

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	10.5 billion yen (30%)
	Spectral photometers	11.5 billion yen (44%)
	Material testing machines	12.0 billion yen (38%)
	Medical X-ray equipment	21.9 billion yen (15%)
Traditional crafts	Ready-made kimono, obi	7.2 billion yen (39%)
	Chirimen textile	3.1 billion yen (79%)
Food and beverages	Sake	62.6 billion yen (14%)

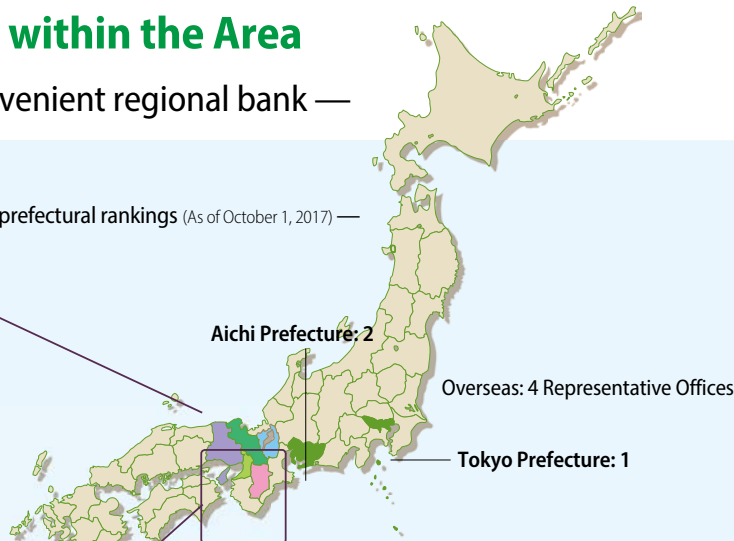
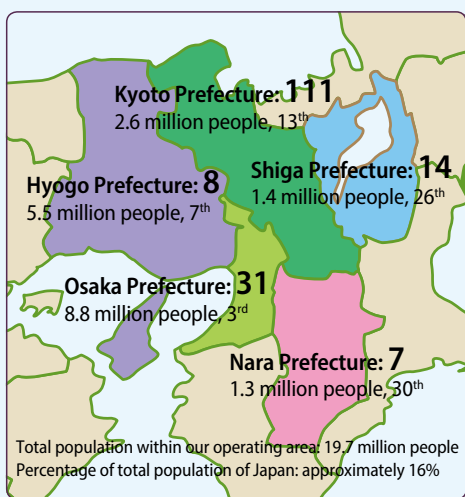
(Source)
METI: FY2017 industry statistics
(domestic market share in %)

Operating Area and Population within the Area

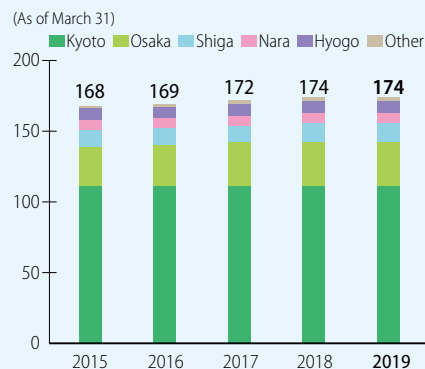
— Aiming to be a comprehensive and convenient regional bank —

Our Network

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



Number of Branches in Our Operating Area



Establishment of the Kigyo Support Office and the Kyoto Keizai Center Sub-branch

The Kyoto Keizai Center is a new hub for the economy of Kyoto. We have established a Kigyo Support Office and Head Office Business Department Kyoto Keizai Center Sub-branch here to support small and medium-sized companies.

"Kigyo" means "start-up" and "company" in Japanese, so the Kigyo Support Office coordinates and cooperates with various organizations and supporting institutions to assist start-ups and the growth of companies. It serves as a support hub for budding entrepreneurs and business owners, and offers various consultation and one-stop solutions for management issues.

