

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

November 22, 2006
Resona Bank, Ltd.

(1) Operating Results

(Millions of yen)

	Non-consolidated			Consolidated		
	September 30, 2006	September 30, 2005	March 31, 2006	September 30, 2006	September 30, 2005	March 31, 2006
Ordinary income	400,646	345,835	712,658	402,015	376,334	755,391
Ordinary profit	143,444	122,245	254,570	147,985	136,755	276,599
Net income	386,757	135,638	317,328	385,622	136,101	314,386

(2) Management indices

(yen)

	Non-consolidated			Consolidated		
	September 30, 2006	September 30, 2005	March 31, 2006	September 30, 2006	September 30, 2005	March 31, 2006
Net income per share	12.16	4.08	9.67	12.12	4.10	9.57
Net income per share (potential equity adjusted)	7.17	1.95	4.56	7.14	1.95	4.52
Capital adequacy ratio (Japanese domestic standard)	11.13%	9.85%	8.99%	11.20%	9.09%	9.08%

(3) Total assets and Net assets

(Millions of yen)

	Non-consolidated			Consolidated		
	September 30, 2006	September 30, 2005	March 31, 2006	September 30, 2006	September 30, 2005	March 31, 2006
Total assets	27,375,578	28,205,337	28,336,485	27,311,831	31,350,927	28,247,691
Net assets	1,368,631	1,076,817	1,252,323	1,514,121	1,083,115	1,255,393
Net assets per share <i>(yen)</i>	36.14	45.76	39.84	36.07	45.56	39.74

(4) Share of stock (consolidated)

(Shares)

	Issued number of shares			Average number of shares		
	September 30, 2006	September 30, 2005	March 31, 2006	September 30, 2006	September 30, 2005	March 31, 2006
Common stock	30,843,933,848	30,819,735,580	30,843,933,848	30,843,933,848	30,819,722,919	30,819,874,878
Preferred Stock						
Class A, No.1	-	5,970,000	-	-	5,970,000	5,953,643
Class B, No.1	680,000,000	680,000,000	680,000,000	680,000,000	680,000,000	680,000,000
Class C, No.1	120,000	145,000	120,000	120,000	145,994	139,197
Class D, No.1	240,000,000	240,000,000	240,000,000	240,000,000	240,000,000	240,000,000
Class E, No.1	80,000,000	80,000,000	80,000,000	80,000,000	80,000,000	80,000,000
Class one, No.1	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000
Class two, No.1	12,808,217,550	12,808,217,550	12,808,217,550	12,808,217,550	12,808,217,550	12,808,217,550
Class three, No.1	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000	12,500,000,000

(5) Scope of consolidation

	September 30, 2006	March 31, 2006	Changes		
				Added	Excluded
Number of consolidated subsidiaries	8	13	5	-	5
(Number of non-consolidated subsidiaries that applied the equity method)	(-)	(-)	(-)	(-)	(-)
Number of affiliated companies that applied the equity method	4	4	-	-	-

(Reference)

Formulas for computing ratios:

Net Income per Share:

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

Net assets per share:

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

Consolidated Interim Balance Sheets

(Millions of yen)

