



August 10, 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 June 30, 2018

The capital adequacy ratios as of the end of June 2018 were calculated as follows.

[Resona Holdings, Inc. Consolidated]

(Amount in billions of yen)

Domestic Standard	June 30, 2018	Change	March 31, 2018
	Capital adequacy ratio	9.54%	(1.11)%
Total capital	1,896.6	270.5	1,626.0
Risk weighted assets	19,869.8	4,607.6	15,262.1
Total required capital	1,589.5	368.6	1,220.9

[For reference]

International Standard	June 30, 2018	Change	March 31, 2018
	Common Equity Tier 1 capital ratio	10.88%	(1.70)%
(Excluding net unrealized gains on available-for-sale securities)	8.47%	(1.03)%	9.50%
Tier 1 capital ratio	10.96%	(1.64)%	12.60%
Total capital ratio	11.72%	(1.84)%	13.56%

On April 1, 2018, Kansai Urban Banking Corporation and The Minato Bank, Ltd. became wholly owned subsidiary of Kansai Mirai Financial Group, Inc. which is a consolidated subsidiary of Resona Holdings, Inc. From June 30, 2018 the two companies were included in the scope of consolidation.

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

Consolidated subsidiary of Resona Holdings, Inc.

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

[Consolidated]

Domestic Standard	June 30, 2018			March 31, 2018	[Non-consolidated]	
		Change			June 30, 2018	
Capital adequacy ratio	10.01%	(0.02)%		10.03%		10.00%
Total capital	1,098.1	4.8		1,093.3		1,088.0
Risk weighted assets	10,968.0	68.7		10,899.3		10,875.6
Total required capital	877.4	5.4		871.9		870.0

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

[Non-consolidated]

Domestic Standard	June 30, 2018			March 31, 2018
		Change		
Capital adequacy ratio	11.69%	0.32%		11.37%
Total capital	339.0	7.6		331.4
Risk weighted assets	2,899.2	(13.6)		2,912.8
Total required capital	231.9	(1.0)		233.0

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

[Consolidated]

Domestic Standard	June 30, 2018			March 31, 2018
		Change		
Capital adequacy ratio	7.00%	(1.71)%		8.71%
Total capital	464.9	345.9		118.9
Risk weighted assets	6,635.1	5,270.0		1,365.1
Total required capital	530.8	421.6		109.2

From June 30, 2018 Kansai Urban Banking Corporation and The Minato Bank, Ltd. were included in the scope of consolidation.