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

as of Jun. 30, 2019

1	n Stock Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
3	Governing Law	Japanese Law
3		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	1,664.1 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	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	
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	Dividends / coupons	
17	Fixed or floating dividend / coupon	_
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up	
	mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt
36	Non-compliant transitioned features	No

Non-controlling Interests

NON-CON	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,	Core Capital: instruments and reserves
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	233.3 billion yen
	Non-consolidated	
9	Par value of instrument	<b>—</b>
10	Accounting classification (on Balance Sheet)	
	Consolidated	Non-controlling Interests
	Non-consolidated	
11	Original date of issuance	<b>—</b>
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
20		
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, 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	
54	mechanism	
35		Ordinary Debt
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
36		No
31	If yes, specify non-compliant features	<u> </u>

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA36
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
, in the second s		Resona Bank, Ltd.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
U	Consolidated	6.7 billion yen
	Non-consolidated	
9	Par value of instrument	50.0 billion yen (100 million yen per security)
<u> </u>	Accounting classification (on Balance Sheet)	oo.o billion yen (100 million yen per security)
10	Consolidated	Liphility
	Non-consolidated	Liability
4.4		
11	Original date of issuance	Mar 4, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Mar 4, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	<u> </u>
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<b>I</b>
26	If convertible, conversion rate	<b> _</b>
27	If convertible, mandatory or optional conversion	<b> _</b>
28	If convertible, instrument type convertible into	L
20	If convertible, issuer of instrument it converts into	L
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	<del>_</del>
	mechanism	<u> </u>
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.)	No. 7 Offsecured Subordinated Bolid
0	Consolidated	0.0 billion von
	Non-consolidated	9.9 billion yen
0		
9	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1.1.1.116.
	Consolidated	Liability
	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
23	If convertible, conversion trigger (s)	
25 26	If convertible, full or partial conversion If convertible, conversion rate	
20		<del>_</del>
	If convertible, mandatory or optional conversion	<del>-</del>
28	If convertible, instrument type convertible into	<del>-</del>
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
50	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
30	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
37	In yes, specify non-compliant leatures	Inianualory Conversion Clause elc.

	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.
· ·		Resona Bank, Ltd.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
Ŭ	Consolidated	9.6 billion yen
	Non-consolidated	
9	Par value of instrument	25.0 billion yen (100 million yen per security)
	Accounting classification (on Balance Sheet)	25.0 billion yen (100 million yen per security)
10	Consolidated	Liobility
		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
23		
	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	<del>-</del>
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	<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.
- 57	in you, opcony non compliant leatures	

	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.
, i i i i i i i i i i i i i i i i i i i		Resona Bank, Ltd.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	18.9 billion yen
	Non-consolidated	
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	55.0 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11		 Mar 14, 2012
11	Original date of issuance	
	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)	<b> _</b>
25	If convertible, full or partial conversion	<b> _</b>
26	If convertible, conversion rate	<b> _</b>
27	If convertible, mandatory or optional conversion	<b> _</b>
28	If convertible, instrument type convertible into	<b> _</b>
29	If convertible, issuer of instrument it converts into	I_
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	<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	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,	<b>_</b>
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ū.		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)
	Accounting classification (on Balance Sheet)	16.0 billion yen (100 million yen per security)
10	Consolidated	Liphility
		Liability
44	Non-consolidated	 Mor 14, 2012
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
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	
26	If convertible, conversion rate	I
20	If convertible, mandatory or optional conversion	I
28	If convertible, instrument type convertible into	I
20	If convertible, instrument type convertible into	
		Internet Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
32	If write-down, full or partial	<del>-</del>
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	<b>—</b>
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.
, <u> </u>	, , , , , , , , , , , , , , , , , , ,	,

	ated Loan	· · · · · · · · · · · · · · · · · · ·
1	Issuer	Kansai Mirai Bank, Ltd.
2	Unique Identifier	<u> </u>
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 Mirai Bank, Ltd.
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	Cubordinated Eban
0	Consolidated	1.0 billion yen
	Non-consolidated	
9	Par value of instrument	1.0 billion yen
	Accounting classification (on Balance Sheet)	
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 and redemption amount	Optional call date : Mar 20, 2020 Redemption amount : Whole
	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)	<b>–</b>
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	<b>–</b>
27	If convertible, mandatory or optional conversion	<b>–</b>
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	<b> </b>
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, spearly non-compliant leatures	

	ated Loan	· · · · · · · · · · · · · · · · · · ·
1	Issuer	Kansai Mirai Bank, Ltd.
2	Unique Identifier	<u> </u>
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 Mirai Bank, Ltd.
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	Cubordinated Eban
0	Consolidated	1.0 billion yen
	Non-consolidated	
9	Par value of instrument	1.0 billion yen
	Accounting classification (on Balance Sheet)	
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 and redemption amount	Optional call date : Mar 20, 2020 Redemption amount : Whole
	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)	<b>–</b>
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	<b>–</b>
27	If convertible, mandatory or optional conversion	<b>–</b>
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	<b> </b>
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, spearly non-compliant leatures	

	ated Loan	· · · · · · · · · · · · · · · · · · ·
1	Issuer	Kansai Mirai Bank, Ltd.
2	Unique Identifier	<u> </u>
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 Mirai Bank, Ltd.
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	Cubordinated Eban
0	Consolidated	2.0 billion yen
	Non-consolidated	
9	Par value of instrument	
9 10	Accounting classification (on Balance Sheet)	2.0 billion yen
10	Consolidated	Liability
11	Non-consolidated	
	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 Redemption amount : Whole
	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	<b> _</b>
26	If convertible, conversion rate	<b> _</b>
27	If convertible, mandatory or optional conversion	<b> _</b>
28	If convertible, instrument type convertible into	<b> _</b>
29	If convertible, issuer of instrument it converts into	<b> _</b>
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	Step Up Interest etc.
57	In yes, spearly non-compliant leatures	

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.)	
	Consolidated	1.7 billion yen
	Non-consolidated	—
9	Par value of instrument	5.2 billion yen
10	Accounting classification (on Balance Sheet)	
	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
10		Any interest payment date after the Optional call date
17	Dividends / coupons (Note 3.)	
17	Fixed or floating dividend / coupon Coupon rate and any related index	<u> </u>
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory
21	Existence of step up or other incentive to redeem	Νο
22	Noncumulative or cumulative	
		Non convertible
23	Convertible or non-convertible	Non-convertible
24	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	<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.

- 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.