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November 14, 2025

Consolidated Financial Results (Under Japanese GAAP) for the Six Months Ended September 30, 2025

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, Executive Officer, General Manager, Corporate Planning Division
Scheduled date to file semi-annual securities report: November 28, 2025
Scheduled date to commence dividend payments: December 1, 2025
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, 2025 (from April 1, 2025 to September 30, 2025)

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

	Ordinary income		Ordinary profit		Net income attributable to owners of parent	
For the six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	105,512	27.4	37,492	26.2	26,861	26.4
September 30, 2024	82,762	-	29,692	-	21,247	-

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 182,985 million [-%]
For the six months ended September 30, 2024: ¥ (49,634) million [-%]

	Net income per share	Diluted net income per share
For the six months ended	Yen	Yen
September 30, 2025	93.70	93.68
September 30, 2024	72.72	72.67

(Note) The Company was incorporated on October 2, 2023. Therefore, the percentage change from the interim period of the previous year is not stated for the interim period ended March 2025.

(2) Consolidated financial position

	Total assets	Total net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	12,155,790	1,245,119	10.2
March 31, 2025	12,161,140	1,083,193	8.9

Reference: Equity As of September 30, 2025: ¥ 1,244,878 million
As of March 31, 2025: ¥ 1,082,794 million

(Note) The Equity-to-asset ratio is computed by the formula shown below.
(Total net assets - Share acquisition rights - Non-controlling interests) / Total net assets
The figures for the equity-to-asset ratio on the above table are not based on the regulations of capital adequacy ratio.

2. Dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
For the fiscal year	Yen	Yen	Yen	Yen	Yen
Ended March 31, 2025	-	30.00	-	30.00	60.00
Ending March 31, 2026	-	40.00			
Ending March 31, 2026 (Forecast)			-	40.00	80.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes
For more details, please refer to the "Notice Regarding the Dividend of Surplus (Interim Dividend) and Revision of Year-end Dividend Forecast" issued today (November 14, 2025).

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(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	202,200	20.8	63,500	24.7	45,000	23.1	157.96

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

For more details, please refer to the "Notice Regarding Revision of Consolidated Earnings Forecasts" issued today (November 14, 2025).

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 company (Company name: Kyoto M&A Advisory Co., Ltd.)

(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, 2025	301,362,752 shares
As of March 31, 2025	301,362,752 shares

(ii) Number of treasury shares at the end of the period

As of September 30, 2025	16,494,614 shares
As of March 31, 2025	11,388,209 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	286,671,248 shares
Six months ended September 30, 2024	292,179,353 shares

* 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 December 2, 2025.

○Contents of Appendix

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for Six Months Ended September 30, 2025.

As for consolidated operating results, ordinary income increased by 22,750 million yen year-on-year to 105,512 million yen, due to an increase interest income, mainly interest on loans and bills discounted and an increase other income, mainly gains on sale of stocks and other securities.

Ordinary expenses increased 14,950 million yen year-on-year to 68,019 million yen, due to an increase in deposit interest and an increase in operating expenses, mainly losses on sale of bonds.

As a result, ordinary profit increased by 7,800 million yen year-on-year to 37,492 million yen and net income attributable to owners of the parent increased by 5,614 million yen year-on-year to 26,861 million yen.

(2) Overview of Financial Position for Six Months Ended September 30, 2025.

Deposits and negotiable certificates of deposit decreased by 73.7 billion yen compared to the end of the previous consolidated fiscal year, reaching 9,498.2 billion yen, mainly due to a decrease in public money deposits.

Loans increased by 137.6 billion yen compared to the end of the previous consolidated fiscal year, reaching 7,405.9 billion yen, primarily due to an increase in corporate lending.

Securities increased by 114.1 billion yen from the end of the previous consolidated fiscal year to 3,419.0 billion yen, of which valuation differences (unrealized gains) resulting from mark-to-market accounting amounted to 1,051.9 billion yen.

Total assets decreased by 5.3 billion yen compared to the end of the previous consolidated fiscal year, reaching 12,155.7 billion yen. Total net assets increased by 161.9 billion yen compared to the end of the previous consolidated fiscal year, reaching 1,245.1 billion yen.

The consolidated capital adequacy ratio (domestic standard) was 11.96%.

2. Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,341,005	1,079,841
Call loans and bills bought	58,666	44,661
Monetary claims bought	15,007	14,363
Trading securities	277	249
Money held in trust	6,306	6,371
Securities	3,304,862	3,419,052
Loans and bills discounted	7,268,234	7,405,928
Foreign exchanges	8,725	10,367
Lease receivables and investments in leases	38,137	40,066
Other assets	52,503	64,540
Tangible fixed assets	78,421	79,274
Intangible fixed assets	7,449	7,421
Retirement benefit asset	127	53
Deferred tax assets	1,064	1,111
Customers' liabilities for acceptances and guarantees	13,504	15,408
Allowance for loan losses	(33,153)	(32,921)
Total assets	12,161,140	12,155,790
Liabilities		
Deposits	9,261,131	9,372,616
Negotiable certificates of deposit	310,899	125,650
Call money and bills sold	64,293	30,001
Cash collateral received for securities lent	634,502	531,452
Borrowed money	437,330	399,590
Foreign exchanges	225	362
Borrowed money from trust account	3,727	3,566
Other liabilities	92,530	100,717
Retirement benefit liability	12,092	11,246
Provision for reimbursement of deposits	97	97
Provision for contingent loss	956	1,089
Reserves under special laws	0	1
Deferred tax liabilities	243,209	315,443
Deferred tax liabilities for land revaluation	3,445	3,429
Acceptances and guarantees	13,504	15,408
Total liabilities	11,077,946	10,910,671
Net assets		
Share capital	40,000	40,000
Capital surplus	37,473	37,322
Retained earnings	458,718	476,916
Treasury shares	(25,195)	(37,252)
Total shareholders' equity	510,997	516,986
Valuation difference on available-for-sale securities	566,698	721,980
Deferred gains or losses on hedges	430	1,465
Revaluation reserve for land	(2,766)	(2,802)
Remeasurements of defined benefit plans	7,434	7,248
Total accumulated other comprehensive income	571,796	727,891
Share acquisition rights	193	42
Non-controlling interests	205	198
Total net assets	1,083,193	1,245,119
Total liabilities and net assets	12,161,140	12,155,790