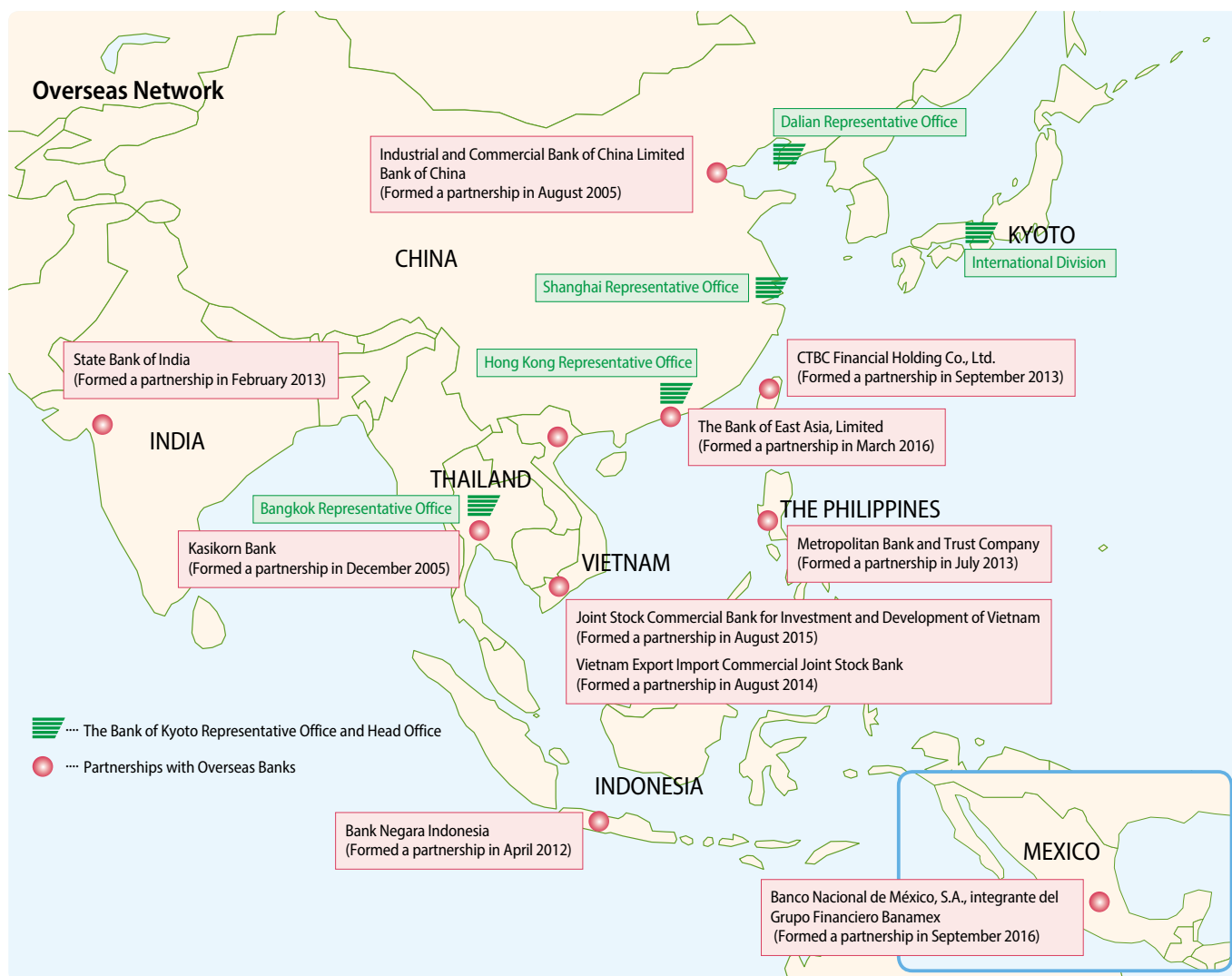


Third Floor, Kyoto Keizai Center

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 2018 Loans to Overseas Subsidiaries of Japanese Companies

	Stand-by L/Cs	Total of 22 L/Cs executed
For China	RMB denominated	16 L/Cs
For China	USD denominated	2 L/Cs
For China	JPY denominated	1 L/C
For Taiwan	USD denominated	1 L/C
For Thailand	THB denominated	1 L/C
For U.S.	USD denominated	1 L/C

	Cross-Border Loans	Total of 35 loans executed
For Taiwan	JPY denominated	3 loans
For China	JPY denominated	2 loans
For Thailand	THB denominated	16 loans
For Hong Kong	USD denominated	5 loans
For Vietnam	JPY denominated	2 loans
For Vietnam	USD denominated	1 loan
For Singapore	JPY denominated	1 loan
For Singapore	USD denominated	1 loan
For Malaysia	JPY denominated	1 loan
For U.S.	USD denominated	3 loans