
Financial Results Report

for Fiscal Year 2013
(Reference Materials)

May 13, 2014



Resona Holdings, Inc.

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I. Highlights of Financial Results for Fiscal Year 2013

1. Statements of income

<Consolidated>

(Millions of yen)

		FY 2013 (A)	(A)-(B)	FY 2012 (B)
Ordinary income	1	826,935	(5,247)	832,183
Consolidated gross operating profit	2	608,523	(28,639)	637,162
Interest income	3	430,011	(13,057)	443,069
Trust fees (after disposal of problem loans in the trust account)	4	23,748	2,109	21,639
<Disposal of problem loans in the trust account>	5	13	(5)	18
Fees and commissions	6	135,044	6,056	128,987
Trading income	7	(916)	(3,101)	2,184
Other operating income	8	20,635	(20,645)	41,281
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(348,498)	13,147	(361,645)
Other gains/(losses), net	11	52,144	42,528	9,616
Net gains/(losses) on stocks	12	22,657	30,194	(7,537)
Disposal of problem loans	13	(23,289)	15,377	(38,666)
Reversal of credit expenses	14	49,764	(1,958)	51,723
Equity in earnings of investments in affiliates	15	143	(31)	174
Ordinary profit	16	312,169	27,035	285,133
Extraordinary gains	17	2,958	1,826	1,132
Extraordinary losses	18	(3,042)	(1,125)	(1,917)
Income before income taxes and minority interests	19	312,085	27,736	284,348
Income taxes-current	20	(32,855)	14,772	(47,627)
Income taxes-deferred	21	(51,736)	(95,468)	43,732
Minority interests in net income	22	(6,851)	(1,538)	(5,312)
Net income	23	220,642	(54,498)	275,141

Credit expense (5, 9, 13, 14)	24	26,488	13,413	13,075
Disposal of problem loans in the trust account	25	13	(5)	18
Provision to general reserve for possible loan losses	26	38,111	3,801	34,310
Write-off of loans	27	(23,979)	11,196	(35,175)
Provision to specific reserve for possible loan losses	28	(8,913)	(13,816)	4,903
Provision to special reserve for certain overseas loans	29	(0)	(0)	0
Other disposal of problem loans	30	689	4,181	(3,491)
Gains on recoveries of written-off loans	31	20,566	8,057	12,508

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2013 (A)	(A)-(B)	FY 2012 (B)
Number of consolidated subsidiaries	32	15	-	15
Number of affiliated companies accounted for by the equity method	33	1	-	1
Total	34	16	-	16

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

(Millions of yen)

		Total of three banks			Resona Bank		
		FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Gross operating profit	1	555,298	(26,346)	581,644	368,041	(19,861)	387,903
Gross operating profit from domestic operations	2	533,979	(19,868)	553,847	347,499	(15,448)	362,948
Interest income	3	409,876	(17,042)	426,919	253,544	(8,780)	262,325
Trust fees (after disposal of problem loans in the trust account)	4	23,752	2,094	21,657	23,752	2,094	21,657
<Disposal of problem loans in the trust account>	5	13	(5)	18	13	(5)	18
Fees and commissions	6	89,765	8,096	81,669	65,249	6,751	58,498
Trading income	7	36	(707)	744	36	(707)	744
Other operating income	8	10,548	(12,308)	22,856	4,916	(14,806)	19,722
Gross operating profit from international operations	9	21,318	(6,478)	27,796	20,542	(4,413)	24,955
Interest income	10	11,040	4,951	6,088	10,643	5,118	5,524
Fees and commissions	11	2,424	(121)	2,545	2,089	(88)	2,177
Trading income	12	(1,346)	(2,167)	820	(1,346)	(2,167)	820
Other operating income	13	9,200	(9,141)	18,342	9,156	(7,275)	16,432
Expenses (excluding non-recurring items)	14	(332,644)	2,966	(335,611)	(219,064)	1,203	(220,268)
Personnel expenses	15	(133,428)	2,557	(135,986)	(86,221)	1,988	(88,209)
Non-personnel expenses	16	(183,453)	(251)	(183,202)	(122,988)	(1,313)	(121,675)
Taxes	17	(15,763)	659	(16,422)	(9,854)	529	(10,383)
Provision to general reserve for possible loan losses	18	1,844	(272)	2,117	-	-	-
Actual net operating profit *1	19	222,639	(23,374)	246,014	148,963	(18,652)	167,616
Core net operating profit *2	20	215,400	(91)	215,492	147,116	5,373	141,742
Net operating profit	21	224,498	(23,653)	248,151	148,976	(18,658)	167,634
Net gains/(losses) on bonds	22	7,238	(23,283)	30,521	1,846	(24,026)	25,873
Other gains/(losses), net	23	52,321	45,937	6,384	59,505	39,367	20,137
Net gains/(losses) on stocks	24	22,326	30,125	(7,798)	20,494	27,912	(7,418)
Gains on sale	25	31,521	21,588	9,933	29,680	20,229	9,451
Losses on sale	26	(8,875)	(5,154)	(3,721)	(8,868)	(5,266)	(3,602)
Losses on devaluation	27	(318)	13,691	(14,010)	(318)	12,949	(13,268)
Disposal of problem loans	28	(20,624)	18,134	(38,759)	(7,319)	17,116	(24,435)
Reversal of credit expenses	29	45,878	(12,182)	58,061	38,849	(15,125)	53,974
Other	30	4,741	9,859	(5,118)	7,480	9,463	(1,982)
Ordinary profit	31	276,819	22,284	254,535	208,482	20,709	187,772
Extraordinary gains/(losses), net	32	(2,816)	(2,055)	(761)	(2,092)	(1,641)	(450)
Gains/(losses) on disposal of fixed assets	33	(1,153)	(1,071)	(81)	(928)	(1,067)	139
Impairment losses on fixed assets	34	(1,662)	(983)	(679)	(1,164)	(573)	(590)
Income before income taxes	35	274,003	20,228	253,774	206,389	19,068	187,321
Income taxes-current	36	(26,740)	18,003	(44,744)	(8,426)	17,354	(25,780)
Income taxes-deferred	37	(50,436)	(93,379)	42,942	(44,489)	(88,525)	44,035
Net income	38	196,825	(55,146)	251,972	153,473	(52,103)	205,576
Credit expense (5, 18, 28, 29)	39	27,112	5,673	21,438	31,544	1,986	29,558
Disposal of problem loans in the trust account	40	13	(5)	18	13	(5)	18
Provision to general reserve for possible loan losses	41	28,480	(586)	29,066	22,857	766	22,091
Write-off of loans	42	(19,836)	10,527	(30,363)	(9,991)	13,380	(23,371)
Provision to specific reserve for possible loan losses	43	(3,306)	(16,344)	13,037	694	(21,113)	21,807
Provision to special reserve for certain overseas loans	44	(0)	(0)	0	(0)	(0)	0
Other disposal of problem loans	45	1,470	4,143	(2,672)	2,672	3,736	(1,063)
Gains on recoveries of written-off loans	46	20,289	7,938	12,350	15,298	5,223	10,075

Note *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Gross operating profit	1	135,519	(6,308)	141,827	51,736	(176)	51,913
Gross operating profit from domestic operations	2	135,213	(5,288)	140,501	51,266	869	50,397
Interest income	3	116,967	(6,041)	123,008	39,365	(2,220)	41,585
Trust fees (after disposal of problem loans in the trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	16,998	1,067	15,930	7,517	277	7,240
Trading income	7	-	-	-	-	-	-
Other operating income	8	1,248	(314)	1,562	4,383	2,812	1,571
Gross operating profit from international operations	9	305	(1,019)	1,325	470	(1,045)	1,515
Interest income	10	48	26	21	349	(193)	542
Fees and commissions	11	172	(19)	191	162	(13)	176
Trading income	12	-	-	-	-	-	-
Other operating income	13	85	(1,027)	1,112	(41)	(838)	797
Expenses (excluding non-recurring items)	14	(75,445)	37	(75,483)	(38,134)	1,725	(39,859)
Personnel expenses	15	(29,357)	212	(29,569)	(17,849)	357	(18,206)
Non-personnel expenses	16	(42,037)	(210)	(41,826)	(18,427)	1,272	(19,700)
Taxes	17	(4,051)	35	(4,087)	(1,857)	94	(1,951)
Provision to general reserve for possible loan losses	18	-	-	-	1,844	(272)	2,117
Actual net operating profit *1	19	60,073	(6,270)	66,344	13,602	1,548	12,053
Core net operating profit *2	20	58,674	(4,917)	63,592	9,610	(547)	10,157
Net operating profit	21	60,073	(6,270)	66,344	15,447	1,275	14,171
Net gains/(losses) on bonds	22	1,399	(1,353)	2,752	3,992	2,095	1,896
Other gains/(losses), net	23	(1,583)	2,136	(3,719)	(5,599)	4,433	(10,033)
Net gains/(losses) on stocks	24	1,052	837	215	780	1,375	(595)
Gains on sale	25	1,060	719	341	780	639	140
Losses on sale	26	(7)	104	(112)	-	7	(7)
Losses on devaluation	27	(0)	13	(13)	(0)	728	(728)
Disposal of problem loans	28	(6,625)	(1,648)	(4,976)	(6,680)	2,666	(9,346)
Reversal of credit expenses	29	5,468	2,683	2,785	1,560	259	1,300
Other	30	(1,479)	264	(1,743)	(1,259)	132	(1,392)
Ordinary profit	31	58,490	(4,134)	62,624	9,847	5,708	4,138
Extraordinary gains/(losses), net	32	(414)	(231)	(183)	(309)	(182)	(127)
Gains/(losses) on disposal of fixed assets	33	(198)	(50)	(147)	(27)	45	(73)
Impairment losses on fixed assets	34	(216)	(181)	(35)	(282)	(228)	(54)
Income before income taxes	35	58,075	(4,366)	62,441	9,537	5,526	4,011
Income taxes-current	36	(17,250)	1,611	(18,862)	(1,063)	(962)	(101)
Income taxes-deferred	37	(3,400)	(2,500)	(900)	(2,547)	(2,354)	(193)
Net income	38	37,424	(5,254)	42,678	5,927	2,210	3,717
Credit expense (5, 18, 28, 29)	39	(1,157)	1,034	(2,191)	(3,275)	2,652	(5,927)
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	3,778	(1,079)	4,858	1,844	(272)	2,117
Write-off of loans	42	(5,954)	(1,990)	(3,963)	(3,890)	(861)	(3,029)
Provision to specific reserve for possible loan losses	43	(1,741)	1,306	(3,047)	(2,259)	3,463	(5,722)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(671)	342	(1,013)	(530)	64	(594)
Gains on recoveries of written-off loans	46	3,430	2,455	974	1,560	259	1,300

Note *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Actual net operating profit	222,639	(23,374)	246,014	148,963	(18,652)	167,616
Actual net operating profit per employee (thousands of yen)	14,852	(1,411)	16,264	15,473	(1,794)	17,267
Net operating profit	224,498	(23,653)	248,151	148,976	(18,658)	167,634
Net operating profit per employee (thousands of yen)	14,976	(1,429)	16,405	15,474	(1,794)	17,269

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Actual net operating profit	60,073	(6,270)	66,344	13,602	1,548	12,053
Actual net operating profit per employee (thousands of yen)	19,217	(1,985)	21,203	6,078	816	5,261
Net operating profit	60,073	(6,270)	66,344	15,447	1,275	14,171
Net operating profit per employee (thousands of yen)	19,217	(1,985)	21,203	6,902	716	6,185

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

3. R O E

<Consolidated>

(%)

	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Net income ROE	11.37	(3.12)	14.49

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

(%)

	Total of three banks			Resona Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Net operating profit ROE	13.06	(1.03)	14.09	11.98	(0.98)	12.97
Net income ROE	11.45	(2.85)	14.31	12.35	(3.56)	15.91

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Net operating profit ROE	16.68	(2.20)	18.89	13.32	1.28	12.03
Net income ROE	10.39	(1.75)	12.15	5.11	1.95	3.15

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

(Consolidated ROE: Excluding minority interests)

4. Interest rate spreads (domestic operations)

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

(%)

	Total of three banks			Resona Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Average interest rate on funds invested (a)	1.13	(0.11)	1.24	1.15	(0.09)	1.25
Average interest rate of loans and bills discounted (c)	1.49	(0.12)	1.62	1.44	(0.12)	1.56
Average interest rate on securities	0.55	0.03	0.51	0.56	0.03	0.53
Average interest rate on procured funds (b)	0.88	(0.06)	0.94	0.93	(0.05)	0.98
Average interest rate of deposits and negotiable CDs (d)	0.04	(0.01)	0.06	0.04	(0.02)	0.07
Average interest rate on external debt	0.26	(0.00)	0.26	0.09	(0.00)	0.10
Gross interest margin (a) - (b)	0.24	(0.04)	0.29	0.22	(0.04)	0.26
Loan-to-deposit spread (c) - (d)	1.44	(0.10)	1.55	1.39	(0.09)	1.49

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Average interest rate on funds invested (a)	1.05	(0.14)	1.19	1.25	(0.09)	1.35
Average interest rate of loans and bills discounted (c)	1.58	(0.12)	1.71	1.58	(0.16)	1.74
Average interest rate on securities	0.51	0.02	0.49	0.54	0.07	0.47
Average interest rate on procured funds (b)	0.68	(0.06)	0.75	1.22	(0.07)	1.30
Average interest rate of deposits and negotiable CDs (d)	0.03	(0.01)	0.04	0.08	(0.00)	0.09
Average interest rate on external debt	0.62	(0.20)	0.83	1.49	(0.42)	1.91
Gross interest margin (a) - (b)	0.36	(0.07)	0.43	0.02	(0.02)	0.05
Loan-to-deposit spread (c) - (d)	1.55	(0.11)	1.66	1.49	(0.15)	1.65

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, %)

	FY 2013 (A)			(A)-(B)			FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	40,030,558	466,251	1.16	1,684,461	(18,652)	(0.09)	38,346,097	484,904	1.26
Loans and bills discounted	26,094,068	388,311	1.48	552,557	(24,309)	(0.12)	25,541,510	412,620	1.61
Securities	9,677,841	54,870	0.56	(872,761)	(1,040)	0.03	10,550,603	55,910	0.52
Source of Funds	40,138,564	45,334	0.11	1,737,763	(6,562)	(0.02)	38,400,801	51,896	0.13
Deposits	34,541,705	17,191	0.04	978,647	(5,637)	(0.01)	33,563,057	22,829	0.06
Negotiable certificates of deposit	2,010,966	1,520	0.07	306,770	(240)	(0.02)	1,704,196	1,761	0.10
Call money	386,706	706	0.18	109,605	51	(0.05)	277,100	655	0.23
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,259,731	3,698	0.29	(192,014)	(482)	0.00	1,451,745	4,180	0.28

