

Financial Information for the 3rd 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 3rd quarter (April 1, 2009 to December 31, 2009) of the fiscal year ending March 31, 2010.

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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 3rd Quarter of the Fiscal Year Ending March 31, 2009

*For the 1-3Q period of FY2009, posted net income of Y121.1bn (Resona Holdings on a consolidated basis, + Y6.4bn increase YoY) and Y125.4bn (total of subsidiary banks on a non-consolidated basis, + Y28.2bn increase YoY) + Y68.4bn YoY increase in net income, excluding a Y62.0bn net gain from the sale of Tokyo Head Office building registered in the same period of last fiscal year.

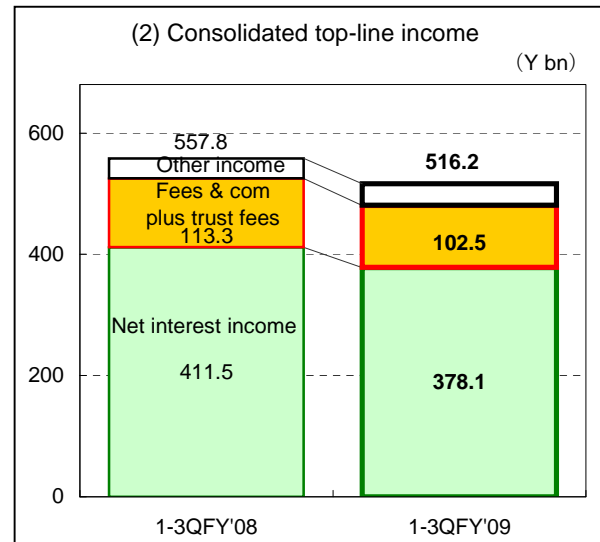
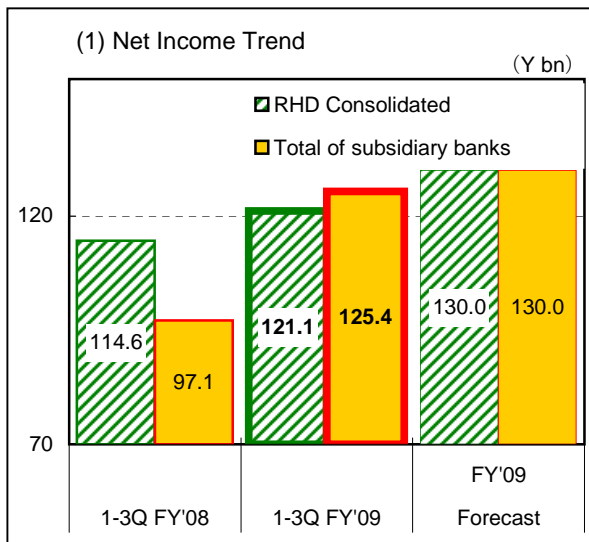
*Actual net operating profits of subsidiary banks declined by Y30.6bn (-12.8%) YoY primarily due to decrease in net interest income owing to a decline in prevailing interest rates. However, the rate of decline in net operating profits compared with the same period of last fiscal year became smaller than the same rate up to the 2Q (-14.5%) primarily due to 1) robust investment trust sales and 2) strictly-controlled operating expenses.

*Net credit expenses for the 1-3Q period was Y52.1bn, decreased Y81.8bn, or 61.1%, YoY. Increase in net credit expenses for the 3Q (3 months) was just Y0.8bn partly offset by a reversal gain registered for successful turnaround of certain borrowers.

*Net gains on stocks increased YoY in the absence of an impairment loss on relationship-purpose equity holdings registered in the same period of last fiscal year. Resona Group banks combined maintained Y102.7bn of net unrealized gain on their available-for-sale securities.

*Taking into account the steady business performance up to the end of the 3Q, Resona Holdings revised its consolidated ordinary profit forecast to Y140.0 bn (+Y10.0bn increase from the previous forecast) and consolidated net income forecast to Y130.0bn (+Y10.0bn increase from the previous forecast), respectively. These upward revisions were made since forecasted net credit expenses of subsidiary banks for the full year were revised downward to Y90.0bn (decrease of Y10.0bn from the previous forecast). In addition, Resona Holdings, on a non-consolidated basis, revised its net income forecast downward to Y37.0bn (decrease of Y5.0bn from the previous forecast). This is because Resona Holdings expects a decrease in corporate income tax to be received from subsidiary banks under the consolidated tax filing system.

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.



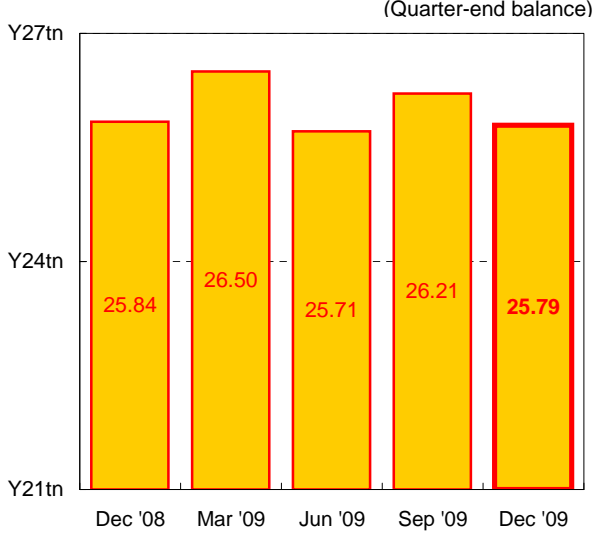
(3) Trend of Quarterly Results (Total of Subsidiary Banks)

