

Financial Highlights

First Half of FY2025

November 10, 2025

Executive Summary

Financial Results for First Half of FY2025 [Consolidated Results]

- ❑ **Consolidated core business profit landed at ¥66.6 billion (+¥7.9 billion year-on-year), ¥3.7 billion above the projected ¥62.9 billion.**
 - » **Core gross business profit** increased by ¥14.4 billion year-on-year, driven by an **increase in domestic net interest income** from interest on deposits and loans and revenue in the markets division, as well as **recording revenue from external system sales** related to Minna Bank. **Overhead expenses** increased by ¥6.6 billion year-on-year, primarily due to an **increase in base pay** and **DX-related growth investments**.
- ❑ **Consolidated net income landed at ¥43.6 billion (+¥4.4 billion year-on-year), ¥3.1 billion above the projected ¥40.5 billion.**
 - » **Gains (losses) on securities** were positive at ¥0.9 billion, improving significantly by ¥4.5 billion year-on-year, due primarily to **the absence of the loss associated with the portfolio restructuring in the previous fiscal year**.
 - » **Credit cost** was a net provision of ¥4.9 billion. Although **new bankruptcies and rating changes remained at the same level as the previous year**, credit cost increased by ¥4.6 billion year-on-year, primarily due to **the absence of the reversal of allowance for loan losses in the previous year following the recovery of large loans**.
- ❑ **Average loan and deposit balances maintained an upward trend, and unrealized gains (losses) on securities (after considering hedges) improved by ¥84.1 billion compared to March 2025.**
 - » **Average loan balance** (excluding loans to Government, etc.) increased by ¥350.5 billion year-on-year (annual rate of +2.2%), and the **average balance of deposits, etc.** increased by ¥121.2 billion (annual rate of +0.6%). **Both loans and deposits are maintaining an upward trend.**
 - » **Unrealized gains (losses) on securities** (after considering hedges) **improved to +¥64.8 billion overall**, primarily due to an increase in unrealized gains from investment trusts and stocks following the rise in stock prices.

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Definitions of terms and figures used in this document

In cases where definitions are different from those listed below, details are stated on each page.

FFG consolidated	Consolidated financial results of Fukuoka Financial Group
Banks total	Simple sum of the non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, the Juhachi-Shinwa Bank and the Fukuoka Chuo Bank ^(Note)
Group total	Banks total + FFG Securities
Related to Minna Bank	Total of Minna Bank and Zerobank Design Factory (ZDF)
Net income	Net income for the period (interim, quarter) for non-consolidated and banks combined
Consolidated net income	Net income for the period (interim, quarter) attributable to owners of the parent
Loans to Government, etc.	Total of loans to Government and Bank of Fukuoka loans to FFG
FY2025 projected	Figures announced in the Financial Digest of May 12, 2025 and in the Investor Presentation of May 27, 2025

Note: About the figures of the Fukuoka Chuo Bank

- Business integration between the Company and the Fukuoka Chuo Bank took effect on October 1, 2023.
- Regarding the Fukuoka Chuo Bank, profit (loss) figures since the second half of FY2023 (six months) and balance figures since the business integration have been consolidated and combined after making necessary adjustments. **Figures before the end of September 2023 do not include figures for the Fukuoka Chuo Bank.**

Profit & Loss Summary

Profit & Loss

FFG consolidated	2025/1H		2024/1H	1H projected*	Chg. from projected
(Unit: ¥ bil.)		YoY chg.			
Core gross business profit (*)	151.5	+14.4	137.1		
Overhead expense: (-)	84.9	+6.6	78.4		
Core business profit	1 66.6	+7.9	58.7	62.9	+3.7
Credit cost (-)	2 4.9	+4.6	0.3		
Gains (losses) on securities	3 0.9	+4.5	-3.5		
Gains (losses) on bonds	-4.2	+7.4	-11.6		
Gains (losses) on stocks	5.2	-2.9	8.1		
Ordinary profit	62.8	+7.2	55.6	59.0	+3.8
Extraordinary income (loss)	-0.3	-1.3	1.0		
Consolidated net income	4 43.6	+4.4	39.2	40.5	+3.1

Banks total	2025/1H		2024/1H	1H projected*	Chg. from projected
(Unit: ¥ bil.)		YoY chg.			
Core gross business profit (*)	135.0	+7.7	127.3		
Net interest income	119.6	+8.1	111.5		
Domestic	111.5	+7.4	104.1		
International	8.1	+0.8	7.3		
Non-interest income (excluding bond-related income)	15.4	-0.5	15.9		
Overhead expense: (-)	64.4	+3.6	60.8		
Core business profit	70.6	+4.1	66.5	67.4	+3.2
Ordinary profit	69.6	+2.5	67.0	65.9	+3.7
Net income	51.2	+1.2	50.0	48.8	+2.4
Credit cost (-)	1.8	+4.4	-2.6	5.5	-3.7

(1) Financial highlights (FFG consolidated)

- 1 Core business profit: ¥66.6 billion (YoY chg. +¥7.9 billion) [▶ See P4, 6](#)
 - Core gross business profit increased by ¥14.4 billion, driven by a robust increase in net interest income (domestic), following the rise in domestic interest rates, and the recording of revenue from external system sales related to Minna Bank
 - Overhead expenses increased by ¥6.6 billion year-on-year, primarily due to an increase in base pay and system-related costs (DX investment, etc.)
- 2 Credit cost: ¥4.9 billion provision (YoY chg. +¥4.6 billion) [▶ See P11](#)
 - On a banks total basis, increased by ¥4.4 billion, primarily due to the absence of the reversal of allowance for loan losses in the previous year following the recovery of large loans, etc., resulting in a provision of ¥1.8 billion. However, this was lower than anticipated compared to the interim projection of a provision of ¥5.5 billion.
- 3 Gains (losses) on securities: ¥0.9 billion (YoY chg. +¥4.5 billion)
 - Improved significantly due to the absence of the loss in the previous fiscal year associated with the securities portfolio review
- 4 Consolidated net income: ¥43.6 billion (YoY chg. +¥4.4 billion) [▶ See P5](#)
 - Although credit cost increased, consolidated net income increased due to an increase in core business profit and an improvement in gains (losses) on securities

(2) Consolidation difference in bottom line

(Unit: ¥ bil.)	2025/1H	YoY chg.	2024/1H	Year-on-year change factors
Net income (banks total)	51.2	+1.2	50.0	[FFG non-consolidated: -¥2.0 billion] <ul style="list-style-type: none">Overhead expenses increased, such as base pay and system-related costs
FFG non-consolidated	-9.5	-2.0	-7.4	[Related to Minna Bank: +¥4.0 billion] <ul style="list-style-type: none">Recorded revenue from external system sales
Related to Minna Bank	-0.1	+4.0	-4.1	[Other consolidation adjustments: +¥0.9 billion] <ul style="list-style-type: none">Differences in gains (losses) on securities, etc.
Subsidiary income	2.5	+0.3	2.1	
Other consolidation adjustments	-0.5	+0.9	-1.4	
Consolidated net income	4 43.6	+4.4	39.2	

(*) Core gross business profit = Gross business profit - Gains (losses) on bonds

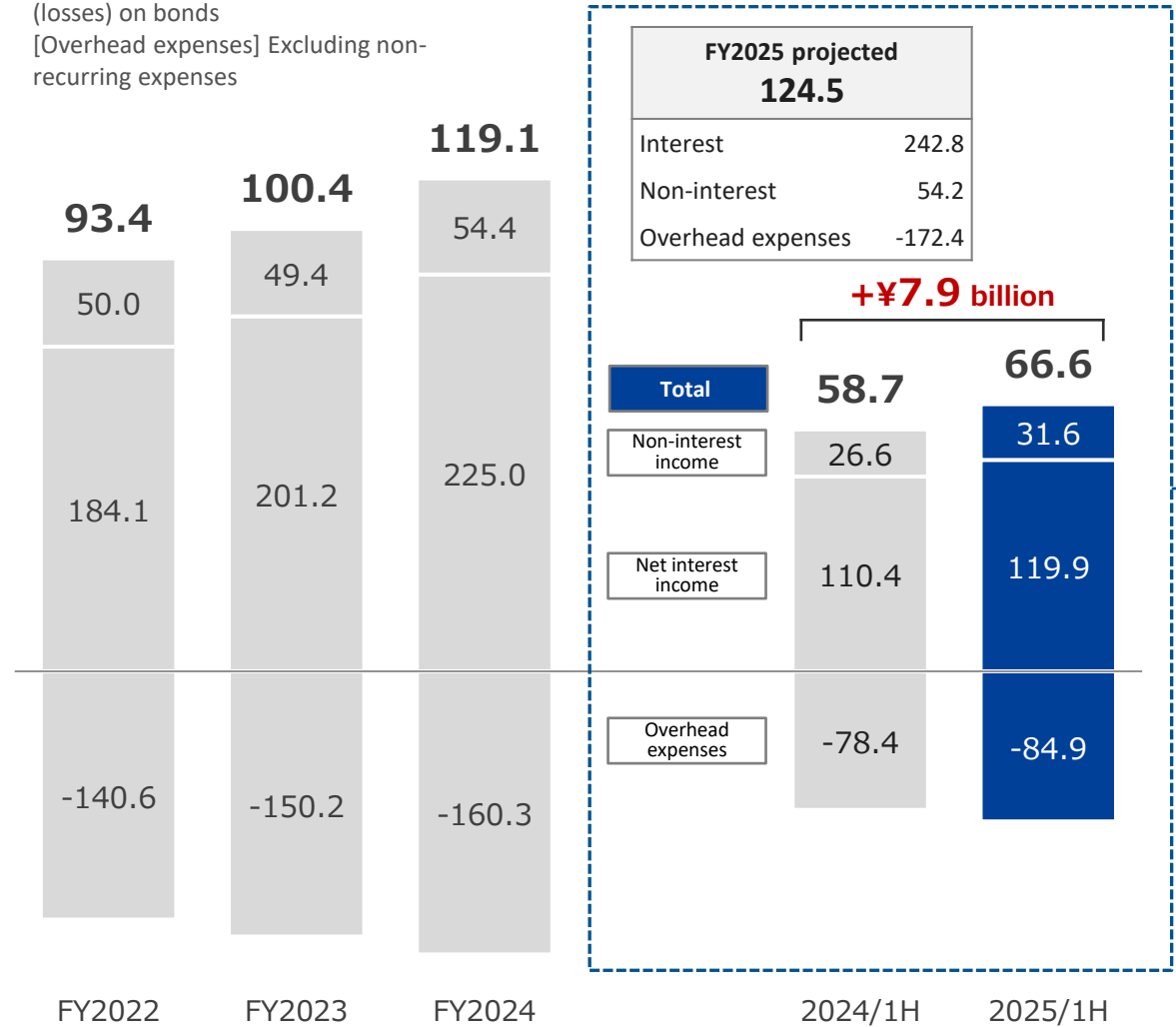
* Figures announced in the Financial Digest of May 12, 2025

Top Line (Consolidated Core Business Profit)

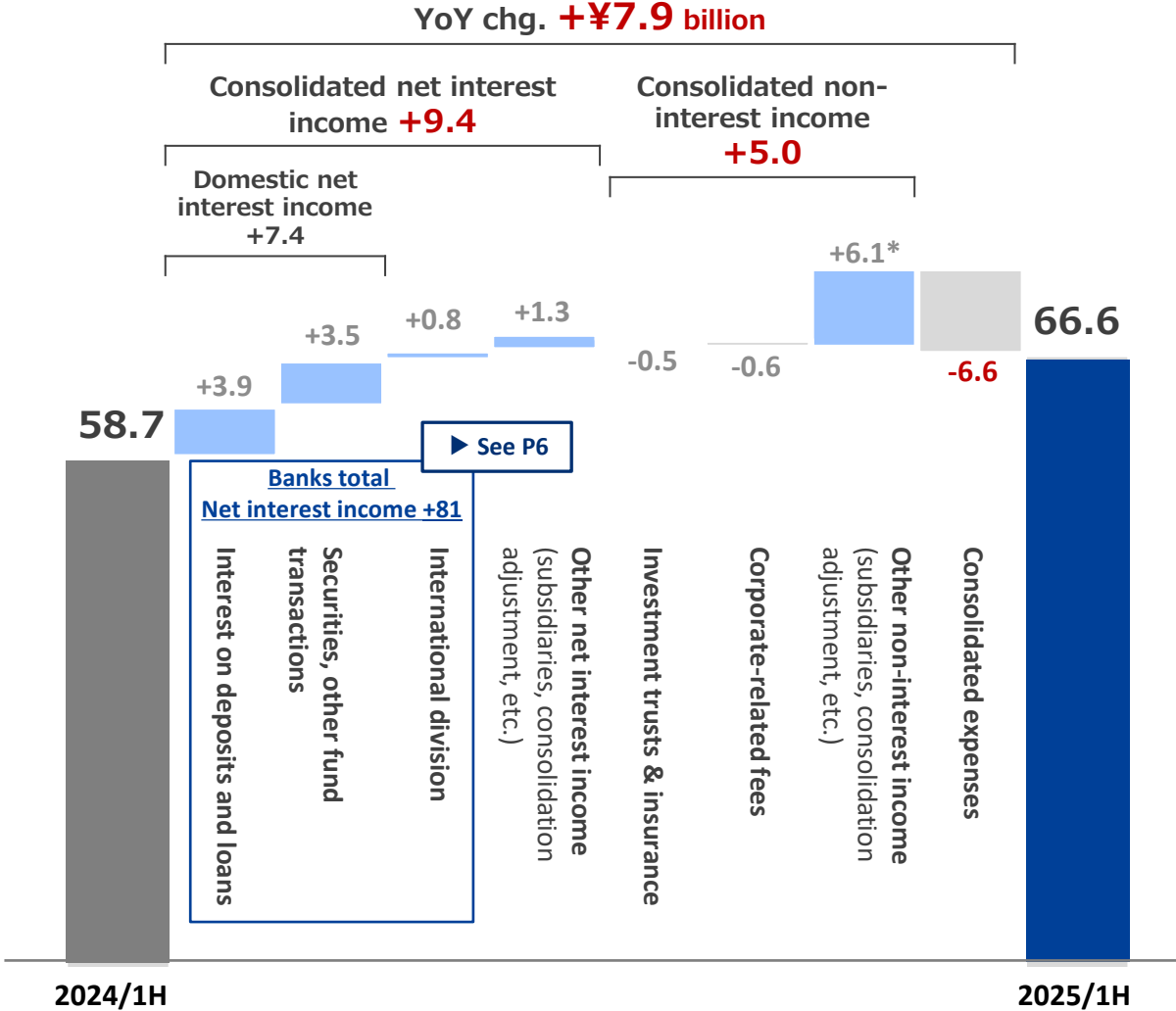
Profit & Loss

Core business profit (FFG consolidated) (Unit: ¥ bil.)

[Non-interest income] Excluding gains (losses) on bonds
[Overhead expenses] Excluding non-recurring expenses



Breakdown of year-on-year changes (FFG consolidated) (Unit: ¥ bil.)



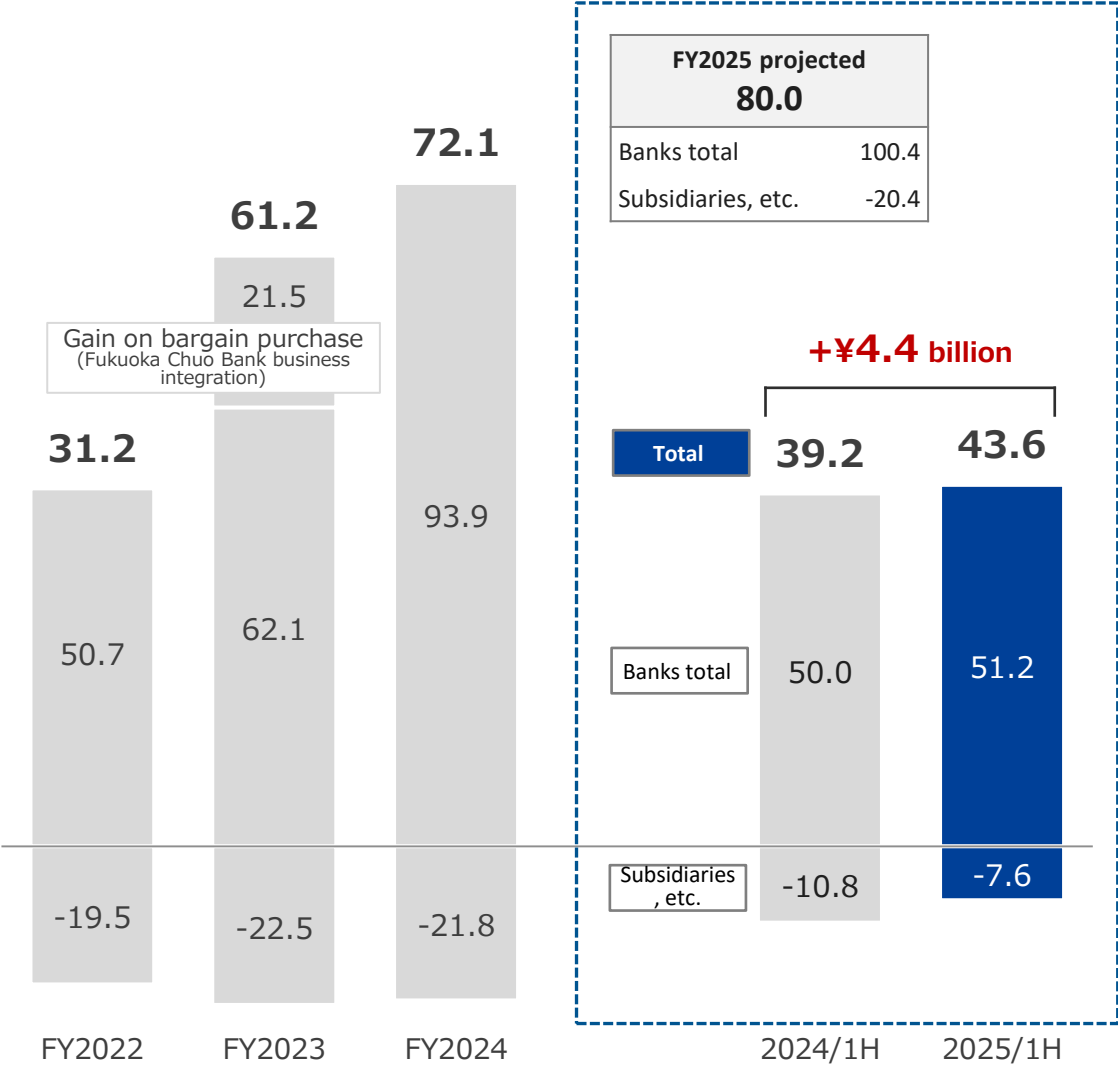
* Including revenue from external system sales related to Minna Bank