2. Domestic operations

Use of Funds	39,145,398	442,559	1.13	1,620,207	(24,266)	(0.11)	37,525,190	466,825	1.24
Loans and bills discounted	25,700,744	384,144	1.49	466,140	(24,767)	(0.12)	25,234,604	408,911	1.62
Securities	9,458,322	52,057	0.55	(853,317)	(1,220)	0.03	10,311,640	53,277	0.51
Source of Funds	39,263,602	32,682	0.08	1,691,216	(7,223)	(0.02)	37,572,386	39,906	0.10
Deposits	34,047,285	16,050	0.04	922,179	(5,623)	(0.01)	33,125,106	21,673	0.06
Negotiable certificates of deposit	2,010,966	1,520	0.07	306,770	(240)	(0.02)	1,704,196	1,761	0.10
Call money	211,423	158	0.07	39,562	8	(0.01)	171,860	150	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,256,293	3,681	0.29	(194,889)	(496)	0.00	1,451,183	4,177	0.28

3. International operations

Use of Funds	1,070,965	23,895	2.23	188,093	5,716	0.17	882,872	18,179	2.05
Loans and bills discounted	393,324	4,167	1.05	86,417	458	(0.14)	306,906	3,708	1.20
Securities	219,518	2,812	1.28	(19,444)	179	0.17	238,962	2,633	1.10
Source of Funds	1,060,766	12,854	1.21	170,385	764	(0.14)	890,380	12,090	1.35
Deposits	494,419	1,141	0.23	56,468	(14)	(0.03)	437,951	1,155	0.26
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	175,282	547	0.31	70,043	43	(0.16)	105,239	504	0.47
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	3,437	16	0.48	2,875	13	(0.07)	562	3	0.56

<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

	FY 2013 (A)			(A)-(B)			FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	24,678,274	297,983	1.20	839,434	(8,389)	(0.07)	23,838,839	306,372	1.28
Loans and bills discounted	17,059,550	244,928	1.43	373,270	(15,161)	(0.12)	16,686,280	260,090	1.55
Securities	5,617,950	33,384	0.59	(171,524)	1,199	0.03	5,789,474	32,185	0.55
Source of Funds	24,930,525	33,796	0.13	892,886	(4,726)	(0.02)	24,037,639	38,522	0.16
Deposits	20,364,789	10,603	0.05	510,400	(4,074)	(0.02)	19,854,389	14,678	0.07
Negotiable certificates of deposit	1,754,632	1,313	0.07	250,863	(241)	(0.02)	1,503,769	1,555	0.10
Call money	315,253	654	0.20	100,724	49	(0.07)	214,528	605	0.28
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	997,233	1,014	0.10	(245,132)	(271)	(0.00)	1,242,365	1,286	0.10

2. Domestic operations

Use of Funds	23,863,269	274,938	1.15	768,230	(14,235)	(0.10)	23,095,038	289,173	1.25
Loans and bills discounted	16,672,184	240,815	1.44	288,072	(15,620)	(0.12)	16,384,111	256,435	1.56
Securities	5,453,857	31,054	0.56	(176,598)	797	0.03	5,630,455	30,256	0.53
Source of Funds	24,125,519	21,393	0.08	839,294	(5,454)	(0.02)	23,286,225	26,847	0.11
Deposits	19,933,016	9,507	0.04	446,102	(4,094)	(0.02)	19,486,913	13,601	0.06
Negotiable certificates of deposit	1,754,632	1,313	0.07	250,863	(241)	(0.02)	1,503,769	1,555	0.10
Call money	140,190	107	0.07	30,665	6	(0.01)	109,524	101	0.09
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	993,797	998	0.10	(248,006)	(284)	(0.00)	1,241,803	1,282	0.10

3. International operations

Use of Funds	973,788	23,209	2.38	220,786	5,996	0.09	753,002	17,213	2.28
Loans and bills discounted	387,365	4,112	1.06	85,197	458	(0.14)	302,168	3,654	1.20
Securities	164,093	2,330	1.42	5,073	402	0.20	159,019	1,928	1.21
Source of Funds	963,789	12,566	1.30	203,175	877	(0.23)	760,614	11,688	1.53
Deposits	431,773	1,096	0.25	64,297	19	(0.03)	367,476	1,076	0.29
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	175,062	547	0.31	70,059	43	(0.16)	105,003	504	0.48
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	3,436	16	0.48	2,873	13	(0.07)	562	3	0.56

	FY 2013 (A)			(A)-(B)			FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	11,876,665	124,532	1.04	786,203	(7,494)	(0.14)	11,090,461	132,027	1.19
Loans and bills discounted	6,579,561	104,488	1.58	96,173	(6,591)	(0.12)	6,483,387	111,080	1.71
Securities	3,308,554	17,238	0.52	(543,874)	(1,913)	0.02	3,852,428	19,152	0.49
Source of Funds	11,796,966	7,517	0.06	801,500	(1,479)	(0.01)	10,995,466	8,997	0.08
Deposits	10,933,684	3,786	0.03	445,264	(1,334)	(0.01)	10,488,419	5,120	0.04
Negotiable certificates of deposit	168,680	115	0.06	45,653	33	0.00	123,027	82	0.06
Call money	71,342	51	0.07	8,923	2	(0.00)	62,419	49	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	189,000	1,585	0.83	41,616	(118)	(0.31)	147,384	1,704	1.15

2. Domestic operations

Use of Funds	11,821,705	124,250	1.05	787,277	(7,478)	(0.14)	11,034,427	131,728	1.19
Loans and bills discounted	6,574,814	104,441	1.58	95,412	(6,587)	(0.12)	6,479,402	111,028	1.71
Securities	3,285,836	17,081	0.51	(549,763)	(1,956)	0.02	3,835,600	19,038	0.49
Source of Funds	11,742,147	7,283	0.06	802,603	(1,436)	(0.01)	10,939,544	8,719	0.07
Deposits	10,886,113	3,755	0.03	447,158	(1,323)	(0.01)	10,438,954	5,079	0.04
Negotiable certificates of deposit	168,680	115	0.06	45,653	33	0.00	123,027	82	0.06
Call money	71,123	51	0.07	8,937	2	(0.00)	62,185	49	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	188,999	1,585	0.83	41,614	(118)	(0.31)	147,384	1,704	1.15

3. International operations

Use of Funds	59,207	285	0.48	(3,572)	(20)	(0.00)	62,780	306	0.48
Loans and bills discounted	4,746	47	0.99	760	(4)	(0.29)	3,985	51	1.29
Securities	22,717	156	0.68	5,888	42	0.01	16,828	113	0.67
Source of Funds	59,065	237	0.40	(3,601)	(47)	(0.05)	62,667	284	0.45
Deposits	47,571	30	0.06	(1,893)	(10)	(0.01)	49,464	41	0.08
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	219	0	0.21	(14)	(0)	(0.00)	234	0	0.21
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1	0	0.55	1	0	0.55	-	-	-

	FY 2013 (A)			(A)-(B)			FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	3,475,618	43,734	1.25	58,822	(2,769)	(0.10)	3,416,795	46,503	1.36
Loans and bills discounted	2,454,956	38,894	1.58	83,114	(2,555)	(0.16)	2,371,842	41,450	1.74
Securities	751,336	4,247	0.56	(157,362)	(326)	0.06	908,699	4,573	0.50
Source of Funds	3,411,072	4,020	0.11	43,376	(355)	(0.01)	3,367,695	4,376	0.12
Deposits	3,243,231	2,801	0.08	22,982	(229)	(0.00)	3,220,248	3,030	0.09
Negotiable certificates of deposit	87,653	91	0.10	10,253	(31)	(0.05)	77,399	122	0.15
Call money	109	0	0.12	(42)	(0)	(0.00)	152	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	73,497	1,098	1.49	11,501	(92)	(0.42)	61,995	1,190	1.92

2. Domestic operations

Use of Funds	3,460,423	43,371	1.25	64,698	(2,552)	(0.09)	3,395,725	45,924	1.35
Loans and bills discounted	2,453,744	38,887	1.58	82,654	(2,559)	(0.16)	2,371,089	41,447	1.74
Securities	718,628	3,921	0.54	(126,955)	(61)	0.07	845,584	3,982	0.47
Source of Funds	3,395,935	4,006	0.11	49,319	(332)	(0.01)	3,346,616	4,339	0.12
Deposits	3,228,155	2,787	0.08	28,917	(205)	(0.00)	3,199,238	2,993	0.09
Negotiable certificates of deposit	87,653	91	0.10	10,253	(31)	(0.05)	77,399	122	0.15
Call money	109	0	0.12	(40)	(0)	0.00	150	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	73,497	1,098	1.49	11,501	(92)	(0.42)	61,995	1,190	1.92

3. International operations

Use of Funds	37,969	400	1.05	(29,121)	(259)	0.07	67,090	659	0.98
Loans and bills discounted	1,211	6	0.57	459	4	0.18	752	2	0.38
Securities	32,707	326	0.99	(30,406)	(265)	0.06	63,114	591	0.93
Source of Funds	37,911	50	0.13	(29,187)	(66)	(0.04)	67,098	117	0.17
Deposits	15,075	13	0.09	(5,935)	(23)	(0.08)	21,010	37	0.17
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	0	0	0.25	(1)	(0)	(0.45)	1	0	0.71
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)
Retirement benefit obligation	391,167	(1,085)	392,253	300,592	(2,497)	303,090
Pension plan assets at fair value	390,279	6,369	383,910	325,141	2,235	322,905
Prepaid pension cost	63,938	9,397	54,541	57,707	4,776	52,930
Reserve for employees' retirement benefits	11,409	(14)	11,423	-	-	-
Unrecognized actuarial loss	53,417	1,956	51,461	33,158	43	33,115

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)
Retirement benefit obligation	52,123	1,236	50,887	38,450	175	38,275
Pension plan assets at fair value	38,638	1,542	37,095	26,499	2,591	23,908
Prepaid pension cost	4,197	2,585	1,611	2,034	2,034	-
Reserve for employees' retirement benefits	6,044	469	5,575	5,364	(483)	5,847
Unrecognized actuarial loss	11,637	1,810	9,826	8,621	101	8,519

(2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Retirement benefit expenses	(8,926)	10,956	(19,883)	(3,152)	10,484	(13,636)
Service cost	(10,787)	(1,057)	(9,730)	(7,394)	(724)	(6,669)
Interest cost	(5,490)	1,716	(7,207)	(4,243)	1,372	(5,615)
Expected return on pension plan assets	4,469	296	4,173	3,533	194	3,338
Unrecognized actuarial loss	2,882	10,001	(7,119)	4,952	9,642	(4,690)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Retirement benefit expenses	(3,542)	181	(3,724)	(2,232)	290	(2,522)
Service cost	(2,185)	(242)	(1,943)	(1,208)	(91)	(1,117)
Interest cost	(712)	188	(900)	(534)	156	(691)
Expected return on pension plan assets	457	62	395	478	39	438
Unrecognized actuarial loss	(1,102)	173	(1,276)	(967)	185	(1,152)

7. Gains /(losses) on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Net gains/(losses) on bonds	7,238	(23,283)	30,521	1,846	(24,026)	25,873
Gains on sale	20,363	(15,985)	36,349	12,892	(17,773)	30,665
Gains on redemption	-	-	-	-	-	-
Losses on sale	(12,894)	(9,055)	(3,839)	(10,901)	(8,090)	(2,811)
Losses on redemption	(126)	1,384	(1,511)	(126)	1,384	(1,511)
Losses on devaluation	(104)	372	(476)	(17)	452	(469)
Net gains/(losses) on stocks	22,326	30,125	(7,798)	20,494	27,912	(7,418)
Gains on sale	31,521	21,588	9,933	29,680	20,229	9,451
Losses on sale	(8,875)	(5,154)	(3,721)	(8,868)	(5,266)	(3,602)
Losses on devaluation	(318)	13,691	(14,010)	(318)	12,949	(13,268)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2013 (A)	(A)-(B)	FY 2012 (B)	FY 2013 (A)	(A)-(B)	FY 2012 (B)
Net gains/(losses) on bonds	1,399	(1,353)	2,752	3,992	2,095	1,896
Gains on sale	3,055	(717)	3,772	4,415	2,504	1,911
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,569)	(549)	(1,019)	(422)	(414)	(7)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(86)	(86)	-	(0)	6	(6)
Net gains/(losses) on stocks	1,052	837	215	780	1,375	(595)
Gains on sale	1,060	719	341	780	639	140
Losses on sale	(7)	104	(112)	-	7	(7)
Losses on devaluation	(0)	13	(13)	(0)	728	(728)

8. Unrealized gains/(losses) on marketable securities (Held-to-maturity debt securities, stocks of subsidiaries and affiliates and available-for-sale securities)

(Millions of yen)

<Consolidated>	B/S Amount (End of Mar. 2014)	Change from End of Mar. 2013	Unrealized gains/(losses)			Change from End of Mar. 2013
			(End of Mar. 2014)	Gain	Loss	
Bonds held to maturity	2,150,742	(74,051)	67,850	67,967	(117)	(8,562)
Available-for-sale securities	6,534,382	(1,420,751)	333,279	342,125	(8,846)	75,187
Stocks	649,109	89,574	317,175	320,552	(3,376)	94,897
Bonds	5,565,410	(1,425,274)	11,871	15,101	(3,230)	(16,513)
JGB	4,454,469	(1,221,444)	895	3,493	(2,598)	(12,162)
Other	319,863	(85,051)	4,232	6,471	(2,239)	(3,195)

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 Y0.0bn. These floating-rate JGBs would have Y0.0bn of unrealized loss 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, 2014 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	333,279
Fair value hedge gains recorded as income	(less) 8,231
Deferred tax liabilities	(less) 80,818
Unrealized gains on available-for-sale securities (before adjustment)	244,229
Amounts attributable to minority interests	(less) 66
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	4
Amount reported on the Consolidated Balance Sheet	244,166

