

Financial Results Report

for the First Half of FY 2009
(Reference Materials)



RESONA

Resona Holdings, Inc.

Financial Results Report for the First Half of Fiscal Year 2009 (Reference Materials)

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I. Highlights of Financial Results for the First Half of Fiscal Year 2009

1. Statements of Income

| <Consolidated> | | (Millions of yen) | | |
|---|----|----------------------------|-----------|----------------------------|
| | | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Ordinary income | 1 | 461,335 | (53,175) | 514,510 |
| Consolidated gross operating profit | 2 | 346,932 | (27,936) | 374,869 |
| Interest income | 3 | 254,768 | (19,770) | 274,538 |
| Trust fees (after disposal of problem loans in the trust account) | 4 | 14,467 | (4,369) | 18,837 |
| <Disposal of problem loans in the trust account> | 5 | (6) | 103 | (109) |
| Fees and commissions | 6 | 57,203 | (7,159) | 64,363 |
| Trading income | 7 | 26,612 | 31,162 | (4,550) |
| Other operating income | 8 | (6,119) | (27,798) | 21,679 |
| Provision to general reserve for possible loan losses | 9 | 10,221 | 9,729 | 492 |
| General and administrative expenses | 10 | 194,357 | 4,228 | 190,129 |
| Other gains/(losses), net | 11 | (66,574) | 80,638 | (147,213) |
| Gains or losses on stocks | 12 | 1,546 | 6,570 | (5,023) |
| Disposal of problem loans | 13 | 70,347 | (75,862) | 146,209 |
| Write-off of loans | 14 | 27,613 | (50,062) | 77,676 |
| Provision to specific reserve for possible loan losses | 15 | 41,293 | (27,098) | 68,391 |
| Provision to special reserve for certain overseas loans | 16 | (88) | (116) | 28 |
| Other disposal of problem loans | 17 | 1,529 | 1,415 | 113 |
| Equity in earnings from investments in affiliated companies | 18 | (244) | (363) | 118 |
| Ordinary profit | 19 | 75,779 | 38,743 | 37,035 |
| Extraordinary profit | 20 | 16,450 | (101,472) | 117,923 |
| Gains from reversal of credit expenses | 21 | 11,772 | (1,407) | 13,179 |
| Extraordinary loss | 22 | 3,155 | (2,220) | 5,376 |
| Income before income taxes and minority interests | 23 | 89,074 | (60,507) | 149,582 |
| Income taxes-current | 24 | 7,456 | 1,159 | 6,297 |
| Income taxes-deferred | 25 | (5,044) | (60,326) | 55,281 |
| Minority interests in net income/(loss) | 26 | 1,068 | (544) | 1,612 |
| Net interim income | 27 | 85,593 | (796) | 86,390 |
| Credit related expenses (5, 9, 13, 21) | 28 | 68,790 | (64,621) | 133,412 |

| <Reference> Scope of consolidation and application of the equity method | | (Companies) | | |
|---|----|----------------------------|---------|----------------------------|
| | | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Number of consolidated subsidiaries | 29 | 18 | (1) | 19 |
| Number of affiliated companies accounted for by the equity method | 30 | 2 | - | 2 |
| Total | 31 | 20 | (1) | 21 |

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

(Millions of yen)

| | | Total of three banks | | | Resona Bank | | | | |
|---|----|-------------------------|-----------|-------------------------|-------------------------|-----------|---------------------------|-------------|-------------------------------|
| | | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 total | Resona Bank | Former Resona Trust & Banking |
| Gross operating profit | 1 | 315,138 | (26,719) | 341,858 | 208,284 | (23,408) | 231,693 | 216,996 | 14,697 |
| Gross operating profit from domestic operations | 2 | 310,524 | (16,030) | 326,555 | 204,740 | (13,041) | 217,782 | 203,085 | 14,697 |
| Interest income | 3 | 250,944 | (15,633) | 266,577 | 156,455 | (11,656) | 168,112 | 168,044 | 68 |
| Trust fees (after disposal of problem loans in the trust account) | 4 | 14,467 | (4,369) | 18,837 | 14,467 | (4,369) | 18,837 | 3,448 | 15,389 |
| <Disposal of problem loans in the trust account> | 5 | (6) | 103 | (109) | (6) | 103 | (109) | (109) | - |
| Fees and commissions | 6 | 31,607 | (6,681) | 38,289 | 21,547 | (4,439) | 25,987 | 26,748 | (761) |
| Trading income | 7 | 345 | (626) | 972 | 345 | (626) | 972 | 972 | - |
| Other operating income | 8 | 13,160 | 11,281 | 1,878 | 11,923 | 8,051 | 3,871 | 3,871 | - |
| Gross operating profit from international operations | 9 | 4,613 | (10,688) | 15,302 | 3,544 | (10,366) | 13,910 | 13,910 | - |
| Interest income | 10 | (2,831) | (2,672) | (159) | (2,790) | (2,360) | (430) | (430) | - |
| Fees and commissions | 11 | 1,239 | (246) | 1,485 | 1,050 | (211) | 1,262 | 1,262 | - |
| Trading income | 12 | 27,663 | 34,442 | (6,779) | 27,663 | 34,442 | (6,779) | (6,779) | - |
| Other operating income | 13 | (21,457) | (42,212) | 20,755 | (22,379) | (42,236) | 19,857 | 19,857 | - |
| Expenses (excluding non-recurring items) | 14 | 175,740 | (2,764) | 178,505 | 115,879 | (4,794) | 120,674 | 114,721 | 5,952 |
| Personnel expenses | 15 | 61,993 | 3,589 | 58,403 | 39,860 | 2,193 | 37,666 | 35,487 | 2,179 |
| Non-personnel expenses | 16 | 103,724 | (4,620) | 108,344 | 69,578 | (5,337) | 74,916 | 71,212 | 3,703 |
| Taxes | 17 | 10,023 | (1,733) | 11,757 | 6,440 | (1,650) | 8,091 | 8,021 | 69 |
| Provision to general reserve for possible loan losses | 18 | 9,777 | 3,281 | 6,496 | 4,081 | 3,967 | 114 | 114 | - |
| Actual net operating profit *1 | 19 | 139,391 | (23,851) | 163,243 | 92,399 | (18,509) | 110,908 | 102,164 | 8,744 |
| Core net operating profit *2 | 20 | 124,911 | (37,420) | 162,331 | 79,873 | (26,902) | 106,775 | 98,031 | 8,744 |
| Net operating profit | 21 | 129,620 | (27,236) | 156,857 | 88,324 | (22,580) | 110,904 | 102,160 | 8,744 |
| Other gains or losses | 22 | (52,797) | 76,604 | (129,401) | (41,164) | 67,737 | (108,901) | (108,906) | 4 |
| Net gains/(losses) on stocks | 23 | 2,183 | 4,493 | (2,309) | 705 | 3,648 | (2,942) | (2,942) | - |
| Gains on sale | 24 | 4,629 | (5,178) | 9,807 | 3,025 | (5,869) | 8,895 | 8,895 | - |
| Losses on sale | 25 | 652 | (2,756) | 3,409 | 566 | (2,839) | 3,406 | 3,406 | - |
| Losses on devaluation | 26 | 1,793 | (6,914) | 8,708 | 1,753 | (6,678) | 8,431 | 8,431 | - |
| Expenses related to disposal of problem loans | 27 | 53,310 | (80,496) | 133,806 | 41,891 | (73,810) | 115,701 | 115,701 | - |
| Write-off of loans | 28 | 25,099 | (50,116) | 75,215 | 19,262 | (43,865) | 63,128 | 63,128 | - |
| Provision to specific reserve for possible loan losses | 29 | 27,614 | (30,642) | 58,257 | 22,622 | (29,778) | 52,400 | 52,400 | - |
| Provision to special reserve for certain overseas loans | 30 | (739) | (1,089) | 350 | (739) | (1,089) | 350 | 350 | - |
| Other disposal of problem loans | 31 | 1,336 | 1,352 | (16) | 745 | 923 | (177) | (177) | - |
| Other | 32 | (1,670) | (8,384) | 6,714 | 21 | (9,722) | 9,743 | 9,738 | 4 |
| Ordinary profit | 33 | 76,823 | 49,367 | 27,455 | 47,159 | 45,156 | 2,003 | (6,745) | 8,749 |
| Extraordinary profit/(loss), net | 34 | 13,277 | (99,778) | 113,056 | 10,052 | (102,895) | 112,947 | 112,948 | (0) |
| Gains from reversal of credit-related expenses | 35 | 11,729 | (1,950) | 13,679 | 8,363 | (2,342) | 10,706 | 10,706 | - |
| Gains from reversal of loan loss reserves | 36 | - | (542) | 542 | - | - | - | - | - |
| Gains from recoveries of written-off claims | 37 | 11,729 | (1,408) | 13,137 | 8,363 | (2,342) | 10,706 | 10,706 | - |
| Gains/(losses) on sales of premises and equipment | 38 | (601) | (104,687) | 104,086 | (526) | (104,928) | 104,401 | 104,402 | (0) |
| Losses on impairment on fixed assets | 39 | 2,529 | 364 | 2,164 | 2,462 | 301 | 2,160 | 2,160 | - |
| Other | 40 | 4,678 | 7,223 | (2,544) | 4,678 | 4,677 | 0 | 0 | - |
| Income before income taxes | 41 | 90,100 | (50,411) | 140,511 | 57,212 | (57,738) | 114,950 | 106,202 | 8,748 |
| Income taxes-current | 42 | 31,103 | 4,802 | 26,300 | 11,083 | (1,702) | 12,785 | 9,515 | 3,269 |
| Income taxes-deferred | 43 | (22,376) | (65,394) | 43,018 | (15,589) | (61,672) | 46,083 | 45,792 | 291 |
| Net interim income | 44 | 81,373 | 10,180 | 71,192 | 61,718 | 5,636 | 56,082 | 50,894 | 5,187 |
| Credit-related expenses (5, 18, 27, 35) | 45 | 51,352 | (75,160) | 126,513 | 37,603 | (67,396) | 104,999 | 104,999 | - |

*1 Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.

Core net operating profit: Actual net operating profit less bond-related income.

*2 As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

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

(Millions of yen)

| | | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|---|----|----------------------------|---------|----------------------------|----------------------------|---------|----------------------------|
| | | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Gross operating profit | 1 | 75,642 | (4,028) | 79,670 | 31,211 | 716 | 30,495 |
| Gross operating profit from domestic operations | 2 | 75,325 | (3,910) | 79,235 | 30,458 | 920 | 29,537 |
| Interest income | 3 | 68,555 | (2,356) | 70,911 | 25,932 | (1,620) | 27,552 |
| 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 | 6,318 | (2,114) | 8,432 | 3,741 | (127) | 3,868 |
| Trading income | 7 | - | - | - | - | - | - |
| Other operating income | 8 | 451 | 560 | (108) | 785 | 2,669 | (1,884) |
| Gross operating profit from international operations | 9 | 316 | (118) | 434 | 752 | (204) | 957 |
| Interest income | 10 | (287) | (167) | (120) | 246 | (144) | 391 |
| Fees and commissions | 11 | 85 | (2) | 88 | 103 | (31) | 135 |
| Trading income | 12 | - | - | - | - | - | - |
| Other operating income | 13 | 518 | 51 | 466 | 403 | (28) | 431 |
| Expenses (excluding non-recurring items) | 14 | 38,066 | 1,778 | 36,288 | 21,794 | 251 | 21,542 |
| Personnel expenses | 15 | 13,500 | 1,028 | 12,472 | 8,632 | 367 | 8,264 |
| Non-personnel expenses | 16 | 22,185 | 611 | 21,573 | 11,960 | 105 | 11,854 |
| Taxes | 17 | 2,381 | 138 | 2,242 | 1,201 | (221) | 1,423 |
| Provision to general reserve for possible loan losses | 18 | 4,803 | (1,579) | 6,382 | 893 | 893 | - |
| Actual net operating profit *1 | 19 | 37,575 | (5,806) | 43,381 | 9,417 | 464 | 8,952 |
| Core net operating profit *2 | 20 | 36,449 | (8,272) | 44,721 | 8,588 | (2,245) | 10,834 |
| Net operating profit | 21 | 32,772 | (4,227) | 36,999 | 8,523 | (429) | 8,952 |
| Other gains or losses | 22 | (6,009) | 7,153 | (13,163) | (5,622) | 1,714 | (7,336) |
| Net gains/(losses) on stocks | 23 | 310 | 408 | (97) | 1,166 | 436 | 730 |
| Gains on sale | 24 | 371 | 364 | 7 | 1,231 | 326 | 905 |
| Losses on sale | 25 | 21 | 17 | 3 | 64 | 64 | - |
| Losses on devaluation | 26 | 39 | (61) | 101 | 0 | (174) | 174 |
| Expenses related to disposal of problem loans | 27 | 6,040 | (6,480) | 12,521 | 5,378 | (205) | 5,584 |
| Write-off of loans | 28 | 2,912 | (3,640) | 6,553 | 2,923 | (2,610) | 5,534 |
| Provision to specific reserve for possible loan losses | 29 | 2,806 | (3,049) | 5,856 | 2,185 | 2,185 | - |
| Provision to special reserve for certain overseas loans | 30 | - | - | - | - | - | - |
| Other disposal of problem loans | 31 | 321 | 209 | 111 | 269 | 219 | 49 |
| Other | 32 | (280) | 264 | (544) | (1,410) | 1,072 | (2,483) |
| Ordinary profit | 33 | 26,762 | 2,925 | 23,836 | 2,900 | 1,284 | 1,615 |
| Extraordinary profit/(loss), net | 34 | 2,050 | 1,541 | 509 | 1,173 | 1,574 | (401) |
| Gains from reversal of credit-related expenses | 35 | 2,161 | 1,546 | 614 | 1,205 | (1,153) | 2,358 |
| Gains from reversal of loan loss reserves | 36 | - | - | - | - | (542) | 542 |
| Gains from recoveries of written-off claims | 37 | 2,161 | 1,546 | 614 | 1,205 | (611) | 1,816 |
| Gains/(losses) on sales of premises and equipment | 38 | (58) | 42 | (101) | (16) | 197 | (214) |
| Losses on impairment on fixed assets | 39 | 52 | 47 | 4 | 14 | 14 | - |
| Other | 40 | - | - | - | - | 2,545 | (2,545) |
| Income before income taxes | 41 | 28,813 | 4,467 | 24,346 | 4,074 | 2,859 | 1,214 |
| Income taxes-current | 42 | 19,741 | 6,632 | 13,108 | 278 | (127) | 406 |
| Income taxes-deferred | 43 | (7,500) | (4,290) | (3,210) | 713 | 568 | 145 |
| Net interim income | 44 | 16,571 | 2,124 | 14,447 | 3,082 | 2,419 | 663 |
| Credit-related expenses (5, 18, 27, 35) | 45 | 8,682 | (9,606) | 18,288 | 5,067 | 1,841 | 3,225 |

*1 Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.

