Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 7, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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 three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	85,187	32.8	18,216	(4.7)	12,537	(6.7)
June 30, 2025	64,132	11.6	19,123	42.5	13,448	44.7

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 33,106 million [85.8%]
For the three months ended June 30, 2025: ¥ 17,814 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	29.60	-
June 30, 2025	31.08	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	13,753,773	786,709	5.7
March 31, 2026	13,525,584	761,255	5.6

Reference: Equity
As of June 30, 2026: ¥ 786,427 million
As of March 31, 2026: ¥ 760,964 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, 2026	-	13.00	-	16.00	29.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		19.00	-	19.00	38.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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
Six months ending September 30, 2026	31,000	3.4	21,500	3.2	49.95
Full year	65,000	20.8	45,000	19.4	104.56

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 June 30, 2026	463,375,978 shares
As of March 31, 2026	463,375,978 shares

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

As of June 30, 2026	40,416,310 shares
As of March 31, 2026	39,818,444 shares

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

Three months ended June 30, 2026	423,471,756 shares
Three months ended June 30, 2025	432,645,696 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,554,567	1,450,006
Call loans and bills bought	66,000	174,000
Monetary claims bought	9,922	10,782
Trading account assets	11	22
Money held in trust	29,636	30,732
Securities	2,143,507	2,171,908
Loans and bills discounted	9,244,296	9,447,525
Foreign exchanges	21,736	16,414
Lease receivables and investments in leases	75,147	76,519
Other assets	244,270	243,311
Tangible fixed assets	111,860	111,549
Intangible fixed assets	21,068	21,968
Retirement benefit asset	37,353	37,849
Deferred tax assets	1,106	1,106
Customers' liabilities for acceptances and guarantees	37,212	35,151
Allowance for loan losses	(72,112)	(75,075)
Total assets	13,525,584	13,753,773
Liabilities		
Deposits	10,570,854	10,621,391
Negotiable certificates of deposit	240,171	360,564
Securities sold under repurchase agreements	178,847	228,945
Cash collateral received for securities lent	263,523	337,253
Borrowed money	1,187,753	1,087,735
Foreign exchanges	413	275
Borrowed money from trust account	35,771	36,645
Other liabilities	231,264	231,497
Retirement benefit liability	2,268	2,301
Provision for share awards for directors (and other officers)	371	431
Provision for reimbursement of deposits	567	497
Provision for contingent loss	809	796
Reserves under special laws	0	0
Deferred tax liabilities	10,657	19,732
Deferred tax liabilities for land revaluation	3,843	3,843
Acceptances and guarantees	37,212	35,151
Total liabilities	12,764,328	12,967,064

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	36,000	36,000
Capital surplus	200,791	200,791
Retained earnings	488,277	494,027
Treasury shares	(23,759)	(24,625)
Total shareholders' equity	701,309	706,194
Valuation difference on available-for-sale securities	(47,963)	(27,348)
Deferred gains or losses on hedges	90,866	91,228
Revaluation reserve for land	6,042	6,042
Remeasurements of defined benefit plans	10,709	10,310
Total accumulated other comprehensive income	59,655	80,233
Non-controlling interests	290	282
Total net assets	761,255	786,709
Total liabilities and net assets	13,525,584	13,753,773

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	64,132	85,187
Interest income	37,658	45,680
Interest on loans and discounts	24,504	30,705
Interest and dividends on securities	9,713	11,650
Trust fees	60	45
Fees and commissions	7,274	7,810
Gain on trading account transactions	38	38
Other ordinary income	11,333	25,617
Other income	7,766	5,994
Ordinary expenses	45,008	66,970
Interest expenses	9,571	12,947
Interest on deposits	4,458	7,588
Fees and commissions payments	2,319	2,536
Other ordinary expenses	10,385	24,778
General and administrative expenses	20,952	22,641
Other expenses	1,779	4,065
Ordinary profit	19,123	18,216
Extraordinary income	1	4
Gain on disposal of non-current assets	1	4
Other	0	0
Extraordinary losses	29	43
Loss on disposal of non-current assets	29	43
Profit before income taxes	19,095	18,177
Income taxes - current	4,729	6,039
Income taxes - deferred	918	(390)
Total income taxes	5,648	5,648
Profit	13,446	12,528
Loss attributable to non-controlling interests	(1)	(8)
Profit attributable to owners of parent	13,448	12,537

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	13,446	12,528
Other comprehensive income	4,367	20,577
Valuation difference on available-for-sale securities	2,342	20,614
Deferred gains or losses on hedges	2,236	362
Remeasurements of defined benefit plans, net of tax	(210)	(399)
Comprehensive income	17,814	33,106
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	17,816	33,115
Comprehensive income attributable to non-controlling interests	(1)	(8)