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November 13, 2026

# Consolidated Financial Results (Under Japanese GAAP) for the Six Months Ended September 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 file semi-annual securities report: | November 27, 2026 | |
| Scheduled date to commence dividend payments: | December 1, 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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

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

| | Ordinary income | | Ordinary profit | | Net income attributable to owners of parent | |
|---|---|---|---|---|---|---|
| Six months ended | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| September 30, 2026 | 134,950 | 27.9 | 49,668 | 32.4 | 34,610 | 28.8 |
| September 30, 2025 | 105,512 | 27.4 | 37,492 | 26.2 | 26,861 | 26.4 |

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 217,448 million [ 18.8%]
For the six months ended September 30, 2025: ¥ 182,985 million [ -%]

| | Net income per share | Diluted net income per share |
|---|---|---|
| Six months ended | Yen | Yen |
| September 30, 2026 | 122.66 | 122.64 |
| September 30, 2025 | 93.70 | 93.68 |

(2) Consolidated financial position

| | Total assets | Total net assets | Equity-to-asset ratio |
|---|---|---|---|
| As of | Millions of yen | Millions of yen | % |
| September 30, 2026 | 11,318,591 | 1,290,347 | 11.3 |
| March 31, 2026 | 11,825,666 | 1,136,251 | 9.6 |

Reference: Equity
As of September 30, 2026: ¥ 1,290,105 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 | - | 50.00 | | | |
| Ending March 31, 2027 (Forecast) | | | - | 75.00 | 125.00 |

Note: Revisions to the forecast of cash dividends most recently announced: Yes
For more details, please refer to the "Notice Regarding Revisions of Earnings Forecasts and Year-end Dividend Forecast" issued today (November 13, 2026).

Note: Breakdown of the Fiscal 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 |
| Full year | 250,400 | (31.7) | 86,700 | (36.7) | 60,000 | (37.9) | 215.10 |

Note: Revisions to the financial result forecast most recently announced: Yes

For more details, please refer to the "Notice Regarding Revisions of Earnings Forecasts and Year-end Dividend Forecast" issued today (November 13, 2026).

* Notes

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

(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 September 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 September 30, 2026 | 22,423,026 shares |
| As of March 31, 2026 | 17,303,146 shares |

(iii) Average number of shares outstanding during the period

| | |
|---|---|
| Six months ended September 30, 2026 | 282,157,948 shares |
| Six months ended September 30, 2025 | 286,671,248 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 second 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 (216,393 shares for the second quarter of the fiscal year ending March 2027).

* Semi-annual financial results reports are exempt from interim 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 November 26, 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 Six Months Ended September 30, 2026.

As for consolidated operating results, ordinary income increased by 29,438 million yen year-on-year to 134,950 million yen, due to an increase in interest income, mainly interest on loans and bills discounted, and interest and dividends on securities, and an increase other income, mainly gains on sale of stocks and other securities.

Ordinary expenses increased 17,262 million yen year-on-year to 85,282 million yen, due to an increase in interest expenses, mainly deposit interest, and an increase in operating expenses, mainly losses on sale of bonds.

As a result, ordinary profit increased by 12,175 million yen year-on-year to 49,668 million yen and net income attributable to owners of the parent increased by 7,748 million yen year-on-year to 34,610 million yen.

## (2) Overview of Financial Position for Six Months Ended September 30, 2026.

Deposits and negotiable certificates of deposit decreased by 394.3 billion yen compared to the end of the previous consolidated fiscal year, reaching 9,203.8 billion yen.

Loans increased by 109.8 billion yen compared to the end of the previous consolidated fiscal year, reaching 7,700.8 billion yen.

Securities decreased by 124.0 billion yen from the end of the previous consolidated fiscal year to 2,526.9 billion yen, of which valuation differences (unrealized gains) resulting from mark-to-market accounting amounted to 1,073.9 billion yen.

Total assets decreased by 507.0 billion yen compared to the end of the previous consolidated fiscal year, reaching 11,318.5 billion yen. Total net assets increased by 154.0 billion yen compared to the end of the previous consolidated fiscal year, reaching 1,290.3 billion yen.

The consolidated capital adequacy ratio (domestic standard) was 12.02%.

## 2. Semi-annual Consolidated Financial Statements and Primary Notes

### (1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2026 | As of September 30, 2026 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 918,930 | 417,943 |
| Call loans and bills bought | 453,836 | 449,278 |
| Monetary claims bought | 15,335 | 14,742 |
| Trading securities | 320 | 363 |
| Money held in trust | 6,404 | 6,439 |
| Securities | 2,650,960 | 2,526,919 |
| Loans and bills discounted | 7,590,931 | 7,700,818 |
| Foreign exchanges | 9,118 | 9,496 |
| Lease receivables and investments in leases | 42,572 | 44,446 |
| Other assets | 62,856 | 68,304 |
| Tangible fixed assets | 80,921 | 81,927 |
| Intangible fixed assets | 7,294 | 7,147 |
| Retirement benefit asset | 59 | 75 |
| Deferred tax assets | 1,181 | 1,153 |
| Customers' liabilities for acceptances and guarantees | 16,535 | 21,492 |
| Allowance for loan losses | (31,591) | (31,958) |
| Total assets | 11,825,666 | 11,318,591 |
| Liabilities | | |
| Deposits | 9,575,076 | 9,174,169 |
| Negotiable certificates of deposit | 23,150 | 29,700 |
| Call money and bills sold | 32,775 | - |
| Cash collateral received for securities lent | 254,575 | 141,936 |
| Borrowed money | 403,550 | 211,510 |
| Foreign exchanges | 206 | 402 |
| Borrowed money from trust account | 3,307 | 3,317 |
| Other liabilities | 129,654 | 110,215 |
| Retirement benefit liability | 6,634 | 5,737 |
| Provision for reimbursement of deposits | 75 | 75 |
| Provision for contingent loss | 1,263 | 1,206 |
| Provision for employee stock ownership plan trust | - | 224 |
| Reserves under special laws | 1 | 1 |
| Deferred tax liabilities | 239,202 | 324,848 |
| Deferred tax liabilities for land revaluation | 3,407 | 3,407 |
| Acceptances and guarantees | 16,535 | 21,492 |
| Total liabilities | 10,689,415 | 10,028,244 |
| Net assets | | |
| Share capital | 40,000 | 40,000 |
| Capital surplus | 37,322 | 38,046 |
| Retained earnings | 535,429 | 530,271 |
| Treasury shares | (39,794) | (64,102) |
| Total shareholders' equity | 572,957 | 544,215 |
| Valuation difference on available-for-sale securities | 552,398 | 736,621 |
| Deferred gains or losses on hedges | 3,750 | 2,886 |
| Revaluation reserve for land | (2,848) | (2,848) |
| Remeasurements of defined benefit plans | 9,753 | 9,229 |
| Total accumulated other comprehensive income | 563,053 | 745,889 |
| Share acquisition rights | 42 | 42 |
| Non-controlling interests | 197 | 199 |
| Total net assets | 1,136,251 | 1,290,347 |
| Total liabilities and net assets | 11,825,666 | 11,318,591 |