Core net operating profit: Actual net operating profit less bond-related income.

*2 As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

2. Net operating profit per employee

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

(Millions of yen)

| | Total of three banks | | | Resona Bank | | | | |
|---|-------------------------|----------|-------------------------|-------------------------|----------|---------------------------|-------------|-------------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 total | Resona Bank | Former Resona Trust & Banking |
| Actual net operating profit | 139,391 | (23,851) | 163,243 | 92,399 | (18,509) | 110,908 | 102,164 | 8,744 |
| Actual net operating profit per employee (thousands of yen) | 9,007 | (1,708) | 10,715 | 9,403 | (2,067) | 11,470 | 11,186 | 16,313 |
| Net operating profit | 129,620 | (27,236) | 156,857 | 88,324 | (22,580) | 110,904 | 102,160 | 8,744 |
| Net operating profit per employee (thousands of yen) | 8,376 | (1,919) | 10,295 | 8,988 | (2,482) | 11,470 | 11,185 | 16,313 |

| | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|---|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Actual net operating profit | 37,575 | (5,806) | 43,381 | 9,417 | 464 | 8,952 |
| Actual net operating profit per employee (thousands of yen) | 12,279 | (2,386) | 14,665 | 3,637 | 205 | 3,432 |
| Net operating profit | 32,772 | (4,227) | 36,999 | 8,523 | (429) | 8,952 |
| Net operating profit per employee (thousands of yen) | 10,709 | (1,799) | 12,508 | 3,292 | (140) | 3,432 |

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

3. R O E

<Consolidated>

(%)

| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
|------------------------|-------------------------|---------|-------------------------|
| Net interim income ROE | 8.37 | 1.10 | 7.27 |

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

(%)

| | Total of three banks | | | Resona Bank | | | | |
|--------------------------|-------------------------|---------|-------------------------|-------------------------|---------|---------------------------|-------------|-------------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 total | Resona Bank | Former Resona Trust & Banking |
| Net operating profit ROE | 19.43 | (2.18) | 21.61 | 17.91 | (2.58) | 20.49 | 19.55 | 46.45 |
| Net interim income ROE | 12.20 | 2.39 | 9.81 | 12.51 | 2.15 | 10.36 | 9.74 | 27.55 |

| | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|--------------------------|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Net operating profit ROE | 25.81 | (1.95) | 27.76 | 18.18 | 0.70 | 17.48 |
| Net interim income ROE | 13.05 | 2.21 | 10.84 | 6.57 | 5.28 | 1.29 |

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

4. Interest rate spreads (domestic operations)

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

(%)

| | Total of three banks | | | Resona Bank | | |
|--|----------------------------|---------|----------------------------|----------------------------|---------|----------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Average interest rate on funds invested (A) | 1.62 | (0.21) | 1.83 | 1.63 | (0.22) | 1.85 |
| Average interest rate of loans and bills discounted (C) | 1.99 | (0.20) | 2.19 | 1.93 | (0.20) | 2.14 |
| Average interest rate on securities | 0.61 | (0.29) | 0.90 | 0.56 | (0.34) | 0.91 |
| Average interest rate on procured funds (B) | 1.12 | (0.11) | 1.24 | 1.14 | (0.12) | 1.27 |
| Average interest rate of deposits and negotiable CDs (D) | 0.17 | (0.11) | 0.28 | 0.17 | (0.11) | 0.29 |
| Average interest rate on external debt | 0.41 | (0.32) | 0.73 | 0.14 | (0.44) | 0.59 |
| Gross interest margin (A) - (B) | 0.49 | (0.09) | 0.59 | 0.48 | (0.09) | 0.58 |
| Average loan/deposit margin (C) - (D) | 1.81 | (0.08) | 1.90 | 1.76 | (0.08) | 1.84 |

| | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|--|----------------------------|---------|----------------------------|----------------------------|---------|----------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Average interest rate on funds invested (A) | 1.55 | (0.20) | 1.75 | 1.78 | (0.17) | 1.96 |
| Average interest rate of loans and bills discounted (C) | 2.11 | (0.16) | 2.27 | 2.04 | (0.25) | 2.30 |
| Average interest rate on securities | 0.60 | (0.28) | 0.89 | 1.03 | 0.12 | 0.90 |
| Average interest rate on procured funds (B) | 0.93 | (0.09) | 1.03 | 1.54 | (0.07) | 1.61 |
| Average interest rate of deposits and negotiable CDs (D) | 0.15 | (0.09) | 0.25 | 0.21 | (0.09) | 0.31 |
| Average interest rate on external debt | 1.30 | 0.16 | 1.13 | 2.10 | 0.15 | 1.95 |
| Gross interest margin (A) - (B) | 0.61 | (0.11) | 0.72 | 0.24 | (0.10) | 0.34 |
| Average loan/deposit margin (C) - (D) | 1.95 | (0.06) | 2.01 | 1.83 | (0.16) | 1.99 |

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

5. Use and Source of Funds

<Total of three banks>

(Millions of yen, %)

| 1. Total operations | 1st half of FY 2009 (A) | | | (A)-(B) | | | 1st half of FY 2008 (B) | | |
|------------------------------------|-------------------------|----------|------|-----------------|----------|--------|-------------------------|----------|------|
| | Average Balance | Interest | Rate | Average Balance | Interest | Rate | Average Balance | Interest | Rate |
| Use of Funds | 35,772,841 | 296,948 | 1.65 | (537,253) | (48,155) | (0.24) | 36,310,095 | 345,103 | 1.89 |
| Loans and bills discounted | 25,751,704 | 257,071 | 1.99 | 226,114 | (23,839) | (0.20) | 25,525,589 | 280,910 | 2.19 |
| Securities | 8,624,744 | 27,199 | 0.62 | 1,431,005 | (5,302) | (0.27) | 7,193,738 | 32,501 | 0.90 |
| Source of Funds | 36,321,968 | 48,835 | 0.26 | (370,313) | (29,917) | (0.15) | 36,692,281 | 78,753 | 0.42 |
| Deposits | 31,372,618 | 27,812 | 0.17 | 621,234 | (17,240) | (0.11) | 30,751,383 | 45,053 | 0.29 |
| Negotiable certificates of deposit | 1,703,935 | 1,822 | 0.21 | (931,670) | (4,794) | (0.28) | 2,635,606 | 6,616 | 0.50 |
| Call money | 723,290 | 449 | 0.12 | (401,595) | (3,181) | (0.51) | 1,124,885 | 3,631 | 0.64 |
| Bills sold | - | - | - | - | - | - | - | - | - |
| Borrowed money | 642,896 | 2,618 | 0.81 | 35,752 | (695) | (0.27) | 607,144 | 3,313 | 1.08 |

| 2. Domestic operations | 1st half of FY 2009 (A) | | | (A)-(B) | | | 1st half of FY 2008 (B) | | |
|------------------------------------|-------------------------|----------|------|-----------------|----------|--------|-------------------------|----------|------|
| | Average Balance | Interest | Rate | Average Balance | Interest | Rate | Average Balance | Interest | Rate |
| Use of Funds | 35,203,117 | 286,686 | 1.62 | 51,478 | (37,492) | (0.21) | 35,151,638 | 324,178 | 1.83 |
| Loans and bills discounted | 25,628,479 | 256,069 | 1.99 | 214,280 | (23,323) | (0.19) | 25,414,199 | 279,393 | 2.19 |
| Securities | 8,524,642 | 26,231 | 0.61 | 1,504,592 | (5,623) | (0.29) | 7,020,049 | 31,855 | 0.90 |
| Source of Funds | 35,637,536 | 35,742 | 0.20 | 142,734 | (21,926) | (0.12) | 35,494,801 | 57,669 | 0.32 |
| Deposits | 30,965,164 | 27,053 | 0.17 | 626,434 | (13,934) | (0.09) | 30,338,729 | 40,987 | 0.26 |
| Negotiable certificates of deposit | 1,703,517 | 1,822 | 0.21 | (917,386) | (4,741) | (0.28) | 2,620,904 | 6,563 | 0.49 |
| Call money | 718,215 | 429 | 0.11 | (387,160) | (2,823) | (0.46) | 1,105,376 | 3,253 | 0.58 |
| Bills sold | - | - | - | - | - | - | - | - | - |
| Borrowed money | 632,896 | 2,352 | 0.74 | 35,752 | (695) | (0.27) | 597,144 | 3,048 | 1.01 |

| 3. International operations | 1st half of FY 2009 (A) | | | (A)-(B) | | | 1st half of FY 2008 (B) | | |
|------------------------------------|-------------------------|----------|------|-----------------|----------|--------|-------------------------|----------|------|
| | Average Balance | Interest | Rate | Average Balance | Interest | Rate | Average Balance | Interest | Rate |
| Use of Funds | 1,005,914 | 11,049 | 2.19 | (319,633) | (10,239) | (1.01) | 1,325,547 | 21,289 | 3.20 |
| Loans and bills discounted | 123,224 | 1,002 | 1.62 | 11,834 | (515) | (1.09) | 111,390 | 1,517 | 2.71 |
| Securities | 100,102 | 967 | 1.92 | (73,586) | 320 | 1.18 | 173,688 | 646 | 0.74 |
| Source of Funds | 1,120,621 | 13,881 | 2.47 | (243,949) | (7,567) | (0.66) | 1,364,570 | 21,448 | 3.13 |
| Deposits | 407,453 | 759 | 0.37 | (5,200) | (3,306) | (1.59) | 412,654 | 4,065 | 1.96 |
| Negotiable certificates of deposit | 418 | 0 | 0.12 | (14,284) | (52) | (0.59) | 14,702 | 53 | 0.72 |
| Call money | 5,074 | 20 | 0.80 | (14,434) | (357) | (3.06) | 19,508 | 378 | 3.86 |
| Bills sold | - | - | - | - | - | - | - | - | - |
| Borrowed money | 10,000 | 265 | 5.29 | - | - | - | 10,000 | 265 | 5.29 |

<Resona bank>

(Millions of yen, %)

| 1. Total operations | 1st half of FY 2009 (A) | | | (A)-(B) | | | 1st half of FY 2008 (B) | | |
|------------------------------------|-------------------------|----------|------|-----------------|----------|--------|-------------------------|----------|------|
| | Average Balance | Interest | Rate | Average Balance | Interest | Rate | Average Balance | Interest | Rate |
| Use of Funds | 22,311,317 | 188,384 | 1.68 | (928,571) | (37,515) | (0.25) | 23,239,888 | 225,900 | 1.93 |
| Loans and bills discounted | 16,825,452 | 163,385 | 1.93 | 37,655 | (17,498) | (0.21) | 16,787,797 | 180,884 | 2.14 |
| Securities | 4,657,059 | 13,657 | 0.58 | 545,628 | (4,659) | (0.30) | 4,111,431 | 18,316 | 0.88 |
| Source of Funds | 23,026,700 | 34,719 | 0.30 | (764,234) | (23,566) | (0.18) | 23,790,934 | 58,285 | 0.48 |
| Deposits | 18,694,237 | 16,857 | 0.17 | 220,680 | (11,474) | (0.12) | 18,473,557 | 28,332 | 0.30 |
| Negotiable certificates of deposit | 1,531,993 | 1,578 | 0.20 | (940,867) | (4,573) | (0.29) | 2,472,860 | 6,151 | 0.49 |
| Call money | 657,593 | 415 | 0.12 | (408,748) | (3,067) | (0.52) | 1,066,341 | 3,483 | 0.65 |
| Bills sold | - | - | - | - | - | - | - | - | - |
| Borrowed money | 453,814 | 684 | 0.30 | 84,144 | (681) | (0.43) | 369,669 | 1,366 | 0.73 |

| 2. Domestic operations | 1st half of FY 2009 (A) | | | (A)-(B) | | | 1st half of FY 2008 (B) | | |
|------------------------------------|-------------------------|----------|------|-----------------|----------|--------|-------------------------|----------|------|
| | Average Balance | Interest | Rate | Average Balance | Interest | Rate | Average Balance | Interest | Rate |
| Use of Funds | 21,814,062 | 178,633 | 1.63 | (325,142) | (27,469) | (0.22) | 22,139,204 | 206,102 | 1.85 |
| Loans and bills discounted | 16,706,958 | 162,425 | 1.93 | 25,919 | (17,025) | (0.20) | 16,681,038 | 179,450 | 2.14 |
| Securities | 4,620,393 | 13,098 | 0.56 | 616,592 | (5,210) | (0.34) | 4,003,801 | 18,308 | 0.91 |
| Source of Funds | 22,414,939 | 22,177 | 0.19 | (236,488) | (15,880) | (0.13) | 22,651,428 | 38,058 | 0.33 |
| Deposits | 18,350,448 | 16,191 | 0.17 | 241,576 | (8,410) | (0.09) | 18,108,872 | 24,601 | 0.27 |
| Negotiable certificates of deposit | 1,531,575 | 1,578 | 0.20 | (926,583) | (4,520) | (0.28) | 2,458,158 | 6,098 | 0.49 |
| Call money | 653,169 | 396 | 0.12 | (393,934) | (2,713) | (0.47) | 1,047,103 | 3,109 | 0.59 |
| Bills sold | - | - | - | - | - | - | - | - | - |
| Borrowed money | 443,814 | 418 | 0.18 | 84,144 | (681) | (0.42) | 359,669 | 1,100 | 0.61 |

| 3. International operations | 1st half of FY 2009 (A) | | | (A)-(B) | | | 1st half of FY 2008 (B) | | |
|------------------------------------|-------------------------|----------|------|-----------------|----------|--------|-------------------------|----------|------|
| | Average Balance | Interest | Rate | Average Balance | Interest | Rate | Average Balance | Interest | Rate |
| Use of Funds | 829,477 | 10,355 | 2.48 | (316,978) | (9,553) | (0.97) | 1,146,456 | 19,908 | 3.46 |
| Loans and bills discounted | 118,494 | 960 | 1.61 | 11,735 | (473) | (1.06) | 106,759 | 1,434 | 2.67 |
| Securities | 36,665 | 558 | 3.03 | (70,964) | 550 | 3.02 | 107,630 | 7 | 0.01 |
| Source of Funds | 943,983 | 13,145 | 2.77 | (241,295) | (7,192) | (0.64) | 1,185,279 | 20,338 | 3.42 |
| Deposits | 343,788 | 666 | 0.38 | (20,895) | (3,064) | (1.65) | 364,684 | 3,731 | 2.04 |
| Negotiable certificates of deposit | 418 | 0 | 0.12 | (14,284) | (52) | (0.60) | 14,702 | 53 | 0.72 |
| Call money | 4,423 | 19 | 0.86 | (14,814) | (354) | (3.00) | 19,238 | 374 | 3.87 |
| Bills sold | - | - | - | - | - | - | - | - | - |
| Borrowed money | 10,000 | 265 | 5.29 | - | - | - | 10,000 | 265 | 5.29 |

