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May 14, 2026

Consolidated Summary Report (Under Japanese GAAP) for the Fiscal Year Ended March 31, 2026

Company name: Kyoto Financial Group, Inc.
Listing: Tokyo Stock Exchange
Securities code: 5844
URL: https://www.kyoto-fg.co.jp/
Representative: Nobuhiro Doi Director and President
Inquiries: Hideki Onishi Executive Officer, General Manager, Corporate Planning Division

Scheduled date of annual general meeting of shareholders: June 26, 2026
Scheduled date to commence dividend payments: June 2, 2026
Scheduled date to file annual securities report: June 19, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Yen amounts and percentages are rounded down to millions and the first decimal place, unless otherwise noted.)

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	366,704	119.2	137,182	169.4	96,723	164.6
March 31, 2025	167,258	21.4	50,915	16.8	36,552	15.7

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 88,053 million [-%]
For the fiscal year ended March 31, 2025: ¥ (34,139) million [-%]

	Net income per share	Diluted net income per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	338.85	338.80	8.7	1.1	37.4
March 31, 2025	125.11	125.03	3.2	0.4	30.4

Reference: Share of profit (loss) of entities accounted for using equity method
For the fiscal year ended March 31, 2026: ¥ (19) million
For the fiscal year ended March 31, 2025: ¥ 6 million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	11,825,666	1,136,251	9.6	3,999.20
March 31, 2025	12,161,140	1,083,193	8.9	3,734.10

Reference: Equity As of March 31, 2026: ¥ 1,136,011 million
As of March 31, 2025: ¥ 1,082,794 million

(Note) The Equity-to-asset ratio is computed by the formula shown below.
(Total net assets - Share acquisition rights - Non-controlling interests) / Total assets
The figures for the equity-to-asset ratio in the above table were not based on the regulations on the equity-to-asset ratio.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(1,096,370)	714,261	(35,069)	905,083
March 31, 2025	501,615	(84,877)	(24,020)	1,322,262

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
For the fiscal year	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Ended March 31, 2025	-	30.00	-	30.00	60.00	17,465	47.9	1.5
Ended March 31, 2026	-	40.00	-	140.00	180.00	51,163	53.1	4.6
Ending March 31, 2027 (Forecast)	-	50.00	-	55.00	105.00		57.3	

Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 : Special dividend 100 yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income attributable to owners of parent		Net income per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	113,700	7.7	41,000	9.3	27,600	2.7	97.16
Full year	225,900	(38.3)	76,600	(44.1)	52,000	(46.2)	183.06

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 companies (Company name: Kyoto M&A Advisory Co., Ltd.)

(2) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2026	301,362,752 shares
As of March 31, 2025	301,362,752 shares

(ii) Number of treasury shares at the end of the period

As of March 31, 2026	17,303,146 shares
As of March 31, 2025	11,388,209 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	285,441,465 shares
Fiscal Year ended March 31, 2025	292,145,081 shares

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance.
Please take note that future performance may differ from forecasts depending on various future factors.

The Company plans to hold a financial results briefing for institutional investors and analysts on May 27, 2026.
The materials to be used for the briefing are posted on the Company's website in advance.

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1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Fiscal Year

The ordinary income increased by 199,446 million yen from the previous consolidated fiscal year, reaching 366,704 million yen, due to factors such as an increase interest income, primarily interest on loans, and increase gains on sales of strategic equity holdings (other ordinary income).

The ordinary expenses increased by 113,179 million yen from the previous consolidated fiscal year, reaching 229,521 million yen, primarily due to an increase in funding costs centered on deposit interest, and an increase in losses on sales of government and other securities aimed at improving the securities portfolio.

As the result, ordinary profit increased by 86,267 million yen compared to the previous consolidated fiscal year, reaching 137,182 million yen, and the net income attributable to owners of parent increased by 60,171 million yen compared to the previous consolidated fiscal year, reaching 96,723 million yen.

(2) Overview of Financial Position for the Fiscal Year

Deposits increased by 313.9 billion yen compared to the end of the previous consolidated fiscal year, reaching 9,575.0 billion yen, due to increase in deposits from individuals and corporations.

Loans increased by 322.6 billion yen compared to the end of the previous consolidated fiscal year, reaching 7,590.9 billion yen, primarily due to an increase in corporate lending.

Securities decreased by 653.9 billion yen compared to the end of the previous consolidated fiscal year, reaching 2,650.9 billion yen. The valuation difference (unrealized gain) due to mark-to-market accounting decreased by 20.3billion yen compared to the end of the previous consolidated fiscal year, reaching 804.8 billion yen.

Total assets decreased by 335.4 billion yen compared to the end of the previous consolidated fiscal year, reaching 11,825.6 billion yen. Net assets increased by 53.0 billion yen compared to the end of the previous consolidated fiscal year, reaching 1,136.2 billion yen.

The consolidated equity-to-asset ratio (domestic standard) was 12.18%.

(3) Overview of Cash Flows for the Fiscal Year

Cash flow from operating activities in the current consolidated fiscal year was a negative 1,096.3 billion yen due to factors such as an increase in loans and call loans. (The previous consolidated fiscal year was a positive 501.6 billion yen.)

Cash flow from investing activities in the current consolidated fiscal year was a positive 714.2 billion yen due to sale of securities. (The previous consolidated fiscal year was a negative 84.8 billion yen.)

Cash flow from financing activities in the current consolidated fiscal year was a negative 35.0 billion yen due to dividend payments and the acquisition of treasury stock. (The previous consolidated fiscal year was a negative 24.0 billion yen.)

As a result, cash and cash equivalents at end of period decreased by 417.1 billion yen during the current consolidated fiscal year, reaching 905.0 billion yen.

(4) Future Prospects

For the fiscal year ending March 2027, the Company anticipates consolidated ordinary income to be 225.9 billion yen, consolidated ordinary profit to be 77.6 billion yen, and net income attributable to owners of parent to be 52.0 billion yen.

2. Basic Approach to the Selection of Accounting Standards

The Group applies Japanese standards.

In addition, regarding the application of IFRS (International Financial Reporting Standards), we will take into account various situations in Japan and overseas and respond appropriately.

3. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,341,005	918,930
Call loans and bills bought	58,666	453,836
Monetary claims bought	15,007	15,335
Trading securities	277	320
Money held in trust	6,306	6,404
Securities	3,304,862	2,650,960
Loans and bills discounted	7,268,234	7,590,931
Foreign exchanges	8,725	9,118
Lease receivables and investments in leases	38,137	42,572
Other assets	52,503	62,856
Tangible fixed assets	78,421	80,921
Buildings, net	27,610	30,123
Land	43,794	43,802
Construction in progress	2,488	2,494
Other tangible fixed assets	4,527	4,500
Intangible fixed assets	7,449	7,294
Software	4,007	4,014
Goodwill	1,426	1,333
Other intangible fixed assets	2,015	1,946
Retirement benefit asset	127	59
Deferred tax assets	1,064	1,181
Customers' liabilities for acceptances and guarantees	13,504	16,535
Allowance for loan losses	(33,153)	(31,591)
Total assets	12,161,140	11,825,666
Liabilities		
Deposits	9,261,131	9,575,076
Negotiable certificates of deposit	310,899	23,150
Call money and bills sold	64,293	32,775
Cash collateral received for securities lent	634,502	254,575
Borrowed money	437,330	403,550
Foreign exchanges	225	206
Borrowed money from trust account	3,727	3,307
Other liabilities	92,530	129,654
Retirement benefit liability	12,092	6,634
Provision for reimbursement of deposits	97	75
Provision for contingent loss	956	1,263
Reserves under special laws	0	1
Deferred tax liabilities	243,209	239,202
Deferred tax liabilities for land revaluation	3,445	3,407
Acceptances and guarantees	13,504	16,535
Total liabilities	11,077,946	10,689,415

