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February 12, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: Kyushu Financial Group, Inc.
 Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
 Securities code: 7180
 URL: <http://www.kyushu-fg.co.jp/>
 Representative: Yoshihisa Kasahara President and Representative Director
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 Scheduled date to commence dividend payments: --
 Trading accounts: Yes
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

| | Ordinary income | | Ordinary profit | | Profit attributable to owners of parent | |
|-------------------------------------|-----------------|-------|-----------------|-------|---|-------|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| Nine months ended December 31, 2025 | 185,849 | 11.3 | 44,642 | 48.3 | 30,967 | 47.9 |
| December 31, 2024 | 166,889 | (0.5) | 30,092 | (7.6) | 20,931 | (7.6) |

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 70,829 million [-%]
 For the nine months ended December 31, 2024: ¥ 435 million [(98.9) %]

| | Basic earnings per share | Diluted earnings per share |
|-------------------------------------|--------------------------|----------------------------|
| | Yen | Yen |
| Nine months ended December 31, 2025 | 71.68 | - |
| December 31, 2024 | 48.38 | - |

(2) Consolidated financial position

| | Total assets | Net assets | Equity-to-asset ratio |
|-------------------------|-----------------|-----------------|-----------------------|
| | Millions of yen | Millions of yen | % |
| As of December 31, 2025 | 13,888,783 | 759,719 | 5.4 |
| March 31, 2025 | 13,277,647 | 704,002 | 5.3 |

Reference: Equity

As of December 31, 2025: ¥ 759,429 million
 As of March 31, 2025: ¥ 703,742 million

2. Cash dividends

| | Annual dividends per share | | | | |
|--|----------------------------|--------------------|-------------------|-----------------|-------|
| | First quarter-end | Second quarter-end | Third quarter-end | Fiscal year-end | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal year ended March 31, 2025 | - | 9.00 | - | 12.00 | 21.00 |
| Fiscal year ending March 31, 2026 | - | 13.00 | - | | |
| Fiscal year ending March 31, 2026 (Forecast) | | | | 14.00 | 27.00 |

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the second quarter dividend for the fiscal year ending March 31, 2026 :

Ordinary dividend - 12yen00sen

Commemorative dividend - 1yen 00sen

Note: Breakdown of the year-end dividend for the fiscal year ending March 31, 2026 (forecast):

Ordinary dividend - 13yen00sen

Commemorative dividend - 1yen 00sen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

| | Ordinary profit | | Profit attributable to owners of parent | | Basic earnings per share |
|-----------|-----------------|------|---|------|--------------------------|
| | Millions of yen | % | Millions of yen | % | Yen |
| Full year | 50,500 | 17.4 | 35,000 | 15.2 | 80.88 |

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

| | |
|-------------------------|--------------------|
| As of December 31, 2025 | 463,375,978 shares |
| As of March 31, 2025 | 463,375,978 shares |

(ii) Number of treasury shares at the end of the period

| | |
|-------------------------|-------------------|
| As of December 31, 2025 | 35,316,580 shares |
| As of March 31, 2025 | 30,730,187 shares |

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

| | |
|-------------------------------------|--------------------|
| Nine months ended December 31, 2025 | 431,958,825 shares |
| Nine months ended December 31, 2024 | 432,631,509 shares |

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The performance forecasts and other forward-looking statements contained in this document are based on information currently available to the Group and certain assumptions that the Group believes to be reasonable, but are not intended to guarantee that they will be achieved. Actual performance may differ significantly due to a variety of factors.

