

**Financial Results Report
for the First Half of Fiscal Year 2006
(Reference Materials)**



RESONA

Resona Holdings, Inc.

Financial Results Report for the First Half of Fiscal Year 2006 (Reference Materials)

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*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 Resona Trust & Banking.

*The totals for three banks are the sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, and Kinki Osaka Bank

*Figures for the first half of FY 2005 include the numbers for the former Nara Bank.

I. Highlights of Financial Results for the First Half of Fiscal Year 2006

1. Statements of Operations

<Consolidated>

(Millions of yen)

		1st half of FY		1st half of FY
		2006	Change	2005
Consolidated gross operating profit	1	379,213	862	378,350
Interest income	2	279,181	14,921	264,259
Trust Fees	3	19,628	4,299	15,328
Fees and commissions	4	76,095	6,437	69,657
Trading income	5	8,837	7,712	1,125
Other operating income	6	(4,529)	(32,508)	27,978
Provision to general reserve for possible loan losses	7	(664)	3,564	(4,229)
General and administrative expenses	8	179,488	(1,257)	180,745
Other gains or losses	9	6,861	28,835	(21,974)
Gains or losses on stocks	10	35,776	9,888	25,887
Disposal of problem loans	11	47,053	(5,625)	52,679
Write-off of loans	12	15,951	1,353	14,597
Provision to specific reserve for possible loan losses	13	34,858	(3,297)	38,156
Provision to special reserve for certain overseas loans	14	(5)	12	(18)
Losses on sales of claims	15	-	470	(470)
Other disposal of problem loans	16	(3,750)	(4,163)	413
Equity in earnings from investments in affiliated companies	17	404	287	116
Ordinary profit/(loss)	18	207,250	27,391	179,859
Extraordinary profit	19	16,648	(10,304)	26,953
Gains from reversal of credit expenses	20	16,072	(10,348)	26,421
Extraordinary loss	21	2,629	(541)	3,170
Income before income taxes and minority interests	22	221,270	17,628	203,641
Income taxes-current	23	5,174	(1,609)	6,784
Income taxes-deferred	24	(251,181)	(265,911)	14,730
Minority interests in net income/(loss)	25	6,281	(1,544)	7,825
Net interim income	26	460,995	286,694	174,300

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

		1st half of FY		1st half of FY
		2006	Change	2005
Number of consolidated subsidiaries	27	22	(15)	37
Number of affiliated companies accounted for by the equity method	28	2	0	2
Total	29	24	(15)	39

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

(Millions of yen)

(P. 2)

		Total of four banks			Resona Bank			Saitama Resona Bank		
		1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Gross operating profit	1	343,475	168	343,306	224,536	(3,341)	227,878	71,791	4,163	67,627
Gross operating profit from domestic operations	2	325,911	3,888	322,023	208,858	(447)	209,306	70,795	4,280	66,514
Interest income	3	265,349	11,250	254,098	175,947	8,079	167,868	60,635	4,853	55,782
Trust fees (after disposal of problem loans in trust account)	4	19,628	4,299	15,328	3,756	(152)	3,908	-	-	-
<Disposal of problem loans in the trust account>	5	138	197	(59)	138	197	(59)	-	-	-
Fees and commissions	6	48,127	5,359	42,768	33,933	3,775	30,158	12,337	1,921	10,415
Trading income	7	675	329	346	675	329	346	-	-	-
Other operating income	8	(7,869)	(17,351)	9,481	(5,454)	(12,479)	7,024	(2,177)	(2,494)	316
Gross operating profit from international operations	9	17,564	(3,719)	21,283	15,677	(2,894)	18,571	996	(116)	1,112
Interest income	10	4,537	4,058	478	4,016	5,092	(1,075)	153	(300)	453
Fees and commissions	11	1,660	(13)	1,673	1,386	2	1,383	102	(6)	109
Trading income	12	8,476	8,539	(62)	8,476	8,539	(62)	-	-	-
Other operating income	13	2,890	(16,303)	19,193	1,798	(16,528)	18,327	740	190	549
Expenses (excluding non-recurring items)	14	164,040	(182)	164,223	106,834	734	106,100	32,883	101	32,781
Personnel expenses	15	50,886	205	50,681	31,223	127	31,096	11,002	548	10,454
Non-personnel expenses	16	103,000	(873)	103,874	69,042	(36)	69,079	19,620	(360)	19,981
Taxes	17	10,153	486	9,666	6,568	643	5,924	2,259	(85)	2,345
Provision to general reserve for possible loan losses	18	3,644	(5,990)	9,634	480	(8,774)	9,254	3,164	2,997	167
Actual net operating profit*1	19	179,573	549	179,023	117,839	(3,878)	121,718	38,907	4,062	34,845
Core net operating profit*2	20	186,423	17,974	168,448	124,507	10,210	114,297	38,850	5,019	33,831
Net operating profit	21	175,790	6,341	169,449	117,221	4,697	112,523	35,743	1,065	34,678
Other gains or losses	22	22,452	25,948	(3,495)	26,222	16,500	9,722	(3,545)	2,625	(6,171)
Net gains/(losses) on stocks	23	34,387	5,399	28,987	33,017	4,430	28,586	(492)	(889)	396
Gains on sale	24	66,549	35,725	30,824	64,407	34,461	29,946	189	(261)	451
Losses on sale	25	26,300	25,774	526	26,292	26,186	105	8	(23)	31
Losses on devaluation	26	5,862	4,552	1,309	5,098	3,844	1,254	673	650	22
Expenses related to disposal of problem loans	27	31,720	(3,109)	34,830	26,504	5,182	21,322	3,407	(3,536)	6,944
Write-off of loans	28	15,951	5,644	10,306	9,408	2,699	6,709	3,509	2,493	1,015
Provision to specific reserve for possible loan losses	29	19,678	(4,955)	24,634	19,749	3,266	16,483	(71)	(7,811)	7,740
Provision to special reserve for certain overseas loans	30	(14)	17	(31)	(14)	17	(31)	-	-	-
Other disposal of problem loans	31	(3,894)	(3,816)	(78)	(2,639)	(800)	(1,838)	(30)	1,781	(1,811)
Other	32	19,785	17,439	2,346	19,710	17,252	2,457	354	(21)	376
Ordinary profit/(loss)	33	198,243	32,289	165,953	143,444	21,198	122,245	32,198	3,690	28,507
Extraordinary profit/ (loss),net	34	15,342	(14,473)	29,816	11,200	(7,065)	18,266	2,663	945	1,718
Gains from reversal of credit-related expenses	35	17,394	(15,125)	32,520	11,330	(9,292)	20,623	2,872	586	2,286
Gains from reversal of loan loss reserves	36	1,363	(4,793)	6,156	-	-	-	-	-	-
Gains from recoveries of written-off claims	37	16,031	(10,331)	26,363	11,330	(9,292)	20,623	2,872	586	2,286
Gains/(losses) on sales of premises and equipment	38	(203)	1,985	(2,188)	62	1,776	(1,714)	(199)	344	(543)
Losses on impairment on fixed assets	39	200	(506)	707	192	(450)	642	8	(15)	24
Other	40	(1,647)	(1,840)	192	-	0	0	-	-	-
Income before income taxes	41	213,586	17,816	195,770	154,645	14,132	140,512	34,862	4,636	30,225
Income taxes-current	42	12,422	10,049	2,373	(1,028)	1,538	(2,566)	9,392	(3,208)	12,601
Income taxes-deferred	43	(224,230)	(243,472)	19,242	(231,084)	(238,524)	7,440	6,500	4,110	2,390
Net interim income	44	425,393	251,239	174,154	386,757	251,119	135,638	18,970	3,735	15,234
Credit-related expenses (5, 18, 27, 35)	45	18,108	6,223	11,884	15,792	5,898	9,893	3,699	(1,125)	4,825

*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.

*4 From this fiscal year, income from certain trust assets is recognized on an accrual basis for the sake of more appropriate accounting of periodic profit and loss.

(Millions of yen)

(P. 3)

		Kinki Osaka Bank			Resona Trust & Banking		
		1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Gross operating profit	1	33,155	(2,171)	35,326	13,992	3,390	10,601
Gross operating profit from domestic operations	2	32,265	(1,462)	33,727	13,992	3,390	10,601
Interest income	3	28,747	(144)	28,892	18	19	(0)
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	15,871	4,452	11,419
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	3,754	926	2,828	(1,898)	(1,080)	(817)
Trading income	7	-	-	-	-	-	-
Other operating income	8	(237)	(2,243)	2,006	-	-	-
Gross operating profit from international operations	9	890	(709)	1,599	-	-	-
Interest income	10	367	(733)	1,100	-	-	-
Fees and commissions	11	171	(10)	181	-	-	-
Trading income	12	-	-	-	-	-	-
Other operating income	13	351	34	316	-	-	-
Expenses (excluding non-recurring items)	14	19,190	274	18,916	5,131	183	4,948
Personnel expenses	15	6,872	108	6,764	1,787	12	1,774
Non-personnel expenses	16	11,061	185	10,876	3,275	155	3,119
Taxes	17	1,255	(19)	1,275	68	15	53
Provision to general reserve for possible loan losses	18	-	-	-	-	-	-
Actual net operating profit*1	19	13,964	(2,445)	16,409	8,860	3,206	5,653
Core net operating profit*2	20	14,204	(198)	14,402	8,860	3,206	5,653
Net operating profit	21	13,964	(2,445)	16,409	8,860	3,206	5,653
Other gains or losses	22	(218)	6,143	(6,362)	(6)	(1)	(4)
Net gains/(losses) on stocks	23	1,862	1,857	4	-	-	-
Gains on sale	24	1,952	1,525	426	-	-	-
Losses on sale	25	-	(389)	389	-	-	-
Losses on devaluation	26	89	57	32	-	-	-
Expenses related to disposal of problem loans	27	1,808	(4,100)	5,908	-	-	-
Write-off of loans	28	3,032	695	2,337	-	-	-
Provision to specific reserve for possible loan losses	29	-	-	-	-	-	-
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-
Other disposal of problem loans	31	(1,224)	(4,795)	3,571	-	-	-
Other	32	(273)	185	(458)	(6)	(1)	(4)
Ordinary profit/(loss)	33	13,745	3,698	10,047	8,854	3,205	5,649
Extraordinary profit/ (loss), net	34	1,478	(8,069)	9,547	-	(62)	62
Gains from reversal of credit-related expenses	35	3,191	(6,275)	9,467	-	-	-
Gains from reversal of loan loss reserves	36	1,363	(4,793)	6,156	-	-	-
Gains from recoveries of written-off claims	37	1,828	(1,482)	3,310	-	-	-
Gains/(losses) on sales of premises and equipment	38	(65)	(135)	69	-	0	(0)
Losses on impairment on fixed assets	39	-	-	-	-	-	-
Other	40	(1,647)	(1,657)	9	-	(62)	62
Income/(loss) before income taxes	41	15,224	(4,370)	19,594	8,854	3,142	5,711
Income taxes-current	42	726	10,316	(9,590)	3,332	1,407	1,925
Income taxes-deferred	43	79	(8,941)	9,020	275	(117)	392
Net interim income	45	14,418	(5,746)	20,165	5,246	1,852	3,393
Credit-related expenses (5, 18, 27, 35)	46	(1,383)	2,175	(3,559)	-	-	-

*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.

*4 From this fiscal year, income from certain trust assets is recognized on an accrual basis for the sake of more appropriate accounting of periodic profit and loss.

2. Net operating profit per employee

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

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Actual net operating profit	179,573	549	179,023	117,839	(3,878)	121,718	38,907	4,062	34,845
Actual net operating profit per employee (thousands of yen)	11,945	(399)	12,344	12,884	(1,029)	13,913	13,251	355	12,896
Net operating profit	175,790	6,341	169,449	117,221	4,697	112,523	35,743	1,065	34,678
Net operating profit per employee (thousands of yen)	11,693	9	11,684	12,816	(46)	12,862	12,174	(660)	12,834

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Actual net operating profit	13,964	(2,445)	16,409	8,860	3,206	5,653
Actual net operating profit per employee (thousands of yen)	5,702	(1,187)	6,889	17,650	4,946	12,704
Net operating profit	13,964	(2,445)	16,409	8,860	3,206	5,653
Net operating profit per employee (thousands of yen)	5,702	(1,187)	6,889	17,650	4,946	12,704

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2006	Change	1st half of FY 2005
Net interim income ROE	49.12	21.98	27.14

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

(%)

	Total of Four Banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Net operating profit ROE	20.09	(2.36)	22.45	17.84	(2.88)	20.72	26.16	(1.86)	28.02
Net interim income ROE	48.63	25.56	23.07	58.86	33.89	24.97	13.88	1.57	12.31

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Net operating profit ROE	21.87	(2.18)	24.05	51.63	17.58	34.05
Net interim income ROE	22.58	(6.98)	29.56	30.57	10.14	20.43

Note: ROE (1st half of FY2006) = $\frac{\text{Net operating profit (or net interim income)} \times 365/183}{(\text{Shareholders' equity at the beginning of the fiscal period} + \text{Shareholders' equity at the fiscal period-end}) / 2}$

(Consolidated ROE): Excluding Minority interests

4. Interest rate spreads (domestic operations)

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Average interest rate on funds invested (A)	1.59	0.03	1.55	1.62	0.02	1.59
Average interest rate of loans and bills discounted (C)	1.86	(0.09)	1.96	1.79	(0.09)	1.88
Average interest rate on securities	1.15	0.41	0.74	1.22	0.48	0.74
Average interest rate on procured funds (B)	0.94	0.03	0.90	0.95	0.04	0.90
Average interest rate of deposits and negotiable CDs (D)	0.09	0.02	0.06	0.09	0.03	0.06
Average interest rate on external debt	0.33	(0.01)	0.34	0.22	(0.05)	0.28
Gross interest margin (A) - (B)	0.64	0.00	0.64	0.66	(0.01)	0.68
Average loan/deposit margin (C) - (D)	1.77	(0.11)	1.89	1.70	(0.12)	1.82

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Average interest rate on funds invested (A)	1.43	0.09	1.34	1.80	0.00	1.80
Average interest rate of loans and bills discounted (C)	1.97	(0.06)	2.03	2.16	(0.13)	2.29
Average interest rate on securities	1.08	0.31	0.77	0.88	0.19	0.69
Average interest rate on procured funds (B)	0.81	0.02	0.79	1.22	0.05	1.17
Average interest rate of deposits and negotiable CDs (D)	0.08	0.01	0.06	0.10	0.00	0.10
Average interest rate on external debt	0.88	0.20	0.68	1.98	(0.64)	2.62
Gross interest margin (A) - (B)	0.62	0.07	0.54	0.57	(0.04)	0.62
Average loan/deposit margin (C) - (D)	1.89	(0.08)	1.97	2.05	(0.14)	2.19

"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 four banks, Non-consolidated results of each bank>

(1) Retirement benefit obligation

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Retirement benefit obligation	336,232	(2,632)	338,865	273,128	(2,596)	275,725	33,641	101	33,539
Pension plan assets at fair value	532,403	(1,624)	534,028	470,171	(1,704)	471,875	37,795	23	37,771
Unrecognized pension assets	-	-	-	-	-	-	-	-	-
Prepaid pension cost	129,770	1,970	127,800	119,995	2,622	117,372	9,029	(601)	9,630
Reserve for employee's retirement benefits	2,526	94	2,432	-	-	-	-	-	-
Amount to be amortized	(68,926)	868	(69,795)	(77,047)	1,729	(78,777)	4,875	(523)	5,398

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Retirement benefit obligation	29,462	(137)	29,600	-	-	-
Pension plan assets at fair value	24,436	55	24,381	-	-	-
Unrecognized pension assets	-	-	-	-	-	-
Prepaid pension cost	746	(50)	796	-	-	-
Reserve for employee's retirement benefits	2,526	94	2,432	-	-	-
Amount to be amortized	3,245	(337)	3,583	-	-	-

(2) Retirement benefit expenses

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Retirement benefit expenses	3,591	10,427	(6,835)	1,227	10,773	(9,545)	1,437	(170)	1,608
Service cost	4,329	(738)	5,068	2,930	(606)	3,537	801	(53)	854
Interest cost	3,388	(77)	3,466	2,757	(71)	2,829	335	(0)	335
Expected return on pension plan assets	3,257	910	2,347	2,731	826	1,904	221	34	187
Amortization of past service cost	25	18,087	(18,061)	25	18,017	(17,991)	-	69	(69)
Amortization of actuarial differences	(894)	(5,921)	5,027	(1,755)	(5,739)	3,983	523	(151)	674
Amortization of transition differences at accounting change	-	-	-	-	-	-	-	-	-
Other	-	(11)	11	-	-	-	-	-	-
Items included in extraordinary profits	-	(125)	125	-	-	-	-	-	-
Items included in extraordinary losses	-	-	-	-	-	-	-	-	-

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Retirement benefit expenses	801	(149)	951	125	1	123
Service cost	472	(63)	535	125	1	123
Interest cost	296	0	295	-	-	-
Expected return on pension plan assets	304	50	254	-	-	-
Amortization of past service cost	-	-	-	-	-	-
Amortization of actuarial differences	337	(36)	374	-	-	-
Amortization of transition differences at accounting change	-	-	-	-	-	-
Other	-	-	-	-	-	-
Items included in extraordinary profits	-	-	-	-	-	-
Items included in extraordinary losses	-	-	-	-	-	-

6. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Net gains/(losses) on bonds	(6,850)	(17,425)	10,575	(6,667)	(14,088)	7,420	56	(957)	1,014
Gains on sale	16,217	(4,816)	21,033	10,519	(3,466)	13,986	3,997	(825)	4,822
Gains on redemption	-	-	-	-	-	-	-	-	-
Losses on sale	23,044	12,592	10,452	17,187	10,628	6,559	3,940	132	3,808
Losses on redemption	22	22	-	-	-	-	-	-	-
Losses on devaluation	0	(6)	6	0	(6)	6	-	-	-
Net gains/(losses) on stocks	34,387	5,399	28,987	33,017	4,430	28,586	(492)	(889)	396
Gains on sale	66,549	35,725	30,824	64,407	34,461	29,946	189	(261)	451
Losses on sale	26,300	25,774	526	26,292	26,186	105	8	(23)	31
Losses on devaluation	5,862	4,552	1,309	5,098	3,844	1,254	673	650	22
Provision to reserve for possible losses on investments	-	-	-	-	-	-	-	-	-

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2006	Change	1st half of FY 2005	1st half of FY 2006	Change	1st half of FY 2005
Net gains/(losses) on bonds	(239)	(2,246)	2,007	-	-	-
Gains on sale	1,699	(386)	2,085	-	-	-
Gains on redemption	-	-	-	-	-	-
Losses on sale	1,916	1,837	78	-	-	-
Losses on redemption	22	22	-	-	-	-
Losses on devaluation	-	-	-	-	-	-
Net gains/(losses) on stocks	1,862	1,857	4	-	-	-
Gains on sale	1,952	1,525	426	-	-	-
Losses on sale	-	(389)	389	-	-	-
Losses on devaluation	89	57	32	-	-	-
Provision to reserve for possible losses on investments	-	-	-	-	-	-

7. Revaluation gains or losses on securities

<Consolidated>

(Millions of yen)

	End of September 2006				End of March 2006		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31,2006	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	(907)	442	1,350	1,649	(2,557)	9	2,567
Other securities	362,471	434,328	71,857	(83,024)	445,495	541,768	96,272
Total	361,563	434,771	73,207	(81,374)	442,938	541,778	98,840
Bonds	(41,533)	1,422	42,955	36,391	(77,924)	1,152	79,076
Stocks	408,853	411,171	2,317	(51,094)	459,948	463,577	3,628
Other	(5,757)	22,178	27,935	(66,670)	60,913	77,049	16,135

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

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

(Millions of yen)

	Total of Four Banks							Resona Bank						
	End of September 2006				End of March 2006			End of September 2006				End of March 2006		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31,2006	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31,2006	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	(907)	442	1,350	1,649	(2,557)	9	2,567	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	357,399	428,970	71,571	(79,427)	436,827	533,094	96,266	259,114	312,407	53,292	(78,884)	337,998	404,829	66,831
Total	356,491	429,413	72,921	(77,778)	434,269	533,104	98,834	259,114	312,407	53,292	(78,884)	337,998	404,829	66,831
Bonds	(41,533)	1,422	42,955	36,391	(77,924)	1,152	79,076	(26,060)	307	26,367	23,135	(49,195)	44	49,240
Stocks	403,616	405,813	2,196	(47,639)	451,256	454,878	3,622	296,906	298,302	1,396	(42,901)	339,808	343,265	3,456
Other	(5,591)	22,177	27,769	(66,529)	60,937	77,073	16,135	(11,732)	13,796	25,528	(59,117)	47,385	61,520	14,134

	Saitama Resona Bank							Kinki Osaka Bank						
	End of September 2006				End of March 2006			End of September 2006				End of March 2006		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31,2006	Net unrealized gains/(losses)	Gain	Loss	Net unrealized gains/(losses)	Gain	Loss	Change from March 31,2006	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	(907)	442	1,350	1,649	(2,557)	9	2,567	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other securities	93,540	104,997	11,456	2,465	91,075	108,903	17,828	4,742	11,559	6,817	(3,016)	7,758	19,361	11,602
Total	92,632	105,440	12,807	4,115	88,517	108,912	20,395	4,742	11,559	6,817	(3,016)	7,758	19,361	11,602
Bonds	(10,621)	769	11,391	8,526	(19,148)	505	19,654	(4,854)	338	5,192	4,721	(9,575)	601	10,177
Stocks	98,305	98,885	579	(2,433)	100,739	100,739	-	8,404	8,625	221	(2,303)	10,708	10,874	165
Other	4,948	5,785	836	(1,977)	6,926	7,667	741	1,191	2,595	1,404	(5,434)	6,625	7,885	1,259

