Summary of Consolidated Interim Financial Results
(September 30, 2006/Unaudited)

November 22, 2006

Resona Holdings, Inc.

1. Financial Highlights (April 1, 2006- September 30, 2006)

(1) Consolidated Operating Results

	Ordinary income		Ordinary profits		Net income	
	Million yen	%	*Million yen*	%	*Million yen*	%
September 30, 2006	574,744	13.4	207,250	15.2	460,995	164.5
September 30, 2005	506,798	△4.9	179,859	△27.6	174,300	△17.3
March 31, 2006	1,047,056	△2.7	368,341	△7.1	383,288	4.8

	Net income per share	Net income per share (potential equity adjusted)
	Yen	*Yen*
September 30, 2006	40,449.00	24,475.56
September 30, 2005	15,323.70	7,754.66
March 31, 2006	31,943.14	17,053.00

Note: (1) Equity in earnings of affiliated companies:

September 30, 2006: 404 million yen
September 30, 2005: 116 million yen
March 31, 2006: 531 million yen

(2) Average number of common stock issued (consolidated):

September 30, 2006: 11,396,950 shares
September 30, 2005: 11,374,561 shares
March 31, 2006: 11,374,399 shares

(3) There were no changes in accounting policies.

(4) Percentages in ordinary income, ordinary profits and net income show the changes from the previous interim period.

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share	Consolidated capital adequacy ratio (Japanese domestic standard)	[Reference] Net assets per share (*)
	Million yen	*Million yen*	%	*Yen*	%	*Yen*
September 30, 2006	39,436,046	2,238,962	5.3	(44,609.17)	12.50	183,071.40
September 30, 2005	40,055,886	1,375,127	3.4	(102,222.76)	10.14	120,899.62
March 31, 2006	40,399,547	1,657,084	4.1	(78,499.52)	9.97	143,643.64

(*) Not excluding amounts of preferred stocks issued

Note: (1) Issued number of common stock (consolidated):

September 30, 2006: 11,396,675 shares
September 30, 2005: 11,374,123 shares
March 31, 2006: 11,397,161 shares

(2) The capital adequacy ratio is computed by dividing equity capital as of consolidated interim balance sheet date (net assets minus stock option and minority interests) by total assets as of consolidated interim balance sheet date.

(3) The consolidated capital adequacy ratio (Japanese domestic standard) is computed in conformity with the guidelines established by the Ministry of Finance of Japan based on Article 14-2 of the Banking Law of Japan.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents
	Million yen	*Million yen*	*Million yen*	*Million yen*
September 30, 2006	(1,383,206)	(774,266)	95,015	961,793
September 30, 2005	(259,952)	(898,141)	174,628	1,760,824
March 31, 2006	(484,649)	(541,071)	(242,934)	1,475,689

(4) Principles of consolidation and application of equity method

Number of consolidated subsidiaries: 22
Number of non-consolidated subsidiaries that applied the equity method: None
Number of affiliated companies that applied the equity method: 2

(5) Change in consolidation and application of equity method

Number of consolidated subsidiaries added: None
Number of consolidated subsidiaries excluded: 14
Number of affiliated companies that applied the equity method, added: None
Number of affiliated companies that applied the equity method, excluded: None

2. Forecast of Fiscal Year’s Performance (April 1, 2006 - March 31, 2007)

	Ordinary income	Ordinary profits	Net income
	Million yen	*Million yen*	*Million yen*
FY 2006 (Full Year)	1,050,000	350,000	560,000

(Reference) Forecasted net income per share (full year) 46,893.22 yen
Note: Refer to page 7 of appendixes for assumptions and other conditions considered for above forecast.

Appendixes

Average and Issued Number of Preferred Stock (Consolidated)

	Six months ended September 30, 2006		Six months ended September 30, 2005	
	Average number of preferred stock (consolidated)	Issued number of preferred stock (consolidated)	Average number of preferred stock (consolidated)	Issued number of preferred stock (consolidated)
	shares	shares	shares	shares
Class A, No.1 Preferred Stock	-	-	5,970	5,970
Class B, No.1 Preferred Stock	680,000	680,000	680,000	680,000
Class C, No.1 Preferred Stock	120,000	120,000	120,000	120,000
Class D, No.1 Preferred Stock	120	120	145	145
Class E, No.1 Preferred Stock	240,000	240,000	240,000	240,000
Class F, No.1 Preferred Stock	80,000	80,000	80,000	80,000
Class one, No.1 Preferred Stock	2,750,000	2,750,000	2,750,000	2,750,000
Class two, No.1 Preferred Stock	2,817,807	2,817,807	2,817,807	2,817,807
Class three, No.1 Preferred Stock	2,750,000	2,750,000	2,750,000	2,750,000
Class four, Preferred Stock	4,268	25,200	-	-

	Year ended March 31, 2006	
	Average number of preferred stock (consolidated)	Issued number of preferred stock (consolidated)
	shares	shares
Class A, No.1 Preferred Stock	5,888	-
Class B, No.1 Preferred Stock	680,000	680,000
Class C, No.1 Preferred Stock	120,000	120,000
Class D, No.1 Preferred Stock	137	120
Class E, No.1 Preferred Stock	240,000	240,000
Class F, No.1 Preferred Stock	80,000	80,000
Class one, No.1 Preferred Stock	2,750,000	2,750,000
Class two, No.1 Preferred Stock	2,817,807	2,817,807
Class three, No.1 Preferred Stock	2,750,000	2,750,000

Note: August 2005, a reverse stock split was taken in place. Under the reverse stock split, every 1,000 share was combined into one share for all issued common stock and preferred stocks. Average number of shares and per share information is calculated based on as assumption that the reserve stock split was taken in place on April 1, 2005, beginning of this fiscal year.

(Reference)

Formulas for computing ratios for the interim period September 30, 2006

Net Income per Share:

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

Net Assets per Share:

$$\frac{\text{Net Assets on common stock}}{\text{Issued number of shares of common stock at term end (consolidated)}}$$

Formulas for computing ratios for the year ending March 31, 2007

Net Income per Share (Full year)

$$\frac{\text{Net income on common stock}}{\text{Issued number of shares of common stock at term end (consolidated)}}$$

Consolidated Interim Balance Sheets

(Millions of yen)

Items	Sep 30, 2006 (A)	Sep 30, 2005 (B)	Difference (A) - (B)	Mar 31, 2006 (C)	Difference (A) - (C)
Assets					
Cash and due from banks	¥1,147,326	¥2,056,861	¥(909,534)	¥1,691,016	¥(543,690)
Call loans and bills bought	1,316,276	947,464	368,811	986,886	329,389
Receivables under resale agreements	6,998	-	6,998	-	6,998
Deposits paid for bonds borrowing transactions	58,430	45,966	12,463	47,565	10,864
Monetary claims bought	244,615	130,130	114,485	141,616	102,999
Trading assets	410,062	812,808	(402,745)	678,848	(268,785)
Securities	7,088,200	8,269,927	(1,181,727)	8,021,995	(933,794)
Loans and bills discounted	26,353,707	25,339,452	1,014,255	26,209,603	144,104
Foreign exchange assets	83,308	89,507	(6,198)	89,512	(6,204)
Other assets	883,685	743,752	139,933	889,620	(5,934)
Tangible fixed assets	410,306	-	-	-	-
Intangible fixed assets	44,323	-	-	-	-
Premises and equipment	-	446,665	-	442,422	-
Deferred tax assets	274,128	5,948	268,180	3,509	270,619
Consolidation differences	-	32,293	-	28,804	-
Customers' liabilities for acceptances and guarantees	1,671,497	1,746,350	(74,852)	1,721,237	(49,740)
Reserve for possible loan losses	(542,012)	(596,904)	54,891	(538,454)	(3,558)
Reserve for possible losses on investments	(14,808)	(14,336)	(471)	(14,636)	(171)
Total assets	¥39,436,046	¥40,055,886	¥(619,839)	¥40,399,547	¥(963,501)
Liabilities					
Deposits	¥30,820,477	¥31,158,835	¥(338,358)	¥31,597,248	¥(776,770)
Negotiable certificates of deposit	1,876,450	1,936,840	(60,390)	1,723,740	152,710
Call money and bills sold	281,278	736,716	(455,438)	923,125	(641,846)
Bills sold under repurchase agreements	47,975	256,997	(209,021)	240,480	(192,504)
Deposits received for bonds lending transactions	-	245,995	(245,995)	154,458	(154,458)
Trading liabilities	46,933	45,670	1,263	71,090	(24,156)
Borrowed money	578,229	369,292	208,937	241,907	336,322
Foreign exchange liabilities	5,544	7,360	(1,815)	5,485	59
Bonds	850,382	749,404	100,978	763,438	86,944
Due to trust account	385,484	411,602	(26,118)	426,112	(40,628)
Other liabilities	580,999	549,264	31,735	641,039	(60,040)
Reserve for employees' retirement benefits	3,595	5,074	(1,478)	3,437	158
Reserve for business restructuring	96	211	(115)	171	(75)
Reserve for reorganization of branch office channel	2,525	2,932	(407)	2,731	(206)
Other reserve	0	0	-	0	-
Deferred tax liabilities	775	1,393	(617)	25,083	(24,308)
Deferred tax liabilities on land revaluation	44,837	44,845	(7)	44,844	(7)
Acceptances and guarantees	1,671,497	1,746,350	(74,852)	1,721,237	(49,740)
Total liabilities	37,197,083	38,268,786	(1,071,702)	38,585,634	(1,388,550)

