Financial Results Report

for Fiscal Year 2012
(Reference Materials)

May 10, 2013

RESONA

Resona Holdings, Inc.

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I. Highlights of Financial Results for Fiscal Year 2012

1. Statements of income

<Consolidated> (Millions of yen)

		FY 2012 (A)	(A)-(B)	FY 2011 (B)
Ordinary income	1	832,183	(18,167)	850,350
Consolidated gross operating profit	2	637,162	(18,062)	655,225
Interest income	3	443,069	(20,911)	463,981
Trust fees（after disposal of problem loans in the trust account）	4	21,639	(1,858)	23,497
<Disposal of problem loans in the trust account>	5	18	(28)	47
Fees and commissions	6	128,987	9,302	119,685
Trading income	7	2,184	(9,373)	11,558
Other operating income	8	41,281	4,778	36,502
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(361,645)	(731)	(360,914)
Other gains/(losses), net	11	9,616	29,054	(19,438)
Net gains/(losses) on stocks	12	(7,537)	(9,899)	2,361
Disposal of problem loans	13	(38,666)	16,014	(54,680)
Reversal of credit expenses	14	51,723	10,906	40,816
Equity in earnings of investments in affiliates	15	174	(16)	191
Ordinary profit	16	285,133	10,260	274,872
Extraordinary gains	17	1,132	(937)	2,069
Extraordinary losses	18	(1,917)	1,728	(3,645)
Income before income taxes and minority interests	19	284,348	11,051	273,297
Income taxes-current	20	(47,627)	(35,105)	(12,522)
Income taxes-deferred	21	43,732	46,325	(2,593)
Minority interests in net income	22	(5,312)	(793)	(4,518)
Net income	23	275,141	21,478	253,662

Credit expense (5, 9, 13, 14)	24	13,075	26,891	(13,816)
Disposal of problem loans in the trust account	25	18	(28)	47
Provision to general reserve for possible loan losses	26	34,310	(23,300)	57,610
Write-off of loans	27	(35,175)	14,678	(49,853)
Provision to specific reserve for possible loan losses	28	4,903	52,941	(48,038)
Provision to special reserve for certain overseas loans	29	0	(0)	1
Other disposal of problem loans	30	(3,491)	1,335	(4,827)
Gains on recoveries of written-off loans	31	12,508	(18,734)	31,243

<Reference> Number of consolidated subsidiaries (Companies)

		FY 2012 (A)	(A)-(B)	FY 2011 (B)
Number of consolidated subsidiaries	32	15	(1)	16
Number of affiliated companies accounted for by the equity method	33	1	-	1
Total	34	16	(1)	17

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

(Millions of yen)

		Total of three banks			Resona Bank		
		FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Gross operating profit	1	581,644	(17,046)	598,690	387,903	(15,277)	403,181
Gross operating profit from domestic operations	2	553,847	(23,659)	577,507	362,948	(21,550)	384,499
Interest income	3	426,919	(24,045)	450,964	262,325	(15,856)	278,181
Trust fees (after disposal of problem loans in the trust account)	4	21,657	(1,840)	23,497	21,657	(1,840)	23,497
<Disposal of problem loans in the trust account>	5	18	(28)	47	18	(28)	47
Fees and commissions	6	81,669	10,899	70,770	58,498	5,809	52,688
Trading income	7	744	(871)	1,615	744	(871)	1,615
Other operating income	8	22,856	(7,801)	30,658	19,722	(8,793)	28,516
Gross operating profit from international operations	9	27,796	6,613	21,183	24,955	6,273	18,681
Interest income	10	6,088	2,858	3,229	5,524	2,362	3,162
Fees and commissions	11	2,545	(104)	2,649	2,177	(90)	2,268
Trading income	12	820	(9,748)	10,568	820	(9,748)	10,568
Other operating income	13	18,342	13,607	4,734	16,432	13,750	2,682
Expenses (excluding non-recurring items)	14	(335,611)	3,232	(338,843)	(220,268)	2,360	(222,629)
Personnel expenses	15	(135,986)	(5,568)	(130,417)	(88,209)	(3,104)	(85,105)
Non-personnel expenses	16	(183,202)	6,606	(189,809)	(121,675)	3,656	(125,331)
Taxes	17	(16,422)	2,193	(18,616)	(10,383)	1,808	(12,192)
Provision to general reserve for possible loan losses	18	2,117	(5,499)	7,617	-	-	-
Actual net operating profit *1	19	246,014	(13,784)	259,798	167,616	(12,887)	180,503
Core net operating profit *2	20	215,492	(17,482)	232,975	141,742	(16,103)	157,846
Net operating profit	21	248,151	(19,313)	267,464	167,634	(12,916)	180,551
Net gains/(losses) on bonds	22	30,521	3,697	26,823	25,873	3,215	22,657
Other gains/(losses), net	23	6,384	29,731	(23,346)	20,137	21,448	(1,310)
Net gains/(losses) on stocks	24	(7,798)	(10,031)	2,233	(7,418)	(8,605)	1,186
Gains on sale	25	9,933	(1,034)	10,967	9,451	(79)	9,530
Losses on sale	26	(3,721)	3,901	(7,623)	(3,602)	3,780	(7,382)
Losses on devaluation	27	(14,010)	(12,899)	(1,110)	(13,268)	(12,307)	(961)
Disposal of problem loans	28	(38,759)	19,062	(57,821)	(24,435)	10,837	(35,272)
Reversal of credit expenses	29	58,061	12,384	45,676	53,974	12,746	41,228
Other	30	(5,118)	8,317	(13,435)	(1,982)	6,470	(8,453)
Ordinary profit	31	254,535	10,418	244,117	187,772	8,531	179,240
Extraordinary gains/(losses), net	32	(761)	661	(1,422)	(450)	375	(825)
Gains/(losses) on disposal of fixed assets	33	(81)	(1,128)	1,046	139	(1,060)	1,200
Impairment losses on fixed assets	34	(679)	1,789	(2,468)	(590)	1,436	(2,026)
Income before income taxes	35	253,774	11,079	242,694	187,321	8,906	178,415
Income taxes-current	36	(44,744)	(42,888)	(1,855)	(25,780)	(31,627)	5,846
Income taxes-deferred	37	42,942	44,297	(1,354)	44,035	41,351	2,684
Net income	38	251,972	12,488	239,484	205,576	18,630	186,946

Credit expense (5, 18, 28, 29)	39	21,438	25,917	(4,478)	29,558	23,554	6,003
Disposal of problem loans in the trust account	40	18	(28)	47	18	(28)	47
Provision to general reserve for possible loan losses	41	29,066	(20,209)	49,276	22,091	(19,568)	41,659
Write-off of loans	42	(30,363)	12,740	(43,103)	(23,371)	10,308	(33,679)
Provision to specific reserve for possible loan losses	43	13,037	51,037	(37,999)	21,807	48,577	(26,769)
Provision to special reserve for certain overseas loans	44	0	(0)	1	0	(0)	1
Other disposal of problem loans	45	(2,672)	814	(3,486)	(1,063)	529	(1,593)
Gains on recoveries of written-off loans	46	12,350	(18,435)	30,785	10,075	(16,262)	26,337

Note *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Gross operating profit	1	141,827	(1,687)	143,515	51,913	(81)	51,994
Gross operating profit from domestic operations	2	140,501	(2,025)	142,527	50,397	(83)	50,481
Interest income	3	123,008	(5,417)	128,425	41,585	(2,772)	44,357
Trust fees (after disposal of problem loans in the trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	15,930	3,350	12,580	7,240	1,738	5,501
Trading income	7	-	-	-	-	-	-
Other operating income	8	1,562	41	1,520	1,571	949	622
Gross operating profit from international operations	9	1,325	337	988	1,515	2	1,512
Interest income	10	21	439	(417)	542	57	484
Fees and commissions	11	191	(7)	198	176	(6)	182
Trading income	12	-	-	-	-	-	-
Other operating income	13	1,112	(94)	1,207	797	(48)	845
Expenses (excluding non-recurring items)	14	(75,483)	212	(75,695)	(39,859)	659	(40,518)
Personnel expenses	15	(29,569)	(1,059)	(28,510)	(18,206)	(1,404)	(16,802)
Non-personnel expenses	16	(41,826)	1,078	(42,905)	(19,700)	1,871	(21,572)
Taxes	17	(4,087)	193	(4,280)	(1,951)	192	(2,144)
Provision to general reserve for possible loan losses	18	-	(5,652)	5,652	2,117	152	1,965
Actual net operating profit *1	19	66,344	(1,475)	67,819	12,053	578	11,475
Core net operating profit *2	20	63,592	(929)	64,521	10,157	(449)	10,607
Net operating profit	21	66,344	(7,127)	73,471	14,171	730	13,441
Net gains/(losses) on bonds	22	2,752	(545)	3,298	1,896	1,028	868
Other gains/(losses), net	23	(3,719)	8,061	(11,781)	(10,033)	222	(10,255)
Net gains/(losses) on stocks	24	215	(695)	911	(595)	(730)	134
Gains on sale	25	341	(855)	1,196	140	(99)	239
Losses on sale	26	(112)	23	(136)	(7)	97	(104)
Losses on devaluation	27	(13)	136	(149)	(728)	(728)	(0)
Disposal of problem loans	28	(4,976)	7,865	(12,842)	(9,346)	359	(9,706)
Reversal of credit expenses	29	2,785	(72)	2,857	1,300	(289)	1,590
Other	30	(1,743)	964	(2,707)	(1,392)	882	(2,274)
Ordinary profit	31	62,624	934	61,690	4,138	952	3,185
Extraordinary gains/(losses), net	32	(183)	169	(352)	(127)	116	(244)
Gains/(losses) on disposal of fixed assets	33	(147)	(48)	(99)	(73)	(18)	(54)
Impairment losses on fixed assets	34	(35)	217	(253)	(54)	135	(189)
Income before income taxes	35	62,441	1,103	61,337	4,011	1,069	2,941
Income taxes-current	36	(18,862)	7,336	(26,198)	(101)	(18,597)	18,496
Income taxes-deferred	37	(900)	(1,760)	860	(193)	4,706	(4,899)
Net income	38	42,678	6,679	35,999	3,717	(12,822)	16,539
Credit expense (5, 18, 28, 29)	39	(2,191)	2,140	(4,332)	(5,927)	222	(6,150)
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	4,858	(794)	5,652	2,117	152	1,965
Write-off of loans	42	(3,963)	972	(4,936)	(3,029)	1,459	(4,488)
Provision to specific reserve for possible loan losses	43	(3,047)	4,156	(7,203)	(5,722)	(1,695)	(4,026)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(1,013)	(311)	(702)	(594)	596	(1,191)
Gains on recoveries of written-off loans	46	974	(1,882)	2,857	1,300	(289)	1,590

Note *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Actual net operating profit	246,014	(13,784)	259,798	167,616	(12,887)	180,503
Actual net operating profit per employee (thousands of yen)	16,264	(873)	17,137	17,267	(1,293)	18,560
Net operating profit	248,151	(19,313)	267,464	167,634	(12,916)	180,551
Net operating profit per employee (thousands of yen)	16,405	(1,237)	17,642	17,269	(1,296)	18,565

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Actual net operating profit	66,344	(1,475)	67,819	12,053	578	11,475
Actual net operating profit per employee (thousands of yen)	21,203	(723)	21,926	5,261	362	4,899
Net operating profit	66,344	(7,127)	73,471	14,171	730	13,441
Net operating profit per employee (thousands of yen)	21,203	(2,551)	23,754	6,185	446	5,739

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

3. ROE

<Consolidated>

(%)

	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Net income ROE	14.49	(1.28)	15.77

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

(%)

	Total of three banks			Resona Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Net operating profit ROE	14.09	(2.26)	16.36	12.97	(2.21)	15.19
Net income ROE	14.31	(0.33)	14.65	15.91	0.18	15.72

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Net operating profit ROE	18.89	(3.27)	22.16	12.03	0.31	11.72
Net income ROE	12.15	1.29	10.86	3.15	(11.26)	14.42

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

(Consolidated ROE: Excluding minority interests)

4. Interest rate spreads (domestic operations)

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

(%)

	Total of three banks			Resona Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Average interest rate on funds invested (a)	1.24	(0.09)	1.33	1.25	(0.09)	1.34
Average interest rate of loans and bills discounted (c)	1.62	(0.10)	1.72	1.56	(0.09)	1.66
Average interest rate on securities	0.51	(0.03)	0.54	0.53	(0.06)	0.60
Average interest rate on procured funds (b)	0.94	(0.03)	0.97	0.98	(0.02)	1.01
Average interest rate of deposits and negotiable CDs (d)	0.06	(0.01)	0.08	0.07	(0.01)	0.09
Average interest rate on external debt	0.26	0.00	0.26	0.10	0.00	0.10
Gross interest margin (a) - (b)	0.29	(0.06)	0.35	0.26	(0.06)	0.33
Loan-to-deposit spread (c) - (d)	1.55	(0.09)	1.64	1.49	(0.07)	1.57

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Average interest rate on funds invested (a)	1.19	(0.09)	1.28	1.35	(0.10)	1.45
Average interest rate of loans and bills discounted (c)	1.71	(0.13)	1.85	1.74	(0.12)	1.87
Average interest rate on securities	0.49	0.01	0.48	0.47	(0.02)	0.49
Average interest rate on procured funds (b)	0.75	(0.04)	0.79	1.30	(0.03)	1.34
Average interest rate of deposits and negotiable CDs (d)	0.04	(0.01)	0.06	0.09	(0.01)	0.10
Average interest rate on external debt	0.83	(0.05)	0.89	1.91	0.16	1.74
Gross interest margin (a) - (b)	0.43	(0.05)	0.49	0.05	(0.06)	0.11
Loan-to-deposit spread (c) - (d)	1.66	(0.11)	1.78	1.65	(0.11)	1.76

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

5. Use and source of funds

<Total of three banks>

(Millions of yen, %)

1. Total operations	FY 2012 (A)			(A)-(B)			FY 2011 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	38,207,492	484,904	1.26	568,098	(28,394)	(0.09)	37,639,393	513,298	1.36
Loans and bills discounted	25,541,510	412,620	1.61	243,683	(24,016)	(0.11)	25,297,827	436,637	1.72
Securities	10,550,603	55,910	0.52	(72,954)	(3,750)	(0.03)	10,623,557	59,661	0.56
Source of Funds	38,369,603	51,896	0.13	405,128	(7,207)	(0.02)	37,964,475	59,103	0.15
Deposits	33,563,057	22,829	0.06	465,771	(5,983)	(0.01)	33,097,286	28,812	0.08
Negotiable certificates of deposit	1,704,196	1,761	0.10	(77,454)	(270)	(0.01)	1,781,650	2,031	0.11
Call money	277,100	655	0.23	64,771	404	0.11	212,329	250	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,451,745	4,180	0.28	(136,497)	(899)	(0.03)	1,588,243	5,080	0.31
2. Domestic operations									
Use of Funds	37,525,190	466,825	1.24	441,312	(28,919)	(0.09)	37,083,878	495,745	1.33
Loans and bills discounted	25,234,604	408,911	1.62	107,854	(25,622)	(0.10)	25,126,749	434,534	1.72
Securities	10,311,640	53,277	0.51	(139,324)	(3,983)	(0.03)	10,450,964	57,261	0.54
Source of Funds	37,572,386	39,906	0.10	393,959	(4,874)	(0.01)	37,178,427	44,780	0.12
Deposits	33,125,106	21,673	0.06	490,335	(5,743)	(0.01)	32,634,771	27,417	0.08
Negotiable certificates of deposit	1,704,196	1,761	0.10	(74,854)	(267)	(0.01)	1,779,050	2,028	0.11
Call money	171,860	150	0.08	(26,616)	(19)	0.00	198,477	170	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,451,183	4,177	0.28	(127,114)	(372)	(0.00)	1,578,297	4,550	0.28
3. International operations									
Use of Funds	744,267	18,179	2.44	39,020	365	(0.08)	705,246	17,813	2.52
Loans and bills discounted	306,906	3,708	1.20	135,828	1,606	(0.02)	171,077	2,102	1.22
Securities	238,962	2,633	1.10	66,369	232	(0.28)	172,593	2,400	1.39
Source of Funds	859,183	12,090	1.40	(76,596)	(2,493)	(0.15)	935,779	14,583	1.55
Deposits	437,951	1,155	0.26	(24,563)	(239)	(0.03)	462,515	1,394	0.30
Negotiable certificates of deposit	-	-	-	(2,600)	(2)	(0.09)	2,600	2	0.09
Call money	105,239	504	0.47	91,387	424	(0.09)	13,852	80	0.57
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	562	3	0.56	(9,382)	(526)	(4.76)	9,945	530	5.32

