

Financial Information for the 3rd Quarter of the Fiscal Year Ending March 31, 2006

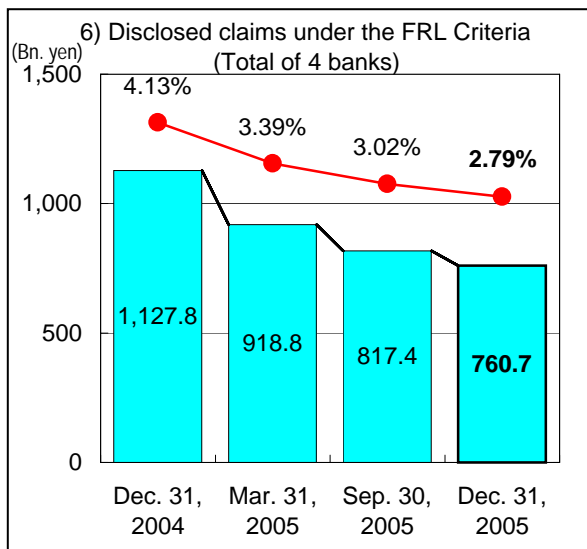
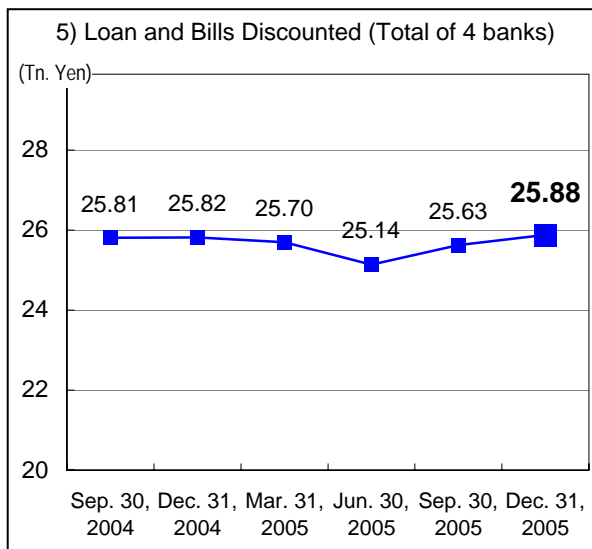
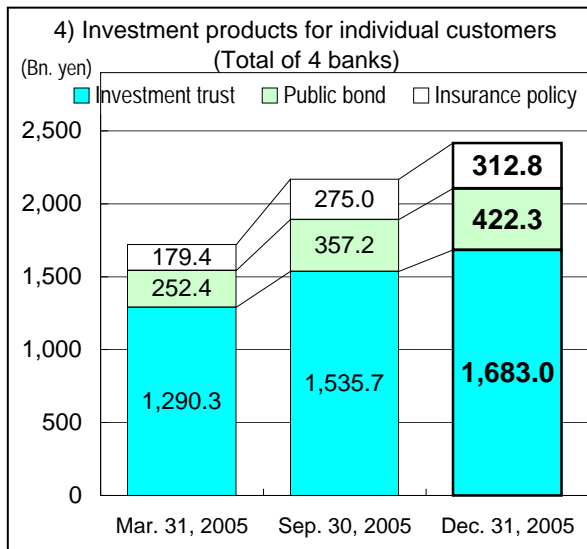
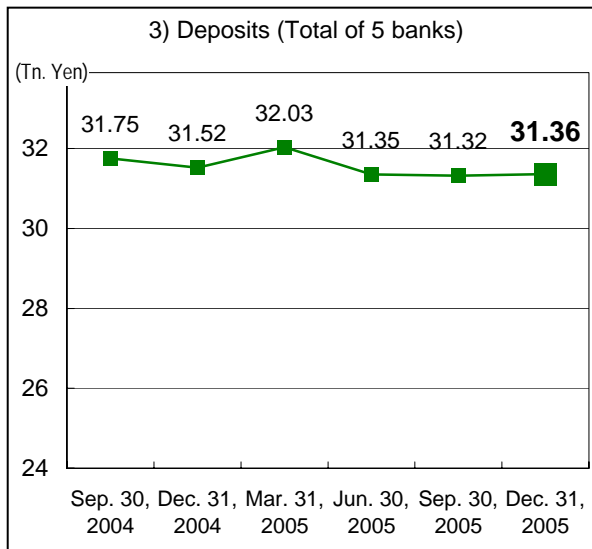
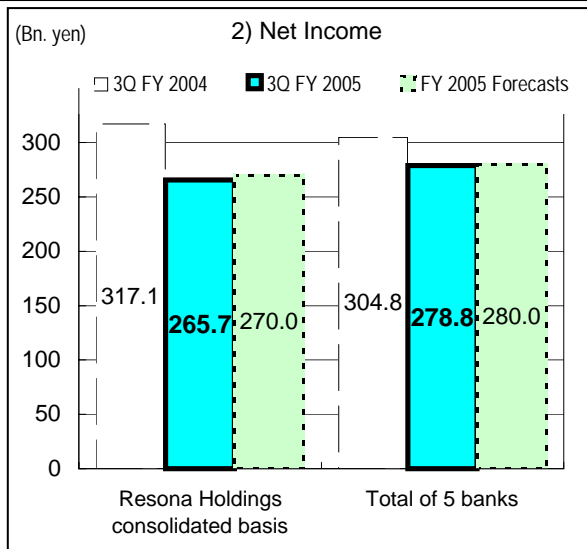
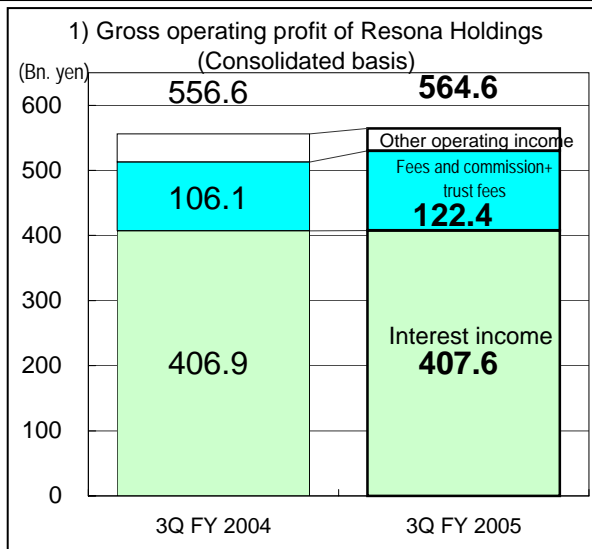
Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2005 to December 31, 2005) of the fiscal year ending March 31, 2006. The figures reported herein are unaudited.

