Capital Adequacy Ratio as of June 30, 2008 (Additional Disclosure)

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

(Amount in billions of yen)

CAR forecast Mar. 31, 2009 Approximately 14%

Resona Holdings, Inc. (Domestic Standard)							
	June 30, 2008	March 31, 2008					
Capital adequacy ratio Tier I ratio	15.17% 11.03%	14.28% 10.33%					
Total qualifying capital Tier I capital	3,235.1 2,351.0	3,115.8 2,253.3					
Total required capital	1,705.1	1,744.7					

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

June 30, 2008 March 31, 2008 June 30, 2008 March 31, 2020 Lower 9% range Capital adequacy ratio 10.43% 10.10% 5.76% Lower 9% range Lower 9% range Total required capital 302.3 304.5 384.8 Lower 9% range Lower 9% range Tier I capital 302.33 304.5 June 30, 2008 March 31, 2008 March 31, 2008 Lower 9% range Capital adequacy ratio 9.46% 5.21% 5.64% 5.48% (Consolidated) Total qualifying capital 178.0 177.6 183.7 183.6	[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		
Tier I ratio 6.70% 5.73% 6.83% 5.86% (Consolidated) Total qualifying capital Tier I capital 1,671.2 1,024.8 1,524.2 900.4 1,652.3 1,052.3 927.5 Total required capital 1,222.4 1,255.4 1,232.0 1,265.1 [Saitama Resona Bank, Ltd.] June 30, 2008 March 31, 2008 Lower 9% range Capital adequacy ratio Tier I ratio 10.43% 10.10% Lower 9% range Total qualifying capital Tier I capital 394.5 229.2 384.8 Lower 9% range Capital adequacy ratio Total qualifying capital Tier I capital 302.3 304.5 Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 5.21% 5.64% Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 5.21% 5.64% Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 5.21% 5.64% 5.48% Consolidated) Total qualifying capital Tier I capital 101.2 100.6 106.9 106.5 106.5 Total qualifying capital Tier I ratio 75.2 77.1 75.6 77.6		June 30, 2008	March 31, 2008	June 30, 2008	March 31, 2008	CAR forecast Mar. 31, 2009
Tier I capital 1,024.8 900.4 1,052.3 927.5 Total required capital 1,222.4 1,255.4 1,232.0 1,265.1 [Saitama Resona Bank, Ltd.] June 30, 2008 March 31, 2008 March 31, 2008 Lower 9% range Capital adequacy ratio Tier I ratio 10.43% 10.10% Lower 9% range Total qualifying capital Tier I capital 394.5 384.8 Lower 9% range Total required capital 302.3 304.5 Lower 9% range Total required capital 302.3 304.5 Lower 9% range [The Kinki Osaka Bank, Ltd.] June 30, 2008 March 31, 2008 March 31, 2008 Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 9.20% 9.70% 9.46% Consolidated) Total qualifying capital Tier I capital 178.0 177.6 183.7 183.6 Consolidated) Total required capital 75.2 77.1 75.6 77.6 Total capital 2000 106.5 Total required capital 101.2 100.6 106.9 106.5 Total required capital 45.73%						Approximately 10% (Consolidated)
[Saitama Resona Bank, Ltd.] June 30, 2008 March 31, 2008 Lower 9% range Capital adequacy ratio Tier I ratio 10.43% 10.10% Lower 9% range Total qualifying capital Tier I capital 394.5 384.8 Lower 9% range Total qualifying capital Tier I capital 302.3 304.5 Lower 9% range [The Kinki Osaka Bank, Ltd.] June 30, 2008 March 31, 2008 June 30, 2008 March 31, 2008 Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range Total qualifying capital Tier I capital 177.6 183.7 183.6 106.5 Total required capital 175.2 77.1 75.6 77.6 [Resona Trust & Banking Co., Ltd.] June 30, 2008 March 31, 2008 March 31, 2008 Approximately 40 Capital adequacy ratio Tier I ratio 45.73% 41.78% 41.78% 41.78% Capital adequacy ratio Tier I capital 32.6 32.1 32.1 32.1		,	,	,	,	
June 30, 2008 March 31, 2008 Capital adequacy ratio Tier I ratio 10.43% 6.06% 10.10% 5.76% Lower 9% range Total qualifying capital Tier I capital 394.5 229.2 384.8 219.5 Lower 9% range Total qualifying capital Dune 30, 2008 302.3 304.5 Lower 9% range [The Kinki Osaka Bank, Ltd.] June 30, 2008 March 31, 2008 June 30, 2008 March 31, 2008 Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range Capital adequacy ratio Tier I ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range Total qualifying capital Tier I capital 178.0 177.6 183.7 183.6 Tier I capital 101.2 100.6 106.9 106.5 Total required capital 75.2 77.1 75.6 77.6 [Resona Trust & Banking Co., Ltd.] June 30, 2008 March 31, 2008 Approximately 40 Capital adequacy ratio Tier I ratio 45.73% 41.78% Approximately 40 Total qualifying capital Tier I capital 32.6 32.1	Total required capital	1,222.4	1,255.4	1,232.0	1,265.1	
