Financial Results Report for Fiscal Year 2005 (Reference Materials)



Resona Holdings, Inc.

Financial Results Report for Fiscal Year 2005 (Reference Materials)

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^{*}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.

^{*}Nara Bank merged with Resona Bank on January 1, 2006. Therefore, its profit and loss numbers are for the period until the end of December 2005.

I. Highlights of Financial Results for Fiscal Year 2005

1. Statements of Operations

<Consolidated> (Millions of yen) FY 2005 [A] FY 2004 [B] [A]-[B] Consolidated gross operating profit 768,663 5,531 763,132 2 Interest income 549,803 7,426 542,376 Trust Fees 3 36,684 1,498 35,186 Fees and commissions 23,325 4 144,437 121,111 Trading income 5 4,975 (15,627 20,602 Other operating income 6 32,763 (11,092 43.855 Provision to general reserve for possible loan losses (10.794 (10.794)General and administrative expenses 8 384,049 1,968 382,081 Other gains or losses 9 (27,067 (42,483 15,416 Gains or losses on stocks 10 91.064 58,544 (32,519)Disposal of problem loans 11 74,290 (7,770)82,061 12 (18,235 Write-off of loans 45,955 64,190 Provision to specific reserve for possible loan losses 13 28,963 28.963 14 (16) Provision to special reserve for certain overseas loans (16)15 Losses on sales of other claims (612)(12,426)11,813 Other disposal of problem loans 16 (6.054)6,056 Equity in earnings from investments in affiliated companies 17 452 531 78 Ordinary profit/(loss) 18 368,341 396,467 (28, 126)Extraordinary profit 19 57,960 8,937 49,022 20 Extraordinary loss 23,769 (32,190)55,960 Income/(loss) before income taxes and minority interests 21 402,531 13,001 389,530 22 Income taxes-current 15,676 6,641 9,035 23 Income taxes-deferred (9,103)2,301 (11,405)12,600 Minority interests in net income/(loss) 24 12,670 69 Net income/(loss) 25 383,288 17,696 365,592

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

	FY 2005 [A]	[A]-[B]	FY 2004 [B]	
Number of consolidated subsidiaries	26	36	0	36
Number of affiliated companies accounted for by the equity method	27	2	0	2
Total	28	38	0	38

< Total of live balks, Nort-Consolidated results of each balks		Tot	al of Five Ba	nks		Resona Banl	(Saita	ma Resona E	Bank
		FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]
Gross operating profit	1	693,668	(16,079)	709,747	464,798	(22,851)	487,649	135,841	11,903	123,937
Gross operating profit from domestic operations	2	638,325	(25,728)	664,053	414,620	(32,822)	447,442	133,385	11,366	122,018
Interest income	3	521,557	(9,444)	531,002	346,822	(15,092)	361,915	114,852	9,451	105,40
Trust fees (after disposal of problem loans in trust account)	4	36,684	1,498	35,186	7,575	278	7,297	_	-	
<disposal account="" in="" loans="" of="" problem="" the="" trust=""></disposal>	5	80	(1,044)	1,124	80	(1,044)	1,124	-	-	
Fees and commissions	6	87,698	19,024	68,673	63,651	11,959	51,691	21,059	4,379	16,680
Trading income	7	858	(263)	1,122	858	(263)	1,122	-	-	
Other operating income	8	(8,474)	(36,542)	28,068	(4,288)	(29,703)	25,415	(2,525)	(2,463)	(62
Gross operating profit from international operations	9	55,343	9,648	45,694	50,178	9,971	40,207	2,455	537	1,918
Interest income	10	6,285	(846)	7,132	3,736	(326)	4,062	829	238	590
Fees and commissions	11	3,369	(265)	3,634	2,800	(247)	3,047	213	4	209
Trading income	12	2,177	(18,665)	20,843	2,177	(18,665)	20,843	-	-	
Other operating income	13	43,511	29,427	14,084	41,465	29,210	12,254	1,413	294	1,119
Expenses (excluding non-recurring items)	14	348,545	2,919	345,626	225,394	6,101	219,293	69,223	(2,651)	71,87
Personnel expenses	15	117,245	6,104	111,140	72,076	4,218	67,857	24,035	2,251	21,783
Non-personnel expenses	16	210,239	(3,340)	213,579	139,790	1,191	138,598	40,488	(4,506)	44,995
Taxes	17	21,061	155	20,906	13,528	691	12,836	4,699	(396)	5,096
Provision to general reserve for possible loan losses	18	(3,658)	(1,235)	(2,423)	376	376	-	(4,194)	(1,771)	(2,423
Actual net operating profit*1	19	345,202	(20,043)	365,246	239,484	(29,997)	269,481	66,617	14,555	52,061
Core net operating profit*2	20	357,497	9,592	347,905	247,106	(9,527)	256,634	69,631	19,232	50,399
Net operating profit	21	348,780	(17,763)	366,544	239,027	(29,328)	268,356	70,811	16,326	54,484
Other gains or losses	22	(12,108)	37,194	(49,302)	15,542	47,467	(31,925)	(15,417)	(3,903)	(11,514
Net gains/(losses) on stocks	23	53,945	8,777	45,167	53,255	7,260	45,994	630	136	493
Gains on sale	24	62,299	(36,452)	98,752	61,051	(34,530)	95,581	704	24	680
Losses on sale	25	6,849	(5,603)	12,452	6,375	(5,745)	12,121	25	(7)	32
Losses on devaluation	26	1,505	(39,626)	41,132	1,419	(36,045)	37,465	48	(105)	154
Expenses related to disposal of problem loans	27	57,669	(27,569)	85,238	31,886	(28,902)	60,789	14,635	(2,568)	17,204
Write-off of loans	28	40,859	(23,323)	64,182	24,135	(21,488)	45,624	8,866	(2,211)	11,077
Provision to specific reserve for possible loan losses	29	17,994	12,282	5,712	9,888	9,888	-	8,052	2,340	5,712
Provision to special reserve for certain overseas loans	30	28	28	-	28	28	-		-	
Other disposal of problem loans	31	(1,212)	(16,555)	15,343	(2,166)	(17,331)	15,165	(2,283)	(2,697)	414
Other	32	(8,388)	842	(9,231)	(5,826)	11,304	(17,131)	(1,412)	(6,608)	5,196
Ordinary profit/(loss)	33	336,672	19,430	317,241	254,570	18,139	236,431	55,393	12,422	42,970
Extraordinary profit/ (loss),net	34	64,781	(10,165)	74,946	45,685	(17,786)	63,472	2,367	4,108	(1,740
Gains from reversal of credit-related expenses	35	68,617	(54,649)	123,267	48,424	(60,213)	108,638	3,387	2,588	799
Gains from reversal of loan loss reserves	36	11,439	(91,643)	103,082	-	(93,344)	93,344	-	-	
Gains from recoveries of written-off claims	37	57,177	36,993	20,184	48,424	33,131	15,293	3,387	2,588	799
Gains/(losses) on sales of premises and equipment	38	(2,959)	(2,957)	(2)	(1,998)	(4,479)	2,481	(981)	1,385	(2,366
Gains on sales of premises and equipment	39	472	(5,209)	5,682	269	(5,047)	5,316	6	(49)	55
Losses on sales of premises and equipment	40	3,432	(2,252)	5,685	2,267	(568)	2,835	987	(1,434)	2,422
Other	41	(876)	47,441	(48,318)	(740)	46,906	(47,647)	(39)	134	(173
Income/(loss) before income taxes	42	401,453	9,265	392,188	300,256	353	299,903	57,761	16,531	41,230
Income taxes-current	43	9,526	2,740	6,785	(10,927)	(11,608)	681	26,890	26,724	16
Income taxes-deferred	44	1,144	2,114	(970)	(6,144)	6,088	(12,233)	(2,150)	(20,880)	18,730
Net income/(loss)	45	390,783	4,410	386,373	317,328	5,873	311,455	33,021	10,686	22,334
Credit-related expenses (5, 18, 27, 35)	46	(14,525)	24,800	(39,326)	(16,082)	30,642	(46,724)	7,053	(6,927)	13,981

^{*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.

		Kir	nki Osaka Ba	nk		Nara Bank		Pasor	na Trust & Ba	ions of yen)
		FY 2005 [A]		FY 2004 [B]	FY 2005 [A]		FY 2004 [B]	FY 2005 [A]		FY 2004 [B]
Cross anarotics profit	1	64,561	[A]-[B]	70,124	2,735	[A]-[B] (1,092)	3,827	25,731	[A]-[B] 1,522	24,208
Gross operating profit Gross operating profit from domestic operations	2	61,853	(5,562) (4,703)	66,556	2,735	(1,092)	3,827	25,731	1,522	24,208
Interest income	3	57,544	(2,798)	60,343	2,733	(1,092)	3,344	23,731	1,322	24,200
Trust fees (after disposal of problem loans in trust account)	4	57,544	(2,790)	60,343	2,330	(1,006)	3,344	29,109	1,220	27,889
Disposal of problem loans in the trust accounts	5	-				-		29,109	1,220	21,009
• •	6	6,032	2,475	3,556	333	(91)	425	(3,378)	301	(3,679
Fees and commissions Trading income	7	6,032	2,475	3,556	333	(91)	425	(3,376)	301	(3,678
Other operating income	8	(1,723)	(4,379)	2,656	63	4	- 58			
Gross operating profit from international operations	9	2,708	(859)	3,567	03	4	30	_	_	
Interest income	10	1,720	(759)	2,479	-	-	-	_	-	
Fees and commissions	11	355	(22)	378		-				
	12	333	(22)	3/8					-	
Trading income	13	632	(77)	709					-	
Other operating income	13		(77)		2 205	(007)	2 402	10.744		10.051
Expenses (excluding non-recurring items)	15	40,897	(315)	41,212	2,285	(907)	3,193	10,744	692	10,051
Personnel expenses	_	15,923	(324)	16,247	897	(385)	1,283	4,312	344	3,967
Non-personnel expenses	16 17	22,381	118	22,262	1,277	(489)	1,767	6,301	345	5,955
Taxes		2,592	(109)	2,702	110	(32)	142	130	2	128
Provision to general reserve for possible loan losses Actual net operating profit*1	18	-	(5.040)	-	160	160	-	- 44.000	-	44.450
1 01	19	23,664	(5,246)	28,911	449	(184)	634	14,986	830	14,156
Core net operating profit*2	20	25,385	(752)	26,138	387	(189)	577	14,986	830	14,156
Net operating profit	21	23,664	(5,246)	28,911	289	(344)	634	14,986	830	14,156
Other gains or losses	22	(11,436)	(6,096)	(5,340)	(810)	(333)	(476)	14	59	(45
Net gains/(losses) on stocks	23	44	1,362	(1,317)	14	17	(2)	-	-	
Gains on sale	24	529	(1,961)	2,490	14	14	_	-	-	
Losses on sale	25	448	151	296	-	(2)	2	-	-	
Losses on devaluation	26	36	(3,476)	3,512	0	0	-	-	-	
Expenses related to disposal of problem loans	27	10,353	3,648	6,705	794	253	540	-	-	
Write-off of loans	28	7,122	180	6,941	735	194	540	-	-	
Provision to specific reserve for possible loan losses	29	-	-	-	53	53	-	-	-	
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-	-	-	
Other disposal of problem loans	31	3,231	3,467	(236)	4	4	-	-	-	
Other	32	(1,127)	(3,810)	2,683	(36)	(102)	66	14	59	(45
Ordinary profit/(loss)	33	12,228	(11,342)	23,571	(520)	(678)	157	15,001	890	14,111
Extraordinary profit/ (loss),net	34	16,516	3,698	12,818	149	(263)	412	62	78	(15
Gains from reversal of credit-related expenses	35	16,597	3,178	13,419	207	(202)	409	-	-	
Gains from reversal of loan loss reserves	36	11,439	1,992	9,447	-	(290)	290	-	-	
Gains from recoveries of written-off claims	37	5,157	1,185	3,972	207	88	118	-	-	
Gains/(losses) on sales of premises and equipment	38	19	121	(101)	-	-	-	(0)	15	(15
Gains on sales of premises and equipment	39	197	(112)	310	-	-	-	-	-	
Losses on sales of premises and equipment	40	177	(234)	412	-	-	-	0	(15)	15
Other	41	(100)	398	(499)	(58)	(61)	3	62	62	
Income/(loss) before income taxes	42	28,744	(7,644)	36,389	(371)	(942)	570	15,063	968	14,095
Income taxes-current	43	(12,567)	(12,637)	70	6	(4)	11	6,124	266	5,857
Income taxes-deferred	44	9,431	16,701	(7,270)	(0)	(126)	126	7	330	(323
Net income/(loss)	45	31,880	(11,708)	43,589	(378)	(811)	433	8,932	371	8,560
Credit-related expenses (5, 18, 27, 35)	46	(6,243)	470	(6,714)	746	616	130			
51-541 Total 64 64 64 65 65 65 65 65 65 65 65 65 65 65 65 65	+∪	(0,243)	410	(0,714)	140	010	130	-	•	

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

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

10.80

1.99

	To	tal of Five Ban	ks		Resona Bank		Saitama Resona Bank			
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	
Actual net operating profit	345,202	(20,043)	365,246	239,484	(29,997)	269,481	66,617	14,555	52,061	
Actual net operating profit per employee (thousands of yen)	23,699	(1,118)	24,817	26,713	(3,647)	30,360	24,321	5,307	19,014	
Net operating profit	348,780	(17,763)	366,544	239,027	(29,328)	268,356	70,811	16,326	54,484	
Net operating profit per employee (thousands of yen)	23,944	(962)	24,906	26,662	(3,571)	30,233	25,853	5,954	19,899	

	K	inki Osaka Ban	k		Nara Bank		Resona Trust & Banking		
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]
Actual net operating profit	23,664	(5,246)	28,911	449	(184)	634	14,986	830	14,156
Actual net operating profit per employee (thousands of yen)	9,897	(1,985)	11,882			2,771	31,485	(616)	32,101
Net operating profit	23,664	(5,246)	28,911	289	(344)	634	14,986	830	14,156
Net operating profit per employee (thousands of yen)	9,897	(1,985)	11,882			2,771	31,485	(616)	32,101

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

3. R O E

Net operating profit ROE

Net income ROE

<Consolidated> FY 2005 [A] FY 2004 [B] [A]-[B] Net income ROE 26.95 36.56 (9.61)

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

(%) Saitama Resona Bank Resona Bank FY 2004 [B] FY 2004 [B] FY 2004 [B] FY 2005 [A] FY 2005 [A] [A]-[B] [A]-[B] 27.50 20.42 27.76 27.44 1.10 26.34 (7.34)

12.79

32.22

(5.11)

	K	inki Osaka Bar	k		Nara Bank	:	Resona Trust & Banking			
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	
Net operating profit ROE	17.58	(6.93)	24.51			10.08	43.58	3.30	40.28	
Net income ROE	23.69	(13.27)	36.96			6.88	25.97	1.61	24.36	

