

Summary of Financial Results
(March 31, 2009/Unaudited)

May 15, 2009

Resona Bank, Ltd.**Consolidated Balance Sheets***(Millions of yen)*

	March 31, 2008	March 31, 2009
Assets		
Cash and due from banks	¥1,783,027	¥1,066,904
Call loans and bills bought	1,252,792	412,198
Deposits paid for bonds borrowing transactions	14,727	-
Monetary claims bought	47,829	39,936
Trading assets	413,988	506,056
Securities	3,961,967	4,603,527
Loans and bills discounted	17,218,208	17,456,269
Foreign exchange assets	62,043	72,403
Other assets	896,100	800,628
Tangible fixed assets	298,418	233,712
Buildings and equipment	78,998	74,945
Land	207,245	142,881
Leased assets	-	370
Construction in progress	1,084	1,933
Other tangible fixed assets	11,089	13,581
Intangible fixed assets	8,585	39,476
Software	6,094	6,507
Leased assets	-	30,579
Other intangible fixed assets	2,491	2,389
Deferred tax assets	263,025	221,588
Customers' liabilities for acceptances and guarantees	506,693	465,031
Reserve for possible loan losses	(326,117)	(285,607)
Total assets	26,401,292	25,632,126
Liabilities		
Deposits	19,315,867	19,488,172
Negotiable certificates of deposit	2,281,440	1,400,690
Call money and bills sold	996,412	288,154
Bills sold under repurchase agreements	16,976	779,457
Deposits received for bonds lending transactions	10,626	-
Trading liabilities	140,361	123,270
Borrowed money	529,730	544,569
Foreign exchange liabilities	7,365	7,394
Bonds	587,130	510,258
Due to trust account	367,996	345,877
Other liabilities	374,390	575,354
Reserve for employees' bonuses	8,770	6,347
Reserve for employees' retirement benefits	0	0
Other reserves	13,598	15,399
Reserve under special laws	0	-
Deferred tax liabilities	0	0
Deferred tax liabilities on land revaluation	43,146	30,914
Acceptances and guarantees	506,693	465,031
Total liabilities	25,200,508	24,580,892

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

	March 31, 2008	March 31, 2009
Equity		
Capital	279,928	279,928
Capital surplus	404,408	404,408
Retained earnings	207,258	195,263
Total shareholders' equity	891,595	879,601
Net unrealized gains on available-for-sale securities	104,713	(11,176)
Net deferred losses on hedges	19,489	22,313
Revaluation reserve for land	59,872	41,992
Translation adjustments	(2,252)	(4,363)
Total valuation and translation adjustments	181,823	48,766
Minority interests	127,364	122,865
Total equity	1,200,783	1,051,233
Total liabilities and equity	¥26,401,292	¥25,632,126

Consolidated Statements of Operations

(Millions of yen)

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 2009
Ordinary income	¥748,331	¥621,158
Interest income	472,517	437,845
Interest on loans and bills discounted	371,940	361,632
Interest and dividends on securities	38,779	35,303
Interest on call loans and bills bought	14,172	8,748
Interest on deposits paid for securities borrowing transactions	487	90
Interest on deposit	15,613	10,272
Other on deposit	31,525	21,796
Trust fees	8,637	7,181
Fees and commissions	114,606	93,511
Trading profits	70,168	20,299
Other operating income	41,255	32,369
Other ordinary income	41,145	29,951
Ordinary expenses	614,153	587,143
Interest expenses	118,490	97,805
Interest on deposits	58,430	50,651
Interest on negotiable certificates of deposit	11,772	9,553
Interest on call money and bills sold	9,401	4,686
Interest on bills sold under repurchase agreement	865	1,349
Interest on deposits received securities lending transactions	1,037	283
Interest on borrowed money	3,078	2,739
Interest on bonds	27,737	24,192
Other interest expenses	6,167	4,349
Fees and commissions	44,768	43,269
Trading expenses	464	251
Other operating expenses	86,678	8,398
General and administrative expenses	225,649	222,411
Other ordinary expenses	138,102	215,007
(Other expenses)	138,102	215,007
Ordinary profit	134,178	34,015
Extraordinary profits	92,238	137,818
Gains on disposal of fixed assets	405	105,099
Reversal of reserve for possible loan losses	3,680	15,197
Recovery on written-off assets	33,376	17,521
Other extraordinary profits	54,775	0
Extraordinary losses	4,301	4,588
Losses on disposal of fixed assets	1,526	1,253
Impairment losses on fixed assets	2,774	3,334
Income before income taxes and minority interests	222,115	167,246
Income taxes – current	(29,473)	12,125
Prior year income taxes	-	(4,295)
Income taxes – deferred	36,048	66,376
Total income taxes expenses	6,575	74,206
Minority interests	8,780	5,208
Net income	¥206,759	¥87,830

