruction Law subtotal	233,206	(146,459)	(174,264)	379,666	407,470	9,234	(4,913)	(4,471)	14,148	13,706
Normal claims	2,375,337	11,264	(300,016)	2,364,072	2,675,353	129,608	10,893	7,756	118,715	121,852
Financial Reconstruction Law total	2,608,543	(135,194)	(474,280)	2,743,738	3,082,824	138,843	5,979	3,285	132,863	135,558
Partial direct write-offs	146,757	(74,204)	28,367	220,961	118,390	4,811	4,811	4,811	-	-

5. Coverage ratios by type of borrower

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

(%)

	Total of four banks				
	End of March 2004 [A]	[A] - [B]	[A] - [C]	End of September 2003 [B]	End of March 2003 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	90.20	3.52	2.36	86.68	87.84
Covered by reserves	9.79	(3.52)	(2.36)	13.31	12.15
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	93.00	0.05	9.85	92.95	83.15
Covered by collateral, guarantees, etc.	35.00	(0.74)	(20.01)	35.74	55.01
Covered by reserves	57.99	0.79	29.85	57.20	28.14
Reserve ratio against the portion not covered by collateral, guarantees, etc.	89.23	0.21	26.67	89.02	62.56

	Resona Bank				
	End of March 2004 [A]	[A] - [B]	[A] - [C]	End of September 2003 [B]	End of March 2003 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	93.09	4.48	7.02	88.61	86.07
Covered by reserves	6.90	(4.48)	(7.02)	11.38	13.92
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	91.81	(0.29)	9.14	92.10	82.67
Covered by collateral, guarantees, etc.	28.97	(3.35)	(24.68)	32.32	53.65
Covered by reserves	62.83	3.05	33.82	59.78	29.01
Reserve ratio against the portion not covered by collateral, guarantees, etc.	88.47	0.14	25.86	88.33	62.61

	Saitama Resona Bank				
	End of March 2004 [A]	[A] - [B]	[A] - [C]	End of September 2003 [B]	End of March 2003 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	92.25	0.09	(6.22)	92.16	98.47
Covered by reserves	7.74	(0.09)	6.22	7.83	1.52
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	93.57	1.89	10.53	91.68	83.04
Covered by collateral, guarantees, etc.	63.20	2.21	2.65	60.99	60.55
Covered by reserves	30.37	(0.31)	7.89	30.68	22.48
Reserve ratio against the portion not covered by collateral, guarantees, etc.	82.54	3.88	25.53	78.66	57.01

	Kinki Osaka Bank				
	End of March 2004 [A]	[A] - [B]	[A] - [C]	End of September 2003 [B]	End of March 2003 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	82.79	1.56	(10.95)	81.23	93.74
Covered by reserves	17.20	(1.56)	10.95	18.76	6.25
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	99.03	(0.01)	14.10	99.04	84.93
Covered by collateral, guarantees, etc.	51.53	3.92	(6.29)	47.61	57.82
Covered by reserves	47.50	(3.93)	20.40	51.43	27.10
Reserve ratio against the portion not covered by collateral, guarantees, etc.	98.00	(0.18)	33.73	98.18	64.27

	Nara Bank				
	End of March 2004 [A]	[A] - [B]	[A] - [C]	End of September 2003 [B]	End of March 2003 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	85.17	51.53	48.03	33.64	37.14
Covered by reserves	14.82	(51.53)	(48.03)	66.35	62.85
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	91.96	(1.71)	(2.80)	93.67	94.76
Covered by collateral, guarantees, etc.	56.71	(4.92)	(10.83)	61.63	67.54
Covered by reserves	35.24	3.20	8.03	32.04	27.21
Reserve ratio against the portion not covered by collateral, guarantees, etc.	81.42	(2.09)	(2.45)	83.51	83.87

6. Results of Self-Assessment of Asset Quality

(1) Total of four banks

(P. 12)

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Categories	Obligor Classification	Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors	203.7	Unrecoverable or Valueless Claims	72.5	131.1	100%	Direct Write-offs	Reserves 19.9 Collateral /Guarantee 183.7	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors	798.9	Risk Claims	564.5	178.4	55.8	Reserve Ratio 89.23%	Reserves 463.3 Collateral /Guarantee 279.6	Risk Claims 93.00%
Special Attention Obligors	1,074.4	Claims in Need of Special Attention	88.5	985.9			Reserves 273.8 Collateral /Guarantee 345.2	Claims in Need of Special Attention 70.22%
Watch Obligors	2,238.1	Other Watch Obligors	26,054.2	305.7	1,932.4			
Normal Obligors	23,623.1	Normal Obligors	23,623.1					Coverage Ratio against Total Claims 83.10%
Total Exposures	27,938.4	Total	27,938.4	Normal 24,654.6	Category II 3,227.9	Category III 55.8	Category IV -	

(2) Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 128.5		Unrecoverable or Valueless Claims 128.5	B) 40.8 T) 0.0 Total) 40.9	B) 86.3 T) 1.2 Total) 87.5	Reserve Ratio 100%	Direct Write-offs	Reserves 8.8 Collateral /Guarantee 119.6	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 617.6		Risk Claims 617.6	B) 449.1 T) 3.1 Total) 452.2	B) 110.7 T) 4.1 Total) 114.8	B) 50.4 T) 0.1 Total) 50.5 Reserve Ratio 88.47%	Reserves 388.1 Collateral /Guarantee 178.9	Risk Claims 91.81%	
Watch Obligors	Special Attention Obligors 891.0	Claims in Need of Special Attention 742.5 Subtotal 1,488.6	B) 66.1 T) 0.1 Total) 66.2	B) 797.0 T) 27.7 Total) 824.8		Reserves 231.2 Collateral /Guarantee 267.3	Claims in Need of Special Attention 67.14%	
	Other Watch Obligors 1,747.7	Non-classified Claims 18,643.9	B) 147.3 T) 0.4 Total) 147.8	B) 1,592.2 T) 7.6 Total) 1,599.9		Special Attention Loans B) 718.7 T) 23.7 Total) 742.5		
Normal Obligors 16,747.6			B) 16,563.0 T) 184.6 Total) 16,747.6			Total Coverage Ratio 80.21%		
Total Exposures 20,132.6		Total 20,132.6	Normal 17,454.8	Category II 2,627.2	Category III 50.5	Category IV -		

