

Financial Information for the 3rd Quarter of the Fiscal Year Ending March 31, 2012

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2011 to December 31, 2011) of the fiscal year ending March 31, 2012.

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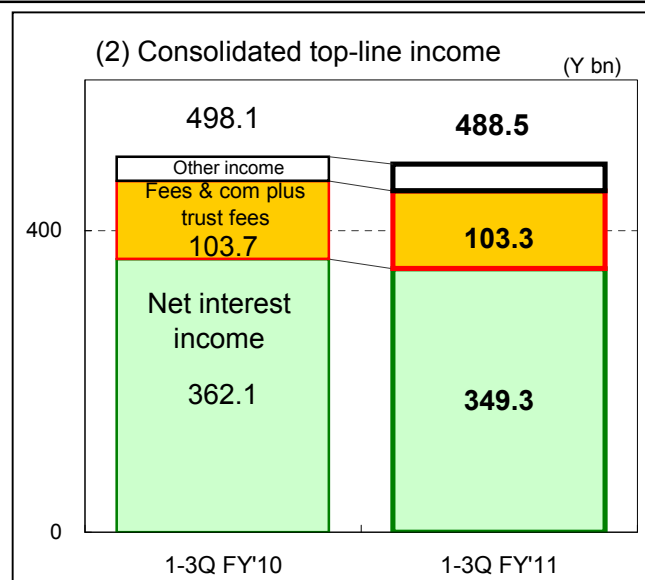
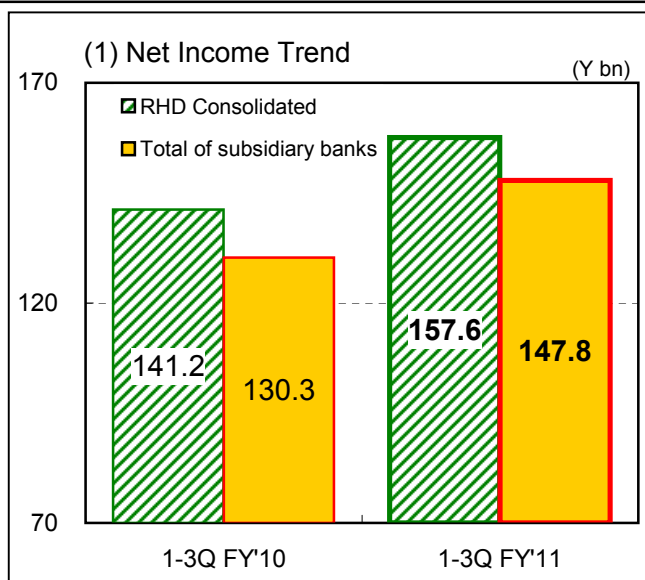
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Note.1 Figures reported herein are unaudited.

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, 2012

- * Resona Holdings on a consolidated basis posted a net income of Y157.6 bn for the 1-3Q of FY2011 (an increase of Y16.4 bn YoY). Subsidiary banks on a non-consolidated combined basis posted a net income of Y147.8 bn (an increase of Y17.4 bn YoY).
- * Subsidiary banks on a non-consolidated combined bases posted an actual net operating profit of Y194.3 bn (a decrease of Y1.0 bn), almost the same level as the previous year.
- * Net credit expenses of subsidiary banks on a non-consolidated combined basis were a reversal gain of Y0.5 bn, improvement of Y10.3 bn YoY, due to decrease in general reserve for possible loan losses. As a result, income before income taxes of subsidiary banks on a non-consolidated combined basis increased by Y5.6 bn YoY.
- * Resona Holdings does not revise the earnings forecasts announced in November 2011 at this point in time.



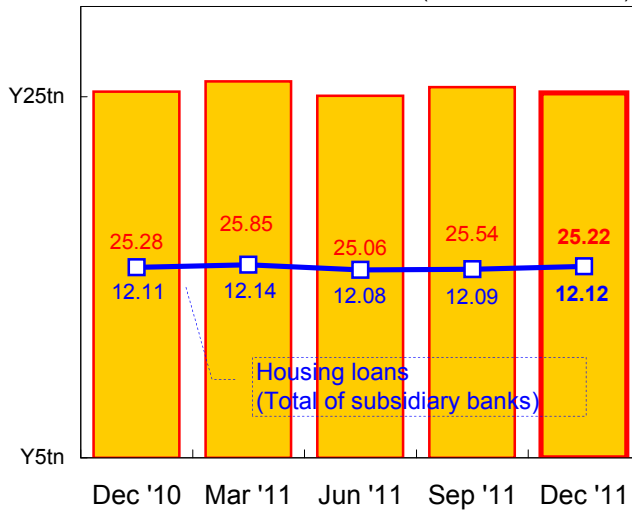
(3) Trend of Quarterly Results (Total of Subsidiary Banks)

(Y bn)	FY2011		FY2011		FY2011	
	1Q	YoY change	2Q	YoY change	3Q	YoY change
Gross operating profit	155.7	2.4	309.4	(4.1)	446.1	(5.5)
Net interest income	113.9	(4.2)	229.4	(7.1)	342.0	(10.1)
Income from loans & deposits*1	102.5	(3.6)	204.0	(8.2)	305.8	(12.6)
Fees & com. plus trust fees	23.5	1.9	51.0	1.5	68.6	1.0
Net gains (losses) on bonds	4.6	(12.0)	15.4	(13.6)	20.2	(7.5)
Other*2	13.5	16.8	13.5	15.1	15.1	11.1
Actual net operating profit*3	72.6	5.1	139.3	(1.9)	194.3	(1.0)
Operating expenses	(83.0)	2.7	(170.0)	2.2	(251.7)	4.5
Other gains (losses)	7.5	3.4	3.2	23.3	(5.1)	6.6
Total credit costs	8.7	4.3	0.4	18.5	0.5	10.3
Income before income taxes	80.2	8.6	142.6	21.4	189.2	5.6
Income taxes	(19.0)	0.2	(20.4)	24.1	(41.4)	11.8
Net income	61.1	8.8	122.2	45.5	147.8	17.4

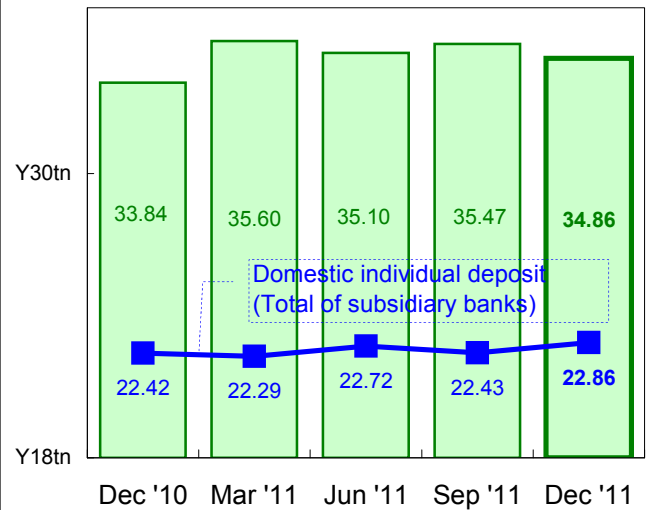
*1. Domestic banking account, deposits include NCDs. *2. Trading income and other operating income (excluding net gains (losses) on bonds)