Consolidated Statements Changes in Equity*(Millions of yen)*

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 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 year	<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		
Total changes of items during the period	-	-
Balance at end of year	<u>404,408</u>	<u>404,408</u>
Retained earnings		
Balance at beginning of year	545,627	207,258
Changes of items during the period		
Dividends from surplus	(546,668)	(117,705)
Net income	206,759	87,830
Reduction in land revaluation excess	1,540	17,880
Total changes of items during the period	<u>(338,368)</u>	<u>(11,994)</u>
Balance at end of year	<u>207,258</u>	<u>195,263</u>
Total shareholders' equity		
Balance at beginning of year	1,229,964	891,595
Changes of items during the period		
Dividends from surplus	(546,668)	(117,705)
Net income	206,759	87,830
Reduction in land revaluation excess	1,540	17,880
Total changes of items during the period	<u>(338,368)</u>	<u>(11,994)</u>
Balance at end of year	<u>891,595</u>	<u>879,601</u>

Consolidated Statements Changes in Equity (Continued)*(Millions of yen)*

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 2009
Valuation and translation adjustments		
Net unrealized gains on available-for-sale securities		
Balance at beginning of year	224,782	104,713
Changes of items during the period		
Net changes of items other than shareholders' equity	(120,068)	(115,889)
Total changes of items during the period	(120,068)	(115,889)
Balance at end of year	<u>104,713</u>	<u>(11,176)</u>
Net deferred losses on hedges		
Balance at beginning of year	(15,366)	19,489
Changes of items during the period		
Net changes of items other than shareholders' equity	34,855	2,824
Total changes of items during the period	34,855	2,824
Balance at end of year	<u>19,489</u>	<u>22,313</u>
Revaluation reserve for land		
Balance at beginning of year	61,412	59,872
Changes of items during the period		
Net changes of items other than shareholders' equity	(1,540)	(17,880)
Total changes of items during the period	(1,540)	(17,880)
Balance at end of year	<u>59,872</u>	<u>41,992</u>
Translation adjustments		
Balance at beginning of year	(1,400)	(2,252)
Changes of items during the period		
Net changes of items other than shareholders' equity	(851)	(2,111)
Total changes of items during the period	(851)	(2,111)
Balance at end of year	<u>(2,252)</u>	<u>(4,363)</u>
Total valuation and translation adjustments		
Balance at beginning of year	269,428	181,823
Changes of items during the period		
Net changes of items other than shareholders' equity	(87,604)	(133,056)
Total changes of items during the period	(87,604)	(133,056)
Balance at end of year	<u>181,823</u>	<u>48,766</u>
Minority interests		
Balance at beginning of year	149,243	127,364
Changes of items during the period		
Net changes of items other than shareholders' equity	(21,879)	(4,498)
Total changes of items during the period	(21,879)	(4,498)
Balance at end of year	<u>127,364</u>	<u>122,865</u>

