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

as of Sep. 30, 2020

1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	
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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	1,089.9 billion yen
	Non-consolidated	1,083.3 billion yen
9	Par value of instrument	
10	Accounting classification (on Balance Sheet)	
10	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	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)	
24	If convertible, full or partial conversion	
25		
	If convertible, conversion rate	<del></del>
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	
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

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	<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	No
37	If yes, specify non-compliant features	<b>—</b>
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1 Issuer         Resona Bank, Ltd.           2 Unique Identifier         UP350000AB68           3 Governing Law         Upaprese Law           4 Transitional Basel 3 rules (hor after 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 sold/group/group&solo         Resona Bank, Ltd.           7 Instrument type         No. 8 Unsecured Subordinated Bond           8 Amount recognised in regulatory capital (Note 2.)         3 Unilling yen           9 Par value of instrument         25 Ubiling yen           10 Accounting classification (on Balance Sheet)         Liability           11 Original date of issuance         Jun 1, 2011           12 Perptual or dated         Dated           13 Original maturity date         Jun 1, 2021           14 Issuer call         Non-consolidated           14 Original date of issuance         Jun 1, 2021           15 Optional call date and redemption amount         -           16 Optional call date and redemption amount         -           17 Fixed of fixed fixed fixed         Jardita           18 Optional call dates and redemption amount         -           19 Optional call dates a		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 sologroup/group&solo     Resona Bank, Ltd.       7     Instrument type     No. 8 Unsecured Subordinated Bond       8     Amount recognised in regulatory capital (Note 2.)     —       Consolidated     3.3 billion yen       9     Per value of instrument     25.0 billion yen       10     Accounting classification (on Balance Sheet)     —       Consolidated     Liability       11     Original date of issuance     Jun 1, 2021       12     Perpeutal or dated     Dated       13     Original maturity date     Jun 1, 2021       14     Issuer call     Not Aplicable       15     Optional call dates and redemption amount     —       16     Subsequent call dates, if applicable     —       17     Fixed or floating divided / coupon     Fixed       18     Coupon rate and any related Index     1.878%       19     Existence of a divided stopper	-		Resona Bank, Ltd.
Regulatory treatment (Note 1.)         Core Capital: instruments and reserves           4.2         Transitional Basel 3 rules (on or after March 31, 2024)         —           before March 31, 2029)         —         —           7         Prost-transitional Basel 3 rules (on or after March 31, 2024 and	2		JP350060AB68
4       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)           6         Post-transitional Basel 3 rules (on or after March 31, 2029)           7         Eligible at sologroup/group&solo         Resona Bank, Ltd.           7         Instrument type         No. 8 Unsecured Subordinated Bond           8         Amount recognised in regulatory capital (Note 2.)         Non-consolidated           9         Par value of instrument         25.0 billion yen           10         Orasolidated         3.3 billion yen           10         Accounting classification (on Balance Sheet)         Liability           11         Original date of instrument         25.0 billion yen (100 million yen per security)           12         Accounting classification (on Balance Sheet)         Liability           13         Original date of issuance         Jun 1, 2011           14         Issuer call         Non-consolidated         Liability           14         Issuer call         Not Applicable         -           15         Optional call dates and redemption amount         -         -           14         Issuer call         Not Applicable         -           17         Fixed or floating dividend / coupon         Fixed         -           18         Coupon rate and any related index         1.678%	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 Bank, Ltd.           6         Eligible at solo/group/group&solo         Resona Holdings, Inc.           7         Instrument type         No. 8 Unsecured Subordinated Bond           8         Amount recognised in regulatory capital (Note 2.)         Consolidated         3.3 billion yen           9         Par value of instrument         25.0 billion yen (100 million yen per security)         Consolidated         Liability           10         Accounting classification (on Balance Sheet)         Liability         Consolidated         Liability           11         Original date of issuance         Jun 1, 2011         Consolidated         Dated           12         Perpetual or dated         Dated         Jun 1, 2021         Contriguent Cates, if applicable           13         Original maturity date         Jun 1, 2021          Contriguent Cates, if applicable           14         Issuer call         Not Applicable             14         Issuer call         Not Applicable            15         Optional call dates and redemption amount             16         Subsequent call dates, if applicable             17         Fixed or floating dividend / coupon         Fixed		before March 31, 2029)	
2029)         Resona Bank, Ltd.           6         Eligible at solo/group/group&solo         Resona Holdings, Inc.           7         Instrument type         No. 8 Unsecured Subordinated Bond           8         Amount recognised in regulatory capital (Note 2.)         Consolidated         3.3 billion yen           9         Par value of instrument         25.0 billion yen (100 million yen per security)         Consolidated         Liability           10         Accounting classification (on Balance Sheet)         Liability         Consolidated         Liability           11         Original date of issuance         Jun 1, 2011         Consolidated         Dated           12         Perpetual or dated         Dated         Jun 1, 2021         Contriguent Cates, if applicable           13         Original maturity date         Jun 1, 2021          Contriguent Cates, if applicable           14         Issuer call         Not Applicable             14         Issuer call         Not Applicable            15         Optional call dates and redemption amount             16         Subsequent call dates, if applicable             17         Fixed or floating dividend / coupon         Fixed	5	Post-transitional Basel 3 rules (on or after March 31,	_
6       Eligible at solo/group/group&solo       Resona Bank, Ltd.         7       Instrument type       No. 3 Unsecured Subordinated Bond         8       Amount recognised in regulatory capital (Note 2.)       Subsecured Subordinated Bond         9       Par value of Instrument       25.0 billion yen         9       Par value of Instrument       25.0 billion yen (100 million yen per security)         10       Accounting classification (on Balance Sheet)       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 dates and redemption amount          16       Subsequent call dates, and redemption amount          17       Fixed or floating dividend / coupon       Fixed         18       Coupon rate and any related index       1.878%         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of a dividend stopper       No         22       Noncurvetible or noneversion trate       -			
Resona Holdings, Inc.           7         Instrument type         No. 8 Unsecured Subordinated Bond           8         Amount recognised in regulatory capital (Note 2.)         S. 3 billion yen           0         Par value of instrument         25.0 billion yen (100 million yen per security)           10         Accounting classification (on Balance Sheet)	6		Resona Bank, I td.
