Financial Results Report for the First Half of Fiscal Year 2004 (Reference Materials)



Resona Holdings, Inc.

Financial Results Report for the First Half of Fiscal Year 2004 (Reference Materials)

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II. Loans and Bills Outstanding and Other

^{*}The totals for five banks are the sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank, Nara Bank and Resona Trust & Banking.

^{*}The totals for four banks are the sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank, and Nara Bank.

I. Highlights of Financial Results for the First Half of Fiscal Year 2004 1. Statements of Operations

<Consolidated> (Millions of yen)

	isoliuateu>				(Willions of yell)
			1st half of FY 2004	Change	1st half of FY 2003
Cons	olidated gross operating profit	1	375,918	(19,903)	395,822
Ir	nterest income	2	274,810	(8,797)	283,608
T	rust fees	3	14,395	1,462	12,933
F	ees and commissions	4	60,211	910	59,302
T	rading income	5	7,771	(4,698)	12,470
О	ther operating income	6	18,727	(8,779)	27,507
Provi	sion to general reserve for possible loan losses	7	-	(58,388)	58,388
Gene	eral and administrative expenses	8	185,239	(92,577)	277,817
Othe	r gains or losses	9	57,847	1,353,286	(1,295,438)
G	ains or losses on stocks	10	39,385	7,132	32,253
D	isposal of problem loans	11	6,568	(1,293,684)	1,300,252
	Write-off of loans	12	3,779	(499,475)	503,254
	Provision to specific reserve for possible loan losses	13	-	(696,987)	696,987
	Provision to reserve for possible losses on loans sold	14	-	(733)	733
	Provision to reserve for the specific borrowers under support	15	1,130	(81,801)	82,932
	Losses on sales of claims to CCPC	16	-	(85)	85
	Provision to special reserve for certain overseas loans	17	-	136	(136)
	Losses on sales of other claims	18	(1,314)	(12,304)	10,989
	Other disposal of problem loans	19	2,973	(2,432)	5,406
	quity in earnings from investments in affiliated companies	20	312	1,156	(843)
	nary profit/(loss)	21	248,527	1,484,348	(1,235,821)
	ordinary profit	22	18,939	(11,082)	30,022
	ordinary loss	23	46,027	(157,978)	204,005
Incor	ne/(loss) before income taxes and minority interests	24	221,439	1,631,244	(1,409,805)
Incor	ne taxes-current	25	3,481	(941)	4,422
	ne taxes-deferred	26	5,041	(349,477)	354,518
	rity interests in net income/(loss)	27	2,069	1,173	895
Net in	nterim income/(loss)	28	210,847	1,980,489	(1,769,641)

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

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Kelefences Scope of Consolidation and application of the equity method	Ju			(Companics)
		1st half of FY 2004	Change	1st half of FY 2003
Number of consolidated subsidiaries	29	39	(21)	60
Number of affiliated companies accounted for by the equity method	30	4	(2)	6
Total	31	43	(23)	66

(P. 1)

		To	Total of Five Banks			Resona Bank	(Sait	ama Resona l	ions of yen) Bank
		1st half of		1st half of	1st half of		1st half of	1st half of		1st half of
		FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003
Gross operating profit	1	356,679	25,143	331,535	249,318	36,989	212,328	60,141	4,523	55,617
Gross operating profit from domestic operations	2	326,592	10,718	315,874	221,829	21,633	200,195	59,170	5,315	53,855
Interest income	3	269,181	(7,062)	276,243	185,437	(6,942)	192,379	51,356	3,740	47,615
Trust fees (after disposal of problem loans in trust account)	4	14,395	1,462	12,933	3,013	1,554	1,458	-	_	,
<disposal account="" in="" loans="" of="" problem="" the="" trust=""></disposal>	5	831	(2,889)	3,720	831	(2,889)	3,720	-	-	
Fees and commissions	6	34,108	300	33,808	25,142	110	25,031	8,500	2,025	6,474
Trading income	7	444	(119)	563	444	(119)	563	-	-	,
Other operating income	8	8,462	16,137	(7,674)	7,791	27,029	(19,237)	(686)	(451)	(234
Gross operating profit from international operations	9	30,086	14,425	15,660	27,488	15,355	12,132	970	(791)	1,761
Interest income	10	10,804	9,206	1,598	9,381	9,184	197	228	116	111
Fees and commissions	11	1,848	(127)	1,975	1,542	(108)	1,650	104	1	102
Trading income	12	7,372	(2,422)	9,794	7,372	(2,422)	9,794	-	-	
Other operating income	13	10,060	7,768	2,291	9,192	8,702	489	637	(909)	1,547
Expenses (excluding non-recurring items)	14	166,699	(45,515)	212,214	106,039	(34,266)	140,306	34,547	(2,598)	37,146
Personnel expenses	15	49,749	(15,115)	64,864	30,356	(10,711)	41,068	9,591	(742)	10,334
Non-personnel expenses	16	106,971	(27,815)	134,787	69,679	(21,014)	90,693	22,446	(2,076)	24,523
Deposit insurance fees	17	13,843	(335)	14,178	8,662	(358)	9,021	3,619	75	3,544
Taxes	18	9,978	(2,584)	12,562	6,003	(2,540)	8,544	2,509	220	2,288
Provision to general reserve for possible loan losses	19	(3,304)	(61,249)	57,945	_	(33,788)	33,788	(3,128)	(4,865)	1,737
Actual net operating profit*1	20	190,811	67,769	123,041	144,110	68,366	75,743	25,593	7,122	18,470
Core net operating profit*2	21	182,416	50,380	132,035	136,975	40,332	96,643	25,702	7,194	18,508
Net operating profit	22	193,283	131,908	61,375	143,278	105,044	38,234	28,721	11,987	16,733
Other gains or losses	23	32,218	1,348,509	(1,316,291)	29,245	1,103,089	(1,073,843)	(258)	22,030	(22,289
Net gains/(losses) on stocks	24	29,434	55,622	(26,187)	27,749	42,734	(14,984)	418	308	110
Gains on sale	25	40,104	(38,004)	78,108	37,956	(37,235)	75,192	598	392	206
Losses on sale	26	5,916	(6,634)	12,550	5,631	(5,384)	11,016	27	23	4
Losses on devaluation	27	2,266	(74,735)	77,001	2,088	(62,328)	64,416	151	61	90
Provision to reserve for possible losses on investments	28	2,487	(12,256)	14,743	2,487	(12,256)	14,743	-	-	
Expenses related to disposal of problem loans	29	12,205	(1,234,735)	1,246,941	3,318	(1,023,959)	1,027,278	7,258	(13,536)	20,794
Write-off of loans	30	3,777	(499,441)	503,218	1,474	(388,953)	390,428	1,821	(5,549)	7,371
Provision to specific reserve for possible loan losses	31	6,035	(637,239)	643,275	-	(546,175)	546,175	5,535	(7,885)	13,421
Provision to reserve for possible losses on loans sold	32	-	(733)	733	-	25	(25)	-	-	
Provision to reserve for the specific borrowers under support	33	1,130	(89,406)	90,536	1,130	(81,801)	82,932	-	-	
Losses on sales of claims to CCPC	34	-	(85)	85	-	(23)	23	-	-	
Provision to special reserve for certain overseas loans	35	-	209	(209)	-	209	(209)	-	-	
Other disposal of problem loans	36	1,262	(8,038)	9,301	714	(7,241)	7,955	(98)	(100)	2
Ordinary profit/(loss)	37	225,502	1,480,417	(1,254,915)	172,524	1,208,133	(1,035,608)	28,462	34,018	(5,556
Extraordinary profit/ (loss)	38	(13,147)	161,587	(174,734)	(20,903)	132,949	(153,853)	(390)	1,585	(1,975
Gains from reversal of loan loss reserves	39	27,397	27,397	-	19,343	19,343	-	-	-	
Gains/(losses) on sales of premises and equipment	40	1,636	9,451	(7,814)	1,863	8,536	(6,672)	(266)	254	(521
Gains on sales of premises and equipment	41	3,406	802	2,603	3,150	654	2,496	-	(41)	41
Losses on sales of premises and equipment	42	1,769	(8,648)	10,417	1,287	(7,882)	9,169	266	(296)	562
Income/(loss) before income taxes	43	212,354	1,642,005	(1,429,650)	151,620	1,341,082	(1,189,462)	28,072	35,604	(7,531
Income taxes-current	44	2,295	(128)	2,424	255	112	142	72	(30)	103
Income taxes-deferred	45	5,144	(347,287)	352,432	(5,876)	(292,399)	286,523	10,270	12,950	(2,680
Net interim income/(loss)	46	204,914	1,989,421	(1,784,507)	157,241	1,633,369	(1,476,128)	17,729	22,684	(4,955
Credit related expense (5, 19, 29, 39)	47	(17.663)	(1,326,270)	1,308,607	(15,193)	(1,079,980)	1,064,787	4,130	(18.401)	22,531
010an 101atou 0xpo1100 (0, 10, 20, 00)	41	(17,003)	(1,320,270)	1,300,007	(15,193)	(1,079,960)	1,004,707	4,130	(10,401)	22,331

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

^{*2} Core net operating profit: Actual net operating profit less bond-related income

^{*3} As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

		Ki	nki Osaka Ba	nk		Nara Bank		Reso	na Trust & Ba	ions of yeı nking
		1st half of		1st half of	1st half of		1st half of	1st half of		1st half o
		FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003
Gross operating profit	1	35,508	(15,203)	50,712	1,917	131	1,786	9,793	(1,297)	11,09
Gross operating profit from domestic operations	2	33,881	(15,064)	48,945	1,917	131	1,786	9,793	(1,297)	11,09
Interest income	3	30,677	(3,945)	34,623	1,710	84	1,625	(0)	(0)	(
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-	11,382	(92)	11,47
<disposal account="" in="" loans="" of="" problem="" the="" trust=""></disposal>	5	-	-	-	-	-	-	-	-	
Fees and commissions	6	1,872	(656)	2,528	183	25	157	(1,588)	(1,204)	(38
Trading income	7	-	-	-	-	-		-	-	
Other operating income	8	1,332	(10,461)	11,794	24	20	3	-	-	
Gross operating profit from international operations	9	1,627	(139)	1,766	-	-	-	-	-	
Interest income	10	1,195	(94)	1,290	-	-	-	-	-	
Fees and commissions	11	201	(20)	222	-	-	-	-	-	
Trading income	12	-	-	-	-	-	-	-	-	
Other operating income	13	230	(23)	254	-	-	-	-	-	
Expenses (excluding non-recurring items)	14	19,830	(8,263)	28,094	1,582	(334)	1,917	4,698	(51)	4,75
Personnel expenses	15	7,505	(3,293)	10,799	591	(243)	834	1,703	(124)	1,82
Non-personnel expenses	16	10,987	(4,680)	15,667	918	(73)	991	2,939	28	2,91
Deposit insurance fees	17	1,487	(53)	1,541	70	(0)	71	2	2	
Taxes	18	1,337	(289)	1,627	73	(17)	90	55	43	1
Provision to general reserve for possible loan losses	19	-	(22,498)	22,498	(176)	(98)	(78)	-	-	
Actual net operating profit*1	20	15,678	(6,939)	22,618	334	466	(131)	5,094	(1,245)	6,34
Core net operating profit*2	21	14,331	3,654	10,676	311	445	(134)	5,094	(1,245)	6,34
Net operating profit	22	15,678	15,558	119	510	564	(53)	5,094	(1,245)	6,34
Other gains or losses	23	3,903	222,571	(218,667)	(633)	627	(1,261)	(38)	190	(22
Net gains/(losses) on stocks	24	1,269	12,582	(11,313)	(2)	(2)	-	-	-	
Gains on sale	25	1,549	(1,161)	2,710	-		-	-	-	
Losses on sale	26	254	(1,275)	1,529	2	2	-	-	-	
Losses on devaluation	27	25	(12,468)	12,494	-	-	-	_	-	
Provision to reserve for possible losses on investments	28	-	-	-	-	-	-	-	-	
Expenses related to disposal of problem loans	29	993	(197,156)	198,149	635	(83)	718	_	-	
Write-off of loans	30	346	(105,072)	105,418	134	134	0	-	-	
Provision to specific reserve for possible loan losses	31	-	(82,961)	82,961	500	(217)	717	_	-	
Provision to reserve for possible losses on loans sold	32	-	(759)	759	-	-		_	-	
Provision to reserve for the specific borrowers under support	33	-	(7,604)	7,604	-	-	-	_	-	
Losses on sales of claims to CCPC	34	-	(61)	61	-	-	-	_	-	
Provision to special reserve for certain overseas loans	35	-	-	-	-	-	-	-	-	
Other disposal of problem loans	36	647	(697)	1,344	-	-	-	_	-	
Ordinary profit/(loss)	37	19,581	238,129	(218,547)	(122)	1,192	(1,314)	5,055	(1,055)	6,11
Extraordinary profit/ (loss)	38	8,057	26,790	(18,732)	89	666	(577)	(0)	(404)	40
Gains from reversal of loan loss reserves	39	8,053	8,053	_	-	-	-	-	-	
Gains/(losses) on sales of premises and equipment	40	39	659	(619)	-	-	-	(0)	0	(
Gains on sales of premises and equipment	41	255	190	65	-	-		-	-	,
Losses on sales of premises and equipment	42	215	(469)	684	-	-	-	0	(0)	
Income/(loss) before income taxes	43	27,639	264,919	(237,280)	(32)	1,858	(1,891)	5,055	(1,460)	6,51
Income taxes-current	44	35	(0)	35	5	1	4	1,926	(211)	2,13
Income taxes-deferred	45	764	(66,999)	67,763	(53)	(584)	531	39	(255)	29
Net interim income/(loss)	46	26,839	331,919	(305,079)	14	2,441	(2,427)	3,089	(993)	4,08
						,	/			

