## Main features of regulatory capital instruments [Resona Holdings, Inc. (Consolidated)] (Japanese domestic standard)

as of Jun. 30, 2014

Commor	Stock	
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	925.7 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	—
11	Original date of issuance	_
12	Perpetual or dated	Perpetual
13	Original maturity date	
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	Dividends / coupons	
17	Fixed or floating dividend / coupon	_
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<u> </u>
20	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	L
29	If convertible, issuer of instrument it converts into	L
30	Write-down feature	Not Applicable
30	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
32	If write-down, permanent or temporary	<u> </u>
33 34	If temporary write-down, description of write-up	<u> </u>
34	mechanism	
25		Drafamad Staals Drafamad Cassmittan
35	Position in subordination hierarchy in liquidation (specify	Preferred Stock, Preferred Securities
	instrument type immediately senior to instrument)	
	New years Produced 20 15 15	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	<b>—</b>

**Minority Interests** 

Minority	Interests	
1	Issuer	P.T. Bank Resona Perdania, Resona Card Co., Ltd. and others
2	Unique Identifier	
3	Governing Law	Japanese Law and others
-	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2		Core Capital: instruments and reserves
	before March 31, 2029)	·
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	17.9 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Minority Interests
	Non-consolidated	
11	Original date of issuance	_
12	Perpetual or dated	Perpetual
13	Original maturity date	_
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
10	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	 No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	—
25	If convertible, full or partial conversion	—
26	If convertible, conversion rate	—
27	If convertible, mandatory or optional conversion	—
28	If convertible, instrument type convertible into	—
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up mechanism	_
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	
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Mandatorily Convertible Preferred Stock

	ly Convertible Preferred Stock	
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	—
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	Core Capital: instruments and reserves
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Class C No.1 Preferred Stock
8	Amount recognised in regulatory capital	
	Consolidated	60.0 billion yen (Note 8)
	Non-consolidated	
9	Par value of instrument	-
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	—
11	Original date of issuance	Dec 12, 2001
12	Perpetual or dated	Perpetual
13	Original maturity date	
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	— (Note 3)
18	Coupon rate and any related index	1.36% (Note 3)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	<ul> <li>(a) when the Right to Request Acquisition is exercised up to the date of the general meeting of shareholders for the fiscal year ended Mar 2018, and</li> <li>(b) when the Right to Request Acquisition is not exercised up to the date of the general meeting of shareholders for the fiscal year ended Mar 2018 (Full Conversion will take place on the next day of the meeting)</li> </ul>
25	If convertible, full or partial conversion	(a) when the Right to Request Acquisition is exercised : Full or Partial (b) at the Full Conversion : Full

26	If convertible, conversion rate	The paid-in amount per share of the preferred stock (5,000 yen) divided by each amount of (a) or (b) ; (a) when the Right to Request Acquisition is exercised, on the Reset Date (Jan 1 of each year) to the average of the closing prices (including indicative prices) of the common stock on Tokyo Stock Exchange (with the floor price of 1,501 yen, subject to certain adjustment conditions) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding the relevant Reset Date, and (b) at the Full Conversion, to the average of the closing prices (including indicative prices) of the common stock on Tokyo Stock Exchange (with the floor price of 1,667 yen) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading the 30 consecutive trading days (excluding the number of 1,667 yen) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding the next day of the general meeting of shareholders for the fiscal year ended Mar 2018.
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, instrument type convertible into	Common Stock
29	If convertible, issuer of instrument it converts into	Resona Holdings, Inc.
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	11

Mandatorily Convertible Preferred Stock

	ly Convertible Preferred Stock	
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	—
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	Core Capital: instruments and reserves
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Class F No.1 Preferred Stock
8	Amount recognised in regulatory capital	
	Consolidated	100.0 billion yen (Note 9)
	Non-consolidated	
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	<u> </u>
11	Original date of issuance	Mar 1, 2002
12	Perpetual or dated	Perpetual
13	Original maturity date	
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	— (Note 4)
18	Coupon rate and any related index	1.48% (Note 4)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	<ul> <li>(a) when the Right to Request Acquisition is exercised up to the date of the general meeting of shareholders for the fiscal year ended Mar 2018, and</li> <li>(b) when the Right to Request Acquisition is not exercised up to the date of the general meeting of shareholders for the fiscal year ended Mar 2018 (Full Conversion will take place on the next day of the meeting)</li> </ul>
25	If convertible, full or partial conversion	(a) when the Right to Request Acquisition is exercised : Full or Partial (b) at the Full Conversion : Full

