

Financial Information for the 3rd Quarter of the Fiscal Year Ending March 31, 2007

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2006 to December 31, 2006) of the fiscal year ending March 31, 2007. The figures reported herein are unaudited.

[Contents]

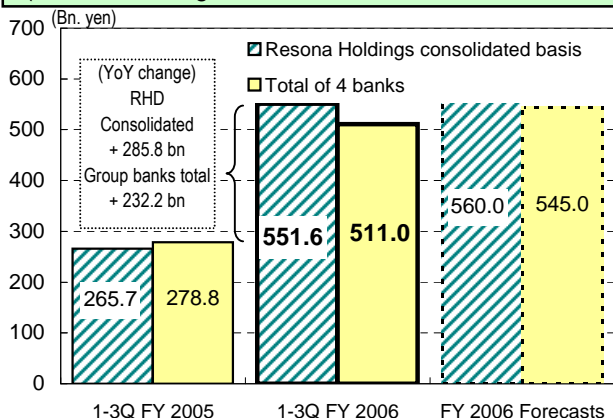
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>Net incomes for the 1-3Q period of FY2006 on a Resona Holdings consolidated basis and on a simple sum of its subsidiary banks basis were Y551.6bn (up Y285.8bn from the same period previous year) and Y511.0bn (up Y232.2bn), respectively.

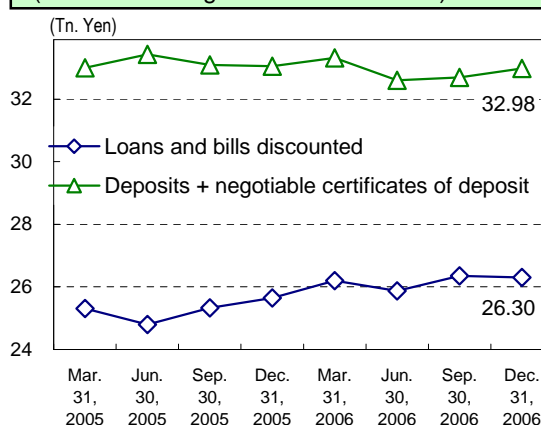
>Operating results of subsidiary banks for the 1-3Q period have been in good shape with their combined gross operating profits and actual net business profit, which is adjusted to exclude net gains (losses) on bonds and net additions to general reserve for possible loan losses, amounting to Y522.8bn (up Y15.0bn) and Y271.3bn (up 14.2bn), respectively.

>On January 26, 2007, Resona Holdings repurchased its own preferred stocks worth Y532.7bn out of a total amount of Y868.0bn issued under the Early Strengthening Law at their aggregate fair value of Y570.0bn after it obtained approvals from competent authorities.

Net income (Resona Holdings consolidated basis / total of 4 banks)



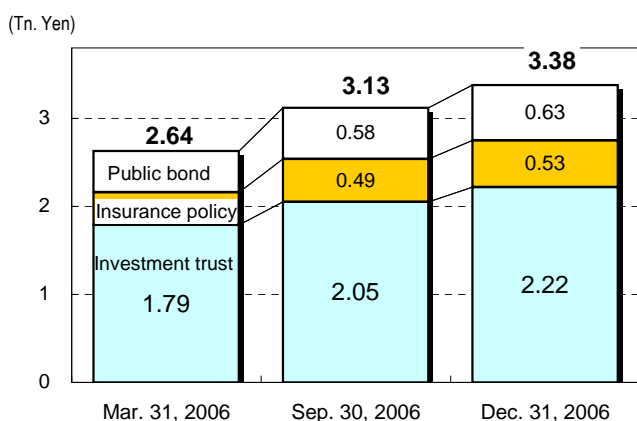
Deposits, loan and bills discounted (Resona Holdings consolidated basis)



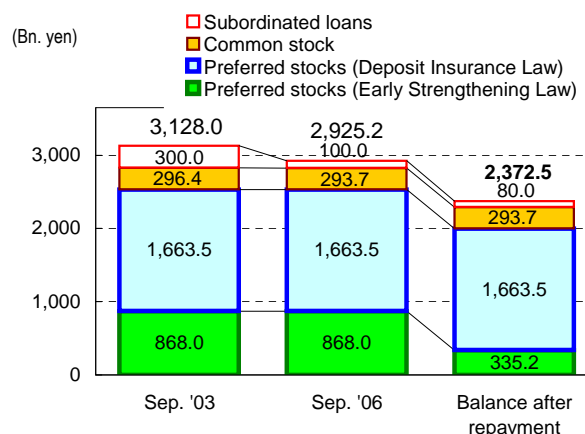
Operating results (Total of 4 banks)

(Billions of yen)	1Q FY 2006		1H FY 2006		1-3Q FY 2006		FY 2006 forecasts (full-year)
		Change from 1Q FY 2005		Change from 2Q FY 2005		Change from 3Q FY 2005	
Gross operating profit	154.5	(12.7)	343.4	0.1	522.8	15.0	700.0
Gain/(loss) on bonds	(16.5)	(30.7)	(6.8)	(17.4)	0.4	(4.6)	
Operating expenses	80.2	(0.2)	164.0	(0.1)	251.2	5.4	365.0
Actual net operating profit	74.4	(12.3)	179.5	0.5	271.7	9.6	335.0
Core net operating profit	91.0	18.3	186.4	17.9	271.3	14.2	
Credit related expense	22.3	60.5	18.1	6.2	29.8	28.7	40.0
Other gain/(loss), net	(6.2)	(2.9)	263.9	256.9	269.1	251.3	
Net income	45.8	(75.8)	425.3	251.2	511.0	232.2	545.0

