

**Financial Results Report  
for Fiscal Year 2007  
(Reference Materials)**



**RESONA**

**Resona Holdings, Inc.**

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## Financial Results Report for Fiscal Year 2007 (Reference Materials)

### <Contents >

#### I. Highlights of Financial Results for Fiscal Year 2007

1 Statements of income <Consolidated>	P. 1
<Reference> Scope of consolidation and application of the equity method	P. 1
<Total of four banks, Non-consolidated results of each bank>	P. 2-3
2 Net operating profit per employee	P. 4
<Total of four banks, Non-consolidated results of each bank>	
3 ROE <Consolidated> <Total of four banks, Non-consolidated results of each bank>	P. 4
4 Interest rate spreads (domestic operations)	P. 5
<Total of three banks, Non-consolidated results of each bank>	
5 Use and Source of Funds	P. 6-9
<Total of three banks, Non-consolidated results of each bank>	
6 Retirement benefit liabilities and expenses	P. 10
<Total of four banks, Non-consolidated results of each bank>	
(1) Retirement benefit obligation	P. 10
(2) Retirement benefit expenses	P. 10
7 Gains or losses on bonds and stocks	P. 11
<Total of four banks, Non-consolidated results of each bank>	
8 Revaluation gains or losses on securities	P. 12
<Consolidated> <Total of four banks, Non-consolidated results of each bank>	
9 Securitized Products Held	P. 13
<Total of four banks, Non-consolidated results of each bank>	
10 Stock holdings	P. 14
<Total of four banks, Non-consolidated figures of each bank>	
11 Number of employees and offices	P. 14
<Non-consolidated>	
<Total of four banks, Non-consolidated figures of each bank>	

\*Capital adequacy ratio calculated under the Basel II standards for the period ended March 31, 2008 will be announced soon after the calculation.

#### II. Loans and Bills Discounted and Other

1 Risk-managed loans <Total of three banks, Non-consolidated figures for each bank>	P. 15
2 Percentage of loan loss reserves to total risk-managed loans	P. 15
<Total of three banks, Non-consolidated figures of each bank>	
3 Reserve for possible loan losses	P. 16
<Consolidated> <Total of three banks, Non-consolidated figures of each bank>	
4 Claims disclosure according to the Financial Reconstruction Law	P. 16
<Total of three banks, Non-consolidated figures of each bank>	
5 Coverage ratios by type of borrower	P. 17
<Total of three banks, Non-consolidated figures of each bank>	
6 Results of self-assessment of asset quality	P. 18-19
<Total of three banks, Non-consolidated figures of each bank>	
7 Placement of loans off the balance sheets under the criteria	P. 20-23
of the Financial Reconstruction Law	
<Total of three banks, Non-consolidated figures for each of the three banks>	
8 Loans and bills discounted by industry	P. 24-26
<Total of three banks, Non-consolidated figures of each bank>	
(1) Industry breakdown of total loans and bills discounted	P. 24
(2) Risk-managed loans by industry	P. 25
(3) Loans to consumers	P. 26
(4) Loans to small and medium-sized corporations and individuals	P. 26
9 Balance of deposits and loans <Total of four banks, Non-consolidated figures of each bank>	P. 27
<Reference> Domestic breakdown of consumer, corporate and other deposits	P. 27
<Reference> Investment trust and other investment products for individual customers	P. 27
10 Disposal of problem loans <Total of three banks, Non-consolidated figures of each bank>	P. 27
(1) Sales of nonperforming claims	P. 27
(2) Claims abandoned	P. 27

\*[Total of four banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank and Resona Trust & Banking.

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

# I. Highlights of Financial Results for Fiscal Year 2007

## 1. Statements of Income

<Consolidated>		(Millions of yen)		
		FY 2007 [A]	[A]-[B]	FY 2006 [B]
Ordinary income	1	1,114,441	(38,874)	1,153,316
Consolidated gross operating profit	2	769,303	(35,916)	805,219
Interest income	3	555,350	(8,352)	563,703
Trust fees (after disposal of problem loans in trust account)	4	41,380	941	40,438
<Disposal of problem loans in the trust account>	5	(104)	(460)	355
Fees and commissions	6	147,098	(9,938)	157,037
Trading income	7	67,845	46,305	21,539
Other operating income	8	(42,371)	(64,872)	22,500
Provision to general reserve for possible loan losses	9	(14,615)	(13,197)	(1,417)
General and administrative expenses	10	385,919	1,288	384,631
Other gains /(losses), net	11	(164,286)	(152,135)	(12,151)
Gains or losses on stocks	12	(43,830)	(116,543)	72,713
Disposal of problem loans	13	112,113	16,492	95,620
Write-off of loans	14	76,579	38,291	38,287
Provision to specific reserve for possible loan losses	15	30,224	(29,659)	59,884
Provision to special reserve for certain overseas loans	16	34	53	(19)
Other disposal of problem loans	17	5,275	7,806	(2,531)
Equity in earnings from investments in affiliated companies	18	409	(87)	497
Ordinary profit	19	233,712	(176,142)	409,855
Extraordinary profit	20	94,111	64,948	29,162
Gains from reversal of credit expenses	21	38,914	14,089	24,824
Extraordinary loss	22	5,131	(7,811)	12,942
Income before income taxes and minority interests	23	322,692	(103,382)	426,074
Income taxes-current	24	15,232	2,765	12,466
Income taxes-deferred	25	(4,488)	259,198	(263,686)
Minority interests in net income/(loss)	26	9,129	(3,266)	12,396
Net income	27	302,818	(362,080)	664,899
Credit-related expenses (5, 9, 13, 21)	28	58,478	(11,255)	69,734

<Reference> Scope of consolidation and application of the equity method		(Companies)		
		FY 2007 [A]	[A]-[B]	FY 2006 [B]
Number of consolidated subsidiaries	29	19	(2)	21
Number of affiliated companies accounted for by the equity method	30	2	-	2
Total	31	21	(2)	23

&lt;Total of four banks, Non-consolidated results of each bank&gt;

(Millions of yen)

		Total of four banks			Resona Bank			Saitama Resona Bank		
		FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Gross operating profit	1	700,068	(35,922)	735,990	444,310	(48,298)	492,608	158,064	10,832	147,232
Gross operating profit from domestic operations	2	669,263	(10,202)	679,465	415,897	(23,577)	439,474	157,172	11,654	145,517
Interest income	3	536,165	1,753	534,412	341,845	(10,972)	352,818	136,364	12,229	124,135
Trust fees (after disposal of problem loans in trust account)	4	41,380	941	40,438	8,637	409	8,227	-	-	-
<Disposal of problem loans in the trust account>	5	(104)	(460)	355	(104)	(460)	355	-	-	-
Fees and commissions	6	93,955	(9,806)	103,761	66,868	(7,074)	73,943	21,373	(3,706)	25,080
Trading income	7	2,457	434	2,023	2,457	434	2,023	-	-	-
Other operating income	8	(4,696)	(3,525)	(1,171)	(3,911)	(6,373)	2,462	(566)	3,132	(3,698)
Gross operating profit from international operations	9	30,804	(25,720)	56,524	28,413	(24,721)	53,134	892	(822)	1,715
Interest income	10	1,081	(9,181)	10,263	1,005	(8,278)	9,284	(522)	(746)	223
Fees and commissions	11	3,087	(156)	3,243	2,587	(112)	2,699	203	(5)	209
Trading income	12	67,246	48,671	18,574	67,246	48,671	18,574	-	-	-
Other operating income	13	(40,610)	(65,053)	24,443	(42,426)	(65,001)	22,575	1,211	(70)	1,282
Expenses (excluding non-recurring items)	14	362,128	7,792	354,335	233,353	3,519	229,834	72,780	1,904	70,875
Personnel expenses	15	123,844	3,065	120,778	75,222	1,612	73,609	26,171	407	25,763
Non-personnel expenses	16	217,104	4,332	212,771	144,144	1,420	142,724	42,064	1,507	40,556
Taxes	17	21,178	394	20,784	13,986	486	13,500	4,545	(9)	4,555
Provision to general reserve for possible loan losses	18	(21)	(4,424)	4,403	-	(3,396)	3,396	(21)	(1,028)	1,007
Actual net operating profit *1	19	337,835	(44,175)	382,011	210,851	(52,278)	263,130	85,283	8,927	76,356
Core net operating profit *2	20	330,543	(44,006)	374,550	207,163	(47,619)	254,783	81,456	4,173	77,282
Net operating profit	21	337,960	(39,290)	377,251	210,956	(48,420)	259,377	85,304	9,955	75,349
Other gains or losses	22	(125,436)	(134,709)	9,272	(90,222)	(115,783)	25,560	(18,439)	(7,939)	(10,500)
Net gains/(losses) on stocks	23	(45,874)	(115,002)	69,128	(44,647)	(110,387)	65,740	(396)	(1,653)	1,256
Gains on sale	24	20,812	(82,978)	103,791	17,743	(81,565)	99,308	2,018	49	1,969
Losses on sale	25	39,980	12,943	27,036	37,589	10,584	27,004	697	687	9
Losses on devaluation	26	26,706	19,080	7,625	24,801	18,238	6,563	1,718	1,015	702
Expenses related to disposal of problem loans	27	80,311	8,171	72,139	56,400	(1,955)	58,355	14,521	6,224	8,297
Write-off of loans	28	71,703	38,700	33,003	54,562	31,020	23,542	8,248	5,662	2,585
Provision to specific reserve for possible loan losses	29	5,515	(37,558)	43,073	-	(36,977)	36,977	5,515	(580)	6,095
Provision to special reserve for certain overseas loans	30	-	4	(4)	-	4	(4)	-	-	-
Other disposal of problem loans	31	3,092	7,025	(3,932)	1,837	3,997	(2,159)	757	1,141	(383)
Other	32	749	(11,534)	12,283	10,824	(7,351)	18,175	(3,521)	(61)	(3,460)
Ordinary profit	33	212,524	(173,999)	386,524	120,733	(164,204)	284,937	66,864	2,015	64,848
Extraordinary profit/ (loss), net	34	89,600	68,166	21,433	83,931	67,888	16,042	2,218	2,462	(244)
Gains from reversal of credit-related expenses	35	41,454	11,392	30,061	35,028	15,128	19,900	2,598	1,659	939
Gains from reversal of loan loss reserves	36	5,057	(269)	5,326	4,091	4,091	-	-	-	-
Gains from recoveries of written-off claims	37	36,396	11,661	24,734	30,937	11,037	19,900	2,598	1,659	939
Gains/(losses) on sales of premises and equipment	38	(1,818)	(735)	(1,083)	(1,382)	(735)	(647)	(371)	(122)	(248)
Losses on impairment on fixed assets	39	3,010	(4,708)	7,718	2,774	(3,162)	5,937	8	(925)	934
Other	40	52,974	52,801	172	53,059	50,332	2,726	-	-	-
Income before income taxes	41	302,125	(105,832)	407,957	204,664	(96,315)	300,980	69,082	4,478	64,604
Income taxes-current	42	9,661	(8,692)	18,354	(30,123)	(17,765)	(12,357)	29,349	8,918	20,431
Income taxes-deferred	43	32,347	257,347	(225,000)	36,048	269,581	(233,532)	(780)	(9,300)	8,520
Net income	44	260,116	(354,487)	614,604	198,739	(348,131)	546,871	40,513	4,860	35,653
Credit-related expenses (5, 18, 27, 35)	45	38,731	(8,105)	46,837	21,266	(20,941)	42,207	11,901	3,536	8,365

\*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.

