
Financial Results Report

for the First Half of FY 2011
(Reference Materials)



RESONA

Resona Holdings, Inc.

Financial Results Report for the First Half of Fiscal Year 2011 (Reference Materials)

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I. Highlights of Financial Results for the First Half of Fiscal Year 2011

1. Statements of Income

<Consolidated>

(Millions of yen)

		1st half of FY 2011 (A)		1st half of FY 2010 (B)
			(A)-(B)	
Ordinary income	1	453,238	(7,164)	460,402
Consolidated gross operating profit	2	337,854	(6,863)	344,717
Interest income	3	234,425	(8,935)	243,361
Trust fees (after disposal of problem loans in the trust account)	4	12,253	(998)	13,252
<Disposal of problem loans in the trust account>	5	40	26	14
Fees and commissions	6	61,934	1,676	60,258
Trading income	7	16,233	(9,310)	25,543
Other operating income	8	13,006	10,703	2,302
Provision to general reserve for possible loan losses	9	24,674	15,634	9,039
General and administrative expenses	10	(181,456)	2,621	(184,078)
Other gains/(losses), net	11	(24,376)	30,510	(54,886)
Gains or losses on stocks	12	288	6,978	(6,689)
Disposal of problem loans	13	(54,715)	2,845	(57,560)
Write-off of loans	14	(20,181)	6,878	(27,059)
Provision to specific reserve for possible loan losses	15	(33,615)	(4,881)	(28,733)
Provision to special reserve for certain overseas loans	16	0	1	(1)
Other disposal of problem loans	17	(919)	847	(1,766)
Gains from reversal of credit expenses	18	23,236	23,236	
Equity in earnings from investments in affiliated companies	19	111	(103)	214
Ordinary profit	20	156,695	41,902	114,793
Extraordinary profit	21	208	(16,846)	17,055
Gains from reversal of credit expenses	22		(16,225)	16,225
Extraordinary loss	23	(1,765)	147	(1,912)
Interim income before income taxes and minority interests	24	155,138	25,202	129,936
Income taxes-current	25	(4,907)	76	(4,984)
Income taxes-deferred	26	(19,951)	20,754	(40,705)
Minority interests in net income/(loss)	27	(2,044)	423	(2,468)
Net interim income	28	128,235	46,456	81,778
Credit related expenses (5, 9, 13, 18, 22)	29	(6,764)	25,516	(32,281)

Note: "Gains from reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

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

(Companies)

		1st half of FY 2011 (A)		1st half of FY 2010 (B)
			(A)-(B)	
Number of consolidated subsidiaries	30	17	-	17
Number of affiliated companies accounted for by the equity method	31	1	(1)	2
Total	32	18	(1)	19

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

(Millions of yen)

		Total of three banks			Resona Bank			Saitama Resona Bank			Kinki Osaka Bank		
		1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Gross operating profit	1	309,436	(4,163)	313,599	209,776	1,408	208,368	72,985	(1,669)	74,654	26,674	(3,901)	30,576
Gross operating profit from domestic operations	2	299,608	(99)	299,708	201,181	5,274	195,907	72,464	(2,015)	74,479	25,961	(3,358)	29,320
Interest income	3	228,350	(7,152)	235,503	141,156	(4,161)	145,317	64,698	(2,099)	66,798	22,495	(892)	23,387
Trust fees (after disposal of problem loans in the trust account)	4	12,253	(998)	13,252	12,253	(998)	13,252	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	40	26	14	40	26	14	-	-	-	-	-	-
Fees and commissions	6	37,427	2,488	34,938	27,055	2,548	24,506	7,093	524	6,568	3,278	(585)	3,864
Trading income	7	300	71	229	300	71	229	-	-	-	-	-	-
Other operating income	8	21,276	5,492	15,784	20,415	7,813	12,601	672	(440)	1,113	188	(1,880)	2,069
Gross operating profit from international operations	9	9,827	(4,063)	13,891	8,594	(3,865)	12,460	520	345	174	712	(543)	1,256
Interest income	10	1,128	42	1,086	1,162	(1)	1,164	(258)	72	(330)	224	(27)	252
Fees and commissions	11	1,347	50	1,297	1,155	52	1,102	97	3	93	95	(5)	100
Trading income	12	16,507	(10,039)	26,547	16,507	(10,039)	26,547	-	-	-	-	-	-
Other operating income	13	(9,156)	5,883	(15,040)	(10,230)	6,123	(16,354)	681	270	410	392	(510)	902
Expenses (excluding non-recurring items)	14	(170,009)	2,203	(172,213)	(111,901)	1,790	(113,692)	(37,792)	(3)	(37,788)	(20,316)	416	(20,732)
Personnel expenses	15	(65,594)	(2,254)	(63,339)	(42,608)	(1,748)	(40,860)	(14,385)	(475)	(13,910)	(8,600)	(30)	(8,569)
Non-personnel expenses	16	(95,361)	4,195	(99,556)	(63,413)	3,360	(66,773)	(21,293)	418	(21,711)	(10,654)	416	(11,070)
Taxes	17	(9,053)	262	(9,316)	(5,879)	178	(6,057)	(2,113)	52	(2,166)	(1,061)	31	(1,092)
Provision to general reserve for possible loan losses	18	22,012	10,744	11,267	16,391	5,339	11,052	3,393	2,118	1,275	2,228	3,287	(1,059)
Actual net operating profit *1	19	139,385	(1,986)	141,372	97,834	3,172	94,662	35,192	(1,673)	36,865	6,358	(3,485)	9,843
Core net operating profit *2	20	123,965	11,711	112,253	84,832	13,509	71,323	33,132	(678)	33,811	5,999	(1,118)	7,118
Net operating profit	21	161,438	8,784	152,654	114,265	8,537	105,728	38,585	444	38,140	8,587	(197)	8,784
Other gains or losses	22	(17,211)	29,002	(46,214)	(6,555)	26,503	(33,059)	(5,384)	625	(6,009)	(5,271)	1,873	(7,145)
Net gains/(losses) on stocks	23	356	7,074	(6,718)	534	7,183	(6,649)	(124)	0	(124)	(54)	(109)	55
Gains on sale	24	2,832	1,337	1,495	2,593	1,219	1,373	187	123	63	52	(6)	58
Losses on sale	25	(696)	4,429	(5,126)	(457)	4,539	(4,996)	(134)	(4)	(129)	(104)	(104)	-
Losses on devaluation	26	(1,779)	1,307	(3,087)	(1,601)	1,424	(3,026)	(176)	(118)	(57)	(1)	1	(3)
Expenses related to disposal of problem loans	27	(44,657)	717	(45,375)	(32,416)	182	(32,599)	(6,920)	(583)	(6,337)	(5,320)	1,118	(6,438)
Write-off of loans	28	(16,674)	6,938	(23,613)	(11,610)	6,165	(17,775)	(2,403)	98	(2,502)	(2,661)	675	(3,336)
Provision to specific reserve for possible loan losses	29	(27,234)	(6,891)	(20,343)	(20,664)	(6,326)	(14,337)	(4,149)	(824)	(3,325)	(2,421)	259	(2,680)
Provision to special reserve for certain overseas loans	30	0	1	(1)	0	1	(1)	-	-	-	-	-	-
Other disposal of problem loans	31	(748)	668	(1,417)	(143)	342	(485)	(368)	142	(510)	(237)	183	(421)
Gains from reversal of loan loss reserves	32	-	-	-	-	-	-	-	-	-	-	-	-
Gains from recoveries of written-off claims	33	23,021	23,021	-	20,286	20,286	-	1,882	1,882	-	852	852	-
Other	34	4,068	(1,811)	5,879	5,039	(1,149)	6,189	(221)	(674)	452	(749)	12	(762)
Ordinary profit	35	144,227	37,787	106,439	107,709	35,041	72,668	33,201	1,069	32,131	3,315	1,676	1,639
Extraordinary profit/(loss), net	36	(1,554)	(16,378)	14,824	(1,383)	(14,389)	13,006	(46)	(983)	937	(125)	(1,005)	880
Gains from reversal of credit-related expenses	37	-	(15,950)	15,950	-	(13,381)	13,381	-	(1,127)	1,127	-	(1,441)	1,441
Gains from reversal of loan loss reserves	38	-	-	-	-	-	-	-	-	-	-	-	-
Gains from recoveries of written-off claims	39	-	(15,950)	15,950	-	(13,381)	13,381	-	(1,127)	1,127	-	(1,441)	1,441
Gains/(losses) on sales of premises and equipment	40	(202)	(218)	16	(112)	(251)	138	(45)	67	(113)	(43)	(35)	(8)
Losses on impairment on fixed assets	41	(1,352)	(722)	(629)	(1,270)	(1,048)	(222)	(0)	54	(55)	(81)	270	(351)
Other	42	-	513	(513)	-	291	(291)	-	21	(21)	-	200	(200)
Interim income before income taxes	43	142,672	21,408	121,264	106,326	20,652	85,674	33,155	86	33,069	3,190	670	2,520
Income taxes-current	44	(1,551)	2,605	(4,156)	1,394	(3,266)	4,660	(10,414)	2,557	(12,971)	7,468	3,314	4,154
Income taxes-deferred	45	(18,887)	21,527	(40,414)	(13,602)	22,744	(36,346)	(2,870)	(2,280)	(590)	(2,415)	1,063	(3,478)
Net interim income	46	122,234	45,541	76,692	94,119	40,130	53,989	19,870	363	19,507	8,244	5,047	3,196
Credit-related expenses (5, 18, 27, 32, 33, 37)	47	416	18,559	(18,142)	4,301	12,453	(8,151)	(1,645)	2,289	(3,935)	(2,239)	3,816	(6,055)

