Main features of regulatory capital instruments [Resona Bank, Ltd.] (Japanese domestic standard)

as of Jun. 30, 2014

Commor	a Stock	as of Jun. 30, 2014
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	
3	Governing Law	Japanese Law
5	Regulatory treatment (Note 1.)	Japanese Law
4		Corre Consitely instruments and recommen
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 Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	671.1 billion yen
	Non-consolidated	618.0 billion yen
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	Shareholder's Equity
11	Original date of issuance	
12	Perpetual or dated	Perpetual
12	Original maturity date	
	Issuer call	— Net Appliable
14		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	I
26	If convertible, conversion rate	I_
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	<u> </u>
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	-
25		Droforrod Stock Droforrod Coswillion
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Stock, Preferred Securities
36	Non-compliant transitioned features	No
30	If yes, specify non-compliant features	
51	in yes, specify non-compliant leatures	I—

Minority Interests

Minority Ir		
1	Issuer	P.T. Bank Resona Perdania and others
2	Unique Identifier	—
3	Governing Law	Indonesian Law and others
	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 Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	12.0 billion yen
	Non-consolidated	_
9	Par value of instrument	—
10	Accounting classification	
	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	—
	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	Convertible trigger	—
25	Full or partial conversion	—
26	Conversion rate	
27	Mandatory or optional conversion	<u> </u>
28	Instrument type convertible into	<u> </u>
29	Issuer of instrument convertible into	
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	-
32	Full or partial	—
33	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	_

Mandatorily Convertible Preferred Stock

Manaator		
1	Issuer	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	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 Bank, Ltd.
7	Instrument type	Class F No.1 Preferred Stock
8	Amount recognised in regulatory capital	
	Consolidated	100.0 billion yen
	Non-consolidated	100.0 billion yen
9	Par value of instrument	—
10	Accounting classification	
	Consolidated	Shareholder's Equity
	Non-consolidated	Shareholder's Equity
11	Original date of issuance	Mar 31, 1999
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	Fixed
18	Coupon rate and any related index	1.48% (subject to the decision by the board of directors)
10	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
23	Convertible trigger	(a) when the Right to Request Acquisition is exercised during
24		 (a) when the Right to Request Acquisition is exercised during the Period for making requests ending on Nov 30, 2014 (b) when the Right to Request Acquisition is not exercised by the end of the Period for making requests (Full Conversion will take place on Dec 1, 2014)
25	Full or partial conversion	(a) when the Right to Request Acquisition is exercised : Full or Partial (b) at the Full Conversion : Full

26	Conversion rate	The paid-in amount per share of the preferred stock (1,250 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 1/10th of the average of the closing prices (including indicative prices) of the common stock of Resona Holdings, Inc. on Tokyo Stock Exchange (with the floor price of 113.80 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 1/10th of the average of the closing prices (including indicative prices) of the common stock of Resona Holdings, Inc. on Tokyo Stock Exchange (with the floor price of 359.80 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 relevant Prices (Including the number of days on which he floor price of 359.80 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 days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding Dec 1, 2014.
27	Mandatory or optional conversion	Mandatory
28	Instrument type convertible into	Common Stock
29	Issuer of instrument convertible into	Resona Bank, Ltd.
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	-
32	Full or partial	<u> -</u>
33	Permanent or temporary	<u> </u>
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	-

