

Corrections in 2018 Annual Report (Kyushu Financial Group)

Financial Highlights

Page 4

Kyushu Financial Group

<Before Correction>

Item	Year ended March 31, 2018	Year-to-year change
Capital adequacy ratio	<u>11.77%</u>	<u>(0.61%)</u>

<After Correction>

Item	Year ended March 31, 2018	Year-to-year change
Capital adequacy ratio	<u>11.79%</u>	<u>(0.59%)</u>

Page 5

Kyushu Financial Group

In Bar Chart of 'Capital Adequacy Ratio (KFG Consolidated)'

<Before Correction>

End of Mar. 2016 12.86%
 End of Mar. 2018 11.77%

<After Correction>

End of Mar. 2016 12.87%
 End of Mar. 2018 11.79%

Higo Bank

In Bar Chart of 'Capital Adequacy Ratio (Higo Bank)'

<Before Correction>

End of Mar. 2016 12.10%
 End of Mar. 2017 12.51%
 End of Mar. 2018 11.03%

<After Correction>

End of Mar. 2016 12.11%
 End of Mar. 2017 12.52%
 End of Mar. 2018 11.08%

Corrections in 2017 Annual Report (Kyushu Financial Group)

Financial Highlights

Page 4

Kyushu Financial Group

<Before Correction>

Item	Year-to-year change	Year ended March 31, 2016
Capital adequacy ratio	<u>(0.48%)</u>	<u>12.86%</u>

<After Correction>

Item	Year-to-year change	Year ended March 31, 2016
Capital adequacy ratio	<u>(0.49%)</u>	<u>12.87%</u>

Page 5

Kyushu Financial Group

In Bar Chart of 'Capital Adequacy Ratio (KFG Consolidated) '

<Before Correction>

End of Mar. 2016 12.86%

<After Correction>

End of Mar. 2016 12.87%

Higo Bank

In Bar Chart of 'Capital Adequacy Ratio (Higo Bank) '

<Before Correction>

End of Mar. 2015 12.53%

End of Mar. 2016 12.10%

End of Mar. 2017 11.51%

<After Correction>

End of Mar. 2015 12.55%

End of Mar. 2016 12.11%

End of Mar. 2017 11.52%

Corrections in 2016 Annual Report (Kyushu Financial Group)

Financial Highlights

Page 4

Kyushu Financial Group

<Before Correction>

Item	Year ended March 31, 2016
Capital adequacy ratio	<u>12.86%</u>

<After Correction>

Item	Year ended March 31, 2016
Capital adequacy ratio	<u>12.87%</u>

Page 5

Kyushu Financial Group

In Bar Chart of 'Capital Adequacy Ratio (KFG Consolidated)'

<Before Correction>

End of Mar. 2016 12.86%

<After Correction>

End of Mar. 2016 12.87%

Higo Bank

In Bar Chart of 'Capital Adequacy Ratio (Higo Bank)'

<Before Correction>

End of Mar. 2015 12.53%

End of Mar. 2016 12.10%

<After Correction>

End of Mar. 2015 12.55%

End of Mar. 2016 12.11%

Corrections in 2015 Annual Report (Higo Bank)

Excellent Financial Indicators

Page 6

One of The Highest Capital Ratios among Japan's Regional Banks

<Before Correction>

As of March 31, 2015, Higo Bank's capital ratio was 12.53% based on domestic standards. This is one of the highest ratios of any regional bank in Japan, and is far above the 4.00% standard for capital adequacy under the Prompt Corrective Action measures.

<After Correction>

As of March 31, 2015, Higo Bank's capital ratio was 12.55% based on domestic standards. This is one of the highest ratios of any regional bank in Japan, and is far above the 4.00% standard for capital adequacy under the Prompt Corrective Action measures.

In Bar Chart of 'Capital Ratio'

<Before Correction>

2014 12.53%

<After Correction>

2014 12.55%

Corporate Data

Page 8

<Before Correction>

Capital Ratio : 12.53% (domestic standards)

<After Correction>

Capital Ratio : 12.55% (domestic standards)