

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

as of Sep. 30, 2015

Common Stock

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	316.3 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	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)	Subordinated Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	—

## Subordinated 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
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Dec 17, 2015 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	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	—
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	—
25	If convertible, full or partial conversion	—
26	If convertible, conversion rate	—
27	If convertible, mandatory or optional conversion	—
28	If convertible, instrument type convertible into	—
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up mechanism	—
35	Position in subordination hierarchy in liquidation (specify 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	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
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Oct 19, 2016 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	—
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)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

## Subordinated 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
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Jul 27, 2017 Redemption amount : Whole Par Value (1 million yen per security)
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Jul 27, 2017 :1.24% From but excluding Jul 27, 2017 : 5-year Yen Swap Offered rate +0.84%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	—
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	—
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)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

## Subordinated 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	—
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Any time on and after Mar 31, 2009 Redemption amount : Full or Partial
	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 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 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	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	—
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)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

- 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.