

Financial Information for the 3rd Quarter of the Fiscal Year Ending March 31, 2011

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2010 to December 31, 2010) of the fiscal year ending March 31, 2011.

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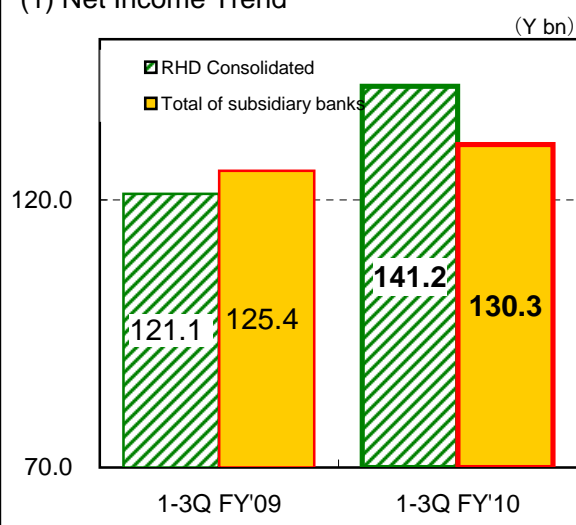
Note.1 Figures reported herein are unaudited.

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

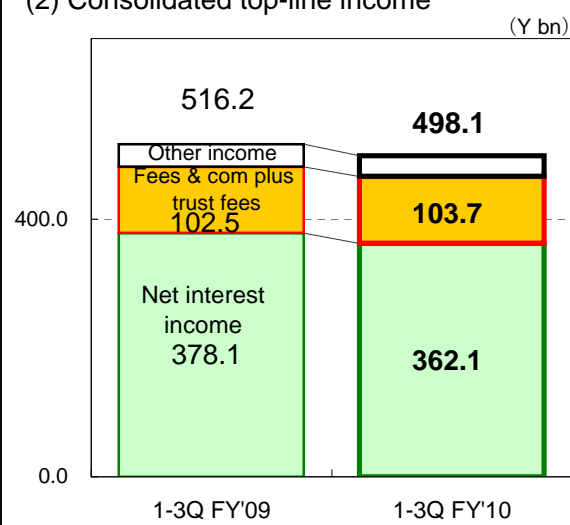
# 1. Financial Highlights for the 3rd Quarter of the Fiscal Year Ending March 31, 2011

- \* Resona Holdings on a consolidated basis posted a net income of ¥141.2bn for the 1-3Q of FY2010 (an increase of ¥20.0bn YoY). Subsidiary banks on a non-consolidated combined basis posted a net income of ¥130.3bn (an increase of ¥4.9bn YoY).
- \* Actual net operating profit of subsidiary banks on a non-consolidated combined basis declined by ¥12.7bn YoY primarily due to decrease in net interest income owing to a decline in prevailing interest rates. However, since 1) investment trust sale has been steady and 2) subsidiary banks have strictly controlled their operating expenses, their actual net operating profits are in line with the forecast. (The progress rate vis-a-vis the full year forecast is 75%.)
- \* Net credit expenses of subsidiary banks on a non-consolidated combined basis for the 1-3Q period declined by ¥42.3bn YoY, through 1) a gain from reversal of general reserve for possible loan losses and 2) strengthened supports extended to certain borrowers in need of management reform.
- \* As a result, income before income taxes of subsidiary banks on a non-consolidated combined basis increased by ¥27.0bn YoY.
- \* Consolidated net income for the 1-3Q period has already exceeded the full year forecast announced in November 2010. However, Resona Holdings does not revise the full year forecasts at this point in time, considering the uncertainties that remain with regard to overall economic situation in the remaining period.

(1) Net Income Trend



(2) Consolidated top-line income



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

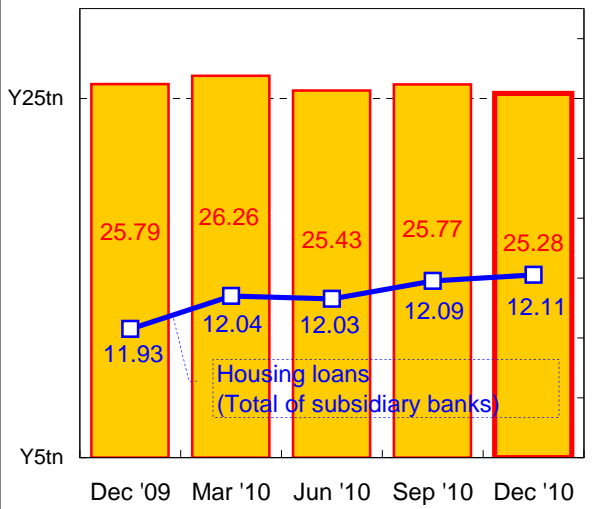
(Y bn)	FY2010		FY2010		FY2010	
	1Q	YoY change	1-2Q	YoY change	1-3Q	YoY change
Gross operating profit	153.2	+0.6	313.5	(1.5)	451.6	(17.0)
Net interest income	118.2	(8.8)	236.5	(11.5)	352.2	(15.8)
Income from loans & deposits*1	106.2	(10.0)	212.2	(14.9)	318.5	(19.8)
Fees & com. Plus trust fees	21.6	+1.8	49.4	+2.1	67.6	+1.7
Net gains (losses) on bonds	16.6	+13.9	29.1	+14.6	27.7	+3.3
Actual net operating profit*2	67.4	+1.5	141.3	+1.9	195.3	(12.7)
Operating expenses	(85.7)	+0.9	(172.2)	+3.5	(256.3)	+4.3
Other gains (losses)	4.1	+30.2	(20.1)	+29.1	(11.8)	+39.8
Total credit costs	4.3	+25.8	(18.1)	+33.2	(9.8)	+42.3
Income before income taxes	71.6	+31.8	121.2	+31.1	183.5	+27.0
Income taxes	(19.2)	(34.4)	(44.5)	(35.8)	(53.2)	(22.1)
Net income	52.3	(2.6)	76.6	(4.6)	130.3	+4.9

\*1. Domestic banking account, deposits include NCDs.

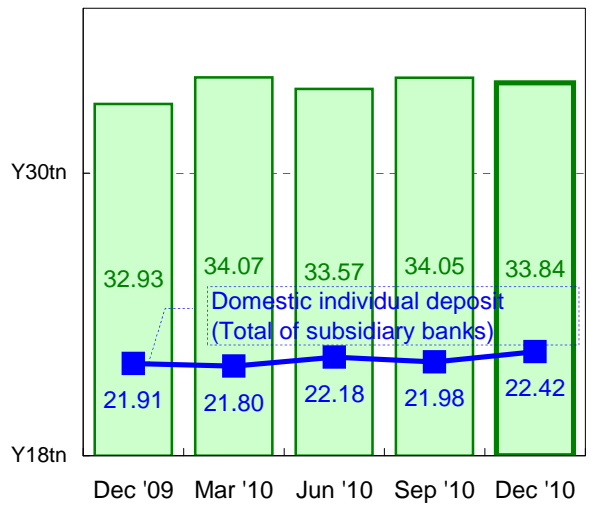
\*2. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account.

