

Financial Results Report
for the First Half of Fiscal Year
2005
(Reference Materials)



RESONA

Resona Holdings, Inc.

Financial Results Report for the First Half of Fiscal Year 2005 (Reference Materials)

<Contents >

I. Highlights of Interim Results for Fiscal Year 2005

1. Statements of operations <Consolidated> <Reference> Scope of consolidation and application of the equity method Statements of operations <Total of five banks, Non-consolidated results of each bank>	p. 1 p. 2 - 3
2. Net operating profit per employee <Total of five banks, Non-consolidated results of each bank>	p. 4
3. ROE <Consolidated> <Total of five banks, Non-consolidated results of each bank>	p. 4
4. Interest rate spreads (domestic operations) <Total of four banks, Non-consolidated results of each bank>	p. 5
5. Retirement benefit liabilities and expenses <Total of five banks, Non-consolidated results of each bank>	p. 6
6. Gains or losses on bonds and stocks <Total of five banks, Non-consolidated results of each bank>	p. 7
7. Revaluation gains or losses on securities <Consolidated> <Total of five banks, Non-consolidated results of each bank>	p. 8
8. Capital adequacy ratio (Japanese domestic standard) <Consolidated>	p. 9
9. Stock holdings <Total of five banks, Non-consolidated figures of each bank>	p. 9
10. Number of employees and offices <Total of five banks, Non-consolidated figures of each bank>	p. 9

II. Loans and Bills Outstanding and Other

1. Risk-managed loans <Total of four banks, Non-consolidated figures for each bank>	p. 10
2. Percentage of reserves to total risk managed loans <Total of four banks, Non-consolidated figures of each bank>	p. 10
3. Reserve for possible loan losses <Consolidated> <Total of four banks, Non-consolidated figures of each bank>	p. 11
4. Claims disclosure according to the Financial Reconstruction Law <Total of four banks, Non-consolidated figures of each bank>	p. 11
5. Coverage ratios by type of borrower <Total of four banks, Non-consolidated figures of each bank>	p. 12
6. Results of self-assessment of asset quality <Total of four banks, Non-consolidated figures of each bank>	p. 12-14
7. Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law <Total of four banks, Non-consolidated figures for each of the three banks>	p. 15-18
8. Loans and bills discounted by industry <Total of four banks, Non-consolidated figures of each bank>	p. 19-21
(1) Industry breakdown of total loans and bills discounted	p. 19
(2) Risk-managed loans by industry	p. 20
(3) Loans to consumers	p. 21
(4) Loans to small and medium-sized corporations and individuals	p. 21
9. Balance of deposits and loans <Total of five banks, Non-consolidated figures of each bank> <Reference> Domestic breakdown of consumer, corporate and other deposits <Reference> Investment trust and other investment products for individual customers	p. 22 p. 22 p. 22
10. Disposal of problem loans <Total of four banks, Non-consolidated figures of each bank>	p. 22
(1) Sales of nonperforming claims	p. 22
(2) Claims abandoned	p. 22

*The totals for five banks are the sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank, Nara Bank and Resona Trust & Banking.

*The totals 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.

I. Highlights of Financial Results for the First Half of Fiscal Year 2005

1. Statements of Operations

<Consolidated>

(Millions of yen)

(P. 1)

		1st half of FY 2005		1st half of FY 2004
			Change	
Consolidated gross operating profit	1	378,350	2,431	375,918
Interest income	2	264,259	(10,551)	274,810
Trust fees	3	15,328	932	14,395
Fees and commissions	4	69,657	9,445	60,211
Trading income	5	1,125	(6,646)	7,771
Other operating income	6	27,978	9,250	18,727
Provision to general reserve for possible loan losses	7	(4,229)	(4,229)	-
General and administrative expenses	8	180,745	(4,493)	185,239
Other gains or losses	9	(21,974)	(79,822)	57,847
Gains or losses on stocks	10	25,887	(13,498)	39,385
Disposal of problem loans	11	52,679	46,110	6,568
Write-off of loans	12	14,597	10,818	3,779
Provision to specific reserve for possible loan losses	13	38,156	38,156	-
Provision to reserve for the specific borrowers under support	14	-	(1,130)	1,130
Provision to special reserve for certain overseas loans	15	(18)	(18)	-
Losses on sales of other claims	16	(470)	844	(1,314)
Other disposal of problem loans	17	413	(2,560)	2,973
Equity in earnings from investments in affiliated companies	18	116	(195)	312
Ordinary profit	19	179,859	(68,667)	248,527
Extraordinary profit	20	26,953	8,013	18,939
Gains from reversal of credit expenses	21	26,421	12,853	13,567
Extraordinary loss	22	3,170	(42,856)	46,027
Income before income taxes and minority interests	23	203,641	(17,797)	221,439
Income taxes-current	24	6,784	3,302	3,481
Income taxes-deferred	25	14,730	9,689	5,041
Minority interests in net income	26	7,825	5,756	2,069
Net interim income	27	174,300	(36,546)	210,847

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

(Companies)

		1st half of FY 2005		1st half of FY 2004
			Change	
Number of consolidated subsidiaries	29	37	(2)	39
Number of affiliated companies accounted for by the equity method	30	2	(2)	4
Total	31	39	(4)	43

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

(Millions of yen)

		Total of Five Banks		Resona Bank		Saitama Resona Bank				
		1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Gross operating profit	1	343,306	(13,372)	356,679	227,878	(21,440)	249,318	67,627	7,486	60,141
Gross operating profit from domestic operations	2	322,023	(4,569)	326,592	209,306	(12,523)	221,829	66,514	7,344	59,170
Interest income	3	254,098	(15,082)	269,181	167,868	(17,569)	185,437	55,782	4,425	51,356
Trust fees (after disposal of problem loans in trust account)	4	15,328	932	14,395	3,908	895	3,013	-	-	-
<Disposal of problem loans in the trust account>	5	(59)	(891)	831	(59)	(891)	831	-	-	-
Fees and commissions	6	42,768	8,659	34,108	30,158	5,016	25,142	10,415	1,915	8,500
Trading income	7	346	(98)	444	346	(98)	444	-	-	-
Other operating income	8	9,481	1,019	8,462	7,024	(767)	7,791	316	1,003	(686)
Gross operating profit from international operations	9	21,283	(8,802)	30,086	18,571	(8,916)	27,488	1,112	142	970
Interest income	10	478	(10,326)	10,804	(1,075)	(10,457)	9,381	453	225	228
Fees and commissions	11	1,673	(174)	1,848	1,383	(159)	1,542	109	4	104
Trading income	12	(62)	(7,435)	7,372	(62)	(7,435)	7,372	-	-	-
Other operating income	13	19,193	9,133	10,060	18,327	9,134	9,192	549	(87)	637
Expenses (excluding non-recurring items)	14	164,223	(2,475)	166,699	106,100	60	106,039	32,781	(1,765)	34,547
Personnel expenses	15	50,681	932	49,749	31,096	739	30,356	10,454	863	9,591
Non-personnel expenses	16	103,874	(3,096)	106,971	69,079	(600)	69,679	19,981	(2,465)	22,446
Deposit insurance fees	17	13,555	(287)	13,843	8,405	(257)	8,662	3,637	17	3,619
Taxes	18	9,666	(311)	9,978	5,924	(78)	6,003	2,345	(163)	2,509
Provision to general reserve for possible loan losses	19	9,634	12,938	(3,304)	9,254	9,254	-	167	3,295	(3,128)
Actual net operating profit*1	20	179,023	(11,787)	190,811	121,718	(22,392)	144,110	34,845	9,252	25,593
Core net operating profit*2	21	168,448	(13,967)	182,416	114,297	(22,678)	136,975	33,831	8,128	25,702
Net operating profit	22	169,449	(23,834)	193,283	112,523	(30,755)	143,278	34,678	5,957	28,721
Other gains or losses	23	(3,495)	(35,714)	32,218	9,722	(19,523)	29,245	(6,171)	(5,912)	(258)
Net gains/(losses) on stocks	24	28,987	(446)	29,434	28,586	837	27,749	396	(21)	418
Gains on sale	25	30,824	(9,279)	40,104	29,946	(8,009)	37,956	451	(147)	598
Losses on sale	26	526	(5,389)	5,916	105	(5,525)	5,631	31	3	27
Losses on devaluation	27	1,309	(956)	2,266	1,254	(834)	2,088	22	(129)	151
Provision to reserve for possible losses on investments	28	-	(2,487)	2,487	-	(2,487)	2,487	-	-	-
Expenses related to disposal of problem loans	29	34,830	22,624	12,205	21,322	18,003	3,318	6,944	(314)	7,258
Write-off of loans	30	10,306	6,529	3,777	6,709	5,234	1,474	1,015	(805)	1,821
Provision to specific reserve for possible loan losses	31	24,634	18,598	6,035	16,483	16,483	-	7,740	2,204	5,535
Provision to reserve for the specific borrowers under support	32	-	(1,130)	1,130	-	(1,130)	1,130	-	-	-
Provision to special reserve for certain overseas loans	33	(31)	(31)	-	(31)	(31)	-	-	-	-
Other disposal of problem loans	34	(78)	(1,341)	1,262	(1,838)	(2,553)	714	(1,811)	(1,713)	(98)
Ordinary profit	35	165,953	(59,548)	225,502	122,245	(50,278)	172,524	28,507	45	28,462
Extraordinary profit/ (loss)	36	29,816	42,963	(13,147)	18,266	39,170	(20,903)	1,718	2,108	(390)
Gains from reversal of credit expenses	37	32,520	5,037	27,482	20,623	1,279	19,343	2,286	2,286	-
Gains/(losses) on sales of premises and equipment	38	(2,188)	(3,824)	1,636	(1,714)	(3,577)	1,863	(543)	(276)	(266)
Gains on sales of premises and equipment	39	246	(3,159)	3,406	111	(3,039)	3,150	-	-	-
Losses on sales of premises and equipment	40	2,434	665	1,769	1,825	538	1,287	543	276	266
Income before income taxes	41	195,770	(16,584)	212,354	140,512	(11,108)	151,620	30,225	2,153	28,072
Income taxes-current	42	2,373	77	2,295	(2,566)	(2,821)	255	12,601	12,528	72
Income taxes-deferred	43	19,242	14,097	5,144	7,440	13,316	(5,876)	2,390	(7,880)	10,270
Net interim income	44	174,154	(30,759)	204,914	135,638	(21,603)	157,241	15,234	(2,495)	17,729
Credit related expense (5, 19, 29, 37)	45	11,884	29,633	(17,749)	9,893	25,086	(15,193)	4,825	694	4,130

*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 (such gains are included in "Gains from reversal of credit expenses").

