



February 10, 2026

To Whom It May Concern:

Company name: Kyoto Financial Group, Inc.
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 Representative Director and President
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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 September 30, 2025	As of 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 September 30, 2025	As of 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 September 30, 2025	As of 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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In the event of any conflict or discrepancy between this document and the Japanese-language original, the Japanese-language original shall prevail in all respects.