February 10, 2011
Resona Holdings, Inc.

Capital Adequacy Ratio as of December 31, 2010 (Additional Disclosure)

The capital adequacy ratios as of the end of December 2010 which were calculated for Resona Holdings, Inc. and its subsidiary banks on a preliminary basis are as follows.

(Amount in billions of yen)

Consolidated capital adequancy ratio of Resona Holdings, Inc. (Japanese Domestic Standard)

	December 31, 2010	September 30, 2010	CAR forecast Mar. 31, 2011*1
Capital adequacy ratio	13.37%	12.80%	
Tier 1 ratio	9.59%	9.06%	
Total qualifying capital	2,477.7	2,432.7	
Tier 1 capital	1,776.7	1,722.3	
Total required capital	1,481.6	1,519.9	

*1. Resona Holdings intends to repurchase and cancel a part of the Preferred Shares issued under the Deposit Insurance Law, utilizing the proceeds from 1) the issuance of 1,237 million common shares dated on January 31, 2011 through a public offering, etc. (total net proceeds: JPY521.1 billion) and 2) the issuance of up to 63 million common shares scheduled on February 18, 2011 by way of a third-party allotment to Nomura Securities Co., Ltd. relating to the secondary offering through over-allotments (maximum net proceeds: JPY26.5 billion) and 3) a part of retained earnings on hand according to the Resona Capital Restructuring Plan announced on November 5, 2010. If the aforesaid intended transactions are carried out as planned by the end of March 2011, the Resona Holdings’ consolidated capital adequacy ratio as of the end of March 2011 is estimated to be in the lower 11% range.

Resona Holdings' consolidated capital adequacy ratio calculated based on the BIS international standards is as follows. *2

	December 31, 2010
Capital adequacy ratio	13.61%
Tier 1 ratio	9.38%

*2. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Articale 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation gain(loss) on national government bonds and similar securities in their Tier 1 capital while calculating their Tier 2 capital without reflecting valuation gain(loss) on such securities. The capital adequacy ratio and Tier 1 ratio calculated based on the former criteria without applying the aforesaid special treatment would be 13.59% and 9.38%, respectively.

Reference: Capital adequacy ratios of subsidiary banks (Japanese Domestic Standard)

(Amount in billions of yen)

[Resona Bank, Ltd.]

	Non-consolidated basis		Consolidated basis		CAR forecast
	December 31, 2010	September 30, 2010	December 31, 2010	September 30, 2010	Mar. 31, 2011
Capital adequacy ratio	12.46%	12.03%	12.56%	12.11%	Middle of 11% range
Tier 1 ratio	8.59%	8.19%	8.80%	8.37%	(Consolidated)
Total qualifying capital	1,610.8	1,591.0	1,633.4	1,613.9	
Tier 1 capital	1,111.0	1,082.4	1,145.3	1,115.6	
Total required capital	1,033.5	1,057.2	1,040.2	1,065.4	

[Saitama Resona Bank, Ltd.]

	December 31, 2010	September 30, 2010	CAR forecast Mar. 31, 2011
Capital adequacy ratio	12.56%	12.03%	Middle of 11% range
Tier 1 ratio	7.96%	7.54%	
Total qualifying capital	452.2	440.9	
Tier 1 capital	286.9	276.2	
Total required capital	288.0	293.0	

[The Kinki Osaka Bank, Ltd.]

	December 31, 2010	September 30, 2010	December 31, 2010	September 30, 2010	CAR forecast Mar. 31, 2011
Capital adequacy ratio	11.91%	11.06%	12.17%	11.30%	Lower 11% range
Tier 1 ratio	7.10%	6.51%	7.38%	6.76%	(Consolidated)
Total qualifying capital	182.3	179.8	187.2	184.7	
Tier 1 capital	108.6	105.8	113.5	110.7	
Total required capital	61.1	65.0	61.5	65.4	

The Japanese domestic standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital of Resona Holdings, Resona Bank and Saitama Resona Bank is calculated as "risk-weighted assets x 8%" since they adopted the F-IRB approach for capital adequacy ratio calculations. Total required capital of Kinki Osaka Bank which adopted the Standardized Approach is calculated as "risk-weighted assets x 4%."