26	If convertible, conversion rate	The paid-in amount per share of the preferred stock (12,500 yen) divided by each amount of (a) or (b) ; (a) when the Right to Request Acquisition is exercised, on the Reset Date (Jul 1 of each year) to the average of the closing prices (including indicative prices) of the common stock on Tokyo Stock Exchange (with the floor price of 3,240 yen, subject to certain adjustment conditions) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding the relevant Reset Date, and (b) at the Full Conversion, to the average of the closing prices (including indicative prices) of the common stock on Tokyo Stock Exchange (with the floor price of 3,598 yen) on each of the 30 consecutive trading days (excluding the number of days on which no closing price state) of the store of the 30 consecutive trading days (excluding the number of days on the 45th trading day on the 45th trading days (excluding the floor price of 3,598 yen) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding the next day of the general meeting of shareholders for the fiscal year ended Mar 2018.
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, instrument type convertible into	Common Stock
29	If convertible, issuer of instrument it converts into	Resona Holdings, Inc.
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up mechanism	_
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	<u> </u>

Preferred Stock 1 Issuer Unique Identifier 2

2	Unique Identifier	—
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves (Note 5)
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Class Three No.1 Preferred Stock (Note 10)
8	Amount recognised in regulatory capital	
	Consolidated	196.0 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	—
11	Original date of issuance	Aug 7, 2003
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	1-year Euro Yen LIBOR +0.50%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Any time on and after Jul 1, 2010
25	If convertible, full or partial conversion	Full or Partial conversion
26	If convertible, conversion rate	The paid-in amount per share of the preferred stock (2,000 yen) divided by the Exchange Price. (*Exchange Price shall be reset on the Reset Date (May 1 of each year) to the average of the closing prices (including indicative prices) of the common stock on Tokyo Stock Exchange (with the floor price of 154 yen, subject to certain adjustment conditions) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding the relevant Reset Date.)
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, instrument type convertible into	Common Stock
29	If convertible, issuer of instrument it converts into	Resona Holdings, Inc.
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up	
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Subordinated Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause

Resona Holdings, Inc.

Preferred Stock Issuer Resona Holdings, Inc. 2 Unique Identifier 3 Governing Law Japanese Law Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves 4 4-2 Transitional Basel 3 rules (on or after March 31, 2024 and Core Capital: instruments and reserves before March 31, 2029) 5 Post-transitional Basel 3 rules (on or after March 31, 2029) 6 Eligible at solo/group/group&solo Resona Holdings, Inc. 7 Instrument type Class Four Preferred Stock 8 Amount recognised in regulatory capital (Note 6.) Consolidated 63.0 billion yen Non-consolidated Par value of instrument 9 10 Accounting classification (on Balance Sheet) Consolidated Shareholder's Equity Non-consolidated 11 Original date of issuance Aug 31, 2006 12 Perpetual or dated Perpetual Original maturity date 13 14 Issuer call Applicable Optional call date : Aug 31, 2013 15 Optional call date and redemption amount Redemption amount : 25,000 yen per share plus accrued dividend equivalents Contingent call dates and redemption amount 16 Subsequent call dates, if applicable One or more dates determined by the Representative Executive Officer after Aug 31, 2013 Dividends / coupons Fixed or floating dividend / coupon Fixed 17 Coupon rate and any related index 3.970% 18 19 Existence of a dividend stopper Yes 20 Fully discretionary, partially discretionary or mandatory Fully discretionary Existence of step up or other incentive to redeem 21 No 22 Noncumulative Noncumulative or cumulative Convertible or non-convertible Non-convertible 23 If convertible, conversion trigger (s) 24 25 If convertible, full or partial conversion If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, instrument type convertible into 29 If convertible, issuer of instrument it converts into Write-down feature 30 Not Applicable If write-down, write-down trigger(s) 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-up 34 mechanism 35 Position in subordination hierarchy in liquidation (specify Subordinated Debt instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes 37 If yes, specify non-compliant features Mandatory Conversion Clause

