

# Non-Consolidated Balance Sheet (Unaudited)

The Bank of Kyoto, Ltd. As of March 31, 2017

	Millions of yen		Thousands of U.S. dollars
	2017	2016	2017
<b>Assets:</b>			
Cash and due from banks	¥ 825,986	¥ 592,264	\$ 7,362,393
Call loans	51,377	34,166	457,949
Monetary claims bought	6,828	6,520	60,861
Trading securities	55	504	491
Money held in trust	48,151	2,878	429,191
Securities	2,869,252	2,806,538	25,574,942
Loans and bills discounted	4,986,979	4,606,441	44,451,195
Foreign exchanges	8,411	3,957	74,978
Other assets	15,369	13,947	136,998
Tangible fixed assets:	80,125	81,214	714,197
Buildings	29,693	29,822	264,675
Land	44,170	43,513	393,708
Construction in progress	66	886	596
Other tangible fixed assets	6,194	6,991	55,217
Intangible fixed assets:	2,719	2,848	24,237
Software	2,414	2,548	21,523
Other intangible fixed assets	304	299	2,713
Deferred tax assets	5		51
Customers' liabilities for acceptances and guarantees	17,740	15,284	158,125
Allowance for possible loan losses	(20,115)	(22,899)	(179,300)
<b>Total Assets</b>	<b>¥8,892,887</b>	<b>¥8,143,667</b>	<b>\$79,266,313</b>
<b>Liabilities and Equity</b>			
<b>Liabilities:</b>			
Deposits	¥7,595,953	¥7,212,243	\$67,706,158
Call money	20,194	35,832	180,000
Payables under securities lending transactions	163,682	24,238	1,458,975
Borrowed money	121,071	38,432	1,079,161
Foreign exchanges	113	215	1,011
Other liabilities	46,256	45,604	412,303
Liability for employees' retirement benefits	31,533	29,366	281,075
Liability for reimbursement of deposit losses	294	350	2,620
Liability for contingent losses	1,112	1,159	9,911
Deferred tax liabilities	141,120	97,915	1,257,866
Deferred tax liabilities for land revaluation		0	
Acceptances and guarantees	17,740	15,284	158,125
<b>Total Liabilities</b>	<b>8,139,071</b>	<b>7,500,642</b>	<b>72,547,209</b>
<b>Equity:</b>			
Common stock, authorized, 1,000,000 thousand shares; issued, 379,203 thousand shares in 2017 and 2016	42,103	42,103	375,289
Capital surplus	30,301	30,301	270,092
Stock acquisition rights	569	518	5,075
Retained earnings	312,876	299,623	2,788,806
Treasury stock — at cost, 1,159 thousand shares in 2017 and 1,210 thousand shares in 2016	(1,072)	(1,121)	(9,562)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities	370,823	274,282	3,305,320
Deferred losses on derivatives under hedge accounting	(1,772)	(2,684)	(15,801)
Land revaluation surplus	(13)	1	(117)
<b>Total Equity</b>	<b>753,816</b>	<b>643,025</b>	<b>6,719,104</b>
<b>Total Liabilities and Equity</b>	<b>¥8,892,887</b>	<b>¥8,143,667</b>	<b>\$79,266,313</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 ¥112.19 to US\$1.00 on March 31, 2017, the final business day of the term.

# Non-Consolidated Statement of Income (Unaudited)

The Bank of Kyoto, Ltd. Year Ended March 31, 2017

	Millions of yen		Thousands of U.S. dollars
	2017	2016	2017
<b>Income:</b>			
Interest income:			
Interest on loans and discounts	¥ 46,091	¥ 49,237	\$410,835
Interest and dividends on securities	23,872	26,144	212,783
Other interest income	689	716	6,145
Fees and commissions	15,128	15,666	134,850
Other operating income	9,443	7,455	84,172
Other income	6,906	5,579	61,562
<b>Total Income</b>	<b>102,132</b>	<b>104,799</b>	<b>910,350</b>
<b>Expenses:</b>			
Interest expenses:			
Interest on deposits	2,812	3,752	25,066
Interest on borrowed money	585	639	5,218
Other interest expenses	1,677	1,296	14,953
Fees and commissions	6,877	6,669	61,300
Other operating expenses	3,063	372	27,306
General and administrative expenses	58,517	57,226	521,593
Other expenses	3,571	3,531	31,833
<b>Total Expenses</b>	<b>77,104</b>	<b>73,489</b>	<b>687,271</b>
<b>Income Before Income Taxes</b>	<b>25,027</b>	<b>31,310</b>	<b>223,079</b>
<b>Income Taxes:</b>			
Current	6,867	9,061	61,214
Deferred	379	1,812	3,382
<b>Net Income</b>	<b>¥ 17,780</b>	<b>¥ 20,436</b>	<b>\$158,482</b>

	Yen		U.S. dollars
	2017	2016	2017
<b>Per Share Information:</b>			
Basic net income	¥47.03	¥54.06	\$0.41
Diluted net income	46.94	53.97	0.41
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 ¥112.19 to US\$1.00 on March 31, 2017, the final business day of the term.