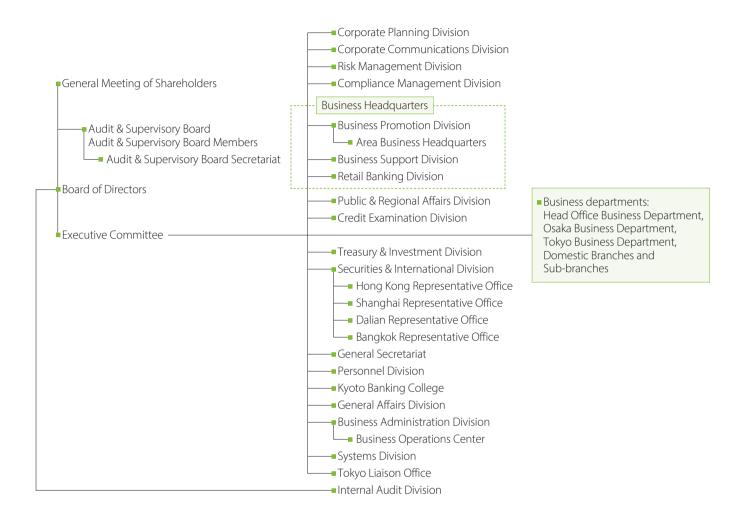
Corporate Profile

The Bank's Organization (As of June 29, 2016)



Board of Directors and Audit & Supervisory Board Members (As of June 29, 2016)

Chairman Hideo Takasaki

President

Nobuhiro Doi

Senior Managing Directors Masayuki Kobayashi

Junji Inoguchi

Managing Directors

Masahiko Naka Hiroshi Hitomi Masaya Anami Toshiro Iwahashi Director & Counselor

Yasuo Kashihara

Directors

Shinichi Nakama (external) Norikazu Koishihara (external) Standing Audit & Supervisory Board Members

Tadahiko Nishiyama Takayuki Matsumura

Audit & Supervisory Board Members

Nobuaki Sato (external) Masaki Ishibashi (external)

Managing Executive Officers

Hiroshi Okuno Hideya Naka Executive Officers

Hirokazu Tagano
Hiroyuki Yamamoto
Keizo Tokomoto
Yoshihiko
Hamagishi
Masao Okuda
Yoshihiro
Yamanaka
Hiroyuki Ando
Hiroyuki Hata
Kazuhiro Waki
Hiroshi Nishimura
Mikiya Yasui
Minoru Wada

Corporate Data (As of March 31, 2016)

Date of Establishment

October 1, 1941

Number of Employees

3,410 (Non-consolidated)

Number of Authorized Shares

1.000.000.000

Number of Issued Shares

379,203,441

Capital (Paid-in)

42,103 million

| R&I* Rating A+ | *Rating and Investment Information, Inc. |
|-------------------|--|
| S&P* Rating A– | *Standard & Poor's. |

Major Shareholders (Number of shares in thousands and percentage)

| Nippon Life Insurance Company | 15,169 | (4.00%) |
|--|--------|---------|
| The Tokio Marine & Nichido Fire Insurance Co., Ltd. | 13,393 | (3.53%) |
| Meiji Yasuda Life Insurance Company | 12,501 | (3.29%) |
| Japan Trustee Services Bank, Ltd. (trust account) | 9,573 | (2.52%) |
| The Master Trust Bank of Japan, Ltd. (trust account) | 7,994 | (2.10%) |
| KYOCERA Corporation | 7,980 | (2.10%) |
| The Master Trust Bank of Japan, Ltd. (Retirement Benefit Trust — OMRON Corporation account) | 7,640 | (2.01%) |
| Sompo Japan Nipponkoa Insurance Inc. | 7,136 | (1.88%) |
| Sumitomo Life Insurance Company | 6,590 | (1.73%) |
| Bank of Kyoto Employee Stock Ownership Plan | 6,269 | (1.65%) |
| | | |

International Service Network

• Head Office Securities & International Division

700, Yakushimae-cho, Karasuma-dori, Matsubara-Agaru, Shimogyo-ku, Kyoto 600-8652, Japan

Phone: +81-75-361-2211 Fax: +81-75-343-1276 SWIFT: BOKF JP JZ

• Treasury & Investment Division

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Phone: +81-3-6212-3812 Fax: +81-3-5288-3862

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Suite 3006, Two Exchange Square, 8 Connaught Place, Central, Hong Kong, S.A.R., the People's Republic of China Phone: +852-2525-0727 Fax: +852-2521-8538

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Fax: +86-21-6841-1771

• Dalian Representative Office

21F Senmao Building, 147 Zhongshan Road Xigang District, Dalian, the People's Republic of China

Phone: +86-411-3960-8611 Fax: +86-411-3960-8618

• Bangkok Representative Office

Unit 2014, 21st Floor, Park Ventures Ecoplex 57 Wireless Road, Lumpini, Pathumwan, Bangkok 10330,

Thailand

Phone: +66-2116-3040 Fax: +66-2116-3045

Consolidated Subsidiaries

| Name | Establishment | Capital | Line of business |
|-----------------------------------|----------------|--------------|--|
| Karasuma Shoji Co., Ltd. | October 1958 | ¥ 10 million | Managing real estate services for the Bank of Kyoto |
| Kyogin Business Service Co., Ltd. | July 1983 | 10 | Centralized processing of clerical operations for the Bank |
| Kyoto Guaranty Service Co., Ltd. | October 1979 | 30 | Credit guarantee services |
| Kyogin Lease & Capital Co., Ltd. | June 1985 | 100 | Leasing and investment services |
| Kyoto Credit Service Co., Ltd. | November 1982 | 50 | Credit card services (DC) |
| Kyogin Card Service Co., Ltd. | September 1989 | 50 | Credit card services (JCB, Diners) |
| Kyoto Research Institute, Inc. | April 1987 | 30 | Research and business consulting services |