	Resona Trust & Banking						
	End of September 2006				End of March 2006		
	Net unrealized gains/(losses)	Gain	Loss	Change from March 31,2006	Net unrealized gains/(losses)	Gain	Loss
Bonds held to maturity	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-
Other securities	2	6	4	7	(5)	-	5
Total	2	6	4	7	(5)	-	5
Bonds	2	6	4	7	(5)	-	5
Stocks	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-

*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	Change	End of March 2006
	September 2006 (provisional)		
Capital adequacy ratio	12.50	2.53	9.97
Tier I ratio	8.17	2.22	5.95
Total qualifying capital	2,991.8	605.7	2,386.0
Tier I	1,954.5	528.8	1,425.7
Tier II	1,048.1	76.9	971.1
Land revaluation differences	48.2	(0.0)	48.2
Qualifying subordinated debt	850.3	77.0	773.3
Deducted items	10.9	0.0	10.9
Risk-adjusted assets	23,921.1	(9.6)	23,930.7

*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	11.20	8.58	8.56	156.68
Tier I ratio	6.99	4.66	5.34	156.68
Total qualifying capital	1,923.3	390.2	181.6	31.5
Tier I	1,200.9	212.3	113.4	31.5
Tier II	839.6	177.9	68.2	-
Land revaluation differences	48.9	-	-	-
Qualifying subordinated debt	683.3	157.0	55.0	-
Deducted items	117.2	-	0.0	-
Risk-adjusted assets	17,169.0	4,548.1	2,120.2	20.1

9. Stock holdings

<Total of four banks, Non-consolidated figures of each bank> (Billions of yen)

	End of	Resona	Saitama Resona	Kinki Osaka	Resona Trust	Change	End of March 2006
	September 2006						
Acquisition cost	391.8	295.0	86.7	10.0	-	(5.7)	397.5
Market value	795.4	591.9	185.0	18.4	-	(53.3)	848.7
Book value of stocks sold outright	5.2	5.2	0.0	0.0	-	2.1	3.1
Tier I	1,954.5	1,200.9	212.3	113.4	31.5	528.8	1,425.7
Acquisition cost/Tier I <Reference>	20.0	24.5	40.8	8.8	-	(7.8)	27.8

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

10. Number of employees and offices

<Non-consolidated> (People)

	End of	Change	End of March 2006
	September 2006		
Directors	25	1	24
Executive officers	15	0	15

*1. Above figures include 15 directors who concurrently serve as directors for subsidiary banks.

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

	End of	Resona	Saitama Resona	Kinki Osaka	Resona Trust	Change	End of March 2006
	September 2006						
Directors	42	12	10	11	9	9	33
Non-board executive officers	42	24	7	7	4	(3)	45
Employees	14,987	9,122	2,929	2,442	494	466	14,521
Manned domestic offices	612	342	130	136	4	(19)	631
Non-manned domestic offices	855	512	316	27	0	4	851
Total domestic offices	1,467	854	446	163	4	(15)	1,482

*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.

*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.

II. Loans and Bills Outstanding and Other

1. Risk-managed loans

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

Risk-managed loans

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]
Loans to borrowers in legal bankruptcy	16,396	4,824	3,429	11,571	12,967	12,564	5,442	4,553	7,121	8,010
Past due loans	367,505	31,432	(43,098)	336,073	410,603	249,346	27,433	(20,237)	221,913	269,584
Loans past due 3 months or more	16,716	1,186	(5,967)	15,530	22,684	7,715	(794)	(7,567)	8,509	15,282
Restructured loans	292,534	(46,709)	(65,684)	339,244	358,219	226,730	(48,169)	(53,566)	274,900	280,297
Risk-managed loans, total	693,153	(9,266)	(111,322)	702,420	804,475	496,356	(16,088)	(76,817)	512,445	573,174
Partial direct write-offs	358,020	(45,154)	(100,721)	403,174	458,741	306,265	(32,608)	(66,085)	338,873	372,351
Balance of loans (Term-end)	26,543,008	136,832	905,749	26,406,176	25,637,259	18,136,934	(30,585)	602,603	18,167,519	17,534,331

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]
Loans to borrowers in legal bankruptcy	2,169	334	528	1,834	1,640	1,663	(952)	(1,381)	2,615	3,044
Past due loans	51,665	513	(3,264)	51,151	54,929	66,493	3,485	(14,272)	63,008	80,766
Loans past due 3 months or more	7,180	2,139	1,931	5,040	5,248	1,821	(158)	(128)	1,979	1,949
Restructured loans	34,520	5,991	(7,022)	28,529	41,543	31,283	(4,531)	(3,667)	35,814	34,950
Risk-managed loans, total	95,535	8,979	(7,825)	86,555	103,361	101,261	(2,157)	(19,449)	103,418	120,710
Partial direct write-offs	26,633	2,617	2,623	24,015	24,009	25,120	(15,163)	(33,614)	40,284	58,735
Balance of loans (Term-end)	5,793,805	110,302	328,251	5,683,503	5,465,553	2,612,268	57,115	118,775	2,555,153	2,493,492

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]
Loans to borrowers in legal bankruptcy	0.06	0.02	0.01	0.04	0.05	0.06	0.03	0.02	0.03	0.04
Past due loans	1.38	0.11	(0.22)	1.27	1.60	1.37	0.15	(0.16)	1.22	1.53
Loans past due 3 months or more	0.06	0.01	(0.02)	0.05	0.08	0.04	0.00	(0.04)	0.04	0.08
Restructured loans	1.10	(0.18)	(0.29)	1.28	1.39	1.25	(0.26)	(0.34)	1.51	1.59
Risk-managed loans, total	2.61	(0.05)	(0.52)	2.66	3.13	2.73	(0.09)	(0.53)	2.82	3.26

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]
Loans to borrowers in legal bankruptcy	0.03	0.00	0.00	0.03	0.03	0.06	(0.04)	(0.06)	0.10	0.12
Past due loans	0.89	0.00	(0.11)	0.89	1.00	2.54	0.08	(0.69)	2.46	3.23
Loans past due 3 months or more	0.12	0.04	0.03	0.08	0.09	0.06	(0.01)	(0.01)	0.07	0.07
Restructured loans	0.59	0.09	(0.17)	0.50	0.76	1.19	(0.21)	(0.21)	1.40	1.40
Risk-managed loans, total	1.64	0.12	(0.25)	1.52	1.89	3.87	(0.17)	(0.97)	4.04	4.84

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

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

(%)

	Total of three banks					Resona Bank				
	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]
Before partial direct write-off	76.19	(0.16)	(0.32)	76.35	76.51	83.51	1.78	1.36	81.73	82.15
After partial direct write-off	63.90	1.12	0.78	62.78	63.12	73.34	3.68	2.78	69.66	70.56

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]	End of Sept.2006[A]	[A] -[B]	[A] - [C]	End of Mar. 2006 [B]	End of Sept. 2005 [C]
Before partial direct write-off	49.44	(4.26)	(1.75)	53.70	51.19	55.59	(6.31)	(10.41)	61.90	66.00
After partial direct write-off	35.35	(5.51)	(4.50)	40.86	39.85	44.57	(2.49)	(4.89)	47.06	49.46

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

3. Reserve for possible loan losses

<Consolidated>

(Millions of yen)

	End of Sept.			End of Mar.	End of Sept.
	2006 [A]	[A] - [B]	[A] - [C]	2006 [B]	2005 [C]
General reserve for possible loan losses	353,276	(836)	(11,617)	354,112	364,893
Specific reserve for possible loan losses	188,680	4,401	(43,269)	184,279	231,949
Special reserve for certain overseas loans	56	(5)	(4)	62	61
Total reserve for possible loan losses	542,012	3,558	(54,891)	538,454	596,904
Reserve for write-off of loans in the trust account	489	(39)	(78)	528	567

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

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.
	2006 [A]			2006 [B]	2005 [C]	2006 [A]			2006 [B]	2005 [C]
General reserve for possible loan losses	263,015	(897)	(20,526)	263,912	283,541	219,404	480	(11,856)	218,924	231,260
Specific reserve for possible loan losses	179,290	2,881	(44,337)	176,409	223,627	143,983	6,630	(28,537)	137,352	172,520
Special reserve for certain overseas loans	168	(14)	45	183	122	168	(14)	45	183	122
Total reserve for possible loan losses	442,474	1,969	(64,818)	440,504	507,292	363,555	7,096	(40,347)	356,459	403,903
Reserve for write-off of loans in the trust account	489	(39)	(78)	528	567	489	(39)	(78)	528	567

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.
	2006 [A]			2006 [B]	2005 [C]	2006 [A]			2006 [B]	2005 [C]
General reserve for possible loan losses	20,945	3,164	(1,197)	17,781	22,142	22,666	(4,541)	(6,427)	27,207	29,093
Specific reserve for possible loan losses	12,831	(4,755)	(6,225)	17,587	19,057	22,475	1,006	(8,134)	21,469	30,609
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	33,776	(1,591)	(7,422)	35,368	41,199	45,141	(3,534)	(14,562)	48,676	59,703
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law

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

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.
	2006 [A]			2006 [B]	2005 [C]	2006 [A]			2006 [B]	2005 [C]
Unrecoverable or valueless claims	52,648	(10,780)	(18,182)	63,429	70,831	31,159	(4,669)	(7,894)	35,828	39,054
Risk claims	342,504	49,899	(23,235)	292,604	365,739	240,295	40,017	(6,453)	200,278	246,748
Special attention loans	309,251	(45,523)	(71,652)	354,775	380,904	234,445	(48,964)	(61,133)	283,410	295,579
Financial Reconstruction Law subtotal	704,404	(6,404)	(113,070)	710,809	817,475	505,901	(13,616)	(75,481)	519,517	581,382
Normal claims	27,194,906	106,364	960,991	27,088,541	26,233,915	18,829,023	(57,671)	614,468	18,886,694	18,214,554
Financial Reconstruction Law total	27,899,311	99,960	847,920	27,799,351	27,051,391	19,334,924	(71,287)	538,986	19,406,212	18,795,937
Partial direct write-offs	370,909	(42,420)	(97,577)	413,330	468,486	316,921	(30,436)	(63,250)	347,358	380,172

