

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	9.6 billion yen (35%)
	Spectral photometers	5.2 billion yen (26%)
	Material testing machines	13.0 billion yen (39%)
	Medical X-ray equipment	20.4 billion yen (14%)
Traditional crafts	Ready-made kimono, obi	6.8 billion yen (38%)
	Chirimen textile	2.8 billion yen (79%)
Food and beverages	Sake	61.2 billion yen (13%)

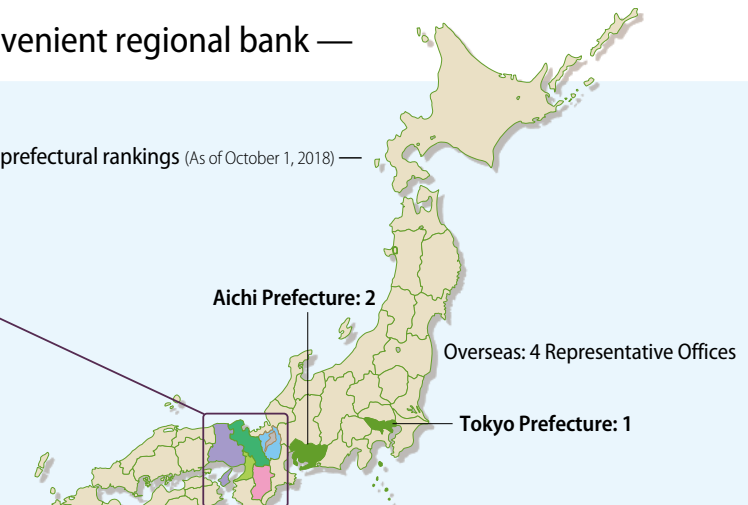
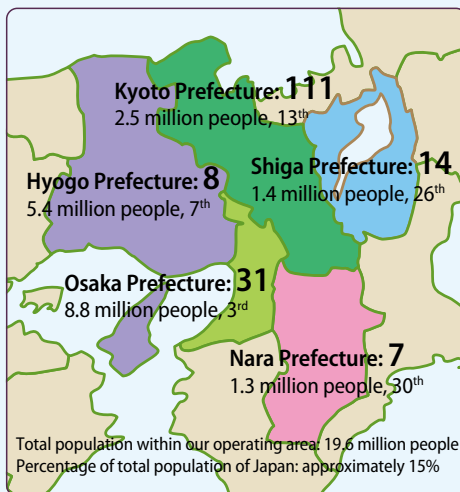
(Source)
METI: FY2018 industry statistics
(domestic market share in %)

Operating Area and Population within the Area

— Aiming to be a comprehensive and convenient regional bank —

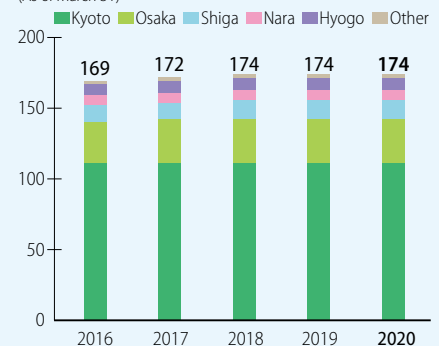
Our Network

— The populations within areas in our operating area and their prefectural rankings (As of October 1, 2018) —



Number of Branches in Our Operating Area

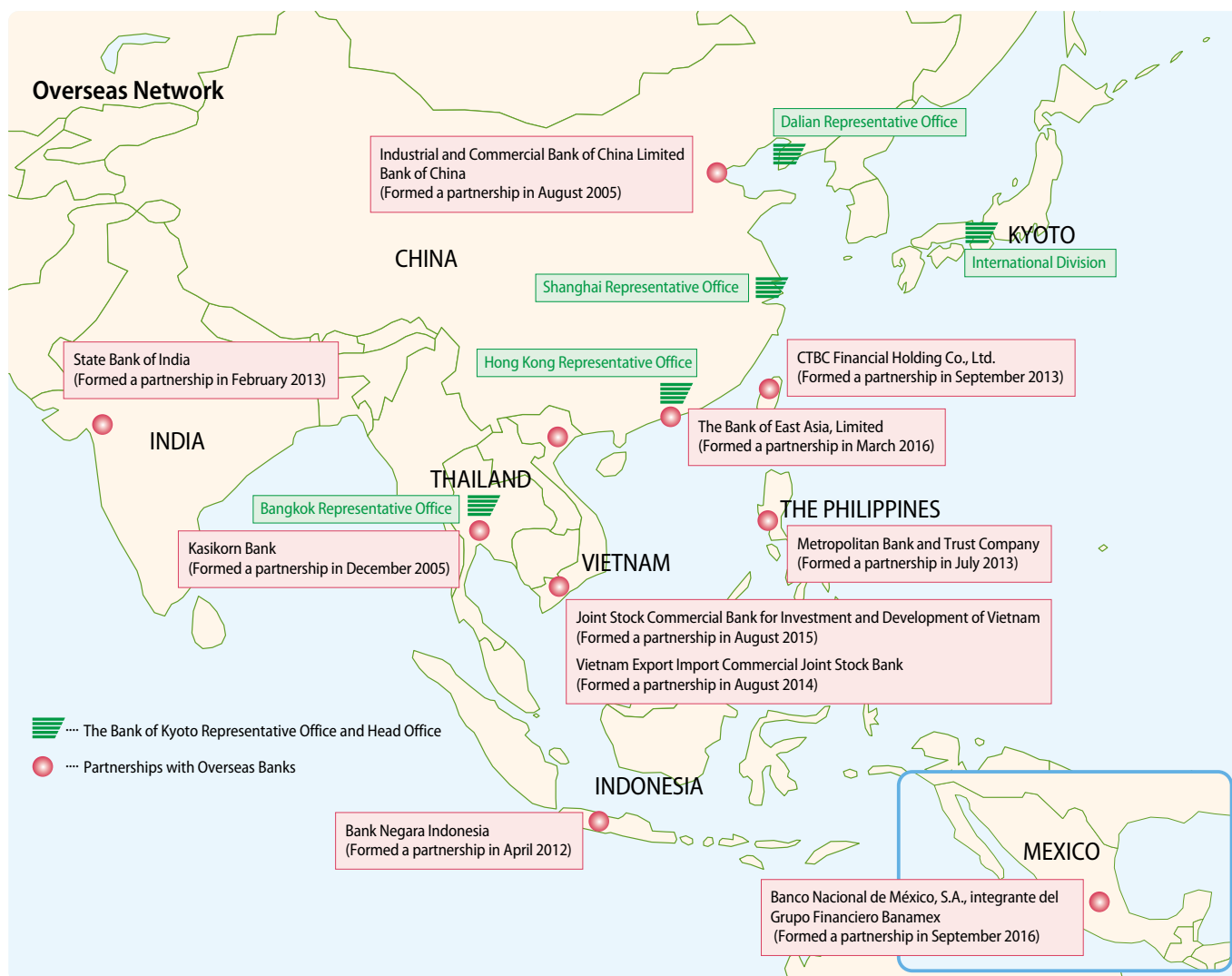
(As of March 31)



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 2019 Loans to Overseas Subsidiaries of Japanese Companies

Cross-Border Loans Total of 37 loans executed		Stand-by L/Cs Total of 23 L/Cs executed	
USD denominated	11 loans	RMB denominated	17 L/Cs
THB denominated	18 loans	USD denominated	3 L/Cs
JPY denominated	8 loans	THB denominated	2 L/Cs
		JPY denominated	1 L/C