

Summary of Financial Results
(March 31, 2010/Unaudited)

May 14, 2010

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

	March 31, 2009	March 31, 2010
Assets		
Cash and due from banks	¥ 1,066,904	¥ 1,146,258
Call loans and bills bought	412,198	648,032
Deposits paid for bonds borrowing transactions	-	6,000
Monetary claims bought	39,936	69,456
Trading assets	506,056	477,002
Securities	4,603,527	4,835,642
Loans and bills discounted	17,456,269	17,258,988
Foreign exchange assets	72,403	54,871
Other assets	800,628	1,023,528
Tangible fixed assets	233,712	229,445
Buildings and equipment	74,945	73,464
Land	142,881	140,292
Leased assets	370	358
Construction in progress	1,933	2,990
Other tangible fixed assets	13,581	12,339
Intangible fixed assets	39,476	44,932
Software	6,507	11,694
Leased assets	30,579	30,874
Other intangible fixed assets	2,389	2,363
Deferred tax assets	221,588	184,510
Customers' liabilities for acceptances and guarantees	465,031	411,495
Reserve for possible loan losses	(285,607)	(273,350)
Total assets	25,632,126	26,116,814
Liabilities		
Deposits	19,488,172	19,973,139
Negotiable certificates of deposit	1,400,690	1,705,960
Call money and bills sold	288,154	330,347
Bills sold under repurchase agreements	779,457	120,978
Deposits received for bonds lending transactions	-	5,988
Trading liabilities	123,270	155,320
Borrowed money	544,569	528,738
Foreign exchange liabilities	7,394	7,125
Bonds	510,258	634,764
Due to trust account	345,877	376,687
Other liabilities	575,354	604,399
Reserve for employees' bonuses	6,347	6,957
Reserve for employees' retirement benefits	0	0
Other reserves	15,399	18,291
Deferred tax liabilities	0	-
Deferred tax liabilities on land revaluation	30,914	29,868
Acceptances and guarantees	465,031	411,495
Total liabilities	¥ 24,580,892	¥ 24,910,060

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

	March 31, 2009	March 31, 2010
Equity		
Capital	¥ 279,928	¥ 279,928
Capital surplus	404,408	429,378
Retained earnings	195,263	267,457
Total shareholders' equity	<u>879,601</u>	<u>976,765</u>
Net unrealized gains on available-for-sale securities	(11,176)	60,722
Net deferred losses on hedges	22,313	14,357
Revaluation reserve for land	41,992	40,462
Translation adjustments	(4,363)	(3,807)
Total valuation and translation adjustments	<u>48,766</u>	<u>111,734</u>
Minority interests	<u>122,865</u>	<u>118,253</u>
Total equity	<u>1,051,233</u>	<u>1,206,753</u>
Total liabilities and equity	<u>¥ 25,632,126</u>	<u>¥ 26,116,814</u>

Consolidated Statements of Operations

(Millions of yen)

	FY 2008	FY 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Mar 31, 2009	To Mar 31, 2010
Ordinary income	¥ 621,158	¥ 575,778
Interest income	437,845	369,021
Interest on loans and bills discounted	361,632	321,138
Interest and dividends on securities	35,303	27,939
Interest on call loans and bills bought	8,748	1,252
Interest on deposits paid for securities borrowing transactions	90	6
Interest on deposit	10,272	1,834
Other on deposit	21,796	16,850
Trust fees	7,181	28,727
Fees and commissions	93,511	98,436
Trading profits	20,299	27,653
Other operating income	32,369	31,139
Other ordinary income	29,951	20,799
Ordinary expenses	587,143	464,742
Interest expenses	97,805	64,338
Interest on deposits	50,651	32,492
Interest on negotiable certificates of deposit	9,553	2,757
Interest on call money and bills sold	4,686	798
Interest on bills sold under repurchase agreement	1,349	461
Interest on deposits received securities lending transactions	283	67
Interest on borrowed money	2,739	1,166
Interest on bonds	24,192	23,414
Other interest expenses	4,349	3,180
Fees and commissions	43,269	50,428
Trading expenses	251	196
Other operating expenses	8,398	26,995
General and administrative expenses	222,411	237,088
Other ordinary expenses	215,007	85,695
Provision for reserve for possible loan losses	-	18,616
Other expenses	215,007	67,079
Ordinary profits	34,015	111,035
Extraordinary profits	137,818	22,601
Gains on disposal of fixed assets	105,099	35
Reversal of reserve for possible loan losses	15,197	-
Recovery on written-off assets	17,521	17,898
Other extraordinary profits	0	4,667
Extraordinary losses	4,588	4,494
Losses on disposal of fixed assets	1,253	1,116
Impairment losses on fixed assets	3,334	3,378
Income before income taxes and minority interests	167,246	129,142
Income taxes – current	12,125	15,476
Prior year income taxes	(4,295)	-
Income taxes – deferred	66,376	18,744
Total income taxes expenses	74,206	34,220
Minority interests	5,208	3,922
Net income	¥ 87,830	¥ 90,999