## (2) Semi-annual Consolidated Statements of Income and Comprehensive Income

### Semi-annual Consolidated Statement of Income

(Millions of yen)

| | For the six months ended September 30, 2025 | For the six months ended September 30, 2026 |
|---|---|---|
| Ordinary income | 105,512 | 134,950 |
| Interest income | 65,250 | 82,224 |
| Interest on loans and discounts | 38,153 | 48,323 |
| Interest and dividends on securities | 22,939 | 27,929 |
| Trust fees | 2 | 6 |
| Fees and commissions | 14,417 | 15,911 |
| Other ordinary income | 12,783 | 18,345 |
| Other income | 13,058 | 18,463 |
| Ordinary expenses | 68,019 | 85,282 |
| Interest expenses | 20,517 | 24,464 |
| Interest on deposits | 13,123 | 18,872 |
| Fees and commissions payments | 3,296 | 3,649 |
| Other ordinary expenses | 11,004 | 21,260 |
| General and administrative expenses | 32,463 | 34,603 |
| Other expenses | 737 | 1,304 |
| Ordinary profit | 37,492 | 49,668 |
| Extraordinary income | 114 | 0 |
| Gain on disposal of non-current assets | 114 | 0 |
| Extraordinary losses | 109 | 776 |
| Loss on disposal of non-current assets | 108 | 776 |
| Provision of reserve for financial instruments transaction liabilities | 0 | - |
| Net income before income taxes | 37,498 | 48,891 |
| Income taxes - current | 10,362 | 12,796 |
| Income taxes - deferred | 277 | 1,483 |
| Total income taxes | 10,639 | 14,280 |
| Net income | 26,858 | 34,611 |
| Net income attributable to non-controlling interests | (3) | 1 |
| Net income attributable to owners of parent | 26,861 | 34,610 |

## Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

| | For the six months ended September 30, 2025 | For the six months ended September 30, 2026 |
|---|---|---|
| Net income | 26,858 | 34,611 |
| Other comprehensive income | 156,126 | 182,836 |
| Valuation difference on available-for-sale securities | 155,281 | 184,223 |
| Deferred gains or losses on hedges | 1,034 | (863) |
| Remeasurements of defined benefit plans, net of tax | (189) | (523) |
| Comprehensive income | 182,985 | 217,448 |
| (Break down) | | |
| Comprehensive income attributable to owners of parent | 182,991 | 217,446 |
| Comprehensive income attributable to non-controlling interests | (6) | 1 |

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(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 | | | (8,699) | | (8,699) |
| Net income attributable to owners of parent | | | 26,861 | | 26,861 |
| Purchase of treasury shares | | | | (12,434) | (12,434) |
| Disposal of treasury shares | | (151) | | 376 | 225 |
| Reversal of revaluation reserve for land | | | 35 | | 35 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | (151) | 18,197 | (12,057) | 5,988 |
| Balance at end of period | 40,000 | 37,322 | 476,916 | (37,252) | 516,986 |

| | 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 | | | | | | | | (8,699) |
| Net income attributable to owners of parent | | | | | | | | 26,861 |
| Purchase of treasury shares | | | | | | | | (12,434) |
| Disposal of treasury shares | | | | | | | | 225 |
| Reversal of revaluation reserve for land | | | | | | | | 35 |
| Net changes in items other than shareholders' equity | 155,281 | 1,034 | (35) | (185) | 156,094 | (151) | (6) | 155,936 |
| Total changes during period | 155,281 | 1,034 | (35) | (185) | 156,094 | (151) | (6) | 161,925 |
| Balance at end of period | 721,980 | 1,465 | (2,802) | 7,248 | 727,891 | 42 | 198 | 1,245,119 |

For the six months ended September 30, 2026

(Millions of yen)

| | Shareholders' equity | | | | |
|---|---|---|---|---|---|
| | Share capital | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period | 40,000 | 37,322 | 535,429 | (39,794) | 572,957 |
| Changes during period | | | | | |
| Dividends of surplus | | | (39,768) | | (39,768) |
| Net income attributable to owners of parent | | | 34,610 | | 34,610 |
| Purchase of treasury shares | | | | (25,147) | (25,147) |
| Disposal of treasury shares | | 724 | | 838 | 1,562 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | 724 | (5,158) | (24,308) | (28,742) |
| Balance at end of period | 40,000 | 38,046 | 530,271 | (64,102) | 544,215 |

| | 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 | 552,398 | 3,750 | (2,848) | 9,753 | 563,053 | 42 | 197 | 1,136,251 |
| Changes during period | | | | | | | | |
| Dividends of surplus | | | | | | | | (39,768) |
| Net income attributable to owners of parent | | | | | | | | 34,610 |
| Purchase of treasury shares | | | | | | | | (25,147) |
| Disposal of treasury shares | | | | | | | | 1,562 |
| Net changes in items other than shareholders' equity | 184,223 | (863) | | (523) | 182,836 | | 1 | 182,838 |
| Total changes during period | 184,223 | (863) | - | (523) | 182,836 | - | 1 | 154,095 |
| Balance at end of period | 736,621 | 2,886 | (2,848) | 9,229 | 745,889 | 42 | 199 | 1,290,347 |

## (4) Notes to Semi-annual Consolidated Financial Statements

### (Notes on Going Concern Assumption)

None

# Supplement Information for the Six Months Ended September 30, 2026

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 the FY2026 interim period

## 1. Summary

### Record-High Profits Achieved for Six Consecutive Years

In consolidated profit and loss, ordinary profit increased 12.1 billion yen year on year to 49.6 billion yen and net income attributable to owners of parent increased 7.7 billion yen year on year to 34.6 billion yen, both hitting record highs for the sixth consecutive year.

[Kyoto FG consolidated] (Millions of yen)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Ordinary profit | 49,668 | 12,175 | 37,492 |
| Net income attributable to owners of parent | 34,610 | 7,748 | 26,861 |

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

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Ordinary profit | 48,348 | (2,465) | 50,814 |
| Net income | 34,016 | (6,750) | 40,767 |

* Excluding the impact of dividends from the banking subsidiary (15.0 billion yen in the FY2025 interim period and 0.6 billion yen in the FY2026 interim period), the net income shows a substantial increase of 7.6 billion yen.

