

Financial Information for the 1st Quarter of the Fiscal Year Ending March 31, 2013

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 1st quarter (April 1, 2012 to June 30, 2012) of the fiscal year ending March 31, 2013.

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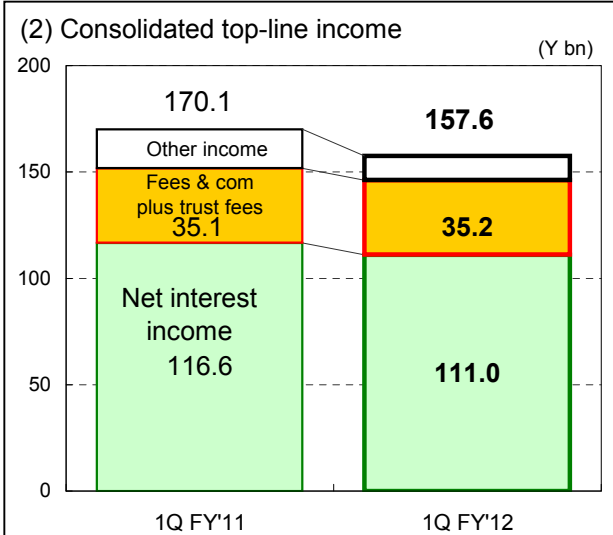
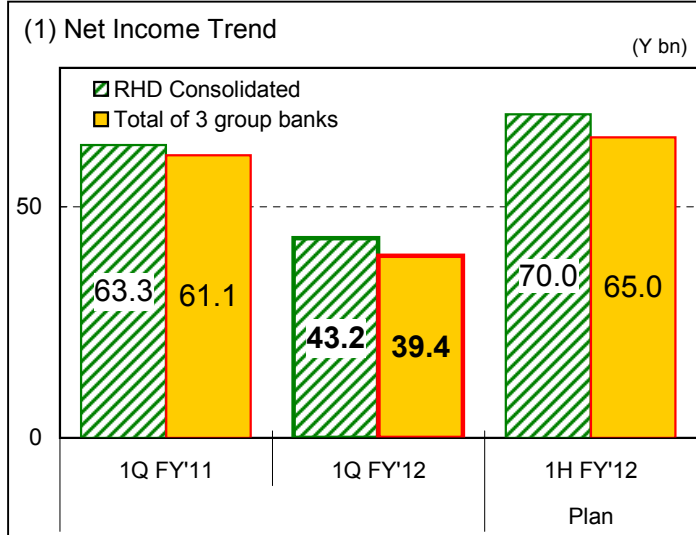
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Note.1 Figures reported herein are unaudited.

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

1. Financial Highlights

- Resona Holdings on a consolidated basis posted a net income of Y43.2 bn for the 1Q of FY2012, down Y20.0 bn YoY. The three subsidiary banks on a non-consolidated combined basis registered a net income of Y39.4 bn, down Y21.7 bn YoY.
- Actual net operating profit of the three subsidiary banks on a non-consolidated combined basis declined by Y11.8 bn YoY in the absence of special dividends on trust beneficiary right posted in the same period of previous fiscal year and other factors. However, the result is considered steady since a progress rate vis-à-vis the guidance for the first half period is 52%.
- The three subsidiary banks on a non-consolidated combined basis posted an income before income taxes and minority interests of Y60.7 bn, up Y19.4 bn YoY, with a gain from reversal of credit expenses offsetting an impairment loss on stockholdings. The progress rate vis-à-vis the guidance for the first half period is 60%.
- The profit guidance which the Company announced in May 2012 remains unaffected.



(3) Trend of Quarterly Results^{*1} (Total of 3 group banks)

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

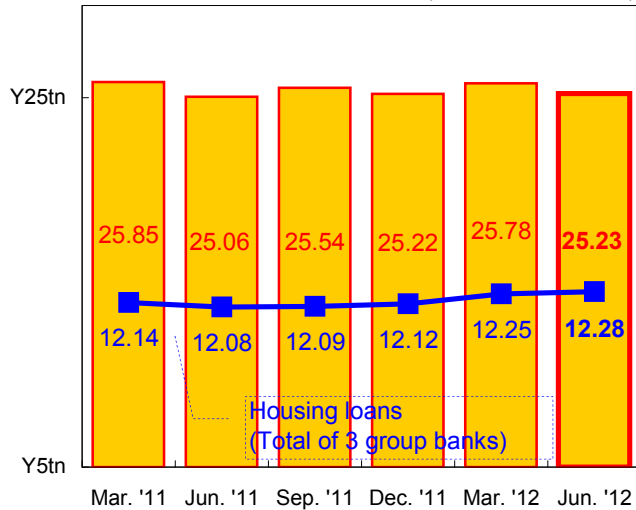
(Y bn)	FY2011	FY2011	FY2011	FY2011	FY2012		FY2012
	1Q	2Q	3Q	4Q	1Q	YoY change	1H Plan
Gross operating profit	155.7	153.6	136.7	152.5	143.5	(12.1)	286.0
Net interest income	113.9	115.5	112.6	112.1	108.4	(5.4)	-
Income from loans & deposits ^{*2}	102.5	101.4	101.8	99.1	97.8	(4.7)	-
Fees & com. Plus trust fees	23.5	27.4	17.6	28.2	24.0	+0.4	-
Net gains/(losses) on bonds	4.6	10.7	4.8	6.5	12.5	+7.9	-
Other ^{*3}	13.5	(0.0)	1.6	5.6	(1.4)	(15.0)	-
Operating expenses	(83.0)	(86.9)	(81.7)	(87.0)	(82.7)	+0.2	(170.0)
Actual net operating profit ^{*4}	72.6	66.7	54.9	65.4	60.7	(11.8)	116.0
Other gains/(losses)	7.5	(4.3)	(8.3)	(12.0)	(0.0)	(7.5)	-
Net gains/(losses) on stocks	(0.3)	0.7	(6.4)	8.3	(12.3)	(11.9)	-
Total credit expenses	8.7	(8.3)	0.0	(4.9)	13.2	+4.5	(17.5)
Income before income taxes	80.2	62.4	46.5	53.4	60.7	(19.4)	100.0
Income taxes	(19.0)	(1.3)	(20.9)	38.1	(21.3)	(2.2)	-
Net income	61.1	61.0	25.5	91.6	39.4	(21.7)	65.0

*2. Domestic banking account, deposits include NCDs. *3. Trading income and other operating income (excluding net gains (losses) on bonds)

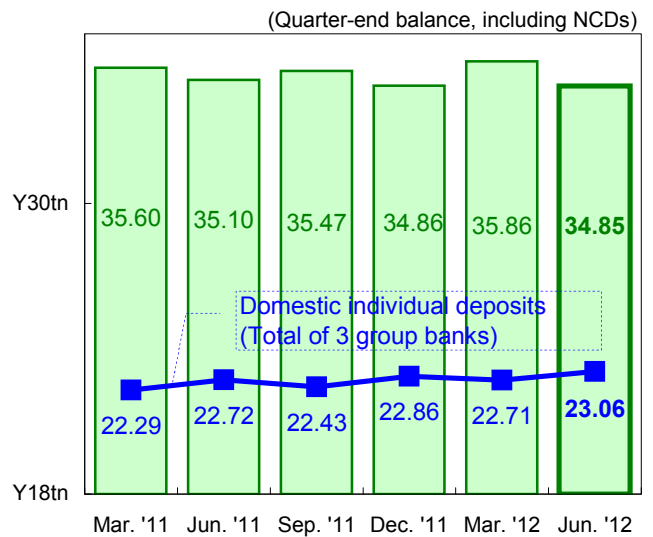
*4. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account.