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

(3) Saitama Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 18.9		Unrecoverable or Valueless Claims 18.9	5.8	13.1	Reserve Ratio 100%	Direct Write-offs	Reserves 1.4 Collateral /Guarantee 17.5	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 60.7		Risk Claims 60.7	26.6	30.1	3.8 Reserve Ratio 82.54%		Reserves 18.4 Collateral /Guarantee 38.3	Risk Claims 93.57%
Watch Obligors	Special Attention Obligors 96.4	Claims in Need of Special Attention 73.3 Subtotal 153.0	11.1	85.2			Reserves 13.9 Collateral /Guarantee 43.6	Claims in Need of Special Attention 78.58%
	Other Watch Obligors 189.4	Non-classified Claims 4,905.3	25.9	163.4				
Normal Obligors 4,692.8			4,692.8			Total Coverage Ratio 87.18%		
Total Exposures 5,058.3		Total 5,058.3	Normal 4,762.4	Category II 292.0	Category III 3.8	Category IV -		

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Categories	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 54.1	Unrecoverable or Valueless Claims 54.1	24.9	29.1	Reserve Ratio 100%	Direct Write-offs	Reserves 9.3 Collateral /Guarantee 44.7	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 116.5	Risk Claims 116.5	83.0	32.3	1.1		Reserves 55.3 Collateral /Guarantee 60.0	Risk Claims 99.03%
Watch Obligors	Claims in Need of Special Attention 62.5	10.6	72.1			Reserves 27.8 Collateral /Guarantee 32.4	Claims in Need of Special Attention 96.37%
	Subtotal 233.2						
Other Watch Obligors 286.8	Non-classified Claims 2,375.3	126.9	159.9				
Normal Obligors 2,068.1		2,068.1					Total Coverage Ratio 98.54%
Total Exposures 2,608.5	Total 2,608.5	Normal 2,313.8	Category II 293.6	Category III 1.1	Category IV -		

(5) Nara Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Quasi-Bankrupt Obligors 2.1	Unrecoverable or Valueless Claims 2.1	0.8	1.2	Reserve Ratio 100%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 1.8	Unrecoverable or Valueless Claims 100.00%
Intensive Control Obligors 3.9	Risk Claims 3.9	2.6	1.0	0.3		Reserves 1.3 Collateral /Guarantee 2.2	Risk Claims 91.96%
Watch Obligors	Claims in Need of Special Attention 3.1	0.4	3.6			Reserves 0.8 Collateral /Guarantee 1.7	Claims in Need of Special Attention 83.85%
	Subtotal 9.2						
Other Watch Obligors 14.0	Non-classified Claims 129.6	5.0	9.0				
Normal Obligors 114.5		114.5					Total Coverage Ratio 91.10%
Total Exposures 138.8	Total 138.8	Normal 123.4	Category II 15.0	Category III 0.3	Category IV -		

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

<Total of four banks>

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

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

	(Billions of yen)								
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	419.6	373.0	292.9	238.3	199.3	144.0	129.4	40.5	(88.8)
Risk claims	1,135.3	723.7	575.8	371.7	328.6	114.4	64.1	31.0	(33.0)
Total	1,554.9	1,096.7	868.7	610.1	528.0	258.4	193.5	71.6	(121.9)

<A>

(2) Portion in the latter half of fiscal 2000

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

	(Billions of yen)								
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change	
Unrecoverable or valueless claims	57.9	34.1	38.0	51.0	38.2	17.9	8.6	(9.2)	
Risk claims	401.8	337.9	273.5	121.8	83.6	68.1	13.3	(54.8)	
Total	459.7	372.1	311.5	172.8	121.9	86.0	21.9	(64.0)	

<C> <D>

(3) Portion in the first half of fiscal 2001

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

	(Billions of yen)								
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change		
Unrecoverable or valueless claims	54.2	38.0	31.8	25.4	19.0	4.9	(14.0)		
Risk claims	148.4	82.5	59.3	37.3	23.4	17.2	(6.1)		
Total	202.7	120.6	91.2	62.7	42.4	22.2	(20.2)		

<E> <F>

(4) Portion in the latter half of fiscal 2001

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

	(Billions of yen)								
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change			
Unrecoverable or valueless claims	128.0	103.5	94.9	92.5	42.8	(49.6)			
Risk claims	870.3	607.1	226.3	96.0	40.1	(55.9)			
Total	998.3	710.6	321.3	188.5	82.9	(105.6)			

<G> <H>

(5) Portion in the first half of fiscal 2002

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

	(Billions of yen)								
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change				
Unrecoverable or valueless claims	46.7	34.3	29.7	16.3	(13.3)				
Risk claims	140.5	96.4	52.5	21.7	(30.7)				
Total	187.3	130.7	82.2	38.1	(44.1)				

<I> <J>

(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)								
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change					
Unrecoverable or valueless claims	51.7	46.9	23.9	(23.0)					
Risk claims	194.5	95.6	50.9	(44.7)					
Total	246.3	142.6	74.8	(67.7)					

<K> <L>

(7) Portion in the first half of fiscal 2003

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

	(Billions of yen)								
	Sep. 30, 2003	Mar. 31, 2004	Change						
Unrecoverable or valueless claims	307.8	41.1	(266.8)						
Risk claims	816.6	404.7	(411.9)						
Total	1,124.5	445.9	(678.5)						

<M> <N>

(8) Portion in the latter half of fiscal 2003

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

	(Billions of yen)								
	Mar. 31, 2004	Change							
Unrecoverable or valueless claims	25.2								
Risk claims	219.6								
Total	244.9								

<O>

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

	(Billions of yen)								
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	419.6	430.9	381.3	442.4	432.5	388.8	643.4	203.7	(439.7)
Risk claims	1,135.3	1,125.5	1,062.2	1,598.2	1,257.5	752.9	1,216.5	798.9	(417.6)
Total	1,554.9	1,556.5	1,443.6	2,040.7	1,690.1	1,141.7	1,860.0	1,002.6	(857.4)

