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# Financial Results Report

for Fiscal Year 2014  
(Reference Materials)

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May 12, 2015



**Resona Holdings, Inc.**

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# I. Highlights of Financial Results for Fiscal Year 2014

## 1. Statements of income

<Consolidated>

(Millions of yen)

		FY 2014 (A)	(A)-(B)	FY 2013 (B)
Ordinary income	1	861,278	34,342	826,935
Consolidated gross operating profit	2	632,483	23,960	608,523
Interest income	3	425,988	(4,023)	430,011
Trust fees (after disposal of problem loans in the trust account)	4	22,776	(972)	23,748
<Disposal of problem loans in the trust account>	5	47	33	13
Fees and commissions	6	146,441	11,396	135,044
Trading income	7	5,221	6,138	(916)
Other operating income	8	32,055	11,420	20,635
Provision to general reserve for possible loan losses	9	—	—	—
General and administrative expenses	10	(357,767)	(9,268)	(348,498)
Other gains/(losses), net	11	58,600	6,456	52,144
Net gains/(losses) on stocks	12	44,588	21,931	22,657
Disposal of problem loans	13	(19,147)	4,142	(23,289)
Reversal of credit expenses	14	41,481	(8,283)	49,764
Equity in earnings of investments in affiliates	15	153	10	143
Ordinary profit	16	333,316	21,147	312,169
Extraordinary gains	17	104	(2,854)	2,958
Extraordinary losses	18	(7,169)	(4,126)	(3,042)
Income before income taxes and minority interests	19	326,251	14,166	312,085
Income taxes-current	20	(45,417)	(12,562)	(32,855)
Income taxes-deferred	21	(63,417)	(11,681)	(51,736)
Minority interests in net income	22	(5,937)	913	(6,851)
Net income	23	211,477	(9,165)	220,642
Credit expense (5, 9, 13, 14)	24	22,381	(4,107)	26,488
Disposal of problem loans in the trust account	25	47	33	13
Provision to general reserve for possible loan losses	26	30,005	(8,106)	38,111
Write-off of loans	27	(17,795)	6,183	(23,979)
Provision to specific reserve for possible loan losses	28	(2,379)	6,533	(8,913)
Provision to special reserve for certain overseas loans	29	1	1	(0)
Other disposal of problem loans	30	(1,351)	(2,041)	689
Gains on recoveries of written-off loans	31	13,853	(6,712)	20,566

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2014 (A)	(A)-(B)	FY 2013 (B)
Number of consolidated subsidiaries	32	15	—	15
Number of affiliated companies accounted for by the equity method	33	1	—	1
Total	34	16	—	16

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

(Millions of yen)

		Total of three banks			Resona Bank		
		FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Gross operating profit	1	580,519	25,221	555,298	391,045	23,003	368,041
Gross operating profit from domestic operations	2	543,093	9,113	533,979	356,351	8,852	347,499
Interest income	3	402,851	(7,025)	409,876	252,538	(1,005)	253,544
Trust fees (after disposal of problem loans in the trust account)	4	22,780	(972)	23,752	22,780	(972)	23,752
<Disposal of problem loans in the trust account>	5	47	33	13	47	33	13
Fees and commissions	6	102,578	12,812	89,765	73,277	8,027	65,249
Trading income	7	412	376	36	412	376	36
Other operating income	8	14,470	3,922	10,548	7,342	2,426	4,916
Gross operating profit from international operations	9	37,426	16,107	21,318	34,693	14,151	20,542
Interest income	10	13,708	2,668	11,040	13,186	2,543	10,643
Fees and commissions	11	2,423	(0)	2,424	2,087	(2)	2,089
Trading income	12	3,938	5,285	(1,346)	3,938	5,285	(1,346)
Other operating income	13	17,355	8,154	9,200	15,482	6,325	9,156
Expenses (excluding non-recurring items)	14	(335,335)	(2,690)	(332,644)	(219,851)	(786)	(219,064)
Personnel expenses	15	(135,290)	(1,862)	(133,428)	(87,195)	(973)	(86,221)
Non-personnel expenses	16	(181,241)	2,211	(183,453)	(120,616)	2,371	(122,988)
Taxes	17	(18,803)	(3,040)	(15,763)	(12,038)	(2,184)	(9,854)
Provision to general reserve for possible loan losses	18	-	(1,844)	1,844	-	-	-
Actual net operating profit *1	19	245,137	22,497	222,639	171,147	22,184	148,963
Core net operating profit *2	20	220,740	5,339	215,400	156,212	9,096	147,116
Net operating profit	21	245,184	20,686	224,498	171,194	22,217	148,976
Net gains/(losses) on bonds	22	24,396	17,158	7,238	14,934	13,087	1,846
Other gains/(losses), net	23	55,124	2,802	52,321	57,939	(1,565)	59,505
Net gains/(losses) on stocks	24	44,530	22,203	22,326	42,942	22,448	20,494
Gains on sale	25	47,367	15,846	31,521	45,221	15,540	29,680
Losses on sale	26	(2,179)	6,695	(8,875)	(2,172)	6,695	(8,868)
Losses on devaluation	27	(657)	(338)	(318)	(107)	211	(318)
Disposal of problem loans	28	(15,156)	5,468	(20,624)	(8,251)	(932)	(7,319)
Reversal of credit expenses	29	39,439	(6,438)	45,878	33,092	(5,757)	38,849
Other	30	(13,688)	(18,430)	4,741	(9,843)	(17,323)	7,480
Ordinary profit	31	300,308	23,488	276,819	229,133	20,651	208,482
Extraordinary gains/(losses), net	32	(7,045)	(4,229)	(2,816)	(4,740)	(2,648)	(2,092)
Gains/(losses) on disposal of fixed assets	33	(1,307)	(153)	(1,153)	(1,008)	(80)	(928)
Impairment losses on fixed assets	34	(5,738)	(4,075)	(1,662)	(3,731)	(2,567)	(1,164)
Income before income taxes	35	293,263	19,259	274,003	224,393	18,003	206,389
Income taxes-current	36	(39,216)	(12,476)	(26,740)	(24,320)	(15,893)	(8,426)
Income taxes-deferred	37	(57,587)	(7,150)	(50,436)	(50,089)	(5,599)	(44,489)
Net income	38	196,458	(367)	196,825	149,983	(3,489)	153,473
Credit expense (5, 18, 28, 29)	39	24,330	(2,781)	27,112	24,887	(6,656)	31,544
Disposal of problem loans in the trust account	40	47	33	13	47	33	13
Provision to general reserve for possible loan losses	41	23,565	(4,915)	28,480	16,816	(6,041)	22,857
Write-off of loans	42	(14,279)	5,556	(19,836)	(8,274)	1,717	(9,991)
Provision to specific reserve for possible loan losses	43	2,430	5,736	(3,306)	6,668	5,974	694
Provision to special reserve for certain overseas loans	44	1	1	(0)	1	1	(0)
Other disposal of problem loans	45	(876)	(2,347)	1,470	22	(2,649)	2,672
Gains on recoveries of written-off loans	46	13,442	(6,847)	20,289	9,606	(5,692)	15,298

Note \*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

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Gross operating profit	1	136,390	870	135,519	53,084	1,347	51,736
Gross operating profit from domestic operations	2	135,125	(88)	135,213	51,616	350	51,266
Interest income	3	112,001	(4,965)	116,967	38,311	(1,053)	39,365
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	19,154	2,156	16,998	10,146	2,628	7,517
Trading income	7	-	-	-	-	-	-
Other operating income	8	3,968	2,720	1,248	3,159	(1,224)	4,383
Gross operating profit from international operations	9	1,265	959	305	1,467	997	470
Interest income	10	128	80	48	394	44	349
Fees and commissions	11	175	3	172	160	(1)	162
Trading income	12	-	-	-	-	-	-
Other operating income	13	961	875	85	911	953	(41)
Expenses (excluding non-recurring items)	14	(76,815)	(1,369)	(75,445)	(38,669)	(535)	(38,134)
Personnel expenses	15	(30,050)	(693)	(29,357)	(18,044)	(194)	(17,849)
Non-personnel expenses	16	(42,117)	(80)	(42,037)	(18,507)	(79)	(18,427)
Taxes	17	(4,646)	(595)	(4,051)	(2,118)	(260)	(1,857)
Provision to general reserve for possible loan losses	18	-	-	-	-	(1,844)	1,844
Actual net operating profit *1	19	59,575	(498)	60,073	14,414	811	13,602
Core net operating profit *2	20	53,869	(4,805)	58,674	10,658	1,048	9,610
Net operating profit	21	59,575	(498)	60,073	14,414	(1,032)	15,447
Net gains/(losses) on bonds	22	5,705	4,306	1,399	3,756	(236)	3,992
Other gains/(losses), net	23	(2,965)	(1,382)	(1,583)	150	5,750	(5,599)
Net gains/(losses) on stocks	24	652	(400)	1,052	935	155	780
Gains on sale	25	1,204	143	1,060	942	161	780
Losses on sale	26	(1)	6	(7)	(6)	(6)	-
Losses on devaluation	27	(550)	(550)	(0)	-	0	(0)
Disposal of problem loans	28	(5,082)	1,542	(6,625)	(1,821)	4,858	(6,680)
Reversal of credit expenses	29	2,786	(2,681)	5,468	3,560	2,000	1,560
Other	30	(1,321)	157	(1,479)	(2,523)	(1,263)	(1,259)
Ordinary profit	31	56,609	(1,880)	58,490	14,565	4,718	9,847
Extraordinary gains/(losses), net	32	(390)	23	(414)	(1,914)	(1,604)	(309)
Gains/(losses) on disposal of fixed assets	33	(193)	5	(198)	(105)	(78)	(27)
Impairment losses on fixed assets	34	(197)	18	(216)	(1,809)	(1,526)	(282)
Income before income taxes	35	56,218	(1,856)	58,075	12,651	3,113	9,537
Income taxes-current	36	(15,061)	2,189	(17,250)	164	1,227	(1,063)
Income taxes-deferred	37	(5,928)	(2,528)	(3,400)	(1,569)	977	(2,547)
Net income	38	35,228	(2,195)	37,424	11,245	5,318	5,927
Credit expense (5, 18, 28, 29)	39	(2,296)	(1,138)	(1,157)	1,738	5,014	(3,275)
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	2,401	(1,377)	3,778	4,348	2,503	1,844
Write-off of loans	42	(4,340)	1,613	(5,954)	(1,664)	2,226	(3,890)
Provision to specific reserve for possible loan losses	43	(1,960)	(218)	(1,741)	(2,278)	(18)	(2,259)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(742)	(70)	(671)	(156)	373	(530)
Gains on recoveries of written-off loans	46	2,345	(1,084)	3,430	1,490	(69)	1,560

Note \*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

## 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 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Actual net operating profit	245,137	22,497	222,639	171,147	22,184	148,963
Actual net operating profit per employee (thousands of yen)	16,441	1,588	14,852	17,936	2,462	15,473
Net operating profit	245,184	20,686	224,498	171,194	22,217	148,976
Net operating profit per employee (thousands of yen)	16,444	1,467	14,976	17,941	2,466	15,474

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Actual net operating profit	59,575	(498)	60,073	14,414	811	13,602
Actual net operating profit per employee (thousands of yen)	18,882	(334)	19,217	6,510	432	6,078
Net operating profit	59,575	(498)	60,073	14,414	(1,032)	15,447
Net operating profit per employee (thousands of yen)	18,882	(334)	19,217	6,510	(391)	6,902

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

## 3. R O E

<Consolidated>

(%)

	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Net income ROE	18.89	(2.79)	21.68

(Net income - Amount equivalent to annual dividends for preferred shares)

Note: ROE= \_\_\_\_\_ x 100

{(Shareholders' equity at beginning of period - Aggregate amount paid in for preferred shares at beginning of period + total shareholders' equity at end of period - Aggregate amount paid in for preferred shares at end of period) / 2}

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

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

(%)

	Total of three banks			Resona Bank		
	FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Average interest rate on funds invested (a)	1.05	(0.07)	1.13	1.08	(0.06)	1.15
Average interest rate of loans and bills discounted (c)	1.39	(0.10)	1.49	1.34	(0.10)	1.44
Average interest rate on securities	0.82	0.27	0.55	1.03	0.46	0.56
Average interest rate on procured funds (b)	0.83	(0.04)	0.88	0.88	(0.04)	0.93
Average interest rate of deposits and negotiable CDs (d)	0.03	(0.01)	0.04	0.03	(0.01)	0.04
Average interest rate on external debt	0.21	(0.04)	0.26	0.09	(0.00)	0.09
Gross interest margin (a) - (b)	0.21	(0.03)	0.24	0.20	(0.01)	0.22
Loan-to-deposit spread (c) - (d)	1.35	(0.09)	1.44	1.30	(0.08)	1.39

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Average interest rate on funds invested (a)	0.94	(0.10)	1.05	1.18	(0.06)	1.25
Average interest rate of loans and bills discounted (c)	1.48	(0.10)	1.58	1.49	(0.08)	1.58
Average interest rate on securities	0.60	0.08	0.51	0.59	0.04	0.54
Average interest rate on procured funds (b)	0.65	(0.03)	0.68	1.20	(0.02)	1.22
Average interest rate of deposits and negotiable CDs (d)	0.02	(0.00)	0.03	0.06	(0.01)	0.08
Average interest rate on external debt	0.57	(0.05)	0.62	0.98	(0.50)	1.49
Gross interest margin (a) - (b)	0.28	(0.07)	0.36	(0.01)	(0.04)	0.02
Loan-to-deposit spread (c) - (d)	1.45	(0.10)	1.55	1.43	(0.06)	1.49