7       Instrument type       No. 8 Unsecured Subordinated Bond         8       Amount recognised in regulatory capital (Note 2.)	Ŭ		
8       Amount recognised in regulatory capital (Note 2.)         Consolidated       3.3 billion yen         9       Par value of instrument       25.0 billion yen (100 million yen per security)         10       Accounting classification (on Balance Sheet)       1         Consolidated       Liability       1         10       Accounting classification (on Balance Sheet)       1         Consolidated       Liability       1         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       -         16       Subsequent call dates, if applicable       -         17       Fixed or floating dividend / coupon       Fixed         18       Coupon rate and any related index       1.878%.         19       Existence of stop up or other incentive to redeem       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of stop up or other incentive to redeem       No         22       Nonverutible, conversion rate       -	7	Instrument type	<b>o</b> ,
Consolidated       3.3 billion yen         Non-consolidated       3.3 billion yen         10       Accounting classification (on Balance Sheet)       2.0 billion yen (100 million yen per security)         10       Accounting classification (on Balance Sheet)       1.100         11       Consolidated       Liability         12       Perpetual or dated       Dated         13       Original maturity date       Jun 1, 2021         14       Issuer call       Not Applicable         15       Optional call dates and redemption amount       -         -       Contingent call dates, if applicable          16       Subsequent call dates, if applicable          18       Coupon rate          19       Existence of a dividend / coupon       Fixed         18       Coupon rate and any related index       1.878%         19       Existence of a dividend slopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of non-convertible       Non-convertible         22       Noncumulative or cumulative          23       Convertible, full or partial conversion          24       If co			No. o onsecured oubordinated bond
Non-consolidated         3.3 billion yen           9         Par value of instrument         25.0 billion yen (100 million yen per security)           10         Accounting classification (on Balance Sheet)	0		3.3 hillion von
9       Par value of instrument       25.0 billion yen (100 million yen per security)         10       Accounting classification (on Balance Sheet)			
10       Accounting classification (on Balance Sheet)	0		
Consolidated       Liability         Non-consolidated       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       -         16       Subsequent 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       1.878%         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, conversion trigger (s)       -         24       If convertible, full or partial conversion       -         25       If convertible, instrument type convertismo       -         24       If convertible, instrument type convertism to       -         25       If converti			25.0 billion yen (100 million yen per security)
Non-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         -           16         Subsequent call dates, if applicable         -           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 redeerm         No           22         Noncumulative or cumulative         -           23         Convertible, conversion trigger (s)         -           24         If convertible, conversion rate         -           27         If convertible, instrument type conversion         -           28         If convertible, mandatory or optional conversion         -           29         If convertible, full or partial         -           30         Wri	10		
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     -       16     Subsequent call dates, if applicable     -       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     -       27     If convertible, instrument type convertible into     -       27     If convertible, instrument type convertible into     -       26     If convertible, instrument type convertible into     -       28     If convertible, instrument type convertible into     -       29     If convertible, instrument transitioned features     Not Applicable       31			
12     Perpetual or dated     Dated       13     Original maturity date     Jun 1, 2021       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     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, conversion rate     –       26     If convertible, instrument it conversion     –       27     If convertible, instrument it convertisino     –       28     If convertible, instrument it convertision     –       29     If convertible, instrument it convertisino     –       21     If write-down, full or partial     –       29     If convertible, instrument it convertisino     –       21     If write-down, full or partial     –       31			
13     Original maturity date     Jun 1, 2021       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     1.878%       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     Noneurolative 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        29     If convertible, instrument type convertible into        29     If convertible, issuer of instrument it converts into        29     If convertible, issuer of instrument it converts into        29     If convertible, issuer of instrument of temporary        31     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       -         16       Subsequent call dates, if applicable       -         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, conversion trigger (s)       -         24       If convertible, conversion rate       -         25       If convertible, instrument type convertible into       -         26       If convertible, instrument type convertible into       -         27       If convertible, instrument type convertible into       -         28       If our convertible, instrument type convertible into       -         29       If convertible, insure of instrument it converts into       -         31       If write-d			
15       Optional call date and redemption amount          16       Subsequent call dates, if applicable          17       Fixed or floating dividend / coupon       Fixed         18       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, 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          29       If convertible, instrument trigger(s)          30       Write-down, write-down trigger(s)          31       If write-down, write-down trigger(s)          32       If write-down, feactiption of write-up          33       If write-down			
Contingent call dates and redemption amount		Issuer call	Not Applicable
16       Subsequent call dates, if applicable	15	Optional call date and redemption amount	—
Dividends / coupons       Fixed         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, conversion trigger (s)       —         24       If convertible, conversion rigger (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 it converts into       —         30       Write-down, feature       Not Applicable         31       If write-down, nurite-down trigger(s)       —         32       If write-down, negrament or temporary       —         33       If write-down, negrament or temporary       —         34       If temporary write-down, description of write-up		Contingent call dates and redemption amount	—
