

Capital Adequacy Ratio as of December 31, 2009 (Additional Disclosure)

The capital adequacy ratios as of the end of December 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)

	December 31, 2009	September 30, 2009
Capital adequacy ratio	14.03%	13.10%
Tier I ratio	10.50%	9.73%
Total qualifying capital	2,811.8	2,676.4
Tier I capital	2,105.8	1,988.6
Total required capital	1,603.0	1,634.4

CAR forecast Mar. 31, 2010

About 13% range

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

	December 31, 2009
Capital adequacy ratio	14.39%
Tier I ratio	10.40%

*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 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 14.37% and 10.40%, 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, 2010
	December 31, 2009	September 30, 2009	December 31, 2009	September 30, 2009	
[Resona Bank, Ltd.]					
Capital adequacy ratio	11.05%	10.58%	11.15%	10.68%	About 10% range (Consolidated)
Tier I ratio	7.50%	7.14%	7.65%	7.30%	
Total qualifying capital	1,563.8	1,519.5	1,583.7	1,543.7	
Tier I capital	1,061.4	1,025.8	1,087.6	1,055.6	
Total required capital	1,131.3	1,148.8	1,136.0	1,155.5	
[Saitama Resona Bank, Ltd.]					
	December 31, 2009	September 30, 2009			
Capital adequacy ratio	11.20%	10.78%			Lower of 10% range
Tier I ratio	6.76%	6.42%			
Total qualifying capital	423.8	412.7			
Tier I capital	256.1	245.8			
Total required capital	302.6	306.2			
[The Kinki Osaka Bank, Ltd.]					
	December 31, 2009	September 30, 2009	December 31, 2009	September 30, 2009	
Capital adequacy ratio	10.28%	9.83%	10.52%	10.08%	Upper of 9% range (Consolidated)
Tier I ratio	5.82%	5.56%	6.09%	5.83%	
Total qualifying capital	172.9	175.1	178.1	180.6	
Tier I capital	98.0	99.1	103.0	104.5	
Total required capital	67.2	71.2	67.6	71.6	

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%."