

Investor Meeting

November 22, 2022



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Part I: Management Strategy

Business Environment Surrounding FFG (1)

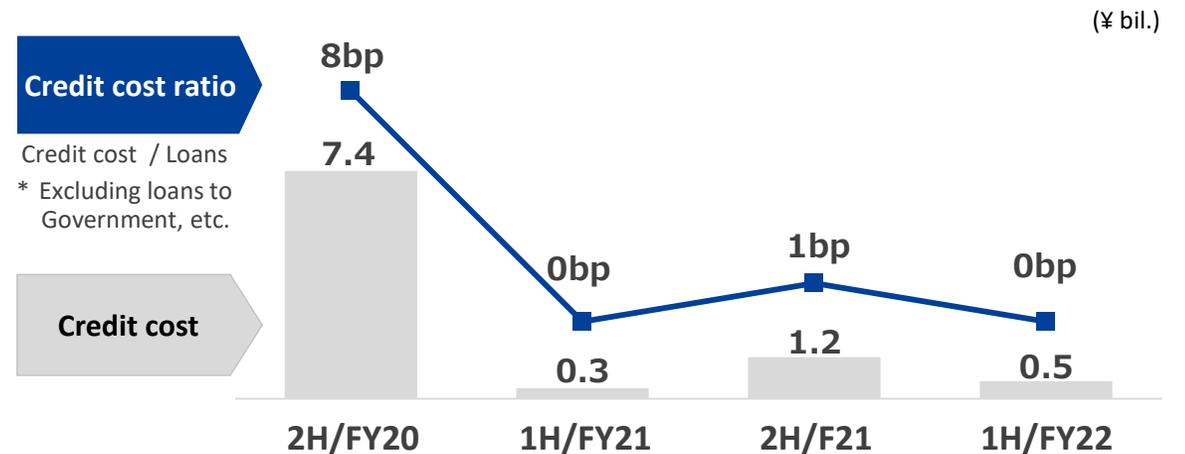
- Overall, the Kyushu economy is recovering from the COVID-19 pandemic and is continuing to move toward a moderate recovery.
- Although there are risk factors ahead, such as protraction of the COVID-19 pandemic, a weaker yen, and rising prices, no significant increase in credit cost has been seen in the current period.

Bank of Japan Regional Economic Report, October (Kyushu-Okinawa)

- Corporate capital investment increased overall. In the manufacturing industry, production activity picked up as the effects of supply constraints eased.
- In the services industry, economic activity increased along with the movement of people as restrictions on activity eased. Private consumption also remained strong.

Component	Comparison to previous (Jul)	Economic assessment
Public investment	⇒	Remains at a high level
Exports	⇒	Pause in signs of pick-up
Capital investment	⇒	Overall increase
Private consumption	⇒	Moderate recovery
Housing investment	⇒	Picking up
Industrial production	⇒	Pause in signs of pick-up
Employment and income	➔	Weak signs in both labor supply-demand and employee income, but moderate improvement overall
Consumer prices	⇒	Higher than previous year
Corporate bankruptcies	⇒	Number of bankruptcies higher than previous year. Value of bankruptcies lower than previous year.
Financial conditions	⇒	Both deposits and loans higher than previous year

Credit cost (3 banks total)



Future outlook

Positive factors	Future risk factors (concerns)
<ul style="list-style-type: none"> ✓ Signs of recovery for industries that were struggling during the COVID-19 pandemic ✓ Revitalized human flow due to nationwide travel assistance, etc. ✓ Expectations for inbound tourism 	<ul style="list-style-type: none"> ✓ 8th wave of COVID-19 ✓ Rising prices (soaring energy prices, grain prices) ✓ Weakening yen against the dollar, rising interest rates ✓ Ukraine situation

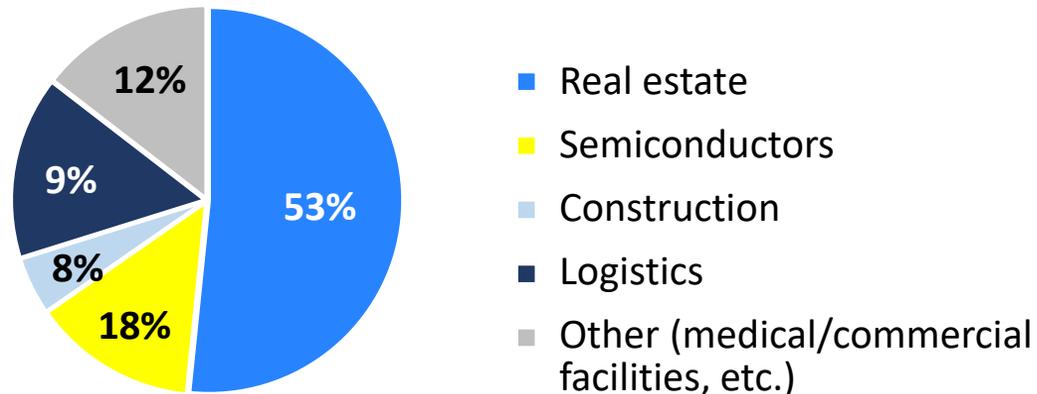
Business Environment Surrounding FFG (2)

- In the area in Kumamoto Prefecture in which TSMC is expanding operations, demand for funds has increased across a wide range of industries, including real estate, semiconductors, logistics, and commercial facilities.
- In Nagasaki Prefecture, occupancy rates for accommodation in areas along the Nishi Kyushu Shinkansen line have increased in conjunction with the opening of the line. The number of international flights at Fukuoka Airport has also improved significantly.

Impact of expansion of TSMC (Kumamoto Pref.)



[Consultations with Kumamoto Bank] Approx. 120 projects as of Sep. 30, 2022



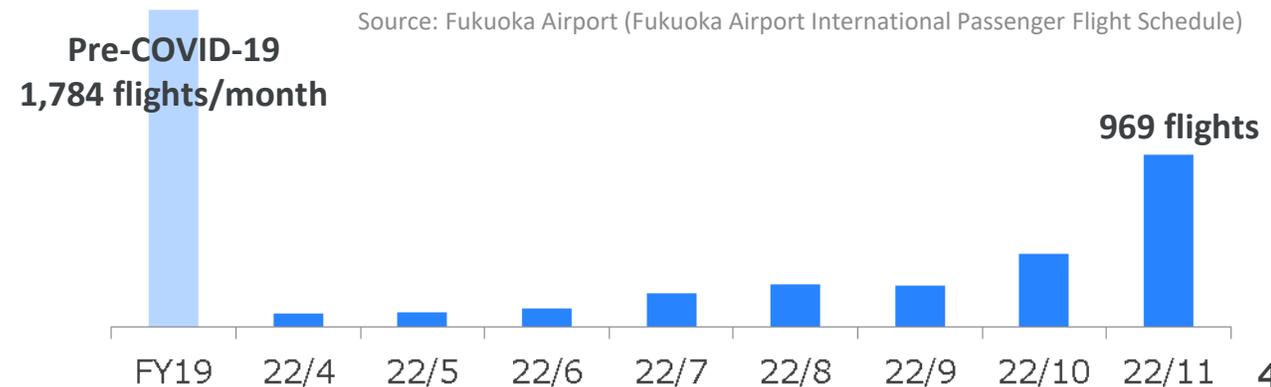
Impact of the new Nishi Kyushu Shinkansen services (Nagasaki Pref.)

[Occupancy index for accommodation in nearby municipalities] Start of nationwide travel assistance

	Oct. 2019	Sep. 2022	Oct. 2022	11th-31st
Nationwide	54.5	51.6	65.1	70.3
Takeo City	78.7	89.7	94.5	98.4
Ureshino City	56.7	69.5	79.3	90.3
Nagasaki City	68.8	69.9	76.3	83.1

Source: Kyushu Economic Research Center (KERC DATASALAD)

Number of international flights at Fukuoka Airport



Source: Fukuoka Airport (Fukuoka Airport International Passenger Flight Schedule)

Overview of Interim Financial Results and Full-Year Earnings Projections

Unit: ¥ bil.	1H	YoY chg.	2H	YoY chg.	FY2022	YoY chg.
Core gross business profit	111.7	+5.8	103.2	-3.8	214.9	+1.9
Net interest income	95.9	+3.4	89.3	-3.1	185.1	+0.3
Domestic	86.6	+1.2	85.3	+1.0	171.9	+2.2
Interest on deposits and loans	69.5	-0.1	69.6	+0.2	139.1	+0.2
Loans to SMEs	33.4	+0.6	33.7	+0.9	67.1	+1.5
Interest on securities, etc.	17.2	+1.3	15.7	+0.8	32.9	+2.0
International	9.2	+2.2	4.0	-4.2	13.2	-1.9
Non-interest income (excl. bonds)	15.8	+2.3	13.9	-0.7	29.8	+1.6
Investment trusts/insurance	6.8	+0.5	7.0	+0.5	13.8	+1.0
Other	9.0	+1.8	7.0	-1.2	16.0	+0.6
Overhead expenses	-55.4	+2.5	-55.5	+2.0	-110.9	+4.5
Core business profit	56.3	+8.3	47.7	-1.8	104.0	+6.5
Consolidation adjustment	-7.3	+0.2	-8.8	-1.7	-16.1	-1.5
Adjustment related to Minna Bank	-3.4	-0.9	-5.0	-1.6	-8.4	-2.5
FFG consolidated net income	30.8	+2.8	26.3	+0.1	57.0	+2.9
Credit cost	-0.5	-0.2	-3.0	-1.8	-3.5	-2.0
Gains (losses) on securities	-3.5	-5.1	4.0	+8.4	0.5	+3.3

Core business profit (3 banks total)

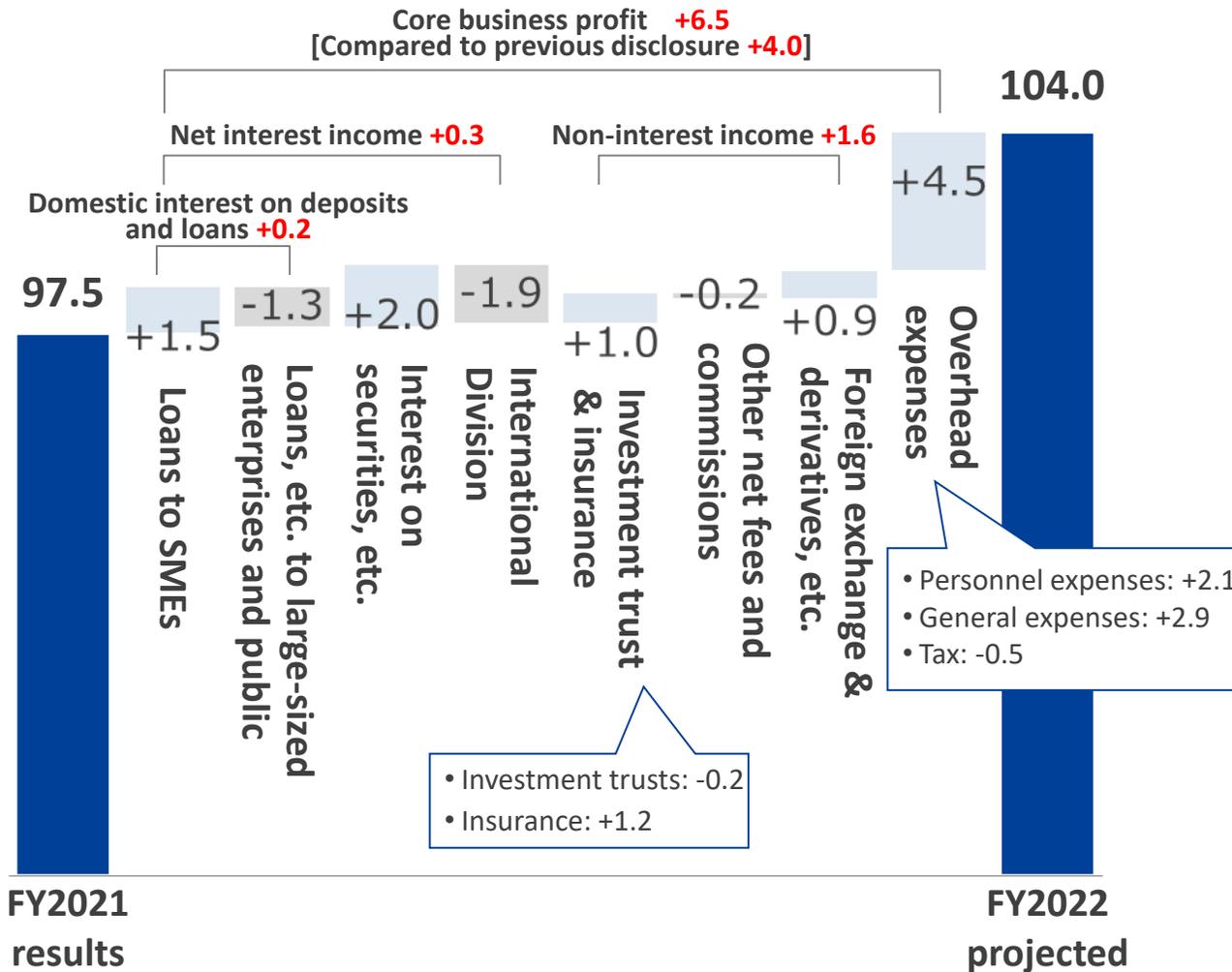
- ▶ 1H results: YoY chg. +8.3 billion yen
 - Sales Division performed well, including loans to SMEs and asset management sales, etc. International Division also increased revenue mainly due to a weaker yen.
- ▶ FY2022 projected: YoY chg. +6.5 billion yen
 - Higher overseas interest rates are expected to cause a decline in second-half earnings in the International Division. But profit is projected to increase year-on-year, driven by the Sales Division which remains strong.

FFG consolidated net income

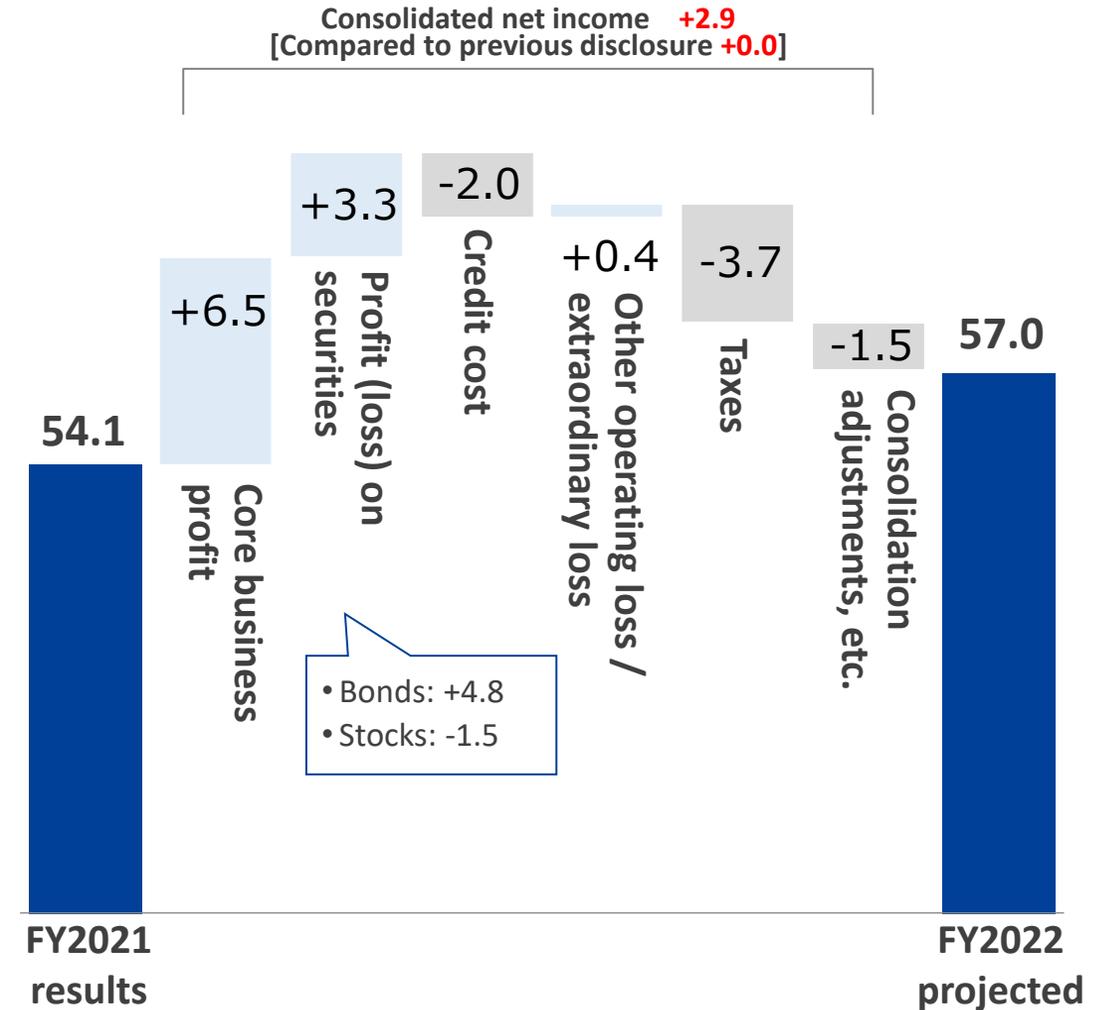
- ▶ 1H results: YoY chg. +2.8 billion yen
 - Despite the turnaround from last year's gain on sales of stocks and the loss on sales of foreign bonds, an increase in core business profit helped to secure a year-on-year increase in consolidated net income.
- ▶ FY2022 projected: YoY chg. +2.9 billion yen
 - Mainly due to an increase in profit in the first half, FFG consolidated net income for FY2022 is projected to increase 2.9 billion yen year-on-year to 57.0 billion yen (as initially planned).

Full-Year Earnings Projections (Top Line and Bottom Line)

Transition of top line [YoY chg.] (¥ bil.)



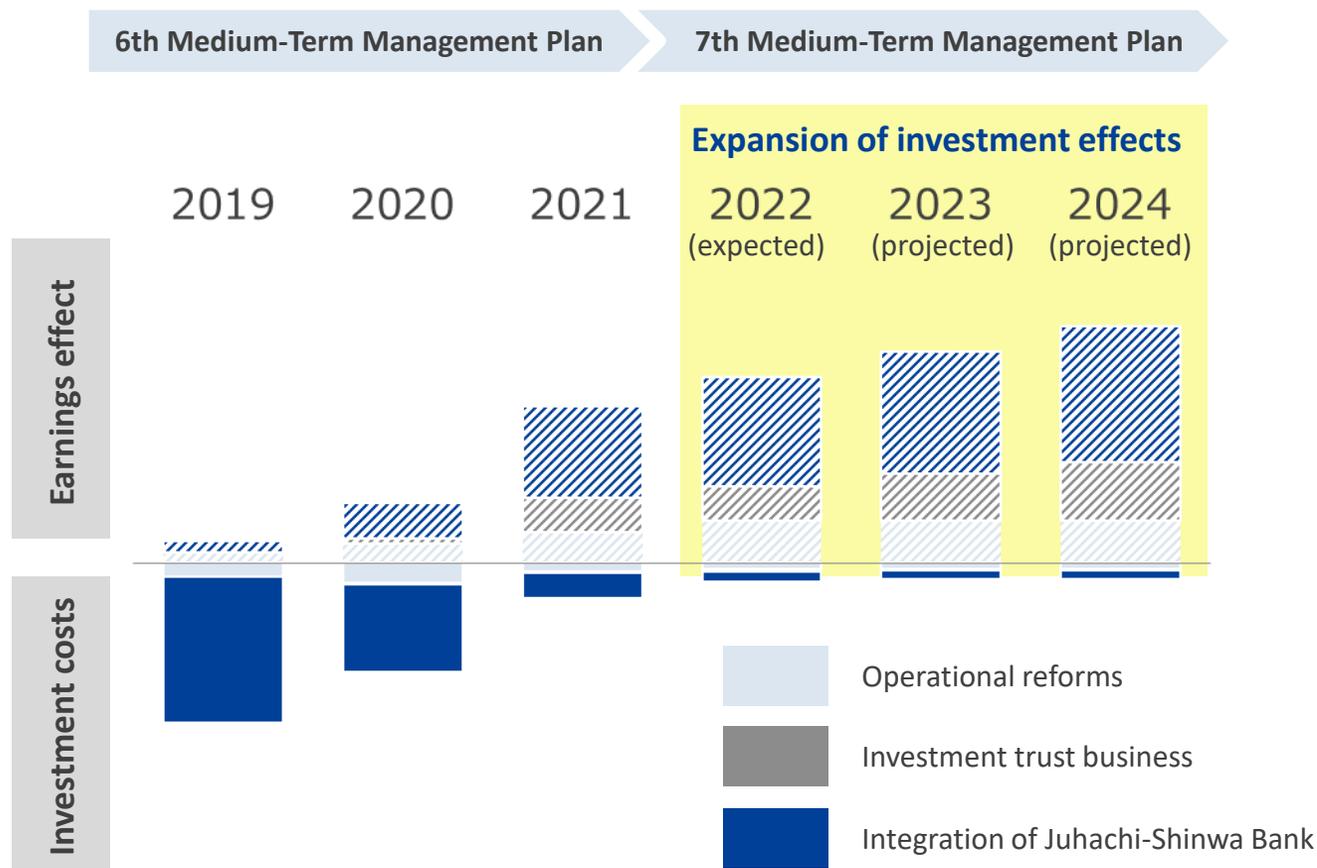
Transition of bottom line [YoY chg.] (¥ bil.)



From the 6th Medium-Term Management Plan to the 7th Medium-Term Management Plan

- The earnings effect of the polices for existing businesses which were the focus of efforts in the 6th Medium-Term Management Plan will grow in the current 7th Medium-Term Management Plan.
- Building on the profit growth achieved through realization of these effects, we will strive to realize the effects of new growth investments as quickly as possible.

Effects of key measures



Results from 6th Medium-Term Management Plan and targeted effects in 7th Medium-Term Management Plan

Operational reforms

- Improved efficiency by establishing a more streamlined staffing system through a review of OTC business processes, etc.
- Under the 7th Medium-Term Management Plan, as phase 2 of operational reform, take on the challenge of improving productivity further (halving OTC operations)

Investment trust business

- Switched to a sales approach based on long-term portfolio proposals by introducing the “Investment Trusts Palette” service
- Build up balance of investment trusts by promoting efforts to implement “total life consulting”

Integration of Juhachi-Shinwa Bank

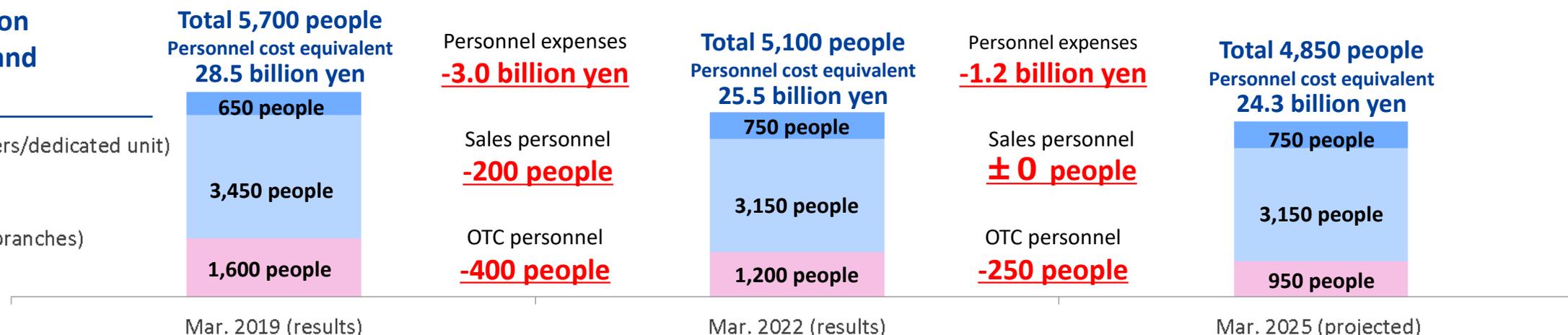
- Completed solidifying the foundation of the new bank, including integration of administration/IT systems and consolidation of branches under the 6th Medium-Term Management Plan
- Achieve earnings synergies through partnered support for the community (goal-based approach)

Sales Division (1)

- In the 6th Medium-Term Management Plan, as an outcome of “operational reforms” and “integration of Juhachi-Shinwa Bank,” OTC operations and sales staff were streamlined.
- In the 7th Medium-Term Management Plan, we aim to increase Sales Division earnings by working on priority measures such as “Operational reform - Phase 2” and “sales reform.”

