

Financial Information for the 3rd Quarter of the Fiscal Year Ending March 31, 2008

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2007 to December 31, 2007) of the fiscal year ending March 31, 2008.

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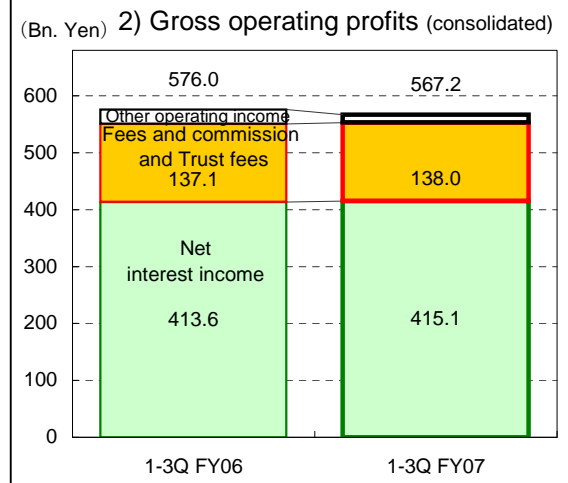
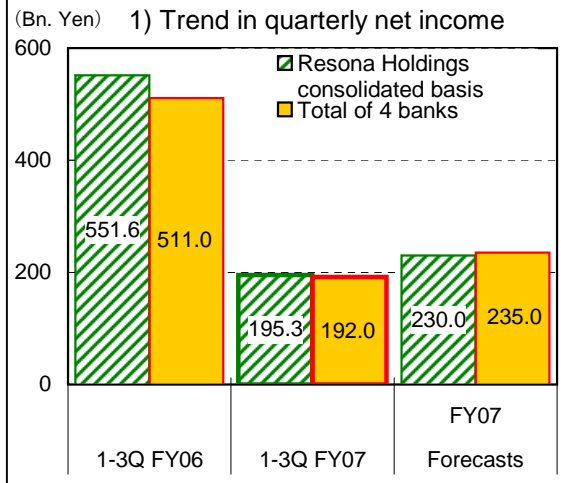
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Note.1 Figures reported herein are unaudited.

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

1. Financial Highlights for the 3rd Quarter of the Fiscal Year Ending March 31, 2008

- > Resona Group's consolidated net income for the 1-3Q period amounted to Y195.3bn.
Total net income of group banks on a non-consolidated basis amounted to Y192.0bn.
- > Combined net operating profits of group banks declined by Y24.7bn year on year.
The factors accounting for the decline are primarily as follows:
 - >> Disposed of the latent losses on Resona Bank's net investments in investment trust funds
 - >> Increase in operating expenses resulting from a change in an accounting treatment for incentive salaries
- > Net interest income from loans and deposits, trust fees, and fees and commission income, total of which constitute a majority of gross operating profits, increased by Y13.1 bn, year on year. Steady trend is expected to continue.
- > Direct investments and credit exposures in relation to US sub-prime mortgage loans: Zero
* Indirect investments in related assets through foreign fund of hedge funds: Approximately Y0.5bn. (As announced on August 6, 2007)



3) Quarterly net income (total of group banks, non-consolidated basis)

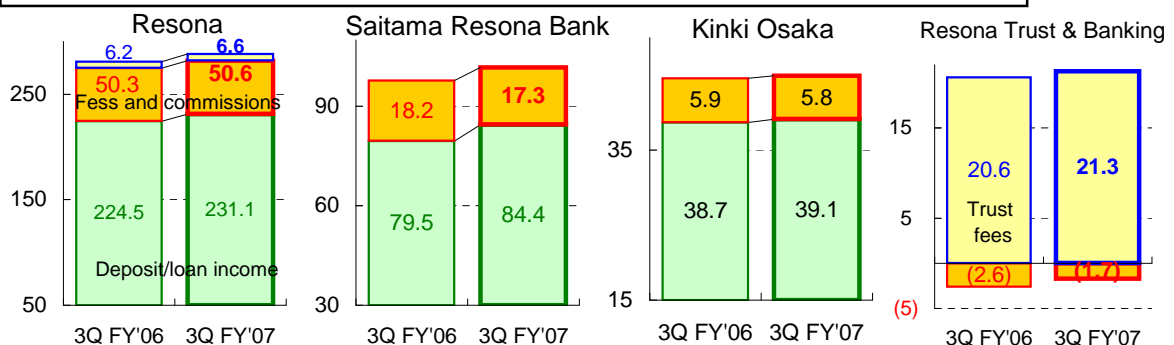
(Bn. Yen)	FY2007		FY2007		FY2007		FY2007 forecasts (full-year)
	1Q (1)	Change from 1Q FY2006	1H	Change from 2Q FY2006	1-3Q	Change from 3Q FY2006	
Gross operating profits	178.9	24.4	342.7	(0.7)	514.4	(8.3)	714.0
Deposit/loan income*1, trust fees, and fess and commission income	146.0	5.8	308.1	12.2	454.7	13.1	-
Net gains on bonds	3.5	20.1	(13.9)	(7.0)	(4.1)	(4.5)	-
Actual net operating profits*2	91.6	17.2	165.0	(14.5)	247.0	(24.7)	347.0
General & administrative expenses	(87.2)	(6.9)	(177.8)	(13.8)	(267.4)	(16.2)	(367.0)
Total credit related expenses, net	(32.7)	(10.3)	(13.8)	4.2	(13.0)	16.8	(50.0)
Net gains on stocks	0.9	13.6	(10.1)	(44.4)	(10.6)	(56.3)	(4.0)
Other gain/(loss), net	(14.1)	(20.6)	(19.2)	(248.8)	(31.2)	(254.6)	-
Income taxes	(16.8)	(12.2)	(26.9)	(238.7)	(40.6)	(250.1)	-
Net income	45.6	(0.2)	121.7	(303.6)	192.0	(319.0)	235.0