Preferred Stock

Preferred	Stock	
1	Issuer	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)	Core Capital: instruments and reserves
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves (Note 3)
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Class Three No.1 Preferred Stock
8	Amount recognised in regulatory capital	
_	Consolidated	196.0 billion yen
	Non-consolidated	196.0 billion yen
9	Par value of instrument	
10	Accounting classification	
_	Consolidated	Shareholder's Equity
	Non-consolidated	Shareholder's Equity
11	Original date of issuance	Jul 01, 2003
12	Perpetual or dated	Perpetual
12	Original maturity date	_
10	Issuer call	Not Applicable
14	Optional call date and redemption amount	
13	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	—
17		Floating
17	Fixed or floating dividend / coupon	
	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	Convertible trigger	Any time on and after Jul 1, 2010
25	Full or partial conversion	Full or Partial conversion
26	Conversion rate	The paid-in amount per share of the preferred stock (44 yen) divided by the Exchange Price. (*Exchange Price shall be reset on the Reset Date (May 1 of each year) to 1/10th of the average of the closing prices (including indicative prices) of the common stock of Resona Holdings, Inc. on Tokyo Stock Exchange (with the floor price of 3.74 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	Mandatory or optional conversion	Mandatory
28	Instrument type convertible into	Common Stock
29	Issuer of instrument convertible into	Resona Holdings, Inc.
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	—
32	Full or partial	—
33	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	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 Bank, Ltd.
0	Ligible at 3010/group/group asolo	Resona Holdings, Inc.
7	Instrument type	Step-up Non-cumulative Perpetual Preferred Securities
8	Instrument type	Step-up Non-cumulative Perpetual Preferred Securities
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	116.5 billion yen (1,150 million US dollars)
	Non-consolidated	116.5 billion yen (1,150 million US dollars)
9	Par value of instrument	1,150 million US dollars
10	Accounting classification	
	Consolidated	Minority Interests
	Non-consolidated	Minority Interests (SPC Consolidation base)
11	Original date of issuance	Jul 25, 2005
12	Perpetual or dated	Perpetual
13	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
16	Subsequent call dates, if applicable	Any Dividend Payment Date after Jul 30, 2015
	Dividends / coupons	Any Dividend Payment Date after Jul 30, 2015
17	Dividends / coupons Fixed or floating dividend / coupon	Any Dividend Payment Date after Jul 30, 2015 Fixed to Floating
	Dividends / coupons	Any Dividend Payment Date after Jul 30, 2015 Fixed to Floating To but excluding Jul 30, 2015 : 7.191%
17	Dividends / coupons Fixed or floating dividend / coupon	Any Dividend Payment Date after Jul 30, 2015 Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor
17	Dividends / coupons Fixed or floating dividend / coupon	Any Dividend Payment Date after Jul 30, 2015 Fixed to Floating To but excluding Jul 30, 2015 : 7.191%
17	Dividends / coupons Fixed or floating dividend / coupon	Any Dividend Payment Date after Jul 30, 2015 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	Any Dividend Payment Date after Jul 30, 2015 Fixed to Floating To but excluding Jul 30, 2015 : 7.191% From and including Jul 30, 2015 : 12-month USD Libor +3.76%
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	Any Dividend Payment Date after Jul 30, 2015 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	Any Dividend Payment Date after Jul 30, 2015 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	Any Dividend Payment Date after Jul 30, 2015 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	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger(s)	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial	Any Dividend Payment Date after Jul 30, 2015 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	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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial Permanent or temporary If temporary write-down, description of write-up mechanism	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial Permanent or temporary If temporary write-down, description of write-up	Any Dividend Payment Date after Jul 30, 2015 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 Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial Permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Any Dividend Payment Date after Jul 30, 2015 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

Subordina	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 Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	Fixed to Floating Rate Perpetual Subordinated Bonds (USD)
8	Amount recognised in regulatory capital (Note 4.)	
-	Consolidated	131.7 billion yen (1,299 million US dollars)
	Non-consolidated	131.7 billion yen (1,299 million US dollars)
9	Par value of instrument	1,300 million US dollars
10	Accounting classification	
10	Consolidated	Liability
	Non-consolidated	Liability
11		
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	Convertible trigger	-
25	Full or partial conversion	_
26	Conversion rate	 _
27	Mandatory or optional conversion	I_
28	Instrument type convertible into	_
29	Issuer of instrument convertible into	
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	
	Permanent or temporary	<u> </u>
22		
33 34	If temporary write-down, description of write-up	-
		— Dated Subordinated Debt
34	If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Dated Subordinated Debt 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 Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 1 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	0.9 billion yen
	Non-consolidated	0.9 billion yen
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
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	Convertible trigger	—
25	Full or partial conversion	—
26	Conversion rate	_
27	Mandatory or optional conversion	—
28	Instrument type convertible into	—
29	Issuer of instrument convertible into	—
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	—
32	Full or partial	—
33	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.
ř.		

Subordin	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 Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 2 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
Ŭ	Consolidated	5.8 billion yen
	Non-consolidated	5.8 billion yen
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Feb 20, 2006
12	Perpetual or dated	Dated
12	Original maturity date	Dec 18, 2015
	Issuer call	
14		Not Applicable
15	Optional call date and redemption amount	—
40	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	2.02%
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	Convertible trigger	_
25	Full or partial conversion	
26	Conversion rate	
27	Mandatory or optional conversion	
28	Instrument type convertible into	_
29	Issuer of instrument convertible into	
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	—
33	Permanent or temporary	—
34	If temporary write-down, description of write-up mechanism	—
35		Ordinary Debt
30	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.

