

# Non-Consolidated Balance Sheet (Unaudited)

The Bank of Kyoto, Ltd. As of March 31, 2016

	Millions of yen		Thousands of U.S. dollars
	2016	2015	2016
<b>Assets:</b>			
Cash and due from banks	¥ 592,264	¥ 584,943	\$ 5,256,162
Call loans	34,166	34,716	303,218
Monetary claims bought	6,520	6,363	57,870
Trading securities	504	154	4,475
Money held in trust	2,878	1,500	25,546
Securities	2,806,538	3,165,149	24,907,157
Loans and bills discounted	4,606,441	4,354,810	40,880,734
Foreign exchanges	3,957	3,972	35,125
Other assets	13,947	16,078	123,780
Tangible fixed assets	81,214	82,884	720,751
Buildings	29,822	30,661	264,665
Land	43,513	43,640	386,171
Construction in progress	886	314	7,867
Other tangible fixed assets	6,991	8,268	62,048
Intangible fixed assets	2,848	2,868	25,277
Software	2,548	2,565	22,615
Other intangible fixed assets	299	302	2,661
Customers' liabilities for acceptances and guarantees	15,284	14,985	135,648
Allowance for possible loan losses	(22,899)	(25,575)	(203,227)
<b>Total Assets</b>	<b>¥8,143,667</b>	<b>¥8,242,851</b>	<b>\$72,272,521</b>
<b>Liabilities and Equity</b>			
<b>Liabilities:</b>			
Deposits	¥7,212,243	¥7,202,154	\$64,006,417
Call money	35,832	20,428	318,000
Payables under securities lending transactions	24,238	39,685	215,106
Borrowed money	38,432	54,098	341,075
Foreign exchanges	215	147	1,911
Other liabilities	45,604	68,540	404,727
Liability for employees' retirement benefits	29,366	28,487	260,617
Liability for reimbursement of deposit losses	350	309	3,106
Liability for contingent losses	1,159	1,130	10,285
Deferred tax liabilities	97,915	130,910	868,970
Deferred tax liabilities for land revaluation	0	30	6
Acceptances and guarantees	15,284	14,985	135,648
Total Liabilities	<b>7,500,642</b>	<b>7,560,908</b>	<b>66,565,872</b>
<b>Equity:</b>			
Common stock, authorized, 1,000,000 thousand shares; issued, 379,203 thousand shares in 2016 and 2015	42,103	42,103	373,657
Capital surplus	30,301	30,301	268,918
Stock acquisition rights	518	515	4,602
Retained earnings	299,623	283,685	2,659,066
Treasury stock — at cost, 1,210 thousand shares in 2016 and 1,319 thousand shares in 2015	(1,121)	(1,208)	(9,955)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities	274,282	328,676	2,434,171
Deferred losses on derivatives under hedge accounting	(2,684)	(2,195)	(23,826)
Land revaluation surplus	1	63	15
Total Equity	<b>643,025</b>	<b>681,942</b>	<b>5,706,648</b>
<b>Total Liabilities and Equity</b>	<b>¥8,143,667</b>	<b>¥8,242,851</b>	<b>\$72,272,521</b>

Notes: 1. Japanese yen figures are expressed with amounts 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.

# Non-Consolidated Statement of Income (Unaudited)

The Bank of Kyoto, Ltd. Year Ended March 31, 2016

	Millions of yen		Thousands of U.S. dollars
	2016	2015	2016
<b>Income:</b>			
Interest income:			
Interest on loans and discounts	¥ 49,237	¥ 51,492	\$436,964
Interest and dividends on securities	26,144	25,770	232,028
Other interest income	716	490	6,357
Fees and commissions	15,666	15,683	139,038
Other operating income	7,455	5,220	66,162
Other income	5,579	8,669	49,513
<b>Total Income</b>	<b>104,799</b>	<b>107,326</b>	<b>930,065</b>
<b>Expenses:</b>			
Interest expenses:			
Interest on deposits	3,752	3,680	33,304
Interest on borrowed money	639	683	5,678
Interest on bonds		39	
Other interest expenses	1,296	1,105	11,506
Fees and commissions	6,669	6,687	59,192
Other operating expenses	372	1,218	3,302
General and administrative expenses	57,226	59,030	507,868
Other expenses	3,531	1,660	31,345
<b>Total Expenses</b>	<b>73,489</b>	<b>74,106</b>	<b>652,197</b>
<b>Income Before Income Taxes</b>	<b>31,310</b>	<b>33,220</b>	<b>277,867</b>
<b>Income Taxes:</b>			
Current	9,061	8,625	80,415
Deferred	1,812	4,188	16,085
<b>Net Income</b>	<b>¥ 20,436</b>	<b>¥ 20,406</b>	<b>\$181,366</b>

	Yen		U.S. dollars
	2016	2015	2016
<b>Per Share Information:</b>			
Basic net income	¥54.06	¥54.00	\$0.47
Diluted net income	53.97	53.89	0.47
Cash dividends applicable to the year	12.00	12.00	0.10

Notes: 1. Japanese yen figures are expressed with amounts 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.