

Financial Results Report for FY2018

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Note: [Total of three banks] Sum of non-consolidated figures for Kansai Urban Banking Corporation, Kinki Osaka Bank, and Minato Bank.

Note: Kansai Urban Banking Corporation and Kinki Osaka Bank merged and became Kansai Mirai Bank on April 1, 2019.
This material represents a figure of each bank before the merger.

I. Highlights of Financial Results for Fiscal Year 2018

1. Statements of income

<Kansai Mirai Financial Group Consolidated>

(Millions of yen)

		FY 2018 (A)	(A)-(B)	FY 2017 (B)
Ordinary income	1	192,866	178,673	14,192
Gross operating profit	2	148,409	136,416	11,992
Interest income	3	112,782	105,371	7,410
Fees and commissions	4	31,273	27,621	3,652
Other operating income	5	4,354	3,424	929
Expenses(excluding non-recurring items,Amortization of goodwill)	6	(116,435)	(107,222)	(9,213)
Personnel expenses	7	(64,561)	(59,813)	(4,747)
Non-personnel expenses	8	(44,220)	(40,400)	(3,820)
Taxes	9	(7,653)	(7,008)	(644)
Actual net operating profit (2+6)	10	31,973	29,194	2,779
Amortization of goodwill	11	—	—	—
Provision to general reserve for possible loan losses	12	2	2	—
Other gains/(losses), net	13	(15,296)	(14,653)	(643)
Net gains/(losses) on stocks	14	1	1	—
Disposal of problem loans	15	(5,621)	(5,376)	(244)
Reversal of credit expenses	16	574	141	433
Ordinary profit	17	16,679	14,543	2,136
Extraordinary gains	18	56,837	(13,587)	70,424
Gain on negative goodwill	19	56,628	(13,796)	70,424
Extraordinary losses	20	(745)	(712)	(33)
Income before income taxes	21	72,771	243	72,527
Income taxes-current	22	(3,803)	(3,704)	(99)
Income taxes-deferred	23	(443)	(69)	(373)
Net income	24	68,524	(3,530)	72,054
Net income attributable to non-controlling interests	25	(101)	(101)	—
Net income attributable to owners of the parent	26	68,422	(3,631)	72,054

Note: For FY 2017, consolidated statement of income of Kansai Mirai Financial Group presented above is prepared by consolidating
1) Kansai Mirai Financial Group's non-consolidated statement of income (for a period from November 14, 2017 to March 31, 2018) and 2) Kinki Osaka Bank's consolidated statement of income (for a period from January 1, 2018 to March 31, 2018).

Credit expense (12+15+16)	27	(5,043)	(5,232)	188
Provision to general reserve for possible loan losses	28	2	(72)	75
Write-off of loans	29	(1,352)	(1,099)	(252)
Provision to specific reserve for possible loan losses	30	(2,928)	(3,051)	122
Other disposal of problem loans	31	(1,339)	(1,347)	8
Gains on recoveries of written-off loans *	32	574	339	235

Note: The figures of "credit expense" include the figures of "gains on recoveries of written-off loans".

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2018 (A)	(A)-(B)	FY 2017 (B)
Number of consolidated subsidiaries	33	18	16	2

<Total of three banks, Non-consolidated figures of each bank>

(Millions of yen)

		Total of three banks			Kansai Urban Banking Corporation		
		FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Gross operating profit	(6+11) 1	139,567	(7,043)	146,611	58,487	(1,794)	60,281
Interest income	2	115,734	(4,081)	119,815	51,707	(1,340)	53,047
Fees and commissions	3	22,013	(292)	22,305	3,727	(982)	4,710
Other operating income	4	1,820	(2,669)	4,489	3,052	528	2,523
Net gains/(losses) on bonds	5	(179)	(2,110)	1,931	1,995	1,294	700
Gross operating profit from domestic operations	(7+8+9) 6	140,002	(3,741)	143,744	58,059	(1,576)	59,635
Interest income	7	113,749	(3,921)	117,671	51,442	(1,306)	52,749
Fees and commissions	8	21,588	(309)	21,898	3,674	(983)	4,657
Other operating income	9	4,664	488	4,175	2,942	713	2,228
Net gains/(losses) on bonds	10	3,255	931	2,323	2,072	1,372	700
Gross operating profit from international operations	(12+13+14) 11	(435)	(3,301)	2,866	427	(217)	645
Interest income	12	1,984	(160)	2,144	264	(33)	297
Fees and commissions	13	424	16	407	52	0	52
Other operating income	14	(2,844)	(3,158)	313	110	(185)	295
Net gains/(losses) on bonds	15	(3,434)	(3,042)	(391)	(77)	(77)	-
Expenses (excluding non-recurring items, Amortization of goodwill)	16	(112,058)	(376)	(111,682)	(42,640)	(1,124)	(41,516)
Personnel expenses	17	(58,843)	653	(59,497)	(22,493)	(58)	(22,435)
Non-personnel expenses	18	(45,798)	(868)	(44,930)	(17,202)	(783)	(16,418)
Taxes	19	(7,415)	(161)	(7,254)	(2,944)	(281)	(2,662)
Actual net operating profit	(1+16) 20	27,509	(7,419)	34,928	15,846	(2,918)	18,765
Core net operating profit	(20-5) 21	27,688	(5,308)	32,997	13,851	(4,213)	18,065
Amortization of goodwill	22	(736)	-	(736)	(736)	-	(736)
Provision to general reserve for possible loan losses	23	(1,906)	(4,244)	2,337	(2,621)	(4,612)	1,990
Net operating profit	(1+16+22+23) 24	24,866	(11,663)	36,530	12,488	(7,531)	20,019
Other gains/(losses), net	25	(8,810)	(9,226)	415	(4,666)	(771)	(3,894)
Net gains/(losses) on stocks	26	3,884	(2,669)	6,553	2,978	2,742	235
Disposal of problem loans	27	(4,634)	1,292	(5,926)	(479)	3,253	(3,732)
Reversal of credit expenses	28	2,412	9	2,402	2	1	0
Other	29	(10,473)	(7,859)	(2,613)	(7,167)	(6,769)	(398)
Ordinary profit	(24+25) 30	16,055	(20,890)	36,946	7,822	(8,302)	16,124
Extraordinary gains/(losses), net	31	(104)	(246)	141	(100)	678	(779)
Gains/(losses) on disposal of fixed assets	32	(148)	(956)	808	(39)	(32)	(7)
Impairment losses on fixed assets	33	(274)	280	(555)	(61)	4	(66)
Other	34	318	429	(110)	-	706	(706)
Net income before income taxes	(30+31) 35	15,950	(21,136)	37,087	7,721	(7,624)	15,345
Income taxes-current	36	(2,271)	492	(2,764)	(1,872)	(821)	(1,050)
Income taxes-deferred	37	(581)	4,573	(5,154)	377	1,917	(1,539)
Net income	(35+36+37) 38	13,097	(16,070)	29,168	6,227	(6,528)	12,755
Credit expense	(23+27+28) 39	(4,128)	(2,942)	(1,185)	(3,098)	(1,357)	(1,741)
Provision to general reserve for possible loan losses	40	(1,440)	(4,506)	3,065	(2,621)	(4,612)	1,990
Write-off of loans	41	(1,319)	(535)	(784)	-	-	-
Provision to specific reserve for possible loan losses	42	(688)	3,401	(4,089)	249	3,649	(3,400)
Other disposal of problem loans	43	(1,249)	(453)	(796)	(728)	(395)	(332)
Gains on recoveries of written-off loans	44	569	(848)	1,417	2	1	0

Note: The figures of "credit expense" include the figures of "gains on recoveries of written-off loans".

(Millions of yen)

		Kinki Osaka Bank			Minato Bank			
		FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)	
Gross operating profit	(6+11)	1	41,478	(5,477)	46,956	39,601	228	39,373
Interest income		2	29,437	(5,734)	35,171	34,589	2,992	31,596
Fees and commissions		3	10,481	738	9,743	7,803	(48)	7,852
Other operating income		4	1,559	(482)	2,041	(2,791)	(2,715)	(75)
Net gains/(losses) on bonds		5	1,154	(522)	1,677	(3,329)	(2,882)	(446)
Gross operating profit from domestic operations	(7+8+9)	6	40,652	(5,443)	46,096	41,290	3,277	38,012
Interest income		7	29,218	(5,690)	34,908	33,088	3,075	30,012
Fees and commissions		8	10,318	731	9,586	7,595	(57)	7,653
Other operating income		9	1,116	(484)	1,600	606	259	346
Net gains/(losses) on bonds		10	1,116	(484)	1,600	66	44	22
Gross operating profit from international operations	(12+13+14)	11	825	(34)	859	(1,688)	(3,049)	1,360
Interest income		12	219	(43)	262	1,501	(83)	1,584
Fees and commissions		13	163	7	156	207	9	198
Other operating income		14	443	2	440	(3,397)	(2,975)	(422)
Net gains/(losses) on bonds		15	38	(38)	77	(3,395)	(2,926)	(469)
Expenses (excluding non-recurring items, Amortization of goodwill)		16	(35,696)	952	(36,649)	(33,721)	(204)	(33,516)
Personnel expenses		17	(18,872)	327	(19,200)	(17,477)	384	(17,861)
Non-personnel expenses		18	(14,361)	586	(14,948)	(14,234)	(671)	(13,563)
Taxes		19	(2,461)	38	(2,500)	(2,009)	81	(2,091)
Actual net operating profit	(1+16)	20	5,781	(4,525)	10,306	5,880	23	5,856
Core net operating profit	(20-5)	21	4,626	(4,002)	8,628	9,209	2,906	6,303
Amortization of goodwill		22	-	-	-	-	-	-
Provision to general reserve for possible loan losses		23	-	-	-	715	368	347
Net operating profit	(1+16+22+23)	24	5,781	(4,525)	10,306	6,596	392	6,203
Other gains/(losses), net		25	(1,978)	(3,630)	1,651	(2,166)	(4,824)	2,658
Net gains/(losses) on stocks		26	345	(2,032)	2,378	560	(3,379)	3,939
Disposal of problem loans		27	(1,273)	(644)	(628)	(2,882)	(1,317)	(1,565)
Reversal of credit expenses		28	2,284	86	2,198	126	(78)	204
Other		29	(3,335)	(1,039)	(2,295)	29	(50)	79
Ordinary profit	(24+25)	30	3,803	(8,155)	11,958	4,429	(4,432)	8,862
Extraordinary gains/(losses), net		31	89	(588)	678	(93)	(336)	242
Gains/(losses) on disposal of fixed assets		32	97	(744)	841	(206)	(180)	(26)
Impairment losses on fixed assets		33	(7)	155	(163)	(205)	120	(325)
Other		34	-	-	-	318	(276)	595
Net income before income taxes	(30+31)	35	3,892	(8,743)	12,636	4,336	(4,768)	9,105
Income taxes-current		36	(366)	68	(435)	(32)	1,245	(1,278)
Income taxes-deferred		37	(1,128)	1,502	(2,630)	168	1,154	(985)
Net income	(35+36+37)	38	2,398	(7,173)	9,571	4,472	(2,369)	6,841
Credit expense	(23+27+28)	39	1,011	(557)	1,569	(2,040)	(1,027)	(1,013)
Provision to general reserve for possible loan losses		40	466	(262)	728	715	368	347
Write-off of loans		41	(1,315)	(930)	(385)	(3)	394	(398)
Provision to specific reserve for possible loan losses		42	1,377	1,120	257	(2,314)	(1,368)	(946)
Other disposal of problem loans		43	42	285	(243)	(564)	(343)	(220)
Gains on recoveries of written-off loans		44	440	(772)	1,212	126	(78)	204

Note: The figures of "credit expense" include the figures of "gains on recoveries of written-off loans".

2. Net operating profit per employee

<Total of three banks, Non-consolidated figures of each bank>

(Millions of yen)

	Total of three banks			Kansai Urban Banking Corporation		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Actual net operating profit	27,509	(7,419)	34,928	15,846	(2,918)	18,765
Actual net operating profit per employee (thousands of yen)	3,879	(985)	4,865	6,080	(957)	7,038
Net operating profit	24,866	(11,663)	36,530	12,488	(7,531)	20,019
Net operating profit per employee (thousands of yen)	3,506	(1,581)	5,088	4,792	(2,716)	7,509

	Kinki Osaka Bank			Minato Bank		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Actual net operating profit	5,781	(4,525)	10,306	5,880	23	5,856
Actual net operating profit per employee (thousands of yen)	2,677	(2,011)	4,689	2,528	(1)	2,529
Net operating profit	5,781	(4,525)	10,306	6,596	392	6,203
Net operating profit per employee (thousands of yen)	2,677	(2,011)	4,689	2,835	155	2,679

Note: Number of employees includes executive officers and employees seconded to other companies.

3. R O E

<Kansai Mirai Financial Group Consolidated>

(%)

	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Net income ROE	14.56	—	—

Net income attributable to owners of the parent

Note: ROE=

(Shareholders' equity at beginning of period + total shareholders' equity at end of period) / 2

Note: ROE for FY2017 is not stated above since Kansai Mirai Financial Group was established on November 14, 2017.

4. Interest rate spreads

<Total of three banks, Non-consolidated figures of each bank>

1. Total operations

(%)

	Total of three banks			Kansai Urban Banking Corporation		
	FY 2018(A)	(A)-(B)	FY 2017 (B)	FY 2018(A)	(A)-(B)	FY 2017 (B)
Average interest rate on funds invested (a)	1.10	(0.05)	1.15	1.25	(0.06)	1.32
Average interest rate of loans and bills discounted (c)	1.19	(0.07)	1.26	1.32	(0.07)	1.40
Average interest rate on securities	1.18	0.04	1.13	1.14	0.01	1.12
Average interest rate on procured funds (b)	1.04	(0.01)	1.06	1.04	(0.01)	1.05
Average interest rate of deposits and negotiable CDs (d)	0.04	(0.00)	0.05	0.07	(0.01)	0.08
Average interest rate on external debt	0.07	(0.06)	0.14	0.09	(0.08)	0.18
Gross interest margin (a) - (b)	0.05	(0.03)	0.08	0.21	(0.05)	0.27
Loan-to-deposit spread (c) - (d)	1.14	(0.06)	1.21	1.25	(0.06)	1.31

	Kinki Osaka Bank			Minato Bank		
	FY 2018(A)	(A)-(B)	FY 2017 (B)	FY 2018(A)	(A)-(B)	FY 2017 (B)
Average interest rate on funds invested (a)	0.89	(0.17)	1.07	1.09	0.08	1.01
Average interest rate of loans and bills discounted (c)	1.07	(0.08)	1.16	1.08	(0.05)	1.14
Average interest rate on securities	0.60	(0.58)	1.18	2.65	1.59	1.06
Average interest rate on procured funds (b)	1.06	(0.04)	1.10	1.03	(0.00)	1.04
Average interest rate of deposits and negotiable CDs (d)	0.02	(0.00)	0.03	0.02	(0.00)	0.03
Average interest rate on external debt	(0.03)	(0.09)	0.05	0.28	0.09	0.19
Gross interest margin (a) - (b)	(0.16)	(0.13)	(0.03)	0.06	0.09	(0.03)
Loan-to-deposit spread (c) - (d)	1.05	(0.07)	1.12	1.05	(0.05)	1.11

2. Domestic operations

(%)

