



Kansai Mirai Financial Group, Inc.

Consolidated Financial Results for the Third Quarter of Fiscal Year 2020 (Nine months ended December 31, 2020/ Unaudited) <under Japanese GAAP>



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Annual securities report issuing date: February 5, 2021

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 Third Quarter of Fiscal Year 2020 (April 1, 2020- December 31, 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	%
1-3Q of FY2020	134,767	(-3.5)	13,715	(40.1)	10,480	(66.2)
1-3Q of FY2019	139,602	(-3.3)	9,788	(-52.3)	6,304	(-91.2)

Note: Comprehensive Income : 1-3Q of FY2020: 23,127 million yen (68.0%)

1-3Q of FY2019: 13,765 million yen (-78.6%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1-3Q of FY2020	28.13	28.10
1-3Q of FY2019	16.92	16.90

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
December 31, 2020	13,866,614	473,148	3.4
March 31, 2020	11,225,125	455,350	4.0

(Reference) Net Assets Attributable to Stockholders: December 31, 2020: 471,723 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	-	0.00	-		
FY2020(Forecast)				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
 - December 31, 2020 : 372,876,219 shares
 - March 31, 2020 : 372,876,219 shares
 - B) Treasury stock at the end of the period
 - December 31, 2020 : 382,900 shares
 - March 31, 2020 : 396,567 shares
 - C) Average outstanding shares during the period
 - 1-3Q of FY2020 : 372,486,466 shares
 - 1-3Q of FY2019 : 372,460,876 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.

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(Supplementary Explanatory Material)

Reference Materials for the Third Quarter of FY2020

O Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2020	December 31, 2020
Assets		
Cash and due from banks	¥ 934,624	¥ 2,921,077
Call loans and bills bought	5,026	1,035
Monetary claims bought	1,797	796
Trading account securities	14	30
Securities	866,840	1,096,393
Loans and bills discounted	9,085,813	9,524,269
Foreign exchange assets	20,317	18,909
Lease receivables and investments assets	36,766	34,401
Other assets	139,192	144,148
Tangible fixed assets	103,934	101,436
Intangible fixed assets	4,859	4,637
Net defined benefit asset	18,711	19,385
Deferred tax assets	33,543	27,636
Customers' liabilities for acceptances and guarantees	23,209	26,112
Reserve for possible loan losses	(49,528)	(53,657)
Total Assets	¥ 11,225,125	¥ 13,866,614
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 10,377,012	¥ 11,283,536
Negotiable certificates of deposit	133,140	178,160
Call money and bills sold	2,548	750,353
Payables under securities lending transactions	—	16,283
Borrowed money	110,510	1,031,523
Foreign exchange liabilities	965	583
Other liabilities	97,034	85,811
Reserve for employees' bonuses	5,078	2,338
Net defined benefit liability	12,602	12,265
Other reserves	7,225	6,026
Deferred tax liabilities	447	473
Acceptances and guarantees	23,209	26,112
Total Liabilities	10,769,774	13,393,466
Net Assets		
Capital stock	29,589	29,589
Capital surplus	309,351	309,390
Retained earnings	128,268	135,024
Treasury stock	(359)	(346)
Total stockholders' equity	466,851	473,658
Net unrealized gains on available-for-sale securities	(6,159)	5,603
Net deferred gains on hedges	(25)	(22)
Remeasurements of defined benefit plans	(8,350)	(7,515)
Total accumulated other comprehensive income	(14,536)	(1,934)
Stock acquisition rights	297	286
Noncontrolling interests	2,738	1,137
Total Net Assets	455,350	473,148
Total Liabilities and Net Assets	¥ 11,225,125	¥ 13,866,614

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

(Millions of yen)