Financial Position

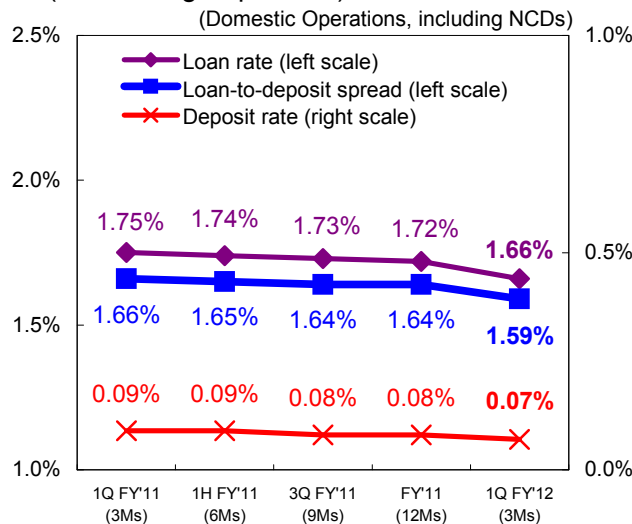
(4) Trend of Loans and Bills Discounted (RHD Consolidated)
(Quarter-end balance)



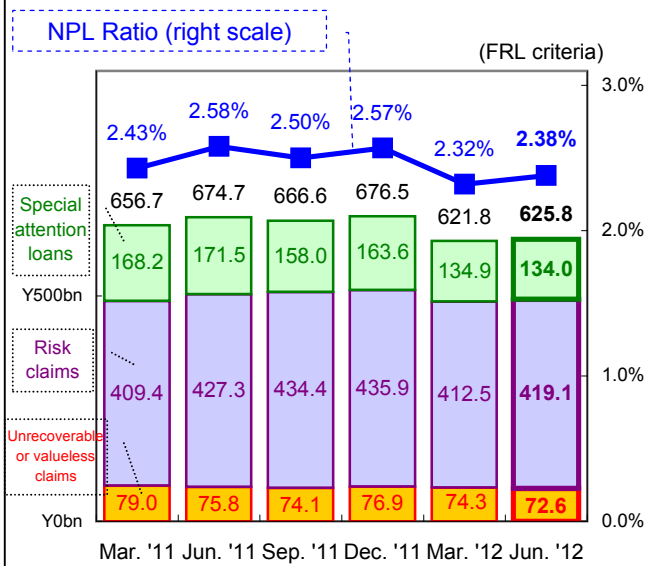
(5) Trend of Deposits (RHD Consolidated)



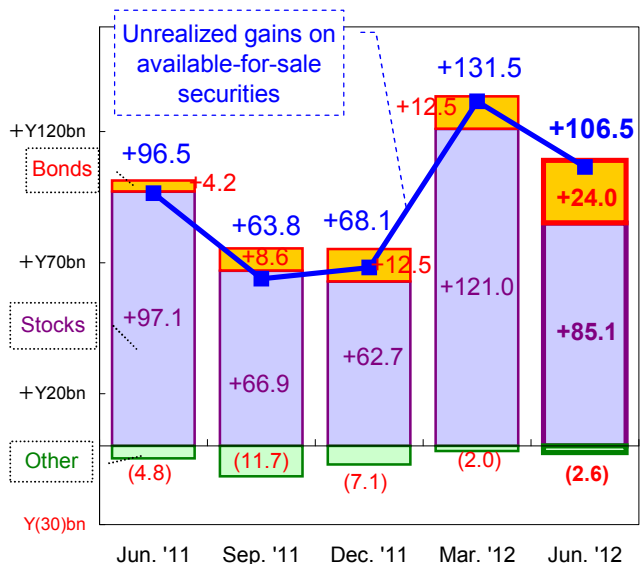
(6) Trend of Loan-to-deposit Spread (Total of 3 group banks)



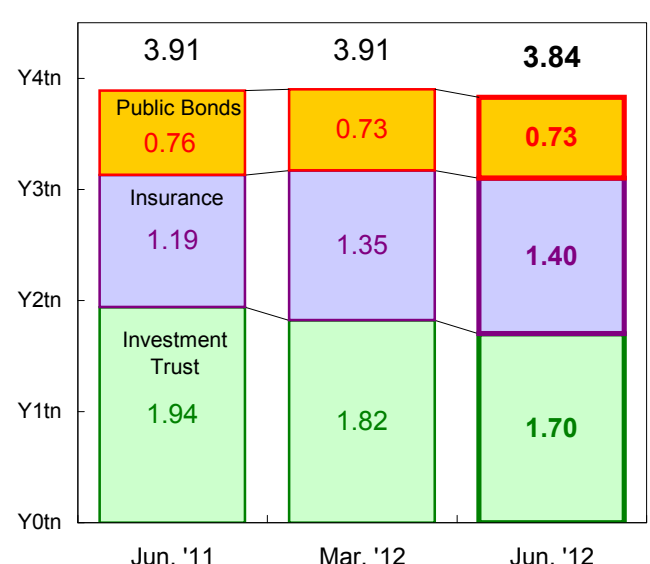
(7) Classified Claims (NPL) (Total of 3 group banks)



(8) Trend of Unrealized Gains/(Losses) on Securities (Total of 3 group banks)



(9) Balance of investment products sold to individuals (Total of 3 group banks)



2. Operating Results

(1)Resona Holdings (Consolidated)

(i) Statements of Income

(Billions of yen)

