January 31, 2014

Resona Holdings, Inc.

Financial Information for the Third Quarter of FY2013

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2013 to December 31, 2013) of the fiscal year ending March 31, 2014.

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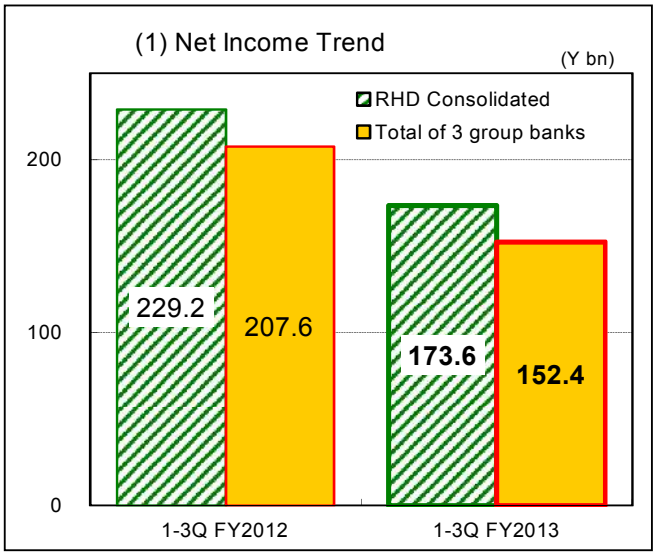
Note.1 Figures reported herein are unaudited.

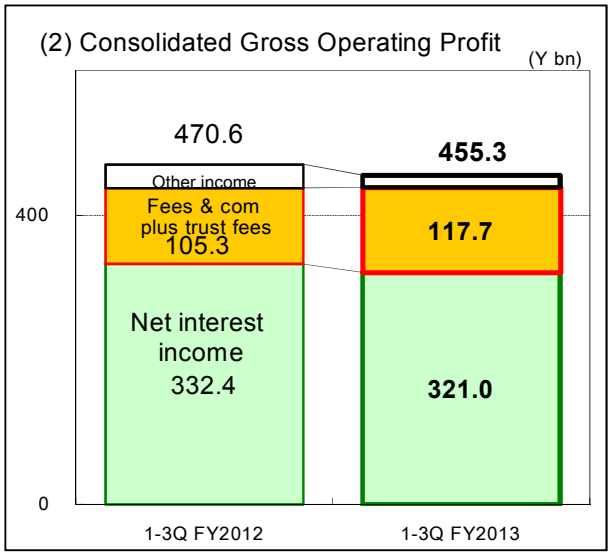
Note.2 Capital adequacy ratio calculated under the Basel 2 standards will be announced soon after the calculation is completed.

1. Financial Highlights

・ Resona Holdings on a consolidated basis posted a net income of Y173.6 bn for the 1-3Q of FY2013 (a decrease of Y55.5 bn YoY). The three subsidiary banks on a non-consolidated combined basis registered a net income of Y152.4 bn (a decrease of Y55.1 bn YoY). Consolidated net income would have increased byY34.6 bn YoY if the one-time gain of Y90.1bn posted in the same period of last fiscal year relating to the change in DTA recoverability category were adjusted.
・ Although the decline in net interest income from loans and deposits was covered by an increase in fees and commission income primarily supported by strong investment trust sale, actual net operating profit of the three subsidiary banks on a non-consolidated combined basis decreased by Y13.8 bn YoY, mainly due to the decline in net gains on bonds. The decrease in net gains on bonds was made up for by booking gains from trading of equity ETFs (registered as net gains on stocks).
・ Income before income taxes of the three subsidiary banks on a non-consolidated combined basis increased by Y34.0 bn YoY due to the improvement in net gains on stocks and continuation of net reversal in credit expenses.

Operating Results





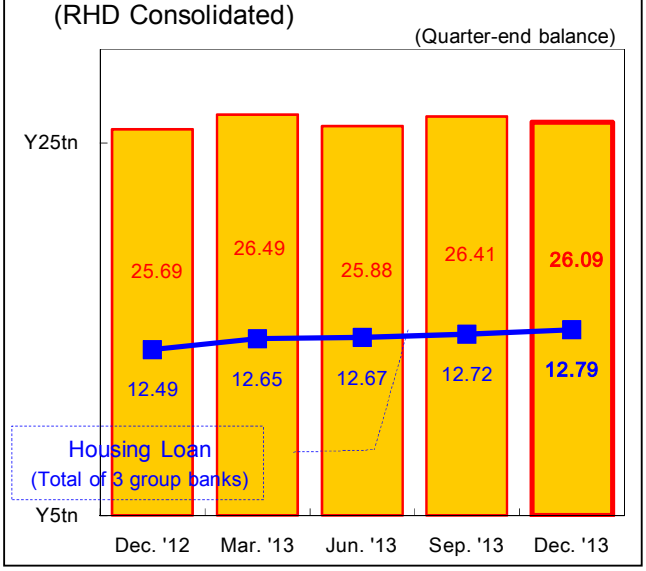
(3) Trend of Quarterly Results (Total of 3 group banks)

