

Financial Highlights

First Quarter of FY2022

August 2022

Profit & Loss Summary

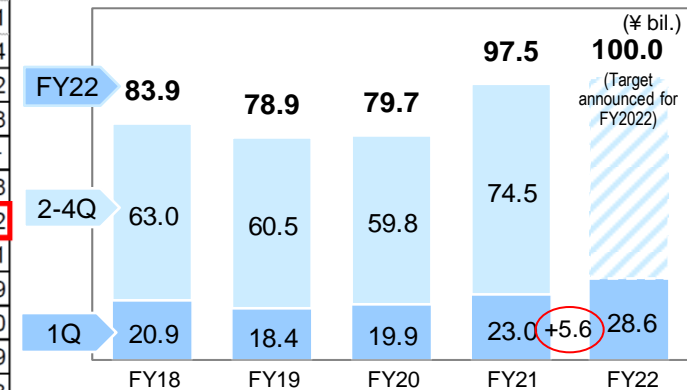
(* Figures rounded to nearest unit)

Profit & loss (3 banks total)

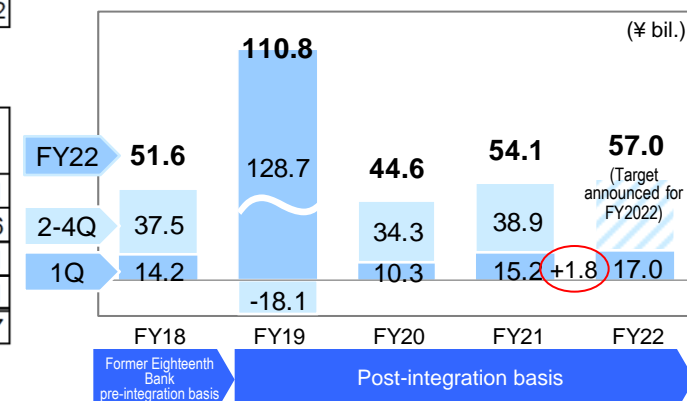
	3 banks non-consolidated total		Bank of Fukuoka (non-consolidated)		Kumamoto Bank (non-consolidated)		Juhachi-Shinwa Bank (non-consolidated)	
	22/1Q	YoY chg.	22/1Q	YoY chg.	22/1Q	YoY chg.	22/1Q	YoY chg.
[FY projected]								
Gross business profit	57.2	4.2	39.6	4.4	5.0	0.2	12.6	-0.4
Net interest income	48.9	2.6	32.7	2.4	4.7	0.2	11.5	-0.1
Domestic	44.1	1.2	28.8	1.3	4.7	0.2	10.6	-0.4
International	4.8	1.4	3.9	1.1	0.0	0.0	0.9	0.3
Non-interest income	8.2	1.6	6.9	2.0	0.3	-0.1	1.0	-0.3
Net fees and commissions	6.3	0.1	4.6	-0.0	0.3	-0.0	1.4	0.1
Specified trading income + other income (excl. bonds)	1.8	1.4	1.8	1.4	0.0	-0.0	-0.0	-0.1
Bond-related income	0.2	0.2	0.6	0.6	—	-0.0	-0.4	-0.4
Expenses (-)	28.4	-1.5	16.8	-0.2	3.2	-0.1	8.4	-1.2
Real net business profit	28.8	5.7	22.8	4.6	1.8	0.3	4.1	0.8
General reserve for possible loan losses (-)	-0.3	-0.3	0.2	-0.2	-0.1	-0.1	—	—
Business profit	29.1	6.0	22.6	4.4	1.9	0.4	4.1	0.8
Core net business profit	[100.0]	28.6	5.6	22.3	4.0	1.8	4.5	1.2
Non-recurring gains (losses)	-1.1	-3.1	-1.5	-3.6	-0.3	-0.2	1.1	1.1
Ordinary profit	[99.7]	27.9	3.0	21.1	0.8	1.6	5.2	1.9
Extraordinary gains (losses)	-0.1	0.0	-0.0	0.1	-0.0	0.0	-0.1	-0.0
Income (loss) before income taxes	27.9	3.0	21.1	0.9	1.6	0.2	5.1	1.9
Income taxes (-)	7.4	0.4	5.9	0.1	0.4	0.1	1.2	0.3
Net income	[72.7]	20.5	2.6	15.3	0.8	1.2	4.0	1.6
Credit cost (-)	[6.0]	0.5	2.1	1.6	0.1	0.1	-1.2	-1.2

- ▶ Core net business profit increased 5.6 billion yen year-on-year due in part to an increase in net interest income and a decrease in expenses (Progress on FY2022 projection: 28.6%)
- ▶ Consolidated net income increased 1.8 billion yen year-on-year due in part to an increase in core net business profit, despite an increase in credit cost (Progress on FY2022 projection: 29.9%)

Core net business profit (3 banks total)



FFG consolidated net income



Profit & loss (FFG consolidated)

	22/1Q	YoY chg.
Gross business profit	61.1	4.4
Real net business profit	25.7	4.8
Core net business profit	25.8	4.9
Ordinary profit	[83.0]	24.3
Consolidated net income *	[57.0]	17.0

Consolidation adjustments

	22/1Q	YoY chg.
FFG non-consolidated	-2.0	-0.1
Adjustment related to Minna Bank	-1.6	-0.6
Subsidiary gains (losses)	1.1	0.1
Other consolidation adjustments	-1.0	-0.1
Consolidation adjustment	-3.4	-0.7

* Refers to net income attributable to owners of the parent.

