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

as of Sep. 30, 2020

4) Stock	
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	
Ũ	Consolidated	1,765.1 billion yen
	Non-consolidated	
9	Par value of instrument	
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Shareholder's Equity
4.4	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	
23		Non-convertible
	If convertible, conversion trigger (s)	—
25	If convertible, full or partial conversion	<u> </u>
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	<u> </u>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<u> </u>
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	—
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

	olling 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	221.0 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
21	Noncumulative or cumulative	Noncumulative
22	Convertible or non-convertible	Non-convertible
23		
	If convertible, conversion trigger (s)	
25 26	If convertible, full or partial conversion	
	If convertible, conversion rate If convertible, mandatory or optional conversion	<u> </u>
27	If convertible, mandatory or optional conversion	<u> </u>
28 29		<u> </u>
	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	—

	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.
, 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. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	3.3 billion yen
	Non-consolidated	
9	Par value of instrument	25.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	23.0 billion yen (100 million yen per security)
10	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	
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	
	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	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) Consolidated	Liphility
		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
21	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
00	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
30	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
- 57	in you, opcony non compliant leatures	

1 Issuer Resona Eank, Ltd. 2 Unique Identifier JP350060AC34 3 Governing Law Japanese Law 4 Transitional Basel 3 rules (hore 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, 2024 and before March 31, 2024) - 6 Eligible at sold/group/group&solo Resona Bank, Ltd. 7 Instrument type No. 11 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) - 9 Par value of instrument 35 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) - 11 Original date of issuance Mar 14, 2012 12 Perpetual or dated - 13 Original maturity date Mar 16, 2022 14 Issuer call Not Applicable - 15 Optional call date and redemption amount - - 16 Subsequent call dates o		ated Bonds	· · · · · · · · · · · · · · · · · · ·
3 Governing Law Japanese Law Regulatory treatment (Note 1.) Core Capital: instruments and reserves 4.2 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) — 5 Post-transitional Basel 3 rules (on or after March 31, 2024) — 6 Eligible at solo/group/group&solo Resona Bank, Ltd. 7 Instrument type No. 11 Unsecured Subordinated Bond 8 Arnount recognised in regulatory capital (Note 2.) … Consolidated — … 9 Par value of instrument 35.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) … Consolidated … … 11 Original date of issuance Mar 14, 2012 12 Perpeutal or dated Dated 13 Original date and redemption amount … … Componential dates and redemption amount … … Outponet call dates and redemption amount … 14 Issuer call Not Applicable 15 Optional call dates, if applicable … 16 Subsequent call dates, if applicable … 17	-		
Regularoy treatment (Note 1.) 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, 2024 and before 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.) - Consolidated 10.1 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 - - 11: Original date of issuance Mar 14, 2012 12: Perperular or dated Dated 13: Original maturity date Mar 15, 2022 14: Issuer call Otoriginal call date and redemption amount - 15: Optional call date and redemption amount - - 16: Optional call date and redempt	2		
4.2 Transitional Basel 3 rules (on or after 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)	3	Governing Law	Japanese Law
4-2 Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)		Regulatory treatment (Note 1.)	
before March 31, 2029)	4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
5 Post-transitional Basel 3 rules (on or after March 31, 2029)	4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	—
2029) Resona Holdings, Inc. 6 Eligible at solo/group/scolo Resona Bank, Ltd. 7 Instrument type No. 11 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Instrument 1 9 Par value of instrument 33.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) 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 16 Subsequent call dates, if applicable 17 Fixed or floating dividen / coupon Fixed 18 Coupon rate and any related index 1.780% 19 Existence of step up or other incentive to redeem No 20 Full discretionary, partially discretionary or mandatory Mandatory 21 Existence of step up or other incentive to redeem No 22 Nonc		before March 31, 2029)	
2029) Resona Holdings, Inc. 6 Eligible at solo/group/scolo Resona Bank, Ltd. 7 Instrument type No. 11 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Instrument 1 9 Par value of instrument 33.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) 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 16 Subsequent call dates, if applicable 17 Fixed or floating dividen / coupon Fixed 18 Coupon rate and any related index 1.780% 19 Existence of step up or other incentive to redeem No 20 Full discretionary, partially discretionary or mandatory Mandatory 21 Existence of step up or other incentive to redeem No 22 Nonc	5	Post-transitional Basel 3 rules (on or after March 31,	_