(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, 2024	For the six months ended September 30, 2025
Ordinary income	82,762	105,512
Interest income	56,212	65,250
Interest on loans and discounts	30,157	38,153
Interest and dividends on securities	22,663	22,939
Trust fees	2	2
Fees and commissions	13,010	14,417
Other ordinary income	9,383	12,783
Other income	4,152	13,058
Ordinary expenses	53,069	68,019
Interest expenses	12,090	20,517
Interest on deposits	7,530	13,123
Fees and commissions payments	3,065	3,296
Other ordinary expenses	6,611	11,004
General and administrative expenses	30,516	32,463
Other expenses	785	737
Ordinary profit	29,692	37,492
Extraordinary income	45	114
Gain on disposal of non-current assets	45	114
Extraordinary losses	253	109
Loss on disposal of non-current assets	229	108
Impairment losses	24	-
Provision of reserve for financial instruments transaction liabilities	0	0
Net income before income taxes	29,484	37,498
Income taxes - current	7,238	10,362
Income taxes - deferred	987	277
Total income taxes	8,226	10,639
Net income	21,258	26,858
Net income attributable to non-controlling interests	10	(3)
Net income attributable to owners of parent	21,247	26,861

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Net income	21,258	26,858
Other comprehensive income	(70,893)	156,126
Valuation difference on available-for-sale securities	(71,055)	155,281
Deferred gains or losses on hedges	(89)	1,034
Remeasurements of defined benefit plans, net of tax	251	(189)
Comprehensive income	(49,634)	182,985
(Break domwn)		
Comprehensive income attributable to owners of parent	(49,645)	182,991
Comprehensive income attributable to non-controlling interests	11	(6)

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

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	40,000	41,875	441,188	(24,654)	498,409
Changes during period					
Dividends of surplus			(10,225)		(10,225)
Net income attributable to owners of parent			21,247		21,247
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		1		84	86
Cancellation of treasury shares		(4,402)		4,402	-
Reversal of revaluation reserve for land			(32)		(32)
Net changes in items other than shareholders' equity					
Total changes during period	-	(4,401)	10,989	4,486	11,074
Balance at end of period	40,000	37,473	452,178	(20,168)	509,484

	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	645,029	28	(2,699)	105	642,464	208	-	1,141,082
Changes during period								
Dividends of surplus								(10,225)
Net income attributable to owners of parent								21,247
Purchase of treasury shares								(1)
Disposal of treasury shares								86
Cancellation of treasury shares								-
Reversal of revaluation reserve for land								(32)
Net changes in items other than shareholders' equity	(71,055)	(89)	32	251	(70,860)	(14)	36	(70,839)
Total changes during period	(71,055)	(89)	32	251	(70,860)	(14)	36	(59,764)
Balance at end of period	573,974	(60)	(2,666)	356	571,603	193	36	1,081,317

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

(4) Notes to Semi-annual Consolidated Financial Statements

(Notes on Going Concern Assumption)

None

Supplement Information for
the Six Months Ended September 30, 2025

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 FY2025 interim period

1. Summary

Net income hit record highs for fifth straight year

In consolidated profit and loss for the FY2025 interim period, ordinary profit increased 7.8 billion yen year on year to 37.4 billion yen and net income attributable to owners of parent increased 5.6 billion yen year on year to 26.8 billion yen, both hitting record highs for the fifth consecutive year.

[Kyoto FG consolidated] (Millions of yen)

	FY2025 interim	Year-on-year change	FY2024 interim
Ordinary profit	37,492	7,800	29,692
Net income attributable to owners of parent	26,861	5,614	21,247

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

	FY2025 interim	Year-on-year change	FY2024 interim
Ordinary profit	50,814	22,523	28,291
Net income	40,767	20,294	20,472

*The FY2025 interim period includes dividends of 15.0 billion yen from banking subsidiaries.

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

	FY2025 interim	Year-on-year change	FY2024 interim
Ordinary profit	1,678	277	1,401
Net income	1,094	319	774

2. Overview of profit and loss [Kyoto Bank non-consolidated]

Gross banking profit increased 14.7 billion yen year on year to 68.1 billion yen, due partly to higher interest on loans and discounts, net fees and commissions reaching a record high for the fifth consecutive year, and the receipt of dividends from subsidiaries.