Notes: *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. "Gains from reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

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		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Actual net operating profit	139,385	(1,986)	141,372	97,834	3,172	94,662
Actual net operating profit per employee (thousands of yen)	8,989	(59)	9,048	9,856	346	9,510
Net operating profit	161,438	8,784	152,654	114,265	8,537	105,728
Net operating profit per employee (thousands of yen)	10,411	641	9,770	11,511	889	10,622

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Actual net operating profit	35,192	(1,673)	36,865	6,358	(3,485)	9,843
Actual net operating profit per employee (thousands of yen)	11,108	(543)	11,651	2,636	(1,290)	3,926
Net operating profit	38,585	444	38,140	8,587	(197)	8,784
Net operating profit per employee (thousands of yen)	12,179	125	12,054	3,560	56	3,504

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Net interim income ROE	16.88	8.51	8.37

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Net operating profit ROE	20.34	(0.13)	20.47	19.89	0.34	19.55
Net interim income ROE	15.40	5.12	10.28	16.39	6.41	9.98

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Net operating profit ROE	23.63	(1.32)	24.95	15.30	(1.66)	16.96
Net interim income ROE	12.17	(0.59)	12.76	14.69	8.52	6.17

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

(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		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Average interest rate on funds invested (A)	1.35	(0.11)	1.47	1.36	(0.11)	1.48
Average interest rate of loans and bills discounted (C)	1.74	(0.10)	1.84	1.67	(0.10)	1.78
Average interest rate on securities	0.57	0.00	0.56	0.64	0.07	0.56
Average interest rate on procured funds (B)	0.98	(0.07)	1.05	1.01	(0.08)	1.10
Average interest rate of deposits and negotiable CDs (D)	0.09	(0.03)	0.12	0.09	(0.03)	0.12
Average interest rate on external debt	0.26	(0.05)	0.32	0.10	(0.01)	0.11
Gross interest margin (A) - (B)	0.37	(0.04)	0.41	0.34	(0.03)	0.38
Average loan/deposit margin (C) - (D)	1.65	(0.06)	1.71	1.57	(0.07)	1.65

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Average interest rate on funds invested (A)	1.29	(0.11)	1.41	1.48	(0.10)	1.59
Average interest rate of loans and bills discounted (C)	1.86	(0.11)	1.97	1.89	(0.04)	1.94
Average interest rate on securities	0.48	(0.05)	0.54	0.56	(0.13)	0.69
Average interest rate on procured funds (B)	0.79	(0.05)	0.85	1.35	(0.06)	1.41
Average interest rate of deposits and negotiable CDs (D)	0.07	(0.03)	0.10	0.11	(0.04)	0.16
Average interest rate on external debt	0.87	(0.14)	1.01	1.74	(0.27)	2.01
Gross interest margin (A) - (B)	0.49	(0.05)	0.55	0.13	(0.04)	0.17
Average loan/deposit margin (C) - (D)	1.79	(0.07)	1.87	1.77	0.00	1.77

Note: "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	1st half of FY 2011 (A)			(A)-(B)			1st half of FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	37,528,462	260,346	1.38	1,249,216	(13,367)	(0.12)	36,279,245	273,713	1.50
Loans and bills discounted	25,301,445	220,835	1.74	(52,100)	(13,385)	(0.10)	25,353,546	234,220	1.84
Securities	10,509,835	31,023	0.58	1,069,317	2,415	(0.01)	9,440,518	28,607	0.60
Source of Funds	37,922,804	30,867	0.16	1,189,777	(6,257)	(0.03)	36,733,026	37,124	0.20
Deposits	33,179,606	15,621	0.09	1,097,113	(5,031)	(0.03)	32,082,493	20,652	0.12
Negotiable certificates of deposit	1,715,069	1,001	0.11	(199,598)	(149)	0.00	1,914,667	1,150	0.11
Call money	216,304	108	0.10	(226,925)	(161)	(0.02)	443,230	270	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,583,816	2,542	0.32	558,477	185	(0.13)	1,025,339	2,357	0.45

2. Domestic operations	1st half of FY 2011 (A)			(A)-(B)			1st half of FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	36,987,011	251,789	1.35	1,342,314	(11,900)	(0.11)	35,644,696	263,690	1.47
Loans and bills discounted	25,149,916	219,930	1.74	(79,563)	(13,536)	(0.10)	25,229,479	233,466	1.84
Securities	10,371,893	29,772	0.57	1,070,120	3,394	0.00	9,301,772	26,378	0.56
Source of Funds	37,115,888	23,439	0.12	1,224,140	(4,747)	(0.03)	35,891,748	28,187	0.15
Deposits	32,715,514	14,894	0.09	1,115,816	(5,162)	(0.03)	31,599,697	20,056	0.12
Negotiable certificates of deposit	1,709,883	998	0.11	(204,462)	(151)	0.00	1,914,345	1,150	0.11
Call money	209,940	85	0.08	(220,615)	(150)	(0.02)	430,556	236	0.10
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,573,816	2,277	0.28	558,477	185	(0.12)	1,015,339	2,091	0.41

3. International operations	1st half of FY 2011 (A)			(A)-(B)			1st half of FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	764,785	8,770	2.28	(29,189)	(1,448)	(0.27)	793,974	10,219	2.56
Loans and bills discounted	151,529	904	1.19	27,462	151	(0.02)	124,066	753	1.21
Securities	137,942	1,250	1.80	(802)	(978)	(1.39)	138,745	2,229	3.20
Source of Funds	1,030,251	7,642	1.47	29,546	(1,490)	(0.34)	1,000,705	9,133	1.82
Deposits	464,091	726	0.31	(18,703)	130	0.06	482,795	595	0.24
Negotiable certificates of deposit	5,185	2	0.09	4,863	2	0.00	321	0	0.09
Call money	6,363	23	0.72	(6,310)	(10)	0.19	12,674	33	0.53
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	265	5.29	-	-	-	10,000	265	5.29

<Resona bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2011 (A)			(A)-(B)			1st half of FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	23,299,250	164,803	1.41	832,656	(8,153)	(0.12)	22,466,594	172,957	1.53
Loans and bills discounted	16,599,677	139,060	1.67	31,750	(8,534)	(0.10)	16,567,926	147,594	1.77
Securities	5,438,151	18,156	0.66	563,134	2,704	0.03	4,875,016	15,451	0.63
Source of Funds	23,903,669	22,484	0.18	821,322	(3,990)	(0.04)	23,082,346	26,475	0.22
Deposits	19,747,987	9,953	0.10	682,250	(2,839)	(0.03)	19,065,736	12,792	0.13
Negotiable certificates of deposit	1,552,723	911	0.11	(141,456)	(73)	0.00	1,694,180	985	0.11
Call money	143,163	81	0.11	(228,937)	(154)	(0.01)	372,100	236	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,365,141	967	0.14	525,136	214	(0.03)	840,004	753	0.17

2. Domestic operations	1st half of FY 2011 (A)			(A)-(B)			1st half of FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	22,838,393	156,707	1.36	931,344	(6,723)	(0.11)	21,907,049	163,431	1.48
Loans and bills discounted	16,452,008	138,179	1.67	4,164	(8,684)	(0.10)	16,447,843	146,864	1.78
Securities	5,366,216	17,260	0.64	563,344	3,630	0.07	4,802,872	13,630	0.56
Source of Funds	23,177,484	15,551	0.13	861,283	(2,562)	(0.02)	22,316,201	18,113	0.16
Deposits	19,359,800	9,280	0.09	708,585	(2,976)	(0.03)	18,651,215	12,257	0.13
Negotiable certificates of deposit	1,547,538	908	0.11	(146,320)	(76)	0.00	1,693,858	984	0.11
Call money	136,984	58	0.08	(222,700)	(144)	(0.02)	359,684	202	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,355,141	701	0.10	525,136	214	(0.01)	830,004	487	0.11