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

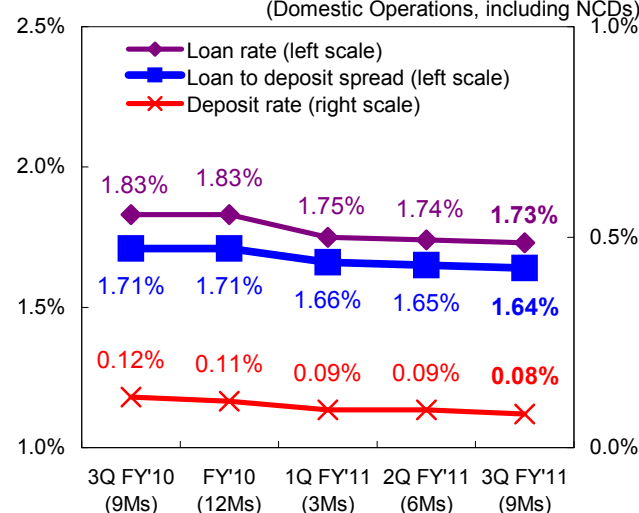
(4) Trend of Loans and Bills Discounted (RHD Consolidated) (Quarter-end balance)



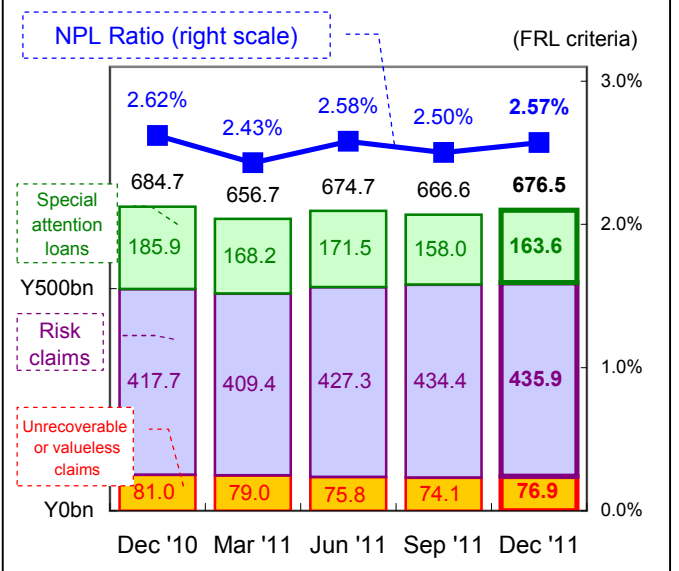
(5) Trend of Deposits (RHD Consolidated) (Quarter-end balance, including NCDs)



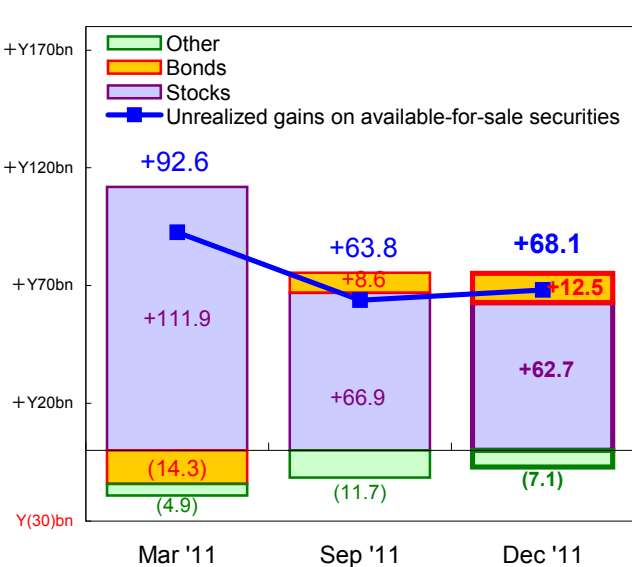
(6) Trend of Loan and Deposit Rates and Spread (Total of Subsidiary Banks) (Domestic Operations, including NCDs)



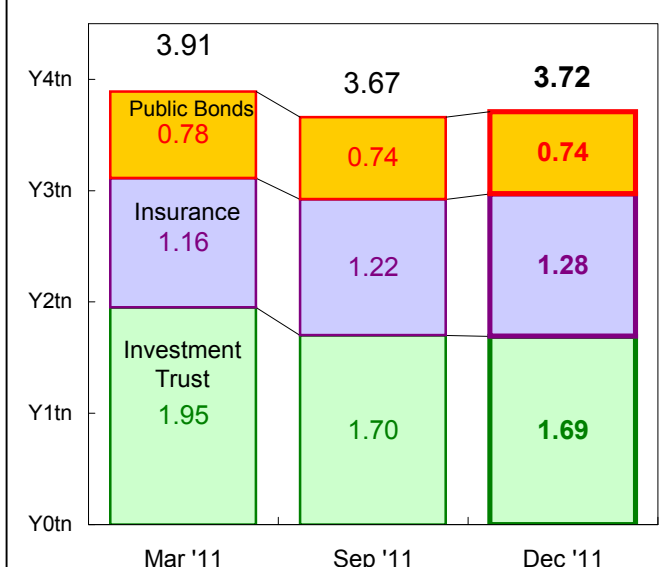
(7) Classified Claims (NPL) (Total of Subsidiary Banks) (FRL criteria)



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



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



Financial Position

2. Outline of the Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2012

(1) Resona Holdings (Consolidated)

(i) Statements of Income

(Billions of yen)

