

July 30, 2010

Resona Holdings, Inc.

Financial Information for the 1st Quarter of the Fiscal Year Ending March 31, 2011

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 1st quarter (April 1, 2010 to June 30, 2010) of the fiscal year ending March 31, 2011.

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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.

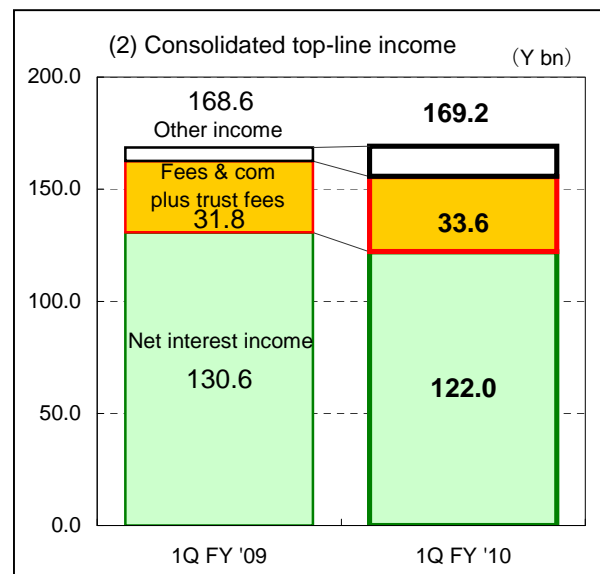
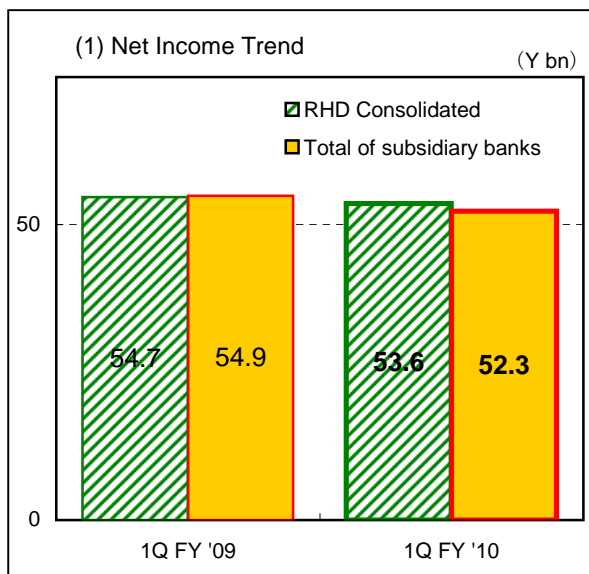
1. Financial Highlights for the 1st Quarter of the Fiscal Year Ending March 31, 2011

* Resona Holdings on a consolidated basis posted a net income of Y53.6bn for the 1Q of FY2010 (a decline of Y1.0bn YoY).
Subsidiary banks on a non-consolidated combined basis posted a net income of Y52.3bn (a decline of Y2.6bn YoY).

* Due to an increase in income tax charges, consolidated net income remained almost flat YoY. Income before income taxes registered by the three Group banks on a non-consolidated basis increased by Y31.8bn YoY. This improvement in profitability is attributable to the following factors:

- A drop in net interest income from loans and deposits due to a decline in prevailing interest rate is covered by increases in 1) fee income from sale of investment trusts and 2) net gains on bonds. As a result, actual net operating profit rose Y1.5bn, or 2.3%, YoY.
- Primarily through a gain from reversal of general reserve for possible loan losses, net credit expenses of the three Group banks turned to a negative Y4.3bn (a decrease of Y25.8bn YoY).

* Resona Holdings did not revise the earnings forecasts announced in May 2010, taking into account the economic outlook for the future and uncertainty regarding market environment and other factors.



(3) Trend of Quarterly*1 Results (Total of Subsidiary Banks)