	Third Quarter of FY2019 From April 1, 2019 to December 31, 2019	Third Quarter of FY2020 From April 1, 2020 to December 31, 2020
Ordinary income	¥ 139,602	¥ 134,767
Interest income	85,937	82,848
Interest on loans and bills discounted	77,521	75,488
Interest and dividends on securities	6,407	5,196
Fees and commissions	31,785	32,950
Other operating income	19,120	14,232
Other ordinary income	2,759	4,736
Ordinary expenses	129,814	121,051
Interest expenses	3,738	2,717
Interest on deposits	3,392	2,574
Fees and commissions	11,357	10,983
Other operating expenses	13,900	10,520
General and administrative expenses	87,323	83,618
Other ordinary expenses	13,494	13,211
Ordinary profits	9,788	13,715
Extraordinary gains	4,191	1,659
Gains on disposal of fixed assets	0	1,659
Gain on revision of retirement benefit plan	4,191	—
Extraordinary losses	4,708	491
Losses on disposal of fixed assets	846	378
Impairment losses on fixed assets	931	113
Other extraordinary losses	2,930	—
Income before income taxes	9,271	14,883
Income taxes – current	2,948	3,521
Income taxes – deferred	(84)	867
Total income taxes	2,863	4,388
Net income	6,408	10,494
Net income attributable to noncontrolling interests	104	14
Net income attributable to owners of parent	¥ 6,304	¥ 10,480

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	Third Quarter of FY2019 From April 1, 2019 to December 31, 2019		Third Quarter of FY2020 From April 1, 2020 to December 31, 2020	
Net income	¥	6,408	¥	10,494
Other comprehensive income		7,356		12,632
Net unrealized gains (losses) on available-for-sale securities		3,244		11,790
Net deferred gains (losses) on hedges		20		3
Remeasurements of defined benefit plans		4,092		837
Total comprehensive income	¥	13,765	¥	23,127
Total comprehensive income attributable to:				
Owners of parent	¥	13,617	¥	23,082
Noncontrolling interests		147		45

(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 Third 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)

		1-3Q FY 2020	Change	1-3Q FY 2019
Ordinary income	1	134,767	(4,835)	139,602
Gross operating profit	2	105,809	(2,037)	107,846
Interest income	3	80,130	(2,068)	82,199
Fees and commissions	4	21,966	1,538	20,427
Other operating income	5	3,712	(1,507)	5,219
Expenses(excluding non-recurring items)	6	(82,298)	3,584	(85,883)
Personnel expenses	7	(44,443)	2,969	(47,413)
Non-personnel expenses	8	(31,925)	459	(32,385)
Taxes	9	(5,929)	155	(6,084)
Actual net operating profit	(2+6) 10	23,510	1,547	21,963
Provision to general reserve for possible loan losses	11	(3,883)	(5,155)	1,272
Other gains/(losses), net	12	(5,912)	7,534	(13,446)
Net gains/(losses) on stocks	13	993	821	172
Disposal of problem loans	14	(5,484)	978	(6,463)
Reversal of credit expenses	15	1,590	592	997
Ordinary profit	16	13,715	3,927	9,788
Extraordinary gains	17	1,659	(2,531)	4,191
Extraordinary losses	18	(491)	4,217	(4,708)
Income before income taxes	19	14,883	5,612	9,271
Income taxes - current	20	(3,521)	(572)	(2,948)
Income taxes - deferred	21	(867)	(952)	84
Net income	22	10,494	4,086	6,408
Net Income attributable to non-controlling interests	23	(14)	89	(104)
Net income attributable to owners of parent	24	10,480	4,176	6,304
Credit expense	(11+14+15) 25	(7,777)	(3,584)	(4,193)
Provision to general reserve for possible loan losses	26	(3,883)	(5,155)	1,272
Write-off of loans	27	(1,795)	1,643	(3,438)
Provision to specific reserve for possible loan losses	28	(3,363)	(933)	(2,429)
Other disposal of problem loans	29	(326)	268	(595)
Gains on recoveries of written-off loans	30	1,590	592	997

○ ROE

(%)

	1-3Q FY 2020	Change	1-3Q FY 2019
ROE based on net income attributable to owners of parent	2.95	1.18	1.77

(Note)

$$\text{ROE} = \frac{\text{Net income attributable to owners of parent (1-3Q)} \times 365/275}{(\text{Total stockholders' equity at beginning of period} + \text{Total stockholders' equity at end of period}) / 2}$$

