

June 8, 2010
Resona Holdings, Inc.

Partial Corrections to “Summary of Consolidated Financial Results (March 31, 2010/ Unaudited)”
“Financial Results Report for Fiscal Year 2009 (Reference Materials)” and “Financial Results Report
for the First Half of FY 2009 (Reference Materials)”

Certain figures reported in “Summary of Consolidated Financial Results (March 31, 2010/unaudited)” and “Financial Results Report for Fiscal Year 2009 (Reference Materials)” which were released on May 14, 2010, and “Financial Results Report for the First Half of Fiscal Year 2009 (Reference Materials)” which was released on November 13, 2009, should be corrected as follows.

(The corrections are underlined.)

1. Summary of Consolidated Financial Results (March 31, 2010/ Unaudited)

(P.1)

1. Financial Highlights (April 1, 2009 – March 31, 2010)

(3) Consolidated Cash Flows

<Before corrections>

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents
	<i>Million yen</i>	<i>Million yen</i>	<i>Million yen</i>	<i>Million yen</i>
March 31, 2010	<u>999,891</u>	(858,062)	<u>32,249</u>	1,285,371
March 31, 2009	1,469,230	(1,155,104)	(356,430)	1,111,291

<After corrections>

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents
	<i>Million yen</i>	<i>Million yen</i>	<i>Million yen</i>	<i>Million yen</i>
March 31, 2010	<u>1,024,489</u>	(858,062)	<u>7,651</u>	1,285,371
March 31, 2009	1,469,230	(1,155,104)	(356,430)	1,111,291

(P.11, 12)

Consolidated Statements of Cash Flows

<Before corrections>

(Millions of yen)

Items	FY 2008	FY 2009
	From Apr 1, 2008 To Mar 31, 2009	From Apr 1, 2009 To Mar 31, 2010
Cash flows from operating activities		
Income before income taxes and minority interests	¥ 234,196	¥ 176,057
Depreciation and amortization	20,920	24,235
Impairment losses on fixed assets	3,370	3,636
Amortization of goodwill	7,242	7,242
Equity in earnings of investments in affiliated companies	(201)	(90)
Increase/(decrease) in reserve for possible loan losses	(49,835)	(1,362)
Increase/(decrease) in reserve for possible losses on investments	-	2,925
Increase/(decrease) in reserve for employees' bonuses	(4,562)	8
Increase/(decrease) in reserve for employees' retirement benefits	2,357	3,114
Interest income	(677,567)	(588,792)
Interest expenses	130,492	89,292
Net (gains)/losses on securities	456	(19,190)
Net (gains)/losses on money held in trust	(73)	-
Net foreign exchange (gains)/losses	(61,305)	(55,004)
Net (gains)/losses on sale of fixed assets	(103,314)	1,263
Net (increase)/decrease in trading assets	(73,605)	(3,228)
Net increase/(decrease) in trading liabilities	(39,087)	32,197
Net (increase)/decrease in loans and bills discounted	(456,793)	245,706
Net increase/(decrease) in deposits	472,368	847,812
Net increase/(decrease) in negotiable certificates of deposit	(780,090)	537,550
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	9,321	(23,887)
Net (increase)/decrease in due from banks (excluding those deposited at BOJ)	598,816	(29,277)
Net (increase)/decrease in call loans and other	1,091,515	(229,624)
Net (increase)/decrease in deposits paid for bonds borrowing transactions	(143,861)	188,570
Net increase/(decrease) in call money and other	681,941	(601,025)
Net increase/(decrease) in deposits received for bonds lending transactions	38,975	(23,680)
Net (increase)/decrease in foreign exchange assets	(6,734)	17,318
Net increase/(decrease) in foreign exchange liabilities	(348)	537
Net increase/(decrease) on issuance and repayment of bonds	10,326	(109,637)
Net increase/(decrease) in due to trust account	(22,119)	30,810
Interest receipts	681,558	601,668
Interest payments	(137,854)	(90,520)
Other, net	(21,564)	(57,516)
Subtotal	<u>1,404,942</u>	<u>977,107</u>
Income taxes paid or tax refund	64,287	22,783
Net cash provided by/(used in) operating activities	<u>¥ 1,469,230</u>	<u>¥ 999,891</u>

Consolidated Statements of Cash Flows (continued)

(Millions of yen)