		1Q FY 2012		1Q FY 2011
			Change	
Ordinary income	1	209.8	(8.9)	218.7
Consolidated gross operating profit	2	157.6	(12.5)	170.1
Interest income	3	111.0	(5.5)	116.6
Trust fees (after disposal of problem loans in the trust account)	4	5.4	(0.5)	5.9
<Disposal of problem loans in the trust account>	5	(0.0)	(0.0)	0.0
Fees and commissions	6	29.8	0.6	29.2
Trading income	7	4.6	(1.8)	6.4
Other operating income	8	6.6	(5.2)	11.8
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(87.5)	0.9	(88.5)
Other gains/(losses), net	11	(1.1)	(6.1)	4.9
Net gains/(losses) on stocks	12	(12.1)	(11.6)	(0.5)
Disposal of problem loans	13	(6.5)	0.6	(7.1)
Reversal of credit expenses	14	17.8	6.2	11.5
Equity in earnings of investments in affiliates	15	0.0	0.0	0.0
Ordinary profits	16	68.9	(17.6)	86.6
Extraordinary gains	17	0.5	0.3	0.2
Extraordinary losses	18	(0.5)	0.0	(0.5)
Income before income taxes and minority interests	19	68.9	(17.2)	86.2
Income taxes - current	20	(13.6)	(9.8)	(3.8)
Income taxes - deferred	21	(11.0)	6.8	(17.9)
Minority interests in net income	22	(1.0)	0.1	(1.1)
Net income	23	43.2	(20.0)	63.3

Credit expense (5, 9, 13, 14)	24	11.3	6.8	4.4
Disposal of problem loans in the trust account	25	(0.0)	(0.0)	0.0
Provision to general reserve for possible loan losses	26	25.4	7.5	17.9
Write-off of loans	27	(6.1)	1.0	(7.1)
Provision to specific reserve for possible loan losses	28	(10.8)	1.9	(12.7)
Provision to special reserve for certain overseas loans	29	0.0	0.0	0.0
Other disposal of problem loans	30	(0.3)	(0.4)	0.0
Gains on recoveries of written-off loans	31	3.1	(3.2)	6.3

(ii) ROE

(%)

	1Q FY 2012		1Q FY 2011
		Change	
Net income(1Q) ROE	10.07	(6.93)	17.00

(Note)

$$\text{ROE} = \frac{\text{Net income(1Q)} \times 365/91}{(\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the fiscal period-end}) / 2}$$

(Consolidated ROE): Excluding minority interests

(2) Total of three banks, Non-consolidated figures of each bank

(i) Statements of Income

(Billions of yen)

		Total of three banks [Non-consolidated]			Resona Bank		
		1Q FY 2012	Change	1Q FY 2011	1Q FY 2012	Change	1Q FY 2011
Gross operating profit	1	143.5	(12.1)	155.7	95.0	(10.5)	105.6
Interest income	2	108.4	(5.4)	113.9	66.9	(3.5)	70.5
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	97.8	(4.7)	102.5	61.1	(3.1)	64.2
Trust fees (after disposal of problem loans in trust account)	4	5.4	(0.5)	5.9	5.4	(0.5)	5.9
<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	18.5	0.9	17.6	12.6	0.8	11.7
Trading income	7	4.6	(2.0)	6.6	4.6	(2.0)	6.6
Other operating income	8	6.4	(5.1)	11.5	5.4	(5.2)	10.7
Expenses (excluding non-recurring items)	9	(82.7)	0.2	(83.0)	(54.0)	0.8	(54.9)
Personnel expenses	10	(32.5)	(0.4)	(32.1)	(20.9)	(0.1)	(20.7)
Non-personnel expenses	11	(46.3)	(0.1)	(46.2)	(30.6)	0.3	(31.0)
Taxes	12	(3.9)	0.8	(4.7)	(2.4)	0.6	(3.1)
Provision to general reserve for possible loan losses	13	1.0	1.0	-	-	-	-
Actual net operating profit	14	60.7	(11.8)	72.6	41.0	(9.5)	50.6
Core net operating profit	15	48.2	(19.8)	68.0	29.7	(17.4)	47.2
Net operating profit	16	61.8	(10.8)	72.7	41.0	(9.6)	50.6
Net gains/(losses) on bonds	17	12.5	7.9	4.6	11.2	7.8	3.3
Other gains/(losses), net	18	(1.1)	(9.0)	7.9	(0.3)	(7.5)	7.2
Net gains/(losses) on stocks	19	(12.3)	(11.9)	(0.3)	(11.7)	(11.3)	(0.3)
Gains on sale	20	0.9	0.0	0.9	0.7	(0.1)	0.9
Losses on sale	21	(3.1)	(3.0)	(0.1)	(3.0)	(2.9)	(0.1)
Losses on devaluation	22	(10.1)	(8.9)	(1.1)	(9.4)	(8.2)	(1.1)
Disposal of problem loans	23	(7.6)	(0.5)	(7.1)	(4.6)	0.1	(4.8)
Reversal of credit expenses	24	19.8	4.0	15.8	16.0	4.5	11.4
Other	25	(1.0)	(0.6)	(0.3)	0.0	(0.9)	0.9
Ordinary profits	26	60.7	(19.9)	80.6	40.6	(17.1)	57.8
Extraordinary gains/(losses), net	27	0.0	0.4	(0.3)	0.1	0.4	(0.3)
Net gains/(losses) on disposal of fixed assets	28	0.1	0.1	0.0	0.1	0.1	0.0
Impairment losses on fixed assets	29	(0.1)	0.3	(0.4)	(0.0)	0.3	(0.4)
Income before income taxes	30	60.7	(19.4)	80.2	40.7	(16.7)	57.5
Income taxes-current	31	(10.7)	(9.7)	(1.0)	(5.5)	(7.2)	1.6
Income taxes-deferred	32	(10.5)	7.4	(18.0)	(8.2)	6.9	(15.1)
Net income	33	39.4	(21.7)	61.1	26.9	(17.1)	44.0
Credit expense (5, 13, 23, 24)	34	13.2	4.5	8.7	11.3	4.6	6.7
Disposal of problem loans in the trust account	35	(0.0)	(0.0)	0.0	(0.0)	(0.0)	0.0
Provision to general reserve for possible loan losses	36	23.0	6.5	16.5	18.8	6.8	11.9
Write-off of loans	37	(6.0)	1.1	(7.1)	(4.3)	0.3	(4.6)
Provision to specific reserve for possible loan losses	38	(6.4)	0.4	(6.9)	(5.3)	0.6	(6.0)
Provision to special reserve for certain overseas loans	39	0.0	0.0	0.0	0.0	0.0	0.0
Other disposal of problem loans	40	(0.3)	(0.4)	0.0	(0.3)	(0.1)	(0.1)
Gains on recoveries of written-off claims	41	3.1	(3.0)	6.1	2.5	(2.9)	5.5

(Notes)

- Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.
- Core net operating profit: Actual net operating profit less net gains/(losses) on bonds.

