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# Financial Results Report

for Fiscal Year 2013  
(Reference Materials)

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May 13, 2014



**Resona Holdings, Inc.**

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Note: [Total of three banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, and Kinki Osaka Bank.

# I. Highlights of Financial Results for Fiscal Year 2013

## 1. Statements of income

<Consolidated>

(Millions of yen)

|                                                                   |    | FY 2013 (A) | (A)-(B)  | FY 2012 (B) |
|-------------------------------------------------------------------|----|-------------|----------|-------------|
| Ordinary income                                                   | 1  | 826,935     | (5,247)  | 832,183     |
| Consolidated gross operating profit                               | 2  | 608,523     | (28,639) | 637,162     |
| Interest income                                                   | 3  | 430,011     | (13,057) | 443,069     |
| Trust fees (after disposal of problem loans in the trust account) | 4  | 23,748      | 2,109    | 21,639      |
| <Disposal of problem loans in the trust account>                  | 5  | 13          | (5)      | 18          |
| Fees and commissions                                              | 6  | 135,044     | 6,056    | 128,987     |
| Trading income                                                    | 7  | (916)       | (3,101)  | 2,184       |
| Other operating income                                            | 8  | 20,635      | (20,645) | 41,281      |
| Provision to general reserve for possible loan losses             | 9  | -           | -        | -           |
| General and administrative expenses                               | 10 | (348,498)   | 13,147   | (361,645)   |
| Other gains/(losses), net                                         | 11 | 52,144      | 42,528   | 9,616       |
| Net gains/(losses) on stocks                                      | 12 | 22,657      | 30,194   | (7,537)     |
| Disposal of problem loans                                         | 13 | (23,289)    | 15,377   | (38,666)    |
| Reversal of credit expenses                                       | 14 | 49,764      | (1,958)  | 51,723      |
| Equity in earnings of investments in affiliates                   | 15 | 143         | (31)     | 174         |
| Ordinary profit                                                   | 16 | 312,169     | 27,035   | 285,133     |
| Extraordinary gains                                               | 17 | 2,958       | 1,826    | 1,132       |
| Extraordinary losses                                              | 18 | (3,042)     | (1,125)  | (1,917)     |
| Income before income taxes and minority interests                 | 19 | 312,085     | 27,736   | 284,348     |
| Income taxes-current                                              | 20 | (32,855)    | 14,772   | (47,627)    |
| Income taxes-deferred                                             | 21 | (51,736)    | (95,468) | 43,732      |
| Minority interests in net income                                  | 22 | (6,851)     | (1,538)  | (5,312)     |
| Net income                                                        | 23 | 220,642     | (54,498) | 275,141     |

|                                                         |    |          |          |          |
|---------------------------------------------------------|----|----------|----------|----------|
| Credit expense (5, 9, 13, 14)                           | 24 | 26,488   | 13,413   | 13,075   |
| Disposal of problem loans in the trust account          | 25 | 13       | (5)      | 18       |
| Provision to general reserve for possible loan losses   | 26 | 38,111   | 3,801    | 34,310   |
| Write-off of loans                                      | 27 | (23,979) | 11,196   | (35,175) |
| Provision to specific reserve for possible loan losses  | 28 | (8,913)  | (13,816) | 4,903    |
| Provision to special reserve for certain overseas loans | 29 | (0)      | (0)      | 0        |
| Other disposal of problem loans                         | 30 | 689      | 4,181    | (3,491)  |
| Gains on recoveries of written-off loans                | 31 | 20,566   | 8,057    | 12,508   |

<Reference> Number of consolidated subsidiaries

(Companies)

|                                                                   |    | FY 2013 (A) | (A)-(B) | FY 2012 (B) |
|-------------------------------------------------------------------|----|-------------|---------|-------------|
| Number of consolidated subsidiaries                               | 32 | 15          | -       | 15          |
| Number of affiliated companies accounted for by the equity method | 33 | 1           | -       | 1           |
| Total                                                             | 34 | 16          | -       | 16          |

&lt;Total of three banks, Non-consolidated figures of each bank&gt;

(Millions of yen)

|                                                                   |    | Total of three banks |          |             | Resona Bank |          |             |
|-------------------------------------------------------------------|----|----------------------|----------|-------------|-------------|----------|-------------|
|                                                                   |    | FY 2013 (A)          | (A)-(B)  | FY 2012 (B) | FY 2013 (A) | (A)-(B)  | FY 2012 (B) |
| Gross operating profit                                            | 1  | 555,298              | (26,346) | 581,644     | 368,041     | (19,861) | 387,903     |
| Gross operating profit from domestic operations                   | 2  | 533,979              | (19,868) | 553,847     | 347,499     | (15,448) | 362,948     |
| Interest income                                                   | 3  | 409,876              | (17,042) | 426,919     | 253,544     | (8,780)  | 262,325     |
| Trust fees (after disposal of problem loans in the trust account) | 4  | 23,752               | 2,094    | 21,657      | 23,752      | 2,094    | 21,657      |
| <Disposal of problem loans in the trust account>                  | 5  | 13                   | (5)      | 18          | 13          | (5)      | 18          |
| Fees and commissions                                              | 6  | 89,765               | 8,096    | 81,669      | 65,249      | 6,751    | 58,498      |
| Trading income                                                    | 7  | 36                   | (707)    | 744         | 36          | (707)    | 744         |
| Other operating income                                            | 8  | 10,548               | (12,308) | 22,856      | 4,916       | (14,806) | 19,722      |
| Gross operating profit from international operations              | 9  | 21,318               | (6,478)  | 27,796      | 20,542      | (4,413)  | 24,955      |
| Interest income                                                   | 10 | 11,040               | 4,951    | 6,088       | 10,643      | 5,118    | 5,524       |
| Fees and commissions                                              | 11 | 2,424                | (121)    | 2,545       | 2,089       | (88)     | 2,177       |
| Trading income                                                    | 12 | (1,346)              | (2,167)  | 820         | (1,346)     | (2,167)  | 820         |
| Other operating income                                            | 13 | 9,200                | (9,141)  | 18,342      | 9,156       | (7,275)  | 16,432      |
| Expenses (excluding non-recurring items)                          | 14 | (332,644)            | 2,966    | (335,611)   | (219,064)   | 1,203    | (220,268)   |
| Personnel expenses                                                | 15 | (133,428)            | 2,557    | (135,986)   | (86,221)    | 1,988    | (88,209)    |
| Non-personnel expenses                                            | 16 | (183,453)            | (251)    | (183,202)   | (122,988)   | (1,313)  | (121,675)   |
| Taxes                                                             | 17 | (15,763)             | 659      | (16,422)    | (9,854)     | 529      | (10,383)    |
| Provision to general reserve for possible loan losses             | 18 | 1,844                | (272)    | 2,117       | -           | -        | -           |
| Actual net operating profit *1                                    | 19 | 222,639              | (23,374) | 246,014     | 148,963     | (18,652) | 167,616     |
| Core net operating profit *2                                      | 20 | 215,400              | (91)     | 215,492     | 147,116     | 5,373    | 141,742     |
| Net operating profit                                              | 21 | 224,498              | (23,653) | 248,151     | 148,976     | (18,658) | 167,634     |
| Net gains/(losses) on bonds                                       | 22 | 7,238                | (23,283) | 30,521      | 1,846       | (24,026) | 25,873      |
| Other gains/(losses), net                                         | 23 | 52,321               | 45,937   | 6,384       | 59,505      | 39,367   | 20,137      |
| Net gains/(losses) on stocks                                      | 24 | 22,326               | 30,125   | (7,798)     | 20,494      | 27,912   | (7,418)     |
| Gains on sale                                                     | 25 | 31,521               | 21,588   | 9,933       | 29,680      | 20,229   | 9,451       |
| Losses on sale                                                    | 26 | (8,875)              | (5,154)  | (3,721)     | (8,868)     | (5,266)  | (3,602)     |
| Losses on devaluation                                             | 27 | (318)                | 13,691   | (14,010)    | (318)       | 12,949   | (13,268)    |
| Disposal of problem loans                                         | 28 | (20,624)             | 18,134   | (38,759)    | (7,319)     | 17,116   | (24,435)    |
| Reversal of credit expenses                                       | 29 | 45,878               | (12,182) | 58,061      | 38,849      | (15,125) | 53,974      |
| Other                                                             | 30 | 4,741                | 9,859    | (5,118)     | 7,480       | 9,463    | (1,982)     |
| Ordinary profit                                                   | 31 | 276,819              | 22,284   | 254,535     | 208,482     | 20,709   | 187,772     |
| Extraordinary gains/(losses), net                                 | 32 | (2,816)              | (2,055)  | (761)       | (2,092)     | (1,641)  | (450)       |
| Gains/(losses) on disposal of fixed assets                        | 33 | (1,153)              | (1,071)  | (81)        | (928)       | (1,067)  | 139         |
| Impairment losses on fixed assets                                 | 34 | (1,662)              | (983)    | (679)       | (1,164)     | (573)    | (590)       |
| Income before income taxes                                        | 35 | 274,003              | 20,228   | 253,774     | 206,389     | 19,068   | 187,321     |
| Income taxes-current                                              | 36 | (26,740)             | 18,003   | (44,744)    | (8,426)     | 17,354   | (25,780)    |
| Income taxes-deferred                                             | 37 | (50,436)             | (93,379) | 42,942      | (44,489)    | (88,525) | 44,035      |
| Net income                                                        | 38 | 196,825              | (55,146) | 251,972     | 153,473     | (52,103) | 205,576     |
| Credit expense (5, 18, 28, 29)                                    | 39 | 27,112               | 5,673    | 21,438      | 31,544      | 1,986    | 29,558      |
| Disposal of problem loans in the trust account                    | 40 | 13                   | (5)      | 18          | 13          | (5)      | 18          |
| Provision to general reserve for possible loan losses             | 41 | 28,480               | (586)    | 29,066      | 22,857      | 766      | 22,091      |
| Write-off of loans                                                | 42 | (19,836)             | 10,527   | (30,363)    | (9,991)     | 13,380   | (23,371)    |
| Provision to specific reserve for possible loan losses            | 43 | (3,306)              | (16,344) | 13,037      | 694         | (21,113) | 21,807      |
| Provision to special reserve for certain overseas loans           | 44 | (0)                  | (0)      | 0           | (0)         | (0)      | 0           |
| Other disposal of problem loans                                   | 45 | 1,470                | 4,143    | (2,672)     | 2,672       | 3,736    | (1,063)     |
| Gains on recoveries of written-off loans                          | 46 | 20,289               | 7,938    | 12,350      | 15,298      | 5,223    | 10,075      |

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

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

(Millions of yen)

|                                                                   |    | Saitama Resona Bank |         |             | Kinki Osaka Bank |         |             |
|-------------------------------------------------------------------|----|---------------------|---------|-------------|------------------|---------|-------------|
|                                                                   |    | FY 2013 (A)         | (A)-(B) | FY 2012 (B) | FY 2013 (A)      | (A)-(B) | FY 2012 (B) |
| Gross operating profit                                            | 1  | 135,519             | (6,308) | 141,827     | 51,736           | (176)   | 51,913      |
| Gross operating profit from domestic operations                   | 2  | 135,213             | (5,288) | 140,501     | 51,266           | 869     | 50,397      |
| Interest income                                                   | 3  | 116,967             | (6,041) | 123,008     | 39,365           | (2,220) | 41,585      |
| 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  | 16,998              | 1,067   | 15,930      | 7,517            | 277     | 7,240       |
| Trading income                                                    | 7  | -                   | -       | -           | -                | -       | -           |
| Other operating income                                            | 8  | 1,248               | (314)   | 1,562       | 4,383            | 2,812   | 1,571       |
| Gross operating profit from international operations              | 9  | 305                 | (1,019) | 1,325       | 470              | (1,045) | 1,515       |
| Interest income                                                   | 10 | 48                  | 26      | 21          | 349              | (193)   | 542         |
| Fees and commissions                                              | 11 | 172                 | (19)    | 191         | 162              | (13)    | 176         |
| Trading income                                                    | 12 | -                   | -       | -           | -                | -       | -           |
| Other operating income                                            | 13 | 85                  | (1,027) | 1,112       | (41)             | (838)   | 797         |
| Expenses (excluding non-recurring items)                          | 14 | (75,445)            | 37      | (75,483)    | (38,134)         | 1,725   | (39,859)    |
| Personnel expenses                                                | 15 | (29,357)            | 212     | (29,569)    | (17,849)         | 357     | (18,206)    |
| Non-personnel expenses                                            | 16 | (42,037)            | (210)   | (41,826)    | (18,427)         | 1,272   | (19,700)    |
| Taxes                                                             | 17 | (4,051)             | 35      | (4,087)     | (1,857)          | 94      | (1,951)     |
| Provision to general reserve for possible loan losses             | 18 | -                   | -       | -           | 1,844            | (272)   | 2,117       |
| Actual net operating profit *1                                    | 19 | 60,073              | (6,270) | 66,344      | 13,602           | 1,548   | 12,053      |
| Core net operating profit *2                                      | 20 | 58,674              | (4,917) | 63,592      | 9,610            | (547)   | 10,157      |
| Net operating profit                                              | 21 | 60,073              | (6,270) | 66,344      | 15,447           | 1,275   | 14,171      |
| Net gains/(losses) on bonds                                       | 22 | 1,399               | (1,353) | 2,752       | 3,992            | 2,095   | 1,896       |
| Other gains/(losses), net                                         | 23 | (1,583)             | 2,136   | (3,719)     | (5,599)          | 4,433   | (10,033)    |
| Net gains/(losses) on stocks                                      | 24 | 1,052               | 837     | 215         | 780              | 1,375   | (595)       |
| Gains on sale                                                     | 25 | 1,060               | 719     | 341         | 780              | 639     | 140         |
| Losses on sale                                                    | 26 | (7)                 | 104     | (112)       | -                | 7       | (7)         |
| Losses on devaluation                                             | 27 | (0)                 | 13      | (13)        | (0)              | 728     | (728)       |
| Disposal of problem loans                                         | 28 | (6,625)             | (1,648) | (4,976)     | (6,680)          | 2,666   | (9,346)     |
| Reversal of credit expenses                                       | 29 | 5,468               | 2,683   | 2,785       | 1,560            | 259     | 1,300       |
| Other                                                             | 30 | (1,479)             | 264     | (1,743)     | (1,259)          | 132     | (1,392)     |
| Ordinary profit                                                   | 31 | 58,490              | (4,134) | 62,624      | 9,847            | 5,708   | 4,138       |
| Extraordinary gains/(losses), net                                 | 32 | (414)               | (231)   | (183)       | (309)            | (182)   | (127)       |
| Gains/(losses) on disposal of fixed assets                        | 33 | (198)               | (50)    | (147)       | (27)             | 45      | (73)        |
| Impairment losses on fixed assets                                 | 34 | (216)               | (181)   | (35)        | (282)            | (228)   | (54)        |
| Income before income taxes                                        | 35 | 58,075              | (4,366) | 62,441      | 9,537            | 5,526   | 4,011       |
| Income taxes-current                                              | 36 | (17,250)            | 1,611   | (18,862)    | (1,063)          | (962)   | (101)       |
| Income taxes-deferred                                             | 37 | (3,400)             | (2,500) | (900)       | (2,547)          | (2,354) | (193)       |
| Net income                                                        | 38 | 37,424              | (5,254) | 42,678      | 5,927            | 2,210   | 3,717       |
| Credit expense (5, 18, 28, 29)                                    | 39 | (1,157)             | 1,034   | (2,191)     | (3,275)          | 2,652   | (5,927)     |
| Disposal of problem loans in the trust account                    | 40 | -                   | -       | -           | -                | -       | -           |
| Provision to general reserve for possible loan losses             | 41 | 3,778               | (1,079) | 4,858       | 1,844            | (272)   | 2,117       |
| Write-off of loans                                                | 42 | (5,954)             | (1,990) | (3,963)     | (3,890)          | (861)   | (3,029)     |
| Provision to specific reserve for possible loan losses            | 43 | (1,741)             | 1,306   | (3,047)     | (2,259)          | 3,463   | (5,722)     |
| Provision to special reserve for certain overseas loans           | 44 | -                   | -       | -           | -                | -       | -           |
| Other disposal of problem loans                                   | 45 | (671)               | 342     | (1,013)     | (530)            | 64      | (594)       |
| Gains on recoveries of written-off loans                          | 46 | 3,430               | 2,455   | 974         | 1,560            | 259     | 1,300       |

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

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

## 2. Net operating profit per employee

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

(Millions of yen)

|                                                             | Total of three banks |          |             | Resona Bank |          |             |
|-------------------------------------------------------------|----------------------|----------|-------------|-------------|----------|-------------|
|                                                             | FY 2013 (A)          | (A)-(B)  | FY 2012 (B) | FY 2013 (A) | (A)-(B)  | FY 2012 (B) |
| Actual net operating profit                                 | 222,639              | (23,374) | 246,014     | 148,963     | (18,652) | 167,616     |
| Actual net operating profit per employee (thousands of yen) | 14,852               | (1,411)  | 16,264      | 15,473      | (1,794)  | 17,267      |
| Net operating profit                                        | 224,498              | (23,653) | 248,151     | 148,976     | (18,658) | 167,634     |
| Net operating profit per employee (thousands of yen)        | 14,976               | (1,429)  | 16,405      | 15,474      | (1,794)  | 17,269      |

|                                                             | Saitama Resona Bank |         |             | Kinki Osaka Bank |         |             |
|-------------------------------------------------------------|---------------------|---------|-------------|------------------|---------|-------------|
|                                                             | FY 2013 (A)         | (A)-(B) | FY 2012 (B) | FY 2013 (A)      | (A)-(B) | FY 2012 (B) |
| Actual net operating profit                                 | 60,073              | (6,270) | 66,344      | 13,602           | 1,548   | 12,053      |
| Actual net operating profit per employee (thousands of yen) | 19,217              | (1,985) | 21,203      | 6,078            | 816     | 5,261       |
| Net operating profit                                        | 60,073              | (6,270) | 66,344      | 15,447           | 1,275   | 14,171      |
| Net operating profit per employee (thousands of yen)        | 19,217              | (1,985) | 21,203      | 6,902            | 716     | 6,185       |

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

## 3. R O E

<Consolidated>

(%)

|                | FY 2013 (A) | (A)-(B) | FY 2012 (B) |
|----------------|-------------|---------|-------------|
| Net income ROE | 11.37       | (3.12)  | 14.49       |

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

(%)

|                          | Total of three banks |         |             | Resona Bank |         |             |
|--------------------------|----------------------|---------|-------------|-------------|---------|-------------|
|                          | FY 2013 (A)          | (A)-(B) | FY 2012 (B) | FY 2013 (A) | (A)-(B) | FY 2012 (B) |
| Net operating profit ROE | 13.06                | (1.03)  | 14.09       | 11.98       | (0.98)  | 12.97       |
| Net income ROE           | 11.45                | (2.85)  | 14.31       | 12.35       | (3.56)  | 15.91       |

|                          | Saitama Resona Bank |         |             | Kinki Osaka Bank |         |             |
|--------------------------|---------------------|---------|-------------|------------------|---------|-------------|
|                          | FY 2013 (A)         | (A)-(B) | FY 2012 (B) | FY 2013 (A)      | (A)-(B) | FY 2012 (B) |
| Net operating profit ROE | 16.68               | (2.20)  | 18.89       | 13.32            | 1.28    | 12.03       |
| Net income ROE           | 10.39               | (1.75)  | 12.15       | 5.11             | 1.95    | 3.15        |

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

(Consolidated ROE: Excluding minority interests)

#### 4. Interest rate spreads (domestic operations)

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

(%)

|                                                          | Total of three banks |         |             | Resona Bank |         |             |
|----------------------------------------------------------|----------------------|---------|-------------|-------------|---------|-------------|
|                                                          | FY 2013 (A)          | (A)-(B) | FY 2012 (B) | FY 2013 (A) | (A)-(B) | FY 2012 (B) |
| Average interest rate on funds invested (a)              | 1.13                 | (0.11)  | 1.24        | 1.15        | (0.09)  | 1.25        |
| Average interest rate of loans and bills discounted (c)  | 1.49                 | (0.12)  | 1.62        | 1.44        | (0.12)  | 1.56        |
| Average interest rate on securities                      | 0.55                 | 0.03    | 0.51        | 0.56        | 0.03    | 0.53        |
| Average interest rate on procured funds (b)              | 0.88                 | (0.06)  | 0.94        | 0.93        | (0.05)  | 0.98        |
| Average interest rate of deposits and negotiable CDs (d) | 0.04                 | (0.01)  | 0.06        | 0.04        | (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                 | (0.04)  | 0.29        | 0.22        | (0.04)  | 0.26        |
| Loan-to-deposit spread (c) - (d)                         | 1.44                 | (0.10)  | 1.55        | 1.39        | (0.09)  | 1.49        |

|                                                          | Saitama Resona Bank |         |             | Kinki Osaka Bank |         |             |
|----------------------------------------------------------|---------------------|---------|-------------|------------------|---------|-------------|
|                                                          | FY 2013 (A)         | (A)-(B) | FY 2012 (B) | FY 2013 (A)      | (A)-(B) | FY 2012 (B) |
| Average interest rate on funds invested (a)              | 1.05                | (0.14)  | 1.19        | 1.25             | (0.09)  | 1.35        |
| Average interest rate of loans and bills discounted (c)  | 1.58                | (0.12)  | 1.71        | 1.58             | (0.16)  | 1.74        |
| Average interest rate on securities                      | 0.51                | 0.02    | 0.49        | 0.54             | 0.07    | 0.47        |
| Average interest rate on procured funds (b)              | 0.68                | (0.06)  | 0.75        | 1.22             | (0.07)  | 1.30        |
| Average interest rate of deposits and negotiable CDs (d) | 0.03                | (0.01)  | 0.04        | 0.08             | (0.00)  | 0.09        |
| Average interest rate on external debt                   | 0.62                | (0.20)  | 0.83        | 1.49             | (0.42)  | 1.91        |
| Gross interest margin (a) - (b)                          | 0.36                | (0.07)  | 0.43        | 0.02             | (0.02)  | 0.05        |
| Loan-to-deposit spread (c) - (d)                         | 1.55                | (0.11)  | 1.66        | 1.49             | (0.15)  | 1.65        |

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, %)

|                                    | FY 2013 (A)     |          |      | (A)-(B)         |          |        | FY 2012 (B)     |          |      |
|------------------------------------|-----------------|----------|------|-----------------|----------|--------|-----------------|----------|------|
|                                    | Average Balance | Interest | Rate | Average Balance | Interest | Rate   | Average Balance | Interest | Rate |
| 1. Total operations                |                 |          |      |                 |          |        |                 |          |      |
| Use of Funds                       | 40,030,558      | 466,251  | 1.16 | 1,684,461       | (18,652) | (0.09) | 38,346,097      | 484,904  | 1.26 |
| Loans and bills discounted         | 26,094,068      | 388,311  | 1.48 | 552,557         | (24,309) | (0.12) | 25,541,510      | 412,620  | 1.61 |
| Securities                         | 9,677,841       | 54,870   | 0.56 | (872,761)       | (1,040)  | 0.03   | 10,550,603      | 55,910   | 0.52 |
| Source of Funds                    | 40,138,564      | 45,334   | 0.11 | 1,737,763       | (6,562)  | (0.02) | 38,400,801      | 51,896   | 0.13 |
| Deposits                           | 34,541,705      | 17,191   | 0.04 | 978,647         | (5,637)  | (0.01) | 33,563,057      | 22,829   | 0.06 |
| Negotiable certificates of deposit | 2,010,966       | 1,520    | 0.07 | 306,770         | (240)    | (0.02) | 1,704,196       | 1,761    | 0.10 |
| Call money                         | 386,706         | 706      | 0.18 | 109,605         | 51       | (0.05) | 277,100         | 655      | 0.23 |
| Bills sold                         | -               | -        | -    | -               | -        | -      | -               | -        | -    |
| Borrowed money                     | 1,259,731       | 3,698    | 0.29 | (192,014)       | (482)    | 0.00   | 1,451,745       | 4,180    | 0.28 |

### 2. Domestic operations

|                                    |            |         |      |           |          |        |            |         |      |
|------------------------------------|------------|---------|------|-----------|----------|--------|------------|---------|------|
| Use of Funds                       | 39,145,398 | 442,559 | 1.13 | 1,620,207 | (24,266) | (0.11) | 37,525,190 | 466,825 | 1.24 |
| Loans and bills discounted         | 25,700,744 | 384,144 | 1.49 | 466,140   | (24,767) | (0.12) | 25,234,604 | 408,911 | 1.62 |
| Securities                         | 9,458,322  | 52,057  | 0.55 | (853,317) | (1,220)  | 0.03   | 10,311,640 | 53,277  | 0.51 |
| Source of Funds                    | 39,263,602 | 32,682  | 0.08 | 1,691,216 | (7,223)  | (0.02) | 37,572,386 | 39,906  | 0.10 |
| Deposits                           | 34,047,285 | 16,050  | 0.04 | 922,179   | (5,623)  | (0.01) | 33,125,106 | 21,673  | 0.06 |
| Negotiable certificates of deposit | 2,010,966  | 1,520   | 0.07 | 306,770   | (240)    | (0.02) | 1,704,196  | 1,761   | 0.10 |
| Call money                         | 211,423    | 158     | 0.07 | 39,562    | 8        | (0.01) | 171,860    | 150     | 0.08 |
| Bills sold                         | -          | -       | -    | -         | -        | -      | -          | -       | -    |
| Borrowed money                     | 1,256,293  | 3,681   | 0.29 | (194,889) | (496)    | 0.00   | 1,451,183  | 4,177   | 0.28 |