6. Retirement benefit liabilities and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

| | Total of three banks | | | Resona Bank | | |
|--|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
| | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) |
| Retirement benefit obligation | 349,078 | (723) | 349,801 | 277,769 | (1,022) | 278,792 |
| Pension plan assets at fair value | 446,995 | (2,918) | 449,914 | 393,435 | (2,629) | 396,064 |
| Prepaid pension cost | 142,569 | (4,423) | 146,993 | 136,651 | (3,795) | 140,446 |
| Reserve for employee's retirement benefits | 7,061 | 1,596 | 5,465 | - | - | - |
| Amount to be amortized | 37,590 | (3,824) | 41,414 | 20,985 | (2,188) | 23,173 |

| | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|--|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
| | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) |
| Retirement benefit obligation | 40,177 | 184 | 39,992 | 31,131 | 115 | 31,016 |
| Pension plan assets at fair value | 35,512 | (101) | 35,613 | 18,048 | (188) | 18,236 |
| Prepaid pension cost | 5,918 | (628) | 6,546 | - | - | - |
| Reserve for employee's retirement benefits | 2,041 | 569 | 1,472 | 5,020 | 1,026 | 3,993 |
| Amount to be amortized | 8,541 | (911) | 9,453 | 8,063 | (723) | 8,787 |

*Former Resona Trust & Banking had no retirement benefit liabilities as of March 31, 2009.

(2) Retirement benefit expenses

(Millions of yen)

| | Total of three banks | | | Resona Bank | | |
|--|----------------------------|---------|----------------------------|----------------------------|---------|----------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Retirement benefit expenses | 9,991 | 8,542 | 1,449 | 6,596 | 7,987 | (1,391) |
| Service cost | 4,561 | 63 | 4,498 | 3,175 | 39 | 3,135 |
| Interest cost | 3,498 | 9 | 3,489 | 2,787 | (6) | 2,794 |
| Expected return on pension plan assets | 1,892 | (966) | 2,858 | 1,555 | (805) | 2,360 |
| Amortization of past service cost | - | - | - | - | - | - |
| Amortization of actuarial differences | 3,824 | 7,503 | (3,679) | 2,188 | 7,149 | (4,960) |

| | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|--|----------------------------|---------|----------------------------|----------------------------|---------|----------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Retirement benefit expenses | 2,036 | 256 | 1,780 | 1,357 | 298 | 1,059 |
| Service cost | 879 | 12 | 867 | 506 | 11 | 495 |
| Interest cost | 399 | 12 | 387 | 310 | 3 | 306 |
| Expected return on pension plan assets | 154 | (70) | 224 | 182 | (90) | 273 |
| Amortization of past service cost | - | - | - | - | - | - |
| Amortization of actuarial differences | 911 | 161 | 750 | 723 | 192 | 530 |

*Resona Bank's FY2008 first half figures include figures for the former Resona Trust & Banking.

7. Gains or losses on bonds and stocks

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

(Millions of yen)

| | Total of three banks | | | Resona Bank | | |
|------------------------------|----------------------------|---------|----------------------------|----------------------------|---------|----------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Net gains/(losses) on bonds | 14,480 | 13,569 | 911 | 12,526 | 8,393 | 4,132 |
| Gains on sale | 20,101 | 7,038 | 13,063 | 16,034 | 6,172 | 9,862 |
| Gains on redemption | - | - | - | - | - | - |
| Losses on sale | 2,452 | (8,695) | 11,148 | 869 | (4,860) | 5,729 |
| Losses on redemption | 2,367 | 2,334 | 32 | 1,985 | 1,985 | - |
| Losses on devaluation | 800 | (170) | 970 | 653 | 653 | - |
| Net gains/(losses) on stocks | 2,183 | 4,493 | (2,309) | 705 | 3,648 | (2,942) |
| Gains on sale | 4,629 | (5,178) | 9,807 | 3,025 | (5,869) | 8,895 |
| Losses on sale | 652 | (2,756) | 3,409 | 566 | (2,839) | 3,406 |
| Losses on devaluation | 1,793 | (6,914) | 8,708 | 1,753 | (6,678) | 8,431 |

| | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|------------------------------|----------------------------|---------|----------------------------|----------------------------|---------|----------------------------|
| | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) | 1st half of FY 2009 (A) | (A)-(B) | 1st half of FY 2008 (B) |
| Net gains/(losses) on bonds | 1,125 | 2,465 | (1,339) | 828 | 2,710 | (1,881) |
| Gains on sale | 2,957 | 183 | 2,774 | 1,108 | 682 | 425 |
| Gains on redemption | - | - | - | - | - | - |
| Losses on sale | 1,545 | (2,169) | 3,714 | 37 | (1,665) | 1,703 |
| Losses on redemption | 287 | 287 | - | 95 | 62 | 32 |
| Losses on devaluation | - | (400) | 400 | 146 | (424) | 570 |
| Net gains/(losses) on stocks | 310 | 408 | (97) | 1,166 | 436 | 730 |
| Gains on sale | 371 | 364 | 7 | 1,231 | 326 | 905 |
| Losses on sale | 21 | 17 | 3 | 64 | 64 | - |
| Losses on devaluation | 39 | (61) | 101 | 0 | (174) | 174 |

*Former Resona Trust & Banking had no aforesaid transactions in the first half of FY2008.

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

<Consolidated>

(Millions of yen)

| | Consolidated | | | | | |
|-------------------------------|-------------------------------------|------------------------------------|--|---------|--------|------------------------------------|
| | B/S Amount (End of Sep. 2009) | Change from End of Mar. 2009 | Unrealized gains/(losses) (End of Sep. 2009) | | | Change from End of Mar. 2009 |
| | | | Gain | Loss | | |
| Bonds held to maturity | 922,397 | 323,295 | 22,271 | 22,271 | - | 14,929 |
| Available-for-sale securities | 7,228,303 | 164,211 | 119,459 | 167,387 | 47,928 | 152,054 |
| Stocks | 490,730 | 96,753 | 137,328 | 149,580 | 12,252 | 100,139 |
| Bonds | 6,450,173 | 75,558 | (13,737) | 14,141 | 27,878 | 42,814 |
| JGB | 5,869,162 | 272,460 | (17,578) | 10,132 | 27,711 | 39,151 |
| Other | 287,398 | (8,101) | (4,131) | 3,666 | 7,797 | 9,100 |

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 Y15.4 bn. These floating-rate JGBs would have Y18.1 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of September 30, 2009 is as follows:

| | (Millions of yen) |
|--|-------------------|
| Net unrealized gains on available-for-sale securities | 119,459 |
| Fair value hedge gains recorded as income | (less) 11,589 |
| Deferred tax liabilities | 23,546 |
| Unrealized gains on available-for-sale securities (before adjustment) | 84,323 |
| Amounts attributable to minority interests | (less) 49 |
| Parent's portion of unrealized gains on available-for-sale securities of equity method investees | 11 |
| Amount reported on the Consolidated Balance Sheet | 84,284 |

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

(Millions of yen)

| | Total of four banks | | | | | | Resona Bank | | | | | |
|--------------------------------------|-------------------------------------|------------------------------------|--|---------|--------|------------------------------------|-------------------------------------|------------------------------------|--|---------|--------|------------------------------------|
| | B/S Amount (End of Sep. 2009) | Change from End of Mar. 2009 | Unrealized gains/(losses) (End of Sep. 2009) | | | Change from End of Mar. 2009 | B/S Amount (End of Sep. 2009) | Change from End of Mar. 2009 | Unrealized gains/(losses) (End of Sep. 2009) | | | Change from End of Mar. 2009 |
| | | | Gain | Loss | | | | Gain | Loss | | | |
| Bonds held to maturity | 922,397 | 323,295 | 22,271 | 22,271 | - | 14,929 | 357,029 | 276,589 | 4,296 | 4,296 | - | 3,166 |
| Stock of subsidiaries and affiliates | - | - | - | - | - | - | - | - | - | - | - | - |
| Available-for-sale securities | 7,227,231 | 164,202 | 119,239 | 167,134 | 47,894 | 151,994 | 3,785,462 | (299,893) | 84,268 | 116,076 | 31,808 | 102,663 |
| Stocks | 489,769 | 96,725 | 137,074 | 149,326 | 12,252 | 100,070 | 366,911 | 72,198 | 97,642 | 108,973 | 11,331 | 73,802 |
| Bonds | 6,450,173 | 75,558 | (13,737) | 14,141 | 27,878 | 42,814 | 3,374,439 | (378,718) | (14,695) | 3,912 | 18,607 | 24,626 |
| Other | 287,288 | (8,081) | (4,097) | 3,666 | 7,763 | 9,109 | 44,111 | 6,626 | 1,321 | 3,190 | 1,869 | 4,233 |

| | Saitama Resona Bank | | | | | | Kinki Osaka Bank | | | | | |
|--------------------------------------|-------------------------------------|------------------------------------|--|--------|--------|------------------------------------|-------------------------------------|------------------------------------|--|-------|-------|------------------------------------|
| | B/S Amount (End of Sep. 2009) | Change from End of Mar. 2009 | Unrealized gains/(losses) (End of Sep. 2009) | | | Change from End of Mar. 2009 | B/S Amount (End of Sep. 2009) | Change from End of Mar. 2009 | Unrealized gains/(losses) (End of Sep. 2009) | | | Change from End of Mar. 2009 |
| | | | Gain | Loss | | | | Gain | Loss | | | |
| Bonds held to maturity | 426,186 | 33,481 | 12,944 | 12,944 | - | 8,579 | 139,181 | 13,225 | 5,030 | 5,030 | - | 3,182 |
| Stock of subsidiaries and affiliates | - | - | - | - | - | - | - | - | - | - | - | - |
| Available-for-sale securities | 2,954,950 | 560,731 | 36,592 | 48,160 | 11,568 | 44,026 | 486,818 | (96,635) | (1,621) | 2,896 | 4,518 | 5,304 |
| Stocks | 115,697 | 23,889 | 37,902 | 38,366 | 463 | 25,269 | 7,160 | 637 | 1,529 | 1,987 | 457 | 997 |
| Bonds | 2,753,763 | 531,508 | 600 | 9,512 | 8,911 | 17,350 | 321,970 | (77,231) | 357 | 716 | 359 | 836 |
| Other | 85,490 | 5,333 | (1,909) | 282 | 2,192 | 1,405 | 157,686 | (20,041) | (3,508) | 192 | 3,701 | 3,470 |

* Change from Mar. 2009 is a comparison with figures that include the former Resona Trust & Banking.

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. Capital adequacy ratio (preliminary)

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

| <Consolidated> | | (Billions of yen/ %) | |
|--------------------------|-------------------------|----------------------|-------------------------|
| | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) |
| Capital adequacy ratio | 13.10 | (0.35) | 13.45 |
| Tier I ratio | 9.73 | (0.19) | 9.92 |
| Total qualifying capital | 2,676.4 | (142.1) | 2,818.5 |
| Tier I | 1,988.6 | (90.1) | 2,078.8 |
| Tier II | 714.8 | (56.5) | 771.4 |
| Deductions | 27.0 | (4.5) | 31.6 |
| Risk weighted assets | 20,430.2 | (514.6) | 20,944.8 |
| Total required capital | 1,634.4 | (41.1) | 1,675.5 |

Reference

The consolidated capital adequacy ratio and Tier I ratio calculated based on the BIS international standards are as follows.^{*1}

| | |
|------------------------|--------|
| Capital adequacy ratio | 13.51% |
| Tier I ratio | 9.62% |

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 13.48% and 9.62%, respectively.

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

| <Non-consolidated basis of each bank> | | (Billions of yen/ %) | | | | | | | |
|---------------------------------------|------------------------------|----------------------|-------------------------|--------------------------------------|---------|-------------------------|-----------------------------------|---------|-------------------------|
| | Resona (Non-consolidated) | | End of Mar. 2009 (B) | Saitama Resona (Non-consolidated) | | End of Mar. 2009 (B) | Kinki Osaka (Non-consolidated) | | End of Mar. 2009 (B) |
| | End of Sep. 2009 (A) | (A)-(B) | | End of Sep. 2009 (A) | (A)-(B) | | End of Sep. 2009 (A) | (A)-(B) | |
| Capital adequacy ratio | 10.58 | 0.71 | 9.87 | 10.78 | 0.24 | 10.54 | 9.83 | 0.43 | 9.40 |
| Tier I ratio | 7.14 | 0.95 | 6.19 | 6.42 | 0.31 | 6.11 | 5.56 | 0.32 | 5.24 |
| Total qualifying capital | 1,519.5 | 55.3 | 1,464.1 | 412.7 | 18.0 | 394.7 | 175.1 | 2.9 | 172.2 |
| Tier I | 1,025.8 | 107.6 | 918.2 | 245.8 | 16.9 | 228.8 | 99.1 | 3.0 | 96.0 |
| Tier II | 534.7 | (55.7) | 590.5 | 177.2 | 0.0 | 177.1 | 76.1 | (0.3) | 76.4 |
| Deductions | 41.0 | (3.5) | 44.5 | 10.2 | (1.1) | 11.3 | 0.0 | (0.1) | 0.2 |
| Risk weighted assets | 14,360.2 | (463.6) | 14,823.8 | 3,827.5 | 86.2 | 3,741.3 | 1,780.3 | (51.5) | 1,831.8 |
| Total required capital | 1,148.8 | (37.0) | 1,185.9 | 306.2 | 6.8 | 299.3 | 71.2 | (2.0) | 73.2 |

| <Consolidated basis of each bank> | | (Billions of yen/ %) | | | | |
|-----------------------------------|--------------------------|----------------------|-------------------------|-------------------------------|---------|-------------------------|
| | Resona (Consolidated) | | End of Mar. 2009 (B) | Kinki Osaka (Consolidated) | | End of Mar. 2009 (B) |
| | End of Sep. 2009 (A) | (A)-(B) | | End of Sep. 2009 (A) | (A)-(B) | |
| Capital adequacy ratio | 10.68 | 0.69 | 9.99 | 10.08 | 0.41 | 9.67 |
| Tier I ratio | 7.30 | 0.95 | 6.35 | 5.83 | 0.30 | 5.53 |
| Total qualifying capital | 1,543.7 | 55.6 | 1,488.1 | 180.6 | 2.3 | 178.3 |
| Tier I | 1,055.6 | 108.3 | 947.3 | 104.5 | 2.4 | 102.0 |
| Tier II | 535.8 | (55.5) | 591.4 | 76.1 | (0.3) | 76.5 |
| Deductions | 47.7 | (2.8) | 50.5 | 0.0 | (0.1) | 0.2 |
| Risk weighted assets | 14,443.8 | (451.5) | 14,895.4 | 1,790.7 | (52.3) | 1,843.1 |
| Total required capital | 1,155.5 | (36.1) | 1,191.6 | 71.6 | (2.0) | 73.7 |

*On April 1, 2009, Resona Trust & Banking merged with Resona Bank.