(ii) Interest rate spreads (domestic operations)

(%)

	Total of three banks [Non-consolidated]			Resona Bank		
	1Q FY 2012	Change	1Q FY 2011	1Q FY 2012	Change	1Q FY 2011
Average interest rate of loans and bills discounted (A)	1.66	(0.09)	1.75	1.60	(0.08)	1.68
Average interest rate of deposits and negotiable CDs (B)	0.07	(0.02)	0.09	0.07	(0.01)	0.09
Loan-to-deposit spread (A) - (B)	1.59	(0.07)	1.66	1.52	(0.06)	1.58

(i) Statements of Income

		Saitama Resona Bank			Kinki Osaka Bank		
		1Q FY 2012	Change	1Q FY 2011	1Q FY 2012	Change	1Q FY 2011
Gross operating profit	1	35.8	(0.8)	36.7	12.6	(0.7)	13.4
Interest income	2	30.8	(1.2)	32.0	10.7	(0.6)	11.3
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	26.9	(1.0)	28.0	9.7	(0.5)	10.3
Fees and commissions	6	4.3	0.3	4.0	1.6	(0.2)	1.8
Other operating income	8	0.6	0.0	0.6	0.3	0.0	0.2
Expenses (excluding non-recurring items)	9	(18.8)	(0.6)	(18.1)	(9.8)	0.0	(9.9)
Personnel expenses	10	(7.1)	(0.0)	(7.0)	(4.4)	(0.1)	(4.2)
Non-personnel expenses	11	(10.6)	(0.7)	(9.9)	(4.9)	0.2	(5.1)
Taxes	12	(0.9)	0.0	(1.0)	(0.4)	0.0	(0.5)
Provision to general reserve for possible loan losses	13	-	-	-	1.0	1.0	-
Actual net operating profit	14	16.9	(1.5)	18.5	2.7	(0.6)	3.4
Core net operating profit	15	15.9	(1.5)	17.4	2.5	(0.7)	3.3
Net operating profit	16	16.9	(1.5)	18.5	3.8	0.3	3.4
Net gains/(losses) on bonds	17	1.0	(0.0)	1.0	0.2	0.0	0.1
Other gains/(losses), net	18	2.4	1.9	0.4	(3.1)	(3.4)	0.2
Net gains/(losses) on stocks	19	0.1	0.1	0.0	(0.6)	(0.6)	0.0
Gains on sale	20	0.1	0.1	0.0	0.0	(0.0)	0.0
Losses on sale	21	(0.0)	(0.0)	-	-	-	-
Losses on devaluation	22	-	0.0	(0.0)	(0.6)	(0.6)	(0.0)
Disposal of problem loans	23	(0.5)	0.7	(1.2)	(2.4)	(1.4)	(1.0)
Reversal of credit expenses	24	3.4	1.0	2.4	0.3	(1.5)	1.8
Other	25	(0.6)	0.0	(0.6)	(0.4)	0.1	(0.5)
Ordinary profits	26	19.4	0.3	19.0	0.6	(3.1)	3.7
Extraordinary gains/(losses), net	27	(0.0)	0.0	(0.0)	(0.0)	(0.0)	(0.0)
Net gains/(losses) on disposal of fixed assets	28	(0.0)	0.0	(0.0)	(0.0)	0.0	(0.0)
Impairment losses on fixed assets	29	-	-	-	(0.0)	(0.0)	-
Income before income taxes	30	19.3	0.3	19.0	0.6	(3.1)	3.7
Income taxes-current	31	(4.5)	2.9	(7.5)	(0.6)	(5.4)	4.8
Income taxes-deferred	32	(2.3)	(2.2)	(0.1)	0.0	2.8	(2.7)
Net income	33	12.4	1.0	11.3	0.0	(5.7)	5.8
Credit expense (5, 13, 23, 24)	34	2.9	1.7	1.1	(1.0)	(1.9)	0.8
Provision to general reserve for possible loan losses	36	3.1	0.7	2.4	1.0	(1.0)	2.1
Write-off of loans	37	(0.5)	0.6	(1.2)	(1.1)	0.0	(1.2)
Provision to specific reserve for possible loan losses	38	0.0	0.4	(0.3)	(1.2)	(0.6)	(0.5)
Provision to special reserve for certain overseas loans	39	-	-	-	-	-	-
Other disposal of problem loans	40	0.0	0.0	(0.0)	(0.0)	(0.3)	0.2
Gains on recoveries of written-off claims	41	0.1	(0.1)	0.2	0.3	0.0	0.3

(Notes)

1. Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.
2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds.

(ii) Interest rate spreads (domestic operations)

(%)

	Saitama Resona Bank			Kinki Osaka Bank		
	1Q FY 2012	Change	1Q FY 2011	1Q FY 2012	Change	1Q FY 2011
Average interest rate of loans and bills discounted (A)	1.77	(0.12)	1.89	1.80	(0.10)	1.90
Average interest rate of deposits and negotiable CDs (B)	0.05	(0.02)	0.07	0.09	(0.02)	0.12
Loan-to-deposit spread (A) - (B)	1.71	(0.09)	1.81	1.70	(0.08)	1.78

3. Claims Disclosed under the Financial Reconstruction Law Criteria

(Billions of yen,%)

		End of June		End of March	End of June
		2012[A]	[A]-[B]	2012	2011[B]
Total of three banks [Non-consolidated] (Banking and Trust Account)	Unrecoverable or valueless claims	72.6	(1.7)	74.3	75.8
	Risk claims	419.1	6.5	412.5	427.3
	Claims in need of special attention	134.0	(0.8)	134.9	171.5
	Subtotal (A)	625.8	4.0	621.8	674.7
	Normal Claims	25,619.8	(559.4)	26,179.2	25,469.9
	Total (B)	26,245.7	(555.4)	26,801.1	26,144.7
	NPL Ratio (A) / (B)	2.38	0.06	2.32	2.58
Resona Bank (Banking and Trust Account)	Unrecoverable or valueless claims	47.5	(1.2)	48.7	45.9
	Risk claims	286.2	8.3	277.8	299.8
	Claims in need of special attention	79.8	(2.7)	82.6	112.8
	Subtotal (A)	413.6	4.4	409.2	458.6
	Normal Claims	16,889.9	(499.9)	17,389.9	16,880.0
	Total (B)	17,303.6	(495.5)	17,799.1	17,338.6
	NPL Ratio (A) / (B)	2.39	0.09	2.29	2.64
Saitama Resona Bank	Unrecoverable or valueless claims	14.9	(0.7)	15.6	17.1
	Risk claims	75.7	(1.7)	77.4	77.0
	Claims in need of special attention	23.6	1.5	22.0	28.2
	Subtotal (A)	114.3	(0.8)	115.1	122.4
	Normal Claims	6,426.0	23.4	6,402.6	6,283.8
	Total (B)	6,540.3	22.5	6,517.7	6,406.3
	NPL Ratio (A) / (B)	1.74	(0.01)	1.76	1.91
Kinki Osaka Bank	Unrecoverable or valueless claims	10.1	0.2	9.9	12.7
	Risk claims	57.1	(0.0)	57.2	50.5
	Claims in need of special attention	30.6	0.3	30.2	30.4
	Subtotal (A)	97.9	0.5	97.4	93.7
	Normal Claims	2,303.7	(82.9)	2,386.7	2,306.0
	Total (B)	2,401.7	(82.4)	2,484.1	2,399.7
	NPL Ratio (A) / (B)	4.07	0.15	3.92	3.90