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	40,000	40,000
Capital surplus	37,473	37,322
Retained earnings	458,718	535,429
Treasury shares	(25,195)	(39,794)
Total shareholders' equity	510,997	572,957
Valuation difference on available-for-sale securities	566,698	552,398
Deferred gains or losses on hedges	430	3,750
Revaluation reserve for land	(2,766)	(2,848)
Remeasurements of defined benefit plans	7,434	9,753
Total accumulated other comprehensive income	571,796	563,053
Share acquisition rights	193	42
Non-controlling interests	205	197
Total net assets	1,083,193	1,136,251
Total liabilities and net assets	12,161,140	11,825,666

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	167,258	366,704
Interest income	112,216	133,677
Interest on loans and discounts	63,992	80,226
Interest and dividends on securities	41,460	44,885
Interest on call loans and bills bought	4,253	3,381
Interest on deposits with banks	51	34
Other interest income	2,457	5,149
Trust fees	6	6
Fees and commissions	26,067	29,027
Other ordinary income	21,254	25,648
Other income	7,711	178,344
Reversal of allowance for loan losses	641	-
Recoveries of written off receivables	2	2
Other	7,068	178,342
Ordinary expenses	116,342	229,521
Interest expenses	27,882	42,676
Interest on deposits	16,552	28,492
Interest on negotiable certificates of deposit	842	488
Interest on call money and bills sold	719	1,307
Interest expenses on cash collateral received for securities lent	4,519	4,919
Interest on borrowings and rediscounts	451	1,764
Other interest expenses	4,796	5,704
Fees and commissions payments	7,642	8,284
Other ordinary expenses	17,724	110,802
General and administrative expenses	61,284	66,438
Other expenses	1,808	1,320
Provision of allowance for loan losses	-	46
Other	1,808	1,273
Ordinary profit	50,915	137,182
Extraordinary income	68	121
Gain on disposal of non-current assets	68	121
Extraordinary losses	496	592
Loss on disposal of non-current assets	471	592
Impairment losses	24	-
Provision of reserve for financial instruments transaction liabilities	0	0
Income before income taxes	50,488	136,711
Income taxes - current	13,445	40,719
Income taxes - deferred	488	(727)
Total income taxes	13,933	39,991
Net income	36,554	96,719
Net income attributable to non-controlling interests	2	(4)
Net income attributable to owners of parent	36,552	96,723

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Net income	36,554	96,719
Other comprehensive income	(70,694)	(8,666)
Valuation difference on available-for-sale securities	(78,330)	(14,300)
Deferred gains or losses on hedges	402	3,319
Revaluation reserve for land	(98)	-
Remeasurements of defined benefit plans, net of tax	7,332	2,314
Comprehensive income	(34,139)	88,053
(Break down)		
Comprehensive income attributable to owners of parent	(34,145)	88,061
Comprehensive income attributable to non-controlling interests	6	(7)

(3) Consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	40,000	41,875	441,188	(24,654)	498,409
Changes during period					
Dividends of surplus			(18,991)		(18,991)
Net income attributable to owners of parent			36,552		36,552
Purchase of treasury shares				(5,028)	(5,028)
Disposal of treasury shares		1		84	86
Cancellation of treasury shares		(4,402)		4,402	-
Reversal of revaluation reserve for land			(30)		(30)
Net changes in items other than shareholders' equity					
Total changes during period	-	(4,401)	17,530	(540)	12,587
Balance at end of period	40,000	37,473	458,718	(25,195)	510,997

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	645,029	28	(2,699)	105	642,464	208	-	1,141,082
Changes during period								
Dividends of surplus								(18,991)
Net income attributable to owners of parent								36,552
Purchase of treasury shares								(5,028)
Disposal of treasury shares								86
Cancellation of treasury shares								-
Reversal of revaluation reserve for land								(30)
Net changes in items other than shareholders' equity	(78,330)	402	(67)	7,328	(70,667)	(14)	205	(70,476)
Total changes during period	(78,330)	402	(67)	7,328	(70,667)	(14)	205	(57,888)
Balance at end of period	566,698	430	(2,766)	7,434	571,796	193	205	1,083,193

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	40,000	37,473	458,718	(25,195)	510,997
Changes during period					
Dividends of surplus			(20,093)		(20,093)
Net income attributable to owners of parent			96,723		96,723
Purchase of treasury shares				(14,975)	(14,975)
Disposal of treasury shares		(151)		376	225
Reversal of revaluation reserve for land			81		81
Net changes in items other than shareholders' equity					
Total changes during period	-	(151)	76,711	(14,598)	61,960
Balance at end of period	40,000	37,322	535,429	(39,794)	572,957

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	566,698	430	(2,766)	7,434	571,796	193	205	1,083,193
Changes during period								
Dividends of surplus								(20,093)
Net income attributable to owners of parent								96,723
Purchase of treasury shares								(14,975)
Disposal of treasury shares								225
Reversal of revaluation reserve for land								81
Net changes in items other than shareholders' equity	(14,300)	3,319	(81)	2,318	(8,743)	(151)	(7)	(8,902)
Total changes during period	(14,300)	3,319	(81)	2,318	(8,743)	(151)	(7)	53,057
Balance at end of period	552,398	3,750	(2,848)	9,753	563,053	42	197	1,136,251

(4) Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	50,488	136,711
Depreciation	4,585	4,872
Impairment losses	24	-
Amortization of goodwill	70	93
Share of loss (profit) of entities accounted for using equity method	(6)	19
Increase (decrease) in allowance for loan losses	(1,509)	(1,561)
Decrease (increase) in retirement benefit asset	(2)	0
Increase (decrease) in retirement benefit liability	(894)	(2,020)
Increase (decrease) in provision reimbursement of deposits	(60)	(22)
Increase (decrease) in provision for contingent loss	195	307
Interest income	(112,216)	(133,677)
Interest expenses	27,882	42,676
Loss (gain) related to securities	(2,843)	(85,534)
Loss (gain) on money held in trust	(80)	(98)
Foreign exchange losses (gains)	1,687	(11,912)
Loss (gain) on disposal of non-current assets	402	471
Net decrease (increase) in trading securities	(56)	(42)
Net decrease (increase) in loans and bills discounted	(550,701)	(322,697)
Net increase (decrease) in deposits	439,153	313,944
Net increase (decrease) in negotiable certificates of deposit	(232,448)	(287,749)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	195,320	(33,780)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	14,925	4,895
Net decrease (increase) in call loans	310,858	(395,497)
Net increase (decrease) in call money	62,579	(31,518)
Net increase (decrease) in cash collateral received for securities lent	134,432	(379,926)
Net decrease (increase) in foreign exchanges - assets	287	(392)
Net increase (decrease) in foreign exchanges - liabilities	(517)	(19)
Net decrease (increase) in lease receivables and investments in leases	(2,921)	(4,723)
Net increase (decrease) in borrowed money from trust account	(263)	(420)
Interest received	113,344	132,008
Interest paid	(25,528)	(39,340)
Other, net	88,240	12,979
Subtotal	514,426	(1,081,956)
Income taxes paid	(12,810)	(14,414)
Net cash provided by (used in) operating activities	501,615	(1,096,370)
Cash flows from investing activities		
Purchase of securities	(1,327,383)	(489,957)
Proceeds from sale of securities	1,010,940	891,008
Proceeds from redemption of securities	241,298	320,692
Purchase of tangible fixed assets	(4,377)	(6,084)
Proceeds from sale of tangible fixed assets	133	511
Purchase of intangible fixed assets	(1,901)	(1,515)
Payments for asset retirement obligations	-	(2)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	(3,292)	-
Other, net	(294)	(390)
Net cash provided by (used in) investing activities	(84,877)	714,261