Operating Results

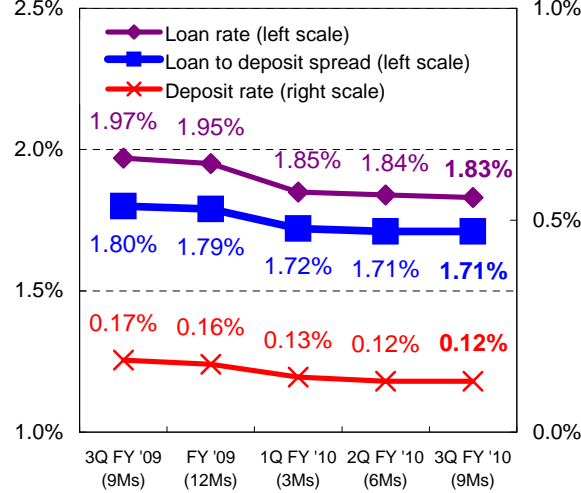
(4) Trend of Loans and Bills Discounted (RHD Consolidated)  
(Quarter-end balance)



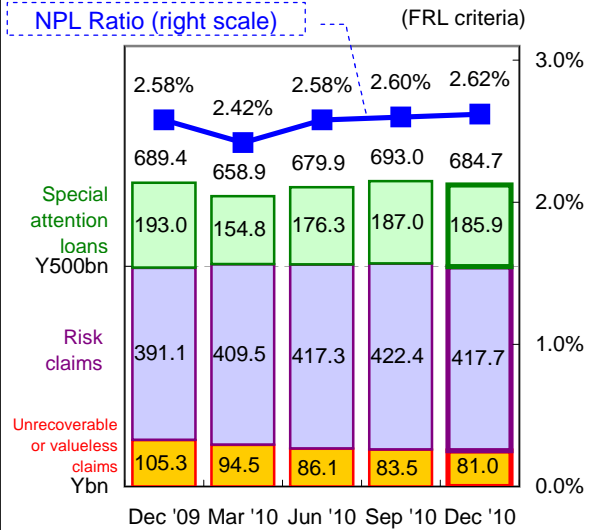
(5) Trend of Deposits (RHD Consolidated)  
(Quarter-end balance, including NCDs)



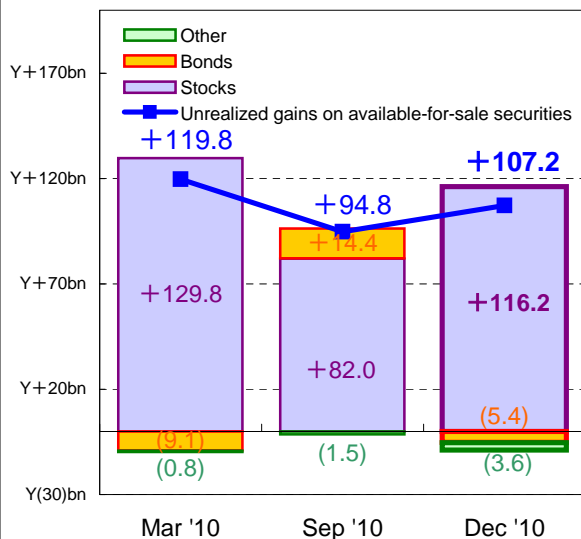
(6) Trend of Loan and Deposit Rates and Spread (Total of Subsidiary Banks)  
(Domestic Operations, including NCDs)



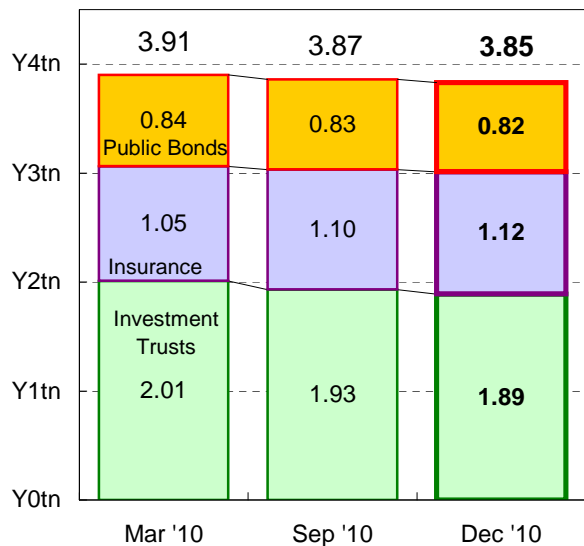
(7) Classified Claims(NPL) (Total of Subsidiary Banks)



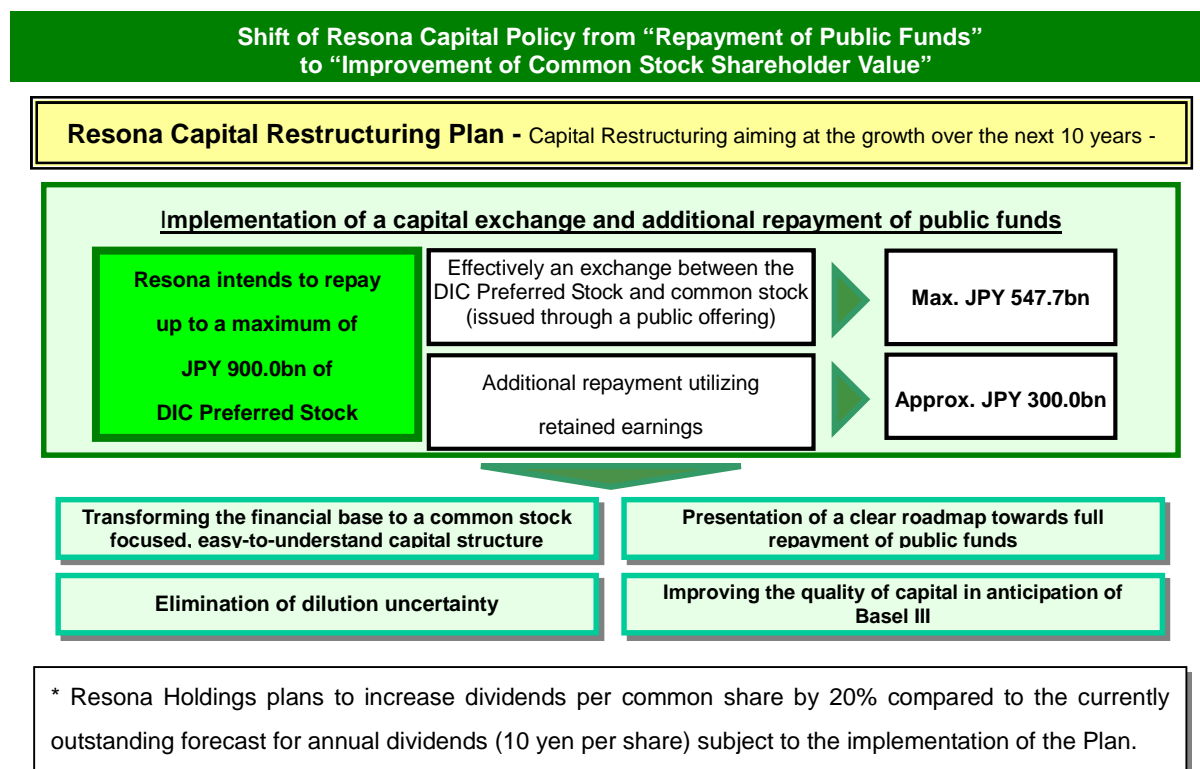
(8) Trend of Unrealized Gains (Losses) on Securities (Total of Subsidiary Banks)



