



Kansai Mirai Financial Group, Inc.

Consolidated Financial Results for the First Quarter of Fiscal Year 2020 (Three months ended June 30, 2020/ Unaudited) <under Japanese GAAP>



Code number: 7321

URL: <https://www.kmfg.co.jp/english/index.html>

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Annual securities report issuing date: August 7, 2020

Supplemental information for the financial results: Available

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 2020 (April 1, 2020- June 30, 2020)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
1Q of FY2020	43,556	(-3.2)	1,919	(-40.5)	1,938	(-6.8)
1Q of FY2019	45,013	(-6.8)	3,225	(-40.3)	2,078	(-96.5)

Note: Comprehensive Income: 1Q of FY2020: 8,858 million yen (698.3%) 1Q of FY2019: 1,109 million yen (-98.2%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1Q of FY2020	5.20	5.19
1Q of FY2019	5.58	5.57

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
June 30, 2020	11,845,162	460,458	3.9
March 31, 2020	11,225,125	455,350	4.0

(Reference) Net Assets Attributable to Stockholders: June 30, 2020: 457,533 million yen March 31, 2020: 452,314 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
	Yen	Yen	Yen	Yen	Yen
FY2019	—	0.00	—	10.00	10.00
FY2020	—	—	—	—	—
FY2020(Forecast)	—	0.00	—	10.00	10.00

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

3. Earnings Targets for Fiscal Year 2020 (April 1, 2020 - March 31, 2021)

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	%	Yen
FY2020 (Full year)	6,000	(52.8)	16.11

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

4. Other

- (1) Changes in significant subsidiaries during the period : No
New : Not applicable
Excluded : Not applicable
- (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, 2020 : 372,876,219 shares
 - March 31, 2020 : 372,876,219 shares
 - B) Treasury stock at the end of the period
 - June 30, 2020 : 389,844 shares
 - March 31, 2020 : 396,567 shares
 - C) Average outstanding shares during the period
 - 1Q of FY2020 : 372,486,332 shares
 - 1Q of FY2019 : 372,461,423 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 2020, at this point in time.

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(Supplementary Explanatory Material)

Reference Materials for the First Quarter of FY2020

O Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2020	June 30, 2020
Assets		
Cash and due from banks	¥ 934,624	¥ 1,312,107
Call loans and bills bought	5,026	6,496
Monetary claims bought	1,797	1,024
Trading account securities	14	5
Securities	866,840	909,488
Loans and bills discounted	9,085,813	9,287,153
Foreign exchange assets	20,317	17,680
Lease receivables and investments assets	36,766	35,480
Other assets	139,192	143,339
Tangible fixed assets	103,934	103,104
Intangible fixed assets	4,859	4,712
Net defined benefit asset	18,711	18,833
Deferred tax assets	33,543	30,939
Customers' liabilities for acceptances and guarantees	23,209	26,502
Reserve for possible loan losses	(49,528)	(51,707)
Total Assets	¥ 11,225,125	¥ 11,845,162
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 10,377,012	¥ 10,882,150
Negotiable certificates of deposit	133,140	78,850
Call money and bills sold	2,548	3,597
Borrowed money	110,510	274,725
Foreign exchange liabilities	965	357
Other liabilities	97,034	96,799
Reserve for employees' bonuses	5,078	2,091
Net defined benefit liability	12,602	12,335
Other reserves	7,225	6,820
Deferred tax liabilities	447	473
Acceptances and guarantees	23,209	26,502
Total Liabilities	10,769,774	11,384,703
Net Assets		
Capital stock	29,589	29,589
Capital surplus	309,351	309,402
Retained earnings	128,268	126,482
Treasury stock	(359)	(353)
Total stockholders' equity	466,851	465,121
Net unrealized gains on available-for-sale securities	(6,159)	511
Net deferred gains on hedges	(25)	(21)
Remeasurements of defined benefit plans	(8,350)	(8,077)
Total accumulated other comprehensive income	(14,536)	(7,587)
Stock acquisition rights	297	292
Noncontrolling interests	2,738	2,632
Total Net Assets	455,350	460,458
Total Liabilities and Net Assets	¥ 11,225,125	¥ 11,845,162