3. International operations	1st half of FY 2011 (A)			(A)-(B)			1st half of FY 2010 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	579,243	8,214	2.82	(26,166)	(1,368)	(0.32)	605,410	9,583	3.15
Loans and bills discounted	147,668	880	1.18	27,585	150	(0.02)	120,082	729	1.21
Securities	71,934	895	2.48	(209)	(925)	(2.55)	72,144	1,821	5.03
Source of Funds	844,571	7,052	1.66	32,560	(1,366)	(0.40)	812,010	8,419	2.06
Deposits	388,186	672	0.34	(26,334)	137	0.08	414,520	535	0.25
Negotiable certificates of deposit	5,185	2	0.09	4,863	2	(0.00)	321	0	0.10
Call money	6,178	23	0.74	(6,237)	(10)	0.20	12,415	33	0.53
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	265	5.29	-	-	-	10,000	265	5.29

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 Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)
Retirement benefit obligation	359,804	(419)	360,224	281,605	(781)	282,387
Pension plan assets at fair value	462,147	(2,207)	464,354	404,125	(2,558)	406,684
Prepaid pension cost	130,402	(2,406)	132,809	126,950	(1,719)	128,669
Reserve for employee's retirement benefits	10,869	752	10,116	-	-	-
Amount to be amortized	17,190	(1,371)	18,562	4,429	57	4,372

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)
Retirement benefit obligation	43,938	342	43,596	34,260	19	34,240
Pension plan assets at fair value	36,490	(134)	36,624	21,530	484	21,045
Prepaid pension cost	3,452	(687)	4,139	-	-	-
Reserve for employee's retirement benefits	4,769	547	4,221	6,099	205	5,894
Amount to be amortized	6,130	(758)	6,889	6,630	(670)	7,300

(2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Retirement benefit expenses	(7,777)	419	(8,197)	(4,454)	208	(4,662)
Service cost	(4,827)	(2)	(4,824)	(3,317)	4	(3,322)
Interest cost	(3,602)	(3)	(3,598)	(2,823)	15	(2,839)
Expected return on pension plan assets	2,022	35	1,987	1,630	15	1,614
Amortization of actuarial differences	(1,371)	390	(1,762)	57	171	(114)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Retirement benefit expenses	(1,968)	123	(2,092)	(1,355)	87	(1,442)
Service cost	(956)	(14)	(942)	(553)	6	(559)
Interest cost	(435)	(16)	(419)	(342)	(3)	(339)
Expected return on pension plan assets	182	12	169	210	6	204
Amortization of actuarial differences	(758)	141	(899)	(670)	77	(748)

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		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Net gains/(losses) on bonds	15,420	(13,697)	29,118	13,001	(10,337)	23,338
Gains on sale	18,124	(18,688)	36,813	14,926	(15,477)	30,404
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,263)	3,167	(5,430)	(1,785)	3,342	(5,127)
Losses on redemption	(228)	(44)	(183)	-	-	-
Losses on devaluation	(212)	1,867	(2,080)	(139)	1,798	(1,938)
Net gains/(losses) on stocks	356	7,074	(6,718)	534	7,183	(6,649)
Gains on sale	2,832	1,337	1,495	2,593	1,219	1,373
Losses on sale	(696)	4,429	(5,126)	(457)	4,539	(4,996)
Losses on devaluation	(1,779)	1,307	(3,087)	(1,601)	1,424	(3,026)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)	1st half of FY 2011 (A)	(A)-(B)	1st half of FY 2010 (B)
Net gains/(losses) on bonds	2,060	(994)	3,054	358	(2,366)	2,725
Gains on sale	2,468	(1,127)	3,596	729	(2,083)	2,812
Gains on redemption	-	-	-	-	-	-
Losses on sale	(242)	61	(303)	(235)	(235)	-
Losses on redemption	(145)	(24)	(121)	(82)	(20)	(62)
Losses on devaluation	(20)	96	(117)	(52)	(27)	(24)
Net gains/(losses) on stocks	(124)	0	(124)	(54)	(109)	55
Gains on sale	187	123	63	52	(6)	58
Losses on sale	(134)	(4)	(129)	(104)	(104)	-
Losses on devaluation	(176)	(118)	(57)	(1)	1	(3)

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

<Consolidated>

(Millions of yen)

	Consolidated					
	B/S Amount (End of Sep. 2011)	Change from End of Mar. 2011	Unrealized gains/(losses) (End of Sep. 2011)			Change from End of Mar. 2011
			Gain	Loss		
Bonds held to maturity	1,863,922	196,022	46,431	46,478	(46)	21,835
Available-for-sale securities	9,158,398	912,050	64,016	121,897	(57,880)	(28,848)
Stocks	416,730	(47,317)	67,164	103,589	(36,425)	(45,013)
Bonds	8,374,387	858,751	8,615	16,502	(7,886)	23,007
JGB	7,278,355	956,264	(45)	6,692	(6,737)	15,755
Other	367,280	100,616	(11,763)	1,805	(13,568)	(6,843)

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 "Available-for-sale securities", are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was ¥2.6bn. These floating-rate JGBs would have ¥6.8bn 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 September 30, 2011 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	64,016
Fair value hedge gains recorded as income	(less) 9,738
Deferred tax liabilities	(less) 17,596
Unrealized gains on available-for-sale securities (before adjustment)	36,681
Amounts attributable to minority interests	(less) 24
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	26
Amount reported on the Consolidated Balance Sheet	36,683

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

(Millions of yen)

	Total of three banks						Resona Bank					
	B/S Amount (End of Sep. 2011)	Change from End of Mar. 2011	Unrealized gains/(losses) (End of Sep. 2011)			Change from End of Mar. 2011	B/S Amount (End of Sep. 2011)	Change from End of Mar. 2011	Unrealized gains/(losses) (End of Sep. 2011)			Change from End of Mar. 2011
			Gain	Loss				Gain	Loss			
Bonds held to maturity	1,863,922	196,022	46,431	46,478	(46)	21,835	1,184,995	168,186	17,988	-	-	14,798
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	9,156,312	913,008	63,838	121,673	(57,835)	(28,815)	4,807,007	568,201	28,264	80,262	(51,998)	(32,217)
Stocks	416,092	(47,224)	66,983	103,365	(36,382)	(44,981)	315,577	(40,416)	41,443	76,283	(34,840)	(38,393)
Bonds	8,374,379	858,772	8,615	16,502	(7,886)	23,007	4,320,254	514,153	(4,182)	2,637	(6,820)	13,026
Other	365,840	101,459	(11,760)	1,805	(13,566)	(6,841)	171,174	94,464	(8,996)	1,341	(10,337)	(6,850)

	Saitama Resona Bank						Kinki Osaka Bank					
	B/S Amount (End of Sep. 2011)	Change from End of Mar. 2011	Unrealized gains/(losses) (End of Sep. 2011)			Change from End of Mar. 2011	B/S Amount (End of Sep. 2011)	Change from End of Mar. 2011	Unrealized gains/(losses) (End of Sep. 2011)			Change from End of Mar. 2011
			Gain	Loss				Gain	Loss			
Bonds held to maturity	527,081	28,897	20,955	20,983	(27)	5,700	151,844	(1,062)	7,486	7,506	(19)	1,335
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	3,529,678	250,012	36,200	38,364	(2,163)	(3)	819,626	94,794	(626)	3,046	(3,673)	3,405
Stocks	93,933	(6,545)	24,351	25,069	(717)	(6,326)	6,581	(262)	1,188	2,012	(823)	(261)
Bonds	3,382,395	258,939	12,204	12,992	(788)	6,325	671,728	85,679	593	872	(278)	3,656
Other	53,348	(2,382)	(355)	302	(658)	(1)	141,316	9,377	(2,409)	161	(2,570)	11

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 Sep. 2011						End of Mar. 2011					
	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	49.7	320.2	214.7	350.3	930.1	3.0	45.2	220.1	254.1	327.3	824.7	3.0
Japanese government bonds	30.0	260.0	127.0	285.8	817.2	3.0	30.0	165.0	177.0	266.3	714.7	3.0
Floating-rate JGBs	-	-	47.0	197.8	305.2	-	-	-	2.0	236.3	311.7	-
Japanese local government bonds	16.9	56.9	86.1	64.5	112.9	-	12.0	51.0	75.2	60.9	110.0	-
Japanese corporate bonds	2.8	3.2	1.6	-	-	-	3.2	4.1	1.9	0.0	-	-
Available-for-sale securities	2,952.4	1,854.3	3,027.2	325.3	358.7	134.4	2,728.8	1,464.7	2,537.5	390.1	478.3	152.0
Bonds	2,902.2	1,792.5	2,950.5	319.8	356.9	20.5	2,713.6	1,403.9	2,506.0	381.4	476.1	22.3
Japanese government bonds	2,716.6	1,411.3	2,636.3	225.8	269.4	-	2,528.7	1,083.7	2,064.1	254.6	384.0	-
Floating-rate JGBs	-	-	11.1	225.8	161.4	-	-	-	2.9	219.1	184.0	-
Japanese local government bonds	0.2	17.5	30.8	19.8	84.6	-	0.3	5.7	41.8	16.7	85.8	-
Japanese corporate bonds	185.4	363.6	283.3	74.2	2.9	20.5	184.5	314.5	400.0	110.1	6.3	22.3
Other	50.2	61.7	76.6	5.5	1.8	113.8	15.2	60.8	31.5	8.7	2.1	129.7

