

July 31, 2009

Resona Holdings, Inc.

Financial Information for the 1st Quarter of the Fiscal Year Ending March 31, 2010

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 1st quarter (April 1, 2009 to June 30, 2009) of the fiscal year ending March 31, 2010.

[Contents]

1.	Financial Highlights for the 1st Quarter of the Fiscal Year Ending March 31, 2010	Page 1-2
2.	Outline of the Operating Results for the 1st Quarter of the Fiscal Year Ending March 31, 2010	Page 3-4
3.	Claims Disclosed under the Financial Reconstruction Law Criteria	Page 5
4.	Unrealized Gains/(Losses) on Marketable Securities	Page 6
5.	Securitized product held	Page 7
6.	Deposits, Loans and Bills Discounted	Page 8

Note.1 Figures reported herein are unaudited.

Note.2 Capital adequacy ratio calculated under the Basel II standards will be announced soon after the calculation is completed.

1. Financial Highlights for the 1st Quarter of the Fiscal Year Ending March 31, 2010

* Posted net income for the 1Q of Y54.7 bn (Resona Holdings on a consolidated basis, a decline of Y26.9 bn YoY) and Y54.9 bn. (total of subsidiary banks, a decline of Y16.9 bn YoY).

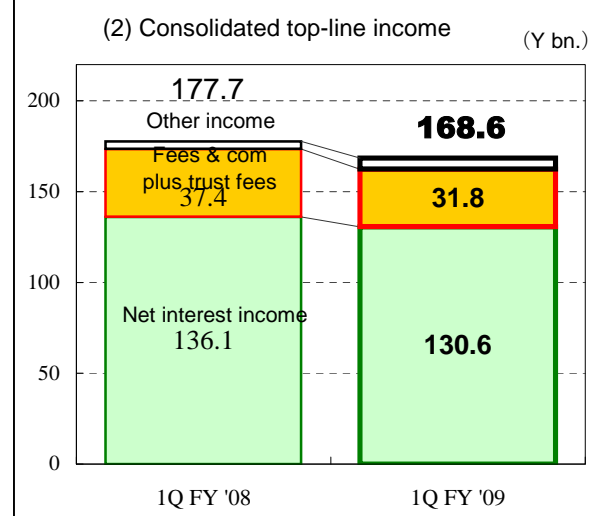
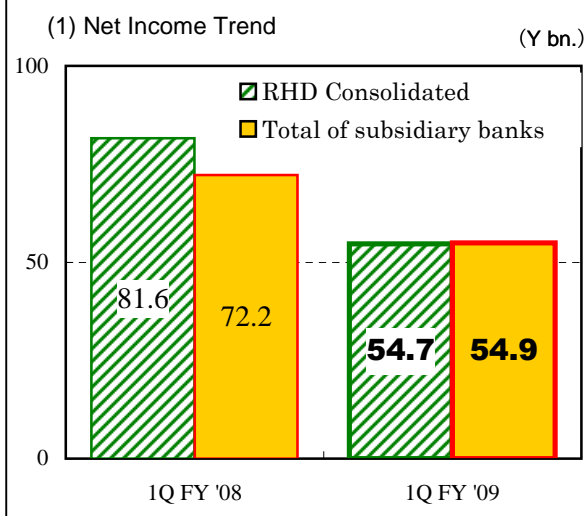
* Actual net operating profits of subsidiary banks declined by Y5.0 bn. YoY primarily due to 1) decrease in net interest income from short-term fund investments owing to a decline in prevailing interest rates, and 2) decrease in fee income from sale of financial instruments such as investment trusts and personal annuity products. However, the progress rate vis-à-vis 1st half forecast is 52% and is in line with the forecast.

* Credit costs declined by Y29.5 bn. YoY since credit costs arising from large-lot obligors declined noticeably and certain obligors migrated upward through strengthened supports extended for their revitalization.

* Net gains on stocks decreased YoY in the absence of a gain registered in the same period of last fiscal year for sale of cross-held shares. Owing to recovery in share prices, Resona Group banks combined maintained Y74.8*1 bn of net unrealized gain on available-for-sale securities.

* Net income for the 1Q was lifted up by a decrease in income taxes. However, since this is considered to a one-time phenomenon, Resona Holdings does not revise the earnings forecast for the current fiscal year which it announced in May 2009 at this time.

1. Fair values of available-for-sale securities are based on prevailing market prices, etc. Resona Group did not adopt a new method for measuring the fair values of securities in accordance with the ASBJ Practical Task Force No. 25. Resona Group did not change the holding purposes applicable to its bonds holdings in accordance with the ASBJ Practical Task Force No. 26.



(3) Trend of Quarterly Results (Total of Subsidiary Banks)