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 2014 (A)			(A)-(B)			FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	41,872,005	459,317	1.09	1,841,447	(6,933)	(0.06)	40,030,558	466,251	1.16
Loans and bills discounted	26,521,919	367,813	1.38	427,851	(20,497)	(0.10)	26,094,068	388,311	1.48
Securities	7,092,052	61,338	0.86	(2,585,789)	6,468	0.29	9,677,841	54,870	0.56
Source of Funds	42,025,086	42,757	0.10	1,886,522	(2,576)	(0.01)	40,138,564	45,334	0.11
Deposits	35,257,342	13,559	0.03	715,636	(3,631)	(0.01)	34,541,705	17,191	0.04
Negotiable certificates of deposit	2,529,390	2,002	0.07	518,424	482	0.00	2,010,966	1,520	0.07
Call money	976,971	1,536	0.15	590,265	829	(0.02)	386,706	706	0.18
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	873,092	2,961	0.33	(386,639)	(736)	0.04	1,259,731	3,698	0.29

### 2. Domestic operations

Use of Funds	40,947,619	431,344	1.05	1,802,221	(11,215)	(0.07)	39,145,398	442,559	1.13
Loans and bills discounted	26,064,702	363,119	1.39	363,958	(21,025)	(0.10)	25,700,744	384,144	1.49
Securities	6,918,122	56,894	0.82	(2,540,200)	4,837	0.27	9,458,322	52,057	0.55
Source of Funds	41,114,488	28,492	0.06	1,850,885	(4,190)	(0.01)	39,263,602	32,682	0.08
Deposits	34,691,896	12,227	0.03	644,610	(3,823)	(0.01)	34,047,285	16,050	0.04
Negotiable certificates of deposit	2,529,390	2,002	0.07	518,424	482	0.00	2,010,966	1,520	0.07
Call money	701,398	586	0.08	489,975	427	0.00	211,423	158	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	838,837	2,777	0.33	(417,455)	(904)	0.03	1,256,293	3,681	0.29

### 3. International operations

Use of Funds	1,352,256	28,312	2.09	281,291	4,417	(0.13)	1,070,965	23,895	2.23
Loans and bills discounted	457,216	4,694	1.02	63,892	527	(0.03)	393,324	4,167	1.05
Securities	173,929	4,444	2.55	(45,588)	1,631	1.27	219,518	2,812	1.28
Source of Funds	1,338,468	14,604	1.09	277,702	1,749	(0.12)	1,060,766	12,854	1.21
Deposits	565,445	1,332	0.23	71,026	191	0.00	494,419	1,141	0.23
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	275,573	949	0.34	100,290	401	0.03	175,282	547	0.31
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	34,254	183	0.53	30,816	167	0.05	3,437	16	0.48



<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

	FY 2014 (A)			(A)-(B)			FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	25,743,622	298,367	1.15	1,065,347	384	(0.04)	24,678,274	297,983	1.20
Loans and bills discounted	17,406,150	232,457	1.33	346,599	(12,470)	(0.10)	17,059,550	244,928	1.43
Securities	3,675,561	40,482	1.10	(1,942,389)	7,097	0.50	5,617,950	33,384	0.59
Source of Funds	26,042,477	32,642	0.12	1,111,951	(1,153)	(0.01)	24,930,525	33,796	0.13
Deposits	20,713,634	8,058	0.03	348,844	(2,544)	(0.01)	20,364,789	10,603	0.05
Negotiable certificates of deposit	2,283,608	1,835	0.08	528,975	521	0.00	1,754,632	1,313	0.07
Call money	890,379	1,476	0.16	575,126	821	(0.04)	315,253	654	0.20
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	617,968	770	0.12	(379,265)	(244)	0.02	997,233	1,014	0.10

2. Domestic operations

Use of Funds	24,880,390	271,101	1.08	1,017,121	(3,836)	(0.06)	23,863,269	274,938	1.15
Loans and bills discounted	16,956,809	227,843	1.34	284,624	(12,972)	(0.10)	16,672,184	240,815	1.44
Securities	3,545,270	36,525	1.03	(1,908,587)	5,470	0.46	5,453,857	31,054	0.56
Source of Funds	25,192,844	18,562	0.07	1,067,325	(2,830)	(0.01)	24,125,519	21,393	0.08
Deposits	20,202,836	6,767	0.03	269,819	(2,739)	(0.01)	19,933,016	9,507	0.04
Negotiable certificates of deposit	2,283,608	1,835	0.08	528,975	521	0.00	1,754,632	1,313	0.07
Call money	615,540	528	0.08	475,350	421	0.00	140,190	107	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	583,715	586	0.10	(410,081)	(411)	0.00	993,797	998	0.10

3. International operations

Use of Funds	1,264,124	27,573	2.18	290,335	4,364	(0.20)	973,788	23,209	2.38
Loans and bills discounted	449,341	4,614	1.02	61,975	501	(0.03)	387,365	4,112	1.06
Securities	130,291	3,956	3.03	(33,801)	1,626	1.61	164,093	2,330	1.42
Source of Funds	1,250,525	14,387	1.15	286,735	1,821	(0.15)	963,789	12,566	1.30
Deposits	510,798	1,291	0.25	79,024	194	(0.00)	431,773	1,096	0.25
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	274,839	947	0.34	99,776	400	0.03	175,062	547	0.31
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	34,252	183	0.53	30,816	167	0.05	3,436	16	0.48

	FY 2014 (A)			(A)-(B)			FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	12,637,898	119,274	0.94	761,233	(5,258)	(0.10)	11,876,665	124,532	1.04
Loans and bills discounted	6,687,890	98,992	1.48	108,329	(5,495)	(0.10)	6,579,561	104,488	1.58
Securities	2,624,105	16,002	0.60	(684,449)	(1,236)	0.08	3,308,554	17,238	0.52
Source of Funds	12,559,676	7,145	0.05	762,710	(372)	(0.00)	11,796,966	7,517	0.06
Deposits	11,303,453	3,332	0.02	369,768	(453)	(0.00)	10,933,684	3,786	0.03
Negotiable certificates of deposit	165,176	96	0.05	(3,504)	(19)	(0.01)	168,680	115	0.06
Call money	86,282	59	0.06	14,939	7	(0.00)	71,342	51	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	186,076	1,509	0.81	(2,924)	(75)	(0.02)	189,000	1,585	0.83

## 2. Domestic operations

Use of Funds	12,589,216	118,973	0.94	767,511	(5,277)	(0.10)	11,821,705	124,250	1.05
Loans and bills discounted	6,683,304	98,947	1.48	108,490	(5,494)	(0.10)	6,574,814	104,441	1.58
Securities	2,608,595	15,838	0.60	(677,241)	(1,243)	0.08	3,285,836	17,081	0.51
Source of Funds	12,511,163	6,971	0.05	769,015	(311)	(0.00)	11,742,147	7,283	0.06
Deposits	11,261,191	3,302	0.02	375,078	(453)	(0.00)	10,886,113	3,755	0.03
Negotiable certificates of deposit	165,176	96	0.05	(3,504)	(19)	(0.01)	168,680	115	0.06
Call money	85,550	57	0.06	14,427	5	(0.00)	71,123	51	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	186,073	1,509	0.81	(2,925)	(75)	(0.02)	188,999	1,585	0.83

## 3. International operations

Use of Funds	52,788	304	0.57	(6,418)	18	0.09	59,207	285	0.48
Loans and bills discounted	4,585	45	0.99	(161)	(1)	(0.00)	4,746	47	0.99
Securities	15,510	163	1.05	(7,207)	6	0.36	22,717	156	0.68
Source of Funds	52,620	176	0.33	(6,445)	(61)	(0.06)	59,065	237	0.40
Deposits	42,261	29	0.07	(5,309)	(0)	0.00	47,571	30	0.06
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	731	2	0.30	511	1	0.09	219	0	0.21
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	2	0	0.62	0	0	0.07	1	0	0.55

	FY 2014 (A)			(A)-(B)			FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	3,490,485	41,674	1.19	14,867	(2,059)	(0.06)	3,475,618	43,734	1.25
Loans and bills discounted	2,427,879	36,362	1.49	(27,077)	(2,531)	(0.08)	2,454,956	38,894	1.58
Securities	792,385	4,854	0.61	41,049	607	0.04	751,336	4,247	0.56
Source of Funds	3,422,932	2,969	0.08	11,860	(1,050)	(0.03)	3,411,072	4,020	0.11
Deposits	3,240,254	2,168	0.06	(2,976)	(632)	(0.01)	3,243,231	2,801	0.08
Negotiable certificates of deposit	80,606	71	0.08	(7,047)	(19)	(0.01)	87,653	91	0.10
Call money	309	0	0.12	199	0	0.00	109	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	69,048	681	0.98	(4,448)	(416)	(0.50)	73,497	1,098	1.49

## 2. Domestic operations

Use of Funds	3,478,012	41,269	1.18	17,588	(2,102)	(0.06)	3,460,423	43,371	1.25
Loans and bills discounted	2,424,588	36,328	1.49	(29,155)	(2,558)	(0.08)	2,453,744	38,887	1.58
Securities	764,257	4,530	0.59	45,628	609	0.04	718,628	3,921	0.54
Source of Funds	3,410,480	2,958	0.08	14,544	(1,048)	(0.03)	3,395,935	4,006	0.11
Deposits	3,227,868	2,157	0.06	(287)	(630)	(0.01)	3,228,155	2,787	0.08
Negotiable certificates of deposit	80,606	71	0.08	(7,047)	(19)	(0.01)	87,653	91	0.10
Call money	306	0	0.12	196	0	0.00	109	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	69,048	681	0.98	(4,448)	(416)	(0.50)	73,497	1,098	1.49

## 3. International operations

Use of Funds	35,343	434	1.22	(2,625)	34	0.17	37,969	400	1.05
Loans and bills discounted	3,290	34	1.04	2,078	27	0.46	1,211	6	0.57
Securities	28,128	324	1.15	(4,579)	(2)	0.15	32,707	326	0.99
Source of Funds	35,323	39	0.11	(2,587)	(10)	(0.02)	37,911	50	0.13
Deposits	12,386	11	0.09	(2,688)	(2)	(0.00)	15,075	13	0.09
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	2	0	0.57	2	0	0.32	0	0	0.25
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. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)
Retirement benefit obligation	402,496	13,075	389,420	308,580	8,624	299,956
Pension plan assets at fair value	402,368	12,089	390,279	330,318	5,176	325,141
Prepaid pension cost	76,703	13,396	63,307	65,378	7,034	58,344
Reserve for employees' retirement benefits	8,014	(1,016)	9,030	-	-	-
Amount to be amortized	68,817	15,399	53,417	43,640	10,481	33,158

Note: The figures of end of Mar. 2014 effect the change in Accounting Standard for Retirement Benefits at the beginning of the fiscal year

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)
Retirement benefit obligation	52,857	1,786	51,071	41,058	2,665	38,393
Pension plan assets at fair value	42,339	3,700	38,638	29,711	3,211	26,499
Prepaid pension cost	7,612	3,890	3,721	3,713	2,471	1,242
Reserve for employees' retirement benefits	3,330	(1,186)	4,516	4,683	169	4,514
Amount to be amortized	14,800	3,162	11,637	10,376	1,755	8,621

Note: The figures of end of Mar. 2014 effect the change in Accounting Standard for Retirement Benefits at the beginning of the fiscal year

### (2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Retirement benefit expenses	(13,976)	(5,049)	(8,926)	(6,690)	(3,538)	(3,152)
Service cost	(11,279)	(491)	(10,787)	(7,792)	(398)	(7,394)
Interest cost	(5,067)	423	(5,490)	(3,907)	335	(4,243)
Expected return on pension plan assets	4,904	434	4,469	3,853	320	3,533
Unrecognized actuarial loss	(1,220)	(4,102)	2,882	2,092	(2,859)	4,952
Other	(1,313)	(1,313)	-	(937)	(937)	-

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Retirement benefit expenses	(4,364)	(822)	(3,542)	(2,921)	(688)	(2,232)
Service cost	(2,138)	47	(2,185)	(1,349)	(141)	(1,208)
Interest cost	(657)	55	(712)	(502)	32	(534)
Expected return on pension plan assets	520	62	457	529	51	478
Unrecognized actuarial loss	(1,831)	(729)	(1,102)	(1,481)	(513)	(967)
Other	(258)	(258)	-	(117)	(117)	-

## 7. Gains /(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 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Net gains/(losses) on bonds	24,396	17,158	7,238	14,934	13,087	1,846
Gains on sale	32,071	11,707	20,363	21,071	8,178	12,892
Gains on redemption	-	-	-	-	-	-
Losses on sale	(7,664)	5,229	(12,894)	(6,136)	4,765	(10,901)
Losses on redemption	-	126	(126)	-	126	(126)
Losses on devaluation	(10)	94	(104)	-	17	(17)
Net gains/(losses) on stocks	44,530	22,203	22,326	42,942	22,448	20,494
Gains on sale	47,367	15,846	31,521	45,221	15,540	29,680
Losses on sale	(2,179)	6,695	(8,875)	(2,172)	6,695	(8,868)
Losses on devaluation	(657)	(338)	(318)	(107)	211	(318)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2014 (A)	(A)-(B)	FY 2013 (B)	FY 2014 (A)	(A)-(B)	FY 2013 (B)
Net gains/(losses) on bonds	5,705	4,306	1,399	3,756	(236)	3,992
Gains on sale	7,241	4,186	3,055	3,758	(657)	4,415
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,525)	44	(1,569)	(2)	420	(422)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(10)	75	(86)	(0)	0	(0)
Net gains/(losses) on stocks	652	(400)	1,052	935	155	780
Gains on sale	1,204	143	1,060	942	161	780
Losses on sale	(1)	6	(7)	(6)	(6)	-
Losses on devaluation	(550)	(550)	(0)	-	0	(0)

**8. Unrealized gains/(losses) on marketable securities (Held-to-maturity debt securities, stocks of subsidiaries and affiliates and available-for-sale securities)**

(Millions of yen)

<Consolidated>	B/S Amount (End of Mar. 2015)	Change from End of Mar. 2014	Unrealized gains/(losses)			Change from End of Mar. 2014
			(End of Mar. 2015)	Gain	Loss	
Bonds held to maturity	2,435,747	285,005	72,633	72,638	(5)	4,783
Available-for-sale securities	4,404,281	(2,130,101)	573,662	576,534	(2,872)	240,382
Stocks	870,942	221,832	539,971	541,490	(1,519)	222,795
Bonds	3,199,942	(2,365,467)	12,940	13,932	(992)	1,068
JGB	2,154,874	(2,299,595)	72,633	72,638	(5)	71,738
Other	333,396	13,533	20,751	21,110	(359)	16,518

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.