Bottom Line (Consolidated Net Income)

Profit & Loss

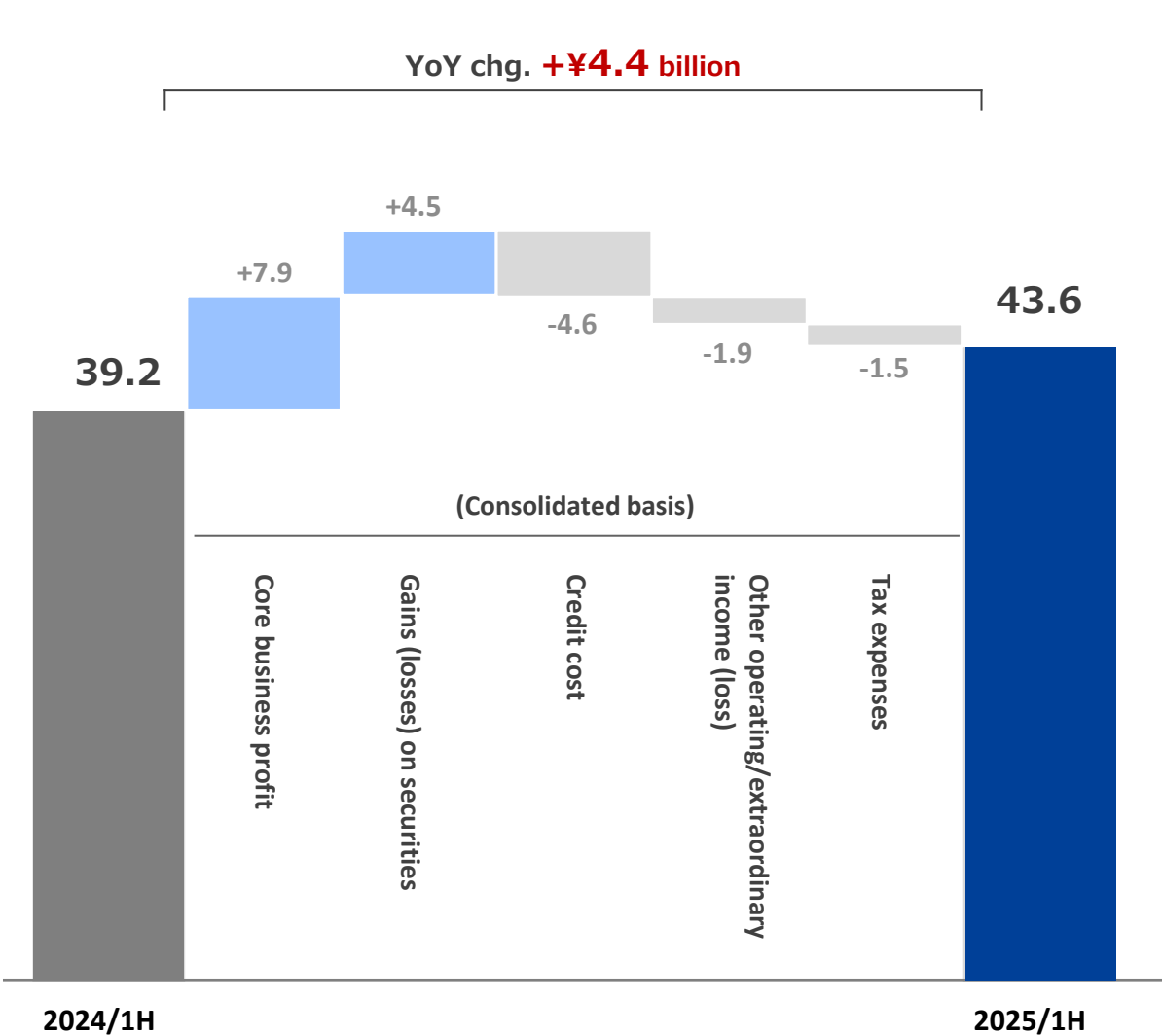
Consolidated net income

(Unit: ¥ bil.)



Breakdown of year-on-year changes

(Unit: ¥ bil.)

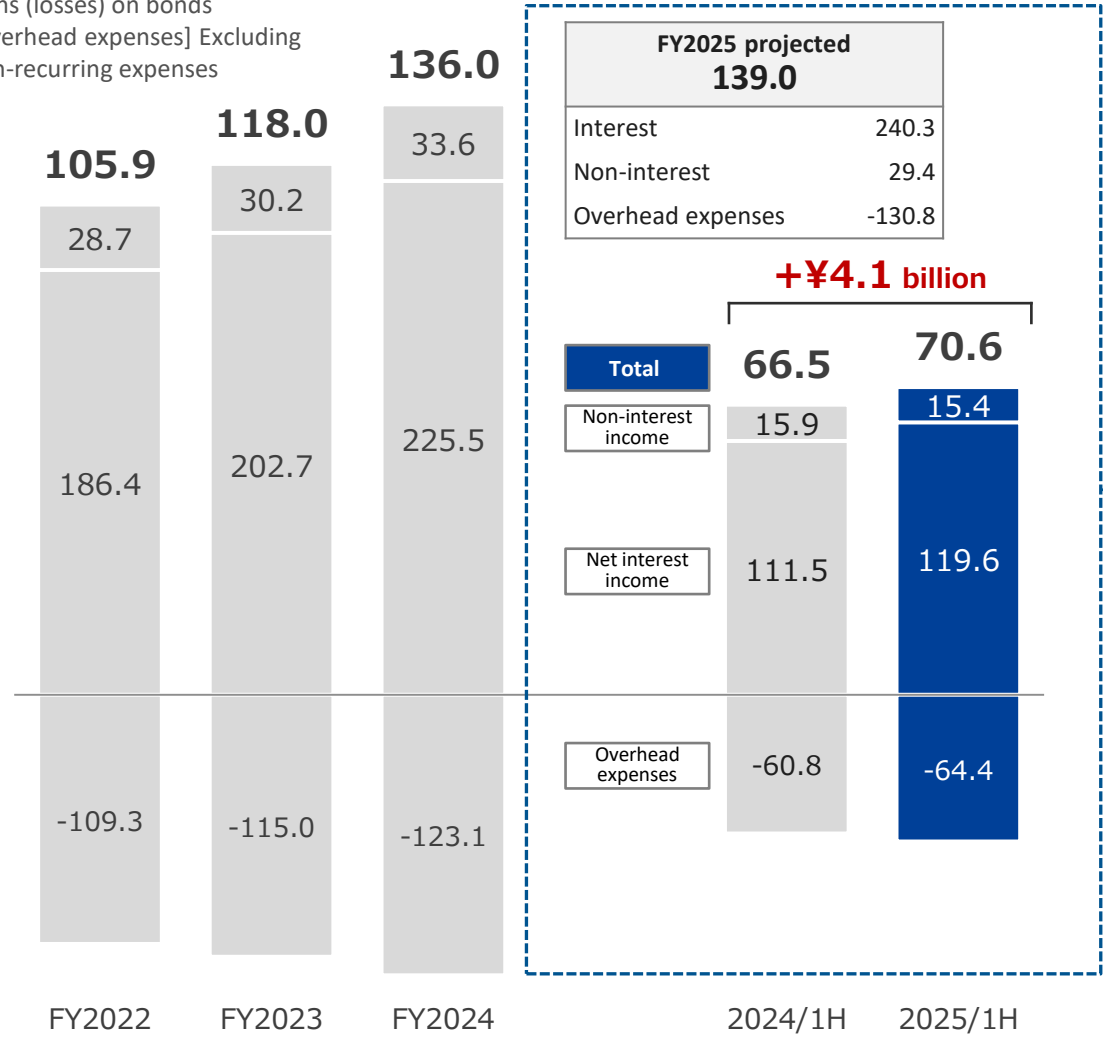


Core Business Profit (banks total)

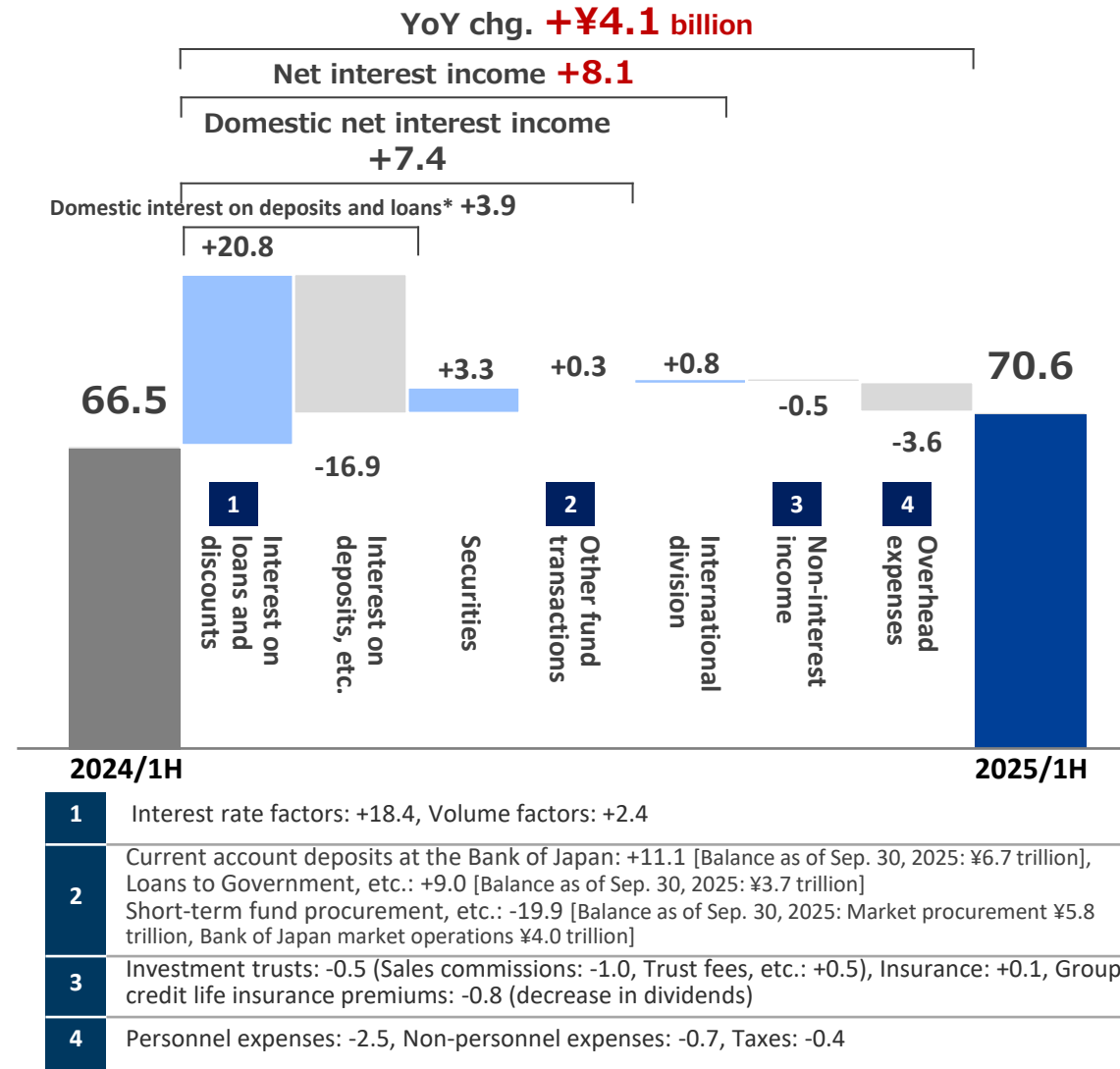
Profit & Loss

Core business profit (banks total) (Unit: ¥ bil.)

[Non-interest income] Excluding gains (losses) on bonds
[Overhead expenses] Excluding non-recurring expenses



Breakdown of year-on-year changes (banks total) (Unit: ¥ bil.)



* Excluding interest on loans to Government, etc.

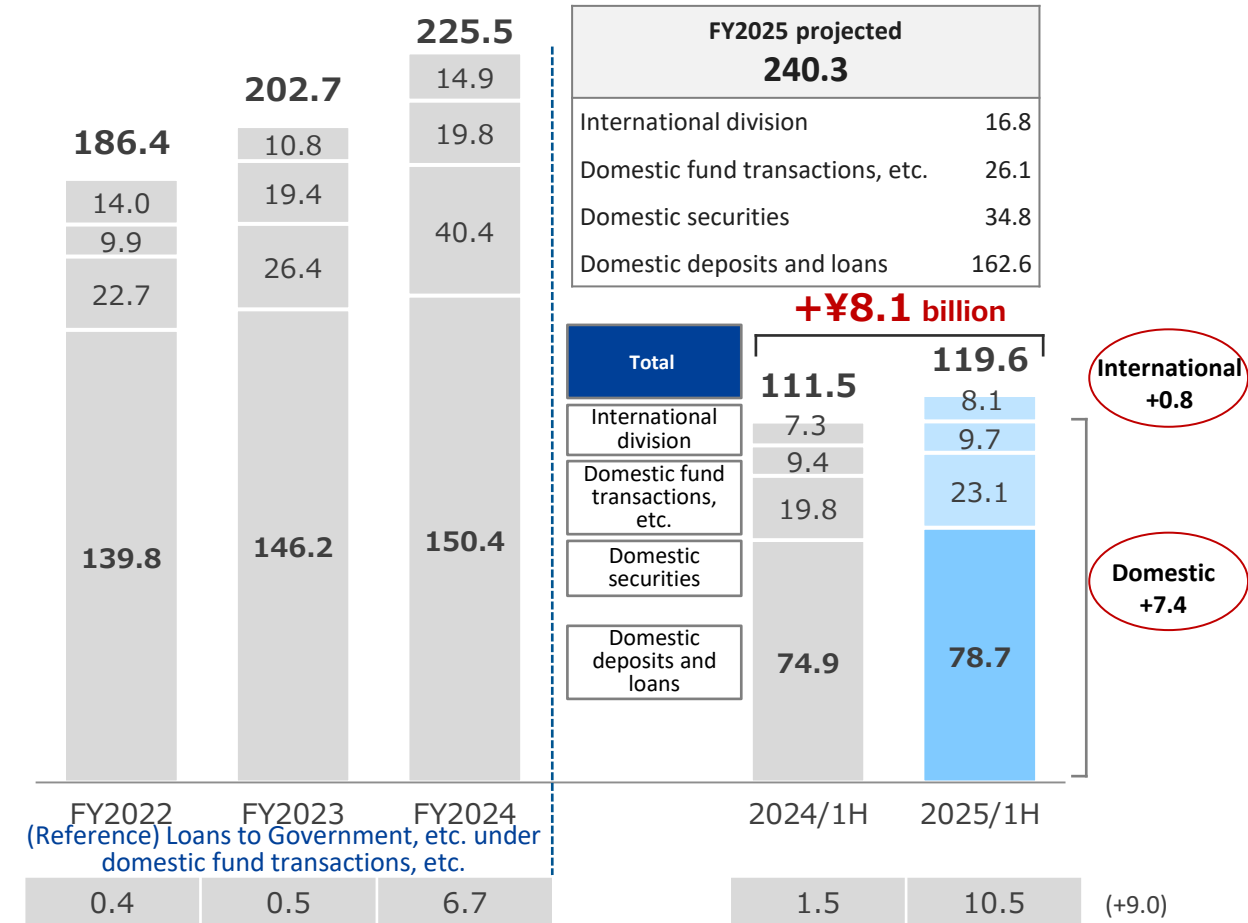
Net Interest Income (banks total)

Profit & Loss

- Net interest income increased by ¥8.1 billion year-on-year. Domestically, the increase was ¥7.4 billion, mainly due to the increase in interest on deposits and loans and interest and dividends on securities reflecting higher interest rates. Internationally, the increase was ¥0.8 billion, driven mainly by a decrease in funding costs.