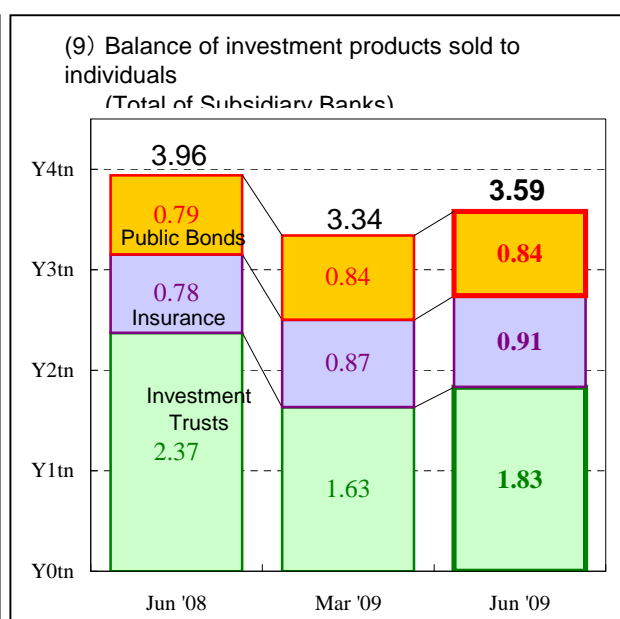
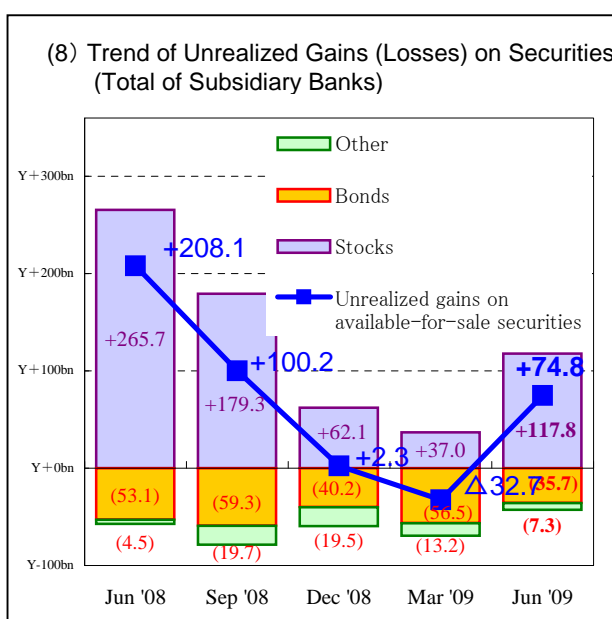
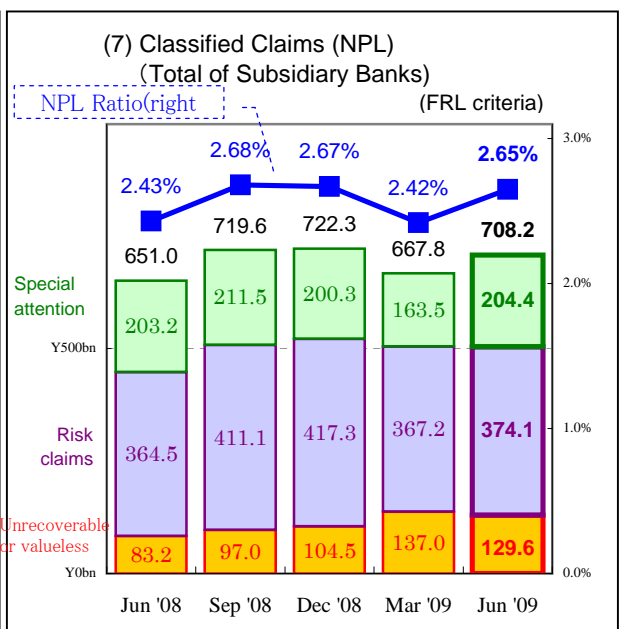
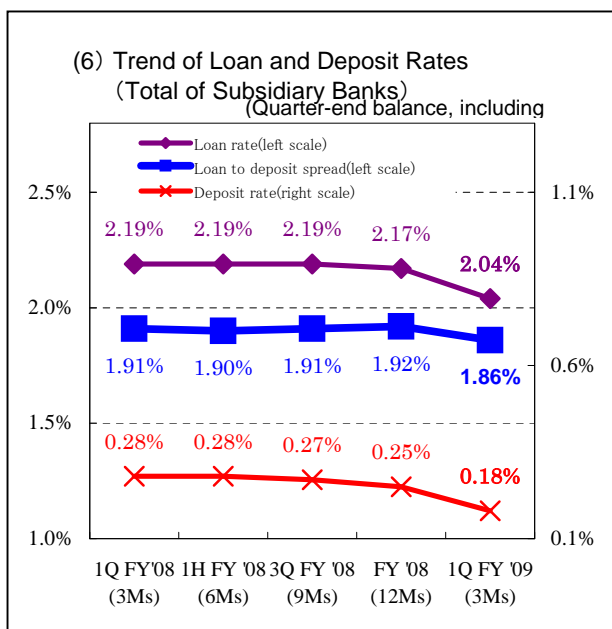
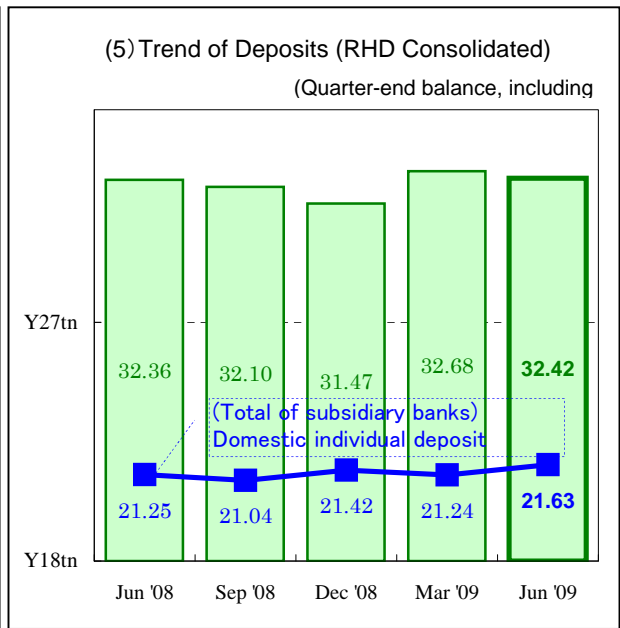
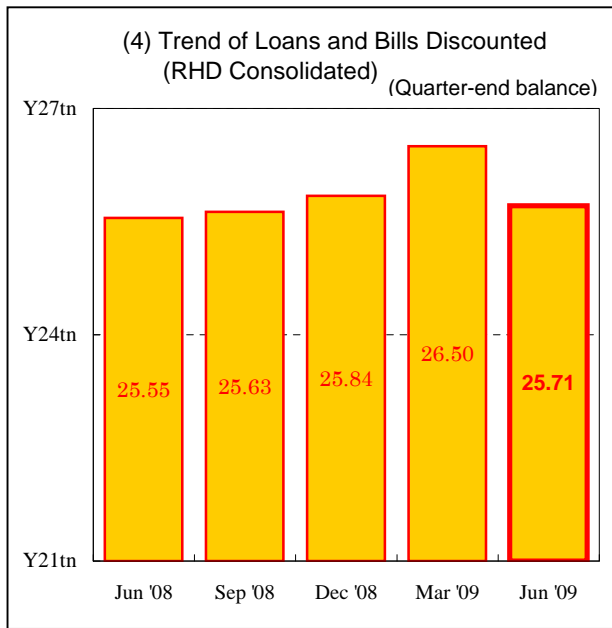
*1. 2Q = 1H(6Ms) - 1Q(3Ms), 3Q = 3Q (9Ms) - 1H(6Ms)
4Q = Full year (12Ms) - 3Q(9Ms)