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, conversion trigger (s)       —         24       If convertible, full or partial conversion       —         25       If convertible, full or partial conversion       —         26       If convertible, iscurver 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 feature       Not Applicable         31       If write-down, full or partial       —         33       If write-down, permanent or temporary       —         34       If temporary write-down, description of write-up       —         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)<	16	Subsequent call dates, if applicable	—
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, 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, conversion rate       —         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, permanent or temporary       —         33       If temporary 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       N	17	Fixed or floating dividend / coupon	Fixed
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, conversion rate       —         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, 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	18	Coupon rate and any related index	1.878%
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, 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	19		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		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, mandatory or optional conversion          28       If convertible, instrument type convertible into          29       If convertible, issuer of instrument it converts into          30       Write-down feature       Not Applicable         31       If write-down, write-down trigger(s)          32       If write-down, full or partial          33       If write-down, permanent or temporary          34       If temporary write-down, description of write-up mechanism          35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Ordinary Debt         36       Non-compliant transitioned features       Yes	21	Existence of sten up or other incentive to redeem	No
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, permanent or temporary          33       If temporary write-down, description of write-up          34       If temporary write-down, description of write-up          35       Position in subordination hierarchy in liquidation (specify       Ordinary Debt         36       Non-compliant transitioned features       Yes			
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, 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 type immediately senior to instrument)       Ordinary Debt         36       Non-compliant transitioned features       Yes			 Non convertible
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, 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 type immediately senior to instrument)       Ordinary Debt         36       Non-compliant transitioned features       Yes			
26       If convertible, conversion rate          27       If convertible, mandatory or optional conversion          28       If convertible, instrument type convertible into          29       If convertible, issuer of instrument it converts into          30       Write-down feature       Not Applicable         31       If write-down, write-down trigger(s)          32       If write-down, full or partial          33       If write-down, permanent or temporary          34       If temporary write-down, description of write-up mechanism          35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Ordinary Debt         36       Non-compliant transitioned features       Yes			
27If 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, full or partial33If write-down, permanent or temporary34If 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			
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			<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       —         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>
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			<u> </u>
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			
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			
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			- 
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			-
mechanism       mechanism         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Ordinary Debt         36       Non-compliant transitioned features       Yes			—
instrument type immediately senior to instrument)       36     Non-compliant transitioned features   Yes	34		—
instrument type immediately senior to instrument)       36     Non-compliant transitioned features   Yes	35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
		• • • • •	
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	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.
Ŭ	Lingible at colorgicap, group accio	Resona Holdings, Inc.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 9 Offsecured Subordinated Bolid
0	Consolidated	20.0 hillion von
		20.0 billion yen
•	Non-consolidated	20.0 billion yen
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	
	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%
10	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	r any 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
24	If convertible, conversion trigger (s)	<del>-</del>
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	<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	—
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	
37	In yes, specily non-compliant leatures	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.
, C		Resona Holdings, Inc.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
U	Consolidated	10.1 billion yen
	Non-consolidated	10.1 billion yen
9	Par value of instrument	35.0 billion yen (100 million yen per security)
	Accounting classification (on Balance Sheet)	os.o billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	Liability
11		
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
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<u> </u>
20	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, instrument type convertible into	<u> </u>
20	If convertible, instrument type convertible into	L
30	Write-down feature	Not Applicable
30	If write-down, write-down trigger(s)	
31	If write-down, full or partial	
32		<del>-</del>
	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	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 Bank, Ltd.
Ũ		Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 12 Onseedred Oubordinated Bond
0	Consolidated	16.0 billion yen
	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	
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	
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27		<del>-</del>
	If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	<u> </u>
29		Int Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<del>-</del>
32	If write-down, full or partial	— 
33	If write-down, permanent or temporary	<del>_</del>
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)	
26	Non-compliant transitioned features	
36	Non-compliant transitioned features	Yes Mandaton Conversion Clause etc.
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

- 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.