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

as of Jun. 30, 2018

| 1 | lssuer | Resona Holdings, Inc. |
|-----|---|--|
| 2 | Unique Identifier | JP3500610005 |
| 2 | | |
| 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 | |
| | Consolidated | 1,578.8 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | — |
| 10 | Accounting classification (on Balance Sheet) | |
| | Consolidated | Shareholder's Equity |
| | Non-consolidated | <u> </u> |
| 11 | Original date of issuance | <u> </u> |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | |
| 14 | Issuer call | Not Applicable |
| 15 | Optional call date and redemption amount | |
| 15 | Contingent call dates and redemption amount | |
| 16 | Subsequent call dates, if applicable | |
| 10 | | — |
| 47 | 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 | 1 |
| 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 | No |
| | | |

Non-controlling Interests

| NON-COM | trolling Interests | |
|---------|--|---|
| 1 | Issuer | Kansai Mirai Financial Group, Inc., P.T. Bank Resona Perdania and others |
| 2 | Unique Identifier | |
| 3 | Governing Law | Japanese Law and others |
| 0 | Regulatory treatment (Note 1.) | bapanese Law and others |
| 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) | Core Capital: instruments and reserves |
| | before March 31, 2029) | |
| 5 | Post-transitional Basel 3 rules (on or after March 31, 2029) | Core Capital: instruments and reserves |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| 7 | Instrument type | Common Stock |
| 8 | Amount recognised in regulatory capital | |
| | Consolidated | 234.0 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 |
| 12 | Original maturity date | r cipelual |
| | | |
| 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 |
| 20 | If convertible, conversion trigger (s) | _ |
| 25 | If convertible, full or partial conversion | |
| 26 | If convertible, conversion rate | |
| 20 | If convertible, mandatory or optional conversion | |
| 28 | If convertible, instrument type convertible into | |
| 20 | If convertible, instrument type convertible into | _ |
| | · | Int Applicable |
| 30 | Write-down feature | Not Applicable |
| 31 | If write-down, write-down trigger(s) | - |
| 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 | Ordinary Debt |
| | instrument type immediately senior to instrument) | |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | |
| | | I |

| | 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 Holdings, Inc. |
| Ŭ | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 4 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | No. 4 Onsecured Subordinated Dond |
| 0 | Consolidated | 9.7 billion yen |
| | Non-consolidated | |
| 0 | | — E0.0 billion von (100 million von per ecourity) |
| 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 |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | |
| 22 | Convertible or non-convertible | |
| 23 | | Non-convertible |
| | 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) | — |
| 32 | If write-down, full or partial | — |
| 33 | If write-down, permanent or temporary | <u> </u> |
| 34 | If temporary write-down, description of write-up mechanism | |
| 35 | Position in subordination hierarchy in liquidation (specify | Ordinary Debt |
| | instrument type immediately senior to instrument) | |
| 36 | Non-compliant transitioned features | Yes |
| 30 | | |
| 31 | If yes, specify non-compliant features | Mandatory Conversion Clause etc. |

| | ated Bonds | n |
|-----|---|---|
| 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.) | |
| U | Consolidated | 16.7 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 50.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | Solo billion yen (100 million yen per security) |
| 10 | Consolidated | Liability |
| | Non-consolidated | |
| 11 | | |
| | Original date of issuance | |
| 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 | |
| 20 | If convertible, mandatory or optional conversion | |
| 28 | If convertible, instrument type convertible into | |
| 29 | If convertible, issuer of instrument it converts into | |
| 30 | Write-down feature | Not Applicable |
| 30 | If write-down, write-down trigger(s) | |
| 31 | If write-down, full or partial | |
| 32 | | <u> </u> |
| | 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 |
|-----|---|---|
| 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. |
| Ū. | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 7 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| 0 | Consolidated | 17.9 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 40.0 billion yen (100 million yen per security) |
| | Accounting classification (on Balance Sheet) | 40.0 billion yen (100 million yen per security) |
| 10 | Consolidated | Liphility |
| | | Liability |
| 4.4 | 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 | |
| 20 | If convertible, mandatory or optional conversion | <u> </u> |
| 28 | If convertible, instrument type convertible into | |
| 20 | If convertible, instrument type convertible into | |
| 30 | Write-down feature | I |
| 30 | | ויזטר איראווינמטוב |
| | If write-down, write-down trigger(s) | - |
| 32 | If write-down, full or partial | <u> </u> |
| 33 | If write-down, permanent or temporary | <u> </u> |
| 34 | If temporary write-down, description of write-up mechanism | |
| 35 | Position in subordination hierarchy in liquidation (specify | Ordinary Debt |
| | instrument type immediately senior to instrument) | |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Mandatory Conversion Clause etc. |
| 1 | | · · · · |