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

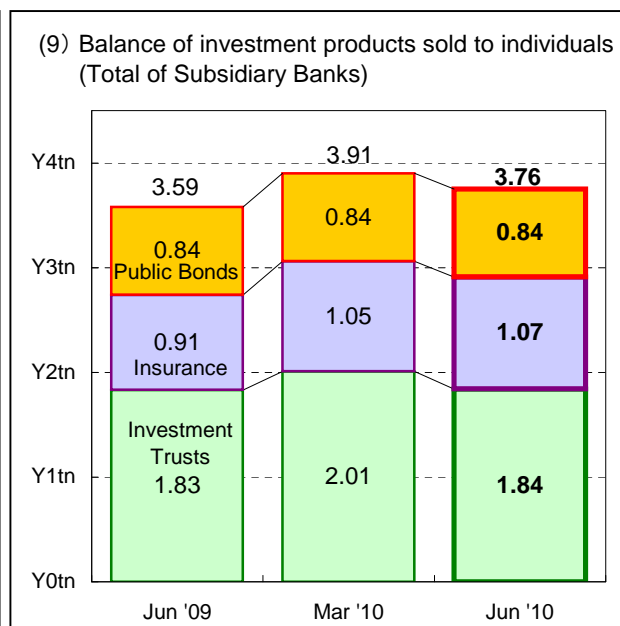
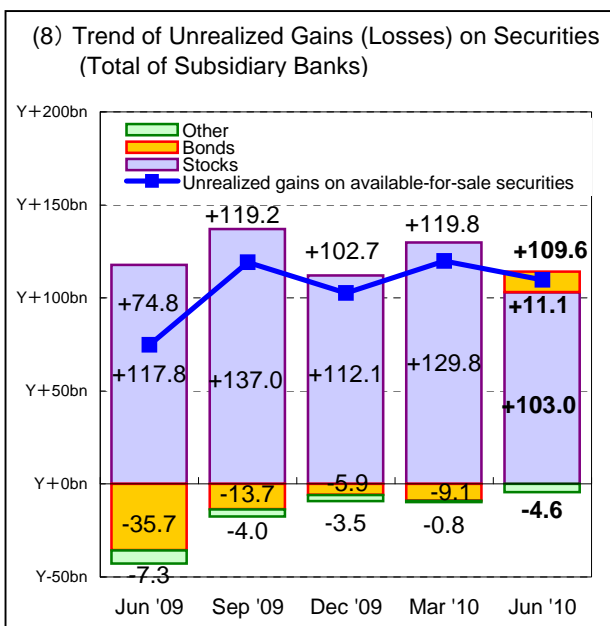
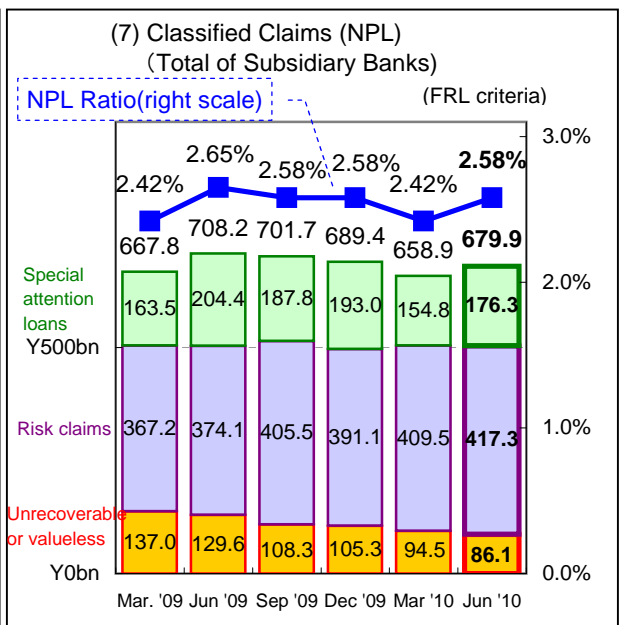
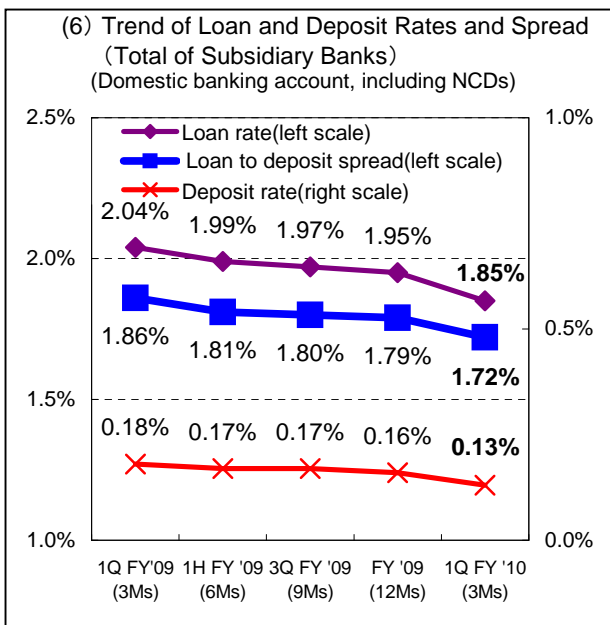
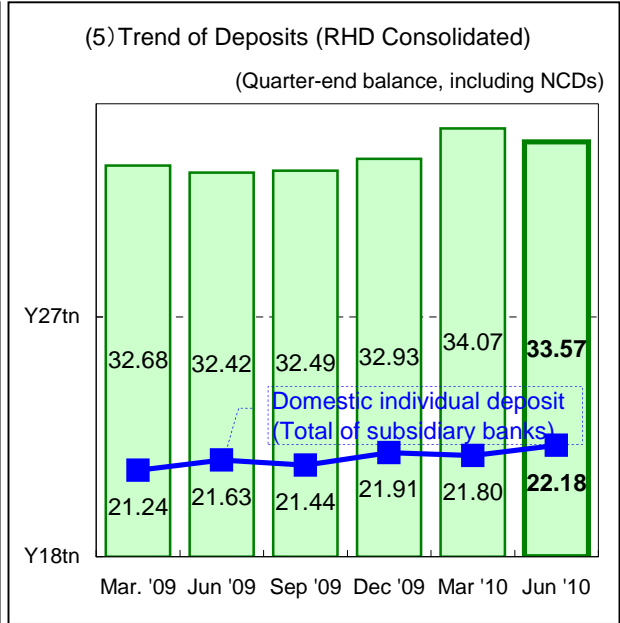
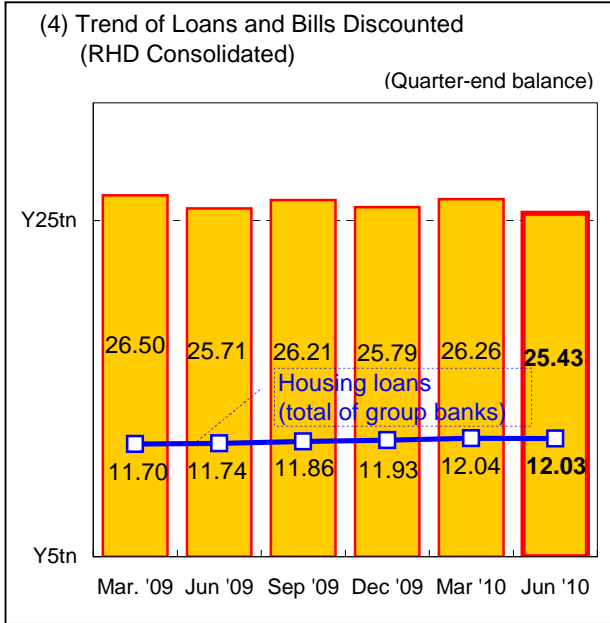
(Y bn)	FY2009 1Q	FY2009 2Q	FY2009 3Q	FY2009 4Q	FY2010 1Q	YoY change
Gross operating profit	152.6	162.5	153.6	146.4	153.2	+0.6
Net interest income	127.0	121.0	119.9	117.8	118.2	(8.8)
Income from loans & deposits*2	116.3	110.8	111.2	107.1	106.2	(10.0)
Fees & com. plus trust fees	19.7	27.5	18.6	30.4	21.6	+1.8
Net gains (losses) on bonds	2.6	11.8	9.9	(4.6)	16.6	+13.9
Actual net operating profit*3	65.9	73.4	68.7	56.5	67.4	+1.5
Operating expenses	86.6	89.0	84.8	89.9	85.7	(0.9)
Other gains (losses)	(26.1)	(23.1)	(2.3)	(36.4)	4.1	+30.2
Total credit costs	21.5	29.8	0.8	29.9	(4.3)	(25.8)
Income before income taxes	39.8	50.2	66.3	20.0	71.6	+31.8
Income taxes	(15.1)	23.8	22.3	22.3	19.2	+34.4
Net income	54.9	26.3	44.0	(2.2)	52.3	(2.6)