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

(Millions of yen)

		Kinki Osaka Bank		Nara Bank		Resona Trust & Banking				
		1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Gross operating profit	1	35,326	(182)	35,508	1,872	(44)	1,917	10,601	808	9,793
Gross operating profit from domestic operations	2	33,727	(154)	33,881	1,872	(44)	1,917	10,601	808	9,793
Interest income	3	28,892	(1,784)	30,677	1,556	(154)	1,710	(0)	0	(0)
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-	11,419	37	11,382
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-	-	-	-
Fees and commissions	6	2,828	956	1,872	183	0	183	(817)	771	(1,588)
Trading income	7	-	-	-	-	-	-	-	-	-
Other operating income	8	2,006	674	1,332	133	109	24	-	-	-
Gross operating profit from international operations	9	1,599	(28)	1,627	-	-	-	-	-	-
Interest income	10	1,100	(94)	1,195	-	-	-	-	-	-
Fees and commissions	11	181	(19)	201	-	-	-	-	-	-
Trading income	12	-	-	-	-	-	-	-	-	-
Other operating income	13	316	86	230	-	-	-	-	-	-
Expenses (excluding non-recurring items)	14	18,916	(914)	19,830	1,476	(106)	1,582	4,948	249	4,698
Personnel expenses	15	6,764	(741)	7,505	591	0	591	1,774	70	1,703
Non-personnel expenses	16	10,876	(110)	10,987	817	(100)	918	3,119	180	2,939
Deposit insurance fees	17	1,445	(42)	1,487	68	(2)	70	0	(2)	2
Taxes	18	1,275	(61)	1,337	67	(5)	73	53	(1)	55
Provision to general reserve for possible loan losses	19	-	-	-	213	389	(176)	-	-	-
Actual net operating profit*1	20	16,409	731	15,678	396	61	334	5,653	559	5,094
Core net operating profit*2	21	14,402	71	14,331	263	(48)	311	5,653	559	5,094
Net operating profit	22	16,409	731	15,678	183	(327)	510	5,653	559	5,094
Other gains or losses	23	(6,362)	(10,265)	3,903	(679)	(46)	(633)	(4)	34	(38)
Net gains/(losses) on stocks	24	4	(1,264)	1,269	(0)	2	(2)	-	-	-
Gains on sale	25	426	(1,122)	1,549	-	-	-	-	-	-
Losses on sale	26	389	134	254	-	(2)	2	-	-	-
Losses on devaluation	27	32	6	25	0	0	-	-	-	-
Provision to reserve for possible losses on investments	28	-	-	-	-	-	-	-	-	-
Expenses related to disposal of problem loans	29	5,908	4,915	993	655	20	635	-	-	-
Write-off of loans	30	2,337	1,991	346	244	109	134	-	-	-
Provision to specific reserve for possible loan losses	31	-	-	-	410	(90)	500	-	-	-
Provision to reserve for the specific borrowers under support	32	-	-	-	-	-	-	-	-	-
Provision to special reserve for certain overseas loans	33	-	-	-	-	-	-	-	-	-
Other disposal of problem loans	34	3,571	2,924	647	0	0	-	-	-	-
Ordinary profit/(loss)	35	10,047	(9,534)	19,581	(496)	(374)	(122)	5,649	593	5,055
Extraordinary profit/ (loss)	36	9,547	1,489	8,057	222	132	89	62	62	(0)
Gains from reversal of credit expenses	37	9,467	1,414	8,053	143	57	85	-	-	-
Gains/(losses) on sales of premises and equipment	38	69	29	39	-	-	-	(0)	0	(0)
Gains on sales of premises and equipment	39	135	(120)	255	-	-	-	-	-	-
Losses on sales of premises and equipment	40	65	(150)	215	-	-	-	0	(0)	0
Income/(loss) before income taxes	41	19,594	(8,044)	27,639	(274)	(241)	(32)	5,711	655	5,055
Income taxes-current	42	(9,590)	(9,626)	35	3	(2)	5	1,925	(1)	1,926
Income taxes-deferred	43	9,020	8,256	764	(0)	52	(53)	392	352	39
Net interim income/(loss)	44	20,165	(6,674)	26,839	(277)	(291)	14	3,393	304	3,089
Credit related expense (5, 19, 29, 37)	45	(3,559)	3,500	(7,060)	725	351	373	-	-	-

*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.

2. Net operating profit per employee

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

(Millions of yen)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Actual net operating profit	179,023	(11,787)	190,811	121,718	(22,392)	144,110	34,845	9,252	25,593
Actual net operating profit per employee (thousands of yen)	12,344	(164)	12,508	13,913	(1,549)	15,462	12,896	3,827	9,069
Net operating profit	169,449	(23,834)	193,283	112,523	(30,755)	143,278	34,678	5,957	28,721
Net operating profit per employee (thousands of yen)	11,684	(986)	12,670	12,862	(2,511)	15,373	12,834	2,657	10,177

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Actual net operating profit	16,409	731	15,678	396	61	334	5,653	559	5,094
Actual net operating profit per employee (thousands of yen)	6,889	488	6,401	1,761	287	1,474	12,704	1,046	11,658
Net operating profit	16,409	731	15,678	183	(327)	510	5,653	559	5,094
Net operating profit per employee (thousands of yen)	6,889	488	6,401	814	(1,436)	2,250	12,704	1,046	11,658

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

3. ROE

<Consolidated>

(%)

	1st half of FY 2005	Change	1st half of FY 2004
Net income ROE	27.14	(18.87)	46.01

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

(%)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Net operating profit ROE	22.45	(9.08)	31.53	20.72	(11.42)	32.14	28.02	(3.44)	31.46
Net income ROE	23.07	(10.36)	33.43	24.97	(10.30)	35.27	12.31	(7.11)	19.42

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Net operating profit ROE	24.05	(3.67)	27.72	5.78	(10.92)	16.70	34.05	2.70	31.35
Net income ROE	29.56	(17.90)	47.46	(8.76)	(9.22)	0.46	20.43	1.42	19.01

Note: ROE = $\frac{\text{Net operating profit (or net income)} \times 365 / 183}{(\text{Shareholders' equity at the beginning of the fiscal period} + \text{Shareholders' equity at the end of the fiscal period}) / 2}$

4. Interest rate spreads (domestic operations)

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

(%)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Average interest rate on funds invested (A)	1.55	(0.08)	1.63	1.59	(0.12)	1.72	1.34	0.07	1.26
Average interest rate of loans and bills discounted (C)	1.96	(0.10)	2.07	1.88	(0.12)	2.00	2.03	(0.04)	2.08
Average interest rate on securities	0.74	0.07	0.66	0.74	0.05	0.69	0.77	0.22	0.55
Average interest rate on procured funds (B)	0.90	(0.03)	0.94	0.90	(0.01)	0.91	0.79	(0.06)	0.85
Average interest rate of deposits and negotiable CDs (D)	0.06	(0.02)	0.09	0.06	(0.02)	0.08	0.06	(0.02)	0.08
Average interest rate on external debt	0.34	(0.04)	0.39	0.28	(0.06)	0.34	0.68	0.08	0.59
Gross interest margin (A) - (B)	0.64	(0.04)	0.69	0.68	(0.11)	0.80	0.54	0.13	0.41
Average loan/deposit margin (C) - (D)	1.89	(0.08)	1.97	1.82	(0.09)	1.92	1.97	(0.01)	1.99

(%)

	Kinki Osaka Bank			Nara Bank		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Average interest rate on funds invested (A)	1.80	(0.13)	1.93	1.97	(0.17)	2.14
Average interest rate of loans and bills discounted (C)	2.29	(0.18)	2.47	2.22	(0.23)	2.46
Average interest rate on securities	0.69	0.04	0.65	0.64	(0.11)	0.76
Average interest rate on procured funds (B)	1.17	(0.08)	1.26	1.91	(0.12)	2.03
Average interest rate of deposits and negotiable CDs (D)	0.10	(0.03)	0.13	0.10	0.00	0.09
Average interest rate on external debt	2.62	0.18	2.44	0.00	0.00	0.00
Gross interest margin (A) - (B)	0.62	(0.04)	0.67	0.06	(0.04)	0.10
Average loan/deposit margin (C) - (D)	2.19	(0.15)	2.34	2.12	(0.24)	2.36

Note: "Average interest rate on procured funds" and "gross interest margin" for "total of four banks" and for "Resona Bank" are inclusive of the expenses incurred by Resona Bank for its trust banking operation.

5. Retirement benefit liabilities and expenses

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

(Millions of yen)

	Total of five banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Retirement benefit obligation (at the beginning of the period)	346,601	(207,128)	553,729	282,922	(200,479)	483,402	33,548	307	33,240
Pension plan assets at fair value (at the beginning of the period)	415,778	(146,090)	561,869	360,303	(141,450)	501,754	35,013	(1,401)	36,415
Unfunded retirement assets (at the beginning of the period)	48,614	29,005	19,608	48,005	29,653	18,352	608	(647)	1,256
Prepaid pension cost (at the beginning of the period)	114,378	(39,005)	153,384	103,215	(38,808)	142,023	11,163	(197)	11,361
Reserve for employee's retirement benefits (at the beginning of the period)	4,739	(3,431)	8,170	-	-	-	-	-	-
Unfunded retirement benefit obligation (at the beginning of the period)	89,075	(67,606)	156,682	73,840	(68,183)	142,023	10,306	863	9,442
Amount amortized during the period	35,580	(29,168)	64,748	33,997	(28,701)	62,699	1,213	(175)	1,388
Amount remaining (at the end of the period)	53,495	(38,437)	91,933	39,842	(39,482)	79,324	9,093	1,039	8,053
Retirement benefit expenses	(6,835)	(19,927)	13,091	(9,545)	(21,054)	11,508	1,608	689	918
Service cost	5,068	(764)	5,832	3,537	(626)	4,163	854	(50)	905
Interest cost	3,466	(1,416)	4,882	2,829	(1,374)	4,204	335	7	328
Expected return on pension plan assets	2,347	(1,210)	3,558	1,904	(1,204)	3,108	187	11	175
Amortization of past service cost	(18,061)	(15,349)	(2,711)	(17,991)	(16,536)	(1,455)	(69)	635	(705)
Amortization of actuarial differences	5,027	(3,613)	8,640	3,983	(3,721)	7,704	674	109	565
Amortization of transition differences at accounting change	-	-	-	-	-	-	-	-	-
Other	11	6	5	-	-	-	-	-	-
Items included in extraordinary profits	125	(372)	497	-	-	-	-	-	-
Items included in extraordinary losses	-	(43,456)	43,456	-	(42,776)	42,776	-	(72)	72

	Kinki Osaka Bank			Nara Bank			Resona Trust & Banking		
	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004	1st half of FY 2005	Change	1st half of FY 2004
Retirement benefit obligation (at the beginning of the period)	29,514	(6,713)	36,227	616	(243)	859	-	-	-
Pension plan assets at fair value (at the beginning of the period)	20,325	(3,203)	23,529	136	(34)	170	-	-	-
Unfunded retirement assets (at the beginning of the period)	-	-	-	-	-	-	-	-	-
Prepaid pension cost (at the beginning of the period)	-	-	-	-	-	-	-	-	-
Reserve for employee's retirement benefits (at the beginning of the period)	4,123	(3,427)	7,551	616	(3)	619	-	-	-
Unfunded retirement benefit obligation (at the beginning of the period)	5,064	(81)	5,146	(135)	(204)	69	-	-	-
Amount amortized during the period	374	(283)	658	(5)	(7)	2	-	-	-
Amount remaining (at the end of the period)	4,690	202	4,488	(130)	(197)	66	-	-	-
Retirement benefit expenses	951	414	536	27	(12)	39	123	35	87
Service cost	535	(114)	650	16	(9)	25	123	35	87
Interest cost	295	(46)	341	6	(2)	8	-	-	-
Expected return on pension plan assets	254	(17)	271	1	(0)	2	-	-	-
Amortization of past service cost	-	551	(551)	-	-	-	-	-	-
Amortization of actuarial differences	374	6	368	(5)	(7)	2	-	-	-
Amortization of transition differences at accounting change	-	-	-	-	-	-	-	-	-
Other	-	-	-	11	6	5	-	-	-
Items included in extraordinary profits	-	(497)	497	125	125	-	-	-	-
Items included in extraordinary losses	-	(607)	607	-	-	-	-	-	-

7. Revaluation gains or losses on securities

<Consolidated>

(Millions of yen)