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



**(1) Overview of “Resona Capital Restructuring Plan”**



**(2) Progress Thus Far and Future Plan**

<b>Progress and Future Plan</b>	November 5, 2010	Announcement of “Resona Capital Restructuring Plan”
	January 7, 2011	Resolution for “the Issuance of New Shares and the Secondary Offering of Shares” etc.
	January 24, 2011	Determination of Issue Price, Issue Price: 440 yen etc. Number of shares to be issued: 1,237 million shares
	January 27, 2011	A raise of JPY521.1bn Common Stock capital is confirmed.
	February 18, 2011 (Plan)	Plan to raise a maximum of Y26.5bn (63 million shares) through a third-party allotment * “Third-party-allotment” to Nomura Securities Co., Ltd. in relation to the secondary offering by way of over-allotment

<b>Future Policy for Repayment of Public Funds</b>		
<b>DIC Preferred Stock</b>	<b>DIC Common Stock</b>	<b>RCC Preferred Stock</b>
<ul style="list-style-type: none"> <li>Plan to repay the balance through further accumulation of profits (retained earnings)</li> <li>Aiming for full repayment within 5 years given current profit trends</li> <li>Resona will observe trends of the future tightening of capital adequacy regulations, etc. and flexibly and quickly consider the specific timing of the repayment</li> </ul>	<ul style="list-style-type: none"> <li>Current priority is repayment of DIC preferred stock</li> <li>Do not intend to apply for a secondary offering of DIC-held common stock for some time</li> </ul>	<ul style="list-style-type: none"> <li>An equivalent number of shares arising from mandatory conversion of Class C and F preferred stock has already been repurchased from the market and is being held as treasury stock</li> </ul>

## 2. Outline of the Operating Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2011

Resona Holdings (Consolidated)

(Billions of yen)

		1-3Q FY 2010	Change	1-3Q FY 2009
Ordinary income	1	655.4	(12.5)	667.9
Consolidated gross operating profit	2	498.1	(18.0)	516.2
Interest income	3	362.1	(16.0)	378.1
Trust fees	4	17.0	(2.0)	19.0
<Disposal of problem loans in the trust account>	5	(0.0)	(0.0)	0.0
Fees and commissions	6	86.7	3.2	83.4
Trading income	7	30.0	3.0	26.9
Other operating income	8	2.1	(6.4)	8.5
Provision to general reserve for possible loan losses	9	23.9	25.5	(1.5)
General and administrative expenses	10	(274.1)	14.0	(288.2)
Other gains (losses), net	11	(68.5)	19.3	(87.8)
Net gains/(losses) on stocks	12	(3.4)	(6.9)	3.4
Credit related expenses	13	(73.7)	19.4	(93.1)
Equity in earnings of investments in affiliated companies	14	0.3	0.5	(0.2)
Ordinary profit	15	179.3	40.7	138.6
Extraordinary profit	16	25.1	2.9	22.2
Gains from reversal of credit expenses	17	22.7	5.2	17.5
Extraordinary losses	18	(2.6)	0.7	(3.3)
Income before income taxes and minority interests	19	201.8	44.3	157.4
Income taxes - current	20	(8.1)	1.8	(10.0)
Income taxes - deferred	21	(49.2)	(25.3)	(23.9)
Minority interests in net income	22	(3.1)	(0.7)	(2.3)
Net income	23	141.2	20.0	121.1
Credit related expense (5, 9, 13, 17)	24	(27.0)	50.1	(77.1)

Resona Holdings (Non-consolidated)

(Billions of yen)

		1-3Q FY 2010	Change	1-3Q FY 2009
Operating income	25	18.4	(5.4)	23.8
Operating profit	26	14.4	(4.4)	18.8
Ordinary profit	27	14.7	(3.9)	18.7
Net income	28	15.7	(1.3)	17.1

&lt;Total of three banks, Non-consolidated results of each bank&gt;

(Billions of yen)

		Total of three banks			Resona Bank		
		1-3Q FY 2010	Change	1-3Q FY 2009	1-3Q FY 2010	Change	1-3Q FY 2009
		Gross operating profit	1	451.6	(17.0)	468.7	296.8
Interest income	2	352.2	(15.8)	368.0	217.1	(10.0)	227.2
Net interest income from loans and deposits	3	318.5	(19.8)	338.4	200.3	(14.8)	215.1
Trust fees (after disposal of problem loans in trust account)	4	17.0	(2.0)	19.0	17.0	(2.0)	19.0
<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	50.6	3.7	46.8	35.9	3.6	32.2
Trading income	7	31.7	3.5	28.1	31.7	3.5	28.1
Other operating income	8	0.0	(6.5)	6.5	(5.0)	(7.8)	2.7
Expenses (excluding non-recurring items)	9	(256.3)	4.3	(260.6)	(168.9)	2.8	(171.8)
Personnel expenses	10	(95.7)	(3.5)	(92.1)	(61.7)	(2.5)	(59.2)
Non-personnel expenses	11	(146.6)	6.8	(153.4)	(98.0)	4.8	(102.8)
Taxes	12	(13.9)	1.0	(14.9)	(9.1)	0.5	(9.6)
Provision to general reserve for possible loan losses	13	3.8	4.6	(0.8)	-	(6.7)	6.7
Actual net operating profit	14	195.3	(12.7)	208.0	127.8	(9.9)	137.7
Core operating profit	15	167.6	(16.0)	183.6	105.6	(11.2)	116.9
Net operating profit	16	199.2	(8.0)	207.2	127.8	(16.6)	144.5
Other gains or losses, net	17	(45.4)	24.1	(69.5)	(25.2)	25.2	(50.4)
Net gains/(losses) on stocks	18	(3.5)	(7.2)	3.7	(3.4)	(5.9)	2.5
Disposal of problem loans	19	(45.3)	23.4	(68.7)	(27.2)	24.6	(51.8)
Other	20	3.4	7.9	(4.5)	5.4	6.6	(1.1)
Ordinary profit/(loss)	21	153.8	16.1	137.6	102.5	8.5	94.0
Extraordinary profit/ (loss), net	22	29.7	10.9	18.7	27.6	13.8	13.8
Gains from reversal of credit expenses	23	31.6	14.1	17.4	28.3	16.0	12.2
Net gains/(losses) on fixed assets	24	(0.1)	0.5	(0.7)	(0.0)	0.5	(0.6)
Losses on impairment on fixed assets	25	(1.1)	1.4	(2.5)	(0.3)	2.1	(2.4)
Other	26	(0.5)	(5.1)	4.6	(0.2)	(4.9)	4.6
Income before income taxes	27	183.5	27.0	156.4	130.2	22.4	107.8
Income taxes current	28	(3.6)	33.7	(37.4)	7.8	16.8	(9.0)
Income taxes deferred	29	(49.5)	(55.9)	6.4	(43.4)	(41.4)	(1.9)
Net income	30	130.3	4.9	125.4	94.6	(2.2)	96.8
Credit related expense (5, 13, 19, 23)	31	(9.8)	42.3	(52.1)	1.1	33.9	(32.8)