Investment products sold to individuals (Total of 3 banks)



[Reference] Outstanding balance of public funds



2. Outline of the Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2007

Resona Holdings (Consolidated)		(Billions of yen)		
		1-3Q FY 2006	Change	1-3Q FY 2005
Ordinary income	1	833.3	72.2	761.1
Consolidated gross operating profit	2	576.0	11.3	564.6
Net interest income	3	413.6	6.0	407.6
Trust fees	4	26.8	6.7	20.1
Fees and commissions	5	110.3	7.9	102.3
Trading income	6	10.9	15.7	(4.7)
Other operating income	7	14.2	(25.0)	39.3
Provision to general reserve for possible loan losses	8	2.2	10.2	(8.0)
General and administrative expenses	9	272.4	1.8	270.5
Other gains/(losses), net	10	(0.5)	24.2	(24.8)
Ordinary profit	11	300.8	23.5	277.2
Extraordinary profit/ (loss), net	12	16.0	(9.0)	25.1
Income before income taxes and minority interests	13	316.8	14.4	302.4
Income taxes	14	(244.2)	(270.9)	26.6
Minority interests in net income	15	9.5	(0.4)	10.0
Net income	16	551.6	285.8	265.7

Resona Holdings (Non-consolidated)		(Billions of yen)		
		1-3Q FY 2006	Change	1-3Q FY 2005
Operating income	17	263.0	35.7	227.3
Operating profit	18	255.4	40.6	214.7
Ordinary profit	19	255.0	40.2	214.7
Net income	20	286.8	83.9	202.8

<Total of four banks / Non-consolidated results of each bank>

		Total of 4 banks			Resona		
		1-3Q	Change	1-3Q	1-3Q	Change	1-3Q
		FY 2006		FY 2005	FY 2006		FY 2005
Gross operating profit	1	522.8	15.0	507.8	345.8	5.9	339.9
Net interest income	2	399.1	9.0	390.0	263.6	6.0	257.5
Trust fees (after disposal of problem loans in trust account)	3	26.8	6.7	20.1	6.2	0.4	5.7
<Disposal of problem loans in the trust account>	4	0.1	0.0	0.0	0.1	0.0	0.0
Fees and commissions	5	71.8	9.0	62.7	50.3	5.6	44.7
Trading income	6	10.3	16.5	(6.1)	10.3	16.5	(6.1)
Other operating income	7	14.7	(26.2)	40.9	15.3	(22.6)	38.0
Expenses (excluding non-recurring items)	8	251.2	5.4	245.7	163.3	4.4	158.8
Personnel expenses	9	81.4	5.4	76.0	49.8	3.2	46.5
Non-personnel expenses	10	154.4	(0.5)	154.9	103.6	0.4	103.1
Taxes	11	15.2	0.5	14.7	9.8	0.6	9.1
Provision to general reserve for possible loan losses	12	8.0	(0.2)	8.2	7.0	(2.9)	10.0
Actual net operating profit	13	271.7	9.6	262.1	182.6	1.5	181.1
Core net operating profit	14	271.3	14.2	257.1	182.1	3.0	179.0
Net operating profit	15	263.5	9.7	253.8	175.5	4.4	171.0
Other gains/(losses), net	16	20.0	22.9	(2.9)	30.9	16.2	14.6
Net gains/(losses) on stocks	17	45.7	(1.7)	47.4	44.6	(2.4)	47.0
Credit related expense	18	44.2	(2.7)	47.0	33.9	3.6	30.3
Other	19	18.5	21.9	(3.4)	20.3	22.3	(2.0)
Ordinary profit	20	283.6	32.7	250.8	206.4	20.7	185.7
Extraordinary profit/ (loss), net	21	17.9	(33.2)	51.1	11.8	(25.9)	37.8
Gains from reversal of credit expenses	22	22.5	(31.6)	54.2	14.4	(25.9)	40.3
Gains/(losses) on sales of premises and equipment	23	(2.9)	0.2	(3.1)	(2.5)	(0.0)	(2.4)
Other	24	(1.6)	(1.7)	0.0	-	-	-
Income before income taxes	25	301.5	(0.4)	302.0	218.3	(5.2)	223.6
Income taxes	26	(209.5)	(232.7)	23.2	(238.9)	(238.6)	(0.3)
Net income	27	511.0	232.2	278.8	457.3	233.3	223.9
Credit related expense (4, 12, 18, 22)	28	29.8	28.7	1.1	26.7	26.6	0.1

(Billions of yen)