(Y bn.)	FY2008	FY2008	FY2008	FY2008	FY2009	
	1Q	2Q	3Q	4Q	1Q	YoY change
Gross operating profit	161.2	180.6	166.2	167.2	152.6	(8.6)
Net interest income	132.0	134.3	133.3	132.7	127.0	(5.0)
Income from loans & deposits*2	116.2	115.5	120.0	119.7	116.3	0.0
Fees & com. plus trust fees	25.1	33.4	17.5	28.1	19.7	(5.4)
Net gains (losses) on bonds	(3.0)	3.9	5.6	3.6	2.6	5.6
Actual net operating profit*3	70.9	92.2	75.4	74.0	65.9	(5.0)
Operating expenses	90.1	88.3	90.6	93.0	86.6	(3.5)
Total credit costs	51.0	75.4	7.5	29.9	21.5	(29.5)
Gains (losses) on stocks	4.4	(6.7)	(29.1)	(6.1)	1.7	(2.6)
Loss on write-downs	2.2	6.4	16.5	0.4	0.2	(2.0)
Other gains (losses)	47.8	(11.0)	(12.7)	(14.3)	8.7	(39.1)
Gain from the sale of Tokyo HO bldg.	104.4	0.0	0.0	0.0	0.0	(104.4)
Income taxes	56.8	12.4	13.8	15.3	(15.1)	(72.0)
Net income	72.2	(1.0)	25.9	23.6	54.9	(17.2)

*2. Domestic banking account, deposits include NCDs.

*3. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account

Financial Position



2. Outline of the Operating Results for the 1st Quarter of the Fiscal Year Ending March 31, 2010

Resona Holdings (Consolidated) (Billions of yen)

		1Q FY 2009	Change	1Q FY 2008
Ordinary income	1	214.4	(47.7)	262.1
Consolidated gross operating profit	2	168.6	(9.0)	177.7
Interest income	3	130.6	(5.5)	136.1
Trust fees	4	4.6	(1.7)	6.4
<Disposal of problem loans in the trust account>	5	(0.0)	0.0	(0.1)
Fees and commissions	6	27.1	(3.9)	31.0
Trading income	7	8.2	26.5	(18.3)
Other operating income	8	(1.9)	(24.3)	22.3
Provision to general reserve for possible loan losses	9	13.4	(2.8)	16.2
General and administrative expenses	10	95.9	0.1	95.7
Other gains (losses), net	11	(21.4)	20.5	(42.0)
Net gains/(losses) on stocks	12	1.2	(1.7)	2.9
Credit related expenses	13	21.1	(22.7)	43.9
Equity in earnings of investments in affiliated companies	14	(0.2)	(0.2)	0.0
Ordinary profit	15	37.8	14.2	23.6
Extraordinary profit	16	3.9	(108.4)	112.3
Gains from reversal of credit expenses	17	3.9	(3.6)	7.6
Extraordinary losses	18	2.7	2.1	0.5
Income before income taxes and minority interests	19	39.1	(96.2)	135.4
Income taxes - current	20	4.6	0.3	4.3
Income taxes - deferred	21	(21.1)	(69.5)	48.3
Minority interests in net income	22	0.9	(0.1)	1.0
Net income	23	54.7	(26.9)	81.6
Credit related expense (5, 9, 13, 17)	24	30.6	(21.8)	52.5

Resona Holdings (Non-consolidated) (Billions of yen)

		1Q FY 2009	Change	1Q FY 2008
Operating income	25	20.3	(30.2)	50.5
Operating profit	26	18.4	(29.9)	48.4
Ordinary profit	27	18.7	(30.2)	49.0
Net income	28	20.6	(34.2)	54.9

<Total of three banks, Non-consolidated results of each bank>

(Billions of yen)

		Total of three banks			Resona Bank			Resona Bank	Resona Trust & Banking
		1Q FY 2009	Change	1Q FY 2008	1Q FY 2009	Change	1QFY2008		
Gross operating profit	1	152.6	(8.6)	161.2	98.6	(8.0)	106.6	102.7	3.8
Interest income	2	127.0	(5.0)	132.0	79.3	(4.2)	83.5	83.4	0.0
Net interest income from loans and deposits	3	116.3	0.0	116.2	74.0	(0.5)	74.6	74.6	(0.0)
Trust fees (after disposal of problem loans in trust account)	4	4.6	(1.7)	6.4	4.6	(1.7)	6.4	1.9	4.5
<Disposal of problem loans in the trust account>	5	(0.0)	0.0	(0.1)	(0.0)	0.0	(0.1)	(0.1)	-
Fees and commissions	6	15.0	(3.6)	18.7	9.6	(2.1)	11.7	12.4	(0.7)
Trading income	7	8.7	28.5	(19.8)	8.7	28.5	(19.8)	(19.8)	-
Other operating income	8	(2.9)	(26.8)	23.8	(3.7)	(28.5)	24.7	24.7	-
Expenses (excluding non-recurring items)	9	86.6	(3.5)	90.1	57.2	(4.0)	61.3	58.1	3.1
Personnel expenses	10	30.6	(0.1)	30.7	19.6	(0.0)	19.7	18.5	1.1
Non-personnel expenses	11	50.9	(2.7)	53.7	34.2	(3.3)	37.6	35.6	1.9
Taxes	12	5.0	(0.6)	5.6	3.2	(0.6)	3.9	3.9	0.0
Provision to general reserve for possible loan losses	13	13.2	(7.7)	20.9	9.1	(8.6)	17.7	17.7	-
Actual net operating profit	14	65.9	(5.0)	70.9	41.3	(3.8)	45.1	44.4	0.7
Core operating profit	15	63.2	(10.7)	73.9	39.2	(6.2)	45.4	44.7	0.7
Net operating profit	16	52.7	2.6	50.0	32.2	4.7	27.5	26.8	0.7
Other gains or losses, net	17	(14.1)	18.6	(32.7)	(8.3)	17.1	(25.4)	(25.4)	(0.0)
Net gains/(losses) on stocks	18	1.7	(2.6)	4.4	1.5	(2.9)	4.4	4.4	-
Disposal of problem loans	19	12.2	(25.5)	37.7	7.9	(24.4)	32.3	32.3	-
Other	20	(3.6)	(4.2)	0.5	(1.9)	(4.3)	2.4	2.4	(0.0)
Ordinary profit/(loss)	21	38.6	21.2	17.3	23.9	21.8	2.0	1.3	0.7
Extraordinary profit/ (loss), net	22	1.2	(110.5)	111.7	0.1	(110.3)	110.5	110.5	(0.0)
Gains from reversal of credit expenses	23	3.9	(3.6)	7.6	2.8	(3.5)	6.3	6.3	-
Net gains/(losses) on fixed assets	24	(0.3)	(104.8)	104.5	(0.2)	(104.9)	104.6	104.6	(0.0)
Losses on impairment on fixed assets	25	2.3	1.9	0.4	2.3	1.9	0.4	0.4	-
Other	26	-	(0.0)	0.0	-	(0.0)	0.0	0.0	-
Income before income taxes	27	39.8	(89.2)	129.0	24.1	(88.5)	112.6	111.9	0.7
Income taxes current	28	18.2	(4.1)	22.4	6.5	(5.8)	12.3	12.3	0.0
Income taxes deferred	29	(33.3)	(67.8)	34.4	(27.1)	(65.5)	38.3	38.0	0.2
Net income	30	54.9	(17.2)	72.2	44.7	(17.1)	61.9	61.5	0.4
Credit related expense (5, 13, 19, 23)	31	21.5	(29.5)	51.0	14.2	(29.4)	43.6	43.6	-