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

(Millions of yen)

	First Quarter of FY2019 From April 1, 2019 to June 30, 2019	First Quarter of FY2020 From April 1, 2020 to June 30, 2020
Ordinary income	¥ 45,013	¥ 43,556
Interest income	27,811	27,795
Interest on loans and bills discounted	25,885	24,981
Interest and dividends on securities	1,318	2,195
Fees and commissions	10,312	9,553
Other operating income	6,490	4,243
Other ordinary income	399	1,964
Ordinary expenses	41,788	41,636
Interest expenses	1,277	936
Interest on deposits	1,168	879
Fees and commissions	4,271	3,941
Other operating expenses	4,350	3,059
General and administrative expenses	28,917	28,239
Other ordinary expenses	2,971	5,460
Ordinary profits	3,225	1,919
Extraordinary gains	—	789
Gains on disposal of fixed assets	—	789
Extraordinary losses	120	94
Losses on disposal of fixed assets	67	94
Impairment losses on fixed assets	52	—
Income before income taxes	3,105	2,614
Income taxes – current	487	552
Income taxes – deferred	499	135
Total income taxes	986	688
Net income	2,118	1,926
Net income (loss) attributable to noncontrolling interests	39	(12)
Net income attributable to owners of parent	¥ 2,078	¥ 1,938

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Quarter of FY2019 From April 1, 2019 to June 30, 2019	First Quarter of FY2020 From April 1, 2020 to June 30, 2020
Net income	¥ 2,118	¥ 1,926
Other comprehensive income	(1,008)	6,932
Net unrealized gains (losses) on available-for-sale securities	(1,319)	6,654
Net deferred gains (losses) on hedges	(14)	4
Remeasurements of defined benefit plans	325	273
Total comprehensive income	¥ 1,109	¥ 8,858
Total comprehensive income attributable to:		
Owners of parent	¥ 1,056	¥ 8,887
Noncontrolling interests	53	(28)

(3) Notes

【Note on Going-Concern Assumption】

Not applicable

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

Not applicable

Reference Material for the First Quarter of FY2020

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

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

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

1. Statements of income

(1)Kansai Mirai Financial Group (Consolidated)

(Millions of yen)

		1Q FY 2020	Change	1Q FY 2019
Ordinary income	1	43,556	(1,457)	45,013
Gross operating profit	2	33,655	(1,059)	34,714
Interest income	3	26,859	325	26,533
Fees and commissions	4	5,612	(428)	6,040
Other operating income	5	1,184	(955)	2,139
Expenses(excluding non-recurring items)	6	(27,804)	498	(28,303)
Personnel expenses	7	(14,960)	471	(15,431)
Non-personnel expenses	8	(10,904)	59	(10,964)
Taxes	9	(1,938)	(31)	(1,907)
Actual net operating profit	(2+6) 10	5,851	(560)	6,411
Provision to general reserve for possible loan losses	11	(943)	(805)	(137)
Other gains/(losses), net	12	(2,988)	60	(3,048)
Net gains/(losses) on stocks	13	296	346	(50)
Disposal of problem loans	14	(2,933)	(2,231)	(701)
Reversal of credit expenses	15	786	667	119
Ordinary profit	16	1,919	(1,305)	3,225
Extraordinary gains	17	789	789	-
Extraordinary losses	18	(94)	25	(120)
Income before income taxes	19	2,614	(491)	3,105
Income taxes - current	20	(552)	(65)	(487)
Income taxes - deferred	21	(135)	364	(499)
Net income	22	1,926	(192)	2,118
Net Income (loss) attributable to non-controlling interests	23	12	51	(39)
Net income attributable to owners of parent	24	1,938	(140)	2,078
Credit expense	(11+14+15) 25	(3,089)	(2,369)	(719)
Provision to general reserve for possible loan losses	26	(943)	(805)	(137)
Write-off of loans	27	(670)	(393)	(276)
Provision to specific reserve for possible loan losses	28	(2,261)	(1,980)	(280)
Other disposal of problem loans	29	(2)	142	(144)
Gains on recoveries of written-off loans	30	786	667	119

