

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	15.4 billion yen (54%)
	Spectral photometer	10.7 billion yen (47%)
	Other analyzing equipment	45.8 billion yen (50%)
	Physical, chemical machinery and appliances	18.9 billion yen (20%)
	Medical X-ray equipment	20.5 billion yen (11%)
Traditional crafts	Ready-made kimono, obi	6.2 billion yen (37%)
	Chirimen textiles	2.9 billion yen (73%)
Food and beverages	Japanese confectionery	39.3 billion yen (7%)

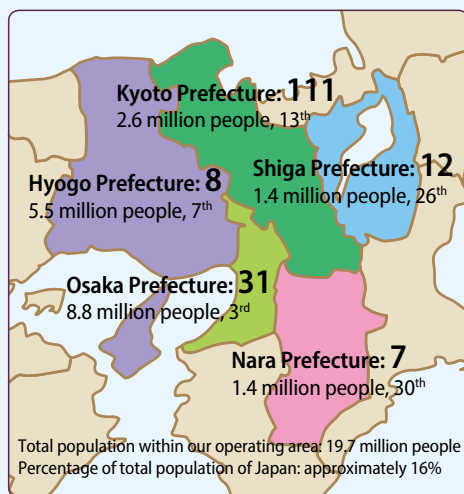
(Source)
METI: FY2014 industry statistics
(domestic market share in %)

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 October 1, 2016)—



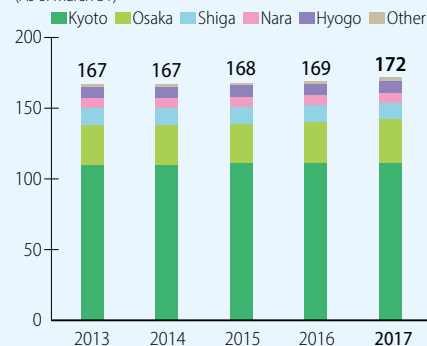
Aichi Prefecture: 2

Overseas: 4 Representative Offices

Tokyo Prefecture: 1

Number of Branches in Our Operating Area

(As of March 31)



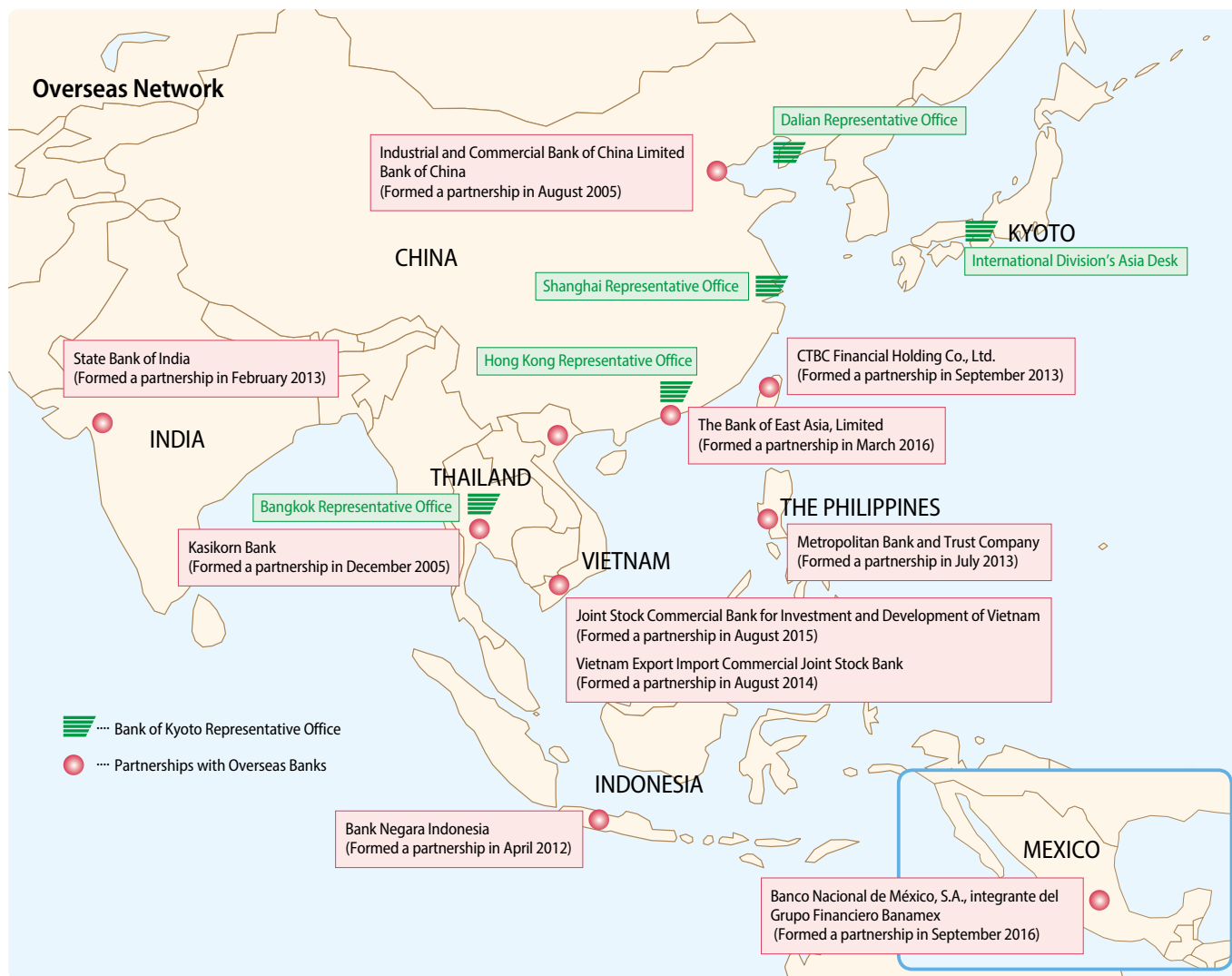
August 2017: Moriyama Branch Opens (planned)

The Moriyama Branch will have a grand opening after its relocation to a commercial complex scheduled to open in front of JR Moriyama Station. The branch will have automatic safe deposit boxes that can be used even on Saturdays, as well as spacious consultation booths and other convenient features.

Support for Overseas Operations

The Bank utilizes its broad overseas network to actively provide support for overseas expansion, local business matching, trade activities and fund procurement by overseas affiliates. In fiscal 2016, we provided 2,489 instances of overseas business support.

Creation of an Overseas Network



Fiscal 2016 Loans to Overseas Subsidiaries of Japanese Companies

Stand-by L/Cs Total of 12 L/Cs executed			Cross-Border Loans Total of 18 loans executed		
For China	RMB denominated	7 L/Cs	For China	USD denominated	3 loans
For China	USD denominated	2 L/Cs	For China	JPY denominated	1 loan
For China	JPY denominated	1 L/C	For Thailand	THB denominated	8 loans
For Taiwan	USD denominated	1 L/C	For Hong Kong	USD denominated	2 loans
For Thailand	THB denominated	1 L/C	For Mexico	JPY denominated	1 loan
			For U.S.	USD denominated	1 loan
			For Malaysia	USD denominated	1 loan
			For Vietnam	USD denominated	1 loan