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

^{*2} Core net operating profit: Actual net operating profit less bond-related income

^{*3} As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

2. Net operating profit per employee <Total of five banks, Non-consolidated results of each bank>

(Millions of yen)

	-	Total of five banks	3	Resona Bank			Saitama Resona Bank		
	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003
Actual net operating profit	190,811	67,769	123,041	144,110	68,366	75,743	25,593	7,122	18,470
Actual net operating profit per employee (thousands of yen)	12,508	6,074	6,434	15,462	9,059	6,403	9,069	3,142	5,927
Net operating profit	193,283	131,908	61,375	143,278	105,044	38,234	28,721	11,987	16,733
Net operating profit per employee (thousands of yen)	12,670	9,461	3,209	15,373	12,141	3,232	10,177	4,807	5,370

		Kinki Osaka Bank		Nara Bank			Resona Trust & Banking		
	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003
Actual net operating profit	15,678	(6,939)	22,618	334	466	(131)	5,094	(1,245)	6,340
Actual net operating profit per employee (thousands of yen)	6,401	(541)	6,942	1,474	1,934	(460)	11,658	(2,784)	14,442
Net operating profit	15,678	15,558	119	510	564	(53)	5,094	(1,245)	6,340
Net operating profit per employee (thousands of yen)	6,401	6,365	36	2,250	2,437	(187)	11,658	(2,784)	14,442

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

3. ROE

<Consolidated> (%) 1st half of 1st half of FY 2004 FY 2003 Change Net income ROE 46.01 786.81 (740.80

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

(%)

	-	Total of five banks	3	Resona Bank			Sa	itama Resona Bank	
	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003
Net operating profit ROE	31.53	9.21	22.32	32.14	14.28	17.86	31.46	9.92	21.54
Net income ROE	33.43	682.53	(649.10)	35.27	725.07	(689.80)	19.42	25.80	(6.38)

		Kinki Osaka Bank			Nara Bank		Res	Resona Trust & Banking		
	1st half of		1st half of	1st half of		1st half of	1st half of		1st half of	
	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	
Net operating profit ROE	27.72	27.43	0.29	16.70	20.13	(3.43)	31.35	(8.20)	39.55	
Net income ROE	47.46	793.41	(745.95)	0.46	156.91	(156.45)	19.01	(6.46)	25.47	

Net operating profit (or net income) x 365 / 183
(Shareholders' equity at the beginning of the fiscal period + Shareholders' equity at the end of the fiscal period) /:

4. Interest rate spreads (domestic operations)

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

(%)	

		Total of five banks			Resona Bank		Saitama Resona Bank			
	1st half of	st half of		1st half of		1st half of	1st half of		1st half of	
	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	
Average interest rate on funds invested (A)	1.63	0.00	1.62	1.72	0.06	1.66	1.26	0.00	1.26	
Average interest rate of loans and bills discounted (C)	2.07	0.02	2.04	2.00	0.06	1.94	2.08	(0.11)	2.19	
Average interest rate on securities	0.66	0.00	0.65	0.69	0.05	0.63	0.55	0.04	0.51	
Average interest rate on procured funds (B)	0.12	(0.01)	0.14	0.13	(0.01)	0.14	0.11	(0.02)	0.13	
Average interest rate of deposits and negotiable CDs (D)	0.09	(0.01)	0.10	0.08	(0.01)	0.09	0.08	(0.02)	0.11	
Average interest rate on external debt	0.39	0.05	0.33	0.34	0.07	0.27	0.59	(0.37)	0.97	
Gross interest margin (A) - (B)	1.50	0.02	1.48	1.59	0.07	1.52	1.15	0.02	1.13	
Average loan/deposit margin (C) - (D)	1.97	0.04	1.93	1.92	0.07	1.84	1.99	(0.08)	2.07	

	ŀ	Kinki Osaka Bank		Nara Bank			
	1st half of	1st half of		1st half of		1st half of	
	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	
Average interest rate on funds invested (A)	1.93	(0.28)	2.22	2.14	0.10	2.04	
Average interest rate of loans and bills discounted (C)	2.47	(0.00)	2.48	2.46	(0.00)	2.47	
Average interest rate on securities	0.65	(0.48)	1.13	0.76	(0.03)	0.79	
Average interest rate on procured funds (B)	0.16	(0.02)	0.18	0.09	0.00	0.09	
Average interest rate of deposits and negotiable CDs (D)	0.13	(0.01)	0.14	0.09	0.00	0.09	
Average interest rate on external debt	2.44	0.07	2.37	0.00	0.00	0.00	
Gross interest margin (A) - (B)	1.77	(0.25)	2.03	2.05	0.09	1.95	
Average loan/deposit margin (C) - (D)	2.34	0.01	2.33	2.36	(0.01)	2.38	

Note: It is inappropriate to compare the net interest margin of Resona Bank and Resona Trust & Banking with that of other commercial banks since their costs of funds also reflect such expenses as incurred for their trust banking operations. Therefore, gross interest margins are shown in lieu of net interest margins.

<Reference> Net interest margin of the subsidiary banks

(%)

	Sa	itama Resona Ba	nk		Kinki Osaka Bank	(Nara Bank	
	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003
Average interest rate on funds invested (A)	1.26	0.00	1.26	1.93	(0.28)	2.22	2.14	0.10	2.04
Average interest rate of loans and bills discounted (C)	2.08	(0.11)	2.19	2.47	(0.00)	2.48	2.46	(0.00)	2.47
Average interest rate on securities	0.55	0.04	0.51	0.65	(0.48)	1.13	0.76	(0.03)	0.79
Average cost of funding (including G&A expenses) (B)	0.85	(0.11)	0.96	1.26	(0.39)	1.66	2.04	(0.28)	2.32
Average interest rate of deposits and negotiable CDs (D)	0.08	(0.02)	0.11	0.13	(0.01)	0.14	0.09	0.00	0.09
Average interest rate on external debt	0.59	(0.37)	0.97	2.44	0.07	2.37	0.00	0.00	0.00
Net interest margin (A) - (B)	0.41	0.11	0.30	0.67	0.11	0.56	0.11	0.39	(0.28)
Average loan/deposit margin (C) - (D)	1.99	(80.0)	2.07	2.34	0.01	2.33	2.36	(0.01)	2.38

5. Retirement benefit liabilities and expenses

<Total of five banks, Non-consolidated results of each bank> (Millions of yen)

	-	Total of five banks			Resona Bank		Sai	tama Resona Bar	ık
	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003
Retirement benefit obligation (at the beginning of the period)	553,729	(247,223)	800,953	483,402	(195,971)	679,374	33,240	(5,647)	38,888
Pension plan assets at fair value (at the beginning of the period)	561,869	(22,302)	584,172	501,754	(13,483)	515,238	36,415	4,178	32,236
Unfunded retirement assets (at the beginning of the period)	19,608	19,608	-	18,352	18,352	-	1,256	1,256	
Prepaid pension cost (at the beginning of the period)	153,384	(97,062)	250,447	142,023	(93,944)	235,968	11,361	(3,118)	14,479
Reserve for employee's retirement benefits (at the beginning of the period)	8,170	(2,411)	10,581	-	(1,322)	1,322	-	-	
Unfunded retirement benefit obligation (at the beginning of the period)	156,682	(299,964)	456,646	142,023	(256,757)	398,780	9,442	(11,688)	21,131
Amount amortized during the period	64,748	(172,281)	237,029	62,699	(138,425)	201,124	1,388	(7,517)	8,906
Amount remaining (at the end of the period)	91,933	(127,683)	219,616	79,324	(118,332)	197,656	8,053	(4,171)	12,225
Retirement benefit expenses	13,091	(24,120)	37,211	11,508	(19,742)	31,251	918	(1,462)	2,380
Service cost	5,832	(2,464)	8,297	4,163	(1,733)	5,897	905	(95)	1,001
Interest cost	4,882	(4,576)	9,459	4,204	(3,846)	8,051	328	(133)	461
Expected return on pension plan assets	3,558	(1,458)	5,017	3,108	(1,285)	4,394	175	(34)	210
Amortization of past service cost	(2,711)	(2,614)	(97)	(1,455)	(1,455)	-	(705)	(705)	
Amortization of actuarial differences	8,640	(9,102)	17,742	7,704	(7,972)	15,676	565	(393)	958
Amortization of transition differences at accounting change	-	(6,811)	6,811	-	(6,020)	6,020	-	(169)	169
Other	5	(9)	14	-	-	-	-	-	
Items included in extraordinary profits	497	(2,646)	3,144	-	-	-	-	-	
Items included in extraordinary losses	43,456	(48,744)	92,201	42,776	(38,180)	80,956	72	(2,032)	2,105

		Kinki Osaka Bank			Nara Bank		Res	sona Trust & Banki	ng
	1st half of	1st half of 1st		1st half of		1st half of	1st half of		1st half of
	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003	FY 2004	Change	FY 2003
Retirement benefit obligation (at the beginning of the period)	36,227	(45,583)	81,810	859	(20)	880	-	-	-
Pension plan assets at fair value (at the beginning of the period)	23,529	(13,018)	36,547	170	21	149	-	-	-
Unfunded retirement assets (at the beginning of the period)	-	-		-	-	-	-	-	-
Prepaid pension cost (at the beginning of the period)	-	-	-	-	-	-	-	-	-
Reserve for employee's retirement benefits (at the beginning of the period)	7,551	(1,200)	8,751	619	112	507	-	-	-
Unfunded retirement benefit obligation (at the beginning of the period)	5,146	(31,364)	36,511	69	(153)	223	-	-	-
Amount amortized during the period	658	(26,332)	26,990	2	(6)	8	-	-	-
Amount remaining (at the end of the period)	4,488	(5,032)	9,520	66	(147)	214	-	-	-
Retirement benefit expenses	536	(2,884)	3,420	39	(16)	56	87	(14)	102
Service cost	650	(621)	1,271	25	1	24	87	(14)	102
Interest cost	341	(594)	935	8	(2)	11	-	-	-
Expected return on pension plan assets	271	(138)	410	2	(0)	2	-	-	-
Amortization of past service cost	(551)	(454)	(97)	-	-	-	-	-	-
Amortization of actuarial differences	368	(736)	1,105	2	0	2	-	-	-
Amortization of transition differences at accounting change	-	(615)	615	-	(6)	6	-	-	-
Other	-	-	-	5	(9)	14	-	-	-
Items included in extraordinary profits	497	(2,646)	3,144	-	-	-	-	-	-
Items included in extraordinary losses	607	(8,093)	8,700	-	(438)	438	-	-	-

6. Gains or losses on bonds and stocks

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

(Millions of yen)

			Total of five banks	3		Resona Bank	_	Sa	itama Resona Ba	nk
		1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003
Ne	t gains/(losses) on bonds	8,394	17,388	(8,994)	7,134	28,034	(20,899)	(109)	(71)	(38)
	Gains on sale	19,423	(5,280)	24,703	14,878	3,709	11,168	2,364	1,090	1,274
	Gains on redemption	8	8	-	-	-	-	-	-	-
	Losses on sale	10,533	(20,661)	31,194	7,240	(22,595)	29,836	2,474	1,161	1,312
	Losses on redemption	3	3	0	3	3	0	-	-	-
	Losses on devaluation	500	(2,002)	2,502	500	(1,732)	2,232	-	-	-
Ne	t gains/(losses) on stocks	29,434	55,622	(26,187)	27,749	42,734	(14,984)	418	308	110
	Gains on sale	40,104	(38,004)	78,108	37,956	(37,235)	75,192	598	392	206
	Losses on sale	5,916	(6,634)	12,550	5,631	(5,384)	11,016	27	23	4
	Losses on devaluation	2,266	(74,735)	77,001	2,088	(62,328)	64,416	151	61	90
	Provision to reserve for possible losses on investments	2,487	(12,256)	14,743	2,487	(12,256)	14,743	-	-	-

		Kinki Osaka Bank				Nara Bank		Re	sona Trust & Bank	king
		1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003	1st half of FY 2004	Change	1st half of FY 2003
Ne	et gains/(losses) on bonds	1,346	(10,594)	11,941	23	20	2	-	-	-
	Gains on sale	2,155	(9,967)	12,122	24	(112)	137	-	-	-
	Gains on redemption	-	-	-	8	8	-	-	-	-
	Losses on sale	808	808	-	9	(36)	46	-	-	-
	Losses on redemption	-	-	-	-	-	-	-	-	-
	Losses on devaluation	-	(181)	181	-	(88)	88	-	-	-
Ne	et gains/(losses) on stocks	1,269	12,582	(11,313)	(2)	(2)	-	-	-	-
	Gains on sale	1,549	(1,161)	2,710	-	-	-	-	-	-
	Losses on sale	254	(1,275)	1,529	2	2	-	-	-	-
	Losses on devaluation	25	(12,468)	12,494	-	-	-	-	-	-
	Provision to reserve for possible losses on investments	-	-	-	-	-	-	-	-	-

7. Revaluation gains or losses on securities

<(Consolidated>					_	(Mill	ions of yen)	
			End of Sept	ember 2004	1	End of March 2004			
		Net			Change	Net			
		unrealized gains/(losses)	Gain	Loss	from March 31, 2004	unrealized gains/(losses)	Gain	Loss	
Во	ends held to maturity	41	230	188	383	(341)	32	374	
Ot	her securities	225,264	245,043	19,778	(16,063)	241,328	268,075	26,746	
To	tal	225,306	245,273	19,967	(15,680)	240,986	268,107	27,120	
	Bonds	6,896	11,103	4,206	9,080	(2,184)	13,251	15,435	
	Stocks	213,764	224,654	10,890	(17,828)	231,593	241,017	9,423	
	Other	4,644	9,515	4,870	(6,932)	11,577	13,839	2,262	

^{*1.} In addition to "Securities," NCDs in "Cash and due from banks," CPs in "Monetary claims bought," are also included.