<Non-consolidated figures of each bank>
<Resona bank>

(Millions of yen, %)

	2012 (A)			(A)-(B)			FY 2011 (B)		
1. Total operations	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	23,700,235	306,372	1.29	310,794	(18,200)	(0.09)	23,389,440	324,573	1.38
Loans and bills discounted	16,686,280	260,090	1.55	103,142	(14,677)	(0.09)	16,583,137	274,767	1.65
Securities	5,789,474	32,185	0.55	253,940	(2,411)	(0.06)	5,535,534	34,596	0.62
Source of Funds	24,006,441	38,522	0.16	78,103	(4,706)	(0.01)	23,928,337	43,229	0.18
Deposits	19,854,389	14,678	0.07	174,021	(3,831)	(0.02)	19,680,367	18,509	0.09
Negotiable certificates of deposit	1,503,769	1,555	0.10	(94,211)	(275)	(0.01)	1,597,980	1,831	0.11
Call money	214,528	605	0.28	70,849	407	0.14	143,678	198	0.13
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,242,365	1,286	0.10	(127,446)	(650)	(0.03)	1,369,811	1,936	0.14
2. Domestic operations									
Use of Funds	23,095,038	289,173	1.25	181,423	(18,788)	(0.09)	22,913,614	307,961	1.34
Loans and bills discounted	16,384,111	256,435	1.56	(31,920)	(16,282)	(0.09)	16,416,032	272,718	1.66
Securities	5,630,455	30,256	0.53	200,219	(2,644)	(0.06)	5,430,235	32,901	0.60
Source of Funds	23,286,225	26,847	0.11	64,193	(2,932)	(0.01)	23,222,031	29,780	0.12
Deposits	19,486,913	13,601	0.06	195,189	(3,620)	(0.01)	19,291,724	17,221	0.08
Negotiable certificates of deposit	1,503,769	1,555	0.10	(91,611)	(272)	(0.01)	1,595,380	1,828	0.11
Call money	109,524	101	0.09	(20,542)	(17)	0.00	130,066	118	0.09
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,241,803	1,282	0.10	(118,063)	(123)	0.00	1,359,866	1,406	0.10
3. International operations									
Use of Funds	614,397	17,213	2.80	81,539	495	(0.33)	532,858	16,718	3.13
Loans and bills discounted	302,168	3,654	1.20	135,062	1,605	(0.01)	167,105	2,048	1.22
Securities	159,019	1,928	1.21	53,720	233	(0.39)	105,298	1,694	1.60
Source of Funds	729,416	11,688	1.60	(33,921)	(1,867)	(0.17)	763,338	13,555	1.77
Deposits	367,476	1,076	0.29	(21,167)	(210)	(0.03)	388,643	1,287	0.33
Negotiable certificates of deposit	-	-	-	(2,600)	(2)	(0.09)	2,600	2	0.09
Call money	105,003	504	0.48	91,391	424	(0.10)	13,611	79	0.58
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	562	3	0.56	(9,382)	(526)	(4.76)	9,945	530	5.32

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	FY 2012 (A)			(A)-(B)			FY 2011 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	11,090,461	132,027	1.19	248,411	(6,951)	(0.09)	10,842,050	138,979	1.28
Loans and bills discounted	6,483,387	111,080	1.71	128,464	(6,483)	(0.13)	6,354,923	117,564	1.84
Securities	3,852,428	19,152	0.49	(329,395)	(1,126)	0.01	4,181,824	20,278	0.48
Source of Funds	10,995,466	8,997	0.08	318,795	(1,973)	(0.02)	10,676,670	10,971	0.10
Deposits	10,488,419	5,120	0.04	299,177	(1,677)	(0.01)	10,189,241	6,798	0.06
Negotiable certificates of deposit	123,027	82	0.06	(4,259)	(28)	(0.02)	127,286	111	0.08
Call money	62,419	49	0.07	(5,979)	(2)	0.00	68,399	52	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	147,384	1,704	1.15	2,567	(148)	(0.12)	144,816	1,852	1.27

2. Domestic operations									
Use of Funds	11,034,427	131,728	1.19	249,704	(6,854)	(0.09)	10,784,722	138,582	1.28
Loans and bills discounted	6,479,402	111,028	1.71	128,451	(6,481)	(0.13)	6,350,951	117,510	1.85
Securities	3,835,600	19,038	0.49	(333,086)	(1,081)	0.01	4,168,686	20,120	0.48
Source of Funds	10,939,544	8,719	0.07	320,238	(1,436)	(0.01)	10,619,305	10,156	0.09
Deposits	10,438,954	5,079	0.04	301,313	(1,671)	(0.01)	10,137,641	6,750	0.06
Negotiable certificates of deposit	123,027	82	0.06	(4,259)	(28)	(0.02)	127,286	111	0.08
Call money	62,185	49	0.07	(6,006)	(2)	0.00	68,191	51	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	147,384	1,704	1.15	2,567	(148)	(0.12)	144,816	1,852	1.27

3. International operations									
Use of Funds	62,780	306	0.48	(51,754)	(175)	0.06	114,534	481	0.42
Loans and bills discounted	3,985	51	1.29	13	(2)	(0.06)	3,972	53	1.35
Securities	16,828	113	0.67	3,691	(44)	(0.53)	13,137	158	1.20
Source of Funds	62,667	284	0.45	(51,904)	(614)	(0.33)	114,571	899	0.78
Deposits	49,464	41	0.08	(2,135)	(6)	(0.00)	51,600	48	0.09
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	234	0	0.21	27	0	0.01	207	0	0.20
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

<Kinki Osaka Bank>

(Millions of yen, %)

	FY 2012 (A)			(A)-(B)			FY 2011 (B)		
1. Total operations	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	3,416,795	46,503	1.36	8,892	(3,241)	(0.09)	3,407,903	49,745	1.45
Loans and bills discounted	2,371,842	41,450	1.74	12,076	(2,855)	(0.12)	2,359,766	44,305	1.87
Securities	908,699	4,573	0.50	2,499	(212)	(0.02)	906,199	4,785	0.52
Source of Funds	3,367,695	4,376	0.12	8,228	(527)	(0.01)	3,359,467	4,903	0.14
Deposits	3,220,248	3,030	0.09	(7,428)	(473)	(0.01)	3,227,676	3,504	0.10
Negotiable certificates of deposit	77,399	122	0.15	21,015	33	0.00	56,383	89	0.15
Call money	152	0	0.12	(99)	(0)	(0.06)	251	0	0.19
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	61,995	1,190	1.92	(11,618)	(100)	0.16	73,614	1,291	1.75
2. Domestic operations									
Use of Funds	3,395,725	45,924	1.35	10,184	(3,277)	(0.10)	3,385,540	49,201	1.45
Loans and bills discounted	2,371,089	41,447	1.74	11,323	(2,858)	(0.12)	2,359,766	44,305	1.87
Securities	845,584	3,982	0.47	(6,457)	(256)	(0.02)	852,041	4,238	0.49
Source of Funds	3,346,616	4,339	0.12	9,526	(505)	(0.01)	3,337,089	4,844	0.14
Deposits	3,199,238	2,993	0.09	(6,167)	(452)	(0.01)	3,205,405	3,445	0.10
Negotiable certificates of deposit	77,399	122	0.15	21,015	33	0.00	56,383	89	0.15
Call money	150	0	0.12	(67)	(0)	0.00	218	0	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	61,995	1,190	1.92	(11,618)	(100)	0.16	73,614	1,291	1.75
3. International operations									
Use of Funds	67,090	659	0.98	9,235	46	(0.07)	57,854	613	1.06
Loans and bills discounted	752	2	0.38	752	2	0.38	-	-	-
Securities	63,114	591	0.93	8,956	44	(0.07)	54,157	546	1.00
Source of Funds	67,098	117	0.17	9,229	(11)	(0.04)	57,869	128	0.22
Deposits	21,010	37	0.17	(1,261)	(21)	(0.08)	22,271	58	0.26
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	1	0	0.71	(31)	(0)	0.03	33	0	0.67
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)
Retirement benefit obligation	392,253	31,826	360,426	303,090	22,318	280,771
Pension plan assets at fair value	383,910	(56,097)	440,007	322,905	(59,067)	381,973
Prepaid pension cost	54,541	(74,119)	128,661	52,930	(72,874)	125,804
Reserve for employees' retirement benefits	11,423	382	11,041	-	-	-
Amount to be amortized	51,461	13,422	38,038	33,115	8,512	24,602

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)
Retirement benefit obligation	50,887	5,861	45,025	38,275	3,646	34,629
Pension plan assets at fair value	37,095	1,006	36,089	23,908	1,963	21,944
Prepaid pension cost	1,611	(1,245)	2,856	-	-	-
Reserve for employees' retirement benefits	5,575	465	5,110	5,847	(82)	5,930
Amount to be amortized	9,826	3,144	6,682	8,519	1,765	6,753

(2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Retirement benefit expenses	(19,883)	(4,316)	(15,566)	(13,636)	(4,720)	(8,916)
Service cost	(9,730)	(65)	(9,664)	(6,669)	(27)	(6,642)
Interest cost	(7,207)	(2)	(7,204)	(5,615)	32	(5,647)
Expected return on pension plan assets	4,173	127	4,045	3,338	78	3,260
Amortization of actuarial differences	(7,119)	(4,375)	(2,743)	(4,690)	(4,804)	114

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Retirement benefit expenses	(3,724)	214	(3,939)	(2,522)	188	(2,710)
Service cost	(1,943)	(27)	(1,915)	(1,117)	(10)	(1,106)
Interest cost	(900)	(28)	(871)	(691)	(6)	(684)
Expected return on pension plan assets	395	30	365	438	17	420
Amortization of actuarial differences	(1,276)	240	(1,516)	(1,152)	187	(1,340)

7. Gains /(losses) on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Net gains/(losses) on bonds	30,521	3,697	26,823	25,873	3,215	22,657
Gains on sale	36,349	3,175	33,173	30,665	2,833	27,832
Gains on redemption	-	-	-	-	-	-
Losses on sale	(3,839)	1,939	(5,779)	(2,811)	2,057	(4,868)
Losses on redemption	(1,511)	(1,189)	(322)	(1,511)	(1,323)	(188)
Losses on devaluation	(476)	(228)	(248)	(469)	(351)	(118)
Net gains/(losses) on stocks	(7,798)	(10,031)	2,233	(7,418)	(8,605)	1,186
Gains on sale	9,933	(1,034)	10,967	9,451	(79)	9,530
Losses on sale	(3,721)	3,901	(7,623)	(3,602)	3,780	(7,382)
Losses on devaluation	(14,010)	(12,899)	(1,110)	(13,268)	(12,307)	(961)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2012 (A)	(A)-(B)	FY 2011 (B)	FY 2012 (A)	(A)-(B)	FY 2011 (B)
Net gains/(losses) on bonds	2,752	(545)	3,298	1,896	1,028	868
Gains on sale	3,772	(386)	4,158	1,911	728	1,182
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,019)	(351)	(668)	(7)	233	(241)
Losses on redemption	-	134	(134)	-	-	-
Losses on devaluation	-	57	(57)	(6)	65	(72)
Net gains/(losses) on stocks	215	(695)	911	(595)	(730)	134
Gains on sale	341	(855)	1,196	140	(99)	239
Losses on sale	(112)	23	(136)	(7)	97	(104)
Losses on devaluation	(13)	136	(149)	(728)	(728)	(0)

8. Unrealized gains/(losses) on marketable securities (Held-to-maturity debt securities, stocks of subsidiaries and affiliates and available-for-sale securities)

(Millions of yen)

<Consolidated>	B/S Amount (End of Mar. 2013)	Change from End of Mar. 2012	Unrealized gains/(losses) (End of Mar. 2013)	Gain	Loss	Change from End of Mar. 2012
Bonds held to maturity	2,224,794	164,107	76,412	76,422	(9)	26,780
Available-for-sale securities	7,955,134	(1,335,518)	258,091	268,418	(10,327)	126,191
Stocks	559,535	95,587	222,277	229,695	(7,417)	100,930
Bonds	6,990,685	(1,472,891)	28,385	29,604	(1,219)	15,814
JGB	5,675,914	(1,720,321)	13,057	13,955	(897)	10,124
Other	404,914	41,784	7,428	9,119	(1,690)	9,447

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought." The presented figures only include marketable securities.

Fair values of floating-rate Japanese government bonds, which are included in “bonds” in "Available-for-sale securities", are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was Y0.4bn. These floating-rate JGBs would have Y1.2bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of September 30, 2012 is as follows:

(Millions of yen)

Net unrealized gains on available-for-sale securities		258,091
Fair value hedge gains recorded as income	(less)	8,231
Deferred tax liabilities	(less)	63,213
Unrealized gains on available-for-sale securities (before adjustment)		186,646
Amounts attributable to minority interests	(less)	72
Parent's portion of unrealized gains on available-for-sale securities of equity method investees		(0)
Amount reported on the Consolidated Balance Sheet		186,573

(Millions of yen)

<Total of three banks>	B/S Amount (End of Mar. 2013)	Change from End of Mar. 2012	Unrealized gains/(losses) (End of Mar. 2013)	Gain	Loss	Change from End of Mar. 2012
Bonds held to maturity	2,224,794	164,107	76,412	76,422	(9)	26,780
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	7,952,898	(1,335,916)	257,587	267,914	(10,327)	126,006
Stocks	558,742	95,576	221,775	229,193	(7,417)	100,747
Bonds	6,990,677	(1,472,890)	28,385	29,604	(1,219)	15,814
Other	403,478	41,397	7,425	9,116	(1,690)	9,444
<Resona Bank>						
Bonds held to maturity	1,486,674	127,848	44,501	44,501	-	22,811
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,213,413	(556,430)	171,150	180,412	(9,261)	90,708
Stocks	427,182	71,078	157,901	165,084	(7,182)	75,271
Bonds	3,570,010	(683,061)	9,194	10,172	(977)	10,398
Other	216,221	55,553	4,054	5,156	(1,101)	5,038
<Saitama Resona Bank>						
Bonds held to maturity	586,146	36,108	24,975	24,980	(5)	4,263
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,010,883	(630,680)	74,819	75,274	(454)	25,873
Stocks	123,011	23,270	59,826	59,956	(129)	23,355
Bonds	2,841,622	(649,031)	14,180	14,383	(203)	1,840
Other	46,249	(4,919)	812	934	(121)	676
<Kinki Osaka Bank>						
Bonds held to maturity	151,973	150	6,935	6,940	(4)	(293)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	728,601	(148,805)	11,616	12,227	(610)	9,424
Stocks	8,549	1,227	4,047	4,152	(105)	2,120
Bonds	579,044	(140,796)	5,010	5,048	(37)	3,575
Other	141,008	(9,236)	2,558	3,026	(467)	3,728

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

The presented figures only include marketable securities.

