

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

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

(Amount in billions of yen)

<b>Consolidated capital adequacy ratio of Resona Holdings, Inc. (Japanese Domestic Standard)</b>			CAR forecast Mar. 31, 2009
	September 30, 2008	March 31, 2008	
Capital adequacy ratio	14.84%	14.28%	Middle of 14% range
Tier I ratio	10.92%	10.33%	
Total qualifying capital	3,188.5	3,115.8	
Tier I capital	2,346.7	2,253.3	
Total required capital	1,718.3	1,744.7	

\* (For reference) Consolidated capital adequacy ratio and Tier I ratio, if calculated in accordance with the BIS International Standard, would be 15.14% and 10.81%, respectively.

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

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2009
	September 30, 2008	March 31, 2008	September 30, 2008	March 31, 2008	
Capital adequacy ratio	10.47%	9.71%	10.57%	9.81%	Lower 9% range (Consolidated)
Tier I ratio	6.53%	5.73%	6.68%	5.86%	
Total qualifying capital	1,603.7	1,524.2	1,631.0	1,552.0	
Tier I capital	1,000.7	900.4	1,030.9	927.5	
Total required capital	1,224.4	1,255.4	1,233.3	1,265.1	
<b>[Saitama Resona Bank, Ltd.]</b>					
	September 30, 2008	March 31, 2008			
Capital adequacy ratio	10.51%	10.10%			Upper 9% range
Tier I ratio	6.16%	5.76%			
Total qualifying capital	398.3	384.8			
Tier I capital	233.5	219.5			
Total required capital	303.0	304.5			
<b>[The Kinki Osaka Bank, Ltd.]</b>					
	September 30, 2008	March 31, 2008	September 30, 2008	March 31, 2008	
Capital adequacy ratio	9.52%	9.20%	9.80%	9.46%	Middle of 9% range (Consolidated)
Tier I ratio	5.34%	5.21%	5.63%	5.48%	
Total qualifying capital	173.8	177.6	180.0	183.6	
Tier I capital	97.4	100.6	103.5	106.5	
Total required capital	73.0	77.1	73.4	77.6	
<b>[Resona Trust &amp; Banking Co., Ltd.]</b>					
	September 30, 2008	March 31, 2008			
Capital adequacy ratio	45.37%	41.78%			Approximately 40%
Tier I ratio	45.37%	41.78%			
Total qualifying capital	37.3	32.1			
Tier I capital	37.3	32.1			
Total required capital	3.2	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%."