		1-3Q FY 2011		1-3Q FY 2010
			Change	
Ordinary income	1	638.1	(17.3)	655.4
Consolidated gross operating profit	2	488.5	(9.6)	498.1
Interest income	3	349.3	(12.8)	362.1
Trust fees	4	17.5	0.5	17.0
<Disposal of problem loans in the trust account>	5	0.0	0.0	(0.0)
Fees and commissions	6	85.8	(0.9)	86.7
Trading income	7	16.0	(14.0)	30.0
Other operating income	8	19.8	17.6	2.1
Provision to general reserve for possible loan losses	9	50.6	26.7	23.9
General and administrative expenses	10	(268.3)	5.8	(274.1)
Other gains (losses), net	11	(58.4)	10.0	(68.5)
Net gains/(losses) on stocks	12	(6.1)	(2.6)	(3.4)
Credit related expenses	13	(85.7)	(12.0)	(73.7)
Gains from reversal of credit expenses	14	27.7	27.7	
Equity in earnings of investments in affiliated companies	15	0.0	(0.2)	0.3
Ordinary profit	16	212.4	33.0	179.3
Extraordinary profit	17	1.5	(23.5)	25.1
Gains from reversal of credit expenses	18		(22.7)	22.7
Extraordinary losses	19	(2.5)	0.0	(2.6)
Income before income taxes and minority interests	20	211.4	9.5	201.8
Income taxes - current	21	(8.3)	(0.2)	(8.1)
Income taxes - deferred	22	(42.2)	7.0	(49.2)
Minority interests in net income	23	(3.1)	0.0	(3.1)
Net income	24	157.6	16.4	141.2
Credit related expense (5, 9, 13, 14, 18)	25	(7.2)	19.8	(27.0)
Disposal of problem loans in the trust account	26	0.0	0.0	(0.0)
Provision to general reserve for possible loan losses	27	50.6	26.7	23.9
Write-off of loans	28	(31.7)	6.5	(38.3)
Provision to specific reserve for possible loan losses	29	(52.2)	(19.5)	(32.7)
Provision to special reserve for certain overseas loans	30	0.0	0.0	(0.0)
Other disposal of problem loans	31	(1.6)	0.9	(2.6)
Gains from recoveries of written-off claims	32	27.7	5.0	22.7

(Note)

"Gains from reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

(ii) ROE

(%)

	1-3Q FY 2011		1-3Q FY 2010
		Change	
Net income(1-3Q) ROE	13.63	4.16	9.47

(Note)

$$\text{ROE} = \frac{\text{Net income}(1-3\text{Q}) \times 365 / 275}{(\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the fiscal period-end}) / 2}$$

(Consolidated ROE): Excluding minority interests

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

(i) Statements of Income

(Billions of yen)

		Total of three banks [Non-consolidated]			Resona Bank		
		1-3Q FY 2011	Change	1-3Q FY 2010	1-3Q FY 2011	Change	1-3Q FY 2010
Gross operating profit	1	446.1	(5.5)	451.6	299.1	2.2	296.8
Interest income	2	342.0	(10.1)	352.2	211.8	(5.2)	217.1
<Net interest income from loans and deposits>	3	305.8	(12.6)	318.5	191.5	(8.7)	200.3
Trust fees (after disposal of problem loans in trust account)	4	17.5	0.5	17.0	17.5	0.5	17.0
<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	51.1	0.5	50.6	37.1	1.2	35.9
Trading income	7	16.4	(15.2)	31.7	16.4	(15.2)	31.7
Other operating income	8	18.9	18.8	0.0	16.0	21.1	(5.0)
<Net gains/(losses) on bonds>	9	20.2	(7.5)	27.7	16.9	(5.2)	22.1
Expenses (excluding non-recurring items)	10	(251.7)	4.5	(256.3)	(165.6)	3.3	(168.9)
Personnel expenses	11	(96.6)	(0.9)	(95.7)	(62.9)	(1.1)	(61.7)
Non-personnel expenses	12	(141.2)	5.3	(146.6)	(93.5)	4.4	(98.0)
Taxes	13	(13.8)	0.1	(13.9)	(9.0)	0.0	(9.1)
Provision to general reserve for possible loan losses	14	4.2	0.3	3.8	-	-	-
Actual net operating profit	15	194.3	(1.0)	195.3	133.4	5.6	127.8
Core net operating profit	16	174.0	6.4	167.6	116.4	10.8	105.6
Net operating profit	17	198.6	(0.6)	199.2	133.5	5.6	127.8
Other gains or losses, net	18	(8.3)	37.0	(45.4)	3.9	29.2	(25.2)
Net gains/(losses) on stocks	19	(6.1)	(2.6)	(3.5)	(5.3)	(1.9)	(3.4)
Gains on sale	20	3.3	(1.3)	4.7	3.1	(1.3)	4.5
Losses on sale	21	(7.4)	(2.2)	(5.1)	(7.2)	(2.1)	(5.0)
Losses on devaluation	22	(2.0)	0.9	(3.0)	(1.3)	1.6	(2.9)
Disposal of problem loans	23	(34.9)	10.4	(45.3)	(20.9)	6.2	(27.2)
Gains from reversal of credit-related expenses	24	31.1	31.1	-	26.2	26.2	-
Other	25	1.5	(1.8)	3.4	4.1	(1.3)	5.4
Ordinary profit/(loss)	26	190.2	36.4	153.8	137.4	34.9	102.5
Extraordinary profit/ (loss), net	27	(1.0)	(30.7)	29.7	(0.5)	(28.2)	27.6
Gains from reversal of credit expenses	28	-	(31.6)	31.6	-	(28.3)	28.3
Net gains/(losses) on fixed assets	29	1.0	1.2	(0.1)	1.1	1.2	(0.0)
Losses on impairment on fixed assets	30	(2.1)	(0.9)	(1.1)	(1.7)	(1.3)	(0.3)
Other	31	-	0.5	(0.5)	-	0.2	(0.2)
Income before income taxes	32	189.2	5.6	183.5	136.9	6.6	130.2
Income taxes current	33	(1.7)	1.9	(3.6)	4.5	(3.2)	7.8
Income taxes deferred	34	(39.6)	9.8	(49.5)	(30.6)	12.8	(43.4)
Net income	35	147.8	17.4	130.3	110.9	16.2	94.6

Credit related expense (5, 14, 23, 24, 28)	36	0.5	10.3	(9.8)	5.2	4.1	1.1
Disposal of problem loans in the trust account	37	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Provision to general reserve for possible loan losses	38	45.0	20.4	24.5	37.2	16.5	20.7
Write-off of loans	39	(28.1)	6.7	(34.9)	(20.2)	5.8	(26.1)
Provision to specific reserve for possible loan losses	40	(42.4)	(22.9)	(19.4)	(34.7)	(23.4)	(11.2)
Provision to special reserve for certain overseas loans	41	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Other disposal of problem loans	42	(1.4)	0.7	(2.2)	(0.7)	0.3	(1.0)
Gains from recoveries of written-off claims	43	27.5	5.3	22.1	23.7	4.8	18.8

(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 bond-related income.
- "Gains from reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

(ii) Interest rate spreads (domestic operations)

(%)

		Total of three banks [Non-consolidated]			Resona Bank		
		1-3Q FY 2011	Change	1-3Q FY 2010	1-3Q FY 2011	Change	1-3Q FY 2010
Average interest rate of loans and bills discounted (A)		1.73	(0.10)	1.83	1.66	(0.10)	1.77
Average interest rate of deposits and negotiable CDs (B)		0.08	(0.03)	0.12	0.09	(0.03)	0.12
Average loan/deposit margin (A) - (B)		1.64	(0.07)	1.71	1.57	(0.07)	1.64

