Financial Results Report

for the First Half of FY 2013
(Reference Materials)

November 12, 2013

RESONA

Resona Holdings, Inc.

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I. Highlights of Financial Results for the First Half of Fiscal Year 2013

1. Statements of income

<Consolidated> (Millions of yen)

		1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Ordinary income	1	429,210	11,701	417,509
Consolidated gross operating profit	2	312,468	(5,278)	317,747
Interest income	3	215,350	(7,739)	223,089
Trust fees（after disposal of problem loans in the trust account）	4	11,876	1,255	10,620
<Disposal of problem loans in the trust account>	5	(10)	(12)	1
Fees and commissions	6	70,629	9,232	61,396
Trading income	7	(2,763)	(11,852)	9,088
Other operating income	8	17,377	3,826	13,550
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(175,699)	113	(175,812)
Other gains/(losses), net	11	37,628	44,480	(6,852)
Net gains/(losses) on stocks	12	20,087	37,741	(17,653)
Disposal of problem loans	13	(11,262)	5,997	(17,259)
Reversal of credit expenses	14	25,224	2,617	22,606
Equity in earnings of investments in affiliates	15	95	(77)	172
Ordinary profit	16	174,398	39,315	135,082
Extraordinary gains	17	3,122	2,447	675
Extraordinary losses	18	(1,646)	(669)	(977)
Income before income taxes and minority interests	19	175,874	41,093	134,780
Income taxes-current	20	(30,221)	(5,863)	(24,358)
Income taxes-deferred	21	(19,217)	(85,779)	66,562
Minority interests in net income	22	(4,366)	(3,069)	(1,296)
Net interim income	23	122,069	(53,619)	175,688

Credit expense (5, 9, 13, 14)	24	13,951	8,602	5,348
Disposal of problem loans in the trust account	25	(10)	(12)	1
Provision to general reserve for possible loan losses	26	17,757	(4,691)	22,448
Write-off of loans	27	(10,384)	5,634	(16,018)
Provision to specific reserve for possible loan losses	28	(3,397)	3,264	(6,662)
Provision to special reserve for certain overseas loans	29	(0)	(0)	0
Other disposal of problem loans	30	(877)	363	(1,241)
Gains on recoveries of written-off loans	31	10,864	4,044	6,819

<Reference> Number of consolidated subsidiaries (Companies)

		1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (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		
		1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Gross operating profit	1	285,852	(4,257)	290,109	189,038	(3,992)	193,031
Gross operating profit from domestic operations	2	273,542	(4,200)	277,742	176,682	(5,371)	182,053
Interest income	3	205,598	(10,059)	215,658	127,118	(5,626)	132,745
Trust fees (after disposal of problem loans in the trust account)	4	11,877	1,240	10,637	11,877	1,240	10,637
<Disposal of problem loans in the trust account>	5	(10)	(12)	1	(10)	(12)	1
Fees and commissions	6	47,877	10,231	37,646	33,805	7,061	26,743
Trading income	7	(355)	20	(375)	(355)	20	(375)
Other operating income	8	8,543	(5,632)	14,176	4,235	(8,066)	12,302
Gross operating profit from international operations	9	12,309	(56)	12,366	12,355	1,378	10,977
Interest income	10	5,233	2,447	2,786	5,014	2,475	2,539
Fees and commissions	11	1,224	(56)	1,280	1,053	(37)	1,091
Trading income	12	(2,371)	(11,870)	9,499	(2,371)	(11,870)	9,499
Other operating income	13	8,223	9,422	(1,199)	8,658	10,810	(2,151)
Expenses (excluding non-recurring items)	14	(167,722)	(1,355)	(166,366)	(110,223)	(1,411)	(108,812)
Personnel expenses	15	(65,468)	(264)	(65,203)	(42,292)	(88)	(42,204)
Non-personnel expenses	16	(93,919)	(903)	(93,015)	(62,611)	(1,121)	(61,489)
Taxes	17	(8,334)	(187)	(8,147)	(5,320)	(201)	(5,118)
Provision to general reserve for possible loan losses	18	-	(1,280)	1,280	-	-	-
Actual net operating profit *1	19	118,140	(5,600)	123,741	78,824	(5,392)	84,216
Core net operating profit *2	20	108,895	5,045	103,849	73,299	5,981	67,318
Net operating profit	21	118,130	(6,893)	125,024	78,814	(5,404)	84,218
Net gains/(losses) on bonds	22	9,245	(10,646)	19,891	5,524	(11,373)	16,898
Other gains/(losses), net	23	40,153	43,722	(3,569)	40,137	38,755	1,381
Net gains/(losses) on stocks	24	20,062	37,918	(17,855)	19,407	36,488	(17,081)
Gains on sale	25	20,530	17,324	3,206	19,868	16,845	3,023
Losses on sale	26	(172)	3,195	(3,368)	(165)	3,105	(3,270)
Losses on devaluation	27	(295)	17,398	(17,693)	(295)	16,538	(16,833)
Disposal of problem loans	28	(8,905)	7,789	(16,695)	(4,800)	5,731	(10,531)
Reversal of credit expenses	29	23,761	(2,939)	26,700	20,102	(3,452)	23,554
Other	30	5,234	954	4,280	5,426	(12)	5,439
Ordinary profit	31	158,284	36,829	121,454	118,951	33,351	85,599
Extraordinary gains/(losses), net	32	(1,640)	(1,356)	(284)	(1,368)	(1,207)	(161)
Gains/(losses) on disposal of fixed assets	33	(658)	(685)	26	(536)	(633)	96
Impairment losses on fixed assets	34	(982)	(670)	(311)	(831)	(573)	(258)
Interim income before income taxes	35	156,643	35,472	121,170	117,582	32,144	85,438
Income taxes-current	36	(27,388)	(3,467)	(23,920)	(16,854)	(1,841)	(15,013)
Income taxes-deferred	37	(21,350)	(84,795)	63,445	(17,062)	(81,551)	64,489
Net interim income	38	107,904	(52,790)	160,695	83,666	(51,248)	134,914

Credit expense (5, 18, 28, 29)	39	14,845	3,557	11,288	15,292	2,267	13,024
Disposal of problem loans in the trust account	40	(10)	(12)	1	(10)	(12)	1
Provision to general reserve for possible loan losses	41	12,276	(8,138)	20,415	8,031	(6,384)	14,415
Write-off of loans	42	(8,101)	5,122	(13,224)	(4,605)	5,414	(10,019)
Provision to specific reserve for possible loan losses	43	694	2,163	(1,468)	4,174	707	3,466
Provision to special reserve for certain overseas loans	44	(0)	(0)	0	(0)	(0)	0
Other disposal of problem loans	45	(803)	374	(1,178)	(194)	317	(512)
Gains on recoveries of written-off loans	46	10,789	4,047	6,741	7,896	2,224	5,672

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		
		1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Gross operating profit	1	69,000	(1,955)	70,956	27,814	1,691	26,122
Gross operating profit from domestic operations	2	69,095	(1,192)	70,288	27,764	2,363	25,401
Interest income	3	58,665	(3,210)	61,875	19,814	(1,222)	21,037
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	9,982	2,336	7,646	4,089	833	3,255
Trading income	7	-	-	-	-	-	-
Other operating income	8	447	(318)	765	3,860	2,752	1,108
Gross operating profit from international operations	9	(95)	(763)	667	49	(671)	721
Interest income	10	13	22	(8)	205	(50)	256
Fees and commissions	11	86	(11)	97	84	(7)	91
Trading income	12	-	-	-	-	-	-
Other operating income	13	(195)	(774)	579	(239)	(613)	373
Expenses (excluding non-recurring items)	14	(38,142)	(341)	(37,801)	(19,355)	396	(19,752)
Personnel expenses	15	(14,415)	(163)	(14,251)	(8,760)	(12)	(8,748)
Non-personnel expenses	16	(21,658)	(153)	(21,505)	(9,648)	371	(10,020)
Taxes	17	(2,067)	(23)	(2,044)	(946)	37	(983)
Provision to general reserve for possible loan losses	18	-	-	-	-	(1,280)	1,280
Actual net operating profit *1	19	30,857	(2,296)	33,154	8,458	2,088	6,370
Core net operating profit *2	20	30,588	(939)	31,528	5,006	3	5,002
Net operating profit	21	30,857	(2,296)	33,154	8,458	807	7,651
Net gains/(losses) on bonds	22	268	(1,356)	1,625	3,451	2,084	1,367
Other gains/(losses), net	23	1,141	252	889	(1,125)	4,714	(5,839)
Net gains/(losses) on stocks	24	201	140	61	453	1,289	(835)
Gains on sale	25	208	25	183	453	453	0
Losses on sale	26	(7)	90	(97)	-	-	-
Losses on devaluation	27	-	24	(24)	(0)	835	(835)
Disposal of problem loans	28	(1,696)	(346)	(1,350)	(2,408)	2,404	(4,813)
Reversal of credit expenses	29	2,472	29	2,443	1,186	483	702
Other	30	164	429	(265)	(356)	537	(893)
Ordinary profit	31	31,999	(2,044)	34,043	7,333	5,521	1,811
Extraordinary gains/(losses), net	32	(119)	(47)	(72)	(152)	(101)	(50)
Gains/(losses) on disposal of fixed assets	33	(115)	(50)	(65)	(6)	(1)	(4)
Impairment losses on fixed assets	34	(3)	2	(6)	(146)	(99)	(46)
Interim income before income taxes	35	31,879	(2,091)	33,971	7,180	5,420	1,760
Income taxes-current	36	(9,541)	(1,381)	(8,160)	(992)	(245)	(746)
Income taxes-deferred	37	(2,300)	(1,420)	(880)	(1,988)	(1,824)	(164)
Net interim income	38	20,037	(4,892)	24,930	4,200	3,350	849

Credit expense (5, 18, 28, 29)	39	775	△317	1,093	(1,222)	1,607	(2,829)
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	2,374	(2,346)	4,720	1,871	591	1,280
Write-off of loans	42	(1,390)	(378)	(1,011)	(2,105)	86	(2,192)
Provision to specific reserve for possible loan losses	43	(1,973)	669	(2,643)	(1,506)	786	(2,292)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(306)	31	(338)	(302)	25	(327)
Gains on recoveries of written-off loans	46	2,072	1,705	366	820	118	702

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		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Actual net operating profit	118,140	(5,600)	123,741	78,824	(5,392)	84,216
Actual net operating profit per employee (thousands of yen)	7,683	(294)	7,978	7,989	(485)	8,475
Net operating profit	118,130	(6,893)	125,024	78,814	(5,404)	84,218
Net operating profit per employee (thousands of yen)	7,683	(377)	8,060	7,988	(486)	8,475

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Actual net operating profit	30,857	(2,296)	33,154	8,458	2,088	6,370
Actual net operating profit per employee (thousands of yen)	9,610	(734)	10,344	3,679	988	2,690
Net operating profit	30,857	(2,296)	33,154	8,458	807	7,651
Net operating profit per employee (thousands of yen)	9,610	(734)	10,344	3,679	448	3,231

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

3. ROE

<Consolidated>

(%)

	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Net interim income ROE	11.80	(7.76)	19.56

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Net operating profit ROE	12.93	(1.58)	14.51	11.71	(1.62)	13.33
Net interim income ROE	11.81	(6.84)	18.66	12.43	(8.93)	21.36

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Net operating profit ROE	16.90	(2.49)	19.40	14.60	1.60	12.99
Net interim income ROE	10.97	(3.61)	14.58	7.25	5.80	1.44

Note: ROE= $\frac{\text{Net operating profit (or net interim income) x 365/183}}{\text{(Net assets at the beginning of the fiscal period + Net assets at the end of the fiscal period)/2}}$

(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		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Average interest rate on funds invested (a)	1.14	(0.11)	1.26	1.16	(0.10)	1.26
Average interest rate of loans and bills discounted (c)	1.51	(0.13)	1.64	1.46	(0.12)	1.59
Average interest rate on securities	0.51	0.00	0.51	0.52	(0.01)	0.54
Average interest rate on procured funds (b)	0.90	(0.04)	0.94	0.95	(0.02)	0.98
Average interest rate of deposits and negotiable CDs (d)	0.05	(0.01)	0.07	0.05	(0.02)	0.07
Average interest rate on external debt	0.26	(0.00)	0.26	0.09	(0.00)	0.10
Gross interest margin (a) - (b)	0.24	(0.07)	0.31	0.21	(0.07)	0.28
Loan-to-deposit spread (c) - (d)	1.45	(0.11)	1.57	1.40	(0.10)	1.51

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Average interest rate on funds invested (a)	1.06	(0.14)	1.21	1.27	(0.09)	1.36
Average interest rate of loans and bills discounted (c)	1.60	(0.13)	1.73	1.60	(0.17)	1.78
Average interest rate on securities	0.49	0.01	0.48	0.51	0.07	0.44
Average interest rate on procured funds (b)	0.70	(0.05)	0.76	1.25	(0.03)	1.29
Average interest rate of deposits and negotiable CDs (d)	0.03	(0.01)	0.05	0.09	(0.00)	0.09
Average interest rate on external debt	0.60	(0.35)	0.95	1.53	(0.40)	1.93
Gross interest margin (a) - (b)	0.36	(0.08)	0.44	0.02	(0.05)	0.07
Loan-to-deposit spread (c) - (d)	1.56	(0.12)	1.68	1.51	(0.17)	1.68

