



August 9, 2019

Company Name Resona Holdings, Inc.
 Representative Director, President and Representative
 Executive Officer Kazuhiro Higashi
 (Code 8308 1st section of Tokyo Stock Exchange)

Capital Adequacy Ratio as of June 30, 2019

The capital adequacy ratios as of the end of June 2019 were calculated as follows.

[Resona Holdings, Inc. Consolidated]

(Amount in billions of yen)

Domestic Standard	June 30, 2019	Change	March 31, 2019
	Capital adequacy ratio	10.90%	0.80%
Total capital	1,936.7	10.7	1,925.9
Risk weighted assets	17,762.5	(1,299.4)	19,062.0
Total required capital	1,421.0	(103.9)	1,524.9

[For reference]

International Standard	June 30, 2019	Change	March 31, 2019
	Common Equity Tier 1 capital ratio	12.02%	0.55%
(Excluding net unrealized gains on available-for-sale securities)	9.93%	0.63%	9.30%
Tier 1 capital ratio	12.25%	0.71%	11.54%
Total capital ratio	12.92%	0.71%	12.21%

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, 2019	Change		March 31, 2019
Capital adequacy ratio	10.71%	0.38%		10.33%
Total capital	1,091.6	15.3		1,076.2
Risk weighted assets	10,191.7	(221.4)		10,413.2
Total required capital	815.3	(17.7)		833.0

[Non-consolidated]

June 30, 2019
10.65%
1,077.3
10,107.9
808.6

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

[Non-consolidated]

Domestic Standard	June 30, 2019	Change		March 31, 2019
Capital adequacy ratio	12.88%	0.55%		12.33%
Total capital	345.8	7.2		338.6
Risk weighted assets	2,684.9	(59.7)		2,744.7
Total required capital	214.7	(4.7)		219.5

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

[Consolidated]

Domestic Standard	June 30, 2019	Change		March 31, 2019
Capital adequacy ratio	8.08%	1.22%		6.86%
Total capital	458.9	(3.0)		462.0
Risk weighted assets	5,675.0	(1,052.4)		6,727.4
Total required capital	454.0	(84.1)		538.1