Sales Division Personnel and earnings

- Sales (headquarters/dedicated unit)
- Sales (branches)
- OTC operations (branches)



《Sales Division earnings》



Sales Division Priority measures

6th Medium-Term Management Plan

- Operational reforms
- Integration of Juhachi-Shinwa Bank
- Investment Palette

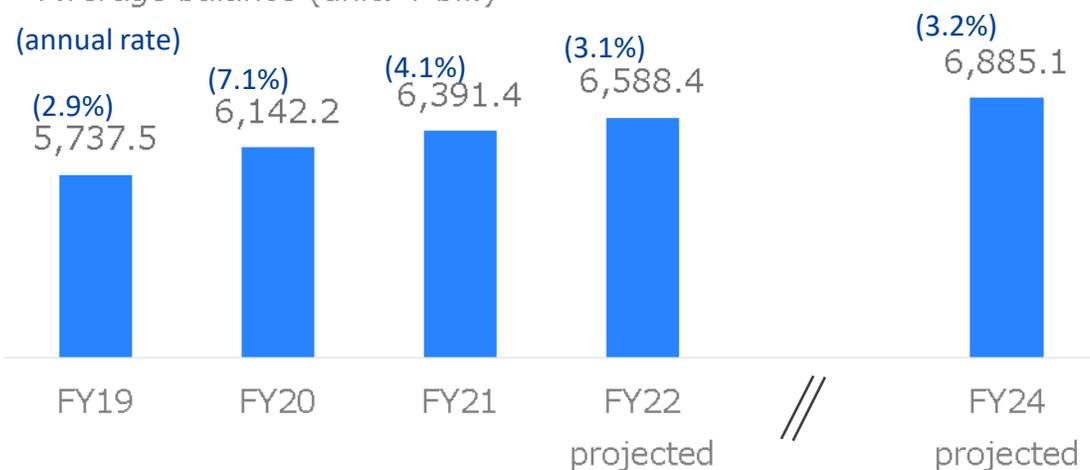
7th Medium-Term Management Plan

- **Operational reform - Phase 2** (administrative reforms, shift to digital channels)
- **Sales reform** (goal-based sales, DX of sales activities)
- **Strengthening of strategic subsidiaries** (enhancement of solutions, expansion of business profits)

Sales Division (2)

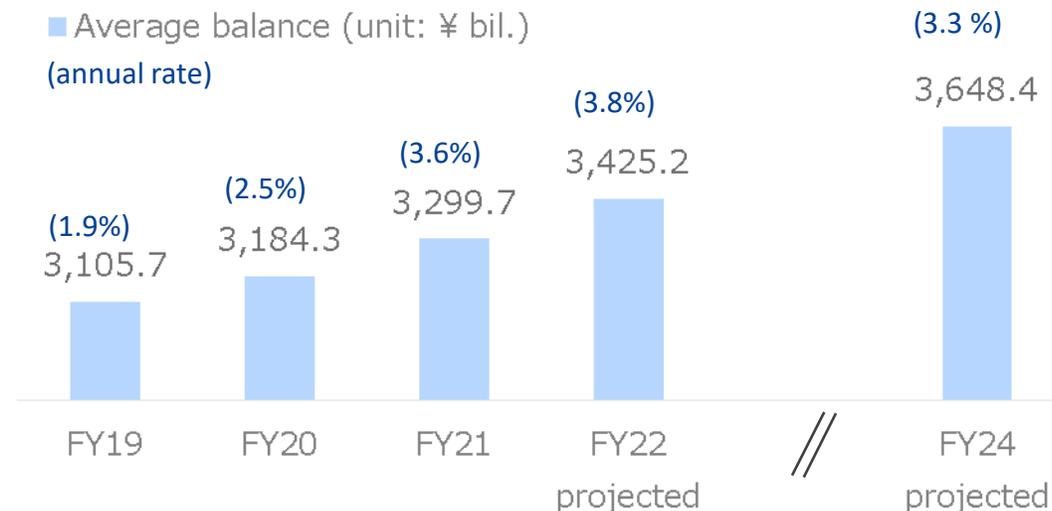
Loans to SMEs

■ Average balance (unit: ¥ bil.)
(annual rate)



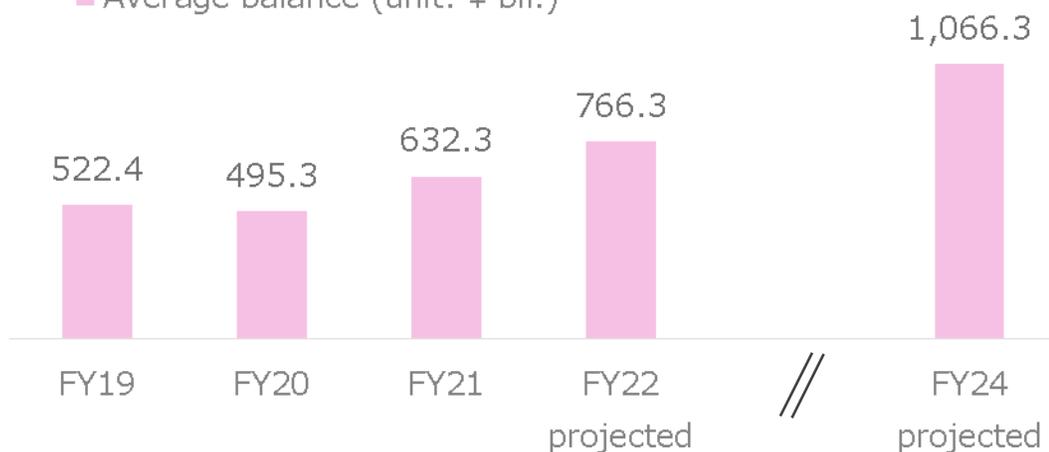
Housing loans

■ Average balance (unit: ¥ bil.)
(annual rate)



Investment trusts

■ Average balance (unit: ¥ bil.)



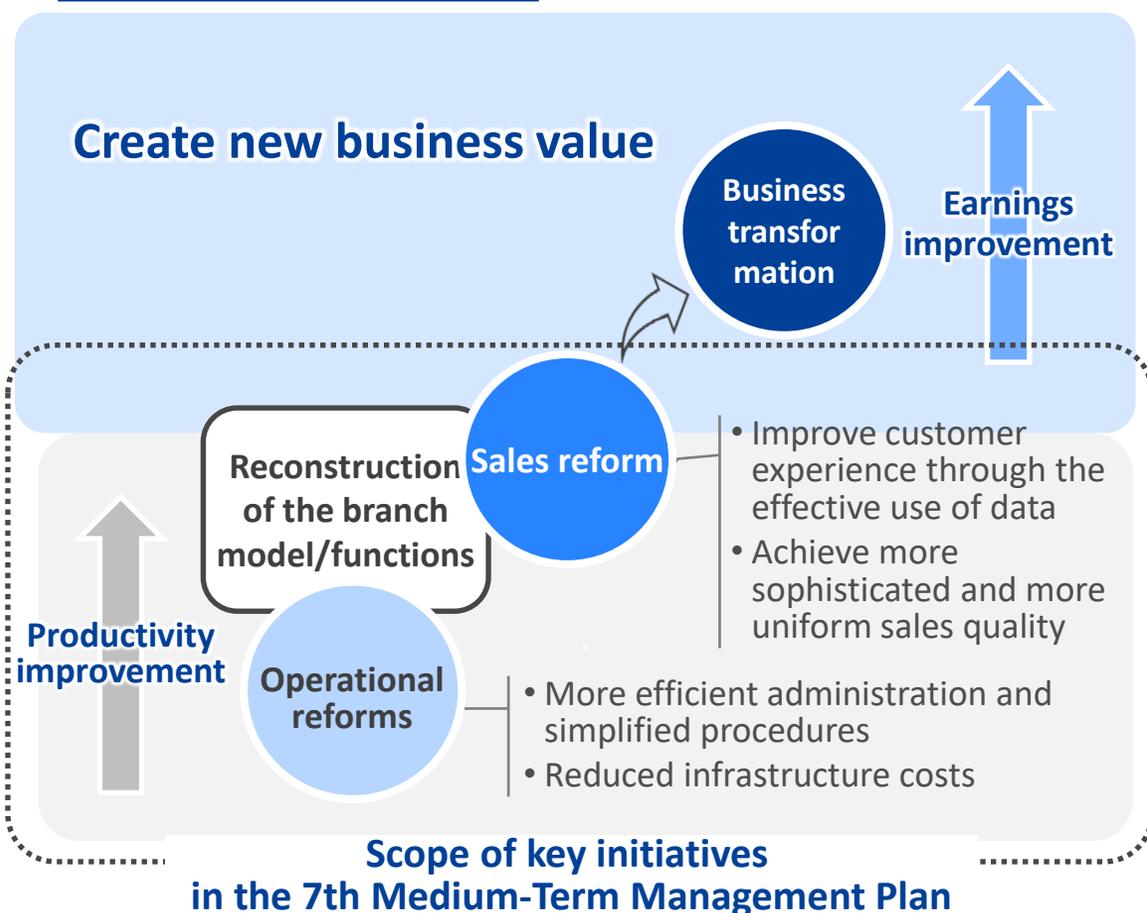
(Unit: ¥ bil.)

	FY19 results	FY20 results	FY21 results	FY22 projected	FY24 projected
Sales commission	2.2	3.4	5.6	4.9	6.0
Trust fees	2.8	2.6	3.4	4.0	.5.4
Investment trust-related earnings	5.1	6.1	9.2	9.0	11.5
Amount of installment-type investment trust transfers	32.8	40.2	48.2	53.3	66.4
Number of installment-type investment trust contracts (thousand)	133	158	191	215	263

DX Strategy (1)_FFG's DX Strategy: Overview

- FFG's DX strategy aims to transform the very way of doing banking business and create new business value.
- In the 7th Medium-Term Management Plan, we will set operational reforms and sales reforms as the main scope of initiatives, and promote the DX of consumer/corporate businesses. We will also promote the DX of the organization, human resources, and culture in order to realize these transformations. We will work on constructing an overall optimized architecture that supports these transformations from a systems aspect.

DX developments in FFG



Overview of the DX strategy during the 7th Medium-Term Management Plan

DX of consumer business	Renewal of banking apps for retail customers	Resources ➤ Investment in development of banking apps for retail customers, portal site for corporate customers, and SFA: Approx. 10.0 billion yen ➤ Personnel in DX Promotion Headquarters: Approx. 100 (2022.10) + 100 (by 2025.3)
	Renewal of SFA (Sales Force Automation)	
DX of corporate business	Construction of a portal site for corporate customers	
	Establishment of DX Promotion Headquarters	
DX of organization, human resources, and culture	Retention and development of digital human resources	
	Training program for all employees	
DX of architecture	Overall optimized architecture	Investment effects ➤ FY2024 earnings effect is projected to be 5 billion yen/year

Experience with iBank and Minna Bank | Co-creation with IBM Japan **100 participants**

Cooperation with collaborative partners in their respective areas of expertise

DX Strategy (2)_DX of Consumer/Corporate Businesses

- In the DX of consumer business, we will renew our banking apps for retail customers and transform ourselves to also be the Bank of choice in the digital world.
- In the DX of corporate business, we will develop a portal site for corporate customers and review the SFA to deepen customer understanding through digital and human resources and strengthen sales.

DX of consumer business: Banking app for retail customers

Lineup of digital channels available to all types of customers

Wallet+

- Equip app with other non-financial services that are relevant to daily life

III みんなの銀行

- Deliver advanced UX with new value offerings that engage the digital native generation

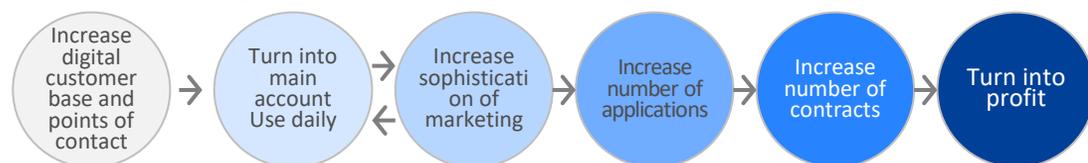
New banking app

- Easy to use for many different customer groups; gateway to all banking transactions linked to bank tellers, ATMs, etc.

Expected benefits from renewing the banking apps for retail customers

- 1 Maintain and expand customer base**
centered on main/everyday account
- 2 Use data effectively to make marketing more sophisticated**
- 3 Strengthen capacity to develop services** by building an agile development system

Process for earning profit

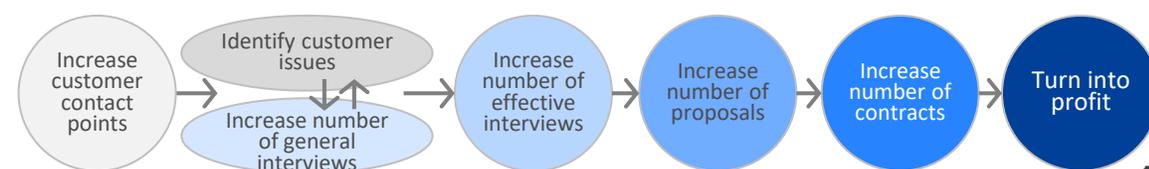


DX of corporate business: Portal site for corporate customers and SFA

Become the **financial group that best understands its customers** among Japanese banks, and realize sales reforms to **increase the value provided to customers**, while **leveraging the Group-wide solutions function** that FFG has built up over time

- 1 Portal site for corporate customers**
 - A digital platform targeted at corporate customers. Main features are a solutions function, an online banking function, and a communications function.
- 2 Sales Force Automation (SFA)**
 - Reconstruction of sales support tools that contribute to the sales transformation of banking personnel
 - Centralization and visualization of various information, sales suggestions (next actions, proposals)
- 3 Construction of a high-quality marketing system for corporate customers**
 - From data analysis all the way through to planning
 - Collection of various data, including new areas, and visualization of data

Process for earning profit



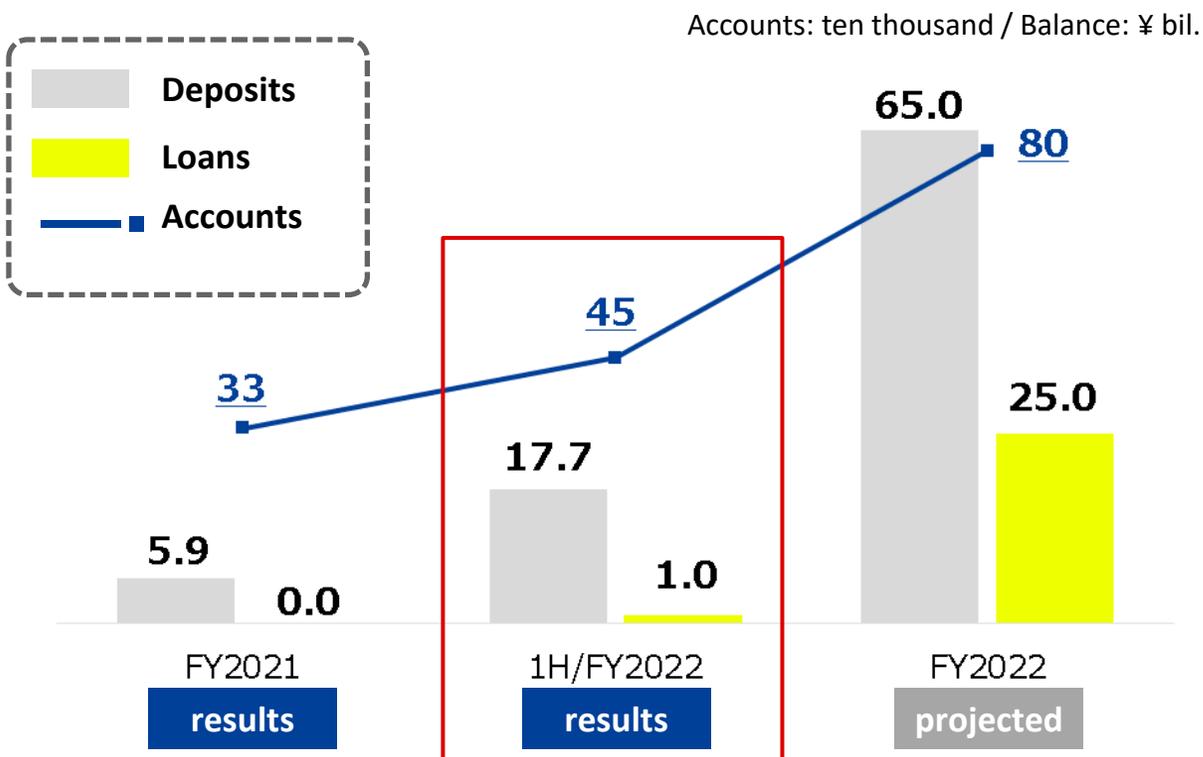
Minna Bank (1) | Progress of Key Figures and Future Developments

- The balance of deposits and loans is steadily increasing as of Sep. 30, 2022, but further accumulation is necessary to achieve the FY2022 plan.
- To achieve the FY2022 plan, we will implement marketing and functional improvements aimed at increasing awareness.

Number of new accounts opened: Deposits and loans

Progress and challenges

- Achieving the FY2022 plan requires “increased awareness” and “functional improvement”



Future developments

	Increase in account openings and deposits	Build up of loan balances
Marketing	[Awareness measures] Trial of TV commercials / Use of influencers / Video ads [Acquisition measures] Acquisition of accounts & loans through collaboration with partner companies	
	[Acquisition measures] <input checked="" type="checkbox"/> Rollout of various acquisition campaigns <input checked="" type="checkbox"/> Activation of premium services through collaboration with partner companies	<input checked="" type="checkbox"/> Sophistication of CRM measures <input checked="" type="checkbox"/> Full-scale rollout of external web advertising <input checked="" type="checkbox"/> Monitoring of screening criteria <input checked="" type="checkbox"/> Development of data for building credit model
Functional improvement	Ongoing functional improvement based on customer feedback	
	<input checked="" type="checkbox"/> Improvement of Record (tag function) <input checked="" type="checkbox"/> Development of COTRA (enhancement of remittance function)	<input checked="" type="checkbox"/> Addition of new loan functions
	Proposed services for consideration Asset management / Communication function / Loans (repayment by installments), etc.	

Minna Bank (2) | Future Outlook of the BaaS Business

- Working with our partner companies in the B2B2X business, we will expand the customer base of Minna Bank, increasing the number of accounts and balance of loans.
- We will complete development of the BaaS business infrastructure and systems before the end of FY2022. We will start full-scale sales activities for our banking system provision business, especially in overseas markets.

Progress and future of BaaS (B2B2X) business

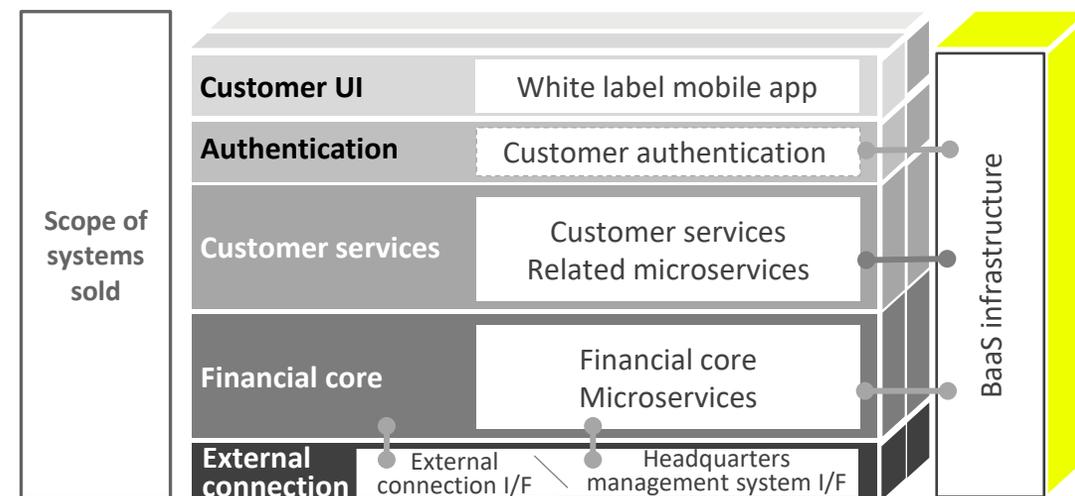
Timing	Details of external disclosure	
Sep. 2022	First bank in Japan to develop a BaaS platform compliant with FAPI—a world class security standard	Completed building security infrastructure
Oct. 2022	Signed a basic agreement for BaaS business with United Super Market Holdings Inc.	Began full-scale discussions with partner company
Nov. 2022	Started collaboration on read-only API with Money Forward, Inc.	Began external provision of read-only API
[Scheduled] Before end of FY2022	Start external provision of read/write API (A2A payment)	Begin external provision of read/write API

Progress and future of BaaS (banking system provision) business

Timing	Details of external disclosure
Nov. 2022	Started external provision of a full-cloud banking system

Financial systems advanced in the B2C and B2B2X businesses are provided to external parties.

Businesses establishing digital banks and challenger banks that are rising around the world are provided with systems to support their rollout of financial services through technological innovation.

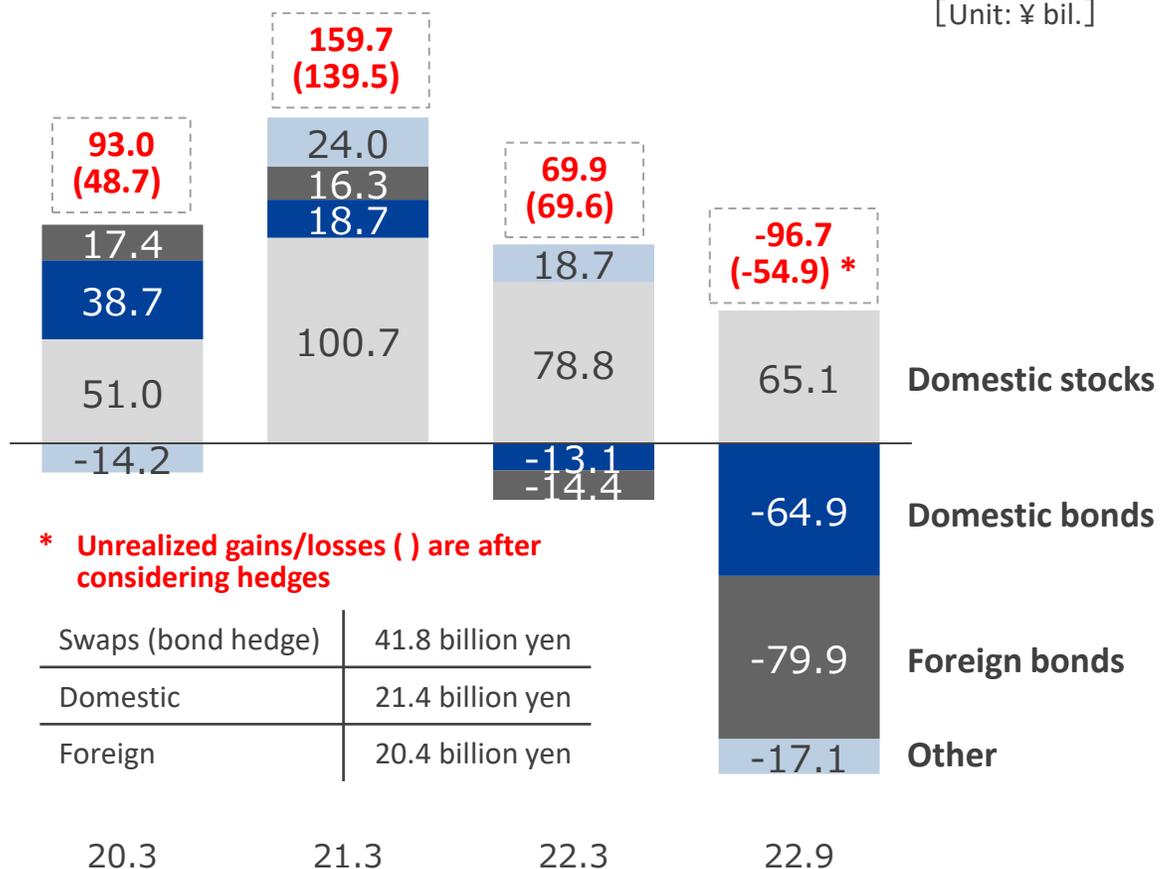


Market Operation

- Unrealized losses increased (-54.9 billion yen after considering hedges) mainly on high credit quality domestic and foreign bonds, such as Japanese government bonds and U.S. government bonds, due to the effects of rising interest rates.
- In the first half of FY2022, we reduced our risk exposure by cutting some losses on foreign bonds and increasing the floating ratio by hedging with interest rate swaps.