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

	2H of FY		2H of FY	
	2000	2001	2000	2001
Liquidation type disposal	53.5	-	Direct write-offs	(193.7)
Restructuring type disposal	25.5	-	Other	50.0
Improvement in operating conditions, etc.	-	-	Collection, repayment, etc.	48.2
Sales of claims	186.4	-	Improvement in borrowers' conditions	1.8
Total	-	-	Total	(121.9)

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

	2H of FY		2H of FY	
	2001	2002	2001	2002
Liquidation type disposal	0.0	-	Direct write-offs	(42.4)
Restructuring type disposal	32.4	-	Other	23.8
Improvement in operating conditions, etc.	-	-	Collection, repayment, etc.	23.6
Sales of claims	50.1	-	Improvement in borrowers' conditions	0.2
Total	-	-	Total	64.0

<D>

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

	2H of FY		2H of FY	
	2002	2003	2002	2003
Liquidation type disposal	0.2	-	Direct write-offs	(39.4)
Restructuring type disposal	14.0	-	Other	9.1
Improvement in operating conditions, etc.	0.0	-	Collection, repayment, etc.	8.7
Sales of claims	36.3	-	Improvement in borrowers' conditions	0.3
Total	-	-	Total	20.2

<F>

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

	2H of FY		2H of FY	
	2003	2004	2003	2004
Liquidation type disposal	36.8	-	Direct write-offs	(63.8)
Restructuring type disposal	16.3	-	Other	43.3
Improvement in operating conditions, etc.	1.8	-	Collection, repayment, etc.	40.3
Sales of claims	71.0	-	Improvement in borrowers' conditions	2.9
Total	-	-	Total	105.6

<H>

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

	2H of FY		2H of FY	
	2004	2005	2004	2005
Liquidation type disposal	0.9	-	Direct write-offs	(13.0)
Restructuring type disposal	11.1	-	Other	11.7
Improvement in operating conditions, etc.	1.5	-	Collection, repayment, etc.	10.4
Sales of claims	31.8	-	Improvement in borrowers' conditions	1.2
Total	-	-	Total	44.1

<J>

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

	2H of FY		2H of FY	
	2005	2006	2005	2006
Liquidation type disposal	0.3	-	Direct write-offs	(22.4)
Restructuring type disposal	0.6	-	Other	35.1
Improvement in operating conditions, etc.	1.2	-	Collection, repayment, etc.	25.6
Sales of claims	52.8	-	Improvement in borrowers' conditions	9.5
Total	-	-	Total	67.7

<L>

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

	2H of FY		2H of FY	
	2006	2007	2006	2007
Liquidation type disposal	100.4	-	Direct write-offs	(119.6)
Restructuring type disposal	77.0	-	Other	387.6
Improvement in operating conditions, etc.	74.8	-	Collection, repayment, etc.	370.6
Sales of claims	158.2	-	Improvement in borrowers' conditions	16.9
Total	-	-	Total	678.5

<N>

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	9.7	
Measures similar to legal liquidation	4.2	
Partition into good and bad portions	-	
Partial direct write-off of small claims	20.2	
Entrustment of claims to RCC	-	
Total	34.2	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	2.0	
Measures similar to legal liquidation	0.5	
Partition into good and bad portions	-	
Partial direct write-off of small claims	6.2	
Entrustment of claims to RCC	-	
Total	8.8	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	1.6	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	3.3	
Entrustment of claims to RCC	-	
Total	5.0	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	5.6	
Measures similar to legal liquidation	1.7	
Partition into good and bad portions	-	
Partial direct write-off of small claims	11.5	
Entrustment of claims to RCC	-	
Total	18.8	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	2.4	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	10.9	
Entrustment of claims to RCC	-	
Total	13.4	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	3.8	
Measures similar to legal liquidation	0.0	
Partition into good and bad portions	2.3	
Partial direct write-off of small claims	16.1	
Entrustment of claims to RCC	-	
Total	22.4	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	9.6	
Measures similar to legal liquidation	2.2	
Partition into good and bad portions	-	
Partial direct write-off of small claims	21.6	
Entrustment of claims to RCC	-	
Total	33.4	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	10.9	
Measures similar to legal liquidation	1.1	
Partition into good and bad portions	-	
Partial direct write-off of small claims	11.6	
Entrustment of claims to RCC	-	
Total	23.8	

<Resona Bank > (Banking and trust accounts)

(P.16)

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

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

	(Billions of yen)								
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	346.5	309.0	237.9	191.0	156.6	91.2	88.6	21.3	(67.3)
Risk claims	1,012.7	631.9	495.5	303.4	266.8	68.6	24.3	14.1	(10.2)
Total	1,359.2	940.9	733.4	494.4	423.4	159.9	113.0	35.5	(77.5)

<A>

(2) Portion in the latter half of fiscal 2000

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

	(Billions of yen)						
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004
Unrecoverable or valueless claims	40.1	27.2	30.9	44.7	30.5	12.0	4.5
Risk claims	374.1	330.2	268.9	118.2	73.8	60.4	7.5
Total	414.3	357.5	299.8	163.0	104.3	72.4	12.0

<C> <D>

(3) Portion in the first half of fiscal 2001

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

	(Billions of yen)						
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	42.0	28.0	21.8	16.6	11.9	2.9	(9.0)
Risk claims	116.3	66.6	50.7	24.7	16.9	11.5	(5.3)
Total	158.4	94.7	72.5	41.4	28.9	14.4	(14.4)

<E> <F>

(4) Portion in the latter half of fiscal 2001

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

	(Billions of yen)					
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	104.1	83.6	73.6	77.5	38.5	(38.9)
Risk claims	852.7	598.5	211.1	85.5	31.3	(54.1)
Total	956.8	682.2	284.8	163.0	69.9	(93.1)

<G> <H>

(5) Portion in the first half of fiscal 2002

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

	(Billions of yen)				
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	35.8	22.0	15.6	6.0	(9.5)
Risk claims	88.8	52.1	29.6	13.5	(16.0)
Total	124.7	74.1	45.2	19.6	(25.6)

<I> <J>

(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)			
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	33.7	21.9	11.9	(10.0)
Risk claims	126.8	66.2	32.0	(34.2)
Total	160.6	88.2	44.0	(44.2)

<K> <L>

(7) Portion in the first half of fiscal 2003

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

	(Billions of yen)			
	Sep. 30, 2003	Mar. 31, 2004	Change	
Unrecoverable or valueless claims	256.4	26.1	(230.2)	
Risk claims	718.1	335.3	(382.8)	
Total	974.6	361.5	(613.1)	