Items	Sep 30, 2006 (A)	Sep 30, 2005 (B)	Difference (A) - (B)	Mar 31, 2006 (C)	Difference (A) - (C)
Assets					
Cash and due from banks	¥607,996	¥1,501,810	¥(893,814)	¥1,171,536	¥(563,540)
Call loans and bills bought	1,350,078	865,844	484,233	996,920	353,157
Receivables under resale agreements	6,998	-	6,998	-	6,998
Deposits paid for bonds borrowing transactions	22,459	9,748	12,710	11,047	11,411
Monetary claims bought	8,842	4,069	4,773	4,902	3,939
Trading assets	385,688	783,522	(397,833)	651,839	(266,151)
Securities	5,055,155	5,936,512	(881,356)	5,650,033	(594,878)
Loans and bills discounted	18,005,101	17,397,659	607,441	18,035,098	(29,996)
Foreign exchange assets	70,483	78,097	(7,613)	76,945	(6,462)
Other assets	569,579	546,286	23,293	632,774	(63,195)
Tangible fixed assets	314,317	-	-	-	-
Intangible fixed assets	8,251	-	-	-	-
Premises and equipment	-	339,487	-	335,892	-
Deferred tax assets	247,902	3,536	244,365	290	247,611
Consolidation differences	-	69	-	55	-
Customers' liabilities for acceptances and guarantees	1,039,999	4,376,099	(3,336,100)	1,053,254	(13,255)
Reserve for possible loan losses	(366,334)	(477,732)	111,397	(358,412)	(7,922)
Reserve for possible losses on investments	(14,688)	(14,084)	(603)	(14,490)	(197)
Total assets	¥27,311,831	¥31,350,927	¥(4,039,096)	¥28,247,691	¥(935,860)
Liabilities					
Deposits	¥18,935,383	¥19,379,896	¥(444,512)	¥19,635,797	(¥700,413)
Negotiable certificates of deposit	2,276,490	1,611,040	665,450	1,835,230	441,260
Call money and bills sold	1,813,701	2,643,705	(830,004)	2,553,962	(740,261)
Bills sold under repurchase agreements	47,975	248,997	(201,021)	240,480	(192,504)
Trading liabilities	49,310	47,002	2,307	74,383	(25,073)
Borrowed money	278,589	165,322	113,266	41,888	236,701
Foreign exchange liabilities	13,048	22,156	(9,108)	20,287	(7,239)
Bonds	674,382	643,404	30,978	597,438	76,944
Due to trust account	385,484	411,602	(26,118)	426,112	(40,628)
Other liabilities	235,181	280,248	(45,067)	292,714	(57,533)
Reserve for employees' retirement benefits	0	102	(101)	0	0
Reserve for business restructuring	96	196	(100)	156	(60)
Reserve for reorganization of branch office channel	2,525	2,932	(407)	2,731	(206)
Other reserves	0	0	-	0	-
Deferred tax liabilities	0	780	(779)	24,734	(24,733)
Deferred tax liabilities on land revaluation	45,541	44,845	696	45,549	(7)
Acceptances and guarantees	1,039,999	4,376,099	(3,336,100)	1,053,254	(13,255)
Total liabilities	25,797,709	29,878,332	(4,080,622)	26,844,721	(1,047,012)
Net assets					
Capital	279,928				
Capital surplus	404,408				
Retained earnings	483,964				

Total shareholders' equity	1,168,301				
Net unrealized gains on available-for-sale securities	153,951				
Deferred losses on hedges	(12,971)				
Revaluation reserve for land	63,295				
Translation adjustments	(1,847)				
Total valuation and translation adjustments	202,427				
Minority interests	143,392				
Total net assets	1,514,121				
Total liabilities and net assets	¥27,311,831				
Minority interests					
Minority interests in consolidated subsidiaries		389,479		147,575	
Shareholders' equity					
Capital		279,928		279,928	
Capital surplus		404,408		404,408	
Retained earnings		198,240		308,378	
Revaluation reserve for land		62,397		63,306	
Net unrealized gains on available-for-sale securities		140,384		201,317	
Translation adjustments		(2,244)		(1,946)	
Total shareholders' equity		1,083,115		1,255,393	
Total liabilities, minority interests and shareholders' equity		¥31,350,927		¥28,247,691	

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)	FY2005 From Apr 1, 2005 To Mar 31, 2006
Ordinary income	¥402,015	¥376,334	¥25,680	¥755,391
Interest income	219,788	203,841	15,946	421,765
(Interest on loans and discounted)	161,145	167,857	(6,711)	328,884
(Interest and dividends on securities)	34,961	23,829	11,131	60,204
Trust fees	3,756	3,908	(152)	7,575
Fees and commissions	55,484	73,949	(18,464)	157,330
Trading profits	9,430	377	9,053	3,238
Other operating income	24,652	32,063	(7,410)	63,747
Other ordinary income	88,902	62,193	26,708	101,734
Ordinary expenses	254,029	239,578	14,450	478,792
Interest expenses	34,005	24,277	9,727	48,844
(Interest on deposits)	14,267	9,538	4,728	19,731
Fees and commissions	20,052	18,280	1,771	50,666
Trading losses	278	94	184	202
Other operating expenses	27,992	6,566	21,426	26,266
General and administrative expenses	106,223	125,897	(19,673)	252,409
Other ordinary expenses	65,477	64,463	1,014	100,404
Ordinary income	147,985	136,755	11,230	276,599
Extraordinary profits	11,904	20,879	(8,974)	48,755
Extraordinary losses	704	2,491	(1,786)	3,067
Income before income taxes and minority interests	159,186	155,143	4,042	322,286
Income taxes – current	(1,028)	3,106	(4,135)	(3,313)
Income taxes – deferred	(231,084)	7,324	(238,409)	(6,315)
Minority interests in net income	5,676	8,610	(2,933)	17,528
Net income	¥385,622	¥136,101	¥249,520	¥314,386

