November 14, 2025

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, Executive Officer, General Manager, Corporate Planning Division
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Notice Regarding Revision of Consolidated Earnings Forecasts

Kyoto Financial Group, Inc. (President: Nobuhiro Doi; the "Company") has revised its earnings forecast based on recent performance trends as follows.

1. Revision of Earnings forecasts

Revision of consolidated earnings forecast figures for the full fiscal year ending March 2026
(April 1 2025 to March 31, 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)	199,700	58,100	40,000	137.94
Revised forecast (B)	202,200	63,500	45,000	157.96
Amount of change (B-A)	2,500	5,400	5,000	-
Percentage of change (%)	1.2	9.2	12.5	-
(Reference) Actual results for fiscal year ended March 2025	167,258	50,915	36,552	125.11

2. Reason for Revision

Due to the fact that net interest income, gains on sale of stocks and other securities are expected to exceed the initial forecasts, the Company is revising upward its earnings forecast for the fiscal year ending March 2026.

End

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