

October 29, 2010

Resona Holdings, Inc.

**Corrections (including corrections of figures) to “Capital Adequacy Ratio as of June 30, 2010
(Additional Disclosure)”, and other documents.**

Certain figures reported in the disclosed materials below should be corrected as shown on the attached appendices.

1. Summary of correction (corrected figures are underlined)
Resona Holdings (Consolidated basis) (BIS Domestic Standard)

		September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	After correction	<u>13.09%</u>	<u>14.02%</u>	13.81%	<u>14.48%</u>
	Before correction	<u>13.10%</u>	<u>14.03%</u>	13.81%	<u>14.49%</u>
Tier1 ratio	After correction	9.73%	10.50%	10.20%	10.84%
	Before correction	9.73%	10.50%	10.20%	10.84%

Resona Bank (Consolidated basis) (BIS Domestic Standard)

		September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	After correction	10.68%	<u>11.14%</u>	11.03%	<u>11.57%</u>
	Before correction	10.68%	<u>11.15%</u>	11.03%	<u>11.58%</u>
Tier1 ratio	After correction	7.30%	7.65%	7.42%	<u>7.94%</u>
	Before correction	7.30%	7.65%	7.42%	<u>7.95%</u>

Resona Bank (Non-consolidated basis) (BIS Domestic Standard)

		September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	After correction	<u>10.57%</u>	11.05%	<u>10.94%</u>	<u>11.48%</u>
	Before correction	<u>10.58%</u>	11.05%	<u>10.95%</u>	<u>11.49%</u>
Tier1 ratio	After correction	7.14%	7.50%	<u>7.24%</u>	7.76%
	Before correction	7.14%	7.50%	<u>7.25%</u>	7.76%

2. Materials corrected

Release Date	Disclosure Materials
August 12, 2010	Capital Adequacy Ratio as of June 30, 2010 (Additional Disclosure)
May 14, 2010	Financial Results for FY 2009 Reference Materials for Press Conference Financial Results Report for Fiscal Year 2009 (Reference Materials)
February 12, 2010	Capital Adequacy Ratio as of December 31, 2009 (Additional Disclosure)
November 13, 2009	Summary of Consolidated Interim Financial Results (September 30, 2009 /Unaudited) Financial Results for First Half of FY 2009 Reference Materials for Press Conference Financial Results Report for the first half of FY 2009 (Reference Materials)

The summary of items and figures to be corrected is as follows (with corrected figures underlined).

《Before correction》

Resona Holdings (Consolidated basis) (BIS Domestic Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	<u>13.10%</u>	<u>14.03%</u>	13.81%	<u>14.49%</u>
Tier1 ratio	9.73%	10.50%	10.20%	10.84%
Total qualifying capital (billions of yen)	2,676.4	2,811.8	2,814.0	2,838.4
Tier1 capital (billions of yen)	1,988.6	2,105.8	2,078.6	2,123.8
Resona Bank (Consolidated basis) (BIS Domestic Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	10.68%	<u>11.15%</u>	11.03%	<u>11.58%</u>
Tier1 ratio	7.30%	7.65%	7.42%	<u>7.95%</u>
Total qualifying capital (billions of yen)	1,543.7	1,583.7	1,594.7	1,604.6
Tier1 capital (billions of yen)	1,055.6	1,087.6	1,072.8	1,101.9
Resona Bank (Non-consolidated basis) (BIS Domestic Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	<u>10.58%</u>	11.05%	<u>10.95%</u>	<u>11.49%</u>
Tier1 ratio	7.14%	7.50%	<u>7.25%</u>	7.76%
Total qualifying capital (billions of yen)	1,519.5	<u>1,563.8</u>	1,573.1	1,581.3
Tier1 capital (billions of yen)	1,025.8	1,061.4	1,041.1	1,069.0
(For reference)				
Resona Holdings (Consolidated basis) (BIS International Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	<u>13.51%</u>	<u>14.39%</u>	<u>14.20%</u>	14.75%
Tier1 ratio	9.62%	<u>10.40%</u>	<u>10.09%</u>	10.68%

