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

as of Dec. 31, 2022

Common Stock

Common		Deceme Bank Limited
1	Issuer	Resona Bank, Limited.
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
F	Post-transitional Basel 3 rules (on or after March 31,	Core Conital, instruments and recoming
5	2029)	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	1,185.0 billion yen
	Non-consolidated	1,178.8 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)	_
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	Subordinated Debt
30	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	_
	1 7 7 1 2 3 1 2 3 1 2 3 1 3 1 3 1 3 1 3 1 3 1	1

Non-controlling Interests

1 Issuer P.T. Bank Resona Perdania and others 2 Unique Identifier — Indonesian Law Coverning Law Indonesian Law Indonesian Law Regulatory treatment (Note 1.) 4 Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves before March 31, 2029) Core Capital: instruments and reserves (2029) Resona Bank, Limited. 5 Post-transitional Basel 3 rules (on or after March 31, 2024 and Core Capital: instruments and reserves (2029) Resona Bank, Limited. 6 Eligible at solo/group/group&solo Resona Bank, Limited. 7 Instrument type Common Stock Core Capital: instruments and reserves (2029) Core Capital: instruments and reserves (2029) Resona Bank, Limited. 8 Amount recognised in regulatory capital Consolidated Solomon Stock (2029) Par value of instrument — Consolidated Solomon Stock (2029) Par value of instrument — Consolidated Non-consolidated Non-consolidated Non-consolidated Non-consolidated Non-consolidated — Perpetual Ordated — Perpetual Ordated — Perpetual Ordated — Perpetual Ordiginal date of issuance — Perpetual Ordiginal date of issuance — Perpetual Ordiginal date and redemption amount — Contingent call dates and redemption amount — Contingent call dates and redemption amount — Contingent call dates and redemption amount — Dividends / coupons — Noncommunity of Pully discretionary	Non-contr	rolling Interests	
Regulatory treatment (Note 1.) Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves before March 31, 2029) Post-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, 2024 and before March 31, 2029) Eligible at solo/group/group&solo Resona Bank, Limited. Amount recognised in regulatory capital Consolidated Non-consolidated N	•		P.T. Bank Resona Perdania and others
Regulatory treatment (Note 1) Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves before March 31, 2029) Post-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) Resona Bank, Limited. Instrument type Common Stock Amount recognised in regulatory capital Consolidated Non-consolidated Par value of instrument Non-consolidated Non-consolidat	2	Unique Identifier	_
4.2 Transitional Basel 3 rules (pefore March 31, 2024) and before March 31 rules (on or after March 31, 2024 and before March 31, 2029) 5. Post-transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029) 6. Eligible at solo/group/group/gsolo Resona Bank, Limited. 7. Instrument type Common Stock 8. Amount recognised in regulatory capital 7. Common Stock 8. Amount recognised in regulatory capital 8. Consolidated 9, 4 billion yen 9. Par value of instrument 9. Par value of instrument 1. Accounting classification (on Balance Sheet) 1. Consolidated Non-consolidated 9. Perpetual or dated Perpetual 1. Original date of issuance 1. Original date of issuance 1. Perpetual or dated Perpetual 1. Original maturity date 1. Original maturity date 1. Subsequent call dates and redemption amount 1. Contingent call dates, if applicable 1. Dividends / coupons 1. Fixed or floating dividend / coupon 1. Existence of a dividend stopper 2. Existence of a dividend stopper 2. Fully discretionary, partially discretionary or mandatory 2. Existence of step up or other incentive to redeem 1. Non-convertible 2. Non-convertible 3. Non-convertible 3. Non-convertible 4. If convertible, full or partial conversion 9. If convertible, instrument sand reserves Core Capital: instruments and reserves Cormon Stock Resona Bank, Limited. Common Stock Resona Bank, Limited. Common Stock Resona Bank, Limited. Common Stock Resona Bank, Limited. Resona Bank, Limited. Common Stock Resona Bank, Limited. Cormon Stock Resona Bank, Limited. Common Stock Resona Bank, L	3	Governing Law	Indonesian Law
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) Post-transitional Basel 3 rules (on or after March 31, 2029) Resona Bank, Limited. Common Stock		Regulatory treatment (Note 1.)	
before March 31, 2029) 5	4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
Post-transitional Basel 3 rules (on or after March 31, 2029) Eligible at solo/group/group&solo Resona Bank, Limited. Filipible at solo/group Resona Bank, Limited. Filipible at solo/group/group&solo Resona Bank, Limited. Filipible at solo/group Resona Bank, Limited. Filipible at solo / Group at solo / Applicable Filipible at solo/group Resona Bank, Limited. Fil	4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
2029 Resona Bank, Limited.		before March 31, 2029)	
6 Eligible at solo/group/group&solo 7 Instrument type	5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
Instrument type		2029)	
Amount recognised in regulatory capital Consolidated 9.4 billion yen Non-consolidated — 9 Par value of instrument — 10 Accounting classification (on Balance Sheet) Consolidated Non-consolidated — 11 Original date of issuance — 12 Perpetual or dated Perpetual 13 Original date of issuance — 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 — 18 Coupon rate and any related index — 19 Existence of a dividend stopper No 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 Noncumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion rate — 25 If convertible, conversion rate — 26 If convertible, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, instrument type convertible into — 29 If convertible, instrument type convertible into — 30 Write-down, permanent or temporary — 31 If write-down, mite-down, description of write-up mechanism 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	6	Eligible at solo/group/group&solo	Resona Bank, Limited.
Consolidated Non-consolidated — Non-consolidated — Accounting classification (on Balance Sheet) — Consolidated — Non-consolidated — Non-consolidated — Non-consolidated — Non-consolidated — Non-consolidated — Perpetual Original date of issuance — Perpetual or date of issuance — Non-consolidated — Perpetual — Non-consolidated — Non-c	7	Instrument type	Common Stock
Non-consolidated	8	Amount recognised in regulatory capital	
9 Par value of instrument Accounting classification (on Balance Sheet) Consolidated Non-consolidated 11 Original date of issuance 12 Perpetual or dated Perpetual Perpetual or dated 13 Original maturity date 14 Issuer call 15 Optional call date and redemption amount 16 Contingent call dates and redemption amount 17 Contingent call dates and redemption amount 18 Subsequent call dates, if applicable Dividends / coupons 18 Coupon rate and any related index 19 Existence of a dividend stopper No 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem Noncumulative or cumulative Noncumulative or cumulative Noncumulative or cumulative Noncumulative or optional conversion 26 If convertible, conversion trigger (s) 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, instrument type convertible into 29 If convertible, instrument type convertible into 30 Write-down, feature 31 If write-down, permanent or temporary 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features		Consolidated	9.4 billion yen
