

Capital Adequacy Ratio as of December 31, 2013 (Additional Disclosure)

The capital adequacy ratios as of the end of December 2013 were calculated for Resona Holdings, Inc. and its subsidiary banks on a preliminary basis as follows.

[Resona Holdings, Inc. Consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2013	September 30, 2013	
		Change	
Capital adequacy ratio	15.62%	0.41%	15.21%
Tier 1 ratio	11.52%	0.36%	11.16%
Total qualifying capital	2,656.5	67.3	2,589.1
Tier 1 capital	1,960.2	59.9	1,900.2
Tier 2 capital	698.8	7.5	691.3
Deductions	2.4	0.1	2.3
Total risk-weighted assets	17,005.3	(8.6)	17,014.0
Total required capital	1,360.4	(0.6)	1,361.1

On February 3, 2014, the acquisition of own shares was implemented as a part of the “Public Funds Full Repayment Plan” (the “Plan”) formulated as of May 10, 2013. The total number of ordinary shares acquired was 66,726,000 shares (total amount of the acquisition price of the shares was 36.4 billions of yen).

Also, on February 6, 2014, 127,000,000 shares of the First Series Class Three Preferred Shares (total amount of the acquisition price of the shares was 298.0 billions of yen) was acquired through acquisition of own shares and was cancelled immediately.

The effect of the above mentioned acquisition of own shares (ordinary shares) and acquisition and cancellation of the own shares (First Series Class Three Preferred Shares) to the capital adequacy ratio of Resona Holdings, Inc. is expected to be around minus 2%. In calculating the capital adequacy ratio as of the end of December 2013, above mentioned transaction is not included.

*For the details of above mentioned acquisition and cancellation of own shares, please refer to the press release dated January 31, 2014 titled “Announcement Regarding the Purchase of Own Shares (Ordinary Shares) Through Closing Price Trading (ToSTNeT-2) and the Partial Repayment of Public Funds”, “Announcement Regarding the Purchase and Cancellation of Own Shares (First Series Class Three Preferred Shares) and the Partial Repayment of Public Funds” and the press release dated February 3, 2014 titled “Announcement Regarding the Results of the Acquisition of Own Shares (Ordinary Shares) Through Closing Price Trading (ToSTNeT-2), the Partial Repayment of Public Funds, and Change of Major and Largest Shareholder”

As mentioned in the following page, the capital adequacy ratio of Resona Bank, Ltd. as of the end of December 2013 declined by 2.04% compared to the end of September 2013 on the consolidated basis. This is mainly due to in calculating the capital adequacy ratio, the dividend payment to Resona Holdings, Inc. on February 3, 2014 was taken into consideration (deduction of Planned distribution of income). Please refer to the press release dated January 31, 2014 titled “Announcement Regarding the Revision of Non-Consolidated Earnings Forecasts for Fiscal Year 2013 (Full Year)” with respect to this matter.

[Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2013	September 30, 2013	
		Change	
Capital adequacy ratio	12.53%	(2.04%)	14.57%
Tier 1 ratio	8.43%	(2.08%)	10.51%
Total qualifying capital	1,527.3	(249.9)	1,777.2
Tier 1 capital	1,027.6	(255.3)	1,282.9
Tier 2 capital	549.0	7.6	541.3
Deductions	49.3	2.3	47.0
Total risk-weighted assets	12,184.3	(13.0)	12,197.3
Total required capital	974.7	(1.0)	975.7

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2013	September 30, 2013	
		Change	
Capital adequacy ratio	12.43%	(2.02%)	14.45%
Tier 1 ratio	8.05%	(2.08%)	10.13%
Total qualifying capital	1,499.1	(246.1)	1,745.3
Tier 1 capital	970.3	(253.7)	1,224.1
Tier 2 capital	548.2	7.7	540.4
Deductions	19.4	0.1	19.3
Total risk-weighted assets	12,054.4	(21.4)	12,075.8
Total required capital	964.3	(1.7)	966.0

[Saitama Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2013	September 30, 2013	
		Change	
Capital adequacy ratio	12.69%	(0.39%)	13.08%
Tier 1 ratio	8.41%	(0.37%)	8.78%
Total qualifying capital	436.1	(11.5)	447.7
Tier 1 capital	289.0	(11.4)	300.5
Tier 2 capital	157.1	0.0	157.1
Deductions	10.0	0.1	9.8
Total risk-weighted assets	3,435.7	14.7	3,421.0
Total required capital	274.8	1.1	273.6

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2013	September 30, 2013	
		Change	
Capital adequacy ratio	14.10%	0.23%	13.87%
Tier 1 ratio	9.38%	0.14%	9.24%
Total qualifying capital	175.1	(0.6)	175.8
Tier 1 capital	116.5	(0.6)	117.1
Tier 2 capital	58.6	(0.0)	58.6
Deductions	0.0	(0.0)	0.0
Total risk-weighted assets	1,241.9	(25.2)	1,267.2
Total required capital	99.3	(2.0)	101.3

[The Kinki Osaka Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2013	September 30, 2013	
		Change	
Capital adequacy ratio	13.43%	0.27%	13.16%
Tier 1 ratio	8.77%	0.08%	8.69%
Total qualifying capital	165.7	(0.0)	165.8
Tier 1 capital	108.3	(1.2)	109.5
Tier 2 capital	57.4	1.1	56.3
Deductions	0.0	(0.0)	0.0
Total risk-weighted assets	1,234.0	(25.1)	1,259.1
Total required capital	98.7	(2.0)	100.7

The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as "Total risk-weighted assets × 8%", since F-IRB approach is adopted in calculating the credit risk assets.