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

(Millions of yen)

		Total of two banks [Non-consolidated]		
		1-3Q FY 2020	Change	1-3Q FY 2019
Gross operating profit	(2+5+6) 1	98,374	(2,300)	100,675
Interest income	2	79,008	(2,354)	81,362
<Net interest income from domestic loans and deposits>	3	72,425	(1,068)	73,493
<Gains/(losses) on cancellation of investment trust>	4	2,232	(175)	2,408
Fees and commissions	5	16,226	1,691	14,534
Other operating income	6	3,139	(1,637)	4,777
Net gains/(losses) on bonds	7	1,288	(1,749)	3,038
Expenses (excluding non-recurring items and amortization of goodwill)	8	(79,639)	3,491	(83,130)
Personnel expenses	9	(40,718)	2,751	(43,469)
Non-personnel expenses	10	(33,147)	581	(33,729)
Taxes	11	(5,772)	159	(5,931)
Actual net operating profit (excluding amortization of goodwill)	(1+8) 12	18,735	1,190	17,544
Core net operating profit	(12-7) 13	17,446	2,940	14,506
Core net operating profit (excluding gains/(losses) on cancellation of investment trust)	(13-4) 14	15,213	3,115	12,097
Amortization of goodwill	15	(552)	-	(552)
Actual net operating profit (including amortization of goodwill)	(12+15) 16	18,182	1,190	16,991
Provision to general reserve for possible loan losses	17	(2,898)	(2,709)	(189)
Net operating profit	(16+17) 18	15,284	(1,518)	16,802
Other gains/(losses), net	19	(3,334)	2,644	(5,978)
Net gains/(losses) on stocks	20	2,971	(2,062)	5,034
Gains on sale	21	4,060	(1,571)	5,631
Losses on sale	22	(961)	(506)	(455)
Losses on devaluation	23	(126)	14	(141)
Disposal of problem loans	24	(4,854)	(798)	(4,056)
Reversal of credit expenses	25	1,587	119	1,467
Other	26	(3,039)	5,384	(8,424)
Ordinary profit	(18+19) 27	11,950	1,126	10,824
Extraordinary gains/(losses), net	28	1,442	2,357	(914)
Net gains/(losses) on disposal of fixed assets	29	1,555	2,335	(780)
Impairment losses on fixed assets	30	(112)	980	(1,092)
Gain on revision of retirement benefit plan, Other	31	-	(958)	958
Net income before income taxes	(27+28) 32	13,393	3,483	9,909
Income taxes-current	33	(2,234)	(543)	(1,691)
Income taxes-deferred	34	(1,821)	(479)	(1,342)
Net income	(32+33+34) 35	9,336	2,460	6,875
Credit expense	(17+24+25) 36	(6,164)	(3,387)	(2,777)
Provision to general reserve for possible loan losses	37	(2,898)	(4,219)	1,321
Write-off of loans	38	(1,790)	1,646	(3,437)
Provision to specific reserve for possible loan losses	39	(2,735)	(1,669)	(1,065)
Other disposal of problem loans	40	(328)	260	(589)
Gains on recoveries of written-off loans	41	1,587	594	993

○ Interest rate spreads (domestic operations)

(%)

		Total of two banks [Non-consolidated]		
		1-3Q FY 2020	Change	1-3Q FY 2019
Average interest rate of loans and bills discounted (A)		1.07	(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)		1.04	(0.05)	1.09

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.07	(0.05)	1.13
Loan-to-deposit spread (C) - (B)	1.04	(0.04)	1.09

(Millions of yen)