(Y bn)	FY2009		FY2009		FY2009		FY2009
	1Q	YoY change	1-2Q	YoY change	1-3Q	YoY change	Forecast
Gross operating profit	152.6	(8.6)	315.1	(26.7)	468.7	(39.3)	614.0
Net interest income	127.0	(5.0)	248.1	(18.3)	368.0	(31.6)	-
Income from loans & deposits*1	116.3	0.0	227.1	(4.6)	338.4	(13.4)	-
Fees & com. plus trust fees	19.7	(5.4)	47.3	(11.2)	65.9	(10.2)	-
Actual net operating profit*2	65.9	(5.0)	139.3	(23.8)	208.0	(30.6)	258.0
Operating expenses	86.6	(3.5)	175.7	(2.7)	260.6	(8.5)	356.0
Total credit costs	21.5	(29.5)	51.3	(75.1)	52.1	(81.8)	90.0
Gains (losses) on stocks	1.7	(2.6)	2.1	4.4	3.7	35.2	3.0
Other gains (losses)	8.7	(39.1)	(8.8)	(45.6)	(34.2)	(58.2)	-
Gain from sale of Tokyo HO bldg.	-	(104.4)	-	(104.4)	-	(104.4)	-
Income taxes	(15.1)	(72.0)	8.7	(60.5)	31.0	(52.1)	-
Net income	54.9	(17.2)	81.3	10.1	125.4	28.2	130.0

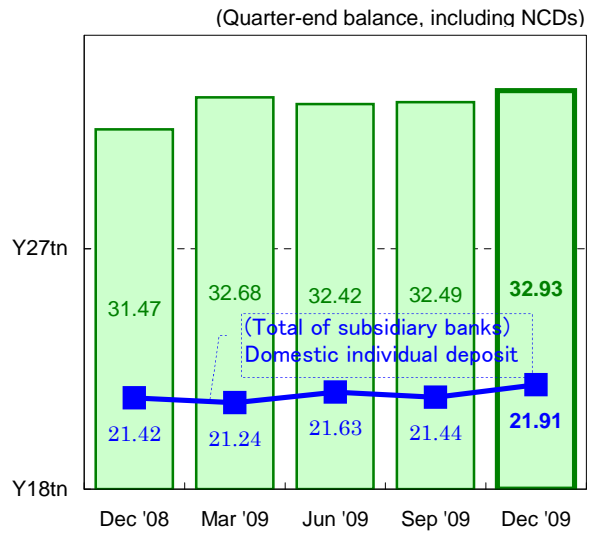
Note 1. Domestic banking account, deposits include NCDs.

Note 2. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account

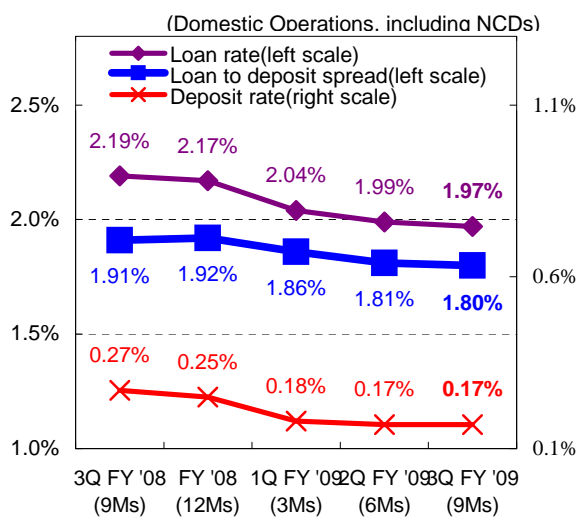
(4) Trend of Loans and Bills Discounted (RHD Consolidated)



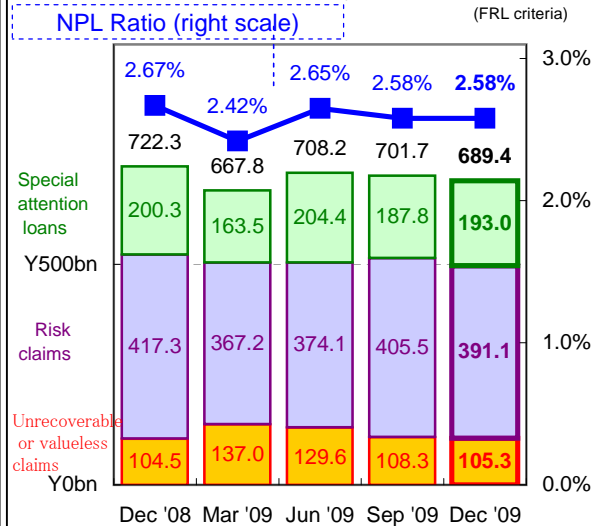
(5) Trend of Deposits (RHD Consolidated)



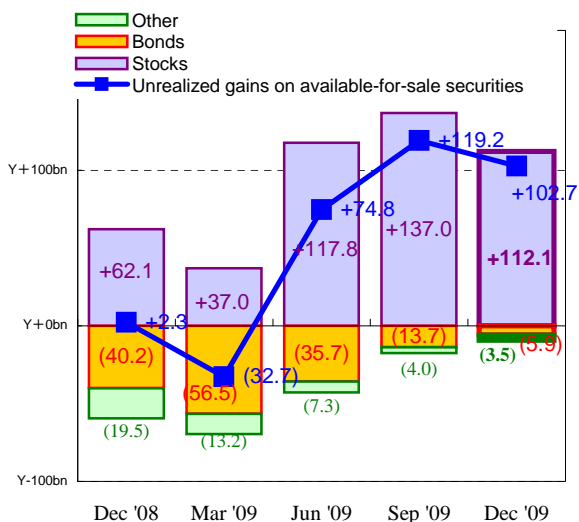
(6) Trend of Loan and Deposit Rates (Total of Subsidiary Banks)