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.	End of Sept.	[A] - [B]	[A] - [C]	End of Mar.	End of Sept.
	2006 [A]			2006 [B]	2005 [C]	2006 [A]			2006 [B]	2005 [C]
Unrecoverable or valueless claims	9,534	(1,762)	720	11,296	8,813	11,954	(4,349)	(9,466)	16,303	21,421
Risk claims	44,602	2,735	(3,411)	41,866	48,013	57,606	7,145	(9,282)	50,460	66,888
Special attention loans	41,701	8,131	(5,090)	33,570	46,791	33,104	(4,690)	(3,795)	37,794	36,900
Financial Reconstruction Law subtotal	95,838	9,104	(7,781)	86,733	103,619	102,665	(1,893)	(22,544)	104,558	125,209
Normal claims	5,784,142	103,979	336,394	5,680,162	5,447,748	2,581,740	60,056	150,883	2,521,684	2,430,857
Financial Reconstruction Law total	5,879,980	113,084	328,613	5,766,895	5,551,367	2,684,406	58,162	128,339	2,626,243	2,556,066
Partial direct write-offs	26,710	2,614	2,628	24,095	24,081	27,278	(14,598)	(33,280)	41,876	60,558

6. Results of self-assessment of asset quality

(1) Total of three banks

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims					Reserves 2.9 Collateral /Guarantee 49.6	Unrecoverable or Valueless Claims 100.00%
52.6	52.6	21.0	31.6				
Doubtful Obligors	Risk Claims					Reserves 148.6 Collateral /Guarantee 187.4	Risk Claims 98.12%
342.5	342.5	199.9	136.1		6.4		
	Claims in Need of Special Attention					Reserves 87.7 Collateral /Guarantee 127.4	Claims in Need of Special Attention 69.58%
	309.2						
	Subtotal						
	704.4	61.6	366.8				
Watch Obligors							
Special Attention Obligors							
428.5							
	Non-classified Claims						
	27,194.9	507.8	1,401.2				
Other Watch Obligors							
1,909.1							
Normal Obligors		25,166.4					
25,166.4							
Total Exposures	Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio	
27,899.3	27,899.3	25,957.0	1,935.8	6.4	-	85.73%	

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	B) 10.9 T) 0.0 Total) 10.9	B) 19.7 T) 0.5 Total) 20.2			Reserves 2.1 Collateral /Guarantee 29.0	Unrecoverable or Valueless Claims 100.00%
31.1	31.1						
Doubtful Obligors	Risk Claims	B) 145.8 T) 0.1 Total) 145.9	B) 87.2 T) 2.6 Total) 89.9	B) 4.3 T) 0.0 Total) 4.4		Reserves 119.0 Collateral /Guarantee 116.7	Risk Claims 98.15%
240.2	240.2						
	Claims in Need of Special Attention	B) 29.4 T) 18.4 Total) 47.8	B) 284.3 T) 6.0 Total) 290.4			Reserves 68.1 Collateral /Guarantee 93.5	Claims in Need of Special Attention 68.96%
	234.4						
	Subtotal						
	505.9						
Watch Obligors							
Special Attention Obligors							
338.2							
	Non-classified Claims	B) 368.6 T) 0.1 Total) 368.8	B) 1,062.8 T) 12.9 Total) 1,075.8				
Other Watch Obligors							
1,444.6							
Normal Obligors		B) 17,159.4 T) 121.0 Total) 17,280.5					
17,280.5							
Total Exposures	Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio	
19,334.9	19,334.9	17,854.1	1,476.3	4.4	-	84.74%	

* 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 Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims					Reserves 0.3 Collateral /Guarantee 9.1	Unrecoverable or Valueless Claims 100.00%
9.5	9.5	4.5	5.0				
Doubtful Obligors	Risk Claims					Reserves 11.3 Collateral /Guarantee 32.9	Risk Claims 99.14%
44.6	44.6	17.0	27.1		0.3		
							Reserve Ratio 96.72%
Watch Obligors	Claims in Need of Special Attention					Reserves 11.1 Collateral /Guarantee 16.9	Claims in Need of Special Attention 67.38%
	41.7 ----- Subtotal 95.8						
		3.9	45.2				
	Non-classified Claims						
	5,784.1	36.9	165.6				
Normal Obligors		5,574.0					
5,574.0							
							Total Coverage Ratio 85.40%
Total Exposures	Total	Normal	Category II	Category III	Category IV		
5,879.9	5,879.9	5,636.4	243.1	0.3	-		

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims					Reserves 0.5 Collateral /Guarantee 11.4	Unrecoverable or Valueless Claims 100.00%
11.9	11.9	5.5	6.3				
Doubtful Obligors	Risk Claims					Reserves 18.2 Collateral /Guarantee 37.7	Risk Claims 97.21%
57.6	57.6	37.0	19.0		1.6		
							Reserve Ratio 91.93%
Watch Obligors	Claims in Need of Special Attention					Reserves 8.5 Collateral /Guarantee 16.8	Claims in Need of Special Attention 76.69%
	33.1 ----- Subtotal 102.6						
		9.8	31.1				
	Non-classified Claims						
	2,581.7	102.0	159.7				
Normal Obligors		2,311.9					
2,311.9							Total Coverage Ratio 90.92%
Total Exposures	Total	Normal	Category II	Category III	Category IV		
2,684.4	2,684.4	2,466.4	216.3	1.6	-		

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

<Total of three banks>

(1) Portion in or prior to the first half of fiscal 2000 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) (2)Loans placed off the balance sheets (Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	419.6	373.0	292.9	238.3	199.3	144.0	129.4	40.5	24.2	11.9	7.7	4.1	3.6	(0.5)
Risk claims	1,135.3	723.7	575.8	371.7	328.6	114.4	64.1	31.0	18.2	10.3	5.8	4.7	3.5	(1.1)
Total	1,554.9	1,096.7	868.7	610.1	528.0	258.4	193.5	71.6	42.5	22.3	13.6	8.8	7.1	(1.6)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)

	1H of FY	1H of FY
Liquidation type disposal	0.0	(3.1)
Restructuring type disposal	-	0.8
Improvement in operating conditions, etc.	-	0.5
Sales of claims	3.9	0.3
Total	3.9	1.6

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

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY	1H of FY
Legal liquidation	0.7	4.2
Measures similar to legal liquidation	0.0	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	2.1	-
Entrustment of claims to RCC	-	-
Total	2.8	-

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

4) Of the claims reported in (C), claims for which certain preparatory arrangements have not been made for off-balancing

(2) Portion in the latter half of fiscal 2000

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)

	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	57.9	34.1	38.0	51.0	38.2	17.9	8.6	6.3	2.9	2.1	0.9	0.9	(0.0)
Risk claims	401.8	337.9	273.5	121.8	83.6	68.1	13.3	7.9	4.9	3.4	2.5	2.4	(0.0)
Total	459.7	372.1	311.5	172.8	121.9	86.0	21.9	14.2	7.9	5.5	3.4	3.3	(0.0)
	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)

	1H of FY	1H of FY
Liquidation type disposal	-	(0.1)
Restructuring type disposal	-	0.1
Improvement in operating conditions, etc.	-	0.0
Sales of claims	0.1	0.0
Total	0.1	0.0

	1H of FY	1H of FY
Legal liquidation	0.1	2.4
Measures similar to legal liquidation	-	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	0.7	-
Entrustment of claims to RCC	-	-
Total	0.9	-

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

4) Of the claims reported in (E), claims for which certain preparatory arrangements have not been made for off-balancing

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

	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	54.2	38.0	31.8	25.4	19.0	4.9	3.5	1.2	0.8	0.4	0.3	(0.0)
Risk claims	148.4	82.5	59.3	37.3	23.4	17.2	5.0	4.0	2.6	1.3	1.2	(0.0)
Total	202.7	120.6	91.2	62.7	42.4	22.2	8.6	5.3	3.4	1.7	1.5	(0.1)
	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)

	1H of FY	1H of FY
Liquidation type disposal	0.4	(3.4)
Restructuring type disposal	2.2	0.5
Improvement in operating conditions, etc.	-	0.5
Sales of claims	0.3	0.0
Total	3.1	0.5

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

4) Of the claims reported in (G), claims for which certain preparatory arrangements have not been made for off-balancing

(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 (Billions of yen)

	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	128.0	103.5	94.9	92.5	42.8	31.2	6.6	4.9	2.9	2.6	(0.2)
Risk claims	870.3	607.1	226.3	96.0	40.1	23.5	10.2	7.7	5.6	4.6	(1.0)
Total	998.3	710.6	321.3	188.5	82.9	54.7	16.9	12.6	8.6	7.3	(1.2)
	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)

	1H of FY	1H of FY
Liquidation type disposal	0.0	(7.8)
Restructuring type disposal	6.3	1.2
Improvement in operating conditions, etc.	-	1.0
Sales of claims	1.4	0.1
Total	7.7	2.3

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

4) Of the claims reported in (I), claims for which certain preparatory arrangements have not been made for off-balancing

(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 (Billions of yen)

	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	46.7	34.3	29.7	16.3	10.9	4.3	2.3	2.2	1.0	(1.2)
Risk claims	140.5	96.4	52.5	21.7	12.7	5.7	4.2	3.5	3.1	(0.4)
Total	187.3	130.7	82.2	38.1	23.6	10.1	6.6	5.7	4.1	(1.6)
	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)

	1H of FY	1H of FY
Liquidation type disposal	-	(1.4)
Restructuring type disposal	-	0.6
Improvement in operating conditions, etc.	-	0.4
Sales of claims	2.3	0.2
Total	2.3	1.6

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

4) Of the claims reported in (K), claims for which certain preparatory arrangements have not been made for off-balancing

(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 (Billions of yen)

	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	51.7	46.9	23.9	14.3	7.2	4.2	2.7	1.9	(0.8)
Risk claims	194.5	95.6	50.9	34.7	19.5	14.0	11.3	8.9	(2.9)
Total	246.3	142.6	74.8	49.0	26.7	18.2	14.0	10.9	(3.1)
	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)

	1H of FY	1H of FY
Liquidation type disposal	0.1	(1.7)
Restructuring type disposal	-	3.0
Improvement in operating conditions, etc.	-	2.2
Sales of claims	1.7	0.7
Total	3.1	3.1

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

4) Of the claims reported in (M), claims for which certain preparatory arrangements have not been made for off-balancing

(7) Portion in the first half of fiscal 2003

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)

	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	307.8	41.1	27.6	16.1	12.8	10.4	7.6	(2.7)
Risk claims	816.6	404.7	206.7	121.8	76.9	16.2	12.6	(3.5)
Total	1,124.5	445.9	234.4	137.9	89.8	26.6	20.3	(6.3)
	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)

	1H of FY	1H of FY
Liquidation type disposal	1.7	(5.9)
Restructuring type disposal	0.8	6.2
Improvement in operating conditions, etc.	-	4.2
Sales of claims	3.4	2.0
Total	6.2	6.3

	1H of FY	1H of FY
Legal liquidation	4.5	12.5
Measures similar to legal liquidation	0.4	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	2.8	-
Entrustment of claims to RCC	-	-
Total	7.8	-

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

4) Of the claims reported in (O), claims for which certain preparatory arrangements have not been made for off-balancing

(8) Portion in the latter half of fiscal 2003

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)

	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	25.2	17.1	9.0	5.3	6.2	1.9	(4.2)
Risk claims	219.6	110.5	43.0	32.1	19.1	17.1	(2.0)
Total	244.9	127.7	52.1	37.4	25.3	19.0	(6.2)
	(O)	(P)	(Q)	(R)	(S)	(T)	(U)