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	1st half of FY 2013 (A)			(A)-(B)			1st half of FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	39,643,124	234,463	1.17	1,559,404	(11,025)	(0.10)	38,083,720	245,488	1.28
Loans and bills discounted	26,000,352	196,246	1.50	634,702	(12,571)	(0.13)	25,365,649	208,818	1.64
Securities	10,333,287	27,778	0.53	(548,286)	(1,091)	0.00	10,881,574	28,869	0.52
Source of Funds	39,732,659	23,631	0.11	1,419,663	(3,412)	(0.02)	38,312,996	27,044	0.14
Deposits	34,526,921	9,739	0.05	1,073,611	(2,215)	(0.01)	33,453,309	11,954	0.07
Negotiable certificates of deposit	1,839,829	709	0.07	205,630	(145)	(0.02)	1,634,198	855	0.10
Call money	261,467	280	0.21	18,132	38	0.01	243,335	241	0.19
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,333,187	1,899	0.28	(210,854)	(313)	(0.00)	1,544,041	2,213	0.28

2. Domestic operations

Use of Funds	38,735,196	222,829	1.14	1,265,504	(13,979)	(0.11)	37,469,692	236,808	1.26
Loans and bills discounted	25,612,335	194,164	1.51	512,385	(13,032)	(0.13)	25,099,949	207,196	1.64
Securities	10,061,587	26,033	0.51	(597,044)	(1,401)	0.00	10,658,632	27,435	0.51
Source of Funds	38,832,657	17,230	0.08	1,294,134	(3,919)	(0.02)	37,538,523	21,150	0.11
Deposits	34,052,261	9,057	0.05	1,022,074	(2,425)	(0.01)	33,030,186	11,482	0.06
Negotiable certificates of deposit	1,839,829	709	0.07	205,630	(145)	(0.02)	1,634,198	855	0.10
Call money	119,861	41	0.06	(45,545)	(33)	(0.02)	165,407	74	0.09
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,329,498	1,890	0.28	(214,543)	(322)	(0.00)	1,544,041	2,213	0.28

3. International operations

Use of Funds	1,009,737	11,702	2.31	339,015	2,975	(0.28)	670,722	8,727	2.59
Loans and bills discounted	388,016	2,081	1.07	122,317	460	(0.14)	265,699	1,621	1.21
Securities	271,700	1,744	1.28	48,757	310	(0.00)	222,942	1,434	1.28
Source of Funds	1,001,810	6,469	1.28	170,644	528	(0.13)	831,166	5,940	1.42
Deposits	474,659	681	0.28	51,536	209	0.06	423,123	472	0.22
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	141,606	239	0.33	63,678	72	(0.09)	77,928	167	0.42
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	3,689	9	0.49	3,689	9	0.49	-	-	-

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

(Millions of yen, %)

1. Total operations	1st half of FY 2013 (A)			(A)-(B)			1st half of FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	24,467,970	149,641	1.21	802,193	(5,719)	(0.08)	23,665,777	155,361	1.30
Loans and bills discounted	16,989,809	123,811	1.45	426,951	(7,767)	(0.13)	16,562,858	131,579	1.58
Securities	6,008,664	16,824	0.55	44,746	(228)	(0.01)	5,963,917	17,053	0.57
Source of Funds	24,687,918	17,508	0.14	681,140	(2,568)	(0.02)	24,006,777	20,076	0.16
Deposits	20,391,070	6,133	0.05	628,187	(1,520)	(0.01)	19,762,882	7,654	0.07
Negotiable certificates of deposit	1,616,977	622	0.07	175,871	(136)	(0.02)	1,441,106	758	0.10
Call money	198,546	257	0.25	16,395	40	0.02	182,151	217	0.23
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,048,442	535	0.10	(297,641)	(159)	(0.00)	1,346,083	695	0.10

2. Domestic operations									
Use of Funds	23,632,324	138,352	1.16	503,890	(8,749)	(0.10)	23,128,434	147,101	1.26
Loans and bills discounted	16,607,910	121,757	1.46	306,363	(8,226)	(0.12)	16,301,547	129,984	1.59
Securities	5,803,343	15,347	0.52	(14,610)	(599)	(0.01)	5,817,954	15,947	0.54
Source of Funds	23,860,073	11,233	0.09	551,163	(3,122)	(0.02)	23,308,909	14,356	0.12
Deposits	19,981,649	5,475	0.05	571,081	(1,750)	(0.01)	19,410,568	7,225	0.07
Negotiable certificates of deposit	1,616,977	622	0.07	175,871	(136)	(0.02)	1,441,106	758	0.10
Call money	57,125	18	0.06	(47,300)	(31)	(0.03)	104,426	50	0.09
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,044,752	526	0.10	(301,330)	(168)	(0.00)	1,346,083	695	0.10

3. International operations									
Use of Funds	901,012	11,328	2.50	361,704	3,067	(0.54)	539,307	8,261	3.05
Loans and bills discounted	381,898	2,054	1.07	120,587	458	(0.14)	261,311	1,595	1.21
Securities	205,320	1,476	1.43	59,357	370	(0.07)	145,963	1,105	1.51
Source of Funds	893,210	6,313	1.40	193,378	592	(0.22)	699,832	5,721	1.63
Deposits	409,421	658	0.32	57,106	229	0.07	352,314	429	0.24
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	141,420	239	0.33	63,696	72	(0.09)	77,724	166	0.42
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	3,689	9	0.49	3,689	9	0.49	-	-	-

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2013 (A)			(A)-(B)			1st half of FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	11,739,147	62,716	1.06	726,540	(3,902)	(0.14)	11,012,607	66,618	1.20
Loans and bills discounted	6,555,319	52,716	1.60	107,059	(3,497)	(0.13)	6,448,260	56,213	1.73
Securities	3,557,114	8,888	0.49	(443,240)	(752)	0.01	4,000,355	9,641	0.48
Source of Funds	11,661,209	4,037	0.06	718,953	(714)	(0.01)	10,942,256	4,751	0.08
Deposits	10,894,650	2,124	0.03	414,059	(637)	(0.01)	10,480,590	2,761	0.05
Negotiable certificates of deposit	158,233	51	0.06	43,204	12	(0.00)	115,029	39	0.06
Call money	62,811	22	0.07	1,654	(1)	(0.00)	61,156	24	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	212,543	808	0.75	76,403	(110)	(0.58)	136,139	919	1.34

2. Domestic operations

Use of Funds	11,682,915	62,584	1.06	725,158	(3,891)	(0.14)	10,957,756	66,476	1.21
Loans and bills discounted	6,550,156	52,690	1.60	105,755	(3,498)	(0.13)	6,444,400	56,188	1.73
Securities	3,534,270	8,823	0.49	(452,115)	(772)	0.01	3,986,385	9,595	0.48
Source of Funds	11,605,121	3,919	0.06	717,633	(681)	(0.01)	10,887,487	4,600	0.08
Deposits	10,845,420	2,108	0.03	413,872	(632)	(0.01)	10,431,548	2,741	0.05
Negotiable certificates of deposit	158,233	51	0.06	43,204	12	(0.00)	115,029	39	0.06
Call money	62,625	22	0.07	1,672	(1)	(0.00)	60,953	24	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	212,543	808	0.75	76,403	(110)	(0.58)	136,139	919	1.34

3. International operations

Use of Funds	60,331	133	0.44	(4,019)	(14)	(0.01)	64,351	148	0.45
Loans and bills discounted	5,163	26	1.00	1,303	0	(0.30)	3,859	25	1.31
Securities	22,844	65	0.56	8,875	19	(0.08)	13,969	45	0.65
Source of Funds	60,188	120	0.39	(4,080)	(36)	(0.08)	64,269	156	0.48
Deposits	49,229	15	0.06	187	(4)	(0.02)	49,042	20	0.08
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	185	0	0.21	(17)	0	0.02	203	0	0.19
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

<Kinki Osaka Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2013 (A)			(A)-(B)			1st half of FY 2012 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	3,436,006	22,105	1.28	30,670	(1,403)	(0.09)	3,405,335	23,508	1.37
Loans and bills discounted	2,455,223	19,718	1.60	100,692	(1,306)	(0.17)	2,354,530	21,025	1.78
Securities	767,508	2,065	0.53	(149,793)	(109)	0.06	917,301	2,174	0.47
Source of Funds	3,383,531	2,085	0.12	19,568	(130)	(0.00)	3,363,962	2,215	0.13
Deposits	3,241,200	1,480	0.09	31,363	(57)	(0.00)	3,209,836	1,538	0.09
Negotiable certificates of deposit	64,618	35	0.11	(13,444)	(21)	(0.03)	78,062	57	0.14
Call money	109	0	0.12	82	0	0.01	27	0	0.10
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	72,202	554	1.53	10,383	(44)	(0.40)	61,818	599	1.93

2. Domestic operations

Use of Funds	3,419,957	21,892	1.27	36,456	(1,337)	(0.09)	3,383,500	23,230	1.36
Loans and bills discounted	2,454,268	19,716	1.60	100,266	(1,307)	(0.17)	2,354,002	21,024	1.78
Securities	723,974	1,862	0.51	(130,317)	(29)	0.07	854,291	1,891	0.44
Source of Funds	3,367,463	2,077	0.12	25,337	(115)	(0.00)	3,342,126	2,193	0.13
Deposits	3,225,191	1,473	0.09	37,121	(42)	(0.00)	3,188,069	1,516	0.09
Negotiable certificates of deposit	64,618	35	0.11	(13,444)	(21)	(0.03)	78,062	57	0.14
Call money	109	0	0.12	82	0	0.01	27	0	0.10
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	72,202	554	1.53	10,383	(44)	(0.40)	61,818	599	1.93

3. International operations

Use of Funds	48,392	240	0.99	(18,669)	(77)	0.04	67,062	317	0.94
Loans and bills discounted	954	1	0.36	426	0	(0.00)	528	0	0.37
Securities	43,534	203	0.93	(19,475)	(79)	0.03	63,009	282	0.89
Source of Funds	48,411	35	0.14	(18,652)	(26)	(0.03)	67,064	61	0.18
Deposits	16,009	7	0.09	(5,757)	(14)	(0.11)	21,766	22	0.20
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	0	0	0.25	0	0	0.25	-	-	-
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 Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)
Retirement benefit obligation	390,865	(1,387)	392,253	301,410	(1,679)	303,090
Pension plan assets at fair value	383,572	(337)	383,910	320,603	(2,302)	322,905
Prepaid pension cost	56,764	2,223	54,541	54,784	1,853	52,930
Reserve for employees' retirement benefits	11,155	(268)	11,423	-	-	-
Amount to be amortized	52,902	1,441	51,461	35,591	2,476	33,115

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)
Retirement benefit obligation	51,242	354	50,887	38,213	(62)	38,275
Pension plan assets at fair value	37,702	606	37,095	25,266	1,358	23,908
Prepaid pension cost	1,739	127	1,611	241	241	-
Reserve for employees' retirement benefits	6,003	427	5,575	5,152	(695)	5,847
Amount to be amortized	9,275	(551)	9,826	8,035	(483)	8,519

(2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Retirement benefit expenses	(4,465)	2,119	(6,585)	(1,577)	1,883	(3,460)
Service cost	(5,396)	(525)	(4,870)	(3,698)	(359)	(3,338)
Interest cost	(2,745)	858	(3,603)	(2,121)	686	(2,807)
Expected return on pension plan assets	2,234	148	2,086	1,766	97	1,669
Amortization of actuarial differences	1,441	1,639	(198)	2,476	1,459	1,016

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Retirement benefit expenses	(1,772)	91	(1,863)	(1,116)	145	(1,261)
Service cost	(1,093)	(120)	(972)	(604)	(45)	(558)
Interest cost	(356)	94	(450)	(267)	78	(345)
Expected return on pension plan assets	228	31	197	239	19	219
Amortization of actuarial differences	(551)	86	(638)	(483)	92	(576)

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		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Net gains/(losses) on bonds	9,245	(10,646)	19,891	5,524	(11,373)	16,898
Gains on sale	14,027	(8,117)	22,144	8,478	(10,089)	18,567
Gains on redemption	-	-	-	-	-	-
Losses on sale	(4,719)	(2,953)	(1,765)	(2,892)	(1,621)	(1,270)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(62)	424	(487)	(61)	336	(398)
Net gains/(losses) on stocks	20,062	37,918	(17,855)	19,407	36,488	(17,081)
Gains on sale	20,530	17,324	3,206	19,868	16,845	3,023
Losses on sale	(172)	3,195	(3,368)	(165)	3,105	(3,270)
Losses on devaluation	(295)	17,398	(17,693)	(295)	16,538	(16,833)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)	1st half of FY 2013 (A)	(A)-(B)	1st half of FY 2012 (B)
Net gains/(losses) on bonds	268	(1,356)	1,625	3,451	2,084	1,367
Gains on sale	1,674	(446)	2,120	3,875	2,418	1,456
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,405)	(910)	(494)	(422)	(422)	(0)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	-	-	-	(0)	88	(88)
Net gains/(losses) on stocks	201	140	61	453	1,289	(835)
Gains on sale	208	25	183	453	453	0
Losses on sale	(7)	90	(97)	-	-	-
Losses on devaluation	-	24	(24)	(0)	835	(835)