			Kansai Mirai Bank			Minato Bank		
			1-3Q FY 2020	Change	1-3Q FY 2019	1-3Q FY 2020	Change	1-3Q FY 2019
Gross operating profit	(2+5+6)	1	69,853	(1,385)	71,239	28,521	(914)	29,435
Interest income		2	57,728	(1,212)	58,940	21,280	(1,142)	22,422
<Net interest income from domestic loans and deposits>		3	53,117	(758)	53,876	19,307	(309)	19,617
<Gains/(losses) on cancellation of investment trust>		4	1,921	(70)	1,991	311	(104)	416
Fees and commissions		5	10,459	1,318	9,140	5,766	372	5,394
Other operating income		6	1,665	(1,492)	3,158	1,474	(144)	1,618
Net gains/(losses) on bonds		7	288	(1,542)	1,830	1,000	(207)	1,207
Expenses (excluding non-recurring items and amortization of goodwill)		8	(55,923)	2,408	(58,332)	(23,716)	1,082	(24,798)
Personnel expenses		9	(28,303)	2,399	(30,703)	(12,414)	351	(12,766)
Non-personnel expenses		10	(23,531)	(289)	(23,242)	(9,616)	870	(10,486)
Taxes		11	(4,087)	299	(4,386)	(1,685)	(140)	(1,545)
Actual net operating profit (excluding amortization of goodwill)	(1+8)	12	13,930	1,023	12,907	4,805	167	4,637
Core net operating profit	(12-7)	13	13,641	2,565	11,076	3,804	375	3,429
Core net operating profit (excluding gains/(losses) on cancellation of investment trust)	(13-4)	14	11,720	2,635	9,084	3,493	480	3,012
Amortization of goodwill		15	(552)	-	(552)	-	-	-
Actual net operating profit (including amortization of goodwill)	(12+15)	16	13,377	1,023	12,354	4,805	167	4,637
Provision to general reserve for possible loan losses		17	(2,293)	(2,293)	-	(605)	(416)	(189)
Net operating profit	(16+17)	18	11,084	(1,269)	12,354	4,200	(248)	4,448
Other gains/(losses), net		19	(2,238)	2,986	(5,225)	(1,095)	(342)	(753)
Net gains/(losses) on stocks		20	1,376	(3,774)	5,151	1,594	1,712	(117)
Gains on sale		21	1,920	(3,326)	5,246	2,140	1,755	384
Losses on sale		22	(541)	(446)	(94)	(419)	(59)	(360)
Losses on devaluation		23	(1)	(1)	(0)	(125)	16	(141)
Disposal of problem loans		24	(3,036)	495	(3,532)	(1,817)	(1,293)	(523)
Reversal of credit expenses		25	1,442	65	1,376	144	54	90
Other		26	(2,021)	6,199	(8,221)	(1,017)	(815)	(202)
Ordinary profit	(18+19)	27	8,846	1,716	7,129	3,104	(590)	3,694
Extraordinary gains/(losses), net		28	1,478	2,360	(882)	(35)	(3)	(32)
Net gains/(losses) on disposal of fixed assets		29	1,569	2,318	(748)	(14)	17	(31)
Impairment losses on fixed assets		30	(90)	1,000	(1,091)	(21)	(20)	(0)
Gain on revision of retirement benefit plan, Other		31	-	(958)	958	-	-	-
Net income before income taxes	(27+28)	32	10,324	4,077	6,247	3,068	(593)	3,662
Income taxes-current		33	(1,826)	(528)	(1,297)	(408)	(14)	(393)
Income taxes-deferred		34	(1,398)	(844)	(553)	(423)	365	(789)
Net income	(32+33+34)	35	7,099	2,703	4,396	2,236	(243)	2,479

Credit expense	(17+24+25)	36	(3,887)	(1,731)	(2,155)	(2,277)	(1,655)	(622)
Provision to general reserve for possible loan losses		37	(2,293)	(3,803)	1,510	(605)	(416)	(189)
Write-off of loans		38	(1,790)	1,641	(3,431)	(0)	5	(5)
Provision to specific reserve for possible loan losses		39	(1,059)	(24)	(1,035)	(1,675)	(1,645)	(29)
Other disposal of problem loans		40	(186)	(86)	(100)	(142)	346	(488)
Gains on recoveries of written-off loans		41	1,442	540	902	144	54	90

○ Interest rate spreads (domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1-3Q FY 2020	Change	1-3Q FY 2019	1-3Q FY 2020	Change	1-3Q FY 2019
Average interest rate of loans and bills discounted (A)	1.12	(0.05)	1.17	0.95	(0.06)	1.01
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)	1.08	(0.04)	1.13	0.93	(0.06)	0.99

