May 14, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 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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Telephone: +81-96-326-5588
Scheduled date of annual general meeting of shareholders: June 26, 2026
Scheduled date to commence dividend payments: June 1, 2026
Scheduled date to file annual securities report: June 12, 2026
Trading accounts: Yes
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	263,250	4.7	53,766	25.0	37,674	24.0
March 31, 2025	251,292	12.9	42,991	11.8	30,368	15.0

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 77,857 million [-%]
For the fiscal year ended March 31, 2025: ¥ (5,497) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	87.54	-	5.1	0.4	20.4
March 31, 2025	70.19	-	4.2	0.3	17.1

Reference: Share of profit (loss) of entities accounted for using equity method
For the fiscal year ended March 31, 2026: ¥ - million
For the fiscal year ended March 31, 2025: ¥ - million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	13,525,584	761,255	5.6	1,796.60
March 31, 2025	13,277,647	704,002	5.3	1,626.60

Reference: Equity
As of March 31, 2026: ¥ 760,964 million
As of March 31, 2025: ¥ 703,742 million

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(58,726)	(257,059)	(20,604)	1,550,741
March 31, 2025	(392,125)	77,677	(8,115)	1,887,128

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	9.00	-	12.00	21.00	9,101	29.9	1.2
Fiscal year ended March 31, 2026	-	13.00	-	16.00	29.00	12,421	33.1	1.6
Fiscal year ending March 31, 2027 (Forecast)	-	19.00	-	19.00	38.00		36.3	

Note: Breakdown of the second quarter dividend for the fiscal year ended March 31, 2026 :
Ordinary dividend - 12yen00sen
Commemorative dividend - 1yen 00sen
Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 :
Ordinary dividend - 15yen00sen
Commemorative dividend - 1yen 00sen

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

*** Notes**

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

(2) 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

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

As of March 31, 2026	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 March 31, 2026	39,818,444 shares
As of March 31, 2025	30,730,187 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	430,345,198 shares
Fiscal Year ended March 31, 2025	432,635,051 shares

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	13,690	21.5	10,399	26.3	10,811	23.8	10,797	28.2
March 31, 2025	11,263	12.4	8,232	19.6	8,731	18.5	8,420	14.4

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	25.08	-
March 31, 2025	19.46	-

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	466,725	442,381	94.7	1,044.44
March 31, 2025	466,645	452,189	96.9	1,045.17

Reference: Equity

As of March 31, 2026: ¥ 442,381 million

As of March 31, 2025: ¥ 452,189 million

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* 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.

Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,890,214	1,554,567
Call loans and bills bought	-	66,000
Monetary claims bought	11,837	9,922
Trading account assets	26	11
Money held in trust	29,386	29,636
Securities	1,864,410	2,143,507
Loans and bills discounted	9,042,461	9,244,296
Foreign exchanges	16,679	21,736
Lease receivables and investments in leases	69,594	75,147
Other assets	225,203	244,270
Tangible fixed assets	108,740	111,860
Buildings, net	47,196	46,631
Land	48,458	49,417
Construction in progress	729	2,094
Other tangible fixed assets	12,356	13,716
Intangible fixed assets	17,278	21,068
Software	16,521	20,333
Other intangible fixed assets	756	734
Retirement benefit asset	28,036	37,353
Deferred tax assets	8,971	1,106
Customers' liabilities for acceptances and guarantees	37,834	37,212
Allowance for loan losses	(73,027)	(72,112)
Total assets	13,277,647	13,525,584
Liabilities		
Deposits	10,327,210	10,570,854
Negotiable certificates of deposit	252,201	240,171
Securities sold under repurchase agreements	212,027	178,847
Cash collateral received for securities lent	296,155	263,523
Borrowed money	1,254,283	1,187,753
Foreign exchanges	594	413
Borrowed money from trust account	24,641	35,771
Other liabilities	160,697	231,264
Retirement benefit liability	2,085	2,268
Provision for share awards for directors (and other officers)	307	371
Provision for reimbursement of deposits	634	567
Provision for contingent loss	742	809
Reserves under special laws	0	0
Deferred tax liabilities	379	10,657
Deferred tax liabilities for land revaluation	3,849	3,843
Acceptances and guarantees	37,834	37,212
Total liabilities	12,573,645	12,764,328

