

November 9, 2012

Resona Bank, Ltd.

Summary of Interim Financial Results for the Fiscal Year 2012

(April 1, 2012 - September 30, 2012/ Unaudited)

<Under Japanese GAAP>

Consolidated Interim Balance Sheets	<i>(Millions of yen)</i>	
	March 31, 2012	September 30, 2012
Assets		
Cash and due from banks	¥ 2,180,396	¥1,352,481
Call loans and bills bought	77,870	53,244
Monetary claims bought	79,103	69,823
Trading assets	658,269	730,454
Securities	6,242,163	6,222,240
Loans and bills discounted	17,111,317	17,161,361
Foreign exchange assets	70,199	61,459
Other assets	1,090,087	1,121,048
Tangible fixed assets	215,351	214,371
Intangible fixed assets	47,391	42,172
Deferred tax assets	114,021	179,580
Customers' liabilities for acceptances and guarantees	347,170	331,585
Reserve for possible loan losses	(225,365)	(193,726)
Total assets	28,007,977	27,346,097
Liabilities		
Deposits	20,869,003	20,225,010
Negotiable certificates of deposit	1,396,860	1,581,360
Call money and bills sold	353,083	242,015
Payables under repurchase agreements	11,998	9,996
Payables under securities lending transactions	254,943	—
Trading liabilities	273,900	348,065
Borrowed money	1,406,947	1,662,098
Foreign exchange liabilities	5,410	5,376
Bonds	611,576	570,615
Due to trust account	354,818	348,064
Other liabilities	681,473	556,141
Reserve for employees' bonuses	8,374	4,948
Reserve for employees' retirement benefits	1	1
Other reserves	29,189	29,219
Deferred tax liabilities	125	301
Deferred tax liabilities for land revaluation	23,713	23,690
Acceptances and guarantees	347,170	331,585
Total liabilities	26,628,591	25,938,490
Net assets		
Capital stock	279,928	279,928
Capital surplus	429,378	429,378
Retained earnings	440,038	487,330
Total stockholders' equity	1,149,346	1,196,637
Net unrealized gains on available-for-sale securities	60,325	46,163
Net deferred gains on hedges	27,878	32,894
Revaluation reserve for land	41,262	41,219
Foreign currency translation adjustments	(4,629)	(4,906)
Total accumulated other comprehensive income	124,837	115,371
Minority interests in consolidated subsidiaries	105,203	95,597
Total net assets	1,379,386	1,407,606
Total liabilities and net assets	¥ 28,007,977	¥27,346,097

Consolidated Interim Statements of Income (Millions of yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Ordinary income	¥313,440	¥288,737
Interest income	166,803	157,480
Interest on loans and bills discounted	141,341	133,834
Interest and dividends on securities	17,721	16,795
Trust fees	12,253	10,637
Fees and commissions	52,445	51,531
Trading income	17,147	10,507
Other operating income	28,972	18,683
Other ordinary income	35,816	39,895
Ordinary expenses	201,250	196,461
Interest expenses	21,914	19,566
Interest on deposits	10,480	8,152
Fees and commissions	24,162	23,664
Trading expenses	339	1,384
Other operating expenses	18,328	8,007
General and administrative expenses	112,663	108,540
Other ordinary expenses	23,843	35,297
Ordinary profits	112,189	92,276
Extraordinary gains	208	675
Gains on disposal of fixed assets	208	675
Extraordinary losses	1,591	836
Losses on disposal of fixed assets	320	578
Impairment losses on fixed assets	1,270	258
Income before income taxes and minority interests	110,806	92,114
Income taxes – current	(1,010)	15,189
Income taxes – deferred	13,602	(64,297)
Total income taxes	12,592	(49,107)
Income before minority interests	98,214	141,222
Minority interests in net income	1,831	1,123
Net income	¥ 96,383	¥140,099

Consolidated Interim Statements of Comprehensive Income (Millions of yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Net income before minority interests	¥ 98,214	¥ 141,222
Other comprehensive income	(26,428)	(15,267)
Net unrealized losses on available-for-sale securities	(27,811)	(14,153)
Net deferred gains on hedges	8,477	5,015
Foreign currency translation adjustments	(7,090)	(6,121)
Share of other comprehensive income of affiliates accounted for using the equity method	(3)	(7)
Total comprehensive income	71,786	125,955
Comprehensive income attributable to:		
Owners of the parent	77,290	130,676
Minority interests	¥ (5,504)	¥ (4,720)

