
Financial Results Report

for Fiscal Year 2011
(Reference Materials)

May 11, 2012



RESONA

Resona Holdings, Inc.

<Contents >

I. Highlights of Financial Results for Fiscal Year 2011

1	Statements of income <Consolidated>	I	1
	<Reference> Number of consolidated subsidiaries	I	1
	Statements of income <Total of three banks, Non-consolidated figures of each bank>	I	2-3
2	Net operating profit per employee <Total of three banks, Non-consolidated figures of each bank>	I	4
3	ROE <Consolidated> <Total of three banks, Non-consolidated figures of each bank>	I	4
4	Interest rate spreads (domestic operations) <Total of three banks, Non-consolidated figures of each bank>	I	5
5	Use and source of funds<Total of three banks, Non-consolidated figures of each bank>	I	6-9
6	Retirement benefit obligation and expenses <Total of three banks, Non-consolidated figures of each bank>	I	10
	(1) Retirement benefit obligation	I	10
	(2) Retirement benefit expenses	I	10
7	Gains or losses on bonds and stocks <Total of three banks, Non-consolidated figures of each bank>	I	11
8	Unrealized gains/(losses) on marketable securities	I	12
	<Consolidated> <Total of three banks, Non-consolidated figures of each bank>		
9	Breakdown of securities by remaining period to maturity	I	13
	<Total of three banks, Non-consolidated figures of each bank>		
10	Capital adequacy ratio (preliminary)	I	14
11	Securitized products held <Total of three banks, Non-consolidated figures of each bank>	I	15
12	Stock holdings <Total of three banks, Non-consolidated figures of each bank>	I	16
13	Number of employees and offices	I	16
	<Resona Holdings, Non-consolidated>		
	<Total of three banks, Non-consolidated figures of each bank>		

II. Loans and Bills Discounted and Other

1	Risk-managed loans <Total of three banks, Non-consolidated figures of each bank>	II	1
2	Percentage of loan loss reserves to total risk-managed loans	II	2
	<Total of three banks, Non-consolidated figures of each bank>		
3	Reserve for possible loan losses	II	3
	<Consolidated> <Total of three banks, Non-consolidated figures of each bank>	II	
4	Claims disclosure according to the Financial Reconstruction Law	II	4
	<Total of three banks, Non-consolidated figures of each bank>		
5	Coverage ratios by type of borrower <Total of three banks, Non-consolidated figures of each bank>	II	5
6	Results of self-assessment of asset quality <Total of three banks, Non-consolidated figures of each bank>	II	6-7
7	Progress in off-balancing of claims (Banking and trust accounts)	II	8
	<Total of three banks, Non-consolidated figures of each bank>		
	(1) Performance of FY2011	II	8
	(2) Placement of loans off the balance sheets	II	8
8	Loans and bills discounted by industry <Total of three banks, Non-consolidated figures of each bank>	II	9-14
	(1) Industry breakdown of total loans and bills discounted	II	9
	(2) Risk-managed loans by industry	II	10
	(3) Loans to consumers	II	11
	(4) Loans to small and medium-sized corporations and individuals	II	12
9	Balance of deposits and loans <Total of three banks, Non-consolidated figures of each bank>	II	13
	<Reference> Domestic breakdown of individual, corporate and other deposits	II	14
	<Reference> Investment trust and other investment products for individual customers	II	14

III. Computation of Deferred Tax Assets

III 1

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

I. Highlights of Financial Results for Fiscal Year 2011

1. Statements of Income

<Consolidated>

(Millions of yen)

		FY 2011 (A)		FY 2010 (B)
			(A)-(B)	
Ordinary income	1	850,350	(9,548)	859,898
Consolidated gross operating profit	2	655,225	(11,821)	667,047
Interest income	3	463,981	(20,111)	484,092
Trust fees (after disposal of problem loans in the trust account)	4	23,497	(2,439)	25,937
<Disposal of problem loans in the trust account>	5	47	69	(21)
Fees and commissions	6	119,685	(1,179)	120,865
Trading income	7	11,558	(16,976)	28,534
Other operating income	8	36,502	28,885	7,617
Provision to general reserve for possible loan losses	9	-	(1,350)	1,350
General and administrative expenses	10	(360,914)	8,498	(369,413)
Other gains/(losses), net	11	(19,438)	69,256	(88,695)
Gains or losses on stocks	12	2,361	3,195	(833)
Disposal of problem loans	13	(54,680)	37,573	(92,253)
Reversal of credit expenses	14	40,816	40,816	
Equity in earnings from investments in affiliated companies	15	191	(208)	400
Ordinary profit	16	274,872	64,582	210,290
Extraordinary profit	17	2,069	(30,582)	32,652
Reversal of credit expenses	18		(29,362)	29,362
Extraordinary loss	19	(3,645)	2,186	(5,831)
Income before income taxes and minority interests	20	273,297	36,185	237,111
Income taxes-current	21	(12,522)	(1,998)	(10,523)
Income taxes-deferred	22	(2,593)	59,595	(62,189)
Minority interests in net income	23	(4,518)	(199)	(4,318)
Net income	24	253,662	93,583	160,079
Credit expenses (5, 9, 13, 14, 18)	25	(13,816)	47,744	(61,561)
Disposal of problem loans in the trust account	26	47	69	(21)
Provision to general reserve for possible loan losses, net	27	57,610	56,259	1,350
Write-off of loans	28	(49,853)	2,446	(52,299)
Provision to specific reserve for possible loan losses, net	29	(48,038)	(13,178)	(34,860)
Provision to special reserve for certain overseas loans, net	30	1	3	(1)
Other disposal of problem loans	31	(4,827)	264	(5,092)
Gains from recoveries of written-off claims	32	31,243	1,880	29,362

Note: "Reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2011 (A)		FY 2010 (B)
			(A)-(B)	
Number of consolidated subsidiaries	33	16	(1)	17
Number of affiliated companies accounted for by the equity method	34	1	-	1
Total	35	17	(1)	18

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

(Millions of yen)

		Total of three banks			Resona Bank		
		FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Gross operating profit	1	598,690	(7,042)	605,733	403,181	2,378	400,803
Gross operating profit from domestic operations	2	577,507	(9,474)	586,981	384,499	61	384,438
Interest income	3	450,964	(18,754)	469,719	278,181	(11,788)	289,970
Trust fees (after disposal of problem loans in the trust account)	4	23,497	(2,439)	25,937	23,497	(2,439)	25,937
<Disposal of problem loans in the trust account>	5	47	69	(21)	47	69	(21)
Fees and commissions	6	70,770	400	70,370	52,688	1,614	51,073
Trading income	7	1,615	1,014	600	1,615	1,014	600
Other operating income	8	30,658	10,304	20,354	28,516	11,659	16,856
Gross operating profit from international operations	9	21,183	2,431	18,751	18,681	2,316	16,364
Interest income	10	3,229	1,767	1,462	3,162	1,558	1,604
Fees and commissions	11	2,649	62	2,587	2,268	63	2,205
Trading income	12	10,568	(18,964)	29,533	10,568	(18,964)	29,533
Other operating income	13	4,734	19,566	(14,831)	2,682	19,660	(16,978)
Expenses (excluding non-recurring items)	14	(338,843)	6,814	(345,657)	(222,629)	4,930	(227,559)
Personnel expenses	15	(130,417)	(279)	(130,137)	(85,105)	(1,071)	(84,033)
Non-personnel expenses	16	(189,809)	7,371	(197,181)	(125,331)	6,271	(131,603)
Taxes	17	(18,616)	(277)	(18,338)	(12,192)	(269)	(11,922)
Provision to general reserve for possible loan losses	18	7,617	2,830	4,787	-	(3,639)	3,639
Actual net operating profit *1	19	259,798	(297)	260,096	180,503	7,239	173,264
Core net operating profit *2	20	232,975	3,406	229,568	157,846	9,539	148,306
Net operating profit	21	267,464	2,601	264,863	180,551	3,669	176,882
Net gains/(losses) on bonds	22	26,823	(3,704)	30,527	22,657	(2,300)	24,957
Other gains/(losses), net	23	(23,346)	48,430	(71,777)	(1,310)	41,683	(42,993)
Net gains/(losses) on stocks	24	2,233	3,942	(1,709)	1,186	3,167	(1,980)
Gains on sale	25	10,967	3,516	7,451	9,530	2,707	6,823
Losses on sale	26	(7,623)	(1,768)	(5,854)	(7,382)	(1,793)	(5,589)
Losses on devaluation	27	(1,110)	2,195	(3,305)	(961)	2,253	(3,214)
Disposal of problem loans	28	(57,821)	12,580	(70,402)	(35,272)	10,275	(45,548)
Reversal of credit expenses	29	45,676	45,676	-	41,228	41,228	-
Other	30	(13,435)	(13,769)	334	(8,453)	(12,989)	4,535
Ordinary profit	31	244,117	51,031	193,085	179,240	45,352	133,888
Extraordinary profit/(loss), net	32	(1,422)	(26,100)	24,677	(825)	(22,242)	21,416
Reversal of credit expenses	33	-	(28,817)	28,817	-	(24,340)	24,340
Gains/(losses) on disposal of fixed assets	34	1,046	1,012	33	1,200	1,214	(14)
Impairment losses on fixed assets	35	(2,468)	1,190	(3,659)	(2,026)	591	(2,617)
Other	36	-	513	(513)	-	291	(291)
Income before income taxes	37	242,694	24,930	217,763	178,415	23,109	155,305
Income taxes-current	38	(1,855)	3,662	(5,518)	5,846	(4,561)	10,408
Income taxes-deferred	39	(1,354)	60,356	(61,710)	2,684	63,236	(60,551)
Net income	40	239,484	88,950	150,534	186,946	81,784	105,161
Credit expenses (5, 18, 28, 29, 33)	41	(4,478)	32,339	(36,818)	6,003	23,594	(17,590)
Disposal of problem loans in the trust account	42	47	69	(21)	47	69	(21)
Provision to general reserve for possible loan losses, net	43	49,276	44,489	4,787	41,659	38,019	3,639
Write-off of loans	44	(43,103)	2,615	(45,719)	(33,679)	232	(33,912)
Provision to specific reserve for possible loan losses, net	45	(37,999)	(16,543)	(21,456)	(26,769)	(16,371)	(10,397)
Provision to special reserve for certain overseas loans, net	46	1	3	(1)	1	3	(1)
Other disposal of problem loans	47	(3,486)	(262)	(3,224)	(1,593)	(355)	(1,237)
Gains from recoveries of written-off claims	48	30,785	1,968	28,817	26,337	1,997	24,340