Preferred Stock Issuer Resona Holdings, Inc. 2 Unique Identifier 3 Governing Law Japanese Law Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves 4 4-2 Transitional Basel 3 rules (on or after March 31, 2024 and Core Capital: instruments and reserves before March 31, 2029) 5 Post-transitional Basel 3 rules (on or after March 31, 2029) 6 Eligible at solo/group/group&solo Resona Holdings, Inc. 7 Instrument type Class Five Preferred Stock 8 Amount recognised in regulatory capital (Note 6.) Consolidated 100.0 billion ven Non-consolidated Par value of instrument 9 10 Accounting classification (on Balance Sheet) Consolidated Shareholder's Equity Non-consolidated 11 Original date of issuance Aug 28, 2007 12 Perpetual or dated Perpetual Original maturity date 13 14 Issuer call Applicable Optional call date : Aug 28, 2014 15 Optional call date and redemption amount Redemption amount : 25,000 yen per share plus accrued dividend equivalents Contingent call dates and redemption amount 16 Subsequent call dates, if applicable One or more dates determined by the Representative Executive Officer after Aug 28, 2014 Dividends / coupons Fixed or floating dividend / coupon Fixed 17 3.675% 18 Coupon rate and any related index 19 Existence of a dividend stopper Yes 20 Fully discretionary, partially discretionary or mandatory Fully discretionary Existence of step up or other incentive to redeem 21 No 22 Noncumulative Noncumulative or cumulative Convertible or non-convertible Non-convertible 23 If convertible, conversion trigger (s) 24 25 If convertible, full or partial conversion If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, instrument type convertible into 29 If convertible, issuer of instrument it converts into Write-down feature 30 Not Applicable If write-down, write-down trigger(s) 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-up 34 mechanism 35 Position in subordination hierarchy in liquidation (specify Subordinated Debt instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes 37 If yes, specify non-compliant features Mandatory Conversion Clause

Preferred Stock Issuer Resona Holdings, Inc. 2 Unique Identifier 3 Governing Law Japanese Law Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves 4 4-2 Transitional Basel 3 rules (on or after March 31, 2024 and Core Capital: instruments and reserves before March 31, 2029) 5 Post-transitional Basel 3 rules (on or after March 31, 2029) 6 Eligible at solo/group/group&solo Resona Holdings, Inc. 7 Instrument type Class Six Preferred Stock 8 Amount recognised in regulatory capital (Note 6.) Consolidated 75.0 billion yen Non-consolidated Par value of instrument 9 10 Accounting classification (on Balance Sheet) Consolidated Shareholder's Equity Non-consolidated 11 Original date of issuance Dec 8, 2009 12 Perpetual or dated Perpetual Original maturity date 13 14 Issuer call Applicable Optional call date : Dec 8, 2016 15 Optional call date and redemption amount Redemption amount : 25,000 yen per share plus accrued dividend equivalents Contingent call dates and redemption amount 16 Subsequent call dates, if applicable One or more dates determined by the Representative Executive Officer after Dec 8, 2016 Dividends / coupons Fixed or floating dividend / coupon Fixed 17 Coupon rate and any related index 4.95% 18 19 Existence of a dividend stopper Yes 20 Fully discretionary, partially discretionary or mandatory Fully discretionary Existence of step up or other incentive to redeem 21 No 22 Noncumulative Noncumulative or cumulative Convertible or non-convertible Non-convertible 23 If convertible, conversion trigger (s) 24 25 If convertible, full or partial conversion If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, instrument type convertible into 29 If convertible, issuer of instrument it converts into Write-down feature 30 Not Applicable If write-down, write-down trigger(s) 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-up 34 mechanism 35 Position in subordination hierarchy in liquidation (specify Subordinated Debt instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes 37 If yes, specify non-compliant features Mandatory Conversion Clause

