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 Revisions of Earnings Forecasts and Year-end Dividend Forecast

Kyoto Financial Group, Inc. (Representative Director and President: Nobuhiro Doi; the "Company") has revised its earnings forecast and the year-end dividend forecast for the fiscal year ending March 31, 2027 based on recent performance trends as follows.

1. Revision of earnings forecasts

(1) Revision of consolidated earnings forecast figures for the full fiscal year ending March 2027 (April 1, 2026 to March 31, 2027)

	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)	225,900	76,600	52,000	183.06
Revised forecast (B)	250,400	86,700	60,000	215.10
Amount of change (B-A)	24,500	10,100	8,000	
Percentage of change (%)	10.8	13.1	15.3	
(Reference) Actual results for fiscal year ended March 2026*	366,704	137,182	96,723	338.85

* Actual results for fiscal year ended March 2026 included a gain on sale of Nintendo shares, even excluding this impact, Net income attributable to owners of parent was approximately 45.0 billion yen.

(2) Reason for revision

At the Company's subsidiary, the Bank of Kyoto, net interest income and net fees and commissions were expected to exceed the initial forecasts, the Company is revising upward its earnings forecast for the fiscal year ending March 2027.

2. Revision of the year-end dividend forecast

(1) Revision of year-end dividend forecast for the fiscal year ending March 2027

	Dividend per share		
	Second quarter-end	Fiscal-year end	Total
Previous Forecast	50 yen	55 yen	105 yen
Revised Forecasts		75 yen	125 yen
Actual results for the fiscal year ending March 31, 2027	50 yen		
Actual results for the fiscal year ended March 31, 2026	40 yen	140 yen*	180 yen

* Ordinary dividend 40 yen and Special dividend 100 yen

(2) Reason for revision

Based on the above revision of earnings forecasts, the Company has decided to revise the year-end dividend forecast by increasing it by 20 yen per share from the most recent forecast of 55 yen per share, also making it 75 yen per share.

As a result, the annual dividend forecast for the fiscal year ending March 2027 will be 125 yen per share.

End

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