Former Eighteenth Bank pre-integration basis

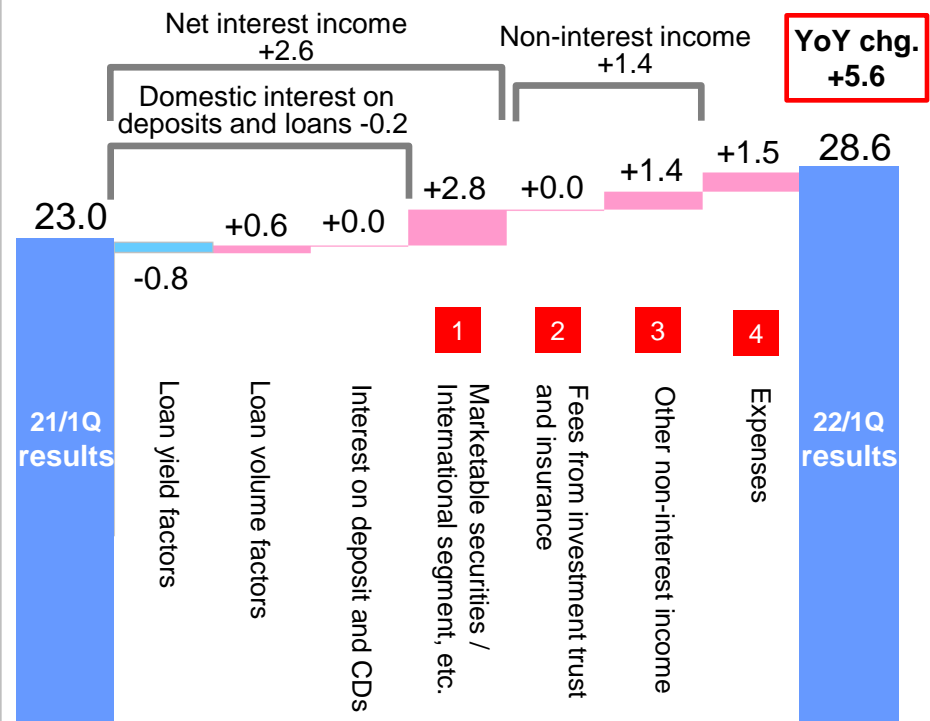
Post-integration basis

Core Net Business Profit

Core net business profit, year-on-year change

* Excluding loans to Government, etc.

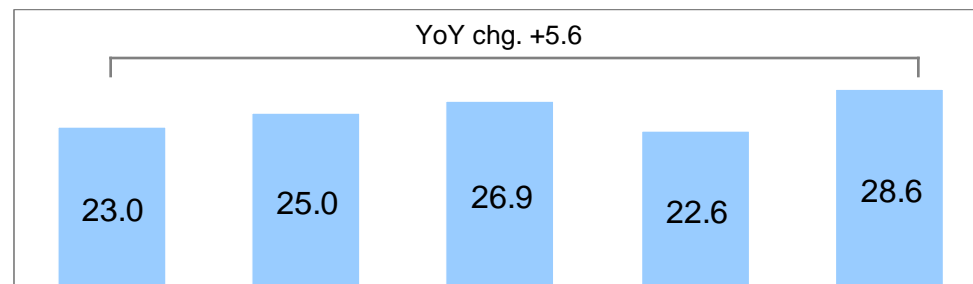
(¥ bil.)



- 1 Domestic securities: -0.6, Domestic, others: +1.9, International division, etc.: +1.4
- 2 Investment trust: -0.3, Insurance: +0.3
- 3 Corporate-related fees: +0.2, Gains (losses) on foreign exchange derivatives: +1.4, etc.
- 4 Personnel Expenses: +0.4, Non-personnel expenses: +0.9, Taxes: +0.2

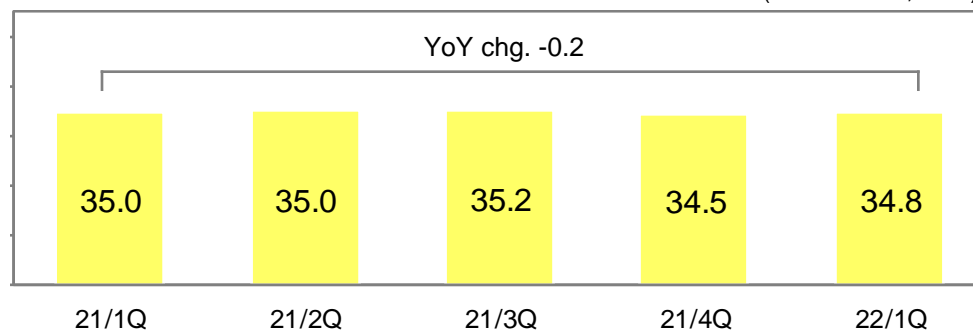
Changes in core net business profit

(3 banks total, ¥ bil.)



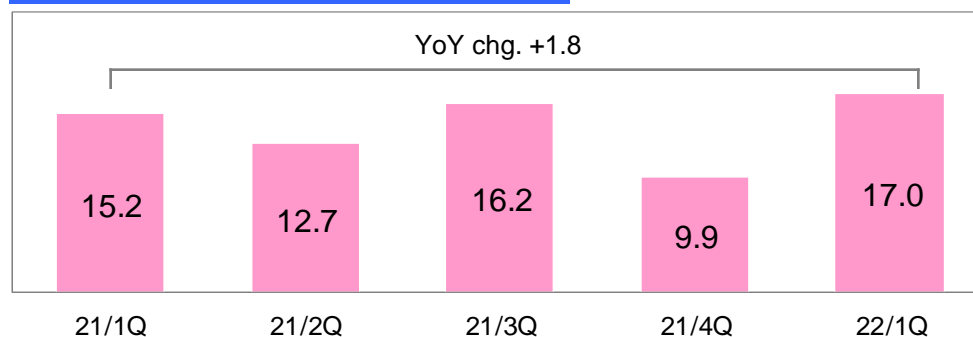
Changes in domestic loan interest

(3 banks total, ¥ bil.)



(Reference) Changes in net income

(FFG consolidated, ¥ bil.)

