

Summary of Interim Financial Results
(September 30, 2011/Unaudited)

November 11, 2011
Resona Bank, Ltd.

Consolidated Interim Balance Sheets

(Millions of yen)

	March 31, 2011	September 30, 2011
Assets		
Cash and due from banks	¥2,383,906	¥2,154,643
Call loans and bills bought	209,622	124,989
Monetary claims bought	58,169	49,856
Trading assets	606,462	651,777
Securities	5,368,101	6,107,738
Loans and bills discounted	17,234,001	16,987,889
Foreign exchange assets	56,156	54,766
Other assets	1,592,719	1,212,281
Premises and equipment	221,713	219,008
Intangible fixed assets	48,739	47,634
Deferred tax assets	123,524	108,285
Customers' liabilities for acceptances and guarantees	376,000	359,037
Reserve for possible loan losses	(255,955)	(251,831)
Total assets	¥28,032,163	¥27,826,076
Liabilities		
Deposits	¥20,849,974	¥20,232,270
Negotiable certificates of deposit	1,477,620	1,841,170
Call money and bills sold	213,416	176,707
Bills sold under repurchase agreements	142,972	1,999
Trading liabilities	244,816	310,968
Borrowed money	1,586,723	1,172,071
Foreign exchange liabilities	5,924	6,126
Bonds	522,571	474,672
Due to trust account	375,866	342,796
Other liabilities	910,860	1,568,809
Reserve for employees' bonuses	8,337	6,132
Reserve for employees' retirement benefits	0	0
Other reserves	21,859	23,930
Deferred tax liabilities on land revaluation	28,277	28,031
Acceptances and guarantees	376,000	359,037
Total liabilities	¥26,765,221	¥26,544,725

Consolidated Interim Balance Sheets (Continued)*(Millions of yen)*

	September 30, 2011	March 31, 2011
Equity		
Capital stock	¥279,928	¥279,928
Capital surplus	429,378	429,378
Retained earnings	352,749	395,955
Total shareholders' equity	<u>1,062,057</u>	<u>1,105,262</u>
Net unrealized gains on available-for-sale securities	47,649	19,833
Net deferred losses on hedges	17,144	25,622
Revaluation reserve for land	38,438	39,287
Foreign currency translation adjustments	(4,468)	(4,223)
Total accumulated other comprehensive income	<u>98,764</u>	<u>80,520</u>
Minority interests in consolidated subsidiaries	106,119	95,568
Total equity	<u>1,266,941</u>	<u>1,281,351</u>
Total liabilities and equity	<u>¥28,032,163</u>	<u>¥27,826,076</u>

Consolidated Interim Statements of Income

(Millions of yen)

	Interim 2010 From Apr 1, 2010 To Sep 30, 2010	Interim 2011 From Apr 1, 2011 To Sep 30, 2011
Ordinary income	¥309,922	¥313,440
Interest income	174,514	166,803
Interest on loans and bills discounted	149,219	141,341
Interest and dividends on securities	15,204	17,721
Trust fees	13,252	12,253
Fees and commissions	50,796	52,445
Trading profits	26,911	17,147
Other operating income	30,490	28,972
Other ordinary income	13,956	35,816
Ordinary expenses	233,316	201,250
Interest expenses	25,582	21,914
Interest on deposits	13,337	10,480
Fees and commissions	25,126	24,162
Trading losses	134	339
Other operating expenses	33,829	18,328
General and administrative expenses	114,528	112,663
Other ordinary expenses	34,114	23,843
Ordinary profits	76,606	112,189
Extraordinary profits	14,451	208
Gains on disposal of premises and equipment	829	208
Recovery on written-off loans	13,621	-
Extraordinary losses	1,074	1,591
Losses on disposal of premises and equipment	560	320
Impairment losses on premises and equipment	222	1,270
Other extraordinary losses	291	-
Income before income taxes and minority interests	89,982	110,806
Income taxes – current	(4,362)	(1,010)
Income taxes – deferred	36,560	13,602
Total income tax expenses	32,197	12,592
Income before minority interests	57,784	98,214
Minority interests in net income	2,147	1,831
Net income	¥55,637	¥96,383

