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

as of Jun. 30, 2017

1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	
3		
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 Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	972.7 billion yen
	Non-consolidated	903.2 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	—
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	I
30	Write-down feature	Not Applicable
30		Not Applicable
	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	
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

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	10.0 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	
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	
10	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	No
21	Noncumulative or cumulative	Noncumulative
22	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24 25		
25 26	If convertible, full or partial conversion If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
28	If convertible, instrument type convertible 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	
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinany Debt
35		Ordinary Debt
	instrument type immediately senior to instrument)	
26	Non-compliant transitioned factures	No
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	—

	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.
U		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	10.7 hillion von
	Non-consolidated	19.7 billion yen 19.7 billion yen
0		
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1.1.4.114
	Consolidated	
	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
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)	_
25 26	If convertible, full or partial conversion	<u> </u>
	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)	<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
	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	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.
· ·		Resona Holdings, Inc.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	26.7 billion yen
	Non-consolidated	26.7 billion yen
9	Par value of instrument	50.0 billion yen (100 million yen per security)
 10	Accounting classification (on Balance Sheet)	Solo billion yen (Too million yen per security)
10	Consolidated	Lichility
	Non-consolidated	Liability
44		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
24	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	
30	Write-down feature	I
30	If write-down, write-down trigger(s)	
31	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
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

