

**Supplementary Financial Information for the 1st Quarter of the Fiscal Year Ending March 31, 2008  
(Capital Adequacy Ratio)**

Capital adequacy ratio of Resona Holdings, Inc. and Resona Group banks as of the end of June 2007 are as follows:

Capital adequacy ratio as of June 30, 2007 (Japanese domestic standard)

Beginning from March 31, 2007, capital adequacy ratio is calculated in accordance with the Basel II criteria.

[Resona Holdings, Inc. (Japanese Domestic Standard)]

(Billions of Yen)	June 30, 2007	March 31, 2007
Capital adequacy ratio	12.48%	10.56%
Tier I ratio	8.27%	6.51%
Total eligible capital	2,956.8	2,515.8
Tier I capital	1,959.2	1,551.7
Risk-weighted assets	23,679.8	23,803.3
Total required capital	978.2	1,004.5

[Resona Bank, Ltd. (Non-consolidated)]

(Billions of Yen)	June 30, 2007	March 31, 2007
Capital adequacy ratio	10.21%	9.64%
Tier I ratio	6.03%	5.69%
Total eligible capital	1,749.1	1,668.2
Tier I capital	1,033.3	985.4
Risk-weighted assets	17,119.6	17,303.5
Total required capital	776.3	798.0

[Resona Bank, Ltd. (Consolidated)]

(Billions of Yen)	June 30, 2007	March 31, 2007
Capital adequacy ratio	10.24%	9.65%
Tier I ratio	6.07%	5.72%
Total eligible capital	1,769.1	1,688.5
Tier I capital	1,048.8	1,001.5
Risk-weighted assets	17,260.9	17,497.2
Total required capital	778.3	802.8

[Saitama Resona Bank, Ltd. (Non-consolidated)]

(Billions of Yen)	June 30, 2007	March 31, 2007
Capital adequacy ratio	9.21%	9.01%
Tier I ratio	5.26%	5.07%
Total eligible capital	399.4	388.5
Tier I capital	228.1	218.7
Risk-weighted assets	4,335.8	4,309.1
Total required capital	179.4	178.4

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

(Billions of Yen)	June 30, 2007	March 31, 2007
Capital adequacy ratio	9.63%	9.26%
Tier I ratio	5.58%	5.29%
Total eligible capital	182.7	179.9
Tier I capital	105.9	102.8
Risk-weighted assets	1,895.8	1,943.3
Total required capital	75.8	77.7

[The Kinki Osaka Bank, Ltd. (Consolidated)]

(Billions of Yen)	June 30, 2007	March 31, 2007
Capital adequacy ratio	9.79%	9.40%
Tier I ratio	5.76%	5.45%
Total eligible capital	186.8	183.8
Tier I capital	109.9	106.6
Risk-weighted assets	1,907.6	1,954.8
Total required capital	76.3	78.1

[Resona Trust & Banking Co., Ltd. (Non-consolidated)]

(Billions of Yen)	June 30, 2007	March 31, 2007
Capital adequacy ratio	47.27%	41.53%
Tier I ratio	47.27%	41.53%
Total eligible capital	30.7	29.9
Tier I capital	30.7	29.9
Risk-weighted assets	65.0	72.2
Total required capital	2.6	2.8