*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

Operating Results

Financial Position



2. Outline of the Operating Results for the 1st Quarter of the Fiscal Year Ending March 31, 2011

Resona Holdings (Consolidated)

(Billions of yen)

		1Q FY 2010	Change	1Q FY 2009
Ordinary income	1	221.6	7.2	214.4
Consolidated gross operating profit	2	169.2	0.5	168.6
Interest income	3	122.0	(8.5)	130.6
Trust fees	4	4.2	(0.4)	4.6
<Disposal of problem loans in the trust account>	5	0.0	0.0	(0.0)
Fees and commissions	6	29.4	2.3	27.1
Trading income	7	13.1	4.9	8.2
Other operating income	8	0.3	2.3	(1.9)
Provision to general reserve for possible loan losses	9	(12.5)	(25.9)	13.4
General and administrative expenses	10	91.6	(4.2)	95.9
Other gains (losses), net	11	(22.4)	(1.0)	(21.4)
Net gains/(losses) on stocks	12	(1.8)	(3.0)	1.2
Credit related expenses	13	24.0	2.8	21.1
Equity in earnings of investments in affiliated companies	14	0.1	0.3	(0.2)
Ordinary profit	15	67.5	29.6	37.8
Extraordinary profit	16	7.6	3.6	3.9
Gains from reversal of credit expenses	17	6.9	3.0	3.9
Extraordinary losses	18	0.9	(1.8)	2.7
Income before income taxes and minority interests	19	74.3	35.2	39.1
Income taxes - current	20	3.3	(1.3)	4.6
Income taxes - deferred	21	15.8	36.9	(21.1)
Minority interests in net income	22	1.5	0.6	0.9
Net income	23	53.6	(1.0)	54.7
Credit related expense (5, 9, 13, 17)	24	4.5	(26.0)	30.6

Resona Holdings (Non-consolidated)

(Billions of yen)

		1Q FY 2010	Change	1Q FY 2009
Operating income	25	15.1	(5.1)	20.3
Operating profit	26	13.7	(4.7)	18.4
Ordinary profit	27	13.9	(4.7)	18.7
Net income	28	15.2	(5.4)	20.6

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

(Billions of yen)