Consolidated Statements Changes in Equity (Continued)*(Millions of yen)*

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 2009
Total Equity		
Balance at beginning of year	1,648,636	1,200,783
Changes of items during the period		
Dividends from surplus	(546,668)	(117,705)
Net income	206,759	87,830
Reduction in land revaluation excess	1,540	17,880
Net changes of items other than shareholders' equity	(109,484)	(137,555)
Total changes of items during the period	(447,853)	(149,549)
Balance at end of year	<u>¥1,200,783</u>	<u>¥1,051,233</u>

Non-Consolidated Balance Sheets

(Millions of yen)

	March 31, 2008	March 31, 2009
Assets		
Cash and due from banks	¥1,783,565	¥1,067,156
Cash	393,522	337,853
Due from banks	1,390,042	729,302
Call loans	1,252,187	410,241
Deposits paid for bonds borrowing transactions	14,727	-
Monetary claims bought	47,829	39,936
Trading assets	413,988	506,056
Trading securities	28,314	18,367
Derivatives of trading securities	-	4
Derivatives of securities related to trading transactions	-	119
Trading-related financial derivatives	156,534	152,495
Other trading assets	229,139	335,070
Securities	3,950,786	4,585,867
National government bonds	2,386,060	3,535,152
Local government bonds	149,800	106,119
Corporate bonds	718,392	499,475
Stocks	531,986	367,851
Other securities	164,545	77,267
Loans and bills discounted	17,175,187	17,421,486
Bill discounted	161,962	138,013
Loans on notes	1,016,379	800,192
Loans on deeds	13,481,761	13,726,576
Overdrafts	2,515,084	2,756,703
Foreign exchange assets	60,173	69,711
Due from foreign banks	19,280	37,363
Loans to foreign banks	10	-
Foreign bills of exchange bought	16,610	12,640
Foreign bills of exchange receivable	24,272	19,707
Other assets	894,351	799,314
Unsettled exchange receivable	0	6
Prepaid expenses	3,351	6,670
Accrued income	38,681	33,150
Initial margins for future transactions	2,907	1,194
Variation margins for future transactions	82	-
Securities received as collateral	14,660	-
Financial derivatives, principally including option premiums and contracts under hedge accounting	295,849	286,249
Other	538,816	472,043
Tangible fixed assets	298,197	233,580
Buildings and equipment	78,887	74,881
Land	207,245	142,881
Leased assets	-	370
Construction in progress	1,084	1,933
Other tangible fixed assets	10,979	13,514

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

	March 31, 2008	March 31, 2009
Intangible fixed assets	8,335	39,301
Software	6,057	6,479
Leased assets		30,579
Other intangible fixed assets	2,277	2,242
Deferred tax assets	262,574	221,234
Customers' liabilities for acceptances and guarantees	513,724	473,343
Reserve for possible loan losses	(322,878)	(283,615)
Total assets	26,352,750	25,583,615
Liabilities		
Deposits	19,284,738	19,460,229
Current deposits	2,013,812	2,134,204
Ordinary deposits	9,068,503	9,247,667
Savings deposits	218,750	203,256
Notice deposits	86,568	88,964
Time deposits	7,141,361	7,156,626
Other deposits	755,743	629,510
Negotiable certificates of deposit	2,281,440	1,400,690
Call money	996,231	288,154
Bills sold under repurchase agreements	16,976	779,457
Deposits received for bonds lending transactions	10,626	-
Trading liabilities	140,361	123,270
Trading securities sold for short sales	14,660	-
Derivatives of trading securities	101	5
Derivatives of securities related to trading transactions	13	-
Trading-related financial derivatives	125,586	123,265
Borrowed money	538,047	549,036
Borrowed money	538,047	549,036
Foreign exchange liabilities	7,789	8,714
Due to foreign banks	6,804	8,156
Foreign bills of exchange sold	448	317
Foreign bills of exchange payables	535	240
Bonds	692,730	613,249
Due to trust account	367,996	345,877
Other liabilities	379,472	580,551
Unsettled exchange payables	139	82
Accrued income taxes	1,930	1,480
Accrued expenses	54,464	48,343
Unearned income	11,332	9,051
Variation margins for future transactions	138	146
Borrowed securities	14,660	-
Financial derivatives, principally including option premiums and contracts under hedge accounting	196,529	252,115
Lease obligation		30,980
Other	100,276	238,349
Reserve for employees' bonuses	8,770	6,347
Other reserves	13,598	15,399