(Millions of yen)

		Kinki Osaka Bank			Resona Trust & Banking		
		FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Gross operating profit	1	66,679	(201)	66,881	31,013	1,745	29,267
Gross operating profit from domestic operations	2	65,180	(25)	65,205	31,013	1,745	29,267
Interest income	3	57,812	416	57,395	143	79	63
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	32,743	531	32,211
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	7,586	(158)	7,745	(1,873)	1,133	(3,007)
Trading income	7	-	-	-	-	-	-
Other operating income	8	(218)	(283)	65	-	-	-
Gross operating profit from international operations	9	1,499	(176)	1,675	-	-	-
Interest income	10	598	(156)	754	-	-	-
Fees and commissions	11	296	(38)	335	-	-	-
Trading income	12	-	-	-	-	-	-
Other operating income	13	604	18	586	-	-	-
Expenses (excluding non-recurring items)	14	44,136	1,814	42,322	11,856	554	11,302
Personnel expenses	15	17,715	848	16,866	4,735	197	4,537
Non-personnel expenses	16	23,925	1,056	22,868	6,970	349	6,621
Taxes	17	2,495	(90)	2,586	150	8	142
Provision to general reserve for possible loan losses	18	-	-	-	-	-	-
Actual net operating profit *1	19	22,543	(2,015)	24,559	19,156	1,190	17,965
Core net operating profit *2	20	22,766	(1,751)	24,518	19,156	1,190	17,965
Net operating profit	21	22,543	(2,015)	24,559	19,156	1,190	17,965
Other gains or losses	22	(16,527)	(10,748)	(5,779)	(245)	(237)	(7)
Net gains/(losses) on stocks	23	(829)	(2,961)	2,131	-	-	-
Gains on sale	24	1,050	(1,463)	2,513	-	-	-
Losses on sale	25	1,693	1,671	22	-	-	-
Losses on devaluation	26	186	(173)	359	-	-	-
Expenses related to disposal of problem loans	27	9,389	3,903	5,486	-	-	-
Write-off of loans	28	8,893	2,017	6,875	-	-	-
Provision to specific reserve for possible loan losses	29	-	-	-	-	-	-
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-
Other disposal of problem loans	31	496	1,885	(1,389)	-	-	-
Other	32	(6,308)	(3,883)	(2,424)	(245)	(237)	(7)
Ordinary profit	33	6,015	(12,764)	18,779	18,911	953	17,958
Extraordinary profit/ (loss), net	34	3,457	(2,178)	5,636	(7)	(5)	(1)
Gains from reversal of credit-related expenses	35	3,826	(5,395)	9,222	-	-	-
Gains from reversal of loan loss reserves	36	966	(4,360)	5,326	-	-	-
Gains from recoveries of written-off claims	37	2,860	(1,034)	3,895	-	-	-
Gains/(losses) on sales of premises and equipment	38	(56)	128	(185)	(7)	(5)	(1)
Losses on impairment on fixed assets	39	227	(619)	846	-	-	-
Other	40	(84)	2,469	(2,553)	-	-	-
Income before income taxes	41	9,473	(14,942)	24,416	18,903	947	17,956
Income taxes-current	42	2,564	(352)	2,916	7,870	506	7,364
Income taxes-deferred	43	(2,748)	(2,808)	60	(172)	(124)	(47)
Net income	44	9,657	(11,782)	21,439	11,205	565	10,640
Credit-related expenses (5, 18, 27, 35)	45	5,563	9,298	(3,735)	-	-	-

\*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 four banks, Non-consolidated results of each bank>

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Actual net operating profit	337,835	(44,175)	382,011	210,851	(52,278)	263,130	85,283	8,927	76,356
Actual net operating profit per employee (thousands of yen)	22,950	(3,166)	26,116	23,755	(5,997)	29,752	30,061	3,185	26,876
Net operating profit	337,960	(39,290)	377,251	210,956	(48,420)	259,377	85,304	9,955	75,349
Net operating profit per employee (thousands of yen)	22,959	(2,832)	25,791	23,767	(5,561)	29,328	30,068	3,546	26,522

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Actual net operating profit	22,543	(2,015)	24,559	19,156	1,190	17,965
Actual net operating profit per employee (thousands of yen)	9,035	(1,005)	10,040	37,415	1,194	36,221
Net operating profit	22,543	(2,015)	24,559	19,156	1,190	17,965
Net operating profit per employee (thousands of yen)	9,035	(1,005)	10,040	37,415	1,194	36,221

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

## 3. R O E

<Consolidated>

(%)

	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Net income ROE	14.41	(23.92)	38.33

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

(%)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Net operating profit ROE	19.76	(0.96)	20.72	16.56	(2.35)	18.91	30.04	3.67	26.37
Net income ROE	15.21	(18.56)	33.77	15.60	(24.28)	39.88	14.27	1.80	12.47

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Net operating profit ROE	19.63	0.34	19.29	51.29	0.93	50.36
Net income ROE	8.41	(8.43)	16.84	30.00	0.17	29.83

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

(Consolidated ROE): Excluding minority interests

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

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

(%)

	Total of three banks			Resona Bank		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Average interest rate on funds invested (A)	1.82	0.17	1.65	1.83	0.15	1.68
Average interest rate of loans and bills discounted (C)	2.18	0.24	1.93	2.13	0.26	1.86
Average interest rate on securities	0.85	(0.25)	1.10	0.80	(0.33)	1.14
Average interest rate on procured funds (B)	1.24	0.16	1.07	1.26	0.17	1.09
Average interest rate of deposits and negotiable CDs (D)	0.26	0.13	0.13	0.27	0.13	0.13
Average interest rate on external debt	0.75	0.31	0.43	0.61	0.29	0.32
Gross interest margin (A) - (B)	0.58	0.00	0.58	0.57	(0.01)	0.59
Average loan/deposit margin (C) - (D)	1.92	0.11	1.80	1.85	0.12	1.73

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Average interest rate on funds invested (A)	1.73	0.22	1.51	2.00	0.15	1.85
Average interest rate of loans and bills discounted (C)	2.25	0.22	2.03	2.36	0.16	2.20
Average interest rate on securities	0.95	(0.13)	1.09	0.93	0.02	0.90
Average interest rate on procured funds (B)	1.04	0.13	0.91	1.62	0.21	1.40
Average interest rate of deposits and negotiable CDs (D)	0.23	0.11	0.11	0.28	0.14	0.14
Average interest rate on external debt	1.36	0.34	1.02	2.68	0.49	2.19
Gross interest margin (A) - (B)	0.69	0.09	0.60	0.38	(0.06)	0.44
Average loan/deposit margin (C) - (D)	2.02	0.10	1.91	2.08	0.02	2.06

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

## 5. Use and Source of Funds

<Total of three banks>

(Millions of yen, %)

(1) Total operations	FY 2007 [A]			[A]-[B]			FY 2006 [B]		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	36,664,922	701,198	1.91	(395,471)	41,035	0.13	37,060,393	660,163	1.78
Loans and bills discounted	25,787,733	564,537	2.18	(231,674)	58,594	0.24	26,019,407	505,942	1.94
Securities	6,827,938	60,998	0.89	(494,295)	(33,399)	(0.39)	7,322,233	94,398	1.28
Source of Funds	36,986,558	164,094	0.44	(298,910)	48,543	0.13	37,285,469	115,551	0.30
Deposits	30,806,288	87,181	0.28	164,079	36,735	0.11	30,642,208	50,446	0.16
Negotiable certificates of deposit	2,492,081	12,671	0.50	19,175	5,989	0.23	2,472,906	6,682	0.27
Call money	1,505,522	9,689	0.64	(544,285)	2,995	0.31	2,049,808	6,693	0.32
Bills sold	-	-	-	(121,100)	(90)	(0.07)	121,100	90	0.07
Borrowed money	665,988	7,970	1.19	44,062	(1,164)	(0.27)	621,926	9,135	1.46

(2) Domestic operations	FY 2007 [A]			[A]-[B]			FY 2006 [B]		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,496,072	648,652	1.82	(508,090)	52,413	0.17	36,004,162	596,239	1.65
Loans and bills discounted	25,690,797	561,206	2.18	(243,848)	58,387	0.24	25,934,646	502,819	1.93
Securities	6,561,693	56,073	0.85	(247,573)	(19,304)	(0.25)	6,809,266	75,377	1.10
Source of Funds	35,862,740	112,630	0.31	(386,243)	50,739	0.14	36,248,984	61,890	0.17
Deposits	30,437,096	74,690	0.24	174,329	37,660	0.12	30,262,766	37,030	0.12
Negotiable certificates of deposit	2,460,740	12,472	0.50	25,959	5,884	0.23	2,434,781	6,587	0.27
Call money	1,492,413	9,095	0.60	(535,347)	3,478	0.33	2,027,761	5,617	0.27
Bills sold	-	-	-	(121,100)	(90)	(0.07)	121,100	90	0.07
Borrowed money	646,016	7,027	1.08	119,029	1,062	(0.04)	526,986	5,965	1.13

(3) International operations	FY 2007 [A]			[A]-[B]			FY 2006 [B]		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	1,357,128	53,310	3.92	5,259	(11,320)	(0.85)	1,351,868	64,630	4.78
Loans and bills discounted	96,935	3,330	3.43	12,174	207	(0.24)	84,761	3,123	3.68
Securities	266,245	4,925	1.84	(246,722)	(14,095)	(1.85)	512,967	19,020	3.70
Source of Funds	1,312,096	52,228	3.98	(20,026)	(2,138)	(0.10)	1,332,123	54,367	4.08
Deposits	369,191	12,491	3.38	(10,250)	(924)	(0.15)	379,441	13,416	3.53
Negotiable certificates of deposit	31,341	199	0.63	(6,784)	104	0.38	38,125	94	0.24
Call money	13,109	593	4.52	(8,937)	(482)	(0.35)	22,046	1,075	4.87
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	19,972	942	4.72	(74,967)	(2,226)	1.38	94,939	3,169	3.33



