November 13, 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)

Notice Regarding Differences between Consolidated Earnings Forecasts and Actual Results for the Six Months Ended September 30, 2026

Kyoto Financial Group, Inc. (Representative Director and President: Nobuhiro Doi; the "Company") hereby announces that differences have arisen between its consolidated earnings forecasts for the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026), announced on May 14, 2026, and the actual results announced today, as described below.

1. Differences between Consolidated Earnings Forecasts and Actual Results

Consolidated financial results for the six months ended September 30, 2026
(April 1, 2026 to September 30, 2026)

	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
Previous forecast (A)	113,700	41,000	27,600	97.16
Actual results (B)	134,950	49,668	34,610	122.68
Amount of change (B-A)	21,250	8,668	7,010	-
Percentage of change (%)	18.6	21.1	25.3	-
(Reference) Actual results for the six months ended September 2025	105,512	37,492	26,861	93.70

2. Reason for the Differences

At the Company's subsidiary, the Bank of Kyoto, net interest income, such as interest on loans and dividends on securities, exceeded initial forecasts.

As a result, ordinary income exceeded the initial forecasts by more than 10%.

End

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