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	36,000	36,000
Capital surplus	200,737	200,791
Retained earnings	461,424	488,277
Treasury shares	(13,936)	(23,759)
Total shareholders' equity	684,225	701,309
Valuation difference on available-for-sale securities	(62,137)	(47,963)
Deferred gains or losses on hedges	69,135	90,866
Revaluation reserve for land	6,056	6,042
Remeasurements of defined benefit plans	6,461	10,709
Total accumulated other comprehensive income	19,516	59,655
Non-controlling interests	259	290
Total net assets	704,002	761,255
Total liabilities and net assets	13,277,647	13,525,584

Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	251,292	263,250
Interest income	135,252	155,648
Interest on loans and discounts	85,668	106,462
Interest and dividends on securities	36,394	36,760
Interest on call loans and bills bought	405	776
Interest on deposits with banks	10	24
Other interest income	12,773	11,623
Trust fees	206	374
Fees and commissions	28,395	30,004
Gain on trading account transactions	157	143
Other ordinary income	67,800	58,831
Other income	19,479	18,248
Recoveries of written off receivables	15	14
Other	19,464	18,234
Ordinary expenses	208,300	209,484
Interest expenses	31,551	42,354
Interest on deposits	6,287	21,115
Interest on negotiable certificates of deposit	410	1,447
Interest on call money and bills sold	7	44
Interest expenses on securities sold under repurchase agreements	9,696	6,386
Interest expenses on cash collateral received for securities lent	12,684	12,050
Interest on borrowings and rediscounts	2,237	702
Other interest expenses	227	606
Fees and commissions payments	11,123	12,079
Other ordinary expenses	81,535	60,697
General and administrative expenses	79,584	84,899
Other expenses	4,505	9,454
Provision of allowance for loan losses	1,587	4,396
Other	2,918	5,058
Ordinary profit	42,991	53,766
Extraordinary income	26	264
Gain on disposal of non-current assets	26	4
Gain on bargain purchase	-	241
Gain on step acquisitions	-	19
Other	0	-
Extraordinary losses	237	93
Loss on disposal of non-current assets	209	93
Impairment losses	28	-
Other	-	0
Profit before income taxes	42,780	53,937
Income taxes - current	11,175	16,158
Income taxes - deferred	1,249	74
Total income taxes	12,424	16,232
Profit	30,355	37,705
Profit (loss) attributable to non-controlling interests	(12)	30
Profit attributable to owners of parent	30,368	37,674

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	30,355	37,705
Other comprehensive income	(35,852)	40,152
Valuation difference on available-for-sale securities	(30,382)	14,174
Deferred gains or losses on hedges	(5,637)	21,730
Revaluation reserve for land	(121)	-
Remeasurements of defined benefit plans, net of tax	287	4,248
Comprehensive income	(5,497)	77,857
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(5,484)	77,826
Comprehensive income attributable to non-controlling interests	(12)	30

Consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	36,000	200,658	438,824	(13,959)	661,523
Changes during period					
Purchase of shares of consolidated subsidiaries		78			78
Dividends of surplus			(7,801)		(7,801)
Profit attributable to owners of parent			30,368		30,368
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		0		24	24
Reversal of revaluation reserve for land			33		33
Net changes in items other than shareholders' equity					
Total changes during period	-	78	22,600	23	22,702
Balance at end of period	36,000	200,737	461,424	(13,936)	684,225

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(31,755)	74,773	6,211	6,174	55,403	688	717,615
Changes during period							
Purchase of shares of consolidated subsidiaries							78
Dividends of surplus							(7,801)
Profit attributable to owners of parent							30,368
Purchase of treasury shares							(1)
Disposal of treasury shares							24
Reversal of revaluation reserve for land							33
Net changes in items other than shareholders' equity	(30,382)	(5,637)	(154)	287	(35,886)	(429)	(36,315)
Total changes during period	(30,382)	(5,637)	(154)	287	(35,886)	(429)	(13,613)
Balance at end of period	(62,137)	69,135	6,056	6,461	19,516	259	704,002

