

Summary of Interim Financial Results
(September 30, 2007/Unaudited)

November 16, 2007
Resona Bank, Ltd.

(1) Operating Results

(Millions of yen)

	Non-consolidated			Consolidated		
	September 30, 2007	September 30, 2006	March 31, 2007	September 30, 2007	September 30, 2006	March 31, 2007
Ordinary income	362,842	400,646	796,431	363,101	402,015	807,694
Ordinary profit	71,520	143,444	284,937	74,703	147,985	302,671
Net income	87,783	386,757	546,871	87,936	385,622	552,661

(2) Management indices

(yen)

	Non-consolidated			Consolidated		
	September 30, 2007	September 30, 2006	March 31, 2007	September 30, 2007	September 30, 2006	March 31, 2007
Net income per share	2.84	12.16	16.97	2.85	12.12	17.16
Net income per share (potential equity adjusted)	1.57	7.17	10.13	1.57	7.14	10.24

(3) Total assets and Net assets

(Millions of yen)

	Non-consolidated			Consolidated		
	September 30, 2007	September 30, 2006	March 31, 2007	September 30, 2007	September 30, 2006	March 31, 2007
Total assets	26,597,056	27,373,578	27,427,023	26,637,278	27,311,831	27,462,271
Net assets	1,173,665	1,368,631	1,490,032	1,325,845	1,514,121	1,648,636
Net assets per share <i>(yen)</i>	(42.7)	(36.14)	(32.20)	(41.75)	(36.07)	(31.89)

(4) Share of stock (consolidated)

(Shares)

	Issued number of shares			Average number of shares		
	September 30, 2007	September 30, 2006	March 31, 2007	September 30, 2007	September 30, 2006	March 31, 2007
Common stock	30,845,461,536	30,843,933,848	30,844,697,692	30,844,956,480	30,843,933,848	30,844,000,815
Preferred Stock						
Class B, No.1	680,000,000	680,000,000	680,000,000	680,000,000	680,000,000	680,000,000
Class C, No.1	-	120,000	60,000	39,672	120,000	119,671
Class D, No.1	240,000,000	240,000,000	240,000,000	240,000,000	240,000,000	240,000,000
Class E, No.1	80,000,000	80,000,000	80,000,000	80,000,000	80,000,000	80,000,000
Class one, No.1	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000
Class two, No.1	12,808,217,550	12,808,217,550	12,808,217,550	12,808,217,550	12,808,217,550	12,808,217,550
Class three, No.1	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000

(5) Scope of consolidation

	September 30, 2007	March 31, 2007	Changes		
				Added	Excluded
Number of consolidated subsidiaries	5	7	(2)	-	2
(Number of non-consolidated subsidiaries that applied the equity method)	(-)	(-)	(-)	(-)	(-)
Number of affiliated companies that applied the equity method	4	4	-	-	-

(Reference)

Formulas for computing ratios:

Net Income per Share:

$$\frac{\text{Net income on common stock}}{\text{Average number of shares of common stock during the term}}$$

Net assets per share:

$$\frac{\text{Net assets on common stock}}{\text{Issued number of shares of common stock at year end}}$$

Consolidated Interim Balance Sheets

(Millions of yen)