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

(Millions of yen)

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

(Millions of yen)

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

Consolidated Interim Statements of Surplus

(Millions of yen)

Items	Interim 2005 From Apr 1, 2005 To Sep 30, 2005	FY 2005 From Apr 1, 2005 To Mar 31, 2006
Capital Surplus		
Balance at beginning of year	¥404,408	¥404,408
Balance at end of the period	404,408	404,408
Retained earnings		
Balance at beginning of year	238,326	238,326
Increase:	137,110	315,397
Net income	136,101	314,386
Reversal of revaluation reserve for land	1,009	1,010
Decrease:	177,196	245,344
Dividends	177,196	245,344
Balance at end of the period	¥198,240	¥308,378

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	¥159,186	¥155,143	¥4,042	¥322,286
Depreciation and amortization	4,332	5,517	(1,184)	9,588
Impairment losses on fixed assets	192	660	(468)	763
Amortization of goodwill	13	-	13	-
Amortization of consolidation differences	-	13	(13)	27
Equity in earnings of investments in affiliated companies	(1,785)	(116)	(1,668)	(528)
Increase/(decrease) in reserve for possible loan losses	7,922	(13,658)	21,580	(634)
Increase in reserve for possible losses on investments	197	104	92	3,326
Decrease in reserve for business restructuring	(60)	(70)	10	(110)
Increase/(decrease) in reserve for employees' retirement benefits	0	38	(38)	(572)
Interest income	(219,788)	(203,841)	(15,946)	(421,765)
Interest expenses	34,005	24,277	9,727	48,844
Net gains on securities	(25,132)	(31,746)	6,614	(41,787)
Net foreign exchange gains	(39,620)	(29,804)	(9,816)	(61,154)
Net gains on sale of fixed assets	(62)	-	(62)	-
Net losses on sales of premises and equipment	-	1,631	(1,631)	2,031
Net (increase)/decrease in trading assets	266,151	(113,735)	379,887	45,846
Net increase/(decrease) in trading liabilities	(25,073)	7,014	(32,087)	34,395
Net (increase)/decrease in loans and bills discounted	29,996	288,592	(258,595)	(204,004)
Net decrease in deposits	(700,413)	(468,764)	(231,649)	(374,155)
Net increase in negotiable certificates of deposit	441,260	664,090	(222,830)	720,280
Net increase in borrowed money (excluding subordinated borrowed money)	243,701	780	242,920	596
Net (increase)/decrease in due from banks (excluding those deposited at BOJ)	31,618	(16,955)	48,574	65,418
Net increase in call loans and other	(364,096)	(245,488)	(118,607)	(381,929)
Net increase in deposits paid for bonds borrowing transactions	(11,411)	(9,748)	(1,662)	(11,047)
Net decrease in call money and other	(932,766)	(435,412)	(497,353)	(533,672)
Net (increase)/ decrease in foreign exchange assets	6,462	(10,436)	16,899	(9,285)
Net increase/(decrease) in foreign exchange liabilities	(7,239)	1,558	(8,798)	(309)
Net decrease on issuance and repayment of bonds	-	(34,900)	34,900	(68,700)
Net increase/(decrease) in due to trust account	(40,628)	18,436	(59,065)	32,946
Interest receipts	222,288	208,515	13,773	427,286
Interest payments	(40,069)	(20,405)	(19,663)	(36,963)
Other, net	36,665	(119,214)	155,880	(136,052)
Subtotal	(924,152)	(377,924)	(546,228)	(569,035)
Income taxes paid (refund)	10,990	(1,640)	12,631	(6,789)
Net cash used in operating activities	¥(913,161)	¥(379,565)	¥(533,596)	¥(575,824)

