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

Common Stock

as of Mar. 31, 2016

Common	Stock	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	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 Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	918.0 billion yen
	Non-consolidated	856.0 billion yen
9	Par value of instrument	—
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	Shareholder's Equity
11	Original date of issuance	
12	Perpetual or dated	Perpetual
13	Original maturity date	—
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	<u> </u>
18	Coupon rate and any related index	— N
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	Νο
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	<b> </b>
27	If convertible, mandatory or optional conversion	<b>—</b>
28	If convertible, instrument type convertible into	<b>—</b>
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
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	—

Non-controlling Interests

1	Issuer	P.T. Bank Resona Perdania and others
2	Unique Identifier	—
3	Governing Law	Indonesian 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, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	10.5 billion yen
	Non-consolidated	—
9	Par value of instrument	—
10	Accounting classification (on Balance Sheet)	
	Consolidated	Non-controlling Interests
	Non-consolidated	—
11	Original date of issuance	—
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
21	Noncumulative or cumulative	Noncumulative
22	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
20	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	
07	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	<u> </u>

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	USJ64480AC07/US76117JAB44
3	Governing Law	English Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	_
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	Fixed to Floating Rate Perpetual Subordinated Bonds (USD)
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	146.4 billion yen (1,299 million US dollars)
	Non-consolidated	146.4 billion yen (1,299 million US dollars)
9	Par value of instrument	1,300 million US dollars
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Sep 15, 2005
12	Perpetual or dated	Perpetual
13	Original maturity date	—
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest payment Date on Apr 15, 2016 Redemption amount : Whole Par Value
	Contingent call dates and redemption amount	Upon the occurrence of a Tax Event Redemption amount: Whole Par Value
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	To but excluding Apr 15, 2016 : 5.85% From and including Apr 15, 2016 :3-month USD LIBOR +2.77%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	—
23	Convertible or non-convertible	Non-convertible
24	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 white down full on postion	
	If write-down, full or partial	
33	If write-down, permanent or temporary	
		— —
33	If write-down, permanent or temporary If temporary write-down, description of write-up	  Dated Subordinated Debt
33 34	If write-down, permanent or temporary         If temporary write-down, description of write-up         mechanism         Position in subordination hierarchy in liquidation (specify	Dated Subordinated Debt Yes

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A972
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	—
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
° °		Resona Holdings, Inc.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 4 Onsecured Subordinated Bond
0	Consolidated	32.2 billion yen
	Non-consolidated	32.2 billion yen
9		
	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1 * 1 996
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Jul 17, 2009
12	Perpetual or dated	Dated
13	Original maturity date	Jun 20, 2019
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.766%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	r any discretionary, partiany discretionary of mandatory	indiadol y
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
		New convertible
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<b>—</b>
26	If convertible, conversion rate	<u> </u>
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up	
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
51	In you, opening non compliant leatures	

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA36
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	<b>—</b>
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
Ŭ		Resona Holdings, Inc.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 0 Onsecured Subordinated Bond
0	Consolidated	39.2 billion yen
	Non-consolidated	39.2 billion yen
0		
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1 * 1 996
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 4, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Mar 4, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	T dify discretionary, partially discretionary of mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
		Nan ann atil a
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<u> </u>
25	If convertible, full or partial conversion	<b>—</b>
26	If convertible, conversion rate	<u> </u>
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up	-
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
30	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
51	In yes, specily non-compliant leatures	Intandatory Conversion Clause etc.

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA93
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	—
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
°,		Resona Holdings, Inc.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	35.9 billion yen
	Non-consolidated	35.9 billion yen
9	Par value of instrument	40.0 billion yen (100 million yen per security)
9 10		40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	Laboration -
	Consolidated	
	Non-consolidated	
11	Original date of issuance	Sep 28, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Sep 28, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.606%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	 
28	If convertible, instrument type convertible into	 
20	If convertible, instrument type convertible into	
30	Write-down feature	Not Applicable
30	If write-down, write-down trigger(s)	Not Applicable
	If write-down, full or partial	<del>-</del>
32		<u> </u>
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	—
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
-		

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AB68
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	25.0 billion yen
	Non-consolidated	25.0 billion yen
9	Par value of instrument	25.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	23.0 billion yen (100 million yen per security)
10	Consolidated	
		Liability
44	Non-consolidated	Liability
11	Original date of issuance	Jun 1, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Jun 1, 2021
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.878%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<u> </u>
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<del>-</del>
27	If convertible, mandatory or optional conversion	<del>-</del>  -
28	If convertible, instrument type convertible into	<b>-</b>
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
32	If write-down, full or partial	<u> </u>
33	If write-down, permanent or temporary	<u> </u>
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
00	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060ABC8
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	—
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
Ŭ		Resona Holdings, Inc.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	20.0 billion yen
	Non-consolidated	20.0 billion yen
9		
	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	I ta billa i
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Dec 22, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Dec 22, 2026
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.442%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	r any discretionary, partiany discretionary of mandatory	indiadol y
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
		Nen eenvertikle
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<del>-</del> 
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	<b>—</b>
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	—
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up	_
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
- 37	In yes, specily non-compliant realules	Inianualory Conversion Clause elc.

