

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

as of Jun. 30, 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 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   | —                                      |
| 30  | Write-down feature  | Not Applicable                         |
| 31  | If write-down, write-down trigger(s)  | —                                      |
| 32  | If write-down, full or partial  | —                                      |
| 33  | If write-down, permanent or temporary   | —                                      |
| 34  | If temporary write-down, description of write-up mechanism  | —                                      |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Preferred Stock                        |
| 36  | Non-compliant transitioned features   | No                                     |
| 37  | If yes, specify non-compliant features  | —                                      |

## Non-controlling Interests

|     |   |  |
|-----|---|--|
| 1   | 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 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  | 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  | —                                      |
|     | 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   | —                                      |
| 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  | —                                      |

## Subordinated 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.<br>Resona Holdings, Inc.      |
| 7   | Instrument type   | No. 4 Unsecured Subordinated Bond               |
| 8   | Amount recognised in regulatory capital (Note 2.)   |   |
|     | Consolidated  | 19.7 billion yen                                |
|     | Non-consolidated  | 19.7 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   | 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                                 |
| 24  | If convertible, conversion trigger (s)  | —   |
| 25  | If convertible, full or partial conversion  | —   |
| 26  | If convertible, conversion rate   | —   |
| 27  | If convertible, mandatory or optional conversion  | —   |
| 28  | If convertible, instrument type convertible into  | —   |
| 29  | If convertible, issuer of instrument it converts into   | —   |
| 30  | Write-down feature  | Not Applicable                                  |
| 31  | If write-down, write-down trigger(s)  | —   |
| 32  | If write-down, full or partial  | —   |
| 33  | If write-down, permanent or temporary   | —   |
| 34  | If temporary write-down, description of write-up mechanism  | —   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Ordinary Debt                                   |
| 36  | Non-compliant transitioned features   | Yes   |
| 37  | If yes, specify non-compliant features  | Mandatory Conversion Clause etc.                |

## Subordinated 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.<br>Resona Holdings, Inc.      |
| 7   | Instrument type   | No. 6 Unsecured Subordinated Bond               |
| 8   | Amount recognised in regulatory capital (Note 2.)   |   |
|     | 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)  |   |
|     | 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                                 |
| 24  | If convertible, conversion trigger (s)  | —   |
| 25  | If convertible, full or partial conversion  | —   |
| 26  | If convertible, conversion rate   | —   |
| 27  | If convertible, mandatory or optional conversion  | —   |
| 28  | If convertible, instrument type convertible into  | —   |
| 29  | If convertible, issuer of instrument it converts into   | —   |
| 30  | Write-down feature  | Not Applicable                                  |
| 31  | If write-down, write-down trigger(s)  | —   |
| 32  | If write-down, full or partial  | —   |
| 33  | If write-down, permanent or temporary   | —   |
| 34  | If temporary write-down, description of write-up mechanism  | —   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Ordinary Debt                                   |
| 36  | Non-compliant transitioned features   | Yes   |
| 37  | If yes, specify non-compliant features  | Mandatory Conversion Clause etc.                |

## Subordinated Bonds

|     |   |   |
|-----|---|---|
| 1   | Issuer  | Resona Bank, Ltd.                               |
| 2   | Unique Identifier   | JP350060AA93                                    |
| 3   | Governing Law   | Japanese Law                                    |
|     | Regulatory treatment (Note 1.)  |   |
| 4   | Transitional Basel 3 rules (before March 31, 2024)  | Core Capital: instruments and reserves          |
| 4-2 | Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)                             | —   |
| 5   | Post-transitional Basel 3 rules (on or after March 31, 2029)  | —   |
| 6   | Eligible at solo/group/group&solo   | Resona Bank, Ltd.<br>Resona Holdings, Inc.      |
| 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)  |   |
|     | Consolidated  | Liability                                       |
|     | 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                                 |
| 24  | If convertible, conversion trigger (s)  | —   |
| 25  | If convertible, full or partial conversion  | —   |
| 26  | If convertible, conversion rate   | —   |
| 27  | If convertible, mandatory or optional conversion  | —   |
| 28  | If convertible, instrument type convertible into  | —   |
| 29  | If convertible, issuer of instrument it converts into   | —   |
| 30  | Write-down feature  | Not Applicable                                  |
| 31  | If write-down, write-down trigger(s)  | —   |
| 32  | If write-down, full or partial  | —   |
| 33  | If write-down, permanent or temporary   | —   |
| 34  | If temporary write-down, description of write-up mechanism  | —   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Ordinary Debt                                   |
| 36  | Non-compliant transitioned features   | Yes   |
| 37  | If yes, specify non-compliant features  | Mandatory Conversion Clause etc.                |

