



August 10, 2022

Company Name: Resona Holdings, Inc.

Director, President and Representative Executive Officer: Masahiro Minami

(Code No.: 8308, Prime Market of the Tokyo Stock Exchange)

Capital Adequacy Ratio as of June 30, 2022

The capital adequacy ratios as of the end of June 2022 were calculated as follows.

[Resona Holdings]

(Amount in billions of yen)

Domestic Standard	June 30, 2022	Change	
		June 30, 2022	March 31, 2022
Capital adequacy ratio	12.15%	0.33%	11.82%
Total capital	2,063.8	36.0	2,027.7
Risk weighted assets	16,985.0	(165.1)	17,150.2
Total required capital	1,358.8	(13.2)	1,372.0

[Reference]

International Standard	June 30, 2022	Change	
		June 30, 2022	March 31, 2022
Common Equity Tier 1 capital ratio	13.46%	0.03%	13.43%
(Excluding net unrealized gains on available-for-sale securities)	11.58%	0.32%	11.26%
Tier 1 capital ratio	13.48%	0.03%	13.45%
Total capital ratio	13.86%	0.05%	13.81%

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, 2022	Change		March 31, 2022
Capital adequacy ratio	11.46%	0.32%		11.14%
Total capital	1,169.4	20.5		1,148.8
Risk weighted assets	10,204.4	(99.1)		10,303.5
Total required capital	816.3	(7.9)		824.2

[Non-consolidated]

June 30, 2022
11.32%
1,158.7
10,235.7
818.8

Saitama Resona Bank

[Consolidated]

Domestic Standard	June 30, 2022	Change		March 31, 2022
Capital adequacy ratio	14.53%	(0.75)%		15.28%
Total capital	361.8	(19.0)		380.9
Risk weighted assets	2,489.2	(3.5)		2,492.8
Total required capital	199.1	(0.2)		199.4

[Non-consolidated]

June 30, 2022
14.65%
363.1
2,477.0
198.1

Kansai Mirai Financial Group

[Consolidated]

Domestic Standard	June 30, 2022	Change		March 31, 2022
Capital adequacy ratio	8.93%	0.19%		8.74%
Total capital	473.8	6.0		467.8
Risk weighted assets	5,303.3	(43.9)		5,347.3
Total required capital	424.2	(3.5)		427.7

Kansai Mirai Bank

[Consolidated]

Domestic Standard	June 30, 2022	Change		March 31, 2022
Capital adequacy ratio	9.26%	0.17%		9.09%
Total capital	344.6	4.7		339.9
Risk weighted assets	3,719.3	(17.7)		3,737.0
Total required capital	297.5	(1.4)		298.9

[Non-consolidated]

June 30, 2022
8.57%
313.5
3,658.8
292.7

Minato Bank

[Consolidated]

Domestic Standard	June 30, 2022	Change		March 31, 2022
Capital adequacy ratio	8.66%	0.18%		8.48%
Total capital	153.8	1.8		152.0
Risk weighted assets	1,776.2	(15.8)		1,792.0
Total required capital	142.1	(1.2)		143.3

[Non-consolidated]

June 30, 2022
8.26%
147.3
1,783.4
142.6

[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	The Standardized Approach
Kansai Mirai Bank			
Minato Bank			