		Total of three banks			Resona Bank		
		1Q FY 2010	Change	1Q FY 2009	1Q FY 2010	Change	1QFY2009
Gross operating profit	1	153.2	0.6	152.6	100.3	1.7	98.6
Interest income	2	118.2	(8.8)	127.0	73.6	(5.7)	79.3
Net interest income from loans and deposits	3	106.2	(10.0)	116.3	66.7	(7.2)	74.0
Trust fees (after disposal of problem loans in trust account)	4	4.2	(0.4)	4.6	4.2	(0.4)	4.6
<Disposal of problem loans in the trust account>	5	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Fees and commissions	6	17.4	2.3	15.0	11.5	1.9	9.6
Trading income	7	13.7	5.0	8.7	13.7	5.0	8.7
Other operating income	8	(0.4)	2.5	(2.9)	(2.8)	0.9	(3.7)
Expenses (excluding non-recurring items)	9	85.7	(0.9)	86.6	56.8	(0.3)	57.2
Personnel expenses	10	31.3	0.6	30.6	20.1	0.4	19.6
Non-personnel expenses	11	49.6	(1.2)	50.9	33.5	(0.7)	34.2
Taxes	12	4.7	(0.2)	5.0	3.1	(0.1)	3.2
Provision to general reserve for possible loan losses	13	0.4	(12.7)	13.2	-	(9.1)	9.1
Actual net operating profit	14	67.4	1.5	65.9	43.5	2.1	41.3
Core operating profit	15	50.8	(12.3)	63.2	30.3	(8.8)	39.2
Net operating profit	16	67.0	14.3	52.7	43.5	11.2	32.2
Other gains or losses, net	17	(12.0)	2.1	(14.1)	(7.3)	0.9	(8.3)
Net gains/(losses) on stocks	18	(1.7)	(3.5)	1.7	(1.7)	(3.2)	1.5
Disposal of problem loans	19	11.9	(0.3)	12.2	8.1	0.1	7.9
Other	20	1.7	5.3	(3.6)	2.5	4.4	(1.9)
Ordinary profit/(loss)	21	55.0	16.4	38.6	36.2	12.2	23.9
Extraordinary profit/ (loss), net	22	16.5	15.3	1.2	14.0	13.8	0.1
Gains from reversal of credit expenses	23	16.6	12.7	3.9	13.8	11.0	2.8
Net gains/(losses) on fixed assets	24	0.4	0.7	(0.3)	0.4	0.7	(0.2)
Losses on impairment on fixed assets	25	0.0	(2.3)	2.3	0.0	(2.3)	2.3
Other	26	(0.5)	(0.5)	-	(0.2)	(0.2)	-
Income before income taxes	27	71.6	31.8	39.8	50.2	26.0	24.1
Income taxes current	28	1.7	(16.4)	18.2	(3.0)	(9.5)	6.5
Income taxes deferred	29	17.5	50.9	(33.3)	15.9	43.0	(27.1)
Net income	30	52.3	(2.6)	54.9	37.3	(7.4)	44.7
Credit related expense (5, 13, 19, 23)	31	Δ4.3	(25.8)	21.5	Δ5.6	(19.9)	14.2

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1Q FY 2010	Change	1Q FY 2009	1Q FY 2010	Change	1Q FY 2009
Gross operating profit	1	37.7	(0.6)	38.3	15.1	(0.4)	15.6
Interest income	2	32.8	(1.5)	34.4	11.7	(1.5)	13.3
Net interest income from loans and deposits	3	28.8	(1.5)	30.3	10.6	(1.2)	11.8
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	3.7	0.3	3.4	2.0	0.0	2.0
Trading income	7	-	-	-	-	-	-
Other operating income	8	1.0	0.5	0.5	1.3	1.0	0.2
Expenses (excluding non-recurring items)	9	18.5	0.0	18.5	10.3	(0.5)	10.8
Personnel expenses	10	6.9	0.1	6.7	4.2	(0.0)	4.2
Non-personnel expenses	11	10.6	(0.0)	10.7	5.5	(0.4)	5.9
Taxes	12	1.0	(0.0)	1.1	0.5	(0.0)	0.6
Provision to general reserve for possible loan losses	13	-	(4.1)	4.1	0.4	0.4	(0.0)
Actual net operating profit	14	19.1	(0.6)	19.8	4.8	0.1	4.7
Core operating profit	15	16.8	(2.5)	19.3	3.6	(1.0)	4.6
Net operating profit	16	19.1	3.4	15.7	4.4	(0.3)	4.7
Other gains or losses, net	17	(1.3)	1.4	(2.8)	(3.3)	(0.3)	(2.9)
Net gains/(losses) on stocks	18	(0.1)	(0.2)	0.1	0.0	(0.0)	0.1
Disposal of problem loans	19	1.1	(0.9)	2.0	2.6	0.3	2.2
Other	20	(0.1)	0.8	(0.9)	(0.6)	0.1	(0.8)
Ordinary profit/(loss)	21	17.7	4.8	12.8	1.1	(0.6)	1.8
Extraordinary profit/ (loss), net	22	1.9	1.3	0.6	0.6	0.2	0.4
Gains from reversal of credit expenses	23	1.9	1.3	0.6	0.8	0.4	0.4
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	0.0
Other	26	(0.0)	(0.0)	-	(0.2)	(0.2)	-
Income before income taxes	27	19.6	6.2	13.4	1.7	(0.4)	2.2
Income taxes current	28	7.0	(4.0)	11.0	(2.2)	(2.9)	0.6
Income taxes deferred	29	0.5	6.4	(5.8)	1.0	1.3	(0.3)
Net income	30	12.0	3.7	8.2	2.9	1.0	1.9
Credit related expense (5, 13, 19, 23)	31	(0.8)	(6.3)	5.4	2.2	0.4	1.7

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,%)