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1Q FY 2009	Change	1Q FY 2008	1Q FY 2009	Change	1Q FY 2008
Gross operating profit	1	38.3	(1.1)	39.5	15.6	0.5	15.1
Interest income	2	34.4	0.1	34.2	13.3	(0.9)	14.2
Net interest income from loans and deposits	3	30.3	1.2	29.1	11.8	(0.6)	12.5
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	3.4	(1.3)	4.8	2.0	(0.1)	2.1
Trading income	7	-	-	-	-	-	-
Other operating income	8	0.5	0.1	0.3	0.2	1.5	(1.2)
Expenses (excluding non-recurring items)	9	18.5	0.5	18.0	10.8	0.0	10.7
Personnel expenses	10	6.7	0.0	6.6	4.2	(0.1)	4.4
Non-personnel expenses	11	10.7	0.3	10.3	5.9	0.2	5.7
Taxes	12	1.1	0.0	1.1	0.6	(0.0)	0.6
Provision to general reserve for possible loan losses	13	4.1	0.6	3.4	(0.0)	0.1	(0.1)
Actual net operating profit	14	19.8	(1.6)	21.4	4.7	0.4	4.3
Core operating profit	15	19.3	(3.3)	22.7	4.6	(1.1)	5.7
Net operating profit	16	15.7	(2.2)	17.9	4.7	0.2	4.5
Other gains or losses, net	17	(2.8)	0.4	(3.3)	(2.9)	1.0	(3.9)
Net gains/(losses) on stocks	18	0.1	0.1	0.0	0.1	0.1	(0.0)
Disposal of problem loans	19	2.0	(0.4)	2.4	2.2	(0.6)	2.9
Other	20	(0.9)	(0.1)	(0.8)	(0.8)	0.2	(1.0)
Ordinary profit/(loss)	21	12.8	(1.8)	14.6	1.8	1.2	0.5
Extraordinary profit/ (loss), net	22	0.6	0.1	0.4	0.4	(0.3)	0.7
Gains from reversal of credit expenses	23	0.6	0.2	0.4	0.4	(0.3)	0.7
Net gains/(losses) on fixed assets	24	(0.0)	0.0	(0.0)	(0.0)	0.0	(0.0)
Losses on impairment on fixed assets	25	0.0	0.0	0.0	0.0	0.0	-
Other	26	-	-	-	-	-	-
Income before income taxes	27	13.4	(1.6)	15.1	2.2	0.9	1.3
Income taxes current	28	11.0	3.1	7.9	0.6	(1.4)	2.1
Income taxes deferred	29	(5.8)	(3.4)	(2.4)	(0.3)	1.1	(1.4)
Net income	30	8.2	(1.3)	9.6	1.9	1.2	0.6
Credit related expense (5, 13, 19, 23)	31	5.4	0.0	5.4	1.7	(0.1)	1.9

1. 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 operating profit: Net operating profit before provision to general reserve for possible loan losses, expenses related to problem loan disposal in the trust account and net gains on bonds.

2. 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.

3. Claims Disclosed under the Financial Reconstruction Law Criteria

Resona Holdings, Inc.
(Billions of yen,%)

[Reference]

