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July 31, 2026

Consolidated Summary Report (Under Japanese GAAP) for the Three Months Ended June 30, 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 Managing Executive Officer, General Manager, Corporate Planning Division
Scheduled date to commence dividend payments: -
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 three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

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

	Ordinary income		Ordinary profit		Net income attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	64,897	22.9	27,831	57.7	20,256	55.8
June 30, 2025	52,779	10.6	17,646	(23.7)	12,996	(23.2)

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 295,219 million [76.4%]
For the three months ended June 30, 2025: ¥ 167,280 million [443.4%]

	Net income per share	Diluted net income per share
Three months ended	Yen	Yen
June 30, 2026	71.50	71.49
June 30, 2025	45.12	45.12

(2) Consolidated financial position

	Total assets	Total net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	11,816,749	1,383,400	11.7
March 31, 2026	11,825,666	1,136,251	9.6

Reference: Equity
As of June 30, 2026: ¥ 1,383,155 million
As of March 31, 2026: ¥ 1,136,011 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.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
For the fiscal year	Yen	Yen	Yen	Yen	Yen
Ended March 31, 2026	-	40.00	-	140.00	180.00
Ending March 31, 2027	-				
Ending March 31, 2027 (Forecast)		50.00	-	55.00	105.00

Note: Revisions to the forecast of cash dividends most recently announced: None
Note: Breakdown of the first quarter 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

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) 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

(4) Number of issued shares (common shares)

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

As of June 30, 2026	301,362,752 shares
As of March 31, 2026	301,362,752 shares

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

As of June 30, 2026	19,189,760 shares
As of March 31, 2026	17,303,146 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	283,266,360 shares
Three months ended June 30, 2025	287,986,358 shares

Note: The number of treasury shares at the end of the period includes the shares of the company held by the stock grant ESOP trust (330,000 shares for the first quarter of the fiscal year ending March 2027). Additionally, the shares of the company held by the trust are included in the treasury shares deducted in the calculation of the average number of shares during the period (101,538 shares for the first quarter of the fiscal year ending March 2027).

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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.

Quarterly supplement information for quarterly financial statements is attached to the Consolidated Summary Report.

The Company plans to hold a financial results briefing for institutional investors and analysts on August 4, 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 Three Months Ended June 30, 2026

As for the consolidated operating results, ordinary income increased by 12,118 million yen year-on-year to 64,897 million yen, primarily due to an increase in interest on loans and bills discounted. Ordinary expenses increased by 1,933 million yen year-on-year to 37,066 million yen, due to an increase in deposit interest and an increase in operating expenses.

As a result, ordinary profit increased by 10,185 million yen year-on-year to 27,831 million yen and net income attributable to owners of the parent increased by 7,259 million yen year-on-year to 20,256 million yen.

(2) Overview of Financial Position for Three Months Ended June 30, 2026

As for the consolidated financial position, deposits decreased 217.2 billion yen from the end of the previous fiscal year to 9,357.8 billion yen, and loans and bills discounted increased 29.0 billion yen from the end of the previous fiscal year to 7,619.9 billion yen. Securities increased by 297.2 billion yen from the end of the previous fiscal year to 2,948.1 billion yen, of which valuation differences (unrealized gains) resulting from mark-to-market accounting amounted to 1,205.4 billion yen.

Total assets decreased 8.9 billion yen from the end of the previous fiscal year to 11,816.7 billion yen, and net assets increased 247.1 billion yen from the end of the previous fiscal year to 1,383.4 billion yen.

(3) Explanation of Forward-Looking Statements, including Consolidated Earnings Forecast.