10. Securitized Product held

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

(Billions of yen)

| | Total of three banks | | | | | | Resona Bank | | | | | |
|---|-------------------------|---------|-------------------------|----------------------------|---------|-------------------------|-------------------------|---------|-------------------------|----------------------------|---------|-------------------------|
| | Balance | | | Unrealized Gains /(Losses) | | | Balance | | | Unrealized Gains /(Losses) | | |
| | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) |
| Securitized products | 230.6 | (21.4) | 252.1 | (2.8) | 0.4 | (3.3) | 51.5 | (2.9) | 54.5 | (0.0) | (0.0) | (0.0) |
| Securitized products organized overseas | - | - | - | - | - | - | - | - | - | - | - | - |
| Linked to subprime mortgage loans | - | - | - | - | - | - | - | - | - | - | - | - |
| Securitized products organized in Japan | 230.6 | (21.4) | 252.1 | (2.8) | 0.4 | (3.3) | 51.5 | (2.9) | 54.5 | (0.0) | (0.0) | (0.0) |
| Backed assets in Japan | 230.6 | (21.4) | 252.1 | (2.8) | 0.4 | (3.3) | 51.5 | (2.9) | 54.5 | (0.0) | (0.0) | (0.0) |
| Housing loans | 201.5 | (16.6) | 218.1 | (2.1) | 0.7 | (2.9) | 42.1 | (2.9) | 45.1 | (0.0) | (0.0) | (0.0) |
| Commercial real estate | 16.0 | (1.2) | 17.3 | (0.7) | (0.3) | (0.3) | 5.8 | - | 5.8 | - | - | - |
| Other | 13.0 | (3.5) | 16.5 | (0.0) | 0.0 | (0.0) | 3.6 | - | 3.6 | - | - | - |
| Backed by assets in foreign countries | - | - | - | - | - | - | - | - | - | - | - | - |

| | Saitama Resona Bank | | | | | | Kinki Osaka Bank | | | | | |
|---|-------------------------|---------|-------------------------|----------------------------|---------|-------------------------|-------------------------|---------|-------------------------|----------------------------|---------|-------------------------|
| | Balance | | | Unrealized Gains /(Losses) | | | Balance | | | Unrealized Gains /(Losses) | | |
| | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) | End of Sep. 2009 (A) | (A)-(B) | End of Mar. 2009 (B) |
| Securitized products | 62.4 | (7.6) | 70.1 | (0.4) | 0.3 | (0.8) | 116.6 | (10.7) | 127.4 | (2.4) | 0.0 | (2.4) |
| Securitized products organized overseas | - | - | - | - | - | - | - | - | - | - | - | - |
| Linked to subprime mortgage loans | - | - | - | - | - | - | - | - | - | - | - | - |
| Securitized products organized in Japan | 62.4 | (7.6) | 70.1 | (0.4) | 0.3 | (0.8) | 116.6 | (10.7) | 127.4 | (2.4) | 0.0 | (2.4) |
| Backed assets in Japan | 62.4 | (7.6) | 70.1 | (0.4) | 0.3 | (0.8) | 116.6 | (10.7) | 127.4 | (2.4) | 0.0 | (2.4) |
| Housing loans | 57.0 | (5.6) | 62.6 | (0.4) | 0.3 | (0.7) | 102.3 | (8.0) | 110.3 | (1.7) | 0.4 | (2.1) |
| Commercial real estate | - | - | - | - | - | - | 10.2 | (1.2) | 11.5 | (0.7) | (0.3) | (0.3) |
| Other | 5.4 | (1.9) | 7.4 | (0.0) | 0.0 | (0.0) | 3.9 | (1.5) | 5.5 | (0.0) | 0.0 | (0.0) |
| Backed by assets in foreign countries | - | - | - | - | - | - | - | - | - | - | - | - |

*Former Resona Trust & Banking held no securitized products as of March 31, 2009.

Notes:

Note.1: Lined to subprime mortgage loans

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

Resona Group has no exposure to subprime mortgage loans via its investments in foreign fund of funds.

Note.2: ABCP

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

| | | | | |
|------------------------|----------------------|------------------|-----------------|-----------------|
| End of September, 2009 | Balance sheet amount | 29.3 billion yen | Unrealized gain | 0.0 billion yen |
|------------------------|----------------------|------------------|-----------------|-----------------|

Note.3: Securitized products

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

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

11. Stock holdings

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

(Billions of yen)

| | End of Sep. 2009 | | | | Change | End of Mar. 2009 |
|------------------------------------|------------------|-------------|---------------------|------------------|--------|------------------|
| | | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank | | |
| Acquisition cost | 352.6 | 269.2 | 77.7 | 5.6 | (3.3) | 356.0 |
| Market value | 489.7 | 366.9 | 115.6 | 7.1 | 96.7 | 393.0 |
| Book value of stocks sold outright | 2.6 | 0.8 | 1.3 | 0.3 | (5.0) | 7.6 |

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

*2 Former Resona Trust & Banking held no stocks in its banking account as of March 31, 2009.

12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

| | End of Sep. 2009 | Change | End of Mar. 2009 |
|--------------------|------------------|--------|------------------|
| | | | |
| Executive officers | 9 | (4) | 13 |

*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 Directors who retired at the end of September are not included.

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

(People/ branch offices)

| | End of Sep. 2009 | | | | Change | End of Mar. 2009 |
|------------------------------|------------------|-------------|---------------------|------------------|--------|------------------|
| | | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank | | |
| Directors | 42 | 19 | 12 | 11 | (5) | 47 |
| Non-board executive officers | 50 | 33 | 7 | 10 | 1 | 49 |
| Employees | 15,425 | 9,793 | 3,053 | 2,579 | 581 | 14,844 |
| Manned domestic offices | 583 | 319 | 128 | 136 | (6) | 589 |
| Non-manned domestic offices | 861 | 511 | 325 | 25 | (5) | 866 |
| Total domestic offices | 1,444 | 830 | 453 | 161 | (11) | 1,455 |

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

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

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

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

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

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

*7 The number of unmanned domestic offices for Resona Bank does not include 993 ATM locations of BankTime.

*8 Figures for March 31, 2009 include figures for the former Resona Trust & Banking.

II. Loans and Bills Discounted and Other

1. Risk-managed loans

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

Risk-managed loans

(Millions of yen)

| | Total of three banks | | | | | Resona Bank | | | | |
|--|----------------------|-----------|-----------|-------------|-------------|-------------|-----------|-----------|-------------|-------------|
| | End of Sep. | | | End of Mar. | End of Sep. | End of Sep. | | | End of Mar. | End of Sep. |
| | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] |
| Loans to borrowers in legal bankruptcy | 56,275 | (25,974) | 18,419 | 82,250 | 37,856 | 44,936 | (25,217) | 16,000 | 70,154 | 28,936 |
| Past due loans | 446,116 | 37,306 | (17,273) | 408,810 | 463,390 | 317,331 | 31,107 | (20,821) | 286,223 | 338,153 |
| Loans past due 3 months or more | 24,859 | (2,466) | 4,417 | 27,326 | 20,442 | 14,914 | (4,857) | 3,526 | 19,772 | 11,387 |
| Restructured loans | 162,983 | 26,786 | (28,090) | 136,197 | 191,074 | 127,371 | 21,319 | (25,819) | 106,052 | 153,191 |
| Risk-managed loans, total | 690,235 | 35,651 | (22,527) | 654,584 | 712,763 | 504,553 | 22,350 | (27,114) | 482,202 | 531,668 |
| Partial direct write-offs | 411,401 | (8,933) | 57,163 | 420,334 | 354,237 | 351,333 | (8,931) | | 46,223 | 360,265 |
| Balance of loans (Term-end) | 26,252,282 | (356,665) | 506,876 | 26,608,947 | 25,745,405 | 17,180,834 | (353,443) | 233,871 | 17,534,278 | 16,946,963 |

| | Saitama Resona Bank | | | | Kinki Osaka Bank | | | | | |
|--|---------------------|-----------|-----------|-------------|------------------|-------------|-----------|-----------|-------------|-------------|
| | End of Sep. | | | End of Mar. | End of Sep. | End of Sep. | | | End of Mar. | End of Sep. |
| | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] |
| Loans to borrowers in legal bankruptcy | 6,818 | 734 | 1,476 | 6,084 | 5,342 | 4,519 | (1,491) | 942 | 6,011 | 3,577 |
| Past due loans | 75,082 | 4,551 | 458 | 70,530 | 74,623 | 53,703 | 1,646 | 3,089 | 52,056 | 50,613 |
| Loans past due 3 months or more | 7,465 | 3,570 | 2,322 | 3,895 | 5,143 | 2,479 | (1,178) | (1,431) | 3,658 | 3,911 |
| Restructured loans | 19,485 | 62 | (792) | 19,423 | 20,278 | 16,126 | 5,405 | (1,477) | 10,721 | 17,604 |
| Risk-managed loans, total | 108,852 | 8,918 | 3,464 | 99,933 | 105,387 | 76,829 | 4,382 | 1,122 | 72,447 | 75,707 |
| Partial direct write-offs | 32,051 | 31 | 8,931 | 32,020 | 23,120 | 28,016 | (33) | 2,009 | 28,049 | 26,006 |
| Balance of loans (Term-end) | 6,359,165 | (10,813) | 178,691 | 6,369,978 | 6,180,473 | 2,712,282 | 7,591 | 94,313 | 2,704,690 | 2,617,968 |

Ratio to total balance of loans

(%)

| | Total of three banks | | | | | Resona Bank | | | | |
|--|----------------------|-----------|-----------|-------------|-------------|-------------|-----------|-----------|-------------|-------------|
| | End of Sep. | | | End of Mar. | End of Sep. | End of Sep. | | | End of Mar. | End of Sep. |
| | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] |
| Loans to borrowers in legal bankruptcy | 0.21 | (0.09) | 0.07 | 0.30 | 0.14 | 0.26 | (0.14) | 0.09 | 0.40 | 0.17 |
| Past due loans | 1.69 | 0.16 | (0.10) | 1.53 | 1.79 | 1.84 | 0.21 | (0.15) | 1.63 | 1.99 |
| Loans past due 3 months or more | 0.09 | (0.01) | 0.02 | 0.10 | 0.07 | 0.08 | (0.03) | 0.02 | 0.11 | 0.06 |
| Restructured loans | 0.62 | 0.11 | (0.12) | 0.51 | 0.74 | 0.74 | 0.14 | (0.16) | 0.60 | 0.90 |
| Risk-managed loans, total | 2.62 | 0.16 | (0.14) | 2.46 | 2.76 | 2.93 | 0.18 | (0.20) | 2.75 | 3.13 |

| | Saitama Resona Bank | | | | Kinki Osaka Bank | | | | | |
|--|---------------------|-----------|-----------|-------------|------------------|-------------|-----------|-----------|-------------|-------------|
| | End of Sep. | | | End of Mar. | End of Sep. | End of Sep. | | | End of Mar. | End of Sep. |
| | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] |
| Loans to borrowers in legal bankruptcy | 0.10 | 0.01 | 0.02 | 0.09 | 0.08 | 0.16 | (0.06) | 0.03 | 0.22 | 0.13 |
| Past due loans | 1.18 | 0.08 | (0.02) | 1.10 | 1.20 | 1.98 | 0.06 | 0.05 | 1.92 | 1.93 |
| Loans past due 3 months or more | 0.11 | 0.05 | 0.03 | 0.06 | 0.08 | 0.09 | (0.04) | (0.05) | 0.13 | 0.14 |
| Restructured loans | 0.30 | 0.00 | (0.02) | 0.30 | 0.32 | 0.59 | 0.20 | (0.08) | 0.39 | 0.67 |
| Risk-managed loans, total | 1.71 | 0.15 | 0.01 | 1.56 | 1.70 | 2.83 | 0.16 | (0.06) | 2.67 | 2.89 |

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

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

(%)

| | Total of three banks | | | | | Resona Bank | | | | |
|---------------------------------|----------------------|-----------|-----------|-------------|-------------|-------------|-----------|-----------|-------------|-------------|
| | End of Sep. | | | End of Mar. | End of Sep. | End of Sep. | | | End of Mar. | End of Sep. |
| | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] |
| Before partial direct write-off | 71.31 | (0.59) | (2.71) | 71.90 | 74.02 | 75.97 | (0.49) | (3.66) | 76.46 | 79.63 |
| After partial direct write-off | 54.21 | 0.36 | (6.90) | 53.85 | 61.11 | 59.24 | 0.36 | (8.70) | 58.88 | 67.94 |

| | Saitama Resona Bank | | | | Kinki Osaka Bank | | | | | |
|---------------------------------|---------------------|-----------|-----------|-------------|------------------|-------------|-----------|-----------|-------------|-------------|
| | End of Sep. | | | End of Mar. | End of Sep. | End of Sep. | | | End of Mar. | End of Sep. |
| | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] | 2009[A] | [A] - [B] | [A] - [C] | 2009 [B] | 2008 [C] |
| Before partial direct write-off | 55.31 | 0.69 | 0.78 | 54.62 | 54.53 | 54.72 | (1.58) | 2.20 | 56.30 | 52.52 |
| After partial direct write-off | 42.16 | 2.08 | (2.40) | 40.08 | 44.56 | 38.21 | (1.18) | 2.00 | 39.39 | 36.21 |

