

Financial Results Report
for Fiscal Year 2004
(Reference Materials)



Resona Holdings, Inc.

Financial Results Report for Fiscal Year 2004 (Reference Materials)

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

I. Highlights of Financial Results for Fiscal Year 2004

1. Statements of operations

<Consolidated>

(Millions of yen)

(P. 1)

		FY 2004 [A]	[A]-[B]	FY 2003 [B]
Consolidated gross operating profit	1	763,132	(11,935)	775,068
Interest income	2	542,376	(18,899)	561,276
Trust fees	3	35,186	2,422	32,763
Fees and commissions	4	121,111	1,214	119,897
Trading income	5	20,602	(4,335)	24,937
Other operating income	6	43,855	7,662	36,193
Provision to general reserve for possible loan losses	7	-	8,377	(8,377)
General and administrative expenses	8	382,081	(128,003)	510,085
Other gains or losses	9	15,416	1,400,654	(1,385,237)
Gains or losses on stocks	10	91,064	33,404	57,659
Disposal of problem loans	11	82,061	(1,327,935)	1,409,997
Write-off of loans	12	64,190	(407,819)	472,010
Provision to specific reserve for possible loan losses	13	-	(464,568)	464,568
Provision to reserve for possible losses on loans sold	14	-	86	(86)
Provision to reserve for the specific borrowers under support	15	-	(1,925)	1,925
Losses on sales of claims to CCPC	16	-	(814)	814
Provision to special reserve for certain overseas loans	17	-	236	(236)
Losses on sales of other claims	18	11,813	(322,002)	333,816
Other disposal of problem loans	19	6,056	(131,127)	137,184
Equity in earnings from investments in affiliated companies	20	452	92	360
Ordinary profit/(loss)	21	396,467	1,508,344	(1,111,877)
Extraordinary profit	22	49,022	14,063	34,959
Extraordinary loss	23	55,960	(161,066)	217,027
Income/(loss) before income taxes and minority interests	24	389,530	1,683,475	(1,293,944)
Income taxes-current	25	9,035	1,050	7,985
Income taxes-deferred	26	2,301	(355,654)	357,956
Minority interests in net income/(loss)	27	12,600	8,522	4,077
Net income/(loss)	28	365,592	2,029,556	(1,663,964)

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

		FY 2004 [A]	[A]-[B]	FY 2003 [B]
Number of consolidated subsidiaries	29	36	(13)	49
Number of affiliated companies accounted for by the equity method	30	2	(2)	4
Total	31	38	(15)	53

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

(Millions of yen)

		Total of Five Banks			Resona Bank			Saitama Resona Bank		
		FY 2004 [A]	[A] - [B]	FY 2003 [B]	FY 2004 [A]	[A] - [B]	FY 2003 [B]	FY 2004 [A]	[A] - [B]	FY 2003 [B]
Gross operating profit	1	709,747	37,037	672,710	487,649	42,560	445,089	123,937	11,513	112,424
Gross operating profit from domestic operations	2	664,053	23,498	640,554	447,442	28,568	418,873	122,018	12,453	109,565
Interest income	3	531,002	(16,472)	547,474	361,915	(18,805)	380,720	105,400	8,400	97,000
Trust fees (after disposal of problem loans in trust account)	4	35,186	2,422	32,763	7,297	2,677	4,619	-	-	-
<Disposal of problem loans in the trust account>	5	1,124	(3,312)	4,437	1,124	(3,312)	4,437	-	-	-
Fees and commissions	6	68,673	997	67,676	51,691	43	51,647	16,680	3,040	13,639
Trading income	7	1,122	372	750	1,122	372	750	-	-	-
Other operating income	8	28,068	36,179	(8,110)	25,415	44,280	(18,864)	(62)	1,011	(1,073)
Gross operating profit from international operations	9	45,694	13,538	32,155	40,207	13,992	26,215	1,918	(940)	2,858
Interest income	10	7,132	10,419	(3,287)	4,062	9,724	(5,661)	590	359	230
Fees and commissions	11	3,634	(269)	3,904	3,047	(203)	3,250	209	(1)	211
Trading income	12	20,843	(226)	21,069	20,843	(226)	21,069	-	-	-
Other operating income	13	14,084	3,614	10,469	12,254	4,698	7,556	1,119	(1,298)	2,417
Expenses (excluding non-recurring items)	14	345,626	(71,192)	416,819	219,293	(57,922)	277,215	71,875	(666)	72,542
Personnel expenses	15	111,140	(12,617)	123,758	67,857	(9,669)	77,527	21,783	1,520	20,263
Non-personnel expenses	16	213,579	(53,758)	267,338	138,598	(43,355)	181,953	44,995	(2,766)	47,761
Deposit insurance fees	17	27,687	(670)	28,357	17,325	(717)	18,043	7,239	151	7,088
Taxes	18	20,906	(4,816)	25,723	12,836	(4,898)	17,734	5,096	578	4,517
Provision to general reserve for possible loan losses	19	(2,423)	17,037	(19,460)	-	27,504	(27,504)	(2,423)	(6,321)	3,898
Actual net operating profit*1	20	365,246	104,912	260,333	269,481	97,170	172,310	52,061	12,179	39,882
Core net operating profit*2	21	347,905	80,948	266,957	256,634	66,122	190,511	50,399	10,117	40,281
Net operating profit	22	366,544	91,187	275,356	268,356	72,979	195,377	54,484	18,500	35,984
Other gains or losses	23	(49,302)	1,378,577	(1,427,880)	(31,925)	1,141,414	(1,173,339)	(11,514)	14,142	(25,656)
Net gains/(losses) on stocks	24	45,167	65,086	(19,918)	45,994	56,699	(10,704)	493	(1,428)	1,921
Gains on sale	25	98,752	(37,692)	136,444	95,581	(32,165)	127,746	680	(1,441)	2,121
Losses on sale	26	12,452	(24,899)	37,351	12,121	(21,457)	33,578	32	(56)	89
Losses on devaluation	27	41,132	(62,212)	103,344	37,465	(54,288)	91,754	154	43	110
Provision to reserve for possible losses on investments	28	-	(15,667)	15,667	-	(13,118)	13,118	-	-	-
Expenses related to disposal of problem loans	29	85,238	(1,258,243)	1,343,481	60,789	(1,051,958)	1,112,747	17,204	(7,412)	24,616
Write-off of loans	30	64,182	(403,199)	467,382	45,624	(309,752)	335,376	11,077	3,663	7,413
Provision to specific reserve for possible loan losses	31	5,712	(434,904)	440,617	-	(358,450)	358,450	5,712	(7,994)	13,707
Provision to reserve for possible losses on loans sold	32	-	75	(75)	-	75	(75)	-	-	-
Provision to reserve for the specific borrowers under support	33	-	(1,925)	1,925	-	(1,925)	1,925	-	-	-
Losses on sales of claims to CCPC	34	-	(814)	814	-	(23)	23	-	-	-
Provision to special reserve for certain overseas loans	35	-	305	(305)	-	305	(305)	-	-	-
Other disposal of problem loans	36	15,343	(417,780)	433,123	15,165	(382,187)	397,352	414	(3,081)	3,495
Ordinary profit/(loss)	37	317,241	1,469,770	(1,152,528)	236,431	1,214,393	(977,962)	42,970	32,643	10,327
Extraordinary profit/(loss), net	38	74,946	254,100	(179,153)	63,472	215,973	(152,501)	(1,740)	941	(2,682)
Gains from reversal of credit-related expenses	39	123,267	123,267	-	108,638	108,638	-	799	799	-
Gains from reversal of loan loss reserves	40	103,082	103,082	-	93,344	93,344	-	-	-	-
Gains from recoveries of written-off claims	41	20,184	20,184	-	15,293	15,293	-	799	799	-
Gains/(losses) on sales of premises and equipment	42	(2)	13,089	(13,092)	2,481	11,879	(9,398)	(2,366)	(1,540)	(825)
Gains on sales of premises and equipment	43	5,682	1,762	3,920	5,316	1,702	3,614	55	(51)	106
Losses on sales of premises and equipment	44	5,685	(11,326)	17,012	2,835	(10,177)	13,012	2,422	1,489	932
Income/(loss) before income taxes	45	392,188	1,723,870	(1,331,682)	299,903	1,430,367	(1,130,463)	41,230	33,584	7,645
Income taxes-current	46	6,785	277	6,507	681	15	665	165	20	144
Income taxes-deferred	47	(970)	(355,537)	354,567	(12,233)	(296,876)	284,643	18,730	15,410	3,320
Net income/(loss)	48	386,373	2,079,130	(1,692,757)	311,455	1,727,227	(1,415,772)	22,334	18,153	4,181
Credit-related expenses (5,19,29,39)	49	(39,326)	(1,367,785)	1,328,458	(46,724)	(1,136,405)	1,089,680	13,981	(14,533)	28,514

