



Kansai Mirai Financial Group, Inc.

Consolidated Financial Results for the First Quarter of Fiscal Year 2019
(Three months ended June 30, 2019/ Unaudited)
<under Japanese GAAP>



Code number: 7321
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Quarterly investor meeting presentation: Not Scheduled

Stock exchange listings: Tokyo
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Dividends payment date: -
Trading accounts: Not Established

Note: Amounts of less than one million yen are rounded down.

1. Consolidated Financial Results for the First Quarter of Fiscal Year 2019 (April 1, 2019- June 30, 2019)

(1) Consolidated Operating Results (% represents the change from the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	Million yen	%	Million yen	%	Million yen	%
1Q of FY2019	45,013	(-6.8)	3,225	(-40.3)	2,078	(-96.5)
1Q of FY2018	48,315	(-)	5,401	(-)	60,218	(-)

Notes: 1. Comprehensive Income: 1Q of FY2019: 1,109 million yen (-98.2%) 1Q of FY2018: 62,313 million yen (-)
2. For 1Q of FY2018, year-to-year change ratios are not disclosed as the Company was established on November 14, 2017.

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1Q of FY2019	5.58	5.57
1Q of FY2018	161.68	161.50

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
June 30, 2019	11,666,366	465,313	4.0
March 31, 2019	11,630,112	473,520	4.0

(Reference) Net Assets Attributable to Stockholders: June 30, 2019: 462,374 million yen March 31, 2019: 470,629 million yen
Note: "Net Assets Attributable to Stockholders to Total Assets Ratio" is (Net assets at period-end minus Stock option at period-end minus Noncontrolling interests at period-end) divided by Total assets at period-end. This ratio is not calculated based on the "Notification on Consolidated Capital Adequacy".

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
FY2018	Yen -	Yen 0.00	Yen -	Yen 25.00	Yen 25.00
FY2019	-	-	-	-	-
FY2019(Forecast)	-	0.00	-	25.00	25.00

Note: Revision of forecasts for dividends from the latest announcement: No

3. Earnings Targets for Fiscal Year 2019 (April 1, 2019 - March 31, 2020)

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	Million yen	%	Yen
1st half of FY2019	5,000	(-92.4)	13.42
FY2019 (Full year)	12,500	(-81.7)	33.56

Note: Revision of earnings targets from the latest announcement: No

4. Other

- (1) Changes in significant subsidiaries during the period : Yes
Excluded : Kansai Urban Banking Corporation
- (2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements
- | | |
|--|----|
| A) Changes due to revision of accounting standards : | No |
| B) Changes due to other reasons : | No |
| C) Changes in accounting estimates : | No |
| D) Restatements : | No |
- (4) Number of Shares of Common Stock Outstanding
- | | |
|---|--------------------|
| A) Total outstanding shares including treasury stock at the end of the period | |
| June 30, 2019 : | 372,876,219 shares |
| March 31, 2019 : | 372,876,219 shares |
| B) Treasury stock at the end of the period | |
| June 30, 2019 : | 414,976 shares |
| March 31, 2019 : | 414,624 shares |
| C) Average outstanding shares during the period | |
| 1Q of FY2019 : | 372,461,423 shares |
| 1Q of FY2018 : | 372,455,439 shares |

Note: Status of the quarterly review process

This report is out of the scope of the external auditor's review procedure which is required by "Financial Instruments and Exchange Act."

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.

Kansai Mirai Financial Group does not revise the full year targets announced in May 2019, at this point in time.

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(Supplementary Explanatory Material)
Reference Materials for the First Quarter of FY2019

1. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2019	June 30, 2019
Assets		
Cash and due from banks	¥ 1,160,157	¥ 1,324,864
Call loans and bills bought	5,918	13,508
Monetary claims bought	4,537	3,797
Trading account securities	83	7
Securities	1,025,327	934,545
Loans and bills discounted	9,092,337	9,054,574
Foreign exchange assets	23,563	26,792
Lease receivables and investments assets	37,021	35,904
Other assets	155,219	145,901
Tangible fixed assets	110,139	109,091
Intangible fixed assets	8,837	8,693
Net defined benefit asset	6,149	6,318
Deferred tax assets	27,610	27,572
Customers' liabilities for acceptances and guarantees	25,086	25,264
Reserve for possible loan losses	(51,877)	(50,471)
Total Assets	11,630,112	11,666,366
Liabilities and Net Assets		
Liabilities		
Deposits	10,685,792	10,838,716
Negotiable certificates of deposit	206,950	114,950
Call money and bills sold	124	—
Payables under securities lending transactions	23,014	13,073
Borrowed money	101,851	100,162
Foreign exchange liabilities	277	484
Other liabilities	87,048	86,020
Reserve for employees' bonuses	5,346	2,161
Net defined benefit liability	12,219	11,710
Other reserves	8,420	8,013
Deferred tax liabilities	460	494
Acceptances and guarantees	25,086	25,264
Total Liabilities	11,156,591	11,201,052
Net Assets		
Capital stock	29,589	29,589
Capital surplus	309,357	309,357
Retained earnings	133,654	126,421
Treasury stock	(375)	(375)
Total stockholders' equity	472,225	464,992
Net unrealized gains on available-for-sale securities	6,904	5,570
Net deferred gains on hedges	(39)	(53)
Remeasurements of defined benefit plans	(8,461)	(8,135)
Total accumulated other comprehensive income	(1,596)	(2,618)
Stock acquisition rights	309	309
Noncontrolling interests	2,581	2,629
Total Net Assets	473,520	465,313
Total Liabilities and Net Assets	¥ 11,630,112	¥ 11,666,366

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
[Consolidated Statements of Income]

(Millions of yen)

	First Quarter of FY2018 From April 1, 2018 to June 30, 2018	First Quarter of FY2019 From April 1, 2019 to June 30, 2019
Ordinary income	¥ 48,315	¥ 45,013
Interest income	30,314	27,811
Interest on loans and bills discounted	26,861	25,885
Interest and dividends on securities	2,748	1,318
Fees and commissions	11,379	10,312
Other operating income	5,207	6,490
Other ordinary income	1,413	399
Ordinary expenses	42,913	41,788
Interest expenses	1,751	1,277
Interest on deposits	1,360	1,168
Fees and commissions	4,477	4,271
Other operating expenses	4,259	4,350
General and administrative expenses	30,526	28,917
Other ordinary expenses	1,898	2,971
Ordinary profits	5,401	3,225
Extraordinary gains	56,628	—
Gain on negative goodwill	56,628	—
Extraordinary losses	101	120
Losses on disposal of fixed assets	101	67
Impairment losses on fixed assets	0	52
Income before income taxes	61,928	3,105
Income taxes – current	633	487
Income taxes – deferred	1,083	499
Total income taxes	1,717	986
Net income	60,211	2,118
Net income (loss) attributable to noncontrolling interests	(7)	39
Net income attributable to owners of the parent	¥ 60,218	¥ 2,078

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Quarter of FY2018 From April 1, 2018 to June 30, 2018	First Quarter of FY2019 From April 1, 2019 to June 30, 2019
Net income	¥ 60,211	¥ 2,118
Other comprehensive income	2,102	(1,008)
Net unrealized gains (losses) on available-for-sale securities	1,789	(1,319)
Net deferred gains (losses) on hedges	(0)	(14)
Remeasurements of defined benefit plans	313	325
Total comprehensive income	<u>62,313</u>	<u>1,109</u>
Total comprehensive income attributable to:		
Owners of parent	62,300	1,056
Noncontrolling interests	¥ 12	¥ 53

(3) Notes

【Note on Going-Concern Assumption】

Not applicable

【Change in Scope of Consolidation or Application of the Equity Method of Accounting】

FY2019(April 1,2019 to June 30,2019)

Significant changes in scope of consolidation

On April 1, 2019, Kansai Urban Banking Corporation and The Kinki Osaka Bank, Ltd. effected an absorption-type merger under which The Kinki Osaka Bank, Ltd. was the surviving company and Kansai Urban Banking Corporation was the dissolving company. The name of the merged company was changed to Kansai Mirai Bank, Ltd. on the same day.

