



August 8, 2025
Resona Holdings, Inc.

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

Capital Adequacy Ratio as of June 30, 2025

The capital adequacy ratios as of the end of June 2025 were calculated as follows.

Resona Holdings
[Consolidated]

(Billions of yen)

Domestic Standard	June 30, 2025	Change	March 31, 2025
Capital adequacy ratio	13.01%	0.22%	12.79%
Total capital	2,294.4	46.7	2,247.6
Risk weighted assets	17,633.1	70.8	17,562.2
Total required capital	1,410.6	5.6	1,404.9

[Reference]

International Standard	June 30, 2025	Change	March 31, 2025
Common Equity Tier 1 capital ratio	14.96%	0.36%	14.60%
Tier 1 capital ratio	14.99%	0.35%	14.64%
Total capital ratio	15.04%	0.35%	14.69%

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, 2025	Change	March 31, 2025
Capital adequacy ratio	12.45%	0.34%	12.11%
Total capital	1,282.7	37.4	1,245.3
Risk weighted assets	10,296.2	21.4	10,274.7
Total required capital	823.6	1.7	821.9

[Non-consolidated]

June 30, 2025
12.27%
1,264.8
10,306.1
824.4

Saitama Resona Bank

[Consolidated]

Domestic Standard	June 30, 2025	Change	March 31, 2025
Capital adequacy ratio	15.92%	0.36%	15.56%
Total capital	387.0	10.8	376.2
Risk weighted assets	2,431.4	13.6	2,417.8
Total required capital	194.5	1.0	193.4

[Non-consolidated]

June 30, 2025
15.91%
387.0
2,431.3
194.5

Kansai Mirai Bank

[Consolidated]

Domestic Standard	June 30, 2025	Change	March 31, 2025
Capital adequacy ratio	12.70%	0.12%	12.58%
Total capital	381.7	7.4	374.3
Risk weighted assets	3,005.7	30.8	2,974.9
Total required capital	240.4	2.4	237.9

[Non-consolidated]

June30, 2025
11.46%
346.3
3,021.7
241.7

Minato Bank

[Consolidated]

Domestic Standard	June 30, 2025	Change	March 31, 2025
Capital adequacy ratio	11.04%	0.43%	10.61%
Total capital	176.0	4.6	171.4
Risk weighted assets	1,593.9	(20.7)	1,614.6
Total required capital	127.5	(1.6)	129.1

[Non-consolidated]

June 30, 2025
10.55%
169.5
1,605.9
128.4

[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		Not included
Minato Bank			

End