



February 12, 2021

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 December 31, 2020

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

[Resona Holdings, Inc. Consolidated]

(Amount in billions of yen)

Domestic Standard	December 31, 2020	Change	September 30, 2020
	Capital adequacy ratio	11.65%	0.16%
Total capital	2,010.0	26.9	1,983.1
Risk weighted assets	17,242.5	(10.0)	17,252.5
Total required capital	1,379.4	(0.8)	1,380.2

[For reference]

International Standard	December 31, 2020	Change	September 30, 2020
	Common Equity Tier 1 capital ratio	13.45%	0.28%
(Excluding net unrealized gains on available-for-sale securities)	10.89%	0.16%	10.73%
Tier 1 capital ratio	13.64%	0.25%	13.39%
Total capital ratio	14.27%	0.26%	14.01%

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, 2020	September 30, 2020		December 31, 2020
		Change	September 30, 2020	
Capital adequacy ratio	11.02%	0.13%	10.89%	10.98%
Total capital	1,112.4	7.8	1,104.6	1,103.2
Risk weighted assets	10,089.9	(50.1)	10,140.1	10,042.6
Total required capital	807.1	(4.0)	811.2	803.4

[Non-consolidated]

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

[Non-consolidated]

Domestic Standard	December 31, 2020	September 30, 2020	
		Change	September 30, 2020
Capital adequacy ratio	14.82%	0.16%	14.66%
Total capital	375.5	6.1	369.3
Risk weighted assets	2,532.9	13.6	2,519.2
Total required capital	202.6	1.0	201.5

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

[Consolidated]

Domestic Standard	December 31, 2020	September 30, 2020	
		Change	September 30, 2020
Capital adequacy ratio	8.43%	0.10%	8.33%
Total capital	460.3	5.8	454.5
Risk weighted assets	5,457.6	5.8	5,451.7
Total required capital	436.6	0.4	436.1