

**Supplementary Financial Information for the 3rd Quarter of the Fiscal Year Ending March 31, 2008**  
**(Capital Adequacy Ratio)**

Capital adequacy ratio of Resona Holdings, Inc. and Resona Group banks as of the end of December 2007 are as follows:

Capital adequacy ratio as of December 31, 2008 (Japanese domestic standard)

Beginning from March 31, 2007, capital adequacy ratio is calculated in accordance with the Basel II criteria.

[Resona Holdings, Inc. (Japanese Domestic Standard)]

(Billions of Yen)	Dec.31, 2007	Sep.30, 2007
Capital adequacy ratio	13.66%	13.55%
Tier I ratio	9.42%	9.20%
Total eligible capital	3,194.6	3,130.8
Tier I capital	2,202.1	2,125.9
Total required capital	934.8	923.7

[Resona Bank, Ltd. (Non-consolidated)]

(Billions of Yen)	Dec.31, 2007	Sep.30, 2007
Capital adequacy ratio	9.87%	10.74%
Tier I ratio	5.66%	6.48%
Total eligible capital	1,649.2	1,775.2
Tier I capital	945.3	1,072.2
Total required capital	667.7	661.0

[Resona Bank, Ltd. (Consolidated)]

(Billions of Yen)	Dec.31, 2007	Sep.30, 2007
Capital adequacy ratio	9.90%	10.76%
Tier I ratio	5.71%	6.53%
Total eligible capital	1,669.4	1,797.3
Tier I capital	963.5	1,089.9
Total required capital	674.0	667.6

[Saitama Resona Bank, Ltd. (Non-consolidated)]

(Billions of Yen)	Dec.31, 2007	Sep.30, 2007
Capital adequacy ratio	9.99%	10.01%
Tier I ratio	5.63%	5.63%
Total eligible capital	429.0	429.6
Tier I capital	241.9	241.9
Total required capital	171.7	171.5

[The Kinki Osaka Bank, Ltd. (Consolidated)]

(Billions of Yen)	Dec.31, 2007	Sep.30, 2007
Capital adequacy ratio	9.71%	9.96%
Tier I ratio	5.67%	5.92%
Total eligible capital	185.1	189.7
Tier I capital	108.2	112.8
Total required capital	76.2	76.2

[The Kinki Osaka Bank, Ltd. (Non-consolidated)]

(Billions of Yen)	Dec.31, 2007	Sep.30, 2007
Capital adequacy ratio	9.50%	9.75%
Tier I ratio	5.44%	5.70%
Total eligible capital	180.0	184.8
Tier I capital	103.1	108.0
Total required capital	75.7	75.7

[Resona Trust & Banking Co., Ltd. (Non-consolidated)]

(Billions of Yen)	Dec.31, 2007	Sep.30, 2007
Capital adequacy ratio	45.57%	46.68%
Tier I ratio	45.57%	46.68%
Total eligible capital	33.0	35.8
Tier I capital	33.0	35.8
Total required capital	2.9	3.0