&lt;Resona Bank&gt;

(Millions of yen, %)

(1) Total operations	FY 2007 [A]			[A]-[B]			FY 2006 [B]		
	Average Balance	Interest	Rate	Average balance	Interest	Rate	Average balance	Interest	Rate
Use of Funds	23,887,741	468,646	1.96	(614,167)	12,257	0.09	24,501,908	456,388	1.86
Loans and bills discounted	17,235,489	368,520	2.13	(483,857)	35,999	0.26	17,719,346	332,521	1.87
Securities	4,502,636	38,564	0.85	(749,425)	(34,094)	(0.52)	5,252,062	72,658	1.38
Source of Funds	24,336,283	125,794	0.51	(417,519)	31,509	0.13	24,753,803	94,285	0.38
Deposits	18,715,315	56,697	0.30	4,216	22,210	0.11	18,711,098	34,486	0.18
Negotiable certificates of deposit	2,323,904	11,772	0.50	52,719	5,420	0.22	2,271,184	6,351	0.27
Call money	1,446,401	9,377	0.64	(525,493)	3,045	0.32	1,971,894	6,331	0.32
Bills sold	-	-	-	(95,878)	(85)	(0.08)	95,878	85	0.08
Borrowed money	465,785	3,761	0.80	58,096	(1,530)	(0.49)	407,689	5,291	1.29

(2) Domestic operations	FY 2007 [A]			[A]-[B]			FY 2006 [B]		
	Average Balance	Interest	Rate	Average balance	Interest	Rate	Average balance	Interest	Rate
Use of Funds	22,763,988	418,223	1.83	(729,059)	23,081	0.15	23,493,048	395,141	1.68
Loans and bills discounted	17,144,916	365,522	2.13	(496,117)	35,773	0.26	17,641,033	329,749	1.86
Securities	4,282,067	34,383	0.80	(522,437)	(20,411)	(0.33)	4,804,505	54,795	1.14
Source of Funds	23,257,750	76,377	0.32	(507,178)	34,054	0.15	23,764,928	42,322	0.17
Deposits	18,381,542	45,252	0.24	13,148	22,987	0.12	18,368,393	22,264	0.12
Negotiable certificates of deposit	2,292,563	11,573	0.50	59,504	5,316	0.22	2,233,059	6,257	0.28
Call money	1,433,756	8,805	0.61	(519,949)	3,345	0.33	1,953,706	5,459	0.27
Bills sold	-	-	-	(95,878)	(85)	(0.08)	95,878	85	0.08
Borrowed money	445,813	2,818	0.63	133,063	696	(0.04)	312,749	2,122	0.67

(3) International operations	FY 2007 [A]			[A]-[B]			FY 2006 [B]		
	Average Balance	Interest	Rate	Average balance	Interest	Rate	Average balance	Interest	Rate
Use of Funds	1,205,940	50,800	4.21	(23,198)	(10,991)	(0.81)	1,229,138	61,792	5.02
Loans and bills discounted	90,572	2,998	3.31	12,259	226	(0.22)	78,312	2,772	3.53
Securities	220,568	4,180	1.89	(226,987)	(13,682)	(2.09)	447,556	17,862	3.99
Source of Funds	1,160,720	49,794	4.29	(48,432)	(2,713)	(0.05)	1,209,152	52,508	4.34
Deposits	333,772	11,444	3.42	(8,931)	(776)	(0.13)	342,704	12,221	3.56
Negotiable certificates of deposit	31,341	199	0.63	(6,784)	104	0.38	38,125	94	0.24
Call money	12,644	571	4.51	(5,544)	(299)	(0.27)	18,188	871	4.79
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	19,972	942	4.72	(74,967)	(2,226)	1.38	94,939	3,169	3.33





**6. Retirement benefit liabilities and expenses**

&lt;Total of four banks, Non-consolidated results of each bank&gt;

## (1) Retirement benefit obligation

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of March 2008	Cange	End of March 2007	End of March 2008	Cange	End of March 2007	End of March 2008	Cange	End of March 2007
Retirement benefit obligation	348,900	4,466	344,434	279,417	710	278,707	38,790	2,770	36,020
Pension plan assets at fair value	600,815	(938)	601,754	540,852	1,734	539,118	38,101	(736)	38,838
Prepaid pension cost	139,053	7,905	131,148	131,705	9,524	122,181	7,269	(1,134)	8,404
Reserve for employee's retirement benefits	3,156	531	2,624	-	-	-	234	234	-
Amount to be amortized	(116,017)	12,779	(128,796)	(129,729)	8,500	(138,229)	7,724	2,138	5,586

	Kinki Osaka Bank			Resona Trust & Banking		
	End of March 2008	Cange	End of March 2007	End of March 2008	Cange	End of March 2007
Retirement benefit obligation	30,692	985	29,706	-	-	-
Pension plan assets at fair value	21,861	(1,936)	23,797	-	-	-
Prepaid pension cost	78	(484)	562	-	-	-
Reserve for employee's retirement benefits	2,921	296	2,624	-	-	-
Amount to be amortized	5,988	2,141	3,846	-	-	-

## (2) Retirement benefit expenses

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Retirement benefit expenses	1,361	(5,799)	7,160	(3,685)	(6,130)	2,445	3,080	204	2,875
Service cost	8,776	121	8,655	5,920	48	5,872	1,659	57	1,601
Interest cost	6,888	111	6,777	5,574	59	5,514	720	49	670
Expected return on pension plan assets	6,452	(63)	6,515	5,388	(74)	5,462	469	25	443
Amortization of past service cost	-	(25)	25	-	(25)	25	-	-	-
Amortization of actuarial differences	(7,851)	(6,069)	(1,782)	(9,791)	(6,286)	(3,504)	1,170	123	1,046

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Retirement benefit expenses	1,728	126	1,602	237	0	236
Service cost	959	15	944	237	0	236
Interest cost	594	2	592	-	-	-
Expected return on pension plan assets	594	(14)	609	-	-	-
Amortization of past service cost	-	-	-	-	-	-
Amortization of actuarial differences	769	93	675	-	-	-

**7. Gains or losses on bonds and stocks**

&lt;Total of four banks, Non-consolidated results of each bank&gt;

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Net gains/(losses) on bonds	7,292	(169)	7,461	3,688	(4,658)	8,346	3,827	4,753	(925)
Gains on sale	50,576	10,998	39,578	41,113	10,415	30,698	8,482	1,651	6,830
Gains on redemption	-	-	-	-	-	-	-	-	-
Losses on sale	23,357	(8,685)	32,042	18,640	(3,644)	22,284	4,053	(3,702)	7,756
Losses on redemption	19,302	19,294	8	18,689	18,689	-	591	591	-
Losses on devaluation	625	558	66	95	28	66	10	10	-
Net gains/(losses) on stocks	(45,874)	(115,002)	69,128	(44,647)	(110,387)	65,740	(396)	(1,653)	1,256
Gains on sale	20,812	(82,978)	103,791	17,743	(81,565)	99,308	2,018	49	1,969
Losses on sale	39,980	12,943	27,036	37,589	10,584	27,004	697	687	9
Losses on devaluation	26,706	19,080	7,625	24,801	18,238	6,563	1,718	1,015	702

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2007 [A]	[A]-[B]	FY 2006 [B]	FY 2007 [A]	[A]-[B]	FY 2006 [B]
Net gains/(losses) on bonds	(223)	(263)	40	-	-	-
Gains on sale	980	(1,069)	2,049	-	-	-
Gains on redemption	-	-	-	-	-	-
Losses on sale	663	(1,337)	2,001	-	-	-
Losses on redemption	21	13	8	-	-	-
Losses on devaluation	519	519	-	-	-	-
Net gains/(losses) on stocks	(829)	(2,961)	2,131	-	-	-
Gains on sale	1,050	(1,463)	2,513	-	-	-
Losses on sale	1,693	1,671	22	-	-	-
Losses on devaluation	186	(173)	359	-	-	-

## 8. Revaluation gains or losses on securities

&lt;Consolidated&gt;

(Millions of yen)

	Consolidated						
	FY 2007 [A]	Gain	Loss	[A]-[B]	FY 2006 [B]	Gain	Loss
Bonds held to maturity	5,824	5,825	0	6,202	(377)	588	966
Available-for-sale securities	171,656	231,862	60,205	(261,265)	432,921	502,523	69,601
Total	177,481	237,687	60,205	(255,062)	432,544	503,111	70,567
Stocks	204,392	216,106	11,713	(244,551)	448,944	451,428	2,483
Bonds	(24,129)	13,491	37,620	14,442	(38,571)	2,057	40,628
Other	(2,782)	8,089	10,872	(24,953)	22,171	49,626	27,455

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

&lt;Total of four banks, Non-consolidated figures of each bank&gt;

(Millions of yen)

	Total of Four Banks							Resona Bank						
	FY 2007 [A]	Gain	Loss	[A]-[B]	FY 2006 [B]	Gain	Loss	FY 2007 [A]	Gain	Loss	[A]-[B]	FY 2006 [B]	Gain	Loss
Bonds held to maturity	5,824	5,825	0	6,202	(377)	588	966	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	172,281	231,479	59,197	(258,343)	430,625	499,640	69,015	136,717	177,008	40,290	(168,316)	305,034	358,329	53,295
Total	178,106	237,304	59,197	(252,141)	430,247	500,229	69,981	136,717	177,008	40,290	(168,316)	305,034	358,329	53,295
Stocks	204,976	215,723	10,746	(241,675)	446,651	448,549	1,897	157,635	167,316	9,681	(168,511)	326,147	327,184	1,037
Bonds	(24,129)	13,491	37,620	14,442	(38,571)	2,057	40,628	(24,269)	3,077	27,346	2,134	(26,403)	92	26,496
Other	(2,740)	8,089	10,830	(24,908)	22,167	49,623	27,455	3,351	6,614	3,262	(1,938)	5,290	31,052	25,761