*1. Domestic operations, including NCDs

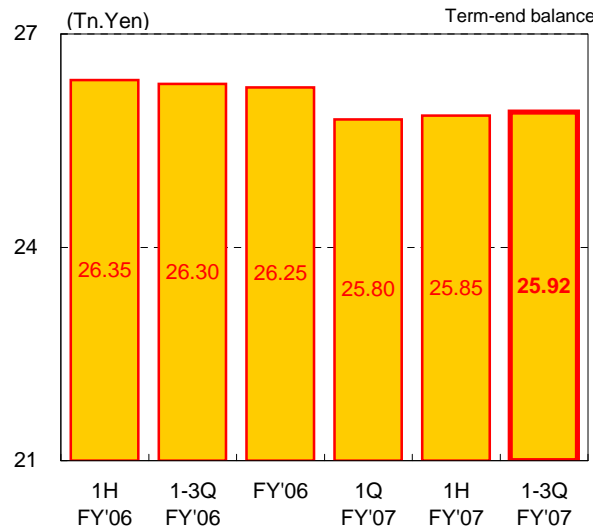
*2. Net operating profit before provision to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.

4) Deposit/loan income, Trust fees, Fess and commissions of group banks

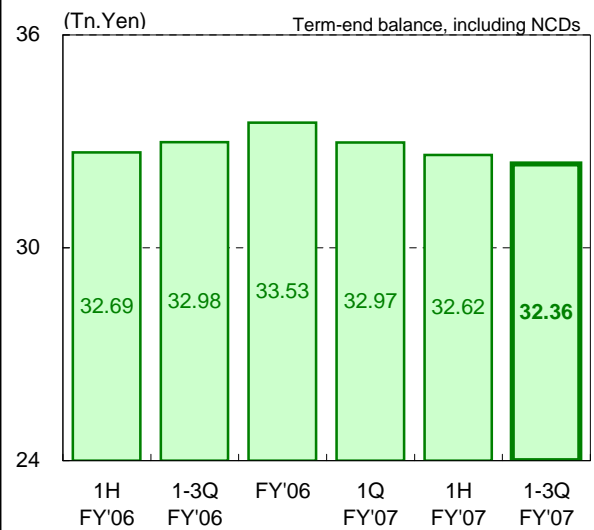
(Bn. Yen)



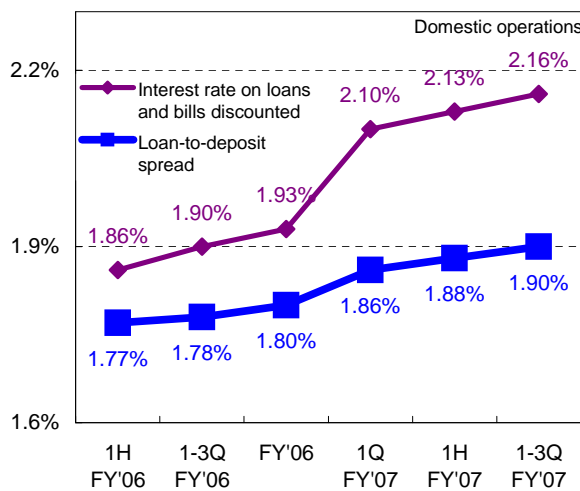
5) Loans and bills discounted (RHD, consolidated basis)



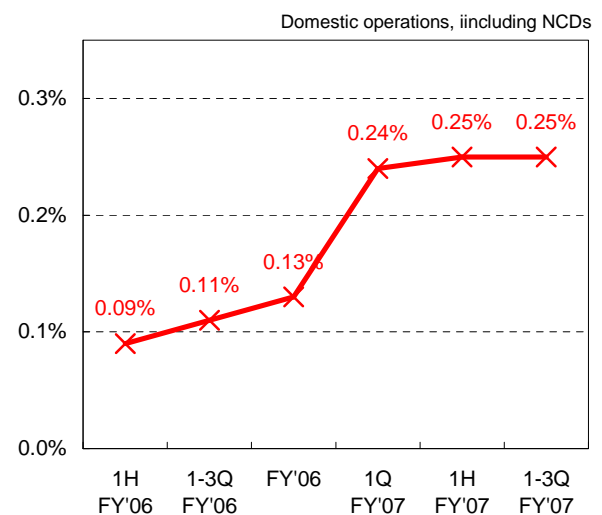
6) Deposits (Resona Holdings, consolidated)



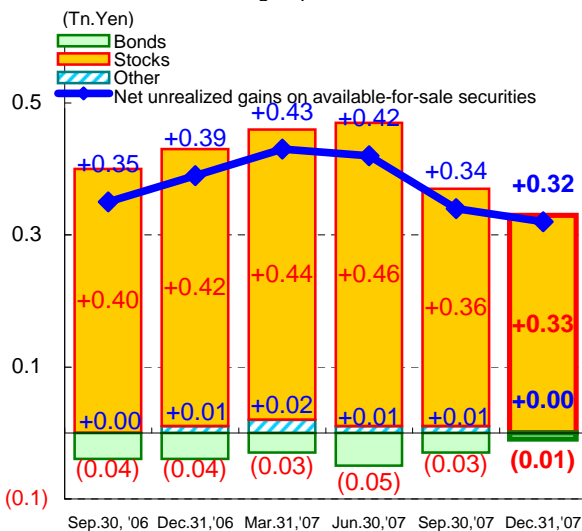
7) Interest rate on loans and bills discounted, Loan-to-deposit spread (Total of group banks)



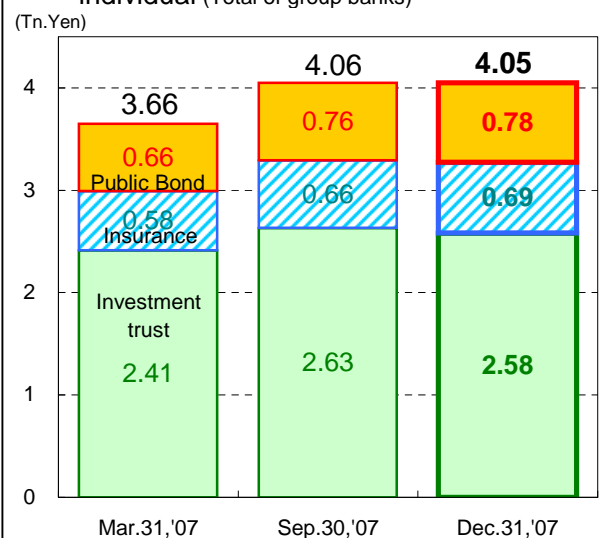
8) Interest rate on Deposits (Total of group banks)



