

Non-Consolidated Balance Sheet (Unaudited)

The Bank of Kyoto, Ltd. As of March 31, 2021

	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Assets:			
Cash and due from banks	¥ 2,599,277	¥ 1,081,281	\$ 23,478,253
Call loans	194,649	92,130	1,758,194
Monetary claims bought	8,019	7,922	72,435
Trading securities	175	196	1,584
Money held in trust	13,093	13,068	118,264
Securities	3,232,904	2,870,856	29,201,556
Loans and bills discounted	6,069,212	5,828,449	54,820,811
Foreign exchanges	6,986	9,993	63,104
Other assets	64,742	88,612	584,792
Tangible fixed assets:	75,237	75,328	679,594
Buildings	26,158	27,027	236,280
Land	43,362	43,359	391,675
Construction in progress	2,440	1,066	22,043
Other tangible fixed assets	3,276	3,875	29,595
Intangible fixed assets:	2,640	2,774	23,850
Software	2,340	2,475	21,142
Other intangible fixed assets	299	299	2,708
Deferred tax assets	58	58	526
Customers' liabilities for acceptances and guarantees	15,101	14,577	136,410
Allowance for possible loan losses	(26,024)	(19,375)	(235,072)
Total Assets	¥12,256,073	¥10,065,875	\$110,704,306
Liabilities and Equity			
Liabilities:			
Deposits	¥ 8,716,969	¥ 8,026,760	\$ 78,736,969
Call money	459,000	447,618	4,145,966
Payables under securities lending transactions	429,312	429,624	3,877,814
Borrowed money	1,108,416	72,406	10,011,891
Foreign exchanges	162	232	1,465
Borrowed money from trust account	4,170	3,178	37,673
Other liabilities	57,002	73,171	514,877
Liability for employees' retirement benefits	25,316	25,180	228,675
Liability for reimbursement of deposit losses	412	564	3,721
Liability for contingent losses	919	949	8,303
Deferred tax liabilities	289,495	151,283	2,614,901
Acceptances and guarantees	15,101	14,577	136,410
Total liabilities	11,106,280	9,245,547	100,318,671
Equity:			
Common stock, authorized, 200,000 thousand shares; issued, 75,840 thousand shares in 2021 and 2020	42,103	42,103	380,306
Capital surplus	30,475	30,544	275,269
Stock acquisition rights	356	488	3,221
Retained earnings	374,237	363,894	3,380,340
Treasury stock — at cost, 234 thousand shares in 2021 and 283 thousand shares in 2020	(1,279)	(1,550)	(11,556)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities	711,779	407,148	6,429,227
Deferred losses on derivatives under hedge accounting	(7,747)	(22,168)	(69,980)
Land revaluation surplus	(132)	(132)	(1,194)
Total equity	1,149,793	820,328	10,385,635
Total Liabilities and Equity	¥12,256,073	¥10,065,875	\$110,704,306

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 ¥110.71 to \$1, the approximate rate of exchange at March 31, 2021.

Non-Consolidated Statement of Income (Unaudited)

The Bank of Kyoto, Ltd. Year Ended March 31, 2021

	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Income:			
Interest income:			
Interest on loans and discounts	¥44,802	¥ 45,693	\$404,683
Interest and dividends on securities	30,784	30,104	278,064
Other interest income	1,223	1,964	11,049
Trust fees	12	17	116
Fees and commissions	15,544	15,828	140,409
Other operating income	3,096	4,894	27,969
Other income	2,622	5,742	23,688
Total income	98,086	104,244	885,981
Expenses:			
Interest expenses:			
Interest on deposits	1,753	4,945	15,843
Interest on borrowed money	232	636	2,102
Other interest expenses	2,359	3,170	21,308
Fees and commissions	5,849	7,447	52,834
Other operating expenses	1,706	1,091	15,416
General and administrative expenses	54,692	55,966	494,019
Other expenses	11,566	4,565	104,475
Total expenses	78,161	77,824	705,999
Income before Income Taxes	19,925	26,420	179,981
Income Taxes:			
Current	7,250	6,406	65,492
Deferred	(2,203)	853	(19,898)
Net Income	¥14,878	¥ 19,159	\$134,387

	Yen		U.S. dollars
	2021	2020	2021
Per Share Information:			
Basic net income	¥196.81	¥253.62	\$1.77
Diluted net income	196.59	253.23	1.77
Cash dividends applicable to the year	60.00	60.00	0.54

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 ¥110.71 to \$1, the approximate rate of exchange at March 31, 2021.