The consolidated earnings forecast for the fiscal year ending March 2027 remains unchanged from the forecast announced on May 14, 2026.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	918,930	507,118
Call loans and bills bought	453,836	478,341
Monetary claims bought	15,335	14,255
Trading securities	320	344
Money held in trust	6,404	6,403
Securities	2,650,960	2,948,161
Loans and bills discounted	7,590,931	7,619,971
Foreign exchanges	9,118	10,334
Lease receivables and investments in leases	42,572	43,675
Other assets	62,856	108,533
Tangible fixed assets	80,921	81,521
Intangible fixed assets	7,294	7,337
Retirement benefit asset	59	78
Deferred tax assets	1,181	1,173
Customers' liabilities for acceptances and guarantees	16,535	21,744
Allowance for loan losses	(31,591)	(32,244)
Total assets	11,825,666	11,816,749
Liabilities		
Deposits	9,575,076	9,357,836
Negotiable certificates of deposit	23,150	38,300
Call money and bills sold	32,775	16,239
Cash collateral received for securities lent	254,575	240,814
Borrowed money	403,550	257,440
Foreign exchanges	206	113
Borrowed money from trust account	3,307	3,296
Other liabilities	129,654	118,504
Retirement benefit liability	6,634	6,225
Provision for reimbursement of deposits	75	75
Provision for contingent loss	1,263	1,275
Provision for employee stock ownership plan trust	-	112
Reserves under special laws	1	1
Deferred tax liabilities	239,202	367,963
Deferred tax liabilities for land revaluation	3,407	3,407
Acceptances and guarantees	16,535	21,744
Total liabilities	10,689,415	10,433,348
Net assets		
Share capital	40,000	40,000
Capital surplus	37,322	38,009
Retained earnings	535,429	515,917
Treasury shares	(39,794)	(48,783)
Total shareholders' equity	572,957	545,144
Valuation difference on available-for-sale securities	552,398	826,656
Deferred gains or losses on hedges	3,750	4,712
Revaluation reserve for land	(2,848)	(2,848)
Remeasurements of defined benefit plans	9,753	9,491
Total accumulated other comprehensive income	563,053	838,011
Share acquisition rights	42	42
Non-controlling interests	197	202
Total net assets	1,136,251	1,383,400
Total liabilities and net assets	11,825,666	11,816,749

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	52,779	64,897
Interest income	38,032	46,686
Interest on loans and discounts	18,189	22,766
Interest and dividends on securities	17,651	20,881
Trust fees	0	3
Fees and commissions	7,079	8,183
Other ordinary income	6,744	6,780
Other income	923	3,243
Ordinary expenses	35,133	37,066
Interest expenses	9,912	11,703
Interest on deposits	6,284	8,692
Fees and commissions payments	936	1,175
Other ordinary expenses	6,515	5,431
General and administrative expenses	16,756	18,034
Other expenses	1,011	721
Ordinary profit	17,646	27,831
Extraordinary income	112	0
Gain on disposal of non-current assets	112	0
Extraordinary losses	99	15
Loss on disposal of non-current assets	99	15
Provision of reserve for financial instruments transaction liabilities	0	-
Net income before income taxes	17,659	27,816
Income taxes - current	3,723	5,408
Income taxes - deferred	939	2,147
Total income taxes	4,662	7,555
Net income	12,997	20,260
Net income attributable to non-controlling interests	0	4
Net income attributable to owners of parent	12,996	20,256

Quarterly Consolidated Statement of Comprehensive Income
For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Net income	12,997	20,260
Other comprehensive income	154,283	274,958
Valuation difference on available-for-sale securities	154,291	274,258
Deferred gains or losses on hedges	70	961
Remeasurements of defined benefit plans, net of tax	(78)	(261)
Comprehensive income	167,280	295,219
(Break down)		
Comprehensive income attributable to owners of parent	167,280	295,214
Comprehensive income attributable to non-controlling interests	0	4

(3) Notes to Quarterly Consolidated Financial Statements

(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.

(Notes on significant Changes in the Amounts of Shareholders' Equity)

None

(Notes on Going Concern Assumption)

None

(Notes to Statements of Cash Flows)

The quarterly consolidated statements of cash flows for the first quarter of the current fiscal year have not been prepared.

Depreciation (includes amortization related to intangible assets excluding goodwill) and amortization of goodwill for the first quarter of the fiscal year are as follows.

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	1,075	1,193
Amortization of goodwill	23	23

Supplement Information for the Three Months Ended June 30, 2026

1. Performance for the Three Months Ended June 30, 2026

(April 1, 2026 – June 30, 2026)

(1) Overview of profit and loss

In consolidated profit and loss, ordinary profit increased 10.1 billion yen year-on-year to 27.8 billion yen and net income attributable to owners of parent increased 7.2 billion yen year-on-year to 20.2 billion yen.