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	¥(9,197,284)	¥(8,267,865)	¥(929,419)	¥(14,018,134)
Proceeds from sales of securities	8,609,930	6,380,042	2,229,888	11,237,694
Proceeds from maturity of securities	1,130,701	1,108,826	21,874	2,401,264
Purchases of tangible fixed assets	(2,827)	-	(2,827)	-
Proceeds from sales of tangible fixed assets	502	-	502	-
Purchases of intangible fixed assets	(931)	-	(931)	-
Proceeds from sales of intangible fixed assets	1,526	-	1,526	-
Purchases of premises and equipment	-	(2,534)	2,534	(5,627)
Proceeds from sales of premises and equipment	-	700	(700)	1,488
Proceeds from sales of equity investments in subsidiaries	-	14,325	(14,325)	18,187
Net cash provided by/(used in) investing activities	541,618	(766,504)	1,308,122	(365,127)
Cash flows from financing activities				
Repayment of subordinated borrowed money	(7,000)	(130,000)	123,000	(253,250)
Proceeds from issuance of subordinated bonds	96,968	264,274	(167,305)	294,890
Repayment of subordinated bonds	(36,200)	(72,700)	36,500	(122,800)
Proceeds from issuance of preferred stock	-	126,246	(126,246)	126,158
Repayment of preferred stock	-	-	-	(250,730)
Dividends paid	(210,048)	(177,196)	(32,851)	(245,344)
Dividends paid to minority shareholders	(198)	(29)	(168)	(29)
Net cash provided by/(used in) financing activities	(156,477)	10,594	(167,072)	(451,104)
Effect of exchange rate changes on cash and cash equivalents	20	52	(31)	105
Decrease in cash and cash equivalents	(528,000)	(1,135,422)	607,422	(1,391,951)
Cash and cash equivalents at beginning of the year	960,248	2,342,917	(1,382,669)	2,342,917
Increase in cash and cash equivalents due to merger	-	-	-	9,281
Cash and cash equivalents at end of the period	¥432,247	¥1,207,494	¥(775,246)	¥960,248

Comparison of Statements of Trust Assets and Liabilities

(Millions of Yen)

	Sep 30, 2006 (A)	Sep 30, 2005 (B)	Difference (A)-(B)	Mar 31, 2006 (C)	Difference (A)-(C)
Assets					
Loans and bills discounted	¥162,432	¥190,963	¥(28,530)	¥174,418	¥(11,985)
Securities	0	0	-	0	-
Trust beneficiary certificate	1,132	1,908	(776)	1,520	(388)
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	8,843	9,111	(267)	14,504	(5,660)
Due from banking account	385,484	411,602	(26,118)	426,112	(40,628)
Cash and due from banks	27,222	24,822	2,400	26,373	849
Total assets	¥1,501,849	¥1,433,760	¥68,088	¥1,495,298	¥6,550
Co-managed trust funds under other trust bank's administration	¥75,975	¥75,822	¥152	¥76,258	¥(283)

	Sep 30, 2006 (A)	Sep 30, 2005 (B)	Difference (A)-(B)	Mar31, 2006 (C)	Difference (A)-(C)
Liabilities					
Money trusts	¥531,892	¥583,952	¥(52,060)	¥578,456	¥(46,563)
Asset formation benefit trust	1,902	1,944	(41)	1,979	(77)
Pecuniary trusts other than money trusts	0	0	-	0	-
Securities trusts	253	28	225	2	251
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	405,681	229,727	175,954	319,443	86,237
Total liabilities	¥1,501,849	¥ 1,433,760	¥68,088	¥1,495,298	¥6,550

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
Securities	327,189	Special loan loss reserve	489
Other		Other	371
Total assets	¥489,287	Total liabilities	¥489,287

Non-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	¥606,072	¥1,498,973	¥(892,901)	¥1,169,691	¥(563,619)
Call loans	1,345,533	763,222	582,311	958,985	386,548
Receivables under resale agreements	6,998	-	6,998	-	6,998
Deposits paid for bonds borrowing transactions	22,459	9,748	12,710	11,047	11,411
Bills bought	-	100,000	(100,000)	35,300	(35,300)
Monetary claims bought	8,842	19,219	(10,377)	17,857	(9,015)
Trading assets	385,688	783,522	(397,833)	651,839	(266,151)
Securities	5,059,070	5,958,529	(899,458)	5,657,135	(598,064)
Loans and bills discounted	17,974,837	17,346,797	628,040	17,993,501	(18,664)
Foreign exchange assets	69,569	76,666	(7,096)	75,717	(6,148)
Other assets	569,000	538,925	30,075	632,637	(63,636)
Tangible fixed assets	313,852	-	-	-	-
Intangible fixed assets	8,186	-	-	-	-
Premises and equipment	-	336,736	-	335,414	-
Deferred tax assets	247,661	3,447	244,214	-	247,661
Customers' liabilities for acceptances and guarantees	1,132,420	1,186,512	(54,091)	1,166,874	(34,454)
Reserve for possible loan losses	(363,555)	(403,903)	40,347	(356,459)	(7,096)
Reserve for possible losses on investments	(13,058)	(13,058)	-	(13,058)	-
Total assets	¥27,373,578	¥28,205,337	¥(831,759)	¥28,336,485	¥962,906
Liabilities					
Deposits	¥18,913,640	¥19,366,784	¥(453,143)	¥19,616,086	¥(702,445)
Negotiable certificates of deposit	2,276,490	1,770,040	506,450	1,835,230	441,260
Call money	1,812,211	2,375,895	(563,684)	2,271,922	(459,711)
Bills sold under repurchase agreements	47,975	248,997	(201,021)	240,480	(192,504)
Bills sold	-	267,800	(267,800)	281,800	(281,800)
Trading liabilities	49,310	47,002	2,307	74,383	(25,073)
Borrowed money	374,046	325,027	49,018	155,027	219,018
Foreign exchange liabilities	13,112	22,687	(9,574)	23,623	(10,510)
Bonds	715,835	867,088	(151,252)	620,420	95,415