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1-3Q FY 2010	Change	1-3Q FY 2009	1-3Q FY 2010	Change	1-3Q FY 2009
		Gross operating profit	1	111.1	(2.8)	114.0	43.7
Interest income	2	99.8	(2.4)	102.2	35.2	(3.3)	38.5
Net interest income from loans and deposits	3	86.5	(2.4)	89.0	31.6	(2.5)	34.2
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	9.2	0.3	8.9	5.4	(0.2)	5.6
Trading income	7	-	-	-	-	-	-
Other operating income	8	2.0	(0.7)	2.7	3.0	2.1	0.9
Expenses (excluding non-recurring items)	9	(56.1)	0.3	(56.5)	(31.1)	1.1	(32.2)
Personnel expenses	10	(20.9)	(0.8)	(20.0)	(12.9)	(0.1)	(12.8)
Non-personnel expenses	11	(32.0)	0.8	(32.9)	(16.5)	1.1	(17.6)
Taxes	12	(3.1)	0.3	(3.5)	(1.6)	0.1	(1.7)
Provision to general reserve for possible loan losses	13	3.4	10.1	(6.7)	0.4	1.2	(0.8)
Actual net operating profit	14	54.9	(2.5)	57.5	12.5	(0.2)	12.8
Core operating profit	15	52.1	(2.2)	54.3	9.8	(2.5)	12.3
Net operating profit	16	58.3	7.6	50.7	13.0	1.0	11.9
Other gains or losses, net	17	(10.7)	(1.9)	(8.7)	(9.4)	0.8	(10.3)
Net gains/(losses) on stocks	18	(0.1)	(0.1)	0.0	0.0	(1.1)	1.1
Disposal of problem loans	19	(9.9)	(2.4)	(7.5)	(8.1)	1.2	(9.3)
Other	20	(0.5)	0.7	(1.3)	(1.4)	0.6	(2.1)
Ordinary profit/(loss)	21	47.6	5.6	42.0	3.5	1.8	1.6
Extraordinary profit/ (loss), net	22	0.6	(2.1)	2.8	1.4	(0.6)	2.1
Gains from reversal of credit expenses	23	1.3	(1.7)	3.0	1.9	(0.1)	2.1
Net gains/(losses) on fixed assets	24	(0.1)	(0.0)	(0.1)	(0.0)	0.0	(0.0)
Losses on impairment on fixed assets	25	(0.5)	(0.4)	(0.0)	(0.3)	(0.3)	(0.0)
Other	26	(0.0)	(0.0)	-	(0.2)	(0.2)	-
Income before income taxes	27	48.3	3.4	44.8	4.9	1.1	3.7
Income taxes current	28	(17.5)	10.2	(27.8)	6.0	6.7	(0.6)
Income taxes deferred	29	(1.4)	(10.5)	9.1	(4.6)	(3.8)	(0.7)
Net income	30	29.2	3.0	26.1	6.4	4.0	2.3
Credit related expense (5, 13, 19, 23)	31	(5.2)	5.9	(11.2)	(5.6)	2.3	(8.0)

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

2. As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

## 3. Claims Disclosed under the Financial Reconstruction Law Criteria

		End of December 2010 Non-consolidated	End of December 2009 Non-consolidated	[Reference] End of September 2010 Non-consolidated	(Billions of yen,%) End of March 2010 Non-consolidated
Total of group banks	Unrecoverable or valueless claims	81.0	105.3	83.5	94.5
	Risk claims	417.7	391.1	422.4	409.5
	Claims in need of special attention	185.9	193.0	187.0	154.8
	Subtotal (A)	684.7	689.4	693.0	658.9
	Non-classified Claims	25,439.2	26,033.3	25,917.6	26,470.8
	Total (B)	26,124.0	26,722.8	26,610.6	27,129.7
	NPL Ratio (A) / (B)	2.62	2.58	2.60	2.42
Resona Bank	Unrecoverable or valueless claims	49.1	72.0	51.8	60.8
	Banking Account	48.9	71.9	51.6	60.6
	Trust Account	0.1	0.0	0.1	0.2
	Risk claims	291.8	283.8	301.1	291.6
	Banking Account	274.8	264.4	284.0	273.6
	Trust Account	16.9	19.3	17.0	17.9
	Claims in need of special attention	122.6	145.0	118.9	106.0
	Banking Account	118.8	141.3	115.1	102.1
	Trust Account	3.7	3.7	3.8	3.8
	Subtotal (A)	463.6	500.9	471.9	458.5
	Banking Account	442.7	477.7	450.8	436.4
	Trust Account	20.9	23.2	21.0	22.0
	Non-classified Claims	16,797.3	17,124.2	17,162.3	17,581.6
	Banking Account	16,729.5	17,043.9	17,092.0	17,505.0
	Trust Account	67.8	80.3	70.3	76.6
	Total (B)	17,260.9	17,625.2	17,634.3	18,040.1
	Banking Account	17,172.2	17,521.6	17,542.9	17,941.5
	Trust Account	88.7	103.5	91.3	98.6
	NPL Ratio (A) / (B)	2.68	2.84	2.67	2.54
Banking Account	2.57	2.72	2.57	2.43	
Trust Account	23.55	22.41	23.06	22.34	
Saitama Resona Bank	Unrecoverable or valueless claims	15.4	14.6	14.0	13.7
	Risk claims	78.2	66.2	78.1	72.6
	Claims in need of special attention	30.9	27.5	34.9	28.0
	Subtotal (A)	124.6	108.4	127.2	114.4
	Non-classified Claims	6,286.7	6,325.1	6,279.6	6,331.1
	Total (B)	6,411.3	6,433.6	6,406.8	6,445.5
	NPL Ratio (A) / (B)	1.94	1.68	1.98	1.77
Kinki Osaka Bank	Unrecoverable or valueless claims	16.4	18.5	17.5	19.9
	Risk claims	47.6	41.0	43.1	45.3
	Claims in need of special attention	32.3	20.3	33.0	20.7
	Subtotal (A)	96.4	80.0	93.8	86.0
	Non-classified Claims	2,355.2	2,583.8	2,475.6	2,558.0
	Total (B)	2,451.7	2,663.9	2,569.4	2,644.0
	NPL Ratio (A) / (B)	3.93	3.00	3.65	3.25

(Notes)