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

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

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

		Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
		FY 2004 [A]	[A] - [B]	FY 2003 [B]	FY 2004 [A]	[A] - [B]	FY 2003 [B]	FY 2004 [A]	[A] - [B]	FY 2003 [B]
Gross operating profit	1	70,124	(15,430)	85,554	3,827	177	3,650	24,208	(1,783)	25,991
Gross operating profit from domestic operations	2	66,556	(15,916)	82,473	3,827	177	3,650	24,208	(1,783)	25,991
Interest income	3	60,343	(6,122)	66,465	3,344	54	3,290	(1)	(0)	(1)
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-	27,889	(254)	28,144
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-	-	-	-
Fees and commissions	6	3,556	(657)	4,213	425	98	326	(3,679)	(1,528)	(2,150)
Trading income	7	-	-	-	-	-	-	-	-	-
Other operating income	8	2,656	(9,137)	11,793	58	24	33	-	-	-
Gross operating profit from international operations	9	3,567	486	3,081	-	-	-	-	-	-
Interest income	10	2,479	335	2,143	-	-	-	-	-	-
Fees and commissions	11	378	(63)	442	-	-	-	-	-	-
Trading income	12	-	-	-	-	-	-	-	-	-
Other operating income	13	709	214	495	-	-	-	-	-	-
Expenses (excluding non-recurring items)	14	41,212	(12,522)	53,735	3,193	(540)	3,733	10,051	459	9,592
Personnel expenses	15	16,247	(4,528)	20,776	1,283	(304)	1,588	3,967	365	3,602
Non-personnel expenses	16	22,262	(7,413)	29,675	1,767	(210)	1,977	5,955	(13)	5,969
Deposit insurance fees	17	2,975	(107)	3,083	141	0	142	4	4	-
Taxes	18	2,702	(580)	3,282	142	(24)	167	128	107	20
Provision to general reserve for possible loan losses	19	-	(4,179)	4,179	-	34	(34)	-	-	-
Actual net operating profit*1	20	28,911	(2,907)	31,819	634	717	(82)	14,156	(2,248)	16,404
Core net operating profit*2	21	26,138	6,261	19,876	577	693	(115)	14,156	(2,246)	16,403
Net operating profit	22	28,911	1,272	27,639	634	683	(48)	14,156	(2,248)	16,404
Other gains or losses	23	(5,340)	221,309	(226,649)	(476)	1,427	(1,904)	(45)	284	(329)
Net gains/(losses) on stocks	24	(1,317)	9,832	(11,150)	(2)	(17)	14	-	-	-
Gains on sale	25	2,490	(4,067)	6,558	-	(17)	17	-	-	-
Losses on sale	26	296	(3,383)	3,679	2	0	3	-	-	-
Losses on devaluation	27	3,512	(7,967)	11,480	-	-	-	-	-	-
Provision to reserve for possible losses on investments	28	-	(2,549)	2,549	-	-	-	-	-	-
Expenses for NPL disposal	29	6,705	(198,076)	204,782	540	(795)	1,336	-	-	-
Write-off of loans	30	6,941	(96,731)	103,672	540	(379)	919	-	-	-
Provision to specific reserve for possible loan losses	31	-	(68,042)	68,042	-	(416)	416	-	-	-
Provision to reserve for possible losses on loans sold	32	-	-	-	-	-	-	-	-	-
Provision to reserve for the specific borrowers under support	33	-	-	-	-	-	-	-	-	-
Losses on sales of claims to CCPC	34	-	(791)	791	-	-	-	-	-	-
Provision to special reserve for certain overseas loans	35	-	-	-	-	-	-	-	-	-
Other disposal of problem loans	36	(236)	(32,511)	32,275	-	-	-	-	-	-
Ordinary profit/(loss)	37	23,571	222,581	(199,010)	157	2,110	(1,952)	14,111	(1,958)	16,069
Extraordinary profit/(loss), net	38	12,818	36,483	(23,665)	412	1,102	(689)	(15)	(401)	385
Gains from reversal of credit-related expenses	39	13,419	13,419	-	409	409	-	-	-	-
Gains from reversal of loan loss reserves	40	9,447	9,447	-	290	290	-	-	-	-
Gains from recoveries of written-off claims	41	3,972	3,972	-	118	118	-	-	-	-
Gains/(losses) on sales of premises and equipment	42	(101)	2,613	(2,714)	-	132	(132)	(15)	4	(20)
Gains on sales of premises and equipment	43	310	112	197	-	(1)	1	-	-	-
Losses on sales of premises and equipment	44	412	(2,500)	2,912	-	(133)	133	15	(4)	20
Income/(loss) before income taxes	45	36,389	259,065	(222,676)	570	3,213	(2,642)	14,095	(2,359)	16,454
Income taxes-current	46	70	1	68	11	0	11	5,857	239	5,617
Income taxes-deferred	47	(7,270)	(73,137)	65,867	126	(452)	578	(323)	(481)	158
Net income/(loss)	48	43,589	332,201	(288,611)	433	3,665	(3,232)	8,560	(2,117)	10,678
Credit-related expenses (5,19,29,39)	49	(6,714)	(215,676)	208,962	130	(1,171)	1,302	-	-	-

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

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

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

2. Net operating profit per employee

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

(Millions of yen)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Actual net operating profit	365,246	104,912	260,333	269,481	97,170	172,310	52,061	12,179	39,882
Actual net operating profit per employee (thousands of yen)	24,817	8,652	16,165	30,360	13,018	17,342	19,014	5,295	13,719
Net operating profit	366,544	91,187	275,356	268,356	72,979	195,377	54,484	18,500	35,984
Net operating profit per employee (thousands of yen)	24,906	7,808	17,098	30,233	10,570	19,663	19,899	7,521	12,378

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Actual net operating profit	28,911	(2,907)	31,819	634	717	(82)	14,156	(2,248)	16,404
Actual net operating profit per employee (thousands of yen)	11,882	(450)	12,332	2,771	3,108	(337)	32,101	(5,525)	37,626
Net operating profit	28,911	1,272	27,639	634	683	(48)	14,156	(2,248)	16,404
Net operating profit per employee (thousands of yen)	11,882	1,170	10,712	2,771	2,970	(199)	32,101	(5,525)	37,626

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

3. ROE

<Consolidated>

(%)

	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Net income ROE	36.56	332.66	(296.10)

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

(%)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Net operating profit ROE	27.50	(8.63)	36.13	27.76	(13.94)	41.70	26.34	4.24	22.10
Net income ROE	28.99	251.12	(222.13)	32.22	334.43	(302.21)	10.80	8.24	2.56

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Net operating profit ROE	24.51	(5.92)	30.43	10.08	11.12	(1.04)	40.28	(6.23)	46.51
Net income ROE	36.96	354.80	(317.84)	6.88	75.78	(68.90)	24.36	(5.91)	30.27