Consolidated Interim Balance Sheets (Continued)

(Millions of yen)

Items	Sep 30, 2006 (A)	Sep 30, 2005 (B)	Difference (A) - (B)	Mar 31, 2006 (C)	Difference (A) - (C)
Net Assets					
Capital	327,201				
Capital surplus	326,508				
Retained earnings	1,178,773				
Treasury stock	(762)				
Total shareholders' equity	1,831,720				
Net unrealized gains on available-for-sale securities	207,330				
Deferred losses on hedges	(13,184)				
Revaluation reserve for land	62,385				
Translation adjustments	(1,847)				
Total valuation and translation adjustments	254,684				
Minority interests	152,557				
Total net assets	2,238,962				
Total liabilities and net assets	¥39,436,046				
Minority interests					
Minority interests in consolidated subsidiaries		411,972		156,829	
Shareholders' equity					
Capital		327,201		327,201	
Capital surplus		263,492		263,505	
Retained earnings		540,129		749,118	
Revaluation reserve for land		62,397		62,396	
Net unrealized gains on available-for-sale securities		184,359		257,388	
Translation adjustments		(2,244)		(1,946)	
Treasury stock		(208)		(579)	
Total shareholders' equity		1,375,127		1,657,084	
Total liabilities, minority interests and shareholders' equity		¥40,055,886		¥40,399,547	

Consolidated Interim Statements of Operations

(Millions of yen)

Items	**Interim 2006** **From Apr 1, 2006** **To Sep 30, 2006** **(A)**	**Interim 2005** **From Apr 1, 2005** **To Sep 30, 2005** **(B)**	**Difference** **(A) - (B)**	**FY 2005** **From Apr 1, 2005** **To Mar 31, 2006**
Ordinary income	¥574,744	¥506,798	¥67,946	¥1,047,056
Interest income	319,806	294,130	25,676	609,931
(Interest on loans and bills discounted)	248,244	248,746	(502)	495,591
(Interest and dividends on securities)	46,442	32,470	13,971	79,881
Trust fees	19,628	15,328	4,299	36,684
Fees and commissions	97,610	95,331	2,279	221,351
Trading profits	9,115	1,170	7,944	5,177
Other operating income	31,091	39,151	(8,060)	75,688
Other ordinary income	97,491	61,685	35,806	108,222
Ordinary expenses	367,493	326,938	40,554	678,714
Interest expenses	40,624	29,870	10,754	60,128
(Interest on deposits)	20,087	14,537	5,549	29,077
Fees and commissions	21,515	25,673	(4,158)	66,914
Trading losses	278	45	232	202
Other operating expenses	35,620	11,172	24,447	42,925
General and administrative expenses	179,488	180,745	(1,257)	384,049
Other ordinary expenses	89,965	79,430	10,535	124,495
Ordinary profits	207,250	179,859	27,391	368,341
Extraordinary profits	16,648	26,953	(10,304)	57,960
Extraordinary losses	2,629	3,170	(541)	23,769
Income before income taxes and minority interests	221,270	203,641	17,628	402,531
Income taxes – current	5,174	6,784	(1,609)	15,676
Income taxes – deferred	(251,181)	14,730	(265,911)	(9,103)
Minority interests in net income	6,281	7,825	(1,544)	12,670
Net income	¥460,995	¥174,300	¥286,694	¥383,288

Consolidated Interim Statement of Changes in Net Assets
(From April 1, 2006 to September 30, 2006)

(Millions of yen)

	Shareholders' Equity				
	Capital	**Capital surplus**	**Retained earnings**	**Treasury stock**	**Total shareholders' equity**
Balance at beginning of year	¥327,201	¥263,505	¥749,118	¥(579)	¥1,339,245
Changes of items during the period					
Issuance of common stock		63,000			63,000
Dividends from surplus			(31,351)		(31,351)
Net income			460,995		460,995
Acquisition of treasury stock				(200)	(200)
Disposal of treasury stock		3		17	20
Reduction in land revaluation excess			11		11
Net change of items other than shareholders' equity					
Total changes of items during the period	-	63,003	429,654	(183)	492,474
Balance at end of the period	¥327,201	¥326,508	¥1,178,773	¥(762)	¥1,831,720

(Millions of yen)

	Valuation and Translation adjustments					Minority interests	Total net assets
	Net unrealized gains on available-for-sale securities	**Deferred losses on hedges**	**Revaluation reserve for land**	**Translation adjustments**	**Total valuation and translation adjustments**		
Balance at beginning of year	¥257,388	-	¥62,396	¥(1,946)	¥317,838	¥156,829	¥1,813,913
Changes of items during the period							
Issuance of common stock							63,000
Dividends from surplus							(31,351)
Net income							460,995
Acquisition of treasury stock							(200)
Disposal of treasury stock							20
Reduction in land revaluation excess							11
Net change of items other than shareholders' equity	(50,057)	(13,184)	(11)	99	(63,154)	(4,271)	(67,425)
Total changes of items during the period	(50,057)	(13,184)	(11)	99	(63,154)	(4,271)	425,049
Balance at end of the period	¥207,330	¥(13,184)	¥62,385	¥(1,847)	¥254,684	¥152,557	¥2,238,962

Consolidated Interim Statements of Surplus

(Millions of yen)

Items	Interim 2005 From Apr 1, 2005 To Sep 30, 2005 (B)	FY 2005 From Apr 1, 2005 To Mar 31, 2006
Capital Surplus		
Balance at beginning of the year	¥263,492	¥263,492
Increase:	-	12
Profits on sales of treasury stock	-	12
Decrease:	0	-
Loss on sales of treasury stock	0	-
Balance at end of the period	263,492	263,505
Retained earnings/(Accumulated deficits)		
Balance at beginning of the year	384,839	384,839
Increase:	175,309	384,298
Net income	174,300	383,288
Reversal of revaluation reserve for land	1,009	1,009
Decrease:	20,019	20,019
Dividends	20,019	20,019
Balance at end of the period	¥540,129	¥749,118

Note: Amounts of less than one million yen have been rounded down.

