Financial Results Report for Fiscal Year 2004 (Reference Materials)



Resona Holdings, Inc.

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*The total for four banks are the sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank, and Nara Bank. 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) FY 2004 [A] FY 2003 [B] [A]-[B] Consolidated gross operating profit 763,132 1 (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 5 Trading income 20.602 (4, 335)24,937 6 Other operating income 43,855 7.662 36,193 7 Provision to general reserve for possible loan losses 8.377 (8.377)General and administrative expenses 8 382,081 (128,003) 510,085 9 Other gains or losses 15,416 1,400,654 (1,385,237)Gains or losses on stocks 10 91.064 33,404 57,659 11 Disposal of problem loans 82.061 (1.327.935)1,409,997 12 472.010 Write-off of loans 64.190 (407.819) 13 Provision to specific reserve for possible loan losses (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 16 Losses on sales of claims to CCPC (814) 814 Provision to special reserve for certain overseas loans 17 236 (236) 18 Losses on sales of other claims 11,813 (322.002) 333,816 Other disposal of problem loans 19 6.056 137,184 (131, 127)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 34,959 49,022 14,063 23 Extraordinary loss 55.960 (161.066) 217.027 24 (1,293,944)Income/(loss) before income taxes and minority interests 389,530 1,683,475 25 9.035 1.050 7.985 Income taxes-current 26 Income taxes-deferred 357,956 2,301 (355,654) 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]		FY 2003 [B]
		112004[/\]	[A]-[B]	1 1 2000 [D]
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>

<total bank="" banks,="" each="" five="" non-consolidated="" of="" results=""></total>										ions of yen)
		To	tal of Five Bar	nks		Resona Bank	(Saita	ama Resona I	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 account="" in="" loans="" of="" problem="" the="" trust=""></disposal>	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)	.2,000	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	(1,441)	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	41,132	(15.667)	15.667	37,403	(13,118)	13,118	134		110
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	43,024	(358,450)	358,450	5.712	(7,994)	13,707
Provision to reserve for possible losses on loans sold	32	5,712	(+34,304) 75	(75)		(550,450) 75	(75)	5,712	(1,554)	13,707
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		(1,323)	814		(1,323)	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	(173,133)	108,638	108,638	(102,001)	799	799	(2,002)
Gains from reversal of loan loss reserves	40	103,082	103,082		93,344	93,344		133	155	
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	41	20,164	13,089	(13,092)	2,481	11,879	(9,398)	(2,366)	(1,540)	(825)
	42 43	(<u>2)</u> 5.682	13,089	(13,092) 3,920	2,481	11,879	(9,398) 3,614	(2,366)	(1,540)	(825)
Gains on sales of premises and equipment	43 44	5,682		3,920	2,835			2.422	(- <i>1</i>	932
Losses on sales of premises and equipment Income/(loss) before income taxes	44 45	5,685	(11,326) 1,723,870	(1,331,682)	2,835	(10,177) 1,430,367	13,012 (1,130,463)	41.230	1,489 33,584	932 7.645
	-			· · · ·				,		1
Income taxes-current Income taxes-deferred	46	6,785	277	6,507	681	(200, 970)	665	165	20	144
Net income (loss)	47	(970)	(355,537)	354,567	(12,233)	(296,876)	284,643	18,730	15,410	3,320
INELINCOINE/(IOSS)	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.

		Ki	nki Osaka Ba	nk		Nara Bank	_	Resor	na Trust & Ba	inking
		FY 2004 [A]	[A] - [B]	FY 2003 [B]	FY 2004 [A]	[A] - [B]	FY 2003 [B]	FY 2004 [A]	[A] - [B]	FY 2003 [I
Gross operating profit	1	70,124	(15,430)	85,554	3,827	177	3,650	24,208	(1,783)	25,99
Gross operating profit from domestic operations	2	66,556	(15,916)	82,473	3,827	177	3,650	24,208	(1,783)	25,99
Interest income	3	60,343	(6,122)	66,465	3,344	54	3,290	(1)	(0)	
Trust fees (after disposal of problem loans in trust account)	4	-	(-) /	-	-	-	-	27,889	(254)	28,14
<disposal account="" in="" loans="" of="" problem="" the="" trust=""></disposal>	5	-	-	-	-	-	-	-	-	- /
Fees and commissions	6	3.556	(657)	4.213	425	98	326	(3,679)	(1,528)	(2,15
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		(00)			-	-			
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	9,5
Personnel expenses	14	16,247	(4,528)	20,776	1,283	(340)	1,588	3,967	365	3,6
Non-personnel expenses	16	22,262	(7,413)	29,675	1,203	(304)	1,300	5,907	(13)	5,9
Deposit insurance fees	17	22,202	(107)	3,083	1,707	(210)	1,977	5,955	4	5,9
Taxes	18	2,975	(580)	3,083	141	(24)	142	128	107	
Provision to general reserve for possible loan losses	10	2,702			142			120	107	
Actual net operating profit*1	20	-	(4,179) (2,907)	4,179 31,819	- 634	34 717	(34)	-	(2.240)	16,4
	_	28,911					· · · · ·	14,156	(2,248)	
Core net operating profit*2	21	26,138	6,261	19,876	577	693	(115)	14,156	(2,246)	16,4
Vet operating profit	22	28,911	1,272	27,639	634	683	(48)	14,156	(2,248)	16,4
Other gains or losses	23	(5,340)	221,309	(226,649)	(476)	1,427	(1,904)	(45)	284	(33
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)	16,06
xtraordinary profit/(loss), net	38	12,818	36,483	(23,665)	412	1,102	(689)	(15)	(401)	38
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	(2
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)	:
ncome/(loss) before income taxes	45	36,389	259,065	(222,676)	570	3,213	(2,642)	14,095	(2,359)	16,4
ncome taxes-current	46	70	1	68	11	0	11	5,857	239	5,6
ncome taxes-deferred	47	(7,270)	(73,137)	65,867	126	(452)	578	(323)	(481)	1
let income/(loss)	48	43,589	332,201	(288,611)	433	3,665	(3,232)	8,560	(2,117)	10,6

 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 exceed 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>

		Fotal of five banks	3		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></consolidated>			(%)
	FY 2004 [A]		FY 2003 [B]
	1 1 2004 [/1]	[A]-[B]	112000[D]
Net income ROE	36.56	332.66	(296.10)

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

<total bank="" banks,="" each="" five="" non-consolidated="" of="" results=""></total>									(%)	
	-	Total of five banks	6	Resona Bank			Saitama Resona Bank			
	FY 2004 [A]		FY 2003 [B]	FY 2004 [A]		FY 2003 [B]	FY 2004 [A]		FY 2003 [B]	
		[A]-[B]			[A]-[B]			[A]-[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	

	I	Kinki Osaka Bank Nara Bank				Res	ona 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	[A]-[D] (5.92)	30.43	10.08		(1.04)	40.28	[A]-[D] (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 = <u>Net operating profit (or net income)</u> (Shareholders' equity at the beginning of the fiscal period + Shareholders' equity at the fiscal period-end) / :

(Millions of ven)

4. Interest rate spreads (domestic operations)

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

		Total of four bank	S		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]		FY 2003 [B]	FY 2004 [A]		FY 2003 [B]
		[A]-[B]			[A]-[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>

		Total of five banks	5		Resona Bank		Sa	itama Resona Bar	nk
	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		Res	sona Trust & Bank	ing
	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)	00.007		04.040	859	[A]-[D] (20)	880		[A]-[D]	
Pension plan assets at fair value (at the beginning of the period)	36,227	(45,583)	81,810 36,547	170	(20) 21	149	-	-	
	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	18 [.]
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	-	-	

(Millions of yen)

6. Gains or losses on bonds and stocks

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

			Total of five banks	6		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]	
Ne	t 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	-	-	-	
Ne	t 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/(lo	osses) on bonds	2,773	(9,169)	11,942	57	24	33	-	(1)	1	
Gains or	n sale	3,723	(8,400)	12,124	60	(125)	185	-	-	-	
Gains or	n redemption	-	-	-	8	8	-	-	(1)	1	
Losses o	on sale	808	808	-	11	(52)	64	-	-	-	
Losses o	on redemption	61	61	-	-	-	-	-	-	-	
Losses o	on devaluation	79	(101)	181	-	(88)	88	-	-	-	
Net gains/(lo	osses) on stocks	(1,317)	9,832	(11,150)	(2)	(17)	14	-	-	-	
Gains or	n sale	2,490	(4,067)	6,558	-	(17)	17	-	-	-	
Losses o	on sale	296	(3,383)	3,679	2	(0)	3	-	-	-	
Losses o	on devaluation	3,512	(7,967)	11,480	-	-	-	-	-	-	
Provision on invest	n to reserve for possible losses stments	-	(2,549)	2,549	-	-	-	-	-	-	

(Millions of yen)

7. Revaluation gains or losses on securities

<	Consolidated>						(Mill	ions of yen)
		FY 2004 [A]				FY 2003 [B]		
		1 1 2004 [A]	Gain	Loss	[A]-[B]	1 1 2003 [D]	Gain	Loss
Bo	onds held to maturity	1,109	1,157	47	1,451	(341)	32	374
0	ther securities	260,259	269,292	9,032	18,930	241,328	268,075	26,746
Тс	otal	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 ven)

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

													(Mill	ions of yen)	
			Tota	al of five bar	nks			Resona Bank							
	FY 2004 [A]	Gain	Loss	[A]-[B]	FY 2003 [B]	Gain	Loss	FY 2004 [A]	Gain	Loss	[A]-[B]	FY 2003 [B]	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	

				Saitan	na Resona I	Bank			Kinki Osaka Bank						
		FY 2004 [A] Gain Loss [A]-[B]			[A]-[B]	FY 2003 [B]	Gain	Loss	FY 2004 [A]	Gain	Loss	[A]-[B]	FY 2003 [B]	Gain	Loss
Bo	onds held to maturity	1,113	1,113	-	1,435	(322)	-	322	-	-	-	-	-	-	-
Sto	ocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ot	her 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
То	tal	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 2003 [B]									-
	FY 2004 [A] Gain Loss [A]-[B]					Gain	Loss	FY 2004 [A]	Gain	Loss	[A]-[B]	FY 2003 [B]	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
Total	155	213	57	108	46	198	151	(1)	-	1	(0)	(0)	0	0
Bonds	132	142	10	106	26	123	96	(1)	-	1	(0)	(0)	0	0
Stocks 15 15 -					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>			lions of yen, %)
		End of March		End of March
		2005 (provisional)	Change	2004
Ca	pital adequacy ratio	9.74	2.00	7.74
	Tier I ratio	5.27	1.35	3.92
Tot	tal 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
Ris	k-adjusted assets	226,140	(2,738)	228,878

<reference> Capital adequacy ratio of subsidiary banks (</reference>	provisional)	
	(5.00)	

			(Billi	ons of yen, %)
Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust
	(Non-		(Non-	(Non-
(Consolidated)	consolidated)	(Consolidated)	consolidated)	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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*1. Deducted items: Value of funding instruments issued by other financial institutions held for specific reasons, etc.