	Total of three banks			Kansai Urban Banking Corporation		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018(A)	(A)-(B)	FY 2017 (B)
Average interest rate on funds invested (a)	1.08	(0.05)	1.13	1.25	(0.06)	1.32
Average interest rate of loans and bills discounted (c)	1.18	(0.07)	1.26	1.32	(0.08)	1.40
Average interest rate on securities	1.16	0.05	1.11	1.13	0.01	1.11
Average interest rate on procured funds (b)	1.03	(0.02)	1.05	1.03	(0.01)	1.04
Average interest rate of deposits and negotiable CDs (d)	0.04	(0.00)	0.05	0.07	(0.01)	0.08
Average interest rate on external debt	0.01	(0.05)	0.06	0.00	(0.03)	0.04
Gross interest margin (a) - (b)	0.05	(0.02)	0.08	0.21	(0.05)	0.27
Loan-to-deposit spread (c) - (d)	1.14	(0.06)	1.20	1.25	(0.06)	1.31

	Kinki Osaka Bank			Minato Bank		
	FY 2018(A)	(A)-(B)	FY 2017 (B)	FY 2018(A)	(A)-(B)	FY 2017 (B)
Average interest rate on funds invested (a)	0.89	(0.17)	1.06	1.06	0.09	0.96
Average interest rate of loans and bills discounted (c)	1.07	(0.08)	1.16	1.06	(0.06)	1.12
Average interest rate on securities	0.58	(0.59)	1.17	3.05	2.10	0.95
Average interest rate on procured funds (b)	1.03	(0.04)	1.08	1.02	(0.01)	1.03
Average interest rate of deposits and negotiable CDs (d)	0.02	(0.00)	0.03	0.02	(0.00)	0.02
Average interest rate on external debt	(0.03)	(0.09)	0.05	0.20	0.06	0.13
Gross interest margin (a) - (b)	(0.14)	(0.12)	(0.01)	0.03	0.10	(0.06)
Loan-to-deposit spread (c) - (d)	1.05	(0.07)	1.13	1.03	(0.06)	1.10

5. Use and source of funds

<Total of three banks>

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	11,078,366	122,000	1.10	34,309	(5,396)	(0.05)	11,044,056	127,396	1.15
Loans and bills discounted	8,949,701	106,664	1.19	216,287	(3,867)	(0.07)	8,733,414	110,531	1.26
Securities	1,191,655	14,088	1.18	(181,836)	(1,548)	0.04	1,373,492	15,636	1.13
Source of Funds	11,304,087	6,265	0.05	123,746	(1,314)	(0.01)	11,180,341	7,580	0.06
Deposits	10,773,030	5,166	0.04	245,955	(655)	(0.00)	10,527,074	5,822	0.05
Negotiable certificates of deposit	172,489	43	0.02	(60,685)	9	0.01	233,174	34	0.01
Call money	149,311	(87)	(0.05)	61,825	(51)	(0.01)	87,485	(36)	(0.04)
Borrowed money	134,832	301	0.22	(49,755)	(123)	(0.00)	184,587	425	0.23

2. Domestic operations

Use of Funds	10,968,306	119,035	1.08	79,089	(4,978)	(0.05)	10,889,217	124,013	1.13
Loans and bills discounted	8,868,817	105,050	1.18	227,796	(3,989)	(0.07)	8,641,021	109,039	1.26
Securities	1,116,235	13,041	1.16	(138,436)	(903)	0.05	1,254,672	13,944	1.11
Source of Funds	11,193,580	5,286	0.04	169,033	(1,056)	(0.01)	11,024,546	6,342	0.05
Deposits	10,726,250	4,790	0.04	248,920	(762)	(0.00)	10,477,330	5,552	0.05
Negotiable certificates of deposit	172,489	43	0.02	(60,685)	9	0.01	233,174	34	0.01
Call money	148,655	(100)	(0.06)	61,304	(62)	(0.02)	87,350	(38)	(0.04)
Borrowed money	128,385	150	0.11	(41,404)	(66)	(0.01)	169,790	217	0.12

3. International operations

Use of Funds	182,778	3,020	1.65	(54,006)	(430)	0.19	236,785	3,451	1.45
Loans and bills discounted	80,884	1,614	1.99	(11,509)	122	0.38	92,393	1,492	1.61
Securities	75,420	1,046	1.38	(43,399)	(645)	(0.03)	118,820	1,692	1.42
Source of Funds	183,226	1,035	0.56	(54,514)	(270)	0.01	237,740	1,306	0.54
Deposits	46,779	376	0.80	(2,964)	106	0.26	49,744	269	0.54
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	656	12	1.96	521	10	0.43	135	2	1.52
Borrowed money	6,446	151	2.34	(8,350)	(56)	0.94	14,797	207	1.40

<Non-consolidated figures of each bank>

<Kansai Urban Banking Corporation>

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	4,405,103	55,488	1.25	65,917	(2,069)	(0.06)	4,339,185	57,558	1.32
Loans and bills discounted	3,959,947	52,645	1.32	75,489	(2,042)	(0.07)	3,884,458	54,688	1.40
Securities	222,153	2,538	1.14	(8,180)	(48)	0.01	230,333	2,586	1.12
Source of Funds	4,448,785	3,780	0.08	91,373	(729)	(0.01)	4,357,412	4,510	0.10
Deposits	4,180,667	3,281	0.07	91,761	(466)	(0.01)	4,088,906	3,748	0.09
Negotiable certificates of deposit	108,527	28	0.02	(21,592)	2	0.00	130,120	26	0.02
Call money	94,536	(65)	(0.06)	37,404	(40)	(0.02)	57,131	(25)	(0.04)
Borrowed money	61,482	210	0.34	(5,426)	(45)	(0.03)	66,909	255	0.38

2. Domestic operations

Use of Funds	4,387,193	54,971	1.25	76,060	(2,011)	(0.06)	4,311,133	56,983	1.32
Loans and bills discounted	3,937,505	52,247	1.32	85,239	(1,951)	(0.08)	3,852,266	54,198	1.40
Securities	220,992	2,508	1.13	(8,252)	(52)	0.01	229,244	2,560	1.11
Source of Funds	4,431,180	3,528	0.07	101,390	(704)	(0.01)	4,329,789	4,233	0.09
Deposits	4,168,795	3,160	0.07	94,860	(488)	(0.01)	4,073,934	3,648	0.08
Negotiable certificates of deposit	108,527	28	0.02	(21,592)	2	0.00	130,120	26	0.02
Call money	94,387	(66)	(0.07)	37,276	(40)	(0.02)	57,110	(26)	(0.04)
Borrowed money	55,929	79	0.14	1,551	0	(0.00)	54,377	79	0.14

3. International operations

Use of Funds	32,745	532	1.62	(9,553)	(59)	0.22	42,299	592	1.40
Loans and bills discounted	22,442	397	1.77	(9,749)	(91)	0.25	32,191	489	1.52
Securities	1,161	30	2.59	72	4	0.21	1,088	25	2.38
Source of Funds	32,440	268	0.82	(9,428)	(26)	0.12	41,869	294	0.70
Deposits	11,872	120	1.01	(3,099)	21	0.35	14,972	99	0.66
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	148	0	0.63	127	0	(0.97)	21	0	1.61
Borrowed money	5,553	130	2.34	(6,978)	(46)	0.93	12,531	176	1.40

<Kinki Osaka Bank>

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	3,383,890	30,359	0.89	(11,755)	(5,996)	(0.17)	3,395,645	36,355	1.07
Loans and bills discounted	2,394,702	25,850	1.07	39,097	(1,518)	(0.08)	2,355,605	27,368	1.16
Securities	691,777	4,166	0.60	(37,148)	(4,479)	(0.58)	728,926	8,646	1.18
Source of Funds	3,448,972	922	0.02	16,382	(261)	(0.00)	3,432,589	1,183	0.03
Deposits	3,299,946	915	0.02	57,218	(178)	(0.00)	3,242,727	1,093	0.03
Negotiable certificates of deposit	51,098	14	0.02	(35,606)	7	0.01	86,704	7	0.00
Call money	53,815	(33)	(0.06)	23,575	(21)	(0.02)	30,240	(12)	(0.04)
Borrowed money	38,744	-	-	(24,913)	(67)	(0.10)	63,657	67	0.10

2. Domestic operations

Use of Funds	3,370,756	30,031	0.89	(10,754)	(5,994)	(0.17)	3,381,510	36,026	1.06
Loans and bills discounted	2,388,078	25,751	1.07	37,824	(1,540)	(0.08)	2,350,253	27,292	1.16
Securities	681,162	3,986	0.58	(33,964)	(4,442)	(0.59)	715,126	8,428	1.17
Source of Funds	3,435,813	813	0.02	17,377	(303)	(0.00)	3,418,436	1,117	0.03
Deposits	3,286,873	806	0.02	58,214	(220)	(0.00)	3,228,659	1,027	0.03
Negotiable certificates of deposit	51,098	14	0.02	(35,606)	7	0.01	86,704	7	0.00
Call money	53,815	(33)	(0.06)	23,575	(21)	(0.02)	30,239	(12)	(0.04)
Borrowed money	38,744	-	-	(24,913)	(67)	(0.10)	63,657	67	0.10

3. International operations

Use of Funds	23,048	333	1.44	(913)	(3)	0.04	23,961	336	1.40
Loans and bills discounted	6,623	99	1.49	1,272	22	0.06	5,351	76	1.42
Securities	10,615	180	1.70	(3,184)	(36)	0.12	13,800	217	1.57
Source of Funds	23,072	114	0.49	(907)	40	0.18	23,980	73	0.30
Deposits	13,072	108	0.82	(996)	42	0.35	14,068	66	0.47
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	0	0	2.24	0	0	1.19	0	0	1.05
Borrowed money	-	-	-	-	-	-	-	-	-

<Minato Bank>

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	3,289,372	36,152	1.09	(19,853)	2,669	0.08	3,309,225	33,482	1.01
Loans and bills discounted	2,595,051	28,168	1.08	101,700	(306)	(0.05)	2,493,351	28,474	1.14
Securities	277,724	7,383	2.65	(136,507)	2,979	1.59	414,232	4,404	1.06
Source of Funds	3,406,329	1,562	0.04	15,990	(323)	(0.00)	3,390,339	1,886	0.05
Deposits	3,292,416	969	0.02	96,975	(10)	(0.00)	3,195,440	980	0.03
Negotiable certificates of deposit	12,863	1	0.00	(3,487)	(0)	0.00	16,350	1	0.00
Call money	959	11	1.21	845	9	(0.30)	113	1	1.51
Borrowed money	34,605	91	0.26	(19,415)	(10)	0.07	54,021	101	0.18

2. Domestic operations

Use of Funds	3,210,356	34,032	1.06	13,783	3,028	0.09	3,196,573	31,004	0.96
Loans and bills discounted	2,543,233	27,051	1.06	104,732	(497)	(0.06)	2,438,501	27,548	1.12
Securities	214,081	6,547	3.05	(96,219)	3,592	2.10	310,300	2,955	0.95
Source of Funds	3,326,586	944	0.02	50,265	(47)	(0.00)	3,276,320	991	0.03
Deposits	3,270,582	822	0.02	95,844	(53)	(0.00)	3,174,737	876	0.02
Negotiable certificates of deposit	12,863	1	0.00	(3,487)	(0)	0.00	16,350	1	0.00
Call money	452	(0)	(0.06)	452	(0)	(0.06)	-	-	-
Borrowed money	33,712	70	0.20	(18,043)	(0)	0.07	51,755	70	0.13

3. International operations

Use of Funds	126,984	2,154	1.69	(43,539)	(367)	0.21	170,524	2,522	1.47
Loans and bills discounted	51,818	1,117	2.15	(3,031)	191	0.46	54,850	926	1.68
Securities	63,643	835	1.31	(40,287)	(613)	(0.08)	103,931	1,448	1.39
Source of Funds	127,712	653	0.51	(44,177)	(284)	(0.03)	171,890	937	0.54
Deposits	21,833	146	0.67	1,130	42	0.16	20,703	104	0.50
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	507	11	2.34	393	10	0.83	113	1	1.51
Borrowed money	893	20	2.32	(1,372)	(10)	0.94	2,265	31	1.38

6. Retirement benefit obligation and expenses

<Total of three banks, Non-consolidated figures of each bank>

(1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Kansai Urban Banking Corporation		
	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Retirement benefit obligation	94,370	1,480	92,890	32,513	1,022	31,490
Discount rate (%)	0.29~0.75	-	0.48~0.75	0.35	(0.13)	0.48
Pension plan assets at fair value	88,492	(608)	89,100	27,947	(122)	28,070
Prepaid pension cost	15,175	(258)	15,434	6,729	168	6,560
Provision for retirement benefits	6,462	(386)	6,848	5,959	58	5,901
Amount to be amortized	14,591	2,216	12,374	5,334	1,256	4,078

	Kinki Osaka Bank			Minato Bank		
	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Retirement benefit obligation	45,052	1,218	43,833	16,805	(760)	17,566
Discount rate (%)	0.29	(0.19)	0.48	0.75	-	0.75
Pension plan assets at fair value	40,755	676	40,079	19,788	(1,161)	20,950
Prepaid pension cost	5,169	(545)	5,715	3,276	118	3,158
Provision for retirement benefits	-	-	-	503	(444)	947
Amount to be amortized	9,466	(3)	9,469	(210)	963	(1,173)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of three banks			Kansai Urban Banking Corporation		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Retirement benefit expenses	(3,786)	881	(4,667)	(1,096)	186	(1,283)
Service cost	(2,938)	26	(2,965)	(1,245)	(20)	(1,224)
Interest cost	(495)	29	(524)	(153)	(4)	(148)
Expected return on pension plan assets	1,940	100	1,840	1,066	71	995
Unrecognized actuarial loss	(2,301)	725	(3,026)	(764)	140	(905)
Other	8	-	8	-	-	-

	Kinki Osaka Bank			Minato Bank		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Retirement benefit expenses	(2,571)	293	(2,864)	(118)	400	(519)
Service cost	(1,245)	50	(1,296)	(447)	(3)	(443)
Interest cost	(210)	28	(238)	(131)	6	(137)
Expected return on pension plan assets	694	34	659	179	(6)	186
Unrecognized actuarial loss	(1,808)	180	(1,989)	272	404	(132)
Other	-	-	-	8	-	8

7. Gains /(losses) on bonds and stocks

<Total of three banks, Non-consolidated figures of each bank>

(Millions of yen)

	Total of three banks			Kansai Urban Banking Corporation		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Net gains/(losses) on bonds	(179)	(2,110)	1,931	1,995	1,294	700
Gains on sale	4,090	458	3,632	2,159	1,440	719
Gains on redemption	-	-	-	-	-	-
Losses on sale	(4,083)	(2,410)	(1,673)	(164)	(145)	(19)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(186)	(158)	(27)	-	-	-
Net gains/(losses) on stocks	3,884	(2,669)	6,553	2,978	2,742	235
Gains on sale	6,484	(174)	6,658	3,129	2,892	237
Losses on sale	(2,471)	(2,381)	(90)	(27)	(27)	-
Losses on devaluation	(127)	(113)	(13)	(124)	(123)	(1)

	Kinki Osaka Bank			Minato Bank		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Net gains/(losses) on bonds	1,154	(522)	1,677	(3,329)	(2,882)	(446)
Gains on sale	1,375	(402)	1,777	555	(579)	1,134
Gains on redemption	-	-	-	-	-	-
Losses on sale	(34)	38	(72)	(3,884)	(2,303)	(1,580)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(186)	(158)	(27)	-	-	-
Net gains/(losses) on stocks	345	(2,032)	2,378	560	(3,379)	3,939
Gains on sale	412	(1,977)	2,389	2,942	(1,089)	4,031
Losses on sale	(66)	(54)	(11)	(2,378)	(2,298)	(79)
Losses on devaluation	(0)	(0)	-	(3)	9	(12)

8. Unrealized gains/(losses) on marketable securities (Bonds held to maturity, stocks of subsidiaries and affiliates and available-for-sale securities)

(Millions of yen)

<Kansai Mirai Financial Group Consolidated>	B/S Amount (End of Mar. 2019)	Change from End of Mar. 2018	Unrealized gains/(losses)			Change from End of Mar. 2018
			(End of Mar. 2019)	Gain	Loss	
Bonds held to maturity	207,605		4,691	4,698	(7)	
Available-for-sale securities	814,552		9,673	17,437	(7,764)	
Stocks	49,338		5,371	10,440	(5,069)	
Bonds	605,742		1,309	1,473	(163)	
JGB	36,373		146	146	-	
Other	159,471		2,991	5,522	(2,531)	

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."
The presented figures only include marketable securities.