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, 2015 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	573,693
Fair value hedge gains recorded as income	(less) 8,003
Deferred tax liabilities	(less) 142,539
Unrealized gains on available-for-sale securities (before adjustment)	423,150
Amounts attributable to minority interests	(less) 74
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	0
Amount reported on the Consolidated Balance Sheet	423,076

(Millions of yen)

<Total of three banks>	B/S Amount (End of Mar. 2015)	Change from End of Mar. 2014	Unrealized gains/(losses)			Change from End of Mar. 2014
			(End of Mar. 2015)	Gain	Loss	
Bonds held to maturity	2,435,747	285,005	72,633	72,638	(5)	4,783
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,400,852	(2,130,679)	573,166	576,038	(2,872)	240,354
Stocks	870,146	221,789	539,483	541,003	(1,519)	222,770
Bonds	3,199,939	(2,365,464)	12,940	13,932	(992)	1,068
Other	330,767	12,995	20,742	21,102	(359)	16,514

**<Resona Bank>**

Bonds held to maturity	1,619,708	251,223	45,737	45,737	-	6,659
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,230,527	(1,363,103)	435,258	437,521	(2,263)	183,926
Stocks	682,677	168,328	419,424	420,819	(1,394)	169,925
Bonds	1,334,533	(1,563,536)	3,591	4,297	(705)	3,182
Other	213,317	32,104	12,241	12,404	(163)	10,818

**<Saitama Resona Bank>**

Bonds held to maturity	653,305	25,438	20,888	20,888	(0)	(704)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,516,391	(736,878)	121,174	121,469	(294)	50,837
Stocks	175,192	51,353	112,149	112,242	(92)	50,671
Bonds	1,306,835	(779,087)	6,533	6,694	(161)	(2,354)
Other	34,363	(9,144)	2,492	2,532	(39)	2,520

**<Kinki Osaka Bank>**

Bonds held to maturity	162,733	8,342	6,007	6,012	(4)	(1,171)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	653,933	(30,697)	16,733	17,047	(314)	5,589
Stocks	12,276	2,107	7,909	7,941	(31)	2,174
Bonds	558,570	(22,840)	2,814	2,940	(125)	240
Other	83,085	(9,964)	6,009	6,166	(156)	3,175

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 (Held-to-maturity debt securities and available-for-sale securities with maturities)

(Billions of yen)

	End of Mar. 2015							End of Mar. 2014						
	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
<b>&lt;Total of three banks&gt;</b>														
Bonds held to maturity	130.0	417.2	567.6	768.2	550.0	3.0	2,436.2	128.1	290.7	372.5	1,025.4	330.0	3.0	2,149.8
Japanese government bonds	82.0	323.3	486.3	667.9	400.0	3.0	1,962.5	95.0	200.0	284.3	945.2	180.0	3.0	1,707.5
Floating-rate JGBs	2.0	236.3	166.3	145.4	-	-	550.0	-	120.0	135.3	294.7	-	-	550.0
Japanese local government bonds	43.8	87.4	77.6	100.0	150.0	-	458.9	31.5	86.8	86.2	80.1	150.0	-	434.8
Japanese corporate bonds	4.2	6.4	3.7	0.3	-	-	14.8	1.5	3.9	1.9	0.0	-	-	7.5
Available-for-sale securities	940.7	863.4	777.2	284.2	433.4	84.5	3,383.6	1,595.1	1,228.5	2,101.6	189.5	530.7	131.2	5,776.7
Bonds	917.6	851.3	753.6	238.9	377.7	23.1	3,162.5	1,572.7	1,165.8	2,088.3	127.2	514.7	70.8	5,539.9
Japanese government bonds	690.2	532.0	413.0	185.0	310.0	-	2,130.2	1,383.0	749.5	1,799.4	50.0	416.0	45.0	4,442.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	12.4	-	-	-	12.4
Japanese local government bonds	7.9	29.3	79.7	17.3	18.7	-	153.1	12.6	25.8	79.2	47.7	33.5	-	199.1
Japanese corporate bonds	219.4	289.9	260.9	36.6	48.9	23.1	879.1	177.1	390.5	209.7	29.4	65.2	25.8	897.8
Other	23.1	12.1	23.5	45.2	55.7	61.3	221.1	22.3	62.6	13.2	62.3	15.9	60.3	236.8
<b>Total</b>	<b>1,070.8</b>	<b>1,280.7</b>	<b>1,344.8</b>	<b>1,052.5</b>	<b>983.4</b>	<b>87.5</b>	<b>5,819.8</b>	<b>1,723.2</b>	<b>1,519.2</b>	<b>2,474.1</b>	<b>1,214.9</b>	<b>860.7</b>	<b>134.2</b>	<b>7,926.6</b>
<b>&lt;Resona Bank&gt;</b>														
Bonds held to maturity	80.0	241.5	365.5	522.5	400.0	-	1,609.5	95.0	180.0	203.5	696.0	180.0	-	1,354.5
Japanese government bonds	80.0	241.5	365.5	522.5	400.0	-	1,609.5	95.0	180.0	203.5	696.0	180.0	-	1,354.5
Floating-rate JGBs	-	154.5	45.5	-	-	-	200.0	-	100.0	54.5	45.5	-	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	645.2	196.5	216.0	68.9	308.5	34.2	1,469.6	1,095.8	207.8	1,118.5	116.8	423.1	55.1	3,017.4
Bonds	642.1	195.4	200.8	26.1	257.7	-	1,322.3	1,093.5	170.8	1,115.4	56.9	409.8	45.0	2,891.6
Japanese government bonds	550.0	-	90.0	20.0	210.0	-	870.0	1,000.0	-	1,000.0	50.0	350.0	45.0	2,445.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	2.5	4.6	23.0	-	17.5	-	47.7	0.7	4.1	43.6	-	6.4	-	55.0
Japanese corporate bonds	89.6	190.8	87.8	6.1	30.1	-	404.6	92.8	166.7	71.7	6.9	53.3	-	391.6
Other	3.1	1.0	15.2	42.8	50.7	34.2	147.2	2.2	36.9	3.0	59.9	13.3	10.1	125.7
<b>Total</b>	<b>725.2</b>	<b>438.0</b>	<b>581.5</b>	<b>591.4</b>	<b>708.5</b>	<b>34.2</b>	<b>3,079.1</b>	<b>1,190.8</b>	<b>387.8</b>	<b>1,322.0</b>	<b>812.8</b>	<b>603.1</b>	<b>55.1</b>	<b>4,371.9</b>
<b>&lt;Saitama Resona Bank&gt;</b>														
Bonds held to maturity	43.8	135.2	162.9	166.9	150.0	-	658.9	31.5	86.8	134.0	232.3	150.0	-	634.8
Japanese government bonds	-	47.8	85.3	66.9	-	-	200.0	-	-	47.8	152.2	-	-	200.0
Floating-rate JGBs	-	47.8	85.3	66.9	-	-	200.0	-	-	47.8	152.2	-	-	200.0
Japanese local government bonds	43.8	87.4	77.6	100.0	150.0	-	458.9	31.5	86.8	86.2	80.1	150.0	-	434.8
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	145.0	587.3	338.3	190.1	25.1	13.2	1,299.2	432.2	823.8	744.2	49.0	32.1	28.3	2,109.9
Bonds	145.0	586.8	332.2	187.7	25.0	9.9	1,286.8	432.2	809.8	739.1	46.7	32.1	12.0	2,072.2
Japanese government bonds	140.0	530.0	255.0	165.0	25.0	-	1,115.0	383.0	749.3	707.4	-	5.0	-	1,844.7
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	12.4	-	-	-	12.4
Japanese local government bonds	-	13.0	45.0	12.7	-	-	70.8	11.4	6.6	23.6	46.2	27.1	-	115.0
Japanese corporate bonds	5.0	43.8	32.2	10.0	-	9.9	101.0	37.8	53.9	8.0	0.5	-	12.0	112.4
Other	-	0.4	6.0	2.4	0.1	3.3	12.3	0.0	13.9	5.1	2.3	-	16.2	37.7
<b>Total</b>	<b>188.8</b>	<b>722.5</b>	<b>501.2</b>	<b>357.0</b>	<b>175.1</b>	<b>13.2</b>	<b>1,958.1</b>	<b>463.8</b>	<b>910.6</b>	<b>878.3</b>	<b>281.4</b>	<b>182.1</b>	<b>28.3</b>	<b>2,744.7</b>
<b>&lt;Kinki Osaka Bank&gt;</b>														
Bonds held to maturity	6.2	40.4	39.2	78.8	-	3.0	167.8	1.5	23.9	34.9	97.0	-	3.0	160.5
Japanese government bonds	2.0	34.0	35.5	78.5	-	3.0	153.0	-	20.0	33.0	97.0	-	3.0	153.0
Floating-rate JGBs	2.0	34.0	35.5	78.5	-	-	150.0	-	20.0	33.0	97.0	-	-	150.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	4.2	6.4	3.7	0.3	-	-	14.8	1.5	3.9	1.9	0.0	-	-	7.5
Available-for-sale securities	150.4	79.6	222.8	25.1	99.7	37.0	614.7	66.9	196.8	238.8	23.5	75.4	47.6	649.3
Bonds	130.4	69.0	220.5	25.0	94.9	13.2	553.2	46.9	185.1	233.8	23.5	72.8	13.8	576.0
Japanese government bonds	0.2	2.0	68.0	-	75.0	-	145.2	-	0.2	92.0	-	61.0	-	153.2
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	5.4	11.7	11.5	4.6	1.2	-	34.5	0.4	15.1	11.9	1.5	-	-	29.1
Japanese corporate bonds	124.8	55.2	140.9	20.4	18.7	13.2	373.4	46.4	169.7	129.8	21.9	11.8	13.8	393.7
Other	20.0	10.5	2.3	0.0	4.7	23.8	61.4	20.0	11.7	5.0	0.0	2.6	33.8	73.2
<b>Total</b>	<b>156.7</b>	<b>120.1</b>	<b>262.0</b>	<b>103.9</b>	<b>99.7</b>	<b>40.0</b>	<b>782.5</b>	<b>68.5</b>	<b>220.7</b>	<b>273.8</b>	<b>120.6</b>	<b>75.4</b>	<b>50.6</b>	<b>809.8</b>

## 10. Capital adequacy ratio (preliminary)

(1) Consolidated capital adequacy ratio (Japanese Domestic Standard)

(Billions of yen, %)

<Consolidated>	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)
Capital adequacy ratio	13.46	(0.87)	14.33
Total qualifying capital	1,998.4	(280.1)	2,278.5
Core Capital: instruments and reserves	2,025.9	(259.8)	2,285.7
Core Capital: regulatory adjustments	27.5	20.3	7.2
Risk weighted assets	14,842.1	(1,054.6)	15,896.8
Credit risk weighted assets	13,636.7	367.9	13,268.8
Amount equivalent to market risk / 8%	129.9	(48.4)	178.4
Amount equivalent to operational risk / 8%	1,075.3	(5.4)	1,080.8
Credit risk weighted assets adjustments	-	(1,368.7)	1,368.7
Total required capital	1,187.3	(84.3)	1,271.7

(Reference) International Standard

Common Equity Tier 1 ratio	8.16	0.43	7.73
(Excluding unrealized gain/loss on securities)	7.07	(0.36)	7.43
Tier 1 ratio	9.71	0.33	9.38
Total capital adequacy ratio	14.03	0.35	13.68

