



August 12, 2015

Company Name: Resona Holdings, Inc.

President and Representative Executive Officer: Kazuhiro Higashi

(Code No.: 8308, 1st Section of the Tokyo Stock Exchange)

Capital Adequacy Ratio as of June 30, 2015 (Additional Disclosure)

The capital adequacy ratios as of the end of June 2015 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)

	June 30, 2015	Change	March 31, 2015
Capital adequacy ratio	13.91%	0.45%	13.46%
Total capital	2,032.1	33.7	1,998.4
Risk weighted assets	14,605.6	(236.4)	14,842.1
Total required capital	1,168.4	(18.9)	1,187.3

〔For reference〕 International Standard

	June 30, 2015	Change	March 31, 2015
Common Equity Tier 1 capital ratio	8.67%	0.51%	8.16%
(Excluding net unrealized gains on available-for-sale securities)	7.50%	0.43%	7.07%
Tier 1 capital ratio	10.23%	0.52%	9.71%
Total capital ratio	14.53%	0.50%	14.03%

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)

	June 30, 2015	Change	March 31, 2015
Capital adequacy ratio	13.93%	0.35%	13.58%
Total capital	1,481.2	16.2	1,465.0
Risk weighted assets	10,628.3	(157.7)	10,786.1
Total required capital	850.2	(12.6)	862.8

[Resona Bank, Ltd. Non-consolidated basis]

(Amount in billions of yen)

	June 30, 2015	Change	March 31, 2015
Capital adequacy ratio	13.52%	0.35%	13.17%
Total capital	1,408.9	16.2	1,392.6
Risk weighted assets	10,415.6	(153.2)	10,568.9
Total required capital	833.2	(12.2)	845.5

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

(Amount in billions of yen)

	June 30, 2015	Change	March 31, 2015
Capital adequacy ratio	14.59%	0.33%	14.26%
Total capital	426.1	12.0	414.0
Risk weighted assets	2,920.2	17.8	2,902.4
Total required capital	233.6	1.4	232.1

[The Kinki Osaka Bank, Ltd. Consolidated basis]

(Amount in billions of yen)

	June 30, 2015	Change	March 31, 2015
Capital adequacy ratio	11.58%	0.65%	10.93%
Total capital	151.5	3.4	148.0
Risk weighted assets	1,308.5	(45.5)	1,354.1
Total required capital	104.6	(3.6)	108.3

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

(Amount in billions of yen)

	June 30, 2015	Change	March 31, 2015
Capital adequacy ratio	10.54%	0.57%	9.97%
Total capital	137.6	3.0	134.6
Risk weighted assets	1,305.5	(44.9)	1,350.4
Total required capital	104.4	(3.5)	108.0