Unrealized gains (losses) on mark-to-market securities

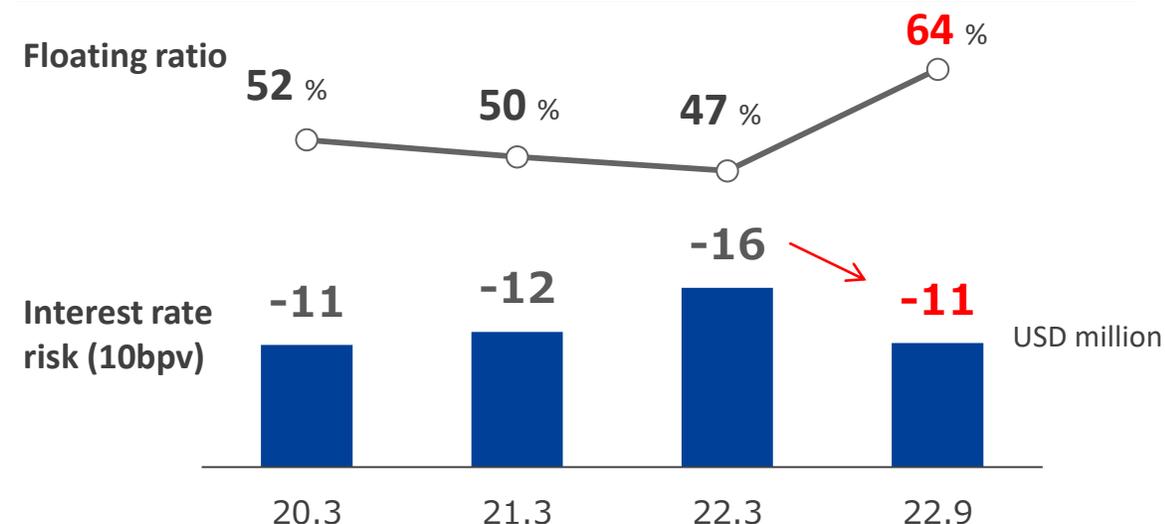
[Unit: ¥ bil.]



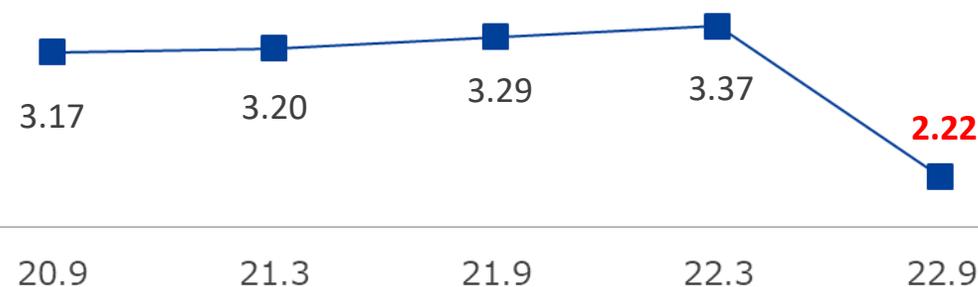
* Unrealized gains/losses () are after considering hedges

Swaps (bond hedge)	41.8 billion yen
Domestic	21.4 billion yen
Foreign	20.4 billion yen

Risk reduction for U.S. dollar bonds



Foreign bond duration



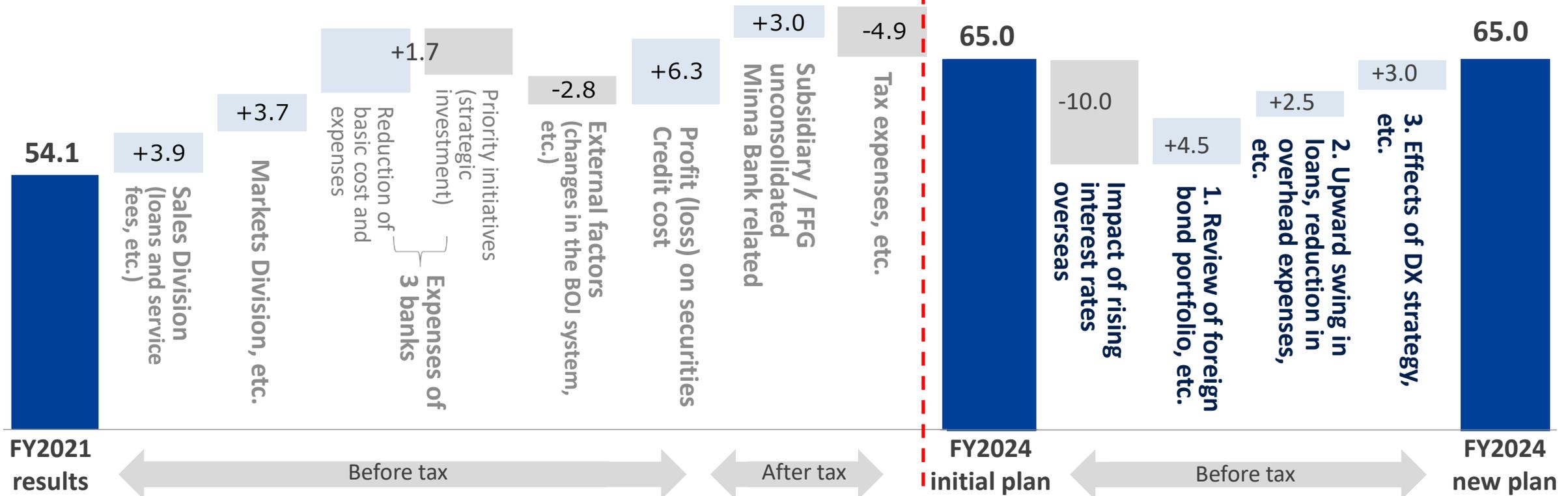
Profit Trends

- Although the impact of rising interest rates overseas was expected to cause net interest income of the International Division to be lower than planned, this could be offset to a certain extent by: (1) a review of the portfolio following the sale of foreign bonds, and (2) the volume of loans in the Sales Division being higher than planned, etc.
- In addition, (3) we aim to achieve net income of 65.0 billion yen in FY2024 by realizing the effects of the DX strategy at an early stage.

7th Medium-Term Management Plan

Initial plan <May IR>

Current outlook <Nov. IR>

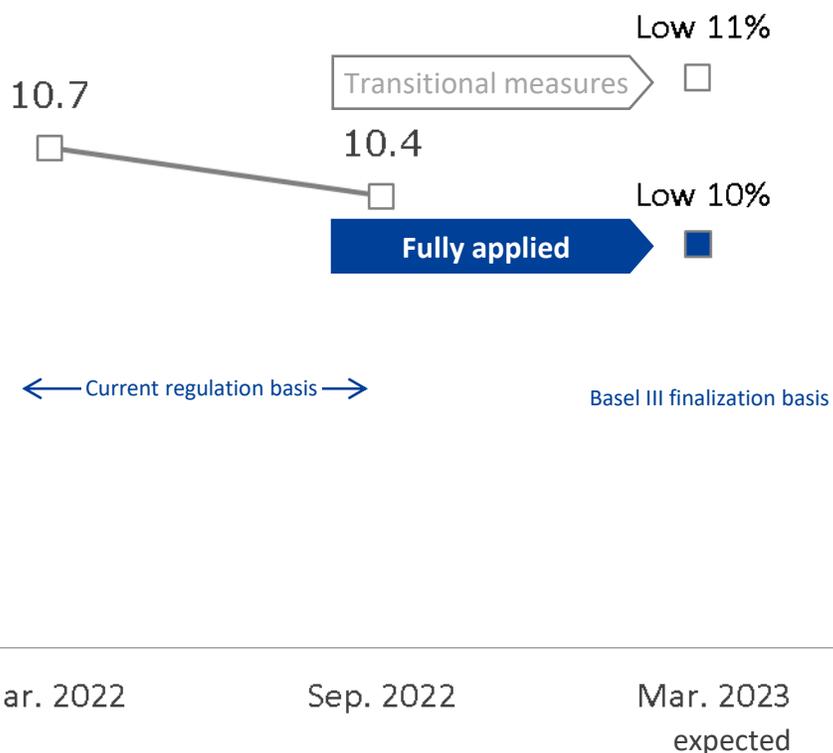


Capital Policy (Basic Policy)

- We will continue to manage capital in a way that balances shareholder returns with growth investments based on the premise of maintaining capital soundness.

FFG consolidated capital adequacy ratio

- Capital adequacy ratio at end of March 2023 in the low 10% range (Basel III finalization fully applied basis)



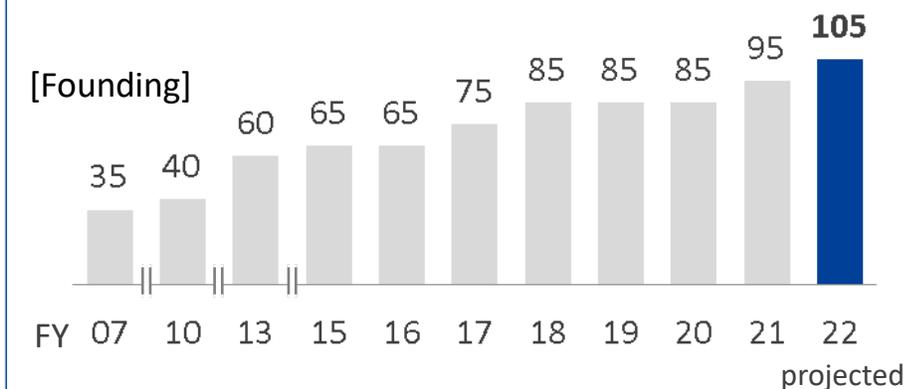
Capital policy

Basic policy

Return to shareholders

Dividend amount per share (¥)

- While **maintaining soundness**, we aim to manage capital in a way that balances **investment in growth and shareholder returns** for the development of the local economy and the enhancement of FFG's corporate value.
- Stable (maintain or increase) dividend payments based on profit growth, and flexible share buybacks.
 - ✓ **Dividend payout ratio: About 35%**
 - ✓ **Share buybacks:** We will **flexibly execute** stock buybacks after comprehensively considering business performance trends, capital conditions, growth investment opportunities, market environment, etc.
- We plan an annual dividend of 105 yen (an increase of 10 yen year-on-year) in line with our table of target dividends based on consolidated net income of 55.0–57.5 billion yen.



* This information takes into account the effect of the reverse stock split of 5 shares of common stock into 1 share in October 2018.

Business Integration with the Fukuoka Chuo Bank

- We will continue to discuss and examine business integration with the Fukuoka Chuo Bank in order to contribute to the sustainable economic development of Fukuoka Prefecture.

Purpose of business integration

With a view to the future, we will leverage FFG's capital strength to further solidify the management foundation of Fukuoka Chuo Bank.



Purpose

Contribute to the sustainable development of the regional economy by further leveraging FFG's collective strengths and supporting all customer segments in the region

Schedule (planned)



Fukuoka Chuo Bank after business integration

No plans for merger with the Bank of Fukuoka

No systems integration, but pursue benefits of a single platform

Effects after business integration

FFG

Provide multi-layered services as Group to a wide range of customers

Fukuoka Chuo Bank

Personnel freed up from streamlining operations to be actively mobilized into sales

Utilize FFG's know-how, services, networks

⇒ Evolve SME financing

Overview of Fukuoka Chuo Bank

Total assets	570.1 billion yen (as of March 2022)
Deposit balance	493.9 billion yen
Loan balance	433.1 billion yen
Number of employees	462
Number of branches	41 (39 head office and branches, 2 sub-branches)
Features	<ul style="list-style-type: none"> • <u>70 years of profitable operations since establishment in 1951</u> • <u>Portfolio of small diversified loans</u>

(Reference 1) Building of Next-generation Mission Critical Systems

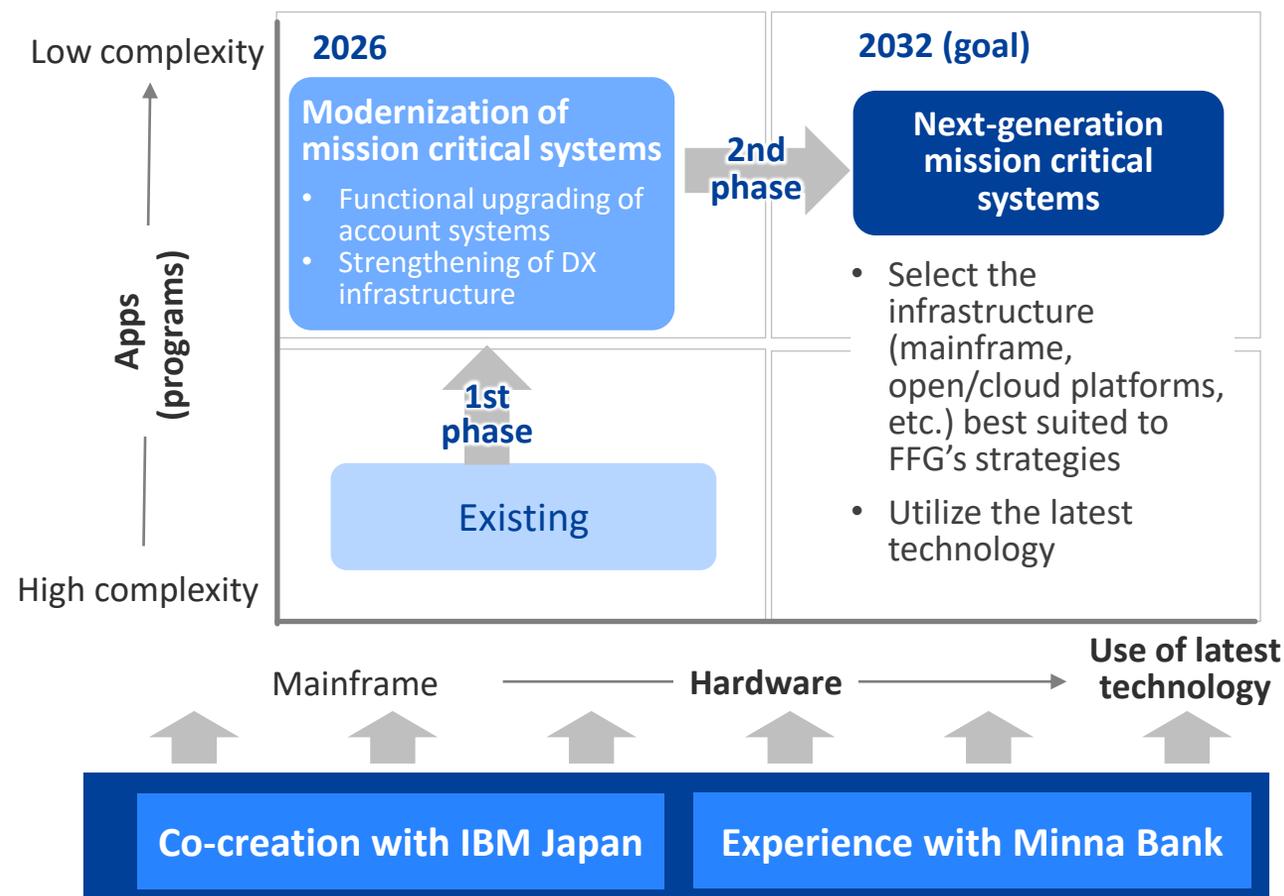
- We will continue promoting the DX strategy and building next-generation mission critical systems in collaboration with IBM Japan, the current vendor of our mission critical systems.
- In the 1st phase, we will work on the functional upgrading of our account systems and strengthening our DX infrastructure, and in the 2nd phase, we will evolve to a hybrid platform based on the combination of diverse options, including open/cloud platforms, which is best suited to FFG's strategies.

Approach to building next-generation mission critical systems (image)

Purpose	Realize a hybrid platform based on the optimal combination for FFG's strategies
Basic approach	<ul style="list-style-type: none"> • Minimize system risks and impact on customers • Achieve at same time as promoting DX strategy

1st phase initiatives (FY2022–FY2026)

Strengthening of DX infrastructure	1 Functional upgrading of account systems	<ul style="list-style-type: none"> • Improve development efficiency by making programs more loosely coupled and open • Improve customer convenience by shortening service downtime
	2 Channel integration platform	<ul style="list-style-type: none"> • Improve connectivity with front channels by establishing a new channel integration platform
	3 Data hub	<ul style="list-style-type: none"> • Coordinate account data with DX infrastructure by establishing a new data hub



(Reference 2) Domestic Interest Rate Sensitivity

- Changes in policy, such as revision of yield curve control and lifting of negative interest rates, will have a positive impact on the net interest income of FFG's domestic divisions.

FFG's balance sheet (image)

Yen portfolio: Approx. 27 trillion yen

<p>Loans 14.1 trillion yen</p>	<p>Deposits</p>
<p>Loans to Government 2.4 trillion yen</p>	
<p>Current account at the Bank of Japan</p>	
<p>Securities</p>	
	<p>Market procurement</p>
	<p>Bank of Japan market operations</p>

Breakdown of loans, deposits and securities

■ Breakdown of loans * Excluding loans to Government

Type	Balance
Short-term prime rate	5 trillion yen
Money market rate	2 trillion yen
Fixed rate	7 trillion yen

Remaining years in fixed-rate period	Percentage
3 years or less	50 %
3–5 years	30 %
More than 5 years	20 %

■ Breakdown of securities

Type	Percentage
Fixed-rate bonds	70 %
Floating-rate bonds	30 %

■ Breakdown of deposits

Type	Percentage
Floating deposits	70 %
Fixed deposits	30 %

Part II: Financial Results & Earnings Projections (Reference)

Summary of Interim Financial Results for FY2022

Profit & loss (3 banks total)

(¥ bil.)

[Compared to the projection of May 2022]	3 banks non-consolidated total		Bank of Fukuoka (non-consolidated)		Kumamoto Bank (non-consolidated)		Juhachi-Shinwa Bank (non-consolidated)	
	Interim results	YoY chg.	Interim results	YoY chg.	Interim results	YoY chg.	Interim results	YoY chg.
Gross business profit	107.0	+4.4	74.0	+5.2	10.0	+0.3	23.0	-1.2
Net interest income	95.9	+3.4	63.9	+3.1	9.4	+0.4	22.6	-0.1
Domestic	86.6	+1.2	56.3	+1.2	9.3	+0.4	21.0	-0.4
International	9.2	+2.2	7.7	+1.9	0.0	+0.0	1.6	+0.3
Non-interest income	11.1	+1.0	10.0	+2.1	0.6	-0.1	0.4	-1.1
Net fees and commissions	12.6	+0.4	9.4	+0.4	0.6	-0.1	2.6	+0.1
Specified trade income	3.2	+1.9	3.2	+2.0	0.0	-0.0	0.1	-0.0
Bond-related income	-4.7	-1.4	-2.5	-0.2	0.0	-0.0	-2.2	-1.2
Overhead expenses (-)	55.4	-2.5	32.9	-0.4	6.3	-0.3	16.3	-1.9
Actual business profit	51.6	+6.9	41.1	+5.6	3.7	+0.6	6.7	+0.7
Transfer to general reserve for possible loan losses (-)	0.9	+0.4	-0.5	-0.5	0.0	-0.0	-	-0.9
Core business profit [+6.5]	56.3	+8.3	43.6	+5.8	3.7	+0.6	8.9	+1.9
Other operating profit (loss)	1.1	-3.4	-2.1	-5.5	-0.5	-0.3	2.3	+0.7
Ordinary profit	51.8	+3.2	39.5	+0.6	3.2	+0.3	9.0	+2.3
Extraordinary profit (loss)	-0.3	+0.0	0.0	+0.1	0.0	+0.0	-0.3	-0.1
Income (loss) before income taxes	51.5	+3.2	39.5	+0.7	3.2	+0.3	8.8	+2.2
Net income [+1.8]	38.1	+2.6	28.6	+0.7	2.5	+0.3	7.0	+1.6
Credit cost (-) [-2.5]	0.5	+0.2	2.2	+3.2	0.3	+0.3	-1.9	-3.3

Profit & loss (FFG consolidated)

[Compared to the projection of May 2022]	Interim results	YoY chg.
Gross business profit	115.1	+5.0
Actual business profit	45.2	+5.2
Core business profit	50.3	+6.9
Ordinary profit	44.3	+3.8
Consolidated interim net income [+2.8]	30.8	+2.8

* Interim net income attributable to owners of parent



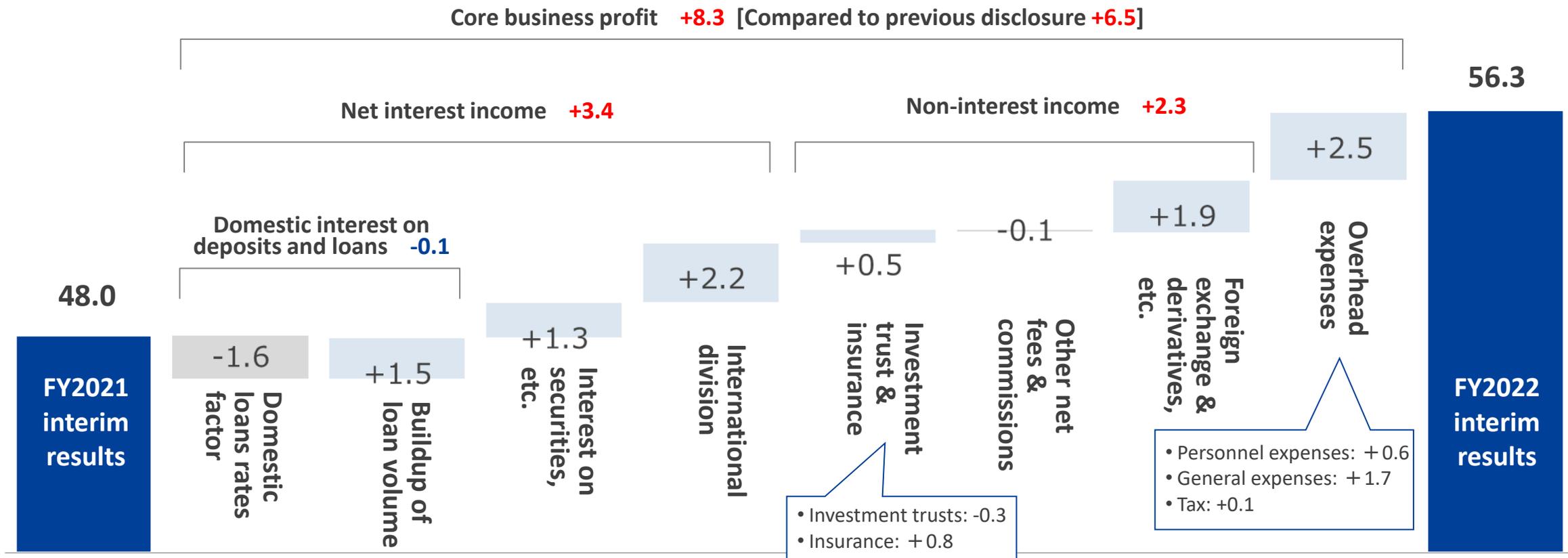
Interim net income (3 banks total)	38.1
FFG non-consolidated	-5.0
Adjustment related to Minna Bank	-3.4
Subsidiary income	2.3
Other consolidation adjustments	-1.2
FFG consolidated interim net income	30.8

Transition of Top Line: Interim Results

- Core business profit in the first half of FY2022 increased 8.3 billion yen year-on-year and 6.5 billion yen compared to the previous disclosure to 56.3 billion yen.
- Non-interest income increased 2.3 billion yen year-on-year mainly due to an increase in gains of foreign exchange derivatives. Overhead expenses increased 2.5 billion yen year-on-year mainly due to the effects of the integration of Juhachi-Shinwa Bank and a reduction in deposit insurance premium rates.

FY2022 interim results [YoY chg.]

(¥ bil.)

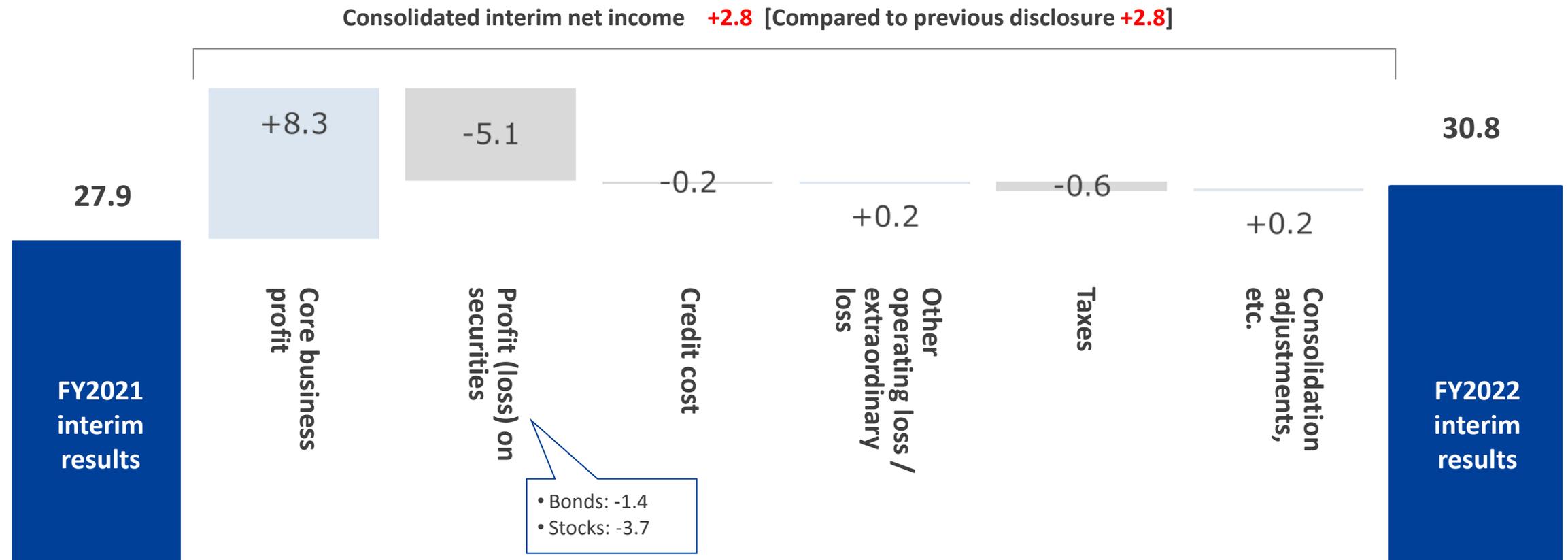


Transition of Bottom Line: Interim Results

- Consolidated interim net income in the first half of FY2022 increased 2.8 billion yen year-on-year and 2.8 billion yen compared to the previous disclosure to 30.8 billion yen.
- Despite a decrease in profit (loss) on securities, the upward swing in core business profit helped secure an increase both compared to the previous year and compared to the previous disclosure.