Notes: *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

*3. "Reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Gross operating profit	1	143,515	(4,789)	148,305	51,994	(4,631)	56,625
Gross operating profit from domestic operations	2	142,527	(5,262)	147,789	50,481	(4,272)	54,753
Interest income	3	128,425	(5,091)	133,517	44,357	(1,874)	46,231
Trust fees (after disposal of problem loans in the trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	12,580	226	12,353	5,501	(1,440)	6,942
Trading income	7	-	-	-	-	-	-
Other operating income	8	1,520	(397)	1,918	622	(957)	1,579
Gross operating profit from international operations	9	988	472	515	1,512	(358)	1,871
Interest income	10	(417)	242	(660)	484	(33)	518
Fees and commissions	11	198	11	187	182	(12)	195
Trading income	12	-	-	-	-	-	-
Other operating income	13	1,207	218	988	845	(312)	1,157
Expenses (excluding non-recurring items)	14	(75,695)	516	(76,212)	(40,518)	1,367	(41,885)
Personnel expenses	15	(28,510)	(21)	(28,488)	(16,802)	813	(17,615)
Non-personnel expenses	16	(42,905)	581	(43,486)	(21,572)	519	(22,091)
Taxes	17	(4,280)	(43)	(4,237)	(2,144)	34	(2,178)
Provision to general reserve for possible loan losses	18	5,652	4,547	1,105	1,965	1,922	43
Actual net operating profit *1	19	67,819	(4,273)	72,093	11,475	(3,263)	14,739
Core net operating profit *2	20	64,521	(4,289)	68,811	10,607	(1,843)	12,451
Net operating profit	21	73,471	273	73,198	13,441	(1,341)	14,782
Net gains/(losses) on bonds	22	3,298	16	3,281	868	(1,419)	2,288
Other gains/(losses), net	23	(11,781)	3,473	(15,254)	(10,255)	3,273	(13,529)
Net gains/(losses) on stocks	24	911	1,052	(141)	134	(278)	413
Gains on sale	25	1,196	1,030	166	239	(222)	462
Losses on sale	26	(136)	83	(219)	(104)	(58)	(46)
Losses on devaluation	27	(149)	(61)	(88)	(0)	3	(3)
Disposal of problem loans	28	(12,842)	558	(13,400)	(9,706)	1,746	(11,453)
Reversal of credit expenses	29	2,857	2,857	-	1,590	1,590	-
Other	30	(2,707)	(994)	(1,712)	(2,274)	214	(2,489)
Ordinary profit	31	61,690	3,747	57,943	3,185	1,932	1,253
Extraordinary profit/(loss), net	32	(352)	(1,019)	666	(244)	(2,838)	2,594
Reversal of credit expenses	33	-	(1,532)	1,532	-	(2,944)	2,944
Gains/(losses) on disposal of fixed assets	34	(99)	94	(193)	(54)	(296)	242
Impairment losses on fixed assets	35	(253)	397	(650)	(189)	201	(390)
Other	36	-	21	(21)	-	200	(200)
Income before income taxes	37	61,337	2,727	58,610	2,941	(906)	3,848
Income taxes-current	38	(26,198)	(2,471)	(23,727)	18,496	10,695	7,800
Income taxes-deferred	39	860	850	10	(4,899)	(3,730)	(1,169)
Net income	40	35,999	1,106	34,892	16,539	6,059	10,479
Credit expenses (5, 18, 28, 29, 33)	41	(4,332)	6,429	(10,762)	(6,150)	2,315	(8,465)
Disposal of problem loans in the trust account	42	-	-	-	-	-	-
Provision to general reserve for possible loan losses, net	43	5,652	4,547	1,105	1,965	1,922	43
Write-off of loans	44	(4,936)	970	(5,906)	(4,488)	1,412	(5,900)
Provision to specific reserve for possible loan losses, net	45	(7,203)	(642)	(6,560)	(4,026)	470	(4,497)
Provision to special reserve for certain overseas loans, net	46	-	-	-	-	-	-
Other disposal of problem loans	47	(702)	230	(933)	(1,191)	(136)	(1,054)
Gains from recoveries of written-off claims	48	2,857	1,324	1,532	1,590	(1,353)	2,944

Notes: *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

3. "Reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Actual net operating profit	259,798	(297)	260,096	180,503	7,239	173,264
Actual net operating profit per employee (thousands of yen)	17,137	127	17,010	18,560	824	17,736
Net operating profit	267,464	2,601	264,863	180,551	3,669	176,882
Net operating profit per employee (thousands of yen)	17,642	320	17,322	18,565	459	18,106

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Actual net operating profit	67,819	(4,273)	72,093	11,475	(3,263)	14,739
Actual net operating profit per employee (thousands of yen)	21,926	(1,412)	23,338	4,899	(1,161)	6,060
Net operating profit	73,471	273	73,198	13,441	(1,341)	14,782
Net operating profit per employee (thousands of yen)	23,754	58	23,696	5,739	(339)	6,078

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

3. R O E

<Consolidated>

(%)

	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Net income ROE	15.77	6.95	8.82

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

(%)

	Total of three banks			Resona Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Net operating profit ROE	16.36	(1.13)	17.49	15.19	(0.91)	16.10
Net income ROE	14.65	4.70	9.94	15.72	6.15	9.57

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Net operating profit ROE	22.16	(1.40)	23.56	11.72	(2.41)	14.13
Net income ROE	10.86	(0.37)	11.23	14.42	4.40	10.02

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

(Consolidated ROE: Excluding minority interests)

4. Interest rate spreads (domestic operations)

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

(%)

	Total of three banks			Resona Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Average interest rate on funds invested (a)	1.33	(0.12)	1.46	1.34	(0.13)	1.47
Average interest rate of loans and bills discounted (c)	1.72	(0.10)	1.83	1.66	(0.10)	1.76
Average interest rate on securities	0.54	(0.03)	0.58	0.60	0.00	0.60
Average interest rate on procured funds (b)	0.97	(0.07)	1.05	1.01	(0.07)	1.09
Average interest rate of deposits and negotiable CDs (d)	0.08	(0.02)	0.11	0.09	(0.02)	0.11
Average interest rate on external debt	0.26	(0.04)	0.30	0.10	(0.00)	0.11
Gross interest margin (a) - (b)	0.35	(0.05)	0.41	0.33	(0.05)	0.38
Loan-to-deposit spread (c) - (d)	1.64	(0.07)	1.71	1.57	(0.07)	1.64

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Average interest rate on funds invested (a)	1.28	(0.12)	1.40	1.45	(0.11)	1.56
Average interest rate of loans and bills discounted (c)	1.85	(0.10)	1.95	1.87	(0.05)	1.93
Average interest rate on securities	0.48	(0.06)	0.54	0.49	(0.13)	0.63
Average interest rate on procured funds (b)	0.79	(0.05)	0.84	1.34	(0.07)	1.42
Average interest rate of deposits and negotiable CDs (d)	0.06	(0.02)	0.09	0.10	(0.04)	0.15
Average interest rate on external debt	0.89	(0.08)	0.97	1.74	(0.02)	1.77
Gross interest margin (a) - (b)	0.49	(0.06)	0.55	0.11	(0.03)	0.14
Loan-to-deposit spread (c) - (d)	1.78	(0.08)	1.86	1.76	(0.01)	1.78

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

5. Use and source of funds

<Total of three banks>

(Millions of yen, %)

	FY 2011 (A)			(A)-(B)			FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	37,639,393	513,298	1.36	1,324,596	(28,026)	(0.12)	36,314,797	541,325	1.49
Loans and bills discounted	25,297,827	436,637	1.72	34,904	(25,192)	(0.10)	25,262,923	461,829	1.82
Securities	10,623,557	59,661	0.56	1,093,162	1,332	(0.05)	9,530,394	58,328	0.61
Source of Funds	37,964,475	59,103	0.15	1,174,773	(11,039)	(0.03)	36,789,701	70,143	0.19
Deposits	33,097,286	28,812	0.08	882,919	(8,965)	(0.03)	32,214,366	37,777	0.11
Negotiable certificates of deposit	1,781,650	2,031	0.11	(17,375)	(115)	(0.00)	1,799,026	2,147	0.11
Call money	212,329	250	0.11	(186,573)	(234)	(0.00)	398,902	485	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,588,243	5,080	0.31	472,130	349	(0.10)	1,116,112	4,730	0.42

2. Domestic operations

Use of Funds	37,083,878	495,745	1.33	1,388,381	(26,535)	(0.12)	35,695,496	522,280	1.46
Loans and bills discounted	25,126,749	434,534	1.72	(5,458)	(25,709)	(0.10)	25,132,207	460,244	1.83
Securities	10,450,964	57,261	0.54	1,079,070	2,646	(0.03)	9,371,893	54,614	0.58
Source of Funds	37,178,427	44,780	0.12	1,232,816	(7,780)	(0.02)	35,945,610	52,561	0.14
Deposits	32,634,771	27,417	0.08	898,664	(8,974)	(0.03)	31,736,106	36,392	0.11
Negotiable certificates of deposit	1,779,050	2,028	0.11	(17,662)	(115)	(0.00)	1,796,713	2,144	0.11
Call money	198,477	170	0.08	(191,169)	(253)	(0.02)	389,646	423	0.10
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,578,297	4,550	0.28	472,184	351	(0.09)	1,106,112	4,199	0.37

3. International operations

Use of Funds	705,246	17,813	2.52	(46,862)	(1,529)	(0.04)	752,109	19,343	2.57
Loans and bills discounted	171,077	2,102	1.22	40,362	517	0.01	130,715	1,585	1.21
Securities	172,593	2,400	1.39	14,092	(1,314)	(0.95)	158,501	3,714	2.34
Source of Funds	935,779	14,583	1.55	(41,119)	(3,297)	(0.27)	976,899	17,881	1.83
Deposits	462,515	1,394	0.30	(15,745)	9	0.01	478,260	1,385	0.28
Negotiable certificates of deposit	2,600	2	0.09	286	0	(0.00)	2,313	2	0.10
Call money	13,852	80	0.57	4,595	18	(0.08)	9,256	61	0.66
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	9,945	530	5.32	(54)	(1)	0.01	10,000	531	5.31

<Non-consolidated figures of each bank>
 <Resona bank>

(Millions of yen, %)

	2011 (A)			(A)-(B)			FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	23,389,440	324,573	1.38	887,521	(17,407)	(0.13)	22,501,919	341,980	1.51
Loans and bills discounted	16,583,137	274,767	1.65	72,423	(16,157)	(0.10)	16,510,714	290,925	1.76
Securities	5,535,534	34,596	0.62	652,974	2,864	(0.02)	4,882,560	31,731	0.64
Source of Funds	23,928,337	43,229	0.18	804,521	(7,176)	(0.03)	23,123,816	50,405	0.21
Deposits	19,680,367	18,509	0.09	469,349	(5,161)	(0.02)	19,211,018	23,670	0.12
Negotiable certificates of deposit	1,597,980	1,831	0.11	29,519	11	(0.00)	1,568,461	1,819	0.11
Call money	143,678	198	0.13	(183,502)	(220)	0.01	327,180	418	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,369,811	1,936	0.14	455,128	409	(0.02)	914,683	1,526	0.16

2. Domestic operations

Use of Funds	22,913,614	307,961	1.34	953,292	(15,978)	(0.13)	21,960,322	323,939	1.47
Loans and bills discounted	16,416,032	272,718	1.66	32,192	(16,669)	(0.10)	16,383,840	289,388	1.76
Securities	5,430,235	32,901	0.60	637,666	4,070	0.00	4,792,569	28,830	0.60
Source of Funds	23,222,031	29,780	0.12	864,456	(4,189)	(0.02)	22,357,575	33,969	0.15
Deposits	19,291,724	17,221	0.08	488,074	(5,187)	(0.03)	18,803,649	22,409	0.11
Negotiable certificates of deposit	1,595,380	1,828	0.11	29,233	11	(0.00)	1,566,147	1,817	0.11
Call money	130,066	118	0.09	(188,105)	(239)	(0.02)	318,171	358	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,359,866	1,406	0.10	455,182	410	(0.00)	904,683	995	0.11