(Billions of Yen)		End of June 2009 Non-consolidated	End of June 2008 Non-consolidated	End of March 2009 Non-consolidated
Total of group banks	Unrecoverable or valueless claims	129.6	83.2	137.0
	Risk claims	374.1	364.5	367.2
	Claims in need of special attention	204.4	203.2	163.5
	Subtotal (A)	708.2	651.0	667.8
	Non-classified Claims	26,017.5	26,114.0	26,893.7
	Total (B)	26,725.7	26,765.0	27,561.5
NPL Ratio (A) / (B)		2.65	2.43	2.42
Resona Bank	Unrecoverable or valueless claims	91.8	54.1	99.8
	Banking Account	91.6	53.8	99.6
	Trust Account	0.1	0.3	0.2
	Risk claims	271.5	262.0	267.0
	Banking Account	251.9	242.6	247.7
	Trust Account	19.6	19.3	19.3
	Claims in need of special attention	159.5	163.5	125.8
	Banking Account	155.9	159.6	121.9
	Trust Account	3.6	3.9	3.8
	Subtotal (A)	522.9	479.8	492.7
	Banking Account	499.5	456.1	469.3
	Trust Account	23.4	23.6	23.3
	Non-classified Claims	17,134.3	17,349.3	17,871.0
	Banking Account	17,047.8	17,250.5	17,781.5
	Trust Account	86.4	98.7	89.4
Total (B)	17,657.2	17,829.1	18,363.7	
Banking Account	17,547.3	17,706.7	18,250.9	
Trust Account	109.9	122.4	112.7	
NPL Ratio (A) / (B)		2.96	2.69	2.68
Banking Account	2.84	2.57	2.57	
Trust Account	21.32	19.32	20.71	
Saitama Resona Bank	Unrecoverable or valueless claims	17.6	13.3	16.3
	Risk claims	62.5	59.8	60.7
	Claims in need of special attention	28.8	20.1	23.3
	Subtotal (A)	109.0	93.3	100.4
	Non-classified Claims	6,292.3	6,153.2	6,339.9
	Total (B)	6,401.3	6,246.6	6,440.4
NPL Ratio (A) / (B)		1.70	1.49	1.56
Kinki Osaka Bank	Unrecoverable or valueless claims	20.1	15.7	20.8
	Risk claims	40.0	42.6	39.4
	Claims in need of special attention	16.0	19.4	14.3
	Subtotal (A)	76.2	77.9	74.6
	Non-classified Claims	2,590.8	2,611.3	2,682.7
	Total (B)	2,667.1	2,689.2	2,757.4
NPL Ratio (A) / (B)		2.85	2.89	2.70

(Notes)

- The presented figures as of the end of June 2009 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 June 2009.

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

[Disclosed amount]

Amount reported for each disclosure category is based on the outstanding exposure amount as of the end of June 2009.

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

4. Unrealized gains/(losses) on marketable securities

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

(Billions of Yen)		End of June 2009					End of June 2008					[Reference] End of March 2009				
		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 three banks	Other Securities	7,683.8	7,758.7	74.8	146.2	71.3	6,531.6	6,739.8	208.1	282.7	74.6	7,096.6	7,064.0	(32.5)	75.1	107.7
	Stocks	353.8	471.7	117.8	132.3	14.4	382.0	647.8	265.7	271.5	5.7	356.7	393.9	37.1	68.4	31.2
	Bonds	7,023.1	6,987.4	(35.7)	10.5	46.2	5,655.4	5,602.3	(53.1)	3.1	56.2	6,431.1	6,374.6	(56.5)	4.2	60.7
	Other	306.8	299.5	(7.3)	3.3	10.6	494.2	489.6	(4.5)	8.0	12.6	308.7	295.5	(13.2)	2.4	15.7
Resona Bank	Other Securities	4,166.7	4,224.5	57.8	103.5	45.7	3,611.6	3,776.6	165.0	218.0	53.0	4,103.7	4,085.3	(18.3)	53.0	71.4
	Stocks	269.9	354.0	84.0	97.3	13.2	290.1	495.3	205.2	210.4	5.1	270.8	294.7	23.8	50.4	26.6
	Bonds	3,860.8	3,834.6	(26.2)	3.1	29.3	3,163.7	3,122.8	(40.9)	0.7	41.6	3,792.4	3,753.1	(39.3)	0.2	39.6
	Other	35.8	35.8	(0.0)	3.0	3.0	157.7	158.3	0.6	6.8	6.2	40.3	37.4	(2.9)	2.2	5.1
Saitama Resona Bank	Other Securities	2,907.4	2,926.9	19.5	39.3	19.8	2,162.2	2,204.9	42.6	58.2	15.6	2,401.6	2,394.2	(7.4)	19.9	27.3
	Stocks	78.2	110.8	32.6	33.2	0.6	82.6	137.5	54.8	55.3	0.4	79.1	91.8	12.6	16.6	4.0
	Bonds	2,735.5	2,725.2	(10.2)	5.9	16.2	1,951.0	1,941.3	(9.7)	2.1	11.8	2,239.0	2,222.2	(16.7)	3.2	19.9
	Other	93.6	90.8	(2.8)	0.1	2.9	128.5	126.0	(2.4)	0.8	3.3	83.4	80.1	(3.3)	0.0	3.3
Kinki Osaka Bank	Other Securities	609.7	607.3	(2.4)	3.2	5.7	757.7	758.1	0.4	6.4	5.9	590.3	583.4	(6.9)	2.0	8.9
	Stocks	5.6	6.8	1.1	1.7	0.5	9.2	14.8	5.6	5.8	0.1	5.9	6.5	0.5	1.1	0.5
	Bonds	426.7	427.5	0.8	1.4	0.5	540.5	538.0	(2.5)	0.2	2.7	399.6	399.2	(0.4)	0.7	1.1
	Other	177.3	172.8	(4.4)	0.1	4.6	207.9	205.2	(2.7)	0.2	3.0	184.7	177.7	(6.9)	0.2	7.1

(Notes)

- Total of three banks as of the end of June 2009 and 2008 are simple sum of the non-consolidated figures of subsidiary banks. Total of three banks as of the end of March 2009 is Resona Holdings' consolidated figures.
- Fair values of floating-rate Japanese government bonds, which are included in "bonds" in the above table, are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was ¥23.2 bn. These floating-rate JGBs would have ¥12.9 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.
- The figures of Resona Bank as of the end of June 2008 and March 2009 include the figures of Resona Trust & Banking.

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

(Billions of Yen)		End of June 2009					End of June 2008					[Reference] End of March 2009				
		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 three banks		815.9	828.9	13.0	13.1	0.1	237.1	238.4	1.2	1.7	0.4	599.1	606.4	7.3	8.1	0.8
Resona Bank		254.2	256.5	2.2	2.2	-	30.0	30.1	0.1	0.1	-	80.4	81.5	1.1	1.1	-
Saitama Resona Bank		422.7	430.1	7.4	7.5	0.0	207.0	208.2	1.1	1.6	0.4	392.7	397.0	4.3	4.9	0.5
Kinki Osaka Bank		138.9	142.1	3.2	3.2	0.0	-	-	-	-	-	125.9	127.8	1.8	2.1	0.2

* Resona Trust & Banking has no securities of these categories.