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Resona Bank, Ltd. 7 Instrument type No. 11 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Instrument (Subordinated Bond) 9 Par value of instrument 35.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) Isability 11 Original date of issuance Mar 14, 2012 12 Perpetual or dated Dated 13 Original maturity date Mar 15, 2022 14 Itsuer call Not Applicable 15 Optional calle dates and redemption amount - 16 Subsequent call dates, if applicable 17 Fixed or floating dividend / coupon Fixed 18 Coupon rate and any related index 1,780% 19 Existence of step up or other incentive to redeem No 20 Fully discretionary, partially discretionary or mandatory Mardatory 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative - 23 Convertible, conversion tr	6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7 Instrument type No. 11 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Interpret Subordinated Bond 9 Part value of instrument 35.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet) Iso billion yen (100 million yen per security) 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 16 Subsequent call dates and redemption amount 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 a dividend stopper No 22 Noncomulative or cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, non-convertible Non	Ū.		
8 Amount recognised in regulatory capital (Note 2.) Consolidated 10.1 billion yen 9 Par value of instrument 35.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet)	7	Instrument type	
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Non-consolidated - 9 Par value of instrument 35.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet)	0		10.1 hillion ven
9 Par value of instrument 35.0 billion yen (100 million yen per security) 10 Accounting classification (on Balance Sheet)			
10 Accounting classification (on Balance Sheet)	0		
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 - 16 Subsequent call dates, if applicable - 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, conversion ritiger (s) - 24 If convertible, conversion rate - 25 If convertible, mandatory or optional conversion - 26 If convertible, instrument type convertision - 27 If convertible, instrument it convertsi			55.0 billion yen (100 million yen per security)
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 - 16 Subsequent call dates, if applicable - 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, conversion trigger (s) - 24 If convertible, conversion rate - 25 If convertible, mandatory or optional conversion - 26 If convertible, instrument type convertish into - 27 If convertible, instrument type convertish into - 28	10		Liphility
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 - 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, full or partial conversion - 25 If convertible, full or partial conversion - 26 If convertible, instrument type convertible into - 27 If convertible, instrument type convertible into - 28 If convertible, instrument type convertible into - 29 If convertible, instrument type convertible into - 21 If write-			
12 Perpetual or dated Dated 13 Original maturity date Mar 15, 2022 14 Issuer call Not Applicable 15 Optional call date and redemption amount - 16 Subsequent call dates, if applicable - 17 Fixed or floating dividend / coupons - 18 Coupons - 19 Existence of a 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) - 25 If convertible, full or partial conversion - 26 If convertible, mandatory or optional conversion - 27 If convertible, instrument it converts into - 28 If convertible, instrument it converts into - 29 If outretible, instrument it converts into - 30 Write-down, full or partial -			
13 Original maturity date Mar 15, 2022 14 Issuer call Not Applicable 15 Optional call date and redemption amount - 16 Subsequent call dates, if applicable - 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, conversion trigger (s) - 24 If convertible, conversion trigger (s) - 25 If convertible, conversion rate - 26 If convertible, mandatory or optional conversion - 27 If convertible, instrument type convertible into - 28 If convertible, instrument type convertible into - 29 If convertible, instrument type convertision - 31 If write-down, full or partial - 32 If write-down, full or partial<			
14 Issuer call Not Applicable 15 Optional call date and redemption amount - Contingent call dates and redemption amount - 16 Subsequent call dates, if applicable - 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) - 25 If convertible, is conversion rate - 26 If convertible, isour optional conversion - 27 If convertible, isour optional conversion - 28 If convertible, instrument type convertible into - 29 If convertible, instrument type convertible into - 20 If write-down, nument type convertible into - 31 If write-down, permanent			
15 Optional call date and redemption amount 16 Subsequent call dates, if applicable 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, onor-convertible Non-convertible 24 If convertible, full or partial conversion 25 If convertible, full or partial conversion 26 If convertible, mandatory or optional conversion 27 If convertible, instrument type convertible into 28 If convertible, instrument type convertible into 30 Write-down, write-down trigger(s) 31 If write-down, write-down tigger(s) 32 If write-down, write-down temporary 33 If write-down, description of write-up 34 </td <td></td> <td>° ,</td> <td></td>		° ,	