Consolidated Interim Statements of Changes in Net Assets*(Millions of yen)*

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Stockholders' equity		
Capital stock		
Balance at the beginning of the period	¥ 279,928	¥ 279,928
Changes during the period		
Total changes during the period	—	—
Balance at the end of the period	279,928	279,928
Capital surplus		
Balance at the beginning of the period	429,378	429,378
Changes during the period		
Total changes during the period	—	—
Balance at the end of the period	429,378	429,378
Retained earnings		
Balance at the beginning of the period	352,749	440,038
Changes during the period		
Dividends paid	(52,329)	(92,850)
Net income	96,383	140,099
Reversal of revaluation reserve for land	(848)	42
Total changes during the period	43,205	47,291
Balance at the end of the period	395,955	487,330
Total stockholders' equity		
Balance at the beginning of the period	1,062,057	1,149,346
Changes during the period		
Dividends paid	(52,329)	(92,850)
Net income	96,383	140,099
Reversal of revaluation reserve for land	(848)	42
Total changes during the period	43,205	47,291
Balance at the end of the period	¥ 1,105,262	¥1,196,637

Consolidated Interim Statements Changes in Net Assets (Continued)*(Millions of yen)*

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Accumulated other comprehensive income		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the period	¥ 47,649	¥ 60,325
Changes during the period		
Net changes except for stockholders' equity during the period	(27,815)	(14,161)
Total changes during the period	(27,815)	(14,161)
Balance at the end of the period	19,833	46,163
Net deferred gains on hedges		
Balance at the beginning of the period	17,144	27,878
Changes during the period		
Net changes except for stockholders' equity during the period	8,477	5,015
Total changes during the period	8,477	5,015
Balance at the end of the period	25,622	32,894
Revaluation reserve for land		
Balance at the beginning of the period	38,438	41,262
Changes during the period		
Net changes except for stockholders' equity during the period	848	(42)
Total changes during the period	848	(42)
Balance at the end of the period	39,287	41,219
Foreign currency translation adjustments		
Balance at the beginning of the period	(4,468)	(4,629)
Changes during the period		
Net changes except for stockholders' equity during the period	245	(277)
Total changes during the period	245	(277)
Balance at the end of the period	(4,223)	(4,906)
Total accumulated other comprehensive income		
Balance at the beginning of the period	98,764	124,837
Changes during the period		
Net changes except for stockholders' equity during the period	(18,244)	(9,466)
Total changes during the period	(18,244)	(9,466)
Balance at the end of the period	80,520	115,371
Minority interests in consolidated subsidiaries		
Balance at the beginning of the period	106,119	105,203
Changes during the period		
Net changes except for stockholders' equity during the period	(10,551)	(9,605)
Total changes during the period	(10,551)	(9,605)
Balance at the end of the period	95,568	95,597
Total net assets		
Balance at the beginning of the period	1,266,941	1,379,386
Changes during the period		
Dividends paid	(52,329)	(92,850)
Net income	96,383	140,099
Reversal of revaluation reserve for land	(848)	42
Net changes except for stockholders' equity during the period	(28,795)	(19,071)
Total changes during the period	14,410	28,220
Balance at the end of the period	¥ 1,281,351	¥ 1,407,606

Non-Consolidated Interim Balance Sheets*(Millions of yen)*

	March 31, 2012	September 30, 2012
Assets		
Cash and due from banks	¥ 2,177,774	¥1,344,480
Call loans	70,045	50,041
Monetary claims bought	79,103	69,823
Trading assets	658,269	730,454
Securities	6,218,603	6,192,669
Loans and bills discounted	17,061,490	17,104,115
Foreign exchange assets	63,536	59,687
Other assets	1,087,524	1,117,875
Other	1,087,524	1,117,875
Tangible fixed assets	215,277	214,275
Intangible fixed assets	47,170	41,974
Deferred tax assets	113,811	179,348
Customers' liabilities for acceptances and guarantees	343,093	327,886
Reserve for possible loan losses	(224,573)	(191,839)
Total assets	27,911,127	27,240,792
Liabilities		
Deposits	20,828,267	20,179,497
Negotiable certificates of deposit	1,396,860	1,581,360
Call money	353,083	241,890
Payables under repurchase agreements	11,998	9,996
Payables under securities lending transactions	254,943	—
Trading liabilities	273,900	348,065
Borrowed money	1,393,232	1,649,265
Foreign exchange liabilities	5,657	5,514
Bonds	705,183	658,923
Due to trust account	354,818	348,064
Other liabilities	685,944	556,615
Income taxes payable	2,120	4,510
Lease obligations	36,477	33,191
Asset retirement obligations	704	619
Other	646,642	518,294
Reserve for employees' bonuses	8,374	4,948
Other reserves	29,189	29,219
Deferred tax liabilities for land revaluation	23,713	23,690
Acceptances and guarantees	343,093	327,886
Total liabilities	26,668,260	25,964,939
Net assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	455,915	498,022
Other retained earnings	455,915	498,022
Retained earnings carried forward	455,915	498,022
Total stockholders' equity	1,113,022	1,155,129
Net unrealized gains on available-for-sale securities	60,321	46,168
Net deferred gains on hedges	28,259	33,335
Revaluation reserve for land	41,262	41,219
Total valuation and translation differences	129,844	120,723
Total net assets	1,242,866	1,275,853
Total liabilities and net assets	¥ 27,911,127	¥27,240,792