3. International operations

Use of Funds	532,858	16,718	3.13	(27,644)	(1,366)	(0.08)	560,502	18,085	3.22
Loans and bills discounted	167,105	2,048	1.22	40,231	512	0.01	126,874	1,536	1.21
Securities	105,298	1,694	1.60	15,307	(1,206)	(1.61)	89,990	2,901	3.22
Source of Funds	763,338	13,555	1.77	(21,808)	(2,925)	(0.32)	785,146	16,480	2.09
Deposits	388,643	1,287	0.33	(18,725)	26	0.02	407,368	1,261	0.30
Negotiable certificates of deposit	2,600	2	0.09	286	0	(0.00)	2,313	2	0.10
Call money	13,611	79	0.58	4,603	18	(0.08)	9,008	60	0.67
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	9,945	530	5.32	(54)	(1)	0.01	10,000	531	5.31

	FY 2011 (A)			(A)-(B)			FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	10,842,050	138,979	1.28	410,579	(7,207)	(0.12)	10,431,470	146,187	1.40
Loans and bills discounted	6,354,923	117,564	1.84	30,331	(6,342)	(0.11)	6,324,592	123,906	1.95
Securities	4,181,824	20,278	0.48	348,130	(853)	(0.06)	3,833,693	21,132	0.55
Source of Funds	10,676,670	10,971	0.10	385,891	(2,358)	(0.02)	10,290,779	13,329	0.12
Deposits	10,189,241	6,798	0.06	463,775	(2,297)	(0.02)	9,725,465	9,095	0.09
Negotiable certificates of deposit	127,286	111	0.08	(86,290)	(174)	(0.04)	213,576	285	0.13
Call money	68,399	52	0.07	(3,323)	(14)	(0.01)	71,722	66	0.09
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	144,816	1,852	1.27	18,912	(11)	(0.20)	125,904	1,864	1.48

2. Domestic operations

Use of Funds	10,784,722	138,582	1.28	409,209	(7,193)	(0.12)	10,375,513	145,775	1.40
Loans and bills discounted	6,350,951	117,510	1.85	30,200	(6,347)	(0.10)	6,320,750	123,857	1.95
Securities	4,168,686	20,120	0.48	349,641	(818)	(0.06)	3,819,045	20,939	0.54
Source of Funds	10,619,305	10,156	0.09	384,620	(2,101)	(0.02)	10,234,685	12,258	0.11
Deposits	10,137,641	6,750	0.06	461,385	(2,295)	(0.02)	9,676,255	9,045	0.09
Negotiable certificates of deposit	127,286	111	0.08	(86,290)	(174)	(0.04)	213,576	285	0.13
Call money	68,191	51	0.07	(3,282)	(13)	(0.01)	71,474	65	0.09
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	144,816	1,852	1.27	18,912	(11)	(0.20)	125,904	1,864	1.48

3. International operations

Use of Funds	114,534	481	0.42	(19,884)	(88)	(0.00)	134,419	570	0.42
Loans and bills discounted	3,972	53	1.35	130	5	0.08	3,841	48	1.26
Securities	13,137	158	1.20	(1,511)	(34)	(0.11)	14,648	192	1.31
Source of Funds	114,571	899	0.78	(19,984)	(331)	(0.13)	134,556	1,231	0.91
Deposits	51,600	48	0.09	2,390	(1)	(0.00)	49,209	50	0.10
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	207	0	0.20	(40)	(0)	(0.05)	247	0	0.26
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

	FY 2011 (A)			(A)-(B)			FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	3,407,903	49,745	1.45	26,496	(3,411)	(0.11)	3,381,406	53,157	1.57
Loans and bills discounted	2,359,766	44,305	1.87	(67,850)	(2,692)	(0.05)	2,427,617	46,997	1.93
Securities	906,199	4,785	0.52	92,058	(679)	(0.14)	814,140	5,465	0.67
Source of Funds	3,359,467	4,903	0.14	(15,639)	(1,504)	(0.04)	3,375,106	6,407	0.18
Deposits	3,227,676	3,504	0.10	(50,205)	(1,506)	(0.04)	3,277,882	5,011	0.15
Negotiable certificates of deposit	56,383	89	0.15	39,394	47	(0.08)	16,988	41	0.24
Call money	251	0	0.19	251	0	0.19	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	73,614	1,291	1.75	(1,910)	(47)	(0.01)	75,524	1,339	1.77

2. Domestic operations

Use of Funds	3,385,540	49,201	1.45	25,880	(3,363)	(0.11)	3,359,660	52,565	1.56
Loans and bills discounted	2,359,766	44,305	1.87	(67,850)	(2,692)	(0.05)	2,427,617	46,997	1.93
Securities	852,041	4,238	0.49	91,763	(605)	(0.14)	760,278	4,844	0.63
Source of Funds	3,337,089	4,844	0.14	(16,260)	(1,489)	(0.04)	3,353,349	6,333	0.18
Deposits	3,205,405	3,445	0.10	(50,795)	(1,491)	(0.04)	3,256,200	4,937	0.15
Negotiable certificates of deposit	56,383	89	0.15	39,394	47	(0.08)	16,988	41	0.24
Call money	218	0	0.11	218	0	0.11	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	73,614	1,291	1.75	(1,910)	(47)	(0.01)	75,524	1,339	1.77

3. International operations

Use of Funds	57,854	613	1.06	666	(74)	(0.14)	57,187	687	1.20
Loans and bills discounted	-	-	-	-	-	-	-	-	-
Securities	54,157	546	1.00	295	(73)	(0.14)	53,862	620	1.15
Source of Funds	57,869	128	0.22	672	(40)	(0.07)	57,197	169	0.29
Deposits	22,271	58	0.26	589	(14)	(0.07)	21,681	73	0.34
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	33	0	0.67	33	0	0.67	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2012 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Mar. 2012 (A)	(A)-(B)	End of Mar. 2011 (B)
Retirement benefit obligation	360,426	202	360,224	280,771	(1,615)	282,387
Pension plan assets at fair value	440,007	(24,346)	464,354	381,973	(24,710)	406,684
Prepaid pension cost	128,661	(4,147)	132,809	125,804	(2,864)	128,669
Reserve for employee's retirement benefits	11,041	924	10,116	-	-	-
Amount to be amortized	38,038	19,476	18,562	24,602	20,229	4,372

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2012 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Mar. 2012 (A)	(A)-(B)	End of Mar. 2011 (B)
Retirement benefit obligation	45,025	1,429	43,596	34,629	388	34,240
Pension plan assets at fair value	36,089	(534)	36,624	21,944	898	21,045
Prepaid pension cost	2,856	(1,282)	4,139	-	-	-
Reserve for employee's retirement benefits	5,110	888	4,221	5,930	36	5,894
Amount to be amortized	6,682	(206)	6,889	6,753	(546)	7,300

(2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Retirement benefit expenses	(15,566)	818	(16,385)	(8,916)	399	(9,315)
Service cost	(9,664)	(25)	(9,638)	(6,642)	(7)	(6,635)
Interest cost	(7,204)	(7)	(7,197)	(5,647)	31	(5,679)
Expected return on pension plan assets	4,045	70	3,975	3,260	31	3,228
Amortization of actuarial differences	(2,743)	781	(3,524)	114	343	(229)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Retirement benefit expenses	(3,939)	244	(4,183)	(2,710)	174	(2,885)
Service cost	(1,915)	(31)	(1,884)	(1,106)	12	(1,119)
Interest cost	(871)	(32)	(839)	(684)	(6)	(678)
Expected return on pension plan assets	365	25	339	420	12	408
Amortization of actuarial differences	(1,516)	282	(1,798)	(1,340)	155	(1,496)

7. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Net gains/(losses) on bonds	26,823	(3,704)	30,527	22,657	(2,300)	24,957
Gains on sale	33,173	(17,187)	50,361	27,832	(12,938)	40,771
Gains on redemption	-	-	-	-	-	-
Losses on sale	(5,779)	11,912	(17,691)	(4,868)	10,330	(15,199)
Losses on redemption	(322)	288	(610)	(188)	(188)	-
Losses on devaluation	(248)	1,282	(1,530)	(118)	495	(614)
Net gains/(losses) on stocks	2,233	3,942	(1,709)	1,186	3,167	(1,980)
Gains on sale	10,967	3,516	7,451	9,530	2,707	6,823
Losses on sale	(7,623)	(1,768)	(5,854)	(7,382)	(1,793)	(5,589)
Losses on devaluation	(1,110)	2,195	(3,305)	(961)	2,253	(3,214)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2011 (A)	(A)-(B)	FY 2010 (B)	FY 2011 (A)	(A)-(B)	FY 2010 (B)
Net gains/(losses) on bonds	3,298	16	3,281	868	(1,419)	2,288
Gains on sale	4,158	(1,415)	5,574	1,182	(2,832)	4,015
Gains on redemption	-	-	-	-	-	-
Losses on sale	(668)	1,524	(2,192)	(241)	57	(299)
Losses on redemption	(134)	(70)	(63)	-	546	(546)
Losses on devaluation	(57)	(21)	(36)	(72)	808	(880)
Net gains/(losses) on stocks	911	1,052	(141)	134	(278)	413
Gains on sale	1,196	1,030	166	239	(222)	462
Losses on sale	(136)	83	(219)	(104)	(58)	(46)
Losses on devaluation	(149)	(61)	(88)	(0)	3	(3)

8. Unrealized gains/(losses) on marketable securities (Bonds held to maturity, Stocks of subsidiaries and affiliates and Available-for-sale securities)

(Millions of yen)

<Consolidated>	B/S Amount (End of Mar. 2012)	Change from End of Mar. 2011	Unrealized gains/(losses)			Change from End of Mar. 2011
			(End of Mar. 2012)	Gain	Loss	
Bonds held to maturity	2,060,686	392,786	49,631	49,718	(86)	25,035
Available-for-sale securities	9,290,653	1,044,305	131,900	166,609	(34,709)	39,034
Stocks	463,947	(99)	121,347	147,660	(26,312)	9,170
Bonds	8,463,576	947,939	12,571	16,908	(4,337)	26,963
JGB	7,396,235	1,074,144	2,933	6,556	(3,623)	18,734
Other	363,129	96,465	(2,018)	2,040	(4,059)	2,900

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought." The presented figures only include marketable securities.

Fair values of floating-rate Japanese government bonds, which are included in "bonds" in "Available-for-sale securities", are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was Y1.6bn. These floating-rate JGBs would have Y6.1bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of March 31, 2012 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	131,900
Fair value hedge gains recorded as income	(less) 8,231
Deferred tax liabilities	(less) 31,383
Unrealized gains on available-for-sale securities (before adjustment)	92,285
Amounts attributable to minority interests	(less) 45
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	3
Amount reported on the Consolidated Balance Sheet	92,243

(Millions of yen)

<Total of three banks>	B/S Amount (End of Mar. 2012)	Change from End of Mar. 2011	Unrealized gains/(losses)			Change from End of Mar. 2011
			(End of Mar. 2012)	Gain	Loss	
Bonds held to maturity	2,060,686	392,786	49,631	49,718	(86)	25,035
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	9,288,815	1,045,510	131,580	166,280	(34,699)	38,927
Stocks	463,166	(150)	121,028	147,331	(26,302)	9,063
Bonds	8,463,568	947,961	12,571	16,908	(4,337)	26,963
Other	362,080	97,700	(2,018)	2,040	(4,059)	2,901

<Resona Bank>

Bonds held to maturity	1,358,826	342,016	21,689	21,689	-	18,500
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,769,844	531,038	80,442	111,707	(31,265)	19,960
Stocks	356,103	110	82,630	107,896	(25,265)	2,793
Bonds	4,253,072	446,970	(1,203)	2,566	(3,769)	16,005
Other	160,667	83,957	(984)	1,245	(2,229)	1,161

<Saitama Resona Bank>

Bonds held to maturity	550,037	51,852	20,712	20,785	(72)	5,457
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,641,563	361,897	48,946	50,032	(1,086)	12,742
Stocks	99,741	(737)	36,471	36,759	(287)	5,792
Bonds	3,490,654	367,198	12,339	12,805	(465)	6,460
Other	51,168	(4,562)	135	468	(332)	489

<Kinki Osaka Bank>

Bonds held to maturity	151,823	(1,083)	7,229	7,244	(14)	1,078
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	877,407	152,574	2,191	4,539	(2,348)	6,224
Stocks	7,321	477	1,926	2,675	(748)	477
Bonds	719,841	133,791	1,434	1,536	(101)	4,497
Other	150,244	18,305	(1,169)	327	(1,497)	1,250

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

The presented figures only include marketable securities.

