

To Whom It May Concern:

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## Notice Regarding Revision of the Financial Results Forecast

The Bank of Kyoto, Ltd. (the "Bank") hereby announces that it has revised its financial results forecast from the forecast announced on November 14, 2022, in light of recent trends in its financial results, as follows.

 Revision of the financial results forecast for the fiscal year ending March 31, 2023 (from April 1, 2022 to March 31, 2023) [Consolidated]

(Million yen)

	Ordinary income	Ordinary profit	Profit income attributable to owners of the parent	Basic earnings per share
Previous forecasts (A)	116,400	34,200	24,000	321.50 yen
Revised forecasts (B)	120,500	35,400	25,000	333.10 yen
Change (B - A)	4,100	1,200	1,000	
Percentage Change	3.5%	3.5%	4.1%	
(Reference) Results for fiscal year ended March 31, 2022	127,422	29,176	20,621	272.82 yen

## [Non-consolidated]

(Million yen)

	Ordinary income	Ordinary profit	Profit	Basic earnings per share
Previous forecasts (A)	106,400	31,200	22,200	297.50 yen
Revised forecasts (B)	111,000	33,000	23,600	314.45 yen
Change (B - A)	4,600	1,800	1,400	
Percentage Change	4.3%	5.7%	6.3%	
(Reference) Results for fiscal year ended March 31, 2022	117,039	26,084	18,718	247.65 yen

## 2. Reason for the revision

As interest income, mainly interest on loans and discounts and interest and dividends on securities, and fees and commissions, etc. are expected to exceed the previous forecasts, the Bank has revised upwards its consolidated and non-consolidated financial results forecasts as shown above.

\* The above financial results forecasts are based on information available as of the date of announcement of this notice. Please take note that the actual performance may differ from forecast figures depending on various future factors.

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