Items	FY 2008 From Apr 1, 2008 To Mar 31, 2009	FY 2009 From Apr 1, 2009 To Mar 31, 2010
Cash flows from investing activities		
Purchases of securities	¥ (35,881,690)	¥(36,550,181)
Proceeds from sales of securities	28,338,559	30,653,401
Proceeds from maturity of securities	6,243,375	5,056,145
Increase in money held in trust	(232,557)	-
Decrease in money held in trust	232,557	-
Purchases of tangible fixed assets	(10,883)	(10,932)
Proceeds from sales of tangible fixed assets	165,099	574
Purchases of intangible fixed assets	(9,567)	(7,115)
Proceeds from sales of intangible fixed assets	2	45
Net cash provided by/(used in) investing activities	(1,155,104)	(858,062)
Cash flows from financing activities		
Proceeds from subordinated borrowed money	-	11,000
Repayment of subordinated borrowed money	(46,000)	(11,000)
Proceeds from issuance of subordinated bonds	-	200,747
Repayment of subordinated bonds	-	(50,320)
Proceeds from issuance of common stock	-	202,450
Dividends paid	(44,249)	(49,019)
Dividends paid to minority shareholders	(211)	(313)
Payments related to acquisition of treasury stock	(266,256)	(271,302)
Proceeds from sales of treasury stock	287	6
Net cash provided by/(used in) financing activities	(356,430)	32,249
Effect of exchange rate changes on cash and cash equivalents	(148)	2
Increase/(decrease) in cash and cash equivalents	(42,453)	174,080
Cash and cash equivalents at beginning of the year	1,153,744	1,111,291
Cash and cash equivalents at end of the year	¥ 1,111,291	¥ 1,285,371

<After corrections>

(Millions of yen)

Items	FY 2008	FY 2009
	From Apr 1, 2008 To Mar 31, 2009	From Apr 1, 2009 To Mar 31, 2010
Cash flows from operating activities		
Income before income taxes and minority interests	¥ 234,196	¥ 176,057
Depreciation and amortization	20,920	24,235
Impairment losses on fixed assets	3,370	3,636
Amortization of goodwill	7,242	7,242
Equity in earnings of investments in affiliated companies	(201)	(90)
Increase/(decrease) in reserve for possible loan losses	(49,835)	(1,362)
Increase/(decrease) in reserve for possible losses on investments	-	2,925
Increase/(decrease) in reserve for employees' bonuses	(4,562)	8
Increase/(decrease) in reserve for employees' retirement benefits	2,357	3,114
Interest income	(677,567)	(588,792)
Interest expenses	130,492	89,292
Net (gains)/losses on securities	456	(19,190)
Net (gains)/losses on money held in trust	(73)	-
Net foreign exchange (gains)/losses	(61,305)	(55,004)
Net (gains)/losses on sale of fixed assets	(103,314)	1,263
Net (increase)/decrease in trading assets	(73,605)	(3,228)
Net increase/(decrease) in trading liabilities	(39,087)	32,197
Net (increase)/decrease in loans and bills discounted	(456,793)	245,706
Net increase/(decrease) in deposits	472,368	847,812
Net increase/(decrease) in negotiable certificates of deposit	(780,090)	537,550
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	9,321	(23,887)
Net (increase)/decrease in due from banks (excluding those deposited at BOJ)	598,816	(29,277)
Net (increase)/decrease in call loans and other	1,091,515	(229,624)
Net (increase)/decrease in deposits paid for bonds borrowing transactions	(143,861)	188,570
Net increase/(decrease) in call money and other	681,941	(601,025)
Net increase/(decrease) in deposits received for bonds lending transactions	38,975	(23,680)
Net (increase)/decrease in foreign exchange assets	(6,734)	17,318
Net increase/(decrease) in foreign exchange liabilities	(348)	537
Net increase/(decrease) on issuance and repayment of bonds	10,326	(109,637)
Net increase/(decrease) in due to trust account	(22,119)	30,810
Interest receipts	681,558	601,668
Interest payments	(137,854)	(90,520)
Other, net	(21,564)	(32,918)
Subtotal	1,404,942	1,001,705
Income taxes paid or tax refund	64,287	22,783
Net cash provided by/(used in) operating activities	¥ 1,469,230	¥ 1,024,489

Consolidated Statements of Cash Flows (continued)

(Millions of yen)