(Billions of Yen)		End of June 2010 Non-consolidated	End of June 2009 Non-consolidated	[Reference] End of March 2010 Non-consolidated	
Total of group banks	Unrecoverable or valueless claims	86.1	129.6	94.5	
	Risk claims	417.3	374.1	409.5	
	Claims in need of special attention	176.3	204.4	154.8	
	Subtotal (A)	679.9	708.2	658.9	
	Non-classified Claims	25,613.3	26,017.5	26,470.8	
	Total (B)	26,293.2	26,725.7	27,129.7	
	NPL Ratio (A)/(B)	2.58	2.65	2.42	
	Resona Bank	Unrecoverable or valueless claims	54.1	91.8	60.8
		Banking Account	54.0	91.6	60.6
		Trust Account	0.1	0.1	0.2
Risk claims		299.2	271.5	291.6	
Banking Account		281.3	251.9	273.6	
Trust Account		17.9	19.6	17.9	
Claims in need of special attention		118.2	159.5	106.0	
Banking Account		114.5	155.9	102.1	
Trust Account		3.7	3.6	3.8	
Subtotal (A)		471.6	522.9	458.5	
Banking Account		449.8	499.5	436.4	
Trust Account		21.8	23.4	22.0	
Non-classified Claims		16,883.7	17,134.3	17,581.6	
Banking Account		16,810.4	17,047.8	17,505.0	
Trust Account		73.2	86.4	76.6	
Total (B)		17,355.4	17,657.2	18,040.1	
Banking Account		17,260.3	17,547.3	17,941.5	
Trust Account		95.0	109.9	98.6	
NPL Ratio (A)/(B)	2.71	2.96	2.54		
Banking Account	2.60	2.84	2.43		
Trust Account	22.94	21.32	22.34		
Saitama Resona Bank	Unrecoverable or valueless claims	12.7	17.6	13.7	
	Risk claims	76.3	62.5	72.6	
	Claims in need of special attention	30.9	28.8	28.0	
	Subtotal (A)	120.0	109.0	114.4	
	Non-classified Claims	6,277.8	6,292.3	6,331.1	
	Total (B)	6,397.9	6,401.3	6,445.5	
	NPL Ratio (A)/(B)	1.87	1.70	1.77	
Kinki Osaka Bank	Unrecoverable or valueless claims	19.2	20.1	19.9	
	Risk claims	41.7	40.0	45.3	
	Claims in need of special attention	27.1	16.0	20.7	
	Subtotal (A)	88.1	76.2	86.0	
	Non-classified Claims	2,451.7	2,590.8	2,558.0	
	Total (B)	2,539.9	2,667.1	2,644.0	
	NPL Ratio (A)/(B)	3.47	2.85	3.25	

4. Unrealized gains/(losses) on securities

(1) Other securities

(Billions of Yen)		End of June 2010					End of June 2009					[Reference] End of March 2010				
		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	8,421.0	8,530.7	109.6	149.2	39.6	7,683.8	7,758.7	74.8	146.2	71.3	7,733.7	7,854.3	120.6	162.6	42.0
	Stocks	358.5	461.5	103.0	119.7	16.6	353.8	471.7	117.8	132.3	14.4	344.5	474.5	130.0	143.7	13.6
	Bonds	7,765.7	7,776.9	11.1	26.0	14.8	7,023.1	6,987.4	(35.7)	10.5	46.2	7,055.1	7,046.0	(9.1)	13.8	22.9
	Other	296.8	292.2	(4.6)	3.4	8.0	306.8	299.5	(7.3)	3.3	10.6	334.0	333.7	(0.3)	5.0	5.3
Resona Bank	Other Securities	4,205.3	4,274.2	68.8	98.9	30.0	4,166.7	4,224.5	57.8	103.5	45.7	4,134.5	4,211.2	76.7	108.2	31.4
	Stocks	277.4	349.5	72.0	87.6	15.5	269.9	354.0	84.0	97.3	13.2	262.8	350.9	88.1	100.7	12.6
	Bonds	3,853.1	3,849.9	(3.2)	8.5	11.7	3,860.8	3,834.6	(26.2)	3.1	29.3	3,781.4	3,766.6	(14.7)	3.5	18.3
	Other	74.7	74.7	0.0	2.7	2.6	35.8	35.8	(0.0)	3.0	3.0	90.2	93.6	3.3	3.9	0.5
Saitama Resona Bank	Other Securities	3,640.5	3,682.2	41.6	46.3	4.6	2,907.4	2,926.9	19.5	39.3	19.8	2,952.1	2,997.8	45.6	51.3	5.6
	Stocks	75.4	105.2	29.8	30.3	0.5	78.2	110.8	32.6	33.2	0.6	75.4	115.9	40.5	41.0	0.5
	Bonds	3,493.1	3,505.8	12.6	15.6	2.9	2,735.5	2,725.2	(10.2)	5.9	16.2	2,793.8	2,799.8	6.0	9.9	3.8
	Other	71.9	71.0	(0.8)	0.3	1.1	93.6	90.8	(2.8)	0.1	2.9	82.8	81.9	(0.8)	0.4	1.2
Kinki Osaka Bank	Other Securities	575.1	574.2	(0.9)	3.9	4.8	609.7	607.3	(2.4)	3.2	5.7	639.8	637.1	(2.6)	2.2	4.8
	Stocks	5.5	6.7	1.1	1.7	0.5	5.6	6.8	1.1	1.7	0.5	5.5	6.7	1.1	1.7	0.5
	Bonds	419.4	421.1	1.7	1.8	0.1	426.7	427.5	0.8	1.4	0.5	479.7	479.3	(0.3)	0.3	0.7
	Other	150.1	146.3	(3.8)	0.3	4.1	177.3	172.8	(4.4)	0.1	4.6	154.4	151.0	(3.4)	0.1	3.6