9. Stock holdings

<total banks,="" five="" non-consolidated<="" of="" th=""><th>d figures of each ba</th><th>nk></th><th></th><th></th><th></th><th></th><th></th><th>(Billions of yen)</th></total>	d figures of each ba	nk>						(Billions of yen)
	End of March						Change	End of March
	2005	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust	Change	2004
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></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 ca	apital regulation (t	hose of subsidiaries	s associated comp	anies and unlisted	stocks)		

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		End of March
		2005	Change	2004
Dir	ectors	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 banks,="" five="" non-consolidated<="" of="" th=""><th>figures of each ba</th><th>nk></th><th></th><th></th><th></th><th></th><th>-</th><th>(People)</th></total>	figures of each ba	nk>					-	(People)
	End of March						Change	End of March
	2005	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust	Change	2004
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	S	0													(Milli	ons of yen)
			Tot	al of four bar	nks			F	Resona Bank			Saitama Resona Bank				
		End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
		2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]
Loans to borrower	s 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 i	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	8	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, t	otal	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 (Terr	n-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

			Kir	nki Osaka Bai	nk		Nara Bank						
		End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.		
		2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	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		
Ris	k-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		
Bal	ance 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

		Tot	al of four bar	nks			F	Resona Bank	_		Saitama Resona Bank				
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]
Loans to borrowers in legal bankruptc	y 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

			Kir	nki Osaka Bai	nk		Nara Bank							
		End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.			
		2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	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			
Ris	k-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>

	galoo loi oaol	1 buille									(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
		Tot	al of four bar	hks				Resona Bank	<u>(</u>		Saitama Resona Bank					
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	
	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	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	

		Kir	nki Osaka Ba	nk		Nara Bank					
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	
	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	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

<consolidated></consolidated>				(N	Aillions of yen)
	End of Mar.			End of Sep.	End of Mar.
	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [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>

		Tota	al of four ban	ks				Resona Bank			Saitama Resona Bank					
	End of Mar. 2005 [A]			End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]			End of Sep. 2004 [B]	End of Mar. 2004 [C]	End of Mar. 2005 [A]			End of Sep. 2004 [B]	End of Mar. 2004 [C]	
	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [0]	2003 [A]	[A] - [B]	[A] - [C]			2003 [A]	[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	of loans in the trust account 605 (41) (95)				700	605	(41)	(95)	646	700	-	-	-	-	-	

			Kir	nki Osaka Ban	k				Nara Bank	-	
		End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
		2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [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	-	-	-	-	-	-	-	-	-	-
Τc	tal reserve for possible loan losses	76,131	(19,661)	(49,486)	95,792	125,618	2,270	(832)	(1,083)	3,102	3,353
Re	eserve for the specific borrowers under support	-	-	-	-	-	-	-	-	-	-
Re	eserve 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>

		To	tal of four ban	ks				Resona Bank	_		Saitama Resona Bank					
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar	
	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [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	18,97	
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	60,71	
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	73,34	
inancial 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	153,03	
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	4,905,33	
inancial 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	5,058,37	
artial 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	93,26	

		Ki	inki Osaka Bar	nk				Nara Bank	-	
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [C]	2005 [A]	[A] - [B]	[A] - [C]	2004 [B]	2004 [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

(P. 11)

(Millions of ven)

5. Coverage ratios by type of borrower <Total of four banks, Non-consolidated figures of each bank>

	Total of four banks									
	End of Mar.			End of Sep.	End of Mar.					
	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	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					
covered by collateral, guarantees,	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					
covered by collateral, guarantees,	94.80	3.36	5.57	91.44	89.23					

	Resona Bank									
	End of Mar.			End of Sep.	End of Mar.					
	2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	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					
covered by collateral, guarantees,	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					
covered by collateral, guarantees,	95.27	4.14	6.80	91.13	88.47					

			Saita	ama Resona B	ank	
	Ī	End of Mar.			End of Sep.	End of Mar.
		2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]
U	nrecoverable 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,	100.00	-	-	100.00	100.00
Ri	sk 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,	93.41	5.68	10.87	87.73	82.54

			Kinki Osaka Bank										
			End of Mar.			End of Sep.	End of Mar.						
			2005 [A]	[A] -[B]	[A] - [C]	2004 [B]	2004 [C]						
Ur	nrec	overable or valueless claims	100.00	-	-	100.00	100.00						
	Co	vered by collateral, guarantees, etc.	94.03	0.22	11.24	93.81	82.79						
	Co	vered by reserves	5.96	(0.22)	(11.24)	6.18	17.20						
		Reserve ratio against the portion not covered by collateral, guarantees,	100.00	-	-	100.00	100.00						
Ri	sk c	laims	97.62	(0.94)	(1.41)	98.56	99.03						
	Со	vered 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,	93.36	(3.18)	(4.64)	96.54	98.00						

			Nara Bank		
	End of Mar.			End of Sep.	End of Mar.
	2005 [A]	[A] -[B] [A] - [C]		2004 [B]	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,	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,	82.87	0.13	1.45	82.74	81.42

6. Results of self-assessment of asset quality

(1) Total of four banks

(%)

Obligor Classific	Exposure Categories cation	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
	ankrupt and tively Bankrupt Obligors 97.5	Unrecoverable or Valueless Claims 97.5	46.3	51.2	Reserve Ratio 100%	Direct Write-offs	Reserves 8.7 Collateral /Guarantee 88.8	Unrecoverable or Valueless Claims 100.00%
Dou	ubtful Obligors 401.4	Risk Claims 401.4	262.1	127.9	11.3 Reserve Ratio 94.80%		Reserves 206.1 Collateral /Guarantee 183.9	Risk Claims 97.18%
Watch Obligors	Special Attention Obligors 557.9	Claims in Need of Special Attention 419.8 Subtotal 918.8	78.7	479.2			Reserves 128.5 Collateral /Guarantee 186.2	Claims in Need of Special Attention 74.98%
- Dilgoro	Other Watch Obligors 1,798.4	Non-classified Claims 26,197.8	397.0	1,401.3				
No	rmal Obligors 24,261.3		24,261.3		_			Coverage Ratio against Total Claims 87.34%
Tot	al Exposures	Total	Normal	Category II	Category III	Category IV		

Self-Assessment of Asset Quality

Total Exposures	Total	Normal	Category II	Category III	Category IV
27,116.7	27,116.7	25,045.6	2,059.7	11.3	-

(Billions of yen)

(2) Resona Bank (Non-consolidated)

(3) Saitama Resona Bank (Non-consolidated)

				S	elf-Asses	sment o	f Asset Quality	y	(Billions of yen)		S	elf-Assessment	y		(Billions of yen)				
Obligor Classifie	Exposure Categories cation	Disclosure Categories under FRL		rmal sures	Catego Expos		Category II Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	Obligor Classific	Exposure Categories ation	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRL Criteria
	Bankrupt and ctively Bankrupt Obligors 57.4	Unrecoverable or Valueless Claims 57.4	B) T) Total)	29.8 0.0 29.8	B) T) Total)	26.9 0.5 27.5	Reserve Ratio 100%	Direct Write-offs	Reserves 6.7 Collateral /Guarantee 50.6	Unrecoverable or Valueless Claims 100.00%		ankrupt and tively Bankrupt Obligors	Unrecoverable or Valueless Claims 12.4	3.2	9.1	Reserve Ratio 100%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 12.1	Unrecoverable or Valueless Claims 100.00%
Do	ubtful Obligors 269.4	Risk Claims 269.4	B) T) Total)	189.3 0.1 189.4	B) T) Total)	69.4 2.4 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%	Dou 44.3	btful Obligors	Risk Claims 44.3	18.6	24.7	0.9 Reserve Ratio 93.41%		Reserves 12.9 Collateral /Guarantee 30.4	Risk Claims 97.93%
Watch	Special Attention Obligors 417.4	Claims in Need of Special Attention 309.9 Subtotal 636.8	B) T) Total)	45.5 20.1 65.7	B) T) Total)	345.5 6.2 351.7		-	Reserves 92.7 Collateral /Guarantee 132.2	Claims in Need of Special Attention 72.60%	Watch	Special Attention Obligors 66.9	Claims in Need of Special Attention 49.3 Subtotal 106.2	3.9	63.0		-	Reserves 11.2 Collateral /Guarantee 24.6	Claims in Need of Special Attention 72.57%
Obligors	Other Watch Obligors 1,292.5	Non-classified Claims 18,383.1	B) T) Total)	260.3 0.8 261.2	T)	1,024.6 6.6 1,031.3				Special Attention Loans B) 287.7 T) 22.2 Total) 309.9	Obligors	Other Watch Obligors 243.2	Non-classified Claims 5,300.0	28.9	214.2				
Norma 16,983	al Obligors 3.0		T)	16,819.2 163.7 16,983.0						Total Coverage Ratio 85.38%	Norma	Obligors 5,039.2		5,039.2					Total Coverage Ratio 86.38%
19,0	Exposures 19.9 fers to banking accou	Total 19,019.9	17,5	rmal 29.2	Catego 1,48		Category Ⅲ 8.1	Category IV -			Total E 5,40	xposures 5.3	Total 5,406.3	Normal 5,094.1	Category II 311.2	Category Ⅲ 0.9	Category IV -		

(4) Kinki Osaka Bank (Non-consolidated)

(5) Nara Bank (Non-consolidated)

			Se	elf-Assessment c	f Asset Quality	/		(Billions of yen)				Se	elf-Assessment o	of Asset Quality	,		(Billions of yen)
Obligor Classific	Exposure Categories ation	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category Ⅲ Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	Obligor Classific	Exposure Categories cation	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRL Criteria
Effec	ankrupt and ctively 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%		ankrupt and ctively Bankrupt Obligors	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%
Dou	ubtful 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%	Do 4.2	ubtful Obligors	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	Special Attention Obligors ### 0.0	Claims in Need of Special Attention 59.0 Subtotal 168.3	8.8	62.8			Reserves 24.0 Collateral /Guarantee 28.8	Claims in Need of Special Attention 89.69%	Watch	Special Attention Obligors 1.7	Claims in Need of Special Attention 1.4 Subtotal 7.4	0.2	1.4			Reserves 0.3 Collateral /Guarantee 0.5	Claims in Need of Special Attention 67.80%
Obligors	Other Watch Obligors 250.2	Non-classified Claims 2,374.9	102.6	147.5					Obligors	Other Watch Obligors 12.4	Non-classified Claims 139.7	4.2	8.2				
Norma	l Obligors 2,111.9		2,111.9					Total Coverage Ratio 95.20%	Norma 127.0	I Obligors		127.0					Total Coverage Ratio 90.18%
Total E	Exposures 2,543.2	Total 2,543.2	Normal 2,286.9	Category II 254.3	Category III 1.9	Category Ⅳ -			Total E 147.2	Exposures	Total 147.2	Normal 135.3	Category II 11.6 0.0	Category Ⅲ 0.2 0.0	Category Ⅳ -		

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

(1) Portion in or prior to the first half of fiscal 2000 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