Contingent call dates and redemption amount			Not Applicable
16 Subsequent call dates, if applicable	15		—
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 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, conversion trigger (s) — 24 If convertible, conversion rigger (s) — 25 If convertible, conversion rate — 26 If convertible, numeration conversion — 27 If convertible, issuer of instrument it conversion — 28 If convertible, issuer of instrument it converts into — 29 If convertible, issuer of instrument it converts into — 30 Write-down feature Not Applicable 31 If write-down, util or partial — 33 If write-down, permanent or temporary — 34 If temporary write-down description of write-up mechanism — 35 Position in subordination hier			—
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) 25 If convertible, numdatory or optional conversion 26 If convertible, instrument type convertible into 27 If convertible, instrument type convertible into 28 If convertible, instrument it converts into 29 If convertible, instrument it converts into 30 Write-down, write-down trigger(s) 31 If write-down, unite-down trigger(s) 32 If write-down, unite-down temporary 33 If write-down, description of write-up 33 If write-down, description of write-up	16	Subsequent call dates, if applicable	—
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) — 25 If convertible, full or partial conversion — 26 If convertible, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument it converts into — 29 If convertible, issuer of instrument it converts into — 30 Write-down feature Not Applicable 31 If write-down, full or partial — 32 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 No		Dividends / coupons	
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, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument it converts into — 29 If convertible, instrument it converts into — 30 Write-down, write-down trigger(s) — 31 If write-down, full or partial — 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 tran	17	Fixed or floating dividend / coupon	Fixed
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, ronversion trigger (s) — 25 If convertible, full or partial conversion — 26 If convertible, nandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument type convertible into — 29 If convertible, issuer of instrument it converts into — 30 Write-down, write-down trigger(s) — 31 If write-down, full or partial — 32 If write-down, permanent or temporary — 33 If write-down, description of write-up mechanism — 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 <td>18</td> <td>Coupon rate and any related index</td> <td>1.780%</td>	18	Coupon rate and any related index	1.780%
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, instrument type convertible into 28 If convertible, instrument it converts 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, permanent or temporary 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) Ordinary Debt 36 Non-compliant transitioned features Yes	19	Existence of a dividend stopper	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, instrument type convertible into 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	20	Fully discretionary, partially discretionary or mandatory	Mandatory
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, instrument type convertible into 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	21	Existence of step up or other incentive to redeem	Νο
23Convertible or non-convertibleNon-convertible24If convertible, conversion trigger (s)25If convertible, full or partial conversion26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, instrument type convertible into29If convertible, issuer of instrument it converts into30Write-down featureNot Applicable31If write-down, write-down trigger(s)32If write-down, permanent or temporary33If temporary write-down, description of write-up mechanism35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Ordinary Debt36Non-compliant transitioned featuresYes			_
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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			
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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			Net Applicable
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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			<u> -</u>
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			-
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instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes	34		—
36 Non-compliant transitioned features Yes	35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
		instrument type immediately senior to instrument)	
37 If yes, specify non-compliant features Mandatory Conversion Clause etc.	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,	
	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.)	
0	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)	16.0 billion yen (100 million yen per security)
10	Consolidated	Lichility
		Liability
4.4	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
20	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	L
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	I
30	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.

- 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.