

# Financial Results Report

for Fiscal Year 2010  
(Reference Materials)



RESONA

**Resona Holdings, Inc.**

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## Financial Results Report for Fiscal Year 2010 (Reference Materials)

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## I. Highlights of Financial Results for Fiscal Year 2010

### 1. Statements of Income

&lt;Consolidated&gt;

(Millions of yen)

		FY 2010 (A)		FY 2009 (B)
			(A)-(B)	
Ordinary income	1	859,898	(15,231)	875,130
Consolidated gross operating profit	2	667,047	(11,351)	678,399
Interest income	3	484,092	(15,406)	499,499
Trust fees (after disposal of problem loans in the trust account)	4	25,937	(2,789)	28,727
<Disposal of problem loans in the trust account>	5	(21)	(30)	9
Fees and commissions	6	120,865	4,464	116,401
Trading income	7	28,534	2,203	26,330
Other operating income	8	7,617	176	7,440
Provision to general reserve for possible loan losses	9	1,350	(5,835)	7,186
General and administrative expenses	10	(369,413)	18,089	(387,502)
Other gains/(losses), net	11	(88,695)	57,072	(145,767)
Gains or losses on stocks	12	(833)	(1,502)	668
Disposal of problem loans	13	(92,253)	53,567	(145,820)
Write-off of loans	14	(52,299)	20,671	(72,971)
Provision to specific reserve for possible loan losses	15	(34,860)	31,923	(66,784)
Provision to special reserve for certain overseas loans	16	(1)	(143)	142
Other disposal of problem loans	17	(5,092)	1,115	(6,207)
Equity in earnings from investments in affiliated companies	18	400	310	90
Ordinary profit	19	210,290	57,975	152,314
Extraordinary profit	20	32,652	3,933	28,719
Gains from reversal of credit expenses	21	29,362	5,387	23,974
Extraordinary loss	22	(5,831)	(854)	(4,976)
Income before income taxes and minority interests	23	237,111	61,053	176,057
Income taxes-current	24	(10,523)	1,430	(11,954)
Income taxes-deferred	25	(62,189)	(34,415)	(27,774)
Minority interests in net income/(loss)	26	(4,318)	(220)	(4,098)
Net income	27	160,079	27,848	132,230
Credit related expenses (5, 9, 13, 21)	28	(61,561)	53,089	(114,650)

&lt;Reference&gt; Scope of consolidation and application of the equity method

(Companies)

		End of March, 2011		End of March, 2010
		(A)	(A)-(B)	(B)
Number of consolidated subsidiaries	29	17	(1)	18
Number of affiliated companies accounted for by the equity method	30	1	(1)	2
Total	31	18	(2)	20

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

(Millions of yen)

		Total of three banks			Resona Bank			Saitama Resona Bank			Kinki Osaka Bank		
		FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Gross operating profit	1	605,733	(9,473)	615,206	400,803	(5,831)	406,634	148,305	457	147,847	56,625	(4,098)	60,724
Gross operating profit from domestic operations	2	586,981	(21,979)	608,961	384,438	(17,908)	402,346	147,789	424	147,365	54,753	(4,495)	59,249
Interest income	3	469,719	(22,318)	492,037	289,970	(15,626)	305,597	133,517	(2,799)	136,316	46,231	(3,892)	50,123
Trust fees (after disposal of problem loans in the trust account)	4	25,937	(2,789)	28,727	25,937	(2,789)	28,727	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	(21)	(30)	9	(21)	(30)	9	-	-	-	-	-	-
Fees and commissions	6	70,370	5,169	65,200	51,073	5,454	45,619	12,353	494	11,859	6,942	(778)	7,721
Trading income	7	600	(924)	1,525	600	(924)	1,525	-	-	-	-	-	-
Other operating income	8	20,354	(1,116)	21,471	16,856	(4,020)	20,876	1,918	2,729	(810)	1,579	174	1,405
Gross operating profit from international operations	9	18,751	12,506	6,245	16,364	12,076	4,288	515	33	482	1,871	396	1,474
Interest income	10	1,462	7,622	(6,160)	1,604	7,682	(6,077)	(660)	(117)	(542)	518	57	460
Fees and commissions	11	2,587	123	2,464	2,205	122	2,082	187	9	177	195	(8)	203
Trading income	12	29,533	3,600	25,932	29,533	3,600	25,932	-	-	-	-	-	-
Other operating income	13	(14,831)	1,159	(15,991)	(16,978)	671	(17,649)	988	141	847	1,157	347	810
Expenses (excluding non-recurring items)	14	(345,657)	4,887	(350,545)	(227,559)	3,310	(230,870)	(76,212)	214	(76,427)	(41,885)	1,362	(43,247)
Personnel expenses	15	(130,137)	(4,042)	(126,095)	(84,033)	(2,845)	(81,187)	(28,488)	(1,081)	(27,407)	(17,615)	(114)	(17,500)
Non-personnel expenses	16	(197,181)	8,820	(206,002)	(131,603)	6,444	(138,048)	(43,486)	1,005	(44,491)	(22,091)	1,370	(23,462)
Taxes	17	(18,338)	109	(18,447)	(11,922)	(288)	(11,634)	(4,237)	291	(4,528)	(2,178)	106	(2,285)
Provision to general reserve for possible loan losses	18	4,787	(3,886)	8,674	3,639	(11,587)	15,227	1,105	8,323	(7,218)	43	(622)	665
Actual net operating profit *1	19	260,096	(4,554)	264,651	173,264	(2,490)	175,754	72,093	672	71,420	14,739	(2,736)	17,476
Core net operating profit *2	20	229,568	(15,295)	244,864	148,306	(9,275)	157,582	68,811	(2,534)	71,345	12,451	(3,486)	15,937
Net operating profit	21	264,863	(8,472)	273,335	176,882	(14,108)	190,990	73,198	8,995	64,202	14,782	(3,358)	18,141
Other gains or losses	22	(71,777)	48,951	(120,728)	(42,993)	46,553	(89,547)	(15,254)	36	(15,290)	(13,529)	2,361	(15,890)
Net gains/(losses) on stocks	23	(1,709)	(6,024)	4,315	(1,980)	(4,176)	2,195	(141)	(936)	794	413	(912)	1,325
Gains on sale	24	7,451	(807)	8,258	6,823	923	5,899	166	(802)	968	462	(928)	1,390
Losses on sale	25	(5,854)	(5,014)	(840)	(5,589)	(4,879)	(710)	(219)	(153)	(66)	(46)	18	(64)
Losses on devaluation	26	(3,305)	(203)	(3,102)	(3,214)	(220)	(2,994)	(88)	19	(107)	(3)	(2)	(0)
Expenses related to disposal of problem loans	27	(70,402)	44,280	(114,682)	(45,548)	41,761	(87,310)	(13,400)	(697)	(12,702)	(11,453)	3,216	(14,669)
Write-off of loans	28	(45,719)	21,068	(66,787)	(33,912)	18,925	(52,837)	(5,906)	(198)	(5,707)	(5,900)	2,341	(8,242)
Provision to specific reserve for possible loan losses	29	(21,456)	24,350	(45,806)	(10,397)	23,698	(34,095)	(6,560)	(370)	(6,190)	(4,497)	1,021	(5,519)
Provision to special reserve for certain overseas loans	30	(1)	(888)	887	(1)	(888)	887	-	-	-	-	-	-
Other disposal of problem loans	31	(3,224)	(249)	(2,975)	(1,237)	26	(1,263)	(933)	(128)	(804)	(1,054)	(147)	(906)
Other	32	334	10,695	(10,361)	4,535	8,967	(4,431)	(1,712)	1,670	(3,382)	(2,489)	57	(2,546)
Ordinary profit	33	193,085	40,479	152,606	133,888	32,445	101,443	57,943	9,031	48,911	1,253	(997)	2,250
Extraordinary profit/(loss), net	34	24,677	705	23,972	21,416	3,318	18,098	666	(2,302)	2,969	2,594	(310)	2,904
Gains from reversal of credit-related expenses	35	28,817	4,929	23,888	24,340	6,449	17,890	1,532	(1,664)	3,197	2,944	144	2,799
Gains from reversal of loan loss reserves	36	-	-	-	-	-	-	-	-	-	-	-	-
Gains from recoveries of written-off claims	37	28,817	4,929	23,888	24,340	6,449	17,890	1,532	(1,664)	3,197	2,944	144	2,799
Gains/(losses) on sales of premises and equipment	38	33	1,268	(1,234)	(14)	1,067	(1,082)	(193)	(89)	(104)	242	289	(47)
Losses on impairment on fixed assets	39	(3,659)	(22)	(3,636)	(2,617)	760	(3,378)	(650)	(527)	(123)	(390)	(256)	(134)
Other	40	(513)	(5,469)	4,955	(291)	(4,959)	4,667	(21)	(21)	-	(200)	(488)	287
Income before income taxes	41	217,763	41,185	176,578	155,305	35,763	119,541	58,610	6,729	51,880	3,848	(1,307)	5,155
Income taxes-current	42	(5,518)	43,272	(48,791)	10,408	25,294	(14,886)	(23,727)	9,572	(33,299)	7,800	8,405	(604)
Income taxes-deferred	43	(61,710)	(57,068)	(4,642)	(60,551)	(41,878)	(18,673)	10	(11,120)	11,130	(1,169)	(4,070)	2,901
Net income	44	150,534	27,388	123,145	105,161	19,179	85,982	34,892	5,181	29,710	10,479	3,027	7,452
Credit-related expenses (5, 18, 27, 35)	45	(36,818)	45,292	(82,111)	(17,590)	36,593	(54,183)	(10,762)	5,960	(16,723)	(8,465)	2,739	(11,204)

