

Financial Digest for the Third Quarter of FY2011

January 30, 2012

This report contains forward-looking statements and other forward-looking information relating to the company (the “forward-looking statements”). The forward-looking statements are not historical facts and include, reflect or are otherwise based upon, among other things, the company’s current estimations, projections, views, policies, business strategies, targets, expectations, assumptions and evaluations with respect to general economic conditions, the results of operations, the financial condition, the company’s management in general and other future events. Accordingly, they are inherently susceptible to uncertainties, risks and changes in circumstances and are not guarantees of future performance.

Some forward-looking statements represent targets that the company’s management will strive to achieve through the successful implementation of the company’s business strategies. The company may not be successful in implementing its business strategy, and actual results may differ materially, for a wide range of possible reasons.

1. Gain and loss

FFG (consolidated)

<Reference>

3 banks' total

| | 9 months ended | 9 months ended | Comparison | FY2010 | 9 months ended | |
|---|-----------------|----------------|------------|----------|----------------|------------|
| | Dec 31, 2011 | Dec 31, 2010 | | | Dec 31, 2011 | Comparison |
| Gross business profit | 154,870 | 153,114 | 1,756 | 201,039 | 147,825 | 1,617 |
| Net interest income | 120,685 | 121,034 | (349) | 161,329 | 120,273 | (544) |
| Net fees and commissions | 17,720 | 17,323 | 397 | 23,369 | 15,060 | (13) |
| Net trading income | 216 | 130 | 86 | 246 | 190 | 71 |
| Net other operating income | 16,247 | 14,626 | 1,621 | 16,093 | 12,300 | 2,102 |
| Gains(losses) on sales(redemption) of bonds | 10,169 | 8,110 | 2,059 | 7,641 | 10,313 | 2,333 |
| Overhead expenses | 92,005 | 93,145 | (1,140) | 123,300 | 81,930 | (1,754) |
| Business profit (before transfer to general reserve for possible loan losses) | 62,864 | 59,969 | 2,895 | 77,739 | 65,894 | 3,370 |
| ① Transfer to general reserve for possible loan losses | (446) | 1,108 | (1,554) | (1,701) | (634) | (1,980) |
| Business profit | 63,311 | 58,860 | 4,451 | 79,440 | 66,529 | 5,351 |
| Core business profit | 52,695 | 51,858 | 837 | 70,097 | 55,581 | 1,038 |
| Other operating profit(loss) | (19,326) | (18,877) | (449) | (29,549) | (17,213) | (328) |
| ② Credit cost for specific problem loans | 10,927 | 12,750 | (1,823) | 24,189 | 9,932 | (885) |
| Recoveries of written-off claims | 1,651 | — | 1,651 | — | 1,649 | 1,649 |
| Total credit cost①+②-③ | 10,480 | 10,615 | (135) | 18,204 | 9,297 | 376 |
| Gains(losses) on stocks | (1,949) | (2,985) | 1,036 | (1,369) | (779) | 1,901 |
| Others | (6,449) | (3,141) | (3,308) | (3,990) | (6,501) | (3,115) |
| Ordinary profit | [53,500] | 39,983 | 4,001 | 49,890 | 49,315 | 5,022 |
| Extraordinary profit(loss) | (906) | 2,337 | (3,243) | 1,784 | (908) | (3,133) |
| ③ Recoveries of written-off claims | — | 3,243 | (3,243) | 4,283 | — | (3,242) |
| Income(loss) before income taxes | 43,078 | 42,321 | 757 | 51,675 | 48,407 | 1,889 |
| Total income taxes | 23,277 | 16,459 | 6,818 | 22,562 | 22,667 | 7,984 |
| Effect of change in corporate income tax rate | 5,671 | — | 5,671 | — | 6,497 | 6,497 |
| Minority interests in income(loss) | 2,033 | 1,772 | 261 | 3,122 | — | — |
| Net income | [27,000] | 24,089 | (6,322) | 25,990 | 25,740 | (6,095) |

(Note)

1. Amounts less than one million yen are omitted.

2. "()" denotes minus.

3. Core business profit

= Business profit + Transfer to general reserve for possible loan losses — Gains (losses) on sales (redemptions) of bonds

4. Numbers in square brackets are prospects for Fiscal 2011 announced on Nov 11, 2011.

5. By applying the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No. 14), "Recoveries of written-off claims" in the third quarter of FY2011 are recorded under "Credit cost for specific problem loans" of "Other operating profit (loss)".

■ 9 months Summary

Core business profit ¥52.7 billion
(a ¥0.8 billion increase from a year earlier)

- Core business profit increased ¥0.8 billion from a year earlier to ¥52.7 billion mainly because a decrease in net interest income was offset by a reduction in overhead expenses.

Ordinary profit ¥44.0 billion
(a ¥4.0 billion increase from a year earlier)

Progress against the plan
82.2%

- Ordinary profit increased ¥4.0 billion from a year earlier to ¥44.0 billion mainly due to an increase in gains on securities (stocks and bonds).

Net income ¥17.8 billion
(a ¥6.3 billion decrease from a year earlier)

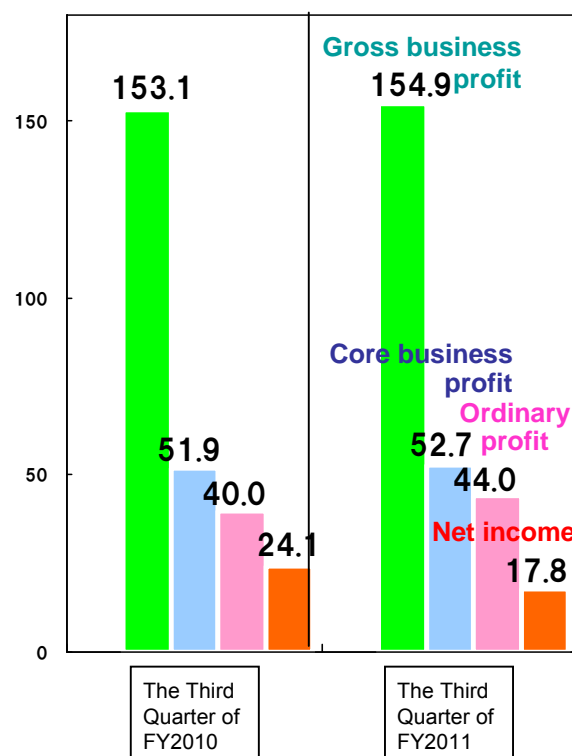
Progress against the plan
65.8%

- Net income decreased ¥6.3 billion from a year earlier to ¥17.8 billion mainly due to a decrease in recoveries of written-off claims and a reversal of deferred tax assets following a cut in the corporate income tax rate.

(¥ bil.)

Gain and Loss

FFG (consolidated)



The Bank of Fukuoka (non-consolidated)

(¥ mil.)

| | 9 months ended Dec. 31, 2011 | 9 months ended Dec. 31, 2010 | Comparison | FY2010 |
|---|---------------------------------|---------------------------------|--------------|---------------|
| Gross business profit | 103,825 | 101,276 | 2,549 | 132,838 |
| Net interest income | 83,987 | 84,449 | (462) | 112,625 |
| Domestic | 80,588 | 81,081 | (493) | 108,113 |
| International | 3,399 | 3,367 | 32 | 4,511 |
| Net fees and commissions | 10,996 | 10,898 | 98 | 14,467 |
| Net trading income | 190 | 119 | 71 | 226 |
| Net other operating income | 8,651 | 5,809 | 2,842 | 5,519 |
| Gains(losses) on sales(redemption) of bonds | 7,091 | 4,117 | 2,974 | 3,579 |
| Gains on foreign exchange transactions | 1,519 | 1,755 | (236) | 2,163 |
| Overhead expenses | 52,858 | 53,884 | (1,026) | 71,137 |
| Business profit (before transfer to general reserve for possible loan losses) | 50,966 | 47,392 | 3,574 | 61,701 |
| ① Transfer to general reserve for possible loan losses | 421 | 3,015 | (2,594) | 1,036 |
| Business profit | 50,545 | 44,376 | 6,169 | 60,664 |
| Core business profit [60,500] | 43,875 | 43,275 | 600 | 58,121 |
| Other operating profit(loss) | (11,079) | (10,504) | (575) | (16,542) |
| ② Credit cost for specific problem loans | 7,455 | 6,763 | 692 | 15,818 |
| Recoveries of written-off claims | 1,293 | — | 1,293 | — |
| Total credit cost ①+②-③ [10,000] | 7,877 | 7,113 | 764 | 13,666 |
| Gains(losses) on stocks | (954) | (1,818) | 864 | 1,127 |
| Others | (2,669) | (1,922) | (747) | (1,850) |
| Ordinary profit [50,600] | 39,465 | 33,872 | 5,593 | 44,122 |
| Extraordinary profit(loss) | (632) | 2,233 | (2,865) | 2,026 |
| ③ Recoveries of written-off claims | — | 2,665 | (2,665) | 3,188 |
| Income(loss) before income taxes | 38,832 | 36,105 | 2,727 | 46,149 |
| Total income taxes | 18,134 | 14,875 | 3,259 | 19,460 |
| Effect of change in corporate income tax rate | 2,446 | — | 2,446 | — |
| Net income [29,500] | 20,697 | 21,230 | (533) | 26,689 |

(Note)

1. Amounts less than one million yen are omitted.

2. “()” denotes minus.

3. Core business profit

= Business profit + Transfer to general reserve for possible loan losses – Gains (losses) on sales (redemptions) of bonds

4. Numbers in square brackets are prospects for Fiscal 2011 announced on Nov 11, 2011.

5. By applying the “Practical Guidelines on Accounting Standards for Financial Instruments” (JICPA Accounting Practice Committee Statement No.14), “Recoveries of written-off claims” in the third quarter of FY2011 are recorded under “Credit cost for specific problem loans” of “Other operating profit (loss)”.

■ 9 months Summary

Core business profit ¥43.9 billion
(a ¥ 0.6 billion increase from a year earlier)

Progress against the plan
72.5 %

- Core business profit increased ¥ 0.6 billion from a year earlier to ¥ 43.9 billion mainly because a decrease in net interest income was offset by a reduction in overhead expenses.

Ordinary profit ¥ 39.5 billion
(a ¥ 5.6 billion increase from a year earlier)

Progress against the plan
78.0 %

- Ordinary profit increased ¥5.6 billion from a year earlier to ¥39.5 billion mainly due to an increase in gains on securities (stocks and bonds) in addition to an increase in core business profit.

