

Summary of Interim Financial Results
(September 30, 2009/Unaudited)

November 13, 2009
Resona Bank, Ltd.

Consolidated Interim Balance Sheets

(Millions of yen)

	September 30, 2009	March 31, 2009
Assets		
Cash and due from banks	¥ 1,003,937	¥ 1,066,904
Call loans and bills bought	530,784	412,198
Monetary claims bought	37,364	39,936
Trading assets	481,046	506,056
Securities	4,564,320	4,603,527
Loans and bills discounted	17,113,473	17,456,269
Foreign exchange assets	52,513	72,403
Other assets	1,145,165	800,628
Tangible fixed assets	230,523	233,712
Intangible fixed assets	47,036	39,476
Deferred tax assets	216,367	221,588
Customers' liabilities for acceptances and guarantees	431,745	465,031
Reserve for possible loan losses	(302,170)	(285,607)
Total assets	¥ 25,552,109	¥ 25,632,126
Liabilities		
Deposits	¥ 19,157,018	¥ 19,488,172
Negotiable certificates of deposit	1,377,270	1,400,690
Call money and bills sold	511,961	288,154
Bills sold under repurchase agreements	111,975	779,457
Deposits received for bonds lending transactions	50,916	-
Trading liabilities	161,409	123,270
Borrowed money	879,997	544,569
Foreign exchange liabilities	6,886	7,394
Bonds	597,354	510,258
Due to trust account	393,595	345,877
Other liabilities	631,185	575,354
Reserve for employees' bonuses	4,254	6,347
Reserve for employees' retirement benefits	0	0
Other reserves	17,583	15,399
Deferred tax liabilities	0	0
Deferred tax liabilities on land revaluation	30,258	30,914
Acceptances and guarantees	431,745	465,031
Total liabilities	¥ 24,363,414	¥ 24,580,892

Consolidated Interim Balance Sheets (Continued)

	<i>(Millions of yen)</i>	
	September 30, 2009	March 31, 2009
Equity		
Capital	¥ 279,928	¥ 279,928
Capital surplus	429,378	404,408
Retained earnings	250,821	195,263
Total shareholders' equity	<u>960,129</u>	<u>879,601</u>
Net unrealized gains on available-for-sale securities	66,342	(11,176)
Net deferred losses on hedges	15,529	22,313
Revaluation reserve for land	41,033	41,992
Translation adjustments	(4,042)	(4,363)
Total valuation and translation adjustments	<u>118,862</u>	<u>48,766</u>
Minority interests	109,703	122,865
Total equity	<u>1,188,694</u>	<u>1,051,233</u>
Total liabilities and equity	<u>¥ 25,552,109</u>	<u>¥ 25,632,126</u>

Consolidated Interim Statements of Operations

	<i>(Millions of yen)</i>	
	Interim 2008	Interim 2009
	From Apr 1, 2008 To Sep 30, 2008	From Apr 1, 2009 To Sep 30, 2009
Ordinary income	¥ 332,595	¥ 307,811
Interest income	227,760	190,033
(Interest on loans and bills discounted)	182,728	164,963
(Interest and dividends on securities)	18,191	13,623
Trust fees	3,448	14,467
Fees and commissions	48,802	47,391
Trading profits	1,572	28,660
Other operating income	29,764	16,124
Other ordinary income	21,246	11,134
Ordinary expenses	332,491	258,782
Interest expenses	56,666	33,837
(Interest on deposits)	29,068	17,243
Fees and commissions	20,575	24,652
Trading losses	7,379	651
Other operating expenses	6,000	25,845
General and administrative expenses	110,801	118,871
Other ordinary expenses	131,068	54,923
Ordinary profits	103	49,029
Extraordinary profits	115,457	13,047
Gains on disposal of fixed assets	104,743	0
Recovery on written-off claim	10,714	8,368
Other extraordinary profits	0	4,678
Extraordinary losses	2,501	2,989
Losses on disposal of fixed assets	340	526
Impairment losses on fixed assets	2,160	2,462
Income before income taxes and minority interests	113,060	59,087
Income taxes – current	14,105	11,435
Prior year income taxes	(4,295)	-
Income taxes – deferred	45,792	(15,589)
Total income tax expenses	55,602	(4,154)
Minority interests	3,140	1,327
Net income	¥ 54,318	¥ 61,913

Consolidated Interim Statements Changes in Equity

(Millions of yen)

	Interim 2008 From Apr 1, 2008 To Sep 30, 2008	Interim 2009 From Apr 1, 2009 To Sep 30, 2009
Shareholders' equity		
Capital		
Balance at beginning of year	¥ 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		
Balance at beginning of year	404,408	404,408
Changes of items during the period		
Increase due to merger	-	24,969
Total changes of items during the period	-	24,969
Balance at end of the period	<u>404,408</u>	<u>429,378</u>
Retained earnings		
Balance at beginning of year	207,258	195,263
Changes of items during the period		
Dividends from surplus	(18,374)	(18,207)
Net income	54,318	61,913
Increase due to merger	-	10,891
Reduction in land revaluation excess	16,699	959
Total changes of items during the period	52,643	55,557
Balance at end of the period	<u>259,901</u>	<u>250,821</u>
Total shareholders' equity		
Balance at beginning of year	891,595	879,601
Changes of items during the period		
Dividends from surplus	(18,374)	(18,207)
Net income	54,318	61,913
Increase due to merger	-	35,861
Reduction in land revaluation excess	16,699	959
Total changes of items during the period	52,643	80,527
Balance at end of the period	<u>¥ 944,238</u>	<u>¥ 960,129</u>