FY2022 interim results [YoY chg.]

(¥ bil.)



Profit & loss (3 banks total)

(¥ bil.)

[Compared to the projection of May 2022]	3 banks non-consolidated total		Bank of Fukuoka (non-consolidated)		Kumamoto Bank (non-consolidated)		Juhachi-Shinwa Bank (non-consolidated)	
	P:FY2022	YoY chg.	P:FY2022	YoY chg.	P:FY2022	YoY chg.	P:FY2022	YoY chg.
Gross business profit	211.7	+6.7	144.8	+6.8	20.5	+1.1	46.4	-1.2
Net interest income	185.1	+0.3	123.4	+1.8	18.7	+0.3	43.0	-1.7
Domestic	171.9	+2.2	111.7	+2.5	18.7	+0.2	41.5	-0.5
International	13.2	-1.9	11.7	-0.7	0.0	+0.0	1.5	-1.3
Non-interest income	26.6	+6.5	21.3	+5.0	1.8	+0.8	3.4	+0.6
Net fees and commissions	25.7	+0.8	18.9	+0.0	1.6	+0.3	5.2	+0.4
Specified trade income	4.1	+0.9	3.9	+0.9	0.1	+0.0	0.2	+0.0
Bond-related income	-3.2	+4.8	-1.4	+4.1	0.1	+0.5	-1.9	+0.2
Overhead expenses (-)	110.9	-4.5	66.0	-1.0	12.6	-0.5	32.3	-3.1
Actual business profit	100.8	+11.3	78.8	+7.8	7.9	+1.5	14.1	+1.9
Core business profit [+4.0]	104.0	+6.5	80.2	+3.7	7.8	+1.1	16.0	+1.7
Ordinary profit	99.6	+7.8	77.5	+4.1	6.8	-0.0	15.4	+3.7
Net income	73.2	+4.4	56.1	+3.3	5.1	+0.0	12.0	+1.1
Credit cost (-)	3.5	+2.0	3.9	+3.4	0.7	+1.6	-1.1	-3.1

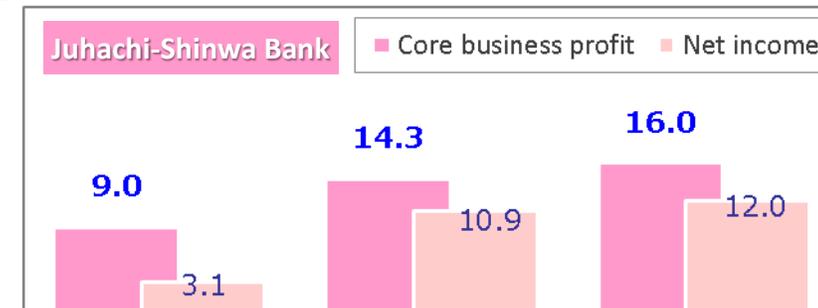
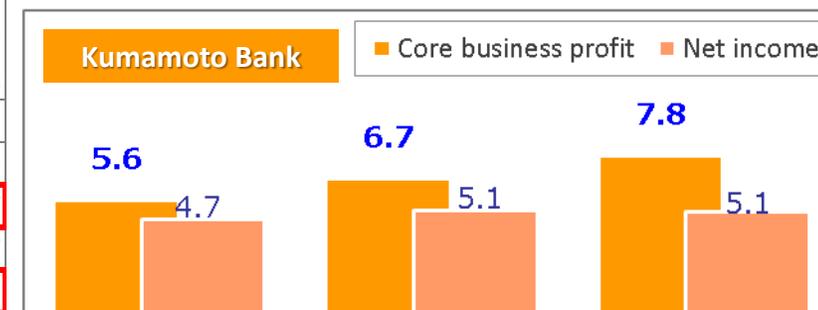
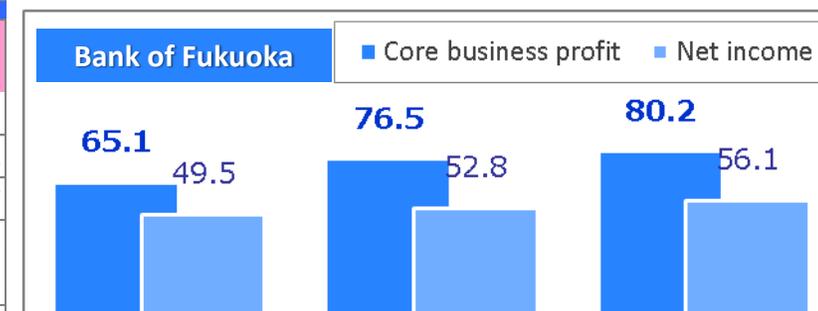
Profit & loss (FFG consolidated)

[Compared to the projection of May 2022]	P:FY2022	YoY chg.
Gross business profit	229.9	+8.8
Actual business profit	86.6	+8.3
Core business profit [-]	90.2	+3.9
Ordinary profit	83.0	+6.9
Consolidated net income* [-]	57.0	+2.9

Consolidation adjustments

Net income (3 banks total)	73.2
FFG non-consolidated	-11.0
Adjustment related to Minna Bank	-8.4
Subsidiary income	4.7
Other consolidation adjustments	-1.5
FFG consolidated net income	57.0

Profit & loss [by bank] (¥ bil.)



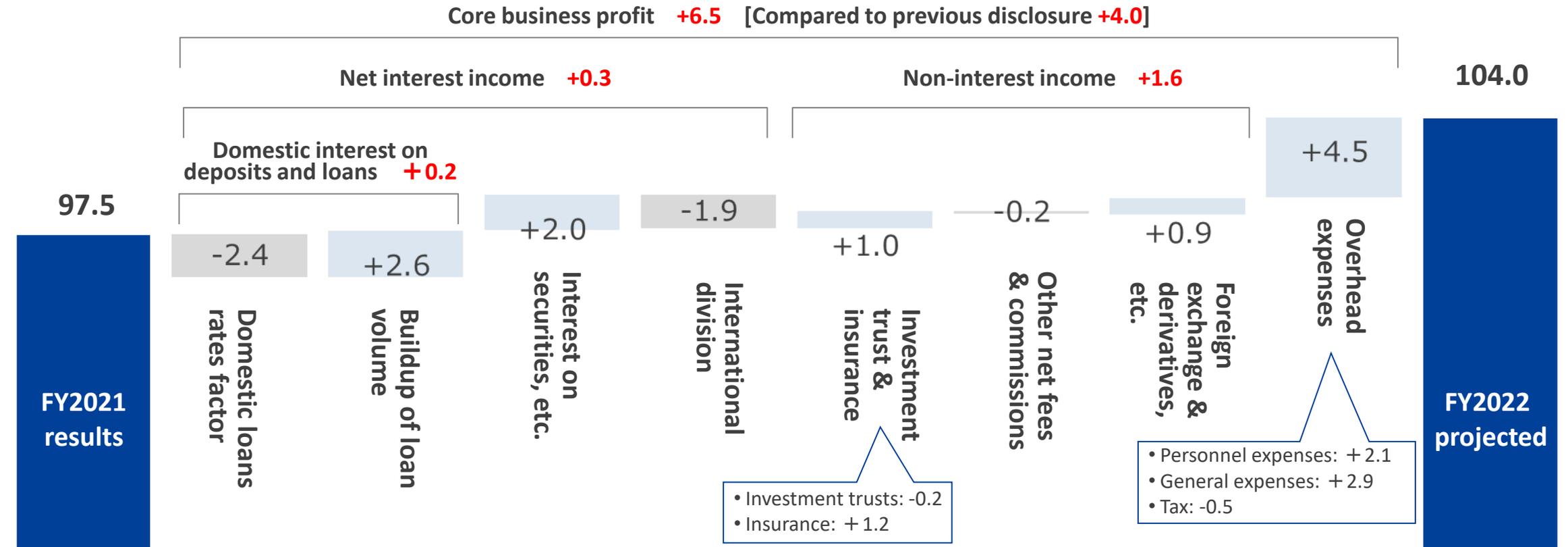
* Net income attributable to owners of parent

Transition of Top Line: FY2022 Revised Projection

- Full-year core business profit for FY2022 is projected to increase 6.5 billion yen year-on-year and 4.0 billion yen compared to the previous disclosure to 104.0 billion yen.
- Although higher overseas interested rates are expected to cause a decline in International Division earnings in the second half of the year, profit is projected to increase year-on-year, driven by the Sales Division which remains strong.

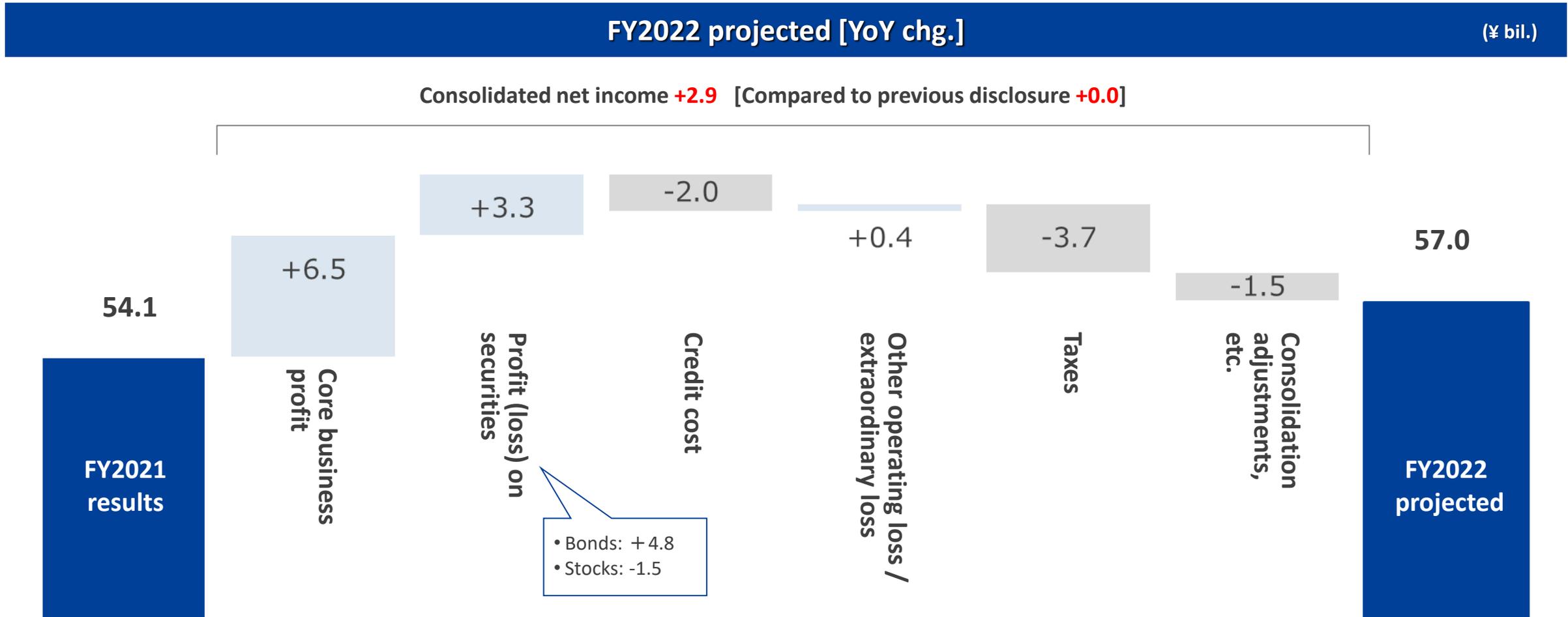
FY2022 projected [YoY chg.]

(¥ bil.)



Transition of Bottom Line: FY2022 Revised Projection

- FFG consolidated net income for FY2022 is projected to increase 2.9 billion yen year-on-year to 57.0 billion yen (as initially planned).

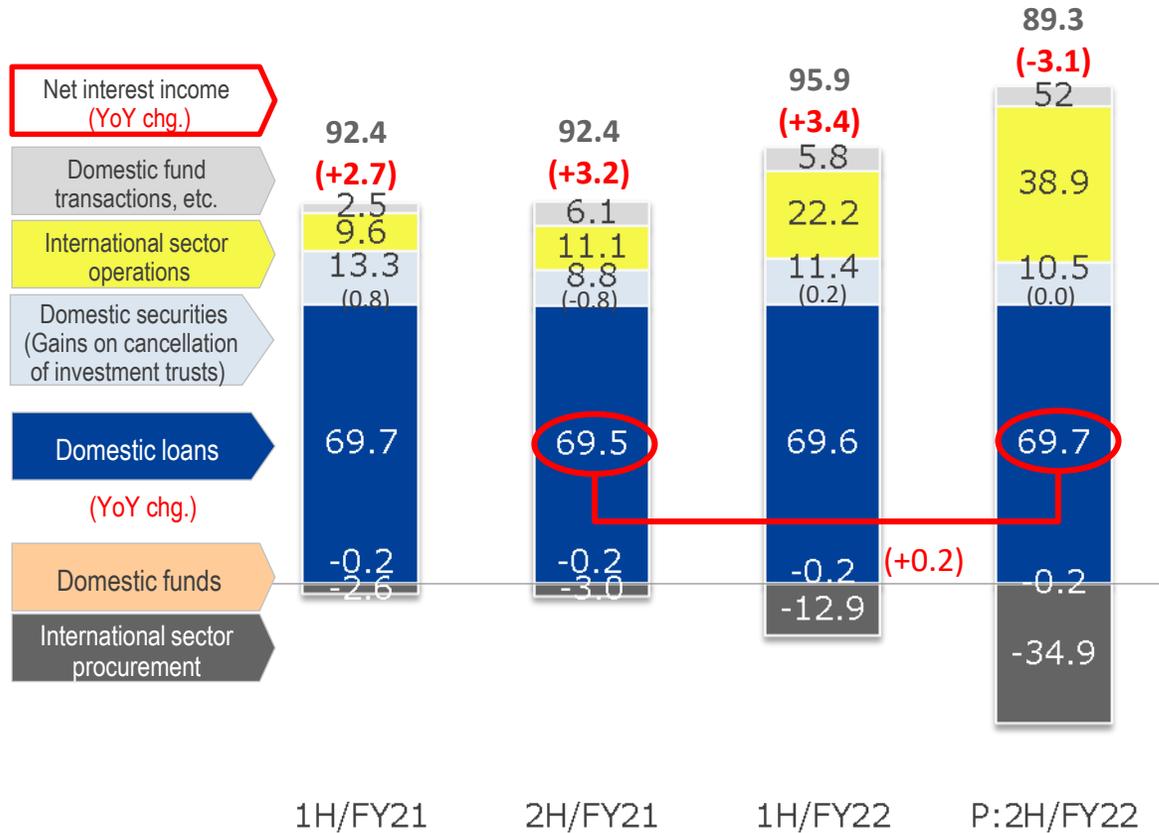


Net interest income (3 banks total)

* Domestic loans... Excluding loans to FFG and Government

* Domestic funds... Domestic deposits + CDs

(¥ bil.)

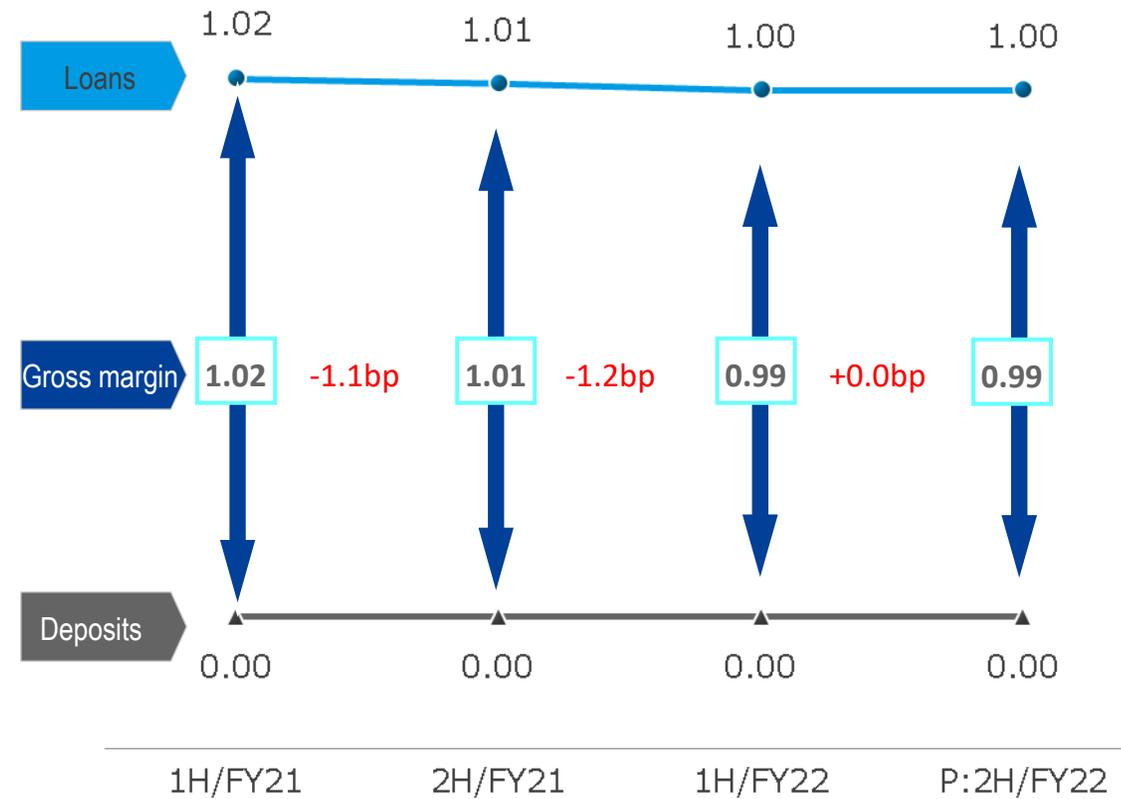


Domestic deposit loan gross margin (3 banks total)

* Domestic loans... Excluding loans to FFG and Government

* Domestic funds... Domestic deposits + CDs

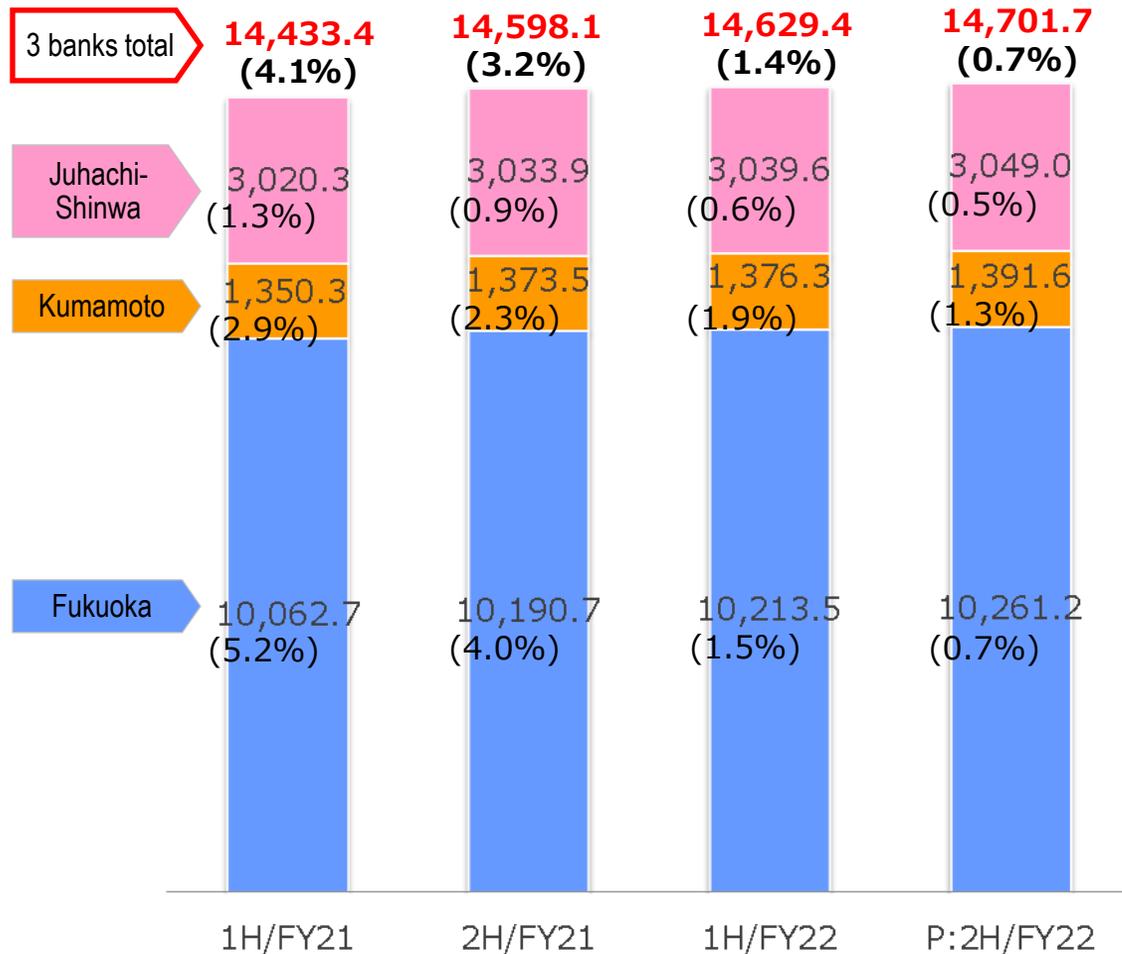
(%)



Loans (domestic + international)

* Excluding loans to FFG and Government (annual rate)

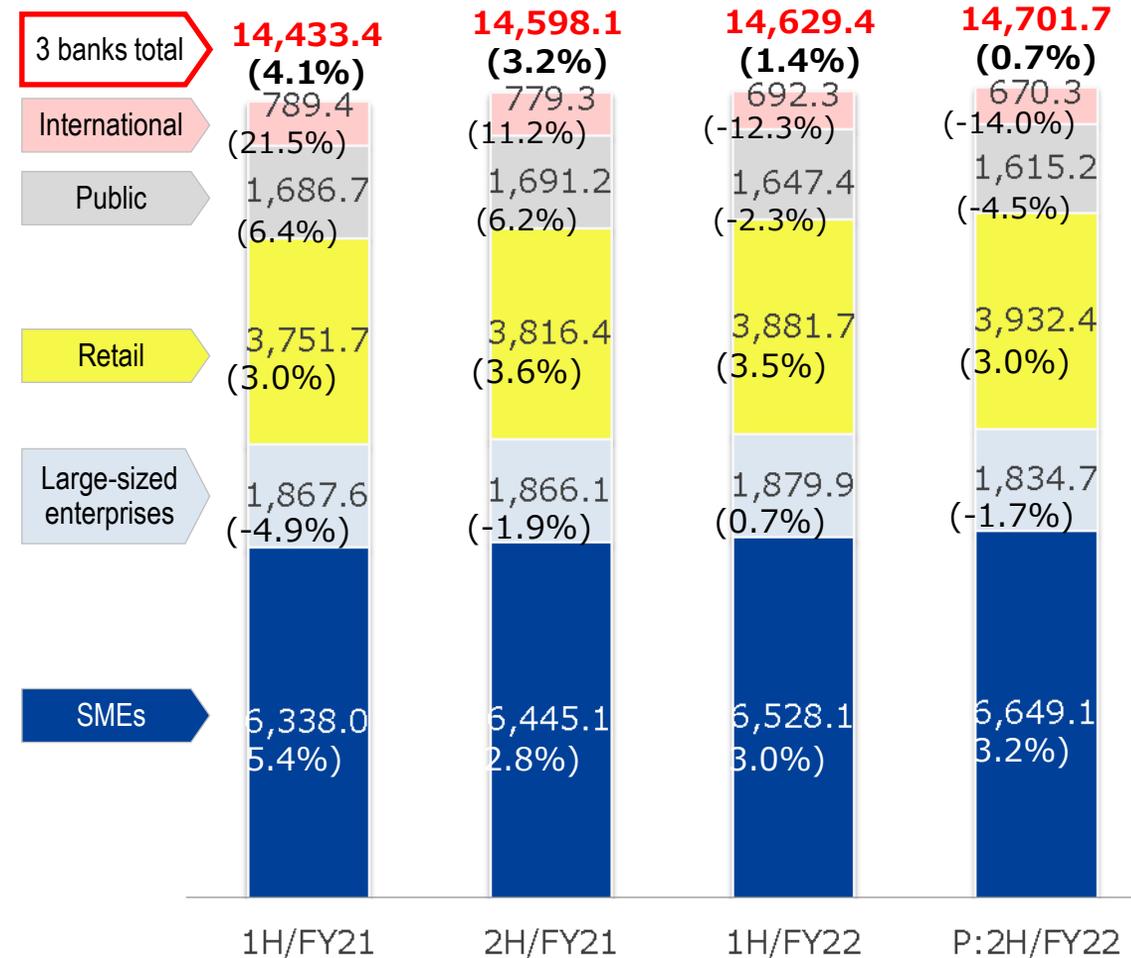
(¥ bil.)



