

Community-Based Finance

— Contributing to the Sustainable Development of the Regional Community —

Our Approach to Social Contribution

At the Bank of Kyoto, “Serving the Prosperity of the Community” has been one of our management principles ever since our establishment. We have made it our business to be involved in various aspects of community work, including the development of industry and environmental issues.

Customer needs are diversifying in tandem with changing financial and social conditions. At the Bank, we are aware that the original purpose

of regional financial institutions is to contribute to the development of the regional economy and society through our main line of business, which is, of course, banking. Working together with local communities, we strive to achieve ongoing development for everyone.

Further, to earn the trust and understanding of local communities, our policy is to publicly disclose the details of our activities.

Our Basic Policy on Promoting Community-Based Finance

The Bank will “Aggressively harness its consulting function to support the stable management and development of small- and medium-sized corporations while contributing to the revitalization of the regional economy.”

Approach to Initiatives

The Bank has systems that allow us to actively demonstrate consulting capabilities in coordination with branches and head office divisions, local public organizations and external support organizations, in response to the various management issues and needs of customers.

The following three points are the pillars of our initiatives in community-based finance, through which we help local small- and medium-sized

corporations deal with management issues, while revitalizing regional economies at the same time.

- (1) Harness consulting capabilities for customers
- (2) Proactively participate in regional revitalization
- (3) Develop frameworks for initiatives (personnel training, performance evaluations, active information dissemination)

Promoting Feasibility Assessments

The Bank appropriately assesses the business content and growth potential of companies at various stages (feasibility assessments), and after sharing the management issues and needs that have been identified, works to propose solutions in coordination with outside institutions and support their execution. Through various training programs and other initiatives, we

work to enhance the judgment and consulting skills of employees, and have systems in place for providing even higher-quality solutions, including a program for honoring exceptional initiatives called the “President’s Awards for Local Creation and Feasibility Assessments.”