(Millions of yen)

<Total of three banks>	B/S Amount (End of Mar. 2019)	Change from End of Mar. 2018	Unrealized gains/(losses)			Change from End of Mar. 2018
			(End of Mar. 2019)	Gain	Loss	
Bonds held to maturity	207,604	(9,778)	4,692	4,699	(7)	1,390
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	812,882	(266,606)	31,007	35,184	(4,176)	(2,455)
Stocks	49,199	(13,924)	27,343	27,811	(467)	(10,126)
Bonds	605,742	(167,048)	2,000	2,177	(176)	473
Other	157,940	(85,634)	1,663	5,195	(3,532)	7,197

<Kansai Urban Banking Corporation>

Bonds held to maturity	-	-	-	-	-	-
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	190,200	(25,351)	14,418	15,849	(1,431)	(1,190)
Stocks	20,289	(3,731)	12,087	12,224	(137)	(2,065)
Bonds	112,147	(28,444)	577	583	(6)	(469)
Other	57,762	6,824	1,753	3,040	(1,287)	1,343

<Kinki Osaka Bank>

Bonds held to maturity	203,186	(3,847)	4,689	4,696	(7)	1,400
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	445,089	(94,091)	7,945	9,625	(1,679)	(2,143)
Stocks	11,226	(3,150)	7,510	7,530	(19)	(2,898)
Bonds	373,302	(79,303)	612	664	(52)	1,037
Other	60,560	(11,638)	(176)	1,430	(1,607)	(282)

<Minato Bank>

Bonds held to maturity	4,418	(5,931)	2	2	-	(10)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	177,592	(147,163)	8,643	9,709	(1,065)	878
Stocks	17,684	(7,042)	7,746	8,056	(310)	(5,162)
Bonds	120,291	(59,301)	811	929	(118)	(95)
Other	39,616	(80,820)	86	723	(636)	6,136

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."
The presented figures only include marketable securities.

9. Breakdown of securities by remaining period to maturity (Bonds held to maturity and available-for-sale securities with maturities)

(Billions of yen)

	End of Mar. 2019							End of Mar. 2018						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of three banks>														
Bonds held to maturity	30.6	102.2	13.8	0.6	0.0	61.4	208.9	31.8	117.9	11.1	0.6	0.1	57.7	219.5
Japanese government bonds	18.5	78.5	-	-	-	16.1	113.1	17.0	97.0	-	-	-	12.1	126.1
Floating-rate JGBs	18.5	78.5	-	-	-	-	97.0	17.0	97.0	-	-	-	-	114.0
Japanese local government bonds	0.5	3.9	-	-	-	4.5	8.9	1.2	4.4	-	-	-	4.8	10.4
Japanese corporate bonds	11.6	19.7	13.8	0.6	0.0	40.8	86.8	13.6	16.5	11.1	0.6	0.1	40.8	82.9
Available-for-sale securities	88.6	288.2	165.7	35.0	79.8	47.2	704.9	168.7	187.5	341.6	70.4	111.2	54.5	934.1
Bonds	79.5	271.1	147.6	26.4	23.5	44.5	592.8	154.8	169.5	328.7	57.4	16.8	39.6	767.0
Japanese government bonds	-	30.0	-	-	3.5	2.0	35.5	62.0	20.0	10.0	-	3.5	19.5	115.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	3.7	17.3	41.4	7.1	9.4	-	79.1	5.8	5.4	60.6	1.2	-	-	73.1
Japanese corporate bonds	75.8	223.7	106.1	19.3	10.6	42.5	478.2	86.9	144.0	258.0	56.2	13.3	20.1	578.8
Other	9.1	17.1	18.0	8.5	56.3	2.7	112.0	13.9	18.0	12.8	12.9	94.4	14.9	167.1
Total	119.2	390.5	179.6	35.7	79.9	108.7	913.8	200.6	305.5	352.8	71.0	111.3	112.2	1,153.6

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Bonds held to maturity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	15.9	31.5	37.7	14.8	34.8	-	134.9	15.3	35.4	54.6	20.0	30.2	8.5	164.2
Bonds	15.9	30.3	35.5	13.9	7.8	-	103.5	15.2	34.1	53.4	19.2	8.9	8.5	139.5
Japanese government bonds	-	-	-	-	3.5	-	3.5	2.0	-	-	-	3.5	8.5	14.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.4	1.9	8.5	-	-	-	10.9	0.9	0.6	10.1	-	-	-	11.7
Japanese corporate bonds	15.4	28.4	26.9	13.9	4.3	-	89.1	12.3	33.5	43.2	19.2	5.4	-	113.7
Other	-	1.2	2.2	0.9	26.9	-	31.3	0.0	1.2	1.2	0.8	21.3	-	24.7
Total	15.9	31.5	37.7	14.8	34.8	-	134.9	15.3	35.4	54.6	20.0	30.2	8.5	164.2

<Kinki Osaka Bank>

Bonds held to maturity	30.1	98.2	13.8	0.6	0.0	61.4	204.5	25.9	113.5	11.1	0.6	0.1	57.7	209.1
Japanese government bonds	18.5	78.5	-	-	-	16.1	113.1	17.0	97.0	-	-	-	12.1	126.1
Floating-rate JGBs	18.5	78.5	-	-	-	-	97.0	17.0	97.0	-	-	-	-	114.0
Japanese local government bonds	-	-	-	-	-	4.5	4.5	-	-	-	-	-	4.8	4.8
Japanese corporate bonds	11.6	19.7	13.8	0.6	0.0	40.8	86.8	8.9	16.5	11.1	0.6	0.1	40.8	78.2
Available-for-sale securities	56.7	194.1	105.2	6.2	5.8	45.2	413.6	66.3	93.3	258.5	40.5	8.2	30.4	497.5
Bonds	48.5	184.9	91.9	0.8	1.7	42.5	370.4	54.3	86.8	249.9	31.6	1.7	25.1	449.6
Japanese government bonds	-	-	-	-	-	-	-	-	-	-	-	-	5.0	5.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	1.5	14.1	32.9	-	-	-	48.5	3.9	2.5	49.7	1.2	-	-	57.4
Japanese corporate bonds	47.0	170.7	59.0	0.8	1.7	42.5	321.8	50.3	84.3	200.2	30.4	1.7	20.1	387.1
Other	8.2	9.2	13.2	5.4	4.1	2.7	43.1	12.0	6.4	8.6	8.9	6.5	5.3	47.8
Total	86.8	292.4	119.1	6.9	5.9	106.7	618.1	92.3	206.8	269.7	41.2	8.3	88.1	706.7

<Minato Bank>

Bonds held to maturity	0.5	3.9	-	-	-	-	4.4	5.9	4.4	-	-	-	-	10.3
Japanese government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.5	3.9	-	-	-	-	4.4	1.2	4.4	-	-	-	-	5.6
Japanese corporate bonds	-	-	-	-	-	-	-	4.7	-	-	-	-	-	4.7
Available-for-sale securities	16.0	62.5	22.7	13.9	39.1	2.0	156.3	87.0	58.8	28.3	9.7	72.7	15.5	272.3
Bonds	15.1	55.8	20.1	11.7	13.9	2.0	118.8	85.2	48.4	25.3	6.6	6.1	6.0	177.9
Japanese government bonds	-	30.0	-	-	-	2.0	32.0	60.0	20.0	10.0	-	-	6.0	96.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	1.7	1.2	-	7.1	9.4	-	19.5	1.0	2.2	0.7	-	-	-	4.0
Japanese corporate bonds	13.3	24.6	20.1	4.6	4.5	-	67.2	24.2	26.2	14.6	6.6	6.1	-	77.8
Other	0.8	6.7	2.5	2.2	25.1	0.0	37.5	1.8	10.3	2.9	3.0	66.5	9.5	94.4
Total	16.5	66.4	22.7	13.9	39.1	2.0	160.7	92.9	63.2	28.3	9.7	72.7	15.5	282.6

10. Capital adequacy ratio

(1) Consolidated capital adequacy ratio (Japanese Domestic Standard)

(Billions of yen, %)

<Kansai Mirai Financial Group>	End of Mar.		End of Mar.
	2019 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	6.86	(1.85)	8.71
Total qualifying capital	462.0	343.0	118.9
Core Capital: instruments and reserves	481.6	355.5	126.0
Core Capital: regulatory adjustments	19.6	12.5	7.0
Risk weighted assets	6,727.4	5,362.2	1,365.1
Credit risk weighted assets	6,475.6	5,185.9	1,289.6
Amount equivalent to market risk / 8%	5.2	4.9	0.2
Amount equivalent to operational risk / 8%	246.6	171.3	75.2
Total required capital ²	538.1	428.9	109.2

Notes: 1.Kansai Urban Banking Corporation and Minato Bank became wholly-owned subsidiaries of Kansai Mirai Financial Group on April 1, 2018. From 1Q of FY2018, the figures of Kansai Mirai Financial Group's consolidated statements include those of Kansai Urban Banking Corporation and Minato Bank.

Notes: 2.Kansai Mirai Financial Group's minimum domestic standard capital ratio is greater than or equal to 4%. But since it adopts the Internal Ratings-Based Approach to calculate the credit risk weighted assets, total required capital is calculated as 8% of total risk weighted assets.

(2) Capital adequacy ratios of group banks (Japanese domestic standard)

(Billions of yen, %)

<Kansai Urban Banking Corporation>	Consolidated			Non-consolidated		
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2019 (A)	(A)-(B)	2018 (B)	2019 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	6.20	0.03	6.17	6.04	0.01	6.03
Total qualifying capital	194.7	3.2	191.4	188.2	2.6	185.6
Core Capital: instruments and reserves	212.2	3.5	208.6	207.1	4.0	203.1
Core Capital: regulatory adjustments	17.5	0.2	17.2	18.8	1.4	17.4
Risk weighted assets	3,137.3	35.8	3,101.5	3,112.4	36.4	3,075.9
Credit risk weighted assets	3,035.4	39.0	2,996.4	3,019.3	39.8	2,979.5
Amount equivalent to operational risk / 8%	101.9	(3.1)	105.0	93.0	(3.3)	96.4
Total required capital ³	125.4	1.4	124.0	124.4	1.4	123.0

(Billions of yen, %)

<Kinki Osaka Bank>	Consolidated			Non-consolidated		
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2019 (A)	(A)-(B)	2018 (B)	2019 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	11.01	0.32	10.69	10.17	0.32	9.85
Total qualifying capital	146.4	0.4	145.9	134.8	0.7	134.0
Core Capital: instruments and reserves	154.0	0.9	153.0	147.9	0.2	147.7
Core Capital: regulatory adjustments	7.5	0.5	7.0	13.1	(0.5)	13.7
Risk weighted assets	1,329.7	(35.3)	1,365.0	1,324.5	(34.8)	1,359.4
Credit risk weighted assets	1,256.4	(33.1)	1,289.5	1,252.3	(33.1)	1,285.5
Amount equivalent to market risk / 8%	0.9	0.7	0.2	0.9	0.7	0.2
Amount equivalent to operational risk / 8%	72.3	(2.9)	75.2	71.1	(2.4)	73.6
Total required capital ⁴	106.3	(2.8)	109.2	105.9	(2.7)	108.7

(Billions of yen, %)

<Minato Bank>	Consolidated			Non-consolidated		
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2019 (A)	(A)-(B)	2018 (B)	2019 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	6.74	(0.36)	7.10	6.58	(0.16)	6.74
Total qualifying capital	135.9	(2.9)	138.8	132.2	1.2	130.9
Core Capital: instruments and reserves	141.0	(2.2)	143.3	137.1	1.9	135.1
Core Capital: regulatory adjustments	5.1	0.6	4.4	4.8	0.7	4.1
Risk weighted assets	2,015.8	61.7	1,954.0	2,006.6	65.2	1,941.4
Credit risk weighted assets	1,943.4	64.3	1,879.1	1,936.6	65.2	1,871.4
Amount equivalent to operational risk / 8%	72.3	(2.5)	74.8	69.9	0.0	69.9
Total required capital ³	80.6	2.4	78.1	80.2	2.6	77.6

Notes: 3.Total required capital is calculated as 4% of total risk weighted assets.

Notes: 4.Total required capital is calculated as 8% of total risk weighted assets.

(Reference)Risk weighted assets are calculated by using the methods shown in the box below.

	Amount of credit risk weighted assets	Amount equivalent to operational risk	Amount equivalent to market risk
<Kansai Mirai Financial Group>	Fundamental Internal Ratings-Based Approach	The Standardized Approach	The Standardised Approach
<Kansai Urban Banking Corporation>	Standardized Approach		— *
<Kinki Osaka Bank>	Fundamental Internal Ratings-Based Approach		The Standardised Approach
<Minato Bank>	Standardized Approach		— *

Note: According to Public Notice Article 29 and 39, amount equivalent to market risk is not counted.

11. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Mar. 2019	Change	End of Mar. 2018
Acquisition cost	21.8	(3.7)	25.6
Market value	49.1	(13.9)	63.1
Book value of stocks sold outright	3.4	2.5	0.8

<Non-consolidated figures of each bank>

(Billions of yen)

	Kansai Urban Banking Corporation	Kinki Osaka Bank	Minato Bank
	End of Mar. 2019	End of Mar. 2019	End of Mar. 2019
Acquisition cost	8.2	3.7	9.9
Market value	20.2	11.2	17.6
Book value of stocks sold outright	1.3	0.2	1.9

Note: These figures exclude stocks which are not subject to capital regulation (those of subsidiaries, affiliated companies, and unlisted stocks)

12. Number of employees and offices

<Kansai Mirai Financial Group, Non-consolidated>

(People)

	End of Mar. 2019	Change	End of Mar. 2018
Directors	9	-	9
Non-board executive officers	15	-	15

Notes: 1. Above figures include 19 directors and Non-board executive officers who concurrently serve as directors and executive officers for group banks.

2. Non-board executive officers do not include those officers who concurrently serve as directors.

3. The above figures do not include these directors and Non-board executive officers who retired at the end of respective fiscal periods. The above figures as of end of the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

<Total of three banks>

(People/ branch offices)

	End of Mar. 2019	Change	End of Mar. 2018
Directors	20	(17)	37
Non-board executive officers	64	1	63
Employees	7,027	(89)	7,116
Manned domestic offices	379	-	379
Non-manned domestic offices	158	(12)	170
Total domestic offices	537	(12)	549

<Non-consolidated figures of each bank>

(People/ branch offices)

	Kansai Mirai Bank		Minato Bank
	Kansai Urban Banking Corporation	Kinki Osaka Bank	
	End of Mar. 2019	End of Mar. 2019	End of Mar. 2019
Directors	10		10
Non-board executive officers	43		24
Employees	2,582	2,143	2,302
Manned domestic offices	155	118	106
Non-manned domestic offices	57	24	77
Total domestic offices	212	142	183

Notes: 1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.