(Millions of yen)

<Total of three banks>	B/S Amount (End of Mar. 2014)	Change from End of Mar. 2013	Unrealized gains/(losses)			Change from End of Mar. 2013
			(End of Mar. 2014)	Gain	Loss	
Bonds held to maturity	2,150,742	(74,051)	67,850	67,967	(117)	(8,562)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	6,531,532	(1,421,366)	332,812	341,659	(8,846)	75,225
Stocks	648,356	89,613	316,712	320,089	(3,376)	94,936
Bonds	5,565,404	(1,425,273)	11,871	15,101	(3,230)	(16,513)
Other	317,771	(85,706)	4,228	6,467	(2,239)	(3,197)

<Resona Bank>

Bonds held to maturity	1,368,484	(118,189)	39,078	39,078	-	(5,422)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,593,631	(619,782)	251,331	258,911	(7,579)	80,180
Stocks	514,348	87,166	249,499	252,574	(3,075)	91,597
Bonds	2,898,069	(671,941)	409	3,350	(2,940)	(8,785)
Other	181,213	(35,007)	1,422	2,986	(1,563)	(2,631)

<Saitama Resona Bank>

Bonds held to maturity	627,866	41,720	21,593	21,704	(111)	(3,382)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,253,270	(757,613)	70,337	71,142	(805)	(4,482)
Stocks	123,838	827	61,478	61,717	(238)	1,651
Bonds	2,085,923	(755,699)	8,887	9,066	(178)	(5,292)
Other	43,508	(2,740)	(28)	358	(387)	(840)

<Kinki Osaka Bank>

Bonds held to maturity	154,390	2,417	7,178	7,184	(6)	242
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	684,630	(43,971)	11,143	11,604	(461)	(473)
Stocks	10,169	1,620	5,735	5,798	(62)	1,688
Bonds	581,411	2,366	2,574	2,684	(110)	(2,436)
Other	93,050	(47,958)	2,833	3,121	(288)	274

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 (Held-to-maturity debt securities and available-for-sale securities with maturities)

(Billions of yen)

	End of Mar. 2014							End of Mar. 2013						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of three banks>														
Bonds held to maturity	128.1	290.7	372.5	1,025.4	330.0	3.0	2,149.8	190.4	255.6	409.7	546.3	817.9	3.0	2,223.1
Japanese government bonds	95.0	200.0	284.3	945.2	180.0	3.0	1,707.5	165.0	177.0	323.3	486.3	667.9	3.0	1,822.5
Floating-rate JGBs	-	120.0	135.3	294.7	-	-	550.0	-	2.0	236.3	166.3	145.4	-	550.0
Japanese local government bonds	31.5	86.8	86.2	80.1	150.0	-	434.8	24.2	75.2	84.9	60.0	150.0	-	394.4
Japanese corporate bonds	1.5	3.9	1.9	0.0	-	-	7.5	1.1	3.4	1.5	0.0	-	-	6.2
Available-for-sale securities	1,595.1	1,228.5	2,101.6	189.5	530.7	131.2	5,776.7	2,417.5	1,161.3	2,727.5	418.3	454.3	128.0	7,307.3
Bonds	1,572.7	1,165.8	2,088.3	127.2	514.7	70.8	5,539.9	2,377.5	1,139.3	2,582.6	368.4	421.8	49.2	6,939.1
Japanese government bonds	1,383.0	749.5	1,799.4	50.0	416.0	45.0	4,442.9	2,187.8	750.2	2,121.0	200.4	349.0	34.0	5,642.4
Floating-rate JGBs	-	-	12.4	-	-	-	12.4	-	-	41.0	120.4	-	-	161.4
Japanese local government bonds	12.6	25.8	79.2	47.7	33.5	-	199.1	11.2	20.1	78.2	45.3	59.6	-	214.6
Japanese corporate bonds	177.1	390.5	209.7	29.4	65.2	25.8	897.8	178.4	368.9	383.4	122.7	13.1	15.2	1,082.0
Other	22.3	62.6	13.2	62.3	15.9	60.3	236.8	39.9	22.0	144.9	49.9	32.5	78.8	368.2
Total	1,723.2	1,519.2	2,474.1	1,214.9	860.7	134.2	7,926.6	2,607.9	1,417.0	3,137.3	964.7	1,272.2	131.0	9,530.5

<Resona Bank>														
Bonds held to maturity	95.0	180.0	203.5	696.0	180.0	-	1,354.5	165.0	175.0	241.5	365.5	522.5	-	1,469.5
Japanese government bonds	95.0	180.0	203.5	696.0	180.0	-	1,354.5	165.0	175.0	241.5	365.5	522.5	-	1,469.5
Floating-rate JGBs	-	100.0	54.5	45.5	-	-	200.0	-	-	154.5	45.5	-	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,095.8	207.8	1,118.5	116.8	423.1	55.1	3,017.4	1,013.1	164.0	1,936.1	288.7	326.1	20.3	3,748.5
Bonds	1,093.5	170.8	1,115.4	56.9	409.8	45.0	2,891.6	1,010.5	157.1	1,833.7	239.7	298.0	10.0	3,549.2
Japanese government bonds	1,000.0	-	1,000.0	50.0	350.0	45.0	2,445.0	900.0	-	1,510.0	135.0	290.0	10.0	2,845.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	100.0	-	-	100.0
Japanese local government bonds	0.7	4.1	43.6	-	6.4	-	55.0	1.1	2.2	41.8	-	8.0	-	53.2
Japanese corporate bonds	92.8	166.7	71.7	6.9	53.3	-	391.6	109.4	154.9	281.8	104.7	-	-	650.9
Other	2.2	36.9	3.0	59.9	13.3	10.1	125.7	2.5	6.9	102.3	49.0	28.0	10.3	199.3
Total	1,190.8	387.8	1,322.0	812.8	603.1	55.1	4,371.9	1,178.1	339.0	2,177.6	654.2	848.6	20.3	5,218.0

<Saitama Resona Bank>														
Bonds held to maturity	31.5	86.8	134.0	232.3	150.0	-	634.8	24.2	75.2	132.7	145.3	216.9	-	594.4
Japanese government bonds	-	-	47.8	152.2	-	-	200.0	-	-	47.8	85.3	66.9	-	200.0
Floating-rate JGBs	-	-	47.8	152.2	-	-	200.0	-	-	47.8	85.3	66.9	-	200.0
Japanese local government bonds	31.5	86.8	86.2	80.1	150.0	-	434.8	24.2	75.2	84.9	60.0	150.0	-	394.4
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	432.2	823.8	744.2	49.0	32.1	28.3	2,109.9	1,231.1	806.9	635.1	90.1	58.9	36.3	2,858.6
Bonds	432.2	809.8	739.1	46.7	32.1	12.0	2,072.2	1,229.7	795.6	631.8	90.0	56.5	15.2	2,819.0
Japanese government bonds	383.0	749.3	707.4	-	5.0	-	1,844.7	1,201.8	750.0	611.0	45.0	5.0	-	2,612.8
Floating-rate JGBs	-	-	12.4	-	-	-	12.4	-	-	41.0	-	-	-	41.0
Japanese local government bonds	11.4	6.6	23.6	46.2	27.1	-	115.0	4.9	11.4	16.7	44.7	51.5	-	129.3
Japanese corporate bonds	37.8	53.9	8.0	0.5	-	12.0	112.4	22.9	34.2	4.1	0.3	-	15.2	76.8
Other	0.0	13.9	5.1	2.3	-	16.2	37.7	1.4	11.3	3.2	0.0	2.3	21.1	39.5
Total	463.8	910.6	878.3	281.4	182.1	28.3	2,744.7	1,255.3	882.2	767.8	235.5	275.8	36.3	3,453.1

<Kinki Osaka Bank>														
Bonds held to maturity	1.5	23.9	34.9	97.0	-	3.0	160.5	1.1	5.4	35.5	35.5	78.5	3.0	159.2
Japanese government bonds	-	20.0	33.0	97.0	-	3.0	153.0	-	2.0	34.0	35.5	78.5	3.0	153.0
Floating-rate JGBs	-	20.0	33.0	97.0	-	-	150.0	-	2.0	34.0	35.5	78.5	-	150.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	1.5	3.9	1.9	0.0	-	-	7.5	1.1	3.4	1.5	0.0	-	-	6.2
Available-for-sale securities	66.9	196.8	238.8	23.5	75.4	47.6	649.3	173.2	190.3	156.3	39.4	69.3	71.3	700.1
Bonds	46.9	185.1	233.8	23.5	72.8	13.8	576.0	137.2	186.5	117.0	38.6	67.1	24.0	570.8
Japanese government bonds	-	0.2	92.0	-	61.0	-	153.2	86.0	0.2	-	20.4	54.0	24.0	184.6
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	20.4	-	-	20.4
Japanese local government bonds	0.4	15.1	11.9	1.5	-	-	29.1	5.2	6.4	19.6	0.5	-	-	32.0
Japanese corporate bonds	46.4	169.7	129.8	21.9	11.8	13.8	393.7	46.0	179.8	97.3	17.7	13.1	-	354.1
Other	20.0	11.7	5.0	0.0	2.6	33.8	73.2	35.9	3.7	39.2	0.8	2.1	47.3	129.3
Total	68.5	220.7	273.8	120.6	75.4	50.6	809.8	174.4	195.8	191.8	74.9	147.8	74.3	859.3

10. Capital adequacy ratio (preliminary)

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

(Billions of yen, %)

<Consolidated>	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	14.33%	(0.34)%	14.67%
Total qualifying capital	2,278.5	(275.6)	2,554.1
Core Capital: instruments and reserves	2,285.7		
Core Capital: regulatory adjustments	7.2		
Risk weighted assets	15,896.8	(1,508.2)	17,405.0
Credit risk weighted assets	13,268.8	(3,041.0)	16,309.9
Amount equivalent to market risk / 8%	178.4		
Amount equivalent to operational risk / 8%	1,080.8	(14.2)	1,095.1
Credit risk weighted assets adjustments	1,368.7	1,368.7	-
Total required capital	1,271.7	(120.6)	1,392.4

(Reference)

Based on International Standard
Common Equity Tier 1: 7.73%
Tier 1: 9.38%
Total capital ratio: 13.68%

* The figures of end of March, 2013 and 2014 are calculated based on Basel 2 and Basel 3 respectively. (applicable to each companies)

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

(Billions of yen, %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	12.95%	(0.46)%	13.41%	13.37%	(0.12)%	13.49%
Total qualifying capital	1,484.7	(172.1)	1,656.9	1,547.5	(133.5)	1,681.1
Core Capital: instruments and reserves	1,487.8			1,555.3		
Core Capital: regulatory adjustments	3.0			7.7		
Risk weighted assets	11,459.9	(890.3)	12,350.3	11,572.4	(884.3)	12,456.7
Credit risk weighted assets	9,341.2	(2,328.6)	11,669.9	9,442.5	(2,303.4)	11,746.0
Amount equivalent to market risk / 8%	172.1			172.9		
Amount equivalent to operational risk / 8%	677.1	(3.2)	680.4	707.6	(3.0)	710.6
Credit risk weighted assets adjustments	1,269.3	1,269.3	-	1,249.2	1,249.2	-
Total required capital	916.7	(71.2)	988.0	925.7	(70.7)	996.5

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	13.40%	0.94%	12.46%
Total qualifying capital	435.5	6.7	428.7
Core Capital: instruments and reserves	449.3		
Core Capital: regulatory adjustments	13.8		
Risk weighted assets	3,248.4	(192.4)	3,440.9
Credit risk weighted assets	2,541.9	(648.3)	3,190.2
Amount equivalent to market risk / 8%	4.7		
Amount equivalent to operational risk / 8%	244.8	(5.7)	250.6
Credit risk weighted assets adjustments	456.8	456.8	-
Total required capital	259.8	(15.3)	275.2

(Billions of yen, %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Mar. 2014 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	12.29%	(0.40)%	12.69%	13.20%	(0.15)%	13.35%
Total qualifying capital	163.3	2.4	160.8	176.8	6.3	170.4
Core Capital: instruments and reserves	163.3			176.8		
Core Capital: regulatory adjustments	-			-		
Risk weighted assets	1,328.6	61.4	1,267.1	1,338.5	62.7	1,275.8
Credit risk weighted assets	1,241.7	63.7	1,177.9	1,246.4	65.0	1,181.4
Amount equivalent to market risk / 8%	0.5			0.5		
Amount equivalent to operational risk / 8%	86.3	(2.8)	89.2	91.5	(2.8)	94.4
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	106.2	4.9	101.3	107.0	5.0	102.0

11. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Mar. 2014	Change	End of Mar. 2013
Acquisition cost	331.6	(5.3)	336.9
Market value	648.3	89.6	558.7
Book value of stocks sold outright	5.4	(1.8)	7.2

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2014	End of Mar. 2014	End of Mar. 2014
Acquisition cost	264.8	62.3	4.4
Market value	514.3	123.8	10.1
Book value of stocks sold outright	4.4	0.9	0.0

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

12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Mar. 2014	Change	End of Mar. 2013
Directors	19	-	19
Executive officers	10	-	10

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

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

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

The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

<Total of three banks>

(People/ branch offices)

	End of Mar. 2014	Change	End of Mar. 2013
Directors	30	(1)	31
Non-board executive officers	42	-	42
Employees	14,948	(136)	15,084
Manned domestic offices	592	(1)	593
Non-manned domestic offices	835	(2)	837
Total domestic offices	1,427	(3)	1,430

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2014	End of Mar. 2014	End of Mar. 2014
Directors	11	12	8
Non-board executive officers	27	9	7
Employees	9,600	3,117	2,231
Manned domestic offices	337	127	128
Non-manned domestic offices	509	302	24
Total domestic offices	846	429	152

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 figures presented in the table above do not include those who retired at the end of respective fiscal periods.

The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

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

6. The number of employees do not include those who retired at the end of respective fiscal periods.

7. 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.

