



February 9, 2018

Company Name: Resona Holdings, Inc.

Director, President and Representative Executive Officer: Kazuhiro Higashi

(Code No.: 8308, 1st Section of the Tokyo Stock Exchange)

Capital Adequacy Ratio as of December 31, 2017 (Additional Disclosure)

The capital adequacy ratios as of the end of December 2017 were calculated as follows.

[Resona Holdings, Inc. Consolidated]

(Amount in billions of yen)

| Domestic Standard | December 31, 2017 | Change | September 30, 2017 |
|------------------------|------------------------|--------|-----------------------|
| | Capital adequacy ratio | 12.10% | 0.51% |
| Total capital | 1,758.1 | 72.0 | 1,686.0 |
| Risk weighted assets | 14,522.0 | (20.9) | 14,542.9 |
| Total required capital | 1,161.7 | (1.6) | 1,163.4 |

[For reference]

| International Standard | December 31, 2017 | Change | September 30, 2017 |
|--|------------------------------------|--------|-----------------------|
| | Common Equity Tier 1 capital ratio | 12.68% | 1.03% |
| (Excluding net unrealized gains on available-for-sale securities) | 9.90% | 0.64% | 9.26% |
| Tier 1 capital ratio | 13.34% | 1.02% | 12.32% |
| Total capital ratio | 14.92% | 0.96% | 13.96% |

Capital Structure Information is also available on our website "Basel 3 Report (Capital Adequacy Information)". (<http://www.resona-gr.co.jp/holdings/english/investors/financial/basel3/>)

Group companies Domestic Standard

Resona Bank, Ltd. (Amount in billions of yen)

[Consolidated]

| | December 31, 2017 | Change | September 30, 2017 | [Non-consolidated] |
|------------------------|----------------------|---------|-----------------------|----------------------|
| | | | | December 31, 2017 |
| Capital adequacy ratio | 10.83% | (0.14)% | 10.97% | 10.80% |
| Total capital | 1,134.8 | (15.6) | 1,150.5 | 1,121.4 |
| Risk weighted assets | 10,474.5 | (7.5) | 10,482.0 | 10,376.6 |
| Total required capital | 837.9 | (0.6) | 838.5 | 830.1 |

Saitama Resona Bank, Ltd. (Amount in billions of yen)

[Non-consolidated]

| | December 31, 2017 | Change | September 30, 2017 |
|------------------------|----------------------|--------|-----------------------|
| | | | |
| Total capital | 339.4 | 0.3 | 339.0 |
| Risk weighted assets | 2,815.3 | 28.8 | 2,786.5 |
| Total required capital | 225.2 | 2.3 | 222.9 |

Kansai Mirai Financial Group, Inc. (Amount in billions of yen)

[Consolidated]

| | December 31, 2017 |
|------------------------|----------------------|
| Capital adequacy ratio | 10.04% |
| Total capital | 130.5 |
| Risk weighted assets | 1,300.1 |
| Total required capital | 104.0 |

Kansai Mirai Financial Group, Inc. was established on November 14, 2017.

The Kinki Osaka Bank, Ltd. (Amount in billions of yen)

[Consolidated]

| | December 31, 2017 | Change | September 30, 2017 | [Non-consolidated] |
|------------------------|----------------------|--------|-----------------------|----------------------|
| | | | | December 31, 2017 |
| Capital adequacy ratio | 12.11% | 0.23% | 11.88% | 11.23% |
| Total capital | 157.5 | 0.7 | 156.7 | 145.1 |
| Risk weighted assets | 1,299.9 | (18.6) | 1,318.5 | 1,292.0 |
| Total required capital | 103.9 | (1.4) | 105.4 | 103.3 |

[For reference] Risk weighted assets of the group companies are calculated by using the methods shown in the box below.

| Group Company | Amount of credit risk weighted assets | Amount equivalent to operational risk |
|------------------------------------|--|---------------------------------------|
| Resona Holdings, Inc. | Advanced internal ratings-based approach | The standardized approach |
| Resona Bank, Ltd. | | |
| Saitama Resona Bank, Ltd. | | |
| Kansai Mirai Financial Group, Inc. | Foundation internal ratings-based approach | |
| The Kinki Osaka Bank, Ltd. | | |