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

as of Dec. 31, 2018

Common Stock

| Common | | Deceme Heldings Inc |
|--------|---|--|
| 1 | Issuer | Resona Holdings, Inc. |
| 2 | Unique Identifier | JP3500610005 |
| 3 | Governing Law | Japanese Law |
| | Regulatory treatment (Note 1.) | |
| 4 | Transitional Basel 3 rules (before March 31, 2024) | Core Capital: instruments and reserves |
| 4-2 | Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029) | Core Capital: instruments and reserves |
| 5 | Post-transitional Basel 3 rules (on or after March 31, 2029) | Core Capital: instruments and reserves |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| 7 | Instrument type | Common Stock |
| 8 | Amount recognised in regulatory capital | Common Clock |
| U | Consolidated | 1,626.7 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | _ |
| 10 | Accounting classification (on Balance Sheet) | |
| 10 | Consolidated | Shareholder's Equity |
| | Non-consolidated | |
| 11 | Original date of issuance | _ |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | |
| 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 | _ |
| 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) | Subordinated Debt |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | _ |

Non-controlling Interests

| lon-cont | rolling 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 |
| _ | 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, 2029) | Core Capital: instruments and reserves |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| 7 | Instrument type | Common Stock |
| 8 | Amount recognised in regulatory capital | Common Stock |
| O | Consolidated | 240 1 hillion von |
| | Non-consolidated | 240.1 billion yen |
| 0 | | - |
| 9 | Par value of instrument | |
| 10 | Accounting classification (on Balance Sheet) Consolidated | Non controlling Interests |
| | Non-consolidated | Non-controlling Interests |
| 4.4 | | - |
| 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 | Ordinary Debt |
| 33 | instrument type immediately senior to instrument) | John Mary Debt |
| | | |
| 36 | Non-compliant transitioned features | No |

| | ated Bonds | In |
|-----|---|---|
| 1 | Issuer | Resona Bank, Ltd. |
| 2 | Unique Identifier | JP350060A972 |
| 3 | Governing Law | Japanese Law |
| | Regulatory treatment (Note 1.) | |
| 4 | Transitional Basel 3 rules (before March 31, 2024) | Core Capital: instruments and reserves |
| 4-2 | Transitional Basel 3 rules (on or after March 31, 2024 and | _ |
| | before March 31, 2029) | |
| 5 | Post-transitional Basel 3 rules (on or after March 31, | _ |
| | 2029) | |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 4 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| | Consolidated | 4.6 billion yen |
| | Non-consolidated | _ |
| 9 | Par value of instrument | 50.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | |
| | Consolidated | Liability |
| | Non-consolidated | _ |
| 11 | Original date of issuance | Jul 17, 2009 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Jun 20, 2019 |
| 14 | Issuer call | Not Applicable |
| 15 | Optional call date and redemption amount | _ |
| | Contingent call dates and redemption amount | _ |
| 16 | Subsequent call dates, if applicable | _ |
| | Dividends / coupons | |
| 17 | Fixed or floating dividend / coupon | Fixed |
| 18 | Coupon rate and any related index | 2.766% |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 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 write-down, permanent or temporary If temporary write-down, description of write-up mechanism | - |
| 34 | If temporary write-down, description of write-up mechanism | Ordinary Debt |
| | If temporary write-down, description of write-up | — — — Ordinary Debt |
| 34 | If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify | — Ordinary Debt Yes |

| | lated Bonds | D D 144 |
|-----|--|---|
| 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.) | 110. 0 Chicodica Caboramatea Bena |
| U | Consolidated | 11.7 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | E0.0 billion von (100 million von nor oppurity) |
| 10 | | 50.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | Linkiis. |
| | Consolidated | Liability |
| | Non-consolidated | _ |
| 11 | Original date of issuance | Mar 4, 2010 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Mar 4, 2020 |
| 14 | Issuer call | Not Applicable |
| 15 | Optional call date and redemption amount | _ |
| | Contingent call dates and redemption amount | _ |
| 16 | Subsequent call dates, if applicable | _ |
| | Dividends / coupons | |
| 17 | Fixed or floating dividend / coupon | Fixed |
| 18 | Coupon rate and any related index | 2.084% |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 20 | any discretionary, partially discretionary or mandatory | Inditidatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | INO |
| | | Marana (Ph.L. |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | _ |
| 25 | If convertible, full or partial conversion | _ |
| 26 | If convertible, conversion rate | _ |
| 27 | If convertible, mandatory or optional conversion | _ |
| 28 | If convertible, instrument type convertible into | _ |
| 29 | If convertible, issuer of instrument it converts into | _ |
| 30 | Write-down feature | Not Applicable |
| 31 | If write-down, write-down trigger(s) | _ |
| 32 | If write-down, full or partial | _ |
| 33 | If write-down, permanent or temporary | _ |
| 34 | If temporary write-down, description of write-up | _ |
| | mechanism | |
| 35 | Position in subordination hierarchy in liquidation (specify | Ordinary Debt |
| | instrument type immediately senior to instrument) | |
| | The state of the s | |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Mandatory Conversion Clause etc. |
| ડ1 | In yes, specify non-compliant leatures | ivianuatory Conversion Clause etc. |