【Note for Significant Changes in the Amount of Stockholder's Equity】

Not applicable

【Business Combination】

Transaction under common control

(Merger between consolidated subsidiaries)

At the Board of Directors' meeting held on July 27, 2018, the Company resolved merger between Kansai Urban Banking Corporation ("Kansai Urban") and The Kinki Osaka Bank, Ltd. ("Kinki Osaka"), both consolidated subsidiaries, in order to maximize synergies of business integration as Kansai Mirai Financial Group, subject to the approval and permission of the relevant authorities. Kansai Urban and Kinki Osaka concluded the merger agreement on December 19, 2018.

Following the official permission obtained for the merger (Article 30, paragraph 1 of the Banking Act) on March 29, 2019, Kansai Urban and Kinki Osaka merged and changed the name of surviving company on April 1, 2019.

1. Overview of the business combination

(1) Name and business of combining companies

- (i) Name of the combining company: Kinki Osaka Bank, Ltd.
Business of the combining company: Banking
- (ii) Name of the combined company: Kansai Urban Banking Corporation
Business of the combined company: Banking

(2) Date of the business combination

April 1, 2019

(3) Legal form of the business combination

Absorption-Type Merger with Kinki Osaka as the surviving company and Kansai Urban as the absorbed company

(4) Company name after the combination

Kansai Mirai Bank, Limited

Note: Kinki Osaka changed its name to above on April 1, 2019.

2. Summary of accounting treatments

This merger is treated as a transaction under common control in accordance with "Accounting Standard for Business Combinations" (ASBJ Statement No.21 issued on January 16, 2019) and "Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures" (ASBJ Guidance No.10 issued on January 16, 2019).

Reference Material for the First Quarter of FY2019

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Note.1: Figures reported herein are not reviewed by the audit corporation.

Note.2: Capital adequacy ratio will be announced soon after the calculation is completed.

Note.1: [Total of two banks] Sum of non-consolidated figures for Kansai Mirai Bank and Minato Bank.

Note.2: Kansai Urban Banking Corporation and Kinki Osaka Bank merged and became Kansai Mirai Bank on April 1, 2019.
Figures of Kansai Mirai Bank before the merger are simple sum of non-consolidated results of two banks above.

1. Statements of income

(1)Kansai Mirai Financial Group (Consolidated)

(Millions of yen)

		1Q FY 2019	Change	1Q FY 2018
Ordinary income	1	45,013	(3,301)	48,315
Consolidated gross operating profit	2	34,714	(1,698)	36,413
Interest income	3	26,533	(2,028)	28,562
Fees and commissions	4	6,040	(861)	6,902
Other operating income	5	2,139	1,191	947
Expenses(excluding non-recurring items,Amortization of goodwill)	6	(28,303)	1,472	(29,775)
Personnel expenses	7	(15,431)	895	(16,327)
Non-personnel expenses	8	(10,964)	658	(11,622)
Taxes	9	(1,907)	(82)	(1,824)
Actual net operating profit (2+6)	10	6,411	(226)	6,637
Amortization of goodwill	11	-	-	-
Provision to general reserve for possible loan losses	12	(137)	94	(232)
Other gains/(losses), net	13	(3,048)	(2,045)	(1,003)
Net gains/(losses) on stocks	14	(50)	(694)	644
Disposal of problem loans	15	(701)	(184)	(517)
Reversal of credit expenses	16	119	(19)	138
Ordinary profit	17	3,225	(2,176)	5,401
Extraordinary gains	18	-	(56,628)	56,628
Gain on negative goodwill	19	-	(56,628)	56,628
Extraordinary losses	20	(120)	(18)	(101)
Income before income taxes	21	3,105	(58,823)	61,928
Income taxes - current	22	(487)	146	(633)
Income taxes - deferred	23	(499)	583	(1,083)
Net income	24	2,118	(58,092)	60,211
Net Income (loss) attributable to non-controlling interests	25	(39)	(47)	7
Net income attributable to owners of the parent	26	2,078	(58,140)	60,218
Credit expense (12+15+16)	27	(719)	(108)	(611)
Provision to general reserve for possible loan losses	28	(137)	94	(232)
Write-off of loans	29	(276)	36	(312)
Provision to specific reserve for possible loan losses	30	(280)	23	(303)
Other disposal of problem loans	31	(144)	(243)	98
Gains on recoveries of written-off loans	32	119	(19)	138

