

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

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2008 to December 31, 2008) of the fiscal year ending March 31, 2009.

[Contents]

1.	Financial Highlights for the 3rd Quarter of the Fiscal Year Ending March 31, 2009	Page 1-2
2.	Outline of the Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2009	Page 3-4
3.	Claims Disclosed under the Financial Reconstruction Law Criteria	Page 5
4.	Unrealized Gains/(Losses) on Marketable Securities	Page 6
5.	Securitized products held	Page 7
6.	Deposits, Loans and Bills Discounted	Page 8

Note 1 Figures reported herein are unaudited.

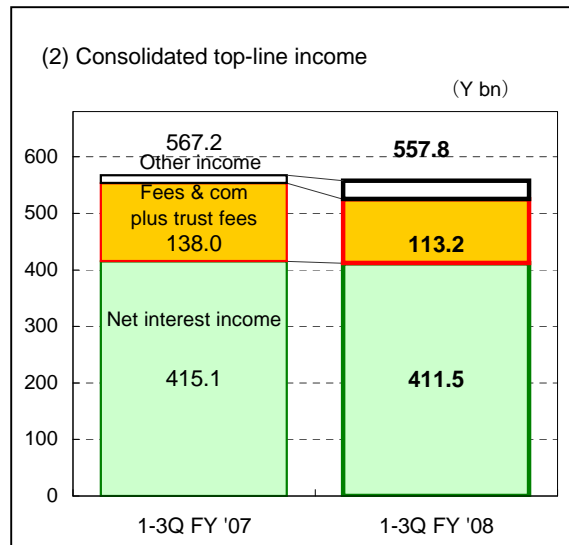
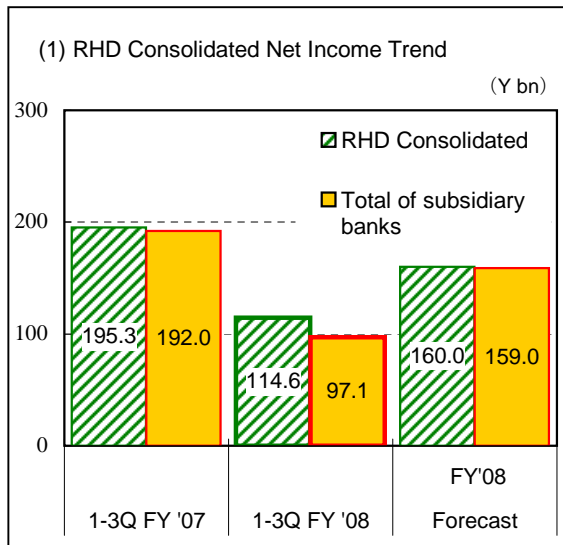
Note 2 Capital adequacy ratio calculated under the Basel II standards will be announced soon after the calculation is completed.

1. Financial Highlights for the 3rd Quarter of the Fiscal Year Ending March 31, 2009

- * Posted net income for the 1-3Q period (9 months from April to December) of ¥114.6 bn. (declined by ¥80.7 bn. YoY) on a Resona Holdings consolidated basis and ¥97.1 bn. (declined by ¥94.9 bn. YoY) on a total of subsidiary banks basis.
- * Actual net operating profits of subsidiary banks declined by ¥8.3 bn. YoY. Although net interest income from loans and deposits remained at the same level as the same period of previous fiscal year, income from financial products sale and real estate brokerage fees decreased due to prolonged market stagnations.
- * Net credit expenses (total of subsidiary banks) increased by ¥120.9 bn. YoY. However, since subsidiary banks registered a reversal gain from turnaround of corporate borrowers, net increase during the 3rd quarter was ¥7.5 bn.
- * Net gains on stocks declined by ¥20.8 bn. YoY due to the loss posted for write-down of marketable equity and other securities necessitated by prolonged stagnation in the stock market. Net unrealized gain on available-for-sale securities (total of subsidiary banks) after such write-downs is ¥2.3 bn.
- * The Deposit Insurance Corporation sold a part of its stake in Resona Holdings' ordinary shares on December 19, 2008. This transaction represents a repayment of ordinary shares subscribed with public funds (¥17.5 bn. on an infusion amount basis, and ¥50.0 bn on a fair value basis).
- * Earnings Forecasts for Fiscal Year Ending March 31, 2009, announced on November 14, 2008, remain unchanged.

Note 1 Since subsidiary banks use a reversal method for recording losses on write-down of marketable equity and other securities at quarter ends, the loss amount on write-down of such securities for the fiscal year ending March 31, 2009 may change depending on the prevailing market condition and other factors.

Note 2 Fair values of available-for-sale securities are based on prevailing market prices, etc. Resona Group did not adopt a new method of measuring fair values of securities in accordance with the ASBJ Practical Issue Task Force No. 25, "Practical Solution on Measurement of Fair Value for Financial Assets" and the ASBJ Practical Issue Task