Non-Consolidated Balance Sheets (Continued)

	<i>(Millions of yen)</i>	
	March 31, 2008	March 31, 2009
Reserve under special laws	0	-
Reserve for contingent liabilities from financial instrument	0	-
Deferred tax liabilities on land revaluation	43,146	30,914
Acceptances and guarantees	513,724	473,343
Total liabilities	25,295,651	24,675,235
Equity		
Capital	279,928	279,928
Capital surplus	352,208	352,208
Capital reserve	279,928	279,928
Other capital surplus	72,280	72,280
Retained earnings	240,740	222,965
Other earned surplus	240,740	222,965
Retained earnings carried forward	240,740	222,965
Total shareholders' equity	872,877	855,102
Net unrealized gains on available-for-sale securities	104,727	(11,185)
Net deferred losses on hedges	19,621	22,469
Revaluation reserve for land	59,872	41,992
Total valuation and translation adjustments	184,221	53,276
Total equity	1,057,099	908,379
Total liabilities and equity	¥26,352,750	¥25,583,615

Non-Consolidated Statements of Operations

(Millions of yen)

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 2009
Ordinary income	¥741,667	¥612,459
Interest income:	468,646	434,719
Interest on loans and bills discounted	368,520	358,769
Interest and dividends on securities	38,564	35,303
Interest on call loans	13,966	8,473
Interest on deposits paid for securities borrowing transactions	487	90
Interest on bills bought	21	51
Interest on deposit	15,597	10,273
Interest on interest rate-swaps	18,974	13,293
Other interest income	12,512	8,463
Trust fees	8,637	7,181
Fees and commissions	114,184	93,168
Exchange fees received	26,808	25,632
Other fees and commissions	87,376	67,536
Trading income	70,168	20,299
Income from trading securities	-	868
Income from securities related to trading transactions	195	-
Income from trading-related financial derivatives	67,232	16,044
Other trading income	2,741	3,386
Other operating income	41,114	32,045
Gains on foreign exchange transactions	-	4,833
Gains on sale of Japanese government bonds and other	41,113	26,888
Income from financial derivatives	-	323
Other	0	0
Other ordinary income	38,916	25,043
Gains on sales of stocks and other securities	17,743	12,132
Gains on money held in trust	132	-
Other	21,040	12,911
Ordinary expenses	620,934	589,318
Interest expenses:	125,806	100,951
Interest on deposits	56,697	49,469
Interest on negotiable certificates of deposit	11,772	9,553
Interest on call money	9,377	4,674
Interest on bills sold under repurchase agreement	865	1,349
Interest on deposits received for securities lending transactions	1,037	283
Interest on borrowed money	3,761	3,041
Interest on bonds	36,128	28,253
Other interest expenses	6,167	4,326
Fees and commissions	44,728	43,232
Commissions paid on exchange transactions	6,363	6,100
Other	38,365	37,131
Trading losses	464	251
Losses on trading securities	464	-
Losses on securities related to trading transactions	-	251
Other operating expenses	87,452	8,398
Losses on foreign exchange transactions	30,393	-
Losses on sale of Japanese government bonds and other	18,640	8,398
Losses on redemption of Japanese government bonds and other	18,689	-
Impairment losses on Japanese government bonds and other)	95	0
Expenses for financial derivatives	19,633	-
General and administrative expenses	224,384	221,444