2. Non-board executive officers do not include those officers who concurrently serve as directors.

3. The above figures do not include these directors and Non-board executive officers who retired at the end of respective fiscal periods. The above figures as of end of the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

4. The number of employees is based on registered employees (including the seconded employees).

5. The number of employees do not include those who retired at the end of respective fiscal periods.

6. The number of manned offices is the sum of head/branch offices and representative offices.

II. Loans and Bills Discounted and Other

1. Risk-managed loans

(1) Risk-managed loans

(Millions of yen)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
Loans to borrowers in legal bankruptcy	3,106	(113)	152	3,219	2,953
Past due loans	138,324	(3,155)	(2,589)	141,480	140,913
Loans past due 3 months or more	824	(674)	196	1,499	628
Restructured loans	23,699	5,895	8,164	17,804	15,534
Risk-managed loans, total	165,955	1,951	5,924	164,004	160,031
Partial direct write-offs	75,865	(2,038)	(2,316)	77,903	78,181
Balance of loans (Term-end)	9,151,877	93,850	252,671	9,058,027	8,899,206

<Kansai Urban Banking Corporation>

Loans to borrowers in legal bankruptcy	685	(242)	134	927	550
Past due loans	55,356	422	5,275	54,934	50,080
Loans past due 3 months or more	524	(254)	524	779	-
Restructured loans	11,915	5,197	5,445	6,718	6,470
Risk-managed loans, total	68,482	5,122	11,380	63,359	57,101
Partial direct write-offs	65,628	(2,533)	(2,929)	68,162	68,558
Balance of loans (Term-end)	4,012,819	27,250	56,106	3,985,568	3,956,712

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	885	165	218	719	667
Past due loans	37,846	(3,645)	(7,984)	41,492	45,831
Loans past due 3 months or more	57	(251)	8	308	48
Restructured loans	7,506	(947)	533	8,454	6,973
Risk-managed loans, total	46,295	(4,679)	(7,225)	50,974	53,520
Partial direct write-offs	5,790	(124)	(639)	5,914	6,429
Balance of loans (Term-end)	2,456,957	6,647	41,796	2,450,310	2,415,160

<Minato Bank>

Loans to borrowers in legal bankruptcy	1,535	(36)	(200)	1,572	1,735
Past due loans	45,121	67	119	45,054	45,001
Loans past due 3 months or more	243	(169)	(336)	412	579
Restructured loans	4,277	1,646	2,186	2,631	2,090
Risk-managed loans, total	51,177	1,508	1,769	49,669	49,408
Partial direct write-offs	4,446	619	1,253	3,826	3,192
Balance of loans (Term-end)	2,682,100	59,952	154,767	2,622,148	2,527,333

Note: The figures of Kansai Urban Banking Corporation do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination on March 1, 2010.

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
Loans to borrowers in legal bankruptcy	0.03	(0.00)	0.00	0.03	0.03
Past due loans	1.51	(0.05)	(0.07)	1.56	1.58
Loans past due 3 months or more	0.00	(0.00)	0.00	0.01	0.00
Restructured loans	0.25	0.06	0.08	0.19	0.17
Risk-managed loans, total	1.81	0.00	0.01	1.81	1.79

<Kansai Urban Banking Corporation>

Loans to borrowers in legal bankruptcy	0.01	(0.00)	0.00	0.02	0.01
Past due loans	1.37	0.00	0.11	1.37	1.26
Loans past due 3 months or more	0.01	(0.00)	0.01	0.01	-
Restructured loans	0.29	0.12	0.13	0.16	0.16
Risk-managed loans, total	1.70	0.11	0.26	1.58	1.44

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.03	0.00	0.00	0.02	0.02
Past due loans	1.54	(0.15)	(0.35)	1.69	1.89
Loans past due 3 months or more	0.00	(0.01)	0.00	0.01	0.00
Restructured loans	0.30	(0.03)	0.01	0.34	0.28
Risk-managed loans, total	1.88	(0.19)	(0.33)	2.08	2.21

<Minato Bank>

Loans to borrowers in legal bankruptcy	0.05	(0.00)	(0.01)	0.05	0.06
Past due loans	1.68	(0.03)	(0.09)	1.71	1.78
Loans past due 3 months or more	0.00	(0.00)	(0.01)	0.01	0.02
Restructured loans	0.15	0.05	0.07	0.10	0.08
Risk-managed loans, total	1.90	0.01	(0.04)	1.89	1.95

2. Percentage of loan loss reserves to total risk-managed loans

(%)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
Before partial direct write-off	49.64	(1.80)	(3.35)	51.45	53.00
After partial direct write-off	26.62	(1.76)	(3.41)	28.38	30.04

<Kansai Urban Banking Corporation>

Before partial direct write-off	63.00	(3.01)	(5.74)	66.01	68.74
After partial direct write-off	27.55	(1.90)	(3.67)	29.45	31.22

<Kinki Osaka Bank>

Before partial direct write-off	28.65	1.19	(1.90)	27.45	30.56
After partial direct write-off	19.73	0.69	(2.48)	19.03	22.22

<Minato Bank>

Before partial direct write-off	37.08	(4.06)	(3.88)	41.15	40.96
After partial direct write-off	31.61	(5.00)	(5.53)	36.62	37.15

Note: Percentage of reserves = Total reserve for possible loan losses / Total risk-managed loans

3. Reserve for possible loan losses

(Millions of yen)

<Kansai Mirai Financial Group Consolidated>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
General reserve for possible loan losses	23,596	410		23,186	
Specific reserve for possible loan losses	28,281	(2,465)		30,746	
Total reserve for possible loan losses	51,877	(2,055)		53,933	

<Total of three banks>

General reserve for possible loan losses	18,166	155	2,718	18,010	15,447
Specific reserve for possible loan losses	26,018	(2,530)	(6,613)	28,549	32,631
Total reserve for possible loan losses	44,184	(2,375)	(3,895)	46,559	48,079

<Kansai Urban Banking Corporation>

General reserve for possible loan losses	9,302	748	2,621	8,553	6,680
Specific reserve for possible loan losses	9,566	(545)	(1,583)	10,111	11,149
Total reserve for possible loan losses	18,868	203	1,038	18,664	17,829

<Kinki Osaka Bank>

General reserve for possible loan losses	3,476	(751)	(466)	4,227	3,942
Specific reserve for possible loan losses	5,658	180	(2,291)	5,478	7,950
Total reserve for possible loan losses	9,134	(570)	(2,757)	9,705	11,892

<Minato Bank>

General reserve for possible loan losses	5,388	158	562	5,229	4,825
Specific reserve for possible loan losses	10,793	(2,165)	(2,738)	12,959	13,531
Total reserve for possible loan losses	16,181	(2,007)	(2,175)	18,189	18,357

4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of three banks>		End of Mar.			End of Sep. 2018 (B)	End of Mar. 2018 (C)
		2019 (A)	(A)-(B)	(A)-(C)		
	Unrecoverable or valueless claims	34,066	(1,847)	3,489	35,914	30,577
	Risk claims	107,976	(1,779)	(6,620)	109,755	114,597
	Special attention loans	24,524	5,220	8,361	19,304	16,163
	Financial Reconstruction Act subtotal [A]	166,568	1,594	5,230	164,974	161,337
	Normal claims	9,124,740	97,128	257,288	9,027,612	8,867,451
	Financial Reconstruction Act total [B]	9,291,308	98,722	262,519	9,192,586	9,028,789
	Partial direct write-offs	76,133	(2,126)	(2,228)	78,259	78,361
	NPL Ratio [A] / [B]	1.79	(0.00)	0.00	1.79	1.78

<Kansai Urban Banking Corporation>

	Unrecoverable or valueless claims	12,827	(856)	1,752	13,684	11,075
	Risk claims	43,304	990	3,452	42,314	39,851
	Special attention loans	12,440	4,942	5,969	7,497	6,470
	Financial Reconstruction Act subtotal [A]	68,572	5,076	11,175	63,496	57,397
	Normal claims	3,970,011	24,941	47,894	3,945,069	3,922,116
	Financial Reconstruction Act total [B]	4,038,583	30,018	59,069	4,008,565	3,979,514
	Partial direct write-offs	65,755	(2,549)	(2,940)	68,305	68,696
	NPL Ratio [A] / [B]	1.69	0.11	0.25	1.58	1.44

<Kinki Osaka Bank>

	Unrecoverable or valueless claims	6,302	(148)	(270)	6,451	6,572
	Risk claims	32,642	(3,427)	(7,435)	36,070	40,078
	Special attention loans	7,563	(1,199)	541	8,762	7,022
	Financial Reconstruction Act subtotal [A]	46,508	(4,775)	(7,164)	51,284	53,673
	Normal claims	2,468,747	14,888	58,228	2,453,859	2,410,519
	Financial Reconstruction Act total [B]	2,515,256	10,113	51,063	2,505,143	2,464,192
	Partial direct write-offs	5,870	(85)	(601)	5,956	6,472
	NPL Ratio [A] / [B]	1.84	(0.19)	(0.32)	2.04	2.17

<Minato Bank>

	Unrecoverable or valueless claims	14,937	(841)	2,007	15,778	12,929
	Risk claims	32,029	657	(2,637)	31,371	34,666
	Special attention loans	4,520	1,477	1,849	3,043	2,670
	Financial Reconstruction Act subtotal [A]	51,486	1,293	1,220	50,193	50,266
	Normal claims	2,685,981	57,297	151,165	2,628,684	2,534,815
	Financial Reconstruction Act total [B]	2,737,468	58,590	152,385	2,678,877	2,585,082
	Partial direct write-offs	4,506	508	1,313	3,997	3,192
	NPL Ratio [A] / [B]	1.88	0.00	(0.06)	1.87	1.94

5. Coverage ratios by type of borrower

<Total of three banks, Non-consolidated figures of each bank>

(%)

	Total of three banks			Kansai Urban Banking Corporation		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	80.34	(0.14)	80.49	99.37	0.08	99.29
Covered by reserves	19.65	0.14	19.50	0.62	(0.08)	0.70
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.70	3.17	89.52	95.66	3.80	91.85
Covered by collateral, guarantees, etc.	75.06	6.95	68.10	73.91	9.44	64.47
Covered by reserves	17.63	(3.78)	21.42	21.74	(5.63)	27.38
Reserve ratio against the portion not covered by collateral, guarantees, etc.	70.72	3.55	67.17	83.37	6.29	77.08
Special Attention Obligors	66.17	(9.77)	75.94	73.89	(7.36)	81.25
Covered by collateral, guarantees, etc.	50.13	(9.08)	59.21	54.92	(17.60)	72.52
Covered by reserves	16.04	(0.68)	16.73	18.96	10.23	8.72
Reserve ratio against the portion not covered by collateral, guarantees, etc.	32.17	(8.85)	41.02	42.08	10.31	31.76
Other Watch Obligors	78.61	(0.34)	78.95	82.29	(6.16)	88.45
Covered by collateral, guarantees, etc.	76.70	(0.33)	77.03	78.64	(6.02)	84.66
Covered by reserves	1.90	(0.01)	1.92	3.65	(0.13)	3.79
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.18	(0.18)	8.36	17.09	(7.62)	24.72
Normal Obligors	0.04	0.00	0.04	0.04	(0.01)	0.05

	Kinki Osaka Bank			Minato Bank		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	90.60	(6.18)	96.79	59.67	3.57	56.10
Covered by reserves	9.39	6.18	3.20	40.32	(3.57)	43.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	89.94	2.06	87.88	91.49	2.73	88.75
Covered by collateral, guarantees, etc.	74.45	5.86	68.58	77.23	5.52	71.70
Covered by reserves	15.49	(3.79)	19.29	14.26	(2.78)	17.05
Reserve ratio against the portion not covered by collateral, guarantees, etc.	60.65	(0.76)	61.41	62.65	2.38	60.26
Special Attention Obligors	46.37	(14.22)	60.60	78.17	(24.27)	102.45
Covered by collateral, guarantees, etc.	34.22	(5.17)	39.39	63.02	(16.67)	79.70
Covered by reserves	12.14	(9.05)	21.20	15.15	(7.60)	22.75
Reserve ratio against the portion not covered by collateral, guarantees, etc.	18.47	(16.51)	34.98	40.97	(71.11)	112.08
Other Watch Obligors	79.67	0.93	78.74	75.20	1.20	74.00
Covered by collateral, guarantees, etc.	78.97	0.84	78.12	73.58	1.76	71.81
Covered by reserves	0.70	0.08	0.61	1.62	(0.55)	2.18
Reserve ratio against the portion not covered by collateral, guarantees, etc.	3.35	0.53	2.82	6.14	(1.60)	7.74
Normal Obligors	0.05	(0.00)	0.04	0.04	0.00	0.04

6. Results of self-assessment of asset quality

(1) Total of three banks

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 34.0		Unrecoverable or Valueless Claims 34.0	13.5	20.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 6.6 Collateral /Guarantee 27.3	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 107.9		Risk Claims 107.9	61.1	38.9	7.8 Reserve Ratio 70.72%		Reserves 19.0 Collateral /Guarantee 81.0	Risk Claims 92.70%
Watch Obligors	Special Attention Obligors 27.2	Special Attention Loans 24.5	5.6	21.6			Reserves 4.0 Collateral /Guarantee 11.9	Special Attention Loans 64.97%
	Other Watch Obligors 513.1	Normal Claims 9,124.7	140.6	372.5				
Normal Obligors 8,608.7			8,608.7					
Total Exposures 9,291.3		Total 9,291.3	Normal 8,829.7	Category II 453.6	Category III 7.8	Category IV -		Total Coverage Ratio 90.11%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(2) Kansai Urban Banking Corporation (Non-consolidated)

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 12.8		Unrecoverable or Valueless Claims 12.8	1.0	11.7	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.0 Collateral /Guarantee 12.7	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 43.3		Risk Claims 43.3	22.0	19.3	1.8 Reserve Ratio 83.37%		Reserves 9.4 Collateral /Guarantee 32.0	Risk Claims 95.66%
Watch Obligors	Special Attention Obligors 13.1	Special Attention Loans 12.4	1.3	11.7			Reserves 2.4 Collateral /Guarantee 6.7	Special Attention Loans 73.56%
	Other Watch Obligors 144.5	Normal Claims 3,970.0	24.8	119.6				
Normal Obligors 3,824.8			3,824.8					
Total Exposures 4,038.5		Total 4,038.5	Normal 3,874.1	Category II 162.5	Category III 1.8	Category IV -		Total Coverage Ratio 92.46%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(3) Kinki Osaka Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 6.3		Unrecoverable or Valueless Claims 6.3	2.7	3.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.5 Collateral /Guarantee 5.7	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 32.6		Risk Claims 32.6	20.0	9.3	3.2	Reserve Ratio 60.65%	Reserves 5.0 Collateral /Guarantee 24.3	Risk Claims 89.94%
Watch Obligor	Special Attention Obligor 8.5	Special Attention Loans 7.5 ----- Subtotal 46.5	2.1	6.4			Reserves 0.9 Collateral /Guarantee 2.5	Special Attention Loans 46.23%
	Other Watch Obligor 161.5	Normal Claims 2,468.7	49.4	112.0				
Normal Obligor 2,306.2			2,306.2					
			Total Coverage Ratio 84.20%					
Total Exposures 2,515.2		Total 2,515.2	Normal 2,380.7	Category II 131.2	Category III 3.2	Category IV -		

