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

as of Sep. 30, 2014

	1 Stock	College Deserve Deals 111
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)	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	Saitama Resona Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	_
	Non-consolidated	312.5 billion yen
9	Par value of instrument	
10	Accounting classification (on Balance Sheet)	
	Consolidated	_
	Non-consolidated	Shareholder's Equity
11	Original date of issuance	
12	Perpetual or dated	Perpetual
13	Original maturity date	
14	Issuer call	
15		Not Applicable
15	Optional call date and redemption amount	<u> </u>
10	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
47	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	
	If write-down, permanent or temporary	_
33 34	If temporary write-down, description of write-up mechanism	
33 34	mechanism	Subordinated Debt
33		Subordinated Debt
33 34	mechanism Position in subordination hierarchy in liquidation (specify	Subordinated Debt

Subordin		
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	Saitama Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	Redeemable Unsecured Subordinated Perpetual Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	—
	Non-consolidated	10.5 billion yen
9	Par value of instrument	10.5 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	_
	Non-consolidated	Liability
11	Original date of issuance	Dec 17, 2009
12	Perpetual or dated	Perpetual
13	Original maturity date	
13	Issuer call	Applicable
14	Optional call date and redemption amount	Optional call date : Dec 17, 2014
15	Optional call date and redemption amount	Redemption amount : Full or Partial
		(100 million yen per security)
	Contingent call dates and redemption amount	Upon the occurrence of a Tax Event
	Contingent can dates and redemption amount	Redemption amount: Whole Par Value
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
10	Dividends / coupons	Any interest payment date after the Optional call date
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	No
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory
	Fully discretionary, partially discretionary or mandatory	
20		Mandatory
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative	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	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)	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	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	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	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	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	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	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)	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	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	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	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, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up	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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory Yes Non-convertible Not Applicable
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	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	Saitama Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No.2 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	_
	Non-consolidated	10.0 billion yen
9	Par value of instrument	10.0 billion yen
		(100 million yen per security)
10	Accounting classification (on Balance Sheet)	
-	Consolidated	_
	Non-consolidated	Liability
11	Original date of issuance	Dec 17, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Dec 17, 2020
13	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% From but excluding Dec 17, 2015 : 6-month Yen LIBOR +0.58%
19	Existence of a dividend stopper	No
20		Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24		
25	If convertible, conversion trigger (s)	—
20	If convertible, conversion trigger (s) If convertible, full or partial conversion	<u> </u>
	If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate	
25 26 27	If convertible, full or partial conversion If convertible, conversion rate	
26 27	If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion	
26	If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into	
26 27 28 29	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	
26 27 28 29 30	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	
26 27 28 29 30 31	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)	
26 27 28 29 30 31 32	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	
26 27 28 29 30 31	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)	
26 27 28 29 30 31 32 33	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	
26 27 28 29 30 31 32 33 34	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	

	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	Saitama Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No.3 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	—
	Non-consolidated	50.0 billion yen
9	Par value of instrument	50.0 billion yen
		(1 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	-
	Non-consolidated	Liability
11	Original date of issuance	Oct 19, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Oct 19, 2021
10	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)	_
25	If convertible, full or partial conversion	L
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	
		<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	instrument type immediately senior to instrument) Non-compliant transitioned features	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	Saitama Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No.4 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	—
	Non-consolidated	25.0 billion yen
9	Par value of instrument	25.0 billion yen
		(1 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	-
	Non-consolidated	Liability
11	Original date of issuance	Jul 27, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Jul 27, 2022
10	Issuer call	Applicable
14	Optional call date and redemption amount	Optional call date : Interest Payment Date on Jul 27, 2017
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 Jul 27, 2017 :1.24% From but excluding Jul 27, 2017 : 5-year Yen Swap Offered rate +0.84%
10	Evistance of a dividend stanner	
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory
01		AL.
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	<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)	<u> -</u>
32		I
	If write-down, full or partial	
33	If write-down, permanent or temporary	
33	If write-down, permanent or temporary If temporary write-down, description of write-up	
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	 Ordinary Debt Yes