	End of September 2005				End of March 2005		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2005	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	107	415	308	(1,002)	1,109	1,157	47
Other securities	320,606	353,205	32,598	60,347	260,259	269,292	9,032
Total	320,714	353,620	32,906	59,345	261,369	270,449	9,080
Bonds	(18,296)	4,718	23,014	(34,603)	16,306	17,388	1,081
Stocks	294,180	298,758	4,578	60,336	233,843	237,929	4,085
Other	44,831	50,144	5,313	33,612	11,218	15,132	3,913

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

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

(Millions of yen)

	Total of five banks								Resona Bank					
	End of September 2005				End of March 2005				End of September 2005			End of March 2005		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2005	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2005	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	107	415	308	(1,002)	1,109	1,157	47	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	314,859	347,448	32,588	60,995	253,863	262,897	9,034	235,906	260,647	24,741	48,818	187,087	195,111	8,024
Total	314,966	347,863	32,896	59,993	254,973	264,054	9,081	235,906	260,647	24,741	48,818	187,087	195,111	8,024
Bonds	(18,296)	4,718	23,014	(34,603)	16,306	17,388	1,081	(15,010)	450	15,460	(20,724)	5,713	6,472	759
Stocks	288,551	293,124	4,572	61,206	227,345	231,430	4,085	213,280	217,610	4,329	39,173	174,107	177,636	3,529
Other	44,711	50,020	5,309	33,390	11,320	15,236	3,915	37,636	42,587	4,951	30,369	7,266	11,002	3,735

	Saitama Resona Bank								Kinki Osaka Bank					
	End of September 2005				End of March 2005				End of September 2005			End of March 2005		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2005	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2005	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	107	415	308	(1,005)	1,113	1,113	-	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	70,856	74,215	3,358	18,439	52,417	52,456	39	8,085	12,512	4,426	(6,115)	14,201	15,159	958
Total	70,964	74,631	3,666	17,433	53,530	53,569	39	8,085	12,512	4,426	(6,115)	14,201	15,159	958
Bonds	(1,574)	2,033	3,608	(6,701)	5,126	5,137	10	(1,696)	2,187	3,883	(7,031)	5,335	5,635	299
Stocks	68,127	68,127	-	21,788	46,338	46,341	2	7,126	7,370	243	242	6,884	7,437	552
Other	4,411	4,469	58	2,346	2,064	2,090	25	2,655	2,954	299	674	1,980	2,086	106

	Nara Bank								Resona Trust & Banking					
	End of September 2005				End of March 2005				End of September 2005			End of March 2005		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2005	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2005	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	-	-	-	3	(3)	44	47	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	11	72	60	(147)	159	169	10	(1)	-	1	0	(1)	-	1
Total	11	72	60	(143)	155	213	57	(1)	-	1	0	(1)	-	1
Bonds	(13)	46	60	(146)	132	142	10	(1)	-	1	0	(1)	-	1
Stocks	16	16	-	1	15	15	-	-	-	-	-	-	-	-
Other	8	8	-	0	8	55	47	-	-	-	-	-	-	-

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

8. Capital adequacy ratio (Japanese domestic standard)

<Consolidated> (Billions of yen, %)

	End of	Change	End of March 2005
	September 2005		
Capital adequacy ratio	10.20	0.46	9.74
Tier I ratio	5.46	0.19	5.27
Total qualifying capital	2,314.2	110.8	2,203.4
Tier I	1,239.6	46.8	1,192.8
Tier II	1,085.5	64.1	1,021.4
Land revaluation differences	48.2	(0.8)	49.0
Qualifying subordinated debt	895.5	64.5	831.0
Deducted items	10.9	0.1	10.8
Risk-adjusted assets	22,688.0	74.0	22,614.0

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

Capital adequacy ratio (Non-consolidated results of each bank) (Billions of yen, %)

(P. 9)

	Resona Consolidated	Saitama Resona Non-consolidated	Kinki Osaka Consolidated	Nara Non-consolidated	Resona Trust Non-consolidated
Capital adequacy ratio	9.15	8.38	8.52	6.42	180.43
Tier I ratio	5.22	4.74	5.88	5.08	180.43
Total qualifying capital	1,660.0	366.9	168.9	6.5	28.7
Tier I	947.5	207.8	116.5	5.2	28.7
Tier II	913.3	159.1	52.3	1.3	-
Land revaluation differences	48.2	-	-	0.7	-
Qualifying subordinated debt	751.7	137.0	40.0	-	-
Deducted items	200.8	-	0.0	-	-
Risk-adjusted assets	18,127.8	4,377.0	1,980.6	102.3	15.9

9. Stock holdings

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

(Billions of yen)

	End of	Change					End of March 2005
	September 2005	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust	
Acquisition cost	397.0	299.7	86.7	10.2	0.3	-	397.8
Market value	685.5	512.9	154.8	17.3	0.3	-	625.1
Book value of stocks sold outright	15.5	14.1	0.0	1.4	0.0	-	280.9
Tier I	1,239.6	947.5	207.8	116.5	5.2	28.7	1,192.8
Total acquisition cost/Tier I	32.0	31.6	41.7	8.7	7.3	-	33.3

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

10. Number of employees and offices

<Non-consolidated>

(People)

	End of	Change	End of March 2005
	September 2005		
Directors	26	6	20
Executive officers	17	6	11

*1. Above figures include 17 directors who concurrently serve as directors for subsidiary banks.

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

(People)

	End of	Change					End of March 2005
	September 2005	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust	
Directors	42	11	8	9	6	8	67
Executive officers	0	0	0	0	0	0	31
Non-board executive officers	48	26	7	7	4	4	19
Employees	14,447	8,722	2,695	2,375	221	434	14,700
Manned domestic offices	615	344	113	138	16	4	616
Non-manned domestic offices	862	498	311	27	26	0	875
Total domestic offices	1,477	842	424	165	42	4	1,491

*1 The aforementioned number of directors includes four executive officers who concurrently serve as directors for two or more subsidiary banks.

*2 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.

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

II. Loans and Bills Outstanding and Other

(P.10)

1. Risk-managed loans

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

Risk-managed loans

(Millions of yen)

	Total of four banks				Resona Bank				Saitama Resona Bank						
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Loans to borrowers in legal bankruptcy	12,967	(4,736)	(20,453)	17,703	33,420	8,010	(1,502)	(12,345)	9,513	20,356	1,640	(824)	(1,743)	2,464	3,383
Past due loans	410,603	(57,096)	(336,209)	467,700	746,813	269,584	(36,842)	(284,820)	306,427	554,404	54,929	914	(13,147)	54,014	68,076
Loans past due 3 months or more	22,684	(3,315)	(6,627)	26,000	29,312	15,282	(696)	(1,922)	15,979	17,205	5,248	(801)	69	6,049	5,178
Restructured loans	358,219	(35,587)	(133,776)	393,807	491,996	280,297	(13,691)	(108,959)	293,988	389,256	41,543	(1,803)	(4,820)	43,346	46,363
Risk-managed loans, total	804,475	(100,736)	(497,067)	905,212	1,301,543	573,174	(52,733)	(408,047)	625,907	981,222	103,361	(2,514)	(19,641)	105,876	123,003
Partial direct write-offs	458,741	(126,807)	(343,398)	585,548	802,139	372,351	(57,151)	(214,785)	429,502	587,136	24,009	(63,538)	(55,337)	87,547	79,347
Balance of loans (Term-end)	25,637,259	(64,846)	(177,789)	25,702,105	25,815,048	17,534,331	(218,523)	(562,858)	17,752,855	18,097,189	5,465,553	143,226	344,957	5,322,327	5,120,596

	Kinki Osaka Bank				Nara Bank					
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Loans to borrowers in legal bankruptcy	3,044	(2,019)	(6,070)	5,063	9,115	272	(389)	(293)	662	565
Past due loans	80,766	(21,136)	(37,887)	101,903	118,653	5,324	(31)	(354)	5,355	5,679
Loans past due 3 months or more	1,949	(1,895)	(4,677)	3,845	6,627	203	78	(97)	125	301
Restructured loans	34,950	(20,228)	(18,814)	55,179	53,765	1,428	135	(1,181)	1,293	2,610
Risk-managed loans, total	120,710	(45,280)	(67,450)	165,991	188,161	7,229	(207)	(1,927)	7,437	9,156
Partial direct write-offs	58,735	(4,311)	(71,885)	63,046	130,621	3,644	(1,807)	(1,389)	5,451	5,034
Balance of loans (Term-end)	2,493,492	9,265	33,320	2,484,226	2,460,171	143,881	1,185	6,790	142,696	137,090

Ratio to total balance of loans

(%)

	Total of four banks				Resona Bank				Saitama Resona Bank						
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Loans to borrowers in legal bankruptcy	0.05	(0.01)	(0.07)	0.06	0.12	0.04	(0.01)	(0.07)	0.05	0.11	0.03	(0.01)	(0.03)	0.04	0.06
Past due loans	1.60	(0.21)	(1.29)	1.81	2.89	1.53	(0.19)	(1.53)	1.72	3.06	1.00	(0.01)	(0.32)	1.01	1.32
Loans past due 3 months or more	0.08	(0.02)	(0.03)	0.10	0.11	0.08	(0.01)	(0.01)	0.09	0.09	0.09	(0.02)	(0.01)	0.11	0.10
Restructured loans	1.39	(0.14)	(0.51)	1.53	1.90	1.59	(0.06)	(0.56)	1.65	2.15	0.76	(0.05)	(0.14)	0.81	0.90
Risk-managed loans, total	3.13	(0.39)	(1.91)	3.52	5.04	3.26	(0.26)	(2.16)	3.52	5.42	1.89	(0.09)	(0.51)	1.98	2.40

	Kinki Osaka Bank				Nara Bank					
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Loans to borrowers in legal bankruptcy	0.12	(0.08)	(0.25)	0.20	0.37	0.18	(0.28)	(0.23)	0.46	0.41
Past due loans	3.23	(0.87)	(1.59)	4.10	4.82	3.70	(0.05)	(0.44)	3.75	4.14
Loans past due 3 months or more	0.07	(0.08)	(0.19)	0.15	0.26	0.14	0.06	(0.07)	0.08	0.21
Restructured loans	1.40	(0.82)	(0.78)	2.22	2.18	0.99	0.09	(0.91)	0.90	1.90
Risk-managed loans, total	4.84	(1.84)	(2.80)	6.68	7.64	5.02	(0.19)	(1.65)	5.21	6.67

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

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

(%)

	Total of four banks				Resona Bank				Saitama Resona Bank						
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Before partial direct write-off	76.51	1.24	2.87	75.27	73.64	82.15	1.47	6.05	80.68	76.10	51.19	(12.77)	(8.72)	63.96	59.91
After partial direct write-off	63.12	3.84	5.72	59.28	57.40	70.56	3.13	8.76	67.43	61.80	39.85	5.69	5.80	34.16	34.05

	Kinki Osaka Bank				Nara Bank					
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Before partial direct write-off	66.00	5.24	(5.02)	60.76	71.02	56.38	(3.53)	(0.95)	59.91	57.33
After partial direct write-off	49.46	3.60	(1.44)	45.86	50.90	34.39	3.87	0.51	30.52	33.88

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

3. Reserve for possible loan losses

(P. 11)

<Consolidated> (Millions of yen)

	End of Sep. 2005 [A]			End of Mar. 2005 [B]	End of Sep. 2004 [C]
	[A] - [B]	[A] - [C]			
General reserve for possible loan losses	364,893	(6,314)	225	371,208	364,668
Specific reserve for possible loan losses	231,949	(23,798)	(183,682)	255,748	415,632
Special reserve for certain overseas loans	61	(18)	(112)	79	173
Total reserve for possible loan losses	596,904	(30,130)	(183,569)	627,035	780,474
Reserve for the specific borrowers under support	-	-	(1,130)	-	1,130
Reserve for write-off of loans in the trust account	567	(38)	(79)	605	646