28.99

27.11

Total of Five Banks

[A]-[B]

(5.67)

(4.53)

FY 2005 [A]

21.83

24.46

Net operating profit (or net income)

Note: ROE = (Shareholders' equity at the beginning of the fiscal period + Shareholders' equity at the fiscal period-end) / 2

4. Interest rate spreads (domestic operations) <Total of four banks, Non-consolidated results of each bank>

	To	1.57 (0.04) 1.93 (0.10) 0.91 0.26 0.94 (0.01) 0.06 (0.02)			Resona Bank			Saitama Resona Bank			
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]		
Average interest rate on funds invested (A)	1.57	(0.04)	1.61	1.62	(0.06)	1.69	1.36	0.07	1.28		
Average interest rate of loans and bills discounted (C)	1.93	(0.10)	2.04	1.86	(0.11)	1.97	2.01	(0.06)	2.07		
Average interest rate on securities	0.91	0.26	0.65	0.94	0.28	0.65	0.92	0.29	0.63		
Average interest rate on procured funds (B)	0.94	(0.01)	0.96	0.94	0.00	0.94	0.83	(0.04)	0.87		
Average interest rate of deposits and negotiable CDs (D)	0.06	(0.02)	0.08	0.05	(0.02)	0.07	0.06	(0.02)	0.08		
Average interest rate on external debt	0.28	(0.06)	0.35	0.20	(0.09)	0.30	0.70	0.11	0.59		
Gross interest margin (A) - (B)	0.62	(0.02)	0.64	0.67	(0.07)	0.75	0.53	0.12	0.41		
Average loan/deposit margin (C) - (D)	1.87	(80.0)	1.95	1.80	(0.09)	1.89	1.95	(0.04)	1.99		

	K	inki Osaka Ban	k		Nara Bank FY 2005 [A] [A]-[B]		
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	
Average interest rate on funds invested (A)	1.78	(0.11)	1.89			2.10	
Average interest rate of loans and bills discounted (C)	2.24	(0.19)	2.43			2.40	
Average interest rate on securities	0.72	0.06	0.65			0.75	
Average interest rate on procured funds (B)	1.24	(0.06)	1.31			2.05	
Average interest rate of deposits and negotiable CDs (D)	0.09	(0.03)	0.12			0.09	
Average interest rate on external debt	1.98	(0.56)	2.55			0.00	
Gross interest margin (A) - (B)	0.54	(0.04)	0.58			0.04	
Average loan/deposit margin (C) - (D)	2.15	(0.15)	2.31			2.30	

[&]quot;Average interest on procured funds" and "gross interest margin" of "Total of four banks" and "Resona Bank" reflect expenses related to the trust banking operation of Resona Bank.

5. Retirement benefit liabilities and expenses <Total of five banks, Non-consolidated results of each bank>

(Millions of yen)

	To	tal of Five Bank	(S		Resona Bank		Sait	33,548 307 35,013 (1,401) 608 (647) 11,163 (197) 	
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]
Retirement benefit obligation (at the beginning of the period)	346,601	(207,128)	553,729	282,922	(200,479)	483,402	33,548	307	33,240
Pension plan assets at fair value (at the beginning of the period)	415,778	(146,090)	561,869	360,303	(141,450)	501,754	35,013	(1,401)	36,415
Unrecognized pension assets (at the beginning of the period)	48,614	29,005	19,608	48,005	29,653	18,352	608	(647)	1,256
Prepaid pension cost (at the beginning of the period)	114,378	(39,005)	153,384	103,215	(38,808)	142,023	11,163	(197)	11,361
Reserve for employee's retirement benefits (at the beginning of the period)	4,739	(3,431)	8,170	-	-	-	-	-	
Amount to be amortized (at the beginning of the period)	89,075	(67,606)	156,682	73,840	(68,183)	142,023	10,306	863	9,442
Decrease during the period	40,644	(30,153)	70,797	38,143	(30,040)	68,183	1,887	(61)	1,949
Amount remaining (at the end of the period)	48,431	(37,453)	85,884	35,696	(38,143)	73,840	8,418	925	7,493
Retirement benefit expenses	4,124	(22,573)	26,698	(1,308)	(23,620)	22,312	3,281	749	2,532
Service cost	10,145	(1,512)	11,657	7,127	(1,183)	8,310	1,709	(101)	1,810
Interest cost	6,934	(1,519)	8,454	5,664	(1,484)	7,148	670	21	649
Expected return on pension plan assets	4,974	(757)	5,731	4,065	(815)	4,881	374	25	348
Amortization of past service cost	(18,060)	(15,348)	(2,711)	(18,004)	(16,549)	(1,455)	(72)	632	(705
Amortization of actuarial differences	10,060	(4,958)	15,018	7,970	(5,218)	13,189	1,348	222	1,125
Amortization of transition differences at accounting change	-	-	-	-	-	-	-	-	
Other	17	7	10	-	-	-	-	-	
tems included in extraordinary profits	-	(497)	497	-	-	-	-	-	·
tems included in extraordinary losses	-	(43,456)	43,456	-	(42,776)	42,776	=	(72)	72

	K	inki Osaka Banl	<		Nara Bank		Reso	ona Trust & Ban	king
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]
Retirement benefit obligation (at the beginning of the period)	29,514	(6,713)	36,227	616	(243)	859	-	-	-
Pension plan assets at fair value (at the beginning of the period)	20,325	(3,203)	23,529	136	(34)	170	-	-	-
Unrecognized pension 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)	4,123	(3,427)	7,551	616	(3)	619	=	-	=
Amount to be amortized (at the beginning of the period)	5,064	(81)	5,146	(135)	(204)	69	-	-	-
Decrease during the period	749	90	658	(7)	(13)	6	=	-	=
Amount remaining (at the end of the period)	4,315	(172)	4,488	(127)	(190)	63	-	-	-
Retirement benefit expenses	1,895	305	1,590	41	(27)	69	213	19	193
Service cost	1,070	(229)	1,300	24	(17)	42	213	19	193
Interest cost	590	(51)	641	9	(5)	14	=	-	=
Expected return on pension plan assets	531	33	497	2	(1)	4	-	-	-
Amortization of past service cost	16	568	(551)	=	-	=	=	-	=
Amortization of actuarial differences	749	51	697	(7)	(13)	6	-	-	-
Amortization of transition differences at accounting change	=	-	=	=	-	=	-	-	-
Other	-	-	-	17	7	10	-	-	-
Items included in extraordinary profits	=	(497)	497	=	=	=	=	=	=
Items included in extraordinary losses	-	(607)	607	-	-	-	-	-	-

6. Gains or losses on bonds and stocks

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

(Millions of yen)

	To	(12,294) (29,635) 1 28,000 (9,057) 3 - (8) 40,119 21,414 1 - (64) 176 (780) 53,945 8,777 4			Resona Bank	_	Saitama Resona Bank			
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	
Net gains/(losses) on bonds	(12,294)	(29,635)	17,340	(7,622)	(20,469)	12,847	(3,013)	(4,676)	1,662	
Gains on sale	28,000	(9,057)	37,058	18,643	(8,463)	27,106	7,054	887	6,167	
Gains on redemption	-	(8)	8	-	-	-	-	-	-	
Losses on sale	40,119	21,414	18,704	26,089	12,709	13,379	10,068	5,563	4,505	
Losses on redemption	-	(64)	64	-	(3)	3	-	-	-	
Losses on devaluation	176	(780)	956	176	(700)	876	-	-	-	
Net gains/(losses) on stocks	53,945	8,777	45,167	53,255	7,260	45,994	630	136	493	
Gains on sale	62,299	(36,452)	98,752	61,051	(34,530)	95,581	704	24	680	
Losses on sale	6,849	(5,603)	12,452	6,375	(5,745)	12,121	25	(7)	32	
Losses on devaluation	1,505	(39,626)	41,132	1,419	(36,045)	37,465	48	(105)	154	
Provision to reserve for possible losses on investments	-	-	-	-		-	-	-	-	

	Kinki Osaka Bank				Nara Bank		Resona Trust & Banking		nking
	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]	FY 2005 [A]	[A]-[B]	FY 2004 [B]
Net gains/(losses) on bonds	(1,721)	(4,494)	2,773	62	5	57	-	-	
Gains on sale	2,113	(1,609)	3,723	188	128	60	-	-	
Gains on redemption	-	-	-	-	(8)	8	-	-	
Losses on sale	3,835	3,026	808	126	114	11	-	-	
Losses on redemption	-	(61)	61	-	-	-	-	-	
Losses on devaluation	-	(79)	79	-	-	-	-	-	
Net gains/(losses) on stocks	44	1,362	(1,317)	14	17	(2)	-	-	
Gains on sale	529	(1,961)	2,490	14	14	-	-	-	
Losses on sale	448	151	296	-	(2)	2	-	-	
Losses on devaluation	36	(3,476)	3,512	0	0	-	-	-	
Provision to reserve for possible losses on investments	-	-	-	-	-	-	-	-	

7. Revaluation gains or losses on securities

<Consolidated> (Millions of yen)

						_		
		FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss
Во	nds held to maturity	(2,557)		2,567	(3,667)	1,109	1,157	47
Oth	ner securities	445,495	541,768	96,272	185,236	260,259	269,292	9,032
To	tal	442,938	541,778	98,840	181,568	261,369	270,449	9,080
	Bonds	(77,924)	1,152	79,076	(94,231)	16,306	17,388	1,081
	Stocks	459,948	463,577	3,628	226,105	233,843	237,929	4,085
	Other	60,913	77,049	16,135	49,695	11,218	15,132	3,913

^{*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
(Millions of yen)

	FY 2005 [A]				FY 2004 [B]		
	1 1 2003 [A]	Gain	Loss	[A]-[B]	1 1 2004 [D]	Gain	Loss
Stocks	-	-	-	•	-	•	•
Other	-		•	55	(55)	•	55
Total	-	-		55	(55)	-	55

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

	FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss
Stocks	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	_

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

< Total of live banks, Non-consolidated results of each banks								(Willions of yen)						
		Total of Five Banks							R	Resona Bar	<u>ı</u> k			
	FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss	FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss
Bonds held to maturity	(2,557)	9	2,567	(3,667)	1,109	1,157	47	•	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	•	-	-	-	-	-	-
Other securities	436,827	533,094	96,266	182,964	253,863	262,897	9,034	337,998	404,829	66,831	150,911	187,087	195,111	8,024
Total	434,269	533,104	98,834	179,296	254,973	264,054	9,081	337,998	404,829	66,831	150,911	187,087	195,111	8,024
Bonds	(77,924)	1,152	79,076	(94,231)	16,306	17,388	1,081	(49,195)	44	49,240	(54,909)	5,713	6,472	759
Stocks	451,256	454,878	3,622	223,910	227,345	231,430	4,085	339,808	343,265	3,456	165,701	174,107	177,636	3,529
Other	60,937	77,073	16,135	49,617	11,320	15,236	3,915	47,385	61,520	14,134	40,118	7,266	11,002	3,735

		Saitama Resona Bank					Kinki Osaka Bank							
	FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss	FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss
Bonds held to maturity	(2,557)	9	2,567	(3,670)	1,113	1,113	-	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	•	-
Other securities	91,075	108,903	17,828	38,657	52,417	52,456	39	7,758	19,361	11,602	(6,442)	14,201	15,159	958
Total	88,517	108,912	20,395	34,987	53,530	53,569	39	7,758	19,361	11,602	(6,442)	14,201	15,159	958
Bonds	(19,148)	505	19,654	(24,274)	5,126	5,137	10	(9,575)	601	10,177	(14,911)	5,335	5,635	299
Stocks	100,739	100,739	-	54,400	46,338	46,341	2	10,708	10,874	165	3,823	6,884	7,437	552
Other	6,926	7,667	741	4,861	2,064	2,090	25	6,625	7,885	1,259	4,645	1,980	2,086	106

		Nara Bank					Resona Trust & Banking							
	FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss	FY 2005 [A]	Gain	Loss	[A]-[B]	FY 2004 [B]	Gain	Loss
Bonds held to maturity					(3)	44	47	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates					-	-	-	-	-	-	-	-	-	-
Other securities					159	169	10	(5)	-	5	(3)	(1)	-	1
Total					155	213	57	(5)		5	(3)	(1)	-	1
Bonds					132	142	10	(5)	-	5	(3)	(1)	-	1
Stocks					15	15	-	-	-	-	-	-	-	-
Other					8	55	47	-	-	-	-	-	-	-

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

8. Capital adequacy ratio (Japanese domestic standard)

<Consolidated> (Billions of ven. %

\0013011dated>			Dillions of yell, 707
	End of March		
	2006 (provisional)	Change	End of March 2005
Capital adequacy ratio	9.97	0.23	9.74
Tier I ratio	5.95	0.68	5.27
Total qualifying capital	2,386.0	182.5	2,203.4
Tier I	1,425.7	232.8	1,192.8
Tier II	971.1	(50.2)	1,021.4
Land revaluation differences	48.2	(0.7)	49.0
Qualifying subordinated debt	773.3	(57.7)	831.0
Deducted items	10.9	0.0	10.8
Risk-adjusted assets	23,930.7	1,316.7	22,614.0

<reference> Capital adequacy</reference>	y ratio of subsid	iary banks (prov	risional) (Bil	lions of yen, %)
	Resona	Saitama Resona	Kinki Osaka	Resona Trust
	(Consolidated)	(Non-consolidated)	(Consolidated)	(Non-consolidated)
Capital adequacy ratio	9.08	8.20	8.17	124.81
Tier I ratio	5.29	4.53	5.16	124.81
Total qualifying capital	1,579.7	368.7	171.2	28.8
Tier I	921.6	203.9	108.1	28.8
Tier II	774.0	164.7	63.0	-
Land revaluation differences	48.9	-	-	-
Qualifying subordinated debt	616.3	147.0	50.0	-
Deducted items	115.9	-	0.0	-
Risk-adjusted assets	17,393.6	4,496.9	2,095.6	23.0

^{*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 March 2006	Resona	Saitama Resona	Kinki Osaka	Resona Trust	Change	End of March 2005
Acquisition cost	397.5	300.6	86.7	10.0	-	(0.3)	397.8
Market value	848.7	640.4	187.5	20.7	-	223.6	625.1
Book value of stocks sold outright	3.1	1.4	0.0	1.6	-	(277.8)	280.9
Tier I	1,425.7	921.6	203.9	108.1	28.8	232.9	1,192.8
Acquisition cost/Tier I <reference></reference>	27.8	32.6	42.5	9.3	-	(5.5)	33.3

^{*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>

			· · · · · · · · · · · · · · · · · · ·
	End of March		
	2006	Change	End of March 2005
Directors	24	4	20
Executive officers	15	4	11

^{*1.} Above figures include 14 directors who concurrently serve as directors for subsidiary banks.