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

4. Interest rate spreads (domestic operations)

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

(%)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Average interest rate on funds invested (A)	1.61	(0.01)	1.62	1.69	0.01	1.67	1.28	0.02	1.26
Average interest rate of loans and bills discounted (C)	2.04	(0.01)	2.05	1.97	0.00	1.96	2.07	(0.10)	2.17
Average interest rate on securities	0.65	0.02	0.62	0.65	0.02	0.62	0.63	0.14	0.48
Average interest rate on procured funds (B)	0.96	(0.17)	1.13	0.94	(0.19)	1.13	0.87	(0.05)	0.93
Average interest rate of deposits and negotiable CDs (D)	0.08	(0.02)	0.10	0.07	(0.01)	0.09	0.08	(0.02)	0.11
Average interest rate on external debt	0.35	0.00	0.34	0.30	0.01	0.29	0.59	(0.04)	0.63
Gross interest margin (A) - (B)	0.64	0.16	0.48	0.75	0.20	0.54	0.41	0.08	0.33
Average loan/deposit margin (C) - (D)	1.95	0.00	1.95	1.89	0.02	1.86	1.99	(0.07)	2.06

(%)

	Kinki Osaka Bank			Nara Bank		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Average interest rate on funds invested (A)	1.89	(0.21)	2.11	2.10	0.07	2.03
Average interest rate of loans and bills discounted (C)	2.43	(0.05)	2.49	2.40	(0.04)	2.45
Average interest rate on securities	0.65	(0.17)	0.83	0.75	(0.01)	0.77
Average interest rate on procured funds (B)	1.31	(0.29)	1.60	2.05	(0.23)	2.29
Average interest rate of deposits and negotiable CDs (D)	0.12	(0.01)	0.13	0.09	0.01	0.08
Average interest rate on external debt	2.55	0.06	2.49	0.00	0.00	0.00
Gross interest margin (A) - (B)	0.58	0.08	0.50	0.04	0.30	(0.25)
Average loan/deposit margin (C) - (D)	2.31	(0.04)	2.35	2.30	(0.05)	2.36

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

5. Retirement benefit liabilities and expenses

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

(Millions of yen)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Retirement benefit obligation (at the beginning of the period)	553,729	(247,223)	800,953	483,402	(195,971)	679,374	33,240	(5,647)	38,888
Pension plan assets at fair value (at the beginning of the period)	561,869	(22,302)	584,172	501,754	(13,483)	515,238	36,415	4,178	32,236
Unrecognized pension assets	19,608	19,608	-	18,352	18,352	-	1,256	1,256	-
Prepaid pension cost	153,384	(97,062)	250,447	142,023	(93,944)	235,968	11,361	(3,118)	14,479
Reserve for employees' retirement benefits	8,170	(2,411)	10,581	-	(1,322)	1,322	-	-	-
Amount to be amortized (at the beginning of the period)	156,682	(299,964)	456,646	142,023	(256,757)	398,780	9,442	(11,688)	21,131
Decrease during the period	70,797	(178,822)	249,619	68,183	(144,133)	212,317	1,949	(7,663)	9,613
Amount remaining (at the end of the period)	85,884	(121,142)	207,026	73,840	(112,623)	186,463	7,493	(4,024)	11,518
Retirement benefit expenses	26,698	(32,241)	58,939	22,312	(27,251)	49,564	2,532	(1,544)	4,076
Service cost	11,657	(2,736)	14,394	8,310	(2,061)	10,372	1,810	15	1,795
Interest cost	8,454	(7,698)	16,153	7,148	(6,747)	13,896	649	(151)	800
Expected return on pension plan assets	5,731	(2,807)	8,539	4,881	(2,712)	7,594	348	(4)	353
Amortization of past service cost	(2,711)	(2,566)	(145)	(1,455)	(1,455)	-	(705)	(705)	-
Amortization of actuarial differences	15,018	(15,206)	30,224	13,189	(13,680)	26,870	1,125	(539)	1,665
Amortization of transition differences at accounting change	-	(6,811)	6,811	-	(6,020)	6,020	-	(169)	169
Other	10	(29)	39	-	-	-	-	-	-
Items included in extraordinary profits	497	(2,646)	3,144	-	-	-	-	-	-
Items included in extraordinary losses	43,456	(48,744)	92,201	42,776	(38,180)	80,956	72	(2,032)	2,105

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Retirement benefit obligation (at the beginning of the period)	36,227	(45,583)	81,810	859	(20)	880	-	-	-
Pension plan assets at fair value (at the beginning of the period)	23,529	(13,018)	36,547	170	21	149	-	-	-
Unrecognized pension assets	-	-	-	-	-	-	-	-	-
Prepaid pension cost	-	-	-	-	-	-	-	-	-
Reserve for employees' retirement benefits	7,551	(1,200)	8,751	619	112	507	-	-	-
Amount to be amortized (at the beginning of the period)	5,146	(31,364)	36,511	69	(153)	223	-	-	-
Decrease during the period	658	(26,864)	27,522	6	(160)	166	-	-	-
Amount remaining (at the end of the period)	4,488	(4,500)	8,988	63	6	56	-	-	-
Retirement benefit expenses	1,590	(3,411)	5,001	69	(46)	115	193	12	181
Service cost	1,300	(695)	1,996	42	(8)	50	193	12	181
Interest cost	641	(794)	1,436	14	(5)	20	-	-	-
Expected return on pension plan assets	497	(89)	586	4	(0)	5	-	-	-
Amortization of past service cost	(551)	(406)	(145)	-	-	-	-	-	-
Amortization of actuarial differences	697	(987)	1,685	6	2	4	-	-	-
Amortization of transition differences at accounting change	-	(615)	615	-	(6)	6	-	-	-
Other	-	-	-	10	(29)	39	-	-	-
Items included in extraordinary profits	497	(2,646)	3,144	-	-	-	-	-	-
Items included in extraordinary losses	607	(8,093)	8,700	-	(438)	438	-	-	-

6. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Net gains/(losses) on bonds	17,340	23,963	(6,623)	12,847	31,047	(18,200)	1,662	2,062	(399)
Gains on sale	37,058	6,727	30,330	27,106	11,624	15,482	6,167	3,629	2,538
Gains on redemption	8	6	1	-	-	-	-	-	-
Losses on sale	18,704	(15,625)	34,330	13,379	(17,948)	31,328	4,505	1,566	2,938
Losses on redemption	64	64	-	3	3	-	-	-	-
Losses on devaluation	956	(1,667)	2,624	876	(1,477)	2,354	-	-	-
Net gains/(losses) on stocks	45,167	65,086	(19,918)	45,994	56,699	(10,704)	493	(1,428)	1,921
Gains on sale	98,752	(37,692)	136,444	95,581	(32,165)	127,746	680	(1,441)	2,121
Losses on sale	12,452	(24,899)	37,351	12,121	(21,457)	33,578	32	(56)	89
Losses on devaluation	41,132	(62,212)	103,344	37,465	(54,288)	91,754	154	43	110
Provision to reserve for possible losses on investments	-	(15,667)	15,667	-	(13,118)	13,118	-	-	-

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]	FY 2004 [A]	[A]-[B]	FY 2003 [B]
Net gains/(losses) on bonds	2,773	(9,169)	11,942	57	24	33	-	(1)	1
Gains on sale	3,723	(8,400)	12,124	60	(125)	185	-	-	-
Gains on redemption	-	-	-	8	8	-	-	(1)	1
Losses on sale	808	808	-	11	(52)	64	-	-	-
Losses on redemption	61	61	-	-	-	-	-	-	-
Losses on devaluation	79	(101)	181	-	(88)	88	-	-	-
Net gains/(losses) on stocks	(1,317)	9,832	(11,150)	(2)	(17)	14	-	-	-
Gains on sale	2,490	(4,067)	6,558	-	(17)	17	-	-	-
Losses on sale	296	(3,383)	3,679	2	(0)	3	-	-	-
Losses on devaluation	3,512	(7,967)	11,480	-	-	-	-	-	-
Provision to reserve for possible losses on investments	-	(2,549)	2,549	-	-	-	-	-	-

7. Revaluation gains or losses on securities

<Consolidated>

(Millions of yen)