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

○ ROE

(%)

	1Q FY 2019	Change	1Q FY 2018
ROE based on net income attributable to owners of the parent	1.77	(50.09)	51.87

(Note)

$$\text{ROE} = \frac{\text{Net income attributable to owners of the parent (1Q)} \times 365/91}{(\text{Total stockholders' equity at beginning of period} + \text{Total stockholders' equity at end of period}) / 2}$$

(2) Total of two banks, Non-consolidated figures of each bank

(Millions of yen)

		Total of two banks [Non-consolidated]		
		1Q	Change	1Q
		FY 2019		FY 2018
Gross operating profit	(2+4+5) 1	32,532	(1,134)	33,667
Interest income	2	26,390	(2,342)	28,732
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	24,478	(729)	25,208
Fees and commissions	4	4,060	(375)	4,435
Other operating income	5	2,081	1,582	498
Net gains/(losses) on bonds	6	1,709	1,800	(90)
Expenses (excluding non-recurring items, Amortization of goodwill)	7	(27,379)	1,242	(28,622)
Personnel expenses	8	(14,114)	762	(14,876)
Non-personnel expenses	9	(11,405)	581	(11,987)
Taxes	10	(1,860)	(102)	(1,758)
Actual net operating profit	(1+7) 11	5,152	107	5,045
Core net operating profit	(11-6) 12	3,443	(1,692)	5,135
Amortization of goodwill	13	(184)	-	(184)
Provision to general reserve for possible loan losses	14	-	166	(166)
Net operating profit	(1+7+13+14) 15	4,968	274	4,694
Other gains/(losses), net	16	(2,703)	(2,857)	153
Net gains/(losses) on stocks	17	(64)	(525)	460
Gains on sale	18	16	(489)	505
Losses on sale	19	(36)	2	(39)
Losses on devaluation	20	(44)	(39)	(5)
Disposal of problem loans	21	(421)	673	(1,094)
Reversal of credit expenses	22	270	(1,822)	2,092
Other	23	(2,488)	(1,182)	(1,305)
Ordinary profit	(15+16) 24	2,264	(2,582)	4,847
Extraordinary gains/(losses), net	25	(113)	(330)	217
Net gains/(losses) on disposal of fixed assets	26	(62)	38	(101)
Impairment losses on fixed assets	27	(51)	(51)	(0)
Other	28	-	(318)	318
Income before income taxes	(24+25) 29	2,151	(2,913)	5,065
Income taxes-current	30	(55)	76	(131)
Income taxes-deferred	31	(561)	517	(1,078)
Net income	(29+30+31) 32	1,534	(2,320)	3,854

Credit expense	(14+21+22) 33	(150)	(982)	831
Provision to general reserve for possible loan losses	34	(50)	346	(396)
Write-off of loans	35	(276)	36	(312)
Provision to specific reserve for possible loan losses	36	202	(1,107)	1,309
Other disposal of problem loans	37	(144)	(239)	94
Gains on recoveries of written-off loans	38	117	(18)	136

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

○ Interest rate spreads (domestic operations)

(%)

	Total of two banks [Non-consolidated]		
	1Q	Change	1Q
	FY 2019		FY 2018
Average interest rate of loans and bills discounted (A)	1.13	(0.07)	1.21
Average interest rate of deposits and negotiable CDs (B)	0.03	(0.00)	0.04
Loan-to-deposit spread (A) - (B)	1.10	(0.06)	1.16

(Millions of yen)

