

July 4, 2018

Resona Holdings, Inc.

Kazuhiro Higashi

Director, President and Representative Executive Officer

(Code No.: 8308, 1st Section of the Tokyo Stock Exchange)

**Notice of Partial Correction to “Consolidated Financial Results for Fiscal Year 2017”**

Figures reported in “Financial Results Report for FY2017” of “Consolidated Financial Results for Fiscal Year 2017” which was announced on May 11, 2018 should be corrected as specified in the following.

The figures before and after the correction are underlined.

Description

“Financial Results Report for FY2017” announced on May 11, 2018 (Page I-5)

4. Interest rate spreads (domestic operations)

(Before correction)

	Total of three banks			Resona Bank		
	FY 2017 (A)	(A)-(B)	FY 2016 (B)	FY 2017 (A)	(A)-(B)	FY 2016 (B)
Average interest rate on funds invested (a)	0.86	(0.02)	0.89	0.87	(0.03)	0.90
Average interest rate of loans and bills discounted (c)	1.05	(0.08)	1.14	1.01	(0.08)	1.09
Average interest rate on securities	1.25	0.30	0.94	1.30	0.15	1.15
Average interest rate on procured funds (b)	<u>0.74</u>	<u>(0.00)</u>	0.75	<u>0.80</u>	<u>0.01</u>	0.78
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.01	0.01	(0.00)	0.01
Average interest rate on external debt	0.06	(0.00)	0.07	(0.02)	(0.02)	(0.00)
Gross interest margin (a) - (b)	<u>0.11</u>	<u>(0.02)</u>	0.13	<u>0.07</u>	<u>(0.05)</u>	0.12
Loan-to-deposit spread (c) - (d)	1.04	(0.08)	1.13	1.00	(0.08)	1.08

(After correction)

	Total of three banks			Resona Bank		
	FY 2017 (A)	(A)-(B)	FY 2016 (B)	FY 2017 (A)	(A)-(B)	FY 2016 (B)
Average interest rate on funds invested (a)	0.86	(0.02)	0.89	0.87	(0.03)	0.90
Average interest rate of loans and bills discounted (c)	1.05	(0.08)	1.14	1.01	(0.08)	1.09
Average interest rate on securities	1.25	0.30	0.94	1.30	0.15	1.15
Average interest rate on procured funds (b)	<u>0.71</u>	<u>(0.04)</u>	0.75	<u>0.74</u>	<u>(0.04)</u>	0.78
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.01	0.01	(0.00)	0.01
Average interest rate on external debt	0.06	(0.00)	0.07	(0.02)	(0.02)	(0.00)
Gross interest margin (a) - (b)	<u>0.15</u>	<u>0.01</u>	0.13	<u>0.13</u>	<u>0.00</u>	0.12
Loan-to-deposit spread (c) - (d)	1.04	(0.08)	1.13	1.00	(0.08)	1.08