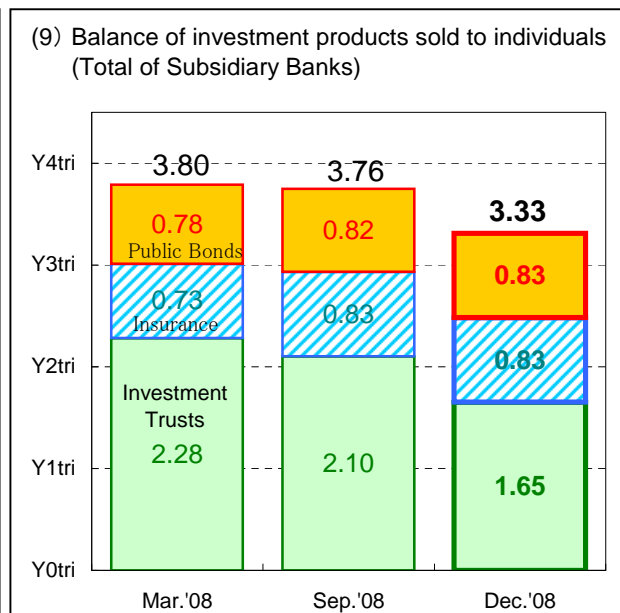
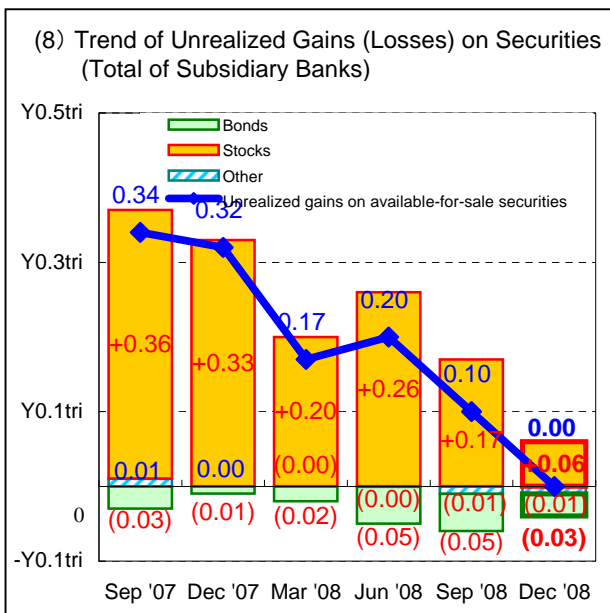
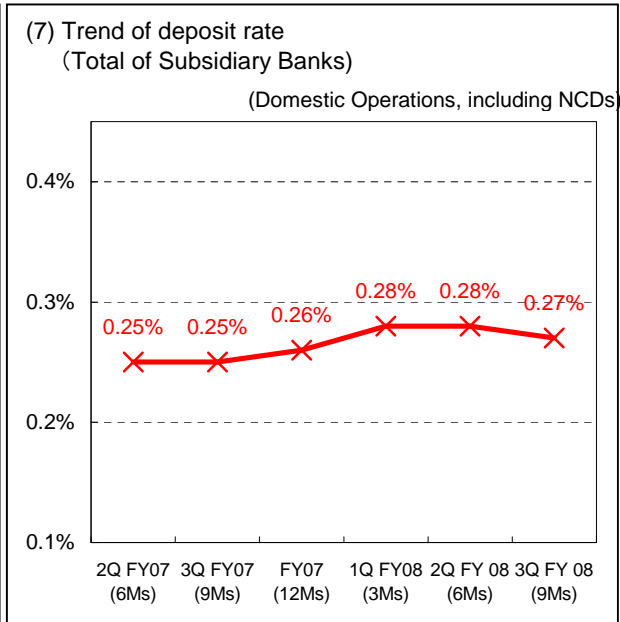
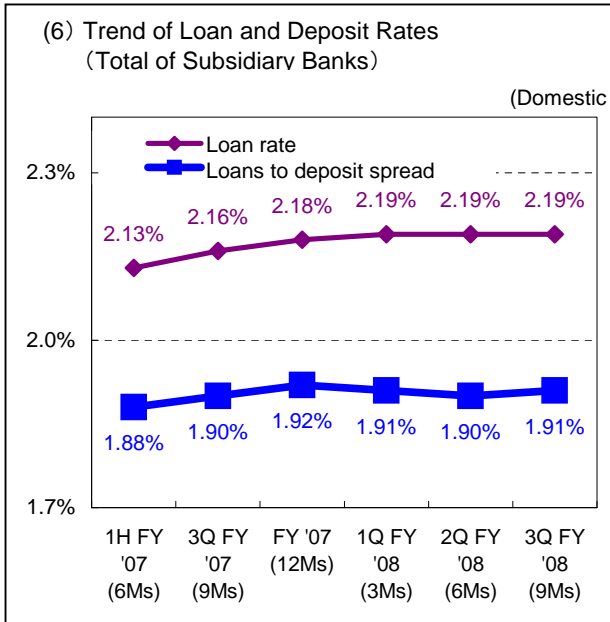
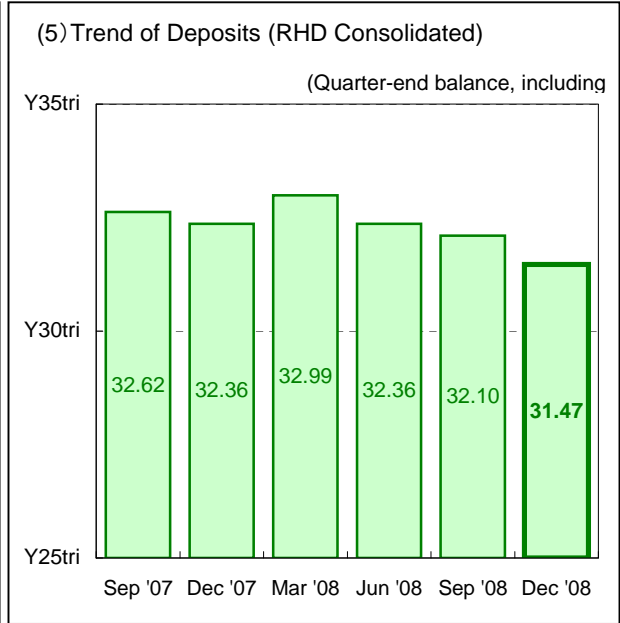
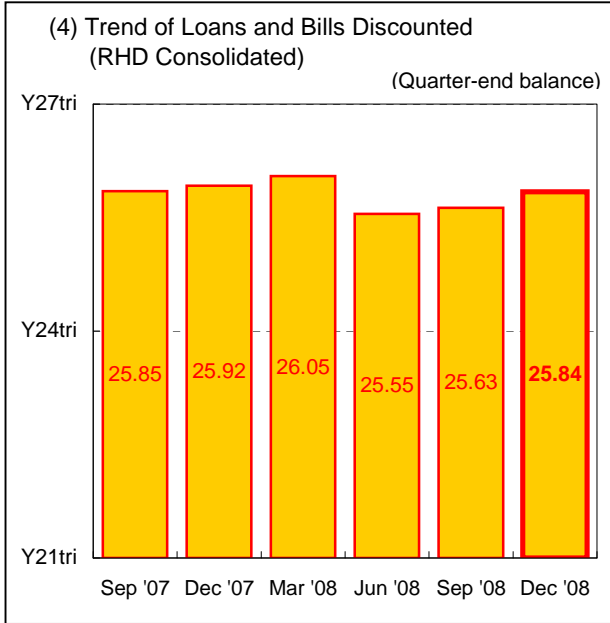
(3) Trend of Quarterly Results (Total of Subsidiary Banks)