1. The presented figures as of the end of December 2010 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 2010.

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 2010. 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 2010					End of December 2009					[Reference] End of March 2010					
		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 three banks	Other Securities	8,191.4	8,298.6	107.2	151.3	(44.1)	7,659.2	7,761.9	102.7	150.2	(47.5)	7,733.7	7,854.3	120.6	162.6	(42.0)	
	Stocks	356.4	472.7	116.2	133.2	(16.9)	344.7	456.9	112.1	129.6	(17.4)	344.5	474.5	130.0	143.7	(13.6)	
	Bonds	7,442.1	7,436.7	(5.4)	14.9	(20.3)	7,009.1	7,003.2	(5.9)	16.7	(22.6)	7,055.1	7,046.0	(9.1)	13.8	(22.9)	
	Other	392.7	389.0	(3.6)	3.1	(6.8)	305.2	301.7	(3.5)	3.9	(7.4)	334.0	333.7	(0.3)	5.0	(5.3)	
	Resona Bank	Other Securities	3,881.0	3,950.1	69.1	104.2	(35.1)	3,884.7	3,949.5	64.8	99.4	(34.6)	4,134.5	4,211.2	76.7	108.2	(31.4)
		Stocks	275.4	358.3	82.8	98.6	(15.8)	263.2	338.5	75.2	91.9	(16.6)	262.8	350.9	88.1	100.7	(12.6)
		Bonds	3,421.7	3,408.7	(13.0)	2.9	(16.0)	3,557.7	3,545.3	(12.3)	3.9	(16.3)	3,781.4	3,766.6	(14.7)	3.5	(18.3)
		Other	183.7	183.1	(0.6)	2.6	(3.3)	63.7	65.6	1.8	3.4	(1.6)	90.2	93.6	3.3	3.9	(0.5)
	Saitama Resona Bank	Other Securities	3,493.5	3,534.6	41.0	44.7	(3.7)	3,145.2	3,183.9	38.7	47.0	(8.3)	2,952.1	2,997.8	45.6	51.3	(5.6)
		Stocks	75.4	107.5	32.1	32.6	(0.5)	75.8	111.6	35.7	36.0	(0.2)	75.4	115.9	40.5	41.0	(0.5)
		Bonds	3,352.6	3,361.7	9.1	11.6	(2.5)	2,985.3	2,990.1	4.8	10.8	(6.0)	2,793.8	2,799.8	6.0	9.9	(3.8)
		Other	65.4	65.2	(0.2)	0.3	(0.5)	84.0	82.1	(1.8)	0.2	(2.0)	82.8	81.9	(0.8)	0.4	(1.2)
Kinki Osaka Bank	Other Securities	816.7	813.8	(2.9)	2.3	(5.2)	629.2	628.4	(0.7)	3.7	(4.5)	639.8	637.1	(2.6)	2.2	(4.8)	
	Stocks	5.5	6.9	1.3	1.9	(0.5)	5.6	6.7	1.1	1.6	(0.5)	5.5	6.7	1.1	1.7	(0.5)	
	Bonds	667.7	666.2	(1.4)	0.3	(1.8)	466.1	467.7	1.6	1.8	(0.2)	479.7	479.3	(0.3)	0.3	(0.7)	
	Other	143.4	140.7	(2.7)	0.1	(2.8)	157.4	153.9	(3.5)	0.2	(3.7)	154.4	151.0	(3.4)	0.1	(3.6)	

##### (Notes)

- Total of three banks as of the end of December 2010 and 2009 are simple sum of the non-consolidated figures of subsidiary banks. Total of three banks as of the end of March 2010 is Resona Holdings' consolidated figures.
- Fair values of floating-rate Japanese government bonds, which are included in "bonds" in the above table, are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was ¥8.1 bn. These floating-rate JGBs would have ¥10.7 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

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

(Billions of Yen)		End of December 2010					End of December 2009					[Reference] End of March 2010				
		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 three banks		1,474.5	1,503.2	28.6	30.2	(1.6)	1,033.8	1,059.4	25.5	25.6	(0.0)	1,087.2	1,112.0	24.8	25.0	(0.1)
Resona Bank		839.4	845.1	5.6	7.0	(1.3)	465.5	471.8	6.2	6.2	-	489.7	495.5	5.8	5.8	-
Saitama Resona Bank		478.5	495.6	17.0	17.2	(0.1)	428.8	442.9	14.1	14.1	(0.0)	441.0	454.5	13.4	13.5	(0.1)
Kinki Osaka Bank		156.5	162.4	5.9	5.9	(0.0)	139.4	144.6	5.2	5.2	-	156.4	161.9	5.5	5.5	(0.0)

##### (Notes)

- Figures in the above table includes "securities" and trust beneficiary certificates included in "monetary claims bought" stated on the balance sheet.
- For stocks, market values are based on the average price during the one month prior to the quarter and fiscal year-end. For other securities, market values are based on the market price prevailing on the last day of the relevant period.



## 5. Securitized product held

		End of December		End of March	
		2010		2010	
		B/S Amount	Unrealized Gain/(Loss)	B/S Amount	Unrealized Gain/(Loss)
Total of three banks	Securitized products	207.5	(1.2)	244.7	(2.6)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	207.5	(1.2)	244.7	(2.6)
	Backed by assets in Japan	207.5	(1.2)	244.7	(2.6)
	Housing loans	192.5	(0.9)	220.8	(1.7)
	Commercial real estate	8.0	(0.2)	13.9	(0.8)
	Other	6.9	(0.0)	9.9	(0.0)
	Backed by assets in foreign countries	-	-	-	-
	Securitized products	74.9	0.0	82.9	0.0
	Securitized products organized overseas	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	
Securitized products organized in Japan	74.9	0.0	82.9	0.0	
Backed by assets in Japan	74.9	0.0	82.9	0.0	
Housing loans	66.1	0.0	74.1	0.0	
Commercial real estate	5.1	0.0	5.1	0.0	
Other	3.6	-	3.6	-	
Backed by assets in foreign countries	-	-	-	-	
Saitama Resona Bank	Securitized products	45.7	0.0	55.0	(0.3)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	45.7	0.0	55.0	(0.3)
	Backed by assets in Japan	45.7	0.0	55.0	(0.3)
	Housing loans	43.8	0.0	51.8	(0.3)
	Commercial real estate	-	-	-	-
Other	1.8	0.0	3.1	(0.0)	
Backed by assets in foreign countries	-	-	-	-	
Kinki Osaka Bank	Securitized products	86.9	(1.2)	106.8	(2.3)
	Securitized products organized overseas	-	-	-	-
	Linked to subprime mortgage loans	-	-	-	-
	Securitized products organized in Japan	86.9	(1.2)	106.8	(2.3)
	Backed by assets in Japan	86.9	(1.2)	106.8	(2.3)
	Housing loans	82.5	(1.0)	94.8	(1.4)
	Commercial real estate	2.9	(0.2)	8.8	(0.9)
	Other	1.5	(0.0)	3.0	(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, 2010      Balance sheet amount 27.1 billion yen      Unrealized gain 0.0 billion yen

## Note.3: Securitized products

Include the securities defined "Practical Guidelines for Financial Instruments Accounting" (amended July 4, 2007) and all securitized products directly held.

Include the securitized products secured by future cash flows from certain underlying assets, collateralized debt obligations (CDOs) and their re-securitized products (Squared CDO).