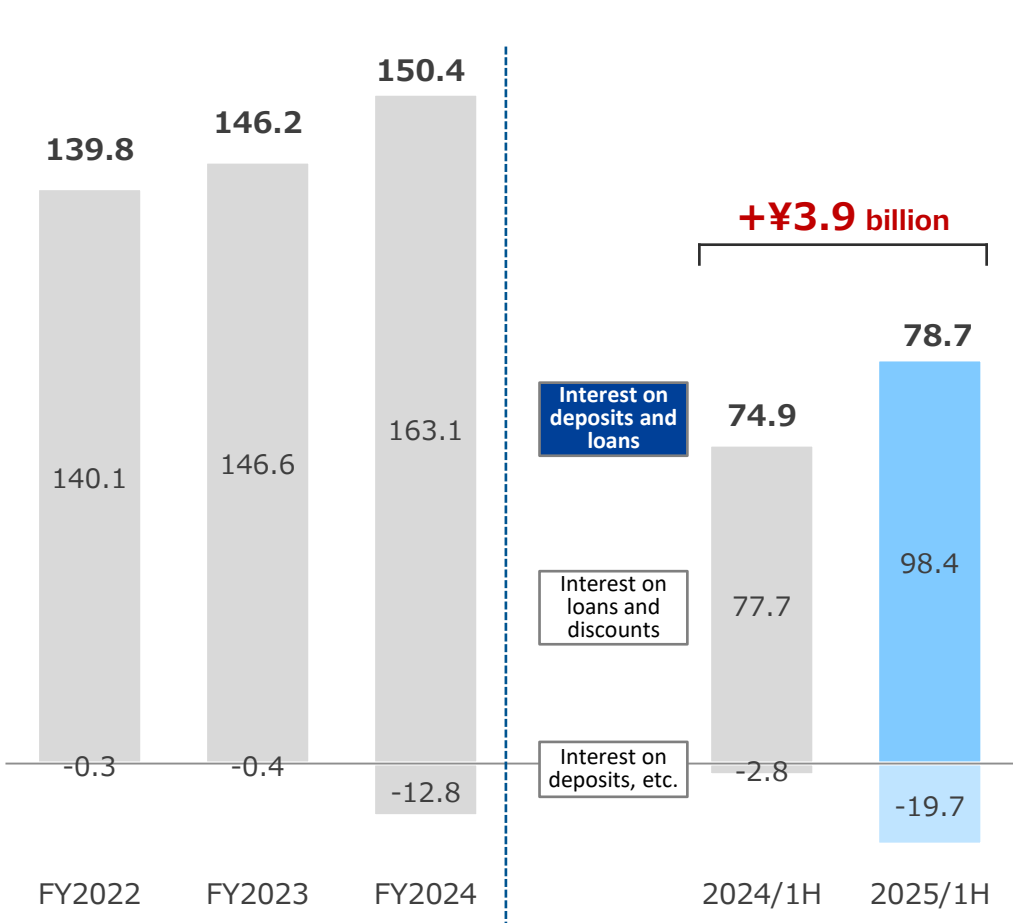
Net interest income (banks total) (Unit: ¥ bil.)

Domestic deposits and loans: Excluding loans to Government, etc.



Domestic interest on deposits and loans (banks total) (Unit: ¥ bil.)

Interest on loans and discounts: Excluding loans to Government, etc.



Interest Rates on Domestic Loans

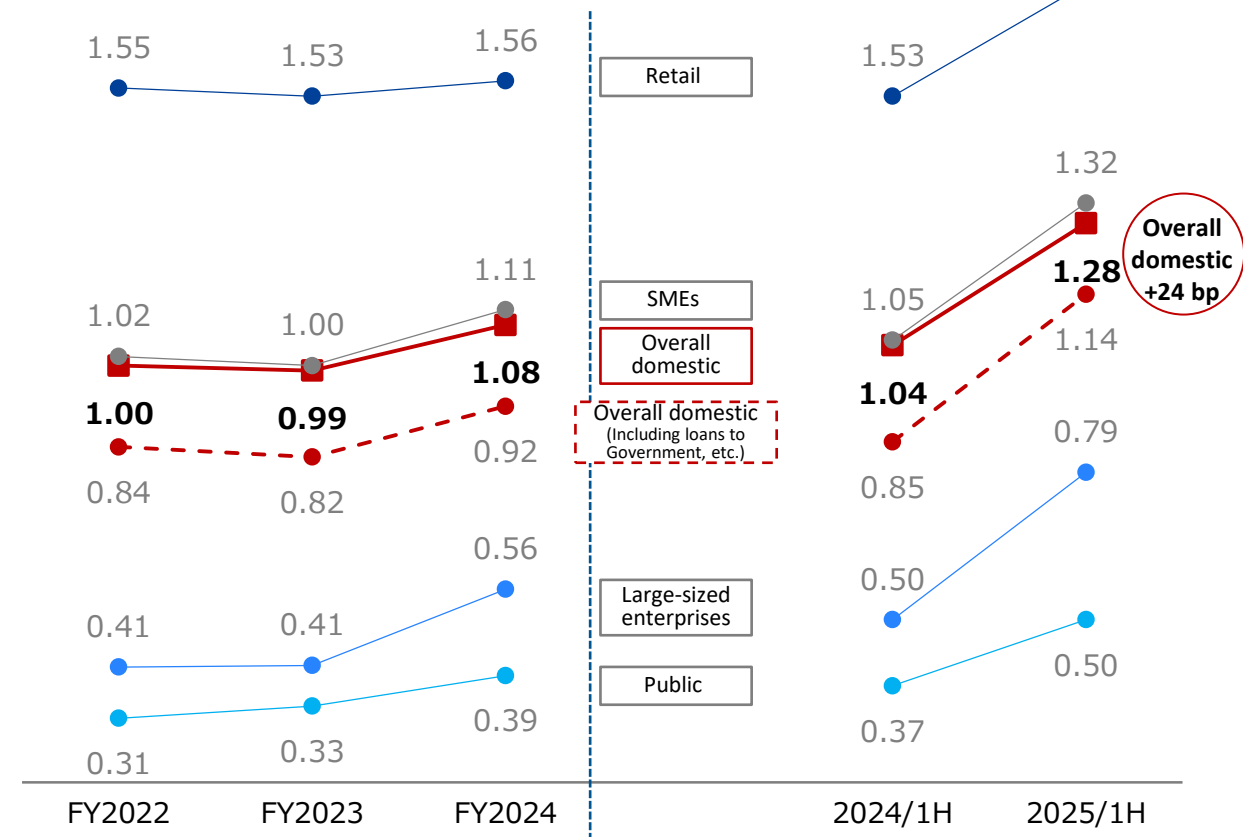
Profit & Loss

● Yield on loans increased across all segments. Overall domestic yield is 1.28%, an increase of 24 bp year-on-year. This absorbed the increase in yield on deposits, etc. (+16 bp year-on-year), with the deposit loan gross margin at 1.10%, an increase of 8 bp year-on-year.

Interest rates on domestic loans (banks total)

(Unit: %)

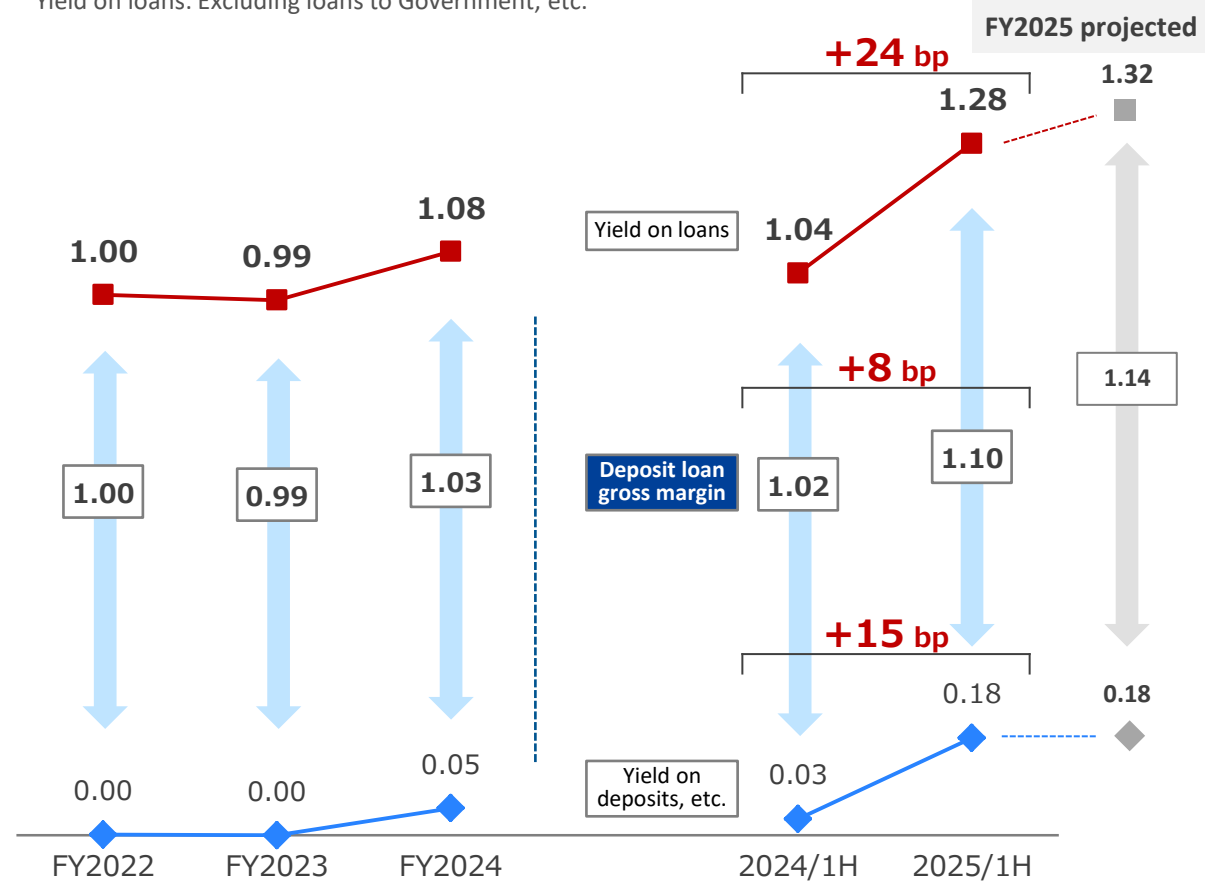
Yield on loans: Excluding loans to Government, etc.



Domestic deposit loan gross margin (banks total)

(Unit: %)

Yield on loans: Excluding loans to Government, etc.



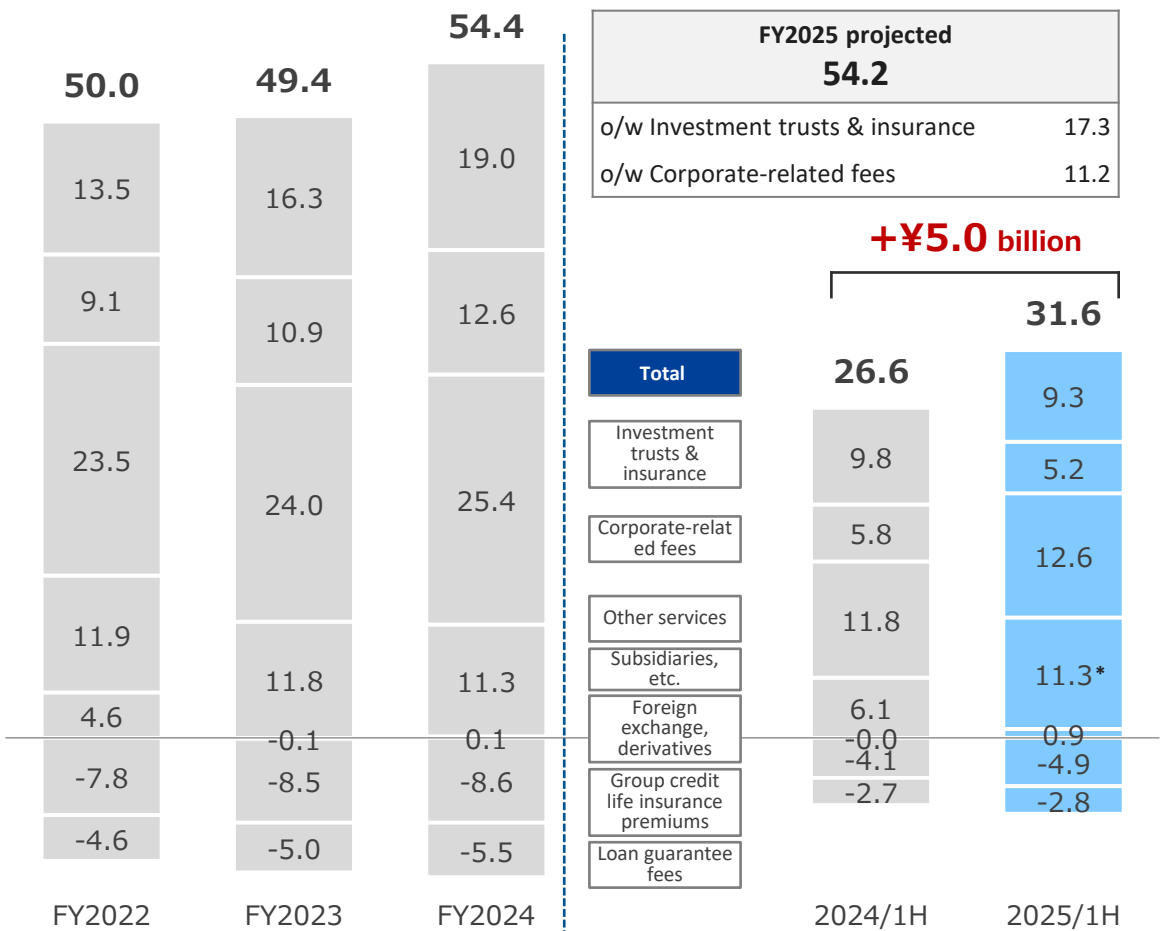
Consolidated Non-interest Income (excluding gains (losses) on bonds)

Profit & Loss

- Consolidated non-interest income increased by ¥5.0 billion year-on-year, driven primarily by the recording of revenue from external system sales (related to Minna Bank). Regarding investment trusts, while there was a decline in sales commissions from the strong performance of the previous fiscal year (already factored into the projected figure), trust fees increased due to the buildup of balances.

Non-interest income (FFG consolidated)

(Unit: ¥ bil.)



Breakdown of investment trusts & insurance fees (banks total)

(Unit: ¥ bil.)

	FY2022	FY2023	FY2024	2024/1H	2025/1H	YoY chg.
Total	13.5	16.3	19.0	9.8	9.3	
Sales commissions on investment trusts	4.0	5.7	6.9	3.7	2.7	-1.0
Investment trust fees	4.0	5.1	6.8	3.3	3.7	+0.5
Insurance fees	5.4	5.4	5.4	2.8	2.9	

Breakdown of corporate-related fees (banks total)

(Unit: ¥ bil.)

	FY2022	FY2023	FY2024	2024/1H	2025/1H
Total	9.1	10.9	12.6	5.8	5.2
Syndicated loans, structured finance	5.1	6.3	6.9	3.0	2.6
Consulting, business matching	0.4	0.5	1.0	0.4	0.4
M&A	0.4	0.6	1.0	0.5	0.0
Other (Corporate settlement fees, etc.)	3.2	3.5	3.8	1.9	2.1
FFG Succession Co., Ltd.* (M&A advisory services)	0.3	0.3	0.5	0.3	0.5

* Recorded revenue from external system sales related to Minna Bank

* Wholly owned subsidiary of FFG, established on April 1, 2022 (figures in table represent M&A fees)

Consolidated Expenses

Profit & Loss

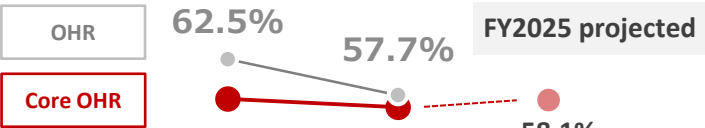
- Consolidated expenses increased by ¥6.6 billion, driven primarily by personnel expenses (such as an increase in base pay) and system-related costs (such as DX-related growth investments and large-scale systems).
- Consolidated core OHR improved by 1.1% year-on-year to 56.1% due to an increase in core gross business profit.

Overhead expenses (-) (FFG consolidated)

(Unit: ¥ bil., %)

[Excluding non-recurring expenses]

OHR (%) = Overhead expenses (excluding non-recurring expenses) ÷ Gross business profit
Core OHR (%) = Overhead expenses (excluding non-recurring expenses) ÷ Core gross business profit



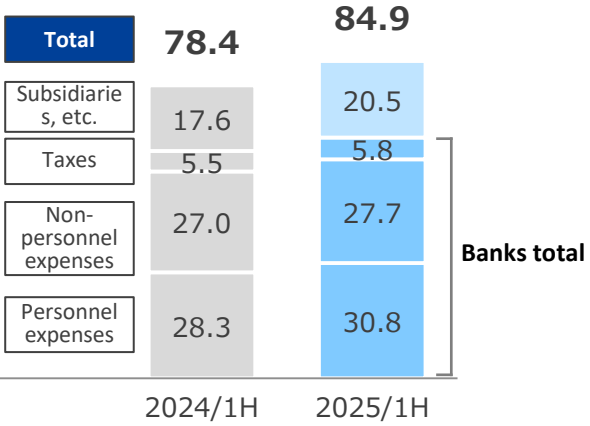
140.6
31.3
9.5
47.2
52.7

150.2
35.2
10.2
50.6
54.2

160.3
37.2
11.1
54.6
57.4

FY2025 projected	
172.4	
Banks total	130.8
Subsidiaries, etc.	41.6

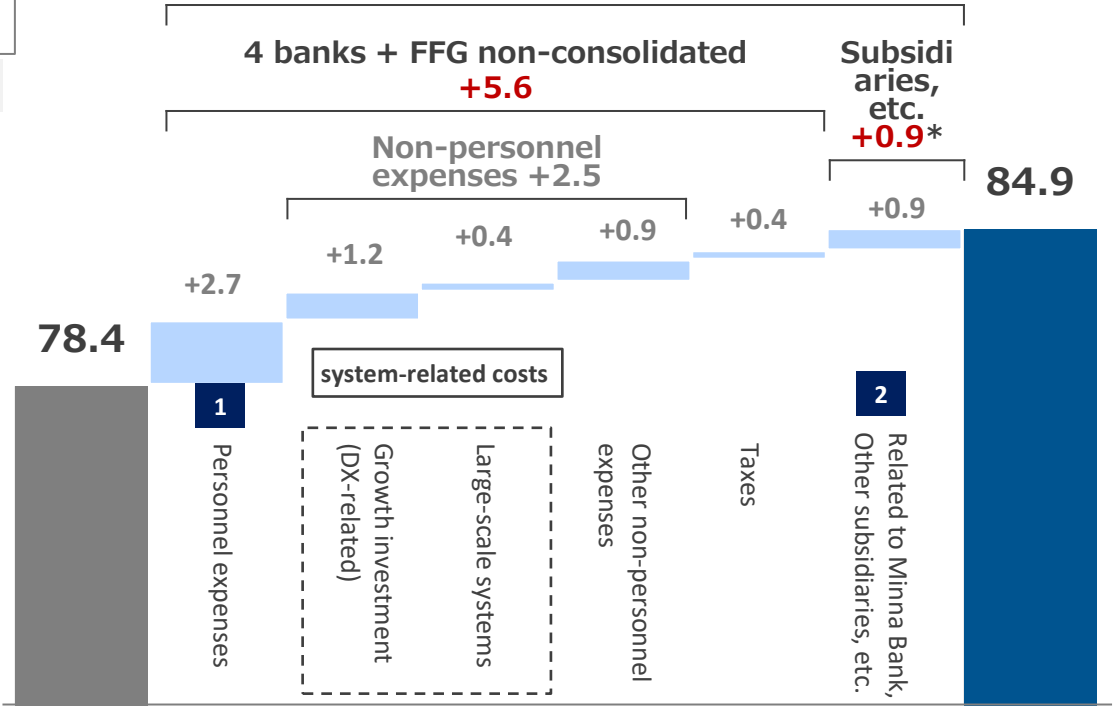
+¥6.6 billion



Breakdown of year-on-year changes

(Unit: ¥ bil.)