9. Breakdown of securities by remaining period to maturity (Held-to-maturity debt securities and available-for-sale securities with maturities)

(Billions of yen)

<Total of three banks>

	End of Mar. 2013							End of Mar. 2012						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
Bonds held to maturity	190.4	255.6	409.7	546.3	817.9	3.0	2,223.1	30.3	317.4	288.0	345.1	1,075.3	3.0	2,059.4
Japanese government bonds	165.0	177.0	323.3	486.3	667.9	3.0	1,822.5	-	260.0	200.0	284.3	945.2	3.0	1,692.5
Floating-rate JGBs	-	2.0	236.3	166.3	145.4	-	550.0	-	-	120.0	135.3	294.7	-	550.0
Japanese local government bonds	24.2	75.2	84.9	60.0	150.0	-	394.4	26.8	55.7	86.2	60.8	130.1	-	359.7
Japanese corporate bonds	1.1	3.4	1.5	0.0	-	-	6.2	3.5	1.7	1.8	0.0	-	-	7.1
Available-for-sale securities	2,417.5	1,161.3	2,727.5	418.3	454.3	128.0	7,307.3	3,004.8	1,866.9	2,868.8	424.6	487.8	141.6	8,794.8
Bonds	2,377.5	1,139.3	2,582.6	368.4	421.8	49.2	6,939.1	2,973.3	1,803.2	2,757.9	386.9	469.2	38.8	8,429.6
Japanese government bonds	2,187.8	750.2	2,121.0	200.4	349.0	34.0	5,642.4	2,796.6	1,406.0	2,430.9	335.0	387.1	20.0	7,375.6
Floating-rate JGBs	-	-	41.0	120.4	-	-	161.4	-	-	15.7	81.5	268.6	-	365.8
Japanese local government bonds	11.2	20.1	78.2	45.3	59.6	-	214.6	4.1	28.7	49.6	23.5	77.5	-	183.6
Japanese corporate bonds	178.4	368.9	383.4	122.7	13.1	15.2	1,082.0	172.6	368.5	277.3	28.4	4.5	18.8	870.3
Other	39.9	22.0	144.9	49.9	32.5	78.8	368.2	31.4	63.7	110.9	37.6	18.6	102.8	365.2
Total	2,607.9	1,417.0	3,137.3	964.7	1,272.2	131.0	9,530.5	3,035.1	2,184.4	3,156.9	769.8	1,563.2	144.6	10,854.2

<Resona Bank>

Bonds held to maturity	165.0	175.0	241.5	365.5	522.5	-	1,469.5	-	260.0	180.0	203.5	696.0	-	1,339.5
Japanese government bonds	165.0	175.0	241.5	365.5	522.5	-	1,469.5	-	260.0	180.0	203.5	696.0	-	1,339.5
Floating-rate JGBs	-	-	154.5	45.5	-	-	200.0	-	-	100.0	54.5	45.5	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,013.1	164.0	1,936.1	288.7	326.1	20.3	3,748.5	1,289.7	291.0	2,186.0	282.7	341.5	30.7	4,421.9
Bonds	1,010.5	157.1	1,833.7	239.7	298.0	10.0	3,549.2	1,289.5	265.6	2,098.5	247.8	324.4	20.0	4,246.0
Japanese government bonds	900.0	-	1,510.0	135.0	290.0	10.0	2,845.0	1,200.0	-	2,005.0	243.5	320.0	20.0	3,788.5
Floating-rate JGBs	-	-	-	100.0	-	-	100.0	-	-	-	-	243.5	-	243.5
Japanese local government bonds	1.1	2.2	41.8	-	8.0	-	53.2	-	1.1	26.8	-	4.3	-	32.3
Japanese corporate bonds	109.4	154.9	281.8	104.7	-	-	650.9	89.5	264.5	66.7	4.3	0.0	-	425.2
Other	2.5	6.9	102.3	49.0	28.0	10.3	199.3	0.2	25.4	87.5	34.8	17.1	10.7	175.9
Total	1,178.1	339.0	2,177.6	654.2	848.6	20.3	5,218.0	1,289.7	551.0	2,366.0	486.2	1,037.5	30.7	5,761.4

<Saitama Resona Bank>

Bonds held to maturity	24.2	75.2	132.7	145.3	216.9	-	594.4	26.8	55.7	86.2	108.6	282.3	-	559.7
Japanese government bonds	-	-	47.8	85.3	66.9	-	200.0	-	-	-	47.8	152.2	-	200.0
Floating-rate JGBs	-	-	47.8	85.3	66.9	-	200.0	-	-	-	47.8	152.2	-	200.0
Japanese local government bonds	24.2	75.2	84.9	60.0	150.0	-	394.4	26.8	55.7	86.2	60.8	130.1	-	359.7
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,231.1	806.9	635.1	90.1	58.9	36.3	2,858.6	1,562.7	1,287.4	413.0	104.8	99.4	46.9	3,514.5
Bonds	1,229.7	795.6	631.8	90.0	56.5	15.2	2,819.0	1,562.6	1,273.4	410.8	104.8	98.1	18.8	3,468.6
Japanese government bonds	1,201.8	750.0	611.0	45.0	5.0	-	2,612.8	1,542.6	1,240.0	400.0	81.5	25.0	-	3,289.1
Floating-rate JGBs	-	-	41.0	-	-	-	41.0	-	-	-	71.5	-	-	71.5
Japanese local government bonds	4.9	11.4	16.7	44.7	51.5	-	129.3	-	16.3	6.6	23.3	73.1	-	119.4
Japanese corporate bonds	22.9	34.2	4.1	0.3	-	15.2	76.8	20.0	17.0	4.2	0.0	-	18.8	60.1
Other	1.4	11.3	3.2	0.0	2.3	21.1	39.5	0.1	14.0	2.2	-	1.3	28.1	45.8
Total	1,255.3	882.2	767.8	235.5	275.8	36.3	3,453.1	1,589.5	1,343.1	499.2	213.4	381.8	46.9	4,074.2

<Kinki Osaka Bank>

Bonds held to maturity	1.1	5.4	35.5	35.5	78.5	3.0	159.2	3.5	1.7	21.8	33.0	97.0	3.0	160.1
Japanese government bonds	-	2.0	34.0	35.5	78.5	3.0	153.0	-	-	20.0	33.0	97.0	3.0	153.0
Floating-rate JGBs	-	2.0	34.0	35.5	78.5	-	150.0	-	-	20.0	33.0	97.0	-	150.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	1.1	3.4	1.5	0.0	-	-	6.2	3.5	1.7	1.8	0.0	-	-	7.1
Available-for-sale securities	173.2	190.3	156.3	39.4	69.3	71.3	700.1	152.2	288.5	269.7	37.0	46.8	63.9	858.3
Bonds	137.2	186.5	117.0	38.6	67.1	24.0	570.8	121.1	264.2	248.5	34.2	46.7	-	714.9
Japanese government bonds	86.0	0.2	-	20.4	54.0	24.0	184.6	54.0	166.0	25.9	10.0	42.1	-	298.0
Floating-rate JGBs	-	-	-	20.4	-	-	20.4	-	-	15.7	10.0	25.1	-	50.8
Japanese local government bonds	5.2	6.4	19.6	0.5	-	-	32.0	4.1	11.2	16.2	0.1	0.0	-	31.8
Japanese corporate bonds	46.0	179.8	97.3	17.7	13.1	-	354.1	63.0	87.0	206.4	24.0	4.5	-	385.0
Other	35.9	3.7	39.2	0.8	2.1	47.3	129.3	31.0	24.2	21.1	2.8	0.1	63.9	143.3
Total	174.4	195.8	191.8	74.9	147.8	74.3	859.3	155.7	290.2	291.5	70.0	143.8	66.9	1,018.4

10. Capital adequacy ratio (preliminary)

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

(Billions of yen/ %)

<Consolidated>	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)
Capital adequacy ratio	14.67	1.48	13.19
Tier 1 ratio	10.74	1.42	9.32
Total qualifying capital	2,554.1	252.7	2,301.4
Tier 1	1,870.5	243.5	1,627.0
Tier 2	688.5	8.0	680.4
Deductions	4.9	(1.1)	6.1
Risk weighted assets	17,405.0	(37.1)	17,442.1
Total required capital*	1,392.4	(2.9)	1,395.3

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

(Billions of yen/ %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)
Capital adequacy ratio	13.41	0.25	13.16	13.49	0.24	13.25
Tier 1 ratio	9.22	0.17	9.05	9.52	0.23	9.29
Total qualifying capital	1,656.9	35.3	1,621.5	1,681.1	36.4	1,644.7
Tier 1	1,139.7	24.7	1,115.0	1,186.2	33.5	1,152.7
Tier 2	536.7	9.7	526.9	537.5	9.7	527.7
Deductions	19.4	(0.9)	20.4	42.6	6.8	35.8
Risk weighted assets	12,350.3	31.5	12,318.7	12,456.7	49.1	12,407.5
Total required capital*	988.0	2.5	985.4	996.5	3.9	992.6

(Billions of yen/ %)

<Saitama Resona Bank>	Non-consolidated		
	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)
Capital adequacy ratio	12.46	(0.01)	12.47
Tier 1 ratio	8.19	0.23	7.96
Total qualifying capital	428.7	(10.8)	439.6
Tier 1	282.0	1.5	280.5
Tier 2	157.1	(10.0)	167.1
Deductions	10.4	2.3	8.1
Risk weighted assets	3,440.9	(83.1)	3,524.0
Total required capital*	275.2	(6.6)	281.9

(Billions of yen/ %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)
Capital adequacy ratio	12.69	(0.01)	12.70	13.35	(0.08)	13.43
Tier 1 ratio	8.31	(0.21)	8.52	8.76	(0.19)	8.95
Total qualifying capital	160.8	(4.3)	165.2	170.4	(5.4)	175.8
Tier 1	105.3	(5.4)	110.7	111.8	(5.4)	117.2
Tier 2	55.7	0.5	55.1	58.7	(0.2)	58.9
Deductions	0.1	(0.5)	0.7	0.1	(0.1)	0.3
Risk weighted assets	1,267.1	(33.2)	1,300.3	1,275.8	(33.6)	1,309.5
Total required capital*	101.3	(2.6)	104.0	102.0	(2.6)	104.7

Note:
*The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as “risk-weighted assets x 8%” since they adopted the F-IRB approach for capital adequacy ratio calculations.

11. Securitized products held

(Billions of yen)

<Total of three banks>	Balance			Unrealized Gains /(Losses)		
	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Mar. 2013 (A)	(A)-(B)	End of Mar. 2012 (B)
Securitized products	143.2	(45.3)	188.5	(0.2)	0.4	(0.6)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	143.2	(45.3)	188.5	(0.2)	0.4	(0.6)
Backed assets in Japan	143.2	(45.3)	188.5	(0.2)	0.4	(0.6)
Housing loans	142.1	(41.1)	183.2	(0.2)	0.3	(0.5)
Commercial real estate	0.6	(3.5)	4.2	(0.0)	0.1	(0.1)
Other	0.4	(0.5)	1.0	-	(0.0)	0.0
Backed by assets in foreign countries	-	-	-	-	-	-

<Resona Bank>

Securitized products	72.9	(19.4)	92.3	0.0	0.0	(0.0)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	72.9	(19.4)	92.3	0.0	0.0	(0.0)
Backed assets in Japan	72.9	(19.4)	92.3	0.0	0.0	(0.0)
Housing loans	72.5	(16.1)	88.7	0.0	(0.0)	0.0
Commercial real estate	0.4	(3.2)	3.6	0.0	0.0	(0.0)
Other	-	-	-	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-

<Saitama Resona Bank>

Securitized products	23.1	(9.2)	32.3	0.1	0.0	0.0
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	23.1	(9.2)	32.3	0.1	0.0	0.0
Backed assets in Japan	23.1	(9.2)	32.3	0.1	0.0	0.0
Housing loans	22.6	(8.6)	31.2	0.1	0.0	0.0
Commercial real estate	-	-	-	-	-	-
Other	0.4	(0.5)	1.0	-	(0.0)	0.0
Backed by assets in foreign countries	-	-	-	-	-	-

<Kinki Osaka Bank>

Securitized products	47.2	(16.5)	63.8	(0.3)	0.3	(0.7)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	47.2	(16.5)	63.8	(0.3)	0.3	(0.7)
Backed assets in Japan	47.2	(16.5)	63.8	(0.3)	0.3	(0.7)
Housing loans	46.9	(16.3)	63.3	(0.3)	0.2	(0.6)
Commercial real estate	0.2	(0.2)	0.5	(0.0)	0.0	(0.1)
Other	-	-	-	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-

Notes:

1. Linked to subprime mortgage loans

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

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

2. ABCP

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

End of March, 2013 Balance sheet amount: 34.1 billion yen Unrealized gain: 0.01 billion yen

3. Securitized products

Include the securities defined "Practical Guidelines for Financial Instruments Accounting" (amended July 4, 2007) and all securitized products directly held.
Include the securitized products secured by future cash flows from certain underlying assets, collaterized debt obligations (CDOs) and their re-securitized products (Squared CDO)

12. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Mar. 2013	Change	End of Mar. 2012
Acquisition cost	336.9	(5.1)	342.1
Market value	558.7	95.5	463.1
Book value of stocks sold outright	7.2	(1.1)	8.3

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2013	End of Mar. 2013	End of Mar. 2013
Acquisition cost	269.2	63.1	4.5
Market value	427.1	123.0	8.5
Book value of stocks sold outright	7.0	0.0	0.1

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

13. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Mar. 2013	Change	End of Mar. 2012
Directors	19	(1)	20
Executive officers	10	-	10

Notes: 1. Above figures include 12 directors who concurrently serve as directors and executive officers for subsidiary banks.

2. The figure for executive officers excludes directors who serve as executive officers concurrently.

3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods, include these directors and executive officers who are instolled at 1st of April.

