

Capital Adequacy Ratio as of June 30, 2014 (Additional Disclosure)

The capital adequacy ratios as of the end of June 2014 were calculated for Resona Holdings, Inc. and its subsidiary banks on a preliminary basis as follows.

[Resona Holdings, Inc. Consolidated basis]

(Amount in billions of yen)

	June 30, 2014		March 31, 2014
		Change	
Capital adequacy ratio	14.88%	0.55%	14.33%
Total qualifying capital	2,335.8	57.2	2,278.5
Risk weighted assets	15,693.4	(203.3)	15,896.8
Total required capital	1,255.4	(16.2)	1,271.7

〔For reference〕	
	June 30, 2014
International Standard	
Common Equity Tier 1 capital ratio	8.21%
Tier 1 capital ratio	9.88%
Total capital ratio	14.32%

Capital Structure Information of Resona Holdings, Inc. and its subsidiary banks are also available on our website (<http://www.resona-gr.co.jp/holdings/english/investors/financial/basel3/>) "Basel 3 Report (Capital Adequacy Information)".

On July 30, 2014, the acquisition of own shares (First Series Class Three Preferred Shares) was implemented as part of the "Public Funds Full Repayment Plan" formulated as of May 10, 2013. The total number of Preferred Shares acquired was 98,000,000 shares (total amount of the acquisition price of the shares was 234.9 billions of yen) and the shares acquired was cancelled immediately.

The above mentioned acquisition and cancellation of own shares (First Series Class Three Preferred Shares) is expected to decrease the consolidated capital adequacy ratio of Resona Holdings, Inc. by approximately 1.5%. In calculating the capital adequacy ratio as of the end of June 2014, above mentioned transaction is not included.

- * For the details of above mentioned acquisition and cancellation of own shares, please refer to the press release dated July 25, 2014 titled "Announcement Regarding the Establishment of the Threshold for Acquisition of Own Shares (First Series Class Three Preferred Shares), and the Acquisition and Cancellation of Own Shares".

[Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	June 30, 2014	Change	March 31, 2014
Capital adequacy ratio	13.98%	0.61%	13.37%
Total qualifying capital	1,587.3	39.7	1,547.5
Risk weighted assets	11,350.5	(221.8)	11,572.4
Total required capital	908.0	(17.7)	925.7

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

	June 30, 2014	Change	March 31, 2014
Capital adequacy ratio	13.52%	0.57%	12.95%
Total qualifying capital	1,518.6	33.8	1,484.7
Risk weighted assets	11,231.0	(228.9)	11,459.9
Total required capital	898.4	(18.3)	916.7

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

(Amount in billions of yen)

	June 30, 2014	Change	March 31, 2014
Capital adequacy ratio	13.63%	0.23%	13.40%
Total qualifying capital	445.1	9.6	435.5
Risk weighted assets	3,264.0	15.5	3,248.4
Total required capital	261.1	1.2	259.8

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	June 30, 2014	Change	March 31, 2014
Capital adequacy ratio	13.73%	0.53%	13.20%
Total qualifying capital	180.5	3.7	176.8
Risk weighted assets	1,314.7	(23.8)	1,338.5
Total required capital	105.1	(1.9)	107.0

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

(Amount in billions of yen)

	June 30, 2014	Change	March 31, 2014
Capital adequacy ratio	12.78%	0.49%	12.29%
Total qualifying capital	166.7	3.4	163.3
Risk weighted assets	1,304.9	(23.6)	1,328.6
Total required capital	104.3	(1.8)	106.2