



August 10, 2016

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, 2016 (Additional Disclosure)

The capital adequacy ratios as of the end of June 2016 were calculated for Resona Holdings, Inc. and its subsidiary banks as follows.

[Resona Holdings, Inc. Consolidated basis]

Domestic Standard

(Amount in billions of yen)

	June 30, 2016	March 31, 2016	
		Change	March 31, 2016
Capital adequacy ratio	13.04%	(0.49%)	13.53%
Total capital	1,857.8	(111.3)	1,969.2
Risk weighted assets	14,240.4	(312.1)	14,552.5
Total required capital	1,139.2	(24.9)	1,164.2

[For reference] International Standard

	June 30, 2016	March 31, 2016	
		Change	March 31, 2016
Common Equity Tier 1 capital ratio	9.98%	0.46%	9.52%
(Excluding net unrealized gains on available-for-sale securities)	8.66%	0.53%	8.13%
Tier 1 capital ratio	11.17%	0.48%	10.69%
Total capital ratio	14.54%	0.44%	14.10%

Capital Structure Information of Resona Holdings, Inc. and its subsidiary banks are also available on our website (<http://www.resona-gr.co.jp/holdings/english/investors/financial/basel3/>) "Basel 3 Report (Capital Adequacy Information)".

[Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	June 30, 2016	Change	March 31, 2016
Capital adequacy ratio	11.91%	(0.86%)	12.77%
Total capital	1,241.1	(120.5)	1,361.7
Risk weighted assets	10,419.0	(237.5)	10,656.6
Total required capital	833.5	(19.0)	852.5

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

	June 30, 2016	Change	March 31, 2016
Capital adequacy ratio	11.55%	(0.88%)	12.43%
Total capital	1,174.9	(120.2)	1,295.1
Risk weighted assets	10,169.8	(247.8)	10,417.7
Total required capital	813.5	(19.8)	833.4

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

(Amount in billions of yen)

	June 30, 2016	Change	March 31, 2016
Capital adequacy ratio	14.33%	0.55%	13.78%
Total capital	390.9	10.6	380.2
Risk weighted assets	2,727.1	(32.2)	2,759.3
Total required capital	218.1	(2.5)	220.7

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	June 30, 2016	Change	March 31, 2016
Capital adequacy ratio	11.61%	0.45%	11.16%
Total capital	155.9	1.9	154.0
Risk weighted assets	1,342.9	(36.7)	1,379.6
Total required capital	107.4	(2.9)	110.3

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

(Amount in billions of yen)

	June 30, 2016	Change	March 31, 2016
Capital adequacy ratio	10.57%	0.36%	10.21%
Total capital	141.0	0.9	140.0
Risk weighted assets	1,333.0	(37.9)	1,371.0
Total required capital	106.6	(3.0)	109.6