July 31, 2013

Resona Holdings, Inc.

Financial Information for the First Quarter of FY2013

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 1st quarter (April 1, 2013 to June 30, 2013) of the fiscal year ending March 31, 2014.

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Note.1 Figures reported herein are unaudited.

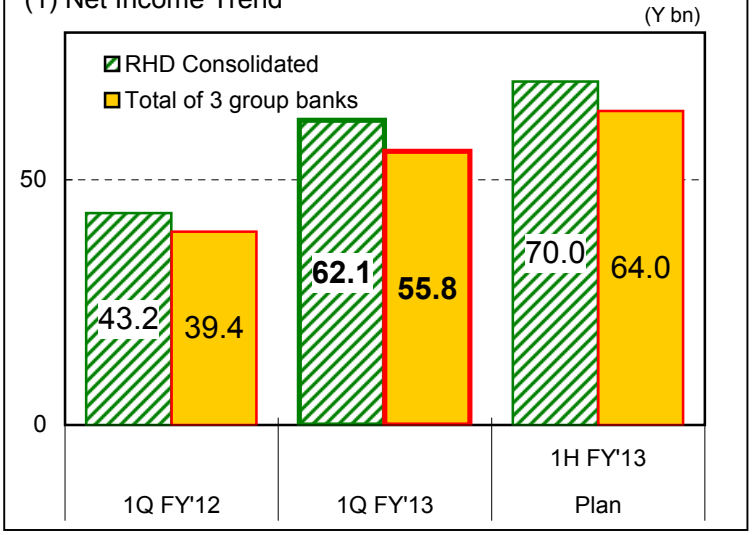
Note.2 Capital adequacy ratio calculated under the Basel 2 standards will be announced soon after the calculation is completed.

1. Financial Highlights

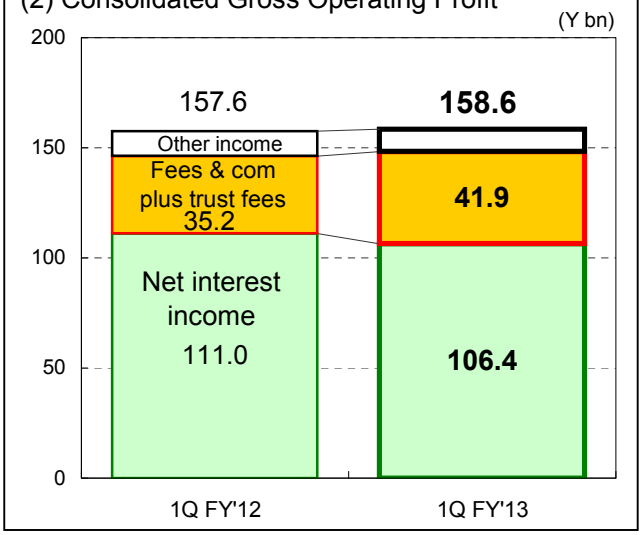
・Resona Holdings on a consolidated basis posted a net income of Y62.1 bn for the 1Q of FY2013 (an increase of Y18.8 bn YoY). The three subsidiary banks on a non-consolidated combined basis registered a net income of Y55.8 bn (an increase of Y16.4 bn YoY).
・Actual net operating profit of the three subsidiary banks on a non-consolidated basis increased by Y1.5 bn YoY. Although income from investment trust sales has been steadily, net interest income from loans and deposits decreased.
・Income before income taxes of subsidiary banks on a non-consolidated combined basis increased by Y15.6 bn YoY due to the improvement in net losses on stocks and continuation of net reversal in credit expenses.
・ With the acquisition of own shares on July 19, 2013, repayment of Y99.2 bn (based on the injected amount) which is a part of the public funds pursuant to the Deposit Insurance Act has been implemented, and the outstanding total

Operating Results

(1) Net Income Trend



(2) Consolidated Gross Operating Profit



(3) Trend of Quarterly Results[*1] (Total of 3 group banks)

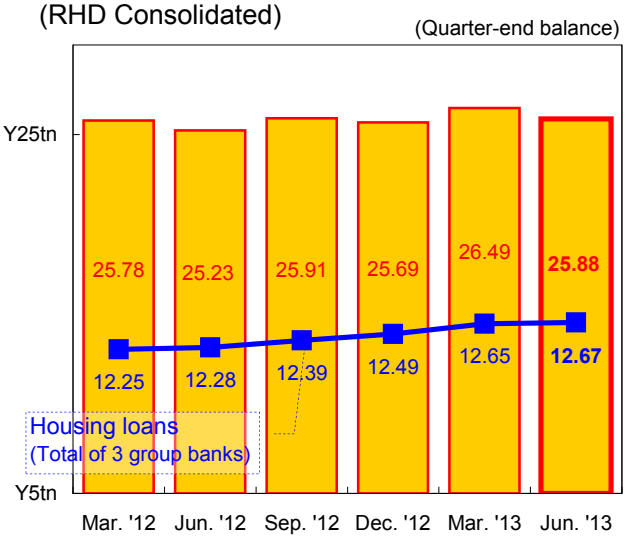
*1. 2Q=1H(6Ms)-1Q(3Ms), 3Q=3Q(9Ms)-1H(6Ms), 4Q=Full year(12Ms)-3Q(9Ms)

