

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

as of Mar. 31, 2015

Common 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
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	936.4 billion yen
	Non-consolidated	879.9 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	—
	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	—
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 instrument type immediately senior to instrument)	Preferred Stock, Preferred Securities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	—

Minority Interests

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 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	
	Consolidated	13.0 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	—
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 instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	—

Preferred 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. Resona Holdings, Inc.
7	Instrument type	Step-up Non-cumulative Perpetual Preferred Securities
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	138.3 billion yen (1,150 million US dollars)
	Non-consolidated	138.3 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	
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
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
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 instrument type immediately senior to instrument)	Subordinated Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated 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.)	
	Consolidated	156.3 billion yen (1,299 million US dollars)
	Non-consolidated	156.3 billion yen (1,299 million US dollars)
9	Par value of instrument	1,300 million US dollars
10	Accounting classification	
	Consolidated	Liability
	Non-consolidated	Liability
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	—
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 instrument type immediately senior to instrument)	Dated Subordinated Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated 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 2.)	
	Consolidated	2.8 billion yen
	Non-consolidated	2.8 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 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.

Subordinated 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 2.)	
	Consolidated	42.2 billion yen
	Non-consolidated	42.2 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
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 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.

Subordinated 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 2.)	
	Consolidated	49.2 billion yen
	Non-consolidated	49.2 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
13	Original maturity date	Mar 4, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
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 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.

Subordinated 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 2.)	
	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 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.

Subordinated 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.)	
	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	—
	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)	—
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)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated 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	—
	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
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 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.

Subordinated 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 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	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 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.

Subordinated 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 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 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.

Subordinated 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 2.)	
	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 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.

Subordinated 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	
	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 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 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.

- 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.