(Notes)

- Total of three banks as of the end of June 2010 and 2009 are simple sum of the non-consolidated figures of subsidiary banks. Total of three banks as of the end of March 2010 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 ¥9.4 bn. These floating-rate JGBs would have ¥13.3 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

(2) Held-to-maturity bonds and stocks of subsidiaries and affiliates

(Billions of Yen)		End of June 2010					End of June 2009					[Reference] End of March 2010				
		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		1,183.9	1,216.1	32.2	32.2	0.0	815.9	828.9	13.0	13.1	0.1	1,087.2	1,112.0	24.8	25.0	0.1
Resona Bank		573.1	581.2	8.0	8.0	-	254.2	256.5	2.2	2.2	-	489.7	495.5	5.8	5.8	-
Saitama Resona Bank		454.5	472.8	18.3	18.3	-	422.7	430.1	7.4	7.5	0.0	441.0	454.5	13.4	13.5	0.1
Kinki Osaka Bank		156.2	162.0	5.8	5.8	0.0	138.9	142.1	3.2	3.2	0.0	156.4	161.9	5.5	5.5	0.0

(Notes)

- Figures in the above table includes "securities" and trust beneficiary certificates included in "monetary claims bought" stated on the balance sheet.
- Securities whose fair values are not readily determinable are not included.
- 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 2010		End of March 2010	
		B/S Amount	Unrealized Gain/(Loss)	B/S Amount	Unrealized Gain/(Loss)
Total of three banks	Securitized products	232.3	(2.2)	244.7	(2.6)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	232.3	(2.2)	244.7	(2.6)
	Backed by assets in Japan	232.3	(2.2)	244.7	(2.6)
	Housing loans	210.8	(1.3)	220.8	(1.7)
	Commercial real estate	12.7	(0.8)	13.9	(0.8)
	Other	8.7	(0.0)	9.9	(0.0)
	Backed by assets in foreign countries	-	-	-	-
	Securitized products	79.9	0.0	82.9	0.0
Securitized products organized overseas	-	-	-	-	
Linked to subprime mortgage loans	-	-	-	-	
Securitized products organized in Japan	79.9	0.0	82.9	0.0	
Backed by assets in Japan	79.9	0.0	82.9	0.0	
Housing loans	71.2	0.0	74.1	0.0	
Commercial real estate	5.1	0.0	5.1	0.0	
Other	3.6	-	3.6	-	
Backed by assets in foreign countries	-	-	-	-	
Securitized products	51.6	(0.0)	55.0	(0.3)	
Securitized products organized overseas	-	-	-	-	
Linked to subprime mortgage loans	-	-	-	-	
Securitized products organized in Japan	51.6	(0.0)	55.0	(0.3)	
Backed by assets in Japan	51.6	(0.0)	55.0	(0.3)	
Housing loans	49.0	(0.0)	51.8	(0.3)	
Commercial real estate	-	-	-	-	
Other	2.6	(0.0)	3.1	(0.0)	
Backed by assets in foreign countries	-	-	-	-	
Securitized products	100.7	(2.1)	106.8	(2.3)	
Securitized products organized overseas	-	-	-	-	
Linked to subprime mortgage loans	-	-	-	-	
Securitized products organized in Japan	100.7	(2.1)	106.8	(2.3)	
Backed by assets in Japan	100.7	(2.1)	106.8	(2.3)	
Housing loans	90.6	(1.3)	94.8	(1.4)	
Commercial real estate	7.6	(0.8)	8.8	(0.9)	
Other	2.5	(0.0)	3.0	(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 June, 2010 Balance sheet amount 17.5 billion yen Unrealized gain 0.01 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)

6. Deposits, Loans and Bills Discounted

(Billions of Yen)		End of June		(Billions of yen)
		2010	Change	
Total of three banks	Deposits (Term-end bal.)	32,537.2	(504.9)	33,042.1
	Domestic consumer deposits	22,188.6	385.6	21,802.9
	Demand deposits	12,056.7	371.4	11,685.2
	Time deposits	9,924.0	23.3	9,900.6
	Domestic corporate deposits	9,055.8	(428.0)	9,483.9
	Demand deposits	6,031.4	(448.2)	6,479.7
	Time deposits	2,602.5	16.5	2,585.9
	Trust principal (Term-end bal.)	419.4	(37.0)	456.4
	Loans (Term-end bal.)	25,477.3	(828.7)	26,306.1
	Banking account	25,382.2	(825.1)	26,207.4
Trust account	95.0	(3.5)	98.6	
Resona Bank	Deposits (Term-end bal.)	19,308.2	(627.2)	19,935.5
	Domestic consumer deposits	11,820.4	170.8	11,649.6
	Demand deposits	6,392.7	147.4	6,245.2
	Time deposits	5,270.4	29.3	5,241.1
	Domestic corporate deposits	6,844.1	(349.8)	7,193.9
	Demand deposits	4,470.9	(444.6)	4,915.5
	Time deposits	2,012.4	93.3	1,919.0
	Trust principal (Term-end bal.)	419.4	(37.0)	456.4
	Loans (Term-end bal.)	16,638.4	(676.5)	17,315.0
	Banking account	16,543.4	(672.9)	17,216.3
Trust account	95.0	(3.5)	98.6	
Saitama Resona Bank	Deposits (Term-end bal.)	9,893.7	108.2	9,785.4
	Domestic consumer deposits	7,745.9	209.8	7,536.0
	Demand deposits	4,560.3	184.1	4,376.2
	Time deposits	3,146.2	28.3	3,117.8
	Domestic corporate deposits	1,578.0	(29.8)	1,607.9
	Demand deposits	1,141.4	45.2	1,096.1
	Time deposits	400.8	(73.0)	473.8
	Loans (Term-end bal.)	6,337.5	(48.7)	6,386.3
Kinki Osaka Bank	Deposits (Term-end bal.)	3,335.2	14.0	3,321.1
	Domestic consumer deposits	2,622.3	4.9	2,617.3
	Demand deposits	1,103.5	39.8	1,063.7
	Time deposits	1,507.3	(34.3)	1,541.7
	Domestic corporate deposits	633.6	(48.3)	682.0
	Demand deposits	419.1	(48.9)	468.0
	Time deposits	189.2	(3.7)	193.0
	Loans (Term-end bal.)	2,501.2	(103.4)	2,604.7