○ ROE

(%)

	1Q FY 2020	Change	1Q FY 2019
ROE based on net income attributable to owners of parent	1.66	(0.11)	1.77

(Note)

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

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

(Millions of yen)

			Total of two banks [Non-consolidated]		
			1Q FY 2020	Change	1Q FY 2019
Gross operating profit	(2+5+6)	1	31,094	(1,438)	32,532
Interest income		2	26,402	12	26,390
<Net interest income from domestic loans and deposits>		3	23,892	(585)	24,478
<Gains/(losses) on cancellation of investment trust>		4	922	768	153
Fees and commissions		5	3,724	(336)	4,060
Other operating income		6	966	(1,114)	2,081
Net gains/(losses) on bonds		7	443	(1,265)	1,709
Expenses (excluding non-recurring items and amortization of goodwill)		8	(26,708)	671	(27,379)
Personnel expenses		9	(13,510)	603	(14,114)
Non-personnel expenses		10	(11,311)	93	(11,405)
Taxes		11	(1,885)	(25)	(1,860)
Actual net operating profit (excluding amortization of goodwill)	(1+8)	12	4,386	(766)	5,152
Core net operating profit	(12-7)	13	3,942	499	3,443
Core net operating profit (excluding gains/(losses) on cancellation of investment trust)	(13-4)	14	3,020	(268)	3,289
Amortization of goodwill		15	(184)	-	(184)
Actual net operating profit (including amortization of goodwill)	(12+15)	16	4,202	(766)	4,968
Provision to general reserve for possible loan losses		17	(914)	(914)	-
Net operating profit	(16+17)	18	3,288	(1,680)	4,968
Other gains/(losses), net		19	(546)	2,156	(2,703)
Net gains/(losses) on stocks		20	1,926	1,991	(64)
Gains on sale		21	2,332	2,316	16
Losses on sale		22	(405)	(368)	(36)
Losses on devaluation		23	(0)	43	(44)
Disposal of problem loans		24	(2,081)	(1,660)	(421)
Reversal of credit expenses		25	786	515	270
Other		26	(1,178)	1,309	(2,488)
Ordinary profit	(18+19)	27	2,741	476	2,264
Extraordinary gains/(losses), net		28	893	1,007	(113)
Net gains/(losses) on disposal of fixed assets		29	893	956	(62)
Impairment losses on fixed assets		30	-	51	(51)
Net income before income taxes	(27+28)	31	3,635	1,484	2,151
Income taxes-current		32	(200)	(144)	(55)
Income taxes-deferred		33	(768)	(207)	(561)
Net income	(31+32+33)	34	2,666	1,131	1,534
Credit expense	(17+24+25)	35	(2,209)	(2,058)	(150)
Provision to general reserve for possible loan losses		36	(914)	(864)	(50)
Write-off of loans		37	(669)	(393)	(276)
Provision to specific reserve for possible loan losses		38	(1,409)	(1,612)	202
Other disposal of problem loans		39	(2)	142	(144)
Gains on recoveries of written-off loans		40	786	668	117

○ Interest rate spreads (domestic operations)

(%)

			Total of two banks [Non-consolidated]		
			1Q FY 2020	Change	1Q FY 2019
Average interest rate of loans and bills discounted (A)			1.08	(0.05)	1.13
Average interest rate of deposits and negotiable CDs (B)			0.03	(0.00)	0.03
Loan-to-deposit spread (A) - (B)			1.05	(0.04)	1.10

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)			1.09	(0.05)	1.14
Loan-to-deposit spread (C) - (B)			1.05	(0.04)	1.10

(Millions of yen)