	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	Saitama Resona Bank, Ltd.
7	Instrument type	Perpetual Subordinated Loan from Resona Holdings, Inc.
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	_
	Non-consolidated	24.5 billion yen
9	Par value of instrument	24.5 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	
	Non-consolidated	Liability
11	Original date of issuance	Mar 29, 2002
12	Perpetual or dated	Perpetual
13	Original maturity date	
10	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Any time on and after Mar 31, 2009
15	· · ·	Redemption amount : Full or Partial
10	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	—
	Dividends / coupons (Note 3.)	
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	—
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	Dated Subordinated 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.

	ated Loan	Onlinear Danses David 111
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	Saitama Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	
	Non-consolidated	25.0 billion yen
9	Par value of instrument	
		25.0 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	
	Non-consolidated	Liability
11	Original date of issuance	Mar 31, 2008
12	Perpetual or dated	Dated
13	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
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 3.)	
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	<u> </u>
26	If convertible, conversion rate	l
20	If convertible, mandatory or optional conversion	l
28	If convertible, instrument type convertible into	
20	If convertible, instrument type convertible into	
30	Write-down feature	Net Applicable
		Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
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	—
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37		Mandatory Conversion Clause etc.
১।	If yes, specify non-compliant features	Inianualory Conversion Clause etc.

Subordin		
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	Saitama Resona Bank, Ltd.
		Resona Holdings, Inc.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	
· ·	Consolidated	
	Non-consolidated	3.0 billion yen
9	Par value of instrument	3.0 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	
	Non-consolidated	Liability
11	Original date of issuance	Mar 31, 2010
12	Perpetual or dated	Dated
12	Original maturity date	Mar 31, 2020
	• •	
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Mar 31, 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 3.)	
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, full or partial conversion If convertible, conversion rate	— —
26	If convertible, conversion rate	
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into	
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	
26 27 28 29 30 31	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)	
26 27 28 29 30 31 32	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	
26 27 28 29 30 31 32 33	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	
26 27 28 29 30 31 32	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	
26 27 28 29 30 31 32 33 33 34	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	
26 27 28 29 30 31 32 33	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	Not Applicable Ordinary Debt
26 27 28 29 30 31 32 33 33 34	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	
26 27 28 29 30 31 32 33 34 35	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 instrument type immediately senior to instrument)	
26 27 28 29 30 31 32 33 33 34	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	

	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	Saitama Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	_
	Non-consolidated	3.0 billion yen
9	Par value of instrument	3.0 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	
	Non-consolidated	Liability
11	Original date of issuance	Mar 31, 2010
12		
12	Perpetual or dated	Dated
	Original maturity date	Mar 31, 2020
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Mar 31, 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 3.)	
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)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	<u> </u>
		<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	<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)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
১/	In yes, specify non-compliant features	ivianuatory Conversion Clause etc.

	ated Loan	Onitaria Danara Danka I.C.
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	Saitama Resona Bank, Ltd.
Ū		Resona Holdings, Inc.
7	Instrument type	Dated Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	Dated Gubordinated Edan
0	Consolidated	
	Non-consolidated	
9		1.0 billion yen
	Par value of instrument	1.0 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	
	Non-consolidated	Liability
11	Original date of issuance	Jul 9, 2010
12	Perpetual or dated	Dated
13	Original maturity date	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
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 3.)	
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
20	r any discretionary, partially discretionary or manadory	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	<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	—
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
00	instrument type immediately senior to instrument)	
26	Non compliant transitioned features	
36	Non-compliant transitioned features If yes, specify non-compliant features	Yes Mandatory Conversion Clause etc.
37		

- Note 1. Since Saitama Resona Bank applies Japanese domestic standard with regard to capital adequacy regulation, transitional Basel 3 rules are also of the domestic standard.
- Note 2. 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 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 3. 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.