8. The number of non-manned domestic offices for Resona Bank does not include 2,947 ATM locations of Bank Time.

II. Loans and Bills Discounted and Other

1. Risk-managed loans

(1) Risk-managed loans

(Millions of yen)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2014 (A)	(A)-(B)	(A)-(C)	2013 (B)	2013 (C)
Loans to borrowers in legal bankruptcy	5,980	(4,674)	(5,414)	10,655	11,395
Past due loans	354,886	(16,572)	(38,561)	371,459	393,448
Loans past due 3 months or more	3,691	(471)	(804)	4,162	4,495
Restructured loans	110,737	(18,509)	(33,855)	129,246	144,592
Risk-managed loans, total	475,296	(40,227)	(78,636)	515,524	553,932
Partial direct write-offs	224,323	(41,773)	(63,485)	266,097	287,808
Balance of loans (Term-end)	26,986,074	289,250	303,944	26,696,824	26,682,130

<Resona Bank>

Loans to borrowers in legal bankruptcy	2,658	(2,650)	(3,210)	5,309	5,869
Past due loans	205,288	(11,812)	(35,710)	217,101	240,998
Loans past due 3 months or more	2,261	(842)	(155)	3,103	2,417
Restructured loans	67,152	(16,444)	(31,686)	83,597	98,839
Risk-managed loans, total	277,360	(31,750)	(70,764)	309,111	348,125
Partial direct write-offs	184,843	(44,295)	(63,685)	229,139	248,528
Balance of loans (Term-end)	17,737,830	222,790	243,704	17,515,039	17,494,125

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	2,934	(1,530)	(1,813)	4,464	4,747
Past due loans	82,824	(4,095)	(1,623)	86,919	84,448
Loans past due 3 months or more	1,073	326	236	747	837
Restructured loans	23,286	21	(241)	23,264	23,528
Risk-managed loans, total	110,118	(5,277)	(3,442)	115,396	113,561
Partial direct write-offs	20,371	3,845	1,890	16,525	18,481
Balance of loans (Term-end)	6,692,453	67,157	61,377	6,625,295	6,631,075

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	387	(492)	(390)	880	778
Past due loans	66,773	(664)	(1,227)	67,438	68,001
Loans past due 3 months or more	356	44	(884)	311	1,240
Restructured loans	20,298	(2,086)	(1,927)	22,384	22,225
Risk-managed loans, total	87,816	(3,199)	(4,429)	91,015	92,246
Partial direct write-offs	19,108	(1,324)	(1,690)	20,432	20,798
Balance of loans (Term-end)	2,555,791	(697)	(1,137)	2,556,489	2,556,928

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2014 (A)	(A)-(B)	(A)-(C)	2013 (B)	2013 (C)
Loans to borrowers in legal bankruptcy	0.02	(0.01)	(0.02)	0.03	0.04
Past due loans	1.31	(0.07)	(0.15)	1.39	1.47
Loans past due 3 months or more	0.01	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.41	(0.07)	(0.13)	0.48	0.54
Risk-managed loans, total	1.76	(0.16)	(0.31)	1.93	2.07

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.01	(0.01)	(0.01)	0.03	0.03
Past due loans	1.15	(0.08)	(0.22)	1.23	1.37
Loans past due 3 months or more	0.01	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.37	(0.09)	(0.18)	0.47	0.56
Risk-managed loans, total	1.56	(0.20)	(0.42)	1.76	1.98

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.04	(0.02)	(0.02)	0.06	0.07
Past due loans	1.23	(0.07)	(0.03)	1.31	1.27
Loans past due 3 months or more	0.01	0.00	0.00	0.01	0.01
Restructured loans	0.34	(0.00)	(0.00)	0.35	0.35
Risk-managed loans, total	1.64	(0.09)	(0.06)	1.74	1.71

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.01	(0.01)	(0.01)	0.03	0.03
Past due loans	2.61	(0.02)	(0.04)	2.63	2.65
Loans past due 3 months or more	0.01	0.00	(0.03)	0.01	0.04
Restructured loans	0.79	(0.08)	(0.07)	0.87	0.86
Risk-managed loans, total	3.43	(0.12)	(0.17)	3.56	3.60

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

(%)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2014 (A)	(A)-(B)	(A)-(C)	2013 (B)	2013 (C)
Before partial direct write-off	59.47	(1.63)	(2.11)	61.10	61.58
After partial direct write-off	40.34	(0.68)	(1.28)	41.02	41.62

<Resona Bank>

Before partial direct write-off	67.38	(1.61)	(0.87)	68.99	68.25
After partial direct write-off	45.64	(0.36)	0.05	46.00	45.58

<Saitama Resona Bank>

Before partial direct write-off	44.82	0.41	(2.28)	44.41	47.11
After partial direct write-off	34.62	(1.82)	(3.88)	36.45	38.50

<Kinki Osaka Bank>

Before partial direct write-off	43.14	0.38	(0.15)	42.76	43.29
After partial direct write-off	30.77	0.85	0.26	29.91	30.51

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

(Millions of yen)

<Consolidated>	End of Mar.			End of Sep.	End of Mar.
	2014 (A)	(A)-(B)	(A)-(C)	2013 (B)	2013 (C)
General reserve for possible loan losses	161,681	(20,362)	(38,146)	182,044	199,828
Specific reserve for possible loan losses	94,509	(4,058)	(11,193)	98,567	105,703
Special reserve for certain overseas loans	1	0	0	1	1
Total reserve for possible loan losses	256,192	(24,421)	(49,340)	280,613	305,532
Reserve for write-off of loans in the trust account	134	(14)	(27)	148	161

<Total of three banks>

General reserve for possible loan losses	103,218	(16,203)	(28,480)	119,422	131,699
Specific reserve for possible loan losses	88,392	(3,551)	(10,327)	91,943	98,719
Special reserve for certain overseas loans	1	0	0	1	1
Total reserve for possible loan losses	191,612	(19,754)	(38,807)	211,367	230,420
Reserve for write-off of loans in the trust account	134	(14)	(27)	148	161

<Resona Bank>

General reserve for possible loan losses	72,348	(14,826)	(22,857)	87,174	95,205
Specific reserve for possible loan losses	54,107	(786)	(9,226)	54,893	63,334
Special reserve for certain overseas loans	1	0	0	1	1
Total reserve for possible loan losses	126,457	(15,612)	(32,083)	142,069	158,540
Reserve for write-off of loans in the trust account	134	(14)	(27)	148	161

<Saitama Resona Bank>

General reserve for possible loan losses	18,796	(1,404)	(3,778)	20,201	22,575
Specific reserve for possible loan losses	19,331	(2,534)	(1,824)	21,865	21,155
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	38,127	(3,939)	(5,603)	42,066	43,730
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>

General reserve for possible loan losses	12,074	27	(1,844)	12,047	13,919
Specific reserve for possible loan losses	14,953	(230)	723	15,183	14,229
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	27,028	(202)	(1,120)	27,231	28,148
Reserve for write-off of loans in the trust account	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2014 (A)	(A)-(B)	(A)-(C)	2013 (B)	2013 (C)
Unrecoverable or valueless claims	59,131	(2,760)	(11,247)	61,891	70,379
Risk claims	310,794	(19,875)	(34,953)	330,670	345,748
Special attention loans	114,428	(18,981)	(34,659)	133,409	149,088
Financial Reconstruction Act subtotal [A]	484,355	(41,616)	(80,860)	525,972	565,215
Normal claims	27,222,647	309,879	359,924	26,912,768	26,862,723
Financial Reconstruction Act total [B]	27,707,002	268,262	279,063	27,438,740	27,427,939
Partial direct write-offs	241,893	(43,035)	(66,687)	284,929	308,581
NPL Ratio [A] / [B]	1.74	(0.16)	(0.31)	1.91	2.06

<Resona Bank>

Unrecoverable or valueless claims	38,816	(3,774)	(8,851)	42,590	47,668
Risk claims	177,383	(11,785)	(31,916)	189,168	209,299
Special attention loans	69,414	(17,287)	(31,842)	86,701	101,257
Financial Reconstruction Act subtotal [A]	285,614	(32,846)	(72,611)	318,460	358,225
Normal claims	18,110,877	239,725	300,021	17,871,151	17,810,855
Financial Reconstruction Act total [B]	18,396,491	206,879	227,410	18,189,612	18,169,081
Partial direct write-offs	200,109	(45,948)	(67,105)	246,058	267,215
NPL Ratio [A] / [B]	1.55	(0.19)	(0.41)	1.75	1.97

<Saitama Resona Bank>

Unrecoverable or valueless claims	11,187	(38)	(2,196)	11,225	13,383
Risk claims	74,844	(5,864)	(1,396)	80,708	76,240
Special attention loans	24,359	347	(5)	24,012	24,365
Financial Reconstruction Act subtotal [A]	110,391	(5,555)	(3,597)	115,946	113,988
Normal claims	6,623,798	69,519	57,701	6,554,278	6,566,097
Financial Reconstruction Act total [B]	6,734,189	63,964	54,103	6,670,225	6,680,086
Partial direct write-offs	20,556	3,836	1,733	16,719	18,823
NPL Ratio [A] / [B]	1.63	(0.09)	(0.06)	1.73	1.70

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Unrecoverable or valueless claims	9,127	1,052	(199)	8,075	9,327
Risk claims	58,567	(2,225)	(1,640)	60,793	60,208
Special attention loans	20,654	(2,041)	(2,811)	22,696	23,466
Financial Reconstruction Act subtotal [A]	88,349	(3,215)	(4,651)	91,564	93,001
Normal claims	2,487,971	633	2,201	2,487,338	2,485,769
Financial Reconstruction Act total [B]	2,576,321	(2,581)	(2,450)	2,578,903	2,578,771
Partial direct write-offs	21,227	(924)	(1,315)	22,151	22,542
NPL Ratio [A] / [B]	3.42	(0.12)	(0.17)	3.55	3.60

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. 2014 [A]	[A] - [B]	End of Mar. 2013 [B]	End of Mar. 2014 [A]	[A] - [B]	End of Mar. 2013 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.07	0.36	95.71	95.45	0.35	95.09
Covered by reserves	3.92	(0.36)	4.28	4.54	(0.35)	4.90
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.06	1.72	90.34	92.02	2.10	89.91
Covered by collateral, guarantees, etc.	66.16	1.05	65.10	64.35	0.66	63.69
Covered by reserves	25.90	0.67	25.23	27.66	1.44	26.21
Reserve ratio against the portion not covered by collateral, guarantees, etc.	76.55	4.23	72.32	77.62	5.39	72.22
Special Attention Obligors	59.84	1.90	57.93	53.22	1.18	52.03
Covered by collateral, guarantees, etc.	40.41	2.12	38.28	36.01	2.62	33.39
Covered by reserves	19.43	(0.21)	19.65	17.20	(1.43)	18.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	32.61	0.77	31.84	26.88	(1.09)	27.98
Other Watch Obligors	73.03	(0.25)	73.29	69.04	(0.32)	69.36
Covered by collateral, guarantees, etc.	70.44	0.25	70.19	66.35	0.32	66.03
Covered by reserves	2.59	(0.51)	3.10	2.68	(0.64)	3.32
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.77	(1.63)	10.41	7.97	(1.82)	9.80
Normal Obligors	0.10	(0.01)	0.11	0.13	(0.01)	0.15

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2014 [A]	[A] - [B]	End of Mar. 2013 [B]	End of Mar. 2014 [A]	[A] - [B]	End of Mar. 2013 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.09	(0.20)	97.29	97.46	0.89	96.57
Covered by reserves	2.90	0.20	2.70	2.53	(0.89)	3.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.30	0.42	91.87	91.89	2.01	89.87
Covered by collateral, guarantees, etc.	69.87	2.30	67.57	66.85	(0.02)	66.88
Covered by reserves	22.42	(1.88)	24.30	25.03	2.04	22.99
Reserve ratio against the portion not covered by collateral, guarantees, etc.	74.43	(0.51)	74.95	75.54	6.11	69.42
Special Attention Obligors	70.04	(0.74)	70.79	67.72	0.37	67.35
Covered by collateral, guarantees, etc.	49.41	(0.08)	49.49	42.49	(2.96)	45.45
Covered by reserves	20.63	(0.66)	21.29	25.23	3.34	21.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	40.78	(1.38)	42.17	43.87	3.73	40.14
Other Watch Obligors	83.07	0.33	82.73	79.85	0.42	79.42
Covered by collateral, guarantees, etc.	80.35	0.72	79.62	77.94	0.44	77.50
Covered by reserves	2.71	(0.38)	3.10	1.90	(0.02)	1.92
Reserve ratio against the portion not covered by collateral, guarantees, etc.	13.83	(1.41)	15.24	8.62	0.07	8.54
Normal Obligors	0.02	(0.01)	0.03	0.05	(0.03)	0.08

6. Results of self-assessment of asset quality

(1) Total of three banks

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	31.2	27.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 2.3 Collateral /Guarantee 56.8	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	159.8	126.3	24.5 Reserve Ratio 76.55%		Reserves 80.5 Collateral /Guarantee 205.6	Risk Claims 92.06%
Watch Obligor	Special Attention Obligor	Special Attention Loans	22.7	122.3			Reserves 22.5 Collateral /Guarantee 45.0	Special Attention Loans 59.02%
	Other Watch Obligor	Normal Claims						
Normal Obligor			25,301.3					
Total Exposures		Total	Normal	Category II	Category III	Category IV		Total Coverage Ratio 85.22%
27,707.0		27,707.0	26,077.1	1,605.2	24.5	-		

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.

(2) Resona Bank (Non-consolidated)

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	21.6	17.1	Reserve Ratio 100.00%	Direct Write-offs	Reserves 1.7 Collateral /Guarantee 37.0	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	88.4	74.8	14.0 Reserve Ratio 77.62%		Reserves 49.0 Collateral /Guarantee 114.1	Risk Claims 92.02%
Watch Obligor	Special Attention Obligor	Special Attention Loans	9.8	74.6			Reserves 11.9 Collateral /Guarantee 24.5	Special Attention Loans 52.60%
	Other Watch Obligor	Normal Claims						
Normal Obligor			16,798.2					
Total Exposures		Total	Normal	Category II	Category III	Category IV		Total Coverage Ratio 83.52%
18,396.4		18,396.4	17,246.4	1,135.9	14.0	-		

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

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligor 11.1		Unrecoverable or Valueless Claims 11.1	5.3	5.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 10.8	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 74.8		Risk Claims 74.8	33.4	35.5	5.7 Reserve Ratio 74.43%		Reserves 16.7 Collateral /Guarantee 52.3	Risk Claims 92.30%
Watch Obligor	Special Attention Obligor 35.3	Special Attention Loans 24.3 Subtotal 110.3	7.2	28.1			Reserves 5.0 Collateral /Guarantee 12.0	Special Attention Loans 70.04%
	Other Watch Obligor 356.6	Normal Claims 6,623.7	134.2	222.3				
Normal Obligor 6,256.1			6,256.1					Total Coverage Ratio 88.16%
Total Exposures 6,734.1		Total 6,734.1	Normal 6,436.4	Category II 291.9	Category III 5.7	Category IV -		

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.

