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

as of Dec. 31, 2015

#### Common Stock

| 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  | 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                           | Saitama Resona Bank, Ltd.              |
| 7      | Instrument type   | Common Stock                           |
| 8      | Amount recognised in regulatory capital                     |  |
|        | Consolidated  | _                                      |
|        | Non-consolidated  | 308.2 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                    |
|        | any disordionary, partially disordionary or mandatory       | any disordionary                       |
| 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, institution type convertible 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 | Subordinated Debt                      |
|        | instrument type immediately senior to instrument)           | Caparamated Boot                       |
|        | and a more type immediately semior to moralment,            |  |
| 36     | Non-compliant transitioned features                         | No                                     |
| 37     | If yes, specify non-compliant features                      | _                                      |
| 31     | in you, apoony non-compliant leatures                       |  |

## Subordinated Bonds

| Subordir | nated 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,      |  |
| 5        | 2029)   |  |
| 6        | Eligible at solo/group/group&solo                           | Saitama Resona Bank, Ltd.                                  |
| 6        | Eligible at solo/group/group&solo                           | · ·  |
|          | Leafann and have  | 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 |
| 10       | Optional call date and redemption amount                    | Redemption amount : Whole Par Value                        |
|          |   | (1 million yen per security)                               |
|          |   | (1 million yen per security)                               |
|          | Outlines to all datas and and another account               |  |
| 40       | Contingent call dates and redemption amount                 | <del>-</del>   |
| 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            | _  |
|          | If convertible, instrument type convertible into            |  |
| 29       | ,   | 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                       | _  |
| 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.                           |
| 31       | In 300, opeony non-compliant leatures                       | imandatory conversion cidase etc.                          |

## Subordinated Bonds

| Suborair | nated 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,      |  |
| 3        | 2029)   |  |
| 6        | Eligible at solo/group/group&solo                           | Saitama Resona Bank, Ltd.                                  |
| O        | Ligible at solorgroup/group asolo                           | Resona Holdings, Inc.                                      |
| 7        | I handwine and thin a                                       | No.4 Redeemable Unsecured Subordinated Bond                |
| 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 |
| 10       | optional can date and readinption amount                    | Redemption amount : Whole Par Value                        |
|          |   | (1 million yen per security)                               |
|          |   | (1 million yen per security)                               |
|          | Continuous call dates and redemption amount                 |  |
| 40       | Contingent call dates and redemption amount                 | <del>-</del>   |
| 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, insurant type convertible into              | _  |
| 30       | Write-down feature  | Not Applicable   |
|          |   | Not Applicable   |
| 31       | If write-down, write-down trigger(s)                        | <del>-</del>   |
| 32       | If write-down, full or partial                              | _  |
| 33       | If write-down, permanent or temporary                       | _  |
| 34       | If temporary write-down, description of write-up            | <del>-</del>   |
|          | 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.                           |
|          | 1 3 / - Fr  |  |