<Total of three banks>

(People/ branch offices)

	End of Mar. 2013	Change	End of Mar. 2012
Directors	31	(4)	35
Non-board executive officers	42	(5)	47
Employees	15,084	(35)	15,119
Manned domestic offices	593	-	593
Non-manned domestic offices	837	2	835
Total domestic offices	1,430	2	1,428

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2013	End of Mar. 2013	End of Mar. 2013
Directors	11	12	9
Non-board executive officers	28	8	7
Employees	9,679	3,121	2,284
Manned domestic offices	338	127	128
Non-manned domestic offices	511	301	25
Total domestic offices	849	428	153

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

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

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

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

5. The figures presented in the table above do not include those who retired at the end of respective fiscal periods.

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

7. The number of non-manned domestic offices for Resona Bank does not include 2,788 ATM locations of Bank Time.

II. Loans and Bills Discounted and Other

1. Risk-managed loans

(1) Risk-managed loans

(Millions of yen)

<Total of three banks>	End of Mar. 2013 (A)	(A)-(B)	(A)-(C)	End of Sep. 2012 (B)	End of Mar. 2012 (C)
Loans to borrowers in legal bankruptcy	11,395	(283)	(1,104)	11,679	12,500
Past due loans	393,448	(30,845)	(44,312)	424,294	437,760
Loans past due 3 months or more	4,495	1,137	(4)	3,357	4,499
Restructured loans	144,592	(2,155)	14,173	146,747	130,419
Risk-managed loans, total	553,932	(32,147)	(31,247)	586,079	585,180
Partial direct write-offs	287,808	(43,408)	(58,571)	331,216	346,380
Balance of loans (Term-end)	26,682,130	511,196	631,691	26,170,933	26,050,439

<Resona Bank>

Loans to borrowers in legal bankruptcy	5,869	711	(614)	5,158	6,483
Past due loans	240,998	(26,568)	(43,609)	267,567	284,608
Loans past due 3 months or more	2,417	123	(968)	2,293	3,386
Restructured loans	98,839	3,073	19,612	95,765	79,227
Risk-managed loans, total	348,125	(22,659)	(25,580)	370,784	373,705
Partial direct write-offs	248,528	(37,631)	(47,175)	286,160	295,704
Balance of loans (Term-end)	17,494,125	332,618	370,725	17,161,507	17,123,400

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	4,747	(447)	(455)	5,195	5,202
Past due loans	84,448	(5,640)	(3,049)	90,089	87,497
Loans past due 3 months or more	837	421	245	415	592
Restructured loans	23,528	228	2,098	23,299	21,429
Risk-managed loans, total	113,561	(5,438)	(1,161)	119,000	114,722
Partial direct write-offs	18,481	343	(6,023)	18,137	24,504
Balance of loans (Term-end)	6,631,075	81,594	162,979	6,549,481	6,468,096

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	778	(547)	(35)	1,325	813
Past due loans	68,001	1,362	2,347	66,638	65,654
Loans past due 3 months or more	1,240	592	719	648	521
Restructured loans	22,225	(5,457)	(7,537)	27,682	29,762
Risk-managed loans, total	92,246	(4,049)	(4,506)	96,295	96,752
Partial direct write-offs	20,798	(6,119)	(5,372)	26,918	26,171
Balance of loans (Term-end)	2,556,928	96,983	97,986	2,459,944	2,458,941

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Mar. 2013 (A)	(A)-(B)	(A)-(C)	End of Sep. 2012 (B)	End of Mar. 2012 (C)
Loans to borrowers in legal bankruptcy	0.04	(0.00)	(0.00)	0.04	0.04
Past due loans	1.47	(0.14)	(0.20)	1.62	1.68
Loans past due 3 months or more	0.01	0.00	(0.00)	0.01	0.01
Restructured loans	0.54	(0.01)	0.04	0.56	0.50
Risk-managed loans, total	2.07	(0.16)	(0.17)	2.23	2.24
<Resona Bank>					
Loans to borrowers in legal bankruptcy	0.03	0.00	(0.00)	0.03	0.03
Past due loans	1.37	(0.18)	(0.28)	1.55	1.66
Loans past due 3 months or more	0.01	0.00	(0.00)	0.01	0.01
Restructured loans	0.56	0.00	0.10	0.55	0.46
Risk-managed loans, total	1.98	(0.17)	(0.19)	2.16	2.18
<Saitama Resona Bank>					
Loans to borrowers in legal bankruptcy	0.07	(0.00)	(0.00)	0.07	0.08
Past due loans	1.27	(0.10)	(0.07)	1.37	1.35
Loans past due 3 months or more	0.01	0.00	0.00	0.00	0.00
Restructured loans	0.35	(0.00)	0.02	0.35	0.33
Risk-managed loans, total	1.71	(0.10)	(0.06)	1.81	1.77
<Kinki Osaka Bank>					
Loans to borrowers in legal bankruptcy	0.03	(0.02)	(0.00)	0.05	0.03
Past due loans	2.65	(0.04)	(0.01)	2.70	2.67
Loans past due 3 months or more	0.04	0.02	0.02	0.02	0.02
Restructured loans	0.86	(0.25)	(0.34)	1.12	1.21
Risk-managed loans, total	3.60	(0.30)	(0.32)	3.91	3.93

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

(%)

<Total of three banks>	End of Mar. 2013 (A)	(A)-(B)	(A)-(C)	End of Sep. 2012 (B)	End of Mar. 2012 (C)
Before partial direct write-off	61.58	(3.23)	(7.70)	64.82	69.28
After partial direct write-off	41.62	(3.31)	(9.47)	44.93	51.10
<Resona Bank>					
Before partial direct write-off	68.25	(4.53)	(9.49)	72.78	77.74
After partial direct write-off	45.58	(6.19)	(14.55)	51.78	60.14
<Saitama Resona Bank>					
Before partial direct write-off	47.11	0.86	(5.06)	46.24	52.17
After partial direct write-off	38.50	0.45	(3.45)	38.05	41.96
<Kinki Osaka Bank>					
Before partial direct write-off	43.29	0.27	0.73	43.02	42.56
After partial direct write-off	30.51	3.42	3.48	27.09	27.03

Note: 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

(Millions of yen)

<Consolidated>	End of Mar. 2013 (A)	(A)-(B)	(A)-(C)	End of Sep. 2012 (B)	End of Mar. 2012 (C)
General reserve for possible loan losses	199,828	(12,215)	(34,650)	212,044	234,478
Specific reserve for possible loan losses	105,703	(23,774)	(39,678)	129,478	145,382
Special reserve for certain overseas loans	1	(0)	(0)	2	2
Total reserve for possible loan losses	305,532	(35,991)	(74,330)	341,524	379,863
Reserve for write-off of loans in the trust account	161	(11)	(25)	172	186

<Total of three banks>					
General reserve for possible loan losses	131,699	(8,991)	(29,407)	140,690	161,106
Specific reserve for possible loan losses	98,719	(23,797)	(39,041)	122,517	137,761
Special reserve for certain overseas loans	1	(0)	(0)	2	2
Total reserve for possible loan losses	230,420	(32,790)	(68,449)	263,210	298,869
Reserve for write-off of loans in the trust account	161	(11)	(25)	172	186

<Resona Bank>					
General reserve for possible loan losses	95,205	(8,016)	(22,431)	103,221	117,636
Specific reserve for possible loan losses	63,334	(25,280)	(43,600)	88,615	106,934
Special reserve for certain overseas loans	1	(0)	(0)	2	2
Total reserve for possible loan losses	158,540	(33,298)	(66,033)	191,839	224,573
Reserve for write-off of loans in the trust account	161	(11)	(25)	172	186

<Saitama Resona Bank>					
General reserve for possible loan losses	22,575	(138)	(4,858)	22,713	27,433
Specific reserve for possible loan losses	21,155	(1,414)	444	22,569	20,710
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	43,730	(1,552)	(4,413)	45,282	48,143
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>					
General reserve for possible loan losses	13,919	(836)	(2,117)	14,756	16,036
Specific reserve for possible loan losses	14,229	2,897	4,113	11,332	10,115
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	28,148	2,060	1,996	26,088	26,152
Reserve for write-off of loans in the trust account	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of three banks>	End of Mar. 2013 (A)	(A)-(B)	(A)-(C)	End of Sep. 2012 (B)	End of Mar. 2012 (C)
Unrecoverable or valueless claims	70,379	1,716	(3,990)	68,663	74,370
Risk claims	345,748	(56,293)	(66,812)	402,041	412,561
Special attention loans	149,088	(1,017)	14,168	150,105	134,919
Financial Reconstruction Act subtotal [A]	565,215	(55,594)	(56,634)	620,810	621,850
Normal claims	26,862,723	566,242	683,429	26,296,480	26,179,293
Financial Reconstruction Act total [B]	27,427,939	510,647	626,795	26,917,291	26,801,144
Partial direct write-offs	308,581	(45,630)	(59,723)	354,212	368,305
NPL Ratio [A] / [B]	2.06	(0.24)	(0.25)	2.30	2.32

<Resona Bank>					
Unrecoverable or valueless claims	47,668	2,410	(1,079)	45,258	48,748
Risk claims	209,299	(51,797)	(68,594)	261,097	277,894
Special attention loans	101,257	3,197	18,644	98,059	82,613
Financial Reconstruction Act subtotal [A]	358,225	(46,190)	(51,030)	404,415	409,256
Normal claims	17,810,855	379,446	420,953	17,431,409	17,389,901
Financial Reconstruction Act total [B]	18,169,081	333,255	369,923	17,835,825	17,799,158
Partial direct write-offs	267,215	(39,292)	(47,760)	306,508	314,976
NPL Ratio [A] / [B]	1.97	(0.29)	(0.32)	2.26	2.29

<Saitama Resona Bank>					
Unrecoverable or valueless claims	13,383	153	(2,304)	13,229	15,687
Risk claims	76,240	(6,215)	(1,213)	82,456	77,454
Special attention loans	24,365	649	2,343	23,715	22,021
Financial Reconstruction Act subtotal [A]	113,988	(5,412)	(1,175)	119,401	115,163
Normal claims	6,566,097	86,265	163,465	6,479,832	6,402,631
Financial Reconstruction Act total [B]	6,680,086	80,852	162,290	6,599,233	6,517,795
Partial direct write-offs	18,823	257	(6,035)	18,565	24,858
NPL Ratio [A] / [B]	1.70	(0.10)	(0.06)	1.80	1.76

<Kinki Osaka Bank>					
Unrecoverable or valueless claims	9,327	(847)	(606)	10,174	9,933
Risk claims	60,208	1,720	2,995	58,487	57,212
Special attention loans	23,466	(4,864)	(6,818)	28,330	30,284
Financial Reconstruction Act subtotal [A]	93,001	(3,991)	(4,429)	96,993	97,430
Normal claims	2,485,769	100,531	99,010	2,385,238	2,386,759
Financial Reconstruction Act total [B]	2,578,771	96,539	94,581	2,482,232	2,484,190
Partial direct write-offs	22,542	(6,595)	(5,928)	29,138	28,470
NPL Ratio [A] / [B]	3.60	(0.30)	(0.31)	3.90	3.92

5. Coverage ratios by type of borrower

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

	Total of three banks			Resona Bank		
	End of Mar. 2013 [A]	[A] - [B]	End of Mar. 2012 [B]	End of Mar. 2013 [A]	[A] - [B]	End of Mar. 2012 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.71	0.36	95.34	95.09	0.34	94.75
Covered by reserves	4.28	(0.36)	4.65	4.90	(0.34)	5.24
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.34	0.71	89.62	89.91	0.41	89.50
Covered by collateral, guarantees, etc.	65.10	(0.80)	65.90	63.69	(0.43)	64.13
Covered by reserves	25.23	1.51	23.71	26.21	0.84	25.37
Reserve ratio against the portion not covered by collateral, guarantees, etc.	72.32	2.75	69.56	72.22	1.48	70.74
Special Attention Obligors	57.93	0.28	57.64	52.03	(0.71)	52.74
Covered by collateral, guarantees, etc.	38.28	(3.09)	41.38	33.39	(4.19)	37.58
Covered by reserves	19.65	3.38	16.26	18.63	3.47	15.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	31.84	4.09	27.74	27.98	3.68	24.29
Other Watch Obligors	73.29	(0.98)	74.28	69.36	(1.67)	71.04
Covered by collateral, guarantees, etc.	70.19	(0.73)	70.92	66.03	(1.36)	67.40
Covered by reserves	3.10	(0.25)	3.35	3.32	(0.30)	3.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	10.41	(1.13)	11.54	9.80	(1.36)	11.16
Normal Obligors	0.11	(0.10)	0.22	0.15	(0.12)	0.27

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2013 [A]	[A] - [B]	End of Mar. 2012 [B]	End of Mar. 2013 [A]	[A] - [B]	End of Mar. 2012 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.29	0.14	97.15	96.57	1.21	95.36
Covered by reserves	2.70	(0.14)	2.84	3.42	(1.21)	4.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.87	0.98	90.89	89.87	1.38	88.49
Covered by collateral, guarantees, etc.	67.57	(0.05)	67.62	66.88	(5.33)	72.21
Covered by reserves	24.30	1.04	23.26	22.99	6.71	16.27
Reserve ratio against the portion not covered by collateral, guarantees, etc.	74.95	3.08	71.86	69.42	10.84	58.58
Special Attention Obligors	70.79	1.67	69.11	67.35	5.82	61.52
Covered by collateral, guarantees, etc.	49.49	(1.50)	50.99	45.45	1.67	43.78
Covered by reserves	21.29	3.18	18.11	21.89	4.15	17.73
Reserve ratio against the portion not covered by collateral, guarantees, etc.	42.17	5.19	36.97	40.14	8.58	31.55
Other Watch Obligors	82.73	0.10	82.63	79.42	1.04	78.38
Covered by collateral, guarantees, etc.	79.62	0.61	79.01	77.50	0.72	76.77
Covered by reserves	3.10	(0.51)	3.61	1.92	0.31	1.60
Reserve ratio against the portion not covered by collateral, guarantees, etc.	15.24	(1.99)	17.24	8.54	1.63	6.91
Normal Obligors	0.03	(0.04)	0.08	0.08	(0.11)	0.20

6. Results of self-assessment of asset quality

(1) Total of three banks

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 70.3	Unrecoverable or Valueless Claims 70.3	32.8	37.5	**Reserve Ratio 100%**	**Direct Write-offs**	Reserves 3.0 Collateral /Guarantee 67.3	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 345.7	Risk Claims 345.7	171.7	140.8	33.1 **Reserve Ratio 72.32%**		Reserves 87.2 Collateral /Guarantee 225.1	Risk Claims 90.34%
Watch Obligors — Special Attention Obligors 186.0	Special attention loans 149.0	29.1	156.9			Reserves 29.4 Collateral /Guarantee 54.4	Special attention loans 56.29%
	Subtotal 565.2						
Watch Obligors — Other Watch Obligors 2,125.9	Normal claims 26,862.7	665.8	1,460.1				
Normal Obligors 24,699.7		24,699.7					

Total Coverage Ratio 82.56%

Total Exposures	Total	Normal	Category Ⅱ	Category Ⅲ	Category Ⅳ
27,427.9	27,427.9	25,599.3	1,795.4	33.1	-

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(2) Resona Bank (Non-consolidated)

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 47.6	Unrecoverable or Valueless Claims 47.6	22.7	24.9	**Reserve Ratio 100%**	**Direct Write-offs**	Reserves 2.3 Collateral /Guarantee 45.3	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 209.2	Risk Claims 209.2	99.0	89.3	20.9 **Reserve Ratio 72.22%**		Reserves 54.8 Collateral /Guarantee 133.3	Risk Claims 89.91%
Watch Obligors — Special Attention Obligors 121.9	Special attention loans 101.2	14.3	107.6			Reserves 18.8 Collateral /Guarantee 32.0	Special attention loans 50.19%
	Subtotal 358.2						
Watch Obligors — Other Watch Obligors 1,431.9	Normal claims 17,810.8	381.7	1,050.2				
Normal Obligors 16,358.2		16,358.2					

Total Coverage Ratio 80.03%

Total Exposures	Total	Normal	Category Ⅱ	Category Ⅲ	Category Ⅳ
18,169.0	18,169.0	16,876.0	1,272.1	20.9	-

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality

(Billions of yen)

