

Summary of Interim Financial Results  
(September 30, 2010/Unaudited)

November 12, 2010  
**Resona Bank, Ltd.**

**Consolidated Interim Balance Sheets**

*(Millions of yen)*

	<b>September 30, 2010</b>	<b>March 31, 2010</b>
<b>Assets</b>		
Cash and due from banks	¥ 970,270	¥ 1,146,258
Call loans and bills bought	632,024	648,032
Deposits paid for securities borrowing transactions	-	6,000
Monetary claims bought	62,904	69,456
Trading assets	563,960	477,002
Securities	4,593,471	4,835,642
Loans and bills discounted	16,892,583	17,258,988
Foreign exchange assets	57,918	54,871
Other assets	1,457,891	1,023,528
Tangible fixed assets	227,242	229,445
Intangible fixed assets	42,323	44,932
Deferred tax assets	141,519	184,510
Customers' liabilities for acceptances and guarantees	398,300	411,495
Reserve for possible loan losses	(259,864)	(273,350)
<b>Total assets</b>	<b>¥ 25,780,548</b>	<b>¥ 26,116,814</b>
<b>Liabilities</b>		
Deposits	¥ 19,734,448	¥ 19,973,139
Negotiable certificates of deposit	1,376,420	1,705,960
Call money and bills sold	90,818	330,347
Bills sold under repurchase agreements	24,998	120,978
Deposits received for bonds lending transactions	10,007	5,988
Trading liabilities	248,705	155,320
Borrowed money	774,699	528,738
Foreign exchange liabilities	5,277	7,125
Bonds	520,021	634,764
Due to trust account	345,085	376,687
Other liabilities	971,732	604,399
Reserve for employees' bonuses	4,551	6,957
Reserve for employees' retirement benefits	0	0
Other reserves	21,760	18,291
Deferred tax liabilities on land revaluation	28,833	29,868
Acceptances and guarantees	398,300	411,495
<b>Total liabilities</b>	<b>¥ 24,555,662</b>	<b>¥ 24,910,060</b>

**Consolidated Interim Balance Sheets (Continued)**

*(Millions of yen)*

	<b>September 30, 2010</b>	<b>March 31, 2010</b>
<b>Equity</b>		
Capital	¥ 279,928	¥ 279,928
Capital surplus	429,378	429,378
Retained earnings	311,722	267,457
Total shareholders' equity	1,021,029	976,765
Net unrealized gains on available-for-sale securities	37,261	60,722
Net deferred losses on hedges	28,084	14,357
Revaluation reserve for land	38,816	40,462
Translation adjustments	(4,082)	(3,807)
Total valuation and translation adjustments	100,080	111,734
Minority interests	103,776	118,253
<b>Total equity</b>	1,224,886	1,206,753
<b>Total liabilities and equity</b>	¥ 25,780,548	¥ 26,116,814

## Consolidated Interim Statements of Income

(Millions of yen)

	<b>Interim 2009</b>	<b>Interim 2010</b>
	From Apr 1, 2009 To Sep 30, 2009	From Apr 1, 2010 To Sep 30, 2010
<b>Ordinary income</b>	¥ 307,811	¥ 309,922
Interest income	190,033	174,514
(Interest on loans and bills discounted)	164,963	149,219
(Interest and dividends on securities)	13,623	15,204
Trust fees	14,467	13,252
Fees and commissions	47,391	50,796
Trading profits	28,660	26,911
Other operating income	16,124	30,490
Other ordinary income	11,134	13,956
<b>Ordinary expenses</b>	258,782	233,316
Interest expenses	33,837	25,582
(Interest on deposits)	17,243	13,337
Fees and commissions	24,652	25,126
Trading losses	651	134
Other operating expenses	25,845	33,829
General and administrative expenses	118,871	114,528
Other ordinary expenses	54,923	34,114
<b>Ordinary profits</b>	49,029	76,606
<b>Extraordinary profits</b>	13,047	14,451
Gains on disposal of fixed assets	0	829
Recovery on written-off claim	8,368	13,621
Other extraordinary profits	4,678	-
<b>Extraordinary losses</b>	2,989	1,074
Losses on disposal of fixed assets	526	560
Impairment losses on fixed assets	2,462	222
Other extraordinary losses	-	291
<b>Income before income taxes and minority interests</b>	59,087	89,982
Income taxes – current	11,435	(4,362)
Income taxes – deferred	(15,589)	36,560
<b>Total income tax expenses</b>	(4,154)	32,197
<b>Income before minority interests</b>		57,784
<b>Minority interests</b>	1,327	2,147
<b>Net income</b>	¥ 61,913	¥ 55,637