(Note)

The presented figures as of the end of June 2012 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 2012. 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 2012. 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 available-for-sale securities

(Billions of Yen)		End of June 2012				End of March 2012				End of June 2011			
		B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
			Gain	Loss			Gain	Loss			Gain	Loss	
Total of three banks [Non-consolidated]	Available-for-sale Securities	8,667.6	106.5	143.7	(37.2)	9,288.8	131.5	166.2	(34.6)	8,615.3	96.5	140.5	(43.9)
	Stocks	413.6	85.1	116.0	(30.8)	463.1	121.0	147.3	(26.3)	447.0	97.1	123.6	(26.4)
	Bonds	7,921.3	24.0	26.0	(1.9)	8,463.5	12.5	16.9	(4.3)	7,825.4	4.2	14.8	(10.6)
	Other	332.6	(2.6)	1.7	(4.3)	362.0	(2.0)	2.0	(4.0)	342.8	(4.8)	1.9	(6.8)
Resona Bank	Available-for-sale Securities	4,090.6	59.8	93.5	(33.7)	4,769.8	80.4	111.7	(31.2)	4,004.8	57.7	96.0	(38.2)
	Stocks	314.4	53.9	84.0	(30.0)	356.1	82.6	107.8	(25.2)	341.5	66.9	92.0	(25.1)
	Bonds	3,630.6	6.5	8.2	(1.6)	4,253.0	(1.2)	2.5	(3.7)	3,505.1	(6.3)	2.4	(8.8)
	Other	145.5	(0.6)	1.3	(2.0)	160.6	(0.9)	1.2	(2.2)	158.1	(2.7)	1.5	(4.2)
Saitama Resona Bank	Available-for-sale Securities	3,740.3	43.4	44.6	(1.1)	3,641.5	48.9	50.0	(1.0)	3,812.1	39.7	41.7	(2.0)
	Stocks	92.6	29.4	29.8	(0.4)	99.7	36.4	36.7	(0.2)	99.0	29.2	29.7	(0.4)
	Bonds	3,599.1	14.3	14.6	(0.2)	3,490.6	12.3	12.8	(0.4)	3,654.5	10.8	11.7	(0.8)
	Other	48.5	(0.2)	0.1	(0.4)	51.1	0.1	0.4	(0.3)	58.6	(0.3)	0.2	(0.6)
Kinki Osaka Bank	Available-for-sale Securities	836.7	3.2	5.5	(2.3)	877.4	2.1	4.5	(2.3)	798.3	(0.9)	2.7	(3.6)
	Stocks	6.5	1.8	2.2	(0.3)	7.3	1.9	2.6	(0.7)	6.4	1.0	1.9	(0.8)
	Bonds	691.4	3.0	3.1	(0.0)	719.8	1.4	1.5	(0.1)	665.7	(0.2)	0.6	(0.8)
	Other	138.6	(1.6)	0.1	(1.8)	150.2	(1.1)	0.3	(1.4)	126.1	(1.7)	0.2	(1.9)

(Note)

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 ¥0.7 bn. These floating-rate JGBs would have ¥6.1 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

(2) Unrealized gains/(losses) on held-to-maturity bonds

(Billions of Yen)		End of June 2012				End of March 2012				End of June 2011			
		B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
			Gain	Loss			Gain	Loss			Gain	Loss	
Total of three banks [Non-consolidated]		2,075.2	63.1	63.1	(0.0)	2,060.6	49.6	49.7	(0.0)	1,856.0	40.1	40.2	(0.1)
Resona Bank		1,357.8	32.4	32.4	-	1,358.8	21.6	21.6	-	1,185.7	12.0	12.1	(0.0)
Saitama Resona Bank		565.6	23.2	23.2	-	550.0	20.7	20.7	(0.0)	517.5	20.2	20.3	(0.0)
Kinki Osaka Bank		151.7	7.4	7.4	(0.0)	151.8	7.2	7.2	(0.0)	152.7	7.8	7.8	(0.0)

(3) Stocks of subsidiaries and affiliates

There is no applicable information.

(Notes)

- Figures in the above table includes "securities", negotiable certificates of deposit included in "cash and due from banks", and trust beneficiary certificates included in "monetary claims bought" stated on the balance sheet.
- The presented amounts do not include the securities of which it is extremely difficult to estimate fair values.
- 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

(Billions of yen)

		End of June 2012		End of March 2012		End of June 2011	
		B/S Amount	Unrealized Gain/(Loss)	B/S Amount	Unrealized Gain/(Loss)	B/S Amount	Unrealized Gain/(Loss)
Total of three banks [Non-consolidated]	Securitized products	176.9	(0.6)	188.5	(0.6)	182.1	(1.1)
	Securitized products organized overseas	-	-	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-	-	-
	Securitized products organized in Japan	176.9	(0.6)	188.5	(0.6)	182.1	(1.1)
	Backed by assets in Japan	176.9	(0.6)	188.5	(0.6)	182.1	(1.1)
	Housing loans	172.1	(0.4)	183.2	(0.5)	174.5	(0.8)
	Commercial real estate	4.0	(0.2)	4.2	(0.1)	5.1	(0.2)
	Other	0.6	-	1.0	0.0	2.4	(0.0)
	Backed by assets in foreign countries	-	-	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-	-	-
Resona Bank	Securitized products	87.6	0.0	92.3	(0.0)	65.4	0.0
	Securitized products organized overseas	-	-	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-	-	-
	Securitized products organized in Japan	87.6	0.0	92.3	(0.0)	65.4	0.0
	Backed by assets in Japan	87.6	0.0	92.3	(0.0)	65.4	0.0
	Housing loans	83.9	0.0	88.7	0.0	61.8	0.0
	Commercial real estate	3.6	(0.0)	3.6	(0.0)	3.6	0.0
	Other	-	-	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-	-	-
Saitama Resona Bank	Securitized products	29.6	0.1	32.3	0.0	40.1	(0.0)
	Securitized products organized overseas	-	-	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-	-	-
	Securitized products organized in Japan	29.6	0.1	32.3	0.0	40.1	(0.0)
	Backed by assets in Japan	29.6	0.1	32.3	0.0	40.1	(0.0)
	Housing loans	28.9	0.1	31.2	0.0	38.3	(0.0)
	Commercial real estate	-	-	-	-	-	-
	Other	0.6	-	1.0	0.0	1.8	0.0
	Backed by assets in foreign countries	-	-	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-	-	-
Kinki Osaka Bank	Securitized products	59.6	(0.7)	63.8	(0.7)	76.5	(1.1)
	Securitized products organized overseas	-	-	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-	-	-
	Securitized products organized in Japan	59.6	(0.7)	63.8	(0.7)	76.5	(1.1)
	Backed by assets in Japan	59.6	(0.7)	63.8	(0.7)	76.5	(1.1)
	Housing loans	59.2	(0.5)	63.3	(0.6)	74.3	(0.8)
	Commercial real estate	0.3	(0.2)	0.5	(0.1)	1.5	(0.2)
	Other	-	-	-	-	0.6	(0.0)
	Backed by assets in foreign countries	-	-	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-	-	-