Consolidated Interim Statements of Cash Flows

(Millions of yen)

Items	Interim 2006 From Apr 1, 2006 To Sep 30, 2006 (A)	Interim 2005 From Apr 1, 2005 To Sep 30, 2005 (B)	Difference (A) - (B)	FY 2005 From Apr 1, 2005 To Mar 31, 2006
Cash flows from operating activities				
Income before income taxes and minority interests	¥221,270	¥ 203,641	¥ 17,628	¥402,531
Depreciation and amortization	7,573	8,211	(638)	15,353
Impairment losses on fixed assets	201	725	(524)	1,018
Amortization of goodwill	3,488	-	3,488	-
Amortization of consolidation differences	-	3,488	(3,488)	6,881
Equity in earnings of investments in affiliated companies	(404)	(116)	(287)	(531)
Increase/(decrease) in reserve for possible loan losses	3,558	(30,130)	33,689	(88,581)
Increase in reserve for possible losses on investments	171	104	67	404
Decrease in reserve for business restructuring	(75)	(89)	13	(129)
Increase/(decrease) in reserve for employees' retirement benefits	158	(552)	710	(2,189)
Interest income	(319,806)	(294,130)	(25,676)	(609,931)
Interest expenses	40,624	29,870	10,754	60,128
Net gains on securities	(35,466)	(38,290)	2,823	(49,032)
Net foreign exchange gains	(39,670)	(29,973)	(9,696)	(61,699)
Net losses on sale of fixed assets	204	-	204	-
Net losses on sales of premises and equipment	-	2,105	(2,105)	3,073
Net (increase)/decrease in trading assets	232,575	(94,912)	327,487	19,268
Net increase/(decrease) in trading liabilities	(24,156)	57,865	(82,021)	32,017
Net increase in loans and bills discounted	(144,104)	(23,653)	(120,451)	(893,804)
Net decrease in deposits	(776,770)	(816,335)	39,564	(377,922)
Net increase in negotiable certificates of deposit	152,710	908,450	(755,740)	695,350
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	343,322	827	342,494	(6,557)
Net (increase)/decrease in due from banks (excluding those deposited at BOJ)	13,235	(16,033)	29,268	64,724
Net increase in call loans and other	(439,386)	(304,662)	(134,724)	(355,571)
Net increase in deposits paid for bonds borrowing transactions	(10,864)	(9,357)	(1,507)	(10,956)
Net decrease in call money and other	(834,351)	(180,751)	(653,600)	(10,859)
Net increase/(decrease) in deposits received for bonds lending transactions	(154,458)	180,926	(335,384)	89,388
Net (increase)/decrease in foreign exchange assets	6,204	(8,777)	14,981	(8,782)
Net increase/(decrease) in foreign exchange liabilities	59	(1,934)	1,993	(3,808)
Net increase/(decrease) on issuance and repayment of bonds	-	(4,900)	4,900	11,300
Net increase/(decrease) in due to trust account	(40,628)	18,436	(59,065)	32,946
Interest receipts	326,041	307,333	18,707	626,777
Interest payments	(44,174)	(25,442)	(18,731)	(46,224)
Other, net	142,673	(96,253)	238,926	(11,603)
Subtotal	(1,370,248)	(254,311)	(1,115,937)	(477,021)
Income taxes paid	(12,957)	(5,640)	(7,316)	(7,627)
Net cash used in operating activities	¥ (1,383,206)	¥ (259,952)	¥ (1,123,254)	¥ (484,649)

Consolidated Interim Statements of Cash Flows (continued)

(Millions of yen)

Items	Interim 2006 From Apr 1, 2006 To Sep 30, 2006 (A)	Interim 2005 From Apr 1, 2005 To Sep 30, 2005 (B)	Difference (A) - (B)	FY 2005 From Apr 1, 2005 To Mar 31, 2006
Cash flows from investing activities				
Purchases of securities	¥(10,590,029)	¥ (10,796,288)	¥206,259	¥(18,118,677)
Proceeds from sales of securities	9,992,251	8,579,065	1,413,186	14,796,387
Proceeds from maturity of securities	1,377,111	1,321,447	55,664	2,788,189
Purchases of tangible fixed assets	(4,454)	-	(4,454)	-
Proceeds from sales of tangible fixed assets	551	-	551	-
Purchases of intangible fixed assets	(2,691)	-	(2,691)	-
Proceeds from sales of intangible fixed assets	1,527	-	1,527	-
Purchases of premises and equipment	-	(3,553)	3,553	(9,157)
Proceeds from sales of premises and equipment	-	1,188	(1,188)	2,186
Net cash provided by/(used in) investing activities	774,266	(898,141)	1,672,408	(541,071)
Cash flows from financing activities				
Repayment of subordinated borrowed money	(7,000)	(130,000)	123,000	(253,250)
Proceeds from issuance of subordinated bonds	106,968	264,274	(157,305)	304,890
Repayment of subordinated bonds	(36,200)	(65,700)	29,500	(115,800)
Proceeds from issuance of common stock	63,000	-	63,000	-
Proceeds from issuance of preferred stock	-	126,246	(126,246)	126,158
Repayment of preferred stock	-	-	-	(283,323)
Dividends paid	(31,351)	(20,019)	(11,332)	(20,019)
Dividends paid to minority shareholders	(221)	(24)	(196)	(24)
Payments related to acquisition of treasury stock	(200)	(162)	(37)	(563)
Payments related to acquisition of stocks from minority shareholders	-	-	-	(1,060)
Proceeds from sales of treasury stock	20	14	6	57
Net cash provided by/(used in) financing activities	95,015	174,628	(79,612)	(242,934)
Effect of exchange rate changes on cash and cash equivalents	28	61	(33)	116
Decrease in cash and cash equivalents	(513,895)	(983,403)	469,507	(1,268,537)
Cash and cash equivalents at beginning of the year	1,475,689	2,744,227	(1,268,537)	2,744,227
Cash and cash equivalents at end of the period	¥ 961,793	¥ 1,760,824	¥ (799,030)	¥ 1,475,689

Preparation Policies for the Consolidated Interim Financial Statements

1. Consolidated subsidiaries

(1) Consolidated subsidiaries: 22

The principal consolidated subsidiaries: Resona Bank, Ltd.
Saitama Resona Bank, Ltd.
The Kinki Osaka Bank, Ltd.
The Nara Bank, Ltd.
The Resona Trust & Banking Co., Ltd.

Asahi Bank Retail Finance, Ltd., Resona Preferred Capital (Cayman)1 Limited, Resona preferred Capital (Cayman)2 Limited, Resona Preferred Capital(Cayman)3 Limited, Resona Preferred Capital(Cayman)4 Limited, Resona Preferred Capital(Cayman)5 Limited, Resona Preferred Capital(Cayman)6 Limited, Resona Preferred Securities(Cayman)1 Limited, Resona Preferred Securities(Cayman)2 Limited, Resona Preferred Securities(Cayman)3 Limited, Resona Preferred Securities(Cayman)4 Limited, Resona Preferred Securities(Cayman)5 Limited, Resona Preferred Securities(Cayman)6 Limited and Resona Preferred Finance(Cayman) have been excluded from consolidation in this interim period due to liquidation

(2) Non-consolidated subsidiaries:

The principal non-consolidated subsidiary: Asahi Servicos e Representacoes Ltda.

Non-consolidated subsidiaries were immaterial with respect to assets, ordinary income, net income/loss (based on owned interest) and retained earnings (based on the owned interest), etc. They were excluded from the consolidation as reasonable judgment on the group's financial conditions and operating results can still be expected even if they were not consolidated.

2. Affiliated companies applicable for the equity method

(1) Affiliates that applied the equity method: 2

The principal affiliated companies: Japan Trustee Services Bank, Ltd.

(2) Non-consolidated subsidiaries and
affiliated companies not applied the equity method

The principal affiliated companies not applied the equity method:

Asahi Servicos e Representacoes Ltda.

The affiliates not applied the equity method were not material to the consolidated interim financial statements with respect to net income/loss (based on owned interest) and retained earnings (based on owned interest) etc. and accordingly, the equity method is not applied to them.