## Consolidated Interim Statements Changes in Equity

(Millions of yen)

	<b>Interim 2009</b> From Apr 1, 2009 To Sep 30, 2009	<b>Interim 2010</b> From Apr 1, 2010 To Sep 30, 2010
<b>Shareholders' equity</b>		
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	429,378
Changes of items during the period		
Increase due to merger	24,969	-
Total changes of items during the period	<u>24,969</u>	<u>-</u>
Balance at end of the period	<u>429,378</u>	<u>429,378</u>
Retained earnings		
Balance at beginning of year	195,263	267,457
Changes of items during the period		
Dividends from surplus	(18,207)	(13,019)
Net income	61,913	55,637
Increase due to merger	10,891	-
Reduction in land revaluation excess	959	1,646
Total changes of items during the period	<u>55,557</u>	<u>44,264</u>
Balance at end of the period	<u>250,821</u>	<u>311,722</u>
Total shareholders' equity		
Balance at beginning of year	879,601	976,765
Changes of items during the period		
Dividends from surplus	(18,207)	(13,019)
Net income	61,913	55,637
Increase due to merger	35,861	-
Reduction in land revaluation excess	959	1,646
Total changes of items during the period	<u>80,527</u>	<u>44,264</u>
Balance at end of the period	<u>¥ 960,129</u>	<u>¥ 1,021,029</u>

**Consolidated Interim Statements Changes in Equity (Continued)**

(Millions of yen)

	<b>Interim 2009</b> From Apr 1, 2009 To Sep 30, 2009	<b>Interim 2010</b> From Apr 1, 2010 To Sep 30, 2010
<b>Valuation and translation adjustments</b>		
Net unrealized gains on available-for-sale securities		
Balance at beginning of year	¥ (11,176)	60,722
Changes of items during the period		
Net changes of items other than shareholders' equity	77,518	(23,460)
Total changes of items during the period	77,518	(23,460)
Balance at end of the period	66,342	37,261
Net deferred losses on hedges		
Balance at beginning of year	22,313	14,357
Changes of items during the period		
Net changes of items other than shareholders' equity	(6,784)	13,727
Total changes of items during the period	(6,784)	13,727
Balance at end of the period	15,529	28,084
Revaluation reserve for land		
Balance at beginning of year	41,992	40,462
Changes of items during the period		
Net changes of items other than shareholders' equity	(959)	(1,646)
Total changes of items during the period	(959)	(1,646)
Balance at end of the period	41,033	38,816
Translation adjustments		
Balance at beginning of year	(4,363)	(3,807)
Changes of items during the period		
Net changes of items other than shareholders' equity	320	(274)
Total changes of items during the period	320	(274)
Balance at end of the period	(4,042)	(4,082)
Total valuation and translation adjustments		
Balance at beginning of year	48,766	111,734
Changes of items during the period		
Net changes of items other than shareholders' equity	70,095	(11,654)
Total changes of items during the period	70,095	(11,654)
Balance at end of the period	118,862	100,080
<b>Minority interests</b>		
Balance at beginning of year	122,865	118,253
Changes of items during the period		
Net changes of items other than shareholders' equity	(13,162)	(14,476)
Total changes of items during the period	(13,162)	(14,476)
Balance at end of the period	¥ 109,703	¥ 103,776
<b>Total equity</b>		
Balance at beginning of year	¥ 1,051,233	¥ 1,206,753
Changes of items during the period		
Dividends from surplus	(18,207)	(13,019)
Net income	61,913	55,637
Increase due to merger	35,861	-
Reduction in land revaluation excess	959	1,646
Net changes of items other than shareholders' equity	56,933	(26,131)
Total changes of items during the period	137,460	18,133
Balance at end of the period	¥ 1,188,694	¥ 1,224,886