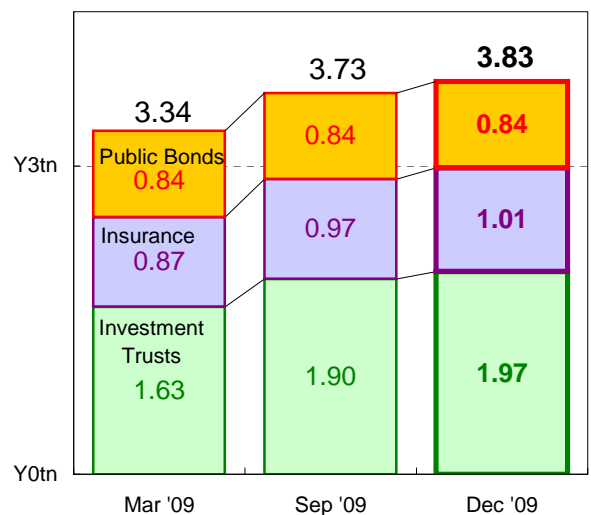
(7) Classified Claims (NPL) (Total of Subsidiary Banks)



(8) Trend of Unrealized Gains (Losses) on Securities (Total of Subsidiary Banks)



(9) Balance of investment products sold to individuals (Total of Subsidiary Banks)



2. Outline of the Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2010

Resona Holdings (Consolidated)

(Billions of yen)

		3Q FY 2009	Change	3Q FY 2008
Ordinary income	1	667.9	(94.3)	762.3
Consolidated gross operating profit	2	516.2	(41.5)	557.8
Interest income	3	378.1	(33.3)	411.5
Trust fees	4	19.0	(5.6)	24.6
<Disposal of problem loans in the trust account>	5	(0.0)	0.2	(0.2)
Fees and commissions	6	83.4	(5.2)	88.6
Trading income	7	26.9	(15.0)	42.0
Other operating income	8	8.5	17.7	(9.1)
Provision to general reserve for possible loan losses	9	1.5	14.7	(13.2)
General and administrative expenses	10	288.2	2.1	286.0
Other gains (losses), net	11	(87.8)	119.6	(207.4)
Net gains/(losses) on stocks	12	3.4	38.9	(35.4)
Credit related expenses	13	93.1	(82.8)	175.9
Equity in earnings of investments in affiliated companies	14	(0.2)	(0.2)	0.0
Ordinary profit	15	138.6	61.0	77.5
Extraordinary profit	16	22.2	(100.3)	122.6
Gains from reversal of credit expenses	17	17.5	(0.0)	17.5
Extraordinary losses	18	3.3	(2.3)	5.7
Income before income taxes and minority interests	19	157.4	(36.9)	194.4
Income taxes - current	20	10.0	2.8	7.1
Income taxes - deferred	21	23.9	(46.6)	70.5
Minority interests in net income	22	2.3	0.3	2.0
Net income	23	121.1	6.4	114.6
Credit related expense (5, 9, 13, 17)	24	77.1	(67.7)	144.9

Resona Holdings (Non-consolidated)

(Billions of yen)

		3Q FY 2009	Change	3Q FY 2008
Operating income	25	23.8	(30.2)	54.1
Operating profit	26	18.8	(29.0)	47.9
Ordinary profit	27	18.7	(31.1)	49.8
Net income	28	17.1	(39.9)	57.0

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

(Billions of yen)

		Total of three banks			Resona Bank			Resona Trust & Banking		
		3Q FY 2009	Change	3Q FY 2008	3Q FY 2009	Change	3Q FY2008 Total	Resona Bank		
Gross operating profit	1	468.7	(39.3)	508.0	309.6	(37.5)	347.1	329.1	18.0	
Interest income	2	368.0	(31.6)	399.7	227.2	(24.3)	251.6	251.5	0.0	
Net interest income from loans and deposits	3	338.4	(13.4)	351.8	215.1	(10.6)	225.8	225.8	(0.0)	
Trust fees (after disposal of problem loans in trust account)	4	19.0	(5.6)	24.6	19.0	(5.6)	24.6	5.4	19.2	
<Disposal of problem loans in the trust account>	5	(0.0)	0.2	(0.2)	(0.0)	0.2	(0.2)	(0.2)	-	
Fees and commissions	6	46.8	(4.6)	51.5	32.2	(3.3)	35.6	36.8	(1.2)	
Trading income	7	28.1	(14.3)	42.5	28.1	(14.3)	42.5	42.5	-	
Other operating income	8	6.5	16.9	(10.3)	2.7	10.1	(7.3)	(7.3)	-	
Expenses (excluding non-recurring items)	9	260.6	(8.5)	269.1	171.8	(9.2)	181.0	172.1	8.8	
Personnel expenses	10	92.1	1.9	90.2	59.2	1.1	58.1	54.6	3.4	
Non-personnel expenses	11	153.4	(8.6)	162.1	102.8	(8.6)	111.5	106.1	5.3	
Taxes	12	14.9	(1.7)	16.7	9.6	(1.7)	11.3	11.3	0.0	
Provision to general reserve for possible loan losses	13	0.8	3.7	(2.8)	(6.7)	5.2	(11.9)	(11.9)	-	
Actual net operating profit	14	208.0	(30.6)	238.6	137.7	(28.1)	165.9	156.7	9.1	
Core operating profit	15	183.6	(48.4)	232.1	116.9	(36.8)	153.7	144.6	9.1	
Net operating profit	16	207.2	(34.5)	241.8	144.5	(33.6)	178.1	168.9	9.1	
Other gains or losses, net	17	(69.5)	110.0	(179.6)	(50.4)	100.0	(150.5)	(150.5)	0.0	
Net gains/(losses) on stocks	18	3.7	35.2	(31.5)	2.5	30.1	(27.5)	(27.5)	-	
Disposal of problem loans	19	68.7	(87.1)	155.9	51.8	(83.7)	135.5	135.5	-	
Other	20	(4.5)	(12.4)	7.8	(1.1)	(13.8)	12.6	12.6	0.0	
Ordinary profit/(loss)	21	137.6	75.5	62.1	94.0	66.4	27.6	18.4	9.1	
Extraordinary profit/ (loss), net	22	18.7	(99.3)	118.1	13.8	(102.3)	116.1	116.1	(0.0)	
Gains from reversal of credit expenses	23	17.4	(1.3)	18.8	12.2	(1.6)	13.9	13.9	-	
Net gains/(losses) on fixed assets	24	(0.7)	(104.7)	104.0	(0.6)	(105.0)	104.4	104.4	(0.0)	
Losses on impairment on fixed assets	25	2.5	0.4	2.1	2.4	0.3	2.1	2.1	-	
Other	26	4.6	7.2	(2.5)	4.6	4.6	0.0	0.0	-	
Income before income taxes	27	156.4	(23.8)	180.3	107.8	(35.9)	143.8	134.6	9.1	
Income taxes current	28	37.4	7.2	30.2	9.0	(6.5)	15.5	12.3	3.2	
Income taxes deferred	29	(6.4)	(59.3)	52.9	1.9	(49.6)	51.6	51.0	0.5	
Net income	30	125.4	28.2	97.1	96.8	20.2	76.5	71.1	5.4	
Credit related expense (5, 13, 19, 23)	31	52.1	(81.8)	134.0	32.8	(76.5)	109.4	109.4	-	