《After correction》

Resona Holdings (Consolidated basis) (BIS Domestic Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	<u>13.09%</u>	<u>14.02%</u>	13.81%	<u>14.48%</u>
Tier1 ratio	9.73%	10.50%	10.20%	10.84%
Total qualifying capital (billions of yen)	2,676.4	2,811.8	2,814.0	2,838.4
Tier1 capital (billions of yen)	1,988.6	2,105.8	2,078.6	2,123.8
Resona Bank (Consolidated basis) (BIS Domestic Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	10.68%	<u>11.14%</u>	11.03%	<u>11.57%</u>
Tier1 ratio	7.30%	7.65%	7.42%	<u>7.94%</u>
Total qualifying capital (billions of yen)	1,543.7	1,583.7	1,594.7	1,604.6
Tier1 capital (billions of yen)	1,055.6	1,087.6	1,072.8	1,101.9
Resona Bank (Non-consolidated basis) (BIS Domestic Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	<u>10.57%</u>	11.05%	<u>10.94%</u>	<u>11.48%</u>
Tier1 ratio	7.14%	7.50%	<u>7.24%</u>	7.76%
Total qualifying capital (billions of yen)	1,519.5	<u>1,563.9</u>	1,573.1	1,581.3
Tier1 capital (billions of yen)	1,025.8	1,061.4	1,041.1	1,069.0
(For reference)				
Resona Holdings (Consolidated basis) (BIS International Standard)	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010
Capital adequacy ratio	<u>13.50%</u>	<u>14.38%</u>	<u>14.19%</u>	14.75%
Tier1 ratio	9.62%	<u>10.39%</u>	<u>10.08%</u>	10.68%

Corrections:

I. Capital Adequacy Ratio as of June 30, 2010 (Additional Disclosure)

○ P1

Consolidated capital adequacy ratio of Resona Holdings, Inc. (Japanese Domestic Standard)

《Before correction》

(Amount in billions of yen)

	June 30, 2010	March 31, 2010	CAR forecast Mar. 31, 2011
Capital adequacy ratio	<u>14.49%</u>	13.81%	Upper 13% range
Tier 1 ratio	10.84%	10.20%	
Total qualifying capital	2,838.4	2,814.0	
Tier 1 capital	2,123.8	2,078.6	
Total required capital	<u>1,566.6</u>	<u>1,629.1</u>	

Resona Holdings' consolidated capital adequacy ratio calculated based on the BIS international standards is as follows. *1

June 30, 2010

Capital adequacy ratio	14.75%
Tier 1 ratio	10.68%

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier 1 capital while calculating their Tier 2 capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier 1 ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.77% and 10.68%, respectively.

《After correction》

(Amount in billions of yen)

	June 30, 2010	March 31, 2010	CAR forecast Mar. 31, 2011
Capital adequacy ratio	<u>14.48%</u>	13.81%	Upper 13% range
Tier 1 ratio	<u>10.84%</u>	10.20%	
Total qualifying capital	2,838.4	2,814.0	
Tier 1 capital	2,123.8	2,078.6	
Total required capital	<u>1,567.2</u>	<u>1,629.7</u>	

Resona Holdings' consolidated capital adequacy ratio calculated based on the BIS international standards is as follows. *1

June 30, 2010

Capital adequacy ratio	14.75%
Tier 1 ratio	10.68%

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier 1 capital while calculating their Tier 2 capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier 1 ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.76% and 10.68%, respectively.

○P2

Capital adequacy ratios of subsidiary banks (Japanese Domestic Standard)

《Before correction》

(Amount in billions of yen)

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2011
	June 30, 2010	March 31, 2010	June 30, 2010	March 31, 2010	
Capital adequacy ratio	<u>11.49%</u>	<u>10.95%</u>	<u>11.58%</u>	11.03%	Lower 11% range (Consolidated)
Tier 1 ratio	<u>7.76%</u>	<u>7.25%</u>	<u>7.95%</u>	7.42%	
Total qualifying capital	1,581.3	1,573.1	1,604.6	1,594.7	
Tier 1 capital	1,069.0	1,041.1	1,101.9	1,072.8	
Total required capital	<u>1,100.9</u>	<u>1,148.8</u>	<u>1,108.4</u>	<u>1,155.7</u>	

《After correction》

(Amount in billions of yen)