YoY chg. +¥6.6 billion



- 1 Impact of increase in base pay, etc.: +1.4, Defined benefit costs: +0.8, etc.
- 2 Related to Minna Bank: +0.5 (increases in personnel/system development costs), etc.

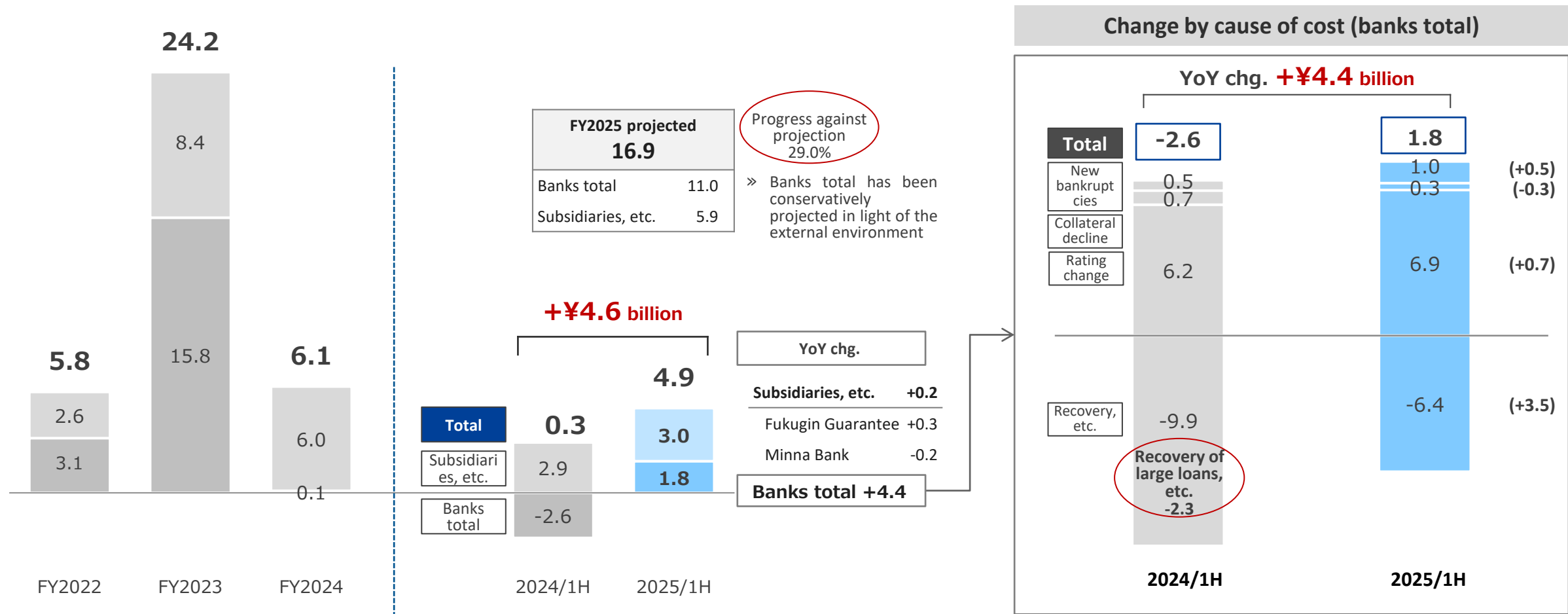
* Excluding FFG non-consolidated

Consolidated Credit Cost

Profit & Loss

- Consolidated credit cost increased by ¥4.6 billion year-on-year. This was primarily due to the absence of the reversal of allowance for loan losses in the previous year following the recovery of large loans, etc. on a banks total basis.
- With no significant changes in new bankruptcies or rating changes from the previous year, credit cost as a percentage of the annual projection is low at 29.0%.

Credit cost (-) (FFG consolidated) (Unit: ¥ bil.)



Loans

Assets and Liabilities,
etc.

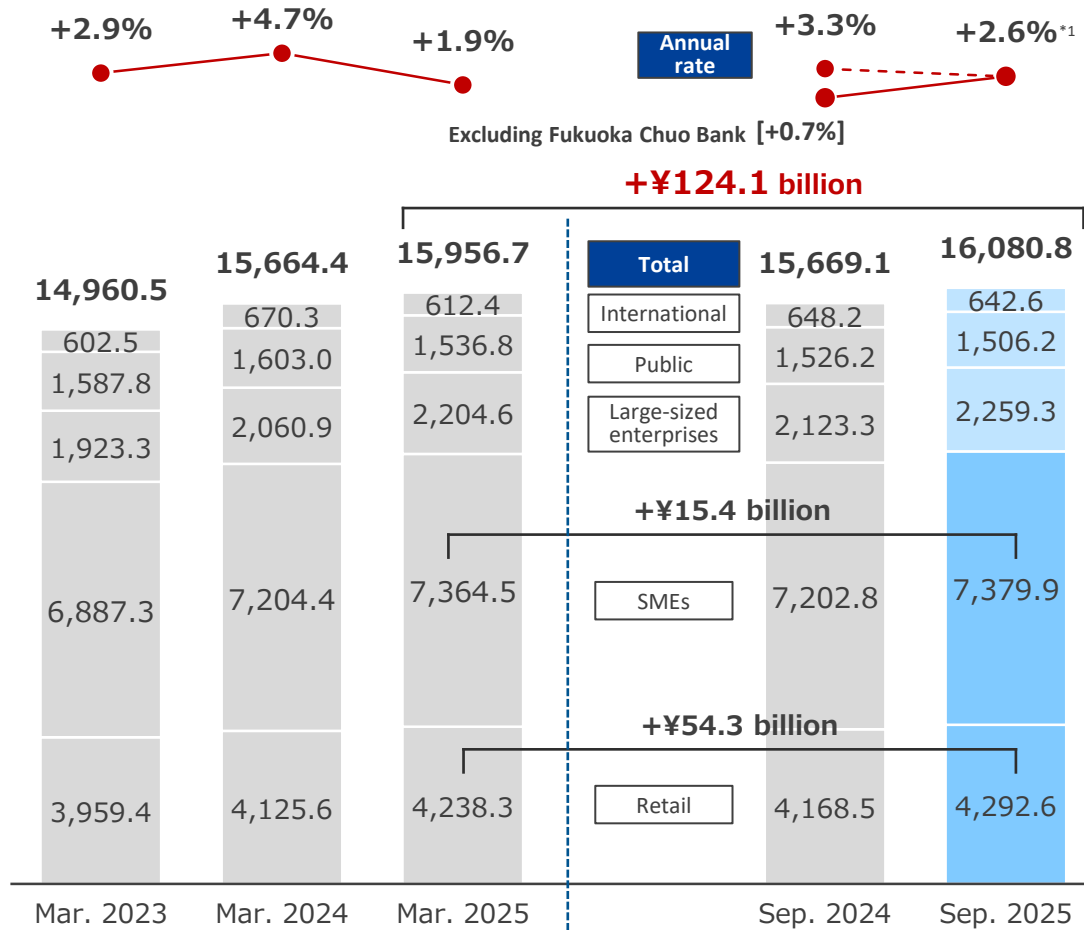
- On a banks total basis, the balance at end of period was ¥16,080.8 billion, and the average balance was ¥15,984.8 billion.
- Balance at end of period increased by ¥124.1 billion from March 2025 (annual rate +2.6%), and average balance increased by ¥350.5 billion year-on-year (annual rate +2.2%).

FY2025 projected	
Average balance	15,911.9
Annual rate	+1.0%

Balance at end of period (banks total)

(Unit: ¥ bil.)

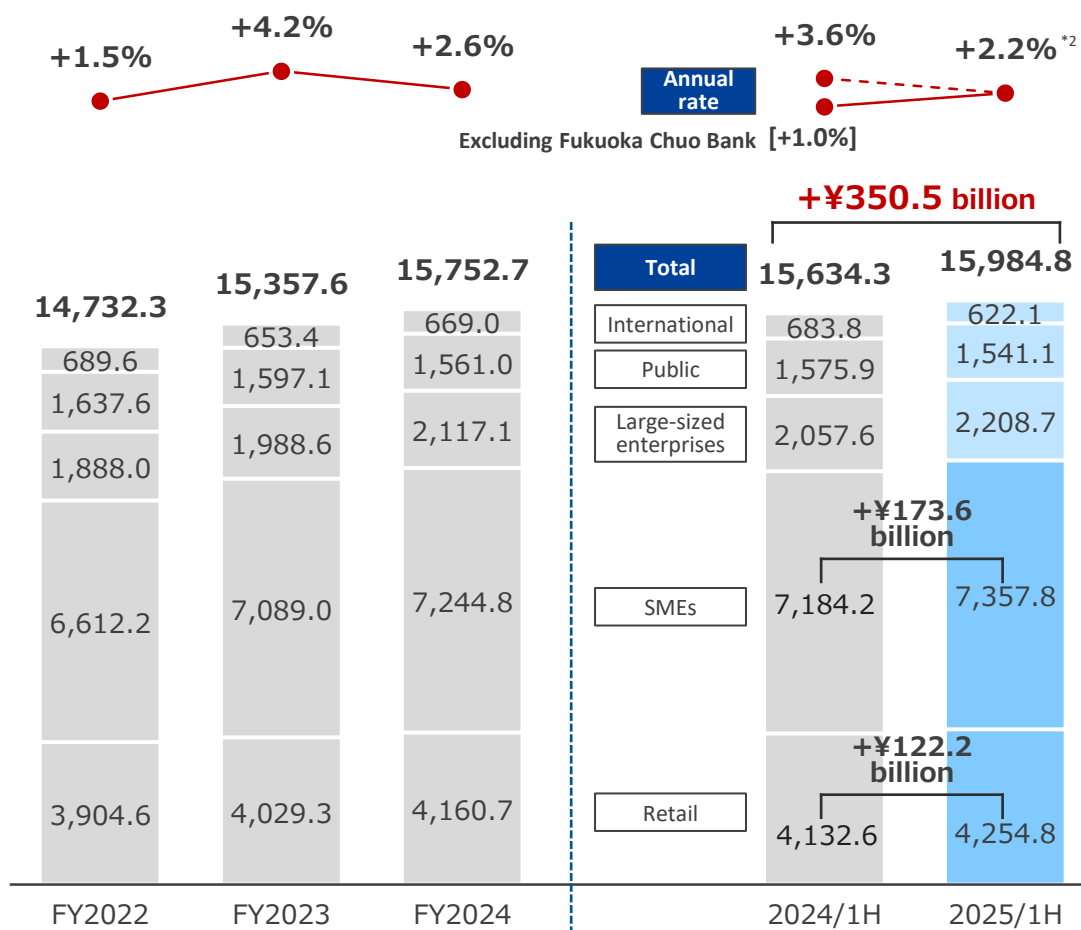
Excluding loans to Government (public) and Bank of Fukuoka loans to FFG (large-sized enterprises)



Average balance (banks total)

(Unit: ¥ bil.)

Excluding loans to Government (public) and Bank of Fukuoka loans to FFG (large-sized enterprises)



*1 Annual rate by segment (Retail +3.0%, SMEs +2.5%, Large-sized enterprises +6.4%, Public -1.3%, International -0.9%)

*2 Annual rate by segment (Retail +3.0%, SMEs +2.4%, Large-sized enterprises +7.3%, Public -2.2%, International -9.0%)

Deposits, etc. (including CDs)

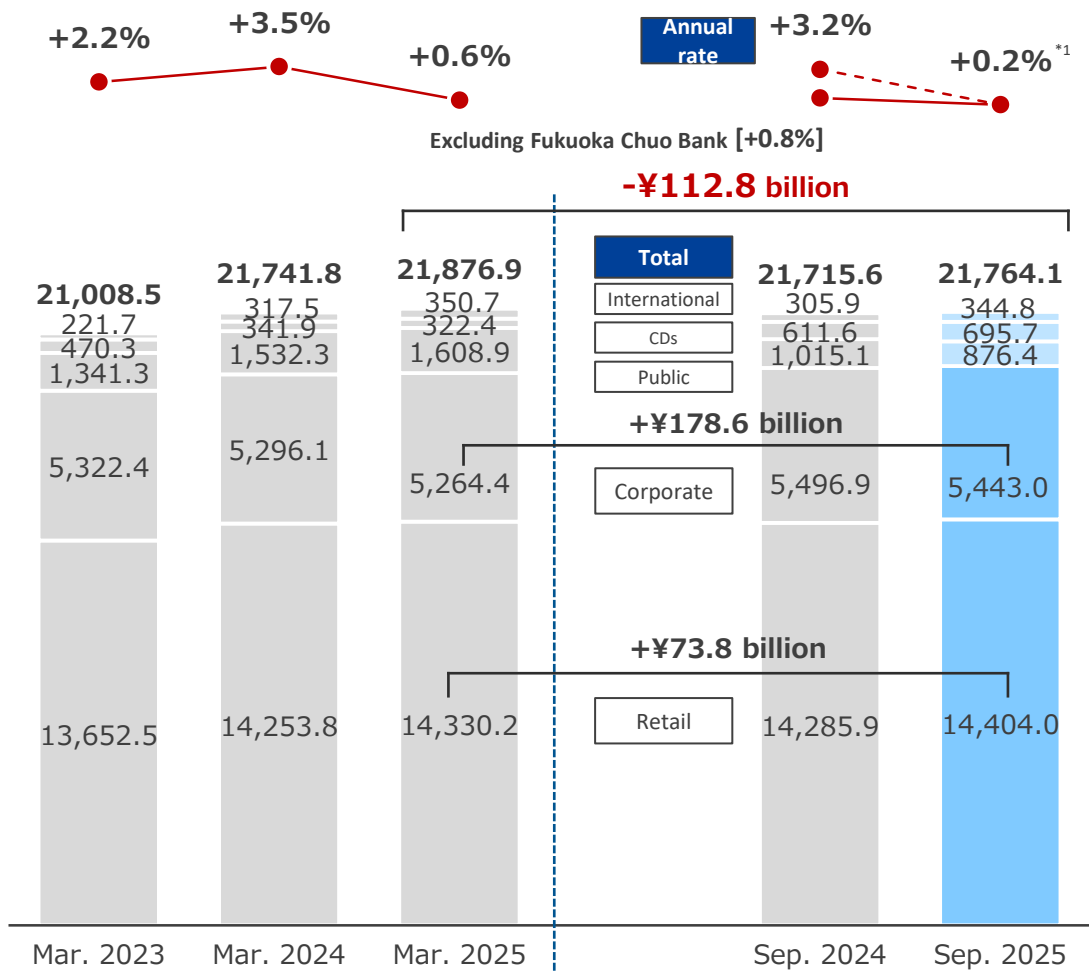
Assets and Liabilities,
etc.

- On a banks total basis, the balance at end of period was ¥21,764.1 billion, and the average balance was ¥21,885.1 billion.
- Balance at end of period decreased by ¥112.8 billion from March 2025 (annual rate +0.2%), and average balance increased by ¥121.2 billion (annual rate +0.6%) year-on-year.