(Y bn)	FY2013 1Q (3 months)	YoY change	FY2013 2Q (6 months)	YoY change	FY2013 3Q (9 months)	YoY change
Gross operating profit	**145.3**	**+1.7**	**285.8**	**(4.2)**	**415.5**	**(13.6)**
Net interest income	104.1	(4.2)	210.8	(7.6)	314.3	(11.0)
Income from loans & deposits*1	92.2	(5.6)	184.3	(10.4)	276.8	(14.8)
Fees & com. Plus trust fees	31.0	+7.0	60.9	+11.4	85.5	+13.9
Other*2	10.0	(1.0)	14.0	(8.0)	15.6	(16.6)
Operating expenses	**(83.0)**	**(0.2)**	**(167.7)**	**(1.3)**	**(248.3)**	**(0.1)**
Actual net operating profit*3	**62.2**	**+1.5**	**118.1**	**(5.6)**	**167.1**	**(13.8)**
Other gains/(losses)	14.1	+14.1	38.5	+41.0	58.5	+47.8
Net gains/(losses) on stocks	**6.8**	**+19.1**	**20.0**	**+37.9**	**26.9**	**+42.0**
Net gains from trading of equity ETFs	6.3	+6.9	11.0	+11.1	17.2	+15.0
Total credit expenses	**7.2**	**(6.0)**	**14.8**	**+3.5**	**30.3**	**+7.6**
Income before income taxes	**76.4**	**+15.6**	**156.6**	**+35.4**	**225.7**	**+34.0**
Income taxed	(20.5)	+0.7	(48.7)	(88.2)	(73.3)	(89.2)
Net income	**55.8**	**+16.4**	**107.9**	**(52.7)**	**152.4**	**(55.1)**

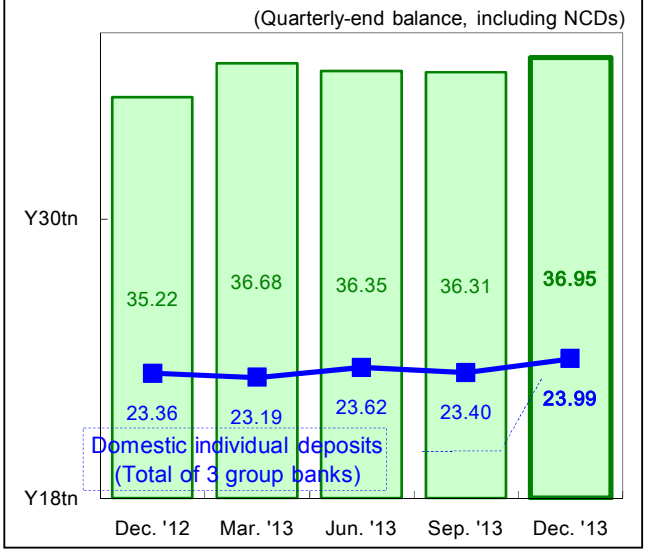
*1. Domestic banking account, deposits include NCDs. *2. Trading income and other operating income.
*3. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account.

Financial Position

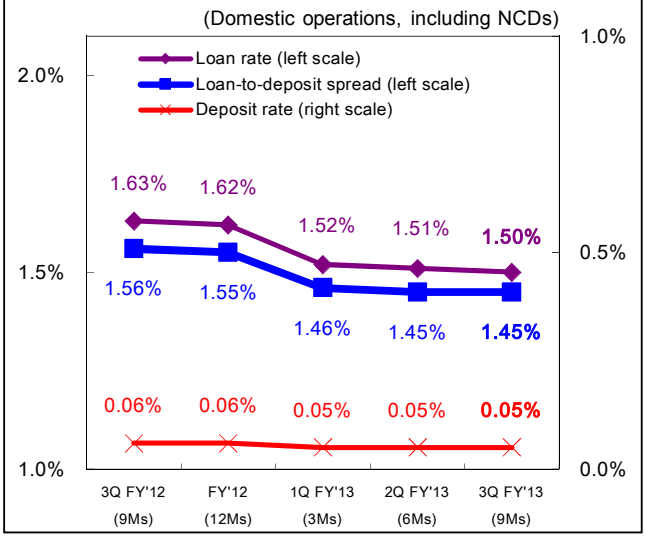
(4) Trend of Loans and Bills Discounted (RHD Consolidated)