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2011
	June 30, 2010	March 31, 2010	June 30, 2010	March 31, 2010	
Capital adequacy ratio	<u>11.48%</u>	<u>10.94%</u>	<u>11.57%</u>	11.03%	Lower 11% range (Consolidated)
Tier 1 ratio	<u>7.76%</u>	<u>7.24%</u>	<u>7.94%</u>	7.42%	
Total qualifying capital	1,581.3	1,573.1	1,604.6	1,594.7	
Tier 1 capital	1,069.0	1,041.1	1,101.9	1,072.8	
Total required capital	<u>1,101.4</u>	<u>1,149.4</u>	<u>1,108.9</u>	<u>1,156.3</u>	

2. Financial Result for FY 2009 Reference Materials for Press Conference

○P8

IX. Capital Adequacy Ratio

《Before correction》

	Mar. 2009	Sep. 2009 (A)	Mar. 2010 (B)	(Provisional) (B)-(A)
RHD consolidated capital adequacy ratio (Japanese Domestic Standard)	13.45%	13.10%	13.81%	+0.36%
Tier I ratio	9.92%	9.73%	10.20%	0.28%
Deferred tax asset ratio *1	14.86%	14.19%	11.90%	-2.96%
Total qualifying capital (RHD consolidated)	2,818.5	2,676.4	2,814.0	(4.5)
Tier I	2,078.8	1,988.6	2,078.6	(0.1)
Tier II	771.4	714.8	752.0	(19.3)
Deduction	31.6	27.0	16.7	(14.8)
Risk-weighted assets (RHD consolidated)	20,944.8	20,430.2	20,364.1	(580.7)
Total required capital (RHD consolidated)*2	1,675.5	1,634.4	1,629.1	(46.4)

<Reference>

RHD consolidated capital adequacy ratio (BIS International Standard) *3	13.65%	13.51%	14.20%	+0.55%
Tier I ratio	9.86%	9.62%	10.09%	+0.23%

	Resona Consolidated	Saitama Resona Non-consolidated	Kinki Osaka Consolidated
Capital adequacy ratio (Japanese Domestic Standard)	11.03%	11.09%	10.71%
Change from Mar. 31, 2009	+1.04%	+0.55%	+1.04%
Tier I ratio	7.42%	6.74%	6.32%
Total qualifying capital	1,594.7	425.1	182.3
Change from Mar. 31, 2009	106.6	30.4	4.0
Tier I	1,072.8	258.5	107.6
Tier II	563.1	177.2	75.6
Deduction	41.2	10.6	0.8
Risk-weighted assets	14,446.9	3,831.8	1,701.9
Change from Mar. 31, 2009	(448.5)	90.5	(141.2)
Total required capital *2	1,155.7	306.5	68.0
Change from Mar. 31, 2009	(35.8)	7.2	(5.6)

(Note 3):

The reported figures are calculated based on “partial relaxation of capital adequacy requirement for banks, etc.” under Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008, which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital as well as the calculation of Tier II capital without reflecting valuation gain on such securities. As of March 31, 2010, the consolidated capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying this special treatment would be 14.18% and 10.09%, respectively.

《After correction》

	Mar. 2009 (A)	Sep. 2009	Mar. 2010 (B)	(Provisional) (B)-(A)
RHD consolidated capital adequacy ratio (Japanese Domestic Standard)	13.45%	<u>13.09%</u>	13.81%	+0.36%
Tier I ratio	9.92%	9.73%	10.20%	+0.28%
Deferred tax asset ratio *1	14.86%	14.19%	11.90%	-2.96%
Total qualifying capital (RHD consolidated)	2,818.5	2,676.4	2,814.0	(4.5)
Tier I	2,078.8	1,988.6	2,078.6	(0.1)
Tier II	771.4	714.8	<u>752.1</u>	(19.2)
Deduction	31.6	27.0	16.7	(14.8)
Risk-weighted assets (RHD consolidated)	20,944.8	<u>20,437.2</u>	<u>20,371.4</u>	(573.4)
Total required capital (RHD consolidated)*2	1,675.5	<u>1,634.9</u>	<u>1,629.7</u>	(45.8)

<Reference>

RHD consolidated capital adequacy ratio (BIS International Standard) *3	13.65%	<u>13.50%</u>	<u>14.19%</u>	+0.54%
Tier I ratio	9.86%	9.62%	<u>10.08%</u>	+0.22%

