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

as of Mar. 31, 2017

#### Common Stock

Common		December 1 de la
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	Core Capital: instruments and reserves
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	Common Clock
U	Consolidated	1,361.5 billion yen
	Non-consolidated	
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
10	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	
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, 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)	Preferred Stock
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_

## Non-controlling Interests

1	trolling Interests  Issuer	P.T. Bank Resona Perdania, Resona Card Co., Ltd. and
'	issuei	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	15.4 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	
13	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
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	Ordinary Debt
55	instrument type immediately senior to instrument)	John Mary Dept
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_

# 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	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)	
.0	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
13	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
10	Cubocquom cum dutes, ii applicable	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	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	— — — — — — — — — — — — — — — — — — —
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up mechanism	_
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause
31	In yes, specify non-compliant leatures	Inianatory Conversion Clause

	ated Bonds	Doggan Bank Ltd
1	Issuer	Resona Bank, Ltd. JP350060A972
2	Unique Identifier	
3	Governing Law	Japanese Law
4	Regulatory treatment (Note 1.)	Come Constant in strange and accounts
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.)	No. 4 Orisecured Subordinated Borid
0	Consolidated	22.2 hillion von
	Non-consolidated	22.2 billion yen
9	Par value of instrument	E0.0 hillion von (100 million von nor cogurity)
10	Accounting classification (on Balance Sheet)	50.0 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	 Jul 17, 2009
12	Perpetual or dated	Dated
13	Original maturity date	Jun 20, 2019
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	<del>-</del>
40	Contingent call dates and redemption amount	<del>-</del>
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, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	_
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up mechanism	_
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

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 officeation ender affination bond
Ü	Consolidated	29.2 billion yen
	Non-consolidated	_
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	sand same you (too miner you becoming)
. •	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	L
13	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	any discretionary, partially discretionary of mandatory	Manuatory
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)	I NOTITE LIDIE
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	Mot Applicable
31		Not Applicable
32	If write-down, write-down trigger(s)	_
	If write-down, full or partial	_
33	If write-down, permanent or temporary	<del>-</del>
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.

Issuer	Resona Bank, Ltd.
Unique Identifier	JP350060AA93
	Japanese Law
	Core Capital: instruments and reserves
	_
· ·	
	_
2029)	
Eligible at solo/group/group&solo	Resona Holdings, Inc.
	Resona Bank, Ltd.
Instrument type	No. 7 Unsecured Subordinated Bond
Consolidated	27.9 billion yen
Non-consolidated	_
Par value of instrument	40.0 billion yen (100 million yen per security)
	7 1
Consolidated	Liability
Non-consolidated	_
	Sep 28, 2010
	Dated
	Sep 28, 2020
	Not Applicable
	_
	_
	_
	Fixed
	1.606%
	No
	Mandatory
and another state of the state	
Existence of step up or other incentive to redeem	No
	_
	Non-convertible
	_
	_
	_
	_
	_
	_
	Not Applicable
If write-down, write-down trigger(s)	
i wite down, while down thigger(3)	
If write-down, full or partial	<b>!—</b>
If write-down, full or partial	_
If write-down, permanent or temporary	
If write-down, permanent or temporary If temporary write-down, description of write-up	<u>-</u> -
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	— — — — — Ordinary Debt
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	— — — — Ordinary Debt
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	— — — — — — Ordinary Debt
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	— — — — Ordinary Debt
	Governing Law  Regulatory treatment (Note 1.)  Transitional Basel 3 rules (before March 31, 2024)  Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)  Post-transitional Basel 3 rules (on or after March 31, 2029)  Eligible at solo/group/group&solo  Instrument type  Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  Par value of instrument  Accounting classification (on Balance Sheet)  Consolidated

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.)	
_	Consolidated	20.8 billion yen
	Non-consolidated	_
9	Par value of instrument	25.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	, , , , , , , , , , , , , , , , , , ,
-	Consolidated	Liability
	Non-consolidated	_
11	Original date of issuance	Jun 1, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Jun 1, 2021
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
10	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.878%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	any 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	_
J <del>4</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	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.)	Tio. o chicocarda casciamatea Bona
Ū	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)	
. •	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	
13	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.442%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	any discretionary, partially discretionary of mandatory	Manuatory
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, institution type convertible into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	Inot Applicable
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up	_
34	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	_
36	Non-compliant transitioned features	Yes
	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

nd reserves
ured Subordinated Bond
n per security)
.,,
Payment Date on Apr 21, 2017
e Par Value (1 million yen per
17 : 1.47% 2017 : 5-year Yen Swap Offered

	nated Bonds	In
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.)	
	Consolidated	34.6 billion yen
	Non-consolidated	_
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	_
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2022
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.780%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
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	In
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060BC33
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	16.0 billion yen
	Non-consolidated	_
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	_
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	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
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.

Supordin	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)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	No. 13 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	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)	
	Consolidated	Liability
	Non-consolidated	_
11	Original date of issuance	Jun 21, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Jun 21, 2022
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date: Interest Payment Date on Jun 21, 2017 Redemption amount: Whole Par Value (10 million yen per security)
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
- 10	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%
	Soupon rate and any related mask	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
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.
51	In yes, specify non-compliant leatures	Managory Conversion Clause Etc.

	ated Bonds	I
1	Issuer	Saitama Resona Bank, Ltd.
2	Unique Identifier	JP331122AC71
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	_
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	Resona Holdings, Inc. Saitama Resona Bank, Ltd.
7	Instrument type	No.4 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	25.0 billion yen
	Non-consolidated	_
9	Par value of instrument	25.0 billion yen (1 million yen per security)
10	Accounting classification (on Balance Sheet)	20.0 billion yen (1 million yen per besanky)
10	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	
12	Perpetual or dated	Dated
13	· ·	Jul 27, 2022
	Original maturity date	,
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date: Interest Payment Date on Jul 27, 2017 Redemption amount: Whole Par Value (1 million yen per security)
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
18	Coupon rate and any related index	To and including Jul 27, 2017 :1.24% From but excluding Jul 27, 2017 : 5-year Yen Swap Offered rate +0.84%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	_
29	If convertible, instrument type convertible into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
		_
20	If write-down full or partial	
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	
33	If write-down, permanent or temporary If temporary write-down, description of write-up	——————————————————————————————————————
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
33 34 35	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)	·

- 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.