										(Billior	ns of yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	419.6	373.0	292.9	238.3	199.3	144.0	129.4	40.5	24.2	11.9	(12.2)
Risk claims	1,135.3	723.7	575.8	371.7	328.6	114.4	64.1	31.0	18.2	10.3	(7.8)
Total	1,554.9	1,096.7	868.7	610.1	528.0	258.4	193.5	71.6	42.5	22.3	(20.1)
										<a>	

(2) Portion in the latter half of fiscal 2000

(2) Portion in the latter half of fisca	al 2000													
1) Claims to obligors classified as "doubt	ul" or lowe	er obligor o	ategories	(Financial	Reconstru	ction Law	Criteria)					2) Loans placed off the balance sheets (Billion	ns of yen)	
										(Billio	ns of yen)		2H of FY 2004	
		Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal	0.2	
		2001	2001	2002	2002	2003	2003	2004	2004	2005	Change	Restructuring type disposal	0.2	C
Unrecoverable or valueless claims		57.9	34.1	38.0	51.0	38.2	17.9	8.6	6.3	2.9	(3.3)	Improvement in operating conditions, etc.	-	
Risk claims		401.8	337.9	273.5	121.8	83.6	68.1	13.3	7.9	4.9	(3.0)	Sales of claims	9.3	
Total		459.7	372.1	311.5	172.8	121.9	86.0	21.9	14.2	7.9	(6.3)		•	

(3) Portion in the first half of fiscal 2001

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

	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	54.2	38.0	31.8	25.4	19.0	4.9	3.5	1.2	(2.3)
Risk claims	148.4	82.5	59.3	37.3	23.4	17.2	5.0	4.0	(0.9)
Total	202.7	120.6	91.2	62.7	42.4	22.2	8.6	5.3	(3.2)
								<e></e>	<f></f>

			2) Loans placed off the balance sheets (Billion	is of yen)	_		
	ns of yen)	_		2H of FY 2004	1		2H of FY 2004
/lar.31,		. '	Liquidation type disposal	2.9	Γ	Direct write-offs	(7.2)
2005	Change	, '	Restructuring type disposal	1.7	(Other	2.2
1.2	(2.3)	. '	Improvement in operating conditions, etc.	-	11	Collection, repayment, etc.	1.5
4.0	(0.9)	. '	Sales of claims	3.5		Improvement in borrowers' conditions	0.6
E 3	(2.2)	4			7 7	Total	2.2

2H of FY 2004

2H of FY 200

38.7

0.2 Othe

8.2 Direct write-offs

0.2 Direct write-offs

Direct write-offs

Collection, repayment, etc

Improvement in borrowers' condi-

Othe

Total

Collection, repayment, etc.

Collection, repayment, etc

Improvement in borrowers' conditi

Improvement in borrowers' condition

(4) Portion in the latter half of fiscal 2001

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

	Mar. 3	1, Sep. 30	, Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	128.	0 103.5	94.9	92.5	42.8	31.2	6.6	(24.5)
Risk claims	870.	3 607.1	226.3	96.0	40.1	23.5	10.2	(13.3)
Total	998.	3 710.6	321.3	188.5	82.9	54.7	16.9	(37.8)

(5) Portion in the first half of fiscal 2002

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

, 0	5 0 (_		,			(Billio	ns of yen)	
		Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		I I
		2002	2003	2003	2004	2004	2005	Change	F
Unrecoverable or valueless claims		46.7	34.3	29.7	16.3	10.9	4.3	(6.5)	1
Risk claims		140.5	96.4	52.5	21.7	12.7	5.7	(6.9)	
Total		187.3	130.7	82.2	38.1	23.6	10.1	(13.5)	

(6) Portion in the latter half of fiscal 2002

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

					(Billio	ns of yen)		2H of FY 2004
	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal	1.2
	2003	2003	2004	2004	2005	Change	Restructuring type disposal	0.5
Unrecoverable or valueless claims	51.7	46.9	23.9	14.3	7.2	(7.1)	Improvement in operating conditions, etc.	-
Risk claims	194.5	95.6	50.9	34.7	19.5	(15.1)	Sales of claims	16.2
Total	246.3	142.6	74.8	49.0	26.7	(22.3)		
					<k></k>	<		

(7) Portion in the first half of fiscal 2003

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

 Claims to obligors classified as doubtrul or lower obligor categories (Financial Reconstruction Law 	Criteria)					 Loans placed on the balance sheets (Billio 	is or yen)	
					ns of yen)		2H of FY 2004	
	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal	107.6	Direct w
	2003	2004	2004	2005	Change	Restructuring type disposal	17.4	Other
Unrecoverable or valueless claims	307.8	41.1	27.6	16.1	(11.5)	Improvement in operating conditions, etc.	2.2	Collec
Risk claims	816.6	404.7	206.7	121.8	(84.9)	Sales of claims	54.1	Improv
Total	1,124.5	445.9	234.4	137.9	(96.5)			Total
				<m></m>	<n></n>		-	

Mar. 31.

2004

Sep 30,

2004

Sep 30

18

(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims	-
Risk claims	
Total	

(9) Portion in the first half of fiscal 2004

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

Unrecoverable or valueless claims	
Risk claims	
Total	

(10) Portion in the latter half of fiscal 2004

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

Unrecoveration	able or va	alueless cl	aims	
Risk claims	;			
Total				

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

Total of the figures reported in (1) to (10) above.									(Billior	ns of yen)	
Sep. 30, Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, Sep 30, Mar. 31, Sep 30,							Mar.31,				
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	419.6	430.9	381.3	442.4	432.5	388.8	643.4	203.7	154.1	97.5	(56.5)
Risk claims	1,135.3	1,125.5	1,062.2	1,598.2	1,257.5	752.9	1,216.5	798.9	639.3	401.4	(237.8)
Total	1.554.9	1.556.5	1.443.6	2.040.7	1.690.1	1.141.7	1.860.0	1.002.6	793.4	499.0	(294.3)

	2H of FY 2004	
Liquidation type disposal	0.3	Direct write-offs
Restructuring type disposal	0.9	Other
Improvement in operating conditions, etc.	0.1	Collection, repayment, etc.
Sales of claims	14.8	Improvement in borrowers' conditions
		Total

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

		2H of FY 2004		2H of FY 2004
I .	Liquidation type disposal	1.2	Direct write-offs	(10.6)
1	Restructuring type disposal	0.5	Other	14.9
T	Improvement in operating conditions, etc.	-	Collection, repayment, etc.	10.0
1	Sales of claims	16.2	Improvement in borrowers' conditions	4.9
			Total	22.3

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

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

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

Liquidation type disposal

Liquidation type disposal

les of claims

Restructuring type disposal

Improvement in operating conditions, etc

Sales of claims

<D>

(Billions of yon)

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Restructuring type disposa Improvement in operating conditions, etc

		2H of FY 2004		2H of FY 2004
	Liquidation type disposal	107.6	Direct write-offs	(131.1)
	Restructuring type disposal	17.4	Other	46.1
	Improvement in operating conditions, etc.	2.2	Collection, repayment, etc.	34.0
1	Sales of claims	54.1	Improvement in borrowers' conditions	12.0
1			Total	96.5

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

	2H of FY 2004		2H of FY 2004
Liquidation type disposal	0.3	Direct write-offs	(24.3)
Restructuring type disposal	18.9	Other	32.2
Improvement in operating conditions, etc.	18.9	Collection, repayment, etc.	18.7
Sales of claims	29.4	Improvement in borrowers' conditions	13.5
		Total	75.5

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

2) Edans placed on the balance sheets (Billi			
	2H of FY 2004		2H of FY 2004
Liquidation type disposal	0.0	Direct write-offs	15.1
Restructuring type disposal	11.4	Other	57.9
Improvement in operating conditions, etc.	13.8	Collection, repayment, etc.	45.2
Sales of claims	77.3	Improvement in borrowers' conditions	12.6
	•	Total	175.7
			-D-

3) Of prepa

117

2H of FY 200

2H of FY 200-

H of EY 200

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(P.15)