[Kyoto FG consolidated] (Millions of yen)

	FY2026 1st quarter	Year-on-year change	FY2025 1st quarter
Ordinary profit	27,831	10,185	17,646
Net income attributable to owners of parent	20,256	7,259	12,996

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

	FY2026 1st quarter	Year-on-year change	FY2025 1st quarter
Ordinary profit	27,347	(4,427)	31,775
Net income	20,191	(7,234)	27,425

* Excluding the impact of dividends from the banking subsidiary (15.0 billion yen in first quarter of fiscal year 2025 and 0.6 billion yen in first quarter of fiscal year 2026), the net income shows a substantial increase of 7.1 billion yen .

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

	FY2026 1st quarter	Year-on-year change	FY2025 1st quarter
Ordinary profit	1,088	218	870
Net income	670	99	570

2. Overview of profit and loss

Core gross banking profit increased by 7.8 billion yen year on year to 43.8 billion yen, due to an increase in net interest income, mainly interest on loans and discounts, as well as net fees and commissions.

Ordinary profit increased by 10.1 billion yen year on year to 27.8 billion yen, due to increases in core gross banking profit and gains and losses related to securities.

[Kyoto FG consolidated] (Millions of yen)

	FY2026 1st quarter	Year-on-year change	FY2025 1st quarter
Core gross banking profit	43,855	7,828	36,027
Net interest income	34,988	6,865	28,122
Net fees and commissions	7,011	868	6,143
Net other ordinary income	1,854	93	1,761
Expenses	18,034	1,277	16,756
Core banking profit	25,820	6,550	19,270
Gains (losses) related to securities	2,307	3,267	(959)
Gains (losses) on bonds	(505)	1,026	(1,532)
Income (losses) related to shares	2,813	2,241	572
Credit-related costs	815	12	802
Others	517	379	138
Ordinary profit	27,831	10,185	17,646
Extraordinary income (losses)	(15)	(28)	13
Net income before income taxes	27,816	10,156	17,659
Total income taxes	7,555	2,892	4,662
Net income	20,260	7,263	12,997
Net income attributable to non-controlling interests	4	3	0
Net income attributable to owners of parent	20,256	7,259	12,996

(Reference) [Kyoto Bank non-consolidated]

(Millions of yen)

	FY2026 1st quarter	Year-on-year change	FY2025 1st quarter
Core gross banking profit	41,943	(6,928)	48,871
Net interest income	35,668	(7,483)	43,151
Net fees and commissions	5,262	530	4,731
Net other ordinary income	1,012	23	988
Expenses	16,671	1,060	15,611
Core banking profit	25,271	(7,988)	33,260
Excluding gains (losses) on cancellation of investment trusts	22,951	(9,526)	32,478
Gain (loss) related to securities	2,307	3,267	(959)
Gains (losses) on bonds	(505)	1,026	(1,532)
Income (losses) related to shares	2,813	2,241	572
Credit-related costs	791	62	729
Others	560	355	204
Ordinary profit	27,347	(4,427)	31,775
Extraordinary income (losses)	(15)	(28)	13
Net income before income taxes	27,332	(4,456)	31,788
Total income taxes	7,141	2,778	4,363
Net income	20,191	(7,234)	27,425

* Excluding the impact of dividends from the banking subsidiary (15.0 billion yen in first quarter of fiscal year 2025 and 0.6 billion yen in first quarter of fiscal year 2026), the net income shows a substantial increase of 7.1 billion yen .

3. Main accounts

(1) Deposits [Kyoto Bank non-consolidated]

While individual deposits increased, financial and public deposits decreased.
As a result deposits decreased 124.4 billion yen from June 30, 2025 to 9,392.0 billion yen.

(Billions of yen, %)

	As of June 30, 2026	Year-on-year change		As of June 30, 2025	As of March 31, 2026
		Billions of yen	%		
Deposits	9,392.0	(124.4)	(1.3)	9,516.5	9,601.0
Individuals	5,999.9	13.4	0.2	5,986.4	6,011.7
Corporations	2,769.5	(13.0)	(0.4)	2,782.5	2,937.1
Financial institutions	622.5	(124.9)	(16.7)	747.5	652.0

(Note) The balance of negotiable certificates of deposit as of the end of June 2026 was 38.3 billion yen (-100.8 billion yen compared to the end of June 2025).

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

Loans and bills discounted increased 300.3 billion yen from June 30, 2025 to 7,685.5 billion yen, primarily due to growth in loans for corporations.
Loans for small and medium enterprises (SMEs), etc. increased 302.7 billion yen from June 30, 2025 to 5,040.4 billion yen.