Consolidated Interim Statements Changes in Equity (Continued)

(Millions of yen)

	Interim 2008 From Apr 1, 2008 To Sep 30, 2008	Interim 2009 From Apr 1, 2009 To Sep 30, 2009
Valuation and translation adjustments		
Net unrealized gains on available-for-sale securities		
Balance at beginning of year	¥ 104,713	(¥ 11,176)
Changes of items during the period		
Net changes of items other than shareholders' equity	(39,861)	77,518
Total changes of items during the period	(39,861)	77,518
Balance at end of the period	64,852	66,342
Net deferred losses on hedges		
Balance at beginning of year	19,489	22,313
Changes of items during the period		
Net changes of items other than shareholders' equity	(22,932)	(6,784)
Total changes of items during the period	(22,932)	(6,784)
Balance at end of the period	(3,442)	15,529
Revaluation reserve for land		
Balance at beginning of year	59,872	41,992
Changes of items during the period		
Net changes of items other than shareholders' equity	(16,699)	(959)
Total changes of items during the period	(16,699)	(959)
Balance at end of the period	43,173	41,033
Translation adjustments		
Balance at beginning of year	(2,252)	(4,363)
Changes of items during the period		
Net changes of items other than shareholders' equity	(140)	320
Total changes of items during the period	(140)	320
Balance at end of the period	(2,392)	(4,042)
Total valuation and translation adjustments		
Balance at beginning of year	181,823	48,766
Changes of items during the period		
Net changes of items other than shareholders' equity	(79,633)	70,095
Total changes of items during the period	(79,633)	70,095
Balance at end of the period	102,190	118,862
Minority interests		
Balance at beginning of year	127,364	122,865
Changes of items during the period		
Net changes of items other than shareholders' equity	(842)	(13,162)
Total changes of items during the period	(842)	(13,162)
Balance at end of the period	¥ 126,521	¥ 109,703

Consolidated Interim Statements Changes in Equity (Continued)

	<i>(Millions of yen)</i>	
	Interim 2008	Interim 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Sep 30, 2008	To Sep 30, 2009
Total equity		
Balance at beginning of year	¥ 1,200,783	¥ 1,051,233
Changes of items during the period		
Dividends from surplus	(18,374)	(18,207)
Net income	54,318	61,913
Increase due to merger	-	35,861
Reduction in land revaluation excess	16,699	959
Net changes of items other than shareholders' equity	(80,475)	56,933
Total changes of items during the period	(27,832)	137,460
Balance at end of the period	¥ 1,172,950	¥ 1,188,694

Non-Consolidated Interim Balance Sheets

(Millions of yen)

	September 30, 2009	March 31, 2009
Assets		
Cash and due from banks	¥ 1,006,521	¥ 1,067,156
Call loans	527,617	410,241
Monetary claims bought	37,364	39,936
Trading assets	481,046	506,056
Securities	4,544,220	4,585,867
Loans and bills discounted	17,074,280	17,421,486
Foreign exchange assets	51,177	69,711
Other assets	1,142,700	799,314
Tangible fixed assets	230,382	233,580
Intangible fixed assets	46,842	39,301
Deferred tax assets	215,986	221,234
Customers' liabilities for acceptances and guarantees	439,391	473,343
Reserve for possible loan losses	(298,618)	(283,615)
Total assets	¥ 25,498,912	¥ 25,583,615
Liabilities		
Deposits	¥ 19,125,366	¥ 19,460,229
Negotiable certificates of deposit	1,377,270	1,400,690
Call money	511,961	288,154
Bills sold under repurchase agreements	111,975	779,457
Deposits received for bonds lending transactions	50,916	-
Trading liabilities	161,409	123,270
Borrowed money	885,843	549,036
Foreign exchange liabilities	8,045	8,714
Bonds	690,712	613,249
Due to trust account	393,595	345,877
Other liabilities	631,746	580,551
Income tax payable	1,120	1,480
Lease obligation	32,366	30,980
Other	598,259	548,090
Reserve for employees' bonuses	4,254	6,347
Other reserves	17,583	15,399
Deferred tax liabilities on land revaluation	30,258	30,914
Acceptances and guarantees	439,391	473,343
Total liabilities	¥ 24,440,330	¥ 24,675,235

Non-Consolidated Interim Balance Sheets (Continued)