reparatory arrangements have been made for off-bala	
Legal liquidation (Billions of yen) 2	2H OT FY 2004
Measures similar to legal liquidation	0.2
Partition into good and bad portions	-
Partial direct write-off of small claims	8.1
Entrustment of claims to RCC Total	- 10.7
) Of the claims reported in (C), claims for which certa	
reparatory arrangements have been made for off-bal	
(Billions of yen) 2	
eqal liquidation	0.7
Measures similar to legal liquidation Partition into good and bad portions	-
Partial direct write-off of small claims	22
Entrustment of claims to RCC	-
Total	2.9
) Of the claims reported in (E), claims for which certain	
reparatory arrangements have been made for off-bal	
_egal liquidation (Billions of yen) 2	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims Entrustment of claims to RCC	1.2
Fotal	14
) Of the claims reported in (G), claims for which certa	in
reparatory arrangements have been made for off-bal	ancing
(Billions of yen) 2	
egal liquidation	1.3
Measures similar to legal liquidation Partition into good and bad portions	0.0
Partial direct write-off of small claims	4.0
Entrustment of claims to RCC	-
Total	5.5
) Of the claims reported in (I), claims for which certain	
reparatory arrangements have been made for off-bala (Billions of yen) 2	H of FY 2004
eqal liquidation	0.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims Entrustment of claims to RCC	3.5
Fotal	3.9
) Of the claims reported in (K), claims for which certain	
reparatory arrangements have been made for off-bal	
_egal liquidation (Billions of yen) 2	H of FY 2004 0.7
Measures similar to legal liquidation	
Partition into good and bad portions	-
Partial direct write-off of small claims	5.9
Entrustment of claims to RCC	- 6.7
) Of the claims reported in (M), claims for which certa	
reparatory arrangements have been made for off-bal	ancing
(Dillings of yes)	2H of FY 2004
(Billions of yen) 2	2.0
_egal liquidation	
egal liquidation Measures similar to legal liquidation	4.4
Legal liquidation Measures similar to legal liquidation Partition into good and bad portions	
egal liquidation Weasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims	4.4 - 8.4 -
egal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total	- 8.4 - 15.0
egal liquidation Heasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims cirtustment of claims to RCC foral Of the claims reported in (O), claims for which certa	- 8.4 - 15.0 in
egal liquidation Wesavers similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total) Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bala	- 8.4 - 15.0 in ancing
egal liquidation Weasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total 0 fthe claims reported in (O), claims for which certa reparatory arrangements have been made for off-bal (Billions of yen) [2]	8.4 8.4 15.0 in ancing 2H of FY 2004
egal liquidation Weasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Cital Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bal (Billions of yen) Z egal liquidation	- 8.4 - 15.0 in ancing
egal liquidation Weasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Intrustment of claims to RCC Cital Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-baa (Billions of yen) Z egal liquidation Weasures similar to legal liquidation Parition into good and bad portions	8.4 15.0 in ancing 21 of FY 2004 2.5 0.3
egal liquidation Veasures similar to legal liquidation Partition into good and bad portions Partital direct write-off of small claims Intrustment of claims to RCC Total) Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bal (Billions of yen) 2 egal liquidation Partition into good and bad portions Partial direct write-off of small claims	8.4 15.0 in ancing 2H of FY 2004 2.5
egal liquidation Vesaures similar to legal liquidation Partition into good and bad portions Partital direct write-off of small claims Entrustment of claims to RCC foral Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bala (Billions of yen) engal liquidation Vesaures similar to legal liquidation Partition into good and bad portions Partito direct write-off of small claims Entrustment of claims to RCC	- 8.4 - 15.0 in ancing 2.5 0.3 - - - - - - - - - - - - - - - - -
egal liquidation Weasures similar to legal liquidation Partition into good and bad portions Partital direct write-off of small claims Intrustment of claims to RCC Total) Of the claims reported in (O), claims for which certa (Billions of yen) Z egal liquidation Weasures similar to legal liquidation Partital direct write-off of small claims Intrustment of claims to RCC Total	- 8.4 15.0 in ancing 2H of FY 2004 2.5 0.3 - - - - - - - - - - - - - - - - - - -
egal liquidation Heasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Intrustment of claims to RCC I of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bal (Billions of ven) (Billions of ven) desaures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Intrustment of claims to RCC Total Of the claims reported in (Q), claims for which certa total (O), claims for which ce	- 8.4 15.0 in ancing 2H of FY 2004 2.5 0.3 - - - - - - - - - - - - - - - - - - -
egal liquidation leasures similar to legal liquidation Partition into good and bad portions Partital direct write-off of small claims Entrustment of claims to RCC foral 10 the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bal (Billions of yen) geal liquidation Partital direct write-off of small claims Entrustment of claims to RCC Total 10 the claims reported in (Q), claims for which certa reparatory arrangements have been made for off-bal (Billions of yen) (Billions of yen) (Bill	
egal liquidation Vesaures similar to legal liquidation Partition into good and bad portions Partital direct write-off of small claims Entrustment of claims to RCC Total Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bala (Billions of yen) 2 Legal liquidation Vesaures similar to legal liquidation Partition into good and bad portions Partition into good and bad portions Partition for Gismall claims Entrustment of claims to RCC Total Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bala (Billions of yen) 2 Legal liquidation Partal direct write-off of small claims (Billions of yen) 2 Legal liquidation Partal direct write-off of small claims tor which certa reparatory arrangements have been made for off-bala (Billions of yen) 2 Partal direct write-off of parall claims Partal direct write-off of small claims tor which certa reparatory arrangements have been made for off-bala (Billions of yen) 2 Partal direct write-off of parall claims Partal direct write-off of parallel paratory arrangements have been made for off-bala (Billions of yen) 2 Partal direct write-off of paratory arrangements have been made for off-bala (Billions of yen) 2 Partal direct write-off off paratory arrangements have been made for off-bala (Billions of yen) 2 Partal direct write-off off paratory arrangements have been made for off-bala (Billions of yen) 2 Partal direct write-off off paratory arrangements have been made for off-bala (Billions of yen) 2 Partal direct write-off off paratory arrangements have been made for off-bala (Ballons of yen) 2 Partal direct write-off off paratory arrangements have been made for off-bala (Ballons of yen) 2 Paratory arrangement bala paratory	
egal liquidation Vesaures similar to legal liquidation Partition into good and bad portions Partition into good and bad portions Partial direct write-off of small claims Total Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bal (Billions of yen) Partition into good and bad portions Partial direct write-off of small claims Partial direct write-off of small write-off of sma	
egal liquidation Persaures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total Of the claims reported in (O), claims for which certa reparatory arrangements have been made for off-bal (Billions of yen)? Partial direct write-off of small claims Partial direct write-off of partial claims Partial direct write-off of partial claims Partial direct write-off of small claims Partial direct write-off of small claims Partial direct write-off of partial claims Partial direct write-off of small claims Partial direct write-off of partial claims Partial of partial partial black Partial of the partial partial black Partial of the partial black Partial of the partial partial black Parti	
egal liquidation desarues similar to legal liquidation artition into good and bad portions artitid ince twitte-off of small claims fortal artice twitte-off of small claims fortal of the claims reported in (O), claims for which certa (Billions of yen)2 egal liquidation artitid ince twitte-off of small claims (Billions of yen)2 (Billio	

preparatory arrangements have	
	(Billions of yen) 2H of FY 2004

Legal liquidation	4.9
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	8.2
Entrustment of claims to RCC	-
Total	13.2

19.7	48.4	(171.3)	
38.4	62.6	(175.7)	
	<q></q>	<r></r>	
	(Billion	is of yen)	

(Billions of ven)

Change

Change

Mar.3

2005

Mar.31

2005

292

14 2

ns of yen)

<Resona Bank > (Banking and trust accounts)

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

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

										(DIIIIO	ris or yerr)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	346.5	309.0	237.9	191.0	156.6	91.2	88.6	21.3	12.6	5.4	(7.2)
Risk claims	1,012.7	631.9	495.5	303.4	266.8	68.6	24.3	14.1	5.9	0.9	(5.0)
Total	1,359.2	940.9	733.4	494.4	423.4	159.9	113.0	35.5	18.6	6.3	(12.3)
										<a>	

(2) Portion in the latter half of fiscal 2000

(2) Portion in the latter half of fiscal 20	000												
1) Claims to obligors classified as "doubtful" o	r lower obligor c	ategories (Financial	Reconstru	ction Law	Criteria)					2) Loans placed off the balance sheets (Billion	is of yen)	
										ns of yen)		2H of FY 2004	
	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal	0.2	D
	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change	Restructuring type disposal	0.2	C
Unrecoverable or valueless claims	40.1	27.2	30.9	44.7	30.5	12.0	4.5	2.7	0.9	(1.8)	Improvement in operating conditions, etc.	-	.
Risk claims	374.1	330.2	268.9	118.2	73.8	60.4	7.5	3.9	1.4	(2.4)	Sales of claims	6.7	
Total	414.3	357.5	299.8	163.0	104.3	72.4	12.0	6.6	2.3	(4.3)			1
	-								<c></c>	<d></d>		-	

(3) Portion in the first half of fiscal 2001

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

		Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		
		2001	2002	2002	2003	2003	2004	2004	2005	Change	
Unrecoverable or valueless claims	[42.0	28.0	21.8	16.6	11.9	2.9	2.2	0.4	(1.7)	
Risk claims	Í	116.3	66.6	50.7	24.7	16.9	11.5	1.8	0.7	(1.0)	
Total		158.4	94.7	72.5	41.4	28.9	14.4	4.0	1.1	(2.8)	
									<e></e>	<f></f>	

2) Loans placed off the balance sheets (Billions of yen) (Billions of ven) 2H of FY 200 2H of FY 200 Liquidation type disposa Direct write-Restructuring type disposal 0. Other Improvement in operating conditions, et Collection, repayment, etc Sales of claims Improvement in borrowers' conditions Total

2H of FY 2004

2H of FY 2004

29.0

0.2 Other

8.1 Direct write-offs

0.2 Direct write-offs

Direct write-offs

Collection, repayment, etc

Improvement in borrowers' condi

Othe

Tota

Total

Collection, repayment, etc.

Collection, repayment, etc

Improvement in borrowers' condit

Improvement in borrowers' condition

0 1

2H of FY 200

2H of FY 2004

of FY 200

4.0

26 3

Othe

(4) Portion in the latter half of fiscal 2001

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

	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	I
	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	104.1	83.6	73.6	77.5	38.5	29.0	4.7	(24.3)
Risk claims	852.7	598.5	211.1	85.5	31.3	16.0	6.5	(9.5)
Total	956.8	682.2	284.8	163.0	69.9	45.1	11.2	(33.8)
	· · · · · · · · · · · · · · · · · · ·						<g></g>	<h></h>

(5) Portion in the first half of fiscal 2002

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

	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		U
	2002	2003	2003	2004	2004	2005	Change	R
Unrecoverable or valueless claims	35.8	22.0	15.6	6.0	3.9	1.5	(2.3)	In
Risk claims	88.8	52.1	29.6	13.5	7.6	1.8	(5.8)	S
Total	124 7	74.1	45.2	19.6	11.5	33	(8.1)	

(6) Portion in the latter half of fiscal 2002

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

	Mar. 31,	, Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal	
	2003	2003	2004	2004	2005	Change	Restructuring type disposal	(
Unrecoverable or valueless claims	33.7	21.9	11.9	7.8	3.2	(4.6)	Improvement in operating conditions, etc.	
Risk claims	126.8	66.2	32.0	19.1	8.1	(10.9)	Sales of claims	11
Total	160.6	88.2	44.0	26.9	11.3	(15.5)		-
					< K>	< >		

(7) Portion in the first half of fiscal 2003

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

				(BIIIIO	ins or yen)		2H OF FY 2004	
	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal	53.4	Direct write-of
	2003	2004	2004	2005	Change	Restructuring type disposal	17.3	Other
Unrecoverable or valueless claims	256.4	26.1	19.5	10.0	(9.4)	Improvement in operating conditions, etc.	2.2	Collection, r
Risk claims	718.1	335.3	162.6	96.1	(66.4)	Sales of claims	47.1	Improvemen
Total	974.6	361.5	182.1	106.2	(75.8)			Total
				<m></m>	<n></n>			

Mar. 31.

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(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims
Risk claims
Total

(9) Portion in the first half of fiscal 2004

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

Risk claims	
Total	

(10) Portion in the latter half of fiscal 2004

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

Unrecoverable or	valueless claims
Risk claims	
Total	

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

I otal of the figures reported in (1) t	o (10) abo	ve.								(Billio	ns of yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	346.5	349.1	307.2	354.1	342.7	267.9	484.3	128.5	100.9	57.4	(43.5)
Risk claims	1,012.7	1,006.1	942.1	1,491.7	1,123.2	557.4	1,001.3	617.6	483.0	269.4	(213.6)
Total	1 350 2	1 355 2	1 249 4	1 845 0	1 465 9	825.3	1 485 7	746 1	584.0	326.8	(257.1)

		Loans placed off the balance sheets (Billion:	s of yen)		
(Billio	ns of yen)		2H of FY 2004		2H c
/lar.31,		Liquidation type disposal	0.3	Direct write-offs	
2005	Change	Restructuring type disposal	0.9	Other	
1.5	(2.3)	Improvement in operating conditions, etc.	0.1	Collection, repayment, etc.	
1.8	(5.8)	Sales of claims	5.0	Improvement in borrowers' conditions	
3.3	(8.1)			Total	

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

	ns of yen)		2H of FY 2004			2H of FY 2004
/ar.31,		Liquidation type disposal	1.2	-	Direct write-offs	(9.6)
2005	Change	Restructuring type disposal	0.4	(Other	11.6
3.2	(4.6)	Improvement in operating conditions, etc.	-		Collection, repayment, etc.	8.4
8.1	(10.9)	Sales of claims	11.8		Improvement in borrowers' conditions	3.1
11.3	(15.5)				Total	15.5

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

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

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

Liquidation type disposal

Sales of claims

Restructuring type dispose

Liquidation type disposal

Restructuring type disposal

ales of claims

Improvement in operating conditions, etc

Improvement in operating conditions, etc

(D))))