<Reference>

Revaluation gains or losses on securities in the Jointly Operated Designated Money Trust

						(IVIIII)	ons or yen)			
		End of Sept	ember 2004	_	End of March 2003					
				Change from						
	Net unrealized gains/(losses)	Gain Loss		March 31, 2004	Net unrealized gains/(losses)	Gain	Loss			
Stocks	-	-	-	9,538	(9,538)	617	10,155			
Other	(231)	-	231	1,503	(1,735)	-	1,735			
Total	(231)		231	11,042	(11,273)	617	11,891			

Figures presented above include the following trust assets that were re-entrusted for asset management purpose.

		End of Sep	tmber 2004		End of March 2003				
				Change from					
	Net unrealized gains/(losses)	Gain	Loss	March 31, 2004	Net unrealized gains/(losses)	Gain	Loss		
Stocks	-	-	-	9,538	(9,538)	617	10,155		
Other	-	-	-	686	(686)	-	686		
Total	-	-	-	10,225	(10,225)	617	10,842		

<t< th=""><th>otal of five banks, Non-consolidate</th><th></th><th></th><th></th><th></th><th></th><th>(Mill</th><th>ions of yen)</th></t<>	otal of five banks, Non-consolidate						(Mill	ions of yen)								
				To	tal of five ba	nks			Resona Bank							
			End of Sept	ember 2004	1	End		End of Sept	ember 2004	1	End of March 2004					
		Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2004	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31, 2004	Net unrealized gains/(losses)	Gain	Loss	
Boi	nds held to maturity	41	230	188	383	(341)	32	374	-	-	-	-	-	-	-	
Sto	cks of subsidiaries and affiliates	-	-	-	(41,595)	41,595	41,595	-	-	-	-	(41,595)	41,595	41,595	-	
Oth	ner securities	221,258	241,298	20,040	(16,257)	237,515	264,471	26,956	175,295	192,205	16,910	(28,027)	203,322	222,333	19,011	
Tot	al	221,299	241,528	20,229	(57,469)	278,769	306,099	27,330	175,295	192,205	16,910	(69,623)	244,918	263,929	19,011	
	Bonds	6,896	11,103	4,206	9,061	(2,164)	13,218	15,383	2,805	5,607	2,802	4,035	(1,229)	8,983	10,213	
	Stocks	209,941	220,830	10,889	(59,689)	269,631	279,009	9,378	170,618	180,292	9,674	(64,506)	235,124	242,780	7,655	
	Other 4,461 9,594 5,133			5,133	(6,841)	11,302	13,871	2,568	1,871	6,304	4,433	(9,152)	11,023	12,165	1,141	

				Saita	ma Resona	Bank					Kir	ki Osaka Ba	ank		
			End of September 2004			04 End of March 2004				End of Sept	ember 2004	1	End	d of March 2	004
		Net	Net			Net			Net			Change	Net		
		unrealized gains/(losses)	Gain	Loss	from March 31, 2004	unrealized gains/(losses)	Gain	Loss	unrealized gains/(losses)	Gain	Loss	from March 31, 2004	unrealized gains/(losses)	Gain	Loss
Во	nds held to maturity	28	189	160	350	(322)	-	322	-	-	-	-	-	-	-
Sto	ocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-		-	-	-	-	-
Oth	ner securities	35,912	37,005	1,093	8,517	27,394	30,971	3,576	9,928	11,941	2,012	3,196	6,732	11,000	4,268
To	al	35,940	37,194	1,253	8,867	27,072	30,971	3,898	9,928	11,941	2,012	3,196	6,732	11,000	4,268
	Bonds	972	1,772	800	4,094	(3,122)	749	3,871	3,020	3,599	579	858	2,161	3,362	1,201
	Stocks	34,098	34,462	363	4,226	29,872	29,894	22	5,208	6,058	850	589	4,618	6,315	1,697
	Other	869	959	89	546	322	327	5	1,700	2,282	581	1,748	(47)	1,321	1,369

				Nara Bank	_			Resona Trust & Banking						
		End of Sept	ember 2004	04 End of March 2004					End of Sept	ember 2004	1	End of March 2004		
	Net			Change	Net			Net			Change	Net		
	unrealized gains/(losses)	Gain	Loss	from March 31, 2004	unrealized gains/(losses)	Gain	Loss	unrealized gains/(losses)	Gain	Loss	from March 31, 2004	unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	13	41	27	32	(19)	32	52	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	123	147	23	56	66	165	99	(1)	0	1	(0)	(0)	0	0
Total	136	188	51	89	46	198	151	(1)	0	1	(0)	(0)	0	0
Bonds	99	123	23	73	26	123	96	(1)	0	1	(0)	(0)	0	0
Stocks	16	16	-	0	15	18	2	-	-	•	-	-	-	-
Other	20	48	27	15	4	56	52	-	-	-	-	-	-	-

^{*1.} In addition to "Securities," NCDs in "Cash and due from banks," CPs in "Monetary claims bought," are also included.

<Consolidated> (Billions of yen, %)

			· · ·) · · · · ·
	End of September 2004	Change	End of March 2004
Capital adequacy ratio	8.84	1.10	7.74
Tier I ratio	4.87	0.95	3.92
Total qualifying capital	1,995.7	222.2	1,773.5
Tier I	1,100.5	202.2	898.3
Tier II	905.7	20.1	885.6
Land revaluation differences	49.7	(0.2)	49.9
Qualifying subordinated debt	715.0	22.4	692.6
Deducted items	10.5	0.0	10.5
Risk-adjusted assets	22,557.2	(330.6)	22,887.8

^{*1.} Deducted items: Value of funding instruments issued by other financial institutions held for specific reasons, etc.

9. Stock holdings

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

(Billions of yen)

	End of September						Change	End of March
	2004	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust		2004
Acquisition cost	570.7	469.8	88.4	12.2	0.0	-	(122.3)	693.0
Market value	780.6	640.5	122.5	17.5	0.0	-	(130.9)	911.5
Book value of stocks sold outright	109.5	101.5	0.8	7.1	0.0	-	(611.5)	721.0
Tier I	1,100.5	1,041.3	168.9	114.5	5.0	28.9	202.2	898.3

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

10. Number of employees and offices

<Non-consolidated>

(People)

		End of		End of March
		September 2004	Change	2004
Dir	ectors	19	3	16
	Executive officers	10	2	8

^{*1.} Above figures include 18 directors who concurrently serve as directors for subsidiary banks.

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

(People)

	End of September						Change	End of March
	2004	Resona	Saitama Resona	Kinki Osaka	Nara	Resona Trust	Change	2004
Directors	67	42	8	7	6	8	12	55
Executive officers	31	31	0	0	0	0	6	25
Non-board executive officers	20	0	6	7	4	3	5	15
Employees	15,232	9,320	2,816	2,442	223	431	(857)	16,089
Manned domestic offices	619	344	113	142	16	4	(18)	637
Non-manned domestic offices	914	526	331	29	28	0	8	906
Total domestic offices	1,533	870	444	171	44	4	(10)	1,543

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

^{*2.} Reported figures do not include the directors who resigned on September 30, 2004.

^{*2} The number of employees is based on the Business Revitalization Plan. (including the seconded employees) The number of employees for Resona Bank does not include employees who are seconded to Resona Trust & Banking.

^{*3} The number of total domestic offices is the sum of domestic head and branch offices and representative offices. The number of non-manned domestic offices do not include the four jointly-operated representative offices.

II. Loans and Bills Outstanding and Other

1. Risk-managed loans
<Total of four banks, Non-consolidated figures of each bank>

Risk-managed loans

(Millions of ven)

(P.10)

Mak-managed loans														\	illoris or yerr
		To	tal of four bar	nks			F	Resona Bank				Saita	ama Resona I	Bank	
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
Loans to borrowers in legal bankruptcy	33,420	(8,800)	(113,527)	42,221	146,948	20,356	(5,907)	(93,957)	26,263	114,314	3,383	(299)	(1,392)	3,682	4,776
Past due loans	746,813	(192,105)	(905,793)	938,918	1,652,606	554,404	(150,614)	(764,298)	705,019	1,318,702	68,076	(7,603)	(12,934)	75,680	81,011
Loans past due 3 months or more	29,312	(17,475)	(10,250)	46,788	39,563	17,205	(12,737)	(4,773)	29,942	21,978	5,178	(4,830)	(4,007)	10,009	9,185
Restructured loans	491,996	(342,715)	(827,422)	834,712	1,319,419	389,256	(323,309)	(762,502)	712,565	1,151,759	46,363	(16,973)	(23,869)	63,337	70,233
Risk-managed loans, total	1,301,543	(561,096)	(1,856,993)	1,862,640	3,158,537	981,222	(492,568)	(1,625,532)	1,473,790	2,606,754	123,003	(29,707)	(42,204)	152,710	165,207
Partial direct write-offs	802,139	(233,645)	(685,980)	1,035,785	1,488,119	587,136	(203,960)	(574,746)	791,097	1,161,882	79,347	(13,841)	(25,927)	93,189	105,275
Balance of loans (Term-end)	25,815,048	(660,351)	(1,422,907)	26,475,399	27,237,956	18,097,189	(722,693)	(1,668,157)	18,819,882	19,765,347	5,120,596	140,289	446,071	4,980,307	4,674,524

		Kir	nki Osaka Bar	nk				Nara Bank		
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
Loans to borrowers in legal bankruptcy	9,115	(2,440)	(15,344)	11,555	24,459	565	(154)	(2,832)	719	3,397
Past due loans	118,653	(34,214)	(126,994)	152,868	245,647	5,679	327	(1,565)	5,351	7,244
Loans past due 3 months or more	6,627	(13)	(1,692)	6,640	8,319	301	105	221	195	79
Restructured loans	53,765	(2,112)	(40,371)	55,877	94,137	2,610	(320)	(678)	2,930	3,289
Risk-managed loans, total	188,161	(38,780)	(184,402)	226,941	372,563	9,156	(40)	(4,855)	9,197	14,011
Partial direct write-offs	130,621	(16,136)	(90,340)	146,757	220,961	5,034	293	5,034	4,741	-
Balance of loans (Term-end)	2,460,171	(81,382)	(210,672)	2,541,554	2,670,843	137,090	3,435	9,850	133,655	127,240

Ratio to total balance of loans

			To	tal of four bar	nks			F	Resona Bank	_			Saita	ama Resona	Bank	
		End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
		2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
	Loans to borrowers in legal bankruptcy	0.12	(0.03)	0.41	0.15	0.53	0.11	(0.02)	(0.46)	0.13	0.57	0.06	(0.01)	(0.04)	0.07	0.10
	Past due loans	2.89	(0.65)	(3.17)	3.54	6.06	3.06	(0.68)	(3.61)	3.74	6.67	1.32	(0.19)	(0.41)	1.51	1.73
	Loans past due 3 months or more	0.11	(0.06)	(0.03)	0.17	0.14	0.09	(0.06)	(0.02)	0.15	0.11	0.10	(0.10)	(0.09)	0.20	0.19
	Restructured loans	1.90	(1.25)	(2.94)	3.15	4.84	2.15	(1.63)	(3.67)	3.78	5.82	0.90	(0.37)	(0.60)	1.27	1.50
Risk-managed loans, total 5.04 (1.99) (6.55) 7.03				11.59	5.42	(2.41)	(7.76)	7.83	13.18	2.40	(0.66)	(1.13)	3.06	3.53		

