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

as of Jun. 30, 2018

Common	Stock	as of Jun. 30, 2018
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		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	999.2 billion yen
	Non-consolidated	992.4 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	Subordinated Debt
	instrument type immediately senior to instrument)	
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	8.2 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
14	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	Tury 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		
28 29	If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	<u> </u>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
32	If write-down, full or partial	<u> </u>
33	If write-down, permanent or temporary	<u> </u>
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
- 55	instrument type immediately senior to instrument)	
36 37	Non-compliant transitioned features	No
	If yes, specify non-compliant features	I

	ated Bonds	1
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	0.7 hillion von
	Non-consolidated	9.7 billion yen 9.7 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	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
23	If convertible, conversion trigger (s)	
25 26	If convertible, full or partial conversion 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	Internationalise
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
55	instrument type immediately senior to instrument)	
26	Non compliant transitioned factures	l Vee
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	1
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA36
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	16.7 billion yen
	Non-consolidated	16.7 billion yen
0		
9	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1 * 1 996
	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%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	r diy discretionary, partially discretionary of mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
21	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>
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	—
29	If convertible, issuer of instrument it converts into	<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	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	1
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA93
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
-	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 7 Onseedred Oubordinated Dond
0	Consolidated	17.0 hillion von
	Non-consolidated	17.9 billion yen 17.9 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
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
28 29	If convertible, instrument type convertible into	<u> </u>
		Int Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
34	If temporary write-down, description of write-up mechanism	—
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
	, , , , , , , , , , , , , , , , , , ,	,

	ated Bonds	1
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	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	14.6 hillion yon
	Non-consolidated	14.6 billion yen 14.6 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	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	<u> </u>
28 29	If convertible, instrument type convertible into	<u> </u>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
32	If write-down, full or partial	—
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.
5.		

	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.
		Resona Holdings, Inc.
7	Instrument type	No. 11 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	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
10	Issuer call	Not Applicable
15	Optional call date and redemption amount	
10	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
17	Coupon rate and any related index	1.780%
18	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Fully discretionary, partially discretionary or mandatory	Manualory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
23 24	Convertible or non-convertible	Non-convertible
	If convertible, conversion trigger (s)	<u> </u>
25	If convertible, full or partial conversion	<u> </u>
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)	- -
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
55	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
30	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
31	In yes, specify non-compliant leatures	Inianualory Conversion Clause etc.

	ated Bonds	1
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060BC33
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
-		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 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.