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligor 9.1		Unrecoverable or Valueless Claims 9.1	4.2	4.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.2 Collateral /Guarantee 8.8	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 58.5		Risk Claims 58.5	37.9	15.9	4.7 Reserve Ratio 75.54%		Reserves 14.6 Collateral /Guarantee 39.1	Risk Claims 91.89%
Watch Obligor	Special Attention Obligor 25.2	Special Attention Loans 20.6 Subtotal 88.3	5.6	19.5			Reserves 5.5 Collateral /Guarantee 8.3	Special Attention Loans 67.59%
	Other Watch Obligor 236.4	Normal Claims 2,487.9	99.4	137.0				
Normal Obligor 2,246.9			2,246.9					Total Coverage Ratio 87.05%
Total Exposures 2,576.3		Total 2,576.3	Normal 2,394.1	Category II 177.3	Category III 4.7	Category IV -		

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 FY2013

(Billions of yen)

<Total of three banks>	End of Mar. 2014 [A]	[A]-[B]	Claims newly classified	Amount of off-balancing	End of Mar. 2013 [B]
	Unrecoverable or valueless claims	59.1	(11.2)	29.1	(40.4)
Risk claims	310.7	(34.9)	109.3	(144.3)	345.7
Total	369.9	(46.2)	138.5	(184.7)	416.1
Result of measures connected to off-balancing	54.6				64.2

<Resona Bank>

Unrecoverable or valueless claims	38.8	(8.8)	18.8	(27.7)	47.6
Risk claims	177.3	(31.9)	69.9	(101.9)	209.2
Total	216.2	(40.7)	88.8	(129.6)	256.9
Result of measures connected to off-balancing	26.1				35.0

<Saitama Resona Bank>

Unrecoverable or valueless claims	11.1	(2.1)	5.5	(7.7)	13.3
Risk claims	74.8	(1.3)	22.4	(23.8)	76.2
Total	86.0	(3.5)	27.9	(31.5)	89.6
Result of measures connected to off-balancing	11.1				12.2

<Kinki Osaka Bank>

Unrecoverable or valueless claims	9.1	(0.1)	4.7	(4.9)	9.3
Risk claims	58.5	(1.6)	16.9	(18.6)	60.2
Total	67.6	(1.8)	21.7	(23.5)	69.5
Result of measures connected to off-balancing	17.3				16.9

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Disposition by borrowers' liquidation	(1.9)	(0.1)	(0.0)	(1.7)
Reconstructive disposition	(3.0)	(2.4)	(0.0)	(0.6)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(7.5)	(3.6)	(0.9)	(2.8)
Direct write-offs	10.8	10.0	(2.0)	2.7
Others	(183.0)	(133.4)	(28.4)	(21.1)
Collection/repayment, etc.	(124.6)	(91.6)	(18.1)	(14.8)
Improvement in debtors' performance	(58.3)	(41.7)	(10.3)	(6.3)
Total	(184.7)	(129.6)	(31.5)	(23.5)

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 Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]
Manufacturing	2,657.2	(4.1)	2,661.4	1,950.9	26.7	1,924.1
Agriculture, forestry	12.0	(0.4)	12.4	6.0	(0.3)	6.3
Fishery	1.4	0.1	1.2	1.1	0.0	1.1
Mining, quarrying of stone, gravel extraction	12.0	(1.6)	13.6	9.9	(1.3)	11.3
Construction	666.4	(24.4)	690.9	376.0	(12.5)	388.6
Electricity, gas, heating, water	133.9	26.2	107.6	117.2	25.1	92.1
Information and communication	236.4	(29.5)	265.9	199.4	(30.3)	229.7
Transportation, postal service	503.2	(1.2)	504.5	335.7	(5.6)	341.4
Wholesale and retail trade	2,496.8	(48.6)	2,545.5	1,843.7	(28.2)	1,871.9
Finance and insurance	1,023.6	48.6	974.9	970.4	60.7	909.6
Real estate	2,833.2	165.3	2,667.9	2,039.2	142.4	1,896.7
Goods rental and leasing	313.2	(12.5)	325.7	256.0	(12.3)	268.3
Services	1,530.2	(24.8)	1,555.0	1,059.3	0.5	1,058.7
Government, local government	846.2	(40.7)	886.9	274.3	(34.3)	308.7
Others	13,719.7	251.7	13,468.0	8,298.0	113.2	8,184.8
Domestic total	26,986.0	303.9	26,682.1	17,737.8	243.7	17,494.1
Japan offshore banking account	-	-	-	-	-	-
Total	26,986.0	303.9	26,682.1	17,737.8	243.7	17,494.1

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]
Manufacturing	455.8	(17.3)	473.2	250.5	(13.4)	264.0
Agriculture, forestry	5.2	(0.1)	5.4	0.7	0.1	0.6
Fishery	0.0	(0.0)	0.0	0.2	0.0	0.1
Mining, quarrying of stone, gravel extraction	1.9	(0.2)	2.2	0.0	(0.0)	0.0
Construction	181.9	(7.4)	189.4	108.4	(4.5)	112.9
Electricity, gas, heating, water	14.6	1.0	13.6	2.0	0.1	1.8
Information and communication	23.8	2.0	21.8	13.0	(1.2)	14.3
Transportation, postal service	135.2	7.3	127.8	32.3	(2.8)	35.1
Wholesale and retail trade	379.7	(9.7)	389.5	273.3	(10.6)	284.0
Finance and insurance	33.4	(6.2)	39.6	19.8	(5.8)	25.6
Real estate	565.4	14.7	550.7	228.5	8.1	220.3
Goods rental and leasing	36.1	(0.5)	36.6	21.1	0.3	20.7
Services	347.6	(22.5)	370.1	123.1	(2.9)	126.1
Government, local government	343.4	2.6	340.8	228.4	(8.9)	237.4
Others	4,167.7	97.8	4,069.8	1,253.9	40.6	1,213.2
Domestic total	6,692.4	61.3	6,631.0	2,555.7	(1.1)	2,556.9
Japan offshore banking account	-	-	-	-	-	-
Total	6,692.4	61.3	6,631.0	2,555.7	(1.1)	2,556.9

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 Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]
Manufacturing	75.6	(6.8)	82.4	38.6	(12.8)	51.4
Agriculture, forestry	1.8	1.4	0.4	1.5	1.4	0.1
Fishery	0.0	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.1	(0.0)	0.2	0.1	(0.0)	0.1
Construction	24.7	(1.9)	26.7	10.3	(0.5)	10.9
Electricity, gas, heating, water	0.0	0.0	-	0.0	0.0	-
Information and communication	8.5	(5.6)	14.1	7.2	(5.1)	12.3
Transportation, postal service	18.1	(0.7)	18.8	9.7	(0.8)	10.5
Wholesale and retail trade	96.8	(12.2)	109.1	63.2	(7.6)	70.9
Finance and insurance	3.9	(2.1)	6.0	3.1	(2.0)	5.2
Real estate	75.4	(17.9)	93.3	37.1	(16.0)	53.2
Goods rental and leasing	1.6	(0.2)	1.8	1.0	(0.0)	1.1
Services	46.4	(10.8)	57.2	26.1	(8.5)	34.6
Government, local government	-	-	-	-	-	-
Others	121.6	(21.5)	143.2	78.7	(18.4)	97.2
Domestic total	475.2	(78.6)	553.9	277.3	(70.7)	348.1
Japan offshore banking account	-	-	-	-	-	-
Total	475.2	(78.6)	553.9	277.3	(70.7)	348.1

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]
Manufacturing	20.8	5.0	15.7	16.1	0.9	15.1
Agriculture, forestry	0.2	(0.0)	0.3	0.0	0.0	0.0
Fishery	-	-	-	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	-	(0.0)	0.0	-	-	-
Construction	6.1	(0.5)	6.7	8.2	(0.8)	9.0
Electricity, gas, heating, water	0.0	0.0	-	-	-	-
Information and communication	0.5	(0.3)	0.8	0.8	(0.1)	0.9
Transportation, postal service	6.3	0.2	6.1	2.0	(0.1)	2.1
Wholesale and retail trade	15.2	(3.3)	18.5	18.3	(1.2)	19.5
Finance and insurance	0.0	0.0	-	0.8	(0.0)	0.8
Real estate	21.0	(0.7)	21.7	17.2	(1.1)	18.4
Goods rental and leasing	0.3	(0.0)	0.4	0.1	(0.1)	0.2
Services	8.7	(1.3)	10.1	11.5	(0.8)	12.4
Government, local government	-	-	-	-	-	-
Others	30.4	(2.3)	32.7	12.4	(0.8)	13.2
Domestic total	110.1	(3.4)	113.5	87.8	(4.4)	92.2
Japan offshore banking account	-	-	-	-	-	-
Total	110.1	(3.4)	113.5	87.8	(4.4)	92.2

Note: Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

<Total of three banks>		End of Mar.			End of Sep.	End of Mar.
		2014 [A]	[A]-[B]	[A]-[C]	2013 [B]	2013 [C]
Housing loans		12,918,304	190,969	266,345	12,727,334	12,651,959
	Before securitization	13,087,466	178,363	239,065	12,909,102	12,848,400
	Residential housing loans	9,705,270	175,101	263,933	9,530,169	9,441,337
	Before securitization	9,874,320	162,496	236,656	9,711,823	9,637,663
	Other consumer loans	300,411	400	(202)	300,011	300,613
Total loans to consumers		13,218,716	191,370	266,143	13,027,346	12,952,572
Before securitization of housing loans		13,387,877	178,763	238,863	13,209,114	13,149,014

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Housing loans		7,739,000	96,017	122,922	7,642,983	7,616,078
	Before securitization	7,847,138	87,910	105,535	7,759,227	7,741,602
	Residential housing loans	5,634,546	107,971	157,428	5,526,574	5,477,118
	Before securitization	5,742,571	99,867	140,045	5,642,704	5,602,525
	Other consumer loans	153,924	121	(2,126)	153,803	156,050
Total loans to consumers		7,892,925	96,138	120,796	7,796,786	7,772,129
Before securitization of housing loans		8,001,062	88,031	103,409	7,913,031	7,897,653

<Saitama Resona Bank>

Housing loans		3,970,976	68,291	99,259	3,902,685	3,871,717
	Before securitization	4,032,000	63,791	89,365	3,968,208	3,942,635
	Residential housing loans	3,032,198	50,343	79,170	2,981,854	2,953,028
	Before securitization	3,093,222	45,844	69,276	3,047,378	3,023,945
	Other consumer loans	114,255	1,947	4,565	112,308	109,690
Total loans to consumers		4,085,232	70,239	103,824	4,014,993	3,981,407
Before securitization of housing loans		4,146,256	65,739	93,930	4,080,516	4,052,325

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Housing loans		1,208,327	26,660	44,163	1,181,666	1,164,163
	Before securitization	1,208,327	26,660	44,163	1,181,666	1,164,163
	Residential housing loans	1,038,526	16,785	27,334	1,021,740	1,011,191
	Before securitization	1,038,526	16,785	27,334	1,021,740	1,011,191
	Other consumer loans	32,231	(1,668)	(2,641)	33,899	34,872
Total loans to consumers		1,240,558	24,992	41,522	1,215,566	1,199,035
Before securitization of housing loans		1,240,558	24,992	41,522	1,215,566	1,199,035

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

(Millions of yen, %)

<Total of three banks>	End of Mar. 2014 [A]	[A]-[B]	[A]-[C]	End of Sep. 2013 [B]	End of Mar. 2013 [C]
	Loans to SMEs and consumers	22,912,666	307,061	253,070	22,605,604
Ratio of loans to SMEs and consumers	84.90	0.23	(0.01)	84.67	84.92

<Resona Bank>

Loans to SMEs and consumers	14,628,105	225,379	158,340	14,402,726	14,469,764
Ratio of loans to SMEs and consumers	82.46	0.23	(0.24)	82.23	82.71

<Saitama Resona Bank>

Loans to SMEs and consumers	6,002,066	65,596	78,423	5,936,470	5,923,643
Ratio of loans to SMEs and consumers	89.68	0.08	0.35	89.60	89.33

<Kinki Osaka Bank>

Loans to SMEs and consumers	2,282,493	16,085	16,306	2,266,408	2,266,187
Ratio of loans to SMEs and consumers	89.30	0.65	0.67	88.65	88.62

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

(Millions of yen)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2014 [A]	[A]-[B]	[A]-[C]	2013 [B]	2013 [C]
Deposits (Term-end)	35,793,723	847,845	349,283	34,945,877	35,444,439
Deposits (average balance)	34,541,705	14,784	978,647	34,526,921	33,563,057
Trust principal (Term-end)	558,345	(38,992)	65,026	597,338	493,318
Trust principal (average balance)	585,072	21,554	178,169	563,518	406,903
Loans and bills discounted (Term-end)	26,986,074	289,250	303,944	26,696,824	26,682,130
Banking account	26,942,212	294,561	313,494	26,647,650	26,628,717
Trust account	43,862	(5,311)	(9,550)	49,173	53,412
Loans and bills discounted (average balance)	26,143,257	91,401	544,276	26,051,855	25,598,980
Banking account	26,094,068	93,715	552,557	26,000,352	25,541,510
Trust account	49,189	(2,313)	(8,280)	51,502	57,469

<Resona Bank>

Deposits (Term-end)	21,186,600	484,998	(95,938)	20,701,602	21,282,538
Deposits (average balance)	20,364,789	(26,280)	510,400	20,391,070	19,854,389
Trust principal (Term-end)	558,345	(38,992)	65,026	597,338	493,318
Trust principal (average balance)	585,072	21,554	178,169	563,518	406,903
Loans and bills discounted (Term-end)	17,737,830	222,790	243,704	17,515,039	17,494,125
Banking account	17,693,968	228,102	253,254	17,465,866	17,440,713
Trust account	43,862	(5,311)	(9,550)	49,173	53,412
Loans and bills discounted (average balance)	17,108,739	67,427	364,989	17,041,312	16,743,749
Banking account	17,059,550	69,740	373,270	16,989,809	16,686,280
Trust account	49,189	(2,313)	(8,280)	51,502	57,469