3. Interim balance sheet dates of consolidated subsidiaries

(1) Interim balance sheet dates of the consolidated subsidiaries were as follows:

End of June:	5
End of September:	17

(2) All subsidiaries have been consolidated based on their accounts at their respective interim balance sheet date. Appropriate adjustments have been made for significant transactions during the period from the respective interim balance sheet date of the above subsidiaries to the balance sheet date of Resona Holdings, Inc. (“The Company”).

Notes to Consolidated Interim Balance Sheets:

1. Amounts of less than one million yen have been rounded down.

2. Transactions whose purpose is to earn a profit by taking advantage of short-term fluctuations in the market or discrepancies between interest rates, currency exchange rates, share prices or other indices (hereinafter referred to as “transactions for trading purposes”) on different markets are included in “Trading assets” or “Trading liabilities” in the consolidated interim balance sheets on a trade-date basis.
   “Trading assets” and “Trading liabilities” in the case of securities and monetary claims etc. are stated at market value as of the consolidated interim balance sheet date and, in the case of derivatives including swaps, futures, options etc. at the close-out value calculated assuming the transaction is close-out on the consolidated interim balance sheet date.

3. Bonds held to maturity are stated at amortized cost (straight-line method) by the moving average method.
   Investments in the nonconsolidated subsidiaries and affiliates for which the equity method of accounting are not applied are stated at cost determined by the moving average method.
   Available-for-sale equity securities with market value are stated at fair value, based on the average market price in the last month for the year. Available-for-sale securities, except equity securities, with market value are stated at their respective market value and the cost of sales of such securities is determined by the moving average method. Available-for-sale securities without market value are stated at cost determined by the moving average method or at their respective amortized cost. Net unrealized gains or losses on available-for-sale securities is included as a component of net assets.

4. Securities held as assets in individually managed money trusts, whose principal objective is portfolio management, are stated at market value.

5. Derivative transactions (excluding “transactions for trading purposes”) are stated at market value.

6. Depreciation of tangible fixed assets is calculated mainly by the straight-line method for buildings and by the declining-balance method for equipment. Then it is charged to operations, and is allocated the estimated annual depreciation costs through the year. The useful lives adopted for major premises and equipment are as follows:

   - Buildings: 2 ~ 50 years
   - Equipment: 2 ~ 20 years

7. Amortization of intangible fixed assets is caluculated by the straight-line method. Software for internal use are amortized by the straight-line method, based on an estimated useful lives (mainly 5 years).

8. Stock Issuance costs and Bond issuance costs are charged to operations as incurred. Bond discounts were capitalized and amortized over the term of the Bonds by straight-line method. However, effective as of the interim consolidated accounting period ended September 30, 2006, the Company applies revised Accounting Standards – Accounting Standards Board of Japan (“ASBJ”) Statement No. 10 (August 11, 2006) “Accounting Standards for Financial Instruments”, and Bonds are stated at their respective amortized cost in consolidated interim balance sheet. Consequently, Bond discounts included in “Other assets” and “Bonds” decreased by ¥ 471 million, respectively, compared with the corresponding amounts under the previous method.

Bond discounts in the consolidated balance sheet for the year ended March 31, 2006 were amortized over the term of the Bonds by the straight-line method and deducted from Bonds balance, pursuant to Practical Solutions – PITF No.19 (August 11, 2006) "Tentative Solution on Accounting for Deferred Assets".

9. Foreign-currency-denominated assets and liabilities of domestic consolidated banking subsidiaries are translated into yen, primarily at the exchange rates on the consolidated interim balance sheet date except the stocks of affiliated companies which are translated into yen at the exchange rate on the acquisition date.

   Foreign-currency-denominated assets and liabilities of the other consolidated subsidiaries are translated into yen at the exchange rate on the respective interim balance sheet date.

10. The principal consolidated subsidiaries have made provisions for reserve for possible loan losses as follows:

    For loans to insolvent customers who are undergoing bankruptcy or special liquidation, etc. (hereinafter, "borrowers under bankruptcy proceedings") or who are in a similar financial condition, although not yet in bankruptcy (hereinafter "borrowers substantially in bankruptcy"), the reserve for possible loan losses is provided at the full amount of the book value of such loans after deducting the amount of direct write-offs (as defined below) and excluding the amounts deemed collectible from the disposal of the collateral and the guarantees that are deemed recoverable.

    For loans to customers not presently in the above circumstances, but in a high probability of becoming insolvent (hereinafter, " customers with high probability of becoming insolvent ") or loans to customers who should be monitored carefully, which exceeds a certain threshold, the Discounted Cash Flows Method (the "DCF Method") is applied to provide the allowance for doubtful accounts, if cash flows on collection of principals of interests can be reasonably estimated. Under the DCF Method, reserve for possible loan losses is provided as the difference between future cash flows discounted by the original interest rate and carrying value of the loan.

    For loans to customers with high probability of becoming insolvent and whose future cash flows cannot be reasonably estimated, the reserve for possible loan losses is provided at the estimated un-recoverable amounts determined based on a valuation of the collateral, recovery from the guarantees and the customer's overall financial condition.

    For other loans, the reserve for possible loan losses is calculated based on the loss rates derived from the historical loss experience for a certain period and others.

    The allowance for loans to specific foreign borrowers is provided based on the amount of expected losses determined considering the political and economic situation of their respective countries.

    The Credit Review Office, which is independent from the operating divisions, examines the operating divisions' asset quality reviews of each loan for collectibility in accordance with self-assessment standards. The provision for possible loan losses is based on the results of these reviews.

Regarding the loans with collateral or guarantees, etc. to the borrowers under bankruptcy proceedings and borrowers substantially in bankruptcy, the unrecoverable amount of loans is directly written-off from loan balances. The estimated unrecoverable amount is determined considering a valuation of the collateral and guarantees and is ¥426,492 million.

Other consolidated subsidiaries mainly provide the reserve for possible loan losses at amounts deemed necessary judged by the past write-off experience ratios for general loans and individually determined uncollectible amounts for specific loans, such as those to borrowers under bankruptcy proceedings.

11. The reserve for possible losses on investments is provided for estimated losses from investments in securities, considering the issuers' financial conditions and other factors.

12. A reserve for employees' retirement benefits is provided for the payment of retirement benefits to employees at the amount attributable to the current interim period based on the projected benefits obligation and the fair value of plan assets at the end of this fiscal year.

    Prior service cost is changed to income as it is incurred.

    Unrecognized actuarial gains and losses are amortized from the following fiscal year after incurrence by the straight-line method over the average remaining service period of eligible employees (10 years).

13. A reserve for business restructuring is provided for expenses and losses that are reasonably estimated to have been incurred from the disposal of information systems, the renewal and integration of branch offices for the structural reorganization of assets and profit during the intensive revitalization period.

14. A reserve for reorganization of branch office channel is provided for the expenses and losses that are reasonably estimated to have been incurred from the relocation, integration and change in form of branch offices in order to reorganize and reconstruct the branch office channel, and maintain and strengthen the current base of income while achieving.

15. Noncancelable lease transactions of the company and the domestic consolidated subsidiaries are accounted for as operating leases regardless of whether such leases are classified as operating leases or finance leases except for lease agreements that stipulate the transfer of ownership of the leased property to the lessee, and are accounted for as finance leases.

16. Certain consolidated banking subsidiaries apply the deferred hedge accounting to hedges of interest risk associated with their financial assets and liabilities in accordance with the Japanese Institute of Certified Public Accountants (“JICPA”) Industrial Audit Committee Report No. 24 “Accounting and Auditing Treatments on the Application of Accounting Standards for Financial Instruments in the Banking Industry”. In assessment of effectiveness of fair value hedge, the hedged instruments such as loans and deposits and hedging instruments such as interest swaps are specified as a group with similar remaining term. In assessing effectiveness of cashflow hedge the correlation of the interest sensitivities of the hedged instruments and the hedging instruments are examined.