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1. Financial Highlights for the 3rd Quarter of the Fiscal Year Ending March 31, 2006

>Consolidated gross operating profits up to the end of the third quarter of the fiscal year ending March 31, 2006 amounted to ¥564.6bn, up ¥8.0bn from the same period previous year.
 >In addition, credit-related expenses up to the end of the third quarter were less than expected, and thus Resona Holdings posted net income of ¥265.7bn for the 9 months on a consolidated basis, (¥278.8bn for total of its subsidiary banks) almost the same level as the forecasted full-year net income.



2. Outline of the Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2006

Resona Holdings (Consolidated)		(Billions of yen)		
		3Q FY 2005	Change	3Q FY 2004
Ordinary income	1	761.1	(0.1)	761.2
Consolidated gross operating profit	2	564.6	8.0	556.6
Interest income	3	407.6	0.6	406.9
Trust fees	4	20.1	1.0	19.0
Fees and commissions	5	102.3	15.1	87.1
Trading income	6	(4.7)	(23.6)	18.8
Other operating income	7	39.3	14.8	24.5
Provision to general reserve for possible loan losses	8	(8.0)	(8.0)	-
General and administrative expenses	9	270.5	(5.2)	275.8
Other gains (losses), net	10	(24.8)	(29.0)	4.1
Ordinary profit	11	277.2	(7.7)	284.9
Extraordinary profit/ (loss), net	12	25.1	(22.2)	47.4
Income before income taxes and minority interests	13	302.4	(29.9)	332.3
Income taxes	14	26.6	13.8	12.7
Minority interests in net income	15	10.0	7.5	2.4
Net income	16	265.7	(51.4)	317.1

Resona Holdings (Non-consolidated)		(Billions of yen)		
		3Q FY 2005	Change	3Q FY 2004
Operating income	17	227.3	198.3	29.0
Ordinary profit	18	214.7	199.2	15.5
Net income	19	202.8	199.3	3.4

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

		Total of five banks			Resona		
		3Q FY 2005	Change	3Q FY 2004	3Q FY 2005	Change	3Q FY 2004
Gross operating profit	1	507.8	(12.8)	520.7	339.9	(21.4)	361.3
Interest income	2	390.0	(17.2)	407.3	257.5	(21.1)	278.7
Trust fees (after disposal of problem loans in trust account)	3	20.1	1.0	19.0	5.7	0.8	4.9
<Disposal of problem loans in the trust account>	4	0.0	(1.1)	1.2	0.0	(1.1)	1.2
Fees and commissions	5	62.7	11.6	51.1	44.7	6.5	38.1
Trading income	6	(6.1)	(25.8)	19.6	(6.1)	(25.8)	19.6
Other operating income	7	40.9	17.5	23.4	38.0	18.2	19.8
Expenses (excluding non-recurring items)	8	245.7	(3.0)	248.7	158.8	0.4	158.4
Personnel expenses	9	76.0	1.7	74.2	46.5	1.3	45.2
Non-personnel expenses	10	154.9	(3.6)	158.6	103.1	(0.0)	103.1
Taxes	11	14.7	(1.1)	15.8	9.1	(0.8)	10.0
Provision to general reserve for possible loan losses	12	8.2	10.0	(1.7)	10.0	10.0	-
Actual net operating profit	13	262.1	(10.9)	273.1	181.1	(23.0)	204.1
Net operating profit	14	253.8	(19.8)	273.7	171.0	(31.8)	202.9
Other gains or losses, net	15	(2.9)	22.2	(25.1)	14.6	39.7	(25.0)
Net gains/(losses) on stocks	16	47.4	8.7	38.7	47.0	10.4	36.6
Credit related expense	17	47.0	(27.4)	74.4	30.3	(33.1)	63.5
Other	18	(3.4)	(14.0)	10.6	(2.0)	(3.8)	1.8
Ordinary profit/(loss)	19	250.8	2.3	248.5	185.7	7.8	177.8
Extraordinary profit/ (loss), net	20	51.1	(16.0)	67.1	37.8	(22.5)	60.4
Gains from reversal of credit expenses	21	54.2	(53.2)	107.4	40.3	(59.6)	100.0
Gains on sales of premises and equipment	22	(2.5)	(4.8)	2.3	(1.8)	(4.5)	2.6
Other	23	(0.5)	42.0	(42.6)	(0.6)	41.5	(42.2)
Income before income taxes	24	302.0	(13.6)	315.7	223.6	(14.6)	238.3
Income taxes	25	23.2	12.3	10.8	(0.3)	5.5	(5.8)
Net income	26	278.8	(26.0)	304.8	223.9	(20.2)	244.1
Credit related expense (4, 12, 17, 21)	27	1.1	34.6	(33.4)	0.1	35.3	(35.2)

