December 18, 2008
Resona Holdings, Inc.

Additional Disclosure Relating to Capital Adequacy Ratio as of September 30, 2008

The capital adequacy ratios of Resona Holdings, Inc. and its subsidiary banks as of September 30, 2008 which were disclosed on a preliminary basis on November 18, 2008 are finally fixed and now available as official ratios. Resona Holdings, Inc. hereby announces such final official ratios together with the status of capital adequacy including the composition of regulatory capital as well as the outline of preferred securities issued by overseas special purpose companies.

From March 2008, Resona Holdings, Inc., Resona Bank, Ltd. and Saitama Resona Bank, Ltd. started adopting the Foundation Internal Ratings-based Approach (“F-IRB Approach”) for calculation of credit risk assets and the Standardized Approach for calculation of operational risk equivalent assets. Market risk assets are not taken into account under the applicable exemption.

<Composition of Regulatory Capital>

The composition of Resona Holdings' regulatory capital is as follows:
Since the end of March 2007, the capital adequacy ratio has been calculated on a consolidated basis based on the formula defined under the Notification on Consolidated Capital Adequacy Ratio. Credit risk assets as of September 30, 2007 and September 30, 2008 are based on the Standardized Approach and the F-IRB Approach, respectively.

Consolidated Capital Adequacy Ratio (Calculated under the Japanese Domestic Standard)

(Millions of yen)

			Sep.2007	Sep.2008
Tier 1 Capital	Capital stock		327,201	327,201
	Non-cumulative perpetual preferred stock (Note 1)		-	-
	Advance payment for new shares		-	-
	Capital surplus		673,796	673,732
	Retained earnings		1,006,733	1,249,250
	Less: Treasury stock		1,238	12,197
	Advance payment for treasury stock		-	-
	Less: Planned distribution of income		-	-
	Less: Unrealized loss on available-for-sale securities		-	-
	Foreign currency translation adjustments		(988)	(2,392)
	Rights to acquire new shares		-	-
	Minority interests in consolidated subsidiaries		151,065	133,971
	Preferred securities issued by overseas SPCs		132,744	119,163
	Less: Goodwill		18,089	10,863
	Less: Intangible fixed assets recognized as a results of a merger		-	-
	Less: Capital increase due to securitization transactions		12,518	11,982
	Less: 50 % of excess of expected losses relative to eligible reserves		-	-
	Total of Tier I capital before deduction of deferred tax assets		2,125,962	2,346,720
	Less: Deduction of deferred tax assets (Note 2)		-	-
	Subtotal	(A)	2,125,962	2,346,720
	Preferred securities with a step-up interest rate provision (Note 3)	(B)	132,744	119,163
Tier 2 Capital	45% of revaluation reserve for land		46,594	33,112
	General reserve for possible loan losses		144,337	33,483
	Excess of eligible reserves relative to expected losses		-	52,578
	Hybrid debt capital instruments		834,402	760,582
	Perpetual subordinated bonds (Note 4)		495,317	449,764
	Subordinated bonds with maturity dates and preferred stocks with maturity dates (Note 5)		339,084	310,817
	Subtotal		1,025,333	879,756
	Tier II capital included as qualifying capital	(C)	1,025,333	879,756
Deductions	Deductions for total risk-based capital (Note 6)	(D)	20,414	37,938
Total risk-based capital	(A)+(C)−(D)	(E)	3,130,881	3,188,538

Risk-weighted assets	On-balance-sheet items		20,189,626	18,240,865
	Off-balance-sheet items		1,482,460	1,833,798
	Credit risk assets	(F)	21,672,086	20,074,664
	Operational risk equivalent assets (H)/8%	(G)	1,421,868	1,404,420
	(For reference: Amount equivalent to operational risk)	(H)	113,749	112,353
	Total (F)+(G)	(I)	23,093,955	21,479,085
Capital adequacy ratio (Japanese domestic standard) (E)/(I) x 100%			13.55	14.84
Consolidated Tier I capital ratio (A)/(I) x 100%			9.20	10.92
Percentage of preferred securities with conditions for interest-rate step-ups in consolidated Tier I capital = (B)/(A) x 100%			6.24	5.07
Total consolidated regulatory capital required (Note 7)			923,758	1,718,326

Notes:

