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

Common Stock

as of Mar. 31, 2017

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,	Core Capital: instruments and reserves
	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	949.5 billion yen
	Non-consolidated	881.6 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	—
L	Dividends / coupons	
17	Fixed or floating dividend / coupon	<u> </u>
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No Fully discretionen:
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
- 55	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

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,	Core Capital: instruments and reserves
	2029)	
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	_
10	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	
17	Coupon rate and any related index	
19	Existence of a dividend stopper	 No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
20	Tully discretionary, partially discretionary of mandatory	
21	Existence of step up or other incentive to redeem	Νο
21	Noncumulative or cumulative	Noncumulative
22	Convertible or non-convertible	
23		Non-convertible
	If convertible, conversion trigger (s)	<u> </u>
25 26	If convertible, full or partial conversion If convertible, conversion rate	
26		
27	If convertible, mandatory or optional conversion	
28 29	If convertible, instrument type convertible into 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	<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	No
37	If yes, specify non-compliant features	
<u> </u>		

Subordina		
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.
Ū.		Resona Holdings, Inc.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
Ŭ	Consolidated	22.2 billion yen
	Non-consolidated	22.2 billion yen
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	oo.o billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	Liability
11		Jul 17, 2009
	Original date of issuance	
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	
20	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
30	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
32	· · · · · · · · · · · · · · · · · · ·	<u> </u>
	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
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 Bank, Ltd.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	20.2 hillion von
	Non-consolidated	29.2 billion yen 29.2 billion yen
9		
	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
• •	Non-consolidated	Liability
11	Original date of issuance	Mar 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
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
28 29	If convertible, instrument type convertible into	<u> </u>
		Int 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	1
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	27.9 billion yen
	Non-consolidated	27.9 billion yen
9		
<u> </u>	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	Liebility
	Consolidated	Liability
4.4	Non-consolidated	Liability
11	Original date of issuance	Sep 28, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Sep 28, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.606%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24		
25	If convertible, full or partial conversion If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27		<u> </u>
	If convertible, instrument type convertible into	
29	If convertible, issuer of instrument it converts into	Internet and the second s
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	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	20.8 billion yen
	Non-consolidated	20.8 billion yen
9	Par value of instrument	25.0 billion yen (100 million yen per security)
	Accounting classification (on Balance Sheet)	25.0 billion yen (100 million yen per security)
10	Consolidated	Liphility
		Liability
4.4	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
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
20	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<u> </u>
20	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
20	If convertible, issuer of instrument it converts into	L
30	Write-down feature	Not Applicable
30	If write-down, write-down trigger(s)	
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
	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, speeny non-compliant leatures	Manualory Conversion Clause Ele.

	ated Bonds	1
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.
Ū		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)
 	Accounting classification (on Balance Sheet)	20.0 billion yen (100 million yen per security)
10	Consolidated	
		Liability
4.4	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
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	
33	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)	
20	Non-compliant transitioned features	Vee
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordina		
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 Bank, Ltd. Resona Holdings, Inc.
7	Instrument type	No. 10 Redeemable Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	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)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Feb 22, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Apr 21, 2022
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Interest Payment Date on Apr 21, 2017 Redemption amount : Whole Par Value (1 million yen per security)
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
17	Coupon rate and any related index	To and including Apr 21, 2017 : 1.47%
10		From but excluding Apr 21, 2017 : 1.47% Rate +0.95%
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	Mandatory No
21 22		
	Existence of step up or other incentive to redeem	
22	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No —
22 23	Existence of step up or other incentive to redeem Noncumulative or cumulative	No —
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 If convertible, conversion rate	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 If convertible, mandatory or optional conversion	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 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 Non-convertible
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 Non-convertible
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, full or partial	No Non-convertible
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 Non-convertible
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 If temporary write-down, description of write-up	No Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33 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, full or partial conversion 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 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 Bank, Ltd.
Ū		Resona Holdings, Inc.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 11 Onsecured Subordinated Bond
0	Consolidated	24.6 hillion yon
	Non-consolidated	34.6 billion yen 34.6 billion yen
9		
	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1.1.4.114
	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
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	<u> </u>
28	If convertible, instrument type convertible into	<u> </u>
		Int Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
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.
<u> </u>	,,	

	ated Bonds	1
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.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 12 Onseedred Oubordinated Dond
0	Consolidated	16.0 billion von
	Non-consolidated	16.0 billion yen 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 - 1.196 -
	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
	· · ···· · ······· · ·················	
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
28 29	If convertible, instrument type convertible into	<u> </u>
		Int 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.
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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)	—
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	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Fixed
17	Coupon rate and any related index	To and including Jun 21, 2017 : 1.32%
10		From but excluding Jun 21, 2017 : 5-year Yen Swap Offered Rate +0.86%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
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	İ_
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.
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- 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.