(Notes)

- Figures in the above table includes "securities" and trust beneficiary certificates included in "monetary claims bought" stated on the balance sheet.
- 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.

5. Securitized product held

		End of June 2009		【Reference】 End of March 2009	
		B/S Amount	Unrealized Gain/(Loss)	B/S Amount	Unrealized Gain/(Loss)
Total of three banks	Securitized products	240.8	(3.0)	252.1	(3.3)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	240.8	(3.0)	252.1	(3.3)
	Backed by assets in Japan	240.8	(3.0)	252.1	(3.3)
	Housing loans	210.3	(2.4)	218.1	(2.9)
	Commercial real estate	16.4	(0.6)	17.3	(0.3)
	Other	14.1	(0.0)	16.5	(0.0)
	Backed by assets in foreign countries	-	-	-	-
	B/S Amount	53.3	(0.0)	54.5	(0.0)
Resona Bank	Securitized products	53.3	(0.0)	54.5	(0.0)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	53.3	(0.0)	54.5	(0.0)
	Backed by assets in Japan	53.3	(0.0)	54.5	(0.0)
	Housing loans	43.9	(0.0)	45.1	(0.0)
	Commercial real estate	5.8	-	5.8	-
	Other	3.6	-	3.6	-
	Backed by assets in foreign countries	-	-	-	-
	B/S Amount	66.0	(0.5)	70.1	(0.8)
Saitama Resona Bank	Securitized products	66.0	(0.5)	70.1	(0.8)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	66.0	(0.5)	70.1	(0.8)
	Backed by assets in Japan	66.0	(0.5)	70.1	(0.8)
	Housing loans	59.9	(0.5)	62.6	(0.7)
	Commercial real estate	-	-	-	-
	Other	6.0	(0.0)	7.4	(0.0)
	Backed by assets in foreign countries	-	-	-	-
	B/S Amount	121.4	(2.5)	127.4	(2.4)
Kinki Osaka Bank	Securitized products	121.4	(2.5)	127.4	(2.4)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	121.4	(2.5)	127.4	(2.4)
	Backed by assets in Japan	121.4	(2.5)	127.4	(2.4)
	Housing loans	106.3	(1.8)	110.3	(2.1)
	Commercial real estate	10.6	(0.6)	11.5	(0.3)
	Other	4.4	(0.0)	5.5	(0.0)
	Backed by assets in foreign countries	-	-	-	-
	B/S Amount	-	-	-	-

(Notes):

Note.1: Lined to subprime mortgage loans

Resona Group banks have no investments in securitized products linked to subprime mortgage loans, investments in or loans to SPEs (SIVs, ABCPs, Conduits, etc.) and credit derivatives; or any investments in or loans to the entities related to subprime mortgage loans, including transactions with monoline insurers.

Resona Group has no exposure to subprime mortgage loans via its investments in foreign fund of funds.

Note.2: ABCP

The ABCP Program sponsored by Resona Bank mostly invests in accounts receivable, bills and remuneration claims for medical services originally acquired by its clients in Japan and has no investments in assets linked to the subprime mortgage loans.

Resona Bank holds the short-term corporate bonds issued by the aforementioned ABCP program as trading-purpose securities and their balance and unrealized gains are as follows:

End of June, 2009 Balance sheet amount 27.3 billion yen Unrealized gain 0.02 billion yen

Note.3: Securitized products

Include the securities defined "Practical Guidelines for Financial Instruments Accounting" (amended July 4, 2007) and all securitized products directly held.

Include the securitized products secured by future cash flows from certain underlying assets, collateralized debt obligations (CDOs) and their re-securitized products (Squared CDO)

Note.4: Resona Trust & Banking has no securitized products as of the end of March 2009.

6. Deposits, Loans and Bills Discounted

(Billions of Yen)		End of June		(Billions of yen)
		2009	Change	
Total of three banks	Deposits (Term-end bal.)	31,855.6	(306.7)	32,162.3
	Domestic consumer deposits	21,638.5	391.4	21,247.1
	Demand deposits	11,706.3	320.3	11,385.9
	Time deposits	9,707.0	62.9	9,644.0
	Domestic corporate deposits	8,872.2	(244.2)	9,116.4
	Demand deposits	6,017.8	(257.4)	6,275.3
	Time deposits	2,444.6	15.2	2,429.4
	Trust principal (Term-end bal.)	432.9	22.3	410.6
	Loans (Term-end bal.)	25,791.9	(817.0)	26,608.9
	Banking account	25,681.9	(814.1)	26,496.1
Trust account	109.9	(2.8)	112.7	
Resona Bank	Deposits (Term-end bal.)	18,994.8	(479.8)	19,474.6
	Domestic consumer deposits	11,518.4	188.4	11,329.9
	Demand deposits	6,229.8	131.7	6,098.1
	Time deposits	5,112.3	48.1	5,064.2
	Domestic corporate deposits	6,670.7	(186.4)	6,857.1
	Demand deposits	4,485.4	(262.9)	4,748.3
	Time deposits	1,852.8	42.0	1,810.7
	Trust principal (Term-end bal.)	432.9	22.3	410.6
	Loans (Term-end bal.)	16,847.3	(686.9)	17,534.2
	Banking account	16,737.3	(684.0)	17,421.4
Trust account	109.9	(2.8)	112.7	
Saitama Resona Bank	Deposits (Term-end bal.)	9,547.6	158.6	9,389.0
	Domestic consumer deposits	7,512.8	193.4	7,319.4
	Demand deposits	4,373.9	158.9	4,214.9
	Time deposits	3,100.1	34.7	3,065.4
	Domestic corporate deposits	1,522.5	(53.3)	1,575.9
	Demand deposits	1,075.2	25.2	1,050.0
	Time deposits	406.8	(29.8)	436.7
	Loans (Term-end bal.)	6,327.8	(42.1)	6,369.9
Kinki Osaka Bank	Deposits (Term-end bal.)	3,313.1	14.3	3,298.7
	Domestic consumer deposits	2,607.2	9.4	2,597.8
	Demand deposits	1,102.5	29.5	1,072.9
	Time deposits	1,494.5	(19.8)	1,514.4
	Domestic corporate deposits	678.8	(4.4)	683.3
	Demand deposits	457.1	(19.6)	476.8
	Time deposits	184.9	3.0	181.8
	Loans (Term-end bal.)	2,616.7	(87.9)	2,704.6

(Notes)

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 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

3. The figures of Resona Bank as of March 2009 include the figures of Resona Trust & Banking.

Summary of Consolidated Financial Results
for the First Quarter of the Fiscal Year Ending March 31, 2010
(June 30, 2009)

July 31, 2009

Resona Holdings, Inc.**1. Financial Highlights (April 1, 2009- June 30, 2009)**

Note: Amounts less than 1 million yen are rounded down.