(Y bn)	FY2012 1Q	FY2012 2Q	FY2012 3Q	FY2012 4Q	FY2013 1Q	FY2013 YoY change	FY2013 1H Plan
Gross operating profit	**143.5**	**146.5**	**139.1**	**152.4**	**145.3**	**+1.7**	282.0
Net interest income	108.4	109.9	106.9	107.6	104.1	(4.2)	-
Income from loans & deposits[*2]	97.8	96.9	96.8	93.7	92.2	(5.6)	-
Fees & com. plus trust fees	24.0	25.5	22.0	34.2	31.0	+7.0	-
Other[*3]	11.0	11.0	10.1	10.4	10.0	(1.0)	-
Operating expenses	**(82.7)**	**(83.5)**	**(81.8)**	**(87.3)**	**(83.0)**	**(0.2)**	(167.0)
Actual net operating profit[*4]	**60.7**	**62.9**	**57.2**	**65.0**	**62.2**	**+1.5**	115.0
Other gains/(losses)	(0.0)	(2.5)	13.2	(2.9)	14.1	+14.1	-
Net gains/(losses) on stocks	**(12.3)**	**(5.5)**	**2.7**	**7.2**	**6.8**	**+19.1**	-
Total credit expenses	**13.2**	**(1.9)**	**11.4**	**(1.3)**	**7.2**	**(6.0)**	(21.0)
Income before income taxes	**60.7**	**60.4**	**70.5**	**62.0**	**76.4**	**+15.6**	97.0
Income taxes	(21.3)	60.8	(23.6)	(17.7)	(20.5)	+0.7	-
Net income	**39.4**	**121.2**	**46.9**	**44.3**	**55.8**	**+16.4**	64.0

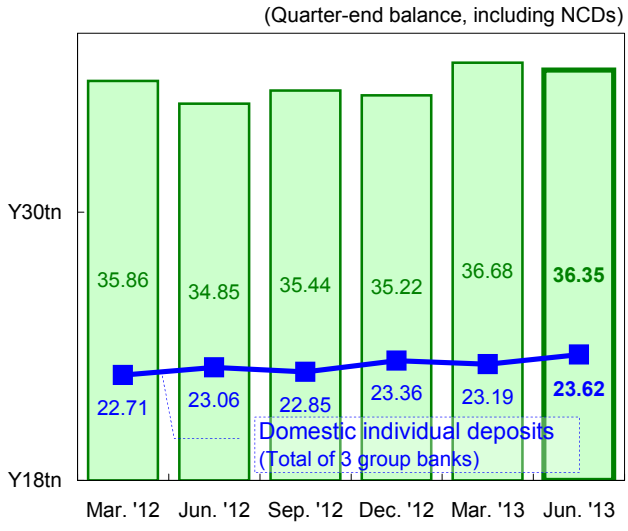
*2. Domestic banking account, deposits include NCDs. *3. Trading income and other operating income.
*4. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account.

Financial Position

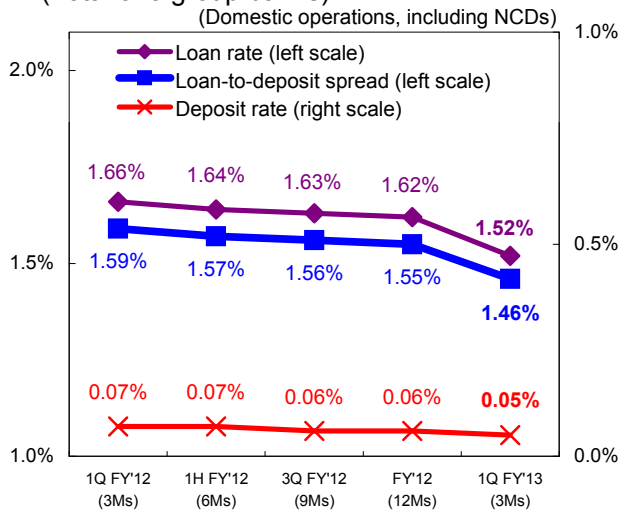
(4) Trend of Loans and Bills Discounted (RHD Consolidated)



