



August 11, 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 June 30, 2021

The capital adequacy ratios as of the end of June 2021 were calculated as follows.

[Resona Holdings]

(Amount in billions of yen)

Domestic Standard	June 30, 2021	Change	
		June 30, 2021	March 31, 2021
Capital adequacy ratio	11.60%	0.06%	11.54%
Total capital	2,013.8	10.4	2,003.4
Risk weighted assets	17,353.8	1.8	17,351.9
Total required capital	1,388.3	0.1	1,388.1

[Reference]

International Standard	June 30, 2021	Change	
		June 30, 2021	March 31, 2021
Common Equity Tier 1 capital ratio	13.69%	0.38%	13.31%
(Excluding net unrealized gains on available-for-sale securities)	11.00%	0.19%	10.81%
Tier 1 capital ratio	13.71%	0.21%	13.50%
Total capital ratio	14.25%	0.11%	14.14%

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	June 30, 2021	Change		March 31, 2021
Capital adequacy ratio	11.05%	0.17%		10.88%
Total capital	1,127.7	15.3		1,112.3
Risk weighted assets	10,201.4	(18.8)		10,220.3
Total required capital	816.1	(1.5)		817.6

[Non-consolidated]

June 30, 2021
11.00%
1,116.8
10,147.1
811.7

Saitama Resona Bank

[Non-consolidated]

Domestic Standard	June 30, 2021	Change		March 31, 2021
Capital adequacy ratio	14.90%	0.45%		14.45%
Total capital	381.3	8.3		373.0
Risk weighted assets	2,558.6	(21.4)		2,580.1
Total required capital	204.6	(1.7)		206.4

Kansai Mirai Financial Group

[Consolidated]

Domestic Standard	June 30, 2021	Change		March 31, 2021
Capital adequacy ratio	8.48%	0.08%		8.40%
Total capital	462.9	4.6		458.3
Risk weighted assets	5,452.9	3.1		5,449.7
Total required capital	436.2	0.2		435.9

Kansai Mirai Bank

[Consolidated]

Domestic Standard	June 30, 2021	Change		March 31, 2021
Capital adequacy ratio	8.90%	0.11%		8.79%
Total capital	335.9	3.5		332.3
Risk weighted assets	3,772.5	(4.2)		3,776.7
Total required capital	301.8	(0.3)		302.1

[Non-consolidated]

June 30, 2021
8.29%
307.0
3,699.9
295.9

Minato Bank

[Consolidated]

Domestic Standard	June 30, 2021	Change		March 31, 2021
Capital adequacy ratio	8.36%	0.05%		8.31%
Total capital	151.0	1.4		149.6
Risk weighted assets	1,806.3	6.1		1,800.2
Total required capital	144.5	0.4		144.0

[Non-consolidated]

June 30, 2021
7.97%
144.8
1,816.4
145.3

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