	Saitama Resona Bank							Kinki Osaka Bank						
	FY 2007 [A]	Gain	Loss	[A]-[B]	FY 2006 [B]	Gain	Loss	FY 2007 [A]	Gain	Loss	[A]-[B]	FY 2006 [B]	Gain	Loss
Bonds held to maturity	5,824	5,825	0	6,202	(377)	588	966	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	33,797	47,573	13,776	(82,782)	116,579	126,325	9,746	1,762	6,892	5,129	(7,252)	9,015	14,985	5,970
Total	39,621	53,398	13,776	(76,580)	116,202	126,914	10,712	1,762	6,892	5,129	(7,252)	9,015	14,985	5,970
Stocks	42,733	43,616	882	(68,646)	111,380	112,148	767	4,607	4,790	182	(4,516)	9,123	9,216	92
Bonds	(600)	8,536	9,137	7,370	(7,971)	1,561	9,533	737	1,871	1,134	4,929	(4,192)	402	4,595
Other	(2,510)	1,245	3,756	(15,304)	12,793	13,204	411	(3,581)	230	3,811	(7,665)	4,084	5,366	1,282

	Resona Trust & Banking						
	FY 2007 [A]	Gain	Loss	[A]-[B]	FY 2006 [B]	Gain	Loss
Bonds held to maturity	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-
Available-for-sale securities	4	5	1	7	(3)	-	3
Total	4	5	1	7	(3)	-	3
Stocks	-	-	-	-	-	-	-
Bonds	4	5	1	7	(3)	-	3
Other	-	-	-	-	-	-	-

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

## 9.Securitized Products Held

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

(Billions of yen)

	Total of four banks						Resona Bank					
	Balance			Unrealized gains/(losses)			Balance			Unrealized gains/(losses)		
	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007
Securitized products	323.9	(63.3)	387.3	(1.3)	0.0	(1.3)	48.6	(7.5)	56.1	—	—	—
Securitized products organized overseas	—	—	—	—	—	—	—	—	—	—	—	—
Linked to sub-prime mortgage loans	—	—	—	—	—	—	—	—	—	—	—	—
Securitized products organized in Japan	323.9	(63.3)	387.3	(1.3)	0.0	(1.3)	48.6	(7.5)	56.1	—	—	—
Backed by assets in Japan	323.9	(63.3)	387.3	(1.3)	0.0	(1.3)	48.6	(7.5)	56.1	—	—	—
Housing loans	256.6	(38.9)	295.6	(0.9)	0.1	(1.0)	42.8	(9.3)	52.1	—	—	—
Commercial real estate	19.6	(2.8)	22.4	(0.1)	(0.1)	(0.0)	2.2	2.2	—	—	—	—
Other	47.6	(21.6)	69.2	(0.1)	0.0	(0.2)	3.6	(0.4)	4.0	—	—	—
Backed by assets in foreign countries	—	—	—	—	—	—	—	—	—	—	—	—

	Saitama Resona Bank						Kinki Osaka Bank					
	Balance			Unrealized gains/(losses)			Balance			Unrealized gains/(losses)		
	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007
Securitized products	99.1	(24.0)	123.2	(0.1)	0.5	(0.6)	176.1	(31.8)	207.9	(1.2)	(0.5)	(0.7)
Securitized products organized overseas	—	—	—	—	—	—	—	—	—	—	—	—
Linked to sub-prime mortgage loans	—	—	—	—	—	—	—	—	—	—	—	—
Securitized products organized in Japan	99.1	(24.0)	123.2	(0.1)	0.5	(0.6)	176.1	(31.8)	207.9	(1.2)	(0.5)	(0.7)
Backed by assets in Japan	99.1	(24.0)	123.2	(0.1)	0.5	(0.6)	176.1	(31.8)	207.9	(1.2)	(0.5)	(0.7)
Housing loans	75.7	(10.5)	86.3	(0.0)	0.4	(0.4)	138.0	(19.0)	157.1	(0.9)	(0.3)	(0.5)
Commercial real estate	—	—	—	—	—	—	17.4	(5.0)	22.4	(0.1)	(0.1)	(0.0)
Other	23.4	(13.4)	36.8	(0.1)	0.0	(0.1)	20.5	(7.7)	28.3	(0.0)	(0.0)	(0.0)
Backed by assets in foreign countries	—	—	—	—	—	—	—	—	—	—	—	—

	Resona Trust & Banking					
	Balance			Unrealized gains/(losses)		
	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007
Securitized products	—	—	—	—	—	—
Securitized products organized overseas	—	—	—	—	—	—
Linked to sub-prime mortgage loans	—	—	—	—	—	—
Securitized products organized in Japan	—	—	—	—	—	—
Backed by assets in Japan	—	—	—	—	—	—
Housing loans	—	—	—	—	—	—
Commercial real estate	—	—	—	—	—	—
Other	—	—	—	—	—	—
Backed by assets in foreign countries	—	—	—	—	—	—

Notes:

Note.1: Lined to sub-prime mortgage loans

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

Resona Group has approximately ¥30 million of indirect exposure to the sub-prime mortgage loans via its investments in foreign fund of funds.

Note.2: ABCP

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

End of March, 2008	Balance sheet amount	43.4 billion yen	Unrealized gain	0.04 billion yen
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Securitized products

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

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

## 10. Stock holdings

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

(Billions of yen)

	End of March 2008					Change	End of March 2007
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking		
Acquisition cost	382.5	290.6	82.6	9.1	—	(4.8)	387.3
Market value	587.5	448.3	125.4	13.7	—	(246.4)	833.9
Book value of stocks sold outright	6.4	3.6	2.0	0.8	—	(9.0)	15.4

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

## 11. Number of employees and offices

<Resona Holdings, non-consolidated>

(People)

	End of March 2008	Change	End of March 2007
Executive officers	12	(3)	15

\*1 Above figures include 13 directors who concurrently serve as directors and executive officers for subsidiary banks.

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

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

(People/Branch offices)

	End of March 2008					Change	End of March 2007
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking		
Directors	42	13	10	10	10	3	39
Non-board executive officers	42	22	5	7	4	0	42
Employees	14,675	8,854	2,832	2,488	501	96	14,579
Manned domestic offices	595	327	128	136	4	(6)	601
Non-manned domestic offices	871	528	316	27	0	16	855
Total domestic offices	1,466	855	444	163	4	10	1,456

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

\*2. Executive officers of Resona Bank who are concurrently serve as directors for other group banks are also included in the numbers of directors for such group banks.

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

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

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

\*6. The number of people listed above does not include those who retired on March 31.



## II. Loans and Bills Outstanding and Other

### 1. Risk-managed loans

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

Risk-managed loans

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Loans to borrowers in legal bankruptcy	20,478	1,601	1,458	18,876	19,020	13,072	(1,401)	(349)	14,474	13,422
Past due loans	389,157	(55,426)	2,733	444,584	386,424	268,208	(46,520)	836	314,728	267,371
Loans past due 3 months or more	8,086	(5,063)	(3,917)	13,149	12,004	4,173	(3,201)	(1,473)	7,375	5,646
Restructured loans	174,134	(20,956)	(80,767)	195,090	254,901	141,886	(14,066)	(64,355)	155,952	206,242
Risk-managed loans, total	591,858	(79,844)	(80,493)	671,702	672,351	427,340	(65,190)	(65,342)	492,530	492,682
Partial direct write-offs	315,071	38,055	32,136	277,016	282,935	270,356	33,531	28,309	236,825	242,047
Balance of loans (Term-end)	26,163,804	92,164	(402,990)	26,071,639	26,566,795	17,301,331	(115,266)	(668,122)	17,416,598	17,969,454

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Loans to borrowers in legal bankruptcy	4,102	1,330	1,074	2,772	3,028	3,303	1,673	734	1,630	2,569
Past due loans	66,305	961	8,770	65,344	57,535	54,643	(9,867)	(6,873)	64,511	61,517
Loans past due 3 months or more	2,284	(1,428)	(2,098)	3,713	4,382	1,628	(432)	(346)	2,061	1,975
Restructured loans	15,718	(1,798)	(6,305)	17,516	22,023	16,529	(5,091)	(10,105)	21,621	26,635
Risk-managed loans, total	88,411	(935)	1,440	89,346	86,970	76,106	(13,718)	(16,591)	89,824	92,697
Partial direct write-offs	19,257	1,022	990	18,235	18,267	25,457	3,501	2,836	21,956	22,620
Balance of loans (Term-end)	6,181,769	197,268	260,421	5,984,500	5,921,348	2,680,703	10,163	4,711	2,670,540	2,675,992

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Loans to borrowers in legal bankruptcy	0.07	0.00	0.00	0.07	0.07	0.07	(0.01)	0.00	0.08	0.07
Past due loans	1.48	(0.22)	0.03	1.70	1.45	1.55	(0.25)	0.07	1.80	1.48
Loans past due 3 months or more	0.03	(0.02)	(0.01)	0.05	0.04	0.02	(0.02)	(0.01)	0.04	0.03
Restructured loans	0.66	(0.08)	(0.29)	0.74	0.95	0.82	(0.07)	(0.32)	0.89	1.14
Risk-managed loans, total	2.26	(0.31)	(0.27)	2.57	2.53	2.46	(0.36)	(0.28)	2.82	2.74

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Loans to borrowers in legal bankruptcy	0.06	0.02	0.01	0.04	0.05	0.12	0.06	0.03	0.06	0.09
Past due loans	1.07	(0.02)	0.10	1.09	0.97	2.03	(0.38)	(0.26)	2.41	2.29
Loans past due 3 months or more	0.03	(0.03)	(0.04)	0.06	0.07	0.06	(0.01)	(0.01)	0.07	0.07
Restructured loans	0.25	(0.04)	(0.12)	0.29	0.37	0.61	(0.19)	(0.38)	0.80	0.99
Risk-managed loans, total	1.43	(0.06)	(0.03)	1.49	1.46	2.83	(0.53)	(0.63)	3.36	3.46

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

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

(%)

	Total of three banks					Resona Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Before partial direct write-off	77.94	2.59	1.79	75.35	76.15	85.08	2.54	1.61	82.54	83.47
After partial direct write-off	66.20	1.01	0.09	65.19	66.11	75.64	1.50	0.29	74.14	75.35

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Before partial direct write-off	54.39	4.50	3.13	49.89	51.26	53.90	0.92	1.70	52.98	52.20
After partial direct write-off	44.46	4.79	3.44	39.67	41.02	38.48	(3.01)	(2.05)	41.49	40.53

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

### 3. Reserve for possible loan losses

<Consolidated> (Millions of yen)