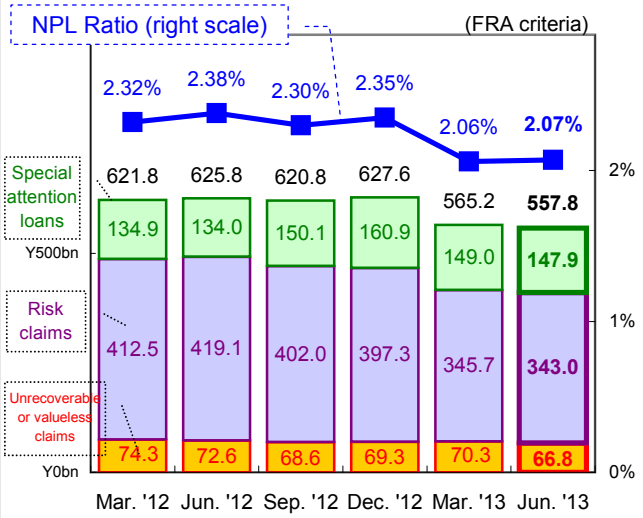
(5) Trend of Deposits (RHD Consolidated)



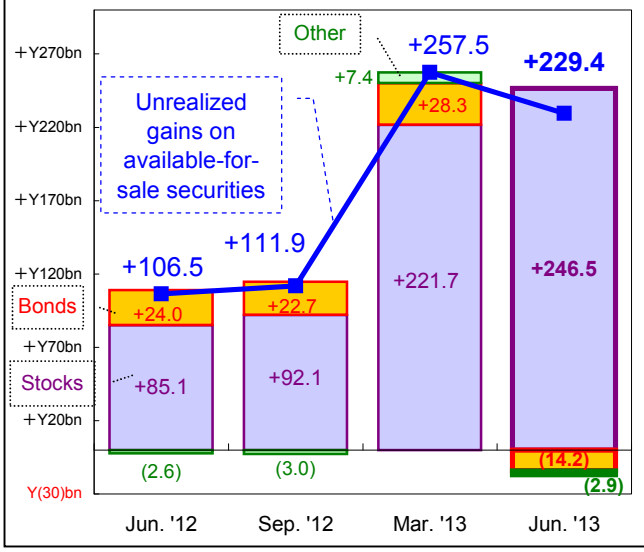
(6) Trend of Loan-to-deposit Spread (Total of 3 group banks)



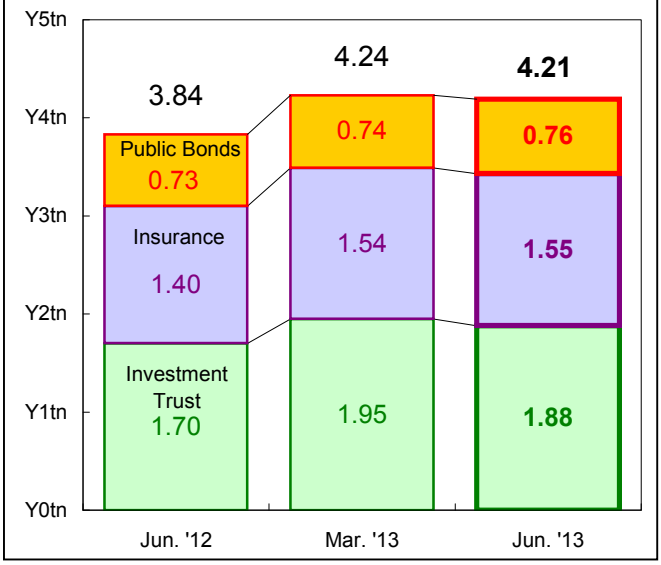
(7) Classified Claims (NPL) (Total of 3 group banks)



(8) Trend of Unrealized Gains/(Losses) on Securities (Total of 3 group banks)



(9) Balance of investment products sold to individuals (Total of 3 group banks)



2. Operating Results

(1)Resona Holdings (Consolidated)

(i) Statements of Income

(Billions of yen)

