February 12, 2013

Resona Holdings, Inc.

Capital Adequacy Ratio as of December 31, 2012(Additional Disclosure)

The capital adequacy ratios as of the end of December 2012 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)

(Japanese Domestic Standard)	December 31, 2012	Change	September 30, 2012
Capital adequacy ratio	14.95%	0.80%	14.15%
Tier 1 ratio	10.97%	0.64%	10.33%
Total qualifying capital	2,529.5	76.2	2,453.2
Tier 1 capital	1,856.5	66.0	1,790.5
Tier 2 capital	678.0	9.9	668.1
Deductions	5.0	(0.3)	5.4
Total risk-weighted assets	16,917.3	(409.4)	17,326.7
Total required capital	1,353.3	(32.7)	1,386.1

(For reference)

Resona Holdings' consolidated capital adequacy ratio based on the BIS International Standard is as follows.

(BIS International Standard)	December 31, 2012
Capital adequacy ratio	15.18%
Tier 1 ratio	10.69%

[Resona Bank, Ltd. Consolidated basis] (Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2012	Change	September 30, 2012
Capital adequacy ratio	14.31%	0.15%	14.16%
Tier 1 ratio	10.28%	(0.05%)	10.33%
Total qualifying capital	1,723.1	(36.6)	1,759.7
Tier 1 capital	1,238.2	(45.0)	1,283.3
Tier 2 capital	526.9	10.4	516.5
Deductions	42.1	2.0	40.0
Total risk-weighted assets	12,038.0	(382.5)	12,420.5
Total required capital	963.0	(30.6)	993.6

[Resona Bank, Ltd. Non-consolidated basis] (Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2012	Change	September 30, 2012
Capital adequacy ratio	14.24%	0.15%	14.09%
Tier 1 ratio	10.00%	(0.07%)	10.07%
Total qualifying capital	1,701.8	(35.7)	1,737.5
Tier 1 capital	1,195.2	(46.3)	1,241.5
Tier 2 capital	526.1	10.4	515.7
Deductions	19.6	(0.0)	19.7
Total risk-weighted assets	11,944.5	(379.0)	12,323.6
Total required capital	955.5	(30.3)	985.8

[Saitama Resona Bank, Ltd. Non-consolidated basis] (Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2012	Change	September 30, 2012
Capital adequacy ratio	12.95%	(0.06%)	13.01%
Tier 1 ratio	8.67%	(0.11%)	8.78%
Total qualifying capital	440.2	(7.9)	448.2
Tier 1 capital	294.7	(7.7)	302.4
Tier 2 capital	157.1	0.0	157.1
Deductions	11.6	0.2	11.3
Total risk-weighted assets	3,398.2	(45.9)	3,444.2
Total required capital	271.8	(3.6)	275.5

[The Kinki Osaka Bank, Ltd. Consolidated basis] (Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2012	Change	September 30, 2012
Capital adequacy ratio	13.83%	(0.21%)	14.04%
Tier 1 ratio	9.11%	(0.30%)	9.41%
Total qualifying capital	171.8	(5.4)	177.2
Tier 1 capital	113.2	(5.5)	118.8
Tier 2 capital	58.6	(0.0)	58.7
Deductions	0.0	(0.2)	0.3
Total risk-weighted assets	1,242.3	(20.0)	1,262.4
Total required capital	99.3	(1.6)	100.9

[The Kinki Osaka Bank, Ltd. Non-consolidated basis] (Amount in billions of yen)

(Japanese Domestic Standard)	December 31, 2012	Change	September 30, 2012
Capital adequacy ratio	13.27%	(0.11%)	13.38%
Tier 1 ratio	8.58%	(0.36%)	8.94%
Total qualifying capital	163.6	(4.0)	167.6
Tier 1 capital	105.8	(6.1)	112.0
Tier 2 capital	57.9	1.9	55.9
Deductions	0.0	(0.2)	0.3
Total risk-weighted assets	1,233.0	(19.5)	1,252.5
Total required capital	98.6	(1.5)	100.2

The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as “Total risk-weighted assets × 8%”, since F-IRB approach is adopted in calculating the credit risk assets.