1. Since the holding company's capital stock cannot be classified by types of shares issued, the amount of non-cumulative, perpetual preferred stock is not shown.
2. The amount of net deferred tax assets at September 30, 2008 was ¥343,290 million; the maximum amount of deferred tax assets allowable for capital inclusion was the lower of 469,344 million and 343,290 million
3. These are stocks and other securities with conditions for interest rate step-ups, for which there is a possibility of call and amortization (including preferred securities issued through overseas special-purpose companies), as stipulated in Article 17-2 of the Notification on Consolidated Capital Adequacy.
4. Instruments for raising capital that have the characteristics of liabilities, as stipulated in Article 18-1-3 of the Notification on Consolidated Capital Adequacy, having all of the following characteristics:
   (1) Uncollateralized, lower in seniority than other liabilities and already paid in,
   (2) Except under specified conditions, these securities cannot be called or amortized,
   (3) Proceeds from these securities may be used to cover losses as the Holding Company Group continues its operations, and
   (4) Interest payments on these securities may be postponed.
5. These securities are specified in Article 18-1-4 and Article 18-1-5 of the Notification on Consolidated Capital Adequacy. However, these subordinated bonds with maturity dates are limited to those with maturity dates of over five years at the time of their respective contracts.
6. These securities are specified in Article 20-1-1 through Article 20-1-6 of the Notification on Consolidated Capital Adequacy. These figures include the amounts of securities or other financial instruments for raising capital issued by other financial institutions that are held deliberately by the Holding Company Group and the amount of investments as stipulated in Article 20-1-2 of the said Notification.
7. Japanese domestic capital adequacy standard is applicable to the Holding Company Group. However, since it adopted the F-IRB approach to calculate the capital adequacy ratio as of September 30, 2008, a ratio of 8% is used to calculate the required regulatory capital. A ratio of 4% is used in the case of the required regulatory capital as of September 30, 2007 since the Holding Company Group adopted the Standardized Approach then.

＜Outline of Preferred Securities＞

The holding company's consolidated subsidiary Resona Bank, Ltd. (hereinafter, the Company), has issued the preferred securities outlined below through its overseas special-purpose company. The securities are included in calculation of the holding company's consolidated capital adequacy ratio (Japanese domestic standard) as eligible Tier I capital.

Issuer	Resona Preferred Global Securities（Cayman）Limited
Type of Securities	Non-cumulative perpetual preferred securities (hereinafter, preferred securities)
Maturity	None (perpetual)
Optional Redemption	The preferred securities may be redeemed at the option of the issuer on any dividend payment date in or after July 2015, subject to the prior approval of the Financial Services Agency.
Amount of Issue	US$1.15 billion
Date for Payment of the Issue Price	July 25, 2005
Dividend Rate	Dividends on the preferred securities will be payable at a fixed rate through the dividend payment date in July 2015. After this date, the dividend rate will become variable and a step-up coupon will be added.
Dividend Payment Date	July 30 of each year, provided that if this date in any year falls on a day that is not a business day, payment will be made on the next business day. From July 2016, in the event that a dividend payment date falls on a date that is not a business day, and the next business day falls in the following month, the dividend payment date shall be the last business day before July 30.
Mandatory Dividend Payment	Provided that the conditions detailed below for mandatory suspension (limitation) or optional suspension (limitation) of dividends are not met for any fiscal year, the full amount of dividends on the preferred securities described here must be paid on the dividend payment date following the conclusion of such fiscal year.
Mandatory Suspension (Limitation) of Dividend	Dividend payments will be suspended upon the occurrence of a liquidation event, reorganization event, insolvency (Limitation) of Dividend event, or government action (See Note 1 below.). In the event that a Preferred Stock Dividend Limitation or Distributable Profits Limitation is applied, dividends will be suspended or subject to limitation in accordance with such an application. Unpaid dividends shall not accrue to subsequent periods.
Preferred Stock Dividend Limitation	If the dividends paid on the Company's preferred stock (See Note 2 below.) are reduced, dividends on the preferred securities will be reduced by the same percentage.
Distributable Profits Limitation	If there are insufficient Available Distributable Profits (See Note 3 below.) (i.e. in the case where the Available Distributable Profits are less than the total amount of dividends to be paid), dividends on the preferred securities will be limited to the amount of Available Distributable Profits.
Optional Suspension (Limitation) of Dividend	The Company may, at its option, suspend or limit the dividends upon the occurrence of any of the following events. (Limitation) of Dividend However, in the event that dividends are to be paid on other preferred securities, dividends shall also be paid at the same ratio on the preferred securities described here, regardless of the order of their respective dividend payment dates. Unpaid dividends shall not accrue to subsequent periods. 1. When a "regulatory event" (See Note 4 below.) occurs. 2. In the event that the Company has not paid dividends on the Company's common stock for the most recently concluded fiscal year.