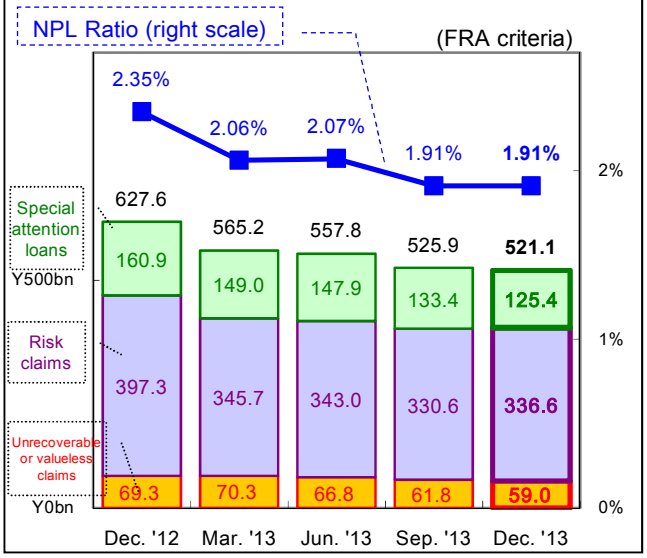
(5) Trend of Deposits (RHD Consolidated)



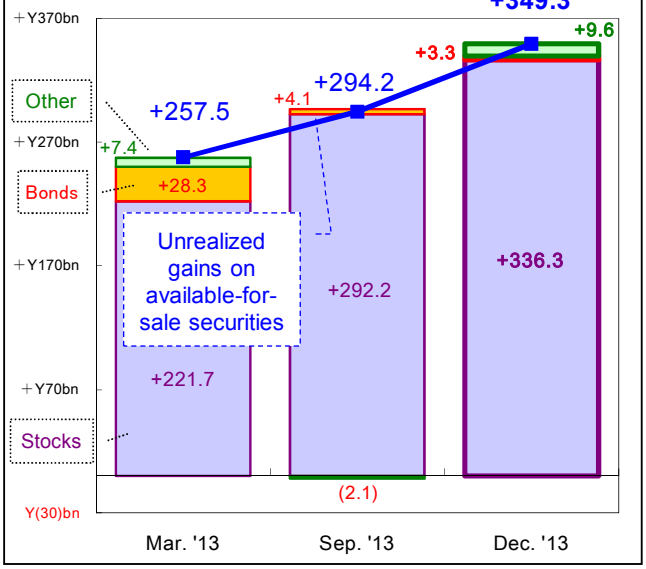
(6) Trend of Loan-to-deposit Spread (Total of 3 group banks)



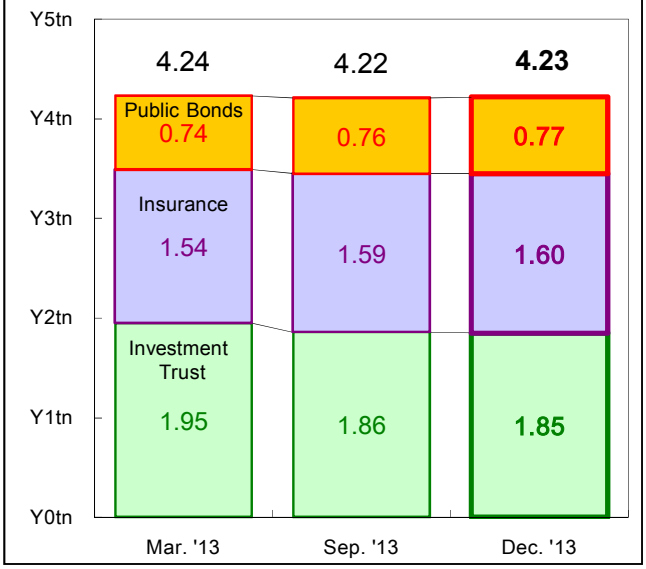
(7) Classified Claims (NPL) (Total of 3 group banks)



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



(9) Balance of Investment Products Sold to Individuals (Total of 3 group banks)



