

Our Operating Area

The Industry of Kyoto Prefecture

In Kyoto Prefecture, the economy possesses various strengths that are embedded in Kyoto's unique value-added 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%)

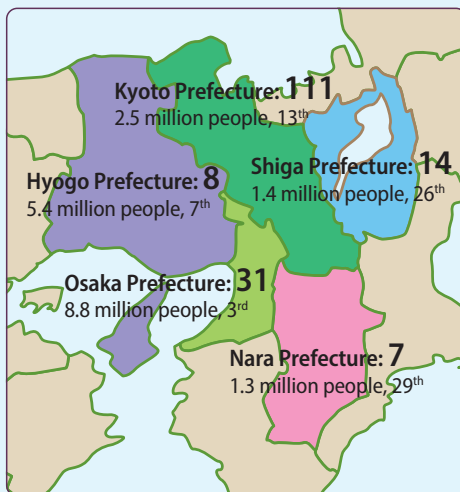
(Source)
METI: FY2018 industry statistics
(domestic market share in %)

Operating Area and Population within the Area

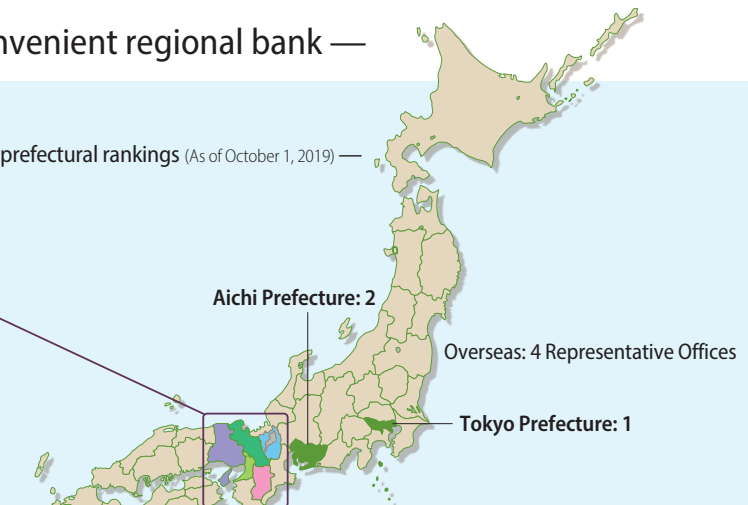
— Aiming to be a comprehensive and convenient regional bank —

Our Network

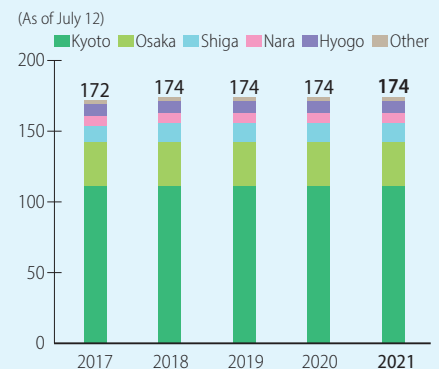
— The populations within areas in our operating area and their prefectural rankings (As of October 1, 2019) —



Total population within our operating area: 19.2 million people
Percentage of total population of Japan: approximately 15%