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

3. Reserve for possible loan losses

<Consolidated> (Millions of yen)

| | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
|---|-------------------------|-----------|-----------|-------------------------|-------------------------|
| General reserve for possible loan losses | 314,505 | 10,244 | (21,782) | 304,261 | 336,287 |
| Specific reserve for possible loan losses | 149,503 | 12,941 | (43,040) | 136,561 | 192,544 |
| Special reserve for certain overseas loans | 55 | (88) | (49) | 144 | 105 |
| Total reserve for possible loan losses | 464,064 | 23,097 | (64,872) | 440,967 | 528,936 |
| Reserve for write-off of loans in the trust account | 321 | (19) | (37) | 340 | 358 |

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

| | Total of three banks | | | | | Resona Bank | | | | |
|---|-------------------------|-----------|-----------|-------------------------|-------------------------|-------------------------|-----------|-----------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| General reserve for possible loan losses | 235,041 | 9,590 | (17,421) | 225,450 | 252,462 | 183,296 | 3,894 | (26,738) | 179,402 | 210,034 |
| Specific reserve for possible loan losses | 138,684 | 12,809 | (43,426) | 125,875 | 182,111 | 115,172 | 11,848 | (34,982) | 103,324 | 150,155 |
| Special reserve for certain overseas loans | 149 | (739) | (525) | 889 | 675 | 149 | (739) | (525) | 889 | 675 |
| Total reserve for possible loan losses | 373,875 | 21,660 | (61,373) | 352,215 | 435,248 | 298,618 | 15,003 | (62,246) | 283,615 | 360,864 |
| Reserve for write-off of loans in the trust account | 321 | (19) | (37) | 340 | 358 | 321 | (19) | (37) | 340 | 358 |

| | Saitama Resona Bank | | | | | Kinki Osaka Bank | | | | |
|---|-------------------------|-----------|-----------|-------------------------|-------------------------|-------------------------|-----------|-----------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| General reserve for possible loan losses | 31,775 | 4,803 | 6,626 | 26,972 | 25,149 | 19,970 | 893 | 2,690 | 19,076 | 17,279 |
| Specific reserve for possible loan losses | 14,120 | 1,030 | (7,695) | 13,089 | 21,816 | 9,391 | (69) | (747) | 9,461 | 10,139 |
| Special reserve for certain overseas loans | - | - | - | - | - | - | - | - | - | - |
| Total reserve for possible loan losses | 45,895 | 5,833 | (1,069) | 40,061 | 46,965 | 29,361 | 823 | 1,943 | 28,537 | 27,418 |
| Reserve for write-off of loans in the trust account | - | - | - | - | - | - | - | - | - | - |

4. Claims disclosure according to the Financial Reconstruction Law

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

| | Total of three banks | | | | | Resona Bank | | | | |
|---|-------------------------|-----------|-----------|-------------------------|-------------------------|-------------------------|-----------|-----------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| Unrecoverable or valueless claims | 108,340 | (28,722) | 11,320 | 137,063 | 97,019 | 72,745 | (27,126) | 7,770 | 99,872 | 64,975 |
| Risk claims | 405,559 | 38,268 | (5,588) | 367,291 | 411,148 | 299,064 | 32,000 | (7,847) | 267,063 | 306,911 |
| Special attention loans | 187,843 | 24,320 | (23,673) | 163,523 | 211,517 | 142,286 | 16,461 | (22,292) | 125,824 | 164,579 |
| Financial Reconstruction Law subtotal [A] | 701,743 | 33,865 | (17,940) | 667,878 | 719,684 | 514,095 | 21,335 | (22,370) | 492,760 | 536,466 |
| Normal claims | 26,421,889 | (471,830) | 372,660 | 26,893,720 | 26,049,229 | 17,429,151 | (441,852) | 129,147 | 17,871,004 | 17,300,004 |
| Financial Reconstruction Law total [B] | 27,123,633 | (437,964) | 354,719 | 27,561,598 | 26,768,914 | 17,943,247 | (420,517) | 106,777 | 18,363,765 | 17,836,470 |
| Partial direct write-offs | 434,006 | (13,825) | 60,954 | 447,832 | 373,052 | 370,680 | (13,889) | 49,563 | 384,570 | 321,117 |
| NPL Ratio [A] / [B] | 2.58 | 0.16 | (0.10) | 2.42 | 2.68 | 2.86 | 0.18 | (0.14) | 2.68 | 3.00 |

| | Saitama Resona Bank | | | | | Kinki Osaka Bank | | | | |
|---|-------------------------|-----------|-----------|-------------------------|-------------------------|-------------------------|-----------|-----------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A] - [B] | [A] - [C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| Unrecoverable or valueless claims | 17,215 | 849 | 2,100 | 16,366 | 15,115 | 18,379 | (2,445) | 1,450 | 20,824 | 16,928 |
| Risk claims | 65,240 | 4,453 | (5) | 60,787 | 65,246 | 41,254 | 1,813 | 2,264 | 39,441 | 38,990 |
| Special attention loans | 26,951 | 3,632 | 1,529 | 23,318 | 25,422 | 18,606 | 4,226 | (2,909) | 14,379 | 21,515 |
| Financial Reconstruction Law subtotal [A] | 109,407 | 8,936 | 3,624 | 100,471 | 105,783 | 78,240 | 3,594 | 804 | 74,645 | 77,435 |
| Normal claims | 6,312,891 | (27,038) | 163,180 | 6,339,929 | 6,149,711 | 2,679,846 | (2,939) | 80,331 | 2,682,785 | 2,599,514 |
| Financial Reconstruction Law total [B] | 6,422,299 | (18,102) | 166,805 | 6,440,401 | 6,255,494 | 2,758,086 | 654 | 81,136 | 2,757,431 | 2,676,949 |
| Partial direct write-offs | 33,095 | 164 | 8,383 | 32,931 | 24,711 | 30,230 | (100) | 3,006 | 30,331 | 27,223 |
| NPL Ratio [A] / [B] | 1.70 | 0.14 | 0.01 | 1.56 | 1.69 | 2.83 | 0.12 | (0.05) | 2.70 | 2.89 |

5. Coverage ratios by type of borrower

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

(%)

| | Total of three banks | | | Resona Bank | | |
|---|-------------------------|-----------|-------------------------|-------------------------|-----------|-------------------------|
| | End of Sep. 2009 [A] | [A] - [B] | End of Mar. 2009 [B] | End of Sep. 2009 [A] | [A] - [B] | End of Mar. 2009 [B] |
| Unrecoverable or valueless claims | 100.00 | - | 100.00 | 100.00 | - | 100.00 |
| Covered by collateral, guarantees, etc. | 97.13 | 0.19 | 96.94 | 97.01 | 0.02 | 96.99 |
| Covered by reserves | 2.86 | (0.19) | 3.05 | 2.98 | (0.02) | 3.00 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 100.00 | - | 100.00 | 100.00 | - | 100.00 |
| Risk claims | 89.87 | (2.64) | 92.51 | 89.39 | (2.71) | 92.10 |
| Covered by collateral, guarantees, etc. | 61.55 | (3.42) | 64.97 | 57.71 | (3.59) | 61.30 |
| Covered by reserves | 28.32 | 0.78 | 27.54 | 31.68 | 0.88 | 30.80 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 73.66 | (4.97) | 78.63 | 74.92 | (4.68) | 79.60 |
| Special Attention Obligors | 55.15 | (2.18) | 57.33 | 52.12 | (2.76) | 54.88 |
| Covered by collateral, guarantees, etc. | 32.81 | (1.94) | 34.75 | 29.27 | (3.14) | 32.41 |
| Covered by reserves | 22.33 | (0.25) | 22.58 | 22.85 | 0.38 | 22.47 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 33.24 | (1.37) | 34.61 | 32.31 | (0.93) | 33.24 |
| Other Watch Obligors | 68.29 | 0.78 | 67.51 | 65.32 | 0.97 | 64.35 |
| Covered by collateral, guarantees, etc. | 65.60 | 1.09 | 64.51 | 62.21 | 1.36 | 60.85 |
| Covered by reserves | 2.68 | (0.32) | 3.00 | 3.10 | (0.39) | 3.49 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 7.81 | (0.64) | 8.45 | 8.22 | (0.71) | 8.93 |
| Normal Obligors | 0.44 | 0.05 | 0.39 | 0.53 | 0.07 | 0.46 |

| | Saitama Resona Bank | | | Kinki Osaka Bank | | |
|---|-------------------------|-----------|-------------------------|-------------------------|-----------|-------------------------|
| | End of Sep. 2009 [A] | [A] - [B] | End of Mar. 2009 [B] | End of Sep. 2009 [A] | [A] - [B] | End of Mar. 2009 [B] |
| Unrecoverable or valueless claims | 100.00 | - | 100.00 | 100.00 | - | 100.00 |
| Covered by collateral, guarantees, etc. | 97.74 | 0.45 | 97.29 | 97.05 | 0.59 | 96.46 |
| Covered by reserves | 2.25 | (0.45) | 2.70 | 2.94 | (0.59) | 3.53 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 100.00 | - | 100.00 | 100.00 | - | 100.00 |
| Risk claims | 90.07 | (2.18) | 92.25 | 93.01 | (2.67) | 95.68 |
| Covered by collateral, guarantees, etc. | 72.19 | (2.48) | 74.67 | 72.59 | (2.22) | 74.81 |
| Covered by reserves | 17.88 | 0.30 | 17.58 | 20.42 | (0.45) | 20.87 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 64.31 | (5.12) | 69.43 | 74.51 | (8.36) | 82.87 |
| Special Attention Obligors | 70.63 | 4.10 | 66.53 | 57.49 | (9.24) | 66.73 |
| Covered by collateral, guarantees, etc. | 49.90 | 6.61 | 43.29 | 37.29 | (6.88) | 44.17 |
| Covered by reserves | 20.73 | (2.50) | 23.23 | 20.19 | (2.37) | 22.56 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 41.39 | 0.42 | 40.97 | 32.21 | (8.20) | 40.41 |
| Other Watch Obligors | 74.84 | (1.84) | 76.68 | 73.31 | (0.06) | 73.37 |
| Covered by collateral, guarantees, etc. | 72.84 | (1.91) | 74.75 | 71.63 | (0.05) | 71.68 |
| Covered by reserves | 1.99 | 0.07 | 1.92 | 1.68 | (0.01) | 1.69 |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 7.34 | (0.28) | 7.62 | 5.93 | (0.04) | 5.97 |
| Normal Obligors | 0.25 | 0.05 | 0.20 | 0.39 | 0.00 | 0.39 |

6. Results of self-assessment of asset quality

(1) Total of three banks

| Self-Assessment of Asset Quality | | | | | | (Billions of yen) | |
|---|---------------------------------------|---------------------|--------------------------|---------------------------|--------------------------|---|---|
| Exposure Obligor Categories Classification | Disclosure Categories under FRL | Normal Exposures | Category II Exposures | Category III Exposures | Category IV Exposures | Coverage | Coverage Ratio under FRL Criteria |
| Bankrupt and Effectively Bankrupt Obligor | Unrecoverable or Valueless Claims | 43.9 | 64.3 | Reserve Ratio 100% | Direct Write-offs | Reserves (3.0) Collateral /Guarantee (105.2) | Unrecoverable or Valueless Claims 100.00% |
| 108.3 | 108.3 | | | | | | |
| Doubtful Obligor | Risk Claims | 187.9 | 176.5 | 41.0 | | Reserves (114.8) Collateral /Guarantee (249.6) | Risk Claims 89.87% |
| 405.5 | 405.5 | | | Reserve Ratio 73.66% | | | |
| Special Attention Obligor | Claims in Need of Special Attention | 27.6 | 231.0 | | | Reserves (41.6) Collateral /Guarantee (62.5) | Claims in Need of Special Attention 55.46% |
| | 187.8 | | | | | | |
| Watch Obligor | Subtotal | | | | | | |
| | 701.7 | | | | | | |
| Other Watch Obligor | Non-classified Claims | 775.5 | 1,852.7 | | | | |
| | | | | | | | |
| Normal Obligor | | 23,722.7 | | | | | |
| 23,722.7 | | | | | | | |
| Total Exposures | Total | Normal | Category II | Category III | Category IV | | |
| 27,123.6 | 27,123.6 | 24,757.8 | 2,324.7 | 41.0 | - | | |

Total Coverage Ratio
82.22%

(2) Resona Bank (Non-consolidated)

| Self-Assessment of Asset Quality | | | | | | (Billions of yen) | |
|---|---------------------------------------|---|--|----------------------------------|--------------------------|--|---|
| Exposure Obligor Categories Classification | Disclosure Categories under FRL | Normal Exposures | Category II Exposures | Category III Exposures | Category IV Exposures | Coverage | Coverage Ratio under FRL Criteria |
| Bankrupt and Effectively Bankrupt Obligor | Unrecoverable or Valueless Claims | B) 22.8 T) - Total) 22.8 | B) 49.7 T) 0.1 Total) 49.8 | Reserve Ratio 100% | Direct Write-offs | Reserves (2.1) Collateral /Guarantee (70.5) | Unrecoverable or Valueless Claims 100.00% |
| 72.7 | 72.7 | | | | | | |
| Doubtful Obligor | Risk Claims | B) 127.3 T) 16.8 Total) 144.1 | B) 120.4 T) 2.7 Total) 123.1 | B) 31.6 T) 0.0 Total) 31.7 | | Reserves (94.7) Collateral /Guarantee (172.5) | Risk Claims 89.39% |
| 299.0 | 299.0 | | | Reserve Ratio 74.92% | | | |
| Special Attention Obligor | Claims in Need of Special Attention | B) 15.6 T) 3.4 Total) 19.1 | B) 181.4 T) 0.4 Total) 181.8 | | | Reserves (32.2) Collateral /Guarantee (42.1) | Claims in Need of Special Attention 52.32% |
| | 142.2 | | | | | | |
| Watch Obligor | Subtotal | | | | | | |
| | 514.0 | | | | | | |
| Other Watch Obligor | Non-classified Claims | B) 398.6 T) 1.4 Total) 400.0 | B) 1,336.9 T) 8.4 Total) 1,345.4 | | | | Claims in Need of Special Attention B) 138.5 T) 3.7 Total) 142.2 |
| | | 1,745.4 | 17,429.1 | | | | |
| Normal Obligor | | B) 15,551.9 T) 73.0 Total) 15,624.9 | | | | | |
| 15,624.9 | | | | | | | |
| Total Exposures | Total | Normal | Category II | Category III | Category IV | | |
| 17,943.2 | 17,943.2 | 16,211.2 | 1,700.3 | 31.7 | - | | |

