

February 12, 2015

Resona Holdings, Inc.

Capital Adequacy Ratio as of December 31, 2014 (Additional Disclosure)

The capital adequacy ratios as of the end of December 2014 were calculated for Resona Holdings, Inc. and its subsidiary banks on a preliminary basis as follows.

[Resona Holdings, Inc. Consolidated basis]

(Amount in billions of yen)

	December 31, 2014	Change	September 30, 2014
Capital adequacy ratio	13.78%	0.07%	13.71%
Total qualifying capital	2,236.9	60.9	2,175.9
Risk weighted assets	16,224.8	354.0	15,870.8
Total required capital	1,297.9	28.3	1,269.6

[For reference] International Standard

	December 31, 2014	Change	September 30, 2014
Common Equity Tier 1 capital ratio	7.42%	0.27%	7.15%
Tier 1 capital ratio	9.03%	0.24%	8.79%
Total capital ratio	13.53%	0.28%	13.25%

Capital Structure Information of Resona Holdings, Inc. and its subsidiary banks are also available on our website (<http://www.resona-gr.co.jp/holdings/english/investors/financial/basel3/>) "Basel 3 Report (Capital Adequacy Information)".

[Resona Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	December 31, 2014	Change	September 30, 2014
Capital adequacy ratio	13.65%	(0.63%)	14.28%
Total qualifying capital	1,607.2	(43.1)	1,650.4
Risk weighted assets	11,774.5	218.8	11,555.6
Total required capital	941.9	17.5	924.4

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

	December 31, 2014	Change	September 30, 2014
Capital adequacy ratio	13.29%	(0.64%)	13.93%
Total qualifying capital	1,535.2	(44.6)	1,579.9
Risk weighted assets	11,548.9	209.0	11,339.8
Total required capital	923.9	16.7	907.1

[Saitama Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

	December 31, 2014	Change	September 30, 2014
Capital adequacy ratio	13.08%	(0.52%)	13.60%
Total qualifying capital	432.7	(16.3)	449.1
Risk weighted assets	3,306.4	5.8	3,300.5
Total required capital	264.5	0.4	264.0

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	December 31, 2014	Change	September 30, 2014
Capital adequacy ratio	11.74%	0.49%	11.25%
Total qualifying capital	154.9	2.3	152.6
Risk weighted assets	1,319.8	(36.5)	1,356.4
Total required capital	105.5	(2.9)	108.5

[The Kinki Osaka Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

	December 31, 2014	Change	September 30, 2014
Capital adequacy ratio	10.69%	0.43%	10.26%
Total qualifying capital	140.5	1.9	138.5
Risk weighted assets	1,313.9	(35.6)	1,349.5
Total required capital	105.1	(2.8)	107.9