Liquidation Preference	The preferred securities rank effectively *pari passu* with the Company's preferred shares as to liquidation preference.

Notes:

1. Liquidation event, reorganization event, insolvency event, or government action

   (Liquidation event)

   Commencement of a liquidation proceeding, adjudication to commence a bankruptcy proceeding, approval to prepare a reorganization plan for liquidation and submission of a rehabilitation plan for liquidation

   (Reorganization event)

   Adjudication to commence a corporate reorganization proceeding under the Corporate Reorganization Law, adjudication to commence a civil rehabilitation proceeding under the Civil Rehabilitation Law

   (Insolvency event)

   (1) In the event of inability to pay debts, or in the event of inability to pay debts upon the payment of aforementioned dividends or the concern of such occurring

   (2) In the event of liabilities exceeding assets, or in the event of liabilities exceeding assets upon the payment of aforementioned dividends

   (Government action)

   In the event that the responsible regulatory agency issues a proclamation that the Company is insolvent or is in the condition of having liabilities in excess of assets; to place the Company under state management; or to transfer the Company to a third party

2. The Company's preferred stock: The Company's preferred stock which has been issued directly by the Company and has the highest priority for the payment of dividends among preferred stock

3. Available Distributable Profits: Available Distributable Profits are defined as the amount of Distributable Profits for the fiscal year immediately prior to the current year less the sum of the amount of dividends paid or to be paid on the Company's preferred stock for such immediately prior year. (However, the interim dividend to be paid on the Company's preferred stock in the current year is not considered in the computation of Available Distributable Profits.) However, when there are securities issued by subsidiaries of the Company, rights to dividends, voting rights, and rights exercisable in the event of liquidation of which are determined by reference to the Company's financial position and operating performance and which have the same ranking for their issuer as these preferred securities do to their issuer, adjustments are made to Available Distributable Profits.

4. Regulatory event:

   A regulatory event occurs when the Company's capital adequacy ratio or Tier I ratio fall below the minimum level as prescribed by banking regulations, or when such ratios fall below required minimum levels upon the payment of aforementioned dividends.

<Composition of Regulatory Capital>

The composition of Resona Bank's regulatory capital is as follows:

Since the end of March 2007, the capital adequacy ratio has been calculated on a consolidated basis based on the formula defined under the Notification on Consolidated Capital Adequacy Ratio. Credit risk assets as of September 30, 2007 and September 30, 2008 are based on the Standardized Approach and the F-IRB Approach, respectively.

Consolidated Capital Adequacy Ratio (Calculated under the Japanese Domestic Standard)

(Millions of yen)

			Sep.2007	Sep.2008
Tier I Capital	Capital stock		279,928	279,928
	Non-cumulative perpetual preferred stock (Note 1)		-	-
	Advance payment for new shares		-	-
	Capital surplus		404,408	404,408
	Retained earnings		270,616	259,903
	Less: Treasury stock		-	-
	Advance payment for treasury stock		-	-
	Less: Planned distribution of income		-	-
	Less: Unrealized loss on available-for-sale securities		-	-
	Foreign currency translation adjustments		(988)	(2,392)
	Rights to acquire new shares		-	-
	Minority interests in consolidated subsidiaries		142,272	126,521
	Preferred securities issued by overseas SPCs		132,744	119,163
	Less: Goodwill		-	-
	Less: Intangible fixed assets recognized as a results of a merger		-	-
	Less: Capital increase due to securitization transactions		6,285	5,921
	Less: 50 % of excess of expected losses relative to eligible reserves		-	-
	Total of Tier I capital before deduction of deferred tax assets		1,089,952	1,062,448
	Less: Deduction of deferred tax assets (Note 2)		-	31,476
	Subtotal	(A)	1,089,952	1,030,972
	Preferred securities with a step-up interest rate provision (Note 3)	(B)	132,744	119,163
Tier II Capital	45% of revaluation reserve for land		47,287	33,703
	General reserve for possible loan losses		104,320	5,742
	Excess of eligible reserves relative to expected losses		-	42,353
	Hybrid debt capital instruments		633,402	573,582
	Perpetual subordinated bonds (Note 4)		395,317	349,764
	Subordinated bonds with maturity dates and preferred stocks with maturity dates (Note 5)		238,084	223,817
	Subtotal		785,010	655,382
	Tier II capital included as qualifying capital	(C)	785,010	655,382
Deductions	Deductions for total risk-based capital (Note 6)	(D)	77,603	55,282
Total risk-based capital	(A)+(C)−(D)	(E)	1,797,359	1,631,072