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Actual net operating profit	260,096	(4,554)	264,651	173,264	(2,490)	175,754
Actual net operating profit per employee (thousands of yen)	17,010	(442)	17,452	17,736	(471)	18,207
Net operating profit	264,863	(8,472)	273,335	176,882	(14,108)	190,990
Net operating profit per employee (thousands of yen)	17,322	(703)	18,025	18,106	(1,679)	19,785

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Actual net operating profit	72,093	672	71,420	14,739	(2,736)	17,476
Actual net operating profit per employee (thousands of yen)	23,338	(405)	23,743	6,060	(922)	6,982
Net operating profit	73,198	8,995	64,202	14,782	(3,358)	18,141
Net operating profit per employee (thousands of yen)	23,696	2,353	21,343	6,078	(1,169)	7,247

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

## 3. R O E

<Consolidated>

(%)

	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Net income ROE	8.82	2.52	6.30

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

(%)

	Total of three banks			Resona Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Net operating profit ROE	17.49	(2.59)	20.08	16.10	(2.93)	19.03
Net income ROE	9.94	0.90	9.04	9.57	1.01	8.56

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Net operating profit ROE	23.56	(0.91)	24.47	14.13	(4.96)	19.09
Net income ROE	11.23	(0.09)	11.32	10.02	2.18	7.84

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 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Average interest rate on funds invested (A)	1.46	(0.12)	1.58	1.47	(0.11)	1.59
Average interest rate of loans and bills discounted (C)	1.83	(0.12)	1.95	1.76	(0.13)	1.90
Average interest rate on securities	0.58	(0.02)	0.60	0.60	0.03	0.56
Average interest rate on procured funds (B)	1.05	(0.06)	1.11	1.09	(0.05)	1.14
Average interest rate of deposits and negotiable CDs (D)	0.11	(0.05)	0.16	0.11	(0.04)	0.16
Average interest rate on external debt	0.30	(0.05)	0.36	0.11	(0.02)	0.13
Gross interest margin (A) - (B)	0.41	(0.05)	0.46	0.38	(0.06)	0.45
Average loan/deposit margin (C) - (D)	1.71	(0.07)	1.79	1.64	(0.08)	1.73

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Average interest rate on funds invested (A)	1.40	(0.12)	1.52	1.56	(0.15)	1.72
Average interest rate of loans and bills discounted (C)	1.95	(0.12)	2.08	1.93	(0.06)	2.00
Average interest rate on securities	0.54	(0.05)	0.60	0.63	(0.30)	0.93
Average interest rate on procured funds (B)	0.84	(0.08)	0.93	1.42	(0.10)	1.52
Average interest rate of deposits and negotiable CDs (D)	0.09	(0.05)	0.14	0.15	(0.05)	0.20
Average interest rate on external debt	0.97	(0.17)	1.14	1.77	(0.03)	1.80
Gross interest margin (A) - (B)	0.55	(0.04)	0.59	0.14	(0.05)	0.20
Average loan/deposit margin (C) - (D)	1.86	(0.07)	1.93	1.78	(0.01)	1.79

"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 2010 (A)			(A)-(B)			FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	36,314,797	541,325	1.49	421,808	(37,144)	(0.12)	35,892,988	578,469	1.61
Loans and bills discounted	25,262,923	461,829	1.82	(405,396)	(39,692)	(0.12)	25,668,319	501,522	1.95
Securities	9,530,394	58,328	0.61	692,905	3,605	(0.00)	8,837,489	54,723	0.61
Source of Funds	36,789,701	70,143	0.19	388,739	(22,448)	(0.06)	36,400,962	92,591	0.25
Deposits	32,214,366	37,777	0.11	789,618	(14,439)	(0.04)	31,424,747	52,217	0.16
Negotiable certificates of deposit	1,799,026	2,147	0.11	31,767	(1,046)	(0.06)	1,767,259	3,193	0.18
Call money	398,902	485	0.12	(311,497)	(384)	(0.00)	710,400	869	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,116,112	4,730	0.42	332,977	(352)	(0.22)	783,135	5,083	0.64

2. Domestic operations	FY 2010 (A)			(A)-(B)			FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,695,496	522,280	1.46	388,587	(38,149)	(0.12)	35,306,908	560,430	1.58
Loans and bills discounted	25,132,207	460,244	1.83	(413,637)	(39,513)	(0.12)	25,545,845	499,757	1.95
Securities	9,371,893	54,614	0.58	654,490	1,888	(0.02)	8,717,403	52,726	0.60
Source of Funds	35,945,610	52,561	0.14	280,653	(15,831)	(0.04)	35,664,956	68,392	0.19
Deposits	31,736,106	36,392	0.11	745,453	(14,527)	(0.04)	30,990,652	50,920	0.16
Negotiable certificates of deposit	1,796,713	2,144	0.11	29,682	(1,048)	(0.06)	1,767,030	3,192	0.18
Call money	389,646	423	0.10	(315,796)	(404)	(0.00)	705,443	828	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,106,112	4,199	0.37	332,977	(352)	(0.20)	773,135	4,552	0.58

3. International operations	FY 2010 (A)			(A)-(B)			FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	752,109	19,343	2.57	(208,403)	115	0.57	960,512	19,227	2.00
Loans and bills discounted	130,715	1,585	1.21	8,241	(179)	(0.22)	122,474	1,764	1.44
Securities	158,501	3,714	2.34	38,414	1,716	0.67	120,086	1,997	1.66
Source of Funds	976,899	17,881	1.83	(133,538)	(7,506)	(0.45)	1,110,438	25,387	2.28
Deposits	478,260	1,385	0.28	44,165	88	(0.00)	434,094	1,297	0.29
Negotiable certificates of deposit	2,313	2	0.10	2,084	2	(0.01)	228	0	0.11
Call money	9,256	61	0.66	4,299	19	(0.17)	4,956	41	0.83
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	531	5.31	-	-	-	10,000	531	5.31

&lt;Resona bank&gt;

(Millions of yen, %)

1. Total operations	FY 2010 (A)			(A)-(B)			FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	22,501,919	341,980	1.51	112,105	(23,592)	(0.11)	22,389,813	365,572	1.63
Loans and bills discounted	16,510,714	290,925	1.76	(251,296)	(27,220)	(0.13)	16,762,011	318,145	1.89
Securities	4,882,560	31,731	0.64	102,225	4,045	0.07	4,780,334	27,686	0.57
Source of Funds	23,123,816	50,405	0.21	45,670	(15,647)	(0.06)	23,078,145	66,053	0.28
Deposits	19,211,018	23,670	0.12	467,296	(8,057)	(0.04)	18,743,722	31,727	0.16
Negotiable certificates of deposit	1,568,461	1,819	0.11	(25,542)	(937)	(0.05)	1,594,003	2,757	0.17
Call money	327,180	418	0.12	(313,297)	(379)	0.00	640,477	798	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	914,683	1,526	0.16	338,678	99	(0.08)	576,005	1,427	0.24

2. Domestic operations	FY 2010 (A)			(A)-(B)			FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	21,960,322	323,939	1.47	81,908	(24,595)	(0.11)	21,878,414	348,535	1.59
Loans and bills discounted	16,383,840	289,388	1.76	(260,440)	(27,065)	(0.13)	16,644,280	316,454	1.90
Securities	4,792,569	28,830	0.60	69,147	2,324	0.03	4,723,422	26,506	0.56
Source of Funds	22,357,575	33,969	0.15	(59,424)	(8,969)	(0.04)	22,417,000	42,938	0.19
Deposits	18,803,649	22,409	0.11	428,276	(8,173)	(0.04)	18,375,373	30,582	0.16
Negotiable certificates of deposit	1,566,147	1,817	0.11	(27,627)	(939)	(0.05)	1,593,774	2,756	0.17
Call money	318,171	358	0.11	(318,270)	(401)	(0.00)	636,441	759	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	904,683	995	0.11	338,678	99	(0.04)	566,005	895	0.15

3. International operations	FY 2010 (A)			(A)-(B)			FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	560,502	18,085	3.22	(221,783)	199	0.94	782,286	17,886	2.28
Loans and bills discounted	126,874	1,536	1.21	9,143	(154)	(0.22)	117,730	1,690	1.43
Securities	89,990	2,901	3.22	33,078	1,720	1.14	56,912	1,180	2.07
Source of Funds	785,146	16,480	2.09	(146,885)	(7,483)	(0.47)	932,032	23,963	2.57
Deposits	407,368	1,261	0.30	39,019	115	(0.00)	368,349	1,145	0.31
Negotiable certificates of deposit	2,313	2	0.10	2,084	2	(0.01)	228	0	0.11
Call money	9,008	60	0.67	4,972	21	(0.29)	4,036	38	0.96
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	531	5.31	-	-	-	10,000	531	5.31







## 6. Retirement benefit liabilities and expenses

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

### (1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)
Retirement benefit obligation	360,224	364	359,859	282,387	(1,589)	283,976
Pension plan assets at fair value	464,354	(32,744)	497,099	406,684	(32,851)	439,535
Prepaid pension cost	132,809	(5,444)	138,253	128,669	(4,203)	132,872
Reserve for employee's retirement benefits	10,116	1,630	8,485	-	-	-
Amount to be amortized	18,562	26,033	(7,471)	4,372	27,058	(22,685)

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)
Retirement benefit obligation	43,596	1,620	41,975	34,240	332	33,907
Pension plan assets at fair value	36,624	(535)	37,159	21,045	641	20,404
Prepaid pension cost	4,139	(1,240)	5,380	-	-	-
Reserve for employee's retirement benefits	4,221	1,405	2,816	5,894	225	5,669
Amount to be amortized	6,889	(490)	7,379	7,300	(534)	7,834

