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

as of Dec. 31, 2014

#### Common Stock

	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	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	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	996.2 billion yen
	Non-consolidated	939.6 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
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
20	I dily discretionary, partially discretionary of mandatory	l dily 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)	Non-conventible
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	_
27		_
28	If convertible, mandatory or optional conversion  If convertible, instrument type convertible into	_
		_
29	If convertible, issuer of instrument it converts into	Not Applicable
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	<del>-</del>
34	If temporary write-down, description of write-up	_
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Preferred Stock, Preferred Securities
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_

#### Minority Interests

Minority I	nterests	
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, 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	
	Consolidated	10.2 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification	
	Consolidated	Minority Interests
4.4	Non-consolidated	_
11	Original date of issuance	<u> </u>
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	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	_
18	Coupon rate and any related index	<u> </u>
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	_
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	No
37	If yes, specify non-compliant features	<u> </u>

## Preferred Securities

_	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.
-		Resona Holdings, Inc.
7	Instrument type	Step-up Non-cumulative Perpetual Preferred Securities
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	138.7 billion yen (1,150 million US dollars)
	Non-consolidated	138.7 billion yen (1,150 million US dollars)
9	Par value of instrument	1,150 million US dollars
10	Accounting classification	1, rec minori de denare
10	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	i erpetuai
	j ,	Annliaghla
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	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	To but excluding Jul 30, 2015 : 7.191%
		From and including Jul 30, 2015 : 12-month USD Libor
		+3.76%
19	Existence of a dividend stopper	Yes
		103
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
	, , , , , , , , , , , , , , , , , , , ,	Partially discretionary
21	Existence of step up or other incentive to redeem	Partially discretionary Yes
	Existence of step up or other incentive to redeem  Noncumulative or cumulative	Partially discretionary  Yes  Noncumulative
21 22 23	Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Partially discretionary Yes
21 22 23 24	Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  Convertible trigger	Partially discretionary  Yes  Noncumulative
21 22 23	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible Convertible trigger Full or partial conversion	Partially discretionary  Yes  Noncumulative
21 22 23 24	Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  Convertible trigger	Partially discretionary  Yes  Noncumulative
21 22 23 24 25	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible Convertible trigger Full or partial conversion	Partially discretionary  Yes  Noncumulative
21 22 23 24 25 26	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	Partially discretionary  Yes  Noncumulative
21 22 23 24 25 26 27	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	Partially discretionary  Yes  Noncumulative
21 22 23 24 25 26 27 28	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	Partially discretionary  Yes  Noncumulative
21 22 23 24 25 26 27 28 29	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31	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)	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31 32	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31 32 33	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31 32	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — Not Applicable — — — — — — — — — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31 32 33	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — Not Applicable — — — — — — — — — — — — — — — — — — —
21 22 23 24 25 26 27 28 29 30 31 32 33 34	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 instrument type immediately senior to instrument)	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — Not Applicable — — — — Subordinated Debt
21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Partially discretionary  Yes  Noncumulative  Non-convertible  — — — — — Not Applicable — — — — — — — — — — — — — — — — — — —

	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 2.)	
Ü	Consolidated	156.7 billion yen (1,299 million US dollars)
	Non-consolidated	156.7 billion yen (1,299 million US dollars)
9	Par value of instrument	1,300 million US dollars
10	Accounting classification	1,000 million de dellare
10	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Sep 15, 2005
12	Perpetual or dated	Perpetual Perpetual
13	Original maturity date	r erpetuar
	Issuer call	Applicable
14 15		Optional call date : Interest payment Date on Apr 15, 2016
15	Optional call date and redemption amount	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 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	
28	I Managery of Optional Conversion	
	Instrument type convertible into	<u> </u>
70	Instrument type convertible into	_
29 30	Issuer of instrument convertible into	— Not Applicable
30	Issuer of instrument convertible into Write-down feature	— — — Not Applicable
30 31	Issuer of instrument convertible into Write-down feature Write-down trigger(s)	— Not Applicable —
30 31 32	Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial	
30 31 32 33	Issuer of instrument convertible into Write-down feature Write-down trigger(s) Full or partial Permanent or temporary	— Not Applicable — — — — — —
30 31 32 33 34	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	
30 31 32 33	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	
30 31 32 33 34	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	