		Kansai Mirai Bank			Minato Bank			
		1Q		1Q	1Q		1Q	
		FY 2019	Change	FY 2018	FY 2019	Change	FY 2018	
Gross operating profit	(2+4+5)	1	23,113	(962)	24,076	9,419	(171)	9,591
Interest income		2	19,199	(1,447)	20,647	7,190	(894)	8,085
<Net interest income from loans and deposits (Domestic operations, including NCDs)>		3	17,953	(750)	18,704	6,525	21	6,503
Fees and commissions		4	2,298	(441)	2,739	1,762	66	1,696
Other operating income		5	1,615	926	689	466	656	(190)
Net gains/(losses) on bonds		6	1,333	1,137	195	375	662	(286)
Expenses (excluding non-recurring items, Amortization of goodwill)		7	(18,804)	949	(19,754)	(8,574)	292	(8,867)
Personnel expenses		8	(9,831)	606	(10,438)	(4,282)	155	(4,438)
Non-personnel expenses		9	(7,620)	458	(8,078)	(3,785)	123	(3,909)
Taxes		10	(1,353)	(115)	(1,237)	(507)	13	(520)
Actual net operating profit	(1+7)	11	4,308	(13)	4,321	844	120	723
Core net operating profit	(11-6)	12	2,975	(1,151)	4,126	468	(541)	1,009
Amortization of goodwill		13	(184)	-	(184)	-	-	-
Provision to general reserve for possible loan losses		14	-	157	(157)	-	9	(9)
Net operating profit	(1+7+13+14)	15	4,124	143	3,980	844	130	713
Other gains/(losses), net		16	(2,616)	(3,052)	436	(87)	195	(282)
Net gains/(losses) on stocks		17	(4)	(194)	189	(59)	(330)	271
Gains on sale		18	-	(194)	194	16	(294)	310
Losses on sale		19	(4)	(4)	(0)	(32)	7	(39)
Losses on devaluation		20	(0)	4	(5)	(44)	(44)	-
Disposal of problem loans		21	(289)	81	(371)	(131)	591	(723)
Reversal of credit expenses		22	216	(1,857)	2,073	54	34	19
Other		23	(2,537)	(1,082)	(1,455)	49	(99)	149
Ordinary profit	(15+16)	24	1,508	(2,909)	4,417	756	326	430
Extraordinary gains/(losses), net		25	(105)	(99)	(5)	(8)	(231)	223
Net gains/(losses) on disposal of fixed assets		26	(54)	(48)	(5)	(8)	87	(95)
Impairment losses on fixed assets		27	(51)	(51)	(0)	-	-	-
Other		28	-	-	-	-	(318)	318
Income before income taxes	(24+25)	29	1,402	(3,008)	4,411	748	94	653
Income taxes-current		30	(41)	89	(131)	(14)	(13)	(0)
Income taxes-deferred		31	(340)	611	(951)	(220)	(93)	(126)
Net income	(29+30+31)	32	1,020	(2,307)	3,328	513	(12)	525

Credit expense	(14+21+22)	33	(73)	(1,618)	1,544	(77)	636	(713)
Provision to general reserve for possible loan losses		34	44	431	(387)	(94)	(84)	(9)
Write-off of loans		35	(275)	36	(311)	(0)	0	(0)
Provision to specific reserve for possible loan losses		36	61	(1,892)	1,954	140	785	(644)
Other disposal of problem loans		37	(13)	(186)	172	(130)	(53)	(77)
Gains on recoveries of written-off loans		38	110	(6)	117	7	(11)	19

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

○ Interest rate spreads (domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1Q		1Q	1Q		1Q
	FY 2019	Change	FY 2018	FY 2019	Change	FY 2018
Average interest rate of loans and bills discounted (A)	1.18	(0.07)	1.26	1.02	(0.06)	1.09
Average interest rate of deposits and negotiable CDs (B)	0.04	(0.00)	0.05	0.02	(0.00)	0.02
Loan-to-deposit spread (A) - (B)	1.13	(0.06)	1.20	1.00	(0.06)	1.06

2. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of two banks>		End of Jun.			End of Mar.	End of Jun.
		2019 (A)	(A)-(B)	(A)-(C)	2019 (B)	2018 (C)
	Unrecoverable or valueless claims	33,075	(990)	519	34,066	32,556
	Risk claims	105,399	(2,576)	(6,676)	107,976	112,076
	Special attention loans	23,302	(1,222)	5,058	24,524	18,244
	Financial Reconstruction Act subtotal [A]	161,778	(4,790)	(1,099)	166,568	162,877
	Normal claims	9,084,829	(39,910)	208,935	9,124,740	8,875,894
	Financial Reconstruction Act total [B]	9,246,608	(44,700)	207,836	9,291,308	9,038,772
	Partial direct write-offs	77,640	1,507	(633)	76,133	78,273
	NPL Ratio [A] / [B]	1.74	(0.04)	(0.05)	1.79	1.80