9. Breakdown of securities by remaining period to maturity (Securities held to maturity and available-to-sale securities with maturities)

(Billions of yen)

	End of Mar. 2012							End of Mar. 2011						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of three banks>														
Bonds held to maturity	30.3	317.4	288.0	345.1	1,075.3	3.0	2,059.4	45.2	220.1	254.1	327.3	824.7	3.0	1,674.6
Japanese government bonds	-	260.0	200.0	284.3	945.2	3.0	1,692.5	30.0	165.0	177.0	266.3	714.7	3.0	1,356.0
Floating-rate JGBs	-	-	120.0	135.3	294.7	-	550.0	-	-	2.0	236.3	311.7	-	550.0
Japanese local government bonds	26.8	55.7	86.2	60.8	130.1	-	359.7	12.0	51.0	75.2	60.9	110.0	-	309.3
Japanese corporate bonds	3.5	1.7	1.8	0.0	-	-	7.1	3.2	4.1	1.9	0.0	-	-	9.3
Available-for-sale securities	3,004.8	1,866.9	2,868.8	424.6	487.8	141.6	8,794.8	2,728.8	1,464.7	2,537.5	390.1	478.3	152.0	7,751.8
Bonds	2,973.3	1,803.2	2,757.9	386.9	469.2	38.8	8,429.6	2,713.6	1,403.9	2,506.0	381.4	476.1	22.3	7,503.5
Japanese government bonds	2,796.6	1,406.0	2,430.9	335.0	387.1	20.0	7,375.6	2,528.7	1,083.7	2,064.1	254.6	384.0	-	6,315.1
Floating-rate JGBs	-	-	15.7	81.5	268.6	-	365.8	-	-	2.9	219.1	184.0	-	406.0
Japanese local government bonds	4.1	28.7	49.6	23.5	77.5	-	183.6	0.3	5.7	41.8	16.7	85.8	-	150.5
Japanese corporate bonds	172.6	368.5	277.3	28.4	4.5	18.8	870.3	184.5	314.5	400.0	110.1	6.3	22.3	1,037.9
Other	31.4	63.7	110.9	37.6	18.6	102.8	365.2	15.2	60.8	31.5	8.7	2.1	129.7	248.2
Total	3,035.1	2,184.4	3,156.9	769.8	1,563.2	144.6	10,854.2	2,774.1	1,684.9	2,791.6	717.4	1,303.1	155.0	9,426.4
<Resona Bank>														
Bonds held to maturity	-	260.0	180.0	203.5	696.0	-	1,339.5	30.0	165.0	175.0	184.5	448.5	-	1,003.0
Japanese government bonds	-	260.0	180.0	203.5	696.0	-	1,339.5	30.0	165.0	175.0	184.5	448.5	-	1,003.0
Floating-rate JGBs	-	-	100.0	54.5	45.5	-	200.0	-	-	-	154.5	45.5	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,289.7	291.0	2,186.0	282.7	341.5	30.7	4,421.9	1,327.3	386.8	1,697.3	139.8	307.3	14.8	3,873.4
Bonds	1,289.5	265.6	2,098.5	247.8	324.4	20.0	4,246.0	1,323.1	360.3	1,689.0	133.9	306.9	-	3,813.5
Japanese government bonds	1,200.0	-	2,005.0	243.5	320.0	20.0	3,788.5	1,247.8	118.4	1,420.0	129.0	299.0	-	3,214.2
Floating-rate JGBs	-	-	-	-	243.5	-	243.5	-	-	-	93.5	161.0	-	254.5
Japanese local government bonds	-	1.1	26.8	-	4.3	-	32.3	-	-	30.3	-	7.9	-	38.2
Japanese corporate bonds	89.5	264.5	66.7	4.3	0.0	-	425.2	75.3	241.9	238.7	4.9	0.0	-	561.0
Other	0.2	25.4	87.5	34.8	17.1	10.7	175.9	4.2	26.4	8.2	5.8	0.3	14.8	59.9
Total	1,289.7	551.0	2,366.0	486.2	1,037.5	30.7	5,761.4	1,357.3	551.8	1,872.3	324.3	755.8	14.8	4,876.4
<Saitama Resona Bank>														
Bonds held to maturity	26.8	55.7	86.2	108.6	282.3	-	559.7	12.0	51.0	75.2	108.7	262.2	-	509.3
Japanese government bonds	-	-	-	47.8	152.2	-	200.0	-	-	-	47.8	152.2	-	200.0
Floating-rate JGBs	-	-	-	47.8	152.2	-	200.0	-	-	-	47.8	152.2	-	200.0
Japanese local government bonds	26.8	55.7	86.2	60.8	130.1	-	359.7	12.0	51.0	75.2	60.9	110.0	-	309.3
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,562.7	1,287.4	413.0	104.8	99.4	46.9	3,514.5	1,365.9	947.9	541.8	91.0	156.6	58.1	3,161.5
Bonds	1,562.6	1,273.4	410.8	104.8	98.1	18.8	3,468.6	1,357.4	941.7	536.9	90.2	155.6	22.3	3,104.5
Japanese government bonds	1,542.6	1,240.0	400.0	81.5	25.0	-	3,289.1	1,274.0	922.3	516.7	73.5	78.0	-	2,864.5
Floating-rate JGBs	-	-	-	71.5	-	-	71.5	-	-	-	73.5	23.0	-	96.5
Japanese local government bonds	-	16.3	6.6	23.3	73.1	-	119.4	-	4.9	11.4	16.7	77.6	-	110.7
Japanese corporate bonds	20.0	17.0	4.2	0.0	-	18.8	60.1	83.4	14.5	8.8	0.0	-	22.3	129.2
Other	0.1	14.0	2.2	-	1.3	28.1	45.8	8.4	6.1	4.9	0.8	0.9	35.7	57.0
Total	1,589.5	1,343.1	499.2	213.4	381.8	46.9	4,074.2	1,377.9	998.9	617.0	199.7	418.9	58.1	3,670.8
<Kinki Osaka Bank>														
Bonds held to maturity	3.5	1.7	21.8	33.0	97.0	3.0	160.1	3.2	4.1	3.9	34.0	114.0	3.0	162.3
Japanese government bonds	-	-	20.0	33.0	97.0	3.0	153.0	-	-	2.0	34.0	114.0	3.0	153.0
Floating-rate JGBs	-	-	20.0	33.0	97.0	-	150.0	-	-	2.0	34.0	114.0	-	150.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	3.5	1.7	1.8	0.0	-	-	7.1	3.2	4.1	1.9	0.0	-	-	9.3
Available-for-sale securities	152.2	288.5	269.7	37.0	46.8	63.9	858.3	35.6	130.0	298.3	159.2	14.4	79.1	716.8
Bonds	121.1	264.2	248.5	34.2	46.7	-	714.9	33.0	101.8	279.9	157.1	13.5	-	585.5
Japanese government bonds	54.0	166.0	25.9	10.0	42.1	-	298.0	6.9	43.0	127.4	52.1	7.0	-	236.4
Floating-rate JGBs	-	-	15.7	10.0	25.1	-	50.8	-	-	2.9	52.1	-	-	55.0
Japanese local government bonds	4.1	11.2	16.2	0.1	0.0	-	31.8	0.3	0.8	0.1	-	0.2	-	1.5
Japanese corporate bonds	63.0	87.0	206.4	24.0	4.5	-	385.0	25.7	58.0	152.4	105.0	6.2	-	347.5
Other	31.0	24.2	21.1	2.8	0.1	63.9	143.3	2.6	28.2	18.3	2.1	0.8	79.1	131.3
Total	155.7	290.2	291.5	70.0	143.8	66.9	1,018.4	38.8	134.1	302.2	193.3	128.4	82.1	879.1

10. Capital adequacy ratio (preliminary)

(1) Consolidated capital adequacy ratio(Japanese Domestic Standard) (Billions of yen/ %)

<Consolidated>	End of Mar. 2012 (A)	(A)-(B)	End of Mar. 2011 (B)
	Capital adequacy ratio	13.19	1.98
Tier 1 ratio	9.32	1.81	7.51
Total qualifying capital	2,301.4	182.3	2,119.0
Tier 1	1,627.0	208.1	1,418.9
Tier 2	680.4	(34.6)	715.1
Deductions	6.1	(8.9)	15.0
Risk weighted assets	17,442.1	(1,451.7)	18,893.8
Total required capital*	1,395.3	(116.1)	1,511.5

Reference

The consolidated capital adequacy ratio and Tier 1 ratio calculated based on the BIS international standards are as follows.

Capital adequacy ratio: 13.50%
Tier 1 ratio: 9.15%

Note:

*The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as "risk-weighted assets x 8%" since they adopted the F-IRB approach for capital adequacy ratio calculations.

