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

as of Jun. 30, 2021

Common Stock

1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	ospanios zan
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)	ooro ouphan monumento una recervos
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
Ü	2029)	ooro capitali iliciranionio ana recervee
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
· ·	Consolidated	2,010.8 billion yen
	Non-consolidated	
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	
11	Original date of issuance	_
12	Perpetual or dated	Perpetual
13	Original maturity date	_
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	_
18	Coupon rate and any related index	_
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	_
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_
	y ==, =peenye cempnant location	

Non-controlling Interests

_	
Issuer	P.T. Bank Resona Perdania and others
·	_
Governing Law	Japanese Law and others
Regulatory treatment (Note 1.)	
Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
before March 31, 2029)	
Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
2029)	
Eligible at solo/group/group&solo	Resona Holdings, Inc.
Instrument type	Common Stock
Amount recognised in regulatory capital	
Consolidated	9.5 billion yen
Non-consolidated	_
Par value of instrument	_
Accounting classification (on Balance Sheet)	
Consolidated	Non-controlling Interests
Non-consolidated	_
Original date of issuance	
Perpetual or dated	Perpetual
Original maturity date	_
Issuer call	Not Applicable
Optional call date and redemption amount	_
Contingent call dates and redemption amount	_
Subsequent call dates, if applicable	_
Dividends / coupons	
Fixed or floating dividend / coupon	_
Coupon rate and any related index	_
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger (s)	_
If convertible, full or partial conversion	_
If convertible, conversion rate	_
If convertible, mandatory or optional conversion	_
If convertible, instrument type convertible into	_
If convertible, issuer of instrument it converts into	_
Write-down feature	Not Applicable
If write-down, write-down trigger(s)	_
If write-down, full or partial	_
	_
	
If temporary write-down, description of write-up	—
	_
If temporary write-down, description of write-up mechanism	Ordinary Debt
If temporary write-down, description of write-up	Ordinary Debt
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Ordinary Debt
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	Unique Identifier Governing Law Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029) Post-transitional Basel 3 rules (on or after March 31, 2029) Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital Consolidated Non-consolidated Par value of instrument Accounting classification (on Balance Sheet) Consolidated Non-consolidated Original date of issuance Perpetual or dated Original maturity date Issuer call Optional call date and redemption amount Contingent call dates, if applicable Dividends / coupons Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger (s) If convertible, full or partial conversion If convertible, mandatory or optional conversion If convertible, instrument type convertible into If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary

Subordinated Bonds

1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060ABC8
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ū		Resona Bank, Ltd.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	Tio. o chicocarda casciamatea Bona
Ū	Consolidated 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	Manuatory
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)	I
32	If write-down, full or partial	
33	·	
34	If write-down, permanent or temporary 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
		Mandatory Conversion Clause etc.

Subordinated Bonds

1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC34
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
·		Resona Bank, Ltd.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	Tre. Tremodarda daberamatea Beria
Ū	Consolidated Consolidated	4.9 billion yen
	Non-consolidated	
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	sand same you (too miner you becoming)
. •	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	
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	1.780%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	any discretionary, partially discretionary of mandatory	Manuatory
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, instrument type convertible into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	I
32	If write-down, write-down trigger(s) 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
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated 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 Holdings, Inc.
		Resona Bank, Ltd.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	Tro. 12 Griddarda Gazeramatea Beria
Ū	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)	The second secon
. •	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	
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	2.464%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	I dily discretionary, partially discretionary or 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	_
	If convertible, conversion rate	_
26	If convertible, conversion rate If convertible, mandatory or optional conversion	_ _
26 27	If convertible, mandatory or optional conversion	
26 27 28	If convertible, mandatory or optional conversion If convertible, instrument type convertible into	
26 27 28 29	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into	— — — — Not Applicable
26 27 28 29 30	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature	— — — — — Not Applicable —
26 27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	— — — — Not Applicable — — — —
26 27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	— — — — Not Applicable — — — — — — — — — — — — — — — — — — —
26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	— — — — — — — — — — — — — — — — — — —
26 27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up	— — — Not Applicable — — — — — — — — — — — — — — — — — — —
26 27 28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	——————————————————————————————————————
26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	— — — — Not Applicable — — — — — — — — — — — — — — — — — — —
26 27 28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	——————————————————————————————————————
26 27 28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	——————————————————————————————————————

- 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.