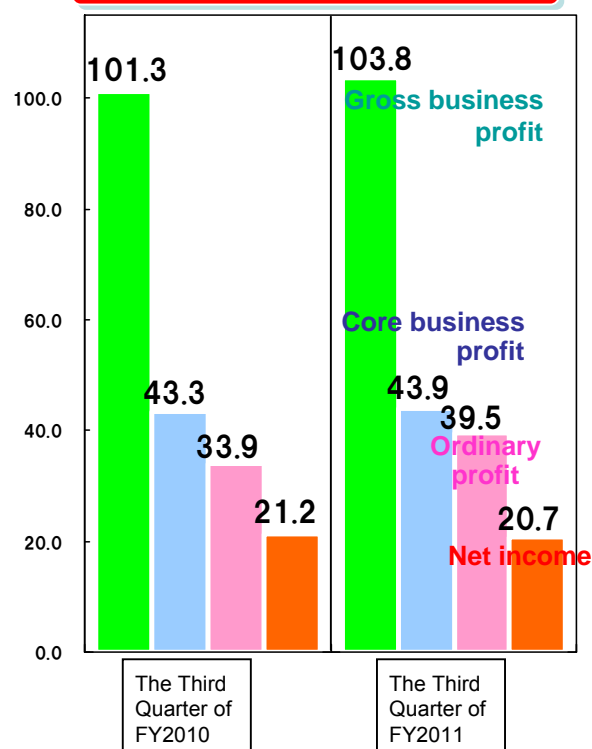
Net income ¥ 20.7 billion
(a ¥ 0.5 billion decrease from a year earlier)

Progress against the plan
70.2 %

- As a result, income before income taxes increased from a year earlier. However, net income decreased ¥ 0.5 billion from a year earlier to ¥ 20.7 billion due to a reversal of deferred tax assets following a cut in the corporate income tax rate.

(¥ bil.)

Gain and Loss



The Kumamoto Family Bank (non-consolidated)

| | 9 months ended Dec. 31, 2011 | 9 months ended Dec. 31, 2010 | Comparison | FY2010 |
|---|---------------------------------|---------------------------------|----------------|--------------|
| Gross business profit | 16,754 | 17,735 | (981) | 23,361 |
| Net interest income | 15,140 | 15,357 | (217) | 20,400 |
| Domestic | 15,054 | 15,260 | (206) | 20,272 |
| International | 85 | 96 | (11) | 128 |
| Net fees and commissions | 1,440 | 1,387 | 53 | 1,897 |
| Net other operating income | 173 | 991 | (818) | 1,063 |
| Gains(losses) on sales(redemption) of bonds | (1) | 756 | (757) | 754 |
| Gains on foreign exchange transactions | 137 | 176 | (39) | 224 |
| Overhead expenses | 11,845 | 12,049 | (204) | 16,043 |
| Business profit (before transfer to general reserve for possible loan losses) | 4,909 | 5,686 | (777) | 7,318 |
| ① Transfer to general reserve for possible loan losses | (339) | (960) | 621 | (1,507) |
| Business profit | 5,249 | 6,647 | (1,398) | 8,825 |
| Core business profit [7,000] | 4,910 | 4,930 | (20) | 6,563 |
| Other operating profit(loss) | (2,366) | (3,843) | 1,477 | (4,775) |
| ② Credit cost for specific problem loans | 1,095 | 2,186 | (1,091) | 2,926 |
| Recoveries of written-off claims | 173 | — | 173 | — |
| Total credit cost ①+②-③ [1,500] | 755 | 1,071 | (316) | 1,203 |
| Gains(losses) on stocks | (305) | (811) | 506 | (617) |
| Others | (966) | (846) | (120) | (1,231) |
| Ordinary profit [3,800] | 2,882 | 2,803 | 79 | 4,050 |
| Extraordinary profit(loss) | (57) | 78 | (135) | (8) |
| ③ Recoveries of written-off claims | — | 154 | (154) | 216 |
| Income(loss) before income taxes | 2,825 | 2,882 | (57) | 4,041 |
| Total income taxes | 2,689 | (40) | 2,729 | 1,633 |
| Effect of change in corporate income tax rate | 2,121 | — | 2,121 | — |
| Net income [2,100] | 135 | 2,923 | (2,788) | 2,407 |

(Note)

1. Amounts less than one million yen are omitted.

2. "()" denotes minus.

3. Core business profit

= Business profit + Transfer to general reserve for possible loan losses – Gains (losses) on sales (redemptions) of bonds

4. Numbers in square brackets are prospects for Fiscal 2011 announced on Nov 11, 2011.

5. By applying the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No. 14), "Recoveries of written-off claims" in the third quarter of FY2011 are recorded under "Credit cost for specific problem loans" of "Other operating profit (loss)".

■ 9 months Summary

Core business profit ¥ 4.9 billion
(a decrease of less than ¥ 0.1 billion from a year earlier)

Progress against the plan
70.1 %

- Core business profit was flat from a year earlier at ¥ 4.9 billion mainly because a decrease in net interest income was offset by a reduction in overhead expenses.

Ordinary profit ¥ 2.9 billion
(a ¥ 0.1 billion increase from a year earlier)

Progress against the plan
75.8 %

- Ordinary profit increased ¥ 0.1 billion from a year earlier to ¥ 2.9 billion.

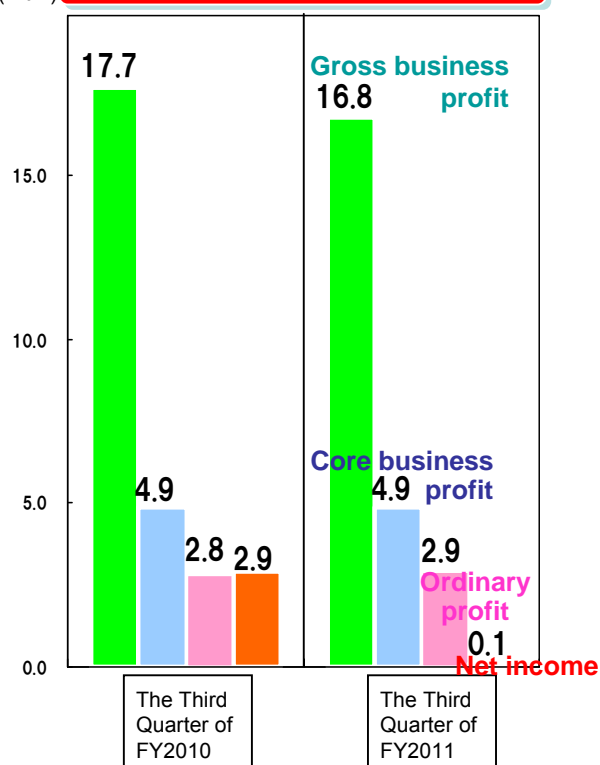
Net income ¥ 0.1 billion
(a ¥ 2.8 billion decrease from a year earlier)

Progress against the plan
6.4 %

- Net income decreased ¥ 2.8 billion from a year earlier to ¥ 0.1 billion mainly due to a reversal of deferred tax assets following a cut in the corporate income tax rate.

(¥ bil.)

Gain and Loss



The Shinwa Bank (non-consolidated)

(¥ mil.)

| | 9 months ended Dec. 31, 2011 | 9 months ended Dec. 31, 2010 | Comparison | FY2010 |
|---|---------------------------------|---------------------------------|----------------|---------------|
| Gross business profit | 27,245 | 27,196 | 49 | 35,256 |
| Net interest income | 21,146 | 21,010 | 136 | 28,000 |
| Domestic | 20,997 | 20,669 | 328 | 27,552 |
| International | 148 | 340 | (192) | 447 |
| Net fees and commissions | 2,623 | 2,787 | (164) | 3,770 |
| Net other operating income | 3,475 | 3,398 | 77 | 3,485 |
| Gains(losses) on sales(redemption) of bonds | 3,223 | 3,107 | 116 | 3,133 |
| Gains on foreign exchange transactions | 176 | 208 | (32) | 257 |
| Overhead expenses | 17,225 | 17,751 | (526) | 23,526 |
| Business profit (before transfer to general reserve for possible loan losses) | 10,019 | 9,445 | 574 | 11,729 |
| ① Transfer to general reserve for possible loan losses | (715) | (708) | (7) | (1,494) |
| Business profit | 10,734 | 10,153 | 581 | 13,224 |
| Core business profit [9,200] | 6,795 | 6,338 | 457 | 8,596 |
| Other operating profit(loss) | (3,766) | (2,537) | (1,229) | (3,684) |
| ② Credit cost for specific problem loans | 1,381 | 1,867 | (486) | 3,009 |
| Recoveries of written-off claims | 182 | — | 182 | — |
| Total credit cost ①+②-③ [1,500] | 665 | 736 | (71) | 637 |
| Gains(losses) on stocks | 480 | (51) | 531 | 12 |
| Others | (2,866) | (618) | (2,248) | (687) |
| Ordinary profit [6,900] | 6,968 | 7,616 | (648) | 9,540 |
| Extraordinary profit(loss) | (218) | (87) | (131) | (359) |
| ③ Recoveries of written-off claims | — | 422 | (422) | 877 |
| Income(loss) before income taxes | 6,750 | 7,529 | (779) | 9,180 |
| Total income taxes | 1,842 | (151) | 1,993 | (381) |
| Effect of change in corporate income tax rate | 1,929 | — | 1,929 | — |
| Net income [6,500] | 4,907 | 7,681 | (2,774) | 9,562 |

(Note)

- Amounts less than one million yen are omitted.
- "()" denotes minus.
- Core business profit
= Business profit + Transfer to general reserve for possible loan losses — Gains (losses) on sales (redemptions) of bonds
- Numbers in square brackets are prospects for Fiscal 2011 announced on Nov 11, 2011.
- By applying the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No. 14), "Recoveries of written-off claims" in the third quarter of FY2011 are recorded under "Credit cost for specific problem loans" of "Other operating profit (loss)".

■ 9 months Summary

Core business profit ¥ 6.8 billion
(a ¥ 0.5 billion increase from a year earlier)

Progress against the plan
73.9 %

- Core business profit increased ¥ 0.5 billion from a year earlier to ¥ 6.8 billion mainly due to a decrease in overhead expenses.