		1Q FY 2013	Change	1Q FY 2012
Ordinary income	1	211.0	1.2	209.8
Consolidated gross operating profit	2	158.6	0.9	157.6
Interest income	3	106.4	(4.5)	111.0
Trust fees（after disposal of problem loans in the trust account）	4	5.6	0.2	5.4
<Disposal of problem loans in the trust account>	5	(0.0)	(0.0)	(0.0)
Fees and commissions	6	36.2	6.4	29.8
Trading income	7	(4.3)	(8.9)	4.6
Other operating income	8	14.5	7.9	6.6
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(86.8)	0.7	(87.5)
Other gains/(losses), net	11	14.2	15.4	(1.1)
Net gains/(losses) on stocks	12	6.8	19.0	(12.1)
Disposal of problem loans	13	(3.2)	3.2	(6.5)
Reversal of credit expenses	14	12.0	(5.8)	17.8
Equity in earnings of investments in affiliates	15	0.0	(0.0)	0.0
Ordinary profits	16	86.0	17.1	68.9
Extraordinary gains	17	3.0	2.5	0.5
Extraordinary losses	18	(0.4)	0.1	(0.5)
Income before income taxes and minority interests	19	88.7	19.7	68.9
Income taxes - current	20	(23.6)	(10.0)	(13.6)
Income taxes - deferred	21	0.6	11.6	(11.0)
Minority interests in net income	22	(3.5)	(2.4)	(1.0)
Net income	23	62.1	18.8	43.2

Credit expense (5, 9, 13, 14)	24	8.7	(2.5)	11.3
Disposal of problem loans in the trust account	25	(0.0)	(0.0)	(0.0)
Provision to general reserve for possible loan losses	26	11.6	(13.8)	25.4
Write-off of loans	27	(2.9)	3.1	(6.1)
Provision to specific reserve for possible loan losses	28	(4.0)	6.8	(10.8)
Provision to special reserve for certain overseas loans	29	(0.0)	(0.0)	0.0
Other disposal of problem loans	30	(0.2)	0.0	(0.3)
Gains on recoveries of written-off loans	31	4.3	1.1	3.1

(ii) ROE

(%)

	1Q FY 2013	Change	1Q FY 2012
Net income ROE	12.12	2.04	10.07

(Note)

$$\text{ROE} = \frac{\text{Net income(1Q)} \times 365/91}{\text{(Net assets at the beginning of the fiscal period + Net assets at the fiscal period-end) / 2}}$$

(Consolidated ROE): Excluding minority interests

(2)Total of three banks, Non-consolidated figures of each bank

(i) Statements of Income

(Billions of yen)

		Total of three banks [Non-consolidated]			Resona Bank		
		1Q FY 2013	Change	1Q FY 2012	1Q FY 2013	Change	1Q FY 2012
Gross operating profit	1	145.3	1.7	143.5	94.3	(0.7)	95.0
Interest income	2	104.1	(4.2)	108.4	65.1	(1.8)	66.9
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	92.2	(5.6)	97.8	57.6	(3.4)	61.1
Trust fees (after disposal of problem loans in trust account)	4	5.6	0.2	5.4	5.6	0.2	5.4
<Disposal of problem loans in the trust account>	5	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Fees and commissions	6	25.4	6.8	18.5	17.1	4.4	12.6
Trading income	7	(4.0)	(8.6)	4.6	(4.0)	(8.6)	4.6
Other operating income	8	14.0	7.6	6.4	10.5	5.0	5.4
Expenses (excluding non-recurring items)	9	(83.0)	(0.2)	(82.7)	(54.4)	(0.3)	(54.0)
Personnel expenses	10	(32.1)	0.3	(32.5)	(20.7)	0.2	(20.9)
Non-personnel expenses	11	(46.6)	(0.2)	(46.3)	(31.0)	(0.3)	(30.6)
Taxes	12	(4.2)	(0.3)	(3.9)	(2.6)	(0.2)	(2.4)
Provision to general reserve for possible loan losses	13	1.8	0.7	1.0	-	-	-
Actual net operating profit	14	62.2	1.5	60.7	39.9	(1.1)	41.0
Core net operating profit	15	57.0	8.8	48.2	37.5	7.8	29.7
Net operating profit	16	64.1	2.2	61.8	39.8	(1.1)	41.0
Net gains/(losses) on bonds	17	5.2	(7.3)	12.5	2.3	(8.9)	11.2
Other gains/(losses), net	18	12.7	13.8	(1.1)	12.7	13.0	(0.3)
Net gains/(losses) on stocks	19	6.8	19.1	(12.3)	6.2	18.0	(11.7)
Gains on sale	20	7.1	6.2	0.9	6.5	5.7	0.7
Losses on sale	21	(0.0)	3.1	(3.1)	(0.0)	3.0	(3.0)
Losses on devaluation	22	(0.2)	9.8	(10.1)	(0.2)	9.2	(9.4)
Disposal of problem loans	23	(5.5)	2.1	(7.6)	(2.6)	2.0	(4.6)
Reversal of credit expenses	24	10.9	(8.8)	19.8	8.0	(8.0)	16.0
Other	25	0.4	1.4	(1.0)	1.1	1.1	0.0
Ordinary profits	26	76.8	16.1	60.7	52.6	11.9	40.6
Extraordinary gains/(losses), net	27	(0.4)	(0.4)	0.0	(0.3)	(0.4)	0.1
Net gains/(losses) on disposal of fixed assets	28	(0.3)	(0.4)	0.1	(0.2)	(0.4)	0.1
Inpairment losses on fixed assets	29	(0.1)	0.0	(0.1)	(0.1)	(0.0)	(0.0)
Income before income taxes	30	76.4	15.6	60.7	52.2	11.5	40.7
Income taxes-current	31	(20.6)	(9.8)	(10.7)	(12.1)	(6.5)	(5.5)
Income taxes-deferred	32	0.0	10.6	(10.5)	0.4	8.6	(8.2)
Net income	33	55.8	16.4	39.4	40.5	13.6	26.9