Obligor Classification / Exposure Categories	Disclosure Categories under FRA	Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 13.3	Unrecoverable or Valueless Claims 13.3	5.3	8.0	**Reserve Ratio 100%**	**Direct Write-offs**	Reserves 0.3 Collateral /Guarantee 13.0	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 76.2	Risk Claims 76.2	34.9	35.1	6.1 **Reserve Ratio 74.95%**		Reserves 18.5 Collateral /Guarantee 51.5	Risk Claims 91.87%
Watch Obligors — Special Attention Obligors 33.8	Special attention loans 24.3	6.4	27.3			Reserves 5.1 Collateral /Guarantee 12.0	Special attention loans 70.79%
	Subtotal 113.9						
Watch Obligors — Other Watch Obligors 417.1	Normal claims 6,566.0	164.6	252.5				
Normal Obligors 6,139.4		6,139.4					

Total Coverage Ratio 88.32%

Total Exposures	Total	Normal	Category Ⅱ	Category Ⅲ	Category Ⅳ
6,680.0	6,680.0	6,350.8	323.0	6.1	-

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality

(Billions of yen)

Obligor Classification / Exposure Categories	Disclosure Categories under FRA	Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 9.3	Unrecoverable or Valueless Claims 9.3	4.6	4.6	**Reserve Ratio 100%**	**Direct Write-offs**	Reserves 0.3 Collateral /Guarantee 9.0	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 60.2	Risk Claims 60.2	37.7	16.3	6.0 **Reserve Ratio 69.42%**		Reserves 13.8 Collateral /Guarantee 40.2	Risk Claims 89.87%
Watch Obligors — Special Attention Obligors 30.2	Special attention loans 23.4	8.4	21.8			Reserves 5.4 Collateral /Guarantee 10.3	Special attention loans 67.57%
	Subtotal 93.0						
Watch Obligors — Other Watch Obligors 276.8	Normal claims 2,485.7	119.4	157.4				
Normal Obligors 2,202.1		2,202.1					

Total Coverage Ratio 85.26%

Total Exposures	Total	Normal	Category Ⅱ	Category Ⅲ	Category Ⅳ
2,578.7	2,578.7	2,372.4	200.2	6.0	-

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

7.Progress in off-balancing of claims (Banking and trust accounts)

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

(1) Performance of FY2012

(Billions of yen)

<Total of three banks>	End of Mar. 2013[A]	[A]-[B]	Claims newly classified	Amount of off-balancing	End of Mar. 2012[B]
Unrecoverable or valueless claims	70.3	(3.9)	40.9	(44.9)	74.3
Risk claims	345.7	(66.8)	140.5	(207.4)	412.5
Total	416.1	(70.8)	181.5	(252.3)	486.9
Result of measures connected to off-balancing	64.2				67.6

<Resona Bank>					
Unrecoverable or valueless claims	47.6	(1.0)	28.0	(29.1)	48.7
Risk claims	209.2	(68.5)	95.0	(163.6)	277.8
Total	256.9	(69.6)	123.1	(192.8)	326.6
Result of measures connected to off-balancing	35.0				30.8

<Saitama Resona Bank>					
Unrecoverable or valueless claims	13.3	(2.3)	6.8	(9.1)	15.6
Risk claims	76.2	(1.2)	23.7	(24.9)	77.4
Total	89.6	(3.5)	30.5	(34.0)	93.1
Result of measures connected to off-balancing	12.2				14.6

<Kinki Osaka Bank>					
Unrecoverable or valueless claims	9.3	(0.6)	6.0	(6.6)	9.9
Risk claims	60.2	2.9	21.8	(18.8)	57.2
Total	69.5	2.3	27.8	(25.4)	67.1
Result of measures connected to off-balancing	16.9				22.1

（2）Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona	Kinki Osaka Bank
Disposition by borrowers' liquidation	(2.9)	(1.2)	(0.0)	(1.6)
Reconstructive disposition	(3.0)	(2.4)	(0.1)	(0.4)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(9.7)	(1.2)	(1.6)	(6.9)
Direct write-offs	(10.9)	(15.5)	(1.8)	6.4
Others	(225.5)	(172.3)	(30.3)	(22.8)
Collection/repayment, etc.	(115.6)	(80.4)	(19.9)	(15.2)
Improvement in debtors' performance	(109.8)	(91.8)	(10.3)	(7.6)
Total	(252.3)	(192.8)	(34.0)	(25.4)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

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 Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]	End of Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	2,661.4	(10.4)	2,671.9	1,924.1	4.2	1,919.9
Agriculture, forestry	12.4	1.2	11.2	6.3	1.1	5.2
Fishery	1.2	(0.1)	1.4	1.1	(0.1)	1.3
Mining, quarrying of stone, gravel extraction	13.6	(1.5)	15.1	11.3	(1.2)	12.6
Construction	690.9	(15.2)	706.2	388.6	0.5	388.0
Electricity, gas, heating, water	107.6	8.4	99.2	92.1	7.0	85.0
Information and communication	265.9	(16.5)	282.4	229.7	(15.4)	245.1
Transportation, postal service	504.5	(30.3)	534.8	341.4	(19.8)	361.2
Wholesale and retail trade	2,545.5	(20.1)	2,565.7	1,871.9	(4.0)	1,876.0
Finance and insurance	974.9	(57.0)	1,031.9	909.6	(65.4)	975.0
Real estate	2,667.9	258.3	2,409.5	1,896.7	242.4	1,654.3
Goods rental and leasing	325.7	19.2	306.5	268.3	16.6	251.6
Services	1,555.0	(35.6)	1,590.7	1,058.7	(10.7)	1,069.5
Government, local government	886.9	93.4	793.5	308.7	(8.3)	317.0
Others	13,468.0	438.1	13,029.8	8,184.8	224.0	7,960.8
Domestic total	26,682.1	631.6	26,050.4	17,494.1	370.7	17,123.4
Japan offshore banking account	-	-	-	-	-	-
Total	26,682.1	631.6	26,050.4	17,494.1	370.7	17,123.4

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]	End of Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	473.2	9.5	463.6	264.0	(24.2)	288.2
Agriculture, forestry	5.4	0.0	5.4	0.6	0.0	0.5
Fishery	0.0	(0.0)	0.0	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	2.2	(0.1)	2.4	0.0	(0.0)	0.1
Construction	189.4	(8.4)	197.8	112.9	(7.3)	120.3
Electricity, gas, heating, water	13.6	(0.2)	13.8	1.8	1.6	0.2
Information and communication	21.8	(0.5)	22.3	14.3	(0.5)	14.9
Transportation, postal service	127.8	(5.8)	133.7	35.1	(4.6)	39.8
Wholesale and retail trade	389.5	11.1	378.3	284.0	(27.1)	311.2
Finance and insurance	39.6	8.1	31.4	25.6	0.2	25.3
Real estate	550.7	1.8	548.8	220.3	14.0	206.2
Goods rental and leasing	36.6	2.2	34.3	20.7	0.2	20.5
Services	370.1	(16.7)	386.9	126.1	(8.1)	134.2
Government, local government	340.8	(10.4)	351.2	237.4	112.1	125.2
Others	4,069.8	172.3	3,897.4	1,213.2	41.7	1,171.4
Domestic total	6,631.0	162.9	6,468.0	2,556.9	97.9	2,458.9
Japan offshore banking account	-	-	-	-	-	-
Total	6,631.0	162.9	6,468.0	2,556.9	97.9	2,458.9

Note: Resona Bank's figures include trust account

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]	End of Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	82.4	(3.4)	85.9	51.4	(4.9)	56.4
Agriculture, forestry	0.4	0.1	0.3	0.1	(0.0)	0.2
Fishery	0.0	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.2	(0.0)	0.2	0.1	(0.1)	0.2
Construction	26.7	(2.3)	29.0	10.9	1.0	9.8
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	14.1	(1.6)	15.8	12.3	(1.7)	14.0
Transportation, postal service	18.8	2.8	16.0	10.5	1.8	8.7
Wholesale and retail trade	109.1	3.7	105.3	70.9	(2.2)	73.2
Finance and insurance	6.0	(0.8)	6.9	5.2	(0.5)	5.7
Real estate	93.3	(17.5)	110.9	53.2	(12.6)	65.8
Goods rental and leasing	1.8	0.1	1.6	1.1	(0.0)	1.2
Services	57.2	(15.8)	73.0	34.6	(12.3)	47.0
Government, local government	-	-	-	-	-	-
Others	143.2	3.5	139.7	97.2	6.4	90.8
Domestic total	553.9	(31.2)	585.1	348.1	(25.5)	373.7
Japan offshore banking account	-	-	-	-	-	-
Total	553.9	(31.2)	585.1	348.1	(25.5)	373.7

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]	End of Mar. 2013[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	15.7	0.6	15.1	15.1	0.9	14.2
Agriculture, forestry	0.3	0.1	0.1	0.0	(0.0)	0.0
Fishery	-	-	-	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	0.0	0.0	-	-	-	-
Construction	6.7	(2.3)	9.1	9.0	(1.0)	10.0
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	0.8	(0.0)	0.8	0.9	0.0	0.8
Transportation, postal service	6.1	0.8	5.3	2.1	0.2	1.9
Wholesale and retail trade	18.5	4.2	14.2	19.5	1.7	17.8
Finance and insurance	-	-	-	0.8	(0.2)	1.1
Real estate	21.7	(0.8)	22.6	18.4	(4.0)	22.4
Goods rental and leasing	0.4	0.2	0.1	0.2	0.0	0.2
Services	10.1	(2.7)	12.9	12.4	(0.6)	13.1
Government, local government	-	-	-	-	-	-
Others	32.7	(1.3)	34.1	13.2	(1.4)	14.7
Domestic total	113.5	(1.1)	114.7	92.2	(4.5)	96.7
Japan offshore banking account	-	-	-	-	-	-
Total	113.5	(1.1)	114.7	92.2	(4.5)	96.7

Note: Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

<Total of three banks>	End of Mar. 2013 [A]	[A]-[B]	[A]-[C]	End of Sep. 2012 [B]	End of Mar. 2012 [C]
Housing loans	12,651,959	261,036	401,578	12,390,922	12,250,380
Before securitization	12,848,400	237,971	359,417	12,610,429	12,488,983
Residential housing loans	9,441,337	227,470	345,986	9,213,867	9,095,351
Before securitization	9,637,663	213,021	316,450	9,424,641	9,321,212
Other consumer loans	300,613	(2,655)	(5,148)	303,268	305,762
Total loans to consumers	12,952,572	258,381	396,430	12,694,191	12,556,142
Before securitization of housing loans	13,149,014	235,315	354,269	12,913,698	12,794,745

<Resona Bank>					
Housing loans	7,616,078	144,010	194,365	7,472,067	7,421,712
Before securitization	7,741,602	126,335	163,231	7,615,267	7,578,371
Residential housing loans	5,477,118	139,579	196,249	5,337,538	5,280,868
Before securitization	5,602,525	130,520	177,740	5,472,005	5,424,785
Other consumer loans	156,050	(2,197)	(5,756)	158,248	161,806
Total loans to consumers	7,772,129	141,813	188,609	7,630,315	7,583,519
Before securitization of housing loans	7,897,653	124,138	157,475	7,773,515	7,740,178

<Saitama Resona Bank>					
Housing loans	3,871,717	92,295	162,788	3,779,421	3,708,928
Before securitization	3,942,635	86,905	151,761	3,855,729	3,790,873
Residential housing loans	2,953,028	75,208	130,161	2,877,819	2,822,866
Before securitization	3,023,945	69,818	119,134	2,954,127	2,904,810
Other consumer loans	109,690	1,136	4,197	108,553	105,493
Total loans to consumers	3,981,407	93,432	166,985	3,887,975	3,814,422
Before securitization of housing loans	4,052,325	88,042	155,959	3,964,283	3,896,366

<Kinki Osaka Bank>					
Housing loans	1,164,163	24,730	44,424	1,139,432	1,119,738
Before securitization	1,164,163	24,730	44,424	1,139,432	1,119,738
Residential housing loans	1,011,191	12,682	19,575	998,509	991,616
Before securitization	1,011,191	12,682	19,575	998,509	991,616
Other consumer loans	34,872	(1,595)	(3,589)	36,467	38,462
Total loans to consumers	1,199,035	23,135	40,834	1,175,900	1,158,201
Before securitization of housing loans	1,199,035	23,135	40,834	1,175,900	1,158,201

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

(Millions of yen, %)

〈Total of three banks〉	End of Mar. 2013 [A]	[A]-[B]	[A]-[C]	End of Sep. 2012 [B]	End of Mar. 2012 [C]
Loans to SMEs and consumers	22,659,595	390,817	423,766	22,268,778	22,235,829
Ratio of loans to SMEs and consumers	84.92	(0.16)	(0.43)	85.08	85.35
〈Resona Bank〉					
Loans to SMEs and consumers	14,469,764	271,985	250,361	14,197,779	14,219,403
Ratio of loans to SMEs and consumers	82.71	(0.01)	△0.32	82.73	83.04
〈Saitama Resona Bank〉					
Loans to SMEs and consumers	5,923,643	105,905	187,550	5,817,737	5,736,092
Ratio of loans to SMEs and consumers	89.33	0.50	0.64	88.82	88.68
〈Kinki Osaka Bank〉					
Loans to SMEs and consumers	2,266,187	12,925	(14,146)	2,253,261	2,280,333
Ratio of loans to SMEs and consumers	88.62	(2.96)	(4.10)	91.59	92.73

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

(Millions of yen)

<Total of three banks>	End of Mar. 2012 [A]	[A]-[B]	[A]-[C]	End of Sep. 2012 [B]	End of Mar. 2012 [C]
Deposits (Term-end)	35,444,439	1,545,656	827,906	33,898,783	34,616,533
Deposits (average balance)	33,563,057	109,747	465,771	33,453,309	33,097,286
Trust principal (Term-end)	493,318	99,917	86,091	393,400	407,227
Trust principal (average balance)	406,903	17,614	(3,465)	389,288	410,369
Loans and bills discounted (Term-end)	26,682,130	511,196	631,691	26,170,933	26,050,439
Banking account	26,628,717	515,176	640,188	26,113,541	25,988,529
Trust account	53,412	(3,979)	(8,497)	57,392	61,909
Loans and bills discounted (average balance)	25,598,980	173,770	222,458	25,425,210	25,376,521
Banking account	25,541,510	175,861	243,683	25,365,649	25,297,827
Trust account	57,469	(2,091)	(21,224)	59,560	78,694

<Resona Bank>					
Deposits (Term-end)	21,282,538	1,103,040	454,271	20,179,497	20,828,267
Deposits (average balance)	19,854,389	91,507	174,021	19,762,882	19,680,367
Trust principal (Term-end)	493,318	99,917	86,091	393,400	407,227
Trust principal (average balance)	406,903	17,614	(3,465)	389,288	410,369
Loans and bills discounted (Term-end)	17,494,125	332,618	370,725	17,161,507	17,123,400
Banking account	17,440,713	336,598	379,222	17,104,115	17,061,490
Trust account	53,412	(3,979)	(8,497)	57,392	61,909
Loans and bills discounted (average balance)	16,743,749	121,330	81,917	16,622,419	16,661,832
Banking account	16,686,280	123,422	103,142	16,562,858	16,583,137
Trust account	57,469	(2,091)	(21,224)	59,560	78,694

<Saitama Resona Bank>					
Deposits (Term-end)	10,911,648	475,163	359,503	10,436,484	10,552,145
Deposits (average balance)	10,488,419	7,828	299,177	10,480,590	10,189,241
Loans and bills discounted (Term-end)	6,631,075	81,594	162,979	6,549,481	6,468,096
Loans and bills discounted (average balance)	6,483,387	35,127	128,464	6,448,260	6,354,923