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

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
General reserve for possible loan losses	283,541	(4,866)	(54,445)	288,408	337,986	231,260	7,033	(39,686)	224,227	270,946	22,142	167	872	21,975	21,270
Specific reserve for possible loan losses	223,627	(23,841)	(183,434)	247,469	407,062	172,520	(24,557)	(160,803)	197,078	333,324	19,057	4,861	(1,556)	14,195	20,613
Special reserve for certain overseas loans	122	(31)	(230)	154	353	122	(31)	(230)	154	353	-	-	-	-	-
Total reserve for possible loan losses	507,292	(28,739)	(238,110)	536,032	745,402	403,903	(17,556)	(200,720)	421,459	604,623	41,199	5,028	(684)	36,170	41,883
Reserve for the specific borrowers under support	-	-	(1,130)	-	1,130	-	-	(1,130)	-	1,130	-	-	-	-	-
Reserve for write-off of loans in the trust account	567	(38)	(79)	605	646	567	(38)	(79)	605	646	-	-	-	-	-

	Kinki Osaka Bank					Nara Bank				
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
General reserve for possible loan losses	29,093	(12,279)	(15,278)	41,373	44,371	1,046	213	(353)	833	1,399
Specific reserve for possible loan losses	30,609	(4,147)	(20,810)	34,757	51,420	1,440	3	(263)	1,437	1,703
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	59,703	(16,427)	(36,088)	76,131	95,792	2,486	216	(616)	2,270	3,102
Reserve for the specific borrowers under support	-	-	-	-	-	-	-	-	-	-
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law

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

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Unrecoverable or valueless claims	70,831	(26,755)	(83,312)	97,586	154,144	39,054	(18,352)	(61,883)	57,407	100,937	8,813	(3,668)	(5,398)	12,482	14,211
Risk claims	365,739	(35,745)	(273,572)	401,484	639,312	246,748	(22,703)	(236,342)	269,452	483,091	48,013	3,659	(9,594)	44,354	57,608
Special attention loans	380,904	(38,903)	(140,404)	419,807	521,309	295,579	(14,387)	(110,881)	309,967	406,461	46,791	(2,604)	(4,750)	49,396	51,542
Financial Reconstruction Law subtotal	817,475	(101,403)	(497,289)	918,879	1,314,765	581,382	(55,444)	(409,108)	636,827	990,491	103,619	(2,614)	(19,743)	106,233	123,362
Normal claims	26,233,915	36,037	273,022	26,197,877	25,960,893	18,214,554	(168,558)	(211,731)	18,383,113	18,426,286	5,447,748	147,670	373,475	5,300,077	5,074,272
Financial Reconstruction Law total	27,051,391	(65,365)	(224,267)	27,116,757	27,275,658	18,795,937	(224,003)	(620,839)	19,019,940	19,416,777	5,551,367	145,055	353,732	5,406,311	5,197,634
Partial direct write-offs	468,486	(126,795)	(348,262)	595,282	816,749	380,172	(57,052)	(219,243)	437,224	599,416	24,081	(63,536)	(55,340)	87,618	79,421

	Kinki Osaka Bank					Nara Bank				
	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]	End of Sep. 2005 [A]	[A] - [B]	[A] - [C]	End of Mar. 2005 [B]	End of Sep. 2004 [C]
Unrecoverable or valueless claims	21,421	(4,449)	(15,511)	25,871	36,933	1,542	(283)	(519)	1,826	2,061
Risk claims	66,888	(16,548)	(27,470)	83,436	94,359	4,088	(151)	(164)	4,240	4,252
Special attention loans	36,900	(22,124)	(23,492)	59,024	60,392	1,632	213	(1,279)	1,419	2,912
Financial Reconstruction Law subtotal	125,209	(43,122)	(66,475)	168,332	191,685	7,263	(221)	(1,963)	7,485	9,226
Normal claims	2,430,857	55,916	103,347	2,374,940	2,327,509	140,755	1,010	7,931	139,745	132,824
Financial Reconstruction Law total	2,556,066	12,793	36,872	2,543,273	2,519,194	148,019	788	5,967	147,231	142,051
Partial direct write-offs	60,558	(4,332)	(72,249)	64,891	132,808	3,674	(1,873)	(1,429)	5,548	5,104

5. Coverage ratios by type of borrower

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

(%)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of September 2005	change	End of March 2005	End of September 2005	change	End of March 2005	End of September 2005	change	End of March 2005
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	94.42	3.35	91.07	94.01	5.75	88.26	95.99	(1.17)	97.16
Covered by reserves	5.57	(3.35)	8.92	5.98	(5.75)	11.73	4.00	1.17	2.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Risk claims	97.98	0.80	97.18	97.96	0.98	96.98	98.48	0.55	97.93
Covered by collateral, guarantees, etc.	47.32	1.50	45.82	40.40	4.25	36.15	61.45	(7.19)	68.64
Covered by reserves	50.66	(0.69)	51.35	57.56	(3.26)	60.82	37.03	7.75	29.28
Reserve ratio against the portion not covered by collateral, guarantees, etc.	96.17	1.37	94.80	96.58	1.31	95.27	96.07	2.66	93.41
Special Attention Obligors	69.77	(6.43)	76.20	67.79	(6.69)	74.48	74.28	1.71	72.57
Covered by collateral, guarantees, etc.	40.41	(5.12)	45.53	37.87	(6.40)	44.27	49.56	(0.24)	49.80
Covered by reserves	29.35	(1.31)	30.66	29.92	(0.28)	30.20	24.72	1.96	22.76
Reserve ratio against the portion not covered by collateral, guarantees, etc.	49.27	(7.03)	56.30	48.16	(6.04)	54.20	49.02	3.66	45.36
Other Watch Obligors	59.42	2.83	56.59	55.64	2.93	52.71	62.37	5.60	56.77
Covered by collateral, guarantees, etc.	53.59	1.78	51.81	48.95	1.85	47.10	58.97	4.56	54.41
Covered by reserves	5.82	1.04	4.78	6.68	1.07	5.61	3.40	1.05	2.35
Reserve ratio against the portion not covered by collateral, guarantees, etc.	12.54	2.62	9.92	13.10	2.50	10.60	8.30	3.14	5.16
Normal Obligors	0.13	0.01	0.12	0.16	0.01	0.15	0.02	0.00	0.02

	Kinki Osaka Bank			Nara Bank		
	End of September 2005	change	End of March 2005	End of September 2005	change	End of March 2005
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	94.46	0.43	94.03	95.26	(0.41)	95.67
Covered by reserves	5.53	(0.43)	5.96	4.73	0.41	4.32
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	98.05	0.43	97.62	92.43	(1.01)	93.44
Covered by collateral, guarantees, etc.	61.98	(2.13)	64.11	59.38	(2.36)	61.74
Covered by reserves	36.06	2.56	33.50	33.05	1.35	31.70
Reserve ratio against the portion not covered by collateral, guarantees, etc.	94.89	1.53	93.36	81.37	(1.50)	82.87
Special Attention Obligors	81.46	(8.20)	89.66	79.85	6.47	73.38
Covered by collateral, guarantees, etc.	51.34	2.45	48.89	55.24	9.97	45.27
Covered by reserves	30.11	(10.65)	40.76	24.60	(3.50)	28.10
Reserve ratio against the portion not covered by collateral, guarantees, etc.	61.89	(17.88)	79.77	54.98	3.63	51.35
Other Watch Obligors	74.30	(1.64)	75.94	67.84	1.30	66.54
Covered by collateral, guarantees, etc.	70.43	(2.47)	72.90	64.76	(0.66)	65.42
Covered by reserves	3.87	0.84	3.03	3.07	1.95	1.12
Reserve ratio against the portion not covered by collateral, guarantees, etc.	13.09	1.88	11.21	8.73	5.48	3.25
Normal Obligors	0.23	0.02	0.21	0.11	(0.06)	0.17

6. Results of Self-Assessment of Asset Quality

(1) Total of four banks

(P. 12)

(Billions of yen)

Exposure		Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
		Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Obligor Classification	Bankrupt and Effectively Bankrupt Obligors	28.4	42.3	Reserve Ratio 100.00%	Direct Write-offs	Reserves 3.9 Collateral /Guarantee 66.8	Unrecoverable or Valueless Claims 100.00%
	70.8	70.8					
	Doubtful Obligors	241.5	116.7	7.3		Reserves 185.2 Collateral /Guarantee 173.0	Risk Claims 97.98%
	365.7	365.7		Reserve Ratio 96.17%			
Watch Obligors	Special Attention Obligors	71.8	465.6			Reserves 110.2 Collateral /Guarantee 157.2	Claims in Need of Special Attention 70.22%
	537.5	380.9	Subtotal 817.4				
	Other Watch Obligors	323.0	1,255.1				
	1,578.1	26,233.9					
	Normal Obligors	24,499.0					Coverage Ratio against Total Claims 85.22%
	24,499.0	24,499.0					
Total Exposures 27,051.3		Total 27,051.3		Normal 25,164.0	Category II 1,879.9	Category III 7.3	Category IV -

(2) Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 39.0		Unrecoverable or Valueless Claims 39.0	B) 13.3 T) 0.1 Total) 13.5	B) 24.7 T) 0.7 Total) 25.5	Reserve Ratio 100%	Direct Write-offs	Reserves 2.3 Collateral /Guarantee 36.7	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 246.7		Risk Claims 246.7	B) 171.2 T) 0.1 Total) 171.3	B) 68.4 T) 1.9 Total) 70.3	B) 5.0 T) 0.0 Total) 5.0 Reserve Ratio 96.58%	Reserves 142.0 Collateral /Guarantee 99.6	Risk Claims 97.96%	
Watch Obligors	Special Attention Obligors 429.0	Claims in Need of Special Attention 295.5 ----- Subtotal 581.3	B) 41.6 T) 19.9 Total) 61.6	B) 361.2 T) 6.1 Total) 367.4		Reserves 87.1 Collateral /Guarantee 114.3	Claims in Need of Special Attention 68.18%	
	Other Watch Obligors 1,128.2	Non-classified Claims 18,214.5	B) 193.9 T) 0.5 Total) 194.5	B) 924.8 T) 8.8 Total) 933.6				
Normal Obligors 16,952.8			B) 16,803.8 T) 148.9 Total) 16,952.8					
Total Exposures 18,795.9		Total 18,795.9	Normal 17,393.9	Category II 1,396.9	Category III 5.0	Category IV -		

(Billions of yen)

(3) Saitama Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRL	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRL Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 8.8		Unrecoverable or Valueless Claims 8.8	3.8	4.9	Reserve Ratio 100%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 8.4	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 48.0		Risk Claims 48.0	23.3	23.9	0.7 Reserve Ratio 96.07%		Reserves 17.7 Collateral /Guarantee 29.5	Risk Claims 98.48%
Watch Obligors	Special Attention Obligors 57.8	Claims in Need of Special Attention 46.7 ----- Subtotal 103.6	3.3	54.4			Reserves 11.5 Collateral /Guarantee 23.1	Claims in Need of Special Attention 74.28%
	Other Watch Obligors 198.1	Non-classified Claims 5,447.7	31.4	166.6				
Normal Obligors 5,238.6			5,238.6					
Total Exposures 5,551.3		Total 5,551.3	Normal 5,300.6	Category II 249.9	Category III 0.7	Category IV -	Total Coverage Ratio 87.68%	

(Billions of yen)