(i) Statements of Income

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1-3Q FY 2011	Change	1-3Q FY 2010	1-3Q FY 2011	Change	1-3Q FY 2010
Gross operating profit	1	107.8	(3.3)	111.1	39.1	(4.5)	43.7
Interest income	2	96.3	(3.5)	99.8	33.8	(1.3)	35.2
<Net interest income from loans and deposits>	3	83.5	(3.0)	86.5	30.7	(0.8)	31.6
Fees and commissions	6	9.6	0.3	9.2	4.2	(1.1)	5.4
Other operating income	8	1.8	(0.1)	2.0	1.0	(2.0)	3.0
<Net gains/(losses) on bonds>	9	2.7	(0.1)	2.8	0.5	(2.1)	2.7
Expenses (excluding non-recurring items)	10	(56.0)	0.1	(56.1)	(30.1)	1.0	(31.1)
Personnel expenses	11	(21.1)	(0.2)	(20.9)	(12.5)	0.4	(12.9)
Non-personnel expenses	12	(31.7)	0.3	(32.0)	(15.9)	0.5	(16.5)
Taxes	13	(3.1)	0.0	(3.1)	(1.5)	0.0	(1.6)
Provision to general reserve for possible loan losses	14	4.2	0.8	3.4	-	(0.4)	0.4
Actual net operating profit	15	51.8	(3.1)	54.9	9.0	(3.5)	12.5
Core net operating profit	16	49.0	(3.0)	52.1	8.5	(1.3)	9.8
Net operating profit	17	56.0	(2.3)	58.3	9.0	(3.9)	13.0
Other gains or losses, net	18	(8.4)	2.2	(10.7)	(3.9)	5.5	(9.4)
Net gains/(losses) on stocks	19	(0.1)	(0.0)	(0.1)	(0.5)	(0.6)	0.0
Gains on sale	20	0.1	0.0	0.1	0.0	(0.0)	0.0
Losses on sale	21	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	-
Losses on devaluation	22	(0.1)	(0.1)	(0.0)	(0.5)	(0.5)	(0.0)
Disposal of problem loans	23	(9.5)	0.4	(9.9)	(4.3)	3.7	(8.1)
Gains from reversal of credit-related expenses	24	2.6	2.6	-	2.2	2.2	-
Other	25	(1.3)	(0.7)	(0.5)	(1.2)	0.2	(1.4)
Ordinary profit/(loss)	26	47.6	(0.0)	47.6	5.1	1.5	3.5
Extraordinary profit/ (loss), net	27	(0.2)	(0.9)	0.6	(0.2)	(1.6)	1.4
Gains from reversal of credit expenses	28	-	(1.3)	1.3	-	(1.9)	1.9
Net gains/(losses) on fixed assets	29	(0.0)	0.0	(0.1)	(0.0)	(0.0)	(0.0)
Losses on impairment on fixed assets	30	(0.2)	0.3	(0.5)	(0.1)	0.1	(0.3)
Other	31	-	0.0	(0.0)	-	0.2	(0.2)
Income before income taxes	32	47.3	(0.9)	48.3	4.9	(0.0)	4.9
Income taxes current	33	(16.0)	1.5	(17.5)	9.7	3.7	6.0
Income taxes deferred	34	(5.3)	(3.9)	(1.4)	(3.7)	0.8	(4.6)
Net income	35	25.9	(3.3)	29.2	10.9	4.5	6.4
Credit related expense (5, 14, 23, 24, 28)	36	(2.6)	2.5	(5.2)	(2.1)	3.5	(5.6)
Provision to general reserve for possible loan losses	38	4.2	0.8	3.4	3.5	3.1	0.4
Write-off of loans	39	(3.8)	0.7	(4.6)	(4.0)	0.1	(4.1)
Provision to specific reserve for possible loan losses	40	(5.2)	(0.5)	(4.6)	(2.4)	1.0	(3.4)
Provision to special reserve for certain overseas loans	41	-	-	-	-	-	-
Other disposal of problem loans	42	(0.4)	0.2	(0.6)	(0.3)	0.1	(0.4)
Gains from recoveries of written-off claims	43	2.6	1.3	1.3	1.1	(0.8)	1.9

(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 bond-related income.
- "Gains from reversal of credit expenses", which had been included in "Extraordinary profit" until the previous fiscal year, is included in "Other gains/(losses), net" beginning with this fiscal year.

(ii) Interest rate spreads (domestic operations)

(%)

	Saitama Resona Bank			Kinki Osaka Bank		
	1-3Q FY 2011	Change	1-3Q FY 2010	1-3Q FY 2011	Change	1-3Q FY 2010
Average interest rate of loans and bills discounted (A)	1.86	(0.11)	1.97	1.88	(0.05)	1.93
Average interest rate of deposits and negotiable CDs (B)	0.06	(0.03)	0.09	0.11	(0.04)	0.15
Average loan/deposit margin (A) - (B)	1.79	(0.08)	1.87	1.76	(0.00)	1.77

(Billions of yen,%)

3. Claims Disclosed under the Financial Reconstruction Law Criteria

		End of December		End of September	End of March	
		2011[A]		2011	2011[B]	
		Non-consolidated	[A]-[B]	Non-consolidated	Non-consolidated	
Total of three banks [Non-consolidated] (Banking and Trust Account)	Unrecoverable or valueless claims	76.9	(2.0)	74.1	79.0	
	Risk claims	435.9	26.4	434.4	409.4	
	Claims in need of special attention	163.6	(4.5)	158.0	168.2	
	Subtotal (A)	676.5	19.7	666.6	656.7	
	Non-classified Claims	25,597.8	(687.6)	25,941.0	26,285.5	
	Total (B)	26,274.3	(667.8)	26,607.6	26,942.2	
	NPL Ratio (A) / (B)	2.57	0.13	2.50	2.43	
	Resona Bank (Banking and Trust Account)	Unrecoverable or valueless claims	45.9	(2.2)	44.4	48.1
		Risk claims	307.5	24.7	297.4	282.7
		Claims in need of special attention	109.5	1.6	105.1	107.9
Subtotal (A)		463.0	24.2	447.1	438.7	
Non-classified Claims		16,929.9	(589.1)	17,240.3	17,519.0	
Total (B)		17,392.9	(564.9)	17,687.5	17,957.8	
NPL Ratio (A) / (B)		2.66	0.21	2.52	2.44	
Saitama Resona Bank	Unrecoverable or valueless claims	17.9	1.8	17.8	16.0	
	Risk claims	76.2	(2.9)	81.2	79.2	
	Claims in need of special attention	24.2	(2.2)	23.1	26.4	
	Subtotal (A)	118.4	(3.2)	122.1	121.6	
	Non-classified Claims	6,348.2	26.6	6,316.5	6,321.5	
	Total (B)	6,466.6	23.3	6,438.7	6,443.2	
	NPL Ratio (A) / (B)	1.83	(0.05)	1.89	1.88	
Kinki Osaka Bank	Unrecoverable or valueless claims	13.1	(1.7)	11.8	14.8	
	Risk claims	52.1	4.6	55.6	47.5	
	Claims in need of special attention	29.8	(4.0)	29.7	33.8	
	Subtotal (A)	95.1	(1.1)	97.3	96.2	
	Non-classified Claims	2,319.7	(125.2)	2,384.0	2,444.9	
	Total (B)	2,414.8	(126.3)	2,481.4	2,541.1	
	NPL Ratio (A) / (B)	3.93	0.15	3.92	3.78	