(Billions of yen)

		Saitama Resona	Kinki Osaka	Nara Bank	Resona Trust
		Bank	Bank		& Banking
		3Q FY 2005	3Q FY 2005	3Q FY 2005	3Q FY 2005
Gross operating profit	28	102.1	50.2	2.7	12.7
Interest income	29	85.4	44.7	2.3	(0.0)
Trust fees (after disposal of problem loans in trust account)	30	-	-	-	14.3
<Disposal of problem loans in the trust account>	31	-	-	-	-
Fees and commissions	32	15.0	4.2	0.3	(1.6)
Trading income	33	-	-	-	-
Other operating income	34	1.6	1.2	0.0	-
Expenses (excluding non-recurring items)	35	48.7	28.4	2.2	7.3
Personnel expenses	36	15.7	10.1	0.8	2.6
Non-personnel expenses	37	29.6	16.4	1.2	4.5
Taxes	38	3.4	1.9	0.1	0.0
Provision to general reserve for possible loan losses	39	(1.8)	-	0.1	-
Actual net operating profit	40	53.3	21.7	0.4	5.4
Net operating profit	41	55.2	21.7	0.2	5.4
Other gains or losses, net	42	(8.5)	(8.2)	(0.8)	0.0
Net gains/(losses) on stocks	43	0.5	(0.1)	0.0	-
Credit related expense	44	8.6	7.1	0.7	-
Other	45	(0.4)	(0.9)	(0.0)	0.0
Ordinary profit/(loss)	46	46.6	13.5	(0.5)	5.4
Extraordinary profit/ (loss), net	47	1.9	11.1	0.1	0.0
Gains from reversal of credit expenses	48	2.5	11.0	0.2	-
Gains on sales of premises and equipment	49	(0.6)	0.0	(0.1)	(0.0)
Other	50	(0.0)	0.0	0.0	0.0
Income before income taxes	51	48.6	24.6	(0.3)	5.5
Income taxes	52	21.8	(0.5)	0.0	2.2
Net income	53	26.7	25.2	(0.3)	3.2
Credit related expense (31, 39, 44, 48)	54	4.1	(3.8)	0.7	-

- 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.
- 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.
- As for the gross operating profit of Resona Trust & Banking, since most of its trust fees, fees and commission income tend to be generated in September and March, its gross operating profit up to the end of the third quarter was lower than three quarters of the gross operating profit forecasted for the current full-year period.
- Nara Bank merged with Resona Bank on January 1, 2006. Operating results for the 3Q of FY 2005 of Nara Bank shown above include the expenses for the merger and system integration.

3. Capital Adequacy Ratio

		Mar. 31, '06 [Forecast]	Sep. 30 '05 [Actual]	Mar. 31 '05 [Actual]
Resona Holdings	Capital ratio	Middle of 9%	10.14%	9.74%
Consolidated	Tier I ratio	Middle of 5%	5.43%	5.27%
Resona Bank	Capital ratio	Lower 8%	9.09%	8.83%
Consolidated	Tier I ratio	Upper 4%	5.19%	5.46%
Saitama Resona Bank	Capital ratio	Lower 8%	8.38%	8.29%
Non-consolidated	Tier I ratio	Middle of 4%	4.74%	4.60%
Kinki Osaka Bank	Capital ratio	Approx. 8%	8.52%	8.15%
Consolidated	Tier I ratio	Lower 5%	5.88%	5.52%
Nara Bank	Capital ratio	-	6.42%	6.47%
Non-consolidated	Tier I ratio	-	5.08%	5.17%
Resona Trust & Banking	Capital ratio	Approx. 125%	180.43%	127.94%
Non-consolidated	Tier I ratio	Approx. 125%	180.43%	127.94%

The above estimates are subject to change depending on the changes in presupposed conditions with respect to the management environment.