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

(People)

	End of March 2006	Resona	Saitama Resona	Kinki Osaka	Resona Trust	Change	End of March 2005
Directors	33	11	8	9	8	(34)	67
Executive officers	0	0	0	0	0	(31)	31
Non-board executive officers	45	26	7	8	4	26	19
Employees	14,521	8,939	2,732	2,383	467	(179)	14,700
Manned domestic offices	631	377	113	137	4	15	616
Non-manned domestic offices	851	510	314	27	0	(24)	875
Total domestic offices	1,482	887	427	164	4	(9)	1,491

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

(People)

^{*2} The figures as of the end of March 2005 include Nara Bank.

^{*2} Executive officers of Resona who are concurrently serve as directors for other group banks are also included in the numbers of directors for such group banks.

^{*3} Non-board executive officers do not include those officers who concurrently serve as directors. Reported figures do not include the directors who resigned on March 31, 2006.

^{*4} 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.

^{*5} 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.

^{*6} Numbers as of the end of March 2005 include Nara Bank

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 yen)

			Tot	al of four bar	nks		Resona Bank					Saitama Resona Bank				
		End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
		2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]
	Loans to borrowers in legal bankruptcy	11,571	(1,395)	(6,131)	12,967	17,703	7,121	(888)	(2,391)	8,010	9,513	1,834	194	(630)	1,640	2,464
	Past due loans	336,073	(74,530)	(131,627)	410,603	467,700	221,913	(47,670)	(84,513)	269,584	306,427	51,151	(3,778)	(2,863)	54,929	54,014
	Loans past due 3 months or more	15,530	(7,154)	(10,469)	22,684	26,000	8,509	(6,772)	(7,469)	15,282	15,979	5,040	(207)	(1,008)	5,248	6,049
	Restructured loans	339,244	(18,975)	(54,563)	358,219	393,807	274,900	(5,396)	(19,088)	280,297	293,988	28,529	(13,013)	(14,817)	41,543	43,346
Ris	sk-managed loans, total	702,420	(102,055)	(202,792)	804,475	905,212	512,445	(60,728)	(113,462)	573,174	625,907	86,555	(16,805)	(19,320)	103,361	105,876
	Partial direct write-offs	403,174	(55,566)	(182,374)	458,741	585,548	338,873	(33,477)	(90,628)	372,351	429,502	24,015	6	(63,531)	24,009	87,547
Ва	lance of loans (Term-end)	26,406,176	768,917	704,070	25,637,259	25,702,105	18,167,519	633,188	414,664	17,534,331	17,752,855	5,683,503	217,949	361,175	5,465,553	5,322,327

		Kir	ıki Osaka Baı	nk				Nara Bank		
	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
Loans to borrowers in legal bankruptcy	2,615	(428)	(2,447)	3,044	5,063				272	662
Past due loans	63,008	(17,757)	(38,894)	80,766	101,903				5,324	5,355
Loans past due 3 months or more	1,979	30	(1,865)	1,949	3,845				203	125
Restructured loans	35,814	864	(19,364)	34,950	55,179				1,428	1,293
Risk-managed loans, total	103,418	(17,292)	(62,572)	120,710	165,991				7,229	7,437
Partial direct write-offs	40,284	(18,450)	(22,762)	58,735	63,046				3,644	5,451
Balance of loans (Term-end)	2,555,153	61,660	70,926	2,493,492	2,484,226				143,881	142,696

Ratio to total balance of loans

(%)

			To	tal of four bar	nks		Resona Bank					Saitama Resona Bank					
		End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	
		2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	
L	oans to borrowers in legal bankruptcy	0.04	(0.01)	(0.02)	0.05	0.06	0.03	(0.01)	(0.02)	0.04	0.05	0.03	0.00	(0.01)	0.03	0.04	
F	Past due loans	1.27	(0.33)	(0.54)	1.60	1.81	1.22	(0.31)	(0.50)	1.53	1.72	0.89	(0.11)	(0.12)	1.00	1.01	
l	oans past due 3 months or more	0.05	(0.03)	(0.05)	0.08	0.10	0.04	(0.04)	(0.05)	0.08	0.09	0.08	(0.01)	(0.03)	0.09	0.11	
F	Restructured loans	1.28	(0.11)	(0.25)	1.39	1.53	1.51	(80.0)	(0.14)	1.59	1.65	0.50	(0.26)	(0.31)	0.76	0.81	
Risk	-managed loans, total	2.66	(0.47)	(0.86)	3.13	3.52	2.82	(0.44)	(0.70)	3.26	3.52	1.52	(0.37)	(0.46)	1.89	1.98	

			Kir	nki Osaka Bai	nk				Nara Bank	_	
		End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
	Loans to borrowers in legal bankruptcy	0.10	(0.02)	(0.10)	0.12	0.20				0.18	0.46
	Past due loans	2.46	(0.77)	(1.64)	3.23	4.10				3.70	3.75
	Loans past due 3 months or more	0.07	0.00	(0.08)	0.07	0.15				0.14	0.08
	Restructured loans	1.40	0.00	(0.82)	1.40	2.22				0.99	0.90
Ri	sk-managed loans, total	4.04	(0.80)	(2.64)	4.84	6.68				5.02	5.21

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

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

(%)

,		Tot	tal of four bar	nks				Resona Bank				Saita	ma Resona I	Bank	` '
	End of Mar.	(4) (5)	[4] [0]	End of Sep.	End of Mar.		[A] [D]	[0] [4]				[A] [D]	[4] [6]		End of Mar.
	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]
Before partial direct write-off	76.35	(0.16)	1.08	76.51	75.27	81.73	(0.42)	1.05	82.15	80.68	53.70	2.51	(10.26)	51.19	63.96
After partial direct write-off	62.78	(0.34)	3.50	63.12	59.28	69.66	(0.90)	2.23	70.56	67.43	40.86	1.01	6.70	39.85	34.16

		Kir	ıki Osaka Baı	nk				Nara Bank	_	
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]
Before partial direct write-off	61.90	(4.10)	1.14	66.00	60.76				56.38	59.91
After partial direct write-off	47.06	(2.40)	1.20	49.46	45.86				34.39	30.52

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

3. Reserve for possible loan losses

<Consolidated> (Millions of yen) End of Mar. 2006 [A] End of Sep. 2005 [B] End of Mar. 2005 [C] [A] - [C] [A] -[B] General reserve for possible loan losses 354,112 (10,781 (17,095 364,893 371,208 Specific reserve for possible loan losses 184,279 (47,670 (71,468) 231,949 255,748 Special reserve for certain overseas loans 62 61 79 627,035 538,454 596,904 Total reserve for possible loan losses (58,450 (88.581) Reserve for write-off of loans in the trust account 528 (77) 567 605

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

		Tot	al of four bar									Saitama Res	ona Bank		
	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
General reserve for possible loan losses	263,912	(19,629)	(24,495)	283,541	288,408	218,924	(12,336)	(5,303)	231,260	224,227	17,781	(4,361)	(4,194)	22,142	21,975
Specific reserve for possible loan losses	176,409	(47,218)	(71,059)	223,627	247,469	137,352	(35,167)	(59,725)	172,520	197,078	17,587	(1,470)	3,391	19,057	14,195
Special reserve for certain overseas loans	183	60	28	122	154	183	60	28	122	154	-	-	-	-	-
Total reserve for possible loan losses	440,504	(66,787)	(95,527)	507,292	536,032	356,459	(47,443)	(65,000)	403,903	421,459	35,368	(5,831)	(802)	41,199	36,170
Reserve for write-off of loans in the trust account	528	(39)	(77)	567	605	528	(39)	(77)	567	605	-	-	-	-	-

			Kinki Osaka	Bank				Nara Bank	_	
	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]	End of Mar. 2006 [A]	[A] -[B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
General reserve for possible loan losses	27,207	(1,886)	(14,165)	29,093	41,373				1,046	833
Specific reserve for possible loan losses	21,469	(9,140)	(13,288)	30,609	34,757				1,440	1,437
Special reserve for certain overseas loans	-	-	-	-	-				-	-
Total reserve for possible loan losses	48,676	(11,027)	(27,454)	59,703	76,131				2,486	2,270
Reserve for write-off of loans in the trust account	-	-	-	-	-				-	-

4. Claims disclosure according to the Financial Reconstruction Law Total of four banks, Non-consolidated figures of each bank>

	yen)

,		Tot	tal of four bar	nks				Resona Bank	<				Saitama Res		
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]
Unrecoverable or valueless claims	63,429	(7,402)	(34,157)	70,831	97,586	35,828	(3,225)	(21,578)	39,054	57,407	11,296	2,483	(1,185)	8,813	12,482
Risk claims	292,604	(73,134)	(108,879)	365,739	401,484	200,278	(46,470)	(69,174)	246,748	269,452	41,866	(6,147)	(2,488)	48,013	44,354
Special attention loans	354,775	(26,129)	(65,032)	380,904	419,807	283,410	(12,169)	(26,557)	295,579	309,967	33,570	(13,221)	(15,826)	46,791	49,396
Financial Reconstruction Law subtotal	710,809	(106,666)	(208,070)	817,475	918,879	519,517	(61,865)	(117,309)	581,382	636,827	86,733	(16,885)	(19,500)	103,619	106,233
Normal claims	27,088,541	854,626	890,663	26,233,915	26,197,877	18,886,694	672,140	503,581	18,214,554	18,383,113	5,680,162	232,414	380,085	5,447,748	5,300,077
Financial Reconstruction Law total	27,799,351	747,959	682,593	27,051,391	27,116,757	19,406,212	610,274	386,271	18,795,937	19,019,940	5,766,895	215,528	360,584	5,551,367	5,406,311
Partial direct write-offs	413,330	(55,156)	(181,951)	468,486	595,282	347,358	(32,813)	(89,866)	380,172	437,224	24,095	14	(63,522)	24,081	87,618

			Kinki Osaka	Bank				Nara Bank	_	
	End of Mar.			End of Sep.	End of Mar.	End of Mar.			End of Sep.	End of Mar.
	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]	2006 [A]	[A] -[B]	[A] - [C]	2005 [B]	2005 [C]
Unrecoverable or valueless claims	16,303	(5,117)	(9,567)	21,421	25,871				1,542	1,826
Risk claims	50,460	(16,428)	(32,976)	66,888	83,436				4,088	4,240
Special attention loans	37,794	894	(21,230)	36,900	59,024				1,632	1,419
Financial Reconstruction Law subtotal	104,558	(20,651)	(63,774)	125,209	168,332				7,263	7,485
Normal claims	2,521,684	90,827	146,743	2,430,857	2,374,940				140,755	139,745
Financial Reconstruction Law total	2,626,243	70,176	82,969	2,556,066	2,543,273				148,019	147,231
Partial direct write-offs	41,876	(18,681)	(23,014)	60,558	64,891				3,674	5,548

5. Coverage ratios by type of borrower

<total bank<="" banks,="" each="" figures="" four="" non-consolidated="" of="" th=""><th>></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>(%)</th></total>	>								(%)
		Total of four ba	nks		Resona Bank			Saitama Reson	a Bank
	End of Mar. 2006 [A]	[A] -[B]	End of Mar. 2005 [B]	End of Mar. 2006 [A]	[A] -[B]	End of Mar. 2005 [B]	End of Mar. 2006 [A]	[A] -[B]	End of Mar. 2005 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	92.41	1.34	91.07	90.44	2.18	88.26	96.84	(0.32)	97.16
Covered by reserves	7.58	(1.34)	8.92	9.55	(2.18)	11.73	3.15	0.32	2.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Risk claims	97.83	0.65	97.18	97.59	0.61	96.98	99.18	1.25	97.93
Covered by collateral, guarantees, etc.	50.91	5.09	45.82	45.23	9.08	36.15	60.60	(8.04)	68.64
Covered by reserves	46.91	(4.44)	51.35	52.36	(8.46)	60.82	38.57	9.29	29.28
Reserve ratio against the portion not covered by collateral, guarantees, etc.	95.57	0.77	94.80	95.61	0.34	95.27	97.92	4.51	93.41
Special Attention Obligors	71.15	(5.05)	76.20	70.60	(3.88)	74.48	66.94	(5.63)	72.57
Covered by collateral, guarantees, etc.	41.45	(4.08)	45.53	39.64	(4.63)	44.27	44.89	(4.91)	49.80
Covered by reserves	29.69	(0.97)	30.66	30.96	0.76	30.20	22.05	(0.71)	22.76
Reserve ratio against the portion not covered by collateral, guarantees, etc.	50.73	(5.57)	56.30	51.30	(2.90)	54.20	40.02	(5.34)	45.36
Other Watch Obligors	58.75	2.16	56.59	55.24	2.53	52.71	60.33	3.56	56.77
Covered by collateral, guarantees, etc.	53.73	1.92	51.81	49.72	2.62	47.10	56.97	2.56	54.41
Covered by reserves	5.01	0.23	4.78	5.51	(0.10)	5.61	3.35	1.00	2.35
Reserve ratio against the portion not covered by collateral, guarantees, etc.	10.84	0.92	9.92	10.97	0.37	10.60	7.80	2.64	5.16
Normal Obligors	0.15	0.03	0.12	0.19	0.04	0.15	0.03	0.01	0.02

		Kinki Osaka Ba	ink		Nara Bank	
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2006 [A]	[A] -[B]	2005 [B]	2006 [A]	[A] -[B]	2005 [B]
Unrecoverable or valueless claims	100.00	-	100.00		/	100.00
Covered by collateral, guarantees, etc.	93.66	(0.37)	94.03			95.67
Covered by reserves	6.33	0.37	5.96			4.32
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00			100.00
Risk claims	97.62	0.00	97.62			93.44
Covered by collateral, guarantees, etc.	65.43	1.32	64.11			61.74
Covered by reserves	32.18	(1.32)	33.50			31.70
Reserve ratio against the portion not covered by collateral, guarantees, etc.	93.13	(0.23)	93.36		/	82.87
Special Attention Obligors	80.11	(9.55)	89.66	,	/	73.38
Covered by collateral, guarantees, etc.	54.21	5.32	48.89			45.27
Covered by reserves	25.89	(14.87)	40.76			28.10
Reserve ratio against the portion not covered by collateral, guarantees, etc.	56.56	(23.21)	79.77			51.35
Other Watch Obligors	73.25	(2.69)	75.94			66.54
Covered by collateral, guarantees, etc.	69.20	(3.70)	72.90			65.42
Covered by reserves	4.05	1.02	3.03			1.12
Reserve ratio against the portion not covered by collateral, guarantees, etc.	13.15	1.94	11.21	/		3.25
Normal Obligors	0.24	0.03	0.21	/		0.17

