## Main features of regulatory capital instruments [ Resona Holdings, Inc. (Consolidated) ] (Japanese domestic standard)

as of Dec. 31, 2015

	Stock	
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
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,	Core Capital: instruments and reserves
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	1,219.0 billion yen
	Non-consolidated	
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	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	
15	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	
		— No
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
21	Noncumulative or cumulative	Noncumulative
22	Convertible or non-convertible	Non-convertible
23		
	If convertible, conversion trigger (s)	<u> </u>
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<del>-</del> 
27	If convertible, mandatory or optional conversion	<del>-</del> 
28	If convertible, instrument type convertible into	<del>-</del>  -
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<del>-</del> 
32	If write-down, full or partial	<del>-</del>
	If write-down, permanent or temporary	<del>-</del>
33		
33 34	If temporary write-down, description of write-up mechanism	
34	mechanism	Draforrad Stack
	mechanism Position in subordination hierarchy in liquidation (specify	Preferred Stock
34	mechanism	Preferred Stock
34	mechanism Position in subordination hierarchy in liquidation (specify	Preferred Stock

Non-controlling Interests

Non-con	rolling Interests	
1	Issuer	P.T. Bank Resona Perdania, Resona Card Co., Ltd. and others
2	Unique Identifier	_
3	Governing Law	Japanese 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 Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	13.7 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
-	Consolidated	Non-controlling Interests
	Non-consolidated	
11	Original date of issuance	L
12	Perpetual or dated	Perpetual
13	Original maturity date	
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
15	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	
18	Coupon rate and any related index	<u> </u>
19	Existence of a dividend stopper	 No
20	Fully discretionary, partially discretionary or mandatory	
20		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	<b>—</b>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
32	If write-down, full or partial	<b> _</b>
33	If write-down, permanent or temporary	<b> _</b>
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)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	
01	In yes, speary non compliant leatures	1

1	Issuer	Resona Holdings Inc
1 2		Resona Holdings, Inc.
	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)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Class Five Preferred Stock
8	Amount recognised in regulatory capital (Note 2.)	
•	Consolidated	100.0 billion yen
	Non-consolidated	
9	Par value of instrument	
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Sharahaldar'a Equity
		Shareholder's Equity
4.4	Non-consolidated	   Aug 00, 0007
11	Original date of issuance	Aug 28, 2007
12	Perpetual or dated	Perpetual
13	Original maturity date	—
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Aug 28, 2014 Redemption amount : 25,000 yen per share plus accrued dividend equivalents
	Contingent call dates and redemption amount	<b>—</b>
16	Subsequent call dates, if applicable	One or more dates determined by the Representative
		Executive Officer after Aug 28, 2014
	Dividends / coupons	_//ooali.o oooi alloi / lag _o, _o
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	3.675%
		Yes
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	Νο
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	I
20	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)	<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)	Subordinated Debt
36	Non-compliant transitioned features	Yes

1	lssuer	Resona Holdings Inc
2		Resona Holdings, Inc.
	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)	—
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Class Six Preferred Stock
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	75.0 billion yen
	Non-consolidated	_
9	Par value of instrument	
10	Accounting classification (on Balance Sheet)	
.0	Consolidated	Shareholder's Equity
	Non-consolidated	
11	Original date of issuance	Dec 8, 2009
12	Perpetual or dated	Perpetual
12	Original maturity date	
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Dec 8, 2016 Redemption amount : 25,000 yen per share plus accrued dividend equivalents
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	One or more dates determined by the Representative
10		Executive Officer after Dec 8, 2016
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	4.95%
19	Existence of a dividend stopper	4.95% Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	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	L
34	If temporary write-down, description of write-up	
J <del>-1</del>	mechanism	
25		Cuberdinated Dabt
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