Items	Sep 30, 2007 (A)	Sep 30, 2006 (B)	Difference (A) - (B)	Mar 31, 2007 (C)	Difference (A) - (C)
Assets					
Cash and due from banks	¥1,153,926	¥607,996	¥545,929	¥1,100,979	¥52,946
Call loans and bills bought	1,239,262	1,350,078	(110,815)	1,178,689	60,572
Receivables under resale agreements	-	6,998	(6,998)	-	-
Deposits paid for bonds borrowing transactions	218,590	22,459	196,130	75,978	142,612
Monetary claims bought	50,013	8,842	41,171	53,086	(3,073)
Trading assets	546,233	385,688	160,544	362,802	183,430
Money held in trust	-	-	-	10,385	(10,385)
Securities	4,625,409	5,055,155	(429,745)	5,260,736	(635,326)
Loans and bills discounted	17,317,269	18,005,101	(687,831)	17,850,251	(532,981)
Foreign exchange assets	69,448	70,483	(1,034)	70,739	(1,291)
Other assets	687,756	569,579	118,176	744,609	(56,853)
Tangible fixed assets	303,820	314,317	(10,496)	307,841	(4,021)
Intangible fixed assets	8,286	8,251	35	8,275	11
Deferred tax assets	273,334	247,902	25,431	275,829	(2,495)
Customers' liabilities for acceptances and guarantees	526,983	1,039,999	(513,016)	550,704	(23,721)
Reserve for possible loan losses	(368,223)	(366,334)	(1,888)	(373,862)	5,639
Reserve for possible losses on investments	(14,832)	(14,688)	(144)	(14,775)	(57)
Total assets	26,637,278	27,311,831	(674,552)	27,462,271	(824,993)
Liabilities					
Deposits	19,133,590	18,935,383	198,206	19,528,013	(394,423)
Negotiable certificates of deposit	2,296,020	2,276,490	19,530	1,823,690	472,330
Call money and bills sold	1,102,592	1,813,701	(711,108)	1,495,929	(393,337)
Bills sold under repurchase agreements	236,312	47,975	188,337	13,983	222,329
Deposits received for bonds lending transactions	27,644	-	27,644	26,001	1,643
Trading liabilities	106,617	49,310	57,307	117,821	(11,203)
Borrowed money	414,109	278,589	135,520	775,586	(361,476)
Foreign exchange liabilities	13,247	13,048	199	13,608	(360)
Bonds	624,402	674,382	(49,980)	616,141	8,260
Due to trust account	382,833	385,484	(2,650)	417,715	(34,882)
Other liabilities	394,925	235,181	159,743	387,518	7,406
Reserve for employees' bonuses	5,590	-	5,590	-	5,590
Reserve for employees' retirement benefits	0	0	0	0	0
Reserve for business restructuring	-	96	(96)	-	-
Reserve for reorganization of branch office channel	-	2,525	(2,525)	-	-
Other reserves	2,568	-	2,568	2,705	(136)
Reserve under special laws	0	0	(0)	0	(0)
Deferred tax liabilities	0	0	(0)	0	0
Deferred tax liabilities on land revaluation	43,993	45,541	(1,548)	44,213	(220)
Acceptances and guarantees	526,983	1,039,999	(513,016)	550,704	(23,721)
Total liabilities	25,311,433	25,797,709	(486,276)	25,813,635	(502,202)

Items	Sep 30, 2007 (A)	Sep 30, 2006 (B)	Difference (A) - (B)	Mar 31, 2007 (C)	Difference (A) - (C)
Capital	279,928	279,928	-	279,928	-
Capital surplus	404,408	404,408	-	404,408	-
Retained earnings	270,614	483,964	(213,349)	545,627	(275,012)
Total shareholders' equity	954,952	1,168,301	(213,349)	1,229,964	(275,012)
Net unrealized gains on available-for-sale securities	184,693	153,951	30,741	224,782	(40,089)
Deferred losses on hedges	(16,175)	(12,971)	(3,203)	(15,366)	(808)
Revaluation reserve for land	61,090	63,295	(2,204)	61,412	(322)
Translation adjustments	(988)	(1,847)	858	(1,400)	412
Total valuation and translation adjustments	228,620	202,427	26,192	269,428	(40,808)
Minority interests	142,272	143,392	(1,120)	149,243	(6,971)
Total net assets	1,325,845	1,514,121	(188,276)	1,648,636	(322,791)
Total liabilities and net assets	¥26,637,278	¥27,311,831	¥(674,552)	¥27,462,271	¥(824,993)

Consolidated Interim Statements of Operations

(Millions of yen)