**Preferred Securities** 

	Securities	
1	Issuer	Resona Preferred Global Securities (Cayman) Limited
2	Unique Identifier	USG75261AA89/US76117Haa05
3	Governing Law	Cayman Islands Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	Step-up Non-cumulative Perpetual Preferred Securities
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	116.5 billion yen (1,150 million US dollars)
	Non-consolidated	
9	Par value of instrument	1,150 million US dollars
10	Accounting classification (on Balance Sheet)	
	Consolidated	Minority Interests
	Non-consolidated	
11	Original date of issuance	 Jul 25, 2005
12	Perpetual or dated	Perpetual
12	Original maturity date	
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Jul 30, 2015 Redemption amount : USD1,000 per preferred security
	Contingent call dates and redemption amount	Upon the occurrence of a Tax Event or Special Event
		Redemption amount
		: (in case of Tax Event)
		USD1,000 per preferred security
		: (in case of Special Event) the higher of ;
		(x) USD1,000 per preferred security and
		(y) the Make Whole Amount
		Any Dividend Payment Date after Jul 30, 2015
16	Subsequent call dates, if applicable	Any Dividend Payment Date after Jul 30, 2015
16	Subsequent call dates, if applicable Dividends / coupons	Any Dividend Payment Date after Jul 30, 2015
	Dividends / coupons	
17	Dividends / coupons Fixed or floating dividend / coupon	Fixed to Floating
	Dividends / coupons	Fixed to Floating To but excluding Jul 30, 2015 : 7.191%
17	Dividends / coupons Fixed or floating dividend / coupon	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor
17 18	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76%
17	Dividends / coupons Fixed or floating dividend / coupon	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor
17 18 19 20	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary
17 18 19 20 21	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes
17 18 19 20 21 22	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative
17 18 19 20 21 22 23	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes
17 18 19 20 21 22 23 24	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative
17 18 19 20 21 22 23 24 25	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative
17 18 19 20 21 22 23 24 25 26	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative
17 18 19 20 21 22 23 24 25 26 27	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative
17 18 19 20 21 22 23 24 25 26 27 28	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, mandatory or optional conversion If convertible, instrument type convertible into	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative
17 18 19 20 21 22 23 24 25 26 27 28 29	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, nandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, nandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76% Yes Partially discretionary Yes Noncumulative Non-convertible

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	USJ64480AC07/US76117JAB44
3	Governing Law	English Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	—
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	Fixed to Floating Rate Perpetual Subordinated Bonds (USD)
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	131.7 billion yen (1,299 million US dollars)
	Non-consolidated	—
9	Par value of instrument	1,300 million US dollars
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
11	Original date of issuance	Sep 15, 2005
12	Perpetual or dated	Perpetual
13	Original maturity date	—
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest payment Date on Apr 15, 2016 Redemption amount : Whole Par Value
	Contingent call dates and redemption amount	Upon the occurrence of a Tax Event Redemption amount: Whole Par Value
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	To but excluding Apr 15, 2016 : 5.85% From and including Apr 15, 2016 :3-month USD LIBOR +2.77%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	—
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	—
27	If convertible, mandatory or optional conversion	-
28	If convertible, instrument type convertible into	—
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	<b>—</b>
33	If write-down, permanent or temporary	<b>—</b>
34	If temporary write-down, description of write-up mechanism	—
35	Position in subordination hierarchy in liquidation (specify	Dated Subordinated Debt
	instrument type immediately senior to instrument)	
36	Instrument type immediately senior to instrument) Non-compliant transitioned features	Yes

Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A493
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
· ·		Resona Bank, Ltd.
7	Instrument type	No. 1 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
U	Consolidated	0.9 billion yen
	Non-consolidated	
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	20.0 Simon yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Sep 24, 2004
12	Perpetual or dated	Dated
13	Original maturity date	Sep 24, 2014
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.12%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	L
33	If write-down, permanent or temporary	L
34	If temporary write-down, description of write-up	<u> </u>
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
30	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
31	In yes, speciny non-compliant leatures	Inianualory Conversion Clause etc.

Subordina	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A626
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
· ·		Resona Bank, Ltd.
7	Instrument type	No. 2 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
U	Consolidated	5.8 billion yen
	Non-consolidated	
9	Par value of instrument	20.0 billion yen (100 million yen per security)
 	Accounting classification (on Balance Sheet)	20.0 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Feb 20, 2006
12	Perpetual or dated	Dated
13	Original maturity date	Dec 18, 2015
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	-
10	Contingent call dates and redemption amount	<b>—</b>
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.02%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<b> _</b>
26	If convertible, conversion rate	<b> _</b>
27	If convertible, mandatory or optional conversion	<b> _</b>
28	If convertible, instrument type convertible into	<b> _</b>
29	If convertible, issuer of instrument it converts into	<b> _</b>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	L
33	If write-down, permanent or temporary	L
34	If temporary write-down, description of write-up	l
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
20	Non compliant transitioned factures	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A972
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	—
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	—
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	49.7 billion yen
	Non-consolidated	—
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	_
11	Original date of issuance	Jul 17, 2009
12	Perpetual or dated	Dated
13	Original maturity date	Jun 20, 2019
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.766%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b>—</b>
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	<b> </b>
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up mechanism	_
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
51		

Subordina	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA36
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
C C	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
0		Resona Bank, Ltd.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8		NO. O Onsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	50.0 killion von
	Consolidated	50.0 billion yen
	Non-consolidated	
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
11	Original date of issuance	Mar 4, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Mar 4, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Tully discretionary, partially discretionary of mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	— 
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<u> -</u>
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36 37		Yes Mandatory Conversion Clause etc.

Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA93
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	—
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	—
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	40.0 billion yen
	Non-consolidated	—
9	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	<u> </u>
11	Original date of issuance	Sep 28, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Sep 28, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.606%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
		,
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b>—</b>
25	If convertible, full or partial conversion	<b>—</b>
26	If convertible, conversion rate	<b>—</b>
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up	_
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
l		· · · ·

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AB68
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
· ·		Resona Bank, Ltd.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
Ũ	Consolidated	25.0 billion yen
	Non-consolidated	
9	Par value of instrument	25.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	20.0 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Jun 1, 2011
11	Perpetual or dated	Dated
13	Original maturity date	Jun 1, 2021
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	<b>—</b>
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.878%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up	_
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060ABC8
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
•		Resona Bank, Ltd.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
Ũ	Consolidated	20.0 billion yen
	Non-consolidated	
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	Dec 22, 2011
12	Perpetual or dated	Dated
12	Original maturity date	Dec 22, 2026
13	Issuer call	Not Applicable
14	Optional call date and redemption amount	
15	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
17	Coupon rate and any related index	2.442%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Fully discretionary, partially discretionary of mandatory	indituatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b> _</b>
25	If convertible, full or partial conversion	<b> _</b>
26	If convertible, conversion rate	<b> _</b>
27	If convertible, mandatory or optional conversion	<b> _</b>
28	If convertible, instrument type convertible into	<b>—</b>
29	If convertible, issuer of instrument it converts into	<b> _</b>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	<b> _</b>
33	If write-down, permanent or temporary	<b> _</b>
34	If temporary write-down, description of write-up	<u> </u>
2.	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
		,

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC26
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	_
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	No. 10 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	66.0 billion yen
	Non-consolidated	—
9	Par value of instrument	66.0 billion yen (1 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	_
11	Original date of issuance	Feb 22, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Apr 21, 2022
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Apr 21, 2017 Redemption amount : Whole Par Value (1 million yen per security)
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Apr 21, 2017 : 1.47% From but excluding Apr 21, 2017 : 5-year Yen Swap Offered Rate +0.95%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
04		
21	Existence of step up or other incentive to redeem	No
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	
22		No —
22 23	Noncumulative or cumulative Convertible or non-convertible	
22 23 24	Noncumulative or cumulative	No —
22 23	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion	No —
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate	No —
22 23 24 25 26 27	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion	No —
22 23 24 25 26 27 28	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into	No —
22 23 24 25 26 27 28 29	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into	No Non-convertible
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature	No —
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)	No Non-convertible
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial	No Non-convertible
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary         If temporary write-down, description of write-up	No Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary	No Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary         If temporary write-down, description of write-up mechanism         Position in subordination hierarchy in liquidation (specify	No         —         Non-convertible         —         —         —         —         —         —         Mot Applicable         —

Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC34
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
• =	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
0	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
0		Resona Bank, Ltd.
7	laster month in a	
	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	35.0 billion yen
	Non-consolidated	—
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2022
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.780%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Fully discretionary, partially discretionary of mandatory	Manualory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b> _</b>
25	If convertible, full or partial conversion	I_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	
20	If convertible, issuer of instrument it converts into	L
30	Write-down feature	Not Applicable
30		
31	If write-down, write-down trigger(s) If write-down, full or partial	<u> </u>
		<u> </u>
33	If write-down, permanent or temporary	<u> </u>
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
51	In yes, speeny non-compliant leatures	manuatory Conversion Clause Ele.

Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060BC33
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
• =	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
U	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
0		Resona Bank, Ltd.
7	laster month in a	
	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	16.0 billion yen
	Non-consolidated	
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	<b></b>
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.464%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Fully discretionary, partially discretionary of mandatory	indituatory
04	Evistance of stan up as other incentive to redeem	No
21	Existence of step up or other incentive to redeem	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<u> </u>
25	If convertible, full or partial conversion	<u> -</u>
26	If convertible, conversion rate	<u> </u>
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up mechanism	—
25		Ordinan / Daht
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
		· · ·