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

(Billions of yen, %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)
Capital adequacy ratio	13.17	0.22	12.95	13.58	0.21	13.37
Total qualifying capital	1,392.6	(92.0)	1,484.7	1,465.0	(82.5)	1,547.5
Core Capital: instruments and reserves	1,413.5	(74.3)	1,487.8	1,485.5	(69.7)	1,555.3
Core Capital: regulatory adjustments	20.8	17.7	3.0	20.5	12.7	7.7
Risk weighted assets	10,568.9	(891.0)	11,459.9	10,786.1	(786.2)	11,572.4
Credit risk weighted assets	9,654.3	313.0	9,341.2	9,857.5	414.9	9,442.5
Amount equivalent to market risk / 8%	118.0	(54.0)	172.1	119.2	(53.6)	172.9
Amount equivalent to operational risk / 8%	678.1	1.0	677.1	709.5	1.8	707.6
Credit risk weighted assets adjustments	118.3	(1,151.0)	1,269.3	99.7	(1,149.4)	1,249.2
Total required capital	845.5	(71.2)	916.7	862.8	(62.9)	925.7

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)
Capital adequacy ratio	14.26	0.86	13.40
Total qualifying capital	414.0	(21.4)	435.5
Core Capital: instruments and reserves	427.6	(21.7)	449.3
Core Capital: regulatory adjustments	13.5	(0.2)	13.8
Risk weighted assets	2,902.4	(346.0)	3,248.4
Credit risk weighted assets	2,572.0	30.1	2,541.9
Amount equivalent to market risk / 8%	10.3	5.5	4.7
Amount equivalent to operational risk / 8%	240.1	(4.7)	244.8
Credit risk weighted assets adjustments	79.8	(377.0)	456.8
Total required capital	232.1	(27.6)	259.8

(Billions of yen, %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A)-(B)	End of Mar. 2014 (B)
Capital adequacy ratio	9.97	(2.32)	12.29	10.93	(2.27)	13.20
Total qualifying capital	134.6	(28.6)	163.3	148.0	(28.7)	176.8
Core Capital: instruments and reserves	135.3	(28.0)	163.3	148.2	(28.5)	176.8
Core Capital: regulatory adjustments	0.6	0.6	-	0.1	0.1	-
Risk weighted assets	1,350.4	21.8	1,328.6	1,354.1	15.5	1,338.5
Credit risk weighted assets	1,264.5	22.8	1,241.7	1,262.9	16.4	1,246.4
Amount equivalent to market risk / 8%	0.2	(0.3)	0.5	0.2	(0.3)	0.5
Amount equivalent to operational risk / 8%	85.6	(0.6)	86.3	90.9	(0.6)	91.5
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	108.0	1.7	106.2	108.3	1.2	107.0



## 11. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Mar. 2015	Change	End of Mar. 2014
Acquisition cost	330.6	(0.9)	331.6
Market value	870.1	221.7	648.3
Book value of stocks sold outright	3.2	(2.2)	5.4

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2015	End of Mar. 2015	End of Mar. 2015
Acquisition cost	263.2	63.0	4.3
Market value	682.6	175.1	12.2
Book value of stocks sold outright	2.2	0.9	0.0

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

## 12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Mar. 2015	Change	End of Mar. 2014
Directors	21	2	19
Executive officers	11	1	10

Notes: 1. Above figures include 14 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.

The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

<Total of three banks>

(People/ branch offices)

	End of Mar. 2015	Change	End of Mar. 2014
Directors	29	(1)	30
Non-board executive officers	44	2	42
Employees	14,866	(82)	14,948
Manned domestic offices	588	(4)	592
Non-manned domestic offices	855	20	835
Total domestic offices	1,443	16	1,427

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2015	End of Mar. 2015	End of Mar. 2015
Directors	12	11	8
Non-board executive officers	27	11	7
Employees	9,515	3,144	2,207
Manned domestic offices	339	127	122
Non-manned domestic offices	519	307	29
Total domestic offices	858	434	151

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

The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

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

6. The number of employees do not include those who retired at the end of respective fiscal periods.

7. 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.

8. The number of non-manned domestic offices for Resona Bank does not include 2,555 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.			End of Sep.	End of Mar.
	2015 (A)	(A)-(B)	(A)-(C)	2014 (B)	2014 (C)
Loans to borrowers in legal bankruptcy	5,090	(1,651)	(890)	6,741	5,980
Past due loans	317,604	(15,627)	(37,282)	333,231	354,886
Loans past due 3 months or more	1,365	(1,929)	(2,326)	3,294	3,691
Restructured loans	104,618	6,872	(6,118)	97,745	110,737
Risk-managed loans, total	428,678	(12,335)	(46,617)	441,014	475,296
Partial direct write-offs	199,422	(10,723)	(24,900)	210,145	224,323
Balance of loans (Term-end)	27,755,549	702,704	769,474	27,052,845	26,986,074

#### <Resona Bank>

Loans to borrowers in legal bankruptcy	2,730	386	71	2,343	2,658
Past due loans	172,967	(13,425)	(32,320)	186,393	205,288
Loans past due 3 months or more	948	(831)	(1,312)	1,780	2,261
Restructured loans	75,776	13,438	8,624	62,338	67,152
Risk-managed loans, total	252,423	(432)	(24,937)	252,855	277,360
Partial direct write-offs	159,238	(13,676)	(25,605)	172,914	184,843
Balance of loans (Term-end)	18,412,908	600,688	675,078	17,812,220	17,737,830

#### <Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	1,550	(1,717)	(1,384)	3,267	2,934
Past due loans	82,430	(1,034)	(394)	83,465	82,824
Loans past due 3 months or more	192	(1,181)	(880)	1,374	1,073
Restructured loans	18,340	(3,675)	(4,945)	22,016	23,286
Risk-managed loans, total	102,513	(7,610)	(7,605)	110,123	110,118
Partial direct write-offs	22,847	3,150	2,476	19,696	20,371
Balance of loans (Term-end)	6,868,540	117,485	176,087	6,751,054	6,692,453

#### <Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	810	(320)	422	1,130	387
Past due loans	62,206	(1,166)	(4,567)	63,372	66,773
Loans past due 3 months or more	223	83	(132)	140	356
Restructured loans	10,501	(2,889)	(9,796)	13,391	20,298
Risk-managed loans, total	73,741	(4,292)	(14,074)	78,034	87,816
Partial direct write-offs	17,336	(197)	(1,772)	17,534	19,108
Balance of loans (Term-end)	2,474,100	(15,469)	(81,690)	2,489,570	2,555,791

## (2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2015 (A)	(A)-(B)	(A)-(C)	2014 (B)	2014 (C)
Loans to borrowers in legal bankruptcy	0.01	(0.00)	(0.00)	0.02	0.02
Past due loans	1.14	(0.08)	(0.17)	1.23	1.31
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.37	0.01	(0.03)	0.36	0.41
Risk-managed loans, total	1.54	(0.08)	(0.21)	1.63	1.76

## &lt;Resona Bank&gt;

Loans to borrowers in legal bankruptcy	0.01	0.00	(0.00)	0.01	0.01
Past due loans	0.93	(0.10)	(0.21)	1.04	1.15
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.00	0.01
Restructured loans	0.41	0.06	0.03	0.34	0.37
Risk-managed loans, total	1.37	(0.04)	(0.19)	1.41	1.56

## &lt;Saitama Resona Bank&gt;

Loans to borrowers in legal bankruptcy	0.02	(0.02)	(0.02)	0.04	0.04
Past due loans	1.20	(0.03)	(0.03)	1.23	1.23
Loans past due 3 months or more	0.00	(0.01)	(0.01)	0.02	0.01
Restructured loans	0.26	(0.05)	(0.08)	0.32	0.34
Risk-managed loans, total	1.49	(0.13)	(0.15)	1.63	1.64

## &lt;Kinki Osaka Bank&gt;

Loans to borrowers in legal bankruptcy	0.03	(0.01)	0.01	0.04	0.01
Past due loans	2.51	(0.03)	(0.09)	2.54	2.61
Loans past due 3 months or more	0.00	0.00	(0.00)	0.00	0.01
Restructured loans	0.42	(0.11)	(0.36)	0.53	0.79
Risk-managed loans, total	2.98	(0.15)	(0.45)	3.13	3.43

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

(%)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2015 (A)	(A)-(B)	(A)-(C)	2014 (B)	2014 (C)
Before partial direct write-off	56.02	(1.51)	(3.44)	57.53	59.47
After partial direct write-off	35.56	(1.73)	(4.77)	37.30	40.34

## &lt;Resona Bank&gt;

Before partial direct write-off	62.74	(3.13)	(4.63)	65.88	67.38
After partial direct write-off	39.24	(3.30)	(6.39)	42.55	45.64

## &lt;Saitama Resona Bank&gt;

Before partial direct write-off	43.14	2.07	(1.68)	41.07	44.82
After partial direct write-off	30.46	(0.06)	(4.15)	30.53	34.62

## &lt;Kinki Osaka Bank&gt;

Before partial direct write-off	43.36	0.65	0.21	42.71	43.14
After partial direct write-off	30.04	0.21	(0.72)	29.83	30.77

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.			End of Sep.	End of Mar.
	2015 (A)	(A)-(B)	(A)-(C)	2014 (B)	2014 (C)
General reserve for possible loan losses	131,676	(7,524)	(30,005)	139,200	161,681
Specific reserve for possible loan losses	77,906	(6,681)	(16,602)	84,588	94,509
Special reserve for certain overseas loans	0	(0)	(1)	1	1
Total reserve for possible loan losses	209,582	(14,206)	(46,610)	223,789	256,192
Reserve for write-off of loans in the trust account	110	(11)	(24)	121	134

#### <Total of three banks>

General reserve for possible loan losses	79,653	(5,944)	(23,565)	85,597	103,218
Specific reserve for possible loan losses	72,701	(6,077)	(15,690)	78,779	88,392
Special reserve for certain overseas loans	0	(0)	(1)	1	1
Total reserve for possible loan losses	152,355	(12,022)	(39,257)	164,377	191,612
Reserve for write-off of loans in the trust account	110	(11)	(24)	121	134

#### <Resona Bank>

General reserve for possible loan losses	55,532	(3,701)	(16,816)	59,233	72,348
Specific reserve for possible loan losses	43,428	(4,808)	(10,678)	48,237	54,107
Special reserve for certain overseas loans	0	(0)	(1)	1	1
Total reserve for possible loan losses	98,961	(8,510)	(27,495)	107,471	126,457
Reserve for write-off of loans in the trust account	110	(11)	(24)	121	134

#### <Saitama Resona Bank>

General reserve for possible loan losses	16,395	(538)	(2,401)	16,933	18,796
Specific reserve for possible loan losses	14,839	(1,848)	(4,491)	16,688	19,331
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	31,234	(2,386)	(6,892)	33,621	38,127
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Kinki Osaka Bank>

General reserve for possible loan losses	7,726	(1,705)	(4,348)	9,431	12,074
Specific reserve for possible loan losses	14,433	579	(520)	13,853	14,953
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	22,159	(1,125)	(4,868)	23,285	27,028
Reserve for write-off of loans in the trust account	-	-	-	-	-

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

(Millions of yen, %)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2015 (A)	(A)-(B)	(A)-(C)	2014 (B)	2014 (C)
Unrecoverable or valueless claims	60,662	3,593	1,530	57,068	59,131
Risk claims	265,658	(21,743)	(45,136)	287,401	310,794
Special attention loans	105,983	4,942	(8,444)	101,040	114,428
Financial Reconstruction Act subtotal [A]	432,303	(13,206)	(52,051)	445,510	484,355
Normal claims	28,070,473	723,062	847,825	27,347,411	27,222,647
Financial Reconstruction Act total [B]	28,502,777	709,855	795,774	27,792,921	27,707,002
Partial direct write-offs	212,615	(13,590)	(29,277)	226,206	241,893
NPL Ratio [A] / [B]	1.51	(0.08)	(0.23)	1.60	1.74

##### <Resona Bank>

Unrecoverable or valueless claims	34,388	1,278	(4,428)	33,110	38,816
Risk claims	144,126	(15,258)	(33,256)	159,384	177,383
Special attention loans	76,725	12,606	7,311	64,118	69,414
Financial Reconstruction Act subtotal [A]	255,240	(1,373)	(30,373)	256,613	285,614
Normal claims	18,830,065	604,137	719,188	18,225,928	18,110,877
Financial Reconstruction Act total [B]	19,085,306	602,763	688,814	18,482,542	18,396,491
Partial direct write-offs	171,321	(15,988)	(28,787)	187,310	200,109
NPL Ratio [A] / [B]	1.33	(0.05)	(0.21)	1.38	1.55

##### <Saitama Resona Bank>

Unrecoverable or valueless claims	17,550	2,881	6,363	14,668	11,187
Risk claims	66,809	(5,626)	(8,034)	72,436	74,844
Special attention loans	18,533	(4,857)	(5,826)	23,390	24,359
Financial Reconstruction Act subtotal [A]	102,893	(7,602)	(7,497)	110,496	110,391
Normal claims	6,811,543	127,419	187,745	6,684,124	6,623,798
Financial Reconstruction Act total [B]	6,914,437	119,816	180,247	6,794,620	6,734,189
Partial direct write-offs	22,959	3,085	2,402	19,873	20,556
NPL Ratio [A] / [B]	1.48	(0.13)	(0.15)	1.62	1.63