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

	FY 2008	FY 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Mar 31, 2009	To Mar 31, 2010
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		
Increase by merger	-	24,969
Total changes of items during the period	-	24,969
Balance at end of year	<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	(117,705)	(31,226)
Net income	87,830	90,999
Increase by merger	-	10,891
Reduction in land revaluation excess	17,880	1,529
Total changes of items during the period	(11,994)	72,193
Balance at end of year	<u>195,263</u>	<u>267,457</u>
Total shareholders' equity		
Balance at beginning of year	891,595	879,601
Changes of items during the period		
Dividends from surplus	(117,705)	(31,226)
Net income	87,830	90,999
Increase by merger	-	35,861
Reduction in land revaluation excess	17,880	1,529
Total changes of items during the period	(11,994)	97,163
Balance at end of year	<u>¥ 879,601</u>	<u>¥ 976,765</u>

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

	FY 2008	FY 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Mar 31, 2009	To Mar 31, 2010
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	(115,889)	71,898
Total changes of items during the period	(115,889)	71,898
Balance at end of year	(11,176)	60,722
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	2,824	(7,955)
Total changes of items during the period	2,824	(7,955)
Balance at end of year	22,313	14,357
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	(17,880)	(1,529)
Total changes of items during the period	(17,880)	(1,529)
Balance at end of year	41,992	40,462
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	(2,111)	555
Total changes of items during the period	(2,111)	555
Balance at end of year	(4,363)	(3,807)
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	(133,056)	62,968
Total changes of items during the period	(133,056)	62,968
Balance at end of year	48,766	111,734
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	(4,498)	(4,612)
Total changes of items during the period	(4,498)	(4,612)
Balance at end of year	¥ 122,865	¥ 118,253

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

	FY 2008	FY 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Mar 31, 2009	To Mar 31, 2010
Total Equity		
Balance at beginning of year	¥ 1,200,783	¥ 1,051,233
Changes of items during the period		
Dividends from surplus	(117,705)	(31,226)
Net income	87,830	90,999
Increase by merger	-	35,861
Reduction in land revaluation excess	17,880	1,529
Net changes of items other than shareholders' equity	(137,555)	58,355
Total changes of items during the period	(149,549)	155,519
Balance at end of year	¥ 1,051,233	¥ 1,206,753

Non-Consolidated Balance Sheets

(Millions of yen)

	March 31, 2009	March 31, 2010
Assets		
Cash and due from banks	¥ 1,067,156	¥ 1,145,809
Cash	337,853	312,638
Due from banks	729,302	833,170
Call loans	410,241	642,792
Deposits paid for bonds borrowing transactions	-	6,000
Monetary claims bought	39,936	69,456
Trading assets	506,056	477,002
Trading securities	18,367	5,160
Derivatives of trading securities	4	8
Derivatives of securities related to trading transactions	119	0
Trading-related financial derivatives	152,495	172,192
Other trading assets	335,070	299,639
Securities	4,585,867	4,811,718
National government bonds	3,535,152	3,452,710
Local government bonds	106,119	53,892
Corporate bonds	499,475	749,777
Stocks	367,851	432,993
Other securities	77,267	122,345
Loans and bills discounted	17,421,486	17,216,340
Bill discounted	138,013	129,497
Loans on notes	800,192	713,619
Loans on deeds	13,726,576	13,808,377
Overdrafts	2,756,703	2,564,844
Foreign exchange assets	69,711	52,807
Due from foreign banks	37,363	21,698
Foreign bills of exchange bought	12,640	9,879
Foreign bills of exchange receivable	19,707	21,230
Other assets	799,314	1,021,629
Unsettled exchange receivable	6	2
Prepaid expenses	6,670	15,022
Accrued income	33,150	41,846
Initial margins for future transactions	1,194	2,380
Variation margins for future transactions	-	318
Financial derivatives, principally including option premiums and contracts under hedge accounting	286,249	302,111
Other	472,043	659,946
Tangible fixed assets	233,580	229,297
Buildings and equipment	74,881	73,406
Land	142,881	140,292
Leased assets	370	358
Construction in progress	1,933	2,990
Other tangible fixed assets	13,514	12,249
Intangible fixed assets	39,301	44,699
Software	6,479	11,634
Leased assets	30,579	30,874
Other intangible fixed assets	2,242	2,190
Deferred tax assets	221,234	184,140
Customers' liabilities for acceptances and guarantees	473,343	418,701
Reserve for possible loan losses	(283,615)	(270,873)
Total assets	¥ 25,583,615	¥ 26,049,523

