May 14, 2026

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 the meeting held today, has proposed the following tentative changes in Directors and Executive Officers.

1. Kyoto Financial Group, Inc. (as of June 26, 2026)

(1) Changes in Directors

New Candidate for Director

	Name	
Outside Director (Non-executive)	Junya Naruse	Former Representative Director and President, Daiwa Investor Relations Co. Ltd

(2) Changes in Executive Officers

Promoted Executive Officer

	Name	Present position
Managing Executive Officer	Takashi Miki	Executive Officer, General Manager, Business Management Division, the Company Executive Officer, General Manager, Risk Management Division and General Manager, Customer Service Office, Risk Management Division, the Bank
Managing Executive Officer	Hideki Onishi	Executive Officer, General Manager, Corporate Planning Division, the Company Executive Officer, General Manager, Corporate Planning Division, the Bank

New Executive Officer

	Name	Present position
Executive Officer	Toshihiro Yoshida	General Manager, Human Resource Strategy Division, the Company General Manager, Human Resources & General Affairs Division and General Manager, Kyoto Banking College, the Bank
Executive Officer	Makoto Yoshimura	General Manager, Corporate Planning Division, the Company General Manager, General Secretariat, the Bank
Executive Officer	Naoki Okajima	General Manager, Business Management Division, the Company General Manager, System Division, the Bank
Executive Officer	Yoshihiko Nishio	General Manager, Sales Strategy Division, the Company General Manager, Business Headquarters, the Bank

Retiring Executive Officer

Present position	Name	
Managing Executive Officer	Kenji Hashi	Appointed to assume Representative Director and President, Kyoyu Shoji Co., Ltd. at June 29, 2026

(3) Career Summary of New Candidate for Director

Name (Date of birth)	Junya Naruse (January 16,1966)	
Career summary	Apr. 1989	Joined Daiwa Securities Co. Ltd.
	Oct. 2014	General Manager of Corporate Research Department, Daiwa Securities Co. Ltd.
	Oct. 2017	General Manager of Equity Research Department, Daiwa Securities Co. Ltd.
	Apr. 2020	Associate Director, second in charge of Equity and Research, and General Manager of Equity Research Department, Daiwa Securities Co. Ltd.
	Oct. 2020	Associate Director, second in charge of Equity and Research, Daiwa Securities Co. Ltd.
	Apr. 2021	Associate Director, in charge of Equity and Research, Daiwa Securities Co. Ltd.
	Apr. 2023	Executive Officer, in charge of Equity and Research, and second in charge of Global Markets Strategy Planning, Daiwa Securities Co. Ltd.
	Apr. 2024	Representative Director and President of Daiwa Investor Relations Co. Ltd.
	Sep. 2024	Award Committee Member of the Intellectual Property and Intangible Assets Governance Promotion Association (present position)

List of Directors and Executive Officers of the Company. (as of June 26, 2026)

Position		Name
Director and President	(Representative Director)	Nobuhiro Doi
Director	(Representative Director)	Hiroyuki Hata
Director		Mikiya Yasui
Director		Minako Okuno
Outside Director		Junya Naruse
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		Hiroyuki Shikata
Managing Executive Officer		Takashi Kawakatsu
Managing Executive Officer		Takashi Miki
Managing Executive Officer		Hideki Onishi
Executive Officer		Toshihiro Yoshida
Executive Officer		Makoto Yoshimura
Executive Officer		Naoki Okajima
Executive Officer		Yoshihiko Nishio

2. The Bank of Kyoto, Ltd. (as of June 26, 2026)

(1) Changes in Directors

Director to be promoted

	Name	Present position
Managing Director	Takashi Kawakatsu	Director, General Manager, Business Headquarters, the Bank Managing Executive Officer, General Manager, Sales Strategy Division, the Company

Retiring Director

Present position	Name	
Managing Director	Kenji Hashi	Appointed to assume Representative Director and President, Kyoyu Shoji Co., Ltd. at June 29, 2026

(2) Changes in Executive Officers

Promoted Executive Officer

	Name	Present position
Managing Executive Officer	Takashi Miki	Executive Officer, General Manager, Risk Management Division and General Manager, Customer Service Office, Risk Management Division, the Bank Executive Officer, General Manager, Business Management Division, the Company
Managing Executive Officer	Hideki Onishi	Executive Officer, General Manager, Corporate Planning Division, the Bank Executive Officer, General Manager, Corporate Planning Division, the Company
Managing Executive Officer	Yoshimitsu Inoue	Executive Officer, Credit Examination Division, the Bank

New Executive Officer

	Name	Present position
Executive Officer	Toshihiro Yoshida	General Manager, Human Resources & General Affairs Division and General Manager, Kyoto Banking College, the Bank General Manager, Human Resource Strategy Division, the Company
Executive Officer	Makoto Yoshimura	General Manager, General Secretariat, the Bank General Manager, Corporate Planning Division, the Company
Executive Officer	Yoshiaki Minami	Regional Manager, Head Office Business Department, the Bank
Executive Officer	Naoki Okajima	General Manager, System Division, the Bank General Manager, Business Management Division, the Company
Executive Officer	Yoshihiko Nishio	General Manager, Business Headquarters, the Bank General Manager, Sales Strategy Division, the Company
Executive Officer	Hiroshi Nishimoto	Gereral Manager, Sakai Branch, the Bank

List of Directors, Audit & Supervisory Board Members and Executive Officers of the Bank. (as of June 26, 2026)

Position	Name
President (Representative Director)	Mikiya Yasui
Senior Managing Director	Hiroyuki Hata
Managing Director	Minako Okuno
Managing Director	Kanji Habuchi
Managing Director	Etsuji Motomasa
Managing 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
Managing Executive Officer	Takashi Miki
Managing Executive Officer	Hideki Onishi
Managing Executive Officer	Yoshimitsu Inoue
Executive Officer	Yuki Hata
Executive Officer	Kazuo Asada
Executive Officer	Hidemasa Hata
Executive Officer	Jiro Amemiya
Executive Officer	Toshihiro Yoshida
Executive Officer	Makoto Yoshimura
Executive Officer	Yoshiaki Minami
Executive Officer	Naoki Okajima
Executive Officer	Yoshihiko Nisio
Executive Officer	Hiroshi Nisimoto

3. Consolidated Subsidiaries (except the Bank)

(1) Kyogin Lease Co., Ltd. (as of June 26, 2026)

Changes of Representative Director

New candidate for Director

	Name	Present position
Representative Director and President	Takanori Nakajima	Managing Executive Officer, the Bank

Retired Director

Present position	Name	
Representative Director and President	Kazuhiro Waki	-

(2) Kyoto Turnaround Servicer Co.,Ltd. (as of June 26, 2026)

Changes of Representative Director

New candidate for Director

	Name	Present position
Representative Director and President	Kenichi Uegaki	Representative Director and Chairman

Retired Director

Present position	Name	
Representative Director and President	Syuji Nakai	-

End

This document has been translated from the original notice in Japanese.
In the event of any discrepancy, the original in Japanese shall prevail.