【Resona Bank】

(Billions of yen)

	End of Sep. 2011						End of Mar. 2011					
	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	260.0	117.0	205.5	557.5	-	30.0	165.0	175.0	184.5	448.5	-
Japanese government bonds	30.0	260.0	117.0	205.5	557.5	-	30.0	165.0	175.0	184.5	448.5	-
Floating-rate JGBs	-	-	37.0	117.5	45.5	-	-	-	-	154.5	45.5	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,277.7	482.1	2,338.0	104.4	225.1	10.9	1,327.3	386.8	1,697.3	139.8	307.3	14.8
Bonds	1,258.1	461.3	2,270.2	102.1	224.4	-	1,323.1	360.3	1,689.0	133.9	306.9	-
Japanese government bonds	1,176.0	200.0	2,155.0	93.5	220.0	-	1,247.8	118.4	1,420.0	129.0	299.0	-
Floating-rate JGBs	-	-	-	93.5	150.0	-	-	-	-	93.5	161.0	-
Japanese local government bonds	-	0.2	24.4	-	4.3	-	-	-	30.3	-	7.9	-
Japanese corporate bonds	82.1	261.1	90.7	8.6	0.0	-	75.3	241.9	238.7	4.9	0.0	-
Other	19.5	20.7	67.8	2.2	0.7	10.9	4.2	26.4	8.2	5.8	0.3	14.8

【Saitama Resona Bank】

(Billions of yen)

	End of Sep. 2011						End of Mar. 2011					
	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	16.9	56.9	86.1	112.3	265.1	-	12.0	51.0	75.2	108.7	262.2	-
Japanese government bonds	-	-	-	47.8	152.2	-	-	-	-	47.8	152.2	-
Floating-rate JGBs	-	-	-	47.8	152.2	-	-	-	-	47.8	152.2	-
Japanese local government bonds	16.9	56.9	86.1	64.5	112.9	-	12.0	51.0	75.2	60.9	110.0	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,588.4	1,058.0	490.8	93.7	127.4	52.2	1,365.9	947.9	541.8	91.0	156.6	58.1
Bonds	1,582.6	1,051.0	485.2	93.2	126.5	20.5	1,357.4	941.7	536.9	90.2	155.6	22.3
Japanese government bonds	1,525.7	1,023.3	470.0	73.5	46.4	-	1,274.0	922.3	516.7	73.5	78.0	-
Floating-rate JGBs	-	-	-	73.5	11.4	-	-	-	-	73.5	23.0	-
Japanese local government bonds	-	11.2	6.2	19.7	80.1	-	-	4.9	11.4	16.7	77.6	-
Japanese corporate bonds	56.9	16.4	9.0	0.0	-	20.5	83.4	14.5	8.8	0.0	-	22.3
Other	5.8	7.0	5.5	0.4	0.9	31.6	8.4	6.1	4.9	0.8	0.9	35.7

【Kinki Osaka Bank】

(Billions of yen)

	End of Sep. 2011						End of Mar. 2011					
	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	2.8	3.2	11.6	32.5	107.5	3.0	3.2	4.1	3.9	34.0	114.0	3.0
Japanese government bonds	-	-	10.0	32.5	107.5	3.0	-	-	2.0	34.0	114.0	3.0
Floating-rate JGBs	-	-	10.0	32.5	107.5	-	-	-	2.0	34.0	114.0	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	2.8	3.2	1.6	-	-	-	3.2	4.1	1.9	0.0	-	-
Available-for-sale securities	86.3	314.1	198.3	127.2	6.1	71.2	35.6	130.0	298.3	159.2	14.4	79.1
Bonds	61.4	280.1	195.0	124.4	5.9	-	33.0	101.8	279.9	157.1	13.5	-
Japanese government bonds	14.9	188.0	11.3	58.8	3.0	-	6.9	43.0	127.4	52.1	7.0	-
Floating-rate JGBs	-	-	11.1	58.8	-	-	-	-	2.9	52.1	-	-
Japanese local government bonds	0.2	6.0	0.2	0.1	0.1	-	0.3	0.8	0.1	-	0.2	-
Japanese corporate bonds	46.3	86.0	183.5	65.5	2.8	-	25.7	58.0	152.4	105.0	6.2	-
Other	24.8	34.0	3.3	2.8	0.1	71.2	2.6	28.2	18.3	2.1	0.8	79.1

10. Capital adequacy ratio (preliminary)

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

<Consolidated>

(Billions of yen/ %)

	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)
	Capital adequacy ratio	12.47	1.26
Tier 1 ratio	8.67	1.16	7.51
Total qualifying capital	2,208.8	89.8	2,119.0
Tier 1	1,536.6	117.7	1,418.9
Tier 2	683.2	(31.8)	715.1
Deductions	11.0	(4.0)	15.0
Risk weighted assets	17,706.4	(1,187.4)	18,893.8
Total required capital*	1,416.5	(94.9)	1,511.5

Reference

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

Capital adequacy ratio: 12.61%
Tier 1 ratio: 8.50%

Note:

*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.

(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. 2011 (B)	Saitama Resona (Non-consolidated)		End of Mar. 2011 (B)	Kinki Osaka (Non-consolidated)		End of Mar. 2011 (B)
	End of Sep. 2011 (A)	(A)-(B)		End of Sep. 2011 (A)	(A)-(B)		End of Sep. 2011 (A)	(A)-(B)	
Capital adequacy ratio	13.05	1.37	11.68	13.07	0.97	12.10	13.62	1.32	12.30
Tier 1 ratio	9.14	1.23	7.91	8.54	0.99	7.55	8.77	1.10	7.67
Total qualifying capital	1,650.5	65.8	1,584.6	455.4	11.4	443.9	178.8	6.2	172.6
Tier 1	1,156.1	82.4	1,073.7	297.8	20.7	277.0	115.2	7.6	107.5
Tier 2	519.1	(20.7)	539.8	167.1	(10.0)	177.2	65.1	(0.7)	65.8
Deductions	24.7	(4.0)	28.8	9.5	(0.6)	10.2	1.4	0.6	0.8
Risk weighted assets	12,641.4	(918.5)	13,559.9	3,483.7	(184.4)	3,668.1	1,313.2	(89.2)	1,402.4
Total required capital*	1,011.3	(73.4)	1,084.7	278.7	(14.7)	293.4	105.0	(7.1)	112.1

<Consolidated basis of each bank>

(Billions of yen/ %)

	Resona (Consolidated)		End of Mar. 2011 (B)
	End of Sep. 2011 (A)	(A)-(B)	
Capital adequacy ratio	13.14	1.38	11.76
Tier 1 ratio	9.35	1.25	8.10
Total qualifying capital	1,674.4	67.2	1,607.2
Tier 1	1,192.0	85.4	1,106.5
Tier 2	520.1	(20.7)	540.9
Deductions	37.6	(2.5)	40.2
Risk weighted assets	12,735.7	(924.7)	13,660.5
Total required capital*	1,018.8	(73.9)	1,092.8

	Kinki Osaka (Consolidated)		End of Mar. 2011 (B)
	End of Sep. 2011 (A)	(A)-(B)	
Capital adequacy ratio	14.34	1.49	12.85
Tier 1 ratio	9.20	1.20	8.00
Total qualifying capital	189.7	8.2	181.4
Tier 1	121.6	8.6	113.0
Tier 2	68.9	(0.3)	69.2
Deductions	0.8	0.0	0.8
Risk weighted assets	1,322.3	(89.1)	1,411.5
Total required capital*	105.7	(7.1)	112.9

11. Securitized Products 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 Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)
Securitized products	172.3	(22.6)	195.0	(0.8)	0.3	(1.1)	62.8	(8.1)	71.0	0.0	(0.0)	0.0
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	172.3	(22.6)	195.0	(0.8)	0.3	(1.1)	62.8	(8.1)	71.0	0.0	(0.0)	0.0
Backed assets in Japan	172.3	(22.6)	195.0	(0.8)	0.3	(1.1)	62.8	(8.1)	71.0	0.0	(0.0)	0.0
Housing loans	165.2	(17.3)	182.6	(0.7)	0.2	(0.9)	59.2	(4.5)	63.7	0.0	(0.0)	0.0
Commercial real estate	5.2	(0.8)	6.0	(0.0)	0.1	(0.1)	3.6	(0.0)	3.6	0.0	(0.0)	0.0
Other	1.8	(4.4)	6.3	(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 Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)	End of Sep. 2011 (A)	(A)-(B)	End of Mar. 2011 (B)
Securitized products	37.2	(5.1)	42.3	0.0	0.0	(0.0)	72.2	(9.3)	81.6	(0.8)	0.2	(1.1)
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	37.2	(5.1)	42.3	0.0	0.0	(0.0)	72.2	(9.3)	81.6	(0.8)	0.2	(1.1)
Backed assets in Japan	37.2	(5.1)	42.3	0.0	0.0	(0.0)	72.2	(9.3)	81.6	(0.8)	0.2	(1.1)
Housing loans	35.6	(5.0)	40.7	0.0	0.0	(0.0)	70.3	(7.7)	78.1	(0.8)	0.1	(0.9)
Commercial real estate	-	-	-	-	-	-	1.6	(0.8)	2.4	(0.0)	0.1	(0.2)
Other	1.6	(0.0)	1.6	0.0	(0.0)	0.0	0.2	(0.8)	1.0	(0.0)	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

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.