Items	Interim 2007 From Apr 1, 2007 To Sep 30, 2007 (A)	Interim 2006 From Apr 1, 2006 To Sep 30, 2006 (B)	Difference (A) - (B)	FY2006 From Apr 1, 2006 To Mar 31, 2007
Ordinary income	¥363,101	¥402,015	¥(38,913)	¥807,694
Interest income	234,962	219,788	15,174	459,586
(Interest on loans and discounted)	183,745	161,145	22,600	335,724
(Interest and dividends on securities)	21,594	34,961	(13,366)	71,935
Trust fees	3,986	3,756	230	8,227
Fees and commissions	58,366	55,484	2,881	120,409
Trading profits	13,202	9,430	3,771	22,021
Other operating income	30,737	24,652	6,084	60,688
Other ordinary income	21,846	88,902	(67,055)	136,760
Ordinary expenses	288,398	254,029	34,368	505,023
Interest expenses	58,896	34,005	24,890	85,043
(Interest on deposits)	28,268	14,267	14,000	35,890
Fees and commissions	21,168	20,052	1,116	43,485
Trading losses	97	278	(180)	455
Other operating expenses	41,687	27,992	13,694	36,060
General and administrative expenses	110,853	106,223	4,629	228,563
Other ordinary expenses	55,695	65,477	(9,781)	111,414
Ordinary income	74,703	147,985	(73,281)	302,671
Extraordinary profits	25,815	11,904	13,911	23,942
Extraordinary losses	2,508	704	1,804	7,851
Income before income taxes and minority interests	98,011	159,186	(61,175)	318,761
Income taxes – current	(15,651)	(1,028)	(14,622)	(11,742)
Income taxes – deferred	20,065	(231,084)	251,150	(233,532)
Minority interests in net income	5,659	5,676	(17)	11,375
Net income	¥87,936	¥385,622	¥(297,685)	¥552,661

Consolidated Interim Statements of Changes in Net Assets

(From April 1, 2007 to September 30, 2007)

(Millions of yen)

	Shareholders' Equity			
	Capital	Capital surplus	Retained earnings	Total shareholders' equity
Balance as beginning of year	¥279,928	¥404,408	¥545,627	¥1,229,964
Changes of items during the period				
Dividends from surplus			(363,271)	(363,271)
Net income			87,936	87,936
Reduction in land revaluation excess			322	322
Net change of items other than shareholders' equity				
Total changes of items during the period	-	-	(275,012)	(275,012)
Balance at end of the period	¥279,928	¥404,408	¥270,614	¥954,952

(Millions of yen)

	Valuation and Translation adjustments					Minority interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred losses on hedges	Revaluation reserve for land	Translation adjustments	Total valuation and translation adjustments		
Balance at beginning of year	¥224,782	¥(15,366)	¥61,412	¥(1,400)	¥269,428	¥149,243	¥1,648,636
Changes of items during the period							
Dividends from surplus							(363,271)
Net income							87,936
Reduction in land revaluation excess							322
Net change of items other than shareholders' equity	(40,089)	(808)	(322)	412	(40,808)	(6,971)	(47,779)
Total changes of items during the period	(40,089)	(808)	(322)	412	(40,808)	(6,971)	(322,791)
Balance at end of the period	¥184,693	¥(16,175)	¥61,090	¥(988)	¥228,620	¥142,272	¥1,325,845

Consolidated Interim Statements of Changes in Net Assets

(From April 1, 2006 to September 30, 2006)

(Millions of yen)

	Shareholders' Equity			
	Capital	Capital surplus	Retained earnings	Total shareholders' equity
Balance as beginning of year	¥279,928	¥404,408	¥308,378	¥992,716
Changes of items during the period				
Dividends from surplus			(210,048)	(210,048)
Net income			385,622	385,622
Reduction in land revaluation excess			11	11
Net change of items other than shareholders' equity				
Total changes of items during the period	-	-	175,585	175,585
Balance at end of the period	¥279,928	¥404,408	¥483,964	¥1,168,301

(Millions of yen)

	Valuation and Translation adjustments					Minority interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred losses on hedges	Revaluation reserve for land	Translation adjustments	Total valuation and translation adjustments		
Balance at beginning of year	¥201,317	-	¥63,306	¥(1,946)	¥262,677	¥147,575	¥1,402,969
Changes of items during the period							
Dividends from surplus							(210,048)
Net income							385,622
Reduction in land revaluation excess							11
Net change of items other than shareholders' equity	(47,366)	(12,971)	(11)	99	(60,250)	(4,183)	(64,433)
Total changes of items during the period	(47,366)	(12,971)	(11)	99	(60,250)	(4,183)	111,152
Balance at end of the period	¥153,951	¥(12,971)	¥63,295	¥(1,847)	¥202,427	¥143,392	¥1,514,121

