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 Changes in Directors and Executive Officers of the Company and Its Group Companies

Kyoto Financial Group, Inc. (Representative Director and President: Nobuhiro Doi; the "Company") and its subsidiary, The Bank of Kyoto, Ltd. (President: Mikiya Yasui; the "Bank"), hereby announce that the Board of Directors, at a meeting held today, has proposed the following tentative changes in directors and Executive Officers.

1. Kyoto Financial Group, Inc. (as of June 27, 2025)

(1) Changes in Directors

New candidate for Director

	Name	
Outside Director (Audit and Supervisory Committee Member)	Tamame Akamatsu	Former President and Chancellor, Kyoto City University of Arts

Retiring Directors

Present position	Name	
Director	Kanji Habuchi	Appointed to assume Managing Executive Officer
Director	Etsuji Motomasa	Appointed to assume Managing Executive Officer

(2) Changes in Executive Officers

New Executive Officers

	Name	Present position
Managing Executive Officer	Kanji Habuchi	Director, Human Resource Strategy Division, the Company Director, the Bank
Managing Executive Officer	Etsuji Motomasa	Director, the Company Director, General Manager, Head Office Business Department, the Bank

Promoted Executive Officer

	Name	Present position
Managing Executive Officer	Takashi Kawakatsu	Executive Officer, General Manager, Business Management Division and General Manager, Regional Future Co-Creation Division, the Company Executive Officer, General Manager, Business Headquarters, the Bank

Retiring Executive Officers

Present position	Name	
Managing Executive Officer	Motoyoshi Tanaka	Appointed to assume Representative Director and President, Kyoto M&A Advisory Co., Ltd. at July 1, 2025
Managing Executive Officer	Takanori Nakajima	-

List of Directors and Executive Officers of the Company. (as of June 27, 2025)

Position		Name
Director and President	(Representative Director)	Nobuhiro Doi
Director	(Representative Director)	Hiroyuki Hata
Director		Mikiya Yasui
Director		Minako Okuno
Director	(Audit and Supervisory Committee Member)	Toshiro Iwahashi
Outside Director	(Audit and Supervisory Committee Member)	Chiho Oyabu
Outside Director	(Audit and Supervisory Committee Member)	Eiji Ueki
Outside Director	(Audit and Supervisory Committee Member)	Hiroyuki Nakatsukasa
Outside Director	(Audit and Supervisory Committee Member)	Motoko Tanaka
Outside Director	(Audit and Supervisory Committee Member)	Shizue Izumi
Outside Director	(Audit and Supervisory Committee Member)	Tamame Akamatsu
Managing Executive Officer		Kanji Habuchi
Managing Executive Officer		Etsuji Motomasa
Managing Executive Officer		Kenji Hashi
Managing Executive Officer		Hiroyuki Shikata
Managing Executive Officer		Takashi Kawakatsu
Executive Officer		Takashi Miki
Executive Officer		Hideki Onishi

2. The Bank of Kyoto, Ltd. (as of June 27, 2025)

(1) Change of Representative Director

Retiring Directors

Present position	Name
Director and Chairman	Nobuhiro Doi

(2) Changes in Directors

Directors to be promoted

	Name	Present position
Managing Director	Kanji Habuchi	Director, the Bank Director, Human Resource Strategy Division, the Company
Managing Director	Etsuji Motomasa	Director, General Manager, Head Office Business Department, the Bank Director, the Company

New candidates for Director

	Name	Present position
Managing Director	Kenji Hashi	Managing Executive Officer, the Bank Managing Executive Officer, General Manager, Sustainability Management Division, the Company
Director	Takashi Kawakatsu	Executive Officer, General Manager, Business Headquarters, the Bank Executive Officer, General Manager, Business Management Division and General Manager, Regional Future Co-Creation Division, the Company

Retiring Directors

Present position	Name	
Outside Director	Junko Otagiri	Professor Emeritus, Shiga University

(3) Changes in Audit & Supervisory Board Members

New candidate for Audit & Supervisory Board Member

	Name	Present position
Audit & Supervisory Board Member	Shintaro Morimoto	Managing Executive Officer, General Manager, Tokyo Business Department

Retiring Audit & Supervisory Board Member

Present position	Name	
Standing Audit & Supervisory Board Member	Hiroyuki Ando	Appointed to assume Representative Director and Senior Managing Director, Kyoto Credit Service Co., Ltd. and Kyogin Card Service Co., Ltd.

(4) Changes in Executive Officers

Promoted Executive Officers

	Name	Present position
Managing Executive Officer	Hirofumi Yamamoto	Executive Officer, the Bank Representative Director and President, Kyoto Capital Partners Co., Ltd.