		Saitama	Kinki	Resona
		Resona	Osaka	Trust
		Bank	Bank	& Banking
		1-3Q	1-3Q	1-3Q
		FY 2006	FY 2006	FY 2006
Gross operating profit	1	109.0	49.8	18.0
Net interest income	2	91.8	43.6	0.0
Trust fees (after disposal of problem loans in trust account)	3	-	-	20.6
<Disposal of problem loans in the trust account>	4	-	-	-
Fees and commissions	5	18.2	5.9	(2.6)
Trading income	6	-	-	-
Other operating income	7	(0.9)	0.2	-
Expenses (excluding non-recurring items)	8	50.2	29.7	7.8
Personnel expenses	9	17.4	11.2	2.9
Non-personnel expenses	10	29.3	16.6	4.8
Taxes	11	3.4	1.9	0.0
Provision to general reserve for possible loan losses	12	1.0	-	-
Actual net operating profit	13	58.8	20.1	10.1
Core net operating profit	14	58.7	20.3	10.1
Net operating profit	15	57.7	20.1	10.1
Other gains/(losses), net	16	(9.2)	(1.7)	(0.0)
Net gains/(losses) on stocks	17	(0.4)	1.5	-
Credit related expense	18	7.6	2.5	-
Other	19	(1.0)	(0.7)	(0.0)
Ordinary profit	20	48.5	18.4	10.1
Extraordinary profit/ (loss), net	21	2.7	3.2	-
Gains from reversal of credit expenses	22	3.1	5.0	-
Gains/(losses) on sales of premises and equipment	23	(0.3)	(0.1)	-
Other	24	(0.0)	(1.6)	-
Income before income taxes	25	51.3	21.7	10.1
Income taxes	26	23.1	2.1	4.1
Net income	27	28.1	19.5	5.9
Credit related expense (4, 12, 18, 22)	28	5.6	(2.4)	-

- Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.
Core net operating profit: Actual net operating profit less bond-related income
- As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.
- From 1H FY 2006, income from certain trust assets is recognized on an accrual basis for the sake of more appropriate accounting of periodic profit and loss.
- Figures for the 1-3Q FY 2005 include the numbers for the former Nara Bank.

3. Capital Adequacy Ratio

		Mar. 31, '07 [Forecast]	Sep. 30, '06 [Actual]	Mar. 31, '06 [Actual]
Resona Holdings	Capital adequacy ratio	Upper 9%	12.50%	9.97%
	Consolidated Tier I ratio	Upper 5%	8.17%	5.95%
Resona Bank	Capital adequacy ratio	Middle of 9%	11.20%	9.08%
	Consolidated Tier I ratio	Lower 5%	6.99%	5.29%
Saitama Resona Bank	Capital adequacy ratio	Lower 8%	8.58%	8.20%
	Non-consolidated Tier I ratio	Middle of 4%	4.66%	4.53%
Kinki Osaka Bank	Capital adequacy ratio	Middle of 8%	8.56%	8.17%
	Consolidated Tier I ratio	Lower 5%	5.34%	5.16%
Resona Trust & Banking	Capital adequacy ratio	Approx. 120%	156.68%	124.81%
	Non-consolidated Tier I ratio	Approx. 120%	156.68%	124.81%

The above estimates are subject to change depending on the changes in presupposed conditions with respect to the management environment.

4. Claims Disclosed under the Financial Reconstruction Law Criteria

(Billions of Yen, %)		End of December	End of December	[Reference]	
		2006 Non-consolidated	2005 Non-consolidated	End of September 2006 Non-consolidated	End of March 2006 Non-consolidated
Total of 3 banks	Unrecoverable or valueless claims	53.4	69.1	52.6	63.4
	Banking Account	52.9	68.4	52.1	62.9
	Trust Account	0.5	0.6	0.5	0.5
	Risk claims	326.5	338.3	342.5	292.6
	Banking Account	324.0	336.2	339.6	290.1
	Trust Account	2.5	2.1	2.8	2.4
	Claims in need of special attention	290.6	353.2	309.2	354.7
	Banking Account	270.3	331.5	288.5	333.6
	Trust Account	20.3	21.6	20.6	21.0
	Financial Reconstruction Law subtotal (A)	670.6	760.7	704.4	710.8
	Banking Account	647.2	736.3	680.3	686.7
	Trust Account	23.4	24.4	24.0	24.0
	Normal claims	27,134.2	26,537.0	27,194.9	27,088.5
	Banking Account	27,000.3	26,379.3	27,056.8	26,938.5
	Trust Account	133.8	157.6	138.0	149.9
	Financial Reconstruction Law total (B)	27,804.8	27,297.8	27,899.3	27,799.3
	Banking Account	27,647.5	27,115.6	27,737.2	27,625.3
	Trust Account	157.3	182.1	162.0	174.0
NPL ratio (A)/(B)	2.41	2.79	2.52	2.56	
Banking Account	2.34	2.71	2.45	2.48	
Trust Account	14.91	13.41	14.81	13.80	
Resona Bank	Unrecoverable or valueless claims	33.0	37.4	31.1	35.8
	Banking Account	32.4	36.7	30.6	35.3
	Trust Account	0.5	0.6	0.5	0.5
	Risk claims	229.9	231.9	240.2	200.2
	Banking Account	227.3	229.8	237.4	197.8
	Trust Account	2.5	2.1	2.8	2.4
	Claims in need of special attention	223.7	273.8	234.4	283.4
	Banking Account	203.4	252.1	213.7	262.3
	Trust Account	20.3	21.6	20.6	21.0
	Financial Reconstruction Law subtotal (A)	486.7	543.2	505.9	519.5
	Banking Account	463.3	518.7	481.8	495.4
	Trust Account	23.4	24.4	24.0	24.0
	Normal claims	18,660.9	18,317.7	18,829.0	18,886.6
	Banking Account	18,527.0	18,160.0	18,690.9	18,736.7
	Trust Account	133.8	157.6	138.0	149.9
	Financial Reconstruction Law total (B)	19,147.7	18,860.9	19,334.9	19,406.2
	Banking Account	18,990.4	18,678.8	19,172.8	19,232.1
	Trust Account	157.3	182.1	162.0	174.0
NPL ratio (A)/(B)	2.54	2.88	2.62	2.68	
Banking Account	2.43	2.77	2.51	2.57	
Trust Account	14.91	13.41	14.81	13.80	
Saitama Resona Bank	Unrecoverable or valueless claims	8.1	10.7	9.5	11.2
	Risk claims	45.2	48.7	44.6	41.8
	Claims in need of special attention	36.1	43.0	41.7	33.5
	Financial Reconstruction Law subtotal (A)	89.5	102.5	95.8	86.7
	Normal claims	5,866.1	5,577.5	5,784.1	5,680.1
	Financial Reconstruction Law total (B)	5,955.6	5,680.1	5,879.9	5,766.8
	NPL ratio (A)/(B)	1.50	1.80	1.62	1.50
Kinki Osaka Bank	Unrecoverable or valueless claims	12.2	19.7	11.9	16.3
	Risk claims	51.3	53.6	57.6	50.4
	Claims in need of special attention	30.7	34.7	33.1	37.7
	Financial Reconstruction Law subtotal (A)	94.3	108.1	102.6	104.5
	Normal claims	2,607.1	2,499.2	2,581.7	2,521.6
	Financial Reconstruction Law total (B)	2,701.4	2,607.4	2,684.4	2,626.2
	NPL ratio (A)/(B)	3.49	4.14	3.82	3.98

