## Main features of regulatory capital instruments [ Kansai Mirai Bank, Limited. (Consolidated) ] (Japanese domestic standard)

as of Mar. 31, 2023

## Common Stock

Stock	
Issuer	Kansai Mirai Bank, Limited.
Unique Identifier	
Governing Law	Japanese Law
Regulatory treatment (Note.)	
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	Kansai Mirai Bank, Limited.
Instrument type	Common Stock
Amount recognised in regulatory capital	
Consolidated	372.4 billion yen
Non-consolidated	346.3 billion yen
Par value of instrument	_
Accounting classification (on Balance Sheet)	
Consolidated	Shareholder's Equity
Non-consolidated	Shareholder's Equity
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	
· ·	_
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 write-down, permanent or temporary	_
If temporary write-down, description of write-up	_
mechanism	
Position in subordination hierarchy in liquidation (specify	Ordinary Debt
instrument type immediately senior to instrument)	
,	
Non-compliant transitioned features	No
	_
	Issuer Unique Identifier Governing Law Regulatory treatment (Note.) 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 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 Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, instrument type convertible into If convertible, issuer of instrument it converts into 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)

Non-controlling Interests

	rolling Interests	
1	Issuer	Resona Mi Rise Co.,Ltd.
2	Unique Identifier	_
3	Governing Law	Japanese Law
	Regulatory treatment (Note.)	
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	Kansai Mirai Bank, Limited.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	0.0 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	_
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
35	instrument type immediately senior to instrument)	Ordinary Dept
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	
31	pri yes, specify non-compilant leatures	

Note.	Since Kansai Mirai Bank applies Japanese domestic standard with regard to capital adequacy regulation, transitional Basel 3 rules are also of the domestic standard.