1 2	ated Bonds	
2	Issuer	Resona Bank, Ltd.
	Unique Identifier	JP350060AC26
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	-
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	-
6	Eligible at solo/group/group&solo	Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No. 10 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
Ũ	Consolidated	66.0 billion yen
	Non-consolidated	66.0 billion yen
9	Par value of instrument	66.0 billion yen (1 million yen per security)
10	Accounting classification (on Balance Sheet)	oolo billion yen (1 million yen per security)
10	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Feb 22, 2012
12	Perpetual or dated	Dated
12	Original maturity date	Apr 21, 2022
13	Issuer call	Applicable
14		
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Apr 21, 2017 Redemption amount : Whole Par Value (1 million yen per security)
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
17	Coupon rate and any related index	To and including Apr 21, 2017 : 1.47%
10		From but excluding Apr 21, 2017 : 5-year Yen Swap Offered Rate +0.95%
19	Existence of a dividend stopper	No
20		Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
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
	If write-down, write-down trigger(s)	
31	If write-down full or partial	
31 32	If write-down, full or partial	<u> </u>
31 32 33	If write-down, permanent or temporary	
31 32		
31 32 33	If write-down, permanent or temporary If temporary write-down, description of write-up	
31 32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	
31 32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Ordinary Debt Yes

	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 Bank, Ltd.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 11 Onsecured Subordinated Dond
0	Consolidated	35.0 billion yen
	Non-consolidated	
0		35.0 billion yen
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2022
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.780%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	r diy discretionary, partially discretionary of mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
		Nan annuatible
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<del>-</del>
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	<u> </u>
29	If convertible, issuer of instrument it converts into	<u> </u>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up	—
	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.
51	In yes, speciny non-compliant leatures	mandatory Conversion Clause Elu.

	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 Bank, Ltd.
, , , , , , , , , , , , , , , , , , ,		Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 12 Onseedred Oubordinated Bond
0	Consolidated	16.0 billion yen
	Non-consolidated	16.0 billion yen
9		
	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1 * 1 996
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.464%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	r any discretionary, partiany discretionary of mandatory	indiadol y
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
		New convertible
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<del>-</del>  -
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	<b>—</b>
27	If convertible, mandatory or optional conversion	<b>—</b>
28	If convertible, instrument type convertible into	<u> </u>
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	<u> </u>
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.
51	In you, opening non compliant leatures	

	ated Bonds	
1		Resona Bank, Ltd.
2	Unique Identifier	JP350060AC67
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	—
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	—
6	Eligible at solo/group/group&solo	Resona Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No. 13 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	20.0 billion yen
	Non-consolidated	20.0 billion yen
9	Par value of instrument	20.0 billion yen (10 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Jun 21, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Jun 21, 2022
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Jun 21, 2017
		Redemption amount : Whole Par Value (10 million yen per security)
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Jun 21, 2017 : 1.32% From but excluding Jun 21, 2017 : 5-year Yen Swap Offered Rate +0.86%
19	Existence of a dividend stopper	No
20		Mandatory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	_
22	Convertible or non-convertible	Non-convertible
23		
	If convertible, conversion trigger (s)	
	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	
25 26	If convertible, full or partial conversion If convertible, conversion rate	
25 26 27	If convertible, full or partial conversion If convertible, conversion rate If convertible, mandatory or optional conversion	
25 26 27 28	If convertible, full or partial conversion         If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, instrument type convertible into	
25 26 27 28 29	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	
25 26 27 28 29 30	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	
25 26 27 28 29 30 31	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)	
25 26 27 28 29 30 31 32	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	
25 26 27 28 29 30 31	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	
25 26 27 28 29 30 31 32 33	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	
25 26 27 28 29 30 31 32 33 34	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	

- Note 1. Since Resona Bank applies Japanese domestic standard with regard to capital adequacy regulation, transitional Basel 3 rules are also of the domestic standard.
- Note 2. The amount figures shown in the item 8 of each capital instrument are the amount before considering deduction or caps under Transitional Rules, despite the fact that Eligible Non-cumulative Perpetual Preferred Stock and Eligible Capital Instrument included in Core Capital are deducted gradually during the transition period, and that Cap rules based on the Total Capital are applied to the total of Eligible Capital Instrument subject to the transitional arrangement.