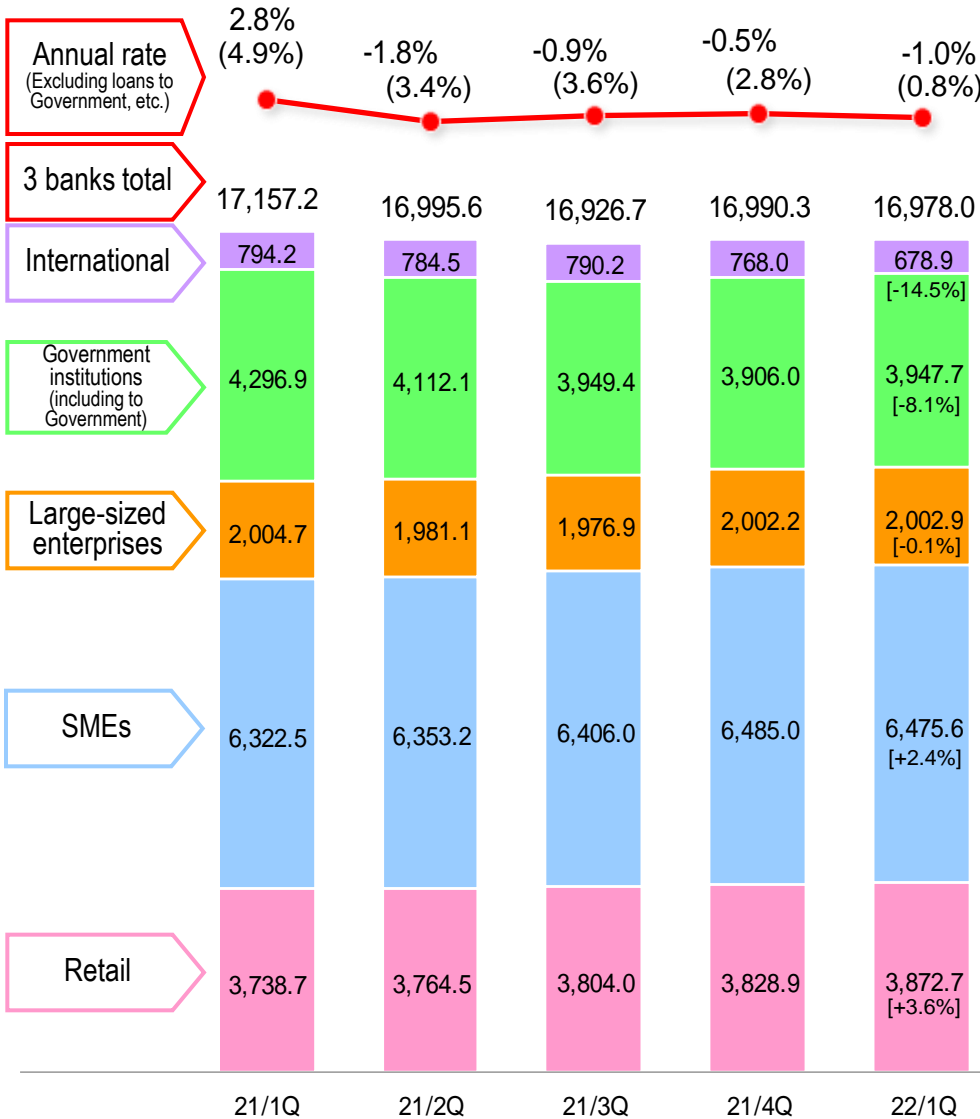


Total Loans

Total loans (average balance) (3 banks total)

(¥ bil.)

* Including loans to Government, etc.



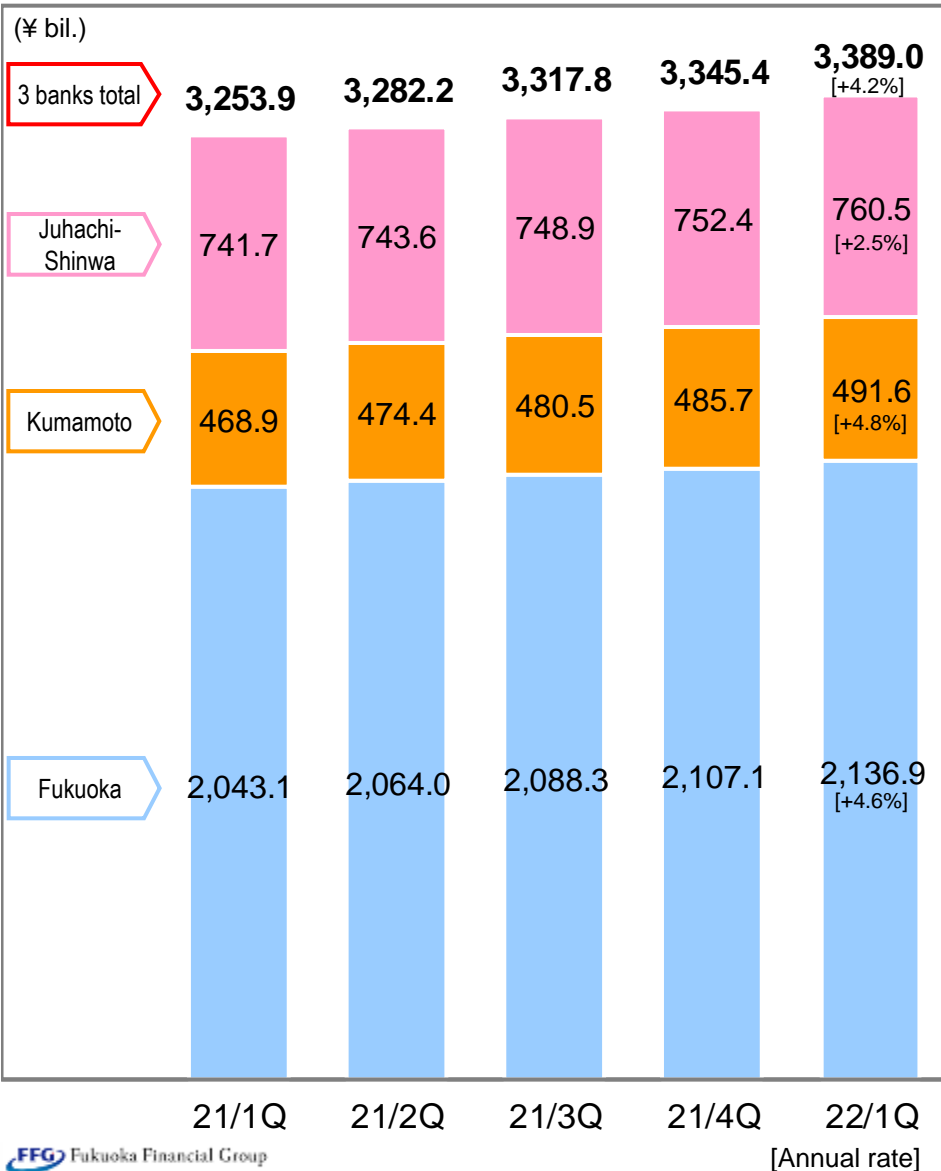
(¥ bil.)