(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

Summary of Consolidated Financial Results
for the First Quarter of the Fiscal Year Ending March 31, 2011
(June 30, 2010)

July 30, 2010

Resona Holdings, Inc.

1. Financial Highlights (April 1, 2010- June 30, 2010)

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 FY2010	221,656	3.4	67,593	78.4	53,659	(1.9)
1Q of FY2009	214,450	(18.2)	37,894	60.3	54,712	(33.0)

	Net income per share	Net income per share (potential equity adjusted)
	Yen	Yen
1Q of FY2010	46.62	20.88
1Q of FY2009	50.85	23.02

(2) Consolidated Financial Position

	Total assets	Total equity	Net assets ratio	Equity per share
	Million yen	Million yen	%	Yen
June 30, 2010	41,032,069	2,276,678	5.3	80.53
March 31, 2010	40,743,531	2,271,897	5.3	44.77

[Reference]
Equity per share (*)
Yen
1,070.64
1,066.83

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

(Reference)

Total shareholders' equity: ¥2,154,234 Million as of June 30, 2010, ¥2,146,571 Million as of March 31, 2010

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
FY2009	-	0.00	-	10.00	10.00
FY2010	-				
FY2010 (Forecast)		0.00	-	10.00	10.00

Notes:

1. Revision of dividends forecast announced in 1Q of FY 2010: 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 2010 (April 1, 2010 - March 31, 2011)

(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	415,000	(10.0)	83,000	9.5	60,000	(29.9)	52.14
FY2010 (full year)	830,000	(5.2)	170,000	11.6	135,000	2.1	89.69

Note:

Revision of earnings forecast announced in 1Q of FY 2010: 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
 - 1,214,957,691 (as of June 30, 2010)
 - 1,214,957,691 (as of March 31, 2010)
- (2) Treasury stock
 - 64,170,622 (as of June 30, 2010)
 - 64,168,361 (as of March 31, 2010)
- (3) Average number of common stock
 - 1,150,788,335 (1Q of FY2010)
 - 1,075,819,100 (1Q of FY2009)

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	FY2009	-	0.00	-	68.00	68.00
	FY2010	-				
	FY2010 (Forecast)		0.00	-	68.00	68.00
Class F No. 1 preferred stock	FY2009	-	0.00	-	185.00	185.00
	FY2010	-				
	FY2010 (Forecast)		0.00	-	185.00	185.00
Class one No. 1 preferred stock	FY2009	-	0.00	-	28.68	28.68
	FY2010	-				
	FY2010 (Forecast)		0.00	-	23.56	23.56
Class two No. 1 preferred stock	FY2009	-	0.00	-	28.68	28.68
	FY2010	-				
	FY2010 (Forecast)		0.00	-	23.56	23.56
Class three No. 1 preferred stock	FY2009	-	0.00	-	28.68	28.68
	FY2010	-				
	FY2010 (Forecast)		0.00	-	23.56	23.56
Class four preferred stock	FY2009	-	0.00	-	992.50	992.50
	FY2010	-				
	FY2010 (Forecast)		0.00	-	992.50	992.50
Class five preferred stock	FY2009	-	0.00	-	918.75	918.75
	FY2010	-				
	FY2010 (Forecast)		0.00	-	918.75	918.75
Class six preferred stock	FY2009	-	-	-	386.51	386.51
	FY2010	-				
	FY2010 (Forecast)		0.00	-	1,237.50	1,237.50

(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

Consolidated Balance Sheets
 (As of the End of the First Quarter of Fiscal 2010)
 (Millions of yen)

