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

as of Mar. 31, 2020

## 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
0	Consolidated	1,733.4 billion yen
	Non-consolidated	I
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	ir erpetuar
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	I Applicable
13	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

	trolling Interests	Le constant de la con
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	221.1 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	Not Applicable
13	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
10	Dividends / coupons	
17		
17	Fixed or floating dividend / coupon	<u>-</u>
18	Coupon rate and any related index	— N.
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	_
ΟŦ	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
55	instrument type immediately senior to instrument)	
	instrument type ininectiately senior to instrument)	
26	Non compliant transitioned features	No
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	<del></del>

Issuer	Resona Bank, Ltd.
Unique Identifier	JP350060AA93
Governing Law	Japanese Law
Regulatory treatment (Note 1.)	
	Core Capital: instruments and reserves
	_
· ·	
	_
2029)	
Eligible at solo/group/group&solo	Resona Holdings, Inc.
	Resona Bank, Ltd.
Instrument type	No. 7 Unsecured Subordinated Bond
Consolidated	3.9 billion yen
Non-consolidated	_
Par value of instrument	40.0 billion yen (100 million yen per security)
	7 1
Consolidated	Liability
Non-consolidated	
	Sep 28, 2010
	Dated
	Sep 28, 2020
,	Not Applicable
	_
	_
	_
	Fixed
	1.606%
	No
	Mandatory
any anosionomany, paradany disoronomany or mandatory	
Existence of step up or other incentive to redeem	No
	_
	Non-convertible
	_
	_
	_
	_
	_
	_
	Not Applicable
	—
If write-down, full or partial	_
If write-down, permanent or temporary	_
If temporary write-down, description of write-up	_
mechanism	Ordinary Deht
mechanism  Position in subordination hierarchy in liquidation (specify	Ordinary Debt
mechanism	Ordinary Debt
mechanism  Position in subordination hierarchy in liquidation (specify	Ordinary Debt Yes
	Eligible at solo/group/group&solo  Instrument type  Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  Par value of instrument  Accounting classification (on Balance Sheet)  Consolidated

	lated Bonds	D Deel 144
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	<b> -</b>
	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.)	
	Consolidated	5.8 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	_
J-	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
33	instrument type immediately senior to instrument)	Ordinary Debt
	moramoni type inimediately sellior to instrument)	
36	Non-compliant transitioned features	Yes
36		
31	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 chicocarca cascianiatea Bena
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	Iwandatory
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.
•		JP350060AC34
3	Unique Identifier	
3	Governing Law	Japanese Law
4	Regulatory treatment (Note 1.)	One One Hall in the second of the second
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,	_
0	2029)	December 11 and 12 and
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.)	
	Consolidated	13.6 billion yen
	Non-consolidated	_
9	Par value of instrument	35.0 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, 2022
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	Thot Applicable
10	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	_
10		
17	Dividends / coupons	Fixed
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.780%
19	Existence of a dividend stopper	No Manufacture
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
J:0	instrument type immediately senior to instrument)	John Mary Debt
36 37	Non-compliant transitioned features  If yes, specify non-compliant features	Yes Mandatory Conversion Clause etc.

	ated Bonds	D Deals I (d
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	•	December 1 July
О	Eligible at solo/group/group&solo	Resona Holdings, Inc. Resona Bank, Ltd.
7	Instrument type	
7 8	Instrument type	No. 12 Unsecured Subordinated Bond
ŏ	Amount recognised in regulatory capital (Note 2.)  Consolidated	16 0 hillion van
		16.0 billion yen
0	Non-consolidated	16.0 hillion van (100 million van nar accurity)
9 10	Par value of instrument	16.0 billion yen (100 million yen per security)
IU	Accounting classification (on Balance Sheet)  Consolidated	Liability
	Non-consolidated	Liability
4.4		Mor 44, 2042
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated Nav 45, 2027
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
40	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	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.

# Subordinated Loan

1	Issuer	The Minato 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.
		The Minato Bank, Ltd.
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	0.9 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
.5	Space and add and reading from a mount	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.)	rang masses paymont date and the optional date
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, insurance type convertible 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
JJ	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.

- 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.