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 Sep. 2013)	Change from End of Mar. 2013	Unrealized gains/(losses) (End of Sep. 2013)	Gain	Loss	Change from End of Mar. 2013
Bonds held to maturity	2,095,379	(129,414)	65,734	66,003	(268)	(10,678)
Available-for-sale securities	7,911,654	(43,480)	294,844	317,939	(23,094)	36,753
Stocks	626,526	66,991	292,891	297,416	(4,525)	70,613
Bonds	6,886,897	(103,788)	4,128	14,942	(10,813)	(24,256)
JGB	5,712,360	36,446	(6,671)	3,233	(9,905)	(19,729)
Other	398,230	(6,683)	(2,175)	5,580	(7,755)	(9,603)

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 gain was Y0.3bn. These floating-rate JGBs would have Y0.6bn 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, 2013 is as follows:

(Millions of yen)

Net unrealized gains on available-for-sale securities		294,844
Fair value hedge gains recorded as income	(less)	8,231
Deferred tax liabilities	(less)	68,872
Unrealized gains on available-for-sale securities (before adjustment)		217,740
Amounts attributable to minority interests	(less)	88
Parent's portion of unrealized gains on available-for-sale securities of equity method investees		(2)
Amount reported on the Consolidated Balance Sheet		217,649

(Millions of yen)

<Total of three banks>	B/S Amount (End of Sep. 2013)	Change from End of Mar. 2013	Unrealized gains/(losses) (End of Sep. 2013)	Gain	Loss	Change from End of Mar. 2013
Bonds held to maturity	2,095,379	(129,414)	65,734	66,003	(268)	(10,678)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	7,908,409	(44,489)	294,226	317,321	(23,094)	36,639
Stocks	625,621	66,878	292,276	296,801	(4,525)	70,500
Bonds	6,886,889	(103,787)	4,128	14,942	(10,813)	(24,256)
Other	395,898	(7,580)	(2,178)	5,577	(7,755)	(9,604)
<Resona Bank>						
Bonds held to maturity	1,319,668	(167,006)	36,391	36,391	-	(8,110)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,543,538	330,125	208,536	229,544	(21,007)	37,385
Stocks	485,749	58,567	220,070	224,316	(4,245)	62,168
Bonds	3,798,441	228,430	(6,248)	3,245	(9,494)	(15,442)
Other	259,348	43,127	(5,285)	1,982	(7,267)	(9,340)
<Saitama Resona Bank>						
Bonds held to maturity	621,979	35,833	21,949	22,201	(252)	(3,026)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,723,848	(287,034)	75,770	77,137	(1,366)	951
Stocks	130,322	7,311	67,155	67,352	(196)	7,329
Bonds	2,552,335	(289,286)	8,281	9,341	(1,060)	(5,899)
Other	41,190	(5,058)	333	443	(110)	(478)
<Kinki Osaka Bank>						
Bonds held to maturity	153,731	1,758	7,393	7,410	(16)	457
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	641,022	(87,579)	9,919	10,639	(720)	(1,696)
Stocks	9,549	1,000	5,050	5,133	(83)	1,002
Bonds	536,113	(42,931)	2,095	2,354	(258)	(2,914)
Other	95,359	(45,648)	2,773	3,151	(377)	215

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 Sep. 2013							End of Mar. 2013						
	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	133.5	217.0	376.3	995.1	369.5	3.0	2,094.5	190.4	255.6	409.7	546.3	817.9	3.0	2,223.1
Japanese government bonds	95.0	127.0	285.8	932.2	214.5	3.0	1,657.5	165.0	177.0	323.3	486.3	667.9	3.0	1,822.5
Floating-rate JGBs	-	47.0	197.8	300.2	5.0	-	550.0	-	2.0	236.3	166.3	145.4	-	550.0
Japanese local government bonds	37.0	86.1	88.5	62.9	155.0	-	429.6	24.2	75.2	84.9	60.0	150.0	-	394.4
Japanese corporate bonds	1.4	3.8	2.0	0.0	-	-	7.4	1.1	3.4	1.5	0.0	-	-	6.2
Available-for-sale securities	1,932.3	1,345.5	2,814.8	324.7	483.5	94.4	6,995.4	2,417.5	1,161.3	2,727.5	418.3	454.3	128.0	7,307.3
Bonds	1,907.6	1,320.4	2,787.4	322.0	480.9	36.6	6,855.1	2,377.5	1,139.3	2,582.6	368.4	421.8	49.2	6,939.1
Japanese government bonds	1,743.0	866.8	2,472.0	175.4	427.0	10.0	5,694.2	2,187.8	750.2	2,121.0	200.4	349.0	34.0	5,642.4
Floating-rate JGBs	-	-	20.0	100.4	-	-	120.4	-	-	41.0	120.4	-	-	161.4
Japanese local government bonds	11.3	17.4	80.1	52.3	42.7	-	204.0	11.2	20.1	78.2	45.3	59.6	-	214.6
Japanese corporate bonds	153.3	436.1	235.2	94.3	11.1	26.6	956.9	178.4	368.9	383.4	122.7	13.1	15.2	1,082.0
Other	24.6	25.0	27.3	2.6	2.6	57.8	140.3	39.9	22.0	144.9	49.9	32.5	78.8	368.2
Total	2,065.8	1,562.5	3,191.1	1,319.9	853.0	97.4	9,090.0	2,607.9	1,417.0	3,137.3	964.7	1,272.2	131.0	9,530.5

<Resona Bank>

Bonds held to maturity	95.0	117.0	205.5	677.5	209.5	-	1,304.5	165.0	175.0	241.5	365.5	522.5	-	1,469.5
Japanese government bonds	95.0	117.0	205.5	677.5	209.5	-	1,304.5	165.0	175.0	241.5	365.5	522.5	-	1,469.5
Floating-rate JGBs	-	37.0	117.5	45.5	-	-	200.0	-	-	154.5	45.5	-	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,083.6	238.6	1,883.3	204.2	386.6	10.0	3,806.4	1,013.1	164.0	1,936.1	288.7	326.1	20.3	3,748.5
Bonds	1,081.3	231.8	1,874.7	201.9	385.6	10.0	3,785.5	1,010.5	157.1	1,833.7	239.7	298.0	10.0	3,549.2
Japanese government bonds	1,000.0	-	1,730.0	130.0	380.0	10.0	3,250.0	900.0	-	1,510.0	135.0	290.0	10.0	2,845.0
Floating-rate JGBs	-	-	-	80.0	-	-	80.0	-	-	-	100.0	-	-	100.0
Japanese local government bonds	-	2.0	39.2	-	5.6	-	46.9	1.1	2.2	41.8	-	8.0	-	53.2
Japanese corporate bonds	81.3	229.7	105.5	71.9	-	-	488.5	109.4	154.9	281.8	104.7	-	-	650.9
Other	2.2	6.8	8.6	2.2	0.9	-	20.9	2.5	6.9	102.3	49.0	28.0	10.3	199.3
Total	1,178.6	355.6	2,088.8	881.7	596.1	10.0	5,110.9	1,178.1	339.0	2,177.6	654.2	848.6	20.3	5,218.0

<Saitama Resona Bank>

Bonds held to maturity	37.0	86.1	136.3	215.1	155.0	-	629.6	24.2	75.2	132.7	145.3	216.9	-	594.4
Japanese government bonds	-	-	47.8	152.2	-	-	200.0	-	-	47.8	85.3	66.9	-	200.0
Floating-rate JGBs	-	-	47.8	152.2	-	-	200.0	-	-	47.8	85.3	66.9	-	200.0
Japanese local government bonds	37.0	86.1	88.5	62.9	155.0	-	429.6	24.2	75.2	84.9	60.0	150.0	-	394.4
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	756.5	917.9	751.4	78.2	43.1	31.7	2,579.0	1,231.1	806.9	635.1	90.1	58.9	36.3	2,858.6
Bonds	755.8	903.1	745.0	77.9	43.1	13.3	2,538.6	1,229.7	795.6	631.8	90.0	56.5	15.2	2,819.0
Japanese government bonds	708.0	866.6	720.0	25.0	5.0	-	2,324.6	1,201.8	750.0	611.0	45.0	5.0	-	2,612.8
Floating-rate JGBs	-	-	20.0	-	-	-	20.0	-	-	41.0	-	-	-	41.0
Japanese local government bonds	10.5	6.2	19.7	51.8	37.1	-	125.4	4.9	11.4	16.7	44.7	51.5	-	129.3
Japanese corporate bonds	37.3	30.3	5.3	1.1	1.0	13.3	88.5	22.9	34.2	4.1	0.3	-	15.2	76.8
Other	0.7	14.7	6.3	0.2	-	18.3	40.4	1.4	11.3	3.2	0.0	2.3	21.1	39.5
Total	793.6	1,004.0	887.7	293.3	198.1	31.7	3,208.7	1,255.3	882.2	767.8	235.5	275.8	36.3	3,453.1

<Kinki Osaka Bank>

Bonds held to maturity	1.4	13.8	34.5	102.5	5.0	3.0	160.4	1.1	5.4	35.5	35.5	78.5	3.0	159.2
Japanese government bonds	-	10.0	32.5	102.5	5.0	3.0	153.0	-	2.0	34.0	35.5	78.5	3.0	153.0
Floating-rate JGBs	-	10.0	32.5	102.5	5.0	-	150.0	-	2.0	34.0	35.5	78.5	-	150.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	1.4	3.8	2.0	0.0	-	-	7.4	1.1	3.4	1.5	0.0	-	-	6.2
Available-for-sale securities	92.1	188.8	180.0	42.1	53.8	52.7	609.8	173.2	190.3	156.3	39.4	69.3	71.3	700.1
Bonds	70.4	185.3	167.6	42.1	52.1	13.2	530.9	137.2	186.5	117.0	38.6	67.1	24.0	570.8
Japanese government bonds	35.0	0.2	22.0	20.4	42.0	-	119.6	86.0	0.2	-	20.4	54.0	24.0	184.6
Floating-rate JGBs	-	-	-	20.4	-	-	20.4	-	-	-	20.4	-	-	20.4
Japanese local government bonds	0.7	9.1	21.2	0.4	-	-	31.6	5.2	6.4	19.6	0.5	-	-	32.0
Japanese corporate bonds	34.7	176.0	124.4	21.2	10.1	13.2	379.7	46.0	179.8	97.3	17.7	13.1	-	354.1
Other	21.6	3.5	12.4	0.0	1.7	39.5	78.8	35.9	3.7	39.2	0.8	2.1	47.3	129.3
Total	93.6	202.7	214.5	144.7	58.8	55.7	770.2	174.4	195.8	191.8	74.9	147.8	74.3	859.3

10. Capital adequacy ratio (preliminary)

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

(Billions of yen/ %)

<Consolidated>	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	15.21	0.54	14.67
Tier 1 ratio	11.16	0.42	10.74
Total qualifying capital	2,589.1	35.0	2,554.1
Tier 1	1,900.2	29.6	1,870.5
Tier 2	691.3	2.7	688.5
Deductions	2.3	(2.6)	4.9
Risk weighted assets	17,014.0	(391.0)	17,405.0
Total required capital*	1,361.1	(31.2)	1,392.4

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

(Billions of yen/ %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	14.45	1.04	13.41	14.57	1.08	13.49
Tier 1 ratio	10.13	0.91	9.22	10.51	0.99	9.52
Total qualifying capital	1,745.3	88.3	1,656.9	1,777.2	96.1	1,681.1
Tier 1	1,224.1	84.4	1,139.7	1,282.9	96.7	1,186.2
Tier 2	540.4	3.7	536.7	541.3	3.8	537.5
Deductions	19.3	(0.1)	19.4	47.0	4.4	42.6
Risk weighted assets	12,075.8	(274.4)	12,350.3	12,197.3	(259.3)	12,456.7
Total required capital*	966.0	(21.9)	988.0	975.7	(20.7)	996.5

(Billions of yen/ %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	13.08	0.62	12.46
Tier 1 ratio	8.78	0.59	8.19
Total qualifying capital	447.7	18.9	428.7
Tier 1	300.5	18.4	282.0
Tier 2	157.1	(0.0)	157.1
Deductions	9.8	(0.5)	10.4
Risk weighted assets	3,421.0	(19.9)	3,440.9
Total required capital*	273.6	(1.5)	275.2

(Billions of yen/ %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)	End of Sep. 2013 (A)	(A)-(B)	End of Mar. 2013 (B)
Capital adequacy ratio	13.16	0.47	12.69	13.87	0.52	13.35
Tier 1 ratio	8.69	0.38	8.31	9.24	0.48	8.76
Total qualifying capital	165.8	4.9	160.8	175.8	5.3	170.4
Tier 1	109.5	4.2	105.3	117.1	5.2	111.8
Tier 2	56.3	0.5	55.7	58.6	(0.0)	58.7
Deductions	0.0	(0.1)	0.1	0.0	(0.1)	0.1
Risk weighted assets	1,259.1	(7.9)	1,267.1	1,267.2	(8.6)	1,275.8
Total required capital*	100.7	(0.6)	101.3	101.3	(0.6)	102.0

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. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Sep. 2013	Change	End of Mar. 2013
Acquisition cost	333.3	(3.6)	336.9
Market value	625.6	66.8	558.7
Book value of stocks sold outright	3.4	(3.8)	7.2

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2013	End of Sep. 2013	End of Sep. 2013
Acquisition cost	265.6	63.1	4.4
Market value	485.7	130.3	9.5
Book value of stocks sold outright	3.4	-	0.0

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

12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Sep. 2013	Change	End of Mar. 2013
Directors	18	(1)	19
Executive officers	8	(2)	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. The above figures as of end of Mar. 2013 include these directors and executive officers who are installed at 1st of April.