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

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Ordinary profit | 1,924 | 246 | 1,678 |
| Net income | 1,198 | 104 | 1,094 |

## 2. Overview of profit and loss

Core gross banking profit increased by 19.4 billion yen year on year to 78.4 billion yen, due partly 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.

Ordinary profit increased by 12.1 billion yen year on year to 49.6 billion yen, due to an increase in core gross banking profit despite a decrease in gains and losses related to securities, and net income attributable to owners of parent increased by 7.7 billion yen year on year to 34.6 billion yen.

[Kyoto FG consolidated] (Millions of yen)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Core gross banking profit | 78,488 | 19,400 | 59,088 |
| Net interest income | 57,769 | 13,029 | 44,740 |
| Net fees and commissions | 12,268 | 1,145 | 11,122 |
| Net other ordinary income | 8,449 | 5,224 | 3,224 |
| Expenses | 34,603 | 2,139 | 32,463 |
| Core banking profit | 43,885 | 17,260 | 26,624 |
| Gain (loss) related to securities | 5,510 | (5,381) | 10,891 |
| Gains (losses) on bonds | (11,364) | (9,919) | (1,445) |
| Income (losses) related to shares | 16,874 | 4,538 | 12,336 |
| Credit-related costs | 701 | 128 | 572 |
| Others | 974 | 424 | 549 |
| Ordinary profit | 49,668 | 12,175 | 37,492 |
| Extraordinary income (losses) | (776) | (782) | 5 |
| Net income before income taxes | 48,891 | 11,393 | 37,498 |
| Total income taxes | 14,280 | 3,640 | 10,639 |
| Net income | 34,611 | 7,753 | 26,858 |
| Net income attributable to non-controlling interests | 1 | 4 | (3) |
| Net income attributable to owners of parent | 34,610 | 7,748 | 26,861 |

(Reference) [Kyoto Bank non-consolidated]

(Millions of yen)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Core gross banking profit | 74,052 | 4,456 | 69,595 |
| Net interest income | 58,578 | (1,272) | 59,850 |
| Net fees and commissions | 8,637 | 593 | 8,043 |
| Net other ordinary income | 6,836 | 5,135 | 1,701 |
| Expenses | 31,665 | 1,755 | 29,909 |
| Core banking profit | 42,387 | 2,700 | 39,686 |
| Excluding gains (losses) on cancellation of investment trusts | 38,745 | 112 | 38,633 |
| Gain (loss) related to securities | 5,510 | (5,381) | 10,891 |
| Gains (losses) on bonds | (11,364) | (9,919) | (1,445) |
| Income (losses) related to shares | 16,874 | 4,538 | 12,336 |
| Credit-related costs | 631 | 169 | 462 |
| Others | 1,083 | 383 | 699 |
| Ordinary profit | 48,348 | (2,465) | 50,814 |
| Extraordinary income (losses) | (776) | (781) | 5 |
| Net income before income taxes | 47,572 | (3,247) | 50,819 |
| Total income taxes | 13,556 | 3,503 | 10,052 |
| Net income | 34,016 | (6,750) | 40,767 |

(Note) Excluding the impact of dividends from the banking subsidiary (15.0 billion yen in the FY2025 interim period and 0.6 billion yen in the FY2026 interim period), the net income shows a substantial increase of 7.6 billion yen.

## 3. Main accounts

### (1) Deposits and negotiable certificates of deposit [Kyoto Bank non-consolidated]

Deposits and negotiable certificates of deposit totaled 9,233.2 billion yen, as deposits from corporations and financial institutions decreased.
Deposits from individuals increased 11.6 billion yen from September 30, 2025 to 5,963.5 billion yen.

(Billions of yen, %)

| | As of September 30, 2026 | Year-on-year change | | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|---|
| | | Billions of yen | % | | |
| Deposits (Term-end) | 9,203.5 | (194.5) | (2.0) | 9,398.1 | 9,601.0 |
| Negotiable certificates of deposit (Term-end) | 29.7 | (95.9) | (76.3) | 125.6 | 23.1 |
| Deposits and negotiable certificates of deposit (Term-end) | 9,233.2 | (290.5) | (3.0) | 9,523.7 | 9,624.1 |
| Individuals | 5,963.5 | 11.6 | 0.1 | 5,951.8 | 6,011.7 |
| Corporations | 2,721.5 | (168.4) | (5.8) | 2,889.9 | 2,960.3 |
| Financial institutions | 548.2 | (133.7) | (19.6) | 681.9 | 652.0 |
| Deposits (Term-average) | 9,458.8 | (72.8) | (0.7) | 9,531.6 | |
| Negotiable certificates of deposit (Term-average) | 42.0 | (123.6) | (74.6) | 165.6 | |
| Deposits and negotiable certificates of deposit (Term-average) | 9,500.9 | (196.4) | (2.0) | 9,697.3 | |

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

Loans and bills discounted increased 299.0 billion yen from September 30, 2025 to 7,767.7 billion yen, primarily due to growth in loans for corporations.
Loans for small and medium enterprises (SMEs), etc. increased 337.6 billion yen from September 30, 2025 to 5,160.4 billion yen, exceeding the five-trillion-yen mark, as we responded to a wide range of funding needs.

(Billions of yen, %)

| | As of September 30, 2026 | Year-on-year change | | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|---|
| | | Billions of yen | % | | |
| Loans and bills discounted (Term-end) | 7,767.7 | 299.0 | 4.0 | 7,468.7 | 7,652.7 |
| Loans for SMEs, etc. | 5,160.4 | 337.6 | 7.0 | 4,822.7 | 4,978.7 |
| Loans for SMEs | 3,251.0 | 227.4 | 7.5 | 3,023.6 | 3,126.9 |
| Housing loans | 1,944.0 | 93.2 | 5.0 | 1,850.7 | 1,894.2 |
| Loans and bills discounted (Term-average) | 7,681.3 | 257.7 | 3.4 | 7,423.5 | |

(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 2,525.4 billion yen.

(Billions of yen, %)

| | As of September 30, 2026 | Year-on-year change | | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|---|
| | | Billions of yen | % | | |
| Securities (Term-end) | 2,525.4 | (891.6) | (26.0) | 3,417.1 | 2,649.3 |
| Bonds | 1,262.0 | (852.4) | (40.3) | 2,114.5 | 1,659.6 |
| Shares | 1,263.4 | (39.2) | (3.0) | 1,302.6 | 989.7 |
| (Valuation difference) | 1,072.4 | 21.5 | 2.0 | 1,050.8 | 803.7 |
| Securities with valuation difference excluded (Term-end) | 1,453.0 | (913.2) | (38.5) | 2,366.3 | 1,845.6 |
| Securities (Term-average) | 1,700.3 | (670.9) | (28.2) | 2,371.2 | |

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

The balance of the Group's client assets increased 292.7 billion yen from September 30, 2025 to 1,379.8 billion yen.