(Notes)

Note.1: Linked 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 banks have 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 securities and their balance and unrealized gains are as follows:

End of June, 2012 Balance sheet amount 23.1 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).

6. Deposits, Loans and Bills Discounted

(Billions of yen)

		End of June		End of March 2012	End of June 2011[B]
		2012[A]	[A]-[B]		
Total of three banks [Non-consolidated]	Deposits (Term-end)	33,857.6	(758.8)	34,616.5	33,604.2
	Domestic individual deposits	23,066.6	349.8	22,716.8	22,720.8
	Liquid deposits	13,498.5	407.5	13,091.0	12,765.2
	Time deposits	9,371.5	(41.9)	9,413.4	9,744.0
	Domestic corporate deposits	9,566.6	(343.8)	9,910.4	9,462.3
	Liquid deposits	6,432.8	(365.2)	6,798.1	6,335.2
	Time deposits	2,842.2	(6.2)	2,848.5	2,719.5
	Trust principal (Term-end)	371.7	(35.4)	407.2	418.6
	Loans and bills discounted (Term-end)	25,488.9	(561.5)	26,050.4	25,374.9
	Banking account	25,429.2	(559.2)	25,988.5	25,292.3
Trust account	59.6	(2.3)	61.9	82.5	
Resona Bank	Deposits (Term-end)	19,971.2	(857.0)	20,828.2	20,006.7
	Domestic individual deposits	12,200.9	143.2	12,057.6	12,058.7
	Liquid deposits	7,156.6	202.2	6,954.4	6,743.1
	Time deposits	4,900.4	(45.3)	4,945.7	5,160.2
	Domestic corporate deposits	7,133.4	(334.8)	7,468.3	7,182.1
	Liquid deposits	4,764.0	(361.7)	5,125.7	4,693.3
	Time deposits	2,128.5	6.3	2,122.2	2,145.3
	Trust principal (Term-end)	371.7	(35.4)	407.2	418.6
	Loans and bills discounted (Term-end)	16,622.9	(500.4)	17,123.4	16,652.9
	Banking account	16,563.3	(498.1)	17,061.4	16,570.4
Trust account	59.6	(2.3)	61.9	82.5	
Saitama Resona Bank	Deposits (Term-end)	10,641.8	89.7	10,552.1	10,324.8
	Domestic individual deposits	8,288.3	192.5	8,095.8	8,062.1
	Liquid deposits	5,136.2	176.4	4,959.7	4,857.3
	Time deposits	3,112.2	17.5	3,094.6	3,162.6
	Domestic corporate deposits	1,822.4	38.7	1,783.7	1,678.8
	Liquid deposits	1,277.4	45.1	1,232.2	1,265.4
	Time deposits	510.1	(14.1)	524.3	373.9
	Loans and bills discounted (Term-end)	6,488.7	20.6	6,468.0	6,351.1
Kinki Osaka Bank	Deposits (Term-end)	3,244.5	8.4	3,236.1	3,272.5
	Domestic individual deposits	2,577.4	14.0	2,563.3	2,599.9
	Liquid deposits	1,205.6	28.7	1,176.8	1,164.7
	Time deposits	1,358.8	(14.1)	1,372.9	1,421.0
	Domestic corporate deposits	610.7	(47.7)	658.4	601.4
	Liquid deposits	391.3	(48.6)	440.0	376.5
	Time deposits	203.5	1.5	201.9	200.2
Loans and bills discounted (Term-end)	2,377.2	(81.7)	2,458.9	2,370.7	

(Notes)

1. Trust account is a 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.)

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



Resona Holdings, Inc.

Consolidated Financial Results for the First Quarter of Fiscal Year 2012
(Three months ended June 30, 2012/ Unaudited)
<under Japanese GAAP>



Code number: 8308 Stock exchange listings: Tokyo, Osaka
URL: <http://www.resona-gr.co.jp>
Representative: Seiji Higaki, President and Representative Executive Officer
Quarterly securities report issuing date: August 10, 2012 Trading accounts: Established
Dividend payment date: -
Supplemental information for quarterly financial statements: Available
Quarterly investor relations meeting presentation: Scheduled (for institutional investors and analysts)

1. Consolidated Financial Results for the First Quarter of Fiscal Year 2012 (April 1, 2012- June 30, 2012)

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

(1) Consolidated Operating Results (% represents the change from the same period in the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	Million yen	%	Million yen	%	Million yen	%
1Q of FY2012	209,827	(4.1)	68,955	(20.4)	43,285	(31.6)
1Q of FY2011	218,747	(1.3)	86,624	28.2	63,327	18.0

Note: Comprehensive income: 1Q of FY2012; Y 25,994 million (-61.6%), 1Q of FY2011; 67,666 million (+38.3%)

	Net Income per Common Share	Diluted Net Income per Common Share
	Yen	Yen
1Q of FY2012	17.71	11.87
1Q of FY2011	25.83	18.60

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Shareholders to Total Assets Ratio	Net Assets per Common Share
	Million yen	Million yen	%	Yen
June 30, 2012	41,577,593	1,820,593	4.1	353.79
March 31, 2012	43,199,830	1,843,329	4.0	354.35

(Reference) Net Assets Attributable to Shareholders: June 30, 2012: Y1,711,941 million March 31, 2012 Y1,733,439 million

Note: "Net Assets Attributable to Shareholders to Total Assets Ratio" is (Net assets at the end of the period minus Stock option at the end of the period minus Minority interests at year-end) divided by Total assets at end of the period.