(Y bn)	FY2008		FY2008		FY2008		FY2008
	1Q	YoY change	1-2Q	YoY change	1-3Q	YoY change	Forecast
Gross operating profit	161.2	(17.7)	341.8	(0.8)	508.0	(6.4)	684.0
Net interest income	132.0	(0.7)	266.4	(0.4)	399.7	(0.7)	-
Income from loans & deposits*3	116.2	0.4	231.8	(2.8)	351.8	(2.8)	-
Fees & com. plus trust fees	25.1	(7.2)	58.6	(14.8)	76.1	(23.8)	-
Net gains (losses) on bonds	(3.0)	(6.5)	0.9	14.8	6.5	10.7	-
Actual net operating profit*4	70.9	(20.7)	163.2	(1.7)	238.6	(8.3)	315.0
Operating Expenses	(90.1)	(2.9)	(178.5)	(0.6)	(269.1)	(1.7)	(369.0)
Total credit costs	51.0	18.2	126.5	112.6	134.0	120.9	152.0
Gains (losses) on stocks	4.4	3.5	(2.3)	7.8	(31.5)	(20.8)	4.0
Loss on write-downs	(2.2)	(1.1)	(8.7)	(6.3)	(25.2)	(21.6)	-
Other gains (losses)	47.8	61.9	36.7	56.0	24.0	55.2	-
Gain from sale of Tokyo HO bldg.	104.4	104.4	104.4	104.4	104.4	104.4	-
Income taxes	56.8	40.0	69.3	42.3	83.1	42.5	-
Net income	72.2	26.5	71.1	(50.5)	97.1	(94.9)	159.0

Note 3. Domestic banking account, deposits include NCDs.

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

Operating Results



2. Outline of the Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2009

Resona Holdings (Consolidated)

(Billions of yen)

		1-3Q FY 2008	Change	1-3Q FY 2007
Ordinary income	1	762.3	(50.1)	812.4
Consolidated gross operating profit	2	557.8	(9.3)	567.2
Interest income	3	411.5	(3.5)	415.1
Trust fees	4	24.6	(3.2)	27.9
<Disposal of problem loans in the trust account>	5	(0.2)	(0.1)	(0.0)
Fees and commissions	6	88.6	(21.5)	110.1
Trading income	7	42.0	24.2	17.8
Other operating income	8	(9.1)	(5.2)	(3.8)
Provision to general reserve for possible loan losses	9	(13.2)	6.5	(19.7)
General and administrative expenses	10	286.0	1.3	284.7
Other gains (losses), net	11	(207.4)	(119.7)	(87.7)
Net gains/(losses) on stocks	12	(35.4)	(25.8)	(9.5)
Credit related expenses	13	175.9	93.0	82.8
Equity in earnings of investments in affiliated companies	14	0.0	(0.1)	0.1
Ordinary profit	15	77.5	(136.9)	214.5
Extraordinary profits	16	122.6	88.4	34.1
Gains from reversal of credit expenses	17	17.5	(16.2)	33.8
Extraordinary losses	18	5.7	2.3	3.3
Income before income taxes and minority interests	19	194.4	(50.9)	245.3
Income taxes - current	20	7.1	(4.2)	11.3
Income taxes - deferred	21	70.5	40.2	30.3
Minority interests in net income	22	2.0	(6.2)	8.2
Net income	23	114.6	(80.7)	195.3
Credit related expense, net (5, 9, 13, 17)	24	144.9	115.7	29.1

Resona Holdings (Non-consolidated)

(Billions of yen)

		1-3Q FY 2008	Change	1-3Q FY 2007
Operating income	25	54.1	(339.0)	393.1
Operating profit	26	47.9	(337.0)	384.9
Ordinary profit	27	49.8	(334.9)	384.7
Net income	28	57.0	(331.4)	388.4

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

(Billions of yen)

		Total of four banks			Resona Bank			Saitama Resona Bank		
		1-3Q FY 2008	Change	1-3Q FY 2007	1-3Q FY 2008	Change	1-3Q FY 2007	1-3Q FY 2008	Change	1-3Q FY 2007
Gross operating profit	1	508.0	(6.4)	514.4	329.1	4.7	324.4	115.6	(4.1)	119.7
Interest income	2	399.7	(0.7)	400.5	251.5	(2.7)	254.3	106.2	4.2	102.0
Net interest income from loans and deposits	3	351.8	(2.8)	354.7	225.8	(5.2)	231.1	88.7	4.3	84.4
Trust fees (after disposal of problem loans in trust account)	4	24.6	(3.2)	27.9	5.4	(1.1)	6.6	-	-	-
<Disposal of problem loans in the trust account>	5	(0.2)	(0.1)	(0.0)	(0.2)	(0.1)	(0.0)	-	-	-
Fees and commissions	6	51.5	(20.5)	72.1	36.8	(13.7)	50.6	10.5	(6.7)	17.3
Trading income	7	42.5	24.2	18.2	42.5	24.2	18.2	-	-	-
Other operating income	8	(10.3)	(6.0)	(4.2)	(7.3)	(1.9)	(5.3)	(1.2)	(1.6)	0.3
Operating expenses (excluding non-recurring items)	9	269.1	1.7	267.4	172.1	(0.5)	172.6	54.9	1.4	53.5
Personnel expenses	10	90.2	(0.6)	90.8	54.6	(0.4)	55.0	19.2	(0.0)	19.2
Non-personnel expenses	11	162.1	1.6	160.4	106.1	(0.7)	106.8	32.3	1.6	30.7
Taxes	12	16.7	0.6	16.0	11.3	0.6	10.6	3.3	(0.1)	3.4
Provision to general reserve for possible loan losses	13	(2.8)	2.9	(5.8)	(11.9)	(11.9)	-	9.0	11.8	(2.8)
Actual net operating profit	14	238.6	(8.3)	247.0	156.7	5.0	151.7	60.6	(5.5)	66.2
Core net operating profit	15	232.1	(19.0)	251.1	144.6	(13.2)	157.9	63.8	(0.6)	64.4
Net operating profit	16	241.8	(11.1)	252.9	168.9	17.2	151.7	51.5	(17.4)	69.0
Other gains (losses), net	17	(179.6)	(127.9)	(51.6)	(150.5)	(122.5)	(28.0)	(17.8)	(6.2)	(11.6)
Net gains/(losses) on stocks	18	(31.5)	(20.8)	(10.6)	(27.5)	(18.2)	(9.3)	(4.5)	(3.4)	(1.1)
Disposal of problem loans	19	155.9	102.2	53.7	135.5	100.6	34.9	11.8	3.0	8.7
Other	20	7.8	(4.8)	12.6	12.6	(3.6)	16.3	(1.4)	0.2	(1.6)
Ordinary profit/(loss)	21	62.1	(139.1)	201.2	18.4	(105.3)	123.7	33.7	(23.6)	57.4
Extraordinary profit/ (loss), net	22	118.1	86.6	31.4	116.1	88.0	28.1	0.5	(0.8)	1.4
Gains from reversal of credit expenses	23	18.8	(15.8)	34.6	13.9	(17.0)	31.0	0.7	(0.9)	1.6
Net gains/(losses) on sale of fixed assets	24	104.0	105.2	(1.1)	104.4	105.2	(0.8)	(0.1)	0.1	(0.2)
Loss on impairment on fixed assets	25	2.1	0.1	1.9	2.1	0.2	1.9	0.0	0.0	0.0
Other	26	(2.5)	(2.4)	(0.0)	0.0	(0.0)	0.0	-	-	-
Income before income taxes	27	180.2	(52.4)	232.7	134.6	(17.3)	151.9	34.3	(24.5)	58.8
Income taxes-current	28	30.2	23.8	6.3	12.3	36.7	(24.4)	14.4	(8.4)	22.9
Income taxes-deferred	29	52.9	18.6	34.2	51.0	18.0	33.0	0.2	(1.0)	1.2
Net income	30	97.1	(94.9)	192.0	71.1	(72.1)	143.3	19.6	(15.0)	34.6
Credit related expense, net (5, 13, 19, 23)	31	134.0	120.9	13.0	109.4	105.5	3.8	20.1	15.8	4.3