Total Coverage Ratio
80.63%

(3) Saitama Resona Bank (Non-consolidated)

(4) Kinki Osaka Bank (Non-consolidated)

| Self-Assessment of Asset Quality | | | | | | | (Billions of yen) | |
|---|---|---------------------------|------------------------------|-----------------------------|--------------------------|--|---|--|
| Exposure Obligor Categories Classification | Disclosure Categories under FRL | Normal Exposures | Category II Exposures | Category III Exposures | Category IV Exposures | Coverage | Coverage Ratio under FRL Criteria | |
| | | | | | | | | |
| Bankrupt and Effectively Bankrupt Obligors 17.2 | Unrecoverable or Valueless Claims 17.2 | 9.8 | 7.3 | Reserve Ratio 100% | Direct Write-offs | Reserves (0.3) Collateral /Guarantee (16.8) | Unrecoverable or Valueless Claims 100.00% | |
| Doubtful Obligors 65.2 | Risk Claims 65.2 | 21.5 | 37.2 | 6.4 | | Reserves (11.6) Collateral /Guarantee (47.0) | Risk Claims 90.07% | |
| Special Attention Obligors 35.9 | Claims in Need of Special Attention 26.9 | 4.3 | 31.6 | | | Reserves (5.5) Collateral /Guarantee (13.4) | Claims in Need of Special Attention 70.63% | |
| | Subtotal 109.4 | | | | | | | |
| Other Watch Obligors 487.1 | Non-classified Claims 6,312.8 | 213.3 | 273.8 | | | | | |
| Normal Obligors 5,816.6 | | 5,816.6 | | | | | | |
| Total Exposures 6,422.2 | Total 6,422.2 | Normal 6,065.6 | Category II 350.1 | Category III 6.4 | Category IV - | | Total Coverage Ratio 86.84% | |

| Self-Assessment of Asset Quality | | | | | | | (Billions of yen) | |
|---|---|---------------------------|------------------------------|-----------------------------|--------------------------|---|---|--|
| Exposure Obligor Categories Classification | Disclosure Categories under FRL | Normal Exposures | Category II Exposures | Category III Exposures | Category IV Exposures | Coverage | Coverage Ratio under FRL Criteria | |
| | | | | | | | | |
| Bankrupt and Effectively Bankrupt Obligors 18.3 | Unrecoverable or Valueless Claims 18.3 | 11.2 | 7.1 | Reserve Ratio 100% | Direct Write-offs | Reserves (0.5) Collateral /Guarantee (17.8) | Unrecoverable or Valueless Claims 100.00% | |
| Doubtful Obligors 41.2 | Risk Claims 41.2 | 22.2 | 16.1 | 2.8 | | Reserves (8.4) Collateral /Guarantee (29.9) | Risk Claims 93.01% | |
| Special Attention Obligors 21.7 | Claims in Need of Special Attention 18.6 | 4.1 | 17.5 | | | Reserves (3.7) Collateral /Guarantee (6.9) | Claims in Need of Special Attention 57.49% | |
| | Subtotal 78.2 | | | | | | | |
| Other Watch Obligors 395.5 | Non-classified Claims 2,679.8 | 162.1 | 233.4 | | | | | |
| Normal Obligors 2,281.1 | | 2,281.1 | | | | | | |
| Total Exposures 2,758.0 | Total 2,758.0 | Normal 2,480.9 | Category II 274.2 | Category III 2.8 | Category IV - | | Total Coverage Ratio 86.20% | |

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

<Total of three banks>

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

| (Billions of yen) | | | | | | | | | | |
|-------------------|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------|
| | | Mar. 31, 2006 | Sep. 30, 2006 | Mar. 31, 2007 | Sep. 30, 2007 | Mar. 31, 2008 | Sep. 30, 2008 | Mar. 31, 2009 | Sep. 30, 2009 | Change |
| | Unrecoverable or valueless claims | 63.4 | 38.4 | 32.1 | 23.9 | 20.5 | 14.1 | 11.5 | 10.1 | (1.3) |
| | Risk claims | 292.5 | 211.7 | 151.5 | 118.2 | 72.4 | 61.8 | 42.1 | 34.8 | (7.2) |
| (1) | Portion in or prior to fiscal 2005 Total | 356.0 | 250.2 | 183.7 | 142.2 | 93.1 | 75.9 | 53.6 | 44.9 | (8.6) |
| | Unrecoverable or valueless claims | | 14.2 | 13.3 | 7.7 | 7.5 | 4.6 | 3.7 | 2.5 | (1.2) |
| | Risk claims | | 130.7 | 69.4 | 49.9 | 28.6 | 21.9 | 15.4 | 11.4 | (3.9) |
| (2) | Portion in the first half of fiscal 2006 Total | | 144.9 | 82.8 | 57.7 | 36.2 | 26.6 | 19.1 | 13.9 | (5.1) |
| | Unrecoverable or valueless claims | | | 17.9 | 13.5 | 9.0 | 5.3 | 4.7 | 3.3 | (1.4) |
| | Risk claims | | | 135.3 | 83.2 | 43.7 | 32.6 | 18.4 | 14.0 | (4.3) |
| (3) | Portion in the latter half of fiscal 2006 Total | | | 153.3 | 96.7 | 52.7 | 37.9 | 23.2 | 17.4 | (5.8) |
| | Unrecoverable or valueless claims | | | | 18.8 | 11.8 | 5.9 | 4.4 | 2.8 | (1.6) |
| | Risk claims | | | | 161.0 | 82.4 | 57.4 | 54.2 | 45.9 | (8.3) |
| (4) | Portion in the first half of fiscal 2007 Total | | | | 179.8 | 94.2 | 63.4 | 58.7 | 48.7 | (9.9) |
| | Unrecoverable or valueless claims | | | | | 25.0 | 24.0 | 19.3 | 12.6 | (6.6) |
| | Risk claims | | | | | 115.4 | 62.5 | 29.2 | 24.1 | (5.1) |
| (5) | Portion in the latter half of fiscal 2007 Total | | | | | 140.5 | 86.6 | 48.6 | 36.8 | (11.7) |
| | Unrecoverable or valueless claims | | | | | | 42.8 | 35.0 | 20.5 | (14.5) |
| | Risk claims | | | | | | 174.5 | 80.7 | 64.4 | (16.2) |
| (6) | Portion in the first half of fiscal 2008 Total | | | | | | 217.4 | 115.8 | 85.0 | (30.7) |
| | Unrecoverable or valueless claims | | | | | | | 58.1 | 32.6 | (25.5) |
| | Risk claims | | | | | | | 126.9 | 80.2 | (46.7) |
| (7) | Portion in the latter half of fiscal 2008 Total | | | | | | | 185.1 | 112.8 | (72.2) |
| | Unrecoverable or valueless claims | | | | | | | | 23.6 | |
| | Risk claims | | | | | | | | 130.3 | |
| (8) | Portion in the first half of fiscal 2009 Total | | | | | | | | 154.0 | |
| | Unrecoverable or valueless claims | 63.4 | 52.6 | 63.4 | 64.0 | 74.1 | 97.0 | 137.0 | 108.3 | (28.7) |
| | Risk claims | 292.5 | 342.5 | 356.4 | 412.5 | 342.8 | 411.1 | 367.2 | 405.5 | 38.2 |
| | Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) | 356.0 | 395.1 | 419.9 | 476.5 | 416.9 | 508.1 | 504.3 | 513.8 | 9.5 |

(2) Loans placed off the balance sheets (1H of FY 2009)

| (Billions of yen) | | | | | | | | |
|---|------------------------------------|--|---|--|---|--|---|--|
| | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 | |
| Liquidation type disposal | 2.8 | 0.1 | 0.0 | 0.1 | 0.0 | 0.8 | 0.1 | |
| Restructuring type disposal | 0.0 | - | 1.7 | - | 0.0 | 2.9 | 3.7 | |
| Improvement in operating conditions, etc. | - | - | - | - | - | - | - | |
| Sales of claims | 2.0 | 0.3 | 0.5 | 0.8 | 1.0 | 2.1 | 0.4 | |
| Direct write-offs | (4.7) | 0.4 | (1.8) | (0.9) | (0.9) | (1.9) | 8.8 | |
| Other | 8.5 | 4.3 | 5.3 | 9.8 | 11.6 | 26.8 | 59.0 | |
| Collection, repayment, etc. | 2.7 | 2.1 | 2.3 | 5.4 | 8.9 | 20.8 | 42.5 | |
| Improvement in borrowers' conditions | 5.7 | 2.1 | 3.0 | 4.3 | 2.6 | 5.9 | 16.5 | |
| Total | 8.6 | 5.1 | 5.8 | 9.9 | 11.7 | 30.7 | 72.2 | |

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

| (Billions of yen) | | | | | | | | |
|--|------------------------------------|--|---|--|---|--|---|--|
| | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 | Portion in the first half of fiscal 2009 |
| Legal liquidation | 1.2 | 0.2 | 1.0 | 0.7 | 8.6 | 14.4 | 19.9 | 10.4 |
| Measures similar to legal liquidation | 0.0 | - | - | - | - | - | - | - |
| Partition into good and bad portions | - | - | - | - | - | - | - | - |
| Partial direct write-off of small claims | 4.6 | 1.6 | 1.4 | 1.6 | 3.2 | 4.9 | 9.2 | 10.1 |
| Entrustment of claims to RCC | - | - | - | - | - | - | - | - |
| Total | 5.9 | 1.9 | 2.4 | 2.4 | 11.8 | 19.4 | 29.2 | 20.5 |

<Resona Bank > (Banking and trust accounts)

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

| | | Mar. 31, 2006 | Sep. 30, 2006 | Mar. 31, 2007 | Sep. 30, 2007 | Mar. 31, 2008 | Sep. 30, 2008 | Mar. 31, 2009 | Sep. 30, 2009 | Change |
|---|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------|
| | Unrecoverable or valueless claims | 35.8 | 22.2 | 18.6 | 13.4 | 14.1 | 8.9 | 7.1 | 6.0 | (1.1) |
| | Risk claims | 200.2 | 143.7 | 104.9 | 80.4 | 45.6 | 39.4 | 23.6 | 19.3 | (4.2) |
| (1) Portion in or prior to fiscal 2005 Total | | 236.1 | 166.0 | 123.5 | 93.9 | 59.8 | 48.3 | 30.7 | 25.3 | (5.4) |
| | Unrecoverable or valueless claims | | 8.9 | 7.5 | 4.5 | 5.5 | 3.8 | 2.9 | 1.9 | (1.0) |
| | Risk claims | | 96.4 | 52.6 | 37.9 | 19.7 | 14.5 | 9.5 | 6.7 | (2.7) |
| (2) Portion in the first half of fiscal 2006 Total | | | 105.4 | 60.2 | 42.4 | 25.3 | 18.3 | 12.5 | 8.7 | (3.8) |
| | Unrecoverable or valueless claims | | | 10.8 | 10.1 | 6.5 | 3.9 | 3.0 | 2.0 | (0.9) |
| | Risk claims | | | 98.5 | 58.0 | 26.8 | 18.8 | 12.5 | 9.2 | (3.3) |
| (3) Portion in the latter half of fiscal 2006 Total | | | | 109.3 | 68.2 | 33.3 | 22.8 | 15.6 | 11.2 | (4.3) |
| | Unrecoverable or valueless claims | | | | 10.1 | 5.8 | 2.9 | 1.9 | 1.2 | (0.6) |
| | Risk claims | | | | 125.4 | 61.9 | 45.9 | 45.1 | 38.8 | (6.3) |
| (4) Portion in the first half of fiscal 2007 Total | | | | | 135.6 | 67.7 | 48.8 | 47.1 | 40.0 | (7.0) |
| | Unrecoverable or valueless claims | | | | | 13.1 | 17.4 | 15.2 | 10.5 | (4.7) |
| | Risk claims | | | | | 87.1 | 46.1 | 21.2 | 17.5 | (3.6) |
| (5) Portion in the latter half of fiscal 2007 Total | | | | | | 100.3 | 63.6 | 36.4 | 28.0 | (8.4) |
| | Unrecoverable or valueless claims | | | | | | 27.7 | 27.4 | 16.9 | (10.5) |
| | Risk claims | | | | | | 141.9 | 60.8 | 47.9 | (12.9) |
| (6) Portion in the first half of fiscal 2008 Total | | | | | | | 169.7 | 88.2 | 64.8 | (23.4) |
| | Unrecoverable or valueless claims | | | | | | | 42.0 | 21.7 | (20.2) |
| | Risk claims | | | | | | | 94.0 | 64.1 | (29.9) |
| (7) Portion in the latter half of fiscal 2008 Total | | | | | | | | 136.1 | 85.9 | (50.2) |
| | Unrecoverable or valueless claims | | | | | | | | 12.2 | |
| | Risk claims | | | | | | | | 95.3 | |
| (8) Portion in the first half of fiscal 2009 Total | | | | | | | | | 107.5 | |
| | Unrecoverable or valueless claims | 35.8 | 31.1 | 37.0 | 38.3 | 45.2 | 64.9 | 99.8 | 72.7 | (27.1) |
| | Risk claims | 200.2 | 240.2 | 256.0 | 301.9 | 241.3 | 306.9 | 267.0 | 299.0 | 31.9 |
| Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) | | 236.1 | 271.4 | 293.1 | 340.2 | 286.5 | 371.8 | 366.9 | 371.8 | 4.8 |

(2) Loans placed off the balance sheets (1H of FY 2009)

(Billions of yen)

| | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 |
|---|------------------------------------|--|---|--|---|--|---|
| Liquidation type disposal | 2.7 | 0.1 | 0.0 | 0.1 | 0.0 | 0.7 | 0.0 |
| Restructuring type disposal | 0.0 | - | 1.5 | - | 0.0 | 2.9 | 3.7 |
| Improvement in operating conditions, etc. | - | - | - | - | - | - | - |
| Sales of claims | 0.0 | 0.0 | 0.4 | 0.0 | 0.0 | 0.9 | 0.0 |
| Direct write-offs | (2.9) | 0.7 | (1.5) | (0.2) | 1.0 | (1.2) | 5.5 |
| Other | 5.4 | 2.9 | 3.9 | 7.0 | 7.3 | 20.1 | 40.8 |
| Collection, repayment, etc. | 2.2 | 1.8 | 2.0 | 3.5 | 5.6 | 15.7 | 30.3 |
| Improvement in borrowers' conditions | 3.2 | 1.1 | 1.9 | 3.5 | 1.6 | 4.4 | 10.5 |
| Total | 5.4 | 3.8 | 4.3 | 7.0 | 8.4 | 23.4 | 50.2 |