**Non-Consolidated Interim Balance Sheets**

(Millions of yen)

	<b>September 30, 2010</b>	<b>March 31, 2010</b>
<b>Assets</b>		
Cash and due from banks	¥ 967,709	¥ 1,145,809
Call loans	626,342	642,792
Deposits paid for securities borrowing transactions	-	6,000
Monetary claims bought	62,904	69,456
Trading assets	563,960	477,002
Securities	4,570,922	4,811,718
Loans and bills discounted	16,845,933	17,216,340
Foreign exchange assets	56,330	52,807
Other assets	1,455,610	1,021,629
Tangible fixed assets	227,118	229,297
Intangible fixed assets	42,018	44,699
Deferred tax assets	141,288	184,140
Customers' liabilities for acceptances and guarantees	403,251	418,701
Reserve for possible loan losses	(259,942)	(270,873)
<b>Total assets</b>	<b>¥ 25,703,448</b>	<b>¥ 26,049,523</b>
<b>Liabilities</b>		
Deposits	¥ 19,691,870	¥ 19,935,548
Negotiable certificates of deposit	1,376,420	1,705,960
Call money	90,818	330,347
Bills sold under repurchase agreements	24,998	120,978
Deposits received for bonds lending transactions	10,007	5,988
Trading liabilities	248,705	155,320
Borrowed money	778,812	532,483
Foreign exchange liabilities	5,887	8,788
Bonds	605,807	731,333
Due to trust account	345,085	376,687
Other liabilities	972,336	609,312
Income tax payable	1,260	800
Lease obligations	30,167	31,297
Asset retirement obligations	583	
Other	940,325	577,214
Reserve for employees' bonuses	4,551	6,957
Other reserves	21,760	18,291
Deferred tax liabilities on land revaluation	28,833	29,868
Acceptances and guarantees	403,251	418,701
<b>Total liabilities</b>	<b>¥ 24,609,146</b>	<b>¥ 24,986,565</b>

**Non-Consolidated Interim Balance Sheets (Continued)**

*(Millions of yen)*

	<b>September 30, 2010</b>	<b>March 31, 2010</b>
<b>Equity</b>		
Capital	¥ 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	332,758	290,142
Other earned surplus	332,758	290,142
Retained earnings carried forward	332,758	290,142
Total shareholders' equity	<u>989,865</u>	<u>947,249</u>
Net unrealized gains on available-for-sale securities	37,204	60,669
Net deferred losses on hedges	28,416	14,576
Revaluation reserve for land	38,816	40,462
Total valuation and translation adjustments	<u>104,436</u>	<u>115,708</u>
<b>Total equity</b>	<u>1,094,302</u>	<u>1,062,958</u>
<b>Total liabilities and equity</b>	<u>¥ 25,703,448</u>	<u>¥ 26,049,523</u>

**Non-Consolidated Interim Statements of Income**

(Millions of yen)

	<b>Interim 2009</b>	<b>Interim 2010</b>
	From Apr 1, 2009 To Sep 30, 2009	From Apr 1, 2010 To Sep 30, 2010
<b>Ordinary income</b>	¥ 305,530	¥ 307,490
Interest income	188,384	172,957
(Interest on loans and bills discounted)	163,385	147,594
(Interest and dividends on securities)	13,657	15,451
Trust fees	14,467	13,252
Fees and commissions	47,220	50,666
Trading profits	28,660	26,911
Other operating income	16,035	30,404
Other ordinary income	10,761	13,298
<b>Ordinary expenses</b>	258,370	234,821
Interest expenses	34,719	26,475
(Interest on deposits)	16,857	12,792
Fees and commissions	24,622	25,057
Trading losses	651	134
Other operating expenses	26,490	34,156
General and administrative expenses	118,396	114,046
Other ordinary expenses	53,490	34,951
<b>Ordinary profits</b>	47,159	72,668
<b>Extraordinary profits</b>	13,041	14,081
<b>Extraordinary losses</b>	2,989	1,074
<b>Income before income taxes</b>	57,212	85,674
Income taxes—current	11,083	(4,660)
Income taxes—deferred	(15,589)	36,346
<b>Total income taxes expenses</b>	(4,506)	31,685
<b>Net income</b>	¥ 61,718	¥ 53,989