Ordinary profit increased 22.5 billion yen year on year to 50.8 billion yen, reflecting a significant increase in income (losses) related to shares, while net income increased 20.2 billion yen year on year to 40.7 billion yen.(*)

(Millions of yen)

	FY2025 interim	Year-on-year change	FY2024 interim
Gross banking profit	68,150	14,713	53,436
Net interest income	59,850	15,736	44,113
Net fees and commissions	8,043	548	7,494
Net other ordinary income	256	(1,571)	1,827
Gains (losses) on bonds	(1,445)	(1,357)	(87)
Expenses	29,909	1,319	28,589
Net banking profit	38,241	13,394	24,847
Core banking profit	39,686	14,751	24,934
Excluding gains (losses) on cancellation of investment trusts	38,633	13,906	24,726
(1) Provision for allowance for general loan losses	142	142	—
Banking profit	38,099	13,252	24,847
Non-recurring income (losses)	12,715	9,271	3,444
(2) Losses related to non-performing loans	320	66	253
(3) Reversal of allowance for loan losses	—	(896)	896
Reversal of allowance for general loan losses	—	(1,203)	1,203
Reversal of allowance for individual loan losses	—	306	(306)
Income (losses) related to shares	12,336	9,626	2,710
Other non-recurring income (losses)	699	607	91
Ordinary profit	50,814	22,523	28,291
Extraordinary income (losses)	5	174	(169)
Net income before income taxes	50,819	22,698	28,121
Total income taxes	10,052	2,403	7,649
Net income	40,767	20,294	20,472

Credit-related costs ((1) + (2) - (3))	462	1,105	(642)

(Note) Net banking profit is calculated by deducting expenses from gross banking profit.
Core banking profit is calculated by deducting gains (losses) on bonds from net banking profit.

(*) The FY2025 interim period includes dividends of 15.0 billion yen from banking subsidiaries.
Excluding these dividends, net income would have been 25.7 billion yen.

3. Main accounts

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

Deposits and negotiable certificates of deposit increased mainly in individual deposits, with the balance at the end of the period amounting to 9,523.7 billion yen, presenting an increase of 67.4 billion yen from September 30, 2024.

(Billions of yen, %)

	As of September 30, 2025	Year-on-year change		As of September 30, 2024	As of March 31, 2025
		Billions of yen	%		
Deposits (Term-end)	9,398.1	813.6	9.4	8,584.4	9,287.6
Negotiable certificates of deposit (Term-end)	125.6	(746.1)	(85.5)	871.8	326.8
Deposits and negotiable certificates of deposit (Term-end)	9,523.7	67.4	0.7	9,456.2	9,614.5
Individuals	5,951.8	113.9	1.9	5,837.9	5,876.0
Corporations	2,889.9	(56.7)	(1.9)	2,946.6	2,873.3
Financial institutions	681.9	10.2	1.5	671.7	865.2
Deposits (Term-average)	9,531.6	879.1	10.1	8,652.4	
Negotiable certificates of deposit (Term-average)	165.6	(600.2)	(78.3)	765.8	
Deposits and negotiable certificates of deposit (Term-average)	9,697.3	278.9	2.9	9,418.3	

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

Loans and bills discounted increased 380.1 billion yen from September 30, 2024 to 7,468.7 billion yen, primarily due to growth in loans for corporations.
Loans for small and medium enterprises (SMEs), etc. increased 297.3 billion yen from September 30, 2024 to 4,822.7 billion yen, as we responded to a wide range of funding needs.

(Billions of yen, %)

	As of September 30, 2025	Year-on-year change		As of September 30, 2024	As of March 31, 2025
		Billions of yen	%		
Loans and bills discounted (Term-end)	7,468.7	380.1	5.3	7,088.6	7,322.2
Loans for SMEs, etc.	4,822.7	297.3	6.5	4,525.4	4,687.3
Loans for SMEs	3,023.6	205.6	7.2	2,817.9	2,944.0
Housing loans	1,850.7	83.5	4.7	1,767.2	1,799.6
Loans and bills discounted (Term-average)	7,423.5	520.4	7.5	6,903.0	

(3) Securities [Kyoto Bank non-consolidated]

We strived to appropriately manage our investments in securities while carefully monitoring market trends. As a result, securities with valuation difference excluded totaled 2,366.3 billion yen as of September 30, 2025.

(Billions of yen, %)

	As of September 30, 2025	Year-on-year change		As of September 30, 2024	As of March 31, 2025
		Billions of yen	%		
Securities (Term-end)	3,417.1	189.4	5.8	3,227.7	3,303.1
Bonds	2,114.5	(65.7)	(3.0)	2,180.2	2,212.2
Shares	1,302.6	255.1	24.3	1,047.5	1,090.8
(Valuation difference)	1,050.8	226.9	27.5	823.9	824.1
Securities with valuation difference excluded (Term-end)	2,366.3	(37.4)	(1.5)	2,403.7	2,478.9
Securities (Term-average）	2,371.2	(152.7)	(6.0)	2,523.9	

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

The balance of the Group's client assets totaled 1,087.0 billion yen as of September 30, 2025, an increase of 185.4 billion yen from September 30, 2024, exceeding the one-trillion-yen mark.

<Balance> (Billions of yen)

		As of September 30, 2025	Year-on-year change	As of September 30, 2024	As of March 31, 2025
The Bank of Kyoto	Investment trusts	334.5	35.8	298.6	293.3
	Insurance	408.7	50.5	358.1	379.5
	Foreign currency deposits	9.9	0.7	9.1	9.9
	Public bonds	66.2	17.6	48.5	59.8
Kyogin Securities		267.5	80.4	187.0	215.1
	Investment trusts	62.2	35.5	26.7	43.8
	Fund wraps	53.6	18.8	34.8	42.4
Group Total		1,087.0	185.4	901.6	957.8

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

<Sales during the FY2025 interim period> (Billions of yen)

		FY2025 interim	Year-on-year change	FY2024 interim
The Bank of Kyoto	Investment trusts	35.0	(8.4)	43.5
	Insurance	38.4	4.5	33.8
	Foreign currency deposits	0.1	(0.7)	0.9
	Public bonds	11.1	(3.2)	14.4
Kyogin Securities		43.1	(0.8)	44.0
	Investment trusts	17.2	5.2	11.9
	Fund wraps	9.0	(0.8)	9.8

4. Financial soundness

(1) Capital adequacy ratio (Domestic standard)

The current medium-term management plan sets a target of reducing the capital adequacy ratio to the 11% range by increasing capital efficiency through the accumulation of assets.
Kyoto FG's consolidated capital adequacy ratio as of September 30, 2025 was 11.96%, achieving the target level.

