

Non-Consolidated Balance Sheet (Unaudited)

The Bank of Kyoto, Ltd. As of March 31, 2019

| | Millions of yen | | Thousands of U.S. dollars |
|---|-------------------|-------------------|------------------------------|
| | 2019 | 2018 | 2019 |
| Assets: | | | |
| Cash and due from banks | ¥ 928,913 | ¥ 852,672 | \$ 8,369,347 |
| Call loans | 96,078 | 47,348 | 865,647 |
| Monetary claims bought | 8,272 | 7,312 | 74,530 |
| Trading securities | 145 | 125 | 1,311 |
| Money held in trust | 30,074 | 48,033 | 270,969 |
| Securities | 2,921,059 | 3,081,118 | 26,318,221 |
| Loans and bills discounted | 5,487,531 | 5,274,185 | 49,441,676 |
| Foreign exchanges | 42,530 | 20,606 | 383,192 |
| Other assets | 58,929 | 49,400 | 530,941 |
| Tangible fixed assets: | 76,288 | 77,958 | 687,349 |
| Buildings | 28,149 | 28,617 | 253,622 |
| Land | 43,484 | 43,687 | 391,784 |
| Construction in progress | 156 | 172 | 1,412 |
| Other tangible fixed assets | 4,498 | 5,480 | 40,530 |
| Intangible fixed assets: | 2,930 | 2,845 | 26,406 |
| Software | 2,629 | 2,543 | 23,694 |
| Other intangible fixed assets | 301 | 302 | 2,711 |
| Deferred tax assets | 46 | 5 | 419 |
| Customers' liabilities for acceptances and guarantees | 20,786 | 23,961 | 187,278 |
| Allowance for possible loan losses | (19,754) | (18,369) | (177,986) |
| Total Assets | ¥9,653,833 | ¥9,467,206 | \$86,979,306 |
| Liabilities and Equity | | | |
| Liabilities: | | | |
| Deposits | ¥8,057,662 | ¥7,825,791 | \$72,598,091 |
| Call money | 9,989 | 26,560 | 90,000 |
| Payables under securities lending transactions | 442,341 | 303,360 | 3,985,418 |
| Borrowed money | 57,543 | 109,651 | 518,456 |
| Foreign exchanges | 214 | 210 | 1,928 |
| Borrowed money from trust account | 517 | | 4,664 |
| Other liabilities | 38,098 | 19,755 | 343,256 |
| Liability for employees' retirement benefits | 25,431 | 25,408 | 229,134 |
| Liability for reimbursement of deposit losses | 753 | 336 | 6,784 |
| Liability for contingent losses | 872 | 916 | 7,856 |
| Deferred tax liabilities | 162,535 | 211,252 | 1,464,419 |
| Acceptances and guarantees | 20,786 | 23,961 | 187,278 |
| Total Liabilities | 8,816,744 | 8,547,204 | 79,437,290 |
| Equity: | | | |
| Common stock, authorized, 200,000 thousand shares; issued, 75,840 thousand shares in 2019 and 2018 | 42,103 | 42,103 | 379,347 |
| Capital surplus | 30,615 | 30,616 | 275,844 |
| Stock acquisition rights | 598 | 511 | 5,392 |
| Retained earnings | 352,260 | 326,668 | 3,173,800 |
| Treasury stock — at cost, 332 thousand shares in 2019 and 331 thousand shares in 2018 | (1,815) | (1,813) | (16,358) |
| Accumulated other comprehensive income: | | | |
| Net unrealized gains on available-for-sale securities | 418,457 | 523,310 | 3,770,229 |
| Deferred losses on derivatives under hedge accounting | (5,026) | (1,382) | (45,288) |
| Land revaluation surplus | (105) | (13) | (950) |
| Total equity | 837,088 | 920,001 | 7,542,016 |
| Total Liabilities and Equity | ¥9,653,833 | ¥9,467,206 | \$86,979,306 |

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 ¥110.99 to \$1, the approximate rate of exchange at March 31, 2019.

Non-Consolidated Statement of Income (Unaudited)

The Bank of Kyoto, Ltd. Year Ended March 31, 2019

| | Millions of yen | | Thousands of U.S. dollars |
|--------------------------------------|-----------------|----------------|---------------------------|
| | 2019 | 2018 | 2019 |
| Income: | | | |
| Interest income: | | | |
| Interest on loans and discounts | ¥ 45,912 | ¥ 45,312 | \$ 413,661 |
| Interest and dividends on securities | 29,001 | 29,772 | 261,294 |
| Other interest income | 2,054 | 1,003 | 18,509 |
| Trust fees | 3 | | 33 |
| Fees and commissions | 15,936 | 16,021 | 143,587 |
| Other operating income | 2,934 | 3,698 | 26,436 |
| Other income | 28,278 | 7,533 | 254,782 |
| Total Income | 124,120 | 103,341 | 1,118,304 |
| Expenses: | | | |
| Interest expenses: | | | |
| Interest on deposits | 4,653 | 2,800 | 41,928 |
| Interest on borrowed money | 476 | 524 | 4,292 |
| Other interest expenses | 4,231 | 2,235 | 38,125 |
| Fees and commissions | 7,202 | 7,136 | 64,894 |
| Other operating expenses | 1,468 | 4,020 | 13,229 |
| General and administrative expenses | 58,355 | 58,235 | 525,772 |
| Other expenses | 5,521 | 2,657 | 49,750 |
| Total Expenses | 81,909 | 77,610 | 737,994 |
| Income before Income Taxes | 42,210 | 25,730 | 380,310 |
| Income Taxes: | | | |
| Current | 13,332 | 4,749 | 120,119 |
| Deferred | (1,150) | 2,624 | (10,368) |
| Net Income | ¥30,029 | ¥18,356 | \$ 270,559 |

| | Yen | | U.S. dollars |
|---------------------------------------|---------|---------|--------------|
| | 2019 | 2018 | 2019 |
| Per Share Information: | | | |
| Basic net income | ¥397.69 | ¥243.09 | \$3.58 |
| Diluted net income | 396.94 | 242.69 | 3.57 |
| Cash dividends applicable to the year | 100.00 | 60.00 | 0.90 |

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

Accordingly, breakdown figures may not add up to sums.

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