		Kir	ıki Osaka Baı	nk				Nara Bank	_	
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
Loans to borrowers in legal bankruptcy	0.37	(80.0)	(0.54)	0.45	0.91	0.41	(0.12)	(2.26)	0.53	2.67
Past due loans	4.82	(1.19)	(4.37)	6.01	9.19	4.14	0.14	(1.55)	4.00	5.69
Loans past due 3 months or more	0.26	0.00	(0.05)	0.26	0.31	0.21	0.07	0.15	0.14	0.06
Restructured loans	2.18	(0.01)	(1.34)	2.19	3.52	1.90	(0.29)	(0.68)	2.19	2.58
Risk-managed loans, total	7.64	(1.28)	(6.30)	8.92	13.94	6.67	(0.21)	(4.34)	6.88	11.01

2. Percentage of loan loss reserves to total risk-managed loans <Total of four banks, Non-consolidated figures for each bank>

(%)

< Total of four pariks, Nort-Consolidated in	guies ioi eaci	i Dalik>													(70)
		Tot	al of four bar	nks				Resona Bank	(Saita	ma Resona E	3ank	
	End of Sep.				End of Sep.	End of Sep.	of Sep. En			End of Sep.	End of Sep.	End of Sep.			End of Sep.
	2004 [A]				2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
Before partial direct write-off	73.64	4.55	11.02	69.09	62.62	76.10	6.17	13.76	69.93	62.34	59.91	3.65	4.77	56.26	55.14
After partial direct write-off	57.40	57.40 5.49 12.39 51.91 45.01				61.80	8.01	16.24	53.79	45.56	34.05	4.47	7.50	29.58	26.55

		Kii	nki Osaka Ba	nk				Nara Bank	_	
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
Before partial direct write-off	71.02	(1.86)	3.05	72.88	67.97	57.33	(0.74)	3.55	58.07	53.78
After partial direct write-off	50.90	(4.45)	1.93	55.35	48.97	33.88	(2.58)	-	36.46	-

^{*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

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<consolidated></consolidated>				(1	Millions of yen)
	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]
General reserve for possible loan losses	364,668	(113,356)	(183,651)	478,024	548,320
Specific reserve for possible loan losses	415,632	(126,604)	(575,262)	542,236	990,894
Special reserve for certain overseas loans	173	(101)	(201)	275	374
Total reserve for possible loan losses	780,474	(240,062)	(759,115)	1,020,536	1,539,590
Reserve for the specific borrowers under support	1,130	(794)	(81,801)	1,925	82,932
Reserve for possible losses on loans sold	-	-	(5,976)	-	5,976
Reserve for write-off of loans in the trust account	646	(54)	(124)	700	770

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

(Millions of yen)

		To	tal of four ban	ks				Resona Bank	=			Saita	ama Resona E	Bank	
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]
General reserve for possible loan losses	337,986	(111,263)	(188,668)	449,250	526,655	270,946	(103,820)	(165,112)	374,766	436,058	21,270	(3,128)	(967)	24,398	22,237
Specific reserve for possible loan losses	407,062	(107,415)	(395,917)	514,478	802,979	333,324	(81,491)	(333,984)	414,815	667,308	20,613	(163)	(1,021)	20,777	21,635
Special reserve for certain overseas loans	353	(308)	(404)	662	757	353	(308)	(404)	662	757	-	-	-	-	-
Total reserve for possible loan losses	745,402	(218,988)	(584,989)	964,390	1,330,392	604,623	(185,620)	(499,500)	790,243	1,104,124	41,883	(3,291)	(1,988)	45,175	43,872
Reserve for the specific borrowers under support	1,130	(794)	(89,406)	1,925	90,536	1,130	(794)	(81,801)	1,925	82,932	-	-	-	-	-
Reserve for possible losses on loans sold	-	-	(5,976)	-	5,976	-	-	(777)	-	777	-	-	-	-	-
Reserve for write-off of loans in the trust account	646	(54)	(124)	700	770	646	(54)	(124)	700	770	-	-	-	-	-

		Ki	nki Osaka Bar	ık				Nara Bank		
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]
General reserve for possible loan losses	44,371	(4,139)	(22,457)	48,511	66,829	1,399	(176)	(132)	1,575	1,531
Specific reserve for possible loan losses	51,420	(25,686)	(56,608)	77,106	108,029	1,703	(75)	(4,302)	1,778	6,005
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	95,792	(29,825)	(79,066)	125,618	174,858	3,102	(251)	(4,434)	3,353	7,536
Reserve for the specific borrowers under support	-	-	(7,604)	-	7,604	-	-	-	1	-
Reserve for possible losses on loans sold	-	-	(5,047)	-	5,047	-	-	(151)	•	151
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law </

(Millions of ven)

Total of lour banks, Non-consolidated lightes	or odori barilo										(Willions of year)				
		To	otal of four ban	ks				Resona Bank	_		Saitama Resona Bank				
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]
Unrecoverable or valueless claims	154,144	(49,609)	(489,336)	203,754	643,480	100,937	(27,577)	(383,431)	128,515	484,369	14,211	(4,761)	(11,090)	18,972	25,301
Risk claims	639,312	(159,600)	(577,285)	798,912	1,216,597	483,091	(134,576)	(518,263)	617,668	1,001,355	57,608	(3,104)	(3,453)	60,713	61,061
Special attention loans	521,309	(360,191)	(837,673)	881,500	1,358,982	406,461	(336,046)	(767,276)	742,507	1,173,737	51,542	(21,804)	(27,876)	73,347	79,419
Financial Reconstruction Law subtotal	1,314,765	(569,401)	(1,904,294)	1,884,167	3,219,060	990,491	(498,200)	(1,668,971)	1,488,691	2,659,462	123,362	(29,670)	(42,419)	153,033	165,782
Normal claims	25,960,893	(93,362)	413,802	26,054,255	25,547,090	18,426,286	(217,685)	(63,459)	18,643,972	18,489,745	5,074,272	168,935	499,714	4,905,337	4,574,557
Financial Reconstruction Law total	27,275,658	(662,763)	(1,490,492)	27,938,422	28,766,151	19,416,777	(715,886)	(1,732,431)	20,132,664	21,149,208	5,197,634	139,264	457,294	5,058,370	4,740,340
Partial direct write-offs	816,749	(226,731)	(674,145)	1,043,481	1,490,895	599,416	(199,236)	(565,125)	798,652	1,164,541	79,421	(13,839)	(25,969)	93,260	105,391

		Ki	nki Osaka Bar	nk		Nara Bank_						
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.		
	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]	2004 [A]	[A] - [B]	[A] - [C]	2004 [B]	2003 [C]		
Unrecoverable or valueless claims	36,933	(17,169)	(89,600)	54,102	126,533	2,061	(101)	(5,213)	2,162	7,275		
Risk claims	94,359	(22,226)	(56,316)	116,586	150,676	4,252	307	748	3,945	3,504		
Special attention loans	60,392	(2,125)	(42,063)	62,518	102,456	2,912	(214)	(456)	3,126	3,369		
Financial Reconstruction Law subtotal	191,685	(41,521)	(187,981)	233,206	379,666	9,226	(8)	(4,921)	9,234	14,148		
Normal claims	2,327,509	(47,827)	(36,562)	2,375,337	2,364,072	132,824	3,216	14,109	129,608	118,715		
Financial Reconstruction Law total	2,519,194	(89,349)	(224,543)	2,608,543	2,743,738	142,051	3,208	9,187	138,843	132,863		
Partial direct write-offs	132,808	(13,949)	(88,153)	146,757	220,961	5,104	293	5,104	4,811	-		

5. Coverage ratios by type of borrower

<total ba<="" four="" of="" th=""><th>nks, Non-consolidated</th><th>figures of eacl</th><th>(%)</th></total>	nks, Non-consolidated	figures of eacl	(%)			
			To	tal of four ban	ks	
		End of September			End of March	End of September
		2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
Unrecoverable or va	alueless claims	100.00	-	-	100.00	100.00
Covered by colla	ateral, guarantees, etc.	94.62	4.42	7.94	90.20	86.68
Covered by rese		5.37	(4.42)	(7.94)	9.79	13.31
	collateral, guarantees,	100.00	-	-	100.00	100.00
Risk claims		94.63	1.63	1.68	93.00	92.95
Covered by colla	ateral, guarantees, etc.	37.30	2.30	1.56	35.00	35.74
Covered by rese		57.32	(0.67)	0.12	57.99	57.20
	o against the portion not collateral, quarantees,	91.44	2.21	2.42	89.23	89.02

			Resona Bank	_	
	End of September			End of March	End of September
	2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	2003 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	94.84	1.75	6.23	93.09	88.61
Covered by reserves	5.15	(1.75)	(6.23)	6.90	11.38
covered by collateral, guarantees,	100.00	-	-	100.00	100.00
Risk claims	93.79	1.98	1.69	91.81	92.10
Covered by collateral, guarantees, etc.	29.98	1.01	(2.34)	28.97	32.32
Covered by reserves	63.80	0.97	4.02	62.83	59.78
covered by collateral, guarantees,	91.13	2.66	2.80	88.47	88.33

		Saita	ma Resona B	ank	
	End of			End of March	End of
	September 2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	September 2003 [C]
Unrecoverable or valueless claims	100.00	-	-	100.00	100.00
Covered by collateral, guarantees, etc.	96.88	4.63	4.72	92.25	92.16
Covered by reserves	3.11	(4.63)	(4.72)	7.74	7.83
Reserve ratio against the portion not covered by collateral, guarantees,	100.00	-	-	100.00	100.00
Risk claims	95.35	1.78	3.67	93.57	91.68
Covered by collateral, guarantees, etc.	62.14	(1.06)	1.15	63.20	60.99
Covered by reserves	33.20	2.83	2.52	30.37	30.68
Reserve ratio against the portion not covered by collateral, guarantees,	87.73	5.19	9.08	82.54	78.65

		Ki	nki Osaka Ban	ık	
	End of September 2004 [A]	[A] -[B]	[A] - [C]	End of March 2004 [B]	End of September 2003 [C]
Unrecoverable or valueless claims	100.00	. , . ,		100.00	100.00
Covered by collateral, guarantees, etc.	93.81	11.02	12.58	82.79	81.23
Covered by reserves	6.18	(11.02)	(12.58)	17.20	18.76
Reserve ratio against the portion not covered by collateral, guarantees,	100.00	-	-	100.00	100.00
Risk claims	98.56	(0.47)	(0.48)	99.03	99.04
Covered by collateral, guarantees, etc.	58.50	6.97	10.89	51.53	47.61
Covered by reserves	40.05	(7.45)	(11.38)	47.50	51.43
Reserve ratio against the portion not covered by collateral, guarantees,	96.54	(1.46)	(1.64)	98.00	98.18

				Nara Bank		
		End of			End of March	End of
		September 2004 [A]	[A] -[B]	[A] - [C]	2004 [B]	September 2003 [C]
Ur	recoverable or valueless claims	100.00	-	-	100.00	100.00
	Covered by collateral, guarantees, etc.	83.03	(2.14)	49.39	85.17	33.64
	Covered by reserves	16.96	2.14	(49.39)	14.82	66.35
	Reserve ratio against the portion not covered by collateral, guarantees,	100.00	-	-	100.00	100.00
Ri	sk claims	93.42	1.46	(0.25)	91.96	93.67
	Covered by collateral, guarantees, etc.	61.92	5.21	0.29	56.71	61.63
	Covered by reserves	31.50	(3.74)	(0.54)	35.24	32.04
	Reserve ratio against the portion not covered by collateral, guarantees.	82.74	1.32	(0.77)	81.42	83.51

6. Results of Self-Assessment of Asset Quality

(1) Total of four banks

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Disclosure Coverage Category II Category III Category IV Categories Ratio under Obligor Coverage Categories Exposures Exposures Exposures Exposures under FRL FRL Criteria Classification Reserves Bankrupt and Unrecoverable 48.8 105.2 8.2 Unrecoverable Effectively Bankrupt or Valueless Reserve Direct or Valueless Obligors Claims Ratio Write-offs Claims Collateral 154.1 154.1 100% /Guarantee 145.8 100.00% Reserves 433.5 171.4 34.3 366.5 Risk Doubtful Obligors Risk Claims Claims Collateral 94.63% Reserve /Guarantee 639.3 639.3 Ratio 91.44% 238.5 Claims Reserves Claims in Need of 65.5 591.1 in Need of 165.2 Special Attention Special Collateral Special Obligors Attention /Guarantee Attention 521.3 199.8 70.01% 656.7 Subtotal 1,314.7 Watch Obligors Non-classified Other Watch Claims 387.4 1.481.4 Obligors 1,868.8 25,960.8 Coverage Ratio Normal Obligors against 23,956.6 Total Claims 23,956.6 85.50% Category III Category IV Total Exposures Total Normal Category II 27,275.6 27,275.6 24,892.0 2,349.2 34.3

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(2) Resona Bank (Non-consolidated)

(3) Saitama Resona Bank (Non-consolidated)