	1H of FY	1H of FY
Liquidation type disposal	0.0	(1.7)
Restructuring type disposal	0.3	6.4
Improvement in operating conditions, etc.	-	5.4
Sales of claims	1.1	1.0
Total	1.4	6.2

	1H of FY	1H of FY
Legal liquidation	0.4	17.3
Measures similar to legal liquidation	0.0	-
Partition into good and bad portions	-	-
Partial direct write-off of small claims	1.2	-
Entrustment of claims to RCC	-	-
Total	1.7	-

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

4) Of the claims reported in (Q), claims for which certain preparatory arrangements have not been made for off-balancing

(9) Portion in the first 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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
18.6	14.2	7.5	3.5	2.3	(1.1)
219.7	48.4	34.4	19.4	15.1	(4.3)
238.4	62.6	42.0	23.0	17.5	(5.5)
			(Q)	(R)	

	1H of FY
Liquidation type disposal	0.0
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	1.5
Total	1.5

	1H of FY
Direct write-offs	(1.2)
Other	5.2
Collection, repayment, etc.	4.1
Improvement in borrowers' conditions	1.0
Total	5.5

which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.4
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partial direct write-off of small claims	1.5
Entrustment of claims to RCC	-
Total	2.1

claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Q) - ()	15.3

(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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
23.6	9.7	6.2	4.6	(1.6)
133.2	78.0	44.4	33.7	(10.7)
156.9	87.7	50.6	38.3	(12.3)
		(S)	(T)	

	1H of FY
Liquidation type disposal	0.8
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.9
Total	1.7

	1H of FY
Direct write-offs	2.2
Other	8.2
Collection, repayment, etc.	5.4
Improvement in borrowers' conditions	2.7
Total	12.3

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

	1H of FY
Legal liquidation	1.3
Measures similar to legal liquidation	0.2
Partition into good and bad portions	0.0
Partial direct write-off of small claims	2.6
Entrustment of claims to RCC	-
Total	4.2

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(S) - ()	34.1

(11) Portion in the first half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
12.9	9.9	5.0	(4.9)
106.2	49.2	37.0	(12.1)
119.2	59.1	42.0	(17.1)
	(U)	(V)	

	1H of FY
Liquidation type disposal	0.0
Restructuring type disposal	0.0
Improvement in operating conditions, etc.	-
Sales of claims	9.9
Total	9.9

	1H of FY
Direct write-offs	(6.5)
Other	13.6
Collection, repayment, etc.	9.3
Improvement in borrowers' conditions	4.2
Total	17.1

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

	1H of FY
Legal liquidation	0.6
Measures similar to legal liquidation	0.3
Partition into good and bad portions	0.0
Partial direct write-off of small claims	4.2
Entrustment of claims to RCC	-
Total	5.3

4) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(U) - ()	36.6

(12) Portion in the latter half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2006	Sep. 30, 2006	Change
13.6	6.3	(7.3)
114.9	71.9	(42.9)
128.5	78.2	(50.2)
	(W)	(X)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	4.8
Total	4.8

	1H of FY
Direct write-offs	4.3
Other	41.0
Collection, repayment, etc.	28.3
Improvement in borrowers' conditions	12.7
Total	50.2

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

	1H of FY
Legal liquidation	1.2
Measures similar to legal liquidation	1.3
Partition into good and bad portions	-
Partial direct write-off of small claims	4.6
Entrustment of claims to RCC	-
Total	7.3

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(W) - ()	70.9

(13) Portion in the first half of fiscal 2006

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

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2006
14.2
130.7
144.9
(Y)

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

	1H of FY
Legal liquidation	5.7
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	8.4
Entrustment of claims to RCC	-
Total	14.1

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Y) - ()	130.7

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

Total of the figures reported in (1) to (13) above.

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	419.6	430.9	381.2	442.3	432.5	388.7	643.4	203.7	154.1	97.5	70.7	63.3	52.6	(10.7)
Risk claims	1,135.2	1,125.5	1,062.1	1,598.2	1,257.5	752.9	1,216.5	798.8	639.2	401.4	365.6	292.5	342.5	49.8
Total	1,554.8	1,556.4	1,443.5	2,040.7	1,690.0	1,141.6	1,860.0	1,002.5	793.4	499.0	436.5	356.0	395.1	39.0

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

<Resona Bank > (Banking and trust accounts)

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

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

(1) Portion in or prior to the first half of fiscal 2000 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) (2)Loans placed off the balance sheets (Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	346.5	309.0	237.9	191.0	156.6	91.2	88.6	21.3	12.6	5.4	3.2	1.5	1.6	0.0
Risk claims	1,012.7	631.9	495.5	303.4	266.8	68.6	24.3	14.1	5.9	0.9	0.8	0.8	0.7	(0.0)
Total	1,359.2	940.9	733.4	494.4	423.4	159.9	113.0	35.5	18.6	6.3	4.1	2.4	2.4	0.0

	1H of FY
Liquidation type disposal	0.0
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	-
Total	(0.0)

	1H of FY
Direct write-offs	(0.2)
Other	0.1
Collection, repayment, etc.	0.1
Improvement in borrowers' conditions	0.0
Improvement in borrowers' conditions	0.0
Total	(0.0)

	1H of FY
Legal liquidation	0.5
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partition direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	1.0

	1H of FY
(A) - ()	1.3

(2) Portion in the latter half of fiscal 2000

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)

	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	40.1	27.2	30.9	44.7	30.5	12.0	4.5	2.7	0.9	0.7	0.3	0.3	(0.0)
Risk claims	374.1	330.2	268.9	118.2	73.8	60.4	7.5	3.9	1.4	1.3	1.2	1.2	(0.0)
Total	414.3	357.5	299.8	163.0	104.3	72.4	12.0	6.6	2.3	2.0	1.5	1.5	(0.0)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.0

	1H of FY
Direct write-offs	(0.1)
Other	0.1
Collection, repayment, etc.	0.1
Improvement in borrowers' conditions	0.0
Improvement in borrowers' conditions	0.0
Total	(0.0)

	1H of FY
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partition direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.3

	1H of FY
(C) - ()	1.2

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

	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	42.0	28.0	21.8	16.6	11.9	2.9	2.2	0.4	0.3	0.2	0.2	(0.0)
Risk claims	116.3	66.6	50.7	24.7	16.9	11.5	1.8	0.7	0.7	0.6	0.6	0.0
Total	158.4	94.7	72.5	41.4	28.9	14.4	4.0	1.1	1.0	0.8	0.8	(0.0)

	1H of FY
Liquidation type disposal	0.4
Restructuring type disposal	2.2
Improvement in operating conditions, etc.	-
Sales of claims	0.0

	1H of FY
Direct write-offs	(3.2)
Other	0.5
Collection, repayment, etc.	0.5
Improvement in borrowers' conditions	-
Improvement in borrowers' conditions	-
Total	(0.0)

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partition direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

	1H of FY
(E) - ()	0.6

(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 (Billions of yen)

	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	104.1	83.6	73.6	77.5	38.5	29.0	4.7	3.7	2.2	2.1	(0.1)
Risk claims	852.7	598.5	211.1	85.5	31.3	16.0	6.5	5.6	4.2	3.6	(0.6)
Total	956.8	682.2	284.8	163.0	69.9	45.1	11.2	9.3	6.5	5.7	(0.7)

	1H of FY
Liquidation type disposal	0.0
Restructuring type disposal	6.3
Improvement in operating conditions, etc.	-
Sales of claims	0.0

	1H of FY
Direct write-offs	(6.5)
Other	0.9
Collection, repayment, etc.	0.9
Improvement in borrowers' conditions	-
Improvement in borrowers' conditions	-
Total	0.7

	1H of FY
Legal liquidation	0.8
Measures similar to legal liquidation	0.3
Partition into good and bad portions	-
Partition direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	1.9

	1H of FY
(G) - ()	3.8

(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 (Billions of yen)

	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	35.8	22.0	15.6	6.0	3.9	1.5	1.0	1.6	0.6	(0.9)
Risk claims	88.8	52.1	29.6	13.5	7.6	1.8	1.2	1.0	0.8	(0.1)
Total	124.7	74.1	45.2	19.6	11.5	3.3	2.3	2.6	1.5	(1.1)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.4

	1H of FY
Direct write-offs	0.4
Other	0.1
Collection, repayment, etc.	0.1
Improvement in borrowers' conditions	0.0
Improvement in borrowers' conditions	0.0
Total	1.1

	1H of FY
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partition direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.5

	1H of FY
(I) - ()	1.0

(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 (Billions of yen)

	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	33.7	21.9	11.9	7.8	3.2	1.6	0.8	0.4	(0.3)
Risk claims	126.8	66.2	32.0	19.1	8.1	5.5	4.5	3.6	(0.9)
Total	160.6	88.2	44.0	26.9	11.3	7.2	5.3	4.0	(1.2)

	1H of FY
Liquidation type disposal	0.1
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.0

	1H of FY
Direct write-offs	(0.5)
Other	1.5
Collection, repayment, etc.	1.2
Improvement in borrowers' conditions	0.2
Improvement in borrowers' conditions	0.0
Total	1.2

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partition direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.4

	1H of FY
(K) - ()	3.6

(7) Portion in the first half of fiscal 2003

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)

	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	256.4	26.1	19.5	10.0	8.9	7.9	5.9	(2.0)
Risk claims	718.1	335.3	162.6	96.1	60.0	5.6	3.6	(1.9)
Total	974.6	361.5	182.1	106.2	68.9	13.6	9.6	(3.9)

	1H of FY
Liquidation type disposal	1.4
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	1.0

	1H of FY
Direct write-offs	(3.4)
Other	4.8
Collection, repayment, etc.	3.6
Improvement in borrowers' conditions	1.2
Improvement in borrowers' conditions	0.0
Total	3.9

	1H of FY
Legal liquidation	4.4
Measures similar to legal liquidation	0.2
Partition into good and bad portions	-
Partition direct write-off of small claims	1.2
Entrustment of claims to RCC	-
Total	5.9

	1H of FY
(M) - ()	3.7

(8) Portion in the latter half of fiscal 2003

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)

	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	16.9	11.8	5.5	3.4	2.4	1.0	(1.3)
Risk claims	172.0	80.6	23.6	19.6	13.7	12.6	(1.0)
Total	189.0	92.4	29.2	23.1	16.1	13.7	(2.4)

	1H of FY
Liquidation type disposal	0.0
Restructuring type disposal	0.3
Improvement in operating conditions, etc.	-
Sales of claims	0.0

	1H of FY
Direct write-offs	(0.7)
Other	2.6
Collection, repayment, etc.	2.2
Improvement in borrowers' conditions	0.4
Improvement in borrowers' conditions	0.0
Total	2.4

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partition direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.8

	1H of FY
(O) - ()	12.9

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

4) Of the claims reported in (Q), claims for which certain preparatory arrangements have not been made for off-balancing