(1) Consolidated Operating Results

(Percentages represent the differences from the same period in the previous fiscal year)

	Ordinary income		Ordinary profits		Net income	
	Million yen	%	Million yen	%	Million yen	%
1Q of FY2009	214,450	(18.2)	37,894	60.3	54,712	(33.0)
1Q of FY2008	262,167	-	23,646	-	81,642	-

	Net income per share	Net income per share (potential equity adjusted)
	Yen	Yen
1Q of FY2009	50.85	23.02
1Q of FY2008	7,164.72	3,699.98

Note: Please refer to page 3 for information regarding the effect of stock split.

(2) Consolidated Financial Position

	Total assets	Total equity	Net assets ratio	Equity per share	[Reference]
	Million yen	Million yen	%	Yen	Equity per share (*)
June 30, 2009	39,808,869	2,263,105	5.4	(188.85)	Yen 1,097.36
March 31, 2009	39,863,143	2,178,084	5.1	(303.63)	1,053.51

(*) Not excluding the total amount of preferred stocks issued

(Reference)

Total shareholders' equity: ¥2,133,388 Million as of June 30, 2009, ¥2,048,163 Million as of March 31, 2009

Note: Net assets ratio = (Total equity at fiscal period end - subscription warrants at fiscal period end - Minority interests at fiscal period end) / Total assets at fiscal period end

2. Dividends on Common Stock

	Dividends per share				
	1Q	Interim	3Q	Year-end	Annual
	Yen	Yen	Yen	Yen	Yen
FY2008	-	0.00	-	10.00	10.00
FY2009	-				
FY2009 (Forecast)		0.00	-	10.00	10.00

Notes:

1. Revision of dividends forecast announced in 1Q of FY 2009: None

2. Dividends per share shown above are for common stock. Please refer to page 3 for information with regard to other classified stocks.

3. Earnings Forecasts for the Fiscal Year 2009 (April 1, 2009 - March 31, 2010)

(Percentages represent the differences from the same period in the previous year)

	Ordinary income		Ordinary profits		Net income		Net income per share
	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Yen</i>
Interim	430,000	(16.4)	50,000	35.0	30,000	(65.3)	27.89
FY2009 (full year)	850,000	(13.2)	130,000	13.6	100,000	(19.3)	59.88

Note:

Revision of earnings forecast announced in 1Q of FY 2009: None

4. Other

1. Changes in scope of consolidation during the period: None
2. Simplified methods of accounting applied: Yes
3. Changes in the accounting policies and principles to prepare consolidated financial statements during the period:
 - (1) Change due to revision of accounting standards: Yes
 - (2) Change due to other reasons: None

4. Common stock Issued and Outstanding

- (1) Common stock
 - 1,139,957,691 (as of June 30, 2009)
 - 1,139,957,691 (as of March 31, 2009)
- (2) Treasury stock
 - 64,152,600 (as of June 30, 2009)
 - 64,133,330 (as of March 31, 2009)
- (3) Average number of common stock
 - 1,075,819,100 (1Q of FY2009)
 - 11,395,087 (1Q of FY2008)

Note: Please refer to page 3 for information regarding the effect of stock split.

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.

Dividends on Classified Stocks

		Dividends per share				
		1Q	Interim	3Q	Year-end	Annual
		yen	yen	yen	yen	yen
Class C No. 1 preferred stock	FY2008	-	0.00	-	68.00	68.00
	FY2009	-				
	FY2009 (Forecast)		0.00	-	68.00	68.00
Class F No. 1 preferred stock	FY2008	-	0.00	-	185.00	185.00
	FY2009	-				
	FY2009 (Forecast)		0.00	-	185.00	185.00
Class one No. 1 preferred stock	FY2008	-	0.00	-	31.90	31.90
	FY2009	-				
	FY2009 (Forecast)		0.00	-	28.68	28.68
Class two No. 1 preferred stock	FY2008	-	0.00	-	31.90	31.90
	FY2009	-				
	FY2009 (Forecast)		0.00	-	28.68	28.68
Class three No. 1 preferred stock	FY2008	-	0.00	-	31.90	31.90
	FY2009	-				
	FY2009 (Forecast)		0.00	-	28.68	28.68
Class four preferred stock	FY2008	-	0.00	-	992.50	992.50
	FY2009	-				
	FY2009 (Forecast)		0.00	-	992.50	992.50
Class five preferred stock	FY2008	-	0.00	-	918.75	918.75
	FY2009	-				
	FY2009 (Forecast)		0.00	-	918.75	918.75
Class nine preferred stock	FY2008	-	0.00	-	325.50	325.50
	FY2009	-				
	FY2009 (Forecast)		0.00	-	325.50	325.50

(Reference)

- Formula for computing equity per share where the net amounts of preferred stock issued are not excluded

$$\frac{\text{Capital assets at year end}}{\text{Issued number of shares of common stock at year end} + \text{Issued number of preferred stock at year end}}$$

*Capital assets at year end = Total equity on the consolidated balance sheet – Minority interests

*Issued number of shares and stock exclude treasury stocks

- Effect of stock split

In accordance with that the electronic share certificate system is implemented based on the Law for Partial Amendments to the Law concerning Book-Entry Transfer Corporate Bonds and Other Securities (Law No88 of 2004), the Company made a 100-for-1 stock split for the common stock and preferred stock, effective on January 4, 2009.

Assuming that the Company makes the stock split at the beginning of the fiscal year 2008, per share information of the first quarter of the fiscal year 2008 would have been as follows.

