

**Correction of Consolidated Financial Results Report  
for the First half of FY 2004 (Tanshin Report) and Reference Materials**

Resona Holdings, Inc. hereby gives notice that the Consolidated Financial Results Report for the First Half of FY 2004 (Tanshin Report) and Reference Materials, which were announced on November 25, 2004, contained the information that should be corrected as follows. Consolidated ordinary profit and net interim income are not affected by these corrections.

1. Consolidated interim Financial Results (September 30, 2004)

● **P.1 1. Financial Highlights (April 1, 2004 - September 30, 2004)**  
**(1) Consolidated Operating Results**

	(Before Correction)		(After Correction)
	Ordinary income		Ordinary income
September 30, 2004	526,560 Million yen	(14.6%)	533,029 Million yen (13.5%)

● **P.6 Consolidated Interim Statements of Operations** (Millions of yen)

Items	(Before Correction)			(After Correction)		
	Interim 2004 From Apr 1, 2004 To Sep 30, 2004	Interim 2003 From Apr 1, 2003 To Sep 30, 2003	Difference	Interim 2004 From Apr 1, 2004 To Sep 30, 2004	Interim 2003 From Apr 1, 2003 To Sep 30, 2003	Difference
	(A)	(B)	(A-B)	(A)	(B)	(A-B)
<b>Ordinary income</b>	526,560	616,425	(89,865)	533,029	616,425	(83,396)
Fees and commissions	78,182	84,942	(6,760)	85,871	84,942	928
Other ordinary income	88,860	119,276	(30,416)	87,640	119,276	(31,636)
<b>Ordinary expenses</b>	278,033	1,852,247	(1,574,214)	284,502	1,852,247	(1,567,745)
Fees and commissions	26,825	25,639	1,185	25,659	25,639	19
General and administrative expenses	177,604	277,817	(100,212)	185,239	277,817	(92,577)

2. Reference Materials for Press Conference

● **Page- 1 I .Highlights of Interim Results (1st Half of FY 2004)**  
**Resona Holdings' consolidated interim results**

(Billions of yen)	(Before Correction)			(After Correction)		
	Resona Holdings (Non-consolidated)			Resona Holdings (Non-consolidated)		
	Forecast at the beginning of FY 2004	1H of FY 2004	Change from initial forecast	Forecast at the beginning of FY 2004	1H of FY 2004	Change from initial forecast
Ordinary income	510.0	526.5	16.5	510.0	533.0	23.0

● Page-6 II .Outline of Financial Results for the 1st Half of FY 2004

(Before Correction)

(After Correction)

(Billions of yen)	Resona Holdings (Consolidated)	Resona Holdings (Consolidated)
Consolidated gross operating profit (1)	367.0	375.9
General & administrative expenses (2)	(177.6)	(185.2)
Total of (1) + (2)	189.4	190.6
Non-recurring profit/(loss), net	59.0	57.8
Other non-recurring profit/(loss)	26.2	25.0

● Page- 12 X. Earnings Estimates for Fiscal Year Ending March 2005

(Before Correction)

(After Correction)

Billions of yen	Resona Holdings (Consolidated)		Resona Holdings (Consolidated)	
	1st half (actual)	Full year estimate	1st half (actual)	Full year estimate
Ordinary income	526.5	950.0	533.0	950.0

3. Financial Results Report for the First Half of Fiscal Year 2004

(Reference Material)

● (P.1) I . Highlights of Financial Results for the First Half of Fiscal Year 2004

(Millions of yen)

1. Statements of Operations <consolidated>

(Before Correction)

(After Correction)

	1st half of FY 2004		1st half of FY 2003	1st half of FY 2004		1st half of FY 2003
		Change			Change	
Consolidated gross operating profit	367,063	(28,758)	395,822	375,918	(19,903)	395,822
Interest income	274,810	(8,797)	283,608	274,810	(8,797)	283,608
Trust fees	14,395	1,462	12,933	14,395	1,462	12,933
Fees and commissions	51,356	(7,945)	59,302	60,211	909	59,302
Trading income	7,771	(4,698)	12,470	7,771	(4,698)	12,470
Other operating income	18,727	(8,779)	27,507	18,727	(8,779)	27,507
Provision to general reserve for possible loan losses	-	(58,388)	58,388	-	(58,388)	58,388
General and administrative expenses	177,604	(100,212)	277,817	185,239	(92,577)	277,817
Other gains or losses	59,067	1,354,506	(1,295,438)	57,847	1,353,286	(1,295,438)