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from financing activities		
Purchase of treasury shares	(5,028)	(14,975)
Dividends paid	(18,991)	(20,093)
Net cash provided by (used in) financing activities	(24,020)	(35,069)
Effect of exchange rate change on cash and cash equivalents	-	-
Net increase (decrease) in cash and cash equivalents	392,717	(417,179)
Cash and cash equivalents at beginning of period	929,545	1,322,262
Cash and cash equivalents at end of period	1,322,262	905,083

(5) Notes to Consolidated Financial Statements

(Notes on Going Concern Assumption)

None

(Segment Information)

The Group's reportable segment is only banking business.

Other business segments have been omitted because they are not significant enough to be included in the reportable segments.

(Per Share Information)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Net assets per share	3,734.10yen	3,999.20yen
Basic earnings per share	125.11yen	338.85yen
Diluted earnings per share	125.03yen	338.80yen

(Note) 1. Basis for computing net income per share and diluted net income per share

		For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Net income per share			
Net income attributable to owners of parent	million yen	36,552	96,723
Amount that does not belong to common stock	million yen	–	–
Net income attributable to owners of the parent for common stock	million yen	36,552	96,723
Average number of shares	thousand shares	292,145	285,441
Diluted net income per share			
Adjustments to net income attributable to owners of parent	million yen	–	–
Increase in number of common stocks	thousand shares	184	41
Share acquisition rights	thousand shares	184	41
Overview of potentially dilutive shares not included in the calculation of diluted net income per share because they do not have a dilutive effect		–	–

2. Basis for computing net assets per share

		As of March 31, 2025	As of March 31, 2026
Total net assets	million yen	1,083,193	1,136,251
Amounts to be deducted from total net assets	million yen	399	240
Share acquisition rights	million yen	193	42
Non-controlling interests	million yen	205	197
Net assets attributable to common stock	million yen	1,082,794	1,136,011
Number of common stock outstanding at the end of the fiscal period	thousand shares	289,974	284,059

(Significant Subsequent Events)

None

Supplement Information for FY2025

Kyoto Financial Group, Inc.

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(Note)
"Consolidated" information indicates the consolidated figures for the Kyoto Financial Group (Kyoto FG consolidated).
"Non-consolidated" refers to the figures for Kyoto Bank alone.

I Key points in the financial results for FY2025

1. Summary

Record-High Profits Achieved for Two Consecutive Years

In consolidated profit and loss, ordinary profit increased 86.2 billion yen year on year to 137.1 billion yen, and net income attributable to owners of the parent increased 60.1 billion yen year on year to 96.7 billion yen, marking record highs*.

* Although FY2025 includes a gain on sale of Nintendo shares, even excluding this impact, net income attributable to owners of the parent was approximately 45.0 billion yen, achieved record highs for the second consecutive year.

[Kyoto FG consolidated] (Millions of yen)

	FY2025	Year-on-year change	FY2024
Ordinary profit	137,182	86,267	50,915
Net income attributable to owners of parent	96,723	60,171	36,552

[Kyoto Bank non-consolidated] (Millions of yen)

	FY2025	Year-on-year change	FY2024
Ordinary profit	148,389	100,399	47,989
Net income	109,153	74,300	34,853

[Contributions by non-banking Group companies] (Millions of yen)

	FY2025	Year-on-year change	FY2024
Ordinary profit	3,793	867	2,925
Net income	2,570	871	1,699

2. Overview of profit and loss

Core gross banking profit increased by 8.5 billion yen year on year to 117.7 billion yen, due to an increase in net interest income, mainly interest on loans and discounts, as well as net fees and commissions reaching a record high for the sixth consecutive year.

In addition, while the Company recorded income related to shares of 176.6 billion yen, it also recorded a loss on bonds of 91.1 billion yen following the elimination of unrealized losses on domestic bonds, resulting in a net gain related to securities of 85.5 billion yen, an increase of 82.6 billion yen year on year.

As a result, ordinary profit increased 86.2 billion yen year on year to 137.1 billion yen, and net income attributable to owners of parent increased 60.1 billion yen year on year to 96.7 billion yen.

[Kyoto FG consolidated] (Millions of yen)

	FY2025	Year-on-year change	FY2024
Core gross banking profit	117,720	8,520	109,199
Net interest income	91,015	6,675	84,339
Net fees and commissions	20,750	2,318	18,431
Net other ordinary income	5,954	(473)	6,428
Expenses	66,438	5,153	61,284
Core banking profit	51,282	3,367	47,915
Loss (gain) related to securities	85,534	82,691	2,843
Gains (losses) on bonds	(91,108)	(88,210)	(2,898)
Income (losses) related to shares	176,642	170,901	5,741
Credit-related costs	818	912	(94)
Others	1,184	1,121	62
Ordinary profit	137,182	86,267	50,915
Extraordinary income (losses)	(471)	(44)	(427)
Net income before income taxes	136,711	86,223	50,488
Total income taxes	39,991	26,058	13,933
Net income	96,719	60,164	36,554
Net loss attributable to non-controlling interests	(4)	(6)	2
Net income attributable to owners of parent	96,723	60,171	36,552

(Note) Although FY2025 includes a gain on sale of Nintendo shares, even excluding this impact, net income attributable to owners of parentachieved record highs.

(Reference) [Kyoto Bank non-consolidated]

(Millions of yen)

	FY2025	Year-on-year change	FY2024
Core gross banking profit	123,188	21,295	101,892
Net interest income	106,280	21,880	84,400
Net fees and commissions	13,978	605	13,372
Net other ordinary income	2,929	(1,190)	4,119
Expenses	61,076	4,085	56,990
Core banking profit	62,112	17,210	44,902
Excluding gains (losses) on cancellation of investment trusts	60,044	15,709	44,335
Loss (gain) related to securities	85,534	82,777	2,757
Gains (losses) on bonds	(91,108)	(88,210)	(2,898)
Income (losses) related to shares	176,642	170,987	5,655
Credit-related costs	642	833	(190)
Others	1,385	1,245	139
Ordinary profit	148,389	100,399	47,989
Extraordinary income (losses)	(470)	(153)	(316)
Net income before income taxes	147,919	100,245	47,673
Total income taxes	38,765	25,945	12,819
Net income	109,153	74,300	34,853

(Note) Although FY2025 includes a gain on sale of Nintendo shares and dividends from a banking subsidiary, even excluding this impact, net income achieved record highs.

3. Main accounts

(1) Deposits [Kyoto Bank non-consolidated]

Deposits(term-end) increased 313.3 billion yen from March 31, 2025 to 9,601.0 billion yen, primarily due to growth in deposits from individuals and corporations.