<Balance>

(Billions of yen)

| | | As of September 30, 2026 | Year-on-year change | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|---|
| The Bank of Kyoto | Investment trusts | 424.3 | 89.7 | 334.5 | 359.8 |
| | Insurance | 463.5 | 54.7 | 408.7 | 435.9 |
| | Foreign currency deposits | 9.3 | (0.6) | 9.9 | 9.9 |
| | Public bonds | 97.2 | 31.0 | 66.2 | 78.0 |
| Kyogin Securities | | 385.4 | 117.8 | 267.5 | 315.4 |
| | Investment trusts | 107.9 | 45.6 | 62.2 | 82.2 |
| | Fund wraps | 78.7 | 25.1 | 53.6 | 63.8 |
| Group Total | | 1,379.8 | 292.7 | 1,087.0 | 1,199.3 |

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

<Sales during the FY2026 interim period>

(Billions of yen)

| | | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|---|
| The Bank of Kyoto | Investment trusts | 55.6 | 20.5 | 35.0 |
| | Insurance | 43.2 | 4.7 | 38.4 |
| | Foreign currency deposits | 0.2 | 0.0 | 0.1 |
| | Public bonds | 23.8 | 12.7 | 11.1 |
| Kyogin Securities | | 82.4 | 39.2 | 43.1 |
| | Investment trusts | 32.7 | 15.5 | 17.2 |
| | Fund wraps | 12.6 | 3.6 | 9.0 |

## 4. Financial soundness

### (1) Capital adequacy ratio (Domestic standard)

Kyoto FG's consolidated capital adequacy ratio as of September 30, 2026 was 12.02%, an increase of 0.06% compared to the end of September 2025.

[Kyoto FG consolidated]

(Billions of yen)

| | As of September 30, 2026 [Preliminary] | Year-on-year change | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|
| Capital adequacy ratio | 12.02 % | 0.06 % | 11.96 % | 12.18 % |
| Capital | 524.1 | 21.8 | 502.3 | 528.5 |
| Risk-weighted assets, etc. | 4,357.5 | 160.0 | 4,197.4 | 4,337.8 |

[Kyoto Bank non-consolidated]

(Billions of yen)

| | As of September 30, 2026 [Preliminary] | Year-on-year change | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|
| Capital adequacy ratio | 11.04 % | 0.02 % | 11.02 % | 10.93 % |
| Capital | 482.2 | 18.4 | 463.8 | 475.2 |
| Risk-weighted assets, etc. | 4,365.9 | 159.6 | 4,206.2 | 4,344.7 |

(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 September 30, 2026; the ratio was 1.25%, 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 September 30, 2026 | Year-on-year change | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|---|
| Unrecoverable or valueless | Borrowers in legal or de facto bankruptcy | 14.4 | (1.1) | 15.5 | 15.5 |
| Risk | Borrowers in danger of bankruptcy | 77.8 | 1.2 | 76.5 | 77.2 |
| Special attention | | 6.0 | 1.4 | 4.6 | 4.5 |
| Total non-performing loans | | 98.3 | 1.4 | 96.8 | 97.4 |
| Non-performing loan ratio | | 1.25% | (0.03)% | 1.28% | 1.26% |
| <If partial direct write-offs had been made> Total non-performing loans | | 90.3 | 0.7 | 89.6 | 89.5 |
| Non-performing loan ratio | | 1.15% | (0.03)% | 1.18% | 1.15% |

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

We maintained valuation difference on securities at a high level as of September 30, 2026; they totaled 1,072.4 billion yen.

(Billions of yen)

| | As of September 30, 2026 | Year-on-year change | As of September 30, 2025 | As of March 31, 2026 |
|---|---|---|---|---|
| Valuation difference on securities | 1,072.4 | 21.5 | 1,050.8 | 803.7 |
| Shares | 1,123.1 | (14.4) | 1,137.5 | 846.7 |
| Bonds | (48.5) | 50.2 | (98.7) | (48.5) |
| Others | (2.1) | (14.2) | 12.0 | 5.5 |

## 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 be 60.0 billion yen, an upward revision of 8.0 billion yen from the initial forecast, as all Group companies address the challenges facing the region as a whole and we continue to strive for continued growth with all stakeholders.

[Kyoto FG consolidated] (Millions of yen)

| | FY2026 (Current forecast) | Change | FY2026 (Previous forecast) |
|---|---|---|---|
| Ordinary profit | 86,700 | 10,100 | 76,600 |
| Net income attributable to owners of parent | 60,000 | 8,000 | 52,000 |

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

| | FY2026 (Current forecast) | Change | FY2026 (Previous forecast) |
|---|---|---|---|
| Core banking profit | 67,000 | 17,000 | 50,000 |
| Ordinary profit | 83,100 | 10,500 | 72,600 |
| Net income | 57,900 | 7,900 | 50,000 |
| Credit-related costs | 3,000 | 0 | 3,000 |

## 6. Interim and year-end dividends [Kyoto FG consolidated]

For FY2026, we will pay a year-end dividend of 75 yen, an increase of 20 yen from the initial forecast.
This will bring the full-year dividend to 125 yen, representing an increase of 45 yen compared to the previous year's ordinary dividend of 80 yen (excluding the special dividend).

| | Interim | Year-end | Annual |
|---|---|---|---|
| FY2026 (Planned) | 50 yen | 75 yen | 125 yen |
| (Reference: Previous forecast) | (50 yen) | (55 yen) | (105 yen) |
| FY2025 (Actual) | 40 yen | 140 yen | 180 yen |
| Ordinary dividend | 40 yen | 40 yen | 80 yen |
| Special dividend | — | 100 yen | 100 yen |

## 7. Income structure [Kyoto Bank non-consolidated]

Income for the FY2026 interim period is calculated based on the structure presented below.