Ordinary profit ¥ 7.0 billion
(a ¥ 0.6 billion decrease from a year earlier)

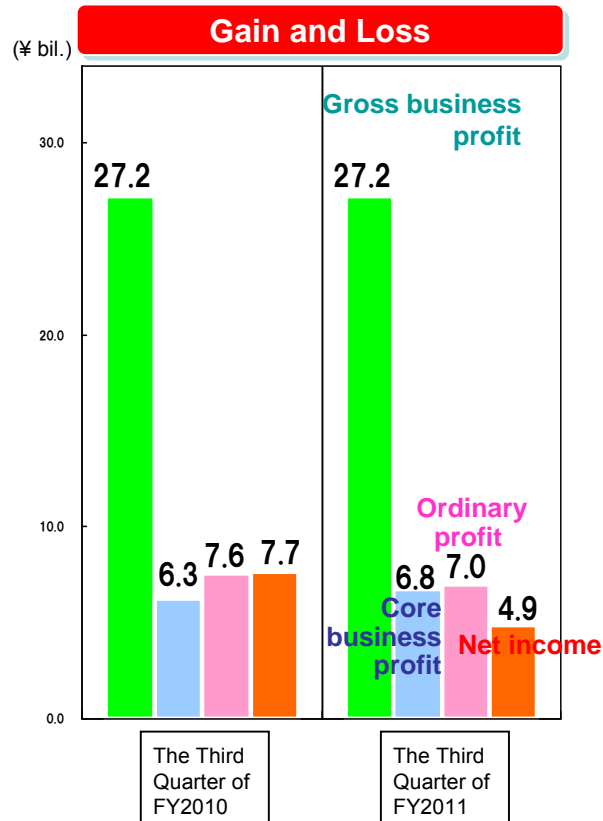
Progress against the plan
101.0 %

- Despite an increase in gains on securities (stocks and bonds), ordinary profit decreased ¥ 0.6 billion from a year earlier to ¥ 7.0 billion due to a decrease in other operating profit, which resulted from one-time amortization of gains on mortgage securitization recorded in FY2005.

Net income ¥ 4.9 billion
(a ¥ 2.8 billion decrease from a year earlier)

Progress against the plan
75.5 %

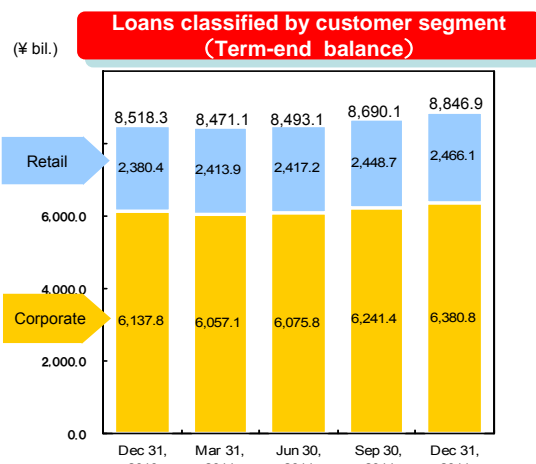
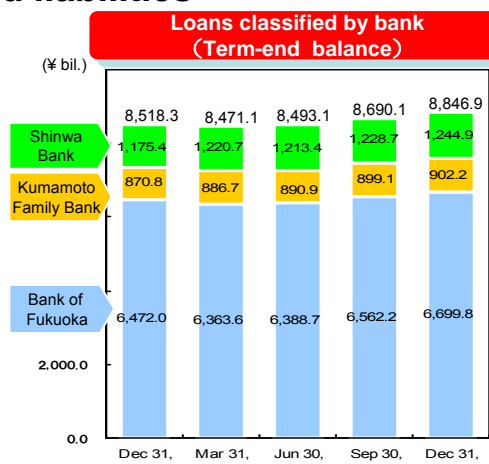
- Net income decreased ¥ 2.8 billion from a year earlier to ¥ 4.9 billion mainly due to a reversal of deferred tax assets following a cut in the corporate income tax rate in addition to the above factors.



2. Assets and liabilities

(1) Loans

3 banks' total



The Bank of Fukuoka (non-consolidated)

- Total loans increased ¥ 137.5 billion from Sep 30, 2011 to ¥ 6,699.8 billion (a ¥ 227.8 billion increase from Dec 31, 2010, or a 3.5 % increase at an annualized rate).
- Total loans in the retail segment increased ¥ 7.0 billion from Sep 30, 2011 (a ¥ 49.1 billion increase from Dec 31, 2010, or a 2.9 % increase at an annualized rate). Total loans in the corporate segment also increased ¥ 130.5 billion from Sep 30, 2011 (a ¥ 178.6 billion increase from Dec 31, 2010, or a 3.7 % increase at an annualized rate).
- Loans in Fukuoka Prefecture increased ¥84.9 billion from Sep 30, 2011 to ¥5,373.9 billion (a ¥233.4 billion increase from Dec 31, 2010, or a 4.5% increase at an annualized rate).

The Kumamoto Family Bank (non-consolidated)

- Total loans increased ¥ 3.0 billion from Sep 30, 2011 to ¥ 902.2 billion (a ¥ 31.4 billion increase from Dec 31, 2010, or a 3.6 % increase at an annualized rate).
- Total loans in the retail segment increased ¥ 2.9 billion from Sep 30, 2011 (a ¥ 14.1 billion increase from Dec 31, 2010, or a 4.8 % increase at an annualized rate). Total loans in the corporate segment also increased ¥ 0.1 billion from Sep 30, 2011 (a ¥ 17.2 billion increase from Dec 31, 2010, or a 3.0 % increase at an annualized rate).
- Loans in Kumamoto Prefecture increased ¥3.5 billion from Sep 30, 2011 to ¥823.9 billion (a ¥31.9 billion increase from Dec 31, 2010, or a 4.0% increase at an annualized rate).

The Shinwa Bank (non-consolidated)

- Total loans increased ¥ 16.1 billion from Sep 30, 2011 to ¥ 1,244.9 billion (a ¥ 69.4 billion increase from Dec 31, 2010, or a 5.9 % increase at an annualized rate).
- Total loans in the retail segment increased ¥ 7.3 billion from Sep 30, 2011 (a ¥ 22.4 billion increase from Dec 31, 2010, or a 5.8 % increase at an annualized rate). Total loans in the corporate segment also increased ¥ 8.7 billion from Sep 30, 2011 (a ¥ 47.0 billion increase from Dec 31, 2010, or a 6.0 % increase at an annualized rate).
- Loans in Nagasaki Prefecture increased ¥11.0 billion from Sep 30, 2011 to ¥859.1 billion (a ¥44.3 billion increase from Dec 31, 2010, or a 5.4% increase at an annualized rate).

(¥ mil.)

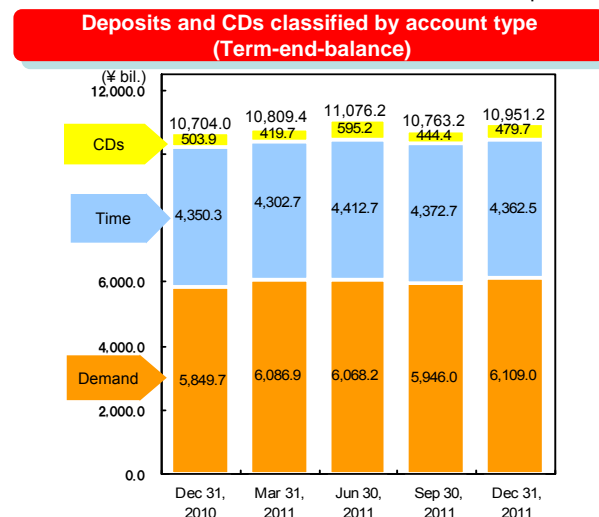
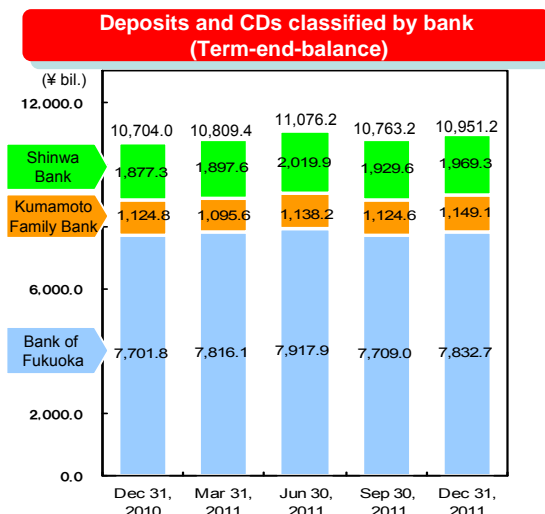
| | Dec 31, 2011 | | | | | |
|--|--|--------|--------------------------|--------------------------|--------------------------|---------|
| | annual rate of growth | | change from Sep 30, 2011 | change from Mar 31, 2011 | change from Dec 31, 2010 | |
| 3 banks' total | Total loans | 3.9% | 8,846,994 | 156,815 | 375,846 | 328,694 |
| | Retail segment | 3.6% | 2,466,166 | 17,392 | 52,205 | 85,709 |
| | Corporate segment | 4.0% | 6,380,827 | 139,424 | 323,642 | 242,985 |
| | Retail loans | 4.9% | 2,348,995 | 38,159 | 78,817 | 109,627 |
| | Housing loans | 5.5% | 2,206,652 | 40,329 | 84,115 | 114,899 |
| | Loans to small-and-medium-sized enterprises and consumer loans ratio | — | 69.04% | 0.01% | (0.77%) | 0.40% |
| The Bank of Fukuoka (non-consolidated) | Total loans | 3.5% | 6,699,845 | 137,570 | 336,185 | 227,811 |
| | Retail segment | 2.9% | 1,749,344 | 7,059 | 30,258 | 49,128 |
| | Corporate segment | 3.7% | 4,950,501 | 130,513 | 305,928 | 178,684 |
| | Fukuoka prefecture | 4.5% | 5,373,926 | 84,928 | 275,349 | 233,473 |
| | Retail loans | 2.9% | 1,726,886 | 9,608 | 32,107 | 49,347 |
| | Housing loans | 3.3% | 1,622,262 | 11,536 | 35,864 | 52,140 |
| Loans to small-and-medium-sized enterprises and consumer loans ratio | — | 66.68% | (0.30%) | (1.20%) | 0.44% | |
| The Kumamoto Family Bank (non-consolidated) | Total loans | 3.6% | 902,238 | 3,075 | 15,517 | 31,420 |
| | Retail segment | 4.8% | 309,317 | 2,941 | 8,288 | 14,170 |
| | Corporate segment | 3.0% | 592,921 | 134 | 7,229 | 17,250 |
| | Kumamoto prefecture | 4.0% | 823,923 | 3,538 | 15,193 | 31,975 |
| | Retail loans | 6.4% | 277,899 | 3,951 | 10,843 | 16,633 |
| | Housing loans | 7.1% | 264,822 | 4,043 | 11,300 | 17,448 |
| Loans to small-and-medium-sized enterprises and consumer loans ratio | — | 85.68% | 0.36% | (0.52%) | (1.58%) | |
| The Shinwa Bank (non-consolidated) | Total loans | 5.9% | 1,244,911 | 16,170 | 24,144 | 69,463 |
| | Retail segment | 5.8% | 407,505 | 7,392 | 13,659 | 22,411 |
| | Corporate segment | 6.0% | 837,405 | 8,777 | 10,485 | 47,051 |
| | Nagasaki prefecture | 5.4% | 859,139 | 11,011 | 8,261 | 44,341 |
| | Retail loans | 14.5% | 344,210 | 24,601 | 35,868 | 43,647 |
| | Housing loans | 16.5% | 319,568 | 24,752 | 36,952 | 45,311 |
| Loans to small-and-medium-sized enterprises and consumer loans ratio | — | 69.68% | 1.62% | 1.73% | 1.62% | |

<Note>

1. The term-end balance of loans included loans granted by the Bank of Fukuoka to FFG (¥85.0 billion at the end of December 2010, ¥89.5 billion at the end of March 2011, ¥85.0 billion at the end of September 2011, ¥85.0 billion at the end of December 2011).