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

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Ordinary income	¥309,362	¥282,288
Interest income	164,803	155,361
Interest on loans and bills discounted	139,060	131,579
Interest and dividends on securities	18,156	17,053
Trust fees	12,253	10,637
Fees and commissions	52,296	51,418
Trading income	17,147	10,507
Other operating income	28,858	18,567
Other ordinary income	34,002	35,795
Ordinary expenses	201,652	196,688
Interest expenses	22,484	20,076
Interest on deposits	9,953	7,654
Fees and commissions	24,085	23,583
Trading expenses	339	1,384
Other operating expenses	18,673	8,417
General and administrative expenses	112,155	108,050
Other ordinary expenses	23,913	35,176
Ordinary profits	107,709	85,599
Extraordinary gains	208	675
Extraordinary losses	1,591	836
Income before income taxes	106,326	85,438
Income taxes – current	(1,394)	15,013
Income taxes – deferred	13,602	(64,489)
Total income taxes	12,207	(49,476)
Net income	¥ 94,119	¥134,914

Non-Consolidated Interim Statements of Changes in Net Assets

(Millions of yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Stockholders' equity		
Capital stock		
Balance at the beginning of the period	¥ 279,928	¥ 279,928
Changes during the period		
Total changes during the period	—	—
Balance at the end of the period	279,928	279,928
Capital surplus		
Capital reserve		
Balance at the beginning of the period	279,928	279,928
Changes during the period		
Total changes during the period	—	—
Balance at the end of the period	279,928	279,928
Other capital surplus		
Balance at the beginning of the period	97,250	97,250
Changes during the period		
Total changes during the period	—	—
Balance at the end of the period	97,250	97,250
Total capital surplus		
Balance at the beginning of the period	377,178	377,178
Changes during the period		
Total changes during the period	—	—
Balance at the end of the period	377,178	377,178
Retained earnings		
Other retained earnings		
Retained earnings carried forward		
Balance at the beginning of the period	373,425	455,915
Changes during the period		
Dividends paid	(52,329)	(92,850)
Net income	94,119	134,914
Reversal of revaluation reserve for land	(848)	42
Total changes during the period	40,941	42,107
Balance at the end of the period	414,366	498,022
Total stockholders' equity		
Balance at the beginning of the period	1,030,532	1,113,022
Changes during the period		
Dividends paid	(52,329)	(92,850)
Net income	94,119	134,914
Reversal of revaluation reserve for land	(848)	42
Total changes during the period	40,941	42,107
Balance at the end of the period	¥1,071,473	¥1,155,129

Non-Consolidated Interim Statements of Changes in Net Assets (Continued)*(Millions of yen)*

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Valuation and translation differences		
Net unrealized gains on available-for-sale securities		
Balance at the beginning of the period	¥ 47,619	¥ 60,321
Changes during the period		
Net changes except for stockholders' equity during the period	(27,811)	(14,153)
Total changes during the period	(27,811)	(14,153)
Balance at the end of the period	19,807	46,168
Net deferred gains on hedges		
Balance at the beginning of the period	17,483	28,259
Changes during the period		
Net changes except for stockholders' equity during the period	8,557	5,076
Total changes during the period	8,557	5,076
Balance at the end of the period	26,041	33,335
Revaluation reserve for land		
Balance at the beginning of the period	38,438	41,262
Changes during the period		
Net changes except for stockholders' equity during the period	848	(42)
Total changes during the period	848	(42)
Balance at the end of the period	39,287	41,219
Total valuation and translation differences		
Balance at the beginning of the period	103,541	129,844
Changes during the period		
Net changes except for stockholders' equity during the period	(18,405)	(9,120)
Total changes during the period	(18,405)	(9,120)
Balance at the end of the period	85,135	120,723
Total net assets		
Balance at the beginning of the period	1,134,074	1,242,866
Changes during the period		
Dividends paid	(52,329)	(92,850)
Net income	94,119	134,914
Reversal of revaluation reserve for land	(848)	42
Net changes except for stockholders' equity during the period	(18,405)	(9,120)
Total changes during the period	22,535	32,986
Balance at the end of the period	¥1,156,609	¥1,275,853