		21/1Q	21/2Q	21/3Q	21/4Q	22/1Q	
Bank of Fukuoka	Total loans (average balance)	11,220.9	11,146.8	11,172.7	11,511.5	11,640.0	
	Annual rate	1.4%	-1.7%	0.1%	3.3%	3.7%	Annual rate
	Retail	2,354.9	2,373.4	2,400.0	2,418.1	2,448.1	4.0%
	SMEs	4,460.3	4,493.6	4,534.8	4,603.0	4,612.4	3.4%
	Large-sized enterprises	1,546.4	1,531.8	1,528.1	1,550.0	1,554.7	0.5%
	Government institutions	2,080.1	1,982.0	1,938.7	2,194.3	2,369.8	13.9%
International	779.0	765.7	771.0	745.9	654.7	-16.0%	
Kumamoto Bank	Total loans (average balance)	1,847.8	1,881.9	1,823.7	1,817.8	1,896.8	
	Annual rate	9.3%	8.5%	5.2%	-1.2%	2.7%	Annual rate
	Retail	524.6	529.9	536.3	540.7	546.8	4.2%
	SMEs	627.6	623.3	635.0	636.8	631.2	0.6%
	Large-sized enterprises	60.4	59.4	58.9	58.8	56.2	-7.0%
	Government institutions	635.0	669.1	593.4	581.4	662.5	4.3%
International	-	-	-	-	-	-	
Juhachi-Shinwa Bank	Total loans (average balance)	4,088.5	3,966.8	3,930.2	3,660.8	3,441.2	
	Annual rate	4.0%	-6.4%	-6.3%	-10.8%	-15.8%	Annual rate
	Retail	859.1	861.0	867.6	870.0	877.7	2.2%
	SMEs	1,234.5	1,236.2	1,236.1	1,245.1	1,232.0	-0.2%
	Large-sized enterprises	397.8	389.8	389.8	393.2	391.9	-1.5%
	Government institutions	1,581.7	1,460.9	1,417.3	1,130.2	915.3	-42.1%
International	152	18.8	19.2	22.1	24.1	58.6%	

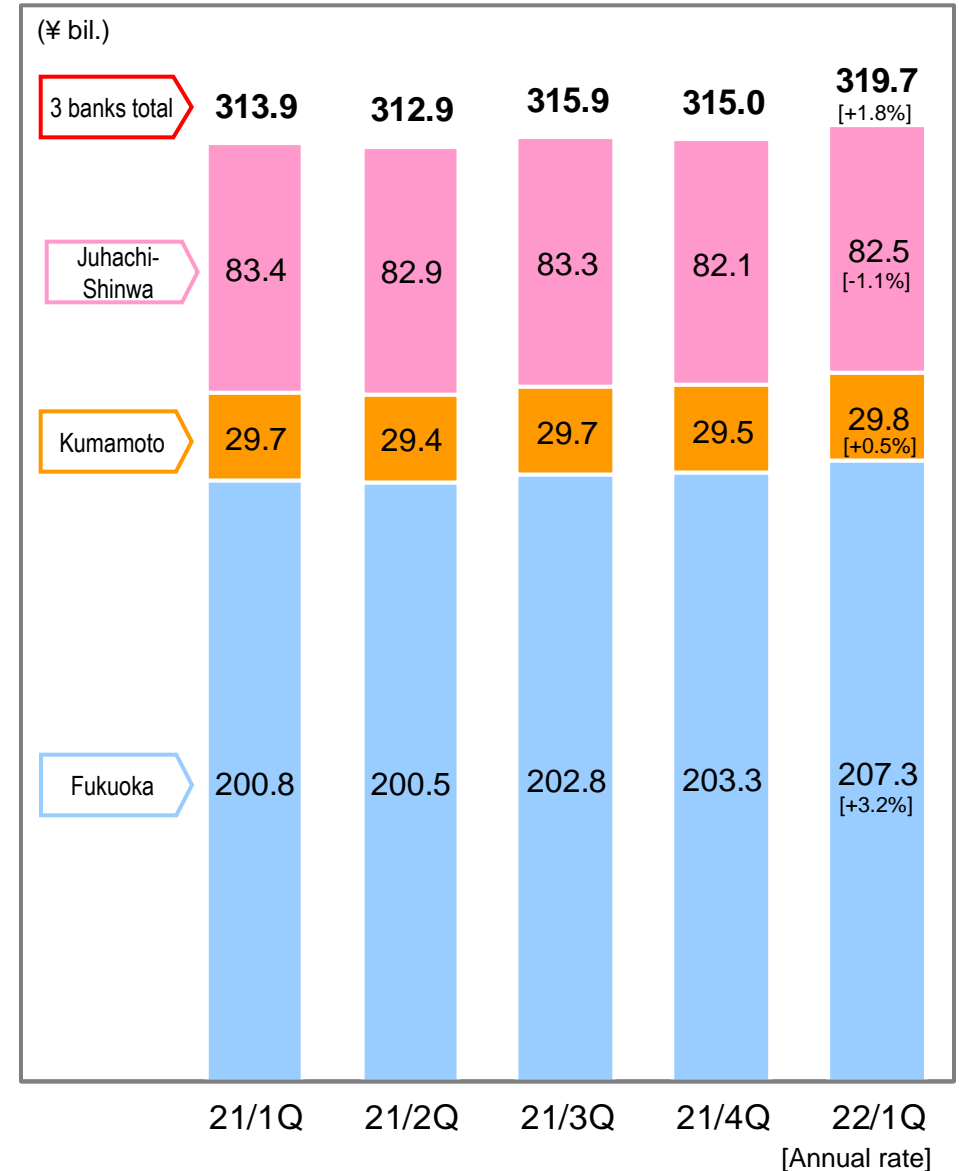
Figures in square brackets [] are annualized by sector

Retail Loans

Housing loans (average balance) (3 banks total)



Consumer loans (average balance) (3 banks total)



Deposits + CDs

Deposits and CDs (average balance) (3 banks total)



(¥ bil.)