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	19,693	564	595	19,129	19,098
	Risk claims	74,002	(1,945)	(5,581)	75,947	79,583
	Special attention loans	19,019	(984)	3,161	20,004	15,858
	Financial Reconstruction Act subtotal [A]	112,715	(2,365)	(1,824)	115,081	114,540
	Normal claims	6,383,560	(55,198)	74,110	6,438,759	6,309,449
	Financial Reconstruction Act total [B]	6,496,276	(57,564)	72,286	6,553,840	6,423,989
	Partial direct write-offs	72,012	385	(1,706)	71,626	73,718
	NPL Ratio [A] / [B]	1.73	(0.02)	(0.04)	1.75	1.78

<Minato Bank>

	Unrecoverable or valueless claims	13,381	(1,555)	(76)	14,937	13,458
	Risk claims	31,397	(631)	(1,095)	32,029	32,493
	Special attention loans	4,282	(238)	1,896	4,520	2,386
	Financial Reconstruction Act subtotal [A]	49,062	(2,424)	724	51,486	48,337
	Normal claims	2,701,269	15,287	134,824	2,685,981	2,566,444
	Financial Reconstruction Act total [B]	2,750,331	12,863	135,549	2,737,468	2,614,782
	Partial direct write-offs	5,628	1,121	1,073	4,506	4,554
	NPL Ratio [A] / [B]	1.78	(0.09)	(0.06)	1.88	1.84

3. Unrealized gains/(losses) on marketable securities (Held-to-maturity debt securities, stocks of subsidiaries and affiliates and available-for-sale securities)

(Millions of yen)

<Kansai Mirai Financial Group Consolidated>	B/S Amount (End of Jun. 2019)	Change from End of Mar. 2019	Unrealized gains/(losses)			Change from End of Mar. 2019
			(End of Jun. 2019)	Gain	Loss	
Bonds held to maturity	205,710	(1,895)	5,367	5,372	(5)	675
Available-for-sale securities	725,412	(89,139)	7,784	16,978	(9,193)	(1,888)
Stocks	46,693	(2,644)	2,718	9,407	(6,689)	(2,652)
Bonds	536,771	(68,970)	1,603	1,734	(131)	293
JGB	40,054	3,680	111	122	(11)	(35)
Other	141,947	(17,524)	3,463	5,836	(2,373)	471

Notes: 1. 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."
2. The presented figures only include marketable securities.

(Millions of yen)

<Total of two banks>	B/S Amount (End of Jun. 2019)	Change from End of Mar. 2019	Unrealized gains/(losses)			Change from End of Mar. 2019
			(End of Jun. 2019)	Gain	Loss	
Bonds held to maturity	205,709	(1,895)	5,367	5,373	(5)	675
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	723,625	(89,256)	28,748	32,531	(3,782)	(2,259)
Stocks	46,563	(2,636)	24,696	25,228	(531)	(2,647)
Bonds	536,771	(68,970)	2,194	2,334	(140)	193
Other	140,291	(17,649)	1,857	4,968	(3,110)	194

<Kansai Mirai Bank>

Bonds held to maturity	201,293	(1,893)	5,365	5,370	(5)	675
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	537,782	(97,506)	21,073	23,833	(2,759)	(1,290)
Stocks	30,195	(1,320)	18,288	18,491	(203)	(1,309)
Bonds	401,209	(84,240)	1,272	1,303	(31)	82
Other	106,377	(11,946)	1,512	4,037	(2,524)	(64)

<Minato Bank>

Bonds held to maturity	4,416	(2)	2	2	-	0
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	185,843	8,250	7,674	8,698	(1,023)	(969)
Stocks	16,367	(1,316)	6,407	6,736	(328)	(1,338)
Bonds	135,561	15,269	921	1,030	(109)	110
Other	33,913	(5,702)	345	930	(585)	258

Notes: 1. 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."
2. The presented figures only include marketable securities.