| <Expenses> | | <Income> | |
|---|---|---|---|
| Interest expenses<br>Interest paid on various deposits, etc. | 24.4 bn yen | Interest income<br>Interest income from business loans, housing loans, securities, etc. | 83.0 bn yen |
| (1) Net interest income | 58.5 bn yen | | |
| Fees and commissions payments<br>Fees paid by the Bank such as fees and commissions on exchanges | 3.5 bn yen | Fees and commissions<br>Fees received from various services, such as investment trust sales and money transfers | 12.2 bn yen |
| (2) Net fees and commissions | 8.6 bn yen | | |
| Other ordinary expenses<br>Losses on sales of bonds, etc. | 11.8 bn yen | Other ordinary income<br>Gains on foreign exchange transactions, gains on sales of bonds, etc. | 7.3 bn yen |
| (3) Net other ordinary income | (4.5) bn yen | | |
| Gains (losses) on bonds | (11.3) bn yen (A) | | |
| Provision for allowance for general loan losses | (0.1) bn yen (C) | Gross banking profit | 62.6 bn yen (B) |
| Expenses | 31.6 bn yen (D) | (1) Net interest income | 58.5 bn yen |
| Banking profit<br>(E) = (B) - (C) - (D) | 31.1 bn yen | (2) Net fees and commissions | 8.6 bn yen |
| | | (3) Net other ordinary income | (4.5) bn yen |
| Non-recurring expenses<br>Expenses related to write-offs of non-performing loans, shares, etc. | 1.3 bn yen | Banking profit | 31.1 bn yen |
| Ordinary profit | 48.3 bn yen | Non-recurring income<br>Gains on sales of shares, etc. | 18.5 bn yen |
| Extraordinary losses | 0.7 bn yen | Ordinary profit | 48.3 bn yen |
| Income taxes - current | 12.0 bn yen | | |
| Income taxes - deferred | 1.5 bn yen | Extraordinary income | — bn yen |
| Net income | 34.0 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 (31.0 bn yen) = Banking profit (E) (31.1 bn yen) + Provision for allowance for general loan losses (C) ((0.1) bn yen)

◎ Core banking profit (42.3 bn yen) = Net banking profit (31.0 bn yen) - Gains (losses) on bonds (A) ((11.3) 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 the FY2026 interim period

### 1. Profit and loss

[Kyoto FG consolidated] (Millions of yen)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Gross banking profit (consolidated) | 67,123 | 9,481 | 57,642 |
| (Excluding gains (losses) on bonds) | 78,488 | 19,400 | 59,088 |
| Net interest income | 57,769 | 13,029 | 44,740 |
| Net fees and commissions | 12,268 | 1,145 | 11,122 |
| Net other ordinary income | (2,915) | (4,694) | 1,779 |
| (Gains (losses) on bonds) | (11,364) | (9,919) | (1,445) |
| Expenses | 34,603 | 2,139 | 32,463 |
| Personnel expenses | 18,398 | 900 | 17,498 |
| Non-personnel expenses | 13,137 | 909 | 12,228 |
| Taxes | 3,066 | 329 | 2,736 |
| Net banking profit | 32,520 | 7,341 | 25,178 |
| Core banking profit | 43,885 | 17,260 | 26,624 |
| Credit-related costs | 701 | 128 | 572 |
| Income (losses) related to shares | 16,874 | 4,538 | 12,336 |
| Others | 974 | 424 | 549 |
| Ordinary profit | 49,668 | 12,175 | 37,492 |
| Extraordinary income (losses) | (776) | (782) | 5 |
| Net income before income taxes | 48,891 | 11,393 | 37,498 |
| Total income taxes | 14,280 | 3,640 | 10,639 |
| Net income | 34,611 | 7,753 | 26,858 |
| Net income attributable to non-controlling interests | 1 | 4 | (3) |
| Net income attributable to owners of parent | 34,610 | 7,748 | 26,861 |

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

| | As of September 30, 2026 | Year-on-year change | As of September 30, 2025 |
|---|---|---|---|
| Number of consolidated subsidiaries | 12 | — | 12 |
| Number of entities accounted for by the equity method | 1 | — | 1 |

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

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Gross banking profit | 62,687 | (5,462) | 68,150 |
| (Excluding gains (losses) on bonds) | ( 74,052 ) | ( 4,456 ) | ( 69,595 ) |
| Net interest income | 58,578 | (1,272) | 59,850 |
| Net fees and commissions | 8,637 | 593 | 8,043 |
| Net other ordinary income | (4,527) | (4,784) | 256 |
| (Gains (losses) on bonds) | ( (11,364) ) | ( (9,919) ) | ( (1,445) ) |
| Gross banking profit from domestic operations | 58,818 | (6,502) | 65,321 |
| (Excluding gains (losses) on bonds) | ( 69,741 ) | ( 2,450 ) | ( 67,291 ) |
| Net interest income | 56,574 | (2,464) | 59,038 |
| Net fees and commissions | 8,550 | 602 | 7,947 |
| Net other ordinary income | (6,305) | (4,640) | (1,665) |
| (Gains (losses) on bonds) | ( (10,922) ) | ( (8,952) ) | ( (1,970) ) |
| Gross banking profit from international operations | 3,868 | 1,039 | 2,829 |
| (Excluding gains (losses) on bonds) | ( 4,310 ) | ( 2,006 ) | ( 2,304 ) |
| Net interest income | 2,004 | 1,192 | 811 |
| Net fees and commissions | 87 | (8) | 95 |
| Net other ordinary income | 1,777 | (143) | 1,921 |
| (Gains (losses) on bonds) | ( (441) ) | ( (966) ) | ( 524 ) |
| Expenses | 31,665 | 1,755 | 29,909 |
| Personnel expenses | 16,085 | 427 | 15,657 |
| Non-personnel expenses | 12,588 | 994 | 11,593 |
| Taxes | 2,991 | 333 | 2,658 |
| Net banking profit | 31,022 | (7,218) | 38,241 |
| Core banking profit | 42,387 | 2,700 | 39,686 |
| Excluding gains (losses) on cancellation of investment trusts | 38,745 | 112 | 38,633 |
| (1) Provision for allowance for general loan losses | (172) | (314) | 142 |
| Banking profit | 31,194 | (6,904) | 38,099 |
| Gains (losses) on bonds | (11,364) | (9,919) | (1,445) |
| Non-recurring income (losses) | 17,154 | 4,438 | 12,715 |
| (2) Losses related to non-performing loans | 803 | 483 | 320 |
| Write-offs of loans and bills discounted | 0 | 0 | 0 |
| Net provision for allowance for specific loan losses | 573 | 577 | (4) |
| Losses on sales of loans | — | — | — |
| Others | 230 | (94) | 324 |
| (3) Reversal of allowance for loan losses | — | — | — |
| Reversal of allowance for general loan | — | — | — |
| Reversal of allowance for individual loan | — | — | — |
| Income (losses) related to shares | 16,874 | 4,538 | 12,336 |
| Other non-recurring income (losses) | 1,083 | 383 | 699 |
| Ordinary profit | 48,348 | (2,465) | 50,814 |
| Extraordinary income (losses) | (776) | (781) | 5 |
| Gains (losses) on disposal of non-current assets | (776) | (781) | 5 |
| Impairment losses | — | — | — |
| Net income before income taxes | 47,572 | (3,247) | 50,819 |
| Income taxes - current | 12,031 | 2,387 | 9,644 |
| Income taxes - deferred | 1,525 | 1,116 | 408 |
| Total income taxes | 13,556 | 3,503 | 10,052 |
| Net income | 34,016 | (6,750) | 40,767 |
| Credit-related costs ( (1) + (2) - (3) ) | 631 | 169 | 462 |