	FY 2004 [A]				FY 2003 [B]		
	Gain	Loss	[A]-[B]	Gain	Loss		
Bonds held to maturity	1,109	1,157	47	1,451	(341)	32	374
Other securities	260,259	269,292	9,032	18,930	241,328	268,075	26,746
Total	261,369	270,449	9,080	20,382	240,986	268,107	27,120
Bonds	16,306	17,388	1,081	18,491	(2,184)	13,251	15,435
Stocks	233,843	237,929	4,085	2,249	231,593	241,017	9,423
Other	11,218	15,132	3,913	(358)	11,577	13,839	2,262

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

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

(Millions of yen)

	FY 2004 [A]				FY 2003 [B]		
	Gain	Loss	[A]-[B]	Gain	Loss		
Stocks	-	-	-	9,538	(9,538)	617	10,155
Other	(55)	-	55	1,680	(1,735)	-	1,735
Total	(55)	-	55	11,218	(11,273)	617	11,891

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

	FY 2004 [A]				FY 2003 [B]		
	Gain	Loss	[A]-[B]	Gain	Loss		
Stocks	-	-	-	9,538	(9,538)	617	10,155
Other	-	-	-	686	(686)	-	686
Total	-	-	-	10,225	(10,225)	617	10,842

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

(Millions of yen)

	Total of five banks								Resona Bank							
	FY 2004 [A]				FY 2003 [B]				FY 2004 [A]				FY 2003 [B]			
	Gain	Loss	[A]-[B]	Gain	Loss			Gain	Loss	[A]-[B]	Gain	Loss		Gain	Loss	
Bonds held to maturity	1,109	1,157	47	1,451	(341)	32	374	-	-	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	(41,595)	41,595	41,595	-	-	-	(41,595)	41,595	41,595	-	-	-	-
Other securities	253,863	262,897	9,034	16,348	237,515	264,471	26,956	187,087	195,111	8,024	(16,234)	203,322	222,333	19,011		
Total	254,973	264,054	9,081	(23,796)	278,769	306,099	27,330	187,087	195,111	8,024	(57,830)	244,918	263,929	19,011		
Bonds	16,306	17,388	1,081	18,471	(2,164)	13,218	15,383	5,713	6,472	759	6,943	(1,229)	8,983	10,213		
Stocks	227,345	231,430	4,085	(42,285)	269,631	279,009	9,378	174,107	177,636	3,529	(61,017)	235,124	242,780	7,655		
Other	11,320	15,236	3,915	17	11,302	13,871	2,568	7,266	11,002	3,735	(3,756)	11,023	12,165	1,141		

	Saitama Resona Bank								Kinki Osaka Bank							
	FY 2004 [A]				FY 2003 [B]				FY 2004 [A]				FY 2003 [B]			
	Gain	Loss	[A]-[B]	Gain	Loss			Gain	Loss	[A]-[B]	Gain	Loss		Gain	Loss	
Bonds held to maturity	1,113	1,113	-	1,435	(322)	-	322	-	-	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	52,417	52,456	39	25,022	27,394	30,971	3,576	14,201	15,159	958	7,468	6,732	11,000	4,268		
Total	53,530	53,569	39	26,457	27,072	30,971	3,898	14,201	15,159	958	7,468	6,732	11,000	4,268		
Bonds	5,126	5,137	10	8,248	(3,122)	749	3,871	5,335	5,635	299	3,173	2,161	3,362	1,201		
Stocks	46,338	46,341	2	16,466	29,872	29,894	22	6,884	7,437	552	2,266	4,618	6,315	1,697		
Other	2,064	2,090	25	1,742	322	327	5	1,980	2,086	106	2,028	(47)	1,321	1,369		

	Nara Bank								Resona Trust & Banking							
	FY 2004 [A]				FY 2003 [B]				FY 2004 [A]				FY 2003 [B]			
	Gain	Loss	[A]-[B]	Gain	Loss			Gain	Loss	[A]-[B]	Gain	Loss		Gain	Loss	
Bonds held to maturity	(3)	44	47	16	(19)	32	52	-	-	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	159	169	10	92	66	165	99	(1)	-	1	(0)	(0)	0	0	0	
Total	155	213	57	108	46	198	151	(1)	-	1	(0)	(0)	0	0	0	
Bonds	132	142	10	106	26	123	96	(1)	-	1	(0)	(0)	0	0	0	
Stocks	15	15	-	0	15	18	2	-	-	-	-	-	-	-	-	
Other	8	55	47	3	4	56	52	-	-	-	-	-	-	-	-	

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

8. Capital adequacy ratio (Japanese domestic standard)

<Consolidated> (Billions of yen, %)

	End of March 2005	Change	End of March 2004
	(provisional)		
Capital adequacy ratio	9.74	2.00	7.74
Tier I ratio	5.27	1.35	3.92
Total qualifying capital	22,034	4,299	17,735
Tier I	11,928	2,945	8,983
Tier II	10,214	1,358	8,856
Land revaluation differences	490	(9)	499
Qualifying subordinated debt	8,310	1,384	6,926
Deducted items	108	3	105
Risk-adjusted assets	226,140	(2,738)	228,878

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

<Reference> Capital adequacy ratio of subsidiary banks (provisional)

(Billions of yen, %)

Resona (Consolidated)	Saitama Resona (Non-consolidated)	Kinki Osaka (Consolidated)	Nara (Non-consolidated)	Resona Trust (Non-consolidated)
8.83	8.29	8.15	6.47	127.94
5.46	4.60	5.52	5.17	127.94
16,247	3,576	1,621	68	283
10,050	1,986	1,097	55	283
8,583	1,589	524	13	-
490	-	-	7	-
6,943	1,370	400	-	-
2,386	-	0	-	-
183,991	43,139	19,875	1,064	221

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9. Stock holdings

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

(Billions of yen)

	End of March 2005	Change					End of March 2004	
		Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust		
Acquisition cost	3,978	2,993	867	116	0	-	(2,952)	6,930
Market value	6,251	4,735	1,331	185	0	-	(2,864)	9,115
Book value of stocks sold outright	2,809	2,722	8	78	0	-	(4,401)	7,210
Tier I	11,928	10,050	1,986	1,097	55	283	2,945	8,983
Acquisition cost/Tier I<Reference>	33.3	29.7	43.6	10.6	0.9	0.0	(43.8)	77.1

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

10. Number of employees and offices

<Non-consolidated> (People)

	End of March 2005	Change	End of March 2004
Directors	20	4	16
Executive officers	11	3	8

*1. Above figures include 19 directors who concurrently serve as directors for subsidiary banks.

*2 Reported figures do not include the directors who resigned on March 31, 2005.

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

(People)

	End of March 2005	Change					End of March 2004	
		Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust		
Directors	67	42	8	7	6	8	12	55
Executive officers	31	31	0	0	0	0	6	25
Non-board executive officers	19	0	6	6	4	3	4	15
Employees	14,700	8,876	2,732	2,430	227	435	(1,389)	16,089
Manned domestic offices	616	345	113	138	16	4	(21)	637
Non-manned domestic offices	875	497	323	29	26	0	(31)	906
Total domestic offices	1,491	842	436	167	42	4	(52)	1,543

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

*2 Director and representative executive officers of Resona Bank are not included in "executive officers".

*3 Non-board executive officers do not include those officers who concurrently serve as directors. Reported figures do not include the directors who resigned on March 31, 2005.

