



February 14, 2020

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, 2019

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

[Resona Holdings, Inc. Consolidated]

(Amount in billions of yen)

Domestic Standard	December 31, 2019	Change	September 30, 2019
	Capital adequacy ratio	11.33%	0.13%
Total capital	1,965.0	18.3	1,946.6
Risk weighted assets	17,334.0	(41.0)	17,375.1
Total required capital	1,386.7	(3.2)	1,390.0

[For reference]

International Standard	December 31, 2019	Change	September 30, 2019
	Common Equity Tier 1 capital ratio	12.95%	0.47%
(Excluding net unrealized gains on available-for-sale securities)	10.36%	0.09%	10.27%
Tier 1 capital ratio	13.18%	0.47%	12.71%
Total capital ratio	13.90%	0.44%	13.46%

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	December 31, 2019	Change		September 30, 2019	[Non-consolidated]	
					December 31, 2019	
Capital adequacy ratio	10.89%	(0.13)%		11.02%		10.83%
Total capital	1,093.1	(18.5)		1,111.6		1,082.4
Risk weighted assets	10,036.5	(44.9)		10,081.5		9,991.7
Total required capital	802.9	(3.5)		806.5		799.3

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

[Non-consolidated]

Domestic Standard	December 31, 2019	Change		September 30, 2019
Capital adequacy ratio	13.74%	0.07%		13.67%
Total capital	355.8	2.1		353.6
Risk weighted assets	2,588.6	2.2		2,586.4
Total required capital	207.0	0.1		206.9

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

[Consolidated]

Domestic Standard	December 31, 2019	Change		September 30, 2019
Capital adequacy ratio	8.33%	0.07%		8.26%
Total capital	461.9	2.6		459.2
Risk weighted assets	5,541.2	(12.3)		5,553.6
Total required capital	443.3	(0.9)		444.2