<M> <N>

(8) Portion in the latter half of fiscal 2003

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

	(Billions of yen)	
	Mar. 31, 2004	Change
Unrecoverable or valueless claims	16.9	
Risk claims	172.0	
Total	189.0	

<O>

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

	(Billions of yen)								
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	346.5	349.1	307.2	354.1	342.7	267.9	484.3	128.5	(355.8)
Risk claims	1,012.7	1,006.1	942.1	1,491.7	1,123.2	557.4	1,001.3	617.6	(383.6)
Total	1,359.2	1,355.2	1,249.4	1,845.9	1,465.9	825.3	1,485.7	746.1	(739.5)

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

	2H of FY	
	2000	2001
Liquidation type disposal	52.4	(146.9)
Restructuring type disposal	25.4	22.3
Improvement in operating conditions, etc.	-	43.0
Sales of claims	102.4	1.0
Total	180.2	(77.5)

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

	2H of FY	
	2001	2002
Liquidation type disposal	-	(39.4)
Restructuring type disposal	30.1	22.3
Improvement in operating conditions, etc.	-	22.1
Sales of claims	47.3	0.1
Total	77.4	60.4

<D>

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

	2H of FY	
	2001	2002
Liquidation type disposal	0.0	(31.2)
Restructuring type disposal	14.0	5.0
Improvement in operating conditions, etc.	-	4.7
Sales of claims	26.6	0.3
Total	40.6	(21.4)

<F>

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

	2H of FY	
	2002	2003
Liquidation type disposal	29.8	(54.0)
Restructuring type disposal	16.3	33.9
Improvement in operating conditions, etc.	1.8	31.5
Sales of claims	65.2	2.4
Total	113.1	93.1

<H>

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

	2H of FY	
	2002	2003
Liquidation type disposal	0.8	(12.7)
Restructuring type disposal	8.2	6.7
Improvement in operating conditions, etc.	-	5.9
Sales of claims	22.6	0.7
Total	31.6	25.6

<J>

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

	2H of FY	
	2003	2004
Liquidation type disposal	0.3	(18.4)
Restructuring type disposal	0.2	23.7
Improvement in operating conditions, etc.	-	17.4
Sales of claims	38.2	6.3
Total	38.7	44.2

<L>

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

	2H of FY	
	2003	2004
Liquidation type disposal	100.4	(108.9)
Restructuring type disposal	75.7	326.3
Improvement in operating conditions, etc.	74.8	315.4
Sales of claims	144.5	10.8
Total	395.4	613.1

<N>

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

	(Billions of yen)	
	2H of FY 2000	2H of FY 2001
Legal liquidation	5.2	4.1
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	9.4
Entrustment of claims to RCC	-	-
Total	5.2	18.8

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

	(Billions of yen)	
	2H of FY 2001	2H of FY 2002
Legal liquidation	1.1	0.5
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	3.0
Entrustment of claims to RCC	-	-
Total	1.1	4.7

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

	(Billions of yen)	
	2H of FY 2002	2H of FY 2003
Legal liquidation	1.3	-
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	1.2
Entrustment of claims to RCC	-	-
Total	1.3	2.6

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

	(Billions of yen)	
	2H of FY 2003	2H of FY 2004
Legal liquidation	5.2	1.0
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	8.8
Entrustment of claims to RCC	-	-
Total	5.2	15.0

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

	(Billions of yen)	
	2H of FY 2004	2H of FY 2005
Legal liquidation	0.6	-
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	2.8
Entrustment of claims to RCC	-	-
Total	0.6	3.5

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

	(Billions of yen)	
	2H of FY 2005	2H of FY 2006
Legal liquidation	2.0	0.0
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	2.3
Partial direct write-off of small claims	-	6.6
Entrustment of claims to RCC	-	-
Total	2.0	11.0

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

	(Billions of yen)	
	2H of FY 2006	2H of FY 2007
Legal liquidation	5.0	0.8
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	11.3
Entrustment of claims to RCC	-	-
Total	5.0	17.1

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

	(Billions of yen)	
	2H of FY 2007	2H of FY 2008
Legal liquidation	8.2	1.1
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	6.1
Entrustment of claims to RCC	-	-
Total	8.2	15.5

<Saitama Resona Bank>

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

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

(Billions of yen)									
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	-	-	-	-	-	14.8	10.1	7.9	(2.2)
Risk claims	-	-	-	-	-	7.2	5.4	4.3	(1.1)
Total	-	-	-	-	-	22.1	15.5	12.2	(3.3)

(2) Portion in the latter half of fiscal 2000

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

(Billions of yen)									
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change	
Unrecoverable or valueless claims	-	-	-	-	2.7	2.5	2.3	(0.1)	
Risk claims	-	-	-	-	6.8	4.2	3.5	(0.7)	
Total	-	-	-	-	9.6	6.7	5.8	(0.9)	

(3) Portion in the first half of fiscal 2001

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

(Billions of yen)									
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change		
Unrecoverable or valueless claims	-	-	-	0.9	1.4	0.4	(1.0)		
Risk claims	-	-	-	7.4	2.2	1.6	(0.5)		
Total	-	-	-	8.4	3.7	2.1	(1.6)		

(4) Portion in the latter half of fiscal 2001

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

(Billions of yen)									
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change			
Unrecoverable or valueless claims	-	-	4.2	3.5	1.7	(1.7)			
Risk claims	-	-	10.2	6.5	5.9	(0.6)			
Total	-	-	14.5	10.0	7.6	(2.3)			

(5) Portion in the first half of fiscal 2002

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

(Billions of yen)									
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change				
Unrecoverable or valueless claims	-	1.0	1.1	1.3	0.2				
Risk claims	-	3.9	3.2	1.7	(1.4)				
Total	-	4.9	4.3	3.1	(1.2)				

(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)									
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change					
Unrecoverable or valueless claims	5.6	4.5	2.0	(2.5)					
Risk claims	25.4	15.6	11.2	(4.3)					
Total	31.0	20.2	13.3	(6.8)					