(2) Capital adequacy ratios of subsidiary banks (Japanese domestic standard)

(Billions of yen/ %)

<Resona Bank>	Non-consolidated		End of Mar. 2011 (B)	Consolidated		End of Mar. 2011 (B)
	End of Mar. 2012 (A)	(A)-(B)		End of Mar. 2012 (A)	(A)-(B)	
Capital adequacy ratio	13.16	1.48	11.68	13.25	1.49	11.76
Tier 1 ratio	9.05	1.14	7.91	9.29	1.19	8.10
Total qualifying capital	1,621.5	36.9	1,584.6	1,644.7	37.4	1,607.2
Tier 1	1,115.0	41.3	1,073.7	1,152.7	46.2	1,106.5
Tier 2	526.9	(12.8)	539.8	527.7	(13.1)	540.9
Deductions	20.4	(8.4)	28.8	35.8	(4.4)	40.2
Risk weighted assets	12,318.7	(1,241.1)	13,559.9	12,407.5	(1,252.9)	13,660.5
Total required capital*	985.4	(99.2)	1,084.7	992.6	(100.2)	1,092.8

(Billions of yen/ %)

<Saitama Resona Bank>	Non-consolidated		End of Mar. 2011 (B)
	End of Mar. 2012 (A)	(A)-(B)	
Capital adequacy ratio	12.47	0.37	12.10
Tier 1 ratio	7.96	0.41	7.55
Total qualifying capital	439.6	(4.3)	443.9
Tier 1	280.5	3.5	277.0
Tier 2	167.1	(10.0)	177.2
Deductions	8.1	(2.1)	10.2
Risk weighted assets	3,524.0	(144.0)	3,668.1
Total required capital*	281.9	(11.5)	293.4

(Billions of yen/ %)

<Kinki Osaka Bank>	Non-consolidated		End of Mar. 2011 (B)	Consolidated		End of Mar. 2011 (B)
	End of Mar. 2012 (A)	(A)-(B)		End of Mar. 2012 (A)	(A)-(B)	
Capital adequacy ratio	12.70	0.40	12.30	13.43	0.58	12.85
Tier 1 ratio	8.52	0.85	7.67	8.95	0.95	8.00
Total qualifying capital	165.2	(7.3)	172.6	175.8	(5.5)	181.4
Tier 1	110.7	3.2	107.5	117.2	4.2	113.0
Tier 2	55.1	(10.6)	65.8	58.9	(10.2)	69.2
Deductions	0.7	(0.1)	0.8	0.3	(0.4)	0.8
Risk weighted assets	1,300.3	(102.0)	1,402.4	1,309.5	(102.0)	1,411.5
Total required capital*	104.0	(8.1)	112.1	104.7	(8.1)	112.9

11. Securitized Products held

(Billions of yen)

<Total of three banks>	Balance			Unrealized Gains /(Losses)		
	End of Mar. 2012 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Mar. 2012 (A)	(A)-(B)	End of Mar. 2011 (B)
Securitized products	188.5	(6.4)	195.0	(0.6)	0.4	(1.1)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	188.5	(6.4)	195.0	(0.6)	0.4	(1.1)
Backed assets in Japan	188.5	(6.4)	195.0	(0.6)	0.4	(1.1)
Housing loans	183.2	0.6	182.6	(0.5)	0.4	(0.9)
Commercial real estate	4.2	(1.8)	6.0	(0.1)	0.0	(0.1)
Other	1.0	(5.2)	6.3	0.0	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-

<Resona Bank>

Securitized products	92.3	21.3	71.0	(0.0)	(0.0)	0.0
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	92.3	21.3	71.0	(0.0)	(0.0)	0.0
Backed assets in Japan	92.3	21.3	71.0	(0.0)	(0.0)	0.0
Housing loans	88.7	24.9	63.7	0.0	(0.0)	0.0
Commercial real estate	3.6	0.0	3.6	(0.0)	(0.0)	0.0
Other	-	(3.6)	3.6	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-

<Saitama Resona Bank>

Securitized products	32.3	(10.0)	42.3	0.0	0.0	(0.0)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	32.3	(10.0)	42.3	0.0	0.0	(0.0)
Backed assets in Japan	32.3	(10.0)	42.3	0.0	0.0	(0.0)
Housing loans	31.2	(9.4)	40.7	0.0	0.0	(0.0)
Commercial real estate	-	-	-	-	-	-
Other	1.0	(0.6)	1.6	0.0	(0.0)	0.0
Backed by assets in foreign countries	-	-	-	-	-	-

<Kinki Osaka Bank>

Securitized products	63.8	(17.8)	81.6	(0.7)	0.4	(1.1)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	63.8	(17.8)	81.6	(0.7)	0.4	(1.1)
Backed assets in Japan	63.8	(17.8)	81.6	(0.7)	0.4	(1.1)
Housing loans	63.3	(14.8)	78.1	(0.6)	0.3	(0.9)
Commercial real estate	0.5	(1.9)	2.4	(0.1)	0.0	(0.2)
Other	-	(1.0)	1.0	-	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-

Notes:

1. Lined to subprime mortgage loans

Resona Group banks have no investments in securitized products linked to subprime mortgage loans, investments in or loans to SPEs (SIVs, ABCPs, Conduits, etc.) and credit derivatives; or any investments in or loans to the entities related to subprime mortgage loans, including transactions with monoline insurers.

Resona Group has no exposure to subprime mortgage loans via its investments in foreign fund of funds.

2. ABCP

The ABCP Program sponsored by Resona Bank mostly invests in accounts receivable, bills and remuneration claims for medical services originally acquired by its clients in Japan and has no investments in assets linked to the subprime mortgage loans. Resona Bank holds the short-term corporate bonds issued by the aforementioned ABCP program as trading-purpose securities and their balance and unrealized gains are as follows:

End of March, 2012 Balance sheet amount: 36.0 billion yen Unrealized gain: 0.01 billion yen

3. Securitized products

Include the securities defined "Practical Guidelines for Financial Instruments Accounting" (amended July 4, 2007) and all securitized products directly held.

Include the securitized products secured by future cash flows from certain underlying assets, collateralized debt obligations (CDOs) and their re-securitized products (Squared CDO)

12. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Mar. 2012	Change	End of Mar. 2011
Acquisition cost	342.1	(9.2)	351.3
Market value	463.1	(0.1)	463.3
Book value of stocks sold outright	8.3	(1.2)	9.6

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2012	End of Mar. 2012	End of Mar. 2012
Acquisition cost	273.4	63.2	5.3
Market value	356.1	99.7	7.3
Book value of stocks sold outright	1.8	6.5	-

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

13. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Mar. 2012	Change	End of Mar. 2011
Directors	19	1	18
Executive officers	9	1	8

Notes: 1. Above figures include 11 directors who concurrently serve as directors and executive officers for subsidiary banks.

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

3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods.

<Total of three banks>

(People/ branch offices)

	End of Mar. 2012	Change	End of Mar. 2011
Directors	32	(7)	39
Non-board executive officers	41	(9)	50
Employees	15,119	(121)	15,240
Manned domestic offices	593	25	568
Non-manned domestic offices	835	3	832
Total domestic offices	1,428	28	1,400

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2012	End of Mar. 2012	End of Mar. 2012
Directors	15	11	8
Non-board executive officers	27	7	7
Employees	9,698	3,086	2,335
Manned domestic offices	337	128	128
Non-manned domestic offices	504	302	29
Total domestic offices	841	430	157

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

2. Non-board executive officers of Resona Bank who concurrently serve as directors of other Group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.

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

4. The number of employees is based on the Business Revitalization Plan (including the seconded employees).

5. The figures presented in the table above do not include those who retired at the end of respective fiscal periods.

6. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices.

The number of non-manned domestic offices does not include jointly operated representative offices.

7. The number of unmanned domestic offices for Resona Bank does not include 1,223 ATM locations of Bank Time.

II. Loans and Bills Discounted and Other

1. Risk-managed loans

(1) Risk-managed loans

(Millions of yen)

<Total of three banks>	End of Mar. 2012 (A)	(A)-(B)	(A)-(C)	End of Sep. 2011 (B)	End of Mar. 2011 (C)
Loans to borrowers in legal bankruptcy	12,500	(3,190)	(5,703)	15,690	18,203
Past due loans	437,760	(31,452)	(14,693)	469,213	452,453
Loans past due 3 months or more	4,499	(2,495)	(3,625)	6,995	8,125
Restructured loans	130,419	(20,652)	(29,691)	151,072	160,111
Risk-managed loans, total	585,180	(57,791)	(53,713)	642,971	638,893
Partial direct write-offs	346,380	(2,722)	(29,890)	349,103	376,271
Balance of loans (Term-end)	26,050,439	196,161	(127,463)	25,854,277	26,177,902

<Resona Bank>

Loans to borrowers in legal bankruptcy	6,483	(2,443)	(4,608)	8,927	11,092
Past due loans	284,608	(26,378)	(19,110)	310,987	303,719
Loans past due 3 months or more	3,386	(1,309)	(1,156)	4,695	4,542
Restructured loans	79,227	(21,241)	(24,148)	100,468	103,375
Risk-managed loans, total	373,705	(51,372)	(49,024)	425,078	422,729
Partial direct write-offs	295,704	(4,052)	(25,016)	299,757	320,721
Balance of loans (Term-end)	17,123,400	109,501	(154,744)	17,013,899	17,278,145

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	5,202	298	549	4,904	4,653
Past due loans	87,497	(5,667)	(1,805)	93,165	89,303
Loans past due 3 months or more	592	(313)	(1,866)	905	2,458
Restructured loans	21,429	(770)	(2,568)	22,199	23,998
Risk-managed loans, total	114,722	(6,453)	(5,692)	121,176	120,414
Partial direct write-offs	24,504	1,614	(1,924)	22,890	26,428
Balance of loans (Term-end)	6,468,096	82,080	79,743	6,386,016	6,388,352

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	813	(1,045)	(1,643)	1,858	2,457
Past due loans	65,654	594	6,223	65,059	59,430
Loans past due 3 months or more	521	(872)	(602)	1,394	1,124
Restructured loans	29,762	1,358	(2,974)	28,404	32,737
Risk-managed loans, total	96,752	35	1,003	96,717	95,749
Partial direct write-offs	26,171	(284)	(2,949)	26,455	29,120
Balance of loans (Term-end)	2,458,941	4,580	(52,461)	2,454,361	2,511,403

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Mar. 2012 (A)			End of Sep. 2011 (B)	End of Mar. 2011 (C)
		(A)-(B)	(A)-(C)		
Loans to borrowers in legal bankruptcy	0.04	(0.01)	(0.02)	0.06	0.06
Past due loans	1.68	(0.13)	(0.04)	1.81	1.72
Loans past due 3 months or more	0.01	(0.00)	(0.01)	0.02	0.03
Restructured loans	0.50	(0.08)	(0.11)	0.58	0.61
Risk-managed loans, total	2.24	(0.24)	(0.19)	2.48	2.44

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.03	(0.01)	(0.02)	0.05	0.06
Past due loans	1.66	(0.16)	(0.09)	1.82	1.75
Loans past due 3 months or more	0.01	(0.00)	(0.00)	0.02	0.02
Restructured loans	0.46	(0.12)	(0.13)	0.59	0.59
Risk-managed loans, total	2.18	(0.31)	(0.26)	2.49	2.44

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.08	0.00	0.00	0.07	0.07
Past due loans	1.35	(0.10)	(0.04)	1.45	1.39
Loans past due 3 months or more	0.00	(0.00)	(0.02)	0.01	0.03
Restructured loans	0.33	(0.01)	(0.04)	0.34	0.37
Risk-managed loans, total	1.77	(0.12)	(0.11)	1.89	1.88

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.03	(0.04)	(0.06)	0.07	0.09
Past due loans	2.67	0.01	0.30	2.65	2.36
Loans past due 3 months or more	0.02	(0.03)	(0.02)	0.05	0.04
Restructured loans	1.21	0.05	(0.09)	1.15	1.30
Risk-managed loans, total	3.93	(0.00)	0.12	3.94	3.81

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

(%)

<Total of three banks>	End of Mar. 2012 (A)			End of Sep. 2011 (B)	End of Mar. 2011 (C)
		(A)-(B)	(A)-(C)		
Before partial direct write-off	69.28	1.28	(0.69)	67.99	69.98
After partial direct write-off	51.10	0.48	(1.19)	50.62	52.30

<Resona Bank>

Before partial direct write-off	77.74	1.71	0.27	76.03	77.47
After partial direct write-off	60.14	1.00	(0.23)	59.14	60.38

<Saitama Resona Bank>

Before partial direct write-off	52.17	2.72	(1.21)	49.45	53.39
After partial direct write-off	41.96	2.05	(1.19)	39.90	43.16

<Kinki Osaka Bank>

Before partial direct write-off	42.56	0.19	(2.31)	42.37	44.88
After partial direct write-off	27.03	0.42	(1.09)	26.60	28.12

Note: 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

(Millions of yen)