4. Balance of deposits and loans

(Millions of yen)

	End of Jun. 2019 (A)	(A)-(B)	(A)-(C)	End of Mar. 2019 (B)	End of Jun. 2018 (C)
<Total of two banks>					
Deposits (Term-end)	10,864,388	148,781	(4,585)	10,715,607	10,868,974
Deposits (Average balance)	10,752,130	(20,899)	58,145	10,773,030	10,693,984
Loans and bills discounted (Term-end)	9,114,154	(39,679)	212,322	9,153,833	8,901,831
Loans and bills discounted (Average balance)	9,068,430	118,728	236,333	8,949,701	8,832,097

<Kansai Mirai Bank>

Deposits (Term-end)	7,489,514	87,928	(45,370)	7,401,585	7,534,884
Deposits (Average balance)	7,418,149	(62,464)	(3,918)	7,480,614	7,422,067
Loans and bills discounted (Term-end)	6,420,633	(51,098)	76,199	6,471,732	6,344,434
Loans and bills discounted (Average balance)	6,400,157	45,506	81,374	6,354,650	6,318,782

<Minato Bank>

Deposits (Term-end)	3,374,874	60,852	40,784	3,314,021	3,334,090
Deposits (Average balance)	3,333,981	41,565	62,063	3,292,416	3,271,917
Loans and bills discounted (Term-end)	2,693,520	11,419	136,123	2,682,100	2,557,397
Loans and bills discounted (Average balance)	2,668,273	73,221	154,959	2,595,051	2,513,314

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

<Total of two banks>	End of Jun.			End of Mar.	End of Jun.
	2019 (A)	(A)-(B)	(A)-(C)	2019 (B)	2018 (C)
Domestic individual deposits (Term-end)	8,007,097	74,311	(36,577)	7,932,785	8,043,674
Liquid deposits	4,247,850	83,880	208,487	4,163,969	4,039,363
Time deposits	3,733,955	(9,984)	(244,160)	3,743,940	3,978,115
Domestic corporate deposits (Term-end)	2,532,863	15,155	50,217	2,517,707	2,482,645
Liquid deposits	1,655,074	16,788	60,347	1,638,285	1,594,726
Time deposits	825,419	(19,415)	(27,846)	844,834	853,265

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,397,559	32,877	(47,688)	5,364,682	5,445,248
Liquid deposits	2,534,028	42,334	129,105	2,491,693	2,404,922
Time deposits	2,854,018	(9,245)	(175,618)	2,863,264	3,029,636
Domestic corporate deposits (Term-end)	1,824,314	(13,552)	34,742	1,837,867	1,789,571
Liquid deposits	1,119,069	(4,767)	47,680	1,123,837	1,071,389
Time deposits	667,288	(24,504)	(26,267)	691,793	693,556

<Minato Bank>

Domestic individual deposits (Term-end)	2,609,537	41,434	11,110	2,568,103	2,598,426
Liquid deposits	1,713,822	41,545	79,381	1,672,276	1,634,440
Time deposits	879,937	(738)	(68,541)	880,675	948,478
Domestic corporate deposits (Term-end)	708,548	28,708	15,474	679,840	693,074
Liquid deposits	536,004	21,555	12,667	514,448	523,336
Time deposits	158,130	5,089	(1,578)	153,041	159,709

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (loans in Japan Offshore Banking Account)

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

Time deposits = Time deposits + Installment savings

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

<Total of two banks>	End of Jun.			End of Mar.	End of Jun.
	2019 (A)	(A)-(B)	(A)-(C)	2019 (B)	2018 (C)
Investment trust (Including fund wrap)	662,892	(615)	(3,681)	663,508	666,574
Public bond	11,279	(865)	(3,146)	12,145	14,426
Insurance	817,441	10,563	55,223	806,878	762,218

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	464,965	1,048	(957)	463,916	465,922
Public bond	4,503	(208)	(778)	4,712	5,282
Insurance	620,205	8,619	38,703	611,585	581,501

<Minato Bank>

Investment trust (Including fund wrap)	197,927	(1,664)	(2,724)	199,592	200,652
Public bond	6,775	(657)	(2,367)	7,432	9,143
Insurance	197,236	1,944	16,519	195,292	180,716

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)