



February 12, 2019

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, 2018

The capital adequacy ratios as of the end of December 2018 were calculated as follows.

[Resona Holdings, Inc. Consolidated]

(Amount in billions of yen)

| Domestic Standard | December 31, 2018 | Change | September 30, 2018 |
|------------------------|----------------------|--------|-----------------------|
| | | | |
| Total capital | 1,951.9 | 12.6 | 1,939.2 |
| Risk weighted assets | 19,064.9 | (2.5) | 19,067.4 |
| Total required capital | 1,525.1 | (0.2) | 1,525.3 |

[For reference]

| International Standard | December 31, 2018 | Change | September 30, 2018 |
|--|----------------------|---------|-----------------------|
| | | | |
| (Excluding net unrealized gains on available-for-sale securities) | 9.22% | 0.25% | 8.97% |
| Tier 1 capital ratio | 11.42% | (0.12)% | 11.54% |
| Total capital ratio | 12.15% | (0.19)% | 12.34% |

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, Inc.

Resona Bank, Ltd. (Amount in billions of yen)

[Consolidated]

| Domestic Standard | December 31, 2018 | September 30, 2018 | |
|------------------------|----------------------|-----------------------|-----------------------|
| | | Change | September 30, 2018 |
| Capital adequacy ratio | 10.56% | (0.24)% | 10.80% |
| Total capital | 1,095.8 | (38.3) | 1,134.2 |
| Risk weighted assets | 10,370.6 | (124.7) | 10,495.3 |
| Total required capital | 829.6 | (9.9) | 839.6 |

[Non-consolidated]

| December 31, 2018 |
|----------------------|
| 10.51% |
| 1,082.8 |
| 10,297.2 |
| 823.7 |

Saitama Resona Bank, Ltd. (Amount in billions of yen)

[Non-consolidated]

| Domestic Standard | December 31, 2018 | September 30, 2018 | |
|------------------------|----------------------|-----------------------|-----------------------|
| | | Change | September 30, 2018 |
| Capital adequacy ratio | 12.64% | (0.30)% | 12.94% |
| Total capital | 341.5 | (9.0) | 350.6 |
| Risk weighted assets | 2,701.5 | (6.5) | 2,708.0 |
| Total required capital | 216.1 | (0.5) | 216.6 |

Kansai Mirai Financial Group, Inc. (Amount in billions of yen)

[Consolidated]

| Domestic Standard | December 31, 2018 | September 30, 2018 | |
|------------------------|----------------------|-----------------------|-----------------------|
| | | Change | September 30, 2018 |
| Capital adequacy ratio | 7.15% | — | 7.15% |
| Total capital | 479.3 | 7.2 | 472.0 |
| Risk weighted assets | 6,700.5 | 104.1 | 6,596.3 |
| Total required capital | 536.0 | 8.3 | 527.7 |