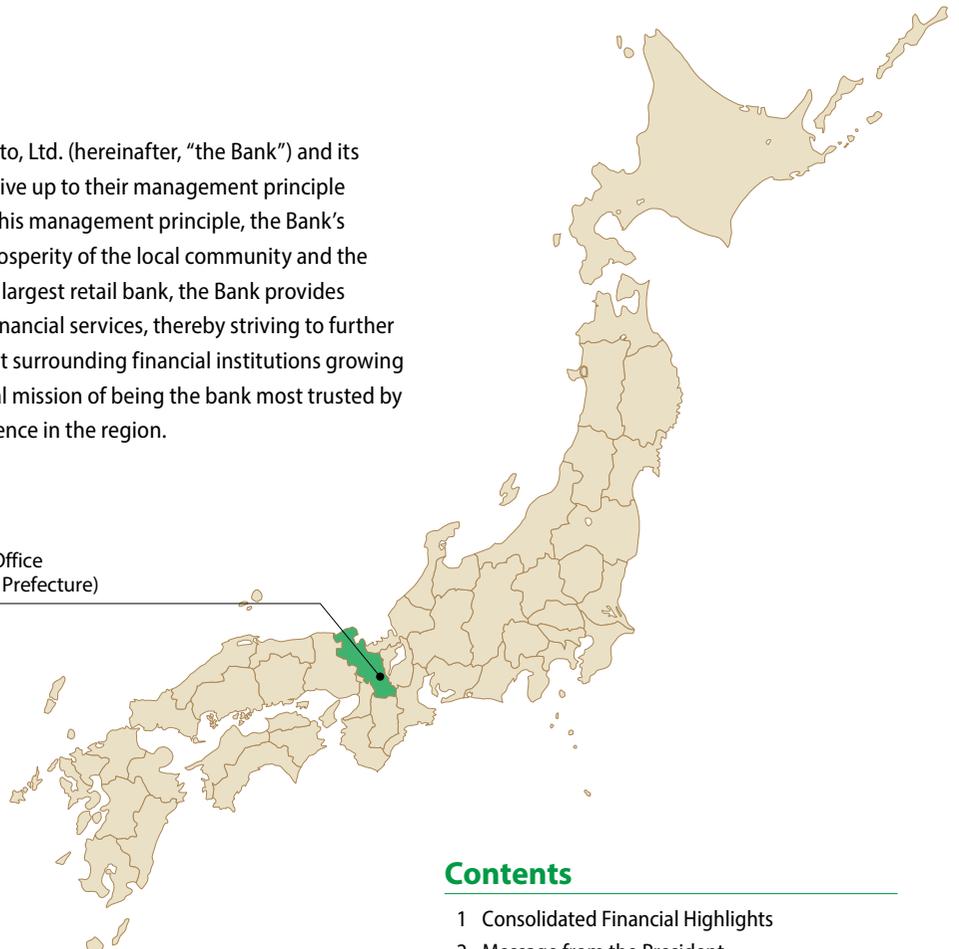


# Profile

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 their 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)



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### Non-Consolidated Basis

Total Assets:

**¥8,892.8**  
billion

(7<sup>th</sup> among regional banks)

Total Deposits:

**¥7,595.9**  
billion

(8<sup>th</sup> among regional banks)

Loans and Bills Discounted:

**¥4,986.9**  
billion

(9<sup>th</sup> among regional banks)

Unrealized Gains on Securities:

**¥531.4**  
billion

(1<sup>st</sup> among regional banks)

Capital Ratio:

**12.07%**

(domestic standards)

Credit Rating:

**A+      A**

(R&I)      (S&P)

### 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) Cherry blossoms at Jyoshokoji Temple (Keihoku, Ukyo-ku, Kyoto City)
- (2) Tea plantation (Wazuka-cho, Kyoto Prefecture)
- (3) Tadasu-no-mori wood in autumn (Sakyo-ku, Kyoto City)
- (4) Hojo Garden in Shuon-an Ikkyuji Temple (Kyotanabe City, Kyoto Prefecture)

# Consolidated Financial Highlights

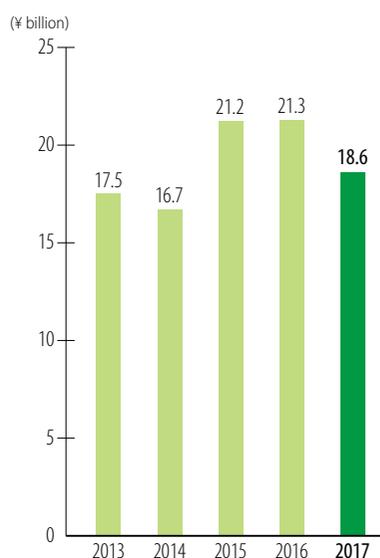
|   | Millions of yen |            |            | Thousands of U.S. dollars |
|---|-----------------|------------|------------|---------------------------|
|   | 2017            | 2016       | 2015       | 2017                      |
| <b>For The Year</b>                             |                 |            |            |                           |
| Total Income                                    | ¥ 110,480       | ¥ 112,838  | ¥ 114,969  | \$ 984,760                |
| Total Expenses                                  | 82,779          | 78,879     | 79,004     | 737,848                   |
| Income before Income Taxes                      | 27,701          | 33,958     | 35,965     | 246,911                   |
| Net Income Attributable to Owners of the Parent | 18,601          | 21,322     | 21,276     | 165,801                   |
| <b>At Year-end</b>                              |                 |            |            |                           |
| Total Assets                                    | ¥8,899,400      | ¥8,154,418 | ¥8,255,301 | \$79,324,362              |
| Deposits (including NCDs)                       | 7,567,390       | 7,190,731  | 7,184,121  | 67,451,559                |
| Loans and Bills Discounted                      | 4,978,745       | 4,598,410  | 4,347,459  | 44,377,797                |
| Securities                                      | 2,865,072       | 2,807,154  | 3,168,152  | 25,537,678                |
| Noncontrolling interests                        | 8,687           | 7,770      | 7,047      | 77,432                    |
| Common Stock                                    | 42,103          | 42,103     | 42,103     | 375,289                   |
| Total Equity                                    | 766,294         | 653,053    | 695,810    | 6,830,327                 |
| Capital Ratio (Domestic Standards)              | 12.49%          | 13.36%     | 12.51%     |                           |

Notes: 1. Japanese yen figures are expressed with amounts of under one million omitted. Accordingly breakdown figures may not add up to sums.

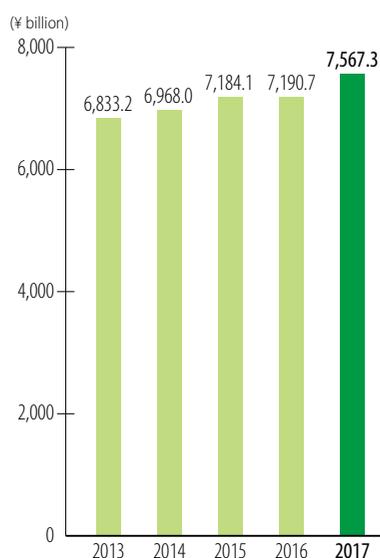
2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥112.19 to US\$1.00 on March 31, 2017, the final business day of the term.

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