(Note)

The presented figures as of the end of December 2011 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 2011. 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 2011. 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 2011				End of September 2011				End of March 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]	Other Securities	8,124.3	68.1	119.9	(51.8)	9,156.3	63.8	121.6	(57.8)	8,243.3	92.6	144.1	(51.5)	
	Stocks	410.9	62.7	101.4	(38.7)	416.0	66.9	103.3	(36.3)	463.3	111.9	130.2	(18.3)	
	Bonds	7,305.9	12.5	16.5	(3.9)	8,374.3	8.6	16.5	(7.8)	7,515.6	(14.3)	12.0	(26.4)	
	Other	407.5	(7.1)	1.9	(9.1)	365.8	(11.7)	1.8	(13.5)	264.3	(4.9)	1.8	(6.7)	
	Resona Bank	Other Securities	3,595.5	33.7	80.1	(46.3)	4,807.0	28.2	80.2	(51.9)	4,238.8	60.4	101.2	(40.7)
		Stocks	312.4	38.7	76.3	(37.6)	315.5	41.4	76.2	(34.8)	355.9	79.8	97.1	(17.2)
		Bonds	3,067.6	(0.8)	2.3	(3.2)	4,320.2	(4.1)	2.6	(6.8)	3,806.1	(17.2)	2.5	(19.8)
		Other	215.3	(4.1)	1.4	(5.5)	171.1	(8.9)	1.3	(10.3)	76.7	(2.1)	1.5	(3.6)
	Saitama Resona Bank	Other Securities	3,657.8	34.0	36.0	(2.0)	3,529.6	36.2	38.3	(2.1)	3,279.6	36.2	40.6	(4.4)
		Stocks	91.8	22.2	22.9	(0.7)	93.9	24.3	25.0	(0.7)	100.4	30.6	31.2	(0.5)
		Bonds	3,517.1	12.3	12.9	(0.5)	3,382.3	12.2	12.9	(0.7)	3,123.4	5.8	9.1	(3.3)
		Other	48.8	(0.5)	0.2	(0.7)	53.3	(0.3)	0.3	(0.6)	55.7	(0.3)	0.2	(0.5)
Kinki Osaka Bank	Other Securities	871.0	0.3	3.7	(3.4)	819.6	(0.6)	3.0	(3.6)	724.8	(4.0)	2.3	(6.3)	
	Stocks	6.6	1.7	2.2	(0.4)	6.5	1.1	2.0	(0.8)	6.8	1.4	1.9	(0.5)	
	Bonds	721.1	1.0	1.2	(0.1)	671.7	0.5	0.8	(0.2)	586.0	(3.0)	0.3	(3.3)	
	Other	143.2	(2.5)	0.3	(2.9)	141.3	(2.4)	0.1	(2.5)	131.9	(2.4)	0.0	(2.4)	

(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 Y1.7 bn. These floating-rate JGBs would have Y7.2 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 December 2011				End of September 2011				End of March 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]		2,076.0	50.2	50.2	(0.0)	1,863.9	46.4	46.4	(0.0)	1,667.9	24.5	28.3	(3.7)
Resona Bank		1,389.6	21.5	21.5	-	1,184.9	17.9	17.9	-	1,016.8	3.1	6.4	(3.2)
Saitama Resona Bank		534.5	21.2	21.2	(0.0)	527.0	20.9	20.9	(0.0)	498.1	15.2	15.7	(0.4)
Kinki Osaka Bank		151.8	7.4	7.4	(0.0)	151.8	7.4	7.5	(0.0)	152.9	6.1	6.2	(0.0)

(3) Stocks of subsidiaries and affiliates

There is no applicable information.

(Notes)

- Figures in the above table includes "securities" 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 December 2011		End of September 2011		End of March 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	162.9	(0.6)	172.3	(0.8)	195.0	(1.1)
	Securitized products organized overseas	-	-	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-	-	-
	Securitized products organized in Japan	162.9	(0.6)	172.3	(0.8)	195.0	(1.1)
	Backed by assets in Japan	162.9	(0.6)	172.3	(0.8)	195.0	(1.1)
	Housing loans	157.3	(0.7)	165.2	(0.7)	182.6	(0.9)
	Commercial real estate	4.2	0.0	5.2	(0.0)	6.0	(0.1)
	Other	1.4	0.0	1.8	(0.0)	6.3	(0.0)
	Backed by assets in foreign countries	-	-	-	-	-	-
	Resona Bank	Securitized products	60.8	(0.0)	62.8	0.0	71.0
Securitized products organized overseas		-	-	-	-	-	-
Linked to subprime mortgage loans		-	-	-	-	-	-
Securitized products organized in Japan		60.8	(0.0)	62.8	0.0	71.0	0.0
Backed by assets in Japan		60.8	(0.0)	62.8	0.0	71.0	0.0
Housing loans		57.2	0.0	59.2	0.0	63.7	0.0
Commercial real estate		3.5	(0.0)	3.6	0.0	3.6	0.0
Other		-	-	-	-	3.6	-
Backed by assets in foreign countries	-	-	-	-	-	-	
Saitama Resona Bank	Securitized products	35.1	0.0	37.2	0.0	42.3	(0.0)
	Securitized products organized overseas	-	-	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-	-	-
	Securitized products organized in Japan	35.1	0.0	37.2	0.0	42.3	(0.0)
	Backed by assets in Japan	35.1	0.0	37.2	0.0	42.3	(0.0)
	Housing loans	33.7	0.0	35.6	0.0	40.7	(0.0)
	Commercial real estate	-	-	-	-	-	-
	Other	1.4	0.0	1.6	0.0	1.6	0.0
Backed by assets in foreign countries	-	-	-	-	-	-	
Kinki Osaka Bank	Securitized products	66.9	(0.7)	72.2	(0.8)	81.6	(1.1)
	Securitized products organized overseas	-	-	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-	-	-
	Securitized products organized in Japan	66.9	(0.7)	72.2	(0.8)	81.6	(1.1)
	Backed by assets in Japan	66.9	(0.7)	72.2	(0.8)	81.6	(1.1)
	Housing loans	66.2	(0.7)	70.3	(0.8)	78.1	(0.9)
	Commercial real estate	0.6	0.0	1.6	(0.0)	2.4	(0.2)
	Other	-	-	0.2	(0.0)	1.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-	

(Notes)

Note.1: Lined to subprime mortgage loans

Resona Group banks have no investments in securitized products linked to subprime mortgage loans, investments in or loans to SPEs (SIVs, ABCPs, Conduits, etc.) and credit derivatives; or any investments in or loans to the entities related to subprime mortgage loans, including transactions with monoline insurers.