| | ated Bonds | |
|------|---|---|
| 1 | Issuer | Resona Bank, Ltd. |
| 2 | Unique Identifier | JP350060AB68 |
| 3 | Governing Law | Japanese Law |
| | Regulatory treatment (Note 1.) | |
| 4 | Transitional Basel 3 rules (before March 31, 2024) | Core Capital: instruments and reserves |
| 4-2 | Transitional Basel 3 rules (on or after March 31, 2024 and | |
| | before March 31, 2029) | |
| 5 | Post-transitional Basel 3 rules (on or after March 31, | |
| | 2029) | |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| Ŭ | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 8 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| 0 | Consolidated | 14.6 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 |
| 4.4 | 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 | l |
| 33 | If write-down, permanent or temporary | |
| 33 | If temporary write-down, description of write-up | |
| - 34 | mechanism | |
| 25 | | Ordinary Daht |
| 35 | Position in subordination hierarchy in liquidation (specify | Ordinary Debt |
| | instrument type immediately senior to instrument) | |
| | New years that the end the end to be | |
| 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 | 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.) | |
| 0 | 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) | 20.0 billion yen (100 million yen per security) |
| 10 | Consolidated | Liobility |
| | | 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 | — |
| | 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 |
| 20 | If convertible, conversion trigger (s) | _ |
| 25 | If convertible, full or partial conversion | L |
| 26 | If convertible, conversion rate | L |
| 20 | If convertible, mandatory or optional conversion | L |
| 28 | If convertible, instrument type convertible into | L |
| 20 | If convertible, issuer of instrument it converts into | |
| 30 | Write-down feature | Net Applicable |
| 30 | If write-down, write-down trigger(s) | Not Applicable |
| 31 | | <u> </u> |
| | 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. |
| 51 | In yes, speciny non-compliant leatures | manualory 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 Holdings, Inc. |
| , , | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 11 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| 0 | Consolidated | 25.9 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 35.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | 33.0 billion yen (100 million yen per security) |
| 10 | Consolidated | Liability |
| | Non-consolidated | |
| 11 | | — Mar 14, 2012 |
| | 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 | L |
| 26 | If convertible, conversion rate | L |
| 20 | If convertible, mandatory or optional conversion | <u> </u> |
| 28 | If convertible, instrument type convertible into | |
| 20 | If convertible, instrument type convertible into | L |
| 30 | Write-down feature | Not Applicable |
| 30 | 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 | n |
|-----|---|---|
| 1 | Issuer | Resona Bank, Ltd. |
| 2 | Unique Identifier | JP350060BC33 |
| 3 | Governing Law | Japanese Law |
| | Regulatory treatment (Note 1.) | |
| 4 | Transitional Basel 3 rules (before March 31, 2024) | Core Capital: instruments and reserves |
| 4-2 | Transitional Basel 3 rules (on or after March 31, 2024 and | |
| | before March 31, 2029) | |
| 5 | Post-transitional Basel 3 rules (on or after March 31, | |
| | 2029) | |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| · · | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 12 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| 0 | Consolidated | 16.0 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 16.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | 16.0 billion yen (100 million yen per security) |
| 10 | Consolidated | Liphility |
| | | Liability |
| 4.4 | Non-consolidated | |
| 11 | Original date of issuance | Mar 14, 2012 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Mar 15, 2027 |
| 14 | Issuer call | Not Applicable |
| 15 | Optional call date and redemption amount | _ |
| | Contingent call dates and redemption amount | — |
| 16 | Subsequent call dates, if applicable | — |
| | Dividends / coupons | |
| 17 | Fixed or floating dividend / coupon | Fixed |
| 18 | Coupon rate and any related index | 2.464% |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | |
| 23 | Convertible or non-convertible | Non-convertible |
| 20 | If convertible, conversion trigger (s) | _ |
| 25 | If convertible, full or partial conversion | <u> </u> |
| 26 | If convertible, conversion rate | L |
| 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) | |
| 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 Loan | · · · · · · · · · · · · · · · · · · · |
|-----|---|---|
| 1 | Issuer | Kansai Urban Banking Corporation |
| 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) | _ |
| 5 | Post-transitional Basel 3 rules (on or after March 31, 2029) | _ |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. Kansai Mirai Financial Group, Inc. |
| | | Kansai Urban Banking Corporation |
| 7 | Instrument type | Subordinated Loan |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| | Consolidated | 1.0 billion yen |
| | Non-consolidated | — |
| 9 | Par value of instrument | 1.0 billion yen |
| 10 | Accounting classification (on Balance Sheet) | |
| | Consolidated | Liability |
| | Non-consolidated | — |
| 11 | Original date of issuance | Mar 25, 2014 |
| 12 | Perpetual or dated | Dated |
| 12 | Original maturity date | Mar 31, 2025 |
| 10 | Issuer call | Applicable |
| 14 | Optional call date and redemption amount | Optional call date : Mar 20, 2020 |
| 15 | | Redemption amount : Whole |
| | Contineent call datas and redemention arrows | |
| 40 | Contingent call dates and redemption amount | Not Applicable |
| 16 | Subsequent call dates, if applicable | _ |
| | Dividends / coupons (Note 3.) | |
| 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 | Mandatory |
| 21 | Existence of step up or other incentive to redeem | Yes |
| 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 | İ_ |
| 26 | If convertible, conversion rate | _ |
| 27 | If convertible, mandatory or optional conversion | I_ |
| 28 | If convertible, instrument type convertible into | I |
| 20 | 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 | L |
| 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 | Step Up Interest etc. |
| 51 | in you, opeony non compliant leatures | |

