November 12, 2026

To whom it may concern,

Company name: Kyushu Financial Group, Inc.
Representative: Yoshihisa Kasahara, President and Representative Director
(Stock code: 7180, TSE Prime and FSE)
Contact: Yasuhiro Hamada, Senior Executive Officer,
General Manager of Corporate Planning Division
(Telephone: +81-96-326-5588)

Notice Regarding the Policy Decision on a Company Split at Consolidated Subsidiaries

Kyushu Financial Group, Inc. (the "Company") hereby announces that, at a meeting of the Board of Directors held today, it decided to proceed with a company split (hereinafter referred to as the "Company Split") to transfer the over-the-counter investment trust sales businesses and over-the-counter public bond sales operations of its consolidated subsidiaries, The Higo Bank, Ltd. (hereinafter referred to as "Higo Bank") and The Kagoshima Bank, Ltd. (hereinafter referred to as "Kagoshima Bank"), to its consolidated subsidiary, Kyushu FG Securities, Inc. (hereinafter referred to as "Kyushu FG Securities"), as detailed below.
The Company Split is scheduled to be implemented after approval by the boards of directors of Higo Bank, Kagoshima Bank, and Kyushu FG Securities, as well as approval and other authorizations from the relevant authorities. Details regarding the Company Split will be announced as soon as they are decided.

Reasons and Objectives for the Policy Decision on the Company Split

Our group is reviewing its assets under management business with the aim of further enhancing our services for customers' assets under management and improving the value we provide. We will consolidate securities-related accounts and systems, currently dispersed across three companies—Higo Bank, Kagoshima Bank, and Kyushu FG Securities—into Kyushu FG Securities, and integrate redundant functions to improve operational efficiency and optimize management resources. This will strengthen the management foundation of our securities-related operations, and will also promote the development of specialized personnel and the enhancement of our service delivery system.

1. Outline of the Company Split (planned)

Splitting companies	Higo Bank, Kagoshima Bank
Successor company	Kyushu FG Securities
Businesses subject to the split	Sales of investment trusts and public bonds (over-the-counter sales)
Method of split	Higo Bank and Kagoshima Bank will be the splitting companies, and Kyushu FG Securities will be the successor company in an absorption-type split (planned).
Allocation details	No consideration split (planned)
Effective date	January 2028 (planned) The implementation will be carried out at the most appropriate time by January 2029, taking into consideration the personnel resources required, costs, and associated risks.

2. Overview of the Parties in the Company Split

	Splitting company	**Splitting company**	**Successor company**
(1) Name	The Higo Bank, Ltd.	The Kagoshima Bank, Ltd.	Kyushu FG Securities, Inc.
(2) Location	1 Renpei-cho, Chuo-ku, Kumamoto City, Kumamoto Prefecture	6-6 Kinsei-cho, Kagoshima City, Kagoshima Prefecture	1-12-3 Kasuga, Nishi-ku, Kumamoto City, Kumamoto Prefecture
(3) Title and name of the representative	President (Representative Director) Yoshihisa Kasahara	President (Representative Director) Hiromi Ikariyama	President and Representative Director Hirofumi Kaigakura
(4) Business details	Banking	Banking	Financial Instruments Business
(5) Capital	18,128 million yen	18,130 million yen	3,000 million yen
(6) Major shareholders and shareholding ratio	Kyushu Financial Group, Inc. 100%	Kyushu Financial Group, Inc. 100%	Kyushu Financial Group, Inc. 100%

3. Future Schedule (planned)

Conclusion of absorption-type company split agreement (by resolution of each company's board of directors)	April 2027 (planned)
Effective date	January 2028 (planned) The implementation will be carried out at the most appropriate time by January 2029, taking into consideration the personnel resources required, costs, and associated risks.

4. Future Outlook

The Company Split is planned to be carried out between our wholly owned subsidiaries, and we expect it to have only a minor impact on our consolidated financial results. We will promptly inform you of any matters that need to be disclosed in the future.