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	36,000	200,737	461,424	(13,936)	684,225
Changes during period					
Dividends of surplus			(10,835)		(10,835)
Profit attributable to owners of parent			37,674		37,674
Purchase of treasury shares				(10,000)	(10,000)
Disposal of treasury shares		54		177	231
Reversal of revaluation reserve for land			14		14
Net changes in items other than shareholders' equity					
Total changes during period	-	54	26,853	(9,823)	17,083
Balance at end of period	36,000	200,791	488,277	(23,759)	701,309

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(62,137)	69,135	6,056	6,461	19,516	259	704,002
Changes during period							
Dividends of surplus							(10,835)
Profit attributable to owners of parent							37,674
Purchase of treasury shares							(10,000)
Disposal of treasury shares							231
Reversal of revaluation reserve for land							14
Net changes in items other than shareholders' equity	14,174	21,730	(14)	4,248	40,138	30	40,169
Total changes during period	14,174	21,730	(14)	4,248	40,138	30	57,253
Balance at end of period	(47,963)	90,866	6,042	10,709	59,655	290	761,255

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	42,780	53,937
Depreciation	9,705	10,036
Impairment losses	28	-
Gain on bargain purchase	-	(241)
Loss (gain) on step acquisitions	-	(19)
Increase (decrease) in allowance for loan losses	(4,446)	(914)
Decrease (increase) in retirement benefit asset	(3,832)	(9,317)
Increase (decrease) in retirement benefit liability	(100)	(23)
Increase (decrease) in provision for share awards for directors (and other officers)	131	63
Increase (decrease) in provision for reimbursement of deposits	(250)	(66)
Increase (decrease) in provision for contingent loss	71	67
Interest income	(135,252)	(155,648)
Interest expenses	31,551	42,354
Loss (gain) related to securities	(3,158)	(6,686)
Loss (gain) on money held in trust	(23)	(221)
Foreign exchange losses (gains)	3,874	2,119
Loss (gain) on disposal of non-current assets	182	89
Net decrease (increase) in trading account assets	(8)	15
Net decrease (increase) in loans and bills discounted	(215,431)	(201,834)
Net increase (decrease) in deposits	24,177	243,643
Net increase (decrease) in negotiable certificates of deposit	101,826	(12,030)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(206,244)	(66,986)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(242)	(739)
Net decrease (increase) in call loans	1,138	(64,085)
Net increase (decrease) in payables under repurchase agreements	76,647	(33,180)
Net increase (decrease) in cash collateral received for securities lent	(200,896)	(32,631)
Net decrease (increase) in foreign exchanges - assets	6,043	(5,057)
Net increase (decrease) in foreign exchanges - liabilities	199	(181)
Net decrease (increase) in lease receivables and investments in leases	(3,837)	(5,074)
Net decrease (increase) in cash collateral paid for financial instruments assets	(247)	560
Net increase (decrease) in borrowed money from trust account	6,176	11,129
Interest received	134,874	150,514
Interest paid	(32,021)	(38,625)
Other, net	(11,848)	70,102
Subtotal	(378,432)	(48,933)
Income taxes paid	(13,692)	(9,792)
Net cash provided by (used in) operating activities	(392,125)	(58,726)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(1,037,339)	(1,508,194)
Proceeds from sale of securities	519,993	676,656
Proceeds from redemption of securities	609,170	592,618
Increase in money held in trust	(26,620)	(24,613)
Decrease in money held in trust	23,500	24,454
Purchase of tangible fixed assets	(5,078)	(8,352)
Proceeds from sale of tangible fixed assets	273	92
Purchase of intangible fixed assets	(6,222)	(9,349)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	-	(370)
Net cash provided by (used in) investing activities	77,677	(257,059)
Cash flows from financing activities		
Purchase of treasury shares	(1)	(10,000)
Proceeds from sale of treasury shares	24	231
Dividends paid	(7,801)	(10,835)
Proceeds from share issuance to non-controlling shareholders from newly consolidated subsidiary	160	-
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(497)	-
Net cash provided by (used in) financing activities	(8,115)	(20,604)
Effect of exchange rate change on cash and cash equivalents	(3)	3
Net increase (decrease) in cash and cash equivalents	(322,565)	(336,387)
Cash and cash equivalents at beginning of period	2,209,694	1,887,128
Cash and cash equivalents at end of period	1,887,128	1,550,741