(7) Portion in the first half of fiscal 2003

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

(Billions of yen)									
	Sep. 30, 2003	Mar. 31, 2004	Change						
Unrecoverable or valueless claims	1.9	1.3	(0.5)						
Risk claims	23.7	17.0	(6.6)						
Total	25.6	18.4	(7.2)						

(8) Portion in the latter half of fiscal 2003

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

(Billions of yen)									
	Mar. 31, 2004								
Unrecoverable or valueless claims	1.7								
Risk claims	15.1								
Total	16.9								

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

(Billions of yen)									
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	-	-	-	-	-	29.4	25.3	18.9	(6.3)
Risk claims	-	-	-	-	-	61.2	61.0	60.7	(0.3)
Total	-	-	-	-	-	90.7	86.3	79.6	(6.6)

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

(Billions of yen)			
	2H of FY		2H of FY
Liquidation type disposal	0.8	Direct write-offs	(2.0)
Restructuring type disposal	-	Other	2.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.6
Sales of claims	2.1	Improvement in borrowers' conditions	0.7
Total		Total	3.3

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

(Billions of yen)			
	2H of FY		2H of FY
Liquidation type disposal	-	Direct write-offs	(4.4)
Restructuring type disposal	2.2	Other	0.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.7
Sales of claims	2.3	Improvement in borrowers' conditions	-
Total		Total	0.9

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

(Billions of yen)			
	2H of FY		2H of FY
Liquidation type disposal	0.1	Direct write-offs	(5.3)
Restructuring type disposal	-	Other	1.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.0
Sales of claims	5.7	Improvement in borrowers' conditions	-
Total		Total	1.6

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

(Billions of yen)			
	2H of FY		2H of FY
Liquidation type disposal	0.0	Direct write-offs	(1.7)
Restructuring type disposal	-	Other	1.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.3
Sales of claims	2.6	Improvement in borrowers' conditions	0.0
Total		Total	2.3

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

(Billions of yen)			
	2H of FY		2H of FY
Liquidation type disposal	0.0	Direct write-offs	0.2
Restructuring type disposal	-	Other	0.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.3
Sales of claims	0.2	Improvement in borrowers' conditions	0.3
Total		Total	1.2

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

(Billions of yen)			
	2H of FY		2H of FY
Liquidation type disposal	-	Direct write-offs	(0.0)
Restructuring type disposal	-	Other	5.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.7
Sales of claims	1.2	Improvement in borrowers' conditions	2.9
Total		Total	6.8

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

(Billions of yen)			
	2H of FY		2H of FY
Liquidation type disposal	-	Direct write-offs	0.9
Restructuring type disposal	-	Other	6.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	3.3
Sales of claims	0.0	Improvement in borrowers' conditions	2.8
Total		Total	7.2

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

(Billions of yen)		2H of FY
Legal liquidation		2.3
Measures similar to legal liquidation		0.0
Partition into good and bad portions		-
Partial direct write-off of small claims		1.8
Entrustment of claims to RCC		-
Total		4.2

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

(Billions of yen)		2H of FY
Legal liquidation		0.4
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		1.9
Entrustment of claims to RCC		-
Total		2.3

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

(Billions of yen)		2H of FY
Legal liquidation		0.1
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		0.2
Entrustment of claims to RCC		-
Total		0.4

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

(Billions of yen)		2H of FY
Legal liquidation		0.1
Measures similar to legal liquidation		0.6
Partition into good and bad portions		-
Partial direct write-off of small claims		0.9
Entrustment of claims to RCC		-
Total		1.7

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

(Billions of yen)		2H of FY
Legal liquidation		0.1
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		1.2
Entrustment of claims to RCC		-
Total		1.3

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

(Billions of yen)		2H of FY 2003
Legal liquidation		0.4
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

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

(Billions of yen)		2H of FY
Legal liquidation		0.2
Measures similar to legal liquidation		1.3
Partition into good and bad portions		-
Partial direct write-off of small claims		1.1
Entrustment of claims to RCC		-
Total		2.7

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

(Billions of yen)		2H of FY
Legal liquidation		0.1
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		1.6
Entrustment of claims to RCC		-
Total		1.7

<Kinki Osaka Bank >**(1) Portion in or prior to the first half of fiscal 2000**

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

	(Billions of yen)								
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	68.1	58.9	49.7	42.2	37.8	33.9	26.3	10.2	(16.1)
Risk claims	119.4	89.9	78.9	67.1	60.6	37.4	33.7	12.1	(21.6)
Total	187.6	148.8	128.7	109.4	98.4	71.3	60.1	22.3	(37.8)

<A>

(2) Portion in the latter half of fiscal 2000

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

	(Billions of yen)								
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change	
Unrecoverable or valueless claims	16.8	6.1	6.0	5.0	3.7	2.2	1.5	(0.6)	
Risk claims	26.1	6.2	3.5	2.7	2.2	2.7	1.4	(1.2)	
Total	43.0	12.4	9.5	7.8	6.0	4.9	3.0	(1.8)	

<C> <D>

(3) Portion in the first half of fiscal 2001

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

	(Billions of yen)								
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change		
Unrecoverable or valueless claims	11.5	9.4	9.5	7.4	5.2	1.4	(3.8)		
Risk claims	30.8	14.7	7.8	4.5	3.8	3.6	(0.1)		
Total	42.3	24.2	17.4	12.0	9.1	5.1	(4.0)		

<E> <F>

(4) Portion in the latter half of fiscal 2001

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

	(Billions of yen)								
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change			
Unrecoverable or valueless claims	22.7	19.1	16.4	11.0	2.4	(8.6)			
Risk claims	17.5	8.5	4.9	4.0	2.8	(1.1)			
Total	40.3	27.7	21.4	15.0	5.2	(9.8)			

<G> <H>

(5) Portion in the first half of fiscal 2002

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

	(Billions of yen)								
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change				
Unrecoverable or valueless claims	10.4	10.9	12.6	8.9	(3.7)				
Risk claims	51.1	39.9	19.5	6.3	(13.2)				
Total	61.6	50.8	32.2	15.2	(16.9)				

<I> <J>

(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)								
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change					
Unrecoverable or valueless claims	12.1	20.1	9.7	(10.3)					
Risk claims	41.2	12.8	6.7	(6.0)					
Total	53.4	32.9	16.5	(16.4)					