    Deferred gains or losses on hedges in consolidated interim balance sheet based on previous macro-hedge approach, under which derivatives are designated to hedge net interest risk of numerous financial assets and liabilities, such as loans and deposits, in accordance with JICPA Industry Audit Committee, Report No. 15 “Accounting and Auditing Present Treatments on the Application of Accounting Standards for Financial Instruments in the Banking Industry”, are amortized at most 10 years starting from the year ended March 31, 2004 as interest income and expenses based on the remaining term and the notional amount of hedging instruments.
    Deferred gains and losses on hedges based on the macro-hedge approach at the consolidated interim balance sheet date were ¥9,632 million and ¥7,187 million, respectively.

17. Certain consolidated banking subsidiaries apply the deferred hedge accounting to hedge of the foreign currency risk associated with their foreign-currency-dominated financial assets and liabilities in accordance with JICPA Industry Audit Committee Report No.25 “Treatment in Accounting and Auditing Concerning the Accounting Treatment of Foreign Currency Transactions in the Banking Industry”.

    Assessment of the effectiveness of these hedge transactions is conducted by confirming whether notional amount of hedging currency swaps, foreign exchange swaps, etc. is corresponding to hedged foreign-currency-denominated receivables or payables.

    In addition, in application of the deferred hedge accounting or the fair value hedge accounting to hedges of foreign exchange risk of foreign-currency-denominated securities other than bonds, at the inception of each hedge, the hedge effectiveness is assessed by confirming whether the foreign currency payable amount of hedging spot or forward exchange contracts exceed the acquisition costs of the hedged foreign-currency-denominated securities.

18. Because internal interest swaps, currency swaps, and other derivatives transactions specified as hedging instruments are strictly processed based the appropriate market pricing and covered by corresponding external transactions as required by the JICPA Industry Audit Committee, Report No. 24 and No. 25, gains and losses on these internal derivative transactions within consolidated banking subsidiaries or with their trading accounts, are not eliminated, and are recognized as profit or deferred.

    The hedging of certain assets and liabilities are accounted for by the deferred hedge accounting, fair value hedge accounting and the special treatment of interest rate swaps.

19. The Company and domestic consolidated subsidiaries mainly account for consumption tax and local consumption tax with the tax-exclusion method.

20. A reserve for contingent liabilities from the securities transactions: ¥0 million

This reserve is provided in accordance with Article 51 and Article 65-2-7 of the Securities and Exchange Law and Article 32 of Cabinet Office Ordinance relating to securities business of financial institutions.

21. Investments in affiliates (except for investments in consolidated subsidiaries): ¥34,862 million

22. Accumulated depreciation of tangible fixed assets: ¥213,135 million.

23. Basis adjustment to the acquisition costs of tangible fixed assets: ¥62,525 million.

24. Loans to borrowers in legal bankruptcy amounted to ¥18,261 million, and past due loans amounted to ¥387,263 million.

Loans to borrowers in legal bankruptcy are loans for which payment of principals or interests has not been received for a substantial period or, for other reasons, there are no prospects for collection of principals or interests, and accordingly, no interest has been accrued (excluding balance already written off and hereinafter referred to as nonaccrual loans) and also certain specific condition stated in the Implementation Ordinances for the Corporation Tax Law (Cabinet Order No. 97, 1965), Items i through v in Article 96-1-3 or the circumstances stated in Article 96-1-4 exists.

Past due loans are nonaccrual loans, other than loans to borrowers in legal bankruptcy and loans whose interest payments have been rescheduled in order to support the restructuring of the borrowers

25. Loans past due 3 months or more amounted to ¥16,659 million.

Loans past due 3 months or more are loans on which payment of principal or interest is overdue for 3 months or more from the contract payment date. These loans do not include “loans to borrowers in legal bankruptcy” and “past due loans.”

26. Restructured loans amounted to ¥324,563 million.

Restructured loans are those which consolidated subsidiaries have provided special terms and conditions including reduction of the interest rates, reschedule of the interest and principal payments, or waiver of claims on the borrowers, all of which are more favorable to the borrowers than the corresponding terms in the original loan agreements. These loans do not include “loans to borrowers in legal bankruptcy”, “past due loans” and “loans past due 3 months or more.”

27. Loans to borrowers in legal bankruptcy, past due loans, loans past due 3 months or more and restructured loans amounted to ¥746,747 million in the aggregate.

The amounts presented in Notes 24 to 27 are stated before the deduction of the reserve for possible loan losses.

28. Bills discounted are recorded as lending/borrowing transactions in accordance with JICPA Industry Audit Committee Report No.24. Consolidated banking subsidiaries have a right to sell or collateralize such bills at their discretion. The total face value of bank acceptance bills, commercial bills and documentary bills obtained as a result of discounting and foreign exchange purchased was ¥354,621 million.

29. Assets pledged as collateral were as follows:

• Trading assets	¥47,975 million
• Securities	¥2,690,777 million
• Loans and bills discounted	¥359,379 million
• Other assets	¥1,761 million

Liabilities corresponding to the assets pledged were as collateral:

• Deposits	¥111,686 million
• Call money and bills sold	¥40,000 million
• Bills sold under repurchase agreements	¥47,975million
• Borrowed money	¥350,400 million
• Other liabilities	¥413 million

Other than the above, “Cash and due from banks”, “Securities” and “Other assets”, in the amount of ¥80 million, ¥852,111 million and ¥4,931 million, respectively, were pledged as collateral for settlement of foreign exchange, derivatives transactions or for futures and others.

“Other assets “ includes the deposits for future transactions in the amount of ¥18,295 million and for leasehold deposits in the amount of ¥ 23,505 million

30. Certain consolidated domestic subsidiaries revalued land used for business purposes based on the Law Concerning Land Revaluation (Law No.34, announced on March 31, 1998). “Deferred tax liabilities on land revaluation” is presented in liabilities and “revaluation reserve for land” is presented in net assets.

Revaluation date: March 31, 1998
The revaluation method as stated in Article 3-3 of the Law Concerning Land Revaluation is as follows:

The value of land is based on the official notice prices stated in the Law of Public Notice of Land Prices (assessed date, January 1, 1998) as stipulated in Article 2-1 of the Ordinance for the Law Concerning Land Revaluation (Cabinet Office Ordinance No.119, announced on March 31, 1998) after making reasonable adjustments for the location and quality of the sites.

31. Borrowed money includes subordinated borrowed money of ¥177,000 million that are subordinated to other debt in repayment by special covenants.

32. Bonds include subordinated bonds of ¥690,382 million.

33. The principal amount of trust with the principal indemnification agreement is ¥488,427 million.

34. Net assets per share: △ 44,609.17 yen

ASBJ Guidance No.4 (September 25, 2002) "Guidance on Accounting Standard for Earnings per Share" was revised on January 1, 2006. Effective as of the interim consolidated accounting period ended September 30, 2006, the Company applies the revised Guidance on Accounting Standard for Earnings per Share and net assets per share is computed based on net assets including deferred gains and losses on hedges.
Consequently, Net assets per shares decreased by ¥1,156.88 compared with the corresponding amounts under the previous method.

35. The market value, and the net unrealized gains or losses on securities and others investments are presented below. These investments include negotiable certificates of deposit in "Cash and due from banks", commercial paper and trust beneficiary certificate in "Monetary claims bought". Information applies through Note 36 is with respect to such investments.