				Se	elf-Asses	sment o	f Asset Quality	,		(Billions of yen)				Se	elf-Assessment c	of Asset Quality	,		(Billions of yen)
Obligor Classific	Exposure Categories ation	Disclosure Categories under FRL		rmal esures	Catego Expos		Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	Obligor Classific		Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category W Exposures	Coverage	Coverage Ratio under FRL Criteria
	ankrupt and tively Bankrupt Obligors 100.9	Unrecoverable or Valueless Claims 100.9	B) T) Total)	29.1 0.1 29.2	B) T) Total)	70.3 1.2 71.6	Reserve Ratio 100%	Direct Write-offs	Reserves 5.2 Collateral /Guarantee 95.7	Unrecoverable or Valueless Claims		Bankrupt and ctively Bankrupt Obligors 14.2	Unrecoverable or Valueless Claims 14.2	3.5	10.6	Reserve Ratio 100%	Direct Write-offs	Reserves 0.4 Collateral /Guarantee 13.7	Unrecoverable or Valueless Claims
Dou	ibtful Obligors 483.0	Risk Claims 483.0	B) T) Total)	341.8 0.0 341.8	B) T) Total)	108.0 3.1 111.2	B) 29.9 T) 0.0 Total) 29.9 Reserve Ratio 91.13%		Reserves 308.2 Collateral /Guarantee	Risk Claims 93.79%	Do	ubtful Obligors 57.6	Risk Claims 57.6	25.9	29.0	2.6 Reserve Ratio 87.73%		Reserves 19.1 Collateral /Guarantee	Risk Claims 95.35%
Watch	Special Attention Obligors 511.6	Claims in Need of Special Attention 406.4 Subtotal 990.4	B) T) Total)	48.6 1.6 50.3	B) T) Total)	455.4 5.8 461.3		•	Reserves 127.8 Collateral /Guarantee 143.5	Claims in Need of Special Attention 66.77%	Watch	Special Attention Obligors 70.1	Claims in Need of Special Attention 51.5 Subtotal 123.3	6.7	63.4			Reserves 11.5 Collateral /Guarantee 25.5	Claims in Need of Special Attention 71.96%
Obligors	Other Watch Obligors 1,423.1	Non-classified Claims 18,426.2	B) T) Total)	247.3 0.2 247.5	T)	1,166.7 8.8 1,175.5				Special Attention Loans B) 399.6 T) 6.8 Total) 406.4	Obligors	Other Watch Obligors 188.4	Non-classified Claims 5,074.2	29.0	159.4				
	rmal Obligors 16,897.9		T)	16,705.7 192.1 16,897.9						Total Coverage Ratio 83.33%	No	ormal Obligors 4,867.1		4,867.1					Total Coverage Ratio 86.11%
	al Exposures 19,416.7	Total 19,416.7	17,5	rmal 666.9	Catego 1,819		Category Ⅲ 29.9	Category IV			То	otal Exposures 5,197.6	Total 5,197.6	Normal 4,932.4	Category II 262.4	Category Ⅲ 2.6	Category IV		

^{*} B) refers to banking account and T) refers to trust account.

(4) Kinki Osaka Bank (Non-consolidated)

(5) Nara Bank (Non-consolidated)

			Se	elf-Assessment o	f Asset Quality	y		(Billions of yen)				Se	lf-Assessment o	f Asset Quality	,		(Billions of yen)
Obligor Classific	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	Obligor Classifi		Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
	eankrupt and ctively Bankrupt Obligors 36.9	Unrecoverable or Valueless Claims 36.9	15.1	21.8	Reserve Ratio 100%	Direct Write-offs	Reserves 2.2 Collateral /Guarantee 34.6	Unrecoverable or Valueless Claims		Bankrupt and ectively Bankrupt Obligors	Unrecoverable or Valueless Claims 2.0	0.9	1.1	Reserve Ratio 100%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 1.7	Unrecoverable or Valueless Claims
Doi	ubtful Obligors 94.3	Risk Claims 94.3	62.9	30.0	1.4 Reserve Ratio 96.54%		Reserves 37.7 Collateral /Guarantee	Risk Claims 98.56%	Do	oubtful Obligors 4.2	Risk Claims 4.2	2.8	1.1	Reserve Ratio 82.74%		Reserves 1.3 Collateral /Guarantee	Risk Claims 93.42%
Watch Obligors	Special Attention Obligors 71.3	Claims in Need of Special Attention 60.3 Subtotal 191.6	8.1	63.1		•	Reserves 24.7 Collateral /Guarantee 29.4	Claims in Need of Special Attention 89.75%	Watch Obligor		Claims in Need of Special Attention 2.9 Subtotal 9.2	0.3	3.2			Reserves 0.9 Collateral /Guarantee 1.3	Claims in Need of Special Attention 79.77%
Obligors	Other Watch Obligors 245.1	Non-classified Claims 2,327.5	106.0	139.1					Obligon	Other Watch Obligors 12.0	Non-classified Claims 132.8	4.7	7.2				
No	rmal Obligors 2,071.3		2,071.3					Total Coverage Ratio 96.06%	N	lormal Obligors 120.1		120.1					Total Coverage Ratio 90.58%
To	tal Exposures 2,519.1	Total 2,519.1	Normal 2,263.5	Category II 254.2	Category III 1.4	Category IV			Тс	otal Exposures 142.0	Total 142.0	Normal 129.0	Category II 12.7	Category III 0.2	Category IV		

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

<Total of four banks>

(1) Portion in or prior to the first half of fiscal 2000

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

	_								(Billion	ns of yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	419.6	373.0	292.9	238.3	199.3	144.0	129.4	40.5	24.2	(16.2)
Risk claims	1,135.3	723.7	575.8	371.7	328.6	114.4	64.1	31.0	18.2	(12.8)
Total	1,554.9	1,096.7	868.7	610.1	528.0	258.4	193.5	71.6	42.5	(29.1)
									<a>>	

(2) Portion in the latter half of fiscal 2000

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

	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,
	2001	2001	2002	2002	2003	2003
Unrecoverable or valueless claims	57.9	34.1	38.0	51.0	38.2	17.9
Risk claims	401.8	337.9	273.5	121.8	83.6	68.1
Total	459.7	372.1	311.5	172.8	121.9	86.0

(3) Portion in the first half of fiscal 2001						
	121	Dortion	in the	first half	of finant	2004

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

							(Billior	ns of yen)
	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2001	2002	2002	2003	2003	2004	2004	Change
Inrecoverable or valueless claims	54.2	38.0	31.8	25.4	19.0	4.9	3.5	(1.4)
Risk claims	148.4	82.5	59.3	37.3	23.4	17.2	5.0	(12.2)
Total	202.7	120.6	91.2	62.7	42.4	22.2	8.6	(13.6)
							<e></e>	<f></f>

(4) Portion in the latter half of fiscal 2001

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

•							ns of yen)
	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2002	2002	2003	2003	2004	2004	Change
	128.0	103.5	94.9	92.5	42.8	31.2	(11.6)
	870.3		226.3	96.0	40.1	23.5	(16.5)
	998.3	710.6	321.3	188.5	82.9	54.7	(28.1)
						-C-	∠H.\

(5) Portion in the first half of fiscal 2002

Unrecoverable or valueless claims Risk claims

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

Unrecoverable or valueless claims	
Risk claims	
Total	

				(Billio	ns of yen)
Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2002	2003	2003	2004	2004	Change
46.7	34.3	29.7	16.3	10.9	(5.4)
140.5	96.4	52.5	21.7	12.7	(9.0)
187.3	130.7	82.2	38.1	23.6	(14.4)
				<l>></l>	داء

(6) Portion in the latter half of fiscal 2002

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

Unrecoverable or valueless claims
Risk claims
Total

	,			ns of yen)
Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2003	2003	2004	2004	Change
51.7	46.9	23.9	14.3	(9.5)
194.5	95.6	50.9	34.7	(16.2)
246.3	142.6	74.8	49.0	(25.7)
			-16-	

(7) Portion in the first half of fiscal 2003

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

,			ns of yen)
	Mar. 31,	Sep. 30,	
2003	2004	2004	Change
307.8	41.1	27.6	(13.4)
816.6	404.7	206.7	(198.0
1,124.5	445.9	234.4	(211.4)
		<m></m>	<n></n>

(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims	
Risk claims	
Total	

Unrecoverable or valueless claims Risk claims

(Billions of yen)							
Mar. 31,	Sep. 30,						
2004	2004	Change					
25.2	17.1	(8.0)					
219.6	110.5	(109.1)					
244.9	127.7	(117.2)					
	<0>	<p></p>					

(Billions of yen)

(9) Portion in the first half of fiscal 2004

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

Unrecoverable or valueless claims	Ī
Risk claims	
Total	
	-

Billio	ns of yen)
	Sep. 30,
	2004
	18.6
	219.7
	238.4
	<q></q>

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

rotal of the figures reported in (1) to (9) above.						(DIIIIOI	is or yen)			
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	419.6	430.9	381.3	442.4	432.5	388.8	643.4	203.7	154.1	(49.6)
Risk claims	1,135.3	1,125.5	1,062.2	1,598.2	1,257.5	752.9	1,216.5	798.9	639.3	(159.6)
Total	1.554.9	1.556.5	1.443.6	2.040.7	1.690.1	1.141.7	1.860.0	1.002.6	793.4	(209.2)

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	48.9	Direct write-offs	(162.1)
Restructuring type disposal	1.4	Other	20.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	15.8
Sales of claims	120.9	Improvement in borrowers' conditions	4.2
	-	Total	29.1
			

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	5.5	Direct write-offs	(15.3)
Restructuring type disposal	-	Other	3.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.8
Sales of claims	14.3	Improvement in borrowers' conditions	0.2
		Total	7.7
		•	·D·

2) Loans placed off the balance sheets (Billions of yen)

1H of FY 2004		1H of FY 2004
1.0	Direct write-offs	(5.7)
0.0	Other	10.9
7 -	Collection, repayment, etc.	10.2
7.3	Improvement in borrowers' conditions	0.7
	Total	13.6
	1.0 0.0	7.3 Improvement in borrowers' conditions

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	11.0	Direct write-offs	(21.9)
Restructuring type disposal	0.2	Other	18.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	15.1
Sales of claims	20.7	Improvement in borrowers' conditions	2.9
•	-	Total	28.1

2) Loans placed off the balance sheets (Billions of ven)

, .	1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.8	Direct write-offs	(6.5)
Restructuring type disposal	0.0	Other	11.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	8.5
Sales of claims	8.8	Improvement in borrowers' conditions	2.6
		Total	14.4
		2	

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.5	Direct write-offs	(7.1)
Restructuring type disposal	0.9	Other	17.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	10.9
Sales of claims	14.3	Improvement in borrowers' conditions	6.2
		Total	25.7

2) Loans placed off the balance sheets (Billions of yen)

,,	1H of FY 2004		1H of FY 2004
Liquidation type disposal	38.2	Direct write-offs	23.6
Restructuring type disposal	13.2	Other	101.2
Improvement in operating conditions, etc.	3.1	Collection, repayment, etc.	43.0
Sales of claims	31.9	Improvement in borrowers' conditions	58.1
•		Total	211.4

	1H of FY 2004		1H of FY 2004		
Liquidation type disposal	0.0	Direct write-offs	26.9		
Restructuring type disposal	8.6	Other	47.3		
Improvement in operating conditions, etc.	0.5	Collection, repayment, etc.	28.8		
Sales of claims	33.6	Improvement in borrowers' conditions	18.5		
		Total	117.2		
			<p></p>		

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

(Billions of yen)			
Legal liquidation	5.6		
Measures similar to legal liquidation	1.1		
Partition into good and bad portions	-		
Partial direct write-off of small claims	14.0		
Entrustment of claims to RCC	-		
Total	20.9		

3) Of the claims reported in (C), claims for which certain

preparatory arrangements have been made for off-balancing

1H of FY 2004
1.1
0.6
-
4.6
-
6.4

3) Of the claims reported in (E), claims for which certain

preparatory arrangements have been made for off-balancing				
(Billions of yen)	1H of FY 2004			
Legal liquidation	1.2			
Measures similar to legal liquidation	-			
Partition into good and bad portions				
Partial direct write-off of small claims	2.0			
Entrustment of claims to RCC	-			
Total	3.2			
2) Of the plainer reported in (C) plainer for which contains				

3) Of the claims reported in (G), claims for which certain

preparatory arrangements have been made for off-balancing

3.1
0.5
-
7.2
-
10.8

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

	(Billions of yen)	1H Of FY 2004
Legal liquidation		1.6
Measures similar to legal liquidation		•
Partition into good and bad portions		-
Partial direct write-off of small claims		8.0
Entrustment of claims to RCC		-
Total		9.6
0) O(the exterior content to (10) etc.	for which come	

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

preparatory arrangements have been made for on	
(Billions of y	en) 1H of FY 2004
Legal liquidation	2.7
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	10.5
Entrustment of claims to RCC	-
Total	13.2

3) Of the claims reported in (M), claims for which certain

preparatory arrangements have been made for on-bar	
(Billions of yen)	1H of FY 2004
Legal liquidation	4.9
Measures similar to legal liquidation	1.1
Partition into good and bad portions	-
Partial direct write-off of small claims	14.9
Entrustment of claims to RCC	-
Total	21.0
3) Of the claims reported in (O), claims for which certa	ain

preparatory arrangements have been made for off-balancing

(Billions of yen)	1H of FY 2004
	6.3
	5.9
	-
	10.2
	•
	22.5
	(Billions of yen)

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

	(Billions of yen)	1H of FY 2004
Legal liquidation		7.7
Measures similar to legal liquidation		0.4
Partition into good and bad portions		-
Partial direct write-off of small claims		9.4
Entrustment of claims to RCC		-
Total		17.6

<Resona Bank > (Banking and trust accounts)

(1) Portion in or prior to the first half of fiscal 2000

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

									(Billior	ns of yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	346.5	309.0	237.9	191.0	156.6	91.2	88.6	21.3	12.6	(8.6)
Risk claims	1,012.7	631.9	495.5	303.4	266.8	68.6	24.3	14.1	5.9	(8.1)
Total	1,359.2	940.9	733.4	494.4	423.4	159.9	113.0	35.5	18.6	(16.8)
									~ A ~	,D.