<K> <L>

(7) Portion in the first half of fiscal 2003

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

	(Billions of yen)								
	Sep. 30, 2003	Mar. 31, 2004	Change						
Unrecoverable or valueless claims	48.8	13.3	(35.4)						
Risk claims	73.8	51.5	(22.3)						
Total	122.6	64.9	(57.7)						

<M> <N>

(8) Portion in the latter half of fiscal 2003

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

	(Billions of yen)								
	Mar. 31, 2004	Change							
Unrecoverable or valueless claims	6.3								
Risk claims	31.8								
Total	38.2								

<O>

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

Total of the figures reported in (1) to (8) above

	(Billions of yen)								
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Change
Unrecoverable or valueless claims	68.1	75.8	67.4	80.4	82.0	84.7	126.5	54.1	(72.4)
Risk claims	119.4	116.0	116.1	103.0	131.0	130.3	150.6	116.5	(34.0)
Total	187.6	191.8	183.5	183.5	213.0	215.1	277.2	170.6	(106.5)

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

	2H of FY			2H of FY	
Liquidation type disposal	0.2		Direct write-offs	(47.8)	
Restructuring type disposal	0.0		Other	3.5	
Improvement in operating conditions, etc.	-		Collection, repayment, etc.	3.4	
Sales of claims	81.8		Improvement in borrowers' conditions	0.0	
Total			Total	37.8	

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

	2H of FY			2H of FY	
Liquidation type disposal	0.0		Direct write-offs	0.5	
Restructuring type disposal	-		Other	0.7	
Improvement in operating conditions, etc.	-		Collection, repayment, etc.	0.6	
Sales of claims	0.5		Improvement in borrowers' conditions	0.0	
Total			Total	1.8	

<D>

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

	2H of FY			2H of FY	
Liquidation type disposal	0.0		Direct write-offs	(2.9)	
Restructuring type disposal	-		Other	2.9	
Improvement in operating conditions, etc.	-		Collection, repayment, etc.	2.8	
Sales of claims	3.9		Improvement in borrowers' conditions	0.0	
Total			Total	4.0	

<F>

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

	2H of FY			2H of FY	
Liquidation type disposal	7.0		Direct write-offs	(8.3)	
Restructuring type disposal	-		Other	7.9	
Improvement in operating conditions, etc.	-		Collection, repayment, etc.	7.4	
Sales of claims	3.2		Improvement in borrowers' conditions	0.5	
Total			Total	9.8	

<H>

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

	2H of FY			2H of FY	
Liquidation type disposal	-		Direct write-offs	(0.7)	
Restructuring type disposal	2.8		Other	4.1	
Improvement in operating conditions, etc.	1.5		Collection, repayment, etc.	4.0	
Sales of claims	9.0		Improvement in borrowers' conditions	0.0	
Total			Total	16.9	

<J>

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

	2H of FY			2H of FY	
Liquidation type disposal	-		Direct write-offs	(4.1)	
Restructuring type disposal	0.4		Other	5.6	
Improvement in operating conditions, etc.	1.2		Collection, repayment, etc.	5.3	
Sales of claims	13.3		Improvement in borrowers' conditions	0.2	
Total			Total	16.4	

<L>

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

	2H of FY			2H of FY	
Liquidation type disposal	-		Direct write-offs	(11.7)	
Restructuring type disposal	1.2		Other	54.7	
Improvement in operating conditions, etc.	-		Collection, repayment, etc.	51.5	
Sales of claims	13.6		Improvement in borrowers' conditions	3.1	
Total			Total	57.7	

<N>

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	1.8	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	8.1	
Entrustment of claims to RCC	-	
Total	10.0	

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

	(Billions of yen)	
	2H 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	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	0.1	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	1.6	
Entrustment of claims to RCC	-	
Total	1.7	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	0.2	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	1.6	
Entrustment of claims to RCC	-	
Total	1.8	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	1.6	
Measures similar to legal liquidation	4.1	
Partition into good and bad portions	-	
Partial direct write-off of small claims	6.7	
Entrustment of claims to RCC	-	
Total	8.3	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	1.4	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	7.7	
Entrustment of claims to RCC	-	
Total	9.1	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	4.2	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	9.0	
Entrustment of claims to RCC	-	
Total	13.3	

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

	(Billions of yen)	
	2H of FY	
Legal liquidation	2.5	
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	6.3	

8. Loans and bills discounted by industry

<Total of four banks>

(P. 19)

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

(Billions of yen)	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of March 2004	Change	End of March 2003	End of March 2004	Change	End of March 2003	End of March 2004	Change	End of March 2003
	Manufacturing	3,122.2	(733.6)	3,855.8	2,439.5	(633.3)	3,072.9	342.1	(13.3)
Agriculture	23.6	(1.7)	25.3	15.3	(2.1)	17.5	7.5	0.7	6.7
Forestry	4.5	(0.1)	4.6	3.3	(0.0)	3.3	0.8	(0.0)	0.9
Fishery	3.8	(1.6)	5.4	3.1	(1.5)	4.7	-	-	-
Mining	25.1	(4.8)	30.0	22.6	(3.7)	26.3	2.1	0.4	1.7
Construction	1,106.4	(315.1)	1,421.6	782.7	(254.4)	1,037.2	175.5	(15.5)	191.0
Electricity, gas, heating, water	79.6	(15.7)	95.4	70.0	(12.4)	82.5	8.9	(3.0)	11.9
Information and communication	325.3	(86.6)	412.0	301.5	(82.6)	384.2	12.7	3.0	9.6
Transportation	822.6	(68.2)	890.8	647.8	(84.7)	732.5	123.4	14.0	109.3
Wholesale and retail	3,069.9	(800.0)	3,870.0	2,441.0	(700.5)	3,141.6	316.1	(9.9)	326.1
Financial and insurance services	1,472.4	(244.5)	1,717.0	1,369.3	(241.2)	1,610.6	21.7	10.1	11.5
Real estate	3,022.8	(1,037.9)	4,060.8	2,318.7	(893.5)	3,212.2	421.6	16.3	405.2
Services	2,522.0	(485.6)	3,007.7	1,909.7	(430.3)	2,340.0	348.9	17.1	331.7
Local governments	784.5	37.2	747.3	348.1	33.4	314.6	415.8	1.7	414.1
Others	10,069.1	681.9	9,387.2	6,126.0	415.9	5,710.0	2,782.5	248.0	2,534.4
Domestic total	26,454.7	(3,076.9)	29,531.6	18,799.3	(2,891.5)	21,690.9	4,980.3	269.9	4,710.3
Japan offshore banking account	29.0	(19.0)	48.0	28.8	(19.0)	47.8	-	-	-
Total	26,483.7	(3,095.9)	29,579.7	18,828.2	(2,910.5)	21,738.7	4,980.3	269.9	4,710.3