2. Operating Results

(1)Resona Holdings (Consolidated)

(i) Statements of Income

(Billions of yen)

		1-3Q FY 2013	Change	1-3Q FY 2012
Ordinary income	1	637.2	17.8	619.4
Consolidated gross operating profit	2	455.3	(15.2)	470.6
Interest income	3	321.0	(11.3)	332.4
Trust fees (after disposal of problem loans in the trust account)	4	17.8	1.8	15.9
<Disposal of problem loans in the trust account>	5	0.0	0.0	(0.0)
Fees and commissions	6	99.8	10.5	89.3
Trading income	7	(4.3)	(6.6)	2.2
Other operating income	8	20.8	(9.6)	30.5
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(259.8)	2.4	(262.3)
Other gains/(losses), net	11	61.8	52.3	9.4
Net gains/(losses) on stocks	12	27.1	42.0	(14.8)
Disposal of problem loans	13	(13.7)	10.2	(24.0)
Reversal of credit expenses	14	46.7	3.6	43.0
Equity in earnings of investments in affiliates	15	0.1	(0.0)	0.2
Ordinary profits	16	257.3	39.5	217.7
Extraordinary gains	17	2.7	2.0	0.6
Extraordinary losses	18	(2.1)	(1.0)	(1.1)
Income before income taxes and minority interests	19	257.9	40.5	217.3
Income taxes - current	20	(47.8)	(2.8)	(44.9)
Income taxes - deferred	21	(30.4)	(90.4)	59.9
Minority interests in net income	22	(5.9)	(2.8)	(3.1)
Net income	23	173.6	(55.5)	229.2

Credit expense (5, 9, 13, 14)	24	32.9	13.9	19.0
Disposal of problem loans in the trust account	25	0.0	0.0	(0.0)
Provision to general reserve for possible loan losses	26	37.6	(3.3)	40.9
Write-off of loans	27	(12.5)	9.3	(21.9)
Provision to specific reserve for possible loan losses	28	(8.5)	(0.7)	(7.7)
Provision to special reserve for certain overseas loans	29	0.0	(0.0)	0.0
Other disposal of problem loans	30	(1.2)	0.8	(2.0)
Gains on recoveries of written-off loans	31	17.5	7.8	9.7

(ii) ROE

(%)

	1-3Q FY 2013	Change	1-3Q FY 2012
Net income ROE	10.94	(5.68)	16.62

(Note)

$$\text{ROE} = \frac{\text{Net income(1-3Q)} \times 365/275}{\text{(Net assets at the beginning of the fiscal period + Net assets at the fiscal period-end)} / 2}$$

(Consolidated ROE): Excluding minority interests

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

(i) Statements of Income

(Billions of yen)

		Total of three banks [Non-consolidated]			Resona Bank		
		1-3Q FY 2013	Change	1-3Q FY 2012	1-3Q FY 2013	Change	1-3Q FY 2012
Gross operating profit	1	415.5	(13.6)	429.2	274.0	(11.0)	285.0
Interest income	2	314.3	(11.0)	325.3	196.8	(4.3)	201.1
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	276.8	(14.8)	291.6	173.6	(8.7)	182.3
Trust fees (after disposal of problem loans in trust account)	4	17.8	1.8	16.0	17.8	1.8	16.0
<Disposal of problem loans in the trust account>	5	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Fees and commissions	6	67.7	12.1	55.5	48.4	9.0	39.4
Trading income	7	(4.4)	(6.4)	1.9	(4.4)	(6.4)	1.9
Other operating income	8	20.1	(10.1)	30.2	15.3	(11.1)	26.4
Expenses (excluding non-recurring items)	9	(248.3)	(0.1)	(248.2)	(163.2)	(0.5)	(162.7)
Personnel expenses	10	(96.6)	0.6	(97.3)	(62.3)	0.6	(63.0)
Non-personnel expenses	11	(139.4)	(1.1)	(138.3)	(93.1)	(1.5)	(91.5)
Taxes	12	(12.2)	0.3	(12.6)	(7.7)	0.3	(8.1)
Provision to general reserve for possible loan losses	13	2.8	0.4	2.3	-	-	-
Actual net operating profit	14	167.1	(13.8)	180.9	110.7	(11.5)	122.2
Core net operating profit	15	162.8	9.0	153.8	110.9	12.3	98.5
Net operating profit	16	170.0	(13.3)	183.3	110.7	(11.5)	122.2
Net gains/(losses) on bonds	17	4.2	(22.8)	27.1	(0.1)	(23.9)	23.7
Other gains/(losses), net	18	57.9	49.1	8.7	60.8	45.2	15.5
Net gains/(losses) on stocks	19	26.9	42.0	(15.0)	26.2	40.8	(14.5)
Gains on sale	20	27.6	21.7	5.9	26.9	21.3	5.5
Losses on sale	21	(0.2)	3.3	(3.6)	(0.2)	3.2	(3.5)
Losses on devaluation	22	(0.4)	16.8	(17.3)	(0.4)	16.1	(16.6)
Disposal of problem loans	23	(14.6)	10.6	(25.3)	(6.4)	8.0	(14.4)
Reversal of credit expenses	24	42.2	(3.5)	45.7	36.0	(2.7)	38.8
Other	25	3.4	(0.0)	3.4	5.0	(0.8)	5.8
Ordinary profits	26	227.9	35.7	192.1	171.5	33.6	137.8
Extraordinary gains/(losses), net	27	(2.1)	(1.7)	(0.4)	(1.8)	(1.5)	(0.2)
Net gains/(losses) on disposal of fixed assets	28	(0.9)	(0.8)	(0.0)	(0.7)	(0.8)	0.0
Inpairment losses on fixed assets	29	(1.2)	(0.8)	(0.3)	(1.0)	(0.7)	(0.3)
Income before income taxes	30	225.7	34.0	191.7	169.6	32.0	137.5
Income taxes-current	31	(41.6)	(0.0)	(41.5)	(26.7)	1.1	(27.9)
Income taxes-deferred	32	(31.6)	(89.1)	57.5	(25.1)	(85.3)	60.2
Net income	33	152.4	(55.1)	207.6	117.7	(52.1)	169.9