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

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

II. Loans and Bills Outstanding and Other

1. Risk-managed loans

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

Risk-managed loans

(Millions of yen)

	Total of four banks					Resona Bank					Saitama Resona Bank							
	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Loans to borrowers in legal bankruptcy	17,703	(15,716)	(24,517)	33,420	42,221	9,513	(10,843)	(16,750)	20,356	26,263	2,464	(919)	(1,218)	3,383	3,682			
Past due loans	467,700	(279,112)	(471,218)	746,813	938,918	306,427	(247,977)	(398,592)	554,404	705,019	54,014	(14,061)	(21,665)	68,076	75,680			
Loans past due 3 months or more	26,000	(3,312)	(20,787)	29,312	46,788	15,979	(1,226)	(13,963)	17,205	29,942	6,049	871	(3,959)	5,178	10,009			
Restructured loans	393,807	(98,188)	(440,904)	491,996	834,712	293,988	(95,267)	(418,577)	389,256	712,565	43,346	(3,017)	(19,990)	46,363	63,337			
Risk-managed loans, total	905,212	(396,331)	(957,427)	1,301,543	1,862,640	625,907	(355,314)	(847,882)	981,222	1,473,790	105,876	(17,127)	(46,834)	123,003	152,710			
Partial direct write-offs	585,548	(216,590)	(450,236)	802,139	1,035,785	429,502	(157,634)	(361,594)	587,136	791,097	87,547	8,200	(5,641)	79,347	93,189			
Balance of loans (Term-end)	25,702,105	(112,942)	(773,293)	25,815,048	26,475,399	17,752,855	(344,334)	(1,067,027)	18,097,189	18,819,882	5,322,327	201,731	342,020	5,120,596	4,980,307			

	Kinki Osaka Bank				Nara Bank							
	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Loans to borrowers in legal bankruptcy	5,063	(4,051)	(6,491)	9,115	11,555	662	96	(57)	565	719		
Past due loans	101,903	(16,750)	(50,965)	118,653	152,868	5,355	(323)	4	5,679	5,351		
Loans past due 3 months or more	3,845	(2,781)	(2,794)	6,627	6,640	125	(175)	(69)	301	195		
Restructured loans	55,179	1,413	(698)	53,765	55,877	1,293	(1,317)	(1,637)	2,610	2,930		
Risk-managed loans, total	165,991	(22,169)	(60,950)	188,161	226,941	7,437	(1,719)	(1,760)	9,156	9,197		
Partial direct write-offs	63,046	(67,574)	(83,710)	130,621	146,757	5,451	417	710	5,034	4,741		
Balance of loans (Term-end)	2,484,226	24,054	(57,327)	2,460,171	2,541,554	142,696	5,605	9,041	137,090	133,655		

Ratio to total balance of loans

(%)

	Total of four banks					Resona Bank					Saitama Resona Bank							
	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Loans to borrowers in legal bankruptcy	0.06	(0.06)	(0.09)	0.12	0.15	0.05	(0.06)	(0.08)	0.11	0.13	0.04	(0.02)	(0.03)	0.06	0.07			
Past due loans	1.81	(1.08)	(1.73)	2.89	3.54	1.72	(1.34)	(2.02)	3.06	3.74	1.01	(0.31)	(0.50)	1.32	1.51			
Loans past due 3 months or more	0.10	(0.01)	(0.07)	0.11	0.17	0.09	0.00	(0.06)	0.09	0.15	0.11	0.01	(0.09)	0.10	0.20			
Restructured loans	1.53	(0.37)	(1.62)	1.90	3.15	1.65	(0.50)	(2.13)	2.15	3.78	0.81	(0.09)	(0.46)	0.90	1.27			
Risk-managed loans, total	3.52	(1.52)	(3.51)	5.04	7.03	3.52	(1.90)	(4.31)	5.42	7.83	1.98	(0.42)	(1.08)	2.40	3.06			

	Kinki Osaka Bank				Nara Bank							
	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Loans to borrowers in legal bankruptcy	0.20	(0.17)	(0.25)	0.37	0.45	0.46	0.05	(0.07)	0.41	0.53		
Past due loans	4.10	(0.72)	(1.91)	4.82	6.01	3.75	(0.39)	(0.25)	4.14	4.00		
Loans past due 3 months or more	0.15	(0.11)	(0.11)	0.26	0.26	0.08	(0.13)	(0.06)	0.21	0.14		
Restructured loans	2.22	0.04	0.03	2.18	2.19	0.90	(1.00)	(1.29)	1.90	2.19		
Risk-managed loans, total	6.68	(0.96)	(2.24)	7.64	8.92	5.21	(1.46)	(1.67)	6.67	6.88		

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

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

(%)

	Total of four banks					Resona Bank					Saitama Resona Bank							
	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Before partial direct write-off	75.27	1.63	6.18	73.64	69.09	80.68	4.58	10.75	76.10	69.93	63.96	4.05	7.70	59.91	56.26			
After partial direct write-off	59.28	1.88	7.37	57.40	51.91	67.43	5.63	13.64	61.80	53.79	34.16	0.11	4.58	34.05	29.58			

	Kinki Osaka Bank				Nara Bank							
	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	[A] - [B]		[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Before partial direct write-off	60.76	(10.26)	(12.12)	71.02	72.88	59.91	2.58	1.84	57.33	58.07		
After partial direct write-off	45.86	(5.04)	(9.49)	50.90	55.35	30.52	(3.36)	(5.94)	33.88	36.46		

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

3. Reserve for possible loan losses

(P. 11)

<Consolidated> (Millions of yen)

	End of Mar. 2005 [A]			End of Sep. 2004 [B]	End of Mar. 2004 [C]
		[A] - [B]	[A] - [C]		
General reserve for possible loan losses	371,208	6,539	(106,816)	364,668	478,024
Specific reserve for possible loan losses	255,748	(159,883)	(286,488)	415,632	542,236
Special reserve for certain overseas loans	79	(94)	(196)	173	275
Total reserve for possible loan losses	627,035	(153,438)	(393,501)	780,474	1,020,536
Reserve for the specific borrowers under support	-	(1,130)	(1,925)	1,130	1,925
Reserve for write-off of loans in the trust account	605	(41)	(95)	646	700

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

	Total of four banks					Resona Bank				Saitama Resona Bank					
	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]
		[A] - [B]	[A] - [C]				[A] - [B]	[A] - [C]				[A] - [B]	[A] - [C]		
General reserve for possible loan losses	288,408	(49,578)	(160,842)	337,986	449,250	224,227	(46,719)	(150,539)	270,946	374,766	21,975	705	(2,423)	21,270	24,398
Specific reserve for possible loan losses	247,469	(159,593)	(267,009)	407,062	514,478	197,078	(136,246)	(217,737)	333,324	414,815	14,195	(6,418)	(6,581)	20,613	20,777
Special reserve for certain overseas loans	154	(198)	(507)	353	662	154	(198)	(507)	353	662	-	-	-	-	-
Total reserve for possible loan losses	536,032	(209,370)	(428,358)	745,402	964,390	421,459	(183,163)	(368,784)	604,623	790,243	36,170	(5,713)	(9,004)	41,883	45,175
Reserve for the specific borrowers under support	-	(1,130)	(1,925)	1,130	1,925	-	(1,130)	(1,925)	1,130	1,925	-	-	-	-	-
Reserve for write-off of loans in the trust account	605	(41)	(95)	646	700	605	(41)	(95)	646	700	-	-	-	-	-

	Kinki Osaka Bank				Nara Bank					
	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]
		[A] - [B]	[A] - [C]				[A] - [B]	[A] - [C]		
General reserve for possible loan losses	41,373	(2,998)	(7,138)	44,371	48,511	833	(566)	(742)	1,399	1,575
Specific reserve for possible loan losses	34,757	(16,662)	(42,348)	51,420	77,106	1,437	(266)	(341)	1,703	1,778
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	76,131	(19,661)	(49,486)	95,792	125,618	2,270	(832)	(1,083)	3,102	3,353
Reserve for the specific borrowers under support	-	-	-	-	-	-	-	-	-	-
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law

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

(Millions of yen)

	Total of four banks					Resona Bank				Saitama Resona Bank					
	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]
		[A] - [B]	[A] - [C]				[A] - [B]	[A] - [C]				[A] - [B]	[A] - [C]		
Unrecoverable or valueless claims	97,586	(56,557)	(106,167)	154,144	203,754	57,407	(43,530)	(71,108)	100,937	128,515	12,482	(1,729)	(6,490)	14,211	18,972
Risk claims	401,484	(237,827)	(397,428)	639,312	798,912	269,452	(213,639)	(348,215)	483,091	617,668	44,354	(13,253)	(16,358)	57,608	60,713
Special attention loans	419,807	(101,501)	(461,692)	521,309	881,500	309,967	(96,494)	(432,540)	406,461	742,507	49,396	(2,145)	(23,950)	51,542	73,347
Financial Reconstruction Law subtotal	918,879	(395,886)	(965,287)	1,314,765	1,884,167	636,827	(353,663)	(851,864)	990,491	1,488,691	106,233	(17,128)	(46,799)	123,362	153,033
Normal claims	26,197,877	236,984	143,622	25,960,893	26,054,255	18,383,113	(43,172)	(260,858)	18,426,286	18,643,972	5,300,077	225,805	394,740	5,074,272	4,905,337
Financial Reconstruction Law total	27,116,757	(158,901)	(821,665)	27,275,658	27,938,422	19,019,940	(369,836)	(1,112,723)	19,416,777	20,132,664	5,406,311	208,676	347,940	5,197,634	5,058,370
Partial direct write-offs	595,282	(221,467)	(448,199)	816,749	1,043,481	437,244	(162,191)	(361,427)	599,416	798,652	87,618	8,196	(5,642)	79,421	93,260