		21/1Q	21/2Q	21/3Q	21/4Q	22/1Q	
Bank of Fukuoka	Loans	12,668.2	12,851.7	12,867.2	13,028.3	13,446.7	
	Annual rate	10.7%	7.9%	5.7%	6.8%	6.1%	Annual rate
	Retail	8,184.5	8,323.6	8,384.3	8,485.5	8,556.9	4.6%
	Corporate	3,354.1	3,298.7	3,288.9	3,304.7	3,423.6	2.1%
	Government institutions	535.2	512.1	448.0	491.7	723.6	35.2%
	CDs	404.0	453.8	459.4	437.9	456.8	13.0%
Foreign currency deposits	190.1	263.8	286.5	303.8	285.6	50.2%	

		21/1Q	21/2Q	21/3Q	21/4Q	22/1Q	
Kumamoto Bank	Loans	1612.7	1,614.2	1,621.6	1,620.9	1,640.8	
	Annual rate	7.6%	4.3%	3.4%	2.5%	1.7%	Annual rate
	Retail	1,146.6	1,159.2	1,162.5	1,169.0	1,179.5	2.9%
	Corporate	423.4	409.7	414.5	407.9	424.2	0.2%
	Government institutions	38.0	40.9	40.6	40.2	33.8	-11.1%
	CDs	0.6	0.6	0.6	0.6	0.6	0.0%
Foreign currency deposits	3.9	3.6	3.2	3.1	2.6	-34.1%	

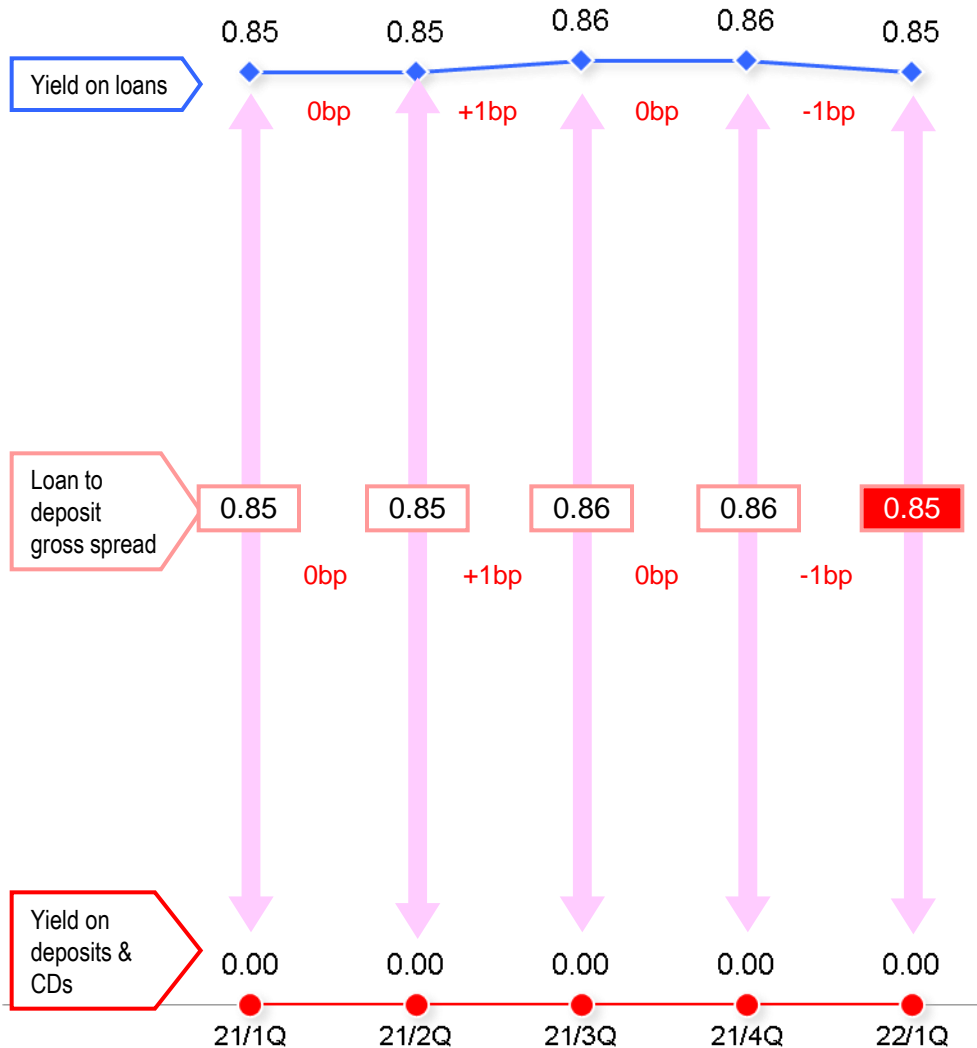
		21/1Q	21/2Q	21/3Q	21/4Q	22/1Q	
Juhachi-Shinwa Bank	Loans	5,512.4	5,568.1	5,529.7	5,501.6	5,720.4	
	Annual rate	6.7%	4.3%	2.9%	2.4%	3.8%	Annual rate
	Retail	3,567.3	3,610.9	3,624.0	3,650.2	3,686.4	3.3%
	Corporate	1,387.7	1,355.4	1,344.4	1,351.9	1,419.4	2.0%
	Government institutions	352.3	323.0	304.4	300.2	353.4	0.3%
	CDs	194.2	268.9	247.2	190.0	257.3	32.4%
Foreign currency deposits	10.6	9.7	9.5	9.0	7.7	-26.7%	

* Figures in square brackets [] are annualized by sector

Yield and Spread

Domestic loan to deposit gross spread (3 banks total)

(%) * Including loans to Government, etc.