Items	June 30, 2010	Mar 31, 2010
Assets		
Cash and due from banks	¥1,412,778	¥1,607,691
Call loans and bills bought	765,438	872,442
Deposits paid for bonds borrowing transactions	50,583	56,541
Monetary claims bought	432,269	419,212
Trading assets	688,100	522,796
Securities	9,696,668	8,915,317
Loans and bills discounted	25,431,032	26,263,548
Foreign exchange assets	57,366	61,269
Other assets	1,584,597	1,086,792
Tangible fixed assets	320,054	322,297
Intangible fixed assets	49,724	50,467
Deferred tax assets	225,935	247,379
Customers' liabilities for acceptances and guarantees	744,049	760,305
Reserve for possible loan losses	(424,104)	(439,604)
Reserve for possible losses on investments	(2,425)	(2,925)
Total assets	41,032,069	40,743,531
Liabilities		
Deposits	32,456,314	32,955,610
Negotiable certificates of deposit	1,118,520	1,119,590
Call money and bills sold	462,476	393,243
Bills sold under repurchase agreements	19,993	132,976
Deposits received for bonds lending transactions	-	55,933
Trading liabilities	199,057	154,402
Borrowed money	898,380	623,620
Foreign exchange liabilities	2,761	3,085
Bonds	668,626	850,264
Due to trust account	345,618	376,687
Other liabilities	1,767,510	964,944
Reserve for employees' bonuses	3,496	12,412
Reserve for employees' retirement benefits	10,557	9,821
Other reserves	29,167	28,999
Deferred tax liabilities	11	24
Deferred tax liabilities on land revaluation	28,848	29,709
Acceptances and guarantees	744,049	760,305
Total liabilities	¥ 38,755,391	¥ 38,471,633

Consolidated Balance Sheets (Continued)

(Millions of yen)

Items	June 30, 2010	Mar 31, 2010
Net Assets		
Capital	¥327,201	¥327,201
Capital surplus	400,709	400,709
Retained earnings	1,382,042	1,372,119
Treasury stock	(86,843)	(86,840)
Total shareholders' equity	2,023,109	2,013,189
Net unrealized gains on available-for-sale securities	73,671	83,129
Deferred gains (losses) on hedges	22,157	13,789
Revaluation reserve for land	39,013	40,271
Translation adjustments	(3,717)	(3,807)
Total valuation and translation adjustments	131,124	133,382
Minority interests	122,443	125,326
Total equity	2,276,678	2,271,897
Total liabilities and equity	¥ 41,032,069	¥ 40,743,531

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

Consolidated Statements of Operations
(First Quarter of Fiscal 2010)

(Millions of yen)

Items	1Q of FY 2009	1Q of FY 2010
Ordinary income	¥214,450	¥221,656
Interest income	154,701	140,379
Interest income from loans and bills discounted	133,738	119,978
Interest and dividends on securities	13,803	14,498
Trust fees	4,693	4,211
Fees and commissions received	36,732	39,454
Trading profits	8,679	13,234
Other operating income	5,609	17,899
Other ordinary income	4,034	6,477
Ordinary expenses	176,555	154,063
Interest expenses	24,090	18,335
Interest on deposits	14,467	11,203
Fees and commissions paid	9,609	10,028
Trading losses	466	48
Other operating expenses	7,561	17,543
General and administrative expenses	95,917	91,684
Other ordinary expenses	38,909	16,423
Ordinary profits	37,894	67,593
Extraordinary profits	3,948	7,647
Gains on disposal of fixed assets	0	699
Recovery on write-off claims	3,947	6,947
Extraordinary losses	2,709	900
Losses on disposal of fixed assets	312	268
Impairment losses on fixed assets	2,396	36
Other extraordinary losses	-	595
Income before income taxes and minority interests	39,133	74,339
Income taxes – current	4,674	3,356
Income taxes – deferred	(21,162)	15,813
Total Income taxes	(16,488)	19,169
Income before minority interests		55,170
Minority interests in net income	909	1,510
Net income	¥54,712	¥53,659

Statement of Trust Assets and Liabilities

(As of June 30, 2010)

(Millions of Yen)

	June 30, 2010	Composition ratio (%)	[Reference] Mar 31, 2010	Composition ratio (%)
Assets				
Loans and bills discounted	¥95,083	0.35	¥98,679	0.37
Securities	0	0.00	0	0.00
Trust beneficiary certificate	25,529,655	94.72	25,257,800	94.56
Securities held in custody account	1,200	0.00	1,200	0.01
Monetary claims	303,091	1.13	303,756	1.14
Tangible fixed assets	643,735	2.39	636,413	2.38
Intangible fixed assets	3,371	0.01	3,471	0.01
Other claims	9,156	0.03	9,317	0.04
Due from banking account	345,618	1.28	376,687	1.41
Cash and due from banks	22,864	0.09	22,391	0.08
Total assets	¥26,953,777	100.00	¥26,709,717	100.00
Liabilities				
Money trusts	¥7,287,542	27.04	¥7,079,767	26.51
Pension trusts	3,771,345	13.99	3,396,047	12.72
Asset formation benefit trusts	1,081	0.00	1,074	0.00
Securities investment trusts	14,109,494	52.35	14,407,187	53.94
Pecuniary trusts other than money trusts	260,881	0.97	254,397	0.95
Securities trusts	279,615	1.04	363,615	1.36
Monetary claims trusts	326,367	1.21	324,918	1.22
Real estates trusts	125,297	0.46	125,955	0.47
Real estate leases trusts	2,934	0.01	2,892	0.01
Composite trusts	789,217	2.93	753,862	2.82
Total liabilities	¥26,953,777	100.00	¥26,709,717	100.00

Notes:

- Figures in the above table do not include trusts whose monetary value is hard to estimate are not included.
- Trust assets held by the subsidiaries reported in the above table
 - End of June 2010: Resona Bank Ltd.
 - End of March 2010: Resona Bank Ltd.