<Consolidated>	End of Mar. 2012 (A)	(A)-(B)	(A)-(C)	End of Sep. 2011 (B)	End of Mar. 2011 (C)
General reserve for possible loan losses	234,478	(33,106)	(57,799)	267,585	292,278
Specific reserve for possible loan losses	145,382	455	13,044	144,926	132,337
Special reserve for certain overseas loans	2	(1)	(1)	3	3
Total reserve for possible loan losses	379,863	(32,652)	(44,755)	412,515	424,619
Reserve for write-off of loans in the trust account	186	(55)	(73)	241	259

<Total of three banks>

General reserve for possible loan losses	161,106	(27,390)	(49,403)	188,497	210,510
Specific reserve for possible loan losses	137,761	1,005	14,391	136,755	123,369
Special reserve for certain overseas loans	2	(1)	(1)	3	3
Total reserve for possible loan losses	298,869	(26,386)	(35,013)	325,256	333,883
Reserve for write-off of loans in the trust account	186	(55)	(73)	241	259

<Resona Bank>

General reserve for possible loan losses	117,636	(25,395)	(41,786)	143,031	159,422
Specific reserve for possible loan losses	106,934	(1,191)	11,374	108,125	95,560
Special reserve for certain overseas loans	2	(1)	(1)	3	3
Total reserve for possible loan losses	224,573	(26,587)	(30,413)	251,161	254,987
Reserve for write-off of loans in the trust account	186	(55)	(73)	241	259

<Saitama Resona Bank>

General reserve for possible loan losses	27,433	(2,259)	(5,652)	29,692	33,085
Specific reserve for possible loan losses	20,710	2,043	1,824	18,666	18,886
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	48,143	(215)	(3,827)	48,358	51,971
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>

General reserve for possible loan losses	16,036	263	(1,965)	15,773	18,002
Specific reserve for possible loan losses	10,115	153	1,192	9,962	8,923
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	26,152	416	(772)	25,736	26,925
Reserve for write-off of loans in the trust account	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law

(Millions of yen, %)

<Total of three banks>	End of Mar. 2012 (A)	(A)-(B)	(A)-(C)	End of Sep. 2011 (B)	End of Mar. 2011 (C)
Unrecoverable or valueless claims	74,370	228	(4,687)	74,142	79,057
Risk claims	412,561	(21,882)	3,103	434,443	409,457
Special attention loans	134,919	(23,148)	(33,316)	158,068	168,236
Financial Reconstruction Law subtotal [A]	621,850	(44,802)	(34,900)	666,653	656,751
Normal claims	26,179,293	238,273	(106,222)	25,941,020	26,285,515
Financial Reconstruction Law total [B]	26,801,144	193,470	(141,122)	26,607,673	26,942,266
Partial direct write-offs	368,305	523	(24,897)	367,782	393,203
NPL Ratio [A] / [B]	2.32	(0.18)	(0.11)	2.50	2.43

<Resona Bank>

Unrecoverable or valueless claims	48,748	4,249	606	44,498	48,142
Risk claims	277,894	(19,594)	(4,835)	297,489	282,729
Special attention loans	82,613	(22,550)	(25,304)	105,163	107,917
Financial Reconstruction Law subtotal [A]	409,256	(37,895)	(29,533)	447,151	438,789
Normal claims	17,389,901	149,512	(129,193)	17,240,389	17,519,095
Financial Reconstruction Law total [B]	17,799,158	111,617	(158,727)	17,687,541	17,957,885
Partial direct write-offs	314,976	(823)	(19,876)	315,799	334,852
NPL Ratio [A] / [B]	2.29	(0.22)	(0.14)	2.52	2.44

<Saitama Resona Bank>

Unrecoverable or valueless claims	15,687	(2,130)	(344)	17,817	16,032
Risk claims	77,454	(3,802)	(1,751)	81,256	79,205
Special attention loans	22,021	(1,084)	(4,435)	23,105	26,457
Financial Reconstruction Law subtotal [A]	115,163	(7,016)	(6,531)	122,180	121,695
Normal claims	6,402,631	86,082	81,119	6,316,549	6,321,512
Financial Reconstruction Law total [B]	6,517,795	79,066	74,588	6,438,729	6,443,207
Partial direct write-offs	24,858	1,674	(1,857)	23,184	26,716
NPL Ratio [A] / [B]	1.76	(0.13)	(0.12)	1.89	1.88

<Kinki Osaka Bank>

Unrecoverable or valueless claims	9,933	(1,891)	(4,948)	11,825	14,882
Risk claims	57,212	1,514	9,690	55,698	47,522
Special attention loans	30,284	485	(3,576)	29,798	33,861
Financial Reconstruction Law subtotal [A]	97,430	108	1,164	97,321	96,266
Normal claims	2,386,759	2,678	(58,147)	2,384,081	2,444,907
Financial Reconstruction Law total [B]	2,484,190	2,786	(56,983)	2,481,403	2,541,173
Partial direct write-offs	28,470	(327)	(3,164)	28,798	31,634
NPL Ratio [A] / [B]	3.92	(0.00)	0.13	3.92	3.78

5. Coverage ratios by type of borrower

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

(%)

	Total of three banks			Resona Bank		
	End of Mar. 2012 [A]	[A] - [B]	End of Mar. 2011 [B]	End of Mar. 2012 [A]	[A] - [B]	End of Mar. 2011 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.34	(0.69)	96.03	94.75	(1.02)	95.77
Covered by reserves	4.65	0.69	3.96	5.24	1.02	4.22
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	89.62	2.66	86.95	89.50	3.42	86.07
Covered by collateral, guarantees, etc.	65.90	0.48	65.42	64.13	0.80	63.33
Covered by reserves	23.71	2.18	21.53	25.37	2.62	22.74
Reserve ratio against the portion not covered by collateral, guarantees, etc.	69.56	7.28	62.28	70.74	8.71	62.03
Special Attention Obligors	57.64	(3.76)	61.40	52.74	(3.55)	56.30
Covered by collateral, guarantees, etc.	41.38	(5.33)	46.72	37.58	(2.45)	40.04
Covered by reserves	16.26	1.57	14.68	15.16	(1.10)	16.26
Reserve ratio against the portion not covered by collateral, guarantees, etc.	27.74	0.17	27.57	24.29	(2.83)	27.12
Other Watch Obligors	74.28	2.65	71.62	71.04	2.38	68.65
Covered by collateral, guarantees, etc.	70.92	3.11	67.81	67.40	2.95	64.44
Covered by reserves	3.35	(0.45)	3.81	3.63	(0.56)	4.20
Reserve ratio against the portion not covered by collateral, guarantees, etc.	11.54	(0.30)	11.85	11.16	(0.66)	11.82
Normal Obligors	0.22	(0.10)	0.32	0.27	(0.11)	0.39

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2012 [A]	[A] - [B]	End of Mar. 2011 [B]	End of Mar. 2012 [A]	[A] - [B]	End of Mar. 2011 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.15	0.29	96.86	95.36	(0.60)	95.97
Covered by reserves	2.84	(0.29)	3.13	4.63	0.60	4.02
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.89	2.72	88.17	88.49	(1.69)	90.18
Covered by collateral, guarantees, etc.	67.62	(0.38)	68.01	72.21	(1.36)	73.58
Covered by reserves	23.26	3.10	20.16	16.27	(0.32)	16.60
Reserve ratio against the portion not covered by collateral, guarantees, etc.	71.86	8.84	63.02	58.58	(4.27)	62.85
Special Attention Obligors	69.11	(3.60)	72.72	61.52	(6.45)	67.98
Covered by collateral, guarantees, etc.	50.99	(9.74)	60.74	43.78	(12.20)	55.99
Covered by reserves	18.11	6.13	11.97	17.73	5.75	11.98
Reserve ratio against the portion not covered by collateral, guarantees, etc.	36.97	6.45	30.51	31.55	4.31	27.24
Other Watch Obligors	82.63	2.66	79.96	78.38	3.55	74.82
Covered by collateral, guarantees, etc.	79.01	2.90	76.10	76.77	3.81	72.95
Covered by reserves	3.61	(0.24)	3.85	1.60	(0.26)	1.86
Reserve ratio against the portion not covered by collateral, guarantees, etc.	17.24	1.09	16.15	6.91	0.01	6.89
Normal Obligors	0.08	(0.07)	0.16	0.20	(0.08)	0.29

6. Results of self-assessment of asset quality

(1) Total of three banks

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 74.3		Unrecoverable or Valueless Claims 74.3	32.8	41.5	Reserve Ratio 100%	Direct Write-offs	Reserves (3.4) Collateral /Guarantee (70.9)	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 412.5		Risk Claims 412.5	186.2	183.5	42.7	Reserve Ratio 69.56%	Reserves (97.8) Collateral /Guarantee (271.9)	Risk Claims 89.62%
Watch Obligors	Special Attention Obligors 167.5	Claims in Need of Special Attention 134.9	30.0	137.5			Reserves (22.0) Collateral /Guarantee (54.2)	Claims in Need of Special Attention 56.53%
	Other Watch Obligors 2,392.6	Non-classified Claims 26,179.2				777.5	1,615.1	
Normal Obligors 23,753.9			23,753.9					Total Coverage Ratio 83.68%
Total Exposures 26,801.1		Total 26,801.1	Normal 24,780.5	Category II 1,977.8	Category III 42.7	Category IV -		

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(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 48.7		Unrecoverable or Valueless Claims 48.7	20.8	27.8	Reserve Ratio 100%	Direct Write-offs	Reserves (2.5) Collateral /Guarantee (46.1)	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 277.8		Risk Claims 277.8	118.7	130.0	29.0	Reserve Ratio 70.74%	Reserves (70.5) Collateral /Guarantee (178.2)	Risk Claims 89.50%
Watch Obligors	Special Attention Obligors 100.3	Claims in Need of Special Attention 82.6	14.9	85.3			Reserves (12.4) Collateral /Guarantee (29.7)	Claims in Need of Special Attention 51.05%
	Other Watch Obligors 1,602.7	Non-classified Claims 17,389.9				445.1	1,157.6	
Normal Obligors 15,769.4			15,769.4					Total Coverage Ratio 82.99%
Total Exposures 17,799.1		Total 17,799.1	Normal 16,369.1	Category II 1,400.9	Category III 29.0	Category IV -		

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Obligor Classification		Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors 15.6		Unrecoverable or Valueless Claims 15.6	7.1	8.5	Reserve Ratio 100%	Direct Write-offs	Reserves (0.4) Collateral /Guarantee (15.2)	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 77.4		Risk Claims 77.4	33.4	36.9	7.0	Reserve Ratio 71.86%	Reserves (18.0) Collateral /Guarantee (52.3)	Risk Claims 90.89%
Watch Obligors	Special Attention Obligors 30.3	Claims in Need of Special Attention 22.0	6.8	23.5			Reserves (3.9) Collateral /Guarantee (11.2)	Claims in Need of Special Attention 69.11%
	Other Watch Obligors 462.1	Subtotal 115.1						
Normal Obligors 5,932.0		Non-classified Claims 6,402.6	188.0	274.1				
Total Exposures 6,517.7		Total 6,517.7	Normal 6,167.6	Category II 343.1	Category III 7.0	Category IV -		Total Coverage Ratio 87.96%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Obligor Classification		Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors 9.9		Unrecoverable or Valueless Claims 9.9	4.8	5.0	Reserve Ratio 100%	Direct Write-offs	Reserves (0.4) Collateral /Guarantee (9.4)	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 57.2		Risk Claims 57.2	34.0	16.6	6.5	Reserve Ratio 58.58%	Reserves (9.3) Collateral /Guarantee (41.3)	Risk Claims 88.49%
Watch Obligors	Special Attention Obligors 36.8	Claims in Need of Special Attention 30.2	8.2	28.6			Reserves (5.6) Collateral /Guarantee (13.2)	Claims in Need of Special Attention 62.34%
	Other Watch Obligors 327.7	Subtotal 97.4						
Normal Obligors 2,052.3		Non-classified Claims 2,386.7	144.3	183.4				
Total Exposures 2,484.1		Total 2,484.1	Normal 2,243.7	Category II 233.8	Category III 6.5	Category IV -		Total Coverage Ratio 81.53%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

