May 15, 2025

To Whom It May Concern:

Company name:	Kyoto Financial Group, Inc.
Representative:	Nobuhiro Doi, Representative Director and President
Securities code:	5844, TSE Prime
Contact:	Hideki Onishi, Executive Officer, General Manager, Corporate Planning Division (TEL: +81-75-361-2275)

Notice Regarding a Decision to Repurchase Shares (Share Repurchase in Accordance With Provisions of Articles of Incorporation pursuant to Provisions of Paragraph 2, Article 165 of the Companies Act)

Kyoto Financial Group, Inc. (President: Nobuhiro Doi; the "Company") hereby announces that decided to repurchase shares.

The Company's Board of Directors decided at a meeting held today to repurchase shares pursuant to the provisions of Article 156 of the Companies Act, as applied mutatis mutandis pursuant to the provisions of Paragraph 3, Article 165 of the same Act.

1. Share repurchase

(1) Class of shares to be repurchased:	Shares of common stock
(2) Total number of shares to be repurchased:	5,000,000 shares (maximum) (1.72% of the total number of issued shares (excluding treasury stock))
(3) Total amount of shares to be repurchased:	10.0 billion yen (maximum)
(4) Repurchase period:	From May 15, 2025 to December 30, 2025
(5) Repurchase method:	Repurchase shares in the market through the Tokyo Stock Exchange (TSE) (i) Repurchase by floor trading under a discretionary trading contract (ii) Off-auction own share repurchase trading (ToSTNeT-3) on the TSE

2. Reasons

Based on our shareholder return policy, the Company aims to improve corporate value by enhancing shareholder returns and improving capital efficiency.

(Reference)

Number of shares of treasury stock held as of March 31, 2025

Total number of issued shares (excluding treasury stock):	289,974,543 shares
Number of shares of treasury stock:	11,388,209 shares

End

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In the event of any conflict or discrepancy between this document and the Japanese-language original, the Japanese-language original shall prevail in all respects.