#### Subordinated Loan

| Suborain | ated Loan  |   |
|----------|--|---|
| 1        | Issuer   | Saitama Resona Bank, Ltd.                               |
| 2        | Unique Identifier  | _   |
| 3        | Governing Law  | Japanese Law  |
|          | Regulatory treatment (Note 1.)   |   |
| 4        | Transitional Basel 3 rules (before March 31, 2024)                             | Core Capital: instruments and reserves                  |
| 4-2      | Transitional Basel 3 rules (on or after March 31, 2024 and                     | _   |
|          | before March 31, 2029)   |   |
| 5        | Post-transitional Basel 3 rules (on or after March 31,                         | _   |
|          | 2029)  |   |
| 6        | Eligible at solo/group/group&solo  | Saitama Resona Bank, Ltd.                               |
| 7        | Instrument type  | Perpetual Subordinated Loan from Resona Holdings, Inc.  |
|          |  |   |
| 8        | Amount recognised in regulatory capital (Note 2.)                              |   |
|          | Consolidated   | _   |
|          | Non-consolidated   | 24.5 billion yen  |
| 9        | Par value of instrument  | 24.5 billion yen  |
| 10       | Accounting classification (on Balance Sheet)                                   |   |
|          | Consolidated   | _   |
|          | Non-consolidated   | Liability   |
| 11       | Original date of issuance  | Mar 29, 2002  |
| 12       | Perpetual or dated   | Perpetual   |
| 13       | Original maturity date   | _   |
| 14       | Issuer call  | Applicable  |
| 15       | Optional call date and redemption amount                                       | Optional call date : Any time on and after Mar 31, 2009 |
| 10       | Optional can date and readingtion amount                                       | Redemption amount : Full or Partial                     |
|          | Contingent call dates and redemption amount                                    | Treatment amount : I all of I artial                    |
| 16       | Subsequent call dates, if applicable   | _   |
| 10       | Dividends / coupons (Note 3.)  |   |
| 17       | Fixed or floating dividend / coupon  |   |
| 18       |  | <del>-</del>  |
| 19       | Coupon rate and any related index  | No  |
| 20       | Existence of a dividend stopper  | 112   |
| 20       | Fully discretionary, partially discretionary or mandatory                      | Mandatory   |
| 21       | Eviatorea of star un or other inceptive to redeem                              | Yes   |
| 21<br>22 | Existence of step up or other incentive to redeem  Noncumulative or cumulative | res   |
|          |  | Management de la  |
| 23       | Convertible or non-convertible   | Non-convertible   |
| 24       | If convertible, conversion trigger (s)   | <del>-</del>  |
| 25       | If convertible, full or partial conversion                                     | <del>-</del>  |
| 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                          | Net A self-self-  |
| 30       | Write-down feature   | Not Applicable  |
| 31       | If write-down, write-down trigger(s)   | _   |
| 32       | If write-down, full or partial   | _   |
| 33       | If write-down, permanent or temporary  | _   |
| 34       | If temporary write-down, description of write-up                               | -   |
|          | mechanism  |   |
| 35       | Position in subordination hierarchy in liquidation (specify                    | Dated Subordinated Debt                                 |
|          | instrument type immediately senior to instrument)                              |   |
|          |  |   |
| 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 — — — — — — — — — — — — — — — — — — —   | serves                |
|--|-----------------------|
| Soverning Law   Regulatory treatment (Note 1.)   Regulatory treatment (Note 1.)  | serves                |
| Regulatory treatment (Note 1.)  4 Transitional Basel 3 rules (before March 31, 2024)  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, 2024 and before March 31, 2029)  6 Eligible at solo/group/group&solo  Fligible 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  Par value of instrument  Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  Non-consolidated  Liability  11 Original date of issuance  Mar 31, 2008  12 Perpetual or dated  Dated  13 Original maturity date  Mar 31, 2021  Applicable  Optional call date : Interest Paym Redemption amount : Full or Par  Contingent call dates, if applicable  Any interest payment date after to Dividends / coupons (Note 3.)   | serves                |