<Total of three banks>

(People/ branch offices)

	End of Sep. 2013	Change	End of Mar. 2013
Directors	32	1	31
Non-board executive officers	42	-	42
Employees	15,333	249	15,084
Manned domestic offices	592	(1)	593
Non-manned domestic offices	838	1	837
Total domestic offices	1,430	-	1,430

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2013	End of Sep. 2013	End of Sep. 2013
Directors	12	12	9
Non-board executive officers	28	8	7
Employees	9,838	3,203	2,292
Manned domestic offices	337	127	128
Non-manned domestic offices	511	303	24
Total domestic offices	848	430	152

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. The above figures as of end of Mar. 2013 include these directors and executive officers who are installed at 1st of April.

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 3,060 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 Sep. 2013 (A)	(A)-(B)	(A)-(C)	End of Mar. 2013 (B)	End of Sep. 2012 (C)
Loans to borrowers in legal bankruptcy	10,655	(740)	(1,024)	11,395	11,679
Past due loans	371,459	(21,989)	(52,835)	393,448	424,294
Loans past due 3 months or more	4,162	(332)	805	4,495	3,357
Restructured loans	129,246	(15,345)	(17,501)	144,592	146,747
Risk-managed loans, total	515,524	(38,408)	(70,555)	553,932	586,079
Partial direct write-offs	266,097	(21,711)	(65,119)	287,808	331,216
Balance of loans (Term-end)	26,696,824	14,694	525,890	26,682,130	26,170,933

<Resona Bank>

Loans to borrowers in legal bankruptcy	5,309	(560)	151	5,869	5,158
Past due loans	217,101	(23,897)	(50,465)	240,998	267,567
Loans past due 3 months or more	3,103	686	810	2,417	2,293
Restructured loans	83,597	(15,241)	(12,168)	98,839	95,765
Risk-managed loans, total	309,111	(39,013)	(61,672)	348,125	370,784
Partial direct write-offs	229,139	(19,389)	(57,021)	248,528	286,160
Balance of loans (Term-end)	17,515,039	20,913	353,531	17,494,125	17,161,507

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	4,464	(282)	(730)	4,747	5,195
Past due loans	86,919	2,471	(3,169)	84,448	90,089
Loans past due 3 months or more	747	(89)	331	837	415
Restructured loans	23,264	(263)	(34)	23,528	23,299
Risk-managed loans, total	115,396	1,835	(3,603)	113,561	119,000
Partial direct write-offs	16,525	(1,955)	(1,612)	18,481	18,137
Balance of loans (Term-end)	6,625,295	(5,780)	75,814	6,631,075	6,549,481

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	880	102	(444)	778	1,325
Past due loans	67,438	(563)	799	68,001	66,638
Loans past due 3 months or more	311	(929)	(336)	1,240	648
Restructured loans	22,384	159	(5,298)	22,225	27,682
Risk-managed loans, total	91,015	(1,230)	(5,279)	92,246	96,295
Partial direct write-offs	20,432	(366)	(6,485)	20,798	26,918
Balance of loans (Term-end)	2,556,489	(439)	96,544	2,556,928	2,459,944

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Sep. 2013 (A)	(A)-(B)	(A)-(C)	End of Mar. 2013 (B)	End of Sep. 2012 (C)
Loans to borrowers in legal bankruptcy	0.03	(0.00)	(0.00)	0.04	0.04
Past due loans	1.39	(0.08)	(0.22)	1.47	1.62
Loans past due 3 months or more	0.01	(0.00)	0.00	0.01	0.01
Restructured loans	0.48	(0.05)	(0.07)	0.54	0.56
Risk-managed loans, total	1.93	(0.14)	(0.30)	2.07	2.23

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.03	(0.00)	0.00	0.03	0.03
Past due loans	1.23	(0.13)	(0.31)	1.37	1.55
Loans past due 3 months or more	0.01	0.00	0.00	0.01	0.01
Restructured loans	0.47	(0.08)	(0.08)	0.56	0.55
Risk-managed loans, total	1.76	(0.22)	(0.39)	1.98	2.16

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.06	(0.00)	(0.01)	0.07	0.07
Past due loans	1.31	0.03	(0.06)	1.27	1.37
Loans past due 3 months or more	0.01	(0.00)	0.00	0.01	0.00
Restructured loans	0.35	(0.00)	(0.00)	0.35	0.35
Risk-managed loans, total	1.74	0.02	(0.07)	1.71	1.81

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.03	0.00	(0.01)	0.03	0.05
Past due loans	2.63	(0.02)	(0.07)	2.65	2.70
Loans past due 3 months or more	0.01	(0.03)	(0.01)	0.04	0.02
Restructured loans	0.87	0.00	(0.24)	0.86	1.12
Risk-managed loans, total	3.56	(0.04)	(0.35)	3.60	3.91

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

(%)

<Total of three banks>	End of Sep. 2013 (A)	(A)-(B)	(A)-(C)	End of Mar. 2013 (B)	End of Sep. 2012 (C)
Before partial direct write-off	61.10	(0.48)	(3.71)	61.58	64.82
After partial direct write-off	41.02	(0.59)	(3.91)	41.62	44.93

<Resona Bank>

Before partial direct write-off	68.99	0.74	(3.79)	68.25	72.78
After partial direct write-off	46.00	0.42	(5.77)	45.58	51.78

<Saitama Resona Bank>

Before partial direct write-off	44.41	(2.70)	(1.83)	47.11	46.24
After partial direct write-off	36.45	(2.05)	(1.59)	38.50	38.05

<Kinki Osaka Bank>

Before partial direct write-off	42.76	(0.53)	(0.25)	43.29	43.02
After partial direct write-off	29.91	(0.59)	2.82	30.51	27.09

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 Sep. 2013 (A)	(A)-(B)	(A)-(C)	End of Mar. 2013 (B)	End of Sep. 2012 (C)
General reserve for possible loan losses	182,044	(17,783)	(29,999)	199,828	212,044
Specific reserve for possible loan losses	98,567	(7,135)	(30,910)	105,703	129,478
Special reserve for certain overseas loans	1	0	(0)	1	2
Total reserve for possible loan losses	280,613	(24,918)	(60,910)	305,532	341,524
Reserve for write-off of loans in the trust account	148	(13)	(24)	161	172

<Total of three banks>					
General reserve for possible loan losses	119,422	(12,276)	(21,268)	131,699	140,690
Specific reserve for possible loan losses	91,943	(6,776)	(30,574)	98,719	122,517
Special reserve for certain overseas loans	1	0	(0)	1	2
Total reserve for possible loan losses	211,367	(19,052)	(51,843)	230,420	263,210
Reserve for write-off of loans in the trust account	148	(13)	(24)	161	172

<Resona Bank>					
General reserve for possible loan losses	87,174	(8,031)	(16,047)	95,205	103,221
Specific reserve for possible loan losses	54,893	(8,440)	(33,721)	63,334	88,615
Special reserve for certain overseas loans	1	0	(0)	1	2
Total reserve for possible loan losses	142,069	(16,471)	(49,769)	158,540	191,839
Reserve for write-off of loans in the trust account	148	(13)	(24)	161	172

<Saitama Resona Bank>					
General reserve for possible loan losses	20,201	(2,374)	(2,512)	22,575	22,713
Specific reserve for possible loan losses	21,865	709	(704)	21,155	22,569
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	42,066	(1,664)	(3,216)	43,730	45,282
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>					
General reserve for possible loan losses	12,047	(1,871)	(2,708)	13,919	14,756
Specific reserve for possible loan losses	15,183	954	3,851	14,229	11,332
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	27,231	(917)	1,142	28,148	26,088
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 Sep. 2013 (A)	(A)-(B)	(A)-(C)	End of Mar. 2013 (B)	End of Sep. 2012 (C)
Unrecoverable or valueless claims	61,891	(8,487)	(6,771)	70,379	68,663
Risk claims	330,670	(15,077)	(71,370)	345,748	402,041
Special attention loans	133,409	(15,678)	(16,696)	149,088	150,105
Financial Reconstruction Act subtotal [A]	525,972	(39,243)	(94,838)	565,215	620,810
Normal claims	26,912,768	50,045	616,287	26,862,723	26,296,480
Financial Reconstruction Act total [B]	27,438,740	10,801	521,449	27,427,939	26,917,291
Partial direct write-offs	284,929	(23,652)	(69,282)	308,581	354,212
NPL Ratio [A] / [B]	1.91	(0.14)	(0.38)	2.06	2.30

<Resona Bank>					
Unrecoverable or valueless claims	42,590	(5,077)	(2,667)	47,668	45,258
Risk claims	189,168	(20,131)	(71,929)	209,299	261,097
Special attention loans	86,701	(14,555)	(11,357)	101,257	98,059
Financial Reconstruction Act subtotal [A]	318,460	(39,764)	(85,954)	358,225	404,415
Normal claims	17,871,151	60,295	439,741	17,810,855	17,431,409
Financial Reconstruction Act total [B]	18,189,612	20,531	353,787	18,169,081	17,835,825
Partial direct write-offs	246,058	(21,157)	(60,450)	267,215	306,508
NPL Ratio [A] / [B]	1.75	(0.22)	(0.51)	1.97	2.26

<Saitama Resona Bank>					
Unrecoverable or valueless claims	11,225	(2,157)	(2,004)	13,383	13,229
Risk claims	80,708	4,468	(1,747)	76,240	82,456
Special attention loans	24,012	(353)	296	24,365	23,715
Financial Reconstruction Act subtotal [A]	115,946	1,957	(3,454)	113,988	119,401
Normal claims	6,554,278	(11,818)	74,446	6,566,097	6,479,832
Financial Reconstruction Act total [B]	6,670,225	(9,860)	70,991	6,680,086	6,599,233
Partial direct write-offs	16,719	(2,103)	(1,845)	18,823	18,565
NPL Ratio [A] / [B]	1.73	0.03	(0.07)	1.70	1.80

<Kinki Osaka Bank>					
Unrecoverable or valueless claims	8,075	(1,252)	(2,099)	9,327	10,174
Risk claims	60,793	585	2,305	60,208	58,487
Special attention loans	22,696	(769)	(5,634)	23,466	28,330
Financial Reconstruction Act subtotal [A]	91,564	(1,436)	(5,428)	93,001	96,993
Normal claims	2,487,338	1,568	102,099	2,485,769	2,385,238
Financial Reconstruction Act total [B]	2,578,903	131	96,671	2,578,771	2,482,232
Partial direct write-offs	22,151	(390)	(6,986)	22,542	29,138
NPL Ratio [A] / [B]	3.55	(0.05)	(0.35)	3.60	3.90

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 Sep. 2013 [A]	[A] - [B]	End of Mar. 2013 [B]	End of Sep. 2013 [A]	[A] - [B]	End of Mar. 2013 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.93	0.22	95.71	95.24	0.14	95.09
Covered by reserves	4.06	(0.22)	4.28	4.75	(0.14)	4.90
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.34	0.99	90.34	90.81	0.90	89.91
Covered by collateral, guarantees, etc.	66.10	0.99	65.10	64.81	1.12	63.69
Covered by reserves	25.23	0.00	25.23	26.00	(0.21)	26.21
Reserve ratio against the portion not covered by collateral, guarantees, etc.	74.45	2.13	72.32	73.90	1.67	72.22
Special Attention Obligors	57.94	0.00	57.93	51.71	(0.31)	52.03
Covered by collateral, guarantees, etc.	38.63	0.34	38.28	34.24	0.85	33.39
Covered by reserves	19.31	(0.34)	19.65	17.46	(1.17)	18.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	31.46	(0.37)	31.84	26.56	(1.41)	27.98
Other Watch Obligors	74.29	0.99	73.29	70.26	0.89	69.36
Covered by collateral, guarantees, etc.	71.38	1.19	70.19	67.09	1.05	66.03
Covered by reserves	2.90	(0.19)	3.10	3.16	(0.16)	3.32
Reserve ratio against the portion not covered by collateral, guarantees, etc.	10.15	(0.25)	10.41	9.62	(0.17)	9.80
Normal Obligors	0.12	0.00	0.11	0.16	0.01	0.15