Tier I ratio 6.06% 5.76% Total qualifying capital 394.5 384.8 Tier I capital 229.2 219.5 Total required capital 302.3 304.5 [The Kinki Osaka Bank, Ltd.] June 30, 2008 March 31, 2008 June 30, 2008 March 31, 2008 Capital adequacy ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range Total qualifying capital 178.0 177.6 183.7 183.6 (Consolidated) Total required capital 101.2 100.6 106.9 106.5 (Consolidated) Total required capital 75.2 77.1 75.6 77.6 (Consolidated) Ime 30, 2008 March 31, 2008 March 31, 2008 Approximately 40 45.73% 41.78% Approximately 40 Total qualifying capital 45.73% 41.78% Approximately 40 Total qualifying capital 32.6 32.1 32.1 32.1	[Saitama Resona Bank, L		March 31, 2008			
Tier I capital 229.2 219.5 Total required capital 302.3 304.5 [The Kinki Osaka Bank, Ltd.] June 30, 2008 March 31, 2008 March 31, 2008 June 30, 2008 March 31, 2008 June 30, 2008 March 31, 2008 March 31, 2008 Capital adequacy ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range (Consolidated) Tier I ratio 5.38% 5.21% 5.64% 5.48% (Consolidated) Total qualifying capital 178.0 177.6 183.7 183.6 (Consolidated) Total required capital 101.2 100.6 106.9 106.5 77.6 [Resona Trust & Banking Co., Ltd.] June 30, 2008 March 31, 2008 Approximately 40 Capital adequacy ratio 45.73% 41.78% Approximately 40 Total qualifying capital 32.6 32.1 Approximately 40						Lower 9% range
Image: The Kinki Osaka Bank, Ltd.] June 30, 2008 March 31, 2008 June 30, 2008 March 31, 2008 March 31, 2008 March 31, 2008 Capital adequacy ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range (Consolidated) Tier I ratio 5.38% 5.21% 5.64% 5.48% Lower 9% range (Consolidated) Total qualifying capital 178.0 177.6 183.7 183.6 (Consolidated) Total required capital 175.2 77.1 75.6 77.6 183.7 183.6 Image: Total required capital 75.2 77.1 75.6 77.6 16.5 16.5 Image: Total required capital 75.2 77.1 75.6 77.6 16.5 16.5 Image: Total required capital 75.2 77.1 75.6 77.6 16.5						
June 30, 2008 March 31, 2008 June 30, 2008 March 31, 2008 March 31, 2008 Capital adequacy ratio Tier I ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range (Consolidated) Total qualifying capital Tier I capital 178.0 177.6 183.7 183.6 Total qualifying capital Tier I capital 101.2 100.6 106.9 106.5 Total required capital 75.2 77.1 75.6 77.6 [Resona Trust & Banking Co., Ltd.] June 30, 2008 March 31, 2008 March 31, 2008 Approximately 40 Capital adequacy ratio Tier I ratio 45.73% 45.73% 41.78% 41.78% Approximately 40 Total qualifying capital Tier I capital 32.6 32.1 32.1	Total required capital	302.3	304.5			
Capital adequacy ratio 9.46% 9.20% 9.70% 9.46% Lower 9% range (Consolidated) Tier I ratio 5.38% 5.21% 5.64% 5.48% (Consolidated) Total qualifying capital 178.0 177.6 183.7 183.6 (Consolidated) Total qualifying capital 178.0 177.6 183.7 183.6 (Consolidated) Total required capital 75.2 77.1 75.6 77.6 77.6 [Resona Trust & Banking Co., Ltd.] June 30, 2008 March 31, 2008 Approximately 40 Capital adequacy ratio 45.73% 41.78% Approximately 40 Tier I ratio 32.6 32.1 32.1	[The Kinki Osaka Bank, L		Marah 21, 2009	luno 20, 2008	March 21, 2009	
Tier I capital 101.2 100.6 106.9 106.5 Total required capital 75.2 77.1 75.6 77.6 [Resona Trust & Banking Co., Ltd.] June 30, 2008 March 31, 2008 Approximately 40 Capital adequacy ratio Tier I ratio 45.73% 45.73% 41.78% 41.78% Approximately 40 Total qualifying capital Tier I capital 32.6 32.1 32.1		9.46%	9.20%	9.70%	9.46%	Lower 9% range (Consolidated)
[Resona Trust & Banking Co., Ltd.] June 30, 2008March 31, 2008Capital adequacy ratio Tier I ratio45.73%41.78%Approximately 40 Total qualifying capital Tier I capital32.632.1			-			
June 30, 2008March 31, 2008Capital adequacy ratio45.73%41.78%Tier I ratio45.73%41.78%Total qualifying capital32.632.1Tier I capital32.632.1	Total required capital	75.2	77.1	75.6	77.6	
Tier I ratio45.73%41.78%Total qualifying capital32.632.1Tier I capital32.632.1	[Resona Trust & Banking		March 31, 2008			
Tier I capital 32.6 32.1						Approximately 40%
Total required capital 2.8 3.0						
	Total required capital	2.8	3.0			

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 and Resona Trust & Banking which adopted the Standardized Approach is calculated as "risk-weighted assets x 4%."