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

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors 21.4	Unrecoverable or Valueless Claims 21.4	10.2	11.2	Reserve Ratio 100%	Direct Write-offs	Reserves 1.1 Collateral /Guarantee 20.2	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 66.8	Risk Claims 66.8	43.9	21.6	1.2		Reserves 24.1 Collateral /Guarantee 41.4	Risk Claims 98.05%
Watch Obligors	Claims in Need of Special Attention 36.9 ----- Subtotal 125.2	6.5	41.8			Reserves 11.1 Collateral /Guarantee 18.9	Claims in Need of Special Attention 81.46%
	Other Watch Obligors 240.1	92.8	147.3				
Normal Obligors 2,179.1	Non-classified Claims 2,430.8						
		2,179.1					Total Coverage Ratio 93.50%
Total Exposures 2,556.0	Total 2,556.0	Normal 2,332.6	Category II 222.0	Category III 1.2	Category IV -		

(5) Nara Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors 1.5	Unrecoverable or Valueless Claims 1.5	0.8	0.6	Reserve Ratio 100%	Direct Write-offs	Reserves 0.0 Collateral /Guarantee 1.4	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 4.0	Risk Claims 4.0	2.9	0.8	0.3		Reserves 1.3 Collateral /Guarantee 2.4	Risk Claims 92.43%
Watch Obligors	Claims in Need of Special Attention 1.6 ----- Subtotal 7.2	0.3	1.9			Reserves 0.3 Collateral /Guarantee 0.7	Claims in Need of Special Attention 70.60%
	Other Watch Obligors 11.6	4.2	7.4				
Normal Obligors 128.4	Non-classified Claims 140.7						
		128.4					Total Coverage Ratio 89.13%
Total Exposures 148.0	Total 148.0	Normal 136.7	Category II 10.9	Category III 0.3	Category IV -		

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

<Total of four banks>

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

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

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 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	7.7	(4.2)
Risk claims	1,135.3	723.7	575.8	371.7	328.8	114.4	64.1	31.0	10.3	5.3	(4.3)	(4.3)
Total	1,554.9	1,096.7	868.7	610.1	528.0	258.4	193.5	71.6	42.5	22.3	13.0	(8.6)

(2) Portion in the latter half of fiscal 2000

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

	(Billions of yen)											
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change	
Unrecoverable or valueless claims:	57.9	34.1	38.0	51.0	39.2	17.9	9.6	6.3	2.9	2.1	(0.8)	
Risk claims	401.8	337.9	273.5	121.8	83.6	68.1	13.3	9.9	4.9	3.4	(1.5)	
Total	459.7	372.1	311.5	172.8	121.9	86.0	21.9	14.2	7.9	5.9	(2.3)	

(3) Portion in the first half of fiscal 2001

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

	(Billions of yen)											
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change		
Unrecoverable or valueless claims:	54.2	38.0	31.8	25.4	19.0	4.9	3.5	1.2	0.8	(0.3)		
Risk claims	148.4	82.5	59.3	37.3	23.4	17.2	5.0	4.0	2.6	(1.4)		
Total	202.7	120.6	91.2	62.7	42.4	22.2	8.6	5.3	3.4	(1.8)		

(4) Portion in the latter half of fiscal 2001

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

	(Billions of yen)											
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change			
Unrecoverable or valueless claims:	128.0	103.5	94.9	92.5	42.8	31.2	6.6	4.9	(1.7)			
Risk claims	870.3	807.1	228.3	98.0	40.1	23.5	10.2	7.7	(2.5)			
Total	998.3	710.6	321.3	188.5	82.9	54.7	16.9	12.6	(4.2)			

(5) Portion in the first half of fiscal 2002

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

	(Billions of yen)											
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change				
Unrecoverable or valueless claims:	46.7	34.3	29.7	16.3	10.9	4.3	2.3	(2.0)				
Risk claims	140.5	96.4	52.5	21.7	12.7	5.7	4.2	(1.4)				
Total	187.3	130.7	82.2	38.1	23.6	10.1	6.8	(3.5)				

(6) Portion in the latter half of fiscal 2002

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

	(Billions of yen)											
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change					
Unrecoverable or valueless claims:	51.7	46.9	23.9	14.3	7.2	4.2	(2.9)					
Risk claims	194.5	95.6	50.9	34.7	19.5	14.0	(5.5)					
Total	246.3	142.6	74.8	49.0	26.7	18.2	(6.4)					

(7) Portion in the first half of fiscal 2003

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

	(Billions of yen)											
	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change						
Unrecoverable or valueless claims:	307.8	411.1	27.6	18.1	12.8	(3.2)						
Risk claims	816.6	404.7	206.7	121.8	76.9	(44.8)						
Total	1,124.5	445.9	234.4	137.9	89.8	(48.1)						

(8) Portion in the latter half of fiscal 2003

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

	(Billions of yen)											
	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change							
Unrecoverable or valueless claims:	25.2	17.1	9.0	5.3	(3.7)							
Risk claims	219.6	110.5	43.0	32.1	(10.9)							
Total	244.8	127.7	52.1	37.4	(14.6)							

(9) Portion in the first half of fiscal 2004

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

	(Billions of yen)											
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change								
Unrecoverable or valueless claims:	18.6	14.2	7.5	(6.5)								
Risk claims	219.7	48.4	34.4	(13.3)								
Total	238.4	62.6	42.0	(20.8)								

(10) Portion in the latter half of fiscal 2004

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

	(Billions of yen)											
	Mar. 31, 2005	Sep. 30, 2005	Change									
Unrecoverable or valueless claims:	23.6	9.7	(13.9)									
Risk claims	133.2	78.0	(55.2)									
Total	156.9	87.7	(69.1)									

(11) Portion in the first half of fiscal 2005

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

	(Billions of yen)											
	Sep. 30, 2005	Change										
Unrecoverable or valueless claims:	12.9	-										
Risk claims	106.8	-										
Total	119.7	-										

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

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 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	70.8	(26.7)
Risk claims	1,135.3	1,125.5	1,062.2	1,598.2	1,257.5	752.9	1,216.5	798.9	639.3	401.4	365.7	(35.7)
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	436.5	(62.5)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	37.7	Direct write-offs	(52.6)	
Restructuring type disposa	0.1	Other	4.7	
Improvement in operating conditions, etc	-	Collection, repayment, etc	3.8	
Sales of claims	18.6	Improvement in borrowers' conditions	0.8	
Total	56.4	Total	8.6	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	4.0	Direct write-offs	(21.0)	
Restructuring type disposa	-	Other	2.2	
Improvement in operating conditions, etc	-	Collection, repayment, etc	0.6	
Sales of claims	17.1	Improvement in borrowers' conditions	1.2	
Total	21.1	Total	2.3	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.4	Direct write-offs	(2.4)	
Restructuring type disposa	0.1	Other	1.3	
Improvement in operating conditions, etc	-	Collection, repayment, etc	0.7	
Sales of claims	2.3	Improvement in borrowers' conditions	0.6	
Total	2.8	Total	1.8	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.3	Direct write-offs	(10.3)	
Restructuring type disposa	-	Other	9.7	
Improvement in operating conditions, etc	-	Collection, repayment, etc	8.2	
Sales of claims	4.5	Improvement in borrowers' conditions	1.4	
Total	4.8	Total	4.2	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	-	Direct write-offs	(3.3)	
Restructuring type disposa	-	Other	2.6	
Improvement in operating conditions, etc	-	Collection, repayment, etc	1.7	
Sales of claims	4.2	Improvement in borrowers' conditions	0.8	
Total	4.2	Total	3.5	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	1.2	Direct write-offs	(6.0)	
Restructuring type disposa	-	Other	7.3	
Improvement in operating conditions, etc	-	Collection, repayment, etc	4.9	
Sales of claims	5.9	Improvement in borrowers' conditions	2.3	
Total	7.1	Total	8.4	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	41.6	Direct write-offs	(28.9)	
Restructuring type disposa	1.9	Other	19.5	
Improvement in operating conditions, etc	1.0	Collection, repayment, etc	10.2	
Sales of claims	13.0	Improvement in borrowers' conditions	9.2	
Total	57.5	Total	48.1	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.2	Direct write-offs	(3.1)	
Restructuring type disposa	0.3	Other	11.8	
Improvement in operating conditions, etc	-	Collection, repayment, etc	7.0	
Sales of claims	5.3	Improvement in borrowers' conditions	4.8	
Total	5.8	Total	14.6	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.2	Direct write-offs	(5.4)	
Restructuring type disposa	2.4	Other	16.7	
Improvement in operating conditions, etc	-	Collection, repayment, etc	11.4	
Sales of claims	6.5	Improvement in borrowers' conditions	5.3	
Total	9.1	Total	20.8	

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.1	Direct write-offs	1.0	
Restructuring type disposa	-	Other	54.8	
Improvement in operating conditions, etc	-	Collection, repayment, etc	45.4	
Sales of claims	9.7	Improvement in borrowers' conditions	9.4	
Total	9.8	Total	69.1	

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

	(Billions of yen)	
	1H of FY	1H of FY
Legal liquidation	-	1.3
Measures similar to legal liquidation	-	0.0
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	6.1
Entrustment of claims to RCC	-	7.5
Total	-	14.9

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

	(Billions of yen)	
	1H of FY	1H of FY
Legal liquidation	-	0.3
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	-	1.7
Entrustment of claims to RCC		

<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)

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 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	3.2	(2.1)
Risk claims	1,012.7	631.9	495.5	303.4	266.3	68.6	24.3	14.1	5.9	0.9	0.8	(0.1)
Total	1,359.2	940.9	733.4	494.4	423.4	159.9	113.0	35.5	18.6	6.3	4.1	(2.2)

(2) Portion in the latter half of fiscal 2000

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

	(Billions of yen)											
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change	
Unrecoverable or valueless claims	40.1	27.2	30.9	44.7	30.5	12.0	4.5	2.7	0.9	0.7	(0.1)	
Risk claims	374.1	330.2	268.9	118.2	73.8	60.4	7.5	3.9	1.4	1.3	(0.2)	
Total	414.3	357.5	299.8	163.0	104.3	72.4	12.0	6.6	2.3	2.0	(0.0)	

(3) Portion in the first half of fiscal 2001

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

	(Billions of yen)											
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change		
Unrecoverable or valueless claims	42.0	28.0	21.8	16.6	11.9	2.9	2.2	0.4	0.3	(0.1)		
Risk claims	116.3	66.6	50.7	24.7	16.9	11.5	1.8	0.7	0.7	(0.0)		
Total	158.4	94.7	72.5	41.4	28.9	14.4	4.0	1.1	1.0	(0.1)		

(4) Portion in the latter half of fiscal 2001

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

	(Billions of yen)											
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change			
Unrecoverable or valueless claims	104.1	83.6	73.8	77.5	38.5	29.0	4.7	3.7	(1.0)			
Risk claims	852.7	598.5	211.1	85.5	31.3	16.0	6.5	5.6	(0.8)			
Total	956.8	682.2	284.8	163.0	69.9	45.1	11.2	9.3	(1.9)			

(5) Portion in the first half of fiscal 2002

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

	(Billions of yen)											
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change				
Unrecoverable or valueless claims	35.8	22.0	15.6	6.0	3.9	1.5	1.0	(0.5)				
Risk claims	88.8	52.1	29.6	13.5	7.6	1.8	1.2	(0.5)				
Total	124.7	74.1	45.2	19.6	11.5	3.3	2.3	(1.0)				

(6) Portion in the latter half of fiscal 2002

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

	(Billions of yen)											
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change					
Unrecoverable or valueless claims	33.7	21.9	11.9	7.8	3.2	1.6	(1.5)					
Risk claims	126.8	66.2	32.0	19.1	8.1	6.5	(2.0)					
Total	160.6	88.2	44.0	26.9	11.3	8.1	(3.5)					