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2013 [A]	[A] - [B]	End of Mar. 2013 [B]	End of Sep. 2013 [A]	[A] - [B]	End of Mar. 2013 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.96	0.66	97.29	96.74	0.17	96.57
Covered by reserves	2.03	(0.66)	2.70	3.25	(0.17)	3.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.52	0.64	91.87	91.40	1.52	89.87
Covered by collateral, guarantees, etc.	68.47	0.90	67.57	66.96	0.08	66.88
Covered by reserves	24.04	(0.26)	24.30	24.43	1.44	22.99
Reserve ratio against the portion not covered by collateral, guarantees, etc.	76.27	1.32	74.95	73.97	4.54	69.42
Special Attention Obligors	69.96	(0.83)	70.79	66.75	(0.59)	67.35
Covered by collateral, guarantees, etc.	49.14	(0.34)	49.49	42.36	(3.09)	45.45
Covered by reserves	20.81	(0.48)	21.29	24.39	2.49	21.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	40.93	(1.23)	42.17	42.31	2.17	40.14
Other Watch Obligors	83.72	0.99	82.73	80.94	1.52	79.42
Covered by collateral, guarantees, etc.	80.83	1.21	79.62	79.41	1.91	77.50
Covered by reserves	2.88	(0.22)	3.10	1.53	(0.38)	1.92
Reserve ratio against the portion not covered by collateral, guarantees, etc.	15.04	(0.20)	15.24	7.44	(1.09)	8.54
Normal Obligors	0.02	(0.00)	0.03	0.06	(0.02)	0.08

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 61.8	Unrecoverable or Valueless Claims 61.8	29.5	32.3	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 2.5 Collateral /Guarantee 59.3	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 330.6	Risk Claims 330.6	167.6	134.5	28.4 **Reserve Ratio 74.45%**		Reserves 83.4 Collateral /Guarantee 218.5	Risk Claims 91.34%
Watch Obligors: Special Attention Obligors 167.2	Special Attention Loans 133.4	27.9	139.2			Reserves 26.0 Collateral /Guarantee 50.6	Special Attention Loans 57.46%
	Subtotal 525.9						
Watch Obligors: Other Watch Obligors 1,970.0	Normal Claims 26,912.7	609.0	1,360.9				
Normal Obligors 24,908.9		249,089					Total Coverage Ratio 83.76%
Total Exposures 27,438.7	Total 27,438.7	Normal 25,743.1	Category Ⅱ 1,667.1	Category Ⅲ 28.4	Category Ⅳ -		

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 42.5	Unrecoverable or Valueless Claims 42.5	21.0	21.5	**Reserve Ratio 100%**	**Direct Write-offs**	Reserves 2.0 Collateral /Guarantee 40.5	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 189.1	Risk Claims 189.1	89.8	82.0	17.2 **Reserve Ratio 73.90%**		Reserves 49.1 Collateral /Guarantee 122.6	Risk Claims 90.81%
Watch Obligors: Special Attention Obligors 105.1	Special Attention Loans 86.7	14.0	91.1			Reserves 15.0 Collateral /Guarantee 29.5	Special Attention Loans 51.52%
	Subtotal 318.4						
Watch Obligors: Other Watch Obligors 1,328.8	Normal Claims 17,871.1	349.8	979.0				
Normal Obligors 16,523.8		16,523.8					Total Coverage Ratio 81.35%
Total Exposures 18,189.6	Total 18,189.6	Normal 16,998.6	Category Ⅱ 1,173.7	Category Ⅲ 17.2	Category Ⅳ -		

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

(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 11.2	Unrecoverable or Valueless Claims 11.2	4.7	6.4	**Reserve Ratio 100%**	**Direct Write-offs**	Reserves 0.2 Collateral /Guarantee 10.9	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 80.7	Risk Claims 80.7	38.7	35.9	6.0 **Reserve Ratio 76.27%**		Reserves 19.4 Collateral /Guarantee 55.2	Risk Claims 92.52%
Watch Obligors — Special Attention Obligors 33.9	Special Attention Loans 24.0	6.9	26.9			Reserves 4.9 Collateral /Guarantee 11.8	Special Attention Loans 69.96%
Watch Obligors — Other Watch Obligors 393.4	Subtotal 115.9 / Normal Claims 6,554.2	151.1	242.3				
Normal Obligors 6,150.9		6150.9					Total Coverage Ratio 88.57%
Total Exposures 6,670.2	Total 6,670.2	Normal 6,352.5	Category Ⅱ 311.6	Category Ⅲ 6.0	Category Ⅳ -		

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)

(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 8.0	Unrecoverable or Valueless Claims 8.0	3.7	4.3	**Reserve Ratio 100%**	**Direct Write-offs**	Reserves 0.2 Collateral /Guarantee 7.8	Unrecoverable or Valueless Claims 100%
Doubtful Obligors 60.7	Risk Claims 60.7	38.9	16.5	5.2 **Reserve Ratio 73.97%**		Reserves 14.8 Collateral /Guarantee 40.7	Risk Claims 91.40%
Watch Obligors — Special Attention Obligors 28.1	Special Attention Loans 22.6	6.9	21.1			Reserves 5.9 Collateral /Guarantee 9.2	Special Attention Loans 66.91%
Watch Obligors — Other Watch Obligors 247.7	Subtotal 91.5 / Normal Claims 2,487.3	108.1	139.5				
Normal Obligors 2,234.2		2,234.2					Total Coverage Ratio 86.09%
Total Exposures 2,578.9	Total 2,578.9	Normal 2,392.0	Category Ⅱ 181.6	Category Ⅲ 5.2	Category Ⅳ -		

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 1st half of FY2013

(Billions of yen)

<Total of three banks>	End of Sep. 2013[A]	[A]-[B]	Claims newly classified	Amount of off-balancing	End of Mar. 2013[B]
Unrecoverable or valueless claims	61.8	(8.4)	15.0	(23.5)	70.3
Risk claims	330.6	(15.0)	60.4	(75.5)	345.7
Total	392.5	(23.5)	75.5	(99.1)	416.1
Result of measures connected to off-balancing	50.6				64.2

<Resona Bank>

Unrecoverable or valueless claims	42.5	(5.0)	9.0	(14.1)	47.6
Risk claims	189.1	(20.1)	32.2	(52.3)	209.2
Total	231.7	(25.2)	41.2	(66.4)	256.9
Result of measures connected to off-balancing	31.3				35.0

<Saitama Resona Bank>

Unrecoverable or valueless claims	11.2	(2.1)	3.6	(5.8)	13.3
Risk claims	80.7	4.4	19.0	(14.5)	76.2
Total	91.9	2.3	22.6	(20.3)	89.6
Result of measures connected to off-balancing	11.1				12.2

<Kinki Osaka Bank>

Unrecoverable or valueless claims	8.0	(1.2)	2.3	(3.6)	9.3
Risk claims	60.7	0.5	9.2	(8.6)	60.2
Total	68.8	(0.6)	11.5	(12.2)	69.5
Result of measures connected to off-balancing	8.0				16.9

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Disposition by borrowers' liquidation	(0.8)	(0.0)	(0.0)	(0.8)
Reconstructive disposition	(2.3)	(1.9)	-	(0.3)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(2.1)	(0.4)	(0.6)	(1.1)
Direct write-offs	3.5	1.9	0.2	1.3
Others	(97.2)	(65.8)	(20.0)	(11.3)
Collection/repayment, etc.	(61.6)	(42.2)	(11.9)	(7.3)
Improvement in debtors' performance	(35.6)	(23.5)	(8.0)	(3.9)
Total	(99.1)	(66.4)	(20.3)	(12.2)

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 Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]	End of Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]
Manufacturing	2,659.7	(1.6)	2,661.4	1,934.6	10.4	1,924.1
Agriculture, forestry	12.3	(0.0)	12.4	6.4	0.0	6.3
Fishery	1.0	(0.1)	1.2	0.9	(0.1)	1.1
Mining, quarrying of stone, gravel extraction	13.1	(0.5)	13.6	10.8	(0.4)	11.3
Construction	663.4	(27.5)	690.9	380.3	(8.2)	388.6
Electricity, gas, heating, water	116.1	8.5	107.6	100.5	8.3	92.1
Information and communication	253.9	(11.9)	265.9	220.6	(9.1)	229.7
Transportation, postal service	514.6	10.1	504.5	337.9	(3.5)	341.4
Wholesale and retail trade	2,505.8	(39.6)	2,545.5	1,848.8	(23.1)	1,871.9
Finance and insurance	1,032.8	57.8	974.9	971.3	61.6	909.6
Real estate	2,734.7	66.8	2,667.9	1,941.5	44.7	1,896.7
Goods rental and leasing	311.1	(14.6)	325.7	252.6	(15.7)	268.3
Services	1,512.1	(42.9)	1,555.0	1,038.0	(20.6)	1,058.7
Government, local government	843.8	(43.1)	886.9	280.5	(28.1)	308.7
Others	13,521.7	53.6	13,468.0	8,189.5	4.6	8,184.8
Domestic total	26,696.8	14.6	26,682.1	17,515.0	20.9	17,494.1
Japan offshore banking account	-	-	-	-	-	-
Total	26,696.8	14.6	26,682.1	17,515.0	20.9	17,494.1

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]	End of Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]
Manufacturing	465.0	(8.1)	473.2	260.0	(3.9)	264.0
Agriculture, forestry	5.4	(0.0)	5.4	0.5	(0.0)	0.6
Fishery	0.0	(0.0)	0.0	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	2.0	(0.1)	2.2	0.1	0.0	0.0
Construction	174.2	(15.1)	189.4	108.8	(4.0)	112.9
Electricity, gas, heating, water	13.7	0.1	13.6	1.8	(0.0)	1.8
Information and communication	19.9	(1.8)	21.8	13.3	(0.9)	14.3
Transportation, postal service	142.7	14.8	127.8	34.0	(1.1)	35.1
Wholesale and retail trade	377.7	(11.7)	389.5	279.2	(4.7)	284.0
Finance and insurance	37.6	(1.9)	39.6	23.7	(1.9)	25.6
Real estate	569.8	19.1	550.7	223.2	2.9	220.3
Goods rental and leasing	37.6	1.0	36.6	20.8	0.0	20.7
Services	352.2	(17.9)	370.1	121.7	(4.3)	126.1
Government, local government	324.0	(16.7)	340.8	239.1	1.7	237.4
Others	4,102.7	32.9	4,069.8	1,229.4	16.1	1,213.2
Domestic total	6,625.2	(5.7)	6,631.0	2,556.4	(0.4)	2,556.9
Japan offshore banking account	-	-	-	-	-	-
Total	6,625.2	(5.7)	6,631.0	2,556.4	(0.4)	2,556.9

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 Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]	End of Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]
Manufacturing	71.8	(10.6)	82.4	36.1	(15.3)	51.4
Agriculture, forestry	0.6	0.2	0.4	0.3	0.2	0.1
Fishery	0.0	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.1	(0.0)	0.2	0.1	(0.0)	0.1
Construction	25.7	(0.9)	26.7	9.7	(1.2)	10.9
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	13.7	(0.4)	14.1	12.2	(0.0)	12.3
Transportation, postal service	18.8	(0.0)	18.8	10.3	(0.2)	10.5
Wholesale and retail trade	102.5	(6.5)	109.1	64.7	(6.2)	70.9
Finance and insurance	5.6	(0.4)	6.0	4.8	(0.4)	5.2
Real estate	89.9	(3.4)	93.3	50.7	(2.4)	53.2
Goods rental and leasing	1.6	(0.1)	1.8	1.0	(0.0)	1.1
Services	51.2	(6.0)	57.2	30.3	(4.3)	34.6
Government, local government	-	-	-	-	-	-
Others	133.2	(10.0)	143.2	88.3	(8.9)	97.2
Domestic total	515.5	(38.4)	553.9	309.1	(39.0)	348.1
Japan offshore banking account	-	-	-	-	-	-
Total	515.5	(38.4)	553.9	309.1	(39.0)	348.1

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]	End of Sep. 2013[A]	[A]-[B]	End of Mar. 2013[B]
Manufacturing	19.3	3.5	15.7	16.3	1.1	15.1
Agriculture, forestry	0.2	(0.0)	0.3	0.0	0.0	0.0
Fishery	-	-	-	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	-	(0.0)	0.0	-	-	-
Construction	7.3	0.5	6.7	8.7	(0.2)	9.0
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	0.5	(0.3)	0.8	0.9	(0.0)	0.9
Transportation, postal service	6.2	0.0	6.1	2.3	0.1	2.1
Wholesale and retail trade	18.4	(0.1)	18.5	19.3	(0.1)	19.5
Finance and insurance	-	-	-	0.8	(0.0)	0.8
Real estate	21.0	(0.7)	21.7	18.2	(0.2)	18.4
Goods rental and leasing	0.4	(0.0)	0.4	0.2	(0.0)	0.2
Services	9.9	(0.2)	10.1	11.0	(1.4)	12.4
Government, local government	-	-	-	-	-	-
Others	31.9	(0.8)	32.7	12.8	(0.3)	13.2
Domestic total	115.3	1.8	113.5	91.0	(1.2)	92.2
Japan offshore banking account	-	-	-	-	-	-
Total	115.3	1.8	113.5	91.0	(1.2)	92.2