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(4) Minato Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 14.9		Unrecoverable or Valueless Claims 14.9	9.6	5.2	Reserve Ratio 100.00%	Direct Write-offs	Reserves 6.0 Collateral /Guarantee 8.9	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 32.0		Risk Claims 32.0	19.0	10.2	2.7	Reserve Ratio 62.65%	Reserves 4.5 Collateral /Guarantee 24.7	Risk Claims 91.49%
Watch Obligor	Special Attention Obligor 5.6	Special Attention Loans 4.5 ----- Subtotal 51.4	2.1	3.4			Reserves 0.6 Collateral /Guarantee 2.6	Special Attention Loans 72.70%
	Other Watch Obligor 207.1	Normal Claims 2,685.9	66.3	140.7				
Normal Obligor 2,477.6			2,477.6					
			Total Coverage Ratio 92.31%					
Total Exposures 2,737.4		Total 2,737.4	Normal 2,574.9	Category II 159.8	Category III 2.7	Category IV -		

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

7. Loans and bills discounted by industry

<Total of three banks, Non-consolidated figures of each bank>

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Kansai Urban Banking Corporation		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
Manufacturing	521.4	(11.0)	532.5	109.7	(6.5)	116.2
Agriculture, forestry	4.8	0.3	4.5	1.2	0.0	1.2
Fishery	0.8	0.0	0.7	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	2.1	(0.4)	2.5	0.8	(0.5)	1.4
Construction	289.5	5.8	283.7	93.7	(0.2)	93.9
Electricity, gas, heating, water	46.6	(0.1)	46.7	25.0	(0.5)	25.5
Information and communication	44.2	(1.5)	45.7	8.0	0.9	7.0
Transportation, postal service	225.6	(5.5)	231.2	65.2	(1.4)	66.7
Wholesale and retail trade	647.0	2.1	644.9	165.8	(1.3)	167.2
Finance and insurance	200.2	69.3	130.8	23.2	13.4	9.8
Real estate	2,625.2	77.9	2,547.3	1,487.5	13.6	1,473.8
Apartment loans	714.8	8.2	706.5	326.5	1.7	324.7
Real estate brokerage	1,269.3	51.0	1,218.2	743.9	10.8	733.1
Goods rental and leasing	129.5	7.4	122.0	37.2	4.4	32.8
Services	726.1	13.1	713.0	343.9	(6.3)	350.2
Government, local government	299.1	(4.1)	303.3	11.4	(6.5)	18.0
Others	3,388.9	99.3	3,289.5	1,639.5	47.1	1,592.3
Residential housing loans	3,196.2	95.6	3,100.5	1,530.2	45.6	1,484.6
Domestic total	9,151.8	252.6	8,899.2	4,012.8	56.1	3,956.7
Japan offshore banking account	-	-	-	-	-	-
Total	9,151.8	252.6	8,899.2	4,012.8	56.1	3,956.7

	Kinki Osaka Bank			Minato Bank		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
Manufacturing	200.4	(5.3)	205.7	211.3	0.8	210.5
Agriculture, forestry	1.4	0.0	1.3	2.2	0.2	2.0
Fishery	0.6	0.0	0.6	0.1	0.0	0.0
Mining, quarrying of stone, gravel extraction	0.5	0.1	0.3	0.7	(0.0)	0.8
Construction	100.3	1.4	98.9	95.4	4.5	90.9
Electricity, gas, heating, water	3.8	0.5	3.3	17.7	(0.1)	17.8
Information and communication	10.5	(0.5)	11.1	25.6	(1.9)	27.6
Transportation, postal service	44.6	4.1	40.5	115.7	(8.2)	124.0
Wholesale and retail trade	224.9	(0.6)	225.6	256.2	4.1	252.0
Finance and insurance	22.1	5.3	16.7	154.8	50.5	104.2
Real estate	493.4	11.3	482.0	644.2	52.9	591.3
Apartment loans	175.5	(1.3)	176.8	212.7	7.8	204.9
Real estate brokerage	257.6	10.3	247.2	267.7	29.8	237.8
Goods rental and leasing	20.9	2.0	18.8	71.4	0.9	70.4
Services	147.2	2.8	144.3	234.9	16.6	218.3
Government, local government	131.0	(2.2)	133.3	156.6	4.6	151.9
Others	1,054.7	22.6	1,032.0	694.6	29.5	665.1
Residential housing loans	1,018.2	24.9	993.3	647.6	25.1	622.5
Domestic total	2,456.9	41.7	2,415.1	2,682.1	154.7	2,527.3
Japan offshore banking account	-	-	-	-	-	-
Total	2,456.9	41.7	2,415.1	2,682.1	154.7	2,527.3

Note: The figures of Kansai Urban Banking Corporation do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination on March 1, 2010.

The figures of Kansai Urban Banking Corporation and Minato Bank are redefined from the end of Sep. 2018.

The figures of end of Mar. 2018 reflect above change.

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Kansai Urban Banking Corporation		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
	Manufacturing	25.4	(0.2)	25.6	9.3	0.4
Agriculture, forestry	0.0	0.0	0.0	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	1.4	0.0	1.3	0.7	(0.5)	1.3
Construction	10.6	2.3	8.2	4.9	3.3	1.6
Electricity, gas, heating, water	0.2	(0.0)	0.3	-	-	-
Information and communication	2.2	(0.0)	2.2	1.1	0.0	1.1
Transportation, postal service	8.2	1.0	7.2	5.4	0.7	4.7
Wholesale and retail trade	30.5	0.9	29.5	7.0	3.7	3.2
Finance and insurance	0.4	(0.6)	1.0	0.0	0.0	-
Real estate	19.9	0.0	19.8	10.4	0.2	10.2
Apartment loans	3.5	(0.6)	4.1	1.9	(0.0)	2.0
Real estate brokerage	11.8	1.0	10.8	6.6	0.3	6.3
Goods rental and leasing	0.1	(0.0)	0.1	-	-	-
Services	26.4	1.8	24.5	8.2	1.5	6.7
Government, local government	-	-	-	-	-	-
Others	40.1	0.4	39.7	21.0	1.8	19.1
Residential housing loans	36.9	0.9	35.9	19.2	1.3	17.8
Domestic total	165.9	5.9	160.0	68.4	11.3	57.1
Japan offshore banking account	-	-	-	-	-	-
Total	165.9	5.9	160.0	68.4	11.3	57.1

	Kinki Osaka Bank			Minato Bank		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
	Manufacturing	7.0	(0.2)	7.3	9.1	(0.3)
Agriculture, forestry	-	(0.0)	0.0	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	0.6	0.6	0.0
Construction	2.4	(0.7)	3.2	3.2	(0.1)	3.4
Electricity, gas, heating, water	-	-	-	0.2	(0.0)	0.3
Information and communication	0.7	(0.2)	0.9	0.3	0.1	0.1
Transportation, postal service	1.0	0.1	0.8	1.7	0.1	1.6
Wholesale and retail trade	9.9	(2.5)	12.4	13.5	(0.2)	13.8
Finance and insurance	0.3	(0.0)	0.4	0.0	(0.5)	0.6
Real estate	4.0	(0.9)	5.0	5.3	0.8	4.5
Apartment loans	0.9	(0.4)	1.4	0.6	(0.0)	0.6
Real estate brokerage	1.5	(0.2)	1.8	3.5	0.9	2.6
Goods rental and leasing	0.0	(0.0)	0.1	0.0	0.0	-
Services	9.2	(1.1)	10.4	8.9	1.4	7.4
Government, local government	-	-	-	-	-	-
Others	11.3	(1.2)	12.6	7.7	(0.1)	7.9
Residential housing loans	10.7	(0.1)	10.9	6.8	(0.2)	7.0
Domestic total	46.2	(7.2)	53.5	51.1	1.7	49.4
Japan offshore banking account	-	-	-	-	-	-
Total	46.2	(7.2)	53.5	51.1	1.7	49.4

Note: The figures of Kansai Urban Banking Corporation do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination on March 1, 2010.

The figures of Kansai Urban Banking Corporation and Minato Bank are redefined from the end of Sep. 2018.

The figures of end of Mar. 2018 reflect above change.

(3) Loans to consumers

(Millions of yen)

<Total of three banks>		End of Mar.			End of Sep.	End of Mar.
		2019 (A)	(A) - (B)	(A) - (C)	2018 (B)	2018 (C)
Housing loans		3,911,039	70,894	103,949	3,840,145	3,807,089
Residential housing loans		3,196,212	64,153	95,678	3,132,058	3,100,533
Other consumer loans		128,933	2,042	3,547	126,891	125,385
Total loans to consumers		4,039,972	72,936	107,497	3,967,036	3,932,474

<Kansai Urban Banking Corporation>

Housing loans		1,856,844	27,720	47,391	1,829,124	1,809,453
Residential housing loans		1,530,298	26,104	45,611	1,504,193	1,484,686
Other consumer loans		67,480	353	1,064	67,126	66,415
Total loans to consumers		1,924,324	28,073	48,455	1,896,250	1,875,869

<Kinki Osaka Bank>

Housing loans		1,193,765	14,353	23,556	1,179,411	1,170,209
Residential housing loans		1,018,247	14,540	24,903	1,003,707	993,343
Other consumer loans		21,414	(252)	(827)	21,667	22,241
Total loans to consumers		1,215,180	14,101	22,729	1,201,079	1,192,451

<Minato Bank>

Housing loans		860,428	28,819	33,002	831,608	827,426
Residential housing loans		647,666	23,508	25,163	624,158	622,502
Other consumer loans		40,038	1,941	3,310	38,097	36,728
Total loans to consumers		900,467	30,761	36,312	869,705	864,154

Notes: 1. The figures of Kansai Urban Banking Corporation do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination on March 1, 2010.

2. The figures of "Housing loans" include the figures of "Apartment loans"

(4) Loans to small and medium-sized enterprises and consumers (Millions of yen, %)

<Total of three banks>	End of Mar. 2019 (A)	(A) - (B)	(A) - (C)	End of Sep. 2018 (B)	End of Mar. 2018 (C)
Loans to SMEs and consumers	8,199,514	113,089	219,465	8,086,425	7,980,049
Ratio of loans to SMEs and consumers	89.59	0.32	(0.07)	89.27	89.67

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Loans to SMEs and consumers	3,778,644	29,224	69,621	3,749,419	3,709,022
Ratio of loans to SMEs and consumers	94.16	0.08	0.42	94.07	93.74

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Loans to SMEs and consumers	2,266,217	18,884	31,136	2,247,332	2,235,080
Ratio of loans to SMEs and consumers	92.23	0.52	(0.30)	91.71	92.54

<Minato Bank>

Loans to SMEs and consumers	2,154,653	64,980	118,707	2,089,672	2,035,945
Ratio of loans to SMEs and consumers	80.33	0.64	(0.22)	79.69	80.55

Notes: 1. Based on the figures reported to Bank of Japan (excluding loans in Japan offshore banking account)

2. The figures of Kansai Urban Banking Corporation do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination on March 1, 2010.

8. Balance of deposits and loans

(Millions of yen)

<Total of three banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A) - (B)	(A) - (C)	2018 (B)	2018 (C)
Deposits (Term-end)	10,715,607	(200,672)	150,931	10,916,279	10,564,675
Deposits (Average balance)	10,773,030	36,125	245,955	10,736,904	10,527,074
Loans and bills discounted (Term-end)	9,153,833	93,672	252,316	9,060,160	8,901,517
Loans and bills discounted (Average balance)	8,949,701	89,490	216,287	8,860,210	8,733,414

<Kansai Urban Banking Corporation>

Deposits (Term-end)	4,091,627	(164,952)	15,531	4,256,580	4,076,095
Deposits (Average balance)	4,180,667	14,414	91,761	4,166,253	4,088,906
Loans and bills discounted (Term-end)	4,014,774	27,073	55,751	3,987,701	3,959,023
Loans and bills discounted (Average balance)	3,959,947	16,348	75,489	3,943,599	3,884,458

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Deposits (Term-end)	3,309,958	(36,209)	59,956	3,346,168	3,250,002
Deposits (Average balance)	3,299,946	13,977	57,218	3,285,968	3,242,727
Loans and bills discounted (Term-end)	2,456,957	6,647	41,796	2,450,310	2,415,160
Loans and bills discounted (Average balance)	2,394,702	17,055	39,097	2,377,646	2,355,605

<Minato Bank>

Deposits (Term-end)	3,314,021	489	75,443	3,313,531	3,238,577
Deposits (Average balance)	3,292,416	7,732	96,975	3,284,683	3,195,440
Loans and bills discounted (Term-end)	2,682,100	59,952	154,767	2,622,148	2,527,333
Loans and bills discounted (Average balance)	2,595,051	56,086	101,700	2,538,964	2,493,351

<Reference> Domestic breakdown of individual, corporate and other deposits (Millions of yen)

<Total of three banks>	End of Mar.			End of Sep. 2018 (B)	End of Mar. 2018 (C)
	2019 (A)	(A) - (B)	(A) - (C)		
Domestic individual deposits (Term-end)	7,932,785	(64,564)	54,009	7,997,350	7,878,776
Liquid deposits	4,163,969	124,256	216,828	4,039,713	3,947,140
Time deposits	3,743,940	(188,170)	(161,377)	3,932,110	3,905,317
Domestic corporate deposits (Term-end)	2,517,707	(43,058)	72,278	2,560,766	2,445,428
Liquid deposits	1,638,285	14,889	58,655	1,623,396	1,579,630
Time deposits	844,834	(41,551)	14,737	886,385	830,097

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Domestic individual deposits (Term-end)	2,820,873	(42,658)	(21,727)	2,863,532	2,842,601
Liquid deposits	917,971	40,406	62,134	877,565	855,837
Time deposits	1,900,344	(83,129)	(83,609)	1,983,473	1,983,953
Domestic corporate deposits (Term-end)	1,090,677	(35,111)	41,145	1,125,788	1,049,531
Liquid deposits	582,190	7,077	22,138	575,112	560,051
Time deposits	497,584	(38,609)	20,850	536,194	476,734

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Domestic individual deposits (Term-end)	2,543,809	(10,794)	26,527	2,554,603	2,517,281
Liquid deposits	1,573,721	41,607	78,689	1,532,114	1,495,032
Time deposits	962,920	(52,311)	(51,090)	1,015,231	1,014,010
Domestic corporate deposits (Term-end)	747,190	5,523	22,636	741,666	724,553
Liquid deposits	541,647	17,504	23,206	524,142	518,440
Time deposits	194,208	986	109	193,222	194,098

<Minato Bank>

Domestic individual deposits (Term-end)	2,568,103	(11,111)	49,209	2,579,215	2,518,893
Liquid deposits	1,672,276	42,242	76,004	1,630,033	1,596,271
Time deposits	880,675	(52,729)	(26,677)	933,405	907,353
Domestic corporate deposits (Term-end)	679,840	(13,470)	8,496	693,310	671,343
Liquid deposits	514,448	(9,692)	13,310	524,141	501,137
Time deposits	153,041	(3,927)	(6,222)	156,969	159,263