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 September, 2011	Balance sheet amount	32.7 billion yen	Unrealized gain	0.01 billion yen
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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 Sep. 2011				Change	End of Mar. 2011
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Acquisition cost	349.1	274.1	69.5	5.3	(2.2)	351.3
Market value	416.0	315.5	93.9	6.5	(47.2)	463.3
Book value of stocks sold outright	0.4	0.4	0.0	-	(9.1)	9.6

Note: 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 Sep. 2011		
		Change	End of Mar. 2011
Directors	20	2	18
Executive officers	10	2	8

Notes: 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 periods.

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

(People/ branch offices)

	End of Sep. 2011				Change	End of Mar. 2011
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Directors	36	16	13	10	(3)	39
Non-board executive officers	49	33	7	9	(1)	50
Employees	15,457	9,893	3,161	2,403	217	15,240
Manned domestic offices	597	341	128	128	29	568
Non-manned domestic offices	831	498	303	30	(1)	832
Total domestic offices	1,428	839	431	158	28	1,400

Notes: 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 respective fiscal periods.

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 1,328 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 Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Loans to borrowers in legal bankruptcy	15,690	(2,512)	(10,121)	18,203	25,812	8,927	(2,165)	(10,229)	11,092	19,157
Past due loans	469,213	16,759	7,690	452,453	461,523	310,987	7,268	(5,345)	303,719	316,333
Loans past due 3 months or more	6,995	(1,129)	(5,521)	8,125	12,516	4,695	153	(4,295)	4,542	8,991
Restructured loans	151,072	(9,038)	(23,439)	160,111	174,512	100,468	(2,907)	(9,540)	103,375	110,008
Risk-managed loans, total	642,971	4,078	(31,392)	638,893	674,364	425,078	2,348	(29,411)	422,729	454,489
Partial direct write-offs	349,103	(27,167)	(55,904)	376,271	405,007	299,757	(20,964)	(48,471)	320,721	348,228
Balance of loans (Term-end)	25,854,277	(323,625)	28,233	26,177,902	25,826,043	17,013,899	(264,246)	76,583	17,278,145	16,937,315

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Loans to borrowers in legal bankruptcy	4,904	251	468	4,653	4,436	1,858	(598)	(359)	2,457	2,218
Past due loans	93,165	3,861	5,980	89,303	87,185	65,059	5,629	7,055	59,430	58,004
Loans past due 3 months or more	905	(1,552)	(1,218)	2,458	2,124	1,394	269	(6)	1,124	1,400
Restructured loans	22,199	(1,798)	(10,659)	23,998	32,859	28,404	(4,332)	(3,239)	32,737	31,644
Risk-managed loans, total	121,176	761	(5,430)	120,414	126,606	96,717	968	3,448	95,749	93,268
Partial direct write-offs	22,890	(3,538)	(4,056)	26,428	26,946	26,455	(2,665)	(3,376)	29,120	29,832
Balance of loans (Term-end)	6,386,016	(2,336)	32,009	6,388,352	6,354,006	2,454,361	(57,041)	(80,359)	2,511,403	2,534,720

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Loans to borrowers in legal bankruptcy	0.06	0.00	(0.03)	0.06	0.09	0.05	(0.01)	(0.06)	0.06	0.11
Past due loans	1.81	0.09	0.03	1.72	1.78	1.82	0.07	(0.04)	1.75	1.86
Loans past due 3 months or more	0.02	(0.01)	(0.02)	0.03	0.04	0.02	0.00	(0.03)	0.02	0.05
Restructured loans	0.58	(0.03)	(0.09)	0.61	0.67	0.59	0.00	(0.05)	0.59	0.64
Risk-managed loans, total	2.48	0.04	(0.13)	2.44	2.61	2.49	0.05	(0.19)	2.44	2.68

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Loans to borrowers in legal bankruptcy	0.07	0.00	0.01	0.07	0.06	0.07	(0.02)	(0.01)	0.09	0.08
Past due loans	1.45	0.06	0.08	1.39	1.37	2.65	0.29	0.37	2.36	2.28
Loans past due 3 months or more	0.01	(0.02)	(0.02)	0.03	0.03	0.05	0.01	0.00	0.04	0.05
Restructured loans	0.34	(0.03)	(0.17)	0.37	0.51	1.15	(0.15)	(0.09)	1.30	1.24
Risk-managed loans, total	1.89	0.01	(0.10)	1.88	1.99	3.94	0.13	0.27	3.81	3.67

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 Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Before partial direct write-off	67.99	(1.99)	(0.92)	69.98	68.91	76.03	(1.44)	0.24	77.47	75.79
After partial direct write-off	50.62	(1.68)	0.37	52.30	50.25	59.14	(1.24)	1.89	60.38	57.25

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011[A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Before partial direct write-off	49.45	(3.94)	(1.43)	53.39	50.88	42.37	(2.51)	(4.16)	44.88	46.53
After partial direct write-off	39.90	(3.26)	(0.53)	43.16	40.43	26.60	(1.52)	(2.83)	28.12	29.43

Note: 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 Mar. 2011 [B]	End of Sep. 2010 [C]
	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]		
General reserve for possible loan losses	267,585	(24,692)	(17,750)	292,278	285,336
Specific reserve for possible loan losses	144,926	12,589	1,286	132,337	143,640
Special reserve for certain overseas loans	3	(0)	(0)	3	3
Total reserve for possible loan losses	412,515	(12,103)	(16,464)	424,619	428,980
Reserve for write-off of loans in the trust account	241	(18)	(37)	259	278

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

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
General reserve for possible loan losses	188,497	(22,012)	(16,200)	210,510	204,697	143,031	(16,391)	(9,646)	159,422	152,678
Specific reserve for possible loan losses	136,755	13,385	2,864	123,369	133,890	108,125	12,565	865	95,560	107,260
Special reserve for certain overseas loans	3	(0)	(0)	3	3	3	(0)	(0)	3	3
Total reserve for possible loan losses	325,256	(8,627)	(13,335)	333,883	338,591	251,161	(3,825)	(8,781)	254,987	259,942
Reserve for write-off of loans in the trust account	241	(18)	(37)	259	278	241	(18)	(37)	259	278

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
General reserve for possible loan losses	29,692	(3,393)	(3,223)	33,085	32,915	15,773	(2,228)	(3,330)	18,002	19,104
Specific reserve for possible loan losses	18,666	(219)	390	18,886	18,276	9,962	1,039	1,609	8,923	8,353
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	48,358	(3,612)	(2,832)	51,971	51,191	25,736	(1,188)	(1,721)	26,925	27,457
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 Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Unrecoverable or valueless claims	74,142	(4,915)	(9,374)	79,057	83,516	44,498	(3,643)	(7,330)	48,142	51,829
Risk claims	434,443	24,986	11,975	409,457	422,468	297,489	14,759	(3,635)	282,729	301,124
Special attention loans	158,068	(10,168)	(28,961)	168,236	187,029	105,163	(2,754)	(13,835)	107,917	118,999
Financial Reconstruction Law subtotal [A]	666,653	9,902	(26,361)	656,751	693,014	447,151	8,361	(24,801)	438,789	471,953
Normal claims	25,941,020	(344,495)	23,398	26,285,515	25,917,621	17,240,389	(278,706)	78,029	17,519,095	17,162,360
Financial Reconstruction Law total [B]	26,607,673	(334,593)	(2,962)	26,942,266	26,610,636	17,687,541	(270,344)	53,227	17,957,885	17,634,313
Partial direct write-offs	367,782	(25,421)	(55,429)	393,203	423,211	315,799	(19,053)	(47,974)	334,852	363,773
NPL Ratio [A] / [B]	2.50	0.06	(0.09)	2.43	2.60	2.52	0.08	(0.14)	2.44	2.67

