

August 12, 2013

Resona Holdings, Inc.

Capital Adequacy Ratio as of June 30, 2013(Additional Disclosure)

The capital adequacy ratios as of the end of June 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) | June 30, 2013 | Change        |                |
|------------------------------|---------------|---------------|----------------|
|                              |               | June 30, 2013 | March 31, 2013 |
| Capital adequacy ratio       | 15.41%        | 0.74%         | 14.67%         |
| Tier 1 ratio                 | 11.36%        | 0.62%         | 10.74%         |
| Total qualifying capital     | 2,628.1       | 73.9          | 2,554.1        |
| Tier 1 capital               | 1,937.5       | 66.9          | 1,870.5        |
| Tier 2 capital               | 693.1         | 4.5           | 688.5          |
| Deductions                   | 2.5           | (2.4)         | 4.9            |
| Total risk-weighted assets   | 17,044.6      | (360.3)       | 17,405.0       |
| Total required capital       | 1,363.5       | (28.8)        | 1,392.4        |

On July 19, 2013, 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 190,839,600 shares (total amount of the acquisition price of the shares was 99,999,950,400 yen). Own shares (ordinary shares) acquired through acquisition of own shares was cancelled on July 25, 2013.

\*For the details of above mentioned acquisition and cancellation of own shares, please refer to the press release dated July 19, 2013 titled “Announcement Regarding the Results of the Acquisition of Own Shares (Ordinary Shares) Through Off-auction Own Share Repurchase Transaction (ToSTNeT-3) and the Partial Repayment of Public Funds”.

\*For the details of the full repayment policy of public funds, please refer to the press release dated May 10, 2013 titled “On Formulation of the ‘Public Funds Full Repayment Plan’”.

## [Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2013 | Change |         | March 31, 2013 |
|------------------------------|---------------|--------|---------|----------------|
|                              |               |        |         |                |
| Capital adequacy ratio       | 14.13%        |        | 0.64%   | 13.49%         |
| Tier 1 ratio                 | 10.06%        |        | 0.54%   | 9.52%          |
| Total qualifying capital     | 1,733.1       |        | 51.9    | 1,681.1        |
| Tier 1 capital               | 1,234.7       |        | 48.4    | 1,186.2        |
| Tier 2 capital               | 542.8         |        | 5.3     | 537.5          |
| Deductions                   | 44.4          |        | 1.7     | 42.6           |
| Total risk-weighted assets   | 12,262.7      |        | (193.9) | 12,456.7       |
| Total required capital       | 981.0         |        | (15.5)  | 996.5          |

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

(Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2013 | Change |         | March 31, 2013 |
|------------------------------|---------------|--------|---------|----------------|
|                              |               |        |         |                |
| Capital adequacy ratio       | 14.01%        |        | 0.60%   | 13.41%         |
| Tier 1 ratio                 | 9.71%         |        | 0.49%   | 9.22%          |
| Total qualifying capital     | 1,702.4       |        | 45.4    | 1,656.9        |
| Tier 1 capital               | 1,179.8       |        | 40.1    | 1,139.7        |
| Tier 2 capital               | 541.9         |        | 5.2     | 536.7          |
| Deductions                   | 19.3          |        | (0.0)   | 19.4           |
| Total risk-weighted assets   | 12,143.7      |        | (206.6) | 12,350.3       |
| Total required capital       | 971.4         |        | (16.5)  | 988.0          |

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

(Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2013 | Change |        | March 31, 2013 |
|------------------------------|---------------|--------|--------|----------------|
|                              |               |        |        |                |
| Capital adequacy ratio       | 12.96%        |        | 0.50%  | 12.46%         |
| Tier 1 ratio                 | 8.61%         |        | 0.42%  | 8.19%          |
| Total qualifying capital     | 442.0         |        | 13.3   | 428.7          |
| Tier 1 capital               | 293.6         |        | 11.5   | 282.0          |
| Tier 2 capital               | 157.1         |        | (0.0)  | 157.1          |
| Deductions                   | 8.6           |        | (1.7)  | 10.4           |
| Total risk-weighted assets   | 3,409.0       |        | (31.8) | 3,440.9        |
| Total required capital       | 272.7         |        | (2.5)  | 275.2          |

## [The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2013 | Change |        | March 31, 2013 |
|------------------------------|---------------|--------|--------|----------------|
|                              |               |        |        |                |
| Capital adequacy ratio       | 14.07%        |        | 0.72%  | 13.35%         |
| Tier 1 ratio                 | 9.35%         |        | 0.59%  | 8.76%          |
| Total qualifying capital     | 174.4         |        | 3.9    | 170.4          |
| Tier 1 capital               | 115.9         |        | 4.0    | 111.8          |
| Tier 2 capital               | 58.6          |        | (0.1)  | 58.7           |
| Deductions                   | 0.1           |        | (0.0)  | 0.1            |
| Total risk-weighted assets   | 1,239.1       |        | (36.7) | 1,275.8        |
| Total required capital       | 99.1          |        | (2.9)  | 102.0          |

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

(Amount in billions of yen)

| (Japanese Domestic Standard) | June 30, 2013 | Change |        | March 31, 2013 |
|------------------------------|---------------|--------|--------|----------------|
|                              |               |        |        |                |
| Capital adequacy ratio       | 13.47%        |        | 0.78%  | 12.69%         |
| Tier 1 ratio                 | 8.83%         |        | 0.52%  | 8.31%          |
| Total qualifying capital     | 165.8         |        | 4.9    | 160.8          |
| Tier 1 capital               | 108.7         |        | 3.3    | 105.3          |
| Tier 2 capital               | 57.2          |        | 1.5    | 55.7           |
| Deductions                   | 0.1           |        | (0.0)  | 0.1            |
| Total risk-weighted assets   | 1,230.3       |        | (36.8) | 1,267.1        |
| Total required capital       | 98.4          |        | (2.9)  | 101.3          |

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.