Consolidated Statements Changes in Net Assets

(From April 1, 2006 to March 31, 2007)

(Millions of yen)

	Shareholders' Equity			
	Capital	Capital surplus	Retained earnings	Total shareholders' equity
Balance as beginning of year	¥279,928	¥404,408	¥308,378	¥992,716
Changes of items during the year				
Dividends from surplus			(317,306)	(317,306)
Net income			552,661	552,661
Reduction in land revaluation excess			1,893	1,893
Net change of items other than shareholders' equity				
Total changes of items during the year	-	-	237,248	237,248
Balance at end of year	¥279,928	¥404,408	¥545,627	¥1,229,964

(Millions of yen)

	Valuation and Translation adjustments					Minority interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred losses on hedges	Revaluation reserve for land	Translation adjustments	Total valuation and translation adjustments		
Balance at beginning of year	¥201,317	-	¥63,306	¥(1,946)	¥262,677	¥147,575	¥1,402,969
Changes of items during the year							
Dividends from surplus							(317,306)
Net income							552,661
Reduction in land revaluation excess							1,893
Net change of items other than shareholders' equity	23,464	(15,366)	(1,893)	545	6,750	1,667	8,418
Total changes of items during the year	23,464	(15,366)	(1,893)	545	6,750	1,667	245,667
Balance at end of year	¥224,782	¥(15,366)	¥61,412	¥(1,400)	¥269,428	¥149,243	¥1,648,636

Consolidated Interim Statements of Cash Flows

(Millions of yen)

Items	Interim 2007 From Apr 1, 2007 To Sep 30, 2007 (A)	Interim 2006 From Apr 1, 2006 To Sep 30, 2006 (B)	Difference (A)-(B)	FY 2006 From Apr 1, 2006 To Mar 31, 2007
Cash flows from operating activities				
Income before income taxes and minority interests	¥98,011	¥159,186	¥(61,175)	¥318,761
Depreciation and amortization	4,527	4,332	194	8,733
Impairment losses on fixed assets	1,956	192	1,764	5,937
Amortization of goodwill	13	13	(0)	27
Equity in earnings of investments in affiliated companies	232	(1,785)	2,018	(9,090)
Increase/(decrease) in reserve for possible loan losses	(5,639)	7,922	(13,561)	15,449
Increase in reserve for possible losses on investments	57	197	(140)	284
Increase in reserve for employees' bonuses	5,590	-	5,590	-
Decrease in reserve for business restructuring	-	(60)	60	(156)
Increase/(decrease) in reserve for employees' retirement benefits	0	0	0	0
Interest income	(234,962)	(219,788)	(15,174)	(459,586)
Interest expenses	58,896	34,005	24,890	85,043
Net (gains)/losses on securities	837	(25,132)	25,969	(72,313)
Net gains on money held in trust	(248)	-	(248)	(385)
Net foreign exchange gains	(39,670)	(39,620)	(49)	(56,632)
Net (gains)/losses on sale of fixed assets	266	(62)	328	599
Net (increase)/decrease in trading assets	(183,430)	266,151	(449,582)	289,037
Net increase/(decrease) in trading liabilities	(11,203)	(25,073)	13,869	43,437
Net decrease in loans and bills discounted	532,981	29,996	502,985	184,846
Net decrease in deposits	(394,423)	(700,413)	305,990	(107,784)
Net increase/(decrease) in negotiable certificates of deposit	472,330	441,260	31,070	(11,540)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	(344,586)	243,701	(588,288)	737,565
Net (increase)/decrease in due from banks (excluding those deposited at BOJ)	(364,912)	31,618	(396,531)	(76,499)
Net increase in call loans and other	(59,960)	(364,096)	304,135	(229,580)
Net increase in deposits paid for bonds borrowing transactions	(142,612)	(11,411)	(131,200)	(64,930)
Net decrease in call money and other	(171,546)	(932,766)	761,219	(1,282,747)
Net increase in deposits paid for bonds borrowing transactions	1,643	-	1,643	26,001
Net decrease in foreign exchange assets	282	6,462	(6,179)	6,206
Net decrease in foreign exchange liabilities	(360)	(7,239)	6,878	(6,679)
Net increase/(decrease) in due to trust account	(34,882)	(40,628)	5,746	(8,397)
Interest receipts	232,263	222,288	9,974	458,578
Interest payments	(65,081)	(40,069)	(25,011)	(81,902)
Other, net	109,991	36,665	73,326	50,060
Subtotal	(533,639)	(924,152)	390,513	(237,653)
Income taxes paid (refund)	12,192	10,990	1,201	10,701
Net cash used in operating activities	¥(521,447)	¥(913,161)	¥391,714	¥(226,951)

