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

as of Jun. 30, 2022

## Common Stock

1	Issuer	Resona Bank, Limited
2	Unique Identifier	<u>-</u>
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	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
6	Eligible at solo/group/group&solo	Resona Bank, Limited
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	1,146.2 billion yen
	Non-consolidated	1,140.8 billion yen
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	Shareholder's Equity
11	Original date of issuance	_
12	Perpetual or dated	Perpetual
13	Original maturity date	_
14	Issuer call	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)	<del>-</del>
32	If write-down, full or partial	<del>-</del>
33	If write-down, permanent or temporary	<del>-</del>
34	If temporary write-down, description of write-up	<u> -</u>
35	Position in subordination hierarchy in liquidation (specify	Subordinated Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_

Non-controlling Interests

NOH-COIL	rolling 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)	i i
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Bank, Limited
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
ľ	Consolidated	5.8 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
l 'ĭ	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	Two Applicable
13	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
<del>- 10</del>	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		
23	Convertible or non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, full or partial conversion	_
26	If convertible, conversion rate	<del>-</del>
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	<del>-</del>
28	If convertible, issuer of instrument it converts into	_
30		Met Applicable
30	Write-down feature  If write-down, write-down trigger(s)	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	Onding and Dalet
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	1,1
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	<u> </u>

## Subordinated Bonds

1 Issuer Resona Bank, Limited 2 Unique Identifier JP350060ABC8 3 Governing Law Japanese Law Japanese Law Requistory treatment (Note 1.) 4 Transitional Basel 3 rules (por or after March 31, 2024) Core Capital: instruments and reserves 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/&solo Resona Bank, Limited Resona Holdings, Inc. 7 Instrument type No. 9 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Consolidated 17.9 billion yen Nor-consolidated 17.9 billion yen Nor-consolidated 17.9 billion yen Post value of instrument 20.0 billion yen (100 million yen per security) Accounting classification (on Balance Sheet) Liability Nor-consolidated Liability Nor-consolidated Liability Nor-consolidated Liability Nor-consolidated Dated Dividends / coupons Dividends / coupons Dividends / coupons Pixed Orlingent call dates and redemption amount Contingent call dates and redemption amount Decomposition of Pixed Orlingent call dates and redemption amount Decomposition of Pixed Dates Dividends / coupons Dividends / coupon Pixed Dates Dividends / coupons Dividends / coupon Pixed Dates Dividends / coupon Pixed Dividends / coupon Pixed Dates Dividends / coupon Pixed Dates Dividends / coupon Pixed Dates Dividends / coupon Pixed Dividends / coupon Pixed Dates Dividends / coupon Pixed Dates Dividends / coupon Pixed Dates Dividends / coupon Pixed Dividends / coupon Pixed Dates D	Subordin	ated Bonds	I=
3   Governing Law   Japanese Law   Regulatory treatment (Note 1)			· · · · · · · · · · · · · · · · · · ·
Regulatory treatment (Note 1.)  Transitional Basel 3 rules (center March 31, 2024)  Transitional Basel 3 rules (center March 31, 2024 and before March 31, 2029)  5 Post-transitional Basel 3 rules (center March 31, 2024 and before March 31, 2029)  6 Eligible at solo/group/group&solo  Resona Bank, Limited Resona Holdings, Inc.  7 Instrument type  Amount recognised in regulatory capital (Note 2.)  Consolidated  Amount recognised in regulatory capital (Note 2.)  Consolidated  Non-consolidated  Non-consolidated  17.9 billion yen  10 Accounting classification (on Balance Sheet)  Consolidated  Non-consolidated  Liability  Non-consolidated  Non-consolidated  Liability  Non-consolidated  Liability  Non-consolidated  Liability  Non-consolidated  Liability  Non-consolidated  Non-consoli			
4-2 Transitional Basel 3 rules (pefore 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 sologroup/group/solo Resona Bank, Limited Resona Bank, Limited Resona Bank, Limited Resona Holdings, Inc. 7 Instrument type No. 9 Unsecured Subordinated Bond 8 Amount recognised in regulatory capital (Note 2.) Consolidated 17.9 billion yen 9 Par value of instrument 20.0 billion yen (100 million yen per security) 10 Accounting classification (or Balance Sheet) Consolidated Liability Non-consolidated Liability Non-consolidated Liability Non-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 Dividends / Coupons 15 Optional call dates and redemption amount — Contingent call dates and redemption amount — Contingent call dates, if applicable — Dividends / coupons 17 Fixed or floating dividend / coupon Fixed 18 Coupon rate and any related index 2, 2442% 19 Existence of a dividend stopper No No Mandatory 21 Existence of step up or other incentive to redeem No Non-convertible Non-convert	3		Japanese Law
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,   Resona Bank, Limited Resona Holdings, Inc.   7   Instrument type   No. 9   Unsecured Subordinated Bond   No. 9   Par value of instrument   20.0 billion yen   17.9 billion yen   10.0 b			
