

Correction of Consolidated Financial Results Report for the First half of FY 2002 (*Tanshin* Report) and Reference Materials

Resona Holdings, Inc. hereby gives notice that the Consolidated Financial Results Report for the First Half of FY 2002 (*Tanshin* Report) and Reference Materials, which were announced on November 25, 2002, contained the information that should be corrected as follows.

Please be noted that the PDF files on our web site were already replaced with the new ones to reflect the following corrections:

Resona Holdings: Consolidated Financial Results Report (*Tanshin* Report)

[Page 1] 1. Financial Highlights (April 1, 2002 to September 30, 2002)

(1) Consolidated Operating Results,

Note (2): Average number of ordinary shares issued (Six months ended September 30, 2002)

Before Correction	5,416,451,465 shares
After Correction	5,417,942,601 shares

(2) Consolidated Financial Position, Shareholders' equity per share

Before Correction	28.11 yen
After Correction	28.10 yen

Note (1): Number of ordinary shares issued (as of September 30, 2002)

Before Correction	5,415,106,744
After Correction	5,416,597,880

Forecasted net income per share shown in "2. Forecast of Fiscal Year's Performance (April 1, 2002 - March 31, 2003)" remain unchanged.

[Page 9] 3. Performance and Financial Position, (2) Financial Position

Before Correction	Shareholders' equity per share amounted to 28.11 yen at the end of the interim period.
After Correction	Shareholders' equity per share amounted to 28.10 yen at the end of the interim period.

[Page 24] Notes to consolidated Interim balance sheet, Note 31

Before Correction	Net assets per share: 28.11 yen
After Correction	Net assets per share: 28.10 yen

Reason for the correction:

The shares held by consolidated subsidiaries were not adjusted in the calculations.

Resona Holdings: Reference Materials

II. Loans and bills outstanding

6. Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law
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1. Portion prior to the first half of fiscal 2000

(2) Loans placed off the balance sheets

(Billions of Yen)

	End of September, 2002	
	(Before Correction)	(After Correction)
Liquidation type disposal	5.5	5.5
Restructuring type disposal	22.0	22.0
Improvement in operating conditions accompanying restructuring, etc	2.0	2.0
Securitization	98.1	98.1
Direct write-offs	(84.6)	(84.6)
Other	38.5	38.9
Recovery of claims	33.0	33.4
Improvement in the conditions in the borrowers	5.5	5.5
Total	82.1	82.1

Figures in Italics were corrected.

2. Portion in the latter half of fiscal 2000

(2) Loans placed off the balance sheets

(Billions of Yen)

	End of September, 2002	
	(Before Correction)	(After Correction)
Liquidation type disposal	0.2	0.2
Restructuring type disposal	0.6	0.6
Improvement in operating conditions accompanying restructuring, etc	---	---
Securitization	63.3	63.3
Direct write-offs	49.7	49.7
Other	24.5	24.6
Recovery of claims	14.0	14.1
Improvement in the conditions in the borrowers	10.5	10.5
Total	138.6	138.6

Figures in Italics were corrected.

3. Portion in the first half of fiscal 2001
 (2) Loans placed off the balance sheets

(Billions of Yen)

	End of September, 2002	
	(Before Correction)	(After Correction)
Liquidation type disposal	0.2	0.2
Restructuring type disposal	1.3	1.3
Improvement in operating conditions accompanying restructuring, etc	---	---
Securitization	8.5	8.5
Direct write-offs	(0.3)	(0.3)
Other	18.6	19.5
Recovery of claims	12.8	13.7
Improvement in the conditions in the borrowers	5.8	5.8
Total	29.4	29.4

Figures in Italics were corrected.

4. Portion in the second half of fiscal 2001
 (2) Loans placed off the balance sheets

(Billions of Yen)

	End of September, 2002	
	(Before Correction)	(After Correction)
Liquidation type disposal	0.5	0.5
Restructuring type disposal	90.5	90.5
Improvement in operating conditions accompanying restructuring, etc	123.7	123.7
Securitization	4.5	4.5
Direct write-offs	(22.7)	(22.7)
Other	90.0	91.0
Recovery of claims	77.2	78.2
Improvement in the conditions in the borrowers	12.8	12.8
Total	287.7	287.7

Figures in Italics were corrected.