## 6. Deposits, Loans and Bills Discounted

		End of December		(Billions of yen)	
		2010	Change	End of September 2010	End of March 2010
Total of three banks	Deposits (Term-end bal.)	32,688.6	(353.5)	32,663.0	33,042.1
	Domestic consumer deposits	22,420.3	617.3	21,985.9	21,802.9
	Demand deposits	12,362.9	677.6	11,837.8	11,685.2
	Time deposits	9,845.1	(55.4)	9,929.4	9,900.6
	Domestic corporate deposits	9,161.1	(322.7)	9,440.6	9,483.9
	Demand deposits	6,094.8	(384.8)	6,392.9	6,479.7
	Time deposits	2,763.6	177.7	2,642.7	2,585.9
	Trust principal (Term-end bal.)	436.6	(19.8)	416.6	456.4
	Loans (Term-end bal.)	25,341.3	(964.8)	25,826.0	26,306.1
	Banking account	25,252.5	(954.8)	25,734.6	26,207.4
Trust account	88.7	(9.9)	91.3	98.6	
Resona Bank	Deposits (Term-end bal.)	19,568.9	(366.6)	19,691.8	19,935.5
	Domestic consumer deposits	11,928.3	278.7	11,728.8	11,649.6
	Demand deposits	6,560.2	315.0	6,300.7	6,245.2
	Time deposits	5,211.3	(29.7)	5,266.3	5,241.1
	Domestic corporate deposits	7,016.3	(177.6)	7,270.5	7,193.9
	Demand deposits	4,590.8	(324.7)	4,831.8	4,915.5
	Time deposits	2,158.8	239.8	2,090.3	1,919.0
	Trust principal (Term-end bal.)	436.6	(19.8)	416.6	456.4
	Loans (Term-end bal.)	16,570.1	(744.8)	16,937.3	17,315.0
	Banking account	16,481.3	(734.9)	16,845.9	17,216.3
Trust account	88.7	(9.9)	91.3	98.6	
Saitama Resona Bank	Deposits (Term-end bal.)	9,811.9	26.5	9,561.2	9,785.4
	Domestic consumer deposits	7,864.4	328.4	7,651.6	7,536.0
	Demand deposits	4,687.0	310.8	4,469.5	4,376.2
	Time deposits	3,136.6	18.8	3,140.7	3,117.8
	Domestic corporate deposits	1,546.1	(61.7)	1,453.0	1,607.9
	Demand deposits	1,120.6	24.4	1,084.1	1,096.1
	Time deposits	403.3	(70.5)	336.2	473.8
	Loans (Term-end bal.)	6,354.3	(32.0)	6,354.0	6,386.3
Kinki Osaka Bank	Deposits (Term-end bal.)	3,307.7	(13.4)	3,409.9	3,321.1
	Domestic consumer deposits	2,627.4	10.1	2,605.4	2,617.3
	Demand deposits	1,115.5	51.8	1,067.5	1,063.7
	Time deposits	1,497.1	(44.5)	1,522.2	1,541.7
	Domestic corporate deposits	598.6	(83.3)	717.0	682.0
	Demand deposits	383.4	(84.5)	476.9	468.0
	Time deposits	201.4	8.4	216.0	193.0
	Loans (Term-end bal.)	2,416.8	(187.9)	2,534.7	2,604.7

(Notes)

- Trust account refers to Jointly Operated Designated Money Trust for which the principal is guaranteed.
- 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, 2011**  
**(December 31, 2010)**

February 7, 2011

**Resona Holdings, Inc.**

## 1. Financial Highlights (April 1, 2010- December 31, 2010)

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	%
1-3Q of FY2010	655,426	(1.9)	179,390	29.4	141,208	16.6
1-3Q of FY2009	667,971	(12.4)	138,635	78.8	121,118	5.6

	Net income per share	Net income per share (potential equity adjusted)
	Yen	Yen
1-3Q of FY2010	109.64	51.65
1-3Q of FY2009	109.39	51.25

## (2) Consolidated Financial Position

	Total assets	Total equity	Net assets ratio	Equity per share
	Million yen	Million yen	%	Yen
December 31, 2010	40,648,456	1,915,508	4.5	128.37
March 31, 2010	40,743,531	2,271,897	5.3	44.77

[Reference]
Equity per share (*)
Yen
998.45
1,066.83

(\*) Not excluding the total amount of preferred stocks issued

(Reference)

Total shareholders' equity: Y1,809,291 million as of December 31, 2010

Y2,146,571 million as of March 31, 2010

Note: Net assets ratio = (Total equity at fiscal period end - subscription warrants at fiscal period end - Minority interests at fiscal period end) / Total assets at fiscal period end

## 2. Dividends on Common Stock

	Dividends per share				
	1Q	Interim	3Q	Year-end	Annual
	Yen	Yen	Yen	Yen	Yen
FY2009	-	0.00	-	10.00	10.00
FY2010	-	0.00	-		
FY2010 (Forecast)				10.00	10.00

Notes:

1. Revision of dividends forecast announced in 3Q of FY2010: None

2. Please refer to page 3 with regard to dividend policy.

3. 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 2010 (April 1, 2010 - March 31, 2011)

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

	Ordinary income		Ordinary profits		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
FY2010 (full year)	875,000	(0.0)	175,000	14.9	135,000	2.1	68.24

## Notes:

1. Revision of earnings forecast announced in 3Q of FY2010: None
2. Please refer to page 4 with regard to the formula for computing the forecast of net income per share

## 4. Other

1. Changes in scope of consolidation during the period: None
2. Simplified methods of accounting applied: Yes
3. Changes in the accounting policies and principles to prepare consolidated financial statements during the period:
  - (1) Change due to revision of accounting standards: Yes
  - (2) Change due to other reasons: None

## 4. Common stock Issued and Outstanding

- (1) Common stock including treasury stock
  - 1,214,957,691 (as of December 31, 2010)
  - 1,214,957,691 (as of March 31, 2010)
- (2) Treasury stock
  - 64,176,744 (as of December 31, 2010)
  - 64,168,361 (as of March 31, 2010)
- (3) Average number of common stock
  - 1,150,785,521 (as of December 31, 2010)
  - 1,107,167,779 (as of December 31, 2009)

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.

Consolidated net income for the 1-3Q period has already exceeded the full year forecast announced in November 2010. However, Resona Holdings does not revise the full year forecasts at this point in time, considering the uncertainties that remain with regard to overall economic situation in the remaining period.

Resona Holdings issued 1,237,000,000 shares of common stock through public offering, etc. with the payment date being on January 31, 2011. In addition, up to 63,000,000 shares of common stock are scheduled to be allotted to Nomura Securities Co., Ltd. (the "Third-Party Allotment"), with the payment date being scheduled on February 18, 2011, relating to the secondary offering by way of over-allotment.

The forecast of net Income per share for the Fiscal Year 2010 is re-calculated, taking into account the aforementioned increase of 1,237,000,000 shares of common stock through a public offering, etc. as well as the issuance of 63,000,000 shares of common stock through the Third-Party Allotment.