before March 31, 2029)  Post-transitional Basel 3 rules (on or after March 31, Eligible at solo/group/group/solo  Eligible at solo/group/group/solo  Resona Bank, Limited Resona Holdings, Inc.  7 Instrument type  No. 9 Unsecured Subordinated Bond  Non-consolidated  Non-consolidated  Non-consolidated  17.9 billion yen  Par value of instrument  20. billion yen (100 million yen per security)  Consolidated  Liability  Non-consolidated  Dec 22, 2011  12 Perpetual or dated  Dec 22, 2011  13 Original maturity date  Dec 22, 2026  Not Applicable  Dec 22, 2026  Not Applicable  Contingent call dates and redemption amount  Contingent call dates and redemption amount  Contingent call dates, if applicable  Dividends / coupons  The Eixed or floating dividend / coupon  Subsequent call dates, if applicable  Dividends / coupons  Fixed  Dividends / coupons  Fixed  Subsequent call dates, if applicable  Dividends / coupons  The Eixed or floating dividend / coupon  Eixistence of a dividend stopper  No  Coupon rate and any related index  2,442%  Subsequent call dates, if applicable  Eixistence of step up or other incentive to redeem  No  Non-committed with discretionary or mandatory  Liability  Postion in subordination formersion  Eixistence of step up or other incentive to redeem  No  Non-complaint term of the portion of the por			Core Capital: instruments and reserves
5	4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
6 Eligible at solo/group/group&solo Resona Bank, Limited Resona Holdings, Inc.  7 Instrument type No. 9 Unsecured Subordinated Bond Non-consolidated Non-consolidated Non-consolidated 17.9 billion yen 18.0 Accounting classification (on Balance Sheet) Consolidated Non-consolidated Liability Non-consolidated Liability Liability Liability Liability Liability Liability Liability Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Dated Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Non-consolidated Dated		before March 31, 2029)	
Resona Holdings, Inc.  7 Instrument type Amount recognised in regulatory capital (Note 2.) Consolidated Non-consolidated 17.9 billion yen Non-consolidated 17.9 billion yen 17.9 billion yen 17.9 billion yen 18. Accounting classification (on Balance Sheet) Consolidated Liability Non-consolidated Non-consolidated Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Liability Non-consolidated Dated Dec 22, 2011 Dated Server call Dated Dated Dated Dated Dated Dated Dated Dated Dotional call date and redemption amount Contingent call dates and redemption amount Contingent call dates and redemption amount Economical dates and redemption amount Dividends / coupons Fixed or floating dividend / coupon Fixed or floating dividend / coupon Dividends / coupons Patistence of a dividend stopper Dividends / coupons Dividends / coupons Dividends / coupons Fixed or floating dividend / coupon Fixed or floating dividend / coupon Dividends / coupons Dividends / coup	5	Post-transitional Basel 3 rules (on or after March 31,	_
Tourish type	6	Eligible at solo/group/group&solo	Resona Bank, Limited
Amount recognised in regulatory capital (Note 2.)   Consolidated   17.9 billion yen			
Consolidated   17.9 billion yen	7	Instrument type	No. 9 Unsecured Subordinated Bond
Non-consolidated   17.9 billion yen   20.0 billion yen (100 million yen per security)	8		
9 Par value of instrument 20.0 billion yen (100 million yen per security)  Accounting classification (on Balance Sheet) Consolidated Non-consolidated Liability Liability Liability Liability Liability Liability Liability Liability Liability Dec 22, 2011 Liability Liability Liability Liability Dec 22, 2011 Dec 22, 2011 Dec 22, 2011 Dec 22, 2026 Liability Liability Dec 22, 2026 Liability Liabilit		Consolidated	17.9 billion yen
Accounting classification (on Balance Sheet)   Consolidated   Liability		Non-consolidated	17.9 billion yen
Consolidated Non-consolidated Liability Non-consolidated Liability 11 Original date of issuance Dec 22, 2011 12 Perpetual or dated Dated Dated 13 Original maturity date Dec 22, 2026 14 Issuer call Susuer call Not Applicable 15 Optional call date and redemption amount Contingent call dates and redemption amount Contingent call dates and redemption amount 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 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative 23 Convertible or non-convertible Non-convertible 16 convertible, conversion trigger (s) 17 ficenvertible, 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 convertible into 30 Write-down, full or partial 31 If write-down, write-down trigger(s) 32 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) 36 Non-compliant transitioned features 37 Ves		Par value of instrument	20.0 billion yen (100 million yen per security)
Non-consolidated   Liability	10		
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, 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     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, mandatory or optional 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   —   30   Write-down, write-down, full or partial   —   31   If write-down, write-down, description of write-up   —   34   If temporary write-down, description of write-up   —   36   Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Yes		Consolidated	
12   Perpetual or dated   Dated   13   Original maturity date   Dec 22, 2026			,
13 Original maturity date  14 Issuer call  15 Optional call date and redemption amount  16 Subsequent call dates, if applicable  17 Fixed or floating dividend / coupon  18 Coupon rate and any related index  2.442%  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion rate  25 If convertible, full or partial conversion  26 If convertible, insurement ye convertible into  27 If convertible, insurement ity converts into  28 If convertible, insurement ity converts into  29 If write-down, write-down trigger(s)  31 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)  Non-compliant transitioned features  Yes	11	Original date of issuance	Dec 22, 2011