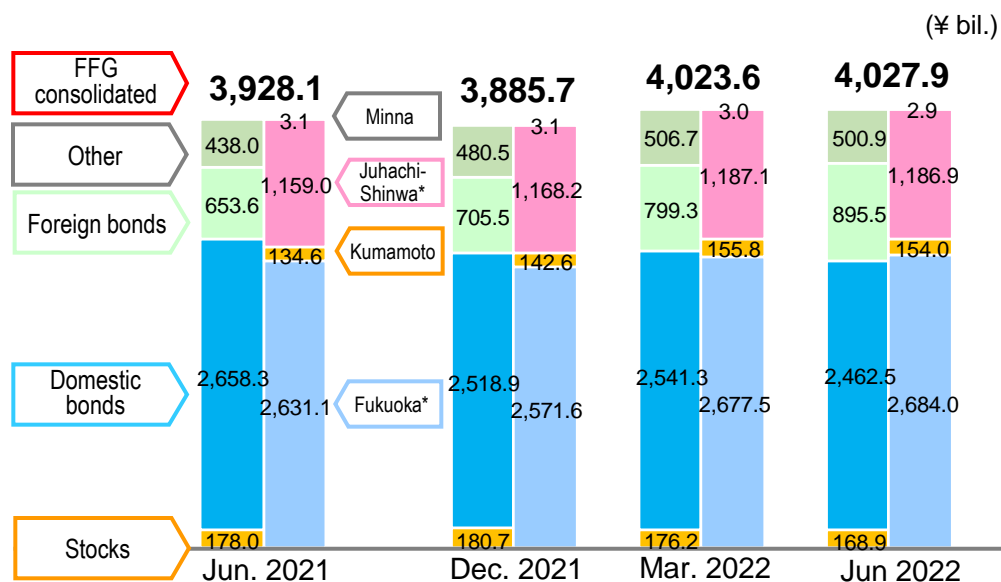
		21/1Q	21/2Q	21/3Q	21/4Q	22/1Q
Bank of Fukuoka	Yield on loans (A)	0.87	0.87	0.87	0.85	0.83
	Change from previous quarter		0bp	0bp	-2bp	-2bp
	Yield on deposits & CDs (B)	0.00	0.00	0.00	0.00	0.00
	Change from previous quarter		0bp	0bp	0bp	0bp
Loan to deposit spread (A-B)		0.87	0.87	0.87	0.85	0.83
			0bp	0bp	-2bp	-2bp

		21/1Q	21/2Q	21/3Q	21/4Q	22/1Q
Kumamoto Bank	Yield on loans (A)	0.89	0.86	0.90	0.90	0.86
	Change from previous quarter		-3bp	4bp	0bp	-4bp
	Yield on deposits & CDs (B)	0.00	0.00	0.00	0.00	0.00
	Change from previous quarter		0bp	0bp	0bp	0bp
Loan to deposit spread (A-B)		0.89	0.86	0.90	0.90	0.86
			-3bp	4bp	0bp	-4bp

		21/1Q	21/2Q	21/3Q	21/4Q	22/1Q
Juhachi-Shinwa Bank	Yield on loans (A)	0.79	0.80	0.82	0.87	0.92
	Change from previous quarter		1bp	2bp	5bp	5bp
	Yield on deposits & CDs (B)	0.00	0.00	0.00	0.00	0.00
	Change from previous quarter		0bp	0bp	0bp	0bp
Loan to deposit spread (A-B)		0.79	0.80	0.82	0.87	0.92
			1bp	2bp	5bp	5bp

Securities

Other securities (FFG consolidated)

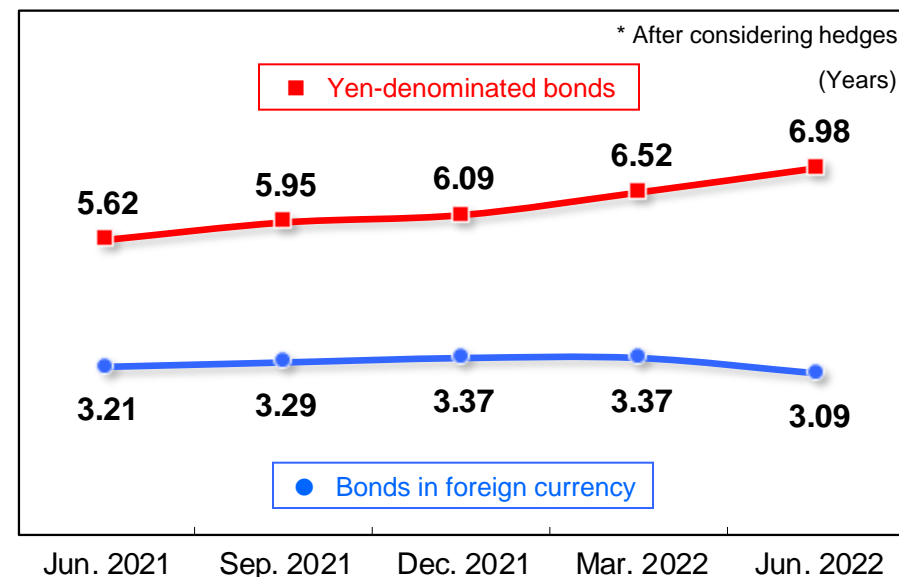


* Consolidated basis, however, Juhachi-Shinwa is non-consolidated from end of March 2022

Unrealized gains (losses) on other securities (FFG consolidated)

(¥ bil.)	Jun. 2021	Sep. 2021	Mar. 2022	Jun. 2022
Stocks	83.9	86.8	78.8	71.4
Domestic bonds	29.0	30.6	-13.1	-49.4
Foreign bonds	18.6	17.5	-14.4	-44.3
Other	33.1	31.0	18.6	-5.7
Total	164.7	166.0	69.9	-28.2

Bond duration



Gains (losses) on securities (3 banks total)

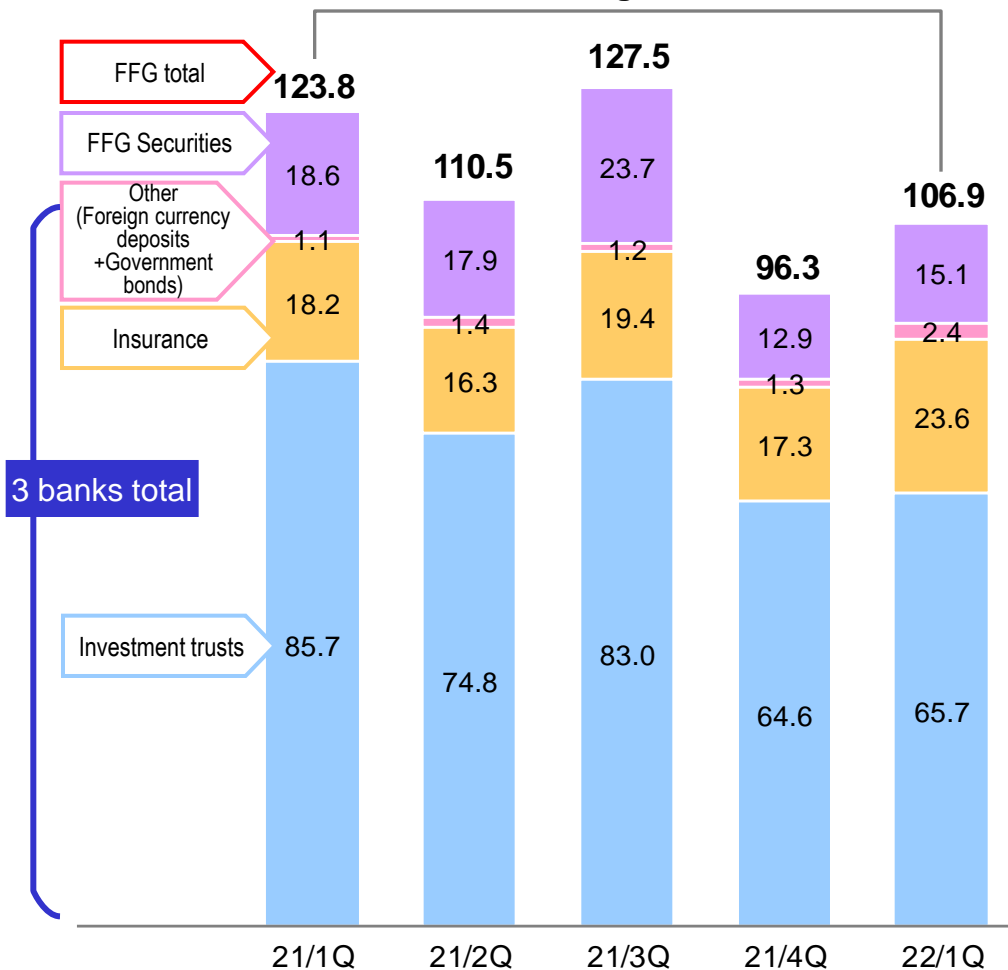
(¥ bil.)	21/1Q	21/2Q	21/3Q	21/4Q	22/1Q
Stocks	0.6	4.3	0.5	-0.2	0.0
Bonds	0.0	-3.3	0.7	-5.4	2.0
Total	0.6	1.0	1.2	-5.6	2.0

Asset Management Products

Asset management product sales

(¥ bil.)

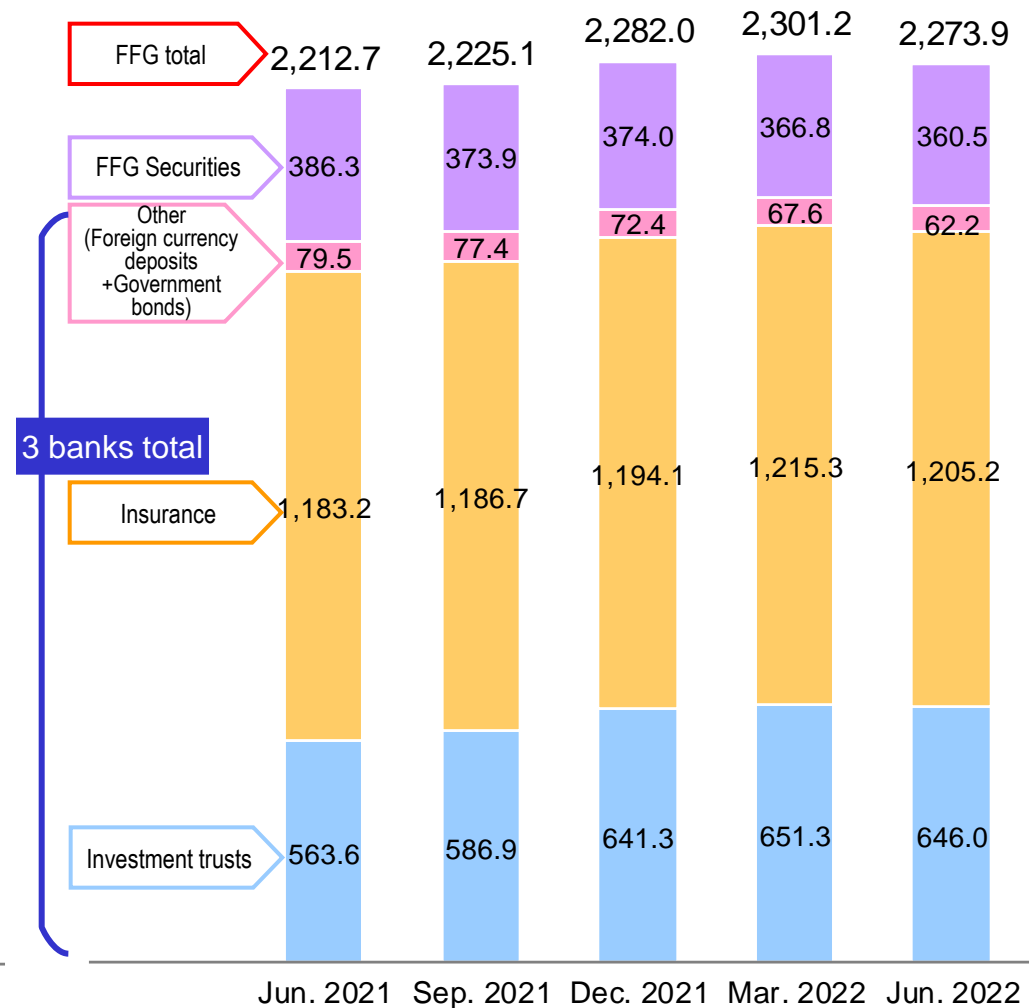
YoY chg. -16.9



* Figures for FFG Securities are the total sales of investment trusts and bonds

Balance of assets under management for individual customers

(¥ bil.)



* Figures for FFG Securities are the total balance of individual investment trusts, stocks and bonds

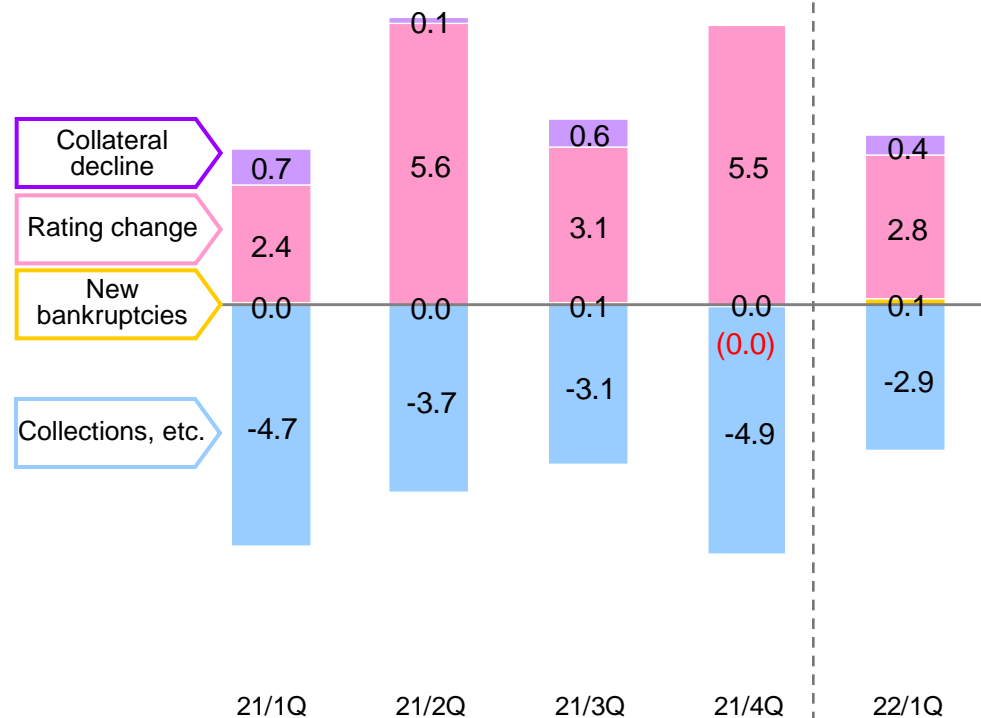
Credit Cost & NPL

Credit cost (3 banks total)

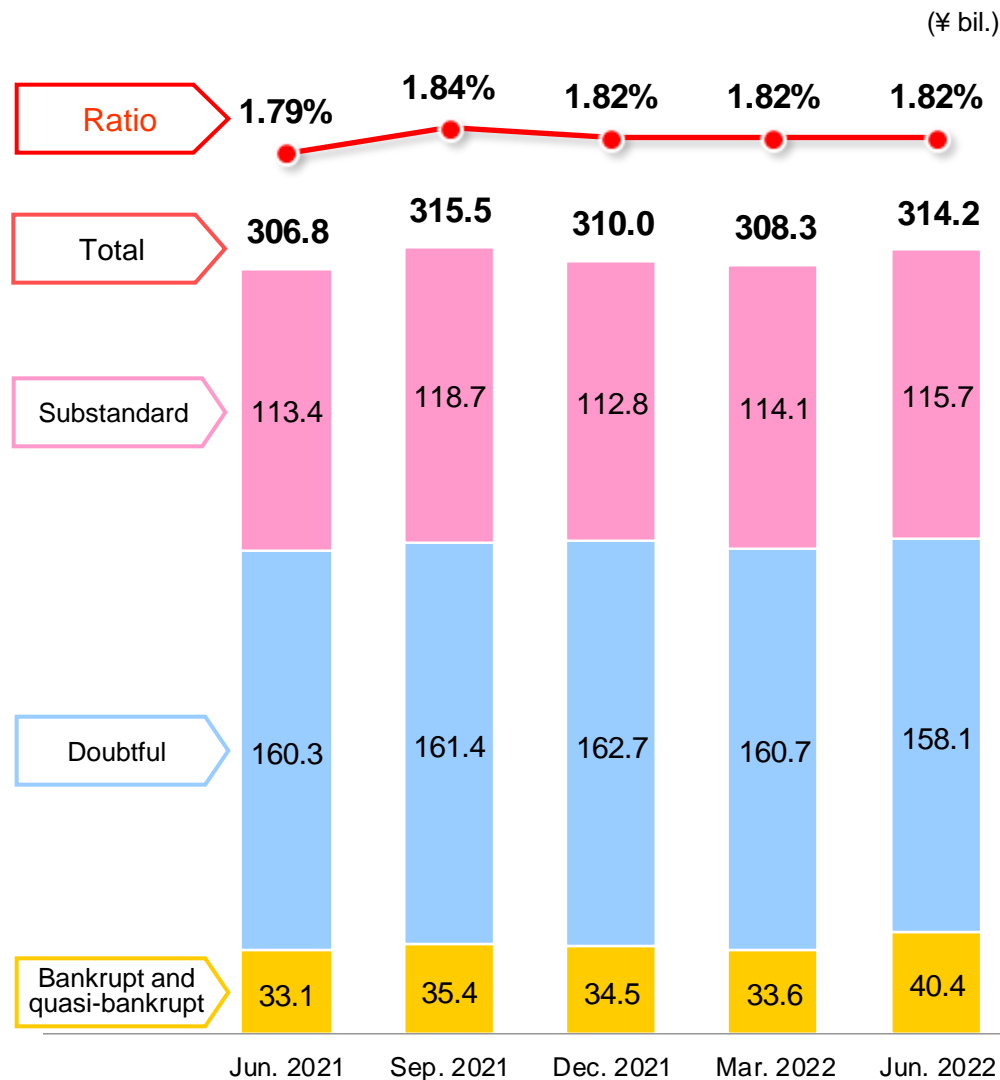
(¥ bil.)

FY2021				FY2022
1Q	2Q	3Q	4Q	1Q
-16	20	6	6	5

Cumulative total for fiscal year
1.5 billion yen (transfer)



Non-performing loans & ratio (3 banks total)



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