	<i>(Millions of yen)</i>	
	September 30, 2009	March 31, 2009
Equity		
Capital	¥ 279,928	¥ 279,928
Capital surplus	377,178	352,208
Capital reserve	279,928	279,928
Other capital surplus	97,250	72,280
Retained earnings	278,328	222,965
Other earned surplus	278,328	222,965
Retained earnings carried forward	278,328	222,965
Total shareholders' equity	935,435	855,102
Net unrealized gains on available-for-sale securities	66,331	(11,185)
Net deferred losses on hedges	15,782	22,469
Revaluation reserve for land	41,033	41,992
Total valuation and translation adjustments	123,146	53,276
Total equity	1,058,582	908,379
Total liabilities and equity	¥ 25,498,912	¥ 25,583,615

Non-Consolidated Interim Statements of Operations

(Millions of yen)

	Interim 2008	Interim 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Sep 30, 2008	To Sep 30, 2009
Ordinary income	¥ 327,146	¥ 305,530
Interest income:	225,900	188,384
(Interest on loans and bills discounted)	180,884	163,385
(Interest and dividends on securities)	18,316	13,657
Trust fees	3,448	14,467
Fees and commissions	48,562	47,220
Trading profits	1,572	28,660
Other operating income	29,729	16,035
Other ordinary income	17,933	10,761
Ordinary expenses	333,892	258,370
Interest expenses:	58,285	34,719
(Interest on deposits)	28,332	16,857
Fees and commissions	20,551	24,622
Trading losses	7,379	651
Other operating expenses	6,000	26,490
General and administrative expenses	110,176	118,396
Other ordinary expenses	131,499	53,490
Ordinary profits (Ordinary losses)	(6,745)	47,159
Extraordinary profits	115,449	13,041
Extraordinary losses	2,501	2,989
Income before income taxes	106,202	57,212
Income taxes — current	13,810	11,083
Prior year income taxes	(4,295)	-
Income taxes — deferred	45,792	(15,589)
Total income taxes expenses	55,307	(4,506)
Net income	¥ 50,894	¥ 61,718

Non-Consolidated Interim Statements of Changes in Equity

(Millions of yen)

	Interim 2008 From Apr 1, 2008 To Sep 30, 2008	Interim 2009 From Apr 1, 2009 To Sep 30, 2009
Shareholders' equity		
Capital		
Balance at beginning of year	¥ 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 year	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 year	72,280	72,280
Changes of items during the period		
Increase due to merger	-	24,969
Total changes of items during the period	-	24,969
Balance at end of the period	<u>72,280</u>	<u>97,250</u>
Total Capital surplus		
Balance at beginning of year	352,208	352,208
Changes of items during the period		
Increase due to merger	-	24,969
Total changes of items during the period	-	24,969
Balance at end of the period	<u>352,208</u>	<u>377,178</u>
Retained earnings		
Other earned surplus		
Retained earnings carried forward		
Balance at beginning of year	240,740	222,965
Changes of items during the period		
Dividends from surplus	(18,374)	(18,207)
Net income	50,894	61,718
Increase due to merger	-	10,891
Reduction in land revaluation excess	16,699	959
Total changes of items during the period	<u>49,219</u>	<u>55,363</u>
Balance at end of the period	<u>289,959</u>	<u>278,328</u>
Total shareholders' equity		
Balance at beginning of year	872,877	855,102
Changes of items during the period		
Dividends from surplus	(18,374)	(18,207)
Net income	50,894	61,718
Increase due to merger	-	35,861
Reduction in land revaluation excess	16,699	959
Total changes of items during the period	<u>49,219</u>	<u>80,332</u>
Balance at end of the period	<u>¥ 922,097</u>	<u>¥ 935,435</u>

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

(Millions of yen)

	Interim 2008 From Apr 1, 2008 To Sep 30, 2008	Interim 2009 From Apr 1, 2009 To Sep 30, 2009
Valuation and translation adjustments		
Net unrealized gains on available-for-sale securities		
Balance at beginning of year	¥ 104,727	¥ 11,185
Changes of items during the period		
Net changes of items other than shareholders' equity	(39,870)	77,516
Total changes of items during the period	(39,870)	77,516
Balance at end of the period	64,856	66,331
Net deferred losses on hedges		
Balance at beginning of year	19,621	22,469
Changes of items during the period		
Net changes of items other than shareholders' equity	(22,974)	(6,686)
Total changes of items during the period	(22,974)	(6,686)
Balance at end of the period	(3,352)	15,782
Revaluation reserve for land		
Balance at beginning of year	59,872	41,992
Changes of items during the period		
Net changes of items other than shareholders' equity	(16,699)	(959)
Total changes of items during the period	(16,699)	(959)
Balance at end of the period	43,173	41,033
Total valuation and translation adjustments		
Balance at beginning of year	184,221	53,276
Changes of items during the period		
Net changes of items other than shareholders' equity	(79,544)	69,870
Total changes of items during the period	(79,544)	69,870
Balance at end of the period	104,677	123,146
Total equity		
Balance at beginning of year	1,057,099	908,379
Changes of items during the period		
Dividends from surplus	(18,374)	(18,207)
Net income	50,894	61,718
Increase due to merger	-	35,861
Reduction in land revaluation excess	16,699	959
Net changes of items other than shareholders' equity	(79,544)	69,870
Total changes of items during the period	(30,324)	150,202
Balance at end of the period	¥ 1,026,774	¥ 1,058,582