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.12	(0.05)	1.17	0.96	(0.06)	1.02
Loan-to-deposit spread (C) - (B)	1.08	(0.04)	1.13	0.94	(0.06)	1.00

2. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of two banks>		End of Dec. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Dec. 2019 (C)
	Unrecoverable or valueless claims	27,713	(4,660)	(4,382)	32,373	32,095
	Risk claims	103,582	1,262	3,426	102,320	100,156
	Special attention loans	29,570	4,554	4,604	25,015	24,965
	Financial Reconstruction Act subtotal [A]	160,866	1,157	3,648	159,709	157,218
	Normal claims	9,554,630	455,205	460,529	9,099,425	9,094,101
	Financial Reconstruction Act total [B]	9,715,497	456,362	464,177	9,259,134	9,251,320
	Partial direct write-offs	75,930	1,867	(4,150)	74,063	80,081
	NPL Ratio [A] / [B]	1.65	(0.06)	(0.04)	1.72	1.69

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	13,863	(3,285)	(4,563)	17,148	18,427
	Risk claims	70,718	(833)	541	71,552	70,177
	Special attention loans	25,687	4,464	4,787	21,222	20,900
	Financial Reconstruction Act subtotal [A]	110,270	346	764	109,923	109,505
	Normal claims	6,618,975	235,159	246,557	6,383,815	6,372,417
	Financial Reconstruction Act total [B]	6,729,245	235,505	247,321	6,493,739	6,481,923
	Partial direct write-offs	70,609	1,251	(4,153)	69,358	74,763
	NPL Ratio [A] / [B]	1.63	(0.05)	(0.05)	1.69	1.68

<Minato Bank>

	Unrecoverable or valueless claims	13,849	(1,374)	181	15,224	13,668
	Risk claims	32,864	2,096	2,884	30,767	29,979
	Special attention loans	3,882	89	(182)	3,793	4,065
	Financial Reconstruction Act subtotal [A]	50,596	810	2,883	49,785	47,713
	Normal claims	2,935,655	220,045	213,971	2,715,609	2,721,683
	Financial Reconstruction Act total [B]	2,986,251	220,856	216,855	2,765,395	2,769,396
	Partial direct write-offs	5,321	615	3	4,705	5,318
	NPL Ratio [A] / [B]	1.69	(0.10)	(0.02)	1.80	1.72

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 Dec. 2020)	Change from End of Mar. 2020	Unrealized gains/(losses)			Change from End of Mar. 2020
			(End of Dec. 2020)	Gain	Loss	
Bonds held to maturity	322,595	105,416	2,304	2,667	(362)	(391)
Available-for-sale securities	764,179	122,154	8,189	14,230	(6,041)	16,483
Stocks	29,536	3,741	4,321	7,439	(3,117)	7,457
Bonds	623,212	109,935	(523)	895	(1,419)	(57)
JGB	98,285	62,490	(778)	116	(895)	(289)
Other	111,430	8,477	4,391	5,896	(1,504)	9,082

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 Dec. 2020)	Change from End of Mar. 2020	Unrealized gains/(losses)			Change from End of Mar. 2020
			(End of Dec. 2020)	Gain	Loss	
Bonds held to maturity	322,595	105,417	2,304	2,667	(362)	(392)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	761,565	122,254	17,748	20,972	(3,223)	14,788
Stocks	29,464	3,730	14,974	15,167	(193)	5,468
Bonds	623,212	109,935	(363)	1,049	(1,413)	(121)
Other	108,888	8,588	3,138	4,754	(1,616)	9,441

<Kansai Mirai Bank>

Bonds held to maturity	242,114	62,650	2,431	2,633	(202)	(377)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	526,719	56,057	7,262	8,986	(1,723)	6,881
Stocks	10,882	(955)	5,239	5,297	(57)	226
Bonds	449,547	69,456	330	606	(276)	272
Other	66,289	(12,443)	1,692	3,081	(1,389)	6,382