	Total of three banks			End of Sep. 2007 [B]	End of Mar. 2007 [C]
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]		
General reserve for possible loan losses	335,912	639	(14,802)	335,272	350,714
Specific reserve for possible loan losses	154,814	(51,516)	(37,566)	206,330	192,380
Special reserve for certain overseas loans	76	22	34	54	42
Total reserve for possible loan losses	490,803	(50,855)	(52,334)	541,658	543,137
Reserve for write-off of loans in the trust account	380	(43)	(76)	423	456

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

	Total of three banks					Resona Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
General reserve for possible loan losses	246,043	5,929	(13,890)	240,114	259,933	209,920	4,941	(10,474)	204,979	220,394
Specific reserve for possible loan losses	145,111	(52,007)	(38,855)	197,119	183,966	112,634	(46,905)	(37,618)	159,539	150,253
Special reserve for certain overseas loans	324	74	146	249	178	324	74	146	249	178
Total reserve for possible loan losses	391,479	(46,004)	(52,599)	437,483	444,079	322,878	(41,889)	(47,946)	364,768	370,825
Reserve for write-off of loans in the trust account	380	(43)	(76)	423	456	380	(43)	(76)	423	456

  

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
General reserve for possible loan losses	18,767	2,153	(21)	16,614	18,788	17,356	(1,164)	(3,395)	18,521	20,751
Specific reserve for possible loan losses	20,546	1,716	3,656	18,830	16,889	11,930	(6,818)	(4,893)	18,749	16,824
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	39,313	3,869	3,635	35,444	35,677	29,287	(7,983)	(8,288)	37,270	37,576
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

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

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

	Total of three banks					Resona Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Unrecoverable or valueless claims	74,111	10,094	10,620	64,017	63,490	45,254	6,930	8,187	38,323	37,066
Risk claims	342,807	(69,763)	(13,619)	412,571	356,427	241,343	(60,630)	(14,745)	301,973	256,089
Special attention loans	182,221	(26,019)	(84,684)	208,240	266,906	146,060	(17,267)	(65,828)	163,328	211,889
Financial Reconstruction Law subtotal [A]	599,141	(85,688)	(87,683)	684,829	686,824	432,657	(70,967)	(72,387)	503,625	505,044
Normal claims	26,662,007	87,175	(478,826)	26,574,831	27,140,833	17,823,850	(122,835)	(740,812)	17,946,686	18,564,663
Financial Reconstruction Law total [B]	27,261,148	1,487	(566,509)	27,259,661	27,827,658	18,256,508	(193,803)	(813,199)	18,450,311	19,069,708
Partial direct write-offs	333,605	41,416	35,595	292,189	298,009	286,866	37,288	31,706	249,577	255,159
NPL Ratio [A]/[B]	2.19	(0.31)	(0.27)	2.51	2.47	2.36	(0.35)	(0.27)	2.72	2.65

  

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Unrecoverable or valueless claims	13,549	(527)	909	14,077	12,640	15,307	3,691	1,524	11,616	13,783
Risk claims	57,285	2,974	9,063	54,311	48,221	44,178	(12,107)	(7,937)	56,286	52,116
Special attention loans	18,002	(3,227)	(8,404)	21,230	26,406	18,158	(5,523)	(10,452)	23,682	28,610
Financial Reconstruction Law subtotal [A]	88,837	(780)	1,568	89,618	87,268	77,645	(13,940)	(16,865)	91,585	94,511
Normal claims	6,172,889	189,398	246,110	5,983,491	5,926,778	2,665,267	20,612	15,875	2,644,654	2,649,391
Financial Reconstruction Law total [B]	6,261,727	188,617	247,679	6,073,109	6,014,047	2,742,912	6,672	(989)	2,736,240	2,743,902
Partial direct write-offs	20,030	1,255	1,654	18,774	18,375	26,709	2,872	2,234	23,837	24,475
NPL Ratio [A]/[B]	1.41	(0.05)	(0.03)	1.47	1.45	2.83	(0.51)	(0.61)	3.34	3.44

## 5. Coverage ratios by type of borrower

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

(%)

	Total of three banks			Resona Bank		
	End of Mar. 2008 [A]	[A] -[B]	End of Mar. 2007 [B]	End of Mar. 2008 [A]	[A] -[B]	End of Mar. 2007 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.09	(0.07)	95.16	93.96	(0.45)	94.41
Covered by reserves	4.90	0.07	4.83	6.03	0.45	5.58
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	98.61	1.00	97.61	98.50	1.38	97.12
Covered by collateral, guarantees, etc.	63.91	9.32	54.59	61.46	12.96	48.50
Covered by reserves	34.69	(8.33)	43.02	37.03	(11.58)	48.61
Reserve ratio against the portion not covered by collateral, guarantees, etc.	96.15	1.41	94.74	96.11	1.71	94.40
Special Attention Obligors	66.39	0.62	65.77	66.44	0.97	65.47
Covered by collateral, guarantees, etc.	26.53	(5.66)	32.19	23.55	(6.77)	30.32
Covered by reserves	39.86	6.28	33.58	42.88	7.74	35.14
Reserve ratio against the portion not covered by collateral, guarantees, etc.	54.26	4.74	49.52	56.10	5.67	50.43
Other Watch Obligors	65.77	2.91	62.86	62.53	3.20	59.33
Covered by collateral, guarantees, etc.	62.77	3.91	58.86	59.05	4.44	54.61
Covered by reserves	3.00	(0.99)	3.99	3.47	(1.24)	4.71
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.06	(1.65)	9.71	8.48	(1.91)	10.39
Normal Obligors	0.22	0.04	0.18	0.30	0.07	0.23

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2008 [A]	[A] -[B]	End of Mar. 2007 [B]	End of Mar. 2008 [A]	[A] -[B]	End of Mar. 2007 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.89	0.03	97.86	95.97	1.25	94.72
Covered by reserves	2.10	(0.03)	2.13	4.02	(1.25)	5.27
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	99.14	(0.68)	99.82	98.51	0.51	98.00
Covered by collateral, guarantees, etc.	66.35	(1.52)	67.87	74.15	1.93	72.22
Covered by reserves	32.79	0.85	31.94	24.35	(1.43)	25.78
Reserve ratio against the portion not covered by collateral, guarantees, etc.	97.47	(1.97)	99.44	94.25	1.43	92.82
Special Attention Obligors	61.94	(0.77)	62.71	70.52	(0.81)	71.33
Covered by collateral, guarantees, etc.	39.23	0.45	38.78	44.53	2.33	42.20
Covered by reserves	22.71	(1.22)	23.93	25.98	(3.15)	29.13
Reserve ratio against the portion not covered by collateral, guarantees, etc.	37.37	(1.72)	39.09	46.85	(3.55)	50.40
Other Watch Obligors	77.35	0.75	76.60	70.29	2.80	67.49
Covered by collateral, guarantees, etc.	75.17	1.39	73.78	68.76	2.85	65.91
Covered by reserves	2.17	(0.65)	2.82	1.52	(0.06)	1.58
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.76	(2.01)	10.77	4.87	0.23	4.64
Normal Obligors	0.11	0.06	0.05	0.26	0.04	0.22

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

(1) Total of three banks

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories 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 Obligor	Unrecoverable or Valueless Claims	32.7	41.3	Reserve Ratio 100%	Direct Write-offs	Reserves ( 3.6 ) Collateral /Guarantee ( 70.4 )	Unrecoverable or Valueless Claims 100.00%
74.1	74.1						
Doubtful Obligor	Risk Claims	196.0	142.0	4.7		Reserves ( 118.9 ) Collateral /Guarantee ( 219.1 )	Risk Claims 98.61%
342.8	342.8			Reserve Ratio 96.15%			
Watch Obligor	Claims in Need of Special Attention	26.9	265.3			Reserves ( 70.8 )	Claims in Need of Special Attention
	182.2					66.93%	
	Subtotal					Collateral /Guarantee ( 51.1 )	
	599.1						
Other Watch Obligor	Non-classified Claims	686.3	1,608.6				
2,294.9	26,662.0						
Normal Obligor		24,256.9					
24,256.9						Total Coverage Ratio 89.15%	
<b>Total Exposures</b>	<b>Total</b>	<b>Normal</b>	<b>Category II</b>	<b>Category III</b>	<b>Category IV</b>		
27,261.1	27,261.1	25,198.9	2,057.4	4.7	-		

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories 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 Obligor	Unrecoverable or Valueless Claims	B) 17.7 T) - Total) 17.7	B) 27.1 T) 0.4 Total) 27.5	Reserve Ratio 100%	Direct Write-offs	Reserves ( 2.7 ) Collateral /Guarantee ( 42.5 )	Unrecoverable or Valueless Claims 100.00%
45.2	45.2						
Doubtful Obligor	Risk Claims	B) 124.9 T) 16.8 Total) 141.7	B) 93.0 T) 2.8 Total) 95.9	B) 3.6 T) 0.0 Total) 3.6		Reserves ( 89.3 ) Collateral /Guarantee ( 148.3 )	Risk Claims 98.50%
241.3	241.3			Reserve Ratio 96.11%			
Watch Obligor	Claims in Need of Special Attention	B) 15.3 T) 3.6 Total) 18.9	B) 225.0 T) 0.6 Total) 225.6			Reserves ( 62.0 ) Collateral /Guarantee ( 35.9 )	Claims in Need of Special Attention 67.10%
	146.0						
	Subtotal						
	432.6						
Other Watch Obligor	Non-classified Claims	B) 403.8 T) 1.3 Total) 405.2	B) 1,216.2 T) 9.6 Total) 1,225.9			Claims in Need of Special Attention B) 142.0 T) 3.9 Total) 146.0	
1,631.2	17,823.8						
Normal Obligor		B) 16,003.3 T) 90.6 Total) 16,094.0					Total Coverage Ratio 88.06%
16,094.0							
<b>Total Exposures</b>	<b>Total</b>	<b>Normal</b>	<b>Category II</b>	<b>Category III</b>	<b>Category IV</b>		
18,256.5	18,256.5	16,677.7	1,575.1	3.6	-		

## (3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories 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 13.5	Unrecoverable or Valueless Claims 13.5	5.1	8.4	100%		Reserves ( 0.2 ) Collateral /Guarantee ( 13.2 )	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 57.2	Risk Claims 57.2	27.6	29.1	4.0		Reserves ( 18.7 ) Collateral /Guarantee ( 38.0 )	Risk Claims 99.14%
Special Attention Obligors 24.1	Claims in Need of Special Attention 18.0	2.3	21.8			Reserves ( 4.0 ) Collateral /Guarantee ( 7.0 )	Claims in Need of Special Attention 61.94%
	Subtotal 88.8						
Other Watch Obligors 324.9	Non-classified Claims 6,172.8	148.3	176.5				
Normal Obligors 5,841.7		5,841.7					
<b>Total Exposures 6,261.7</b>	<b>Total 6,261.7</b>	<b>Normal 6,025.1</b>	<b>Category II 236.0</b>	<b>Category III 0.4</b>	<b>Category IV -</b>	<b>Total Coverage Ratio 91.73%</b>	