(Billions of yop)

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Mar.31

2005

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(Billions of yen)

(Billions of yen)

(Billions of yen) Mar 31 2005 16.8 101.7 118.6 <S>

	2H of FY 2004		2H of FY 2004
Liquidation type disposal	53.4	Direct write-offs	(76.7)
Restructuring type disposal	17.3	Other	32.5
Improvement in operating conditions, etc.	2.2	Collection, repayment, etc.	26.2
Sales of claims	47.1	Improvement in borrowers' conditions	6.2
		Total	75.8
			<n></n>

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

		2H of FY 2004		2H of FY 2004
Change	Liquidation type disposal	0.2	Direct write-offs	(24.6)
(6.2)	Restructuring type disposal	18.3	Other	26.3
(56.9)	Improvement in operating conditions, etc.	18.9	Collection, repayment, etc.	21.9
(63.2)	Sales of claims	23.9	Improvement in borrowers' conditions	4.3
<p></p>			Total	63.2
				<p></p>

sheets (Billions of yen) 2H of FY 2004

	2H of FY 2004		2H of FY 2004
Liquidation type disposal	0.0	Direct write-offs	11.8
Restructuring type disposal	11.4	Other	45.5
Improvement in operating conditions, etc.	13.8	Collection, repayment, etc.	40.5
Sales of claims	76.8	Improvement in borrowers' conditions	4.9
		Total	159.6
			<r></r>

Leg Mea Part Part Entr Tota 3) O prepa

	(Billions of yen)	2H of FY 2004
Legal liquidation		2.1
Measures similar to legal liquidation		0.0
Partition into good and bad portions		-
Partial direct write-off of small claims		4.4
Entrustment of claims to RCC		-
Total		6.6

3) Of prepa

(Billions of yer	alancing
egal liquidation Measures similar to legal liquidation	1.2
Partition into good and bad portions	- 0.2
Partial direct write-off of small claims	3.7
Entrustment of claims to RCC Fotal	-
) Of the claims reported in (C), claims for which ce	5.2
reparatory arrangements have been made for off-t	
(Billions of yen) 2H of FY 2004
egal liquidation	0.4
Measures similar to legal liquidation	-
Partition into good and bad portions Partial direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.9
) Of the claims reported in (E), claims for which ce	
reparatory arrangements have been made for off-t (Billions of yen	
egal liquidation	0.1
Aeasures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims Intrustment of claims to RCC	0.3
Fotal	0.4
) Of the claims reported in (G), claims for which ce	
reparatory arrangements have been made for off-t	
(Billions of yen	
egal liquidation Measures similar to legal liquidation	1.3
Partition into good and bad portions	- 0.0
Partial direct write-off of small claims	2.2
Entrustment of claims to RCC	3.6
Fotal) Of the claims reported in (I), claims for which cer	3.6
reparatory arrangements have been made for off-t	alancing
(Billions of yer) 2H of FY 2004
egal liguidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions Partial direct write-off of small claims	0.9
Entrustment of claims to RCC	
Total	1.1
) Of the claims reported in (K), claims for which ce	rtain
) Of the claims reported in (K), claims for which ce reparatory arrangements have been made for off-t (Billions of yen) 2H of FY 2004
egal liquidation	0.4
leasures similar to legal liquidation	-
Partition into good and bad portions	
Partial direct write-off of small claims	2.2
Entrustment of claims to RCC	2.2
	2.2 - - 2.7 rtain
Entrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t	rtain palancing
Entrustment of claims to RCC otal) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t (Billions of yen	rtain palancing
intrustment of claims to RCC fotal j Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t (Billions of yen Legal liquidation	rtain balancing) 2H of FY 2004 0.7
Intrustment of claims to RCC fotal) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t (Billions of ven egal liquidation (Reasures similar to legal liquidation	rtain palancing
Intrustment of claims to RCC fotal) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off- (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims	rtain balancing) 2H of FY 2004 0.7
Intrustment of claims to RCC fotal Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t (Billions of ven deasures similar to legal liquidation Partial direct write-off of small claims furtusment of claims to RCC	ertain palancing)) 2H of FY 2004 0.7 3.5
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off (Billions of ven desaures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Intrustment of claims to RCC Total	ertain palancing) 2H of FY 2004 0.7 3.5 - - - - - - 8.2
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Intrustment of claims to RCC Of the claims reported in (O), claims for which ce	rtain palancing) 2H of FY 2004 0.7 3.5 - 3.9 - - 8.2 rtain
Intrustment of claims to RCC Total Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven (Billions of ven	rtain alancing) 2H of FY 2004 0.7 3.5 - - - - - - - - - - - - -
Intrustment of claims to RCC Total JO the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t (Billions of ven deasures similar to legal liquidation Partial direct write-off of small claims arritudin into good and bad portions Partial direct write-off of small claims intrustment of claims to RCC Total O ft he claims reported in (O), claims for which ce reparatory arrangements have been made for off-t (Billions of yen e.egal liquidation	rtain alancing) 2H of FY 2004 0.7 3.5 - - - - - - - - - - - - -
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t- (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Intrustment of claims to RCC Total) Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-t- (Billions of ven deasures similar to legal liquidation	ertain palancing) 2H of FY 2004 0.7 3.5 - - - - - - - - - - - - -
Intrustment of claims to RCC Total Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t- (Billions of veri desaures similar to legal liquidation Partial direct write-off of small claims arrital direct write-off of small claims firturstment of claims to RCC Total Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-t (Billions of yen desaures similar to legal liquidation desaures similar to legal liquidation desaures similar to legal liquidation	ritain palancing) [2H of FY 2004 0.7 3.5 - - - - - - - - - - - - - - - - - - -
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t- (Billions of ven (Billions of ven (Billions of ven (Billions of ven (Billions of ven (Billions of ven arritid idrect write-off of small claims intrustment of claims to RCC Total) Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-t (Billions of ven (Billions o	rtain alancing) 2H of FY 2004 0.7 3.5 - - - - - - - - - - - - -
Intrustment of claims to RCC Total Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven (Billions of ven (Billions of ven (Billions of ven (Billions of ven (Billions of ven artital direct write-off of small claims intrustment of claims to RCC Total Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-1 (Billions of yen .egal liquidation (Billions of yen .egal liquidation (Billions of yen artital direct write-off of small claims artital direct write-off of small claims .intrustment of claims to RCC Total	rtain aalancing) [2H of FY 2004 7 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-t (Billions of ven deasures similar to legal liquidation Partitia of the twitte-off of small claims intrustment of claims to RCC (Official) Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-t (Billions of ven deasures similar to legal liquidation Partitian into good and bad portions Partial direct write-off of small claims Partial direct write-off of small claims Partitiand partition Partition of claims to RCC	rtain palancing) 2H of FY 2004 0.7 3.5 3.9 3.9 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2
Intrustment of claims to RCC fotal) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ver deasures similar to legal liquidation Partition into good and bad portions artital direct write-off of small claims Intrustment of claims to RCC fotal) Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-1 (Billions of yen cital direct write-off of small claims artital direct write-off of small claims Total Partial direct write-off of small claims Intrustment of claims to RCC Total Of the claims reported in (Q), claims for which ce reparatory arrangements have been made for off-1 (D) for claims reported in (Q), claims for which ce reparatory arrangements have been made for off-1	rtain aalancing) [2H of FY 2004 0.7 3.5 3.5 3.5 3.5 3.5 3.5 1.8 2.7 1.8 0.3 1.8 0.3 1.8 0.3 1.8 0.3 1.8 0.3 1.8 0.7 1.8 0.3 1.8 0.5 0.8 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1- (Billions of ven (Billions of v	rtain J2H of FY 2004 0,7 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into acod and bad portions Partial direct write-off of small claims intrustment of claims to RCC Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-1 (Billions of yen deasures similar to legal liquidation Partition into good and bad portions Partition into partition into good and bad portions Partition into good and bad portions Partition into good and bad portions Partition into good and bad portions Partit	rtain alancing) [2H of FY 2004
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into acod and bad portions Partial direct write-off of small claims intrustment of claims to RCC Total Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-1 (Billions of yen deasures similar to legal liquidation Partition into good and bad portions Partition into good and bad portions	rtain J2H of FY 2004 0,7 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims intrustment of claims to RCC Total) Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partition of the claims reported in (Q), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partition into twitte-off of small claims for regal liquidation Partition into twitte-off of small claims Partition into twitte-off of small claims Partition into twitte-off of small claims for Partition into twitte-off of small claims Partition into twitte-off of small claims	rtain alancing) [2H of FY 2004
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partitia of the twitte-off of small claims intrustment of claims to RCC (Jal) Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-1 (Billions of the claims in the claims of the ce reparatory arrangements have been made for off-1 (Billions of the claims in the claims of the ce reparatory arrangements have been made for off-1 (Billions of the claims in the cell liquidation Partitial direct write-off of small claims furtustment of claims to RCC (Joff the claims reported in (Q), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven (Billions of ven (Billions of ven (Billions of ven (Billions of ven artitian into good and bad portions "artitian to logoal and bad portions "artitian to good and bad portions "artitian to good and bad portions "artitian to good and bad portions "artitian for claims to RCC for the claims reported in (Q), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven (Billions of ven artitian into good and bad portions "artitian into good and bad portions "artitian claims to RCC	rtain palancing) 2H of FY 2004 0,7 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5
Intrustment of claims to RCC Total) Of the claims reported in (M), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims intrustment of claims to RCC Total) Of the claims reported in (O), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partition of the claims reported in (Q), claims for which ce reparatory arrangements have been made for off-1 (Billions of ven reparatory arrangements have been made for off-1 (Billions of ven deasures similar to legal liquidation Partition into good and bad portions Partition into twitte-off of small claims for regal liquidation Partition into twitte-off of small claims Partition into twitte-off of small claims Partition into twitte-off of small claims for Partition into twitte-off of small claims Partition into twitte-off of small claims	rtain alancing)) 2H of FY 2004 0,7 3,5 - - - - - - - - - - - - - - - - - - -



	ns of yen)	2) Loans placed off the balance
Mar.31,		
2005	Change	Liquidation type disposal
8.4	(2.6)	Restructuring type disposal

<Saitama Resona Bank>

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

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

										(Billior	ns or yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	-	-	•	-	-	14.8	10.1	7.9	4.3	2.3	(2.0)
Risk claims	-	-	-	-	-	7.2	5.4	4.3	2.8	1.8	(1.0)
Total	-	-	•	-	-	22.1	15.5	12.2	7.2	4.2	(3.0)
										<a>	

(2) Portion in the latter half of fiscal 2000

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

										(Dillio	IIS OF yell)
		Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
		2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims		-	-	-	-	2.7	2.5	2.3	2.2	1.0	(1.1)
Risk claims		-	-	-	-	6.8	4.2	3.5	2.3	2.0	(0.3)
Total		-	-	-	-	9.6	6.7	5.8	4.5	3.0	(1.4)
	_									<c></c>	<d></d>