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		3Q FY 2009	Change	3Q FY 2008	3Q FY 2009	Change	3Q FY 2008
Gross operating profit	1	114.0	(1.5)	115.6	45.1	(0.1)	45.2
Interest income	2	102.2	(4.0)	106.2	38.5	(3.2)	41.7
Net interest income from loans and deposits	3	89.0	0.2	88.7	34.2	(3.0)	37.2
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	8.9	(1.5)	10.5	5.6	0.3	5.2
Trading income	7	-	-	-	-	-	-
Other operating income	8	2.7	4.0	(1.2)	0.9	2.7	(1.7)
Expenses (excluding non-recurring items)	9	56.5	1.5	54.9	32.2	(0.9)	33.1
Personnel expenses	10	20.0	0.8	19.2	12.8	(0.0)	12.9
Non-personnel expenses	11	32.9	0.5	32.3	17.6	(0.5)	18.2
Taxes	12	3.5	0.2	3.3	1.7	(0.2)	2.0
Provision to general reserve for possible loan losses	13	6.7	(2.3)	9.0	0.8	0.8	-
Actual net operating profit	14	57.5	(3.1)	60.6	12.8	0.7	12.0
Core operating profit	15	54.3	(9.4)	63.8	12.3	(2.1)	14.5
Net operating profit	16	50.7	(0.8)	51.5	11.9	(0.1)	12.0
Other gains or losses, net	17	(8.7)	9.0	(17.8)	(10.3)	0.9	(11.2)
Net gains/(losses) on stocks	18	0.0	4.6	(4.5)	1.1	0.5	0.6
Disposal of problem loans	19	7.5	(4.2)	11.8	9.3	0.8	8.5
Other	20	(1.3)	0.1	(1.4)	(2.1)	1.2	(3.3)
Ordinary profit/(loss)	21	42.0	8.2	33.7	1.6	0.8	0.8
Extraordinary profit/ (loss), net	22	2.8	2.2	0.5	2.1	0.7	1.3
Gains from reversal of credit expenses	23	3.0	2.2	0.7	2.1	(1.9)	4.1
Net gains/(losses) on fixed assets	24	(0.1)	0.0	(0.1)	(0.0)	0.2	(0.2)
Losses on impairment on fixed assets	25	0.0	0.0	0.0	0.0	0.0	-
Other	26	-	-	-	-	2.5	(2.5)
Income before income taxes	27	44.8	10.5	34.3	3.7	1.6	2.1
Income taxes current	28	27.8	13.3	14.4	0.6	0.4	0.1
Income taxes deferred	29	(9.1)	(9.4)	0.2	0.7	(0.3)	1.0
Net income	30	26.1	6.5	19.6	2.3	1.4	0.9
Credit related expense (5, 13, 19, 23)	31	11.2	(8.9)	20.1	8.0	3.6	4.4