9) Net unrealized gains on available-for-sale securities (Total of group banks)



10) Balance of investment products sold to individual (Total of group banks)



2. Outline of Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2008

Resona Holdings (Consolidated)		(Billions of yen)		
		1-3Q FY 2007	Change	1-3Q FY 2006
Ordinary income	1	812.4	(20.8)	833.3
Consolidated gross operating profits	2	567.2	(8.8)	576.0
Net interest income	3	415.1	1.4	413.6
Trust fees (After disposal of NPL in the trust account)	4	27.9	1.0	26.8
<Disposal of problem loans in the trust account>	5	(0.0)	(0.2)	0.1
Fees and commissions income	6	110.1	(0.1)	110.3
Trading income	7	17.8	6.9	10.9
Other operating income	8	(3.8)	(18.1)	14.2
Provision to general reserve for possible loan losses	9	(19.7)	(21.9)	2.2
General and administrative expenses	10	284.7	12.2	272.4
Other gains/(losses), net	11	(87.7)	(87.1)	(0.5)
Gains/(losses) on stocks	12	(9.5)	(57.1)	47.6
Disposal of problem loans	13	82.8	19.3	63.4
Equity in earnings from investments in affiliated companies	14	0.1	(0.1)	0.3
Ordinary profit	15	214.5	(86.2)	300.8
Extraordinary profit	16	34.1	12.8	21.3
Gains from reversal of credit expenses	17	33.8	13.1	20.6
Extraordinary loss	18	3.3	(1.9)	5.2
Income before income taxes and minority interests	19	245.3	(71.5)	316.8
Income taxes-current	20	11.3	2.8	8.5
Income taxes-deferred	21	30.3	283.1	(252.8)
Minority interests in net income	22	8.2	(1.2)	9.5
Net income	23	195.3	(356.2)	551.6
Credit related expenses (5,9,13,17)	24	29.1	(15.9)	45.1

Resona Holdings (Non-consolidated)		(Billions of yen)		
		1-3Q FY 2007	Change	1-3Q FY 2006
Operating income	25	393.1	130.0	263.0
Operating profit	26	384.9	129.5	255.4
Ordinary profit	27	384.7	129.7	255.0
Net income	28	388.4	101.6	286.8

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

		Total of 4 banks				Resona Bank			Saitama Resona Bank		
		1-3Q		1-3Q FY 2006	1-3Q		1-3Q FY 2006	1-3Q		1-3Q FY 2006	
		FY 2007	Change		FY 2007	Change		FY 2007	Change		
Gross operating profit	1	514.4	(8.3)	522.8	324.4	(21.4)	345.8	119.7	10.6	109.0	
Net interest income	2	400.5	1.4	399.1	254.3	(9.2)	263.6	102.0	10.2	91.8	
Deposit/loan income (Domestic operations, including NCDs)	3	354.7	11.8	342.8	231.1	6.5	224.5	84.4	4.8	79.5	
Trust fees (after disposal of NPL in the trust account)	4	27.9	1.0	26.8	6.6	0.4	6.2	-	-	-	
<Disposal of NPL in the trust account>	5	(0.0)	(0.2)	0.1	(0.0)	(0.2)	0.1	-	-	-	
Fees and commissions income	6	72.1	0.3	71.8	50.6	0.2	50.3	17.3	(0.8)	18.2	
Trading income	7	18.2	7.8	10.3	18.2	7.8	10.3	-	-	-	
Other operating income	8	(4.2)	(18.9)	14.7	(5.3)	(20.6)	15.3	0.3	1.3	(0.9)	
Expenses (excluding non-recurring items)	9	267.4	16.2	251.2	172.6	9.3	163.3	53.5	3.2	50.2	
Personnel expenses	10	90.8	9.3	81.4	55.0	5.2	49.8	19.2	1.8	17.4	
Non-personnel expenses	11	160.4	6.0	154.4	106.8	3.2	103.6	30.7	1.3	29.3	
Taxes	12	16.0	0.8	15.2	10.6	0.8	9.8	3.4	0.0	3.4	
Provision to general reserve for possible loan losses	13	(5.8)	(13.9)	8.0	-	(7.0)	7.0	(2.8)	(3.8)	1.0	
Actual net operating profit	14	247.0	(24.7)	271.7	151.7	(30.9)	182.6	66.2	7.4	58.8	
Core net operating profit	15	251.1	(20.1)	271.3	157.9	(24.2)	182.1	64.4	5.7	58.7	
Net operating profit	16	252.9	(10.6)	263.5	151.7	(23.7)	175.5	69.0	11.2	57.7	
Other gains/(losses), net	17	(51.6)	(71.7)	20.0	(28.0)	(58.9)	30.9	(11.6)	(2.3)	(9.2)	
Net gains/(losses) on stocks	18	(10.6)	(56.3)	45.7	(9.3)	(54.0)	44.6	(1.1)	(0.6)	(0.4)	
Credit related expense	19	53.7	9.4	44.2	34.9	0.9	33.9	8.7	1.0	7.6	
Other	20	12.6	(5.8)	18.5	16.3	(3.9)	20.3	(1.6)	(0.6)	(1.0)	
Ordinary profit	21	201.2	(82.3)	283.6	123.7	(82.7)	206.4	57.4	8.8	48.5	
Extraordinary profit/ (loss), net	22	31.4	13.4	17.9	28.1	16.3	11.8	1.4	(1.3)	2.7	
Gains from reversal of credit expenses	23	34.6	12.1	22.5	31.0	16.6	14.4	1.6	(1.4)	3.1	
Gains/(losses) on sales of premises and equipment	24	(1.1)	(0.4)	(0.7)	(0.8)	(0.5)	(0.3)	(0.2)	0.0	(0.3)	
Losses on impairment on fixed assets	25	1.9	(0.1)	2.1	1.9	(0.2)	2.1	0.0	(0.0)	0.0	
Other	26	(0.0)	1.5	(1.6)	-	-	-	-	-	-	
Income before income taxes	27	232.7	(68.8)	301.5	151.9	(66.4)	218.3	58.8	7.4	51.3	
Income taxes-current	28	6.3	(9.4)	15.8	(24.4)	(18.1)	(6.2)	22.9	6.5	16.3	
Income taxes-deferred	29	34.2	259.6	(225.3)	33.0	265.7	(232.7)	1.2	(5.5)	6.7	
Net income	30	192.0	(319.0)	511.0	143.3	(314.0)	457.3	34.6	6.4	28.1	
Credit related expenses (5, 13, 19, 23)	31	13.0	(16.8)	29.8	3.8	(22.8)	26.7	4.3	(1.3)	5.6	