<Saitama Resona Bank>

Deposits (Term-end)	11,321,153	390,734	409,505	10,930,418	10,911,648
Deposits (average balance)	10,933,684	39,034	445,264	10,894,650	10,488,419
Loans and bills discounted (Term-end)	6,692,453	67,157	61,377	6,625,295	6,631,075
Loans and bills discounted (average balance)	6,579,561	24,241	96,173	6,555,319	6,483,387

<Kinki Osaka Bank>

Deposits (Term-end)	3,285,969	(27,886)	35,716	3,313,856	3,250,253
Deposits (average balance)	3,243,231	2,030	22,982	3,241,200	3,220,248
Loans and bills discounted (Term-end)	2,555,791	(697)	(1,137)	2,556,489	2,556,928
Loans and bills discounted (average balance)	2,454,956	(266)	83,114	2,455,223	2,371,842

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

(Millions of yen)

	End of Mar. 2014 [A]	[A]-[B]	[A]-[C]	End of Sep. 2013 [B]	End of Mar. 2013 [C]
<Total of three banks>					
Domestic individual deposits (Term-end)	23,660,507	259,232	469,100	23,401,274	23,191,406
Liquidity deposits	14,763,437	476,113	882,592	14,287,324	13,880,845
Time deposits	8,701,426	(207,459)	(391,470)	8,908,885	9,092,896
Domestic corporate deposits (Term-end)	10,132,766	220,198	60,598	9,912,567	10,072,168
Liquidity deposits	7,163,158	190,848	214,927	6,972,310	6,948,231
Time deposits	2,528,092	30,038	(289,418)	2,498,054	2,817,511

<Resona Bank>

Domestic individual deposits (Term-end)	12,495,368	139,753	216,701	12,355,614	12,278,666
Liquidity deposits	7,893,825	276,910	502,725	7,616,914	7,391,099
Time deposits	4,450,357	(130,887)	(272,458)	4,581,244	4,722,816
Domestic corporate deposits (Term-end)	7,494,697	103,041	(85,457)	7,391,656	7,580,154
Liquidity deposits	5,362,137	185,331	118,540	5,176,805	5,243,596
Time deposits	1,747,582	(105,832)	(330,314)	1,853,415	2,077,897

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	8,597,590	119,306	252,665	8,478,283	8,344,924
Liquidity deposits	5,581,089	166,036	320,621	5,415,052	5,260,467
Time deposits	2,980,409	(44,750)	(62,552)	3,025,159	3,042,961
Domestic corporate deposits (Term-end)	1,935,401	102,198	102,883	1,833,203	1,832,517
Liquidity deposits	1,333,780	(11,575)	66,519	1,345,356	1,267,260
Time deposits	568,175	126,340	36,843	441,835	531,331

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,567,548	172	(266)	2,567,376	2,567,815
Liquidity deposits	1,288,523	33,166	59,245	1,255,356	1,229,278
Time deposits	1,270,659	(31,821)	(56,459)	1,302,480	1,327,119
Domestic corporate deposits (Term-end)	702,667	14,958	43,172	687,708	659,495
Liquidity deposits	467,240	17,092	29,866	450,148	437,373
Time deposits	212,334	9,530	4,051	202,804	208,282

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

2. Liquidity deposits = current deposits + ordinary deposits + saving deposits + deposits at notice

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

(Millions of yen)

	End of Mar. 2014 [A]	[A]-[B]	[A]-[C]	End of Sep. 2013 [B]	End of Mar. 2013 [C]
<Total of three banks>					
Investment trust	1,915,361	46,902	(36,601)	1,868,459	1,951,962
Public bond	758,975	(3,434)	11,194	762,410	747,780
Insurance	1,623,561	26,406	82,932	1,597,154	1,540,628

<Resona Bank>

Investment trust	1,023,599	32,851	2,501	990,748	1,021,098
Public bond	358,611	(12,318)	(7,078)	370,929	365,689
Insurance	748,564	9,706	29,002	738,858	719,561

<Saitama Resona Bank>

Investment trust	602,733	3,305	(30,339)	599,428	633,073
Public bond	381,501	10,411	21,484	371,089	360,016
Insurance	645,878	19,836	50,707	626,041	595,171

<Kinki Osaka Bank>

Investment trust	289,027	10,745	(8,763)	278,282	297,790
Public bond	18,862	(1,527)	(3,211)	20,390	22,074
Insurance	229,118	(3,136)	3,222	232,254	225,895

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: based on insurance premiums paid (yen equivalent)

III. Computation of Deferred Tax Assets

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

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-
Kinki Osaka Bank	No. 4	1 year

Notes: *1. Classification of exemplification: Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (JICPA Audit Committee Report No. 66, issued on November 9, 1999)

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 2009	FY 2010	FY 2011	FY 2012	FY 2013 (approx.)
Resona Bank	83.7	136.2	276.0	70.4	25.9
Saitama Resona Bank	76.4	54.9	60.0	46.1	42.3
Kinki Osaka Bank	8.4	4.5	7.9	(0.0)	2.6

(Billions of yen)

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	Income before income taxes	Taxable income before adjustments
Kinki Osaka Bank	1 year	11.1	3.1	12.7

(Billions of yen)

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

(Consolidated corporate-tax system has been applied since FY 2005. Deferred tax assets and liabilities are calculated on the assumption of the consolidated corporate-tax system)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]
Reserve for loan losses	116.5	(39.2)	155.8	20.7	(2.0)	22.8
Write-down on securities	73.0	(17.9)	91.0	7.6	(1.7)	9.4
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	25.7	(7.0)	32.7	6.9	(1.4)	8.4
Net loss carry forward	4.6	(1.5)	6.2	-	-	-
Others	59.0	(4.2)	63.2	10.9	(0.0)	11.0
Subtotal of deferred tax assets	279.1	(70.0)	349.1	46.2	(5.4)	51.7
Valuation allowance	(123.7)	24.7	(148.4)	(11.4)	1.8	(13.2)
Deferred tax assets	155.3	(45.3)	200.6	34.8	(3.6)	38.4
Gains on placing trust for retirement benefits	2.8	(1.2)	4.0	-	-	-
Unrealized gains on available-for-sale securities	60.4	19.3	41.1	16.5	(1.4)	18.0
Deferred gains on hedges	15.6	(4.8)	20.4	-	-	-
Others	3.4	0.4	3.0	6.5	(0.0)	6.5
Deferred tax liabilities	82.4	13.6	68.7	23.1	(1.4)	24.5
Net deferred tax assets	72.9	(58.9)	131.9	11.7	(2.1)	13.8

	Kinki Osaka Bank		
	End of Mar. 2014 [A]	[A]-[B]	End of Mar. 2013 [B]
Reserve for loan losses	17.1	(1.0)	18.2
Write-down on securities	4.5	(0.7)	5.2
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	1.9	(0.2)	2.2
Net loss carry forward	4.8	(0.1)	5.0
Others	7.0	0.0	7.0
Subtotal of deferred tax assets	35.6	(2.2)	37.8
Valuation allowance	(30.9)	0.3	(31.2)
Deferred tax assets	4.6	(1.9)	6.5
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	3.6	(0.2)	3.8
Deferred gains on hedges	-	-	-
Others	0.7	0.6	0.1
Deferred tax liabilities	4.3	0.3	4.0
Net deferred tax assets	0.2	(2.2)	2.5

(Billions of yen)

IV. Reference Materials (Group Banks' Financial Statements)
[Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2013	March 31, 2014
Assets		
Cash and due from banks	¥ 2,000,638	¥ 3,785,711
Call loans and bills bought	72,616	74,085
Monetary claims bought	62,806	50,053
Trading assets	756,460	590,366
Securities	5,816,939	5,080,384
Loans and bills discounted	17,503,913	17,756,969
Foreign exchange assets	60,919	65,616
Other assets	814,457	833,844
Tangible fixed assets	215,293	216,667
Buildings	71,073	70,230
Land	135,277	135,010
Leased assets	2,247	4,715
Construction in progress	691	469
Other tangible fixed assets	6,003	6,241
Intangible fixed assets	39,511	36,669
Software	7,989	6,934
Leased assets	29,246	27,595
Other intangible fixed assets	2,275	2,139
Net defined benefit asset	-	24,548
Deferred tax assets	132,045	84,786
Customers' liabilities for acceptances and guarantees	314,764	296,640
Reserve for possible loan losses	(160,339)	(128,477)
Total Assets	27,630,027	28,767,867
Liabilities and Net Assets		
Liabilities		
Deposits	21,330,028	21,243,368
Negotiable certificates of deposit	1,579,190	2,210,370
Call money and bills sold	208,947	733,654
Payables under repurchase agreements	38,992	38,994
Payables under securities lending transactions	-	49,891
Trading liabilities	347,375	306,763
Borrowed money	526,596	918,021
Foreign exchange liabilities	5,072	4,637
Bonds	510,929	520,918
Due to trust account	448,793	533,844
Other liabilities	758,582	544,052
Reserve for employees' bonuses	10,767	10,660
Reserve for employees' retirement benefits	1	-
Net defined benefit liability	-	2
Other reserves	25,784	27,022
Deferred tax liabilities	240	290
Deferred tax liabilities for land revaluation	23,690	23,696
Acceptances and guarantees	314,764	296,640
Total Liabilities	26,129,756	27,462,831
Net Assets		
Capital stock	279,928	279,928
Capital surplus	429,378	429,378
Retained earnings	466,441	227,450
Total stockholders' equity	1,175,749	936,758
Net unrealized gains on available-for-sale securities	130,035	190,901
Net deferred gains on hedges	36,903	28,281
Revaluation reserve for land	41,219	41,213
Foreign currency translation adjustments	(4,350)	(4,081)
Remeasurements of defined benefit plans	-	(21,362)
Total accumulated other comprehensive income	203,809	234,952
Minority interests in consolidated subsidiaries	120,712	133,325
Total Net Assets	1,500,270	1,305,035
Total Liabilities and Net Assets	¥ 27,630,027	¥ 28,767,867

[Consolidated Statement of Income]*(Millions of yen)*

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2014
Ordinary income	¥ 575,117	¥ 564,181
Interest income	311,568	303,246
Interest on loans and bills discounted	265,237	249,966
Interest and dividends on securities	31,973	33,098
Interest on call loans and bills bought	315	635
Interest on receivables under securities borrowing transactions	2	6
Interest on due from banks	1,263	2,210
Other interest income	12,775	17,328
Trust fees	21,657	23,752
Fees and commissions	111,542	118,330
Trading income	2,922	860
Other operating income	46,619	26,082
Other ordinary income	80,806	91,907
Reversal of reserve for possible loan losses	42,893	23,329
Recoveries of written-off loans	10,169	15,384
Other	27,743	53,194
Ordinary expenses	374,452	342,619
Interest expenses	37,348	32,838
Interest on deposits	15,721	11,569
Interest on negotiable certificates of deposit	1,555	1,313
Interest on call money and bills sold	642	687
Interest on payables under repurchase agreement	38	47
Interest on payables under securities lending transactions	81	135
Interest on borrowed money	1,800	1,445
Interest on bonds	15,982	16,048
Other interest expenses	1,526	1,589
Fees and commissions	50,793	50,902
Trading expenses	1,357	2,171
Other operating expenses	9,765	11,045
General and administrative expenses	226,763	216,351
Other ordinary expenses	48,423	29,310
Other	48,423	29,310
Ordinary profits	200,665	221,562
Extraordinary gains	930	2,950
Gains on disposal of fixed assets	930	2,950
Extraordinary losses	1,381	2,306
Losses on disposal of fixed assets	791	1,142
Impairment losses on fixed assets	590	1,164
Net income before income taxes and minority interests	200,214	222,206
Income taxes – current	26,511	9,096
Income taxes – deferred	(43,914)	44,551
Total income taxes	(17,403)	53,648
Net income before minority interests	217,618	168,557
Minority interests in net income	4,658	6,291
Net income	¥ 212,959	¥ 162,266

[Consolidated Statement of Comprehensive Income]*(Millions of yen)*

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2014
Net income before minority interests	¥ 217,618	¥ 168,557
Other comprehensive income	93,332	62,044
Net unrealized gains (losses) on available-for-sale securities	69,714	60,861
Net deferred gains (losses) on hedges	9,024	(8,622)
Revaluation reserve for land	-	(6)
Foreign currency translation adjustments	14,597	9,808
Share of other comprehensive income of affiliates accounted for using	(3)	4
Total comprehensive income	<u>310,951</u>	<u>230,602</u>
Comprehensive income attributable to:		
Owners of the parent	291,975	214,771
Minority interests	¥ 18,976	¥ 15,831

[Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2013

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥279,928	¥429,378	¥440,038	¥1,149,346
Changes during the fiscal year				
Dividends paid			(186,599)	(186,599)
Net income			212,959	212,959
Reversal of revaluation reserve for land			42	42
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	26,403	26,403
Balance at the end of the fiscal year	¥279,928	¥429,378	¥466,441	¥1,175,749

	Accumulated other comprehensive income					Minority interests in consolidated subsidiaries	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥60,325	¥27,878	¥41,262	(¥4,629)	¥124,837	¥105,203	¥1,379,386
Changes during the fiscal year							
Dividends paid							(186,599)
Net income							212,959
Reversal of revaluation reserve for land							42
Net changes except for stockholders' equity during the fiscal year	69,710	9,024	(42)	279	78,972	15,509	94,481
Total changes during the fiscal year	69,710	9,024	(42)	279	78,972	15,509	120,884
Balance at the end of the fiscal year	¥130,035	¥36,903	¥41,219	(¥4,350)	¥203,809	¥120,712	¥1,500,270

[Consolidated Statement of Changes in Net Assets - Continued]

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥279,928	¥429,378	¥466,441	¥1,175,749
Changes during the fiscal year				
Dividends paid			(401,257)	(401,257)
Net income			162,266	162,266
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	(238,990)	(238,990)
Balance at the end of the fiscal year	¥279,928	¥429,378	¥227,450	¥936,758

