

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

as of Mar. 31, 2014

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 (Note 2.)	
	Consolidated	55.0 billion yen
	Non-consolidated	46.5 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)	Preferred Stock
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	—

Mandatorily Convertible Preferred 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	No.1 Preferred Stock
8	Amount recognised in regulatory capital	
	Consolidated	60.0 billion yen
	Non-consolidated	60.0 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	Apr 26, 2001
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	Fixed
18	Coupon rate and any related index	1.36% (subject to the decision by the board of directors)
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	Convertible
24	If convertible, conversion trigger (s)	(a) when the Right to Request Acquisition is exercised during the Period for making requests (from Jan 1, 2002 to Mar 31, 2015) (b) when the Right to Request Acquisition is not exercised by the end of the Period for making requests (Full Conversion will take place on the next day of the end of the Period)
25	If convertible, full or partial conversion	(a) when the Right to Request Acquisition is exercised : Full or Partial (b) at the Full Conversion : Full

26	If convertible, conversion rate	The paid-in amount per share of the preferred stock (500 yen) divided by each amount of (a) or (b) ; (a) when the Right to Request Acquisition is exercised, on the Reset Date (Jan 1 of each year commencing on Jan 1, 2003 up to Jan 1, 2015) to 0.75/10th of the average of the closing prices (including indicative prices) of the common stock of Resona Holdings, Inc. on Tokyo Stock Exchange (with the floor price of 125 yen, subject to certain adjustment conditions) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding the relevant Reset Date, and (b) at the Full Conversion, to 0.75/10th the average of the closing prices (including indicative prices) of the common stock of Resona Holdings, Inc. on Tokyo Stock Exchange (with the floor price of 125 yen) on each of the 30 consecutive trading days (excluding the number of days on which no closing price exists) commencing on the 45th trading day immediately preceding the next day of the end of the Period for making requests.
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, instrument type convertible into	Common Stock
29	If convertible, issuer of instrument it converts into	The Kinki Osaka Bank, Ltd.
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	Perpetual Subordinated Loan (Note 5.)
8	Amount recognised in regulatory capital (Note 3.)	
	Consolidated	30.0 billion yen
	Non-consolidated	30.0 billion yen
9	Par value of instrument	30.0 billion yen
10	Accounting classification (on Balance Sheet)	
	Consolidated	Liability
	Non-consolidated	Liability
11	Original date of issuance	Sep 29, 2009
12	Perpetual or dated	Perpetual
13	Original maturity date	—
14	Issuer call	Applicable
15	Optional call date and redemption amount	Optional call date : Sep 29, 2014 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 4.)	
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.)	
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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 5.)
8	Amount recognised in regulatory capital (Note 3.)	
	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 4.)	
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.

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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 5.)
8	Amount recognised in regulatory capital (Note 3.)	
	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 4.)	
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	—
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	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 5.)
8	Amount recognised in regulatory capital (Note 3.)	
	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 4.)	
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. "Amount recognised in regulatory capital" is the amount of regulatory stock holder's equity deducted by the amount of mandatorily convertible preferred stock.
- Note 3. 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 4. 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 5. Subordinated loan from Resona Holdings, Inc..