

Our Operating Area

The Industry of Kyoto Prefecture

In Kyoto Prefecture, the economy possesses various strengths that are embedded in Kyoto's unique added-value industrial structure, including high-tech industries developed by adding a new wisdom to the excellent techniques of traditional industries, as well as the tourism industry and the traditional industries built upon the city's 1,200 years of history and culture.

Top Nationally 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 analysis 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%)

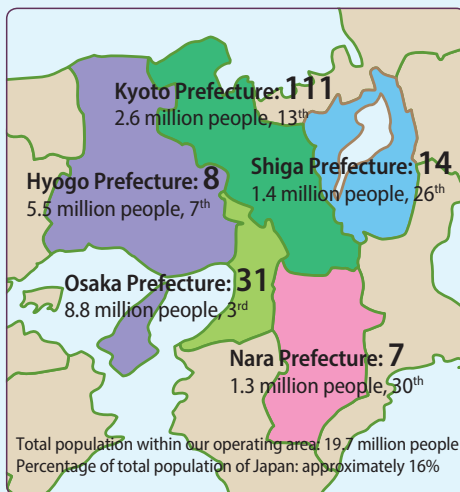
(Source)
METI: FY2014 industry statistics
(domestic market share in %)

Operating Area and Population within the Area

— Aiming to be a comprehensive and convenient regional bank —

Our Network

— The populations within areas in our operating area and their prefectural rankings (As of October 1, 2017) —



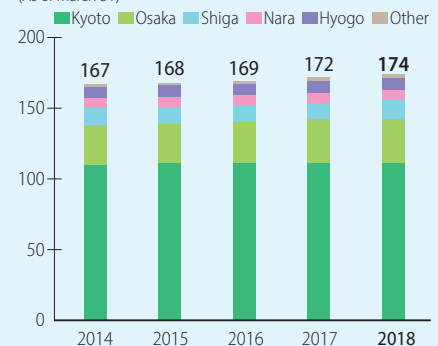
Aichi Prefecture: 2

Overseas: 4 Representative Offices

Tokyo Prefecture: 1

Number of Branches in Our Operating Area

(As of March 31)



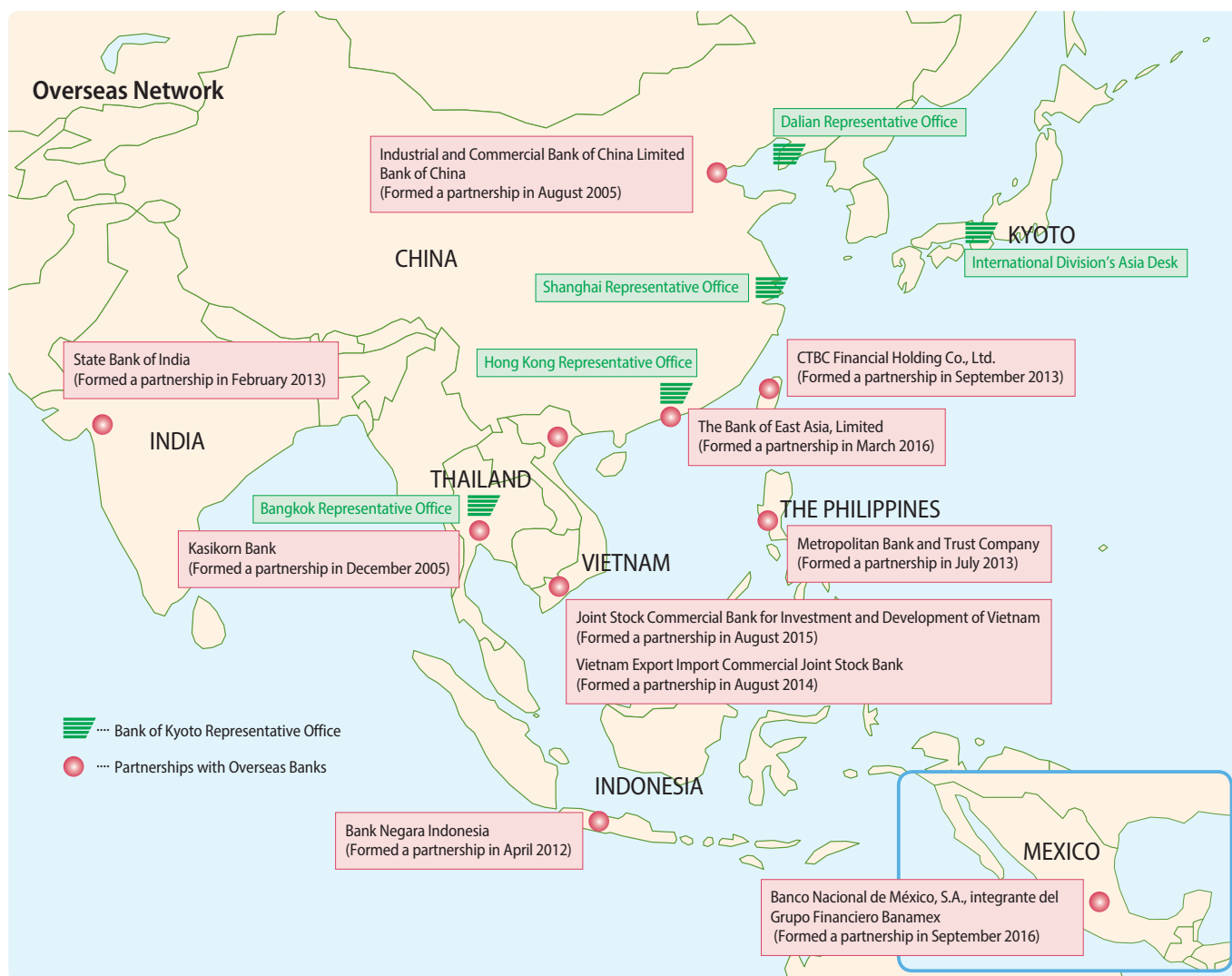
November 2018: Nagahama Branch to Open (planned)

As a "next-generation Bank branch" aiming to strengthen its consulting capabilities, we will relocate to a new branch in Nagahama City and hold a grand opening. This branch will include "semi-self-terminals" that customers can operate themselves together with Bank employees, and space to display the latest IT technology.

Support for Overseas Operations

The Bank makes use of its overseas network to support customers who are engaged in conducting business operations globally.

Creation of an Overseas Network



Fiscal 2017 Loans to Overseas Subsidiaries of Japanese Companies

Stand-by L/Cs Total of 17 L/Cs executed			Cross-Border Loans Total of 24 loans executed		
For China	RMB denominated	13 L/Cs	For China	USD denominated	1 loan
For China	USD denominated	1 L/C	For China	JPY denominated	1 loan
For China	JPY denominated	1 L/C	For Thailand	THB denominated	15 loans
For Taiwan	USD denominated	1 L/C	For Hong Kong	USD denominated	3 loans
For Thailand	THB denominated	1 L/C	For U.S.	USD denominated	2 loans
			For Malaysia	USD denominated	1 loan
			For Vietnam	USD denominated	1 loan