Marketable bonds held to maturity:

	Consolidated Interim balance sheet amount	Market value	Unrealized gain/(loss)
	(Millions of yen)		
Local government bonds	¥136,994	¥136,086	¥(907)

Available-for-sale securities with market values:

	Acquisition costs	Consolidated Interim balance sheet amount	Unrealized gain/(loss)
	(Millions of yen)		
Stocks	¥ 395,321	¥ 804,175	¥ 408,853
Bonds	4,453,360	4,412,735	(40,625)
National government bonds	3,267,435	3,234,564	(32,870)
Local government bonds	297,366	293,427	(3,938)
Corporate bonds	888,559	884,742	(3,816)
Other	1,069,315	1,063,558	(5,757)
Total	¥ 5,917,997	¥ 6,280,469	¥ 362,471

Reconciliation of net unrealized gains or losses on available-for-sale securities in the above table and that reported in the consolidated interim balance sheets is as follows:

Unrealized gains		¥ 362,471	million
Fair-value hedge gains charged to operations	minus	12,301	
Deferred tax liabilities	minus	141,917	
Minority interests based on owned interest	minus	905	
Parent company's portion of unrealized losses on available-for-sale securities	plus	(16)	
		¥ 207,330	million

36. The major components of securities whose market value was not available and their respective consolidated interim balance sheet amounts are as follows:

Bonds held to maturity:

Unlisted domestic bonds	¥ 29,600 million

Available-for-sale securities:

Unlisted domestic bonds	¥586,297 million
Unlisted stocks	¥137,497 million

37. There was no stock lent under consumption agreements.

Securities borrowed with cash collateral included ¥35,907 million of securities collateralized, and ¥29,352 million of securities held by the Company existed at the end of the interim period was not disposed of.

38. Overdrafts and loans commitment agreement is an agreement under which the Banks extend loans to customers up to the certain amount at the request of customer unless the customer violates the conditions of the agreement.

Unused balances of such agreements are amounted to ¥9,355,703 million. The amounts of the agreements expiring within a year or agreements cancelable at any time without penalty totaled ¥9,197,923 million.

The unused commitment does not necessarily impact on the future cash flows of consolidated subsidiaries because most of these agreements will be terminated without used. In addition, most agreements contain provisions, which allow consolidated subsidiaries to refuse making loans or decrease the limit, if there are any reasons such as changes in the financial condition, the credit management policies or for other reasons.

When extending loans to customers, consolidated subsidiaries request collateral such as premises or securities if necessary. After entering into the agreement, consolidated subsidiaries periodically check the financial condition of the customers based on its internal rules and, if necessary, take certain measures from credit risk management perspectives.

39. Regarding Inflation-Indexed bonds included in “Other securities”, the embedded derivatives and related financial instruments were marked to market, and changes in the fair value were included in the consolidated (interim) statements of operations.
However, effective as of the interim consolidated accounting period ended September 30, 2006, the Company applies ASBJ Guidance No.12 (March 30, 2006) “Guidance on Accounting for Other Compound Financial Instruments (Compound Financial Instruments Other than Those with Option to Increase Paid-in Capital)”. Inflated-Indexed bonds amount in the previous Consolidated Balance Sheet is deemed to be acquisition cost and stated at their respective amortized cost, and changes in unrealized gains or losses are included in net assets.
Consequently, Net gains or losses on available-for-sale securities decreased by ¥650 million, deferred tax assets increased by 441 million and income before income taxes increased by ¥1,092 million compared with the corresponding amounts under previous method.

40. ASBJ Statement No.5 (December 9, 2005) “Accounting Standards for Presentation of Net Assets in the Balance Sheet” and ABSJ Guidance No.8 (December 9, 2005) “Guidance on Accounting Standards for Presentation of Net Assets in the Balance Sheet” are applied effective as of the Interim consolidated accounting period ended September 30, 2006, and Attachment Form of Ordinance of the Ministry of Finance of Japan No.10 (1982) “Enforcement Regulations of Banking Law of Japan” which was revised in accordance with Cabinet Office Ordinance No.60 (April 28, 2006) “Cabinet Office Ordinance to amend part of the Enforcement Regulations of Mutual Finance Law” is also applied effective April 1, 2006. Consequently, the presentation is changed from this fiscal year as follows;

(1) The former “Shareholders’ equity” is presented as “Net assets” and classified into three categories which are shareholders’ equity, valuation and translation adjustments and minority interests.
Corresponding amount of previously stated “Shareholders’ equity” in total at the end of interim consolidated accounting period is ¥2,099,589 million.
(2) Deferred gains or losses on hedges previously included in “Other assets” (or “Other liabilities”) are presented as “Deferred gains or losses on hedges”, net of taxes, in valuation and translation adjustments.
(3) “Net unrealized gains or losses on available-for-sale securities” previously included in shareholders’ equity is presented in “Net unrealized gains or losses on available-for-sale securities” in net assets.
(4) ”Minority interests” previously presented below “Liabilities” is presented in “Net assets”.
(5) “Premises and equipment” is classified into “Tangible fixed assets”, “Intangible fixed assets” and “Other assets”.
(6) Software previously included in “Other assets” is included in “Intangible fixed assets”.
(7) “Consolidation differences” presented in “Assets” is included in “Intangible fixed assets”. As a result of this change, amortization of consolidation differences previously included in “Other ordinary expenses” is included in “General and administrative expenses”.

Notes to Consolidated Interim Statements of Operations:

1. Amounts of less than one million yen have been rounded down.

2. Net income per share: 40,499.00 yen

3. Diluted net income per share: 24,475.56 yen

4. Profit and loss on transactions for trading purposes are included in "Trading income" or "Trading expenses" in the consolidated interim statements of operations on a trade-date basis.

   Trading income and trading expenses include interest received or paid during the period, plus changes in fair value of securities, monetary claims and changes in the close-out value of derivatives during this interim period since the end of the preceding year.

5. "Other ordinary income" includes:

   - Gains on sales of stocks and other securities ¥68,617 million

6. "Other ordinary expenses" includes:

   - Losses on sales of stocks and other securities ¥26,300 million
   - Provision for reserve for possible loan losses ¥34,188 million
   - Write-off of loans ¥15,951 million

7. "Extraordinary profits" includes:

   - Profits from recoveries of written-off claims ¥16,072 million

8. "Extraordinary losses" includes:

   - Losses from system update related to certain consolidated domestic banking subsidiaries ¥1,647 million

Note to Consolidated Interim Statements of Changes in Net Assets

1. Amounts of less than one million yen have been rounded down.

2. Number and class of shares issued and outstanding and treasury stock are as follows:

Issued stock

(thousands shares)

	Balance as of March 31, 2006	During the interim fiscal year ended September 30, 2006		Balance as of September 30, 2006	Remarks
		Increase	Decrease		
Common stock	11,399	-	-	11,399	
Class of stock					
Class B, No.1 Preferred Stock	680	-	-	680	
Class C, No.1 Preferred Stock	120	-	-	120	
Class D, No.1 Preferred Stock	0	-	-	0	
Class E, No.1 Preferred Stock	240	-	-	240	
Class F, No.1 Preferred Stock	80	-	-	80	
Class one, No. 1 Preferred stock	2,750	-	-	2,750	
Class one, No. 2 Preferred stock	2,817	-	-	2,817	
Class one, No. 3 Preferred stock	2,750	-	-	2,750	
No. 4 Preferred stock	-	25	-	25	Note
Total	20,837	25	-	20,862	

Note: No 4 Preferred stock increased due to issuance of preferred stock.

Treasury stock

(thousands shares)

	Balance as of March 31, 2006	During the interim fiscal year ended September 30, 2006		Balance as of September 30, 2006	Remarks
		Increase	Decrease		
Common stock	1	0	0	2	Note

Note: Common stock increased due to acquisition of odd lot.