			Kansai Mirai Bank			Minato Bank		
			1Q FY 2020	Change	1Q FY 2019	1Q FY 2020	Change	1Q FY 2019
Gross operating profit	(2+5+6)	1	21,635	(1,477)	23,113	9,458	39	9,419
Interest income		2	18,970	(229)	19,199	7,432	241	7,190
<Net interest income from domestic loans and deposits>		3	17,507	(445)	17,953	6,384	(140)	6,525
<Gains/(losses) on cancellation of investment trust>		4	624	493	130	297	274	23
Fees and commissions		5	2,220	(77)	2,298	1,503	(258)	1,762
Other operating income		6	444	(1,171)	1,615	522	56	466
Net gains/(losses) on bonds		7	(33)	(1,366)	1,333	476	100	375
Expenses (excluding non-recurring items and amortization of goodwill)		8	(18,570)	234	(18,804)	(8,137)	437	(8,574)
Personnel expenses		9	(9,315)	516	(9,831)	(4,195)	86	(4,282)
Non-personnel expenses		10	(7,921)	(301)	(7,620)	(3,389)	395	(3,785)
Taxes		11	(1,333)	19	(1,353)	(551)	(44)	(507)
Actual net operating profit (excluding amortization of goodwill)	(1+8)	12	3,064	(1,243)	4,308	1,321	477	844
Core net operating profit	(12-7)	13	3,097	122	2,975	844	376	468
Core net operating profit (excluding gains/(losses) on cancellation of investment trust)	(13-4)	14	2,473	(371)	2,844	547	102	445
Amortization of goodwill		15	(184)	-	(184)	-	-	-
Actual net operating profit (including amortization of goodwill)	(12+15)	16	2,880	(1,243)	4,124	1,321	477	844
Provision to general reserve for possible loan losses		17	(905)	(905)	-	(9)	(9)	-
Net operating profit	(16+17)	18	1,975	(2,148)	4,124	1,312	468	844
Other gains/(losses), net		19	509	3,125	(2,616)	(1,056)	(968)	(87)
Net gains/(losses) on stocks		20	1,396	1,400	(4)	530	590	(59)
Gains on sale		21	1,397	1,397	-	935	919	16
Losses on sale		22	-	4	(4)	(405)	(373)	(32)
Losses on devaluation		23	(0)	(0)	(0)	-	44	(44)
Disposal of problem loans		24	(1,045)	(756)	(289)	(1,035)	(904)	(131)
Reversal of credit expenses		25	710	494	216	75	21	54
Other		26	(551)	1,986	(2,537)	(627)	(677)	49
Ordinary profit	(18+19)	27	2,485	977	1,508	256	(500)	756
Extraordinary gains/(losses), net		28	899	1,004	(105)	(5)	2	(8)
Net gains/(losses) on disposal of fixed assets		29	899	953	(54)	(5)	2	(8)
Impairment losses on fixed assets		30	-	51	(51)	-	-	-
Net income before income taxes	(27+28)	31	3,384	1,981	1,402	250	(497)	748
Income taxes-current		32	(188)	(146)	(41)	(11)	2	(14)
Income taxes-deferred		33	(765)	(424)	(340)	(3)	216	(220)
Net income	(31+32+33)	34	2,430	1,410	1,020	235	(278)	513
Credit expense	(17+24+25)	35	(1,240)	(1,167)	(73)	(968)	(891)	(77)
Provision to general reserve for possible loan losses		36	(905)	(949)	44	(9)	85	(94)
Write-off of loans		37	(668)	(392)	(275)	(0)	(0)	(0)
Provision to specific reserve for possible loan losses		38	(444)	(506)	61	(965)	(1,106)	140
Other disposal of problem loans		39	67	80	(13)	(69)	61	(130)
Gains on recoveries of written-off loans		40	710	599	110	75	68	7

○ Interest rate spreads (domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1Q FY 2020	Change	1Q FY 2019	1Q FY 2020	Change	1Q FY 2019
Average interest rate of loans and bills discounted (A)	1.13	(0.05)	1.18	0.98	(0.04)	1.02
Average interest rate of deposits and negotiable CDs (B)	0.03	(0.01)	0.04	0.02	(0.00)	0.02
Loan-to-deposit spread (A) - (B)	1.09	(0.04)	1.13	0.96	(0.04)	1.00

