



February 10, 2017

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 December 31, 2016 (Additional Disclosure)

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

[Resona Holdings, Inc. Consolidated basis]

Domestic Standard

(Amount in billions of yen)

	December 31, 2016	September 30, 2016	
		Change	
Capital adequacy ratio	12.23%	(0.35)%	12.58%
Total capital	1,769.7	(31.6)	1,801.4
Risk weighted assets	14,459.7	145.0	14,314.6
Total required capital	1,156.7	11.6	1,145.1

[For reference] International Standard

	December 31, 2016	September 30, 2016	
		Change	
Common Equity Tier 1 capital ratio	10.44%	0.29%	10.15%
(Excluding net unrealized gains on available-for-sale securities)	8.88%	0.08%	8.80%
Tier 1 capital ratio	11.11%	0.29%	10.82%
Total capital ratio	14.02%	(0.12)%	14.14%

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

Group banks Domestic Standard

[Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	December 31, 2016	Change	September 30, 2016
Capital adequacy ratio	11.75%	(0.39)%	12.14%
Total capital	1,226.3	(47.1)	1,273.4
Risk weighted assets	10,427.8	(57.4)	10,485.3
Total required capital	834.2	(4.5)	838.8

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

	December 31, 2016	Change	September 30, 2016
Capital adequacy ratio	11.36%	(0.41)%	11.77%
Total capital	1,159.9	(44.0)	1,204.0
Risk weighted assets	10,202.5	(27.0)	10,229.6
Total required capital	816.2	(2.1)	818.3

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

(Amount in billions of yen)

	December 31, 2016	Change	September 30, 2016
Capital adequacy ratio	11.78%	(2.95)%	14.73%
Total capital	336.9	(63.8)	400.8
Risk weighted assets	2,859.6	140.1	2,719.5
Total required capital	228.7	11.2	217.5

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	December 31, 2016	Change	September 30, 2016
Capital adequacy ratio	11.81%	0.45%	11.36%
Total capital	156.2	2.0	154.2
Risk weighted assets	1,322.3	(35.1)	1,357.5
Total required capital	105.7	(2.8)	108.6

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

(Amount in billions of yen)

	December 31, 2016	Change	September 30, 2016
Capital adequacy ratio	10.68%	0.40%	10.28%
Total capital	140.1	1.5	138.5
Risk weighted assets	1,311.4	(35.5)	1,347.0
Total required capital	104.9	(2.8)	107.7