



August 9, 2024
Resona Holdings, Inc.

(Code 8308, Prime Market of the Tokyo Stock Exchange)

Capital Adequacy Ratio as of June 30, 2024

The capital adequacy ratios as of the end of June 2024 were calculated as follows.

Resona Holdings
[Consolidated]

(Billions of yen)

Domestic Standard	June 30, 2024	Change	March 31, 2024
Capital adequacy ratio	12.99%	0.14%	12.85%
Total capital	2,177.0	36.3	2,140.7
Risk weighted assets	16,757.0	102.2	16,654.7
Total required capital	1,340.5	8.1	1,332.3

[Reference]

International Standard	June 30, 2024	Change	March 31, 2024
Common Equity Tier 1 capital ratio	15.31%	(0.07)%	15.38%
Tier 1 capital ratio	15.35%	(0.06)%	15.41%
Total capital ratio	15.49%	(0.07)%	15.56%

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, 2024	Change		March 31, 2024
Capital adequacy ratio	12.74%	0.34%		12.40%
Total capital	1,225.4	32.2		1,193.1
Risk weighted assets	9,611.4	(6.1)		9,617.6
Total required capital	768.9	(0.4)		769.4

[Non-consolidated]

June 30, 2024
12.53%
1,209.2
9,647.9
771.8

Saitama Resona Bank

[Consolidated]

Domestic Standard	June 30, 2024	Change		March 31, 2024
Capital adequacy ratio	16.66%	0.11%		16.55%
Total capital	378.7	10.2		368.4
Risk weighted assets	2,272.2	46.2		2,225.9
Total required capital	181.7	3.6		178.0

[Non-consolidated]

June 30, 2024
16.66%
378.7
2,272.5
181.8

Kansai Mirai Bank

[Consolidated]

Domestic Standard	June 30, 2024	Change		March 31, 2024
Capital adequacy ratio	12.91%	0.20%		12.71%
Total capital	373.7	7.2		366.5
Risk weighted assets	2,895.0	12.7		2,882.3
Total required capital	231.6	1.0		230.5

[Non-consolidated]

June 30, 2024
11.62%
338.4
2,913.0
233.0

Minato Bank

[Consolidated]

Domestic Standard	June 30, 2024	Change		March 31, 2024
Capital adequacy ratio	10.45%	0.13%		10.32%
Total capital	169.1	3.1		166.0
Risk weighted assets	1,617.8	10.1		1,607.7
Total required capital	129.4	0.8		128.6

[Non-consolidated]

June 30, 2024
9.95%
161.0
1,618.1
129.4

[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	Standardized Measurement Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Bank	Foundation Internal Ratings-Based Approach		
Minato Bank			

End