



November 7, 2025

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 Construction of Data Center by The Higo Bank, Ltd., Subsidiary of Kyushu Financial Group, Inc.

Kyushu Financial Group, Inc. (the “Company”) hereby announces that The Higo Bank, Ltd. (Head Office: Kumamoto City, Kumamoto Prefecture; President: Yoshihisa Kasahara; the “Bank”), a consolidated subsidiary of the Company, has resolved at a meeting of the Board of Directors held on November 7, 2025, to construct a data center, as described below.

1. Purpose of the construction

The Bank will construct a new data center (“DC”) that will not only serve the Bank’s own operations but will also be available for use by local customers, with the aim of contributing to the development of sustainable local communities. Drawing on the experience with natural disasters including the 2016 Kumamoto Earthquake and heavy rainfall events, the Bank intends to build a disaster-resilient IT infrastructure to enhance the business continuity of local enterprises.

With local customers advancing their digital transformation (DX) initiatives, a secure and reliable DC represents a critical component of infrastructure. By developing a DC equipped with state-of-the-art technologies within the region, the Bank will support the promotion of DX region-wide. In addition, the Bank will pursue a zero-carbon approach through the use of energy-saving technologies and renewable energy sources as part of its commitment to environmental sustainability. Through this DC construction project, the Bank will ensure the soundness of its own banking systems while supporting the growth of local enterprises and the broader Kumamoto area, thereby playing a role in building sustainable local communities.

2. Key features of DC

(1) Disaster-resilient structure

- (i) Seismic isolation structure capable of operation during earthquakes of up to Seismic Intensity 7
- (ii) Redundant power systems and backup power with emergency generators
- (iii) Installment of critical equipment, e.g., electrical and communications systems and server rooms, on the second floor or above

(2) High-level security

- (i) Multi-step security checks from the facility entrance to server racks
- (ii) Establishment of a monitoring system operating 24 hours a day, 365 days a year via an integrated monitoring center within the DC
- (iii) On-site engineers for prompt response in emergency situations

(3) Conformance with relevant DC evaluation standards

(i) At a level comparable to Tier 4 of the JDCC Facility Standard

(ii) The Security Guidelines on Computer Systems for Banking and Related Financial Institutions (FISC Security Guidelines)

3. Scheduled commencement of operation

January 2029

<Facility overview>

Location	Kumamoto City, Kumamoto Prefecture
Commencement of operations	January 2029 (Scheduled)
Building structure	Seismic isolation
Total floor area	4,200 m ²
Number of racks	Approx. 260 (compatible with high-density GPU servers) * Of which approx. 200 racks will be offered for lease to local customers
Floor load capacity	Approx. 1,500 kg/m ²
Power supply facilities	Uninterruptible power supply: redundant configuration; Emergency generators: redundant configuration; Continuous operating duration without refueling: 72 hours
Power supply capacity	Effective 4.5 kVA per rack (capable of accommodating GPU servers of approx. 30.0 kVA)
Air conditioning facilities	Redundant configuration
Ancillary facilities	Server access booths, kitting rooms, etc.
Security	Manned security monitoring 24 hours a day, 365 days a year; multi-gate access control; biometric authentication; surveillance cameras, etc.
Network connections	Multi-carrier connections with multiple independent entry routes
Standards	- At a level comparable to Tier 4 of the JDCC Facility Standard - Conformance with the FISC Security Guidelines (Security Guidelines on Computer Systems for Banking and Related Financial Institutions)
Disaster resilience	Seismic performance grade: “Highest”; structure capable of withstanding earthquakes of up to Seismic Intensity 7 Flood risk indicated on the Kumamoto City hazard map is mitigated through structural design measures