		Kinki Osaka Bank			Resona Trust & Banking		
		1-3Q		1-3Q FY 2006	1-3Q		1-3Q FY 2006
		FY 2007	Change		FY 2007	Change	
Gross operating profit	1	50.6	0.7	49.8	19.7	1.6	18.0
Net interest income	2	44.0	0.4	43.6	0.1	0.0	0.0
Deposit/loan income (Domestic operations, including NCDs)	3	39.1	0.4	38.7	(0.0)	(0.0)	(0.0)
Trust fees (after disposal of NPL in the trust account)	4	-	-	-	21.3	0.6	20.6
<Disposal of NPL in the trust account>	5	-	-	-	-	-	-
Fees and commissions income	6	5.8	(0.0)	5.9	(1.7)	0.9	(2.6)
Trading income	7	-	-	-	-	-	-
Other operating income	8	0.6	0.3	0.2	-	-	-
Expenses (excluding non-recurring items)	9	32.6	2.9	29.7	8.5	0.6	7.8
Personnel expenses	10	13.0	1.8	11.2	3.4	0.4	2.9
Non-personnel expenses	11	17.7	1.1	16.6	5.0	0.2	4.8
Taxes	12	1.8	(0.0)	1.9	0.0	0.0	0.0
Provision to general reserve for possible loan losses	13	(3.0)	(3.0)	-	-	-	-
Actual net operating profit	14	17.9	(2.2)	20.1	11.1	0.9	10.1
Core net operating profit	15	17.6	(2.7)	20.3	11.1	0.9	10.1
Net operating profit	16	21.0	0.8	20.1	11.1	0.9	10.1
Other gains/(losses), net	17	(12.0)	(10.2)	(1.7)	(0.0)	(0.0)	(0.0)
Net gains/(losses) on stocks	18	(0.1)	(1.6)	1.5	-	-	-
Credit related expense	19	10.0	7.4	2.5	-	-	-
Other	20	(1.8)	(1.1)	(0.7)	(0.0)	(0.0)	(0.0)
Ordinary profit	21	9.0	(9.4)	18.4	11.0	0.9	10.1
Extraordinary profit/ (loss), net	22	1.8	(1.4)	3.2	(0.0)	(0.0)	-
Gains from reversal of credit expenses	23	1.9	(3.0)	5.0	-	-	-
Gains/(losses) on sales of premises and equipment	24	(0.0)	0.0	(0.1)	(0.0)	(0.0)	-
Losses on impairment on fixed assets	25	0.0	0.0	-	-	-	-
Other	26	(0.0)	1.5	(1.6)	-	-	-
Income before income taxes	27	10.8	(10.8)	21.7	11.0	0.9	10.1
Income taxes-current	28	3.7	1.6	2.0	4.1	0.5	3.6
Income taxes-deferred	29	(0.4)	(0.4)	0.0	0.3	(0.1)	0.5
Net income	30	7.5	(12.0)	19.5	6.5	0.5	5.9
Credit related expenses (5, 13, 19, 23)	31	4.9	7.4	(2.4)	-	-	-

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

Core net operating profit: Actual net operating profit excluding bond-related income

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]	
		2007	2006	End of September	End of March
		Non-consolidated	Non-consolidated	2007	2007
				Non-consolidated	Non-consolidated
Total of group banks	Unrecoverable or valueless claims	61.8	53.4	64.0	63.4
	Risk claims	385.3	326.5	412.5	356.4
	Claims in need of special attention	207.9	290.6	208.2	266.9
	Subtotal (A)	655.1	670.6	684.8	686.8
	Non-classified Claims	26,665.7	27,134.2	26,574.8	27,140.8
	Total (B)	27,320.9	27,804.8	27,259.6	27,827.6
	NPL Ratio (A)/(B)	2.39	2.41	2.51	2.47
Resona Bank	Unrecoverable or valueless claims	36.3	33.0	38.3	37.0
	Banking Account	35.7	32.4	37.8	36.3
	Trust Account	0.6	0.5	0.4	0.6
	Risk claims	275.1	229.9	301.9	256.0
	Banking Account	253.5	227.3	275.7	252.3
	Trust Account	21.5	2.5	26.2	3.6
	Claims in need of special attention	164.9	223.7	163.3	211.8
	Banking Account	160.8	203.4	159.0	191.2
	Trust Account	4.0	20.3	4.2	20.5
	Subtotal (A)	476.4	486.7	503.6	505.0
	Banking Account	450.2	463.3	472.6	480.0
	Trust Account	26.2	23.4	30.9	24.9
	Non-classified Claims	18,001.9	18,660.9	17,946.6	18,564.6
	Banking Account	17,896.1	18,527.0	17,836.8	18,438.5
	Trust Account	105.8	133.8	109.8	126.0
	Total (B)	18,478.4	19,147.7	18,450.3	19,069.7
	Banking Account	18,346.3	18,990.4	18,309.5	18,918.6
	Trust Account	132.0	157.3	140.7	151.0
	NPL Ratio (A)/(B)	2.57	2.54	2.72	2.65
	Banking Account	2.45	2.43	2.58	2.54
	Trust Account	19.86	14.91	21.98	16.53
Saitama Resona Bank	Unrecoverable or valueless claims	13.8	8.1	14.0	12.6
	Risk claims	55.0	45.2	54.3	48.2
	Claims in need of special attention	21.4	36.1	21.2	26.4
	Subtotal (A)	90.3	89.5	89.6	87.2
	Non-classified Claims	6,032.8	5,866.1	5,983.4	5,926.7
	Total (B)	6,123.2	5,955.6	6,073.1	6,014.0
	NPL Ratio (A)/(B)	1.47	1.50	1.47	1.45
Kinki Osaka Bank	Unrecoverable or valueless claims	11.5	12.2	11.6	13.7
	Risk claims	55.1	51.3	56.2	52.1
	Claims in need of special attention	21.5	30.7	23.6	28.6
	Subtotal (A)	88.3	94.3	91.5	94.5
	Non-classified Claims	2,630.9	2,607.1	2,644.6	2,649.3
	Total (B)	2,719.2	2,701.4	2,736.2	2,743.9
	NPL Ratio (A)/(B)	3.24	3.49	3.34	3.44

