

Capital Adequacy Ratio as of June 30, 2010 (Additional Disclosure)

The capital adequacy ratios as of the end of June 2010 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, 2010	March 31, 2010
Capital adequacy ratio	14.49%	13.81%
Tier 1 ratio	10.84%	10.20%
Total qualifying capital	2,838.4	2,814.0
Tier 1 capital	2,123.8	2,078.6
Total required capital	1,566.6	1,629.1

CAR forecast Mar. 31, 2011

Upper 13% range

Resona Holdings' consolidated capital adequacy ratio calculated based on the BIS international standards is as follows. *1

June 30, 2010

Capital adequacy ratio	14.75%
Tier 1 ratio	10.68%

*1. 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 1 capital while calculating their Tier 2 capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier 1 ratio calculated based on the former criteria without applying the aforesaid special treatment would be 14.77% and 10.68%, respectively.

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

(Amount in billions of yen)

	Non-consolidated basis		Consolidated basis		CAR forecast Mar. 31, 2011
	June 30, 2010	March 31, 2010	June 30, 2010	March 31, 2010	
[Resona Bank, Ltd.]					
Capital adequacy ratio	11.49%	10.95%	11.58%	11.03%	Lower 11% range (Consolidated)
Tier 1 ratio	7.76%	7.25%	7.95%	7.42%	
Total qualifying capital	1,581.3	1,573.1	1,604.6	1,594.7	
Tier 1 capital	1,069.0	1,041.1	1,101.9	1,072.8	
Total required capital	1,100.9	1,148.8	1,108.4	1,155.7	
[Saitama Resona Bank, Ltd.]					
Capital adequacy ratio	11.68%	11.09%			Middle of 10% range
Tier 1 ratio	7.24%	6.74%			
Total qualifying capital	434.5	425.1			
Tier 1 capital	269.2	258.5			
Total required capital	297.5	306.5			
[The Kinki Osaka Bank, Ltd.]					
Capital adequacy ratio	11.14%	10.48%	11.37%	10.71%	Lower 11% range (Consolidated)
Tier 1 ratio	6.55%	6.06%	6.81%	6.32%	
Total qualifying capital	179.4	177.3	184.3	182.3	
Tier 1 capital	105.6	102.6	110.4	107.6	
Total required capital	64.4	67.6	64.8	68.0	

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