

Capital Adequacy Ratio as of December 31, 2011 (Additional Disclosure)

The capital adequacy ratios as of the end of December 2011 were calculated for Resona Holdings, Inc. and its subsidiary banks on a preliminary basis as follows.

[Resona Holdings, Inc. Consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2011	September 30, 2011	
		Change	
Capital adequacy ratio	12.94%	0.47%	12.47%
Tier 1 ratio	9.05%	0.38%	8.67%
Total qualifying capital	2,243.0	34.2	2,208.8
Tier 1 capital	1,569.3	32.7	1,536.6
Tier 2 capital	680.2	(2.9)	683.2
Deductions	6.6	(4.4)	11.0
Total risk-weighted assets	17,333.5	(372.9)	17,706.4
Total required capital	1,386.6	(29.8)	1,416.5

(For reference)

Resona Holdings' consolidated capital adequacy ratio based on the BIS International Standard is as follows.

(BIS International Standard)	December 31, 2011
Capital adequacy ratio	13.19%
Tier 1 ratio	8.96%

[Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2011	September 30, 2011	
		Change	
Capital adequacy ratio	13.26%	0.12%	13.14%
Tier 1 ratio	9.36%	0.01%	9.35%
Total qualifying capital	1,643.1	(31.3)	1,674.4
Tier 1 capital	1,160.5	(31.4)	1,192.0
Tier 2 capital	517.5	(2.6)	520.1
Deductions	34.8	(2.7)	37.6
Total risk-weighted assets	12,391.6	(344.1)	12,735.7
Total required capital	991.3	(27.5)	1,018.8

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2011	September 30, 2011	
		Change	
Capital adequacy ratio	13.17%	0.12%	13.05%
Tier 1 ratio	9.14%	—	9.14%
Total qualifying capital	1,620.3	(30.2)	1,650.5
Tier 1 capital	1,124.5	(31.6)	1,156.1
Tier 2 capital	516.6	(2.4)	519.1
Deductions	20.8	(3.9)	24.7
Total risk-weighted assets	12,302.4	(338.9)	12,641.4
Total required capital	984.1	(27.1)	1,011.3

[Saitama Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2011	September 30, 2011	
		Change	
Capital adequacy ratio	13.00%	(0.07%)	13.07%
Tier 1 ratio	8.37%	(0.17%)	8.54%
Total qualifying capital	448.6	(6.7)	455.4
Tier 1 capital	288.9	(8.8)	297.8
Tier 2 capital	167.2	0.0	167.1
Deductions	7.5	(2.0)	9.5
Total risk-weighted assets	3,449.2	(34.5)	3,483.7
Total required capital	275.9	(2.7)	278.7

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2011	September 30, 2011	
		Change	
Capital adequacy ratio	14.61%	0.27%	14.34%
Tier 1 ratio	9.29%	0.09%	9.20%
Total qualifying capital	187.9	(1.7)	189.7
Tier 1 capital	119.5	(2.1)	121.6
Tier 2 capital	68.8	(0.0)	68.9
Deductions	0.3	(0.4)	0.8
Total risk-weighted assets	1,285.8	(36.4)	1,322.3
Total required capital	102.8	(2.9)	105.7

[The Kinki Osaka Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2011	September 30, 2011	
		Change	
Capital adequacy ratio	13.93%	0.31%	13.62%
Tier 1 ratio	8.87%	0.10%	8.77%
Total qualifying capital	177.9	(0.8)	178.8
Tier 1 capital	113.3	(1.8)	115.2
Tier 2 capital	65.1	0.0	65.1
Deductions	0.4	(0.9)	1.4
Total risk-weighted assets	1,277.0	(36.1)	1,313.2
Total required capital	102.1	(2.8)	105.0

The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as "Total risk-weighted assets × 8%", since F-IRB approach is adopted in calculating the credit risk assets.