Consolidated Interim Statements of Cash Flows (Continued)

(Millions of yen)

Items	Interim 2007 From Apr 1, 2007 To Sep 30, 2007 (A)	Interim 2006 From Apr 1, 2006 To Sep 30, 2006 (B)	Difference (A)-(B)	FY 2006 From Apr 1, 2006 To Mar 31, 2007
Cash flows from investing activities				
Purchases of securities	¥(11,204,152)	¥(9,197,284)	¥(2,006,868)	¥19,399,184
Proceeds from sales of securities	10,818,823	8,609,930	2,208,892	18,360,849
Proceeds from maturity of securities	967,636	1,130,701	(163,064)	1,478,458
Increase in money held in trust	-	-	-	(10,000)
Decrease in money held in trust	10,269	-	10,269	-
Purchases of tangible fixed assets	(2,332)	(2,827)	494	(6,842)
Proceeds from sales of tangible fixed assets	248	502	(253)	1,101
Purchases of intangible fixed assets	(752)	(931)	178	(2,451)
Proceeds from sales of intangible fixed assets	5	1,526	(1,521)	2,140
Net cash provided by/(used in) investing activities	589,744	541,618	48,126	424,071
Cash flows from financing activities				
Repayment of subordinated borrowed money	(17,000)	(7,000)	(10,000)	(7,000)
Proceeds from issuance of subordinated bonds	-	96,968	(96,968)	96,960
Repayment of subordinated bonds	-	(36,200)	36,200	(112,743)
Dividends paid	(363,271)	(210,048)	(153,223)	(317,306)
Dividends paid to minority shareholders	-	(198)	198	(212)
Net cash provided by/(used in) financing activities	(380,271)	(156,477)	(223,793)	(340,301)
Effect of exchange rate changes on cash and cash equivalents	7	20	(13)	47
Decrease in cash and cash equivalents	(311,966)	(528,000)	216,034	(143,135)
Cash and cash equivalents at beginning of the year	817,113	960,248	(143,135)	960,248
Cash and cash equivalents at end of the period	¥505,147	¥432,247	¥72,899	¥817,113

Comparison of Statements of Trust Assets and Liabilities

(Millions of Yen)

	Sep 30, 2007 (A)	Sep 30, 2006 (B)	Difference (A)-(B)	Mar 31, 2007 (C)	Difference (A)-(C)
Assets					
Loans and bills discounted	¥140,978	¥162,432	¥(21,454)	¥151,362	¥(10,384)
Securities	0	0	-	0	-
Trust beneficiary certificate	356	1,132	(776)	744	(388)
Securities held in custody account	327	253	73	327	-
Monetary claims	384,116	387,172	(3,056)	400,072	(15,955)
Premises and equipment	-	525,724	(525,724)	-	-
Tangible fixed assets	624,542	-	624,542	591,401	33,141
Real estate lease rights	-	3,582	(3,582)	-	-
Intangible fixed assets	3,320	-	3,320	3,321	(0)
Other claims	10,636	8,843	1,793	14,051	(3,414)
Due from banking account	382,833	385,484	(2,650)	417,715	(34,882)
Cash and due from banks	27,274	27,222	52	29,222	(1,947)
Total assets	1,574,386	1,501,849	72,537	1,608,218	(33,831)
Co-managed trust funds under other trust bank's administration	¥72,868	¥75,975	¥(3,107)	¥73,431	¥(562)

