



February 14, 2025
Resona Holdings, Inc.

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

Capital Adequacy Ratio as of December 31, 2024

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

Resona Holdings
[Consolidated]

(Billions of yen)

Domestic Standard	December 31, 2024	Change	September 30, 2024
	Capital adequacy ratio	13.02%	(0.11)%
Total capital	2,233.8	18.6	2,215.2
Risk weighted assets	17,148.1	288.8	16,859.3
Total required capital	1,371.8	23.1	1,348.7

[Reference]

International Standard	December 31, 2024	Change	September 30, 2024
	Common Equity Tier 1 capital ratio	15.17%	(0.21)%
Tier 1 capital ratio	15.21%	(0.21)%	15.42%
Total capital ratio	15.30%	(0.27)%	15.57%

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	December 31, 2024	Change		September 30, 2024
Capital adequacy ratio	12.65%	(0.04)%		12.69%
Total capital	1,249.7	18.0		1,231.7
Risk weighted assets	9,872.2	166.9		9,705.3
Total required capital	789.7	13.3		776.4

[Non-consolidated]

December 31, 2024
12.44%
1,231.4
9,894.1
791.5

Saitama Resona Bank

[Consolidated]

Domestic Standard	December 31, 2024	Change		September 30, 2024
Capital adequacy ratio	16.71%	0.22%		16.49%
Total capital	384.0	7.2		376.7
Risk weighted assets	2,296.9	12.8		2,284.1
Total required capital	183.7	1.0		182.7

[Non-consolidated]

December 31, 2024
16.71%
384.0
2,297.1
183.7

Kansai Mirai Bank

[Consolidated]

Domestic Standard	December 31, 2024	Change		September 30, 2024
Capital adequacy ratio	12.94%	0.03%		12.91%
Total capital	382.1	7.4		374.6
Risk weighted assets	2,950.8	49.0		2,901.7
Total required capital	236.0	3.9		232.1

[Non-consolidated]

December 31, 2024
11.65%
345.9
2,967.8
237.4

Minato Bank

[Consolidated]

Domestic Standard	December 31, 2024	Change		September 30, 2024
Capital adequacy ratio	10.65%	(0.01)%		10.66%
Total capital	176.9	1.8		175.1
Risk weighted assets	1,660.4	18.5		1,641.9
Total required capital	132.8	1.4		131.3

[Non-consolidated]

December 31, 2024
10.11%
168.4
1,665.3
133.2

[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