### (2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Retirement benefit expenses	(16,385)	3,599	(19,984)	(9,315)	3,879	(13,195)
Service cost	(9,638)	(514)	(9,124)	(6,635)	(281)	(6,353)
Interest cost	(7,197)	(201)	(6,996)	(5,679)	(103)	(5,575)
Expected return on pension plan assets	3,975	190	3,784	3,228	116	3,111
Amortization of actuarial differences	(3,524)	4,123	(7,648)	(229)	4,148	(4,377)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Retirement benefit expenses	(4,183)	(110)	(4,073)	(2,885)	(169)	(2,715)
Service cost	(1,884)	(126)	(1,757)	(1,119)	(106)	(1,013)
Interest cost	(839)	(39)	(799)	(678)	(57)	(620)
Expected return on pension plan assets	339	30	308	408	43	364
Amortization of actuarial differences	(1,798)	25	(1,823)	(1,496)	(49)	(1,446)

## 7. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Net gains/(losses) on bonds	30,527	10,740	19,787	24,957	6,785	18,172
Gains on sale	50,361	10,776	39,584	40,771	9,794	30,977
Gains on redemption	-	-	-	-	-	-
Losses on sale	(17,691)	(8,170)	(9,520)	(15,199)	(10,833)	(4,365)
Losses on redemption	(610)	2,462	(3,072)	-	2,237	(2,237)
Losses on devaluation	(1,530)	5,673	(7,204)	(614)	5,587	(6,201)
Net gains/(losses) on stocks	(1,709)	(6,024)	4,315	(1,980)	(4,176)	2,195
Gains on sale	7,451	(807)	8,258	6,823	923	5,899
Losses on sale	(5,854)	(5,014)	(840)	(5,589)	(4,879)	(710)
Losses on devaluation	(3,305)	(203)	(3,102)	(3,214)	(220)	(2,994)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2010 (A)	(A)-(B)	FY 2009 (B)	FY 2010 (A)	(A)-(B)	FY 2009 (B)
Net gains/(losses) on bonds	3,281	3,206	75	2,288	749	1,539
Gains on sale	5,574	(340)	5,915	4,015	1,322	2,692
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,192)	2,906	(5,099)	(299)	(243)	(55)
Losses on redemption	(63)	653	(717)	(546)	(428)	(118)
Losses on devaluation	(36)	(12)	(23)	(880)	98	(979)
Net gains/(losses) on stocks	(141)	(936)	794	413	(912)	1,325
Gains on sale	166	(802)	968	462	(928)	1,390
Losses on sale	(219)	(153)	(66)	(46)	18	(64)
Losses on devaluation	(88)	19	(107)	(3)	(2)	(0)

## 8. Unrealized gains/(losses) on marketable securities (Bonds held to maturity, Stocks of subsidiaries and affiliates and Available-for-sale securities)

&lt;Consolidated&gt;

(Millions of yen)

	Consolidated					
	B/S Amount (End of Mar. 2011)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Mar. 2011)			Change from End of Mar. 2010
			Gain	Loss		
Bonds held to maturity	1,667,900	580,698	24,596	28,393	3,797	(248)
Available-for-sale securities	8,246,348	392,007	92,865	144,416	51,551	(27,741)
Stocks	464,047	(10,544)	112,177	130,516	18,339	(17,877)
Bonds	7,515,636	469,620	(14,392)	12,083	26,475	(5,281)
JGB	6,322,090	579,960	(15,801)	5,370	21,171	(2,216)
Other	266,664	(67,068)	(4,919)	1,816	6,736	(4,582)

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought." The presented figures only include marketable securities.

Fair values of floating-rate Japanese government bonds, which are included in "bonds" in "Avalable-for-sale securities", are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was ¥6.5bn. These floating-rate JGBs would have ¥10.7bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of March 31, 2011 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	92,865
Fair value hedge gains recorded as income	(less) 9,738
Deferred tax liabilities	(less) 21,304
Unrealized gains on available-for-sale securities (before adjustment)	61,822
Amounts attributable to minority interests	(less) 25
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	30
Amount reported on the Consolidated Balance Sheet	61,826

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

(Millions of yen)

	Total of three banks						Resona Bank					
	B/S Amount (End of Mar. 2011)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Mar. 2011)			Change from End of Mar. 2010	B/S Amount (End of Mar. 2011)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Mar. 2011)			Change from End of Mar. 2010
			Gain	Loss				Gain	Loss			
Bonds held to maturity	1,667,900	580,698	24,596	28,393	3,797	(248)	1,016,809	527,089	3,189	6,441	3,252	(2,683)
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	8,243,304	397,048	92,653	144,176	51,522	(27,167)	4,238,805	27,553	60,482	101,233	40,751	(16,264)
Stocks	463,316	(10,386)	111,965	130,276	18,310	(17,847)	355,993	5,045	79,836	97,121	17,284	(8,265)
Bonds	7,515,606	469,714	(14,392)	12,083	26,475	(5,280)	3,806,101	39,441	(17,209)	2,598	19,807	(2,458)
Other	264,380	(62,279)	(4,919)	1,816	6,736	(4,039)	76,710	(16,934)	(2,145)	1,512	3,658	(5,541)

	Saitama Resona Bank						Kinki Osaka Bank					
	B/S Amount (End of Mar. 2011)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Mar. 2011)			Change from End of Mar. 2010	B/S Amount (End of Mar. 2011)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Mar. 2011)			Change from End of Mar. 2010
			Gain	Loss				Gain	Loss			
Bonds held to maturity	498,184	57,106	15,255	15,732	477	1,797	152,906	(3,497)	6,151	6,219	68	637
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	3,279,666	281,850	36,204	40,611	4,406	(9,487)	724,832	87,644	(4,032)	2,332	6,364	(1,415)
Stocks	100,478	(15,505)	30,678	31,200	522	(9,837)	6,844	73	1,449	1,953	503	254
Bonds	3,123,456	323,587	5,879	9,180	3,301	(137)	586,049	106,684	(3,062)	303	3,366	(2,684)
Other	55,731	(26,231)	(353)	229	583	487	131,939	(19,113)	(2,420)	74	2,494	1,013

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

The presented figures only include marketable securities.

## 9. Breakdown of securities by remaining period to maturity (Securities held to maturity and available-for-sale securities with maturities)

【Total of three banks】

(Billions of yen)

	End of Mar. 2011						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	45.2	220.1	254.1	327.3	824.7	3.0	15.2	74.8	316.2	182.9	375.5	145.4
Japanese government bonds	30.0	165.0	177.0	266.3	714.7	3.0	-	30.0	260.0	120.0	284.6	145.4
Japanese local government bonds	12.0	51.0	75.2	60.9	110.0	-	5.2	38.8	55.7	62.7	90.9	-
Japanese corporate bonds	3.2	4.1	1.9	0.0	-	-	10.0	6.0	0.4	0.2	-	-
Available-for-sale securities	2,728.8	1,464.7	2,537.5	390.1	478.3	152.0	2,627.9	1,207.0	2,321.1	75.2	744.2	378.9
Bonds	2,713.6	1,403.9	2,506.0	381.4	476.1	22.3	2,624.9	1,114.9	2,264.7	64.3	738.6	222.3
Japanese government bonds	2,528.7	1,083.7	2,064.1	254.6	384.0	-	2,369.9	629.3	1,838.3	50.0	659.7	185.1
Japanese local government bonds	0.3	5.7	41.8	16.7	85.8	-	17.8	1.0	46.7	6.6	74.1	-
Japanese corporate bonds	184.5	314.5	400.0	110.1	6.3	22.3	237.1	484.5	379.7	7.7	4.7	37.2
Other	15.2	60.8	31.5	8.7	2.1	129.7	3.0	92.0	56.3	10.8	5.6	156.5

【Resona Bank】

(Billions of yen)

	End of Mar. 2011						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	30.0	165.0	175.0	184.5	448.5	-	-	30.0	260.0	100.0	100.0	-
Japanese government bonds	30.0	165.0	175.0	184.5	448.5	-	-	30.0	260.0	100.0	100.0	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,327.3	386.8	1,697.3	139.8	307.3	14.8	1,213.7	377.6	1,585.6	41.8	446.5	200.4
Bonds	1,323.1	360.3	1,689.0	133.9	306.9	-	1,212.2	314.9	1,577.1	34.4	446.5	185.1
Japanese government bonds	1,247.8	118.4	1,420.0	129.0	299.0	-	1,087.0	-	1,227.3	30.0	439.0	185.1
Japanese local government bonds	-	-	30.3	-	7.9	-	16.8	-	29.4	-	7.4	-
Japanese corporate bonds	75.3	241.9	238.7	4.9	0.0	-	108.3	314.9	320.3	4.4	0.0	-
Other	4.2	26.4	8.2	5.8	0.3	14.8	1.5	62.6	8.5	7.3	0.0	15.3

【Saitama Resona Bank】

(Billions of yen)

	End of Mar. 2011						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	12.0	51.0	75.2	108.7	262.2	-	5.2	38.8	55.7	62.7	224.0	66.9
Japanese government bonds	-	-	-	47.8	152.2	-	-	-	-	-	133.1	66.9
Japanese local government bonds	12.0	51.0	75.2	60.9	110.0	-	5.2	38.8	55.7	62.7	90.9	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,365.9	947.9	541.8	91.0	156.6	58.1	1,312.3	689.3	479.7	28.3	280.1	70.8
Bonds	1,357.4	941.7	536.9	90.2	155.6	22.3	1,312.3	675.5	463.1	26.8	277.4	25.8
Japanese government bonds	1,274.0	922.3	516.7	73.5	78.0	-	1,222.9	620.0	438.0	20.0	211.0	-
Japanese local government bonds	-	4.9	11.4	16.7	77.6	-	-	-	16.3	6.6	66.4	-
Japanese corporate bonds	83.4	14.5	8.8	0.0	-	22.3	89.4	55.5	8.7	0.2	-	25.8
Other	8.4	6.1	4.9	0.8	0.9	35.7	-	13.7	16.6	1.5	2.7	44.9