Resona Group has no exposure to subprime mortgage loans via its investments in foreign fund of funds.

Note.2: ABCP

The ABCP Program sponsored by Resona Bank mostly invests in accounts receivable, bills and remuneration claims for medical services originally acquired by its clients in Japan and has no investments in assets linked to the subprime mortgage loans.

Resona Bank holds the short-term corporate bonds issued by the aforementioned ABCP program as trading-purpose securities and their balance and unrealized gains are as follows:

End of December, 2011 Balance sheet amount 29.2 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

		End of December		End of September	End of March
		2011[A]	[A]-[B]	2011	2011[B]
Total of three banks [Non-consolidated]	Deposits (Term-end bal.)	33,344.4	(931.6)	33,644.6	34,276.0
	Domestic consumer deposits	22,866.6	568.6	22,437.2	22,298.0
	Demand deposits	13,155.4	838.2	12,609.2	12,317.1
	Time deposits	9,510.8	(253.4)	9,620.7	9,764.2
	Domestic corporate deposits	9,388.7	(749.5)	9,872.0	10,138.3
	Demand deposits	6,282.8	(627.1)	6,672.8	6,909.9
	Time deposits	2,826.4	4.1	2,792.3	2,822.3
	Trust principal (Term-end bal.)	390.2	(48.9)	400.0	439.2
	Loans (Term-end bal.)	25,513.4	(664.5)	25,854.2	26,177.9
	Banking account	25,436.5	(656.4)	25,775.0	26,092.9
Trust account	76.8	(8.0)	79.2	84.9	
Resona Bank	Deposits (Term-end bal.)	19,833.5	(978.3)	20,189.8	20,811.8
	Domestic consumer deposits	12,122.7	240.6	11,911.9	11,882.1
	Demand deposits	6,968.6	424.9	6,684.5	6,543.6
	Time deposits	5,006.5	(172.8)	5,074.9	5,179.4
	Domestic corporate deposits	7,084.0	(683.0)	7,530.7	7,767.1
	Demand deposits	4,659.7	(659.1)	5,035.9	5,318.9
	Time deposits	2,185.4	89.7	2,149.6	2,095.7
	Trust principal (Term-end bal.)	390.2	(48.9)	400.0	439.2
	Loans (Term-end bal.)	16,715.8	(562.3)	17,013.8	17,278.1
	Banking account	16,638.9	(554.2)	16,934.6	17,193.2
Trust account	76.8	(8.0)	79.2	84.9	
Saitama Resona Bank	Deposits (Term-end bal.)	10,262.2	68.5	10,141.4	10,193.7
	Domestic consumer deposits	8,163.6	341.2	7,965.0	7,822.4
	Demand deposits	5,004.4	351.1	4,783.7	4,653.3
	Time deposits	3,119.6	(6.6)	3,140.8	3,126.3
	Domestic corporate deposits	1,700.5	(13.7)	1,667.2	1,714.3
	Demand deposits	1,237.7	80.6	1,192.8	1,157.1
	Time deposits	436.5	(88.3)	436.8	524.9
Loans (Term-end bal.)	6,409.5	21.1	6,386.0	6,388.3	
Kinki Osaka Bank	Deposits (Term-end bal.)	3,248.6	(21.8)	3,313.3	3,270.4
	Domestic consumer deposits	2,580.2	(13.2)	2,560.1	2,593.4
	Demand deposits	1,182.3	62.1	1,141.0	1,120.1
	Time deposits	1,384.5	(73.9)	1,404.9	1,458.5
	Domestic corporate deposits	604.1	(52.7)	674.0	656.9
	Demand deposits	385.3	(48.5)	444.0	433.9
	Time deposits	204.3	2.6	205.8	201.7
Loans (Term-end bal.)	2,388.0	(123.3)	2,454.3	2,511.4	

(Notes)

1. Trust account refers to Jointly Operated Designated Money Trust for which the principal is guaranteed.

2. The above figures are based on the figures reported to Bank of Japan.

(Overseas deposits and Japan Offshore Banking Account are excluded.)

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

Time deposits = time deposits

Summary of Consolidated Financial Results
for the Third Quarter of the Fiscal Year Ending March 31, 2012
(December 31, 2011)

January 31, 2012

Resona Holdings, Inc.**1. Financial Highlights (April 1, 2011- December 31, 2011)**

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

(1) Consolidated Operating Results

(Percentages represent the differences from the same period in the previous fiscal year)

	Ordinary income		Ordinary profits		Net income	
	Million yen	%	Million yen	%	Million yen	%
1Q-3Q of FY2011	638,100	(2.6)	212,458	18.4	157,620	11.6
1Q-3Q of FY2010	655,426	(1.9)	179,390	29.4	141,208	16.6

Note: Comprehensive income: 1Q-3Q of FY2011 Y146,853 million (20.1%)
 1Q-3Q of FY2010 Y122,266 million (-%)

	Net income per share	Net income per share (potential equity adjusted)
	Yen	Yen
1Q-3Q of FY2011	64.31	44.42
1Q-3Q of FY2010	109.64	51.17

(2) Consolidated Financial Conditions

	Total assets	Equity	Capital adequacy ratio	Equity per share
	Million yen	Million yen	%	Yen
December 31, 2011	41,564,963	1,688,428	3.8	301.11
March 31, 2011	42,706,848	1,592,553	3.5	251.67

(Reference)

Capital assets: Y1,585,962 million as of December 31, 2011
 Y1,482,279 million as of March 31, 2011

Note: "Capital adequacy ratio" is (Equity at year-end minus Stock option at year-end minus Minority interests at year-end) divided by Total assets at year-end.

2. Dividends on Common Stock

	Dividends per share				
	1Q	Interim	3Q	Year-end	Annual
	Yen	Yen	Yen	Yen	Yen
FY2010	-	0.00	-	12.00	12.00
FY2011	-	0.00	-		
FY2011 (Forecast)				12.00	12.00

Notes:

- Revision of forecasted dividends for fiscal year 2011: None
- The above table does not include dividends on other than common stocks. Please refer to following "Dividends on classified stocks" with regard to the details of dividends on classified stocks (unlisted) whose legal rights differ from common stocks.

