

Profile

Since its founding on October 1, 1941, The Bank of Kyoto, Ltd. (hereinafter, “the Bank”) and its consolidated subsidiaries have consistently strived to live up to their management principle of “Serving the Prosperity of the Community.” Under this management principle, the Bank’s fundamental mission is to contribute to the greater prosperity of the local community and the development of local industries. As Kyoto Prefecture’s largest retail bank, the Bank provides customers in the local community with high-quality financial services, thereby striving to further deepen its relationships of trust. With the environment surrounding financial institutions growing increasingly harsh, the Bank will work to fulfill its social mission of being the bank most trusted by customers as well as the bank with the strongest presence in the region.



Head Office
(Kyoto Prefecture)



Non-Consolidated Basis

Total Assets:

¥12,256.0
billion
(6th among regional banks)

Total Deposits:

¥8,716.9
billion
(7th among regional banks)

Loans and Bills Discounted:

¥6,069.2
billion
(9th among regional banks)

Unrealized Gains on Securities:

¥1,023.2
billion
(1st among regional banks)

Capital Ratio:

11.24%
(domestic standards)

Credit Rating:

A **A-**
(R&I) (S&P)

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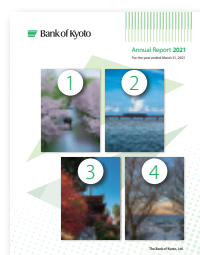
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Disclaimer regarding forward-looking statements

Readers are advised that this report contains forward-looking statements, which are not statements of historical fact but constitute estimates or projections based on facts known to the Company's management as of the time of writing this report. Actual results may therefore differ substantially from such statements.

Cover: “I Love Kyoto Campaign” and “I Love Shiga Campaign” posters

Because we want to cultivate a sense of loving Kyoto in a wide range of people, we have been developing the “I Love Kyoto Campaign” since 1982. In addition, in Shiga Prefecture, we have been developing the “I Love Shiga Campaign” since 2013, introducing people to Shiga’s rich natural landscape, historical heritage, traditional culture and suchlike.



Cover Photographs

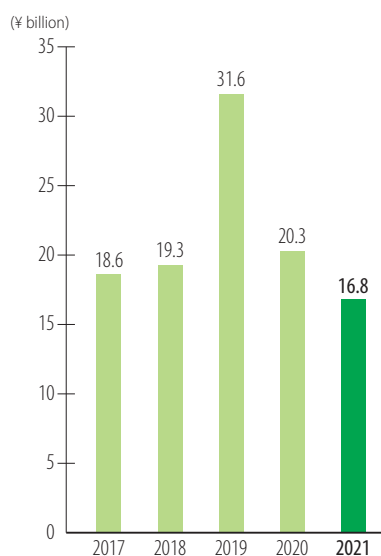
- ① Cherry blossoms and Jikkokubune cruise boat (Fushimi Ward, Kyoto City)
- ② Kyoto Tango Railway train at the mouth of the Yura River (Miyazu City, Kyoto Prefecture)
- ③ Jorakuji Temple, one of the three temples of Konan Sanzan (Konan City, Shiga Prefecture)
- ④ Mt. Hiei in the morning glow (Kusatsu City, Shiga Prefecture)

Consolidated Financial Highlights

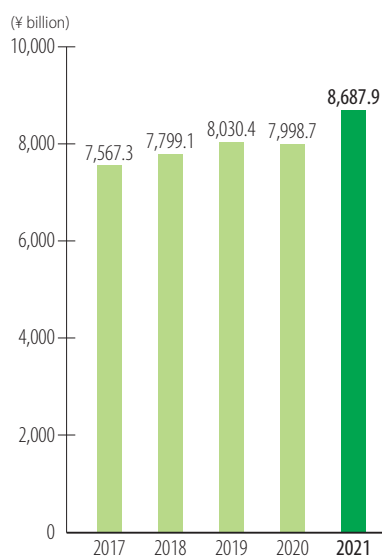
	Millions of yen			Thousands of U.S. dollars
	2021	2020	2019	2021
For the Year				
Total Income	¥ 108,156	¥ 113,823	¥ 133,637	\$ 976,938
Total Expenses	85,113	85,137	88,696	768,797
Income before Income Taxes	23,043	28,686	44,940	208,140
Net Income Attributable to Owners of the Parent	16,860	20,383	31,681	152,292
At Year-End				
Total Assets	¥12,273,908	¥10,078,463	¥9,665,127	\$110,865,396
Deposits (including NCDs)	8,687,962	7,998,796	8,030,490	78,474,958
Loans and Bills Discounted	6,059,467	5,818,355	5,479,390	54,732,790
Securities	3,230,019	2,867,102	2,917,433	29,175,499
Noncontrolling Interests	2,424	2,249	2,215	21,900
Common Stock	42,103	42,103	42,103	380,306
Total Equity	1,168,153	834,987	850,934	10,551,468
Capital Ratio (Domestic Standards)	11.72%	11.43%	11.58%	

Notes: 1. Japanese yen figures are expressed with amounts of under one million omitted. Accordingly breakdown figures may not add up to sums.
 2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥110.71 to US\$1.00, the approximate rate of exchange at March 31, 2021.
 3. Beginning from March 31, 2014, the Bank's capital ratio (based on domestic standards) is being calculated based on the new capital adequacy requirements (Basel III).

Net Income Attributable to Owners of the Parent



Deposits (including NCDs)



Loans and Bills Discounted