Note: Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

<Total of three banks>	End of Sep. 2013 [A]	[A]-[B]	[A]-[C]	End of Mar. 2013 [B]	End of Sep. 2012 [C]
Housing loans	12,727,334	75,375	336,412	12,651,959	12,390,922
Before securitization	12,909,102	60,701	298,672	12,848,400	12,610,429
Residential housing loans	9,530,169	88,831	316,302	9,441,337	9,213,867
Before securitization	9,711,823	74,160	287,181	9,637,663	9,424,641
Other consumer loans	300,011	(602)	(3,257)	300,613	303,268
Total loans to consumers	13,027,346	74,773	333,154	12,952,572	12,694,191
Before securitization of housing loans	13,209,114	60,099	295,415	13,149,014	12,913,698

<Resona Bank>

Housing loans	7,642,983	26,905	170,915	7,616,078	7,472,067
Before securitization	7,759,227	17,625	143,960	7,741,602	7,615,267
Residential housing loans	5,526,574	49,456	189,036	5,477,118	5,337,538
Before securitization	5,642,704	40,178	170,699	5,602,525	5,472,005
Other consumer loans	153,803	(2,247)	(4,444)	156,050	158,248
Total loans to consumers	7,796,786	24,657	166,471	7,772,129	7,630,315
Before securitization of housing loans	7,913,031	15,377	139,515	7,897,653	7,773,515

<Saitama Resona Bank>

Housing loans	3,902,685	30,967	123,263	3,871,717	3,779,421
Before securitization	3,968,208	25,573	112,479	3,942,635	3,855,729
Residential housing loans	2,981,854	28,826	104,034	2,953,028	2,877,819
Before securitization	3,047,378	23,432	93,250	3,023,945	2,954,127
Other consumer loans	112,308	2,617	3,754	109,690	108,553
Total loans to consumers	4,014,993	33,585	127,017	3,981,407	3,887,975
Before securitization of housing loans	4,080,516	28,191	116,233	4,052,325	3,964,283

<Kinki Osaka Bank>

Housing loans	1,181,666	17,502	42,233	1,164,163	1,139,432
Before securitization	1,181,666	17,502	42,233	1,164,163	1,139,432
Residential housing loans	1,021,740	10,548	23,231	1,011,191	998,509
Before securitization	1,021,740	10,548	23,231	1,011,191	998,509
Other consumer loans	33,899	(972)	(2,567)	34,872	36,467
Total loans to consumers	1,215,566	16,530	39,665	1,199,035	1,175,900
Before securitization of housing loans	1,215,566	16,530	39,665	1,199,035	1,175,900

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

(Millions of yen, %)

<Total of three banks>	End of Sep. 2013 [A]	[A]-[B]	[A]-[C]	End of Mar. 2013 [B]	End of Sep. 2012 [C]
Loans to SMEs and consumers	22,605,604	(53,991)	336,826	22,659,595	22,268,778
Ratio of loans to SMEs and consumers	84.67	(0.24)	(0.41)	84.92	85.08
<Resona Bank>					
Loans to SMEs and consumers	14,402,726	(67,038)	204,947	14,469,764	14,197,779
Ratio of loans to SMEs and consumers	82.23	(0.48)	(0.49)	82.71	82.73
<Saitama Resona Bank>					
Loans to SMEs and consumers	5,936,470	12,826	118,732	5,923,643	5,817,737
Ratio of loans to SMEs and consumers	89.60	0.27	0.77	89.33	88.82
<Kinki Osaka Bank>					
Loans to SMEs and consumers	2,266,408	220	13,146	2,266,187	2,253,261
Ratio of loans to SMEs and consumers	88.65	0.02	(2.94)	88.62	91.59

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 Sep. 2013 [A]	[A]-[B]	[A]-[C]	End of Mar. 2013 [B]	End of Sep. 2012 [C]
Deposits (Term-end)	34,945,877	(498,562)	1,047,094	35,444,439	33,898,783
Deposits (average balance)	34,526,921	963,863	1,073,611	33,563,057	33,453,309
Trust principal (Term-end)	597,338	104,019	203,937	493,318	393,400
Trust principal (average balance)	563,518	156,614	174,229	406,903	389,288
Loans and bills discounted (Term-end)	26,696,824	14,694	525,890	26,682,130	26,170,933
Banking account	26,647,650	18,932	534,109	26,628,717	26,113,541
Trust account	49,173	(4,238)	(8,218)	53,412	57,392
Loans and bills discounted (average balance)	26,051,855	452,874	626,644	25,598,980	25,425,210
Banking account	26,000,352	458,841	634,702	25,541,510	25,365,649
Trust account	51,502	(5,966)	(8,058)	57,469	59,560

<Resona Bank>					
Deposits (Term-end)	20,701,602	(580,936)	522,104	21,282,538	20,179,497
Deposits (average balance)	20,391,070	536,680	628,187	19,854,389	19,762,882
Trust principal (Term-end)	597,338	104,019	203,937	493,318	393,400
Trust principal (average balance)	563,518	156,614	174,229	406,903	389,288
Loans and bills discounted (Term-end)	17,515,039	20,913	353,531	17,494,125	17,161,507
Banking account	17,465,866	25,152	361,750	17,440,713	17,104,115
Trust account	49,173	(4,238)	(8,218)	53,412	57,392
Loans and bills discounted (average balance)	17,041,312	297,562	418,893	16,743,749	16,622,419
Banking account	16,989,809	303,529	426,951	16,686,280	16,562,858
Trust account	51,502	(5,966)	(8,058)	57,469	59,560

<Saitama Resona Bank>					
Deposits (Term-end)	10,930,418	18,770	493,934	10,911,648	10,436,484
Deposits (average balance)	10,894,650	406,230	414,059	10,488,419	10,480,590
Loans and bills discounted (Term-end)	6,625,295	(5,780)	75,814	6,631,075	6,549,481
Loans and bills discounted (average balance)	6,555,319	71,931	107,059	6,483,387	6,448,260

<Kinki Osaka Bank>					
Deposits (Term-end)	3,313,856	63,603	31,055	3,250,253	3,282,801
Deposits (average balance)	3,241,200	20,952	31,363	3,220,248	3,209,836
Loans and bills discounted (Term-end)	2,556,489	(439)	96,544	2,556,928	2,459,944
Loans and bills discounted (average balance)	2,455,223	83,380	100,692	2,371,842	2,354,530

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

(Millions of yen)

<Total of three banks>	End of Sep. 2013 [A]	[A]-[B]	[A]-[C]	End of Mar. 2013 [B]	End of Sep. 2012 [C]
Domestic individual deposits (Term-end)	23,401,274	209,867	543,307	23,191,406	22,857,966
Liquid deposits	14,287,324	406,478	894,079	13,880,845	13,393,244
Time deposits	8,908,885	(184,011)	(356,353)	9,092,896	9,265,239
Domestic corporate deposits (Term-end)	9,912,567	(159,600)	120,276	10,072,168	9,792,291
Liquid deposits	6,972,310	24,078	273,440	6,948,231	6,698,869
Time deposits	2,498,054	(319,457)	(258,018)	2,817,511	2,756,073
<Resona Bank>					
Domestic individual deposits (Term-end)	12,355,614	76,947	248,872	12,278,666	12,106,742
Liquid deposits	7,616,914	225,814	502,239	7,391,099	7,114,675
Time deposits	4,581,244	(141,571)	(263,026)	4,722,816	4,844,271
Domestic corporate deposits (Term-end)	7,391,656	(188,498)	24,104	7,580,154	7,367,551
Liquid deposits	5,176,805	(66,791)	176,899	5,243,596	4,999,906
Time deposits	1,853,415	(224,482)	(240,718)	2,077,897	2,094,134
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	8,478,283	133,358	279,885	8,344,924	8,198,397
Liquid deposits	5,415,052	154,585	330,814	5,260,467	5,084,238
Time deposits	3,025,159	(17,801)	(50,061)	3,042,961	3,075,221
Domestic corporate deposits (Term-end)	1,833,203	685	73,997	1,832,517	1,759,205
Liquid deposits	1,345,356	78,095	82,376	1,267,260	1,262,979
Time deposits	441,835	(89,496)	(17,738)	531,331	459,573
<Kinki Osaka Bank>					
Domestic individual deposits (Term-end)	2,567,376	(438)	14,549	2,567,815	2,552,827
Liquid deposits	1,255,356	26,078	61,025	1,229,278	1,194,330
Time deposits	1,302,480	(24,638)	(43,265)	1,327,119	1,345,746
Domestic corporate deposits (Term-end)	687,708	28,213	22,173	659,495	665,535
Liquid deposits	450,148	12,774	14,164	437,373	435,983
Time deposits	202,804	(5,478)	438	208,282	202,365

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 Sep. 2013 [A]	[A]-[B]	[A]-[C]	End of Mar. 2013 [B]	End of Sep. 2012 [C]
Investment trust	1,868,459	(83,503)	164,055	1,951,962	1,704,404
Public bond	762,410	14,629	38,473	747,780	723,936
Insurance	1,597,154	56,525	130,609	1,540,628	1,466,545
<Resona Bank>					
Investment trust	990,748	(30,349)	107,949	1,021,098	882,799
Public bond	370,929	5,239	33,770	365,689	337,159
Insurance	738,858	19,296	37,748	719,561	701,110
<Saitama Resona Bank>					
Investment trust	599,428	(33,645)	41,060	633,073	558,367
Public bond	371,089	11,072	8,147	360,016	362,942
Insurance	626,041	30,870	77,479	595,171	548,562
<Kinki Osaka Bank>					
Investment trust	278,282	(19,508)	15,045	297,790	263,237
Public bond	20,390	(1,683)	(3,445)	22,074	23,835
Insurance	232,254	6,358	15,381	225,895	216,873

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
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	11.7	1.8	11.6

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 Sep. 2013 [A]	[A]-[B]	End of Mar. 2013 [B]	End of Sep. 2013 [A]	[A]-[B]	End of Mar. 2013 [B]
Reserve for loan losses	141.2	(14.5)	155.8	21.3	(1.5)	22.8
Write-down on securities	86.9	(4.1)	91.0	9.4	(0.0)	9.4
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	30.0	(2.7)	32.7	8.0	(0.3)	8.4
Net loss carry forward	3.9	(2.2)	6.2	-	-	-
Others	59.8	(3.4)	63.2	10.3	(0.6)	11.0
Subtotal of deferred tax assets	321.9	(27.1)	349.1	49.1	(2.5)	51.7
Valuation allowance	(139.8)	8.5	(148.4)	(13.2)	0.0	(13.2)
Deferred tax assets	182.0	(18.5)	200.6	35.9	(2.5)	38.4
Gains on placing trust for retirement benefits	3.0	(1.0)	4.0	-	-	-
Unrealized gains on available-for-sale securities	47.6	6.5	41.1	17.8	(0.1)	18.0
Deferred gains on hedges	15.1	(5.3)	20.4	-	-	-
Others	2.5	(0.4)	3.0	6.4	(0.0)	6.5
Deferred tax liabilities	68.3	(0.3)	68.7	24.3	(0.2)	24.5
Net deferred tax assets	113.7	(18.1)	131.9	11.5	(2.2)	13.8

	Kinki Osaka Bank		
	End of Sep. 2013 [A]	[A]-[B]	End of Mar. 2013 [B]
Reserve for loan losses	17.7	(0.4)	18.2
Write-down on securities	4.9	(0.2)	5.2
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	1.8	(0.3)	2.2
Net loss carry forward	4.8	(0.1)	5.0
Others	6.6	(0.3)	7.0
Subtotal of deferred tax assets	36.1	(1.6)	37.8
Valuation allowance	(31.5)	(0.2)	(31.2)
Deferred tax assets	4.6	(1.8)	6.5
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	3.1	(0.6)	3.8
Deferred gains on hedges	-	-	-
Others	0.2	0.0	0.1
Deferred tax liabilities	3.3	(0.6)	4.0
Net deferred tax assets	1.2	(1.2)	2.5

IV. Reference Materials (Group Banks Interim Financial Statements)

Resona Bank, Limited

Summary of Financial Results for the First Half of Fiscal Year 2013
(Six months ended September 30, 2013/ Unaudited)
<under Japanese GAAP>

Consolidated Interim Balance Sheet

(Millions of yen)