(2) Deposits

3 banks' total



The Bank of Fukuoka (non-consolidated)

- The term-end balance of deposits and CDs increased ¥123.6 billion from Sep 30, 2011 to ¥7,832.7 billion (a ¥130.8 billion increase from Dec 31, 2010, or a 1.7% increase at an annualized rate).
- Retail deposits increased ¥124.9 billion from Sep 30, 2011 (a ¥164.8 billion increase from Dec 31, 2010, or a 3.1% increase at an annualized rate). Corporate deposits decreased ¥0.4 billion from Sep 30, 2011 (a ¥33.2 billion increase from Dec 31, 2010, or a 1.7% increase at an annualized rate).
- Deposits in Fukuoka Prefecture increased ¥116.4 billion from Sep 30, 2011 to ¥7,067.5 billion (a ¥185.3 billion increase from Dec 31, 2010, or a 2.7% increase at an annualized rate).

The Kumamoto Family Bank (non-consolidated)

- The term-end balance of deposits and CDs increased ¥24.5 billion from Sep 30, 2011 to ¥1,149.1 billion (a ¥24.3 billion increase from Dec 31, 2010, or a 2.2% increase at an annualized rate).
- Retail deposits increased ¥14.3 billion from Sep 30, 2011 (a ¥12.8 billion increase from Dec 31, 2010, or a 1.5% increase at an annualized rate). Corporate deposits decreased ¥5.1 billion from Sep 30, 2011 (a ¥7.0 billion increase from Dec 31, 2010, or a 2.8% increase at an annualized rate).
- Deposits in Kumamoto Prefecture increased ¥8.2 billion from Sep 30, 2011 to ¥1,036.0 billion (a ¥18.9 billion increase from Dec 31, 2010, or a 1.9% increase at an annualized rate).

The Shinwa Bank (non-consolidated)

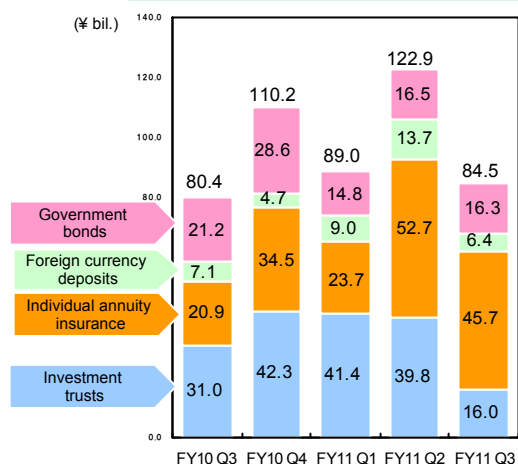
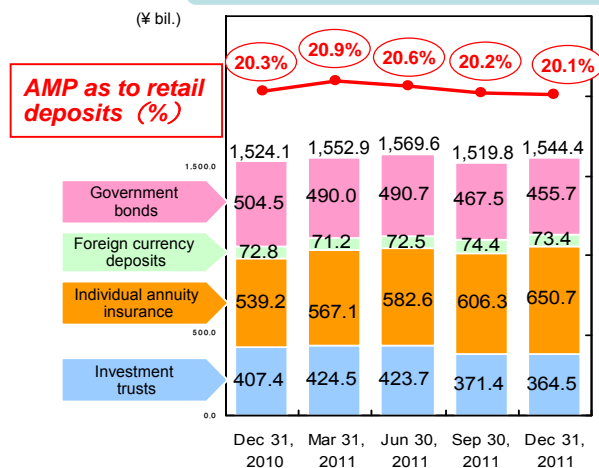
- The term-end balance of deposits and CDs increased ¥39.6 billion from Sep 30, 2011 to ¥1,969.3 billion (a ¥91.9 billion increase from Dec 31, 2010, or a 4.9% increase at an annualized rate).
- Retail deposits increased ¥22.2 billion from Sep 30, 2011 (a ¥15.0 billion increase from Dec 31, 2010, or a 1.2% increase at an annualized rate). Corporate deposits decreased ¥3.1 billion from Sep 30, 2011 (a ¥38.4 billion increase from Dec 31, 2010, or a 7.4% increase at an annualized rate).
- Deposits in Nagasaki Prefecture increased ¥20.3 billion from Sep 30, 2011 to ¥1,591.0 billion (a ¥50.8 billion increase from Dec 31, 2010, or a 3.3% increase at an annualized rate).

(¥ mil.)

| | | Dec 31, 2011 | | | | |
|---|---------------------|-----------------------|------------|--------------------------|--------------------------|--------------------------|
| | | annual rate of growth | | change from Sep 30, 2011 | change from Mar 31, 2011 | change from Dec 31, 2010 |
| 3 banks' Total | Retail deposits | 2.6% | 7,697,523 | 161,495 | 271,971 | 192,725 |
| | Corporate deposits | 2.9% | 2,773,997 | (8,772) | (196,806) | 33,237 |
| | Total | 2.7% | 10,471,522 | 152,723 | 81,814 | 271,426 |
| | Demand | 4.4% | 6,109,018 | 162,938 | 22,071 | 259,259 |
| | Time | 0.3% | 4,362,501 | (10,217) | 59,740 | 12,164 |
| | Deposits and CDs | 2.3% | 10,951,240 | 187,944 | 141,788 | 247,151 |
| The Bank of Fukuoka (non-consolidated) | Retail deposits | 3.1% | 5,542,519 | 124,910 | 226,318 | 164,881 |
| | Corporate deposits | 1.7% | 1,954,926 | (462) | (196,806) | 33,237 |
| | Total | 2.7% | 7,497,445 | 124,448 | 29,511 | 198,118 |
| | Demand | 4.6% | 4,672,082 | 136,684 | 17,812 | 205,287 |
| | Time | (0.3%) | 2,825,362 | (12,237) | 11,698 | (7,170) |
| | Deposits and CDs | 1.7% | 7,832,712 | 123,686 | 16,546 | 130,835 |
| | Fukuoka prefecture | 2.7% | 7,067,583 | 116,413 | 24,020 | 185,340 |
| The Kumamoto Family Bank (non-consolidated) | Retail deposits | 1.5% | 861,204 | 14,339 | 20,733 | 12,830 |
| | Corporate deposits | 2.8% | 260,270 | (5,116) | 13,000 | 7,058 |
| | Total | 1.8% | 1,121,475 | 9,223 | 33,734 | 19,889 |
| | Demand | 5.2% | 459,960 | 9,313 | 18,596 | 22,936 |
| | Time | (0.5%) | 661,514 | (91) | 15,137 | (3,048) |
| | Deposits and CDs | 2.2% | 1,149,199 | 24,567 | 53,536 | 24,346 |
| | Kumamoto prefecture | 1.9% | 1,036,096 | 8,288 | 32,012 | 18,957 |
| The Shinwa Bank (non-consolidated) | Retail deposits | 1.2% | 1,293,800 | 22,246 | 24,920 | 15,014 |
| | Corporate deposits | 7.4% | 558,801 | (3,194) | (6,352) | 38,405 |
| | Total | 3.0% | 1,852,602 | 19,052 | 18,569 | 53,419 |
| | Demand | 3.3% | 976,976 | 16,941 | (14,337) | 31,036 |
| | Time | 2.6% | 875,625 | 2,111 | 32,905 | 22,382 |
| | Deposits and CDs | 4.9% | 1,969,329 | 39,691 | 71,706 | 91,970 |
| | Nagasaki prefecture | 3.3% | 1,591,062 | 20,352 | 12,039 | 50,890 |

(3) Asset management products

3 banks' total

Sales of asset management products**Outstanding balance of assets under management for retail customers****The Bank of Fukuoka (non-consolidated)**

- Sales of asset management products (investment trusts, individual annuity insurance, foreign currency deposits, and government bonds) decreased ¥17.2 billion from the previous quarter (FY2011 Q2) to ¥ 58.8 billion (a ¥ 5.0 billion year-on-year increase).
- Outstanding balance of assets under management for retail customers increased ¥ 13.4 billion from Sep 30, 2011 to ¥ 1,064.3 billion (a ¥ 0.5 billion increase from Dec 31, 2010, or a 0.0 % increase at an annualized rate).

The Kumamoto Family Bank (non-consolidated)

- Sales of asset management products decreased ¥ 9.6 billion from the previous quarter (FY2011 Q2) to ¥ 10.0 billion (a ¥ 0.8 billion year-on-year decrease).
- Outstanding balance of assets under management for retail customers increased ¥ 5.0 billion from Sep 30, 2011 to ¥ 197.0 billion (a ¥ 16.3 billion increase from Dec 31, 2010, or a 9.0 % increase at an annualized rate).

The Shinwa Bank (non-consolidated)

- Sales of asset management products decreased ¥ 11.7 billion from the previous quarter (FY2011 Q2) to ¥ 15.5 billion (a ¥ 0.2 billion year-on-year decrease).
- Outstanding balance of assets under management for retail customers increased ¥ 6.3 billion from Sep 30, 2011 to ¥ 283.0 billion (a ¥ 3.5 billion increase from Dec 31, 2010, or a 1.3 % increase at an annualized rate).