(Notes)

1. The presented figures as of the end of December 2006 are classified in accordance with the categories, which are defined under the provisions of the Article 4 of the Implementing Regulations for the Law Concerning Emergency Measures to Revitalize Financial System. Presented figures are based on the following criteria:

[Classification for disclosure]

Based on the Guidelines for Self-assessment of Asset Quality which was established in accordance with the FSA's Financial Inspection Manual, each of subsidiary banks implemented self-assessment of asset quality as of the end of December 2006.

Based on the results of such self-assessments, claims were classified into the following disclosure categories:

Unrecoverable or valueless claims

Risk claims

Claims in need of special attention

[Disclosed amount]

Amount reported for each disclosure category is based on the outstanding exposure amount as of the end of December 2006.

Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable is deducted as an equivalent for partial direct write-offs.

2. Figures as of the end of December 2005 include the figures for the former Nara Bank.

5. Unrealized gains/(losses) on marketable securities

(1) Unrealized gains/(losses) on other securities

(Billions of Yen)		End of December 2006					End of December 2005					[Reference] End of March 2006					
		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)					
				Gain	Loss			Gain	Loss			Gain	Loss				
Total of 4 banks	Other Securities	6,616.4	7,008.3	391.8	469.2	77.3	5,917.4	6,365.0	447.5	493.6	46.0	6,662.6	7,108.1	445.4	541.7	96.2	
	Stocks	387.7	814.8	427.1	429.4	2.3	396.5	813.3	416.8	420.5	3.6	400.9	860.9	459.9	463.5	3.6	
	Bonds	4,988.2	4,941.5	(46.6)	0.6	47.2	4,413.3	4,380.1	(33.1)	4.2	37.3	5,019.6	4,944.3	(75.3)	1.1	76.5	
	Resona Bank	Other Securities	4,841.1	5,110.9	269.7	327.3	57.6	3,855.5	4,195.7	340.1	370.8	30.6	4,572.0	4,910.0	337.9	404.8	66.8
		Stocks	291.2	591.3	300.1	301.6	1.4	299.7	610.2	310.5	314.1	3.6	300.6	640.4	339.8	343.2	3.4
		Bonds	3,614.6	3,584.4	(30.1)	0.0	30.1	2,764.6	2,742.5	(22.1)	0.7	22.9	3,347.0	3,297.8	(49.1)	0.0	49.2
	Saitama Resona Bank	Other Securities	1,019.5	1,135.6	116.0	128.6	12.6	1,134.4	1,230.6	96.2	105.4	9.2	1,176.9	1,268.0	91.0	108.9	17.8
		Stocks	86.7	204.8	118.0	118.8	0.7	86.7	183.4	96.6	96.6	-	86.7	187.5	100.7	100.7	-
		Bonds	813.6	802.7	(10.9)	0.3	11.2	944.9	937.4	(7.4)	1.5	8.9	987.3	970.7	(16.5)	0.4	17.0
	Kinki Osaka Bank	Other Securities	735.6	741.7	6.0	13.2	7.1	899.0	910.1	11.1	17.2	6.1	898.9	906.7	7.7	19.3	11.6
		Stocks	9.7	18.6	8.8	8.9	0.0	9.9	19.5	9.6	9.6	0.0	10.0	20.7	10.7	10.8	0.1
		Bonds	539.9	534.4	(5.5)	0.2	5.7	675.3	671.8	(3.5)	1.8	5.4	670.2	660.7	(9.5)	0.6	10.1
	Resona Trust & Banking	Other Securities	19.9	19.9	(0.0)	-	0.0	20.0	20.0	(0.0)	-	0.0	15.0	15.0	(0.0)	-	0.0
		Stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Bonds	19.9	19.9	(0.0)	-	0.0	20.0	20.0	(0.0)	-	0.0	15.0	15.0	(0.0)	-	0.0

"Total of 4 banks" as of the end of December 2006 and 2005 are simple sum of the non-consolidated figures of subsidiary banks.

