July 24, 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 Completion of Payment for the Disposal of Treasury Shares as Restricted Stock Compensation

Kyoto Financial Group, Inc. (Representative Director and President: Nobuhiro Doi; the "Company") hereby announces that, as to the disposal of treasury shares as restricted stock compensation resolved at its Board of Directors meeting held on June 26, 2026, the payment process was completed today. For details regarding this matter, please refer to "Notice Regarding the Disposal of Treasury Shares as Restricted Stock Compensation" released on June 26, 2026.

Overview of the Disposal of Treasury Shares

(1) Class and number of shares subject to disposal	18,370 shares of common stock of the Company
(2) Disposal price	4,532 yen per share
(3) Total value of disposal	83,252,840 yen
(4) Subscriber and its number and the number of shares to be disposed of	4 Directors of the Company (excluding Outside Directors and Directors who are Audit and Supervisory Committee Member): 4,908 shares 3 Executive Officers of the Company: 1,433 shares 6 Directors of The Bank of Kyoto, Ltd. (excluding Outside Directors of The Bank of Kyoto, Ltd.): 3,914 shares 19 Executive Officers of The Bank of Kyoto, Ltd.: 8,115 shares *Although the sum of the subscribers above is 32, there are those who serve as both Director or Executive Officer of the Company and Director of The Bank of Kyoto, Ltd. and the actual subscribers are 26 people.
(5) Disposal date	July 24, 2026

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.