3. Detail of cash dividend is as follows:

Date of declaration	Class of stock	Amount of cash dividend	Dividend per share	Dividend record date	Effective date
May 23, 2006 Board of directors' meeting		Million of yen	Yen	March 31, 2006	May 23, 2006
	Common stock	11,397	1,000		
	Class of stock				
	Class B, No.1 Preferred Stock	4,324	6,360		
	Class C, No.1 Preferred Stock	816	6,800		
	Class D, No.1 Preferred Stock	1	10,000		
	Class E, No.1 Preferred Stock	3,451	14,380		
	Class F, No.1 Preferred Stock	1,480	18,500		
	Class one, No. 1 Preferred stock	3,267	1,188		
	Class one, No. 2 Preferred stock	3,347	1,188		
	Class one, No. 3 Preferred stock	3,267	1,188		

4. ASBJ Statement No.6 (December 27, 2005) "Accounting Standard for Statement of Changes in Net Assets" and ABSJ Guidance No.9 (December 27, 2005) "Guidance on Accounting Standard for Statement of Changes in Net Assets" are applied effective as of the Interim consolidated accounting period ended September 30, 2006. Consequently, Consolidated Interim Statement of Changes in Net Assets is disclosed instead of Consolidated Interim Statement of Surplus.

Notes to consolidated interim statements of cash flows:

1. Amounts of less than one million yen have been rounded down.

2. In the consolidated interim statements of cash flows, cash represents cash and due from The Bank of Japan in “Cash and due from banks” in the consolidated interim balance sheets.

3. Reconciliation between cash and cash equivalents and cash and due from banks in the consolidated interim balance sheet was as follows:

	(Millions of yen)
Cash and due from banks	¥1,147,326
Due from banks other than The Bank of Japan	(185,532)
Cash and cash equivalents	¥ 961,793

4. Attachment Form of Ordinance of the Ministry of Finance No.10 (1982) “Enforcement Regulations of Banking Law” which was revised in accordance with Cabinet Office Ordinance No.60 (April 28, 2006) “Cabinet Office Ordinance to amend part of the Enforcement Regulations of Mutual Finance Law” is applied effective April 1, 2006. Consequently, the presentation in the Consolidated Interim Statement of Cash Flows is changed from this fiscal year as follows;

   (1) “Amortization of Consolidation differences” is included in “Amortization of goodwill”.
   (2) “Net (gains)/losses on sales of premises and equipment” is presented as “Net (gains)/losses on sales of fixed assets” due to the fact that “Premises and equipment” is classified into “Tangible fixed assets”, “Intangible fixed assets” and “Other assets”. “Purchase of premises and equipment” is presented as “Purchase of tangible fixed assets”, and “Proceeds from sales of premises and equipment” is presented as “Proceeds from sales of tangible fixed assets”.

Segment Information

1. Business Segment Information

Interim 2006 (for the period from April 1, 2006 to September 30, 2006)

Since the ordinary income, ordinary profits and employed assets of "Banking and Trust Banking" segment is more than 90 % of all the other segments combined, business segment information for Interim 2006 is omitted.

Such disclosures have been omitted in the prior interim period (for the period from April 1, 2005 to September 30, 2005) and prior fiscal year (for the period from April 1, 2005 to March 31, 2006) also.

2. Geographical Segment Information

Interim 2006 (for the period from April 1, 2006 to September 30, 2006)

Since the ordinary income and employed assets of "Japan" segment is more than 90 % of all the other segments combined, geographical segment information for Interim 2006 is omitted.

Such disclosures have been omitted in the prior interim period (for the period from April 1, 2005 to September 30, 2005) and prior fiscal year (for the period from April 1, 2005 to March 31, 2006) also.

3. Overseas ordinary income

Interim 2006 (for the period from April 1, 2006 to September 30, 2006)

Since overseas ordinary income of the Company and consolidated subsidiaries is less than 10% of the total, overseas ordinary income for Interim 2006 is omitted.

Such disclosures have been omitted in the prior interim period (for the period from April 1, 2005 to September 30, 2005) and prior fiscal year (for the period from April 1, 2005 to March 31, 2006) also.

Market Value of Securities and Money Held in Trust

1. Securities

"Securities" in the consolidated (interim) balance sheet, negotiable certificates of deposit in "Cash and due from banks", commercial paper in "Monetary claims bought", trust beneficiary certificate, trading securities, negotiable certificates of deposit, commercial paper and short-term bonds in "Trading assets" were as follows:

(As of September 30, 2005)

(1) Marketable bonds held to maturity with market values *(Millions of yen)*

	As of September 30, 2005				
	Consolidated interim balance sheet amount X	Market Value Y	Unrealized Gains/Losses Y-X	Gain	Loss
Local government bonds	¥93,798	¥93,906	¥107	¥415	¥308

Note: Market values are based on the market prices, etc. on September 30, 2004.

(2) Investment securities in subsidiaries and affiliates with market value（non-consolidated）

None

(3) Available-for-sale securities with market values *(Millions of yen)*

	As of September 30, 2005				
	Acquisition costs X	Consolidated interim balance sheet amount Y	Unrealized Gains/Losses Y-X	Gain	Loss
Stocks	¥398,219	¥692,399	¥294,180	¥298,758	¥4,578
Bonds	5,620,912	5,602,507	(18,404)	4,302	22,706
National government bonds	4,315,819	4,298,150	(17,669)	1,566	19,235
Local government bonds	274,678	273,990	(688)	1,004	1,693
Corporate bonds	1,030,413	1,030,367	(46)	1,731	1,777
Other	1,047,927	1,092,758	44,831	50,144	5,313
Total	¥7,067,058	¥7,387,665	¥320,606	¥353,205	¥32,598

Notes: 1.Market values of stocks are based on the average market prices of the last one-month of the six months ended September 30, 2005.

2. Market values of others are based on the market prices, etc. on September 30, 2005.

(4) No held-to-maturity bonds were sold during the period.

(5) The major components of securities with which market value was not available and their respective consolidated interim balance sheet amounts *(Millions of yen)*

	As of September 30, 2005
Bonds held to maturity	
Unlisted domestic bonds	¥ 17,119
Available-for-sale securities	
Unlisted domestic bonds	¥571,400
Unlisted stocks	183,315

(As of March 31, 2006)

(1) Securities Held for Trading Purposes *(Millions of yen)*

	As of March 31, 2006	
	Consolidated balance sheet amount	Unrealized gain (net) included in profits and losses
Securities held for trading purposes	¥587,801	¥(3)

(2) Marketable bonds held to maturity *(Millions of yen)*

	As of March 31, 2006				
	Consolidated balance sheet amount X	Market Value Y	Unrealized Gains/Losses Y-X		
				Gain	Loss
Local government bonds	¥107,470	¥104,912	¥(2,557)	¥9	¥2,567

Note: Market values are based on the market prices, etc. on March 31, 2006

(3) Investment securities in subsidiaries and affiliates with market value（non-consolidated）
None

(4) Available-for-sale securities with market values *(Millions of yen)*

	As of March 31, 2006				
	Acquisition costs X	Consolidated balance sheet amount Y	Unrealized Gains/Losses Y-X		
				Gain	Loss
Stocks	¥400,977	¥860,926	¥459,948	¥463,577	¥3,628
Bonds	5,019,683	4,944,316	(75,366)	1,142	76,509
National government bonds	3,691,491	3,627,524	(63,967)	535	64,502
Local government bonds	303,375	298,422	(4,952)	255	5,207
Corporate bonds	1,024,816	1,018,370	(6,446)	351	6,798
Other	1,241,957	1,302,870	60,913	77,049	16,135
Total	¥6,662,618	¥7,108,114	¥445,495	¥541,768	¥96,272

Notes: 1.Market values of stocks are based on the average market prices of the last one-month of the year ended March 31, 2006.
2. Market values of others are based on the market prices, etc. on March 31, 2006.

(5) Held-to-maturity bonds that were sold during the year ended March 31, 2006. *(Millions of yen)*

	As of March 31, 2006		
	Cost	Sold	Gain (Loss)
Other	¥1,300	¥1,357	¥57

The bonds were sold because the holding purpose of the bonds held by former Nara Bank was reconsidered when Resona Bank, Ltd. and the Nara Bank, Ltd., both consolidated subsidiaries, merged at January 2006.

