

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

as of Jun. 30, 2024

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  | 1,255.1 billion yen                    |
|    | Non-consolidated  | 1,248.6 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  | 6.3 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  | —                                      |