

**Financial Results Report
for Fiscal Year 2005
(Reference Materials)**



RESONA

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]	[A]-[B]	FY 2004 [B]
Consolidated gross operating profit	1	768,663	5,531	763,132
Interest income	2	549,803	7,426	542,376
Trust Fees	3	36,684	1,498	35,186
Fees and commissions	4	144,437	23,325	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	7	(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	58,544	(32,519)	91,064
Disposal of problem loans	11	74,290	(7,770)	82,061
Write-off of loans	12	45,955	(18,235)	64,190
Provision to specific reserve for possible loan losses	13	28,963	28,963	-
Provision to special reserve for certain overseas loans	14	(16)	(16)	-
Losses on sales of other claims	15	(612)	(12,426)	11,813
Other disposal of problem loans	16	1	(6,054)	6,056
Equity in earnings from investments in affiliated companies	17	531	78	452
Ordinary profit/(loss)	18	368,341	(28,126)	396,467
Extraordinary profit	19	57,960	8,937	49,022
Extraordinary loss	20	23,769	(32,190)	55,960
Income/(loss) before income taxes and minority interests	21	402,531	13,001	389,530
Income taxes-current	22	15,676	6,641	9,035
Income taxes-deferred	23	(9,103)	(11,405)	2,301
Minority interests in net income/(loss)	24	12,670	69	12,600
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 five banks, Non-consolidated results of each bank>

(Millions of yen)

(P. 2)

		Total of Five Banks			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]
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	105,400
Trust fees (after disposal of problem loans in trust account)	4	36,684	1,498	35,186	7,575	278	7,297	-	-	-
<Disposal of problem loans in the trust account>	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)	71,875
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	165
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.

		Kinki Osaka Bank			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]
Gross operating profit	1	64,561	(5,562)	70,124	2,735	(1,092)	3,827	25,731	1,522	24,208
Gross operating profit from domestic operations	2	61,853	(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	2,338	(1,006)	3,344	(0)	1	(1)
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-	29,109	1,220	27,889
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-	-	-	-
Fees and commissions	6	6,032	2,475	3,556	333	(91)	425	(3,378)	301	(3,679)
Trading income	7	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-
Interest income	10	1,720	(759)	2,479	-	-	-	-	-	-
Fees and commissions	11	355	(22)	378	-	-	-	-	-	-
Trading income	12	-	-	-	-	-	-	-	-	-
Other operating income	13	632	(77)	709	-	-	-	-	-	-
Expenses (excluding non-recurring items)	14	40,897	(315)	41,212	2,285	(907)	3,193	10,744	692	10,051
Personnel expenses	15	15,923	(324)	16,247	897	(385)	1,283	4,312	344	3,967
Non-personnel expenses	16	22,381	118	22,262	1,277	(489)	1,767	6,301	345	5,955
Taxes	17	2,592	(109)	2,702	110	(32)	142	130	2	128
Provision to general reserve for possible loan losses	18	-	-	-	160	160	-	-	-	-
Actual net operating profit*1	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	-	-	-

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

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

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

2. Net operating profit per employee

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

(Millions of yen)

	Total of Five Banks			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

	Kinki Osaka Bank			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

<Consolidated>

(%)

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

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

(%)

	Total of Five Banks			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 operating profit ROE	21.83	(5.67)	27.50	20.42	(7.34)	27.76	27.44	1.10	26.34
Net income ROE	24.46	(4.53)	28.99	27.11	(5.11)	32.22	12.79	1.99	10.80

	Kinki Osaka Bank			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

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

4. Interest rate spreads (domestic operations)

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

(%)

	Total of four banks			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	(0.08)	1.95	1.80	(0.09)	1.89	1.95	(0.04)	1.99

	Kinki Osaka Bank			Nara Bank		
	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

"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)

	Total of Five Banks			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]
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	-	-	-	-	-	-
Items included in extraordinary profits	-	(497)	497	-	-	-	-	-	-
Items included in extraordinary losses	-	(43,456)	43,456	-	(42,776)	42,776	-	(72)	72

	Kinki Osaka Bank			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]
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	-	-	-	-	-	-

7. Revaluation gains or losses on securities

<Consolidated>

(Millions of yen)