4. Claims Disclosed under the Financial Reconstruction Law Criteria

(Billions of Yen)		End of December	End of December	[Reference]		
		2005	2004	End of September	End of March	
		Non-consolidated	Non-consolidated	2005	2005	
				Non-consolidated	Non-consolidated	
Total of 4 banks	Unrecoverable or valueless claims	69.1	141.4	70.8	97.5	
	Banking Account	68.4	140.4	69.8	96.9	
	Trust Account	0.6	0.9	0.9	0.6	
	Risk claims	338.3	517.0	365.7	401.4	
	Banking Account	336.2	514.2	363.6	398.7	
	Trust Account	2.1	2.7	2.1	2.6	
	Claims in need of special attention	353.2	469.4	380.9	419.8	
	Banking Account	331.5	463.2	358.8	397.6	
	Trust Account	21.6	6.1	22.0	22.2	
	Total	760.7	1,127.8	817.4	918.8	
	Banking Account	736.3	1,117.9	792.3	893.3	
	Trust Account	24.4	9.9	25.1	25.5	
	Resona Bank	Unrecoverable or valueless claims	37.4	90.8	39.0	57.4
		Banking Account	36.7	89.9	38.1	56.7
Trust Account		0.6	0.9	0.9	0.6	
Risk claims		231.9	377.6	246.7	269.4	
Banking Account		229.8	374.9	244.6	266.7	
Trust Account		2.1	2.7	2.1	2.6	
Claims in need of special attention		273.8	351.0	295.5	309.9	
Banking Account		252.1	344.8	273.5	287.7	
Trust Account		21.6	6.1	22.0	22.2	
Total		543.2	819.5	581.3	636.8	
Banking Account		518.7	809.6	556.2	611.3	
Trust Account		24.4	9.9	25.1	25.5	
Saitama Resona Bank		Unrecoverable or valueless claims	10.7	15.2	8.8	12.4
		Risk claims	48.7	49.7	48.0	44.3
	Claims in need of special attention	43.0	53.1	46.7	49.3	
	Total	102.5	118.0	103.6	106.2	
Kinki Osaka Bank	Unrecoverable or valueless claims	19.7	33.4	21.4	25.8	
	Risk claims	53.6	85.4	66.8	83.4	
	Claims in need of special attention	34.7	63.1	36.9	59.0	
	Total	108.1	182.0	125.2	168.3	
Nara Bank	Unrecoverable or valueless claims	1.2	1.9	1.5	1.8	
	Risk claims	3.9	4.2	4.0	4.2	
	Claims in need of special attention	1.6	2.0	1.6	1.4	
	Total	6.8	8.1	7.2	7.4	

(Notes)

1. The presented figures as of the end of December 2005 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 2005. Based on the results of such self-assessments, claims were classified into the following disclosure categories:

Unrecoverable or valueless claims

Risk claims

Claims in need of special attention

[Disclosed amount]

Amount reported for each disclosure category is based on the outstanding exposure amount as of the end of December 2005. Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable is deducted as an equivalent for partial direct write-offs.

5. Unrealized gains/(losses) on marketable securities

(1) Unrealized gains/(losses) on other securities

(Billions of Yen)		End of December 2005					End of December 2004					[Reference] End of March 2005					
		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 5 banks	Other Securities	5,917.4	6,365.0	447.5	493.6	46.0	6,913.7	7,136.3	222.6	236.9	14.2	6,210.4	6,470.7	260.2	269.2	9.0	
	Stocks	396.5	813.3	416.8	420.5	3.6	539.3	741.9	202.5	211.0	8.5	399.6	633.5	233.8	237.9	4.0	
	Bonds	4,413.3	4,380.1	(33.1)	4.2	37.3	5,496.4	5,507.5	11.1	13.4	2.3	5,025.9	5,041.1	15.1	16.2	1.0	
	Resona Bank	Other Securities	3,855.5	4,195.7	340.1	370.8	30.6	4,793.4	4,968.5	175.1	187.7	12.5	4,213.8	4,400.9	187.0	195.1	8.0
		Stocks	299.7	610.2	310.5	314.1	3.6	440.5	605.5	164.9	172.6	7.6	299.3	473.5	174.1	177.6	3.5
		Bonds	2,764.6	2,742.5	(22.1)	0.7	22.9	3,783.3	3,787.8	4.4	6.1	1.6	3,454.2	3,460.0	5.7	6.4	0.7
	Saitama Resona Bank	Other Securities	1,134.4	1,230.6	96.2	105.4	9.2	1,093.9	1,130.0	36.0	36.2	0.1	973.6	1,026.1	52.4	52.4	0.0
		Stocks	86.7	183.4	96.6	96.6	-	86.7	119.0	32.3	32.3	0.0	86.7	133.1	46.3	46.3	0.0
		Bonds	944.9	937.4	(7.4)	1.5	8.9	936.7	939.1	2.3	2.5	0.1	797.5	801.5	4.0	4.0	0.0
	Kinki Osaka Bank	Other Securities	899.0	910.1	11.1	17.2	6.1	979.9	991.2	11.2	12.7	1.5	986.9	1,001.1	14.2	15.1	0.9
		Stocks	9.9	19.5	9.6	9.6	0.0	11.9	17.2	5.2	6.0	0.7	11.6	18.5	6.8	7.4	0.5
		Bonds	675.3	671.8	(3.5)	1.8	5.4	730.0	734.1	4.1	4.6	0.5	729.8	735.1	5.3	5.6	0.2
	Nara Bank	Other Securities	8.3	8.3	0.0	0.0	0.0	26.3	26.4	0.1	0.1	0.0	24.4	24.6	0.1	0.1	0.0
		Stocks	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	-
		Bonds	8.3	8.3	(0.0)	-	0.0	26.2	26.3	0.1	0.1	0.0	24.3	24.4	0.1	0.1	0.0
	Resona Trust & Banking	Other Securities	20.0	20.0	(0.0)	-	0.0	20.0	20.0	(0.0)	-	0.0	20.0	20.0	(0.0)	-	0.0
		Stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Bonds	20.0	20.0	(0.0)	-	0.0	20.0	20.0	(0.0)	-	0.0	20.0	20.0	(0.0)	-	0.0