(Billions of yen, %)

	As of March 31, 2026	Year-on-year change		As of March 31, 2025
		Billions of yen	%	
Deposits (Term-end)	9,601.0	313.3	3.3	9,287.6
Individuals	6,011.7	135.7	2.3	5,876.0
Corporations	2,937.1	299.4	11.3	2,637.7
Financial institutions	652.0	(121.8)	(15.7)	773.9
Deposits (Term-average)	9,535.8	816.4	9.3	8,719.4

(Note) The balance of negotiable certificates of deposit as of the end of March 2026 was 23.1 billion yen (-303.7 billion yen compared to the end of March 2025).

(2) Loans and bills discounted [Kyoto Bank non-consolidated]

Loans and bills discounted increased 330.4 billion yen from March 31, 2025 to 7,652.7 billion yen, primarily due to growth in loans for corporations.
Loans for small and medium enterprises (SMEs), etc. increased 291.3 billion yen from March 31, 2025 to 4,978.7 billion yen.

(Billions of yen, %)

	As of March 31, 2026	Year-on-year change		As of March 31, 2025
		Billions of yen	%	
Loans and bills discounted (Term-end)	7,652.7	330.4	4.5	7,322.2
Loans for SMEs, etc.	4,978.7	291.3	6.2	4,687.3
Loans for SMEs	3,126.9	182.8	6.2	2,944.0
Housing loans	1,894.2	94.6	5.2	1,799.6
Loans and bills discounted (Term-average)	7,514.9	455.7	6.4	7,059.1

(3) Securities [Kyoto Bank non-consolidated]

With respect to securities, the Bank continued to reduce its strategic equity holdings and improved its Japanese yen-denominated bond portfolio, resulting in a term-end balance of 2,649.3 billion yen.

(Billions of yen, %)

	As of March 31, 2026	Year-on-year change		As of March 31, 2025
		Billions of yen	%	
Securities (Term-end)	2,649.3	(653.7)	(19.7)	3,303.1
Bonds	1,659.6	(552.6)	(24.9)	2,212.2
Shares	989.7	(101.1)	(9.2)	1,090.8
(Valuation difference)	803.7	(20.4)	(2.4)	824.1
Securities with valuation difference excluded (Term-end)	1,845.6	(633.2)	(25.5)	2,478.9
Securities (Term-average)	2,285.6	(250.4)	(9.8)	2,536.1

(4) Group's client assets [Kyoto Bank + Kyogin Securities]

The balance of the Group's client assets stood at 1,199.3 billion yen on March 31, 2026, an increase of 241.4 billion yen from March 31, 2025.

<Balance> (Billions of yen)

		As of March 31, 2026	Year-on-year change	As of March 31, 2025
The Bank of Kyoto	Investment trusts	359.8	66.4	293.3
	Insurance	435.9	56.4	379.5
	Foreign currency deposits	9.9	(0)	9.9
	Public bonds	78.0	18.2	59.8
Kyogin Securities		315.4	100.2	215.1
	Investment trusts	82.2	38.3	43.8
	Fund wraps	63.8	21.4	42.4
Group Total		1,199.3	241.4	957.8

(Note) Figures presented above for foreign currency deposits are those for foreign currency deposits made by individuals.

<Sales during FY2025> (Billions of yen)

		FY2025	Year-on-year change	FY2024
The Bank of Kyoto	Investment trusts	88.5	7.3	81.1
	Insurance	74.3	6.9	67.4
	Foreign currency deposits	0.3	(1.2)	1.5
	Public bonds	27.6	(3.4)	31.1
Kyogin Securities		105.1	21.2	83.9
	Investment trusts	47.7	22.4	25.3
	Fund wraps	17.4	(1.2)	18.6

4. Financial soundness

(1) Capital adequacy ratio (Domestic standard)

Kyoto FG's consolidated capital adequacy ratio as of March 31, 2026 was 12.18%, an increase of 0.02% compared to the end of March 2025.

[Kyoto FG consolidated] (Billions of yen)

	As of March 31, 2026 [Preliminary]	Year-on-year change	As of March 31, 2025
Capital adequacy ratio	12.18 %	0.02 %	12.16 %
Capital	528.5	28.1	500.3
Risk-weighted assets, etc.	4,337.8	225.5	4,112.3

[Kyoto Bank non-consolidated] (Billions of yen)

	As of March 31, 2026 [Preliminary]	Year-on-year change	As of March 31, 2025
Capital adequacy ratio	10.93 %	0.29 %	10.64 %
Capital	475.2	37.8	437.3
Risk-weighted assets, etc.	4,344.7	234.4	4,110.3

(Note) To calculate credit risk-weighted assets, the Company uses the foundation internal ratings-based approach (FIRB).

(2) Non-performing loans [Kyoto Bank non-consolidated]

We maintained the ratio of non-performing loans based on the Financial Reconstruction Law at a low level as of March 31, 2025; the ratio was 1.26%, and if partial direct write-offs had been made, the ratio would have been 1.15%.

Trend in non-performing loans based on the Financial Reconstruction Law

(Billions of yen)

	Self-assessment category	As of March 31, 2026	Year-on-year change	As of March 31, 2025
Unrecoverable or valueless	Borrowers in legal or de facto bankruptcy	15.5	3.7	11.7
Risk	Borrowers in danger of bankruptcy	77.2	(3.6)	80.9
Special attention		4.5	(3.9)	8.4
Total non-performing loans		97.4	(3.7)	101.1
Non-performing loan ratio		1.26%	(0.10%)	1.36%
<If partial direct write-offs had been made> Total non-performing loans		89.5	(5.7)	95.2
Non-performing loan ratio		1.15%	(0.13%)	1.28%

(3) Valuation difference on securities [Kyoto Bank non-consolidated]

We maintained valuation difference on securities at a high level as of March 31, 2026; they totaled 803.7 billion yen.

(Billions of yen)

	As of March 31, 2026	Year-on-year change	As of March 31, 2025
Valuation difference on securities	803.7	(20.4)	824.1
Shares	846.7	(77.0)	923.7
Bonds	(48.5)	45.2	(93.8)
Others	5.5	11.2	(5.7)

5. Financial results forecast

Financial results forecast for the fiscal year ending March 31, 2027 (April 1, 2026 to March 31, 2027)

For FY2026, we expect consolidated net income to increase to 52.0 billion yen as we continue to strive for continued growth with all stakeholders by further strengthening our group-wide efforts, despite the uncertain economic outlook. Note that, excluding the impact of the gain on sale of Nintendo shares in FY2025, there would have been a substantive increase in profit by 7.0 billion yen.

[Kyoto FG consolidated] (Millions of yen)

	FY2026 (Current forecast)	Interim	FY2025 (Actual)
Ordinary profit	76,600	41,000	137,182
Net income attributable to owners of parent	52,000	27,600	96,723

(Note) FY2025 includes a gain on sale of Nintendo shares. Excluding these impacts, we project net income attributable to owners of parent would be approximately 45.0 billion yen.

[Kyoto Bank non-consolidated] (Millions of yen)

	FY2026 (Current forecast)	Interim	FY2025 (Actual)
Core banking profit	50,000	26,500	62,112
Ordinary profit	72,600	39,000	148,389
Net income	50,000	26,900	109,153
Credit-related costs	3,000	2,000	642

6. Year-end and next period dividends [Kyoto FG consolidated]

For FY2025, we will pay a year-end dividend of 140 yen (including a special dividend of 100 yen), as announced in March 2026.
This brings a full-yearl dividend to 180 yen, including an interim dividend of 40 yen.
For FY2026, we plan to pay an interim dividend of 50 yen and a year-end dividend of 55 yen, for a full-year dividend of 105 yen, representing an increase of 25 yen compared to the previous year's ordinary dividend of 80 yen (excluding the special dividend).