Credit expense (5, 13, 23, 24)	34	7.2	(6.0)	13.2	5.3	(6.0)	11.3
Disposal of problem loans in the trust account	35	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Provision to general reserve for possible loan losses	36	7.2	(15.7)	23.0	3.2	(15.6)	18.8
Write-off of loans	37	(2.9)	3.0	(6.0)	(2.3)	2.0	(4.3)
Provision to specific reserve for possible loan losses	38	(1.0)	5.4	(6.4)	1.8	7.2	(5.3)
Provision to special reserve for certain overseas loans	39	(0.0)	(0.0)	0.0	(0.0)	(0.0)	0.0
Other disposal of problem loans	40	(0.2)	0.0	(0.3)	(0.3)	0.0	(0.3)
Gains on recoveries of written-off claims	41	4.2	1.1	3.1	2.9	0.3	2.5

(Notes)

1. Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.
2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds.

(ii) Interest rate spreads (domestic operations)

(%)

	Total of three banks [Non-consolidated]			Resona Bank		
	1Q FY 2013	Change	1Q FY 2012	1Q FY 2013	Change	1Q FY 2012
Average interest rate of loans and bills discounted (A)	1.52	(0.13)	1.66	1.47	(0.12)	1.60
Average interest rate of deposits and negotiable CDs (B)	0.05	(0.01)	0.07	0.06	(0.01)	0.07
Loan-to-deposit spread (A) - (B)	1.46	(0.12)	1.59	1.41	(0.10)	1.52

(i) Statements of Income

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1Q FY 2013	Change	1Q FY 2012	1Q FY 2013	Change	1Q FY 2012
Gross operating profit	1	35.4	(0.3)	35.8	15.5	2.8	12.6
Interest income	2	29.0	(1.7)	30.8	9.9	(0.7)	10.7
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	25.4	(1.5)	26.9	9.1	(0.6)	9.7
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	6.2	1.9	4.3	2.0	0.4	1.6
Trading income	7	-	-	-	-	-	-
Other operating income	8	0.0	(0.5)	0.6	3.4	3.1	0.3
Expenses (excluding non-recurring items)	9	(18.8)	(0.0)	(18.8)	(9.6)	0.2	(9.8)
Personnel expenses	10	(7.2)	(0.0)	(7.1)	(4.2)	0.1	(4.4)
Non-personnel expenses	11	(10.6)	0.0	(10.6)	(4.9)	0.0	(4.9)
Taxes	12	(1.0)	(0.0)	(0.9)	(0.4)	(0.0)	(0.4)
Provision to general reserve for possible loan losses	13	-	-	-	1.8	0.7	1.0
Actual net operating profit	14	16.5	(0.4)	16.9	5.8	3.0	2.7
Core net operating profit	15	17.0	1.1	15.9	2.4	(0.1)	2.5
Net operating profit	16	16.5	(0.4)	16.9	7.6	3.8	3.8
Net gains/(losses) on bonds	17	(0.4)	(1.5)	1.0	3.3	3.1	0.2
Other gains/(losses), net	18	2.4	0.0	2.4	(2.5)	0.6	(3.1)
Net gains/(losses) on stocks	19	0.2	0.0	0.1	0.4	1.0	(0.6)
Gains on sale	20	0.2	0.0	0.1	0.4	0.4	0.0
Losses on sale	21	(0.0)	0.0	(0.0)	-	-	-
Losses on devaluation	22	-	-	-	(0.0)	0.6	(0.6)
Disposal of problem loans	23	(0.0)	0.4	(0.5)	(2.8)	(0.3)	(2.4)
Reversal of credit expenses	24	2.7	(0.6)	3.4	0.1	(0.1)	0.3
Other	25	(0.3)	0.2	(0.6)	(0.3)	0.1	(0.4)
Ordinary profits	26	19.0	(0.3)	19.4	5.1	4.5	0.6
Extraordinary gains/(losses), net	27	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)
Net gains/(losses) on disposal of fixed assets	28	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)
Inpairment losses on fixed assets	29	-	-	-	-	0.0	(0.0)
Income before income taxes	30	18.9	(0.4)	19.3	5.1	4.5	0.6
Income taxes-current	31	(6.5)	(1.9)	(4.5)	(1.8)	(1.2)	(0.6)
Income taxes-deferred	32	(0.4)	1.9	(2.3)	0.1	0.0	0.0
Net income	33	11.9	(0.4)	12.4	3.3	3.3	0.0
Credit expense (5, 13, 23, 24)	34	2.6	(0.2)	2.9	(0.7)	0.2	(1.0)
Disposal of problem loans in the trust account	35	-	-	-	-	-	-
Provision to general reserve for possible loan losses	36	2.2	(0.9)	3.1	1.8	0.7	1.0
Write-off of loans	37	(0.1)	0.4	(0.5)	(0.5)	0.6	(1.1)
Provision to specific reserve for possible loan losses	38	(0.6)	(0.7)	0.0	(2.2)	(1.0)	(1.2)
Provision to special reserve for certain overseas loans	39	-	-	-	-	-	-
Other disposal of problem loans	40	0.0	0.0	0.0	0.0	0.0	(0.0)
Gains on recoveries of written-off claims	41	1.1	1.0	0.1	0.1	(0.1)	0.3