FY2025 projected	
Average balance	21,865.1
Annual rate	+0.4%

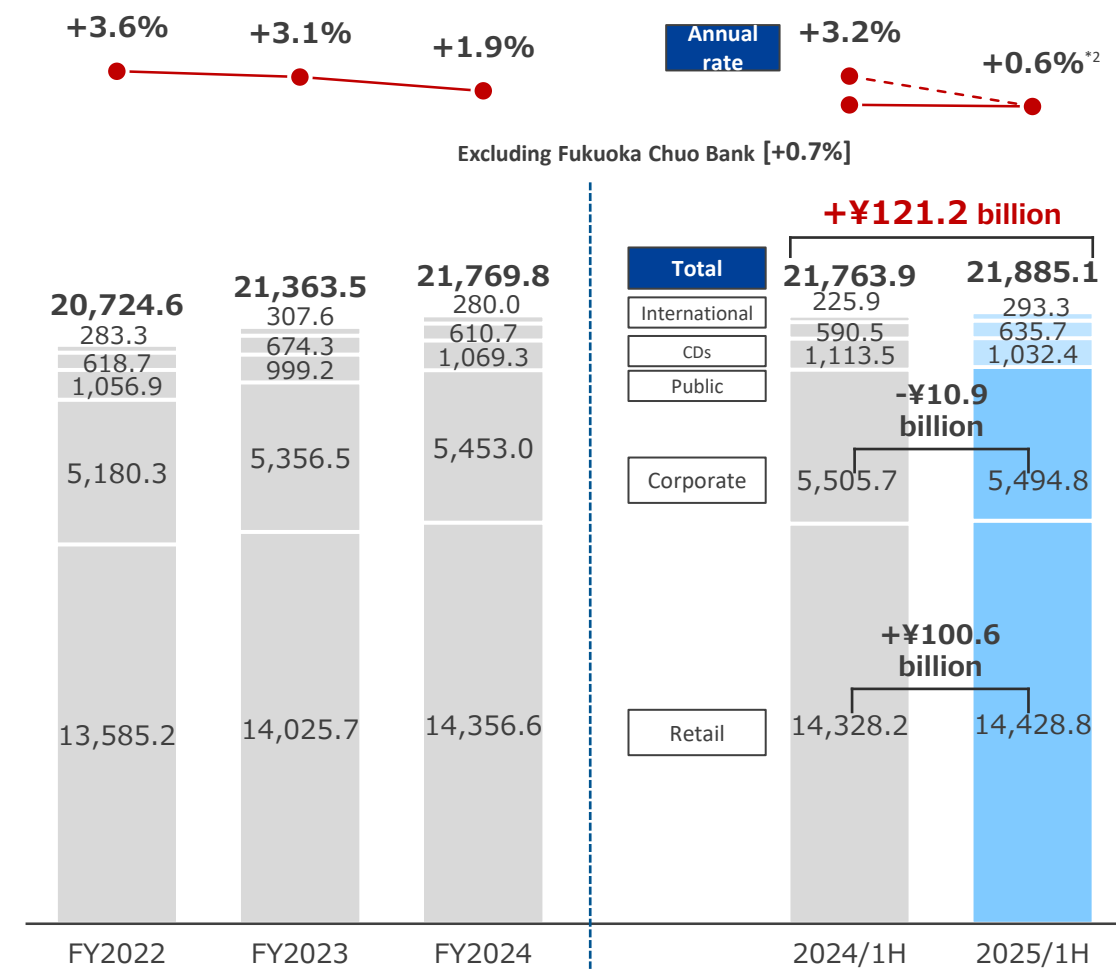
Balance at end of period (banks total)

(Unit: ¥ bil.)



Average balance (banks total)

(Unit: ¥ bil.)



*1 Annual rate by segment (Retail +0.8%, Corporate -1.0%, Public -13.7%, CDs+13.8%, International +12.7%)

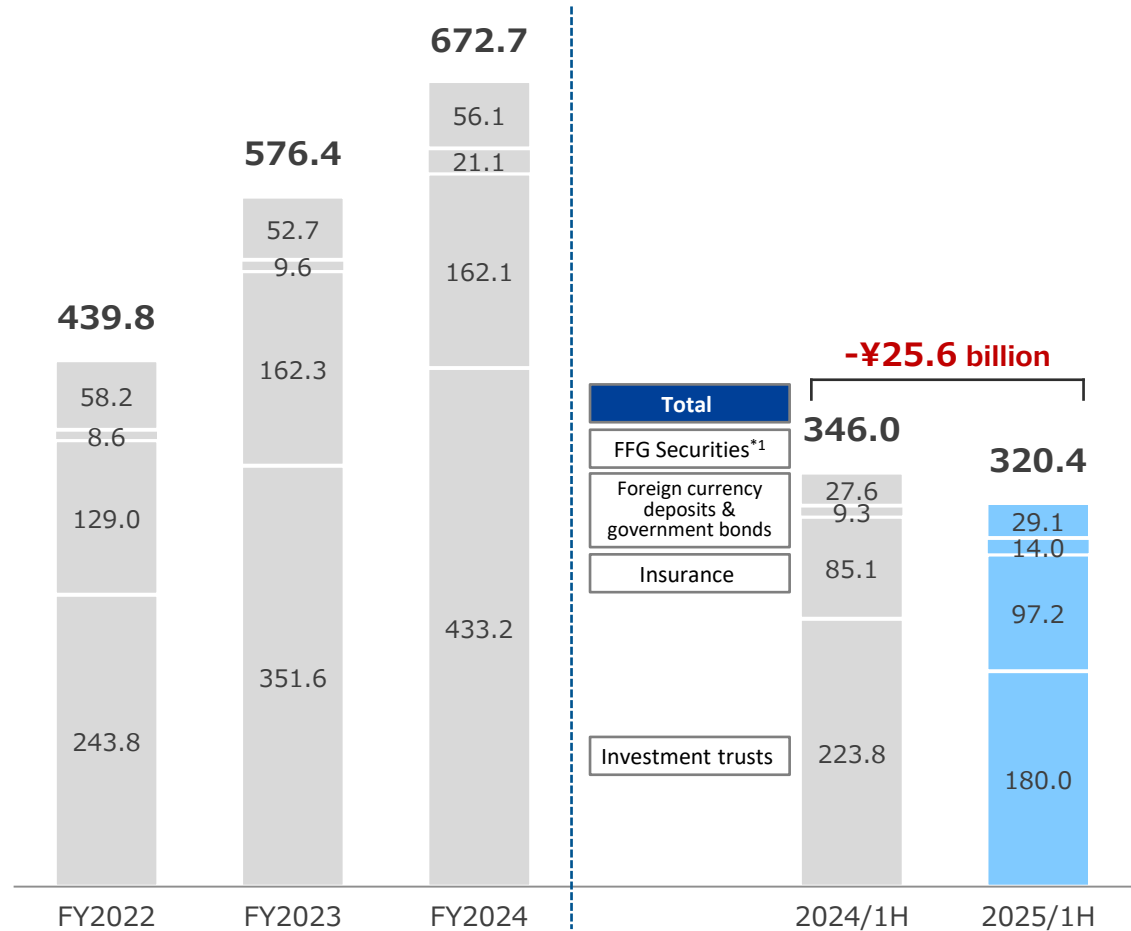
*2 Annual rate by segment (Retail +0.7%, Corporate -0.2%, Public -7.3%, CDs+7.7%, International +29.8%)

Asset Management Products

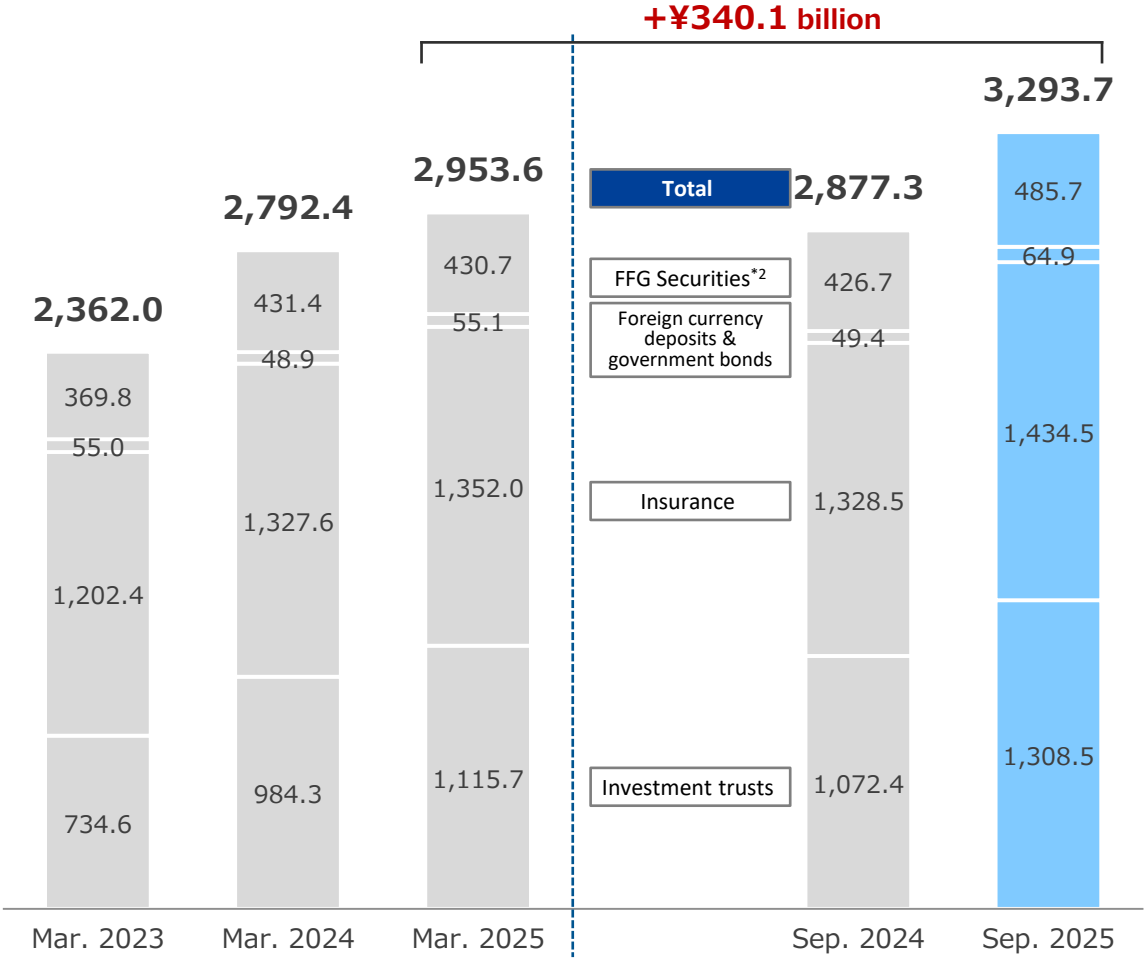
Assets and Liabilities,
etc.

- Although sales of investment trusts decreased from the strong performance of the previous fiscal year, sales of insurance increased, primarily in yen-denominated products.
- The balance of assets under management for individual customers continued to grow steadily, up ¥340.1 billion from March 2025.

Asset management product sales (Group total)
(Unit: ¥ bil.)



Balance of assets under management for individual customers (Group total)
(Unit: ¥ bil.)



*1 Total sales of investment trusts and bonds

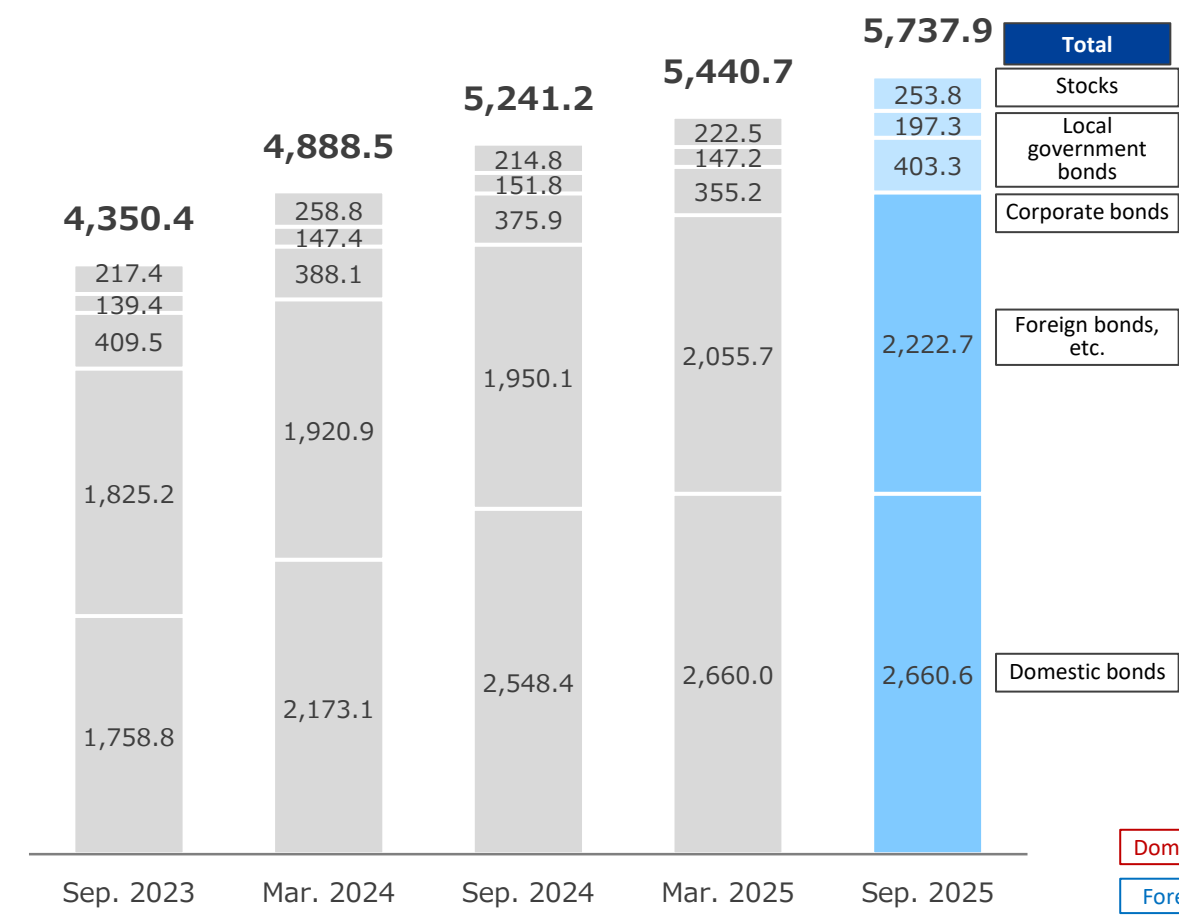
*2 Total balance of investment trusts, stocks and bonds for individual customers

Securities

Assets and Liabilities,
etc.

- Unrealized gains (losses) (after considering hedges) turned positive to ¥64.8 billion, primarily due to an increase in unrealized gains on investment trusts and stocks, driven by factors such as rising stock prices.
- For domestic bonds, FFG is proceeding with investments cautiously while keeping a close eye on interest rate trends, and the duration is at a level of just under 2 years.

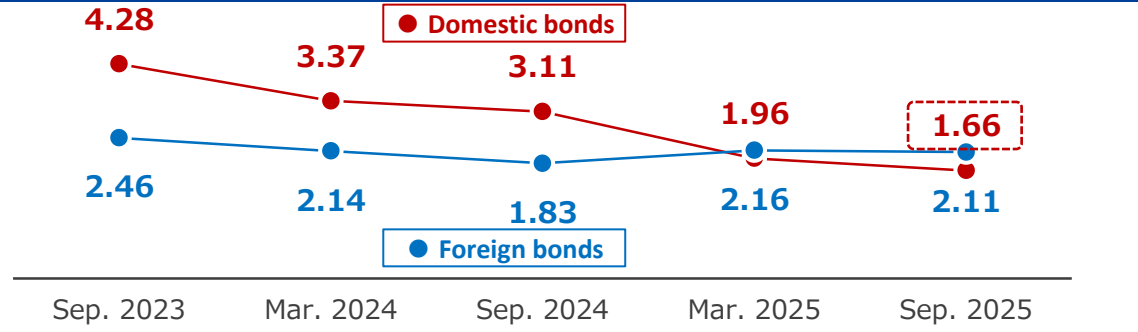
Balance at end of period (FFG consolidated)
(Unit: ¥ bil.)



Unrealized gains (losses) (FFG consolidated)
(Unit: ¥ bil.)

	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025
Total (before hedges)	-89.5	+44.2	+15.8	-117.7	-59.6
o/w Domestic bonds	-132.5	-104.2	-124.8	-223.0	-246.2
o/w Foreign bonds	-71.2	-33.1	-8.9	-27.8	-23.8
Total (after hedges)	-3.1	+95.4	+52.3	-19.3	64.8
o/w Domestic bonds	-87.3	-78.4	-95.6	-147.6	-144.1
o/w Foreign bonds	-30.0	-7.6	-1.7	-4.8	-1.3

Bond duration, 10 BPV (banks total)*
(Unit: Years, ¥ bil.)



10 BPV (when interest rates are rising)

Domestic bonds	-10.2	-9.3	-9.9	-6.5	-5.7
Foreign bonds	-3.3	-2.9	-2.5	-3.1	-3.2

* After considering hedges; including marketable securities held to maturity

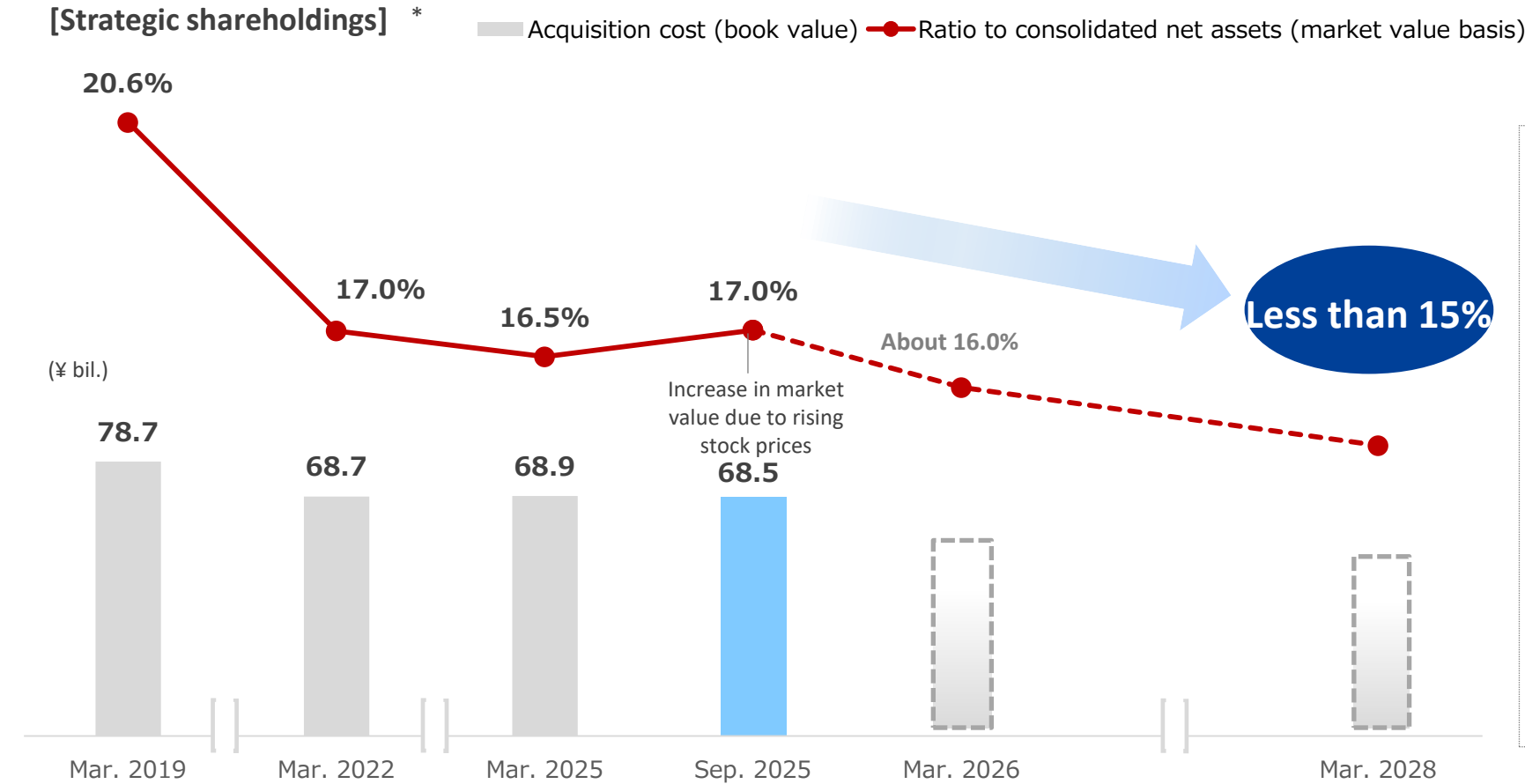
Strategic Shareholdings

Assets and Liabilities, etc.