(9) Portion in the first 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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
11.1	8.4	4.0	1.6	0.7	(0.8)
185.2	28.3	21.4	10.3	8.8	(1.4)
196.3	36.7	25.5	12.0	9.6	(2.3)
			(Q)	(R)	

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.1
Total	(R)

	1H of FY
Direct write-offs	(1.6)
Other	3.8
Collection, repayment, etc.	3.3
Improvement in borrowers' conditions	0.4
Entrustment of claims to RCC	2.3
Total	(R)

which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.2
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.9

claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Q) - ()	8.7

(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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
16.8	5.0	3.1	2.6	(0.5)
101.7	62.4	35.4	25.6	(9.8)
118.6	67.4	38.6	28.2	(10.4)
		(S)	(T)	

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.0
Total	(T)

	1H of FY
Direct write-offs	3.8
Other	6.5
Collection, repayment, etc.	4.3
Improvement in borrowers' conditions	2.2
Entrustment of claims to RCC	10.4
Total	(T)

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

	1H of FY
Legal liquidation	0.7
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.3
Entrustment of claims to RCC	-
Total	2.1

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(S) - ()	26.0

(11) Portion in the first half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
6.7	5.5	2.2	(3.2)
67.6	34.5	25.1	(9.4)
74.4	40.1	27.4	(12.6)
	(U)	(V)	

	1H of FY
Liquidation type disposal	0.0
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	6.2
Total	(V)

	1H of FY
Direct write-offs	(4.3)
Other	10.7
Collection, repayment, etc.	7.9
Improvement in borrowers' conditions	2.8
Entrustment of claims to RCC	12.6
Total	(V)

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

	1H of FY
Legal liquidation	0.3
Measures similar to legal liquidation	0.3
Partition into good and bad portions	-
Partial direct write-off of small claims	1.9
Entrustment of claims to RCC	-
Total	2.6

4) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(U) - ()	24.7

(12) Portion in the latter half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2006	Sep. 30, 2006	Change
8.2	4.0	(4.1)
87.8	56.9	(30.9)
96.0	60.9	(35.0)
	(W)	(X)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	4.2
Total	(X)

	1H of FY
Direct write-offs	3.3
Other	27.5
Collection, repayment, etc.	22.1
Improvement in borrowers' conditions	5.3
Entrustment of claims to RCC	35.0
Total	(X)

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

	1H of FY
Legal liquidation	0.8
Measures similar to legal liquidation	1.3
Partition into good and bad portions	-
Partial direct write-off of small claims	2.8
Entrustment of claims to RCC	-
Total	5.1

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(W) - ()	55.8

(13) Portion in the first half of fiscal 2006

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

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2006
8.9
96.4
105.4
(Y)

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

	1H of FY
Legal liquidation	4.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	4.8
Entrustment of claims to RCC	-
Total	8.9

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Y) - ()	96.4

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

Total of the figures reported in (1) to (13) above.

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	346.5	349.1	307.2	354.1	342.7	267.9	484.3	128.5	100.9	57.4	39.0	35.8	31.1	(4.6)
Risk claims	1,012.7	1,006.1	942.1	1,491.7	1,123.2	557.4	1,001.3	617.6	483.0	269.4	246.7	200.2	240.2	40.0
Total	1,359.2	1,355.2	1,249.4	1,845.9	1,465.9	825.3	1,485.7	746.1	584.0	326.8	285.8	236.1	271.4	35.3

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

<Saitama Resona Bank>

(1) Portion in or prior to the first half of fiscal 2000 1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) (2)Loans placed off the balance sheets (Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	-	-	-	-	-	14.8	10.1	7.9	4.3	2.3	0.8	0.2	0.4	0.1
Risk claims	-	-	-	-	-	7.2	5.4	4.3	2.8	1.8	1.8	1.5	0.4	(1.0)
Total	-	-	-	-	-	22.1	15.5	12.2	7.2	4.2	2.6	1.8	0.8	(0.9)

(A) (B)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs 0.4
Restructuring type disposal	-	Other 0.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.1
Sales of claims	0.3	Improvement in borrowers' conditions 0.9
Total	-	0.9 (B)

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

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
Legal liquidation	-
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.4

(2) Portion in the latter half of fiscal 2000

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)

	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	-	-	-	-	2.7	2.5	2.3	2.2	1.0	0.7	0.4	0.4	0.0
Risk claims	-	-	-	-	6.8	4.2	3.5	2.3	2.0	0.9	0.9	0.7	(0.1)
Total	-	-	-	-	9.6	6.7	5.8	4.5	3.0	1.7	1.3	1.2	(0.1)

(C) (D)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs 0.0
Restructuring type disposal	-	Other 0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.0
Sales of claims	-	Improvement in borrowers' conditions 0.1
Total	-	0.1 (D)

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

4) Of the claims reported in (C), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.4

(3) Portion in the first 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 (Billions of yen)

	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	-	-	-	0.9	1.4	0.4	0.1	0.1	0.0	0.0	0.0	(0.0)
Risk claims	-	-	-	7.4	2.2	1.6	1.3	1.3	1.0	0.2	0.2	(0.0)
Total	-	-	-	8.4	3.7	2.1	1.5	1.4	1.1	0.2	0.2	(0.0)

(E) (F)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (0.1)
Restructuring type disposal	-	Other 0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.0
Sales of claims	0.1	Improvement in borrowers' conditions 0.0
Total	-	0.0 (F)

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

4) Of the claims reported in (E), claims for which certain preparatory arrangements have not been made for off-balancing

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

(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 (Billions of yen)

	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	-	-	4.2	3.5	1.7	0.8	0.8	0.3	0.3	0.3	(0.0)
Risk claims	-	-	10.2	6.5	5.9	5.1	1.7	1.0	0.5	0.3	(0.2)
Total	-	-	14.5	10.0	7.6	6.0	2.6	1.4	0.9	0.6	(0.2)

(G) (H)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (0.3)
Restructuring type disposal	-	Other 0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.0
Sales of claims	0.5	Improvement in borrowers' conditions 0.0
Total	-	0.2 (H)

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

4) Of the claims reported in (G), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.3

(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 (Billions of yen)

	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	-	1.0	1.1	1.3	0.7	0.1	0.1	0.0	0.0	0.0
Risk claims	-	3.9	3.2	1.7	1.7	1.5	1.2	1.2	1.1	(0.0)
Total	-	4.9	4.3	3.1	2.5	1.7	1.4	1.2	1.1	(0.0)

(I) (J)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs 0.0
Restructuring type disposal	-	Other 0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.0
Sales of claims	-	Improvement in borrowers' conditions 0.0
Total	-	0.0 (J)

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

4) Of the claims reported in (I), claims for which certain preparatory arrangements have not been made for off-balancing

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

(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 (Billions of yen)

	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	5.6	4.5	2.0	1.3	0.9	0.4	0.5	0.6	0.1
Risk claims	25.4	15.6	11.2	9.3	6.1	4.9	4.1	2.9	(4.2)
Total	31.0	20.2	13.3	10.6	7.0	5.4	4.6	3.5	(1.1)

(K) (L)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs 0.4
Restructuring type disposal	-	Other 0.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.5
Sales of claims	0.0	Improvement in borrowers' conditions 0.0
Total	-	1.1 (L)

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

4) Of the claims reported in (K), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.6

(7) Portion in the first half of fiscal 2003

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)

	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	1.9	1.3	0.9	1.3	0.9	0.7	0.8	0.0
Risk claims	23.7	17.0	10.4	5.8	4.4	3.0	2.0	(0.9)
Total	25.6	18.4	11.3	7.1	5.3	3.8	2.9	(0.9)

(M) (N)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs 0.7
Restructuring type disposal	-	Other 0.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.1
Sales of claims	0.0	Improvement in borrowers' conditions 0.0
Total	-	0.9 (N)

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

4) Of the claims reported in (M), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partial direct write-off of small claims	0.6
Entrustment of claims to RCC	-
Total	0.8

(8) Portion in the latter half of fiscal 2003

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)

	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	1.7	0.4	0.5	0.1	2.7	0.1	(2.6)
Risk claims	15.1	8.2	5.7	4.5	1.3	1.1	(0.2)
Total	16.9	8.7	6.3	4.6	4.1	1.2	(2.8)

(O) (P)

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (0.0)
Restructuring type disposal	-	Other 2.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 2.7
Sales of claims	0.0	Improvement in borrowers' conditions 0.1
Total	-	2.8 (P)

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

4) Of the claims reported in (O), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.0
Entrustment of claims to RCC	-
Total	0.1

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

4) Of the claims reported in (Q), claims for

(9) Portion in the first 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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
2.9	2.7	1.0	0.7	0.6	(0.0)
16.1	6.2	5.1	3.9	2.7	(1.2)
19.1	8.9	6.1	4.7	3.4	(1.3)
					(Q) (R)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	-
Total	0.8

	1H of FY
Direct write-offs	0.8
Other	0.4
Collection, repayment, etc.	0.3
Improvement in borrowers' conditions	0.1
Total	1.3
(R)	

which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.3

claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Q) - ()	3.1
()	

(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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
2.2	1.8	1.4	0.9	(0.4)
11.9	5.1	3.0	2.6	(0.3)
14.2	7.0	4.5	3.6	(0.8)
(S) (T)				

	1H of FY
Liquidation type disposal	0.8
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.1
Total	0.8
(T)	

	1H of FY
Direct write-offs	(0.9)
Other	0.7
Collection, repayment, etc.	0.6
Improvement in borrowers' conditions	0.1
Total	0.8
(T)	

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

	1H of FY
Legal liquidation	0.3
Measures similar to legal liquidation	0.2
Partition into good and bad portions	-
Partial direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.9

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(S) - ()	2.6
()	

(11) Portion in the first half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
2.3	1.3	1.3	0.0
17.4	5.2	3.5	(1.8)
19.7	6.5	4.9	(1.5)
(U) (V)			

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.2
Total	0.2

	1H of FY
Direct write-offs	0.3
Other	0.9
Collection, repayment, etc.	0.7
Improvement in borrowers' conditions	0.1
Total	1.5
(V)	

	1H of FY
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	0.0
Partial direct write-off of small claims	1.1
Entrustment of claims to RCC	-
Total	1.3

3) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(U) - ()	3.5
()	

(12) Portion in the latter half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2006	Sep. 30, 2006	Change
2.6	1.0	(1.5)
16.5	7.9	(8.5)
19.1	9.0	(10.1)
(W) (X)		

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.4
Total	0.4

	1H of FY
Direct write-offs	0.5
Other	9.1
Collection, repayment, etc.	3.9
Improvement in borrowers' conditions	5.1
Total	10.1
(X)	

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

	1H of FY
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	1.0

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(W) - ()	7.9
()	

(13) Portion in the first half of fiscal 2006

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

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2006
2.6
18.5
21.1
(Y)

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

	1H of FY
Legal liquidation	0.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.6
Entrustment of claims to RCC	-
Total	2.6

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Y) - ()	18.5
()	

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

Total of the figures reported in (1) to (13) above.