	FY 2005 [A]				FY 2004 [B]		
	Gain	Loss	[A]-[B]	Gain	Loss		
Bonds held to maturity	(2,557)	9	2,567	(3,667)	1,109	1,157	47
Other securities	445,495	541,768	96,272	185,236	260,259	269,292	9,032
Total	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]		
	Gain	Loss	[A]-[B]	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]				FY 2004 [B]		
	Gain	Loss	[A]-[B]	Gain	Loss		
Stocks	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

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

(Millions of yen)

	Total of Five Banks								Resona 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	(3,667)	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 yen, %)

	End of March 2006	Change	End of March 2005
	(provisional)		
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

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

<Reference> Capital adequacy ratio of subsidiary banks (provisional) (Billions 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

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)
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>	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)

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

10. Number of employees and offices

<Non-consolidated> (People)

	End of March 2006	Change	End of March 2005
	Directors	24	4
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)
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.

*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)

	Total of four banks				Resona Bank				Saitama Resona 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]
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
Risk-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
Balance 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

	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]
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

(%)

	Total of four banks				Resona Bank				Saitama Resona 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]
Loans 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
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
Loans 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
Restructured loans	1.28	(0.11)	(0.25)	1.39	1.53	1.51	(0.08)	(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

	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]
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
Risk-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>

(%)

	Total of four banks				Resona Bank				Saitama Resona 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]
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

	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]
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]	[A] - [B]	[A] - [C]	End of Sep. 2005 [B]	End of Mar. 2005 [C]
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	1	(16)	61	79
Total reserve for possible loan losses	538,454	(58,450)	(88,581)	596,904	627,035
Reserve for write-off of loans in the trust account	528	(39)	(77)	567	605

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

(Millions of yen)

	Total of four banks					Resona Bank					Saitama Resona 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>

(Millions of yen)

	Total of four banks					Resona Bank					Saitama Resona 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]
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. 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]
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 of four banks, Non-consolidated figures of each bank>

(%)

	Total of four banks			Resona Bank			Saitama Resona 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 Bank			Nara 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]			
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						(Billions of yen)		
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	63.4	26.4	36.9	Reserve Ratio 100%	Direct Write-offs	Reserves 4.8 Collateral /Guarantee 58.6	Unrecoverable or Valueless Claims 100.00%
							Reserves 137.2 Collateral /Guarantee 148.9	
Doubtful Obligors	Risk Claims	292.6	181.3	104.9	6.3 Reserve Ratio 95.57%	Direct Write-offs	Reserves 103.9 Collateral /Guarantee 150.4	Claims in Need of Special Attention 71.71%
							Reserves 103.9 Collateral /Guarantee 150.4	
Watch Obligors	Claims in Need of Special Attention	490.0	73.3	416.6	Direct Write-offs	Direct Write-offs	Reserves 103.9 Collateral /Guarantee 150.4	Claims in Need of Special Attention 71.71%
	Subtotal							
Other Watch Obligors	Non-classified Claims	1,560.8	343.7	1,217.1	Direct Write-offs	Direct Write-offs	Reserves 103.9 Collateral /Guarantee 150.4	Claims in Need of Special Attention 71.71%
Normal Obligors		25,392.4						
Total Exposures	Total	27,799.3	26,017.3	1,775.6	6.3	-	Total Coverage Ratio 84.99%	

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)		
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	B) 14.0 T) 0.0 Total) 14.0	B) 21.3 T) 0.4 Total) 21.7	Reserve Ratio 100%	Direct Write-offs	Direct Write-offs	Reserves 3.4 Collateral /Guarantee 32.4	Unrecoverable or Valueless Claims 100.00%
		B) 127.9 T) 0.0 Total) 127.9	B) 65.1 T) 2.3 Total) 67.4				B) 4.8 T) 0.0 Total) 4.8	
Doubtful Obligors	Risk Claims	B) 38.8 T) 19.9 Total) 58.7	B) 336.4 T) 5.5 Total) 342.0	Reserve Ratio 95.61%	Direct Write-offs	Direct Write-offs	Reserves 86.7 Collateral /Guarantee 114.9	Claims in Need of Special Attention 71.15%
		B) 204.0 T) 0.1 Total) 204.1	B) 906.2 T) 8.0 Total) 914.2				B) 4.8 T) 0.0 Total) 4.8	
Watch Obligors	Claims in Need of Special Attention	400.7	342.0	Direct Write-offs	Direct Write-offs	Direct Write-offs	Reserves 86.7 Collateral /Guarantee 114.9	Claims in Need of Special Attention 71.15%
	Subtotal							
Other Watch Obligors	Non-classified Claims	B) 17,513.4 T) 137.4 Total) 17,650.9	B) 1,345.5 T) 4.8 Total) 1,350.3	Reserve Ratio 95.61%	Direct Write-offs	Direct Write-offs	Reserves 86.7 Collateral /Guarantee 114.9	Claims in Need of Special Attention 71.15%
		B) 204.0 T) 0.1 Total) 204.1	B) 906.2 T) 8.0 Total) 914.2					
Normal Obligors		17,650.9						
Total Exposures	Total	19,406.2	18,055.8	1,345.5	4.8	-	Total Coverage Ratio 83.34%	