(3) Portion in the first half of fiscal 2001

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

								(Dillio	IIS OF yell)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	-	-	-	0.9	1.4	0.4	0.1	0.1	(0.0)
Risk claims	-	-	-	7.4	2.2	1.6	1.3	1.3	(0.0)
Total	-	-	-	8.4	3.7	2.1	1.5	1.4	(0.0)
								<e></e>	<f></f>

		2) Loans placed off the balance sheets (Billion	is of yen)			
(Billio	ns of yen)		2H of FY 2004			2H of FY 20
/ar.31,		Liquidation type disposal	-		Direct write-offs	0
2005	Change	Restructuring type disposal		(Other	0
0.1	(0.0)	Improvement in operating conditions, etc.	-		Collection, repayment, etc.	0
1.3	(0.0)	Sales of claims	-		Improvement in borrowers' conditions	

(4) Portion in the latter half of fiscal 2001

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

	M	/lar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
		2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims		-	-	4.2	3.5	1.7	0.8	0.8	0.0
Risk claims		-	-	10.2	6.5	5.9	5.1	1.7	(3.4)
Total	I	-	-	14.5	10.0	7.6	6.0	2.6	(3.4)
	•							<g></g>	<h></h>

(5) Portion in the first half of fiscal 2002

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

		Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
		2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	I		1.0	1.1	1.3	0.7	0.1	(0.6)
Risk claims]	-	3.9	3.2	1.7	1.7	1.5	(0.1)
Total] [4.9	4.3	3.1	2.5	1.7	(0.7)
							< >	<7>

(6) Portion in the latter half of fiscal 2002

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

	M	/lar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Lie	quidation type disposal
		2003	2003	2004	2004	2005	Change	Re	estructuring type disposal
Unrecoverable or valueless claims		5.6	4.5	2.0	1.3	0.9	(0.3)	Im	provement in operating conditions,
Risk claims		25.4	15.6	11.2	9.3	6.1	(3.2)	Sa	ales of claims
Total		31.0	20.2	13.3	10.6	7.0	(3.5)		
						<k></k>	<		

(7) Portion in the first half of fiscal 2003

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

	2003	2004	2004	2005	Change	Re	estructuring type disposal		0
Unrecoverable or valueless claims	1.9	1.3	0.9	1.3	0.3	Im	provement in operating conditions, etc.	-	ιC
Risk claims	23.7	17.0	10.4	5.8	(4.5)	Sa	les of claims	1.5	ιI
Total	25.6	18.4	11.3	7.1	(4.2)				T
				<m></m>	<n></n>				

Sep 30 Mar 31 Sep 30 Mar 3

Mar 3

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2004 0.4 8.2 8.7

(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims	
Risk claims	
Total	

(9) Portion in the first half of fiscal 2004

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

Unrecoverable or valueless claims
Risk claims
Total

(10) Portion in the latter half of fiscal 2004

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

Unrecoverable or valueless claims
Risk claims
Total

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

claims to obligors classified as doubtrul of lower obligor categories (Financial Reconstruction Law Criteria											
Total of the figures reported in (1) to (10) above.										(Billio	ns of yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	-	•	-	•	-	29.4	25.3	18.9	14.2	12.4	(1.7)
Risk claims	-	-	•	-	•	61.2	61.0	60.7	57.6	44.3	(13.2)
Total	-	-	-	-	-	90.7	86.3	79.6	71.8	56.8	(14.9)

		Total	
			<h></h>
2) Loans placed off the balance sheets (Billior	is of yen)		
	2H of FY 2004		2H of FY
Liquidation type disposal	-	Direct write-offs	

(Billio	ns of yen)		2H of FY 2004			2H of FY 200
lar.31,		Liquidation type disposal	-		Direct write-offs	(0.3
2005	Change	Restructuring type disposal	-		Other	0.
0.1	(0.6)	Improvement in operating conditions, etc.	-		Collection, repayment, etc.	0.
1.5	(0.1)	Sales of claims	0.2		Improvement in borrowers' conditions	0.
1.7	(0.7)				Total	0.
<>>	<./>			_		<>

2) Loans place

(Billio	ns of yen)		2H of FY 2004			2H of FY 20
lar.31,		Liquidation type disposal	-	-	Direct write-offs	1
2005	Change	Restructuring type disposal	-	(Other	1
0.9	(0.3)	Improvement in operating conditions, etc.	-		Collection, repayment, etc.	0
6.1	(3.2)	Sales of claims	0.3		Improvement in borrowers' conditions	0
7.0	(3.5)				Total	3

2) Loans place

_		2H of FY 2004		2H of FY 200-
	Liquidation type disposal	-	Direct write-offs	1.7
	Restructuring type disposal	-	Other	0.9
	Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.6
	Sales of claims	1.5	Improvement in borrowers' conditions	0.3
			Total	4.2

2) Loans place

·,	man.or,			211 01 F 1 2004		211 01 F 1 2004
	2005	Change	Liquidation type disposal	0.0	Direct write-offs	0.4
4	0.5	0.0	Restructuring type disposal	-	Other	1.7
2	5.7	(2.4)	Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.8
7	6.3	(2.4)	Sales of claims	0.1	Improvement in borrowers' conditions	0.8
	<0>	<p></p>			Total	2.4

		2H of FY 2004		2H of FY 2004
3	Liquidation type disposal	-	Direct write-offs	2.7
)	Restructuring type disposal	-	Other	7.3
))	Improvement in operating conditions, etc.	-	Collection, repayment, etc.	3.0
)	Sales of claims	0.0	Improvement in borrowers' conditions	4.3
			Total	10.1

certair

(Billions of y	en)	211 01 F T 2004
Legal liquidation		1.0
Measures similar to legal liquidation		
Partition into good and bad portions		-
Partial direct write-off of small claims		1.1
Entrustment of claims to RCC		-
Total		2.1