| Regulatory treatment (Note 1.)  4 Transitional Basel 3 rules (before March 31, 2024)  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, 2024 and before March 31, 2029)  6 Eligible at solo/group/group&solo  6 Eligible at solo/group/group&solo  7 Instrument type  Dated Subordinated Loan  8 Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  Par value of instrument  25.0 billion yen  9 Par value of instrument  25.0 billion yen  10 Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  Non-consolidated  Liability  11 Original date of issuance  Mar 31, 2008  12 Perpetual or dated  Dated  13 Original maturity date  14 Issuer call  Optional call date and redemption amount  Contingent call dates and redemption amount  Contingent call dates, if applicable  Any interest payment date after to Dividends / coupons (Note 3.)   | serves                |
| 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  7 Instrument type  8 Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  Par value of instrument  25.0 billion yen  9 Par value of instrument  25.0 billion yen  10 Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  Non-consolidated  In Original date of issuance  12 Perpetual or dated  13 Original maturity date  14 Issuer call  Optional call date and redemption amount  Contingent call dates and redemption amount  Contingent call dates, if applicable  Dividends / coupons (Note 3.)  | serves                |
| before March 31, 2029)  Post-transitional Basel 3 rules (on or after March 31, 2029)  Eligible at solo/group/group&solo  Instrument type  Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  Par value of instrument  Consolidated  Non-consolidated  Non-consolidated  Non-consolidated  Instrument  Doriginal date of issuance  Perpetual or dated  Original maturity date  Doptional call date and redemption amount  Contingent call dates, if applicable  Contingent date after to Dividends / coupons (Note 3.)  Post-transitional Basel 3 rules (on or after March 31, 2029)  Saitama Resona Bank, Ltd. Resona Holdings, Inc.  Dated Subsequent call dates, if applicable  Subsequent call dates, if applicable  Any interest payment date after to Dividends / coupons (Note 3.)   |                       |
| before March 31, 2029)  Post-transitional Basel 3 rules (on or after March 31, 2029)  Eligible at solo/group/group&solo  Instrument type  Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  Par value of instrument  Consolidated  Non-consolidated  Non-consolidated  Inor-consolidated  Non-consolidated  Interest Paym Redemption amount  Contingent call dates and redemption amount  Contingent call dates, if applicable  Any interest payment date after to Dividends / coupons (Note 3.)  |                       |
| Fost-transitional Basel 3 rules (on or after March 31, 2029)  6 Eligible at solo/group/group&solo  7 Instrument type  8 Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  9 Par value of instrument  10 Accounting classification (on Balance Sheet)  Consolidated  11 Original date of issuance  12 Perpetual or dated  13 Original maturity date  14 Issuer call  Optional call date and redemption amount  Contingent call dates and redemption amount  Contingent call dates and redemption amount  Dividends / coupons (Note 3.)   |                       |
| 2029)  6 Eligible at solo/group/group&solo  Finitry and the properties of the proper |                       |
| 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 Par value of instrument Scounting classification (on Balance Sheet) Consolidated Non-consolidated Non-consolidated Non-consolidated Liability  11 Original date of issuance Mar 31, 2008 12 Perpetual or dated Dated Dated 13 Original maturity date Mar 31, 2021 Applicable  Optional call date and redemption amount Optional call date: Interest Paym Redemption amount: Full or Par Contingent call dates, if applicable Dividends / coupons (Note 3.)   |                       |
| Resona Holdings, Inc.  7 Instrument type  8 Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  9 Par value of instrument  10 Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  Non-consolidated  Non-consolidated  I Dividends / coupons (Note 3.)  Resona Holdings, Inc.  Dated Subordinated Loan  Dated Subordinated Loan  |                       |
| 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 Paym Redemption amount : Full or Par  Contingent call dates, if applicable Any interest payment date after to Dividends / coupons (Note 3.)   |                       |
| Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  9 Par value of instrument  10 Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  Non-consolidated  11 Original date of issuance  12 Perpetual or dated  13 Original maturity date  14 Issuer call  Optional call date and redemption amount  Contingent call dates and redemption amount  Contingent call dates, if applicable  Any interest payment date after t  Dividends / coupons (Note 3.)   |                       |
| Consolidated — Some part value of instrument — Subsequent call dates and redemption amount — Subsequent call dates, if applicable — Some part value of instrument — Subsequent call dates, if applicable — Some part value of instrument — Some part value of  |                       |
| 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 Paym Redemption amount: Full or Par  Contingent call dates and redemption amount —  16 Subsequent call dates, if applicable Any interest payment date after to Dividends / coupons (Note 3.)   |                       |