"Total of 5 banks" as of the end of December 2005 and 2004 are simple sum of the non-consolidated figures of subsidiary banks.

"Total of 5 banks" as of the end of March 2005 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 2005					End of December 2004					[Reference] End of March 2005				
		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	102.0	102.0	0.0	0.3	0.3	54.2	54.6	0.3	0.3	0.0	73.4	74.5	1.1	1.1	-
Nara Bank	Held-to-maturity bonds	-	-	-	-	-	2.3	2.3	(0.0)	0.0	0.0	2.3	2.3	(0.0)	0.0	0.0

* 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 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.

6. Deposits, Loans and Bills Discounted

(Billions of Yen)		End of December		[Reference]	(Billions of yen)
		2005 (A)	Change (A) - (B)	End of September 2005	End of March 2005 (B)
Total of five banks	Deposits (Term-end bal.)	31,364.0	(668.4)	31,326.8	32,032.5
	Domestic individual deposits	20,367.1	627.1	19,911.8	19,739.9
	Demand deposits	10,402.8	1,129.3	9,757.5	9,273.5
	Time deposits	9,806.2	(440.7)	9,966.6	10,247.0
	Domestic corporate deposits	9,823.5	(504.6)	10,084.7	10,328.1
	Demand deposits	7,390.5	(481.6)	7,633.2	7,872.2
	Time deposits	2,114.7	150.5	2,068.5	1,964.1
	Trust principal (Term-end bal.)	570.9	13.1	529.2	557.8
	Loans (Term-end bal.)	25,885.3	183.2	25,637.2	25,702.1
	Banking account	25,703.2	202.1	25,449.7	25,501.1
Trust account	182.1	(18.8)	187.5	200.9	
Resona	Deposits (Term-end bal.)	19,159.1	(673.2)	19,366.7	19,832.3
	Domestic consumer deposits	10,749.9	389.5	10,514.3	10,360.3
	Demand deposits	5,648.1	626.8	5,316.3	5,021.2
	Time deposits	4,979.1	(196.9)	5,055.0	5,176.0
	Domestic corporate deposits	7,708.6	(460.6)	8,038.5	8,169.3
	Demand deposits	5,733.5	(503.4)	6,038.7	6,237.0
	Time deposits	1,741.2	145.8	1,703.1	1,595.3
	Trust principal (Term-end bal.)	570.9	13.1	529.2	557.8
	Loans (Term-end bal.)	17,606.4	(146.3)	17,534.3	17,752.8
	Banking account	17,424.3	(127.5)	17,346.7	17,551.8
Trust account	182.1	(18.8)	187.5	200.9	
Saitama Resona	Deposits (Term-end bal.)	8,647.4	(18.9)	8,432.7	8,666.4
	Domestic consumer deposits	6,769.6	234.5	6,581.3	6,535.0
	Demand deposits	3,669.9	394.9	3,426.2	3,274.9
	Time deposits	3,069.3	(141.5)	3,116.6	3,210.9
	Domestic corporate deposits	1,428.1	(72.9)	1,373.0	1,501.1
	Demand deposits	1,169.6	(20.1)	1,126.3	1,189.8
	Time deposits	191.4	9.5	182.3	181.8
	Loans (Term-end bal.)	5,589.6	267.2	5,465.5	5,322.3
	Banking account	5,465.5	267.2	5,342.3	5,200.0
	Trust account	124.1	0.0	123.2	122.3
Kinki Osaka	Deposits (Term-end bal.)	3,391.6	23.1	3,363.9	3,368.4
	Domestic consumer deposits	2,720.2	3.6	2,689.3	2,716.6
	Demand deposits	1,035.9	101.5	970.2	934.4
	Time deposits	1,679.2	(95.8)	1,713.0	1,775.0
	Domestic corporate deposits	651.6	27.7	641.0	623.8
	Demand deposits	465.1	41.4	448.7	423.7
	Time deposits	172.2	(5.4)	173.4	177.7
	Loans (Term-end bal.)	2,544.1	59.9	2,493.4	2,484.2
	Banking account	2,544.1	59.9	2,493.4	2,484.2
	Trust account	0.0	0.0	0.0	0.0
Nara	Deposits (Term-end)	158.3	(3.6)	160.1	162.0
	Domestic consumer deposits	127.3	(0.5)	126.7	127.8
	Demand deposits	48.8	5.9	44.8	42.8
	Time deposits	78.5	(6.4)	81.9	85.0
	Domestic corporate deposits	27.5	(3.1)	28.9	30.6
	Demand deposits	17.8	(3.7)	19.3	21.5
	Time deposits	9.7	0.5	9.5	9.1
	Loans (Term-end bal.)	145.1	2.4	143.8	142.6
Resona Trust & Banking	Deposits (Term-end bal.)	7.4	4.2	3.1	3.2