Consolidated Interim Statements of Comprehensive income*(Millions of yen)*

	Interim 2010 From Apr 1, 2010 To Sep 30, 2010	Interim 2011 From Apr 1, 2011 To Sep 30, 2011
Interim income before minority interests	¥57,784	¥98,214
Other comprehensive income	(21,178)	(26,428)
Unrealized gains/(losses) on available-for-sale securities	(23,464)	(27,811)
Deferred gains/(losses) on hedges	13,727	8,477
Foreign currency translation adjustments	(11,445)	(7,090)
Equity in earnings of investments in affiliated companies	4	(3)
Total interim comprehensive income	36,606	71,786
Total interim comprehensive income attributable to:		
Owners of the parent	45,629	77,290
Minority interests	¥(9,023)	¥(5,504)

Consolidated Interim Statements Changes in Equity

	<i>(Millions of yen)</i>	
	Interim 2010	Interim 2011
	From Apr 1, 2010 To Sep 30, 2010	From Apr 1, 2011 To Sep 30, 2011
Shareholders' equity		
Capital stock		
Balance at beginning of the period	¥279,928	¥279,928
Changes of items during the period		
Total changes of items during the period	-	-
Balance at end of the period	279,928	279,928
Capital surplus		
Balance at beginning of the period	429,378	429,378
Changes of items during the period		
Total changes of items during the period	-	-
Balance at end of the period	429,378	429,378
Retained earnings		
Balance at beginning of the period	267,457	352,749
Changes of items during the period		
Dividends from surplus	(13,019)	(52,329)
Net income	55,637	96,383
Reduction in land revaluation excess	1,646	(848)
Total changes of items during the period	44,264	43,205
Balance at end of the period	311,722	395,955
Total shareholders' equity		
Balance at beginning of the period	976,765	1,062,057
Changes of items during the period		
Dividends from surplus	(13,019)	(52,329)
Net income	55,637	96,383
Reduction in land revaluation excess	1,646	(848)
Total changes of items during the period	44,264	43,205
Balance at end of the period	¥1,021,029	¥1,105,262

Consolidated Interim Statements Changes in Equity (Continued)

	<i>(Millions of yen)</i>	
	Interim 2010	Interim 2011
	From Apr 1, 2010 To Sep 30, 2010	From Apr 1, 2011 To Sep 30, 2011
Accumulated other comprehensive income		
Net unrealized gains on available-for-sale securities		
Balance at beginning of the period	¥60,722	47,649
Changes of items during the period		
Net changes of items other than shareholders' equity	(23,460)	(27,815)
Total changes of items during the period	(23,460)	(27,815)
Balance at end of the period	37,261	19,833
Net deferred losses on hedges		
Balance at beginning of the period	14,357	17,144
Changes of items during the period		
Net changes of items other than shareholders' equity	13,727	8,477
Total changes of items during the period	13,727	8,477
Balance at end of the period	28,084	25,622
Revaluation reserve for land		
Balance at beginning of the period	40,462	38,438
Changes of items during the period		
Net changes of items other than shareholders' equity	(1,646)	848
Total changes of items during the period	(1,646)	848
Balance at end of the period	38,816	39,287
Foreign currency translation adjustments		
Balance at beginning of the period	(3,807)	(4,468)
Changes of items during the period		
Net changes of items other than shareholders' equity	(274)	245
Total changes of items during the period	(274)	245
Balance at end of the period	(4,082)	(4,223)
Total accumulated other comprehensive income		
Balance at beginning of the period	111,734	98,764
Changes of items during the period		
Net changes of items other than shareholders' equity	(11,654)	(18,244)
Total changes of items during the period	(11,654)	(18,244)
Balance at end of the period	100,080	80,520
Minority interests in consolidated subsidiaries		
Balance at beginning of the period	118,253	106,119
Changes of items during the period		
Net changes of items other than shareholders' equity	(14,476)	(10,551)
Total changes of items during the period	(14,476)	(10,551)
Balance at end of the period	¥103,776	¥95,568
Total equity		
Balance at beginning of the period	1,206,753	1,266,941
Changes of items during the period		
Dividends from surplus	(13,019)	(52,329)
Net income	55,637	96,383
Reduction in land revaluation excess	1,646	(848)
Net changes of items other than shareholders' equity	(26,131)	(28,795)
Total changes of items during the period	18,133	14,410
Balance at end of the period	¥1,224,886	¥1,281,351