1 Issuer Resona Bank, Ltd. 2 Unique Identifier JP350000AA93 3 Governing Law Japanese Law 4 Transitional Basel 3 rules (hore 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, 2024 and before March 31, 2029) - 6 Eligible at sold/group/group/solo Resona Bank, Ltd. 7 Instrument type No. 7. Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Environment 9 Par value of instrument 40. billion yen 10 Accounting classification (on Balance Sheet) 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 coupons 15 Optional call date and redemption amount - 14 Original date of redemption amount -		ated Bonds	· · · · · · · · · · · · · · · · · · ·
3 Governing Law Japanese Law Regulatory treatment (Note 1.) Core Capital: instruments and reserves 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	-		Resona Bank, Ltd.
Regulatory treatment (Note 1.) Core Capital: instruments and reserves 4. Transitional Basel 3 rules (on or after March 31, 2024) Core Capital: instruments and reserves 4.2 Transitional Basel 3 rules (on or after March 31, 2024) — 5 Post-transitional Basel 3 rules (on or after March 31, 2024) — 6 Eligible at solo/group/group/solo Resona Bank, Ltd. 7 Instrument type No. 7. Unsecured Subordinated Bond 8 Annount recognised in regulatory capital (Note 2.) 7. Unsecured Subordinated Bond Consolidated 259 billion yen No. 7. Onsolidated 9 Par value of instrument 40.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) — Consolidated Liability — 11 Original maturity date Sep 28, 2010 12 Perpetual or dated Dated 13 Original maturity date Sep 28, 2020 14 Issaer call Nor consolidated — 15 Optional call date and redemption amount — 16 Subsequenti ca	2		JP350060AA93
4 Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	3	Governing Law	Japanese Law
4-2 Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)		Regulatory treatment (Note 1.)	
before March 31, 2029)	4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
5 Post-transitional Basel 3 rules (on or after March 31, 2029)	4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
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2029) Resona Bank, Ltd. 6 Eligible at solo/group/sroup&solo Resona Holdings, Inc. 7 Instrument type No. 7 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Descured Subordinated Bond 9 Par value of instrument 40.0 billion yen 9 Par value of instrument 40.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) 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 16 Subsequent call dates, if applicable 17 Fixed or floating dividend / coupon Fixed 18 Coupon rate and any related index 1.606% 19 Existence of a dividend stopper No 21 Existence of a dividend stopper No 22 Noncumulative or cumulative - 23 Convertible, Numersion trigger (s) - 24 If convertible, conversion trigger (s) - 25 If convertible, conversion trigger (s)	5	Post-transitional Basel 3 rules (on or after March 31,	_
6 Eligible at solo/group/solo 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 25.9 billion yen 9 Par value of instrument 40.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) 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 16 Subsequent call dates and redemption amount 17 Fixed or floating dividend / coupon Fixed 18 Coupon rate and any reliated 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 Noncurruitative or curunitative or curveritabie			
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9 Par value of instrument 40.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet)			
10 Accounting classification (on Balance Sheet)	0		
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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 - 16 Subsequent call dates, if applicable - 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 redeerm No 22 Noncumulative or cumulative - 23 Convertible, conversion trigger (s) - 24 If convertible, conversion rate - 27 If convertible, conversion rate - 28 If convertible, mandatory or optional conversion - 27 If convertible, full or partial - 28 If convertib	10		
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14 Issuer call Not Applicable 15 Optional call date and redemption amount - Contingent call dates and redemption amount - 16 Subsequent call dates, if applicable - 16 Subsequent call dates, if applicable - 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 ronon-convertible Non-convertible 24 If convertible, conversion trigger (s) - 25 If convertible, instrument tige conversion - 26 If convertible, instrument type convertible into - 27 If convertible, insure of instrument it converts into - 28 If convertible, insure of instrument it converts into - 29 If convertible, insure of instrument it converts into - 31			
15 Optional call date and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend / coupon Fixed 18 Coupons 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, full or partial conversion 25 If convertible, full or partial conversion 26 If convertible, mandatory or optional conversion 27 If convertible, instrument type convertible into 28 If convertible, instrument type convertible into 29 If convertible, instrument type convertible into 30 Write-down feature Not Applicable 31 If write-down, write-down trigger(s) 32 If write-down, upermanent or temporary 33 If w			
Contingent call dates and redemption amount		Issuer call	Not Applicable
16 Subsequent call dates, if applicable	15	Optional call date and redemption amount	—
Dividends / coupons Fixed 17 Fixed or floating dividend / coupon Fixed 18 Coupon rate and any related index 1.806% 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, conversion trigger (s) — 24 If convertible, conversion rigger (s) — 25 If convertible, conversion rate — 26 If convertible, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument it converts into — 29 If convertible, instrument it converts into — 30 Write-down feature Not Applicable 31 If write-down, description of write-up — 33 If write-down, description of write-up — 34 If temporary write-down, description of write-up — 35 Position in subordination hierarchy in li		Contingent call dates and redemption amount	—
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, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument it converts into — 29 If convertible, issuer of instrument it converts into — 31 If write-down, full or partial — 32 If write-down, full or partial — 33 If write-down, permanent or temporary — 34 If temporary write-down, description of write-up — 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior	16	Subsequent call dates, if applicable	—
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, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, issuer of instrument it converts 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, permanent or temporary — 34 If temporary write-down, description of write-up — 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Ordinary Debt 36		Dividends / coupons	
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, conversion rate — 26 If convertible, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument it converts into — 30 Write-down, write-down trigger(s) — 31 If write-down, full or partial — 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	17	Fixed or floating dividend / coupon	Fixed
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, conversion rate — 26 If convertible, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument it converts into — 30 Write-down, feature Not Applicable 31 If write-down, full or partial — 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	18	Coupon rate and any related index	1.606%
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, write-down trigger(s) — 31 If write-down, full or partial — 32 If write-down, permanent or temporary — 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	19		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, instrument type convertible into 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, 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	20	Fully discretionary, partially discretionary or mandatory	Mandatory
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, instrument type convertible into 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, 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	21	Existence of sten up or other incentive to redeem	No
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, permanent or temporary 33 If temporary write-down, description of write-up 34 If temporary write-down, description of write-up 35 Position in subordination hierarchy in liquidation (specify Ordinary Debt 36 Non-compliant transitioned features Yes			_
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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			
27If convertible, mandatory or optional conversion28If convertible, instrument type convertible into29If convertible, issuer of instrument it converts into30Write-down featureNot Applicable31If write-down, write-down trigger(s)32If write-down, full or partial33If write-down, permanent or temporary34If temporary write-down, description of write-up mechanism35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Ordinary Debt36Non-compliant transitioned featuresYes			
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			
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			<u> </u>
30 Write-down feature Not Applicable 31 If write-down, write-down trigger(s) — 32 If write-down, full or partial — 33 If write-down, permanent or temporary — 34 If temporary write-down, description of write-up mechanism — 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Ordinary Debt 36 Non-compliant transitioned features Yes			<u> </u>
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			
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			
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			<u> </u>
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			-
mechanism mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Ordinary Debt 36 Non-compliant transitioned features Yes			-
instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes	34		
instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes	35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
37 If yes, specify non-compliant features Mandatory Conversion Clause etc.	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	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.
Ū		Resona Holdings, Inc.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. o onseculed Subordinated Bond
0	Consolidated	10.6 hillion yon
	Non-consolidated	19.6 billion yen 19.6 billion yen
9		
	Par value of instrument	25.0 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	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
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	I
26	If convertible, conversion rate	I
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
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.
	,,	

	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.

	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.
U		Resona Holdings, Inc.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 11 Onseculed Subordinated Bond
0	Consolidated	22.0 billion von
	Non-consolidated	32.9 billion yen 32.9 billion yen
0		
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1 2 1 204
	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 any aloorotionary, partially aloorotionary of manuatory	inandatory
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)	
		_
25 26	If convertible, full or partial conversion	<u> </u>
	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)	<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
	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	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.)	
U	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)
 		16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet) Consolidated	Liability
4.4	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
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	<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)	
31	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)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

- 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.