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 Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
Ŭ	Consolidated	49.7 billion yen
	Non-consolidated	49.7 billion yen
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Jul 17, 2009
12	Perpetual or dated	Dated
12	Original maturity date	Jun 20, 2019
	• •	
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	—
	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	Convertible trigger	—
25	Full or partial conversion	_
26	Conversion rate	_
27	Mandatory or optional conversion	_
28	Instrument type convertible into	_
29	Issuer of instrument convertible into	
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	_
33	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		

Subordin	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,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
· ·	Consolidated	50.0 billion yen
	Non-consolidated	50.0 billion yen
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 4, 2010
12	Perpetual or dated	Dated
12	Original maturity date	Mar 4, 2020
13	Issuer call	Not Applicable
14		
15	Optional call date and redemption amount	
16	Contingent call dates and redemption amount	—
10	Subsequent call dates, if applicable	
47	Dividends / coupons	El cont
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
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	Convertible trigger	_
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	—
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	—
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	I
32	Full or partial	 _
33	Permanent or temporary	 _
34	If temporary write-down, description of write-up	I_
	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	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 Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	40.0 billion yen
	Non-consolidated	40.0 billion yen
9	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
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	Convertible trigger	
25	Full or partial conversion	
26	Conversion rate	—
27	Mandatory or optional conversion	_
28	Instrument type convertible into	—
29	Issuer of instrument convertible into	_
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	_
33	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	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 Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
-	Consolidated	25.0 billion yen
	Non-consolidated	25.0 billion yen
9	Par value of instrument	25.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Jun 1, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Jun 1, 2021
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	Fixed
18	Coupon rate and any related index	1.878%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	and a constantly, partially accordionary of mandatory	indiractory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	Convertible trigger	_
25	Full or partial conversion	
26	Conversion rate	
27	Mandatory or optional conversion	
28	Instrument type convertible into	<u> </u>
29	Issuer of instrument convertible into	
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	<u> </u>
33	Permanent or temporary	1
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.
<u> </u>	Jees Press, service and servic	

Caboranie	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 Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	20.0 billion yen
	Non-consolidated	20.0 billion yen
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Dec 22, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Dec 22, 2026
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	2.442%
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
21	Noncumulative or cumulative	
22	Convertible or non-convertible	Non-convertible
23	Convertible of hori-convertible	
24 25	Full or partial conversion	
25	Conversion rate	
20	Mandatory or optional conversion	
28	Instrument type convertible into	
20	Issuer of instrument convertible into	
30	Write-down feature	Not Applicable
30	Write-down trigger(s)	
31	Full or partial	
33	Permanent or temporary	
33	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.

	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 Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No. 10 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	66.0 billion yen
	Non-consolidated	66.0 billion yen
9	Par value of instrument	66.0 billion yen (1 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
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	
10	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%
10		From but excluding Apr 21, 2017 : 5-year Yen Swap Offere Rate +0.95%
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	Convertible trigger	
25	Full or partial conversion	_
26	Conversion rate	
27	Mandatory or optional conversion	I_
28	Instrument type convertible into	I_
29	Issuer of instrument convertible into	 _
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	L
33	Permanent or temporary	
34	If temporary write-down, description of write-up mechanism	-
	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
35	instrument type immediately senior to instrument)	
35	instrument type immediately senior to instrument) Non-compliant transitioned features	Yes

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,	—
	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	35.0 billion yen
	Non-consolidated	35.0 billion yen
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
12	Original maturity date	Mar 15, 2022
10	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	1.780%
18	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Fully discretionary, partially discretionary of mandatory	inditidatory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
22	Convertible or non-convertible	I
24	Convertible trigger Full or partial conversion	-
25		-
26	Conversion rate	<u> </u>
27	Mandatory or optional conversion	<u> </u>
28 29	Instrument type convertible into	-
	Issuer of instrument convertible into	Internet and the second
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	- -
32	Full or partial	- -
33	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.
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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,	—
	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	16.0 billion yen
	Non-consolidated	16.0 billion yen
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
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	—
16	Subsequent call dates, if applicable	
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.464%
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	Convertible trigger	_
25	Full or partial conversion	_
26	Conversion rate	
27	Mandatory or optional conversion	_
28	Instrument type convertible into	
29	Issuer of instrument convertible into	
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	
33	Permanent or temporary	
34	If temporary write-down, description of write-up	
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
55	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
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	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 Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No. 13 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 4.)	
	Consolidated	20.0 billion yen
	Non-consolidated	20.0 billion yen
9	Par value of instrument	20.0 billion yen (10 million yen per security)
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
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 Offere 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	_
23	Convertible or non-convertible	Non-convertible
24	Convertible trigger	
25	Full or partial conversion	 _
26	Conversion rate	L
27	Mandatory or optional conversion	 _
28	Instrument type convertible into	 _
29	Issuer of instrument convertible into	L
30	Write-down feature	Not Applicable
31	Write-down trigger(s)	
32	Full or partial	L
33	Permanent or temporary	l
34	If temporary write-down, description of write-up	
34	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
30	instrument type immediately senior to instrument)	
35	Instrument type immediately senior to instrument) Non-compliant transitioned features	Yes

- Note 1. Since Resona Bank 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 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 4. 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.