	Resona Consolidated	Saitama Resona Non-consolidated	Kinki Osaka Consolidated
Capital adequacy ratio (Japanese Domestic Standard)	11.03%	11.09%	10.71%
Change from Mar. 31, 2009	+1.04%	+0.55%	+1.04%
Tier I ratio	7.42%	6.74%	6.32%
Total qualifying capital	1,594.7	425.1	182.3
Change from Mar. 31, 2009	106.6	30.4	4.0
Tier I	1,072.8	258.5	107.6
Tier II	563.1	177.2	75.6
Deduction	41.2	10.6	0.8
Risk-weighted assets	<u>14,454.1</u>	3,831.8	1,701.9
Change from Mar. 31, 2009	(441.2)	90.5	(141.2)
Total required capital *2	<u>1,156.3</u>	306.5	68.0
Change from Mar. 31, 2009	(35.3)	7.2	(5.6)

(Note 3):

The reported figures are calculated based on “partial relaxation of capital adequacy requirement for banks, etc.” under Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008, which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital as well as the calculation of Tier II capital without reflecting valuation gain on such securities. As of March 31, 2010, the consolidated capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying this special treatment would be 14.17% and 10.08%, respectively.

3. Financial Results Report for Fiscal Year 2009 (Reference Materials)

○P9

9. Capital Adequacy ratio (preliminary)

(1) Consolidated Capital Adequacy ratio (BIS Japanese Domestic Standard)

《Before correction》

<Consolidated>

(Billions of yen/ %)

	End of Mar. 2010 (A)		End of Mar. 2009 (B)
		(A)-(B)	
Capital adequacy ratio	13.81	0.36	13.45
Tier I ratio	10.20	0.28	9.92
Total qualifying capital	2,814.0	(4.5)	2,818.5
Tier I	2,078.6	(0.1)	2,078.8
Tier II	752.0	(19.3)	771.4
Deductions	16.7	(14.8)	31.6
Risk weighted assets	20,364.1	(580.7)	20,944.8
Total required capital	1,629.1	(46.4)	1,675.5

Reference

The consolidated capital adequacy ratio and Tier I ratio calculated based on the BIS international standards are as follows.*1

Capital adequacy ratio 14.20%
Tier I ratio 10.09%

*2. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.18% and 10.09%, respectively.

《After correction》

<Consolidated>

(Billions of yen/ %)

	End of Mar. 2010 (A)		End of Mar. 2009 (B)
		(A)-(B)	
Capital adequacy ratio	13.81	0.36	13.45
Tier I ratio	10.20	0.28	9.92
Total qualifying capital	2,814.0	(4.5)	2,818.5
Tier I	2,078.6	(0.1)	2,078.8
Tier II	<u>752.1</u>	(19.2)	771.4
Deductions	16.7	(14.8)	31.6
Risk weighted assets	<u>20,371.4</u>	(573.4)	20,944.8
Total required capital	<u>1,629.7</u>	(45.8)	1,675.5

Reference

The consolidated capital adequacy ratio and Tier I ratio calculated based on the BIS international standards are as follows.*1

Capital adequacy ratio 14.19%
Tier I ratio 10.08%

*2. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.17% and 10.08%, respectively.

(2) Capital adequacy ratios of subsidiary banks (Japanese domestic standard)

《Before Correction》

<Non-consolidated basis of each bank>

	Resona (Non-consolidated)		End of Mar. 2009 (B)
	End of Mar. 2010 (A)	(A)-(B)	
Capital adequacy ratio	<u>10.95</u>	<u>1.08</u>	9.87
Tier I ratio	<u>7.25</u>	<u>1.06</u>	6.19
Total qualifying capital	1,573.1	108.9	1,464.1
Tier I	1,041.1	122.9	918.2
Tier II	<u>562.1</u>	<u>(28.3)</u>	590.5
Deductions	30.2	<u>(14.3)</u>	44.5
Risk weighted assets	<u>14,361.1</u>	<u>(462.6)</u>	14,823.8
Total required capital	<u>1,148.8</u>	<u>(37.0)</u>	1,185.9