	Kinki Osaka Bank				Nara Bank					
	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]	End of Mar. 2005 [A]		End of Sep. 2004 [B]	End of Mar. 2004 [C]
		[A] - [B]	[A] - [C]				[A] - [B]	[A] - [C]		
Unrecoverable or valueless claims	25,871	(11,061)	(28,231)	36,933	54,102	1,826	(235)	(336)	2,061	2,162
Risk claims	83,436	(10,922)	(33,149)	94,359	116,586	4,240	(12)	294	4,252	3,945
Special attention loans	59,024	(1,368)	(3,493)	60,392	62,518	1,419	(1,493)	(1,707)	2,912	3,126
Financial Reconstruction Law subtotal	168,332	(23,352)	(64,874)	191,685	233,206	7,485	(1,741)	(1,749)	9,226	9,234
Normal claims	2,374,940	47,431	(396)	2,327,509	2,375,337	139,745	6,920	10,137	132,824	129,608
Financial Reconstruction Law total	2,543,273	24,078	(65,270)	2,519,194	2,608,543	147,231	5,179	8,387	142,051	138,843
Partial direct write-offs	64,891	(67,916)	(81,866)	132,808	146,757	5,548	444	737	5,104	4,811

5. Coverage ratios by type of borrower

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

(%)

	Total of four banks				
	End of Mar. 2005 [A]	[A] - [B]	[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	91.07	(3.55)	0.87	94.62	90.20
Covered by reserves	8.92	3.55	(0.87)	5.37	9.79
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	97.18	2.55	4.18	94.63	93.00
Covered by collateral, guarantees, etc.	45.82	8.52	10.82	37.30	35.00
Covered by reserves	51.35	(5.97)	(6.64)	57.32	57.99
Reserve ratio against the portion not covered by collateral, guarantees, etc.	94.80	3.36	5.57	91.44	89.23

	Resona Bank				
	End of Mar. 2005 [A]	[A] - [B]	[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	88.26	(6.58)	(4.83)	94.84	93.09
Covered by reserves	11.73	6.58	4.83	5.15	6.90
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	96.98	3.19	5.17	93.79	91.81
Covered by collateral, guarantees, etc.	36.15	6.17	7.18	29.98	28.97
Covered by reserves	60.82	(2.98)	(2.01)	63.80	62.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	95.27	4.14	6.80	91.13	88.47

	Saitama Resona Bank				
	End of Mar. 2005 [A]	[A] - [B]	[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	97.16	0.28	4.91	96.88	92.25
Covered by reserves	2.83	(0.28)	(4.91)	3.11	7.74
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	97.93	2.58	4.36	95.35	93.57
Covered by collateral, guarantees, etc.	68.64	6.50	5.44	62.14	63.20
Covered by reserves	29.28	(3.92)	(1.09)	33.20	30.37
Reserve ratio against the portion not covered by collateral, guarantees, etc.	93.41	5.68	10.87	87.73	82.54

	Kinki Osaka Bank				
	End of Mar. 2005 [A]	[A] - [B]	[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	94.03	0.22	11.24	93.81	82.79
Covered by reserves	5.96	(0.22)	(11.24)	6.18	17.20
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	97.62	(0.94)	(1.41)	98.56	99.03
Covered by collateral, guarantees, etc.	64.11	5.61	12.58	58.50	51.53
Covered by reserves	33.50	(6.55)	(14.00)	40.05	47.50
Reserve ratio against the portion not covered by collateral, guarantees, etc.	93.36	(3.18)	(4.64)	96.54	98.00

	Nara Bank				
	End of Mar. 2005 [A]	[A] - [B]	[A] - [C]	End of Sep. 2004 [B]	End of Mar. 2004 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	95.67	12.64	10.50	83.03	85.17
Covered by reserves	4.32	(12.64)	(10.50)	16.96	14.82
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	-	100.00	100.00
Risk claims	93.45	0.03	1.49	93.42	91.96
Covered by collateral, guarantees, etc.	61.74	(0.18)	5.03	61.92	56.71
Covered by reserves	31.70	0.20	(3.54)	31.50	35.24
Reserve ratio against the portion not covered by collateral, guarantees, etc.	82.87	0.13	1.45	82.74	81.42

6. Results of self-assessment of asset quality

(1) Total of four banks

Self-Assessment of Asset Quality

(Billions of yen)

Obligor Classification	Exposure Categories	Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors	97.5	Unrecoverable or Valueless Claims	46.3	51.2	Reserve Ratio 100%	Direct Write-offs	Reserves 8.7	Unrecoverable or Valueless Claims
							Collateral /Guarantee 88.8	
Doubtful Obligors	401.4	Risk Claims	262.1	127.9	Reserve Ratio 94.80%		Reserves 206.1	Risk Claims
							Collateral /Guarantee 183.9	
Special Attention Obligors	557.9	Claims in Need of Special Attention	78.7	479.2			Reserves 128.5	Claims in Need of Special Attention
							Collateral /Guarantee 186.2	
Watch Obligors	1,798.4	Other Watch Obligors	397.0	1,401.3			Subtotal 918.8	Coverage Ratio against Total Claims 87.34%
							Normal Obligors 24,261.3	
Total Exposures		Total	Normal	Category II	Category III	Category IV		
27,116.7		27,116.7	25,045.6	2,059.7	11.3	-		

(2) Resona Bank (Non-consolidated)

Exposure Categories Obligor Classification		Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	B) 29.8 T) 0.0 Total) 29.8	B) 26.9 T) 0.5 Total) 27.5	Reserve Ratio 100%	Direct Write-offs	Reserves 6.7 Collateral /Guarantee 50.6	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	B) 189.3 T) 0.1 Total) 189.4	B) 69.4 T) 2.4 Total) 71.8	B) 7.9 T) 0.1 Total) 8.1	Reserve Ratio 95.27%	Reserves 163.8 Collateral /Guarantee 97.4	Risk Claims 96.98%
Watch Obligor	Special Attention Obligor	Claims in Need of Special Attention	B) 45.5 T) 20.1 Total) 65.7	B) 345.5 T) 6.2 Total) 351.7			Reserves 92.7 Collateral /Guarantee 132.2	Claims in Need of Special Attention 72.60%
	Other Watch Obligor	Non-classified Claims	B) 260.3 T) 0.8 Total) 261.2	B) 1,024.6 T) 6.6 Total) 1,031.3				Special Attention Loans B) 287.7 T) 22.2 Total) 309.9
Normal Obligor			B) 16,819.2 T) 163.7 Total) 16,983.0				Total Coverage Ratio 85.38%	
Total Exposures		Total	Normal 17,529.2	Category II 1,482.5	Category III 8.1	Category IV -		

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

(3) Saitama Resona Bank (Non-consolidated)

Exposure Categories Obligor Classification		Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	3.2	9.1	Reserve Ratio 100%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 12.1	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	18.6	24.7	0.9	Reserve Ratio 93.41%	Reserves 12.9 Collateral /Guarantee 30.4	Risk Claims 97.93%
Watch Obligor	Special Attention Obligor	Claims in Need of Special Attention	3.9	63.0			Reserves 11.2 Collateral /Guarantee 24.6	Claims in Need of Special Attention 72.57%
	Other Watch Obligor	Non-classified Claims	28.9	214.2				
Normal Obligor			5,039.2				Total Coverage Ratio 86.38%	
Total Exposures		Total	Normal 5,094.1	Category II 311.2	Category III 0.9	Category IV -		

