



February 12, 2016

Company Name: Resona Holdings, Inc.

President and Representative Executive Officer: Kazuhiro Higashi

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

### Capital Adequacy Ratio as of December 31, 2015 (Additional Disclosure)

The capital adequacy ratios as of the end of December 2015 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)

	December 31, 2015		September 30, 2015
		Change	
Capital adequacy ratio	13.88%	(0.02%)	13.90%
Total capital	2,023.4	23.7	1,999.7
Risk weighted assets	14,571.5	188.3	14,383.2
Total required capital	1,165.7	15.0	1,150.6

[For reference] International Standard

	December 31, 2015		September 30, 2015
		Change	
Common Equity Tier 1 capital ratio	9.08%	0.32%	8.76%
(Excluding net unrealized gains on available-for-sale securities)	7.98%	0.21%	7.77%
Tier 1 capital ratio	10.21%	0.28%	9.93%
Total capital ratio	14.57%	0.33%	14.24%

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)

	December 31, 2015	Change	September 30, 2015
Capital adequacy ratio	13.36%	(0.73%)	14.09%
Total capital	1,430.2	(58.4)	1,488.7
Risk weighted assets	10,698.2	138.7	10,559.5
Total required capital	855.8	11.1	844.7

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

(Amount in billions of yen)

	December 31, 2015	Change	September 30, 2015
Capital adequacy ratio	13.03%	(0.69%)	13.72%
Total capital	1,367.2	(51.0)	1,418.3
Risk weighted assets	10,488.8	152.4	10,336.3
Total required capital	839.1	12.1	826.9

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

(Amount in billions of yen)

	December 31, 2015	Change	September 30, 2015
Capital adequacy ratio	15.43%	(0.65%)	16.08%
Total capital	423.8	(16.9)	440.7
Risk weighted assets	2,745.1	5.8	2,739.2
Total required capital	219.6	0.4	219.1

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

(Amount in billions of yen)

	December 31, 2015	Change	September 30, 2015
Capital adequacy ratio	11.79%	0.39%	11.40%
Total capital	155.1	2.2	152.9
Risk weighted assets	1,315.8	(25.2)	1,341.0
Total required capital	105.2	(2.0)	107.2

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

(Amount in billions of yen)

	December 31, 2015	Change	September 30, 2015
Capital adequacy ratio	10.70%	0.34%	10.36%
Total capital	140.5	1.8	138.7
Risk weighted assets	1,313.3	(24.6)	1,337.9
Total required capital	105.0	(1.9)	107.0