(Notes)

1. Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.
2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds.

(ii) Interest rate spreads (domestic operations)

(%)

	Saitama Resona Bank			Kinki Osaka Bank		
	1Q FY 2013	Change	1Q FY 2012	1Q FY 2013	Change	1Q FY 2012
Average interest rate of loans and bills discounted (A)	1.62	(0.14)	1.77	1.61	(0.18)	1.80
Average interest rate of deposits and negotiable CDs (B)	0.04	(0.01)	0.05	0.09	(0.00)	0.09
Loan-to-deposit spread (A) - (B)	1.58	(0.13)	1.71	1.51	(0.18)	1.70

3. Claims Disclosed under the Financial Reconstruction Act Criteria

(Billions of yen,%)

		End of June 2013[A]	[A]-[B]	End of March 2013[B]	End of June 2012
Total of three banks [Non-consolidated] (Banking and Trust Account)	Unrecoverable or valueless claims	66.8	(3.5)	70.3	72.6
	Risk claims	343.0	(2.7)	345.7	419.1
	Claims in need of special attention	147.9	(1.1)	149.0	134.0
	Subtotal (A)	557.8	(7.3)	565.2	625.8
	Normal Claims	26,370.0	(492.6)	26,862.7	25,619.8
	Total (B)	26,927.8	(500.0)	27,427.9	26,245.7
	NPL Ratio (A) / (B)	2.07	0.01	2.06	2.38
Resona Bank (Banking and Trust Account)	Unrecoverable or valueless claims	47.0	(0.6)	47.6	47.5
	Risk claims	202.0	(7.2)	209.2	286.2
	Claims in need of special attention	102.1	0.9	101.2	79.8
	Subtotal (A)	351.2	(6.9)	358.2	413.6
	Normal Claims	17,434.5	(376.2)	17,810.8	16,889.9
	Total (B)	17,785.8	(383.1)	18,169.0	17,303.6
	NPL Ratio (A) / (B)	1.97	0.00	1.97	2.39
Saitama Resona Bank	Unrecoverable or valueless claims	10.9	(2.4)	13.3	14.9
	Risk claims	79.3	3.1	76.2	75.7
	Claims in need of special attention	24.2	(0.1)	24.3	23.6
	Subtotal (A)	114.5	0.5	113.9	114.3
	Normal Claims	6,519.7	(46.3)	6,566.0	6,426.0
	Total (B)	6,634.2	(45.7)	6,680.0	6,540.3
	NPL Ratio (A) / (B)	1.72	0.01	1.70	1.74
Kinki Osaka Bank	Unrecoverable or valueless claims	8.8	(0.4)	9.3	10.1
	Risk claims	61.6	1.4	60.2	57.1
	Claims in need of special attention	21.5	(1.9)	23.4	30.6
	Subtotal (A)	92.0	(0.9)	93.0	97.9
	Normal Claims	2,415.6	(70.0)	2,485.7	2,303.7
	Total (B)	2,507.7	(71.0)	2,578.7	2,401.7
	NPL Ratio (A) / (B)	3.67	0.06	3.60	4.07

(Note)

The presented figures as of the end of June 2013 are classified in accordance with the categories, which are defined under the provisions of the Article 4 of the Implementing Regulations for the Law Concerning Emergency Measures to Revitalize Financial System. Presented figures are based on the following criteria:

[Classification for disclosure]

Based on the Guidelines for Self-assessment of Asset Quality which was established in accordance with the FSA's Financial Inspection Manual, each of subsidiary banks implemented self-assessment of asset quality as of the end of June 2013. Based on the results of such self-assessments, claims were classified into the disclosure categories.