	Interim	Year-end	Annual
FY2026 (Planned)	50 yen	55 yen	105 yen
FY2025 (Planned)	40 yen	140 yen	180 yen
Ordinary dividend	40 yen	40 yen	80 yen
Special dividend	—	100 yen	100 yen
FY2024 (Actual)	30 yen	30 yen	60 yen

7. Income structure [Kyoto Bank non-consolidated]

Income for the FY2025 is calculated based on the structure presented below.

<Expenses>		<Income>	
Interest expenses Interest paid on various deposits, etc.	42.6 bn yen	Interest income Interest income from business loans, housing loans, securities, etc.	148.9 bn yen
(1) Net interest income	106.2 bn yen		
Fees and commissions payments Fees paid by the Bank such as fees and commissions on exchanges	7.9 bn yen	Fees and commissions Fees received from various services, such as investment trust sales and money transfers	21.9 bn yen
(2) Net fees and commissions	13.9 bn yen		
Other ordinary expenses Losses on sales of bonds, etc.	93.5 bn yen	Other ordinary income Gains on foreign exchange transactions, gains on sales of bonds, etc.	5.3 bn yen
(3) Net other ordinary income	(88.1) bn yen		
Gains (losses) on bonds	(91.1) bn yen (A)		
Provision for allowance for general loan losses	- bn yen (C)	Gross banking profit	32.0 bn yen (B)
Expenses	61.0 bn yen (D)	(1) Net interest income	106.2 bn yen
Banking profit (E) = (B) - (C) - (D)	(28.9) bn yen	(2) Net fees and commis	13.9 bn yen
		(3) Net other ordinary in	(88.1) bn yen
Non-recurring expenses Expenses related to write-offs of non-performing loans, shares, etc.	1.0 bn yen	Banking profit	(28.9) bn yen
Ordinary profit	148.3 bn yen	Non-recurring income Gains on sales of shares, etc.	178.4 bn yen
Extraordinary losses	0.5 bn yen	Ordinary profit	148.3 bn yen
Income taxes - current	39.2 bn yen		
Income taxes - deferred	(0.4) bn yen	Extraordinary income	0.1 bn yen
Net income	109.1 bn yen		

Net banking profit and core banking profit are indices that show profitability after deducting gains (losses) on sales of bonds and provision for allowance for general loan losses, etc. from banking profit.

・Net banking profit (28.9 bn yen) = Banking profit (E) (28.9 bn yen) + Provision for allowance for general loan losses (C) (- bn yen)

・Core banking profit 62.1 bn yen = Net banking profit (28.9 bn yen) - Gains (losses) on bonds (A) ((91.1) bn yen)

* Gains (losses) on bonds = Gains on sales of bonds + gains on redemption of bonds
- losses on sales of bonds - losses on redemption of bonds - write-offs of bonds

II Financial results for FY2025

1. Profit and loss

[Kyoto FG consolidated] (Millions of yen)

	FY2025	Year-on-year change	FY2024
Gross banking profit (consolidated)	26,612	(79,689)	106,301
(Excluding bond-related income such as JGBs)	117,720	8,520	109,199
Net interest income	91,015	6,675	84,339
Net fees and commissions	20,750	2,318	18,431
Net other ordinary income	(85,153)	(88,683)	3,529
(Bond-related income such as JGBs)	(91,108)	(88,210)	(2,898)
Expenses	66,438	5,153	61,284
Personnel expenses	35,908	2,388	33,519
Non-personnel expenses	24,890	1,394	23,496
Taxes	5,639	1,370	4,268
Net banking profit	(39,825)	(84,842)	45,016
Core banking profit	51,282	3,367	47,915
Credit-related costs	818	912	(94)
Income (losses) related to shares	176,642	170,901	5,741
Others	1,184	1,121	62
Ordinary profit	137,182	86,267	50,915
Extraordinary income (losses)	(471)	(44)	(427)
Net income before income taxes	136,711	86,223	50,488
Total income taxes	39,991	26,058	13,933
Net income	96,719	60,164	36,554
Net income attributable to non-controlling interests	(4)	(6)	2
Net income attributable to owners of parent	96,723	60,171	36,552

(Number of entities within the scope of consolidation) (Entities)

	As of March 31, 2026	Year-on-year change	As of March 31, 2025
Number of consolidated subsidiaries	12	1	11
Number of entities accounted for by the equity method	1	—	1

[Kyoto Bank non-consolidated] (Millions of yen)

	FY2025	Year-on-year change	FY2024
Gross banking profit	32,079	(66,914)	98,994
(Excluding gains (losses) on bonds)	(123,188)	(21,295)	(101,892)
Net interest income	106,280	21,880	84,400
Net fees and commissions	13,978	605	13,372
Net other ordinary income	(88,179)	(89,400)	1,221
(Gains (losses) on bonds)	((91,108))	((88,210))	((2,898))
Gross banking profit from domestic operations	25,607	(67,959)	93,567
(Excluding gains (losses) on bonds)	(117,496)	(20,880)	(96,615)
Net interest income	103,918	21,898	82,020
Net fees and commissions	13,782	655	13,127
Net other ordinary income	(92,093)	(90,512)	(1,580)
(Gains (losses) on bonds)	((91,888))	((88,839))	((3,048))
Gross banking profit from international operations	6,472	1,044	5,427
(Excluding gains (losses) on bonds)	(5,692)	(415)	(5,277)
Net interest income	2,362	(17)	2,380
Net fees and commissions	195	(49)	244
Net other ordinary income	3,913	1,111	2,802
(Gains (losses) on bonds)	(779)	(629)	(150)
Expenses	61,076	4,085	56,990
Personnel expenses	31,905	1,536	30,368
Non-personnel expenses	23,676	1,193	22,482
Taxes	5,494	1,355	4,139
Net banking profit	(28,996)	(71,000)	42,003
Core banking profit	62,112	17,210	44,902
Excluding gains (losses) on cancellation of investment trusts	60,044	15,709	44,335
(1) Provision for allowance for general loan losses	—	—	—
Banking profit	(28,996)	(71,000)	42,003
Gains (losses) on bonds	(91,108)	(88,210)	(2,898)
Non-recurring income (losses)	177,385	171,399	5,986
(2) Losses related to non-performing loans	716	231	484
Write-offs of loans and bills discounted	—	—	—
Net provision for allowance for specific loan losses	—	—	—
Losses on sales of loans	12	11	1
Others	703	219	483
(3) Reversal of allowance for loan losses	73	(601)	675
Reversal of allowance for general loan	1,176	(449)	1,625
Reversal of allowance for individual loan	(1,102)	(152)	(949)
Income (losses) related to shares	176,642	170,987	5,655
Other non-recurring income (losses)	1,385	1,245	139
Ordinary profit	148,389	100,399	47,989
Extraordinary income (losses)	(470)	(153)	(316)
Gains (losses) on disposal of non-current assets	(470)	(178)	(292)
Impairment losses	—	(24)	24
Net income before income taxes	147,919	100,245	47,673
Income taxes - current	39,219	26,957	12,261
Income taxes - deferred	(453)	(1,011)	558
Total income taxes	38,765	25,945	12,819
Net income	109,153	74,300	34,853

Credit-related costs ((1) + (2) - (3))	642	833	(190)

2. Banking profit [Kyoto Bank non-consolidated] (Millions of yen)

	FY2025	Year-on-year change	FY2024
(1) Net banking profit	(28,996)	(71,000)	42,003
Per employee (thousand yen)	(8,533)	(21,064)	12,531
(2) Banking profit	(28,996)	(71,000)	42,003
Per employee (thousand yen)	(8,533)	(21,064)	12,531

(Note) The term-average number of employees (excluding seconded employees) is used for calculation.