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2011	-	0.00	-	12.00	12.00
FY2012	-	-	-	-	-
FY2012 (Forecast)	-	0.00	-	12.00	12.00

Notes: 1. Revision of forecasts for dividends for Fiscal Year 2012: None

2. The figure above shows dividends on common stock. Please refer to following "Dividends on Classified Stock" with regard to the details of dividends on classified stock (unlisted) whose legal rights differ from common stock.

3. Earnings Forecasts for Fiscal Year 2012 (April 1, 2012 - March 31, 2013, Consolidated)

(% represents the change from the same period in the previous year)

	Ordinary Profits		Net Income		Net Income per Common Share
	Million yen	%	Million yen	%	Yen
1st Half of FY 2012	110,000	(29.8)	70,000	(45.5)	28.56
FY2012 (Full year)	220,000	(20.0)	140,000	(44.8)	50.22

Note: Revision of earnings forecast announced in 1Q of FY2012: None

4. Other

- (1) Changes in significant subsidiaries during the period: No
- (2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements
 - A) Changes due to revision of accounting standards : Yes
 - B) Changes due to other reasons : No
 - C) Changes in accounting estimates : No
 - D) Restatements : No

Please refer to the attachment below for the "Changes in accounting policies which are indistinguishable from changes in accounting estimates.

- (4) Number of common shares outstanding
 - A) Total outstanding shares including treasury shares at the end of the period
 - 2,514,957,691(as of June 30, 2012)
 - 2,514,957,691(as of March 31, 2012)
 - B) Treasury shares at the end of the period
 - 73,034,284(as of June 30, 2012)
 - 64,185,059(as of March 31, 2012)
 - C) Average outstanding shares during the period
 - 2,443,367,895(1Q of FY2012)
 - 2,450,778,035(1Q of FY2011)

Note: Treasury shares at the end of the period include the company's shares held by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association: 8,848,000 (as of June 30, 2012)

***Status of the quarterly review process**

At the time when this "Consolidated Financial Results for the First Quarter of Fiscal Year 2012" is disclosed, the quarterly review process based on "Financial Instruments and Exchange Act" has been in process.

***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. Resona Holdings does not revise the full year forecasts announced in May 11, 2012, at this point in time.

Dividends on Classified Stock

Dividends per share on classified stock whose legal rights differ from common stock are as follows:

		Dividends per Share				
		1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
Class C No. 1 Preferred stock	FY2011	Yen -	Yen 0.00	Yen -	Yen 68.00	Yen 68.00
	FY2012	-				
	FY2012 (Forecast)		0.00	-	68.00	68.00
Class F No. 1 Preferred stock	FY2011	-	0.00	-	185.00	185.00
	FY2012	-				
	FY2012 (Forecast)		0.00	-	185.00	185.00
Class Three No. 1 Preferred stock	FY2011	-	0.00	-	21.38	21.38
	FY2012	-				
	FY2012 (Forecast)		0.00	-	21.04	21.04
Class Four Preferred stock	FY2011	-	0.00	-	992.50	992.50
	FY2012	-				
	FY2012 (Forecast)		0.00	-	992.50	992.50
Class Five Preferred stock	FY2011	-	0.00	-	918.75	918.75
	FY2012	-				
	FY2012 (Forecast)		0.00	-	918.75	918.75
Class Six Preferred stock	FY2011	-	0.00	-	1,237.50	1,237.50
	FY2012	-				
	FY2012 (Forecast)		0.00	-	1,237.50	1,237.50

(Reference)**Formula for Forecasted Net Income per Common Share**

$$\frac{\text{Forecasted net income} - \text{Forecasted total dividend for preferred stock}}{\text{Forecasted average number of common shares (excluding treasury shares)}}$$

* Forecasted average number of common shares (excluding treasury shares): 2,450,772,632 shares

* Forecasted dividend for preferred stock
2nd Quarter : - million yen
Full Year : 16,918 million yen

《Contents of Attachment》

1. Information Regarding "4. Other"
 - (1) Changes in significant subsidiaries during the period
 - (2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements

2. Consolidated Financial Statements
 - (1) Consolidated Balance Sheets
 - (2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
 - (3) Note on Going-Concern Assumption
 - (4) Note for Significant Changes in the Amount of Shareholders' Equity
 - (5) Per Share Information

[Reference Sheet]

Statement of Trust Assets and Liabilities

1. Information Regarding "4. Other"

(1) Changes in important subsidiaries during the period
None

(2) Changes in accounting policies and accounting estimates, and restatements

- Changes in accounting policies which are indistinguishable from changes in accounting estimates

Resona Holdings and its consolidated subsidiaries changed the method of depreciation for the tangible fixed assets they acquired on and after April 1, 2012, in conformity with the revision made to the corporation tax law, effective from the first quarter of fiscal year 2012. The impact of this change is minimal.

[Additional Information]

(Introduction of the ESOP-type Stock Benefit Trust for the Employee Shareholding Association)

Resona Holdings decided to introduce the ESOP-type Stock Benefit Trust for the Employee Shareholding Association ("ESOP Trust" hereafter) on January 31, 2012 and completed the intended acquisition of shares by April 19, 2012. The acquisition and disposal of shares by the ESOP Trust were accounted for as if Resona Holdings and the ESOP Trust were a single entity from a viewpoint of grasping the economic reality with accuracy since Resona Holdings guarantees the borrowing by the ESOP Trust. Therefore, the Resona Holdings' shares owned by the ESOP Trust are treated as treasury shares while assets and liabilities as well as income and expenses of the ESOP Trust are all reflected in the consolidated financial statements.

2. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2012	June 30, 2012
Assets		
Cash and due from banks	¥ 2,707,761	¥ 1,954,771
Call loans and bills bought	246,323	256,632
Monetary claims bought	439,726	426,873
Trading assets	696,538	858,189
Monetary claims trusts	-	415
Securities	11,335,875	10,734,161
Loans and bills discounted	25,782,695	25,230,967
Foreign exchange assets	76,340	54,500
Other assets	1,158,028	1,292,233
Tangible fixed assets	307,088	306,001
Intangible fixed assets	51,860	49,104
Deferred tax assets	169,357	162,113
Customers' liabilities for acceptances and guarantees	608,435	600,610
Reserve for possible loan losses	(379,863)	(348,664)
Reserve for possible losses on investments	(338)	(317)
Total assets	¥43,199,830	¥41,577,593
Liabilities		
Deposits	¥34,523,604	¥33,814,112
Negotiable certificates of deposit	1,337,560	1,045,650
Call money and bills sold	408,527	304,433
Payables under repurchase agreements	11,998	10,993
Payables under securities lending transactions	345,063	110,067
Trading liabilities	273,269	326,252
Borrowed money	1,512,904	1,274,613
Foreign exchange liabilities	2,051	1,424
Bonds	797,076	772,923
Due to trust account	354,818	322,978
Other liabilities	1,089,568	1,090,770
Reserve for employees' bonuses	13,943	4,095
Reserve for employees' retirement benefits	12,481	13,053
Other reserves	41,358	41,175
Deferred tax liabilities	125	131
Deferred tax liabilities for land revaluation	23,713	23,713
Acceptances and guarantees	608,435	600,610
Total liabilities	41,356,500	39,756,999
Net assets		
Capital stock	340,472	340,472
Capital surplus	237,082	237,082
Retained earnings	1,086,691	1,083,572
Treasury stock	(86,849)	(90,037)
Total shareholders' equity	1,577,397	1,571,090
Net unrealized gains on available-for-sale securities	92,243	73,032
Net deferred gains on hedges	27,124	30,940
Revaluation reserve for land	41,303	41,303
Foreign currency translation adjustments	(4,629)	(4,424)
Total accumulated other comprehensive income	156,042	140,851
Minority interests in consolidated subsidiaries	109,890	108,651
Total net assets	1,843,329	1,820,593
Total liabilities and net assets	¥43,199,830	¥41,577,593