	Accumulated other comprehensive income						Minority interests in consolidated subsidiaries	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥130,035	¥36,903	¥41,219	(¥4,350)	-	¥203,809	¥120,712	¥1,500,270
Changes during the fiscal year								
Dividends paid								(401,257)
Net income								162,266
Net changes except for stockholders' equity during the fiscal year	60,865	(8,622)	(6)	268	(21,362)	31,142	12,613	43,755
Total changes during the fiscal year	60,865	(8,622)	(6)	268	(21,362)	31,142	12,613	(195,235)
Balance at the end of the fiscal year	¥190,901	¥28,281	¥41,213	(¥4,081)	(¥21,362)	¥234,952	¥133,325	¥1,305,035

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2013	March 31, 2014
Assets		
Cash and due from banks	¥ 1,993,867	¥ 3,777,886
Cash	336,898	398,201
Due from banks	1,656,969	3,379,685
Call loans	60,000	62,082
Monetary claims bought	62,806	50,053
Trading assets	756,460	590,366
Trading securities	12,400	6,950
Derivatives of trading securities	10	1
Derivatives of securities related to trading transactions	-	6
Trading-related financial derivatives	365,838	328,203
Other trading assets	378,210	255,204
Securities	5,785,124	5,040,457
Japanese government bonds	4,348,874	3,817,018
Local government bonds	53,489	54,941
Corporate bonds	654,320	394,594
Stocks	489,555	569,993
Other securities	238,883	203,909
Loans and bills discounted	17,440,713	17,693,968
Bills discounted	109,314	92,272
Loans on notes	490,409	440,361
Loans on deeds	14,424,615	14,750,136
Overdrafts	2,416,373	2,411,197
Foreign exchange assets	55,586	58,026
Due from foreign banks	20,429	24,878
Foreign bills of exchange bought	11,911	7,435
Foreign bills of exchange receivable	23,244	25,713
Other assets	758,492	829,390
Unsettled exchange receivable	22	291
Prepaid expenses	18,398	16,676
Accrued income	42,343	41,402
Initial margins for future transactions	3,408	4,384
Variation margins for future transactions	66	48
Financial derivatives, principally including option premiums and contracts under hedge accounting	428,835	363,684
Cash collateral paid for financial instruments	71,426	84,815
Other receivable on sales of securities	66,214	220,597
Other	127,776	97,489
Tangible fixed assets	215,207	216,626
Buildings	71,055	70,230
Land	135,277	135,010
Leased assets	2,247	4,715
Construction in progress	691	469
Other tangible fixed assets	5,934	6,200
Intangible fixed assets	39,317	36,624
Software	7,937	6,895
Leased assets	29,246	27,595
Other intangible fixed assets	2,133	2,132
Prepaid pension cost	52,930	57,707
Deferred tax assets	131,933	72,942
Customers' liabilities for acceptances and guarantees	310,796	292,716
Reserve for possible loan losses	(158,540)	(126,457)
Total Assets	¥ 27,504,695	¥ 28,652,391

[Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2013	March 31, 2014
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 21,282,538	¥ 21,186,600
Current deposits	2,430,738	2,161,651
Ordinary deposits	10,984,289	11,610,545
Savings deposits	162,639	158,742
Notice deposits	85,919	82,227
Time deposits	7,000,126	6,422,694
Other deposits	618,826	750,739
Negotiable certificates of deposit	1,579,190	2,210,370
Call money	202,188	730,514
Payables under repurchase agreements	38,992	38,994
Payables under securities lending transactions	-	49,891
Trading liabilities	347,375	306,763
Derivatives of securities related to trading transactions	2	-
Trading-related financial derivatives	347,372	306,763
Borrowed money	512,125	905,370
Borrowed money	512,125	905,370
Foreign exchange liabilities	5,271	4,774
Due to foreign banks	4,208	4,209
Foreign bills of exchange sold	595	88
Foreign bills of exchange payables	467	476
Bonds	615,603	637,469
Due to trust account	448,793	533,844
Other liabilities	761,152	548,942
Unsettled exchange payables	98	88
Accrued income taxes	6,190	850
Accrued expenses	33,522	25,521
Unearned income	5,465	6,216
Variation margins for future transactions	-	8
Financial derivatives, principally including option premiums and contracts under hedge accounting	378,410	311,931
Cash collateral received for financial instruments	79,698	114,167
Lease obligation	31,979	33,627
Asset retirement obligations	736	726
Other payable on purchases of securities	136,872	10,614
Other	88,178	45,190
Reserve for employees' bonuses	10,767	10,660
Other reserves	25,784	27,022
Deferred tax liabilities for land revaluation	23,690	23,696
Acceptances and guarantees	310,796	292,716
Total Liabilities	26,164,269	27,507,634
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	474,934	227,151
Other retained earnings	474,934	227,151
Retained earnings carried forward	474,934	227,151
Total stockholders' equity	1,132,042	884,258
Net unrealized gains on available-for-sale securities	130,036	190,897
Net deferred gains on hedges	37,127	28,388
Revaluation reserve for land	41,219	41,213
Total valuation and translation differences	208,383	260,498
Total Net Assets	1,340,426	1,144,757
Total Liabilities and Net Assets	¥ 27,504,695	¥ 28,652,391

[Non-Consolidated Statement of Income]

(Millions of yen)

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2014
Ordinary income	¥ 561,983	¥ 549,757
Interest income	306,372	297,983
Interest on loans and bills discounted	260,090	244,928
Interest and dividends on securities	32,185	33,384
Interest on call loans	94	161
Interest on receivables under securities borrowing transactions	2	6
Interest on due from banks	1,248	2,195
Interest on interest rate-swaps	10,188	15,013
Other interest income	2,563	2,293
Trust fees	21,657	23,752
Fees and commissions	111,290	118,066
Exchange fees received	24,093	24,213
Other fees and commissions	87,196	93,852
Trading income	2,922	860
Income from trading securities	1,312	417
Income from trading-related financial derivatives	1,084	-
Other trading income	526	443
Other operating income	45,919	25,118
Gains on foreign exchange transactions	15,253	11,807
Gains on sale of Japanese government bonds and other	30,665	12,892
Income from derivatives other than for trading or hedging	-	418
Other	0	0
Other ordinary income	73,820	83,974
Reversal of reserve for possible loan losses	43,899	23,550
Recoveries of written-off loans	10,075	15,298
Gains on sales of stocks and other securities	9,451	29,680
Other	10,393	15,444
Ordinary expenses	374,210	341,274
Interest expenses	38,522	33,796
Interest on deposits	14,678	10,603
Interest on negotiable certificates of deposit	1,555	1,313
Interest on call money	605	654
Interest on payables under repurchase agreement	38	47
Interest on payables under securities lending transactions	81	135
Interest on borrowed money	1,286	1,014
Interest on bonds	18,768	18,455
Other interest expenses	1,508	1,570
Fees and commissions	50,613	50,727
Commissions paid on exchange transactions	6,177	6,394
Other	44,436	44,332
Trading expenses	1,357	2,171
Losses on securities related to trading transactions	1,357	882
Income from trading-related financial derivatives	-	1,288
Other operating expenses	9,765	11,045
Losses on sale of Japanese government bonds and other	2,811	10,901
Losses on redemption of Japanese government bonds and other	1,511	126
Impairment losses on Japanese government bonds and other	469	17
Expenses for financial derivatives	4,972	-
General and administrative expenses	225,558	214,916
Other ordinary expenses	48,392	28,617
Write-off of loans	23,371	9,991
Losses on sales of stocks and other securities	3,602	8,868
Losses on devaluation of stocks and other securities	13,268	318
Other	8,150	9,439
Ordinary profits	187,772	208,482
Extraordinary gains	930	212
Gains on disposal of fixed assets	930	212
Extraordinary losses	1,381	2,304
Losses on disposal of fixed assets	791	1,140
Impairment losses on fixed assets	590	1,164
Net income before income taxes	187,321	206,389
Income taxes – current	25,780	8,426
Income taxes – deferred	(44,035)	44,489
Total income taxes	(18,254)	52,916
Net income	¥ 205,576	¥ 153,473

[Non-Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2013

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥455,915	¥1,113,022
Changes during the fiscal year						
Dividends paid					(186,599)	(186,599)
Net income					205,576	205,576
Reversal of revaluation reserve for land					42	42
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	19,019	19,019
Balance at the end of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥474,934	¥1,132,042

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥60,321	¥28,259	¥41,262	¥129,844	¥1,242,866
Changes during the fiscal year					
Dividends paid					(186,599)
Net income					205,576
Reversal of revaluation reserve for land					42
Net changes except for stockholders' equity during the fiscal year	69,714	8,867	(42)	78,539	78,539
Total changes during the fiscal year	69,714	8,867	(42)	78,539	97,559
Balance at the end of the fiscal year	¥130,036	¥37,127	¥41,219	¥208,383	¥1,340,426

[Non-Consolidated Statement of Changes in Net Assets - Continued]

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥474,934	¥1,132,042
Changes during the fiscal year						
Dividends paid					(401,257)	(401,257)
Net income					153,473	153,473
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	(247,783)	(247,783)
Balance at the end of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥227,151	¥884,258

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥130,036	¥37,127	¥41,219	¥208,383	¥1,340,426
Changes during the fiscal year					
Dividends paid					(401,257)
Net income					153,473
Net changes except for stockholders' equity during the fiscal year	60,861	(8,739)	(6)	52,115	52,115
Total changes during the fiscal year	60,861	(8,739)	(6)	52,115	(195,668)
Balance at the end of the fiscal year	¥190,897	¥28,388	¥41,213	¥260,498	¥1,144,757

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2013	March 31, 2014
Assets		
Cash and due from banks	¥ 1,293,178	¥ 2,476,598
Cash	78,021	84,000
Due from banks	1,215,157	2,392,598
Call loans	128,550	88,094
Monetary claims bought	23,106	16,856
Trading securities	32,578	27,807
Trading Japanese government bonds	4,157	1,765
Trading local government bonds	7,422	6,042
Other Trading securities	20,998	19,999
Securities	3,579,705	2,870,438
Japanese government bonds	2,818,201	2,045,323
Local government bonds	531,390	554,970
Corporate bonds	78,176	113,495
Stocks	127,724	128,651
Other securities	24,212	27,997
Loans and bills discounted	6,631,075	6,692,453
Bills discounted	23,163	25,082
Loans on notes	207,845	192,183
Loans on deeds	6,021,862	6,094,965
Overdrafts	378,203	380,222
Foreign exchange assets	6,963	7,191
Due from foreign banks	6,612	7,034
Foreign bills of exchange bought	263	78
Foreign bills of exchange receivable	87	79
Other assets	50,693	42,358
Unsettled exchange receivable	0	3
Prepaid expenses	3,531	3,270
Accrued income	12,062	10,056
Initial margins for future transactions	265	453
Variation margins for future transactions	23	-
Financial derivatives, principally including option premiums and contracts under hedge accounting	5,816	4,723
Other	28,993	23,850
Tangible fixed assets	57,812	57,242
Buildings	23,224	23,338
Land	31,045	31,582
Leased assets	-	22
Construction in progress	440	54
Other tangible fixed assets	3,101	2,244
Intangible fixed assets	2,763	2,727
Software	84	47
Other intangible fixed assets	2,679	2,680
Prepaid pension cost	1,611	4,197
Deferred tax assets	13,884	11,701
Customers' liabilities for acceptances and guarantees	13,735	11,904
Reserve for possible loan losses	(43,730)	(38,127)
Total Assets	¥ 11,791,928	¥ 12,271,444

[Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2013	March 31, 2014
Liabilities and Net Assets		
Liabilities		
Deposits	¥10,911,648	¥ 11,321,153
Current deposits	254,745	258,511
Ordinary deposits	6,640,159	7,060,575
Savings deposits	179,587	179,672
Notice deposits	17,102	20,010
Time deposits	3,700,669	3,661,548
Other deposits	119,382	140,834
Negotiable certificates of deposit	110,410	123,790
Call money	60,000	130,000
Borrowed money	148,660	161,260
Borrowed money	148,660	161,260
Foreign exchange liabilities	121	213
Foreign bills of exchange sold	74	51
Foreign bills of exchange payables	46	162
Bonds	95,500	95,500
Other liabilities	70,796	52,340
Unsettled exchange payables	32	55
Accrued income taxes	2,190	2,860
Accrued expenses	9,397	5,643
Unearned income	1,081	1,849
Variation margins for future transactions	-	9
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,384	4,899
Lease obligation	-	22
Asset retirement obligations	49	50
Other	51,661	36,949
Reserve for employees' bonuses	3,358	3,326
Reserve for employees' retirement benefits	5,575	6,044
Other reserves	8,153	9,701
Acceptances and guarantees	13,735	11,904
Total Liabilities	11,427,958	11,915,234
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	146,001	140,865
Legal reserve	20,012	20,012
Other retained earnings	125,988	120,853
Retained earnings carried forward	125,988	120,853
Total stockholders' equity	316,001	310,865
Net unrealized gains on available-for-sale securities	48,553	45,514
Net deferred losses on hedges	(584)	(170)
Total valuation and translation differences	47,968	45,344
Total Net Assets	363,969	356,209
Total Liabilities and Net Assets	¥ 11,791,928	¥ 12,271,444

[Non-Consolidated Statement of Income]*(Millions of yen)*

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2014
Ordinary income	¥ 177,864	¥ 174,581
Interest income	132,027	124,532
Interest on loans and bills discounted	111,080	104,488
Interest and dividends on securities	19,304	17,355
Interest on call loans	254	145
Interest on receivables under securities borrowing transactions	25	55
Interest on due from banks	510	1,876
Other interest income	851	611
Fees and commissions	35,255	35,919
Exchange fees received	7,986	8,007
Other fees and commissions	27,268	27,912
Other operating income	4,462	3,658
Gains on foreign exchange transactions	690	603
Gains on sale of Japanese government bonds and other	3,772	3,055
Other	0	0
Other ordinary income	6,119	10,469
Reversal of reserve for possible loan losses	1,810	2,037
Recoveries of written-off loans	974	3,430
Gains on sales of stocks and other securities	341	1,060
Other	2,992	3,940
Ordinary expenses	115,240	116,091
Interest expenses	8,997	7,517
Interest on deposits	5,120	3,786
Interest on negotiable certificates of deposit	82	115
Interest on call money	49	51
Interest on payables under securities lending transactions	98	407
Interest on borrowed money	1,704	1,585
Interest on bonds	1,483	1,371
Interest on interest rate swaps	455	195
Other interest expenses	2	5
Fees and commissions	19,133	18,749
Commissions paid on exchange transactions	1,773	1,822
Other	17,359	16,926
Other operating expenses	1,787	2,325
Losses on trading securities transactions	42	99
Losses on sale of Japanese government bonds and other	1,019	1,569
Impairment losses on Japanese government bonds and other	-	86
Expenses for financial derivatives	724	570
General and administrative expenses	76,949	76,676
Other ordinary expenses	8,372	10,822
Write-off of loans	3,963	5,954
Losses on sales of stocks and other securities	112	7
Losses on devaluation of stocks and other securities	13	0
Other	4,284	4,860
Ordinary profits	62,624	58,490
Extraordinary gains	-	5
Gains on disposal of fixed assets	-	5
Extraordinary losses	183	420
Losses on disposal of fixed assets	147	203
Impairment losses on fixed assets	35	216
Net income before income taxes	62,441	58,075
Income taxes – current	18,862	17,250
Income taxes – deferred	900	3,400
Total income taxes	19,762	20,650
Net income	¥ 42,678	¥ 37,424

