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

as of Mar. 31, 2016

Common Stock

1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
3	Governing Law	Japanese Law
<u>_</u> _	Regulatory treatment (Note 1.)	Sapaneoo Lan
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)	ore capital metallione and recorves
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	1,249.7 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	_
	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	Preferred Stock
30	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_
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Non-controlling Interests

Non-cont	Non-controlling 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	15.9 billion yen	
	Non-consolidated	_	
9	Par value of instrument	_	
10	Accounting classification (on Balance Sheet)		
-	Consolidated	Non-controlling Interests	
	Non-consolidated	<u> </u>	
11	Original date of issuance	_	
12	Perpetual or dated	Perpetual	
13	Original maturity date	_	
14	Issuer call	Not Applicable	
15	Optional call date and redemption amount	_	
10	Contingent call dates and redemption amount	_	
16	Subsequent call dates, if applicable	_	
10	Dividends / coupons		
17	Fixed or floating dividend / coupon		
18	Coupon rate and any related index	_	
19	Existence of a dividend stopper	No	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	
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, instrument 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	_	
U T	mechanism		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt	
36	Non-compliant transitioned features	No	
37	If yes, specify non-compliant features	_	

Preferred Stock

Preferred	SIUCK	
1	Issuer	Resona Holdings, Inc.
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)	_
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)	
	Consolidated	Shareholder's Equity
	Non-consolidated	
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
	optional can date and redemption amount	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
'	2.2.2.3.3.4.4.5.1.4.4.5.1.4.4.5.1.4.4.5.1.4.1.4.1	Executive Officer after Aug 28, 2014
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	3.675%
19	Existence of a dividend stopper	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	<u> </u>
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)	
200	Non-compliant transitioned factures	Voo
36 37	Non-compliant transitioned features If yes, specify non-compliant features	Yes Mandatory Conversion Clause
.3/	In yes, specify non-compliant leatures	Mandatory Conversion Clause

Preferred Stock

Preferred		-
1	Issuer	Resona Holdings, Inc.
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	· ·	Core Capital: instruments and reserves
5	before March 31, 2029) Post-transitional Basel 3 rules (on or after March 31, 2029)	_
	. 35t transmittal Bassi S raiss (Sir Si artor Maron 31, 2023)	
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)	
	Consolidated	Shareholder's Equity
	Non-consolidated	_
11	Original date of issuance	Dec 8, 2009
12	Perpetual or dated	Perpetual
13	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
1		dividend equivalents
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	One or more dates determined by the Representative
		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	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
	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	<u> </u>
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	_
05		Cubordinated Dakt
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt
L		
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause

	ated Bonds	I=
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	USJ64480AC07/US76117JAB44
3	Governing Law	English Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	_
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	Fixed to Floating Rate Perpetual Subordinated Bonds (USD)
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	146.4 billion yen (1,299 million US dollars)
	Non-consolidated	_
9	Par value of instrument	1,300 million US dollars
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
10	Optional call date and redemption amount	Redemption amount : Whole Par Value
	Contingent call dates and redemption amount	Upon the occurrence of a Tax Event Redemption amount: Whole Par Value
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	To but excluding Apr 15, 2016 : 5.85% From and including Apr 15, 2016 :3-month USD LIBOR +2.77%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	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
	·	5

	ated Bonds	T= =
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.
-		Resona Bank, Ltd.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	110. T Chicodarda Gaseramatea Bona
O	Consolidated	32.2 billion yen
	Non-consolidated	
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	Joe billion yen (100 million yen per security)
10	Consolidated	Liability
		Liability
11	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	_
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, instrument type convertible into If convertible, issuer of instrument it converts into	-
		Not Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	_
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.

	ated Bonds	I=
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA36
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	Tro. o officed out of different bolid
Ü	Consolidated	39.2 billion yen
	Non-consolidated	_
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	o.o billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	Mar 4, 2010
	· ·	
12	Perpetual or dated	Dated
13	Original maturity date	Mar 4, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	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	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.
Ji	In yes, specify non-compliant features	indiffication Conversion Clause 6tc.

	ated Bonds	In
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA93
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
	9	Resona Bank, Ltd.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	The state of the s
Ŭ	Consolidated	35.9 billion yen
	Non-consolidated	_
9	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	40.0 billion yen (100 million yen per security)
.0	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	_
- 10	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.606%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	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	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.
	,,	

	ated Bonds	I=
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AB68
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	110. C Chicocarca Caporamatea Bona
Ü	Consolidated	25.0 billion yen
	Non-consolidated	
9	Par value of instrument	25.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	23.0 billion yen (100 million yen per security)
10	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
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	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.
Ji	In yes, specify non-compliant features	Managery Conversion Clause Etc.

	ated Bonds	I=
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.
		Resona Bank, Ltd.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	Tro. o officed out of different bolid
Ü	Consolidated	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)	20.0 billion you (100 million you per security)
10	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	_
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	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.

	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, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 10 Redeemable Unsecured 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)
		occurry,
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Apr 21, 2017 : 1.47%
10	Coupon rate and any related index	From but excluding Apr 21, 2017: 1.47% From but excluding Apr 21, 2017: 5-year Yen Swap Offered
	!	Rate +0.95%
19	Existence of a dividend stopper	No
20	• •	INO
20	Fully discretionary partially discretionary or mandatory	Mandatany
	Fully discretionary, partially discretionary or mandatory	Mandatory
21		
21 22	Existence of step up or other incentive to redeem	Mandatory No —
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No —
22 23	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	
22 23 24	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No —
22 23 24 25	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion	No —
22 23 24 25 26	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate	No —
22 23 24 25 26 27	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion	No —
22 23 24 25 26 27 28	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into	No —
22 23 24 25 26 27 28 29	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	No
22 23 24 25 26 27 28 29 30	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature	No —
22 23 24 25 26 27 28 29 30 31	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	No
22 23 24 25 26 27 28 29 30 31 32	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	No
22 23 24 25 26 27 28 29 30 31 32 33	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	No
22 23 24 25 26 27 28 29 30 31 32	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	No
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	No Non-convertible Non-convertible Non-convertible Not Applicable Not Applicable Not Applicable Not Applicable
22 23 24 25 26 27 28 29 30 31 32 33	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	No
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	No Non-convertible Non-convert
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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 instrument type immediately senior to instrument)	No Non-convertible Non-convert
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	No Non-convertible Non-convertible Non-convertible Not Applicable Not Applicable Not Applicable Not Applicable

	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, 2029)	_
	· · · · · · · · · · · · · · · · · · ·	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
-		Resona Bank, Ltd.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	110. TT Chooding Caporamatod Bond
O	Consolidated	35.0 billion yen
	Non-consolidated	
9	Par value of instrument	25.0 hillion van (100 million van nor cogurity)
10		35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet) Consolidated	Liability
		Liability
4.4	Non-consolidated	<u></u>
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	
		Mara and and the la
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	<u></u>
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
00	instrument type immediately senior to instrument)	John Marie Political Polit
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	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.
Ü	Ziigisio at oolo, g. oup, g. oup aoolo	Resona Bank, Ltd.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 12 offsecured outportainated Borid
O	Consolidated	16.0 billion von
		16.0 billion yen
0	Non-consolidated	16.0 hillion van (400 million van nar accurity)
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1 1 1 196
	Consolidated	Liability
	Non-consolidated	<u> </u>
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.464%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
_0	Tany distribution, partially distribution of manuality	mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24		Notification
	If convertible, conversion trigger (s)	
25 26	If convertible, full or partial conversion 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	— No. 10
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.
٠.	7 , -	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

