

Non-Financial Information

Customer Base

As a regional financial institution, the Bank of Kyoto provides an essential base (financial and living base) for the regional economy and the lives of local residents.

The Bank will take steps to enhance services even further, aiming to start transactions with new customers and continue/expand transactions with existing ones.

Number of Active Individual Customers 1.76 million
Number of Corporate Customers 43 thousand

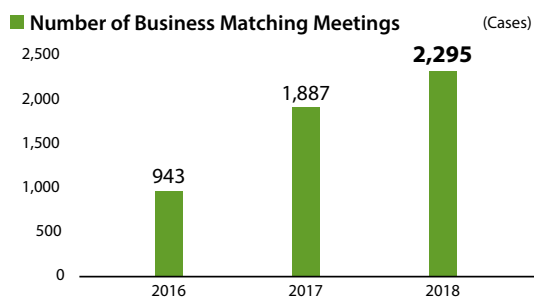
Active individual customers:

Customers with financial assets of more than ¥10,000 or who have automatic debits for public utility charges

Business Matching

We focus on business matching as an initiative that helps customers to expand their sales channels and so forth.

Leveraging the Bank's strengths in terms of its wide-ranging branch network and information network, we have increased the number of business matching meetings.



Assisting in Business Succession and M&A

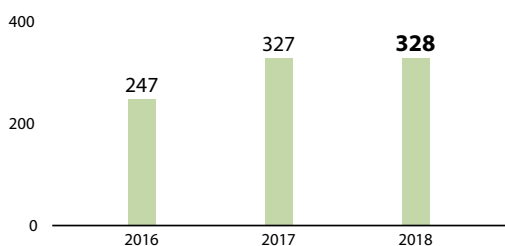
To provide support for customers concerned about business succession, in fiscal 2009 we appointed a dedicated person to propose resolution strategies and financial services according to the strategies.

Moreover, in supporting M&A, we are working not only on business succession cases, but also cases of businesses that seek overseas development or sales channel expansion.

Number of Assisted M&A (successful)

2016	17
2017	18
2018	19

Number of Business Succession Cases Assisted

 (Cases)


Number of Qualification Holders

To accurately respond to diversifying customer needs, we encourage the acquisition of various qualifications.

In particular, since fiscal 2017 we have been promoting the creation of the necessary consulting skill base through having employees improve themselves in working towards acquisition of Certified Financial Planner (CFP) certification, the highest financial planner qualification.

CFP 51 people **AFP** 1,466 people
1st Grade Financial Planner 60 people **2nd Grade Financial Planner** 2,461 people

Note: Some employees have obtained both CFP/AFP certifications and Grade 1/Grade 2 Financial Planner.

Promoting Women's Participation and Advancement

Since April 2007, the Bank has been actively working to hold programs to promote women's participation and advancement. Under the current medium-term management plan, we have increased our efforts to date on the Kirameki Career Support Program, which seeks to fully establish the conditions that make it possible for female employees to participate and advance in the workplace.

Number of Employees on Childcare Leave

2007/3	17 people
2019/3	170 people