3. Earnings Forecasts for the Fiscal Year 2011 (April 1, 2011 – March 31, 2012)

(Percentages represent the differences from the same period in the previous year)

	Ordinary income		Ordinary profits		Net income		Net income per share
	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Yen</i>
FY2011 (full year)	880,000	2.3	235,000	11.8	170,000	6.2	62.43

Note: Revision of earning forecasts announced in 3Q of FY2011: None

4. Other

- (1) Changes in scope of consolidation during the period: None
- (2) Simplified methods of accounting applied: None
- (3) Changes in the accounting policies and principles to prepare consolidated financial statements during the period
- (i) Changes due to revision of accounting standards: Yes
- (ii) Changes due to other reasons: None
- (iii) Changes in Accounting Estimates: None
- (iv) Restatements: None
- (4) Number of Common stock outstanding
- (i) Total outstanding shares including treasury shares at end of the period
- | | |
|--------------------|---------------|
| December 31, 2011: | 2,514,957,691 |
| March 31, 2011: | 2,514,957,691 |
- (ii) Treasury shares at end of the period
- | | |
|--------------------|------------|
| December 31, 2011: | 64,183,147 |
| March 31, 2011: | 64,179,183 |
- (iii) Average outstanding shares during the period
- | | |
|--------------------|---------------|
| December 31, 2011: | 2,450,776,423 |
| December 31, 2010: | 1,150,785,521 |

Note: Status of the quarterly review

At the time when this “summary of consolidated financial results for the third quarter” is disclosed, the quarterly review of consolidated financial statements for the third quarter based on the Financial Instruments and Exchange Act has been in process.

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. Resona Holdings does not revise the full year forecasts announced in November 2011, at this point in time.

○ Dividends on Classified Stocks

Dividends per share on preferred stocks are as follows:

		Dividends per share				
		1Q	Interim	3Q	Year-end	Annual
		yen	yen	yen	yen	yen
Class C No. 1 preferred stock	FY2010	-	0.00	-	68.00	68.00
	FY2011	-	0.00	-		
	FY2011 (Forecast)				68.00	68.00
Class F No. 1 preferred stock	FY2010	-	0.00	-	185.00	185.00
	FY2011	-	0.00	-		
	FY2011 (Forecast)				185.00	185.00
Class three No. 1 preferred stock	FY2010	-	0.00	-	23.56	23.56
	FY2011	-	0.00	-		
	FY2011 (Forecast)				21.38	21.38
Class four preferred stock	FY2010	-	0.00	-	992.50	992.50
	FY2011	-	0.00	-		
	FY2011 (Forecast)				992.50	992.50
Class five preferred stock	FY2010	-	0.00	-	918.75	918.75
	FY2011	-	0.00	-		
	FY2011 (Forecast)				918.75	918.75
Class six preferred stock	FY2010	-	0.00	-	1,237.50	1,237.50
	FY2011	-	0.00	-		
	FY2011 (Forecast)				1,237.50	1,237.50

○ Formula for expected net income per share

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

* Expected average outstanding shares of common stock (excluding treasury stock):

2,450,775,418 shares

* Expected dividend for preferred stock for the period ending March 31, 2012:

¥16,995 million

《Index of attached documents》

1. Other Information

- | | |
|---|-----|
| (1) Changes in important subsidiaries during the period | P.5 |
| (2) Changes in accounting policy, Change in estimate on accounting and Representation | P.5 |

2. Consolidated Financial Statements for the third quarter

- | | |
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| (1) Consolidated Balance Sheets | P.6 |
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| (3) Note for the Assumption of Going Concern | P.8 |
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| (5) Per Share Information | P.9 |

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| [Reference Sheet]
Statements of Trust Assets and Liabilities | P.10 |
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1. Other Information

(1) Changes in important subsidiaries during the period
None

(2) Changes in accounting policy, Change in estimate on accounting and Representation

Resona Holdings has adopted the “Accounting Standard for Earnings Per Share” (Accounting Standards Board of Japan (“ASBJ”) Statement No. 2, revised on June 30, 2010), “Guidance on Accounting Standard for Earnings Per Share” (ASBJ Guidance No. 4, revised on June 30, 2010) and “Practical Solution on Accounting for Earnings Per Share” (ASBJ PITF No. 9 revised on June 30, 2010) starting from the fiscal year beginning on April 1, 2011.

With the adoption of the aforesaid accounting standard, Resona Holdings has changed the way to calculate “net income per share (potential equity adjusted)” in such a way that resets of the conversion prices for the preferred stocks during a respective accounting period are reflected in the change of the number of common shares.

Net income per share (potential equity adjusted) for the third quarter of previous fiscal year has been recalculated based on the new standard. Net income per share (potential equity adjusted) for the third quarter of previous fiscal year would have been 51.65 yen if the new standard were not applied.

[Additional Information]

Resona Holdings has adopted “Accounting Standard for Accounting Changes and Error Corrections” (ASBJ Statement No. 24, issued on December 4, 2009) and “Guidance on Accounting Standard for Accounting Changes and Error Corrections” (ASBJ Guidance No. 24, issued on December 4, 2009) for changes in accounting policies and corrections of figures on and after April 1, 2011.

Resona Holdings has recorded “Gains from recoveries of written-off claims” as items of “Other income” since April 1, 2011, based on “Practical Guidelines for Accounting Standard for Financial Instruments” (JICPA Audit System Committee Report No.14). However, the figures for the third quarter of FY2010 are stated in the previous method.

2. Consolidated Financial Statements for the third quarter

(1) Consolidated Balance Sheets

	<i>(Millions of yen)</i>	
	March 31, 2011	December 31, 2011
Assets		
Cash and due from banks	¥3,027,781	¥2,683,782
Call loans and bills bought	356,676	213,589
Monetary claims bought	427,467	424,462
Trading assets	637,508	824,920
Securities	9,899,960	10,186,387
Loans and bills discounted	25,853,022	25,228,013
Foreign exchange assets	63,472	112,796
Other assets	1,634,261	1,162,083
Premises and equipment	313,231	306,021
Intangible fixed assets	53,836	51,968
Deferred tax assets	186,891	144,486
Customers' liabilities for acceptances and guarantees	678,495	624,670
Reserve for possible loan losses	(424,619)	(397,589)
Reserve for possible losses on investments	(1,139)	(627)
Total assets	¥ 42,706,848	¥ 41,564,963
Liabilities		
Deposits	¥34,179,947	¥33,251,269
Negotiable certificates of deposit	1,424,610	1,618,190
Call money and bills sold	277,916	236,913
Bills sold under repurchase agreements	142,972	10,996
Trading liabilities	244,282	296,560
Borrowed money	1,700,813	1,601,288
Foreign exchange liabilities	1,755	4,598
Bonds	678,071	679,749
Due to trust account	375,866	325,231
Other liabilities	1,320,538	1,145,494
Reserve for employees' bonuses	14,603	8,341
Reserve for employees' retirement benefits	11,591	12,601
Other reserves	34,552	36,789
Deferred tax liabilities on land revaluation	28,277	23,842
Acceptances and guarantees	678,495	624,670
Total liabilities	41,114,294	39,876,535
Equity		
Capital stock	340,472	340,472
Capital surplus	237,082	237,082
Retained earnings	879,381	990,435
Treasury stock	(86,847)	(86,848)
Total shareholders' equity	1,370,089	1,481,141
Net unrealized gains on available-for-sale securities	61,826	41,661
Deferred gains on hedges	16,352	26,481
Revaluation reserve for land	38,479	41,536
Foreign currency translation adjustments	(4,468)	(4,808)
Total accumulated other comprehensive income	112,190	104,820
Minority interests in consolidated subsidiaries	110,273	102,465
Total equity	1,592,553	1,688,428
Total liabilities and equity	¥42,706,848	¥41,564,963