Non-Consolidated Interim Balance Sheets

	<i>(Millions of yen)</i>	
	March 31, 2011	September 30, 2011
Assets		
Cash and due from banks	¥2,380,432	¥2,146,289
Call loans	207,729	120,516
Monetary claims bought	58,169	49,856
Trading assets	606,462	651,777
Securities	5,347,385	6,086,437
Loans and bills discounted	17,193,240	16,934,698
Foreign exchange assets	53,720	52,983
Other assets	1,590,339	1,209,795
Premises and equipment	221,615	218,921
Intangible fixed assets	48,465	47,371
Deferred tax assets	123,223	107,927
Customers' liabilities for acceptances and guarantees	380,015	364,396
Reserve for possible loan losses	(254,987)	(251,161)
Total assets	¥27,955,814	¥27,739,720
Liabilities		
Deposits	¥20,811,898	¥20,189,808
Negotiable certificates of deposit	1,477,620	1,841,170
Call money	212,423	176,547
Bills sold under repurchase agreements	142,972	1,999
Trading liabilities	244,816	310,968
Borrowed money	1,589,967	1,170,152
Foreign exchange liabilities	6,075	6,288
Bonds	606,255	551,571
Due to trust account	375,866	342,796
Other liabilities	915,355	1,569,314
Accrued income taxes	1,330	1,310
Lease obligations	38,037	38,333
Asset retirement obligations	895	1,140
Other	875,092	1,528,531
Reserve for employees' bonuses	8,337	6,132
Other reserves	21,859	23,930
Deferred tax liabilities on land revaluation	28,277	28,031
Acceptances and guarantees	380,015	364,396
Total liabilities	¥26,821,740	¥26,583,110

Non-Consolidated Interim Balance Sheets (Continued)

	<i>(Millions of yen)</i>	
	March 31, 2011	September 30, 2011
Equity		
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	373,425	414,366
Other earned surplus	373,425	414,366
Retained earnings carried forward	373,425	414,366
Total shareholders' equity	<u>1,030,532</u>	<u>1,071,473</u>
Net unrealized gains on available-for-sale securities	47,619	19,807
Net deferred gains on hedges	17,483	26,041
Revaluation reserve for land	38,438	39,287
Total valuation and translation adjustments	<u>103,541</u>	<u>85,135</u>
Total equity	<u>1,134,074</u>	<u>1,156,609</u>
Total liabilities and equity	<u>¥27,955,814</u>	<u>¥27,739,720</u>

Non-Consolidated Interim Statements of Income*(Millions of yen)*

	Interim 2010	Interim 2011
	From Apr 1, 2010 To Sep 30, 2010	From Apr 1, 2011 To Sep 30, 2011
Ordinary income	¥307,490	¥309,362
Interest income	172,957	164,803
Interest on loans and bills discounted	147,594	139,060
Interest and dividends on securities	15,451	18,156
Trust fees	13,252	12,253
Fees and commissions	50,666	52,296
Trading profits	26,911	17,147
Other operating income	30,404	28,858
Other ordinary income	13,298	34,002
Ordinary expenses	234,821	201,652
Interest expenses	26,475	22,484
Interest on deposits	12,792	9,953
Fees and commissions	25,057	24,085
Trading losses	134	339
Other operating expenses	34,156	18,673
General and administrative expenses	114,046	112,155
Other ordinary expenses	34,951	23,913
Ordinary profits	72,668	107,709
Extraordinary profits	14,081	208
Extraordinary losses	1,074	1,591
Income before income taxes	85,674	106,326
Income taxes—current	(4,660)	(1,394)
Income taxes—deferred	36,346	13,602
Total income taxes expenses	31,685	12,207
Net income	¥53,989	¥94,119