[Disclosed amount]

Amount reported for each disclosure category is based on the outstanding exposure amount as of the end of June 2013. Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable is deducted as an equivalent for partial direct write-offs.

4. Unrealized Gains/(Losses) on Marketable Securities

(1) Unrealized gains/(losses) on available-for-sale securities

(Billions of Yen)			End of June 2013				End of March 2013				End of June 2012			
			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
					Gain	Loss			Gain	Loss			Gain	Loss
Total of three banks [Non-consolidated]	Available-for-sale Securities		8,203.9	229.4	271.2	(41.8)	7,952.8	257.5	267.9	(10.3)	8,667.6	106.5	143.7	(37.2)
		Stocks	580.7	246.5	252.2	(5.7)	558.7	221.7	229.1	(7.4)	413.6	85.1	116.0	(30.8)
		Bonds	7,234.8	(14.2)	13.4	(27.7)	6,990.6	28.3	29.6	(1.2)	7,921.3	24.0	26.0	(1.9)
		Other	388.3	(2.9)	5.4	(8.3)	403.4	7.4	9.1	(1.6)	332.6	(2.6)	1.7	(4.3)
Resona Bank	Available-for-sale Securities		4,617.0	156.3	192.9	(36.6)	4,213.4	171.1	180.4	(9.2)	4,090.6	59.8	93.5	(33.7)
		Stocks	448.0	181.5	186.9	(5.3)	427.1	157.9	165.0	(7.1)	314.4	53.9	84.0	(30.0)
		Bonds	3,926.9	(20.2)	3.3	(23.5)	3,570.0	9.1	10.1	(0.9)	3,630.6	6.5	8.2	(1.6)
		Other	242.0	(5.0)	2.6	(7.6)	216.2	4.0	5.1	(1.1)	145.5	(0.6)	1.3	(2.0)
Saitama Resona Bank	Available-for-sale Securities		2,946.8	66.3	70.0	(3.6)	3,010.8	74.8	75.2	(0.4)	3,740.3	43.4	44.6	(1.1)
		Stocks	123.8	60.6	60.8	(0.1)	123.0	59.8	59.9	(0.1)	92.6	29.4	29.8	(0.4)
		Bonds	2,775.0	5.5	8.7	(3.2)	2,841.6	14.1	14.3	(0.2)	3,599.1	14.3	14.6	(0.2)
		Other	47.9	0.1	0.4	(0.2)	46.2	0.8	0.9	(0.1)	48.5	(0.2)	0.1	(0.4)
Kinki Osaka Bank	Available-for-sale Securities		640.0	6.7	8.3	(1.5)	728.6	11.6	12.2	(0.6)	836.7	3.2	5.5	(2.3)
		Stocks	8.8	4.3	4.5	(0.1)	8.5	4.0	4.1	(0.1)	6.5	1.8	2.2	(0.3)
		Bonds	532.8	0.4	1.4	(0.9)	579.0	5.0	5.0	(0.0)	691.4	3.0	3.1	(0.0)
		Other	98.2	1.9	2.4	(0.4)	141.0	2.5	3.0	(0.4)	138.6	(1.6)	0.1	(1.8)

(Note)

Fair values of floating-rate Japanese government bonds, which are included in “bonds” in the above table, are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was Y(0.0) bn. These floating-rate JGBs would have Y1.1 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

(2) Unrealized gains/(losses) on held-to-maturity bonds

(Billions of Yen)	End of June 2013				End of March 2013				End of June 2012			
	B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
			Gain	Loss			Gain	Loss			Gain	Loss
Total of three banks [Non-consolidated]	2,230.2	52.7	53.8	(1.0)	2,224.7	76.4	76.4	(0.0)	2,075.2	63.1	63.1	(0.0)
Resona Bank	1,465.6	26.5	26.7	(0.2)	1,486.6	44.5	44.5	-	1,357.8	32.4	32.4	-
Saitama Resona Bank	612.2	19.1	19.9	(0.8)	586.1	24.9	24.9	(0.0)	565.6	23.2	23.2	-
Kinki Osaka Bank	152.2	7.1	7.1	(0.0)	151.9	6.9	6.9	(0.0)	151.7	7.4	7.4	(0.0)

(3) Stocks of subsidiaries and affiliates

There is no applicable information.