### 3. International operations

|                                    |           |        |      |          |       |        |         |        |      |
|------------------------------------|-----------|--------|------|----------|-------|--------|---------|--------|------|
| Use of Funds                       | 1,070,965 | 23,895 | 2.23 | 188,093  | 5,716 | 0.17   | 882,872 | 18,179 | 2.05 |
| Loans and bills discounted         | 393,324   | 4,167  | 1.05 | 86,417   | 458   | (0.14) | 306,906 | 3,708  | 1.20 |
| Securities                         | 219,518   | 2,812  | 1.28 | (19,444) | 179   | 0.17   | 238,962 | 2,633  | 1.10 |
| Source of Funds                    | 1,060,766 | 12,854 | 1.21 | 170,385  | 764   | (0.14) | 890,380 | 12,090 | 1.35 |
| Deposits                           | 494,419   | 1,141  | 0.23 | 56,468   | (14)  | (0.03) | 437,951 | 1,155  | 0.26 |
| Negotiable certificates of deposit | -         | -      | -    | -        | -     | -      | -       | -      | -    |
| Call money                         | 175,282   | 547    | 0.31 | 70,043   | 43    | (0.16) | 105,239 | 504    | 0.47 |
| Bills sold                         | -         | -      | -    | -        | -     | -      | -       | -      | -    |
| Borrowed money                     | 3,437     | 16     | 0.48 | 2,875    | 13    | (0.07) | 562     | 3      | 0.56 |

<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

|                                    | FY 2013 (A)     |          |      | (A)-(B)         |          |        | FY 2012 (B)     |          |      |
|------------------------------------|-----------------|----------|------|-----------------|----------|--------|-----------------|----------|------|
|                                    | Average Balance | Interest | Rate | Average Balance | Interest | Rate   | Average Balance | Interest | Rate |
| 1. Total operations                |                 |          |      |                 |          |        |                 |          |      |
| Use of Funds                       | 24,678,274      | 297,983  | 1.20 | 839,434         | (8,389)  | (0.07) | 23,838,839      | 306,372  | 1.28 |
| Loans and bills discounted         | 17,059,550      | 244,928  | 1.43 | 373,270         | (15,161) | (0.12) | 16,686,280      | 260,090  | 1.55 |
| Securities                         | 5,617,950       | 33,384   | 0.59 | (171,524)       | 1,199    | 0.03   | 5,789,474       | 32,185   | 0.55 |
| Source of Funds                    | 24,930,525      | 33,796   | 0.13 | 892,886         | (4,726)  | (0.02) | 24,037,639      | 38,522   | 0.16 |
| Deposits                           | 20,364,789      | 10,603   | 0.05 | 510,400         | (4,074)  | (0.02) | 19,854,389      | 14,678   | 0.07 |
| Negotiable certificates of deposit | 1,754,632       | 1,313    | 0.07 | 250,863         | (241)    | (0.02) | 1,503,769       | 1,555    | 0.10 |
| Call money                         | 315,253         | 654      | 0.20 | 100,724         | 49       | (0.07) | 214,528         | 605      | 0.28 |
| Bills sold                         | -               | -        | -    | -               | -        | -      | -               | -        | -    |
| Borrowed money                     | 997,233         | 1,014    | 0.10 | (245,132)       | (271)    | (0.00) | 1,242,365       | 1,286    | 0.10 |

## 2. Domestic operations

|                                    |            |         |      |           |          |        |            |         |      |
|------------------------------------|------------|---------|------|-----------|----------|--------|------------|---------|------|
| Use of Funds                       | 23,863,269 | 274,938 | 1.15 | 768,230   | (14,235) | (0.10) | 23,095,038 | 289,173 | 1.25 |
| Loans and bills discounted         | 16,672,184 | 240,815 | 1.44 | 288,072   | (15,620) | (0.12) | 16,384,111 | 256,435 | 1.56 |
| Securities                         | 5,453,857  | 31,054  | 0.56 | (176,598) | 797      | 0.03   | 5,630,455  | 30,256  | 0.53 |
| Source of Funds                    | 24,125,519 | 21,393  | 0.08 | 839,294   | (5,454)  | (0.02) | 23,286,225 | 26,847  | 0.11 |
| Deposits                           | 19,933,016 | 9,507   | 0.04 | 446,102   | (4,094)  | (0.02) | 19,486,913 | 13,601  | 0.06 |
| Negotiable certificates of deposit | 1,754,632  | 1,313   | 0.07 | 250,863   | (241)    | (0.02) | 1,503,769  | 1,555   | 0.10 |
| Call money                         | 140,190    | 107     | 0.07 | 30,665    | 6        | (0.01) | 109,524    | 101     | 0.09 |
| Bills sold                         | -          | -       | -    | -         | -        | -      | -          | -       | -    |
| Borrowed money                     | 993,797    | 998     | 0.10 | (248,006) | (284)    | (0.00) | 1,241,803  | 1,282   | 0.10 |

## 3. International operations

|                                    |         |        |      |         |       |        |         |        |      |
|------------------------------------|---------|--------|------|---------|-------|--------|---------|--------|------|
| Use of Funds                       | 973,788 | 23,209 | 2.38 | 220,786 | 5,996 | 0.09   | 753,002 | 17,213 | 2.28 |
| Loans and bills discounted         | 387,365 | 4,112  | 1.06 | 85,197  | 458   | (0.14) | 302,168 | 3,654  | 1.20 |
| Securities                         | 164,093 | 2,330  | 1.42 | 5,073   | 402   | 0.20   | 159,019 | 1,928  | 1.21 |
| Source of Funds                    | 963,789 | 12,566 | 1.30 | 203,175 | 877   | (0.23) | 760,614 | 11,688 | 1.53 |
| Deposits                           | 431,773 | 1,096  | 0.25 | 64,297  | 19    | (0.03) | 367,476 | 1,076  | 0.29 |
| Negotiable certificates of deposit | -       | -      | -    | -       | -     | -      | -       | -      | -    |
| Call money                         | 175,062 | 547    | 0.31 | 70,059  | 43    | (0.16) | 105,003 | 504    | 0.48 |
| Bills sold                         | -       | -      | -    | -       | -     | -      | -       | -      | -    |
| Borrowed money                     | 3,436   | 16     | 0.48 | 2,873   | 13    | (0.07) | 562     | 3      | 0.56 |

|                                    | FY 2013 (A)     |          |      | (A)-(B)         |          |        | FY 2012 (B)     |          |      |
|------------------------------------|-----------------|----------|------|-----------------|----------|--------|-----------------|----------|------|
|                                    | Average Balance | Interest | Rate | Average Balance | Interest | Rate   | Average Balance | Interest | Rate |
| 1. Total operations                |                 |          |      |                 |          |        |                 |          |      |
| Use of Funds                       | 11,876,665      | 124,532  | 1.04 | 786,203         | (7,494)  | (0.14) | 11,090,461      | 132,027  | 1.19 |
| Loans and bills discounted         | 6,579,561       | 104,488  | 1.58 | 96,173          | (6,591)  | (0.12) | 6,483,387       | 111,080  | 1.71 |
| Securities                         | 3,308,554       | 17,238   | 0.52 | (543,874)       | (1,913)  | 0.02   | 3,852,428       | 19,152   | 0.49 |
| Source of Funds                    | 11,796,966      | 7,517    | 0.06 | 801,500         | (1,479)  | (0.01) | 10,995,466      | 8,997    | 0.08 |
| Deposits                           | 10,933,684      | 3,786    | 0.03 | 445,264         | (1,334)  | (0.01) | 10,488,419      | 5,120    | 0.04 |
| Negotiable certificates of deposit | 168,680         | 115      | 0.06 | 45,653          | 33       | 0.00   | 123,027         | 82       | 0.06 |
| Call money                         | 71,342          | 51       | 0.07 | 8,923           | 2        | (0.00) | 62,419          | 49       | 0.07 |
| Bills sold                         | -               | -        | -    | -               | -        | -      | -               | -        | -    |
| Borrowed money                     | 189,000         | 1,585    | 0.83 | 41,616          | (118)    | (0.31) | 147,384         | 1,704    | 1.15 |

## 2. Domestic operations

|                                    |            |         |      |           |         |        |            |         |      |
|------------------------------------|------------|---------|------|-----------|---------|--------|------------|---------|------|
| Use of Funds                       | 11,821,705 | 124,250 | 1.05 | 787,277   | (7,478) | (0.14) | 11,034,427 | 131,728 | 1.19 |
| Loans and bills discounted         | 6,574,814  | 104,441 | 1.58 | 95,412    | (6,587) | (0.12) | 6,479,402  | 111,028 | 1.71 |
| Securities                         | 3,285,836  | 17,081  | 0.51 | (549,763) | (1,956) | 0.02   | 3,835,600  | 19,038  | 0.49 |
| Source of Funds                    | 11,742,147 | 7,283   | 0.06 | 802,603   | (1,436) | (0.01) | 10,939,544 | 8,719   | 0.07 |
| Deposits                           | 10,886,113 | 3,755   | 0.03 | 447,158   | (1,323) | (0.01) | 10,438,954 | 5,079   | 0.04 |
| Negotiable certificates of deposit | 168,680    | 115     | 0.06 | 45,653    | 33      | 0.00   | 123,027    | 82      | 0.06 |
| Call money                         | 71,123     | 51      | 0.07 | 8,937     | 2       | (0.00) | 62,185     | 49      | 0.07 |
| Bills sold                         | -          | -       | -    | -         | -       | -      | -          | -       | -    |
| Borrowed money                     | 188,999    | 1,585   | 0.83 | 41,614    | (118)   | (0.31) | 147,384    | 1,704   | 1.15 |

## 3. International operations

|                                    |        |     |      |         |      |        |        |     |      |
|------------------------------------|--------|-----|------|---------|------|--------|--------|-----|------|
| Use of Funds                       | 59,207 | 285 | 0.48 | (3,572) | (20) | (0.00) | 62,780 | 306 | 0.48 |
| Loans and bills discounted         | 4,746  | 47  | 0.99 | 760     | (4)  | (0.29) | 3,985  | 51  | 1.29 |
| Securities                         | 22,717 | 156 | 0.68 | 5,888   | 42   | 0.01   | 16,828 | 113 | 0.67 |
| Source of Funds                    | 59,065 | 237 | 0.40 | (3,601) | (47) | (0.05) | 62,667 | 284 | 0.45 |
| Deposits                           | 47,571 | 30  | 0.06 | (1,893) | (10) | (0.01) | 49,464 | 41  | 0.08 |
| Negotiable certificates of deposit | -      | -   | -    | -       | -    | -      | -      | -   | -    |
| Call money                         | 219    | 0   | 0.21 | (14)    | (0)  | (0.00) | 234    | 0   | 0.21 |
| Bills sold                         | -      | -   | -    | -       | -    | -      | -      | -   | -    |
| Borrowed money                     | 1      | 0   | 0.55 | 1       | 0    | 0.55   | -      | -   | -    |

|                                    | FY 2013 (A)     |          |      | (A)-(B)         |          |        | FY 2012 (B)     |          |      |
|------------------------------------|-----------------|----------|------|-----------------|----------|--------|-----------------|----------|------|
|                                    | Average Balance | Interest | Rate | Average Balance | Interest | Rate   | Average Balance | Interest | Rate |
| 1. Total operations                |                 |          |      |                 |          |        |                 |          |      |
| Use of Funds                       | 3,475,618       | 43,734   | 1.25 | 58,822          | (2,769)  | (0.10) | 3,416,795       | 46,503   | 1.36 |
| Loans and bills discounted         | 2,454,956       | 38,894   | 1.58 | 83,114          | (2,555)  | (0.16) | 2,371,842       | 41,450   | 1.74 |
| Securities                         | 751,336         | 4,247    | 0.56 | (157,362)       | (326)    | 0.06   | 908,699         | 4,573    | 0.50 |
| Source of Funds                    | 3,411,072       | 4,020    | 0.11 | 43,376          | (355)    | (0.01) | 3,367,695       | 4,376    | 0.12 |
| Deposits                           | 3,243,231       | 2,801    | 0.08 | 22,982          | (229)    | (0.00) | 3,220,248       | 3,030    | 0.09 |
| Negotiable certificates of deposit | 87,653          | 91       | 0.10 | 10,253          | (31)     | (0.05) | 77,399          | 122      | 0.15 |
| Call money                         | 109             | 0        | 0.12 | (42)            | (0)      | (0.00) | 152             | 0        | 0.12 |
| Bills sold                         | -               | -        | -    | -               | -        | -      | -               | -        | -    |
| Borrowed money                     | 73,497          | 1,098    | 1.49 | 11,501          | (92)     | (0.42) | 61,995          | 1,190    | 1.92 |

## 2. Domestic operations

|                                    |           |        |      |           |         |        |           |        |      |
|------------------------------------|-----------|--------|------|-----------|---------|--------|-----------|--------|------|
| Use of Funds                       | 3,460,423 | 43,371 | 1.25 | 64,698    | (2,552) | (0.09) | 3,395,725 | 45,924 | 1.35 |
| Loans and bills discounted         | 2,453,744 | 38,887 | 1.58 | 82,654    | (2,559) | (0.16) | 2,371,089 | 41,447 | 1.74 |
| Securities                         | 718,628   | 3,921  | 0.54 | (126,955) | (61)    | 0.07   | 845,584   | 3,982  | 0.47 |
| Source of Funds                    | 3,395,935 | 4,006  | 0.11 | 49,319    | (332)   | (0.01) | 3,346,616 | 4,339  | 0.12 |
| Deposits                           | 3,228,155 | 2,787  | 0.08 | 28,917    | (205)   | (0.00) | 3,199,238 | 2,993  | 0.09 |
| Negotiable certificates of deposit | 87,653    | 91     | 0.10 | 10,253    | (31)    | (0.05) | 77,399    | 122    | 0.15 |
| Call money                         | 109       | 0      | 0.12 | (40)      | (0)     | 0.00   | 150       | 0      | 0.12 |
| Bills sold                         | -         | -      | -    | -         | -       | -      | -         | -      | -    |
| Borrowed money                     | 73,497    | 1,098  | 1.49 | 11,501    | (92)    | (0.42) | 61,995    | 1,190  | 1.92 |

## 3. International operations

|                                    |        |     |      |          |       |        |        |     |      |
|------------------------------------|--------|-----|------|----------|-------|--------|--------|-----|------|
| Use of Funds                       | 37,969 | 400 | 1.05 | (29,121) | (259) | 0.07   | 67,090 | 659 | 0.98 |
| Loans and bills discounted         | 1,211  | 6   | 0.57 | 459      | 4     | 0.18   | 752    | 2   | 0.38 |
| Securities                         | 32,707 | 326 | 0.99 | (30,406) | (265) | 0.06   | 63,114 | 591 | 0.93 |
| Source of Funds                    | 37,911 | 50  | 0.13 | (29,187) | (66)  | (0.04) | 67,098 | 117 | 0.17 |
| Deposits                           | 15,075 | 13  | 0.09 | (5,935)  | (23)  | (0.08) | 21,010 | 37  | 0.17 |
| Negotiable certificates of deposit | -      | -   | -    | -        | -     | -      | -      | -   | -    |
| Call money                         | 0      | 0   | 0.25 | (1)      | (0)   | (0.45) | 1      | 0   | 0.71 |
| Bills sold                         | -      | -   | -    | -        | -     | -      | -      | -   | -    |
| Borrowed money                     | -      | -   | -    | -        | -     | -      | -      | -   | -    |

## 6. Retirement benefit obligation and expenses

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

### (1) Retirement benefit obligation

(Millions of yen)

|                                            | Total of three banks    |         |                         | Resona Bank             |         |                         |
|--------------------------------------------|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
|                                            | End of Mar.<br>2014 (A) | (A)-(B) | End of Mar.<br>2013 (B) | End of Mar.<br>2014 (A) | (A)-(B) | End of Mar.<br>2013 (B) |
| Retirement benefit obligation              | 391,167                 | (1,085) | 392,253                 | 300,592                 | (2,497) | 303,090                 |
| Pension plan assets at fair value          | 390,279                 | 6,369   | 383,910                 | 325,141                 | 2,235   | 322,905                 |
| Prepaid pension cost                       | 63,938                  | 9,397   | 54,541                  | 57,707                  | 4,776   | 52,930                  |
| Reserve for employees' retirement benefits | 11,409                  | (14)    | 11,423                  | -                       | -       | -                       |
| Unrecognized actuarial loss                | 53,417                  | 1,956   | 51,461                  | 33,158                  | 43      | 33,115                  |

|                                            | Saitama Resona Bank     |         |                         | Kinki Osaka Bank        |         |                         |
|--------------------------------------------|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
|                                            | End of Mar.<br>2014 (A) | (A)-(B) | End of Mar.<br>2013 (B) | End of Mar.<br>2014 (A) | (A)-(B) | End of Mar.<br>2013 (B) |
| Retirement benefit obligation              | 52,123                  | 1,236   | 50,887                  | 38,450                  | 175     | 38,275                  |
| Pension plan assets at fair value          | 38,638                  | 1,542   | 37,095                  | 26,499                  | 2,591   | 23,908                  |
| Prepaid pension cost                       | 4,197                   | 2,585   | 1,611                   | 2,034                   | 2,034   | -                       |
| Reserve for employees' retirement benefits | 6,044                   | 469     | 5,575                   | 5,364                   | (483)   | 5,847                   |
| Unrecognized actuarial loss                | 11,637                  | 1,810   | 9,826                   | 8,621                   | 101     | 8,519                   |

### (2) Retirement benefit expenses

(Millions of yen)

|                                        | Total of three banks |         |             | Resona Bank |         |             |
|----------------------------------------|----------------------|---------|-------------|-------------|---------|-------------|
|                                        | FY 2013 (A)          | (A)-(B) | FY 2012 (B) | FY 2013 (A) | (A)-(B) | FY 2012 (B) |
| Retirement benefit expenses            | (8,926)              | 10,956  | (19,883)    | (3,152)     | 10,484  | (13,636)    |
| Service cost                           | (10,787)             | (1,057) | (9,730)     | (7,394)     | (724)   | (6,669)     |
| Interest cost                          | (5,490)              | 1,716   | (7,207)     | (4,243)     | 1,372   | (5,615)     |
| Expected return on pension plan assets | 4,469                | 296     | 4,173       | 3,533       | 194     | 3,338       |
| Unrecognized actuarial loss            | 2,882                | 10,001  | (7,119)     | 4,952       | 9,642   | (4,690)     |

|                                        | Saitama Resona Bank |         |             | Kinki Osaka Bank |         |             |
|----------------------------------------|---------------------|---------|-------------|------------------|---------|-------------|
|                                        | FY 2013 (A)         | (A)-(B) | FY 2012 (B) | FY 2013 (A)      | (A)-(B) | FY 2012 (B) |
| Retirement benefit expenses            | (3,542)             | 181     | (3,724)     | (2,232)          | 290     | (2,522)     |
| Service cost                           | (2,185)             | (242)   | (1,943)     | (1,208)          | (91)    | (1,117)     |
| Interest cost                          | (712)               | 188     | (900)       | (534)            | 156     | (691)       |
| Expected return on pension plan assets | 457                 | 62      | 395         | 478              | 39      | 438         |
| Unrecognized actuarial loss            | (1,102)             | 173     | (1,276)     | (967)            | 185     | (1,152)     |

## 7. Gains /(losses) on bonds and stocks

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

(Millions of yen)

|                              | Total of three banks |          |             | Resona Bank |          |             |
|------------------------------|----------------------|----------|-------------|-------------|----------|-------------|
|                              | FY 2013 (A)          | (A)-(B)  | FY 2012 (B) | FY 2013 (A) | (A)-(B)  | FY 2012 (B) |
| Net gains/(losses) on bonds  | 7,238                | (23,283) | 30,521      | 1,846       | (24,026) | 25,873      |
| Gains on sale                | 20,363               | (15,985) | 36,349      | 12,892      | (17,773) | 30,665      |
| Gains on redemption          | -                    | -        | -           | -           | -        | -           |
| Losses on sale               | (12,894)             | (9,055)  | (3,839)     | (10,901)    | (8,090)  | (2,811)     |
| Losses on redemption         | (126)                | 1,384    | (1,511)     | (126)       | 1,384    | (1,511)     |
| Losses on devaluation        | (104)                | 372      | (476)       | (17)        | 452      | (469)       |
| Net gains/(losses) on stocks | 22,326               | 30,125   | (7,798)     | 20,494      | 27,912   | (7,418)     |
| Gains on sale                | 31,521               | 21,588   | 9,933       | 29,680      | 20,229   | 9,451       |
| Losses on sale               | (8,875)              | (5,154)  | (3,721)     | (8,868)     | (5,266)  | (3,602)     |
| Losses on devaluation        | (318)                | 13,691   | (14,010)    | (318)       | 12,949   | (13,268)    |

|                              | Saitama Resona Bank |         |             | Kinki Osaka Bank |         |             |
|------------------------------|---------------------|---------|-------------|------------------|---------|-------------|
|                              | FY 2013 (A)         | (A)-(B) | FY 2012 (B) | FY 2013 (A)      | (A)-(B) | FY 2012 (B) |
| Net gains/(losses) on bonds  | 1,399               | (1,353) | 2,752       | 3,992            | 2,095   | 1,896       |
| Gains on sale                | 3,055               | (717)   | 3,772       | 4,415            | 2,504   | 1,911       |
| Gains on redemption          | -                   | -       | -           | -                | -       | -           |
| Losses on sale               | (1,569)             | (549)   | (1,019)     | (422)            | (414)   | (7)         |
| Losses on redemption         | -                   | -       | -           | -                | -       | -           |
| Losses on devaluation        | (86)                | (86)    | -           | (0)              | 6       | (6)         |
| Net gains/(losses) on stocks | 1,052               | 837     | 215         | 780              | 1,375   | (595)       |
| Gains on sale                | 1,060               | 719     | 341         | 780              | 639     | 140         |
| Losses on sale               | (7)                 | 104     | (112)       | -                | 7       | (7)         |
| Losses on devaluation        | (0)                 | 13      | (13)        | (0)              | 728     | (728)       |

## 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<br>(End of Mar.<br>2014) | Change from<br>End of Mar.<br>2013 | Unrealized gains/(losses) |         |         | Change from<br>End of Mar.<br>2013 |
|-------------------------------|-------------------------------------|------------------------------------|---------------------------|---------|---------|------------------------------------|
|                               |                                     |                                    | (End of Mar.<br>2014)     | Gain    | Loss    |                                    |
| Bonds held to maturity        | 2,150,742                           | (74,051)                           | 67,850                    | 67,967  | (117)   | (8,562)                            |
| Available-for-sale securities | 6,534,382                           | (1,420,751)                        | 333,279                   | 342,125 | (8,846) | 75,187                             |
| Stocks                        | 649,109                             | 89,574                             | 317,175                   | 320,552 | (3,376) | 94,897                             |
| Bonds                         | 5,565,410                           | (1,425,274)                        | 11,871                    | 15,101  | (3,230) | (16,513)                           |
| JGB                           | 4,454,469                           | (1,221,444)                        | 895                       | 3,493   | (2,598) | (12,162)                           |
| Other                         | 319,863                             | (85,051)                           | 4,232                     | 6,471   | (2,239) | (3,195)                            |

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

Fair values of floating-rate Japanese government bonds, which are included in "bonds" in "Available-for-sale securities", are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was ¥0.0bn. These floating-rate JGBs would have ¥0.0bn of unrealized loss 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 March 31, 2014 is as follows:

(Millions of yen)

|                                                                                                  |               |
|--------------------------------------------------------------------------------------------------|---------------|
| Net unrealized gains on available-for-sale securities                                            | 333,279       |
| Fair value hedge gains recorded as income                                                        | (less) 8,231  |
| Deferred tax liabilities                                                                         | (less) 80,818 |
| Unrealized gains on available-for-sale securities (before adjustment)                            | 244,229       |
| Amounts attributable to minority interests                                                       | (less) 66     |
| Parent's portion of unrealized gains on available-for-sale securities of equity method investees | 4             |
| Amount reported on the Consolidated Balance Sheet                                                | 244,166       |

(Millions of yen)

| <Total of three banks>               | B/S Amount<br>(End of Mar.<br>2014) | Change from<br>End of Mar.<br>2013 | Unrealized gains/(losses) |         |         | Change from<br>End of Mar.<br>2013 |
|--------------------------------------|-------------------------------------|------------------------------------|---------------------------|---------|---------|------------------------------------|
|                                      |                                     |                                    | (End of Mar.<br>2014)     | Gain    | Loss    |                                    |
| Bonds held to maturity               | 2,150,742                           | (74,051)                           | 67,850                    | 67,967  | (117)   | (8,562)                            |
| Stock of subsidiaries and affiliates | -                                   | -                                  | -                         | -       | -       | -                                  |
| Available-for-sale securities        | 6,531,532                           | (1,421,366)                        | 332,812                   | 341,659 | (8,846) | 75,225                             |
| Stocks                               | 648,356                             | 89,613                             | 316,712                   | 320,089 | (3,376) | 94,936                             |
| Bonds                                | 5,565,404                           | (1,425,273)                        | 11,871                    | 15,101  | (3,230) | (16,513)                           |
| Other                                | 317,771                             | (85,706)                           | 4,228                     | 6,467   | (2,239) | (3,197)                            |

### <Resona Bank>

|                                      |           |           |         |         |         |         |
|--------------------------------------|-----------|-----------|---------|---------|---------|---------|
| Bonds held to maturity               | 1,368,484 | (118,189) | 39,078  | 39,078  | -       | (5,422) |
| Stock of subsidiaries and affiliates | -         | -         | -       | -       | -       | -       |
| Available-for-sale securities        | 3,593,631 | (619,782) | 251,331 | 258,911 | (7,579) | 80,180  |
| Stocks                               | 514,348   | 87,166    | 249,499 | 252,574 | (3,075) | 91,597  |
| Bonds                                | 2,898,069 | (671,941) | 409     | 3,350   | (2,940) | (8,785) |
| Other                                | 181,213   | (35,007)  | 1,422   | 2,986   | (1,563) | (2,631) |

### <Saitama Resona Bank>

|                                      |           |           |        |        |       |         |
|--------------------------------------|-----------|-----------|--------|--------|-------|---------|
| Bonds held to maturity               | 627,866   | 41,720    | 21,593 | 21,704 | (111) | (3,382) |
| Stock of subsidiaries and affiliates | -         | -         | -      | -      | -     | -       |
| Available-for-sale securities        | 2,253,270 | (757,613) | 70,337 | 71,142 | (805) | (4,482) |
| Stocks                               | 123,838   | 827       | 61,478 | 61,717 | (238) | 1,651   |
| Bonds                                | 2,085,923 | (755,699) | 8,887  | 9,066  | (178) | (5,292) |
| Other                                | 43,508    | (2,740)   | (28)   | 358    | (387) | (840)   |