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

	March 31, 2009	March 31, 2010
Liabilities		
Deposits	¥ 19,460,229	¥ 19,935,548
Current deposits	2,134,204	2,149,546
Ordinary deposits	9,247,667	9,483,695
Savings deposits	203,256	186,464
Notice deposits	88,964	109,214
Time deposits	7,156,626	7,320,766
Other deposits	629,510	685,860
Negotiable certificates of deposit	1,400,690	1,705,960
Call money	288,154	330,347
Bills sold under repurchase agreements	779,457	120,978
Deposits received for bonds lending transactions	-	5,988
Trading liabilities	123,270	155,320
Derivatives of trading securities	5	4
Trading-related financial derivatives	123,265	155,315
Borrowed money	549,036	532,483
Borrowed money	549,036	532,483
Foreign exchange liabilities	8,714	8,788
Due to foreign banks	8,156	8,175
Foreign bills of exchange sold	317	337
Foreign bills of exchange payables	240	274
Bonds	613,249	731,333
Due to trust account	345,877	376,687
Other liabilities	580,551	609,312
Unsettled exchange payables	82	67
Accrued income taxes	1,480	800
Accrued expenses	48,343	49,522
Unearned income	9,051	8,255
Variation margins for future transactions	146	-
Financial derivatives, principally including option premiums and contracts under hedge accounting	252,115	279,785
Lease obligation	30,980	31,297
Other	238,349	239,583
Reserve for employees' bonuses	6,347	6,957
Other reserves	15,399	18,291
Deferred tax liabilities on land revaluation	30,914	29,868
Acceptances and guarantees	473,343	418,701
Total liabilities	¥ 24,675,235	¥ 24,986,565

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

	March 31, 2009	March 31, 2010
Equity		
Capital	¥ 279,928	¥ 279,928
Capital surplus	352,208	377,178
Capital reserve	279,928	279,928
Other capital surplus	72,280	97,250
Retained earnings	222,965	290,142
Other earned surplus	222,965	290,142
Retained earnings carried forward	222,965	290,142
Total shareholders' equity	855,102	947,249
Net unrealized gains on available-for-sale securities	(11,185)	60,669
Net deferred gains on hedges	22,469	14,576
Revaluation reserve for land	41,992	40,462
Total valuation and translation adjustments	53,276	115,708
Total equity	908,379	1,062,958
Total liabilities and equity	¥ 25,583,615	¥ 26,049,523

Non-Consolidated Statements of Operations

(Millions of yen)