(Billions of yen)

		Kinki Osaka Bank			Resona Trust and Banking		
		1-3Q FY 2008	Change	1-3Q FY 2007	1-3Q FY 2008	Change	1-3Q FY 2007
Gross operating profit	1	45.2	(5.3)	50.6	18.0	(1.6)	19.7
Interest income	2	41.7	(2.2)	44.0	0.0	(0.0)	0.1
Net interest income from loans and deposits	3	37.2	(1.8)	39.1	(0.0)	(0.0)	(0.0)
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	19.2	(2.0)	21.3
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	5.2	(0.5)	5.8	(1.2)	0.4	(1.7)
Trading income	7	-	-	-	-	-	-
Other operating income	8	(1.7)	(2.4)	0.6	-	-	-
Operating expenses (excluding non-recurring items)	9	33.1	0.5	32.6	8.8	0.3	8.5
Personnel expenses	10	12.9	(0.1)	13.0	3.4	0.0	3.4
Non-personnel expenses	11	18.2	0.4	17.7	5.3	0.3	5.0
Taxes	12	2.0	0.1	1.8	0.0	(0.0)	0.0
Provision to general reserve for possible loan losses	13	-	3.0	(3.0)	-	-	-
Actual net operating profit	14	12.0	(5.8)	17.9	9.1	(1.9)	11.1
Core net operating profit	15	14.5	(3.1)	17.6	9.1	(1.9)	11.1
Net operating profit	16	12.0	(8.9)	21.0	9.1	(1.9)	11.1
Other gains (losses), net	17	(11.2)	0.7	(12.0)	0.0	0.0	(0.0)
Net gains/(losses) on stocks	18	0.6	0.7	(0.1)	-	-	-
Disposal of problem loans	19	8.5	(1.4)	10.0	-	-	-
Other	20	(3.3)	(1.4)	(1.8)	0.0	0.0	(0.0)
Ordinary profit/(loss)	21	0.8	(8.1)	9.0	9.1	(1.9)	11.0
Extraordinary profit/ (loss), net	22	1.3	(0.5)	1.8	(0.0)	0.0	(0.0)
Gains from reversal of credit expenses	23	4.1	2.1	1.9	-	-	-
Net gains/(losses) on sale of fixed assets	24	(0.2)	(0.1)	(0.0)	(0.0)	0.0	(0.0)
Loss on impairment on fixed assets	25	-	(0.0)	0.0	-	-	-
Other	26	(2.5)	(2.4)	(0.0)	-	-	-
Income before income taxes	27	2.1	(8.6)	10.8	9.1	(1.9)	11.0
Income taxes-current	28	0.1	(3.5)	3.7	3.2	(0.9)	4.1
Income taxes-deferred	29	1.0	1.4	(0.4)	0.5	0.1	0.3
Net income	30	0.9	(6.5)	7.5	5.4	(1.1)	6.5
Credit related expense, net (5, 13, 19, 23)	31	4.4	(0.4)	4.9	-	-	-

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

Core net 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]	[Reference]
		2008	2007	End of September	End of March
		Non-consolidated	Non-consolidated	2008	2008
				Non-consolidated	Non-consolidated
Total of group banks	Unrecoverable or valueless claims	104.5	61.8	97.0	74.1
	Risk claims	417.3	385.3	411.1	342.8
	Claims in need of special attention	200.3	207.9	211.5	182.2
	Subtotal (A)	722.3	655.1	719.6	599.1
	Non-classified Claims	26,241.7	26,665.7	26,049.2	26,662.0
	Total (B)	26,964.1	27,320.9	26,768.9	27,261.1
	NPL Ratio (A)/(B)	2.67	2.39	2.68	2.19
Resona Bank	Unrecoverable or valueless claims	71.9	36.3	64.9	45.2
	Banking Account	71.6	35.7	64.6	44.8
	Trust Account	0.3	0.6	0.3	0.4
	Risk claims	311.8	275.1	306.9	241.3
	Banking Account	292.4	253.5	287.4	221.6
	Trust Account	19.4	21.5	19.4	19.6
	Claims in need of special attention	156.4	164.9	164.5	146.0
	Banking Account	152.5	160.8	160.5	142.0
	Trust Account	3.8	4.0	4.0	3.9
	Subtotal (A)	540.2	476.4	536.4	432.6
	Banking Account	516.6	450.2	512.6	408.5
	Trust Account	23.6	26.2	23.7	24.0
	Non-classified Claims	17,368.9	18,001.9	17,300.0	17,823.8
	Banking Account	17,276.5	17,896.1	17,204.7	17,721.7
	Trust Account	92.4	105.8	95.2	102.0
	Total (B)	17,909.2	18,478.4	17,836.4	18,256.5
Banking Account	17,793.1	18,346.3	17,717.4	18,130.3	
Trust Account	116.1	132.0	119.0	126.1	
NPL Ratio (A)/(B)	3.01	2.57	3.00	2.36	
Banking Account	2.90	2.45	2.89	2.25	
Trust Account	20.37	19.86	19.98	19.09	
Saitama Resona Bank	Unrecoverable or valueless claims	15.2	13.8	15.1	13.5
	Risk claims	65.9	55.0	65.2	57.2
	Claims in need of special attention	26.7	21.4	25.4	18.0
	Subtotal (A)	107.9	90.3	105.7	88.8
	Non-classified Claims	6,258.2	6,032.8	6,149.7	6,172.8
	Total (B)	6,366.1	6,123.2	6,255.4	6,261.7
NPL Ratio (A)/(B)	1.69	1.47	1.69	1.41	
Kinki Osaka Bank	Unrecoverable or valueless claims	17.4	11.5	16.9	15.3
	Risk claims	39.6	55.1	38.9	44.1
	Claims in need of special attention	17.1	21.5	21.5	18.1
	Subtotal (A)	74.1	88.3	77.4	77.6
	Non-classified Claims	2,614.5	2,630.9	2,599.5	2,665.2
	Total (B)	2,688.6	2,719.2	2,676.9	2,742.9
NPL Ratio (A)/(B)	2.75	3.24	2.89	2.83	