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.13	(0.05)	1.18	0.98	(0.05)	1.04
Loan-to-deposit spread (C) - (B)	1.09	(0.04)	1.13	0.96	(0.05)	1.02

2. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of two banks>		End of Jun. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Jun. 2019 (C)
	Unrecoverable or valueless claims	31,275	(1,098)	(1,800)	32,373	33,075
	Risk claims	103,251	931	(2,148)	102,320	105,399
	Special attention loans	27,133	2,117	3,830	25,015	23,302
Financial Reconstruction Act subtotal [A]		161,659	1,950	(118)	159,709	161,778
Normal claims		9,308,749	209,324	223,920	9,099,425	9,084,829
Financial Reconstruction Act total [B]		9,470,409	211,274	223,801	9,259,134	9,246,608
Partial direct write-offs		74,388	325	(3,251)	74,063	77,640
NPL Ratio [A] / [B]		1.70	(0.01)	(0.04)	1.72	1.74

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	15,393	(1,755)	(4,300)	17,148	19,693
	Risk claims	71,708	156	(2,293)	71,552	74,002
	Special attention loans	23,392	2,169	4,372	21,222	19,019
Financial Reconstruction Act subtotal [A]		110,494	571	(2,221)	109,923	112,715
Normal claims		6,488,306	104,491	104,746	6,383,815	6,383,560
Financial Reconstruction Act total [B]		6,598,801	105,062	102,525	6,493,739	6,496,276
Partial direct write-offs		69,439	81	(2,572)	69,358	72,012
NPL Ratio [A] / [B]		1.67	(0.01)	(0.06)	1.69	1.73

<Minato Bank>

	Unrecoverable or valueless claims	15,881	656	2,499	15,224	13,381
	Risk claims	31,542	774	144	30,767	31,397
	Special attention loans	3,740	(52)	(541)	3,793	4,282
Financial Reconstruction Act subtotal [A]		51,165	1,379	2,102	49,785	49,062
Normal claims		2,820,443	104,833	119,173	2,715,609	2,701,269
Financial Reconstruction Act total [B]		2,871,608	106,212	121,276	2,765,395	2,750,331
Partial direct write-offs		4,949	243	(678)	4,705	5,628
NPL Ratio [A] / [B]		1.78	(0.01)	(0.00)	1.80	1.78

3. 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 Jun. 2020)	Change from End of Mar. 2020	Unrealized gains/(losses)			Change from End of Mar. 2020
			(End of Jun. 2020)	Gain	Loss	
Bonds held to maturity	223,877	6,698	1,726	2,383	(656)	(969)
Available-for-sale securities	675,560	33,535	732	8,868	(8,135)	9,025
Stocks	26,606	810	668	4,220	(3,552)	3,804
Bonds	564,812	51,536	(870)	584	(1,454)	(403)
JGB	44,312	8,517	(922)	-	(922)	(432)
Other	84,141	(18,811)	933	4,063	(3,129)	5,625

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. 2020)	Change from End of Mar. 2020	Unrealized gains/(losses)			Change from End of Mar. 2020
			(End of Jun. 2020)	Gain	Loss	
Bonds held to maturity	223,876	6,698	1,727	2,384	(656)	(969)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	673,082	33,771	10,655	15,774	(5,118)	7,696
Stocks	26,540	806	11,675	12,176	(501)	2,169
Bonds	564,812	51,536	(670)	786	(1,456)	(427)
Other	81,729	(18,570)	(349)	2,810	(3,159)	5,953

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Bonds held to maturity	173,586	(5,876)	1,983	2,381	(398)	(826)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	501,856	31,194	4,443	8,005	(3,561)	4,062
Stocks	10,581	(1,255)	4,842	5,117	(275)	(171)
Bonds	421,141	41,050	99	429	(329)	42
Other	70,133	(8,599)	(498)	2,458	(2,957)	4,191