7. Progress in off-balancing of Claims (Banking and trust accounts)

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

(1) Performance of FY2011

(Billions of yen)

<Total of three banks>	End of Mar. 2012[A]	[A]-[B]	Claims newly classified	Amount of off-balancing	End of Mar. 2011[B]
Unrecoverable or valueless claims	74.3	(4.6)	56.0	(60.7)	79.0
Risk claims	412.5	3.1	188.7	(185.6)	409.4
Total	486.9	(1.5)	244.8	(246.3)	488.5
Result of measures connected to off-balancing	55.1				46.4

<Resona Bank>

Unrecoverable or valueless claims	48.7	0.6	39.3	(38.7)	48.1
Risk claims	277.8	(4.8)	127.0	(131.9)	282.7
Total	326.6	(4.2)	166.4	(170.6)	330.8
Result of measures connected to off-balancing	62.5				64.2

<Saitama Resona Bank>

Unrecoverable or valueless claims	15.6	(0.3)	8.9	(9.2)	16.0
Risk claims	77.4	(1.7)	28.0	(29.8)	79.2
Total	93.1	(2.0)	36.9	(39.0)	95.2
Result of measures connected to off-balancing	14.6				15.1

<Kinki Osaka Bank>

Unrecoverable or valueless claims	9.9	(4.9)	7.7	(12.7)	14.8
Risk claims	57.2	9.6	33.6	(23.9)	47.5
Total	67.1	4.7	41.3	(36.6)	62.4
Result of measures connected to off-balancing	(22.1)				(32.9)

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona	Kinki Osaka Bank
Disposition by borrowers' liquidation	(4.8)	(2.1)	(0.2)	(2.3)
Reconstructive disposition	(8.6)	(4.5)	(3.0)	(1.0)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(8.3)	(1.2)	(0.4)	(6.6)
Direct write-offs	(13.6)	(15.9)	(2.2)	4.5
Others	(210.9)	(146.7)	(33.0)	(31.1)
Collection/repayment, etc.	(138.7)	(93.1)	(20.8)	(24.7)
Improvement in debtors' performance	(72.1)	(53.5)	(12.2)	(6.3)
Total	(246.3)	(170.6)	(39.0)	(36.6)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced

8. Loans and bills discounted by industry

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

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	2,671.9	(76.2)	2,748.1	1,919.9	(66.5)	1,986.5
Agriculture, Forestry	11.2	(3.0)	14.3	5.2	(1.4)	6.6
Fishery	1.4	(0.0)	1.4	1.3	(0.1)	1.4
Mining, quarrying of stone, gravel extraction	15.1	0.5	14.6	12.6	0.8	11.8
Construction	706.2	(22.3)	728.6	388.0	(19.6)	407.7
Electricity, gas, heating, water	99.2	34.1	65.0	85.0	35.4	49.6
Information and communication	282.4	(18.0)	300.4	245.1	(17.3)	262.5
Transportation, postal service	534.8	(29.7)	564.6	361.2	(23.7)	385.0
Wholesale and retail trade	2,565.7	(40.2)	2,605.9	1,876.0	(14.1)	1,890.2
Finance and insurance	1,031.9	(92.8)	1,124.8	975.0	(82.3)	1,057.3
Real estate	2,409.5	105.8	2,303.6	1,654.3	96.2	1,558.1
Goods rental and leasing	306.5	1.5	305.0	251.6	(0.2)	251.9
Services	1,590.7	(46.2)	1,636.9	1,069.5	(33.2)	1,102.8
Government, local government	793.5	(28.9)	822.5	317.0	(14.5)	331.5
Others	13,029.8	88.2	12,941.5	7,960.8	(13.7)	7,974.5
Domestic total	26,050.4	(127.4)	26,177.9	17,123.4	(154.7)	17,278.1
Japan offshore banking account	-	-	-	-	-	-
Total	26,050.4	(127.4)	26,177.9	17,123.4	(154.7)	17,278.1

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	463.6	13.3	450.3	288.2	(23.0)	311.2
Agriculture, Forestry	5.4	(1.5)	6.9	0.5	(0.1)	0.6
Fishery	0.0	(0.0)	0.0	0.1	0.1	0.0
Mining, quarrying of stone, gravel extraction	2.4	(0.1)	2.5	0.1	(0.1)	0.2
Construction	197.8	3.7	194.0	120.3	(6.5)	126.8
Electricity, gas, heating, water	13.8	(0.8)	14.7	0.2	(0.4)	0.7
Information and communication	22.3	0.9	21.3	14.9	(1.6)	16.5
Transportation, postal service	133.7	(3.4)	137.2	39.8	(2.5)	42.3
Wholesale and retail trade	378.3	(9.4)	387.8	311.2	(16.5)	327.8
Finance and insurance	31.4	1.1	30.2	25.3	(11.7)	37.1
Real estate	548.8	5.1	543.7	206.2	4.4	201.7
Goods rental and leasing	34.3	1.9	32.4	20.5	(0.1)	20.6
Services	386.9	(4.0)	390.9	134.2	(8.9)	143.1
Government, local government	351.2	(24.5)	375.7	125.2	10.0	115.2
Others	3,897.4	97.3	3,800.0	1,171.4	4.6	1,166.8
Domestic total	6,468.0	79.7	6,388.3	2,458.9	(52.4)	2,511.4
Japan offshore banking account	-	-	-	-	-	-
Total	6,468.0	79.7	6,388.3	2,458.9	(52.4)	2,511.4

Note: Resona Bank's figures include trust account

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	85.9	(8.2)	94.1	56.4	(10.8)	67.3
Agriculture, Forestry	0.3	(0.4)	0.7	0.2	(0.1)	0.3
Fishery	0.0	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.2	(0.1)	0.4	0.2	(0.1)	0.4
Construction	29.0	0.0	28.9	9.8	(3.0)	12.9
Electricity, gas, heating, water	-	(0.1)	0.1	-	(0.1)	0.1
Information and communication	15.8	(1.8)	17.7	14.0	(2.0)	16.1
Transportation, postal service	16.0	2.0	13.9	8.7	0.8	7.8
Wholesale and retail trade	105.3	2.6	102.7	73.2	6.7	66.5
Finance and insurance	6.9	(15.6)	22.5	5.7	(15.5)	21.2
Real estate	110.9	(4.3)	115.3	65.8	(9.5)	75.4
Goods rental and leasing	1.6	0.1	1.5	1.2	0.3	0.9
Services	73.0	1.9	71.1	47.0	3.3	43.7
Government, local government	-	-	-	-	-	-
Others	139.7	(29.6)	169.3	90.8	(18.8)	109.6
Domestic total	585.1	(53.7)	638.8	373.7	(49.0)	422.7
Japan offshore banking account	-	-	-	-	-	-
Total	585.1	(53.7)	638.8	373.7	(49.0)	422.7

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	15.1	(0.8)	16.0	14.2	3.5	10.7
Agriculture, Forestry	0.1	(0.3)	0.4	0.0	(0.0)	0.0
Fishery	-	-	-	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	-	(0.0)	0.0	-	-	-
Construction	9.1	1.9	7.1	10.0	1.1	8.9
Electricity, gas, heating, water	-	(0.0)	0.0	-	-	-
Information and communication	0.8	0.3	0.5	0.8	(0.1)	1.0
Transportation, postal service	5.3	1.2	4.0	1.9	(0.1)	2.0
Wholesale and retail trade	14.2	(4.2)	18.5	17.8	0.1	17.6
Finance and insurance	-	(0.0)	0.0	1.1	(0.1)	1.2
Real estate	22.6	6.0	16.5	22.4	(0.9)	23.3
Goods rental and leasing	0.1	(0.2)	0.3	0.2	0.0	0.2
Services	12.9	(1.5)	14.5	13.1	0.2	12.8
Government, local government	-	-	-	-	-	-
Others	34.1	(8.0)	42.1	14.7	(2.8)	17.5
Domestic total	114.7	(5.6)	120.4	96.7	1.0	95.7
Japan offshore banking account	-	-	-	-	-	-
Total	114.7	(5.6)	120.4	96.7	1.0	95.7

Note: Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

<Total of three banks>		End of Mar.			End of Sep.	End of Mar.
		2012 [A]	[A]-[B]	[A]-[C]	2011 [B]	2011 [C]
Housing loans		12,250,380	157,572	104,952	12,092,808	12,145,428
	Before securitization	12,488,983	137,574	63,070	12,351,408	12,425,913
	Residential housing loans	9,095,351	147,161	121,672	8,948,189	8,973,678
	Before securitization	9,321,212	131,258	88,200	9,189,953	9,233,011
	Other consumer loans	305,762	(5,323)	(11,211)	311,086	316,973
Total loans to consumers		12,556,142	152,248	93,741	12,403,894	12,462,401
	Before securitization of housing loans	12,794,745	132,250	51,859	12,662,494	12,742,886

<Resona Bank>

Housing loans		7,421,712	61,380	(7,675)	7,360,332	7,429,387
	Before securitization	7,578,371	47,336	(37,113)	7,531,035	7,615,484
	Residential housing loans	5,280,868	84,710	55,642	5,196,158	5,225,225
	Before securitization	5,424,785	74,760	34,614	5,350,024	5,390,171
	Other consumer loans	161,806	(4,284)	(9,658)	166,091	171,465
Total loans to consumers		7,583,519	57,095	(17,333)	7,526,424	7,600,853
	Before securitization of housing loans	7,740,178	43,051	(46,772)	7,697,126	7,786,950

<Saitama Resona Bank>

Housing loans		3,708,928	80,625	102,962	3,628,303	3,605,966
	Before securitization	3,790,873	74,671	90,519	3,716,201	3,700,353
	Residential housing loans	2,822,866	57,014	65,465	2,765,852	2,757,401
	Before securitization	2,904,810	51,061	53,021	2,853,749	2,851,788
	Other consumer loans	105,493	777	2,302	104,715	103,190
Total loans to consumers		3,814,422	81,402	105,265	3,733,019	3,709,156
	Before securitization of housing loans	3,896,366	75,448	92,822	3,820,917	3,803,544

<Kinki Osaka Bank>

Housing loans		1,119,738	15,567	9,664	1,104,171	1,110,074
	Before securitization	1,119,738	15,567	9,664	1,104,171	1,110,074
	Residential housing loans	991,616	5,436	564	986,179	991,051
	Before securitization	991,616	5,436	564	986,179	991,051
	Other consumer loans	38,462	(1,816)	(3,855)	40,278	42,317
Total loans to consumers		1,158,201	13,750	5,809	1,144,450	1,152,391
	Before securitization of housing loans	1,158,201	13,750	5,809	1,144,450	1,152,391

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

(Millions of yen, %)