(2) Portion in the latter half of fiscal 2000

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

									ns or yen)
	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2001	2001	2002	2002	2003	2003	2004	2004	Change
	40.1	27.2	30.9	44.7	30.5	12.0	4.5	2.7	(1.7)
	374.1	330.2	268.9	118.2	73.8	60.4	7.5	3.9	(3.6)
	414.3	357.5	299.8	163.0	104.3	72.4	12.0	6.6	(5.3)
								٠.	٠٠.

(3) Portion in the first half of fiscal 2001

Unrecoverable or valueless claims

Risk claims

Risk claims

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

Unrecoverable or valueless claims
Risk claims
Total

							lis or yell)
Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2001	2002	2002	2003	2003	2004	2004	Change
42.0	28.0	21.8	16.6	11.9	2.9	2.2	(0.6)
116.3	66.6	50.7	24.7	16.9	11.5	1.8	(9.7)
158.4	94.7	72.5	41.4	28.9	14.4	4.0	(10.4)
						<e></e>	<f></f>

(4) Portion in the latter half of fiscal 2001

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

					(Billio	ns of yen)
Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2002	2002	2003	2003	2004	2004	Change
104.1	83.6	73.6	77.5	38.5	29.0	(9.4)
852.7	598.5	211.1	85.5	31.3	16.0	(15.3)
956.8	682.2	284.8	163.0	69.9	45.1	(24.8)
					<g></g>	<h></h>

(5) Portion in the first half of fiscal 2002

Unrecoverable or valueless claims

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

Unrecoverable or valueless claims
Risk claims
Total

					ns of yen)
Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2002	2003	2003	2004	2004	Change
35.8	22.0	15.6	6.0	3.9	(2.0)
88.8	52.1	29.6	13.5	7.6	(5.9)
124.7	74.1	45.2	19.6	11.5	(8.0)
				<l></l>	<./>

(6) Portion in the latter half of fiscal 2002

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

Unrecoverable or valueless claims	
Risk claims	
Total	

				ns or yen)
Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2003	2003	2004	2004	Change
33.7	21.9	11.9	7.8	(4.1)
126.8	66.2	32.0	19.1	(12.9)
160.6	88.2	44.0	26.9	(17.0)
			<k></k>	<l></l>

(7) Portion in the first half of fiscal 2003

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

			(Billior	ns of yen)
	Sep 30,	Mar. 31,	Sep. 30,	
	2003	2004	2004	Change
Inrecoverable or valueless claims	256.4	26.1	19.5	(6.6)
tisk claims	718.1	335.3	162.6	(172.7)
otal	974.6	361.5	182.1	(179.4)
			<m></m>	<n></n>

(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims	
Risk claims	
Total	

	ns or yen)	
Mar. 31,	Sep. 30,	
2004	2004	Change
16.9	11.8	(5.1)
172.0	80.6	(91.4)
189.0	92.4	(96.5)
-	<0>	<p></p>

(9) Portion in the first half of fiscal 2004

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

Unrecoverable or valueless claims	
Risk claims	
Total	

(Billio	ns of yen)
	Sep. 30,
	2004
	11.1
	185.2
	196.3
	<q></q>

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

- ' '	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	346.5	349.1	307.2	354.1	342.7	267.9	484.3	128.5	100.9	(27.5)
Risk claims	1,012.7	1,006.1	942.1	1,491.7	1,123.2	557.4	1,001.3	617.6	483.0	(134.5)
Total	1 359 2	1 355 2	1 249 4	1 845 9	1.465.9	825.3	1.485.7	746 1	584 0	(162.1)

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	48.9	Direct write-offs	(147.5)
Restructuring type disposal	0.4	Other	13.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	11.3
Sales of claims	101.0	Improvement in borrowers' conditions	2.5
		Total	16.8
			∠B>

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	5.5	Direct write-offs	(13.7)
Restructuring type disposal	-	Other	2.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.2
Sales of claims	11.2	Improvement in borrowers' conditions	0.1
		Total	5.3
		2	

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	1.0	Direct write-offs	(6.2)
Restructuring type disposal	0.0	Other	10.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	9.6
Sales of claims	5.5	Improvement in borrowers' conditions	0.3
		Total	10.4

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	11.0	Direct write-offs	(14.4)
Restructuring type disposal	0.2	Other	16.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	13.9
Sales of claims	11.7	Improvement in borrowers' conditions	2.2
		Total	24.8
			ZH5

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.8	Direct write-offs	(4.9)
Restructuring type disposal	0.0	Other	6.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	4.6
Sales of claims	5.8	Improvement in borrowers' conditions	1.4
		Total	8.0
			<. >

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.5	Direct write-offs	(3.2)
Restructuring type disposal	0.0	Other	10.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	6.2
Sales of claims	9.2	Improvement in borrowers' conditions	4.3
		Total	17.0
		•	-1.

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	38.0	Direct write-offs	22.3
Restructuring type disposal	12.3	Other	85.7
Improvement in operating conditions, etc.	3.1	Collection, repayment, etc.	37.5
Sales of claims	17.8	Improvement in borrowers' conditions	48.1
		Total	179.4
			<n></n>

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.0	Direct write-offs	25.6
Restructuring type disposal	8.5	Other	32.4
Improvement in operating conditions, etc.	0.5	Collection, repayment, etc.	21.4
Sales of claims	29.2	Improvement in borrowers' conditions	11.0
		Total	96.5
			<p></p>

3) Of the claims reported in (A), claims for which certain

preparatory arrangements have been made for off-balancing

	(Billions of yen)	1H of FY 200-
Legal liquidation		3.3
Measures similar to legal liquidation		1.0
Partition into good and bad portions		
Partial direct write-off of small claims		6.8
Entrustment of claims to RCC		
Total		11.2
0) 0(4) 1 :	, ,,,,	

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

(Billions of yen	1H of FY 2004
Legal liquidation	0.7
Measures similar to legal liquidation	0.6
Partition into good and bad portions	-
Partial direct write-off of small claims	1.5
Entrustment of claims to RCC	-
Total	2.8

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

(Billions	of yen) 1H of FY 2004
Legal liquidation	0.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.8
Entrustment of claims to RCC	-
Total	1.7
 Of the claims reported in (G), claims for whi 	ch certain

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

(Billions of yen)	1H of FY 2004
egal liquidation	2.7
Measures similar to legal liquidation	0.5
Partition into good and bad portions	-
Partial direct write-off of small claims	5.3
Intrustment of claims to RCC	-
Total	8.6

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

1H of FY 2004
0.3
-
-
2.6
-
2.9

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

(Billions of year	1) 1H of FY 2004
Legal liquidation	1.7
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	5.2
Entrustment of claims to RCC	_

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

(Billions of yen)	1H of FY 2004
Legal liquidation	2.4
Measures similar to legal liquidation	0.2
Partition into good and bad portions	-
Partial direct write-off of small claims	8.9
Entrustment of claims to RCC	-
Total	11 7

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

	(Billions of yen)	1H of FY 2004
Legal liquidation		4.7
Measures similar to legal liquidation		5.9
Partition into good and bad portions		-
Partial direct write-off of small claims		6.5
Entrustment of claims to RCC		-
Total	,	17.3

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

(Billions of yen)	1H of FY 2004
Legal liquidation	4.0
Measures similar to legal liquidation	0.4
Partition into good and bad portions	-
Partial direct write-off of small claims	5.5
Entrustment of claims to RCC	-
Total	10.0

<Saitama Resona Bank>

(1) Portion in or prior to the first half of fiscal 2000

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

,							,		(Billio	ns of yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	-	-		-		14.8	10.1	7.9	4.3	(3.5)
Risk claims	-	-	-	-	-	7.2	5.4	4.3	2.8	(1.4)
Total	-					22.1	15.5	12.2	7.2	(5.0)
									-Λ \-	∠B>

(2) Portion in the latter half of fiscal 2000

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

	Mar. 31,	Sep. 30,	Mar. 31,	Se
	2001	2001	2002	2
Unrecoverable or valueless claims	-	-	-	
Risk claims		-	-	
Total		-	-	

_							(Billio	ns of yen)
Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2001	2001	2002	2002	2003	2003	2004	2004	Change
-	-	-	-	2.7	2.5	2.3	2.2	(0.1)
-	-	-	-	6.8	4.2	3.5	2.3	(1.1)
-				9.6	6.7	5.8	4.5	(1.2)
							<c></c>	<d></d>

(3) Portion in the first half of fiscal 2001

Unrecoverable or valueless claims

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

						(Billio	ns of yen)
Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2001	2002	2002	2003	2003	2004	2004	Change
-	-		0.9	1.4	0.4	0.1	(0.2)
-	-		7.4	2.2	1.6	1.3	(0.3)
-			8.4	3.7	2.1	1.5	(0.5)
						<f></f>	<f></f>

(4) Portion in the latter half of fiscal 2001

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

						(Billion	ns of yen)
	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2002	2002	2003	2003	2004	2004	Change
le or valueless claims	-	-	4.2	3.5	1.7	0.8	(8.0)
	-	-	10.2	6.5	5.9	5.1	(0.7)
	-	-	14.5	10.0	7.6	6.0	(1.6)
						<g></g>	<h></h>

(5) Portion in the first half of fiscal 2002

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

Unrecoverable or valueless claims
Risk claims
Total

					ns or yen)
	Mar. 31,		Mar. 31,	Sep. 30,	
2002	2003	2003	2004	2004	Change
	1.0	1.1	1.3	0.7	(0.5)
-	3.9	3.2	1.7	1.7	(0.0)
-	4.9	4.3	3.1	2.5	(0.6)
				als.	2 ls

(6) Portion in the latter half of fiscal 2002

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

Unrecoverable or valueless claims
Risk claims
Total

				ns of yen)
Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2003	2003	2004	2004	Change
5.6	4.5	2.0	1.3	(0.7)
25.4	15.6	11.2	9.3	(1.9)
31.0	20.2	13.3	10.6	(2.6)
			<k></k>	<l></l>

(7) Portion in the first half of fiscal 2003

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

,			ns of yen)
	Mar. 31,	Sep. 30,	
2003	2004	2004	Change
1.9	1.3	0.9	(0.3)
23.7	17.0	10.4	(6.6)
25.6	18.4	11.3	(7.0)
		<m></m>	<n></n>

(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims
Risk claims
Total

Unrecoverable or valueless claims

(9) Portion in the first half of fiscal 2004

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

Unrecoverable or valueless claims
Risk claims
Total

(Billions of yen)					
	Sep. 30,				
	2004				
	2.9				
	16.1	ı			
	19.1				
	٠0٠				

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

Total of the figures reported in (1) to (9) above. (Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep 30, 2002	Mar. 31, 2003	Sep 30, 2003	Mar 31, 2004	Sep 30, 2004	Change
Unrecoverable or valueless claims	-	-	-	-	-	29.4	25.3	18.9	14.2	(4.7)
Risk claims	-	-	-	-	-	61.2	61.0	60.7	57.6	(3.1)
Total	-	-	-	-	-	90.7	86.3	79.6	71.8	(7.8)

2) I see a placed off the belonce shoots (Dillions of year)

2) Zodno placod on the balance choice (Billion	1H of FY 2004		1H of FY 2004
Liquidation type disposal	_	Direct write-offs	(7.4)
Restructuring type disposal	0.6	Other	2.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.1
Sales of claims	9.0	Improvement in borrowers' conditions	0.5
		Total	5.0

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	(0.9)
Restructuring type disposal	-	Other	0.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.4
Sales of claims	1.7	Improvement in borrowers' conditions	0.0
		Total	1.2
			<d></d>

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	0.0
Restructuring type disposal	-	Other	0.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.2
Sales of claims	0.1	Improvement in borrowers' conditions	0.0
		Total	0.5
			<f></f>

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004	<u>[</u>	1H of FY 2004
Liquidation type disposal	-	- Direct write-offs	(4.8)
Restructuring type disposal	-	- Other	0.8
Improvement in operating conditions, etc.	-	 Collection, repayment, etc. 	0.6
Sales of claims	5.6	Improvement in borrowers' conditions	0.2
		Total	1.6
		<u> </u>	<h></h>

2) Loans placed off the balance sheets (Billions of ven)

2) Loans placed on the balance sheets (billion			
	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	(0.5)
Restructuring type disposal	-	Other	0.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.5
Sales of claims	0.5	Improvement in borrowers' conditions	0.0
		Total	0.6
			<j></j>

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	(1.0)
Restructuring type disposal	0.7	Other	2.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.7
Sales of claims	0.3	Improvement in borrowers' conditions	0.9
•		Total	2.6
			<l></l>