(Notes)

1. The presented figures as of the end of December 2007 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 2007.

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 2007.

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 December 2007					End of December 2006					[Reference] End of March 2007				
		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	Available-for-sale securities	6,048.6	6,373.5	324.8	366.3	41.4	6,616.4	7,008.3	391.8	469.2	77.3	6,396.5	6,829.5	432.9	502.5	69.6
	Stocks	385.9	724.2	338.2	342.0	3.7	387.7	814.8	427.1	429.4	2.3	390.4	839.4	448.9	451.4	2.4
	Bonds	4,968.2	4,946.6	(21.6)	4.1	25.7	4,988.2	4,941.5	(46.6)	0.6	47.2	4,951.7	4,913.5	(38.1)	1.4	39.6
	Others	694.4	702.7	8.2	20.1	11.9	1,240.4	1,251.8	11.3	39.1	27.8	1,054.4	1,076.5	22.1	49.6	27.4
Resona Bank	Available-for-sale securities	3,520.2	3,757.9	237.7	265.1	27.4	4,841.1	5,110.9	269.7	327.3	57.6	4,267.1	4,572.2	305.0	358.3	53.2
	Stocks	291.7	540.8	249.1	251.6	2.5	291.2	591.3	300.1	301.6	1.4	292.1	618.3	326.1	327.1	1.0
	Bonds	2,914.0	2,897.8	(16.2)	1.3	17.5	3,614.6	3,584.4	(30.1)	0.0	30.1	3,244.4	3,218.0	(26.4)	0.0	26.4
	Others	314.4	319.3	4.8	12.1	7.2	935.3	935.1	(0.2)	25.6	25.9	730.5	735.8	5.2	31.0	25.7
Saitama Resona Bank	Available-for-sale securities	1,735.6	1,817.6	81.9	91.3	9.3	1,019.5	1,135.6	116.0	128.6	12.6	1,380.0	1,496.6	116.5	126.3	9.7
	Stocks	84.5	166.8	82.2	83.2	0.9	86.7	204.8	118.0	118.8	0.7	85.4	196.8	111.3	112.1	0.7
	Bonds	1,501.0	1,496.4	(4.6)	1.5	6.2	813.6	802.7	(10.9)	0.3	11.2	1,162.8	1,155.2	(7.5)	0.9	8.5
	Others	149.9	154.3	4.4	6.5	2.1	119.1	128.0	8.9	9.5	0.5	131.7	144.5	12.7	13.2	0.4
Kinki Osaka Bank	Available-for-sale securities	772.8	778.0	5.1	9.9	4.7	735.6	741.7	6.0	13.2	7.1	730.9	739.9	9.0	14.9	5.9
	Stocks	9.6	16.4	6.8	7.0	0.1	9.7	18.6	8.8	8.9	0.0	9.7	18.8	9.1	9.2	0.0
	Bonds	533.2	532.5	(0.7)	1.2	1.9	539.9	534.4	(5.5)	0.2	5.7	529.4	525.2	(4.1)	0.4	4.5
	Others	230.0	229.0	(0.9)	1.5	2.5	185.9	188.6	2.7	4.0	1.2	191.8	195.8	4.0	5.3	1.2
Resona Trust & Banking	Available-for-sale securities	19.9	19.9	0.0	0.0	0.0	19.9	19.9	(0.0)	-	0.0	14.9	14.9	(0.0)	-	0.0
	Stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds	19.9	19.9	0.0	0.0	0.0	19.9	19.9	(0.0)	-	0.0	14.9	14.9	(0.0)	-	0.0
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Total of 4 banks as of the end of December 2007 and 2006 are simple sum of the non-consolidated figures of subsidiary banks.

Total of 4 banks as of the end of March 2007 is Resona Holdings' consolidated figures.

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

(Billions of Yen)		End of December 2007					End of December 2006					[Reference] End of March 2007				
		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)		Cost	Market Value	Unrealized gains/(losses)				
				Gain	Loss			Gain	Loss			Gain	Loss			
Saitama Resona Bank	Held-to-maturity bonds	177.0	179.8	2.7	2.7	0.0	140.0	138.9	(1.1)	0.3	1.5	148.4	148.0	(0.3)	0.5	0.9

* Resona Bank, Kinki Osaka Bank and Resona Trust & Banking have no securities of these categories.

