

February 12, 2026
 Resona Holdings, Inc.
 (Code 8308, Prime Market of the Tokyo Stock Exchange)

Capital Adequacy Ratio as of December 31, 2025

The capital adequacy ratios as of the end of December 2025 were calculated as follows.

**Resona Holdings
 [Consolidated]**

Domestic Standard	December 31, 2025	Change	September 30, 2025
Capital adequacy ratio	12.72%	0.03%	12.69%
Total capital	2,319.4	51.7	2,267.7
Risk weighted assets	18,225.8	369.3	17,856.5
Total required capital	1,458.0	29.5	1,428.5

[Reference]

International Standard	December 31, 2025	Change	September 30, 2025
Common Equity Tier 1 capital ratio	14.88%	0.10%	14.78%
Tier 1 capital ratio	14.92%	0.10%	14.82%
Total capital ratio	14.97%	0.10%	14.87%

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, 2025			September 30, 2025	December 31, 2025
		Change			
Capital adequacy ratio	12.53%	0.24%		12.29%	12.35%
Total capital	1,331.6	48.4		1,283.2	1,314.2
Risk weighted assets	10,625.5	188.6		10,436.9	10,635.8
Total required capital	850.0	15.0		834.9	850.8

Saitama Resona Bank

[Consolidated]

Domestic Standard	December 31, 2025			September 30, 2025	December 31, 2025
		Change			
Capital adequacy ratio	15.95%	0.21%		15.74%	15.95%
Total capital	398.7	10.6		388.1	398.7
Risk weighted assets	2,499.1	33.0		2,466.0	2,499.0
Total required capital	199.9	2.6		197.2	199.9

Kansai Mirai Bank

[Consolidated]

Domestic Standard	December 31, 2025			September 30, 2025	December 31, 2025
		Change			
Capital adequacy ratio	12.36%	(0.07)%		12.43%	11.16%
Total capital	390.8	8.1		382.7	354.5
Risk weighted assets	3,160.5	82.6		3,077.9	3,175.7
Total required capital	252.8	6.6		246.2	254.0

Minato Bank

[Consolidated]

Domestic Standard	December 31, 2025			September 30, 2025	December 31, 2025
		Change			
Capital adequacy ratio	11.01%	0.06%		10.95%	10.54%
Total capital	178.1	2.4		175.7	171.5
Risk weighted assets	1,617.5	13.0		1,604.4	1,627.2
Total required capital	129.4	1.0		128.3	130.1

[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	Standardized Measurement Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Bank	Foundation Internal Ratings-Based Approach		Not included
Minato Bank			

End