## (4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors 15.3	Unrecoverable or Valueless Claims 15.3	9.8	5.4	100%		Reserves ( 0.6 ) Collateral /Guarantee ( 14.6 )	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 44.1	Risk Claims 44.1	26.6	16.9	6.0		Reserves ( 10.7 ) Collateral /Guarantee ( 32.7 )	Risk Claims 98.51%
Special Attention Obligors 23.4	Claims in Need of Special Attention 18.1	5.6	17.8			Reserves ( 4.7 ) Collateral /Guarantee ( 8.0 )	Claims in Need of Special Attention 70.52%
	Subtotal 77.6						
Other Watch Obligors 338.7	Non-classified Claims 2,665.2	132.7	206.0				
Normal Obligors 2,321.1		2,321.1					
<b>Total Exposures 2,742.9</b>	<b>Total 2,742.9</b>	<b>Normal 2,496.0</b>	<b>Category II 246.2</b>	<b>Category III 0.6</b>	<b>Category IV -</b>	<b>Total Coverage Ratio 92.25%</b>	

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

<Total of three banks>

( P. 20 )  
(Billions of yen)

(1) Portion in or prior to fiscal 2004

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	154.1	97.5	57.8	39.8	27.1	22.0	17.3	15.3	(1.9)
Risk claims	639.2	401.4	259.4	128.4	102.7	76.8	65.2	44.9	(20.2)
Total	793.4	499.0	317.3	168.2	129.8	98.9	82.6	60.3	(22.2)

(A) (B)

(2) Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.4	Direct write-offs	3.9
Restructuring type disposal	0.0	Other	13.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	9.0
Sales of claims	4.5	Improvement in borrowers' conditions	4.2
Total	-	Total	22.2

(B)

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

	2H of FY 2007
Legal liquidation	3.3
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	8.8
Entrustment of claims to RCC	-
Total	12.2

(2) Portion in the first half of fiscal 2005

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change	
Unrecoverable or valueless claims	-	12.9	9.9	5.0	3.8	2.5	1.8	(0.6)
Risk claims	-	106.2	49.2	37.0	23.8	17.9	12.9	(5.0)
Total	-	119.2	59.1	42.0	27.7	20.4	14.8	(5.6)

(C) (D)

(2) Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.2	Direct write-offs	(2.1)
Restructuring type disposal	1.3	Other	4.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	3.2
Sales of claims	1.6	Improvement in borrowers' conditions	1.4
Total	-	Total	5.6

(D)

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

	2H of FY 2007
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.2
Entrustment of claims to RCC	-
Total	1.2

(3) Portion in the latter half of fiscal 2005

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	13.6	6.3	6.2	4.0	3.3	(0.6)
Risk claims	114.9	71.9	50.8	35.1	14.6	(20.4)
Total	128.5	78.2	57.0	39.1	17.9	(21.1)

(E) (F)

(2) Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.1	Direct write-offs	1.6
Restructuring type disposal	-	Other	16.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	8.6
Sales of claims	2.5	Improvement in borrowers' conditions	8.1
Total	-	Total	21.1

(F)

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

	2H of FY 2007
Legal liquidation	0.3
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.2
Entrustment of claims to RCC	-
Total	2.5

(4) Portion in the first half of fiscal 2006

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	14.2	13.3	7.7	7.5	(0.1)
Risk claims	130.7	69.4	49.9	28.6	(21.3)
Total	144.9	82.8	57.7	36.2	(21.4)

(G) (H)

(2) Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.1	Direct write-offs	5.1
Restructuring type disposal	1.0	Other	13.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	10.2
Sales of claims	1.5	Improvement in borrowers' conditions	3.3
Total	-	Total	21.4

(H)

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

	2H of FY 2007
Legal liquidation	0.8
Measures similar to legal liquidation	1.0
Partition into good and bad portions	-
Partial direct write-off of small claims	4.8
Entrustment of claims to RCC	-
Total	6.7

(5) Portion in the latter half of fiscal 2006

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

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	17.9	13.5	9.0	(4.5)
Risk claims	135.3	83.2	43.7	(39.4)
Total	153.3	96.7	52.7	(44.0)

(I) (J)

(2) Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.0	Direct write-offs	6.3
Restructuring type disposal	-	Other	31.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	21.1
Sales of claims	5.6	Improvement in borrowers' conditions	10.7
Total	-	Total	44.0

(J)

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

	2H of FY 2007
Legal liquidation	3.3
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.9
Entrustment of claims to RCC	-
Total	7.3

(6) Portion in the first half of fiscal 2007

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

	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	18.8	11.8	(6.9)
Risk claims	161.0	82.4	(78.6)
Total	179.8	94.2	(85.6)

(K) (L)

(2) Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs	15.3
Restructuring type disposal	0.1	Other	64.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	38.3
Sales of claims	5.7	Improvement in borrowers' conditions	26.0
Total	-	Total	85.6

(L)

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

	2H of FY 2007
Legal liquidation	3.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	6.7
Entrustment of claims to RCC	-
Total	10.0

(7) Portion in the latter half of fiscal 2007

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

	Mar. 31, 2008	Change
Unrecoverable or valueless claims	25.0	-
Risk claims	115.4	-
Total	140.5	-

(M)

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

	2H of FY 2007
Legal liquidation	10.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	10.9
Entrustment of claims to RCC	-
Total	20.9

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

Total of the figures reported in (1) to (7) above.

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	154.1	97.5	70.8	63.4	52.6	63.4	64.0	74.1	10.0
Risk claims	639.3	401.4	365.7	292.5	342.5	356.4	412.5	342.8	(69.7)
Total	793.4	499.0	436.5	356.0	395.1	419.9	476.5	416.9	(59.6)

<Resona Bank > (Banking and trust accounts)

**(1) Portion in or prior to fiscal 2004**

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	100.9	57.4	32.2	22.0	15.8	12.0	9.2	10.2	0.9
Risk claims	483.0	269.4	179.0	77.8	61.7	46.9	41.4	26.1	(15.2)
Total	584.0	326.8	211.3	99.8	77.5	58.9	50.7	36.4	(14.2)

(A) (B)

(2) Loans placed off the balance sheets

	2H of FY 2007		2H of FY 2007
Liquidation type disposal	0.0	Direct write-offs	5.7
Restructuring type disposal	0.0	Other	7.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	5.3
Sales of claims	1.2	Improvement in borrowers' conditions	1.9
Total	14.2	Total	14.2

(B)

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

	2H of FY 2007
Legal liquidation	3.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.7
Entrustment of claims to RCC	-
Total	6.9

**(2) Portion in the first half of fiscal 2005**

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	6.7	5.5	2.2	2.5	1.6	1.4	(0.2)
Risk claims	67.6	34.5	25.1	17.7	12.9	9.7	(3.2)
Total	74.4	40.1	27.4	20.2	14.6	11.1	(3.4)

(C) (D)

(2) Loans placed off the balance sheets

	2H of FY 2007		2H of FY 2007
Liquidation type disposal	0.2	Direct write-offs	(1.4)
Restructuring type disposal	1.3	Other	2.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.1
Sales of claims	0.7	Improvement in borrowers' conditions	0.5
Total	3.4	Total	3.4

(D)

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

	2H of FY 2007
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	0.8

**(3) Portion in the latter half of fiscal 2005**

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	8.2	4.0	4.1	2.5	2.5	(0.0)
Risk claims	87.8	56.9	40.2	26.0	9.6	(16.3)
Total	96.0	60.9	44.3	28.6	12.2	(16.3)

(E) (F)

(2) Loans placed off the balance sheets

	2H of FY 2007		2H of FY 2007
Liquidation type disposal	0.0	Direct write-offs	1.6
Restructuring type disposal	-	Other	13.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	6.7
Sales of claims	1.5	Improvement in borrowers' conditions	6.4
Total	16.3	Total	16.3

(F)

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

	2H of FY 2007
Legal liquidation	0.3
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.4
Entrustment of claims to RCC	-
Total	1.7

**(4) Portion in the first half of fiscal 2006**

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	8.9	7.5	4.5	5.5	1.0
Risk claims	96.4	52.6	37.9	19.7	(18.1)
Total	105.4	60.2	42.4	25.3	(17.1)

(G) (H)

(2) Loans placed off the balance sheets

	2H of FY 2007		2H of FY 2007
Liquidation type disposal	-	Direct write-offs	6.7
Restructuring type disposal	-	Other	9.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	6.8
Sales of claims	1.2	Improvement in borrowers' conditions	2.2
Total	17.1	Total	17.1

(H)

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

	2H of FY 2007
Legal liquidation	0.6
Measures similar to legal liquidation	1.0
Partition into good and bad portions	-
Partial direct write-off of small claims	3.0
Entrustment of claims to RCC	-
Total	4.7

**(5) Portion in the latter half of fiscal 2006**

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

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	10.8	10.1	6.5	(3.6)
Risk claims	95.5	58.0	26.8	(31.2)
Total	109.3	68.2	33.3	(34.8)

(I) (J)

(2) Loans placed off the balance sheets

	2H of FY 2007		2H of FY 2007
Liquidation type disposal	0.0	Direct write-offs	6.6
Restructuring type disposal	-	Other	23.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	14.6
Sales of claims	4.6	Improvement in borrowers' conditions	8.8
Total	34.8	Total	34.8

(J)

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

	2H of FY 2007
Legal liquidation	2.6
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.0
Entrustment of claims to RCC	-
Total	4.7

**(6) Portion in the first half of fiscal 2007**

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

	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	10.1	5.8	(4.3)
Risk claims	125.4	61.9	(63.5)
Total	135.6	67.7	(67.9)

(K) (L)

(2) Loans placed off the balance sheets

	2H of FY 2007		2H of FY 2007
Liquidation type disposal	-	Direct write-offs	14.8
Restructuring type disposal	-	Other	50.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	28.0
Sales of claims	2.2	Improvement in borrowers' conditions	22.7
Total	67.9	Total	67.9

(L)

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

	2H of FY 2007
Legal liquidation	1.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.0
Entrustment of claims to RCC	-
Total	4.0

**(7) Portion in the latter half of fiscal 2007**

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

	Mar. 31, 2008
Unrecoverable or valueless claims	13.1
Risk claims	87.1
Total	100.3

(M)

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

	2H of FY 2007
Legal liquidation	4.8
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	4.2
Entrustment of claims to RCC	-
Total	9.0

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

Total of the figures reported in (1) to (7) above.