Non-Consolidated Interim Statements of Changes in Equity

	<i>(Millions of yen)</i>	
	Interim 2010	Interim 2011
	From Apr 1, 2010 To Sep 30, 2010	From Apr 1, 2011 To Sep 30, 2011
Shareholders' equity		
Capital stock		
Balance at beginning of the period	¥279,928	¥279,928
Changes of items during the period		
Total changes of items during the period	-	-
Balance at end of the period	<u>279,928</u>	<u>279,928</u>
Capital surplus		
Capital reserve		
Balance at beginning of the period	279,928	279,928
Changes of items during the period		
Total changes of items during the period	-	-
Balance at end of the period	<u>279,928</u>	<u>279,928</u>
Other Capital surplus		
Balance at beginning of the period	97,250	97,250
Changes of items during the period		
Total changes of items during the period	-	-
Balance at end of the period	<u>97,250</u>	<u>97,250</u>
Total Capital surplus		
Balance at beginning of the period	377,178	377,178
Changes of items during the period		
Total changes of items during the period	-	-
Balance at end of the period	<u>377,178</u>	<u>377,178</u>
Retained earnings		
Other earned surplus		
Retained earnings carried forward		
Balance at beginning of the period	290,142	373,425
Changes of items during the period		
Dividends from surplus	(13,019)	(52,329)
Net income	53,989	94,119
Reduction in land revaluation excess	1,646	(848)
Total changes of items during the period	<u>42,615</u>	<u>40,941</u>
Balance at end of the period	<u>332,758</u>	<u>414,366</u>
Total shareholders' equity		
Balance at beginning of the period	947,249	1,030,532
Changes of items during the period		
Dividends from surplus	(13,019)	(52,329)
Net income	53,989	94,119
Reduction in land revaluation excess	1,646	(848)
Total changes of items during the period	<u>42,615</u>	<u>40,941</u>
Balance at end of the period	<u>¥989,865</u>	<u>¥1,071,473</u>

Non-Consolidated Interim Statements of Changes in Equity (Continued)

	<i>(Millions of yen)</i>	
	Interim 2010	Interim 2011
	From Apr 1, 2010 To Sep 30, 2010	From Apr 1, 2011 To Sep 30, 2011
Valuation and translation adjustments		
Net unrealized gains on available-for-sale securities		
Balance at beginning of the period	¥60,669	¥47,619
Changes of items during the period		
Net changes of items other than shareholders' equity	(23,464)	(27,811)
Total changes of items during the period	(23,464)	(27,811)
Balance at end of the period	37,207	19,807
Net deferred gains on hedges		
Balance at beginning of the period	14,576	17,483
Changes of items during the period		
Net changes of items other than shareholders' equity	13,839	8,557
Total changes of items during the period	13,839	8,557
Balance at end of the period	28,416	26,041
Revaluation reserve for land		
Balance at beginning of the period	40,462	38,438
Changes of items during the period		
Net changes of items other than shareholders' equity	(1,646)	848
Total changes of items during the period	(1,646)	848
Balance at end of the period	38,816	39,287
Total valuation and translation adjustments		
Balance at beginning of the period	115,708	103,541
Changes of items during the period		
Net changes of items other than shareholders' equity	(11,271)	(18,405)
Total changes of items during the period	(11,271)	(18,405)
Balance at end of the period	104,436	85,135
Total equity		
Balance at beginning of the period	1,062,958	1,134,074
Changes of items during the period		
Dividends from surplus	(13,019)	(52,329)
Net income	53,989	94,119
Reduction in land revaluation excess	1,646	(848)
Net changes of items other than shareholders' equity	(11,271)	(18,405)
Total changes of items during the period	31,344	22,535
Balance at end of the period	¥1,094,302	¥1,156,609