[Kyoto FG consolidated]

(Billions of yen)

	As of September 30, 2025 [Preliminary]	Year-on-year change	As of September 30, 2024	As of March 31, 2025
Capital adequacy ratio	11.96 %	(0.07) %	12.03 %	12.16 %
Capital	502.3	10.1	492.1	500.3
Risk-weighted assets, etc.	4,197.4	107.6	4,089.8	4,112.3

[Kyoto Bank non-consolidated]

(Billions of yen)

	As of September 30, 2025 [Preliminary]	Year-on-year change	As of September 30, 2024	As of March 31, 2025
Capital adequacy ratio	11.02 %	0.16 %	10.86 %	10.64 %
Capital	463.8	20.0	443.7	437.3
Risk-weighted assets, etc.	4,206.2	119.8	4,086.4	4,110.3

(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, 2025; the ratio was 1.28%, and if partial direct write-offs had been made, the ratio would have been 1.18%.

Trend in non-performing loans based on the Financial Reconstruction Law

(Billions of yen)

	Self-assessment category	As of September 30, 2025	Year-on-year change	As of September 30, 2024	As of March 31, 2025
Unrecoverable or valueless	Borrowers in legal or de facto bankruptcy	15.5	4.8	10.7	11.7
Risk	Borrowers in danger of bankruptcy	76.5	(3.2)	79.8	80.9
Special attention		4.6	(4.0)	8.6	8.4
Total non-performing loans		96.8	(2.4)	99.2	101.1
Non-performing loan ratio		1.28%	(0.10)%	1.38%	1.36%

	As of September 30, 2025	Year-on-year change	As of September 30, 2024	As of March 31, 2025
<If partial direct write-offs had been made> Total non-performing loans	89.6	(3.9)	93.5	95.2
Non-performing loan ratio	1.18%	(0.12)%	1.30%	1.28%

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

We maintained valuation difference on securities at a high level as of September 30, 2025; they totaled 1,050.8 billion yen.

(Billions of yen)

	As of September 30, 2025	Year-on-year change	As of September 30, 2024	As of March 31, 2025
Valuation difference on securities	1,050.8	226.9	823.9	824.1
Shares	1,137.5	258.0	879.4	923.7
Bonds	(98.7)	(44.3)	(54.4)	(93.8)
Others	12.0	13.2	(1.1)	(5.7)

5. Financial results forecast

Financial results forecast for the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

For FY2025, we expect consolidated net income to increase to a record 45.0 billion yen, an upward revision of 5.0 billion yen from the initial forecast, as we continue to strive for continued growth together with local communities and customers by further strengthening our group-wide efforts, despite the uncertain economic outlook.

[Kyoto FG consolidated] (Millions of yen)

	FY2025 (Current forecast)	Year-on-year change	FY2024 (Actual)
Ordinary profit	63,500	12,585	50,915
Net income attributable to owners of parent	45,000	8,448	36,552

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

	FY2025 (Current forecast)	Year-on-year change	FY2024 (Actual)
Banking profit	56,400	14,397	42,003
Ordinary profit	75,000	27,011	47,989
Net income	57,800	22,947	34,853
Credit-related costs	2,500	2,690	(190)

(Note) The forecast for Kyoto Bank non-consolidated FY2025 includes dividend income of 15.0 billion yen from subsidiaries. When excluding dividend income from subsidiaries, net income for FY2025 is forecast to be 42.8 billion yen.

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

For FY2025, we plan to pay an interim and year-end dividend of 40 yen each, as initially announced, for a full-year dividend of 80 yen, an increase of 10 yen from the initial forecast.

	Interim	Year-end	Annual
FY2025 (Planned)	40 yen	40 yen	80 yen
FY2024 (Actual)	30 yen	30 yen	60 yen

7. Income structure [Kyoto Bank non-consolidated]

Income for the FY2025 interim period is calculated based on the structure presented below.

<Expenses>

Interest expenses Interest paid on various deposits, etc.	20.5	bn yen
(1) Net interest income	59.8	bn yen
Fees and commissions payment Fees paid by the Bank such as fees and commissions on exchanges	3.0	bn yen
(2) Net fees and commissions	8.0	bn yen
Other ordinary expenses Losses on sales of bonds, etc.	2.3	bn yen
(3) Net other ordinary income	0.2	bn yen
Gains (losses) on bonds	(1.4)	bn yen (A)
Provision for allowance for general loan losses	0.1	bn yen (C)
Expenses	29.9	bn yen (D)
Banking profit (E) = (B) - (C) - (D)	38.0	bn yen
Non-recurring expenses Expenses related to write-offs of non-performing loans, shares, etc.	0.3	bn yen
Ordinary profit	50.8	bn yen
Extraordinary losses	0.1	bn yen
Income taxes - current	9.6	bn yen
Income taxes - deferred	0.4	bn yen
Net income	40.7	bn yen