(7) Portion in the first half of fiscal 2003

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

	(Billions of yen)											
	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change						
Unrecoverable or valueless claims	256.4	26.1	19.5	10.0	8.9	(1.1)						
Risk claims	718.1	335.3	162.6	96.1	60.0	(36.0)						
Total	974.6	361.5	182.1	106.2	68.9	(37.2)						

(8) Portion in the latter half of fiscal 2003

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

	(Billions of yen)											
	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change							
Unrecoverable or valueless claims	16.9	11.8	5.5	3.4	(2.1)							
Risk claims	172.0	80.6	23.6	19.6	(4.0)							
Total	189.0	92.4	29.2	23.1	(6.1)							

(9) Portion in the first half of fiscal 2004

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

	(Billions of yen)											
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change								
Unrecoverable or valueless claims	111.1	3.4	4.0	(4.3)								
Risk claims	185.2	28.3	21.4	(6.8)								
Total	196.3	36.7	25.6	(11.2)								

(10) Portion in the latter half of fiscal 2004

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

	(Billions of yen)											
	Mar. 31, 2005	Sep. 30, 2005	Change									
Unrecoverable or valueless claims	16.8	5.0	(11.8)									
Risk claims	101.7	62.4	(39.3)									
Total	118.6	67.4	(51.1)									

(11) Portion in the first half of fiscal 2005

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

	(Billions of yen)											
	Sep. 30, 2005	Change										
Unrecoverable or valueless claims	6.7	-										
Risk claims	67.6	-										
Total	74.4	-										

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

Total of the figures reported in (1) to (11) above

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 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	39.0	(18.3)
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	246.7	(22.7)
Total	1,359.2	1,355.2	1,249.4	1,845.9	1,465.9	825.3	1,485.7	746.1	584.0	326.8	285.7	(41.0)

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

	1H of FY		1H of FY	
	2004	2005	2004	2005
Liquidation type disposa	1.3	-	Direct write-offs	(7.0)
Restructuring type disposa	0.1	-	Other	2.6
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	2.6
Sales of claims	5.0	-	Improvement in borrowers' conditions	(2.2)
Total	6.4	-	Total	(2.0)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.2	-	Direct write-offs	(4.3)
Restructuring type disposa	-	-	Other	0.3
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.3
Sales of claims	4.0	-	Improvement in borrowers' conditions	0.0
Total	4.2	-	Total	(4.0)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.4	-	Direct write-offs	(1.5)
Restructuring type disposa	0.1	-	Other	0.2
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.2
Sales of claims	0.8	-	Improvement in borrowers' conditions	0.0
Total	1.3	-	Total	(1.1)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.3	-	Direct write-offs	(9.2)
Restructuring type disposa	-	-	Other	7.4
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	7.1
Sales of claims	3.3	-	Improvement in borrowers' conditions	0.3
Total	3.6	-	Total	(4.4)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.4	-	Direct write-offs	(2.9)
Restructuring type disposa	0.1	-	Other	0.9
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.8
Sales of claims	3.0	-	Improvement in borrowers' conditions	0.0
Total	3.5	-	Total	(1.0)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	1.2	-	Direct write-offs	(3.4)
Restructuring type disposa	-	-	Other	4.1
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	3.5
Sales of claims	2.2	-	Improvement in borrowers' conditions	0.4
Total	3.4	-	Total	(2.4)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	41.3	-	Direct write-offs	(28.8)
Restructuring type disposa	1.8	-	Other	14.8
Improvement in operating conditions, etc	1.0	-	Collection, repayment, etc	8.9
Sales of claims	6.8	-	Improvement in borrowers' conditions	5.8
Total	50.0	-	Total	(3.7)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.2	-	Direct write-offs	(3.5)
Restructuring type disposa	0.0	-	Other	6.4
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	4.3
Sales of claims	2.9	-	Improvement in borrowers' conditions	2.0
Total	3.1	-	Total	(1.1)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.1	-	Direct write-offs	(6.0)
Restructuring type disposa	2.4	-	Other	8.5
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	7.2
Sales of claims	5.1	-	Improvement in borrowers' conditions	1.3
Total	7.6	-	Total	(1.0)

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

	1H of FY		1H of FY	
	2005	2005	2005	2005
Liquidation type disposa	0.1	-	Direct write-offs	(0.2)
Restructuring type disposa	2.0	-	Other	43.2
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	39.0
Sales of claims	5.9	-	Improvement in borrowers' conditions	4.1
Total	8.0	-	Total	(6.9)

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

	(Billions of yen)		(Billions of yen)	
	1H of FY 2004	1H of FY 2005	1H of FY 2004	1H of FY 2005
Legal liquidation	-	-	0.7	-
Measures similar to legal liquidation	-	-	-	-
Partition into good and bad portions	-	-	-	-
Partial direct write-off of small claims	-	-	2.4	-
Entrustment of claims to RCC	-	-	-	-
Total	-	-	3.2	-

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

	(Billions of yen)		(Billions of yen)	
	1H of FY 2005	1H of FY 2005	1H of FY 2005	1H of FY 2005
Legal liquidation	-	-	0.3	-
Measures similar to legal liquidation	-	-	-	-
Partition into good and bad portions	-	-	-	-
Partial direct write-off of small claims	-	-	0.3	-
Entrustment of claims to RCC	-	-	-	-
Total	-	-	0.7	-

3) Of the claims reported in (E),

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

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

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change
Unrecoverable or valueless claims	-	-	-	-	-	14.8	10.1	7.9	4.3	2.3	0.8	(1.5)
Risk claims	-	-	-	-	-	7.2	5.4	4.3	2.8	1.8	1.8	(0.1)
Total	-	-	-	-	-	22.1	15.5	12.2	7.2	4.2	2.6	(1.6)
											<A>	

(2) Portion in the latter half of fiscal 2000

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

	(Billions of yen)											
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change	
Unrecoverable or valueless claims	-	-	-	-	2.7	2.5	2.3	2.2	1.0	0.7	(0.3)	
Risk claims	-	-	-	-	6.8	4.2	3.5	2.3	2.0	0.9	(1.0)	
Total	-	-	-	-	9.6	6.7	5.8	4.5	3.0	1.7	(1.3)	
											<C>	<D>

(3) Portion in the first half of fiscal 2001

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

	(Billions of yen)											
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change		
Unrecoverable or valueless claims	-	-	-	0.9	1.4	0.4	0.1	0.1	0.0	(0.0)		
Risk claims	-	-	-	4.2	3.5	1.7	0.8	0.8	0.3	(0.5)		
Total	-	-	-	5.1	4.9	2.1	0.9	0.9	0.3	(0.5)		
											<E>	<F>

(4) Portion in the latter half of fiscal 2001

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

	(Billions of yen)											
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change			
Unrecoverable or valueless claims	-	-	-	-	10.2	6.5	5.9	5.1	1.7	1.0	(0.8)	
Risk claims	-	-	-	-	14.5	10.0	7.6	6.0	2.6	1.4	(1.1)	
Total	-	-	-	-	24.7	16.5	13.5	11.1	4.3	2.4	(1.9)	
											<G>	<H>

(5) Portion in the first half of fiscal 2002

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

	(Billions of yen)											
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change				
Unrecoverable or valueless claims	-	1.0	1.1	1.3	0.7	0.1	0.1	(0.0)				
Risk claims	-	3.9	3.2	1.7	1.7	1.5	1.2	(0.2)				
Total	-	4.9	4.3	3.1	2.5	1.7	1.4	(0.3)				
											<I>	<J>

(6) Portion in the latter half of fiscal 2002

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

	(Billions of yen)											
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change					
Unrecoverable or valueless claims	5.6	4.5	2.0	1.3	0.9	0.4	(0.5)					
Risk claims	25.4	15.6	11.2	9.3	6.1	4.9	(1.1)					
Total	31.0	20.2	13.3	10.6	7.0	5.4	(1.6)					
											<K>	<L>

(7) Portion in the first half of fiscal 2003

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

	(Billions of yen)											
	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change						
Unrecoverable or valueless claims	1.9	1.3	0.9	1.3	0.9	(0.3)						
Risk claims	23.7	17.0	10.4	5.8	4.4	(1.3)						
Total	25.6	18.4	11.3	7.1	5.3	(1.7)						
											<M>	<N>

(8) Portion in the latter half of fiscal 2003

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

	(Billions of yen)											
	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change							
Unrecoverable or valueless claims	1.7	0.4	0.5	0.1	(0.4)							
Risk claims	15.1	8.2	5.7	4.5	(1.2)							
Total	16.9	8.7	6.3	4.6	(1.9)							
											<O>	<P>

(9) Portion in the first half of fiscal 2004

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

	(Billions of yen)											
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change								
Unrecoverable or valueless claims	2.9	2.7	1.0	(1.7)								
Risk claims	16.1	6.2	5.1	(1.0)								
Total	19.1	8.9	6.1	(2.7)								
											<Q>	<R>

(10) Portion in the latter half of fiscal 2004

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

	(Billions of yen)											
	Mar. 31, 2005	Sep. 30, 2005	Change									
Unrecoverable or valueless claims	2.2	1.8	(0.4)									
Risk claims	11.9	5.1	(6.7)									
Total	14.2	7.0	(7.2)									
											<S>	<T>

(11) Portion in the first half of fiscal 2005

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

	(Billions of yen)										
	Sep. 30, 2005	Change									
Unrecoverable or valueless claims	2.3	(3.6)									
Risk claims	17.4	3.6									
Total	19.7	(0.0)									
											<U>

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

Total of the figures reported in (1) to (11) above

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change
Unrecoverable or valueless claims	-	-	-	-	-	29.4	25.3	18.9	14.2	12.4	8.8	(3.6)
Risk claims	-	-	-	-	-	61.2	61.0	60.7	57.6	44.3	48.0	3.6
Total	-	-	-	-	-	90.7	86.3	79.6	71.8	56.8	56.8	(0.0)

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

	1H of FY		1H of FY								
	2005	2004	2005	2004							
Liquidation type disposa	35.6	-	Direct write-offs	(43.2)							
Restructuring type disposa	-	-	Other	0.5							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.4							
Sales of claims	8.6	-	Improvement in borrowers' conditions	0.0							
Total	44.2	-	Total	(42.3)							
											

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

	1H of FY		1H of FY								
	2001	2002	2001	2002							
Liquidation type disposa	3.7	-	Direct write-offs	(16.4)							
Restructuring type disposa	-	-	Other	0.3							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.5							
Sales of claims	12.7	-	Improvement in borrowers' conditions	0.8							
Total	16.4	-	Total	(14.8)							
											<D>

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

	1H of FY		1H of FY								
	2001	2002	2001	2002							
Liquidation type disposa	-	-	Direct write-offs	(0.2)							
Restructuring type disposa	-	-	Other	0.2							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.1							
Sales of claims	0.2	-	Improvement in borrowers' conditions	0.1							
Total	0.2	-	Total	(0.2)							
											<F>

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

	1H of FY		1H of FY								
	2002	2003	2002	2003							
Liquidation type disposa	-	-	Direct write-offs	(1.0)							
Restructuring type disposa	-	-	Other	1.3							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.9							
Sales of claims	0.8	-	Improvement in borrowers' conditions	0.3							
Total	0.8	-	Total	(0.1)							
											<H>

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

	1H of FY		1H of FY								
	2003	2004	2003	2004							
Liquidation type disposa	-	-	Direct write-offs	(0.3)							
Restructuring type disposa	-	-	Other	0.0							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.0							
Sales of claims	0.5	-	Improvement in borrowers' conditions	0.0							
Total	0.5	-	Total	(0.3)							
											<J>