* B) refers to banking account and T) refers to trust account.

(3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	4.6	6.6	100%		Reserves 0.3 Collateral /Guarantee 10.9	Unrecoverable or Valueless Claims 100.00%
11.2	11.2						
Doubtful Obligors	Risk Claims	20.7	20.8	0.3		Reserves 16.1 Collateral /Guarantee 25.3	Risk Claims 99.18%
41.8	41.8						
Watch Obligors	Claims in Need of Special Attention	4.1	39.8			Reserves 7.4 Collateral /Guarantee 15.0	Claims in Need of Special Attention 66.94%
	Special Attention Obligors						
44.0	33.5 Subtotal 86.7						
Other Watch Obligors	Non-classified Claims	38.9	153.7				
192.7	5,680.1						
Normal Obligors		5,476.9					
5,476.9							
Total Exposures 5,766.8	Total 5,766.8	Normal 5,545.4	Category II 221.1	Category III 0.3	Category IV -	Total Coverage Ratio 86.81%	

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	7.7	8.5	100%		Reserves 1.0 Collateral /Guarantee 15.2	Unrecoverable or Valueless Claims 100.00%
16.3	16.3						
Doubtful Obligors	Risk Claims	32.6	16.6	1.1		Reserves 16.2 Collateral /Guarantee 33.0	Risk Claims 97.62%
50.4	50.4						
Watch Obligors	Claims in Need of Special Attention	10.5	34.7			Reserves 9.7 Collateral /Guarantee 20.4	Claims in Need of Special Attention 80.11%
	Special Attention Obligors						
45.2	37.7 Subtotal 104.5						
Other Watch Obligors	Non-classified Claims	100.5	149.0				
249.6	2,521.6						
Normal Obligors		2,264.5					
2,264.5							
Total Exposures 2,626.2	Total 2,626.2	Normal 2,416.0	Category II 208.9	Category III 1.1	Category IV -	Total Coverage Ratio 91.66%	

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)

	Total of four banks			Resona Bank			Saitama Resona 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	418.7
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)	412.1
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	26,406.5	699.9	25,706.6	18,167.9	410.5	17,757.3	5,683.5	361.1	5,322.3

	Kinki Osaka Bank			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

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

(2) Risk-managed loans by industry

(Billions of yen)

	Total of four banks			Resona Bank			Saitama Resona 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)	8.9
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	-	-	-	-	-	-	-	-	-
Others	119.7	(16.4)	136.1	80.0	(5.2)	85.3	26.5	(6.2)	32.8
Domestic total	702.4	(202.7)	905.1	512.4	(113.4)	625.8	86.5	(19.3)	105.8
Japan offshore banking account	-	(0.0)	0.0	-	(0.0)	0.0	-	-	-
Total	702.4	(202.7)	905.2	512.4	(113.4)	625.9	86.5	(19.3)	105.8

	Kinki Osaka Bank			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	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	-			-
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					Resona Bank					Saitama Resona Bank				
	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 2005 [C]	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 2005 [C]	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 2005 [C]
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
Total 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

	Kinki Osaka Bank					Nara Bank				
	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 2005 [C]	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 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 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 2005 [C]	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 2005 [C]	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 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

	Kinki Osaka Bank					Nara Bank				
	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 2005 [C]	End of March 2006 [A]	[A]-[B]	[A]-[C]	End of Sep. 2005 [B]	End of March 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]
Domestic 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
Domestic 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

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

<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 nonperforming claims

(Millions of yen)

	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.