### <Kinki Osaka Bank>

|                                      |         |          |        |        |       |         |
|--------------------------------------|---------|----------|--------|--------|-------|---------|
| Bonds held to maturity               | 154,390 | 2,417    | 7,178  | 7,184  | (6)   | 242     |
| Stock of subsidiaries and affiliates | -       | -        | -      | -      | -     | -       |
| Available-for-sale securities        | 684,630 | (43,971) | 11,143 | 11,604 | (461) | (473)   |
| Stocks                               | 10,169  | 1,620    | 5,735  | 5,798  | (62)  | 1,688   |
| Bonds                                | 581,411 | 2,366    | 2,574  | 2,684  | (110) | (2,436) |
| Other                                | 93,050  | (47,958) | 2,833  | 3,121  | (288) | 274     |

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)

|                                 | End of Mar. 2014 |                    |                     |                     |                    |                |         | 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   |
| <Total of three banks>          |                  |                    |                     |                     |                    |                |         |                  |                    |                     |                     |                    |                |         |
| Bonds held to maturity          | 128.1            | 290.7              | 372.5               | 1,025.4             | 330.0              | 3.0            | 2,149.8 | 190.4            | 255.6              | 409.7               | 546.3               | 817.9              | 3.0            | 2,223.1 |
| Japanese government bonds       | 95.0             | 200.0              | 284.3               | 945.2               | 180.0              | 3.0            | 1,707.5 | 165.0            | 177.0              | 323.3               | 486.3               | 667.9              | 3.0            | 1,822.5 |
| Floating-rate JGBs              | -                | 120.0              | 135.3               | 294.7               | -                  | -              | 550.0   | -                | 2.0                | 236.3               | 166.3               | 145.4              | -              | 550.0   |
| Japanese local government bonds | 31.5             | 86.8               | 86.2                | 80.1                | 150.0              | -              | 434.8   | 24.2             | 75.2               | 84.9                | 60.0                | 150.0              | -              | 394.4   |
| Japanese corporate bonds        | 1.5              | 3.9                | 1.9                 | 0.0                 | -                  | -              | 7.5     | 1.1              | 3.4                | 1.5                 | 0.0                 | -                  | -              | 6.2     |
| Available-for-sale securities   | 1,595.1          | 1,228.5            | 2,101.6             | 189.5               | 530.7              | 131.2          | 5,776.7 | 2,417.5          | 1,161.3            | 2,727.5             | 418.3               | 454.3              | 128.0          | 7,307.3 |
| Bonds                           | 1,572.7          | 1,165.8            | 2,088.3             | 127.2               | 514.7              | 70.8           | 5,539.9 | 2,377.5          | 1,139.3            | 2,582.6             | 368.4               | 421.8              | 49.2           | 6,939.1 |
| Japanese government bonds       | 1,383.0          | 749.5              | 1,799.4             | 50.0                | 416.0              | 45.0           | 4,442.9 | 2,187.8          | 750.2              | 2,121.0             | 200.4               | 349.0              | 34.0           | 5,642.4 |
| Floating-rate JGBs              | -                | -                  | 12.4                | -                   | -                  | -              | 12.4    | -                | -                  | 41.0                | 120.4               | -                  | -              | 161.4   |
| Japanese local government bonds | 12.6             | 25.8               | 79.2                | 47.7                | 33.5               | -              | 199.1   | 11.2             | 20.1               | 78.2                | 45.3                | 59.6               | -              | 214.6   |
| Japanese corporate bonds        | 177.1            | 390.5              | 209.7               | 29.4                | 65.2               | 25.8           | 897.8   | 178.4            | 368.9              | 383.4               | 122.7               | 13.1               | 15.2           | 1,082.0 |
| Other                           | 22.3             | 62.6               | 13.2                | 62.3                | 15.9               | 60.3           | 236.8   | 39.9             | 22.0               | 144.9               | 49.9                | 32.5               | 78.8           | 368.2   |
| Total                           | 1,723.2          | 1,519.2            | 2,474.1             | 1,214.9             | 860.7              | 134.2          | 7,926.6 | 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    | 180.0 | 203.5   | 696.0 | 180.0 | -    | 1,354.5 | 165.0   | 175.0 | 241.5   | 365.5 | 522.5 | -    | 1,469.5 |
| Japanese government bonds       | 95.0    | 180.0 | 203.5   | 696.0 | 180.0 | -    | 1,354.5 | 165.0   | 175.0 | 241.5   | 365.5 | 522.5 | -    | 1,469.5 |
| Floating-rate JGBs              | -       | 100.0 | 54.5    | 45.5  | -     | -    | 200.0   | -       | -     | 154.5   | 45.5  | -     | -    | 200.0   |
| Japanese local government bonds | -       | -     | -       | -     | -     | -    | -       | -       | -     | -       | -     | -     | -    | -       |
| Japanese corporate bonds        | -       | -     | -       | -     | -     | -    | -       | -       | -     | -       | -     | -     | -    | -       |
| Available-for-sale securities   | 1,095.8 | 207.8 | 1,118.5 | 116.8 | 423.1 | 55.1 | 3,017.4 | 1,013.1 | 164.0 | 1,936.1 | 288.7 | 326.1 | 20.3 | 3,748.5 |
| Bonds                           | 1,093.5 | 170.8 | 1,115.4 | 56.9  | 409.8 | 45.0 | 2,891.6 | 1,010.5 | 157.1 | 1,833.7 | 239.7 | 298.0 | 10.0 | 3,549.2 |
| Japanese government bonds       | 1,000.0 | -     | 1,000.0 | 50.0  | 350.0 | 45.0 | 2,445.0 | 900.0   | -     | 1,510.0 | 135.0 | 290.0 | 10.0 | 2,845.0 |
| Floating-rate JGBs              | -       | -     | -       | -     | -     | -    | -       | -       | -     | -       | 100.0 | -     | -    | 100.0   |
| Japanese local government bonds | 0.7     | 4.1   | 43.6    | -     | 6.4   | -    | 55.0    | 1.1     | 2.2   | 41.8    | -     | 8.0   | -    | 53.2    |
| Japanese corporate bonds        | 92.8    | 166.7 | 71.7    | 6.9   | 53.3  | -    | 391.6   | 109.4   | 154.9 | 281.8   | 104.7 | -     | -    | 650.9   |
| Other                           | 2.2     | 36.9  | 3.0     | 59.9  | 13.3  | 10.1 | 125.7   | 2.5     | 6.9   | 102.3   | 49.0  | 28.0  | 10.3 | 199.3   |
| Total                           | 1,190.8 | 387.8 | 1,322.0 | 812.8 | 603.1 | 55.1 | 4,371.9 | 1,178.1 | 339.0 | 2,177.6 | 654.2 | 848.6 | 20.3 | 5,218.0 |

|                                 |       |       |       |       |       |      |         |         |       |       |       |       |      |         |
|---------------------------------|-------|-------|-------|-------|-------|------|---------|---------|-------|-------|-------|-------|------|---------|
| <Saitama Resona Bank>           |       |       |       |       |       |      |         |         |       |       |       |       |      |         |
| Bonds held to maturity          | 31.5  | 86.8  | 134.0 | 232.3 | 150.0 | -    | 634.8   | 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 | 31.5  | 86.8  | 86.2  | 80.1  | 150.0 | -    | 434.8   | 24.2    | 75.2  | 84.9  | 60.0  | 150.0 | -    | 394.4   |
| Japanese corporate bonds        | -     | -     | -     | -     | -     | -    | -       | -       | -     | -     | -     | -     | -    | -       |
| Available-for-sale securities   | 432.2 | 823.8 | 744.2 | 49.0  | 32.1  | 28.3 | 2,109.9 | 1,231.1 | 806.9 | 635.1 | 90.1  | 58.9  | 36.3 | 2,858.6 |
| Bonds                           | 432.2 | 809.8 | 739.1 | 46.7  | 32.1  | 12.0 | 2,072.2 | 1,229.7 | 795.6 | 631.8 | 90.0  | 56.5  | 15.2 | 2,819.0 |
| Japanese government bonds       | 383.0 | 749.3 | 707.4 | -     | 5.0   | -    | 1,844.7 | 1,201.8 | 750.0 | 611.0 | 45.0  | 5.0   | -    | 2,612.8 |
| Floating-rate JGBs              | -     | -     | 12.4  | -     | -     | -    | 12.4    | -       | -     | 41.0  | -     | -     | -    | 41.0    |
| Japanese local government bonds | 11.4  | 6.6   | 23.6  | 46.2  | 27.1  | -    | 115.0   | 4.9     | 11.4  | 16.7  | 44.7  | 51.5  | -    | 129.3   |
| Japanese corporate bonds        | 37.8  | 53.9  | 8.0   | 0.5   | -     | 12.0 | 112.4   | 22.9    | 34.2  | 4.1   | 0.3   | -     | 15.2 | 76.8    |
| Other                           | 0.0   | 13.9  | 5.1   | 2.3   | -     | 16.2 | 37.7    | 1.4     | 11.3  | 3.2   | 0.0   | 2.3   | 21.1 | 39.5    |
| Total                           | 463.8 | 910.6 | 878.3 | 281.4 | 182.1 | 28.3 | 2,744.7 | 1,255.3 | 882.2 | 767.8 | 235.5 | 275.8 | 36.3 | 3,453.1 |

|                                 |      |       |       |       |      |      |       |       |       |       |      |       |      |       |
|---------------------------------|------|-------|-------|-------|------|------|-------|-------|-------|-------|------|-------|------|-------|
| <Kinki Osaka Bank>              |      |       |       |       |      |      |       |       |       |       |      |       |      |       |
| Bonds held to maturity          | 1.5  | 23.9  | 34.9  | 97.0  | -    | 3.0  | 160.5 | 1.1   | 5.4   | 35.5  | 35.5 | 78.5  | 3.0  | 159.2 |
| Japanese government bonds       | -    | 20.0  | 33.0  | 97.0  | -    | 3.0  | 153.0 | -     | 2.0   | 34.0  | 35.5 | 78.5  | 3.0  | 153.0 |
| Floating-rate JGBs              | -    | 20.0  | 33.0  | 97.0  | -    | -    | 150.0 | -     | 2.0   | 34.0  | 35.5 | 78.5  | -    | 150.0 |
| Japanese local government bonds | -    | -     | -     | -     | -    | -    | -     | -     | -     | -     | -    | -     | -    | -     |
| Japanese corporate bonds        | 1.5  | 3.9   | 1.9   | 0.0   | -    | -    | 7.5   | 1.1   | 3.4   | 1.5   | 0.0  | -     | -    | 6.2   |
| Available-for-sale securities   | 66.9 | 196.8 | 238.8 | 23.5  | 75.4 | 47.6 | 649.3 | 173.2 | 190.3 | 156.3 | 39.4 | 69.3  | 71.3 | 700.1 |
| Bonds                           | 46.9 | 185.1 | 233.8 | 23.5  | 72.8 | 13.8 | 576.0 | 137.2 | 186.5 | 117.0 | 38.6 | 67.1  | 24.0 | 570.8 |
| Japanese government bonds       | -    | 0.2   | 92.0  | -     | 61.0 | -    | 153.2 | 86.0  | 0.2   | -     | 20.4 | 54.0  | 24.0 | 184.6 |
| Floating-rate JGBs              | -    | -     | -     | -     | -    | -    | -     | -     | -     | -     | 20.4 | -     | -    | 20.4  |
| Japanese local government bonds | 0.4  | 15.1  | 11.9  | 1.5   | -    | -    | 29.1  | 5.2   | 6.4   | 19.6  | 0.5  | -     | -    | 32.0  |
| Japanese corporate bonds        | 46.4 | 169.7 | 129.8 | 21.9  | 11.8 | 13.8 | 393.7 | 46.0  | 179.8 | 97.3  | 17.7 | 13.1  | -    | 354.1 |
| Other                           | 20.0 | 11.7  | 5.0   | 0.0   | 2.6  | 33.8 | 73.2  | 35.9  | 3.7   | 39.2  | 0.8  | 2.1   | 47.3 | 129.3 |
| Total                           | 68.5 | 220.7 | 273.8 | 120.6 | 75.4 | 50.6 | 809.8 | 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 Mar.<br>2014 (A) | (A)-(B)   | End of Mar.<br>2013 (B) |
|--------------------------------------------|-------------------------|-----------|-------------------------|
| Capital adequacy ratio                     | 14.33%                  | (0.34)%   | 14.67%                  |
| Total qualifying capital                   | 2,278.5                 | (275.6)   | 2,554.1                 |
| Core Capital: instruments and reserves     | 2,285.7                 |           |                         |
| Core Capital: regulatory adjustments       | 7.2                     |           |                         |
| Risk weighted assets                       | 15,896.8                | (1,508.2) | 17,405.0                |
| Credit risk weighted assets                | 13,268.8                | (3,041.0) | 16,309.9                |
| Amount equivalent to market risk / 8%      | 178.4                   |           |                         |
| Amount equivalent to operational risk / 8% | 1,080.8                 | (14.2)    | 1,095.1                 |
| Credit risk weighted assets adjustments    | 1,368.7                 | 1,368.7   | -                       |
| Total required capital                     | 1,271.7                 | (120.6)   | 1,392.4                 |

(Reference)

Based on International Standard

Common Equity Tier 1: 7.73%

Tier 1: 9.38%

Total capital ratio: 13.68%

\* The figures of end of March, 2013 and 2014 are calculated based on Basel 2 and Basel 3 respectively. (applicable to each companies)

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

(Billions of yen, %)

| <Resona Bank>                              | Non-consolidated        |           |                         | Consolidated            |           |                         |
|--------------------------------------------|-------------------------|-----------|-------------------------|-------------------------|-----------|-------------------------|
|                                            | End of Mar.<br>2014 (A) | (A)-(B)   | End of Mar.<br>2013 (B) | End of Mar.<br>2014 (A) | (A)-(B)   | End of Mar.<br>2013 (B) |
| Capital adequacy ratio                     | 12.95%                  | (0.46)%   | 13.41%                  | 13.37%                  | (0.12)%   | 13.49%                  |
| Total qualifying capital                   | 1,484.7                 | (172.1)   | 1,656.9                 | 1,547.5                 | (133.5)   | 1,681.1                 |
| Core Capital: instruments and reserves     | 1,487.8                 |           |                         | 1,555.3                 |           |                         |
| Core Capital: regulatory adjustments       | 3.0                     |           |                         | 7.7                     |           |                         |
| Risk weighted assets                       | 11,459.9                | (890.3)   | 12,350.3                | 11,572.4                | (884.3)   | 12,456.7                |
| Credit risk weighted assets                | 9,341.2                 | (2,328.6) | 11,669.9                | 9,442.5                 | (2,303.4) | 11,746.0                |
| Amount equivalent to market risk / 8%      | 172.1                   |           |                         | 172.9                   |           |                         |
| Amount equivalent to operational risk / 8% | 677.1                   | (3.2)     | 680.4                   | 707.6                   | (3.0)     | 710.6                   |
| Credit risk weighted assets adjustments    | 1,269.3                 | 1,269.3   | -                       | 1,249.2                 | 1,249.2   | -                       |
| Total required capital                     | 916.7                   | (71.2)    | 988.0                   | 925.7                   | (70.7)    | 996.5                   |

(Billions of yen, %)

| <Saitama Resona Bank>                      | Non-consolidated        |         |                         |
|--------------------------------------------|-------------------------|---------|-------------------------|
|                                            | End of Mar.<br>2014 (A) | (A)-(B) | End of Mar.<br>2013 (B) |
| Capital adequacy ratio                     | 13.40%                  | 0.94%   | 12.46%                  |
| Total qualifying capital                   | 435.5                   | 6.7     | 428.7                   |
| Core Capital: instruments and reserves     | 449.3                   |         |                         |
| Core Capital: regulatory adjustments       | 13.8                    |         |                         |
| Risk weighted assets                       | 3,248.4                 | (192.4) | 3,440.9                 |
| Credit risk weighted assets                | 2,541.9                 | (648.3) | 3,190.2                 |
| Amount equivalent to market risk / 8%      | 4.7                     |         |                         |
| Amount equivalent to operational risk / 8% | 244.8                   | (5.7)   | 250.6                   |
| Credit risk weighted assets adjustments    | 456.8                   | 456.8   | -                       |
| Total required capital                     | 259.8                   | (15.3)  | 275.2                   |

(Billions of yen, %)

| <Kinki Osaka Bank>                         | Non-consolidated        |         |                         | Consolidated            |         |                         |
|--------------------------------------------|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
|                                            | End of Mar.<br>2014 (A) | (A)-(B) | End of Mar.<br>2013 (B) | End of Mar.<br>2014 (A) | (A)-(B) | End of Mar.<br>2013 (B) |
| Capital adequacy ratio                     | 12.29%                  | (0.40)% | 12.69%                  | 13.20%                  | (0.15)% | 13.35%                  |
| Total qualifying capital                   | 163.3                   | 2.4     | 160.8                   | 176.8                   | 6.3     | 170.4                   |
| Core Capital: instruments and reserves     | 163.3                   |         |                         | 176.8                   |         |                         |
| Core Capital: regulatory adjustments       | -                       |         |                         | -                       |         |                         |
| Risk weighted assets                       | 1,328.6                 | 61.4    | 1,267.1                 | 1,338.5                 | 62.7    | 1,275.8                 |
| Credit risk weighted assets                | 1,241.7                 | 63.7    | 1,177.9                 | 1,246.4                 | 65.0    | 1,181.4                 |
| Amount equivalent to market risk / 8%      | 0.5                     |         |                         | 0.5                     |         |                         |
| Amount equivalent to operational risk / 8% | 86.3                    | (2.8)   | 89.2                    | 91.5                    | (2.8)   | 94.4                    |
| Credit risk weighted assets adjustments    | -                       | -       | -                       | -                       | -       | -                       |
| Total required capital                     | 106.2                   | 4.9     | 101.3                   | 107.0                   | 5.0     | 102.0                   |

## 11. Stock holdings

<Total of three banks>

(Billions of yen)

|                                    | End of Mar. 2014 | Change | End of Mar. 2013 |
|------------------------------------|------------------|--------|------------------|
| Acquisition cost                   | 331.6            | (5.3)  | 336.9            |
| Market value                       | 648.3            | 89.6   | 558.7            |
| Book value of stocks sold outright | 5.4              | (1.8)  | 7.2              |

<Non-consolidated figures of each bank>

(Billions of yen)

|                                    | Resona Bank      | Saitama Resona Bank | Kinki Osaka Bank |
|------------------------------------|------------------|---------------------|------------------|
|                                    | End of Mar. 2014 | End of Mar. 2014    | End of Mar. 2014 |
| Acquisition cost                   | 264.8            | 62.3                | 4.4              |
| Market value                       | 514.3            | 123.8               | 10.1             |
| Book value of stocks sold outright | 4.4              | 0.9                 | 0.0              |

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

## 12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

|                    | End of Mar. 2014 | Change | End of Mar. 2013 |
|--------------------|------------------|--------|------------------|
| Directors          | 19               | -      | 19               |
| Executive officers | 10               | -      | 10               |

Notes: 1. Above figures include 13 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 March include these directors and executive officers who are installed at 1st of April.

<Total of three banks>

(People/ branch offices)

|                              | End of Mar. 2014 | Change | End of Mar. 2013 |
|------------------------------|------------------|--------|------------------|
| Directors                    | 30               | (1)    | 31               |
| Non-board executive officers | 42               | -      | 42               |
| Employees                    | 14,948           | (136)  | 15,084           |
| Manned domestic offices      | 592              | (1)    | 593              |
| Non-manned domestic offices  | 835              | (2)    | 837              |
| Total domestic offices       | 1,427            | (3)    | 1,430            |

<Non-consolidated figures of each bank>

(People/ branch offices)

|                              | Resona Bank      | Saitama Resona Bank | Kinki Osaka Bank |
|------------------------------|------------------|---------------------|------------------|
|                              | End of Mar. 2014 | End of Mar. 2014    | End of Mar. 2014 |
| Directors                    | 11               | 12                  | 8                |
| Non-board executive officers | 27               | 9                   | 7                |
| Employees                    | 9,600            | 3,117               | 2,231            |
| Manned domestic offices      | 337              | 127                 | 128              |
| Non-manned domestic offices  | 509              | 302                 | 24               |
| Total domestic offices       | 846              | 429                 | 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 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 March include these directors and executive officers who are installed at 1st of April.

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

6. The number of employees do not include those who retired at the end of respective fiscal periods.

7. 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.

8. The number of non-manned domestic offices for Resona Bank does not include 2,947 ATM locations of Bank Time.

## II. Loans and Bills Discounted and Other

### 1. Risk-managed loans

#### (1) Risk-managed loans

(Millions of yen)

| <Total of three banks>      |                                        | End of Mar.<br>2014 (A) | (A)-(B)  | (A)-(C)  | End of Sep.<br>2013 (B) | End of Mar.<br>2013 (C) |
|-----------------------------|----------------------------------------|-------------------------|----------|----------|-------------------------|-------------------------|
|                             | Loans to borrowers in legal bankruptcy | 5,980                   | (4,674)  | (5,414)  | 10,655                  | 11,395                  |
|                             | Past due loans                         | 354,886                 | (16,572) | (38,561) | 371,459                 | 393,448                 |
|                             | Loans past due 3 months or more        | 3,691                   | (471)    | (804)    | 4,162                   | 4,495                   |
|                             | Restructured loans                     | 110,737                 | (18,509) | (33,855) | 129,246                 | 144,592                 |
| Risk-managed loans, total   |                                        | 475,296                 | (40,227) | (78,636) | 515,524                 | 553,932                 |
| Partial direct write-offs   |                                        | 224,323                 | (41,773) | (63,485) | 266,097                 | 287,808                 |
| Balance of loans (Term-end) |                                        | 26,986,074              | 289,250  | 303,944  | 26,696,824              | 26,682,130              |

#### <Resona Bank>

|                             |                                        |            |          |          |            |            |
|-----------------------------|----------------------------------------|------------|----------|----------|------------|------------|
|                             | Loans to borrowers in legal bankruptcy | 2,658      | (2,650)  | (3,210)  | 5,309      | 5,869      |
|                             | Past due loans                         | 205,288    | (11,812) | (35,710) | 217,101    | 240,998    |
|                             | Loans past due 3 months or more        | 2,261      | (842)    | (155)    | 3,103      | 2,417      |
|                             | Restructured loans                     | 67,152     | (16,444) | (31,686) | 83,597     | 98,839     |
| Risk-managed loans, total   |                                        | 277,360    | (31,750) | (70,764) | 309,111    | 348,125    |
| Partial direct write-offs   |                                        | 184,843    | (44,295) | (63,685) | 229,139    | 248,528    |
| Balance of loans (Term-end) |                                        | 17,737,830 | 222,790  | 243,704  | 17,515,039 | 17,494,125 |

#### <Saitama Resona Bank>

|                             |                                        |           |         |         |           |           |
|-----------------------------|----------------------------------------|-----------|---------|---------|-----------|-----------|
|                             | Loans to borrowers in legal bankruptcy | 2,934     | (1,530) | (1,813) | 4,464     | 4,747     |
|                             | Past due loans                         | 82,824    | (4,095) | (1,623) | 86,919    | 84,448    |
|                             | Loans past due 3 months or more        | 1,073     | 326     | 236     | 747       | 837       |
|                             | Restructured loans                     | 23,286    | 21      | (241)   | 23,264    | 23,528    |
| Risk-managed loans, total   |                                        | 110,118   | (5,277) | (3,442) | 115,396   | 113,561   |
| Partial direct write-offs   |                                        | 20,371    | 3,845   | 1,890   | 16,525    | 18,481    |
| Balance of loans (Term-end) |                                        | 6,692,453 | 67,157  | 61,377  | 6,625,295 | 6,631,075 |

#### <Kinki Osaka Bank>

|                             |                                        |           |         |         |           |           |
|-----------------------------|----------------------------------------|-----------|---------|---------|-----------|-----------|
|                             | Loans to borrowers in legal bankruptcy | 387       | (492)   | (390)   | 880       | 778       |
|                             | Past due loans                         | 66,773    | (664)   | (1,227) | 67,438    | 68,001    |
|                             | Loans past due 3 months or more        | 356       | 44      | (884)   | 311       | 1,240     |
|                             | Restructured loans                     | 20,298    | (2,086) | (1,927) | 22,384    | 22,225    |
| Risk-managed loans, total   |                                        | 87,816    | (3,199) | (4,429) | 91,015    | 92,246    |
| Partial direct write-offs   |                                        | 19,108    | (1,324) | (1,690) | 20,432    | 20,798    |
| Balance of loans (Term-end) |                                        | 2,555,791 | (697)   | (1,137) | 2,556,489 | 2,556,928 |

## (2) Ratio to total balance of loans

(%)

| <Total of three banks>    |                                        | End of Mar.<br>2014 (A) |         |         | End of Sep.<br>2013 (B) | End of Mar.<br>2013 (C) |
|---------------------------|----------------------------------------|-------------------------|---------|---------|-------------------------|-------------------------|
|                           |                                        |                         | (A)-(B) | (A)-(C) |                         |                         |
|                           | Loans to borrowers in legal bankruptcy | 0.02                    | (0.01)  | (0.02)  | 0.03                    | 0.04                    |
|                           | Past due loans                         | 1.31                    | (0.07)  | (0.15)  | 1.39                    | 1.47                    |
|                           | Loans past due 3 months or more        | 0.01                    | (0.00)  | (0.00)  | 0.01                    | 0.01                    |
|                           | Restructured loans                     | 0.41                    | (0.07)  | (0.13)  | 0.48                    | 0.54                    |
| Risk-managed loans, total |                                        | 1.76                    | (0.16)  | (0.31)  | 1.93                    | 2.07                    |

## &lt;Resona Bank&gt;

|                           |                                        |      |        |        |      |      |
|---------------------------|----------------------------------------|------|--------|--------|------|------|
|                           | Loans to borrowers in legal bankruptcy | 0.01 | (0.01) | (0.01) | 0.03 | 0.03 |
|                           | Past due loans                         | 1.15 | (0.08) | (0.22) | 1.23 | 1.37 |
|                           | Loans past due 3 months or more        | 0.01 | (0.00) | (0.00) | 0.01 | 0.01 |
|                           | Restructured loans                     | 0.37 | (0.09) | (0.18) | 0.47 | 0.56 |
| Risk-managed loans, total |                                        | 1.56 | (0.20) | (0.42) | 1.76 | 1.98 |

