August 10, 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,
Managing Executive Officer, General Manager,
Corporate Planning Division
(TEL: +81-75-361-2275)

Capital Adequacy Ratio as of the End of the First Quarter of the Fiscal Year Ending March 31, 2027

Capital adequacy ratio (Domestic standard) as of the end of the first quarter (June 30, 2026) of the fiscal year ending March 31, 2027 is as follows.

【Kyoto Financial Group, Inc. (Consolidated)】 (Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
Capital adequacy ratio	12.37%	0.19%	12.18%
Capital	540.1	11.6	528.5
Risk-weighted assets, etc.	4,364.2	26.3	4,337.8
Total required capital	174.5	1.0	173.5

【The Bank of Kyoto, Ltd. (Consolidated)】 (Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
Capital adequacy ratio	11.69%	0.38%	11.31%
Capital	508.1	19.5	488.5
Risk-weighted assets, etc.	4,345.7	27.8	4,317.9
Total required capital	173.8	1.1	172.7

【The Bank of Kyoto, Ltd. (Non-Consolidated)】 (Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
Capital adequacy ratio	11.33%	0.40%	10.93%
Capital	495.3	20.1	475.2
Risk-weighted assets, etc.	4,372.2	27.4	4,344.7
Total required capital	174.8	1.0	173.7

(Notes)1. Among Risk-weighted assets, etc., the amount of credit risk assets is calculated using the Foundation Internal Ratings-Based Approach and the amount of operational risk is calculated using the Standardized Measurement Approach.

2. Total required regulatory capital is the amount of risk assets multiplied by 4%.

3. Disclosures on capital composition (in Japanese only), which is a disclosure item based on the third pillar (market discipline) of the Basel regulations, will be posted on the Company's website. (https://www.kyoto-fg.co.jp/ir/library/finance/)

End

[Contact for inquiries regarding this matter]
Telephone: +81-75-361-2349
Management Group, Business Management Division

This document has been translated from the Japanese-language original for reference purposes only.
In the event of any conflict or discrepancy between this document and the Japanese-language original, the Japanese-language original shall prevail in all respects.