Quarterly Consolidated Financial Statements and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2025 | As of December 31, 2025 |
|---|----------------------|-------------------------|
| Assets | | |
| Cash and due from banks | 1,890,214 | 1,682,275 |
| Call loans and bills bought | - | 135,000 |
| Monetary claims bought | 11,837 | 11,239 |
| Trading account assets | 26 | 17 |
| Money held in trust | 29,386 | 30,938 |
| Securities | 1,864,410 | 2,277,120 |
| Loans and bills discounted | 9,042,461 | 9,298,753 |
| Foreign exchanges | 16,679 | 15,556 |
| Lease receivables and investments in leases | 69,594 | 72,600 |
| Other assets | 225,203 | 237,555 |
| Tangible fixed assets | 108,740 | 109,372 |
| Intangible fixed assets | 17,278 | 19,993 |
| Retirement benefit asset | 28,036 | 29,308 |
| Deferred tax assets | 8,971 | 974 |
| Customers' liabilities for acceptances and guarantees | 37,834 | 37,063 |
| Allowance for loan losses | (73,027) | (68,985) |
| Total assets | 13,277,647 | 13,888,783 |
| Liabilities | | |
| Deposits | 10,327,210 | 10,455,846 |
| Negotiable certificates of deposit | 252,201 | 386,308 |
| Call money and bills sold | - | 15,000 |
| Securities sold under repurchase agreements | 212,027 | 161,176 |
| Cash collateral received for securities lent | 296,155 | 661,184 |
| Borrowed money | 1,254,283 | 1,144,455 |
| Foreign exchanges | 594 | 690 |
| Borrowed money from trust account | 24,641 | 33,786 |
| Other liabilities | 160,697 | 213,625 |
| Retirement benefit liability | 2,085 | 2,163 |
| Provision for share awards for directors (and other officers) | 307 | 331 |
| Provision for reimbursement of deposits | 634 | 418 |
| Provision for contingent loss | 742 | 820 |
| Reserves under special laws | 0 | 0 |
| Deferred tax liabilities | 379 | 12,346 |
| Deferred tax liabilities for land revaluation | 3,849 | 3,844 |
| Acceptances and guarantees | 37,834 | 37,063 |
| Total liabilities | 12,573,645 | 13,129,063 |

(Millions of yen)

| | As of March 31, 2025 | As of December 31, 2025 |
|---|----------------------|-------------------------|
| Net assets | | |
| Share capital | 36,000 | 36,000 |
| Capital surplus | 200,737 | 200,791 |
| Retained earnings | 461,424 | 481,567 |
| Treasury shares | (13,936) | (18,267) |
| Total shareholders' equity | 684,225 | 700,091 |
| Valuation difference on available-for-sale securities | (62,137) | (43,346) |
| Deferred gains or losses on hedges | 69,135 | 90,808 |
| Revaluation reserve for land | 6,056 | 6,045 |
| Remeasurements of defined benefit plans | 6,461 | 5,830 |
| Total accumulated other comprehensive income | 19,516 | 59,338 |
| Non-controlling interests | 259 | 290 |
| Total net assets | 704,002 | 759,719 |
| Total liabilities and net assets | 13,277,647 | 13,888,783 |

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Millions of yen)

| | For the nine months ended December 31, 2024 | For the nine months ended December 31, 2025 |
|---|--|--|
| Ordinary income | 166,889 | 185,849 |
| Interest income | 98,824 | 115,043 |
| Interest on loans and discounts | 62,909 | 77,897 |
| Interest and dividends on securities | 25,578 | 27,515 |
| Trust fees | 133 | 264 |
| Fees and commissions | 20,801 | 21,909 |
| Gain on trading account transactions | 135 | 108 |
| Other ordinary income | 39,006 | 36,461 |
| Other income | 7,987 | 12,060 |
| Ordinary expenses | 136,797 | 141,206 |
| Interest expenses | 23,473 | 30,730 |
| Interest on deposits | 3,487 | 14,729 |
| Fees and commissions payments | 8,519 | 8,933 |
| Other ordinary expenses | 41,909 | 35,377 |
| General and administrative expenses | 59,417 | 62,895 |
| Other expenses | 3,477 | 3,269 |
| Ordinary profit | 30,092 | 44,642 |
| Extraordinary income | 12 | 3 |
| Gain on disposal of non-current assets | 12 | 3 |
| Other | 0 | - |
| Extraordinary losses | 131 | 60 |
| Loss on disposal of non-current assets | 131 | 60 |
| Other | - | 0 |
| Profit before income taxes | 29,972 | 44,585 |
| Income taxes - current | 7,982 | 11,622 |
| Income taxes - deferred | 1,075 | 1,964 |
| Total income taxes | 9,058 | 13,587 |
| Profit | 20,914 | 30,997 |
| Profit (loss) attributable to non-controlling interests | (16) | 30 |
| Profit attributable to owners of parent | 20,931 | 30,967 |

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

| | For the nine months ended December 31, 2024 | For the nine months ended December 31, 2025 |
|--|--|--|
| Profit | 20,914 | 30,997 |
| Other comprehensive income | (20,478) | 39,831 |
| Valuation difference on available-for-sale securities | (32,698) | 18,791 |
| Deferred gains or losses on hedges | 12,801 | 21,672 |
| Remeasurements of defined benefit plans, net of tax | (581) | (631) |
| Comprehensive income | 435 | 70,829 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | 452 | 70,799 |
| Comprehensive income attributable to non-controlling interests | (16) | 30 |