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

as of Dec. 31, 2022

Common Stock

Common		I=
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
	before March 31, 2029)	·
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
	2029)	'
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
•	Consolidated	2,103.5 billion yen
	Non-consolidated	
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
10	Consolidated	Shareholder's Equity
	Non-consolidated	
11	Original date of issuance	_
12	Perpetual or dated	Perpetual
13	·	Felpetual
	Original maturity date Issuer call	Net Applicable
14		Not Applicable
15	Optional call date and redemption amount	-
40	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	
	Dividends / coupons	
17	Fixed or floating dividend / coupon	_
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	_
U-T	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Subordinated Debt
JJ	instrument type immediately senior to instrument)	Caboraliated Dept
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_

Stock Acquisition Rights

Stock Ac	quisition Rights	
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	_
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029)	Core Capital: instruments and reserves
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Stock Acquisition Rights
8	Amount recognised in regulatory capital	
Ü	Consolidated	0.2 billion yen
	Non-consolidated	_
9	Par value of instrument	0.2 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	Stock Acquisition Rights
	Non-consolidated	
11	Original date of issuance	_
12	Perpetual or dated	Perpetual
13	Original maturity date	<u>_</u>
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	<u></u>
	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	_
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, write-down trigger(s)	<u></u>
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
	Non-amplication of factors	INI-
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	 -

Non-controlling Interests

Non-conti	rolling Interests	
1	Issuer	P.T. Bank Resona Perdania and others
2	Unique Identifier	_
3	Governing Law	Japanese Law and others
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
	before March 31, 2029)	'
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
	2029)	·
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	11.1 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Non-controlling Interests
	Non-consolidated	<u> </u>
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	
10	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
20	any discretionary, partially discretionary or mandatory	
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)	Noti-conventible
25	If convertible, full or partial conversion	_
26	If convertible, run or partial conversion If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
29	If convertible, insurant type convertible into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	INOT Applicable
	If write-down, full or partial	_
32 33	If write-down, full or partial If write-down, permanent or temporary	_
		_
34	If temporary write-down, description of write-up	_
0.5	mechanism	Ondin and Dalid
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	<u> </u>

Subordinated Bonds

Subordina	ated Bonds	
1	Issuer	Resona Bank, Limited.
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	Lingible at 5510/group/groupastio	Resona Bank, Limited.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	140. 5 Griscoured Cubordinated Borid
O	Consolidated Consolidated	15.9 billion yen
	Non-consolidated	
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	20.0 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11		Doc 22, 2011
	Original date of issuance	Dec 22, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Dec 22, 2026
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.442%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	_
28	If convertible, instrument type convertible into	_
29	If convertible, issuer of instrument it converts into	_
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	——————————————————————————————————————
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up	_
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated Bonds

Subordina	ated Bonds	
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,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
O	Lingible at 3010/group/group a 3010	Resona Bank, Limited.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 12 Offsecured Subordinated Borid
ŏ	Consolidated Consolidated	12.4 billion von
	Non-consolidated	13.4 billion yen
		16.0 hillion van (100 million van ner eccurity)
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet) Consolidated	I inhille.
		Liability
4.4	Non-consolidated	<u></u>
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
24		Noti-conventible
25	If convertible, conversion trigger (s) 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	Net Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	_
33	If write-down, permanent or temporary	_
34	If temporary write-down, description of write-up mechanism	_
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

- 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.