<Income>

Interest income Interest income from business loans, housing loans, securities, etc.	80.3	bn yen
Fees and commissions Fees received from various services, such as investment trust sales and money transfers	11.1	bn yen
Other ordinary income Gains on foreign exchange transactions, gains on sales of bonds, etc.	2.6	bn yen
Gross banking profit	68.1	bn yen (B)
(1) Net interest income	59.8	bn yen
(2) Net fees and commissions	8.0	bn yen
(3) Net other ordinary income	0.2	bn yen
Banking profit	38.0	bn yen
Non-recurring income Gains on sales of shares, etc.	13.1	bn yen
Ordinary profit	50.8	bn yen
Extraordinary income	0.1	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 (38.2 bn yen) = Banking profit (E) (38.0 bn yen) + Provision for allowance for general loan losses (C) (0.1 bn yen)

◎ Core banking profit (39.6 bn yen) = Net banking profit (38.2 bn yen) - Gains (losses) on bonds (A) ((1.4) 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 FY2025 interim period

1. Profit and loss

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

	FY2025 interim	Year-on-year change	FY2024 interim
Gross banking profit	68,150	14,713	53,436
(Excluding gains (losses) on bonds)	(69,595)	(16,071)	(53,524)
Net interest income	59,850	15,736	44,113
Net fees and commissions	8,043	548	7,494
Net other ordinary income	256	(1,571)	1,827
(Gains (losses) on bonds)	((1,445))	((1,357))	((87))
Gross banking profit from domestic operations	65,321	14,866	50,454
(Excluding gains (losses) on bonds)	(67,291)	(16,638)	(50,652)
Net interest income	59,038	15,873	43,165
Net fees and commissions	7,947	571	7,376
Net other ordinary income	(1,665)	(1,578)	(86)
(Gains (losses) on bonds)	((1,970))	((1,772))	((197))
Gross banking profit from international operations	2,829	(152)	2,981
(Excluding gains (losses) on bonds)	(2,304)	((567))	(2,871)
Net interest income	811	(136)	948
Net fees and commissions	95	(22)	118
Net other ordinary income	1,921	6	1,914
(Gains (losses) on bonds)	(524)	(414)	(110)
Expenses	29,909	1,319	28,589
Personnel expenses	15,657	500	15,156
Non-personnel expenses	11,593	682	10,910
Taxes	2,658	136	2,522
Net banking profit	38,241	13,394	24,847
Core banking profit	39,686	14,751	24,934
Excluding gains (losses) on cancellation of investment trusts	38,633	13,906	24,726
(1) Provision for allowance for general loan losses	142	142	—
Banking profit	38,099	13,252	24,847
Gains (losses) on bonds	(1,445)	(1,357)	(87)
Non-recurring income (losses)	12,715	9,271	3,444
(2) Losses related to non-performing loans	320	66	253
Write-offs of loans and bills discounted	0	(0)	0
Net provision for allowance for specific loan losses	(4)	(4)	—
Losses on sales of loans	—	—	—
Others	324	71	253
(3) Reversal of allowance for loan losses	—	(896)	896
Reversal of allowance for general loan	—	(1,203)	1,203
Reversal of allowance for individual loan	—	306	(306)
Income (losses) related to shares	12,336	9,626	2,710
Other non-recurring income (losses)	699	607	91
Ordinary profit	50,814	22,523	28,291
Extraordinary income (losses)	5	174	(169)
Gains (losses) on disposal of non-current assets	5	150	(145)
Impairment losses	—	(24)	24
Net income before income taxes	50,819	22,698	28,121
Income taxes - current	9,644	2,965	6,678
Income taxes - deferred	408	(562)	970
Total income taxes	10,052	2,403	7,649
Net income	40,767	20,294	20,472

Credit-related costs ((1) + (2) - (3))	462	1,105	(642)

[Kyoto FG consolidated]

(Millions of yen)

	FY2025 interim	Year-on-year change	FY2024 interim
Gross banking profit (consolidated)	57,642	799	56,843
Net interest income	44,740	617	44,122
Net fees and commissions	11,122	1,175	9,947
Net other ordinary income	1,779	(993)	2,772
Expenses	32,463	1,947	30,516
Net banking profit	25,178	(1,148)	26,326
Credit-related costs	572	1,208	(636)
Income (losses) related to shares	12,336	9,626	2,710
Share of loss (profit) of entities accounted for using equity method	2	(0)	3
Others	546	530	16
Ordinary profit	37,492	7,800	29,692
Extraordinary income (losses)	5	213	(207)
Net income before income taxes	37,498	8,013	29,484
Total income taxes	10,639	2,413	8,226
Net income	26,858	5,599	21,258
Net income attributable to non-controlling interests	(3)	(14)	10
Net income attributable to owners of parent	26,861	5,614	21,247

(Comprehensive income (consolidated))

(Millions of yen)

	FY2025 interim	Year-on-year change	FY2024 interim
Comprehensive income	182,985	232,619	(49,634)
Net income	26,858	5,599	21,258
Other comprehensive income	156,126	227,019	(70,893)
(Valuation difference on available-for-sale securities) (Fluctuation)	155,281	226,336	(71,055)

(Number of entities within the scope of consolidation)

(Entities)

	As of September 30, 2025	Year-on-year change	As of September 30, 2024
Number of consolidated subsidiaries	12	1	11
Number of entities accounted for by the equity method	1	—	1

2. Banking profit [Kyoto Bank non-consolidated]

(Millions of yen)