Credit expense (5, 13, 23, 24)	34	30.3	7.6	22.7	29.5	5.2	24.3
Disposal of problem loans in the trust account	35	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Provision to general reserve for possible loan losses	36	27.1	(6.5)	33.6	20.6	(2.6)	23.3
Write-off of loans	37	(10.3)	8.8	(19.2)	(5.8)	7.6	(13.4)
Provision to specific reserve for possible loan losses	38	(2.6)	(3.3)	0.6	2.3	(5.2)	7.5
Provision to special reserve for certain overseas loans	39	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Other disposal of problem loans	40	(1.1)	0.8	(1.9)	(0.5)	0.4	(1.0)
Gains on recoveries of written-off claims	41	17.3	7.7	9.6	12.9	5.1	7.8

(Notes)

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

(ii) Interest rate spreads (domestic operations)

(%)

	Total of three banks [Non-consolidated]			Resona Bank		
	1-3Q FY 2013	Change	1-3Q FY 2012	1-3Q FY 2013	Change	1-3Q FY 2012
Average interest rate of loans and bills discounted (A)	1.50	(0.13)	1.63	1.45	(0.12)	1.57
Average interest rate of deposits and negotiable CDs (B)	0.05	(0.01)	0.06	0.05	(0.02)	0.07
Loan-to-deposit spread (A) - (B)	1.45	(0.11)	1.56	1.39	(0.10)	1.50

