

February 10, 2026

To Whom It May Concern:

Company name: Kyoto Financial Group, Inc.  
 Representative: Nobuhiro Doi,  
 Representative Director and President  
 Securities code: 5844, TSE Prime  
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**Capital Adequacy Ratio as of the End of the Third Quarter of the Fiscal Year Ending March 31, 2026**

Capital adequacy ratio (Domestic standard) as of the end of the third quarter (December 31, 2025) of the fiscal year ending March 31, 2026 is as follows.

**【Kyoto Financial Group, Inc. (Consolidated)】**

(Billions of yen)

	As of December 31, 2025	Change from	As of September 30, 2025
		September 30, 2025	
Capital adequacy ratio	11.96%	0.00%	11.96%
Capital	511.7	9.4	502.3
Risk-weighted assets, etc.	4,276.3	78.8	4,197.4
Total required capital	171.0	3.1	167.8

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

(Billions of yen)

	As of December 31, 2025	Change from	As of September 30, 2025
		September 30, 2025	
Capital adequacy ratio	11.41%	0.08%	11.33%
Capital	485.6	11.5	474.0
Risk-weighted assets, etc.	4,255.5	73.6	4,181.9
Total required capital	170.2	2.9	167.2

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

(Billions of yen)

	As of December 31, 2025	Change from	As of September 30, 2025
		September 30, 2025	
Capital adequacy ratio	11.10%	0.08%	11.02%
Capital	475.1	11.3	463.8
Risk-weighted assets, etc.	4,279.8	73.6	4,206.2
Total required capital	171.1	2.9	168.2

(Notes)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

[Contact for inquiries regarding this matter]

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Management Group, Business Management Division

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