	March 31, 2013	September 30, 2013
Assets		
Cash and due from banks	¥ 2,000,638	¥ 1,956,067
Call loans and bills bought	72,616	83,714
Monetary claims bought	62,806	56,235
Trading assets	756,460	523,772
Securities	5,816,939	5,980,268
Loans and bills discounted	17,503,913	17,538,018
Foreign exchange assets	60,919	60,589
Other assets	814,457	769,784
Tangible fixed assets	215,293	215,598
Intangible fixed assets	39,511	39,606
Deferred tax assets	132,045	113,823
Customers' liabilities for acceptances and guarantees	314,764	316,592
Reserve for possible loan losses	(160,339)	(143,717)
Total Assets	¥ 27,630,027	¥ 27,510,355
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 21,330,028	¥ 20,758,096
Negotiable certificates of deposit	1,579,190	1,579,230
Call money and bills sold	208,947	162,671
Payables under repurchase agreements	38,992	20,995
Trading liabilities	347,375	286,959
Borrowed money	526,596	1,161,562
Foreign exchange liabilities	5,072	4,600
Bonds	510,929	516,217
Due to trust account	448,793	567,171
Other liabilities	758,582	562,237
Reserve for employees' bonuses	10,767	5,892
Reserve for employees' retirement benefits	1	1
Other reserves	25,784	28,405
Deferred tax liabilities	240	346
Deferred tax liabilities for land revaluation	23,690	23,690
Acceptances and guarantees	314,764	316,592
Total Liabilities	26,129,756	25,994,670
Net Assets		
Capital stock	279,928	279,928
Capital surplus	429,378	429,378
Retained earnings	466,441	454,058
Total stockholders' equity	1,175,749	1,163,365
Net unrealized gains on available-for-sale securities	130,035	160,912
Net deferred gains on hedges	36,903	27,214
Revaluation reserve for land	41,219	41,219
Foreign currency translation adjustments	(4,350)	(2,160)
Total accumulated other comprehensive income	203,809	227,186
Minority interests in consolidated subsidiaries	120,712	125,132
Total Net Assets	1,500,270	1,515,684
Total Liabilities and Net Assets	¥ 27,630,027	¥ 27,510,355

Consolidated Interim Statement of Income

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income	¥ 288,737	¥ 294,285
Interest income	157,480	152,319
Interest on loans and bills discounted	133,834	126,586
Interest and dividends on securities	16,795	16,496
Trust fees	10,637	11,877
Fees and commissions	51,531	58,573
Trading income	10,507	329
Other operating income	18,683	16,343
Other ordinary income	39,895	54,841
Ordinary expenses	196,461	167,679
Interest expenses	19,566	17,376
Interest on deposits	8,152	6,682
Fees and commissions	23,664	23,669
Trading expenses	1,384	3,055
Other operating expenses	8,007	2,953
General and administrative expenses	108,540	108,830
Other ordinary expenses	35,297	11,792
Ordinary profits	92,276	126,606
Extraordinary gains	675	3,120
Gains on disposal of fixed assets	675	3,120
Extraordinary losses	836	1,368
Losses on disposal of fixed assets	578	536
Impairment losses on fixed assets	258	831
Net interim income before income taxes and minority interests	92,114	128,358
Income taxes – current	15,189	17,292
Income taxes – deferred	(64,297)	17,148
Total income taxes	(49,107)	34,441
Net interim income before minority interests	141,222	93,916
Minority interests in net income	1,123	4,140
Net interim income	¥ 140,099	¥ 89,775

Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Net interim income before minority interests	¥ 141,222	¥ 93,916
Other comprehensive income	(15,267)	29,313
Net unrealized gains on available-for-sale securities	(14,153)	30,878
Net deferred gains on hedges	5,015	(9,689)
Foreign currency translation adjustments	(6,121)	8,126
Share of other comprehensive income of affiliates accounted for using the equity method	(7)	(2)
Total interim comprehensive income	¥ 125,955	¥ 123,230
Interim comprehensive income attributable to:		
Owners of the parent	130,676	113,152
Minority interests	¥ (4,720)	¥ 10,077

Consolidated Interim Statement of Changes in Net Assets

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the period	¥ 279,928	¥ 279,928
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	279,928	279,928
Capital surplus		
Balance at the beginning of the period	429,378	429,378
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	429,378	429,378
Retained earnings		
Balance at the beginning of the period	440,038	466,441
Changes during the period		
Dividends paid	(92,850)	(102,159)
Net interim income	140,099	89,775
Reversal of revaluation reserve for land	42	—
Total changes during the period	47,291	(12,383)
Balance at the end of the period	487,330	454,058
Total stockholders' equity		
Balance at the beginning of the period	1,149,346	1,175,749
Changes during the period		
Dividends paid	(92,850)	(102,159)
Net interim income	140,099	89,775
Reversal of revaluation reserve for land	42	—
Total changes during the period	47,291	(12,383)
Balance at the end of the period	¥ 1,196,637	¥ 1,163,365

Consolidated Interim Statement of Changes in Net Assets (Continued)

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Accumulated other comprehensive income		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the period	¥ 60,325	¥ 130,035
Changes during the period		
Net changes except for stockholders' equity during the period	(14,161)	30,876
Total changes during the period	(14,161)	30,876
Balance at the end of the period	46,163	160,912
Net deferred gains on hedges		
Balance at the beginning of the period	27,878	36,903
Changes during the period		
Net changes except for stockholders' equity during the period	5,015	(9,689)
Total changes during the period	5,015	(9,689)
Balance at the end of the period	32,894	27,214
Revaluation reserve for land		
Balance at the beginning of the period	41,262	41,219
Changes during the period		
Net changes except for stockholders' equity during the period	(42)	—
Total changes during the period	(42)	—
Balance at the end of the period	41,219	41,219
Foreign currency translation adjustments		
Balance at the beginning of the period	(4,629)	(4,350)
Changes during the period		
Net changes except for stockholders' equity during the period	(277)	2,189
Total changes during the period	(277)	2,189
Balance at the end of the period	(4,906)	(2,160)
Total		
Balance at the beginning of the period	124,837	203,809
Changes during the period		
Net changes except for stockholders' equity during the period	(9,466)	23,377
Total changes during the period	(9,466)	23,377
Balance at the end of the period	115,371	227,186
Minority interests in consolidated subsidiaries		
Balance at the beginning of the period	105,203	120,712
Changes during the period		
Net changes except for stockholders' equity during the period	(9,605)	4,420
Total changes during the period	(9,605)	4,420
Balance at the end of the period	95,597	125,132
Total net assets		
Balance at the beginning of the period	1,379,386	1,500,270
Changes during the period		
Dividends paid	(92,850)	(102,159)
Net interim income	140,099	89,775
Reversal of revaluation reserve for land	42	—
Net changes except for stockholders' equity during the period	(19,071)	27,797
Total changes during the period	28,220	15,413
Balance at the end of the period	¥ 1,407,606	¥ 1,515,684

Non-Consolidated Interim Balance Sheet

(Millions of yen)

	March 31, 2013	September 30, 2013
Assets		
Cash and due from banks	¥ 1,993,867	¥ 1,945,705
Call loans	60,000	74,159
Monetary claims bought	62,806	56,235
Trading assets	756,460	523,772
Securities	5,785,124	5,942,958
Loans and bills discounted	17,440,713	17,465,866
Foreign exchange assets	55,586	58,528
Other assets	811,422	765,359
Other	811,422	765,359
Tangible fixed assets	215,207	215,538
Intangible fixed assets	39,317	39,551
Deferred tax assets	131,933	113,740
Customers' liabilities for acceptances and guarantees	310,796	310,559
Reserve for possible loan losses	(158,540)	(142,069)
Total Assets	¥ 27,504,695	¥ 27,369,905
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 21,282,538	¥ 20,701,602
Negotiable certificates of deposit	1,579,190	1,579,230
Call money	202,188	161,893
Payables under repurchase agreements	38,992	20,995
Trading liabilities	347,375	286,959
Borrowed money	512,125	1,148,130
Foreign exchange liabilities	5,271	4,664
Bonds	615,603	624,720
Due to trust account	448,793	567,171
Other liabilities	761,152	562,917
Income taxes payable	6,190	4,890
Lease obligation	31,979	34,577
Asset retirement obligations	736	557
Other	722,247	522,893
Reserve for employees' bonuses	10,767	5,892
Other reserves	25,784	28,405
Deferred tax liabilities for land revaluation	23,690	23,690
Acceptances and guarantees	310,796	310,559
Total Liabilities	26,164,269	26,026,832
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	474,934	456,441
Other retained earnings	474,934	456,441
Retained earnings carried forward	474,934	456,441
Total stockholders' equity	1,132,042	1,113,549
Net unrealized gains on available-for-sale securities	130,036	160,914
Net deferred gains on hedges	37,127	27,389
Revaluation reserve for land	41,219	41,219
Total valuation and translation differences	208,383	229,524
Total Net Assets	1,340,426	1,343,073
Total Liabilities and Net Assets	¥ 27,504,695	¥ 27,369,905

Non-Consolidated Interim Statement of Income

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income	¥ 282,288	¥ 285,442
Interest income	155,361	149,641
Interest on loans and bills discounted	131,579	123,811
Interest and dividends on securities	17,053	16,824
Trust fees	10,637	11,877
Fees and commissions	51,418	58,433
Trading income	10,507	329
Other operating income	18,567	15,847
Other ordinary income	35,795	49,312
Ordinary expenses	196,688	166,491
Interest expenses	20,076	17,508
Interest on deposits	7,654	6,133
Fees and commissions	23,583	23,574
Trading expenses	1,384	3,055
Other operating expenses	8,417	2,953
General and administrative expenses	108,050	108,115
Other ordinary expenses	35,176	11,283
Ordinary profits	¥ 85,599	¥ 118,951
Extraordinary gains	¥ 675	0
Extraordinary losses	836	1,368
Net interim income before income taxes	85,438	117,582
Income taxes－current	15,013	16,854
Income taxes – deferred	(64,489)	17,062
Total income taxes	(49,476)	33,916
Net interim income	¥ 134,914	¥ 83,666

Non-Consolidated Interim Statement of Changes in Net Assets

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the period	¥ 279,928	¥ 279,928
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	279,928	279,928
Capital surplus		
Capital reserve		
Balance at the beginning of the period	279,928	279,928
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	279,928	279,928
Other capital surplus		
Balance at the beginning of the period	97,250	97,250
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	97,250	97,250
Total capital surplus		
Balance at the beginning of the period	377,178	377,178
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	377,178	377,178
Retained earnings		
Other retained earnings		
Retained earnings carried forward		
Balance at the beginning of the period	455,915	474,934
Changes during the period		
Dividends paid	(92,850)	(102,159)
Net interim income	134,914	83,666
Reversal of revaluation reserve for land	42	—
Total changes during the period	42,107	(18,493)
Balance at the end of the period	498,022	456,441
Total stockholders' equity		
Balance at the beginning of the period	1,113,022	1,132,042
Changes during the period		
Dividends paid	(92,850)	(102,159)
Net interim income	134,914	83,666
Reversal of revaluation reserve for land	42	—
Total changes during the period	42,107	(18,493)
Balance at the end of the period	¥ 1,155,129	¥ 1,113,549

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

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Valuation and translation differences		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the period	¥ 60,321	¥ 130,036
Changes during the period		
Net changes except for stockholders' equity during the period	(14,153)	30,878
Total changes during the period	(14,153)	30,878
Balance at the end of the period	46,168	160,914
Net deferred gains on hedges		
Balance at the beginning of the period	28,259	37,127
Changes during the period		
Net changes except for stockholders' equity during the period	5,076	(9,737)
Total changes during the period	5,076	(9,737)
Balance at the end of the period	33,335	27,389
Revaluation reserve for land		
Balance at the beginning of the period	41,262	41,219
Changes during the period		
Net changes except for stockholders' equity during the period	(42)	—
Total changes during the period	(42)	—
Balance at the end of the period	41,219	41,219
Total valuation and translation differences		
Balance at the beginning of the period	129,844	208,383
Changes during the period		
Net changes except for stockholders' equity during the period	(9,120)	21,140
Total changes during the period	(9,120)	21,140
Balance at the end of the period	120,723	229,524
Total net assets		
Balance at the beginning of the period	1,242,866	1,340,426
Changes during the period		
Dividends paid	(92,850)	(102,159)
Net interim income	134,914	83,666
Reversal of revaluation reserve for land	42	—
Net changes except for stockholders' equity during the period	(9,120)	21,140
Total changes during the period	32,986	2,647
Balance at the end of the period	¥ 1,275,853	¥ 1,343,073

Saitama Resona Bank, Limited

Summary of Financial Results for the First Half of Fiscal Year 2013

(Six months ended September 30, 2013/ Unaudited)

<under Japanese GAAP>

Non-Consolidated Interim Balance Sheet

(Millions of yen)

	March 31, 2013	September 30, 2013
Assets		
Cash and due from banks	¥ 1,293,178	¥ 1,675,461
Call loans	128,550	118,395
Monetary claims bought	23,106	19,146
Trading securities	32,578	30,445
Securities	3,579,705	3,332,371
Loans and bills discounted	6,631,075	6,625,295
Foreign exchange assets	6,963	6,419
Other assets	52,304	49,948
Other	52,304	49,948
Tangible fixed assets	57,812	57,791
Intangible fixed assets	2,763	2,745
Deferred tax assets	13,884	11,596
Customers' liabilities for acceptances and guarantees	13,735	13,167
Reserve for possible loan losses	(43,730)	(42,066)
Total Assets	¥ 11,791,928	¥ 11,900,716
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 10,911,648	¥ 10,930,418
Negotiable certificates of deposit	110,410	187,430
Call money	60,000	73,000
Borrowed money	148,660	162,970
Foreign exchange liabilities	121	232
Bonds	95,500	95,500
Other liabilities	70,796	56,581
Income taxes payables	2,190	3,400
Asset retirement obligations	49	49
Other	68,557	53,132
Reserve for employees' bonuses	3,358	1,854
Reserve for employees' retirement benefits	5,575	6,003
Other reserves	8,153	9,365
Acceptances and guarantees	13,735	13,167
Total Liabilities	11,427,958	11,536,523
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	146,001	144,758
Legal reserve	20,012	20,012
Other retained earnings	125,988	124,746
Retained earnings carried forward	125,988	124,746
Total stockholders' equity	316,001	314,758
Net unrealized gains on available-for-sale securities	48,553	49,693
Net deferred losses on hedges	(584)	(259)
Total valuation and translation differences	47,968	49,434
Total Net Assets	363,969	364,193
Total Liabilities and Net Assets	¥ 11,791,928	¥ 11,900,716