<Kinki Osaka Bank>					
Deposits (Term-end)	3,250,253	(32,548)	14,132	3,282,801	3,236,120
Deposits (average balance)	3,220,248	10,411	(7,428)	3,209,836	3,227,676
Loans and bills discounted (Term-end)	2,556,928	96,983	97,986	2,459,944	2,458,941
Loans and bills discounted (average balance)	2,371,842	17,312	12,076	2,354,530	2,359,766

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

(Millions of yen)

<Total of three banks>	End of Mar. 2013 [A]	[A]-[B]	[A]-[C]	End of Sep. 2012 [B]	End of Mar. 2012 [C]
Domestic individual deposits (Term-end)	23,191,406	333,439	474,595	22,857,966	22,716,811
Liquid deposits	13,880,845	487,601	789,805	13,393,244	13,091,039
Time deposits	9,092,896	(172,342)	(320,539)	9,265,239	9,413,436
Domestic corporate deposits (Term-end)	10,072,168	279,876	161,671	9,792,291	9,910,496
Liquid deposits	6,948,231	249,361	150,129	6,698,869	6,798,102
Time deposits	2,817,511	61,438	(31,036)	2,756,073	2,848,548
<Resona Bank>					
Domestic individual deposits (Term-end)	12,278,666	171,924	221,052	12,106,742	12,057,614
Liquid deposits	7,391,099	276,424	436,689	7,114,675	6,954,410
Time deposits	4,722,816	(121,455)	(222,946)	4,844,271	4,945,762
Domestic corporate deposits (Term-end)	7,580,154	212,603	111,819	7,367,551	7,468,335
Liquid deposits	5,243,596	243,690	117,803	4,999,906	5,125,793
Time deposits	2,077,897	(16,236)	(44,353)	2,094,134	2,122,250
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	8,344,924	146,527	249,081	8,198,397	8,095,843
Liquid deposits	5,260,467	176,229	300,698	5,084,238	4,959,768
Time deposits	3,042,961	(32,259)	(51,729)	3,075,221	3,094,690
Domestic corporate deposits (Term-end)	1,832,517	73,312	48,771	1,759,205	1,783,745
Liquid deposits	1,267,260	4,281	35,030	1,262,979	1,232,230
Time deposits	531,331	71,757	7,006	459,573	524,325
<Kinki Osaka Bank>					
Domestic individual deposits (Term-end)	2,567,815	14,988	4,461	2,552,827	2,563,353
Liquid deposits	1,229,278	34,947	52,417	1,194,330	1,176,861
Time deposits	1,327,119	(18,626)	(45,863)	1,345,746	1,372,983
Domestic corporate deposits (Term-end)	659,495	(6,039)	1,080	665,535	658,415
Liquid deposits	437,373	1,390	(2,704)	435,983	440,077
Time deposits	208,282	5,917	6,310	202,365	201,972

Notes: 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

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

(Millions of yen)

<Total of three banks>	End of Mar. 2013 [A]	[A]-[B]	[A]-[C]	End of Sep. 2012 [B]	End of Mar. 2012 [C]
Investment trust	1,951,962	247,558	124,854	1,704,404	1,827,108
Public bond	747,780	23,844	11,254	723,936	736,526
Insurance	1,540,628	74,083	190,491	1,466,545	1,350,137
<Resona Bank>					
Investment trust	1,021,098	138,298	72,733	882,799	948,364
Public bond	365,689	28,530	31,896	337,159	333,793
Insurance	719,561	18,451	61,179	701,110	658,381
<Saitama Resona Bank>					
Investment trust	633,073	74,706	34,756	558,367	598,317
Public bond	360,016	(2,925)	(15,667)	362,942	375,684
Insurance	595,171	46,609	102,662	548,562	492,508
<Kinki Osaka Bank>					
Investment trust	297,790	34,553	17,364	263,237	280,426
Public bond	22,074	(1,761)	(4,975)	23,835	27,049
Insurance	225,895	9,022	26,649	216,873	199,246

Note: 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: based on insurance premiums paid (yen equivalent)

III. Computation of Deferred Tax Assets

1. Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-
Kinki Osaka Bank	No. 4	1 year

Notes: *1.Classification of exemplification: Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets
(JICPA Audit Committee Report No. 66, issued on November 9, 1999)

2. The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

(Billions of yen)

	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012 (approx.)
Resona Bank	209.7	83.7	136.2	276.0	72.9
Saitama Resona Bank	45.8	76.4	54.9	60.0	46.1
Kinki Osaka Bank	10.3	8.4	4.5	7.9	(0.0)

3. The estimated amounts of actual net operating profit, income before income taxes, taxable income before adjustments used for the estimation

(Billions of yen)

	Estimated period	Actual net operating profit	Income before income taxes	Taxable income before adjustments
Kinki Osaka Bank	1 year	11.5	2.0	17.6

4. Description of the types of deferred tax assets and liabilities

(Consolidated corporate-tax system has been applied since FY 2005. Deferred tax assets and liabilities are calculated on the assumption of the consolidated corporate-tax system)

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2013 [A]	[A]-[B]	End of Mar. 2012 [B]	End of Mar. 2013 [A]	[A]-[B]	End of Mar. 2012 [B]
Reserve for loan losses	155.8	(41.3)	197.1	22.8	(4.3)	27.2
Write-down on securities	91.0	(0.7)	91.8	9.4	(0.0)	9.4
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	32.7	0.4	32.3	8.4	(0.2)	8.6
Net loss carry forward	6.2	(3.5)	9.7	-	-	-
Others	63.2	(1.4)	64.6	11.0	(0.2)	11.2
Subtotal of deferred tax assets	349.1	(46.6)	395.7	51.7	(4.8)	56.5
Valuation allowance	(148.4)	89.4	(237.9)	(13.2)	3.9	(17.1)
Deferred tax assets	200.6	42.8	157.8	38.4	(0.9)	39.4
Gains on placing trust for retirement benefits	4.0	(1.1)	5.2	-	-	-
Unrealized gains on available-for-sale securities	41.1	20.9	20.1	18.0	7.4	10.6
Deferred gains on hedges	20.4	4.8	15.6	-	-	-
Others	3.0	(0.0)	3.0	6.5	0.0	6.5
Deferred tax liabilities	68.7	24.7	44.0	24.5	7.4	17.1
Net deferred tax assets	131.9	18.1	113.8	13.8	(8.4)	22.3

	Kinki Osaka Bank		
	End of Mar. 2013 [A]	[A]-[B]	End of Mar. 2012 [B]
Reserve for loan losses	18.2	(1.4)	19.7
Write-down on securities	5.2	(0.1)	5.4
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	2.2	(0.0)	2.2
Net loss carry forward	5.0	(1.4)	6.5
Others	7.0	0.2	6.8
Subtotal of deferred tax assets	37.8	(2.9)	40.7
Valuation allowance	(31.2)	2.7	(33.9)
Deferred tax assets	6.5	(0.2)	6.7
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	3.8	3.3	0.5
Deferred gains on hedges	-	-	-
Others	0.1	(0.0)	0.1
Deferred tax liabilities	4.0	3.3	0.6
Net deferred tax assets	2.5	(3.5)	6.1

IV. Reference Materials (Group Banks Financial Statements)

Resona Bank, Ltd.

Summary of Financial Results for the Fiscal Year 2012
(April 1, 2012 - March 31, 2013/ Unaudited)
<under Japanese GAAP>

Consolidated Balance Sheet

(Millions of yen)

	March 31, 2012	March 31, 2013
Assets		
Cash and due from banks	¥ 2,180,396	¥ 2,000,638
Call loans and bills bought	77,870	72,616
Monetary claims bought	79,103	62,806
Trading assets	658,269	756,460
Securities	6,242,163	5,816,939
Loans and bills discounted	17,111,317	17,503,913
Foreign exchange assets	70,199	60,919
Other assets	1,090,087	814,457
Tangible fixed assets	215,351	215,293
Buildings	71,631	71,073
Land	135,260	135,277
Leased assets	804	2,247
Construction in progress	850	691
Other tangible fixed assets	6,804	6,003
Intangible fixed assets	47,391	39,511
Software	9,509	7,989
Leased assets	35,534	29,246
Other intangible fixed assets	2,346	2,275
Deferred tax assets	114,021	132,045
Customers' liabilities for acceptances and guarantees	347,170	314,764
Reserve for possible loan losses	(225,365)	(160,339)
Total Assets	¥ 28,007,977	¥ 27,630,027
Liabilities and Net Assets		
Liabilities		
Deposits	20,869,003	21,330,028
Negotiable certificates of deposit	1,396,860	1,579,190
Call money and bills sold	353,083	208,947
Payables under repurchase agreements	11,998	38,992
Payables under securities lending transactions	254,943	—
Trading liabilities	273,900	347,375
Borrowed money	1,406,947	526,596
Foreign exchange liabilities	5,410	5,072
Bonds	611,576	510,929
Due to trust account	354,818	448,793
Other liabilities	681,473	758,582
Reserve for employees' bonuses	8,374	10,767
Reserve for employees' retirement benefits	1	1
Other reserves	29,189	25,784
Deferred tax liabilities	125	240
Deferred tax liabilities for land revaluation	23,713	23,690
Acceptances and guarantees	347,170	314,764
Total Liabilities	26,628,591	26,129,756
Net Assets		
Capital stock	279,928	279,928
Capital surplus	429,378	429,378
Retained earnings	440,038	466,441
Total stockholders' equity	1,149,346	1,175,749
Net unrealized gains on available-for-sale securities	60,325	130,035
Net deferred gains on hedges	27,878	36,903
Revaluation reserve for land	41,262	41,219
Foreign currency translation adjustments	(4,629)	(4,350)
Total accumulated other comprehensive income	124,837	203,809
Minority interests in consolidated subsidiaries	105,203	120,712
Total Net Assets	1,379,386	1,500,270
Total Liabilities and Net Assets	¥ 28,007,977	¥ 27,630,027

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Ordinary income	¥ 583,262	¥ 575,117
Interest income	328,858	311,568
Interest on loans and bills discounted	279,153	265,237
Interest and dividends on securities	34,200	31,973
Interest on call loans and bills bought	556	315
Interest on receivables under securities borrowing transactions	2	2
Interest on due from banks	2,396	1,263
Other interest income	12,548	12,775
Trust fees	23,497	21,657
Fees and commissions	105,384	111,542
Trading income	12,183	2,922
Other operating income	45,492	46,619
Other ordinary income	67,844	80,806
Reversal of reserve for possible loan losses	15,038	42,893
Recoveries of written-off loans	26,737	10,169
Other	26,068	27,743
Ordinary expenses	394,361	374,452
Interest expenses	42,140	37,348
Interest on deposits	19,549	15,721
Interest on negotiable certificates of deposit	1,831	1,555
Interest on call money and bills sold	198	642
Interest on payables under repurchase agreement	37	38
Interest on payables under securities lending transactions	109	81
Interest on borrowed money	1,850	1,800
Interest on bonds	16,605	15,982
Other interest expenses	1,959	1,526
Fees and commissions	50,308	50,793
Trading expenses	—	1,357
Other operating expenses	13,591	9,765
General and administrative expenses	224,220	226,763
Other ordinary expenses	64,099	48,423
Other	64,099	48,423
Ordinary profits	188,901	200,665
Extraordinary gains	2,069	930
Gains on disposal of fixed assets	2,069	930
Extraordinary losses	2,895	1,381
Losses on disposal of fixed assets	869	791
Impairment losses on fixed assets	2,026	590
Net income before income taxes and minority interests	188,075	200,214
Income taxes – current	(5,173)	26,511
Income taxes – deferred	(2,492)	(43,914)
Total income taxes	(7,665)	(17,403)
Net income before minority interests	195,741	217,618
Minority interests in net income	3,996	4,658
Net income	¥ 191,744	¥ 212,959

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Net income before minority interests	¥ 195,741	¥ 217,618
Other comprehensive income	24,904	93,332
Net unrealized gains on available-for-sale securities	12,702	69,714
Net deferred gains on hedges	10,734	9,024
Revaluation reserve for land	3,366	—
Foreign currency translation adjustments	(1,872)	14,597
Share of other comprehensive income of affiliates accounted for using the equity method	(26)	(3)
Total comprehensive income	¥ 220,646	¥ 310,951
Comprehensive income attributable to:		
Owners of the parent	¥ 218,360	¥ 291,975
Minority interests	2,285	18,976

Consolidated Statement of Changes in Net Assets

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the fiscal year	¥ 279,928	¥ 279,928
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	279,928	279,928
Capital surplus		
Balance at the beginning of the fiscal year	429,378	429,378
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	429,378	429,378
Retained earnings		
Balance at the beginning of the fiscal year	352,749	440,038
Changes during the fiscal year		
Dividends paid	(104,998)	(186,599)
Net income	191,744	212,959
Reversal of revaluation reserve for land	542	42
Total changes during the fiscal year	87,288	26,403
Balance at the end of the fiscal year	440,038	466,441
Total stockholders' equity		
Balance at the beginning of the fiscal year	1,062,057	1,149,346
Changes during the fiscal year		
Dividends paid	(104,998)	(186,599)
Net income	191,744	212,959
Reversal of revaluation reserve for land	542	42
Total changes during the fiscal year	87,288	26,403
Balance at the end of the fiscal year	¥ 1,149,346	¥ 1,175,749

Consolidated Statement of Changes in Net Assets (Continued)

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Accumulated other comprehensive income		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the fiscal year	¥ 47,649	¥ 60,325
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	12,675	69,710
Total changes during the fiscal year	12,675	69,710
Balance at the end of the fiscal year	60,325	130,035
Net deferred gains on hedges		
Balance at the beginning of the fiscal year	17,144	27,878
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	10,734	9,024
Total changes during the fiscal year	10,734	9,024
Balance at the end of the fiscal year	27,878	36,903
Revaluation reserve for land		
Balance at the beginning of the fiscal year	38,438	41,262
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	2,824	(42)
Total changes during the fiscal year	2,824	(42)
Balance at the end of the fiscal year	41,262	41,219
Foreign currency translation adjustments		
Balance at the beginning of the fiscal year	(4,468)	(4,629)
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	(161)	279
Total changes during the fiscal year	(161)	279
Balance at the end of the fiscal year	(4,629)	(4,350)
Total		
Balance at the beginning of the fiscal year	98,764	124,837
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	26,073	78,972
Total changes during the fiscal year	26,073	78,972
Balance at the end of the fiscal year	124,837	203,809
Minority interests in consolidated subsidiaries		
Balance at the beginning of the fiscal year	106,119	105,203
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	(916)	15,509
Total changes during the fiscal year	(916)	15,509
Balance at the end of the fiscal year	105,203	120,712
Total net assets		
Balance at the beginning of the fiscal year	1,266,941	1,379,386
Changes during the fiscal year		
Dividends paid	(104,998)	(186,599)
Net income	191,744	212,959
Reversal of revaluation reserve for land	542	42
Net changes except for stockholders' equity during the fiscal year	25,156	94,481
Total changes during the fiscal year	112,445	120,884
Balance at the end of the fiscal year	¥ 1,379,386	¥ 1,500,270

Non-Consolidated Balance Sheet

(Millions of yen)