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

Consolidated Statements of Income

(Millions of yen)

	1-3 Q of FY 2010	1-3Q of FY 2011
	From Apr 1, 2010 To Dec 31, 2010	From Apr 1, 2011 To Dec 31, 2011
Ordinary income	¥655,426	¥638,100
Interest income	413,665	392,303
Interest on loans and bills discounted	356,044	334,041
Interest and dividends on securities	40,280	43,746
Trust fees	17,030	17,534
Fees and commissions	124,395	124,007
Trading profits	30,449	16,447
Other operating income	44,497	39,175
Other ordinary income	25,387	48,632
Ordinary expenses	476,035	425,641
Interest expenses	51,487	42,944
Interest on deposits	30,311	23,245
Fees and commissions	37,654	38,178
Trading losses	378	444
Other operating expenses	42,349	19,365
General and administrative expenses	274,183	268,302
Other ordinary expenses	69,982	56,407
Ordinary profits	179,390	212,458
Extraordinary profits	25,130	1,551
Gains on disposal of premises and equipment	825	1,551
Gain on negative goodwill arisen	1,578	-
Recovery on write-off loans	22,726	-
Extraordinary losses	2,685	2,586
Losses on disposal of premises and equipment	904	474
Impairment losses on premises and equipment	1,184	2,112
Other extraordinary losses	595	-
Income before income taxes and minority interests	201,836	211,423
Income taxes – current	8,176	8,381
Income taxes – deferred	49,290	42,279
Total income taxes	57,467	50,661
Income before minority interests	144,368	160,761
Minority interests in income	3,160	3,140
Net income	¥141,208	¥157,620

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

Consolidated Statements of Comprehensive Income

(Millions of yen)

	1-3Q of FY 2010	1-3Q of FY 2011
	From Apr 1, 2010 To Dec 31, 2010	From Apr 1, 2011 To Dec 31, 2011
Income before minority interests	¥144,368	¥160,761
Other comprehensive income	(22,102)	(13,907)
Unrealized gains/(losses) on available-for-sale securities	(12,477)	(22,195)
Deferred gains/(losses) on hedges	5,104	10,129
Revaluation reserve for land	-	3,384
Foreign currency translation adjustments	(14,702)	(7,206)
Equity in earnings of investments in affiliated companies	(26)	(18)
Total comprehensive income	122,266	146,853
Total comprehensive income attributable to:		
Owners of the parent	133,441	150,579
Minority interests	¥(11,175)	¥(3,725)

(3) Note for the Assumption of Going Concern
There is no applicable information.

(4) Note for Significant Changes in the Amount of Shareholders' Equity for the nine months ended December 31, 2011
There is no applicable information.

(5) Per Share Information

1. Equity per share

Equity per share is calculated based on the followings:

(Millions of yen, except number of shares)

	FY 2010 March 31, 2011	FY 2011 December 31, 2011
Equity per share (yen)	¥251.67	¥301.11
(Basis for calculation)		
Equity	1,592,553	1,688,428
Amounts excluded from equity	975,759	950,465
Minority interests	110,273	102,465
Preferred stock	848,000	848,000
Dividends on preferred stock	17,485	-
Equity attributable to common stock at end of 3Q (end of year)	616,794	737,962
Number of common stock at end of 3Q (end of year) used for the calculation of Equity per share (shares in thousand)	2,450,778	2,450,774

2. Net Income per share

Net income per share and Net income per share (diluted) are calculated based on the followings:

(Millions of yen, except number of shares)

	FY 2010 1-3Q From April 1, 2010 To December 31, 2010	FY 2011 1-3Q From April 1, 2011 To December 31, 2011
Net income per share (yen)	¥109.64	¥64.31
(Basis for calculation)		
Net income	141,208	157,620
Amounts not attributable to common stockholders	15,032	-
Retirement difference on preferred stock	15,032	-
Net income attributable to common stock	126,175	157,620
Average number of common stock during the period (shares in thousand)	1,150,785	2,450,776
Net income (diluted) per share (yen)	50.17	44.42
(Basis for calculation)		
Adjustments in net income	-	-
Increase in number of common stock (shares in thousand)	1,363,983	1,097,077

* Retirement difference on preferred stock, amounting to Y15,032 million, represents a retirement difference resulting from the acquisition and retirement of Class One No.1 Preferred stock during the 1-3Q period of FY2010 corresponding to a decrease in retained earnings.

Note: Please refer to page 5 with regard to a method to calculate Net income per share (potential equity adjusted).

[Reference Sheet]

○ Statements of Trust Assets and Liabilities

(Millions of Yen)

Assets				
Item	March 31, 2011		December 31, 2011	
	Million yen	%	Million yen	%
Loans and bills discounted	¥84,905	0.33	¥76,857	0.31
Securities	0	0.00	0	0.00
Trust beneficiary certificate	24,588,199	94.23	23,214,010	94.61
Securities held in custody account	2,155	0.01	3,027	0.01
Monetary claims	390,246	1.50	321,347	1.31
Premises and equipment	615,281	2.36	566,037	2.31
Intangible fixed assets	3,366	0.01	2,485	0.01
Other claims	9,152	0.03	6,159	0.03
Due from banking account	375,866	1.44	325,231	1.33
Cash and due from banks	24,468	0.09	20,340	0.08
Total assets	¥26,093,642	100.00	¥24,535,496	100.0

Liabilities				
Item	March 31, 2011		December 31, 2011	
	Million yen	%	Million yen	%
Money trusts	¥7,202,983	27.61	¥7,199,867	29.34
Pension trusts	3,700,539	14.18	3,520,506	14.35
Asset formation benefit trusts	1,071	0.01	1,092	0.01
Securities investment trusts	13,337,223	51.11	12,208,368	49.76
Pecuniary trusts other than money trusts	280,155	1.07	286,619	1.17
Securities trusts	278,367	1.07	148,317	0.60
Monetary claims trusts	414,875	1.59	334,276	1.36
Real estates trusts	123,205	0.47	120,276	0.49
Real estate lease trusts	2,813	0.01	2,852	0.01
Composite trusts	752,406	2.88	713,317	2.91
Total liabilities	¥26,093,642	100.00	¥24,535,496	100.0

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.