## &lt;Saitama Resona Bank&gt;

|                           |                                        |      |        |        |      |      |
|---------------------------|----------------------------------------|------|--------|--------|------|------|
|                           | Loans to borrowers in legal bankruptcy | 0.04 | (0.02) | (0.02) | 0.06 | 0.07 |
|                           | Past due loans                         | 1.23 | (0.07) | (0.03) | 1.31 | 1.27 |
|                           | Loans past due 3 months or more        | 0.01 | 0.00   | 0.00   | 0.01 | 0.01 |
|                           | Restructured loans                     | 0.34 | (0.00) | (0.00) | 0.35 | 0.35 |
| Risk-managed loans, total |                                        | 1.64 | (0.09) | (0.06) | 1.74 | 1.71 |

## &lt;Kinki Osaka Bank&gt;

|                           |                                        |      |        |        |      |      |
|---------------------------|----------------------------------------|------|--------|--------|------|------|
|                           | Loans to borrowers in legal bankruptcy | 0.01 | (0.01) | (0.01) | 0.03 | 0.03 |
|                           | Past due loans                         | 2.61 | (0.02) | (0.04) | 2.63 | 2.65 |
|                           | Loans past due 3 months or more        | 0.01 | 0.00   | (0.03) | 0.01 | 0.04 |
|                           | Restructured loans                     | 0.79 | (0.08) | (0.07) | 0.87 | 0.86 |
| Risk-managed loans, total |                                        | 3.43 | (0.12) | (0.17) | 3.56 | 3.60 |

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

(%)

| <Total of three banks>          |  | End of Mar.<br>2014 (A) |         |         | End of Sep.<br>2013 (B) | End of Mar.<br>2013 (C) |
|---------------------------------|--|-------------------------|---------|---------|-------------------------|-------------------------|
|                                 |  |                         | (A)-(B) | (A)-(C) |                         |                         |
| Before partial direct write-off |  | 59.47                   | (1.63)  | (2.11)  | 61.10                   | 61.58                   |
| After partial direct write-off  |  | 40.34                   | (0.68)  | (1.28)  | 41.02                   | 41.62                   |

## &lt;Resona Bank&gt;

|                                 |  |       |        |        |       |       |
|---------------------------------|--|-------|--------|--------|-------|-------|
| Before partial direct write-off |  | 67.38 | (1.61) | (0.87) | 68.99 | 68.25 |
| After partial direct write-off  |  | 45.64 | (0.36) | 0.05   | 46.00 | 45.58 |

## &lt;Saitama Resona Bank&gt;

|                                 |  |       |        |        |       |       |
|---------------------------------|--|-------|--------|--------|-------|-------|
| Before partial direct write-off |  | 44.82 | 0.41   | (2.28) | 44.41 | 47.11 |
| After partial direct write-off  |  | 34.62 | (1.82) | (3.88) | 36.45 | 38.50 |

## &lt;Kinki Osaka Bank&gt;

|                                 |  |       |      |        |       |       |
|---------------------------------|--|-------|------|--------|-------|-------|
| Before partial direct write-off |  | 43.14 | 0.38 | (0.15) | 42.76 | 43.29 |
| After partial direct write-off  |  | 30.77 | 0.85 | 0.26   | 29.91 | 30.51 |

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

### 3. Reserve for possible loan losses

(Millions of yen)

| <Consolidated> |                                                     | End of Mar.<br>2014 (A) | (A)-(B)  | (A)-(C)  | End of Sep.<br>2013 (B) | End of Mar.<br>2013 (C) |
|----------------|-----------------------------------------------------|-------------------------|----------|----------|-------------------------|-------------------------|
|                |                                                     |                         |          |          |                         |                         |
|                | General reserve for possible loan losses            | 161,681                 | (20,362) | (38,146) | 182,044                 | 199,828                 |
|                | Specific reserve for possible loan losses           | 94,509                  | (4,058)  | (11,193) | 98,567                  | 105,703                 |
|                | Special reserve for certain overseas loans          | 1                       | 0        | 0        | 1                       | 1                       |
|                | Total reserve for possible loan losses              | 256,192                 | (24,421) | (49,340) | 280,613                 | 305,532                 |
|                | Reserve for write-off of loans in the trust account | 134                     | (14)     | (27)     | 148                     | 161                     |

#### <Total of three banks>

|  |                                                     |         |          |          |         |         |
|--|-----------------------------------------------------|---------|----------|----------|---------|---------|
|  | General reserve for possible loan losses            | 103,218 | (16,203) | (28,480) | 119,422 | 131,699 |
|  | Specific reserve for possible loan losses           | 88,392  | (3,551)  | (10,327) | 91,943  | 98,719  |
|  | Special reserve for certain overseas loans          | 1       | 0        | 0        | 1       | 1       |
|  | Total reserve for possible loan losses              | 191,612 | (19,754) | (38,807) | 211,367 | 230,420 |
|  | Reserve for write-off of loans in the trust account | 134     | (14)     | (27)     | 148     | 161     |

#### <Resona Bank>

|  |                                                     |         |          |          |         |         |
|--|-----------------------------------------------------|---------|----------|----------|---------|---------|
|  | General reserve for possible loan losses            | 72,348  | (14,826) | (22,857) | 87,174  | 95,205  |
|  | Specific reserve for possible loan losses           | 54,107  | (786)    | (9,226)  | 54,893  | 63,334  |
|  | Special reserve for certain overseas loans          | 1       | 0        | 0        | 1       | 1       |
|  | Total reserve for possible loan losses              | 126,457 | (15,612) | (32,083) | 142,069 | 158,540 |
|  | Reserve for write-off of loans in the trust account | 134     | (14)     | (27)     | 148     | 161     |

#### <Saitama Resona Bank>

|  |                                                     |        |         |         |        |        |
|--|-----------------------------------------------------|--------|---------|---------|--------|--------|
|  | General reserve for possible loan losses            | 18,796 | (1,404) | (3,778) | 20,201 | 22,575 |
|  | Specific reserve for possible loan losses           | 19,331 | (2,534) | (1,824) | 21,865 | 21,155 |
|  | Special reserve for certain overseas loans          | -      | -       | -       | -      | -      |
|  | Total reserve for possible loan losses              | 38,127 | (3,939) | (5,603) | 42,066 | 43,730 |
|  | Reserve for write-off of loans in the trust account | -      | -       | -       | -      | -      |

#### <Kinki Osaka Bank>

|  |                                                     |        |       |         |        |        |
|--|-----------------------------------------------------|--------|-------|---------|--------|--------|
|  | General reserve for possible loan losses            | 12,074 | 27    | (1,844) | 12,047 | 13,919 |
|  | Specific reserve for possible loan losses           | 14,953 | (230) | 723     | 15,183 | 14,229 |
|  | Special reserve for certain overseas loans          | -      | -     | -       | -      | -      |
|  | Total reserve for possible loan losses              | 27,028 | (202) | (1,120) | 27,231 | 28,148 |
|  | Reserve for write-off of loans in the trust account | -      | -     | -       | -      | -      |

## 4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

| <Total of three banks> |                                           | End of Mar.<br>2014 (A) | (A)-(B)  | (A)-(C)  | End of Sep.<br>2013 (B) | End of Mar.<br>2013 (C) |
|------------------------|-------------------------------------------|-------------------------|----------|----------|-------------------------|-------------------------|
|                        |                                           |                         |          |          |                         |                         |
|                        | Unrecoverable or valueless claims         | 59,131                  | (2,760)  | (11,247) | 61,891                  | 70,379                  |
|                        | Risk claims                               | 310,794                 | (19,875) | (34,953) | 330,670                 | 345,748                 |
|                        | Special attention loans                   | 114,428                 | (18,981) | (34,659) | 133,409                 | 149,088                 |
|                        | Financial Reconstruction Act subtotal [A] | 484,355                 | (41,616) | (80,860) | 525,972                 | 565,215                 |
|                        | Normal claims                             | 27,222,647              | 309,879  | 359,924  | 26,912,768              | 26,862,723              |
|                        | Financial Reconstruction Act total [B]    | 27,707,002              | 268,262  | 279,063  | 27,438,740              | 27,427,939              |
|                        | Partial direct write-offs                 | 241,893                 | (43,035) | (66,687) | 284,929                 | 308,581                 |
|                        | NPL Ratio [A] / [B]                       | 1.74                    | (0.16)   | (0.31)   | 1.91                    | 2.06                    |

### <Resona Bank>

|  |                                           |            |          |          |            |            |
|--|-------------------------------------------|------------|----------|----------|------------|------------|
|  | Unrecoverable or valueless claims         | 38,816     | (3,774)  | (8,851)  | 42,590     | 47,668     |
|  | Risk claims                               | 177,383    | (11,785) | (31,916) | 189,168    | 209,299    |
|  | Special attention loans                   | 69,414     | (17,287) | (31,842) | 86,701     | 101,257    |
|  | Financial Reconstruction Act subtotal [A] | 285,614    | (32,846) | (72,611) | 318,460    | 358,225    |
|  | Normal claims                             | 18,110,877 | 239,725  | 300,021  | 17,871,151 | 17,810,855 |
|  | Financial Reconstruction Act total [B]    | 18,396,491 | 206,879  | 227,410  | 18,189,612 | 18,169,081 |
|  | Partial direct write-offs                 | 200,109    | (45,948) | (67,105) | 246,058    | 267,215    |
|  | NPL Ratio [A] / [B]                       | 1.55       | (0.19)   | (0.41)   | 1.75       | 1.97       |

### <Saitama Resona Bank>

|  |                                           |           |         |         |           |           |
|--|-------------------------------------------|-----------|---------|---------|-----------|-----------|
|  | Unrecoverable or valueless claims         | 11,187    | (38)    | (2,196) | 11,225    | 13,383    |
|  | Risk claims                               | 74,844    | (5,864) | (1,396) | 80,708    | 76,240    |
|  | Special attention loans                   | 24,359    | 347     | (5)     | 24,012    | 24,365    |
|  | Financial Reconstruction Act subtotal [A] | 110,391   | (5,555) | (3,597) | 115,946   | 113,988   |
|  | Normal claims                             | 6,623,798 | 69,519  | 57,701  | 6,554,278 | 6,566,097 |
|  | Financial Reconstruction Act total [B]    | 6,734,189 | 63,964  | 54,103  | 6,670,225 | 6,680,086 |
|  | Partial direct write-offs                 | 20,556    | 3,836   | 1,733   | 16,719    | 18,823    |
|  | NPL Ratio [A] / [B]                       | 1.63      | (0.09)  | (0.06)  | 1.73      | 1.70      |

### <Kinki Osaka Bank>

|  |                                           |           |         |         |           |           |
|--|-------------------------------------------|-----------|---------|---------|-----------|-----------|
|  | Unrecoverable or valueless claims         | 9,127     | 1,052   | (199)   | 8,075     | 9,327     |
|  | Risk claims                               | 58,567    | (2,225) | (1,640) | 60,793    | 60,208    |
|  | Special attention loans                   | 20,654    | (2,041) | (2,811) | 22,696    | 23,466    |
|  | Financial Reconstruction Act subtotal [A] | 88,349    | (3,215) | (4,651) | 91,564    | 93,001    |
|  | Normal claims                             | 2,487,971 | 633     | 2,201   | 2,487,338 | 2,485,769 |
|  | Financial Reconstruction Act total [B]    | 2,576,321 | (2,581) | (2,450) | 2,578,903 | 2,578,771 |
|  | Partial direct write-offs                 | 21,227    | (924)   | (1,315) | 22,151    | 22,542    |
|  | NPL Ratio [A] / [B]                       | 3.42      | (0.12)  | (0.17)  | 3.55      | 3.60      |

## 5. Coverage ratios by type of borrower

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

(%)

|                                                                               | Total of three banks    |           |                         | Resona Bank             |           |                         |
|-------------------------------------------------------------------------------|-------------------------|-----------|-------------------------|-------------------------|-----------|-------------------------|
|                                                                               | End of Mar.<br>2014 [A] | [A] - [B] | End of Mar.<br>2013 [B] | End of Mar.<br>2014 [A] | [A] - [B] | End of Mar.<br>2013 [B] |
| Unrecoverable or valueless claims                                             | 100.00                  | -         | 100.00                  | 100.00                  | -         | 100.00                  |
| Covered by collateral, guarantees, etc.                                       | 96.07                   | 0.36      | 95.71                   | 95.45                   | 0.35      | 95.09                   |
| Covered by reserves                                                           | 3.92                    | (0.36)    | 4.28                    | 4.54                    | (0.35)    | 4.90                    |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 100.00                  | -         | 100.00                  | 100.00                  | -         | 100.00                  |
| Risk claims                                                                   | 92.06                   | 1.72      | 90.34                   | 92.02                   | 2.10      | 89.91                   |
| Covered by collateral, guarantees, etc.                                       | 66.16                   | 1.05      | 65.10                   | 64.35                   | 0.66      | 63.69                   |
| Covered by reserves                                                           | 25.90                   | 0.67      | 25.23                   | 27.66                   | 1.44      | 26.21                   |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 76.55                   | 4.23      | 72.32                   | 77.62                   | 5.39      | 72.22                   |
| Special Attention Obligors                                                    | 59.84                   | 1.90      | 57.93                   | 53.22                   | 1.18      | 52.03                   |
| Covered by collateral, guarantees, etc.                                       | 40.41                   | 2.12      | 38.28                   | 36.01                   | 2.62      | 33.39                   |
| Covered by reserves                                                           | 19.43                   | (0.21)    | 19.65                   | 17.20                   | (1.43)    | 18.63                   |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 32.61                   | 0.77      | 31.84                   | 26.88                   | (1.09)    | 27.98                   |
| Other Watch Obligors                                                          | 73.03                   | (0.25)    | 73.29                   | 69.04                   | (0.32)    | 69.36                   |
| Covered by collateral, guarantees, etc.                                       | 70.44                   | 0.25      | 70.19                   | 66.35                   | 0.32      | 66.03                   |
| Covered by reserves                                                           | 2.59                    | (0.51)    | 3.10                    | 2.68                    | (0.64)    | 3.32                    |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 8.77                    | (1.63)    | 10.41                   | 7.97                    | (1.82)    | 9.80                    |
| Normal Obligors                                                               | 0.10                    | (0.01)    | 0.11                    | 0.13                    | (0.01)    | 0.15                    |

|                                                                               | Saitama Resona Bank     |           |                         | Kinki Osaka Bank        |           |                         |
|-------------------------------------------------------------------------------|-------------------------|-----------|-------------------------|-------------------------|-----------|-------------------------|
|                                                                               | End of Mar.<br>2014 [A] | [A] - [B] | End of Mar.<br>2013 [B] | End of Mar.<br>2014 [A] | [A] - [B] | End of Mar.<br>2013 [B] |
| Unrecoverable or valueless claims                                             | 100.00                  | -         | 100.00                  | 100.00                  | -         | 100.00                  |
| Covered by collateral, guarantees, etc.                                       | 97.09                   | (0.20)    | 97.29                   | 97.46                   | 0.89      | 96.57                   |
| Covered by reserves                                                           | 2.90                    | 0.20      | 2.70                    | 2.53                    | (0.89)    | 3.42                    |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 100.00                  | -         | 100.00                  | 100.00                  | -         | 100.00                  |
| Risk claims                                                                   | 92.30                   | 0.42      | 91.87                   | 91.89                   | 2.01      | 89.87                   |
| Covered by collateral, guarantees, etc.                                       | 69.87                   | 2.30      | 67.57                   | 66.85                   | (0.02)    | 66.88                   |
| Covered by reserves                                                           | 22.42                   | (1.88)    | 24.30                   | 25.03                   | 2.04      | 22.99                   |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 74.43                   | (0.51)    | 74.95                   | 75.54                   | 6.11      | 69.42                   |
| Special Attention Obligors                                                    | 70.04                   | (0.74)    | 70.79                   | 67.72                   | 0.37      | 67.35                   |
| Covered by collateral, guarantees, etc.                                       | 49.41                   | (0.08)    | 49.49                   | 42.49                   | (2.96)    | 45.45                   |
| Covered by reserves                                                           | 20.63                   | (0.66)    | 21.29                   | 25.23                   | 3.34      | 21.89                   |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 40.78                   | (1.38)    | 42.17                   | 43.87                   | 3.73      | 40.14                   |
| Other Watch Obligors                                                          | 83.07                   | 0.33      | 82.73                   | 79.85                   | 0.42      | 79.42                   |
| Covered by collateral, guarantees, etc.                                       | 80.35                   | 0.72      | 79.62                   | 77.94                   | 0.44      | 77.50                   |
| Covered by reserves                                                           | 2.71                    | (0.38)    | 3.10                    | 1.90                    | (0.02)    | 1.92                    |
| Reserve ratio against the portion not covered by collateral, guarantees, etc. | 13.83                   | (1.41)    | 15.24                   | 8.62                    | 0.07      | 8.54                    |
| Normal Obligors                                                               | 0.02                    | (0.01)    | 0.03                    | 0.05                    | (0.03)    | 0.08                    |

6. Results of self-assessment of asset quality

(1) Total of three banks

| Exposure Categories<br>Obligor Classification     |                                    | Disclosure Categories under FRA           | Self-Assessment of Asset Quality |                        |                                 |                       | Coverage                                     | Coverage Ratio under FRA Criteria            |
|---------------------------------------------------|------------------------------------|-------------------------------------------|----------------------------------|------------------------|---------------------------------|-----------------------|----------------------------------------------|----------------------------------------------|
|                                                   |                                    |                                           | Normal Exposures                 | Category II Exposures  | Category III Exposures          | Category IV Exposures |                                              |                                              |
| Bankrupt and Effectively Bankrupt Obligor<br>59.1 |                                    | Unrecoverable or Valueless Claims<br>59.1 | 31.2                             | 27.8                   | Reserve Ratio<br>100.00%        | Direct Write-offs     | Reserves 2.3<br>Collateral /Guarantee 56.8   | Unrecoverable or Valueless Claims<br>100.00% |
| Doubtful Obligor<br>310.7                         |                                    | Risk Claims<br>310.7                      | 159.8                            | 126.3                  | 24.5<br>Reserve Ratio<br>76.55% |                       | Reserves 80.5<br>Collateral /Guarantee 205.6 | Risk Claims<br>92.06%                        |
| Watch Obligor                                     | Special Attention Obligor<br>145.0 | Special Attention Loans<br>114.4          | 22.7                             | 122.3                  |                                 |                       | Reserves 22.5<br>Collateral /Guarantee 45.0  | Special Attention Loans<br>59.02%            |
|                                                   | Subtotal<br>484.3                  |                                           |                                  |                        |                                 |                       |                                              |                                              |
|                                                   | Other Watch Obligor<br>1,890.6     | Normal Claims<br>27,222.6                 | 561.8                            | 1,328.8                |                                 |                       |                                              |                                              |
| Normal Obligor<br>25,301.3                        |                                    |                                           | 25,301.3                         |                        |                                 |                       |                                              | Total Coverage Ratio<br>85.22%               |
| Total Exposures<br>27,707.0                       |                                    | Total<br>27,707.0                         | Normal<br>26,077.1               | Category II<br>1,605.2 | Category III<br>24.5            | Category IV<br>-      |                                              |                                              |

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)

| Exposure Categories<br>Obligor Classification     |                                   | Disclosure Categories under FRA           | Self-Assessment of Asset Quality |                        |                                 |                       | Coverage                                  | Coverage Ratio under FRA Criteria            |
|---------------------------------------------------|-----------------------------------|-------------------------------------------|----------------------------------|------------------------|---------------------------------|-----------------------|-------------------------------------------|----------------------------------------------|
|                                                   |                                   |                                           | Normal Exposures                 | Category II Exposures  | Category III Exposures          | Category IV Exposures |                                           |                                              |
| Bankrupt and Effectively Bankrupt Obligor<br>38.8 |                                   | Unrecoverable or Valueless Claims<br>38.8 | 21.6                             | 17.1                   | Reserve Ratio<br>100.00%        | Direct Write-offs     | Reserves 1.7 Collateral /Guarantee 37.0   | Unrecoverable or Valueless Claims<br>100.00% |
| Doubtful Obligor<br>177.3                         |                                   | Risk Claims<br>177.3                      | 88.4                             | 74.8                   | 14.0<br>Reserve Ratio<br>77.62% |                       | Reserves 49.0 Collateral /Guarantee 114.1 | Risk Claims<br>92.02%                        |
| Watch Obligor                                     | Special Attention Obligor<br>84.4 | Special Attention Loans<br>69.4           | 9.8                              | 74.6                   |                                 |                       | Reserves 11.9 Collateral /Guarantee 24.5  | Special Attention Loans<br>52.60%            |
|                                                   |                                   | Subtotal<br>285.6                         |                                  |                        |                                 |                       |                                           |                                              |
|                                                   | Other Watch Obligor<br>1,297.5    | Normal Claims<br>18,110.8                 | 328.2                            | 969.3                  |                                 |                       |                                           |                                              |
| Normal Obligor<br>16,798.2                        |                                   |                                           | 16,798.2                         |                        |                                 |                       |                                           | Total Coverage Ratio<br>83.52%               |
| Total Exposures<br>18,396.4                       |                                   | Total<br>18,396.4                         | Normal<br>17,246.4               | Category II<br>1,135.9 | Category III<br>14.0            | Category IV<br>-      |                                           |                                              |

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

| Self-Assessment of Asset Quality             |                              |                                         |                     |                          |                           |                          | (Billions of yen)                                    |                                                     |
|----------------------------------------------|------------------------------|-----------------------------------------|---------------------|--------------------------|---------------------------|--------------------------|------------------------------------------------------|-----------------------------------------------------|
| Exposure<br>Obligor<br>Classification        |                              | Disclosure<br>Categories<br>under FRA   | Normal<br>Exposures | Category II<br>Exposures | Category III<br>Exposures | Category IV<br>Exposures | Coverage                                             | Coverage Ratio<br>under FRA<br>Criteria             |
| Bankrupt and Effectively<br>Bankrupt Obligor |                              | Unrecoverable<br>or Valueless<br>Claims | 5.3                 | 5.8                      | Reserve Ratio<br>100.00%  | Direct<br>Write-offs     | Reserves<br>0.3<br>Collateral<br>/Guarantee<br>10.8  | Unrecoverable<br>or Valueless<br>Claims<br>100.00%  |
| 11.1                                         |                              | 11.1                                    |                     |                          |                           |                          |                                                      |                                                     |
| Doubtful Obligor                             |                              | Risk Claims                             | 33.4                | 35.5                     | 5.7                       |                          | Reserves<br>16.7<br>Collateral<br>/Guarantee<br>52.3 | Risk Claims<br>92.30%                               |
| 74.8                                         |                              | 74.8                                    |                     |                          | Reserve Ratio<br>74.43%   |                          |                                                      |                                                     |
| Watch<br>Obligor                             | Special Attention<br>Obligor | Special<br>Attention Loans              | 7.2                 | 28.1                     |                           |                          |                                                      | Reserves<br>5.0<br>Collateral<br>/Guarantee<br>12.0 |
|                                              | 35.3                         | 24.3                                    |                     |                          |                           |                          |                                                      |                                                     |
|                                              | Subtotal                     | 110.3                                   |                     |                          |                           |                          |                                                      |                                                     |
| Other Watch<br>Obligor                       | 356.6                        | Normal Claims                           | 134.2               | 222.3                    |                           |                          |                                                      |                                                     |
| Normal Obligor                               |                              |                                         | 6,256.1             |                          |                           |                          |                                                      |                                                     |
| 6,256.1                                      |                              |                                         |                     |                          |                           |                          |                                                      |                                                     |
| Total Exposures                              |                              | Total                                   | Normal              | Category II              | Category III              | Category IV              |                                                      | Total Coverage<br>Ratio<br>88.16%                   |
| 6,734.1                                      |                              | 6,734.1                                 | 6,436.4             | 291.9                    | 5.7                       | -                        |                                                      |                                                     |

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

### (4) Kinki Osaka Bank (Non-consolidated)

| Self-Assessment of Asset Quality             |                              |                                         |                     |                          |                           |                          | (Billions of yen)                                    |                                                    |
|----------------------------------------------|------------------------------|-----------------------------------------|---------------------|--------------------------|---------------------------|--------------------------|------------------------------------------------------|----------------------------------------------------|
| Exposure<br>Obligor<br>Classification        |                              | Disclosure<br>Categories<br>under FRA   | Normal<br>Exposures | Category II<br>Exposures | Category III<br>Exposures | Category IV<br>Exposures | Coverage                                             | Coverage Ratio<br>under FRA<br>Criteria            |
| Bankrupt and Effectively<br>Bankrupt Obligor |                              | Unrecoverable<br>or Valueless<br>Claims | 4.2                 | 4.8                      | Reserve Ratio<br>100.00%  | Direct<br>Write-offs     | Reserves<br>0.2<br>Collateral<br>/Guarantee<br>8.8   | Unrecoverable<br>or Valueless<br>Claims<br>100.00% |
| 9.1                                          |                              | 9.1                                     |                     |                          |                           |                          |                                                      |                                                    |
| Doubtful Obligor                             |                              | Risk Claims                             | 37.9                | 15.9                     | 4.7                       |                          | Reserves<br>14.6<br>Collateral<br>/Guarantee<br>39.1 | Risk Claims<br>91.89%                              |
| 58.5                                         |                              | 58.5                                    |                     |                          | Reserve Ratio<br>75.54%   |                          |                                                      |                                                    |
| Watch<br>Obligor                             | Special Attention<br>Obligor | Special<br>Attention Loans              | 5.6                 | 19.5                     |                           |                          |                                                      | Reserves<br>5.5<br>Collateral<br>/Guarantee<br>8.3 |
|                                              | 25.2                         | 20.6                                    |                     |                          |                           |                          |                                                      |                                                    |
|                                              |                              | Subtotal                                | 88.3                |                          |                           |                          |                                                      |                                                    |
|                                              | Other Watch<br>Obligor       | Normal Claims                           | 99.4                | 137.0                    |                           |                          |                                                      |                                                    |
|                                              | 236.4                        | 2,487.9                                 |                     |                          |                           |                          |                                                      |                                                    |
| Normal Obligor                               |                              |                                         | 2,246.9             |                          |                           |                          |                                                      |                                                    |
| 2,246.9                                      |                              |                                         |                     |                          |                           |                          |                                                      |                                                    |
| Total Exposures                              |                              | Total                                   | Normal              | Category II              | Category III              | Category IV              |                                                      | Total Coverage<br>Ratio<br>87.05%                  |
| 2,576.3                                      |                              | 2,576.3                                 | 2,394.1             | 177.3                    | 4.7                       | -                        |                                                      |                                                    |