Due to trust account	385,484	411,602	(26,118)	426,112	(40,628)
Other liabilities	236,257	191,109	45,148	299,028	(62,770)
Reserve for business restructuring	96	196	(100)	156	(60)
Reserve for reorganization of branch office channel	2,525	2,932	(407)	2,731	(206)
Other reserves	0	0	-	0	-
Deferred tax liabilities	-	-	-	24,733	(24,733)
Deferred tax liabilities on land revaluation	45,541	44,845	696	45,549	(7)
Acceptances and guarantees	1,132,420	1,186,512	(54,091)	1,166,874	(34,454)
Total liabilities	26,004,947	27,128,520	(1,123,573)	27,084,161	(1,079,214)
Net assets					
Capital	279,928				
Capital surplus	352,208				
Capital reserve	279,928				
Other capital surplus	72,280				
Retained earnings	532,391				
Other earned surplus	532,391				
Retained earnings carried forward	532,391				
Total shareholders' equity	1,164,529				
Net unrealized gains on available-for-sale securities	153,862				
Deferred losses on hedges	(13,055)				
Revaluation reserve for land	63,295				
Total valuation and translation adjustments	204,101				
Total net assets	1,368,631				
Total liabilities and net assets	¥27,373,578				
Shareholder' 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		242,127		355,670	
Unappropriated earnings		242,127		355,670	
Net income		135,638		317,328	
Revaluation reserve for land		62,397		63,306	
Net unrealized gains on available-for-sale securities		140,155		201,208	
Total shareholders' equity		1,076,817		1,252,323	
Total liabilities and shareholders' equity		¥28,205,337		¥28,336,485	

Non-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	¥400,646	¥345,835	¥54,811	¥715,658
Interest income:	218,804	197,390	21,413	413,846
Interest on loans and bills discounted	159,960	162,064	(2,373)	321,823
Interest and dividends on securities	35,659	23,827	11,831	60,352
Trust fees	3,756	3,908	(152)	7,575
Fees and commissions	55,318	55,608	(289)	129,060
Trading profits	9,430	377	9,053	3,238
Other operating income	24,336	31,917	(7,581)	63,442
Other ordinary income	89,000	56,632	32,368	95,495
Ordinary expenses	257,202	223,589	33,613	458,088
Interest expenses:	38,840	30,597	8,242	63,287
Interest on deposits	13,791	9,328	4,462	19,192
Fees and commissions	19,999	24,066	(4,067)	63,608
Trading losses	278	94	184	202
Other operating expenses	27,992	6,565	21,426	26,265
General and administrative expenses	105,716	110,523	(4,807)	234,323
Other ordinary expenses	64,375	51,740	12,634	71,401
Ordinary income	143,444	122,245	21,198	254,570
Extraordinary profits	11,904	20,734	(8,829)	48,694
Extraordinary losses	704	2,468	(1,764)	3,008
Income before income taxes	154,645	140,512	14,132	300,256
Income taxes:				
Current	(1,028)	(2,566)	1,538	(10,927)
Deferred	(231,084)	7,440	(238,524)	(6,144)
Net income	¥386,757	¥135,638	¥251,119	¥317,328
Loss carry forward from previous year		105,480		105,480
Reversal of land revaluation difference		1,009		1,010
Interim Dividends		-		68,148
Unappropriated earnings at end of the period		¥242,127		¥355,760

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

(Millions of yen)

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

(Millions of yen)

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