

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

as of Jun. 30, 2015

Common Stock

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)	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	The Kinki Osaka Bank, Ltd.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	124.8 billion yen
	Non-consolidated	114.5 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	—

Subordinated Loan

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.)	
	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)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Mar 29, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Mar 29, 2021
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Mar 29, 2016 Redemption amount : Full or Partial
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 3.)	
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	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 instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated Loan

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.)	
	Consolidated	5.0 billion yen
	Non-consolidated	5.0 billion yen
9	Par value of instrument	5.0 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Sep 29, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Sep 29, 2021
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Sep 29, 2016 Redemption amount : Full or Partial
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 3.)	
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	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 instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

Subordinated Loan

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	Regulatory treatment (Note 1.)	
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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.)	
	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)	
	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 Redemption amount : Full or Partial
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	Any interest payment date after the Optional call date
	Dividends / coupons (Note 3.)	
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	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 instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory 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..