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 FY2013

(Billions of yen)

| <Total of three banks>                        | End of Mar.<br>2014 [A] | [A]-[B] |                            |                            | End of Mar.<br>2013 [B] |
|-----------------------------------------------|-------------------------|---------|----------------------------|----------------------------|-------------------------|
|                                               |                         |         | Claims newly<br>classified | Amount of<br>off-balancing |                         |
| Unrecoverable or valueless claims             | 59.1                    | (11.2)  | 29.1                       | (40.4)                     | 70.3                    |
| Risk claims                                   | 310.7                   | (34.9)  | 109.3                      | (144.3)                    | 345.7                   |
| Total                                         | 369.9                   | (46.2)  | 138.5                      | (184.7)                    | 416.1                   |
| Result of measures connected to off-balancing | 54.6                    |         |                            |                            | 64.2                    |

<Resona Bank>

|                                               |       |        |      |         |       |
|-----------------------------------------------|-------|--------|------|---------|-------|
| Unrecoverable or valueless claims             | 38.8  | (8.8)  | 18.8 | (27.7)  | 47.6  |
| Risk claims                                   | 177.3 | (31.9) | 69.9 | (101.9) | 209.2 |
| Total                                         | 216.2 | (40.7) | 88.8 | (129.6) | 256.9 |
| Result of measures connected to off-balancing | 26.1  |        |      |         | 35.0  |

<Saitama Resona Bank>

|                                               |      |       |      |        |      |
|-----------------------------------------------|------|-------|------|--------|------|
| Unrecoverable or valueless claims             | 11.1 | (2.1) | 5.5  | (7.7)  | 13.3 |
| Risk claims                                   | 74.8 | (1.3) | 22.4 | (23.8) | 76.2 |
| Total                                         | 86.0 | (3.5) | 27.9 | (31.5) | 89.6 |
| Result of measures connected to off-balancing | 11.1 |       |      |        | 12.2 |

<Kinki Osaka Bank>

|                                               |      |       |      |        |      |
|-----------------------------------------------|------|-------|------|--------|------|
| Unrecoverable or valueless claims             | 9.1  | (0.1) | 4.7  | (4.9)  | 9.3  |
| Risk claims                                   | 58.5 | (1.6) | 16.9 | (18.6) | 60.2 |
| Total                                         | 67.6 | (1.8) | 21.7 | (23.5) | 69.5 |
| Result of measures connected to off-balancing | 17.3 |       |      |        | 16.9 |

(2) Placement of loans off the balance sheets

(Billions of yen)

|                                                                          | Total of<br>three banks | Resona Bank | Saitama Resona<br>Bank | Kinki Osaka<br>Bank |
|--------------------------------------------------------------------------|-------------------------|-------------|------------------------|---------------------|
| Disposition by borrowers' liquidation                                    | (1.9)                   | (0.1)       | (0.0)                  | (1.7)               |
| Reconstructive disposition                                               | (3.0)                   | (2.4)       | (0.0)                  | (0.6)               |
| Improvement in debtors' performance<br>due to reconstructive disposition | -                       | -           | -                      | -                   |
| Loan sales to market                                                     | (7.5)                   | (3.6)       | (0.9)                  | (2.8)               |
| Direct write-offs                                                        | 10.8                    | 10.0        | (2.0)                  | 2.7                 |
| Others                                                                   | (183.0)                 | (133.4)     | (28.4)                 | (21.1)              |
| Collection/repayment, etc.                                               | (124.6)                 | (91.6)      | (18.1)                 | (14.8)              |
| Improvement in debtors' performance                                      | (58.3)                  | (41.7)      | (10.3)                 | (6.3)               |
| Total                                                                    | (184.7)                 | (129.6)     | (31.5)                 | (23.5)              |

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

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

## 8. Loans and bills discounted by industry

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

### (1) Industry breakdown of total loans and bills discounted

(Billions of yen)

|                                |                                               | Total of three banks    |         |                         | Resona Bank             |         |                         |
|--------------------------------|-----------------------------------------------|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
|                                |                                               | End of Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] | End of Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] |
|                                | Manufacturing                                 | 2,657.2                 | (4.1)   | 2,661.4                 | 1,950.9                 | 26.7    | 1,924.1                 |
|                                | Agriculture, forestry                         | 12.0                    | (0.4)   | 12.4                    | 6.0                     | (0.3)   | 6.3                     |
|                                | Fishery                                       | 1.4                     | 0.1     | 1.2                     | 1.1                     | 0.0     | 1.1                     |
|                                | Mining, quarrying of stone, gravel extraction | 12.0                    | (1.6)   | 13.6                    | 9.9                     | (1.3)   | 11.3                    |
|                                | Construction                                  | 666.4                   | (24.4)  | 690.9                   | 376.0                   | (12.5)  | 388.6                   |
|                                | Electricity, gas, heating, water              | 133.9                   | 26.2    | 107.6                   | 117.2                   | 25.1    | 92.1                    |
|                                | Information and communication                 | 236.4                   | (29.5)  | 265.9                   | 199.4                   | (30.3)  | 229.7                   |
|                                | Transportation, postal service                | 503.2                   | (1.2)   | 504.5                   | 335.7                   | (5.6)   | 341.4                   |
|                                | Wholesale and retail trade                    | 2,496.8                 | (48.6)  | 2,545.5                 | 1,843.7                 | (28.2)  | 1,871.9                 |
|                                | Finance and insurance                         | 1,023.6                 | 48.6    | 974.9                   | 970.4                   | 60.7    | 909.6                   |
|                                | Real estate                                   | 2,833.2                 | 165.3   | 2,667.9                 | 2,039.2                 | 142.4   | 1,896.7                 |
|                                | Goods rental and leasing                      | 313.2                   | (12.5)  | 325.7                   | 256.0                   | (12.3)  | 268.3                   |
|                                | Services                                      | 1,530.2                 | (24.8)  | 1,555.0                 | 1,059.3                 | 0.5     | 1,058.7                 |
|                                | Government, local government                  | 846.2                   | (40.7)  | 886.9                   | 274.3                   | (34.3)  | 308.7                   |
|                                | Others                                        | 13,719.7                | 251.7   | 13,468.0                | 8,298.0                 | 113.2   | 8,184.8                 |
| Domestic total                 |                                               | 26,986.0                | 303.9   | 26,682.1                | 17,737.8                | 243.7   | 17,494.1                |
| Japan offshore banking account |                                               | -                       | -       | -                       | -                       | -       | -                       |
| Total                          |                                               | 26,986.0                | 303.9   | 26,682.1                | 17,737.8                | 243.7   | 17,494.1                |

|                                |                                               | Saitama Resona Bank     |         |                         | Kinki Osaka Bank        |         |                         |
|--------------------------------|-----------------------------------------------|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
|                                |                                               | End of Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] | End of Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] |
|                                | Manufacturing                                 | 455.8                   | (17.3)  | 473.2                   | 250.5                   | (13.4)  | 264.0                   |
|                                | Agriculture, forestry                         | 5.2                     | (0.1)   | 5.4                     | 0.7                     | 0.1     | 0.6                     |
|                                | Fishery                                       | 0.0                     | (0.0)   | 0.0                     | 0.2                     | 0.0     | 0.1                     |
|                                | Mining, quarrying of stone, gravel extraction | 1.9                     | (0.2)   | 2.2                     | 0.0                     | (0.0)   | 0.0                     |
|                                | Construction                                  | 181.9                   | (7.4)   | 189.4                   | 108.4                   | (4.5)   | 112.9                   |
|                                | Electricity, gas, heating, water              | 14.6                    | 1.0     | 13.6                    | 2.0                     | 0.1     | 1.8                     |
|                                | Information and communication                 | 23.8                    | 2.0     | 21.8                    | 13.0                    | (1.2)   | 14.3                    |
|                                | Transportation, postal service                | 135.2                   | 7.3     | 127.8                   | 32.3                    | (2.8)   | 35.1                    |
|                                | Wholesale and retail trade                    | 379.7                   | (9.7)   | 389.5                   | 273.3                   | (10.6)  | 284.0                   |
|                                | Finance and insurance                         | 33.4                    | (6.2)   | 39.6                    | 19.8                    | (5.8)   | 25.6                    |
|                                | Real estate                                   | 565.4                   | 14.7    | 550.7                   | 228.5                   | 8.1     | 220.3                   |
|                                | Goods rental and leasing                      | 36.1                    | (0.5)   | 36.6                    | 21.1                    | 0.3     | 20.7                    |
|                                | Services                                      | 347.6                   | (22.5)  | 370.1                   | 123.1                   | (2.9)   | 126.1                   |
|                                | Government, local government                  | 343.4                   | 2.6     | 340.8                   | 228.4                   | (8.9)   | 237.4                   |
|                                | Others                                        | 4,167.7                 | 97.8    | 4,069.8                 | 1,253.9                 | 40.6    | 1,213.2                 |
| Domestic total                 |                                               | 6,692.4                 | 61.3    | 6,631.0                 | 2,555.7                 | (1.1)   | 2,556.9                 |
| Japan offshore banking account |                                               | -                       | -       | -                       | -                       | -       | -                       |
| Total                          |                                               | 6,692.4                 | 61.3    | 6,631.0                 | 2,555.7                 | (1.1)   | 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 Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] | End of Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] |
|                                | Manufacturing                                 | 75.6                    | (6.8)   | 82.4                    | 38.6                    | (12.8)  | 51.4                    |
|                                | Agriculture, forestry                         | 1.8                     | 1.4     | 0.4                     | 1.5                     | 1.4     | 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                                  | 24.7                    | (1.9)   | 26.7                    | 10.3                    | (0.5)   | 10.9                    |
|                                | Electricity, gas, heating, water              | 0.0                     | 0.0     | -                       | 0.0                     | 0.0     | -                       |
|                                | Information and communication                 | 8.5                     | (5.6)   | 14.1                    | 7.2                     | (5.1)   | 12.3                    |
|                                | Transportation, postal service                | 18.1                    | (0.7)   | 18.8                    | 9.7                     | (0.8)   | 10.5                    |
|                                | Wholesale and retail trade                    | 96.8                    | (12.2)  | 109.1                   | 63.2                    | (7.6)   | 70.9                    |
|                                | Finance and insurance                         | 3.9                     | (2.1)   | 6.0                     | 3.1                     | (2.0)   | 5.2                     |
|                                | Real estate                                   | 75.4                    | (17.9)  | 93.3                    | 37.1                    | (16.0)  | 53.2                    |
|                                | Goods rental and leasing                      | 1.6                     | (0.2)   | 1.8                     | 1.0                     | (0.0)   | 1.1                     |
|                                | Services                                      | 46.4                    | (10.8)  | 57.2                    | 26.1                    | (8.5)   | 34.6                    |
|                                | Government, local government                  | -                       | -       | -                       | -                       | -       | -                       |
|                                | Others                                        | 121.6                   | (21.5)  | 143.2                   | 78.7                    | (18.4)  | 97.2                    |
| Domestic total                 |                                               | 475.2                   | (78.6)  | 553.9                   | 277.3                   | (70.7)  | 348.1                   |
| Japan offshore banking account |                                               | -                       | -       | -                       | -                       | -       | -                       |
| Total                          |                                               | 475.2                   | (78.6)  | 553.9                   | 277.3                   | (70.7)  | 348.1                   |

|                                |                                               | Saitama Resona Bank     |         |                         | Kinki Osaka Bank        |         |                         |
|--------------------------------|-----------------------------------------------|-------------------------|---------|-------------------------|-------------------------|---------|-------------------------|
|                                |                                               | End of Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] | End of Mar.<br>2014 [A] | [A]-[B] | End of Mar.<br>2013 [B] |
|                                | Manufacturing                                 | 20.8                    | 5.0     | 15.7                    | 16.1                    | 0.9     | 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                                  | 6.1                     | (0.5)   | 6.7                     | 8.2                     | (0.8)   | 9.0                     |
|                                | Electricity, gas, heating, water              | 0.0                     | 0.0     | -                       | -                       | -       | -                       |
|                                | Information and communication                 | 0.5                     | (0.3)   | 0.8                     | 0.8                     | (0.1)   | 0.9                     |
|                                | Transportation, postal service                | 6.3                     | 0.2     | 6.1                     | 2.0                     | (0.1)   | 2.1                     |
|                                | Wholesale and retail trade                    | 15.2                    | (3.3)   | 18.5                    | 18.3                    | (1.2)   | 19.5                    |
|                                | Finance and insurance                         | 0.0                     | 0.0     | -                       | 0.8                     | (0.0)   | 0.8                     |
|                                | Real estate                                   | 21.0                    | (0.7)   | 21.7                    | 17.2                    | (1.1)   | 18.4                    |
|                                | Goods rental and leasing                      | 0.3                     | (0.0)   | 0.4                     | 0.1                     | (0.1)   | 0.2                     |
|                                | Services                                      | 8.7                     | (1.3)   | 10.1                    | 11.5                    | (0.8)   | 12.4                    |
|                                | Government, local government                  | -                       | -       | -                       | -                       | -       | -                       |
|                                | Others                                        | 30.4                    | (2.3)   | 32.7                    | 12.4                    | (0.8)   | 13.2                    |
| Domestic total                 |                                               | 110.1                   | (3.4)   | 113.5                   | 87.8                    | (4.4)   | 92.2                    |
| Japan offshore banking account |                                               | -                       | -       | -                       | -                       | -       | -                       |
| Total                          |                                               | 110.1                   | (3.4)   | 113.5                   | 87.8                    | (4.4)   | 92.2                    |

Note: Resona Bank's figures include trust account

### (3) Loans to consumers

(Millions of yen)

| <Total of three banks> |                                        | End of Mar.<br>2014 [A] |         |         | End of Sep.<br>2013 [B] | End of Mar.<br>2013 [C] |
|------------------------|----------------------------------------|-------------------------|---------|---------|-------------------------|-------------------------|
|                        |                                        |                         | [A]-[B] | [A]-[C] |                         |                         |
|                        | Housing loans                          | 12,918,304              | 190,969 | 266,345 | 12,727,334              | 12,651,959              |
|                        | Before securitization                  | 13,087,466              | 178,363 | 239,065 | 12,909,102              | 12,848,400              |
|                        | Residential housing loans              | 9,705,270               | 175,101 | 263,933 | 9,530,169               | 9,441,337               |
|                        | Before securitization                  | 9,874,320               | 162,496 | 236,656 | 9,711,823               | 9,637,663               |
|                        | Other consumer loans                   | 300,411                 | 400     | (202)   | 300,011                 | 300,613                 |
|                        | Total loans to consumers               | 13,218,716              | 191,370 | 266,143 | 13,027,346              | 12,952,572              |
|                        | Before securitization of housing loans | 13,387,877              | 178,763 | 238,863 | 13,209,114              | 13,149,014              |

#### <Resona Bank>

|  |                                        |           |         |         |           |           |
|--|----------------------------------------|-----------|---------|---------|-----------|-----------|
|  | Housing loans                          | 7,739,000 | 96,017  | 122,922 | 7,642,983 | 7,616,078 |
|  | Before securitization                  | 7,847,138 | 87,910  | 105,535 | 7,759,227 | 7,741,602 |
|  | Residential housing loans              | 5,634,546 | 107,971 | 157,428 | 5,526,574 | 5,477,118 |
|  | Before securitization                  | 5,742,571 | 99,867  | 140,045 | 5,642,704 | 5,602,525 |
|  | Other consumer loans                   | 153,924   | 121     | (2,126) | 153,803   | 156,050   |
|  | Total loans to consumers               | 7,892,925 | 96,138  | 120,796 | 7,796,786 | 7,772,129 |
|  | Before securitization of housing loans | 8,001,062 | 88,031  | 103,409 | 7,913,031 | 7,897,653 |

#### <Saitama Resona Bank>

|  |                                        |           |        |         |           |           |
|--|----------------------------------------|-----------|--------|---------|-----------|-----------|
|  | Housing loans                          | 3,970,976 | 68,291 | 99,259  | 3,902,685 | 3,871,717 |
|  | Before securitization                  | 4,032,000 | 63,791 | 89,365  | 3,968,208 | 3,942,635 |
|  | Residential housing loans              | 3,032,198 | 50,343 | 79,170  | 2,981,854 | 2,953,028 |
|  | Before securitization                  | 3,093,222 | 45,844 | 69,276  | 3,047,378 | 3,023,945 |
|  | Other consumer loans                   | 114,255   | 1,947  | 4,565   | 112,308   | 109,690   |
|  | Total loans to consumers               | 4,085,232 | 70,239 | 103,824 | 4,014,993 | 3,981,407 |
|  | Before securitization of housing loans | 4,146,256 | 65,739 | 93,930  | 4,080,516 | 4,052,325 |

#### <Kinki Osaka Bank>

|  |                                        |           |         |         |           |           |
|--|----------------------------------------|-----------|---------|---------|-----------|-----------|
|  | Housing loans                          | 1,208,327 | 26,660  | 44,163  | 1,181,666 | 1,164,163 |
|  | Before securitization                  | 1,208,327 | 26,660  | 44,163  | 1,181,666 | 1,164,163 |
|  | Residential housing loans              | 1,038,526 | 16,785  | 27,334  | 1,021,740 | 1,011,191 |
|  | Before securitization                  | 1,038,526 | 16,785  | 27,334  | 1,021,740 | 1,011,191 |
|  | Other consumer loans                   | 32,231    | (1,668) | (2,641) | 33,899    | 34,872    |
|  | Total loans to consumers               | 1,240,558 | 24,992  | 41,522  | 1,215,566 | 1,199,035 |
|  | Before securitization of housing loans | 1,240,558 | 24,992  | 41,522  | 1,215,566 | 1,199,035 |

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

(Millions of yen, %)

| <Total of three banks>               | End of Mar.<br>2014 [A] | [A]-[B] | [A]-[C] | End of Sep.<br>2013 [B] | End of Mar.<br>2013 [C] |
|--------------------------------------|-------------------------|---------|---------|-------------------------|-------------------------|
|                                      |                         |         |         |                         |                         |
| Loans to SMEs and consumers          | 22,912,666              | 307,061 | 253,070 | 22,605,604              | 22,659,595              |
| Ratio of loans to SMEs and consumers | 84.90                   | 0.23    | (0.01)  | 84.67                   | 84.92                   |

## &lt;Resona Bank&gt;

|                                      |            |         |         |            |            |
|--------------------------------------|------------|---------|---------|------------|------------|
| Loans to SMEs and consumers          | 14,628,105 | 225,379 | 158,340 | 14,402,726 | 14,469,764 |
| Ratio of loans to SMEs and consumers | 82.46      | 0.23    | (0.24)  | 82.23      | 82.71      |

## &lt;Saitama Resona Bank&gt;

|                                      |           |        |        |           |           |
|--------------------------------------|-----------|--------|--------|-----------|-----------|
| Loans to SMEs and consumers          | 6,002,066 | 65,596 | 78,423 | 5,936,470 | 5,923,643 |
| Ratio of loans to SMEs and consumers | 89.68     | 0.08   | 0.35   | 89.60     | 89.33     |

## &lt;Kinki Osaka Bank&gt;

|                                      |           |        |        |           |           |
|--------------------------------------|-----------|--------|--------|-----------|-----------|
| Loans to SMEs and consumers          | 2,282,493 | 16,085 | 16,306 | 2,266,408 | 2,266,187 |
| Ratio of loans to SMEs and consumers | 89.30     | 0.65   | 0.67   | 88.65     | 88.62     |

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)

|                                              | End of Mar.<br>2014 [A] | [A]-[B]  | [A]-[C] | End of Sep.<br>2013 [B] | End of Mar.<br>2013 [C] |
|----------------------------------------------|-------------------------|----------|---------|-------------------------|-------------------------|
| <Total of three banks>                       |                         |          |         |                         |                         |
| Deposits (Term-end)                          | 35,793,723              | 847,845  | 349,283 | 34,945,877              | 35,444,439              |
| Deposits (average balance)                   | 34,541,705              | 14,784   | 978,647 | 34,526,921              | 33,563,057              |
| Trust principal (Term-end)                   | 558,345                 | (38,992) | 65,026  | 597,338                 | 493,318                 |
| Trust principal (average balance)            | 585,072                 | 21,554   | 178,169 | 563,518                 | 406,903                 |
| Loans and bills discounted (Term-end)        | 26,986,074              | 289,250  | 303,944 | 26,696,824              | 26,682,130              |
| Banking account                              | 26,942,212              | 294,561  | 313,494 | 26,647,650              | 26,628,717              |
| Trust account                                | 43,862                  | (5,311)  | (9,550) | 49,173                  | 53,412                  |
| Loans and bills discounted (average balance) | 26,143,257              | 91,401   | 544,276 | 26,051,855              | 25,598,980              |
| Banking account                              | 26,094,068              | 93,715   | 552,557 | 26,000,352              | 25,541,510              |
| Trust account                                | 49,189                  | (2,313)  | (8,280) | 51,502                  | 57,469                  |

### <Resona Bank>

|                                              |            |          |          |            |            |
|----------------------------------------------|------------|----------|----------|------------|------------|
| Deposits (Term-end)                          | 21,186,600 | 484,998  | (95,938) | 20,701,602 | 21,282,538 |
| Deposits (average balance)                   | 20,364,789 | (26,280) | 510,400  | 20,391,070 | 19,854,389 |
| Trust principal (Term-end)                   | 558,345    | (38,992) | 65,026   | 597,338    | 493,318    |
| Trust principal (average balance)            | 585,072    | 21,554   | 178,169  | 563,518    | 406,903    |
| Loans and bills discounted (Term-end)        | 17,737,830 | 222,790  | 243,704  | 17,515,039 | 17,494,125 |
| Banking account                              | 17,693,968 | 228,102  | 253,254  | 17,465,866 | 17,440,713 |
| Trust account                                | 43,862     | (5,311)  | (9,550)  | 49,173     | 53,412     |
| Loans and bills discounted (average balance) | 17,108,739 | 67,427   | 364,989  | 17,041,312 | 16,743,749 |
| Banking account                              | 17,059,550 | 69,740   | 373,270  | 16,989,809 | 16,686,280 |
| Trust account                                | 49,189     | (2,313)  | (8,280)  | 51,502     | 57,469     |

### <Saitama Resona Bank>

|                                              |            |         |         |            |            |
|----------------------------------------------|------------|---------|---------|------------|------------|
| Deposits (Term-end)                          | 11,321,153 | 390,734 | 409,505 | 10,930,418 | 10,911,648 |
| Deposits (average balance)                   | 10,933,684 | 39,034  | 445,264 | 10,894,650 | 10,488,419 |
| Loans and bills discounted (Term-end)        | 6,692,453  | 67,157  | 61,377  | 6,625,295  | 6,631,075  |
| Loans and bills discounted (average balance) | 6,579,561  | 24,241  | 96,173  | 6,555,319  | 6,483,387  |

### <Kinki Osaka Bank>

|                                              |           |          |         |           |           |
|----------------------------------------------|-----------|----------|---------|-----------|-----------|
| Deposits (Term-end)                          | 3,285,969 | (27,886) | 35,716  | 3,313,856 | 3,250,253 |
| Deposits (average balance)                   | 3,243,231 | 2,030    | 22,982  | 3,241,200 | 3,220,248 |
| Loans and bills discounted (Term-end)        | 2,555,791 | (697)    | (1,137) | 2,556,489 | 2,556,928 |
| Loans and bills discounted (average balance) | 2,454,956 | (266)    | 83,114  | 2,455,223 | 2,371,842 |

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

(Millions of yen)

|                                         | End of Mar.<br>2014 [A] | [A]-[B]   | [A]-[C]   | End of Sep.<br>2013 [B] | End of Mar.<br>2013 [C] |
|-----------------------------------------|-------------------------|-----------|-----------|-------------------------|-------------------------|
| <Total of three banks>                  |                         |           |           |                         |                         |
| Domestic individual deposits (Term-end) | 23,660,507              | 259,232   | 469,100   | 23,401,274              | 23,191,406              |
| Liquid deposits                         | 14,763,437              | 476,113   | 882,592   | 14,287,324              | 13,880,845              |
| Time deposits                           | 8,701,426               | (207,459) | (391,470) | 8,908,885               | 9,092,896               |
| Domestic corporate deposits (Term-end)  | 10,132,766              | 220,198   | 60,598    | 9,912,567               | 10,072,168              |
| Liquid deposits                         | 7,163,158               | 190,848   | 214,927   | 6,972,310               | 6,948,231               |
| Time deposits                           | 2,528,092               | 30,038    | (289,418) | 2,498,054               | 2,817,511               |

<Resona Bank>

|                                         |            |           |           |            |            |
|-----------------------------------------|------------|-----------|-----------|------------|------------|
| Domestic individual deposits (Term-end) | 12,495,368 | 139,753   | 216,701   | 12,355,614 | 12,278,666 |
| Liquid deposits                         | 7,893,825  | 276,910   | 502,725   | 7,616,914  | 7,391,099  |
| Time deposits                           | 4,450,357  | (130,887) | (272,458) | 4,581,244  | 4,722,816  |
| Domestic corporate deposits (Term-end)  | 7,494,697  | 103,041   | (85,457)  | 7,391,656  | 7,580,154  |
| Liquid deposits                         | 5,362,137  | 185,331   | 118,540   | 5,176,805  | 5,243,596  |
| Time deposits                           | 1,747,582  | (105,832) | (330,314) | 1,853,415  | 2,077,897  |

<Saitama Resona Bank>

|                                         |           |          |          |           |           |
|-----------------------------------------|-----------|----------|----------|-----------|-----------|
| Domestic individual deposits (Term-end) | 8,597,590 | 119,306  | 252,665  | 8,478,283 | 8,344,924 |
| Liquid deposits                         | 5,581,089 | 166,036  | 320,621  | 5,415,052 | 5,260,467 |
| Time deposits                           | 2,980,409 | (44,750) | (62,552) | 3,025,159 | 3,042,961 |
| Domestic corporate deposits (Term-end)  | 1,935,401 | 102,198  | 102,883  | 1,833,203 | 1,832,517 |
| Liquid deposits                         | 1,333,780 | (11,575) | 66,519   | 1,345,356 | 1,267,260 |
| Time deposits                           | 568,175   | 126,340  | 36,843   | 441,835   | 531,331   |