| 9 Par value of instrument  10 Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  11 Original date of issuance  Perpetual or dated  12 Perpetual or dated  Dated  13 Original maturity date  14 Issuer call  Optional call date and redemption amount  Contingent call dates and redemption amount  Contingent call dates, if applicable  Any interest payment date after t  Dividends / coupons (Note 3.)   |                       |
| Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  Liability  11 Original date of issuance  Perpetual or dated  Original maturity date  13 Original maturity date  Mar 31, 2008  Dated  Mar 31, 2021  Mar 31, 2021  Applicable  Optional call date and redemption amount  Optional call date: Interest Paym Redemption amount: Full or Par  Contingent call dates and redemption amount  —  Contingent call dates, if applicable  Dividends / coupons (Note 3.)   |                       |
| 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 Paym Redemption amount: Full or Par  Contingent call dates and redemption amount — Any interest payment date after to Dividends / coupons (Note 3.)   |                       |
| Non-consolidated  Driginal date of issuance  Perpetual or dated  Original maturity date  Toriginal maturity date  Subsequent call dates and redemption amount  Nar 31, 2008  Dated  Mar 31, 2021  Applicable  Optional call date: Interest Paym Redemption amount: Full or Par  Contingent call dates and redemption amount  Subsequent call dates, if applicable  Dividends / coupons (Note 3.)   |                       |
| 11 Original date of issuance  12 Perpetual or dated 13 Original maturity date 14 Issuer call 15 Optional call date and redemption amount  Contingent call dates and redemption amount  Contingent call dates, if applicable  Dividends / coupons (Note 3.)  Mar 31, 2008  Applicable  Applicable  Optional call date: Interest Paym Redemption amount: Full or Par  Any interest payment date after to Dividends / coupons (Note 3.)   |                       |
| 12 Perpetual or dated Dated 13 Original maturity date 14 Issuer call Doptional call date and redemption amount Optional call date: Interest Paym Redemption amount: Full or Par  Contingent call dates and redemption amount  Contingent call dates, if applicable Dividends / coupons (Note 3.)   |                       |
| 13 Original maturity date  14 Issuer call  15 Optional call date and redemption amount  16 Subsequent call dates, if applicable  17 Original maturity date  18 Mar 31, 2021  Applicable  Optional call date: Interest Paym Redemption amount: Full or Par  Contingent call dates and redemption amount   |                       |
| 14 Issuer call 15 Optional call date and redemption amount Optional call date: Interest Paym Redemption amount: Full or Par  Contingent call dates and redemption amount  — 16 Subsequent call dates, if applicable Dividends / coupons (Note 3.)  Applicable Optional call date: Interest Paym Redemption amount: Full or Par  — Any interest payment date after t  |                       |
| Optional call date and redemption amount  Optional call date : Interest Paym Redemption amount : Full or Par  Contingent call dates and redemption amount  Subsequent call dates, if applicable  Dividends / coupons (Note 3.)   |                       |
| Contingent call dates and redemption amount  Subsequent call dates, if applicable Dividends / coupons (Note 3.)  Redemption amount: Full or Par  Any interest payment date after t   |                       |
| Contingent call dates and redemption amount  Subsequent call dates, if applicable Dividends / coupons (Note 3.)  Any interest payment date after t   |                       |
| 16 Subsequent call dates, if applicable Any interest payment date after t Dividends / coupons (Note 3.)  | iial                  |
| 16 Subsequent call dates, if applicable Any interest payment date after t Dividends / coupons (Note 3.)  |                       |
| Dividends / coupons (Note 3.)  |                       |
| . , ,  | ne Optional call date |
| 17   Fixed or floating dividend / coupon   I—  |                       |
|  |                       |
| 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   |                       |
| 33 If write-down, permanent or temporary —   |                       |
| 34 If temporary write-down, description of write-up —  |                       |
| 34 If temporary write-down, description of write-up — mechanism —  |                       |
| 34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify Ordinary Debt  |                       |
| 34 If temporary write-down, description of write-up — mechanism  |                       |
| 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   |                       |
| 34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify Ordinary Debt  |                       |

- 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.