(¥ bil.)

| | | Sales of asset management products | | | | | | Outstanding balance of assets under management for retail customers | | | | | | | | |
|---|------------------------------|--------------------------------------|-------------|---------------------------------------|--------------|---------------------------|-------------|---|----------------|--------------------------|---------------|--------------------------|----------------|--------------------------|----------------|--|
| | | The 3rd quarter of FY2011 (3 months) | | Change from the 3rd quarter of FY2010 | | The 2nd quarter of FY2011 | | Dec 31, 2011 | | change from Sep 30, 2011 | | change from Mar 31, 2011 | | change from Dec 31, 2010 | | |
| | | annual rate of growth | | | | | | annual rate of growth | | | | | | | | |
| 3 banks' total | Investment trusts | (48.1%) | 16.0 | (23.8) | (15.0) | 39.8 | 31.0 | (10.5%) | 364.5 | (6.9) | (60.0) | (42.9) | 371.4 | 424.5 | 407.4 | |
| | Individual annuity insurance | 118.3% | 45.7 | (7.0) | 24.8 | 52.7 | 20.9 | 20.7% | 650.7 | 44.4 | 83.6 | 111.5 | 606.3 | 567.1 | 539.2 | |
| | Foreign currency deposits | (10.4%) | 6.4 | (7.3) | (0.7) | 13.7 | 7.1 | 0.8% | 73.4 | (1.0) | 2.2 | 0.6 | 74.4 | 71.2 | 72.8 | |
| | Government bonds | (23.4%) | 16.3 | (0.2) | (4.9) | 16.5 | 21.2 | (9.7%) | 455.7 | (11.8) | (34.3) | (48.8) | 467.5 | 490.0 | 504.5 | |
| | Total | 5.1% | 84.5 | (38.4) | 4.1 | 122.9 | 80.4 | 1.3% | 1,544.4 | 24.6 | (8.5) | 20.3 | 1,519.8 | 1,552.9 | 1,524.1 | |
| AMP as to retail deposit | | | | | | | | | | | | | | | | |
| The Bank of Fukuoka (non-consolidated) | Investment trusts | (42.0%) | 9.4 | (10.1) | (6.8) | 19.5 | 16.2 | (14.0%) | 237.3 | (5.9) | (47.6) | (38.8) | 243.2 | 284.9 | 276.1 | |
| | Individual annuity insurance | 159.8% | 29.7 | (3.0) | 18.3 | 32.7 | 11.4 | 20.9% | 389.5 | 29.8 | 52.7 | 67.3 | 359.7 | 336.8 | 322.2 | |
| | Foreign currency deposits | (15.3%) | 4.5 | (4.1) | (0.8) | 8.6 | 5.3 | (0.2%) | 48.8 | (1.6) | 1.0 | (0.1) | 50.4 | 47.8 | 48.9 | |
| | Government bonds | (26.8%) | 15.2 | 0.1 | (5.6) | 15.1 | 20.8 | (6.7%) | 388.5 | (8.9) | (22.7) | (27.9) | 397.4 | 411.2 | 416.4 | |
| | Total | 9.4% | 58.8 | (17.2) | 5.0 | 76.0 | 53.8 | 0.0% | 1,064.3 | 13.4 | (16.5) | 0.5 | 1,050.9 | 1,080.8 | 1,063.8 | |
| AMP as to retail deposit | | | | | | | | | | | | | | | | |
| The Kumamoto Family Bank (non-consolidated) | Investment trusts | (59.7%) | 2.7 | (6.4) | (4.0) | 9.1 | 6.7 | 6.7% | 56.6 | 0.5 | (1.5) | 3.6 | 56.1 | 58.1 | 53.0 | |
| | Individual annuity insurance | 99.7% | 6.8 | (1.3) | 3.4 | 8.1 | 3.4 | 21.0% | 113.3 | 5.8 | 13.6 | 19.7 | 107.5 | 99.7 | 93.6 | |
| | Foreign currency deposits | (50.5%) | 0.3 | (1.8) | (0.3) | 2.1 | 0.6 | (4.9%) | 10.9 | (0.1) | (0.1) | (0.5) | 11.0 | 11.0 | 11.4 | |
| | Government bonds | 257.1% | 0.2 | (0.0) | 0.2 | 0.2 | 0.0 | (28.5%) | 16.1 | (1.2) | (4.4) | (6.5) | 17.3 | 20.5 | 22.6 | |
| | Total | (6.8%) | 10.0 | (9.6) | (0.8) | 19.6 | 10.8 | 9.0% | 197.0 | 5.0 | 7.7 | 16.3 | 192.0 | 189.3 | 180.7 | |
| AMP as to retail deposit | | | | | | | | | | | | | | | | |
| The Shinwa Bank (non-consolidated) | Investment trusts | (50.8%) | 3.9 | (7.2) | (4.1) | 11.1 | 8.0 | (9.9%) | 70.5 | (1.5) | (11.0) | (7.7) | 72.0 | 81.5 | 78.2 | |
| | Individual annuity insurance | 50.7% | 9.1 | (2.7) | 3.1 | 11.8 | 6.0 | 19.7% | 147.7 | 8.7 | 17.2 | 24.4 | 139.0 | 130.5 | 123.3 | |
| | Foreign currency deposits | 30.6% | 1.6 | (1.4) | 0.4 | 3.0 | 1.2 | 9.8% | 13.6 | 0.8 | 1.3 | 1.2 | 12.8 | 12.3 | 12.4 | |
| | Government bonds | 102.1% | 0.8 | (0.3) | 0.4 | 1.1 | 0.4 | (21.9%) | 51.1 | (1.6) | (7.1) | (14.3) | 52.7 | 58.2 | 65.4 | |
| | Total | (1.2%) | 15.5 | (11.7) | (0.2) | 27.2 | 15.7 | 1.3% | 283.0 | 6.3 | 0.3 | 3.5 | 276.7 | 282.7 | 279.5 | |
| AMP as to retail deposit | | | | | | | | | | | | | | | | |

<Note> The sales of investment trusts include those to corporate customers, but others are the sales only to individual customers.

(4) Marketable securities**FFG (consolidated)**

- The balance of marketable securities decreased ¥ 50.1 billion from Sep 30, 2011 to ¥ 2,777.0 billion.
- The valuation difference (unrealized gain) decreased ¥ 1.0 billion from Sep 30, 2011 to ¥ 69.6 billion.

The Bank of Fukuoka (consolidated)

- The balance of marketable securities decreased ¥ 18.3 billion from Sep 30, 2011 to ¥ 1769.7 billion.
- The valuation difference (unrealized gain) decreased ¥ 2.4 billion from Sep 30, 2011 to ¥ 57.0 billion.

The Kumamoto Family Bank (non-consolidated)

- The balance of marketable securities decreased ¥ 8.5 billion from Sep 30, 2011 to ¥ 243.4 billion.
- The valuation difference (unrealized gain) increased ¥ 0.3 billion from Sep 30, 2011 to ¥ 3.5 billion.

The Shinwa Bank (consolidated)

- The balance of marketable securities decreased ¥ 20.1 billion from Sep 30, 2011 to ¥ 767.0 billion.
- The valuation difference (unrealized gain) increased ¥ 1.1 billion from Sep 30, 2011 to ¥ 10.5 billion.

(¥ mil.)

| | | Dec 31, 2011 | | | | | | Sep 30, 2011 | | | |
|--|---------------------------|--------------|--------------------------|-----------------------|--------------------------|--------|--------|--------------|-----------------------|--------|-------|
| | | Book value | Change from Sep 30, 2011 | Unrealized gain(loss) | Change from Sep 30, 2011 | Gain | Loss | Book value | Unrealized gain(loss) | Gain | Loss |
| FFG (consolidated) | Total | 2,777,055 | (50,174) | 69,671 | (1,017) | 80,173 | 10,501 | 2,827,229 | 70,688 | 80,210 | 9,521 |
| | Stocks | 68,274 | (4,455) | 13,890 | (4,234) | 21,980 | 8,089 | 72,729 | 18,124 | 24,543 | 6,419 |
| | Domestic bonds | 2,475,206 | (25,472) | 45,817 | 3,562 | 46,288 | 470 | 2,500,678 | 42,255 | 43,035 | 780 |
| | National government bonds | 1,681,186 | 41,395 | 31,401 | 4,687 | 31,406 | 5 | 1,639,791 | 26,714 | 26,776 | 61 |
| | Local government bonds | 33,892 | 2,310 | 984 | 80 | 988 | 3 | 31,582 | 904 | 917 | 12 |
| | Corporate bonds | 760,127 | (69,177) | 13,432 | (1,203) | 13,893 | 461 | 829,304 | 14,635 | 15,341 | 706 |
| | Foreign bonds and Others | 233,574 | (20,247) | 9,963 | (346) | 11,904 | 1,941 | 253,821 | 10,309 | 12,630 | 2,321 |
| The Bank of Fukuoka (consolidated) | Total | 1,769,740 | (18,335) | 57,021 | (2,488) | 64,863 | 7,842 | 1,788,075 | 59,509 | 66,856 | 7,347 |
| | Stocks | 65,887 | (979) | 17,645 | (4,053) | 23,164 | 5,518 | 66,866 | 21,698 | 26,046 | 4,348 |
| | Domestic bonds | 1,472,814 | 2,891 | 29,404 | 1,909 | 29,794 | 390 | 1,469,923 | 27,495 | 28,181 | 685 |
| | National government bonds | 941,682 | 67,331 | 18,876 | 2,738 | 18,881 | 5 | 874,351 | 16,138 | 16,188 | 49 |
| | Local government bonds | 26,331 | 1,822 | 911 | 82 | 914 | 2 | 24,509 | 829 | 839 | 10 |
| | Corporate bonds | 504,801 | (66,261) | 9,616 | (911) | 9,999 | 382 | 571,062 | 10,527 | 11,152 | 625 |
| | Foreign bonds and Others | 231,038 | (20,248) | 9,971 | (344) | 11,904 | 1,932 | 251,286 | 10,315 | 12,628 | 2,312 |
| The Kumamoto Family Bank (non- consolidated) | Total | 243,407 | (8,547) | 3,556 | 348 | 4,545 | 988 | 251,954 | 3,208 | 4,072 | 863 |
| | Stocks | 1,980 | (202) | (955) | (150) | 5 | 960 | 2,182 | (805) | 8 | 813 |
| | Domestic bonds | 241,383 | (8,344) | 4,514 | 498 | 4,539 | 24 | 249,727 | 4,016 | 4,063 | 46 |
| | National government bonds | 188,816 | (6,670) | 3,445 | 527 | 3,450 | 5 | 195,486 | 2,918 | 2,937 | 19 |
| | Local government bonds | 498 | 1 | 16 | 2 | 16 | — | 497 | 14 | 14 | 0 |
| | Corporate bonds | 52,068 | (1,675) | 1,053 | (30) | 1,073 | 19 | 53,743 | 1,083 | 1,110 | 27 |
| | Foreign bonds and Others | 44 | 0 | (3) | 0 | — | 3 | 44 | (3) | — | 3 |
| The Shinwa Bank (consolidated) | Total | 767,042 | (20,157) | 10,593 | 1,161 | 11,036 | 443 | 787,199 | 9,432 | 9,806 | 374 |
| | Stocks | 3,542 | (138) | 555 | (70) | 883 | 328 | 3,680 | 625 | 891 | 265 |
| | Domestic bonds | 761,008 | (20,020) | 10,046 | 1,231 | 10,153 | 106 | 781,028 | 8,815 | 8,915 | 100 |
| | National government bonds | 550,688 | (19,266) | 7,227 | 1,498 | 7,274 | 47 | 569,954 | 5,729 | 5,774 | 44 |
| | Local government bonds | 7,061 | 485 | 56 | (4) | 57 | 1 | 6,576 | 60 | 62 | 1 |
| | Corporate bonds | 203,258 | (1,239) | 2,762 | (262) | 2,821 | 58 | 204,497 | 3,024 | 3,078 | 54 |
| | Foreign bonds and Others | 2,491 | 0 | (8) | 0 | — | 8 | 2,491 | (8) | — | 8 |