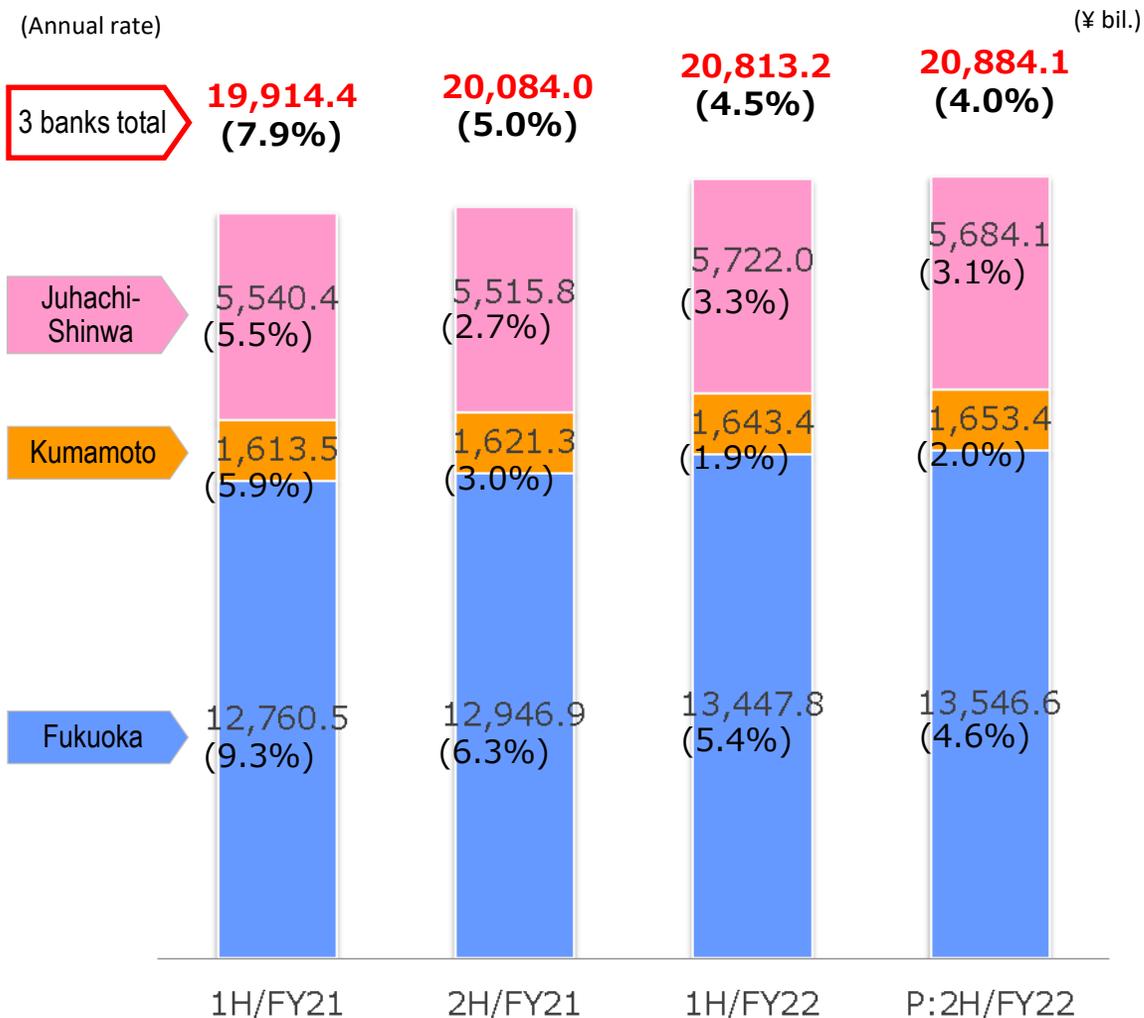
Loans (by segment)

* Excluding loans to FFG and Government (annual rate)

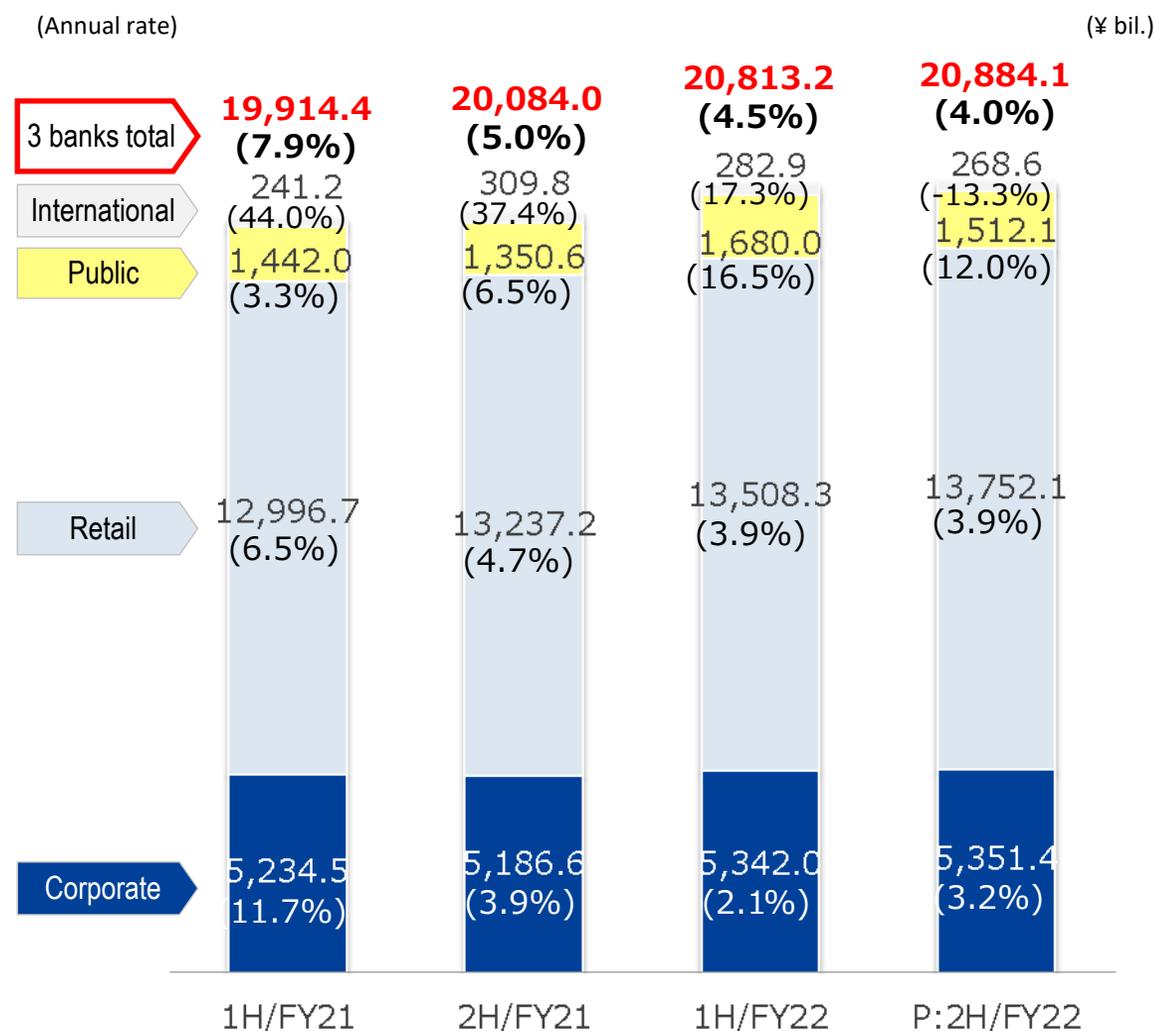
(¥ bil.)



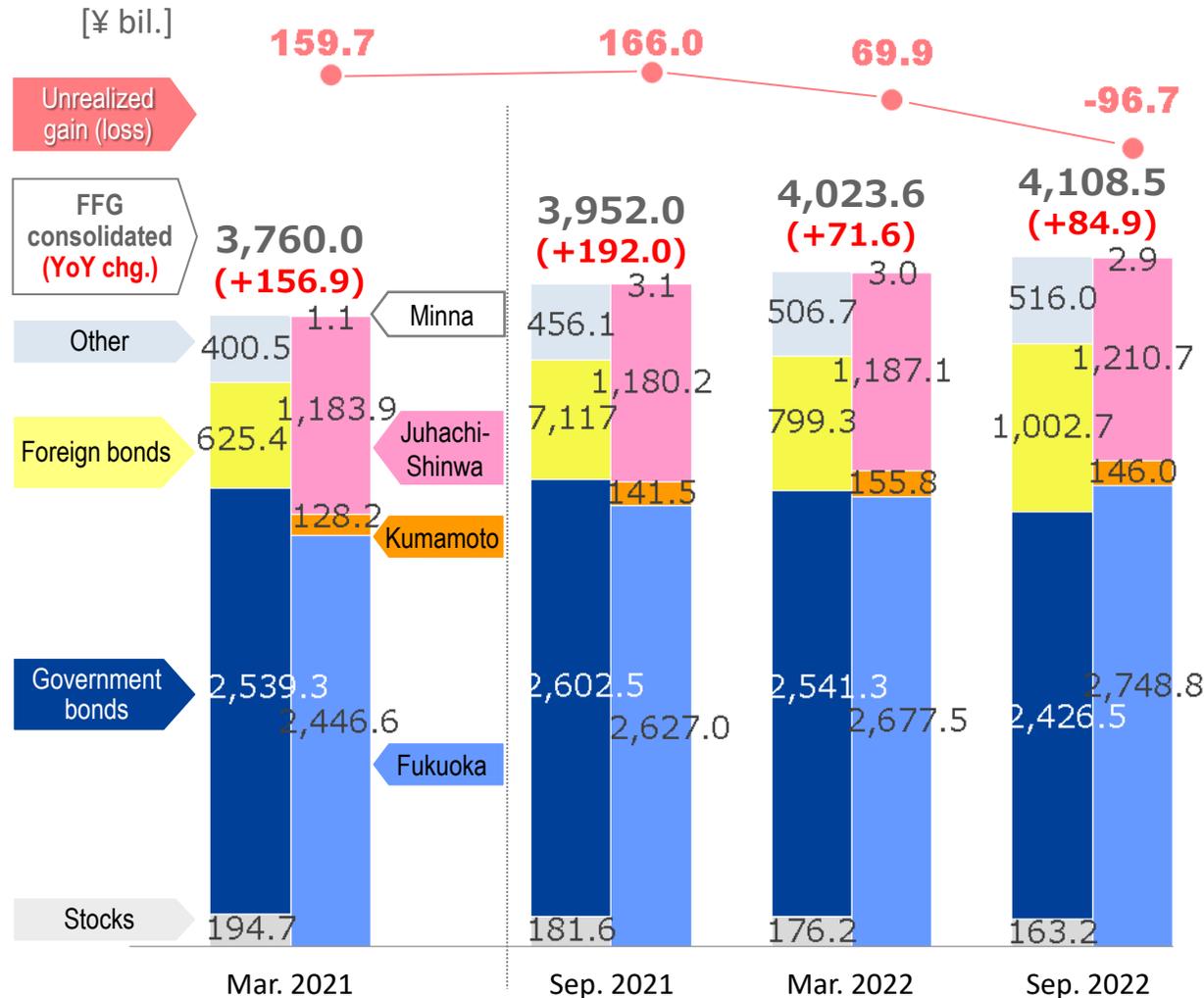
Deposits and CDs (domestic + international)



Deposits and CDs (by segment)

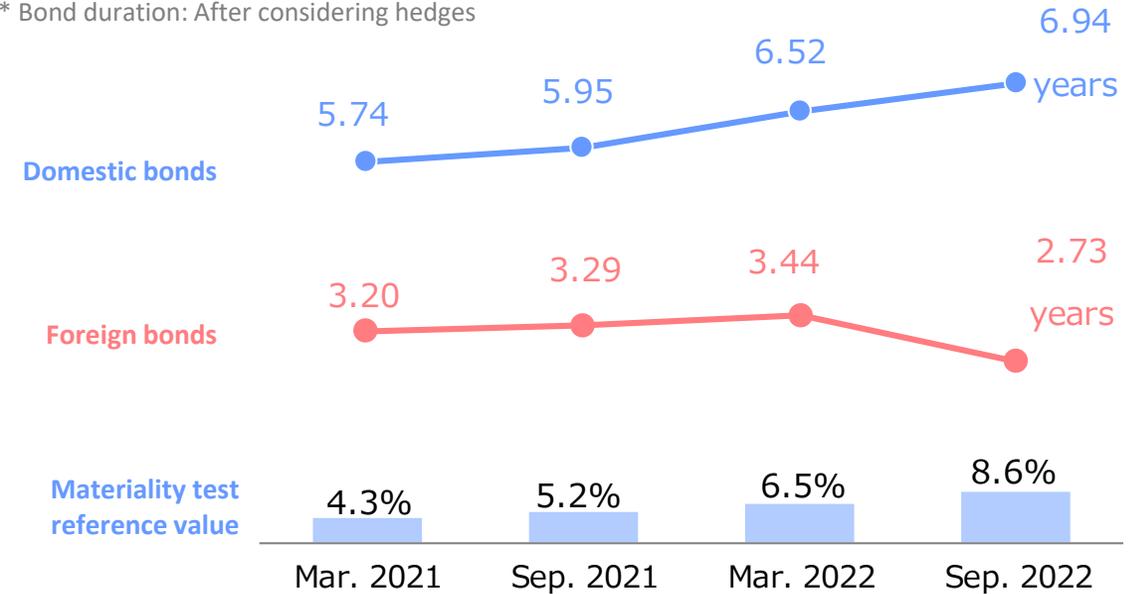


Securities portfolio (FFG consolidated)



Bond duration & materiality test reference value

* Bond duration: After considering hedges



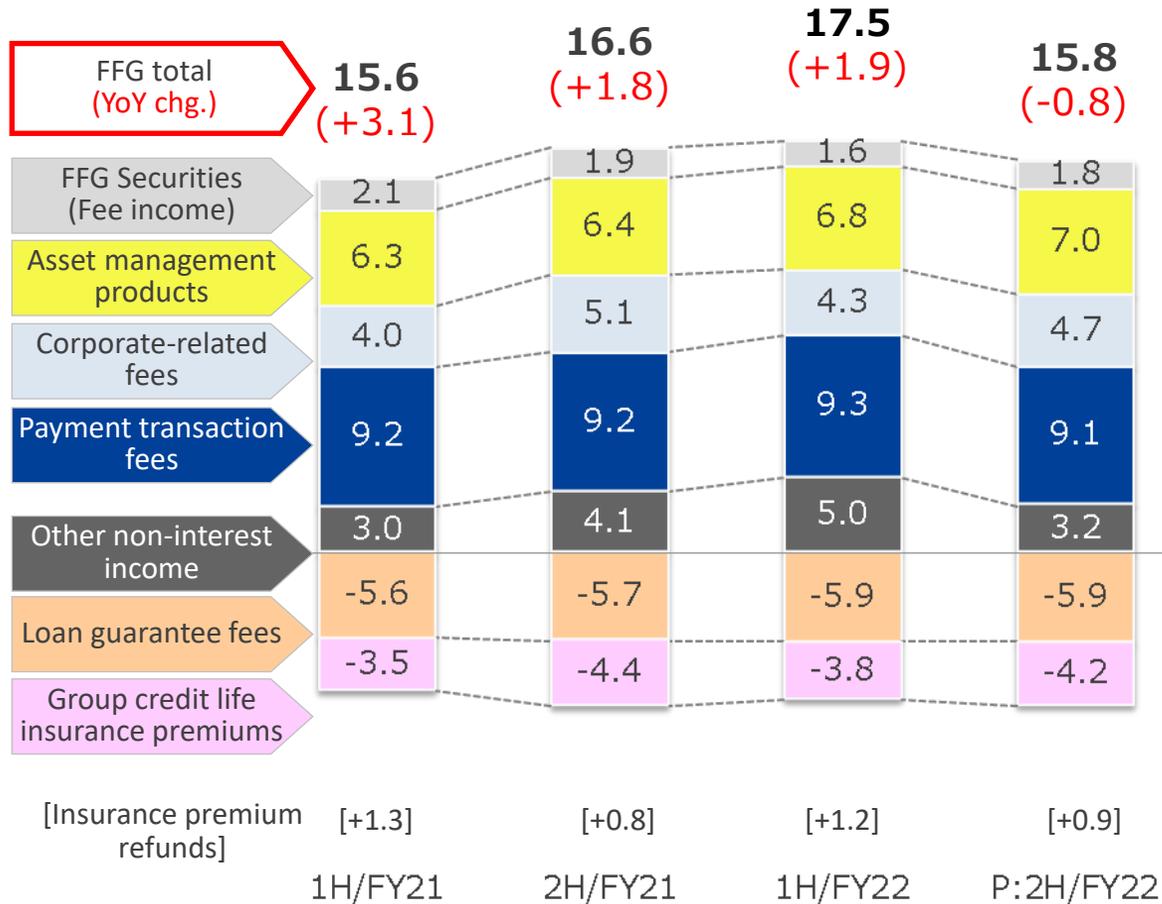
Securities-related profit & loss (3 banks total)

[¥ bil.]	2H/FY20	1H/FY21	2H/FY21	1H/FY22
Stocks	2.3	4.9	0.3	1.2
Bonds	-0.1	-3.3	-4.7	-4.7
Total	2.3	1.6	-4.4	-3.5

Non-interest income (3 banks total + FFG Securities)

* Excluding gains (losses) on bonds

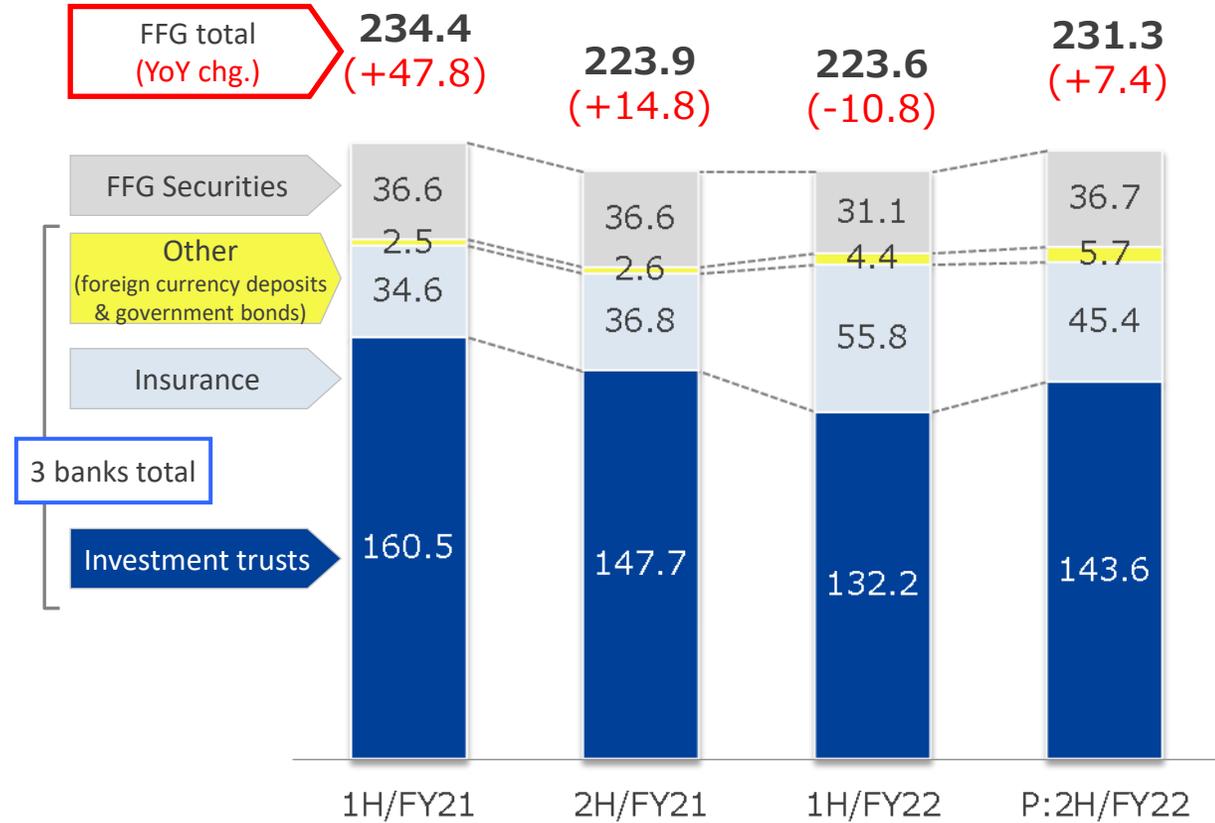
(¥ bil.)



Asset management product sales (3 banks total + FFG Securities)

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

(¥ bil.)

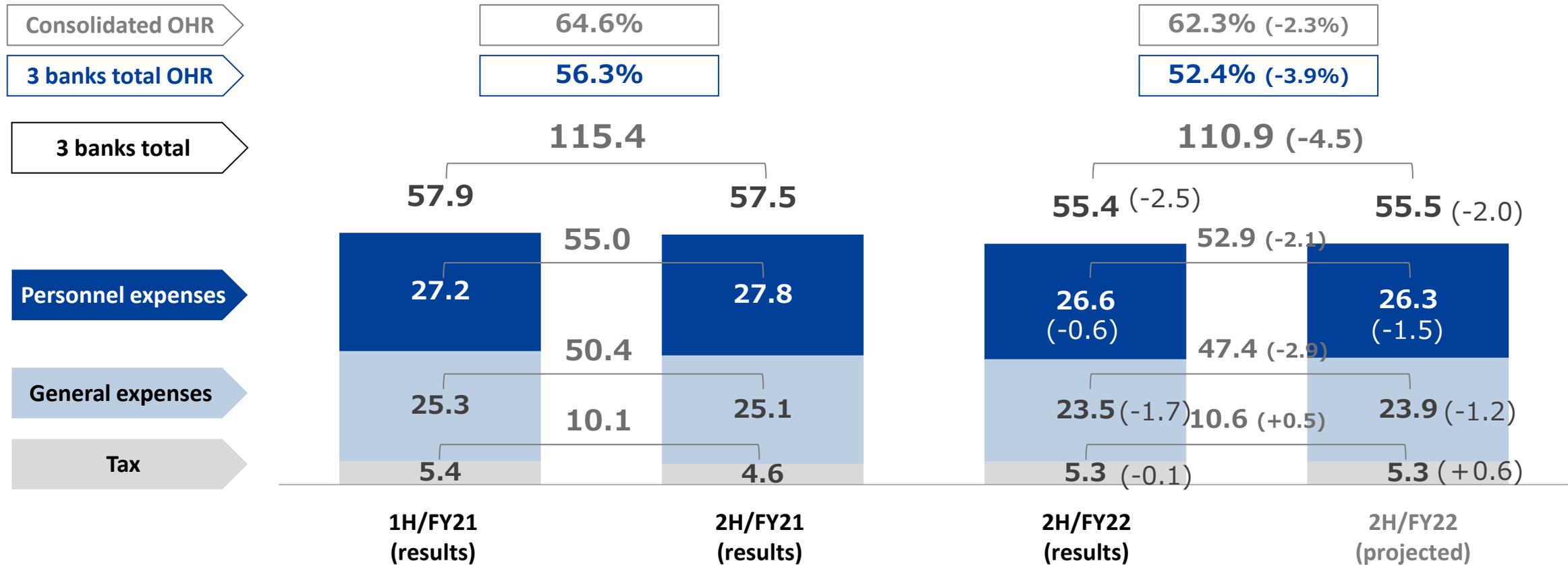


By category / OHR*

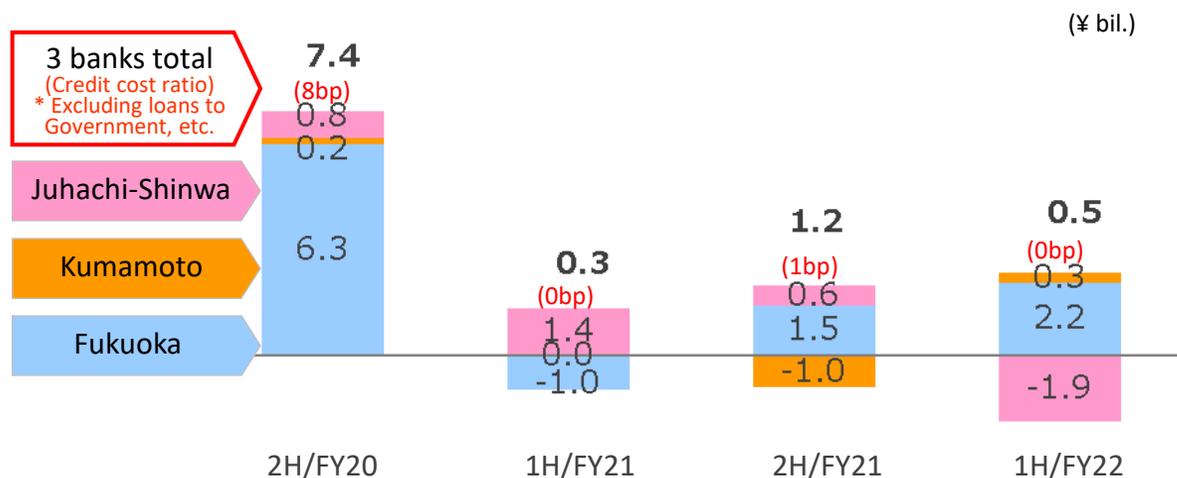
* OHR = Overhead expenses / Gross business profit

Unit: ¥ bil.