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, 2006

(December 31, 2005/Unaudited)

January 31, 2006
Resona Holdings, Inc.

1. Criteria for Presentation of Quarterly Financial Information

- 1) Adoption of simplified accounting methods
As specified in the attached sheet
- 2) Changes in the accounting methods from the ones applied in the previous fiscal year.
None
- 3) Changes in the scope of consolidation and application of the equity method
Consolidation: Newly consolidated 1 Excluded 0
Equity method: Newly applied 0 Excluded 0
For further details, refer to the attached sheet.

2. Financial Highlights (April 1, 2005 - December 31, 2005)

1) Consolidated Operating Results

*Amounts less than 1 million yen are rounded down

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
3rd Quarter of FY 2005	761,157	-0.0	277,266	-2.7	265,722	-16.2
3rd Quarter of FY 2004	761,287	-	284,982	-	317,189	-
(Ref.) FY 2004 (full year)	1,076,571		396,467		365,592	

	Net income per share	Net income per share (potential equity adjusted)
	Yen	Yen
3rd Quarter of FY 2005	23,361.65	11,822.19
3rd Quarter of FY 2004	27,890.51	12,978.35
(Ref.) FY 2004 (full year)	30,403.15	14,036.31

1. Percentage figures represent rate of increase or decrease in comparison with the same period previous year
2. Resona Holdings started disclosures of quarterly financial information and operating results from the first quarter of the fiscal year ended March 2005. Therefore, the rate of increase or decrease vis-à-vis the same period previous year is not shown above.
3. For details of per share information, please refer to the attached sheet on the next page.

[Reference]
Total amount of preferred stocks not deducted

2) Consolidated Financial Position

	Total Assets	Shareholders' equity	Shareholders' equity ratio	Shareholders' equity per share
	Million yen	Million yen	%	Yen
December 31, 2005	40,535,287	1,544,103	3.8	(87,366.77)
December 31, 2004	40,130,448	1,121,426	2.8	(124,548.55)
(Ref.) March 31, 2005	39,563,362	1,186,463	3.0	(120,562.76)

Shareholders' equity per share*
Yen
135,762.92
98,607.10
102,546.13

*For details of per share information, please refer to the attached sheet on the next page.

3. Consolidated Earnings Forecast for the Fiscal Year Ending March 31, 2006 (April 1, 2005 - March 31, 2006)

Earnings results up to the end of the 3rd quarter of FY 2005 are in good condition and the earnings forecasts for the current full-year period, which were announced on November 24, 2005, remain unchanged.

(Reference)

	Ordinary income	Ordinary profit	Net income
	Million yen	Million yen	Million yen
FY 2005 (full year)	930,000	270,000	270,000

Forecasted net income per share (full year): 21,979.98 yen

Aforementioned forecasts are based on the information available at present and thus are subject to changes due to various factors

Criteria for Preparation of Quarterly Financial Information

The following consolidated quarterly financial statements are prepared basically in accordance with the regulations of interim financial statements with the exception of the applications of the certain simplified methods as specified below. The following quarterly financial statements have not been audited.

1) Simplified methods of accounting applied are primarily as follows.

1. Criteria for providing loan loss reserve

For a part of loan exposures, the loan loss rate of the previous fiscal period is applied for computing loan loss reserves.

2. Criteria for computing income taxes

DTA amount is computed in accordance with a simplified method which tests the collectability of stated DTA based on the same future income outlook as used in the previous half-year settlement of account in September 2005.

2) Change in the scope of consolidation and application of the equity method

Resona Preferred Global Securities (Cayman) Limited

Progress in Consolidated Operating Results and Information on Consolidated Financial Position

1) Qualitative information on the progress of consolidated operating results

Resona Holdings posted a consolidated ordinary income of Y761.1bn for the 1Q-3Q period, down Y0.1bn in comparison with the same period previous fiscal year.

Consolidated ordinary profit and consolidated net income for the same period were Y277.2bn (down Y7.7bn) and Y265.7bn (down Y51.4bn), respectively. The decline is mostly attributable to a decrease in interest income and the non-recurring profits recorded in the last fiscal year from the sale of stocks and reversal of credit-related expenses. Subsidiary banks are endeavoring to generate as much net operating profit as possible and thus Resona Holdings is making a steady progress towards achievement of the forecasted earnings.