3. Non-performing loans

3 banks' total

(Direct write-off is adopted)

■ NPLs under the FRL

(¥ bil.)

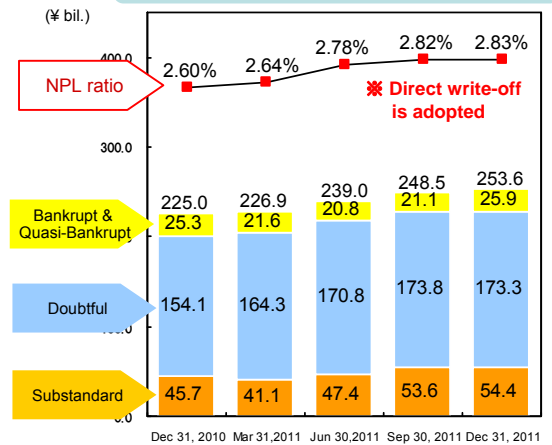
| | Dec 31, 2011 | change from Sep 30, 2011 | change from Mar 31, 2011 | change from Dec 31, 2010 |
|---|--------------|--------------------------|--------------------------|--------------------------|
| Bankrupt and Quasi-bankrupt | 25.9 | 4.8 | 4.3 | 0.6 |
| Doubtful | 173.3 | (0.4) | 9.1 | 19.2 |
| Substandard | 54.4 | 0.7 | 13.3 | 8.7 |
| ①NPLs under the FRL | 253.6 | 5.1 | 26.7 | 28.6 |
| Normal customers | 8,691.3 | 156.0 | 348.6 | 288.6 |
| ②Total credits | 8,944.9 | 161.1 | 375.3 | 317.2 |
| NPLs under the FRL ratio to the total credits ①/② | 2.83% | 0.01% | 0.19% | 0.23% |

■ Coverage ratio (Dec 31, 2011)

(¥ bil.)

| | NPLs under the FRL | Coverage | Coverage | | Coverage ratio |
|--------------------|--------------------|----------|----------|--------------------------|----------------|
| | | | Reserve | Collateral or guarantees | |
| NPLs under the FRL | 253.6 | 197.1 | 78.4 | 118.7 | 77.71% |

Outstanding NPLs under FRL 3 banks' total



The Bank of Fukuoka (non-consolidated)

- Non-performing loans under the Financial Reconstruction Law (NPLs under the FRL) increased ¥3.6 billion from Sep 30, 2011 to ¥ 190.2 billion (a ¥ 14.6 billion increase from Dec 31, 2010).
- NPLs under the FRL ratio to the total credits (NPL ratio) decreased 0.01 % from Sep 30, 2011 to 2.80 % (a 0.12 % increase from Dec 31, 2010).

The Kumamoto Family Bank (non-consolidated)

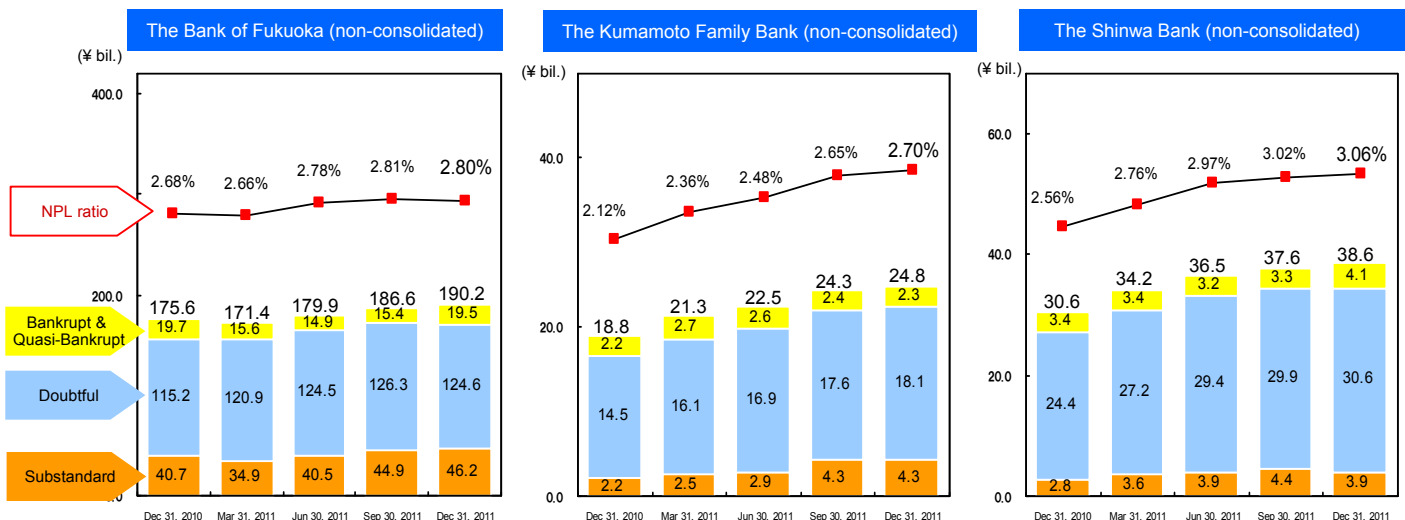
- NPLs under the FRL increased ¥ 0.5 billion from Sep 30, 2011 to ¥ 24.8 billion (a ¥ 5.9 billion increase from Dec 31, 2010).
- NPL ratio increased 0.05 % from Sep 30, 2011 to 2.70 % (a 0.58 % increase from Dec 31, 2010).

The Shinwa Bank (non-consolidated)

- NPLs under the FRL increased ¥ 1.0 billion from Sep 30, 2011 to ¥ 38.6 billion (an ¥ 8.0 billion increase from Dec 31, 2010).
- NPL ratio increased 0.04 % from Sep 30, 2011 to 3.06 % (a 0.50 % increase from Dec 31, 2010).

Outstanding NPLs under FRL & NPL ratio

※ Direct write-off is adopted



Consolidated Summary Report for the Third Quarter of FY2011

Fukuoka Financial Group, Inc.

8-3, Otomon 1-chome, Chuo-ku, Fukuoka City,

Fukuoka, Japan

- <Notes> 1. All of the disclosed figures are unaudited.
 2. Changes in accounting policy: None
 3. Change in the Scope of Consolidation and Application of the Equity Method : None

1. Consolidated Financial Highlights for the Third Quarter of FY2011 (from April 1, 2011 to December 31, 2011)

(1) Operating Results

(Millions of yen)

| | Third Quarter of FY 2011 | Thrid Quarter of FY 2010 |
|------------------------------|-----------------------------|-----------------------------|
| Ordinary income | 189,950 | 186,880 |
| Ordinary profit | 43,984 | 39,983 |
| Net income | 17,767 | 24,089 |
| Net income per share | ¥20.56 | ¥27.88 |
| Diluted net income per share | — | — |

<Note> Amounts less than one million yen are omitted.

(2) Financial Position

(Millions of yen)

| | Third Quarter of FY 2011 | FY2010 |
|----------------------------------|-----------------------------|------------|
| Total assets | 12,936,983 | 12,580,400 |
| Total net assets | 675,248 | 652,306 |
| Total net assets to total assets | 4.6% | 4.5% |

- <Notes> 1. Amounts less than one million yen are omitted.
 2. Total net assets to total assets is the net assets excluding minority interests as a percentage of total assets.

2. Dividend Payment

| | Dividends declared per share | | | | |
|---------------------|------------------------------|-------------------|------------------|-------------------|-------------|
| | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Fiscal Year |
| FY2010 | — | ¥4.00 | — | ¥4.00 | ¥8.00 |
| FY2011 | — | ¥4.00 | — | — | — |
| FY2011 (Projection) | — | — | — | ¥4.00 | ¥8.00 |

3. Earnings Projection for the fiscal 2011 (Year ending March 31, 2012)

(Millions of yen)

| | FY 2011 |
|----------------------|---------|
| Ordinary income | 245,500 |
| Ordinary profit | 53,500 |
| Net income | 27,000 |
| Net income per share | ¥31.12 |

