

Capital Adequacy Ratio as of June 30, 2011(Additional Disclosure)

The capital adequacy ratios as of the end of June 2011 were calculated for Resona Holdings, Inc. and its subsidiary banks on a preliminary basis are as follows.

[Resona Holdings, Inc. Consolidated basis]

(Amount in billions of yen)

(Japanese domestic standard)	June 30, 2011	March 31, 2011	
		Change	
Capital adequacy ratio	11.84%	0.63%	11.21%
Tier 1 ratio	8.04%	0.53%	7.51%
Total qualifying capital	2,173.1	54.1	2,119.0
Tier 1 capital	1,476.0	57.1	1,418.9
Tier 2 capital	707.6	(7.4)	715.1
Deductions	10.5	(4.4)	15.0
Total risk-weighted assets	18,352.3	(541.5)	18,893.8
Total required capital	1,468.1	(43.3)	1,511.5

(For reference)

Resona Holdings' consolidated capital adequacy ratio based on the BIS international standard is as follows.

(BIS International standard)	June 30, 2011
Capital adequacy ratio	12.05%
Tier 1 ratio	7.87%

[Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

(Japanese domestic standard)	June 30, 2011	Change	
		June 30, 2011	March 31, 2011
Capital adequacy ratio	12.42%	0.66%	11.76%
Tier 1 ratio	8.65%	0.55%	8.10%
Total qualifying capital	1,642.9	35.6	1,607.2
Tier 1 capital	1,145.0	38.5	1,106.5
Tier 2 capital	534.0	(6.8)	540.9
Deductions	36.2	(3.9)	40.2
Total risk-weighted assets	13,222.4	(438.0)	13,660.5
Total required capital	1,057.7	(35.0)	1,092.8

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese domestic standard)	June 30, 2011	Change	
		June 30, 2011	March 31, 2011
Capital adequacy ratio	12.33%	0.65%	11.68%
Tier 1 ratio	8.46%	0.55%	7.91%
Total qualifying capital	1,619.1	34.4	1,584.6
Tier 1 capital	1,110.5	36.7	1,073.7
Tier 2 capital	533.0	(6.7)	539.8
Deductions	24.4	(4.4)	28.8
Total risk-weighted assets	13,125.2	(434.6)	13,559.9
Total required capital	1,050.0	(34.7)	1,084.7

[Saitama Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese domestic standard)	June 30, 2011	Change	
		June 30, 2011	March 31, 2011
Capital adequacy ratio	12.49%	0.39%	12.10%
Tier 1 ratio	7.91%	0.36%	7.55%
Total qualifying capital	454.7	10.7	443.9
Tier 1 capital	288.1	11.0	277.0
Tier 2 capital	177.1	(0.0)	177.2
Deductions	10.5	0.3	10.2
Total risk-weighted assets	3,637.9	(30.2)	3,668.1
Total required capital	291.0	(2.4)	293.4

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

(Japanese domestic standard)	June 30, 2011	Change	
		June 30, 2011	March 31, 2011
Capital adequacy ratio	13.97%	1.12%	12.85%
Tier 1 ratio	8.91%	0.91%	8.00%
Total qualifying capital	186.3	4.9	181.4
Tier 1 capital	118.9	5.9	113.0
Tier 2 capital	68.1	(1.0)	69.2
Deductions	0.7	(0.0)	0.8
Total risk-weighted assets	1,333.9	(77.5)	1,411.5
Total required capital	106.7	(6.2)	112.9

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

(Amount in billions of yen)

(Japanese domestic standard)	June 30, 2011	Change	
		June 30, 2011	March 31, 2011
Capital adequacy ratio	13.24%	0.94%	12.30%
Tier 1 ratio	8.47%	0.80%	7.67%
Total qualifying capital	175.5	2.9	172.6
Tier 1 capital	112.2	4.6	107.5
Tier 2 capital	65.1	(0.6)	65.8
Deductions	1.9	1.0	0.8
Total risk-weighted assets	1,324.9	(77.4)	1,402.4
Total required capital	105.9	(6.1)	112.1

The Japanese domestic standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as “Total risk-weighted assets × 8%”, since F-IRB approach is adopted in calculating the credit risk assets.