1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A626
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	Japanese Law
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)	
7-2	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
Ū	Tool transitional Basel o raise (on or after Marsh 61, 2020)	
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 2.)	
-	Consolidated	3.8 billion yen
	Non-consolidated	3.8 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
13	Original maturity date	Dec 18, 2015
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	2.02%
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	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
55	instrument type immediately senior to instrument)	John Mary Sout
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A972
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	Japanese Law
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)	
7-2	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
Ŭ	1 oot transitional Basel o fales (on or after Marsh of, 2020)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
Ü	Englishe at colorgroup/group accid	Resona Holdings, Inc.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
-	Consolidated	44.6 billion yen
	Non-consolidated	44.6 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
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
		, and the second
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
33	instrument type immediately senior to instrument)	John Mary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Supordin	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.
	2	Resona Holdings, Inc.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
Ü	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	oc. o billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 4, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Mar 4, 2020
	Issuer call	Not Applicable
14 15		Not Applicable
15	Optional call date and redemption amount	_
10	Contingent call dates and redemption amount	<del>-</del>
16	Subsequent call dates, if applicable	_
47	Dividends / coupons	Ether d
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)	_
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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	lleguer	Resona Bank, Ltd.
1	Issuer	
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 2.)	No. 7 Offsecured Subordiffated Borid
0	Consolidated	40.0 billion von
		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	12.1.99
	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	_
25		Ondinan - Dalet
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.

Suborain	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 2.)	inc. o chiodolioù caboralitatoù Boria
J	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	25.5 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11		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	_
	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	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)	— (P. 22.2.2.
32	Full or partial	_
33	Permanent or temporary	_
34	If temporary write-down, description of write-up	_
J-	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Doht
ან	instrument type immediately senior to instrument)	Ordinary Debt
	instrument type inimediately sellior to instrument)	
26	Non compliant transitioned factures	Voc
36	Non-compliant transitioned features	Yes Mandatan Capuaraian Clause etc
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	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 2.)	
	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	_
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	2.442%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	any discretionary, partially discretionary or mandatory	imandatory
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		INUL Applicable
32	Write-down trigger(s) Full or partial	_
	Permanent or temporary	_
33	·	_
34	If temporary write-down, description of write-up	_
	mechanism	0.11
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.

Subordina		
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 2.)	
	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	_
	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	A1-
		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20		
	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Mandatory
21 22	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Mandatory No —
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  Convertible trigger	Mandatory No —
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 No —
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  Convertible trigger  Full or partial conversion	Mandatory No —
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  Convertible trigger  Full or partial conversion  Conversion rate  Mandatory or optional conversion	Mandatory No —
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  Convertible trigger  Full or partial conversion  Conversion rate	Mandatory No —
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  Convertible trigger  Full or partial conversion  Conversion rate  Mandatory or optional conversion  Instrument type convertible into  Issuer of instrument convertible into	Mandatory No —
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  Convertible trigger  Full or partial conversion  Conversion rate  Mandatory or optional conversion  Instrument type convertible into  Issuer of instrument convertible into  Write-down feature	Mandatory  No  Non-convertible
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  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)	Mandatory  No  Non-convertible
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  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	Mandatory  No  Non-convertible
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  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)	Mandatory  No  Non-convertible
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  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	Mandatory  No  Non-convertible
21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Mandatory  No  Non-convertible  Not Applicable

1	lecuor	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC34
3	· · · · · · · · · · · · · · · · · · ·	
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	Cons Conital instruments and records
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 2.)	
	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
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	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.780%
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)	John Mary Book
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	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.
	3	Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
Ū	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	10.0 billion yen (100 million yen per security)
10	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	_
J <del>-1</del>	mechanism	
35		Ordinary Doht
ან	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
	modulinent type inimediately sellior to instrument)	
26	Non compliant transitioned factures	Von
36	Non-compliant transitioned features	Yes Mandatan Canyarajan Clausa eta
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 Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No. 13 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	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	7 ( 7 )
	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	_
	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% 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	_
23		
	Convertible or non-convertible	Non-convertible
24	Convertible or non-convertible  Convertible trigger	Non-convertible  —
	Convertible trigger	Non-convertible  — —
24 25 26		Non-convertible  — — — —
25	Convertible trigger Full or partial conversion	Non-convertible  — — — — — —
25 26	Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion	Non-convertible  — — — — — —
25 26 27	Convertible trigger Full or partial conversion Conversion rate	Non-convertible  — — — — — — — —
25 26 27 28	Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into	Non-convertible  Not Applicable
25 26 27 28 29 30	Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature	
25 26 27 28 29 30 31	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)	
25 26 27 28 29 30 31 32	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	
25 26 27 28 29 30 31	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	
25 26 27 28 29 30 31 32 33	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	
25 26 27 28 29 30 31 32 33 34	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	

- 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. 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.