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	100.9	57.4	39.0	35.8	31.1	37.0	38.3	45.2	6.9
Risk claims	483.0	269.4	246.7	200.2	240.2	256.0	301.9	241.3	(60.6)
Total	584.0	326.8	285.7	236.1	271.4	293.1	340.2	286.5	(53.7)

**(1) Portion in or prior to fiscal 2004**

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	14.2	12.4	6.4	7.3	4.4	4.7	4.1	2.4	(1.6)
Risk claims	57.6	44.3	30.5	20.1	14.5	8.0	5.5	5.1	(0.3)
Total	71.8	56.8	37.0	27.4	18.9	12.8	9.6	7.6	(2.0)

(A) (B)

**(2) Portion in the first half of fiscal 2005**

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		2.3	1.3	1.3	0.4	0.3	0.1 (0.1)
Risk claims		17.4	5.2	3.5	1.2	1.0	0.9 (0.0)
Total		19.7	6.5	4.9	1.7	1.4	1.1 (0.2)

(C) (D)

**(3) Portion in the latter half of fiscal 2005**

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		2.6	1.0	1.3	0.9	0.4 (0.5)
Risk claims		16.5	7.9	4.3	3.2	3.2 (1.1)
Total		19.1	9.0	6.1	5.3	3.6 (1.6)

(E) (F)

**(4) Portion in the first half of fiscal 2006**

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		2.6	3.1	2.1	1.3 (0.8)
Risk claims		18.5	9.1	6.4	4.7 (1.7)
Total		21.1	12.3	8.5	6.0 (2.5)

(G) (H)

**(5) Portion in the latter half of fiscal 2006**

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

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		2.9	1.5	1.4 (0.1)
Risk claims		24.9	17.5	12.3 (5.2)
Total		27.9	19.1	13.8 (5.3)

(I) (J)

**(6) Portion in the first half of fiscal 2007**

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

	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		4.8	3.0 (1.7)
Risk claims		19.3	10.8 (8.4)
Total		24.1	13.8 (10.2)

(K) (L)

**(7) Portion in the latter half of fiscal 2007**

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

	Mar. 31, 2008
Unrecoverable or valueless claims	4.5
Risk claims	20.0
Total	24.5

(M)

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

Total of the figures reported in (1) to (7) above.

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	14.2	12.4	8.8	11.2	9.5	12.6	14.0	13.5	(0.5)
Risk claims	57.6	44.3	48.0	41.8	44.6	48.2	54.3	57.2	2.9
Total	71.8	56.8	56.8	53.1	54.1	60.8	68.3	70.8	2.4

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs (1.6)
Restructuring type disposal	-	Other 2.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 2.2
Sales of claims	0.9	Improvement in borrowers' conditions 0.3
Total	2.0	2.0

(B)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs (0.6)
Restructuring type disposal	-	Other 0.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.8
Sales of claims	0.0	Improvement in borrowers' conditions 0.0
Total	0.0	0.2

(D)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs 0.2
Restructuring type disposal	-	Other 1.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 1.2
Sales of claims	0.0	Improvement in borrowers' conditions 0.2
Total	0.0	1.6

(F)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs (0.2)
Restructuring type disposal	-	Other 2.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 2.0
Sales of claims	0.1	Improvement in borrowers' conditions 0.5
Total	0.1	2.5

(H)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs (0.1)
Restructuring type disposal	-	Other 5.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 4.7
Sales of claims	0.2	Improvement in borrowers' conditions 0.4
Total	0.2	5.3

(J)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs 0.0
Restructuring type disposal	0.1	Other 8.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 6.4
Sales of claims	1.5	Improvement in borrowers' conditions 2.1
Total	1.5	10.2

(L)

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

	2H of FY 2007
Legal liquidation	0.0
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	2.4
Entrustment of claims to RCC	-
Total	2.5

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

	2H of FY 2007
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

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

	2H of FY 2007
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.4

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

	2H of FY 2007
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.2
Entrustment of claims to RCC	-
Total	1.3

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

	2H of FY 2007
Legal liquidation	0.3
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.1
Entrustment of claims to RCC	-
Total	1.4

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

	2H of FY 2007
Legal liquidation	0.7
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.3
Entrustment of claims to RCC	-
Total	3.0

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

	2H of FY 2007
Legal liquidation	2.8
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	-
Total	4.5



**(1) Portion in or prior to fiscal 2004**

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	36.9	25.8	17.9	10.4	6.8	5.2	3.9	2.6	(1.2)
Risk claims	94.3	83.4	46.6	30.4	26.4	21.8	18.2	13.5	(4.6)
Total	131.2	109.3	64.5	40.9	33.2	27.1	22.2	16.2	(5.9)

(A) (B)

**(2) Portion in the first half of fiscal 2005**

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

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		3.4	3.0	1.3	0.8	0.5	0.2 (0.2)
Risk claims		20.2	9.4	8.3	4.8	3.8	2.2 (1.6)
Total		23.7	12.4	9.6	5.7	4.4	2.4 (1.9)

(C) (D)

**(3) Portion in the latter half of fiscal 2005**

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

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		2.7	1.1	0.8	0.4	0.2 (0.1)
Risk claims		10.5	7.1	5.8	4.6	1.7 (2.9)
Total		13.3	8.2	6.6	5.1	2.0 (3.0)

(E) (F)

**(4) Portion in the first half of fiscal 2006**

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

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		2.6	2.6	1.0	0.6 (0.3)
Risk claims		15.7	7.6	5.6	4.2 (1.4)
Total		18.3	10.2	6.6	4.8 (1.7)

(G) (H)

**(5) Portion in the latter half of fiscal 2006**

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

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		4.1	1.8	1.0 (0.7)
Risk claims		11.9	7.6	4.5 (3.0)
Total		16.1	9.4	5.5 (3.8)

(I) (J)

**(6) Portion in the first half of fiscal 2007**

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

	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims		3.7	2.9 (0.8)
Risk claims		16.2	9.6 (6.5)
Total		20.0	12.6 (7.3)

(K) (L)

**(7) Portion in the latter half of fiscal 2007**

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

	Mar. 31, 2008
Unrecoverable or valueless claims	7.3
Risk claims	8.2
Total	15.5

(M)

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

Total of the figures reported in (1) to (7) above.

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Change
Unrecoverable or valueless claims	36.9	25.8	21.4	16.3	11.9	13.7	11.6	15.3	3.6
Risk claims	94.3	83.4	66.8	50.4	57.6	52.1	56.2	44.1	(12.1)
Total	131.2	109.3	88.3	66.7	69.5	65.9	67.9	59.4	(8.4)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.4	Direct write-offs (0.2)
Restructuring type disposal	-	Other 3.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 1.5
Sales of claims	2.3	Improvement in borrowers' conditions 1.9
Total	2.7	5.9

(B)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.0	Direct write-offs (0.0)
Restructuring type disposal	-	Other 1.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.2
Sales of claims	0.8	Improvement in borrowers' conditions 0.8
Total	0.8	1.9

(D)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.1	Direct write-offs (0.1)
Restructuring type disposal	-	Other 2.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.6
Sales of claims	1.0	Improvement in borrowers' conditions 1.4
Total	1.1	3.0

(F)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.1	Direct write-offs (1.4)
Restructuring type disposal	1.0	Other 1.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 1.3
Sales of claims	0.1	Improvement in borrowers' conditions 0.5
Total	1.2	1.7

(H)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	0.0	Direct write-offs (0.0)
Restructuring type disposal	-	Other 3.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 1.7
Sales of claims	0.7	Improvement in borrowers' conditions 1.4
Total	0.7	3.8

(J)

(2)Loans placed off the balance sheets

	2H of FY 2007	2H of FY 2007
Liquidation type disposal	-	Direct write-offs 0.4
Restructuring type disposal	-	Other 4.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 3.8
Sales of claims	1.9	Improvement in borrowers' conditions 1.1
Total	1.9	7.3

(L)

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

	2H of FY 2007
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.6
Entrustment of claims to RCC	-
Total	2.7

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

	2H of FY 2007
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.2

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

	2H of FY 2007
Legal liquidation	0.0
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	0.3

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

	2H of FY 2007
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.7

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

	2H of FY 2007
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	1.0

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

	2H of FY 2007
Legal liquidation	0.5
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.3
Entrustment of claims to RCC	-
Total	2.9

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

	2H of FY 2007
Legal liquidation	2.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	4.9
Entrustment of claims to RCC	-
Total	7.3

## 8. Loans and bills discounted by industry

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

### (1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007
Manufacturing	2,625.2	(63.8)	2,689.1	1,863.7	(94.4)	1,958.1
Agriculture	18.8	(0.3)	19.1	7.7	(1.1)	8.9
Forestry	3.8	(0.0)	3.9	3.2	(0.1)	3.3
Fishery	6.1	(2.2)	8.4	6.1	(1.7)	7.9
Mining	20.3	(2.6)	22.9	17.2	(2.9)	20.1
Construction	813.7	(21.3)	835.0	480.1	(30.2)	510.3
Electricity, gas, heating, water	69.5	2.4	67.1	49.8	(1.1)	50.9
Information and communication	261.9	(8.1)	270.1	235.9	(8.8)	244.7
Transportation	605.7	(8.1)	613.9	415.2	(17.8)	433.0
Wholesale and retail	2,630.5	(56.9)	2,687.4	1,898.5	(95.6)	1,994.1
Financial and insurance services	822.5	(279.9)	1,102.5	751.2	(268.1)	1,019.3
Real estate	2,734.7	(41.9)	2,776.7	1,906.3	(79.3)	1,985.6
Services	2,248.6	(128.0)	2,376.6	1,605.7	(114.3)	1,720.1
Local governments	816.3	75.0	741.2	330.5	12.9	317.6
Others	12,485.6	133.1	12,352.5	7,729.8	34.7	7,695.0
Domestic total	26,163.9	(403.1)	26,567.0	17,301.5	(668.2)	17,969.7
Japan offshore banking account	-	-	-	-	-	-
Total	26,163.9	(403.1)	26,567.0	17,301.5	(668.2)	17,969.7