##### <Kinki Osaka Bank>

Unrecoverable or valueless claims	8,722	(566)	(404)	9,289	9,127
Risk claims	54,722	(857)	(3,845)	55,580	58,567
Special attention loans	10,725	(2,806)	(9,929)	13,531	20,654
Financial Reconstruction Act subtotal [A]	74,170	(4,230)	(14,179)	78,400	88,349
Normal claims	2,428,863	(8,494)	(59,108)	2,437,358	2,487,971
Financial Reconstruction Act total [B]	2,503,033	(12,725)	(73,287)	2,515,759	2,576,321
Partial direct write-offs	18,334	(686)	(2,892)	19,021	21,227
NPL Ratio [A] / [B]	2.96	(0.15)	(0.46)	3.11	3.42

## 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. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.92	0.85	96.07	96.48	1.02	95.45
Covered by reserves	3.07	(0.85)	3.92	3.51	(1.02)	4.54
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.92	(0.13)	92.06	90.84	(1.17)	92.02
Covered by collateral, guarantees, etc.	66.85	0.69	66.16	62.95	(1.40)	64.35
Covered by reserves	25.07	(0.83)	25.90	27.89	0.23	27.66
Reserve ratio against the portion not covered by collateral, guarantees, etc.	75.64	(0.91)	76.55	75.29	(2.32)	77.62
Special Attention Obligors	55.93	(3.91)	59.84	52.22	(0.99)	53.22
Covered by collateral, guarantees, etc.	37.56	(2.84)	40.41	33.87	(2.14)	36.01
Covered by reserves	18.36	(1.06)	19.43	18.35	1.15	17.20
Reserve ratio against the portion not covered by collateral, guarantees, etc.	29.42	(3.19)	32.61	27.75	0.87	26.88
Other Watch Obligors	75.85	2.81	73.03	72.28	3.24	69.04
Covered by collateral, guarantees, etc.	73.96	3.51	70.44	70.76	4.41	66.35
Covered by reserves	1.88	(0.70)	2.59	1.52	(1.16)	2.68
Reserve ratio against the portion not covered by collateral, guarantees, etc.	7.25	(1.51)	8.77	5.20	(2.77)	7.97
Normal Obligors	0.09	(0.01)	0.10	0.11	(0.01)	0.13

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.12	0.03	97.09	98.29	0.82	97.46
Covered by reserves	2.87	(0.03)	2.90	1.70	(0.82)	2.53
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	94.31	2.01	92.30	91.85	(0.03)	91.89
Covered by collateral, guarantees, etc.	76.17	6.29	69.87	65.76	(1.09)	66.85
Covered by reserves	18.13	(4.28)	22.42	26.09	1.05	25.03
Reserve ratio against the portion not covered by collateral, guarantees, etc.	76.12	1.69	74.43	76.21	0.66	75.54
Special Attention Obligors	66.01	(4.02)	70.04	64.39	(3.32)	67.72
Covered by collateral, guarantees, etc.	49.65	0.24	49.41	41.82	(0.66)	42.49
Covered by reserves	16.35	(4.27)	20.63	22.56	(2.66)	25.23
Reserve ratio against the portion not covered by collateral, guarantees, etc.	32.49	(8.29)	40.78	38.79	(5.08)	43.87
Other Watch Obligors	82.99	(0.07)	83.07	82.84	2.99	79.85
Covered by collateral, guarantees, etc.	79.67	(0.68)	80.35	81.20	3.25	77.94
Covered by reserves	3.32	0.60	2.71	1.63	(0.26)	1.90
Reserve ratio against the portion not covered by collateral, guarantees, etc.	16.34	2.50	13.83	8.70	0.07	8.62
Normal Obligors	0.02	0.00	0.02	0.05	0.00	0.05

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

### (1) Total of three banks

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	31.7	28.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 1.8 Collateral /Guarantee 58.7	Unrecoverable or Valueless Claims 100.00%
60.6		60.6						
Doubtful Obligor		Risk Claims	143.6	100.5	21.4		Reserves 66.6 Collateral /Guarantee 177.6	Risk Claims 91.92%
265.6		265.6			Reserve Ratio 75.64%			
Watch Obligor	Special Attention Obligor	Special Attention Loans	17.1	123.7			Reserves 19.7 Collateral /Guarantee 40.2	Special Attention Loans 56.57%
	140.8	105.9						
	Subtotal	432.3						
	Other Watch Obligor	Normal Claims	468.8	1,094.6				
	1,563.5	28,070.4						
Normal Obligor			26,472.0					
26,472.0								
Total Exposures		Total	Normal	Category II	Category III	Category IV		Total Coverage Ratio 84.39%
28,502.7		28,502.7	27,133.4	1,347.8	21.4	-		

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 Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	16.8	17.4	Reserve Ratio 100.00%	Direct Write-offs	Reserves 1.2 Collateral /Guarantee 33.1	Unrecoverable or Valueless Claims 100.00%
34.3		34.3						
Doubtful Obligor		Risk Claims	79.2	51.6	13.1		Reserves 40.2 Collateral /Guarantee 90.7	Risk Claims 90.84%
144.1		144.1			Reserve Ratio 75.29%			
Watch Obligor	Special Attention Obligor	Special Attention Loans	8.9	92.5			Reserves 14.0 Collateral /Guarantee 26.6	Special Attention Loans 53.10%
	101.4	76.7						
	Subtotal	255.2						
	Other Watch Obligor	Normal Claims	277.3	762.6				
	1,040.0	18,830.0						
Normal Obligor			17,765.2					
17,765.2								
Total Exposures		Total	Normal	Category II	Category III	Category IV		Total Coverage Ratio 80.73%
19,085.3		19,085.3	18,147.7	924.4	13.1	-		

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

**Self-Assessment of Asset Quality**

(Billions of yen)

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	10.6	6.9	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 0.5 Collateral /Guarantee 17.0	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	28.5	34.4	3.7 <b>Reserve Ratio</b> 76.12%		Reserves 12.1 Collateral /Guarantee 50.8	Risk Claims 94.31%
Watch Obligor	Special Attention Obligor	Special Attention Loans	5.1	21.2			Reserves 3.0 Collateral /Guarantee 9.2	Special Attention Loans 66.01%
	Other Watch Obligor	Normal Claims						
Normal Obligor			6,497.3					
Total Exposures		Total	Normal	Category II	Category III	Category IV		<b>Total Coverage Ratio</b> 90.18%
6,914.4		6,914.4	6,647.4	263.1	3.7	-		

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 Categories Obligor Classification		Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	4.2	4.4	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 0.1 Collateral /Guarantee 8.5	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	35.8	14.4	4.4 <b>Reserve Ratio</b> 76.21%		Reserves 14.2 Collateral /Guarantee 35.9	Risk Claims 91.85%
Watch Obligor	Special Attention Obligor	Special Attention Loans	3.1	9.8			Reserves 2.5 Collateral /Guarantee 4.3	Special Attention Loans 65.12%
	Other Watch Obligor	Normal Claims						
Normal Obligor			2,209.4					
Total Exposures		Total	Normal	Category II	Category III	Category IV		<b>Total Coverage Ratio</b> 88.94%
2,503.0		2,503.0	2,338.2	160.3	4.4	-		

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 FY2014

(Billions of yen)

<Total of three banks>	End of Mar. 2015 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2014 (B)
Unrecoverable or valueless claims	60.6	1.5	32.8	(31.3)	59.1
Risk claims	265.6	(45.1)	91.1	(136.2)	310.7
Total	326.3	(43.6)	123.9	(167.5)	369.9
Result of measures connected to off-balancing	56.8				54.6

<Resona Bank>

Unrecoverable or valueless claims	34.3	(4.4)	16.9	(21.3)	38.8
Risk claims	144.1	(33.2)	57.1	(90.3)	177.3
Total	178.5	(37.6)	74.0	(111.6)	216.2
Result of measures connected to off-balancing	20.2				26.1

<Saitama Resona Bank>

Unrecoverable or valueless claims	17.5	6.3	11.5	(5.1)	11.1
Risk claims	66.8	(8.0)	19.2	(27.2)	74.8
Total	84.3	(1.6)	30.8	(32.4)	86.0
Result of measures connected to off-balancing	17.1				11.1

<Kinki Osaka Bank>

Unrecoverable or valueless claims	8.7	(0.4)	4.3	(4.7)	9.1
Risk claims	54.7	(3.8)	14.7	(18.5)	58.5
Total	63.4	(4.2)	19.1	(23.3)	67.6
Result of measures connected to off-balancing	19.4				17.3

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Disposition by borrowers' liquidation	(3.3)	(2.0)	(0.5)	(0.8)
Reconstructive disposition	(2.2)	(1.7)	-	(0.5)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(7.0)	(1.0)	(1.5)	(4.4)
Direct write-offs	(0.6)	2.4	(5.9)	2.9
Others	(154.2)	(109.2)	(24.4)	(20.5)
Collection/repayment, etc.	(93.5)	(63.0)	(13.8)	(16.6)
Improvement in debtors' performance	(60.7)	(46.2)	(10.5)	(3.8)
Total	(167.5)	(111.6)	(32.4)	(23.3)

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 before the maturity.

## 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. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)
Manufacturing	2,753.3	96.0	2,657.2	2,061.1	110.1	1,950.9
Agriculture, forestry	11.6	(0.4)	12.0	5.0	(0.9)	6.0
Fishery	1.5	0.1	1.4	1.0	(0.1)	1.1
Mining, quarrying of stone, gravel extraction	11.4	(0.5)	12.0	9.3	(0.6)	9.9
Construction	665.4	(1.0)	666.4	378.5	2.5	376.0
Electricity, gas, heating, water	174.6	40.7	133.9	156.8	39.5	117.2
Information and communication	248.9	12.4	236.4	218.3	18.8	199.4
Transportation, postal service	526.1	22.8	503.2	370.6	34.8	335.7
Wholesale and retail trade	2,491.7	(5.1)	2,496.8	1,867.0	23.2	1,843.7
Finance and insurance	1,046.7	23.1	1,023.6	988.9	18.5	970.4
Real estate	3,122.5	289.2	2,833.2	2,290.6	251.3	2,039.2
Goods rental and leasing	352.4	39.1	313.2	293.3	37.3	256.0
Services	1,568.4	38.2	1,530.2	1,082.9	23.5	1,059.3
Government, local government	829.6	(16.5)	846.2	269.3	(4.9)	274.3
Others	13,950.8	231.1	13,719.7	8,419.7	121.6	8,298.0
Domestic total	27,755.5	769.4	26,986.0	18,412.9	675.0	17,737.8
Japan offshore banking account	-	-	-	-	-	-
Total	27,755.5	769.4	26,986.0	18,412.9	675.0	17,737.8

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)
Manufacturing	459.2	3.3	455.8	232.9	(17.5)	250.5
Agriculture, forestry	5.8	0.5	5.2	0.7	(0.0)	0.7
Fishery	0.0	(0.0)	0.0	0.5	0.3	0.2
Mining, quarrying of stone, gravel extraction	2.0	0.0	1.9	0.1	0.0	0.0
Construction	182.7	0.7	181.9	104.1	(4.3)	108.4
Electricity, gas, heating, water	14.4	(0.1)	14.6	3.3	1.2	2.0
Information and communication	18.6	(5.2)	23.8	11.9	(1.1)	13.0
Transportation, postal service	123.6	(11.5)	135.2	31.8	(0.4)	32.3
Wholesale and retail trade	381.3	1.6	379.7	243.3	(29.9)	273.3
Finance and insurance	38.4	5.0	33.4	19.2	(0.5)	19.8
Real estate	584.7	19.2	565.4	247.1	18.6	228.5
Goods rental and leasing	38.3	2.2	36.1	20.6	(0.4)	21.1
Services	356.1	8.5	347.6	129.3	6.1	123.1
Government, local government	413.2	69.7	343.4	147.0	(81.3)	228.4
Others	4,249.6	81.8	4,167.7	1,281.4	27.5	1,253.9
Domestic total	6,868.5	176.0	6,692.4	2,474.1	(81.6)	2,555.7
Japan offshore banking account	-	-	-	-	-	-
Total	6,868.5	176.0	6,692.4	2,474.1	(81.6)	2,555.7

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. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)
Manufacturing	93.5	17.8	75.6	58.0	19.4	38.6
Agriculture, forestry	0.3	(1.5)	1.8	0.0	(1.4)	1.5
Fishery	-	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.0	(0.1)	0.1	0.0	(0.1)	0.1
Construction	20.5	(4.1)	24.7	7.7	(2.6)	10.3
Electricity, gas, heating, water	-	(0.0)	0.0	-	(0.0)	0.0
Information and communication	8.7	0.1	8.5	7.4	0.2	7.2
Transportation, postal service	17.7	(0.3)	18.1	10.5	0.8	9.7
Wholesale and retail trade	91.0	(5.7)	96.8	58.0	(5.2)	63.2
Finance and insurance	1.2	(2.7)	3.9	0.4	(2.6)	3.1
Real estate	45.6	(29.8)	75.4	18.4	(18.7)	37.1
Goods rental and leasing	1.3	(0.2)	1.6	0.8	(0.1)	1.0
Services	41.8	(4.6)	46.4	22.9	(3.1)	26.1
Government, local government	-	-	-	-	-	-
Others	106.6	(15.0)	121.6	67.7	(11.0)	78.7
Domestic total	428.6	(46.6)	475.2	252.4	(24.9)	277.3
Japan offshore banking account	-	-	-	-	-	-
Total	428.6	(46.6)	475.2	252.4	(24.9)	277.3