[Non-Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2013

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
					Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥119,029	¥139,042	¥309,042
Changes during the fiscal year							
Dividends paid					(35,720)	(35,720)	(35,720)
Net income					42,678	42,678	42,678
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	-	-	-	-	6,958	6,958	6,958
Balance at the end of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥125,988	¥146,001	¥316,001

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥30,104	(¥754)	¥29,350	¥338,392
Changes during the fiscal year				
Dividends paid				(35,720)
Net income				42,678
Net changes except for stockholders' equity during the fiscal year	18,448	169	18,618	18,618
Total changes during the fiscal year	18,448	169	18,618	25,577
Balance at the end of the fiscal year	¥48,553	(¥584)	¥47,968	¥363,969

[Non-Consolidated Statement of Changes in Net Assets - Continued]

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
				Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥125,988	¥146,001	¥316,001
Changes during the fiscal year							
Dividends paid					(42,560)	(42,560)	(42,560)
Net income					37,424	37,424	37,424
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	-	-	-	-	(5,135)	(5,135)	(5,135)
Balance at the end of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥120,853	¥140,865	¥310,865

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥48,553	(¥584)	¥47,968	¥363,969
Changes during the fiscal year				
Dividends paid				(42,560)
Net income				37,424
Net changes except for stockholders' equity during the fiscal year	(3,038)	414	(2,624)	(2,624)
Total changes during the fiscal year	(3,038)	414	(2,624)	(7,759)
Balance at the end of the fiscal year	¥45,514	(¥170)	¥45,344	¥356,209

[Consolidated Balance Sheet]*(Millions of yen)*

	March 31, 2013	March 31, 2014
Assets		
Cash and due from banks	¥ 90,097	¥ 210,533
Call loans and bills bought	1,000	1,000
Monetary claims bought	42,206	29,963
Trading securities	7	2
Securities	820,510	791,145
Loans and bills discounted	2,558,706	2,557,257
Foreign exchange assets	3,744	3,796
Other assets	10,549	8,819
Tangible fixed assets	31,626	31,377
Buildings	8,109	7,769
Land	21,957	21,856
Leased assets	675	917
Other tangible fixed assets	884	834
Intangible fixed assets	467	476
Software	184	129
Leased assets	-	70
Other intangible fixed assets	283	276
Deferred tax assets	3,251	2,436
Customers' liabilities for acceptances and guarantees	13,208	10,869
Reserve for possible loan losses	(33,791)	(32,082)
Total Assets	3,541,584	3,615,594
Liabilities and Net Assets		
Liabilities		
Deposits	3,229,386	3,262,619
Negotiable certificates of deposit	71,600	106,000
Borrowed money	66,110	72,920
Foreign exchange liabilities	114	170
Other liabilities	28,111	26,612
Reserve for employees' bonuses	2,484	2,468
Reserve for employees' retirement benefits	5,871	-
Net defined benefit liability	-	11,978
Other reserves	3,340	3,585
Acceptances and guarantees	13,208	10,869
Total Liabilities	3,420,227	3,497,224
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Retained earnings	19,214	23,515
Total stockholders' equity	113,625	117,926
Net unrealized gains on available-for-sale securities	7,732	7,516
Remesurements of defined benefit plans	-	(7,072)
Total accumulated other comprehensive income	7,732	443
Total Net Assets	121,357	118,369
Total Liabilities and Net Assets	¥ 3,541,584	¥ 3,615,594

[Consolidated Statement of Income]*(Millions of yen)*

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2014
Ordinary income	¥ 67,626	¥ 68,345
Interest income	46,520	43,801
Interest on loans and bills discounted	41,466	38,961
Interest and dividends on securities	4,573	4,247
Interest on call loans and bills bought	61	39
Interest on receivables under securities borrowing transactions	-	0
Interest on due from banks	65	216
Other interest income	353	337
Fees and commissions	15,605	16,235
Other operating income	2,383	4,765
Other ordinary income	3,117	3,542
Recoveries of written-off loans	1,300	1,560
Other	1,816	1,981
Ordinary expenses	62,781	55,829
Interest expenses	4,371	4,015
Interest on deposits	3,026	2,796
Interest on negotiable certificates of deposit	122	91
Interest on call money and bills sold	0	0
Interest on payables under securities lending transactions	10	4
Interest on borrowed money	1,190	1,098
Other interest expenses	21	24
Fees and commissions	4,872	5,205
Other operating expenses	14	423
General and administrative expenses	41,723	39,719
Other ordinary expenses	11,798	6,465
Provision to reserve for possible loan losses	5,338	450
Other	6,460	6,014
Ordinary profits	4,845	12,516
Extraordinary gains	201	2
Gains on disposal of fixed assets	201	2
Extraordinary losses	345	312
Losses on disposal of fixed assets	291	29
Impairment losses on fixed assets	54	282
Net income before income taxes and minority interests	4,701	12,206
Income taxes – current	359	1,773
Income taxes – deferred	182	2,620
Total income taxes	542	4,394
Net income before minority interests	4,159	7,811
Minority interests in net income	-	-
Net income	¥ 4,159	¥ 7,811

[Consolidated Statement of Comprehensive Income]*(Millions of yen)*

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2014
Net income before minority interests	¥ 4,159	¥ 7,811
Other comprehensive income		
Net unrealized gains on available-for-sale securities	6,078	(215)
Total comprehensive income	<u>10,238</u>	<u>7,595</u>
Comprehensive income attributable to:		
Owners of the parent	¥ 10,238	¥ 7,595

[Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2013

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥38,971	¥55,439	¥30,689	¥125,100
Changes during the fiscal year				
Dividends paid			(15,635)	(15,635)
Net income			4,159	4,159
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	(11,475)	(11,475)
Balance at the end of the fiscal year	¥38,971	¥55,439	¥19,214	¥113,625

	Accumulated other comprehensive income	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥1,653	¥126,754
Changes during the fiscal year		
Dividends paid		(15,635)
Net income		4,159
Net changes except for stockholders' equity during the fiscal year	6,078	6,078
Total changes during the fiscal year	6,078	(5,396)
Balance at the end of the fiscal year	¥7,732	¥121,357

[Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥38,971	¥55,439	¥19,214	¥113,625
Changes during the fiscal year				
Dividends paid			(3,510)	(3,510)
Net income			7,811	7,811
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	4,301	4,301
Balance at the end of the fiscal year	¥38,971	¥55,439	¥23,515	¥117,926

	Accumulated other comprehensive income			Total net assets
	Net unrealized gains on available-for-sale securities	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at the beginning of the fiscal year	¥7,732	-	¥7,732	¥121,357
Changes during the fiscal year				
Dividends paid				(3,510)
Net income				7,811
Net changes except for stockholders' equity during the fiscal year	(215)	(7,072)	(7,288)	(7,288)
Total changes during the fiscal year	(215)	(7,072)	(7,288)	(2,987)
Balance at the end of the fiscal year	¥7,516	(¥7,072)	¥443	¥118,369

[Non-Consolidated Balance Sheet]*(Millions of yen)*

	March 31, 2013	March 31, 2014
Assets		
Cash and due from banks	¥ 90,075	210,509
Cash	32,583	34,268
Due from banks	57,492	176,240
Call loans	1,000	1,000
Monetary claims bought	42,206	29,963
Trading securities	7	2
Trading Japanese government bonds	7	2
Securities	822,727	793,362
Japanese government bonds	333,031	300,522
Local government bonds	32,436	29,534
Corporate bonds	365,549	405,745
Stocks	12,739	14,361
Other securities	78,970	43,199
Loans and bills discounted	2,556,928	2,555,791
Bills discounted	34,042	28,268
Loans on notes	91,899	88,189
Loans on deeds	2,252,464	2,235,400
Overdrafts	178,522	203,932
Foreign exchange assets	3,744	3,796
Due from foreign banks	1,768	1,905
Foreign bills of exchange bought	506	370
Foreign bills of exchange receivable	1,469	1,520
Other assets	10,368	8,683
Unsettled exchange receivable	-	0
Prepaid expenses	327	318
Accrued income	2,956	2,563
Financial derivatives, principally including option premiums and contracts under hedge accounting	331	37
Other	6,753	5,763
Tangible fixed assets	31,611	31,341
Buildings	8,101	7,761
Land	21,957	21,856
Leased assets	675	893
Other tangible fixed assets	876	829
Intangible fixed assets	423	370
Software	145	98
Other intangible fixed assets	278	271
Prepaid pension cost	-	2,034
Deferred tax assets	2,584	294
Customers' liabilities for acceptances and guarantees	11,699	9,650
Reserve for possible loan losses	(28,148)	(27,028)
Total Assets	¥ 3,545,229	3,619,772

[Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2013	March 31, 2014
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,250,253	3,285,969
Current deposits	187,516	199,650
Ordinary deposits	1,466,770	1,535,017
Savings deposits	22,671	22,244
Notice deposits	5,246	5,821
Time deposits	1,538,910	1,486,545
Other deposits	29,138	36,691
Negotiable certificates of deposit	71,600	106,000
Borrowed money	66,110	72,920
Borrowed money	66,110	72,920
Foreign exchange liabilities	114	170
Foreign bills of exchange sold	80	144
Foreign bills of exchange payables	33	25
Other liabilities	19,006	16,662
Unsettled exchange payables	0	242
Accrued income taxes	202	451
Accrued expenses	3,548	2,676
Unearned income	728	1,199
Financial derivatives, principally including option premiums and contracts under hedge accounting	476	91
Lease obligation	692	913
Asset retirement obligations	163	208
Other	13,194	10,877
Reserve for employees' bonuses	2,448	2,438
Reserve for employees' retirement benefits	5,847	5,364
Other reserves	3,340	3,585
Acceptances and guarantees	11,699	9,650
Total Liabilities	3,430,420	3,502,761
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Capital reserve	38,971	38,971
Other capital surplus	16,467	16,467
Retained earnings	12,666	15,083
Other retained earnings	12,666	15,083
Retained earnings carried forward	12,666	15,083
Total stockholders' equity	107,076	109,493
Net unrealized gains on available-for-sale securities	7,732	7,516
Total valuation and translation differences	7,732	7,516
Total Net Assets	114,809	117,010
Total Liabilities and Net Assets	¥ 3,545,229	3,619,772

[Non-Consolidated Statement of Income]*(Millions of yen)*

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2014
Ordinary income	¥ 66,417	¥ 67,070
Interest income	46,503	43,734
Interest on loans and bills discounted	41,450	38,894
Interest and dividends on securities	4,573	4,247
Interest on call loans	61	39
Interest on receivables under securities borrowing transactions	-	0
Interest on due from banks	65	216
Other interest income	353	337
Fees and commissions	14,402	15,015
Exchange fees received	2,967	2,911
Other fees and commissions	11,434	12,103
Other operating income	2,383	4,765
Gains on foreign exchange transactions	472	345
Gains on trading securities transactions	-	4
Gains on sale of Japanese government bonds and other	1,911	4,415
Other ordinary income	3,127	3,555
Recoveries of written-off loans	1,300	1,560
Gains on sales of stocks and other securities	140	780
Other	1,686	1,214
Ordinary expenses	62,278	57,223
Interest expenses	4,376	4,020
Interest on deposits	3,030	2,801
Interest on negotiable certificates of deposit	122	91
Interest on call money	0	0
Interest on payables under securities lending transactions	10	4
Interest on borrowed money	1,190	1,098
Other interest expenses	21	24
Fees and commissions	6,985	7,335
Commissions paid on exchange transactions	610	623
Other	6,375	6,712
Other operating expenses	14	423
Losses on trading securities transactions	0	-
Losses on sale of Japanese government bonds and other	7	422
Impairment losses on Japanese government bonds and other	6	0
General and administrative expenses	41,165	39,227
Other ordinary expenses	9,736	6,217
Provision to reserve for possible loan losses	3,605	414
Write-off of loans	3,029	3,890
Losses on sales of stocks and other securities	7	-
Losses on devaluation of stocks and other securities	728	0
Other	2,366	1,911
Ordinary profits	4,138	9,847
Extraordinary gains	201	2
Gains on disposal of fixed assets	201	2
Extraordinary losses	328	312
Losses on disposal of fixed assets	274	29
Impairment losses on fixed assets	54	282
Net income before income taxes	4,011	9,537
Net income taxes		
Income taxes – current	101	1,063
Income taxes – deferred	193	2,547
Total income taxes	294	3,610
Net income	¥ 3,717	5,927

[Non-Consolidated Statement of Changes in Net Assets]
For the fiscal year ended March 31, 2013

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥24,584	¥118,994
Changes during the fiscal year						
Dividends paid					(15,635)	(15,635)
Net income					3,717	3,717
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	(11,918)	(11,918)
Balance at the end of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥12,666	¥107,076

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥1,653	¥120,648
Changes during the fiscal year		
Dividends paid		(15,635)
Net income		3,717
Net changes except for stockholders' equity during the fiscal year	6,078	6,078
Total changes during the fiscal year	6,078	(5,839)
Balance at the end of the fiscal year	¥7,732	¥114,809

[Non-Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2014

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥12,666	¥107,076
Changes during the fiscal year						
Dividends paid					(3,510)	(3,510)
Net income					5,927	5,927
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	2,417	2,417
Balance at the end of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥15,083	¥109,493

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,732	¥114,809
Changes during the fiscal year		
Dividends paid		(3,510)
Net income		5,927
Net changes except for stockholders' equity during the fiscal year	(215)	(215)
Total changes during the fiscal year	(215)	2,201
Balance at the end of the fiscal year	¥7,516	¥117,010