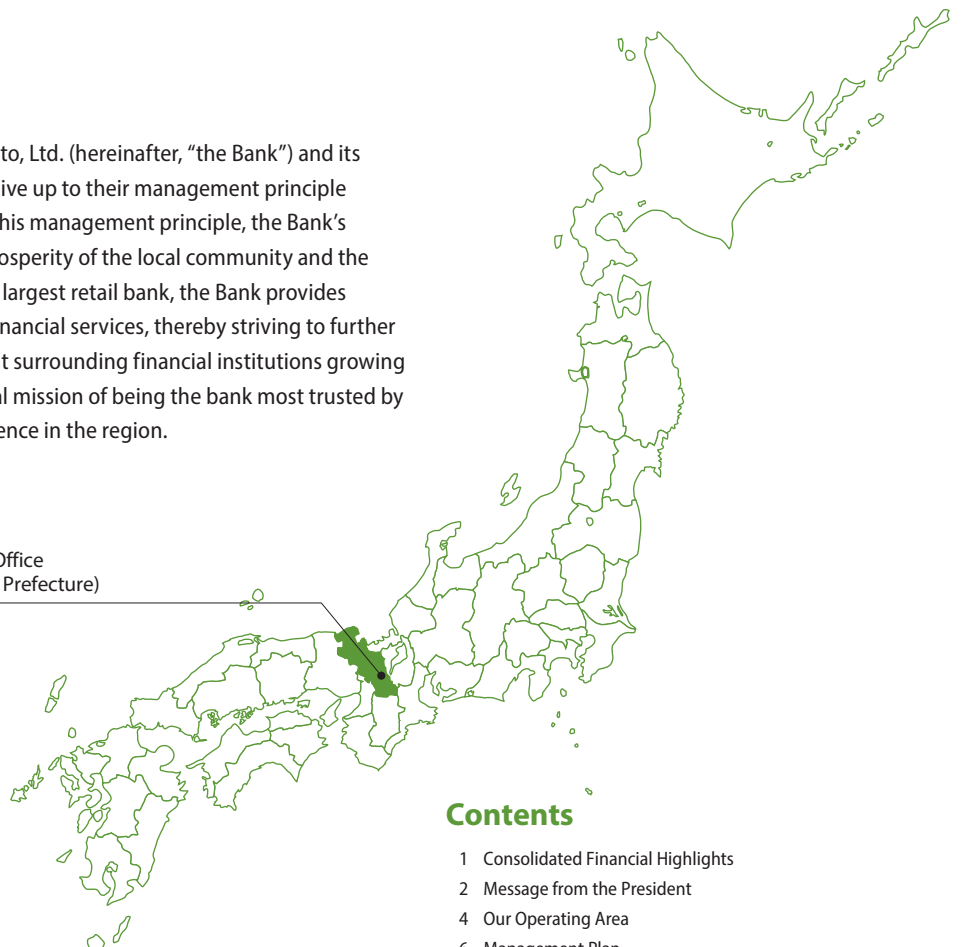


# Profile

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:

**¥9,467.2**  
billion  
(7<sup>th</sup> among regional banks)

Total Deposits:

**¥7,825.7**  
billion  
(8<sup>th</sup> among regional banks)

Loans and Bills Discounted:

**¥5,274.1**  
billion  
(9<sup>th</sup> among regional banks)

Unrealized Gains on Securities:

**¥751.2**  
billion  
(1<sup>st</sup> among regional banks)

Capital Ratio:

**11.01%**  
(domestic standards)

Credit Rating:

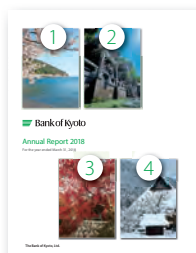
**A**      **A**  
(R&I)      (S&P)  
(As of May 18, 2018)

### 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.

## Cover: “I Love Kyoto Campaign” and “I Love Shiga Campaign” posters

Because we want to cultivate a sense of loving Kyoto in a wide range of people, we have been developing the “I Love Kyoto Campaign” since 1982. In addition, in Shiga Prefecture, we have been developing the “I Love Shiga Campaign” since 2013, introducing people to Shiga’s rich natural landscape, historical heritage, traditional culture and suchlike.