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)
Manufacturing	22.1	1.3	20.8	13.2	(2.8)	16.1
Agriculture, forestry	0.2	(0.0)	0.2	-	(0.0)	0.0
Fishery	-	-	-	-	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	5.6	(0.5)	6.1	7.1	(1.0)	8.2
Electricity, gas, heating, water	-	(0.0)	0.0	-	-	-
Information and communication	0.5	(0.0)	0.5	0.7	(0.1)	0.8
Transportation, postal service	5.6	(0.6)	6.3	1.5	(0.4)	2.0
Wholesale and retail trade	16.9	1.7	15.2	16.0	(2.2)	18.3
Finance and insurance	0.0	0.0	0.0	0.7	(0.1)	0.8
Real estate	16.1	(4.9)	21.0	11.1	(6.1)	17.2
Goods rental and leasing	0.3	(0.0)	0.3	0.1	(0.0)	0.1
Services	7.4	(1.3)	8.7	11.4	(0.1)	11.5
Government, local government	-	-	-	-	-	-
Others	27.3	(3.1)	30.4	11.5	(0.8)	12.4
Domestic total	102.5	(7.6)	110.1	73.7	(14.0)	87.8
Japan offshore banking account	-	-	-	-	-	-
Total	102.5	(7.6)	110.1	73.7	(14.0)	87.8

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.
		2015 (A)	(A) - (B)	(A) - (C)	2014 (B)	2014 (C)
Housing loans		13,125,009	140,517	206,704	12,984,492	12,918,304
	Before securitization	13,272,034	129,771	184,568	13,142,263	13,087,466
	Residential housing loans	9,905,157	132,141	199,886	9,773,015	9,705,270
	Before securitization	10,052,074	121,398	177,754	9,930,676	9,874,320
	Other consumer loans	304,322	864	3,911	303,458	300,411
Total loans to consumers		13,429,332	141,381	210,615	13,287,951	13,218,716
Before securitization of housing loans		13,576,357	130,635	188,479	13,445,721	13,387,877

## &lt;Resona Bank&gt;

Housing loans		7,845,824	85,886	106,823	7,759,937	7,739,000
	Before securitization	7,940,466	79,333	93,327	7,861,132	7,847,138
	Residential housing loans	5,754,555	87,359	120,008	5,667,196	5,634,546
	Before securitization	5,849,089	80,808	106,517	5,768,280	5,742,571
	Other consumer loans	155,253	818	1,329	154,435	153,924
Total loans to consumers		8,001,077	86,704	108,152	7,914,373	7,892,925
Before securitization of housing loans		8,095,720	80,152	94,657	8,015,567	8,001,062

## &lt;Saitama Resona Bank&gt;

Housing loans		4,042,239	42,063	71,263	4,000,175	3,970,976
	Before securitization	4,094,622	37,870	62,622	4,056,752	4,032,000
	Residential housing loans	3,091,876	34,193	59,678	3,057,683	3,032,198
	Before securitization	3,144,259	30,000	51,037	3,114,259	3,093,222
	Other consumer loans	119,367	1,447	5,112	117,920	114,255
Total loans to consumers		4,161,607	43,511	76,375	4,118,096	4,085,232
Before securitization of housing loans		4,213,990	39,318	67,734	4,174,672	4,146,256

## &lt;Kinki Osaka Bank&gt;

Housing loans		1,236,945	12,567	28,618	1,224,378	1,208,327
	Before securitization	1,236,945	12,567	28,618	1,224,378	1,208,327
	Residential housing loans	1,058,725	10,589	20,199	1,048,136	1,038,526
	Before securitization	1,058,725	10,589	20,199	1,048,136	1,038,526
	Other consumer loans	29,700	(1,402)	(2,530)	31,103	32,231
Total loans to consumers		1,266,646	11,164	26,088	1,255,481	1,240,558
Before securitization of housing loans		1,266,646	11,164	26,088	1,255,481	1,240,558

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

(Millions of yen, %)

<Total of three banks>	End of Mar. 2015 (A)	(A) - (B)	(A) - (C)	End of Sep. 2014 (B)	End of Mar. 2014 (C)
	Loans to SMEs and consumers	23,454,913	410,387	542,247	23,044,525
Ratio of loans to SMEs and consumers	84.50	(0.67)	(0.40)	85.18	84.90

## &lt;Resona Bank&gt;

Loans to SMEs and consumers	15,085,857	361,632	457,751	14,724,225	14,628,105
Ratio of loans to SMEs and consumers	81.93	(0.73)	(0.53)	82.66	82.46

## &lt;Saitama Resona Bank&gt;

Loans to SMEs and consumers	6,092,515	64,667	90,448	6,027,847	6,002,066
Ratio of loans to SMEs and consumers	88.70	(0.58)	(0.98)	89.28	89.68

## &lt;Kinki Osaka Bank&gt;

Loans to SMEs and consumers	2,276,541	(15,911)	(5,952)	2,292,452	2,282,493
Ratio of loans to SMEs and consumers	92.01	(0.06)	2.70	92.08	89.30

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.			End of Sep.	End of Mar.
	2015 (A)	(A) - (B)	(A) - (C)	2014 (B)	2014 (C)
Deposits (Term-end)	36,734,565	1,111,296	940,842	35,623,268	35,793,723
Deposits (average balance)	35,257,342	160,451	715,636	35,096,890	34,541,705
Trust principal (Term-end)	637,296	70,514	78,950	566,782	558,345
Trust principal (average balance)	589,885	3,145	4,812	586,739	585,072
Loans and bills discounted (Term-end)	27,755,549	702,704	769,474	27,052,845	26,986,074
Banking account	27,718,854	705,914	776,641	27,012,940	26,942,212
Trust account	36,695	(3,210)	(7,167)	39,905	43,862
Loans and bills discounted (average balance)	26,562,172	202,043	418,915	26,360,129	26,143,257
Banking account	26,521,919	203,960	427,851	26,317,959	26,094,068
Trust account	40,252	(1,917)	(8,936)	42,170	49,189

### <Resona Bank>

Deposits (Term-end)	21,874,950	824,796	688,349	21,050,154	21,186,600
Deposits (average balance)	20,713,634	144,534	348,844	20,569,100	20,364,789
Trust principal (Term-end)	637,296	70,514	78,950	566,782	558,345
Trust principal (average balance)	589,885	3,145	4,812	586,739	585,072
Loans and bills discounted (Term-end)	18,412,908	600,688	675,078	17,812,220	17,737,830
Banking account	18,376,213	603,898	682,245	17,772,315	17,693,968
Trust account	36,695	(3,210)	(7,167)	39,905	43,862
Loans and bills discounted (average balance)	17,446,402	177,647	337,663	17,268,754	17,108,739
Banking account	17,406,150	179,565	346,599	17,226,584	17,059,550
Trust account	40,252	(1,917)	(8,936)	42,170	49,189

### <Saitama Resona Bank>

Deposits (Term-end)	11,601,963	349,550	280,810	11,252,412	11,321,153
Deposits (average balance)	11,303,453	19,844	369,768	11,283,608	10,933,684
Loans and bills discounted (Term-end)	6,868,540	117,485	176,087	6,751,054	6,692,453
Loans and bills discounted (average balance)	6,687,890	38,896	108,329	6,648,994	6,579,561

### <Kinki Osaka Bank>

Deposits (Term-end)	3,257,652	(63,049)	(28,317)	3,320,701	3,285,969
Deposits (average balance)	3,240,254	(3,927)	(2,976)	3,244,181	3,243,231
Loans and bills discounted (Term-end)	2,474,100	(15,469)	(81,690)	2,489,570	2,555,791
Loans and bills discounted (average balance)	2,427,879	(14,501)	(27,077)	2,442,380	2,454,956

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

(Millions of yen)

	End of Mar. 2015 (A)	(A) - (B)	(A) - (C)	End of Sep. 2014 (B)	End of Mar. 2014 (C)
<Total of three banks>					
Domestic individual deposits (Term-end)	24,186,952	368,097	526,445	23,818,855	23,660,507
Liquidity deposits	15,646,933	532,944	883,495	15,113,989	14,763,437
Time deposits	8,329,968	(180,481)	(371,457)	8,510,449	8,701,426
Domestic corporate deposits (Term-end)	10,512,654	206,985	379,887	10,305,669	10,132,766
Liquidity deposits	7,617,448	167,966	454,289	7,449,482	7,163,158
Time deposits	2,429,332	25,093	(98,760)	2,404,239	2,528,092

<Resona Bank>

Domestic individual deposits (Term-end)	12,754,310	213,345	258,941	12,540,965	12,495,368
Liquidity deposits	8,390,033	309,699	496,208	8,080,334	7,893,825
Time deposits	4,190,010	(117,518)	(260,347)	4,307,528	4,450,357
Domestic corporate deposits (Term-end)	7,817,239	173,618	322,541	7,643,620	7,494,697
Liquidity deposits	5,761,309	163,293	399,172	5,598,015	5,362,137
Time deposits	1,642,886	(22,387)	(104,696)	1,665,273	1,747,582

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	8,881,733	152,492	284,143	8,729,241	8,597,590
Liquidity deposits	5,910,974	186,260	329,884	5,724,713	5,581,089
Time deposits	2,941,683	(28,809)	(38,725)	2,970,493	2,980,409
Domestic corporate deposits (Term-end)	2,007,052	70,916	71,651	1,936,135	1,935,401
Liquidity deposits	1,386,063	11,375	52,282	1,374,687	1,333,780
Time deposits	590,930	67,416	22,754	523,513	568,175

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,550,908	2,259	(16,639)	2,548,648	2,567,548
Liquidity deposits	1,345,925	36,984	57,402	1,308,941	1,288,523
Time deposits	1,198,274	(34,153)	(72,385)	1,232,428	1,270,659
Domestic corporate deposits (Term-end)	688,363	(37,549)	(14,304)	725,912	702,667
Liquidity deposits	470,075	(6,703)	2,834	476,778	467,240
Time deposits	195,515	(19,936)	(16,818)	215,452	212,334

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

2. Liquidity deposits = current deposits + ordinary deposits + saving deposits + deposits at notice

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

(Millions of yen)

	End of Mar. 2015 (A)	(A) - (B)	(A) - (C)	End of Sep. 2014 (B)	End of Mar. 2014 (C)
<Total of three banks>					
Investment trust	2,070,961	91,272	155,600	1,979,689	1,915,361
Public bond	673,255	(58,764)	(85,719)	732,019	758,975
Insurance	1,720,638	26,614	97,077	1,694,024	1,623,561

<Resona Bank>

Investment trust	1,139,373	63,796	115,773	1,075,576	1,023,599
Public bond	274,564	(46,703)	(84,046)	321,268	358,611
Insurance	817,724	22,181	69,159	795,542	748,564

<Saitama Resona Bank>

Investment trust	636,277	22,638	33,544	613,639	602,733
Public bond	384,601	(9,421)	3,099	394,023	381,501
Insurance	672,644	6,710	26,765	665,933	645,878

<Kinki Osaka Bank>

Investment trust	295,310	4,837	6,283	290,473	289,027
Public bond	14,089	(2,638)	(4,773)	16,727	18,862
Insurance	230,270	(2,278)	1,151	232,548	229,118

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 on a delivery date basis)

Insurance: 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
Resona Bank	No. 2	-
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)

#### 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 2010	FY 2011	FY 2012	FY 2013	(Billions of yen) FY 2014 (approx.)
Resona Bank	136.2	276.0	70.4	25.7	71.6
Saitama Resona Bank	54.9	60.0	46.1	42.4	39.4
Kinki Osaka Bank	4.5	7.9	(0.0)	2.7	(1.0)

#### 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	Income before income taxes	Taxable income before adjustments
Kinki Osaka Bank	1 year	12.4	7.6	16.6

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

(Consolidated corporate-tax system has been applied since FY 2005. Deferred tax assets and liabilities are calculated on the assumption of the consolidated corporate-tax system)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)
Reserve for loan losses	67.5	(49.0)	116.5	16.0	(4.6)	20.7
Write-down on securities	65.2	(7.8)	73.0	6.6	(1.0)	7.6
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	18.2	(7.5)	25.7	4.8	(2.0)	6.9
Net loss carry forward	1.2	(3.4)	4.6	-	-	-
Others	53.5	(5.4)	59.0	10.2	(0.6)	10.9
Subtotal of deferred tax assets	205.8	(73.2)	279.1	37.8	(8.4)	46.2
Valuation allowance	(101.4)	22.2	(123.7)	(9.9)	1.5	(11.4)
Deferred tax assets	104.4	(50.9)	155.3	27.8	(6.9)	34.8
Gains on placing trust for retirement benefits	2.5	(0.2)	2.8	-	-	-
Unrealized gains on available-for-sale securities	107.1	46.7	60.4	30.1	13.5	16.5
Deferred gains on hedges	15.7	0.0	15.6	-	-	-
Others	3.1	(0.3)	3.4	5.9	(0.5)	6.5
Deferred tax liabilities	128.5	46.1	82.4	36.1	13.0	23.1
Net deferred tax assets	(24.1)	(97.0)	72.9	(8.2)	(19.9)	11.7
	Kinki Osaka Bank					
	End of Mar. 2015 (A)	(A) - (B)	End of Mar. 2014 (B)			
Reserve for loan losses	11.3	(5.8)	17.1			
Write-down on securities	3.9	(0.5)	4.5			
Unrealized losses on available-for-sale securities	-	-	-			
Reserve for employees' retirement benefits	1.5	(0.3)	1.9			
Net loss carry forward	4.0	(0.8)	4.8			
Others	7.2	0.1	7.0			
Subtotal of deferred tax assets	28.1	(7.4)	35.6			
Valuation allowance	(24.2)	6.7	(30.9)			
Deferred tax assets	3.9	(0.7)	4.6			
Gains on placing trust for retirement benefits	-	-	-			
Unrealized gains on available-for-sale securities	5.0	1.4	3.6			
Deferred gains on hedges	-	-	-			
Others	1.2	0.5	0.7			
Deferred tax liabilities	6.3	1.9	4.3			
Net deferred tax assets	(2.4)	(2.7)	0.2			