【Kinki Osaka Bank】

(Billions of yen)

	End of Mar. 2011						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	3.2	4.1	3.9	34.0	114.0	3.0	10.0	6.0	0.4	20.2	51.5	78.5
Japanese government bonds	-	-	2.0	34.0	114.0	3.0	-	-	-	20.0	51.5	78.5
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	3.2	4.1	1.9	0.0	-	-	10.0	6.0	0.4	0.2	-	-
Available-for-sale securities	35.6	130.0	298.3	159.2	14.4	79.1	101.8	140.0	255.6	4.9	17.5	107.7
Bonds	33.0	101.8	279.9	157.1	13.5	-	100.2	124.5	224.5	3.0	14.7	11.3
Japanese government bonds	6.9	43.0	127.4	52.1	7.0	-	60.0	9.3	173.0	-	9.7	-
Japanese local government bonds	0.3	0.8	0.1	-	0.2	-	0.9	1.0	0.8	-	0.2	-
Japanese corporate bonds	25.7	58.0	152.4	105.0	6.2	-	39.3	114.1	50.6	3.0	4.7	11.3
Other	2.6	28.2	18.3	2.1	0.8	79.1	1.5	15.5	31.1	1.9	2.8	96.3

## 10. Capital adequacy ratio (preliminary)

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

<Consolidated> (Billions of yen/ %)

	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)
	Capital adequacy ratio	11.21	(2.60)
Tier 1 ratio	7.51	(2.69)	10.20
Total qualifying capital	2,119.0	(695.0)	2,814.0
Tier 1	1,418.9	(659.7)	2,078.6
Tier 2	715.1	(36.9)	752.1
Deductions	15.0	(1.7)	16.7
Risk weighted assets	18,893.8	(1,477.5)	20,371.4
Total required capital*1	1,511.5	(118.2)	1,629.7

### Reference

The consolidated capital adequacy ratio and Tier 1 ratio calculated based on the BIS international standards are as follows.\*2

Capital adequacy ratio: 11.43%

Tier 1 ratio: 7.32%

(Note 1):

The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as "risk-weighted assets x 8%" since they adopted the F-IRB approach for capital adequacy ratio calculations. Total required capital of Kinki Osaka Bank as of March 31, 2010 was calculated as "risk-weighted assets x 4%."

(Note 2):

The reported figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008, which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier 1 capital as well as the calculation of Tier 2 capital without reflecting valuation gain on such securities. As of March 31, 2011, the consolidated capital adequacy ratio and Tier 1 ratio calculated based on the former criteria without applying this special treatment would be 11.39% and 7.32%, respectively.

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

<Non-consolidated basis of each bank>

(Billions of yen/ %)

	Resona (Non-consolidated)		End of Mar. 2010 (B)	Saitama Resona (Non-consolidated)		End of Mar. 2010 (B)	Kinki Osaka (Non-consolidated)		End of Mar. 2010 (B)
	End of Mar. 2011 (A)	(A)-(B)		End of Mar. 2011 (A)	(A)-(B)		End of Mar. 2011 (A)	(A)-(B)	
Capital adequacy ratio	11.68	0.74	10.94	12.10	1.01	11.09	12.30	1.82	10.48
Tier 1 ratio	7.91	0.67	7.24	7.55	0.81	6.74	7.67	1.61	6.06
Total qualifying capital	1,584.6	11.4	1,573.1	443.9	18.8	425.1	172.6	(4.7)	177.3
Tier 1	1,073.7	32.5	1,041.1	277.0	18.4	258.5	107.5	4.9	102.6
Tier 2	539.8	(22.3)	562.2	177.2	(0.0)	177.2	65.8	(9.7)	75.5
Deductions	28.8	(1.3)	30.2	10.2	(0.3)	10.6	0.8	(0.0)	0.8
Risk weighted assets	13,559.9	(808.4)	14,368.4	3,668.1	(163.6)	3,831.8	1,402.4	(289.6)	1,692.1
Total required capital*1	1,084.7	(64.6)	1,149.4	293.4	(13.0)	306.5	112.1	44.5	67.6

<Consolidated basis of each bank>

(Billions of yen/ %)

	Resona (Consolidated)		End of Mar. 2010 (B)
	End of Mar. 2011 (A)	(A)-(B)	
Capital adequacy ratio	11.76	0.73	11.03
Tier 1 ratio	8.10	0.68	7.42
Total qualifying capital	1,607.2	12.4	1,594.7
Tier 1	1,106.5	33.6	1,072.8
Tier 2	540.9	(22.2)	563.1
Deductions	40.2	(1.0)	41.2
Risk weighted assets	13,660.5	(793.6)	14,454.1
Total required capital*1	1,092.8	(63.4)	1,156.3

	Kinki Osaka (Consolidated)		End of Mar. 2010 (B)
	End of Mar. 2011 (A)	(A)-(B)	
Capital adequacy ratio	12.85	2.14	10.71
Tier 1 ratio	8.00	1.68	6.32
Total qualifying capital	181.4	(0.9)	182.3
Tier 1	113.0	5.3	107.6
Tier 2	69.2	(6.4)	75.6
Deductions	0.8	(0.0)	0.8
Risk weighted assets	1,411.5	(290.3)	1,701.9
Total required capital*1	112.9	44.8	68.0

## 11. Securitized Product held

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

(Billions of yen)

	Total of three banks						Resona Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)
Securitized products	195.0	(49.7)	244.7	(1.1)	1.4	(2.6)	71.0	(11.9)	82.9	0.0	(0.0)	0.0
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	195.0	(49.7)	244.7	(1.1)	1.4	(2.6)	71.0	(11.9)	82.9	0.0	(0.0)	0.0
Backed assets in Japan	195.0	(49.7)	244.7	(1.1)	1.4	(2.6)	71.0	(11.9)	82.9	0.0	(0.0)	0.0
Housing loans	182.6	(38.2)	220.8	(0.9)	0.7	(1.7)	63.7	(10.4)	74.1	0.0	(0.0)	0.0
Commercial real estate	6.0	(7.9)	13.9	(0.1)	0.6	(0.8)	3.6	(1.5)	5.1	0.0	(0.0)	0.0
Other	6.3	(3.5)	9.9	(0.0)	0.0	(0.0)	3.6	-	3.6	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

  

	Saitama Resona Bank						Kinki Osaka Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Mar. 2011 (A)	(A)-(B)	End of Mar. 2010 (B)
Securitized products	42.3	(12.6)	55.0	(0.0)	0.2	(0.3)	81.6	(25.1)	106.8	(1.1)	1.2	(2.3)
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	42.3	(12.6)	55.0	(0.0)	0.2	(0.3)	81.6	(25.1)	106.8	(1.1)	1.2	(2.3)
Backed assets in Japan	42.3	(12.6)	55.0	(0.0)	0.2	(0.3)	81.6	(25.1)	106.8	(1.1)	1.2	(2.3)
Housing loans	40.7	(11.1)	51.8	(0.0)	0.2	(0.3)	78.1	(16.7)	94.8	(0.9)	0.5	(1.4)
Commercial real estate	-	-	-	-	-	-	2.4	(6.4)	8.8	(0.2)	0.7	(0.9)
Other	1.6	(1.5)	3.1	0.0	0.0	(0.0)	1.0	(2.0)	3.0	(0.0)	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

### Notes:

#### Note.1: Lined to subprime mortgage loans

Resona Group banks have no investments in securitized products linked to subprime 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 no exposure to subprime 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 subprime 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, 2011	Balance sheet amount	34.0billion yen	Unrealized gain	0.0 billion yen
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#### Note.3: 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)



## 12. Stock holdings

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

(Billions of yen)

	End of Mar. 2011				Change	End of Mar. 2010
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Acquisition cost	351.3	276.1	69.8	5.3	7.4	343.8
Market value	463.3	355.9	100.4	6.8	(10.3)	473.7
Book value of stocks sold outright	9.6	3.8	5.6	0.1	(1.4)	11.1

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

## 13. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Mar. 2011	Change	End of Mar. 2010
Executive officers	8	(1)	9

\*1. Above figures include 12 directors who concurrently serve as directors and executive officers for subsidiary banks.

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

\*3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal years.

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

(People/ branch offices)

	End of Mar. 2011				Change	End of Mar. 2010
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Directors	39	16	12	11	(1)	40
Non-board executive officers	50	34	7	9	1	49
Employees	15,240	9,735	3,082	2,423	125	15,115
Manned domestic offices	568	312	128	128	(8)	576
Non-manned domestic offices	832	496	306	30	(14)	846
Total domestic offices	1,400	808	434	158	(22)	1,422

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

\*2 Non-board executive officers of Resona Bank who concurrently serve as directors of other Group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.

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

\*4 The number of employees is based on the Business Revitalization Plan (including the seconded employees).

\*5 The figures presented in the table above do not include those who retired at the end of the interim period.

\*6 The number of manned domestic offices is the sum of domestic head/branch offices and representative offices.  
The number of non-manned domestic offices does not include jointly operated representative offices.

\*7 The number of unmanned domestic offices for Resona Bank does not include 1,305 ATM locations of BankTime.

