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

as of Jun. 30, 2017

Common Stock

Common		Deceme Heldings Inc
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
O	Consolidated	1,394.0 billion yen
	Non-consolidated	I
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	r erpetuar
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	I Applicable
15	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	
18	- · · · · · · · · · · · · · · · · · · ·	-
19	Coupon rate and any related index Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
20	i dily discretionary, partially discretionary of mandatory	,
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

lon-con	trolling 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)	Solo Sapitali modalinonto ana 1880/188
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
J	2029)	Oore Oupital. Mottamento ana 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	15.0 billion yen
	Non-consolidated	13.0 billion yen
9	Par value of instrument	
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Non-controlling Interests
	Non-consolidated	
11	Original date of issuance	
12		Dornotus!
13	Perpetual or dated Original maturity date	Perpetual Transfer of the Perpetual Transfer
	Issuer call	Net Applicable
14		Not Applicable
15	Optional call date and redemption amount	<u> </u>
40	Contingent call dates and redemption amount	<u> </u>
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	_
18	Coupon rate and any related index	<u> </u>
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)	Ordinary Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_
J1	in yes, specify non-compliant leatures	

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)	
	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
10	optional call 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 Executive Officer after Aug 28, 2014
	Dividends / coupons	Exact the cities and that yield the
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

	nated Bonds	D Deel 144
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.)	
	Consolidated	19.7 billion yen
	Non-consolidated	_
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	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	_
	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
_,	,,,, p,,	
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	_
] 57	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
33	instrument type immediately senior to instrument)	Cramary Debt
	inot amont type inimediately senior to instrument	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
31	in yes, specify non-compliant leatures	iniandatory 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.)	
	Consolidated	26.7 billion yen
	Non-consolidated	_
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	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
50	instrument type immediately senior to instrument)	J. J
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	lated Bonds	D Deel 144
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.
		Resona Bank, Ltd.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	25.9 billion yen
	Non-consolidated	_
9	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	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	_
	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	_
J -1	mechanism	
35		Ordinary Debt
ან	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
	instrument type immediately senior to instrument)	
26	Non compliant transitioned features	Voc
36 37	Non-compliant transitioned features	Yes Mandaton, Conversion Clause etc.
31	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	In
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	19.6 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	_
	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
30	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
	1 / / Line A in the interest of	,

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 chicocarca cascianiatea Bena
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	Iwandatory
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.

	ated Bonds	ID Best 141
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.
	3	Resona Bank, Ltd.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	32.9 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
	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	D Deals 141
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	•	December 1 July
О	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	
7 8	Instrument type	No. 12 Unsecured Subordinated Bond
ŏ	Amount recognised in regulatory capital (Note 2.) Consolidated	16 0 hillion van
		16.0 billion yen
0	Non-consolidated	16.0 hillion van (100 million van nar accurity)
9 10	Par value of instrument	16.0 billion yen (100 million yen per security)
IU	Accounting classification (on Balance Sheet) Consolidated	Liability
	Non-consolidated	Liability
4.4		Mor 44, 2042
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated Nav 45, 2027
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
40	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.

2		
2	Issuer	Saitama Resona Bank, Ltd.
	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	_
5	before March 31, 2029) Post-transitional Basel 3 rules (on or after March 31,	_
6	2029) Eligible at solo/group/group&solo	Resona Holdings, Inc.
0	Eligible at solo/group/group&solo	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)	
. •	Consolidated	Liability
	Non-consolidated	
11	Original date of issuance	
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 : 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	
		<u></u>
27	If convertible, mandatory or optional conversion	-
28	If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	
00	I IT CONVERTING ISSUER OF INSTRUMENT IT CONVERTS INTO	-
29	·	
30	Write-down feature	Not Applicable
30 31	Write-down feature If write-down, write-down trigger(s)	Not Applicable —
30 31 32	Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Not Applicable — —
30 31 32 33	Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Not Applicable
30 31 32	Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Not Applicable
30 31 32 33 34	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	— — — —
30 31 32 33	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 — — — — Ordinary Debt
30 31 32 33 34	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 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.