	FY2025 interim	Year-on-year change	FY2024 interim
(1) Net banking profit	38,241	13,394	24,847
Per employee (thousand yen)	11,142	3,817	7,325
(2) Banking profit	38,099	13,252	24,847
Per employee (thousand yen)	11,101	3,775	7,325

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

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

(1) Overall

(%)

	FY2025 interim	Year-on-year change	FY2024 interim
Interest rate earned on loans and bills discounted (A)	1.03	0.16	0.87
Interest rate earned on securities	3.18	1.40	1.78
Interest rate earned on interest-earning assets (a)	1.60	0.45	1.15
Costs incurred on deposits, etc. (B)	0.89	0.13	0.76
Interest rate paid on deposits, etc.	0.27	0.11	0.16
Overhead ratio	0.61	0.01	0.60
Costs of funding (b)	0.93	0.14	0.79
Interest rate spread (A) - (B)	0.14	0.03	0.11
Gross interest rate spread (a) - (b)	0.67	0.31	0.36

(2) Domestic operations

(%)

	FY2025 interim	Year-on-year change	FY2024 interim
Interest rate earned on interest-earning assets (A)	1.46	0.51	0.95
Interest rate earned on loans and bills discounted	0.91	0.19	0.72
Interest rate earned on securities	3.11	1.48	1.63
Costs of funding (B)	0.78	0.18	0.60
Interest rate paid on deposits, etc.	0.20	0.17	0.03
Interest rate paid on external liabilities	0.33	0.29	0.04
Gross interest rate spread (A) - (B)	0.68	0.33	0.35

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

(Millions of yen)

	FY2025 interim	Year-on-year change	FY2024 interim
Gains (losses) related to bonds	(1,445)	(1,357)	(87)
Gains on sales	928	63	864
Gains on redemption	—	—	—
Losses on sales	2,356	1,404	952
Losses on redemption	—	—	—
Write-offs	17	17	0

Gains (losses) related to shares	12,336	9,626	2,710
Gains on sales	12,440	9,631	2,808
Losses on sales	103	4	98
Write-offs	—	—	—

○ Impairment criteria

Our standards for asset self-assessment dictate following impairment criteria by issuer category:

Issuer category	Impairment criteria
In legal bankruptcy, in de facto bankruptcy, or in danger of bankruptcy	The fair value falls below the acquisition cost.
Requiring vigilance	The fair value declines 30% or more from the acquisition cost.
Normal	The fair value declines 50% or more from the acquisition cost, or the fair value declines 30% or more and less than 50% from the acquisition cost and the market value remains at or below a certain level.

5. Valuation difference on securities

(1) Valuation methods for securities

Trading securities	Fair value method (valuation difference recognized in profit or loss)
Held-to-maturity securities	Amortized cost method
Available-for-sale securities	Fair value method (valuation difference recognized entirely in net assets)
Shares of subsidiaries and affiliated companies	Cost method

(Reference) Securities in the money held in trust

Money held in trust for investment purposes	Fair value method (valuation difference recognized in profit or loss)

(2) Valuation difference

[Kyoto FG consolidated]

(Millions of yen)

	As of September 30, 2025				As of March 31, 2025		
	Valuation difference	Change from March 31, 2025	Gain on valuation	Loss on valuation	Valuation difference	Gain on valuation	Loss on valuation
Held-to-maturity securities	(186)	6	－	186	(193)	－	193
Available-for-sale securities	1,051,993	226,789	1,153,216	101,223	825,204	930,729	105,524
Shares	1,138,729	213,986	1,139,435	705	924,742	925,955	1,212
Bonds	(98,797)	(4,961)	1	98,799	(93,836)	10	93,847
Others	12,061	17,763	13,779	1,718	(5,701)	4,762	10,464
Total	1,051,807	226,796	1,153,216	101,409	825,011	930,729	105,717
Shares	1,138,729	213,986	1,139,435	705	924,742	925,955	1,212
Bonds	(98,983)	(4,954)	1	98,985	(94,029)	10	94,040
Others	12,061	17,763	13,779	1,718	(5,701)	4,762	10,464

(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, 2025 is 721,980 million yen.

[Kyoto Bank non-consolidated]

(Millions of yen)

	As of September 30, 2025				As of March 31, 2025		
	Valuation difference	Change from March 31, 2025	Gain on valuation	Loss on valuation	Valuation difference	Gain on valuation	Loss on valuation
Held-to-maturity securities	－	－	－	－	－	－	－
Shares of subsidiaries and affiliated companies	－	－	－	－	－	－	－
Available-for-sale securities	1,050,838	226,651	1,152,062	101,223	824,187	929,712	105,524
Shares	1,137,574	213,849	1,138,280	705	923,725	924,938	1,212
Bonds	(98,797)	(4,961)	1	98,799	(93,836)	10	93,847
Others	12,061	17,763	13,779	1,718	(5,701)	4,762	10,464
Total	1,050,838	226,651	1,152,062	101,223	824,187	929,712	105,524
Shares	1,137,574	213,849	1,138,280	705	923,725	924,938	1,212
Bonds	(98,797)	(4,961)	1	98,799	(93,836)	10	93,847
Others	12,061	17,763	13,779	1,718	(5,701)	4,762	10,464

(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, 2025 is 721,622 million yen.