14 Issuer call 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 2,442% 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative 23 Convertible or non-convertible Non-convertible 16 convertible, conversion trigger (s) 25 If convertible, full or partial conversion 26 If convertible, conversion rate 27 If convertible, instrument type convertible into 29 If convertible, instrument type convertible into 30 Write-down feature Not Applicable If write-down, write-down trigger(s) 31 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) 36 Non-compliant transitioned features  Yes	12	Perpetual or dated	Dated
15	13	Original maturity date	Dec 22, 2026
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  2.442%  19 Existence of a dividend stopper  No  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step up or other incentive to redeem  No  22 Noncumulative or cumulative  23 Convertible or non-convertible  Non-convertible  Vi fronvertible, conversion trigger (s)  25 If convertible, conversion rate  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  If write-down, full or partial  31 If write-down, permanent or temporary  If temporary write-down, description of write-up  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Yes	14	Issuer call	Not Applicable
Subsequent call dates, if applicable	15	Optional call date and redemption amount	_
Dividends / coupons  17 Fixed or floating dividend / coupon Fixed  18 Coupon rate and any related index 2.442%  19 Existence of a dividend stopper No  20 Fully discretionary, partially discretionary or mandatory Mandatory  21 Existence of step up or other incentive to redeem No  22 Noncumulative or cumulative —  23 Convertible or non-convertible Non-convertible  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 —  35 Position in subordination hierarchy in liquidation (specify instrument) yes		Contingent call dates and redemption amount	_
17 Fixed or floating dividend / coupon 18 Coupon rate and any related index 2.442% 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or 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 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 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features  Yes	16	Subsequent call dates, if applicable	_
18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, full or partial conversion 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, instrument type convertible into 29 If convertible, issuer of instrument it converts into 30 Write-down feature Not Applicable 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes		Dividends / coupons	
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or 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 31 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features  No	17	Fixed or floating dividend / coupon	Fixed
20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative — 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) — 25 If convertible, full or partial conversion — 26 If convertible, conversion rate — 27 If convertible, mandatory or optional conversion — 28 If convertible, instrument type convertible into — 29 If convertible, issuer of instrument it converts into — 30 Write-down feature Not Applicable 31 If write-down, write-down trigger(s) — 32 If write-down, permanent or temporary 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)  36 Non-compliant transitioned features  Non-convertible	18	Coupon rate and any related index	2.442%
21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or 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  31 If write-down, write-down trigger(s)  32 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)  36 Non-compliant transitioned features  Non-compliant transitioned features	19	Existence of a dividend stopper	No
22 Noncumulative or cumulative   —			Mandatory
23   Convertible or non-convertible   Non-convertible     24	21	Existence of step up or other incentive to redeem	No
24	22	Noncumulative or cumulative	_
25		Convertible or non-convertible	Non-convertible
26			_
27			_
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 — 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features  Yes			_
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 — 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes			
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 — 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  Not Applicable  Ordinary  Wite-down feature  Ordinary Debt  Yes			_
31			_
31	30	Write-down feature	Not Applicable
33		If write-down, write-down trigger(s)	_
34   If temporary write-down, description of write-up   —		If write-down, full or partial	_
35   Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   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
36 Non-compliant transitioned features Yes			
	36		Yes
37   Jii yes, specily non-compliant leatures   IMandatory Conversion Clause etc.	37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

## Subordinated Bonds

Subordin	nated Bonds	I=
1	Issuer	Resona Bank, Limited
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,	_
6	Eligible at solo/group/group&solo	Resona Bank, Limited
		Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
	Consolidated	15.0 billion yen
	Non-consolidated	15.0 billion yen
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	, , , , , , , , , , , , , , , , , , , ,
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
'	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	_
- 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
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up	_
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
33	instrument type immediately senior to instrument)	Ordinary Dept
36	Non-compliant transitioned features	Yes
37		
3/	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.