



February 10, 2022

Company Name: Resona Holdings, Inc.

Director, President and Representative Executive Officer: Masahiro Minami

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

Capital Adequacy Ratio as of December 31, 2021

The capital adequacy ratios as of the end of December 2021 were calculated as follows.

[Resona Holdings]

(Amount in billions of yen)

Domestic Standard	December 31, 2021	Change	September 30, 2021
Total capital	2,083.4	47.0	2,036.4
Risk weighted assets	17,276.8	(0.5)	17,277.3
Total required capital	1,382.1	(0.0)	1,382.1

[Reference]

International Standard	December 31, 2021	Change	September 30, 2021
(Excluding net unrealized gains on available-for-sale securities)	11.45%	0.29%	11.16%
Tier 1 capital ratio	13.93%	–	13.93%
Total capital ratio	14.50%	0.02%	14.48%

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

Resona Bank

[Consolidated]

Domestic Standard	December 31, 2021	Change		September 30, 2021	December 31, 2021
Capital adequacy ratio	11.40%	0.14%		11.26%	11.35%
Total capital	1,174.1	16.2		1,157.8	1,163.7
Risk weighted assets	10,294.1	20.3		10,273.8	10,247.5
Total required capital	823.5	1.6		821.9	819.8

[Non-consolidated]

Saitama Resona Bank

[Consolidated]

Domestic Standard	December 31, 2021	Change		September 30, 2021
		December 31, 2021		
Capital adequacy ratio	15.14%	15.30%	(0.09)%	15.39%
Total capital	390.9	392.9	1.8	391.1
Risk weighted assets	2,582.2	2,568.1	27.7	2,540.3
Total required capital	206.5	205.4	2.2	203.2

[Non-consolidated]

Saitama Resona Bank starts disclosing Consolidated Capital Adequacy Ratio from the disclosure at the end of the third quarter of FY2021 due to establishment of a consolidated subsidiary "Regional Design Laboratory of Saitama Co., Ltd." on October 1, 2021

Kansai Mirai Financial Group

[Consolidated]

Domestic Standard	December 31, 2021	Change		September 30, 2021
Capital adequacy ratio	8.88%	0.17%		8.71%
Total capital	476.0	8.4		467.5
Risk weighted assets	5,359.7	(5.2)		5,364.9
Total required capital	428.7	(0.4)		429.1

Kansai Mirai Bank

[Consolidated]

Domestic Standard	December 31, 2021	Change		September 30, 2021	December 31, 2021
Capital adequacy ratio	9.08%	0.12%		8.96%	8.44%
Total capital	346.8	7.8		339.0	317.0
Risk weighted assets	3,819.3	37.5		3,781.8	3,753.2
Total required capital	305.5	3.0		302.5	300.2

[Non-consolidated]

Minato Bank

[Consolidated]

Domestic Standard	December 31, 2021	Change		September 30, 2021	December 31, 2021
Capital adequacy ratio	8.60%	0.02%		8.58%	8.19%
Total capital	153.3	0.7		152.5	146.7
Risk weighted assets	1,783.1	5.2		1,777.8	1,791.1
Total required capital	142.6	0.4		142.2	143.2

[Non-consolidated]

[Reference] Risk weighted assets are calculated by using the methods shown in the box below.

	Amount of credit risk weighted assets	Amount equivalent to operational risk	Amount equivalent to market risk
Resona Holdings	Advanced Internal Ratings-Based Approach	The Standardized Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Financial Group			
Kansai Mirai Bank	Foundation Internal Ratings-Based Approach		Not included
Minato Bank			