



August 12, 2025

To Whom It May Concern:

Company name: Kyoto Financial Group, Inc.
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Equity-to-asset Ratio as of the End of the First Quarter of the Fiscal Year Ending March 31, 2026

The equity-to-asset ratio (Domestic standard) as of the end of the first quarter (June 30, 2025) of the fiscal year ending March 31, 2026 is as follows.

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

	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025
Equity-to-asset ratio	12.17%	0.01%	12.16%
Shareholders' equity	504.6	4.3	500.3
Risk-weighted assets, etc.	4,143.8	31.4	4,112.3
Total required regulatory capital	165.7	1.2	164.4

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

	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025
Equity-to-asset ratio	11.48%	0.18%	11.30%
Shareholders' equity	474.6	12.3	462.2
Risk-weighted assets, etc.	4,132.7	42.7	4,090.0
Total required regulatory capital	165.3	1.7	163.6

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

	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025
Equity-to-asset ratio	11.18%	0.54%	10.64%
Shareholders' equity	464.5	27.1	437.3
Risk-weighted assets, etc.	4,152.0	41.7	4,110.3
Total required regulatory capital	166.0	1.6	164.4

- (Note) 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

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Management Group, Business Management Division

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