(Notes)

1. The presented figures as of the end of December 2008 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 2008. 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 2008. 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 2008					End of December 2007					[Reference] End of March 2008					
		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)					
				Gain	Loss			Gain	Loss			Gain	Loss				
Total of 4 banks	Other Securities	7,248.5	7,250.8	2.3	107.5	105.2	6,048.6	6,373.5	324.8	366.3	41.4	5,941.8	6,113.5	171.6	231.8	60.2	
	Stocks	358.0	420.1	62.1	90.4	28.2	385.9	724.2	338.2	342.0	3.7	385.5	589.9	204.3	216.1	11.7	
	Bonds	6,505.1	6,464.9	(40.2)	12.8	53.0	4,968.2	4,946.6	(21.6)	4.1	25.7	5,104.4	5,074.4	(29.9)	7.6	37.6	
	Other	385.3	365.7	(19.5)	4.3	23.9	694.4	702.7	8.2	20.1	11.9	451.8	449.1	(2.7)	8.0	10.8	
	Resona Bank	Other Securities	3,828.5	3,829.1	0.5	72.0	71.4	3,520.2	3,757.9	237.7	265.1	27.4	3,278.0	3,414.7	136.7	177.0	40.2
		Stocks	272.1	309.7	37.5	62.1	24.6	291.7	540.8	249.1	251.6	2.5	290.6	448.3	157.6	167.3	9.6
		Bonds	3,467.1	3,438.9	(28.2)	6.1	34.3	2,914.0	2,897.8	(16.2)	1.3	17.5	2,871.4	2,847.1	(24.2)	3.0	27.3
		Other	89.1	80.4	(8.7)	3.8	12.5	314.4	319.3	4.8	12.1	7.2	115.9	119.3	3.3	6.6	3.2
	Saitama Resona Bank	Other Securities	2,742.1	2,748.7	6.5	32.2	25.6	1,735.6	1,817.6	81.9	91.3	9.3	1,903.7	1,937.5	33.7	47.5	13.7
		Stocks	79.2	102.3	23.0	26.3	3.3	84.5	166.8	82.2	83.2	0.9	82.6	125.4	42.7	43.6	0.8
		Bonds	2,563.7	2,551.7	(12.0)	5.6	17.6	1,501.0	1,496.4	(4.6)	1.5	6.2	1,690.1	1,683.7	(6.4)	2.7	9.1
		Other	99.0	94.6	(4.4)	0.2	4.6	149.9	154.3	4.4	6.5	2.1	130.9	128.3	(2.5)	1.2	3.7
Kinki Osaka Bank	Other Securities	657.8	652.9	(4.8)	3.2	8.1	772.8	778.0	5.1	9.9	4.7	736.7	738.5	1.7	6.8	5.1	
	Stocks	6.5	8.1	1.5	1.9	0.3	9.6	16.4	6.8	7.0	0.1	9.1	13.7	4.6	4.7	0.1	
	Bonds	454.2	454.2	(0.0)	1.0	1.1	533.2	532.5	(0.7)	1.2	1.9	522.8	523.6	0.7	1.8	1.1	
	Other	197.0	190.6	(6.4)	0.2	6.7	230.0	229.0	(0.9)	1.5	2.5	204.7	201.1	(3.5)	0.2	3.8	
Resona Trust & Banking	Other Securities	19.9	19.9	0.0	0.0	-	19.9	19.9	0.0	0.0	0.0	19.9	19.9	0.0	0.0	0.0	
	Stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Bonds	19.9	19.9	0.0	0.0	-	19.9	19.9	0.0	0.0	0.0	19.9	19.9	0.0	0.0	0.0	
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

"Total of 4 banks" as of the end of December 2008 and December 2007 are simple sum of the non-consolidated figures of subsidiary banks.

"Total of 4 banks" as of the end of March 2008 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 ¥30.3 bn. These floating-rate JGBs would have ¥3.4 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 and stocks of subsidiaries and affiliates

(Billions of Yen)		End of December 2008					End of December 2007					[Reference] End of March 2008				
		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 subsidiary banks		364.4	372.6	8.2	8.2	-	177.0	179.8	2.7	2.7	0.0	188.9	194.8	5.8	5.8	0.0
Resona Bank		80.4	81.8	1.3	1.3	-	-	-	-	-	-	-	-	-	-	-
Saitama Resona Bank		221.2	227.7	6.4	6.4	-	177.0	179.8	2.7	2.7	0.0	188.9	194.8	5.8	5.8	0.0
Kinki Osaka Bank		62.7	63.0	0.3	0.3	-	-	-	-	-	-	-	-	-	-	-