<Kinki Osaka Bank>

|                                         |           |          |          |           |           |
|-----------------------------------------|-----------|----------|----------|-----------|-----------|
| Domestic individual deposits (Term-end) | 2,567,548 | 172      | (266)    | 2,567,376 | 2,567,815 |
| Liquid deposits                         | 1,288,523 | 33,166   | 59,245   | 1,255,356 | 1,229,278 |
| Time deposits                           | 1,270,659 | (31,821) | (56,459) | 1,302,480 | 1,327,119 |
| Domestic corporate deposits (Term-end)  | 702,667   | 14,958   | 43,172   | 687,708   | 659,495   |
| Liquid deposits                         | 467,240   | 17,092   | 29,866   | 450,148   | 437,373   |
| Time deposits                           | 212,334   | 9,530    | 4,051    | 202,804   | 208,282   |

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)

|                        | End of Mar.<br>2014 [A] | [A]-[B] | [A]-[C]  | End of Sep.<br>2013 [B] | End of Mar.<br>2013 [C] |
|------------------------|-------------------------|---------|----------|-------------------------|-------------------------|
| <Total of three banks> |                         |         |          |                         |                         |
| Investment trust       | 1,915,361               | 46,902  | (36,601) | 1,868,459               | 1,951,962               |
| Public bond            | 758,975                 | (3,434) | 11,194   | 762,410                 | 747,780                 |
| Insurance              | 1,623,561               | 26,406  | 82,932   | 1,597,154               | 1,540,628               |

<Resona Bank>

|                  |           |          |         |         |           |
|------------------|-----------|----------|---------|---------|-----------|
| Investment trust | 1,023,599 | 32,851   | 2,501   | 990,748 | 1,021,098 |
| Public bond      | 358,611   | (12,318) | (7,078) | 370,929 | 365,689   |
| Insurance        | 748,564   | 9,706    | 29,002  | 738,858 | 719,561   |

<Saitama Resona Bank>

|                  |         |        |          |         |         |
|------------------|---------|--------|----------|---------|---------|
| Investment trust | 602,733 | 3,305  | (30,339) | 599,428 | 633,073 |
| Public bond      | 381,501 | 10,411 | 21,484   | 371,089 | 360,016 |
| Insurance        | 645,878 | 19,836 | 50,707   | 626,041 | 595,171 |

<Kinki Osaka Bank>

|                  |         |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|
| Investment trust | 289,027 | 10,745  | (8,763) | 278,282 | 297,790 |
| Public bond      | 18,862  | (1,527) | (3,211) | 20,390  | 22,074  |
| Insurance        | 229,118 | (3,136) | 3,222   | 232,254 | 225,895 |

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

|                     | FY 2009 | FY 2010 | FY 2011 | FY 2012 | (Billions of yen)<br>FY 2013 (approx.) |
|---------------------|---------|---------|---------|---------|----------------------------------------|
| Resona Bank         | 83.7    | 136.2   | 276.0   | 70.4    | 25.9                                   |
| Saitama Resona Bank | 76.4    | 54.9    | 60.0    | 46.1    | 42.3                                   |
| Kinki Osaka Bank    | 8.4     | 4.5     | 7.9     | (0.0)   | 2.6                                    |

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

|                  | Estimated period | Actual net operating profit | Income before income taxes | (Billions of yen)<br>Taxable income before adjustments |
|------------------|------------------|-----------------------------|----------------------------|--------------------------------------------------------|
| Kinki Osaka Bank | 1 year           | 11.1                        | 3.1                        | 12.7                                                   |

#### 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)

|                                                    | Resona Bank          |         |                      | Saitama Resona Bank  |         |                      | (Billions of yen) |
|----------------------------------------------------|----------------------|---------|----------------------|----------------------|---------|----------------------|-------------------|
|                                                    | End of Mar. 2014 [A] | [A]-[B] | End of Mar. 2013 [B] | End of Mar. 2014 [A] | [A]-[B] | End of Mar. 2013 [B] |                   |
| Reserve for loan losses                            | 116.5                | (39.2)  | 155.8                | 20.7                 | (2.0)   | 22.8                 |                   |
| Write-down on securities                           | 73.0                 | (17.9)  | 91.0                 | 7.6                  | (1.7)   | 9.4                  |                   |
| Unrealized losses on available-for-sale securities | -                    | -       | -                    | -                    | -       | -                    |                   |
| Reserve for employees' retirement benefits         | 25.7                 | (7.0)   | 32.7                 | 6.9                  | (1.4)   | 8.4                  |                   |
| Net loss carry forward                             | 4.6                  | (1.5)   | 6.2                  | -                    | -       | -                    |                   |
| Others                                             | 59.0                 | (4.2)   | 63.2                 | 10.9                 | (0.0)   | 11.0                 |                   |
| Subtotal of deferred tax assets                    | 279.1                | (70.0)  | 349.1                | 46.2                 | (5.4)   | 51.7                 |                   |
| Valuation allowance                                | (123.7)              | 24.7    | (148.4)              | (11.4)               | 1.8     | (13.2)               |                   |
| Deferred tax assets                                | 155.3                | (45.3)  | 200.6                | 34.8                 | (3.6)   | 38.4                 |                   |
| Gains on placing trust for retirement benefits     | 2.8                  | (1.2)   | 4.0                  | -                    | -       | -                    |                   |
| Unrealized gains on available-for-sale securities  | 60.4                 | 19.3    | 41.1                 | 16.5                 | (1.4)   | 18.0                 |                   |
| Deferred gains on hedges                           | 15.6                 | (4.8)   | 20.4                 | -                    | -       | -                    |                   |
| Others                                             | 3.4                  | 0.4     | 3.0                  | 6.5                  | (0.0)   | 6.5                  |                   |
| Deferred tax liabilities                           | 82.4                 | 13.6    | 68.7                 | 23.1                 | (1.4)   | 24.5                 |                   |
| Net deferred tax assets                            | 72.9                 | (58.9)  | 131.9                | 11.7                 | (2.1)   | 13.8                 |                   |

  

|                                                    | Kinki Osaka Bank     |         |                      |
|----------------------------------------------------|----------------------|---------|----------------------|
|                                                    | End of Mar. 2014 [A] | [A]-[B] | End of Mar. 2013 [B] |
| Reserve for loan losses                            | 17.1                 | (1.0)   | 18.2                 |
| Write-down on securities                           | 4.5                  | (0.7)   | 5.2                  |
| Unrealized losses on available-for-sale securities | -                    | -       | -                    |
| Reserve for employees' retirement benefits         | 1.9                  | (0.2)   | 2.2                  |
| Net loss carry forward                             | 4.8                  | (0.1)   | 5.0                  |
| Others                                             | 7.0                  | 0.0     | 7.0                  |
| Subtotal of deferred tax assets                    | 35.6                 | (2.2)   | 37.8                 |
| Valuation allowance                                | (30.9)               | 0.3     | (31.2)               |
| Deferred tax assets                                | 4.6                  | (1.9)   | 6.5                  |
| Gains on placing trust for retirement benefits     | -                    | -       | -                    |
| Unrealized gains on available-for-sale securities  | 3.6                  | (0.2)   | 3.8                  |
| Deferred gains on hedges                           | -                    | -       | -                    |
| Others                                             | 0.7                  | 0.6     | 0.1                  |
| Deferred tax liabilities                           | 4.3                  | 0.3     | 4.0                  |
| Net deferred tax assets                            | 0.2                  | (2.2)   | 2.5                  |

## IV. Reference Materials (Group Banks' Financial Statements)

## [Consolidated Balance Sheet]

(Millions of yen)

|                                                       | March 31, 2013      | March 31, 2014      |
|-------------------------------------------------------|---------------------|---------------------|
| <b>Assets</b>                                         |                     |                     |
| Cash and due from banks                               | ¥ 2,000,638         | ¥ 3,785,711         |
| Call loans and bills bought                           | 72,616              | 74,085              |
| Monetary claims bought                                | 62,806              | 50,053              |
| Trading assets                                        | 756,460             | 590,366             |
| Securities                                            | 5,816,939           | 5,080,384           |
| Loans and bills discounted                            | 17,503,913          | 17,756,969          |
| Foreign exchange assets                               | 60,919              | 65,616              |
| Other assets                                          | 814,457             | 833,844             |
| Tangible fixed assets                                 | 215,293             | 216,667             |
| Buildings                                             | 71,073              | 70,230              |
| Land                                                  | 135,277             | 135,010             |
| Leased assets                                         | 2,247               | 4,715               |
| Construction in progress                              | 691                 | 469                 |
| Other tangible fixed assets                           | 6,003               | 6,241               |
| Intangible fixed assets                               | 39,511              | 36,669              |
| Software                                              | 7,989               | 6,934               |
| Leased assets                                         | 29,246              | 27,595              |
| Other intangible fixed assets                         | 2,275               | 2,139               |
| Net defined benefit asset                             | -                   | 24,548              |
| Deferred tax assets                                   | 132,045             | 84,786              |
| Customers' liabilities for acceptances and guarantees | 314,764             | 296,640             |
| Reserve for possible loan losses                      | (160,339)           | (128,477)           |
| <b>Total Assets</b>                                   | <b>27,630,027</b>   | <b>28,767,867</b>   |
| <b>Liabilities and Net Assets</b>                     |                     |                     |
| <b>Liabilities</b>                                    |                     |                     |
| Deposits                                              | 21,330,028          | 21,243,368          |
| Negotiable certificates of deposit                    | 1,579,190           | 2,210,370           |
| Call money and bills sold                             | 208,947             | 733,654             |
| Payables under repurchase agreements                  | 38,992              | 38,994              |
| Payables under securities lending transactions        | -                   | 49,891              |
| Trading liabilities                                   | 347,375             | 306,763             |
| Borrowed money                                        | 526,596             | 918,021             |
| Foreign exchange liabilities                          | 5,072               | 4,637               |
| Bonds                                                 | 510,929             | 520,918             |
| Due to trust account                                  | 448,793             | 533,844             |
| Other liabilities                                     | 758,582             | 544,052             |
| Reserve for employees' bonuses                        | 10,767              | 10,660              |
| Reserve for employees' retirement benefits            | 1                   | -                   |
| Net defined benefit liability                         | -                   | 2                   |
| Other reserves                                        | 25,784              | 27,022              |
| Deferred tax liabilities                              | 240                 | 290                 |
| Deferred tax liabilities for land revaluation         | 23,690              | 23,696              |
| Acceptances and guarantees                            | 314,764             | 296,640             |
| <b>Total Liabilities</b>                              | <b>26,129,756</b>   | <b>27,462,831</b>   |
| <b>Net Assets</b>                                     |                     |                     |
| Capital stock                                         | 279,928             | 279,928             |
| Capital surplus                                       | 429,378             | 429,378             |
| Retained earnings                                     | 466,441             | 227,450             |
| Total stockholders' equity                            | 1,175,749           | 936,758             |
| Net unrealized gains on available-for-sale securities | 130,035             | 190,901             |
| Net deferred gains on hedges                          | 36,903              | 28,281              |
| Revaluation reserve for land                          | 41,219              | 41,213              |
| Foreign currency translation adjustments              | (4,350)             | (4,081)             |
| Remeasurements of defined benefit plans               | -                   | (21,362)            |
| Total accumulated other comprehensive income          | 203,809             | 234,952             |
| Minority interests in consolidated subsidiaries       | 120,712             | 133,325             |
| <b>Total Net Assets</b>                               | <b>1,500,270</b>    | <b>1,305,035</b>    |
| <b>Total Liabilities and Net Assets</b>               | <b>¥ 27,630,027</b> | <b>¥ 28,767,867</b> |

**[Consolidated Statement of Income]***(Millions of yen)*

|                                                                 | For the fiscal<br>year ended<br>March 31, 2013 | For the fiscal<br>year ended<br>March 31, 2014 |
|-----------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>Ordinary income</b>                                          | ¥ 575,117                                      | ¥ 564,181                                      |
| Interest income                                                 | 311,568                                        | 303,246                                        |
| Interest on loans and bills discounted                          | 265,237                                        | 249,966                                        |
| Interest and dividends on securities                            | 31,973                                         | 33,098                                         |
| Interest on call loans and bills bought                         | 315                                            | 635                                            |
| Interest on receivables under securities borrowing transactions | 2                                              | 6                                              |
| Interest on due from banks                                      | 1,263                                          | 2,210                                          |
| Other interest income                                           | 12,775                                         | 17,328                                         |
| Trust fees                                                      | 21,657                                         | 23,752                                         |
| Fees and commissions                                            | 111,542                                        | 118,330                                        |
| Trading income                                                  | 2,922                                          | 860                                            |
| Other operating income                                          | 46,619                                         | 26,082                                         |
| Other ordinary income                                           | 80,806                                         | 91,907                                         |
| Reversal of reserve for possible loan losses                    | 42,893                                         | 23,329                                         |
| Recoveries of written-off loans                                 | 10,169                                         | 15,384                                         |
| Other                                                           | 27,743                                         | 53,194                                         |
| <b>Ordinary expenses</b>                                        | 374,452                                        | 342,619                                        |
| Interest expenses                                               | 37,348                                         | 32,838                                         |
| Interest on deposits                                            | 15,721                                         | 11,569                                         |
| Interest on negotiable certificates of deposit                  | 1,555                                          | 1,313                                          |
| Interest on call money and bills sold                           | 642                                            | 687                                            |
| Interest on payables under repurchase agreement                 | 38                                             | 47                                             |
| Interest on payables under securities lending transactions      | 81                                             | 135                                            |
| Interest on borrowed money                                      | 1,800                                          | 1,445                                          |
| Interest on bonds                                               | 15,982                                         | 16,048                                         |
| Other interest expenses                                         | 1,526                                          | 1,589                                          |
| Fees and commissions                                            | 50,793                                         | 50,902                                         |
| Trading expenses                                                | 1,357                                          | 2,171                                          |
| Other operating expenses                                        | 9,765                                          | 11,045                                         |
| General and administrative expenses                             | 226,763                                        | 216,351                                        |
| Other ordinary expenses                                         | 48,423                                         | 29,310                                         |
| Other                                                           | 48,423                                         | 29,310                                         |
| <b>Ordinary profits</b>                                         | 200,665                                        | 221,562                                        |
| <b>Extraordinary gains</b>                                      | 930                                            | 2,950                                          |
| Gains on disposal of fixed assets                               | 930                                            | 2,950                                          |
| <b>Extraordinary losses</b>                                     | 1,381                                          | 2,306                                          |
| Losses on disposal of fixed assets                              | 791                                            | 1,142                                          |
| Impairment losses on fixed assets                               | 590                                            | 1,164                                          |
| <b>Net income before income taxes and minority interests</b>    | 200,214                                        | 222,206                                        |
| Income taxes – current                                          | 26,511                                         | 9,096                                          |
| Income taxes – deferred                                         | (43,914)                                       | 44,551                                         |
| Total income taxes                                              | (17,403)                                       | 53,648                                         |
| <b>Net income before minority interests</b>                     | 217,618                                        | 168,557                                        |
| <b>Minority interests in net income</b>                         | 4,658                                          | 6,291                                          |
| <b>Net income</b>                                               | ¥ 212,959                                      | ¥ 162,266                                      |

**[Consolidated Statement of Comprehensive Income]***(Millions of yen)*

|                                                                       | For the fiscal<br>year ended<br>March 31, 2013 | For the fiscal<br>year ended<br>March 31, 2014 |
|-----------------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>Net income before minority interests</b>                           | ¥ 217,618                                      | ¥ 168,557                                      |
| <b>Other comprehensive income</b>                                     | 93,332                                         | 62,044                                         |
| Net unrealized gains (losses) on available-for-sale securities        | 69,714                                         | 60,861                                         |
| Net deferred gains (losses) on hedges                                 | 9,024                                          | (8,622)                                        |
| Revaluation reserve for land                                          | -                                              | (6)                                            |
| Foreign currency translation adjustments                              | 14,597                                         | 9,808                                          |
| Share of other comprehensive income of affiliates accounted for using | (3)                                            | 4                                              |
| <b>Total comprehensive income</b>                                     | <b>310,951</b>                                 | <b>230,602</b>                                 |
| <b>Comprehensive income attributable to:</b>                          |                                                |                                                |
| Owners of the parent                                                  | 291,975                                        | 214,771                                        |
| Minority interests                                                    | ¥ 18,976                                       | ¥ 15,831                                       |

**[Consolidated Statement of Changes in Net Assets]****For the fiscal year ended March 31, 2013***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                   |                            |
|--------------------------------------------------------------------|----------------------|-----------------|-------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus | Retained earnings | Total stockholders' equity |
| Balance at the beginning of the fiscal year                        | ¥279,928             | ¥429,378        | ¥440,038          | ¥1,149,346                 |
| Changes during the fiscal year                                     |                      |                 |                   |                            |
| Dividends paid                                                     |                      |                 | (186,599)         | (186,599)                  |
| Net income                                                         |                      |                 | 212,959           | 212,959                    |
| Reversal of revaluation reserve for land                           |                      |                 | 42                | 42                         |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                   |                            |
| Total changes during the fiscal year                               | -                    | -               | 26,403            | 26,403                     |
| Balance at the end of the fiscal year                              | ¥279,928             | ¥429,378        | ¥466,441          | ¥1,175,749                 |

|                                                                    | Accumulated other comprehensive income                |                              |                              |                                          |                                              | Minority interests in consolidated subsidiaries | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------------------|------------------------------|------------------------------------------|----------------------------------------------|-------------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities | Net deferred gains on hedges | Revaluation reserve for land | Foreign currency translation adjustments | Total accumulated other comprehensive income |                                                 |                  |
| Balance at the beginning of the fiscal year                        | ¥60,325                                               | ¥27,878                      | ¥41,262                      | (¥4,629)                                 | ¥124,837                                     | ¥105,203                                        | ¥1,379,386       |
| Changes during the fiscal year                                     |                                                       |                              |                              |                                          |                                              |                                                 |                  |
| Dividends paid                                                     |                                                       |                              |                              |                                          |                                              |                                                 | (186,599)        |
| Net income                                                         |                                                       |                              |                              |                                          |                                              |                                                 | 212,959          |
| Reversal of revaluation reserve for land                           |                                                       |                              |                              |                                          |                                              |                                                 | 42               |
| Net changes except for stockholders' equity during the fiscal year | 69,710                                                | 9,024                        | (42)                         | 279                                      | 78,972                                       | 15,509                                          | 94,481           |
| Total changes during the fiscal year                               | 69,710                                                | 9,024                        | (42)                         | 279                                      | 78,972                                       | 15,509                                          | 120,884          |
| Balance at the end of the fiscal year                              | ¥130,035                                              | ¥36,903                      | ¥41,219                      | (¥4,350)                                 | ¥203,809                                     | ¥120,712                                        | ¥1,500,270       |

**[Consolidated Statement of Changes in Net Assets - Continued]****For the fiscal year ended March 31, 2014***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                   |                            |
|--------------------------------------------------------------------|----------------------|-----------------|-------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus | Retained earnings | Total stockholders' equity |
| Balance at the beginning of the fiscal year                        | ¥279,928             | ¥429,378        | ¥466,441          | ¥1,175,749                 |
| Changes during the fiscal year                                     |                      |                 |                   |                            |
| Dividends paid                                                     |                      |                 | (401,257)         | (401,257)                  |
| Net income                                                         |                      |                 | 162,266           | 162,266                    |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                   |                            |
| Total changes during the fiscal year                               | -                    | -               | (238,990)         | (238,990)                  |
| Balance at the end of the fiscal year                              | ¥279,928             | ¥429,378        | ¥227,450          | ¥936,758                   |

|                                                                    | Accumulated other comprehensive income                |                              |                              |                                          |                                         |                                              | Minority interests in consolidated subsidiaries | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------------------|------------------------------|------------------------------------------|-----------------------------------------|----------------------------------------------|-------------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities | Net deferred gains on hedges | Revaluation reserve for land | Foreign currency translation adjustments | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                                                 |                  |
| Balance at the beginning of the fiscal year                        | ¥130,035                                              | ¥36,903                      | ¥41,219                      | (¥4,350)                                 | -                                       | ¥203,809                                     | ¥120,712                                        | ¥1,500,270       |
| Changes during the fiscal year                                     |                                                       |                              |                              |                                          |                                         |                                              |                                                 |                  |
| Dividends paid                                                     |                                                       |                              |                              |                                          |                                         |                                              |                                                 | (401,257)        |
| Net income                                                         |                                                       |                              |                              |                                          |                                         |                                              |                                                 | 162,266          |
| Net changes except for stockholders' equity during the fiscal year | 60,865                                                | (8,622)                      | (6)                          | 268                                      | (21,362)                                | 31,142                                       | 12,613                                          | 43,755           |
| Total changes during the fiscal year                               | 60,865                                                | (8,622)                      | (6)                          | 268                                      | (21,362)                                | 31,142                                       | 12,613                                          | (195,235)        |
| Balance at the end of the fiscal year                              | ¥190,901                                              | ¥28,281                      | ¥41,213                      | (¥4,081)                                 | (¥21,362)                               | ¥234,952                                     | ¥133,325                                        | ¥1,305,035       |

## [Non-Consolidated Balance Sheet]

(Millions of yen)

|                                                                                                   | March 31, 2013      | March 31, 2014      |
|---------------------------------------------------------------------------------------------------|---------------------|---------------------|
| <b>Assets</b>                                                                                     |                     |                     |
| Cash and due from banks                                                                           | ¥ 1,993,867         | ¥ 3,777,886         |
| Cash                                                                                              | 336,898             | 398,201             |
| Due from banks                                                                                    | 1,656,969           | 3,379,685           |
| Call loans                                                                                        | 60,000              | 62,082              |
| Monetary claims bought                                                                            | 62,806              | 50,053              |
| Trading assets                                                                                    | 756,460             | 590,366             |
| Trading securities                                                                                | 12,400              | 6,950               |
| Derivatives of trading securities                                                                 | 10                  | 1                   |
| Derivatives of securities related to trading transactions                                         | -                   | 6                   |
| Trading-related financial derivatives                                                             | 365,838             | 328,203             |
| Other trading assets                                                                              | 378,210             | 255,204             |
| Securities                                                                                        | 5,785,124           | 5,040,457           |
| Japanese government bonds                                                                         | 4,348,874           | 3,817,018           |
| Local government bonds                                                                            | 53,489              | 54,941              |
| Corporate bonds                                                                                   | 654,320             | 394,594             |
| Stocks                                                                                            | 489,555             | 569,993             |
| Other securities                                                                                  | 238,883             | 203,909             |
| Loans and bills discounted                                                                        | 17,440,713          | 17,693,968          |
| Bills discounted                                                                                  | 109,314             | 92,272              |
| Loans on notes                                                                                    | 490,409             | 440,361             |
| Loans on deeds                                                                                    | 14,424,615          | 14,750,136          |
| Overdrafts                                                                                        | 2,416,373           | 2,411,197           |
| Foreign exchange assets                                                                           | 55,586              | 58,026              |
| Due from foreign banks                                                                            | 20,429              | 24,878              |
| Foreign bills of exchange bought                                                                  | 11,911              | 7,435               |
| Foreign bills of exchange receivable                                                              | 23,244              | 25,713              |
| Other assets                                                                                      | 758,492             | 829,390             |
| Unsettled exchange receivable                                                                     | 22                  | 291                 |
| Prepaid expenses                                                                                  | 18,398              | 16,676              |
| Accrued income                                                                                    | 42,343              | 41,402              |
| Initial margins for future transactions                                                           | 3,408               | 4,384               |
| Variation margins for future transactions                                                         | 66                  | 48                  |
| Financial derivatives, principally including option premiums and contracts under hedge accounting | 428,835             | 363,684             |
| Cash collateral paid for financial instruments                                                    | 71,426              | 84,815              |
| Other receivable on sales of securities                                                           | 66,214              | 220,597             |
| Other                                                                                             | 127,776             | 97,489              |
| Tangible fixed assets                                                                             | 215,207             | 216,626             |
| Buildings                                                                                         | 71,055              | 70,230              |
| Land                                                                                              | 135,277             | 135,010             |
| Leased assets                                                                                     | 2,247               | 4,715               |
| Construction in progress                                                                          | 691                 | 469                 |
| Other tangible fixed assets                                                                       | 5,934               | 6,200               |
| Intangible fixed assets                                                                           | 39,317              | 36,624              |
| Software                                                                                          | 7,937               | 6,895               |
| Leased assets                                                                                     | 29,246              | 27,595              |
| Other intangible fixed assets                                                                     | 2,133               | 2,132               |
| Prepaid pension cost                                                                              | 52,930              | 57,707              |
| Deferred tax assets                                                                               | 131,933             | 72,942              |
| Customers' liabilities for acceptances and guarantees                                             | 310,796             | 292,716             |
| Reserve for possible loan losses                                                                  | (158,540)           | (126,457)           |
| <b>Total Assets</b>                                                                               | <b>¥ 27,504,695</b> | <b>¥ 28,652,391</b> |