Retiring Executive Officers

Present position	Name	
Managing Executive Officer	Kenji Hashi	Appointed to assume Managing Director
Managing Executive Officer	Kenichi Uegaki	Appointed to assume Representative Director and Chairman, Kyoto Turnaround Servicer Co., Ltd.
Managing Executive Officer	Shintaro Morimoto	Appointed to assume Audit & Supervisory Board Member
Executive Officer	Takashi Kawakatsu	Appointed to assume Director

List of Directors, Audit & Supervisory Board Members and Executive Officers of the Bank. (as of June 27, 2025)

Position	Name
President (Representative Director)	Mikiya Yasui
Senior Managing Director	Hiroyuki Hata
Managing Director	Minako Okuno
Managing Director	Kenji Hashi
Managing Director	Kanji Habuchi
Managing Director	Etsuji Motomasa
Director	Takashi Kawakatsu
Audit & Supervisory Board Member	Minoru Wada
Audit & Supervisory Board Member	Shintaro Morimoto
Audit & Supervisory Board Member (external)	Jun Demizu
Audit & Supervisory Board Member (external)	Akihiro Umemoto
Managing Executive Officer	Hiroyuki Tsuji
Managing Executive Officer	Takashi Kawasaki
Managing Executive Officer	Motoyoshi Tanaka
Managing Executive Officer	Hiroyuki Shikata
Managing Executive Officer	Takanori Nakajima
Managing Executive Officer	Hirofumi Yamamoto
Executive Officer	Yuki Hata
Executive Officer	Kazuo Asada
Executive Officer	Hidemasa Hata
Executive Officer	Jiro Amemiya
Executive Officer	Takashi Miki
Executive Officer	Hideki Onishi
Executive Officer	Yoshimitsu Inoue

3. Consolidated Subsidiaries (except the Bank)

(1) Kyoto Credit Service Co., Ltd. (as of June 27, 2025)

Change of Representative Director

New candidate for Director

	Name	Present position
Representative Director and Senior Managing Director	Hiroyuki Ando	Standing Audit & Supervisory Board Member, the Bank

Retired Director

Present position	Name	
Representative Director and Senior Managing Director	Hiroshi Nishimura	Appointed to assume Representative Director and President, Kyoto Soken Consulting Co., Ltd.

(2) Kyogin Card Service Co., Ltd. (as of June 27, 2025)

Change of Representative Director

New candidate for Director

	Name	Present position
Representative Director and Senior Managing Director	Hiroyuki Ando	Standing Audit & Supervisory Board Member, the Bank

Retired Director

Present position	Name	
Representative Director and Senior Managing Director	Hiroshi Nishimura	Appointed to assume Representative Director and President, Kyoto Soken Consulting Co., Ltd.

(3) Kyoto Soken Consulting Co., Ltd. (as of June 27, 2025)

Change of Representative Director

New candidate for Director

	Name	Present position
Representative Director and President	Hiroshi Nishimura	Representative Director and Senior Managing Director, Kyoto Credit Service Co., Ltd. and Kyogin Card Service Co., Ltd.

Retired Director

Present position	Name	
Representative Director and President	Masahiko Naka	Appointed to assume Executive Advisor

Promoted Director

	Name	Present position
Senior Managing Director	Kazuhito Aoki	Managing Director

(4) Kyoto Turnaround Servicer Co.,Ltd. (as of June 27, 2025)

Change of Representative Director

New candidate for Director

	Name	Present position
Representative Director and Chairman	Kenichi Uegaki	Managing Executive Officer, the Bank

(5) Sekisui Leasing Co., Ltd. (as of June 20, 2025)

Change of Directors

New candidate for Director

	Name	Present position
Director	Tatsuya Imoto	Audit & Supervisory Board Member

Retired Director

Present position	Name	
Director	Kazuaki Azuma	Appointed to assume Audit & Supervisory Board Member

Change of Audit & Supervisory Board Member

New candidate for Audit & Supervisory Board Member

	Name	Present position
Audit & Supervisory Board Member	Kazuaki Azuma	Director

Retired Audit & Supervisory Board Member

Present position	Name	
Audit & Supervisory Board Member	Tatsuya Imoto	Appointed to assume to Director

(6) Kyoto M&A Advisory Co., Ltd. (as of July 1, 2025)

Change of Representative Director

New candidate for Director

	Name	Present position
Representative Director and President	Motoyoshi Tanaka	Managing Executive Officer, the Company Managing Executive Officer, the Bank

End

This document has been translated from the Japanese-language original for reference purposes only.
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.