6. Results of self-assessment of asset quality

(1) Total of three banks

Self-Assessment of Asset Quality Self-Assessment of Asset Quality (Billions of yen) (Billions of ven) Exposure Exposure Disclosure Coverage Disclosure Coverage Category III Category IV Normal Category I Category III Category IV Normal Category II Categories Categories Coverage Ratio under Categories Categories Coverage Ratio under Obligor Obligor Exposures Exposures Exposures Exposures Exposures Exposures Exposures Exposures under FRL FRL Criteria under FRL FRL Criteria Classification Classification Reserves Reserves Reserve Direct Reserve Direct Bankrupt and Effectively Bankrupt and Effectively Unrecoverable or Unrecoverable or Jnrecoverable o B) 14.0 B) 21.3 Jnrecoverable of Ratio Write-offs Ratio Write-offs 4.8 3.4 Valualass Claims /alualass Claims /alualace Clain /alueless Claim Bankrupt Obligors Bankrupt Obligors Collateral Collateral T) T) 0.0 0.4 100% 100% /Guarantee /Guarantee 63.4 26.4 36.9 35.8 Total) 14.0 Total) 21.7 63.4 58.6 100.00% 35.8 32.4 100.00% Doubtful Obligors Doubtful Obligors B) B) 127.9 65.1 4.8 Reserves Risk Claims Reserves Risk Claims T) 0.0 2.3 0.0 Risk Claims 137.2 97.83% Risk Claims 104.8 97.59% Collateral Collateral 292.6 200.2 Total) Total) Total) 4.8 181.3 104.9 6.3 127.9 67.4 292.6 200.2 /Guarantee /Guarantee Ratio 148.9 Ratio 90.5 95.57% 95.61% Claims in Need Claims in Nee Claims in Need Claims in Need Reserves Reserves of Special of Special of Special of Special B) 38.8 336.4 Special Special Attention 103.9 Attention Attention 86.7 Attention Attention Attention Collateral T) Collateral 19.9 5.5 Obligors Obligors 71.71% 71.15% /Guarantee /Guarantee 58.7 Total) 342.0 Subtotal Subtotal Total) 490.0 150.4 400.7 114.9 710.8 73.3 416.6 519.5 Watch Watch Claims in Need Obligors Obligors of Special Attention Non-classified Non-classified Other Watch Other Watch 204.0 B) 906.2 Claims Claims 262.3 Obligors Obligors T) T) 0.1 8.0 T) 21.0 343.7 1,217.1 Total) 204.1 Total) 914.2 1.560.8 27.088.5 1.118.4 18.886.6 Total) 283.4 . Total Coverage Total Coverage B) 17,513.4 Ratio Ratio Normal Obligors Normal Obligors 25.392.4 T) 137.4 25,392.4 17,650.9 84.99% Total) 17,650.9 83.34% Total Exposures Total Normal Category II Category III Category IV Total Exposures Total Normal Category II Category III Category IV 27,799.3 27,799.3 26,017.3 1,775.6 19,406.2 19,406.2 18,055.8 1,345.5 4.8

(2) Resona Bank (Non-consolidated)

(3) Saitama Resona Bank (Non-consolidated)

(4) Kinki Osaka Bank (Non-consolidated)

			Self-Ass	essment c	of Asset C	Quality		(Billions of yen)					Self-Ass	essment c	of Asset Q	uality		(Billions of yen)
Obligor Classifica	Exposure Categories tion	Disclosure Categories under FRL	Normal Exposures	Category II Exposures		Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria		Obligor Classificat	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
	t and Effectively rupt Obligors	Unrecoverable or Valueless Claims	4.6	6.6	Reserve Ratio 100%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 10.9	Unrecoverable or Valueless Claims 100.00%	E		and Effectively upt Obligors	Unrecoverable or Valueless Claims 16.3	7.7	8.5	Reserve Ratio 100%	Direct Write-offs	Reserves 1.0 Collateral /Guarantee 15.2	Unrecoverable or Valueless Claims 100.00%
Doub	otful Obligors 41.8	Risk Claims 41.8	20.7	20.8	0.3 Reserve Ratio 97.92%		Reserves 16.1 Collateral /Guarantee 25.3	Risk Claims 99.18%		Doubt	ful Obligors 50.4	Risk Claims 50.4	32.6	16.6	1.1 Reserve Ratio 93.13%		Reserves 16.2 Collateral /Guarantee 33.0	Risk Claims 97.62%
Watch Obligors	Special Attention Obligors 44.0	Claims in Need of Special Attention 33.5 Subtotal 86.7	4.1	39.8			7.4 Collateral /Guarantee 15.0	Claims in Need of Special Attention 66.94%		Watch Obligors	Special Attention Obligors 45.2	Claims in Need of Special Attention 37.7 Subtotal 104.5	10.5	34.7			9.7 Collateral /Guarantee 20.4	Claims in Need of Special Attention 80.11%
	Other Watch Obligors 192.7	Non-classified Claims 5,680.1	38.9	153.7						.	Other Watch Obligors 249.6	Non-classified Claims 2,521.6	100.5	149.0				
	nal Obligors 5,476.9		5,476.9		ı			Total Coverage Ratio 86.81%			al Obligors ,264.5		2,264.5		ı			Total Coverage Ratio 91.66%
	l Exposures 5,766.8	Total 5,766.8	Normal 5,545.4	Category II 221.1	Category III 0.3	Category IV					Exposures 626.2	Total 2,626.2	Normal 2,416.0	Category II 208.9	Category Ⅲ 1.1	Category IV		

2H of FY 2005

2H of FY 2005

2H of FY 2005

11.4

21.6

2H of FY 2005

4.8

8.3

13.2

Measures similar to legal liquidatior Partition into good and bad portions Partial direct write-off of small claims

Entrustment of claims to RCC

7. Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law (Banking and trust accounts) <Total of four banks> 3) Of the claims reported in (A), claims for which certain 4) Of the claims reported in (A), claims for which certain | Portion in or prior to the first half of fiscal 2000 | 1 Claims to obligors classified as 'doubtful' or lower obligor classifier (Financial Reconstruction Law Criteria (2) Loans placed off the balance sheets (Billions of year (2) Loans placed sheets (2) Loans placed sheets (2) Loans placed sheets (2) Lo preparatory arrangements have been made for off-balancing preparatory arrangements have not been made for off-balancin 4.3 Direct write-offs Legal liquidatio (A) - () Other Collection, repayment, etc. easures similar to legal liquidation 3.4 artition into good and bad portions 2.9 Partial direct write-off of small claims Entrustment of claims to RCC 3) Of the claims reported in (C), claims for which certain 4) Of the claims reported in (C) claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criterii Mar. 31, Sep. 30, IMar. 31, Sep. (2) Portion in the latter half of fiscal 2000 (2)Loans placed off the balance sheets (Billions of yen preparatory arrangements have not been made for off-balancing preparatory arrangements have been made for off-balancing 2H of FY 2005 2H of FY 200 Liquidation type disposal Restructuring type disposa irect write-offs Measures similar to legal liquidation Partition into good and bad portions Unrecoverable or valueless claims Risk claims Collection, repayment, etc Improvement in operating conditions, etc. Total 14.2 Sales of claims Partial direct write-off of small claim ntrustment of claims to RCC (D) 3) Of the claims reported in (E), claims for which certain 4) Of the claims reported in (F) claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris (2) Loans placed off the balance sheets (Billions of yen Sep. 30, |Mar. 31, |Sep. 30, |Mar. (3) Portion in the first half of fiscal 2001 preparatory arrangements have been made for off-balancing preparatory arrangements have not been made for off-balancin 2H of FY 2005 0.0 Direct write-offs 8.1 Other Legal liquidatior Measures similar to legal liquidation Unrecoverable or valueless claims 0.4 Risk claims Total Improvement in operating conditions, etc Sales of claims Collection, repayment, etc. Improvement in borrowers' condition Partition into good and bad portions Partial direct write-off of small claim 0.3 Entrustment of claims to RCC 3) Of the claims reported in (G), claims for which certain 4) Of the claims reported in (G), claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri, | Mar. 31, Sep. 30, Mar preparatory arrangements have been made for off-balancin 2H of FY 200 preparatory arrangements have not been made for off-balancin (4) Portion in the latter half of fiscal 2001 2H of FY 2005 10.1 Direct write-offs Legal liquidation (G) - () Unrecoverable or valueless claims 1.4 Other Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Entrustment of claims to RCC Of the claims reported in (I), claims for which certain 4) Of the claims reported in (I), claims for which certain 1) Claims to obligors <u>classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criterian Categories (Financial Reconstruction Law Criteria) (Financial Reconstruction Law Criteria) (Financial Reconstruction Categories (Financia) (Financia Reconstruction Law Criteria) (Financia Reconstr</u> (5) Portion in the first half of fiscal 2002 preparatory arrangements have not been made for off-balancin preparatory arrangements have been made for off-balancing 2H of FY 200 0.0 Direct write-offs egal liquidation Other Collection, repayment, etc Measures similar to legal liquidation Partition into good and bad portions tructuring type dispo Risk claims Improvement in operating conditions, etc Improvement in borrowers' conditions ales of claims Partial direct write-off of small claims Entrustment of claims to RCC (J) 3) Of the claims reported in (K), claims for which certain 4) Of the claims reported in (K), claims for which certain (6) Portion in the latter half of fiscal 2002 1) Claims to obligors classi ified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Mar. 31, |Sep. 30, |Mar. 31, |Sep. 30, |Mar. 31, |Sep. 30, |Mar. 31, (2)Loans placed off the balance sheets (Billions of yen preparatory arrangements have been made for off-balancing preparatory arrangements have not been made for off-balancing 2H of FY 2005 2H of FY 200 1.3 Direct write-offs 0.5 Other 9 14.3 7.2 9 34.7 19.5 8 49.0 26.7 2006 Change 2003 2004 2005 Liquidation type disposal sures similar to legal liquidation Unrecoverable or valueless claims Improvement in operating conditions, etc. Risk claims Total Partition into good and bad portions Partial direct write-off of small claim Entrustment of claims to RCC 3.9 3) Of the claims reported in (M), claims for which certain 4) Of the claims reported in (M), claims for which certain (7) Portion in the first half of fiscal 2003 preparatory arrangements have been made for off-balancing preparatory arrangements have not been made for off-balancin 2H of FY 2005 egal liquidation Other Collection, repayment, etc Restructuring type disposa morovement in operating conditions, etc. Measures similar to legal liquidation Partition into good and bad portions Partial direct write-off of small claims Unrecoverable or valueless claims 445.9 234.4 137.9 89.8 Entrustment of claims to RCC 62.4 3) Of the claims reported in (O), claims for which certain 4) Of the claims reported in (O), claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria (2)Loans placed off the balance sheets (Billions of yen 2 (2)Loans placed of (8) Portion in the latter half of fiscal 2003 preparatory arrangements have been made for off-balancin preparatory arrangements have not been made for off-balancing Legal liquidatior Measures similar to legal liquidation Partition into good and bad portions Direct write-offs structuring type disposa provement in operating conditions, etc Unrecoverable or valueless claims Collection, repayment, etc Partial direct write-off of small claims Entrustment of claims to RCC 244.9 127.7 52.1 37.4 Sales of claims Improvement in borrowers' conditions 2.9 Total 3.6 3) Of the claims reported in (Q), claims for which certain 4) Of the claims reported in (Q), claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criterii Sep. 30, Mar. 31, Sep. 30, Mar. 31, 2004 2005 2005 2006 Change 18.6 14.2 7.5 3.5 (4.0) (9) Portion in the first half of fiscal 2004 (2)Loans placed off the balance sheets (Billions of yen preparatory arrangements have been made for off-balancing preparatory arrangements have not been made for off-balancing 2H of FY 200 2H of FY 200 2H of FY 200 Legal liquidatior Measures similar to legal liquidation Liquidation type disposal Restructuring type disposa Direct write-offs Other Unrecoverable or valueless claims Partition into good and bad portions Collection, repayment, etc. Risk claims Total 48.4 34.4 Improvement in operating conditions, etc Sales of claims 8.4 Improvement in borrowers' conditions Partial direct write-off of small claims 2.4 238.4 62.6 42.0 Entrustment of claims to RCC 3) Of the claims reported in (S), claims for which certain 4) Of the claims reported in (S), claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criterian Mar. 31, Sep. 30, Mar. 31, 2005 2005 2006 Change 23.6 9.7 6.2 (3.5) (10) Portion in the latter half of fiscal 2004 (2)Loans placed off the balance sheets (Billions of yen preparatory arrangements have been made for off-balancing preparatory arrangements have not been made for off-balancin 2H of FY 2005 Liquidation type disposal 0.4 Direct write-offs Legal liquidation Other Collection, repayment, etc. Collection of the borrowers Restructuring type disposa Measures similar to legal liquidation Unrecoverable or valueless claims 78.0 44.4 (3 87.7 50.6 (3 Improvement in operating conditions, etc Risk claims Partition into good and bad portions Partial direct write-off of small claims Improvement in borrowers' conditions 4.5 Entrustment of claims to RCC 5.9 3) Of the claims reported in (U), claims for which certain 4) Of the claims reported in (U), claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria | Sep. 30, Mar. 31, 2nd F7 2005 | 2005 | Change | Liquidation type disposal | 0.2 | Change | Cha (11) Portion in the first half of fiscal 2005 preparatory arrangements have not been made for off-balancing preparatory arrangements have been made for off-balancin 2H of FY 2005 18.7 0.2 Direct write-offs 0.3 Other Collection, repayment, etc. Legal liquidatior Measures similar to legal liquidation Unrecoverable or valueless claims 12.9 9.9 106.2 49.2 Restructuring type disposa 37.4 0.3 Improvement in operating conditions, etc 29.6 Partition into good and bad portions Partial direct write-off of small claim Partial direct write-off of small Entrustment of claims to RCC 58.7 3) Of the claims reported in (W), claims for which certa 4) Of the claims reported in (W), claims for which certain 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Mar. 31 (12) Portion in the latter half of fiscal 2005 preparatory arrangements have been made for off-balancing preparatory arrangements have not been made for off-balancing Legal liquidation (W) - (

2006

13.6 114.9

(Billions of yen)

128.5

436.5

Claims to obligors classified as "doubtfut" or lower obligor categories (Financial Reconstruction Law Criteria Total of the figures reported in (1) to (12) above (Billings)

Sep. 30, Mar. 31, Sep 2000 2001 2001 2002 2002 2003 2003 2004 2004 2005 2005 Change 419.6 430.9 381.3 442.4 432.5 384.8 643.4 203.7 154.1 97.5 70.8 65.4 [7.3] 1135.3 1,225.5 1,622 1,588.2 1,257.5 782.9 1,216.5 788.6 639.3 401.4 365.7 292.5 (73.1)