**IV. Reference Materials (Group Banks' Financial Statements)**  
**[Non-Consolidated Balance Sheet]**

(Millions of yen)

	March 31, 2014	March 31, 2015
<b>Assets</b>		
Cash and due from banks	¥ 3,777,886	¥ 6,018,332
Cash	398,201	397,802
Due from banks	3,379,685	5,620,530
Call loans	62,082	17,019
Monetary claims bought	50,053	170,971
Trading assets	590,366	564,360
Trading securities	6,950	5,887
Derivatives of trading securities	1	1
Derivatives of securities related to trading transactions	6	-
Trading-related financial derivatives	328,203	314,259
Other trading assets	255,204	244,212
Securities	5,040,457	3,919,927
Japanese government bonds	3,817,018	2,497,982
Local government bonds	54,941	47,824
Corporate bonds	394,594	408,434
Stocks	569,993	732,393
Other securities	203,909	233,292
Loans and bills discounted	17,693,968	18,376,213
Bills discounted	92,272	81,297
Loans on notes	440,361	391,101
Loans on deeds	14,750,136	15,433,875
Overdrafts	2,411,197	2,469,939
Foreign exchange assets	58,026	82,361
Due from foreign banks	24,878	46,551
Foreign bills of exchange bought	7,435	10,115
Foreign bills of exchange receivable	25,713	25,694
Other assets	829,390	713,711
Unsettled exchange receivable	291	8
Prepaid expenses	16,676	15,032
Accrued income	41,402	42,156
Initial margins for future transactions	4,384	10,015
Variation margins for future transactions	48	2,628
Financial derivatives, principally including option premiums and contracts under hedge accounting	363,684	417,896
Cash collateral paid for financial instruments	84,815	66,218
Other receivable on sales of securities	220,597	72,250
Other	97,489	87,503
Tangible fixed assets	216,626	215,709
Buildings	70,230	67,377
Land	135,010	133,870
Leased assets	4,715	7,056
Construction in progress	469	866
Other tangible fixed assets	6,200	6,539
Intangible fixed assets	36,624	33,639
Software	6,895	6,195
Leased assets	27,595	25,325
Other intangible fixed assets	2,132	2,119
Prepaid pension cost	57,707	65,378
Deferred tax assets	72,942	-
Customers' liabilities for acceptances and guarantees	292,716	295,513
Reserve for possible loan losses	(126,457)	(98,961)
<b>Total Assets</b>	<b>¥ 28,652,391</b>	<b>¥ 30,374,177</b>

## [Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2014	March 31, 2015
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 21,186,600	¥ 21,874,950
Current deposits	2,161,651	2,226,996
Ordinary deposits	11,610,545	12,505,709
Savings deposits	158,742	154,946
Notice deposits	82,227	94,576
Time deposits	6,422,694	6,020,200
Other deposits	750,739	872,520
Negotiable certificates of deposit	2,210,370	2,479,810
Call money	730,514	1,442,632
Payables under repurchase agreements	38,994	50,993
Payables under securities lending transactions	49,891	24,122
Trading liabilities	306,763	304,771
Trading-related financial derivatives	306,763	304,771
Borrowed money	905,370	481,058
Borrowed money	905,370	481,058
Foreign exchange liabilities	4,774	6,363
Due to foreign banks	4,209	5,490
Foreign bills of exchange sold	88	333
Foreign bills of exchange payables	476	539
Bonds	637,469	639,080
Due to trust account	533,844	617,622
Other liabilities	548,942	721,737
Unsettled exchange payables	88	79
Accrued income taxes	850	5,642
Accrued expenses	25,521	26,033
Unearned income	6,216	5,949
Variation margins for future transactions	8	-
Financial derivatives, principally including option premiums and contracts under hedge accounting	311,931	327,572
Cash collateral received for financial instruments	114,167	166,978
Lease obligation	33,627	34,844
Asset retirement obligations	726	939
Other payable on purchases of securities	10,614	75,863
Other	45,190	77,833
Reserve for employees' bonuses	10,660	11,688
Other reserves	27,022	18,467
Deferred tax liabilities	-	24,149
Deferred tax liabilities for land revaluation	23,696	21,465
Acceptances and guarantees	292,716	295,513
<b>Total Liabilities</b>	<b>27,507,634</b>	<b>29,014,426</b>
<b>Net Assets</b>		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	227,151	297,965
Other retained earnings	227,151	297,965
Retained earnings carried forward	227,151	297,965
Total stockholders' equity	884,258	955,072
Net unrealized gains on available-for-sale securities	190,897	328,117
Net deferred gains on hedges	28,388	33,116
Revaluation reserve for land	41,213	43,444
Total valuation and translation differences	260,498	404,678
<b>Total Net Assets</b>	<b>1,144,757</b>	<b>1,359,751</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 28,652,391</b>	<b>¥ 30,374,177</b>

**[Non-Consolidated Statement of Income]***(Millions of yen)*

	For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2015
<b>Ordinary income</b>	¥ 549,757	¥ 586,637
Interest income	297,983	298,367
Interest on loans and bills discounted	244,928	232,457
Interest and dividends on securities	33,384	40,482
Interest on call loans	161	250
Interest on receivables under securities borrowing transactions	6	0
Interest on due from banks	2,195	4,837
Interest on interest rate-swaps	15,013	16,725
Other interest income	2,293	3,614
Trust fees	23,752	22,780
Fees and commissions	118,066	126,271
Exchange fees received	24,213	24,256
Other fees and commissions	93,852	102,014
Trading income	860	5,103
Income from trading securities	417	728
Income from trading-related financial derivatives	-	4,058
Other trading income	443	316
Other operating income	25,118	32,653
Gains on foreign exchange transactions	11,807	11,582
Gains on sale of Japanese government bonds and other	12,892	21,071
Income from derivatives other than for trading or hedging	418	-
Other	0	0
Other ordinary income	83,974	101,461
Reversal of reserve for possible loan losses	23,550	23,485
Recoveries of written-off loans	15,298	9,606
Gains on sales of stocks and other securities	29,680	45,221
Other	15,444	23,147
<b>Ordinary expenses</b>	341,274	357,503
Interest expenses	33,796	32,642
Interest on deposits	10,603	8,058
Interest on negotiable certificates of deposit	1,313	1,835
Interest on call money	654	1,476
Interest on payables under repurchase agreement	47	79
Interest on payables under securities lending transactions	135	83
Interest on borrowed money	1,014	770
Interest on bonds	18,455	18,824
Other interest expenses	1,570	1,515
Fees and commissions	50,727	50,907
Commissions paid on exchange transactions	6,394	6,471
Other	44,332	44,435
Trading expenses	2,171	752
Losses on securities related to trading transactions	882	752
Income from trading-related financial derivatives	1,288	-
Other operating expenses	11,045	9,828
Losses on sale of Japanese government bonds and other	10,901	6,136
Losses on redemption of Japanese government bonds and other	126	-
Impairment losses on Japanese government bonds and other	17	-
Expenses for financial derivatives	-	3,692
General and administrative expenses	214,916	219,396
Other ordinary expenses	28,617	43,976
Write-off of loans	9,991	8,274
Losses on sales of stocks and other securities	8,868	2,172
Losses on devaluation of stocks and other securities	318	107
Other	9,439	33,422
<b>Ordinary profits</b>	<b>208,482</b>	<b>229,133</b>
<b>Extraordinary gains</b>	<b>212</b>	<b>19</b>
Gains on disposal of fixed assets	212	19
<b>Extraordinary losses</b>	<b>2,304</b>	<b>4,760</b>
Losses on disposal of fixed assets	1,140	1,028
Impairment losses on fixed assets	1,164	3,731
<b>Net income before income taxes</b>	<b>206,389</b>	<b>224,393</b>
Income taxes— current	8,426	24,320
Income taxes – deferred	44,489	50,089
Total income taxes	52,915	74,409
<b>Net income</b>	<b>¥ 153,473</b>	<b>¥ 149,983</b>

**[Non-Consolidated Statement of Changes in Net Assets]**

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥474,934	¥1,132,042
Changes during the fiscal year						
Dividends paid					(401,257)	(401,257)
Net income					153,473	153,473
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	(247,783)	(247,783)
Balance at the end of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥227,151	¥884,258

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥130,036	¥37,127	¥41,219	¥208,383	¥1,340,426
Changes during the fiscal year					
Dividends paid					(401,257)
Net income					153,473
Net changes except for stockholders' equity during the fiscal year	60,861	(8,739)	(6)	52,115	52,115
Total changes during the fiscal year	60,861	(8,739)	(6)	52,115	(195,668)
Balance at the end of the fiscal year	¥190,897	¥28,388	¥41,213	¥260,498	¥1,144,757

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the fiscal year ended March 31, 2015**

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥227,151	¥884,258
Cumulative effect of changes in accounting policies					410	410
Restated balance	279,928	279,928	97,250	377,178	227,561	884,668
Changes during the fiscal year						
Dividends paid					(79,579)	(79,579)
Net income					149,983	149,983
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	70,404	70,404
Balance at the end of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥297,965	¥955,072

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥190,897	¥28,388	¥41,213	¥260,498	¥1,144,757
Cumulative effect of changes in accounting policies					410
Restated balance	190,897	28,388	41,213	260,498	1,145,167
Changes during the fiscal year					
Dividends paid					(79,579)
Net income					149,983
Net changes except for stockholders' equity during the fiscal year	137,220	4,728	2,231	144,179	144,179
Total changes during the fiscal year	137,220	4,728	2,231	144,179	214,583
Balance at the end of the fiscal year	¥328,117	¥33,116	¥43,444	¥404,678	¥1,359,751

**[Non-Consolidated Balance Sheet]***(Millions of yen)*

	March 31, 2014	March 31, 2015
<b>Assets</b>		
Cash and due from banks	¥ 2,476,598	¥ 3,389,596
Cash	84,000	88,833
Due from banks	2,392,598	3,300,762
Call loans	88,094	23,498
Monetary claims bought	16,856	3,916
Trading securities	27,807	27,386
Trading Japanese government bonds	1,765	2,407
Trading local government bonds	6,042	4,979
Other Trading securities	19,999	19,999
Securities	2,870,438	2,169,952
Japanese government bonds	2,045,323	1,324,767
Local government bonds	554,970	533,443
Corporate bonds	113,495	101,930
Stocks	128,651	177,905
Other securities	27,997	31,905
Loans and bills discounted	6,692,453	6,868,540
Bills discounted	25,082	24,256
Loans on notes	192,183	174,335
Loans on deeds	6,094,965	6,284,400
Overdrafts	380,222	385,548
Foreign exchange assets	7,191	8,685
Due from foreign banks	7,034	8,352
Foreign bills of exchange bought	78	237
Foreign bills of exchange receivable	79	95
Other assets	42,358	40,844
Unsettled exchange receivable	3	-
Prepaid expenses	3,270	2,979
Accrued income	10,056	9,932
Initial margins for future transactions	453	245
Variation margins for future transactions	-	10
Financial derivatives, principally including option premiums and contracts under hedge accounting	4,723	5,096
Other	23,850	22,579
Tangible fixed assets	57,242	56,635
Buildings	23,338	22,771
Land	31,582	31,586
Leased assets	22	17
Construction in progress	54	35
Other tangible fixed assets	2,244	2,223
Intangible fixed assets	2,727	2,704
Software	47	24
Other intangible fixed assets	2,680	2,680
Prepaid pension cost	4,197	7,612
Deferred tax assets	11,701	-
Customers' liabilities for acceptances and guarantees	11,904	15,235
Reserve for possible loan losses	(38,127)	(31,234)
<b>Total Assets</b>	<b>¥ 12,271,444</b>	<b>¥ 12,583,374</b>