	March 31, 2012	March 31, 2013
Assets		
Cash and due from banks	¥ 2,177,774	¥ 1,993,867
Cash	322,219	336,898
Due from banks	1,855,554	1,656,969
Call loans	70,045	60,000
Monetary claims bought	79,103	62,806
Trading assets	658,269	756,460
Trading securities	12,419	12,400
Derivatives of trading securities	12	10
Derivatives of securities related to trading transactions	135	—
Trading-related financial derivatives	289,223	365,838
Other trading assets	356,476	378,210
Securities	6,218,603	5,785,124
Japanese government bonds	5,152,123	4,348,874
Local government bonds	32,223	53,489
Corporate bonds	427,552	654,320
Stocks	420,928	489,555
Other securities	185,777	238,883
Loans and bills discounted	17,061,490	17,440,713
Bill discounted	126,302	109,314
Loans on notes	551,049	490,409
Loans on deeds	13,935,332	14,424,615
Overdrafts	2,448,806	2,416,373
Foreign exchange assets	63,536	55,586
Due from foreign banks	31,196	20,429
Foreign bills of exchange bought	10,449	11,911
Foreign bills of exchange receivable	21,889	23,244
Other assets	1,087,524	811,422
Unsettled exchange receivable	33	22
Prepaid expenses	19,233	18,398
Accrued income	42,233	42,343
Initial margins for future transactions	1,192	3,408
Variation margins for future transactions	—	66
Financial derivatives, principally including option premiums and contracts under hedge accounting	360,219	428,835
Cash collateral paid for financial instruments	141,842	71,426
Other receivable on sales of securities	191,936	66,214
Other	330,832	180,706
Tangible fixed assets	215,277	215,207
Buildings	71,603	71,055
Land	135,260	135,277
Leased assets	804	2,247
Construction in progress	850	691
Other tangible fixed assets	6,758	5,934
Intangible fixed assets	47,170	39,317
Software	9,424	7,937
Leased assets	35,534	29,246
Other intangible fixed assets	2,210	2,133
Deferred tax assets	113,811	131,933
Customers' liabilities for acceptances and guarantees	343,093	310,796
Reserve for possible loan losses	(224,573)	(158,540)
Total Assets	¥ 27,911,127	¥ 27,504,695

Non-Consolidated Balance Sheet (Continued)

(Millions of yen)

	March 31, 2012	March 31, 2013
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 20,828,267	¥ 21,282,538
Current deposits	2,411,905	2,430,738
Ordinary deposits	10,341,991	10,984,289
Savings deposits	169,074	162,639
Notice deposits	92,647	85,919
Time deposits	7,284,763	7,000,126
Other deposits	527,884	618,826
Negotiable certificates of deposit	1,396,860	1,579,190
Call money	353,083	202,188
Payables under repurchase agreements	11,998	38,992
Payables under securities lending transactions	254,943	—
Trading liabilities	273,900	347,375
Derivatives of securities related to trading transactions	—	2
Trading-related financial derivatives	273,900	347,372
Borrowed money	1,393,232	512,125
Borrowed money	1,393,232	512,125
Foreign exchange liabilities	5,657	5,271
Due to foreign banks	4,496	4,208
Foreign bills of exchange sold	424	595
Foreign bills of exchange payables	736	467
Bonds	705,183	615,603
Due to trust account	354,818	448,793
Other liabilities	685,944	761,152
Unsettled exchange payables	29	98
Accrued income taxes	2,120	6,190
Accrued expenses	37,292	33,522
Unearned income	5,728	5,465
Variation margins for future transactions	182	—
Financial derivatives, principally including option premiums and contracts under hedge accounting	323,715	378,410
Cash collateral received for financial instruments	13,442	79,698
Lease obligation	36,477	31,979
Asset retirement obligations	704	736
Other payable on purchases of securities	218,987	136,872
Other	47,264	88,178
Reserve for employees' bonuses	8,374	10,767
Other reserves	29,189	25,784
Deferred tax liabilities for land revaluation	23,713	23,690
Acceptances and guarantees	343,093	310,796
Total Liabilities	26,668,260	26,164,269
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	455,915	474,934
Other retained earnings	455,915	474,934
Retained earnings carried forward	455,915	474,934
Total stockholders' equity	1,113,022	1,132,042
Net unrealized gains on available-for-sale securities	60,321	130,036
Net deferred gains on hedges	28,259	37,127
Revaluation reserve for land	41,262	41,219
Total valuation and translation differences	129,844	208,383
Total Net Assets	1,242,866	1,340,426
Total Liabilities and Net Assets	¥ 27,911,127	¥ 27,504,695

Non-Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Ordinary income	¥ 573,407	¥ 561,983
Interest income	324,573	306,372
Interest on loans and bills discounted	274,767	260,090
Interest and dividends on securities	34,596	32,185
Interest on call loans	293	94
Interest on receivables under securities borrowing transactions	2	2
Interest on due from banks	2,383	1,248
Interest on interest rate-swaps	10,195	10,188
Other interest income	2,334	2,563
Trust fees	23,497	21,657
Fees and commissions	105,116	111,290
Exchange fees received	24,272	24,093
Other fees and commissions	80,843	87,196
Trading income	12,183	2,922
Income from trading securities	841	1,312
Income from securities related to trading transactions	25	—
Income from trading-related financial derivatives	10,848	1,084
Other trading income	467	526
Other operating income	44,789	45,919
Gains on foreign exchange transactions	2,596	15,253
Gains on sale of Japanese government bonds and other	27,832	30,665
Other	14,359	0
Other ordinary income	63,247	73,820
Reversal of reserve for possible loan losses	14,891	43,899
Recoveries of written-off loans	26,337	10,075
Gains on sales of stocks and other securities	9,530	9,451
Other	12,487	10,393
Ordinary expenses	394,166	374,210
Interest expenses	43,229	38,522
Interest on deposits	18,509	14,678
Interest on negotiable certificates of deposit	1,831	1,555
Interest on call money	198	605
Interest on payables under repurchase agreement	37	38
Interest on payables under securities lending transactions	109	81
Interest on borrowed money	1,936	1,286
Interest on bonds	18,648	18,768
Other interest expenses	1,959	1,508
Fees and commissions	50,159	50,613
Commissions paid on exchange transactions	6,043	6,177
Other	44,115	44,436
Trading expenses	—	1,357
Losses on securities related to trading transactions	—	1,357
Other operating expenses	13,591	9,765
Losses on sale of Japanese government bonds and other	4,868	2,811
Losses on redemption of Japanese government bonds and other	188	1,511
Impairment losses on Japanese government bonds and other	118	469
Expenses for financial derivatives	7,934	4,972
Other	480	—
General and administrative expenses	223,169	225,558
Other ordinary expenses	64,017	48,392
Write-off of loans	33,679	23,371
Losses on sales of stocks and other securities	7,382	3,602
Losses on devaluation of stocks and other securities	961	13,268
Other	21,993	8,150
Ordinary profits	¥ 179,240	¥ 187,772

Non-Consolidated Statement of Income (Continued)

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Extraordinary gains	¥ 2,069	930
Gains on disposal of fixed assets	2,069	930
Extraordinary losses	2,895	1,381
Losses on disposal of fixed assets	869	791
Impairment losses on fixed assets	2,026	590
Net income before income taxes	178,415	187,321
Income taxes－current	(5,846)	25,780
Income taxes – deferred	(2,684)	(44,035)
Total income taxes	(8,531)	(18,254)
Net income	¥ 186,946	¥ 205,576

Non-Consolidated Statement of Changes in Net Assets

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the fiscal year	¥ 279,928	¥ 279,928
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	279,928	279,928
Capital surplus		
Capital reserve		
Balance at the beginning of the fiscal year	279,928	279,928
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	279,928	279,928
Other capital surplus		
Balance at the beginning of the fiscal year	97,250	97,250
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	97,250	97,250
Total capital surplus		
Balance at the beginning of the fiscal year	377,178	377,178
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	377,178	377,178
Retained earnings		
Other retained earnings		
Retained earnings carried forward		
Balance at the beginning of the fiscal year	373,425	455,915
Changes during the fiscal year		
Dividends paid	(104,998)	(186,599)
Net income	186,946	205,576
Reversal of revaluation reserve for land	542	42
Total changes during the fiscal year	82,490	19,019
Balance at the end of the fiscal year	455,915	474,934
Total stockholders' equity		
Balance at the beginning of the fiscal year	1,030,532	1,113,022
Changes during the fiscal year		
Dividends paid	(104,998)	(186,599)
Net income	186,946	205,576
Reversal of revaluation reserve for land	542	42
Total changes during the fiscal year	82,490	19,019
Balance at the end of the fiscal year	¥ 1,113,022	¥ 1,132,042

Non-Consolidated Statement of Changes in Net Assets (Continued)

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Valuation and translation differences		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the fiscal year	¥ 47,619	¥ 60,321
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	12,702	69,714
Total changes during the fiscal year	12,702	69,714
Balance at the end of the fiscal year	60,321	130,036
Net deferred gains on hedges		
Balance at the beginning of the fiscal year	17,483	28,259
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	10,775	8,867
Total changes during the fiscal year	10,775	8,867
Balance at the end of the fiscal year	28,259	37,127
Revaluation reserve for land		
Balance at the beginning of the fiscal year	38,438	41,262
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	2,824	(42)
Total changes during the fiscal year	2,824	(42)
Balance at the end of the fiscal year	41,262	41,219
Total valuation and translation differences		
Balance at the beginning of the fiscal year	103,541	129,844
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	26,302	78,539
Total changes during the fiscal year	26,302	78,539
Balance at the end of the fiscal year	129,844	208,383
Total net assets		
Balance at the beginning of the fiscal year	1,134,074	1,242,866
Changes during the fiscal year		
Dividends paid	(104,998)	(186,599)
Net income	186,946	205,576
Reversal of revaluation reserve for land	542	42
Net changes except for stockholders' equity during the fiscal year	26,302	78,539
Total changes during the fiscal year	108,792	97,559
Balance at the end of the fiscal year	¥ 1,242,866	¥ 1,340,426

Saitama Resona Bank, Ltd.

Summary of Financial Results for the Fiscal Year 2012

(April 1, 2012 - March 31, 2013/ Unaudited)

<under Japanese GAAP>

Non-Consolidated Balance Sheet

(Millions of yen)

	March 31, 2012	March 31, 2013
Assets		
Cash and due from banks	¥ 402,666	¥ 1,293,178
Cash	80,470	78,021
Due from banks	322,195	1,215,157
Call loans	173,054	128,550
Monetary claims bought	32,345	23,106
Trading securities	40,793	32,578
Trading Japanese government bonds	4,970	4,157
Trading local government bonds	6,324	7,422
Other Trading securities	29,497	20,998
Securities	4,165,970	3,579,705
Japanese government bonds	3,495,101	2,818,201
Local government bonds	484,283	531,390
Corporate bonds	61,306	78,176
Stocks	104,478	127,724
Other securities	20,799	24,212
Loans and bills discounted	6,468,096	6,631,075
Bill discounted	27,925	23,163
Loans on notes	227,397	207,845
Loans on deeds	5,832,745	6,021,862
Overdrafts	380,027	378,203
Foreign exchange assets	5,972	6,963
Due from foreign banks	5,712	6,612
Foreign bills of exchange bought	77	263
Foreign bills of exchange receivable	182	87
Other assets	50,005	52,304
Unsettled exchange receivable	0	0
Prepaid expenses	3,528	3,531
Accrued income	11,752	12,062
Initial margins for future transactions	233	265
Variation margins for future transactions	0	23
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,111	5,816
Other	28,377	30,604
Tangible fixed assets	57,426	57,812
Buildings	23,098	23,224
Land	30,886	31,045
Construction in progress	130	440
Other tangible fixed assets	3,310	3,101
Intangible fixed assets	2,837	2,763
Software	159	84
Other intangible fixed assets	2,677	2,679
Deferred tax assets	22,301	13,884
Customers' liabilities for acceptances and guarantees	15,028	13,735
Reserve for possible loan losses	(48,143)	(43,730)
Total Assets	¥ 11,388,353	¥ 11,791,928

Non-Consolidated Balance Sheet (Continued)

(Millions of yen)

	March 31, 2012	March 31, 2013
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 10,552,145	¥ 10,911,648
Current deposits	262,852	254,745
Ordinary deposits	6,275,292	6,640,159
Savings deposits	182,344	179,587
Notice deposits	12,901	17,102
Time deposits	3,710,246	3,700,669
Other deposits	108,507	119,382
Negotiable certificates of deposit	90,400	110,410
Call money	60,045	60,000
Borrowed money	123,190	148,660
Borrowed money	123,190	148,660
Foreign exchange liabilities	189	121
Foreign bills of exchange sold	141	74
Foreign bills of exchange payables	47	46
Bonds	125,500	95,500
Other liabilities	68,612	70,796
Unsettled exchange payables	35	32
Accrued income taxes	4,820	2,190
Accrued expenses	14,036	9,397
Unearned income	1,234	1,081
Variation margins for future transactions	41	—
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,531	6,384
Asset retirement obligations	56	49
Other	41,857	51,661
Reserve for employees' bonuses	2,612	3,358
Reserve for employees' retirement benefits	5,110	5,575
Other reserves	7,127	8,153
Acceptances and guarantees	15,028	13,735
Total Liabilities	11,049,961	11,427,958
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	139,042	146,001
Legal reserve	20,012	20,012
Other retained earnings	119,029	125,988
Retained earnings carried forward	119,029	125,988
Total stockholders' equity	309,042	316,001
Net unrealized gains on available-for-sale securities	30,104	48,553
Net deferred losses on hedges	(754)	(584)
Total valuation and translation differences	29,350	47,968
Total Net Assets	338,392	363,969
Total Liabilities and Net Assets	¥ 11,388,353	11,791,928

Non-Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Ordinary income	¥ 183,227	¥ 177,864
Interest income	138,979	132,027
Interest on loans and bills discounted	117,564	111,080
Interest and dividends on securities	20,434	19,304
Interest on call loans	287	254
Interest on receivables under securities borrowing transactions	—	25
Interest on due from banks	82	510
Other interest income	611	851
Fees and commissions	32,495	35,255
Exchange fees received	7,987	7,986
Other fees and commissions	24,507	27,268
Other operating income	4,942	4,462
Gains on foreign exchange transactions	781	690
Gains on trading securities transactions	2	—
Gains on sale of Japanese government bonds and other	4,158	3,772
Other	0	0
Other ordinary income	6,809	6,119
Reversal of reserve for possible loan losses	—	1,810
Recoveries of written-off loans	2,857	974
Gains on sales of stocks and other securities	1,196	341
Other	2,755	2,992
Ordinary expenses	121,536	115,240
Interest expenses	10,971	8,997
Interest on deposits	6,798	5,120
Interest on negotiable certificates of deposit	111	82
Interest on call money	52	49
Interest on payables under securities lending transactions	57	98
Interest on borrowed money	1,852	1,704
Interest on bonds	1,675	1,483
Interest on interest rate swaps	424	455
Other interest expenses	0	2
Fees and commissions	19,716	19,133
Commissions paid on exchange transactions	1,748	1,773
Other	17,967	17,359
Other operating expenses	2,214	1,787
Losses on trading securities transactions	—	42
Losses on sale of Japanese government bonds and other	668	1,019
Losses on redemption of Japanese government bonds and other	134	—
Impairment losses on Japanese government bonds and other	57	—
Expenses for financial derivatives	1,354	724
General and administrative expenses	77,364	76,949
Other ordinary expenses	11,270	8,372
Provision to reserve for possible loan losses	1,551	—
Write-off of loans	4,936	3,963
Losses on sales of stocks and other securities	136	112
Losses on devaluation of stocks and other securities	149	13
Other	4,496	4,284
Ordinary profits	61,690	62,624
Extraordinary losses	352	183
Losses on disposal of fixed assets	99	147
Impairment losses on fixed assets	253	35
Net income before income taxes	61,337	62,441
Income taxes－current	26,198	18,862
Income taxes – deferred	(860)	900
Total income taxes	25,338	19,762
Net income	¥ 35,999	¥ 42,678