Risk-weighted assets	On-balance-sheet items		14,477,265	12,911,809
	Off-balance-sheet items		1,244,314	1,596,863
	Credit risk assets	(F)	15,721,580	14,508,672
	Operational risk equivalent assets (H)/8%	(G)	969,640	908,708
	(For reference: Amount equivalent to operational risk)	(H)	77,571	72,696
	Total (F)+(G)	(I)	16,691,221	15,417,381
Capital adequacy ratio (Japanese domestic standard) (E)/(I) x 100%			10.76	10.57
Consolidated Tier I capital ratio (A)/(I) x 100%			6.53	6.68
Percentage of preferred securities with conditions for interest-rate step-ups in consolidated Tier I capital = (B)/(A) x 100%			12.17	11.55
Total consolidated regulatory capital required (Note 7)			667,648	1,233,390

Notes:

1. Since the bank's capital stock cannot be classified by types of shares issued, the amount of non-cumulative, perpetual preferred stock is not shown.
2. The amount of net deferred tax assets at September 30, 2008 was 2343,965 million; the maximum amount of deferred tax assets allowable for capital inclusion was 212,489 million.
3. These are stocks and other securities with conditions for interest rate step-ups, for which there is a possibility of call and amortization (including preferred securities issued through overseas special-purpose companies), as stipulated in Article 28-2 of the Notification on Capital Adequacy.
4. Instruments for raising capital that have the characteristics of liabilities, as stipulated in Article 29-1-3 of the Notification on Capital Adequacy, having all of the following characteristics:
   (1) Uncollateralized, lower in seniority than other liabilities and already paid in,
   (2) Except under specified conditions, these securities cannot be called or amortized,
   (3) Proceeds from these securities may be used to cover losses as the bank group continues its operations, and
   (4) Interest payments on these securities may be postponed.
5. These securities are specified in Article 29-1-4 and Article 29-1-5 of the Notification on Capital Adequacy. However, these subordinated bonds with maturity dates are limited to those with maturity dates of over five years at the time of their respective contracts.
6. These securities are specified in Article 31-1-1 through Article 31-1-6 of the Notification on Capital Adequacy. These figures include the amounts of securities or other financial instruments for raising capital issued by other financial institutions that are held deliberately by the bank group and the amount of investments as stipulated in Article 31-1-2 of the said Notification.
7. Japanese domestic capital adequacy standard is applicable to the bank group. However, since it adopted the F-IRB approach to calculate the capital adequacy ratio as of September 30, 2008, a ratio of 8% is used to calculate the required regulatory capital. A ratio of 4% is used in the case of the required regulatory capital as of September 30, 2007 since the bank group adopted the Standardized Approach then.
8. The bank has issued the preferred securities through its overseas special-purpose company. The securities are included in calculation of the bank's consolidated capital adequacy ratio (Japanese domestic standard) as eligible Tier I capital. For details of the preferred securities, please refer to page 3 and 4.