3. Interest rate spread [Kyoto Bank non-consolidated]

(1) Overall (%)

	FY2025	Year-on-year change	FY2024
Interest rate earned on loans and bills discounted (A)	1.07	0.17	0.90
Interest rate earned on securities	2.61	0.98	1.63
Interest rate earned on interest-earning assets (a)	1.48	0.35	1.13
Costs incurred on deposits, etc. (B)	0.93	0.14	0.79
Interest rate paid on deposits, etc.	0.30	0.12	0.18
Overhead ratio	0.63	0.03	0.60
Costs of funding (b)	0.97	0.16	0.81
Interest rate spread (A) - (B)	0.14	0.03	0.11
Gross interest rate spread (a) - (b)	0.51	0.19	0.32

(2) Domestic operations (%)

	FY2025	Year-on-year change	FY2024
Interest rate earned on interest-earning assets (A)	1.33	0.39	0.94
Interest rate earned on loans and bills discounted	0.95	0.19	0.76
Interest rate earned on securities	2.49	1.03	1.46
Costs of funding (B)	0.82	0.19	0.63
Interest rate paid on deposits, etc.	0.22	0.15	0.07
Interest rate paid on external liabilities	0.42	0.29	0.13
Gross interest rate spread (A) - (B)	0.51	0.20	0.31

4. Gains and losses on securities [Kyoto Bank non-consolidated] (Millions of yen)

	FY2025	Year-on-year change	FY2024
Gains (losses) related to bonds	(91,108)	(88,210)	(2,898)
Gains on sales	2,155	1,118	1,037
Gains on redemption	—	—	—
Losses on sales	93,244	89,308	3,935
Losses on redemption	—	—	—
Write-offs	20	20	0

Gains (losses) related to shares	176,642	170,987	5,655
Gains on sales	177,194	171,153	6,041
Losses on sales	551	299	252
Write-offs	—	(133)	133

5. Valuation difference on securities

[Kyoto FG consolidated] (Millions of yen)

	As of March 31, 2026				As of March 31, 2025		
	Valuation difference				Valuation difference		
		Change from March 31, 2025	Gain on valuation	Loss on valuation		Gain on valuation	Loss on valuation
Held-to-maturity securities	(237)	(44)	0	238	(193)	—	193
Available-for-sale securities	804,879	(20,324)	857,704	52,825	825,204	930,729	105,524
Shares	847,892	(76,850)	848,151	258	924,742	925,955	1,212
Bonds	(48,550)	45,285	14	48,564	(93,836)	10	93,847
Others	5,537	11,239	9,539	4,001	(5,701)	4,762	10,464
Total	804,641	(20,369)	857,705	53,063	825,011	930,729	105,717
Shares	847,892	(76,850)	848,151	258	924,742	925,955	1,212
Bonds	(48,788)	45,240	14	48,803	(94,029)	10	94,040
Others	5,537	11,239	9,539	4,001	(5,701)	4,762	10,464

(Notes) 1. Available-for-sale securities are valued at fair value. Presented in the table above are the differences between the figures in the consolidated interim balance sheets and the acquisition prices.
2. Valuation difference on available-for-sale securities as of March 31, 2026 is 552,398 million yen.

[Kyoto Bank non-consolidated] (Millions of yen)

	As of March 31, 2026				As of March 31, 2025		
	Valuation difference				Valuation difference		
		Change from March 31, 2025	Gain on valuation	Loss on valuation		Gain on valuation	Loss on valuation
Held-to-maturity securities	—	—	—	—	—	—	—
Shares of subsidiaries and affiliated companies	—	—	—	—	—	—	—
Available-for-sale securities	803,707	(20,479)	856,533	52,825	824,187	929,712	105,524
Shares	846,720	(77,004)	846,979	258	923,725	924,938	1,212
Bonds	(48,550)	45,285	14	48,564	(93,836)	10	93,847
Others	5,537	11,239	9,539	4,001	(5,701)	4,762	10,464
Total	803,707	(20,479)	856,533	52,825	824,187	929,712	105,524
Shares	846,720	(77,004)	846,979	258	923,725	924,938	1,212
Bonds	(48,550)	45,285	14	48,564	(93,836)	10	93,847
Others	5,537	11,239	9,539	4,001	(5,701)	4,762	10,464

(Notes) 1. Available-for-sale securities are valued at fair value. Presented in the table above are the differences between the figures in the consolidated interim balance sheets and the acquisition prices.
2. Valuation difference on available-for-sale securities as of March 31, 2026 is 552,028 million yen.

6. ROE [Kyoto FG consolidated]

(%)

	FY2025	Year-on-year change	FY2024
Based on shareholders' equity	17.84	10.60	7.24
Based on net assets	8.71	5.43	3.28

(Notes) 1. The average balance of shareholders' equity and the average balance of net assets, which serve as the denominators of the calculation formulae, are computed by dividing the sum of the balance at the beginning of the term and the balance at the end of the term by
2. Shareholders' equity = total net assets - subscription right to share - non-controlling interests - total accumulated other comprehensive income
3. Net assets = total net assets - subscription right to share - non-controlling interests

III Loans, etc.

We do not make partial direct write-offs.

1. Non-performing loans based on the Financial Reconstruction Law (risk management loans)

[Kyoto FG consolidated] (Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Unrecoverable or valueless	16,118	(21)	3,826	16,139	12,291
Risk	77,307	701	(3,602)	76,605	80,909
Special attention	4,557	(97)	(3,923)	4,655	8,481
Accruing loans (three months or more)	7	3	(92)	4	100
Restructured loans	4,550	(100)	(3,831)	4,651	8,381
Total non-performing loans a	97,983	582	(3,698)	97,400	101,682
Normal	7,581,610	181,542	325,055	7,400,067	7,256,555
Total b	7,679,594	182,125	321,356	7,497,468	7,358,237
Non-performing loan ratio (a/b)	1.27 %	(0.02) %	(0.11) %	1.29 %	1.38 %

<Reference> If partial direct write-offs had been made

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total non-performing loans	89,663	(73)	(5,677)	89,736	95,341
Non-performing loan ratio	1.16 %	(0.03) %	(0.13) %	1.19 %	1.29 %

