

Our Operating Area

The Industry of Kyoto Prefecture

In Kyoto many cutting-edge, high-tech industries exist side by side with traditional industries and the tourism industry built upon the city's 1,200 years of history and culture. Kyoto is also known as the town of students with a high concentration of universities and academic research institutions, so it has an ideal environment for developing venture businesses and new industries.

The manufacturing industries of Kyoto Prefecture are supported by a high level of technical capability that is unique to Kyoto, and they have captured high shares of the national market in a diverse array of fields and product categories.

Top-National Ranked Product Categories of Kyoto Prefecture by Value of Shipments

Sector	Product category	Value of shipments
High-tech and research tools	Pollution measuring instruments	12.9 billion yen (51%)
	Spectral photometer	9.9 billion yen (47%)
	Other analyzing equipment	41.9 billion yen (47%)
	Physical, chemical machinery and appliances	17.3 billion yen (20%)
Printmaking and printing	Plate making machine	12.3 billion yen (76%)
Traditional crafts	Ready-made kimono, obi	6.6 billion yen (39%)
	Chirimen textiles	2.9 billion yen (75%)
Food and beverages	Japanese confectionery	37.4 billion yen (7%)

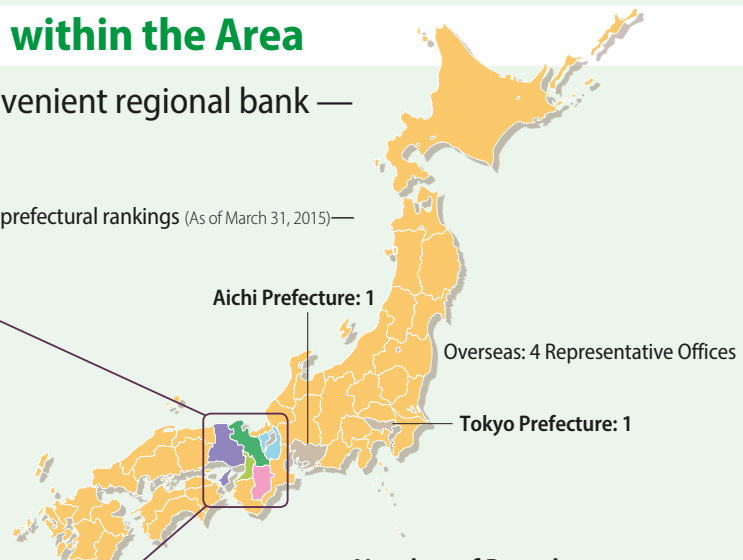
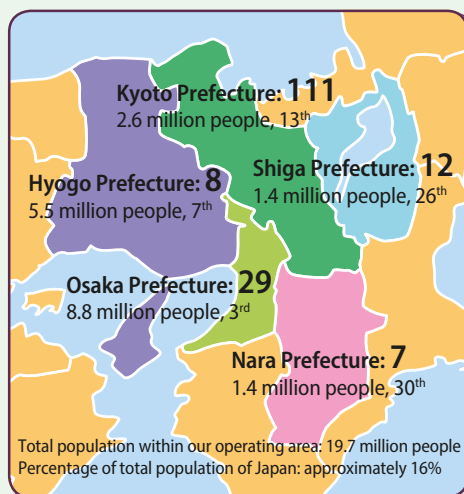
(Source)
METI: FY2013 industry statistics
(domestic market share in %)

Operating Area and Population within the Area

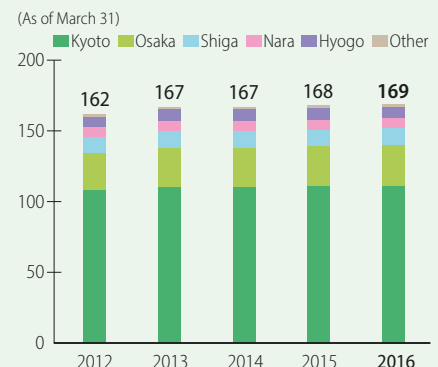
— Aiming to be a comprehensive and convenient regional bank —

Kyoto Bank's Network

— The populations within areas in our operating area and their prefectural rankings (As of March 31, 2015)—



Number of Branches in Our Operating Area



January 2016: Takatsuki Johoku Branch Opens



The Branch is equipped with spacious consultation counters and booths, fully automatic safe deposit boxes which are also open on Saturdays.

July 2016: Kariya Branch Opens



Kariya City is a vibrant area where the headquarters and factories of a number of automobile-related companies are located. The Kariya Branch is the Bank's second branch in Aichi Prefecture.

Support for Overseas Operations

In August 2015, we started a business alliance with the Bank for Investment and Development of Vietnam, a leading bank in Vietnam, and in March 2016 we started a business alliance with the Bank of East Asia, the largest independent local bank in Hong Kong, thereby strengthening our support system in Asia.

We are providing our clients with a variety of business opportunities related to overseas expansion, including the individual support for our customers given by the Asia Desk established inside the Securities & International Division and by each representative office in Hong Kong, Shanghai, Dalian, and Bangkok, and by the holding of Asia Desk seminars and overseas business consultation meetings.

For the overseas subsidiaries of our clients, we are actively engaged in “cross-border loans” to conduct direct loans from Japan. In fiscal 2015, we supported six US dollar-denominated loans, nine Japanese yen-denominated loans, and one Thai baht-denominated loan. For the first time, we supported a project of a local Mexico corporation (implemented in January 2016), and of a local Taiwanese corporation (implemented in March).

Creation of an Overseas Network and Development of Personnel Effective in Overseas Business



Development of Personnel Effective in Overseas Business

➔ Actively send personnel for overseas training and branch manager overseas training, and develop personnel effective in overseas business

By region: Number of personnel sent overseas

Region	Number of personnel sent
China	20
Thailand	9
Vietnam	1

Overseas Business Confabs Hosted (Fiscal 2015)

Name of business confab	Number of participating companies
Business Networking Event Jointly Hosted by Local Banks in Dalian 2015	16 companies
Business Networking Event Held for Japanese Companies in Hong Kong and South China	27 companies
Mfair Bangkok 2015 (Factory Network Business Conference)	15 companies
Business Networking Event Jointly Hosted by Local Banks in Qingdao	4 companies
FBC Shanghai 2015 (Factory Network Business Conference)	41 companies
Shanghai Business Exchange Practice Seminar	18 companies
2015 Dalian — Regional Bank Joint Business Expo	10 companies
Regional Bank Joint Seminar/Networking Event Guangzhou	14 companies
2nd Bangkok Business Exchange Meeting	62 companies
Shanghai Business Exchange 2016	72 companies