## Non-Consolidated Interim Statements of Changes in Equity

(Millions of yen)

	<b>Interim 2009</b> From Apr 1, 2009 To Sep 30, 2009	<b>Interim 2010</b> From Apr 1, 2010 To Sep 30, 2010
<b>Shareholders' equity</b>		
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	97,250
Changes of items during the period		
Increase due to merger	24,969	-
Total changes of items during the period	<u>24,969</u>	<u>-</u>
Balance at end of the period	<u>97,250</u>	<u>97,250</u>
Total Capital surplus		
Balance at beginning of year	352,208	377,178
Changes of items during the period		
Increase due to merger	24,969	-
Total changes of items during the period	<u>24,969</u>	<u>-</u>
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 year	222,965	290,142
Changes of items during the period		
Dividends from surplus	(18,207)	(13,019)
Net income	61,718	53,989
Increase due to merger	10,891	-
Reduction in land revaluation excess	959	1,646
Total changes of items during the period	<u>55,363</u>	<u>42,615</u>
Balance at end of the period	<u>278,328</u>	<u>332,758</u>
Total shareholders' equity		
Balance at beginning of year	855,102	947,249
Changes of items during the period		
Dividends from surplus	(18,207)	(13,019)
Net income	61,718	53,989
Increase due to merger	35,861	-
Reduction in land revaluation excess	959	1,646
Total changes of items during the period	<u>80,332</u>	<u>42,615</u>
Balance at end of the period	<u>¥ 935,435</u>	<u>¥ 989,865</u>

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

(Millions of yen)

	<b>Interim 2009</b> From Apr 1, 2009 To Sep 30, 2009	<b>Interim 2010</b> From Apr 1, 2010 To Sep 30, 2010
<b>Valuation and translation adjustments</b>		
Net unrealized gains on available-for-sale securities		
Balance at beginning of year	¥ (11,185)	¥ 60,669
Changes of items during the period		
Net changes of items other than shareholders' equity	77,516	(23,464)
Total changes of items during the period	77,516	(23,464)
Balance at end of the period	66,331	37,204
Net deferred losses on hedges		
Balance at beginning of year	22,469	14,576
Changes of items during the period		
Net changes of items other than shareholders' equity	(6,686)	13,839
Total changes of items during the period	(6,686)	13,839
Balance at end of the period	15,782	28,416
Revaluation reserve for land		
Balance at beginning of year	41,992	40,462
Changes of items during the period		
Net changes of items other than shareholders' equity	(959)	(1,646)
Total changes of items during the period	(959)	(1,646)
Balance at end of the period	41,033	38,816
Total valuation and translation adjustments		
Balance at beginning of year	53,276	115,708
Changes of items during the period		
Net changes of items other than shareholders' equity	69,870	(11,271)
Total changes of items during the period	69,870	(11,271)
Balance at end of the period	123,146	104,436
<b>Total equity</b>		
Balance at beginning of year	908,379	1,062,958
Changes of items during the period		
Dividends from surplus	(18,207)	(13,019)
Net income	61,718	53,989
Increase due to merger	35,861	-
Reduction in land revaluation excess	959	1,646
Net changes of items other than shareholders' equity	69,870	(11,271)
Total changes of items during the period	150,202	31,344
Balance at end of the period	¥ 1,058,582	¥ 1,094,302