<Consolidated basis of each bank>

	Resona (Consolidated)		End of Mar. 2009 (B)
	End of Mar. 2010 (A)	(A)-(B)	
Capital adequacy ratio	11.03	1.04	9.99
Tier I ratio	7.42	1.07	6.35
Total qualifying capital	1,594.7	106.6	1,488.1
Tier I	1,072.8	125.5	947.3
Tier II	563.1	<u>(28.2)</u>	591.4
Deductions	41.2	<u>(9.3)</u>	50.5
Risk weighted assets	<u>14,446.9</u>	<u>(448.5)</u>	14,895.4
Total required capital	<u>1,155.7</u>	<u>(35.8)</u>	1,191.6

《After Correction》

<Non-consolidated basis of each bank>

	Resona (Non-consolidated)		End of Mar. 2009 (B)
	End of Mar. 2010 (A)	(A)-(B)	
Capital adequacy ratio	<u>10.94</u>	<u>1.07</u>	9.87
Tier I ratio	<u>7.24</u>	<u>1.05</u>	6.19
Total qualifying capital	1,573.1	108.9	1,464.1
Tier I	1,041.1	122.9	918.2
Tier II	<u>562.2</u>	<u>(28.2)</u>	590.5
Deductions	30.2	<u>(14.3)</u>	44.5
Risk weighted assets	<u>14,368.4</u>	<u>(455.4)</u>	14,823.8
Total required capital	<u>1,149.4</u>	<u>(36.4)</u>	1,185.9

<Consolidated basis of each bank>

	Resona (Consolidated)		End of Mar. 2009 (B)
	End of Mar. 2010 (A)	(A)-(B)	
Capital adequacy ratio	11.03	1.04	9.99
Tier I ratio	7.42	1.07	6.35
Total qualifying capital	1,594.7	106.6	1,488.1
Tier I	1,072.8	125.5	947.3
Tier II	563.1	<u>(28.2)</u>	591.4
Deductions	41.2	<u>(9.3)</u>	50.5
Risk weighted assets	<u>14,454.1</u>	<u>(441.2)</u>	14,895.4
Total required capital	<u>1,156.3</u>	<u>(35.3)</u>	1,191.6

4. Capital Adequacy Ratio as of December 31, 2009 (Additional Disclosure)

○P1

Consolidated capital adequacy ratio of Resona Holdings, Inc. (Japanese Domestic Standard)
 《Before correction》

(Amount in billions of yen)

	December 31, 2009	September 30, 2009	CAR forecast Mar. 31, 2010
Capital adequacy ratio	<u>14.03%</u>	<u>13.10%</u>	About 13% range
Tier I ratio	10.50%	9.73%	
Total qualifying capital	2,811.8	2,676.4	
Tier I capital	2,105.8	1,988.6	
Total required capital	<u>1,603.0</u>	<u>1,634.4</u>	

Resona Holdings' consolidated capital adequacy ratio calculated based on the BIS international standards is as follows. *1

December 31, 2009

Capital adequacy ratio	<u>14.39%</u>
Tier I ratio	<u>10.40%</u>

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.37% and 10.40%, respectively.

《After correction》

(Amount in billions of yen)

	December 31, 2009	September 30, 2009	CAR forecast Mar. 31, 2010
Capital adequacy ratio	<u>14.02%</u>	<u>13.09%</u>	About 13% range
Tier I ratio	10.50%	9.73%	
Total qualifying capital	2,811.8	2,676.4	
Tier I capital	2,105.8	1,988.6	
Total required capital	<u>1,603.6</u>	<u>1,634.9</u>	

Resona Holdings' consolidated capital adequacy ratio calculated based on the BIS international standards is as follows. *1

December 31, 2009

Capital adequacy ratio	<u>14.38%</u>
Tier I ratio	<u>10.39%</u>

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.36% and 10.39%, respectively.