## Subordinated 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.<br>Resona Holdings, Inc.      |
| 7   | Instrument type   | No. 8 Unsecured Subordinated Bond               |
| 8   | Amount recognised in regulatory capital (Note 2.)   |   |
|     | Consolidated  | 19.6 billion yen                                |
|     | Non-consolidated  | 19.6 billion yen                                |
| 9   | Par value of instrument   | 25.0 billion yen (100 million yen per security) |
| 10  | Accounting classification (on Balance Sheet)  |   |
|     | 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                                 |
| 24  | If convertible, conversion trigger (s)  | —   |
| 25  | If convertible, full or partial conversion  | —   |
| 26  | If convertible, conversion rate   | —   |
| 27  | If convertible, mandatory or optional conversion  | —   |
| 28  | If convertible, instrument type convertible into  | —   |
| 29  | If convertible, issuer of instrument it converts into   | —   |
| 30  | Write-down feature  | Not Applicable                                  |
| 31  | If write-down, write-down trigger(s)  | —   |
| 32  | If write-down, full or partial  | —   |
| 33  | If write-down, permanent or temporary   | —   |
| 34  | If temporary write-down, description of write-up mechanism  | —   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Ordinary Debt                                   |
| 36  | Non-compliant transitioned features   | Yes   |
| 37  | If yes, specify non-compliant features  | Mandatory Conversion Clause etc.                |

## Subordinated Bonds

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

## Subordinated 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.<br>Resona Holdings, Inc.      |
| 7   | Instrument type   | No. 11 Unsecured Subordinated Bond              |
| 8   | Amount recognised in regulatory capital (Note 2.)   |   |
|     | Consolidated  | 32.9 billion yen                                |
|     | Non-consolidated  | 32.9 billion yen                                |
| 9   | Par value of instrument   | 35.0 billion yen (100 million yen per security) |
| 10  | Accounting classification (on Balance Sheet)  |   |
|     | Consolidated  | Liability                                       |
|     | Non-consolidated  | Liability                                       |
| 11  | Original date of issuance   | Mar 14, 2012                                    |
| 12  | Perpetual or dated  | Dated   |
| 13  | Original maturity date  | Mar 15, 2022                                    |
| 14  | Issuer call   | Not Applicable                                  |
| 15  | Optional call date and redemption amount  | —   |
|     | Contingent call dates and redemption amount   | —   |
| 16  | Subsequent call dates, if applicable  | —   |
|     | Dividends / coupons   |   |
| 17  | Fixed or floating dividend / coupon   | Fixed   |
| 18  | Coupon rate and any related index   | 1.780%  |
| 19  | Existence of a dividend stopper   | No  |
| 20  | Fully discretionary, partially discretionary or mandatory   | Mandatory                                       |
| 21  | Existence of step up or other incentive to redeem   | No  |
| 22  | Noncumulative or cumulative   | —   |
| 23  | Convertible or non-convertible  | Non-convertible                                 |
| 24  | If convertible, conversion trigger (s)  | —   |
| 25  | If convertible, full or partial conversion  | —   |
| 26  | If convertible, conversion rate   | —   |
| 27  | If convertible, mandatory or optional conversion  | —   |
| 28  | If convertible, instrument type convertible into  | —   |
| 29  | If convertible, issuer of instrument it converts into   | —   |
| 30  | Write-down feature  | Not Applicable                                  |
| 31  | If write-down, write-down trigger(s)  | —   |
| 32  | If write-down, full or partial  | —   |
| 33  | If write-down, permanent or temporary   | —   |
| 34  | If temporary write-down, description of write-up mechanism  | —   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Ordinary Debt                                   |
| 36  | Non-compliant transitioned features   | Yes   |
| 37  | If yes, specify non-compliant features  | Mandatory Conversion Clause etc.                |



## Subordinated 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.<br>Resona Holdings, Inc.      |
| 7   | Instrument type   | No. 12 Unsecured Subordinated Bond              |
| 8   | Amount recognised in regulatory capital (Note 2.)   |   |
|     | Consolidated  | 16.0 billion yen                                |
|     | Non-consolidated  | 16.0 billion yen                                |
| 9   | Par value of instrument   | 16.0 billion yen (100 million yen per security) |
| 10  | Accounting classification (on Balance Sheet)  |   |
|     | 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                                 |
| 24  | If convertible, conversion trigger (s)  | —   |
| 25  | If convertible, full or partial conversion  | —   |
| 26  | If convertible, conversion rate   | —   |
| 27  | If convertible, mandatory or optional conversion  | —   |
| 28  | If convertible, instrument type convertible into  | —   |
| 29  | If convertible, issuer of instrument it converts into   | —   |
| 30  | Write-down feature  | Not Applicable                                  |
| 31  | If write-down, write-down trigger(s)  | —   |
| 32  | If write-down, full or partial  | —   |
| 33  | If write-down, permanent or temporary   | —   |
| 34  | If temporary write-down, description of write-up mechanism  | —   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Ordinary Debt                                   |
| 36  | Non-compliant transitioned features   | Yes   |
| 37  | If yes, specify non-compliant features  | Mandatory Conversion Clause etc.                |

- 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.