Non-Consolidated Interim Statement of Income

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income	¥ 91,037	¥ 89,335
Interest income	66,618	62,716
Interest on loans and bills discounted	56,213	52,716
Interest and dividends on securities	9,718	8,955
Fees and commissions	16,572	18,461
Other operating income	2,469	1,981
Other ordinary income	5,376	6,174
Ordinary expenses	56,993	57,335
Interest expenses	4,751	4,037
Interest on deposits	2,761	2,124
Fees and commissions	8,827	8,392
Other operating expenses	1,124	1,729
General and administrative expenses	38,521	38,744
Other ordinary expenses	3,768	4,431
Ordinary profits	34,043	31,999
Extraordinary losses	72	119
Net interim income before income taxes	33,971	31,879
Income taxes－current	8,160	9,541
Income taxes – deferred	880	2,300
Total income taxes	9,040	11,841
Net interim income	¥ 24,930	¥ 20,037

Non-Consolidated Interim Statement of Changes in Net Assets

(Millions of yen)

	For the six months ended September 30. 2012	For the six months ended September 30. 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the period	¥ 70,000	¥ 70,000
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	70,000	70,000
Capital surplus		
Capital reserve		
Balance at the beginning of the period	100,000	100,000
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	100,000	100,000
Total capital surplus		
Balance at the beginning of the period	100,000	100,000
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	100,000	100,000
Retained earnings		
Legal reserve		
Balance at the beginning of the period	20,012	20,012
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	20,012	20,012
Other retained earnings		
Retained earnings carried forward		
Balance at the beginning of the period	119,029	125,988
Changes during the period		
Dividends paid	(17,860)	(21,280)
Net interim income	24,930	20,037
Total changes during the period	7,070	(1,242)
Balance at the end of the period	126,100	124,746
Total Retained earnings		
Balance at the beginning of the period	139,042	146,001
Changes during the period		
Dividends paid	(17,860)	(21,280)
Net interim income	24,930	20,037
Total changes during the period	7,070	(1,242)
Balance at the end of the period	146,112	144,758
Total stockholders' equity		
Balance at the beginning of the period	309,042	316,001
Changes during the period		
Dividends paid	(17,860)	(21,280)
Net interim income	24,930	20,037
Total changes during the period	7,070	(1,242)
Balance at the end of the period	¥ 316,112	¥ 314,758

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

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Valuation and translation differences		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the period	¥ 30,104	¥ 48,553
Changes during the period		
Net changes except for stockholders' equity during the period	(2,172)	1,140
Total changes during the period	(2,172)	1,140
Balance at the end of the period	27,932	49,693
Net deferred losses on hedges		
Balance at the beginning of the period	(754)	(584)
Changes during the period		
Net changes except for stockholders' equity during the period	(14)	324
Total changes during the period	(14)	324
Balance at the end of the period	(768)	(259)
Total valuation and translation differences		
Balance at the beginning of the period	29,350	47,968
Changes during the period		
Net changes except for stockholders' equity during the period	(2,187)	1,465
Total changes during the period	(2,187)	1,465
Balance at the end of the period	27,163	49,434
Total net assets		
Balance at the beginning of the period	338,392	363,969
Changes during the period		
Dividends paid	(17,860)	(21,280)
Net interim income	24,930	20,037
Net changes except for stockholders' equity during the period	(2,187)	1,465
Total changes during the period	4,883	223
Balance at the end of the period	¥ 343,276	¥ 364,193

The Kinki Osaka Bank, Ltd.

Summary of Financial Results for the First Half of Fiscal Year 2013
(Six months ended September 30, 2013/ Unaudited)
<under Japanese GAAP>

Consolidated Interim Balance Sheet

(Millions of yen)

	March 31, 2013	September 30, 2013
Assets		
Cash and due from banks	¥ 90,097	¥ 335,261
Call loans and bills bought	1,000	1,000
Monetary claims bought	42,206	34,997
Trading securities	7	0
Securities	820,510	741,858
Loans and bills discounted	2,558,706	2,557,980
Foreign exchange assets	3,744	4,015
Other assets	10,549	8,334
Tangible fixed assets	31,626	31,384
Intangible fixed assets	467	398
Deferred tax assets	3,251	1,940
Customers' liabilities for acceptances and guarantees	13,208	12,585
Reserve for possible loan losses	(33,791)	(32,568)
Total Assets	¥ 3,541,584	¥ 3,697,187
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,229,386	¥ 3,291,591
Negotiable certificates of deposit	71,600	158,500
Borrowed money	66,110	75,730
Foreign exchange liabilities	114	210
Other liabilities	28,111	24,643
Reserve for employees' bonuses	2,484	1,357
Reserve for employees' retirement benefits	5,871	5,177
Other reserves	3,340	3,506
Acceptances and guarantees	13,208	12,585
Total Liabilities	3,420,227	3,573,302
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Retained earnings	19,214	22,740
Total stockholders' equity	113,625	117,150
Net unrealized gains on available-for-sale securities	7,732	6,733
Total accumulated other comprehensive income	7,732	6,733
Total Net Assets	121,357	123,884
Total Liabilities and Net Assets	¥ 3,541,584	¥ 3,697,187

Consolidated Interim Statement of Income

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income	¥ 33,890	¥ 37,103
Interest income	23,520	22,161
Interest on loans and bills discounted	21,036	19,774
Interest and dividends on securities	2,174	2,065
Fees and commissions	7,233	8,394
Other operating income	1,571	4,043
Other ordinary income	1,565	2,503
Ordinary expenses	31,305	28,295
Interest expenses	2,213	2,082
Interest on deposits	1,536	1,478
Fees and commissions	2,213	2,537
Other operating expenses	89	423
General and administrative expenses	20,680	20,136
Other ordinary expenses	6,109	3,115
Ordinary profits	2,585	8,807
Extraordinary gains	–	2
Gains on disposal of fixed assets	–	2
Extraordinary losses	67	154
Losses on disposal of fixed assets	20	8
Impairment losses on fixed assets	46	146
Net interim income before income taxes and minority interests	2,517	8,655
Income taxes – current	983	1,365
Income taxes – deferred	(24)	2,009
Total income taxes	958	3,374
Net interim income before minority interests	1,559	5,281
Minority interests in net income	–	–
Net interim income	¥ 1,559	¥ 5,281

Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Net interim income before minority interests	¥ 1,559	¥ 5,281
Other interim comprehensive income	477	(998)
Net unrealized gains/losses on available-for-sale securities	477	(998)
Total interim comprehensive income	¥ 2,036	¥ 4,282
Interim comprehensive income attributable to:		
Owners of the parent	¥ 2,036	¥ 4,282

Consolidated Interim Statement of Changes in Net Assets

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the period	¥ 38,971	¥ 38,971
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	38,971	38,971
Capital surplus		
Balance at the beginning of the period	55,439	55,439
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	55,439	55,439
Retained earnings		
Balance at the beginning of the period	30,689	19,214
Changes during the period		
Dividends paid	(7,817)	(1,755)
Net interim income	1,559	5,281
Total changes during the period	(6,258)	3,525
Balance at the end of the period	24,431	22,740
Total stockholders' equity		
Balance at the beginning of the period	125,100	113,625
Changes during the period		
Dividends paid	(7,817)	(1,755)
Net interim income	1,559	5,281
Total changes during the period	(6,258)	3,525
Balance at the end of the period	118,842	117,150
Accumulated other comprehensive income		
Net unrealized gains/losses on available-for-sale securities		
Balance at the beginning of the period	1,653	7,732
Changes during the period		
Net changes except for stockholders' equity during the period	477	(998)
Total changes during the period	477	(998)
Balance at the end of the period	2,130	6,733
Total net assets		
Balance at the beginning of the period	126,754	121,357
Changes during the period		
Dividends paid	(7,817)	(1,755)
Net interim income	1,559	5,281
Net changes except for stockholders' equity during the period	477	(998)
Total changes during the period	(5,780)	2,527
Balance at the end of the period	¥ 120,973	¥ 123,884

Non-Consolidated Interim Balance Sheet

(Millions of yen)

	March 31, 2013	September 30, 2013
Assets		
Cash and due from banks	¥ 90,075	¥ 335,238
Call loans	1,000	1,000
Monetary claims bought	42,206	34,997
Trading securities	7	0
Securities	822,727	744,075
Loans and bills discounted	2,556,928	2,556,489
Foreign exchange assets	3,744	4,015
Other assets	10,368	8,230
Other	10,368	8,230
Tangible fixed assets	31,611	31,370
Intangible fixed assets	423	363
Deferred tax assets	2,584	1,294
Customers' liabilities for acceptances and guarantees	11,699	11,198
Reserve for possible loan losses	(28,148)	(27,231)
Total Assets	¥ 3,545,229	¥ 3,701,043
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,250,253	¥ 3,313,856
Negotiable certificates of deposit	71,600	158,500
Borrowed money	66,110	75,730
Foreign exchange liabilities	114	210
Other liabilities	19,006	15,292
Income taxes payable	202	406
Lease obligation	692	763
Asset retirement obligations	163	218
Other	17,948	13,904
Reserve for employees' bonuses	2,448	1,340
Reserve for employees' retirement benefits	5,847	5,152
Other reserves	3,340	3,506
Acceptances and guarantees	11,699	11,198
Total Liabilities	3,430,420	3,584,787
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	12,666	15,111
Other retained earnings	12,666	15,111
Retained earnings carried forward	12,666	15,111
Total stockholders' equity	107,076	109,521
Net unrealized gains on available-for-sale securities	7,732	6,733
Total valuation and translation differences	7,732	6,733
Total Net Assets	114,809	116,255
Total Liabilities and Net Assets	¥ 3,545,229	¥ 3,701,043

Non-Consolidated Interim Statement of Income

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income	¥ 33,267	¥ 36,424
Interest income	23,508	22,105
Interest on loans and bills discounted	21,025	19,718
Interest and dividends on securities	2,174	2,065
Fees and commissions	6,615	7,774
Other operating income	1,571	4,043
Other ordinary income	1,571	2,500
Ordinary expenses	31,456	29,090
Interest expenses	2,215	2,085
Interest on deposits	1,538	1,480
Fees and commissions	3,268	3,600
Other operating expenses	89	423
General and administrative expenses	21,391	19,889
Other ordinary expenses	5,491	3,092
Ordinary profits	1,811	7,333
Extraordinary gains	–	2
Extraordinary losses	50	154
Net interim income before income taxes	1,760	7,180
Net income taxes		
Income taxes－current	746	992
Income taxes – deferred	164	1,988
Total income taxes	910	2,980
Net interim income	¥ 849	¥ 4,200

Non-Consolidated Interim Statement of Changes in Net Assets

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Net assets		
Stockholders' equity		
Capital stock		
Balance at the beginning of the period	¥ 38,971	¥ 38,971
Changes during the period		
Total changes during the period	–	—
Balance at the end of the period	38,971	38,971
Capital surplus		
Capital reserve		
Balance at the beginning of the period	38,971	38,971
Changes during the period		
Total changes during the period	-	—
Balance at the end of the period	38,971	38,971
Other capital surplus		
Balance at the beginning of the period	16,467	16,467
Changes during the period		
Total changes during the period	-	—
Balance at the end of the period	16,467	16,467
Total capital surplus		
Balance at the beginning of the period	55,439	55,439
Changes during the period		
Total changes during the period	-	—
Balance at the end of the period	55,439	55,439
Retained earnings		
Other retained earnings		
Retained earnings carried forward		
Balance at the beginning of the period	24,584	12,666
Changes during the period		
Dividends paid	(7,817)	(1,755)
Net interim income	849	4,200
Total changes during the period	(6,967)	2,445
Balance at the end of the period	17,616	15,111
Total stockholders' equity		
Balance at the beginning of the period	118,994	107,076
Changes during the period		
Dividends paid	(7,817)	(1,755)
Net interim income	849	4,200
Total changes during the period	(6,967)	2,445
Balance at the end of the period	112,027	109,521
Valuation and translation differences		
Net unrealized gains/(losses) on available-for-sale securities		
Balance at the beginning of the period	1,653	7,732
Changes during the period		
Net changes except for stockholders' equity during the period	477	(998)
Total changes during the period	477	(998)
Balance at the end of the period	2,130	6,733
Total net assets		
Balance at the beginning of the period	120,648	114,809
Changes during the period		
Dividends paid	(7,817)	(1,755)
Net interim income	849	4,200
Net changes except for shareholders' equity during the period	477	(998)
Total changes during the period	(6,490)	1,446
Balance at the end of the period	¥ 114,157	¥ 116,255