- Starting from the current Mid-Term Management Plan (April 2025 – March 2028), a basic policy of “reducing the balance of strategic shareholdings related to listed shares” has been clarified.
- The ratio to consolidated net assets has increased since the end of March 2025 due to rising stock prices. FFG will further accelerate this reduction to achieve the target of less than 15%.

Reduction target

Reduce the balance of strategic shareholdings (market value) to less than 15% of consolidated net assets by the end of March 2028



(Reference)

■ Status of equity holdings reclassified from policy investments to pure investments

	Mar. 2024	Mar. 2025	Sep. 2025	
	Actual	Actual	Actual	Change from Mar. 2025
Number of holdings	6	6	4	-2
Acquisition cost (¥ bil.)	6.3	6.2	5.0	-1.2
Market value (¥ bil.)	17.9	17.3	17.1	-0.2

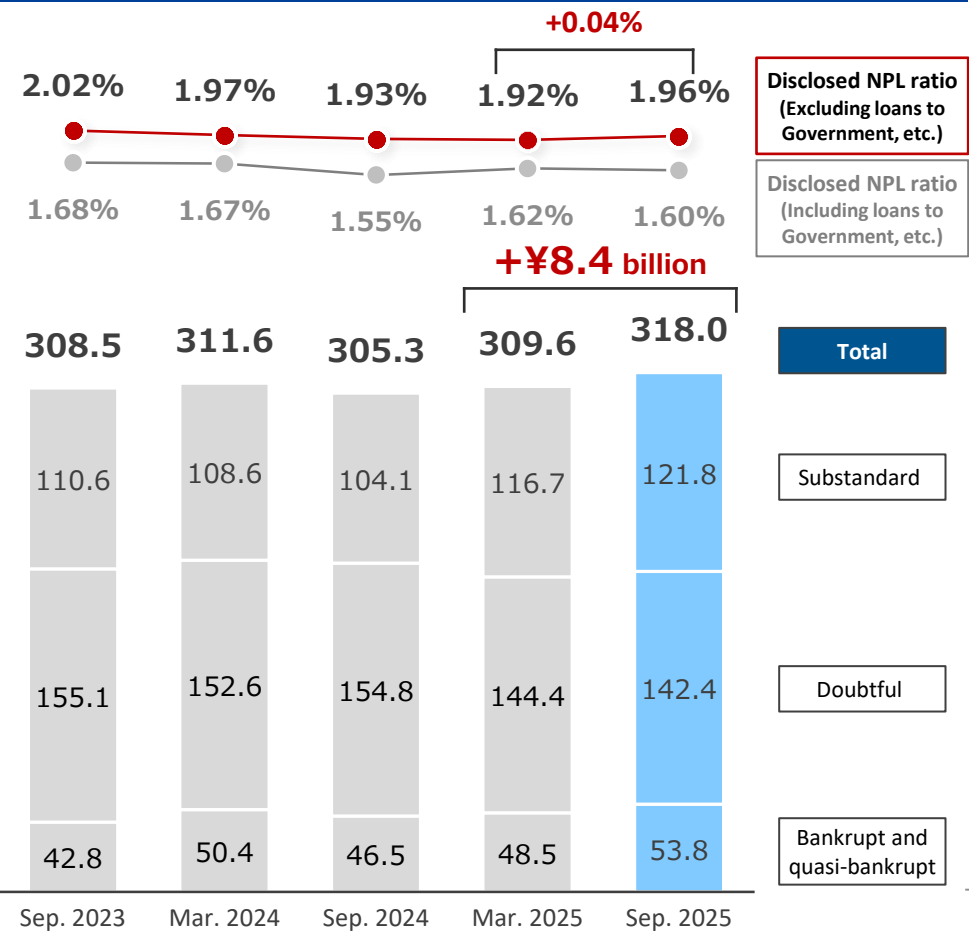
* Scope: Bank of Fukuoka (based on Securities Report disclosures).
Ratio to consolidated net assets = Total market value of strategic shareholdings (listed and unlisted equities, and equities deemed to be held as stated in the Securities Report) ÷ Consolidated net assets

NPLs Disclosed under the FRL, Reserve for Possible Loan Losses, Capital Adequacy

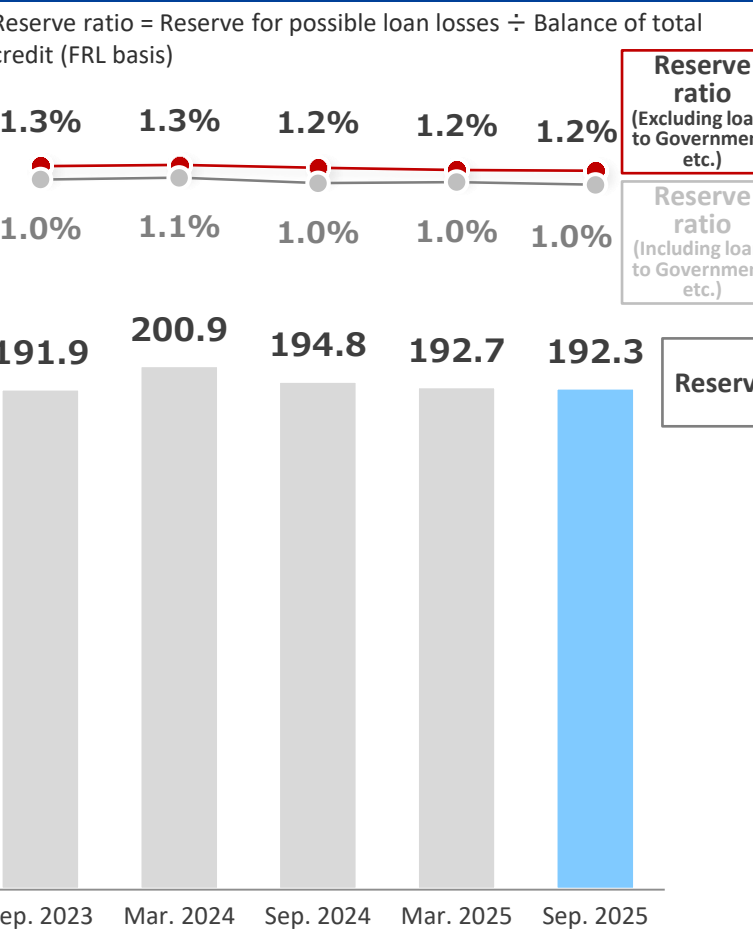
Assets and Liabilities,
etc.

- Balance of disclosed NPLs remains low, and no deterioration in the loan portfolio has been seen.
- The level of reserve for possible loan losses as a percentage of all loans (reserve ratio) has remained high at around 1.2%.
- Capital adequacy ratio has remained generally steady.

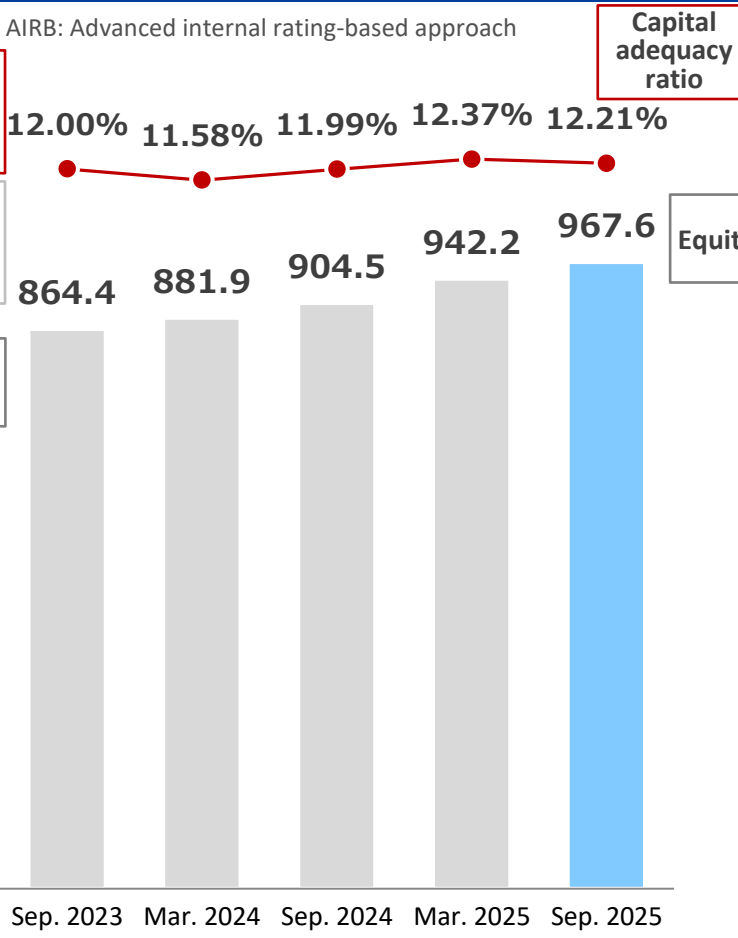
Balance and ratio of disclosed NPLs under the FRL (FFG consolidated) (Unit: ¥ bil.)



Reserve and reserve ratio (FFG consolidated) (Unit: ¥ bil.)



Equity, capital adequacy ratio (FFG consolidated) (Unit: ¥ bil.)



Minna Bank

Minna Bank

- Number of accounts continues to increase steadily. Deposits decreased by ¥0.8 billion from March 2025 to ¥32.3 billion.
- Loans and cover increased by ¥4.5 billion from March 2025 to ¥29.7 billion. Disclosed NPL ratio decreased by 0.68% from March 2025 to 4.65%.

Profit & loss summary (related to Minna Bank*)
(Unit: ¥ bil.)

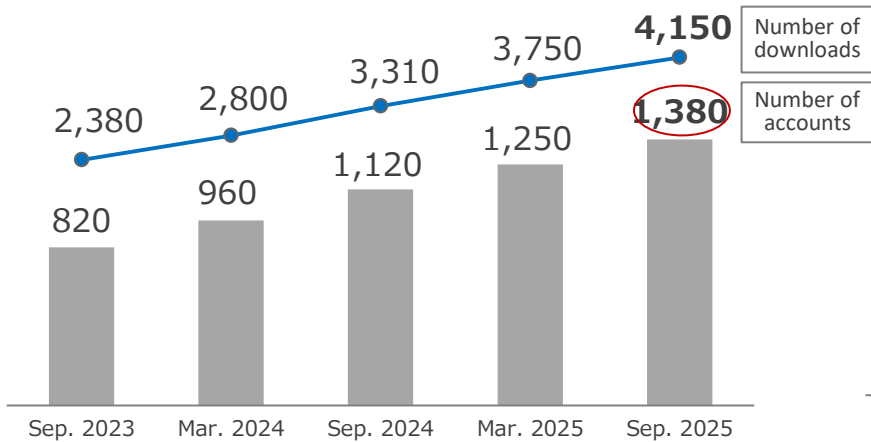
2025/1H results	2025/1H	YoY chg.	2024/1H
Gross business profit	6.7	+5.9	0.9
Net interest income	1.6	+0.6	1.0
Interest on loans and discounts	1.6	+0.6	1.0
Non-interest income (excl. gains (losses) on bonds)	* 5.2	+5.3	-0.1
Overhead expenses (-)	6.2	+0.5	5.6
Core business profit	0.6	+5.3	-4.8
Ordinary profit	-0.0	+5.5	-5.5
Net income	-0.1	+4.0	-4.1
Credit cost (-)	0.6	-0.2	0.8

FY2025 earnings projection	FY2025 projection	YoY chg.	FY2024 results
Net income	* -5.0	+3.8	-8.8
Credit cost (-)	1.7	+0.2	1.5

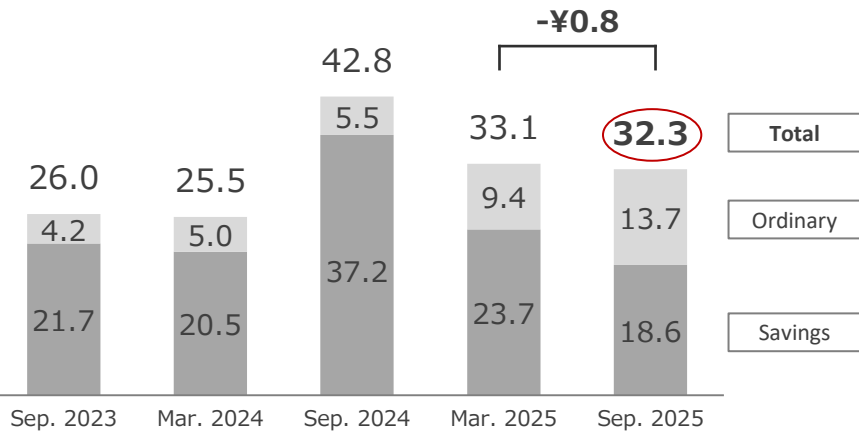
* Including revenue from external system sales

Target indicators, etc.	FY2025 projected
Number of accounts	2,000,000
Balance of loans	¥38 billion

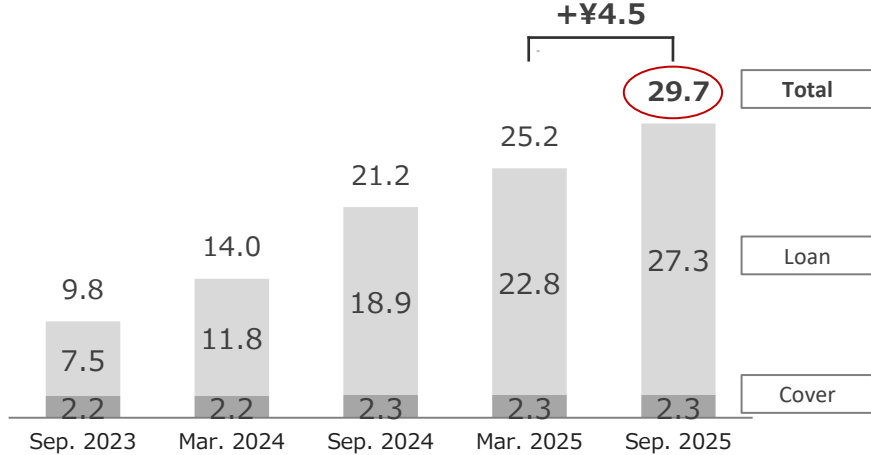
Number of downloads and accounts
(Unit: Thousand)



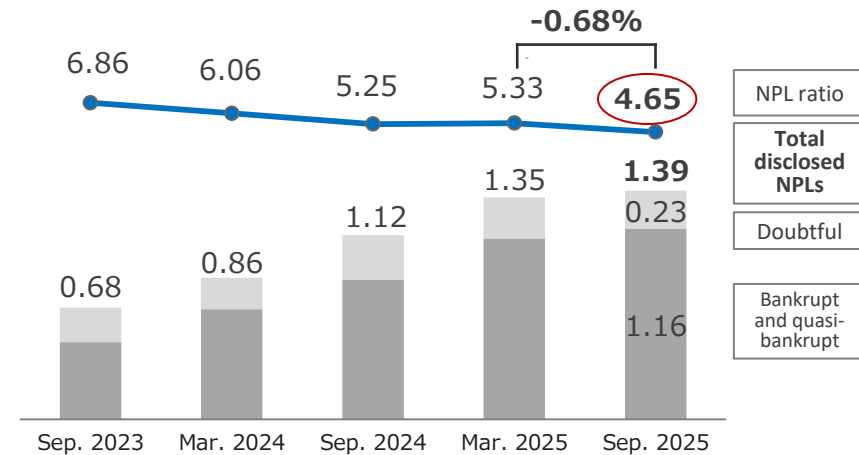
Balance of deposits (excluding special deposits)
(Unit: ¥ bil.)



Balance of loans and cover
(Unit: ¥ bil.)



NPLs Disclosed under the FRL
(Unit: ¥ bil., %)



(*) Total of Minna Bank and Zerobank Design Factory (after eliminating internal transactions between the two).

Earnings Projection for FY2025

Earnings Projection

- The full-year earnings projection for FY2025 has been revised as follows from the previous projection announced on May 12, 2025.
- There are no changes to the projection for FFG’s consolidated ordinary profit and consolidated net income.

