## Main features of regulatory capital instruments [ The Kinki Osaka Bank, Ltd. ] (Japanese domestic standard)

as of Jun. 30, 2017

## Common Stock

Issuer	The Kinki Osaka Bank, Ltd.
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	Japanese Law
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	Core Capital: instruments and reserves
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,	Core Capital: instruments and reserves
,	The Kinki Osaka Bank, Ltd.
	Common Stock
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	155.6 billion yen
	141.1 billion yen
	_
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	
Fixed or floating dividend / coupon	_
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, 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 instrument type immediately senior to instrument)	Subordinated Debt
Non-compliant transitioned features	No
	Unique Identifier Governing Law Regulatory treatment (Note 1.) 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, full or partial conversion If convertible, mandatory or optional conversion If convertible, instrument type convertible into If convertible, instrument type convertible into If convertible, insurer of instrument it converts into 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

## Subordinated Loan

	ated Loan	The Kinki Oceka Bank Ltd
1	Issuer	The Kinki Osaka Bank, Ltd.
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)	_
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	_
6	Eligible at solo/group/group&solo	The Kinki Osaka Bank, Ltd.
7	Instrument type	Dated Subordinated Loan (Note 4.)
8	Amount recognised in regulatory capital (Note 2.)	Takes out of an action and action action and action and action action and action acti
·	Consolidated	10.0 billion yen
	Non-consolidated	10.0 billion yen
9	Par value of instrument	10.0 billion yen
10	Accounting classification (on Balance Sheet)	rete sililer yer
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 29, 2013
12	Perpetual or dated	Dated
13	Original maturity date	Mar 29, 2023
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Mar 29, 2018
15	Optional call date and redemption amount	Redemption amount : Full or Partial
	Contingent call dates and redemption amount	Redemplion amount . Full of Faillal
16	Contingent call dates and redemption amount	Any intersect neglepoint data after the Ontional call data
10	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
47	Dividends / coupons (Note 3.)	
17	Fixed or floating dividend / coupon	<del>-</del>
18	Coupon rate and any related index	M-
19	Existence of a dividend stopper	No Mandatan
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
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)	J
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.
J1	in yes, specify non-compliant leatures	Internation y Conversion Clause etc.

- Note 1. Since The Kinki Osaka 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.
- Note 3. For the capital instruments, of which the dividend / coupon rates have not been disclosed because they are privately issued or borrowed, the dividend / coupon rates are not shown in the item 18.
- Note 4. Subordinated loan from Resona Holdings, Inc..