	Sep 30, 2007 (A)	Sep 30, 2006 (B)	Difference (A)-(B)	Mar31, 2007 (C)	Difference (A)-(C)
Liabilities					
Money trusts	¥505,571	¥531,892	¥(26,320)	¥555,739	¥(50,167)
Asset formation benefit trust	1,598	1,902	(303)	1,656	(58)
Pecuniary trusts other than money trusts	0	0	-	0	-
Securities trusts	327	253	73	327	-
Monetary claims trusts	402,721	406,009	(3,287)	416,893	(14,171)
Real estate trusts	152,653	151,411	1,241	159,371	(6,718)
Real estate lease trusts	4,759	4,698	61	4,697	62
Composite trusts	506,754	405,681	101,072	469,533	37,221
Total liabilities	¥1,574,386	¥1,501,849	¥72,537	1,608,218	¥(33,831)

The trust in the principal indemnification agreement
(including the trust that were re-entrusted for operations)

(As of September 30, 2007)

(Millions of Yen)

Assets		Liabilities	
Loans and bills discounted	¥140,744	Principal	¥471,455
Securities		Special loan loss reserve	423
Other	331,550	Other	416
Total assets	¥472,294	Total liabilities	¥472,294

Non-Consolidated Interim Balance Sheets

(Millions of yen)

Items	Sep 30, 2007 (A)	Sep 30, 2006 (B)	Difference (A)-(B)	Mar 31, 2007 (C)	Difference (A)-(C)
Assets					
Cash and due from banks	¥1,147,549	¥606,072	¥541,477	¥1,097,339	¥50,210
Call loans	1,234,040	1,345,533	(111,493)	1,165,700	68,340
Receivables under resale agreements	-	6,998	(6,998)	-	-
Deposits paid for bonds borrowing transactions	218,590	22,459	196,130	75,978	142,612
Monetary claims bought	50,013	8,842	41,171	53,086	(3,073)
Trading assets	546,233	385,688	160,544	362,802	183,430
Money held in trust	-	-	-	10,385	(10,385)
Securities	4,618,583	5,059,070	(440,487)	5,257,370	(638,786)
Loans and bills discounted	17,275,853	17,974,837	(698,983)	17,818,392	(542,538)
Foreign exchange assets	68,441	69,569	(1,128)	68,804	(363)
Other assets	685,930	569,000	116,929	744,454	(58,524)
Tangible fixed assets	303,584	313,852	(10,267)	307,353	(3,768)
Intangible fixed assets	7,981	8,186	(204)	8,224	(242)
Deferred tax assets	272,914	247,661	25,252	275,445	(2,531)
Customers' liabilities for acceptances and guarantees	545,166	1,132,420	(587,254)	565,570	(20,404)
Reserve for possible loan losses	(364,768)	(363,555)	(1,212)	(370,825)	6,057
Reserve for possible losses on investments	(13,058)	(13,058)	-	(13,058)	-
Total assets	26,597,056	27,373,578	(776,522)	27,427,023	(829,966)
Liabilities					
Deposits	19,092,572	18,913,640	178,931	19,493,511	(400,939)
Negotiable certificates of deposit	2,296,020	2,276,490	19,530	1,823,690	472,330
Call money	1,102,116	1,812,211	(710,094)	1,495,929	(393,813)
Bills sold under repurchase agreements	236,312	47,975	188,337	13,983	222,329
Deposits received for bonds lending transactions	27,644	-	27,644	26,001	1,643
Trading liabilities	106,617	49,310	57,307	117,821	(11,203)
Borrowed money	432,775	374,046	58,728	794,111	(361,336)
Foreign exchange liabilities	13,657	13,112	545	13,839	(181)
Bonds	739,455	715,835	23,619	734,306	5,148
Due to trust account	382,833	385,484	(2,650)	417,715	(34,882)
Other liabilities	396,065	236,257	159,807	393,588	2,476
Reserve for employees' bonuses	5,590	-	5,590	-	5,590
Reserve for business restructuring	-	96	(96)	-	-
Reserve for reorganization of branch office channel	-	2,525	(2,525)	-	-
Other reserves	2,568	-	2,568	2,705	(136)
Reserve under special laws	0	0	(0)	0	(0)
Deferred tax liabilities on land revaluation	43,993	45,541	(1,548)	44,213	(220)
Acceptances and guarantees	545,166	1,132,420	(587,254)	565,570	(20,404)
Total liabilities	25,423,390	26,004,947	(581,557)	25,936,990	(513,599)

Items	Sep 30, 2007 (A)	Sep 30, 2006 (B)	Difference (A)-(B)	Mar 31, 2007 (C)	Difference (A)-(C)
Net assets					
Capital	279,928	279,928	-	279,928	-
Capital surplus	352,208	352,208	-	352,208	-
Capital reserve	279,928	279,928	-	279,928	-
Other capital surplus	72,280	72,280	-	72,280	-
Retained earnings	311,963	532,391	(220,428)	587,129	(275,165)
Other earned surplus	311,963	532,391	(220,428)	587,129	(275,165)
Retained earnings carried forward	311,963	532,391	(220,428)	587,129	(275,165)
Total shareholders' equity	944,100	1,164,529	(220,428)	1,219,266	(275,165)
Net unrealized gains on available-for-sale securities	184,702	153,862	30,840	224,805	(40,102)
Deferred losses on hedges	(16,228)	(13,055)	(3,173)	(15,452)	(776)
Revaluation reserve for land	61,090	63,295	(2,204)	61,412	(322)
Total valuation and translation adjustments	229,564	204,101	25,463	270,766	(41,201)
Total net assets	1,173,665	1,368,631	(194,965)	1,490,032	(316,366)
Total liabilities and net assets	¥26,597,056	¥27,373,578	¥(776,522)	¥27,427,023	¥(829,966)

Non-Consolidated Interim Statements of Operations

(Millions of yen)

Items	Interim 2007 From Apr 1, 2007 To Sep 30, 2007 (A)	Interim 2006 From Apr 1, 2006 To Sep 30, 2006 (B)	Difference (A)-(B)	FY 2006 From Apr 1, 2006 To Mar 31, 2007
Ordinary income	¥362,842	¥400,646	¥(37,804)	¥796,431
Interest income:	232,902	218,804	14,097	456,388
Interest on loans and bills discounted	181,978	159,960	22,288	332,521
Interest and dividends on securities	21,423	35,659	(14,235)	72,658
Trust fees	3,986	3,756	230	8,227
Fees and commissions	58,138	55,318	2,819	120,041
Trading profits	13,202	9,430	3,771	21,053
Other operating income	30,396	24,336	6,059	61,098
Other ordinary income	24,216	89,000	(64,784)	129,621
Ordinary expenses	291,321	257,202	34,119	511,493
Interest expenses:	63,129	38,840	24,289	94,296
Interest on deposits	27,302	13,791	13,510	34,486
Fees and commissions	21,168	19,999	1,169	43,398
Trading losses	97	278	(180)	455
Other operating expenses	41,687	27,992	13,694	36,060
General and administrative expenses	110,257	105,716	4,541	227,361
Other ordinary expenses	54,981	64,375	(9,394)	109,919
Ordinary income	71,520	143,444	(71,923)	284,937
Extraordinary profits	23,181	11,904	11,276	23,894
Extraordinary losses	2,508	704	1,804	7,851
Income before income taxes	92,193	154,645	(62,451)	300,980
Income taxes:				
Current	(15,655)	(1,028)	(14,627)	(12,357)
Deferred	20,065	(231,084)	251,150	(233,532)
Net income	¥87,783	¥386,757	¥(298,974)	¥546,871

Non-Consolidated Interim Statements of Changes in Net Assets

(From April 1, 2007 to September 30, 2007)