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC67
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	No. 13 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	20.0 billion yen
	Non-consolidated	—
9	Par value of instrument	20.0 billion yen (10 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
11	Original date of issuance	Jun 21, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Jun 21, 2022
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Jun 21, 2017 Redemption amount : Whole Par Value (10 million yen per security)
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Jun 21, 2017 : 1.32%
10		From but excluding Jun 21, 2017 : 5-year Yen Swap Offered Rate +0.86%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	<b>—</b>
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<u> </u>
27	If convertible, mandatory or optional conversion	<b> </b>
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	<u> </u>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up	
UT		
•	mechanism	
	mechanism Desition in subordination biorarchy in liquidation (aposity	Ordinary Dobt
35	mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
	Position in subordination hierarchy in liquidation (specify	Ordinary Debt Yes

	ated Bonds	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	XS0472763142
3	Governing Law	English Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	Redeemable Unsecured Subordinated Perpetual Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	10.5 billion yen
	Non-consolidated	
9	Par value of instrument	10.5 billion yen
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	Dec 17, 2009
12		
	Perpetual or dated	Perpetual
13	Original maturity date	
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Dec 17, 2014 Redemption amount : Full or Partial (100 million yen per security)
	Contingent call dates and redemption amount	Upon the occurrence of a Tax Event Redemption amount: Whole Par Value
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Floating to Floating
18	Coupon rate and any related index	To and including Dec 17, 2014 : 6-month Yen LIBOR + 1.70%
		From but excluding Dec 17, 2014 : 6-month Yen LIBOR +3.20%
19	Existence of a dividend stopper	+3.20%
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	
20	Fully discretionary, partially discretionary or mandatory	+3.20% No
		+3.20% No Mandatory
20 21 22	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative	+3.20% No Mandatory Yes —
20 21 22 23	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible	+3.20% No Mandatory
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)	+3.20% No Mandatory Yes —
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion	+3.20% No Mandatory Yes —
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate	+3.20% No Mandatory Yes —
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion	+3.20% No Mandatory Yes —
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into	+3.20% No Mandatory Yes —
20 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into	+3.20% No Mandatory Yes Non-convertible
20 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature	+3.20% No Mandatory Yes —
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)	+3.20% No Mandatory Yes Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, full or partial	+3.20% No Mandatory Yes Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, full or partial         If write-down, permanent or temporary	+3.20% No Mandatory Yes Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, permanent or temporary         If temporary write-down, description of write-up mechanism	+3.20% No Mandatory Yes Non-convertible Not Applicable
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary         If temporary write-down, description of write-up	+3.20% No Mandatory Yes Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Fully discretionary, partially discretionary or mandatory         Existence of step up or other incentive to redeem         Noncumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger (s)         If convertible, full or partial conversion         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into         If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary         If temporary write-down, description of write-up mechanism         Position in subordination hierarchy in liquidation (specify	+3.20% No Mandatory Yes Non-convertible Not Applicable

	ated Bonds	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	JP331122AAC2
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	No.2 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	10.0 billion yen
	Non-consolidated	_
9	Par value of instrument	10.0 billion yen
-		(100 million yen per security)
10	Accounting classification (on Balance Sheet)	
-	Consolidated	Liability
	Non-consolidated	L
11	Original date of issuance	Dec 17, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Dec 17, 2020
14	Issuer call	Applicable
14	Optional call date and redemption amount	Optional call date : Interest Payment Date on Dec 17, 2015
15		Redemption amount : Whole Par Value (100 million yen per security)
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
-	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	To and including Dec 17, 2015 :1.30%
10		From but excluding Dec 17, 2015 : 6-month Yen LIBOR +0.58%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b> </b>
25	If convertible, full or partial conversion	<b> _</b>
26	If convertible, conversion rate	<b> _</b>
27	If convertible, mandatory or optional conversion	<b> _</b>
28	If convertible, instrument type convertible into	<b> _</b>
29		
20		_
	If convertible, issuer of instrument it converts into	
30	If convertible, issuer of instrument it converts into Write-down feature	Not Applicable
30 31	If convertible, issuer of instrument it converts intoWrite-down featureIf write-down, write-down trigger(s)	Mot Applicable
30 31 32	If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial	Not Applicable
30 31 32 33	If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary	
30 31 32	If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial	
30 31 32 33	If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary         If temporary write-down, description of write-up	
30 31 32 33 34	If convertible, issuer of instrument it converts into         Write-down feature         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary         If temporary write-down, description of write-up mechanism         Position in subordination hierarchy in liquidation (specify	