4.(1) Consolidated Balance Sheets

(millions of Yen)

| | As of Mar 31, 2011 | As of Dec 31, 2011 |
|--|--------------------|--------------------|
| (Assets) | | |
| Cash and due from banks | 665,643 | 457,238 |
| Call loans and bills bought | — | 260,000 |
| Monetary claims bought | 69,605 | 63,007 |
| Trading assets | 6,448 | 2,610 |
| Securities | 2,967,970 | 2,932,958 |
| Loans and bills discounted | 8,374,022 | 8,753,860 |
| Foreign exchanges | 9,157 | 9,655 |
| Other assets | 138,010 | 137,829 |
| Tangible fixed assets | 189,137 | 188,566 |
| Intangible fixed assets | 165,240 | 156,525 |
| Deferred tax assets | 85,420 | 71,488 |
| Customers' liabilities for acceptances and guarantees | 55,371 | 52,277 |
| Allowance for loan losses | (145,499) | (148,930) |
| Allowance for losses on investment | (127) | (104) |
| Total assets | 12,580,400 | 12,936,983 |
| (Liabilities) | | |
| Deposits | 10,374,153 | 10,455,343 |
| Negotiable certificates of deposit | 400,543 | 458,518 |
| Call money and bills sold | 6,139 | 2,014 |
| Payables under securities lending transactions | 24,148 | 84,748 |
| Trading liabilities | 1 | 1 |
| Borrowed money | 716,300 | 863,267 |
| Foreign exchanges | 421 | 292 |
| Short-term bonds payable | 10,000 | 10,000 |
| Bonds payable | 208,757 | 186,689 |
| Other liabilities | 93,297 | 114,477 |
| Reserve for retirement benefits | 582 | 617 |
| Reserve for losses on interest repayments | 1,080 | 1,095 |
| Reserve for losses from reimbursement of inactive accounts | 4,287 | 3,498 |
| Reserve for contingent liabilities losses | 896 | 1,051 |
| Deferred tax liabilities for land revaluation | 32,112 | 27,839 |
| Acceptances and guarantees | 55,371 | 52,277 |
| Total liabilities | 11,928,093 | 12,261,735 |
| (Net assets) | | |
| Capital stock | 124,799 | 124,799 |
| Capital surplus | 103,163 | 103,163 |
| Retained earnings | 281,928 | 292,930 |
| Treasury stocks | (227) | (3,332) |
| Total shareholders' equity | 509,663 | 517,560 |
| Valuation difference on available-for-sale securities | 26,273 | 45,546 |
| Deferred gains or losses on hedges | (7,154) | (15,789) |
| Revaluation reserve for land | 46,251 | 49,904 |
| Total accumulated other comprehensive income | 65,370 | 79,660 |
| Minority interests | 77,272 | 78,027 |
| Total net assets | 652,306 | 675,248 |
| Total liabilities and net assets | 12,580,400 | 12,936,983 |

<Note> Amounts less than one million yen are omitted.

(2) Consolidated Statements of Income

(millions of Yen)

| | 9 months ended Dec 31, 2010 | 9 months ended Dec 31, 2011 |
|--|--------------------------------|--------------------------------|
| Ordinary income: | 186,880 | 189,950 |
| Interest income | 139,882 | 138,698 |
| Interest on loans and discounts | 115,595 | 111,562 |
| Interest and dividends on securities | 22,808 | 25,158 |
| Fees and commissions | 30,414 | 30,727 |
| Trading income | 130 | 216 |
| Other operating income | 15,273 | 17,103 |
| Other ordinary income | 1,178 | 3,204 |
| Ordinary expenses: | 146,897 | 145,965 |
| Interest expenses | 18,848 | 18,012 |
| Interest on deposits | 7,898 | 5,494 |
| Fees and commissions payments | 13,091 | 13,006 |
| Other operating expenses | 646 | 856 |
| General and administrative expenses | 96,220 | 95,549 |
| Other ordinary expenses | 18,089 | 18,540 |
| Ordinary profit | 39,983 | 43,984 |
| Extraordinary income | 3,339 | 69 |
| Gain on disposal of noncurrent assets | 95 | 69 |
| Recoveries of written-off claims | 3,243 | - |
| Extraordinary loss | 1,001 | 975 |
| Loss on disposal of noncurrent assets | 413 | 304 |
| Impairment loss | 471 | 671 |
| Other extraordinary loss | 116 | - |
| Income before income taxes: | 42,321 | 43,078 |
| Income taxes | 16,459 | 23,277 |
| Income before Minority interests | 25,862 | 19,801 |
| Minority interests in income (loss) | 1,772 | 2,033 |
| Net income | 24,089 | 17,767 |

<Notes>

1. Amounts less than one million yen are omitted.
2. Income taxes include corporate income tax and other tax adjustments.

(3) Consolidated Statements of Comprehensive Income

(millions of Yen)

| | 9 months ended Dec 31, 2010 | 9 months ended Dec 31, 2011 |
|--|--------------------------------|--------------------------------|
| Income before Minority interests | 25,862 | 19,801 |
| Other comprehensive income | (3,189) | 14,659 |
| Valuation difference on available-for-sale securities | 292 | 19,270 |
| Deferred gains or losses on hedges | (3,480) | (8,635) |
| Revaluation reserve for land | — | 4,022 |
| Share of other comprehensive income of associates accounted for by equity method | (1) | 2 |
| Total comprehensive income | 22,672 | 34,460 |
| Comprehensive income attributable to shareholders of the parent | 20,906 | 32,427 |
| Comprehensive income attributable to minority interests | 1,766 | 2,033 |

<Note> Amounts less than one million yen are omitted.

(4) Note for the Assumption of Going Concern

There is no applicable information.

(5) Additional Information

<Accounting standard for accounting changes and error corrections>

Fukuoka Financial Group, Inc. (hereinafter referred to as "FFG") has applied "Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Statement No.24, December 4, 2009) and "Guidance on Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Guidance No.24, December 4, 2009) to treat accounting changes and corrections of prior period errors made after the beginning of the first quarter of fiscal 2011.

Based on "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14), "Recoveries on written-off claims" were recorded in "Other ordinary income" for the third quarter of fiscal 2011. However, retrospective application was not made for the third quarter of fiscal 2010.

<Items related to share exchange>

FFG and the Bank of Fukuoka, Ltd. (hereinafter referred to as "the Bank of Fukuoka") decided at respective board of directors meetings, which were held on November 28, 2011, to make Maeda Securities Co., Ltd. (hereinafter referred to as "Maeda Securities") a wholly-owned subsidiary of the Bank of Fukuoka through share exchange. And accordingly, a share exchange agreement was concluded between the Bank of Fukuoka and Maeda Securities.

Subject to approval at the shareholders' meeting and notification to relevant authorities and permission from them, the share exchange is to come into force on April 1, 2012.

(a) Purpose of the share exchange

The Bank of Fukuoka has provided comprehensive financial services in the field of securities business, while strengthening capital relationship with Maeda Securities and cooperating through the partnership in the areas including financial instruments intermediary business since December 2004. Considering the aging of society and increasing economic uncertainty both at home and abroad, we concluded that, in order to fully meet more diversified and sophisticated customers' needs, it is essential to develop a new business model that allows us to integrate banking and securities activities, further strengthen our competitiveness and use our management resources more efficiently.

We believe that the acquisition of Maeda Securities as a wholly-owned subsidiary through the share exchange

1) clarifies the role of Maeda Securities as a general securities company in the broad area-based regional financial group, of which business base spreads in the entire Kyushu region, 2) allows us to provide services that satisfy more customers through strong cooperation with the group companies in a framework of quick decision-making based on the group's strategies, and thereby 3) enables us to create new corporate value with a focus on promotion of asset management products.

(b)Method of the share exchange

By the share exchange, the Bank of Fukuoka will become the wholly-owning parent company and Maeda Securities will become a wholly-owned subsidiary of the Bank of Fukuoka.

The share exchange secures the liquidity of the compensation allocated to the shareholders of Maeda Securities, and also provides such shareholders with opportunities to share synergy effects among group companies.

Considering these factors, we shall adopt the "triangular share exchange method" and allocate common shares of FFG, the wholly owning parent company of the Bank of Fukuoka, instead of shares of the Bank of Fukuoka.

(c)Share exchange ratio

Share exchange ratio: one common share of FFG per one common share of Maeda Securities

(d)Calculating method of the share exchange ratio

In order to ensure the fairness and validity of the share exchange ratio, the Bank of Fukuoka and Maeda Securities separately requested third parties independent from them to calculate an appropriate share exchange ratio.

By making reference to results of the calculation and after thorough talks and discussions between the two parties, we concluded and agreed that the ratio mentioned above was appropriate.

<Effect of change in corporate income tax rate, etc.>

According to "the Law to Revise the Income Tax, etc. in Order to Construct a Tax System Addressing Changes in the Socio-Economic Structure" (Law No.114 of 2011) and "the Special Tax Law for Those Affected by the Great Eastern Japan Earthquake" (Law No. 117 of 2011), which were promulgated on December 2, 2011, the Japanese government cuts the corporate income tax rate and imposes a special corporate tax for reconstruction. These changes are to be applied from the consolidated fiscal year starting April 1, 2012. After applying tax effect accounting to pre-tax net income for the fiscal year including this accumulate third quarter period, the estimated effective tax rate jumped from the current 40.8% to 54.0%, resulting in a ¥5,671 million increase in income tax payments.

(6)Business Segment Information

Since our group operates in a single segment of the banking industry, the description is omitted.

(7)Note for Significant Changes in the Amount of Shareholders'Equity

There is no applicable information.

(8)Significant post - balance sheet events

There is no applicable information.

【Reference】
 【The Bank of Fukuoka】
 Non-consolidated Balance Sheets

(millions of Yen)

| | As of Mar 31, 2011 | As of Dec 31, 2011 |
|--|--------------------|--------------------|
| (Assets) | | |
| Cash and due from banks | 577,581 | 344,896 |
| Call loans | 63,000 | 260,000 |
| Receivables under securities borrowing transactions | 48,639 | 42,904 |
| Monetary claims bought | 61,399 | 53,626 |
| Trading assets | 6,329 | 2,446 |
| Securities | 1,958,573 | 1,925,795 |
| Loans and bills discounted | 6,363,660 | 6,699,845 |
| Foreign exchanges | 7,339 | 7,345 |
| Other assets | 98,184 | 101,289 |
| Tangible fixed assets | 141,166 | 141,873 |
| Intangible fixed assets | 5,324 | 5,491 |
| Deferred tax assets | 56,392 | 44,411 |
| Customers' liabilities for acceptances and guarantees | 37,066 | 35,142 |
| Allowance for loan losses | (103,192) | (108,162) |
| Total assets | 9,321,464 | 9,556,906 |
| (Liabilities) | | |
| Deposits | 7,467,934 | 7,497,445 |
| Negotiable certificates of deposit | 348,231 | 335,267 |
| Call money | 32,443 | 45,160 |
| Payables under securities lending transactions | 24,148 | 84,748 |
| Trading liabilities | 1 | 1 |
| Borrowed money | 738,297 | 871,118 |
| Foreign exchanges | 371 | 280 |
| Bonds payable | 149,257 | 126,689 |
| Other liabilities | 59,713 | 81,098 |
| Reserve for losses on interest repayments | 992 | 974 |
| Reserve for losses from reimbursement of inactive accounts | 3,398 | 2,776 |
| Reserve for contingent liabilities losses | 803 | 1,015 |
| Deferred tax liabilities for land revaluation | 32,112 | 27,839 |
| Acceptances and guarantees | 37,066 | 35,142 |
| Total liabilities | 8,894,771 | 9,109,559 |
| (Net assets) | | |
| Capital stock | 82,329 | 82,329 |
| Capital surplus | 60,480 | 60,480 |
| Retained earnings | 222,773 | 233,333 |
| Total shareholders' equity | 365,584 | 376,143 |
| Valuation difference on available-for-sale securities | 22,011 | 37,088 |
| Deferred gains or losses on hedges | (7,154) | (15,789) |
| Revaluation reserve for land | 46,251 | 49,904 |
| Valuation and translation adjustments | 61,108 | 71,203 |
| Total net assets | 426,692 | 447,346 |
| Total liabilities and net assets | 9,321,464 | 9,556,906 |

<Note> Amounts less than one million yen are omitted.

