

**Capital Structure Information [ The Kinki Osaka Bank, Ltd. (Non-Consolidated) ]**

(billions of yen, %)

Items	Sep. 30, 2015	Sep. 30, 2014	
		Amounts excluded under transitional arrangements	Amounts excluded under transitional arrangements
<b>Core Capital: instruments and reserves</b>			
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	117.6		113.3
of which: capital and capital surplus	94.4		94.4
of which: retained earnings	23.2		18.9
of which: treasury stock (-)	-		-
of which: planned distribution of income (-)	-		-
of which: other than the above	-		-
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-		-
Reserves included in Core Capital: instruments and reserves	0.0		0.2
of which: general reserve for possible loan losses	0.0		0.0
of which: eligible provisions	-		0.1
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves	-		-
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	25.0		25.0
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves	-		-
45% of revaluation reserve for land included in Core Capital: instruments and reserves	-		-
<b>Core Capital: instruments and reserves (A)</b>	<b>142.7</b>		<b>138.5</b>
<b>Core Capital: regulatory adjustments</b>			
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	0.0	0.1	-
of which: goodwill	-	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	0.0	0.1	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0.0	0.2	-
Shortfall of eligible provisions to expected losses	3.3	-	-
Capital increase due to securitization transactions	-	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	-
Prepaid pension cost	0.5	2.1	-
Investments in own shares (excluding those reported in the Net Assets)	-	-	-
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank	-	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (amount above the 10% threshold)	-	-	-
Amount exceeding the 10% threshold on specified items	-	-	-
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-	-
of which: mortgage servicing rights	-	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-
Amount exceeding the 15% threshold on specified items	-	-	-
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-	-
of which: mortgage servicing rights	-	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-
<b>Core Capital: regulatory adjustments (B)</b>	<b>3.9</b>		
<b>Total capital</b>			
Total capital ((A)-(B)) (C)	138.7		138.5
<b>Risk weighted assets</b>			
Credit risk weighted assets	1,252.4		1,263.5
Total of items included in risk weighted assets subject to transitional arrangements	2.5		2.1
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	0.1		0.2
of which: deferred tax assets (net of related tax liability)	0.2		0.3
of which: prepaid pension cost	2.1		1.6
of which: Other Financial Institutions Exposures	-		-
of which: other than the above	-		-
Amount equivalent to market risk × 12.5	0.1		0.6
Amount equivalent to operational risk × 12.5	85.3		85.4
Credit risk weighted assets adjustments	-		-
Amount equivalent to operational risk adjustments	-		-
<b>Total amount of risk weighted assets (D)</b>	<b>1,337.9</b>		<b>1,349.5</b>
<b>Capital adequacy ratio</b>			
Capital adequacy ratio ((C)/(D))	10.36%		10.26%