August 7, 2026
Resona Holdings, Inc.
(Code 8308, Prime Market of the Tokyo Stock Exchange)

Capital Adequacy Ratio as of June 30, 2026

The capital adequacy ratios as of the end of June 2026 were calculated as follows.

Resona Holdings
[Consolidated]

(Billions of yen)

Domestic Standard	June 30, 2026	Change	March 31, 2026
Capital adequacy ratio	12.65%	0.11%	12.54%
Total capital	2,409.4	56.1	2,353.2
Risk weighted assets	19,040.7	283.8	18,756.9
Total required capital	1,523.2	22.7	1,500.5

〔Reference〕

International Standard	June 30, 2026	Change	March 31, 2026
Common Equity Tier 1 capital ratio	14.65%	0.29%	14.36%
Tier 1 capital ratio	14.68%	0.29%	14.39%
Total capital ratio	14.73%	0.29%	14.44%

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] [Non-consolidated]

Domestic Standard	June 30, 2026	Change	March 31, 2026	June 30, 2026 (Non-consolidated)
Capital adequacy ratio	12.55%	0.35%	12.20%	12.44%
Total capital	1,377.8	48.1	1,329.6	1,356.1
Risk weighted assets	10,976.6	83.6	10,893.0	10,894.4
Total required capital	878.1	6.6	871.4	871.5

Saitama Resona Bank

[Consolidated] [Non-consolidated]

Domestic Standard	June 30, 2026	Change	March 31, 2026	June 30, 2026 (Non-consolidated)
Capital adequacy ratio	14.81%	0.50%	14.31%	14.81%
Total capital	417.9	14.0	403.8	417.9
Risk weighted assets	2,821.4	0.9	2,820.5	2,821.3
Total required capital	225.7	0.0	225.6	225.7

Kansai Mirai Bank

[Consolidated] [Non-consolidated]

Domestic Standard	June 30, 2026	Change	March 31, 2026	June 30, 2026 (Non-consolidated)
Capital adequacy ratio	11.64%	-	11.64%	10.48%
Total capital	379.4	8.0	371.3	343.5
Risk weighted assets	3,259.5	69.6	3,189.8	3,276.1
Total required capital	260.7	5.5	255.1	262.0

Minato Bank

[Consolidated] [Non-consolidated]

Domestic Standard	June 30, 2026	Change	March 31, 2026	June 30, 2026 (Non-consolidated)
Capital adequacy ratio	10.25%	0.02%	10.23%	9.78%
Total capital	172.5	3.1	169.4	165.6
Risk weighted assets	1,683.0	27.7	1,655.3	1,692.9
Total required capital	134.6	2.2	132.4	135.4

〔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	Standardized Measurement Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Bank	Foundation Internal Ratings-Based Approach		
Minato Bank			Not included

End