"Total of 4 banks" as of the end of March 2006 is Resona Holdings' consolidated figures.

"Total of 4 banks" as of the end of December 2005 include the figures for the former Nara Bank.

(2) Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

(Billions of Yen)		End of December 2006					End of December 2005					[Reference] End of March 2006				
		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)				
				Gain	Loss			Gain	Loss			Gain	Loss			
Saitama Resona Bank	Held-to-maturity bonds	140.0	138.9	(1.1)	0.3	1.5	102.0	102.0	0.0	0.3	0.3	107.4	104.9	(2.5)	0.0	2.5

* Resona Bank, Kinki Osaka Bank and Resona Trust & Banking have no securities of these categories.

- Above figures include securities, NCDs included in "cash and due from banks" and CPs and beneficial interest in trusts included in "monetary claims bought."
- For stocks, market values are based on the average price during the one month prior to the quarter and fiscal year-end. For other securities, market values are based on the market price prevailing on the last day of the relevant period.

6. Deposits, Loans and Bills Discounted

(Billions of Yen)		End of December		[Reference]	(Billions of yen)
		2006 (A)	Change (A) - (B)	End of September 2006	End of March 2006 (B)
Total of 4 banks	Deposits (Term-end bal.)	30,548.3	(1,111.1)	30,853.4	31,659.5
	Domestic individual deposits	20,490.4	424.6	19,986.6	20,065.7
	Demand deposits	10,900.2	608.1	10,407.8	10,292.1
	Time deposits	9,445.5	(167.3)	9,424.3	9,612.9
	Domestic corporate deposits	9,005.7	(901.2)	9,843.8	9,906.9
	Demand deposits	6,489.3	(861.8)	7,077.7	7,351.1
	Time deposits	2,232.5	107.8	2,251.3	2,124.7
	Trust principal (Term-end bal.)	516.1	(12.1)	488.4	528.2
	Loans (Term-end bal.)	26,432.4	26.2	26,543.0	26,406.1
	Banking account	26,275.0	42.9	26,380.9	26,232.1
Trust account	157.3	(16.6)	162.0	174.0	
Resona	Deposits (Term-end bal.)	18,498.7	(1,117.3)	18,913.6	19,616.0
	Domestic individual deposits	10,922.0	167.4	10,684.0	10,754.6
	Demand deposits	5,911.7	244.9	5,680.1	5,666.7
	Time deposits	4,895.1	(65.3)	4,880.9	4,960.4
	Domestic corporate deposits	6,923.4	(831.5)	7,658.9	7,755.0
	Demand deposits	4,878.9	(800.2)	5,417.8	5,679.2
	Time deposits	1,818.0	58.1	1,845.6	1,759.9
	Trust principal (Term-end bal.)	516.1	(12.1)	488.4	528.2
	Loans (Term-end bal.)	17,942.4	(225.0)	18,136.9	18,167.5
	Banking account	17,785.1	(208.3)	17,974.8	17,993.5
Trust account	157.3	(16.6)	162.0	174.0	
Saitama Resona	Deposits (Term-end bal.)	8,696.7	(17.4)	8,629.0	8,714.2
	Domestic individual deposits	6,913.1	265.9	6,698.0	6,647.2
	Demand deposits	3,922.5	315.6	3,704.4	3,606.9
	Time deposits	2,965.3	(46.7)	2,966.6	3,012.1
	Domestic corporate deposits	1,411.2	(102.0)	1,503.6	1,513.3
	Demand deposits	1,127.4	(101.3)	1,172.7	1,228.7
	Time deposits	241.8	49.4	232.0	192.4
Loans (Term-end bal.)	5,860.9	177.4	5,793.8	5,683.5	
Kinki Osaka	Deposits (Term-end bal.)	3,349.6	23.6	3,307.7	3,326.0
	Domestic individual deposits	2,655.1	(8.7)	2,604.5	2,663.8
	Demand deposits	1,065.9	47.4	1,023.2	1,018.4
	Time deposits	1,585.0	(55.2)	1,576.7	1,640.3
	Domestic corporate deposits	667.8	32.3	678.1	635.4
	Demand deposits	482.8	39.6	487.1	443.1
	Time deposits	172.6	0.2	173.6	172.3
Loans (Term-end bal.)	2,629.0	73.8	2,612.2	2,555.1	
Resona Trust & Banking	Deposits (Term-end bal.)	3.1	0.0	3.0	3.0

1. Trust account refers to Jointly Operated Designated Money Trust for which the principal is guaranteed.

2. The above figures are based on the figures reported to the Bank of Japan.

(Overseas deposits and Japan Offshore Banking Account are excluded.)