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (excluding loans in Japan offshore banking account)

2. Liquid deposits = current deposits + ordinary deposits + saving deposits + deposits at notice

<Reference> Investment trust and other investment products for individual customers (Millions of yen)

<Total of three banks>	End of Mar.			End of Sep. 2018 (B)	End of Mar. 2018 (C)
	2019 (A)	(A) - (B)	(A) - (C)		
Investment trust (Including fund wrap)	663,508	(15,591)	(3,577)	679,100	667,085
Public bond	12,145	(1,694)	(3,222)	13,839	15,367
Insurance	806,878	23,943	61,951	782,934	744,926

<Kansai Urban Banking Corporation>

Investment trust (Including fund wrap)	244,197	(8,416)	3,275	252,614	240,921
Public bond	621	(44)	(104)	666	726
Insurance	360,716	5,707	31,157	355,008	329,558

<Kinki Osaka Bank>

Investment trust (Including fund wrap)	219,719	(2,301)	(2,692)	222,020	222,412
Public bond	4,090	(264)	(577)	4,355	4,667
Insurance	250,869	6,201	12,329	244,668	238,540

<Minato Bank>

Investment trust (Including fund wrap)	199,592	(4,873)	(4,160)	204,465	203,752
Public bond	7,432	(1,385)	(2,540)	8,818	9,973
Insurance	195,292	12,035	18,465	183,257	176,827

Notes: 1. Investment trust: based on market prices at each period-end

2. Public bond: Government bonds, local government bonds, and government-guaranteed bonds in custody accounts (amounts in par value and on a delivery date basis)

3. Insurance: based on insurance premiums paid (yen equivalent)

III. Reference Materials (Group Banks' Financial Statements)

<Consolidated Balance Sheet>

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 392,370	¥ 243,723
Call loans and bills bought	2,656	—
Securities	217,207	191,359
Loans and bills discounted	3,939,196	3,993,871
Foreign exchange assets	6,233	10,336
Lease receivables and investment assets	30,777	29,400
Other assets	48,627	49,568
Tangible fixed assets	54,162	54,018
Buildings	12,525	12,886
Land	36,306	36,301
Leased assets	24	19
Construction in progress	6	1
Other tangible fixed assets	5,298	4,809
Intangible fixed assets	14,325	13,556
Software	4,697	4,701
Goodwill	8,778	8,042
Leased assets	196	162
Other intangible fixed assets	652	649
Net defined benefit asset	3,550	2,446
Deferred tax assets	15,923	16,999
Customers' liabilities for acceptances and guarantees	6,180	5,183
Reserve for possible loan losses	(22,158)	(22,937)
Total Assets	4,709,055	4,587,526
Liabilities and Net Assets		
Liabilities		
Deposits	4,063,161	4,074,874
Negotiable certificates of deposit	162,800	169,050
Call money and bills sold	130,000	124
Borrowed money	91,250	82,716
Foreign exchange liabilities	22	24
Other liabilities	34,125	37,606
Reserve for employees' bonuses	2,220	2,398
Net defined benefit liability	6,973	7,022
Reserve for losses on reimbursement of dormant deposits	793	1,118
Reserve for contingent loss	437	680
Deferred tax liabilities	6	5
Deferred tax liabilities for land revaluation	366	355
Acceptances and guarantees	6,180	5,183
Total Liabilities	4,498,339	4,381,160
Net Assets		
Capital stock	47,039	47,039
Capital surplus	94,163	93,566
Retained earnings	60,013	57,668
Treasury stock	(611)	—
Total stockholders' equity	200,604	198,274
Net unrealized gains on available-for-sale securities	11,089	10,202
Net deferred gains on hedges	(134)	(280)
Revaluation reserve for land	787	763
Remeasurements of defined benefit plans	(2,871)	(3,746)
Total accumulated other comprehensive income	8,871	6,938
Noncontrolling interests	1,239	1,152
Total Net Assets	210,715	206,365
Total Liabilities and Net Assets	¥ 4,709,055	¥ 4,587,526

<Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 90,268	¥ 89,404
Interest income	58,658	56,600
Interest on loans and bills discounted	54,471	52,489
Interest and dividends on securities	2,518	2,538
Interest on call loans and bills bought	38	51
Interest on due from banks	207	204
Other interest income	1,421	1,316
Fees and commissions	15,717	14,404
Other operating income	13,554	15,172
Other ordinary income	2,338	3,227
Recoveries of written-off loans	4	5
Other	2,333	3,221
Ordinary expenses	72,468	79,716
Interest expenses	4,462	3,767
Interest on deposits	3,747	3,281
Interest on negotiable certificates of deposit	19	22
Interest on call money and bills sold	(25)	(65)
Interest on payables under securities lending transactions	1	—
Interest on borrowed money	436	404
Interest on bonds	163	—
Other interest expenses	120	125
Fees and commissions	6,451	6,206
Other operating expenses	10,772	11,895
General and administrative expenses	46,448	47,341
Other ordinary expenses	4,334	10,505
Provision to reserve for possible loan losses	3,004	3,770
Other	1,330	6,735
Ordinary profits	17,799	9,688
Extraordinary gains	29	20
Gains on disposal of fixed assets	—	20
Reversal of stock acquisition rights	29	—
Extraordinary losses	809	159
Losses on disposal of fixed assets	7	64
Impairment losses on fixed assets	66	95
Other	735	—
Income before income taxes	17,020	9,548
Income taxes – current	1,629	2,462
Income taxes – deferred	1,587	(336)
Total income taxes	3,216	2,126
Net income	13,803	7,421
Net income (loss) attributable to noncontrolling interests	(33)	19
Net income attributable to owners of parent	¥ 13,836	¥ 7,402

<Consolidated Statement of Comprehensive Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Net income	¥ 13,803	¥ 7,421
Other comprehensive income	(292)	(1,907)
Net unrealized gains (losses) on available-for-sale securities	(1,058)	(886)
Net deferred gains (losses) on hedges	(8)	(146)
Remeasurements of defined benefit plans	774	(873)
Total comprehensive income	<u>¥ 13,511</u>	<u>¥ 5,514</u>
Total comprehensive income (loss) attributable to:		
Owners of parent	¥ 13,543	¥ 5,493
Noncontrolling interests	¥ (32)	¥ 21

<Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 2018

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 47,039	¥ 94,163	¥ 50,950	¥ (606)	¥ 191,547
Changes during the fiscal year					
Dividends paid			(4,774)		(4,774)
Net income attributable to owners of parent			13,836		13,836
Purchase of treasury stock				(4)	(4)
Disposal of treasury stock		(0)		0	0
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	—	(0)	9,062	(4)	9,057
Balance at the end of the fiscal year	¥ 47,039	¥ 94,163	¥ 60,013	¥ (611)	¥ 200,604

	Accumulated other comprehensive income					Stock acquisition rights	Noncontrolling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 12,148	¥ (125)	¥ 787	¥ (3,645)	¥ 9,164	¥ 29	¥ 1,279	¥ 202,021
Changes during the fiscal year								
Dividends paid								(4,774)
Net income attributable to owners of parent								13,836
Purchase of treasury stock								(4)
Disposal of treasury stock								0
Net changes except for stockholders' equity during the fiscal year	(1,058)	(8)	—	773	(293)	(29)	(40)	(363)
Total changes during the fiscal year	(1,058)	(8)	—	773	(293)	(29)	(40)	8,694
Balance at the end of the fiscal year	¥ 11,089	¥ (134)	¥ 787	¥ (2,871)	¥ 8,871	¥ —	¥ 1,239	¥ 210,715

<Consolidated Statement of Changes in Net Assets - Continued>

For the fiscal year ended March 31, 2019

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 47,039	¥ 94,163	¥ 60,013	¥ (611)	¥ 200,604
Changes during the fiscal year					
Dividends paid			(9,771)		(9,771)
Net income attributable to owners of parent			7,402		7,402
Cancellation of treasury stock		(611)		611	
Reversal of revaluation reserve for land			23		23
Changes in shareholders' interest due to transaction with noncontrolling interests		14			14
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	—	(597)	(2,344)	611	(2,330)
Balance at the end of the fiscal year	¥ 47,039	¥ 93,566	¥ 57,668	¥ —	¥ 198,274

	Accumulated other comprehensive income					Noncontrolling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥ 11,089	¥ (134)	¥ 787	¥ (2,871)	¥ 8,871	¥ 1,239	¥ 210,715
Changes during the fiscal year							
Dividends paid							(9,771)
Net income attributable to owners of parent							7,402
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							23
Changes in shareholders' interest due to transaction with noncontrolling interests							14
Net changes except for stockholders' equity during the fiscal year	(886)	(146)	(23)	(875)	(1,932)	(87)	(2,019)
Total changes during the fiscal year	(886)	(146)	(23)	(875)	(1,932)	(87)	(4,350)
Balance at the end of the fiscal year	¥ 10,202	¥ (280)	¥ 763	¥ (3,746)	¥ 6,938	¥ 1,152	¥ 206,365

<Non-Consolidated Balance Sheet>

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 392,180	¥ 241,985
Cash	23,175	26,939
Due from banks	369,005	215,045
Call loans	2,656	—
Securities	238,950	213,179
Japanese government bonds	14,161	3,580
Local government bonds	11,726	10,956
Corporate bonds	114,703	97,610
Stocks	46,613	42,951
Other securities	51,744	58,080
Loans and bills discounted	3,959,023	4,014,774
Bills discounted	5,764	4,838
Loans on notes	86,671	77,995
Loans on deeds	3,787,099	3,851,543
Overdrafts	79,487	80,397
Foreign exchange assets	6,233	10,336
Due from foreign banks	4,247	8,965
Foreign bills of exchange bought	1,528	870
Foreign bills of exchange receivable	457	500
Other assets	23,102	23,104
Unsettled exchange receivable	0	3
Prepaid expenses	160	160
Accrued income	3,158	3,018
Financial derivatives, principally including option premiums and contracts under hedge accounting	9,662	10,301
Cash collateral paid for financial instruments	5,281	6,237
Other	4,838	3,382
Tangible fixed assets	52,708	52,540
Buildings	12,500	12,869
Land	36,306	36,301
Leased assets	2,865	2,537
Construction in progress	6	1
Other tangible fixed assets	1,029	831
Intangible fixed assets	13,995	13,276
Software	4,125	4,252
Goodwill	8,778	8,042
Leased assets	442	334
Other intangible fixed assets	648	646
Prepaid pension cost	6,560	6,729
Deferred tax assets	12,913	13,650
Customers' liabilities for acceptances and guarantees	5,990	5,016
Reserve for possible loan losses	(17,829)	(18,868)
Total Assets	¥ 4,696,485	¥ 4,575,725

<Non-Consolidated Balance Sheet - Continued>

(Millions of yen)

	March 31, 2018	March 31, 2019
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 4,076,095	¥ 4,091,627
Current deposits	97,617	108,113
Ordinary deposits	1,298,147	1,370,289
Savings deposits	15,376	14,977
Notice deposits	11,018	10,761
Time deposits	2,632,936	2,568,003
Other deposits	20,999	19,481
Negotiable certificates of deposit	181,300	187,550
Call money	130,000	124
Borrowed money	67,255	56,766
Borrowed money	67,255	56,766
Foreign exchange liabilities	22	24
Foreign bills of exchange sold	22	24
Other liabilities	17,991	20,571
Accrued income taxes	987	1,738
Accrued expenses	4,112	3,346
Unearned income	1,093	913
Financial derivatives, principally including option premiums and contracts under hedge accounting	4,995	6,373
Lease obligation	3,542	3,115
Asset retirement obligations	304	306
Other	2,956	4,778
Reserve for employees' bonuses	2,150	2,330
Reserve for employees' retirement benefits	5,901	5,959
Reserve for losses on reimbursement of dormant deposits	793	1,118
Reserve for contingent loss	437	680
Deferred tax liabilities for land revaluation	366	355
Acceptances and guarantees	5,990	5,016
Total Liabilities	4,488,304	4,372,125
Net Assets		
Capital stock	47,039	47,039
Capital surplus	94,163	93,551
Capital reserve	18,937	18,937
Other capital surplus	75,225	74,613
Retained earnings	55,858	52,338
Legal reserve	3,768	5,722
Other retained earnings	52,090	46,615
Retained earnings carried forward	52,090	46,615
Treasury stock	(611)	—
Total stockholders' equity	196,450	192,929
Net unrealized gains on available-for-sale securities	11,089	10,202
Net deferred gains on hedges	(146)	(295)
Revaluation reserve for land	787	763
Total valuation and translation differences	11,730	10,670
Total Net Assets	208,180	203,600
Total Liabilities and Net Assets	¥ 4,696,485	¥ 4,575,725

<Non-Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 75,688	¥ 73,699
Interest income	57,558	55,488
Interest on loans and bills discounted	54,688	52,645
Interest and dividends on securities	2,586	2,538
Interest on call loans	38	51
Interest on due from banks	207	204
Interest on interest rate-swaps	1	0
Other interest income	36	48
Fees and commissions	13,144	11,662
Exchange fees received	1,838	1,832
Other fees and commissions	11,305	9,829
Other operating income	2,543	3,217
Gains on foreign exchange transactions	110	85
Gains on trading account securities transactions	—	0
Gains on sale of Japanese government bonds and other	719	2,159
Income from derivatives other than for trading or hedging	1,617	874
Other	95	97
Other ordinary income	2,442	3,331
Recoveries of written-off loans	0	2
Gains on sales of stocks and other securities	237	3,129
Other	2,205	199
Ordinary expenses	59,563	65,876
Interest expenses	4,510	3,780
Interest on deposits	3,748	3,281
Interest on negotiable certificates of deposit	26	28
Interest on call money	(25)	(65)
Interest on payables under securities lending transactions	1	—
Interest on borrowed money	255	210
Interest on bonds	163	—
Interest expenses on interest rate-swaps	133	139
Other interest expenses	208	186
Fees and commissions	8,434	7,934
Commissions paid on exchange transactions	433	442
Other	8,000	7,492
Other operating expenses	19	164
Losses on sale of Japanese government bonds and other	19	164
General and administrative expenses	44,019	44,930
Other ordinary expenses	2,580	9,065
Provision to reserve for possible loan losses	1,409	2,372
Losses on sales of stocks and other securities	—	27
Losses on devaluation of stocks and other securities	1	124
Other	1,169	6,541
Ordinary profits	<u>16,124</u>	<u>7,822</u>
Extraordinary gains	29	20
Gains on disposal of fixed assets	—	20
Reversal of stock acquisition rights	29	—
Extraordinary losses	808	121
Losses on disposal of fixed assets	7	59
Impairment losses on fixed assets	66	61
Other	735	—
Income before income taxes	<u>15,345</u>	<u>7,721</u>
Income taxes – current	1,050	1,872
Income taxes – deferred	1,539	(377)
Total income taxes	<u>2,589</u>	<u>1,494</u>
Net income	<u>¥ 12,755</u>	<u>¥ 6,227</u>

<Non-Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 2018

(Millions of yen)

