

Capital Adequacy Ratio as of June 30, 2009 (Additional Disclosure)

The capital adequacy ratios as of the end of June 2009 which were calculated for Resona Holdings, Inc. and its subsidiary banks on a preliminary basis are as follows.

(Amount in billions of yen)

Consolidated capital adequacy ratio of Resona Holdings, Inc. (Japanese Domestic Standard)

	June 30, 2009	March 31, 2009
Capital adequacy ratio	14.13%	13.45%
Tier I ratio	10.42%	9.92%
Total qualifying capital	2,884.5	2,818.5
Tier I capital	2,128.5	2,078.8
Total required capital	1,632.9	1,675.5

CAR forecast Mar. 31, 2010

Lower of 12% range*1

*1. The forecasted CAR is calculated based on the premise that the planned repurchase of Class 9 Preferred Shares (original total issue amount: JPY 350 billion, total amount to be paid for repurchase: JPY271.2 billion) and the issuance of new common shares (total issue amount: JPY 103.6 billion), which were announced on July 31, 2009, take effect as planned.

Resona Holdings' consolidated capital adequacy ratio calculated based on the BIS international standards is as follows. *2

	June 30, 2009
Capital adequacy ratio	14.47%
Tier I ratio	10.31%

*2. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.39% and 10.31%, respectively.

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

(Amount in billions of yen)

[Resona Bank, Ltd.]	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2010
	June 30, 2009	March 31, 2009	June 30, 2009	March 31, 2009	
Capital adequacy ratio	10.75%	9.87%	10.87%	9.99%	Middle 9% range (Consolidated)
Tier I ratio	6.86%	6.19%	7.03%	6.35%	
Total qualifying capital	1,552.6	1,464.1	1,577.1	1,488.1	
Tier I capital	990.7	918.2	1,020.4	947.3	
Total required capital	1,155.2	1,185.9	1,160.4	1,191.6	
* Resona Trust & Banking merged with Resona Bank on April 1, 2009.					
[Saitama Resona Bank, Ltd.]	June 30, 2009	March 31, 2009			
Capital adequacy ratio	10.73%	10.54%			Upper of 9% range
Tier I ratio	6.30%	6.11%			
Total qualifying capital	403.9	394.7			
Tier I capital	237.2	228.8			
Total required capital	300.9	299.3			
[The Kinki Osaka Bank, Ltd.]	June 30, 2009	March 31, 2009	June 30, 2009	March 31, 2009	
Capital adequacy ratio	9.87%	9.40%	10.12%	9.67%	Middle of 9% range (Consolidated)
Tier I ratio	5.56%	5.24%	5.84%	5.53%	
Total qualifying capital	173.8	172.2	179.4	178.3	
Tier I capital	97.9	96.0	103.4	102.0	
Total required capital	70.4	73.2	70.8	73.7	

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 which adopted the Standardized Approach is calculated as "risk-weighted assets x 4%."