Non-Consolidated Statements of Operations (Continued)*(Millions of yen)*

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 2009
Other ordinary expenses	138,096	215,040
Write-off of loans	54,562	162,537
Losses on sales of stocks and other securities	37,589	24,219
Write down of equity securities	24,801	21,846
Other	21,143	6,436
Ordinary profits	120,733	23,140
Extraordinary profits	88,232	137,188
Gains on disposal of tangible fixed assets	144	105,099
Reversal for possible loan losses	4,091	14,675
Recoveries of written-off claims	30,937	17,413
Reversal of reserve for contingent liabilities from financial instrument	0	0
Other	53,058	-
Extraordinary losses	4,301	4,588
Losses on disposal of tangible fixed assets	1,526	1,253
Impairment losses on tangible fixed assets	2,774	3,334
Income before income taxes	204,664	155,741
Income taxes:		
Income taxes – current	(30,123)	11,610
Prior year income taxes	-	(4,295)
Income taxes – deferred	36,048	66,376
Total income taxes expenses		73,691
Net income	¥198,739	¥82,050

Non-Consolidated Statements of Changes in Equity*(Millions of yen)*

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 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 year	<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 year	<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		
Total changes of items during the period	-	-
Balance at end of year	<u>72,280</u>	<u>72,280</u>
Total Capital surplus		
Balance at beginning of year	352,208	352,208
Changes of items during the period		
Total changes of items during the period	-	-
Balance at end of year	<u>352,208</u>	<u>352,208</u>
Retained earnings		
Other earned surplus		
Retained earnings carried forward		
Balance at beginning of year	587,129	240,740
Changes of items during the period		
Dividends from surplus	(546,668)	(117,705)
Net income	198,739	82,050
Reduction in land revaluation excess	1,540	17,880
Total changes of items during the period	<u>(346,388)</u>	<u>(17,774)</u>
Balance at end of year	<u>240,740</u>	<u>222,965</u>
Total shareholders' equity		
Balance at beginning of year	1,219,266	872,877
Changes of items during the period		
Dividends from surplus	(546,668)	(117,705)
Net income	198,739	82,050
Reduction in land revaluation excess	1,540	17,880
Total changes of items during the period	<u>(346,388)</u>	<u>(17,774)</u>
Balance at end of year	<u>872,877</u>	<u>855,102</u>

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

	FY 2007	FY 2008
	From Apr 1, 2007	From Apr 1, 2008
	To Mar 31, 2008	To Mar 31, 2009
Valuation and translation adjustments		
Net unrealized gains on available-for-sale securities		
Balance at beginning of year	224,805	104,727
Changes of items during the period		
Net changes of items other than shareholders' equity	(120,078)	(115,912)
Total changes of items during the period	(120,078)	(115,912)
Balance at end of year	104,727	(11,185)
Net deferred losses on hedges		
Balance at beginning of year	(15,452)	19,621
Changes of items during the period		
Net changes of items other than shareholders' equity	35,073	2,847
Total changes of items during the period	35,073	2,847
Balance at end of year	(19,621)	22,469
Revaluation reserve for land		
Balance at beginning of year	61,412	59,872
Changes of items during the period		
Net changes of items other than shareholders' equity	(1,540)	(17,880)
Total changes of items during the period	(1,540)	(17,880)
Balance at end of year	59,872	41,992
Total valuation and translation adjustments		
Balance at beginning of year	270,766	184,221
Changes of items during the period		
Net changes of items other than shareholders' equity	(86,544)	(130,944)
Total changes of items during the period	(86,544)	(130,944)
Balance at end of year	184,221	53,276
Total Equity		
Balance at beginning of year	1,490,032	1,057,099
Changes of items during the period		
Dividends from surplus	(546,668)	(117,705)
Net income	198,739	82,050
Reduction in land revaluation excess	1,540	17,880
Net changes of items other than shareholders' equity	(86,544)	(130,944)
Total changes of items during the period	(432,933)	(148,719)
Balance at end of year	¥1,057,099	¥908,379