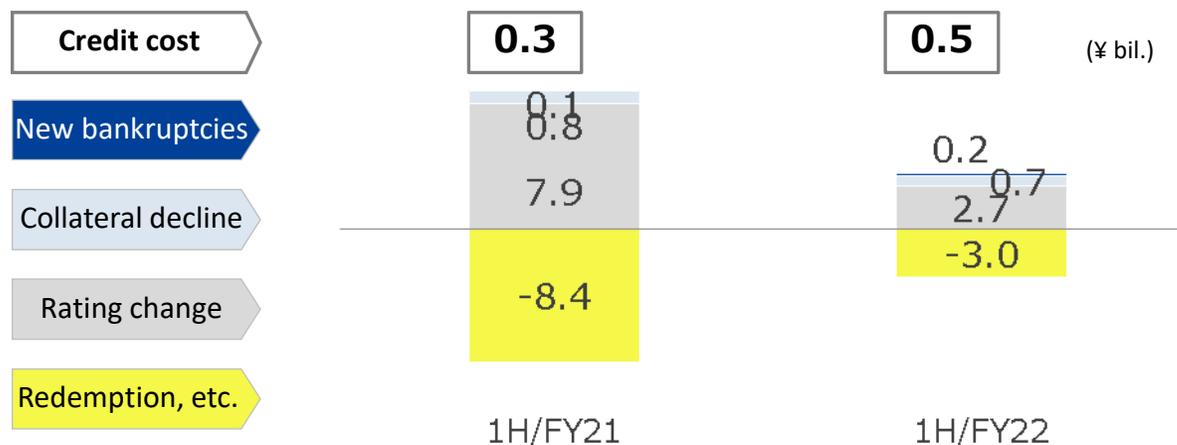
(YoY chg.)



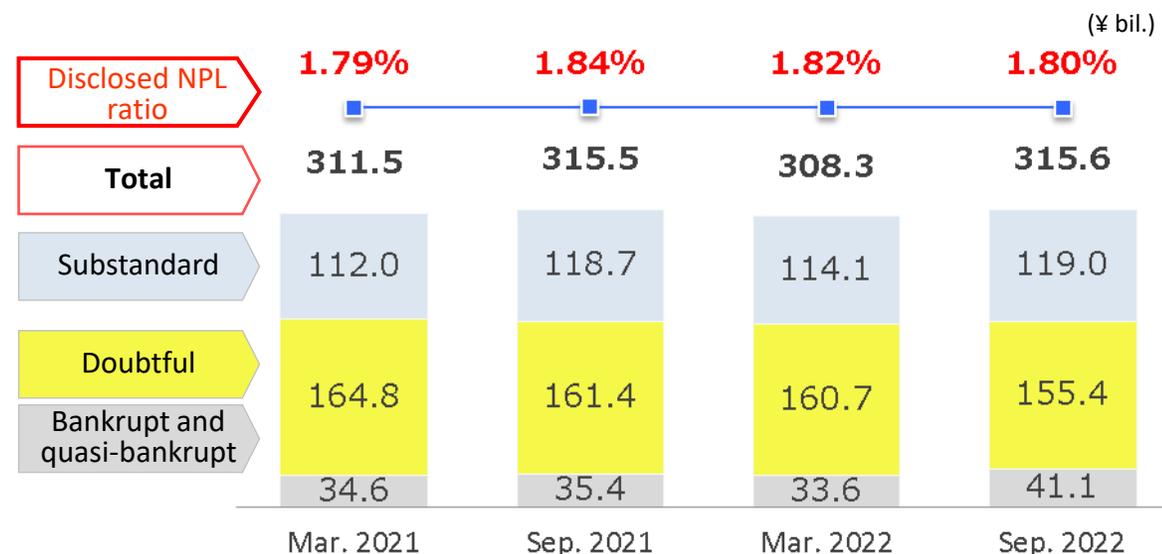
Credit cost (3 banks total)



1H/FY2022 credit cost breakdown



Disclosed non-performing loans & ratio (3 banks total)



Changes in reserve & reserve ratio

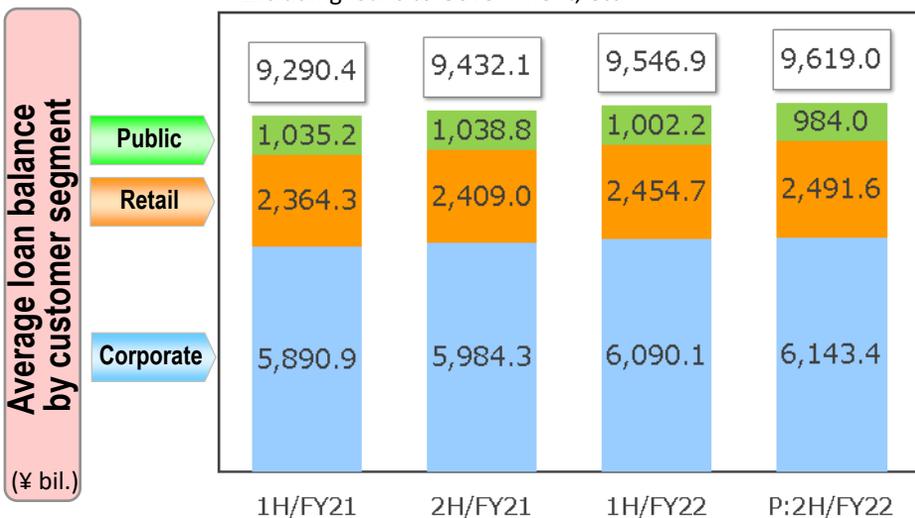


Part III: FY2022 Financial Results_Figures (Reference)

Average Balance of Loans (by Bank)

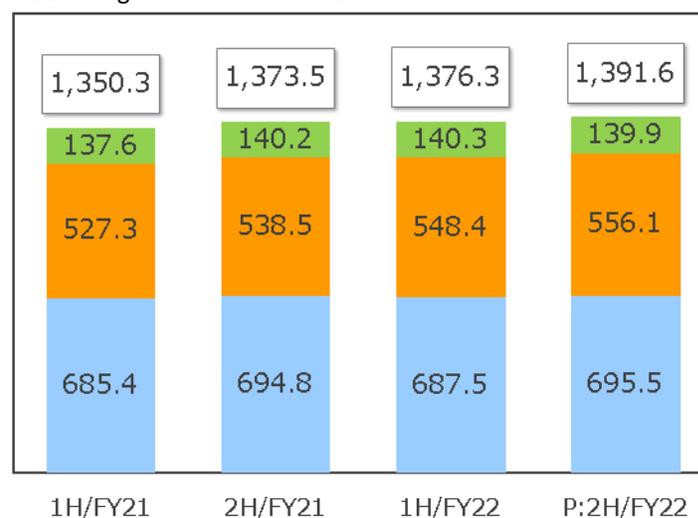
Bank of Fukuoka (domestic, non-consolidated)

* Excluding loans to Government, etc.



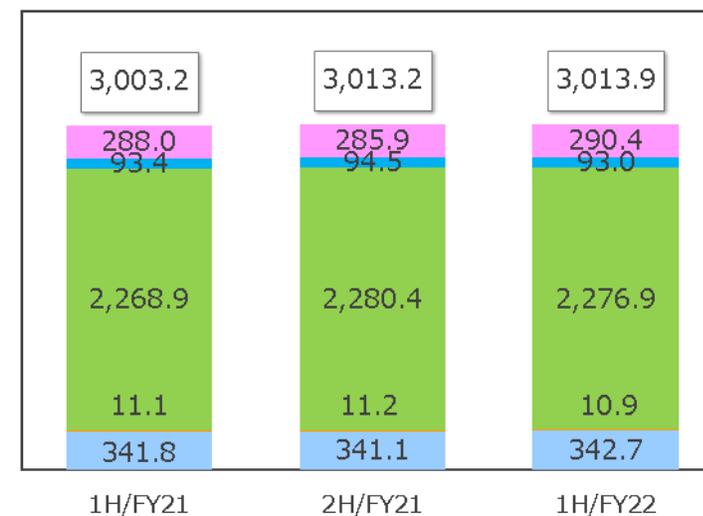
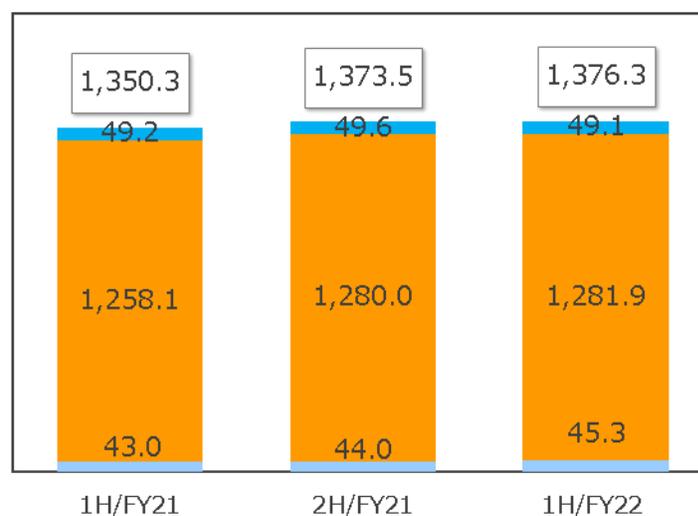
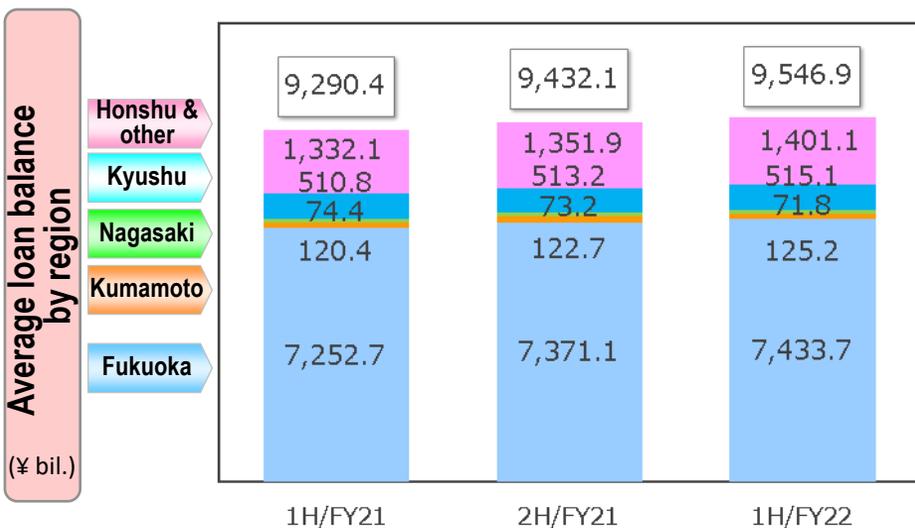
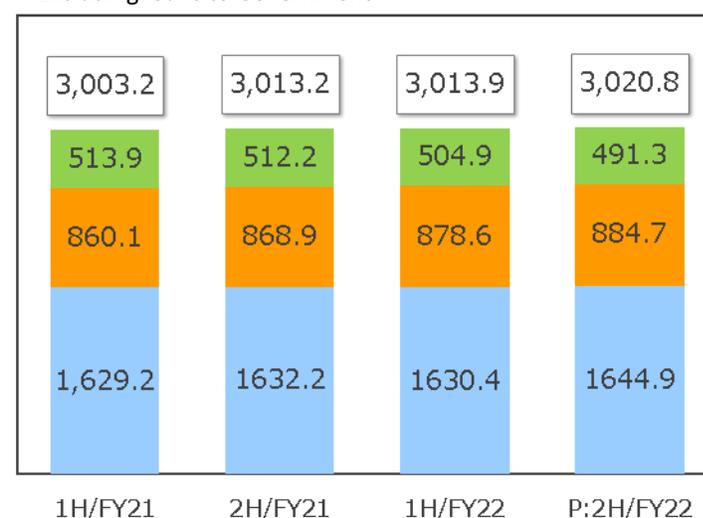
Kumamoto Bank (domestic, non-consolidated)

* Excluding loans to Government



Juhachi-Shinwa Bank (domestic, non-consolidated)

* Excluding loans to Government



Average Balance of Loans (by Industry)

Classification by industry

(¥ bil.)

	Sep. 30, 2022								Change from Mar. 31, 2022			
	3 banks total		Fukuoka		Kumamoto		Juhachi-Shinwa		3 banks total	Fukuoka	Kumamoto	Juhachi-Shinwa
		%		%		%		%				
Domestic loans (excluding the special international financial transactions account)	17,370.9	100.0%	11,460.4	100.0%	1,932.8	100.0%	3,977.6	100.0%	521.4	-180.9	94.5	607.8
Manufacturing	870.4	5.0%	638.3	5.6%	52.9	2.7%	179.0	4.5%	19.8	18.6	1.8	-0.8
Agriculture and forestry	45.7	0.3%	22.2	0.2%	10.7	0.6%	12.7	0.3%	2.6	1.4	0.4	0.8
Fishery	29.7	0.2%	12.1	0.1%	2.9	0.2%	14.6	0.4%	0.0	0.0	-0.1	0.1
Mining, quarrying and gravel	17.7	0.1%	5.3	0.0%	0.5	0.0%	11.8	0.3%	-3.4	-4.2	-0.2	1.0
Construction	412.7	2.4%	267.0	2.3%	56.2	2.9%	89.5	2.2%	-8.9	-3.9	-2.2	-2.6
Electricity, gas, heat supply and water	469.9	2.7%	367.8	3.2%	21.4	1.1%	80.6	2.0%	7.7	10.2	-1.7	-0.8
Information and communications	49.5	0.3%	31.5	0.3%	2.8	0.2%	15.1	0.4%	-1.7	-1.3	-0.2	-0.2
Transport and postal service	857.1	4.9%	706.9	6.2%	21.3	1.1%	128.8	3.2%	40.8	34.3	-0.1	6.6
Wholesale and retail trade	1,334.8	7.7%	974.0	8.5%	95.1	4.9%	265.6	6.7%	23.9	11.8	1.1	10.9
Finance and insurance	684.7	3.9%	606.6	5.3%	4.3	0.2%	73.7	1.9%	14.0	8.6	-0.6	5.9
Real estate and leasing	3,261.7	18.8%	2,525.8	22.0%	258.4	13.4%	477.3	12.0%	71.8	63.5	3.4	4.8
(Real estate)	2,885.1	16.6%	2,249.1	19.6%	249.0	12.9%	386.9	9.7%	59.4	52.7	3.2	3.5
Services	1,351.3	7.8%	853.8	7.5%	157.9	8.2%	339.4	8.5%	-27.0	-19.1	-5.2	-2.9
Government, local public sector	4,075.2	23.4%	1,973.9	17.2%	694.4	35.9%	1,406.8	35.4%	335.6	-331.8	88.7	578.7
Others	3,910.0	22.5%	2,474.6	21.6%	553.2	28.6%	882.0	22.2%	46.4	31.0	9.2	6.1

Note: Loans to finance and insurance include the Bank of Fukuoka's loans to the Fukuoka Finance Group (¥128.3 billion as of Sep. 30, 2022, ¥123.3 billion as of Mar. 31, 2022).

Loans based on the FRA, classified by industry

(¥ bil.)

	Sep. 30, 2022								Change from Mar. 31, 2022			
	3 banks total		Fukuoka		Kumamoto		Juhachi-Shinwa		3 banks total	Fukuoka	Kumamoto	Juhachi-Shinwa
		%		%		%		%				
Domestic loans (excluding the special international financial transactions account)	315.6	100.0%	193.9	100.0%	39.2	100.0%	82.5	100.0%	7.3	8.3	1.0	-2.1
Manufacturing	35.5	11.3%	22.4	11.5%	4.0	10.2%	9.2	11.1%	3.1	1.7	0.8	0.7
Agriculture and forestry	3.4	1.1%	2.1	1.1%	0.8	2.1%	0.5	0.6%	0.3	0.3	0.0	0.0
Fishery	2.3	0.7%	0.2	0.1%	1.0	2.6%	1.1	1.4%	-0.1	-0.1	-0.1	0.1
Mining, quarrying and gravel	0.6	0.2%	0.4	0.2%	0.0	0.1%	0.2	0.2%	0.3	0.3	0.0	0.0
Construction	10.5	3.3%	6.4	3.3%	2.0	5.0%	2.1	2.6%	0.1	0.2	0.3	-0.3
Electricity, gas, heat supply and water	10.3	3.3%	9.3	4.8%	0.2	0.5%	0.9	1.0%	0.0	0.0	0.0	0.0
Information and communications	1.0	0.3%	0.3	0.1%	0.2	0.6%	0.5	0.6%	-0.1	0.0	-0.1	0.0
Transport and postal service	12.3	3.9%	5.4	2.8%	0.6	1.6%	6.3	7.7%	0.5	0.4	0.0	0.1
Wholesale and retail trade	70.5	22.3%	40.1	20.7%	8.0	20.3%	22.4	27.2%	0.6	1.5	0.3	-1.2
Finance and insurance	6.3	2.0%	6.1	3.1%	0.1	0.2%	0.1	0.1%	-0.5	-0.5	0.0	0.0
Real estate and leasing	43.2	13.7%	31.5	16.3%	4.7	11.9%	7.0	8.5%	4.0	4.3	-0.2	-0.1
(Real estate)	42.8	13.6%	31.4	16.2%	4.4	11.2%	7.0	8.5%	4.0	4.4	-0.4	0.0
Services	87.7	27.8%	49.9	25.7%	13.1	33.3%	24.7	30.0%	-1.8	0.1	-0.2	-1.7
Government, local public sector	—	—	—	—	—	—	—	—	—	—	—	—
Others	32.0	10.1%	20.0	10.3%	4.5	11.6%	7.5	9.0%	0.9	0.5	0.3	0.1

Interest Rates on Loans (by Segment)

3 banks total

* Excluding loans to Government, etc.

(%)

Retail



Loan overall



Corporate



Public



1H/FY20

2H/FY20

1H/FY21

2H/FY21

1H/FY22

P:2H/FY22

Average Balance of Deposits & CDs (by Bank)

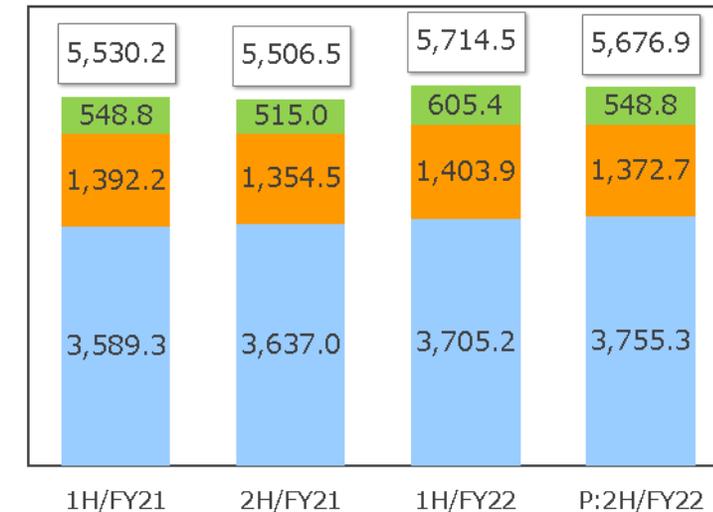
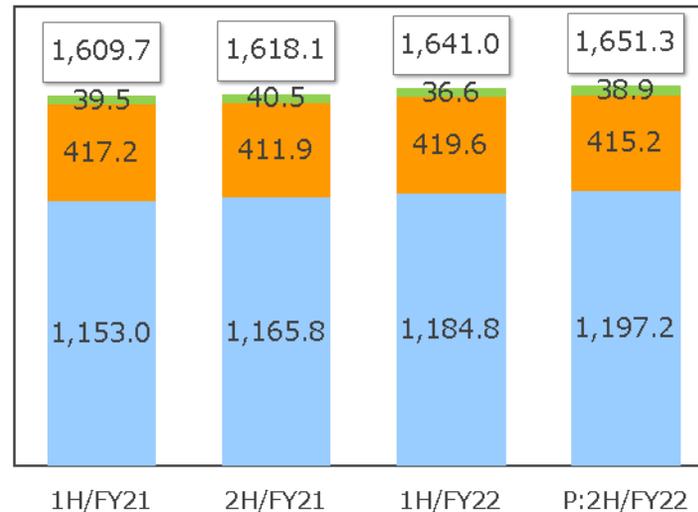
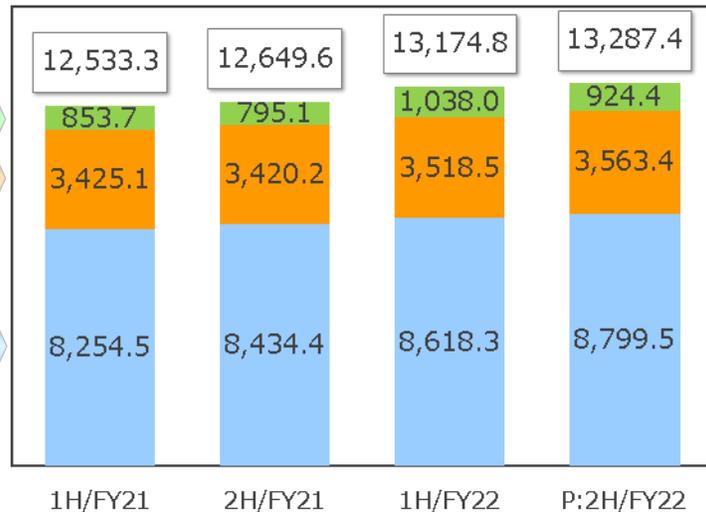
Bank of Fukuoka (domestic, non-consolidated)

Kumamoto Bank (domestic, non-consolidated)

Juhachi-Shinwa Bank (domestic, non-consolidated)

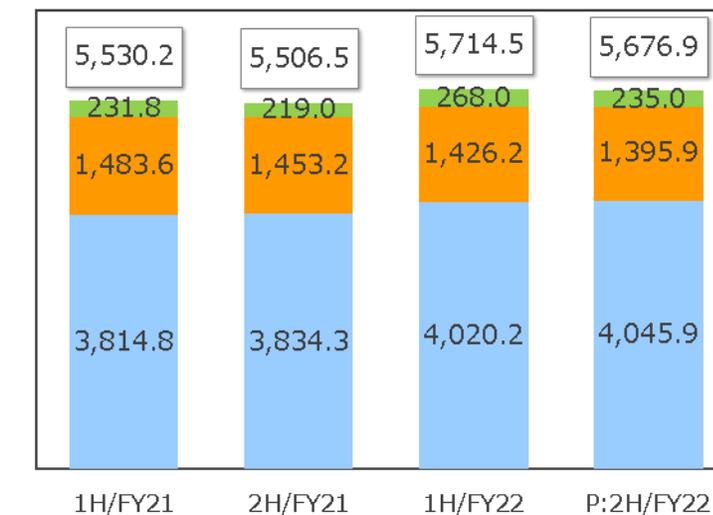
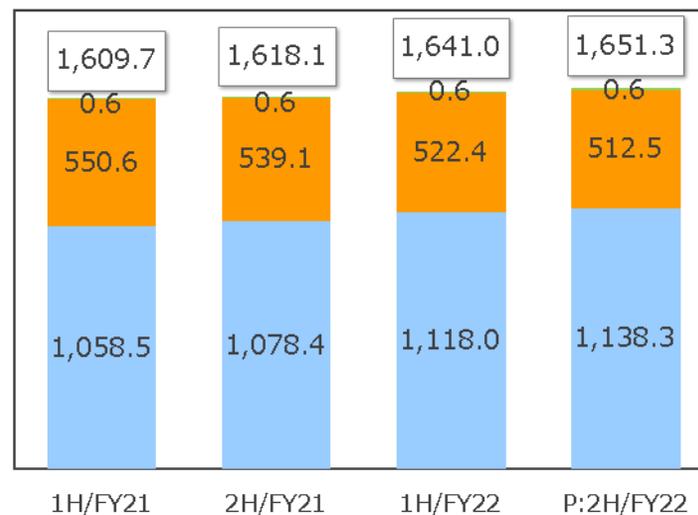
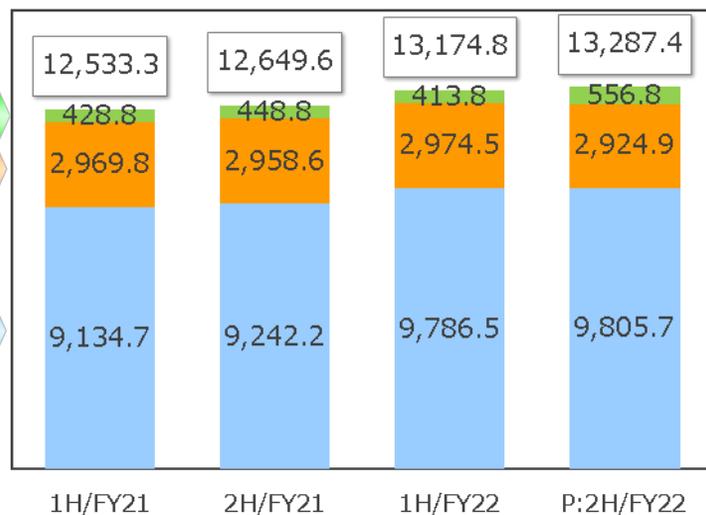
Average deposit balance
by customer segment
(¥ bil.)