Non-consolidated Capital Adequacy Ratio (Calculated under the Japanese Domestic Standard)

(Millions of yen)

			Sep.2007	Sep.2008
Tier I capital	Capital stock		279,928	279,928
	Non-cumulative perpetual preferred stock (Note 1)		-	-
	Advance payment for new shares		-	-
	Capital surplus		279,928	279,928
	Other capital surplus		72,280	72,280
	Retained earnings		-	-
	Other retained earnings		312,088	290,978
	Other		134,339	119,693
	Less: Treasury stock		-	-
	Advance payment for treasury stock		-	-
	Less: Planned distribution of income		-	-
	Foreign currency translation adjustments		-	-
	Rights to acquire new shares		-	-
	Less: Goodwill		-	-
	Less: Intangible fixed assets recognized as a results of a merger		-	-
	Less: Capital increase due to securitization transactions		6,285	5,921
	Less: 50 % of excess of expected losses relative to eligible reserves		-	-
	Total of Tier I capital before deduction of deferred tax assets		1,072,280	1,036,888
	Less: Deduction of deferred tax assets (Note 2)		-	36,164
	Subtotal	(A)	1,072,280	1,000,723
	Preferred securities with a step-up interest rate provision (Note 3)	(B)	132,744	119,163
Tier II capital	45% of revaluation reserve for land		47,287	33,703
	General reserve for possible loan losses		103,285	4,022
	Excess of eligible reserves relative to expected losses		-	42,522
	Hybrid debt capital instruments		633,402	573,582
	Perpetual subordinated bonds (Note 4)		395,317	349,764
	Subordinated bonds with maturity dates and preferred stocks with maturity dates (Note 5)		238,084	223,817
	Subtotal		783,975	653,830
	Tier II capital included as qualifying capital	(C)	783,975	653,830
Deductions	Deductions for total risk-based capital (Note 6)	(D)	81,051	50,792
Total risk-based capital	(A)+(C)−(D)	(E)	1,775,204	1,603,761
Risk-weighted assets	On-balance-sheet items		14,394,551	12,838,418
	Off-balance-sheet items		1,247,778	1,612,503
	Credit risk assets	(F)	15,642,330	14,450,921
	Operational risk equivalent assets (H)/8%	(G)	883,320	854,408
	(For reference: Amount equivalent to operational risk)	(H)	70,665	68,352
	Total (F)+(G)	(I)	16,525,651	15,305,330
Capital adequacy ratio (Japanese domestic standard) (E)/(I) x 100%			10.74%	10.47%
Non-consolidated Tier I capital ratio (A)/(I) x 100%			6.48%	6.53%

Percentage of preferred securities with non-conditions for interest-rate step-ups in non-consolidated Tier I capital = (B)/(A) x 100%	12.37%	11.90%
Total non-consolidated regulatory capital required (Note 7)	661,026	1,224,426

Notes:

1. Since the bank's capital stock cannot be classified by types of shares issued, the amount of non-cumulative, perpetual preferred stock is not shown.
2. The amount of net deferred tax assets at September 30, 2008 was 243,542 million; the maximum amount of deferred tax assets allowable for capital inclusion was 207,377 million.
3. These are stocks and other securities with conditions for interest rate step-ups, for which there is a possibility of call and amortization (including preferred securities issued through overseas special-purpose companies), as stipulated in Article 40-2 of the Notification on Capital Adequacy.
4. Instruments for raising capital that have the characteristics of liabilities, as stipulated in Article 41-1-3 of the Notification on Capital Adequacy, having all of the following characteristics:
   (1) Uncollateralized, lower in seniority than other liabilities and already paid in,
   (2) Except under specified conditions, these securities cannot be called or amortized,
   (3) Proceeds from these securities may be used to cover losses as the bank continues its operations, and
   (4) Interest payments on these securities may be postponed.
5. These securities are specified in Article 41-1-4 and Article 41-1-5 of the Notification on Capital Adequacy. However, these subordinated bonds with maturity dates are limited to those with maturity dates of over five years at the time of their respective contracts.
6. These securities are specified in Article 43-1-1 through Article 43-1-5 of the Notification on Capital Adequacy. These figures include the amounts of securities or other financial instruments for raising capital issued by other financial institutions that are held deliberately by the bank.
7. Japanese domestic capital adequacy standard is applicable to the bank. However, since it adopted the F-IRB approach to calculate the capital adequacy ratio as of September 30, 2008, a ratio of 8% is used to calculate the required regulatory capital. A ratio of 4% is used in the case of the required regulatory capital as of September 30, 2007 since the bank adopted the Standardized Approach then.
8. The bank has issued the preferred securities through its overseas special-purpose company. The securities are included in calculation of the bank's capital adequacy ratio (Japanese domestic standard) as eligible Tier I capital. For details of the preferred securities, please refer to page 3 and 4.