	Stockholders' equity								
	Capital stock	Capital surplus			Retained earnings			Treasury stock	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Legal reserve	Other retained earnings	Total retained earnings		
					Retained earnings carried forward				
Balance at the beginning of the fiscal year	¥ 47,039	¥ 18,937	¥ 75,225	¥ 94,163	¥ 2,813	¥ 45,063	¥ 47,877	¥ (606)	¥ 188,473
Changes during the fiscal year									
Dividends paid					954	(5,729)	(4,774)		(4,774)
Net income						12,755	12,755		12,755
Purchase of treasury stock								(4)	(4)
Disposal of treasury stock			(0)	(0)				0	0
Net changes except for stockholders' equity during the fiscal year									
Total changes during the fiscal year	—	—	(0)	(0)	954	7,026	7,981	(4)	7,976
Balance at the end of the fiscal year	¥ 47,039	¥ 18,937	¥ 75,225	¥ 94,163	¥ 3,768	¥ 52,090	¥ 55,858	¥ (611)	¥ 196,450

	Valuation and translation differences				Stock acquisition rights	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences		
Balance at the beginning of the fiscal year	¥ 12,148	¥ (148)	¥ 787	¥ 12,787	¥ 29	¥ 201,290
Changes during the fiscal year						
Dividends paid						(4,774)
Net income						12,755
Purchase of treasury stock						(4)
Disposal of treasury stock						0
Net changes except for stockholders' equity during the fiscal year	(1,058)	1	—	(1,057)	(29)	(1,086)
Total changes during the fiscal year	(1,058)	1	—	(1,057)	(29)	6,889
Balance at the end of the fiscal year	¥ 11,089	¥ (146)	¥ 787	¥ 11,730	¥ —	¥ 208,180

<Non-Consolidated Statement of Changes in Net Assets - Continued>

For the fiscal year ended March 31, 2019

(Millions of yen)

	Stockholders' equity								
	Capital stock	Capital surplus			Retained earnings			Treasury stock	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Legal reserve	Other retained earnings	Total retained earnings		
Balance at the beginning of the fiscal year	¥ 47,039	¥ 18,937	¥ 75,225	¥ 94,163	¥ 3,768	¥ 52,090	¥ 55,858	¥ (611)	¥ 196,450
Changes during the fiscal year									
Dividends paid					1,954	(11,725)	(9,771)		(9,771)
Net income						6,227	6,227		6,227
Cancellation of treasury stock			(611)	(611)				611	—
Reversal of revaluation reserve for land						23	23		23
Net changes except for stockholders' equity during the fiscal year									
Total changes during the fiscal year	—	—	(611)	(611)	1,954	(5,474)	(3,520)	611	(3,520)
Balance at the end of the fiscal year	¥ 47,039	¥ 18,937	¥ 74,613	¥ 93,551	¥ 5,722	¥ 46,615	¥ 52,338	¥ —	¥ 192,929

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 11,089	¥ (146)	¥ 787	¥ 11,730	¥ 208,180
Changes during the fiscal year					
Dividends paid					(9,771)
Net income					6,227
Cancellation of treasury stock					—
Reversal of revaluation reserve for land					23
Net changes except for stockholders' equity during the fiscal year	(886)	(148)	(23)	(1,059)	(1,059)
Total changes during the fiscal year	(886)	(148)	(23)	(1,059)	(4,579)
Balance at the end of the fiscal year	¥ 10,202	¥ (295)	¥ 763	¥ 10,670	¥ 203,600

<Consolidated Balance Sheet>

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 317,544	¥ 384,156
Monetary claims bought	5,022	2,529
Securities	733,555	643,492
Loans and bills discounted	2,416,593	2,458,411
Foreign exchange assets	5,826	5,967
Other assets	28,178	29,202
Tangible fixed assets	29,100	29,290
Buildings	9,180	9,882
Land	17,784	17,784
Leased assets	646	645
Construction in progress	218	3
Other tangible fixed assets	1,269	974
Intangible fixed assets	340	337
Software	51	63
Leased assets	13	-
Other intangible fixed assets	276	274
Net defined benefit asset	108	76
Deferred tax assets	8,213	7,415
Customers' liabilities for acceptances and guarantees	9,309	9,855
Reserve for possible loan losses	(15,708)	(11,657)
Total Assets	3,538,085	3,559,077
Liabilities and Net Assets		
Liabilities		
Deposits	3,247,941	3,307,695
Negotiable certificates of deposit	34,700	35,500
Borrowed money	51,500	8,400
Foreign exchange liabilities	140	56
Other liabilities	24,311	26,810
Reserve for employees' bonuses	1,792	1,697
Net defined benefit liability	3,894	4,406
Other reserves	5,518	4,922
Acceptances and guarantees	9,309	9,855
Total Liabilities	3,379,108	3,399,343
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Retained earnings	63,862	66,141
Total stockholders' equity	158,273	160,552
Net unrealized gains on available-for-sale securities	7,277	5,753
Remeasurements of defined benefit plans	(6,573)	(6,571)
Total accumulated other comprehensive income	703	(818)
Total Net Assets	158,976	159,734
Total Liabilities and Net Assets	¥ 3,538,085	¥ 3,559,077

<Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 56,963	¥ 54,207
Interest income	31,410	30,387
Interest on loans and bills discounted	27,421	25,879
Interest and dividends on securities	3,648	4,166
Interest on call loans and bills bought	(8)	(2)
Interest on due from banks	273	270
Other interest income	75	73
Fees and commissions	17,325	17,681
Other operating income	2,141	1,779
Other ordinary income	6,085	4,358
Reversal of reserve for possible loan losses	1,130	2,882
Recoveries of written-off loans	1,212	440
Other	3,742	1,034
Ordinary expenses	47,526	47,648
Interest expenses	1,180	909
Interest on deposits	1,093	915
Interest on negotiable certificates of deposit	3	1
Interest on call money and bills sold	(12)	(33)
Interest on payables under securities lending transactions	4	2
Interest on borrowed money	67	-
Other interest expenses	24	24
Fees and commissions	4,727	4,993
Other operating expenses	100	220
General and administrative expenses	39,281	38,146
Other ordinary expenses	2,237	3,377
Other	2,237	3,377
Ordinary profits	9,437	6,559
Extraordinary gains	907	187
Gains on disposal of fixed assets	907	187
Extraordinary losses	229	98
Losses on disposal of fixed assets	65	90
Impairment losses on fixed assets	163	7
Income before income taxes	10,115	6,648
Income taxes – current	974	815
Income taxes – deferred	2,984	1,416
Total income taxes	3,958	2,231
Net income	6,156	4,416
Net income attributable to noncontrolling interests	-	-
Net income attributable to owners of parent	¥ 6,156	¥ 4,416

<Consolidated Statement of Comprehensive Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Net income	¥ 6,156	¥ 4,416
Other comprehensive income	318	(1,521)
Net unrealized gains (losses) on available-for-sale securities	(315)	(1,523)
Remeasurements of defined benefit plans	633	2
Total comprehensive income	<u>6,474</u>	<u>2,895</u>
Total comprehensive income attributable to:		
Owners of parent	6,474	2,895

<Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 2018

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 38,971	¥ 55,439	¥ 58,994	¥ 153,404
Changes during the fiscal year				
Dividends paid			(1,288)	(1,288)
Net income attributable to owners of parent			6,156	6,156
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	4,868	4,868
Balance at the end of the fiscal year	¥ 38,971	¥ 55,439	¥ 63,862	¥ 158,273

	Accumulated other comprehensive income			Total net assets
	Net unrealized gains on available-for-sale securities	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at the beginning of the fiscal year	¥ 7,592	¥ (7,207)	¥ 385	¥ 153,790
Changes during the fiscal year				
Dividends paid				(1,288)
Net income attributable to owners of parent				6,156
Net changes except for stockholders' equity during the fiscal year	(315)	633	318	318
Total changes during the fiscal year	(315)	633	318	5,186
Balance at the end of the fiscal year	¥ 7,277	¥ (6,573)	¥ 703	¥ 158,976

<Consolidated Statement of Changes in Net Assets - Continued>

For the fiscal year ended March 31, 2019

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 38,971	¥ 55,439	¥ 63,862	¥ 158,273
Changes during the fiscal year				
Dividends paid			(2,137)	(2,137)
Net income attributable to owners of parent			4,416	4,416
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	2,278	2,278
Balance at the end of the fiscal year	¥ 38,971	¥ 55,439	¥ 66,141	¥ 160,552

	Accumulated other comprehensive income			Total net assets
	Net unrealized gains on available-for-sale securities	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at the beginning of the fiscal year	¥ 7,277	¥ (6,573)	¥ 703	¥ 158,976
Changes during the fiscal year				
Dividends paid				(2,137)
Net income attributable to owners of parent				4,416
Net changes except for stockholders' equity during the fiscal year	(1,523)	2	(1,521)	(1,521)
Total changes during the fiscal year	(1,523)	2	(1,521)	757
Balance at the end of the fiscal year	¥ 5,753	¥ (6,571)	¥ (818)	¥ 159,734

<Non-Consolidated Balance Sheet>

(Millions of yen)

	March 31, 2018		March 31, 2019	
Assets				
Cash and due from banks	¥	317,514	¥	384,125
Cash		33,083		32,995
Due from banks		284,431		351,130
Monetary claims bought		5,022		2,529
Securities		735,772		645,709
Japanese government bonds		129,130		111,919
Local government bonds		62,506		53,371
Corporate bonds		468,002		411,198
Stocks		18,334		15,037
Other securities		57,798		54,182
Loans and bills discounted		2,415,160		2,456,957
Bills discounted		20,025		19,581
Loans on notes		41,673		36,912
Loans on deeds		2,189,868		2,243,632
Overdrafts		163,592		156,830
Foreign exchange assets		5,826		5,967
Due from foreign banks		4,770		4,831
Foreign bills of exchange bought		190		463
Foreign bills of exchange receivable		864		672
Other assets		28,062		29,106
Prepaid expenses		312		306
Accrued income		2,537		2,439
Financial derivatives, principally including option premiums and contracts under hedge accounting		335		122
Other		24,876		26,237
Tangible fixed assets		29,090		29,287
Buildings		9,180		9,882
Land		17,784		17,784
Leased assets		642		645
Construction in progress		218		3
Other tangible fixed assets		1,265		970
Intangible fixed assets		314		326
Software		42		56
Other intangible fixed assets		271		270
Prepaid pension cost		5,715		5,169
Deferred tax assets		4,149		3,640
Customers' liabilities for acceptances and guarantees		8,888		9,562
Reserve for possible loan losses		(11,892)		(9,134)
Total Assets	¥	3,543,625	¥	3,563,248

<Non-Consolidated Balance Sheet - Continued>

(Millions of yen)

	March 31, 2018	March 31, 2019
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,250,002	¥ 3,309,958
Current deposits	188,404	187,123
Ordinary deposits	1,802,520	1,918,836
Savings deposits	20,103	19,013
Notice deposits	3,912	3,107
Time deposits	1,211,273	1,159,122
Other deposits	23,788	22,754
Negotiable certificates of deposit	54,700	55,500
Borrowed money	51,500	8,400
Borrowed money	51,500	8,400
Foreign exchange liabilities	140	56
Due to foreign banks	72	-
Foreign bills of exchange sold	4	7
Foreign bills of exchange payables	63	48
Other liabilities	16,112	19,441
Unsettled exchange payables	1	0
Accrued income taxes	429	473
Accrued expenses	1,839	3,987
Unearned income	935	1,025
Financial derivatives, principally including option premiums and contracts under hedge accounting	138	46
Lease obligation	668	673
Asset retirement obligations	279	263
Other	11,820	12,970
Reserve for employees' bonuses	1,767	1,674
Other reserves	5,518	4,922
Acceptances and guarantees	8,888	9,562
Total Liabilities	3,388,628	3,409,515
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Capital reserve	38,971	38,971
Other capital surplus	16,467	16,467
Retained earnings	53,308	53,568
Other retained earnings	53,308	53,568
Retained earnings carried forward	53,308	53,568
Total stockholders' equity	147,718	147,979
Net unrealized gains on available-for-sale securities	7,277	5,753
Total valuation and translation differences	7,277	5,753
Total Net Assets	154,996	153,733
Total Liabilities and Net Assets	¥ 3,543,625	¥ 3,563,248

<Non-Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 60,727	¥ 52,072
Interest income	36,355	30,359
Interest on loans and bills discounted	27,368	25,850
Interest and dividends on securities	8,646	4,166
Interest on call loans	(8)	(2)
Interest on due from banks	273	270
Other interest income	75	73
Fees and commissions	16,290	16,672
Exchange fees received	2,918	2,981
Other fees and commissions	13,372	13,691
Other operating income	2,141	1,779
Gains on foreign exchange transactions	363	404
Gains on sale of Japanese government bonds and other	1,777	1,375
Other ordinary income	5,940	3,260
Reversal of reserve for possible loan losses	985	1,843
Recoveries of written-off loans	1,212	440
Gains on sales of stocks and other securities	2,389	412
Other	1,352	563
Ordinary expenses	48,769	48,268
Interest expenses	1,183	922
Interest on deposits	1,093	915
Interest on negotiable certificates of deposit	7	14
Interest on call money	(12)	(33)
Interest on payables under securities lending transactions	4	2
Interest on borrowed money	67	-
Other interest expenses	23	24
Fees and commissions	6,547	6,190
Commissions paid on exchange transactions	613	664
Other	5,934	5,526
Other operating expenses	100	220
Losses on sale of Japanese government bonds and other	72	34
Impairment losses on Japanese government bonds and other	27	186
General and administrative expenses	38,721	37,575
Other ordinary expenses	2,216	3,360
Write-off of loans	385	1,315
Losses on sales of stocks and other securities	11	66
Losses on devaluation of stocks and other securities	-	0
Other	1,819	1,977
Ordinary profits	11,958	3,803
Extraordinary gains	907	187
Gains on disposal of fixed assets	907	187
Extraordinary losses	229	97
Losses on disposal of fixed assets	65	89
Impairment losses on fixed assets	163	7
Income before income taxes	12,636	3,892
Income taxes – current	435	366
Income taxes – deferred	2,630	1,128
Total income taxes	3,065	1,494
Net income	¥ 9,571	¥ 2,398

<Non-Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 2018

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971	¥ 16,467	¥ 55,439	¥ 45,024	¥ 139,435
Changes during the fiscal year						
Dividends paid					(1,288)	(1,288)
Net income					9,571	9,571
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	8,283	8,283
Balance at the end of the fiscal year	¥ 38,971	¥ 38,971	¥ 16,467	¥ 55,439	¥ 53,308	¥ 147,718

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥ 7,592	¥ 147,027
Changes during the fiscal year		
Dividends paid		(1,288)
Net income		9,571
Net changes except for stockholders' equity during the fiscal year	(315)	(315)
Total changes during the fiscal year	(315)	7,968
Balance at the end of the fiscal year	¥ 7,277	¥ 154,996

<Non-Consolidated Statement of Changes in Net Assets - Continued>

For the fiscal year ended March 31, 2019

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971	¥ 16,467	¥ 55,439	¥ 53,308	¥ 147,718
Changes during the fiscal year						
Dividends paid					(2,137)	(2,137)
Net income					2,398	2,398
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	260	260
Balance at the end of the fiscal year	¥ 38,971	¥ 38,971	¥ 16,467	¥ 55,439	¥ 53,568	¥ 147,979

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥ 7,277	¥ 154,996
Changes during the fiscal year		
Dividends paid		(2,137)
Net income		2,398
Net changes except for stockholders' equity during the fiscal year	(1,523)	(1,523)
Total changes during the fiscal year	(1,523)	(1,263)
Balance at the end of the fiscal year	¥ 5,753	¥ 153,733

