

Profile

Since its founding on October 1, 1941, The Bank of Kyoto, Ltd. (hereinafter, “the Bank”) and its consolidated subsidiaries have consistently strived to live up to its management principle of “Serving the Prosperity of the Community.” Under this management principle, the Bank’s fundamental mission is to contribute to the greater prosperity of the local community and the development of local industries. As Kyoto Prefecture’s largest retail bank, the Bank provides customers in the local community with high-quality financial services, thereby striving to further deepen its relationships of trust. With the environment surrounding financial institutions growing increasingly harsh, the Bank will work to fulfill its social mission of being the bank most trusted by customers as well as the bank with the strongest presence in the region.



Head Office
(Kyoto Prefecture)



Non-Consolidated Basis

Total Assets:

¥8,143.6
billion
(9th among regional banks)

Total Deposits:

¥7,212.2
billion
(8th among regional banks)

Loans and Bills Discounted:

¥4,606.4
billion
(10th among regional banks)

Unrealized Gains on Securities:

¥392.4
billion
(1st among regional banks)

Capital Ratio:

12.95%
(domestic standards)

Credit Rating:

A+ **A-**
(R&I) (S&P)

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Disclaimer regarding forward-looking statements

Readers are advised that this report contains forward-looking statements, which are not statements of historical fact but constitute estimates or projections based on facts known to the Company’s management as of the time of writing this report. Actual results may therefore differ substantially from such statements.



On the cover are the “I Love Kyoto Campaign” posters.

Because we want to cultivate a feeling and sense of loving Kyoto in a wide range of people, we have developed the “I Love Kyoto Campaign” since 1982.

Cover Photographs

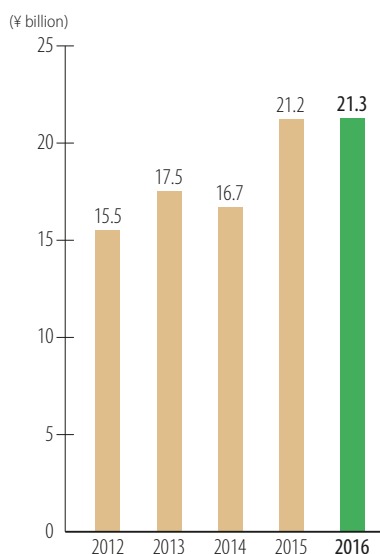
- (1) Sake cellar and *na-no-hana* vegetation (Fushimi-ku, Kyoto City)
- (2) *Tateiwa* rock in summer (Kyotango City, Kyoto Pref.)
- (3) Kyoto performance *rokusai* (Chudoji Rokusaikai Kyoto) Mibu-dera Temple
- (4) Daigoji Temple: autumn leaves on the Benten Bridge (Fushimi-ku, Kyoto City)
- (5) Arashiyama: sunrise on the Togetsukyo Bridge (Ukyo-ku, Kyoto City)
- (6) Light snowfall on bamboo (Ukyo-ku, Kyoto City)

Consolidated Financial Highlights

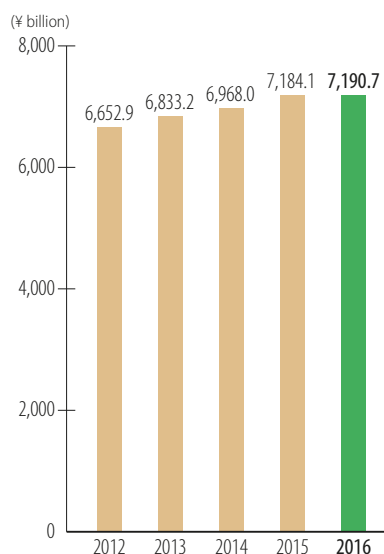
	Millions of yen			Thousands of U.S. dollars
	2016	2015	2014	2016
For The Year				
Total Income	¥ 112,838	¥ 114,969	¥ 105,878	\$ 1,001,404
Total Expenses	78,879	79,004	77,793	700,031
Income Before Income Taxes	33,958	35,965	28,084	301,373
Net Income Attributable to Owners of the Parent	21,322	21,276	16,771	189,230
At Year-end				
Total Assets	¥8,154,418	¥8,255,301	¥7,893,834	\$72,367,927
Deposits (including NCDs)	7,190,731	7,184,121	6,968,036	63,815,512
Loans and Bills Discounted	4,598,410	4,347,459	4,216,634	40,809,464
Securities	2,807,154	3,168,152	3,196,706	24,912,626
Noncontrolling interests	7,770	7,047	6,176	68,958
Common Stock	42,103	42,103	42,103	373,657
Total Equity	653,053	695,810	545,651	5,795,644
Capital Ratio (Domestic Standards)	13.36%	12.51%	12.89%	

Notes: 1. Japanese yen figures are expressed with amounts of under one million omitted. Accordingly breakdown figures may not add up to sums.
 2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥112.68 to US\$1.00 on March 31, 2016, the final business day of the term.
 3. Beginning from March 31, 2014, the Bank's capital ratio (based on domestic standards) is being calculated based on the new capital adequacy requirements (Basel III).

Net Income Attributable to Owners of the Parent



Deposits (including NCDs)



Loans and Bills Discounted