Items	FY 2008	FY 2009
	From Apr 1, 2008 To Mar 31, 2009	From Apr 1, 2009 To Mar 31, 2010
Cash flows from investing activities		
Purchases of securities	¥ (35,881,690)	¥(36,550,181)
Proceeds from sales of securities	28,338,559	30,653,401
Proceeds from maturity of securities	6,243,375	5,056,145
Increase in money held in trust	(232,557)	-
Decrease in money held in trust	232,557	-
Purchases of tangible fixed assets	(10,883)	(10,932)
Proceeds from sales of tangible fixed assets	165,099	574
Purchases of intangible fixed assets	(9,567)	(7,115)
Proceeds from sales of intangible fixed assets	2	45
Net cash provided by/(used in) investing activities	(1,155,104)	(858,062)
Cash flows from financing activities		
Proceeds from subordinated borrowed money	-	11,000
Repayment of subordinated borrowed money	(46,000)	(11,000)
Proceeds from issuance of subordinated bonds	-	200,747
Repayment of subordinated bonds	-	(50,320)
Proceeds from issuance of common stock	-	177,852
Dividends paid	(44,249)	(49,019)
Dividends paid to minority shareholders	(211)	(313)
Payments related to acquisition of treasury stock	(266,256)	(271,302)
Proceeds from sales of treasury stock	287	6
Net cash provided by/(used in) financing activities	(356,430)	7,651
Effect of exchange rate changes on cash and cash equivalents	(148)	2
Increase/(decrease) in cash and cash equivalents	(42,453)	174,080
Cash and cash equivalents at beginning of the year	1,153,744	1,111,291
Cash and cash equivalents at end of the year	¥ 1,111,291	¥ 1,285,371

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

(P.4)

3. ROE

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

<Before corrections>

(%)

	Total of three banks		
	FY2009(A)	(A)-(B)	FY2008(B)
Net operating profit ROE	<u>20.35</u>	<u>(1.94)</u>	22.29
Net income ROE	<u>9.16</u>	<u>0.33</u>	8.83

(%)

	Resona Bank				
	FY2009(A)	(A)-(B)	FY2008(B) Total	Resona Bank	Former Resona Trust & Banking
Net operating profit ROE	<u>19.37</u>	<u>(2.17)</u>	21.54	20.77	42.21
Net income ROE	<u>8.72</u>	<u>(0.22)</u>	8.94	8.34	24.90

<After corrections>

(%)

	Total of three banks		
	FY2009(A)	(A)-(B)	FY2008(B)
Net operating profit ROE	<u>20.08</u>	<u>(2.21)</u>	22.29
Net income ROE	<u>9.04</u>	<u>0.21</u>	8.83

(%)

	Resona Bank				
	FY2009(A)	(A)-(B)	FY2008(B) Total	Resona Bank	Former Resona Trust & Bnaking
Net operating profit ROE	<u>19.03</u>	<u>(2.51)</u>	21.54	20.77	42.21
Net income ROE	<u>8.56</u>	<u>(0.38)</u>	8.94	8.34	24.90

3. Financial Results Report for the First Half of FY 2009

(P.4)

3. ROE

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

<Before corrections>

(%)

	Total of three banks		
	1st half of FY2009(A)	(A)-(B)	1st half of FY2008(B)
Net operating profit ROE	<u>19.43</u>	<u>(2.18)</u>	21.61
Net income ROE	<u>12.20</u>	<u>2.39</u>	9.81

(%)

	Resona Bank				
	1st half of FY2009(A)	(A)-(B)	1st half of FY2008(B) Total	Resona Bank	Former Resona Trust & Banking
Net operating profit ROE	<u>17.91</u>	<u>(2.58)</u>	20.49	19.55	46.45
Net income ROE	<u>12.51</u>	<u>2.15</u>	10.36	9.74	27.55

<After corrections>

(%)

	Total of three banks		
	1st half of FY2009(A)	(A)-(B)	1st half of FY2008(B)
Net operating profit ROE	<u>19.17</u>	<u>(2.44)</u>	21.61
Net income ROE	<u>12.03</u>	<u>2.22</u>	9.81

(%)

	Resona Bank				
	1st half of FY2009(A)	(A)-(B)	1st half of FY2008(B) Total	Resona Bank	Former Resona Trust & Banking
Net operating profit ROE	<u>17.59</u>	<u>(2.90)</u>	20.49	19.55	46.45
Net income ROE	<u>12.29</u>	<u>1.93</u>	10.36	9.74	27.55