(i) Statements of Income

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1-3Q FY 2013	Change	1-3Q FY 2012	1-3Q FY 2013	Change	1-3Q FY 2012
Gross operating profit	1	101.8	(3.6)	105.5	39.6	1.0	38.6
Interest income	2	87.6	(4.8)	92.5	29.8	(1.8)	31.6
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	75.9	(4.3)	80.2	27.2	(1.7)	29.0
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	13.4	2.3	11.1	5.8	0.8	5.0
Trading income	7	-	-	-	-	-	-
Other operating income	8	0.7	(1.1)	1.8	4.0	2.0	1.9
Expenses (excluding non-recurring items)	9	(56.7)	(0.6)	(56.1)	(28.3)	1.0	(29.3)
Personnel expenses	10	(21.3)	(0.1)	(21.2)	(12.9)	0.1	(13.0)
Non-personnel expenses	11	(32.2)	(0.4)	(31.8)	(14.0)	0.8	(14.8)
Taxes	12	(3.0)	(0.0)	(3.0)	(1.3)	0.0	(1.4)
Provision to general reserve for possible loan losses	13	-	-	-	2.8	0.4	2.3
Actual net operating profit	14	45.1	(4.2)	49.4	11.3	2.0	9.2
Core net operating profit	15	44.4	(3.2)	47.6	7.5	(0.1)	7.6
Net operating profit	16	45.1	(4.2)	49.4	14.1	2.4	11.6
Net gains/(losses) on bonds	17	0.7	(1.0)	1.8	3.7	2.1	1.5
Other gains/(losses), net	18	2.5	1.5	0.9	(5.4)	2.3	(7.7)
Net gains/(losses) on stocks	19	0.2	0.1	0.1	0.4	1.0	(0.5)
Gains on sale	20	0.2	(0.0)	0.2	0.4	0.3	0.1
Losses on sale	21	(0.0)	0.1	(0.1)	-	0.0	(0.0)
Losses on devaluation	22	-	0.0	(0.0)	(0.0)	0.6	(0.6)
Disposal of problem loans	23	(1.7)	2.1	(3.8)	(6.4)	0.4	(6.9)
Reversal of credit expenses	24	4.9	(0.9)	5.8	1.2	0.2	1.0
Other	25	(0.9)	0.2	(1.1)	(0.6)	0.6	(1.2)
Ordinary profits	26	47.6	(2.7)	50.4	8.7	4.8	3.8
Extraordinary gains/(losses), net	27	(0.1)	(0.0)	(0.0)	(0.1)	(0.1)	(0.0)
Net gains/(losses) on disposal of fixed assets	28	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Inpairment losses on fixed assets	29	(0.0)	0.0	(0.0)	(0.1)	(0.0)	(0.0)
Income before income taxes	30	47.5	(2.7)	50.3	8.5	4.7	3.7
Income taxes-current	31	(13.5)	(1.1)	(12.4)	(1.3)	(0.0)	(1.2)
Income taxes-deferred	32	(3.9)	(1.3)	(2.6)	(2.4)	(2.4)	(0.0)
Net income	33	29.9	(5.2)	35.2	4.7	2.2	2.4
Credit expense (5, 13, 23, 24)	34	3.2	1.1	2.0	(2.4)	1.1	(3.5)
Disposal of problem loans in the trust account	35	-	-	-	-	-	-
Provision to general reserve for possible loan losses	36	3.6	(4.2)	7.9	2.8	0.4	2.3
Write-off of loans	37	(1.4)	1.7	(3.2)	(3.0)	(0.5)	(2.5)
Provision to specific reserve for possible loan losses	38	(1.8)	0.9	(2.8)	(3.1)	0.9	(4.1)
Provision to special reserve for certain overseas loans	39	-	-	-	-	-	-
Other disposal of problem loans	40	(0.2)	0.3	(0.5)	(0.2)	0.0	(0.3)
Gains on recoveries of written-off claims	41	3.1	2.3	0.7	1.2	0.2	1.0

(Notes)

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

(ii) Interest rate spreads (domestic operations)

(%)

	Saitama Resona Bank			Kinki Osaka Bank		
	1-3Q FY 2013	Change	1-3Q FY 2012	1-3Q FY 2013	Change	1-3Q FY 2012
Average interest rate of loans and bills discounted (A)	1.59	(0.13)	1.72	1.59	(0.17)	1.76
Average interest rate of deposits and negotiable CDs (B)	0.03	(0.01)	0.04	0.08	(0.00)	0.09
Loan-to-deposit spread (A) - (B)	1.56	(0.11)	1.67	1.50	(0.16)	1.66

3. Claims Disclosed under the Financial Reconstruction Act Criteria

(Billions of yen,%)

		End of December 2013[A]	[A]-[B]	End of September 2013[B]	End of March 2013
Total of three banks [Non-consolidated] (Banking and Trust Account)	Unrecoverable or valueless claims	59.0	(2.8)	61.8	70.3
	Risk claims	336.6	5.9	330.6	345.7
	Claims in need of special attention	125.4	(7.9)	133.4	149.0
	Subtotal (A)	521.1	(4.8)	525.9	565.2
	Normal Claims	26,627.8	(284.9)	26,912.7	26,862.7
	Total (B)	27,148.9	(289.8)	27,438.7	27,427.9
	NPL Ratio (A) / (B)	1.91	0.00	1.91	2.06
Resona Bank (Banking and Trust Account)	Unrecoverable or valueless claims	40.3	(2.1)	42.5	47.6
	Risk claims	194.8	5.6	189.1	209.2
	Claims in need of special attention	81.1	(5.5)	86.7	101.2
	Subtotal (A)	316.4	(2.0)	318.4	358.2
	Normal Claims	17,637.5	(233.6)	17,871.1	17,810.8
	Total (B)	17,953.9	(235.6)	18,189.6	18,169.0
	NPL Ratio (A) / (B)	1.76	0.01	1.75	1.97
Saitama Resona Bank	Unrecoverable or valueless claims	9.2	(1.9)	11.2	13.3
	Risk claims	81.2	0.5	80.7	76.2
	Claims in need of special attention	22.9	(1.0)	24.0	24.3
	Subtotal (A)	113.5	(2.4)	115.9	113.9
	Normal Claims	6,572.7	18.4	6,554.2	6,566.0
	Total (B)	6,686.2	15.9	6,670.2	6,680.0
	NPL Ratio (A) / (B)	1.69	(0.04)	1.73	1.70
Kinki Osaka Bank	Unrecoverable or valueless claims	9.3	1.2	8.0	9.3
	Risk claims	60.5	(0.2)	60.7	60.2
	Claims in need of special attention	21.2	(1.4)	22.6	23.4
	Subtotal (A)	91.1	(0.3)	91.5	93.0
	Normal Claims	2,417.5	(69.7)	2,487.3	2,485.7
	Total (B)	2,508.7	(70.1)	2,578.9	2,578.7
	NPL Ratio (A) / (B)	3.63	0.08	3.55	3.60