## Dividend policy

Resona Group plans to conduct management reforms for improvement of the corporate value and achieve early repayment of public funds. From the viewpoint, Resona Group's basic policy is to precede earning reserves and minimize disbursements of earnings as much as possible.

Based on this policy, Resona Group makes an effort to distribute prescribed dividends for preferred stocks and stable dividends of 10 yen per share for common stocks depending upon future earning conditions.

In addition, Resona Group has announced to increase dividend on common stock per share by 20 percent and make an effort to distribute stable dividends thereafter, subject to implementation of a capital exchange and additional repayment of public funds described in "Resona Capital Restructuring Plan" press-released on November 5, 2010.

## Dividends on Classified Stocks

		Dividends per share				
		1Q	Interim	3Q	Year-end	Annual
		yen	yen	yen	yen	yen
Class C No. 1 preferred stock	FY2009	-	0.00	-	68.00	68.00
	FY2010	-	0.00	-		
	FY2010 (Forecast)				68.00	68.00
Class F No. 1 preferred stock	FY2009	-	0.00	-	185.00	185.00
	FY2010	-	0.00	-		
	FY2010 (Forecast)				185.00	185.00
Class one No. 1 preferred stock	FY2009	-	0.00	-	28.68	28.68
	FY2010	-	0.00	-		
	FY2010 (Forecast)				23.56	23.56
Class two No. 1 preferred stock	FY2009	-	0.00	-	28.68	28.68
	FY2010	-	0.00	-		
	FY2010 (Forecast)				23.56	23.56
Class three No. 1 preferred stock	FY2009	-	0.00	-	28.68	28.68
	FY2010	-	0.00	-		
	FY2010 (Forecast)				23.56	23.56
Class four preferred stock	FY2009	-	0.00	-	992.50	992.50
	FY2010	-	0.00	-		
	FY2010 (Forecast)				992.50	992.50
Class five preferred stock	FY2009	-	0.00	-	918.75	918.75
	FY2010	-	0.00	-		
	FY2010 (Forecast)				918.75	918.75
Class six preferred stock	FY2009	-	-	-	386.51	386.51
	FY2010	-	0.00	-		
	FY2010 (Forecast)				1,237.50	1,237.50

(Reference)

- Formula for computing equity per share where the net amounts of preferred stock issued are not excluded

$$\frac{\text{Adjusted total equity at period end}^*}{\text{Issued number of shares of common stock at period end} + \text{Issued number of preferred stock at period end}}$$

- \* Adjusted total equity = Total equity on the consolidated balance sheet – Minority interests
- \* Issued number of shares exclude treasury stocks

- Formula for computing the forecast of net income per share for Fiscal Year 2010

$$\frac{\text{Forecasted consolidated net income} - \text{Difference between repurchase and invested amounts for the preferred stock retired (actual)} - \text{Forecasted total amount of dividends on preferred stocks}}{\text{Forecasted average number of shares of common stock during Fiscal Year 2010 (excluding treasury stock)}}$$

- \* Forecasted average number of shares of common stock during Fiscal Year 2010 (excluding treasury stock) is calculated considering the increase of 1,237,000,000 shares of common stock through public offering, etc. whose payment date was on January 31, 2011 as well as the issuance of 63,000,000 shares (upper limit) of common stock through the Third-Party Allotment whose payment date will be on February 18, 2011.

1. Outstanding number of shares of common stock excluding treasury stock  
1,150,780,947 shares
2. Increase in the number of shares of common stock through public offering, etc. whose payment date was on January 31, 2011 (Average number of shares for 60 days till the end of Fiscal Year 2010)  
203,342,466 shares
3. Increase in the number of shares of common stock through the Third-Party Allotment whose payment date was scheduled on February 18, 2011 (Average number of shares for 42 days till the end of Fiscal Year 2010)  
7,249,315 shares

Total (1+2+3): 1,361,372,728 shares

- \* Difference between repurchase and invested amounts for the preferred stock retired (actual): Y15,032 million  
This item is in relation to the repurchase of Class 1 No.1 Preferred Stock dated on August 31, 2010 and refers to a part of such difference corresponding to a decrease in retained earnings.
- \* Forecasted total amount of dividends on preferred stocks: Y27,069 million

Consolidated Balance Sheets  
(As of the End of the Third Quarter of Fiscal 2010)  
(Millions of yen)

Items	Dec 31, 2010	Mar 31, 2010
<b>Assets</b>		
Cash and due from banks	¥1,482,005	¥1,607,691
Call loans and bills bought	546,048	872,442
Deposits paid for bonds borrowing transactions	-	56,541
Monetary claims bought	451,963	419,212
Trading assets	795,140	522,796
Securities	9,760,735	8,915,317
Loans and bills discounted	25,283,161	26,263,548
Foreign exchange assets	66,833	61,269
Other assets	1,406,324	1,086,792
Tangible fixed assets	317,603	322,297
Intangible fixed assets	46,260	50,467
Deferred tax assets	194,068	247,379
Customers' liabilities for acceptances and guarantees	706,074	760,305
Reserve for possible loan losses	(406,084)	(439,604)
Reserve for possible losses on investments	(1,678)	(2,925)
<b>Total assets</b>	<b>40,648,456</b>	<b>40,743,531</b>
<b>Liabilities</b>		
Deposits	32,591,757	32,955,610
Negotiable certificates of deposit	1,257,080	1,119,590
Call money and bills sold	283,620	393,243
Bills sold under repurchase agreements	64,982	132,976
Deposits received for bonds lending transactions	10,199	55,933
Trading liabilities	256,021	154,402
Borrowed money	1,333,881	623,620
Foreign exchange liabilities	4,997	3,085
Bonds	677,145	850,264
Due to trust account	359,716	376,687
Other liabilities	1,105,210	964,944
Reserve for employees' bonuses	7,546	12,412
Reserve for employees' retirement benefits	11,505	9,821
Other reserves	34,363	28,999
Deferred tax liabilities	11	24
Deferred tax liabilities on land revaluation	28,833	29,709
Acceptances and guarantees	706,074	760,305
<b>Total liabilities</b>	<b>¥38,732,947</b>	<b>¥38,471,633</b>

## Consolidated Balance Sheets (Continued)

*(Millions of yen)*

<b>Items</b>	<b>Dec 31, 2010</b>	<b>Mar 31, 2010</b>
<b>Net Assets</b>		
Capital	¥327,201	¥327,201
Capital surplus	223,810	400,709
Retained earnings	1,220,924	1,372,119
Treasury stock	(86,847)	(86,840)
<b>Total shareholders' equity</b>	<b>1,685,089</b>	<b>2,013,189</b>
Net unrealized gains on available-for-sale securities	70,742	83,129
Deferred gains (losses) on hedges	18,893	13,789
Revaluation reserve for land	38,857	40,271
Translation adjustments	(4,291)	(3,807)
<b>Total valuation and translation adjustments</b>	<b>124,201</b>	<b>133,382</b>
Minority interests	106,217	125,326
<b>Total equity</b>	<b>1,915,508</b>	<b>2,271,897</b>
<b>Total liabilities and equity</b>	<b>¥40,648,456</b>	<b>¥40,743,531</b>