2) Loans placed off the balance sheets (Billions of yen)

_	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	0.5
Restructuring type disposal	-	Other	2.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.3
Sales of claims	3.7	Improvement in borrowers' conditions	1.3
		Total	7.0
			NI NI

2) Loans placed off the balance sheets (Billions of yen)

, ,	1H of FY 2004]	1H of FY 2004
Liquidation type disposal	-	Direct write-offs	(0.0)
Restructuring type disposal	0.0	Other	8.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	5.0
Sales of claims	0.0	Improvement in borrowers' conditions	3.0
		Total	8.1
		•	_D\

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

(Billions of yen)	1H of FY 2004
	3.0
	0.0
	1.7
	2.6
	(Billions of yen)

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

(Billions of y	en) 1H of FY 2004
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.1
Entrustment of claims to RCC	-
Total	2.2
0) 0(:: : : : : : : : : : : : : : : : : :	

3) Of the claims reported in (E), claims for which certain

arionig
1H of FY 2004
-
-
-
0.1
-
0.1

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

	(Billions of yen)	1H of FY 2004
Legal liquidation		0.3
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		0.5
Entrustment of claims to RCC		-
Total		0.8
		0.8

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

(Billions of yen)	1H of FY 2004
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	0.7

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

(Billions of yen)	1H of FY 2004
Legal liquidation		0.1
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		1.1
Entrustment of claims to RCC		_
Total		1.3

3) Of the claims reported in (M), claims for which certain

preparatory arrangements have been made for off-balancing

preparatory arrangements have been made for off-balancing					
(Billions of yen)	1H of FY 2004				
Legal liquidation	0.0				
Measures similar to legal liquidation	0.9				
Partition into good and bad portions	-				
Partial direct write-off of small claims	0.9				
Entrustment of claims to RCC	-				
Total	1.8				

3) Of the claims reported in (O), claims for which certain

preparatory arrangements have been made for off-balancing

preparatory arrangements have been made for off-balancing					
(Billions of yen)	1H of FY 2004				
Legal liquidation	0.0				
Measures similar to legal liquidation	-				
Partition into good and bad portions	-				
Partial direct write-off of small claims	0.4				
Entrustment of claims to RCC	-				
Total	0.4				

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

preparatory arrangements have been made for on-balancing					
(Billions of yen)	1H of FY 2004				
Legal liquidation	1.8				
Measures similar to legal liquidation	-				
Partition into good and bad portions	-				
Partial direct write-off of small claims	1.1				
Entrustment of claims to RCC	-				
Total	2.9				

<Kinki Osaka Bank >

(1) Portion in or prior to the first half of fiscal 2000

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

-									(Billior	ns of yen)
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	68.1	58.9	49.7	42.2	37.8	33.9	26.3	10.2	6.3	(3.8)
Risk claims	119.4	89.9	78.9	67.1	60.6	37.4	33.7	12.1	9.0	(3.0)
Total	187.6	148.8	128.7	109.4	98.4	71.3	60.1	22.3	15.4	(6.9)
									- 1	4D.

(2) Portion in the latter half of fiscal 2000

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

									ns of yen)
	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	16.8	6.1	6.0	5.0	3.7	2.2	1.5	0.9	(0.6)
Risk claims	26.1	6.2	3.5	2.7	2.2	2.7	1.4	1.1	(0.3)
Total	43.0	12.4	9.5	7.8	6.0	4.9	3.0	2.1	(0.9)
·							,	-0-	∠D>

(3) Portion in the first half of fiscal 2001

Unrecoverable or valueless claims

Unrecoverable or valueless claims

Risk claims

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

						(Billion	ns of yen)
Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2001	2002	2002	2003	2003	2004	2004	Change
11.5	9.4	9.5	7.4	5.2	1.4	0.9	(0.4)
30.8	14.7	7.8	4.5	3.8	3.6	1.6	(2.0)
42.3	24.2	17.4	12.0	9.1	5.1	2.5	(2.5)
						<f></f>	<f></f>

(4) Portion in the latter half of fiscal 2001

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

:O (1	3 (Financial Reconstruction Law Ontena)									
		(Billio	ns of yen)							
	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,				
	2002	2002	2003	2003	2004	2004	Change			
	22.7	19.1	16.4	11.0	2.4	1.1	(1.2)			
	17.5	8.5	4.9	4.0	2.8	2.3	(0.4)			
	40.3	27.7	21.4	15.0	5.2	3.4	(1.7)			
						.0.	.1 1.			

(5) Portion in the first half of fiscal 2002

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

r
Unrecoverable or valueless claims
Risk claims
Total

					ns or yen)
	Mar. 31,		Mar. 31,	Sep. 30,	
2002	2003	2003	2004	2004	Change
10.4	10.9	12.6	8.9	6.1	(2.7)
51.1	39.9	19.5	6.3	3.3	(3.0)
61.6	50.8	32.2	15.2	9.4	(5.7)
				415	2 ls

(6) Portion in the latter half of fiscal 2002

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

Unrecoverable or valueless claims
Risk claims
Total

				ns of yen)
Mar. 31,	Sep 30,	Mar. 31,	Sep. 30,	
2003	2003	2004	2004	Change
12.1	20.1	9.7	5.0	(4.6)
41.2	12.8	6.7	5.8	(0.8)
53.4	32.9	16.5	10.9	(5.5)
•	•		<k></k>	<l></l>

(7) Portion in the first half of fiscal 2003

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

,			ns of yen)
	Mar. 31,	Sep. 30,	
2003	2004	2004	Change
48.8	13.3	7.0	(6.3)
73.8	51.5	32.9	(18.5)
122.6	64.9	39.9	(24.9)
		<m></m>	<n></n>

(8) Portion in the latter half of fiscal 2003

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

Unrecoverable or valueless claims
Risk claims
Total

Unrecoverable or valueless claims

(9)	Portion	in the	first half	of fiscal	2004

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

Unrecoverable or valueless claims
Risk claims
Total

(Billio	ns of yen)
	Sep. 30,
	2004
	4.5
	16.8
	21.3
	∠ ∩>

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

otal of the figures reported in (1) to (9) above.							(BIIIIO	ns of yen)		
	Sep. 30,	Mar. 31,	Sep. 30,	Mar. 31,	Sep 30,	Mar. 31,	Sep 30,	Mar 31,	Sep. 30,	
	2000	2001	2001	2002	2002	2003	2003	2004	2004	Change
Unrecoverable or valueless claims	68.1	75.8	67.4	80.4	82.0	84.7	126.5	54.1	36.9	(17.1)
Risk claims	119.4	116.0	116.1	103.0	131.0	130.3	150.6	116.5	94.3	(22.2)
Total	187.6	191.8	183.5	183.5	213.0	215.1	277.2	170.6	131.2	(39.3)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.0	Direct write-offs	(6.9)
Restructuring type disposal	-	Other	3.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.1
Sales of claims	10.7	Improvement in borrowers' conditions	0.9
•		Total	6.9
			

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	(0.7)
Restructuring type disposal	-	Other	0.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.1
Sales of claims	1.4	Improvement in borrowers' conditions	0.1
		Total	0.9
			<d></d>

2) Loans placed off the balance sheets (Billions of yen)

	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	0.4
Restructuring type disposal	-	Other	0.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.2
Sales of claims	1.5	Improvement in borrowers' conditions	0.2
		Total	2.5
			<f></f>

2) Loans placed off the balance sheets (Billions of ven)

	1H of FY 2004]	1H of FY 2004
Liquidation type disposal	-	Direct write-offs	(2.5)
Restructuring type disposal	-	Other	0.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.5
Sales of claims	3.3	Improvement in borrowers' conditions	0.3
•		Total	1.7
			<h></h>

2) Loans placed off the balance sheets (Billions of ven)

2) Loans placed on the balance sheets (billion	is or yell)		
	1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.0	Direct write-offs	(1.0)
Restructuring type disposal	-	Other	4.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	3.2
Sales of claims	2.3	Improvement in borrowers' conditions	1.1
		Total	5.7
			<j></j>

2) Loans placed off the balance sheets (Billions of ven)

-, (1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.0	Direct write-offs	(3.2)
Restructuring type disposal	0.2	Other	3.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.8
Sales of claims	4.7	Improvement in borrowers' conditions	0.9
	-	Total	5.5
			<l></l>

2) Loans placed off the balance sheets (Billions of yen)

-, ((1H of FY 2004		1H of FY 2004
Liquidation type disposal	0.1	Direct write-offs	0.7
Restructuring type disposal	0.9	Other	12.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	4.1
Sales of claims	10.3	Improvement in borrowers' conditions	8.6
		Total	24.9
			<n></n>

2) Loans placed off the balance sheets (Billions of yen)

,,	1H of FY 2004		1H of FY 2004
Liquidation type disposal	-	Direct write-offs	1.3
Restructuring type disposal	0.0	Other	6.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.2
Sales of claims	4.2	Improvement in borrowers' conditions	4.4
		Total	12.3
			-D-

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

(Billions of yen)	1H of FY 2004
Legal liquidation	1.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	4.8
Entrustment of claims to RCC	-
Total	6.1
3) Of the claims reported in (C), claims for which certa	in

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

	(Billions of yen)	1H of FY 2004
Legal liquidation		0.1
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		0.7
Entrustment of claims to RCC		-
Total		0.9
2) Of the eleipse resented in (F) eleipse	for which come	1

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

preparatory arrangements have been made for on-balancing	
(Billions of yen)	1H of FY 2004
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.0
Entrustment of claims to RCC	-
Total	1.2

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

(Billions of yen)	1H of FY 2004
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.2
Entrustment of claims to RCC	-
Total	1.2

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

(Billions of yen)	1H of FY 2004	
Legal liquidation	1.2	
Measures similar to legal liquidation	-	
Partition into good and bad portions	-	
Partial direct write-off of small claims	4.6	
Entrustment of claims to RCC	-	
Total	5.9	

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

	(Billions of yen)	1H of FY 2004
Legal liquidation		0.7
Measures similar to legal liquidation		-
Partition into good and bad portions		•
Partial direct write-off of small claims		3.9
Entrustment of claims to RCC		-
Total		4.7

3) Of the claims reported in (M), claims for which certain

preparatory arrangements have been made for off-t	
(Billions of ye	n) 1H of FY 2004
Legal liquidation	2.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	5.0
Entrustment of claims to RCC	-
Total	7.2
0) O(the elektron and edite (0) elektron (encolated as	

3) Of the claims reported in (O), claims for which certain

preparatory arrangements have been made for off-balancing

	(Billions of yen)	
Legal liquidation		1.5
Measures similar to legal liquidation		-
Partition into good and bad portions		-
Partial direct write-off of small claims		3.1
Entrustment of claims to RCC		-
Total		4.7

3) Of the claims reported in (Q), claims for which certain

preparatory arrangements have been made for on-bar	
(Billions of yen)	1H of FY 2004
Legal liquidation	1.8
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.7
Entrustment of claims to RCC	-
Total	4.5

<Total of four banks>

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	To	otal of four banks	S		Resona Bank		Saitama Resona Bank			
(Billions of yen)	End of		End of March	End of		End of March	End of		End of March	
(Billions of yen)	September 2004	Change	2004	September 2004	Change	2004	September 2004	Change	2004	
Manufacturing	2,900.1	(222.0)	3,122.2	2,224.8	(214.6)	2,439.5	357.3	15.2	342.1	
Agriculture	24.2	0.6	23.6	15.7	0.3	15.3	7.8	0.3	7.5	
Forestry	4.2	(0.2)	4.5	3.2	(0.1)	3.3	0.8	(0.0)	0.8	
Fishery	4.0	0.2	3.8	3.3	0.1	3.1	-	-		
Mining	25.1	(0.0)	25.1	22.4	(0.2)	22.6	2.5	0.3	2.1	
Construction	974.5	(131.9)	1,106.4	684.1	(98.5)	782.7	166.5	(9.0)	175.5	
Electricity, gas, heating, water	75.9	(3.7)	79.6	66.7	(3.3)	70.0	8.5	(0.4)	8.9	
Information and communication	296.5	(28.7)	325.3	274.0	(27.5)	301.5	12.3	(0.4)	12.7	
Transportation	796.8	(25.7)	822.6	614.7	(33.0)	647.7	129.5	6.1	123.4	
Wholesale and retail	2,964.8	(105.0)	3,069.8	2,345.1	(95.7)	2,440.9	326.2	10.0	316.1	
Financial and insurance services	1,320.8	(151.5)	1,472.4	1,213.3	(155.9)	1,369.3	20.5	(1.1)	21.7	
Real estate	2,835.4	(186.7)	3,022.1	2,145.5	(172.4)	2,317.9	423.0	1.3	421.6	
Services	2,482.1	(39.7)	2,521.9	1,878.6	(30.9)	1,909.6	360.7	11.8	348.9	
Local governments	695.2	(89.3)	784.5	294.5	(53.6)	348.1	381.5	(34.3)	415.8	
Others	10,399.6	331.1	10,068.4	6,295.9	170.5	6,125.3	2,922.8	140.3	2,782.5	
Domestic total	25,800.0	(652.9)	26,452.9	18,082.3	(715.3)	18,797.6	5,120.5	140.2	4,980.3	
Japan offshore banking account	20.1	(8.0)	28.1	19.9	(8.0)	28.0	-	-		
Total	25,820.1	(660.9)	26,481.1	18,102.3	(723.3)	18,825.6	5,120.5	140.2	4,980.3	