Non-Consolidated Statement of Changes in Net Assets

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the fiscal year	¥ 70,000	¥ 70,000
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	70,000	70,000
Capital surplus		
Capital reserve		
Balance at the beginning of the fiscal year	100,000	100,000
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	100,000	100,000
Total capital surplus		
Balance at the beginning of the fiscal year	100,000	100,000
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	100,000	100,000
Retained earnings		
Legal reserve		
Balance at the beginning of the fiscal year	20,012	20,012
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	20,012	20,012
Other retained earnings		
Retained earnings carried forward		
Balance at the beginning of the fiscal year	117,230	119,029
Changes during the fiscal year		
Dividends paid	(34,200)	(35,720)
Net income	35,999	42,678
Total changes during the fiscal year	1,799	6,958
Balance at the end of the fiscal year	119,029	125,988
Total Retained earnings		
Balance at the beginning of the fiscal year	137,243	139,042
Changes during the fiscal year		
Dividends paid	(34,200)	(35,720)
Net income	35,999	42,678
Total changes during the fiscal year	1,799	6,958
Balance at the end of the fiscal year	139,042	146,001
Total stockholders' equity		
Balance at the beginning of the fiscal year	307,243	309,042
Changes during the fiscal year		
Dividends paid	(34,200)	(35,720)
Net income	35,999	42,678
Total changes during the fiscal year	1,799	6,958
Balance at the end of the fiscal year	¥ 309,042	316,001

Non-Consolidated Statement of Changes in Net Assets (Continued)

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Valuation and translation differences		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the fiscal year	18,109	30,104
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	11,995	18,448
Total changes during the fiscal year	11,995	18,448
Balance at the end of the fiscal year	30,104	48,553
Net deferred losses on hedges		
Balance at the beginning of the fiscal year	(791)	(754)
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	37	169
Total changes during the fiscal year	37	169
Balance at the end of the fiscal year	(754)	(584)
Total valuation and translation differences		
Balance at the beginning of the fiscal year	17,317	29,350
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	12,032	18,618
Total changes during the fiscal year	12,032	18,618
Balance at the end of the fiscal year	29,350	47,968
Total net assets		
Balance at the beginning of the fiscal year	324,560	338,392
Changes during the fiscal year		
Dividends paid	(34,200)	(35,720)
Net income	35,999	42,678
Net changes except for stockholders' equity during the fiscal year	12,032	18,618
Total changes during the fiscal year	13,831	25,577
Balance at the end of the fiscal year	¥ 338,392	¥ 363,969

The Kinki Osaka Bank, Ltd.

Summary of Financial Results for the Fiscal Year 2012
(April 1, 2012 - March 31, 2013/ Unaudited)
<under Japanese GAAP>

Consolidated Balance Sheet

(Millions of yen)

	March 31, 2012	March 31, 2013
Assets		
Cash and due from banks	¥ 128,011	¥ 90,097
Call loans and bills bought	—	1,000
Monetary claims bought	56,854	42,206
Trading securities	—	7
Securities	954,524	820,510
Loans and bills discounted	2,461,010	2,558,706
Foreign exchange assets	3,769	3,744
Other assets	29,392	10,549
Tangible fixed assets	31,733	31,626
Buildings	7,634	8,109
Land	22,522	21,957
Leased assets	624	675
Construction in progress	165	—
Other tangible fixed assets	786	884
Intangible fixed assets	672	467
Software	387	184
Other intangible fixed assets	284	283
Deferred tax assets	6,780	3,251
Customers' liabilities for acceptances and guarantees	15,336	13,208
Reserve for possible loan losses	(31,183)	(33,791)
Total Assets	3,656,902	3,541,584
Liabilities and Net Assets		
Liabilities		
Deposits	3,215,976	3,229,386
Negotiable certificates of deposit	111,300	71,600
Payables under securities lending transactions	90,120	—
Borrowed money	62,600	66,110
Foreign exchange liabilities	51	114
Other liabilities	23,758	28,111
Reserve for employees' bonuses	1,742	2,484
Reserve for employees' retirement benefits	5,953	5,871
Other reserves	3,309	3,340
Acceptances and guarantees	15,336	13,208
Total Liabilities	3,530,148	3,420,227
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Retained earnings	30,689	19,214
Total stockholders' equity	125,100	113,625
Net unrealized gains on available-for-sale securities	1,653	7,732
Total accumulated other comprehensive income	1,653	7,732
Total Net Assets	126,754	121,357
Total Liabilities and Net Assets	¥ 3,656,902	¥ 3,541,584

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Ordinary income	¥ 68,594	¥ 67,626
Interest income	49,761	46,520
Interest on loans and bills discounted	44,321	41,466
Interest and dividends on securities	4,785	4,573
Interest on call loans and bills bought	66	61
Interest on due from banks	43	65
Other interest income	544	353
Fees and commissions	14,069	15,605
Other operating income	1,781	2,383
Other ordinary income	2,982	3,117
Recoveries of written-off loans	1,590	1,300
Other	1,391	1,816
Ordinary expenses	64,038	62,781
Interest expenses	4,897	4,371
Interest on deposits	3,499	3,026
Interest on negotiable certificates of deposit	89	122
Interest on call money and bills sold	0	0
Interest on payables under securities lending transactions	1	10
Interest on borrowed money	1,291	1,190
Other interest expenses	16	21
Fees and commissions	5,089	4,872
Other operating expenses	313	14
General and administrative expenses	42,551	41,723
Other ordinary expenses	11,185	11,798
Provision to reserve for possible loan losses	3,177	5,338
Other	8,008	6,460
Ordinary profits	4,556	4,845
Extraordinary gains	—	201
Gains on disposal of fixed assets	—	201
Extraordinary losses	244	345
Losses on disposal of fixed assets	54	291
Impairment losses on fixed assets	189	54
Net income before income taxes and minority interests	4,312	4,701
Income taxes – current	(17,686)	359
Income taxes – deferred	4,788	182
Total income taxes	(12,898)	542
Net income before minority interests	17,210	4,159
Minority interests in net income	—	—
Net income	¥ 17,210	¥ 4,159

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Net income before minority interests	¥ 17,210	¥ 4,159
Other comprehensive income	5,685	6,078
Net unrealized gains on available-for-sale securities	5,685	6,078
Total comprehensive income	¥ 22,896	¥ 10,238
Comprehensive income attributable to:		
Owners of the parent	¥ 22,896	¥ 10,238

Consolidated Statement of Changes in Net Assets

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	38,971	38,971
Capital surplus		
Balance at the beginning of the fiscal year	55,439	55,439
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	55,439	55,439
Retained earnings		
Balance at the beginning of the fiscal year	23,726	30,689
Changes during the fiscal year		
Dividends paid	(10,246)	(15,635)
Net income	17,210	4,159
Total changes during the fiscal year	6,963	(11,475)
Balance at the end of the fiscal year	30,689	19,214
Total stockholders' equity		
Balance at the beginning of the fiscal year	118,136	125,100
Changes during the fiscal year		
Dividends paid	(10,246)	(15,635)
Net income	17,210	4,159
Total changes during the fiscal year	6,963	(11,475)
Balance at the end of the fiscal year	125,100	113,625
Accumulated other comprehensive income		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the fiscal year	(4,032)	1,653
Changes during the fiscal year		
Net changes except for stockholders' equity during	5,685	6,078
Total changes during the fiscal year	5,685	6,078
Balance at the end of the fiscal year	1,653	7,732
Total net assets		
Balance at the beginning of the fiscal year	114,104	126,754
Changes during the fiscal year		
Dividends paid	(10,246)	(15,635)
Net income	17,210	4,159
Net changes except for stockholders' equity during the	5,685	6,078
Total changes during the fiscal year	12,649	(5,396)
Balance at the end of the fiscal year	¥ 126,754	¥ 121,357

Non-Consolidated Balance Sheet

(Millions of yen)

	March 31, 2012	March 31, 2013
Assets		
Cash and due from banks	¥ 127,993	¥ 90,075
Cash	31,841	32,583
Due from banks	96,151	57,492
Call loans	—	1,000
Monetary claims bought	56,854	42,206
Trading securities	—	7
Trading Japanese government bonds	—	7
Securities	956,741	822,727
Japanese government bonds	442,963	333,031
Local government bonds	31,949	32,436
Corporate bonds	396,751	365,549
Stocks	11,442	12,739
Other securities	73,633	78,970
Loans and bills discounted	2,458,941	2,556,928
Bill discounted	41,347	34,042
Loans on notes	103,761	91,899
Loans on deeds	2,126,648	2,252,464
Overdrafts	187,184	178,522
Foreign exchange assets	3,769	3,744
Due from foreign banks	1,576	1,768
Foreign bills of exchange bought	742	506
Foreign bills of exchange receivable	1,449	1,469
Other assets	29,237	10,368
Prepaid expenses	305	327
Accrued income	3,157	2,956
Financial derivatives, principally including option premiums and contracts under hedge accounting	179	331
Other	25,593	6,753
Tangible fixed assets	31,714	31,611
Buildings	7,626	8,101
Land	22,522	21,957
Leased assets	624	675
Construction in progress	165	—
Other tangible fixed assets	775	876
Intangible fixed assets	609	423
Software	329	145
Other intangible fixed assets	279	278
Deferred tax assets	6,123	2,584
Customers' liabilities for acceptances and guarantees	13,450	11,699
Reserve for possible loan losses	(26,152)	(28,148)
Total Assets	¥ 3,659,282	¥ 3,545,229

Non-Consolidated Balance Sheet (Continued)

(Millions of yen)

	March 31, 2012	March 31, 2013
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,236,120	¥ 3,250,253
Current deposits	201,955	187,516
Ordinary deposits	1,392,182	1,466,770
Savings deposits	23,237	22,671
Notice deposits	4,967	5,246
Time deposits	1,579,663	1,538,910
Other deposits	34,114	29,138
Negotiable certificates of deposit	111,300	71,600
Payables under securities lending transactions	90,120	#VALUE!
Borrowed money	62,600	66,110
Borrowed money	62,600	66,110
Foreign exchange liabilities	51	114
Foreign bills of exchange sold	44	80
Foreign bills of exchange payables	7	33
Other liabilities	14,027	19,006
Unsettled exchange payables	0	0
Accrued income taxes	233	202
Accrued expenses	3,915	3,548
Unearned income	766	728
Financial derivatives, principally including option premiums and contracts under hedge accounting	180	476
Lease obligation	636	692
Asset retirement obligations	160	163
Other	8,133	13,194
Reserve for employees' bonuses	1,723	2,448
Reserve for employees' retirement benefits	5,930	5,847
Other reserves	3,309	3,340
Acceptances and guarantees	13,450	11,699
Total Liabilities	3,538,634	3,430,420
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Capital reserve	38,971	38,971
Other capital surplus	16,467	16,467
Retained earnings	24,584	12,666
Other retained earnings	24,584	12,666
Retained earnings carried forward	24,584	12,666
Total stockholders' equity	118,994	107,076
Net unrealized gains on available-for-sale securities	1,653	7,732
Total valuation and translation differences	1,653	7,732
Total Net Assets	120,648	114,809
Total Liabilities and Net Assets	¥ 3,659,282	¥ 3,545,229

Non-Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Ordinary income	¥ 67,404	¥ 66,417
Interest income	49,745	46,503
Interest on loans and bills discounted	44,305	41,450
Interest and dividends on securities	4,785	4,573
Interest on call loans	66	61
Interest on due from banks	43	65
Other interest income	544	353
Fees and commissions	12,894	14,402
Exchange fees received	3,028	2,967
Other fees and commissions	9,866	11,434
Other operating income	1,781	2,383
Gains on foreign exchange transactions	596	472
Gains on trading securities transactions	2	―
Gains on sale of Japanese government bonds and other	1,182	1,911
Other ordinary income	2,982	3,127
Recoveries of written-off loans	1,590	1,300
Gains on sales of stocks and other securities	239	140
Other	1,151	1,686
Ordinary expenses	64,218	62,278
Interest expenses	4,903	4,376
Interest on deposits	3,504	3,030
Interest on negotiable certificates of deposit	89	122
Interest on call money	0	0
Interest on payables under securities lending transactions	1	10
Interest on borrowed money	1,291	1,190
Other interest expenses	16	21
Fees and commissions	7,210	6,985
Commissions paid on exchange transactions	611	610
Other	6,599	6,375
Other operating expenses	313	14
Losses on trading securities transactions	―	0
Losses on sale of Japanese government bonds and other	241	7
Impairment losses on Japanese government bonds and other	72	6
General and administrative expenses	42,057	41,165
Other ordinary expenses	9,733	9,736
Provision to reserve for possible loan losses	2,061	3,605
Write-off of loans	4,488	3,029
Losses on sales of stocks and other securities	104	7
Losses on devaluation of stocks and other securities	0	728
Other	3,078	2,366
Ordinary profits	3,185	4,138
Extraordinary gains	―	201
Gains on disposal of fixed assets	―	201
Extraordinary losses	244	328
Losses on disposal of fixed assets	54	274
Impairment losses on fixed assets	189	54
Net income before income taxes	2,941	4,011
Net income taxes		
Income taxes－current	(18,496)	101
Income taxes – deferred	4,899	193
Total income taxes	(13,597)	294
Net income	¥ 16,539	¥ 3,717

Non-Consolidated Statement of Changes in Net Assets

(Millions of yen)

	For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	38,971	38,971
Capital surplus		
Capital reserve		
Balance at the beginning of the fiscal year	38,971	38,971
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	38,971	38,971
Other capital surplus		
Balance at the beginning of the fiscal year	16,467	16,467
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	16,467	16,467
Total capital surplus		
Balance at the beginning of the fiscal year	55,439	55,439
Changes during the fiscal year		
Total changes during the fiscal year	—	—
Balance at the end of the fiscal year	55,439	55,439
Retained earnings		
Other retained earnings		
Retained earnings carried forward		
Balance at the beginning of the fiscal year	18,291	24,584
Changes during the fiscal year		
Dividends paid	(10,246)	(15,635)
Net income	16,539	3,717
Total changes during the fiscal year	6,292	(11,918)
Balance at the end of the fiscal year	24,584	12,666
Total stockholders' equity		
Balance at the beginning of the fiscal year	112,702	118,994
Changes during the fiscal year		
Dividends paid	(10,246)	(15,635)
Net income	16,539	3,717
Total changes during the fiscal year	6,292	(11,918)
Balance at the end of the fiscal year	118,994	107,076
Valuation and translation differences		
Net unrealized gains/(losses) on available-for-sale securities		
Balance at the beginning of the fiscal year	(4,032)	1,653
Changes during the fiscal year		
Net changes except for stockholders' equity during the fiscal year	5,685	6,078
Total changes during the fiscal year	5,685	6,078
Balance at the end of the fiscal year	1,653	7,732
Total net assets		
Balance at the beginning of the fiscal year	108,669	120,648
Changes during the fiscal year		
Dividends paid	(10,246)	(15,635)
Net income	16,539	3,717
Net changes except for shareholders' equity during the fiscal year	5,685	6,078
Total changes during the fiscal year	11,978	(5,839)
Balance at the end of the fiscal year	¥ 120,648	¥ 114,809