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

(Billions of Yen)		End of December		[Reference]	
		2009 Non-consolidated	2008 Non-consolidated	End of September 2009 Non-consolidated	End of March 2009 Non-consolidated
Total of group banks	Unrecoverable or valueless claims	105.3	104.5	108.3	137.0
	Risk claims	391.1	417.3	405.5	367.2
	Claims in need of special attention	193.0	200.3	187.8	163.5
	Subtotal (A)	689.4	722.3	701.7	667.8
	Non-classified Claims	26,033.3	26,241.7	26,421.8	26,893.7
	Total (B)	26,722.8	26,964.1	27,123.6	27,561.5
	NPL Ratio (A) / (B)	2.58	2.67	2.58	2.42
Resona Bank	Unrecoverable or valueless claims	72.0	71.9	72.7	99.8
	Banking Account	71.9	71.6	72.5	99.6
	Trust Account	0.0	0.3	0.1	0.2
	Risk claims	283.8	311.8	299.0	267.0
	Banking Account	264.4	292.4	279.5	247.7
	Trust Account	19.3	19.4	19.5	19.3
	Claims in need of special attention	145.0	156.4	142.2	125.8
	Banking Account	141.3	152.5	138.5	121.9
	Trust Account	3.7	3.8	3.7	3.8
	Subtotal (A)	500.9	540.2	514.0	492.7
	Banking Account	477.7	516.6	490.6	469.3
	Trust Account	23.2	23.6	23.4	23.3
	Non-classified Claims	17,124.2	17,368.9	17,429.1	17,871.0
	Banking Account	17,043.9	17,276.5	17,346.0	17,781.5
	Trust Account	80.3	92.4	83.0	89.4
Total (B)	17,625.2	17,909.2	17,943.2	18,363.7	
Banking Account	17,521.6	17,793.1	17,836.6	18,250.9	
Trust Account	103.5	116.1	106.5	112.7	
	NPL Ratio (A) / (B)	2.84	3.02	2.86	2.68
Banking Account	2.72	2.90	2.75	2.57	
Trust Account	22.41	20.37	22.04	20.71	
Saitama Resona Bank	Unrecoverable or valueless claims	14.6	15.2	17.2	16.3
	Risk claims	66.2	65.9	65.2	60.7
	Claims in need of special attention	27.5	26.7	26.9	23.3
	Subtotal (A)	108.4	107.9	109.4	100.4
	Non-classified Claims	6,325.1	6,258.2	6,312.8	6,339.9
	Total (B)	6,433.6	6,366.1	6,422.2	6,440.4
	NPL Ratio (A) / (B)	1.68	1.69	0.17	1.56
Kinki Osaka Bank	Unrecoverable or valueless claims	18.5	17.4	18.3	20.8
	Risk claims	41.0	39.6	41.2	39.4
	Claims in need of special attention	20.3	17.1	18.6	14.3
	Subtotal (A)	80.0	74.1	78.2	74.6
	Non-classified Claims	2,583.8	2,614.5	2,679.8	2,682.7
	Total (B)	2,663.9	2,688.6	2,758.0	2,757.4
	NPL Ratio (A) / (B)	3.00	2.75	2.83	2.70

(Notes)

- The presented figures as of the end of December 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 December 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 December 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 December 2009					End of December 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	7,659.2	7,761.9	102.7	150.2	47.5	7,248.5	7,250.8	2.3	107.5	105.2	7,096.6	7,064.0	(32.5)	75.1	107.7
	Stocks	344.7	456.9	112.1	129.6	17.4	358.0	420.1	62.1	90.4	28.2	356.7	393.9	37.1	68.4	31.2
	Bonds	7,009.1	7,003.2	(5.9)	16.7	22.6	6,505.1	6,464.9	(40.2)	12.8	53.0	6,431.1	6,374.6	(56.5)	4.2	60.7
	Other	305.2	301.7	(3.5)	3.9	7.4	385.3	365.7	(19.5)	4.3	23.9	308.7	295.5	(13.2)	2.4	15.7
Resona Bank	Other Securities	3,884.7	3,949.5	64.8	99.4	34.6	3,848.5	3,849.1	0.6	72.0	71.4	4,103.7	4,085.3	(18.3)	53.0	71.4
	Stocks	263.2	338.5	75.2	91.9	16.6	272.1	309.7	37.5	62.1	24.6	270.8	294.7	23.8	50.4	26.6
	Bonds	3,557.7	3,545.3	(12.3)	3.9	16.3	3,487.1	3,458.9	(28.1)	6.1	34.3	3,792.4	3,753.1	(39.3)	0.2	39.6
	Other	63.7	65.6	1.8	3.4	1.6	89.1	80.4	(8.7)	3.8	12.5	40.3	37.4	(2.9)	2.2	5.1
Saitama Resona Bank	Other Securities	3,145.2	3,183.9	38.7	47.0	8.3	2,742.1	2,748.7	6.5	32.2	25.6	2,401.6	2,394.2	(7.4)	19.9	27.3
	Stocks	75.8	111.6	35.7	36.0	0.2	79.2	102.3	23.0	26.3	3.3	79.1	91.8	12.6	16.6	4.0
	Bonds	2,985.3	2,990.1	4.8	10.8	6.0	2,563.7	2,551.7	(12.0)	5.6	17.6	2,239.0	2,222.2	(16.7)	3.2	19.9
	Other	84.0	82.1	(1.8)	0.2	2.0	99.0	94.6	(4.4)	0.2	4.6	83.4	80.1	(3.3)	0.0	3.3
Kinki Osaka Bank	Other Securities	629.2	628.4	(0.7)	3.7	4.5	657.8	652.9	(4.8)	3.2	8.1	590.3	583.4	(6.9)	2.0	8.9
	Stocks	5.6	6.7	1.1	1.6	0.5	6.5	8.1	1.5	1.9	0.3	5.9	6.5	0.5	1.1	0.5
	Bonds	466.1	467.7	1.6	1.8	0.2	454.2	454.2	(0.0)	1.0	1.1	399.6	399.2	(0.4)	0.7	1.1
	Other	157.4	153.9	(3.5)	0.2	3.7	197.0	190.6	(6.4)	0.2	6.7	184.7	177.7	(6.9)	0.2	7.1

(Notes)

