August 12, 2013

Resona Holdings, Inc.

Capital Adequacy Ratio as of June 30, 2013(Additional Disclosure)

The capital adequacy ratios as of the end of June 2013 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)	June 30, 2013	Change	March 31, 2013
Capital adequacy ratio	15.41%	0.74%	14.67%
Tier 1 ratio	11.36%	0.62%	10.74%
Total qualifying capital	2,628.1	73.9	2,554.1
Tier 1 capital	1,937.5	66.9	1,870.5
Tier 2 capital	693.1	4.5	688.5
Deductions	2.5	(2.4)	4.9
Total risk-weighted assets	17,044.6	(360.3)	17,405.0
Total required capital	1,363.5	(28.8)	1,392.4

On July 19, 2013, the acquisition of own shares was implemented as a part of the “Public Funds Full Repayment Plan” (the “Plan”) formulated as of May 10, 2013. The total number of ordinary shares acquired was 190,839,600 shares (total amount of the acquisition price of the shares was 99,999,950,400 yen). Own shares (ordinary shares) acquired through acquisition of own shares was cancelled on July 25, 2013.

*For the details of above mentioned acquisition and cancellation of own shares, please refer to the press release dated July 19, 2013 titled “Announcement Regarding the Results of the Acquisition of Own Shares (Ordinary Shares) Through Off-auction Own Share Repurchase Transaction (ToSTNeT-3) and the Partial Repayment of Public Funds’”.

*For the details of the full repayment policy of public funds, please refer to the press release dated May 10, 2013 titled “On Formulation of the ‘Public Funds Full Repayment Plan’”.

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

(Japanese Domestic Standard)	June 30, 2013	Change	March 31, 2013
Capital adequacy ratio	14.13%	0.64%	13.49%
Tier 1 ratio	10.06%	0.54%	9.52%
Total qualifying capital	1,733.1	51.9	1,681.1
Tier 1 capital	1,234.7	48.4	1,186.2
Tier 2 capital	542.8	5.3	537.5
Deductions	44.4	1.7	42.6
Total risk-weighted assets	12,262.7	(193.9)	12,456.7
Total required capital	981.0	(15.5)	996.5

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

(Japanese Domestic Standard)	June 30, 2013	Change	March 31, 2013
Capital adequacy ratio	14.01%	0.60%	13.41%
Tier 1 ratio	9.71%	0.49%	9.22%
Total qualifying capital	1,702.4	45.4	1,656.9
Tier 1 capital	1,179.8	40.1	1,139.7
Tier 2 capital	541.9	5.2	536.7
Deductions	19.3	(0.0)	19.4
Total risk-weighted assets	12,143.7	(206.6)	12,350.3
Total required capital	971.4	(16.5)	988.0

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

(Japanese Domestic Standard)	June 30, 2013	Change	March 31, 2013
Capital adequacy ratio	12.96%	0.50%	12.46%
Tier 1 ratio	8.61%	0.42%	8.19%
Total qualifying capital	442.0	13.3	428.7
Tier 1 capital	293.6	11.5	282.0
Tier 2 capital	157.1	(0.0)	157.1
Deductions	8.6	(1.7)	10.4
Total risk-weighted assets	3,409.0	(31.8)	3,440.9
Total required capital	272.7	(2.5)	275.2

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

(Japanese Domestic Standard)	June 30, 2013	Change	March 31, 2013
Capital adequacy ratio	14.07%	0.72%	13.35%
Tier 1 ratio	9.35%	0.59%	8.76%
Total qualifying capital	174.4	3.9	170.4
Tier 1 capital	115.9	4.0	111.8
Tier 2 capital	58.6	(0.1)	58.7
Deductions	0.1	(0.0)	0.1
Total risk-weighted assets	1,239.1	(36.7)	1,275.8
Total required capital	99.1	(2.9)	102.0

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

(Japanese Domestic Standard)	June 30, 2013	Change	March 31, 2013
Capital adequacy ratio	13.47%	0.78%	12.69%
Tier 1 ratio	8.83%	0.52%	8.31%
Total qualifying capital	165.8	4.9	160.8
Tier 1 capital	108.7	3.3	105.3
Tier 2 capital	57.2	1.5	55.7
Deductions	0.1	(0.0)	0.1
Total risk-weighted assets	1,230.3	(36.8)	1,267.1
Total required capital	98.4	(2.9)	101.3

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.