

6th Medium-Term Management Plan

Timely & Speedy

— Promptly Offering the Services which our Customers Need —

Since April 2017, we have been working to implement our 6th medium-term management plan “Timely & Speedy.” Under the plan, we will strive to establish an unshakable position as a bank that resolutely meets customer expectations through the daily practice of providing highly satisfying services, and with the companies of the Bank of Kyoto Group we will work to make the next three years a time of substantial, robust progress.

Main Theme Fully Leverage Consulting Capabilities: Connect

Strategic Policies 1 Increase contact with customers

Face-to-face

Meet with greater numbers of customers

We will raise productivity and create ample opportunities to speak with customers, even for one minute more.

Non-face-to-face

Provide convenient services

We will increase the transactions that can be performed using a smartphone or the Internet and also allow customers who have not yet been able to make branch visits to use enhanced services.

Strategic Policies 2 Strengthen our management foundation

We will strengthen our management foundation, which includes human resources development, earnings power, financial soundness and other aspects, in order to continue meeting the expectations of customers into the future.

For Individual Customers

Connecting to the Future: From Parent to Child and Grandchild

- The Group will collectively provide services based on individual life plans.
- In particular, we will provide financial investment products and advice for asset formation on a comprehensive basis that also includes Kyogin Securities.

For Corporate Customers and Individual Business Owners

Connecting Customers to Each Other, to Business Growth, to Overseas, and to the Next Generation

- We will make maximum use of the Bank’s broad regional branch network to provide not only financing but other services that include business matching, M&A, business succession, and support for ventures and overseas expansion.

Main Performance Targets (Final Year of Plan)

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|------------------------------|---------------|---|-----------------------|
| ● Balance of deposits + NCDs | ¥8.0 trillion | ● Balance of investment trusts + assets in custody of Kyogin Securities | ¥500.0 billion |
| ● Total loan balance | ¥5.7 trillion | ● Net income (consolidated) | ¥20.0 billion or more |