| Suboraini 1 | ated Bonds Tipopuor | Pagana Pank I td |
|----------------|---|---|
| 2 | Issuer | Resona Bank, Ltd. JP350060AA93 |
| 3 | Unique Identifier Governing Law | Japanese Law |
| 3 | · · | Japanese Law |
| 4 | Regulatory treatment (Note 1.) | Core Conital, instruments and records |
| 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 tune | No. 7 Unsecured Subordinated Bond |
| 7 8 | Instrument type | No. 7 Orisecured Subordinated Borid |
| 8 | Amount recognised in regulatory capital (Note 2.) Consolidated | 40.0 hillion was |
| | | 13.9 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 40.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) Consolidated | Liability |
| | | 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 | _ |
| 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. |

| | ated Bonds | In Barda Hal |
|-----|---|---|
| 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, | _ |
| Ü | 2029) | |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 8 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | |
| | Consolidated | 12.0 billion yen |
| | Non-consolidated | _ |
| 9 | Par value of instrument | 25.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | |
| | Consolidated | Liability |
| | Non-consolidated | _ |
| 11 | Original date of issuance | Jun 1, 2011 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Jun 1, 2021 |
| 14 | Issuer call | Not Applicable |
| 15 | Optional call date and redemption amount | _ |
| | Contingent call dates and redemption amount | _ |
| 16 | Subsequent call dates, if applicable | _ |
| | Dividends / coupons | |
| 17 | Fixed or floating dividend / coupon | Fixed |
| 18 | Coupon rate and any related index | 1.878% |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | _ |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | _ |
| 25 | If convertible, full or partial conversion | _ |
| 26 | If convertible, conversion rate | _ |
| 27 | If convertible, mandatory or optional conversion | _ |
| 28 | If convertible, instrument type convertible into | _ |
| 29 | If convertible, issuer of instrument it converts into | _ |
| 30 | Write-down feature | Not Applicable |
| 31 | If write-down, write-down trigger(s) | _ |
| 32 | If write-down, full or partial | _ |
| 33 | If write-down, permanent or temporary | _ |
| 34 | If temporary write-down, description of write-up mechanism | _ |
| 35 | Position in subordination hierarchy in liquidation (specify | Ordinary Debt |
| 30 | instrument type immediately senior to instrument) | |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Mandatory Conversion Clause etc. |

| 1 | Issuer | Resona Bank, Ltd. |
|-----|---|---|
| 2 | Unique Identifier | JP350060ABC8 |
| 3 | Governing Law | Japanese Law |
| | Regulatory treatment (Note 1.) | |
| 4 | Transitional Basel 3 rules (before March 31, 2024) | Core Capital: instruments and reserves |
| 4-2 | Transitional Basel 3 rules (on or after March 31, 2024 and | _ |
| | before March 31, 2029) | |
| 5 | Post-transitional Basel 3 rules (on or after March 31, | _ |
| | 2029) | |
| 6 | Eligible at solo/group/group&solo | Resona Holdings, Inc. |
| • | | Resona Bank, Ltd. |
| 7 | Instrument type | No. 9 Unsecured Subordinated Bond |
| 8 | Amount recognised in regulatory capital (Note 2.) | Tio. o chicocarda casciamatea Bona |
| Ū | Consolidated | 20.0 billion yen |
| | Non-consolidated | _ |
| 9 | Par value of instrument | 20.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | |
| . • | Consolidated | Liability |
| | Non-consolidated | _ |
| 11 | Original date of issuance | Dec 22, 2011 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Dec 22, 2026 |
| 14 | Issuer call | Not Applicable |
| 15 | Optional call date and redemption amount | |
| 13 | Contingent call dates and redemption amount | _ |
| 16 | Subsequent call dates, if applicable | _ |
| 10 | Dividends / coupons | |
| 17 | Fixed or floating dividend / coupon | Fixed |
| 18 | Coupon rate and any related index | 2.442% |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 20 | any discretionary, partially discretionary of mandatory | Manuatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | _ |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | |
| 25 | If convertible, full or partial conversion | _ |
| 26 | If convertible, conversion rate | _ |
| 27 | If convertible, mandatory or optional conversion | _ |
| 28 | If convertible, instrument type convertible into | _ |
| 29 | If convertible, institution type convertible into | _ |
| 30 | Write-down feature | Not Applicable |
| 31 | If write-down, write-down trigger(s) | Inot Applicable |
| 32 | If write-down, full or partial | _ |
| 33 | If write-down, permanent or temporary | |
| 34 | If temporary write-down, description of write-up | |
| 34 | mechanism | |
| 35 | Position in subordination hierarchy in liquidation (specify | Ordinary Debt |
| | instrument type immediately senior to instrument) | _ |
| 36 | Non-compliant transitioned features | Yes |
| | If yes, specify non-compliant features | Mandatory Conversion Clause etc. |