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing f yen) 2H of FY 2004

				Of the claims reported in (A), claims for which cert	
2) Loans placed off the balance sheets (Billi	ons of yen)			preparatory arrangements have been made for off-ba	
	2H of FY 2004		2H of FY 2004	(Billions of yen)	2H of FY 2004
Liquidation type disposal	0.0	Direct write-offs	(2.0)	Legal liquidation	0.1
Restructuring type disposal	-	Other	1.9	Measures similar to legal liquidation	0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.8	Partition into good and bad portions	-
Sales of claims	3.0	Improvement in borrowers' conditi		Partial direct write-off of small claims	12
ballob of blaimb	0.0	Total	3.0	Entrustment of claims to RCC	-
		- otta		Total	14
				 Of the claims reported in (C), claims for which cert 	
Loans placed off the balance sheets (Billie				preparatory arrangements have been made for off-ba	
	2H of FY 2004		2H of FY 2004	(Billions of yen)	
Liquidation type disposal	-	Direct write-offs	(0.8)	Legal liquidation	0.0
Restructuring type disposal	-	Other	0.8	Measures similar to legal liquidation	-
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.7	Partition into good and bad portions	-
Sales of claims	1.5	Improvement in borrowers' conditi	ons 0.0	Partial direct write-off of small claims	1.0
		Total	1.4	Entrustment of claims to RCC	-
			<d></d>	Total	1.0
			107	 Of the claims reported in (E), claims for which cert 	
Loans placed off the balance sheets (Billie				preparatory arrangements have been made for off-ba	alancing
	2H of FY 2004		2H of FY 2004	(Billions of yen)	2H of FY 2004
Liquidation type disposal	-	Direct write-offs	0.0	Legal liquidation	-
Restructuring type disposal	-	Other	0.0	Measures similar to legal liquidation	-
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.0	Partition into good and bad portions	-
Sales of claims	-	Improvement in borrowers' conditi	ons -	Partial direct write-off of small claims	0.1
		Total	0.0	Entrustment of claims to RCC	-
			<f></f>	Total	0.1
				 Of the claims reported in (G), claims for which cert 	
2) Loans placed off the balance sheets (Billi	one of year)			preparatory arrangements have been made for off-ba	
z) Loans placed on the balance sneets (Billion)			011 ×/ 52/ 005 -		
	2H of FY 2004		2H of FY 2004	(Billions of yen)	∠ri ot ⊢Y 2004
Liquidation type disposal	1.2	Direct write-offs	0.6	Legal liquidation	
Restructuring type disposal		Other	0.9	Measures similar to legal liquidation	-
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.9	Partition into good and bad portions	-
Sales of claims	0.5	Improvement in borrowers' conditi	ons 0.0	Partial direct write-off of small claims	0.7
		Total	3.4	Entrustment of claims to RCC	-
			<h></h>	Total	0.7
				Of the claims reported in (I), claims for which certa	ain
2) Loans placed off the balance sheets (Billi	one of yon)			preparatory arrangements have been made for off-ba	
2) Loans placed on the balance sheets (billing	2L of EV 2004		2H of FY 2004	(Billions of ven)	2H of FY 2004
Liquidation type disposal	21101112004	Direct write-offs	(0.3)	Legal liquidation	0.0
	-	Other	(0.0)		0.0
Restructuring type disposal	-		0.8	Measures similar to legal liquidation	-
Improvement in operating conditions, etc.	- 0.2	Collection, repayment, etc.	0.8	Partition into good and bad portions	-
Sales of claims	0.2	Improvement in borrowers' conditi		Partial direct write-off of small claims	0.1
		Total	0.7	Entrustment of claims to RCC	-
					0.1
			<j></j>	Total	
			<l></l>	 Of the claims reported in (K), claims for which cert 	
2) Loans placed off the balance sheets (Billi	ons of ven)		<p></p>	3) Of the claims reported in (K), claims for which cert	ain
2) Loans placed off the balance sheets (Billi			<j> 2H of FY 2004</j>	 Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba 	alancing
	ons of yen) 2H of FY 2004	Direct write-offs	2H of FY 2004	 Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) 	alancing 2H of FY 2004
Liquidation type disposal		Direct write-offs Other		3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-br (Billions of yen) Legal liquidation	alancing
Liquidation type disposal Restructuring type disposal		Other	2H of FY 2004 1.5 1.7	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Legal liquidation Measures similar to legal liquidation	alancing 2H of FY 2004
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.		Other Collection, repayment, etc.	2H of FY 2004 1.5 1.7 0.8	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-br (Billions of ven) Legal liquidation Measures similar to legal liquidation Partition into good and bad portions	ain alancing 2H of FY 2004 0.0
Liquidation type disposal Restructuring type disposal		Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Legal liquidation Measures similar to legal liquidation Partial direct write-off of small claims	alancing 2H of FY 2004
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.		Other Collection, repayment, etc.	2H of FY 2004 1.5 1.7 0.8 ons 0.8 3.5	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Measures similar to legal liquidation Partition into qood and bad portions Partial direct write-off of small claims Entrustment of claims to RCC	alancing 2H of FY 2004
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.		Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation (Billions of yen) Measures similar to legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total	ain alancing 2H of FY 2004 0.0 - - 0.8 - - 0.9
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims	2H of FY 2004	Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 ons 0.8 3.5	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Measures similar to legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert	ain alancing 2H of FY 2004 0.0 - - 0.8 - - 0.8 - - 0.9 tain
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 ons 0.8 3.5 <l></l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cer preparatory arrangements have been made for off-ba	alancing 2H of FY 2004 0.0 - 0.8 0.9 tain alancing
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi	2H of FY 2004	Other Collection, repayment, etc. Improvement in borrowers' conditi Total	2H of FY 2004 1.5 1.7 0.8 ons 0.8 3.5 <l> 2H of FY 2004</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) 4 4 4 4 4 5 4 4 5 4 4 5 4 4 5 4 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 5 4 5	ain alancing 2H of FY 2004 0.0 - - - 0.8 - - - - - - - - - - - - - - - - - - -
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs	2H of FY 2004 1.5 1.7 0.8 0ns 3.5 <l> 2H of FY 2004 1.7 </l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Measures similar to legal liquidation Partition into qood and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation	ain alancing 2H of FY 2004 0.0 - - - - 0.8 tain alancing 2H of FY 2004 0.0
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billio Liquidation type disposal Restructuring type disposal	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total	2H of FY 2004 1.5 1.7 0.8 ons 0.8 3.5 2H of FY 2004 1.7 0.9	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) <u>Legal liquidation</u> <u>Restructs similar to legal liquidation</u> Partial direct write-off of small claims <u>Entrustment of claims to RCC</u> Total 3) Of the claims reported in (M), claims for which cer preparatory arrangements have been made for off-ba (Billions of ven) <u>Legal liquidation</u> <u>Restructs similar to legal liquidation</u> <u>(Billions of ven)</u> <u>(Billions of ven)</u> <u>(Billions of ven)</u> <u>Legal liquidation</u> <u>(Billions of ven)</u>	ain alancing 2H of FY 2004 0.0 - - - 0.8 - - - - - - - - - - - - - - - - - - -
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc.	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 1.7 0.9 0.6</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Legal liquidation Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Measures similar to legal liquidation Measures similar to legal liquidation Measures for the gal mage of the partition into good and bad portions	ain of the second secon
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billio Liquidation type disposal Restructuring type disposal	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 1.7 0.9 0.6</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Legal liquidation Partial direct write-off of small claims Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Legal liquidation Legal liquidation Measures similar to legal liquidation Partial direct write-off of small claims Compared for the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Legal liquidation Partial direct write-off of small claims	ain alancing 2H of FY 2004 0.0 - - - - 0.8 tain alancing 2H of FY 2004 0.0
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc.	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 2H of FY 2004 1.7 0.9 0.6 0ns 0.3 4.2</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Measures similar to legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC	ain 0.11 alancing 2H of FY 2004 0.0 - - - - - - - - - - - - - - - - - -
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 1.7 0.9 0.6</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba Legal liquidation Legal liquidation Legal liquidation Compared to the second sec	ain 011 alancing 2H of FY 2004 0.0 0.0 0.0 0.0 0.9 1ain alancing 2H of FY 2004 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 2H of FY 2004 1.7 0.9 0.6 0ns 0.3 4.2</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Measures similar to legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC	ain 011 alancing 2H of FY 2004 0.0 0.0 0.0 0.0 0.9 1ain alancing 2H of FY 2004 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 2H of FY 2004 1.7 0.9 0.6 0ns 0.3 4.2</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cer preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims to RCC Total S) Of the claims to RCC Total 3) Of the claims to RCC Total 3) Of the claims to RCC Total	ain 011 alancing 2H of FY 2004 2H of FY 2004 0.0 0.8 0.8 0.9 tain 2H of FY 2004 0.0 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.7 0.7 0.7 0.7 0.7 0.7 0.7 0.7
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 2H of FY 2004 1.7 0.9 0.6 0ns 0.3 4.2</l>	Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Legal liquidation Partial drect write-off of small claims Entrustment of claims to RCC Total Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Legal liquidation Partial drect write-off of small claims Entrustment of claims to legal liquidation Partial drect write-off of small claims Entrustment of claims to RCC Total Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of ven) Measures similar to legal liquidation Partial drect write-off of small claims Entrustment of claims to RCC Total Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba	ain 011 alancing 2H of FY 2004 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc.	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 2H of FY 2004 1.7 0.9 0.6 0ns 0.3 4.2</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) 4	iain 0.11 alancing 2H of FY 2004 2H of FY 2004
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi 2) Loans placed off the balance sheets (Billi	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi Total	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 2H of FY 2004 2H of FY 2004 2H of FY 2004</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba- (Billions of ven) Legal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba- (Billions of yen) Legal liquidation Bartistic control control (D), claims for which cert preparatory arrangements have been made for off-ba- (Billions of yen) Legal liquidation	ain 011 alancing 2H of FY 2004 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims Sales of claims Liquidation type disposal Improvement in operating conditions, etc. Sales of claims Sales of claims Liquidation type disposal Improvement in operating conditions, etc. Sales of claims Sales of claims	2H of FY 2004 	Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' conditi Total Direct write-offs	2H of FY 2004 1.5 1.7 0.8 0.8 3.5 <l> 2H of FY 2004 1.7 0.9 0.6 0.9 0.9 0.9 0.2 √L> 2H of FY 2004 2H of FY 2004 0.4</l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) 4 4 4 4 5 4 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 5 4 5 5 4 5	iain 0.11 alancing 2H of FY 2004 2H of FY 2004
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Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Re	2H of FY 2004 	Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Total Direct write-offs Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Other Collection, repayment, etc. Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition	2H of FY 2004 1.5 1.7 0.8 3.5 <l> 2H of FY 2004 1.7 0.8 2H of FY 2004 1.7 0.8 2H of FY 2004 0.1 4.2 <n> 2H of FY 2004 0.4 1.7 0.8 0.4 2.4 <p> 2H of FY 2004 2.4 <p> 2H of FY 2004 0.3 3.0 0.3.0 0.3.0 0.3.0 0.3.0</p></p></n></l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (Q), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (Q), claims for which cert perparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (S), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total S) Of the claims reported in (S), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) (Billions of yen)	ain 011 alancing 2H of FY 2004 0.0 0.0 0.8
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Re	2H of FY 2004 	Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Total Direct write-offs Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Other Collection, repayment, etc. Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition	2H of FY 2004 1.5 1.7 0.8 3.5 <l> 2H of FY 2004 1.7 0.8 2H of FY 2004 1.7 0.8 2H of FY 2004 0.1 4.2 <n> 2H of FY 2004 0.4 1.7 0.8 0.4 2.4 <p> 2H of FY 2004 2.4 <p> 2H of FY 2004 0.3 3.0 0.3.0 0.3.0 0.3.0 0.3.0</p></p></n></l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (Q), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (Q), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (S), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (S), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen)	iain 011 alancing 2H of FY 2004 2H of FY 2004 - 0.8 - 0.8 - 0.9 - 100 0.0 2H of FY 2004 - 0.9 - 100 0.9 - 0.7 - 0.7 - 0.7 - 0.2 - 0.2 - 0.2 - 0.5 tain 0.9 2H of FY 2004 - 0.16 - 1.05 - 2H of FY 2004 - - 0.2 - - 1.2 - 2.12 - - - - - - - - - - - - - - - - - </td
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Re	2H of FY 2004 	Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Total Direct write-offs Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Other Collection, repayment, etc. Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition	2H of FY 2004 1.5 1.7 0.8 3.5 <l> 2H of FY 2004 1.7 0.8 2H of FY 2004 1.7 0.8 2H of FY 2004 0.1 4.2 <n> 2H of FY 2004 0.4 1.7 0.8 0.4 2.4 <p> 2H of FY 2004 2.4 <p> 2H of FY 2004 0.3 3.0 0.3.0 0.3.0 0.3.0 0.3.0</p></p></n></l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) 1 Legal liquidation Partial direct write-off of small claims	ain 011 alancing 2H of FY 2004 0.0 0.0 0.8
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Restr	2H of FY 2004 	Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Total Direct write-offs Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Other Collection, repayment, etc. Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition	2H of FY 2004 1.5 1.7 0.8 3.5 <l> 2H of FY 2004 1.7 0.8 2H of FY 2004 1.7 0.9 0.6 2H of FY 2004 4.2 <n> 2H of FY 2004 0.4 1.7 0.8 0.4 2.4 <p> 2H of FY 2004 2.4 <p> 2H of FY 2004 0.3 3.0 0.3.0 0.3.0 0.3.0 0.3.0</p></p></n></l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (M), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (O), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (Q), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (Q), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (S), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) Legal liquidation Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (S), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen)	ain 011 alancing 2H of FY 2004 0.0 0.0 0.8
Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Improvement in operating conditions, etc. Sales of claims 2) Loans placed off the balance sheets (Billi Liquidation type disposal Restructuring type disposal Restr	2H of FY 2004 	Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Total Direct write-offs Other Collection, repayment, etc. Collection, repayment, etc. Improvement in borrowers' condition Other Collection, repayment, etc. Direct write-offs Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition Total Other Collection, repayment, etc. Improvement in borrowers' condition	2H of FY 2004 1.5 1.7 0.8 3.5 <l> 2H of FY 2004 1.7 0.8 2H of FY 2004 1.7 0.9 0.6 2H of FY 2004 4.2 <n> 2H of FY 2004 0.4 1.7 0.8 0.4 2.4 <p> 2H of FY 2004 2.4 <p> 2H of FY 2004 0.3 3.0 0.3.0 0.3.0 0.3.0 0.3.0</p></p></n></l>	3) Of the claims reported in (K), claims for which cert preparatory arrangements have been made for off-ba (Billions of yen) 1 Legal liquidation Partial direct write-off of small claims	ain 011 alancing 2H of FY 2004 0.0 0.0 0.8

(Billions of yen) Sep 30 Mar.31. 2004 2005 Change

2) Loans place

(Billions of yen) Mar.31. 2005 11.9 14.2 <S>

(Billions of ven)

(Billions of yen)

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(Billions of yos)

(Billions of ven)

<Kinki Osaka Bank >

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

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

										(Billio	ns or yen)	
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change	
Unrecoverable or valueless claims	68.1	58.9	49.7	42.2	37.8	33.9	26.3	10.2	6.3	3.6	(2.6)	
Risk claims	119.4	89.9	78.9	67.1	60.6	37.4	33.7	12.1	9.0	7.2	(1.7)	
Total	187.6	148.8	128.7	109.4	98.4	71.3	60.1	22.3	15.4	10.9	(4.4)	

(2) Portion in the latter half of fiscal 2000

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

										ins of yen)	
	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal
	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change	Restructuring type disposal
Unrecoverable or valueless claims	16.8	6.1	6.0	5.0	3.7	2.2	1.5	0.9	0.7	0.2	Improvement in operating conditions, e
Risk claims	26.1	6.2	3.5	2.7	2.2	2.7	1.4	1.1	0.9	0.1	Sales of claims
Total	43.0	12.4	9.5	7.8	6.0	4.9	3.0	2.1	1.7	0.4	
· · · · · ·									<c></c>	<d></d>	

(3) Portion in the first half of fiscal 2001

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

	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	13 OF YOU
	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	11.5	9.4	9.5	7.4	5.2	1.4	0.9	0.4	(0.4)
Risk claims	30.8	14.7	7.8	4.5	3.8	3.6	1.6	1.7	0.1
Total	42.3	24.2	17.4	12.0	9.1	5.1	2.5	2.2	(0.3)
								<e></e>	<f></f>

2) Loans placed off the balance sheets (Billio	ons of ven)		
_/ (2H of FY 2004		2H of FY 20
Liquidation type disposal	0.0	Direct write-offs	(1.2
Restructuring type disposal	1.5	Other	(0.
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	(0.
Sales of claims	0.1	Improvement in borrowers' conditions	0
		Ťotal	0
			<f></f>

2H of FY 200

2H of FY 200

2H of FY 200

2H of EV 2004

0.1 Direct write-offs

Direct write-offs

Direct write-offs

Collection, repayment. etc

Collection, repayment, etc

Collection, repayment, etc

mprovement in borrowers' conditions

Improvement in borrowers' co

Improvement in borrowers' cond

Other

0.0 Direct write-offs

0.0 Direct write-offs

Direct write-offs

Direct write-offs

Other

Collection, repayment, etc.

