

Capital Adequacy Ratio as of June 30, 2012(Additional Disclosure)

The capital adequacy ratios as of the end of June 2012 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) | June 30, 2012 | March 31, 2012 | |
|------------------------------|---------------|----------------|----------|
| | | Change | |
| Capital adequacy ratio | 13.53% | 0.34% | 13.19% |
| Tier 1 ratio | 9.69% | 0.37% | 9.32% |
| Total qualifying capital | 2,318.6 | 17.2 | 2,301.4 |
| Tier 1 capital | 1,659.8 | 32.8 | 1,627.0 |
| Tier 2 capital | 664.2 | (16.2) | 680.4 |
| Deductions | 5.4 | (0.7) | 6.1 |
| Total risk-weighted assets | 17,126.8 | (315.3) | 17,442.1 |
| Total required capital | 1,370.1 | (25.2) | 1,395.3 |

(For reference)

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

| (BIS International Standard) | June 30, 2012 |
|------------------------------|---------------|
| Capital adequacy ratio | 13.81% |
| Tier 1 ratio | 9.51% |

[Resona Bank, Ltd. Consolidated basis] (Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2012 | Change | |
|------------------------------|---------------|---------------|----------------|
| | | June 30, 2012 | March 31, 2012 |
| Capital adequacy ratio | 13.56% | 0.31% | 13.25% |
| Tier 1 ratio | 9.61% | 0.32% | 9.29% |
| Total qualifying capital | 1,654.8 | 10.0 | 1,644.7 |
| Tier 1 capital | 1,173.6 | 20.9 | 1,152.7 |
| Tier 2 capital | 517.3 | (10.4) | 527.7 |
| Deductions | 36.2 | 0.4 | 35.8 |
| Total risk-weighted assets | 12,201.6 | (205.9) | 12,407.5 |
| Total required capital | 976.1 | (16.4) | 992.6 |

[Resona Bank, Ltd. Non-consolidated basis] (Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2012 | Change | |
|------------------------------|---------------|---------------|----------------|
| | | June 30, 2012 | March 31, 2012 |
| Capital adequacy ratio | 13.48% | 0.32% | 13.16% |
| Tier 1 ratio | 9.37% | 0.32% | 9.05% |
| Total qualifying capital | 1,630.5 | 8.9 | 1,621.5 |
| Tier 1 capital | 1,133.7 | 18.7 | 1,115.0 |
| Tier 2 capital | 516.5 | (10.4) | 526.9 |
| Deductions | 19.7 | (0.6) | 20.4 |
| Total risk-weighted assets | 12,093.1 | (225.6) | 12,318.7 |
| Total required capital | 967.4 | (18.0) | 985.4 |

[Saitama Resona Bank, Ltd. Non-consolidated basis] (Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2012 | Change | |
|------------------------------|---------------|---------------|----------------|
| | | June 30, 2012 | March 31, 2012 |
| Capital adequacy ratio | 12.74% | 0.27% | 12.47% |
| Tier 1 ratio | 8.37% | 0.41% | 7.96% |
| Total qualifying capital | 443.9 | 4.3 | 439.6 |
| Tier 1 capital | 291.5 | 10.9 | 280.5 |
| Tier 2 capital | 162.1 | (5.0) | 167.1 |
| Deductions | 9.6 | 1.5 | 8.1 |
| Total risk-weighted assets | 3,482.6 | (41.4) | 3,524.0 |
| Total required capital | 278.6 | (3.3) | 281.9 |

[The Kinki Osaka Bank, Ltd. Consolidated basis] (Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2012 | Change | |
|------------------------------|---------------|---------------|----------------|
| | | June 30, 2012 | March 31, 2012 |
| Capital adequacy ratio | 14.25% | 0.82% | 13.43% |
| Tier 1 ratio | 9.52% | 0.57% | 8.95% |
| Total qualifying capital | 175.9 | 0.0 | 175.8 |
| Tier 1 capital | 117.5 | 0.2 | 117.2 |
| Tier 2 capital | 58.7 | (0.2) | 58.9 |
| Deductions | 0.2 | (0.0) | 0.3 |
| Total risk-weighted assets | 1,234.1 | (75.4) | 1,309.5 |
| Total required capital | 98.7 | (6.0) | 104.7 |

[The Kinki Osaka Bank, Ltd. Non-consolidated basis] (Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2012 | Change | |
|------------------------------|---------------|---------------|----------------|
| | | June 30, 2012 | March 31, 2012 |
| Capital adequacy ratio | 13.63% | 0.93% | 12.70% |
| Tier 1 ratio | 9.08% | 0.56% | 8.52% |
| Total qualifying capital | 167.0 | 1.7 | 165.2 |
| Tier 1 capital | 111.2 | 0.4 | 110.7 |
| Tier 2 capital | 56.0 | 0.8 | 55.1 |
| Deductions | 0.2 | (0.4) | 0.7 |
| Total risk-weighted assets | 1,224.9 | (75.4) | 1,300.3 |
| Total required capital | 97.9 | (6.0) | 104.0 |

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.