(Notes)

1. Figures in the above table includes "securities", negotiable certificates of deposit included in "cash and due from banks", and trust beneficiary certificates included in "monetary claims bought" stated on the balance sheet.
2. The presented amounts do not include the securities of which it is extremely difficult to estimate fair values.
3. For stocks, market values are based on the average price during the one month prior to the quarter and fiscal year-end. For other securities, market values are based on the market price prevailing on the last day of the relevant period.

5. Deposits, Loans and Bills Discounted

(Billions of yen)

		End of June 2013[A]	[A]-[B]	[A]-[C]	End of March 2013[B]	End of June 2012[C]
Total of three banks [Non-consolidated]	Deposits (Term-end)	35,068.4	(376.0)	1,210.7	35,444.4	33,857.6
	Domestic individual deposits	23,627.4	435.9	560.7	23,191.4	23,066.6
	Liquid deposits	14,372.2	491.4	873.7	13,880.8	13,498.5
	Time deposits	9,041.5	(51.3)	(329.9)	9,092.8	9,371.5
	Domestic corporate deposits	9,974.6	(97.5)	408.0	10,072.1	9,566.6
	Liquid deposits	6,779.0	(169.1)	346.1	6,948.2	6,432.8
	Time deposits	2,847.3	29.7	5.0	2,817.5	2,842.2
	Trust principal (Term-end)	551.6	58.2	179.8	493.3	371.7
	Loans and bills discounted (Term-end)	26,172.4	(509.6)	683.5	26,682.1	25,488.9
	Banking account	26,120.9	(507.8)	691.6	26,628.7	25,429.2
	Trust account	51.5	(1.8)	(8.0)	53.4	59.6
Resona Bank	Deposits (Term-end)	20,715.9	(566.6)	744.6	21,282.5	19,971.2
	Domestic individual deposits	12,472.1	193.4	271.2	12,278.6	12,200.9
	Liquid deposits	7,640.7	249.6	484.0	7,391.0	7,156.6
	Time deposits	4,667.4	(55.3)	(232.9)	4,722.8	4,900.4
	Domestic corporate deposits	7,466.2	(113.9)	332.7	7,580.1	7,133.4
	Liquid deposits	5,046.1	(197.4)	282.0	5,243.5	4,764.0
	Time deposits	2,141.7	63.8	13.1	2,077.8	2,128.5
	Trust principal (Term-end)	551.6	58.2	179.8	493.3	371.7
	Loans and bills discounted (Term-end)	17,102.9	(391.2)	479.9	17,494.1	16,622.9
	Banking account	17,051.3	(389.3)	488.0	17,440.7	16,563.3
	Trust account	51.5	(1.8)	(8.0)	53.4	59.6
Saitama Resona Bank	Deposits (Term-end)	11,055.7	144.1	413.9	10,911.6	10,641.8
	Domestic individual deposits	8,559.7	214.8	271.3	8,344.9	8,288.3
	Liquid deposits	5,463.2	202.7	326.9	5,260.4	5,136.2
	Time deposits	3,057.0	14.0	(55.2)	3,042.9	3,112.2
	Domestic corporate deposits	1,867.5	35.0	45.1	1,832.5	1,822.4
	Liquid deposits	1,326.2	58.9	48.8	1,267.2	1,277.4
	Time deposits	495.0	(36.2)	(15.1)	531.3	510.1
	Loans and bills discounted (Term-end)	6,583.3	(47.7)	94.5	6,631.0	6,488.7
Kinki Osaka Bank	Deposits (Term-end)	3,296.7	46.4	52.2	3,250.2	3,244.5
	Domestic individual deposits	2,595.5	27.7	18.1	2,567.8	2,577.4
	Liquid deposits	1,268.3	39.0	62.6	1,229.2	1,205.6
	Time deposits	1,317.0	(10.0)	(41.7)	1,327.1	1,358.8
	Domestic corporate deposits	640.8	(18.6)	30.1	659.4	610.7
	Liquid deposits	406.7	(30.6)	15.3	437.3	391.3
	Time deposits	210.5	2.2	7.0	208.2	203.5
	Loans and bills discounted (Term-end)	2,486.2	(70.7)	108.9	2,556.9	2,377.2

(Notes)

1. Trust account is a trust for which the principal is guaranteed.
2. The above figures are based on the figures reported to Bank of Japan.
   (Overseas deposits and Japan Offshore Banking Account are excluded.)
   Liquid deposits = current deposits + ordinary deposits + savings deposits + deposits at notice