【The Bank of Fukuoka】

Non-consolidated Statements of Income

(millions of Yen)

| | 9 months ended Dec 31,2010 | 9 months ended Dec 31,2011 |
|---------------------------------------|-------------------------------|-------------------------------|
| Ordinary income: | 130,644 | 135,136 |
| Interest income | 100,884 | 100,797 |
| Interest on loans and discounts | 83,606 | 80,781 |
| Interest and dividends on securities | 16,061 | 18,086 |
| Fees and commissions | 22,344 | 22,746 |
| Trading income | 119 | 190 |
| Other operating income | 6,342 | 9,450 |
| Other ordinary income | 954 | 1,951 |
| Ordinary expenses: | 96,772 | 95,671 |
| Interest expenses | 16,435 | 16,809 |
| Interest on deposits | 5,261 | 3,630 |
| Fees and commissions payments | 11,446 | 11,750 |
| Other operating expenses | 532 | 799 |
| General and administrative expenses | 56,065 | 55,178 |
| Other ordinary expenses | 12,293 | 11,133 |
| Ordinary profit | 33,872 | 39,465 |
| Extraordinary income | 2,712 | 21 |
| Gain on disposal of noncurrent assets | 46 | 21 |
| Recoveries of written-off claims | 2,665 | - |
| Extraordinary loss | 478 | 654 |
| Loss on disposal of noncurrent assets | 261 | 159 |
| Impairment loss | 167 | 494 |
| Other extraordinary loss | 49 | - |
| Income before income taxes: | 36,105 | 38,832 |
| Income taxes | 14,875 | 18,134 |
| Net income | 21,230 | 20,697 |

<Notes> 1. Amounts less than one million yen are omitted.

2. Income taxes include corporate income tax and other tax adjustments.

【Reference】
【The Kumamoto Family Bank】
 Non-consolidated Balance Sheets

(millions of Yen)

| | As of Mar 31, 2011 | As of Dec 31, 2011 |
|--|--------------------|--------------------|
| (Assets) | | |
| Cash and due from banks | 31,151 | 47,362 |
| Call loans | 12,952 | 13,123 |
| Monetary claims bought | 16 | 5 |
| Trading account securities | 8 | - |
| Securities | 226,396 | 244,614 |
| Loans and bills discounted | 886,721 | 902,238 |
| Foreign exchanges | 600 | 643 |
| Other assets | 15,581 | 16,202 |
| Tangible fixed assets | 18,763 | 18,584 |
| Intangible fixed assets | 3,845 | 2,928 |
| Deferred tax assets | 16,413 | 14,854 |
| Customers' liabilities for acceptances and guarantees | 7,696 | 7,064 |
| Allowance for loan losses | (11,052) | (10,693) |
| Total assets | 1,209,094 | 1,256,928 |
| (Liabilities) | | |
| Deposits | 1,087,741 | 1,121,475 |
| Negotiable certificates of deposit | 7,922 | 27,724 |
| Call money | 15,000 | - |
| Borrowed money | 9,950 | 17,010 |
| Foreign exchanges | 5 | 8 |
| Other liabilities | 6,439 | 7,581 |
| Reserve for losses from reimbursement of inactive accounts | 498 | 418 |
| Reserve for contingent liabilities losses | 25 | 32 |
| Deferred tax liabilities for land revaluation | 1,962 | 1,715 |
| Acceptances and guarantees | 7,696 | 7,064 |
| Total liabilities | 1,137,242 | 1,183,029 |
| (Net assets) | | |
| Capital stock | 33,847 | 33,847 |
| Capital surplus | 33,847 | 33,847 |
| Retained earnings | 2,908 | 3,044 |
| Total shareholders' equity | 70,603 | 70,738 |
| Valuation difference on available-for-sale securities | 638 | 2,301 |
| Revaluation reserve for land | 611 | 859 |
| Valuation and translation adjustments | 1,249 | 3,160 |
| Total net assets | 71,852 | 73,899 |
| Total liabilities and net assets | 1,209,094 | 1,256,928 |

<Note> Amounts less than one million yen are omitted.

【 The Kumamoto Family Bank 】
Non-consolidated Statements of Income

(millions of Yen)

| | 9 months ended Dec 31,2010 | 9 months ended Dec 31,2011 |
|---------------------------------------|-------------------------------|-------------------------------|
| Ordinary income: | 21,304 | 19,825 |
| Interest income | 17,057 | 16,183 |
| Interest on loans and discounts | 15,043 | 14,194 |
| Interest and dividends on securities | 1,686 | 1,814 |
| Fees and commissions | 3,142 | 3,246 |
| Other operating income | 1,066 | 174 |
| Other ordinary income | 37 | 219 |
| Ordinary expenses: | 18,500 | 16,942 |
| Interest expenses | 1,699 | 1,043 |
| Interest on deposits | 1,408 | 983 |
| Fees and commissions payments | 1,755 | 1,805 |
| Other operating expenses | 75 | 1 |
| General and administrative expenses | 12,756 | 12,670 |
| Other ordinary expenses | 2,211 | 1,421 |
| Ordinary profit | 2,803 | 2,882 |
| Extraordinary income | 160 | - |
| Gain on disposal of noncurrent assets | 5 | - |
| Recoveries of written-off claims | 154 | - |
| Extraordinary loss | 81 | 57 |
| Loss on disposal of noncurrent assets | 20 | 31 |
| Impairment loss | 60 | 25 |
| Income before income taxes: | 2,882 | 2,825 |
| Income taxes | (40) | 2,689 |
| Net income | 2,923 | 135 |

<Notes> 1. Amounts less than one million yen are omitted.

2. Income taxes include corporate income tax and other tax adjustments.

【Reference】

【The Shinwa Bank】

Non-consolidated Balance Sheets

(millions of Yen)

| | As of Mar 31, 2011 | As of Dec 31, 2011 |
|--|--------------------|--------------------|
| (Assets) | | |
| Cash and due from banks | 59,316 | 67,344 |
| Call loans | 13,352 | 30,022 |
| Trading account securities | 109 | 163 |
| Securities | 782,304 | 764,962 |
| Loans and bills discounted | 1,220,767 | 1,244,911 |
| Foreign exchanges | 1,217 | 1,666 |
| Other assets | 15,273 | 18,127 |
| Tangible fixed assets | 47,534 | 46,564 |
| Intangible fixed assets | 5,764 | 4,758 |
| Deferred tax assets | 15,178 | 14,250 |
| Customers' liabilities for acceptances and guarantees | 10,230 | 9,738 |
| Allowance for loan losses | (18,659) | (18,409) |
| Total assets | 2,152,388 | 2,184,102 |
| (Liabilities) | | |
| Deposits | 1,834,033 | 1,852,602 |
| Negotiable certificates of deposit | 63,589 | 116,727 |
| Call money | 48,000 | — |
| Payables under securities lending transactions | 48,639 | 42,904 |
| Borrowed money | 19,253 | 26,338 |
| Foreign exchanges | 44 | 3 |
| Other liabilities | 7,609 | 8,136 |
| Reserve for losses from reimbursement of inactive accounts | 390 | 303 |
| Reserve for contingent liabilities losses | 67 | 3 |
| Deferred tax liabilities for land revaluation | 10,478 | 9,060 |
| Acceptances and guarantees | 10,230 | 9,738 |
| Total liabilities | 2,042,337 | 2,065,818 |
| (Net assets) | | |
| Capital stock | 36,878 | 36,878 |
| Capital surplus | 36,878 | 36,878 |
| Retained earnings | 17,044 | 22,113 |
| Total shareholders' equity | 90,800 | 95,869 |
| Valuation difference on available-for-sale securities | 5,134 | 7,150 |
| Revaluation reserve for land | 14,115 | 15,263 |
| Valuation and translation adjustments | 19,250 | 22,413 |
| Total net assets | 110,051 | 118,283 |
| Total liabilities and net assets | 2,152,388 | 2,184,102 |

<Note> Amounts less than one million yen are omitted.

【 The Shinwa Bank 】

Non-consolidated Statements of Income

(millions of Yen)

| | 9 months ended Dec 31,2010 | 9 months ended Dec 31,2011 |
|---------------------------------------|-------------------------------|-------------------------------|
| Ordinary income: | 31,891 | 32,082 |
| Interest income | 22,831 | 22,334 |
| Interest on loans and discounts | 17,430 | 16,983 |
| Interest and dividends on securities | 5,165 | 5,184 |
| Fees and commissions | 5,361 | 5,270 |
| Other operating income | 3,449 | 3,531 |
| Other ordinary income | 249 | 946 |
| Ordinary expenses: | 24,275 | 25,114 |
| Interest expenses | 1,820 | 1,188 |
| Interest on deposits | 1,237 | 884 |
| Fees and commissions payments | 2,573 | 2,646 |
| Other operating expenses | 51 | 56 |
| General and administrative expenses | 18,111 | 17,587 |
| Other ordinary expenses | 1,717 | 3,636 |
| Ordinary profit | 7,616 | 6,968 |
| Extraordinary income | 466 | 48 |
| Gain on disposal of noncurrent assets | 43 | 48 |
| Recoveries of written-off claims | 422 | - |
| Extraordinary loss | 553 | 266 |
| Loss on disposal of noncurrent assets | 135 | 112 |
| Impairment loss | 350 | 153 |
| Other extraordinary loss | 67 | - |
| Income before income taxes: | 7,529 | 6,750 |
| Income taxes | (151) | 1,842 |
| Net income | 7,681 | 4,907 |

<Notes> 1. Amounts less than one million yen are omitted.

2. Income taxes include corporate income tax and other tax adjustments.