Demand deposits = current deposits + ordinary deposits + savings deposits + deposits at notice

Time deposits = time deposits + installment saving accounts

Summary of Consolidated Financial Results for the Third Quarter of the Fiscal Year Ending March 31, 2007

(December 31, 2006/Unaudited)

January 30, 2007
Resona Holdings, Inc.

1. Criteria for Presentation of Quarterly Financial Information

- 1) Adoption of simplified accounting methods
As specified in the attached sheet
- 2) Changes in the accounting methods from the ones applied in the previous fiscal year.
None
- 3) Changes in the scope of consolidation and application of the equity method
Consolidation: Newly consolidated 0 Excluded 14
Equity method: Newly applied 0 Excluded 0
For further details, refer to the attached sheet.

2. Financial Highlights (April 1, 2006 - December 31, 2006)

1) Consolidated Operating Results

*Amounts less than 1 million yen are rounded down

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
3rd Quarter of FY 2006	833,378	9.5	300,804	8.5	551,608	107.6
3rd Quarter of FY 2005	761,157	-0.0	277,266	-2.7	265,722	-16.2
(Ref.) FY 2005 (full year)	1,047,056		368,341		383,288	

	Net income per share	Net income per share (potential equity adjusted)
	Yen	Yen
3rd Quarter of FY 2006	48,400.18	29,286.66
3rd Quarter of FY 2005	23,361.65	11,822.19
(Ref.) FY 2005 (full year)	31,943.14	17,053.00

1. Percentage figures represent rate of increase or decrease in comparison with the same period previous year
2. For details of per share information, please refer to the attached sheet on the next page.

2) Consolidated Financial Position

	Total Assets	Net assets	Net assets ratio	Net assets per share
	Million yen	Million yen	%	Yen
December 31, 2006	40,249,408	2,350,943	5.5	(35,175.92)
December 31, 2005	40,535,287	1,544,103	3.8	(87,366.77)
(Ref.) March 31, 2006	40,399,547	1,657,084	4.1	(78,499.52)

[Reference]
Not excluding amounts
of preferred stocks
issued

Net assets per share
Yen
192,508.69
135,762.92
143,643.64

*1. Net assets ratio= (Net assets at fiscal period end - subscription warrants at fiscal period end - Minority interests at fiscal period end) / Total assets at fiscal period end

Net assets ratio differs from the consolidated capital adequacy ratio which is calculated in accordance with the Public Ministerial Announcement No.62 issued by the former Ministry of Finance in 1998.

*2. For details of per share information, please refer to the attached sheet on the next page.

3. Consolidated Earnings Forecast for the Fiscal Year Ending March 31, 2007 (April 1, 2006 - March 31, 2007)

Earnings results up to the end of the 3rd quarter of FY 2006 are in good condition and the earnings forecasts for the current full-year period which were announced on November 22, 2006, remain unchanged.

(Reference)

	Ordinary income	Ordinary profit	Net income
	Million yen	Million yen	Million yen
FY 2006 (full year)	1,050,000	350,000	560,000

Forecasted net income per share (full year): 46,893.22 yen

Aforementioned forecasts are based on the information available at present and thus are subject to changes due to various factors

Criteria for Preparation of Quarterly Financial Information

The following consolidated quarterly financial statements are prepared basically in accordance with the regulations of interim financial statements with the exception of the applications of the certain simplified methods as specified below. The following quarterly financial statements have not been audited.

1) Simplified methods of accounting applied are primarily as follows.

1. Criteria for providing loan loss reserve

For a part of loan exposures, the loan loss rate of the preceeding interim fiscal period is applied for computing loan loss reserves.

2. Criteria for computing income taxes

DTA amount is computed in accordance with a simplified method which tests the collectability of stated DTA based on the same future income outlook as used in the preceeding half-year settlement of account in September 2006.

2) Change in the scope of consolidation and application of the equity method

The following companies were excluded from consolidation due to their liquidations.

Asahi Bank Retail Finance Co., 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) Limited

Progress in Consolidated Operating Results and Information on Consolidated Financial Position

1) Qualitative information on the progress of consolidated operating results

Resona Holdings posted a consolidated ordinary income of Y833.3bn for the 1-3Q period, up Y72.2bn in comparison with the same period previous fiscal year. Consolidated ordinary profit and consolidated net income for the same period increased substantially to Y300.8bn (up Y23.5bn) and Y551.6bn (up Y285.8bn), respectively. The increase is partly attributable to an increase in top-line income, particularly net interest income and fees and commission income. In addition to this, the increase is also attributable to the fact that some of the group companies eligible for consolidated tax filing changed their taxable income estimation period from 1 year to 5 years. Subsidiary banks are endeavoring to generate as much net operating profits as possible and thus Resona Holdings is making a steady progress toward achieving the forecasted earnings.

(2) Qualitative information on the change in consolidated financial position

The balance of consolidated total assets as of the end of the 3Q of fiscal 2006 was Y40,249.4bn, down Y285.8bn from the same period previous year. Of this total, loans and bills discounted increased by Y652.7bn to Y26,305.4bn and securities also increased by Y560.7bn to Y7,814.3bn while call loans and bills bought declined by Y607.9bn to Y1,075.6bn. Total funds, a total of deposits and negotiable certificate of deposits, decreased by Y71.9bn to Y32,983.8bn.

