



February 13, 2024  
Resona Holdings, Inc.

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

### Capital Adequacy Ratio as of December 31, 2023

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

Resona Holdings  
[Consolidated]

(Billions of yen)

Domestic Standard	December 31, 2023		September 30, 2023
		Change	
Capital adequacy ratio	12.61%	0.04%	12.57%
Total capital	2,166.1	21.6	2,144.4
Risk weighted assets	17,175.9	116.5	17,059.4
Total required capital	1,374.0	9.3	1,364.7

[Reference]

International Standard	December 31, 2023		September 30, 2023
		Change	
Common Equity Tier 1 capital ratio	14.62%	0.26%	14.36%
(Excluding net unrealized gains on available-for-sale securities)	12.26%	0.05%	12.21%
Tier 1 capital ratio	14.63%	0.25%	14.38%
Total capital ratio	14.85%	0.28%	14.57%

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, 2023	Change		September 30, 2023
Capital adequacy ratio	11.82%		0.07%	11.75%
Total capital	1,231.5		17.5	1,213.9
Risk weighted assets	10,416.5		86.3	10,330.2
Total required capital	833.3		6.9	826.4

[Non-consolidated]

December 31, 2023
11.60%
1,211.6
10,437.9
835.0

Saitama Resona Bank

[Consolidated]

Domestic Standard	December 31, 2023	Change		September 30, 2023
Capital adequacy ratio	15.79%		0.21%	15.58%
Total capital	386.9		8.9	377.9
Risk weighted assets	2,450.7		24.9	2,425.7
Total required capital	196.0		1.9	194.0

[Non-consolidated]

December 31, 2023
15.84%
387.0
2,442.5
195.4

Kansai Mirai Financial Group

[Consolidated]

Domestic Standard	December 31, 2023	Change		September 30, 2023
Capital adequacy ratio	9.21%		0.02%	9.19%
Total capital	506.8		6.6	500.1
Risk weighted assets	5,498.4		60.6	5,437.7
Total required capital	439.8		4.8	435.0

Kansai Mirai Bank

[Consolidated]

Domestic Standard	December 31, 2023	Change		September 30, 2023
Capital adequacy ratio	9.51%		0.01%	9.50%
Total capital	368.7		5.2	363.4
Risk weighted assets	3,874.0		48.9	3,825.0
Total required capital	309.9		3.9	306.0

[Non-consolidated]

December 31, 2023
8.85%
334.9
3,782.1
302.5

Minato Bank

[Consolidated]

Domestic Standard	December 31, 2023	Change		September 30, 2023
Capital adequacy ratio	8.91%		0.12%	8.79%
Total capital	163.5		1.5	162.0
Risk weighted assets	1,835.1		(7.8)	1,842.9
Total required capital	146.8		(0.6)	147.4

[Non-consolidated]

December 31, 2023
8.46%
155.8
1,839.6
147.1

[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.