## 2. Banking profit [Kyoto Bank non-consolidated]

(Millions of yen)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| (1) Net banking profit | 31,022 | (7,218) | 38,241 |
| Per employee (thousand yen) | 8,881 | (2,261) | 11,142 |
| (2) Banking profit | 31,194 | (6,904) | 38,099 |
| Per employee (thousand yen) | 8,930 | (2,170) | 11,101 |

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

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

### (1) Overall

(%)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Interest rate earned on loans and bills discounted (A) | 1.26 | 0.23 | 1.03 |
| Interest rate earned on securities | 3.34 | 0.16 | 3.18 |
| Interest rate earned on interest-earning assets (a) | 1.68 | 0.08 | 1.60 |
| Costs incurred on deposits, etc. (B) | 1.06 | 0.17 | 0.89 |
| Interest rate paid on deposits, etc. | 0.39 | 0.12 | 0.27 |
| Overhead ratio | 0.66 | 0.05 | 0.61 |
| Costs of funding (b) | 1.11 | 0.18 | 0.93 |
| Interest rate spread (A) - (B) | 0.20 | 0.06 | 0.14 |
| Gross interest rate spread (a) - (b) | 0.57 | (0.10) | 0.67 |

### (2) Domestic operations

(%)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Interest rate earned on interest-earning assets (A) | 1.53 | 0.07 | 1.46 |
| Interest rate earned on loans and bills discounted | 1.16 | 0.25 | 0.91 |
| Interest rate earned on securities | 3.25 | 0.14 | 3.11 |
| Costs of funding (B) | 0.97 | 0.19 | 0.78 |
| Interest rate paid on deposits, etc. | 0.31 | 0.11 | 0.20 |
| Interest rate paid on external liabilities | 0.61 | 0.28 | 0.33 |
| Gross interest rate spread (A) - (B) | 0.56 | (0.12) | 0.68 |

## 4. Gains and losses on securities [Kyoto Bank non-consolidated]

(Millions of yen)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Gains (losses) related to bonds | (11,364) | (9,919) | (1,445) |
| Gains on sales | 513 | (414) | 928 |
| Gains on redemption | — | — | — |
| Losses on sales | 11,875 | 9,518 | 2,356 |
| Losses on redemption | — | — | — |
| Write-offs | 2 | (14) | 17 |

| | | | |
|---|---|---|---|
| Gains (losses) related to shares | 16,874 | 4,538 | 12,336 |
| Gains on sales | 17,302 | 4,861 | 12,440 |
| Losses on sales | 424 | 321 | 103 |
| Write-offs | 2 | 2 | — |

## 5. Valuation difference on securities

[Kyoto FG consolidated] (Millions of yen)

| | As of September 30, 2026 | | | | As of March 31, 2026 | | |
|---|---|---|---|---|---|---|---|
| | Valuation difference | | | | Valuation difference | | |
| | | Change from March 31, 2026 | Gain on valuation | Loss on valuation | | Gain on valuation | Loss on valuation |
| Held-to-maturity securities | (276) | (38) | — | 276 | (237) | 0 | 238 |
| Available-for-sale securities | 1,073,932 | 269,052 | 1,132,390 | 58,457 | 804,879 | 857,704 | 52,825 |
| Shares | 1,124,644 | 276,752 | 1,124,924 | 280 | 847,892 | 848,151 | 258 |
| Bonds | (48,521) | 28 | 2 | 48,524 | (48,550) | 14 | 48,564 |
| Others | (2,190) | (7,727) | 7,462 | 9,652 | 5,537 | 9,539 | 4,001 |
| Total | 1,073,656 | 269,014 | 1,132,390 | 58,733 | 804,641 | 857,705 | 53,063 |
| Shares | 1,124,644 | 276,752 | 1,124,924 | 280 | 847,892 | 848,151 | 258 |
| Bonds | (48,798) | (9) | 2 | 48,800 | (48,788) | 14 | 48,803 |
| Others | (2,190) | (7,727) | 7,462 | 9,652 | 5,537 | 9,539 | 4,001 |

(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 September 30, 2026 is 736,621 million yen.

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

| | As of September 30, 2026 | | | | As of March 31, 2026 | | |
|---|---|---|---|---|---|---|---|
| | Valuation difference | | | | Valuation difference | | |
| | | Change from March 31, 2026 | 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 | 1,072,420 | 268,712 | 1,130,878 | 58,457 | 803,707 | 856,533 | 52,825 |
| Shares | 1,123,132 | 276,411 | 1,123,412 | 280 | 846,720 | 846,979 | 258 |
| Bonds | (48,521) | 28 | 2 | 48,524 | (48,550) | 14 | 48,564 |
| Others | (2,190) | (7,727) | 7,462 | 9,652 | 5,537 | 9,539 | 4,001 |
| Total | 1,072,420 | 268,712 | 1,130,878 | 58,457 | 803,707 | 856,533 | 52,825 |
| Shares | 1,123,132 | 276,411 | 1,123,412 | 280 | 846,720 | 846,979 | 258 |
| Bonds | (48,521) | 28 | 2 | 48,524 | (48,550) | 14 | 48,564 |
| Others | (2,190) | (7,727) | 7,462 | 9,652 | 5,537 | 9,539 | 4,001 |

(Notes) 1. Available-for-sale securities are valued at fair value. Presented in the table above are the differences between the figures in the non-consolidated interim balance sheets and the acquisition prices.
2. Valuation difference on available-for-sale securities as of September 30, 2026 is 736,032 million yen.

## 6. ROE [Kyoto FG consolidated]

(%)

| | FY2026 interim | Year-on-year change | FY2025 interim |
|---|---|---|---|
| Based on shareholders' equity | 12.35 | 1.93 | 10.42 |
| Based on net assets | 5.69 | 1.09 | 4.60 |

(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 two.
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 September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Unrecoverable or valueless | 14,953 | (1,164) | (1,185) | 16,118 | 16,139 |
| Risk | 77,861 | 553 | 1,255 | 77,307 | 76,605 |
| Special attention | 6,067 | 1,509 | 1,411 | 4,557 | 4,655 |
| Accruing loans (three months or more) | — | (7) | (4) | 7 | 4 |
| Restructured loans | 6,067 | 1,516 | 1,416 | 4,550 | 4,651 |
| Total non-performing loans a | 98,882 | 898 | 1,481 | 97,983 | 97,400 |
| Normal | 7,692,933 | 111,322 | 292,865 | 7,581,610 | 7,400,067 |
| Total b | 7,791,815 | 112,221 | 294,347 | 7,679,594 | 7,497,468 |
| Non-performing loan ratio (a/b) | 1.26 % | (0.01) % | (0.03) % | 1.27 % | 1.29 % |