(Note)

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

[Classification for disclosure]

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

[Disclosed amount]

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

4. Unrealized Gains/(Losses) on Marketable Securities

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

(Billions of Yen)			End of December 2013				End of September 2013				End of March 2013			
			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
					Gain	Loss			Gain	Loss			Gain	Loss
Total of three banks [Non-consolidated]	Available-for-sale Securities		7,135.1	349.3	363.5	(14.2)	7,908.4	294.2	317.3	(23.0)	7,952.8	257.5	267.9	(10.3)
		Stocks	669.6	336.3	339.3	(2.9)	625.6	292.2	296.8	(4.5)	558.7	221.7	229.1	(7.4)
		Bonds	6,107.8	3.3	13.4	(10.1)	6,886.8	4.1	14.9	(10.8)	6,990.6	28.3	29.6	(1.2)
		Other	357.6	9.6	10.7	(1.1)	395.8	(2.1)	5.5	(7.7)	403.4	7.4	9.1	(1.6)
Resona Bank	Available-for-sale Securities		4,118.6	261.0	273.2	(12.2)	4,543.5	208.5	229.5	(21.0)	4,213.4	171.1	180.4	(9.2)
		Stocks	527.2	261.5	264.2	(2.6)	485.7	220.0	224.3	(4.2)	427.1	157.9	165.0	(7.1)
		Bonds	3,373.7	(5.9)	3.0	(9.0)	3,798.4	(6.2)	3.2	(9.4)	3,570.0	9.1	10.1	(0.9)
		Other	217.6	5.4	6.0	(0.5)	259.3	(5.2)	1.9	(7.2)	216.2	4.0	5.1	(1.1)
Saitama Resona Bank	Available-for-sale Securities		2,383.3	77.5	78.7	(1.2)	2,723.8	75.7	77.1	(1.3)	3,010.8	74.8	75.2	(0.4)
		Stocks	132.6	69.5	69.6	(0.1)	130.3	67.1	67.3	(0.1)	123.0	59.8	59.9	(0.1)
		Bonds	2,203.9	7.6	8.4	(0.7)	2,552.3	8.2	9.3	(1.0)	2,841.6	14.1	14.3	(0.2)
		Other	46.6	0.3	0.6	(0.2)	41.1	0.3	0.4	(0.1)	46.2	0.8	0.9	(0.1)
Kinki Osaka Bank	Available-for-sale Securities		633.2	10.7	11.4	(0.7)	641.0	9.9	10.6	(0.7)	728.6	11.6	12.2	(0.6)
		Stocks	9.7	5.2	5.3	(0.0)	9.5	5.0	5.1	(0.0)	8.5	4.0	4.1	(0.1)
		Bonds	530.1	1.6	1.9	(0.3)	536.1	2.0	2.3	(0.2)	579.0	5.0	5.0	(0.0)
		Other	93.3	3.8	4.1	(0.3)	95.3	2.7	3.1	(0.3)	141.0	2.5	3.0	(0.4)

(Note)

Fair values of floating-rate Japanese government bonds, which are included in “bonds” in the above table, are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized gain was Y0.0 bn. These floating-rate JGBs would have Y(0.0) bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

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

(Billions of Yen)	End of December 2013				End of September 2013				End of March 2013			
	B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
			Gain	Loss			Gain	Loss			Gain	Loss
Total of three banks [Non-consolidated]	2,132.5	61.7	62.4	(0.6)	2,095.3	65.7	66.0	(0.2)	2,224.7	76.4	76.4	(0.0)
Resona Bank	1,349.2	33.8	34.0	(0.2)	1,319.6	36.3	36.3	-	1,486.6	44.5	44.5	-
Saitama Resona Bank	629.1	20.5	20.9	(0.4)	621.9	21.9	22.2	(0.2)	586.1	24.9	24.9	(0.0)
Kinki Osaka Bank	154.1	7.3	7.4	(0.0)	153.7	7.3	7.4	(0.0)	151.9	6.9	6.9	(0.0)

(3) Stocks of subsidiaries and affiliates

There is no applicable information.