(2) Qualitative information on the change in consolidated financial position

The balance of consolidated total assets as of the end of the 3Q of fiscal 2005 was Y40,535.2 bn, which is Y404.8 bn higher than the balance as of the end of the same period previous year. Of this total, loans and bills discounted increased by Y186.1bn to Y25,652.6 bn while securities declined by Y664.0 bn to Y7,253.6 bn during the same period. Total funds, a total of deposits and negotiable certificates of deposits, increased by Y265.3 bn to Y33,055.8 bn during the same period.

[Note]

Shareholders' equity per share

= (Term-end balance of shareholders' equity - term-end number of preferred shares outstanding
x issue price per share) / (Term-end number of common shares outstanding (consolidated basis))

*Shareholders' equity per share (preferred shares not adjusted)

= (Term-end balance of shareholders' equity) / (Term-end number of common shares outstanding (consolidated basis))

Resona Holdings implemented the reverse split of stocks in August 2005 and every 1,000 share was merged into one share. Per share information is based on the number of shares after the reverse split.

Consolidated Balance Sheets (As of the End of the Third Quarter of Fiscal 2005)

(Millions of Yen)

Items	December 31, 2005	December 31, 2004	Increase/ (Decrease)	[Reference] March 31, 2005
(Assets)				
Cash and due from banks	2,136,886	2,805,704	(668,817)	3,024,231
Call loans and bills bought	1,683,653	264,438	1,419,214	667,842
Deposits paid for bonds borrowing transactions	33,770	20,076	13,694	36,608
Monetary claims bought	148,195	81,459	66,735	105,089
Trading assets	1,115,059	1,047,919	67,140	708,335
Money held in trust	-	70,500	(70,500)	-
Securities	7,253,628	7,917,721	(664,092)	7,278,662
Loans and bills discounted	25,652,699	25,466,553	186,146	25,315,798
Foreign exchange assets	90,717	86,584	4,133	80,729
Other assets	789,257	761,507	27,749	690,929
Premises and equipment	445,291	468,534	(23,242)	452,994
Deferred tax assets	3,891	49,791	(45,899)	45,554
Consolidation difference	30,548	-	30,548	35,781
Customers' liabilities for acceptances and guarantees	1,735,797	1,777,259	(41,462)	1,762,069
Reserve for possible loan losses	(569,627)	(671,610)	101,982	(627,035)
Reserve for possible losses on investments	(14,483)	(15,990)	1,507	(14,231)
Total assets	40,535,287	40,130,448	404,839	39,563,362
(Liabilities)				
Deposits	31,297,434	31,477,173	(179,739)	31,975,170
Negotiable certificates of deposit	1,758,380	1,313,299	445,080	1,028,390
Call money and bills sold	968,609	1,007,672	(39,063)	823,174
Bills sold under repurchase agreement	409,490	603,986	(194,496)	351,291
Deposits received for bonds lending transactions	387,867	375,597	12,269	65,069
Trading liabilities	74,347	50,041	24,305	39,073
Borrowed money	271,023	488,154	(217,131)	498,464
Foreign exchange liabilities	9,298	11,887	(2,588)	9,294
Bonds	754,104	463,432	290,671	555,999
Due to trust account	454,446	444,456	9,990	393,166
Other liabilities	613,241	647,740	(34,498)	532,661
Reserve for employees' retirement benefits	2,989	6,445	(3,455)	5,626
Reserve for specific borrowers under support	-	11,270	(11,270)	-
Reserve for possible losses on business restructuring	211	540	(328)	301
Reserve for reorganization of branch office channel	2,823	-	2,823	2,932
Other reserve	0	0	0	0
Deferred tax liabilities	50,931	414	50,517	2,291
Deferred tax liabilities on land revaluation	44,845	44,557	287	45,535
Consolidation difference	-	723	(723)	-
Acceptance and guarantees	1,735,797	1,777,259	(41,462)	1,762,069
Total liabilities	38,835,843	38,724,655	111,187	38,090,511
(Minority interests)				
Minority interests in consolidated subsidiaries	155,341	284,366	(129,025)	286,387
(Shareholders' equity)				
Capital	327,201	327,201	-	327,201
Capital surplus	263,501	263,815	(314)	263,492
Earned surplus	631,551	335,990	295,560	384,839
Revaluation reserve for land, net of taxes	62,397	65,135	(2,738)	63,406
Net unrealized gains/(losses) on other securities, net of taxes	262,187	131,575	130,612	149,916
Foreign currency translation adjustments, net of taxes	(2,263)	(1,968)	(295)	(2,331)
Treasury stock	(472)	(324)	(148)	(60)
Total shareholders' equity	1,544,103	1,121,426	422,676	1,186,463
Total liabilities, minority interests and shareholders' equity	40,535,287	40,130,448	404,839	39,563,362

*Amount less than 1 million yen are rounded down.