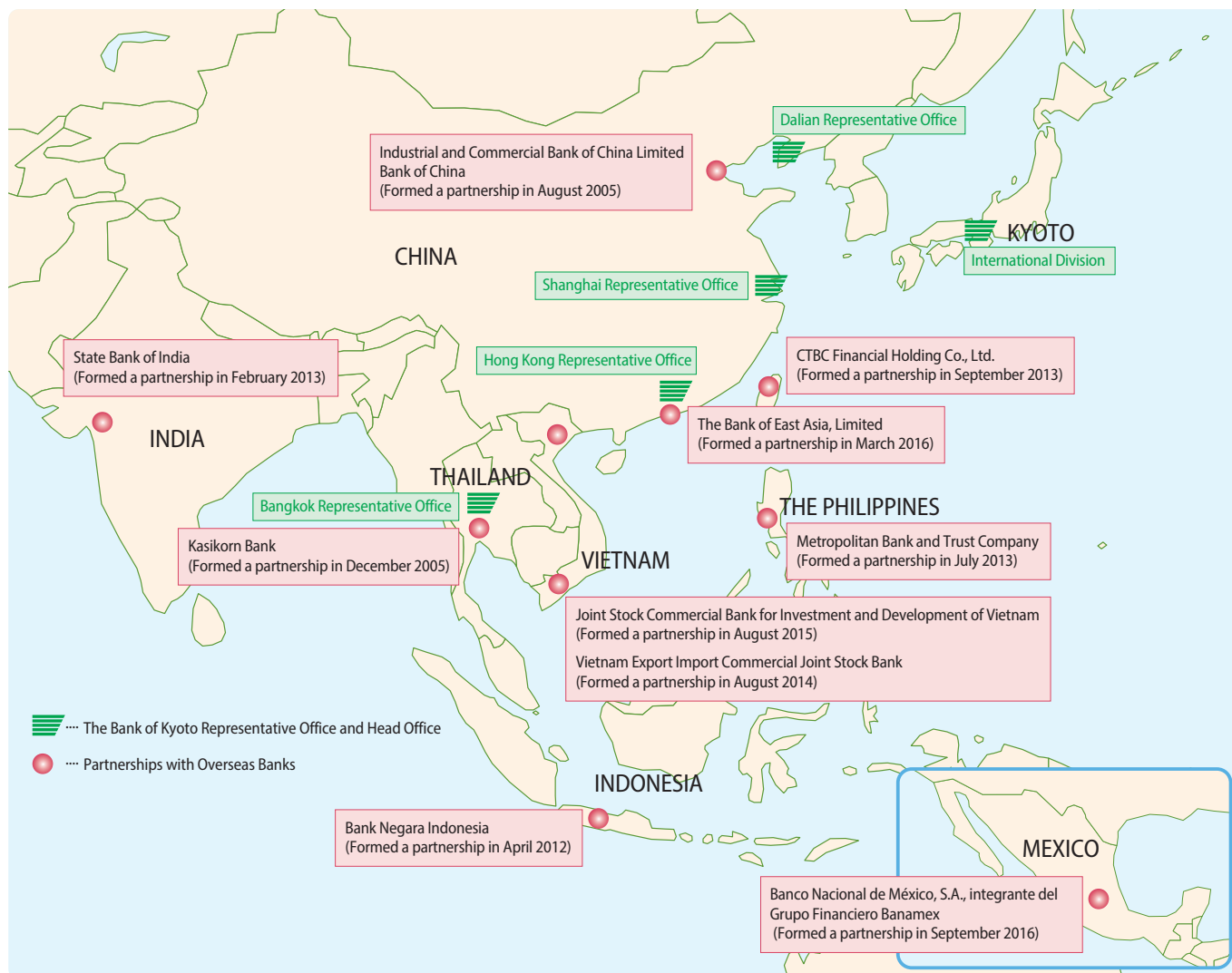
Number of Branches in Our Operating Area



Support for Overseas Operations

The Bank opened its Hong Kong Representative Office in 1989, and now has representative offices in Shanghai, Dalian, and Bangkok and alliances with 11 overseas financial institutions, forming a strong overseas network mainly in East and Southeast Asia.

Creation of an Overseas Network



Fiscal 2019 Loans to Overseas Subsidiaries of Japanese Companies

Cross-Border Loans Total of 38 loans executed	
THB denominated	19 loans
USD denominated	13 loans
JPY denominated	5 loans
RMB denominated	1 loan

Stand-by L/Cs Total of 24 L/Cs executed	
RMB denominated	18 L/Cs
THB denominated	3 L/Cs
USD denominated	2 L/Cs
JPY denominated	1 L/C