(Notes)

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

5. Deposits, Loans and Bills Discounted

(Billions of yen)

		End of December 2013[A]	[A]-[B]	[A]-[C]	End of March 2013[B]	End of December 2012[C]
Total of three banks [Non-consolidated]	Deposits (Term-end)	34,985.8	(458.5)	1,057.9	35,444.4	33,927.8
	Domestic individual deposits	23,993.1	801.7	624.8	23,191.4	23,368.3
	Liquid deposits	14,996.9	1,116.1	1,022.5	13,880.8	13,974.4
	Time deposits	8,807.6	(285.2)	(374.0)	9,092.8	9,181.7
	Domestic corporate deposits	9,736.4	(335.7)	308.8	10,072.1	9,427.6
	Liquid deposits	6,791.5	(156.6)	443.4	6,948.2	6,348.0
	Time deposits	2,591.2	(226.2)	(133.1)	2,817.5	2,724.3
	Trust principal (Term-end)	638.2	144.9	212.7	493.3	425.4
	Loans and bills discounted (Term-end)	26,400.2	(281.8)	495.5	26,682.1	25,904.7
	Banking account	26,353.4	(275.3)	503.9	26,628.7	25,849.4
	Trust account	46.8	(6.5)	(8.4)	53.4	55.2
Resona Bank	Deposits (Term-end)	20,574.5	(707.9)	524.3	21,282.5	20,050.2
	Domestic individual deposits	12,657.9	379.3	296.7	12,278.6	12,361.2
	Liquid deposits	7,999.5	608.4	581.0	7,391.0	7,418.5
	Time deposits	4,514.1	(208.6)	(270.5)	4,722.8	4,784.7
	Domestic corporate deposits	7,231.6	(348.5)	207.1	7,580.1	7,024.4
	Liquid deposits	5,076.8	(166.7)	350.9	5,243.5	4,725.8
	Time deposits	1,865.2	(212.6)	(151.8)	2,077.8	2,017.1
	Trust principal (Term-end)	638.2	144.9	212.7	493.3	425.4
	Loans and bills discounted (Term-end)	17,276.0	(218.0)	340.5	17,494.1	16,935.4
	Banking account	17,229.1	(211.5)	348.9	17,440.7	16,880.1
	Trust account	46.8	(6.5)	(8.4)	53.4	55.2
Saitama Resona Bank	Deposits (Term-end)	11,100.5	188.8	519.3	10,911.6	10,581.1
	Domestic individual deposits	8,729.9	384.9	311.0	8,344.9	8,418.8
	Liquid deposits	5,687.3	426.9	370.5	5,260.4	5,316.8
	Time deposits	3,006.7	(36.2)	(53.7)	3,042.9	3,060.5
	Domestic corporate deposits	1,851.9	19.4	95.4	1,832.5	1,756.5
	Liquid deposits	1,298.6	31.3	89.1	1,267.2	1,209.4
	Time deposits	514.9	(16.3)	12.4	531.3	502.4
	Loans and bills discounted (Term-end)	6,638.7	7.6	93.4	6,631.0	6,545.3
Kinki Osaka Bank	Deposits (Term-end)	3,310.7	60.4	14.2	3,250.2	3,296.4
	Domestic individual deposits	2,605.2	37.4	17.0	2,567.8	2,588.2
	Liquid deposits	1,310.0	80.7	70.9	1,229.2	1,239.0
	Time deposits	1,286.7	(40.3)	(49.7)	1,327.1	1,336.5
	Domestic corporate deposits	652.8	(6.6)	6.2	659.4	646.6
	Liquid deposits	416.1	(21.2)	3.3	437.3	412.7
	Time deposits	211.0	2.8	6.2	208.2	204.7
	Loans and bills discounted (Term-end)	2,485.4	(71.4)	61.5	2,556.9	2,423.9

(Notes)

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