Subordinated Bonds Issuer Resona Bank, Ltd. 1 USJ64480AC07/US76117JAB44 2 Unique Identifier Governing Law English Law 3 Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) 4 Core Capital: instruments and reserves 4-2 Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029) Post-transitional Basel 3 rules (on or after March 31, 5 2029) Eligible at solo/group/group&solo Resona Holdings, Inc. 6 Resona Bank, Ltd. Fixed to Floating Rate Perpetual Subordinated Bonds (USD) Instrument type 7 8 Amount recognised in regulatory capital (Note 2.) 156.7 billion yen (1,299 million US dollars) Consolidated Non-consolidated Par value of instrument 1,300 million US dollars 9 10 Accounting classification (on Balance Sheet) Consolidated Liability Non-consolidated 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% No 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory Partially discretionary Yes 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible Non-convertible If convertible, conversion trigger (s) 24 25 If convertible, full or partial conversion If convertible, conversion rate 26 \_ 27 If convertible, mandatory or optional conversion If convertible, instrument type convertible into 28 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

Yes

Dated Subordinated Debt

Mandatory Conversion Clause etc.

Position in subordination hierarchy in liquidation (specify

instrument type immediately senior to instrument)

Non-compliant transitioned features

If yes, specify non-compliant features

35

36

37

Subordinated	Bonds
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Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A972
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
· ·	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ŭ		Resona Bank, Ltd.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 4 Onsecured Subordinated Bond
0	Consolidated	24.6 hillion von
		34.6 billion yen
	Non-consolidated	
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
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	
22	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24 25	If convertible, full or partial conversion	<del>-</del>
		<del>-</del>
26	If convertible, conversion rate	<u> </u>
27	If convertible, mandatory or optional conversion	<del>-</del>
28	If convertible, instrument type convertible into	<del>-</del>  -
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	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	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.

Subordinated	Bonds
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Subordina	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,	
Ũ	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
U		Resona Bank, Ltd.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. o onsecured Subordinated Bond
0	Consolidated	11.7 hillion yon
		41.7 billion yen
	Non-consolidated	
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	<u> </u>
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
20	If convertible, conversion trigger (s)	
24 25	If convertible, full or partial conversion	l
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	<del>_</del>
27		<del>_</del>
28	If convertible, instrument type convertible into	<u> </u>
	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<del>-</del>
32	If write-down, full or partial	<del>-</del>
33	If write-down, permanent or temporary	— 
34	If temporary write-down, description of write-up	-
05	mechanism	Ordinan Dakt
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
	New years Bank for a Blance d Co. 1	Nee -
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated	Bonds
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Subordina	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA93
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
Ŭ	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ŭ		Resona Bank, Ltd.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8		No. 7 Onsecured Subordinated Bond
0	Amount recognised in regulatory capital (Note 2.) Consolidated	27.0 killion von
		37.9 billion yen
	Non-consolidated	
9	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
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
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	<del>_</del>
		<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	<del>_</del>
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
35	• • • • •	
	instrument type immediately senior to instrument)	
	New years that the set the set to be	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated	Bonds
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Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AB68
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
Ŭ	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ŭ		Resona Bank, Ltd.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	25.0 billion von
	Non-consolidated	25.0 billion yen
- 0		— 25.0 billion von (100 million von ner ecourity)
9	Par value of instrument	25.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	— 
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
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
28	If convertible, instrument type convertible into	
29 30	Write-down feature	
30	If write-down, write-down trigger(s)	Not Applicable
31		<u> </u>
	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
	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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Subordinated E	Bonds
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Subordin	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 Holdings, Inc.
Ŭ		Resona Bank, Ltd.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 9 Onsecured Subordinated Bond
0	Consolidated	20.0 billion von
		20.0 billion yen
	Non-consolidated	
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
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	
22	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24 25	If convertible, full or partial conversion	<u> </u>
		<del>-</del>
26	If convertible, conversion rate	<u> </u>
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<del>-</del>  -
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	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	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	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC26
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
0	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
0		Resona Bank, Ltd.
7	lastrum ont turns	No. 10 Redeemable Unsecured Subordinated Bond
8	Instrument type	No. To Redeemable onsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	66.0 billion yen
-	Non-consolidated	
9	Par value of instrument	66.0 billion yen (1 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
11	Original date of issuance	Feb 22, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Apr 21, 2022
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Apr 21, 2017
		Redemption amount : Whole Par Value (1 million yen per
		security)
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
17	Coupon rate and any related index	To and including Apr 21, 2017 : 1.47%
10		From but excluding Apr 21, 2017 : 1.47%
		Rate +0.95%
10	Evistance of a dividend stormon	
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	<b>—</b>
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	
7	mechanism	
35		Ordinany Debt
30	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
0.5		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	Yes Mandatory Conversion Clause etc.