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

	1H of FY		1H of FY								
	2004	2005	2004	2005							
Liquidation type disposa	-	-	Direct write-offs	(1.9)							
Restructuring type disposa	-	-	Other	1.6							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.9							
Sales of claims	1.8	-	Improvement in borrowers' conditions	0.1							
Total	1.8	-	Total	(0.3)							
											<L>

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

	1H of FY		1H of FY								
	2005	2006	2005	2006							
Liquidation type disposa	0.0	-	Direct write-offs	(0.4)							
Restructuring type disposa	-	-	Other	2.0							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	1.5							
Sales of claims	0.1	-	Improvement in borrowers' conditions	0.5							
Total	0.1	-	Total	(0.4)							
											<N>

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

	1H of FY		1H of FY								
	2004	2005	2004	2005							
Liquidation type disposa	-	-	Direct write-offs	(0.3)							
Restructuring type disposa	0.2	-	Other	1.1							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.7							
Sales of claims	0.5	-	Improvement in borrowers' conditions	0.4							
Total	0.7	-	Total	(0.1)							
											<P>

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

	1H of FY		1H of FY								
	2005	2006	2005	2006							
Liquidation type disposa	0.0	-	Direct write-offs	(1.0)							
Restructuring type disposa	-	-	Other	3.6							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	2.9							
Sales of claims	0.1	-	Improvement in borrowers' conditions	0.6							
Total	0.1	-	Total	(0.5)							
											<R>

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

	1H of FY		1H of FY	
	2005	2006	2005	2006
Liquidation type disposa	-	-	Direct write-offs	0.6
Restructuring type disposa	-	-	Other	5.1
Improvement in operating conditions, etc	-	-	Collection	

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

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

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 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	3.2	(0.3)
Risk claims	119.4	89.9	78.9	67.4	60.6	37.4	33.7	12.1	9.0	7.2	2.8	(4.3)
Total	187.6	148.8	128.7	109.4	98.4	71.3	60.1	22.3	15.4	10.9	6.2	(4.6)
											<A>	

(2) Portion in the latter half of fiscal 2000

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

	(Billions of yen)											
	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change	
Unrecoverable or valueless claims:	16.8	6.1	6.0	5.0	3.7	2.2	1.5	0.9	0.7	0.4	(0.2)	
Risk claims	26.1	6.2	3.5	2.7	2.7	1.4	1.1	0.9	0.5	(0.3)		
Total	43.0	12.4	9.5	7.8	6.0	4.9	3.0	2.1	1.7	1.0	(0.8)	
											<C>	<D>

(3) Portion in the first half of fiscal 2001

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

	(Billions of yen)											
	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change		
Unrecoverable or valueless claims:	11.5	9.4	9.5	7.4	5.2	1.4	0.9	0.4	0.2	(0.2)		
Risk claims	30.8	14.7	7.8	4.5	3.8	3.6	1.6	1.7	0.6	(1.1)		
Total	42.3	24.2	17.4	12.0	9.1	5.1	2.5	2.2	0.9	(1.3)		
											<E>	<F>

(4) Portion in the latter half of fiscal 2001

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

	(Billions of yen)											
	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change			
Unrecoverable or valueless claims:	22.7	19.1	16.4	11.0	2.4	1.1	0.9	0.8	(0.1)			
Risk claims	17.5	8.5	4.9	4.0	2.8	2.3	2.0	0.9	(1.0)			
Total	40.3	27.7	21.4	15.0	5.2	3.4	2.9	1.8	(1.1)			
											<G>	<H>

(5) Portion in the first half of fiscal 2002

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

	(Billions of yen)											
	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change				
Unrecoverable or valueless claims:	10.4	10.9	12.6	8.9	6.1	2.5	1.1	(1.4)				
Risk claims	51.1	39.9	19.5	6.3	3.3	2.3	1.6	(0.6)				
Total	61.6	50.8	32.2	15.2	9.4	4.9	2.7	(2.1)				
											<I>	<J>

(6) Portion in the latter half of fiscal 2002

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

	(Billions of yen)											
	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change					
Unrecoverable or valueless claims:	12.1	20.1	9.7	5.0	2.8	2.0	(0.8)					
Risk claims	41.2	12.8	6.7	9.8	5.0	3.1	(1.7)					
Total	53.4	32.9	16.5	10.9	7.9	5.3	(2.6)					
											<K>	<L>

(7) Portion in the first half of fiscal 2003

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

	(Billions of yen)											
	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change						
Unrecoverable or valueless claims:	48.8	13.3	7.0	4.6	2.9	(1.6)						
Risk claims	73.8	51.5	32.9	19.0	11.7	(7.3)						
Total	122.6	64.9	39.9	23.7	14.7	(9.0)						
											<M>	<N>

(8) Portion in the latter half of fiscal 2003

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

	(Billions of yen)											
	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change							
Unrecoverable or valueless claims:	6.3	4.7	2.8	1.7	(1.1)							
Risk claims	31.8	21.1	13.2	7.6	(5.5)							
Total	38.2	25.8	16.0	9.3	(6.7)							
											<O>	<P>

(9) Portion in the first half of fiscal 2004

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

	(Billions of yen)											
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Change								
Unrecoverable or valueless claims:	4.5	2.9	2.3	(0.5)								
Risk claims	16.8	12.7	7.2	(5.5)								
Total	21.3	15.6	9.9	(6.0)								
											<Q>	<R>

(10) Portion in the latter half of fiscal 2004

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

	(Billions of yen)											
	Mar. 31, 2005	Sep. 30, 2005	Change									
Unrecoverable or valueless claims:	4.0	2.8	(1.2)									
Risk claims	18.9	9.9	(9.0)									
Total	23.0	12.7	(10.3)									
											<S>	<T>

(11) Portion in the first half of fiscal 2005

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

	(Billions of yen)										
	Sep. 30, 2005	Change									
Unrecoverable or valueless claims:	9.4										
Risk claims	20.2										
Total	29.7										
											<U>

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

	(Billions of yen)											
	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 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	21.4	(4.4)
Risk claims	119.4	116.0	116.1	103.0	130.3	150.6	116.5	94.3	83.4	66.8	(16.5)	
Total	187.6	191.8	183.5	183.5	213.0	215.1	277.2	170.6	131.2	109.3	88.3	(20.9)

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

	1H of FY		1H of FY								
	2000	2001	2000	2001							
Liquidation type disposa	-	-	Direct write-offs	(0.7)							
Restructuring type disposa	-	-	Other	1.3							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.5							
Sales of claims	4.1	-	Improvement in borrowers' conditions	6.2							
Total			Total	4.6							
											

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

	1H of FY		1H of FY								
	2001	2002	2001	2002							
Liquidation type disposa	-	-	Direct write-offs	(0.1)							
Restructuring type disposa	-	-	Other	0.4							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.0							
Sales of claims	0.3	-	Improvement in borrowers' conditions	0.4							
Total			Total	0.6							
											<D>

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

	1H of FY		1H of FY								
	2001	2002	2002	2003							
Liquidation type disposa	-	-	Direct write-offs	(0.5)							
Restructuring type disposa	-	-	Other	0.7							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.3							
Sales of claims	1.2	-	Improvement in borrowers' conditions	0.4							
Total			Total	1.4							
											<F>

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

	1H of FY		1H of FY								
	2002	2003	2003	2004							
Liquidation type disposa	-	-	Direct write-offs	(0.0)							
Restructuring type disposa	-	-	Other	0.8							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.3							
Sales of claims	0.2	-	Improvement in borrowers' conditions	0.7							
Total			Total	1.1							
											<H>

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

	1H of FY		1H of FY								
	2003	2004	2004	2005							
Liquidation type disposa	-	-	Direct write-offs	(0.0)							
Restructuring type disposa	-	-	Other	1.6							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.8							
Sales of claims	0.5	-	Improvement in borrowers' conditions	0.8							
Total			Total	2.1							
											<J>

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

	1H of FY		1H of FY								
	2004	2005	2005	2006							
Liquidation type disposa	-	-	Direct write-offs	(0.1)							
Restructuring type disposa	-	-	Other	1.4							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	0.3							
Sales of claims	1.2	-	Improvement in borrowers' conditions	1.1							
Total			Total	2.5							
											<L>

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

	1H of FY		1H of FY								
	2005	2006	2006	2007							
Liquidation type disposa	-	-	Direct write-offs	0.3							
Restructuring type disposa	-	-	Other	2.8							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	(0.2)							
Sales of claims	5.8	-	Improvement in borrowers' conditions	2.8							
Total			Total	9.0							
											<N>

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

	1H of FY		1H of FY								
	2006	2007	2007	2008							
Liquidation type disposa	-	-	Direct write-offs	0.6							
Restructuring type disposa	-	-	Other	4.1							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	1.7							
Sales of claims	1.9	-	Improvement in borrowers' conditions	2.3							
Total			Total	6.7							
											<P>

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

	1H of FY		1H of FY								
	2007	2008	2008	2009							
Liquidation type disposa	-	-	Direct write-offs	0.3							
Restructuring type disposa	-	-	Other	4.4							
Improvement in operating conditions, etc	-	-	Collection, repayment, etc	1.1							
Sales of claims	1.2	-	Improvement in borrowers' conditions	3.2							
Total			Total	6.0							
											<R>

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

	1H of FY		1H of FY	
	2008	2009</		

8. Loans and bills discounted by industry

<Total of four banks>

(P. 19)

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of September 2005	Change	End of March 2005	End of September 2005	Change	End of March 2005	End of September 2005	Change	End of March 2005
Manufacturing	2,730.3	(57.5)	2,787.8	2,024.7	(68.2)	2,092.9	373.5	13.9	359.5
Agriculture	18.8	(2.4)	21.3	10.4	(2.4)	12.9	7.8	0.0	7.7
Forestry	3.7	(0.8)	4.5	3.0	(0.7)	3.8	0.4	-	0.4
Fishery	3.3	(0.2)	3.6	2.7	(0.2)	2.9	-	-	-
Mining	25.3	(0.1)	25.4	21.7	(0.4)	22.2	3.0	0.3	2.7
Construction	895.7	(33.7)	929.5	589.8	(34.1)	624.0	182.1	2.3	179.8
Electricity, gas, heating, water	75.8	1.4	74.3	62.6	(2.6)	65.2	8.7	0.2	8.4
Information and communication	297.8	(12.7)	310.6	276.8	(12.6)	289.5	9.9	0.0	9.8
Transportation	704.5	(24.9)	729.4	513.1	(26.6)	539.7	133.4	0.8	132.5
Wholesale and retail	2,806.2	(55.0)	2,861.2	2,165.2	(57.0)	2,222.2	338.4	3.7	334.6
Financial and insurance services	1,176.6	(100.1)	1,276.7	1,074.9	(103.3)	1,178.2	17.6	0.1	17.4
Real estate	2,430.6	(298.8)	2,729.5	1,738.9	(312.0)	2,051.0	435.0	16.2	418.7
Services	2,437.9	(30.3)	2,468.3	1,805.4	(45.3)	1,850.8	406.8	19.7	387.0
Local governments	697.8	(96.2)	794.0	283.1	(78.0)	361.1	384.5	(27.6)	412.1
Others	11,324.1	647.8	10,676.3	6,953.1	526.2	6,426.9	3,163.8	113.0	3,050.8
Domestic total	25,629.0	(63.9)	25,693.0	17,526.1	(217.7)	17,743.9	5,465.5	143.2	5,322.3
Japan offshore banking account	11.6	(1.9)	13.5	11.6	(1.8)	13.4	-	-	-
Total	25,640.6	(65.9)	25,706.6	17,537.7	(219.6)	17,757.3	5,465.5	143.2	5,322.3