6. ROE [Kyoto FG consolidated]

(%)

	FY2025 interim	Year-on-year change	FY2024 interim
Based on shareholders' equity	10.42	2.02	8.40
Based on net assets	4.60	0.79	3.81

(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

7. Number of branches [Kyoto Bank non-consolidated]

(Branches)

	As of September 30, 2025	Change from March 31, 2025	As of March 31, 2025
Kyoto Prefecture	111	―	111
Osaka Prefecture	31	―	31
Shiga Prefecture	14	―	14
Nara Prefecture	7	―	7
Hyogo Prefecture	8	―	8
Aichi Prefecture	2	―	2
Tokyo Prefecture	1	―	1
Total	174	―	174

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, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Unrecoverable or valueless	16,139	3,848	4,683	12,291	11,456
Risk	76,605	(4,303)	(3,260)	80,909	79,866
Special attention	4,655	(3,826)	(4,005)	8,481	8,660
Accruing loans (three months or more)	4	(95)	(12)	100	16
Restructured loans	4,651	(3,730)	(3,993)	8,381	8,644
Total non-performing loans a	97,400	(4,281)	(2,582)	101,682	99,983
Normal	7,400,067	143,512	371,636	7,256,555	7,028,431
Total b	7,497,468	139,230	369,053	7,358,237	7,128,415
Non-performing loan ratio (a/b)	1.29 %	(0.09) %	(0.11) %	1.38 %	1.40 %

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

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total non-performing loans	89,736	(5,604)	(4,056)	95,341	93,792
Non-performing loan ratio	1.19 %	(0.10) %	(0.12) %	1.29 %	1.31 %

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

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Unrecoverable or valueless	15,591	3,832	4,824	11,759	10,767
Risk	76,593	(4,310)	(3,261)	80,903	79,855
Special attention	4,655	(3,825)	(4,004)	8,481	8,660
Accruing loans (three months or more)	4	(95)	(12)	100	16
Restructured loans	4,651	(3,730)	(3,992)	8,381	8,643
Total non-performing loans a	96,840	(4,303)	(2,441)	101,144	99,282
Normal	7,450,266	150,408	373,894	7,299,858	7,076,371
Total b	7,547,107	146,104	371,452	7,401,002	7,175,654
Non-performing loan ratio (a/b)	1.28 %	(0.08) %	(0.10) %	1.36 %	1.38 %
Coverage c	91,034	(3,363)	(1,249)	94,398	92,283
Allowance for loan losses	17,092	(2,806)	(2,474)	19,899	19,567
Collateral, guarantees, etc.	73,941	(557)	1,225	74,499	72,716
Coverage ratio (c/a)	94.0 %	0.7 %	1.1 %	93.3 %	92.9 %

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

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total non-performing loans	89,602	(5,605)	(3,980)	95,207	93,582
Non-performing loan ratio	1.18 %	(0.10) %	(0.12) %	1.28 %	1.30 %

(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, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
In legal bankruptcy	5,836	2,004	1,502	3,831	4,334
In de facto bankruptcy	9,755	1,827	3,322	7,927	6,433
In danger of bankruptcy	76,492	(4,403)	(3,350)	80,896	79,843
Requiring vigilance	571,377	24,236	51,223	547,141	520,153
Requiring management	11,526	(406)	(130)	11,932	11,657
Special attention (Loans and bills discounted only)	4,655	(3,825)	(4,004)	8,481	8,660
Others requiring vigilance	559,850	24,642	51,354	535,208	508,496
Normal	6,826,393	125,388	324,654	6,701,004	6,501,738
Total	7,489,855	149,054	377,352	7,340,801	7,112,502

(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, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Allowance for loan losses	30,507	(288)	(291)	30,796	30,799
Allowance for general loan losses	15,735	142	(280)	15,593	16,015
Allowance for specific loan losses	14,772	(430)	(11)	15,203	14,784

○ 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. 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. 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, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic (Excluding special international financial transactions accounts)	7,468,732	146,452	380,122	7,322,280	7,088,610
Manufacture	1,362,343	(9,618)	(4,493)	1,371,962	1,366,837
Agriculture and forestry	4,994	110	322	4,883	4,671
Fisheries	57	(15)	(21)	72	78
Mining, stone quarrying, and gravel quarrying	14,303	(647)	(2,216)	14,951	16,519
Construction	228,433	(8,187)	14,745	236,620	213,687
Electricity, gas, heat supply and water	132,344	9,014	(1,439)	123,329	133,783
Information and communications	52,369	1,553	(830)	50,815	53,199
Transport and postal services	269,964	(6,626)	2,367	276,590	267,597
Wholesale and retail trade	762,527	8,506	8,419	754,021	754,108
Finance and insurance	383,911	13,174	37,304	370,737	346,607
Real estate and goods rental and leasing	1,258,598	93,376	193,203	1,165,221	1,065,394
Services	528,500	383	18,767	528,117	509,732
Local governments	616,394	(11,102)	8,020	627,497	608,374
Others	1,853,988	56,530	105,972	1,797,458	1,748,016

(2) Risk management loans by industry

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic (Excluding special international financial transactions accounts)	96,840	(4,303)	(2,441)	101,144	99,282
Manufacture	23,599	86	2,370	23,512	21,228
Agriculture and forestry	224	10	98	214	126
Fisheries	20	(0)	(1)	20	21
Mining, stone quarrying, and gravel quarrying	10	10	10	—	—
Construction	10,534	(24)	540	10,559	9,994
Electricity, gas, heat supply and water	9	(0)	(1)	10	10
Information and communications	2,137	22	690	2,114	1,446
Transport and postal services	2,866	143	269	2,723	2,597
Wholesale and retail trade	19,215	(1,083)	(2,013)	20,298	21,228
Finance and insurance	381	10	(102)	370	483
Real estate and goods rental and leasing	3,891	(615)	(564)	4,506	4,455
Services	21,476	(3,144)	(3,934)	24,621	25,411
Local governments	—	—	—	—	—
Others	12,473	282	196	12,191	12,277

(3) Loans to SMEs, etc.