| Suborum | ated Loan | |
|---------|---|--|
| 1 | Issuer | Kansai Urban Banking Corporation |
| 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) | |
| 5 | Post-transitional Basel 3 rules (on or after March 31, | _ |
| | 2029) | |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| | | Kansai Mirai Financial Group, Inc. |
| | | Kansai Urban Banking Corporation |
| 7 | Instrument type | Subordinated Loan |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| Ŭ | Consolidated | 1.0 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 1.0 billion yen |
| 10 | Accounting classification (on Balance Sheet) | |
| | Consolidated | Liability |
| | Non-consolidated | |
| 11 | Original date of issuance | |
| 12 | Perpetual or dated | Dated |
| 12 | Original maturity date | Mar 31, 2025 |
| 13 | Issuer call | |
| 14 | | Applicable |
| 15 | Optional call date and redemption amount | Optional call date : Mar 20, 2020 |
| | Continuout cell dates and redepention amount | Redemption amount : Whole |
| 10 | Contingent call dates and redemption amount | Not Applicable |
| 16 | Subsequent call dates, if applicable | — |
| | Dividends / coupons (Note 3.) | |
| 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 | Mandatory |
| 21 | Existence of step up or other incentive to redeem | Yes |
| 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 | <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) | |
| 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 |
| 00 | instrument type immediately senior to instrument) | |
| | | |
| 36 | Non-compliant transitioned features | Yes |
| 30 | If yes, specify non-compliant features | Step Up Interest etc. |
| 51 | in yes, spearly non-compliant leatures | |

| | ated Loan | |
|-----|---|---|
| 1 | Issuer | Kansai Urban Banking Corporation |
| 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) | |
| 5 | Post-transitional Basel 3 rules (on or after March 31, 2029) | _ |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. Kansai Mirai Financial Group, Inc. |
| | | Kansai Urban Banking Corporation |
| 7 | Instrument type | Subordinated Loan |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| | Consolidated | 2.0 billion yen |
| | Non-consolidated | — |
| 9 | Par value of instrument | 2.0 billion yen |
| 10 | Accounting classification (on Balance Sheet) | |
| | Consolidated | Liability |
| | Non-consolidated | <u> </u> |
| 11 | Original date of issuance | Mar 25, 2014 |
| 12 | Perpetual or dated | Dated |
| 12 | Original maturity date | Mar 31, 2025 |
| 10 | Issuer call | Applicable |
| 14 | Optional call date and redemption amount | Optional call date : Mar 20, 2020 |
| 15 | | Redemption amount : Whole |
| | Continuent call datas and redemation ensuret | |
| 40 | Contingent call dates and redemption amount | Not Applicable |
| 16 | Subsequent call dates, if applicable | |
| | Dividends / coupons (Note 3.) | |
| 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 | Mandatory |
| 21 | Existence of step up or other incentive to redeem | Yes |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | 1 |
| 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 | |
| 20 | If convertible, instrument type convertible into | I |
| 30 | Write-down feature | Not Applicable |
| | | 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 instrument type immediately senior to instrument) | Ordinary Debt |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Step Up Interest etc. |
| 51 | In yes, speary non-compliant leatures | |

| | ated Loan | |
|----------|---|--|
| 1 | Issuer | The Minato 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) | — |
| 5 | Post-transitional Basel 3 rules (on or after March 31, 2029) | — |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. Kansai Mirai Financial Group, Inc. The Minato Bank, Ltd. |
| 7 | Instrument type | Subordinated Loan |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| U | Consolidated | 2.8 billion yen |
| | Non-consolidated | |
| 9 | | |
| <u> </u> | Par value of instrument | 5.2 billion yen |
| 10 | Accounting classification (on Balance Sheet) | Liphility |
| | Consolidated | Liability |
| | Non-consolidated | |
| 11 | Original date of issuance | Mar 15, 2013 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Mar 15, 2021 |
| 14 | Issuer call | Applicable |
| 15 | Optional call date and redemption amount | Optional call date : Mar 15, 2016 Redemption amount : Whole |
| | Contingent call dates and redemption amount | — |
| 16 | Subsequent call dates, if applicable | Any interest payment date after the Optional call date |
| | Dividends / coupons (Note 3.) | |
| 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 | 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 | I_ |
| 26 | If convertible, conversion rate | |
| 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 | Not Applicable |
| 31 | If write-down, write-down trigger(s) | |
| 32 | If write-down, full or partial | |
| 33 | If write-down, permanent or temporary | L |
| 34 | If temporary write-down, description of write-up mechanism | - |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Ordinary Debt |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Mandatory Conversion Clause etc. |
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- Note 1. Since Resona 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 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.
- Note 3. For the capital instruments, of which the dividend / coupon rates have not been disclosed because they are privately issued or borrowed, the dividend / coupon rates are not shown in the item 18.