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

as of Sep. 30, 2019

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1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	-
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	Core Capital: instruments and reserves
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
-	Consolidated	1,060.2 billion yen
	Non-consolidated	1,053.7 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	
14		Not Applicable
15	Optional call date and redemption amount	—
10	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)	<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	Subordinated Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

Non-controlling Interests

1	Issuer	P.T. Bank Resona Perdania and others
2	Unique Identifier	—
3	Governing Law	Indonesian Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	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	8.3 billion yen
	Non-consolidated	—
9	Par value of instrument	—
10	Accounting classification (on Balance Sheet)	
	Consolidated	Non-controlling Interests
	Non-consolidated	—
11	Original date of issuance	-
12	Perpetual or dated	Perpetual
13	Original maturity date	_
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	-
18	Coupon rate and any related index	_
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	—
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	— · · · · · · · · · · · · · · · · · · ·
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up	-
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	
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	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.
Ŭ		Resona Holdings, Inc.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	4.2 billion yen
	Non-consolidated	4.2 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	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.
· ·		Resona Holdings, Inc.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	7.9 billion yen
	Non-consolidated	7.9 billion yen
9	Par value of instrument	40.0 billion yen (100 million yen per security)
9 10	Accounting classification (on Balance Sheet)	to o billion yen (too million yen per security)
10	Consolidated	Liability
4.4	Non-consolidated	Liability
11	Original date of issuance	Sep 28, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Sep 28, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.606%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	<u> </u>
25	If convertible, full or partial conversion	 _
26	If convertible, conversion rate	 _
27	If convertible, mandatory or optional conversion	I_
28	If convertible, instrument type convertible into	I_
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	L
34	If temporary write-down, description of write-up	l
	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 Issuer Resona Bank, Ltd. 2 Unique Identifier JP350060AB68 3 Governing Law Japanese Law Regulatory treatment (Note 1.) Regulatory treatment (Note 1.) 4 Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserve 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) —	
3 Governing Law Japanese Law Regulatory treatment (Note 1.) - 4 Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserve 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, - -	
Regulatory treatment (Note 1.) Core Capital: instruments and reserve 4 Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserve 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, —	
4 Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserve 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, —	
 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, — 	
 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, — 	s
5 Post-transitional Basel 3 rules (on or after March 31, —	
5 Post-transitional Basel 3 rules (on or after March 31, —	
6 Eligible at solo/group/group&solo Resona Bank, Ltd.	
Resona Holdings, Inc.	
7 Instrument type No. 8 Unsecured Subordinated Bond	
8 Amount recognised in regulatory capital (Note 2.)	
Consolidated 8.3 billion yen	
Non-consolidated 8.3 billion yen	
9Par value of instrument25.0 billion yen (100 million yen per se	ourity)
10 Accounting classification (on Balance Sheet)	cunty)
Consolidated Liability	
,	
11 Original date of issuance Jun 1, 2011	
12 Perpetual or dated Dated	
13 Original maturity date Jun 1, 2021	
14 Issuer call Not Applicable	
15 Optional call date and redemption amount —	
Contingent call dates and redemption amount —	
16 Subsequent call dates, if applicable —	
Dividends / coupons	
17 Fixed or floating dividend / coupon Fixed	
18 Coupon rate and any related index 1.878%	
19 Existence of a dividend stopper No	
20 Fully discretionary, partially discretionary or mandatory Mandatory	
21 Existence of step up or other incentive to redeem No	
22 Noncumulative or cumulative —	
23 Convertible or non-convertible Non-convertible	
24 If convertible, conversion trigger (s) —	
25 If convertible, full or partial conversion —	
26 If convertible, conversion rate —	
27 If convertible, mandatory or optional conversion —	
28 If convertible, instrument type convertible into —	
29 If convertible, issuer of instrument it converts into —	
30 Write-down feature Not Applicable	
31 If write-down, write-down trigger(s) —	
32 If write-down, full or partial —	
32 If write-down, remanent 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)	
36Non-compliant transitioned featuresYes37If yes, specify non-compliant featuresMandatory 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 Bank, Ltd.
U		Resona Holdings, Inc.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 9 Onsecured Subordinated Bond
0	Consolidated	20.0 billion von
	Non-consolidated	20.0 billion yen 20.0 billion yen
0		
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1.1.1.116.
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Dec 22, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Dec 22, 2026
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.442%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
		_
25 26	If convertible, full or partial conversion	_
	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)	<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	
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.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 11 Onsecured Oubordinated Bond
0	Consolidated	17.1 billion yon
	Non-consolidated	17.1 billion yen 17.1 billion yen
9		
	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2022
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.780%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
	· · ···· · ······ · ······ · ······ · ·	
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
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	-
		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	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,	
Ū.	2029)	
6	Eligible at solo/group/group&solo	Resona Bank, Ltd.
U		Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 12 Onseculeu Suborulliateu Bonu
0	Consolidated	16.0 hillion yon
		16.0 billion yen
0	Non-consolidated	16.0 billion yen
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.464%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
23		
	If convertible, conversion trigger (s)	_
25 26	If convertible, full or partial conversion	_
	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)	<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.
5.		

- 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.