- Total of three banks as of the end of December 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 ¥15.5 bn. These floating-rate JGBs would have ¥20.7 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 December 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		1,033.8	1,059.4	25.5	25.6	0.0	364.4	372.6	8.2	8.2	-	599.1	606.4	7.3	8.1	0.8
Resona Bank		465.5	471.8	6.2	6.2	-	80.4	81.8	1.3	1.3	-	80.4	81.5	1.1	1.1	-
Saitama Resona Bank		428.8	442.9	14.1	14.1	0.0	221.2	227.7	6.4	6.4	-	392.7	397.0	4.3	4.9	0.5
Kinki Osaka Bank		139.4	144.6	5.2	5.2	-	62.7	63.0	0.3	0.3	-	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 December 2009		【Reference】 End of March 2009	
		B/S Amount	Unrealized Gain/(Loss)	B/S Amount	Unrealized Gain/(Loss)
Total of three banks	Securitized products	220.6	(2.7)	252.0	(3.3)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	220.6	(2.7)	252.0	(3.3)
	Backed by assets in Japan	220.6	(2.7)	252.0	(3.3)
	Housing loans	194.8	(1.8)	218.1	(2.9)
	Commercial real estate	14.2	(0.8)	17.3	(0.3)
	Other	11.5	(0.0)	16.5	(0.0)
	Backed by assets in foreign countries	-	-	-	-
	Securitized products	49.8	0.0	54.5	(0.0)
Securitized products organized overseas	-	-	-	-	
Linked to subprime mortgage loans	-	-	-	-	
Securitized products organized in Japan	49.8	0.0	54.5	(0.0)	
Backed by assets in Japan	49.8	0.0	54.5	(0.0)	
Housing loans	41.1	0.0	45.1	(0.0)	
Commercial real estate	5.1	-	5.8	-	
Other	3.6	-	3.6	-	
Backed by assets in foreign countries	-	-	-	-	
Saitama Resona Bank	Securitized products	59.2	(0.3)	70.1	(0.8)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	59.2	(0.3)	70.1	(0.8)
	Backed by assets in Japan	59.2	(0.3)	70.1	(0.8)
	Housing loans	54.8	(0.3)	62.6	(0.7)
	Commercial real estate	-	-	-	-
	Other	4.3	(0.0)	7.4	(0.0)
Backed by assets in foreign countries	-	-	-	-	
Kinki Osaka Bank	Securitized products	111.5	(2.4)	127.4	(2.4)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	111.5	(2.4)	127.4	(2.4)
	Backed by assets in Japan	111.5	(2.4)	127.4	(2.4)
	Housing loans	98.8	(1.6)	110.3	(2.1)
	Commercial real estate	9.1	(0.8)	11.5	(0.3)
	Other	3.6	(0.0)	5.5	(0.0)
	Backed by assets in foreign countries	-	-	-	-

(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 December, 2009 Balance sheet amount 18.7 billion yen Unrealized gain 0.0 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 December		(Billions of yen)	
		2009	Change	End of September 2009	End of March 2009
Total of three banks	Deposits (Term-end bal.)	31,972.1	(190.2)	31,767.8	32,162.3
	Domestic consumer deposits	21,919.1	671.9	21,448.0	21,247.1
	Demand deposits	11,890.4	504.4	11,471.5	11,385.9
	Time deposits	9,789.8	145.7	9,744.7	9,644.0
	Domestic corporate deposits	9,098.2	(18.2)	9,211.0	9,116.4
	Demand deposits	6,279.9	4.5	6,386.4	6,275.3
	Time deposits	2,527.6	98.2	2,429.6	2,429.4
	Trust principal (Term-end bal.)	459.9	49.3	477.9	410.6
	Loans (Term-end bal.)	25,846.0	(762.8)	26,252.2	26,608.9
	Banking account	25,742.4	(753.6)	26,145.7	26,496.1
Trust account	103.5	(9.2)	106.5	112.7	
Resona Bank	Deposits (Term-end bal.)	19,159.7	(314.8)	19,125.3	19,474.6
	Domestic consumer deposits	11,687.2	357.3	11,445.5	11,329.9
	Demand deposits	6,333.2	235.0	6,134.7	6,098.1
	Time deposits	5,169.2	105.0	5,129.7	5,064.2
	Domestic corporate deposits	6,920.8	63.7	7,029.4	6,857.1
	Demand deposits	4,703.2	(45.1)	4,823.3	4,748.3
	Time deposits	1,964.0	153.2	1,874.9	1,810.7
	Trust principal (Term-end bal.)	459.9	49.3	477.9	410.6
	Loans (Term-end bal.)	16,860.9	(673.3)	17,180.8	17,534.2
	Banking account	16,757.3	(664.1)	17,074.2	17,421.4
Trust account	103.5	(9.2)	106.5	112.7	
Saitama Resona Bank	Deposits (Term-end bal.)	9,507.4	118.4	9,311.6	9,389.0
	Domestic consumer deposits	7,620.5	301.1	7,420.4	7,319.4
	Demand deposits	4,459.3	244.4	4,271.7	4,214.9
	Time deposits	3,119.7	54.3	3,109.6	3,065.4
	Domestic corporate deposits	1,506.2	(69.6)	1,461.2	1,575.9
	Demand deposits	1,105.8	55.7	1,049.7	1,050.0
	Time deposits	379.7	(57.0)	372.4	436.7
	Loans (Term-end bal.)	6,366.6	(3.2)	6,359.1	6,369.9
Kinki Osaka Bank	Deposits (Term-end bal.)	3,304.9	6.2	3,330.8	3,298.7
	Domestic consumer deposits	2,611.3	13.4	2,582.0	2,597.8
	Demand deposits	1,097.8	24.9	1,064.9	1,072.9
	Time deposits	1,500.7	(13.6)	1,505.2	1,514.4
	Domestic corporate deposits	671.1	(12.2)	720.3	683.3
	Demand deposits	470.8	(6.0)	513.3	476.8
	Time deposits	183.8	2.0	182.2	181.8
	Loans (Term-end bal.)	2,618.4	(86.2)	2,712.2	2,704.6

(Notes)

- Trust account refers to Jointly Operated Designated Money Trust for which the principal is guaranteed.
- 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
- The figures of Resona Bank as of March 2009 include the figures of Resona Trust & Banking.

