

Correction of Capital Adequacy Ratios at the End of September 2005 of Resona Holdings, Inc. and Resona Bank, Ltd.

The capital adequacy ratios of Resona Holdings, Inc. (Resona HD) and Resona Bank, Ltd. (Resona Bank) at the end of September 2005, both of which were reported as fixed numbers, should be corrected as shown below. The correction is due to an error in aggregating the risk-weighted assets. Resona HD and Resona Bank will take necessary steps to prevent recurrence of such an error.

		Before correction	After correction	Difference
Resona Holdings, Inc.	Consolidated capital adequacy ratio	10.19%	10.14%	(0.05)%
Resona Bank, Ltd.	Consolidated capital adequacy ratio	9.15%	9.09%	(0.06)%
Resona Bank, Ltd.	Non-consolidated capital adequacy ratio	9.92%	9.85%	(0.07%)

The provisional capital adequacy ratios that were reported on November 24, 2005 in the following materials and the aforementioned fixed ratios after correction are as follows:

1. "Summary of Consolidated Interim Financial Results (September 30, 2005/Unaudited)" <Resona Holdings, Inc.>

Page 1      1. Financial Highlights    (2) Consolidated Financial Position

Consolidated capital assets ratio (Japanese domestic standard)

(Provisional ratio)                      (Fixed ratio after correction)

September 30, 2005	10.20%	10.14%
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2. "Summary of Interim Financial Results (September 30, 2005/Unaudited)" <Resona Bank, Ltd.>

Page 1      (2) Management Indices

Non-consolidated, September 30, 2005

(Provisional ratio)                      (Fixed ratio after correction)

Capital assets ratio	9.92%	9.85%
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Consolidated, September 30, 2005

(Provisional ratio)                      (Fixed ratio after correction)

Capital assets ratio	9.15%	9.09%
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3. "Financial Results for the 1st Half of FY 2005: Reference Material for Press Conference"

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I. Financial Highlights for the 1st Half of Fiscal Year 2005

	[Preliminary]	Change from March 31, 2005
Capital adequacy ratio (Group consolidated)	10.20%	+0.46%
	[Fixed ratio after correction]	Change from March 31, 2005
Capital adequacy ratio (Group consolidated)	10.14%	+0.40%

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IV. Capital Adequacy Ratio (Left table)

[Provisional numbers] (Amount in billion yen)	Sep. 30, '05	
	(2)	(2) - (1)
Resona HD's consolidated Tier II	1,085.5	+64.1
General reserve for possible loan losses	141.8	+0.4
Resona HD's consolidated total qualifying capital	2,314.2	+110.8
Resona HD's consolidated risk-adjusted assets	22,688.0	+73.9
Resona HD's consolidated capital adequacy ratio	10.20%	+0.46%
Tier I ratio	5.46%	+0.19%
Ratio of DTA to qualifying Tier I	0.47%	(3.33)%

[Fixed numbers after correction] (Amount in billion yen)	Sep. 30, '05	
	(2)	(2) - (1)
Resona HD's consolidated Tier II	1,086.3	+64.9
General reserve for possible loan losses	142.5	+1.2
Resona HD's consolidated total qualifying capital	2,315.0	+111.6
Resona HD's consolidated risk-adjusted assets	22,815.9	+201.9
Resona HD's consolidated capital adequacy ratio	10.14%	+0.40%
Tier I ratio	5.43%	+0.16%
Ratio of DTA to qualifying Tier I	0.47%	(3.34)%

(Right table)

(Amount in billion yen)	Resona (Consolidated)	
	(Preliminary)	(Fixed numbers after correction)
Capital adequacy ratio (preliminary)	9.15%	9.09%
Change from Mar. 31, 2005	+0.32%	+0.26%
Total qualifying capital	1,660.0	1,661.1

4. "Financial Results Report for the First Half of Fiscal Year 2005 (Reference Materials)"

Page 9 8. Capital adequacy ratio (Japanese domestic standard)

[Provisional numbers] (Amount in billion yen, %)	End of September	
	2005	Change from End of March 2005
Capital adequacy ratio	10.20	0.46
Tier I ratio	5.46	0.19
Total qualifying capital	2,314.2	110.8
Tier II	1,085.5	64.1
Risk-adjusted assets	22,688.0	74.0

[Fixed numbers after correction] (Amount in billion yen, %)	End of September	
	2005	Change from End of March 2005
Capital adequacy ratio	10.14	0.40
Tier I ratio	5.43	0.16
Total qualifying capital	2,315.0	111.6
Tier II	1,086.3	64.9
Risk-adjusted assets	22,815.9	201.9

Capital adequacy ratio (Non-consolidated results of each bank)

(Amount in billion yen)	Resona (Consolidated)	
	(Preliminary)	(Fixed numbers after correction)
Capital adequacy ratio	9.15	9.09
Tier I ratio	5.22	5.19
Total qualifying capital	1,660.0	1661.1
Tier II	913.3	914.1
Deducted items	200.8	200.5
Risk-adjusted assets	18,127.8	18,256.0