○P2

Reference: Capital adequacy ratios of subsidiary banks (Japanese Domestic Standard)

《Before correction》

(Amount in billions of yen)

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2010
	December 31, 2009	September 30, 2009	December 31, 2009	September 30, 2009	
Capital adequacy ratio	11.05%	<u>10.58%</u>	<u>11.15%</u>	10.68%	About 10% range (Consolidated)
Tier I ratio	7.50%	7.14%	7.65%	7.30%	
Total qualifying capital	<u>1,563.8</u>	1,519.5	1,583.7	1,543.7	
Tier I capital	1,061.4	1,025.8	1,087.6	1,055.6	
Total required capital	<u>1,131.3</u>	<u>1,148.8</u>	<u>1,136.0</u>	<u>1,155.5</u>	

《After correction》

(Amount in billions of yen)

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2010
	December 31, 2009	September 30, 2009	December 31, 2009	September 30, 2009	
Capital adequacy ratio	11.05%	<u>10.57%</u>	<u>11.14%</u>	10.68%	About 10% range (Consolidated)
Tier I ratio	7.50%	7.14%	7.65%	7.30%	
Total qualifying capital	<u>1,563.9</u>	1,519.5	1,583.7	1,543.7	
Tier I capital	1,061.4	1,025.8	1,087.6	1,055.6	
Total required capital	<u>1,131.9</u>	<u>1,149.3</u>	<u>1,136.5</u>	<u>1,156.0</u>	

5. Summary of Consolidated Interim Financial Results (September 30, 2009/Unaudited)

○P1

1. Financial Highlights (April 1, 2009- September 30, 2009)

(2) Consolidated Financial Position

《Before correction》

	Total assets	Equity	Capital adequacy ratio	Equity per share	Consolidated capital adequacy ratio (Japanese domestic standard)	(Reference) Equity per share (*)
	<i>Million yen</i>	<i>Million yen</i>	<i>%</i>	<i>Yen</i>	<i>%</i>	<i>Yen</i>
September 30, 2009	39,805,611	2,143,716	5.1	35.31	<u>13.10</u>	1,009.01
March 31, 2009	39,863,143	2,178,084	5.1	(303.63)	13.45	1,053.51

《After Correction》

	Total assets	Equity	Capital adequacy ratio	Equity per share	Consolidated capital adequacy ratio (Japanese domestic standard)	(Reference) Equity per share (*)
	<i>Million yen</i>	<i>Million yen</i>	<i>%</i>	<i>Yen</i>	<i>%</i>	<i>Yen</i>
September 30, 2009	39,805,611	2,143,716	5.1	35.31	<u>13.09</u>	1,009.01
March 31, 2009	39,863,143	2,178,084	5.1	(303.63)	13.45	1,053.51

6. Financial Results for First Half of FY 2009 Reference Materials for Press Conference

○P1

I. Financial Highlights for 1st Half of FY2009

From 18 th row 《Before correction》 *Capital adequacy ratio as of Sept. 30, 2009: <u>13.10%</u> ; Tier 1 ratio: 9.73% (preliminary ratios)	《After correction》 *Capital adequacy ratio as of Sept. 30, 2009: <u>13.09%</u> ; Tier 1 ratio: 9.73% (preliminary ratios)
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○P8

IX. Capital Adequacy Ratio

《Before correction》

	Sep. '08	Mar. '09 (A)	Sep. '09 (B)	(preliminary) (B)-(A)
RHD consolidated capital adequacy ratio (Japanese Domestic Standard)	14.84%	13.45%	<u>13.10%</u>	<u>(0.35%)</u>
Tier I ratio	10.92%	9.92%	9.73%	<u>(0.19%)</u>
Deferred tax asset ratio *1	14.62%	14.86%	14.19%	<u>(0.67%)</u>
Total qualifying capital (RHD consolidated)	3,188.5	2,818.5	2,676.4	<u>(142.1)</u>
Tier I	2,346.7	2,078.8	1,988.6	<u>(90.1)</u>
Tier II	879.7	771.4	714.8	<u>(56.5)</u>
Deduction	37.9	31.6	27.0	<u>(4.5)</u>
Risk-weighted assets (RHD consolidated)	21,479.0	20,944.8	<u>20,430.2</u>	<u>(514.6)</u>
Total required capital (RHD consolidated)*2	1,718.3	1,675.5	<u>1,634.4</u>	<u>(41.1)</u>

<Reference>

RHD consolidated capital adequacy ratio (BIS International Standard) *3	15.14%	13.65%	<u>13.51%</u>	<u>(0.14%)</u>
Tier I ratio	10.81%	9.86%	9.62%	<u>(0.24%)</u>