### Cover Photographs

- ① Kaizu-Osaki’s cherry blossoms (Takashima City, Shiga Prefecture)
- ② The Otowa Waterfall at Kiyomizu Temple (Higashiyama Ward, Kyoto City)
- ③ Autumn leaves at Tokoji Temple (Higashiomori City, Shiga Prefecture)
- ④ The thatched villages of Miyama (Nantan City, Kyoto Prefecture)

# Consolidated Financial Highlights

	Millions of yen			Thousands of U.S. dollars
	2018	2017	2016	2018
<b>For the Year</b>				
Total Income	¥ 112,520	¥ 110,480	¥ 112,838	\$ 1,059,112
Total Expenses	84,196	82,779	78,879	792,511
Income before Income Taxes	28,323	27,701	33,958	266,600
Net Income Attributable to Owners of the Parent	19,323	18,601	21,322	181,883
<b>At Year-End</b>				
Total Assets	¥9,478,592	¥8,899,400	¥8,154,418	\$89,218,682
Deposits (including NCDs)	7,799,129	7,567,390	7,190,731	73,410,478
Loans and Bills Discounted	5,266,282	4,978,745	4,598,410	49,569,678
Securities	3,077,351	2,865,072	2,807,154	28,966,031
Noncontrolling Interests	2,246	8,687	7,770	21,148
Common Stock	42,103	42,103	42,103	396,307
Total Equity	932,365	766,294	653,053	8,776,029
Capital Ratio (Domestic Standards)	11.39%	12.49%	13.36%	

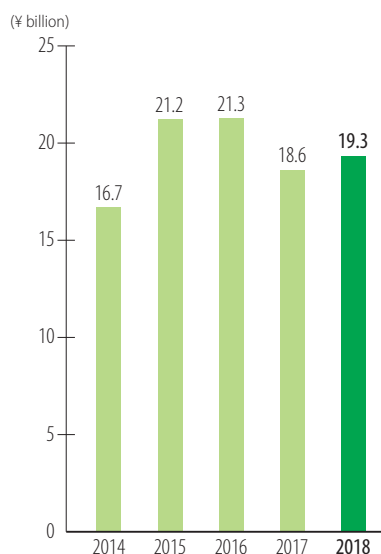
Notes: 1. Japanese yen figures are expressed with amounts of under one million omitted. Accordingly breakdown figures may not add up to sums.

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥106.24 to US\$1.00, the approximate rate of exchange at March 31, 2018.

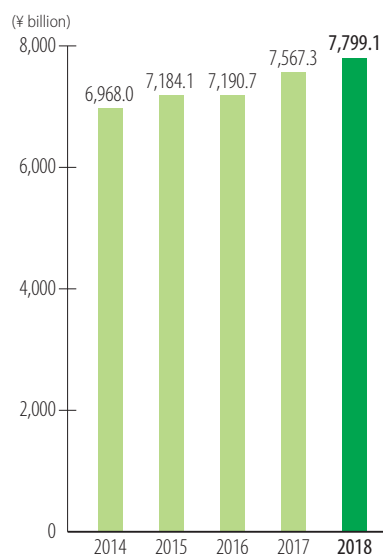
3. Beginning from March 31, 2014, the Bank's capital ratio (based on domestic standards) is being calculated based on the new capital adequacy requirements (Basel III).

4. Share figures have been restated, as appropriate, to reflect a one-for-five reverse stock split effected October 1, 2017.

## Net Income Attributable to Owners of the Parent



## Deposits (including NCDs)



## Loans and Bills Discounted