(Billions of yen)	Kinki Osaka Bank			Nara Bank		
	End of March 2004	Change	End of March 2003	End of March 2004	Change	End of March 2003
	Manufacturing	326.9	(85.7)	412.7	13.5	(1.2)
Agriculture	0.6	(0.0)	0.7	0.1	(0.2)	0.3
Forestry	0.2	(0.0)	0.3	-	(0.0)	0.0
Fishery	0.6	(0.0)	0.7	-	-	-
Mining	0.3	(1.6)	1.9	-	-	-
Construction	138.9	(44.6)	183.5	9.2	(0.6)	9.8
Electricity, gas, heating, water	0.1	(0.1)	0.2	0.4	(0.1)	0.6
Information and communication	10.8	(6.6)	17.4	0.1	(0.4)	0.6
Transportation	48.1	2.0	46.0	3.3	0.4	2.9
Wholesale and retail	298.6	(87.2)	385.8	14.1	(2.2)	16.4
Financial and insurance services	71.0	(16.8)	87.9	10.2	3.4	6.8
Real estate	262.1	(158.7)	420.9	20.4	(1.9)	22.3
Services	245.0	(72.3)	317.3	18.3	(0.2)	18.5
Local governments	18.3	2.0	16.2	2.2	(0.0)	2.2
Others	1,119.1	10.6	1,108.4	41.4	7.2	34.1
Domestic total	2,541.3	(459.3)	3,000.7	133.6	4.0	129.6
Japan offshore banking account	0.1	(0.0)	0.2	-	-	-
Total	2,541.5	(459.4)	3,000.9	133.6	4.0	129.6

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

(2) Risk-managed loans by industry

(Billions of yen)

(Billions of yen)	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of March 2004	Change	End of March 2003	End of March 2004	Change	End of March 2003	End of March 2004	Change	End of March 2003
	Manufacturing	308.3	4.2	304.0	252.8	20.1	232.6	14.4	(4.5)
Agriculture	1.6	(1.1)	2.7	0.7	(0.9)	1.7	0.7	(0.0)	0.8
Forestry	-	(0.0)	0.0	-	(0.0)	0.0	-	-	-
Fishery	0.0	(0.0)	0.0	0.0	-	0.0	-	-	-
Mining	3.7	(0.3)	4.1	3.7	(0.3)	4.1	-	-	-
Construction	137.2	(95.4)	232.7	97.8	(83.0)	180.8	15.2	(2.2)	17.5
Electricity, gas, heating, water	0.0	(0.2)	0.3	0.0	(0.2)	0.2	-	(0.0)	0.0
Information and communication	17.1	(5.5)	22.6	15.4	(6.9)	22.3	0.7	0.4	0.2
Transportation	88.6	53.2	35.4	84.6	55.8	28.7	0.8	0.1	0.7
Wholesale and retail	292.1	(124.7)	416.8	234.7	(90.3)	325.0	17.6	(7.7)	25.4
Financial and insurance services	130.4	117.1	13.2	129.5	118.1	11.3	0.0	0.0	-
Real estate	475.9	(785.9)	1,261.8	380.2	(688.4)	1,068.6	40.5	(2.3)	42.8
Services	213.1	(141.3)	354.5	139.7	(110.1)	249.8	23.0	(2.3)	25.3
Local governments	-	-	-	-	-	-	-	-	-
Others	192.8	(32.7)	225.5	132.9	(29.5)	162.5	39.1	1.2	37.8
Domestic total	1,861.4	(1,012.8)	2,874.3	1,472.5	(815.7)	2,288.3	152.7	(17.3)	170.0
Japan offshore banking account	1.1	(8.2)	9.4	1.1	(8.2)	9.4	-	-	-
Total	1,862.6	(1,021.1)	2,883.8	1,473.7	(823.9)	2,297.7	152.7	(17.3)	170.0

(Billions of yen)	Kinki Osaka Bank			Nara Bank		
	End of March 2004	Change	End of March 2003	End of March 2004	Change	End of March 2003
	Manufacturing	40.1	(10.4)	50.5	0.8	(0.9)
Agriculture	0.0	(0.0)	0.1	0.0	0.0	-
Forestry	-	-	-	-	-	-
Fishery	0.0	(0.0)	0.0	-	-	-
Mining	-	-	-	-	-	-
Construction	23.0	(9.2)	32.2	1.0	(1.0)	2.0
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	-	-
Information and communication	0.9	0.9	0.0	0.0	0.0	-
Transportation	3.1	(2.7)	5.8	0.0	(0.0)	0.0
Wholesale and retail	38.0	(25.5)	63.5	1.6	(1.1)	2.8
Financial and insurance services	0.7	(1.0)	1.7	0.1	(0.0)	0.1
Real estate	52.2	(93.8)	146.0	2.9	(1.3)	4.2
Services	48.4	(29.1)	77.6	1.8	0.2	1.6
Local governments	-	-	-	-	-	-
Others	20.1	(4.2)	24.3	0.6	(0.1)	0.8
Domestic total	226.9	(175.4)	402.3	9.1	(4.3)	13.5
Japan offshore banking account	-	-	-	-	-	-
Total	226.9	(175.4)	402.3	9.1	(4.3)	13.5