<Total of three banks>	End of Mar. 2012 [A]	[A]-[B]	[A]-[C]	End of Sep. 2011 [B]	End of Mar. 2011 [C]
Loans to SMEs and individuals	22,235,829	304,463	69,490	21,931,366	22,166,338
Ratio of loans to SMEs and individuals	85.35	0.52	0.68	84.82	84.67

<Resona Bank>

Loans to SMEs and individuals	14,219,403	193,219	(263)	14,026,183	14,219,666
Ratio of loans to SMEs and individuals	83.04	0.60	0.74	82.43	82.29

<Saitama Resona Bank>

Loans to SMEs and individuals	5,736,092	94,906	113,413	5,641,185	5,622,678
Ratio of loans to SMEs and individuals	88.68	0.34	0.66	88.33	88.01

<Kinki Osaka Bank>

Loans to SMEs and individuals	2,280,333	16,337	(43,659)	2,263,996	2,323,993
Ratio of loans to SMEs and individuals	92.73	0.49	0.19	92.24	92.53

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

(Millions of yen)

<Total of three banks>	End of Mar. 2012 [A]	[A]-[B]	[A]-[C]	End of Sep. 2011 [B]	End of Mar. 2011 [C]
Deposits (Term-end)	34,616,533	971,843	340,451	33,644,689	34,276,082
Deposits (average balance)	33,097,286	(82,319)	882,919	33,179,606	32,214,366
Trust principal (Term-end)	407,227	7,192	(31,996)	400,034	439,223
Trust principal (average balance)	410,369	(14,146)	(19,146)	424,516	429,515
Loans and bills discounted (Term-end)	26,050,439	196,161	(127,463)	25,854,277	26,177,902
Banking account	25,988,529	213,452	(104,467)	25,775,077	26,092,996
Trust account	61,909	(17,290)	(22,995)	79,200	84,905
Loans and bills discounted (average balance)	25,376,521	(7,602)	21,393	25,384,124	25,355,128
Banking account	25,297,827	(3,618)	34,904	25,301,445	25,262,923
Trust account	78,694	(3,984)	(13,510)	82,678	92,204

<Resona Bank>

Deposits (Term-end)	20,828,267	638,458	16,369	20,189,808	20,811,898
Deposits (average balance)	19,680,367	(67,619)	469,349	19,747,987	19,211,018
Trust principal (Term-end)	407,227	7,192	(31,996)	400,034	439,223
Trust principal (average balance)	410,369	(14,146)	(19,146)	424,516	429,515
Loans and bills discounted (Term-end)	17,123,400	109,501	(154,744)	17,013,899	17,278,145
Banking account	17,061,490	126,792	(131,749)	16,934,698	17,193,240
Trust account	61,909	(17,290)	(22,995)	79,200	84,905
Loans and bills discounted (average balance)	16,661,832	(20,523)	58,913	16,682,355	16,602,918
Banking account	16,583,137	(16,539)	72,423	16,599,677	16,510,714
Trust account	78,694	(3,984)	(13,510)	82,678	92,204

<Saitama Resona Bank>

Deposits (Term-end)	10,552,145	410,652	358,432	10,141,492	10,193,712
Deposits (average balance)	10,189,241	(3,945)	463,775	10,193,187	9,725,465
Loans and bills discounted (Term-end)	6,468,096	82,080	79,743	6,386,016	6,388,352
Loans and bills discounted (average balance)	6,354,923	15,534	30,331	6,339,389	6,324,592

<Kinki Osaka Bank>

Deposits (Term-end)	3,236,120	(77,267)	(34,350)	3,313,388	3,270,471
Deposits (average balance)	3,227,676	(10,754)	(50,205)	3,238,431	3,277,882
Loans and bills discounted (Term-end)	2,458,941	4,580	(52,461)	2,454,361	2,511,403
Loans and bills discounted (average balance)	2,359,766	(2,613)	(67,850)	2,362,379	2,427,617

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

	End of Mar. 2012 [A]	[A]-[B]	[A]-[C]	End of Sep. 2011 [B]	End of Mar. 2011 [C]
<Total of three banks>					
Domestic individual deposits (Term-end)	22,716,811	279,579	418,746	22,437,232	22,298,064
Liquid deposits	13,091,039	481,750	773,900	12,609,289	12,317,139
Time deposits	9,413,436	(207,270)	(350,845)	9,620,707	9,764,282
Domestic corporate deposits (Term-end)	9,910,496	38,403	(227,866)	9,872,093	10,138,363
Liquid deposits	6,798,102	125,237	(111,892)	6,672,864	6,909,994
Time deposits	2,848,548	56,238	26,191	2,792,309	2,822,356

<Resona Bank>

Domestic individual deposits (Term-end)	12,057,614	145,619	175,503	11,911,994	11,882,111
Liquid deposits	6,954,410	269,884	410,716	6,684,526	6,543,693
Time deposits	4,945,762	(129,208)	(233,646)	5,074,970	5,179,408
Domestic corporate deposits (Term-end)	7,468,335	(62,405)	(298,783)	7,530,741	7,767,118
Liquid deposits	5,125,793	89,884	(193,160)	5,035,909	5,318,953
Time deposits	2,122,250	(27,360)	26,522	2,149,611	2,095,728

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	8,095,843	130,783	273,378	7,965,059	7,822,465
Liquid deposits	4,959,768	176,054	306,462	4,783,714	4,653,305
Time deposits	3,094,690	(46,126)	(31,629)	3,140,817	3,126,319
Domestic corporate deposits (Term-end)	1,783,745	116,476	69,407	1,667,269	1,714,338
Liquid deposits	1,232,230	39,368	75,097	1,192,862	1,157,133
Time deposits	524,325	87,496	(601)	436,828	524,926

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,563,353	3,175	(30,135)	2,560,177	2,593,488
Liquid deposits	1,176,861	35,811	56,721	1,141,049	1,120,139
Time deposits	1,372,983	(31,935)	(85,570)	1,404,919	1,458,553
Domestic corporate deposits (Term-end)	658,415	(15,666)	1,508	674,082	656,907
Liquid deposits	440,077	(4,014)	6,170	444,092	433,906
Time deposits	201,972	(3,897)	270	205,869	201,702

Notes: 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

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

	End of Mar. 2012 [A]	[A]-[B]	[A]-[C]	End of Sep. 2011 [B]	End of Mar. 2011 [C]
<Total of three banks>					
Investment trust	1,827,108	124,464	(129,739)	1,702,644	1,956,847
Public bond	736,526	(12,629)	(51,634)	749,156	788,161
Insurance policy	1,350,137	122,142	181,299	1,227,994	1,168,837

<Resona Bank>

Investment trust	948,364	66,555	(67,951)	881,808	1,016,315
Public bond	333,793	4,640	(5,123)	329,153	338,916
Insurance policy	658,381	47,697	79,989	610,684	578,392

<Saitama Resona Bank>

Investment trust	598,317	34,188	(46,108)	564,128	644,425
Public bond	375,684	(14,505)	(38,751)	390,189	414,435
Insurance policy	492,508	60,541	88,457	431,967	404,050

<Kinki Osaka Bank>

Investment trust	280,426	23,720	(15,679)	256,706	296,106
Public bond	27,049	(2,764)	(7,759)	29,813	34,809
Insurance policy	199,246	13,903	12,852	185,342	186,394

Note: 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 delivery date basis)

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

III. Computation of Deferred Tax Assets

1. Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemplification *1	Estimated period of future taxable income	Special factors *2 (only the case of No. 4 Exception)
Resona Bank	No. 4 Exception	5 years	Acceleration of disposal of non-performing loans (Program for Financial Revival, etc) and others
Saitama Resona Bank	No. 2	-	
Kinki Osaka Bank	No. 4	1 year	

Notes: *1. Classification of exemplification: Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (JICPA Audit Committee Report No. 66, issued on November 9, 1999)

For the entity applicable to No. 4 Exception, it is more likely that future deductible temporary differences will be realized in accordance with the JICPA Audit Committee Report No. 66.

*2. Reasons for significant net operating loss carry forward and future deductible temporary difference which significantly exceed the past ordinary profits level

2. The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011(approx.)
Resona Bank	212.0	209.7	83.7	136.2	276.9
Saitama Resona Bank	67.9	45.8	76.4	54.9	59.7
Kinki Osaka Bank	8.2	10.3	8.4	4.5	7.9

3. The estimated amounts of actual net operating profit, income before income taxes, taxable income before adjustments used for the estimation

	Estimated period	Actual net operating profit	Interim income before income taxes	Taxable income before adjustments
Resona Bank	5 years	754.1	521.3	711.1
Kinki Osaka Bank	1 year	10.1	1.4	18.1

4. Description of the types of deferred tax assets and liabilities

(Consolidated corporate-tax system has been applied since FY 2004. Deferred tax assets and liabilities are calculated on the assumption of the consolidated corporate-tax system)

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]
Reserve for loan losses	197.1	18.7	178.3	27.2	(0.7)	27.9
Write-down on investment securities	91.8	(16.4)	108.3	9.4	(1.6)	11.1
Unrealized losses on other securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	32.3	(13.7)	46.0	8.6	(0.8)	9.5
Net loss carry forward	9.7	(137.8)	147.6	-	-	-
Others	64.6	(6.0)	70.7	11.2	(0.8)	12.1
Subtotal of deferred tax assets	395.7	(155.4)	551.1	56.5	(4.2)	60.7
Valuation allowance	(237.9)	147.2	(385.1)	(17.1)	3.9	(21.0)
Deferred tax assets	157.8	(8.2)	166.0	39.4	(0.2)	39.6
Gains on placing trust for retirement benefits	5.2	(9.1)	14.4	-	-	-
Unrealized gains on other securities	20.1	7.2	12.8	10.6	2.2	8.3
Deferred gains on hedges	15.6	3.6	11.9	-	-	-
Others	3.0	(0.5)	3.6	6.5	(1.0)	7.5
Deferred tax liabilities	44.0	1.1	42.8	17.1	1.2	15.8
Net deferred tax assets	113.8	(9.4)	123.2	22.3	(1.5)	23.8
	Kinki Osaka Bank			Resona Holdings(non-consolidated)		
	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]	End of Mar. 2012[A]	[A]-[B]	End of Mar. 2011[B]
Reserve for loan losses	19.7	0.0	19.6	-	-	-
Write-down on investment securities	5.4	(0.8)	6.3	693.9	(98.2)	792.2
Unrealized losses on other securities	-	(1.6)	1.6	-	-	-
Reserve for employees' retirement benefits	2.2	(0.2)	2.4	-	-	-
Net loss carry forward	6.5	(30.1)	36.6	19.8	0.1	19.7
Others	6.8	(1.2)	8.0	1.2	(0.2)	1.4
Subtotal of deferred tax assets	40.7	(34.0)	74.8	715.0	(98.2)	813.3
Valuation allowance	33.9	29.1	(63.1)	(714.9)	98.2	(813.2)
Deferred tax assets	6.7	(4.8)	11.6	0.0	(0.0)	0.0
Gains on placing trust for retirement benefits	-	-	-	-	-	-
Unrealized gains on other securities	0.5	0.5	-	-	-	-
Deferred gains on hedges	-	-	-	-	-	-
Others	0.1	0.0	0.1	-	(0.0)	0.0
Deferred tax liabilities	0.6	0.5	0.1	-	(0.0)	0.0
Net deferred tax assets	6.1	(5.4)	11.5	0.0	(0.0)	0.0