

# Non-Consolidated Balance Sheet (Unaudited)

The Bank of Kyoto, Ltd. As of March 31, 2018

	Millions of yen		Thousands of U.S. dollars
	2018	2017	2018
<b>Assets:</b>			
Cash and due from banks	¥ 852,672	¥ 825,986	\$ 8,025,909
Call loans	47,348	51,377	445,674
Monetary claims bought	7,312	6,828	68,830
Trading securities	125	55	1,177
Money held in trust	48,033	48,151	452,119
Securities	3,081,118	2,869,252	29,001,490
Loans and bills discounted	5,274,185	4,986,979	49,644,068
Foreign exchanges	20,606	8,411	193,965
Other assets	49,400	15,369	464,990
Tangible fixed assets	77,958	80,125	733,794
Buildings	28,617	29,693	269,368
Land	43,687	44,170	411,214
Construction in progress	172	66	1,621
Other tangible fixed assets	5,480	6,194	51,589
Intangible fixed assets	2,845	2,719	26,787
Software	2,543	2,414	23,938
Other intangible fixed assets	302	304	2,849
Deferred tax assets	5	5	54
Customers' liabilities for acceptances and guarantees	23,961	17,740	225,544
Allowance for possible loan losses	(18,369)	(20,115)	(172,902)
<b>Total Assets</b>	<b>¥9,467,206</b>	<b>¥8,892,887</b>	<b>\$89,111,505</b>
<b>Liabilities and Equity</b>			
<b>Liabilities:</b>			
Deposits	¥7,825,791	¥7,595,953	\$73,661,437
Call money	26,560	20,194	250,000
Payables under securities lending transactions	303,360	163,682	2,855,426
Borrowed money	109,651	121,071	1,032,114
Foreign exchanges	210	113	1,982
Other liabilities	19,755	46,256	185,950
Liability for employees' retirement benefits	25,408	31,533	239,164
Liability for reimbursement of deposit losses	336	294	3,162
Liability for contingent losses	916	1,112	8,621
Deferred tax liabilities	211,252	141,120	1,988,442
Acceptances and guarantees	23,961	17,740	225,544
<b>Total Liabilities</b>	<b>8,547,204</b>	<b>8,139,071</b>	<b>80,451,848</b>
<b>Equity:</b>			
Common stock, authorized, 200,000 thousand shares; issued, 75,840 thousand shares in 2018 and 2017	42,103	42,103	396,307
Capital surplus	30,616	30,301	288,185
Stock acquisition rights	511	569	4,812
Retained earnings	326,668	312,876	3,074,818
Treasury stock — at cost, 331 thousand shares in 2018 and 231 thousand shares in 2017	(1,813)	(1,072)	(17,072)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities	523,310	370,823	4,925,743
Deferred losses on derivatives under hedge accounting	(1,382)	(1,772)	(13,014)
Land revaluation surplus	(13)	(13)	(123)
<b>Total Equity</b>	<b>920,001</b>	<b>753,816</b>	<b>8,659,656</b>
<b>Total Liabilities and Equity</b>	<b>¥9,467,206</b>	<b>¥8,892,887</b>	<b>\$89,111,505</b>

Notes: 1. Japanese yen figures are expressed with amounts under one million omitted.

Accordingly, breakdown figures may not add up to sums.

2. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan and has been made at the rate of ¥106.24 to \$1, the approximate rate of exchange at March 31, 2018.

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

# Non-Consolidated Statement of Income (Unaudited)

The Bank of Kyoto, Ltd. Year Ended March 31, 2018

	Millions of yen		Thousands of U.S. dollars
	2018	2017	2018
<b>Income:</b>			
Interest income:			
Interest on loans and discounts	¥ 45,312	¥ 46,091	\$426,510
Interest and dividends on securities	29,772	23,872	280,242
Other interest income	1,003	689	9,442
Fees and commissions	16,021	15,128	150,800
Other operating income	3,698	9,443	34,809
Other income	7,533	6,906	70,907
<b>Total Income</b>	<b>103,341</b>	<b>102,132</b>	<b>972,714</b>
<b>Expenses:</b>			
Interest expenses:			
Interest on deposits	2,800	2,812	26,362
Interest on borrowed money	524	585	4,932
Other interest expenses	2,235	1,677	21,043
Fees and commissions	7,136	6,877	67,172
Other operating expenses	4,020	3,063	37,841
General and administrative expenses	58,235	58,517	548,154
Other expenses	2,657	3,571	25,011
<b>Total Expenses</b>	<b>77,610</b>	<b>77,104</b>	<b>730,519</b>
<b>Income Before Income Taxes</b>	<b>25,730</b>	<b>25,027</b>	<b>242,194</b>
<b>Income Taxes:</b>			
Current	4,749	6,867	44,709
Deferred	2,624	379	24,698
<b>Net Income</b>	<b>¥ 18,356</b>	<b>¥ 17,780</b>	<b>\$172,786</b>

	Yen		U.S. dollars
	2018	2017	2018
<b>Per Share Information:</b>			
Basic net income	¥243.09	¥235.16	\$2.28
Diluted net income	242.69	234.71	2.28
Cash dividends applicable to the year	60.00	60.00	0.56

Notes: 1. Japanese yen figures are expressed with amounts under one million omitted.

Accordingly, breakdown figures may not add up to sums.

2. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan and has been made at the rate of ¥106.24 to \$1, the approximate rate of exchange at March 31, 2018.

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