## II. Loans and Bills Discounted 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. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Loans to borrowers in legal bankruptcy	18,203	(7,609)	(14,905)	25,812	33,108	11,092	(8,064)	(13,501)	19,157	24,593
Past due loans	452,453	(9,069)	(6,127)	461,523	458,581	303,719	(12,613)	(12,676)	316,333	316,395
Loans past due 3 months or more	8,125	(4,391)	(5,741)	12,516	13,866	4,542	(4,448)	(4,256)	8,991	8,798
Restructured loans	160,111	(14,401)	19,165	174,512	140,945	103,375	(6,632)	6,141	110,008	97,234
Risk-managed loans, total	638,893	(35,471)	(7,609)	674,364	646,503	422,729	(31,759)	(24,292)	454,489	447,022
Partial direct write-offs	376,271	(28,736)	(39,903)	405,007	416,174	320,721	(27,507)	(37,793)	348,228	358,514
Balance of loans (Term-end)	26,177,902	351,858	(128,209)	25,826,043	26,306,112	17,278,145	340,830	(36,873)	16,937,315	17,315,019

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Loans to borrowers in legal bankruptcy	4,653	216	558	4,436	4,094	2,457	238	(1,963)	2,218	4,420
Past due loans	89,303	2,118	7,454	87,185	81,848	59,430	1,425	(906)	58,004	60,336
Loans past due 3 months or more	2,458	333	(510)	2,124	2,969	1,124	(276)	(975)	1,400	2,099
Restructured loans	23,998	(8,861)	(1,110)	32,859	25,109	32,737	1,092	14,135	31,644	18,601
Risk-managed loans, total	120,414	(6,191)	6,392	126,606	114,021	95,749	2,480	10,290	93,268	85,458
Partial direct write-offs	26,428	(517)	(2,249)	26,946	28,677	29,120	(711)	138	29,832	28,982
Balance of loans (Term-end)	6,388,352	34,345	2,037	6,354,006	6,386,315	2,511,403	(23,317)	(93,373)	2,534,720	2,604,777

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Loans to borrowers in legal bankruptcy	0.06	(0.03)	(0.06)	0.09	0.12	0.06	(0.05)	(0.08)	0.11	0.14
Past due loans	1.72	(0.06)	(0.02)	1.78	1.74	1.75	(0.11)	(0.07)	1.86	1.82
Loans past due 3 months or more	0.03	(0.01)	(0.02)	0.04	0.05	0.02	(0.03)	(0.03)	0.05	0.05
Restructured loans	0.61	(0.06)	0.08	0.67	0.53	0.59	(0.05)	0.03	0.64	0.56
Risk-managed loans, total	2.44	(0.17)	(0.01)	2.61	2.45	2.44	(0.24)	(0.14)	2.68	2.58

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Loans to borrowers in legal bankruptcy	0.07	0.01	0.01	0.06	0.06	0.09	0.01	(0.07)	0.08	0.16
Past due loans	1.39	0.02	0.11	1.37	1.28	2.36	0.08	0.05	2.28	2.31
Loans past due 3 months or more	0.03	0.00	(0.01)	0.03	0.04	0.04	(0.01)	(0.04)	0.05	0.08
Restructured loans	0.37	(0.14)	(0.02)	0.51	0.39	1.30	0.06	0.59	1.24	0.71
Risk-managed loans, total	1.88	(0.11)	0.10	1.99	1.78	3.81	0.14	0.53	3.67	3.28

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

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

(%)

	Total of three banks					Resona Bank				
	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Before partial direct write-off	69.98	1.07	(2.05)	68.91	72.03	77.47	1.68	(0.70)	75.79	78.17
After partial direct write-off	52.30	2.05	(1.73)	50.25	54.03	60.38	3.13	(0.28)	57.25	60.66

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011[A]	[A] -[B]	[A] - [C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Before partial direct write-off	53.39	2.51	(2.13)	50.88	55.52	44.88	(1.65)	(4.58)	46.53	49.46
After partial direct write-off	43.16	2.73	(1.17)	40.43	44.33	28.12	(1.31)	(4.21)	29.43	32.33

\*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

&lt;Consolidated&gt;

(Millions of yen)

	End of Mar.			End of Sep.	End of Mar.
	2011 [A]	[A] - [B]	[A] - [C]	2010 [B]	2010 [C]
General reserve for possible loan losses	292,278	6,941	(4,071)	285,336	296,349
Specific reserve for possible loan losses	132,337	(11,303)	(10,916)	143,640	143,253
Special reserve for certain overseas loans	3	0	1	3	1
Total reserve for possible loan losses	424,619	(4,361)	(14,985)	428,980	439,604
Reserve for write-off of loans in the trust account	259	(19)	(42)	278	301

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

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2011 [A]			2010 [B]	2010 [C]	2011 [A]			2010 [B]	2010 [C]
General reserve for possible loan losses	210,510	5,812	(5,713)	204,697	216,223	159,422	6,744	(4,565)	152,678	163,988
Specific reserve for possible loan losses	123,369	(10,520)	(9,458)	133,890	132,828	95,560	(11,700)	(11,322)	107,260	106,883
Special reserve for certain overseas loans	3	0	1	3	1	3	0	1	3	1
Total reserve for possible loan losses	333,883	(4,708)	(15,170)	338,591	349,053	254,987	(4,955)	(15,886)	259,942	270,873
Reserve for write-off of loans in the trust account	259	(19)	(42)	278	301	259	(19)	(42)	278	301

  

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2011 [A]			2010 [B]	2010 [C]	2011 [A]			2010 [B]	2010 [C]
General reserve for possible loan losses	33,085	170	(1,105)	32,915	34,190	18,002	(1,102)	(43)	19,104	18,045
Specific reserve for possible loan losses	18,886	609	2,524	18,276	16,361	8,923	569	(660)	8,353	9,583
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	51,971	779	1,419	51,191	50,551	26,925	(532)	(703)	27,457	27,628
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

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

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2011 [A]			2010 [B]	2010 [C]	2011 [A]			2010 [B]	2010 [C]
Unrecoverable or valueless claims	79,057	(4,459)	(15,512)	83,516	94,570	48,142	(3,687)	(12,742)	51,829	60,885
Risk claims	409,457	(13,011)	(113)	422,468	409,570	282,729	(18,394)	(8,882)	301,124	291,612
Special attention loans	168,236	(18,792)	13,423	187,029	154,812	107,917	(11,081)	1,885	118,999	106,032
Financial Reconstruction Law subtotal [A]	656,751	(36,263)	(2,202)	693,014	658,953	438,789	(33,163)	(19,740)	471,953	458,530
Normal claims	26,285,515	367,893	(185,328)	25,917,621	26,470,844	17,519,095	356,735	(62,569)	17,162,360	17,581,665
Financial Reconstruction Law total [B]	26,942,266	331,630	(187,530)	26,610,636	27,129,797	17,957,885	323,572	(82,310)	17,634,313	18,040,195
Partial direct write-offs	393,203	(30,008)	(43,678)	423,211	436,882	334,852	(28,920)	(40,627)	363,773	375,479
NPL Ratio [A] / [B]	2.43	(0.16)	0.00	2.60	2.42	2.44	(0.23)	(0.09)	2.67	2.54

  

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2011 [A]			2010 [B]	2010 [C]	2011 [A]			2010 [B]	2010 [C]
Unrecoverable or valueless claims	16,032	1,941	2,320	14,090	13,711	14,882	(2,714)	(5,090)	17,596	19,973
Risk claims	79,205	1,030	6,591	78,174	72,614	47,522	4,352	2,177	43,169	45,344
Special attention loans	26,457	(8,527)	(1,621)	34,984	28,078	33,861	815	13,159	33,045	20,701
Financial Reconstruction Law subtotal [A]	121,695	(5,554)	7,291	127,250	114,404	96,266	2,454	10,247	93,811	86,019
Normal claims	6,321,512	41,902	(9,629)	6,279,609	6,331,142	2,444,907	(30,744)	(113,129)	2,475,651	2,558,036
Financial Reconstruction Law total [B]	6,443,207	36,348	(2,338)	6,406,859	6,445,546	2,541,173	(28,290)	(102,882)	2,569,463	2,644,055
Partial direct write-offs	26,716	(379)	(2,799)	27,096	29,515	31,634	(707)	(252)	32,342	31,887
NPL Ratio [A] / [B]	1.88	(0.09)	0.11	1.98	1.77	3.78	0.13	0.53	3.65	3.25

## 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. 2011 [A]	[A] - [B]	End of Mar. 2010 [B]	End of Mar. 2011 [A]	[A] - [B]	End of Mar. 2010 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.03	(1.21)	97.24	95.77	(0.89)	96.66
Covered by reserves	3.96	1.21	2.75	4.22	0.89	3.33
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	86.95	(0.83)	87.78	86.07	(1.36)	87.43
Covered by collateral, guarantees, etc.	65.42	3.67	61.75	63.33	4.67	58.66
Covered by reserves	21.53	(4.49)	26.02	22.74	(6.03)	28.77
Reserve ratio against the portion not covered by collateral, guarantees, etc.	62.28	(5.78)	68.06	62.03	(7.58)	69.61
Special Attention Obligors	61.40	3.16	58.24	56.30	2.07	54.23
Covered by collateral, guarantees, etc.	46.72	5.98	40.74	40.04	3.94	36.10
Covered by reserves	14.68	(2.82)	17.50	16.26	(1.87)	18.13
Reserve ratio against the portion not covered by collateral, guarantees, etc.	27.57	(1.97)	29.54	27.12	(1.25)	28.37
Other Watch Obligors	71.62	2.35	69.27	68.65	2.28	66.37
Covered by collateral, guarantees, etc.	67.81	1.89	65.92	64.44	1.90	62.54
Covered by reserves	3.81	0.46	3.35	4.20	0.37	3.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	11.85	2.02	9.83	11.82	1.59	10.23
Normal Obligors	0.32	(0.05)	0.37	0.39	(0.05)	0.44

