

Capital Adequacy Ratio as of March 31, 2008 (Additional Disclosure)

The capital adequacy ratios as of the end of March 2008 which were calculated for Resona Holdings, Inc. and its subsidiary banks are as follows.

(Amount in billions of ye

[Resona Holdings, Inc.]			CAR forecast
	Mar. 31, 2008	Mar. 31, 2007	Mar. 31, 2009
Capital adequacy ratio	14.28%	10.56%	Approximately 14%
Tier I ratio	10.33%	6.51%	
Total qualifying capital	3,115.8	2,515.8	
Tier I capital	2,253.3	1,551.7	

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2009
	Mar. 31, 2008	Mar. 31, 2007	Mar. 31, 2008	Mar. 31, 2007	
Capital adequacy ratio	9.71%	9.64%	9.81%	9.65%	Middle of 9% (Consolidated)
Tier I ratio	5.73%	5.69%	5.86%	5.72%	
Total qualifying capital	1,524.2	1,668.2	1,552.0	1,688.5	
Tier I capital	900.4	985.4	927.5	1,001.5	

[Saitama Resona Bank, Ltd.]	Mar. 31, 2008	Mar. 31, 2007			
Capital adequacy ratio	10.10%	9.01%			Lower 9% range
Tier I ratio	5.76%	5.07%			
Total qualifying capital	384.8	388.5			
Tier I capital	219.5	218.7			

[The Kinki Osaka Bank, Ltd.]	Mar. 31, 2008	Mar. 31, 2007	Mar. 31, 2008	Mar. 31, 2007	
Capital adequacy ratio	9.20%	9.26%	9.46%	9.40%	Lower 9% range (Consolidated)
Tier I ratio	5.21%	5.29%	5.48%	5.45%	
Total qualifying capital	177.6	179.9	183.6	183.8	
Tier I capital	100.6	102.8	106.5	106.6	

[Resona Trust & Banking Co., Ltd.]	Mar. 31, 2008	Mar. 31, 2007			
Capital adequacy ratio	41.78%	41.53%			Approximately 40%
Tier I ratio	41.78%	41.53%			
Total qualifying capital	32.1	29.9			
Tier I capital	32.1	29.9			

Calculation of capital adequacy ratios as of the end of March 2008 is based on the following methods:

	Resona Holdings, Inc. Resona Bank, Ltd. Saitama Resona Bank, Ltd.	The Kinki Osaka Bank, Ltd. Resona Trust & Banking Co., Ltd.
Credit risk	Foundation Internal Ratings Based Approach (F-IRB)	Standardized Approach (SA)
Operational risk		The Standardized Approach (TSA)
Market risk		Not included (exemption applied)