- Above figures include securities, NCDs included in "cash and due from banks" and CPs and beneficial interest in trusts included in "monetary claims bought."
- For stocks, market values are based on the average price during the one-month period 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. Deposits, Loans and Bills Discounted

(Billions of Yen)		End of December		[Reference]	(Billions of yen)
		2007 (A)	Change (A) - (B)	End of September 2007	End of March 2007 (B)
Total of 4 banks	Deposits (Term-end bal.)	30,961.7	(841.5)	31,136.7	31,803.2
	Domestic individual deposits	21,134.4	788.0	20,555.0	20,346.4
	Demand deposits	11,437.2	683.1	10,906.9	10,754.0
	Time deposits	9,532.6	69.3	9,498.3	9,463.3
	Domestic corporate deposits	8,807.2	(920.4)	9,414.4	9,727.7
	Demand deposits	6,119.4	(995.8)	6,551.8	7,115.2
	Time deposits	2,306.1	114.4	2,510.5	2,191.6
	Trust principal (Term-end bal.)	453.0	(63.6)	471.4	516.7
	Loans (Term-end bal.)	26,121.2	(445.5)	26,071.6	26,566.7
	Banking account	25,989.1	(426.5)	25,930.8	26,415.7
Trust account	132.0	(19.0)	140.7	151.0	
Resona	Deposits (Term-end bal.)	18,660.8	(832.6)	19,092.5	19,493.5
	Domestic individual deposits	11,309.3	465.3	11,011.1	10,844.0
	Demand deposits	6,172.0	332.3	5,901.5	5,839.6
	Time deposits	5,002.0	100.9	4,985.7	4,901.1
	Domestic corporate deposits	6,693.1	(736.6)	7,335.9	7,429.8
	Demand deposits	4,569.7	(795.6)	5,019.8	5,365.3
	Time deposits	1,805.5	44.7	2,026.6	1,760.8
	Trust principal (Term-end bal.)	453.0	(63.6)	471.4	516.7
	Loans (Term-end bal.)	17,437.6	(531.7)	17,416.5	17,969.4
	Banking account	17,305.6	(512.7)	17,275.8	17,818.3
Trust account	132.0	(19.0)	140.7	151.0	
Saitama Resona	Deposits (Term-end bal.)	8,905.0	(36.2)	8,709.2	8,941.2
	Domestic individual deposits	7,169.2	332.6	6,924.4	6,836.6
	Demand deposits	4,166.9	298.4	3,947.8	3,868.4
	Time deposits	2,977.2	31.0	2,954.4	2,946.2
	Domestic corporate deposits	1,399.6	(225.7)	1,389.5	1,625.4
	Demand deposits	1,051.6	(221.7)	1,051.9	1,273.4
	Time deposits	315.8	64.8	303.6	251.0
Loans (Term-end bal.)	6,029.9	108.5	5,984.5	5,921.3	
Kinki Osaka	Deposits (Term-end bal.)	3,390.7	25.4	3,331.8	3,365.3
	Domestic individual deposits	2,655.8	(9.9)	2,619.4	2,665.7
	Demand deposits	1,098.2	52.3	1,057.5	1,045.8
	Time deposits	1,553.2	(62.6)	1,558.0	1,615.9
	Domestic corporate deposits	709.4	40.0	685.7	669.3
	Demand deposits	498.0	21.5	480.1	476.5
	Time deposits	184.6	4.8	180.2	179.7
Loans (Term-end bal.)	2,653.6	(22.3)	2,670.5	2,675.9	
Resona Trust & Banking	Deposits (Term-end bal.)	5.0	1.9	3.1	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 the 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, 2008
(December 31, 2008/Unaudited)

January 29, 2008

Resona Holdings, Inc.

1. Financial Highlights (April 1, 2007- December 31, 2007)

(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 FY2007	812,484	(2.5)	214,518	(28.7)	195,385	(64.6)
1-3Q of FY2006	833,378	9.5	300,804	8.5	551,608	107.6
FY2006 (full year)	1,153,316	-	409,855	-	664,899	

	Net income per share	Net income per share (potential equity adjusted)
	<i>Yen</i>	<i>Yen</i>
1-3Q of FY2007	17,145.36	10,785.37
1-3Q of FY2006	48,400.18	29,286.66
FY2006 (full year)	53,933.18	34,237.60

Note: Percentages in ordinary income, ordinary profits and net income represent the difference from the previous period.

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share	[Reference] Net assets per share (*)
	<i>Million yen</i>	<i>Million yen</i>	%	<i>Yen</i>	<i>Yen</i>
December 31, 2007	39,851,478	2,515,546	5.9	(12,919.16)	207,510.54
December 31, 2006	40,249,408	2,350,943	5.5	(35,175.92)	192,508.69
March 31, 2007	39,985,678	1,970,139	4.5	(23,676.18)	157,253.92

(*) Not excluding amounts of preferred stocks issued

Note: Capital adequacy ratio = (Net assets 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		
	Interim	Year end	Annual
	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
FY2006	-	1,000.0	1,000.0
FY2007	-		
FY2007 (Forecast)		1,000.0	1,000.0

Note: 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 2007 (April 1, 2007 - March 31, 2008)

Earnings results up to the end of the 3rd quarter of FY 2007 are in good condition and the earnings forecasts for the current full-year period which were announced on November 16, 2007, remain unchanged.

(Reference)

	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>
FY2007 (full year)	1,090,000	(5.5)	270,000	(34.1)	230,000	(65.4)	17,300.17

Note: Percentages in ordinary income, ordinary profits and net income represent the difference from the previous period.

4. Other

(1) Changes in scope of consolidation during the period: None

(2) Simplified methods of accounting applied: None

(3) Changes in the accounting methods from the ones applied in the previous fiscal year: None

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		
		Interim	Year end	Annual
		Yen	Yen	Yen
Class B No. 1 preferred stock	FY2006	-	6,360.0	6,360.0
	FY2007	-		
	FY2007 (Forecast)		6,360.0	6,360.0
Class C No. 1 preferred stock	FY2006	-	6,800.0	6,800.0
	FY2007	-		
	FY2007 (Forecast)		6,800.0	6,800.0
Class D No. 1 preferred stock	FY2006	-	10,000.0	10,000.0
	FY2007	-		
	FY2007 (Forecast)		-	-
Class E No. 1 preferred stock	FY2006	-	14,380.0	14,380.0
	FY2007	-		
	FY2007 (Forecast)		14,380.0	14,380.0
Class F No. 1 preferred stock	FY2006	-	18,500.0	18,500.0
	FY2007	-		
	FY2007 (Forecast)		18,500.0	18,500.0
Class one No. 1 preferred stock	FY2006	-	1,688.0	1,688.0
	FY2007	-		
	FY2007 (Forecast)		2,564.0	2,564.0
Class two No. 1 preferred stock	FY2006	-	1,688.0	1,688.0
	FY2007	-		
	FY2007 (Forecast)		2,564.0	2,564.0
Class three No. 1 preferred stock	FY2006	-	1,688.0	1,688.0
	FY2007	-		
	FY2007 (Forecast)		2,564.0	2,564.0
Class four preferred stock	FY2006	-	57,918.0	57,918.0
	FY2007	-		
	FY2007 (Forecast)		99,250.0	99,250.0
Class five preferred stock	FY2006	-	-	-
	FY2007	-		
	FY2007 (Forecast)		54,622.0	54,622.0
Class nine preferred stock	FY2006	-	-	-
	FY2007	-		
	FY2007 (Forecast)		26,769.0	26,769.0