FY2025 Full-Year Earnings Projection

(Unit: ¥ bil.)	FFG consolidated		(Unit: ¥ bil.)	Banks total		Bank of Fukuoka		Kumamoto Bank		Juhachi-Shinwa Bank		Fukuoka Chuo Bank	
	Projection	Change from previous projection		Projection	Change from previous projection	Projection	Change from previous projection	Projection	Change from previous projection	Projection	Change from previous projection	Projection	Change from previous projection
Core business profit	128.4	+3.9	Core business profit	143.1	+4.1	109.8	+1.5	9.6	+0.4	23.0	+2.6	0.7	-0.3
Ordinary profit	117.0	–	Ordinary profit	136.2	+0.2	108.3	-1.4	7.7	+0.2	20.0	+1.8	0.2	-0.3
Consolidated net income	80.0	–	Net income	100.4	+0.0	79.0	-0.8	5.8	+0.2	15.2	+1.1	0.3	-0.4
			Credit cost (-)	11.0	–	5.7	–	1.5	–	3.2	–	0.6	–
			Gains (losses) on securities	5.0	-3.0	4.7	-2.6	0.0	+0.0	0.3	-0.4	-0.0	-0.0
			Gains (losses) on bonds	-2.7	-5.7	-1.0	-5.2	–	–	-1.7	-0.5	-0.0	-0.0
			Gains (losses) on stocks	7.7	+2.7	5.7	+2.6	0.0	+0.0	2.0	+0.1	–	–

The projections above have been determined based on currently available information. Actual results may differ from these projections.

Financial Data (Information by Bank, etc.)

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Profit & Loss Summary (Breakdown of Banks Total)

Bank-specific Figures

FY2025/1H financial results (Unit: ¥ bil.)	Banks total		Bank of Fukuoka (non-consolidated)		Kumamoto Bank (non-consolidated)		Juhachi-Shinwa Bank (non-consolidated)		Fukuoka Chuo Bank (non-consolidated)	
	Results	YoY chg. (①+②+③+④)	Results	YoY chg. ①	Results	YoY chg. ②	Results	YoY chg. ③	Results	YoY chg. ④
Core gross business profit	135.0	+7.7	90.0	+4.7	11.9	+0.7	29.7	+2.7	3.5	-0.4
Net interest income	119.6	+8.1	78.4	+4.7	11.1	+0.8	26.7	+2.9	3.4	-0.3
Domestic	111.5	+7.4	71.6	+4.8	11.1	+0.8	25.5	+2.1	3.4	-0.3
International	8.1	+0.8	6.8	-0.1	0.0	+0.0	1.2	+0.8	0.0	-0.0
Non-interest income (excl. bond-related income)	15.4	-0.5	11.6	-0.1	0.8	-0.1	3.0	-0.3	0.1	-0.0
Net fees and commissions	14.5	-1.4	10.6	-0.9	0.7	-0.1	3.1	-0.3	0.1	-0.0
Trading and other operating income	0.9	+0.9	0.9	+0.8	0.1	+0.0	-0.1	+0.0	0.0	+0.0
Overhead expenses (-)	64.4	+3.6	36.9	+2.4	7.3	+0.4	17.0	+0.6	3.1	+0.1
Core business profit	70.6	+4.1	53.0	+2.2	4.5	+0.3	12.7	+2.1	0.4	-0.5
(Excluding gains (losses) on cancellation of investment trusts)	70.5	+2.5	53.4	+1.3	4.5	+0.3	12.2	+1.4	0.4	-0.5
Ordinary profit	69.6	+2.5	53.7	+3.8	3.8	-0.9	11.8	-0.5	0.2	+0.1
Net income	51.2	+1.2	39.3	+2.6	2.9	-0.5	8.9	-0.7	0.1	-0.1
Credit cost (-)	1.8	+4.4	0.1	+0.6	0.6	+1.2	0.9	+3.2	0.2	-0.6
Gains (losses) on securities	1.0	+3.6	1.1	+3.0	0.0	+0.0	-0.1	+0.6	-0.0	-0.0
Gains (losses) on bonds	-4.2	+7.0	-3.3	+2.2	-0.0	-0.0	-0.9	+4.9	-0.0	-0.0
Gains (losses) on stocks	5.2	-3.4	4.5	+0.8	0.0	+0.0	0.7	-4.3	-	-0.0

Net Interest Income, Non-interest Income

Bank-specific Figures

Net interest income						
(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	67.8	64.9	73.7	75.9	78.4	+4.7
Domestic	62.8	59.4	66.8	69.1	71.6	+4.8
Interest on loans and discounts	47.3	48.1	50.6	58.3	70.6	+20.0
Interest on deposits, etc.	-0.1	-0.1	-1.7	-6.3	-12.4	-10.7
Interest and dividends on securities	9.4	5.8	12.6	13.3	13.7	+1.1
International	5.0	5.5	6.9	6.9	6.8	-0.1
Kumamoto Bank (non-consolidated)	10.2	10.3	10.3	10.4	11.1	+0.8
Domestic	10.2	10.3	10.2	10.4	11.1	+0.8
Interest on loans and discounts	8.2	8.3	8.8	10.4	12.4	+3.6
Interest on deposits, etc.	-0.0	-0.0	-0.2	-0.8	-1.7	-1.4
Interest and dividends on securities	0.6	0.6	0.6	0.6	0.9	+0.2
International	0.0	0.0	0.0	0.0	0.0	+0.0
Juhachi-Shinwa Bank (non-consolidated)	23.3	22.7	23.8	24.2	26.7	+2.9
Domestic	23.1	22.6	23.4	23.5	25.5	+2.1
Interest on loans and discounts	15.9	16.0	16.7	18.8	22.5	+5.8
Interest on deposits, etc.	-0.1	-0.0	-0.8	-2.6	-5.1	-4.3
Interest and dividends on securities	4.8	4.7	5.9	6.1	7.9	+2.0
International	0.2	0.1	0.4	0.6	1.2	+0.8
Fukuoka Chuo Bank (non-consolidated)	3.6	3.6	3.8	3.5	3.4	-0.3
Domestic	3.5	3.6	3.7	3.5	3.4	-0.3
Interest on loans and discounts	3.2	3.2	3.1	3.2	3.5	+0.3
Interest on deposits, etc.	-0.1	-0.1	-0.1	-0.3	-0.6	-0.4
Interest and dividends on securities	0.4	0.5	0.7	0.6	0.6	-0.1
International	0.0	0.0	0.0	0.0	0.0	-0.0

Non-interest income (excluding gains (losses) on bonds)						
(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	10.8	12.0	11.6	12.9	11.6	-0.1
Investment trusts & insurance	4.3	5.1	5.8	5.5	5.7	-0.0
Corporate-related fees	4.1	4.7	4.5	5.3	4.0	-0.6
Fees and commissions on exchange	2.6	2.6	2.6	2.8	2.8	+0.2
Trading and other fees and commissions	-0.9	-1.4	-1.4	-1.1	-1.9	-0.5
Foreign exchange, derivatives, etc.	0.7	1.0	0.1	0.4	0.9	+0.8
Kumamoto Bank (non-consolidated)	0.2	1.8	0.9	1.4	0.8	-0.1
Investment trusts & insurance	1.0	1.1	1.2	1.1	1.1	-0.1
Corporate-related fees	0.3	0.4	0.3	0.4	0.4	+0.1
Fees and commissions on exchange	0.3	0.3	0.3	0.3	0.3	+0.0
Trading and other fees and commissions	-0.9	-0.5	-1.0	-0.5	-1.0	-0.1
Foreign exchange, derivatives, etc.	-0.4	0.5	0.0	0.0	0.1	+0.0
Juhachi-Shinwa Bank (non-consolidated)	1.6	3.7	3.2	3.2	3.0	-0.3
Investment trusts & insurance	2.1	2.4	2.6	2.4	2.3	-0.3
Corporate-related fees	0.6	0.8	0.8	1.0	0.7	-0.1
Fees and commissions on exchange	0.9	0.9	0.9	1.0	0.9	+0.1
Trading and other fees and commissions	-0.8	-1.1	-0.9	-0.9	-0.9	-0.0
Foreign exchange, derivatives, etc.	-1.3	0.6	-0.1	-0.3	-0.1	+0.0
Fukuoka Chuo Bank (non-consolidated)	0.2	0.2	0.1	0.2	0.1	-0.0
Investment trusts & insurance	0.2	0.3	0.2	0.2	0.2	-0.1
Corporate-related fees	0.1	0.1	0.1	0.1	0.1	+0.0
Fees and commissions on exchange	0.1	0.1	0.1	0.1	0.1	-0.0
Trading and other fees and commissions	-0.3	-0.2	-0.3	-0.2	-0.3	+0.0
Foreign exchange, derivatives, etc.	0.0	0.0	0.0	0.0	0.0	+0.0

Overhead Expenses, Credit Cost

Bank-specific Figures

Overhead expenses (-) Excluding non-recurring expenses						
(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	33.1	33.8	34.5	35.3	36.9	+2.4
Personnel expenses	15.3	15.6	15.8	16.3	17.6	+1.8
Non-personnel expenses	14.3	15.2	15.3	15.4	15.8	+0.5
Taxes	3.5	3.0	3.4	3.6	3.6	+0.2
Core OHR	42.1%	44.0%	40.5%	39.7%	41.1%	+0.6%
Kumamoto Bank (non-consolidated)	6.3	6.7	6.9	7.1	7.3	+0.4
Personnel expenses	3.0	3.0	3.1	3.2	3.4	+0.3
Non-personnel expenses	2.8	3.1	3.3	3.4	3.3	+0.1
Taxes	0.5	0.5	0.5	0.5	0.5	+0.0
Core OHR	60.7%	54.9%	61.7%	60.3%	61.7%	+0.0%
Juhachi-Shinwa Bank (non-consolidated)	16.0	16.0	16.4	16.8	17.0	+0.6
Personnel expenses	7.8	7.7	7.7	7.8	8.0	+0.3
Non-personnel expenses	6.8	7.1	7.3	7.7	7.5	+0.2
Taxes	1.4	1.2	1.4	1.3	1.5	+0.1
Core OHR	64.6%	60.8%	60.7%	61.2%	57.3%	-3.4%
Fukuoka Chuo Bank (non-consolidated)	3.1	3.0	3.0	3.1	3.1	+0.1
Personnel expenses	1.8	1.7	1.7	1.7	1.7	+0.1
Non-personnel expenses	1.2	1.2	1.1	1.2	1.2	+0.0
Taxes	0.2	0.2	0.2	0.2	0.2	+0.0
Core OHR	84.4%	80.0%	77.4%	84.0%	89.0%	+11.6%

Core OHR (%) = Overhead expenses (excluding non-recurring expenses) ÷ Core gross business profit

Credit cost (-)						
(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	4.7	4.0	-0.5	1.9	0.1	+0.6
New bankruptcies	1.3	0.8	0.4	0.0	0.2	-0.2
Collateral decline	0.2	0.3	0.2	0.4	0.2	-0.1
Rating change	6.2	5.8	5.5	4.1	3.4	-2.1
Recovery, etc.	-3.0	-2.9	-6.6	-2.6	-3.6	+3.0
Kumamoto Bank (non-consolidated)	0.1	1.7	-0.6	0.2	0.6	+1.2
New bankruptcies	0.0	0.1	0.1	0.0	0.2	+0.1
Collateral decline	0.1	0.1	0.1	0.0	0.1	-0.0
Rating change	0.4	0.4	0.4	0.7	1.5	+1.2
Recovery, etc.	-0.5	1.1	-1.1	-0.6	-1.2	-0.1
Juhachi-Shinwa Bank (non-consolidated)	1.2	2.0	-2.3	0.6	0.9	+3.2
New bankruptcies	0.2	0.0	-0.0	0.1	0.6	+0.6
Collateral decline	0.1	0.3	0.2	0.1	0.1	-0.1
Rating change	2.5	1.4	-0.2	1.2	1.7	+1.9
Recovery, etc.	-1.6	0.3	-2.2	-0.7	-1.4	+0.8
Fukuoka Chuo Bank (non-consolidated)	0.2	2.2	0.8	0.1	0.2	-0.6
New bankruptcies		0.0	0.0	0.0	0.1	+0.0
Collateral decline		0.1	0.1	0.1	0.1	-0.1
Rating change		0.0	0.6	0.2	0.3	-0.3
Recovery, etc.		2.1	-0.0	-0.2	-0.2	-0.2

For Fukuoka Chuo Bank, only the itemized information after the business integration is provided.

Average Balance of Loans

Bank-specific Figures

[Domestic] Average balance by segment (excluding loans to Government, etc.)

(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	9,939.4	10,036.0	10,018.5	10,225.5	10,325.8	+307.3
Corporate	6,434.9	6,495.9	6,458.1	6,652.3	6,725.8	+267.7
Retail	2,520.4	2,551.9	2,581.2	2,614.2	2,655.0	+73.8
Public	984.2	988.1	979.1	958.9	944.9	-34.2
Kumamoto Bank (non-consolidated)	1,404.9	1,431.2	1,467.1	1,512.0	1,548.5	+81.4
Corporate	700.1	714.1	736.7	760.2	772.8	+36.1
Retail	564.4	574.9	588.1	606.1	624.3	+36.2
Public	140.5	142.2	142.2	145.5	151.2	+9.0
Juhachi-Shinwa Bank (non-consolidated)	3,100.3	3,096.6	3,068.9	3,083.9	3,098.3	+29.4
Corporate	1,741.1	1,752.5	1,733.2	1,755.3	1,759.6	+26.4
Retail	888.7	894.6	900.0	906.6	914.4	+14.4
Public	470.6	449.5	435.5	421.8	424.1	-11.4
Fukuoka Chuo Bank (non-consolidated)	402.6	399.7	395.8	396.2	389.9	-5.9
Corporate	319.2	316.7	313.7	314.6	308.1	-5.6
Retail	64.4	63.8	63.2	61.8	61.0	-2.2 "
Public	18.9	19.1	18.9	19.7	20.7	+1.8

[Domestic] Average balance by region (excluding loans to Government, etc.)

(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	9,939.4	10,036.0	10,018.5	10,225.5	10,325.8	+307.3
Fukuoka Prefecture	7,591.2	7,687.1	7,736.7	7,807.1	7,898.8	+162.1
Kumamoto Prefecture	130.9	133.6	135.9	138.4	135.2	-0.7
Nagasaki Prefecture	70.7	70.5	71.9	70.4	67.8	-4.1
Other parts of Kyushu	510.3	504.0	491.3	483.8	476.8	-14.5
Outside Kyushu	1,636.3	1,640.5	1,582.5	1,725.7	1,747.0	+164.5
Kumamoto Bank (non-consolidated)	1,404.9	1,431.2	1,467.1	1,512.0	1,548.5	+81.4
Fukuoka Prefecture	44.9	44.4	47.2	47.7	48.9	+1.7
Kumamoto Prefecture	1,308.6	1,334.5	1,367.3	1,412.9	1,450.0	+82.7
Other parts of Kyushu	51.5	52.3	52.6	51.3	49.5	-3.1
Juhachi-Shinwa Bank (non-consolidated)	3,100.3	3,096.6	3,068.9	3,083.9	3,098.3	+29.4
Fukuoka Prefecture	357.7	357.2	351.9	347.6	344.7	-7.2
Kumamoto Prefecture	11.9	12.3	14.2	15.4	15.0	+0.8
Nagasaki Prefecture	2,258.4	2,255.7	2,233.3	2,219.6	2,218.5	-14.8
Other parts of Kyushu	93.7	92.4	89.0	88.8	87.3	-1.7
Outside Kyushu	378.6	378.8	380.2	412.2	432.5	+52.3
Fukuoka Chuo Bank (non-consolidated)	402.6	399.7	395.8	396.2	389.9	-5.9
Fukuoka Prefecture	402.6	399.7	395.8	396.2	389.9	-5.9

Balance of Loans by Industry (Banks Total)

Bank-specific Figures

[Domestic loans] Balance of loans by industry (excluding the special international financial transactions account)

(Unit: ¥ bil.)	Banks total		Bank of Fukuoka (non-consolidated)		Kumamoto Bank (non-consolidated)		Juhachi-Shinwa Bank (non-consolidated)		Fukuoka Chuo Bank (non-consolidated)	
	Balance at end of period	Change from end of FY2024	Balance at end of period	Change from end of FY2024	Balance at end of period	Change from end of FY2024	Balance at end of period	Change from end of FY2024	Balance at end of period	Change from end of FY2024
Domestic loans, total	19,830.1	+759.6	13,097.6	+472.8	2,188.1	+65.4	4,127.1	+230.6	417.2	-9.2
(Excluding loans to Government, etc.)	16,080.8	+124.1	10,979.9	+89.3	1,573.8	+38.0	3,139.5	+5.8	387.4	-9.1
Manufacturing	855.5	-2.7	625.9	-6.4	55.3	+1.1	159.3	+3.7	14.8	-1.2
Agriculture and forestry	49.6	+1.7	24.3	+1.0	12.7	+0.6	12.1	+0.1	0.3	+0.0
Fishery	29.1	+1.4	14.0	+1.8	3.3	+0.5	11.7	-1.0	0.0	+0.0
Mining, quarrying and gravel	25.1	-1.7	13.8	-0.1	0.4	+0.0	10.7	-0.9	0.1	-0.5
Construction	465.7	-14.3	256.2	-3.5	62.6	-2.6	91.2	-6.7	55.6	-1.5
Electricity, gas, heat supply and water	502.9	+8.4	380.8	+6.6	21.4	+0.6	95.3	+3.4	5.3	-2.2
Information and communications	94.3	-4.7	72.4	-2.1	4.5	+0.2	14.0	-2.4	3.3	-0.5
Transport and postal service	912.0	+6.1	757.5	+6.6	24.7	+0.5	119.8	-1.2	9.8	+0.1
Wholesale and retail trade	1,469.2	+1.9	1,043.0	+0.9	106.0	+4.1	270.0	-2.6	50.1	-0.5
Finance and insurance	761.0	+39.1	622.0	+35.5	8.7	-1.1	123.5	+4.7	6.7	+0.0
o/w FFG	103.1	-6.8	103.1	-6.8	0.0	+0.0	0.0	+0.0	0.0	+0.0
Real estate and leasing	3,861.8	+68.8	2,841.4	+27.4	330.1	+15.4	589.7	+27.7	100.5	-1.7
o/w Real estate	3,435.5	+61.5	2,538.0	+25.0	320.9	+15.0	477.6	+23.6	98.8	-2.1
Services	1,382.4	-14.3	856.3	-9.8	162.3	+1.1	312.0	-6.0	51.6	+0.4
Government, local public sector	5,128.3	+615.8	2,914.7	+380.0	763.5	+29.8	1,400.2	+206.9	49.7	-0.9
o/w Government	3,646.1	+642.2	2,014.6	+390.3	614.2	+27.3	987.5	+224.8	29.7	-0.2
Other (personal loans, etc.)	4,292.6	+54.3	2,674.7	+34.8	632.0	+15.4	917.0	+4.9	68.6	-1.0