## [Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

|                                                                                                   | March 31, 2013      | March 31, 2014      |
|---------------------------------------------------------------------------------------------------|---------------------|---------------------|
| <b>Liabilities and Net Assets</b>                                                                 |                     |                     |
| <b>Liabilities</b>                                                                                |                     |                     |
| Deposits                                                                                          | ¥ 21,282,538        | ¥ 21,186,600        |
| Current deposits                                                                                  | 2,430,738           | 2,161,651           |
| Ordinary deposits                                                                                 | 10,984,289          | 11,610,545          |
| Savings deposits                                                                                  | 162,639             | 158,742             |
| Notice deposits                                                                                   | 85,919              | 82,227              |
| Time deposits                                                                                     | 7,000,126           | 6,422,694           |
| Other deposits                                                                                    | 618,826             | 750,739             |
| Negotiable certificates of deposit                                                                | 1,579,190           | 2,210,370           |
| Call money                                                                                        | 202,188             | 730,514             |
| Payables under repurchase agreements                                                              | 38,992              | 38,994              |
| Payables under securities lending transactions                                                    | -                   | 49,891              |
| Trading liabilities                                                                               | 347,375             | 306,763             |
| Derivatives of securities related to trading transactions                                         | 2                   | -                   |
| Trading-related financial derivatives                                                             | 347,372             | 306,763             |
| Borrowed money                                                                                    | 512,125             | 905,370             |
| Borrowed money                                                                                    | 512,125             | 905,370             |
| Foreign exchange liabilities                                                                      | 5,271               | 4,774               |
| Due to foreign banks                                                                              | 4,208               | 4,209               |
| Foreign bills of exchange sold                                                                    | 595                 | 88                  |
| Foreign bills of exchange payables                                                                | 467                 | 476                 |
| Bonds                                                                                             | 615,603             | 637,469             |
| Due to trust account                                                                              | 448,793             | 533,844             |
| Other liabilities                                                                                 | 761,152             | 548,942             |
| Unsettled exchange payables                                                                       | 98                  | 88                  |
| Accrued income taxes                                                                              | 6,190               | 850                 |
| Accrued expenses                                                                                  | 33,522              | 25,521              |
| Unearned income                                                                                   | 5,465               | 6,216               |
| Variation margins for future transactions                                                         | -                   | 8                   |
| Financial derivatives, principally including option premiums and contracts under hedge accounting | 378,410             | 311,931             |
| Cash collateral received for financial instruments                                                | 79,698              | 114,167             |
| Lease obligation                                                                                  | 31,979              | 33,627              |
| Asset retirement obligations                                                                      | 736                 | 726                 |
| Other payable on purchases of securities                                                          | 136,872             | 10,614              |
| Other                                                                                             | 88,178              | 45,190              |
| Reserve for employees' bonuses                                                                    | 10,767              | 10,660              |
| Other reserves                                                                                    | 25,784              | 27,022              |
| Deferred tax liabilities for land revaluation                                                     | 23,690              | 23,696              |
| Acceptances and guarantees                                                                        | 310,796             | 292,716             |
| <b>Total Liabilities</b>                                                                          | <b>26,164,269</b>   | <b>27,507,634</b>   |
| <b>Net Assets</b>                                                                                 |                     |                     |
| 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             | 227,151             |
| Other retained earnings                                                                           | 474,934             | 227,151             |
| Retained earnings carried forward                                                                 | 474,934             | 227,151             |
| Total stockholders' equity                                                                        | 1,132,042           | 884,258             |
| Net unrealized gains on available-for-sale securities                                             | 130,036             | 190,897             |
| Net deferred gains on hedges                                                                      | 37,127              | 28,388              |
| Revaluation reserve for land                                                                      | 41,219              | 41,213              |
| Total valuation and translation differences                                                       | 208,383             | 260,498             |
| <b>Total Net Assets</b>                                                                           | <b>1,340,426</b>    | <b>1,144,757</b>    |
| <b>Total Liabilities and Net Assets</b>                                                           | <b>¥ 27,504,695</b> | <b>¥ 28,652,391</b> |

**[Non-Consolidated Statement of Income]**

(Millions of yen)

|                                                                 | For the fiscal<br>year ended<br>March 31, 2013 | For the fiscal<br>year ended<br>March 31, 2014 |
|-----------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>Ordinary income</b>                                          | ¥ 561,983                                      | ¥ 549,757                                      |
| Interest income                                                 | 306,372                                        | 297,983                                        |
| Interest on loans and bills discounted                          | 260,090                                        | 244,928                                        |
| Interest and dividends on securities                            | 32,185                                         | 33,384                                         |
| Interest on call loans                                          | 94                                             | 161                                            |
| Interest on receivables under securities borrowing transactions | 2                                              | 6                                              |
| Interest on due from banks                                      | 1,248                                          | 2,195                                          |
| Interest on interest rate-swaps                                 | 10,188                                         | 15,013                                         |
| Other interest income                                           | 2,563                                          | 2,293                                          |
| Trust fees                                                      | 21,657                                         | 23,752                                         |
| Fees and commissions                                            | 111,290                                        | 118,066                                        |
| Exchange fees received                                          | 24,093                                         | 24,213                                         |
| Other fees and commissions                                      | 87,196                                         | 93,852                                         |
| Trading income                                                  | 2,922                                          | 860                                            |
| Income from trading securities                                  | 1,312                                          | 417                                            |
| Income from trading-related financial derivatives               | 1,084                                          | -                                              |
| Other trading income                                            | 526                                            | 443                                            |
| Other operating income                                          | 45,919                                         | 25,118                                         |
| Gains on foreign exchange transactions                          | 15,253                                         | 11,807                                         |
| Gains on sale of Japanese government bonds and other            | 30,665                                         | 12,892                                         |
| Income from derivatives other than for trading or hedging       | -                                              | 418                                            |
| Other                                                           | 0                                              | 0                                              |
| Other ordinary income                                           | 73,820                                         | 83,974                                         |
| Reversal of reserve for possible loan losses                    | 43,899                                         | 23,550                                         |
| Recoveries of written-off loans                                 | 10,075                                         | 15,298                                         |
| Gains on sales of stocks and other securities                   | 9,451                                          | 29,680                                         |
| Other                                                           | 10,393                                         | 15,444                                         |
| <b>Ordinary expenses</b>                                        | 374,210                                        | 341,274                                        |
| Interest expenses                                               | 38,522                                         | 33,796                                         |
| Interest on deposits                                            | 14,678                                         | 10,603                                         |
| Interest on negotiable certificates of deposit                  | 1,555                                          | 1,313                                          |
| Interest on call money                                          | 605                                            | 654                                            |
| Interest on payables under repurchase agreement                 | 38                                             | 47                                             |
| Interest on payables under securities lending transactions      | 81                                             | 135                                            |
| Interest on borrowed money                                      | 1,286                                          | 1,014                                          |
| Interest on bonds                                               | 18,768                                         | 18,455                                         |
| Other interest expenses                                         | 1,508                                          | 1,570                                          |
| Fees and commissions                                            | 50,613                                         | 50,727                                         |
| Commissions paid on exchange transactions                       | 6,177                                          | 6,394                                          |
| Other                                                           | 44,436                                         | 44,332                                         |
| Trading expenses                                                | 1,357                                          | 2,171                                          |
| Losses on securities related to trading transactions            | 1,357                                          | 882                                            |
| Income from trading-related financial derivatives               | -                                              | 1,288                                          |
| Other operating expenses                                        | 9,765                                          | 11,045                                         |
| Losses on sale of Japanese government bonds and other           | 2,811                                          | 10,901                                         |
| Losses on redemption of Japanese government bonds and other     | 1,511                                          | 126                                            |
| Impairment losses on Japanese government bonds and other        | 469                                            | 17                                             |
| Expenses for financial derivatives                              | 4,972                                          | -                                              |
| General and administrative expenses                             | 225,558                                        | 214,916                                        |
| Other ordinary expenses                                         | 48,392                                         | 28,617                                         |
| Write-off of loans                                              | 23,371                                         | 9,991                                          |
| Losses on sales of stocks and other securities                  | 3,602                                          | 8,868                                          |
| Losses on devaluation of stocks and other securities            | 13,268                                         | 318                                            |
| Other                                                           | 8,150                                          | 9,439                                          |
| <b>Ordinary profits</b>                                         | <b>187,772</b>                                 | <b>208,482</b>                                 |
| <b>Extraordinary gains</b>                                      | <b>930</b>                                     | <b>212</b>                                     |
| Gains on disposal of fixed assets                               | 930                                            | 212                                            |
| <b>Extraordinary losses</b>                                     | <b>1,381</b>                                   | <b>2,304</b>                                   |
| Losses on disposal of fixed assets                              | 791                                            | 1,140                                          |
| Impairment losses on fixed assets                               | 590                                            | 1,164                                          |
| <b>Net income before income taxes</b>                           | <b>187,321</b>                                 | <b>206,389</b>                                 |
| Income taxes—current                                            | 25,780                                         | 8,426                                          |
| Income taxes—deferred                                           | (44,035)                                       | 44,489                                         |
| Total income taxes                                              | (18,254)                                       | 52,916                                         |
| <b>Net income</b>                                               | <b>¥ 205,576</b>                               | <b>¥ 153,473</b>                               |

**[Non-Consolidated Statement of Changes in Net Assets]****For the fiscal year ended March 31, 2013***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                       |                       |                                   | Total stockholders' equity |
|--------------------------------------------------------------------|----------------------|-----------------|-----------------------|-----------------------|-----------------------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus |                       |                       | Retained earnings                 |                            |
|                                                                    |                      | Capital reserve | Other capital surplus | Total capital surplus | Other retained earnings           |                            |
|                                                                    |                      |                 |                       |                       | Retained earnings carried forward |                            |
| Balance at the beginning of the fiscal year                        | ¥279,928             | ¥279,928        | ¥97,250               | ¥377,178              | ¥455,915                          | ¥1,113,022                 |
| Changes during the fiscal year                                     |                      |                 |                       |                       |                                   |                            |
| Dividends paid                                                     |                      |                 |                       |                       | (186,599)                         | (186,599)                  |
| Net income                                                         |                      |                 |                       |                       | 205,576                           | 205,576                    |
| Reversal of revaluation reserve for land                           |                      |                 |                       |                       | 42                                | 42                         |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                       |                       |                                   |                            |
| Total changes during the fiscal year                               | -                    | -               | -                     | -                     | 19,019                            | 19,019                     |
| Balance at the end of the fiscal year                              | ¥279,928             | ¥279,928        | ¥97,250               | ¥377,178              | ¥474,934                          | ¥1,132,042                 |

|                                                                    | Valuation and translation differences                 |                              |                              |                                             | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------------------|------------------------------|---------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities | Net deferred gains on hedges | Revaluation reserve for land | Total valuation and translation differences |                  |
| Balance at the beginning of the fiscal year                        | ¥60,321                                               | ¥28,259                      | ¥41,262                      | ¥129,844                                    | ¥1,242,866       |
| Changes during the fiscal year                                     |                                                       |                              |                              |                                             |                  |
| Dividends paid                                                     |                                                       |                              |                              | (186,599)                                   |                  |
| Net income                                                         |                                                       |                              |                              | 205,576                                     |                  |
| Reversal of revaluation reserve for land                           |                                                       |                              |                              | 42                                          |                  |
| Net changes except for stockholders' equity during the fiscal year | 69,714                                                | 8,867                        | (42)                         | 78,539                                      | 78,539           |
| Total changes during the fiscal year                               | 69,714                                                | 8,867                        | (42)                         | 78,539                                      | 97,559           |
| Balance at the end of the fiscal year                              | ¥130,036                                              | ¥37,127                      | ¥41,219                      | ¥208,383                                    | ¥1,340,426       |

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**

For the fiscal year ended March 31, 2014

(Millions of yen)

|                                                                    | Stockholders' equity |                 |                       |                       |                                   | Total stockholders' equity |
|--------------------------------------------------------------------|----------------------|-----------------|-----------------------|-----------------------|-----------------------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus |                       |                       | Retained earnings                 |                            |
|                                                                    |                      | Capital reserve | Other capital surplus | Total capital surplus | Other retained earnings           |                            |
|                                                                    |                      |                 |                       |                       | Retained earnings carried forward |                            |
| Balance at the beginning of the fiscal year                        | ¥279,928             | ¥279,928        | ¥97,250               | ¥377,178              | ¥474,934                          | ¥1,132,042                 |
| Changes during the fiscal year                                     |                      |                 |                       |                       |                                   |                            |
| Dividends paid                                                     |                      |                 |                       |                       | (401,257)                         | (401,257)                  |
| Net income                                                         |                      |                 |                       |                       | 153,473                           | 153,473                    |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                       |                       |                                   |                            |
| Total changes during the fiscal year                               | -                    | -               | -                     | -                     | (247,783)                         | (247,783)                  |
| Balance at the end of the fiscal year                              | ¥279,928             | ¥279,928        | ¥97,250               | ¥377,178              | ¥227,151                          | ¥884,258                   |

|                                                                    | Valuation and translation differences                 |                              |                              |                                             | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------------------|------------------------------|---------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities | Net deferred gains on hedges | Revaluation reserve for land | Total valuation and translation differences |                  |
| Balance at the beginning of the fiscal year                        | ¥130,036                                              | ¥37,127                      | ¥41,219                      | ¥208,383                                    | ¥1,340,426       |
| Changes during the fiscal year                                     |                                                       |                              |                              |                                             |                  |
| Dividends paid                                                     |                                                       |                              |                              |                                             | (401,257)        |
| Net income                                                         |                                                       |                              |                              |                                             | 153,473          |
| Net changes except for stockholders' equity during the fiscal year | 60,861                                                | (8,739)                      | (6)                          | 52,115                                      | 52,115           |
| Total changes during the fiscal year                               | 60,861                                                | (8,739)                      | (6)                          | 52,115                                      | (195,668)        |
| Balance at the end of the fiscal year                              | ¥190,897                                              | ¥28,388                      | ¥41,213                      | ¥260,498                                    | ¥1,144,757       |

**[Non-Consolidated Balance Sheet]***(Millions of yen)*

|                                                                                                   | March 31, 2013      | March 31, 2014      |
|---------------------------------------------------------------------------------------------------|---------------------|---------------------|
| <b>Assets</b>                                                                                     |                     |                     |
| Cash and due from banks                                                                           | ¥ 1,293,178         | ¥ 2,476,598         |
| Cash                                                                                              | 78,021              | 84,000              |
| Due from banks                                                                                    | 1,215,157           | 2,392,598           |
| Call loans                                                                                        | 128,550             | 88,094              |
| Monetary claims bought                                                                            | 23,106              | 16,856              |
| Trading securities                                                                                | 32,578              | 27,807              |
| Trading Japanese government bonds                                                                 | 4,157               | 1,765               |
| Trading local government bonds                                                                    | 7,422               | 6,042               |
| Other Trading securities                                                                          | 20,998              | 19,999              |
| Securities                                                                                        | 3,579,705           | 2,870,438           |
| Japanese government bonds                                                                         | 2,818,201           | 2,045,323           |
| Local government bonds                                                                            | 531,390             | 554,970             |
| Corporate bonds                                                                                   | 78,176              | 113,495             |
| Stocks                                                                                            | 127,724             | 128,651             |
| Other securities                                                                                  | 24,212              | 27,997              |
| Loans and bills discounted                                                                        | 6,631,075           | 6,692,453           |
| Bills discounted                                                                                  | 23,163              | 25,082              |
| Loans on notes                                                                                    | 207,845             | 192,183             |
| Loans on deeds                                                                                    | 6,021,862           | 6,094,965           |
| Overdrafts                                                                                        | 378,203             | 380,222             |
| Foreign exchange assets                                                                           | 6,963               | 7,191               |
| Due from foreign banks                                                                            | 6,612               | 7,034               |
| Foreign bills of exchange bought                                                                  | 263                 | 78                  |
| Foreign bills of exchange receivable                                                              | 87                  | 79                  |
| Other assets                                                                                      | 50,693              | 42,358              |
| Unsettled exchange receivable                                                                     | 0                   | 3                   |
| Prepaid expenses                                                                                  | 3,531               | 3,270               |
| Accrued income                                                                                    | 12,062              | 10,056              |
| Initial margins for future transactions                                                           | 265                 | 453                 |
| Variation margins for future transactions                                                         | 23                  | -                   |
| Financial derivatives, principally including option premiums and contracts under hedge accounting | 5,816               | 4,723               |
| Other                                                                                             | 28,993              | 23,850              |
| Tangible fixed assets                                                                             | 57,812              | 57,242              |
| Buildings                                                                                         | 23,224              | 23,338              |
| Land                                                                                              | 31,045              | 31,582              |
| Leased assets                                                                                     | -                   | 22                  |
| Construction in progress                                                                          | 440                 | 54                  |
| Other tangible fixed assets                                                                       | 3,101               | 2,244               |
| Intangible fixed assets                                                                           | 2,763               | 2,727               |
| Software                                                                                          | 84                  | 47                  |
| Other intangible fixed assets                                                                     | 2,679               | 2,680               |
| Prepaid pension cost                                                                              | 1,611               | 4,197               |
| Deferred tax assets                                                                               | 13,884              | 11,701              |
| Customers' liabilities for acceptances and guarantees                                             | 13,735              | 11,904              |
| Reserve for possible loan losses                                                                  | (43,730)            | (43,730)            |
| <b>Total Assets</b>                                                                               | <b>¥ 11,791,928</b> | <b>¥ 12,271,444</b> |

**[Non-Consolidated Balance Sheet - Continued]**

(Millions of yen)

|                                                                                                   | March 31, 2013      | March 31, 2014      |
|---------------------------------------------------------------------------------------------------|---------------------|---------------------|
| <b>Liabilities and Net Assets</b>                                                                 |                     |                     |
| <b>Liabilities</b>                                                                                |                     |                     |
| Deposits                                                                                          | ¥10,911,648         | ¥ 11,321,153        |
| Current deposits                                                                                  | 254,745             | 258,511             |
| Ordinary deposits                                                                                 | 6,640,159           | 7,060,575           |
| Savings deposits                                                                                  | 179,587             | 179,672             |
| Notice deposits                                                                                   | 17,102              | 20,010              |
| Time deposits                                                                                     | 3,700,669           | 3,661,548           |
| Other deposits                                                                                    | 119,382             | 140,834             |
| Negotiable certificates of deposit                                                                | 110,410             | 123,790             |
| Call money                                                                                        | 60,000              | 130,000             |
| Borrowed money                                                                                    | 148,660             | 161,260             |
| Borrowed money                                                                                    | 148,660             | 161,260             |
| Foreign exchange liabilities                                                                      | 121                 | 213                 |
| Foreign bills of exchange sold                                                                    | 74                  | 51                  |
| Foreign bills of exchange payables                                                                | 46                  | 162                 |
| Bonds                                                                                             | 95,500              | 95,500              |
| Other liabilities                                                                                 | 70,796              | 52,340              |
| Unsettled exchange payables                                                                       | 32                  | 55                  |
| Accrued income taxes                                                                              | 2,190               | 2,860               |
| Accrued expenses                                                                                  | 9,397               | 5,643               |
| Unearned income                                                                                   | 1,081               | 1,849               |
| Variation margins for future transactions                                                         | -                   | 9                   |
| Financial derivatives, principally including option premiums and contracts under hedge accounting | 6,384               | 4,899               |
| Lease obligation                                                                                  | -                   | 22                  |
| Asset retirement obligations                                                                      | 49                  | 50                  |
| Other                                                                                             | 51,661              | 36,949              |
| Reserve for employees' bonuses                                                                    | 3,358               | 3,326               |
| Reserve for employees' retirement benefits                                                        | 5,575               | 6,044               |
| Other reserves                                                                                    | 8,153               | 9,701               |
| Acceptances and guarantees                                                                        | 13,735              | 11,904              |
| <b>Total Liabilities</b>                                                                          | <b>11,427,958</b>   | <b>11,915,234</b>   |
| <b>Net Assets</b>                                                                                 |                     |                     |
| Capital stock                                                                                     | 70,000              | 70,000              |
| Capital surplus                                                                                   | 100,000             | 100,000             |
| Capital reserve                                                                                   | 100,000             | 100,000             |
| Retained earnings                                                                                 | 146,001             | 140,865             |
| Legal reserve                                                                                     | 20,012              | 20,012              |
| Other retained earnings                                                                           | 125,988             | 120,853             |
| Retained earnings carried forward                                                                 | 125,988             | 120,853             |
| Total stockholders' equity                                                                        | 316,001             | 310,865             |
| Net unrealized gains on available-for-sale securities                                             | 48,553              | 45,514              |
| Net deferred losses on hedges                                                                     | (584)               | (170)               |
| Total valuation and translation differences                                                       | 47,968              | 45,344              |
| <b>Total Net Assets</b>                                                                           | <b>363,969</b>      | <b>356,209</b>      |
| <b>Total Liabilities and Net Assets</b>                                                           | <b>¥ 11,791,928</b> | <b>¥ 12,271,444</b> |

**[Non-Consolidated Statement of Income]***(Millions of yen)*

|                                                                 | For the fiscal<br>year ended<br>March 31, 2013 | For the fiscal<br>year ended<br>March 31, 2014 |
|-----------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>Ordinary income</b>                                          | ¥ 177,864                                      | ¥ 174,581                                      |
| Interest income                                                 | 132,027                                        | 124,532                                        |
| Interest on loans and bills discounted                          | 111,080                                        | 104,488                                        |
| Interest and dividends on securities                            | 19,304                                         | 17,355                                         |
| Interest on call loans                                          | 254                                            | 145                                            |
| Interest on receivables under securities borrowing transactions | 25                                             | 55                                             |
| Interest on due from banks                                      | 510                                            | 1,876                                          |
| Other interest income                                           | 851                                            | 611                                            |
| Fees and commissions                                            | 35,255                                         | 35,919                                         |
| Exchange fees received                                          | 7,986                                          | 8,007                                          |
| Other fees and commissions                                      | 27,268                                         | 27,912                                         |
| Other operating income                                          | 4,462                                          | 3,658                                          |
| Gains on foreign exchange transactions                          | 690                                            | 603                                            |
| Gains on sale of Japanese government bonds and other            | 3,772                                          | 3,055                                          |
| Other                                                           | 0                                              | 0                                              |
| Other ordinary income                                           | 6,119                                          | 10,469                                         |
| Reversal of reserve for possible loan losses                    | 1,810                                          | 2,037                                          |
| Recoveries of written-off loans                                 | 974                                            | 3,430                                          |
| Gains on sales of stocks and other securities                   | 341                                            | 1,060                                          |
| Other                                                           | 2,992                                          | 3,940                                          |
| <b>Ordinary expenses</b>                                        | 115,240                                        | 116,091                                        |
| Interest expenses                                               | 8,997                                          | 7,517                                          |
| Interest on deposits                                            | 5,120                                          | 3,786                                          |
| Interest on negotiable certificates of deposit                  | 82                                             | 115                                            |
| Interest on call money                                          | 49                                             | 51                                             |
| Interest on payables under securities lending transactions      | 98                                             | 407                                            |
| Interest on borrowed money                                      | 1,704                                          | 1,585                                          |
| Interest on bonds                                               | 1,483                                          | 1,371                                          |
| Interest on interest rate swaps                                 | 455                                            | 195                                            |
| Other interest expenses                                         | 2                                              | 5                                              |
| Fees and commissions                                            | 19,133                                         | 18,749                                         |
| Commissions paid on exchange transactions                       | 1,773                                          | 1,822                                          |
| Other                                                           | 17,359                                         | 16,926                                         |
| Other operating expenses                                        | 1,787                                          | 2,325                                          |
| Losses on trading securities transactions                       | 42                                             | 99                                             |
| Losses on sale of Japanese government bonds and other           | 1,019                                          | 1,569                                          |
| Impairment losses on Japanese government bonds and other        | -                                              | 86                                             |
| Expenses for financial derivatives                              | 724                                            | 570                                            |
| General and administrative expenses                             | 76,949                                         | 76,676                                         |
| Other ordinary expenses                                         | 8,372                                          | 10,822                                         |
| Write-off of loans                                              | 3,963                                          | 5,954                                          |
| Losses on sales of stocks and other securities                  | 112                                            | 7                                              |
| Losses on devaluation of stocks and other securities            | 13                                             | 0                                              |
| Other                                                           | 4,284                                          | 4,860                                          |
| <b>Ordinary profits</b>                                         | 62,624                                         | 58,490                                         |
| <b>Extraordinary gains</b>                                      | -                                              | 5                                              |
| Gains on disposal of fixed assets                               | -                                              | 5                                              |
| <b>Extraordinary losses</b>                                     | 183                                            | 420                                            |
| Losses on disposal of fixed assets                              | 147                                            | 203                                            |
| Impairment losses on fixed assets                               | 35                                             | 216                                            |
| <b>Net income before income taxes</b>                           | 62,441                                         | 58,075                                         |
| Income taxes — current                                          | 18,862                                         | 17,250                                         |
| Income taxes — deferred                                         | 900                                            | 3,400                                          |
| Total income taxes                                              | 19,762                                         | 20,650                                         |
| <b>Net income</b>                                               | ¥ 42,678                                       | ¥ 37,424                                       |

**[Non-Consolidated Statement of Changes in Net Assets]****For the fiscal year ended March 31, 2013***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                       |                   |                                   |                         | Total stockholders' equity |
|--------------------------------------------------------------------|----------------------|-----------------|-----------------------|-------------------|-----------------------------------|-------------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus |                       | Retained earnings |                                   |                         |                            |
|                                                                    |                      | Capital reserve | Total capital surplus | Legal reserve     | Other retained earnings           | Total retained earnings |                            |
|                                                                    |                      |                 |                       |                   | Retained earnings carried forward |                         |                            |
| Balance at the beginning of the fiscal year                        | ¥70,000              | ¥100,000        | ¥100,000              | ¥20,012           | ¥119,029                          | ¥139,042                | ¥309,042                   |
| Changes during the fiscal year                                     |                      |                 |                       |                   |                                   |                         |                            |
| Dividends paid                                                     |                      |                 |                       |                   | (35,720)                          | (35,720)                | (35,720)                   |
| Net income                                                         |                      |                 |                       |                   | 42,678                            | 42,678                  | 42,678                     |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                       |                   |                                   |                         |                            |
| Total changes during the fiscal year                               | -                    | -               | -                     | -                 | 6,958                             | 6,958                   | 6,958                      |
| Balance at the end of the fiscal year                              | ¥70,000              | ¥100,000        | ¥100,000              | ¥20,012           | ¥125,988                          | ¥146,001                | ¥316,001                   |

|                                                                    | Valuation and translation differences                 |                              |                                             | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------------------|---------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities | Net deferred gains on hedges | Total valuation and translation differences |                  |
| Balance at the beginning of the fiscal year                        | ¥30,104                                               | (¥754)                       | ¥29,350                                     | ¥338,392         |
| Changes during the fiscal year                                     |                                                       |                              |                                             |                  |
| Dividends paid                                                     |                                                       |                              |                                             | (35,720)         |
| Net income                                                         |                                                       |                              |                                             | 42,678           |
| Net changes except for stockholders' equity during the fiscal year | 18,448                                                | 169                          | 18,618                                      | 18,618           |
| Total changes during the fiscal year                               | 18,448                                                | 169                          | 18,618                                      | 25,577           |
| Balance at the end of the fiscal year                              | ¥48,553                                               | (¥584)                       | ¥47,968                                     | ¥363,969         |