Consolidated Statements of Operations (Third Quarter of Fiscal 2005)

(Millions of Yen)

Items	3rd Quarter of FY 2005	3rd Quarter of FY 2004	Increase/ (Decrease)	[Reference] FY 2004
Ordinary income	761,157	761,287	(129)	1,076,571
Interest income	451,315	451,677	(361)	601,900
(Interest on loans and bills discounted)	373,858	398,478	(24,619)	525,808
(Interest and dividends on securities)	54,553	40,397	14,155	57,514
Trust fees	20,145	19,077	1,068	35,186
Fees and commissions	141,601	125,631	15,969	184,258
Trading income	550	18,893	(18,343)	20,650
Other operating income	62,355	41,962	20,393	67,258
Other ordinary income	85,189	104,044	(18,855)	167,317
Ordinary expenses	483,891	476,304	7,587	680,103
Interest expenses	43,680	44,687	(1,006)	59,523
(Interest on deposits)	21,797	25,528	(3,731)	32,857
Fees and commissions	39,269	38,466	803	63,147
Trading expenses	5,338	54	5,284	47
Other operating expenses	23,000	17,415	5,584	23,402
General and administrative expenses	270,590	275,826	(5,235)	382,081
Other ordinary expenses	102,011	99,854	2,156	151,900
Ordinary profit	277,266	284,982	(7,716)	396,467
Extraordinary profits	47,821	94,210	(46,388)	49,022
Extraordinary losses	22,680	46,798	(24,118)	55,960
Income before income taxes and minority interests	302,407	332,394	(29,986)	389,530
Income taxes - current	13,502	3,481	10,021	9,035
Income taxes - deferred	13,157	9,295	3,862	2,301
Minority interests in net income	10,025	2,427	7,597	12,600
Net income	265,722	317,189	(51,467)	365,592

*Amount less than 1 million yen are rounded down.

Consolidated Statements of Surplus (As of the End of the Third Quarter of Fiscal 2005)

(Millions of Yen)

Items	Dec. 31, 2005 3rd Quarter of FY 2005	Dec. 31, 2004 3rd Quarter of FY 2004	[Reference] March 31, 2005 FY 2004
(Capital surplus)			
Balance at beginning of the period	263,492	1,026,439	1,026,439
Increase:	9	40,005	40,000
Transfer from capital to cover deficit	-	40,000	40,000
Profits on sales of treasury stock	9	5	-
Decrease:	-	802,628	802,946
Transfer of other capital surplus to cover deficit	-	802,628	802,628
Loss on sales of treasury stock	-	-	317
Balance at end of the period	263,501	263,815	263,492
(Earned surplus)			
Balance at beginning of the period	384,839	(1,707,754)	(1,707,754)
Increase:	266,731	2,043,842	2,092,691
Net income of the period	265,722	317,189	365,592
Transfer from capital to cover deficit	-	921,272	921,272
Transfer from capital reserve to cover deficit	-	802,628	802,628
Reduction in the number of consolidated subsidiaries	-	1,975	1,975
Reversal of land revaluation differences	1,009	776	1,222
Decrease:	20,019	96	96
Dividends	20,019	-	-
Reduction in the number of subsidiaries	-	96	96
Balance at end of the period	631,551	335,990	384,839

*Amount less than 1 million yen are rounded down.

Statements of Trust Assets and Liabilities (As of the End of the 3rd Quarter of Fiscal 2005)

(Millions of Yen)

Items	December 31, 2005	December 31, 2004	Increase/ (Decrease)	[Reference] March 31, 2005
Assets				
Loans and bills discounted	182,547	212,539	(29,991)	205,527
Securities	5,186,564	4,423,042	763,521	4,775,580
Trust beneficiary certificate	22,585,449	20,669,308	1,916,141	21,167,280
Securities held in custody account	28	28	0	28
Monetary claims	404,784	501,008	(96,224)	490,829
Premises and equipment	408,960	327,446	81,514	348,995
Land lease rights	4,467	1,857	2,609	1,857
Other claims	11,647	11,204	442	16,555
Due from banking account	454,446	444,456	9,990	393,166
Cash and due from banks	37,563	36,436	1,126	35,603
Total assets	29,276,460	26,627,329	2,649,130	27,435,424
Liabilities				
Money trusts	11,226,333	10,712,681	513,651	10,981,673
Pension trusts	4,300,541	4,662,555	(362,013)	4,438,919
Asset formation benefit trusts	2,004	2,006	(1)	1,989
Securities investment trusts	11,994,774	9,572,964	2,421,810	10,278,317
Pecuniary trusts other than money trusts	128,729	118,475	10,254	117,577
Securities trusts	370,237	272,944	97,293	312,874
Monetary claims trusts	423,489	522,588	(99,099)	514,155
Real estates trusts	167,711	200,453	(32,741)	192,486
Land leases trusts	4,964	4,957	6	4,926
Composite trusts	657,674	557,701	99,972	592,503
Total liabilities	29,276,460	26,627,329	2,649,130	27,435,424

*Amount less than 1 million yen are rounded down.