<Minato Bank>

Bonds held to maturity	80,481	42,766	(127)	33	(160)	(14)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	234,846	66,197	10,485	11,986	(1,500)	7,907
Stocks	18,581	4,686	9,734	9,870	(136)	5,242
Bonds	173,664	40,478	(694)	443	(1,137)	(394)
Other	42,599	21,032	1,445	1,672	(227)	3,059

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 Dec. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Dec. 2019 (C)
Deposits (Term-end)	11,307,848	901,747	674,068	10,406,101	10,633,780
Deposits (Average balance)	10,899,013	290,994	254,206	10,608,018	10,644,806
Loans and bills discounted (Term-end)	9,587,983	447,702	460,247	9,140,281	9,127,736
Loans and bills discounted (Average balance)	9,359,470	294,534	296,438	9,064,935	9,063,032

<Kansai Mirai Bank>

Deposits (Term-end)	7,573,906	544,819	330,964	7,029,087	7,242,942
Deposits (Average balance)	7,325,373	67,063	24,983	7,258,310	7,300,389
Loans and bills discounted (Term-end)	6,657,069	230,032	245,044	6,427,037	6,412,025
Loans and bills discounted (Average balance)	6,540,441	164,905	162,162	6,375,535	6,378,278

<Minato Bank>

Deposits (Term-end)	3,733,941	356,928	343,103	3,377,013	3,390,837
Deposits (Average balance)	3,573,639	223,931	229,222	3,349,707	3,344,417
Loans and bills discounted (Term-end)	2,930,913	217,669	215,202	2,713,243	2,715,710
Loans and bills discounted (Average balance)	2,819,029	129,629	134,276	2,689,400	2,684,753

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

<Total of two banks>	End of Dec. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Dec. 2019 (C)
Domestic individual deposits (Term-end)	8,247,998	345,717	241,212	7,902,280	8,006,786
Liquid deposits	4,832,431	457,511	437,987	4,374,919	4,394,444
Time deposits	3,388,567	(114,374)	(197,188)	3,502,942	3,585,756
Domestic corporate deposits (Term-end)	2,777,603	388,831	362,244	2,388,772	2,415,358
Liquid deposits	2,064,764	444,583	444,905	1,620,180	1,619,858
Time deposits	671,389	(24,417)	(63,909)	695,806	735,299

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Domestic individual deposits (Term-end)	5,455,898	176,834	96,364	5,279,063	5,359,534
Liquid deposits	2,890,813	277,390	271,089	2,613,423	2,619,723
Time deposits	2,554,309	(101,873)	(175,568)	2,656,183	2,729,878
Domestic corporate deposits (Term-end)	1,892,538	203,480	183,003	1,689,057	1,709,535
Liquid deposits	1,348,473	245,150	263,827	1,103,322	1,084,646
Time deposits	518,085	(20,156)	(61,413)	538,242	579,498

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Domestic individual deposits (Term-end)	2,792,099	168,882	144,848	2,623,216	2,647,251
Liquid deposits	1,941,618	180,121	166,897	1,761,496	1,774,721
Time deposits	834,258	(12,500)	(21,619)	846,758	855,877
Domestic corporate deposits (Term-end)	885,065	185,350	179,241	699,714	705,823
Liquid deposits	716,291	199,433	181,078	516,858	535,212
Time deposits	153,303	(4,260)	(2,496)	157,564	155,800

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 Dec. 2020 (A)	(A)-(B)	(A)-(C)	End of Mar. 2020 (B)	End of Dec. 2019 (C)
Investment trust (Including fund wrap)	709,981	120,034	11,052	589,946	698,928
Public bond	9,056	(835)	(1,085)	9,892	10,141
Insurance	859,232	21,390	12,584	837,842	846,647

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	499,246	82,716	4,912	416,530	494,334
Public bond	3,988	42	(28)	3,945	4,016
Insurance	648,168	17,776	4,406	630,392	643,762

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Investment trust (Including fund wrap)	210,734	37,318	6,140	173,416	204,594
Public bond	5,068	(877)	(1,056)	5,946	6,125
Insurance	211,063	3,613	8,178	207,449	202,885

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)