(Billions of yen, %)

	As of June 30, 2026	Year-on-year change		As of June 30, 2025	As of March 31, 2026
		Billions of yen	%		
Loans and bills discounted	7,685.5	300.3	4.0	7,385.1	7,652.7
Loans for SMEs, etc.	5,040.4	302.7	6.3	4,737.6	4,978.7
Loans for SMEs	3,165.1	195.1	6.5	2,969.9	3,126.9
Housing loans	1,913.7	92.2	5.0	1,821.5	1,894.2

(3) Securities [Kyoto Bank non-consolidated]

We strived to appropriately manage our investments in securities while carefully monitoring market trends. As a result, securities with valuation difference excluded totaled 1,742.8 billion yen as of June 30, 2026.

(Billions of yen, %)

	As of June 30, 2026	Year-on-year change		As of June 30, 2025	As of March 31, 2026
		Billions of yen	%		
Securities	2,946.4	(430.3)	(12.7)	3,376.7	2,649.3
Bonds	1,561.6	(515.6)	(24.8)	2,077.3	1,659.6
Shares	1,384.7	85.3	6.5	1,299.4	989.7
(Valuation difference)	1,203.5	154.1	14.6	1,049.4	803.7
Securities with valuation difference excluded	1,742.8	(584.4)	(25.1)	2,327.2	1,845.6

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

The balance of the Group's client assets increased 327.6 billion yen from June 30, 2025 to 1,350.9 billion yen.

<Balance>

(Billions of yen)

		As of June 30, 2026	Year-on-year change	As of June 30, 2025	As of March 31, 2026
Kyoto Bank	Investment trusts	428.7	111.7	317.0	359.8
	Insurance	455.0	60.9	394.0	435.9
	Foreign currency deposits	9.5	(0.2)	9.7	9.9
	Public bonds	86.5	22.6	63.8	78.0
Kyogin Securities		371.0	132.5	238.4	315.4
	Investment trusts	101.8	48.6	53.2	82.2
	Fund wraps	74.5	27.7	46.7	63.8
Group Total		1,350.9	327.6	1,023.2	1,199.3

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

<Sales during 1st quarter of FY2026>

(Billions of yen)

		FY2026 1st quarter	Year-on-year change	FY2025 1st quarter
Kyoto Bank	Investment trusts	28.1	11.4	16.6
	Insurance	24.2	3.4	20.7
	Foreign currency deposits	0.0	(0.1)	0.1
	Public bonds	10.4	4.5	5.9
Kyogin Securities		50.5	30.9	19.5
	Investment trusts	17.3	9.4	7.9
	Fund wraps	5.4	2.4	2.9

4. Financial soundness

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

We maintained valuation difference on securities at a high level as of June 30, 2026; they totaled 1,203.5 billion yen.

(Billions of yen)

	As of June 30, 2026			As of June 30, 2025			As of March 31, 2026		
	Valuation difference			Valuation difference			Valuation difference		
		Gain on valuation	Loss on valuation		Gain on valuation	Loss on valuation		Gain on valuation	Loss on valuation
Valuation difference on securities	1,203.5	1,255.4	51.8	1,049.4	1,141.3	91.9	803.7	856.5	52.8
Shares	1,241.4	1,241.7	0.2	1,133.0	1,134.0	1.0	846.7	846.9	0.2
Bonds	(47.9)	0.0	48.0	(84.8)	0.1	84.9	(48.5)	0.0	48.5
Others	10.0	13.6	3.5	1.2	7.1	5.9	5.5	9.5	4.0

(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 June 30, 2026; the ratio was 1.23%, and if partial direct write-offs had been made, the ratio would have been 1.13%.

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

(Billions of yen)

	As of June 30, 2026	Year-on-year change	As of June 30, 2025	As of March 31, 2025
Unrecoverable or valueless	14.3	0.4	13.9	15.5
Risk	76.7	(1.0)	77.8	77.2
Special attention	5.0	(3.4)	8.4	4.5
Total non-performing loans	96.2	(4.0)	100.2	97.4
Non-performing loan ratio	1.23%	(0.11) %	1.34%	1.26%
<If partial direct write-offs had been made> Total non-performing loans	88.2	(5.2)	93.5	89.5
Non-performing loan ratio	1.13%	(0.12) %	1.25%	1.15%

The actual figure for the capital adequacy ratio (domestic standard) as of the end of June 2026 will be announced as soon as it is calculated.