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A] - [B]	[A] - [C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Unrecoverable or valueless claims	17,817	1,785	3,727	16,032	14,090	11,825	(3,057)	(5,771)	14,882	17,596
Risk claims	81,256	2,051	3,081	79,205	78,174	55,698	8,175	12,528	47,522	43,169
Special attention loans	23,105	(3,351)	(11,878)	26,457	34,984	29,798	(4,062)	(3,246)	33,861	33,045
Financial Reconstruction Law subtotal [A]	122,180	484	(5,069)	121,695	127,250	97,321	1,055	3,510	96,266	93,811
Normal claims	6,316,549	(4,963)	36,939	6,321,512	6,279,609	2,384,081	(60,825)	(91,570)	2,444,907	2,475,651
Financial Reconstruction Law total [B]	6,438,729	(4,478)	31,869	6,443,207	6,406,859	2,481,403	(59,770)	(88,060)	2,541,173	2,569,463
Partial direct write-offs	23,184	(3,531)	(3,911)	26,716	27,096	28,798	(2,836)	(3,544)	31,634	32,342
NPL Ratio [A] / [B]	1.89	0.00	(0.08)	1.88	1.98	3.92	0.13	0.27	3.78	3.65

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 Sep. 2011 [A]	[A] - [B]	End of Mar. 2011 [B]	End of Sep. 2011 [A]	[A] - [B]	End of Mar. 2011 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.73	(0.30)	96.03	95.08	(0.69)	95.77
Covered by reserves	4.26	0.30	3.96	4.91	0.69	4.22
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	87.30	0.35	86.95	86.75	0.68	86.07
Covered by collateral, guarantees, etc.	64.75	(0.67)	65.42	62.18	(1.15)	63.33
Covered by reserves	22.55	1.02	21.53	24.56	1.82	22.74
Reserve ratio against the portion not covered by collateral, guarantees, etc.	63.98	1.70	62.28	64.96	2.93	62.03
Special Attention Obligors	60.59	(0.81)	61.40	56.72	0.42	56.30
Covered by collateral, guarantees, etc.	46.57	(0.15)	46.72	41.71	1.67	40.04
Covered by reserves	14.02	(0.66)	14.68	15.00	(1.26)	16.26
Reserve ratio against the portion not covered by collateral, guarantees, etc.	26.24	(1.33)	27.57	25.74	(1.38)	27.12
Other Watch Obligors	73.46	1.84	71.62	70.47	1.82	68.65
Covered by collateral, guarantees, etc.	69.80	1.99	67.81	66.44	2.00	64.44
Covered by reserves	3.65	(0.16)	3.81	4.02	(0.18)	4.20
Reserve ratio against the portion not covered by collateral, guarantees, etc.	12.11	0.26	11.85	12.00	0.18	11.82
Normal Obligors	0.30	(0.02)	0.32	0.36	(0.02)	0.39

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2011 [A]	[A] - [B]	End of Mar. 2011 [B]	End of Sep. 2011 [A]	[A] - [B]	End of Mar. 2011 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.08	0.22	96.86	96.12	0.15	95.97
Covered by reserves	2.91	(0.22)	3.13	3.87	(0.15)	4.02
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	88.34	0.17	88.17	88.73	(1.45)	90.18
Covered by collateral, guarantees, etc.	68.95	0.94	68.01	72.31	(1.27)	73.58
Covered by reserves	19.39	(0.77)	20.16	16.42	(0.18)	16.60
Reserve ratio against the portion not covered by collateral, guarantees, etc.	62.45	(0.57)	63.02	59.31	(3.54)	62.85
Special Attention Obligors	76.58	3.86	72.72	60.30	(7.68)	67.98
Covered by collateral, guarantees, etc.	63.77	3.03	60.74	48.68	(7.31)	55.99
Covered by reserves	12.80	0.83	11.97	11.62	(0.36)	11.98
Reserve ratio against the portion not covered by collateral, guarantees, etc.	35.35	4.84	30.51	22.65	(4.59)	27.24
Other Watch Obligors	81.12	1.16	79.96	77.30	2.48	74.82
Covered by collateral, guarantees, etc.	77.38	1.28	76.10	75.52	2.57	72.95
Covered by reserves	3.74	(0.11)	3.85	1.77	(0.09)	1.86
Reserve ratio against the portion not covered by collateral, guarantees, etc.	16.53	0.38	16.15	7.26	0.37	6.89
Normal Obligors	0.13	(0.02)	0.16	0.26	(0.02)	0.29

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 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	32.3	41.7	100%		Reserves (3.1) Collateral /Guarantee (70.9)	Unrecoverable or Valueless Claims 100.00%
74.1	74.1						
Doubtful Obligor	Risk Claims	193.4	185.9	55.0		Reserves (97.9) Collateral /Guarantee (281.3)	Risk Claims 87.30%
434.4	434.4			Reserve Ratio 63.98%			
Watch Obligor	Claims in Need of Special Attention	32.4	166.1			Reserves (22.3) Collateral /Guarantee (74.5)	Claims in Need of Special Attention 61.30%
	Special Attention Obligor						
198.6	Subtotal						
	666.6						
Other Watch Obligor	Non-classified Claims	811.6	1,657.3				
Normal Obligor		23,431.4					
23,431.4							
Total Exposures		Total		Total Coverage Ratio			
26,607.6	26,607.6	24,501.3	2,051.2	55.0	-	82.55%	

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligor	Unrecoverable or Valueless Claims	B) 17.0 T) - Total) 17.0	B) 27.1 T) 0.2 Total) 27.4	100%		Reserves (2.1) Collateral /Guarantee (42.3)	Unrecoverable or Valueless Claims 100.00%
44.4	44.4						
Doubtful Obligor	Risk Claims	B) 118.3 T) 12.9 Total) 131.2	B) 125.1 T) 1.7 Total) 126.9	B) 39.2 T) 0.0 Total) 39.2		Reserves (73.0) Collateral /Guarantee (185.0)	Risk Claims 86.75%
297.4	297.4			Reserve Ratio 64.96%			
Watch Obligor	Claims in Need of Special Attention	B) 13.2 T) 3.1 Total) 16.4	B) 112.7 T) 0.4 Total) 113.1			Reserves (15.6) Collateral /Guarantee (45.3)	Claims in Need of Special Attention 57.99%
	Special Attention Obligor						
129.5	Subtotal						
	447.1						
Other Watch Obligor	Non-classified Claims	B) 459.7 T) 1.1 Total) 460.9	B) 1,181.8 T) 7.9 Total) 1,189.8				Claims in Need of Special Attention B) 101.6 T) 3.5 Total) 105.1
Normal Obligor		B) 15,513.7 T) 51.5 Total) 15,565.2					
15,565.2							
Total Exposures		Total		Total Coverage Ratio			
17,687.5	17,687.5	16,190.8	1,457.3	39.2	-	81.30%	

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(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	
								Reserve Ratio
Bankrupt and Effectively Bankrupt Obligors 17.8	Unrecoverable or Valueless Claims 17.8	8.8	8.9	100%		Reserves (0.5) Collateral /Guarantee (17.2)	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 81.2	Risk Claims 81.2	30.5	41.2	9.4		Reserves (15.7) Collateral /Guarantee (56.0)	Risk Claims 88.34%	
Watch Obligors	Claims in Need of Special Attention 23.1	6.6	25.3			Reserves (2.9) Collateral /Guarantee (14.7)	Claims in Need of Special Attention 76.58%	
	Special Attention Obligors 32.0							
	Subtotal 122.1							
	Non-classified Claims 6,316.5	198.6	274.1					
Normal Obligors 5,834.7		5,834.7						
Total Exposures 6,438.7	Total 6,438.7	Normal 6,079.4	Category II 349.7	Category III 9.4	Category IV -		Total Coverage Ratio 87.81%	

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

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	
								Reserve Ratio
Bankrupt and Effectively Bankrupt Obligors 11.8	Unrecoverable or Valueless Claims 11.8	6.4	5.3	100%		Reserves (0.4) Collateral /Guarantee (11.3)	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 55.6	Risk Claims 55.6	31.6	17.7	6.2		Reserves (9.1) Collateral /Guarantee (40.2)	Risk Claims 88.73%	
Watch Obligors	Claims in Need of Special Attention 29.7	9.3	27.6			Reserves (3.7) Collateral /Guarantee (14.5)	Claims in Need of Special Attention 61.13%	
	Special Attention Obligors 37.0							
	Subtotal 97.3							
	Non-classified Claims 2,384.0	152.0	193.3					
Normal Obligors 2,031.4		2,031.4						
Total Exposures 2,481.4	Total 2,481.4	Normal 2,231.0	Category II 244.0	Category III 6.2	Category IV -		Total Coverage Ratio 81.65%	