Accounting classification (on Balance Sheet) Consolidated Non-consolidated Non-consolidated Non-consolidated Perpetual Original date of issuance Perpetual Original maturity date Poptual Suser call Suser call Optional call date and redemption amount Contingent call dates and redemption amount Contingent call dates, if applicable Dividends / coupons Fixed or floating dividend / coupon Pully discretionary, partially discretionary or mandatory Existence of a dividend stopper No Pully discretionary, partially discretionary or mandatory Existence of set pup or other incentive to redeem No Convertible or non-convertible Non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, instrument type convertible into If convertible, insure of instrument it converts into If write-down, feature If write-down, feature Not Applicable If temporary write-down, description of write-up mechanism Non-conpliant transitioned features No Non-conpliant transitioned features No No Non-conpliant transitioned features No No Non-conpliant transitioned features No No No Non-conpliant transitioned features		Non-consolidated	
Consolidated Non-consolidated ————————————————————————————————————	9	Par value of instrument	
Non-consolidated —	10	Accounting classification (on Balance Sheet)	
Original date of issuance		Consolidated	Non-controlling Interests
Perpetual or dated		Non-consolidated	
Perpetual or dated	11	Original date of issuance	_
14	12		Perpetual
Optional call date and redemption amount Contingent call dates and redemption amount Contingent call dates, if applicable Dividends / coupons	13	Original maturity date	_
Contingent call dates and redemption amount Subsequent call dates, if applicable Dividends / coupons Fixed or floating dividend / coupon Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Convertible or non-convertible If convertible, conversion rate If convertible, instrument type convertible into If convertible, instrument type convertible If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary Fully discretionary No Fully discretionary Fully discretionary No Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible If convertible, conversion rate	14	Issuer call	Not Applicable
Contingent call dates and redemption amount Subsequent call dates, if applicable Dividends / coupons Fixed or floating dividend / coupon Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Convertible or non-convertible If convertible, conversion rate If convertible, instrument type convertible into If convertible, instrument type convertible If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary Fully discretionary No Fully discretionary Fully discretionary No Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible If convertible, conversion rate	15	Optional call date and redemption amount	_
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, mandatory or optional conversion — 27 If convertible, instrument type convertible into — 28 If convertible, issuer of instrument it converts into — 29 If convertible, issuer of instrument it converts into — 30 Write-down feature Not Applicable 31 If write-down, full or partial — 32 If write-down, full or partial — 33 If write-down, permanent or temporary — 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No			_
Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Noncumulative or Noncumulative Non-convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, instrument type convertis into Write-down feature 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 instrument type immediately senior to instrument) No No No No No No No No No N	16		_
18		Dividends / coupons	
18	17	Fixed or floating dividend / coupon	_
Existence of a dividend stopper No	18		_
Existence of step up or other incentive to redeem No Noncumulative or cumulative Nonconvertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, instrument type convertible into If convertible, instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Fully discretionary Noncompliant transitioned features Noncompliant transitioned features Noncompliant fransitioned features	19		No
Noncumulative or cumulative Noncumulative	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
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 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) No No No No	21	Existence of step up or other incentive to redeem	No
If convertible, conversion trigger (s) —	22	Noncumulative or cumulative	Noncumulative
25	23	Convertible or non-convertible	Non-convertible
25	24	If convertible, conversion trigger (s)	_
26	25		_
27	26	·	_
29	27	If convertible, mandatory or optional conversion	
30 Write-down feature Not Applicable 31	28	If convertible, instrument type convertible into	
31	29	If convertible, issuer of instrument it converts into	_
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) 36 Non-compliant transitioned features No	30	Write-down feature	Not Applicable
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) 36 Non-compliant transitioned features No	31	If write-down, write-down trigger(s)	_
34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	32		_
mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	33		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Ordinary Debt No	34		
instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	35		Ordinary Debt
		1 ' ' ' ' '	,
O7 If the second	36	Non-compliant transitioned features	 No
37 If yes, specify non-compliant features —	37	If yes, specify non-compliant features	_

Subordinated Bonds

	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 Bank, Limited.
3		Resona Holdings, Inc.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	Tro. o chicocarca caporamatea Berra
O	Consolidated	15.9 billion yen
	Non-consolidated	15.9 billion yen
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	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%
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, insurant type convertible into	
30	Write-down feature	Not Applicable
		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	_
	medianism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt Yes

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 Bank, Limited.
		Resona Holdings, Inc.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	No. 12 Orisecured Outbordinated Borid
O	Consolidated	13.4 billion yen
	Non-consolidated	13.4 billion yen
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	10.0 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	Liability Liability
4.4		1 ,
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	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, insurant type convertible into	_
30	Write-down feature	Not Applicable
		Inot 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 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.