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



Consolidated Statements of Income  
(Third Quarter of Fiscal 2010)

(Millions of yen)

Items	1-3Q of FY 2009 From Apr 1, 2009 To Dec 31,2009	1-3Q of FY 2010 From Apr 1, 2010 To Dec 31,2010
<b>Ordinary income</b>	¥667,971	¥655,426
Interest income	447,032	413,665
Interest income from loans and bills discounted	387,860	356,044
Interest and dividends on securities	40,736	40,280
Trust fees	19,058	17,030
Fees and commissions received	119,321	124,395
Trading profits	27,240	30,449
Other operating income	33,868	44,497
Other ordinary income	21,450	25,387
<b>Ordinary expenses</b>	529,336	476,035
Interest expenses	68,847	51,487
Interest on deposits	40,868	30,311
Fees and commissions paid	35,879	37,654
Trading losses	243	378
Other operating expenses	25,288	42,349
General and administrative expenses	288,203	274,183
Other ordinary expenses	110,873	69,982
<b>Ordinary profits</b>	138,635	179,390
<b>Extraordinary profits</b>	22,225	25,130
Gains on disposal of fixed assets	35	825
Gains on negative goodwill	-	1,578
Recovery on write-off claims	17,522	22,726
Other extraordinary profits	4,667	-
<b>Extraordinary losses</b>	3,391	2,685
Losses on disposal of fixed assets	803	904
Impairment losses on fixed assets	2,587	1,184
Other extraordinary losses	-	595
<b>Income before income taxes and minority interests</b>	157,469	201,836
<b>Income taxes – current</b>	10,007	8,176
<b>Income taxes – deferred</b>	23,977	49,290
<b>Total Income taxes</b>	33,985	57,467
<b>Income before minority interest</b>		144,368
<b>Minority interests in net income</b>	2,365	3,160
<b>Net income</b>	¥121,118	¥141,208

**\*Note for the Assumption of Going Concern**

There is no applicable information.

**\*Note for Significant Changes in the Amount of Shareholders' Equity for the nine months ended December 31, 2010****Consolidated statements of changes in equity**

(Millions of Yen)

	Capital	Capital surplus	Retained earnings	Treasury stock	Total
Balance as of March 31,2010	327,201	400,709	1,372,119	(86,840)	2,013,189
Changes of items during the period					
Dividend paid			(44,994)		(44,994)
Net income(1-3Q)			141,208		141,208
Acquisitions of treasury stock <sup>*</sup>				(425,727)	(425,727)
Disposal of treasury stock		(0)		1	0
Retirement of treasury stock <sup>*</sup>		(425,720)		425,720	-
Reversal of revaluation reserve for land			1,414		1,414
Transfer from retained earnings to capital surplus <sup>*</sup>		248,822	(248,822)		
Net changes (1-3Q)	-	(176,898)	(151,194)	(6)	(328,099)
Balance as of December 31,2010	327,201	223,810	1,220,924	(86,847)	1,685,089

Note On August 31, 2010, Resona Holdings repurchased part of Class One No.1 preferred stock and cancelled them on the same day. As a result of these transactions, capital surplus decreased by Y425,720 million and treasury stock increased by the same amount. Due to the decrease of capital surplus, Y248,822 million was transferred from retained earnings to capital surplus.

## Per Share Information

### 1. Equity per share

	<b>FY 2010 3Q</b> December 31, 2010	<b>FY 2009</b> March 31, 2010
Equity per share	¥128.37	¥44.77

(Note) Equity per share is calculated based on the followings:

*(Millions of yen, except number of shares)*

	<b>FY 2010 3Q</b> December 31, 2010	<b>FY 2009</b> March 31, 2010
Equity	¥1,915,508	¥ 2,271,897
Amounts excluded from equity	1,767,778	2,220,374
Minority interests	106,217	125,326
Preferred stock	1,661,561	2,061,561
Dividends on preferred stock	-	33,487
Equity attributable to common stock at end of 3Q (end of year)	147,729	51,523
Number of common stock at end of 3 Q (end of year) used for the calculation of Equity per share (shares in thousand)	1,150,780	1,150,789

### 2. Net Income per share

	<b>FY 2009 1-3Q</b> From April 1, 2009 To December 31, 2009	<b>FY 2010 1-3Q</b> From April 1, 2010 To December 31, 2010
Net income per share	¥109.39	¥109.64
Net income (diluted) per share	51.25	51.65

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

*(Millions of yen, except number of shares)*

	<b>FY 2009 1-3Q</b> From April 1, 2009 To December 31, 2009	<b>FY 2010 1-3Q</b> From April 1, 2010 To December 31, 2010
Net income per share		
Net income	¥121,118	¥141,208
Amounts not attributable to common stockholders	-	15,032
Difference between repurchase and invested amounts for the preferred stock retired	-	15,032
Net income attributable to common stock	121,118	126,175
Average number of common stock during the period (shares in thousand)	1,107,167	1,150,785
Net income (diluted) per share		
Adjustments in net income	-	-
Increase in number of common stock (shares in thousand)	1,256,074	1,291,751

## Statement of Trust Assets and Liabilities

(As of December 31, 2010)

*(Millions of Yen)*

	Dec 31, 2010	Composition ratio (%)	[Reference] Mar 31, 2010	Composition ratio (%)
<b>Assets</b>				
Loans and bills discounted	¥88,736	0.34	¥98,679	0.37
Securities	0	0.00	0	0.00
Trust beneficiary certificate	24,948,094	94.42	25,257,800	94.56
Securities held in custody account	1,733	0.01	1,200	0.01
Monetary claims	359,422	1.36	303,756	1.14
Tangible fixed assets	628,917	2.38	636,413	2.38
Intangible fixed assets	3,371	0.01	3,471	0.01
Other claims	8,812	0.03	9,317	0.04
Due from banking account	359,716	1.36	376,687	1.41
Cash and due from banks	23,955	0.09	22,391	0.08
<b>Total assets</b>	<b>¥26,422,760</b>	<b>100.00</b>	<b>¥26,709,717</b>	<b>100.00</b>
<b>Liabilities</b>				
Money trusts	¥7,199,106	27.25	¥7,079,767	26.51
Pension trusts	3,723,240	14.09	3,396,047	12.72
Asset formation benefit trusts	1,086	0.00	1,074	0.00
Securities investment trusts	13,677,305	51.76	14,407,187	53.94
Pecuniary trusts other than money trusts	271,603	1.03	254,397	0.95
Securities trusts	279,784	1.06	363,615	1.36
Monetary claims trusts	373,491	1.41	324,918	1.22
Real estates trusts	124,274	0.47	125,955	0.47
Real estate leases trusts	2,885	0.01	2,892	0.01
Composite trusts	769,981	2.92	753,862	2.82
<b>Total liabilities</b>	<b>¥26,422,760</b>	<b>100.00</b>	<b>¥26,709,717</b>	<b>100.00</b>

## Notes:

1. Figures in the above table do not include trusts whose monetary value is hard to estimate are not included.
2. A consolidated subsidiary to be added up is Resona Bank, Ltd.