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

7. Progress in Off-Balancing of Claims (Banking and trust accounts)

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

(1) Performance of the 1st half of FY2011

(Billions of yen)

	Total of three banks					Resona Bank				
	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]		End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]		End of Mar. 2011[B]	
			Claims newly classified	Amount of off-balancing			Claims newly classified	Amount of off-balancing		
Unrecoverable or valueless claims	74.1	(4.9)	30.4	(35.3)	79.0	44.4	(3.6)	17.8	(21.4)	48.1
Risk claims	434.4	24.9	102.5	(77.5)	409.4	297.4	14.7	64.8	(50.0)	282.7
Total	508.5	20.0	133.0	(112.9)	488.5	341.9	11.1	82.6	(71.5)	330.8
Result of measures connected to off-balancing	60.3				62.8	31.7				32.4

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]		End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]		End of Mar. 2011[B]	
			Claims newly classified	Amount of off-balancing			Claims newly classified	Amount of off-balancing		
Unrecoverable or valueless claims	17.8	1.7	8.2	(6.4)	16.0	11.8	(3.0)	4.4	(7.4)	14.8
Risk claims	81.2	2.0	19.1	(17.1)	79.2	55.6	8.1	18.5	(10.4)	47.5
Total	99.0	3.8	27.3	(23.5)	95.2	67.5	5.1	22.9	(17.8)	62.4
Result of measures connected to off-balancing	16.3				15.1	12.2				15.2

(2) Placement of loans off the balance sheets

	Total of three banks	Resona Bank	Saitama Resona	Kinki Osaka Bank
Disposition by borrowees' liquidation	(1.8)	(0.4)	(0.0)	(1.3)
Reconstructive disposition	(6.1)	(3.0)	(2.9)	(0.1)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(5.6)	(0.7)	(0.1)	(4.7)
Direct write-offs	2.8	0.7	(1.5)	3.6
Others	(102.2)	(68.0)	(18.8)	(15.3)
Collection/repayment, etc.	(72.1)	(46.8)	(12.5)	(12.6)
Improvement in debtors' performance	(30.0)	(21.1)	(6.2)	(2.6)
Total	(112.9)	(71.5)	(23.5)	(17.8)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

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 Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	2,684.0	(64.0)	2,748.1	1,928.6	(57.8)	1,986.5
Agriculture, Forestry	12.3	(1.9)	14.3	6.0	(0.5)	6.6
Fishery	1.5	0.0	1.4	1.4	0.0	1.4
Mining, quarrying of stone, gravel extraction	14.2	(0.4)	14.6	11.4	(0.3)	11.8
Construction	703.6	(24.9)	728.6	392.5	(15.2)	407.7
Electricity, gas, heating, water	81.1	16.1	65.0	66.3	16.7	49.6
Information and communication	289.2	(11.2)	300.4	251.1	(11.3)	262.5
Transportation, postal service	543.5	(21.1)	564.6	365.0	(20.0)	385.0
Wholesale and retail trade	2,558.3	(47.5)	2,605.9	1,874.1	(16.1)	1,890.2
Finance and insurance	1,099.9	(24.9)	1,124.8	1,030.6	(26.7)	1,057.3
Real estate	2,328.6	25.0	2,303.6	1,579.6	21.5	1,558.1
Goods rental and leasing	292.2	(12.7)	305.0	238.0	(13.9)	251.9
Services	1,583.2	(53.7)	1,636.9	1,058.6	(44.1)	1,102.8
Government, local government	789.3	(33.2)	822.5	309.6	(21.9)	331.5
Others	12,872.6	(68.9)	12,941.5	7,900.4	(74.1)	7,974.5
Domestic total	25,854.2	(323.6)	26,177.9	17,013.8	(264.2)	17,278.1
Japan offshore banking account	-	-	-	-	-	-
Total	25,854.2	(323.6)	26,177.9	17,013.8	(264.2)	17,278.1

	Saitama Resona Bnak			Kinki Osaka Bank		
	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	464.5	14.1	450.3	290.9	(20.3)	311.2
Agriculture, Forestry	5.6	(1.3)	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	(0.0)	2.5	0.1	(0.0)	0.2
Construction	190.0	(3.9)	194.0	121.1	(5.7)	126.8
Electricity, gas, heating, water	14.0	(0.6)	14.7	0.7	0.0	0.7
Information and communication	22.5	1.1	21.3	15.5	(1.0)	16.5
Transportation, postal service	137.5	0.3	137.2	40.8	(1.4)	42.3
Wholesale and retail trade	373.9	(13.8)	387.8	310.2	(17.5)	327.8
Finance and insurance	32.6	2.4	30.2	36.6	(0.5)	37.1
Real estate	551.0	7.2	543.7	198.0	(3.7)	201.7
Goods rental and leasing	34.3	1.8	32.4	19.9	(0.7)	20.6
Services	387.5	(3.4)	390.9	137.0	(6.1)	143.1
Government, local government	355.4	(20.2)	375.7	124.2	8.9	115.2
Others	3,814.0	13.9	3,800.0	1,158.1	(8.7)	1,166.8
Domestic total	6,386.0	(2.3)	6,388.3	2,454.3	(57.0)	2,511.4
Japan offshore banking account	-	-	-	-	-	-
Total	6,386.0	(2.3)	6,388.3	2,454.3	(57.0)	2,511.4

Note: Resona Bank's figures include trust account

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	94.2	0.0	94.1	66.5	(0.7)	67.3
Agriculture, Forestry	0.4	(0.2)	0.7	0.3	0.0	0.3
Fishery	0.0	-	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	(0.1)	0.4	0.3	(0.0)	0.4
Construction	31.4	2.4	28.9	13.9	0.9	12.9
Electricity, gas, heating, water	0.1	(0.0)	0.1	0.1	(0.0)	0.1
Information and communication	15.2	(2.4)	17.7	12.9	(3.2)	16.1
Transportation, postal service	13.5	(0.4)	13.9	7.5	(0.3)	7.8
Wholesale and retail trade	100.7	(2.0)	102.7	66.2	(0.3)	66.5
Finance and insurance	21.0	(1.4)	22.5	19.9	(1.3)	21.2
Real estate	117.6	2.2	115.3	75.0	(0.3)	75.4
Goods rental and leasing	1.3	(0.1)	1.5	0.8	(0.0)	0.9
Services	72.3	1.2	71.1	42.9	(0.7)	43.7
Government, local government	-	-	-	-	-	-
Others	174.3	5.0	169.3	118.2	8.5	109.6
Domestic total	642.9	4.0	638.8	425.0	2.3	422.7
Japan offshore banking account	-	-	-	-	-	-
Total	642.9	4.0	638.8	425.0	2.3	422.7

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]
Manufacturing	13.9	(2.0)	16.0	13.6	2.9	10.7
Agriculture, Forestry	0.1	(0.2)	0.4	0.0	(0.0)	0.0
Fishery	-	-	-	0.0	-	0.0
Mining, quarrying of stone, gravel extraction	-	(0.0)	0.0	-	-	-
Construction	9.2	2.1	7.1	8.1	(0.7)	8.9
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	-	-
Information and communication	1.0	0.5	0.5	1.3	0.2	1.0
Transportation, postal service	3.8	(0.2)	4.0	2.2	0.1	2.0
Wholesale and retail trade	16.2	(2.2)	18.5	18.2	0.5	17.6
Finance and insurance	-	(0.0)	0.0	1.1	(0.0)	1.2
Real estate	19.4	2.8	16.5	23.1	(0.2)	23.3
Goods rental and leasing	0.1	(0.1)	0.3	0.2	0.0	0.2
Services	16.4	1.9	14.5	12.9	0.0	12.8
Government, local government	-	-	-	-	-	-
Others	40.6	(1.5)	42.1	15.5	(1.9)	17.5
Domestic total	121.1	0.7	120.4	96.7	0.9	95.7
Japan offshore banking account	-	-	-	-	-	-
Total	121.1	0.7	120.4	96.7	0.9	95.7

Note: Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Housing loans	12,092,808	(52,619)	1,313	12,145,428	12,091,495	7,360,332	(69,055)	(58,448)	7,429,387	7,418,780
Before securitization	12,351,408	(74,504)	(43,091)	12,425,913	12,394,500	7,531,035	(84,449)	(89,809)	7,615,484	7,620,844
Residential housing loans	8,948,189	(25,488)	35,555	8,973,678	8,912,633	5,196,158	(29,067)	3,564	5,225,225	5,192,593
Before securitization	9,189,953	(43,057)	(47)	9,233,011	9,190,001	5,350,024	(40,146)	(18,994)	5,390,171	5,369,019
Other consumer loans	311,086	(5,887)	(14,926)	316,973	326,012	166,091	(5,374)	(11,671)	171,465	177,762
Total loans to consumers	12,403,894	(58,507)	(13,613)	12,462,401	12,417,508	7,526,424	(74,429)	(70,119)	7,600,853	7,596,543
Before securitization of housing loans	12,662,494	(80,391)	(58,018)	12,742,886	12,720,513	7,697,126	(89,823)	(101,480)	7,786,950	7,798,607