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Bonds held to maturity	50,289	12,574	(256)	2	(258)	(143)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	171,225	2,577	6,212	7,768	(1,556)	3,633
Stocks	15,958	2,062	6,833	7,059	(226)	2,341
Bonds	143,671	10,485	(769)	357	(1,127)	(470)
Other	11,596	(9,970)	149	351	(202)	1,762

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)

<Total of two banks>	End of Jun. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Jun. 2019 (C)
Deposits (Term-end)	10,903,477	497,376	39,089	10,406,101	10,864,388
Deposits (Average balance)	10,554,553	(53,464)	(197,576)	10,608,018	10,752,130
Loans and bills discounted (Term-end)	9,346,927	206,646	232,773	9,140,281	9,114,154
Loans and bills discounted (Average balance)	9,194,472	129,536	126,041	9,064,935	9,068,430

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Deposits (Term-end)	7,319,436	290,348	(170,077)	7,029,087	7,489,514
Deposits (Average balance)	7,101,976	(156,334)	(316,172)	7,258,310	7,418,149
Loans and bills discounted (Term-end)	6,529,866	102,828	109,232	6,427,037	6,420,633
Loans and bills discounted (Average balance)	6,454,663	79,128	54,506	6,375,535	6,400,157

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Deposits (Term-end)	3,584,041	207,028	209,166	3,377,013	3,374,874
Deposits (Average balance)	3,452,577	102,869	118,595	3,349,707	3,333,981
Loans and bills discounted (Term-end)	2,817,061	103,817	123,541	2,713,243	2,693,520
Loans and bills discounted (Average balance)	2,739,808	50,407	71,534	2,689,400	2,668,273

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

<Total of two banks>	End of Jun. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Jun. 2019 (C)
Domestic individual deposits (Term-end)	8,118,625	216,344	111,527	7,902,280	8,007,097
Liquid deposits	4,631,341	256,421	383,491	4,374,919	4,247,850
Time deposits	3,462,690	(40,251)	(271,264)	3,502,942	3,733,955
Domestic corporate deposits (Term-end)	2,606,843	218,070	73,979	2,388,772	2,532,863
Liquid deposits	1,831,719	211,539	176,645	1,620,180	1,655,074
Time deposits	687,869	(7,937)	(137,549)	695,806	825,419

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Domestic individual deposits (Term-end)	5,382,164	103,101	(15,394)	5,279,063	5,397,559
Liquid deposits	2,758,104	144,681	224,075	2,613,423	2,534,028
Time deposits	2,614,319	(41,864)	(239,698)	2,656,183	2,854,018
Domestic corporate deposits (Term-end)	1,806,232	117,175	(18,081)	1,689,057	1,824,314
Liquid deposits	1,214,612	111,289	95,542	1,103,322	1,119,069
Time deposits	528,637	(9,604)	(138,651)	538,242	667,288

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Domestic individual deposits (Term-end)	2,736,460	113,243	126,922	2,623,216	2,609,537
Liquid deposits	1,873,237	111,740	159,415	1,761,496	1,713,822
Time deposits	848,371	1,612	(31,565)	846,758	879,937
Domestic corporate deposits (Term-end)	800,610	100,895	92,061	699,714	708,548
Liquid deposits	617,107	100,249	81,103	516,858	536,004
Time deposits	159,232	1,667	1,101	157,564	158,130

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (excluding overseas loans and 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. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Jun. 2019 (C)
Investment trust (Including fund wrap)	646,084	56,137	(16,808)	589,946	662,892
Public bond	9,522	(369)	(1,756)	9,892	11,279
Insurance	846,458	8,616	29,016	837,842	817,441

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Investment trust (Including fund wrap)	456,494	39,963	(8,471)	416,530	464,965
Public bond	3,981	35	(522)	3,945	4,503
Insurance	639,600	9,208	19,395	630,392	620,205

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Investment trust (Including fund wrap)	189,590	16,173	(8,337)	173,416	197,927
Public bond	5,541	(405)	(1,234)	5,946	6,775
Insurance	206,857	(592)	9,620	207,449	197,236

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)