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2011 [A]	[A] - [B]	End of Mar. 2010 [B]	End of Mar. 2011 [A]	[A] - [B]	End of Mar. 2010 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.86	(0.52)	97.38	95.97	(2.96)	98.93
Covered by reserves	3.13	0.52	2.61	4.02	2.96	1.06
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	88.17	0.75	87.42	90.18	(0.42)	90.60
Covered by collateral, guarantees, etc.	68.01	(0.47)	68.48	73.58	2.71	70.87
Covered by reserves	20.16	1.23	18.93	16.60	(3.12)	19.72
Reserve ratio against the portion not covered by collateral, guarantees, etc.	63.02	2.93	60.09	62.85	(4.87)	67.72
Special Attention Obligors	72.72	1.44	71.28	67.98	7.21	60.77
Covered by collateral, guarantees, etc.	60.74	5.96	54.78	55.99	10.61	45.38
Covered by reserves	11.97	(4.52)	16.49	11.98	(3.40)	15.38
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.51	(5.98)	36.49	27.24	(0.93)	28.17
Other Watch Obligors	79.96	4.27	75.69	74.82	0.86	73.96
Covered by collateral, guarantees, etc.	76.10	3.31	72.79	72.95	0.80	72.15
Covered by reserves	3.85	0.95	2.90	1.86	0.06	1.80
Reserve ratio against the portion not covered by collateral, guarantees, etc.	16.15	5.47	10.68	6.89	0.41	6.48
Normal Obligors	0.16	(0.06)	0.22	0.29	(0.03)	0.32

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

(1) Total of three banks

(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
79.0	79.0						
Doubtful Obligor	Risk Claims	176.4	179.9	52.9		Reserves ( 88.1 ) Collateral /Guarantee ( 267.8 )	Risk Claims 86.95%
409.4	409.4			Reserve Ratio 62.28%			
Special Attention Obligor	Claims in Need of Special Attention	34.9	177.8			Reserves ( 24.6 ) Collateral /Guarantee ( 79.3 )	Claims in Need of Special Attention 61.82%
	168.2						
212.8	Subtotal						
	656.7						
Watch Obligor	Non-classified Claims	872.0	1,794.5				
2,666.5	26,285.5						
Normal Obligor		23,574.3					
23,574.3							
Total Exposures		Total	Normal	Category II	Category III	Category IV	
26,942.2		26,942.2	24,689.9	2,199.2	52.9	-	

Total Coverage Ratio  
82.09%

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
48.1	48.1						
Doubtful Obligor	Risk Claims	B) 105.0 T) 13.9 Total) 118.9	B) 122.8 T) 1.9 Total) 124.7	B) 38.9 T) 0.0 Total) 38.9		Reserves ( 64.3 ) Collateral /Guarantee ( 179.0 )	Risk Claims 86.07%
282.7	282.7			Reserve Ratio 62.03%			
Special Attention Obligor	Claims in Need of Special Attention	B) 12.3 T) 3.2 Total) 15.5	B) 118.4 T) 0.4 Total) 118.9			Reserves ( 17.4 ) Collateral /Guarantee ( 44.3 )	Claims in Need of Special Attention 57.22%
	107.9						
134.5	Subtotal						
	438.7						
Watch Obligor	Non-classified Claims	B) 500.5 T) 1.2 Total) 501.8	B) 1,286.3 T) 8.0 Total) 1,294.4				
1,796.3	17,519.0						
Normal Obligor		B) 15,640.3 T) 55.8 Total) 15,696.1					
15,696.1							
Total Exposures		Total	Normal	Category II	Category III	Category IV	
17,957.8		17,957.8	16,348.9	1,569.9	38.9	-	

Claims in Need of Special Attention  
B) 104.2  
T) 3.6  
Total) 107.9

Total Coverage Ratio  
80.50%

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

## (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 16.0	Unrecoverable or Valueless Claims 16.0	6.5	9.5	Reserve Ratio 100%	Direct Write-offs	Reserves ( 0.5 ) Collateral /Guarantee ( 15.5 )	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 79.2	Risk Claims 79.2	30.7	39.0	9.3		Reserves ( 15.9 ) Collateral /Guarantee ( 53.8 )	Risk Claims 88.17%	
Special Attention Obligors 36.2	Claims in Need of Special Attention 26.4	6.9	29.2			Reserves ( 3.1 ) Collateral /Guarantee ( 16.0 )	Claims in Need of Special Attention 72.72%	
	Subtotal 121,6							
Other Watch Obligors 498.5	Non-classified Claims 6,321.5	209.1	289.3					
Normal Obligors 5,813.1		5,813.1						
<b>Total Exposures</b> 6,443.2	<b>Total</b> 6,443.2	<b>Normal</b> 6,066.6	<b>Category II</b> 367.2	<b>Category III</b> 9.3	<b>Category IV</b> -		<b>Total Coverage Ratio</b> 86.37%	

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 14.8	Unrecoverable or Valueless Claims 14.8	9.1	5.6	Reserve Ratio 100%	Direct Write-offs	Reserves ( 0.5 ) Collateral /Guarantee ( 14.2 )	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 47.5	Risk Claims 47.5	26.7	16.1	4.6		Reserves ( 7.8 ) Collateral /Guarantee ( 34.9 )	Risk Claims 90.18%	
Special Attention Obligors 42.0	Claims in Need of Special Attention 33.8	12.4	29.6			Reserves ( 4.0 ) Collateral /Guarantee ( 18.9 )	Claims in Need of Special Attention 67.98%	
	Subtotal 96.2							
Other Watch Obligors 371.7	Non-classified Claims 2,444.9	161.0	210.6					
Normal Obligors 2,065.0		2,065.0						
<b>Total Exposures</b> 2,541.1	<b>Total</b> 2,541.1	<b>Normal</b> 2,274.3	<b>Category II</b> 262.1	<b>Category III</b> 4.6	<b>Category IV</b> -		<b>Total Coverage Ratio</b> 83.89%	

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

<Total of three banks>

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

(Billions of yen)

	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Mar.31, 2011	Change
Unrecoverable or valueless claims	74.1	54.1	43.8	31.5	23.2	17.6	14.6	(2.9)
Risk claims	342.8	236.5	159.5	130.4	109.9	98.4	83.9	(14.5)
(1) Portion in or prior to the latter half of fiscal 2007 Total	416.9	290.6	203.4	161.9	133.2	116.1	98.5	(17.5)
Unrecoverable or valueless claims		42.8	35.0	20.5	13.1	6.7	4.4	(2.2)
Risk claims		174.5	80.7	64.4	36.6	22.5	15.6	(6.8)
(2) Portion in or the first half of fiscal 2008 Total		217.4	115.8	85.0	49.7	29.2	20.1	(9.1)
Unrecoverable or valueless claims			58.1	32.6	19.5	11.3	6.9	(4.4)
Risk claims			126.9	80.2	45.9	32.4	26.6	(5.8)
(3) Portion in or the latter half of fiscal 2008 Total			185.1	112.8	65.4	43.8	33.5	(10.2)
Unrecoverable or valueless claims				23.6	18.7	12.7	8.7	(3.9)
Risk claims				130.3	72.7	47.1	29.9	(17.1)
(4) Portion in or the first half of fiscal 2009 Total				154.0	91.4	59.9	38.7	(21.1)
Unrecoverable or valueless claims					19.8	14.1	10.6	(3.4)
Risk claims					144.2	97.0	72.2	(24.7)
(5) Portion in or the latter half of fiscal 2009 Total					164.1	111.1	82.9	(28.2)
Unrecoverable or valueless claims						20.9	14.5	(6.4)
Risk claims						124.7	72.5	(52.1)
(6) Portion in or the first half of fiscal 2010 Total						145.7	87.1	(58.6)
Unrecoverable or valueless claims							19.0	
Risk claims							108.4	
(7) Portion in or the latter of fiscal 2010 Total							127.4	
Unrecoverable or valueless claims	74.1	97.0	137.0	108.3	94.5	83.5	79.0	(4.4)
Risk claims	342.8	411.1	367.2	405.5	409.5	422.4	409.4	(13.0)
Claims to obligors classified as "doubtful" or lower obligor categories(Financial Reconstruction Law Criteria)	416.9	508.1	504.3	513.8	504.1	505.9	488.5	(17.4)

### (2)Claims for which certain preparatory arrangements have been made for off-balancing

(Billions of yen)

	Portion in or prior to the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010	Portion in the latter half of fiscal 2010
Legal liquidation	2.0	1.6	1.8	1.5	1.7	3.3	6.6
Measures similar to legal liquidation	0.0	-	-	-	-	0.2	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	9.7	2.6	3.7	4.3	6.2	8.5	8.3
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	11.8	4.2	5.5	5.9	7.9	12.1	15.0

&lt;Resona Bank&gt; (Banking and trust accounts)

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

(Billions of yen)

