

November 22, 2007

Resona Holdings, Inc.

Capital Adequacy Ratio as of September 30, 2007 (Additional Disclosure)

The capital adequacy ratios as of the end of September 2007 which are calculated for Resona Holdings, Inc. and its subsidiary banks are as follows.

Capital Adequacy Ratio (Preliminary Figure)

[Resona Holdings Consolidated Basis]

(Billions of Yen)

	Sep. 30, 2007	Change	Mar. 31, 2007
Capital adequacy ratio	13.55%	+2.98%	10.56%
Tier I ratio	9.20%	+2.69%	6.51%
Total qualifying capital	3,130.8	615.0	2,515.8
Tier I capital	2,125.9	574.2	1,551.7
Tier II capital	1,025.3	23.6	1,001.7
Deduction	20.4	(17.1)	37.5
Risk weighted assets	23,093.7	(709.6)	23,803.3

(Note) Deduction: Amount to be deducted include securities and other financial instruments for raising capital issued by other financial institutions that are held deliberately by Resona Holdings and its consolidated subsidiaries.

Projected capital adequacy ratio at the end of March 2008

Approximately 13%

<Reference>

Capital Adequacy Ratios of Subsidiary Banks (Preliminary Figures)

(Billions of Yen)

	Resona Bank (Consolidated)	Saitama Resona (Non-consolidated)	Kinki Osaka (Consolidated)	Resona Trust (Non-consolidated)
Capital adequacy ratio	10.76%	10.01%	9.96%	46.68%
Tier I ratio	6.53%	5.63%	5.92%	46.68%
Total qualifying capital	1,797.3	429.6	189.7	35.8
Tier I capital	1,089.9	241.9	112.8	35.8
Tier II capital	785.0	193.6	76.9	-
Deduction	77.6	5.8	-	-
Risk weighted assets	16,691.2	4,289.3	1,905.3	76.7

(Note) Deduction: Amount to be deducted include securities and other financial instruments for raising capital issued by other financial institutions that are held deliberately by respective banks and their subsidiaries.

Projected capital adequacy ratio at the end of March 2008

(Consolidated)	Approximately 9%
(Non-consolidated)	Middle of 9%

(Consolidated)	Approximately 9%
(Non-consolidated)	Approximately 40%