Summary of Consolidated Financial Results
for the Third Quarter of the Fiscal Year Ending March 31, 2010
(December 31, 2009)

January 29, 2010

Resona Holdings, Inc.**1. Financial Highlights (April 1, 2009- December 31, 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	%
1-3Q of FY2009	667,971	(12.4)	138,635	78.8	121,118	5.6
1-3Q of FY2008	762,315	-	77,543	-	114,657	-

	Net income per share	Net income per share (potential equity adjusted)
	Yen	Yen
1-3Q of FY2009	109.39	51.25
1-3Q of FY2008	10,120.10	5,211.63

Note: Please refer to page 4 for information regarding the effect of stock split.

(2) Consolidated Financial Position

	Total assets	Total equity	Net assets ratio	Equity per share	[Reference] Equity per share (*) Yen
	Million yen	Million yen	%	Yen	
December 31, 2009	40,125,145	2,241,262	5.3	50.94	1,053.72
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: ¥2,120,187 Million as of December 31, 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	-	0.00	-		
FY2009 (Forecast)				10.00	10.00

Notes:

1. Revision of dividends forecast announced in 3Q of FY2009: 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>
FY2009 (full year)	860,000	(12.2)	140,000	22.4	130,000	4.9	83.87

Note:

Revision of earnings forecast announced in 3Q of FY2009: Yes

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
 - 1,214,957,691 (as of December 31, 2009)
 - 1,139,957,691 (as of March 31, 2009)
- (2) Treasury stock
 - 64,164,002 (as of December 31, 2009)
 - 64,133,330 (as of March 31, 2009)
- (3) Average number of common stock
 - 1,107,167,779 (3Q of FY2009)
 - 11,329,650 (3Q of FY2008)

Note: Please refer to page 4 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.

(Non Consolidated)

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

	Operating income		Operating profits		Ordinary profits		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
FY 2009 (full year)	39,000	(79.0)	31,000	(82.5)	31,000	(82.7)	37,000	(78.7)	3.05

Note: Revision of earnings forecast announced in 3Q of FY2009: Yes

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	-	0.00	-		
	FY2009 (Forecast)				68.00	68.00
Class F No. 1 preferred stock	FY2008	-	0.00	-	185.00	185.00
	FY2009	-	0.00	-		
	FY2009 (Forecast)				185.00	185.00
Class one No. 1 preferred stock	FY2008	-	0.00	-	31.90	31.90
	FY2009	-	0.00	-		
	FY2009 (Forecast)				28.68	28.68
Class two No. 1 preferred stock	FY2008	-	0.00	-	31.90	31.90
	FY2009	-	0.00	-		
	FY2009 (Forecast)				28.68	28.68
Class three No. 1 preferred stock	FY2008	-	0.00	-	31.90	31.90
	FY2009	-	0.00	-		
	FY2009 (Forecast)				28.68	28.68
Class four preferred stock	FY2008	-	0.00	-	992.50	992.50
	FY2009	-	0.00	-		
	FY2009 (Forecast)				992.50	992.50
Class five preferred stock	FY2008	-	0.00	-	918.75	918.75
	FY2009	-	0.00	-		
	FY2009 (Forecast)				918.75	918.75
Class six preferred stock	FY2008	-	-	-	-	-
	FY2009	-	-	-		
	FY2009 (Forecast)				386.51	386.51
Class nine preferred stock	FY2008	-	0.00	-	325.50	325.50
	FY2009	-	-	-		
	FY2009 (Forecast)				-	-

Note1: Resona Holdings completed repurchase and cancellation of Class 9 Preferred Shares on September 8, 2009.

Note2: Resona Holdings issued Class 6 Preferred Shares on December 8, 2009.

(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 third quarter of the fiscal year 2008 would have been as follows.

	<i>Yen</i>
Net income per share	101.20
Net income (diluted) per share	52.11

Assuming that the Company makes the stock split at the beginning of the fiscal year 2008, average number of common stock would have been 1,132,965,041 (3Q of FY2008).

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

Items	Dec 31, 2009	Mar 31, 2009
Assets		
Cash and due from banks	¥1,165,288	¥1,404,333
Call loans and bills bought	759,576	658,619
Deposits paid for bonds borrowing transactions	80,141	245,111
Monetary claims bought	395,866	403,411
Trading assets	679,270	519,567
Securities	9,116,770	8,011,712
Loans and bills discounted	25,792,532	26,509,254
Foreign exchange assets	55,059	78,588
Other assets	1,089,818	906,688
Tangible fixed assets	322,463	326,503
Intangible fixed assets	53,222	61,107
Deferred tax assets	255,968	308,893
Customers' liabilities for acceptances and guarantees	795,798	870,318
Reserve for possible loan losses	(436,632)	(440,967)
Total assets	40,125,145	39,863,143
Liabilities		
Deposits	31,891,640	32,107,797
Negotiable certificates of deposit	1,046,640	582,040
Call money and bills sold	384,705	336,790
Bills sold under repurchase agreements	159,964	790,455
Deposits received for bonds lending transactions	115,984	79,613
Trading liabilities	166,580	122,205
Borrowed money	1,104,753	647,508
Foreign exchange liabilities	5,351	2,548
Bonds	811,388	825,258
Due to trust account	369,670	345,877
Other liabilities	958,997	898,915
Reserve for employees' bonuses	5,329	12,403
Reserve for employees' retirement benefits	9,362	6,707
Other reserves	27,724	25,901
Deferred tax liabilities	21	22
Deferred tax liabilities on land revaluation	29,968	30,695
Acceptances and guarantees	795,798	870,318
Total liabilities	¥37,883,882	¥37,685,059