1.554.9 1.556.5 1.443.6 2.040.7 1.690.1 1.141.7 1.860.0 1.002.6 793.4 499.0

Unrecoverable or valueless claims

Risk claims Total

<resona bank=""> (Banking and tru</resona>	ist accounts)		3) Of the claims reported in (A), claims for which certain	(Billions of yen) 4) Of the claims reported in (A), claims for which certair
(1) Portion in or prior to the first half of fise	cal 2000 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter	ii (2)Loans placed off the balance sheets (Billions of yen	preparatory arrangements have been made for off-balancing	preparatory arrangements have not been made for off-balancing
Sep. 30 2000	cal 2000 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction 1. Law Criter), Mar. 31, Sep. 30, Mar. 31,	Liquidation type disposal 3.5 Direct write-offs	FY 2005 2H of FY 2005 (7.3) Legal liquidatior 0.5	(A) - () 2H of FY 2005 0.8
Unrecoverable or valueless claims 346.5 Risk claims 1.012.7	5 309.0 237.9 191.0 156.6 91.2 88.6 21.3 12.6 5.4 3.2 1.5 (1.6) 7 631.9 495.5 303.4 266.8 68.6 24.3 14.1 5.9 0.9 0.8 0.8 (0.0)	Restructuring type disposa - Other Improvement in operating conditions, etc - Collection, repayment, etc.	3.1 Measures similar to legal liquidatior - 2.9 Partition into good and bad portions -	
Total 1,359.2	2 940.9 733.4 494.4 423.4 159.9 113.0 35.5 18.6 6.3 4.1 2.4 (1.6)	Sales of claims 2.3 Improvement in borrowers' conditions Total	0.2 Partial direct write-off of small claims 1.0 1.6 Entrustment of claims to RCC	
	(A) (B)	1 Otel	(B) Total 1.5	
(2) Portion in the latter half of fiscal 2000	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter	ia (2)Loans placed off the balance sheets (Billions of yen	 Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing 	 Of the claims reported in (C), claims for which certair preparatory arrangements have not been made for off-balancing
	Mar. 31, Sep. 30, Mar. 31, Sep	2H of FY 2005 2H of EV 200	FY 2005 2H of FY 2005	(C) - () 2H of FY 2005
Unrecoverable or valueless claims Risk claims	40.1 27.2 30.9 44.7 30.5 12.0 4.5 2.7 0.9 0.7 0.3 (0.4)	Restructuring type disposa 0.0 Other	(3.6) Legal liquidatior 0.1 1.1 Measures similar to legal liquidatior 1.1 Partition into good and bad portions	
Total	374.1 330.2 268.9 118.2 73.8 60.4 7.5 3.9 1.4 1.3 1.2 (0.0) 414.3 357.5 299.8 163.0 104.3 72.4 12.0 6.6 2.3 2.0 1.5 (0.5)	Sales of claims 2.8 Improvement in borrowers conditions	0.0 Partial direct write-off of small claims 0.1	
	(C) (D)	Total	0.5 Entrustment of claims to RCC - (D) Total - 0.3	
(3) Portion in the first half of fiscal 2001	1) Claims to obliggers classified as "doubtful" or lower obligger categories (Financial Reconstruction Law Criter	i: (2)Loans placed off the balance sheets (Billions of yen	 Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancinc 	Of the claims reported in (E), claims for which certair preparatory arrangements have not been made for off-balancing.
12/1	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter Sep. 30, Mar. 31, Sep. 30,	2H of FY 2005 2H of EV 2005 Liquidation type disposal Direct write-offs	FY 2005 2H of FY 2005	(E) - () 2H of FY 2005 (E) - () 0.6
Unrecoverable or valueless claims	2001 2002 2002 2003 2003 2004 2004 2005 2005 2006 Change 42.0 28.0 21.8 16.6 11.9 2.9 2.2 0.4 0.3 0.2 (0.1)	Restructuring type disposa 8,1 Other	(8.2) Legal liquidatior 0.0 Measures similar to legal liquidatior -	(2) - () 0.6
Risk claims Total	116.3 66.6 50.7 24.7 16.9 11.5 1.8 0.7 0.7 0.6 0.0 158.4 94.7 72.5 41.4 28.9 14.4 4.0 1.1 1.0 0.8 0.2	Improvement in operating conditions, etc - Collection, repayment, etc. Sales of claims 0.0 Improvement in borrowers' conditions	0.1 Partition into good and bad portions - 0.0 Partial direct write-off of small claims 0.1	
	(E) (F)	Total	(F) Entrustment of claims to RCC - Total - 0.2	
(4) Parties in the letter half of finant 2004	4) Claime to a bliness alongified as II do biff. III as lower a bliness actions (Financial Processing I am Critical	(O)) and along of the belong shorts (Dillions of the	3) Of the claims reported in (G), claims for which certain	4) Of the claims reported in (G), claims for which certair
(4) Portion in the latter half of fiscal 2001	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter Mar. 31, Sep. 30, Mar. 31, Mar. 31, Mar. 31, Sep. 30, Mar. 31, Mar.	2) Loans placed on the balance sheets (Billions of yer) 2H of FY 2005 2H of FY 2005	preparatory arrangements have been made for off-balancinc PY 2005 2H of FY 2005	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2002 2002 2003 2003 2004 2004 2005 2005 2006 Change	Restructuring type disposal 9.0 Direct write-offs 9.0 Other	(14.0) Legal liquidatior 0.6 2.9 Measures similar to legal liquidatior 0.0	(G) - () 4.2
Risk claims Total	852.7 598.5 211.1 85.5 31.3 16.0 6.5 5.6 4.2 1.3 956.8 682.2 284.8 163.0 69.9 45.1 11.2 9.3 6.5 (2.7)	Improvement in operating conditions, etc - Collection, repayment, etc. Sales of claims 4.7 Improvement in borrowers' conditions	2.4 Partition into good and bad portions - 0.4 Partial direct write-off of small claims 1.5	
10101	(G) (H)	Total	2.7 Entrustment of claims to RCC -	
			(H) Total 2.3 3) Of the claims reported in (I), claims for which certair	(1) 4) Of the claims reported in (I), claims for which certain
(5) Portion in the first half of fiscal 2002	 Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter Sep. 30, Mar. 31, Sep. 30, Mar. 31	ii (2)Loans placed off the balance sheets (Billions of yen 2H of FY 2005 2H of FY 2005	preparatory arrangements have been made for off-balancing FFY 2005 2H of FY 2005	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2002 2003 2003 2004 2004 2005 2005 2006 Change 35.8 22.0 15.6 6.0 3.9 1.5 1.0 1.6 0.5	Liquidation type disposal - Direct write-offs Restructuring type disposa - Other	(1.3) Legal liquidatior 0.1 0.2 Measures similar to legal liquidatior -	(I) - () 1.0
Risk claims	88.8 52.1 29.6 13.5 7.6 1.8 1.2 1.0 (0.2)	Improvement in operating conditions, etc - Collection, repayment, etc.	O.0 Partition into good and bad portions -	
Total	124.7 74.1 45.2 19.6 11.5 3.3 2.3 2.6 0.3	Sales of claims 0.8 Improvement in borrowers' conditions Total	0.1 Partial direct write-off of small claims 1.5 (0.3) Entrustment of claims to RCC -	
			(J) Total 1.6 3) Of the claims reported in (K), claims for which certain	() 4) Of the claims reported in (K), claims for which certair
(6) Portion in the latter half of fiscal 2002	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter	it (2)Loans placed off the balance sheets (Billions of yen	preparatory arrangements have been made for off-balancing	preparatory arrangements have not been made for off-balancing
	Mar. 31, Sep. 30, Mar. 31, Sep	Liquidation type disposal 0.7 Direct write-offs	(3.6) Legal liquidatior 2H of FY 2005 (3.6) Legal liquidatior 0.0	(K) - () 2H of FY 2005 4.6
Unrecoverable or valueless claims Risk claims	33.7 21.9 11.9 7.8 3.2 1.6 0.8 (0.8) 126.8 66.2 32.0 19.1 8.1 5.5 4.5 (1.0)	Restructuring type disposa 0.5 Other Improvement in operating conditions, etc - Collection, repayment, etc.	3.6 Measures similar to legal liquidatior - 2.8 Partition into good and bad portions - 0.7 Partial direct write-off of small claims 0.5	
Total	126.8 66.2 32.0 19.1 8.1 5.5 4.5 (1.0) 160.6 88.2 44.0 26.9 11.3 7.2 5.3 (1.9)	Sales of claims 0.5 Improvement in borrowers' conditions Total	0.7 Partial direct write-off of small claims 0.5 1.9 Entrustment of claims to RCC	
	(IV) (E)	1000	(L) Total 0.6 3) Of the claims reported in (M), claims for which certair	4) Of the claims reported in (M), claims for which certair
(7) Portion in the first half of fiscal 2003	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter	it (2)Loans placed off the balance sheets (Billions of yen	preparatory arrangements have been made for off-balancing	preparatory arrangements have not been made for off-balancing
	Sep. 30, Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, 2004 2004 2005 2005 2006 Change	2H of FY 2005 2H of Exercises	FFY 2005 2H of FY 2005 (13.9) Legal liquidatior 0.2	2H of FY 2005 (M) - () 5.6
Unrecoverable or valueless claims Risk claims	256.4 26.1 19.5 10.0 8.9 7.9 (0.9) 718.1 335.3 162.6 96.1 60.0 5.6 (54.4)	Restructuring type disposa 17.4 Other 17.4 Other Improvement in operating conditions, etc 32.6 Collection, repayment, etc.	13.3 Measures similar to legal liquidatior - 11.9 Partition into good and bad portions -	
Total	974.6 361.5 182.1 106.2 68.9 13.6 (55.3)	Sales of claims 3.9 improvement in borrowers conditions	1.3 Partial direct write-off of small claims 7.7 55.3 Entrustment of claims to RCC	
	(M) (N)	Total	(N) Total 7.9	()
(8) Portion in the latter half of fiscal 2003	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter	ia (2)Loans placed off the balance sheets (Billions of yen	 Of the claims reported in (O), claims for which certair preparatory arrangements have been made for off-balancinc 	Of the claims reported in (O), claims for which certair preparatory arrangements have not been made for off-balancing.
	Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, 2004 2005 2005 2006 Change	2H of FY 2005 2H of EX 2H o	FFY 2005 2H of FY 2005 (5.9) Legal liquidatior 0.6	(0) - () 2H of FY 2005 13.7
Unrecoverable or valueless claims Risk claims	16.9 11.8 5.5 3.4 2.4 (1.0) 172.0 80.6 23.6 19.6 13.7 (5.9)	Restructuring type disposa 3.3 Other Improvement in operating conditions, etc - Collection, repayment, etc.	6.8 Measures similar to legal liquidation 0.0	
Total	172.0 80.6 23.6 19.6 13.7 (5.9) 189.0 92.4 29.2 23.1 16.1 (6.9)	Sales of claims 1.6 Improvement in borrowers' conditions	0.6 Partial direct write-off of small claims 1.7	
	(O) (P)	Total	6.9 Entrustment of claims to RCC - (P) Total 2.4	
(9) Portion in the first half of fiscal 2004	1) Claims to obligge classified as "doubtful" or lower obligge categories (Figancial Reconstruction Law Criter	is (2) cans placed off the halance sheets (Billions of year	Of the claims reported in (Q), claims for which certair preparatory arrangements have been made for off-balancinc	4) Of the claims reported in (Q), claims for which certair preparatory arrangements have not been made for off-balancing.
(3) i ordon in the mat han or nacar 2004	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter Sep. 30, Mar. 31, Sep. 30, Mar	2H of FY 2005 2H of Control of the Delance Sheets (Dimons of Your	FY 2005 2H of FY 2005	2H of FY 2005
Unrecoverable or valueless claims	2004 2005 2005 2006 Change 11.1 8.4 4.0 1.6 (2.3)	Liquidation type disposal 0.2 Direct write-offs Restructuring type disposa 1.6 Other	0.4 Legal liquidatior 0.4 6.5 Measures similar to legal liquidatior 0.1	(Q) - () 10.2
Risk claims Total	185.2 28.3 21.4 10.3 (11.1) 196.3 36.7 25.5 12.0 (13.5)	Improvement in operating conditions, etc - Collection, repayment, etc. Sales of claims 4.5 Improvement in borrowers' conditions	5.2 Partition into good and bad portions - 1.3 Partial direct write-off of small claims 1.2	
	(Q) (R)	Total	13.5 Entrustment of claims to RCC - (R) Total 1.7	
(40) Portion in the letter belf of fire at 2004	4) Claims to obligate algorified as "doubtful" or levers abless established. (Financial Bosses)	(2) consistend off the halance sheets /Pillions of	Of the claims reported in (S), claims for which certain	Of the claims reported in (S), claims for which certain
(10) Portion in the latter half of fiscal 2004	Mar 31 Sep 30 Mar 31	2H of FY 2005 2H of	preparatory arrangements have been made for off-balancinc FY 2005 2H of FY 2005	2H of FY 2005
Unrecoverable or valueless claims	2005 2005 2006 Change 16.8 5.0 3.1 (1.8)	Liquidation type disposal 0.4 Direct write-offs Restructuring type disposa 2.0 Other	(0.0) Legal liquidatior 0.6 19.0 Measures similar to legal liquidatior 0.0	(\$) - () 35.7
Risk claims Total	16.8 5.0 3.1 (1.8) 101.7 62.4 35.4 (26.9) 118.6 67.4 38.6 (28.8)	Improvement in operating conditions, etc - Collection, repayment, etc. Sales of claims 7.4 Improvement in borrowers' conditions	19.0 Measures similar to legal liquidatior 0.0 10.2 Partition into good and bad portions 8.7 Partial direct write-off of small claims 2.1	
Total	(S) (T)	Total	28.8 Entrustment of claims to RCC -	
			(T) Total 2.8 3) Of the claims reported in (U), claims for which certair	(U), claims for which certair
(11) Portion in the first half of fiscal 2005	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter Sep. 30, Mar. 31,	(2)Loans placed off the balance sheets (Billions of yen 2H of FY 2005 2H	preparatory arrangements have been made for off-balancing FY 2005 2H of FY 2005	2H of FY 2005
Unrecoverable or valueless claims	2005 2006 Change	Liquidation type disposal 0.1 Direct write-offs Restructuring type disposa 0.3 Other	11.3 Legal liquidatior 0.5 21.1 Measures similar to legal liquidatior 0.3	(U) - () 34.3
Risk claims Total	67.6 34.5 (33.0)	Improvement in operating conditions, etc - Collection, repayment, etc.	15.5 Partition into good and bad portions -	
Total	74.4 40.1 (34.3) (U) (V)	Sales of claims 1.2 Improvement in borrowers' conditions Total	34.3 Entrustment of claims to RCC -	
			(V) Total 5.7 3) Of the claims reported in (W), claims for which certair	4) Of the claims reported in (W), claims for which certair
(12) Portion in the latter half of fiscal 2005	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criter Mar. 31.	it	preparatory arrangements have been made for off-balancinc 2H of FY 2005	preparatory arrangements have not been made for off-balancing
[Harris and J.	2006		Legal liquidatior 3.4	(W) - () 87.8
Unrecoverable or valueless claims Risk claims	8.2 87.8		Measures similar to legal liquidatior - Partition into good and bad portions -	1
Total	96.0 (W)		Partial direct write-off of small claims 4.7 Entrustment of claims to RCC	
	(w)		Total 8.2)
Claims to obligors classified as "doubtful"	or lower obligor categories (Financial Reconstruction Law Criteria			
lotal of the figures reported in (1) to (12) about Sep. 30.	ove (Billions of yen) , Mar. 31, Sep. 30, Mar. 3			
Unrecoverable or valueless claims 346.5	2001 2001 2002 2002 2003 2003 2004 2004 2005 2005 2006 Change 3 349.1 307.2 354.1 342.7 267.9 484.3 128.5 100.9 57.4 39.0 35.8 (3.2) 1,006.1 942.1 1,481.7 1,123.2 557.4 1,001.3 617.6 483.0 269.4 246.7 200.2 146.4			
Risk claims 1,012.7 Total 1,359.2	7 1,006.1 942.1 1,491.7 1,123.2 557.4 1,001.3 617.6 483.0 269.4 246.7 200.2 (46.4) 2 1,355.2 1,249.4 1,845.9 1,465.9 825.3 1,485.7 746.1 584.0 326.8 285.7 236.1 (49.6)			
1,000.2				

