

# Management Principle and Plan

## Management Principle

### “Serving the Prosperity of the Community”

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 of Kyoto does everything it can to help everyone in the local community.

## Management Plan

### 5th Medium-Term Management Plan “Vision 75 Building a Good Bank”

The 5th medium-term management plan “Vision 75 Building a Good Bank” has been running since April 2014.

Under this plan, the Bank has positioned the three years beginning from fiscal 2014 as the period it will carry out Building a Good Bank to improve its customer base, profitability, financial strength, and corporate value as we work toward being “the kind of bank we should be in five years, the kind of bank we want to be in ten years.”

#### Framework of the 5th medium-term management plan (from fiscal 2014 to fiscal 2016)

< Behavioral guidelines >

**Building a Good Bank — a bank that is chosen by the region and the customers —**



>>The kind of bank we should be in five years, the kind of bank we want to be in ten years

**Build an absolute management foundation in “our local town Kyoto” and then be an overwhelming presence in the five prefectures in the Kinki region (Kyoto prefecture, Osaka prefecture, Shiga prefecture, Nara prefecture, Hyogo prefecture)**

— Quickly achieve a 30% market share of deposits and loans in Kyoto Prefecture —  
— Challenge ourselves to become a bank with ¥10 trillion in deposits —

>>Management vision

**“Wide-area Regional Bank — Second Stage”**

— From points to lines, from lines to surfaces, identify surfaces and become the “Main Bank of the Region” —

First Stage.....Enhancement and deployment of our marketing bases and marketing force

Second Stage.....Strengthened profitability and continuous growth through the establishment of a solid customer base

## Name of the plan **Vision 75 Building a Good Bank**

**Value:** Enhance our added value to become the bank that is chosen by customers

**Volume:** Aim to expand quantitatively through expansion of our customer base (number of customers and the balance)

**Victory:** Become an absolute and overwhelming presence

# Vision 75

Achieve a balance of deposits and negotiable certificates of deposit of ¥7.5 trillion and a sum of retail deposits and loans of ¥7.5 trillion by the 75th anniversary of our founding (fiscal 2016). Moreover, aim to be a bank with a balance of deposits and negotiable certificates of deposit of ¥8 trillion within the near future, and then ¥10 trillion.

Numerical targets (by the final fiscal year of the plan) (Non-consolidated)

Balance of deposits + NCDs

**¥7.5 trillion**

Sum of retail deposits and loans

**¥7.5 trillion**

(Deposits held by individuals ¥4.5 trillion + retail loans and bills discounted ¥3.0 trillion)

Net income

**¥17.5 billion**