



August 10, 2023

Company Name: Resona Holdings, Inc.

Director, President and Representative Executive Officer: Masahiro Minami

(Code No.: 8308, Prime Market of the Tokyo Stock Exchange)

### Capital Adequacy Ratio as of June 30, 2023

The capital adequacy ratios as of the end of June 2023 were calculated as follows.

[Resona Holdings]

(Amount in billions of yen)

Domestic Standard	June 30, 2023	March 31, 2023	
		Change	
Capital adequacy ratio	12.61%	0.13%	12.48%
Total capital	2,126.3	25.2	2,101.0
Risk weighted assets	16,855.1	27.1	16,827.9
Total required capital	1,348.4	2.1	1,346.2

[Reference]

International Standard	June 30, 2023	March 31, 2023	
		Change	
Common Equity Tier 1 capital ratio	14.64%	0.54%	14.10%
(Excluding net unrealized gains on available-for-sale securities)	12.22%	0.13%	12.09%
Tier 1 capital ratio	14.65%	0.54%	14.11%
Total capital ratio	14.89%	0.54%	14.35%

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, 2023	Change		March 31, 2023
Capital adequacy ratio	11.91%	0.03%		11.88%
Total capital	1,207.8	14.0		1,193.7
Risk weighted assets	10,134.1	90.2		10,043.8
Total required capital	810.7	7.2		803.5

[Non-consolidated]

June 30, 2023
11.75%
1,195.8
10,170.1
813.6

Saitama Resona Bank

[Consolidated]

Domestic Standard	June 30, 2023	Change		March 31, 2023
Capital adequacy ratio	15.79%	0.79%		15.00%
Total capital	381.1	9.3		371.7
Risk weighted assets	2,412.5	(64.2)		2,476.7
Total required capital	193.0	(5.1)		198.1

[Non-consolidated]

June 30, 2023
15.86%
381.1
2,402.5
192.2

Kansai Mirai Financial Group

[Consolidated]

Domestic Standard	June 30, 2023	Change		March 31, 2023
Capital adequacy ratio	9.25%	0.17%		9.08%
Total capital	492.2	8.4		483.8
Risk weighted assets	5,317.0	(7.9)		5,324.9
Total required capital	425.3	(0.6)		425.9

Kansai Mirai Bank

[Consolidated]

Domestic Standard	June 30, 2023	Change		March 31, 2023
Capital adequacy ratio	9.54%	0.14%		9.40%
Total capital	357.1	6.6		350.5
Risk weighted assets	3,743.3	17.7		3,725.5
Total required capital	299.4	1.4		298.0

[Non-consolidated]

June 30, 2023
8.86%
324.3
3,660.0
292.8

Minato Bank

[Consolidated]

Domestic Standard	June 30, 2023	Change		March 31, 2023
Capital adequacy ratio	8.82%	0.08%		8.74%
Total capital	160.3	1.9		158.4
Risk weighted assets	1,818.2	6.5		1,811.6
Total required capital	145.4	0.5		144.9

[Non-consolidated]

June 30, 2023
8.39%
152.9
1,821.5
145.7

[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	The Standardized Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Financial Group	Foundation Internal Ratings-Based Approach		Not included
Kansai Mirai Bank			
Minato Bank			

The above companies' application of the finalized Basel 3 standards is scheduled to begin at the end of March 2024.