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

(Billions of yen)

| | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 | Portion in the first half of fiscal 2009 |
|--|------------------------------------|--|---|--|---|--|---|--|
| Legal liquidation | 0.3 | 0.2 | 0.5 | 0.2 | 7.8 | 13.0 | 16.2 | 6.9 |
| Measures similar to legal liquidation | - | - | - | - | - | - | - | - |
| Partition into good and bad portions | - | - | - | - | - | - | - | - |
| Partial direct write-off of small claims | 3.6 | 1.0 | 0.9 | 0.6 | 2.0 | 2.7 | 2.1 | 2.1 |
| Entrustment of claims to RCC | - | - | - | - | - | - | - | - |
| Total | 4.0 | 1.3 | 1.5 | 0.8 | 9.8 | 15.7 | 18.4 | 9.1 |

<Saitama Resona Bank>

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

| | | Mar. 31, 2006 | Sep. 30, 2006 | Mar. 31, 2007 | Sep. 30, 2007 | Mar. 31, 2008 | Sep. 30, 2008 | Mar. 31, 2009 | Sep. 30, 2009 | Change |
|--|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------|
| | Unrecoverable or valueless claims | 11.2 | 6.9 | 6.5 | 5.5 | 3.1 | 1.7 | 1.2 | 1.6 | 0.3 |
| | Risk claims | 41.8 | 26.0 | 14.0 | 10.9 | 9.3 | 8.7 | 6.9 | 5.4 | (1.4) |
| (1) Portion in or prior to fiscal 2005 Total | | 53.1 | 32.9 | 20.6 | 16.4 | 12.5 | 10.4 | 8.2 | 7.1 | (1.0) |
| | Unrecoverable or valueless claims | | 2.6 | 3.1 | 2.1 | 1.3 | 0.4 | 0.4 | 0.3 | (0.0) |
| | Risk claims | | 18.5 | 9.1 | 6.4 | 4.7 | 4.2 | 3.4 | 2.6 | (0.8) |
| (2) Portion in the first half of fiscal 2006 Total | | | 21.1 | 12.3 | 8.5 | 6.0 | 4.6 | 3.9 | 2.9 | (0.9) |
| | Unrecoverable or valueless claims | | | 2.9 | 1.5 | 1.4 | 0.6 | 1.2 | 0.9 | (0.3) |
| | Risk claims | | | 24.9 | 17.5 | 12.3 | 11.1 | 3.9 | 3.2 | (0.6) |
| (3) Portion in the latter half of fiscal 2006 Total | | | | 27.9 | 19.1 | 13.8 | 11.8 | 5.1 | 4.1 | (1.0) |
| | Unrecoverable or valueless claims | | | | 4.8 | 3.0 | 1.6 | 1.2 | 0.8 | (0.4) |
| | Risk claims | | | | 19.3 | 10.8 | 6.7 | 5.5 | 4.2 | (1.2) |
| (4) Portion in the first half of fiscal 2007 Total | | | | | 24.1 | 13.8 | 8.4 | 6.8 | 5.1 | (1.7) |
| | Unrecoverable or valueless claims | | | | | 4.5 | 3.1 | 2.4 | 1.4 | (1.0) |
| | Risk claims | | | | | 20.0 | 12.0 | 5.3 | 4.3 | (1.0) |
| (5) Portion in the latter half of fiscal 2007 Total | | | | | | 24.5 | 15.1 | 7.8 | 5.7 | (2.0) |
| | Unrecoverable or valueless claims | | | | | | 7.4 | 3.0 | 1.5 | (1.4) |
| | Risk claims | | | | | | 22.2 | 13.8 | 12.5 | (1.3) |
| (6) Portion in the first half of fiscal 2008 Total | | | | | | | 29.7 | 16.8 | 14.0 | (2.7) |
| | Unrecoverable or valueless claims | | | | | | | 6.7 | 4.3 | (2.3) |
| | Risk claims | | | | | | | 21.6 | 12.2 | (9.3) |
| (7) Portion in the latter half of fiscal 2008 Total | | | | | | | | 28.3 | 16.5 | (11.7) |
| | Unrecoverable or valueless claims | | | | | | | | 6.1 | |
| | Risk claims | | | | | | | | 20.4 | |
| (8) Portion in the first half of fiscal 2009 Total | | | | | | | | | 26.5 | |
| | Unrecoverable or valueless claims | 11.2 | 9.5 | 12.6 | 14.0 | 13.5 | 15.1 | 16.3 | 17.2 | 0.8 |
| | Risk claims | 41.8 | 44.6 | 48.2 | 54.3 | 57.2 | 65.2 | 60.7 | 65.2 | 4.4 |
| Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) | | 53.1 | 54.1 | 60.8 | 68.3 | 70.8 | 80.3 | 77.1 | 82.4 | 5.3 |

(2) Loans placed off the balance sheets (1H of FY 2009)

(Billions of yen)

| | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 |
|---|------------------------------------|--|---|--|---|--|---|
| Liquidation type disposal | - | - | - | 0.0 | - | 0.1 | 0.0 |
| Restructuring type disposal | - | - | - | - | - | - | - |
| Improvement in operating conditions, etc. | - | - | - | - | - | - | - |
| Sales of claims | 1.0 | - | 0.0 | 0.2 | 0.2 | 0.3 | 0.2 |
| Direct write-offs | (0.9) | (0.0) | 0.0 | (0.1) | (1.1) | (0.6) | 0.9 |
| Other | 0.9 | 0.9 | 0.9 | 1.5 | 2.9 | 2.9 | 10.4 |
| Collection, repayment, etc. | 0.4 | 0.2 | 0.2 | 1.3 | 2.5 | 3.2 | 7.9 |
| Improvement in borrowers' conditions | 0.4 | 0.6 | 0.6 | 0.1 | 0.4 | (0.3) | 2.4 |
| Total | 1.0 | 0.9 | 1.0 | 1.7 | 2.0 | 2.7 | 11.7 |

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

(Billions of yen)

| | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 | Portion in the first half of fiscal 2009 |
|--|------------------------------------|--|---|--|---|--|---|--|
| Legal liquidation | 0.3 | 0.0 | 0.2 | 0.4 | 0.6 | 0.8 | 1.9 | 2.3 |
| Measures similar to legal liquidation | 0.0 | - | - | - | - | - | - | - |
| Partition into good and bad portions | - | - | - | - | - | - | - | - |
| Partial direct write-off of small claims | 1.0 | 0.2 | 0.2 | 0.4 | 0.6 | 0.7 | 2.3 | 3.7 |
| Entrustment of claims to RCC | - | - | - | - | - | - | - | - |
| Total | 1.3 | 0.3 | 0.4 | 0.8 | 1.2 | 1.5 | 4.3 | 6.1 |

<Kinki Osaka Bank >

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

| | | Mar. 31, 2006 | Sep. 30, 2006 | Mar. 31, 2007 | Sep. 30, 2007 | Mar. 31, 2008 | Sep. 30, 2008 | Mar. 31, 2009 | Sep. 30, 2009 | Change |
|---|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------|
| | Unrecoverable or valueless claims | 16.3 | 9.2 | 6.9 | 4.9 | 3.2 | 3.3 | 3.1 | 2.4 | (0.6) |
| | Risk claims | 50.4 | 41.9 | 32.5 | 26.8 | 17.5 | 13.7 | 11.5 | 9.9 | (1.5) |
| (1) Portion in or prior to fiscal 2005 Total | | 66.7 | 51.2 | 39.5 | 31.7 | 20.8 | 17.1 | 14.6 | 12.4 | (2.2) |
| | Unrecoverable or valueless claims | | 2.6 | 2.6 | 1.0 | 0.6 | 0.4 | 0.3 | 0.2 | (0.0) |
| | Risk claims | | 15.7 | 7.6 | 5.6 | 4.2 | 3.2 | 2.4 | 2.0 | (0.3) |
| (2) Portion in the first half of fiscal 2006 Total | | | 18.3 | 10.2 | 6.6 | 4.8 | 3.6 | 2.7 | 2.2 | (0.4) |
| | Unrecoverable or valueless claims | | | 4.1 | 1.8 | 1.0 | 0.6 | 0.4 | 0.3 | (0.1) |
| | Risk claims | | | 11.9 | 7.6 | 4.5 | 2.5 | 1.9 | 1.5 | (0.3) |
| (3) Portion in the latter half of fiscal 2006 Total | | | | 16.1 | 9.4 | 5.5 | 3.1 | 2.4 | 1.9 | (0.4) |
| | Unrecoverable or valueless claims | | | | 3.7 | 2.9 | 1.3 | 1.2 | 0.6 | (0.5) |
| | Risk claims | | | | 16.2 | 9.6 | 4.7 | 3.5 | 2.8 | (0.6) |
| (4) Portion in the first half of fiscal 2007 Total | | | | | 20.0 | 12.6 | 6.1 | 4.7 | 3.5 | (1.2) |
| | Unrecoverable or valueless claims | | | | | 7.3 | 3.4 | 1.5 | 0.7 | (0.8) |
| | Risk claims | | | | | 8.2 | 4.3 | 2.7 | 2.2 | (0.4) |
| (5) Portion in the latter half of fiscal 2007 Total | | | | | | 15.5 | 7.8 | 4.2 | 3.0 | (1.2) |
| | Unrecoverable or valueless claims | | | | | | 7.6 | 4.6 | 2.0 | (2.6) |
| | Risk claims | | | | | | 10.3 | 5.9 | 4.0 | (1.9) |
| (6) Portion in the first half of fiscal 2008 Total | | | | | | | 18.0 | 10.6 | 6.1 | (4.5) |
| | Unrecoverable or valueless claims | | | | | | | 9.3 | 6.4 | (2.8) |
| | Risk claims | | | | | | | 11.2 | 3.8 | (7.4) |
| (7) Portion in the latter half of fiscal 2008 Total | | | | | | | | 20.6 | 10.3 | (10.2) |
| | Unrecoverable or valueless claims | | | | | | | | 5.2 | |
| | Risk claims | | | | | | | | 14.5 | |
| (8) Portion in the first half of fiscal 2009 Total | | | | | | | | | 19.8 | |
| | Unrecoverable or valueless claims | 16.3 | 11.9 | 13.7 | 11.6 | 15.3 | 16.9 | 20.8 | 18.3 | (2.4) |
| | Risk claims | 50.4 | 57.6 | 52.1 | 56.2 | 44.1 | 38.9 | 39.4 | 41.2 | 1.8 |
| Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) | | 66.7 | 69.5 | 65.9 | 67.9 | 59.4 | 55.9 | 60.2 | 59.6 | (0.6) |

(2) Loans placed off the balance sheets (1H of FY 2009)

| | | (Billions of yen) | | | | | | | |
|--|--|------------------------------------|--|---|--|---|--|---|--|
| | | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 | |
| Liquidation type disposal | | 0.1 | - | - | - | 0.0 | 0.0 | 0.0 | |
| Restructuring type disposal | | - | - | 0.2 | - | - | 0.0 | 0.0 | |
| Improvement in operating conditions, etc. | | - | - | - | - | - | - | - | |
| Sales of claims | | 0.9 | 0.3 | 0.0 | 0.5 | 0.8 | 0.7 | 0.0 | |
| Direct write-offs | | (0.9) | (0.2) | (0.2) | (0.5) | (0.8) | - | 2.4 | |
| Other | | 2.1 | 0.4 | 0.4 | 1.2 | 1.2 | 3.7 | 7.7 | |
| Collection, repayment, etc. Improvement in borrowers' conditions | | 0.0 | 0.0 | 0.0 | 0.5 | 0.7 | 1.8 | 4.2 | |
| Total | | 2.2 | 0.4 | 0.4 | 1.2 | 1.2 | 4.5 | 10.2 | |

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

| | | (Billions of yen) | | | | | | | |
|--|--|------------------------------------|--|---|--|---|--|---|--|
| | | Portion in or prior to fiscal 2005 | Portion in the first half of fiscal 2006 | Portion in the latter half of fiscal 2006 | Portion in the first half of fiscal 2007 | Portion in the latter half of fiscal 2007 | Portion in the first half of fiscal 2008 | Portion in the latter half of fiscal 2008 | Portion in the first half of fiscal 2009 |
| Legal liquidation | | 0.7 | 0.0 | 0.1 | 0.0 | 0.2 | 0.5 | 1.7 | 1.0 |
| Measures similar to legal liquidation | | - | - | - | - | - | - | - | - |
| Partition into good and bad portions | | - | - | - | - | - | - | - | - |
| Partial direct write-off of small claims | | 1.7 | 0.2 | 0.2 | 0.6 | 0.5 | 1.4 | 4.7 | 4.2 |
| Entrustment of claims to RCC | | - | - | - | - | - | - | - | - |
| Total | | 2.5 | 0.2 | 0.4 | 0.6 | 0.7 | 2.0 | 6.4 | 5.2 |

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)

| | End of September 2009 | | | |
|---|-----------------------|-------------|---------------------|------------------|
| | Total of three banks | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank |
| Manufacturing | 2,987.8 | 2,123.0 | 499.0 | 365.7 |
| Agriculture, Forestry | 17.0 | 8.6 | 7.8 | 0.5 |
| Fishery | 7.6 | 7.5 | 0.0 | 0.0 |
| Mining, quarrying of stone, gravel extraction | 16.9 | 14.2 | 2.3 | 0.2 |
| Construction | 787.3 | 442.9 | 204.1 | 140.2 |
| Electricity, gas, heating, water | 71.6 | 51.4 | 20.0 | 0.1 |
| Information and communication | 319.6 | 279.8 | 21.0 | 18.7 |
| Transportation, postal service | 615.7 | 417.8 | 147.1 | 50.7 |
| Wholesale and retail trade | 2,648.0 | 1,902.3 | 384.4 | 361.2 |
| Finance and insurance | 788.8 | 718.6 | 29.4 | 40.7 |
| Real estate | 2,302.6 | 1,533.9 | 537.9 | 230.8 |
| Goods rental and leasing | 325.3 | 266.2 | 34.8 | 24.2 |
| Services | 1,732.2 | 1,160.1 | 414.3 | 157.7 |
| Government, local government | 905.6 | 370.7 | 375.9 | 158.9 |
| Others | 12,725.6 | 7,883.1 | 3,680.5 | 1,161.8 |
| Domestic total | 26,252.2 | 17,180.8 | 6,359.1 | 2,712.2 |
| Japan offshore banking account | - | - | - | - |
| Total | 26,252.2 | 17,180.8 | 6,359.1 | 2,712.2 |

*From the first half of FY 2009, certain industries are defined differently in accordance with the changes made to the Japan Standard Industrial Classification.

