

Outline of Initial Listing Issue

Kyoto Financial Group, Inc. (hereinafter "the Company"), which is scheduled for listing on Oct. 2, 2023, is the wholly-owning parent company to be established by listed company The Bank of Kyoto, Ltd. (Code: 8369, Market Division: Prime Market) via stock transfer. Because the Company has not been established at the time of this document's release, this document contains estimations and predictions regarding the conditions as of Oct. 2, 2023, the day of the company's establishment.

Company Name	Kyoto Financial Group, Inc.	
Scheduled Listing Date	Oct. 2, 2023	
Market Section	Prime Market	
Current Listed Market	N/A	
Name and Title of Representative	DOI Nobuhiro, President and Director	
Address of Main Office	700, Yakushimae-cho, Karasuma-dori, Matsubara-Agaru, Shimogyo-ku, Kyoto, 600-8652 Tel. +81-75-361-2211 (Scheduled to be established on Oct. 2, 2023)	
(Closest Point of Contact)	(Same as above)	
(Contact Details of Wholly-owned Subsidiary)	The Bank of Kyoto, Ltd.	Tel. +81-75-361-2211
Home Page	https://www.kyoto-fg.co.jp/ (Scheduled to be established on Oct. 2, 2023)	
Date of Incorporation	Oct. 2, 2023	
Description of Business	Management and administration of banks and companies that may be made subsidiaries under the Banking Act, and all other business incidental or related thereto	
Category of Industry/ Code	Banks / 5844 (ISIN JP3252200005)	
Authorized Total No. of Shares to be Issued	200,000,000 shares	
No. of Issued Shares (incl. treasury shares) at the time of Listing	75,840,688 shares Note: If the total number of issued shares of The Bank of Kyoto, Ltd. changes before the stock transfer comes into force, the total number of issued shares of Kyoto Financial Group, Inc. as of Oct. 2, 2023 may change.	
Capital	JPY 40,000,000 thousand	
No. of Shares per Share Unit	100 shares	
Business Year	From Apr. 1 to Mar. 31 of the following year	
General Shareholders Meeting	In June	
Record Date	Mar. 31	
Record Date of Surplus Dividend	Sep. 30 and Mar. 31	
Transfer Agent	Mitsubishi UFJ Trust and Banking Corporation	
Auditor	Deloitte Touche Tohmatsu LLC	

(Appendix) The Bank of Kyoto, Ltd. will be delisted on Sep. 28, 2023.

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(Reference Translation)

- (Note 1) The company is an initial listing under technical listings prescribed in Rule 214 of the Securities Listing Regulations. In listing examinations of technical listings, Japan Exchange Regulation focuses on whether or not the newly-established company meets certain formal listing criteria at the time of listing. Such listing examinations are different from regular initial listing examinations conducted in detail from perspectives such as corporate continuity and profitability, and soundness of corporate management.
- (Note 2) Documents such as the "Securities Report for Initial Listing Application (Part I)" are available on the JPX website at (<https://www.jpx.co.jp/>) (only in Japanese).
- (Note 3) Buy and sell market orders for this issue may be placed in transactions carried out from the initial listing date.

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