**[Non-Consolidated Balance Sheet - Continued]***(Millions of yen)*

	March 31, 2014	March 31, 2015
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 11,321,153	¥ 11,601,963
Current deposits	258,511	271,327
Ordinary deposits	7,060,575	7,408,565
Savings deposits	179,672	180,712
Notice deposits	20,010	19,660
Time deposits	3,661,548	3,570,466
Other deposits	140,834	151,230
Negotiable certificates of deposit	123,790	116,130
Call money	130,000	100,000
Borrowed money	161,260	188,980
Borrowed money	161,260	188,980
Foreign exchange liabilities	213	192
Foreign bills of exchange sold	51	111
Foreign bills of exchange payables	162	81
Bonds	95,500	85,000
Other liabilities	52,340	57,098
Unsettled exchange payables	55	11
Accrued income taxes	2,860	2,730
Accrued expenses	5,643	5,275
Unearned income	1,849	1,552
Variation margins for future transactions	9	-
Financial derivatives, principally including option premiums and contracts under hedge accounting	4,899	6,092
Cash collateral received for financial instruments	-	536
Lease obligation	22	18
Asset retirement obligations	50	190
Other	36,949	40,691
Reserve for employees' bonuses	3,326	3,758
Reserve for employees' retirement benefits	6,044	3,330
Other reserves	9,701	11,007
Deferred tax liabilities	-	8,238
Acceptances and guarantees	11,904	15,235
<b>Total Liabilities</b>	<b>11,915,234</b>	<b>12,190,934</b>
<b>Net Assets</b>		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	140,865	139,535
Legal reserve	20,012	20,012
Other retained earnings	120,853	119,523
Retained earnings carried forward	120,853	119,523
Total stockholders' equity	310,865	309,535
Net unrealized gains on available-for-sale securities	45,514	82,991
Net deferred losses on hedges	(170)	(86)
Total valuation and translation differences	45,344	82,904
<b>Total Net Assets</b>	<b>356,209</b>	<b>392,440</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 12,271,444</b>	<b>¥ 12,583,374</b>

**[Non-Consolidated Statement of Income]***(Millions of yen)*

	For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2015
<b>Ordinary income</b>	¥ 174,581	¥ 173,334
Interest income	124,532	119,274
Interest on loans and bills discounted	104,488	98,992
Interest and dividends on securities	17,355	16,100
Interest on call loans	145	134
Interest on receivables under securities borrowing transactions	55	21
Interest on due from banks	1,876	3,190
Interest on interest rate-swaps	-	175
Other interest income	611	659
Fees and commissions	35,919	38,333
Exchange fees received	8,007	8,389
Other fees and commissions	27,912	29,943
Other operating income	3,658	7,906
Gains on foreign exchange transactions	603	655
Gains on sale of Japanese government bonds and other	3,055	7,241
Other	0	9
Other ordinary income	10,469	7,819
Reversal of reserve for possible loan losses	2,037	441
Recoveries of written-off loans	3,430	2,345
Gains on sales of stocks and other securities	1,060	1,204
Other	3,940	3,828
<b>Ordinary expenses</b>	116,091	116,725
Interest expenses	7,517	7,145
Interest on deposits	3,786	3,332
Interest on negotiable certificates of deposit	115	96
Interest on call money	51	59
Interest on payables under securities lending transactions	407	836
Interest on borrowed money	1,585	1,509
Interest on bonds	1,371	1,308
Interest on interest rate swaps	195	-
Other interest expenses	5	2
Fees and commissions	18,749	19,002
Commissions paid on exchange transactions	1,822	1,843
Other	16,926	17,159
Other operating expenses	2,325	2,977
Losses on trading securities transactions	99	80
Losses on sale of Japanese government bonds and other	1,569	1,525
Impairment losses on Japanese government bonds and other	86	10
Expenses for financial derivatives	570	1,359
Other operating expenses	-	2
General and administrative expenses	76,676	79,062
Other ordinary expenses	10,822	8,538
Write-off of loans	5,954	4,340
Losses on sales of stocks and other securities	7	1
Losses on devaluation of stocks and other securities	0	550
Other	4,860	3,645
<b>Ordinary profits</b>	<u>58,490</u>	<u>56,609</u>
<b>Extraordinary gains</b>	5	83
Gains on disposal of fixed assets	5	83
<b>Extraordinary losses</b>	420	474
Losses on disposal of fixed assets	203	276
Impairment losses on fixed assets	216	197
<b>Net income before income taxes</b>	<u>58,075</u>	<u>56,218</u>
Income taxes – current	17,250	15,061
Income taxes – deferred	3,400	5,928
Total income taxes	<u>20,650</u>	<u>20,989</u>
<b>Net income</b>	<u>¥ 37,424</u>	<u>¥ 35,228</u>



**[Non-Consolidated Statement of Changes in Net Assets]**

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
				Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥125,988	¥146,001	¥316,001
Changes during the fiscal year							
Dividends paid					(42,560)	(42,560)	(42,560)
Net income					37,424	37,424	37,424
Net changes except for stockholders' equity during the fiscal year							-
Total changes during the fiscal year	-	-	-	-	(5,135)	(5,135)	(5,135)
Balance at the end of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥120,853	¥140,865	¥310,865

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥48,553	(¥584)	¥47,968	¥363,969
Changes during the fiscal year				
Dividends paid				(42,560)
Net income				37,424
Net changes except for stockholders' equity during the fiscal year	(3,038)	414	(2,624)	(2,624)
Total changes during the fiscal year	(3,038)	414	(2,624)	(7,759)
Balance at the end of the fiscal year	¥45,514	(¥170)	¥45,344	¥356,209

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**

For the fiscal year ended March 31, 2015

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
					Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥120,853	¥140,865	¥310,865
Cumulative effect of changes in accounting policies					681	681	681
Restated balance	70,000	100,000	100,000	20,012	121,534	141,546	311,546
Changes during the fiscal year							
Dividends paid					(37,240)	(37,240)	(37,240)
Net income					35,228	35,228	35,228
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	-	-	-	-	(2,011)	(2,011)	(2,011)
Balance at the end of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥119,523	¥139,535	¥309,535

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥45,514	¥(170)	¥45,344	¥356,209
Cumulative effect of changes in accounting policies				681
Restated balance	45,514	(170)	45,344	356,890
Changes during the fiscal year				
Dividends paid				(37,240)
Net income				35,228
Net changes except for stockholders' equity during the fiscal year	37,477	83	37,560	37,560
Total changes during the fiscal year	37,477	83	37,560	35,549
Balance at the end of the fiscal year	¥82,991	¥(86)	¥82,904	¥392,440

**[Non-Consolidated Balance Sheet]***(Millions of yen)*

	March 31, 2014	March 31, 2015
<b>Assets</b>		
Cash and due from banks	¥ 210,509	¥ 246,165
Cash	34,268	33,832
Due from banks	176,240	212,332
Call loans	1,000	-
Monetary claims bought	29,963	21,098
Trading securities	2	-
Trading Japanese government bonds	2	-
Securities	793,362	779,921
Japanese government bonds	300,522	294,134
Local government bonds	29,534	35,191
Corporate bonds	405,745	391,977
Stocks	14,361	16,484
Other securities	43,199	42,133
Loans and bills discounted	2,555,791	2,474,100
Bills discounted	28,268	24,521
Loans on notes	88,189	77,919
Loans on deeds	2,235,400	2,185,679
Overdrafts	203,932	185,980
Foreign exchange assets	3,796	4,341
Due from foreign banks	1,905	2,279
Foreign bills of exchange bought	370	504
Foreign bills of exchange receivable	1,520	1,557
Other assets	8,683	8,891
Unsettled exchange receivable	0	-
Prepaid expenses	318	318
Accrued income	2,563	2,538
Financial derivatives, principally including option premiums and contracts under hedge accounting	37	237
Other	5,763	5,797
Tangible fixed assets	31,341	30,328
Buildings	7,761	8,018
Land	21,856	20,153
Leased assets	893	923
Construction in progress	-	321
Other tangible fixed assets	829	912
Intangible fixed assets	370	341
Software	98	71
Other intangible fixed assets	271	270
Prepaid pension cost	2,034	3,713
Deferred tax assets	294	-
Customers' liabilities for acceptances and guarantees	9,650	10,475
Reserve for possible loan losses	(27,028)	(22,159)
<b>Total Assets</b>	<b>¥ 3,619,772</b>	<b>3,557,218</b>

## [Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2014	March 31, 2015
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 3,285,969	¥ 3,257,652
Current deposits	199,650	192,271
Ordinary deposits	1,535,017	1,604,187
Savings deposits	22,244	21,747
Notice deposits	5,821	6,872
Time deposits	1,486,545	1,397,958
Other deposits	36,691	34,614
Negotiable certificates of deposit	106,000	49,300
Borrowed money	72,920	82,600
Borrowed money	72,920	82,600
Foreign exchange liabilities	170	177
Foreign bills of exchange sold	144	59
Foreign bills of exchange payables	25	118
Other liabilities	16,662	16,161
Unsettled exchange payables	242	-
Accrued income taxes	451	180
Accrued expenses	2,676	2,434
Unearned income	1,199	1,253
Financial derivatives, principally including option premiums and contracts under hedge accounting	91	246
Lease obligation	913	947
Asset retirement obligations	208	162
Other	10,877	10,935
Reserve for employees' bonuses	2,438	2,643
Reserve for employees' retirement benefits	5,364	4,683
Other reserves	3,585	4,147
Deferred tax liabilities	-	2,415
Acceptances and guarantees	9,650	10,475
<b>Total Liabilities</b>	<b>3,502,761</b>	<b>3,430,256</b>
<b>Net Assets</b>		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Capital reserve	38,971	38,971
Other capital surplus	16,467	16,467
Retained earnings	15,083	20,868
Other retained earnings	15,083	20,868
Retained earnings carried forward	15,083	20,868
Total stockholders' equity	109,493	115,278
Net unrealized gains on available-for-sale securities	7,516	11,683
Total valuation and translation differences	7,516	11,683
<b>Total Net Assets</b>	<b>117,010</b>	<b>126,962</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 3,619,772</b>	<b>¥ 3,557,218</b>

**[Non-Consolidated Statement of Income]***(Millions of yen)*

	For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2015
<b>Ordinary income</b>	¥ 67,070	¥ 68,809
Interest income	43,734	41,674
Interest on loans and bills discounted	38,894	36,362
Interest and dividends on securities	4,247	4,854
Interest on call loans	39	3
Interest on receivables under securities borrowing transactions	0	-
Interest on due from banks	216	249
Other interest income	337	204
Fees and commissions	15,015	17,149
Exchange fees received	2,911	2,893
Other fees and commissions	12,103	14,256
Other operating income	4,765	4,074
Gains on foreign exchange transactions	345	315
Gains on trading securities transactions	4	-
Gains on sale of Japanese government bonds and other	4,415	3,758
Other ordinary income	3,555	5,910
Reversal of reserve for possible loan losses	-	2,070
Recoveries of written-off loans	1,560	1,490
Gains on sales of stocks and other securities	780	942
Other	1,214	1,407
<b>Ordinary expenses</b>	57,223	54,243
Interest expenses	4,020	2,969
Interest on deposits	2,801	2,168
Interest on negotiable certificates of deposit	91	71
Interest on call money	0	0
Interest on payables under securities lending transactions	4	16
Interest on borrowed money	1,098	681
Other interest expenses	24	31
Fees and commissions	7,335	6,842
Commissions paid on exchange transactions	623	616
Other	6,712	6,225
Other operating expenses	423	2
Losses on trading securities transactions	-	0
Losses on sale of Japanese government bonds and other	422	2
Impairment losses on Japanese government bonds and other	0	0
General and administrative expenses	39,227	40,364
Other ordinary expenses	6,217	4,064
Provision to reserve for possible loan losses	414	-
Write-off of loans	3,890	1,664
Losses on sales of stocks and other securities	-	6
Losses on devaluation of stocks and other securities	0	-
Other	1,911	2,393
<b>Ordinary profits</b>	<u>9,847</u>	<u>14,565</u>
<b>Extraordinary gains</b>	2	0
Gains on disposal of fixed assets	2	0
<b>Extraordinary losses</b>	312	1,914
Losses on disposal of fixed assets	29	105
Impairment losses on fixed assets	282	1,809
<b>Net income before income taxes</b>	<u>9,537</u>	<u>12,651</u>
<b>Net income taxes</b>		
Income taxes – current	1,063	(164)
Income taxes – deferred	2,547	1,569
Total income taxes	<u>3,610</u>	<u>1,405</u>
<b>Net income</b>	<u>¥ 5,927</u>	<u>¥ 11,245</u>

**[Non-Consolidated Statement of Changes in Net Assets]**

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥12,666	¥107,076
Changes during the fiscal year						
Dividends paid					(3,510)	(3,510)
Net income					5,927	5,927
Net changes except for stockholders' equity during the fiscal year						-
Total changes during the fiscal year	-	-	-	-	2,417	2,417
Balance at the end of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥15,083	¥109,493

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,732	¥114,809
Changes during the fiscal year		
Dividends paid		(3,510)
Net income		5,927
Net changes except for stockholders' equity during the fiscal year	(215)	(215)
Total changes during the fiscal year	(215)	2,201
Balance at the end of the fiscal year	¥7,516	¥117,010

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**

For the fiscal year ended March 31, 2015

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥15,083	¥109,493
Cumulative effect of changes in accounting policies					339	339
Restated balance	38,971	38,971	16,467	55,439	15,423	109,833
Changes during the fiscal year						
Dividends paid					(5,800)	(5,800)
Net income					11,245	11,245
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	—	—	—	—	5,445	5,445
Balance at the end of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥20,868	¥115,278

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,516	¥117,010
Cumulative effect of changes in accounting policies		339
Restated balance	7,516	117,350
Changes during the fiscal year		
Dividends paid		(5,800)
Net income		11,245
Net changes except for stockholders' equity during the fiscal year	4,167	4,167
Total changes during the fiscal year	4,167	9,612
Balance at the end of the fiscal year	¥11,683	¥126,962