	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Mar.31, 2011	Change
Unrecoverable or valueless claims	45.2	37.1	30.4	21.8	16.3	12.2	10.5	(1.7)
Risk claims	241.3	164.9	112.1	91.6	77.4	70.3	59.8	(10.4)
(1) Portion in or prior to the latter half of fiscal 2007 Total	286.5	202.1	142.5	113.4	93.8	82.5	70.3	(12.1)
Unrecoverable or valueless claims		27.7	27.4	16.9	9.7	4.6	3.1	(1.5)
Risk claims		141.9	60.8	47.9	25.2	15.2	10.6	(4.6)
(2) Portion in or the first half of fiscal 2008 Total		169.7	88.2	64.8	35.0	19.9	13.7	(6.1)
Unrecoverable or valueless claims			42.0	21.7	13.5	8.1	4.1	(4.0)
Risk claims			94.0	64.1	34.3	23.7	19.1	(4.6)
(3) Portion in or the latter half of fiscal 2008 Total			136.1	85.9	47.8	31.9	23.2	(8.6)
Unrecoverable or valueless claims				12.2	11.3	8.9	6.9	(2.0)
Risk claims				95.3	54.4	33.9	18.6	(15.3)
(4) Portion in or the first half of fiscal 2009 Total				107.5	65.8	42.8	25.5	(17.3)
Unrecoverable or valueless claims					9.8	6.5	5.9	(0.6)
Risk claims					100.0	70.1	54.2	(15.8)
(5) Portion in or the latter half of fiscal 2009 Total					109.8	76.7	60.2	(16.4)
Unrecoverable or valueless claims						11.2	7.7	(3.4)
Risk claims						87.6	48.4	(39.2)
(6) Portion in or the first half of fiscal 2010 Total						98.9	56.2	(42.6)
Unrecoverable or valueless claims							9.7	
Risk claims							71.7	
(7) Portion in or the latter of fiscal 2010 Total							81.4	
Unrecoverable or valueless claims	45.2	64.9	99.8	72.7	60.8	51.8	48.1	(3.6)
Risk claims	241.3	306.9	267.0	299.0	291.6	301.1	282.7	(18.3)
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	286.5	371.8	366.9	371.8	352.4	352.9	330.8	(22.0)

**(2) Claims for which certain preparatory arrangements have been made for off-balancing**

(Billions of yen)

	Portion in or prior to the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010	Portion in the latter half of fiscal 2010
Legal liquidation	1.7	1.3	1.1	1.1	0.7	1.6	3.7
Measures similar to legal liquidation	0.0	-	-	-	-	0.2	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	6.0	1.5	1.5	2.9	2.7	3.4	2.2
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	7.7	2.9	2.7	4.0	3.5	5.3	6.0



&lt;Saitama Resona Bank&gt;

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

(Billions of yen)

	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Mar.31, 2011	Change
Unrecoverable or valueless claims	13.5	7.6	6.6	5.1	3.2	2.3	2.0	(0.3)
Risk claims	57.2	42.9	25.3	20.0	15.9	13.0	10.4	(2.5)
(1) Portion in or prior to the latter half of fiscal 2007 Total	70.8	50.6	31.9	25.1	19.2	15.3	12.4	(2.9)
Unrecoverable or valueless claims		7.4	3.0	1.5	1.6	1.1	0.7	(0.3)
Risk claims		22.2	13.8	12.5	9.3	5.5	3.8	(1.7)
(2) Portion in or the first half of fiscal 2008 Total		29.7	16.8	14.0	10.9	6.7	4.6	(2.1)
Unrecoverable or valueless claims			6.7	4.3	2.6	1.8	2.1	0.2
Risk claims			21.6	12.2	9.1	6.8	5.8	(1.0)
(3) Portion in or the latter half of fiscal 2008 Total			28.3	16.5	11.8	8.7	7.9	(0.7)
Unrecoverable or valueless claims				6.1	2.7	1.1	0.5	(0.5)
Risk claims				20.4	11.8	9.8	8.5	(1.2)
(4) Portion in or the first half of fiscal 2009 Total				26.5	14.5	10.9	9.1	(1.8)
Unrecoverable or valueless claims					3.3	2.4	2.6	0.2
Risk claims					26.4	18.9	11.2	(7.6)
(5) Portion in or the latter half of fiscal 2009 Total					29.7	21.3	13.9	(7.3)
Unrecoverable or valueless claims						5.1	3.2	(1.8)
Risk claims						23.9	16.0	(7.9)
(6) Portion in or the first half of fiscal 2010 Total						29.1	19.2	(9.8)
Unrecoverable or valueless claims							4.6	
Risk claims							23.1	
(7) Portion in or the latter of fiscal 2010 Total							27.8	
Unrecoverable or valueless claims	13.5	15.1	16.3	17.2	13.7	14.0	16.0	1.9
Risk claims	57.2	65.2	60.7	65.2	72.6	78.1	79.2	1.0
Claims to obligors classified as "doubtful" or lower obligor categories(Financial Reconstruction Law Criteria)	70.8	80.3	77.1	82.4	86.3	92.2	95.2	2.9

**(2) Claims for which certain preparatory arrangements have been made for off-balancing**

(Billions of yen)

	Portion in or prior to the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010	Portion in the latter half of fiscal 2010
Legal liquidation	0.2	0.2	0.6	0.2	0.6	0.9	1.7
Measures similar to legal liquidation	0.0	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	1.4	0.5	1.4	0.3	1.5	2.2	2.8
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	1.6	0.7	2.1	0.5	2.2	3.2	4.6

&lt;Kinki Osaka Bank&gt;

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

(Billions of yen)

	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Mar.31, 2011	Change
Unrecoverable or valueless claims	15.3	9.2	6.7	4.5	3.6	3.0	2.1	(0.9)
Risk claims	44.1	28.6	22.1	18.7	16.5	15.1	13.5	(1.5)
(1) Portion in or prior to the latter half of fiscal 2007 Total	59.4	37.8	28.9	23.2	20.1	18.1	15.7	(2.4)
Unrecoverable or valueless claims		7.6	4.6	2.0	1.6	0.9	0.5	(0.3)
Risk claims		10.3	5.9	4.0	2.0	1.6	1.1	(0.5)
(2) Portion in or the first half of fiscal 2008 Total		18.0	10.6	6.1	3.7	2.5	1.7	(0.8)
Unrecoverable or valueless claims			9.3	6.4	3.3	1.3	0.6	(0.6)
Risk claims			11.2	3.8	2.4	1.8	1.7	(0.1)
(3) Portion in or the latter half of fiscal 2008 Total			20.6	10.3	5.7	3.1	2.3	(0.7)
Unrecoverable or valueless claims				5.2	4.6	2.6	1.3	(1.3)
Risk claims				14.5	6.4	3.4	2.8	(0.5)
(4) Portion in or the first half of fiscal 2009 Total				19.8	11.1	6.0	4.1	(1.9)
Unrecoverable or valueless claims					6.7	5.0	1.9	(3.1)
Risk claims					17.8	8.0	6.7	(1.3)
(5) Portion in or the latter half of fiscal 2009 Total					24.5	13.0	8.6	(4.4)
Unrecoverable or valueless claims						4.6	3.5	(1.0)
Risk claims						13.0	8.0	(5.0)
(6) Portion in or the first half of fiscal 2010 Total						17.6	11.5	(6.1)
Unrecoverable or valueless claims							4.6	
Risk claims							13.5	
(7) Portion in or the latter of fiscal 2010 Total							18.1	
Unrecoverable or valueless claims	15.3	16.9	20.8	18.3	19.9	17.5	14.8	(2.7)
Risk claims	44.1	38.9	39.4	41.2	45.3	43.1	47.5	4.3
Claims to obligors classified as "doubtful" or lower obligor categories(Financial Reconstruction Law Criteria)	59.4	55.9	60.2	59.6	65.3	60.7	62.4	1.6

**(2) Claims for which certain preparatory arrangements have been made for off-balancing**

(Billions of yen)

	Portion in or prior to the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010	Portion in the latter half of fiscal 2010
Legal liquidation	0.0	0.0	0.0	0.2	0.3	0.7	1.0
Measures similar to legal liquidation	-	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	2.2	0.5	0.6	1.1	1.9	2.8	3.2
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	2.3	0.5	0.7	1.3	2.2	3.5	4.3

**8. Loans and bills discounted by industry**

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

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

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	2,748.1	(128.4)	2,876.5	1,986.5	(79.7)	2,066.2
Agriculture, Forestry	14.3	(0.2)	14.6	6.6	(0.3)	7.0
Fishery	1.4	(5.3)	6.8	1.4	(5.3)	6.8
Mining, quarrying of stone, gravel extraction	14.6	(1.9)	16.5	11.8	(2.1)	13.9
Construction	728.6	(57.4)	786.0	407.7	(41.4)	449.2
Electricity, gas, heating, water	65.0	(4.0)	69.1	49.6	(1.2)	50.8
Information and communication	300.4	(16.4)	316.9	262.5	(13.9)	276.4
Transportation, postal service	564.6	(43.3)	608.0	385.0	(35.8)	420.9
Wholesale and retail trade	2,605.9	(54.7)	2,660.7	1,890.2	(42.0)	1,932.3
Finance and insurance	1,124.8	283.5	841.2	1,057.3	286.4	770.9
Real estate	2,303.6	11.6	2,292.0	1,558.1	26.9	1,531.2
Goods rental and leasing	305.0	(9.4)	314.4	251.9	(5.6)	257.6
Services	1,636.9	(121.3)	1,758.2	1,102.8	(95.9)	1,198.7
Government, local government	822.5	(47.9)	870.5	331.5	(19.3)	350.9
Others	12,941.5	67.5	12,873.9	7,974.5	(7.0)	7,981.6
Domestic total	26,177.9	(128.2)	26,306.1	17,278.1	(36.8)	17,315.0
Japan offshore banking account	-	-	-	-	-	-
Total	26,177.9	(128.2)	26,306.1	17,278.1	(36.8)	17,315.0