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	-	-	-	-	-	29.4	25.3	18.9	14.2	12.4	8.8	11.2	9.5	(1.7)
Risk claims	-	-	-	-	-	61.2	61.0	60.7	57.6	44.3	48.0	41.8	44.6	2.7
Total	-	-	-	-	-	90.7	86.3	79.6	71.8	56.8	56.8	53.1	54.1	0.9

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

<Kinki Osaka Bank >

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

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	68.1	58.9	49.7	42.2	37.8	33.9	26.3	10.2	6.3	3.6	3.2	2.2	1.5	(0.7)
Risk claims	119.4	89.9	78.9	67.1	60.6	37.4	33.7	12.1	9.0	7.2	2.9	2.3	2.3	(0.0)
Total	187.6	148.8	128.7	109.4	98.4	71.3	60.1	22.3	15.4	10.9	6.2	4.6	3.8	(0.7)
	(A) (B)													

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (3.4)
Restructuring type disposal	-	Other 0.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.2
Sales of claims	3.6	Improvement in borrowers' conditions 0.2
Total		0.7
	(B)	

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

	1H of FY
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.2
Entrustment of claims to RCC	-
Total	1.3

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(A) - ()	2.4

(2) Portion in the latter half of fiscal 2000

	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	16.8	6.1	6.0	5.0	3.7	2.2	1.5	0.9	0.7	0.4	0.1	0.1	(0.0)
Risk claims	26.1	6.2	3.5	2.7	2.2	2.7	1.4	1.1	0.9	0.5	0.3	0.4	0.0
Total	43.0	12.4	9.5	7.8	6.0	4.9	3.0	2.1	1.7	1.0	0.5	0.6	0.0
	(C) (D)												

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (0.0)
Restructuring type disposal	-	Other (0.0)
Improvement in operating conditions, etc.	-	Collection, repayment, etc. (0.0)
Sales of claims	0.0	Improvement in borrowers' conditions 0.0
Total		(0.0)
	(D)	

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

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

4) Of the claims reported in (C), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(C) - ()	0.4

(3) Portion in the first half of fiscal 2001

	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change	
Unrecoverable or valueless claims	11.5	9.4	9.5	7.4	5.2	1.4	0.9	0.4	0.2	0.1	0.1	(0.0)	
Risk claims	30.8	14.7	7.8	4.5	3.8	3.6	1.6	1.7	0.6	0.4	0.3	(0.0)	
Total	42.3	24.2	17.4	12.0	9.1	5.1	2.5	2.2	0.8	0.6	0.5	(0.0)	
	(E) (F)												

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (0.1)
Restructuring type disposal	-	Other 0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.0
Sales of claims	0.1	Improvement in borrowers' conditions 0.0
Total		0.0
	(F)	

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

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

4) Of the claims reported in (E), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(E) - ()	0.3

(4) Portion in the latter half of fiscal 2001

	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change	
Unrecoverable or valueless claims	22.7	19.1	16.4	11.0	2.4	1.1	0.9	0.8	0.2	0.2	(0.0)	
Risk claims	17.5	8.5	4.9	4.0	2.8	2.3	2.0	0.9	0.8	0.6	(0.1)	
Total	40.3	27.7	21.4	15.0	5.2	3.4	2.9	1.8	1.1	0.9	(0.1)	
	(G) (H)											

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (0.8)
Restructuring type disposal	-	Other 0.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. (0.0)
Sales of claims	0.8	Improvement in borrowers' conditions 0.1
Total		0.1
	(H)	

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

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.2

4) Of the claims reported in (G), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(G) - ()	0.6

(5) Portion in the first half of fiscal 2002

	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change	
Unrecoverable or valueless claims	10.4	10.9	12.6	8.9	6.1	2.5	1.1	0.5	0.3	(0.2)	
Risk claims	51.1	39.9	19.5	6.3	3.3	2.3	1.6	1.2	1.1	(0.1)	
Total	61.6	50.8	32.2	15.2	9.4	4.9	2.7	1.8	1.4	(0.4)	
	(I) (J)										

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (1.8)
Restructuring type disposal	-	Other 0.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.1
Sales of claims	1.8	Improvement in borrowers' conditions 0.2
Total		0.4
	(J)	

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

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.3

4) Of the claims reported in (I), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(I) - ()	1.1

(6) Portion in the latter half of fiscal 2002

	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	12.1	20.1	9.7	5.0	2.8	2.0	1.4	0.8	(0.5)
Risk claims	41.2	12.8	6.7	5.8	5.0	3.3	2.6	2.3	(0.9)
Total	53.4	32.9	16.5	10.9	7.9	5.3	4.0	3.2	(0.7)
	(K) (L)								

	1H of FY	1H of FY
Liquidation type disposal	0.0	Direct write-offs (1.6)
Restructuring type disposal	-	Other 0.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.4
Sales of claims	1.6	Improvement in borrowers' conditions 0.3
Total		0.7
	(L)	

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

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.8
Entrustment of claims to RCC	-
Total	0.9

4) Of the claims reported in (K), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(K) - ()	2.3

(7) Portion in the first half of fiscal 2003

	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	48.8	13.3	7.0	4.6	2.9	1.7	0.8	(0.8)
Risk claims	73.8	51.5	32.9	19.0	11.7	7.4	6.8	(0.6)
Total	122.6	64.9	39.9	23.7	14.7	9.2	7.7	(1.4)
	(M) (N)							

	1H of FY	1H of FY
Liquidation type disposal	0.2	Direct write-offs (3.2)
Restructuring type disposal	0.8	Other 1.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.5
Sales of claims	2.3	Improvement in borrowers' conditions 0.7
Total		1.4
	(N)	

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

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.0
Entrustment of claims to RCC	-
Total	1.0

4) Of the claims reported in (M), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(M) - ()	6.7

(8) Portion in the latter half of fiscal 2003

	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	6.3	4.7	2.8	1.7	1.0	0.7	(0.3)
Risk claims	31.8	21.1	13.2	7.6	4.0	3.3	(0.6)
Total	38.2	25.8	16.0	9.3	5.0	4.0	(0.9)
	(O) (P)						

	1H of FY	1H of FY
Liquidation type disposal	-	Direct write-offs (0.9)
Restructuring type disposal	-	Other 0.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.3
Sales of claims	1.0	Improvement in borrowers' conditions 0.5
Total		0.9
	(P)	

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

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

4) Of the claims reported in (O), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(O) - ()	3.2

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

4) Of the claims reported in (Q), claims for which certain preparatory arrangements have not been made for off-balancing

(9) Portion in the first 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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
4.5	2.9	2.3	1.0	0.8	(0.2)
16.8	12.7	7.2	5.1	3.5	(1.6)
21.3	15.6	9.5	6.2	4.3	(1.8)
					(Q) (R)

	1H of FY
Liquidation type disposal	0.0
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	1.4
Total	1.4

	1H of FY
Direct write-offs	(0.4)
Other	0.8
Collection, repayment, etc.	0.4
Improvement in borrowers' conditions	0.3
Total	1.8

which certain preparatory arrangements have been made for off-balancing

	1H of FY
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	0.8

claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Q) - ()	3.4

(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 (Billions of yen)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change	
4.0	2.8	1.5	1.0	(0.5)	
18.9	9.9	5.9	5.3	(0.5)	
23.0	12.7	7.5	6.4	(1.0)	
					(S) (T)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.8
Total	0.8

	1H of FY
Direct write-offs	(0.5)
Other	0.8
Collection, repayment, etc.	0.4
Improvement in borrowers' conditions	0.4
Total	1.0

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

	1H of FY
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.8
Entrustment of claims to RCC	-
Total	1.0

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(S) - ()	5.3

(11) Portion in the first half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change	
3.4	3.0	1.3	(1.7)	
20.2	9.4	8.3	(1.0)	
23.7	12.4	9.6	(2.8)	
				(U) (V)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	0.0
Improvement in operating conditions, etc.	-
Sales of claims	3.4
Total	3.4

	1H of FY
Direct write-offs	(2.5)
Other	1.9
Collection, repayment, etc.	0.6
Improvement in borrowers' conditions	1.2
Total	2.8

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

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

4) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(U) - ()	8.3

(12) Portion in the latter half of fiscal 2005

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)

Unrecoverable or valueless claims
Risk claims
Total

Mar. 31, 2006	Sep. 30, 2006	Change	
2.7	1.1	(1.6)	
10.5	7.1	(3.4)	
13.3	8.2	(5.0)	
			(W) (X)

	1H of FY
Liquidation type disposal	-
Restructuring type disposal	-
Improvement in operating conditions, etc.	-
Sales of claims	0.2
Total	0.2

	1H of FY
Direct write-offs	0.4
Other	4.4
Collection, repayment, etc.	2.1
Improvement in borrowers' conditions	2.2
Total	5.0

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

	1H of FY
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.0
Entrustment of claims to RCC	-
Total	1.1

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(W) - ()	7.1

(13) Portion in the first half of fiscal 2006

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

Unrecoverable or valueless claims
Risk claims
Total

Sep. 30, 2006
2.6
15.7
18.3
(Y)

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

	1H of FY
Legal liquidation	0.7
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.9
Entrustment of claims to RCC	-
Total	2.6

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	1H of FY
(Y) - ()	15.7

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

Total of the figures reported in (1) to (13) above.