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**

For the fiscal year ended March 31, 2014

(Millions of yen)

|                                                                    | Stockholders' equity |                 |                       |                   |                                   |                         | Total stockholders' equity |
|--------------------------------------------------------------------|----------------------|-----------------|-----------------------|-------------------|-----------------------------------|-------------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus |                       | Retained earnings |                                   |                         |                            |
|                                                                    |                      | Capital reserve | Total capital surplus | Legal reserve     | Other retained earnings           | Total retained earnings |                            |
|                                                                    |                      |                 |                       |                   | Retained earnings carried forward |                         |                            |
| Balance at the beginning of the fiscal year                        | ¥70,000              | ¥100,000        | ¥100,000              | ¥20,012           | ¥125,988                          | ¥146,001                | ¥316,001                   |
| Changes during the fiscal year                                     |                      |                 |                       |                   |                                   |                         |                            |
| Dividends paid                                                     |                      |                 |                       |                   | (42,560)                          | (42,560)                | (42,560)                   |
| Net income                                                         |                      |                 |                       |                   | 37,424                            | 37,424                  | 37,424                     |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                       |                   |                                   |                         |                            |
| Total changes during the fiscal year                               | -                    | -               | -                     | -                 | (5,135)                           | (5,135)                 | (5,135)                    |
| Balance at the end of the fiscal year                              | ¥70,000              | ¥100,000        | ¥100,000              | ¥20,012           | ¥120,853                          | ¥140,865                | ¥310,865                   |

|                                                                    | Valuation and translation differences                 |                              |                                             | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------------------|---------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities | Net deferred gains on hedges | Total valuation and translation differences |                  |
| Balance at the beginning of the fiscal year                        | ¥48,553                                               | (¥584)                       | ¥47,968                                     | ¥363,969         |
| Changes during the fiscal year                                     |                                                       |                              |                                             |                  |
| Dividends paid                                                     |                                                       |                              |                                             | (42,560)         |
| Net income                                                         |                                                       |                              |                                             | 37,424           |
| Net changes except for stockholders' equity during the fiscal year | (3,038)                                               | 414                          | (2,624)                                     | (2,624)          |
| Total changes during the fiscal year                               | (3,038)                                               | 414                          | (2,624)                                     | (7,759)          |
| Balance at the end of the fiscal year                              | ¥45,514                                               | (¥170)                       | ¥45,344                                     | ¥356,209         |

**[Consolidated Balance Sheet]***(Millions of yen)*

|                                                       | March 31, 2013     | March 31, 2014     |
|-------------------------------------------------------|--------------------|--------------------|
| <b>Assets</b>                                         |                    |                    |
| Cash and due from banks                               | ¥ 90,097           | ¥ 210,533          |
| Call loans and bills bought                           | 1,000              | 1,000              |
| Monetary claims bought                                | 42,206             | 29,963             |
| Trading securities                                    | 7                  | 2                  |
| Securities                                            | 820,510            | 791,145            |
| Loans and bills discounted                            | 2,558,706          | 2,557,257          |
| Foreign exchange assets                               | 3,744              | 3,796              |
| Other assets                                          | 10,549             | 8,819              |
| Tangible fixed assets                                 | 31,626             | 31,377             |
| Buildings                                             | 8,109              | 7,769              |
| Land                                                  | 21,957             | 21,856             |
| Leased assets                                         | 675                | 917                |
| Other tangible fixed assets                           | 884                | 834                |
| Intangible fixed assets                               | 467                | 476                |
| Software                                              | 184                | 129                |
| Leased assets                                         | -                  | 70                 |
| Other intangible fixed assets                         | 283                | 276                |
| Deferred tax assets                                   | 3,251              | 2,436              |
| Customers' liabilities for acceptances and guarantees | 13,208             | 10,869             |
| Reserve for possible loan losses                      | (33,791)           | (32,082)           |
| <b>Total Assets</b>                                   | <b>3,541,584</b>   | <b>3,615,594</b>   |
| <b>Liabilities and Net Assets</b>                     |                    |                    |
| <b>Liabilities</b>                                    |                    |                    |
| Deposits                                              | 3,229,386          | 3,262,619          |
| Negotiable certificates of deposit                    | 71,600             | 106,000            |
| Borrowed money                                        | 66,110             | 72,920             |
| Foreign exchange liabilities                          | 114                | 170                |
| Other liabilities                                     | 28,111             | 26,612             |
| Reserve for employees' bonuses                        | 2,484              | 2,468              |
| Reserve for employees' retirement benefits            | 5,871              | -                  |
| Net defined benefit liability                         | -                  | 11,978             |
| Other reserves                                        | 3,340              | 3,585              |
| Acceptances and guarantees                            | 13,208             | 10,869             |
| <b>Total Liabilities</b>                              | <b>3,420,227</b>   | <b>3,497,224</b>   |
| <b>Net Assets</b>                                     |                    |                    |
| Capital stock                                         | 38,971             | 38,971             |
| Capital surplus                                       | 55,439             | 55,439             |
| Retained earnings                                     | 19,214             | 23,515             |
| Total stockholders' equity                            | <b>113,625</b>     | <b>117,926</b>     |
| Net unrealized gains on available-for-sale securities | 7,732              | 7,516              |
| Remesurements of defined benefit plans                | -                  | (7,072)            |
| Total accumulated other comprehensive income          | <b>7,732</b>       | <b>443</b>         |
| <b>Total Net Assets</b>                               | <b>121,357</b>     | <b>118,369</b>     |
| <b>Total Liabilities and Net Assets</b>               | <b>¥ 3,541,584</b> | <b>¥ 3,615,594</b> |

**[Consolidated Statement of Income]***(Millions of yen)*

|                                                                 | For the fiscal<br>year ended<br>March 31, 2013 | For the fiscal<br>year ended<br>March 31, 2014 |
|-----------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>Ordinary income</b>                                          | ¥ 67,626                                       | ¥ 68,345                                       |
| Interest income                                                 | 46,520                                         | 43,801                                         |
| Interest on loans and bills discounted                          | 41,466                                         | 38,961                                         |
| Interest and dividends on securities                            | 4,573                                          | 4,247                                          |
| Interest on call loans and bills bought                         | 61                                             | 39                                             |
| Interest on receivables under securities borrowing transactions | -                                              | 0                                              |
| Interest on due from banks                                      | 65                                             | 216                                            |
| Other interest income                                           | 353                                            | 337                                            |
| Fees and commissions                                            | 15,605                                         | 16,235                                         |
| Other operating income                                          | 2,383                                          | 4,765                                          |
| Other ordinary income                                           | 3,117                                          | 3,542                                          |
| Recoveries of written-off loans                                 | 1,300                                          | 1,560                                          |
| Other                                                           | 1,816                                          | 1,981                                          |
| <b>Ordinary expenses</b>                                        | 62,781                                         | 55,829                                         |
| Interest expenses                                               | 4,371                                          | 4,015                                          |
| Interest on deposits                                            | 3,026                                          | 2,796                                          |
| Interest on negotiable certificates of deposit                  | 122                                            | 91                                             |
| Interest on call money and bills sold                           | 0                                              | 0                                              |
| Interest on payables under securities lending transactions      | 10                                             | 4                                              |
| Interest on borrowed money                                      | 1,190                                          | 1,098                                          |
| Other interest expenses                                         | 21                                             | 24                                             |
| Fees and commissions                                            | 4,872                                          | 5,205                                          |
| Other operating expenses                                        | 14                                             | 423                                            |
| General and administrative expenses                             | 41,723                                         | 39,719                                         |
| Other ordinary expenses                                         | 11,798                                         | 6,465                                          |
| Provision to reserve for possible loan losses                   | 5,338                                          | 450                                            |
| Other                                                           | 6,460                                          | 6,014                                          |
| <b>Ordinary profits</b>                                         | 4,845                                          | 12,516                                         |
| <b>Extraordinary gains</b>                                      | 201                                            | 2                                              |
| Gains on disposal of fixed assets                               | 201                                            | 2                                              |
| <b>Extraordinary losses</b>                                     | 345                                            | 312                                            |
| Losses on disposal of fixed assets                              | 291                                            | 29                                             |
| Impairment losses on fixed assets                               | 54                                             | 282                                            |
| <b>Net income before income taxes and minority interests</b>    | 4,701                                          | 12,206                                         |
| Income taxes – current                                          | 359                                            | 1,773                                          |
| Income taxes – deferred                                         | 182                                            | 2,620                                          |
| Total income taxes                                              | 542                                            | 4,394                                          |
| <b>Net income before minority interests</b>                     | 4,159                                          | 7,811                                          |
| <b>Minority interests in net income</b>                         | -                                              | -                                              |
| <b>Net income</b>                                               | ¥ 4,159                                        | ¥ 7,811                                        |

**[Consolidated Statement of Comprehensive Income]***(Millions of yen)*

|                                                       | For the fiscal<br>year ended<br>March 31, 2013 | For the fiscal<br>year ended<br>March 31, 2014 |
|-------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>Net income before minority interests</b>           | ¥ 4,159                                        | ¥ 7,811                                        |
| <b>Other comprehensive income</b>                     |                                                | (215)                                          |
| Net unrealized gains on available-for-sale securities | 6,078                                          | (215)                                          |
| <b>Total comprehensive income</b>                     | <u>10,238</u>                                  | <u>7,595</u>                                   |
| <b>Comprehensive income attributable to:</b>          |                                                |                                                |
| Owners of the parent                                  | ¥ 10,238                                       | ¥ 7,595                                        |

**[Consolidated Statement of Changes in Net Assets]****For the fiscal year ended March 31, 2013***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                   |                            |
|--------------------------------------------------------------------|----------------------|-----------------|-------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus | Retained earnings | Total stockholders' equity |
| Balance at the beginning of the fiscal year                        | ¥38,971              | ¥55,439         | ¥30,689           | ¥125,100                   |
| Changes during the fiscal year                                     |                      |                 |                   |                            |
| Dividends paid                                                     |                      |                 | (15,635)          | (15,635)                   |
| Net income                                                         |                      |                 | 4,159             | 4,159                      |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                   |                            |
| Total changes during the fiscal year                               | -                    | -               | (11,475)          | (11,475)                   |
| Balance at the end of the fiscal year                              | ¥38,971              | ¥55,439         | ¥19,214           | ¥113,625                   |

|                                                                    | Accumulated other comprehensive income                | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities |                  |
| Balance at the beginning of the fiscal year                        | ¥1,653                                                | ¥126,754         |
| Changes during the fiscal year                                     |                                                       |                  |
| Dividends paid                                                     |                                                       | (15,635)         |
| Net income                                                         |                                                       | 4,159            |
| Net changes except for stockholders' equity during the fiscal year | 6,078                                                 | 6,078            |
| Total changes during the fiscal year                               | 6,078                                                 | (5,396)          |
| Balance at the end of the fiscal year                              | ¥7,732                                                | ¥121,357         |

**[Consolidated Statement of Changes in Net Assets]****For the fiscal year ended March 31, 2014***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                   |                            |
|--------------------------------------------------------------------|----------------------|-----------------|-------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus | Retained earnings | Total stockholders' equity |
| Balance at the beginning of the fiscal year                        | ¥38,971              | ¥55,439         | ¥19,214           | ¥113,625                   |
| Changes during the fiscal year                                     |                      |                 |                   |                            |
| Dividends paid                                                     |                      |                 | (3,510)           | (3,510)                    |
| Net income                                                         |                      |                 | 7,811             | 7,811                      |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                   |                            |
| Total changes during the fiscal year                               | -                    | -               | 4,301             | 4,301                      |
| Balance at the end of the fiscal year                              | ¥38,971              | ¥55,439         | ¥23,515           | ¥117,926                   |

|                                                                    | Accumulated other comprehensive income                |                                         |                                              | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|-----------------------------------------|----------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                  |
| Balance at the beginning of the fiscal year                        | ¥7,732                                                | -                                       | ¥7,732                                       | ¥121,357         |
| Changes during the fiscal year                                     |                                                       |                                         |                                              |                  |
| Dividends paid                                                     |                                                       |                                         |                                              | (3,510)          |
| Net income                                                         |                                                       |                                         |                                              | 7,811            |
| Net changes except for stockholders' equity during the fiscal year | (215)                                                 | (7,072)                                 | (7,288)                                      | (7,288)          |
| Total changes during the fiscal year                               | (215)                                                 | (7,072)                                 | (7,288)                                      | (2,987)          |
| Balance at the end of the fiscal year                              | ¥7,516                                                | (¥7,072)                                | ¥443                                         | ¥118,369         |

**[Non-Consolidated Balance Sheet]***(Millions of yen)*

|                                                                                                   | March 31, 2013     | March 31, 2014   |
|---------------------------------------------------------------------------------------------------|--------------------|------------------|
| <b>Assets</b>                                                                                     |                    |                  |
| Cash and due from banks                                                                           | ¥ 90,075           | 210,509          |
| Cash                                                                                              | 32,583             | 34,268           |
| Due from banks                                                                                    | 57,492             | 176,240          |
| Call loans                                                                                        | 1,000              | 1,000            |
| Monetary claims bought                                                                            | 42,206             | 29,963           |
| Trading securities                                                                                | 7                  | 2                |
| Trading Japanese government bonds                                                                 | 7                  | 2                |
| Securities                                                                                        | 822,727            | 793,362          |
| Japanese government bonds                                                                         | 333,031            | 300,522          |
| Local government bonds                                                                            | 32,436             | 29,534           |
| Corporate bonds                                                                                   | 365,549            | 405,745          |
| Stocks                                                                                            | 12,739             | 14,361           |
| Other securities                                                                                  | 78,970             | 43,199           |
| Loans and bills discounted                                                                        | 2,556,928          | 2,555,791        |
| Bills discounted                                                                                  | 34,042             | 28,268           |
| Loans on notes                                                                                    | 91,899             | 88,189           |
| Loans on deeds                                                                                    | 2,252,464          | 2,235,400        |
| Overdrafts                                                                                        | 178,522            | 203,932          |
| Foreign exchange assets                                                                           | 3,744              | 3,796            |
| Due from foreign banks                                                                            | 1,768              | 1,905            |
| Foreign bills of exchange bought                                                                  | 506                | 370              |
| Foreign bills of exchange receivable                                                              | 1,469              | 1,520            |
| Other assets                                                                                      | 10,368             | 8,683            |
| Unsettled exchange receivable                                                                     | -                  | 0                |
| Prepaid expenses                                                                                  | 327                | 318              |
| Accrued income                                                                                    | 2,956              | 2,563            |
| Financial derivatives, principally including option premiums and contracts under hedge accounting | 331                | 37               |
| Other                                                                                             | 6,753              | 5,763            |
| Tangible fixed assets                                                                             | 31,611             | 31,341           |
| Buildings                                                                                         | 8,101              | 7,761            |
| Land                                                                                              | 21,957             | 21,856           |
| Leased assets                                                                                     | 675                | 893              |
| Other tangible fixed assets                                                                       | 876                | 829              |
| Intangible fixed assets                                                                           | 423                | 370              |
| Software                                                                                          | 145                | 98               |
| Other intangible fixed assets                                                                     | 278                | 271              |
| Prepaid pension cost                                                                              | -                  | 2,034            |
| Deferred tax assets                                                                               | 2,584              | 294              |
| Customers' liabilities for acceptances and guarantees                                             | 11,699             | 9,650            |
| Reserve for possible loan losses                                                                  | (28,148)           | (27,028)         |
| <b>Total Assets</b>                                                                               | <b>¥ 3,545,229</b> | <b>3,619,772</b> |

**[Non-Consolidated Balance Sheet - Continued]***(Millions of yen)*

|                                                                                                   | March 31, 2013     | March 31, 2014   |
|---------------------------------------------------------------------------------------------------|--------------------|------------------|
| <b>Liabilities and Net Assets</b>                                                                 |                    |                  |
| <b>Liabilities</b>                                                                                |                    |                  |
| Deposits                                                                                          | ¥ 3,250,253        | 3,285,969        |
| Current deposits                                                                                  | 187,516            | 199,650          |
| Ordinary deposits                                                                                 | 1,466,770          | 1,535,017        |
| Savings deposits                                                                                  | 22,671             | 22,244           |
| Notice deposits                                                                                   | 5,246              | 5,821            |
| Time deposits                                                                                     | 1,538,910          | 1,486,545        |
| Other deposits                                                                                    | 29,138             | 36,691           |
| Negotiable certificates of deposit                                                                | 71,600             | 106,000          |
| Borrowed money                                                                                    | 66,110             | 72,920           |
| Borrowed money                                                                                    | 66,110             | 72,920           |
| Foreign exchange liabilities                                                                      | 114                | 170              |
| Foreign bills of exchange sold                                                                    | 80                 | 144              |
| Foreign bills of exchange payables                                                                | 33                 | 25               |
| Other liabilities                                                                                 | 19,006             | 16,662           |
| Unsettled exchange payables                                                                       | 0                  | 242              |
| Accrued income taxes                                                                              | 202                | 451              |
| Accrued expenses                                                                                  | 3,548              | 2,676            |
| Unearned income                                                                                   | 728                | 1,199            |
| Financial derivatives, principally including option premiums and contracts under hedge accounting | 476                | 91               |
| Lease obligation                                                                                  | 692                | 913              |
| Asset retirement obligations                                                                      | 163                | 208              |
| Other                                                                                             | 13,194             | 10,877           |
| Reserve for employees' bonuses                                                                    | 2,448              | 2,438            |
| Reserve for employees' retirement benefits                                                        | 5,847              | 5,364            |
| Other reserves                                                                                    | 3,340              | 3,585            |
| Acceptances and guarantees                                                                        | 11,699             | 9,650            |
| <b>Total Liabilities</b>                                                                          | <b>3,430,420</b>   | <b>3,502,761</b> |
| <b>Net Assets</b>                                                                                 |                    |                  |
| 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             | 15,083           |
| Other retained earnings                                                                           | 12,666             | 15,083           |
| Retained earnings carried forward                                                                 | 12,666             | 15,083           |
| Total stockholders' equity                                                                        | 107,076            | 109,493          |
| Net unrealized gains on available-for-sale securities                                             | 7,732              | 7,516            |
| Total valuation and translation differences                                                       | 7,732              | 7,516            |
| <b>Total Net Assets</b>                                                                           | <b>114,809</b>     | <b>117,010</b>   |
| <b>Total Liabilities and Net Assets</b>                                                           | <b>¥ 3,545,229</b> | <b>3,619,772</b> |

**[Non-Consolidated Statement of Income]***(Millions of yen)*

|                                                                 | For the fiscal<br>year ended<br>March 31, 2013 | For the fiscal<br>year ended<br>March 31, 2014 |
|-----------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>Ordinary income</b>                                          | ¥ 66,417                                       | ¥ 67,070                                       |
| Interest income                                                 | 46,503                                         | 43,734                                         |
| Interest on loans and bills discounted                          | 41,450                                         | 38,894                                         |
| Interest and dividends on securities                            | 4,573                                          | 4,247                                          |
| Interest on call loans                                          | 61                                             | 39                                             |
| Interest on receivables under securities borrowing transactions | -                                              | 0                                              |
| Interest on due from banks                                      | 65                                             | 216                                            |
| Other interest income                                           | 353                                            | 337                                            |
| Fees and commissions                                            | 14,402                                         | 15,015                                         |
| Exchange fees received                                          | 2,967                                          | 2,911                                          |
| Other fees and commissions                                      | 11,434                                         | 12,103                                         |
| Other operating income                                          | 2,383                                          | 4,765                                          |
| Gains on foreign exchange transactions                          | 472                                            | 345                                            |
| Gains on trading securities transactions                        | -                                              | 4                                              |
| Gains on sale of Japanese government bonds and other            | 1,911                                          | 4,415                                          |
| Other ordinary income                                           | 3,127                                          | 3,555                                          |
| Recoveries of written-off loans                                 | 1,300                                          | 1,560                                          |
| Gains on sales of stocks and other securities                   | 140                                            | 780                                            |
| Other                                                           | 1,686                                          | 1,214                                          |
| <b>Ordinary expenses</b>                                        | 62,278                                         | 57,223                                         |
| Interest expenses                                               | 4,376                                          | 4,020                                          |
| Interest on deposits                                            | 3,030                                          | 2,801                                          |
| Interest on negotiable certificates of deposit                  | 122                                            | 91                                             |
| Interest on call money                                          | 0                                              | 0                                              |
| Interest on payables under securities lending transactions      | 10                                             | 4                                              |
| Interest on borrowed money                                      | 1,190                                          | 1,098                                          |
| Other interest expenses                                         | 21                                             | 24                                             |
| Fees and commissions                                            | 6,985                                          | 7,335                                          |
| Commissions paid on exchange transactions                       | 610                                            | 623                                            |
| Other                                                           | 6,375                                          | 6,712                                          |
| Other operating expenses                                        | 14                                             | 423                                            |
| Losses on trading securities transactions                       | 0                                              | -                                              |
| Losses on sale of Japanese government bonds and other           | 7                                              | 422                                            |
| Impairment losses on Japanese government bonds and other        | 6                                              | 0                                              |
| General and administrative expenses                             | 41,165                                         | 39,227                                         |
| Other ordinary expenses                                         | 9,736                                          | 6,217                                          |
| Provision to reserve for possible loan losses                   | 3,605                                          | 414                                            |
| Write-off of loans                                              | 3,029                                          | 3,890                                          |
| Losses on sales of stocks and other securities                  | 7                                              | -                                              |
| Losses on devaluation of stocks and other securities            | 728                                            | 0                                              |
| Other                                                           | 2,366                                          | 1,911                                          |
| <b>Ordinary profits</b>                                         | <u>4,138</u>                                   | <u>9,847</u>                                   |
| <b>Extraordinary gains</b>                                      | 201                                            | 2                                              |
| Gains on disposal of fixed assets                               | 201                                            | 2                                              |
| <b>Extraordinary losses</b>                                     | 328                                            | 312                                            |
| Losses on disposal of fixed assets                              | 274                                            | 29                                             |
| Impairment losses on fixed assets                               | 54                                             | 282                                            |
| <b>Net income before income taxes</b>                           | <u>4,011</u>                                   | <u>9,537</u>                                   |
| <b>Net income taxes</b>                                         |                                                |                                                |
| Income taxes — current                                          | 101                                            | 1,063                                          |
| Income taxes — deferred                                         | 193                                            | 2,547                                          |
| Total income taxes                                              | <u>294</u>                                     | <u>3,610</u>                                   |
| <b>Net income</b>                                               | <u>¥ 3,717</u>                                 | <u>5,927</u>                                   |

**[Non-Consolidated Statement of Changes in Net Assets]****For the fiscal year ended March 31, 2013***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                       |                       |                                   | Total stockholders' equity |
|--------------------------------------------------------------------|----------------------|-----------------|-----------------------|-----------------------|-----------------------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus |                       |                       | Retained earnings                 |                            |
|                                                                    |                      | Capital reserve | Other capital surplus | Total capital surplus | Other retained earnings           |                            |
|                                                                    |                      |                 |                       |                       | Retained earnings carried forward |                            |
| Balance at the beginning of the fiscal year                        | ¥38,971              | ¥38,971         | ¥16,467               | ¥55,439               | ¥24,584                           | ¥118,994                   |
| Changes during the fiscal year                                     |                      |                 |                       |                       |                                   |                            |
| Dividends paid                                                     |                      |                 |                       |                       | (15,635)                          | (15,635)                   |
| Net income                                                         |                      |                 |                       |                       | 3,717                             | 3,717                      |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                       |                       |                                   |                            |
| Total changes during the fiscal year                               | -                    | -               | -                     | -                     | (11,918)                          | (11,918)                   |
| Balance at the end of the fiscal year                              | ¥38,971              | ¥38,971         | ¥16,467               | ¥55,439               | ¥12,666                           | ¥107,076                   |

|                                                                    | Valuation and translation differences                 | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities |                  |
| Balance at the beginning of the fiscal year                        | ¥1,653                                                | ¥120,648         |
| Changes during the fiscal year                                     |                                                       |                  |
| Dividends paid                                                     |                                                       | (15,635)         |
| Net income                                                         |                                                       | 3,717            |
| Net changes except for stockholders' equity during the fiscal year | 6,078                                                 | 6,078            |
| Total changes during the fiscal year                               | 6,078                                                 | (5,839)          |
| Balance at the end of the fiscal year                              | ¥7,732                                                | ¥114,809         |

**[Non-Consolidated Statement of Changes in Net Assets]****For the fiscal year ended March 31, 2014***(Millions of yen)*

|                                                                    | Stockholders' equity |                 |                       |                       |                                   | Total stockholders' equity |
|--------------------------------------------------------------------|----------------------|-----------------|-----------------------|-----------------------|-----------------------------------|----------------------------|
|                                                                    | Capital stock        | Capital surplus |                       |                       | Retained earnings                 |                            |
|                                                                    |                      | Capital reserve | Other capital surplus | Total capital surplus | Other retained earnings           |                            |
|                                                                    |                      |                 |                       |                       | Retained earnings carried forward |                            |
| Balance at the beginning of the fiscal year                        | ¥38,971              | ¥38,971         | ¥16,467               | ¥55,439               | ¥12,666                           | ¥107,076                   |
| Changes during the fiscal year                                     |                      |                 |                       |                       |                                   |                            |
| Dividends paid                                                     |                      |                 |                       |                       | (3,510)                           | (3,510)                    |
| Net income                                                         |                      |                 |                       |                       | 5,927                             | 5,927                      |
| Net changes except for stockholders' equity during the fiscal year |                      |                 |                       |                       |                                   |                            |
| Total changes during the fiscal year                               | -                    | -               | -                     | -                     | 2,417                             | 2,417                      |
| Balance at the end of the fiscal year                              | ¥38,971              | ¥38,971         | ¥16,467               | ¥55,439               | ¥15,083                           | ¥109,493                   |

|                                                                    | Valuation and translation differences                 | Total net assets |
|--------------------------------------------------------------------|-------------------------------------------------------|------------------|
|                                                                    | Net unrealized gains on available-for-sale securities |                  |
| Balance at the beginning of the fiscal year                        | ¥7,732                                                | ¥114,809         |
| Changes during the fiscal year                                     |                                                       |                  |
| Dividends paid                                                     |                                                       | (3,510)          |
| Net income                                                         |                                                       | 5,927            |
| Net changes except for stockholders' equity during the fiscal year | (215)                                                 | (215)            |
| Total changes during the fiscal year                               | (215)                                                 | 2,201            |
| Balance at the end of the fiscal year                              | ¥7,516                                                | ¥117,010         |