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

- 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 2008		End of March 2008	
		B/S Amount	Unrealized Gains /(Losses)	B/S Amount	Unrealized Gains /(Losses)
		[Reference]		(Billions of yen)	
Total of four banks	Securitized products	267.5	(2.8)	323.9	(1.3)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	267.5	(2.8)	323.9	(1.3)
	Backed by assets in Japan	267.5	(2.8)	323.9	(1.3)
	Housing loans	227.6	(2.0)	256.6	(0.9)
	Commercial real estate	17.7	(0.6)	19.6	(0.1)
	Other	22.1	(0.0)	47.6	(0.1)
	Backed by assets in foreign countries	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-
Resona Bank	Securitized products	47.7	-	48.6	-
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	47.7	-	48.6	-
	Backed by assets in Japan	47.7	-	48.6	-
	Housing loans	38.2	-	42.8	-
	Commercial real estate	5.8	-	2.2	-
	Other	3.6	-	3.6	-
	Backed by assets in foreign countries	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-
Saitama Resona Bank	Securitized products	76.7	(0.3)	99.1	(0.1)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	76.7	(0.3)	99.1	(0.1)
	Backed by assets in Japan	76.7	(0.3)	99.1	(0.1)
	Housing loans	66.3	(0.3)	75.7	(0.0)
	Commercial real estate	-	-	-	-
	Other	10.4	(0.0)	23.4	(0.1)
	Backed by assets in foreign countries	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-
Kinki Osaka Bank	Securitized products	143.0	(2.4)	176.1	(1.2)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	143.0	(2.4)	176.1	(1.2)
	Backed by assets in Japan	143.0	(2.4)	176.1	(1.2)
	Housing loans	122.9	(1.7)	138.0	(0.9)
	Commercial real estate	11.9	(0.6)	17.4	(0.1)
	Other	8.0	(0.0)	20.5	(0.0)
	Backed by assets in foreign countries	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-
Resona Trust & Banking	Securitized products	-	-	-	-
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	-	-	-	-
	Backed by assets in Japan	-	-	-	-
	Housing loans	-	-	-	-
	Commercial real estate	-	-	-	-
	Other	-	-	-	-
	Backed by assets in foreign countries	-	-	-	-
	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, 2008	Balance sheet amount	43.4 billion yen	Unrealized gain	0.04 billion yen
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Note.3: Securitized products

Include the securities defined under "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 December		(Billions of yen)	
		2008	Change	End of September 2008	End of March 2008
Total of four banks	Deposits (Term-end bal.)	30,858.6	(827.5)	30,935.5	31,686.2
	Domestic consumer deposits	21,420.8	555.2	21,046.1	20,865.6
	Demand deposits	11,560.6	454.0	11,223.7	11,106.5
	Time deposits	9,650.3	89.6	9,630.1	9,560.6
	Domestic corporate deposits	8,546.6	(563.3)	8,874.6	9,110.0
	Demand deposits	5,904.0	(311.1)	6,030.8	6,215.1
	Time deposits	2,306.2	(109.8)	2,421.2	2,416.0
	Trust principal (Term-end bal.)	423.0	(10.5)	440.9	433.5
	Loans (Term-end bal.)	25,956.6	(207.1)	25,745.4	26,163.8
	Banking account	25,840.5	(197.0)	25,626.4	26,037.6
Trust account	116.1	(10.0)	119.0	126.1	
Resona	Deposits (Term-end bal.)	18,372.3	(912.3)	18,635.5	19,284.7
	Domestic consumer deposits	11,387.5	222.4	11,243.8	11,165.0
	Demand deposits	6,170.7	179.5	6,025.9	5,991.2
	Time deposits	5,053.9	41.4	5,062.4	5,012.5
	Domestic corporate deposits	6,420.1	(489.7)	6,787.6	6,909.8
	Demand deposits	4,377.1	(298.7)	4,571.0	4,675.9
	Time deposits	1,773.4	(80.1)	1,867.2	1,853.6
	Trust principal (Term-end bal.)	423.0	(10.5)	440.9	433.5
	Loans (Term-end bal.)	17,039.2	(262.0)	16,946.9	17,301.3
	Banking account	16,923.1	(252.0)	16,827.9	17,175.1
Trust account	116.1	(10.0)	119.0	126.1	
Saitama Resona	Deposits (Term-end bal.)	9,145.9	74.3	9,015.0	9,071.6
	Domestic consumer deposits	7,394.4	318.9	7,196.0	7,075.5
	Demand deposits	4,302.1	246.7	4,129.9	4,055.4
	Time deposits	3,055.3	66.5	3,035.2	2,988.7
	Domestic corporate deposits	1,447.3	(79.7)	1,437.3	1,527.0
	Demand deposits	1,065.0	(10.9)	1,024.4	1,076.0
	Time deposits	360.0	(12.7)	376.7	372.7
	Loans (Term-end bal.)	6,286.7	104.9	6,180.4	6,181.7
	Deposits (Term-end bal.)	3,323.2	(3.5)	3,284.7	3,326.7
	Domestic consumer deposits	2,638.9	13.8	2,606.2	2,625.1
Demand deposits	1,087.6	27.8	1,067.9	1,059.8	
Time deposits	1,540.9	(18.3)	1,532.3	1,559.3	
Domestic corporate deposits	662.1	(7.8)	649.4	669.9	
Demand deposits	461.8	(1.3)	435.4	463.2	
Time deposits	172.7	(16.9)	177.2	189.6	
Loans (Term-end bal.)	2,630.6	(50.0)	2,617.9	2,680.7	
Resona Trust & Banking	Deposits (Term-end bal.)	17.0	13.9	0.1	3.1

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 Third Quarter of the Fiscal Year Ending March 31, 2009
(December 31, 2008)

January 30, 2009

Resona Holdings, Inc.

1. Financial Highlights (April 1, 2008- December 31, 2008)

(1) Consolidated Operating Results

	Ordinary income		Ordinary profits		Net income	
	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%
1-3Q of FY2008	762,315	-	77,543	-	114,657	-
1-3Q of FY2007	812,484	(2.5)	214,518	(28.6)	195,385	(64.5)

	Net income per share	Net income per share (potential equity adjusted)
	<i>Yen</i>	<i>Yen</i>
1-3Q of FY2008	10,120.10	5,211.63
1-3Q of FY2007	17,145.36	10,785.37

Note: Percentages shown in ordinary income, ordinary profits and net income represent the rate of increase/ (decrease) from the same period in the previous fiscal year.

(2) Consolidated Financial Position

	Total assets	Total equity	Net assets ratio	Net assets per share
	<i>Million yen</i>	<i>Million yen</i>	%	<i>Yen</i>
December 31, 2008	39,217,191	2,413,769	5.8	(19,829.72)
March 31, 2008	39,916,171	2,524,656	5.9	(13,711.01)

(Reference) Total equity:

December 31, 2008, : ¥2,292,349 Million

March 31, 2008 : ¥2,388,467 Million

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.