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Mar. 31, 2003	Sep. 30, 2003	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	68.1	75.8	67.4	80.4	82.0	84.7	126.5	54.1	36.9	25.8	21.4	16.3	11.9	(4.3)
Risk claims	119.4	116.0	116.1	103.0	131.0	130.3	150.6	116.5	94.3	83.4	66.8	50.4	57.6	7.1
Total	187.6	191.8	183.5	183.5	213.0	215.1	277.2	170.6	131.2	109.3	88.3	66.7	69.5	2.7

8. Loans and bills discounted by industry

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

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2006	Change	End of Mar. 2006	End of Sep. 2006	Change	End of Mar. 2006
Manufacturing	2,753.9	63.6	2,690.3	2,038.7	34.9	2,003.7
Agriculture	19.8	1.9	17.8	9.6	1.3	8.2
Forestry	4.1	0.3	3.7	3.5	0.4	3.1
Fishery	9.6	1.0	8.6	9.1	1.1	8.0
Mining	24.3	0.0	24.2	21.2	0.2	20.9
Construction	863.0	(28.8)	891.9	544.0	(34.2)	578.2
Electricity, gas, heating, water	66.8	(7.9)	74.8	52.1	(8.2)	60.3
Information and communication	305.3	4.4	300.9	281.2	1.9	279.2
Transportation	640.9	(44.7)	685.6	458.4	(21.8)	480.2
Wholesale and retail	2,773.9	(51.9)	2,825.9	2,088.4	(97.2)	2,185.6
Financial and insurance services	1,095.3	(74.9)	1,170.2	1,008.1	(69.7)	1,077.9
Real estate	2,648.0	54.2	2,593.7	1,913.8	21.4	1,892.4
Services	2,436.8	(19.6)	2,456.4	1,792.3	(51.0)	1,843.4
Local governments	861.5	86.5	775.0	443.1	89.4	353.6
Others	12,039.3	152.5	11,886.8	7,473.1	100.6	7,372.5
Domestic total	26,543.3	136.7	26,406.5	18,137.2	(30.6)	18,167.9
Japan offshore banking account	-	-	-	-	-	-
Total	26,543.3	136.7	26,406.5	18,137.2	(30.6)	18,167.9

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2006	Change	End of Mar. 2006	End of Sep. 2006	Change	End of Mar. 2006
Manufacturing	385.7	15.2	370.4	329.5	13.4	316.1
Agriculture	9.7	0.6	9.0	0.4	(0.0)	0.4
Forestry	0.4	-	0.4	0.0	(0.1)	0.1
Fishery	-	-	-	0.5	(0.0)	0.5
Mining	2.5	(0.3)	2.9	0.5	0.0	0.4
Construction	188.2	(1.1)	189.4	130.7	6.4	124.2
Electricity, gas, heating, water	9.7	0.3	9.4	4.9	0.0	4.9
Information and communication	10.6	0.6	9.9	13.4	1.7	11.7
Transportation	125.6	(24.8)	150.4	56.9	1.8	55.0
Wholesale and retail	357.3	15.8	341.5	328.1	29.4	298.7
Financial and insurance services	20.4	(3.8)	24.2	66.7	(1.3)	68.1
Real estate	469.7	10.4	459.2	264.5	22.3	242.1
Services	446.7	37.4	409.2	197.8	(6.0)	203.8
Local governments	394.3	(0.3)	394.6	24.0	(2.5)	26.6
Others	3,372.3	60.0	3,312.3	1,193.7	(8.1)	1,201.9
Domestic total	5,793.8	110.3	5,683.5	2,612.2	57.1	2,555.1
Japan offshore banking account	-	-	-	-	-	-
Total	5,793.8	110.3	5,683.5	2,612.2	57.1	2,555.1

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

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2006	Change	End of Mar. 2006	End of Sep. 2006	Change	End of Mar. 2006
	Manufacturing	106.0	(5.4)	111.4	88.0	(3.0)
Agriculture	2.3	0.4	1.8	1.9	0.5	1.3
Forestry	0.3	(0.1)	0.4	0.0	(0.1)	0.1
Fishery	0.6	(0.0)	0.6	0.2	-	0.2
Mining	2.0	(0.0)	2.0	2.0	(0.0)	2.0
Construction	42.1	0.9	41.2	27.3	0.1	27.1
Electricity, gas, heating, water	0.1	0.1	0.0	0.1	0.1	0.0
Information and communication	6.9	(3.0)	9.9	5.6	(3.0)	8.7
Transportation	27.7	4.4	23.2	24.1	2.8	21.3
Wholesale and retail	138.7	(18.3)	157.0	111.0	(19.4)	130.5
Financial and insurance services	21.0	(0.5)	21.5	20.9	(0.3)	21.2
Real estate	118.2	(9.1)	127.4	70.8	(2.3)	73.1
Services	94.1	8.5	85.5	57.7	2.6	55.1
Local governments	-	-	-	-	-	-
Others	132.7	12.9	119.7	86.1	6.1	80.0
Domestic total	693.1	(9.2)	702.4	496.3	(16.0)	512.4
Japan offshore banking account	-	-	-	-	-	-
Total	693.1	(9.2)	702.4	496.3	(16.0)	512.4

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2006	Change	End of Mar. 2006	End of Sep. 2006	Change	End of Mar. 2006
	Manufacturing	3.8	(0.4)	4.3	14.1	(1.8)
Agriculture	0.3	(0.0)	0.3	0.0	(0.0)	0.0
Forestry	0.2	(0.0)	0.2	-	-	-
Fishery	-	-	-	0.4	(0.0)	0.4
Mining	-	-	-	0.0	-	0.0
Construction	5.8	0.0	5.8	8.9	0.6	8.2
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Information and communication	0.6	(0.0)	0.7	0.5	0.0	0.5
Transportation	2.0	0.9	1.0	1.5	0.7	0.8
Wholesale and retail	11.2	1.0	10.2	16.4	0.1	16.2
Financial and insurance services	-	(0.0)	0.0	0.1	(0.1)	0.2
Real estate	21.8	(5.6)	27.4	25.5	(1.2)	26.7
Services	15.7	6.1	9.6	20.6	(0.2)	20.8
Local governments	-	-	-	-	-	-
Others	33.6	7.1	26.5	12.8	(0.2)	13.1
Domestic total	95.5	8.9	86.5	101.2	(2.1)	103.4
Japan offshore banking account	-	-	-	-	-	-
Total	95.5	8.9	86.5	101.2	(2.1)	103.4

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 three banks					Resona Bank				
	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]
Housing loans	11,051,595	187,322	693,148	10,864,272	10,358,446	6,784,570	131,813	489,237	6,652,756	6,295,332
Before securitization	11,571,556	149,096	619,944	11,422,460	10,951,612	7,136,159	105,395	439,901	7,030,764	6,696,257
Residential housing loans	8,204,693	126,024	527,425	8,078,668	7,677,267	4,827,600	69,787	330,061	4,757,813	4,497,538
Before securitization	8,659,832	94,157	464,665	8,565,675	8,195,167	5,114,367	49,728	291,170	5,064,639	4,823,197
Other consumer loans	384,341	(6,145)	(14,739)	390,487	399,081	227,147	(3,785)	(7,518)	230,932	234,666
Total loans to consumers	11,435,936	181,177	678,409	11,254,759	10,757,527	7,011,717	128,028	481,718	6,883,689	6,529,999
Before securitization of housing loans	11,955,898	142,950	605,204	11,812,947	11,350,693	7,363,307	101,610	432,383	7,261,696	6,930,923

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]
Housing loans	3,164,450	54,660	195,694	3,109,789	2,968,755	1,102,574	848	58,169	1,101,726	1,044,405
Before securitization	3,332,822	42,852	171,825	3,289,970	3,160,997	1,102,574	848	58,169	1,101,726	1,044,405
Residential housing loans	2,417,567	50,733	174,715	2,366,833	2,242,852	959,525	5,503	62,400	954,021	897,125
Before securitization	2,585,939	38,925	150,845	2,547,014	2,435,093	959,525	5,503	62,400	954,021	897,125
Other consumer loans	89,269	2,669	4,526	86,599	84,742	67,924	(5,029)	(9,982)	72,954	77,907
Total loans to consumers	3,253,720	57,330	200,221	3,196,389	3,053,498	1,170,499	(4,181)	48,186	1,174,680	1,122,312
Before securitization of housing loans	3,422,092	45,522	176,352	3,376,569	3,245,739	1,170,499	(4,181)	48,186	1,174,680	1,122,312

(4) Loans to small and medium-sized corporations and individuals (Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]
Loans to SMEs and individuals	22,109,741	143,449	1,159,634	21,966,292	20,950,106	14,590,586	(33,317)	808,312	14,623,903	13,782,274
Ratio of loans to SMEs and individual	83.29	0.11	1.55	83.18	81.74	80.44	(0.05)	1.81	80.49	78.63

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]	End of Sep. 2006 [A]	[A]-[B]	[A]-[C]	End of March 2006 [B]	End of Sep. 2005 [C]
Loans to SMEs and individuals	5,099,278	108,057	347,922	4,991,221	4,751,355	2,419,877	68,709	134,514	2,351,168	2,285,363
Ratio of loans to SMEs and individual	88.01	0.20	1.08	87.81	86.93	92.63	0.62	0.98	92.01	91.65

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 four banks, Non-consolidated figures of each bank>

(Millions of yen)

	End of September. 2006 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of March. 2006 [B]	End of September. 2005 [C]
Deposits (Term-end)	30,853,495	18,913,640	8,629,009	3,307,750	3,095	(806,029)	(473,350)	31,659,525	31,326,846
Deposits (average balance)	30,741,901	18,786,806	8,653,554	3,298,368	3,170	3,288	(238,536)	30,738,612	30,980,437
Trust principal (Term-end)	488,427	488,427	-	-	-	(39,795)	(40,863)	528,222	529,290
Trust principal (average balance)	502,259	502,259	-	-	-	(20,485)	1,000	522,745	501,259
Loans and bills discounted (Term-end)	26,543,008	18,136,934	5,793,805	2,612,268	-	136,832	905,749	26,406,176	25,637,259
Banking account	26,380,910	17,974,837	5,793,805	2,612,268	-	148,752	931,185	26,232,157	25,449,725
Trust account	162,097	162,097	-	-	-	(11,920)	(25,436)	174,018	187,534
Loans and bills discounted (average balance)	26,039,001	17,822,335	5,683,167	2,533,498	-	713,492	874,386	25,325,508	25,164,614
Banking account	25,870,472	17,653,806	5,683,167	2,533,498	-	733,647	900,890	25,136,824	24,969,581
Trust account	168,528	168,528	-	-	-	(20,155)	(26,503)	188,683	195,032

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

(Millions of yen)

	End of September. 2006 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of March. 2006 [B]	End of September. 2005 [C]
Domestic consumer deposits (Term-end)	19,986,634	10,684,039	6,698,043	2,604,552	-	(79,100)	74,794	20,065,735	19,911,840
Liquid deposits	10,407,869	5,680,150	3,704,435	1,023,283	-	115,745	650,322	10,292,124	9,757,547
Time deposits	9,424,316	4,880,996	2,966,617	1,576,702	-	(188,628)	(542,379)	9,612,945	9,966,696
Domestic corporate deposits (Term-end)	9,843,896	7,658,957	1,503,660	678,184	3,095	(63,041)	(240,873)	9,906,938	10,084,769
Liquid deposits	7,077,747	5,417,805	1,172,742	487,199	-	(273,447)	(555,517)	7,351,195	7,633,265
Time deposits	2,251,314	1,845,619	232,015	173,680	-	126,561	182,814	2,124,753	2,068,500

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 September. 2006 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of March. 2006 [B]	End of September. 2005 [C]
Investment trust	2,050,123	1,035,682	685,990	328,451	254,680	514,402	1,795,443	1,535,721
Public bond	586,279	245,229	313,699	27,350	111,021	229,043	475,257	357,235
Insurance policy	495,060	241,743	179,752	73,564	121,883	220,037	373,176	275,022

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

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

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

10. Disposal of problem loans

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

1) Sales of nonperforming claims

(Millions of yen)

	1st Half of FY 2006	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	FY 2005
Principal of loans sold	42,366	22,832	2,037	17,496	(103,837)	146,204

1. Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	1st Half of FY 2006	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	FY 2005
Number of debt-forgiven borrowers	1	1	-	-	(6)	7
Amount of claims abandoned	210	210	-	-	(7,343)	7,553

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