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007
Manufacturing	420.9	25.4	395.5	340.5	5.1	335.3
Agriculture	10.6	0.7	9.8	0.4	0.0	0.3
Forestry	0.4	(0.0)	0.4	0.1	0.0	0.0
Fishery	0.0	0.0	-	0.0	(0.4)	0.5
Mining	2.5	0.2	2.3	0.5	0.0	0.4
Construction	197.0	7.5	189.5	136.5	1.3	135.1
Electricity, gas, heating, water	19.6	8.4	11.1	0.0	(4.9)	4.9
Information and communication	11.6	0.3	11.3	14.3	0.3	14.0
Transportation	135.3	10.1	125.1	55.2	(0.5)	55.7
Wholesale and retail	379.7	19.6	360.1	352.1	19.1	333.0
Financial and insurance services	22.5	(0.0)	22.5	48.7	(11.8)	60.6
Real estate	550.5	40.3	510.1	277.9	(3.0)	280.9
Services	461.3	(0.0)	461.4	181.4	(13.6)	195.0
Local governments	409.4	41.7	367.6	76.3	20.3	55.9
Others	3,559.7	105.9	3,453.7	1,196.1	(7.5)	1,203.6
Domestic total	6,181.7	260.4	5,921.3	2,680.7	4.7	2,675.9
Japan offshore banking account	-	-	-	-	-	-
Total	6,181.7	260.4	5,921.3	2,680.7	4.7	2,675.9

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

**(2) Risk-managed loans by industry**

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007
Manufacturing	81.0	(45.6)	126.7	64.6	(43.1)	107.7
Agriculture	1.4	0.1	1.2	0.9	(0.1)	1.0
Forestry	0.3	(0.0)	0.3	0.0	(0.0)	0.0
Fishery	0.0	(0.5)	0.5	-	(0.2)	0.2
Mining	3.7	0.9	2.7	3.7	0.9	2.7
Construction	43.0	9.2	33.7	31.4	9.4	21.9
Electricity, gas, heating, water	-	(0.0)	0.0	-	(0.0)	0.0
Information and communication	5.5	(1.6)	7.1	4.5	(1.1)	5.7
Transportation	28.7	8.3	20.3	25.0	9.3	15.6
Wholesale and retail	94.0	(38.3)	132.4	70.2	(37.4)	107.7
Financial and insurance services	34.9	12.3	22.6	32.9	11.4	21.5
Real estate	99.5	8.0	91.5	63.6	10.5	53.1
Services	82.3	(25.4)	107.7	52.8	(17.1)	69.9
Local governments	-	(0.8)	0.8	-	(0.8)	0.8
Others	117.1	(7.0)	124.2	77.2	(7.0)	84.2
Domestic total	591.8	(80.4)	672.3	427.3	(65.3)	492.6
Japan offshore banking account	-	-	-	-	-	-
Total	591.8	(80.4)	672.3	427.3	(65.3)	492.6

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2008	Change	End of Mar. 2007	End of Mar. 2008	Change	End of Mar. 2007
Manufacturing	6.2	1.1	5.1	10.0	(3.6)	13.7
Agriculture	0.4	0.3	0.1	0.0	(0.0)	0.0
Forestry	0.2	(0.0)	0.2	-	-	-
Fishery	-	-	-	0.0	(0.3)	0.3
Mining	-	-	-	-	(0.0)	0.0
Construction	4.5	0.6	3.8	7.0	(0.8)	7.9
Electricity, gas, heating, water	-	(0.0)	0.0	-	(0.0)	0.0
Information and communication	0.2	(0.4)	0.7	0.7	0.0	0.7
Transportation	1.7	(0.8)	2.6	1.9	(0.0)	2.0
Wholesale and retail	10.6	2.0	8.5	13.1	(2.9)	16.1
Financial and insurance services	-	(0.0)	0.0	2.0	0.9	1.0
Real estate	20.0	(1.9)	22.0	15.8	(0.5)	16.3
Services	16.5	(0.6)	17.1	12.8	(7.7)	20.6
Local governments	-	-	-	-	-	-
Others	27.6	1.2	26.3	12.2	(1.3)	13.6
Domestic total	88.4	1.4	86.9	76.1	(16.5)	92.6
Japan offshore banking account	-	-	-	-	-	-
Total	88.4	1.4	86.9	76.1	(16.5)	92.6

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 three banks					Resona Bank				
	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Housing loans	11,563,868	131,916	144,099	11,431,952	11,419,768	7,089,050	60,756	46,927	7,028,294	7,042,123
Before securitization	11,992,564	103,636	86,448	11,888,927	11,906,116	7,379,225	40,758	7,476	7,338,466	7,371,749
Residential housing loans	8,569,597	76,142	107,000	8,493,455	8,462,596	5,003,874	16,980	11,631	4,986,893	4,992,243
Before securitization	8,947,167	52,152	58,050	8,895,014	8,889,116	5,242,923	1,271	(19,118)	5,241,651	5,262,041
Other consumer loans	371,070	(5,239)	(10,433)	376,310	381,504	215,874	(4,693)	(8,898)	220,568	224,772
Total loans to consumers	11,934,939	126,676	133,665	11,808,262	11,801,273	7,304,924	56,062	38,028	7,248,862	7,266,895
Before securitization of housing loans	12,363,635	98,397	76,014	12,265,237	12,287,620	7,595,099	36,064	(1,422)	7,559,034	7,596,521

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Housing loans	3,361,684	68,660	101,359	3,293,023	3,260,325	1,113,134	2,499	(4,186)	1,110,634	1,117,320
Before securitization	3,500,204	60,378	83,158	3,439,826	3,417,046	1,113,134	2,499	(4,186)	1,110,634	1,117,320
Residential housing loans	2,582,855	53,523	84,815	2,529,332	2,498,039	982,867	5,638	10,553	977,228	972,314
Before securitization	2,721,376	45,241	66,615	2,676,134	2,654,760	982,867	5,638	10,553	977,228	972,314
Other consumer loans	97,831	2,584	5,368	95,246	92,462	57,365	(3,129)	(6,903)	60,495	64,269
Total loans to consumers	3,459,515	71,244	106,727	3,388,270	3,352,787	1,170,499	(629)	(11,090)	1,171,129	1,181,590
Before securitization of housing loans	3,598,035	62,962	88,527	3,535,073	3,509,508	1,170,499	(629)	(11,090)	1,171,129	1,181,590

Note: Loans to corporate customers (primarily apartment loans) are excluded from the balance as of the end of September 2007. The total loans to consumers as of the end of March 2007 includes a balance of ¥49,309 million for the aforementioned loan (Resona Bank 40,792 million, Kinki Osaka Bank 8,517 million).  
(Breakdown: Resona Bank: ¥40,792 million; Kinki Osaka Bank: ¥8,517 million)

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Loans to SMEs and individuals	22,287,962	131,135	(153,567)	22,156,827	22,441,530	14,394,919	15,948	(327,881)	14,378,971	14,722,801
Ratio of loans to SMEs and individuals	85.18	0.20	0.71	84.98	84.47	83.20	0.65	1.27	82.55	81.93

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]	End of Mar. 2008 [A]	[A] - [B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Loans to SMEs and individuals	5,429,216	122,382	173,871	5,306,833	5,255,345	2,463,827	(7,196)	443	2,471,023	2,463,384
Ratio of loans to SMEs and individuals	87.82	(0.85)	(0.93)	88.67	88.75	91.90	(0.62)	(0.15)	92.52	92.05

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 four banks, Non-consolidated figures of each bank>

(Millions of yen)

	End of Mar. 2008 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Deposits (Term-end)	31,686,252	19,284,738	9,071,612	3,326,782	3,118	549,458	(116,977)	31,136,793	31,803,229
Deposits (average balance)	30,810,537	18,715,315	8,796,162	3,294,810	4,249	(112,616)	165,083	30,923,153	30,645,453
Trust principal (Term-end)	433,580	433,580	-	-	-	(37,874)	(83,174)	471,455	516,755
Trust principal (average balance)	475,366	475,366	-	-	-	(23,353)	(29,543)	498,720	504,909
Loans and bills discounted (Term-end)	26,163,804	17,301,331	6,181,769	2,680,703	-	92,164	(402,990)	26,071,639	26,566,795
Banking account	26,037,660	17,175,187	6,181,769	2,680,703	-	106,765	(378,072)	25,930,895	26,415,733
Trust account	126,144	126,144	-	-	-	(14,600)	(24,917)	140,744	151,062
Loans and bills discounted (average balance)	25,927,722	17,375,478	5,953,555	2,598,688	-	(92,409)	(254,604)	26,020,132	26,182,327
Banking account	25,787,733	17,235,489	5,953,555	2,598,688	-	(85,823)	(231,674)	25,873,557	26,019,407
Trust account	139,988	139,988	-	-	-	(6,586)	(22,930)	146,575	162,919

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

(Millions of yen)

	End of Mar. 2008 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Domestic consumer deposits (Term-end)	20,865,668	11,165,042	7,075,500	2,625,125	-	310,590	519,245	20,555,077	20,346,422
Liquid deposits	11,106,531	5,991,202	4,055,487	1,059,841	-	199,599	352,469	10,906,932	10,754,062
Time deposits	9,560,683	5,012,566	2,988,777	1,559,339	-	62,357	97,335	9,498,325	9,463,347
Domestic corporate deposits (Term-end)	9,110,024	6,909,862	1,527,070	669,972	3,118	(304,440)	(617,711)	9,414,464	9,727,735
Liquid deposits	6,215,171	4,675,930	1,076,009	463,232	-	(336,670)	(900,123)	6,551,842	7,115,294
Time deposits	2,416,077	1,853,654	372,773	189,649	-	(94,515)	224,443	2,510,593	2,191,634

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 Mar. 2008 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A] -[B]	[A] - [C]	End of Sep. 2007 [B]	End of Mar. 2007 [C]
Investment trust	2,283,920	1,168,323	782,736	332,860	(348,232)	(134,529)	2,632,153	2,418,450
Public bond	787,066	333,863	415,851	37,351	20,468	122,526	766,597	664,540
Insurance policy	736,876	365,428	260,672	110,775	69,062	156,218	667,814	580,658

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 three banks, Non-consolidated figures of each bank>

(1) Sales of nonperforming claims

(Millions of yen)

	FY 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A] -[B]	FY 2006 [B]
Principal of loans sold	93,924	72,761	7,798	13,364	(23,001)	116,925

Presented figures include trust account.

(2) Claims abandoned

(Companies, Millions of yen)

	FY 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A] -[B]	FY 2006 [B]
Number of debt-forgiven borrowers	-	-	-	-	(1)	1
Amount of claims abandoned	-	-	-	-	(210)	210

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