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	450.3	(15.7)	466.1	311.2	(32.8)	344.1
Agriculture, Forestry	6.9	0.0	6.9	0.6	0.0	0.6
Fishery	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	2.5	0.2	2.3	0.2	(0.0)	0.3
Construction	194.0	(5.9)	199.9	126.8	(10.0)	136.8
Electricity, gas, heating, water	14.7	(3.4)	18.1	0.7	0.5	0.1
Information and communication	21.3	(0.6)	21.9	16.5	(1.9)	18.5
Transportation, postal service	137.2	(5.1)	142.3	42.3	(2.3)	44.6
Wholesale and retail trade	387.8	2.3	385.4	327.8	(15.0)	342.9
Finance and insurance	30.2	(0.8)	31.1	37.1	(1.9)	39.0
Real estate	543.7	(0.7)	544.5	201.7	(14.5)	216.2
Goods rental and leasing	32.4	(1.3)	33.8	20.6	(2.4)	23.0
Services	390.9	(13.0)	404.0	143.1	(12.3)	155.5
Government, local government	375.7	(17.4)	393.2	115.2	(11.1)	126.3
Others	3,800.0	63.9	3,736.1	1,166.8	10.6	1,156.2
Domestic total	6,388.3	2.0	6,386.3	2,511.4	(93.3)	2,604.7
Japan offshore banking account	-	-	-	-	-	-
Total	6,388.3	2.0	6,386.3	2,511.4	(93.3)	2,604.7

\* Resona Bank's figures include trust account

## (2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	94.1	0.5	93.5	67.3	(2.0)	69.3
Agriculture, Forestry	0.7	(0.0)	0.7	0.3	(0.0)	0.3
Fishery	0.0	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.4	(0.2)	0.6	0.4	(0.2)	0.6
Construction	28.9	(5.5)	34.4	12.9	(4.5)	17.4
Electricity, gas, heating, water	0.1	0.1	0.0	0.1	0.1	-
Information and communication	17.7	(7.3)	25.1	16.1	(7.4)	23.5
Transportation, postal service	13.9	(1.6)	15.6	7.8	(1.4)	9.3
Wholesale and retail trade	102.7	15.1	87.5	66.5	5.6	60.8
Finance and insurance	22.5	(8.5)	31.0	21.2	(4.9)	26.2
Real estate	115.3	(14.3)	129.6	75.4	(16.0)	91.4
Goods rental and leasing	1.5	(2.2)	3.7	0.9	(2.4)	3.3
Services	71.1	(0.7)	71.8	43.7	(3.3)	47.0
Government, local government	-	-	-	-	-	-
Others	169.3	17.1	152.1	109.6	12.3	97.2
Domestic total	638.8	(7.6)	646.5	422.7	(24.2)	447.0
Japan offshore banking account	-	-	-	-	-	-
Total	638.8	(7.6)	646.5	422.7	(24.2)	447.0

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]	End of Mar. 2011[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	16.0	1.4	14.5	10.7	1.0	9.7
Agriculture, Forestry	0.4	0.0	0.4	0.0	(0.0)	0.0
Fishery	-	-	-	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	0.0	-	0.0	-	-	-
Construction	7.1	0.4	6.6	8.9	(1.4)	10.3
Electricity, gas, heating, water	0.0	0.0	0.0	-	-	-
Information and communication	0.5	(0.1)	0.6	1.0	0.2	0.8
Transportation, postal service	4.0	(0.3)	4.3	2.0	0.1	1.9
Wholesale and retail trade	18.5	4.4	14.0	17.6	4.9	12.6
Finance and insurance	0.0	(3.5)	3.5	1.2	(0.0)	1.3
Real estate	16.5	(1.4)	18.0	23.3	3.2	20.1
Goods rental and leasing	0.3	0.0	0.3	0.2	0.1	0.0
Services	14.5	2.5	11.9	12.8	0.0	12.8
Government, local government	-	-	-	-	-	-
Others	42.1	2.8	39.3	17.5	1.9	15.5
Domestic total	120.4	6.3	114.0	95.7	10.2	85.4
Japan offshore banking account	-	-	-	-	-	-
Total	120.4	6.3	114.0	95.7	10.2	85.4

\* Resona Bank's figures include trust account

**(3) Loans to consumers**

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Housing loans	12,145,428	53,933	102,444	12,091,495	12,042,983	7,429,387	10,606	16,392	7,418,780	7,412,995
Before securitization	12,425,913	31,412	57,106	12,394,500	12,368,806	7,615,484	(5,359)	(15,531)	7,620,844	7,631,016
Residential housing loans	8,973,678	61,044	116,273	8,912,633	8,857,404	5,225,225	32,632	52,279	5,192,593	5,172,946
Before securitization	9,233,011	43,010	79,671	9,190,001	9,153,339	5,390,171	21,152	29,091	5,369,019	5,361,079
Other consumer loans	316,973	(9,039)	(16,788)	326,012	333,761	171,465	(6,297)	(13,273)	177,762	184,739
Total loans to consumers	12,462,401	44,893	85,656	12,417,508	12,376,745	7,600,853	4,309	3,118	7,596,543	7,597,734
Before securitization of housing loans	12,742,886	22,373	40,318	12,720,513	12,702,568	7,786,950	(11,656)	(28,805)	7,798,607	7,815,755

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Housing loans	3,605,966	36,985	69,127	3,568,980	3,536,838	1,110,074	6,340	16,924	1,103,733	1,093,149
Before securitization	3,700,353	30,432	55,713	3,669,921	3,644,640	1,110,074	6,340	16,924	1,103,733	1,093,149
Residential housing loans	2,757,401	22,367	43,811	2,735,033	2,713,589	991,051	6,043	20,182	985,007	970,868
Before securitization	2,851,788	15,814	30,397	2,835,974	2,821,391	991,051	6,043	20,182	985,007	970,868
Other consumer loans	103,190	(641)	838	103,831	102,351	42,317	(2,100)	(4,353)	44,418	46,670
Total loans to consumers	3,709,156	36,344	69,966	3,672,811	3,639,189	1,152,391	4,239	12,571	1,148,152	1,139,820
Before securitization of housing loans	3,803,544	29,790	56,552	3,773,753	3,746,991	1,152,391	4,239	12,571	1,148,152	1,139,820

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Loans to SMEs and individuals	22,166,338	149,731	(154,518)	22,016,607	22,320,857	14,219,666	116,055	(139,038)	14,103,611	14,358,704
Ratio of loans to SMEs and individuals	84.67	(0.57)	(0.18)	85.24	84.85	82.29	(0.97)	(0.63)	83.26	82.92

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]	End of Mar. 2011 [A]	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Loans to SMEs and individuals	5,622,678	39,403	47,236	5,583,275	5,575,442	2,323,993	(5,727)	(62,717)	2,329,720	2,386,710
Ratio of loans to SMEs and individuals	88.01	0.14	0.71	87.87	87.30	92.53	0.62	0.91	91.91	91.62

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 three banks, Non-consolidated figures of each bank>

(Millions of yen)

	End of Mar. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Deposits (Term-end)	34,276,082	20,811,898	10,193,712	3,270,471	1,613,035	1,233,887	32,663,046	33,042,194
Deposits (average balance)	32,214,366	19,211,018	9,725,465	3,277,882	131,873	789,618	32,082,493	31,424,747
Trust principal (Term-end)	439,223	439,223	-	-	22,605	(17,255)	416,618	456,479
Trust principal (average balance)	429,515	429,515	-	-	227	(13,829)	429,287	443,345
Loans and bills discounted (Term-end)	26,177,902	17,278,145	6,388,352	2,511,403	351,858	(128,209)	25,826,043	26,306,112
Banking account	26,092,996	17,193,240	6,388,352	2,511,403	358,335	(114,436)	25,734,661	26,207,432
Trust account	84,905	84,905	-	-	(6,476)	(13,773)	91,382	98,679
Loans and bills discounted (average balance)	25,355,128	16,602,918	6,324,592	2,427,617	(93,913)	(419,908)	25,449,041	25,775,036
Banking account	25,262,923	16,510,714	6,324,592	2,427,617	(90,623)	(405,396)	25,353,546	25,668,320
Trust account	92,204	92,204	-	-	(3,290)	(14,511)	95,494	106,716

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

(Millions of yen)

	End of Mar. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Domestic consumer deposits (Term-end)	22,298,064	11,882,111	7,822,465	2,593,488	312,140	495,076	21,985,924	21,802,988
Liquid deposits	12,317,139	6,543,693	4,653,305	1,120,139	479,267	631,855	11,837,871	11,685,283
Time deposits	9,764,282	5,179,408	3,126,319	1,458,553	(165,127)	(136,392)	9,929,410	9,900,675
Domestic corporate deposits (Term-end)	10,138,363	7,767,118	1,714,338	656,907	697,694	654,449	9,440,668	9,483,914
Liquid deposits	6,909,994	5,318,953	1,157,133	433,906	517,091	430,268	6,392,902	6,479,726
Time deposits	2,822,356	2,095,728	524,926	201,702	179,650	236,414	2,642,706	2,585,942

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. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2010 [B]	End of Mar. 2010 [C]
Investment trust	1,956,847	1,016,315	644,425	296,106	21,283	(61,132)	1,935,563	2,017,980
Public bond	788,161	338,916	414,435	34,809	(48,373)	(56,555)	836,534	844,716
Insurance policy	1,168,837	578,392	404,050	186,394	67,470	118,591	1,101,366	1,050,246

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)

	End of Mar. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	End of Mar. 2010 [B]
Principal of loans sold	28,246	14,540	10,410	3,295	6,964	21,281

Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	End of Mar. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	End of Mar. 2010 [B]
Number of debt-forgiven borrowers	1	1	-	-	-	1
Amount of claims abandoned	537	537	-	-	(962)	1,500

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