(Billions of yen)	Kinki Osaka Bank			Nara Bank		
	End of September 2005	Change	End of March 2005	End of September 2005	Change	End of March 2005
Manufacturing	316.2	(2.0)	318.3	15.7	(1.1)	16.9
Agriculture	0.4	0.0	0.4	0.1	(0.0)	0.1
Forestry	0.1	(0.0)	0.2	-	-	-
Fishery	0.6	0.0	0.6	-	-	-
Mining	0.4	(0.0)	0.5	-	-	-
Construction	115.4	(1.5)	116.9	8.3	(0.4)	8.7
Electricity, gas, heating, water	3.9	3.8	0.0	0.5	0.0	0.5
Information and communication	10.3	(0.2)	10.5	0.6	(0.0)	0.6
Transportation	54.0	0.0	53.9	3.9	0.7	3.1
Wholesale and retail	288.3	(1.1)	289.5	14.1	(0.5)	14.7
Financial and insurance services	76.8	4.4	72.3	7.2	(1.4)	8.6
Real estate	239.0	(2.8)	241.8	17.6	(0.1)	17.8
Services	208.4	(4.1)	212.5	17.2	(0.6)	17.8
Local governments	28.7	9.5	19.1	1.4	(0.1)	1.5
Others	1,150.2	3.4	1,146.7	56.8	5.0	51.7
Domestic total	2,493.4	9.4	2,484.0	143.8	1.1	142.6
Japan offshore banking account	-	(0.1)	0.1	-	-	-
Total	2,493.4	9.2	2,484.2	143.8	1.1	142.6

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

(2) Risk-managed loans by industry

(Billions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of September 2005	Change	End of March 2005	End of September 2005	Change	End of March 2005	End of September 2005	Change	End of March 2005
	Manufacturing	148.7	(12.4)	161.1	114.2	(7.4)	121.7	14.4	5.4
Agriculture	1.4	0.0	1.4	1.0	0.2	0.7	0.2	(0.2)	0.5
Forestry	0.4	0.0	0.3	0.1	0.0	0.0	0.2	-	0.2
Fishery	0.7	(0.0)	0.7	0.2	-	0.2	-	-	-
Mining	2.1	(1.2)	3.3	2.1	(1.2)	3.3	-	-	-
Construction	57.3	(31.4)	88.8	39.1	(26.3)	65.5	6.3	(1.4)	7.8
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.0	(0.0)	0.0	-	(0.0)	0.0
Information and communication	10.1	(0.1)	10.3	8.6	(0.2)	8.8	1.0	0.3	0.7
Transportation	12.4	(1.4)	13.9	10.4	(0.8)	11.3	0.7	0.2	0.5
Wholesale and retail	162.9	29.0	133.9	129.6	37.2	92.3	12.2	(2.1)	14.3
Financial and insurance services	21.2	(0.1)	21.4	20.2	(0.2)	20.5	0.0	0.0	0.0
Real estate	146.6	(60.4)	207.1	90.9	(46.3)	137.3	27.9	(3.0)	30.9
Services	107.4	(18.8)	126.2	70.2	(8.1)	78.3	8.8	0.0	8.8
Local governments	-	-	-	-	-	-	-	-	-
Others	132.3	(3.8)	136.1	85.7	0.3	85.3	31.2	(1.6)	32.8
Domestic total	804.1	(100.9)	905.1	572.8	(52.9)	625.8	103.3	(2.5)	105.8
Japan offshore banking account	0.3	0.2	0.0	0.3	0.2	0.0	-	-	-
Total	804.4	(100.7)	905.2	573.1	(52.7)	625.9	103.3	(2.5)	105.8

(Billions of yen)	Kinki Osaka Bank			Nara Bank		
	End of September 2005	Change	End of March 2005	End of September 2005	Change	End of March 2005
	Manufacturing	19.2	(10.1)	29.4	0.7	(0.2)
Agriculture	0.1	0.0	0.1	-	(0.0)	0.0
Forestry	-	-	-	-	-	-
Fishery	0.5	(0.0)	0.5	-	-	-
Mining	0.0	0.0	-	-	-	-
Construction	10.6	(3.4)	14.1	1.1	(0.0)	1.2
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	-	-
Information and communication	0.5	(0.2)	0.7	-	-	-
Transportation	1.1	(0.8)	2.0	0.0	0.0	0.0
Wholesale and retail	19.5	(6.3)	25.8	1.5	0.1	1.3
Financial and insurance services	0.5	(0.2)	0.7	0.4	0.2	0.1
Real estate	26.8	(10.6)	37.4	1.0	(0.4)	1.4
Services	26.7	(10.5)	37.2	1.5	(0.1)	1.6
Local governments	-	-	-	-	-	-
Others	14.7	(2.7)	17.5	0.6	0.1	0.5
Domestic total	120.7	(45.2)	165.9	7.2	(0.2)	7.4
Japan offshore banking account	-	-	-	-	-	-
Total	120.7	(45.2)	165.9	7.2	(0.2)	7.4

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

(3) Loans to consumers

(Millions of yen)

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004
Housing loans	10,358,446	187,477	580,117	10,170,969	9,778,329	6,295,332	61,244	298,535	6,234,088	5,996,796	2,968,755	108,882	236,333	2,859,873	2,732,421
Before securitization	10,951,612	151,530	590,734	10,800,082	10,360,878	6,696,257	37,598	334,165	6,658,659	6,362,091	3,160,997	96,581	211,321	3,064,415	2,949,675
Residential housing loans	7,677,267	202,260	593,393	7,475,007	7,083,874	4,497,538	84,116	335,378	4,413,422	4,162,160	2,242,852	99,650	219,046	2,143,201	2,023,805
Before securitization	8,195,167	170,179	528,743	8,024,988	7,666,424	4,823,197	64,337	295,741	4,758,860	4,527,455	2,435,093	87,349	194,033	2,347,744	2,241,060
Other consumer loans	399,081	(28,990)	(46,135)	428,072	445,216	234,666	(25,702)	(37,119)	260,369	271,785	84,742	2,137	3,083	82,604	81,659
Total loans to consumers	10,757,527	158,486	533,981	10,599,041	10,223,545	6,529,999	35,541	261,416	6,494,457	6,268,582	3,053,498	111,020	239,417	2,942,478	2,814,081
Before securitization of housing loans	11,350,693	122,539	544,598	11,228,154	10,806,094	6,930,923	11,895	297,046	6,919,028	6,633,877	3,245,739	98,718	214,404	3,147,020	3,031,335

	Kinki Osaka Bank					Nara Bank				
	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004
Housing loans	1,044,405	11,966	34,675	1,032,439	1,009,729	49,952	5,384	10,571	44,568	39,381
Before securitization	1,044,405	11,966	34,675	1,032,439	1,009,729	49,952	5,384	10,571	44,568	39,381
Residential housing loans	897,125	15,368	32,460	881,756	864,664	39,751	3,124	6,507	36,626	33,243
Before securitization	897,125	15,368	32,460	881,756	864,664	39,751	3,124	6,507	36,626	33,243
Other consumer loans	77,907	(5,321)	(11,883)	83,229	89,791	1,765	(103)	(215)	1,868	1,980
Total loans to consumers	1,122,312	6,644	22,792	1,115,668	1,099,520	51,717	5,280	10,355	46,436	41,361
Before securitization of housing loans	1,122,312	6,644	22,792	1,115,668	1,099,520	51,717	5,280	10,355	46,436	41,361

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

(Millions of yen, %)

	Total of four banks					Resona Bank					Saitama Resona Bank				
	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004
Loans to SMEs and individuals	20,950,106	(129,631)	(8,408)	21,079,737	20,958,514	13,782,274	(284,702)	(351,489)	14,066,976	14,133,763	4,751,355	176,252	349,664	4,575,103	4,401,690
Ratio of loans to SMEs and individuals	81.74	(0.30)	0.51	82.04	81.23	78.63	(0.65)	0.47	79.28	78.16	86.93	0.97	0.97	85.96	85.96

	Kinki Osaka Bank					Nara Bank				
	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004	End of September 2005	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004
Loans to SMEs and individuals	2,285,363	(23,905)	(14,400)	2,309,268	2,299,763	131,114	2,723	7,816	128,390	123,298
Ratio of loans to SMEs and individuals	91.65	(1.31)	(1.83)	92.96	93.48	91.13	1.16	1.20	89.97	89.93

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

9. Balance of deposits and loans

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

(Millions of yen)

	End of September 2005	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004
Deposits (Term-end)	31,326,846	19,366,784	8,432,722	3,363,971	160,195	3,172	(705,743)	(423,472)	32,032,590	31,750,319
Deposits (average balance)	30,980,437	18,890,561	8,594,365	3,332,755	158,719	4,037	(526,617)	(723,578)	31,507,055	31,704,016
Trust principal (Term-end)	529,290	529,290	-	-	-	-	(28,543)	(14,622)	557,833	543,913
Trust principal (average balance)	501,259	501,259	-	-	-	-	(51,389)	(57,047)	552,649	558,306
Loans and bills discounted (Term-end)	25,637,259	17,534,331	5,465,553	2,493,492	143,881	-	(64,846)	(177,789)	25,702,105	25,815,048
Banking account	25,449,725	17,346,797	5,465,553	2,493,492	143,881	-	(51,391)	(151,872)	25,501,116	25,601,597
Trust account	187,534	187,534	-	-	-	-	(13,455)	(25,916)	200,989	213,451
Loans and bills discounted (average balance)	25,164,614	17,289,247	5,316,619	2,419,008	139,739	-	(583,018)	(738,694)	25,747,633	25,903,308
Banking account	24,969,581	17,094,215	5,316,619	2,419,008	139,739	-	(563,156)	(711,730)	25,532,738	25,681,312
Trust account	195,032	195,032	-	-	-	-	(19,861)	(26,963)	214,894	221,996

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

(Millions of yen)

	End of September 2005	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004
Domestic consumer deposits (Term-end)	19,911,840	10,514,344	6,581,367	2,689,381	126,746	-	171,914	71,435	19,739,925	19,840,404
Liquid deposits	9,757,547	5,316,314	3,426,209	970,221	44,803	-	484,027	691,217	9,273,520	9,066,330
Time deposits	9,966,696	5,055,076	3,116,653	1,713,022	81,943	-	(280,365)	(617,883)	10,247,061	10,584,580
Domestic corporate deposits (Term-end)	10,084,769	8,038,553	1,373,083	641,039	28,921	3,172	(243,415)	(207,048)	10,328,185	10,291,818
Liquid deposits	7,633,265	6,038,748	1,126,354	448,710	19,373	77	(238,957)	(67,539)	7,872,222	7,700,804
Time deposits	2,068,500	1,703,191	182,323	173,438	9,547	-	104,365	(102,395)	1,964,135	2,170,895

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

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

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

(Millions of yen)

	End of September 2005	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change from March 2005	Change from September 2004	End of March 2005	End of September 2004
Investment trust	1,535,721	746,301	505,180	267,076	17,163	245,357	478,977	1,290,364	1,056,744
Public bond	357,235	168,679	174,118	12,872	1,565	104,822	213,065	252,413	144,169
Insurance policy	275,022	139,209	96,272	37,754	1,786	95,556	161,729	179,465	113,293

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

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

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

10. Disposal of problem loans

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

1) Sales of nonperforming claims

(Millions of yen)

	1st Half of FY 2005	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change from March 2005	FY 2004
Principal of loans sold	93,534	40,141	25,961	25,832	1,598	(476,117)	569,652

1. Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	1st Half of FY 2005	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change from March 2005	FY 2004
Number of debt-forgiven borrowers	5	4	-	1	-	(6)	11
Amount of claims abandoned	4,810	4,411	-	398	-	(30,864)	35,674

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