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

| | As of September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Total non-performing loans | 90,451 | 788 | 715 | 89,663 | 89,736 |
| Non-performing loan ratio | 1.16 % | 0.00 % | (0.03) % | 1.16 % | 1.19 % |

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

| | As of September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Unrecoverable or valueless | 14,408 | (1,148) | (1,183) | 15,557 | 15,591 |
| Risk | 77,853 | 554 | 1,259 | 77,298 | 76,593 |
| Special attention | 6,067 | 1,509 | 1,411 | 4,557 | 4,655 |
| Accruing loans (three months or more) | — | (7) | (4) | 7 | 4 |
| Restructured loans | 6,067 | 1,516 | 1,415 | 4,550 | 4,651 |
| Total non-performing loans a | 98,329 | 915 | 1,488 | 97,413 | 96,840 |
| Normal | 7,748,750 | 116,850 | 298,483 | 7,631,899 | 7,450,266 |
| Total b | 7,847,079 | 117,766 | 299,971 | 7,729,313 | 7,547,107 |
| Non-performing loan ratio (a/b) | 1.25 % | (0.01) % | (0.03) % | 1.26 % | 1.28 % |
| Coverage c | 91,245 | (28) | 210 | 91,274 | 91,034 |
| Allowance for loan losses | 17,557 | 567 | 464 | 16,989 | 17,092 |
| Collateral, guarantees, etc. | 73,688 | (596) | (253) | 74,284 | 73,941 |
| Coverage ratio (c/a) | 92.7 % | (0.9) % | (1.3) % | 93.6 % | 94.0 % |

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

| | As of September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Total non-performing loans | 90,327 | 821 | 725 | 89,505 | 89,602 |
| Non-performing loan ratio | 1.15 % | 0.00 % | (0.03) % | 1.15 % | 1.18 % |

(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 September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| In legal bankruptcy | 4,733 | (337) | (1,102) | 5,070 | 5,836 |
| In de facto bankruptcy | 9,674 | (811) | (80) | 10,486 | 9,755 |
| In danger of bankruptcy | 77,756 | 549 | 1,263 | 77,206 | 76,492 |
| Requiring vigilance | 663,838 | (4,361) | 92,461 | 668,199 | 571,377 |
| Requiring management | 15,242 | 3,459 | 3,715 | 11,782 | 11,526 |
| Special attention (Loans and bills discounted only) | 6,067 | 1,509 | 1,411 | 4,557 | 4,655 |
| Others requiring vigilance | 648,595 | (7,821) | 88,745 | 656,416 | 559,850 |
| Normal | 7,039,819 | 125,444 | 213,426 | 6,914,374 | 6,826,393 |
| Total | 7,795,822 | 120,483 | 305,967 | 7,675,339 | 7,489,855 |

(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 September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Allowance for loan losses | 29,533 | 348 | (974) | 29,184 | 30,507 |
| Allowance for general loan losses | 14,245 | (172) | (1,490) | 14,417 | 15,735 |
| Allowance for specific loan losses | 15,288 | 520 | 515 | 14,767 | 14,772 |

○ 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.<br>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.<br>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 September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Domestic (Excluding special international financial transactions accounts) | 7,767,788 | 115,065 | 299,055 | 7,652,722 | 7,468,732 |
| Manufacture | 1,354,742 | (52,910) | (7,600) | 1,407,653 | 1,362,343 |
| Agriculture and forestry | 5,906 | 550 | 911 | 5,355 | 4,994 |
| Fisheries | 47 | (5) | (10) | 52 | 57 |
| Mining, stone quarrying, and gravel quarrying | 9,582 | (799) | (4,721) | 10,381 | 14,303 |
| Construction | 249,023 | 5,472 | 20,590 | 243,551 | 228,433 |
| Electricity, gas, heat supply and water | 120,180 | (5,727) | (12,163) | 125,907 | 132,344 |
| Information and communications | 55,956 | 5,693 | 3,587 | 50,263 | 52,369 |
| Transport and postal services | 264,461 | 4,727 | (5,503) | 259,734 | 269,964 |
| Wholesale and retail trade | 763,075 | 8,558 | 547 | 754,517 | 762,527 |
| Finance and insurance | 387,459 | 5,380 | 3,547 | 382,079 | 383,911 |
| Real estate and goods rental and leasing | 1,412,958 | 92,316 | 154,360 | 1,320,642 | 1,258,598 |
| Services | 556,715 | 7,655 | 28,215 | 549,059 | 528,500 |
| Local governments | 612,210 | (19,830) | (4,184) | 632,040 | 616,394 |
| Others | 1,975,467 | 63,984 | 121,478 | 1,911,483 | 1,853,988 |

(2) Risk management loans by industry

(Millions of yen)

| | As of September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Domestic (Excluding special international financial transactions accounts) | 98,329 | 915 | 1,488 | 97,413 | 96,840 |
| Manufacture | 25,102 | (1,033) | 1,502 | 26,135 | 23,599 |
| Agriculture and forestry | 221 | 15 | (3) | 205 | 224 |
| Fisheries | 18 | (0) | (1) | 19 | 20 |
| Mining, stone quarrying, and gravel quarrying | 10 | — | — | 10 | 10 |
| Construction | 9,924 | (95) | (610) | 10,020 | 10,534 |
| Electricity, gas, heat supply and water | 7 | (0) | (1) | 8 | 9 |
| Information and communications | 2,344 | 152 | 207 | 2,191 | 2,137 |
| Transport and postal services | 2,503 | (110) | (363) | 2,613 | 2,866 |
| Wholesale and retail trade | 18,375 | (179) | (839) | 18,554 | 19,215 |
| Finance and insurance | 373 | (9) | (8) | 383 | 381 |
| Real estate and goods rental and leasing | 4,068 | 194 | 177 | 3,873 | 3,891 |
| Services | 22,393 | 1,785 | 916 | 20,608 | 21,476 |
| Local governments | — | — | — | — | — |
| Others | 12,986 | 197 | 512 | 12,788 | 12,473 |

(3) Loans to SMEs, etc.