(6) Available-for-sale securities that were sold during the year ended March 31, 2005 *(Millions of yen)*

	As of March 31, 2006		
	Sold	Gain	Loss
Other securities	¥14,622,455	¥92,043	¥40,047

(7) The major components of securities with which market value was not available and their respective consolidated balance sheet amounts *(Millions of yen)*

	As of March 31, 2006
Bonds held to maturity	
Unlisted domestic bonds	¥27,369
Available-for-sale securities	
Unlisted domestic bonds	¥587,996
Unlisted stocks	184,837

(8) Since Resona Bank, Ltd. and the Nara Bank, Ltd., both consolidated subsidiaries, merged at January 2006, the holding purpose of bonds held by former Nara Bank was reconsidered and ¥1,099 million of bonds held to maturity were reclassified to other securities during the fiscal year. There is no effect on ordinary profit and income before income taxes and minority interests due to the changes.

(9) Projected redemption amounts for available-for-sale securities with maturities and bonds held to maturity.

(Millions of yen)

	As of March 31, 2006			
	1 Year or Less	1 to 5 Years	5 to 10 Years	Over 10 years
Bonds	¥1,451,421	¥2,896,401	¥792,700	¥562,629
National government bonds	1,051,557	1,465,825	566,184	543,956
Local government bonds	22,028	195,981	187,882	-
Corporate bonds	341,834	1,234,594	38,633	18,673
Other	32,439	144,156	348,368	186,834
Total	¥1,477,860	¥3,040,558	¥1,141,069	¥749,464

2. Money held in trust

(As of September 30, 2005)

(1) Held-to-maturity money held in trust
None

(2) Other money held in trust (excluding trading purposes or held-to-maturity)
None

(As of March 31, 2006)

(1) Money held in trust for trading purposes
None

(2) Held-to-maturity money held in trust
None

(3) Other money held in trust (excluding trading purposes or held-to-maturity)
None

3. Net unrealized gains/(losses) on available-for-sale securities

(As of September 30, 2005)

(Millions of yen)

		As of September 30, 2005
Unrealized gains/(losses) (Market value - Balance sheet amount)		¥312,253
	Available-for-sale securities	312,253
	Other money held in trust	-
(Minus) Deferred tax liabilities		126,694
Unrealized gains/(losses) on available-for-sale securities (before adjustment of interest)		185,558
(Minus) Minority interests		1,189
(Plus) the Company's share of unrealized differences related to available-for-sale securities owned by affiliates accounted for by the equity method		(9)
Net unrealized gains/(losses) of available-for-sale securities		¥184,359

Note: Valuation differences exclude ¥8,792 million of gains recognized because of application of fair value hedge accounting and ¥439 million of losses recognized for embedding derivatives.

(As of March 31, 2006)

(Millions of yen)

		As of March 31, 2005
Unrealized gains/(losses) (Market value - Balance sheet amount)		¥435,784
	Available-for-sale securities	435,784
	Other money held in trust	-
(Minus) Deferred tax liabilities		176,805
Unrealized gains/(losses) on available-for-sale securities (before adjustment of interest)		258,978
(Minus) Minority interests		1,574
(Plus) the Company's share of unrealized differences related to available-for-sale securities owned by affiliates accounted for by the equity method		(15)
Net unrealized gains/(losses) of available-for-sale securities		¥257,388

Note: Valuation differences exclude ¥10,778 million of gains recognized because of application of fair value hedge accounting and ¥1,066 million of losses recognized for embedding derivatives.

Contract Values, MarketValues and Unrealized Gains (Losses) on Derivatives

Contract values, market values and unrealized gains (losses) on derivatives are not presented because of disclosing by EDINET.

Statement of Trust Assets and Liabilities
(As of September 30, 2006)

(Millions of Yen)

Assets		Liabilities	
Loans and bills discounted	¥162,432	Money trusts	¥13,398,640
Securities	6,792,262	Pension trusts	4,728,634
Trust beneficiary certificate	24,339,890	Asset formation benefit trusts	1,902
Securities held in custody account	253	Securities investment trusts	12,480,938
Monetary claims	387,172	Pecuniary trusts other than money trusts	180,035
Premises and equipment	525,724		
Real estate lease rights	3,582	Securities trusts	472,161
Other claims	11,917	Monetary claims trusts	406,009
Due from banking account	385,484	Real estates trusts	151,411
Cash and due from banks	39,686	Real estate leases trusts	4,698
		Composite trusts	823,975
Total assets	¥32,648,407	Total liabilities	¥32,648,407

(Notes)

1. Amounts of less than one million yen have been rounded down.
2. The trust that was re-entrusted for operations was excluded.
3. Trust beneficiary certificates worth of ¥ 24,338,758 million were re-entrusted for asset administration purpose.
4. Co-managed trust funds under other trust bank's administration amounted to ¥2,636,368million.
5. Loans and bills discounted that were funded by the JOMT account funds, where the Bank guarantees the principal, amounted to ¥162,097million included the following:

	(Million of Yen)
Loans to borrowers in legal bankruptcy	¥ 46
Past-due loans	3,314
Loans past due 3 months or more	139
Restructured loans	20,513
Total	¥ 24,014

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

(As of September 30, 2006)

(Millions of Yen)

Assets		Liabilities	
Loans and bills discounted	¥ 162,097	Principal	¥ 488,427
Other	327,189	Special loan loss reserve	489
		Other	371
Total assets	¥ 489,287	Total liabilities	¥ 489,287

(Reference Sheet)

Comparison of Statements of Trust Assets and Liabilities

(Millions of Yen)

Assets	Sep 30, 2006 (A)	Sep 30, 2005 (B)	Difference (A)-(B)	Mar 31, 2006 (C)	Difference (A)-(C)
Loans and bills discounted	¥162,432	¥190,963	¥(28,530)	¥174,418	¥(11,985)
Securities	6,792,262	4,916,174	1,876,087	5,471,344	1,320,918
Trust beneficiary certificate	24,339,890	22,254,042	2,085,848	23,064,583	1,275,306
Securities held in custody account	253	28	225	2	251
Monetary claims	387,172	421,959	(34,787)	405,248	(18,075)
Premises and equipment	525,724	369,333	156,390	442,651	83,072
Real estate lease rights	3,582	-	3,582	-	3,582
Land lease rights	-	4,030	(4,030)	4,467	(4,467)
Other claims	11,917	10,879	1,038	16,339	(4,422)
Due from banking account	385,484	411,602	(26,118)	426,112	(40,628)
Cash and due from banks	39,686	34,551	5,135	36,143	3,542
Total assets	32,648,407	28,613,565	4,034,841	30,041,312	2,607,094
Co-managed trust funds under other trust bank’s administration	¥2,636,268	¥3,270,854	¥(634,586)	¥3,228,323	¥(592,054)

Liabilities	Sep 30, 2006 (A)	Sep 30, 2005 (B)	Difference (A)-(B)	Mar31, 2006 (C)	Difference (A)-(C)
Money trusts	¥13,398,640	¥10,998,817	¥2,399,822	¥11,617,351	¥1,781,288
Pension trusts	4,728,634	4,428,203	300,430	4,309,607	419,026
Asset formation benefit trusts	1,902	1,944	(41)	1,979	(77)
Securities investment trusts	12,480,938	11,478,341	1,002,597	12,274,419	206,519
Pecuniary trusts other than money trusts	180,035	126,425	53,609	155,070	24,965
Securities trusts	472,161	326,876	145,285	376,746	95,415
Monetary claims trusts	406,009	444,891	(38,882)	430,037	(24,028)
Real estate trusts	151,411	168,253	(16,842)	160,694	(9,283)
Real estate lease trusts	4,698	-	4,698	-	4,698
Land lease trusts	-	4,962	(4,962)	4,685	(4,685)
Composite trusts	823,975	634,848	189,126	710,720	113,254
Total liabilities	¥32,648,407	¥28,613,565	¥4,034,841	¥30,041,312	¥2,607,094

(Note) Amounts of less than one million yen have been rounded down.