Collection, repayment, etc

Improvement in borrowers' conditions

ent in borrowers' co

Other

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Other

Total

)the

Collection repayment etc

Collection, repayment, etc

Improvement in borrowers' condit

Improvement in borrowers' condition

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

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

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

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

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

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

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

Liquidation type disposal

Liquidation type disposal

Liquidation type disposal

Restructuring type disposa

Sales of claims

Restructuring type disposal

Improvement in operating conditions, etc

Improvement in operating conditions, etc

Sales of claims

Restructuring type disposa

Improvement in operating conditions, etc

Liquidation type disposal

Sales of claims

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(Billions of yen)

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(Billions of yen)

(Billions of yen) Mar.31. 2005 4.0 23.0 <S>

(D:11)

Change

Change

Restructuring type dispose

Improvement in operating conditions, etc.

(4) Portion in the latter half of fiscal 2001

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

							(Billio	ns of yen)	
	Mar.	31, Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal
	200	2002	2003	2003	2004	2004	2005	Change	Restructuring type disposal
Unrecoverable or valueless claims	22	2.7 19.1	16.4	11.0	2.4	1.1	0.9	(0.1)	Improvement in operating conditions, etc.
Risk claims	17	7.5 8.5	4.9	4.0	2.8	2.3	2.0	(0.3)	Sales of claims
Total	40	0.3 27.7	21.4	15.0	5.2	3.4	2.9	(0.5)	
							< G >	<h></h>	

(5) Portion in the first half of fiscal 2002

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

	Sep. 3), Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		
	2002	2003	2003	2004	2004	2005	Change	
Unrecoverable or valueless claims	10.	4 10.9	12.6	8.9	6.1	2.5	(3.5)	
Risk claims	51.	1 39.9	19.5	6.3	3.3	2.3	(0.9)	
Total	61.	50.8	32.2	15.2	9.4	4.9	(4.5)	
						< >	<./>	

(6) Portion in the latter half of fiscal 2002

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

	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal
	2003	2003	2004	2004	2005	Change	Restructuring type disposal
Unrecoverable or valueless claims	12.1	20.1	9.7	5.0	2.8	(2.1)	Improvement in operating conditions, etc.
Risk claims	41.2	12.8	6.7	5.8	5.0	(0.8)	Sales of claims
Total	53.4	32.9	16.5	10.9	7.9	(3.0)	
					-V-	4	

(7) Portion in the first half of fiscal 2003

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

Sep 30,	Mar. 31,	Sep 30,	Mar.31,		Liquidation type disposal
2003	2004	2004	2005	Change	Restructuring type disposal
48.8	13.3	7.0	4.6	(2.3)	Improvement in operating cond
73.8	51.5	32.9	19.0	(13.8)	Sales of claims
122.6	64.9	39.9	23.7	(16.1)	
			<m></m>	<n></n>	

Mar.31

2005

2005

2.9

Sep 30

2004

25 1

2004

4

Sep 30. Mar.3

Mar 3

2004

38

2) Loans placed off the balance sheets (Billion	ns of yen)		
	2H of FY 2004		2H of FY 2004
Liquidation type disposal	54.2	Direct write-offs	(56.1)
Restructuring type disposal	0.1	Other	12.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	7.0
Sales of claims	5.4	Improvement in borrowers' conditions	5.3
		Total	16.1

2H of FY 2004

(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims	
Risk claims	
Total	
	_

Unrecoverable or valueless claims Risk claims

Total

(9) Portion in the first half of fiscal 2004

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

Unrecoverable or valueless claims	
Risk claims	
Total	

(10) Portion in the latter half of fiscal 2004

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

Unrecoverable or valueless claims	
Risk claims	
Total	

Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria ures reported in (1) to (10)

Total of the ligures reported in (1) to											ns or yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar.31,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	2005	Change
Unrecoverable or valueless claims	68.1	75.8	67.4	80.4	82.0	84.7	126.5	54.1	36.9	25.8	(11.0)
Risk claims	119.4	116.0	116.1	103.0	131.0	130.3	150.6	116.5	94.3	83.4	(10.9)
Total	187.6	191.8	183.6	183.5	213.0	215.1	277.2	170.6	131.2	109.3	(21.9)

Measures similar to legal liquidation Partition into good and had portions

egal liquidation

2H of FY 200

2H of EV 2004

0

01

2H of FY 200

2H of FY 200

6.1

47

Total

<N

2H of FY 2004

3) Of the claims reported in (A), claims for which certain

preparatory arrangements have been made for off-balancing

Partial direct write-off of small claims 27 Entrustment of claims to RC 3) Of the claims reported in (C) claims for which certain preparatory arrangements have been made for off-balancing (Billions of yon) 2H of EV 2004 l egal liquidation leasures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Total 3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing (Billions of yen) 2H of FY 2004 Legal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC 3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing (Billions of yen) 2H of FY 2004 Legal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RC Total 3) Of the claims reported in (I) claims for which certain preparatory arrangements have been made for off-balancing (Billions of ven) 2H of FY 2004 Legal liquidation 0.1Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small clair Entrustment of claims to RCO Of the claims reported in (K), claims for which certai preparatory arrangements have been made for off-balancing (Billions of ven) 2H of FY 2004 Legal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC 3) Of the claims reported in (M), claims for which certai preparatory arrangements have been made for off-balancing (Billions of yen) 2H of FY 2004 Legal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims 37 Entrustment of claims to RCC Total Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing (Billions of yen) 2H of FY 2004 Legal liquidation 0' Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC 3) Of the claims reported in (Q), claims for which certain preparatory arrangements have been made for off-balancing (Billions of yen) 2H of FY 2004 egal liquidation Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RC

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

(Billions of yen)	2H of FY 2004
Legal liquidation	1.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.5
Entrustment of claims to RCC	-
Total	4.0

0

(Billions of yen) 2H of FY 2004

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

(1) Industry breakdown of total lo	ans and bills disco	ounted							(Billions of yen	
	Тс	otal of four banks	3		Resona Bank		Saitama Resona Bank			
Billions of yen)	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	342.1	
Agriculture	21.3	(2.3)	23.6	12.9	(2.4)	15.3	7.7	0.2	7.	
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.	
Construction	929.5	(176.9)	1,106.4	624.0	(158.7)	782.7	179.8	4.2	175.	
Electricity, gas, heating, water	74.3	(5.3)	79.6	65.2	(4.8)	70.0	8.4	(0.4)	8.	
Information and communication	310.6	(14.7)	325.3	289.5	(12.0)	301.5	9.8	(2.8)	12.	
Transportation	729.4	(93.2)	822.6	539.7	(108.0)	647.8	132.5	9.1	123.	
Wholesale and retail	2,861.2	(208.7)	3,069.9	2,222.2	(218.8)	2,441.0	334.6	18.5	316.	
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.	
Real estate	2,729.5	(293.3)	3,022.8	2,051.0	(267.6)	2,318.7	418.7	(2.8)	421.	
Services	2,468.3	(53.7)	2,522.0	1,850.8	(58.8)	1,909.7	387.0	38.0	348.	
Local governments	794.0	9.5	784.5	361.1	12.9	348.1	412.1	(3.7)	415.	
Others	10,676.3	607.1	10,069.1	6,426.9	300.8	6,126.0	3,050.8	268.3	2,782.	
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.	
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	

		Kinki Osaka Bank	(Nara Bank	
(Billions of yen)	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	13.5
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

(2) Risk-managed loans by indus	try								(Billions of yen)	
	Т	otal of four bank	S		Resona Bank		Saitama Resona Bank			
(Billions of yen)	End of March		End of March			End of March	End of March		End of March	
	2005 [A]	[A]-[B]	2004 [B]	2005 [A]	[A]-[B]	2004 [B]	2005 [A]	[A]-[B]	2004 [B]	
Manufacturing	161.1	(147.1)	308.3	121.7	(131.1)	252.8	8.9	(5.5)	14.4	
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	

	Ki	inki Osaka Bank			Nara Bank	
Billions of yen)	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	0.0
Agriculture	0.1	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.
Electricity, gas, heating, water	0.0	0.0	0.0	-	-	
Information and communication	0.7	(0.1)	0.9	-	(0.0)	0.
Transportation	2.0	(1.0)	3.1	0.0	0.0	0.
Wholesale and retail	25.8	(12.2)	38.0	1.3	(0.3)	1
Financial and insurance services	0.7	0.0	0.7	0.1	(0.0)	0
Real estate	37.4	(14.7)	52.2	1.4	(1.5)	2
Services	37.2	(11.1)	48.4	1.6	(0.1)	1
Local governments	-	-	-	-	-	
Others	17.5	(2.5)	20.1	0.5	(0.1)	0.
Domestic total	165.9	(60.9)	226.9	7.4	(1.7)	9.
Japan offshore banking account	-	-	-	-	-	
Total	165.9	(60.9)	226.9	7.4	(1.7)	9.

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

• • •															(M	lillions of yen)
			Tot	tal of four bar	nks		Resona Bank					Saitama Resona Bank				
		End of March			End of Sep.	End of March	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March
		2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	2004 [C]	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	2004 [C]	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	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
Tota	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

			Kir	nki Osaka Ba	nk		Nara Bank					
		End of March			End of Sep.	End of March	End of March			End of Sep.	End of March	
		2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	2004 [C]	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	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	
Tota	I 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

														(IIIIII)	
		Tot	al of four bar	nks		Resona Bank					Saitama Resona Bank				
	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March
	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	2004 [C]	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	2004 [C]	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	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

		Kir	nki Osaka Ba	nk		Nara Bank					
	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March	
	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	2004 [C]	2005 [A]	[A]-[B]	[A]-[C]	2004 [B]	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)

(Millions of yen, %)

(P.21)

9. Balance of deposits and loans

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

	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

		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]
D	omestic 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
D	omestic 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

<reference> Investment trust and other investment products for individual customers</reference>									
	End of March 2005 [A]	Saltama Resonal Kinki Usaka							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-enc 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.

(Millions of yen)

(Millions of yen)