Average Balance of Deposits & CDs

Bank-specific Figures

[Domestic] Average balance by segment

(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	13,416.5	13,414.8	13,612.9	13,655.3	13,737.7	+124.8
Retail	8,835.0	8,930.7	8,994.1	9,057.2	9,093.2	+99.1
Corporate	3,590.1	3,589.0	3,659.5	3,602.9	3,644.2	-15.3
Public	991.4	895.0	959.2	995.1	1,000.3	+41.1
Kumamoto Bank (non-consolidated)	1,661.2	1,672.3	1,689.4	1,681.8	1,693.7	+4.3
Retail	1,207.4	1,217.8	1,223.5	1,223.4	1,228.8	+5.3
Corporate	421.0	420.4	434.9	425.2	435.0	+0.1
Public	32.8	33.9	30.9	33.1	29.7	-1.2
Juhachi-Shinwa Bank (non-consolidated)	5,774.4	5,649.9	5,715.1	5,590.6	5,647.8	-67.3
Retail	3,755.6	3,763.5	3,773.8	3,773.3	3,777.4	+3.6
Corporate	1,412.8	1,380.1	1,388.8	1,346.4	1,377.6	-11.2
Public	606.0	506.1	552.4	470.8	492.8	-59.6
Fukuoka Chuo Bank (non-consolidated)	530.4	525.4	520.4	513.3	512.4	-8.0
Retail	338.0	338.1	336.6	331.3	329.3	-7.3
Corporate	145.6	140.8	141.9	140.4	140.3	-1.6
Public	46.8	46.4	41.8	41.6	42.7	+0.9

[Domestic] Average balance by type

(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	13,416.5	13,414.8	13,612.9	13,655.3	13,737.7	+124.8
Floating	10,097.0	10,177.6	10,450.9	10,396.4	10,448.6	-2.3
Fixed	2,852.4	2,790.9	2,739.8	2,795.0	2,830.0	+90.2
CDs	467.1	446.2	422.1	463.8	459.0	+36.9
Kumamoto Bank (non-consolidated)	1,661.2	1,672.3	1,689.4	1,681.8	1,693.7	+4.3
Floating	1,168.1	1,191.3	1,224.7	1,224.0	1,232.9	+8.2
Fixed	492.0	479.5	463.3	457.2	460.5	-2.8
CDs	1.1	1.4	1.3	0.5	0.2	-1.1
Juhachi-Shinwa Bank (non-consolidated)	5,774.4	5,649.9	5,715.1	5,590.6	5,647.8	-67.3
Floating	4,176.3	4,154.3	4,273.5	4,176.5	4,223.1	-50.4
Fixed	1,358.4	1,317.4	1,285.8	1,258.6	1,264.2	-21.6
CDs	239.7	178.1	155.7	155.4	160.5	+4.8
Fukuoka Chuo Bank (non-consolidated)	530.4	525.4	520.4	513.3	512.4	-8.0
Floating	260.7	257.6	260.7	259.8	252.0	-8.7
Fixed	254.5	252.7	248.4	242.3	244.6	-3.8
CDs	15.1	15.0	11.2	11.1	15.8	+4.6

Interest Rates on Loans and Deposits & CDs

Bank-specific Figures

[Domestic] Yield on loans (excluding loans to Government, etc.)

(Unit: %)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	0.95	0.96	1.00	1.09	1.24	+0.24
Corporate	0.82	0.83	0.89	1.00	1.16	+0.27
Retail	1.50	1.50	1.49	1.55	1.71	+0.22
Public	0.36	0.38	0.41	0.44	0.53	+0.12
Kumamoto Bank (non-consolidated)	1.16	1.16	1.16	1.24	1.40	+0.24
Corporate	1.17	1.16	1.16	1.25	1.40	+0.24
Retail	1.37	1.37	1.37	1.44	1.61	+0.24
Public	0.30	0.31	0.33	0.37	0.47	+0.14
Juhachi-Shinwa Bank (non-consolidated)	1.02	1.04	1.06	1.14	1.28	+0.22
Corporate	0.90	0.90	0.94	1.03	1.18	+0.24
Retail	1.69	1.68	1.67	1.72	1.87	+0.20
Public	0.27	0.28	0.31	0.33	0.43	+0.12
Fukuoka Chuo Bank (non-consolidated)	1.57	1.58	1.56	1.60	1.72	+0.16
Corporate	1.40	1.40	1.39	1.44	1.56	+0.17
Retail	2.83	2.80	2.78	2.80	2.84	+0.06
Public	0.36	0.39	0.40	0.49	0.67	+0.27

[Domestic] Yield on deposits, etc.

(Unit: %)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	0.00	0.00	0.03	0.09	0.18	+0.15
Floating	0.00	0.00	0.03	0.09	0.16	+0.13
Fixed	0.00	0.00	0.02	0.07	0.20	+0.18
CDs	0.00	0.00	0.03	0.11	0.30	+0.27
Kumamoto Bank (non-consolidated)	0.00	0.00	0.03	0.09	0.19	+0.16
Floating	0.00	0.00	0.03	0.10	0.18	+0.15
Fixed	0.00	0.00	0.02	0.07	0.22	+0.20
CDs	0.00	0.00	0.01	0.03	0.40	+0.39
Juhachi-Shinwa Bank (non-consolidated)	0.00	0.00	0.03	0.09	0.17	+0.14
Floating	0.00	0.00	0.03	0.09	0.16	+0.13
Fixed	0.00	0.00	0.02	0.07	0.19	+0.17
CDs	0.01	0.01	0.03	0.07	0.26	+0.23
Fukuoka Chuo Bank (non-consolidated)	0.02	0.02	0.04	0.10	0.21	+0.17
Floating	0.00	0.00	0.02	0.08	0.15	+0.13
Fixed	0.05	0.05	0.06	0.11	0.28	+0.22
CDs	0.00	0.00	0.00	0.00	0.12	+0.12

Asset Management Product Sales, Balance of Assets under Management for Individual Customers

Bank-specific Figures

Asset management product sales

(Unit: ¥ bil.)	FY2023/1H	FY2023/2H	FY2024/1H	FY2024/2H	FY2025/1H	YoY chg.
Bank of Fukuoka (non-consolidated)	140.4	162.9	187.3	177.3	179.1	-8.2
Investment trusts	90.6	119.3	135.5	129.3	113.3	-22.2
Individual insurance	47.0	38.7	44.6	39.5	55.1	+10.5
Foreign currency deposits	0.2	0.5	1.3	0.7	0.3	-1.0
Government bonds	2.4	4.3	5.7	7.6	10.3	+4.6
Kumamoto Bank (non-consolidated)	31.0	32.2	37.9	34.5	32.1	-5.8
Investment trusts	22.1	23.7	26.5	24.3	21.7	-4.8
Individual insurance	8.8	8.2	11.2	9.6	10.1	-1.1
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	+0.0
Government bonds	0.0	0.1	0.0	0.3	0.2	+0.2
Juhachi-Shinwa Bank (non-consolidated)	70.1	80.1	86.2	79.6	74.1	-12.1
Investment trusts	39.4	53.5	58.2	52.2	42.5	-15.7
Individual insurance	30.1	25.5	26.1	24.6	28.6	+2.5
Foreign currency deposits	0.0	0.1	0.1	0.2	0.1	+0.0
Government bonds	0.5	0.8	1.7	2.4	2.7	+1.0
Fukuoka Chuo Bank (non-consolidated)	5.6	6.7	6.8	6.6	5.9	-0.9
Investment trusts	2.9	2.7	3.4	3.4	2.4	-1.0
Individual insurance	2.6	3.8	3.2	3.0	3.2	+0.0
Foreign currency deposits	—	—	—	—	—	—
Government bonds	0.0	0.1	0.1	0.1	0.2	+0.1

Balance of assets under management for individual customers

(Unit: ¥ bil.)	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Change from end of FY2024
Bank of Fukuoka (non-consolidated)	1,265.1	1,383.7	1,441.8	1,492.7	1,667.4	+174.7
Investment trusts	505.5	610.5	663.7	691.9	816.9	+125.0
Individual insurance	720.7	737.1	741.0	759.5	801.8	+42.3
Foreign currency deposits	14.5	13.2	12.8	13.3	13.3	+0.0
Government bonds	24.2	22.8	24.1	28.0	35.2	+7.2
Kumamoto Bank (non-consolidated)	254.2	276.4	285.8	293.7	325.1	+31.4
Investment trusts	100.1	120.0	128.7	132.6	157.5	+24.9
Individual insurance	151.9	154.4	155.0	159.0	165.3	+6.3
Foreign currency deposits	1.4	1.3	1.3	1.4	1.4	+0.0
Government bonds	0.7	0.6	0.6	0.6	0.7	+0.1
Juhachi-Shinwa Bank (non-consolidated)	612.1	657.6	679.0	691.1	765.6	+74.5
Investment trusts	202.3	240.6	266.1	277.1	318.1	+41.0
Individual insurance	399.1	406.9	403.3	403.3	434.5	+31.2
Foreign currency deposits	3.1	2.9	2.6	2.7	2.9	+0.2
Government bonds	7.4	7.1	6.9	7.9	9.9	+2.0
Fukuoka Chuo Bank (non-consolidated)	41.9	43.0	43.7	45.2	49.8	+4.6
Investment trusts	12.6	13.0	13.7	14.0	15.9	+1.9
Individual insurance	28.5	29.2	29.0	30.1	32.7	+2.6
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	+0.0
Government bonds	0.6	0.7	0.8	1.0	1.1	+0.1

Sales of investment trusts: Includes sales to corporate (other product sales are for retail only). Sales of insurance: Excludes level premium insurance other than prepaid contracts.

Marketable Securities

Bank-specific Figures

Balance at end of period (market value)

(Unit: ¥ bil.)	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Change from end of FY2024
Bank of Fukuoka (consolidated)	2,764.5	3,133.0	3,343.1	3,445.9	3,659.2	+213.3
Stocks	169.4	195.6	168.9	177.4	199.5	+22.1
Domestic bonds	1,284.3	1,582.4	1,818.7	1,836.9	1,934.9	+98.0
Other	1,310.8	1,354.9	1,355.4	1,431.5	1,524.7	+93.2
o/w Foreign bonds	(944.9)	(956.3)	(955.3)	(1,012.1)	(1,068.9)	(+56.8)
Kumamoto Bank (non- consolidated)	153.1	142.7	155.4	165.3	182.8	+17.5
Stocks	2.0	2.2	1.9	1.7	2.0	+0.3
Domestic bonds	144.7	132.0	140.1	147.7	159.7	+12.0
Other	6.3	8.3	13.3	15.8	21.1	+5.3
o/w Foreign bonds	—	—	—	—	—	—
Juhachi-Shinwa Bank (non-consolidated)	1,423.9	1,467.8	1,576.4	1,649.9	1,711.2	+61.3
Stocks	44.7	54.4	37.7	37.8	45.2	+7.4
Domestic bonds	875.0	878.5	982.0	1,027.3	1,014.9	-12.4
Other	504.0	534.8	556.5	584.8	651.1	+66.3
o/w Foreign bonds	(295.0)	(299.4)	(305.6)	(320.5)	(341.3)	(+20.8)
Fukuoka Chuo Bank (non-consolidated)	89.7	138.1	158.9	172.1	177.1	+5.0
Stocks	9.5	6.4	6.2	5.6	6.9	+1.3
Domestic bonds	63.4	112.8	132.5	147.8	149.3	+1.5
Other	16.6	18.8	20.1	18.6	20.8	+2.2
o/w Foreign bonds	(9.0)	(7.9)	(7.4)	(5.7)	(4.7)	(-1.0)

Unrealized gains (losses) at end of period

(Unit: ¥ bil.)	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Change from end of FY2024
Bank of Fukuoka (consolidated)	-32.5	58.3	38.4	-40.4	-0.3	+40.1
Stocks	105.3	130.2	111.5	104.2	128.1	+23.9
Domestic bonds	-84.1	-62.9	-77.5	-133.9	-144.7	-10.8
Other	-53.6	-8.9	4.3	-10.7	16.2	+26.9
o/w Foreign bonds	(-41.9)	(-20.5)	(-6.5)	(-16.3)	(-12.9)	(+3.4)
Kumamoto Bank (non- consolidated)	-7.4	-5.3	-7.5	-14.2	-14.9	-0.7
Stocks	1.0	1.3	0.9	0.7	1.0	+0.3
Domestic bonds	-8.1	-6.2	-7.8	-14.1	-16.2	-2.1
Other	-0.4	-0.4	-0.7	-0.9	0.1	+1.0
o/w Foreign bonds	—	—	—	—	—	—
Juhachi-Shinwa Bank (non-consolidated)	-22.5	15.1	7.8	-37.6	-22.4	+15.2
Stocks	21.5	30.6	21.8	22.3	29.8	+7.5
Domestic bonds	-30.4	-26.1	-31.2	-64.9	-76.0	-11.1
Other	-13.6	10.7	17.3	4.9	23.7	+18.8
o/w Foreign bonds	(-24.2)	(-12.2)	(-2.0)	(-11.0)	(-10.5)	(+0.5)
Fukuoka Chuo Bank (non-consolidated)	1.1	4.1	3.2	0.2	2.6	+2.4
Stocks	3.7	3.4	3.2	2.6	3.9	+1.3
Domestic bonds	-2.7	-0.1	-0.5	-2.8	-2.7	+0.1
Other	0.1	0.7	0.5	0.4	1.3	+0.9
o/w Foreign bonds	(-0.2)	(-0.1)	(-0.1)	(-0.2)	(-0.2)	(+0.0)

NPLs Disclosed under the FRL, Capital Adequacy Ratio

Bank-specific Figures

Balance and ratio of disclosed NPLs under the FRL

(Unit: ¥ bil.)	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Change from end of FY2024
Bank of Fukuoka (non-consolidated)	187.8	172.4	169.0	176.7	181.9	+5.1
Substandard	66.4	61.6	58.5	75.8	79.0	+3.3
Doubtful	95.1	80.6	82.7	72.9	71.6	-1.3
Bankrupt and quasi-bankrupt	26.3	30.2	27.8	28.0	31.2	+3.2
NPL ratio	1.58%	1.45%	1.33%	1.39%	1.38%	-0.01%
Kumamoto Bank (non-consolidated)	35.2	35.9	34.2	33.0	34.0	+1.0
Substandard	8.8	9.7	9.5	9.2	9.5	+0.3
Doubtful	22.5	21.5	20.2	19.2	19.0	-0.2
Bankrupt and quasi-bankrupt	3.9	4.7	4.5	4.5	5.5	+0.9
NPL ratio	1.45%	1.49%	1.42%	1.54%	1.54%	+0.00%
Juhachi-Shinwa Bank (non-consolidated)	81.7	80.6	76.2	73.5	75.0	+1.5
Substandard	35.4	35.3	34.0	29.9	31.5	+1.6
Doubtful	37.3	36.3	34.7	35.2	34.5	-0.8
Bankrupt and quasi-bankrupt	8.9	9.0	7.4	8.4	9.0	+0.6
NPL ratio	1.95%	1.96%	1.80%	1.87%	1.80%	-0.07%
Fukuoka Chuo Bank (non-consolidated)	12.0	17.8	20.5	20.4	21.2	+0.7
Substandard	1.0	1.9	2.1	1.8	1.8	-0.1
Doubtful	6.7	13.9	16.9	16.7	17.1	+0.4
Bankrupt and quasi-bankrupt	4.4	2.0	1.6	1.9	2.3	+0.4
NPL ratio	2.98%	4.25%	4.92%	4.77%	5.05%	+0.28%

Capital adequacy ratio

(Unit: ¥ bil.)	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Change from end of FY2024
Bank of Fukuoka (consolidated)	10.75%	10.17%	11.02%	10.71%	11.03%	+0.32%
Core capital	581.9	552.5	594.7	635.7	669.0	+33.3
Risk assets	5,412.3	5,432.0	5,392.4	5,934.1	6,063.9	+129.8
Kumamoto Bank (non-consolidated)	11.19%	10.36%	10.81%	10.75%	11.20%	+0.45%
Core capital	91.8	88.4	85.3	88.1	86.8	-1.3
Risk assets	820.1	853.4	789.0	819.8	775.1	-44.7
Juhachi-Shinwa Bank (non-consolidated)	10.30%	10.31%	11.79%	11.27%	11.31%	+0.04%
Core capital	228.0	217.4	220.6	225.2	218.5	-6.7
Risk assets	2,212.5	2,107.3	1,870.5	1,998.0	1,931.0	-67.0
Fukuoka Chuo Bank (non-consolidated)	9.40%	9.27%	9.06%	8.96%	8.95%	-0.01%
Core capital	26.2	24.0	24.3	24.6	24.5	-0.1
Risk assets	279.4	259.3	268.1	275.2	273.8	-1.4

	FFG	Bank of Fukuoka	Kumamoto Bank	Juhachi-Shinwa Bank	Fukuoka Chuo Bank
Credit risk	Advanced internal rating-based approach (AIRB)		Foundation internal ratings-based approach (FIRB)		Standardized approach (SA)
Operational risk	Standard measurement approach (SMA)				

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