	Resona Consolidated	Saitama Resona Non-consolidated	Kinki Osaka Consolidated
Capital adequacy ratio (Japanese Domestic Standard)	10.68%	10.78%	10.08%
Change from Mar. 31, 2009	0.69%	0.24%	0.41%
Tier I ratio	7.30%	6.42%	5.83%
Total qualifying capital	1,543.7	412.7	180.6
Change from Mar. 31, 2009	55.6	18.0	2.3
Tier I	1,055.6	245.8	104.5
Tier II	535.8	177.2	76.1
Deduction	47.7	10.2	0.0
Risk-weighted assets	<u>14,443.8</u>	3,827.5	1,790.7
Change from Mar. 31, 2009	<u>(451.5)</u>	86.2	<u>(52.3)</u>
Total required capital *2	<u>1,155.5</u>	306.2	71.6
Change from Mar. 31, 2009	<u>(36.1)</u>	6.8	<u>(2.0)</u>

(Note 3):

The reported figures are calculated based on “partial relaxation of capital adequacy requirement for banks, etc.” under Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008, which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital as well as the calculation of Tier II capital without reflecting valuation gain on such securities. As of September 30, 2009, the consolidated capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying this special treatment would be 13.48% and 9.62%, respectively.

《After correction》

	Sep. '08	Mar. '09 (A)	Sep. '09 (preliminary)	
			(B)	(B)-(A)
RHD consolidated capital adequacy ratio (Japanese Domestic Standard)	14.84%	13.45%	<u>13.09%</u>	<u>(0.36%)</u>
Tier I ratio	10.92%	9.92%	9.73%	(0.19%)
Deferred tax asset ratio *1	14.62%	14.86%	14.19%	(0.67%)
Total qualifying capital (RHD consolidated)	3,188.5	2,818.5	2,676.4	(142.1)
Tier I	2,346.7	2,078.8	1,988.6	(90.1)
Tier II	879.7	771.4	714.8	(56.5)
Deduction	37.9	31.6	27.0	(4.5)
Risk-weighted assets (RHD consolidated)	21,479.0	20,944.8	<u>20,437.2</u>	<u>(507.6)</u>
Total required capital (RHD consolidated)*2	1,718.3	1,675.5	<u>1,634.9</u>	<u>(40.6)</u>

<Reference>

RHD consolidated capital adequacy ratio (BIS International Standard) *3	15.14%	13.65%	<u>13.50%</u>	<u>(0.15%)</u>
Tier I ratio	10.81%	9.86%	9.62%	(0.24%)

	Resona	Saitama	Kinki Osaka
	Consolidated	Resona Non-consolidated	Consolidated
Capital adequacy ratio (Japanese Domestic Standard)	10.68%	10.78%	10.08%
Change from Mar. 31, 2009	0.69%	0.24%	0.41%
Tier I ratio	7.30%	6.42%	5.83%
Total qualifying capital	1,543.7	412.7	180.6
Change from Mar. 31, 2009	55.6	18.0	2.3
Tier I	1,055.6	245.8	104.5
Tier II	535.8	177.2	76.1
Deduction	47.7	10.2	0.0
Risk-weighted assets	<u>14,450.8</u>	3,827.5	1,790.7
Change from Mar. 31, 2009	<u>(444.6)</u>	86.2	(52.3)
Total required capital *2	<u>1,156.0</u>	306.2	71.6
Change from Mar. 31, 2009	<u>(35.5)</u>	6.8	(2.0)

(Note 3):

The reported figures are calculated based on “partial relaxation of capital adequacy requirement for banks, etc.” under Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008, which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital as well as the calculation of Tier II capital without reflecting valuation gain on such securities. As of September 30, 2009, the consolidated capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying this special treatment would be 13.47% and 9.62%, respectively.

7. Financial Results Report for the first half of FY 2009 (Reference Materials)

○P13

9. Capital adequacy ratio (preliminary)

(1) Consolidated capital adequacy ratio (Japanese Domestic Standard)

《Before correction》

<Consolidated>

(Billions of yen/ %)

	End of Sep. 2009 (A)	(A)-(B)	End of Mar. 2009 (B)
Capital adequacy ratio	13.10	(0.35)	13.45
Tier I ratio	9.73	(0.19)	9.92
Total qualifying capital	2,676.4	(142.1)	2,818.5
Tier I	1,988.6	(90.1)	2,078.8
Tier II	714.8	(56.5)	771.4
Deductions	27.0	(4.5)	31.6
Risk weighted assets	20,430.2	(514.6)	20,944.8
Total required capital	1,634.4	(41.1)	1,675.5

Reference

The consolidated capital adequacy ratio and Tier I ratio calculated based on the BIS international standards are as follows.*1

Capital adequacy ratio	13.51%
Tier I ratio	9.62%

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 13.48% and 9.62%, respectively.