Public
Corporate
Retail



Average deposit balance
by deposit type
(¥ bil.)

CDs
Fixed
Floating



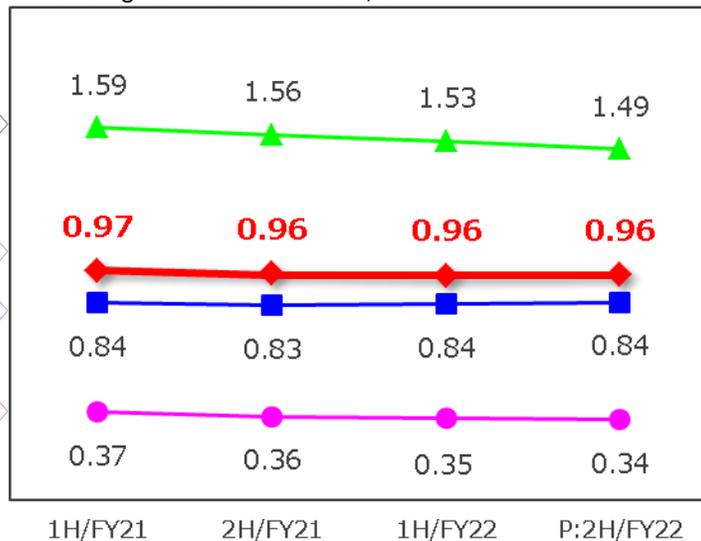
Interest Rates on Loans and Deposits & CDs (by Bank)

Bank of Fukuoka (domestic, non-consolidated)

* Excluding loans to Government, etc.

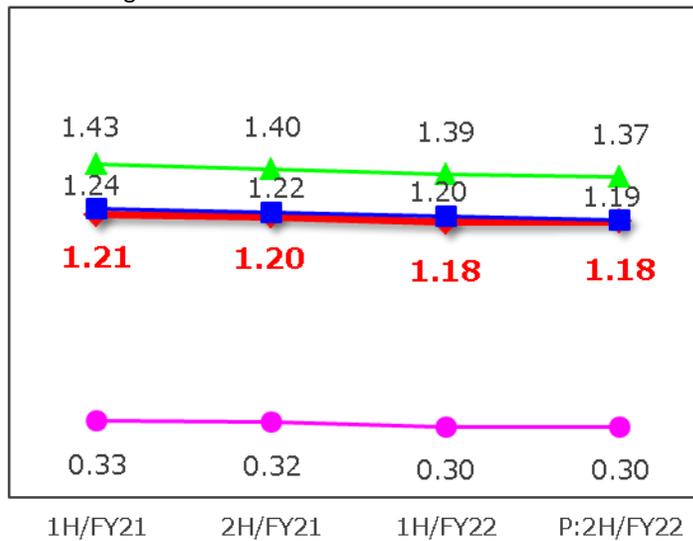
Interest rates on loans (%)

- Retail
- Overall
- Corporate
- Public



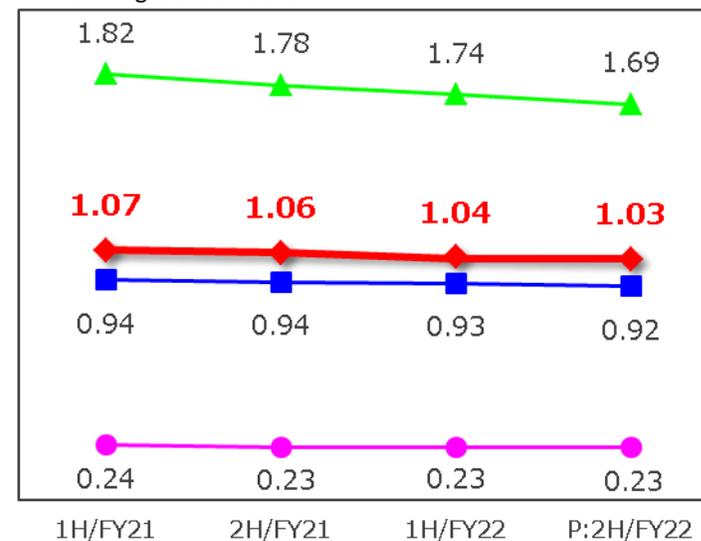
Kumamoto Bank (domestic, non-consolidated)

* Excluding loans to Government



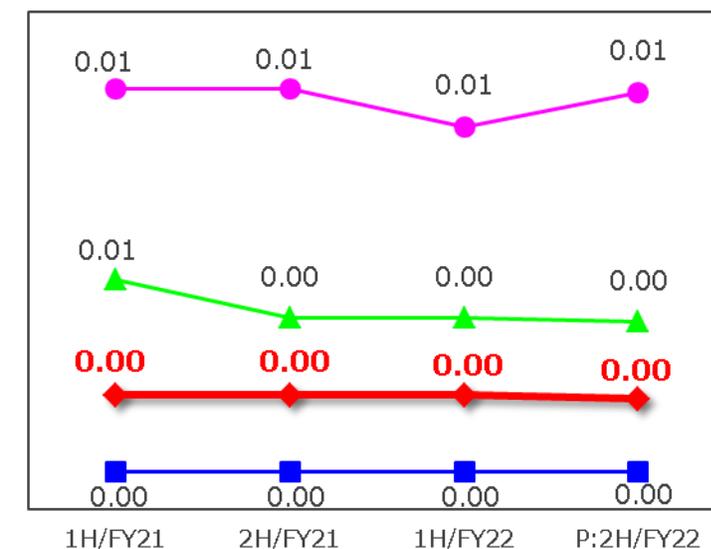
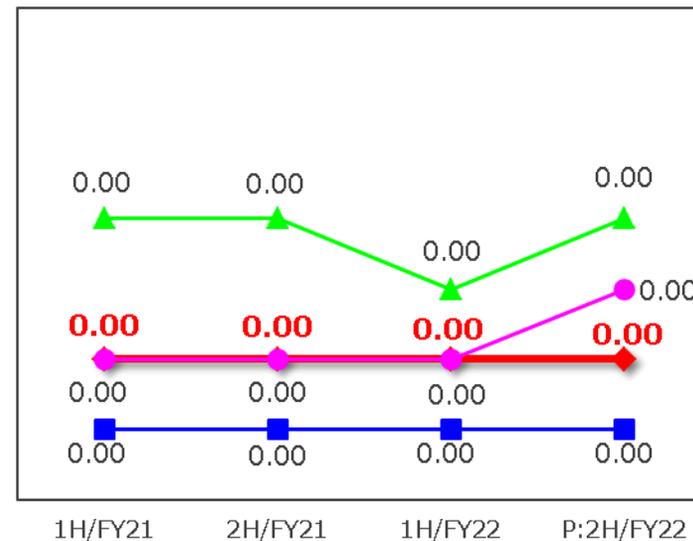
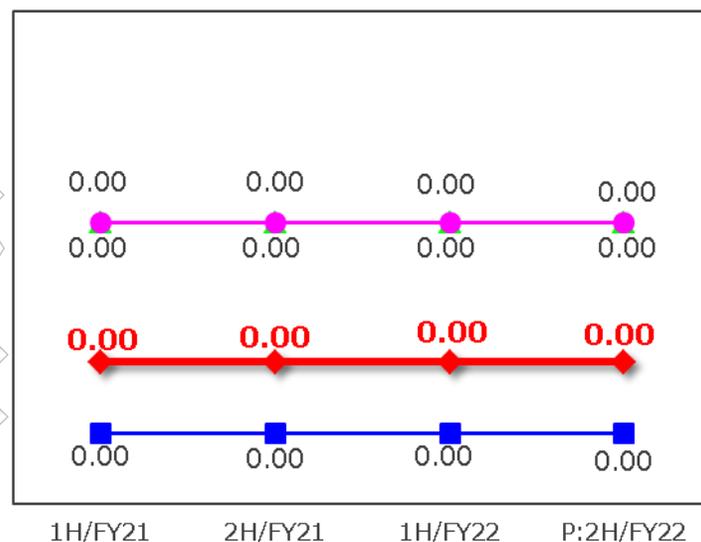
Juhachi-Shinwa Bank (domestic, non-consolidated)

* Excluding loans to Government



Interest rates on deposits, etc. (%)

- CDs
- Fixed
- Overall
- Floating



Breakdown of Loans and Deposits & CDs by Type

Domestic loans (as of Sep. 30, 2022)

	3 banks total	Fukuoka	Kumamoto	Juhachi-Shinwa
Based on short-term prime rate	20.8%	15.4%	33.9%	29.3%
Short-term spread	5.8%	7.3%	2.0%	3.8%
Short-term loan	26.7%	22.6%	35.9%	33.1%
Based on flexible prime rate	26.0%	26.9%	33.0%	20.2%
Money market loan	8.0%	10.2%	1.2%	5.5%
Long-term flexible	34.0%	37.1%	34.2%	25.7%
Fixed-rate mortgage loan	4.6%	4.4%	3.4%	5.9%
Long-term fixed	39.3%	40.3%	29.9%	41.3%
Long-term loan	73.3%	77.4%	64.1%	66.9%
Total	100.0%	100.0%	100.0%	100.0%

Domestic deposits & CDs (as of Sep. 30, 2022)

	3 banks total	Fukuoka	Kumamoto	Juhachi-Shinwa
Interest	60.8%	61.6%	61.6%	58.8%
Non-interest	12.2%	13.1%	6.6%	11.7%
Floating deposit	73.0%	74.7%	68.3%	70.6%
Core deposit	17.0%	16.7%	24.4%	15.6%
Large deposit	6.9%	5.7%	7.3%	9.5%
Time and savings deposit	23.9%	22.4%	31.7%	25.1%
CD	3.1%	2.9%	0.0%	4.3%
Time and saving deposit & CD	27.0%	25.3%	31.7%	29.4%
Total	100.0%	100.0%	100.0%	100.0%

Portfolio by base rate

Short-term prime rate	46.8%	42.3%	66.9%	49.5%
Short-term money market rate	13.8%	17.4%	3.3%	9.2%
Fixed rate	39.3%	40.3%	29.9%	41.3%
Total	100.0%	100.0%	100.0%	100.0%

Bank of Fukuoka (consolidated)

Kumamoto Bank

Juhachi-Shinwa Bank

Securities balance

Unrealized gain (loss)

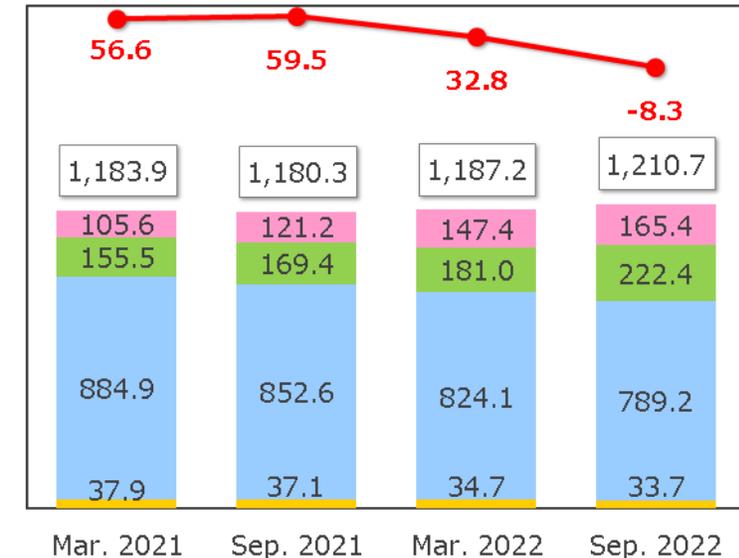
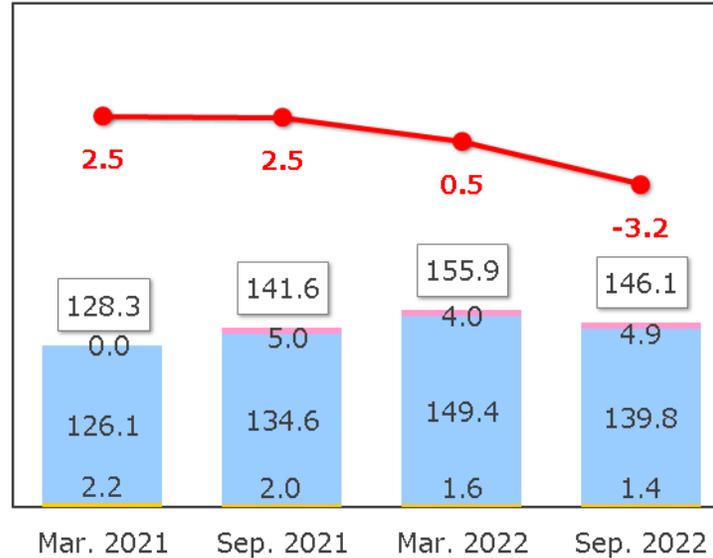
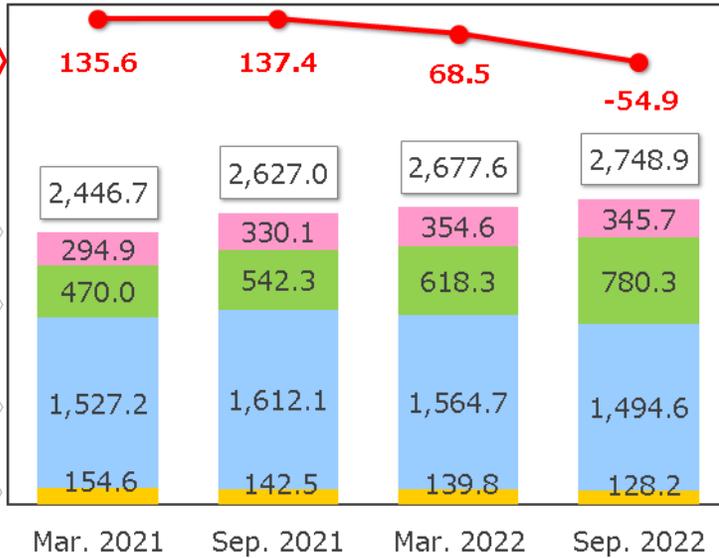
Other

Foreign bonds

Domestic bonds

Stocks

(¥ bil.)

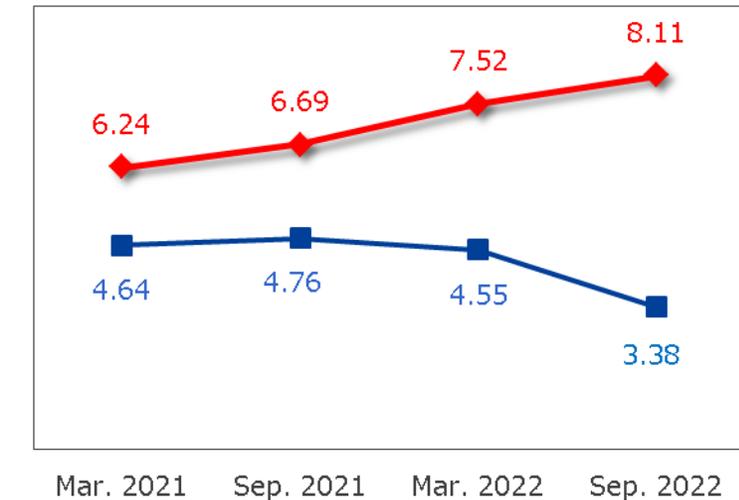
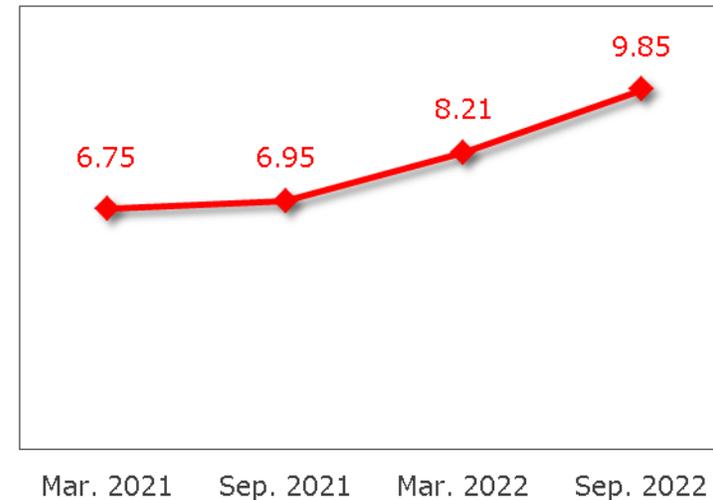
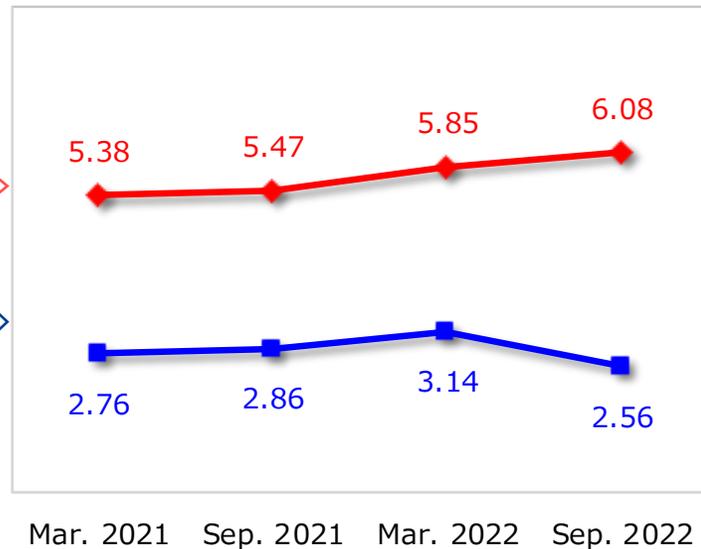


Bond duration

Domestic bonds

Foreign bonds

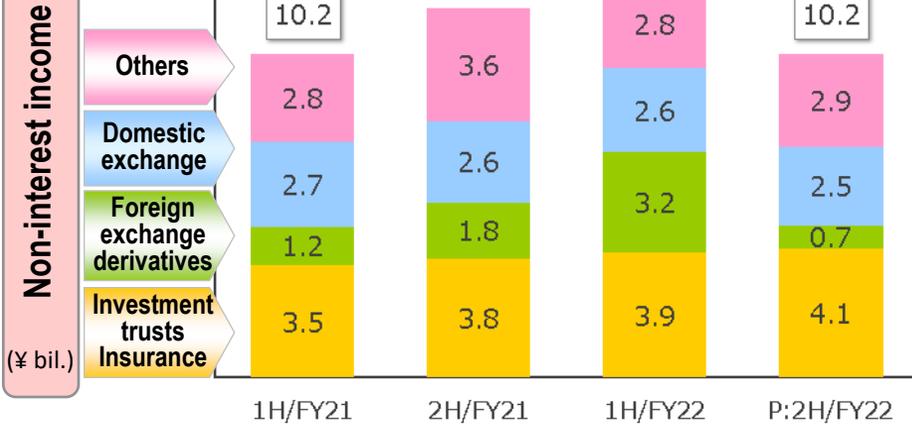
(Years)



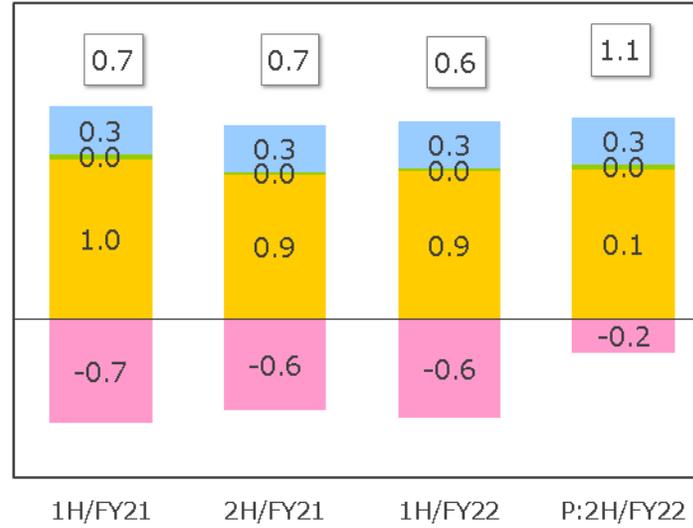
Non-Interest Income / Asset Management Product Sales (by Bank)

Bank of Fukuoka

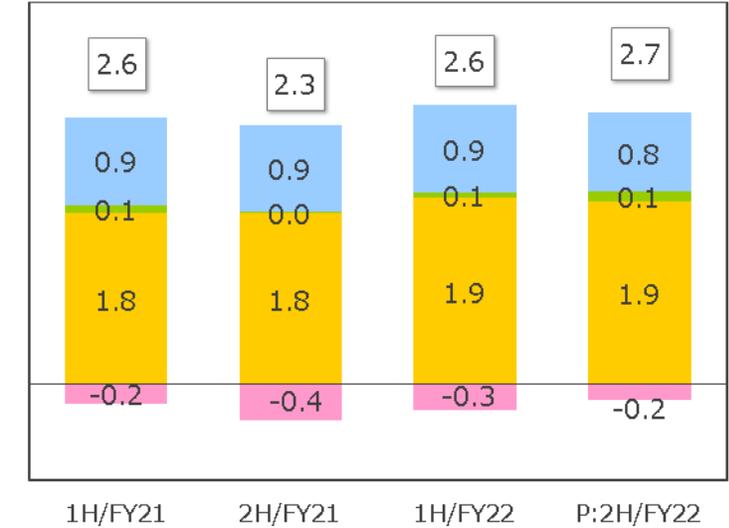
* For all 3 banks, excluding gains (losses) on bonds



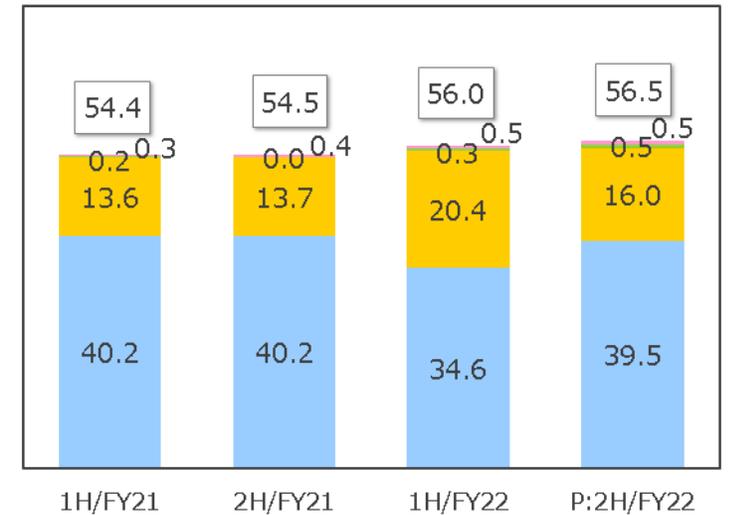
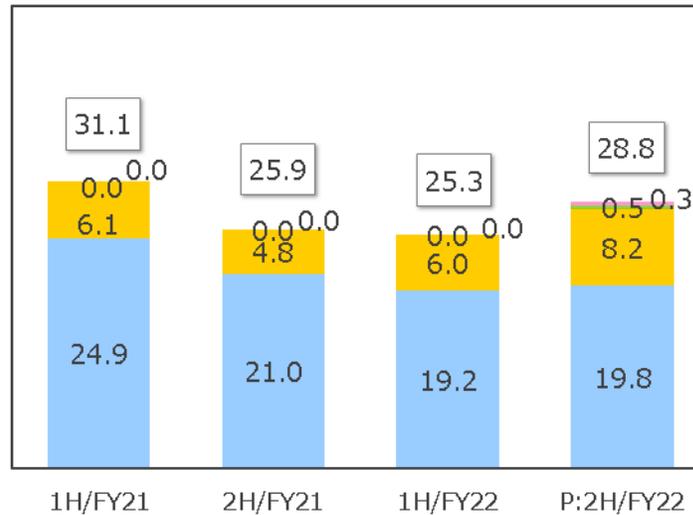
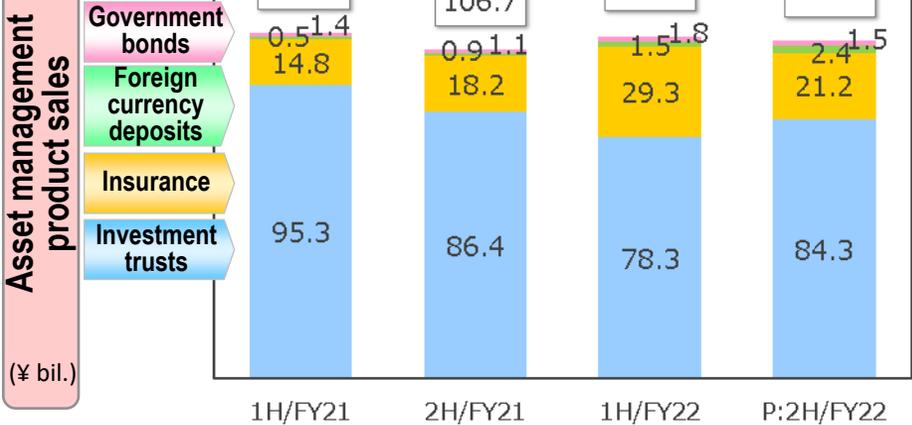
Kumamoto Bank



