

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)

**Resona Holdings, Inc. (Domestic Standard)**

	June 30, 2008	March 31, 2008	CAR forecast Mar. 31, 2009
Capital adequacy ratio	15.17%	14.28%	Approximately 14%
Tier I ratio	11.03%	10.33%	
Total qualifying capital	3,235.1	3,115.8	
Tier I capital	2,351.0	2,253.3	
Total required capital	1,705.1	1,744.7	

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

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2009
	June 30, 2008	March 31, 2008	June 30, 2008	March 31, 2008	
Capital adequacy ratio	10.93%	9.71%	11.01%	9.81%	Approximately 10% (Consolidated)
Tier I ratio	6.70%	5.73%	6.83%	5.86%	
Total qualifying capital	1,671.2	1,524.2	1,696.6	1,552.0	
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	
Capital adequacy ratio	10.43%	10.10%	Lower 9% range
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 (Consolidated)
Tier I ratio	5.38%	5.21%	5.64%	5.48%	
Total qualifying 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	
Capital adequacy ratio	45.73%	41.78%	Approximately 40%
Tier I ratio	45.73%	41.78%	
Total qualifying capital	32.6	32.1	
Tier I capital	32.6	32.1	
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%."