Subordinated E	Bonds
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Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC34
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
. –	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
Ŭ	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ū	Ligible at 300/group/group asolo	Resona Bank, Ltd.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	NO. IT Onseculed Subordinated Bolid
0	Consolidated	25.0 hillion von
		35.0 billion yen
	Non-consolidated	
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
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
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
26	If convertible, conversion rate If convertible, mandatory or optional conversion	<u> </u>
27		<u> </u>
	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	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
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated	Bonds
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Suboraina	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 Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	16.0 billion yen
	Non-consolidated	_
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
-	Consolidated	Liability
	Non-consolidated	
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	
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	2.464%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24 25	If convertible, full or partial conversion	
25 26	If convertible, conversion rate	
20	If convertible, conversion rate	<u> </u>
27	If convertible, instrument type convertible into	<u> </u>
28	If convertible, instrument type convertible into	<u> </u>
		Int Applicable
30	Write-down feature	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	<u> </u>
34	If temporary write-down, description of write-up	-
05	mechanism	Ordinan Dakt
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	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,	
Ŭ	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ŭ		Resona Bank, Ltd.
7	Instrument type	No. 13 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 13 Redeemable onsecured Subordinated Dond
0	Consolidated	20.0 billion yen
0	Non-consolidated	— 20.0. billion was (10. million was not convert.)
9	Par value of instrument	20.0 billion yen (10 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	
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%
10		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
20	Tully discretionary, partially discretionary of mandatory	Mandatory
21	Eviatance of stan up or other incentive to redeem	No
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	<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	—
34	If temporary write-down, description of write-up	
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
	instrument type immediately senior to instrument)	-
35 36 37	• • • • •	Ordinary Debt Yes Mandatory Conversion Clause etc.

Subordina	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	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	No.3 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	50.0 billion yen
	Non-consolidated	
9	Par value of instrument	50.0 billion yen
Ű		(1 million yen per security)
10	Accounting classification (on Balance Sheet)	(Trimien yen per county)
10	Consolidated	Liability
	Non-consolidated	
11		 Oct 10, 2011
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		Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	<b> </b>
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	
20	If convertible, mandatory or optional conversion	
27		
	If convertible instrument type convertible into	
	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	
30	If convertible, issuer of instrument it converts into Write-down feature	— — Not Applicable
30 31	If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	  Not Applicable 
30 31 32	If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	  Not Applicable  
30 31 32 33	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	  Not Applicable   
30 31 32 33 34	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	
30 31 32 33	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	
30 31 32 33 34	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	

Subordina	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) before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	No.4 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
-	Consolidated	25.0 billion yen
	Non-consolidated	_
9	Par value of instrument	25.0 billion yen
		(1 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	—
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		Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
	If convertible, conversion rate	
26		<u> </u>
27	If convertible, mandatory or optional conversion	<u>–</u>
28	If convertible, instrument type convertible into	<del>-</del>
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)	<u> </u>
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up	_
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.
37	If yes, specify non-compliant features	Inianuatory Conversion Clause etc.

Subordinated Loan Issuer Saitama Resona Bank, Ltd. 1 2 Unique Identifier Governing Law 3 Japanese Law Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) 4 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) Eligible at solo/group/group&solo Resona Holdings, Inc. 6 Saitama Resona Bank, Ltd. Dated Subordinated Loan 7 Instrument type Amount recognised in regulatory capital (Note 2.) 8 Consolidated 25.0 billion yen Non-consolidated 9 Par value of instrument 25.0 billion yen 10 Accounting classification (on Balance Sheet) Consolidated Liability Non-consolidated 11 Mar 31, 2008 Original date of issuance 12 Perpetual or dated Dated Original maturity date Mar 31, 2021 13 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.) Fixed or floating dividend / coupon 17 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) If convertible, full or partial conversion 25 If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, instrument type convertible into 29 If convertible, issuer of instrument it converts into Write-down feature 30 Not Applicable If write-down, write-down trigger(s) 31 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 instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes 37 If yes, specify non-compliant features Mandatory Conversion Clause etc.

- Note 1. Since Resona group 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.
- 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.