Consolidated Balance Sheets (Continued)

(Millions of yen)

Items	Dec 31, 2009	Mar 31, 2009
Net Assets		
Capital	¥327,201	¥327,201
Capital surplus	400,709	493,309
Retained earnings	1,360,629	1,287,467
Treasury stock	(86,836)	(86,795)
Total shareholders' equity	2,001,703	2,021,182
Net unrealized gains on available-for-sale securities	69,205	(32,345)
Deferred gains (losses) on hedges	12,677	21,976
Revaluation reserve for land	40,650	41,712
Translation adjustments	(4,050)	(4,363)
Total valuation and translation adjustments	118,483	26,980
Minority interests	121,075	129,921
Total equity	2,241,262	2,178,084
Total liabilities and equity	¥40,125,145	¥39,863,143

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

Consolidated Statements of Operations
(Third Quarter of Fiscal 2009)

(Millions of yen)

Items	3Q of FY 2008	3Q of FY 2009
Ordinary income	¥762,315	¥667,971
Interest income	517,257	447,032
Interest income from loans and bills discounted	428,765	387,860
Interest and dividends on securities	47,689	40,736
Trust fees	24,683	19,058
Fees and commissions received	123,967	119,321
Trading profits	42,087	27,240
Other operating income	27,797	33,868
Other ordinary income	26,523	21,450
Ordinary expenses	684,772	529,336
Interest expenses	105,690	68,847
Interest on deposits	65,669	40,868
Fees and commissions paid	35,321	35,879
Trading losses	-	243
Other operating expenses	36,938	25,288
General and administrative expenses	286,037	288,203
Other ordinary expenses	220,784	110,873
Ordinary profits	77,543	138,635
Extraordinary profits	122,621	22,225
Gains on disposal of fixed assets	105,022	35
Recovery on write-off claims	17,599	17,522
Other extraordinary profits	0	4,667
Extraordinary losses	5,727	3,391
Losses on disposal of fixed assets	916	803
Impairment losses on fixed assets	2,265	2,587
Other extraordinary losses	2,545	-
Income before income taxes and minority interests	194,437	157,469
Income taxes – current	7,133	10,007
Income taxes – deferred	70,584	23,977
Total Income taxes	77,718	33,985
Minority interests in net income	2,062	2,365
Net income	¥114,657	¥121,118

***Note for the Assumption of Going Concern**

There is no applicable information.

Note for Significant Changes in the Amount of Shareholders' Equity for the nine months ended December 31, 2009*Consolidated statements of changes in equity**

(Millions of Yen)

	Capital	Capital surplus	Retained earnings	Treasury stock	Total
Balance as of March 31,2009	327,201	493,309	1,287,467	(86,795)	2,021,182
Changes of items during the period					
Issuance of stock ^{*1}		178,650			178,650
Dividend paid			(49,019)		(49,019)
Net income(1-3Q)			121,118		121,118
Acquisitions of treasury stock ^{*2}				(271,297)	(271,297)
Disposal of treasury stock		(0)		6	6
Retirement of treasury stock ^{*2}		(271,250)		271,250	-
Reversal of revaluation reserve for land			1,062		1,062
Net changes (1-3Q)	-	(92,600)	73,161	(40)	(19,479)
Balance as of December 31,2009	327,201	400,709	1,360,629	(86,836)	2,001,701

Note 1: Due to the issuance of common shares on September 8, 2009 and Class 6 preferred shares on December 8, 2009, "capital surplus" increased by Y103,650 million and Y75,000 million, respectively. The amount of capital and capital surplus raised by such issuances of new shares was transferred to "other capital surplus" on the same of such capital increase.

2: Resona Holdings repurchased all of the outstanding class 9 preferred shares on September 8, 2009 and cancelled them on the same day. As a result of these transactions, capital surplus decreased by Y271,250 million and treasury stock increased by the same amount.

Statement of Trust Assets and Liabilities

(As of December 31, 2009)

(Millions of Yen)

	Dec 31, 2009	Composition ratio (%)	[Reference] Mar 31, 2009	Composition ratio (%)
Assets				
Loans and bills discounted	¥103,579	0.38	¥ 112,856	0.33
Securities	0	0.00	6,366,594	18.50
Trust beneficiary certificate	25,451,983	94.51	26,519,268	77.04
Securities held in custody account	878	0.00	501	0.00
Monetary claims	304,212	1.13	353,466	1.03
Tangible fixed assets	664,220	2.47	678,554	1.97
Intangible fixed assets	3,481	0.01	3,570	0.01
Other claims	9,652	0.04	10,228	0.03
Due from banking account	369,670	1.37	345,877	1.00
Cash and due from banks	22,971	0.09	29,421	0.09
Total assets	¥26,930,649	100.00	¥34,420,340	100.00
Liabilities				
Money trusts	¥6,998,048	25.99	¥13,452,937	39.08
Pension trusts	3,436,255	12.76	4,173,367	12.13
Asset formation benefit trusts	1,085	0.00	1,060	0.00
Securities investment trusts	14,688,936	54.54	14,820,506	43.06
Pecuniary trusts other than money trusts	239,687	0.89	117,901	0.34
Securities trusts	332,792	1.24	527,750	1.53
Monetary claims trusts	318,556	1.18	373,541	1.09
Real estates trusts	126,979	0.47	120,071	0.35
Real estate leases trusts	2,965	0.01	4,689	0.01
Composite trusts	785,341	2.92	828,512	2.41
Total liabilities	¥26,930,649	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 December 2009: Resona Bank Ltd.

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