	Yen
Net income per share	71.64
Net income (diluted) per share	36.99

Assuming that the Company makes the stock split at the beginning of the fiscal year 2008, average number of common stock would have been 1,139,508,728 (1Q of FY2008).

Consolidated Balance Sheets
 (As of the End of the First Quarter of Fiscal 2009)
 (Millions of yen)

Items	June 30, 2009	Mar 31, 2009
Assets		
Cash and due from banks	¥1,150,955	¥1,404,333
Call loans and bills bought	620,680	658,619
Deposits paid for bonds borrowing transactions	164,010	245,111
Monetary claims bought	365,756	403,411
Trading assets	680,433	519,567
Securities	8,919,313	8,011,712
Loans and bills discounted	25,717,858	26,509,254
Foreign exchange assets	55,771	78,588
Other assets	1,035,621	906,688
Tangible fixed assets	323,004	326,503
Intangible fixed assets	58,947	61,107
Deferred tax assets	313,196	308,893
Customers' liabilities for acceptances and guarantees	847,469	870,318
Reserve for possible loan losses	(444,150)	(440,967)
Total assets	39,808,869	39,863,143
Liabilities		
Deposits	31,801,767	32,107,797
Negotiable certificates of deposit	625,810	582,040
Call money and bills sold	776,771	336,790
Bills sold under repurchase agreements	786,865	790,455
Deposits received for bonds lending transactions	79,654	79,613
Trading liabilities	139,902	122,205
Borrowed money	411,225	647,508
Foreign exchange liabilities	2,320	2,548
Bonds	861,681	825,258
Due to trust account	365,676	345,877
Other liabilities	779,921	898,915
Reserve for employees' bonuses	3,132	12,403
Reserve for employees' retirement benefits	7,616	6,707
Other reserves	25,867	25,901
Deferred tax liabilities	22	22
Deferred tax liabilities on land revaluation	30,056	30,695
Acceptances and guarantees	847,469	870,318
Total liabilities	¥37,545,763	¥37,685,059

Consolidated Balance Sheets (Continued)

(Millions of yen)

Items	June 30, 2009	Mar 31, 2009
Net Assets		
Capital	¥327,201	¥327,201
Capital surplus	493,309	493,309
Retained earnings	1,294,094	1,287,467
Treasury stock	(86,821)	(86,795)
Total shareholders' equity	2,027,783	2,021,182
Net unrealized gains on available-for-sale securities	54,366	(32,345)
Deferred gains (losses) on hedges	14,566	21,976
Revaluation reserve for land	40,778	41,712
Translation adjustments	(4,106)	(4,363)
Total valuation and translation adjustments	105,605	26,980
Minority interests	129,716	129,921
Total equity	2,263,105	2,178,084
Total liabilities and equity	¥39,808,869	¥39,863,143

Note: Amounts less than 1 million yen are rounded down.

Consolidated Statements of Operations
(First Quarter of Fiscal 2009)

(Millions of yen)

Items	1Q of FY 2008	1Q of FY 2009
Ordinary income	¥262,167	¥214,450
Interest income	173,635	154,701
Interest income from loans and bills discounted	142,449	133,738
Interest and dividends on securities	14,968	13,803
Trust fees	6,453	4,693
Fees and commissions received	40,701	36,732
Trading profits	906	8,679
Other operating income	31,011	5,609
Other ordinary income	9,458	4,034
Ordinary expenses	238,520	176,555
Interest expenses	37,443	24,090
Interest on deposits	22,564	14,467
Fees and commissions paid	9,655	9,609
Trading losses	19,263	466
Other operating expenses	8,626	7,561
General and administrative expenses	95,756	95,917
Other ordinary expenses	67,775	38,909
Ordinary profits	23,646	37,894
Extraordinary profits	112,374	3,948
Gains on disposal of fixed assets	-	0
Recovery on write-off claims	-	3,947
Extraordinary losses	590	2,709
Losses on disposal of fixed assets	-	312
Impairment losses on fixed assets	-	2,396
Income before income taxes and minority interests	135,430	39,133
Income taxes – current	4,365	4,674
Income taxes – deferred	48,376	(21,162)
Total Income taxes	-	(16,488)
Minority interests in net income	1,046	909
Net income	¥81,642	¥54,712

Statement of Trust Assets and Liabilities

(As of June 30, 2009)

(Millions of Yen)

	June 30, 2009	Composition ratio (%)	[Reference] Mar 31, 2009	Composition ratio (%)
Assets				
Loans and bills discounted	¥109,926	0.41	¥ 112,856	0.33
Securities	0	0.00	6,366,594	18.50
Trust beneficiary certificate	25,398,159	94.35	26,519,268	77.04
Securities held in custody account	532	0.00	501	0.00
Monetary claims	327,567	1.22	353,466	1.03
Tangible fixed assets	678,336	2.52	678,554	1.97
Intangible fixed assets	3,570	0.01	3,570	0.01
Other claims	9,581	0.04	10,228	0.03
Due from banking account	365,676	1.36	345,877	1.00
Cash and due from banks	24,262	0.09	29,421	0.09
Total assets	¥26,917,613	100.00	¥34,420,340	100.00
Liabilities				
Money trusts	¥6,942,069	25.79	¥13,452,937	39.08
Pension trusts	3,490,877	12.97	4,173,367	12.13
Asset formation benefit trusts	1,060	0.00	1,060	0.00
Securities investment trusts	14,633,581	54.36	14,820,506	43.06
Pecuniary trusts other than money trusts	121,676	0.45	117,901	0.34
Securities trusts	436,328	1.62	527,750	1.53
Monetary claims trusts	353,506	1.31	373,541	1.09
Real estates trusts	114,379	0.43	120,071	0.35
Real estate leases trusts	4,664	0.02	4,689	0.01
Composite trusts	819,468	3.05	828,512	2.41
Total liabilities	¥26,917,613	100.00	¥34,420,340	100.00

Notes:

1. Figures in the above table do not include trusts whose monetary value is hard to estimate are not included.
2. Trust assets held by the subsidiaries reported in the above table

End of June 2009: Resona Bank Ltd.

End of March 2009: Resona Bank Ltd. and Resona Trust & Banking Co., Ltd.