Please refer to page 4 for per share information which is computed without excluding the preferred stocks.

2. Dividends on Common Stock

	Dividends per share				
	1Q	Interim	3Q	Year-end	Annual
	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
FY2007	-	0	-	1,000	1,000
FY2008	-	0	-		
FY2008 (Forecast)				10.0	10.0

Notes:

- Revision of dividends forecast announced in 3Q of FY 2008 : None
- Dividends per share shown above are for common stock. Please refer to page 3 for information with regard to other classified stocks.
- FY2008 forecasts reflect the split of shares. Please refer to page 4 for the information with regard to the effects of the share split.

3. Earnings Forecasts for the Fiscal Year 2008 (April 1, 2008 - March 31, 2009)

	Ordinary income		Ordinary profits		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
FY2008 (full year)	1,000,000	(10.2)	150,000	(35.8)	160,000	(47.1)	106.40

Notes:

1. Revision of earnings forecast announced in 3Q of FY 2008 : None
2. Percentages in ordinary income, ordinary profits and net income represent the rate of increase/ (decrease) from the same period of previous fiscal year.
3. Net income per share forecast reflects the split of shares. Please refer to page 4 for the information with regard to the effects of the share split.

4. Other

1. Changes in scope of consolidation during the period: None
2. Simplified methods of accounting applied: Yes
3. Changes in the accounting methods from the ones applied in the previous fiscal year: None

4. Common stock Issued and Outstanding

- (1) Common stock
 - 11,399,576 (as of December 31, 2008)
 - 11,399,576 (as of March 31, 2008)
- (2) Treasury stock
 - 330,144 (as of December 31, 2008)
 - 4,388 (as of March 31, 2008)
- (3) Average number of common stock
 - 11,329,650 (1-3Q of FY2008)
 - 11,395,804 (1-3Q of FY2007)

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
Class B No. 1 preferred stock	FY2007	-	0	-	6,360	6,360
	FY2008	-	0	-		
	FY2008 (Forecast)				63.60	63.60
Class C No. 1 preferred stock	FY2007	-	0	-	6,800	6,800
	FY2008	-	0	-		
	FY2008 (Forecast)				68.00	68.00
Class E No. 1 preferred stock	FY2007	-	0	-	14,380	14,380
	FY2008	-	0	-		
	FY2008 (Forecast)				143.80	143.80
Class F No. 1 preferred stock	FY2007	-	0	-	18,500	18,500
	FY2008	-	0	-		
	FY2008 (Forecast)				185.00	185.00
Class one No. 1 preferred stock	FY2007	-	0	-	2,564	2,564
	FY2008	-	0	-		
	FY2008 (Forecast)				31.90	31.90
Class two No. 1 preferred stock	FY2007	-	0	-	2,564	2,564
	FY2008	-	0	-		
	FY2008 (Forecast)				31.90	31.90
Class three No. 1 preferred stock	FY2007	-	0	-	2,564	2,564
	FY2008	-	0	-		
	FY2008 (Forecast)				31.90	31.90
Class four preferred stock	FY2007	-	0	-	99,250	99,250
	FY2008	-	0	-		
	FY2008 (Forecast)				992.50	992.50
Class five preferred stock	FY2007	-	0	-	54,622	54,622
	FY2008	-	0	-		
	FY2008 (Forecast)				918.75	918.75
Class nine preferred stock	FY2007	-	0	-	26,769	26,769
	FY2008	-	0	-		
	FY2008 (Forecast)				325.50	325.50

Note: FY2008 forecasts reflect the split of shares. Please refer to page 4 for information with regard to the effect of the share split

(Reference)

- Net assets per share calculated without excluding the total amounts of preferred stocks issued:

	(Yen)
December 31, 2008	207,088.22
March 31, 2008	206,719.97

- Effect of the Split of Shares

As was announced on May 16, 2008, the Company made a 100-for-1 stock split for the common stock and preferred stock, effective on January 4, 2009, in order to adopt the electronic share certificate system in accordance with the Law for Partial Amendments to the Law concerning Book-Entry Transfer of Corporate Bonds and Other Securities (Law No88 of 2004). If the split of shares had not been implemented, the forecasts for the term-end dividends (full-year dividends) for FY2008 would have been as follows:

Type	An estimated dividend per share (Yen)
Common Stock	1,000.00
Class B Preferred Stock	6,360.00
Class C Preferred Stock	6,800.00
Class E Preferred Stock	14,380.00
Class F Preferred Stock	18,500.00
Class 1 Preferred Stock	3,190.00
Class 2 Preferred Stock	3,190.00
Class 3 Preferred Stock	3,190.00
Class 4 Preferred Stock	99,250.00
Class 5 Preferred Stock	91,875.00
Class 9 Preferred Stock	32,550.00

Furthermore, if the split of shares had not been implemented, net income per share forecast for FY2008 would have been as follows:.

	(Yen)
Net income per share (Estimated)	10640.47

Consolidated Balance Sheets
(As of the End of the Third Quarter of Fiscal 2008)
(Millions of yen)

Items	Dec 31, 2008	Mar 31, 2008
Assets		
Cash and due from banks	¥1,191,365	¥2,045,603
Call loans and bills bought	730,845	1,644,268
Deposits paid for bonds borrowing transactions	110,855	101,250
Monetary claims bought	493,678	509,277
Trading assets	576,195	445,962
Money held in trust	12,049	-
Securities	7,980,495	6,718,651
Loans and bills discounted	25,840,719	26,052,461
Foreign exchange assets	80,705	71,854
Other assets	1,072,657	1,051,340
Tangible fixed assets	327,084	391,423
Intangible fixed assets	62,359	33,664
Deferred tax assets	327,587	371,871
Customers' liabilities for acceptances and guarantees	910,234	969,346
Reserve for possible loan losses	(499,642)	(490,803)
Total assets	39,217,191	39,916,171
Liabilities		
Deposits	30,803,995	31,635,428
Negotiable certificates of deposit	672,100	1,362,130
Call money and bills sold	462,749	428,328
Bills sold under repurchase agreements	527,714	16,976
Deposits received for bonds lending transactions	34,308	40,638
Trading liabilities	164,251	139,328
Borrowed money	638,550	684,186
Foreign exchange liabilities	6,119	2,896
Bonds	809,650	892,130
Due to trust account	355,040	367,996
Other liabilities	1,350,653	767,862
Reserve for employees' bonuses	6,051	16,965
Reserve for employees' retirement benefits	6,357	4,349
Other reserves	24,429	20,454
Reserves under special laws	-	0
Deferred tax liabilities	42	0
Deferred tax liabilities on land revaluation	31,172	42,494
Acceptances and guarantees	910,234	969,346
Total liabilities	¥36,803,421	¥37,391,514