	FY 2008		FY 2009	
	From Apr 1, 2008		From Apr 1, 2009	
	To Mar 31, 2009	To Mar 31, 2009	To Mar 31, 2010	To Mar 31, 2010
Ordinary income		¥ 612,459		¥ 566,720
Interest income		434,719		365,572
Interest on loans and bills discounted		358,769		318,145
Interest and dividends on securities		35,303		27,686
Interest on call loans		8,473		1,077
Interest on deposits paid for securities borrowing transactions		90		6
Interest on bills bought		51		-
Interest on deposit		10,273		1,822
Interest on interest rate-swaps		13,293		11,328
Other interest income		8,463		5,504
Trust fees		7,181		28,727
Fees and commissions		93,168		98,082
Exchange fees received		25,632		24,059
Other fees and commissions		67,536		74,023
Trading income		20,299		27,653
Income from trading securities		868		737
Income from trading-related financial derivatives		16,044		25,826
Other trading income		3,386		1,089
Other operating income		32,045		30,977
Gains on foreign exchange transactions		4,833		-
Gains on sale of Japanese government bonds and other		26,888		30,977
Income from financial derivatives		323		-
Other		0		0
Other ordinary income		25,043		15,705
Gains on sales of stocks and other securities		12,132		5,899
Other		12,911		9,806
Ordinary expenses		589,318		465,276
Interest expenses		100,951		66,053
Interest on deposits		49,469		31,727
Interest on negotiable certificates of deposit		9,553		2,757
Interest on call money		4,674		798
Interest on bills sold under repurchase agreement		1,349		461
Interest on deposits received for securities lending transactions		283		67
Interest on borrowed money		3,041		1,427
Interest on bonds		28,253		25,755
Other interest expenses		4,326		3,059
Fees and commissions		43,232		50,379
Commissions paid on exchange transactions		6,100		5,996
Other		37,131		44,383
Trading losses		251		196
Losses on securities related to trading transactions		251		196
Other operating expenses		8,398		27,750
Losses on foreign exchange transactions		-		10,785
Losses on sale of Japanese government bonds and other		8,398		4,365
Losses on redemption of Japanese government bonds and other		-		2,237
Impairment losses on Japanese government bonds and other		0		6,201
Expenses for financial derivatives		-		4,160
General and administrative expenses		221,444		235,933
Other ordinary expenses		215,040		84,963
Provision for reserve for possible loan losses		-		17,981
Write-off of loans		162,537		52,837
Losses on sales of stocks and other securities		24,219		710
Write down of equity securities		21,846		2,994
Other		6,436		10,439
Ordinary profits		¥ 23,140		¥ 101,443

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

	FY 2008	FY 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Mar 31, 2009	To Mar 31, 2010
Extraordinary profits	¥ 137,188	¥ 22,592
Gains on disposal of tangible fixed assets	105,099	33
Reversal of reserve for possible loan losses	14,675	-
Recoveries of written-off claims	17,413	17,890
Reversal of reserve for contingent liabilities from financial instrument	0	-
Other	-	4,667
Extraordinary losses	4,588	4,494
Losses on disposal of tangible fixed assets	1,253	1,116
Impairment losses on tangible fixed assets	3,334	3,378
Income before income taxes	155,741	119,541
Income taxes		
Income taxes – current	11,610	14,886
Prior year income taxes	(4,295)	-
Income taxes – deferred	66,376	18,673
Total income taxes	73,691	33,559
Net income	¥ 82,050	¥ 85,982

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

	FY 2008	FY 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Mar 31, 2009	To Mar 31, 2010
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		
Increase by merger	-	24,969
Total changes of items during the period	-	24,969
Balance at end of year	<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 by merger	-	24,969
Total changes of items during the period	-	24,969
Balance at end of year	<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	(117,705)	(31,226)
Net income	82,050	85,982
Increase by merger	-	10,891
Reduction in land revaluation excess	17,880	1,529
Total changes of items during the period	(17,774)	67,176
Balance at end of year	<u>222,965</u>	<u>290,142</u>
Total shareholders' equity		
Balance at beginning of year	872,877	855,102
Changes of items during the period		
Dividends from surplus	(117,705)	(31,226)
Net income	82,050	85,982
Increase by merger	-	35,861
Reduction in land revaluation excess	17,880	1,529
Total changes of items during the period	(17,774)	92,146
Balance at end of year	<u>¥ 855,102</u>	<u>¥ 947,249</u>

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

	FY 2008	FY 2009
	From Apr 1, 2008	From Apr 1, 2009
	To Mar 31, 2009	To Mar 31, 2010
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	(115,912)	71,854
Total changes of items during the period	(115,912)	71,854
Balance at end of year	(11,185)	60,669
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	2,847	(7,892)
Total changes of items during the period	2,847	(7,892)
Balance at end of year	22,469	14,576
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	(17,880)	(1,529)
Total changes of items during the period	(17,880)	(1,529)
Balance at end of year	41,992	40,462
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	(130,944)	62,431
Total changes of items during the period	(130,944)	62,431
Balance at end of year	53,276	115,708
Total Equity		
Balance at beginning of year	1,057,099	908,379
Changes of items during the period		
Dividends from surplus	(117,705)	(31,226)
Net income	82,050	85,982
Increase by merger	-	35,861
Reduction in land revaluation excess	17,880	1,529
Net changes of items other than shareholders' equity	(130,944)	62,431
Total changes of items during the period	(148,719)	154,578
Balance at end of year	¥ 908,379	¥ 1,062,958