Company	Containa Nesona Bank					3) Of the claims reported in (A) claims for w	high gortair	(Billion	ns of yen)
March Marc	(1) Portion in or prior to the first half of fisc	al 2000 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria	(2)Loans placed off the balance sheets (B	illions of yen		preparatory arrangements have been made for	off-balancinc	 Of the claims reported in (A), claims for which ce preparatory arrangements have not been made for off-b 	balancing
The content of the	Sep. 30, 2000	Mar. 31, Sep. 30, Mar. 31, Sep	Liquidation type disposal			Legal liquidation	2H of FY 2005	(A) - ()	1.5
Part	Unrecoverable or valueless claims	14.8 10.1 7.9 4.3 2.3 0.8 0.2 (0.5)	Restructuring type disposa	-	Other 0.2	Measures similar to legal liquidation	0.0		
The content of the		22.1 15.5 12.2 7.2 4.2 2.6 1.8 0.7			Improvement in borrowers' conditions 0.3	Partial direct write-off of small claims	0.2		
The content of the		(A) (B)		L		Entrustment of claims to RCC Total	0.2 (1	
March 1985					(5)	3) Of the claims reported in (C), claims for w	hich certair		
March 1985	(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, ISep. 30, IMar. 31, ISe	(2)Loans placed off the balance sheets (B	2H of FY 2005	2H of FY 2005	preparatory arrangements have been made for		preparatory arrangements have not been made for off-b	palancing of FY 2005
Marria M		2001 2001 2002 2002 2003 2003 2004 2004 2005 2005 2006 Change		-	Direct write-offs (1.6)	Legal liquidation		(C) - ()	0.9
Marria M	Risk claims		Improvement in operating conditions, etc		Collection, repayment, etc. 0.4	Partition into good and bad portions	1		
	Total	9.6 6.7 5.8 4.5 3.0 1.7 1.3 (0.3)	Sales of claims			Partial direct write-off of small claims	0.4		
Antique Company Comp		(C) (D)		L	(D)	Total	0.4)	
March Marc	(3) Portion in the first half of fiscal 2001	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria	(2)I nans placed off the balance sheets (R	tillions of ven		Of the claims reported in (E), claims for w preparatory arrangements have been made for	hich certair		
Manual M	(3) I Ortion III the III3t hall of fiscal 2001	Sep. 30, Mar. 31,		2H of FY 2005		preparatory arrangements have been made for		2H of	of FY 2005
The control of the	Unrecoverable or valueless claims		Liquidation type disposal Restructuring type disposa				-	(E) - ()	0.2
Companies Comp	Risk claims	7.4 2.2 1.6 1.3 1.3 1.0 <u>0.2 (0.8)</u>	Improvement in operating conditions, etc	-	Collection, repayment, etc. 0.1	Partition into good and bad portions	-		
	Total	8.4 3.7 2.1 1.5 1.4 1.1 0.2 (0.9) (F) (F)	Sales of claims		Total 0.9		0.0		
Company Comp		\ - / \-/		L) A) Of the plains accorded in (C) plains for which as	
March Marc	(4) Portion in the latter half of fiscal 2001	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria	(2)Loans placed off the balance sheets (B	sillions of ven		or the claims reported in (G), claims for w preparatory arrangements have been made for	nich certair off-balancinc		
		Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31,		2H of FY 2005		<u> </u>		2H of	
This content is a part of the content of the cont		- 4.2 3.5 1.7 0.8 0.8 0.3 0.3 0.0	Restructuring type disposa		Other 0.3	Measures similar to legal liquidation	1	(6) - ()	0.5
Company Comp		- 10.2 6.5 5.9 5.1 1.7 1.0 0.5 (0.5)	Improvement in operating conditions, etc	- 0.0	Collection, repayment, etc. 0.3	Partition into good and bad portions Partial direct write-off of small claims	- 0.2		
Company of the control of the cont	Total	(G) (H)	Dates of Claims	0.0			0.5		
Section Company Comp					(H)		0.3 (Of the claims reported in (I), claims for which cer	artair
Part	(5) Portion in the first half of fiscal 2002	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria	(2)Loans placed off the balance sheets (B						
The control is a state of the control is a		Sep. 30. Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31,					2H of FY 2005	2H of	of FY 2005
Profess Section 1 Column		- 1.0 1.1 1.3 0.7 0.1 0.1 0.0 (0.1)	Restructuring type disposa		Other 0.2	Measures similar to legal liquidation	-	(1) - ()	1.2
Property of the control of the con				0.0	Collection, repayment, etc. 0.2	Partition into good and bad portions Partial direct write-off of small claims	- 0.0		
Class to deligned start for field 1981 Class to deligned start for field 1		(I) (J)			Total 0.1		-		
Company of the same and the stand of face a stand of the same and the stand of face an					(J)		hich certair	Of the claims reported in (K), claims for which ce	ertair
1 1 1 1 1 1 1 1 1 1	(6) Portion in the latter half of fiscal 2002	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria	(2)Loans placed off the balance sheets (B	illions of yen		preparatory arrangements have been made for	off-balancing	preparatory arrangements have not been made for off-b	balancing
1 1 1 1 1 1 1 1 1 1		Mar. 31, Sep. 30, Mar. 31, Sep				Legal liquidation			
Third State Stat	Unrecoverable or valueless claims	5.6 4.5 2.0 1.3 0.9 0.4 0.5 0.0	Restructuring type disposa	-		Measures similar to legal liquidation	-		
Claim to color control to 1 Claim to color control to 2 Claim to color color to 2 Claim		31.0 20.2 13.3 10.6 7.0 5.4 4.6 (0.7)	Sales of claims		Improvement in borrowers' conditions 0.1	Partial direct write-off of small claims	0.4		
1) Claims to eliging department for least 200 Claims to obligate department of the least 200 Claims to obligate department of t	· · · · · · · · · · · · · · · · · · ·	(K) (L)			0.7		- 0.5	`	
1 Came to delignor classified as "Buedlet" of bear with all of Basel 2002 10 10 10 10 10 10 10					(L)	Of the claims reported in (M), claims for w			
1 Came to delignor classified as "Buedlet" of bear with all of Basel 2002 10 10 10 10 10 10 10	(7) Portion in the first half of fiscal 2003	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Sep. 30 Mar. 31 Sep. 3	(2)Loans placed off the balance sheets (B	Sillions of yen	211 -4 EV 2005	preparatory arrangements have been made for			
The control of the later half of Secular 200 1 1 1 1 1 1 1 1 1		2003 2004 2004 2005 2005 2006 Change	Liquidation type disposal	2H 0I F1 2005	Direct write-offs (1.6)	Legal liquidation	0.0	(M) - ()	2.1
Test	Unrecoverable or valueless claims	1.9 1.3 0.9 1.3 0.9 0.7 (0.1)	Restructuring type disposa				0.9	•	
A Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified in the later half of ficeal 2009 1 Clams to obligan classified as "Oocified		25.6 18.4 11.3 7.1 5.3 3.8 (1.5)	Sales of claims	0.9	Improvement in borrowers' conditions 0.2	Partial direct write-off of small claims	0.7		
10 Calman to obligand classified as "doublin" or lower obligan classified		(M) (N)		L	Total 1.5		16	,	
Mary					(14)	Of the claims reported in (O), claims for w	hich certair	 Of the claims reported in (O), claims for which ce 	ertair
Company Comp	(8) Portion in the latter half of fiscal 2003	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Mar. 31 Sep. 30 Mar. 31 Mar. 3	(2)Loans placed off the balance sheets (B	2H of FY 2005	2H of FY 2005	preparatory arrangements have been made for		preparatory arrangements have not been made for off-b	alancing of FY 2005
Particular the first half of fiscal 2004 1) Claims to obligans classified as 'stockful' or lower obligan categories (Financial Recommendation Law Claims of the bissiones shread (Rillians of the bissiones sh		2004 2004 2005 2005 2006 Change	Liquidation type disposal	-	Direct write-offs (0.0)	Legal liquidation	0.0		
Seed Column Col	Risk claims	1.7 0.4 0.5 0.1 2.7 2.6 15.1 8.2 5.7 4.5 1.3 (3.1)	Improvement in operating conditions, etc	-		Partition into good and bad portions	-		
## Particular that first bell of fiscal 2004 1) Claims to chilgions classified as "doubtful" or lower chilgion classified as "doubtful" or lower childing classified as "doubtful" or lower childi	Total	16.9 8.7 6.3 4.6 4.1 (0.5)		0.0		Partial direct write-off of small claims	0.0		
1 Claims to obligors classified as 'doubtfu' or lower obligor categories Francis Reconstruction Les Company Claims Cl		(O) (P)		L			0.0)	
Unconvenible or calculated stamp (1) Column to deligned classified as "doubth?" or lower obligor classified as "doubth?	(0) Portion in the first half of fiscal 2004	1) Claims to obligate classified as "doubtful" or lower obligat estagories (Financial Reconstruction Law Criteria	(2) Lance placed off the belongs shoots (P	tillians of you					
Unscription or valueless dam	(3) I Ortion III the instrian of fiscal 2004	Sep. 30. IMar. 31. ISep. 30. IMar. 31.		2H of FY 2005			2H of FY 2005	2H of	of FY 2005
Fig. 6.2 5.1 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.5 3.2 1.1 1.1 1.1 1.5 3.2 1.1 1.1 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 1.1 3.1 3.2 1.1 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 1.1 3.1 3.2 3.2 1.1 3.1 3.2 3.2 1.1 3.1 3.2	Unrecoverable or valueless claims	2004 2005 2005 2006 Change	Liquidation type disposal Restructuring type disposa	-	Direct write-offs (0.3) Other 1.4	Legal liquidation Measures similar to legal liquidation	0.1	(Q) - ()	4.3
Column The later half of fiscal 2004 1) Claims to obligons classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Citeria Financial Reconstruction Law Citeria Fin	Risk claims	16.1 6.2 5.1 3.9 (1.1)	Improvement in operating conditions, etc	-	Collection, repayment, etc. 1.0	Partition into good and bad portions			
40 Per folian in the latter half of fiscal 2004 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law Colleges (Claims for which certain propuration) and the first half of fiscal 2005 1) Claims to obligons classified as "doubtful" or lower obligon categories. Financial Reconstruction Law	ıotaı	19.1 8.9 6.1 4.7 (1.4) (O) (R)	Dates of Claims	0.3	Total 0.4	Entrustment of claims to RCC	0.2		
10 Californ in the latter half of fiscal 2004 1 Californ coverable or valuelless claims 1 Californ in the latter half of fiscal 2005 1 Californ in the latter half of fi		(-)		Ŀ		Total) A) Of the claims reported in (S) claims for which are	ortoir
Unrecoverable or valuelies claim: Risk claims Part P	(10) Portion in the latter half of fiscal 2004	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria	(2)Loans placed off the balance sheets (B	illions of yen					
Universified or valueless claims Part		Mar. 31, Sep. 30, Mar. 31,		2H of FY 2005			2H of FY 2005	2H of	1 FY 2005
Total	Unrecoverable or valueless claims	2.2 1.8 1.4 (0.3)	Restructuring type disposa		Other 1.7	Measures similar to legal liquidation	0.4	(0) - ()	3.0
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris Claims to			Improvement in operating conditions, etc. Sales of claims	0.4	Collection, repayment, etc. 1.6	Partition into good and bad portions Partial direct write-off of small claims	- 0.9		
1) Claims to obligors classified as 'doubtful' or lower obligor categories (Financial Reconstruction Law Criteria 1) Claims to obligors classified as 'doubtful' or lower obligor categories (Financial Reconstruction Law Criteria 2)		(S) (T)			Total 2.5	Entrustment of claims to RCC	-		
1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Risk Glaims to obligors classified as "doubtful" or lower obligor categori					(T)			 4) Of the claims reported in (U), claims for which ce 	ertair
Company Comp	(11) Portion in the first half of fiscal 2005		(2)Loans placed off the balance sheets (B				off-balancinc	preparatory arrangements have not been made for off-b	balancing
Company Comp		Sep. 30, Mar. 31, 2005 2006 Change	Liquidation type disposal			Legal liquidation		(U) - ()	5.2
Total 9.7 6.5 13.2	Unrecoverable or valueless claims	2.3 1.3 (1.0)	Restructuring type disposa	-	Other 8.2	Measures similar to legal liquidation	-		
Total 132 Entrustment of claims to RCC 1 1 1 1 1 1 1 1 1			Sales of claims	0.2	Improvement in borrowers' conditions 1.0	Partial direct write-off of small claims	0.0		
1) Portion in the latter half of fiscal 2005 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteris 1) Mar. 31, Sep. 30, Mar. 3					Total 13.2	Entrustment of claims to RCC	-	,	
Mar. 31, 206 207 208 216 270 208 216					(v)	Of the claims reported in (W), claims for w	hich certair		
Unrecoverable or valueless claims Obligant classified as "doubiful" or lower obligor categories (Financial Reconstruction Law Criters Sept. Sept.	(12) Portion in the latter half of fiscal 2005	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria				preparatory arrangements have been made for			
Risk claims Fig. Fi		2006				Legal liquidation			
Total Tota	Unrecoverable or valueless claims Risk claims	2.6 16.5				Measures similar to legal liquidation Partition into good and bad portions	1		
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Total of the figures reported in (1) to (12) above Sep. 30, Mar. 31, Sep. 30, M		19.1				Partial direct write-off of small claims	1.4		
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria Total of the figures reported in (1) to (12) above Sep. 30, Mar. 31, Sep. 30, M		(W)					2.2)	
Total of the figures reported in (1) to (12) above Sep. 30, Mar. 31, Sep. 30, Mar.	Oleima ta ablimana ale - 10 - 1 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1	and large and the state of the						•	
Sep. 30, Mar. 31,	Total of the figures reported in (1) to (12) above	/e							
Unrecoverable of valueless caims 29.4 25.3 18.9 14.2 12.4 8.8 11.2 2.4 8.8 2.4 2.3 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2. 2.3 2.4 2.3 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4 2.3 2.4	Sep. 30,	Mar 31 Sen 30 Mar 31							
	Unrecoverable or valueless claims	29.4 25.3 18.9 14.2 12.4 8.8 11.2 2.4							