Consolidated Balance Sheets (Continued)

(Millions of yen)

Items	Dec 31, 2008	Mar 31, 2008
Net Assets		
Capital	¥327,201	¥327,201
Capital surplus	673,744	673,764
Retained earnings	1,277,515	1,190,557
Treasury stock	(40,179)	(1,280)
Total shareholders' equity	2,238,281	2,190,242
Net unrealized gains on available-for-sale securities	(6,855)	123,207
Deferred gains (losses) on hedges	20,447	18,308
Revaluation reserve for land	42,410	58,961
Translation adjustments	(1,935)	(2,252)
Total valuation and translation adjustments	54,067	198,225
Minority interests	121,420	136,188
Total equity	2,413,769	2,524,656
Total liabilities and equity	¥39,217,191	¥39,916,171

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

Consolidated Statements of Operations
1-3rd Quarter of Fiscal 2008 (9 Months from April to December 2008)

(Millions of yen)

Items	1-3Q of FY 2008
Ordinary income	¥762,315
Interest income	517,257
Interest income from loans and bills discounted	428,765
Interest and dividends on securities	47,689
Trust fees	24,683
Fees and commissions received	123,967
Trading profits	42,087
Other operating income	27,797
Other ordinary income	26,523
Ordinary expenses	684,772
Interest expenses	105,690
Interest on deposits	65,669
Fees and commissions paid	35,321
Other operating expenses	36,938
General and administrative expenses	286,037
Other ordinary expenses	220,784
Ordinary profits	77,543
Extraordinary profits	122,621
Gains on disposal of fixed assets	105,022
Gains from recovery of written-off claims	0
Other extraordinary profits	
Extraordinary losses	5,727
Losses on disposal of fixed assets	916
Loss on impairment of fixed assets	2,265
Other extraordinary losses	2,545
Income before income taxes	194,437
Income taxes – current	7,133
Income taxes – deferred	70,584
Total income tax expenses	77,718
Minority interests in net income	2,062
Net income	¥114,657

Consolidated Statements of Operations
3rd Quarter of Fiscal 2008 (3 Months from September to December 2008)

(Millions of yen)

Items	3Q of FY 2008
Ordinary income	¥275,061
Interest income	168,639
Interest income from loans and bills discounted	143,521
Interest and dividends on securities	15,119
Trust fees	5,845
Fees and commissions received	36,935
Trading profits	46,637
Other operating income	14,581
Other ordinary income	2,421
Ordinary expenses	248,896
Interest expenses	31,612
Interest on deposits	19,941
Fees and commissions paid	12,652
Other operating expenses	45,402
General and administrative expenses	95,908
Other ordinary expenses	63,321
Ordinary profits	26,164
Extraordinary profits	19,042
Gains on disposal of fixed assets	278
Gains from reversal of loan loss reserves	14,344
Gains on recovery of written-off claims	4,419
Extraordinary losses	351
Losses on disposal of fixed assets	250
Loss on impairment of fixed assets	100
Income before income taxes and minority interests	44,855
Income taxes – current	836
Income taxes – deferred	15,303
Total income tax expenses	16,139
Minority interests in net income	449
Net income	¥28,267

Consolidated Statements of Operations
1-3rd Quarter of Fiscal 2007 (9 Months from April to December 2007)

(Millions of yen)

Items	1-3Q of FY 2007
Ordinary income	¥812,484
Interest income	526,061
Interest income from loans and bills discounted	427,125
Interest and dividends on securities	45,659
Trust fees	27,920
Fees and commissions received	147,758
Trading profits	18,070
Other operating income	55,408
Other ordinary income	37,264
Ordinary expenses	597,965
Interest expenses	110,947
Interest on deposits	65,947
Fees and commissions paid	37,574
Trading losses	228
Other operating expenses	59,269
General and administrative expenses	284,708
Other ordinary expenses	105,237
Ordinary profits	214,518
Extraordinary profits	34,194
Extraordinary losses	3,354
Income before income taxes and minority interests	245,358
Income taxes – current	11,340
Income taxes – deferred	30,358
Minority interests in net income	8,273
Net income	¥195,385

Statement of Trust Assets and Liabilities

(As of December 31, 2008)

(Millions of Yen, %)

	Dec 31, 2008	%	[Reference] Mar 31, 2008	%
Assets				
Loans and bills discounted	¥116,194	0.33	¥126,327	0.34
Securities	6,333,925	18.21	9,059,990	24.67
Trust beneficiary certificate	26,899,582	77.32	26,115,140	71.09
Securities held in custody account	372	0.00	327	0.00
Monetary claims	358,005	1.03	374,501	1.02
Tangible fixed assets	683,786	1.96	632,020	1.72
Intangible fixed assets	3,568	0.01	4,165	0.01
Other claims	10,623	0.03	15,022	0.04
Due from banking account	355,040	1.02	367,996	1.00
Cash and due from banks	30,679	0.09	38,043	0.11
Total assets	¥34,791,778	100.00	¥36,733,534	100.00
Liabilities				
Money trusts	¥13,406,671	38.54	¥16,025,426	43.63
Pension trusts	4,201,420	12.08	4,761,549	12.96
Asset formation benefit trusts	1,062	0.00	1,272	0.00
Securities investment trusts	15,114,759	43.44	13,748,252	37.43
Pecuniary trusts other than money trusts	128,591	0.37	171,894	0.47
Securities trusts	424,390	1.22	523,695	1.43
Monetary claims trusts	375,627	1.08	398,201	1.08
Real estates trusts	120,680	0.35	121,327	0.33
Real estate leases trusts	4,798	0.01	4,691	0.01
Composite trusts	1,013,776	2.91	977,222	2.66
Total liabilities	¥34,791,778	100.00	¥36,733,534	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 2008: Resona Bank Ltd. and Resona Trust & Banking Co., Ltd.

End of March 2008: Resona Bank Ltd. and Resona Trust & Banking Co., Ltd.