Consolidated Balance Sheets
(As of the End of the Third Quarter of Fiscal 2007)

(Millions of yen)

Items	Dec 31, 2007 (A)	Dec 31, 2006 (B)	Difference (A) - (B)	Mar 31, 2007 (C)
Assets				
Cash and due from banks	¥1,523,573	¥1,287,552	¥236,021	¥1,609,285
Call loans and bills bought	1,423,513	1,075,686	347,826	1,200,121
Deposits paid for bonds borrowing transactions	429,311	43,197	386,113	114,451
Monetary claims bought	552,686	300,582	252,103	571,122
Trading assets	687,146	578,714	108,432	370,899
Money held in trust	-	10,015	(10,015)	10,385
Securities	7,019,517	7,814,398	(794,881)	7,595,212
Loans and bills discounted	25,923,933	26,305,455	(381,521)	26,252,861
Foreign exchange assets	92,857	88,381	4,475	83,265
Other assets	965,139	926,243	38,896	909,471
Tangible fixed assets	396,140	406,990	(10,849)	401,302
Intangible fixed assets	34,023	42,856	(8,833)	40,382
Deferred tax assets	303,725	263,805	39,919	309,286
Customers' liabilities for acceptances and guarantees	1,030,519	1,657,458	(626,938)	1,075,585
Reserve for possible loan losses	(515,795)	(537,153)	21,357	(543,137)
Reserve for possible losses on investments	(14,813)	(14,777)	(36)	(14,819)
Total assets	39,851,478	40,249,408	(397,927)	39,985,678
Liabilities				
Deposits	30,939,399	30,520,014	419,384	31,731,081
Negotiable certificates of deposit	1,426,700	2,463,860	(1,037,160)	1,800,220
Call money and bills sold	430,893	255,075	175,818	124,054
Bills sold under repurchase agreements	130,773	136,898	(6,124)	13,983
Deposits received for bonds lending transactions	84,925	141,377	(56,451)	55,575
Trading liabilities	117,795	83,608	34,186	115,367
Borrowed money	1,052,037	455,674	596,362	993,227
Foreign exchange liabilities	3,893	4,840	(946)	3,199
Bonds	936,153	939,297	(3,143)	866,141
Due to trust account	377,710	414,753	(37,043)	417,715
Other liabilities	743,080	774,511	(31,431)	766,672
Reserve for employees' bonuses	8,662	-	8,662	-
Reserve for employees' retirement benefits	4,129	3,841	288	3,766
Reserve for business restructuring	-	96	(96)	-
Reserve for reorganization of branch office channel	-	2,414	(2,414)	-
Other reserves	5,918	-	5,918	5,409
Reserves under special laws	0	0	(0)	0
Deferred tax liabilities	0	607	(606)	0
Deferred tax liabilities on land revaluation	43,338	44,135	(797)	43,536
Acceptances and guarantees	1,030,519	1,657,458	(626,938)	1,075,585
Total liabilities	¥37,335,931	¥37,898,465	¥(562,533)	¥38,015,538

Consolidated Balance Sheets (Continued)

(Millions of yen)

Items	Dec 31, 2007 (A)	Dec 31, 2006 (B)	Difference (A) - (B)	Mar 31, 2007 (C)
Net Assets				
Capital	¥327,201	¥327,201	-	¥327,201
Capital surplus	673,791	326,509	347,282	223,810
Retained earnings	1,081,890	1,270,411	(188,520)	917,277
Treasury stock	(1,295)	(832)	(463)	(898)
Total shareholders' equity	2,081,588	1,923,290	158,298	1,467,391
Net unrealized gains on available-for-sale securities	227,608	227,208	400	301,013
Deferred losses on hedges	(3,044)	(16,419)	13,374	(15,675)
Revaluation reserve for land	60,194	61,359	(1,165)	60,484
Translation adjustments	(1,711)	(1,518)	(192)	(1,400)
Total valuation and translation adjustments	283,047	270,630	12,417	344,421
Minority interests	150,911	157,023	(6,112)	158,327
Total net assets	2,515,546	2,350,943	164,603	1,970,139
Total liabilities and net assets	¥39,851,478	¥40,249,408	¥(397,929)	¥39,985,678

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

Consolidated Statements of Operations (Third Quarter of Fiscal 2007)

(Millions of yen)

Items	1-3Q Period of FY 2007 (A)	1-3Q Period of F 2006 (B)	Difference (A) - (B)	[Reference] FY 2006
Ordinary income	¥812,484	¥833,378	¥(20,894)	¥1,153,316
Interest income	526,061	482,894	43,167	665,223
(Interest income from loans and bills discounted)	427,125	380,028	47,096	515,486
(Interest and dividends on securities)	45,659	62,679	(17,020)	94,290
Trust fees	27,920	26,881	1,038	40,438
Fees and commissions received	147,758	146,054	1,703	207,849
Trading profits	18,070	11,313	6,757	21,995
Other operating income	55,408	52,089	3,319	71,006
Other ordinary income	37,264	114,145	(76,881)	146,802
Ordinary expenses	597,965	532,574	65,391	743,461
Interest expenses	110,947	69,257	41,689	101,520
(Interest on deposits)	65,947	34,826	31,121	51,834
Fees and commissions paid	37,574	35,743	1,831	50,811
Trading losses	228	372	(144)	455
Other operating expenses	59,269	37,815	21,453	48,505
General and administrative expenses	284,708	272,434	12,274	384,631
Other ordinary expenses	105,237	116,950	(11,713)	157,536
Ordinary profits	214,518	300,804	(86,285)	409,855
Extraordinary profits	34,194	21,362	12,831	29,162
Extraordinary losses	3,354	5,293	(1,938)	12,942
Income before income taxes and minority interests	245,358	316,874	(71,516)	426,074
Income taxes – current	11,340	8,538	2,801	12,466
Income taxes – deferred	30,358	(252,828)	283,186	(263,686)
Minority interests in net income	8,273	9,555	(1,281)	12,396
Net income	¥195,385	¥551,608	¥(356,223)	¥664,899

