



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
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Notice Regarding the Dividend of Surplus (Interim Dividend) and Revision of Year-end Dividend Forecast

Kyoto Financial Group, Inc. (President: Nobuhiro Doi; the “Company”) announces the approval of the dividend of surplus (interim dividend) with a record date of September 30, 2025, and the revision of the year-end dividend forecast for the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026), as follows.

1. Details of the dividend of surplus (interim dividend)

	Resolution	Previous Dividends Forecast (Announced on May 15, 2025)	Dividends Paid for the Second Quarter in Fiscal year Ended March 31, 2025
Record Date	September 30, 2025	September 30, 2025	September 30, 2024
Dividends per Share of Common Stock	40 yen	35 yen	30 yen
Total Amount of Dividends	11,394 million yen	-	8,766 million yen
Effective Date	December 1, 2025	-	December 2, 2024
Source of Funds for Dividends	Retained Earnings	-	Retained Earnings

2. Details of revision

	Dividend per share		
	Second quarter-end	Fiscal-year end	Total
Previous Forecast (Announced on May 15, 2025)	35 yen	35 yen	70 yen
Revised Forecasts		40 yen	80 yen
Actual results for the fiscal year ending March 31, 2026	40 yen		
Actual results for the fiscal year ended March 31, 2025	30 yen	30 yen	60 yen

3. Reason for change

As announced in today's "Notice Regarding Revision of Consolidated Earnings Forecasts," the Company has revised upward its earnings forecast for the fiscal year ending March 2026.

In response to this, the Company has decided to increase the interim dividend by 5 yen per share from the most recent forecast of 35 yen per share, making it 40 yen per share and to revise the year-end dividend forecast by increasing it by 5 yen per share from the most recent forecast of 35 yen per share, also making it 40 yen per share.

As a result, the annual dividend forecast for the fiscal year ending March 2026 will be 80 yen per share.

End

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