(4) Parties in a major to the first half of fine	al 2000 (A) Claims to ablicant described as the bliff of laws ablicant astronomy (Figure 1) Described in the Colorida	(OV) and along off the belong about (Dillings of the	3) Of the claims reported in (A), claims for which certain	(Billions of yen) 4) Of the claims reported in (A), claims for which certair
(1) Portion in or prior to the first half of fisca Sep. 30,	Mar. 31, Sep. 30, Mar. 31,	2H of FY 2005 2H o	preparatory arrangements have been made for off-balancing (FY 2005) The property of the prope	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims 68.1	2001 2001 2002 2002 2003 2003 2004 2004 2005 2005 2006 Change 58.9 49.7 42.2 37.8 33.9 26.3 10.2 6.3 3.6 3.2 2.2 (1.0)	Liquidation type disposal 0.7 Direct write-offs Restructuring type disposa - Other	(1.7) Legal liquidatior 0.4 Measures similar to legal liquidatior -	(A) - () 2.4
Risk claims 119.4 Total 187.6	89.9 78.9 67.1 60.6 37.4 33.7 12.1 9.0 7.2 2.9 2.3 (0.6) 148.8 128.7 109.4 98.4 71.3 60.1 22.3 15.4 10.9 6.2 4.6 (1.6)	Improvement in operating conditions, etc - Collection, repayment, etc. Sales of claims 1.8 Improvement in borrowers' conditions	0.6 Partition into good and bad portions - 0.1 Partial direct write-off of small claims 1.6	
	(A) (B)	Total	1.6 Entrustment of claims to RCC - (B) Total 2.1	
(2) Portion in the letter half of fiscal 2000	1) Claims to obligate electified as "doubtful" or lower obligat estagation (Financial Reconstruction Law Criteri	(2)) case placed off the balance sheets (Billians of year	Of the claims reported in (C), claims for which certain	4) Of the claims reported in (C), claims for which certain
(2) Portion in the latter half of fiscal 2000	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri Mar. 31, Sep. 30, Mar. 31	2H of FY 2005 2H of	preparatory arrangements have been made for off-balancing FY 2005 PH of FY 2005	preparatory arrangements have not been made for off-balancinc 2H of FY 2005 (C) - () 0.3
Unrecoverable or valueless claims	2001 2001 2002 2002 2003 2003 2004 2004 2005 2005 2006 Change 16.8 6.1 6.0 5.0 3.7 2.2 1.5 0.9 0.7 0.4 0.1 (0.2)	Liquidation type disposal - Direct write-offs Restructuring type disposa - Other	(0.5) Legal liquidatior - 0.3 Measures similar to legal liquidatior -	(C) - () 0.3
Risk claims Total	16.8 6.1 6.0 5.0 3.7 2.2 1.5 0.9 0.7 0.4 0.1 0.2 26.1 6.2 3.5 2.7 2.2 2.7 1.4 1.1 0.9 0.5 0.3 0.2 43.0 12.4 9.5 7.8 6.0 4.9 3.0 2.1 1.7 1.0 0.5 0.4	Improvement in operating conditions, etc - Sales of claims Collection, repayment, etc. Improvement in borrowers' conditions	0.1 Partition into good and bad portions - 0.1 Partial direct write-off of small claims 0.1	
	(C) (D)	Total	0.4 Entrustment of claims to RCC -	
			 Of the claims reported in (E), claims for which certain 	Of the claims reported in (E), claims for which certain
(3) Portion in the first half of fiscal 2001	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri Sep. 30, Mar. 31, Sep. 30	(2)Loans placed off the balance sheets (Billions of yen 2H of FY 2005 2H of	preparatory arrangements have been made for off-balancing FY 2005 2H of FY 2005	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2001 2002 2002 2003 2003 2004 2004 2005 2005 2006 Change 11.5 9.4 9.5 7.4 5.2 1.4 0.9 0.4 0.2 0.1 (0.0)	Liquidation type disposal 0,0 Direct write-offs Restructuring type disposa - Other	(0.0) Legal liquidatior 0.0 Measures similar to legal liquidatior -	(E) - () 0.4
Risk claims Total	30.8 14.7 7.8 4.5 3.8 3.6 1.6 1.7 0.6 0.4 (0.1) 42.3 24.2 17.4 12.0 9.1 5.1 2.5 2.2 0.8 0.6 (0.2)	Improvement in operating conditions, etc - Sales of claims 0.1 Collection, repayment, etc. Improvement in borrowers' conditions	0.0 Partition into good and bad portions - 0.0 Partial direct write-off of small claims 0.1	
75101	(E) (F)	Total	0.2 Entrustment of claims to RCC -	
			Of the claims reported in (G), claims for which certain	4) Of the claims reported in (G), claims for which certain
(4) Portion in the latter half of fiscal 2001	 Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri Mar. 31, Sep. 30, Mar. 31, Mar	(2)Loans placed off the balance sheets (Billions of yen 2H of FY 2005 2H of FY 2005	preparatory arrangements have been made for off-balancing FY 2005 2H of FY 2005	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2002 2002 2003 2003 2004 2004 2005 2005 2006 Change 22.7 19.1 16.4 11.0 2.4 1.1 0.9 0.8 0.2 (0.5)	Liquidation type disposal 0.0 Direct write-offs Restructuring type disposa - Other	(0.1) Legal liquidatior 0.0 0.5 Measures similar to legal liquidatior -	(G) - () 0.7
Risk claims Total	17.5 8.5 4.9 4.0 2.8 2.3 2.0 0.9 0.8 (0.1) 40.3 27.7 21.4 15.0 5.2 3.4 2.9 1.8 1.1 (0.7)	Improvement in operating conditions, etc - Collection, repayment, etc. Sales of claims 0.3 Improvement in borrowers' conditions	0.4 Partition into good and bad portions - 0.1 Partial direct write-off of small claims 0.3	
Total	40.3 27.7 21.4 15.0 5.2 3.4 2.9 1.6 1.1 (0.7)	Total	0.7 Entrustment of claims to RCC -	
			(H) Total 0.3 3) Of the claims reported in (I), claims for which certair	4) Of the claims reported in (I), claims for which certair
(5) Portion in the first half of fiscal 2002	 Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri Sep. 30, Mar. 31, Sep. 30, Mar. 31, Mar	(2)Loans placed off the balance sheets (Billions of yen 2H of FY 2005 2H of	preparatory arrangements have been made for off-balancing FY 2005 2H of FY 2005	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2002 2003 2003 2004 2004 2005 2005 2006 Change	Liquidation type disposal 0.0 Direct write-offs Restructuring type disposa - Other	(0.1) Legal liquidation 0.0	(1) - () 1.2
Risk claims	51.1 39.9 19.5 6.3 3.3 2.3 1.6 1.2 (0.3)	Improvement in operating conditions, etc - Collection, repayment, etc.	0.5 Partition into good and bad portions -	
Total	61.6 50.8 32.2 15.2 9.4 4.9 2.7 1.8 (0.9)	Sales of claims 0.4 Improvement in borrowers' conditions Total	0.0 Partial direct write-off of small claims 0.5 0.9 Entrustment of claims to RCC	
			(J) Total 0.6 3) Of the claims reported in (K), claims for which certain	4) Of the claims reported in (K), claims for which certair
(6) Portion in the latter half of fiscal 2002	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri	(2)Loans placed off the balance sheets (Billions of yen	preparatory arrangements have been made for off-balancing	preparatory arrangements have not been made for off-balancing
	Mar. 31, Sep. 30, Mar. 31, Sep	Liquidation type disposal 0.5 Direct write-offs	FFY 2005 2H of FY 2005 (0.8) Legal liquidation 0.3	2H of FY 2005 (K) - () 2.6
Unrecoverable or valueless claims Risk claims	12.1 20.1 9.7 5.0 2.8 2.0 1.4 (0.6) 41.2 12.8 6.7 5.8 5.0 3.3 2.6 (0.6) 53.4 32.9 16.5 10.9 7.9 5.3 4.0 1.3	Restructuring type disposa - Other Improvement in operating conditions, etc - Collection, repayment, etc.	0.6 Measures similar to legal liquidatior - 0.4 Partition into good and bad portions -	
Total	41.2 12.8 6.7 5.8 5.0 3.3 2.6 (0.6) 53.4 32.9 16.5 10.9 7.9 5.3 4.0 (1.3) (K)	Sales of claims 0.8 Improvement in borrowers' conditions	0.2 Partial direct write-off of small claims 1.0 1.3 Entrustment of claims to RCC	
	(1)		(L) Total 1.4 3) Of the claims reported in (M), claims for which certain	4) Of the claims reported in (M), claims for which certain
(7) Portion in the first half of fiscal 2003	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri Sep. 30, Mar. 31, Mar. 31	(2)Loans placed off the balance sheets (Billions of yen	preparatory arrangements have been made for off-balancing	preparatory arrangements have not been made for off-balancing
	2003 2004 2004 2005 2006 Change	Liquidation type disposal 15.4 Direct write-offs	FY 2005 2H of FY 2005 (14.6) Legal liquidatior 0.0	(M) - () 2H of FY 2005 7.4
Unrecoverable or valueless claims Risk claims	48.8 13.3 7.0 4.6 2.9 1.7 (1.2) 73.8 51.5 32.9 19.0 11.7 7.4 (4.2)	Restructuring type disposa - Other Improvement in operating conditions, etc - Collection, repayment, etc.	3.4 Measures similar to legal liquidatior - 2.5 Partition into good and bad portions -	
Total	73.8 51.5 32.9 19.0 11.7 7.4 (4.2) 122.6 64.9 39.9 23.7 14.7 9.2 (5.5) (M)	Sales of claims 1,2 Improvement in borrowers' conditions Total	Partition into good and bad portions Partial direct write-off of small claims Through the small claims 1.7 Entrustment of claims to RCC	
	(14)	Total	(N) Total 1.7	()
(8) Portion in the latter half of fiscal 2003	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri	(2)Loans placed off the balance sheets (Billions of yen	 Of the claims reported in (O), claims for which certair preparatory arrangements have been made for off-balancing 	 Of the claims reported in (O), claims for which certair preparatory arrangements have not been made for off-balancing
	Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, 2004 2005 2005 2006 Change	2H of FY 2005 2H of Experiment 2H of Exp	FY 2005 2H of FY 2005	2H of FY 2005 (0) - () 3.9
Unrecoverable or valueless claims Risk claims	6.3 4.7 2.8 1.7 1.0 (0.6) 31.8 21.1 13.2 7.6 4.0 (3.6)	Restructuring type disposa - Other Improvement in operating conditions, etc - Collection, repayment, etc.	(2.1) Legal liquidatior 0.0 4.7 Measures similar to legal liquidatior 4.2 Partition into good and bad portions	
Total	31.6 21.1 13.2 7.6 4.0 (3.0) 38.2 25.8 16.0 9.3 5.0 (4.2)	Sales of claims 1.6 Improvement in borrowers' conditions	0.5 Partial direct write-off of small claims 1.0	
	(O) (P)	Total	4.2 Entrustment of claims to RCC - (P) Total 1.0	()
(9) Portion in the first half of fiscal 2004	Claims to obligges classified as "doubtful" or lower obligge categories (Financial Reconstruction Law Criteri	(2)Loans placed off the balance sheets (Billions of yen	 Of the claims reported in (Q), claims for which certair preparatory arrangements have been made for off-balancing 	 Of the claims reported in (Q), claims for which certair preparatory arrangements have not been made for off-balancing.
107 - 5-1101: III 2110 III 51 1100 III 200-1	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri Sep. 30, Mar. 31, Sep. 30, Mar. 31, Sep. 30, Mar. 31, 2004 2005 2006 Change.	Liquidation type disposal	FY 2005 (0.1) Legal liquidatior 0.0	(Q) - () 2Hof FY 2005
Unrecoverable or valueless claims	4.5 2.9 2.3 1.0 (1.2)	Restructuring type disposa - Other	2.9 Measures similar to legal liquidatior -	(4) - ()
Risk claims Total	16.8 12.7 7.2 5.1 (2.0) 21.3 15.6 9.5 6.2 (3.3)	Improvement in operating conditions, etc Sales of claims Collection, repayment, etc. Improvement in borrowers' conditions	2.2 Partition into good and bad portions - 0.7 Partial direct write-off of small claims 1.0	
	(Q) (R)	Total	3.3 Entrustment of claims to RCC - Total 1.1	()
(10) Portion in the latter half of fiscal 2004	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri	(2)Loans placed off the halance sheets (Rillions of year	 Of the claims reported in (S), claims for which certain 	4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing.
1.5, . Orable in and matter fram of fractal 2004	Mar. 31, Sep. 30, Mar. 31,	2H of FY 2005 2H of	reparatory arrangements have been made for off-balancinc 2H of Fy 2005 (0.2) Legal liquidatior 0.2	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2005 2006 Change 4.0 2.8 1.5 (1.2)	Restructuring type disposa 0.0 Other	2.3 Measures similar to legal liquidatior -	(\$) - () 5.9
Risk claims Total	18.9 9.9 5.9 (3.9) 23.0 12.7 7.5 (5.1)	Improvement in operating conditions, etc Sales of claims - Collection, repayment, etc. Improvement in borrowers' conditions	1.6 Partition into good and bad portions O.6 Partial direct write-off of small claims 1.3	
	(S) (T)	Total	5.1 Entrustment of claims to RCC - (T) Total 1.5	
(11) Portion in the first half of fiscal 2005	1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri		Of the claims reported in (U), claims for which certain	4) Of the claims reported in (U), claims for which certain
111/1 Ortion in the first half of fiscal 2005	Sep. 30, Mar. 31,	2H of FY 2005 2H of	preparatory arrangements have been made for off-balancinc [FY 2005] The street of the	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2005 2006 Change 3.4 3.0 (0.3)	Liquidation type disposal 0.1 Direct write-offs Restructuring type disposa - Other	2.7 Legal liquidatior 0.7 8.0 Measures similar to legal liquidatior -	(U) - () 10.1
Risk claims Total	20.2 9.4 (10.8) 23.7 12.4 (11.2)	Improvement in operating conditions, etc Sales of claims - Collection, repayment, etc. Improvement in borrowers' conditions	6.9 Partition into good and bad portions	
	(U) (V)	Total	11.2 Entrustment of claims to RCC - (V) Total 2.3	
(40) Dantien in the letter to 17 of 19 of	4) China ta abbasa alaasifad aa lidashifall aa laasa biraasii (Cinasa abbasa ab		Of the claims reported in (W), claims for which certain	4) Of the claims reported in (W), claims for which certain
(12) Portion in the latter half of fiscal 2005	Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteri Mar. 31,		preparatory arrangements have been made for off-balancing 2H of FY 2005	preparatory arrangements have not been made for off-balancing 2H of FY 2005
Unrecoverable or valueless claims	2006 2.7		Legal liquidatior 0.6 Measures similar to legal liquidatior -	(W) - () 10.5
Risk claims Total	2.7 10.5 13.3		Partition into good and bad portions - Partial direct write-off of small claims 2.1	
	(W)		Entrustment of claims to RCC -	,
			Total 2.7)
Total of the figures reported in (1) to (12) above	or lower obligor categories (Financial Reconstruction Law Criteria e (Billions of yen)			
Sen 30	Mar 31 Sen 30 Mar 31			
Unrecoverable or valueless claims 68.1 Risk claims 119.4	2001 2001 2002 2002 2003 2003 2004 2004 2005 2005 2006 Change 75.8 67.4 80.4 82.0 84.7 126.5 54.1 36.9 25.8 21.4 16.3 (5.1) 116.0 116.1 103.0 131.0 130.3 150.6 116.5 94.3 83.4 66.8 50.4 104.1 191.8 183.5 183.5 213.0 215.1 277.2 170.6 131.2 109.3 88.3 66.7 (21.5)			
Total 187.6	10.0 10.1 10.0 10.10 10.0 10.0 110.0 94.0 00.4 00.0 30.4 (10.4)			