Consolidated Statement of Changes in Net Assets

(From April 1, 2007 to December 31, 2007)

(Millions of yen)

	Shareholders' Equity				
	Capital	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at beginning of the period	¥327,201	¥223,810	¥917,277	¥(898)	¥1,467,391
Changes of items during the period					
Issuance of new stock		450,000			450,000
Dividends from surplus			(31,062)		(31,062)
Net income			195,385		195,385
Acquisition of treasury stock				(534)	(534)
Disposal of treasury stock		(18)		138	119
Retirement of treasury stock		(0)		0	-
Reduction in land revaluation excess			290		290
Net change of items other than shareholders' equity					
Total changes of items during the period	-	449,980	164,613	(396)	614,197
Balance at end of the period	¥327,201	¥673,791	¥1,081,890	¥(1,295)	¥2,081,588

(Millions of yen)

	Valuation and Translation adjustments					Minority interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains/(losses) on hedges	Revaluation reserve for land	Translation adjustments	Total valuation and translation adjustments		
Balance at beginning of the period	¥301,013	¥(15,675)	¥60,484	¥(1,400)	¥344,421	¥158,327	¥1,970,139
Changes of items during the period							
Issuance of new stock							450,000
Dividends from surplus							(31,062)
Net income							195,385
Acquisition of treasury stock							(534)
Disposal of treasury stock							119
Retirement of treasury stock							-
Reduction in land revaluation excess							290
Net change of items other than shareholders' equity	(73,404)	12,631	(290)	(310)	(61,374)	(7,415)	(68,789)
Total changes of items during the period	(73,404)	12,631	(290)	(310)	(61,374)	(7,415)	545,407
Balance at end of the period	¥227,608	¥(3,044)	¥60,194	¥(1,711)	¥283,047	¥150,911	¥2,515,546

(From April 1, 2006 to December 31, 2006)

(Millions of yen)

	Shareholders' Equity				
	Capital	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at beginning of the period	¥327,201	¥263,505	¥749,118	¥(579)	¥1,339,245
Changes of items during the period					
Issuance of new stock		63,000			63,000
Dividends from surplus			(31,351)		(31,351)
Net income			551,608		551,608
Acquisition of treasury stock				(276)	(276)
Disposal of treasury stock		3		23	27
Reduction in land revaluation excess			1,036		1,036
Net change of items other than shareholders' equity					
Total changes of items during the period	-	63,003	521,293	(252)	584,044
Balance at end of the period	¥327,201	¥326,509	¥1,270,411	¥(832)	¥1,923,290

(Millions of yen)

	Valuation and Translation adjustments					Minority interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains/(losses) on hedges	Revaluation reserve for land	Translation adjustments	Total valuation and translation adjustments		
Balance at beginning of the period	¥257,388	-	¥62,396	¥(1,946)	¥317,838	¥156,829	¥1,813,913
Changes of items during the period							
Issuance of new stock							63,000
Dividends from surplus							(31,351)
Net income							551,608
Acquisition of treasury stock							(276)
Disposal of treasury stock							27
Reduction in land revaluation excess							1,036
Net change of items other than shareholders' equity	(30,179)	(16,419)	(1,036)	427	(47,208)	194	(47,014)
Total changes of items during the period	(30,179)	(16,419)	(1,036)	427	(47,208)	194	537,029
Balance at end of the period	¥227,208	¥(16,419)	¥61,359	¥(1,518)	¥270,630	¥157,023	¥2,350,943

Statement of Trust Assets and Liabilities

(As of December 31, 2007)

(Millions of Yen)

	Dec 31, 2007 (A)	Dec 31, 2006 (B)	Difference (A) - (B)	[Reference] Mar 31, 2007
Assets				
Loans and bills discounted	¥132,278	¥157,635	¥ (25,357)	¥151,362
Securities	8,977,487	7,368,292	1,609,195	7,981,453
Trust beneficiary certificate	25,346,349	24,783,466	562,882	24,594,659
Securities held in custody account	327	251	75	327
Monetary claims	378,836	387,304	(8,467)	400,072
Premises and equipment	-	550,933	(550,933)	-
Tangible fixed assets	620,398	-	620,398	591,401
Real estate lease rights	-	3,576	(3,576)	-
Intangible fixed assets	3,316	-	3,316	3,321
Other claims	14,774	12,756	2,017	18,118
Due from banking account	377,710	414,753	(37,043)	417,715
Cash and due from banks	37,619	39,859	(2,240)	44,570
Total assets	¥35,889,097	¥33,718,830	¥2,170,266	¥34,203,001
Liabilities				
Money trusts	¥15,701,089	¥14,064,377	¥1,636,711	¥14,341,253
Pension trusts	4,729,403	4,690,061	39,341	4,729,693
Asset formation benefit trusts	1,297	1,802	(504)	1,656
Securities investment trusts	13,201,569	12,846,037	355,532	12,899,339
Pecuniary trusts other than money trusts	230,115	234,549	(4,433)	228,667
Securities trusts	540,725	471,200	69,525	529,774
Monetary claims trusts	395,592	406,193	(10,601)	416,893
Real estates trusts	121,727	151,298	(29,570)	159,371
Real estate leases trusts	4,753	4,700	52	4,697
Composite trusts	962,822	848,610	114,211	891,654
Total liabilities	¥35,889,097	¥33,718,830	¥2,170,266	¥34,203,001