(Note)

Resona Holdings implemented the reverse split of stocks in August 2005 and every 1,000 share was merged into one share. Per share information is based on the number of shares after the reverse split.

Consolidated Balance Sheets (As of the End of the Third Quarter of Fiscal 2006)

(Millions of Yen)

Items	December 31, 2006	December 31, 2005	Increase/ (Decrease)	[Reference] March 31, 2006
(Assets)				
Cash and due from banks	1,287,552	2,136,886	(849,334)	1,691,016
Call loans and bills bought	1,075,686	1,683,653	(607,966)	986,886
Deposits paid for bonds borrowing transactions	43,197	33,770	9,426	47,565
Monetary claims bought	300,582	148,195	152,387	141,616
Trading assets	578,714	1,115,059	(536,345)	678,848
Money held in trust	10,015	—	10,015	—
Securities	7,814,398	7,253,628	560,769	8,021,995
Loans and bills discounted	26,305,455	25,652,699	652,755	26,209,603
Foreign exchange assets	88,381	90,717	(2,335)	89,512
Other assets	926,243	789,257	136,985	889,620
Tangible fixed assets	406,990	—	—	—
Intangible fixed assets	42,856	—	—	—
Premises and equipment	—	445,291	—	442,422
Deferred tax assets	263,805	3,891	259,914	3,509
Consolidation difference	—	30,548	—	28,804
Customers' liabilities for acceptances and guarantees	1,657,458	1,735,797	(78,339)	1,721,237
Reserve for possible loan losses	(537,153)	(569,627)	32,474	(538,454)
Reserve for possible losses on investments	(14,777)	(14,483)	(293)	(14,636)
Total assets	40,249,408	40,535,287	(285,879)	40,399,547
(Liabilities)				
Deposits	30,520,014	31,297,434	(777,419)	31,597,248
Negotiable certificates of deposit	2,463,860	1,758,380	705,480	1,723,740
Call money and bills sold	255,075	968,609	(713,534)	923,125
Bills sold under repurchase agreement	136,898	409,490	(272,592)	240,480
Deposits received for bonds lending transactions	141,377	387,867	(246,489)	154,458
Trading liabilities	83,608	74,347	9,261	71,090
Borrowed money	455,674	271,023	184,651	241,907
Foreign exchange liabilities	4,840	9,298	(4,458)	5,485
Bonds	939,297	754,104	185,193	763,438
Due to trust account	414,753	454,446	(39,693)	426,112
Other liabilities	774,511	613,241	161,269	641,039
Reserve for employees' retirement benefits	3,841	2,989	851	3,437
Reserve for possible losses on business restructuring	96	211	(115)	171
Reserve for reorganization of branch office channel	2,414	2,823	(409)	2,731
Other reserve	0	0	—	0
Deferred tax liabilities	607	50,931	(50,324)	25,083
Deferred tax liabilities on land revaluation	44,135	44,845	(709)	44,844
Acceptance and guarantees	1,657,458	1,735,797	(78,339)	1,721,237
Total liabilities	37,898,465	38,835,843	(937,378)	38,585,634
(Net Assets)				
Capital	327,201			
Capital surplus	326,509			
Retained earnings	1,270,411			
Treasury stock	(832)			
Total shareholders' equity	1,923,290			
Net unrealized gains on available-for-sale securities	227,208			
Deferred hedge gains (losses)	(16,419)			
Revaluation reserve for land	61,359			
Translation adjustments	(1,518)			
Total valuation and translation adjustments	270,630			
Minority interests	157,023			
(Total net assets)	2,350,943			
(Total liabilities and net assets)	40,249,408			
(Minority interests)				
Minority interests in consolidated subsidiaries		155,341		156,829
(Shareholders' equity)				
Capital		327,201		327,201
Capital surplus		263,501		263,505
Retained earnings		631,551		749,118
Revaluation reserve for land		62,397		62,396
Net unrealized gains/(losses) on other securities		262,187		257,388
Translation adjustments		(2,263)		(1,946)
Treasury stock		(472)		(579)
Total shareholders' equity		1,544,103		1,657,084
Total liabilities, minority interests and shareholders' equity		40,535,287		40,399,547

*Amount less than 1 million yen are rounded down.