	ated Bonds	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	JP331122ABA4
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	—
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	No.3 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	50.0 billion yen
	Non-consolidated	_
9	Par value of instrument	50.0 billion yen
		(1 million yen per security)
10	Accounting classification (on Balance Sheet)	
-	Consolidated	Liability
	Non-consolidated	I
11	Original date of issuance	Oct 19, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Oct 19, 2021
14	Issuer call	Applicable
14	Optional call date and redemption amount	Optional call date : Interest Payment Date on Oct 19, 2016
15		Redemption amount : Whole Par Value (1 million yen per security)
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Oct 19, 2016 :1.45% From but excluding Oct 19, 2016 : 5-year Yen Swap Offered rate +0.93%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b>—</b>
25	If convertible, full or partial conversion	<b>—</b>
26	If convertible, conversion rate	I_
27	If convertible, mandatory or optional conversion	I_
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
.37	I twrite-down full or partial	
32	If write-down, full or partial	
32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up	
33	If write-down, permanent or temporary	— — Ordinary Debt
33 34	If write-down, permanent or temporaryIf temporary write-down, description of write-up mechanismPosition in subordination hierarchy in liquidation (specify	  Ordinary Debt Yes

	ated Bonds	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	JP331122AC71
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	-
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	No.4 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 6.)	
	Consolidated	25.0 billion yen
	Non-consolidated	_
9	Par value of instrument	25.0 billion yen
C C		(1 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Jul 27, 2012
12	Perpetual or dated	Dated
12	Original maturity date	Jul 27, 2022
		·
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Jul 27, 2017 Redemption amount : Whole Par Value (1 million yen per security)
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Jul 27, 2017 :1.24% From but excluding Jul 27, 2017 : 5-year Yen Swap Offered rate +0.84%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b> _</b>
25	If convertible, full or partial conversion	I_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
J2		
33	If write-down, permanent or temporary	
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	
33	If write-down, permanent or temporary If temporary write-down, description of write-up	  Ordinary Debt
33 34	If write-down, permanent or temporary         If temporary write-down, description of write-up         mechanism         Position in subordination hierarchy in liquidation (specify	

	ated Loan	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	—
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 6.)	
Ũ	Consolidated	25.0 billion yen
	Non-consolidated	
9	Par value of instrument	25.0 billion yen
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Mar 31, 2008
12	Perpetual or dated	Dated
12	Original maturity date	Mar 31, 2021
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Mar 31, 2016 Redemption amount : Full or Partial
40	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 7.)	
17	Fixed or floating dividend / coupon	—
18	Coupon rate and any related index	—
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	—
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<b>–</b>
25	If convertible, full or partial conversion	<b>–</b>
26	If convertible, conversion rate	<b> </b>
27	If convertible, mandatory or optional conversion	<b> </b>
28	If convertible, instrument type convertible into	-
29	If convertible, issuer of instrument it converts into	<b>—</b>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	<b> _</b>
33	If write-down, permanent or temporary	<b> _</b>
34	If temporary write-down, description of write-up mechanism	<b> _</b>
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
31	n yes, specity non-compliant leatures	Internation y Conversion Clause etc.

	ated Loan	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	<u> </u>
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 6.)	
U	Consolidated	5.0 billion yen
	Non-consolidated	
9	Par value of instrument	5.0 billion yen
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	
12	Perpetual or dated	Dated
13	Original maturity date	Sep 30, 2019
14	Issuer call	
14		Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Sep 30, 2014 Redemption amount : Full or Partial
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 7.)	
17	Fixed or floating dividend / coupon	—
18	Coupon rate and any related index	—
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	L
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<b> _</b>
29	If convertible, issuer of instrument it converts into	<b> _</b>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	L
33	If write-down, permanent or temporary	L
34	If temporary write-down, description of write-up mechanism	_
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
31	In yes, specify non-compliant leatures	Inianualory Conversion Clause etc.

	ated Loan	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	—
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	-
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 6.)	
Ũ	Consolidated	3.0 billion yen
	Non-consolidated	
9	Par value of instrument	3.0 billion yen
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Mar 31, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Mar 31, 2020
14	Issuer call	Applicable
14	Optional call date and redemption amount	Optional call date : Interest Payment Date on Mar 31, 2015
15		Redemption amount : Full or Partial
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 7.)	
17	Fixed or floating dividend / coupon	<u> </u>
18	Coupon rate and any related index	—
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	_
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
31	In yes, specify non-compliant reatures	Inianualury Conversion Clause etc.

	ated Loan	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	—
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	-
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 6.)	
Ũ	Consolidated	3.0 billion yen
	Non-consolidated	
9	Par value of instrument	3.0 billion yen
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Mar 31, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Mar 31, 2020
14	Issuer call	Applicable
14	Optional call date and redemption amount	Optional call date : Interest Payment Date on Mar 31, 2015
15		Redemption amount : Full or Partial
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 7.)	
17	Fixed or floating dividend / coupon	<u> </u>
18	Coupon rate and any related index	—
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	_
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
31	In yes, specify non-compliant reatures	Inianualury Conversion Clause etc.