<Consolidated Balance Sheet>

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 551,413	¥ 531,491
Call loans and bills bought	2,361	5,918
Monetary claims bought	2,223	2,008
Trading account securities	185	83
Securities	342,143	190,474
Loans and bills discounted	2,513,381	2,669,067
Foreign exchange assets	6,848	7,259
Lease receivables and investment assets	7,928	7,621
Other assets	66,861	74,538
Tangible fixed assets	33,537	32,961
Buildings	16,432	15,900
Land	14,608	14,562
Leased assets	447	548
Construction in progress	4	3
Other tangible fixed assets	2,044	1,945
Intangible fixed assets	4,350	3,403
Software	3,343	2,452
Other intangible fixed assets	1,006	950
Net defined benefit asset	3,661	3,626
Deferred tax assets	3,673	3,871
Customers' liabilities for acceptances and guarantees	9,831	10,120
Reserve for possible loan losses	(19,503)	(17,295)
Total Assets	3,528,896	3,525,149
Liabilities and Net Assets		
Liabilities		
Deposits	3,233,642	3,310,827
Negotiable certificates of deposit	2,411	2,400
Payables under securities lending transactions	74,956	23,014
Borrowed money	38,714	11,635
Foreign exchange liabilities	175	196
Other liabilities	22,205	22,510
Reserve for employees' bonuses	1,087	1,068
Net defined benefit liability	418	789
Reserve for directors' retirement benefits	76	62
Other reserves	610	1,505
Deferred tax liabilities	357	455
Acceptances and guarantees	9,831	10,120
Total Liabilities	3,384,488	3,384,585
Net Assets		
Capital stock	27,484	27,484
Capital surplus	49,609	49,609
Retained earnings	58,655	54,947
Total stockholders' equity	135,749	132,041
Net unrealized gains on available-for-sale securities	6,181	6,947
Remeasurements of defined benefit plans	814	145
Total accumulated other comprehensive income	6,995	7,093
Stock acquisition rights	318	—
Noncontrolling interests	1,343	1,428
Total Net Assets	144,407	140,564
Total Liabilities and Net Assets	¥ 3,528,896	¥ 3,525,149

<Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 61,590	¥ 58,239
Interest income	33,547	31,970
Interest on loans and bills discounted	28,486	28,182
Interest and dividends on securities	4,126	2,881
Interest on call loans and bills bought	41	71
Interest on receivables under resale agreements	—	(7)
Interest on due from banks	377	370
Other interest income	514	472
Fees and commissions	14,362	14,561
Other operating income	7,991	7,921
Other ordinary income	5,689	3,786
Recoveries of written-off loans	206	128
Other	5,483	3,657
Ordinary expenses	51,272	56,935
Interest expenses	1,859	1,531
Interest on deposits	980	969
Interest on negotiable certificates of deposit	0	0
Interest on call money and bills sold	1	11
Interest on payables under securities lending transactions	760	439
Interest on borrowed money	101	91
Other interest expenses	14	18
Fees and commissions	3,949	4,174
Other operating expenses	7,531	10,096
General and administrative expenses	35,565	35,338
Other ordinary expenses	2,366	5,795
Provision to reserve for possible loan losses	727	2,052
Other	1,639	3,743
Ordinary profits	10,317	1,304
Extraordinary gains	595	318
Other	595	318
Extraordinary losses	352	415
Losses on disposal of fixed assets	26	210
Impairment losses on fixed assets	325	205
Income before income taxes	10,560	1,207
Income taxes – current	1,783	466
Income taxes – deferred	1,005	(167)
Total income taxes	2,788	299
Net income	7,771	907
Net income attributable to noncontrolling interests	115	83
Net income attributable to owners of parent	¥ 7,655	¥ 824

<Consolidated Statement of Comprehensive Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Net income	¥ 7,771	¥ 907
Other comprehensive income	28	131
Net unrealized gains (losses) on available-for-sale securities	144	800
Remeasurements of defined benefit plans	(116)	(668)
Total comprehensive income	<u>¥ 7,799</u>	<u>¥ 1,038</u>
Total comprehensive income attributable to:		
Owners of parent	¥ 7,660	¥ 921
Noncontrolling interests	¥ 138	¥ 117

<Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 2018

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 27,484	¥ 49,693	¥ 53,052	¥ (84)	¥ 130,145
Changes during the fiscal year					
Dividends paid			(2,051)		(2,051)
Net income attributable to owners of parent			7,655		7,655
Purchase of treasury stock				(1)	(1)
Disposal of treasury stock		(0)		2	1
Cancellation of treasury stock		(83)		83	—
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	—	(84)	5,603	84	5,604
Balance at the end of the fiscal year	¥ 27,484	¥ 49,609	¥ 58,655	¥ —	¥ 135,749

	Accumulated other comprehensive income			Stock acquisition rights	Noncontrolling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 6,060	¥ 930	¥ 6,991	¥ 246	¥ 1,204	¥ 138,588
Changes during the fiscal year						
Dividends paid						(2,051)
Net income attributable to owners of parent						7,655
Purchase of treasury stock						(1)
Disposal of treasury stock						1
Cancellation of treasury stock						—
Net changes except for stockholders' equity during the fiscal year	120	(116)	4	71	138	215
Total changes during the fiscal year	120	(116)	4	71	138	5,819
Balance at the end of the fiscal year	¥ 6,181	¥ 814	¥ 6,995	¥ 318	¥ 1,343	¥ 144,407

<Consolidated Statement of Changes in Net Assets - Continued>

For the fiscal year ended March 31, 2019

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 27,484	¥ 49,609	¥ 58,655	¥ 135,749
Changes during the fiscal year				
Dividends paid			(4,473)	(4,473)
Net income attributable to owners of parent			824	824
Change in scope of consolidation			(58)	(58)
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	—	—	(3,707)	(3,707)
Balance at the end of the fiscal year	¥ 27,484	¥ 49,609	¥ 54,947	¥ 132,041

	Accumulated other comprehensive income			Stock acquisition rights	Noncontrolling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 6,181	¥ 814	¥ 6,995	¥ 318	¥ 1,343	¥ 144,407
Changes during the fiscal year						
Dividends paid						(4,473)
Net income attributable to owners of parent						824
Change in scope of consolidation						(58)
Net changes except for stockholders' equity during the fiscal year	765	(668)	97	(318)	85	(135)
Total changes during the fiscal year	765	(668)	97	(318)	85	(3,843)
Balance at the end of the fiscal year	¥ 6,947	¥ 145	¥ 7,093	¥ —	¥ 1,428	¥ 140,564

<Non-Consolidated Balance Sheet>

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 551,387	¥ 531,458
Cash	25,425	27,555
Due from banks	525,961	503,902
Call loans	2,361	5,918
Trading account securities	185	83
Trading Japanese government bonds	27	—
Trading local government bonds	157	83
Securities	344,686	192,479
Japanese government bonds	97,311	32,793
Local government bonds	9,713	24,285
Corporate bonds	82,917	67,631
Stocks	30,720	23,488
Other securities	124,023	44,280
Loans and bills discounted	2,527,333	2,682,100
Bills discounted	17,997	15,522
Loans on notes	44,690	48,785
Loans on deeds	2,254,155	2,397,524
Overdrafts	210,489	220,268
Foreign exchange assets	6,848	7,259
Due from foreign banks	2,454	4,678
Foreign bills of exchange bought	2,176	780
Foreign bills of exchange receivable	2,216	1,799
Other assets	50,999	59,249
Unsettled exchange receivable	138	723
Prepaid expenses	29	4
Accrued income	2,263	2,070
Financial derivatives, principally including option premiums and contracts under hedge accounting	3,922	3,926
Cash collateral paid for financial instruments	2,398	2,690
Other	42,246	49,833
Tangible fixed assets	33,306	32,765
Buildings	16,407	15,893
Land	14,608	14,562
Leased assets	1,155	1,296
Construction in progress	20	8
Other tangible fixed assets	1,114	1,004
Intangible fixed assets	4,303	3,360
Software	3,302	2,416
Other intangible fixed assets	1,000	944
Prepaid pension cost	3,158	3,276
Deferred tax assets	3,784	3,681
Customers' liabilities for acceptances and guarantees	9,736	10,046
Reserve for possible loan losses	(18,357)	(16,181)
Total Assets	¥ 3,519,733	¥ 3,515,499

<Non-Consolidated Balance Sheet - Continued>

(Millions of yen)

	March 31, 2018	March 31, 2019
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,238,577	¥ 3,314,021
Current deposits	158,329	162,880
Ordinary deposits	1,950,300	2,053,266
Savings deposits	18,448	17,925
Notice deposits	7,278	6,267
Time deposits	1,069,585	1,036,354
Installment savings	25	19
Other deposits	34,609	37,306
Negotiable certificates of deposit	11,411	9,400
Payables under securities lending transactions	74,956	23,014
Borrowed money	38,714	11,635
Borrowed money	38,714	11,635
Foreign exchange liabilities	175	196
Due to foreign banks	—	1
Foreign bills of exchange sold	168	163
Foreign bills of exchange payables	7	31
Other liabilities	8,884	9,324
Unsettled exchange payables	639	1,320
Accrued income taxes	377	262
Accrued expenses	1,524	1,435
Unearned income	578	549
Reserve for interest on installment savings	0	0
Financial derivatives, principally including option premiums and contracts under hedge accounting	1,891	2,496
Cash collateral received for financial instruments	389	49
Lease obligation	1,191	1,341
Asset retirement obligations	358	365
Other	1,935	1,504
Reserve for employees' bonuses	991	980
Reserve for employees' retirement benefits	947	503
Other reserves	610	1,363
Acceptances and guarantees	9,736	10,046
Total Liabilities	3,385,006	3,380,485
Net Assets		
Capital stock	27,484	27,484
Capital surplus	49,609	49,609
Capital reserve	27,431	27,431
Other capital surplus	22,177	22,177
Retained earnings	51,869	51,867
Legal reserve	53	53
Other retained earnings	51,815	51,814
General reserve	2,325	2,325
Retained earnings carried forward	49,490	49,489
Total stockholders' equity	128,962	128,961
Net unrealized gains on available-for-sale securities	5,445	6,051
Total valuation and translation differences	5,445	6,051
Stock acquisition rights	318	—
Total Net Assets	134,726	135,013
Total Liabilities and Net Assets	¥ 3,519,733	¥ 3,515,499

<Non-Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 52,805	¥ 53,671
Interest income	33,482	36,152
Interest on loans and bills discounted	28,474	28,168
Interest and dividends on securities	4,405	7,383
Interest on call loans	41	71
Interest on receivables under resale agreements	—	(7)
Interest on due from banks	377	370
Other interest income	182	165
Fees and commissions	12,388	12,568
Exchange fees received	2,808	2,796
Other fees and commissions	9,580	9,772
Other operating income	1,505	1,180
Gains on foreign exchange transactions	46	—
Gains on trading account securities transactions	0	0
Gains on sale of Japanese government bonds and other	1,134	555
Income from derivatives other than for trading or hedging	322	622
Other	1	2
Other ordinary income	5,429	3,770
Recoveries of written-off loans	204	126
Gains on sales of stocks and other securities	4,031	2,942
Other	1,192	702
Ordinary expenses	43,942	49,241
Interest expenses	1,886	1,562
Interest on deposits	980	969
Interest on negotiable certificates of deposit	1	1
Interest on call money	1	11
Interest on payables under securities lending transactions	760	439
Interest on borrowed money	101	91
Other interest expenses	40	49
Fees and commissions	4,535	4,765
Commissions paid on exchange transactions	625	622
Other	3,909	4,142
Other operating expenses	1,580	3,971
Losses on foreign exchange transactions	—	87
Losses on sale of Japanese government bonds and other	1,580	3,884
General and administrative expenses	33,720	33,632
Other ordinary expenses	2,219	5,310
Provision to reserve for possible loan losses	599	1,599
Write-off of loans	398	3
Losses on sales of stocks and other securities	79	2,378
Losses on devaluation of stocks and other securities	12	3
Other	1,129	1,326
Ordinary profits	8,862	4,429
Extraordinary gains	595	318
Other	595	318
Extraordinary losses	352	412
Losses on disposal of fixed assets	26	206
Impairment losses on fixed assets	325	205
Income before income taxes	9,105	4,336
Income taxes – current	1,278	32
Income taxes – deferred	985	(168)
Total income taxes	2,264	(135)
Net income	¥ 6,841	¥ 4,472

<Non-Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 2018

(Millions of yen)

	Stockholders' equity							
	Capital stock	Capital surplus			Legal reserve	Retained earnings		Total retained earnings
		Capital reserve	Other capital surplus	Total capital surplus		Other retained earnings		
						General reserve	Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 27,484	¥ 27,431	¥ 22,261	¥ 49,693	¥ 53	¥ 2,325	¥ 44,701	¥ 47,079
Changes during the fiscal year								
Dividends paid							(2,051)	(2,051)
Net income							6,841	6,841
Purchase of treasury stock								
Disposal of treasury stock			(0)	(0)				
Cancellation of treasury stock			(83)	(83)				
Net changes except for stockholders' equity during the fiscal year								
Total changes during the fiscal year	—	—	(84)	(84)	—	—	4,789	4,789
Balance at the end of the fiscal year	¥ 27,484	¥ 27,431	¥ 22,177	¥ 49,609	¥ 53	¥ 2,325	¥ 49,490	¥ 51,869

	Stockholders' equity		Valuation and translation differences		Stock acquisition rights	Total net assets
	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Total valuation and translation differences		
Balance at the beginning of the fiscal year	¥ (84)	¥ 124,173	¥ 5,440	¥ 5,440	¥ 246	¥ 129,861
Changes during the fiscal year						
Dividends paid		(2,051)				(2,051)
Net income		6,841				6,841
Purchase of treasury stock	(1)	(1)				(1)
Disposal of treasury stock	2	1				1
Cancellation of treasury stock	83	—				—
Net changes except for stockholders' equity during the fiscal year			4	4	71	75
Total changes during the fiscal year	84	4,789	4	4	71	4,865
Balance at the end of the fiscal year	¥ —	¥ 128,962	¥ 5,445	¥ 5,445	¥ 318	¥ 134,726

<Non-Consolidated Statement of Changes in Net Assets - Continued>
For the fiscal year ended March 31, 2019

(Millions of yen)

	Stockholders' equity								
	Capital stock	Capital surplus			Legal reserve	Retained earnings			Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus		Other retained earnings		Total retained earnings	
						General reserve	Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥ 27,484	¥ 27,431	¥ 22,177	¥ 49,609	¥ 53	¥ 2,325	¥ 49,490	¥ 51,869	¥ 128,962
Changes during the fiscal year									
Dividends paid							(4,473)	(4,473)	(4,473)
Net income							4,472	4,472	4,472
Net changes except for stockholders' equity during the fiscal year									
Total changes during the fiscal year	—	—	—	—	—	—	(1)	(1)	(1)
Balance at the end of the fiscal year	¥ 27,484	¥ 27,431	¥ 22,177	¥ 49,609	¥ 53	¥ 2,325	¥ 49,489	¥ 51,867	¥ 128,961

	Valuation and translation differences		Stock acquisition rights	Total net assets
	Net unrealized gains on available-for-sale securities	Total valuation and translation differences		
Balance at the beginning of the fiscal year	¥ 5,445	¥ 5,445	¥ 318	¥ 134,726
Changes during the fiscal year				
Dividends paid				(4,473)
Net income				4,472
Net changes except for stockholders' equity during the fiscal year	606	606	(318)	288
Total changes during the fiscal year	606	606	(318)	286
Balance at the end of the fiscal year	¥ 6,051	¥ 6,051	¥ —	¥ 135,013