<Composition of Regulatory Capital>

The composition of Saitama Resona Bank's regulatory capital is as follows:

Since the end of March 2007, the capital adequacy ratio has been calculated on a non-consolidated basis based on the formula defined under the Notification on Capital Adequacy Ratio. Credit risk assets as of September 30, 2007 and September 30, 2008 are based on the Standardized Approach and the F-IRB Approach, respectively.

Non-consolidated Capital Adequacy Ratio (Calculated under the Japanese Domestic Standard)

(Millions of yen)

			Sep.2007	Sep.2008
Tier I capital	Capital stock		70,000	70,000
	Non-cumulative perpetual preferred stock		-	-
	Advance payment for new shares		-	-
	Capital surplus		100,000	100,000
	Other capital surplus		-	-
	Retained earnings		20,012	20,012
	Other retained earnings		58,124	58,212
	Other		-	-
	Less: Treasury stock		-	-
	Advance payment for treasury stock		-	-
	Less: Planned distribution of income		-	-
	Foreign currency translation adjustments		-	-
	Rights to acquire new shares		-	-
	Less: Intangible fixed assets recognized as a results of a merger		-	-
	Less: Capital increase due to securitization transactions		6,233	6,061
	Less: 50 % of excess of expected losses relative to eligible reserves		-	8,569
	Subtotal	(A)	241,903	233,594
	Preferred securities with a step-up interest rate provision (Note 1)	(B)	-	-
Tier II capital	45% of revaluation reserve for land		-	-
	General reserve for possible loan losses		16,614	183
	Excess of eligible reserves relative to expected losses		-	-
	Hybrid debt capital instruments		177,000	177,000
	Perpetual subordinated bonds (Note 2)		100,000	100,000
	Subordinated bonds with maturity dates and preferred stocks with maturity dates (Note 3)		77,000	77,000
	Subtotal		193,614	177,183
	Tier II capital included as qualifying capital	(C)	193,614	177,183
Deductions	Deductions for total risk-based capital (Note 4)	(D)	5,847	12,394
Total risk-based capital	(A)+(C)−(D)	(E)	429,670	398,374
Risk-weighted assets	On-balance-sheet items		3,984,695	3,443,629
	Off-balance-sheet items		49,970	74,122
	Credit risk assets	(F)	4,034,666	3,517,751

	Operational risk equivalent assets (H)/8%	(G)	254,721	270,120
	(For reference: Amount equivalent to operational risk)	(H)	20,377	21,609
	Total (F)+(G)	(I)	4,289,388	3,787,872
Capital adequacy ratio (Japanese domestic standard) (E)/(I) x 100%			10.01%	10.51%
Non-consolidated Tier I capital ratio (A)/(I) x 100%			5.63%	6.16%
Percentage of preferred securities with non-conditions for interest-rate step-ups in non-consolidated Tier I capital = (B)/(A) x 100%			-	-
Total non-consolidated regulatory capital required (Note 5)			171,575	303,029

Notes:

1. These are stocks and other securities with conditions for interest rate step-ups, for which there is a possibility of call and amortization (including preferred securities issued through overseas special-purpose companies), as stipulated in Article 40-2 of the Notification on Capital Adequacy.
2. Instruments for raising capital that have the characteristics of liabilities, as stipulated in Article 41-1-3 of the Notification on Capital Adequacy, having all of the following characteristics:
   (1) Uncollateralized, lower in seniority than other liabilities and already paid in,
   (2) Except under specified conditions, these securities cannot be called or amortized,
   (3) Proceeds from these securities may be used to cover losses as the bank continues its operations, and
   (4) Interest payments on these securities may be postponed.
3. These securities are specified in Article 41-1-4 and Article 41-1-5 of the Notification on Capital Adequacy. However, these subordinated bonds with maturity dates are limited to those with maturity dates of over five years at the time of their respective contracts.
4. These securities are specified in Article 43-1-1 through Article 43-1-5 of the Notification on Capital Adequacy and include securitization exposure to be deducted from capital.
5. Japanese domestic capital adequacy standard is applicable to the bank. However, since it adopted the F-IRB approach to calculate the capital adequacy ratio as of September 30, 2008, a ratio of 8% is used to calculate the required regulatory capital. A ratio of 4% is used in the case of the required regulatory capital as of September 30, 2007 since the bank adopted the Standardized Approach then.