Non-consolidated Financial Statements and Primary Notes

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Current assets		
Cash and deposits	3,343	3,750
Income taxes refund receivable	0	-
Prepaid expenses	83	132
Other	3	4
Total current assets	3,431	3,887
Non-current assets		
Tangible fixed assets		
Buildings	9,856	9,420
Furniture and fixtures	224	277
Land	2,078	2,084
Leased assets	3	2
Total tangible fixed assets	12,162	11,785
Intangible fixed assets		
Software	505	515
Total intangible fixed assets	505	515
Investments and other assets		
Investment securities	56	56
Shares of subsidiaries and associates	450,458	450,458
Long-term prepaid expenses	30	21
Other	0	0
Total investments and other assets	450,546	450,536
Total non-current assets	463,214	462,837
Deferred assets		
Development expenses	0	-
Total deferred assets	0	-
Total assets	466,645	466,725
Liabilities		
Current liabilities		
Short-term borrowings	501	10,522
Current portion of long-term borrowings	590	630
Accrued expenses	42	47
Dividends payable	58	75
Income taxes payable	14	23
Accrued consumption taxes	23	44
Other	8	7
Total current liabilities	1,238	11,351
Non-current liabilities		
Long-term borrowings	12,865	12,635
Lease liabilities	3	2
Provision for share awards for directors (and other officers)	54	43
Other	295	310
Total non-current liabilities	13,217	12,991
Total liabilities	14,456	24,343

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Shareholders' equity		
Share capital	36,000	36,000
Capital surplus		
Legal capital surplus	9,000	9,000
Other capital surplus	406,238	406,292
Total capital surplus	415,238	415,292
Retained earnings		
Other retained earnings		
Retained earnings brought forward	14,887	14,849
Total retained earnings	14,887	14,849
Treasury shares	(13,936)	(23,759)
Total shareholders' equity	452,189	442,381
Total net assets	452,189	442,381
Total liabilities and net assets	466,645	466,725

Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Operating revenue		
Dividends from subsidiaries and associates	8,801	10,835
Commissions from subsidiaries and associates	2,462	2,854
Total operating revenue	11,263	13,690
Operating expenses		
Selling, general and administrative expenses	3,031	3,290
Total operating expenses	3,031	3,290
Operating profit	8,232	10,399
Non-operating income		
Interest and dividend income	3	11
Rental income	561	574
Miscellaneous income	18	34
Total non-operating income	583	621
Non-operating expenses		
Interest expenses	84	210
Miscellaneous losses	0	0
Total non-operating expenses	84	210
Ordinary profit	8,731	10,811
Extraordinary income		
Gain on sale of non-current assets	0	-
Total extraordinary income	0	-
Extraordinary losses		
Loss on retirement of non-current assets	4	-
Loss on sale and retirement of non-current assets	-	0
Loss on valuation of shares of subsidiaries and associates	299	-
Total extraordinary losses	304	0
Profit before income taxes	8,426	10,810
Income taxes - current	6	13
Total income taxes	6	13
Profit	8,420	10,797

Non-consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total shareholders' equity	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings			
Balance at beginning of period	36,000	9,000	406,238	415,238	14,268	14,268	(13,959)	451,546	451,546
Changes during period									
Dividends of surplus					(7,801)	(7,801)		(7,801)	(7,801)
Profit					8,420	8,420		8,420	8,420
Purchase of treasury shares							(1)	(1)	(1)
Disposal of treasury shares			0	0			24	24	24
Total changes during period	-	-	0	0	618	618	23	642	642
Balance at end of period	36,000	9,000	406,238	415,238	14,887	14,887	(13,936)	452,189	452,189

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity								Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total shareholders' equity	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings			
Balance at beginning of period	36,000	9,000	406,238	415,238	14,887	14,887	(13,936)	452,189	452,189
Changes during period									
Dividends of surplus					(10,835)	(10,835)		(10,835)	(10,835)
Profit					10,797	10,797		10,797	10,797
Purchase of treasury shares							(10,000)	(10,000)	(10,000)
Disposal of treasury shares			54	54			177	231	231
Total changes during period	-	-	54	54	(38)	(38)	(9,823)	(9,807)	(9,807)
Balance at end of period	36,000	9,000	406,292	415,292	14,849	14,849	(23,759)	442,381	442,381