Consolidated Statements of Operations (Third Quarter of Fiscal 2006)

(Millions of Yen)

Items	1-3Q Period of FY 2006	1-3Q Period of FY 2005	Increase/ (Decrease)	[Reference] FY 2005
Ordinary income	833,378	761,157	72,221	1,047,056
Interest income	482,894	451,315	31,578	609,931
(Interest on loans and bills discounted)	380,028	373,858	6,169	495,591
(Interest and dividends on securities)	62,679	54,553	8,126	79,881
Trust fees	26,881	20,145	6,736	36,684
Fees and commissions	146,054	141,601	4,453	211,351
Trading profits	11,313	550	10,762	5,177
Other operating income	52,089	62,355	(10,266)	75,688
Other ordinary income	114,145	85,189	28,956	108,222
Ordinary expenses	532,574	483,891	48,682	678,714
Interest expenses	69,257	43,680	25,576	60,128
(Interest on deposits)	34,826	21,797	13,029	29,077
Fees and commissions	35,743	39,269	(3,526)	66,914
Trading losses	372	5,338	(4,965)	202
Other operating expenses	37,815	23,000	14,814	42,925
General and administrative expenses	272,434	270,590	1,844	384,049
Other ordinary expenses	116,950	102,011	14,938	124,495
Ordinary profits	300,804	277,266	23,538	368,341
Extraordinary profits	21,362	47,821	(26,458)	57,960
Extraordinary losses	5,293	22,680	(17,386)	23,769
Income before income taxes and minority interests	316,874	302,407	14,466	402,531
Income taxes - current	8,538	13,502	(4,964)	15,676
Income taxes - deferred	(252,828)	13,157	(265,985)	△ 9,103
Minority interests in net income	9,555	10,025	(470)	12,670
Net income	551,608	265,722	285,886	383,288

*Amount less than 1 million yen are rounded down.

Summary statement for changes in shareholders equity account in the 1-3Q period of FY 2006

(Millions of Yen)

	Shareholders' equity				
	Capital	Capital surplus	Retained earnings	Treasury stock	Total shareholders'
Balance at the end of the previous year	327,201	263,505	749,118	(579)	1,339,245
Change in the 1-3Q FY 2006 period					
Issuance of common stock		63,000			63,000
Dividends from surplus			(31,351)		(31,351)
Net income			551,608		551,608
Acquisition of treasury stock				(276)	(276)
Disposal of treasury stock		3		23	27
Reduction in land revaluation excess			1,036		1,036
Net change of items other than shareholders' equity					
Total change in the 3Q-FY2006 period	-	63,003	521,293	(252)	584,044
Balance at the end of the 3Q-FY2006	327,201	326,509	1,270,411	(832)	1,923,290

(Millions of Yen)

	Valuation and translation adjustments					Minority interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net gains on deferred hedge	Revaluation reserve for land	Translation adjustments	Total valuation and translation adjustments		
Balance at the end of the previous year	257,388	-	62,396	(1,946)	317,838	156,829	1,813,913
Change in the 1-3Q FY 2006 period							
Issuance of common stock							63,000
Dividends from surplus							(31,351)
Net income							551,608
Acquisition of treasury stock							(276)
Disposal of treasury stock							27
Reduction in land revaluation excess							1,036
Net change of items other than shareholders' equity	(30,179)	(16,419)	(1,036)	427	(47,208)	194	(47,014)
Total change in the 3Q-FY2006 period	(30,179)	(16,419)	(1,036)	427	(47,208)	194	537,029
Balance at the end of the 3Q-FY2006	227,208	(16,419)	61,359	(1,518)	270,630	157,023	2,350,943

Consolidated Statements of Surplus

(Millions of Yen)

Items	Dec. 31, 2005 3rd Quarter of FY 2005	[Reference] March 31, 2006 FY 2005
(Capital surplus)		
Balance at beginning of the period	263,492	263,492
Increase:	9	12
Profits on sales of treasury stock	9	12
Balance at end of the period	263,501	263,505
(Retained earnings)		
Balance at beginning of the period	384,839	384,839
Increase:	266,731	384,298
Net income of the period	265,722	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	631,551	749,118

Statements of Trust Assets and Liabilities (As of the End of the 3rd Quarter of Fiscal 2006)

(Millions of Yen)

Items	December 31, 2006	December 31, 2005	Increase/ (Decrease)	[Reference] March 31, 2006
Assets				
Loans and bills discounted	157,635	182,547	(24,912)	174,418
Securities	7,368,292	5,186,564	2,181,728	5,471,344
Trust beneficiary certificate	24,783,466	22,585,449	2,198,017	23,064,583
Securities held in custody account	251	28	223	2
Monetary claims	387,304	404,784	(17,480)	405,248
Premises and equipment	550,933	408,960	141,972	442,651
Real estate lease rights	3,576	-	3,576	-
Land lease rights	-	4,467	(4,467)	4,467
Other claims	12,756	11,647	1,109	16,339
Due from banking account	414,753	454,446	(39,693)	426,112
Cash and due from banks	39,859	37,563	2,296	36,143
Total assets	33,718,830	29,276,460	4,442,370	30,041,312
Liabilities				
Money trusts	14,064,377	11,226,333	2,838,044	11,617,351
Pension trusts	4,690,061	4,300,541	389,519	4,309,607
Asset formation benefit trusts	1,802	2,004	(202)	1,979
Securities investment trusts	12,846,037	11,994,774	851,262	12,274,419
Pecuniary trusts other than money trusts	234,549	128,729	105,819	155,070
Securities trusts	471,200	370,237	100,962	376,746
Monetary claims trusts	406,193	423,489	(17,295)	430,037
Real estates trusts	151,298	167,711	(16,413)	160,694
Real estate lease trusts	4,700	-	4,700	-
Land leases trusts	-	4,964	(4,964)	4,685
Composite trusts	848,610	657,674	190,936	710,720
Total liabilities	33,718,830	29,276,460	4,442,370	30,041,312