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Housing loans	3,628,303	22,337	59,323	3,605,966	3,568,980	1,104,171	(5,902)	437	1,110,074	1,103,733
Before securitization	3,716,201	15,847	46,279	3,700,353	3,669,921	1,104,171	(5,902)	437	1,110,074	1,103,733
Residential housing loans	2,765,852	8,450	30,818	2,757,401	2,735,033	986,179	(4,871)	1,171	991,051	985,007
Before securitization	2,853,749	1,960	17,775	2,851,788	2,835,974	986,179	(4,871)	1,171	991,051	985,007
Other consumer loans	104,715	1,525	884	103,190	103,831	40,278	(2,038)	(4,139)	42,317	44,418
Total loans to consumers	3,733,019	23,863	60,207	3,709,156	3,672,811	1,144,450	(7,941)	(3,701)	1,152,391	1,148,152
Before securitization of housing loans	3,820,917	17,373	47,163	3,803,544	3,773,753	1,144,450	(7,941)	(3,701)	1,152,391	1,148,152

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Loans to SMEs and individuals	21,931,366	(234,972)	(85,240)	22,166,338	22,016,607	14,026,183	(193,482)	(77,427)	14,219,666	14,103,611
Ratio of loans to SMEs and individuals	84.82	0.15	(0.42)	84.67	85.24	82.43	0.14	(0.83)	82.29	83.26

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]	End of Sep. 2011 [A]	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Loans to SMEs and individuals	5,641,185	18,506	57,910	5,622,678	5,583,275	2,263,996	(59,996)	(65,724)	2,323,993	2,329,720
Ratio of loans to SMEs and individuals	88.33	0.32	0.46	88.01	87.87	92.24	△0.29	0.33	92.53	91.91

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 Sep. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Deposits (Term-end)	33,644,689	20,189,808	10,141,492	3,313,388	(631,392)	981,643	34,276,082	32,663,046
Deposits (average balance)	33,179,606	19,747,987	10,193,187	3,238,431	965,239	1,097,113	32,214,366	32,082,493
Trust principal (Term-end)	400,034	400,034	-	-	(39,188)	(16,583)	439,223	416,618
Trust principal (average balance)	424,516	424,516	-	-	(4,999)	(4,771)	429,515	429,287
Loans and bills discounted (Term-end)	25,854,277	17,013,899	6,386,016	2,454,361	(323,625)	28,233	26,177,902	25,826,043
Banking account	25,775,077	16,934,698	6,386,016	2,454,361	(317,919)	40,415	26,092,996	25,734,661
Trust account	79,200	79,200	-	-	(5,705)	(12,182)	84,905	91,382
Loans and bills discounted (average balance)	25,384,124	16,682,355	6,339,389	2,362,379	28,996	(64,916)	25,355,128	25,449,041
Banking account	25,301,445	16,599,677	6,339,389	2,362,379	38,522	(52,100)	25,262,923	25,353,546
Trust account	82,678	82,678	-	-	(9,525)	(12,816)	92,204	95,494

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

(Millions of yen)

	End of Sep. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Domestic consumer deposits (Term-end)	22,437,232	11,911,994	7,965,059	2,560,177	139,167	451,307	22,298,064	21,985,924
Liquid deposits	12,609,289	6,684,526	4,783,714	1,141,049	292,150	771,418	12,317,139	11,837,871
Time deposits	9,620,707	5,074,970	3,140,817	1,404,919	(143,575)	(308,703)	9,764,282	9,929,410
Domestic corporate deposits (Term-end)	9,872,093	7,530,741	1,667,269	674,082	(266,270)	431,424	10,138,363	9,440,668
Liquid deposits	6,672,864	5,035,909	1,192,862	444,092	(237,129)	279,961	6,909,994	6,392,902
Time deposits	2,792,309	2,149,611	436,828	205,869	(30,047)	149,603	2,822,356	2,642,706

Notes: 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

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

(Millions of yen)

	End of Sep. 2011 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2011 [B]	End of Sep. 2010 [C]
Investment trust	1,702,644	881,808	564,128	256,706	(254,203)	(232,919)	1,956,847	1,935,563
Public bond	749,156	329,153	390,189	29,813	(39,004)	(87,378)	788,161	836,534
Insurance policy	1,227,994	610,684	431,967	185,342	59,157	126,627	1,168,837	1,101,366

Note: 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)

III. Computation of Deferred Tax Assets

(Billions of yen)

1. Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemption ^{*1}	Estimated period of future taxable income	Special factors ^{*2} (only the case of No. 4 Exception)
Resona Bank	No. 4 Exception	5 years	Acceleration of disposal of non-performing loans (Program for Financial Revival, etc) and others
Saitama Resona Bank	No. 2	—	
Kinki Osaka Bank	No. 4	1 year	

Notes: *1. Classification of exemption: Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (JICPA Audit Committee Report No. 66, issued on November 9, 1999)
For the entity applicable to No. 4 Exception, it is more likely that future deductible temporary differences will be realized in accordance with the JICPA Audit Committee Report No. 66.

*2. Reasons for significant net operating loss carry forward and future deductible temporary difference which significantly exceed the past ordinary profits level

2. The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010
Resona Bank	219.7	212.0	209.7	83.7	136.2
Saitama Resona Bank	46.5	67.9	45.8	76.4	54.9
Kinki Osaka Bank	9.7	8.2	10.3	8.4	4.5

3. The estimated amounts of actual net operating profit, income before income taxes, taxable income before adjustments used for the estimation

	Estimated period	Actual net operating profit	Interim income before income taxes	Taxable income before adjustments
Resona Bank	5 years	761.7	481.1	636.9
Kinki Osaka Bank	1 year	14.6	3.4	17.4

4. Description of the types of deferred tax assets and liabilities

(Consolidated corporate-tax system has been applied since FY 2004. Deferred tax assets and liabilities are calculated on the assumption of the consolidated corporate-tax system)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]
Reserve for loan losses	175.0	(3.3)	178.3	25.3	(2.6)	27.9
Write-down on investment securities	107.5	(0.7)	108.3	11.1	0.0	11.1
Unrealized losses on other securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	45.3	(0.7)	46.0	9.6	0.1	9.5
Net loss carry forward	109.9	(37.7)	147.6	-	-	-
Others	68.4	(2.3)	70.7	11.7	(0.3)	12.1
Subtotal of deferred tax assets	506.2	(44.9)	551.1	57.9	(2.7)	60.7
Valuation allowance	(356.1)	28.9	(385.1)	(21.2)	(0.1)	(21.0)
Deferred tax assets	150.1	(15.9)	166.0	36.7	(2.9)	39.6
Gains on placing trust for retirement benefits	12.8	(1.5)	14.4	-	-	-
Unrealized gains on other securities	8.4	(4.4)	12.8	9.0	0.7	8.3
Deferred gains on hedges	17.8	5.8	11.9	-	-	-
Others	3.1	(0.5)	3.6	7.4	(0.1)	7.5
Deferred tax liabilities	42.2	(0.6)	42.8	16.5	0.6	15.8
Net deferred tax assets	107.9	(15.2)	123.2	20.2	(3.5)	23.8

	Kinki Osaka Bank			Resona Holdings(non-consolidated)		
	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]	End of Sep. 2011[A]	[A]-[B]	End of Mar. 2011[B]
Reserve for loan losses	17.8	(1.8)	19.6	-	-	-
Write-down on investment securities	6.2	(0.1)	6.3	792.2	-	792.2
Unrealized losses on other securities	0.2	(1.3)	1.6	-	-	-
Reserve for employees' retirement benefits	2.4	0.0	2.4	-	-	-
Net loss carry forward	30.7	(5.8)	36.6	19.8	0.1	19.7
Others	7.5	(0.5)	8.0	1.4	0.0	1.4
Subtotal of deferred tax assets	65.1	(9.6)	74.8	813.5	0.1	813.3
Valuation allowance	(55.8)	7.2	(63.1)	(813.4)	(0.2)	(813.2)
Deferred tax assets	9.2	(2.4)	11.6	0.0	(0.0)	0.0
Gains on placing trust for retirement benefits	-	-	-	-	-	-
Unrealized gains on other securities	-	-	-	-	-	-
Deferred gains on hedges	-	-	-	-	-	-
Others	0.1	(0.0)	0.1	-	(0.0)	0.0
Deferred tax liabilities	0.1	(0.0)	0.1	-	(0.0)	0.0
Net deferred tax assets	9.1	(2.4)	11.5	0.0	(0.0)	0.0