[Kyoto Bank non-consolidated] (Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Unrecoverable or valueless	15,557	(34)	3,797	15,591	11,759
Risk	77,298	705	(3,605)	76,593	80,903
Special attention	4,557	(97)	(3,923)	4,655	8,481
Accruing loans (three months or more)	7	3	(92)	4	100
Restructured loans	4,550	(100)	(3,830)	4,651	8,381
Total non-performing loans a	97,413	573	(3,730)	96,840	101,144
Normal	7,631,899	181,632	332,041	7,450,266	7,299,858
Total b	7,729,313	182,205	328,310	7,547,107	7,401,002
Non-performing loan ratio (a/b)	1.26 %	(0.02) %	(0.10) %	1.28 %	1.36 %
Coverage c	91,274	239	(3,124)	91,034	94,398
Allowance for loan losses	16,989	(103)	(2,909)	17,092	19,899
Collateral, guarantees, etc.	74,284	342	(215)	73,941	74,499
Coverage ratio (c/a)	93.6 %	(0.4) %	0.3 %	94.0 %	93.3 %

<Reference> If partial direct write-offs had been made

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total non-performing loans	89,505	(96)	(5,701)	89,602	95,207
Non-performing loan ratio	1.15 %	(0.03) %	(0.13) %	1.18 %	1.28 %

(Note) Assets include: Credit-related receivables, such as loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchanges, suspense payments equivalent to loans, accrued interest, etc., and private placement bonds guaranteed by banks

2. Results of self-assessment and allowance for loan losses [Kyoto Bank non-consolidated]

Results of self-assessment (Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
In legal bankruptcy	5,070	(765)	1,239	5,836	3,831
In de facto bankruptcy	10,486	730	2,558	9,755	7,927
In danger of bankruptcy	77,206	713	(3,689)	76,492	80,896
Requiring vigilance	668,199	96,822	121,058	571,377	547,141
Requiring management	11,782	256	(150)	11,526	11,932
Special attention (Loans and bills discounted only)	4,557	(97)	(3,923)	4,655	8,481
Others requiring vigilance	656,416	96,566	121,208	559,850	535,208
Normal	6,914,374	87,981	213,370	6,826,393	6,701,004
Total	7,675,339	185,483	334,537	7,489,855	7,340,801

(Note) Assets include: Credit-related receivables, such as loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchanges, suspense payments equivalent to loans, accrued interest, etc.

Allowance for loan losses (Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Allowance for loan losses	29,184	(1,323)	(1,612)	30,507	30,796
Allowance for general loan losses	14,417	(1,318)	(1,176)	15,735	15,593
Allowance for specific loan losses	14,767	(5)	(436)	14,772	15,203

○ Policy for write-offs and allowances for loan losses

Borrower category	Policy for write-offs and allowances for loan losses
Normal	On a loan, an allowance is provided for expected losses in the following year using the historical loss rate.
Requiring vigilance	On a loan, an allowance is provided for expected losses in the following three years using the historical loss rate.
Requiring management	On a loan, an allowance is provided for expected losses in the following three years using the historical loss rate. For some loans, allowances are provided using the discounted cash flow method.
In danger of bankruptcy	On the portion of a loan that is not covered by collateral or a guarantee, an allowance is provided for expected losses in the following three years using the historical loss rate. For some loans, allowances are provided using the discounted cash flow method.
In de facto or legal bankruptcy	A write-off is made or an allowance is provided for the entire portion of a loan that is not covered by collateral or a guarantee.

(Notes) 1. When a loan receivable by the Bank is converted to a capital subordinated loan, and the Bank treats it as capital, the Bank provides an allowance not exceeding the amount of the said loan but for the entire amount of the uncovered portion of the loan as if it were not capital. For some loans, allowances are provided using the discounted cash flow method.

2. Of the loans to the borrowers categorized as borrowers requiring vigilance or borrowers requiring management according to the policy presented above, on loans to specific borrowers on which there is much uncertainty about the formulation of business improvement plans, allowances are provided based on the expected loss rate on the uncovered amount of the loans to borrowers in danger of bankruptcy.

3. Loans by industry [Kyoto Bank non-consolidated]

(1) Loans by industry

(Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Domestic (Excluding special international financial transactions accounts)	7,652,722	183,989	330,442	7,468,732	7,322,280
Manufacture	1,407,653	45,309	35,690	1,362,343	1,371,962
Agriculture and forestry	5,355	361	471	4,994	4,883
Fisheries	52	(4)	(19)	57	72
Mining, stone quarrying, and gravel quarrying	10,381	(3,922)	(4,570)	14,303	14,951
Construction	243,551	15,117	6,930	228,433	236,620
Electricity, gas, heat supply and water	125,907	(6,436)	2,578	132,344	123,329
Information and communications	50,263	(2,105)	(552)	52,369	50,815
Transport and postal services	259,734	(10,230)	(16,856)	269,964	276,590
Wholesale and retail trade	754,517	(8,010)	495	762,527	754,021
Finance and insurance	382,079	(1,832)	11,342	383,911	370,737
Real estate and goods rental and leasing	1,320,642	62,044	155,421	1,258,598	1,165,221
Services	549,059	20,559	20,942	528,500	528,117
Local governments	632,040	15,645	4,542	616,394	627,497
Others	1,911,483	57,494	114,025	1,853,988	1,797,458

(2) Risk management loans by industry

(Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Domestic (Excluding special international financial transactions accounts)	97,413	573	(3,730)	96,840	101,144
Manufacture	26,135	2,536	2,622	23,599	23,512
Agriculture and forestry	205	(19)	(8)	224	214
Fisheries	19	(0)	(1)	20	20
Mining, stone quarrying, and gravel quarrying	10	—	10	10	—
Construction	10,020	(514)	(539)	10,534	10,559
Electricity, gas, heat supply and water	8	(0)	(1)	9	10
Information and communications	2,191	54	77	2,137	2,114
Transport and postal services	2,613	(253)	(110)	2,866	2,723
Wholesale and retail trade	18,554	(660)	(1,743)	19,215	20,298
Finance and insurance	383	1	12	381	370
Real estate and goods rental and leasing	3,873	(17)	(632)	3,891	4,506
Services	20,608	(868)	(4,013)	21,476	24,621
Local governments	—	—	—	—	—
Others	12,788	314	596	12,473	12,191

(3) Loans to SMEs, etc.

(Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Loans to SMEs, etc.	4,978,701	155,912	291,392	4,822,788	4,687,308
Ratio of loans to SMEs, etc. (%)	65.05	0.48	1.04	64.57	64.01

(4) Consumer loans

(Millions of yen)

	As of March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Consumer loans	1,938,385	50,213	103,800	1,888,171	1,834,584
Housing loans	1,894,280	43,498	94,611	1,850,782	1,799,669
Other consumer loans	44,104	6,715	9,189	37,389	34,915

IV Reference

Kyoto Bank individual financial statements

(1) Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31,2025	As of March 31,2026
Assets		
Cash and due from banks	1,333,674	910,786
Cash	68,547	68,996
Due from banks	1,265,126	841,789
Call loans	58,666	453,836
Monetary claims bought	7,266	6,796
Trading securities	277	320
Trading government bonds	17	7
Trading local government bonds	260	313
Money held in trust	6,306	6,404
Securities	3,303,116	2,649,389
Government bonds	560,505	376,846
Local government bonds	596,608	367,752
Corporate bonds	640,855	513,663
Stocks	1,090,886	989,784
Other securities	414,260	401,341
Loans and bills discounted	7,322,280	7,652,722
Bills discounted	7,633	5,192
Loans on bill	17,502	14,382
Loans on deeds	6,633,885	6,946,959
Overdrafts	663,258	686,187
Foreign exchanges	8,725	9,118
Due from foreign banks (our accounts)	8,564	8,791
Foreign bills bought	68	269
Foreign bills receivable	93	57
Other assets	22,681	31,425
Prepaid expenses	13	11
Accrued revenue	7,216	8,620
Financial derivatives	5,702	9,141
Cash collateral paid for financial instruments	5,737	8,895
Other	4,011	4,757
Tangible fixed assets	77,323	79,590
Buildings, net	27,295	29,811
Land	43,619	43,627
Construction in progress	2,488	2,494
Other tangible fixed assets	3,919	3,656
Intangible fixed assets	4,002	4,049
Software	3,741	3,712
Other intangible fixed assets	260	336
Customers' liabilities for acceptances and guarantees	13,504	16,535
Allowance for loan losses	(30,796)	(29,184)
Total assets	12,127,027	11,791,790