(Millions of yen)

	Shareholders' equity					
	Capital	Capital surplus			Retained earnings	Total shareholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other earned surplus Retained earnings carried forward	
Balance at beginning of year	¥279,928	¥279,928	¥72,280	¥352,208	¥587,129	¥1,219,266
Changes of items during the period						
Dividends from surplus					(363,271)	(363,271)
Net income					87,783	87,783
Reduction in land revaluation excess					322	322
Net change of items other than shareholders' equity						
Total changes of items during the period	-	-	-	-	(275,165)	(275,165)
Balance at end of the period	¥279,928	¥279,928	¥72,280	¥352,208	¥311,963	¥944,100

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gains on available-for-sale securities	Deferred losses on hedges	Revaluation reserve for land	Total valuation and translation adjustment	
Balance at beginning of year	¥224,805	¥(15,452)	¥61,412	¥270,766	¥1,490,032
Changes of items during the period					
Dividends from surplus					(363,271)
Net income					87,783
Reduction in land revaluation excess					322
Net change of items other than shareholders' equity	(40,102)	(776)	(332)	(41,201)	(41,201)
Total changes of items during the period	(40,102)	(776)	(332)	(41,201)	(316,366)
Balance at end of the period	¥184,702	¥(16,228)	¥61,090	¥229,564	¥1,173,665

Non-Consolidated Interim Statements of Changes in Net Assets

(From April 1, 2006 to September 30, 2006)

(Millions of yen)

	Shareholders' equity					Total shareholders' equity
	Capital	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other earned surplus Retained earnings carried forward	
Balance at beginning of year	¥279,928	¥279,928	¥72,280	¥352,208	¥355,670	¥987,808
Changes of items during the period						
Dividends from surplus					(210,048)	(210,048)
Net income					386,757	386,757
Reduction in land revaluation excess					11	11
Net change of items other than shareholders' equity						
Total changes of items during the period	-	-	-	-	176,721	176,721
Balance at end of the period	¥279,928	¥279,928	¥72,280	¥352,208	¥532,391	¥1,164,529

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gains on available-for-sale securities	Deferred losses on hedges	Revaluation reserve for land	Total valuation and translation adjustment	
Balance at beginning of year	¥201,208	-	¥63,306	¥264,514	¥1,252,323
Changes of items during the period					
Dividends from surplus					(210,048)
Net income					386,757
Reduction in land revaluation excess					11
Net change of items other than shareholders' equity	(47,346)	(13,055)	(11)	(60,412)	(60,412)
Total changes of items during the period	(47,346)	(13,055)	(11)	(60,412)	116,308
Balance at end of the period	¥153,862	¥(13,055)	¥63,295	¥204,101	¥1,368,631

Non-Consolidated Statements of Changes in Net Assets

(From April 1, 2006 to March 31, 2007)

(Millions of yen)

	Shareholders' equity					Total shareholders' equity
	Capital	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other earned surplus Retained earnings carried forward	
Balance at beginning of year	¥279,928	¥279,928	¥72,280	¥352,208	¥355,670	¥987,808
Changes of items during the year						
Dividends from surplus					(317,306)	(317,306)
Net income					546,871	546,871
Reduction in land revaluation excess					1,893	1,893
Net change of items other than shareholders' equity						
Total changes of items during the year	-	-	-	-	231,458	231,458
Balance at end of year	¥279,928	¥279,928	¥72,280	¥352,208	¥587,129	¥1,219,266

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gains on available-for-sale securities	Deferred losses on hedges	Revaluation reserve for land	Total valuation and translation adjustment	
Balance at beginning of year	¥201,208	-	¥63,306	¥264,514	¥1,252,323
Changes of items during the year					
Dividends from surplus					(317,306)
Net income					546,871
Reduction in land revaluation excess					1,893
Net change of items other than shareholders' equity	23,597	(15,452)	(1,893)	6,251	6,251
Total changes of items during the year	23,597	(15,452)	(1,893)	6,251	237,709
Balance at end of year	¥224,805	¥(15,452)	¥61,412	¥270,766	¥1,490,032