	ated Loan	
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	—
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	—
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 6.)	
0	Consolidated	1.0 billion yen
	Non-consolidated	
9	Par value of instrument	1.0 billion yen
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Jul 9, 2010
12		
12	Perpetual or dated Original maturity date	Dated Jul 9, 2020
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Jul 9, 2015 Redemption amount : Full or Partial
10	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 7.)	
17	Fixed or floating dividend / coupon	—
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	—
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	<b> </b>
28	If convertible, instrument type convertible into	<b>–</b>
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	<b> _</b>
33	If write-down, permanent or temporary	<b> _</b>
34	If temporary write-down, description of write-up mechanism	<b>—</b>
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
51	In yes, specify non-compliant leatures	Internation y Conversion Clause etc.

- Note 1. Since Resona group applies Japanese domestic standard with regard to capital adequacy regulation, transitional Basel 3 rules are also of the domestic standard.
- Note 2. "Amount recognised in regulatory capital" is the amount of regulatory stock holder's equity deducted by the amount of mandatorily convertible preferred stock.
- Note 3. The amount of the preferred dividend per share of the Class C No.1 Preferred Stock is the total of (A) and (B) below.
  - (A) Basic Preferred Dividend : 68 yen x [1 Accumulated amount of Special Preferred Dividend / the balance of the Public Fund]
    - (Accumulated amount of Special Preferred Dividend : the total amount of (B) paid by the date of the Dividend calculation)
    - (The balance of the Public Fund : 60.0 billion yen)
  - (B) Special Preferred Dividend : 12 billion yen per share divided by the number of the Class C preferred stock as of the date of the Dividend calculation
    - (The number of the Class C preferred stock : 12,000,000 shares)
- Note 4. The amount of the preferred dividend per share of the Class F No.1 Preferred Stock is the total of (A) and (B) below.
  - (A) Basic Preferred Dividend : 185 yen x [1 Accumulated amount of Special Preferred Dividend / the balance of the Public Fund]
    - (Accumulated amount of Special Preferred Dividend : the total amount of (B) paid by the date of the Dividend calculation)
    - (The balance of the Public Fund : 100.0 billion yen)
  - (B) Special Preferred Dividend : 20 billion yen per share divided by the number of the Class F preferred stock as of the date of the Dividend calculation (The number of the Class F preferred stock : 8,000,000 shares)
- Note 5. The Class Three No.1 Preferred Stock is "Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves" in the Capital Structure Information disclosed on our website.
- Note 6. The amount figures shown in the item 8 of each capital instrument are the amount before considering deduction or caps under Transitional Rules, despite the fact that Eligible Non-cumulative Perpetual Preferred Stock and Eligible Capital Instrument included in Core Capital are deducted gradually during the transition period, and that Cap rules based on the Total Capital are applied to the total of Eligible Capital Instrument subject to the transitional arrangement.
- Note 7. For the capital instruments, of which the dividend / coupon rates have not been disclosed because they are privately issued or borrowed, the dividend / coupon rates are not shown in the item 18.
- Note 8. The principal amount to be repayed for the Class C No.1 Preferred Stock is 60.0 billion yen deducted by the Accumulated amount of Special Preferred Dividend payed for the preferred stock issued under the Act on Emergency Measures for Early Strengthening of Financial Functions ("the Early Strengthening Act"). The Accumulated amount of Special Preferred Dividend is 12.0 billion yen as of Jun 30, 2014. The amount of Special Preferred Dividend payed during this quarter was already included in the "planned distribution of income" in our "Capital Structure Information" as of Mar 31, 2014.
- Note 9. The principal amount to be repayed for the Class F No.1 Preferred Stock is 100.0 billion yen deducted by the total of Accumulated amount of Special Preferred Dividend payed for the preferred stock issued under the Early Strengthening Act. The Accumulated amount of Special Preferred Dividend is 20.0 billion yen as of Jun 30, 2014. The amount of Special Preferred Dividend payed during this quarter was already included in the "planned distribution of income" in our "Capital Structure Information" as of Mar 31, 2014.
- Note 10. The Class Three No.1 Preferred Stock was fully acquired and cancelled on July 30, 2014, for the whole amount recognised in regulatory capital as of June 30, 2014, based on the threshold for the acquisition of its own shares established by the resolution of the meeting of the Board of Directors held on July 25, 2014.