

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

as of Dec. 31, 2025

Common Stock

| | | |
|----|---|--|
| 1 | Issuer | Resona Bank, Limited. |
| 2 | Unique Identifier | — |
| 3 | Governing Law | Japanese Law |
| | Regulatory treatment | |
| 4 | 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 Bank, Limited. |
| 7 | Instrument type | Common Stock |
| 8 | Amount recognised in regulatory capital | |
| | Consolidated | 1,383.8 billion yen |
| | Non-consolidated | 1,375.2 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 instrument type immediately senior to instrument) | Subordinated Debt |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | — |

Non-controlling Interests

| | | |
|----|---|--|
| 1 | Issuer | P.T. Bank Resona Perdania and others |
| 2 | Unique Identifier | — |
| 3 | Governing Law | Indonesian Law |
| | Regulatory treatment | |
| 4 | 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 Bank, Limited. |
| 7 | Instrument type | Common Stock |
| 8 | Amount recognised in regulatory capital | |
| | Consolidated | 5.7 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 instrument type immediately senior to instrument) | Ordinary Debt |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | — |