

TOPIC	Data Security
ACCOUNTING METRIC	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected
CATEGORY	Quantitative
UNIT OF MEASURE	Number, Percentage (%)
CODE	FN-CB-230a.1
RESPONSE	-
WEBSITE	-

TOPIC	Data Security
ACCOUNTING METRIC	Description of approach to identifying and addressing data security risks
CATEGORY	Discussion and Analysis
UNIT OF MEASURE	n/a
CODE	FN-CB-230a.2
RESPONSE	<p><u>Cyber security initiatives</u></p> <p>We have established a Cyber Security Group to manage the status of countermeasures against cyber attacks in a unified manner and collect and consolidate security-related information from security vendors and external organizations, such as trends in cyber attack methods and vulnerabilities.</p> <p>For details, please see pages 68 and 69 of the Integrated Report (Japanese), and pages 253 and 254 of the Financial Data Report [Interim of FY2021] (Japanese).</p>
WEBSITE	-

TOPIC	Financial Inclusion & Capacity Building
ACCOUNTING METRIC	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development
CATEGORY	Quantitative
UNIT OF MEASURE	Number, Reporting currency
CODE	FN-CB-240a.1
RESPONSE	<p>SASB's accounting metric of "programs designed to promote small business and community development" is based on U.S. laws, regulations, and systems. Therefore, we will explain the quantitative data and initiatives of our financial services aimed at community revitalization based on the situation in Japan.</p> <p><u>Initiatives concerning regional revitalization</u></p> <p>For details of the credit balance and loan protection ratio for local SME borrowers, please see page 11 of the Financial Data Report (Japanese).</p> <p>For details of the number of lenders and the balance of loans outstanding according to life stage, please see page 12 of the Financial Data Report (Japanese).</p> <p>For details of our initiatives for regional revitalization, please see pages 233-237 and pages 238 and 239 of the Financial Data Report [Interim of FY2021] (Japanese).</p> <p>For details of the balance of loans to SMEs, please see pages 74, 129, and 176 of the Financial Data Report [Interim of FY2021] (Japanese).</p>
WEBSITE	-

TOPIC	Financial Inclusion & Capacity Building
ACCOUNTING METRIC	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development
CATEGORY	Quantitative
UNIT OF MEASURE	Number, Reporting currency

CODE	FN-CB-240a. 2
RESPONSE	<p>SASB's accounting metric of "programs designed to promote small business and community development" is based on U.S. laws, regulations, and systems. Therefore, we will disclose our management improvement support for SMEs, etc. based on the situation in Japan.</p> <p><u>Management improvement support for SMEs, etc.</u></p> <p>As a regional financial group committed to the development of the local economy, we will respond in a timely and appropriate manner to requests from SMEs to change their repayment conditions. In particular, when we receive consultations regarding management improvement and business revitalization, we will strive to support the formulation of a management improvement plan, manage its progress, and provide advice, while taking into consideration the potential of the business and other circumstances.</p> <p>For details of the number of clients we have provided with management improvement support, etc., please see pages 15 and 16 of the Financial Data Report (Japanese).</p>
WEBSITE	-

TOPIC	Financial Inclusion & Capacity Building
ACCOUNTING METRIC	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers
CATEGORY	Quantitative
UNIT OF MEASURE	Number
CODE	FN-CB-240a. 3
RESPONSE	-
WEBSITE	-

TOPIC	Financial Inclusion & Capacity Building
ACCOUNTING METRIC	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers
CATEGORY	Quantitative
UNIT OF MEASURE	Number

CODE	FN-CB-240a.4
RESPONSE	<p>SASB's accounting metric of "unbanked, underbanked, or underserved customers" is based on U.S. laws, regulations, and systems. Therefore, we will explain our personal financial services based on the situation in Japan.</p> <p><u>Personal financial services</u></p> <p>We offer a broad lineup of personal financial services, including deposits, insurance, loans, and asset management. In addition, we propose the optimal combination of investment trusts through "Investment Trusts Palette," our proprietary system.</p> <p>For details, please see pages 32 and 33 of the Integrated Report (Japanese).</p>
WEBSITE	<p><u>Number of participants in financial and economic education</u></p> <p>FY2020: 5,278 people</p> <p>For details, please visit the link below.</p> <p>Lifelong learning support (Japanese)</p> <p>We support lifelong learning by spreading financial knowledge appropriate for all people throughout their lives, which includes shaping the sensibilities and qualities of the children who will lead the next generation. Furthermore, as a corporate citizen we conduct various corporate educational activities.</p>

TOPIC	Incorporation of Environmental, Social, and Governance Factors in Credit Analysis
ACCOUNTING METRIC	Commercial and industrial credit exposure, by industry
CATEGORY	Quantitative
UNIT OF MEASURE	Reporting currency
CODE	FN-CB-410a.1
RESPONSE	<p>For details of the balance of credit risk exposure at the end of the consolidated fiscal year and the breakdown of exposure by major industry, please see page 33 of the Financial Data Report [Interim of FY2021] (Japanese).</p>
WEBSITE	-

TOPIC	Incorporation of Environmental, Social, and Governance Factors in Credit Analysis
ACCOUNTING METRIC	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis
CATEGORY	Discussion and Analysis
UNIT OF MEASURE	n/a
CODE	FN-CB-410a.2
RESPONSE	<p><u>Policy on Environmentally and Socially Conscious Lending</u></p> <p>Bank of Fukuoka, the Kumamoto Bank, and the Juhachi-Shinwa Bank have established the Policy on Environmentally and Socially Conscious Lending as a specific policy for investment and financing.</p> <p>For details, please see page 48 of the Integrated Report (Japanese).</p>
WEBSITE	<p>For details of our <u>Policy on Environmentally and Socially Conscious Lending</u>, please visit the below link.</p> <p>Policy on Environmentally and Socially Conscious Lending</p>

TOPIC	Business Ethics
ACCOUNTING METRIC	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations
CATEGORY	Quantitative
UNIT OF MEASURE	Reporting currency
CODE	FN-CB-510a.1
RESPONSE	-
WEBSITE	-

TOPIC	Business Ethics
ACCOUNTING METRIC	Description of whistleblower policies and procedures
CATEGORY	Discussion and Analysis
UNIT OF MEASURE	n/a

CODE	FN-CB-510a.2
RESPONSE	We have established a whistleblower system (internal contact and external contact). For details, please see page 48-49 of the Annual Report .
WEBSITE	The Board of Directors shall establish an appropriate system for whistleblowing by Group executives and employees and supervise the operation of the system. Corporate Governance Framework .

TOPIC	Systemic Risk Management
ACCOUNTING METRIC	Global Systemically Important Bank (G-SIB) score, by category
CATEGORY	Quantitative
UNIT OF MEASURE	Basis points (bps)
CODE	FN-CB-550a.1
RESPONSE	-
WEBSITE	-

(Excluded from the score calculation conducted for the selection of systemically important banks (G-SIBs).)

TOPIC	Systemic Risk Management
ACCOUNTING METRIC	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities
CATEGORY	Discussion and Analysis
UNIT OF MEASURE	n/a
CODE	FN-CB-550a.2
RESPONSE	Amid the dramatic changes in the external environment surrounding financial institutions, we have positioned stress testing as an effective means of assessing the sustainability of our business models, and have conducted multiple types of stress tests. We verify such things as the appropriateness of risk appetite and the adequacy of regulatory and economic capital through multiple stress scenarios that reflect deterioration in credit risk, market risk, and other factors. For details, please see page 51-52 of the Annual Report and page

	242 of the Financial Data Report [Interim of FY2021] (Japanese).
WEBSITE	-

TOPIC	Employee Diversity & Inclusion
ACCOUNTING METRIC	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees
CATEGORY	Quantitative
UNIT OF MEASURE	Percentage (%)
CODE	FN-IB-330a.1
RESPONSE	We are committed to fostering a culture that respects diversity. For details on the number of in our Group mid-career employees and female employees in management position, please see page 21, 28-29 of the Annual Report .
WEBSITE	-

ACTIVITY METRICS

ACTIVITY METRICS	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business
CATEGORY	Quantitative
UNIT OF MEASURE	Number, Reporting currency
CODE	FN-CB-000.A
RESPONSE	The metrics recommended by SASB are based on U.S. laws, regulations, and systems. Therefore, we disclose the breakdown of our total fund balance (deposits + NCDs) by segment based on Japanese laws, regulations, and systems. For details, please see pages 1 and 2 of the Reference Data [Interim of FY2021] .
WEBSITE	-

ACTIVITY METRICS	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate
CATEGORY	Quantitative
UNIT OF MEASURE	Number, Reporting currency
CODE	FN-CB-000.B
RESPONSE	The metrics recommended by SASB are based on U.S. laws, regulations, and systems. Therefore, we disclose the breakdown of our total loan balance by segment based on Japanese laws, regulations, and systems. For details, please see pages 3, 4 and 5 of the Reference Data [Interim of FY2021] .
WEBSITE	-

End of document