(Millions of yen)

| | As of September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Loans to SMEs, etc. | 5,160,451 | 181,750 | 337,663 | 4,978,701 | 4,822,788 |
| Ratio of loans to SMEs, etc. (%) | 66.43 | 1.38 | 1.86 | 65.05 | 64.57 |

(4) Consumer loans

(Millions of yen)

| | As of September 30, 2026 | Change from March 31, 2026 | Change from September 30, 2025 | As of March 31, 2026 | As of September 30, 2025 |
|---|---|---|---|---|---|
| Consumer loans | 1,993,489 | 55,104 | 105,318 | 1,938,385 | 1,888,171 |
| Housing loans | 1,944,048 | 49,768 | 93,266 | 1,894,280 | 1,850,782 |
| Other consumer loans | 49,441 | 5,336 | 12,051 | 44,104 | 37,389 |

# IV Reference

## Kyoto Bank Individual Financial Statements

### (1) Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

| | As of March 31,2026 | As of September 30,2026 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 910,786 | 412,387 |
| Call loans | 453,836 | 449,278 |
| Monetary claims bought | 6,796 | 6,166 |
| Trading securities | 320 | 363 |
| Money held in trust | 6,404 | 6,439 |
| Securities | 2,649,389 | 2,525,466 |
| Loans and bills discounted | 7,652,722 | 7,767,788 |
| Foreign exchanges | 9,118 | 9,496 |
| Other assets | 31,425 | 32,200 |
| Other | 31,425 | 32,200 |
| Tangible fixed assets | 79,590 | 80,598 |
| Intangible fixed assets | 4,049 | 4,016 |
| Customers' liabilities for acceptances and guarantees | 16,535 | 21,492 |
| Allowance for loan losses | (29,184) | (29,533) |
| Total assets | 11,791,790 | 11,286,161 |
| Liabilities | | |
| Deposits | 9,601,039 | 9,203,565 |
| Negotiable certificates of deposit | 23,150 | 29,700 |
| Call money | 32,775 | - |
| Cash collateral received for securities lent | 254,575 | 141,936 |
| Borrowed money | 403,300 | 211,300 |
| Foreign exchanges | 206 | 402 |
| Borrowed money from trust account | 3,307 | 3,317 |
| Other liabilities | 155,421 | 83,475 |
| Income taxes payable | 32,497 | 9,969 |
| Asset retirement obligations | 1,147 | 1,195 |
| Other | 121,776 | 72,311 |
| Provision for retirement benefits | 20,737 | 19,069 |
| Provision for reimbursement of deposits | 75 | 75 |
| Provision for contingent loss | 1,263 | 1,206 |
| Provision for employee stock ownership plan trust | - | 224 |
| Deferred tax liabilities | 233,677 | 319,513 |
| Deferred tax liabilities for land revaluation | 3,407 | 3,407 |
| Acceptances and guarantees | 16,535 | 21,492 |
| Total liabilities | 10,749,471 | 10,038,687 |

(Millions of yen)

| | As of March 31,2026 | As of September 30,2026 |
|---|---|---|
| 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 | 412,701 | 434,717 |
| Legal retained earnings | 17,456 | 17,456 |
| Other retained earnings | 395,244 | 417,261 |
| General reserve | 316,875 | 316,875 |
| Retained earnings brought forward | 78,369 | 100,386 |
| Total shareholders' equity | 489,387 | 511,403 |
| Valuation difference on available-for-sale securities | 552,028 | 736,032 |
| Deferred gains or losses on hedges | 3,750 | 2,886 |
| Revaluation reserve for land | (2,848) | (2,848) |
| Total valuation and translation adjustments | 552,931 | 736,070 |
| Total net assets | 1,042,318 | 1,247,474 |
| Total liabilities and net assets | 11,791,790 | 11,286,161 |

## (2) Semi-annual Non-consolidated Statement of Income

(Millions of yen)

| | For the six months ended September 30, 2025 | For the six months ended September 30, 2026 |
|---|---|---|
| Ordinary income | 107,241 | 121,147 |
| Interest income | 80,360 | 83,038 |
| Interest on loans and discounts | 38,365 | 48,626 |
| Interest and dividends on securities | 37,890 | 28,481 |
| Trust fees | 2 | 6 |
| Fees and commissions | 11,135 | 12,223 |
| Other ordinary income | 2,630 | 7,353 |
| Other income | 13,112 | 18,525 |
| Ordinary expenses | 56,426 | 72,798 |
| Interest expenses | 20,517 | 24,470 |
| Interest on deposits | 13,143 | 18,907 |
| Fees and commissions payments | 3,094 | 3,593 |
| Other ordinary expenses | 2,373 | 11,880 |
| General and administrative expenses | 29,909 | 31,665 |
| Other expenses | 531 | 1,188 |
| Ordinary profit | 50,814 | 48,348 |
| Extraordinary income | 114 | - |
| Extraordinary losses | 108 | 776 |
| Net income before income taxes | 50,819 | 47,572 |
| Income taxes - current | 9,644 | 12,031 |
| Income taxes - deferred | 408 | 1,525 |
| Total income taxes | 10,052 | 13,556 |
| Net income | 40,767 | 34,016 |

## (3) Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 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 | 45,338 | 379,669 | 456,355 |
| Changes during period | | | | | | | | | |
| Dividends of surplus | | | | | | | (10,203) | (10,203) | (10,203) |
| Net income | | | | | | | 40,767 | 40,767 | 40,767 |
| Reversal of revaluation reserve for land | | | | | | | 35 | 35 | 35 |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes during period | - | - | - | - | - | - | 30,599 | 30,599 | 30,599 |
| Balance at end of period | 42,103 | 30,301 | 4,280 | 34,582 | 17,456 | 316,875 | 75,937 | 410,269 | 486,955 |

| | 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 | | | | | (10,203) |
| Net income | | | | | 40,767 |
| Reversal of revaluation reserve for land | | | | | 35 |
| Net changes in items other than shareholders' equity | 155,192 | 1,034 | (35) | 156,191 | 156,191 |
| Total changes during period | 155,192 | 1,034 | (35) | 156,191 | 186,790 |
| Balance at end of period | 721,622 | 1,465 | (2,802) | 720,284 | 1,207,240 |

For the six months ended September 30, 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 | 78,369 | 412,701 | 489,387 |
| Changes during period | | | | | | | | | |
| Dividends of surplus | | | | | | | (12,000) | (12,000) | (12,000) |
| Net income | | | | | | | 34,016 | 34,016 | 34,016 |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes during period | - | - | - | - | - | - | 22,016 | 22,016 | 22,016 |
| Balance at end of period | 42,103 | 30,301 | 4,280 | 34,582 | 17,456 | 316,875 | 100,386 | 434,717 | 511,403 |

| | 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 | 552,028 | 3,750 | (2,848) | 552,931 | 1,042,318 |
| Changes during period | | | | | |
| Dividends of surplus | | | | | (12,000) |
| Net income | | | | | 34,016 |
| Net changes in items other than shareholders' equity | 184,003 | (863) | - | 183,139 | 183,139 |
| Total changes during period | 184,003 | (863) | - | 183,139 | 205,155 |
| Balance at end of period | 736,032 | 2,886 | (2,848) | 736,070 | 1,247,474 |