《After correction》

<Consolidated>

(Billions of yen/ %)

	End of Sep. 2009 (A)	(A)-(B)	End of Mar. 2009 (B)
	Capital adequacy ratio	<u>13.09</u>	(0.36)
Tier I ratio	9.73	(0.19)	9.92
Total qualifying capital	2,676.4	(142.1)	2,818.5
Tier I	1,988.6	(90.1)	2,078.8
Tier II	714.8	(56.5)	771.4
Deductions	27.0	(4.5)	31.6
Risk weighted assets	<u>20,437.2</u>	(507.6)	20,944.8
Total required capital	<u>1,634.9</u>	(40.6)	1,675.5

Reference

The consolidated capital adequacy ratio and Tier I ratio calculated based on the BIS international standards are as follows.*1

Capital adequacy ratio	<u>13.50%</u>
Tier I ratio	9.62%

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 13.47% and 9.62%, respectively.

(2) Capital adequacy ratios of subsidiary banks (Japanese domestic standard)

《Before correction》

<Non-consolidated basis of each bank>

	Resona (Non-consolidated)		End of Mar. 2009 (B)
	End of Sep. 2009 (A)	(A)-(B)	
Capital adequacy ratio	<u>10.58</u>	<u>0.71</u>	9.87
Tier I ratio	7.14	0.95	6.19
Total qualifying capital	1,519.5	<u>55.3</u>	1,464.1
Tier I	1,025.8	107.6	918.2
Tier II	534.7	(55.7)	590.5
Deductions	41.0	(3.5)	44.5
Risk weighted assets	<u>14,360.2</u>	(463.6)	14,823.8
Total required capital	<u>1,148.8</u>	(37.0)	1,185.9

<Consolidated basis of each bank>

	Resona (Consolidated)		End of Mar. 2009 (B)
	End of Sep. 2009 (A)	(A)-(B)	
Capital adequacy ratio	10.68	0.69	9.99
Tier I ratio	7.30	0.95	6.35
Total qualifying capital	1,543.7	55.6	1,488.1
Tier I	1,055.6	108.3	947.3
Tier II	535.8	(55.5)	591.4
Deductions	47.7	(2.8)	50.5
Risk weighted assets	<u>14,443.8</u>	(451.5)	14,895.4
Total required capital	<u>1,155.5</u>	(36.1)	1,191.6

《After correction》

<Non-consolidated basis of each bank>

	Resona (Non-consolidated)		End of Mar. 2009 (B)
	End of Sep. 2009 (A)	(A)-(B)	
Capital adequacy ratio	<u>10.57</u>	<u>0.70</u>	9.87
Tier I ratio	7.14	0.95	6.19
Total qualifying capital	1,519.5	<u>55.4</u>	1,464.1
Tier I	1,025.8	107.6	918.2
Tier II	534.7	(55.7)	590.5
Deductions	41.0	(3.5)	44.5
Risk weighted assets	<u>14,367.2</u>	(456.6)	14,823.8
Total required capital	<u>1,149.3</u>	(36.5)	1,185.9

<Consolidated basis of each bank>

	Resona (Consolidated)		End of Mar. 2009 (B)
	End of Sep. 2009 (A)	(A)-(B)	
Capital adequacy ratio	10.68	0.69	9.99
Tier I ratio	7.30	0.95	6.35
Total qualifying capital	1,543.7	55.6	1,488.1
Tier I	1,055.6	108.3	947.3
Tier II	535.8	(55.5)	591.4
Deductions	47.7	(2.8)	50.5
Risk weighted assets	<u>14,450.8</u>	(444.6)	14,895.4
Total required capital	<u>1,156.0</u>	(35.5)	1,191.6

(For your reference)

Following materials disclosed in the past will also have an effect by the corrections set forth in this release.

- Annual Report 2010
Fiscal Year 2009
- Web site
Investor Relations (Financial Information, IR Information).