8. Loans and bills discounted by industry <Total of four banks, Non-consolidated figures of each bank>

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	To	al of four bar	nks		Resona Banl	(Saita	ıma Resona I	Bank
	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]
Manufacturing	2,690.3	(97.4)	2,787.8	2,003.7	(89.2)	2,092.9	370.4	10.8	359.5
Agriculture	17.8	(3.4)	21.3	8.2	(4.6)	12.9	9.0	1.3	7.7
Forestry	3.7	(0.7)	4.5	3.1	(0.7)	3.8	0.4	(0.0)	0.4
Fishery	8.6	4.9	3.6	8.0	5.0	2.9	-	-	
Mining	24.2	(1.2)	25.4	20.9	(1.2)	22.2	2.9	0.1	2.7
Construction	891.9	(37.6)	929.5	578.2	(45.8)	624.0	189.4	9.5	179.8
Electricity, gas, heating, water	74.8	0.4	74.3	60.3	(4.8)	65.2	9.4	0.9	8.4
Information and communication	300.9	(9.6)	310.6	279.2	(10.2)	289.5	9.9	0.1	9.8
Transportation	685.6	(43.7)	729.4	480.2	(59.4)	539.7	150.4	17.8	132.5
Wholesale and retail	2,825.9	(35.3)	2,861.2	2,185.6	(36.5)	2,222.2	341.5	6.8	334.6
Financial and insurance services	1,170.2	(106.4)	1,276.7	1,077.9	(100.3)	1,178.2	24.2	6.7	17.4
Real estate	2,593.7	(135.7)	2,729.5	1,892.4	(158.6)	2,051.0	459.2	40.4	418.
Services	2,456.4	(11.8)	2,468.3	1,843.4	(7.4)	1,850.8	409.2	22.2	387.0
Local governments	775.0	(19.0)	794.0	353.6	(7.4)	361.1	394.6	(17.5)	412.
Others	11,886.8	1,210.4	10,676.3	7,372.5	945.6	6,426.9	3,312.3	261.5	3,050.8
Domestic total	26,406.5	713.5	25,693.0	18,167.9	423.9	17,743.9	5,683.5	361.1	5,322.3
Japan offshore banking account	-	(13.5)	13.5	-	(13.4)	13.4	-	-	
Total Total	26,406.5	699.9	25,706.6	18,167.9	410.5	17,757.3	5,683.5	361.1	5,322.3

	Kir	nki Osaka Ba	nk		Nara Bank	
	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]
Manufacturing	316.1	(2.2)	318.3		/	16.9
Agriculture	0.4	0.0	0.4			0.1
Forestry	0.1	(0.0)	0.2			-
Fishery	0.5	(0.0)	0.6			-
Mining	0.4	(0.0)	0.5			-
Construction	124.2	7.3	116.9			8.7
Electricity, gas, heating, water	4.9	4.8	0.0			0.5
Information and communication	11.7	1.1	10.5		/	0.6
Transportation	55.0	1.0	53.9		/	3.1
Wholesale and retail	298.7	9.2	289.5	/		14.7
Financial and insurance services	68.1	(4.2)	72.3			8.6
Real estate	242.1	0.3	241.8			17.8
Services	203.8	(8.7)	212.5			17.8
Local governments	26.6	7.4	19.1			1.5
Others	1,201.9	55.1	1,146.7			51.7
Domestic total	2,555.1	71.0	2,484.0	/		142.6
Japan offshore banking account	-	(0.1)	0.1			-
Total	2,555.1	70.9	2,484.2	/	_	142.6

(2) Risk-managed loans by industry

(Billions of yen)

	То	tal of four bar	nks		Resona Bank		Saita	ama Resona I	Bank
	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]	End of March 2006 [A]	[A]-[B]	End of March 2005 [B]
Manufacturing	111.4	(49.6)	161.1	91.1	(30.5)	121.7	4.3	(4.5)	8.8
Agriculture	1.8	0.3	1.4	1.3	0.6	0.7	0.3	(0.1)	0.5
Forestry	0.4	0.0	0.3	0.1	0.0	0.0	0.2	(0.0)	0.2
Fishery	0.6	(0.0)	0.7	0.2	•	0.2	-	•	
Mining	2.0	(1.3)	3.3	2.0	(1.3)	3.3	-	•	
Construction	41.2	(47.5)	88.8	27.1	(38.3)	65.5	5.8	(2.0)	7.8
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Information and communication	9.9	(0.3)	10.3	8.7	(0.1)	8.8	0.7	0.0	0.7
Transportation	23.2	9.3	13.9	21.3	10.0	11.3	1.0	0.5	0.5
Wholesale and retail	157.0	23.1	133.9	130.5	38.2	92.3	10.2	(4.1)	14.3
Financial and insurance services	21.5	0.1	21.4	21.2	0.7	20.5	0.0	(0.0)	0.0
Real estate	127.4	(79.7)	207.1	73.1	(64.1)	137.3	27.4	(3.4)	30.9
Services	85.5	(40.6)	126.2	55.1	(23.2)	78.3	9.6	0.7	8.8
Local governments	-	-	-	-	ı	1	-	ı	
Others	119.7	(16.4)	136.1	80.0	(5.2)	85.3	26.5	(6.2)	32.8
Domestic total	nestic total 702.4 (202.7)		905.1	512.4	(113.4)	625.8	86.5	(19.3)	105.8
lapan offshore banking account	-	(0.0)	0.0	-	(0.0)	0.0	-	-	
otal	702.4	(202.7)	905.2	512.4	(113.4)	625.9	86.5	(19.3)	105.8

	Kir	nki Osaka Ba	nk		Nara Bank	
	End of March	[A]_[B]	End of March	End of March	[A]_[B]	End of March
	2006 [A]	[A]-[B]	2005 [B]	2006 [A]	[A]-[B]	2005 [B]
Manufacturing	15.9	(13.4)	29.4		/	1.0
Agriculture	0.0	(0.0)	0.1			0.0
Forestry	-	-	-			-
Fishery	0.4	(0.0)	0.5			-
Mining	0.0	0.0	ı			1
Construction	8.2	(5.8)	14.1			1.2
Electricity, gas, heating, water	0.0	(0.0)	0.0			-
Information and communication	0.5	(0.2)	0.7		/	-
Transportation	0.8	(1.1)	2.0		/	0.0
Wholesale and retail	16.2	(9.5)	25.8	/		1.3
Financial and insurance services	0.2	(0.4)	0.7	/		0.1
Real estate	26.7	(10.7)	37.4			1.4
Services	20.8	(16.4)	37.2	/		1.6
Local governments	-	-	-			-
Others	13.1	(4.4)	17.5			0.5
Domestic total	103.4	(62.5)	165.9			7.4
Japan offshore banking account	-	-	-	/		-
Total	103.4	(62.5)	165.9	/		7.4

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)

			Total of four banks					R	esona Bank	(Saitama Resona Bank				
		End of March			End of Sep.	End of March	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March
		2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]
H	Housing loans	10,864,272	505,826	693,303	10,358,446	10,170,969	6,652,756	357,423	418,667	6,295,332	6,234,088	3,109,789	141,033	249,916	2,968,755	2,859,873
	Before securitization	11,422,460	470,848	622,378	10,951,612	10,800,082	7,030,764	334,506	372,105	6,696,257	6,658,659	3,289,970	128,973	225,554	3,160,997	3,064,415
	Residential housing loans	8,078,668	401,400	603,660	7,677,267	7,475,007	4,757,813	260,274	344,390	4,497,538	4,413,422	2,366,833	123,981	223,632	2,242,852	2,143,201
	Before securitization	8,565,675	370,507	540,686	8,195,167	8,024,988	5,064,639	241,441	305,778	4,823,197	4,758,860	2,547,014	111,920	199,269	2,435,093	2,347,744
	Other consumer loans	390,487	(8,594)	(37,585)	399,081	428,072	230,932	(3,733)	(29,436)	234,666	260,369	86,599	1,857	3,994	84,742	82,604
Tot	al loans to consumers	11,254,759	497,231	655,718	10,757,527	10,599,041	6,883,689	353,689	389,231	6,529,999	6,494,457	3,196,389	142,891	253,911	3,053,498	2,942,478
	Before securitization of housing loans	11,812,947	462,253	584,793	11,350,693	11,228,154	7,261,696	330,773	342,668	6,930,923	6,919,028	3,376,569	130,830	229,549	3,245,739	3,147,020

		Kin	ki Osaka Ba	nk				Nara Bank		
	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March
	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]
Housing loans	1,101,726	57,321	69,287	1,044,405	1,032,439				49,952	44,568
Before securitization	1,101,726	57,321	69,287	1,044,405	1,032,439				49,952	44,568
Residential housing loans	954,021	56,896	72,265	897,125	881,756				39,751	36,626
Before securitization	954,021	56,896	72,265	897,125	881,756				39,751	36,626
Other consumer loans	72,954	(4,953)	(10,274)	77,907	83,229				1,765	1,868
Total loans to consumers	1,174,680	52,368	59,012	1,122,312	1,115,668				51,717	46,436
Before securitization of housing loans	1,174,680	52,368	59,012	1,122,312	1,115,668				51,717	46,436

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

(Millions of yen, %)

	Total of four banks					Resona Bank				Saitama Resona Bank					
	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March	End of March			End of Sep.	End of March
	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]
Loans to SMEs and individuals	21,966,292	1,016,185	886,554	20,950,106	21,079,737	14,623,903	841,629	556,927	13,782,274	14,066,976	4,991,221	239,865	416,118	4,751,355	4,575,103
Ratio of loans to SMEs and individuals	83.18	1.44	1.14	81.74	82.04	80.49	1.86	1.21	78.63	79.28	87.81	0.88	1.85	86.93	85.96

		Kin	ki Osaka Ba	ınk		Nara Bank					
	End of March	1		End of Sep.	End of March	End of March			End of Sep.	End of March	
	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]	2006 [A]	[A]-[B]	[A]-[C]	2005 [B]	2005 [C]	
Loans to SMEs and individuals	2,351,168	65,805	41,899	2,285,363	2,309,268				131,114	128,390	
Ratio of loans to SMEs and individuals	92.01	0.36	(0.95)	91.65	92.96				91.13	89.97	

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

9. Balance of deposits and loans

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

(Millions of yen)

	End of Mar. 2006 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
Deposits (Term-end)	31,659,525	19,616,086	8,714,281	3,326,062	3,094	332,679	(373,064)	31,326,846	32,032,590
Deposits (average balance)	30,738,612	18,855,259	8,543,391	3,335,707	4,253	(241,825)	(768,443)	30,980,437	31,507,055
Trust principal (Term-end)	528,222	528,222	-	-	-	(1,067)	(29,611)	529,290	557,833
Trust principal (average balance)	522,745	522,745	-	-	-	21,485	(29,903)	501,259	552,649
Loans and bills discounted (Term-end)	26,406,176	18,167,519	5,683,503	2,555,153	-	768,917	704,070	25,637,259	25,702,105
Banking account	26,232,157	17,993,501	5,683,503	2,555,153	-	782,432	731,041	25,449,725	25,501,116
Trust account	174,018	174,018	-	-	-	(13,515)	(26,970)	187,534	200,989
Loans and bills discounted (average balance)	25,325,508	17,444,613	5,426,658	2,454,236	-	160,893	(422,124)	25,164,614	25,747,633
Banking account	25,136,824	17,255,929	5,426,658	2,454,236	-	167,242	(395,914)	24,969,581	25,532,738
Trust account	188,683	188,683	-	-	-	(6,348)	(26,210)	195,032	214,894

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

(Millions of yen)

		End of Mar. 2006 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
D	omestic consumer deposits (Term-end)	20,065,735	10,754,602	6,647,267	2,663,865	-	153,895	325,810	19,911,840	19,739,925
	Liquid deposits	10,292,124	5,666,750	3,606,911	1,018,461	-	534,576	1,018,604	9,757,547	9,273,520
	Time deposits	9,612,945	4,960,490	3,012,150	1,640,304	-	(353,750)	(634,116)	9,966,696	10,247,061
D	omestic corporate deposits (Term-end)	9,906,938	7,755,027	1,513,341	635,474	3,094	(177,831)	(421,246)	10,084,769	10,328,185
	Liquid deposits	7,351,195	5,679,218	1,228,794	443,182	-	(282,070)	(521,027)	7,633,265	7,872,222
	Time deposits	2,124,753	1,759,945	192,434	172,373	-	56,252	160,618	2,068,500	1,964,135

(Millians of yon)

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

(Millions of yen)

	End of Mar. 2006 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
Investment trust	1,795,443	903,310	595,177	296,954	259,721	505,078	1,535,721	1,290,364
Public bond	475,257	204,825	251,211	19,220	118,021	222,844	357,235	252,413
Insurance policy	373,176	182,656	134,370	56,149	98,154	193,711	275,022	179,465

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 popperforming claims

1) Sales of horiperforming daigns									
	FY 2005	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	FY 2004			
Principal of loans sold	146,204	71,678	32,519	42,006	(423,447)	569,652			

1. Presented figures include trust account.

2) Claims abandoned (Companies, Millions of yen)

	FY 2005	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	FY 2004
Number of debt-forgiven borrowers	7	6		1	(4)	11
Amount of claims abandoned	7,553	7,154	•	398	(28,121)	35,674

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

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

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