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

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

[Consolidated Statements of Income]

(Millions of yen)

	For the three months ended June 30, 2011	For the three months ended June 30, 2012
Ordinary income	¥218,747	¥209,827
Interest income	131,761	123,914
Interest on loans and bills discounted	112,450	106,242
Interest and dividends on securities	14,188	13,217
Trust fees	5,959	5,420
Fees and commissions	39,587	39,445
Trading income	6,635	5,642
Other operating income	19,422	13,002
Other ordinary income	15,381	22,401
Ordinary expenses	132,122	140,872
Interest expenses	15,117	12,832
Interest on deposits	8,186	6,399
Fees and commissions	10,379	9,597
Trading expenses	186	1,034
Other operating expenses	7,526	6,307
General and administrative expenses	88,509	87,540
Other ordinary expenses	10,403	23,560
Ordinary profits	86,624	68,955
Extraordinary gains	202	576
Gains on disposal of fixed assets	202	576
Extraordinary losses	598	560
Losses on disposal of fixed assets	176	439
Impairment losses on fixed assets	422	120
Income before income taxes and minority interests	86,228	68,972
Income taxes – current	3,800	13,654
Income taxes – deferred	17,905	11,021
Total income taxes	21,706	24,675
Income before minority interests	64,522	44,296
Minority interests in net income	1,194	1,010
Net income	¥ 63,327	¥ 43,285

[Consolidated Statements of Comprehensive Income]*(Millions of yen)*

	For the three months ended June 30, 2011	For the three months ended June 30, 2012
Income before minority interests	¥64,522	¥44,296
Other comprehensive income	3,144	(18,301)
Net unrealized gains(losses) on available-for-sale securities	1,046	(19,217)
Net deferred gains (losses) on hedges	4,510	3,815
Foreign currency translation adjustments	(2,416)	(2,893)
Share of other comprehensive income of affiliates accounted for using equity method	3	(6)
Total comprehensive income	¥67,666	¥25,994
Comprehensive income attributable to:		
Owners of the parent	69,068	28,094
Minority interests	(1,401)	(2,100)

(3) Note on Going-Concern Assumption

Not applicable

(4) Note for Significant Changes in the Amount of Shareholders' Equity

Not applicable

(5) Per Share Information

1. Net assets per common share

Net assets per common share is calculated based on the followings: *(Millions of yen, except number of shares)*

	As of March 31, 2012	As of June 30, 2012
Net assets per common share (yen)	¥354.35	¥353.79
(Calculation base)		
Total net assets	1,843,329	1,820,593
Deductions from total net assets	974,885	956,651
Minority interests	109,890	108,651
Preferred stock	848,000	848,000
Dividends on preferred stock	16,995	-
Net assets attributable to common stock at respective period-ends	868,444	863,941
Number of common shares at the end of the period used for the calculation of net assets per common share (shares in thousand)	2,450,772	2,441,923

Note: The number of common shares used for the calculation of net assets per common shares as of the end of June 2012 is after deductions of 1) the number of treasury shares and 2) the number of shares held by the ESOP Trust (8,848 thousands shares as of June 30, 2012.)

2. Net income per common share

Net income per common share and diluted net income per common share are calculated based on the followings:

(Millions of yen, except number of shares)

	For the three months ended June 30, 2011	For the three months ended June 30, 2012
Net income per common share (yen)	¥25.83	¥17.71
(Calculation base)		
Net income	63,327	43,285
Amounts not attributable to common stock holders	—	—
Net income attributable to common stock	63,327	43,285
Average number of common shares during the respective periods (shares in thousand)	2,450,778	2,443,367
Diluted net income per common share (yen)	18.60	11.87
(Calculation base)		
Adjustments in net income	—	—
Increase in number of common shares (shares in thousand)	952,868	1,202,181

Note: Average number of common shares during the first quarter of fiscal year 2012 is after deductions of 1) the number of treasury shares and 2) the number of shares held by the ESOP Trust (7,404 thousands shares for the period).

[Reference Sheet]

Statement of Trust Assets and Liabilities

	Mar 31, 2012		June 30, 2012	
	Million yen	%	Million yen	%
Assets				
Loans and bills discounted	¥61,909	0.26	¥59,609	0.25
Securities	0	0.00	0	0.00
Beneficiary rights	22,587,612	94.22	22,502,119	94.56
Securities held in custody account	4,512	0.02	4,923	0.02
Monetary claims	391,346	1.63	361,277	1.52
Tangible fixed assets	545,078	2.27	518,514	2.18
Intangible fixed assets	2,139	0.01	2,138	0.01
Other claims	7,170	0.03	6,460	0.03
Due from banking account	354,818	1.48	322,978	1.36
Cash and due from banks	19,053	0.08	17,811	0.07
Total assets	¥23,973,650	100.00	¥23,795,833	100.00
Liabilities				
Money trusts	¥7,169,755	29.91	¥7,201,758	30.26
Pension trusts	3,545,831	14.79	3,489,390	14.66
Property formation benefit trusts	1,086	0.01	1,091	0.01
Securities investment trusts	11,600,386	48.39	11,530,749	48.46
Money entrusted, other than money trusts	289,228	1.21	302,029	1.27
Securities trusts	149,602	0.62	103,513	0.43
Monetary claims trusts	402,747	1.68	373,194	1.57
Land and fixtures trusts	119,037	0.49	117,984	0.50
Land and fixtures lease trusts	2,812	0.01	2,841	0.01
Composite trusts	693,161	2.89	673,280	2.83
Total liabilities	¥23,973,650	100.00	¥23,795,833	100.00

Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.
2. A consolidated subsidiary to be added up is Resona Bank, Ltd.