	K	inki Osaka Bank			Nara Bank	_
(Billions of yen)	End of September 2004	Change	End of March 2004	End of September 2004	Change	End of March 2004
Manufacturing	303.6	(23.3)	326.9	14.3	0.7	13.5
Agriculture	0.5	(0.0)	0.6	0.1	0.0	0.1
Forestry	0.1	(0.1)	0.2	-	-	
Fishery	0.7	0.0	0.6	-	-	
Mining	0.2	(0.1)	0.3	-	-	
Construction	115.4	(23.4)	138.9	8.4	(8.0)	9.2
Electricity, gas, heating, water	0.0	(0.0)	0.1	0.5	0.0	0.4
Information and communication	10.0	(0.7)	10.8	0.1	(0.0)	0.1
Transportation	49.5	1.4	48.1	2.9	(0.3)	3.3
Wholesale and retail	278.5	(20.1)	298.6	14.9	0.7	14.1
Financial and insurance services	77.2	6.1	71.0	9.6	(0.6)	10.2
Real estate	248.5	(13.5)	262.1	18.3	(2.0)	20.4
Services	223.6	(21.4)	245.0	19.1	0.8	18.3
Local governments	17.6	(0.6)	18.3	1.6	(0.6)	2.2
Others	1,133.9	14.7	1,119.1	46.8	5.4	41.4
Domestic total	2,460.0	(81.3)	2,541.3	137.0	3.4	133.6
Japan offshore banking account	0.1	(0.0)	0.1	-	-	
Total	2,460.1	(81.3)	2,541.5	137.0	3.4	133.6

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

(2) Risk-managed loans by industry

(Billions of yen)

	7	Total of four bank	S		Resona Bank		Sa	aitama Resona Ba	ınk	
(Billions of yen)	End of		End of March	End of		End of March	End of		End of March	
(Billions of year)	September 2004	Change	2004	September 2004 Change		2004	September 2004	Change	2004	
Manufacturing	188.8	(119.4)	308.3	147.4	(105.3)	252.8	7.7	(6.7)	14.4	
Agriculture	1.8	0.1	1.6	0.8	0.0	0.7	0.9	0.1	0.7	
Forestry	-	-	-	-	-	-	-	-		
Fishery	0.0	(0.0)	0.0	-	(0.0)	0.0	-	-		
Mining	3.3	(0.4)	3.7	3.3	(0.4)	3.7	-	-		
Construction	99.7	(37.4)	137.2	70.5	(27.2)	97.8	11.9	(3.3)	15.2	
Electricity, gas, heating, water	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0		
Information and communication	12.0	(5.0)	17.1	10.3	(5.0)	15.4	0.7	(0.0)	0.7	
Transportation	86.2	(2.4)	88.6	82.6	(1.9)	84.6	0.7	(0.1)	0.8	
Wholesale and retail	196.7	(95.4)	292.1	147.9	(86.7)	234.7	16.8	(0.8)	17.6	
Financial and insurance services	5.2	(125.2)	130.4	4.2	(125.2)	129.5	0.0	(0.0)	0.0	
Real estate	382.6	(93.2)	475.9	300.8	(79.3)	380.2	35.9	(4.5)	40.5	
Services	167.0	(46.1)	213.1	107.5	(32.1)	139.7	14.4	(8.6)	23.0	
Local governments	-	-	-	-	-	-	-	-		
Others	156.9	(35.9)	192.8	104.3	(28.5)	132.9	33.5	(5.6)	39.1	
Domestic total	1,300.7	(560.6)	1,861.4	980.4	(492.1)	1,472.5	123.0	(29.7)	152.7	
Japan offshore banking account	0.7	(0.3)	1.1	0.7	(0.3)	1.1	-	-		
Total	1,301.5	(561.0)	1,862.6	981.2	(492.5)	1,473.7	123.0	(29.7)	152.7	

	K	inki Osaka Bank		Nara Bank				
(Pilliana of yan)	End of		End of March	End of		End of March		
(Billions of yen)	September 2004	Change	2004	September 2004	Change	2004		
Manufacturing	32.8	(7.3)	40.1	0.7	(0.0)	0.0		
Agriculture	0.0	0.0	0.0	0.0	-	0.0		
Forestry	-	-	-	-	-			
Fishery	0.0	(0.0)	0.0	-	-			
Mining	-	-	-	-	-			
Construction	15.8	(7.1)	23.0	1.3	0.2	1.0		
Electricity, gas, heating, water	0.0	0.0	0.0	-	-			
Information and communication	0.9	0.0	0.9	-	(0.0)	0.		
Transportation	2.8	(0.2)	3.1	0.0	0.0	0.		
Wholesale and retail	30.2	(7.8)	38.0	1.5	(0.0)	1.		
Financial and insurance services	0.7	0.0	0.7	0.1	(0.0)	0.		
Real estate	43.5	(8.6)	52.2	2.2	(0.6)	2.		
Services	42.6	(5.8)	48.4	2.3	0.4	1.		
Local governments	-	-	-	-	-			
Others	18.3	(1.7)	20.1	0.6	(0.0)	0.0		
Domestic total	188.1	(38.7)	226.9	9.1	(0.0)	9.		
Japan offshore banking account	-	-	-	-	-			
Total	188.1	(38.7)	226.9	9.1	(0.0)	9.		

Note: The figures of Resona Bank include the Jointly Operated Designated Money Trust for which the principal is guaranteed by the bank.

(3) Loans to consumers

(Millions of yen)

			To	tal of four bar	nks				Resona Bank			Saitama Resona Bank				
		End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003	End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003	End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003
	Housing loans	9,778,329	404,433	943,885	9,373,895	8,834,443	5,996,796	233,906	590,043	5,762,890	5,406,753	2,732,421	138,267	286,505	2,594,154	2,445,915
	Before securitization	10,360,878	367,235	869,053	9,993,643	9,491,824	6,362,091	211,366	544,845	6,150,725	5,817,246	2,949,675	123,608	256,872	2,826,066	2,692,803
	Residential housing loans	7,083,874	350,217	822,590	6,733,657	6,261,284	4,162,160	200,342	512,931	3,961,818	3,649,229	2,023,805	132,055	277,414	1,891,750	1,746,391
	Before securitization	7,666,424	313,018	747,758	7,353,405	6,918,665	4,527,455	177,802	467,732	4,349,653	4,059,723	2,241,060	117,396	247,780	2,123,663	1,993,279
	Other consumer loans	445,216	(22,425)	(48,701)	467,642	493,918	271,785	(14,954)	(32,393)	286,739	304,178	81,659	(403)	(1,685)	82,063	83,345
Tota	I loans to consumers	10,223,545	382,007	895,183	9,841,537	9,328,362	6,268,582	218,952	557,650	6,049,630	5,710,931	2,814,081	137,863	284,820	2,676,217	2,529,261
	Before securitization of housing loans	10,806,094	344,809	820,351	10,461,285	9,985,743	6,633,877	196,411	512,451	6,437,465	6,121,425	3,031,335	123,205	255,186	2,908,130	2,776,148

			Ki	nki Osaka Ba	nk		Nara Bank							
		End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003	End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003			
	Housing loans	1,009,729	25,798	55,466	983,931	954,262	39,381	6,461	11,869	32,919	27,512			
	Before securitization	1,009,729	25,798	55,466	983,931	954,262	39,381	6,461	11,869	32,919	27,512			
	Residential housing loans	864,664	13,785	25,495	850,879	839,168	33,243	4,034	6,749	29,209	26,494			
	Before securitization	864,664	13,785	25,495	850,879	839,168	33,243	4,034	6,749	29,209	26,494			
	Other consumer loans	89,791	(6,868)	(14,883)	96,659	104,674	1,980	(199)	260	2,179	1,720			
Tot	al loans to consumers	1,099,520	18,929	40,583	1,080,590	1,058,936	41,361	6,262	12,129	35,099	29,232			
	Before securitization of housing loans	1,099,520	18,929	40,583	1,080,590	1,058,936	41,361	6,262	12,129	35,099	29,232			

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

(Millions of yen, %)

		Total of four banks					Resona Bank					Saitama Resona Bank			
	End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003	End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003	End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003
Loans to SMEs and individuals	20,958,514	(276,212)	(613,918)	21,234,726	21,572,433	14,133,763	(361,070)	(789,329)	14,494,833	14,923,092	4,401,690	163,919	366,085	4,237,771	4,035,605
Ratio of loans to SMEs and individuals 81.23 0.96 2.02 80.27 79							1.06	2.64	77.10	75.52	85.96	0.87	(0.37)	85.09	86.33

			Kir	nki Osaka Ba	nk		Nara Bank					
		End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003	End of September 2004	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003	
L	oans to SMEs and individuals	2,299,763	(82,251)	(198,931)	2,382,014	2,498,694	123,298	3,189	8,256	120,108	115,041	
	Ratio of loans to SMEs and individuals	93.48	(0.24)	(80.0)	93.72	93.56	89.93	0.07	(0.48)	89.86	90.41	

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

(P.22)

9. Balance of deposits and loans

Total of five hanks. Non-consolidated figures of each hanks. (Millions of yen)

< rotal of live banks, Non-consolidated ligures of	ji eacii balik>									(Millions of yen)
	End of September 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003
Deposits (Term-end)	31,750,319	19,548,501	8,595,692	3,441,978	160,865	3,282	(870,670)	(895,202)	32,620,989	32,645,522
Deposits (average balance)	31,704,016	19,434,439	8,662,226	3,441,613	161,918	3,819	(684,062)	(1,209,629)	32,388,078	32,913,645
Trust principal (Term-end)	543,913	543,913	-	-	-	-	(25,144)	(55,006)	569,057	598,919
Trust principal (average balance)	558,306	558,306	-	-	-	-	(18,390)	(23,858)	576,697	582,165
Loans and bills discounted (Term-end)	25,815,048	18,097,189	5,120,596	2,460,171	137,090	-	(660,351)	(1,422,907)	26,475,399	27,237,956
Banking account	25,601,597	17,883,738	5,120,596	2,460,171	137,090	-	(644,494)	(1,381,396)	26,246,092	26,982,993
Trust account	213,451	213,451	-	-	=	-	(15,856)	(41,511)	229,307	254,962
Loans and bills discounted (average balance)	25,903,308	18,325,812	4,993,403	2,449,222	134,870	-	(1,621,310)	(2,153,959)	27,524,619	28,057,268
Banking account	25,681,312	18,103,816	4,993,403	2,449,222	134,870	-	(1,580,155)	(2,096,641)	27,261,468	27,777,954
Trust account	221,996	221,996	-	-	-	-	(41,155)	(57,317)	263,151	279,314

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

(Millions of yen)

	End of September 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Resona Trust & Banking	Change from March 2004	Change from September 2003	End of March 2004	End of September 2003
Domestic consumer deposits (Term-end)	19,840,404	10,363,561	6,569,320	2,778,214	129,308	-	92,496	(1,304)	19,747,908	19,841,709
Liquid deposits	9,066,330	4,875,809	3,227,696	920,318	42,505	-	320,005	513,874	8,746,324	8,552,455
Time deposits	10,584,580	5,344,881	3,299,236	1,853,659	86,802	-	(207,080)	(512,925)	10,791,660	11,097,506
Domestic corporate deposits (Term-end)	10,291,818	8,294,558	1,341,359	625,609	27,009	3,282	(319,115)	(638,524)	10,610,933	10,930,342
Liquid deposits	7,700,804	6,152,849	1,109,045	418,390	17,237	3,282	(401,686)	(452,339)	8,102,491	8,153,143
Time deposits	2,170,895	1,788,322	187,378	185,423	9,771	-	52,247	(148,847)	2,118,648	2,319,743

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

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

(Millions of ven)

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	End of		Saitama Resona	Kinki Osaka	Kinki Osaka		Change from	End of March	End of
	September 2004	Resona Bank	Bank	Bank	Nara Bank	March 2004	September 2003	2004	September 2003
Investment trust	1,056,744	540,634	307,992	196,849	11,267	208,358	398,895	848,385	657,848
Public bond	144,169	80,660	57,911	5,529	68	37,595	40,958	106,574	103,211
Insurance policy	113,293	54,153	40,503	17,732	904	48,671	87,297	64,622	25,995

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 four banks, Non-consolidated figures of each bank>

1) Sales of nonperforming claims									
	1st Half of FY 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change from March 2004	FY 2003		
Principal of loans sold	254,718	193,989	21,429	39,299	-	(523,344)	778,062		

^{1.} Presented figures include trust account.

2) Claims abandoned (Companies, Millions of yen)

	1st Half of FY 2004	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Nara Bank	Change from March 2004	FY 2003
Number of debt-forgiven borrowers	4	4	-	-	-	(12)	16
Amount of claims abandoned	15,021	15,021	-	-		(224,420)	239,441

^{1.} Claims abandoned in accordance with legal proceedings such as corporate reorganization are not included.

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