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Loans to SMEs, etc.	4,822,788	135,479	297,373	4,687,308	4,525,414
Ratio of loans to SMEs, etc. (%)	64.57	0.56	0.73	64.01	63.84

(4) Consumer loans

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Consumer loans	1,888,171	53,587	87,187	1,834,584	1,800,984
Housing loans	1,850,782	51,112	83,565	1,799,669	1,767,216
Other consumer loans	37,389	2,474	3,621	34,915	33,767

4. Loans by country [Kyoto Bank non-consolidated]

(1) Specified overseas receivables

None

(2) Loans to Asia

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Singapore	4,000	(500)	(500)	4,500	4,500
China	1,272	(2)	(34)	1,275	1,306
Thailand	500	500	500	—	—
UAE	1,462	(240)	(382)	1,703	1,845
Qatar	4,466	(19)	3,752	4,485	713
Total	11,701	(262)	3,335	11,963	8,365

(3) Loans to major countries in Latin America

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Mexico	220	(25)	(37)	245	258
Total	220	(25)	(37)	245	258

(4) Loans to Russia

None

IV Reference

Kyoto Bank Individual Financial Statements

(1) Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31,2025	As of September 30,2025
Assets		
Cash and due from banks	1,333,674	1,072,527
Call loans	58,666	44,661
Monetary claims bought	7,266	6,661
Trading securities	277	249
Money held in trust	6,306	6,371
Securities	3,303,116	3,417,166
Loans and bills discounted	7,322,280	7,468,732
Foreign exchanges	8,725	10,367
Other assets	22,681	25,475
Other	22,681	25,475
Tangible fixed assets	77,323	78,174
Intangible fixed assets	4,002	4,028
Customers' liabilities for acceptances and guarantees	13,504	15,408
Allowance for loan losses	(30,796)	(30,507)
Total assets	12,127,027	12,119,316
Liabilities		
Deposits	9,287,678	9,398,116
Negotiable certificates of deposit	326,899	125,650
Call money	64,293	30,001
Cash collateral received for securities lent	634,502	531,452
Borrowed money	436,000	398,300
Foreign exchanges	225	362
Borrowed money from trust account	3,727	3,566
Other liabilities	73,842	71,905
Income taxes payable	5,422	7,826
Asset retirement obligations	1,144	1,149
Other	67,275	62,929
Provision for retirement benefits	22,761	21,693
Provision for reimbursement of deposits	97	97
Provision for contingent loss	956	1,089
Deferred tax liabilities	238,643	311,004
Deferred tax liabilities for land revaluation	3,445	3,429
Acceptances and guarantees	13,504	15,408
Total liabilities	11,106,578	10,912,076

(Millions of yen)

	As of March 31,2025	As of September 30,2025
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	379,669	410,269
Legal retained earnings	17,456	17,456
Other retained earnings	362,213	392,812
General reserve	316,875	316,875
Retained earnings brought forward	45,338	75,937
Total shareholders' equity	456,355	486,955
Valuation difference on available-for-sale securities	566,429	721,622
Deferred gains or losses on hedges	430	1,465
Revaluation reserve for land	(2,766)	(2,802)
Total valuation and translation adjustments	564,093	720,284
Total net assets	1,020,449	1,207,240
Total liabilities and net assets	12,127,027	12,119,316

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

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	73,568	107,241
Interest income	56,202	80,360
Interest on loans and discounts	30,217	38,365
Interest and dividends on securities	22,629	37,890
Trust fees	2	2
Fees and commissions	10,377	11,135
Other ordinary income	2,779	2,630
Other income	4,205	13,112
Ordinary expenses	45,276	56,426
Interest expenses	12,089	20,517
Interest on deposits	7,531	13,143
Fees and commissions payments	2,885	3,094
Other ordinary expenses	952	2,373
General and administrative expenses	28,589	29,909
Other expenses	760	531
Ordinary profit	28,291	50,814
Extraordinary income	45	114
Extraordinary losses	215	108
Net income before income taxes	28,121	50,819
Income taxes - current	6,678	9,644
Income taxes - deferred	970	408
Total income taxes	7,649	10,052
Net income	20,472	40,767

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

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity								
		Capital surplus			Retained earnings				
						Other retained earnings			
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings	Total shareholders' equity
Balance at beginning of period	42,103	30,301	4,280	34,582	17,456	316,875	40,515	374,846	451,532
Changes during period									
Dividends of surplus							(10,000)	(10,000)	(10,000)
Net income							20,472	20,472	20,472
Reversal of revaluation reserve for land							(32)	(32)	(32)
Net changes in items other than shareholders' equity									
Total changes during period	–	–	–	–	–	–	10,440	10,440	10,440
Balance at end of period	42,103	30,301	4,280	34,582	17,456	316,875	50,956	385,287	461,973

	Valuation and translation adjustments				
	Valuation difference on available for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	Total net assets
Balance at beginning of period	644,611	28	(2,699)	641,940	1,093,473
Changes during period					
Dividends of surplus					(10,000)
Net income					20,472
Reversal of revaluation reserve for land					(32)
Net changes in items other than shareholders' equity	(70,967)	(89)	32	(71,024)	(71,024)
Total changes during period	(70,967)	(89)	32	(71,024)	(60,584)
Balance at end of period	573,643	(60)	(2,666)	570,915	1,032,889

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