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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	
Nine months ended December 31, 2025	Millions of yen 185,849	% 11.3	Millions of yen 44,642	% 48.3	Millions of yen 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
Nine months ended December 31, 2025	Yen 71.68	Yen -
December 31, 2024	48.38	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of December 31, 2025	Millions of yen 13,888,783	Millions of yen 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
Fiscal year ended March 31, 2025	Yen -	Yen 9.00	Yen -	Yen 12.00	Yen 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 Yen 80.88
	Millions of yen	%	Millions of yen	%	
Full year	50,500	17.4	35,000	15.2	

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