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 four banks					Resona Bank					Saitama Resona Bank				
	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003
Housing loans	9,373,895	539,451	846,274	8,834,443	8,527,620	5,762,890	356,137	541,899	5,406,753	5,220,990	2,594,154	148,238	252,763	2,445,915	2,341,390
Before securitization	9,993,643	501,818	766,872	9,491,824	9,226,770	6,150,725	333,478	494,182	5,817,246	5,656,543	2,826,066	133,263	221,079	2,692,803	2,604,987
Residential housing loans	6,733,657	472,373	773,866	6,261,284	5,959,790	3,961,818	312,588	520,271	3,649,229	3,441,546	1,891,750	145,359	234,282	1,746,391	1,657,468
Before securitization	7,353,405	434,739	694,465	6,918,665	6,658,940	4,349,653	289,929	472,554	4,059,723	3,877,098	2,123,663	130,384	202,597	1,993,279	1,921,065
Other consumer loans	467,642	(26,276)	(55,226)	493,918	522,868	286,739	(17,438)	(36,958)	304,178	323,698	82,063	(1,282)	(3,020)	83,345	85,083
Total loans to consumers	9,841,537	513,175	791,048	9,328,362	9,050,489	6,049,630	338,698	504,941	5,710,931	5,544,688	2,676,217	146,956	249,743	2,529,261	2,426,474
Before securitization of housing loans	10,461,285	475,542	711,646	9,985,743	9,749,639	6,437,465	316,040	457,223	6,121,425	5,980,241	2,908,130	131,981	218,058	2,776,148	2,690,071

	Kinki Osaka Bank					Nara Bank				
	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003
Housing loans	983,931	29,668	43,290	954,262	940,640	32,919	5,407	8,320	27,512	24,598
Before securitization	983,931	29,668	43,290	954,262	940,640	32,919	5,407	8,320	27,512	24,598
Residential housing loans	850,879	11,710	14,648	839,168	836,230	29,209	2,715	4,664	26,494	24,544
Before securitization	850,879	11,710	14,648	839,168	836,230	29,209	2,715	4,664	26,494	24,544
Other consumer loans	96,659	(8,014)	(14,692)	104,674	111,351	2,179	459	(554)	1,720	2,734
Total loans to consumers	1,080,590	21,653	28,598	1,058,936	1,051,992	35,099	5,866	7,765	29,232	27,333
Before securitization of housing loans	1,080,590	21,653	28,598	1,058,936	1,051,992	35,099	5,866	7,765	29,232	27,333

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

(Millions of yen, %)

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003
Loans to SMEs and individuals	21,237,192	(335,240)	(2,302,939)	21,572,433	23,540,132	14,497,299	(425,793)	(2,109,961)	14,923,092	16,607,260	4,237,771	202,165	206,131	4,035,605	4,031,639
Ratio of loans to SMEs and individuals	80.27	1.06	0.56	79.21	79.71	77.11	1.59	0.55	75.52	76.56	85.09	(1.24)	(0.50)	86.33	85.59

	Kinki Osaka Bank					Nara Bank				
	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003	End of March 2004	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003
Loans to SMEs and individuals	2,382,014	(116,680)	(402,428)	2,498,694	2,784,442	120,108	5,066	3,318	115,041	116,790
Ratio of loans to SMEs and individuals	93.72	0.16	0.93	93.56	92.79	89.86	(0.55)	(0.24)	90.41	90.10

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 five banks, Non-consolidated figures of each bank>

(Millions of yen)

	End of March 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003
Deposits (Term-end)	32,620,989	20,328,898	8,631,425	3,493,690	163,581	3,394	(24,532)	(2,289,398)	32,645,522	34,910,388
Deposits (average balance)	32,388,078	20,122,644	8,523,205	3,569,375	169,305	3,547	(525,567)	(905,145)	32,913,645	33,293,223
Trust principal (Term-end)	569,057	569,057	-	-	-	-	(29,862)	(27,291)	598,919	596,348
Trust principal (average balance)	576,697	576,697	-	-	-	-	(5,468)	(112,584)	582,165	689,281
Loans and bills discounted (Term-end)	26,475,399	18,819,882	4,980,307	2,541,554	133,655	-	(762,556)	(3,069,787)	27,237,956	29,545,186
Banking account	26,246,092	18,590,575	4,980,307	2,541,554	133,655	-	(736,901)	(3,007,618)	26,982,993	29,253,711
Trust account	229,307	229,307	-	-	-	-	(25,655)	(62,168)	254,962	291,475
Loans and bills discounted (average balance)	27,524,619	19,985,365	4,696,010	2,713,690	129,553	-	(532,648)	(1,462,264)	28,057,268	28,986,884
Banking account	27,261,468	19,722,213	4,696,010	2,713,690	129,553	-	(516,486)	(1,367,293)	27,777,954	28,628,761
Trust account	263,151	263,151	-	-	-	-	(16,162)	(94,970)	279,314	358,122

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

(Millions of yen)

	End of March 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003
Domestic consumer deposits (Term-end)	19,747,908	10,301,907	6,496,963	2,818,612	130,425	-	(93,801)	(543,050)	19,841,709	20,290,959
Liquid deposits	8,746,324	4,700,585	3,095,605	907,809	42,324	-	193,868	(92,772)	8,552,455	8,839,097
Time deposits	10,791,660	5,441,110	3,356,035	1,906,414	88,100	-	(305,845)	(490,831)	11,097,506	11,282,492
Domestic corporate deposits (Term-end)	10,610,933	8,584,518	1,373,745	620,115	29,160	3,394	(319,409)	(1,413,230)	10,930,342	12,024,164
Liquid deposits	8,102,491	6,564,242	1,102,196	413,079	19,578	3,394	(50,652)	(1,062,354)	8,153,143	9,164,845
Time deposits	2,118,648	1,691,229	230,031	187,805	9,581	-	(201,094)	(278,830)	2,319,743	2,397,478

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 March 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change from September 2003	Change from March 2003	End of September 2003	End of March 2003
Investment trust	848,385	453,339	224,177	161,615	9,253	190,537	331,516	657,848	516,869
Public bond	106,574	60,225	41,449	4,827	72	3,363	5,579	103,211	100,994
Insurance policy	64,622	34,000	19,147	11,023	451	38,626	54,361	25,995	10,261

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 four banks, Non-consolidated figures of each bank>

1) Sales of nonperforming claims

(Millions of yen)

	FY 2003	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change	FY 2002
Principal of loans sold	778,062	576,439	44,872	156,750	-	392,969	385,093

1. Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	FY 2003	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change	FY 2002
Number of debt-forgiven borrowers	16	10	-	6	-	10	6
Amount of claims abandoned	239,441	229,559	-	9,881	-	117,992	121,449

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