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors 25.8	Unrecoverable or Valueless Claims 25.8	12.2	13.5	Reserve Ratio 100%	Direct Write-offs	Reserves 1.5 Collateral /Guarantee 24.3	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 83.4	Risk Claims 83.4	51.1	30.2	1.9 Reserve Ratio 93.36%		Reserves 27.9 Collateral /Guarantee 53.4	Risk Claims 97.62%
Watch Obligors	Claims in Need of Special Attention 59.0	8.8	62.8			Reserves 24.0 Collateral /Guarantee 28.8	Claims in Need of Special Attention 89.69%
	Subtotal 168.3						
Other Watch Obligors 250.2	Non-classified Claims 2,374.9	102.6	147.5				
Normal Obligors 2,111.9		2,111.9					Total Coverage Ratio 95.20%
Total Exposures 2,543.2	Total 2,543.2	Normal 2,286.9	Category II 254.3	Category III 1.9	Category IV -		

(5) Nara Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors 1.8	Unrecoverable or Valueless Claims 1.8	0.9	0.8	Reserve Ratio 100%	Direct Write-offs	Reserves 0.0 Collateral /Guarantee 1.7	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 4.2	Risk Claims 4.2	2.9	1.0	0.2 Reserve Ratio 82.87%		Reserves 1.3 Collateral /Guarantee 2.6	Risk Claims 93.45%
Watch Obligors	Claims in Need of Special Attention 1.4	0.2	1.4			Reserves 0.3 Collateral /Guarantee 0.5	Claims in Need of Special Attention 67.80%
	Subtotal 7.4						
Other Watch Obligors 12.4	Non-classified Claims 139.7	4.2	8.2				
Normal Obligors 127.0		127.0					Total Coverage Ratio 90.18%
Total Exposures 147.2	Total 147.2	Normal 135.3	Category II 11.6	Category III 0.0	Category IV 0.2		

8. Loans and bills discounted by industry

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

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

(Billions of yen)	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]
	Manufacturing	2,787.8	(334.3)	3,122.2	2,092.9	(346.6)	2,439.5	359.5	17.4
Agriculture	21.3	(2.3)	23.6	12.9	(2.4)	15.3	7.7	0.2	7.5
Forestry	4.5	0.0	4.5	3.8	0.5	3.3	0.4	(0.4)	0.8
Fishery	3.6	(0.2)	3.8	2.9	(0.1)	3.1	-	-	-
Mining	25.4	0.3	25.1	22.2	(0.4)	22.6	2.7	0.5	2.1
Construction	929.5	(176.9)	1,106.4	624.0	(158.7)	782.7	179.8	4.2	175.5
Electricity, gas, heating, water	74.3	(5.3)	79.6	65.2	(4.8)	70.0	8.4	(0.4)	8.9
Information and communication	310.6	(14.7)	325.3	289.5	(12.0)	301.5	9.8	(2.8)	12.7
Transportation	729.4	(93.2)	822.6	539.7	(108.0)	647.8	132.5	9.1	123.4
Wholesale and retail	2,861.2	(208.7)	3,069.9	2,222.2	(218.8)	2,441.0	334.6	18.5	316.1
Financial and insurance services	1,276.7	(195.7)	1,472.4	1,178.2	(191.1)	1,369.3	17.4	(4.3)	21.7
Real estate	2,729.5	(293.3)	3,022.8	2,051.0	(267.6)	2,318.7	418.7	(2.8)	421.6
Services	2,468.3	(53.7)	2,522.0	1,850.8	(58.8)	1,909.7	387.0	38.0	348.9
Local governments	794.0	9.5	784.5	361.1	12.9	348.1	412.1	(3.7)	415.8
Others	10,676.3	607.1	10,069.1	6,426.9	300.8	6,126.0	3,050.8	268.3	2,782.5
Domestic total	25,693.0	(761.6)	26,454.7	17,743.9	(1,055.4)	18,799.3	5,322.3	342.0	4,980.3
Japan offshore banking account	13.5	(15.4)	29.0	13.4	(15.4)	28.8	-	-	-
Total	25,706.6	(777.1)	26,483.7	17,757.3	(1,070.8)	18,828.2	5,322.3	342.0	4,980.3

(Billions of yen)	Kinki Osaka Bank			Nara Bank		
	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]
	Manufacturing	318.3	(8.6)	326.9	16.9	3.3
Agriculture	0.4	(0.1)	0.6	0.1	0.0	0.1
Forestry	0.2	(0.0)	0.2	-	-	-
Fishery	0.6	(0.0)	0.6	-	-	-
Mining	0.5	0.1	0.3	-	-	-
Construction	116.9	(21.9)	138.9	8.7	(0.4)	9.2
Electricity, gas, heating, water	0.0	(0.0)	0.1	0.5	0.0	0.4
Information and communication	10.5	(0.2)	10.8	0.6	0.4	0.1
Transportation	53.9	5.8	48.1	3.1	(0.1)	3.3
Wholesale and retail	289.5	(9.1)	298.6	14.7	0.6	14.1
Financial and insurance services	72.3	1.2	71.0	8.6	(1.5)	10.2
Real estate	241.8	(20.2)	262.1	17.8	(2.5)	20.4
Services	212.5	(32.4)	245.0	17.8	(0.4)	18.3
Local governments	19.1	0.8	18.3	1.5	(0.6)	2.2
Others	1,146.7	27.6	1,119.1	51.7	10.3	41.4
Domestic total	2,484.0	(57.2)	2,541.3	142.6	9.0	133.6
Japan offshore banking account	0.1	(0.0)	0.1	-	-	-
Total	2,484.2	(57.3)	2,541.5	142.6	9.0	133.6

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

(2) Risk-managed loans by industry

(Billions of yen)

(Billions of yen)	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]
	Manufacturing	161.1	(147.1)	308.3	121.7	(131.1)	252.8	8.9	(5.5)
Agriculture	1.4	(0.2)	1.6	0.7	(0.0)	0.7	0.5	(0.2)	0.7
Forestry	0.3	0.3	-	0.0	0.0	-	0.2	0.2	-
Fishery	0.7	0.6	0.0	0.2	0.1	0.0	-	-	-
Mining	3.3	(0.4)	3.7	3.3	(0.4)	3.7	-	-	-
Construction	88.8	(48.4)	137.2	65.5	(32.3)	97.8	7.8	(7.4)	15.2
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0	0.0	-
Information and communication	10.3	(6.8)	17.1	8.8	(6.5)	15.4	0.7	(0.0)	0.7
Transportation	13.9	(74.7)	88.6	11.3	(73.3)	84.6	0.5	(0.3)	0.8
Wholesale and retail	133.9	(158.2)	292.1	92.3	(142.3)	234.7	14.3	(3.3)	17.6
Financial and insurance services	21.4	(108.9)	130.4	20.5	(108.9)	129.5	0.0	(0.0)	0.0
Real estate	207.1	(268.8)	475.9	137.3	(242.9)	380.2	30.9	(9.5)	40.5
Services	126.2	(86.8)	213.1	78.3	(61.3)	139.7	8.8	(14.2)	23.0
Local governments	-	-	-	-	-	-	-	-	-
Others	136.1	(56.6)	192.8	85.3	(47.6)	132.9	32.8	(6.3)	39.1
Domestic total	905.1	(956.2)	1,861.4	625.8	(846.7)	1,472.5	105.8	(46.8)	152.7
Japan offshore banking account	0.0	(1.1)	1.1	0.0	(1.1)	1.1	-	-	-
Total	905.2	(957.4)	1,862.6	625.9	(847.8)	1,473.7	105.8	(46.8)	152.7