(Millions of yen)

	As of March 31,2025	As of March 31,2026
Liabilities		
Deposits	9,287,678	9,601,039
Current deposits	446,466	411,140
Ordinary deposits	5,835,758	5,894,361
Savings deposits	93,599	89,352
Deposits at notice	10,094	10,805
Time deposit	2,601,703	2,798,657
Installment savings	18,918	17,286
Other deposits	281,137	379,435
Negotiable certificates of deposit	326,899	23,150
Call money	64,293	32,775
Cash collateral received for securities lent	634,502	254,575
Borrowed money	436,000	403,300
Borrowings from other banks	436,000	403,300
Foreign exchanges	225	206
Foreign bills sold	73	57
Foreign bills payable	152	148
Borrowed money from trust account	3,727	3,307
Other liabilities	73,842	155,421
Income taxes payable	5,422	32,497
Accrued expenses	8,094	11,537
Unearned revenue	2,515	2,729
Reserve for interest on installment savings	5	15
Financial derivatives	8,314	12,208
Cash collateral received for financial instruments	771	738
Asset retirement obligations	1,144	1,147
Other	47,573	94,546
Provision for retirement benefits	22,761	20,737
Provision for reimbursement of deposits	97	75
Provision for contingent loss	956	1,263
Deferred tax liabilities	238,643	233,677
Deferred tax liabilities for land revaluation	3,445	3,407
Acceptances and guarantees	13,504	16,535
Total liabilities	11,106,578	10,749,471

(Millions of yen)

	As of March 31,2025	As of March 31,2026
Net assets		
Share capital	42,103	42,103
Capital surplus	34,582	34,582
Legal capital surplus	30,301	30,301
Other capital surplus	4,280	4,280
Retained earnings	379,669	412,701
Legal retained earnings	17,456	17,456
Other retained earnings	362,213	395,244
General reserve	316,875	316,875
Retained earnings brought forward	45,338	78,369
Total shareholders' equity	456,355	489,387
Valuation difference on available-for-sale securities	566,429	552,028
Deferred gains or losses on hedges	430	3,750
Revaluation reserve for land	(2,766)	(2,848)
Total valuation and translation adjustments	564,093	552,931
Total net assets	1,020,449	1,042,318
Total liabilities and net assets	12,127,027	11,791,790

(2) Non-consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31,2025	For the fiscal year ended March 31,2026
Ordinary income	145,681	354,684
Interest income	112,272	148,939
Interest on loans and discounts	64,206	80,678
Interest and dividends on securities	41,386	59,792
Interest on call loans	4,253	3,381
Interest on deposits with banks	50	33
Other interest income	2,374	5,053
Trust fees	6	6
Fees and commissions	20,543	21,896
Fees and commissions on domestic and foreign exchanges	4,207	4,553
Other fees and commissions	16,336	17,342
Other ordinary income	5,157	5,378
Gain on foreign exchange transactions	2,753	3,222
Gain on sale of bonds	1,037	2,155
Gain on financial derivatives	1,367	—
Other income	7,701	178,463
Reversal of allowance for loan losses	675	73
Recoveries of written off receivables	2	1
Gain on sale of equity securities	6,041	177,194
Gain on money held in trust	84	98
Other	897	1,094
Ordinary expenses	97,691	206,294
Interest expenses	27,876	42,674
Interest on deposits	16,562	28,533
Interest on negotiable certificates of deposit	849	491
Interest on call money	719	1,307
Interest expenses on cash collateral received for securities lent	4,519	4,919
Interest on borrowings and rediscounts	432	1,720
Interest expenses on interest rate swaps	4,779	5,675
Other interest expenses	13	25
Fees and commissions payments	7,177	7,924
Fees and commissions on domestic and foreign exchanges	511	592
Other fees and commissions	6,665	7,331
Other ordinary expenses	3,936	93,557
Loss on trading securities transactions	1	0
Loss on sale of bonds	3,935	93,244
Loss on devaluation of bonds	0	20
Loss on derivatives	—	292
General and administrative expenses	56,990	61,076
Other expenses	1,710	1,062
Loss on sale of stocks, etc.	252	551
Loss on devaluation of equity securities	133	—
Loss on money held in trust	3	—
Other	1,320	510
Ordinary profit	47,989	148,389
Extraordinary income	68	121
Gain on disposal of non-current assets	68	121
Extraordinary losses	385	591
Loss on disposal of non-current assets	361	591
Impairment losses	24	—
Net income before income taxes	47,673	147,919
Income taxes - current	12,261	39,219
Income taxes - deferred	558	(453)
Total income taxes	12,819	38,765
Net income	34,853	109,153

(3) Non-consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings	
						General reserve	Retained earnings brought forward		
Balance at beginning of period	42,103	30,301	4,280	34,582	17,456	316,875	40,515	374,846	451,532
Changes during period									
Dividends of surplus							(30,000)	(30,000)	(30,000)
Net income							34,853	34,853	34,853
Revaluation reserve for land							(30)	(30)	(30)
Net changes in items other than shareholders' equity									
Total changes during period	–	–	–	–	–	–	4,822	4,822	4,822
Balance at end of period	42,103	30,301	4,280	34,582	17,456	316,875	45,338	379,669	456,355

	Valuation and translation adjustments				Total net assets
	Valuation difference on available for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	644,611	28	(2,699)	641,940	1,093,473
Changes during period					
Dividends of surplus					(30,000)
Net income					34,853
Revaluation reserve for land					(30)
Net changes in items other than shareholders' equity	(78,181)	402	(67)	(77,846)	(77,846)
Total changes during period	(78,181)	402	(67)	(77,846)	(73,024)
Balance at end of period	566,429	430	(2,766)	564,093	1,020,449

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings	
						General reserve	Retained earnings brought forward		
Balance at beginning of period	42,103	30,301	4,280	34,582	17,456	316,875	45,338	379,669	456,355
Changes during period									
Dividends of surplus							(76,203)	(76,203)	(76,203)
Net income							109,153	109,153	109,153
Revaluation reserve for land							81	81	81
Net changes in items other than shareholders' equity									
Total changes during period	–	–	–	–	–	–	33,031	33,031	33,031
Balance at end of period	42,103	30,301	4,280	34,582	17,456	316,875	78,369	412,701	489,387

	Valuation and translation adjustments				Total net assets
	Valuation difference on available for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	566,429	430	(2,766)	564,093	1,020,449
Changes during period					
Dividends of surplus					(76,203)
Net income					109,153
Revaluation reserve for land					81
Net changes in items other than shareholders' equity	△14,400	3,319	(81)	(11,162)	(11,162)
Total changes during period	△14,400	3,319	(81)	(11,162)	21,869
Balance at end of period	552,028	3,750	(2,848)	552,931	1,042,318