



August 7, 2020

Company Name: Resona Holdings, Inc.

Director, President and Representative Executive Officer: Masahiro Minami

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

### Capital Adequacy Ratio as of June 30, 2020

The capital adequacy ratios as of the end of June 2020 were calculated as follows.

[Resona Holdings, Inc. Consolidated]

(Amount in billions of yen)

Domestic Standard	June 30, 2020	Change	
		June 30, 2020	March 31, 2020
Capital adequacy ratio	11.21%	0.04%	11.17%
Total capital	1,963.9	16.9	1,947.0
Risk weighted assets	17,516.2	88.4	17,427.7
Total required capital	1,401.3	7.0	1,394.2

[For reference]

International Standard	June 30, 2020	Change	
		June 30, 2020	March 31, 2020
Common Equity Tier 1 capital ratio	12.79%	0.51%	12.28%
(Excluding net unrealized gains on available-for-sale securities)	10.54%	—	10.54%
Tier 1 capital ratio	13.02%	0.50%	12.52%
Total capital ratio	13.58%	0.52%	13.06%

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	June 30, 2020			March 31, 2020	[Non-consolidated]	
		Change			June 30, 2020	
Capital adequacy ratio	10.50%	0.01%		10.49%		10.50%
Total capital	1,078.1	4.3		1,073.7		1,073.1
Risk weighted assets	10,263.7	29.6		10,234.1		10,215.2
Total required capital	821.1	2.3		818.7		817.2

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

[Non-consolidated]

Domestic Standard	June 30, 2020			March 31, 2020
		Change		
Capital adequacy ratio	14.37%	0.24%		14.13%
Total capital	361.0	8.3		352.7
Risk weighted assets	2,511.3	15.8		2,495.4
Total required capital	200.9	1.2		199.6

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

[Consolidated]

Domestic Standard	June 30, 2020			March 31, 2020
		Change		
Capital adequacy ratio	8.05%	—		8.05%
Total capital	448.9	1.3		447.5
Risk weighted assets	5,571.3	13.9		5,557.4
Total required capital	445.7	1.1		444.5