Subordin	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC67
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
	. 331	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
	Linguista di colo, gi cup, gi cup accio	Resona Bank, Ltd.
7	Instrument type	No. 13 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	10. 13 Redeemable offsecured outbordinated Bond
	Consolidated	20.0 billion yen
	Non-consolidated	
9	Par value of instrument	20.0 billion yen (10 million yen per security)
10	Accounting classification (on Balance Sheet)	20.0 billion yen (10 million yen per security)
10	Consolidated	Liebilia.
		Liability
4.4	Non-consolidated	— h.m. 04, 0040
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	Coupon rate and any related mack	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	Fully discretionary, partially discretionary or mandatory	invaridatory
04	Frietones of stan up an other in continue to made an	Nia
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	— N
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	<u> </u>
	· · · · · · · · · · · · · · · · · · ·	
26	If convertible, conversion rate	_
27	If convertible, conversion rate If convertible, mandatory or optional conversion	
27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into	
27	If convertible, conversion rate If convertible, mandatory or optional conversion	
27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into	— — — — — Not Applicable
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	— — — — — Not Applicable — —
27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature	— — — Not Applicable — — —
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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 — — — — — — — — — — — — — — — — — — —
27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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 — — — — — — — — — — — — — — — — — — —
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	— — — Not Applicable — — — — — — — — — — — — — — — — — — —
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	- - - -
27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	— — — Not Applicable — — — — — — — — — — — — — — — — — — —
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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 instrument type immediately senior to instrument)	— — — — — — — — — — — — — — — — — — —
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	

	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)	_
3	1 ost-transitional baser o rules (on or after march of, 2023)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
U	Lingible at 3010/group/group&3010	Saitama Resona Bank, Ltd.
7	In a true a a true a	No.3 Redeemable Unsecured Subordinated Bond
7	Instrument type	No.3 Redeemable offsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	CO O Lillian van
	Consolidated	50.0 billion yen
	Non-consolidated	
9	Par value of instrument	50.0 billion yen
		(1 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	_
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	_
10	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%
10	Coupon rate and any related index	From but excluding Oct 19, 2016 : 5-year Yen Swap Offered
		rate +0.93%
40	E Setanna de de Standatanna	
19	Existence of a dividend stopper	No .
20	Fully discretionary, partially discretionary or mandatory	Mandatory
		1
21	Existence of step up or other incentive to redeem	No .
22	Noncumulative or cumulative	_
22 23	Noncumulative or cumulative Convertible or non-convertible	No — Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	_
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion	_
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	_
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion	_
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate	_
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion	_
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into	_
22 23 24 25 26 27 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature	Non-convertible
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Non-convertible
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary	Non-convertible
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	Non-convertible Not Applicable
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	Non-convertible Not Applicable
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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 instrument type immediately senior to instrument)	Non-convertible Not Applicable Ordinary Debt
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into 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	Non-convertible Not Applicable

Subordin	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	_
7-2	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	
3	Fost-transitional basers rules (off of after March 31, 2029)	
6	Eligible at solo/group/group&solo	Danana Haldinga Ina
l	Eligible at solo/group/groupasolo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
	la atu una a sat to se a	·
7	Instrument type	No.4 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	05.01.111
	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%
10	Coupon rate and any related index	From but excluding Jul 27, 2017 : 1:2476 From but excluding Jul 27, 2017 : 5-year Yen Swap Offered
		rate +0.84%
10	Cylintaria of a dividend stanner	
19	Existence of a dividend stopper	No No determine
20	Fully discretionary, partially discretionary or mandatory	Mandatory
0.1		
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)	_
31 32	If write-down, write-down trigger(s) If write-down, full or partial	<u> </u>
32	If write-down, full or partial	 _
32 33	If write-down, full or partial If write-down, permanent or temporary	
32	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up	
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	— — — — — — — Ordinary Debt
32 33	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	Ordinary Debt
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	— — — — — — — — — Ordinary Debt
32 33 34 35	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 instrument type immediately senior to instrument)	
32 33 34	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	— — — — — — — — — — — — — — — — — — —

- 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.