(Billions of yen)	Kinki Osaka Bank			Nara Bank		
	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]	End of March 2005 [A]	[A]-[B]	End of March 2004 [B]
	Manufacturing	29.4	(10.6)	40.1	1.0	0.2
Agriculture	0.1	0.0	0.0	0.0	(0.0)	0.0
Forestry	-	-	-	-	-	-
Fishery	0.5	0.5	0.0	-	-	-
Mining	-	-	-	-	-	-
Construction	14.1	(8.8)	23.0	1.2	0.1	1.0
Electricity, gas, heating, water	0.0	0.0	0.0	-	-	-
Information and communication	0.7	(0.1)	0.9	-	(0.0)	0.0
Transportation	2.0	(1.0)	3.1	0.0	0.0	0.0
Wholesale and retail	25.8	(12.2)	38.0	1.3	(0.3)	1.6
Financial and insurance services	0.7	0.0	0.7	0.1	(0.0)	0.1
Real estate	37.4	(14.7)	52.2	1.4	(1.5)	2.9
Services	37.2	(11.1)	48.4	1.6	(0.1)	1.8
Local governments	-	-	-	-	-	-
Others	17.5	(2.5)	20.1	0.5	(0.1)	0.6
Domestic total	165.9	(60.9)	226.9	7.4	(1.7)	9.1
Japan offshore banking account	-	-	-	-	-	-
Total	165.9	(60.9)	226.9	7.4	(1.7)	9.1

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

(3) Loans to consumers

(Millions of yen)

	Total of four banks						Resona Bank				Saitama Resona Bank				
	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]
Housing loans	10,170,969	392,640	797,073	9,778,329	9,373,895	6,234,088	237,291	471,198	5,996,796	5,762,890	2,859,873	127,451	265,718	2,732,421	2,594,154
Before securitization	10,800,082	439,204	806,439	10,360,878	9,993,643	6,658,659	296,567	507,933	6,362,091	6,150,725	3,064,415	114,740	238,349	2,949,675	2,826,066
Residential housing loans	7,475,007	391,132	741,350	7,083,874	6,733,657	4,413,422	251,261	451,604	4,162,160	3,961,818	2,143,201	119,395	251,450	2,023,805	1,891,750
Before securitization	8,024,988	358,564	671,582	7,666,424	7,353,405	4,758,860	231,404	409,207	4,527,455	4,349,653	2,347,744	106,684	224,080	2,241,060	2,123,663
Other consumer loans	428,072	(17,144)	(39,570)	445,216	467,642	260,369	(11,416)	(26,370)	271,785	286,739	82,604	945	541	81,659	82,063
Total loans to consumers	10,599,041	375,495	757,503	10,223,545	9,841,537	6,494,457	225,875	444,827	6,268,582	6,049,630	2,942,478	128,396	266,260	2,814,081	2,676,217
Before securitization of housing loans	11,228,154	422,059	766,868	10,806,094	10,461,285	6,919,028	285,150	481,562	6,633,877	6,437,465	3,147,020	115,685	238,890	3,031,335	2,908,130

	Kinki Osaka Bank					Nara Bank				
	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]
Housing loans	1,032,439	22,709	48,507	1,009,729	983,931	44,568	5,187	11,648	39,381	32,919
Before securitization	1,032,439	22,709	48,507	1,009,729	983,931	44,568	5,187	11,648	39,381	32,919
Residential housing loans	881,756	17,092	30,877	864,664	850,879	36,626	3,383	7,417	33,243	29,209
Before securitization	881,756	17,092	30,877	864,664	850,879	36,626	3,383	7,417	33,243	29,209
Other consumer loans	83,229	(6,561)	(13,430)	89,791	96,659	1,868	(112)	(311)	1,980	2,179
Total loans to consumers	1,115,668	16,148	35,077	1,099,520	1,080,590	46,436	5,075	11,337	41,361	35,099
Before securitization of housing loans	1,115,668	16,148	35,077	1,099,520	1,080,590	46,436	5,075	11,337	41,361	35,099

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

(Millions of yen, %)

	Total of four banks						Resona Bank				Saitama Resona Bank				
	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]
Loans to SMEs and individuals	21,079,737	121,222	(154,989)	20,958,514	21,234,726	14,066,976	(66,787)	(427,857)	14,133,763	14,494,833	4,575,103	173,412	337,331	4,401,690	4,237,771
Ratio of loans to SMEs and individuals	82.04	0.81	1.77	81.23	80.27	79.28	1.12	2.17	78.16	77.10	85.96	0.00	0.87	85.96	85.09

	Kinki Osaka Bank					Nara Bank				
	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]	End of March 2005 [A]	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]
Loans to SMEs and individuals	2,309,268	9,505	(72,745)	2,299,763	2,382,014	128,390	5,092	8,281	123,298	120,108
Ratio of loans to SMEs and individuals	92.96	(0.52)	(0.76)	93.48	93.72	89.97	0.04	0.11	89.93	89.86

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

9. Balance of deposits and loans

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

(Millions of yen)

	End of March 2005 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]
Deposits (Term-end)	30,032,590	19,832,385	8,666,411	3,368,496	162,073	3,222	282,271	(588,399)	31,750,319	32,620,989
Deposits (average balance)	31,507,055	19,274,530	8,648,707	3,418,453	161,513	3,850	(196,961)	(881,023)	31,704,016	32,388,078
Trust principal (Term-end)	557,833	557,833	-	-	-	-	13,920	(11,223)	543,913	569,057
Trust principal (average balance)	552,649	552,649	-	-	-	-	(5,657)	(24,047)	558,306	576,697
Loans and bills discounted (Term-end)	25,702,105	17,752,855	5,322,327	2,484,226	142,696	-	(112,942)	(773,293)	25,815,048	26,475,399
Banking account	25,501,116	17,551,865	5,322,327	2,484,226	142,696	-	(100,480)	(744,975)	25,601,597	26,246,092
Trust account	200,989	200,989	-	-	-	-	(12,461)	(28,318)	213,451	229,307
Loans and bills discounted (average balance)	25,747,633	18,092,431	5,078,885	2,440,095	136,220	-	(155,675)	(1,776,986)	25,903,308	27,524,619
Banking account	25,532,738	17,877,537	5,078,885	2,440,095	136,220	-	(148,573)	(1,728,729)	25,681,312	27,261,468
Trust account	214,894	214,894	-	-	-	-	(7,101)	(48,257)	221,996	263,151

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

(Millions of yen)

	End of March 2005 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]
Domestic consumer deposits (Term-end)	19,739,925	10,360,326	6,535,097	2,716,636	127,865	-	(100,479)	(7,982)	19,840,404	19,747,908
Liquid deposits	9,273,520	5,021,223	3,274,972	934,472	42,851	-	207,190	527,196	9,066,330	8,746,324
Time deposits	10,247,061	5,176,058	3,210,959	1,775,029	85,014	-	(337,518)	(544,598)	10,584,580	10,791,660
Domestic corporate deposits (Term-end)	10,328,185	8,169,323	1,501,119	623,838	30,682	3,222	36,366	(282,748)	10,291,818	10,610,933
Liquid deposits	7,872,222	6,237,032	1,189,814	423,736	21,512	127	171,418	(230,268)	7,700,804	8,102,491
Time deposits	1,964,135	1,595,358	181,862	177,745	9,169	-	(206,760)	(254,513)	2,170,895	2,118,648

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

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

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

(Millions of yen)

	End of March 2005 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	[A]-[B]	[A]-[C]	End of Sep. 2004 [B]	End of March 2004 [C]
Investment trust	1,290,364	639,792	402,521	233,396	14,653	233,620	441,978	1,056,744	848,385
Public bond	252,413	123,893	120,136	7,513	869	108,243	145,838	144,169	106,574
Insurance policy	179,465	88,193	62,472	27,648	1,151	66,172	114,843	113,293	64,622

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

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

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

10. Disposal of problem loans

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

1) Sales of nonperforming claims

(Millions of yen)

	FY 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change	FY 2003
Principal of loans sold	569,652	469,415	28,939	71,297	-	(208,410)	778,062

1. Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	FY 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change	FY 2003
Number of debt-forgiven borrowers	11	11	-	-	-	(5)	16
Amount of claims abandoned	35,674	35,674	-	-	-	(203,767)	239,441

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