(Billions of yen)

| | End of March 2009 | | | |
|----------------------------------|----------------------|-------------|---------------------|------------------|
| | Total of three banks | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank |
| Manufacturing | 3,029.7 | 2,158.6 | 508.1 | 362.9 |
| Agriculture | 14.9 | 6.4 | 8.2 | 0.2 |
| Forestry | 2.6 | 1.9 | 0.4 | 0.1 |
| Fishery | 6.5 | 6.5 | 0.0 | 0.0 |
| Mining | 19.6 | 16.8 | 2.3 | 0.4 |
| Construction | 850.8 | 505.1 | 205.1 | 140.5 |
| Electricity, gas, heating, water | 72.3 | 52.8 | 19.3 | 0.1 |
| Information and communication | 308.5 | 270.6 | 20.4 | 17.4 |
| Transportation | 606.0 | 412.9 | 139.0 | 54.1 |
| Wholesale and retail | 2,677.4 | 1,938.3 | 384.0 | 355.0 |
| Financial and insurance services | 873.9 | 805.7 | 25.9 | 42.2 |
| Real estate | 2,486.2 | 1,691.6 | 551.0 | 243.5 |
| Services | 2,176.2 | 1,529.0 | 464.6 | 182.5 |
| Local governments | 895.9 | 360.5 | 408.7 | 126.6 |
| Others | 12,587.8 | 7,776.9 | 3,632.2 | 1,178.6 |
| Domestic total | 26,609.0 | 17,534.3 | 6,369.9 | 2,704.6 |
| Japan offshore banking account | - | - | - | - |
| Total | 26,609.0 | 17,534.3 | 6,369.9 | 2,704.6 |

(2) Risk-managed loans by industry

(Billions of yen)

| | End of September 2009 | | | |
|---|-----------------------|-------------|---------------------|------------------|
| | Total of three banks | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank |
| Manufacturing | 97.3 | 74.2 | 13.1 | 9.9 |
| Agriculture, Forestry | 0.5 | 0.1 | 0.3 | 0.0 |
| Fishery | 0.0 | - | - | 0.0 |
| Mining, quarrying of stone, gravel extraction | 1.0 | 1.0 | 0.0 | - |
| Construction | 38.9 | 22.1 | 8.7 | 8.0 |
| Electricity, gas, heating, water | 0.0 | - | 0.0 | - |
| Information and communication | 28.5 | 27.4 | 0.2 | 0.8 |
| Transportation, postal activities | 19.9 | 14.2 | 3.6 | 2.0 |
| Wholesale and retail trade | 88.8 | 64.8 | 12.7 | 11.2 |
| Finance and insurance | 32.6 | 27.3 | 3.8 | 1.3 |
| Real estate | 163.8 | 136.0 | 9.9 | 17.8 |
| Goods rental and leasing | 1.7 | 1.5 | - | 0.2 |
| Services | 72.7 | 48.4 | 12.0 | 12.2 |
| Government, local government | - | - | - | - |
| Others | 143.9 | 86.9 | 43.9 | 13.0 |
| Domestic total | 690.2 | 504.5 | 108.8 | 76.8 |
| Japan offshore banking account | - | - | - | - |
| Total | 690.2 | 504.5 | 108.8 | 76.8 |

*From the first half of FY 2009, certain industries are defined differently in accordance with the changes made to the Japan Standard Industrial Classification.

(Billions of yen)

| | End of March 2009 | | | |
|----------------------------------|----------------------|-------------|---------------------|------------------|
| | Total of three banks | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank |
| Manufacturing | 78.7 | 60.5 | 10.3 | 7.8 |
| Agriculture | 0.3 | 0.2 | 0.0 | 0.0 |
| Forestry | 0.2 | 0.0 | 0.2 | - |
| Fishery | 0.0 | - | - | 0.0 |
| Mining | 1.5 | 1.5 | 0.0 | - |
| Construction | 38.2 | 23.5 | 7.7 | 6.8 |
| Electricity, gas, heating, water | 0.0 | - | 0.0 | - |
| Information and communication | 26.0 | 25.1 | 0.1 | 0.7 |
| Transportation | 16.1 | 10.2 | 4.1 | 1.6 |
| Wholesale and retail | 84.8 | 61.9 | 10.9 | 12.0 |
| Financial and insurance services | 28.8 | 23.2 | 4.1 | 1.4 |
| Real estate | 175.2 | 145.9 | 9.1 | 20.1 |
| Services | 68.6 | 46.5 | 11.4 | 10.5 |
| Local governments | - | - | - | - |
| Others | 135.5 | 83.0 | 41.3 | 11.1 |
| Domestic total | 654.5 | 482.2 | 99.9 | 72.4 |
| Japan offshore banking account | - | - | - | - |
| Total | 654.5 | 482.2 | 99.9 | 72.4 |

(3) Loans to consumers

(Millions of yen)

| | Total of three banks | | | | | Resona Bank | | | | |
|--|-------------------------|----------|----------|-------------------------|-------------------------|-------------------------|---------|----------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| Housing loans | 11,861,203 | 160,154 | 293,779 | 11,701,049 | 11,567,423 | 7,290,518 | 125,986 | 205,247 | 7,164,531 | 7,085,271 |
| Before securitization | 12,207,946 | 131,212 | 239,991 | 12,076,734 | 11,967,954 | 7,522,382 | 104,771 | 166,682 | 7,417,611 | 7,355,700 |
| Residential housing loans | 8,717,752 | 124,230 | 180,438 | 8,593,521 | 8,537,314 | 5,078,809 | 97,092 | 114,224 | 4,981,717 | 4,964,585 |
| Before securitization | 9,030,307 | 100,956 | 138,101 | 8,929,350 | 8,892,206 | 5,276,485 | 81,544 | 87,110 | 5,194,941 | 5,189,375 |
| Other consumer loans | 344,866 | (11,951) | (19,183) | 356,817 | 364,049 | 193,451 | (9,225) | (16,291) | 202,677 | 209,742 |
| Total loans to consumers | 12,206,069 | 148,203 | 274,596 | 12,057,866 | 11,931,473 | 7,483,970 | 116,760 | 188,955 | 7,367,209 | 7,295,014 |
| Before securitization of housing loans | 12,552,813 | 119,261 | 220,808 | 12,433,551 | 12,332,004 | 7,715,834 | 95,545 | 150,391 | 7,620,289 | 7,565,443 |

| | Saitama Resona Bank | | | | | Kinki Osaka Bank | | | | |
|--|-------------------------|---------|---------|-------------------------|-------------------------|-------------------------|----------|----------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| Housing loans | 3,479,364 | 48,273 | 103,062 | 3,431,090 | 3,376,301 | 1,091,320 | (14,105) | (14,529) | 1,105,426 | 1,105,850 |
| Before securitization | 3,594,243 | 40,547 | 87,839 | 3,553,695 | 3,506,403 | 1,091,320 | (14,105) | (14,529) | 1,105,426 | 1,105,850 |
| Residential housing loans | 2,671,290 | 38,721 | 76,537 | 2,632,569 | 2,594,753 | 967,651 | (11,582) | (10,323) | 979,234 | 977,975 |
| Before securitization | 2,786,169 | 30,994 | 61,314 | 2,755,174 | 2,724,855 | 967,651 | (11,582) | (10,323) | 979,234 | 977,975 |
| Other consumer loans | 102,184 | 493 | 2,501 | 101,691 | 99,682 | 49,230 | (3,218) | (5,393) | 52,449 | 54,624 |
| Total loans to consumers | 3,581,548 | 48,767 | 105,564 | 3,532,781 | 3,475,984 | 1,140,551 | (17,324) | (19,923) | 1,157,875 | 1,160,474 |
| Before securitization of housing loans | 3,696,427 | 41,040 | 90,341 | 3,655,386 | 3,606,086 | 1,140,551 | (17,324) | (19,923) | 1,157,875 | 1,160,474 |

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

(Millions of yen, %)

| | Total of three banks | | | | | Resona Bank | | | | |
|--|-------------------------|-----------|---------|-------------------------|-------------------------|-------------------------|-----------|---------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| Loans to SMEs and individuals | 22,035,986 | (182,625) | 287,652 | 22,218,611 | 21,748,333 | 14,065,932 | (170,855) | 100,687 | 14,236,788 | 13,965,244 |
| Ratio of loans to SMEs and individuals | 83.93 | 0.43 | (0.54) | 83.50 | 84.47 | 81.86 | 0.67 | (0.54) | 81.19 | 82.40 |

| | Saitama Resona Bank | | | | | Kinki Osaka Bank | | | | |
|--|-------------------------|---------|---------|-------------------------|-------------------------|-------------------------|----------|---------|-------------------------|-------------------------|
| | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] | End of Sep. 2009 [A] | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
| Loans to SMEs and individuals | 5,532,718 | (268) | 110,053 | 5,532,986 | 5,422,664 | 2,437,334 | (11,501) | 76,911 | 2,448,836 | 2,360,423 |
| Ratio of loans to SMEs and individuals | 87.00 | 0.14 | (0.73) | 86.86 | 87.73 | 89.86 | (0.68) | (0.30) | 90.54 | 90.16 |

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

9. Balance of deposits and loans

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

(Millions of yen)

| | End of Sep. 2009 [A] | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
|--|-------------------------|-------------|------------------------|---------------------|-----------|----------|-------------------------|-------------------------|
| Deposits (Term-end) | 31,767,849 | 19,125,366 | 9,311,600 | 3,330,882 | (394,528) | 832,323 | 32,162,378 | 30,935,525 |
| Deposits (average balance) | 31,372,618 | 18,694,237 | 9,424,303 | 3,254,077 | 684,073 | 608,359 | 30,688,545 | 30,764,259 |
| Trust principal (Term-end) | 477,959 | 477,959 | - | - | 67,323 | 36,977 | 410,635 | 440,982 |
| Trust principal (average balance) | 431,634 | 431,634 | - | - | 2,474 | (8,760) | 429,159 | 440,395 |
| Loans and bills discounted (Term-end) | 26,252,282 | 17,180,834 | 6,359,165 | 2,712,282 | (356,665) | 506,876 | 26,608,947 | 25,745,405 |
| Banking account | 26,145,727 | 17,074,280 | 6,359,165 | 2,712,282 | (350,427) | 519,322 | 26,496,155 | 25,626,404 |
| Trust account | 106,554 | 106,554 | - | - | (6,237) | (12,446) | 112,792 | 119,000 |
| Loans and bills discounted (average balance) | 25,861,671 | 16,935,419 | 6,330,412 | 2,595,838 | 144,098 | 213,395 | 25,717,573 | 25,648,275 |
| Banking account | 25,751,704 | 16,825,452 | 6,330,412 | 2,595,838 | 153,517 | 226,114 | 25,598,187 | 25,525,589 |
| Trust account | 109,967 | 109,967 | - | - | (9,418) | (12,718) | 119,385 | 122,685 |

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

(Millions of yen)

| | End of Sep. 2009 [A] | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
|--|-------------------------|-------------|------------------------|---------------------|---------|---------|-------------------------|-------------------------|
| Domestic consumer deposits (Term-end) | 21,448,001 | 11,445,508 | 7,420,458 | 2,582,034 | 200,813 | 401,854 | 21,247,188 | 21,046,147 |
| Liquid deposits | 11,471,525 | 6,134,787 | 4,271,773 | 1,064,963 | 85,529 | 247,738 | 11,385,995 | 11,223,786 |
| Time deposits | 9,744,703 | 5,129,754 | 3,109,662 | 1,505,286 | 100,615 | 114,600 | 9,644,088 | 9,630,103 |
| Domestic corporate deposits (Term-end) | 9,211,042 | 7,029,460 | 1,461,231 | 720,350 | 94,593 | 336,391 | 9,116,449 | 8,874,651 |
| Liquid deposits | 6,386,407 | 4,823,324 | 1,049,765 | 513,317 | 111,084 | 355,560 | 6,275,322 | 6,030,847 |
| Time deposits | 2,429,608 | 1,874,956 | 372,405 | 182,246 | 196 | 8,366 | 2,429,411 | 2,421,242 |

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

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

3. Figures for March 31, 2009 and September 30, 2008 include figures for the former Resona Trust & Banking.

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

(Millions of yen)

| | End of Sep. 2009 [A] | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank | [A]-[B] | [A]-[C] | End of Mar. 2009 [B] | End of Sep. 2008 [C] |
|------------------|-------------------------|-------------|------------------------|---------------------|---------|-----------|-------------------------|-------------------------|
| Investment trust | 1,907,424 | 977,381 | 655,041 | 275,002 | 273,031 | (193,024) | 1,634,393 | 2,100,449 |
| Public bond | 848,660 | 368,860 | 440,520 | 39,279 | 6,223 | 22,663 | 842,437 | 825,997 |
| Insurance policy | 973,986 | 478,353 | 329,403 | 166,230 | 101,731 | 136,483 | 872,255 | 837,503 |

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

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

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

10. Disposal of problem loans

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

1) Sales of nonperforming claims

(Millions of yen)

| | End of Sep. 2009 [A] | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank | [A]-[B] | End of Mar. 2009 [B] |
|-------------------------|-------------------------|-------------|------------------------|---------------------|----------|-------------------------|
| Principal of loans sold | 10,731 | 4,795 | 2,349 | 3,586 | (50,669) | 61,400 |

1 Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

| | End of Sep. 2009 [A] | Resona Bank | Saitama Resona Bank | Kinki Osaka Bank | [A]-[B] | End of Mar. 2009 [B] |
|-----------------------------------|-------------------------|-------------|------------------------|---------------------|---------|-------------------------|
| Number of debt-forgiven borrowers | - | - | - | - | (1) | 1 |
| Amount of claims abandoned | - | - | - | - | (18) | 18 |

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