| 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.) | Tre. Tremodarda daberamatea Beria |
| Ū | Consolidated Consolidated | 22.4 billion yen |
| | Non-consolidated | _ |
| 9 | Par value of instrument | 35.0 billion yen (100 million yen per security) |
| 10 | Accounting classification (on Balance Sheet) | sand same you (too miner you becoming) |
| . • | Consolidated | Liability |
| | Non-consolidated | _ |
| 11 | Original date of issuance | Mar 14, 2012 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Mar 15, 2022 |
| 14 | Issuer call | Not Applicable |
| 15 | Optional call date and redemption amount | |
| 13 | Contingent call dates and redemption amount | |
| 16 | Subsequent call dates, if applicable | _ |
| 10 | Dividends / coupons | |
| 17 | Fixed or floating dividend / coupon | Fixed |
| 18 | Coupon rate and any related index | 1.780% |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 20 | I dily discretionary, partially discretionary or mandatory | livialidatory |
| 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) | Noti-conventible |
| 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, insurant type convertible into | _ |
| 30 | Write-down feature | Mot Applicable |
| 31 | | Not Applicable |
| 32 | If write-down, write-down trigger(s) | _ |
| | 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 | Dagana Bank Ltd |
|-----|---|---|
| 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.) | |
| | 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) | |
| | Consolidated | Liability |
| | 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 |
| 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. |

| | ated Loan | Tr |
|-----|---|---|
| 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) | J |
| . • | Consolidated | Liability |
| | Non-consolidated | — |
| 11 | Original date of issuance | Mar 25, 2014 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Mar 31, 2025 |
| 14 | Issuer call | Applicable |
| 15 | Optional call date and redemption amount | Optional call date : Mar 20, 2020 |
| 15 | Optional call date and redemption amount | Redemption amount : Whole |
| | Contingent call dates and redemption amount | · |
| 16 | Contingent call dates and redemption amount | Not Applicable |
| 10 | Subsequent call dates, if applicable | |
| 47 | Dividends / coupons (Note 3.) | |
| 17 | Fixed or floating dividend / coupon | <u> </u> |
| 18 | Coupon rate and any related index | M- |
| 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 | _ |
| 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) | John Mary Book |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Step Up Interest etc. |
| 57 | In 300, opeony non-compliant leatures | otop op intorost oto. |

| 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.) | Caboranated Esair |
| O | Consolidated | 1.0 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 1.0 billion yen |
| 10 | Accounting classification (on Balance Sheet) | 1.5 Simon you |
| 10 | Consolidated | Liability |
| | Non-consolidated | |
| 11 | Original date of issuance | Mar 25, 2014 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Mar 31, 2025 |
| 14 | Issuer call | Applicable |
| 15 | | Optional call date : Mar 20, 2020 |
| 15 | Optional call date and redemption amount | Redemption amount : Whole |
| | Continuent call datas and redemention assessed | |
| 10 | Contingent call dates and redemption amount | Not Applicable |
| 16 | Subsequent call dates, if applicable | _ |
| 4- | Dividends / coupons (Note 3.) | |
| 17 | Fixed or floating dividend / coupon | - |
| 18 | Coupon rate and any related index | — N. |
| 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 | _ |
| 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 | Step Up Interest etc. |
| <u> </u> | 1 y = 2, apacing non-compliant location | - - - |

| | ated Loan | Tu |
|-----|---|--|
| 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) | 7- |
| | Consolidated | Liability |
| | Non-consolidated | |
| 11 | Original date of issuance | Mar 25, 2014 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | Mar 31, 2025 |
| 14 | Issuer call | Applicable |
| 15 | Optional call date and redemption amount | Optional call date : Mar 20, 2020 |
| 13 | Optional call date and redemption amount | Redemption amount : Whole |
| | Contingent call dates and redemption amount | Not Applicable |
| 16 | Subsequent call dates, if applicable | INOT Applicable |
| 10 | 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 |
| 20 | Fully discretionary, partially discretionary or mandatory | ivialidatory |
| 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 | _ |
| 29 | If convertible, issuer of instrument it converts into | _ |
| 30 | Write-down feature | Not Applicable |
| 31 | If write-down, write-down trigger(s) | |
| 32 | If write-down, full or partial | _ |
| 33 | If write-down, permanent or temporary | _ |
| 34 | If temporary write-down, description of write-up | _ |
| J-7 | mechanism | |
| 35 | Position in subordination hierarchy in liquidation (specify | Ordinary Debt |
| 33 | instrument type immediately senior to instrument) | Ordinary Debt |
| | instrument type inimediately sellior to instrument) | |
| 26 | Non compliant transitioned features | Voc |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Step Up Interest etc. |

| Suborum | 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.) | Cuborumated Edun |
| O | Consolidated | 2.2 billion yen |
| | Non-consolidated | |
| 9 | Par value of instrument | 5.2 billion yen |
| 10 | Accounting classification (on Balance Sheet) | J. Z. Dillion yen |
| 10 | Consolidated | Liability |
| | Non-consolidated | |
| 11 | Original date of issuance | Mar 15, 2013 |
| | | |
| 12 | Perpetual or dated | Dated Manual Const |
| 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 | _ |
| 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) | <u></u> |
| 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. |
| 51 | In 300, opeony non-compliant leatures | Internationy Controller Clause Ctc. |

- 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.