Juhachi-Shinwa Bank



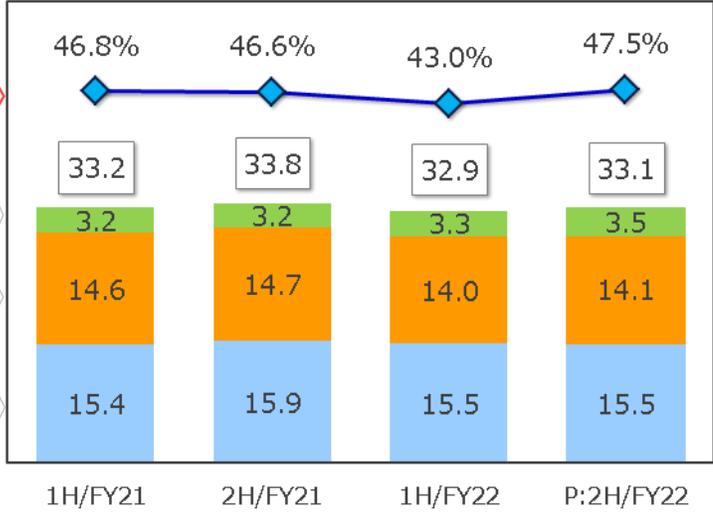
* For all 3 banks, sales of investment trusts include for corporations (others are for retail only)



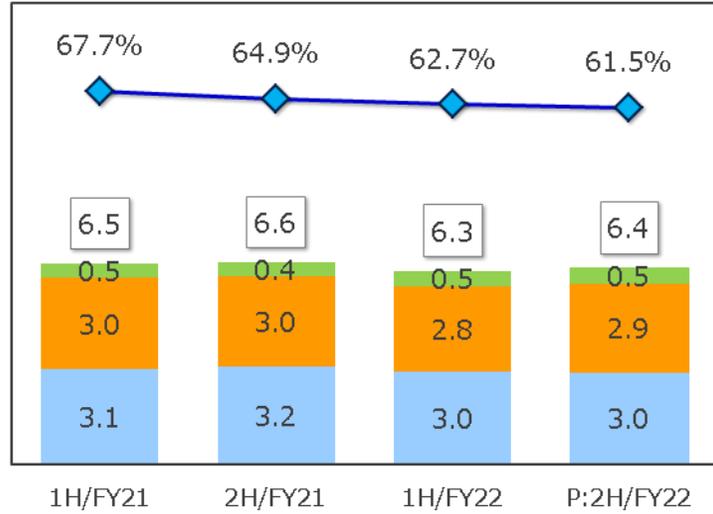
Overhead Expenses / Credit Cost (by Bank)

Overhead expenses & core OHR
(¥ bil.)

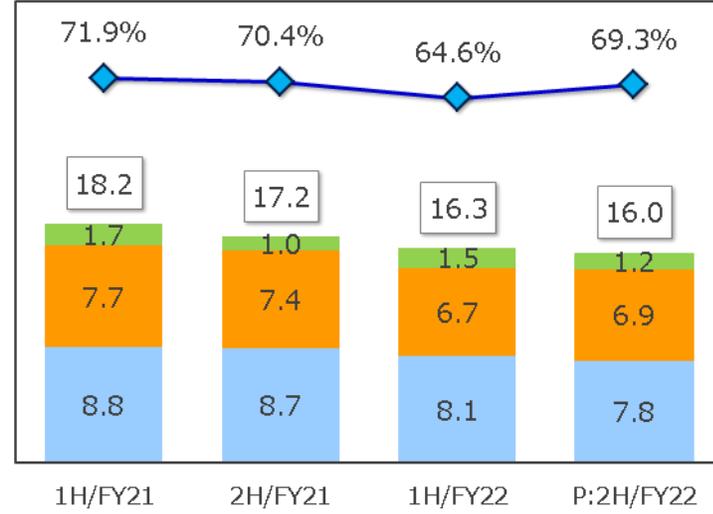
Bank of Fukuoka



Kumamoto Bank

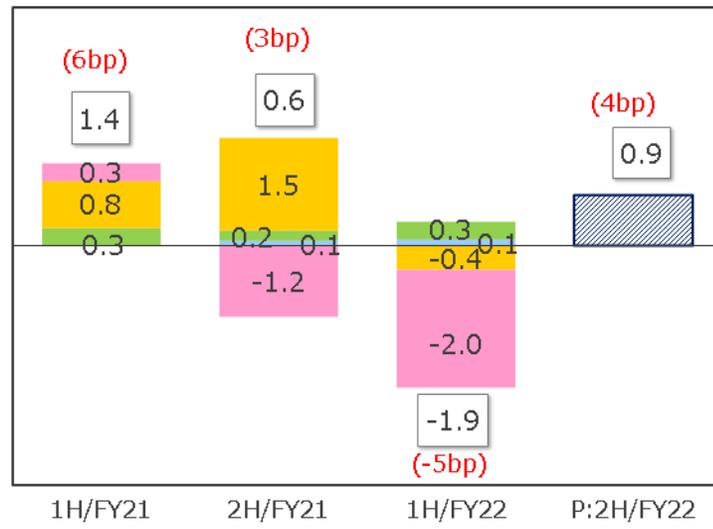
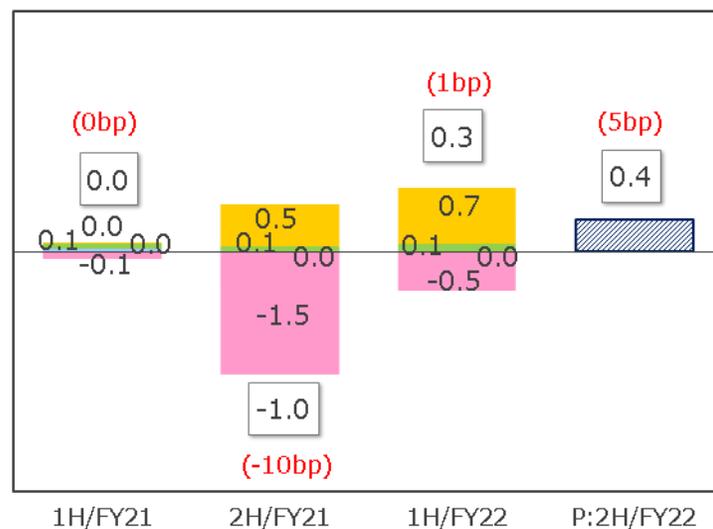
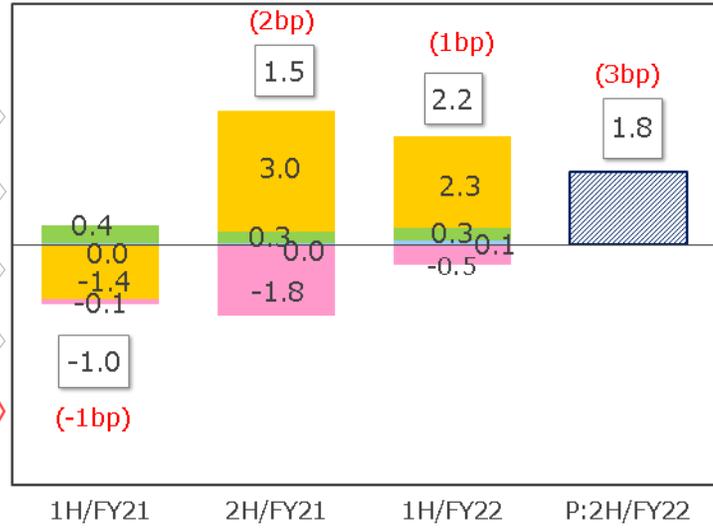


Juhachi-Shinwa Bank



* Core OHR = Overhead expenses / (Gross business profit - Gains (losses) on bonds)

Credit cost
(¥ bil.)



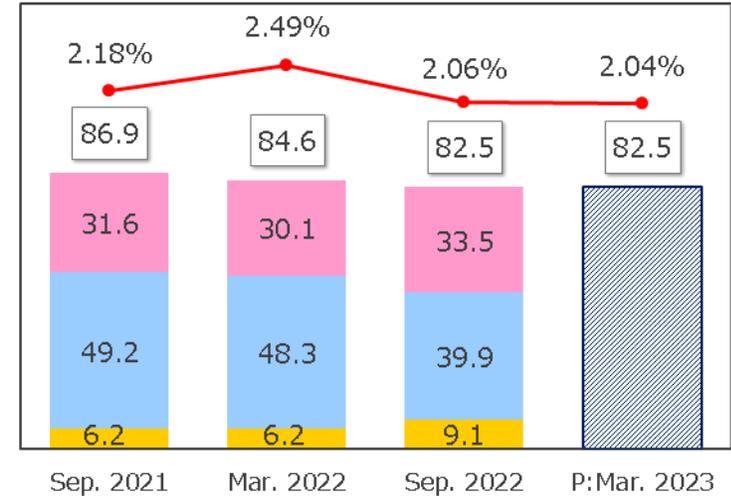
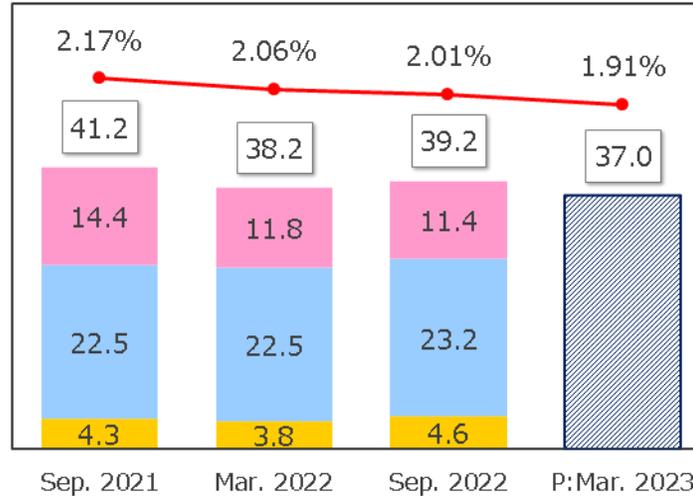
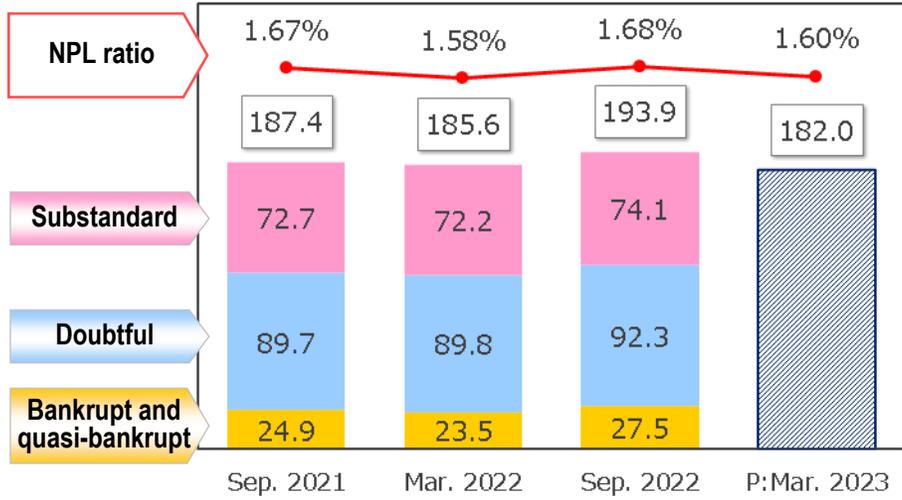
Non-Performing Loans / Capital Adequacy Ratio (by Bank)

Non-performing loans & ratio
(¥ bil.)

Bank of Fukuoka

Kumamoto Bank

Juhachi-Shinwa Bank



Capital adequacy ratio
(¥ bil.)

Bank of Fukuoka (consolidated)

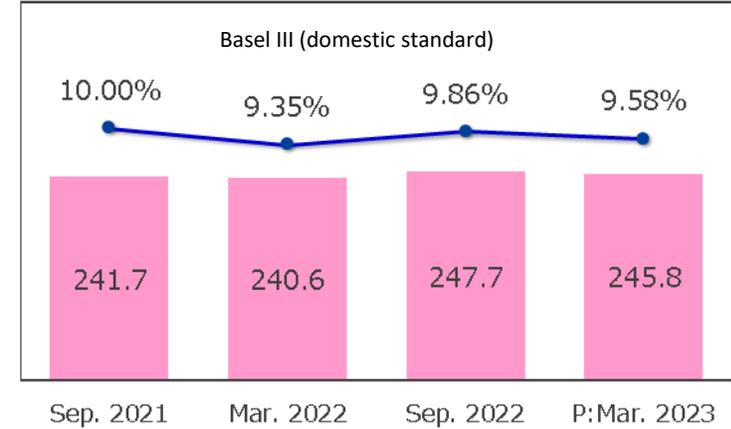
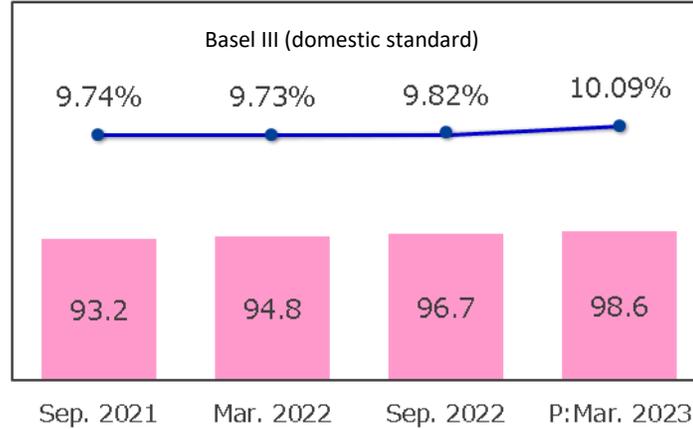
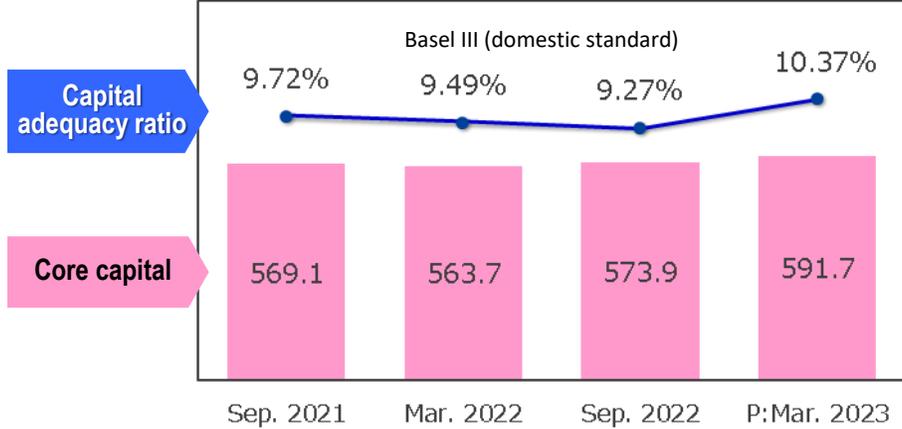
Kumamoto Bank

Juhachi-Shinwa Bank

Credit risk measurement: Advanced internal rating based approach
Operational risk measurement: Standardized approach

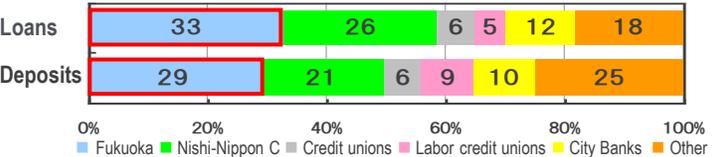
Credit risk measurement: Standard approach
Operational risk measurement: Standardized approach

Credit risk measurement: Standard approach
Operational risk measurement: Basic indicator approach

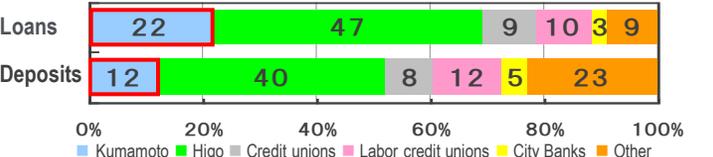


Part IV: Kyushu Economy (Reference)

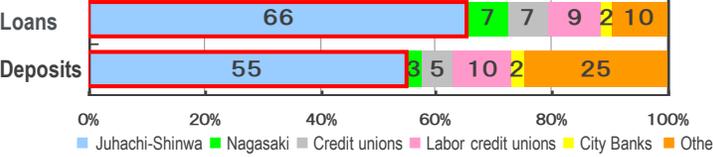
Fukuoka Pref.	Population	Number of business establishments	Loans	Deposits
	5,040,000	223,000	23.5 trillion yen	40.6 trillion yen



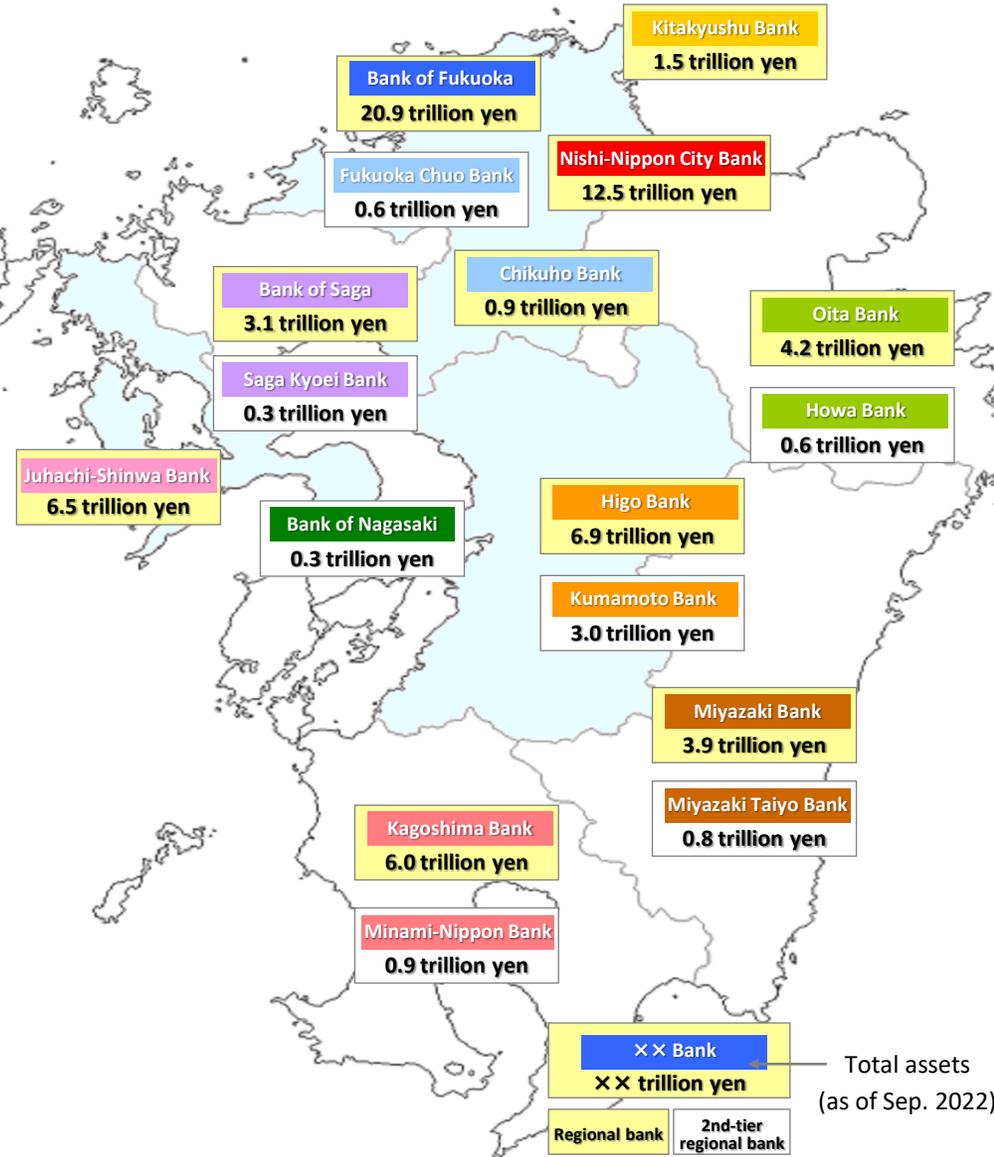
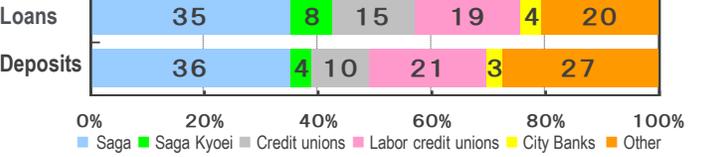
Kumamoto Pref.	Population	Number of business establishments	Loans	Deposits
	1,740,000	74,000	5.6 trillion yen	12.2 trillion yen



Nagasaki Pref.	Population	Number of business establishments	Loans	Deposits
	1,330,000	63,000	3.5 trillion yen	9.0 trillion yen



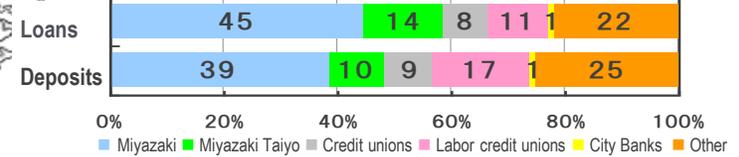
Saga Pref.	Population	Number of business establishments	Loans	Deposits
	810,000	38,000	2.0 trillion yen	5.9 trillion yen



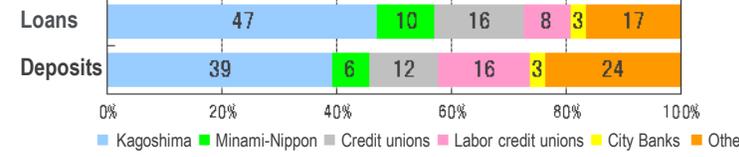
Oita Pref.	Population	Number of business establishments	Loans	Deposits
	1,130,000	54,000	3.5 trillion yen	8.4 trillion yen



Miyazaki Pref.	Population	Number of business establishments	Loans	Deposits
	1,080,000	53,000	3.3 trillion yen	6.7 trillion yen



Kagoshima Pref.	Population	Number of business establishments	Loans	Deposits
	1,610,000	77,000	5.2 trillion yen	10.6 trillion yen

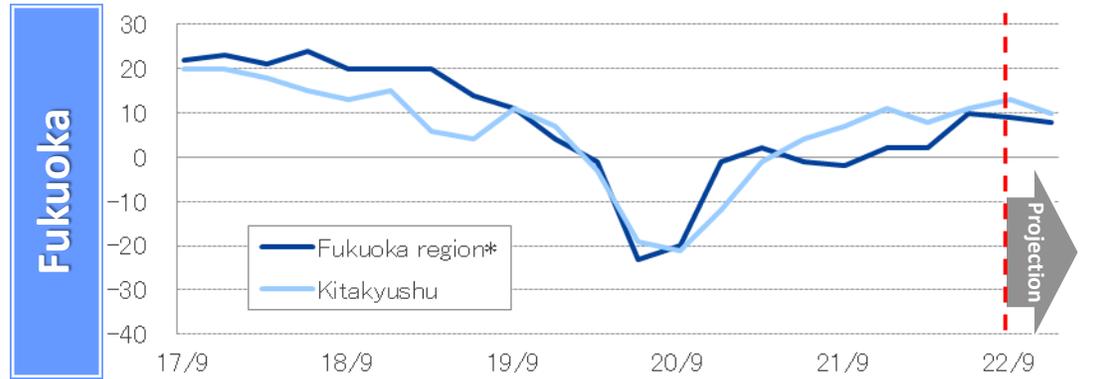
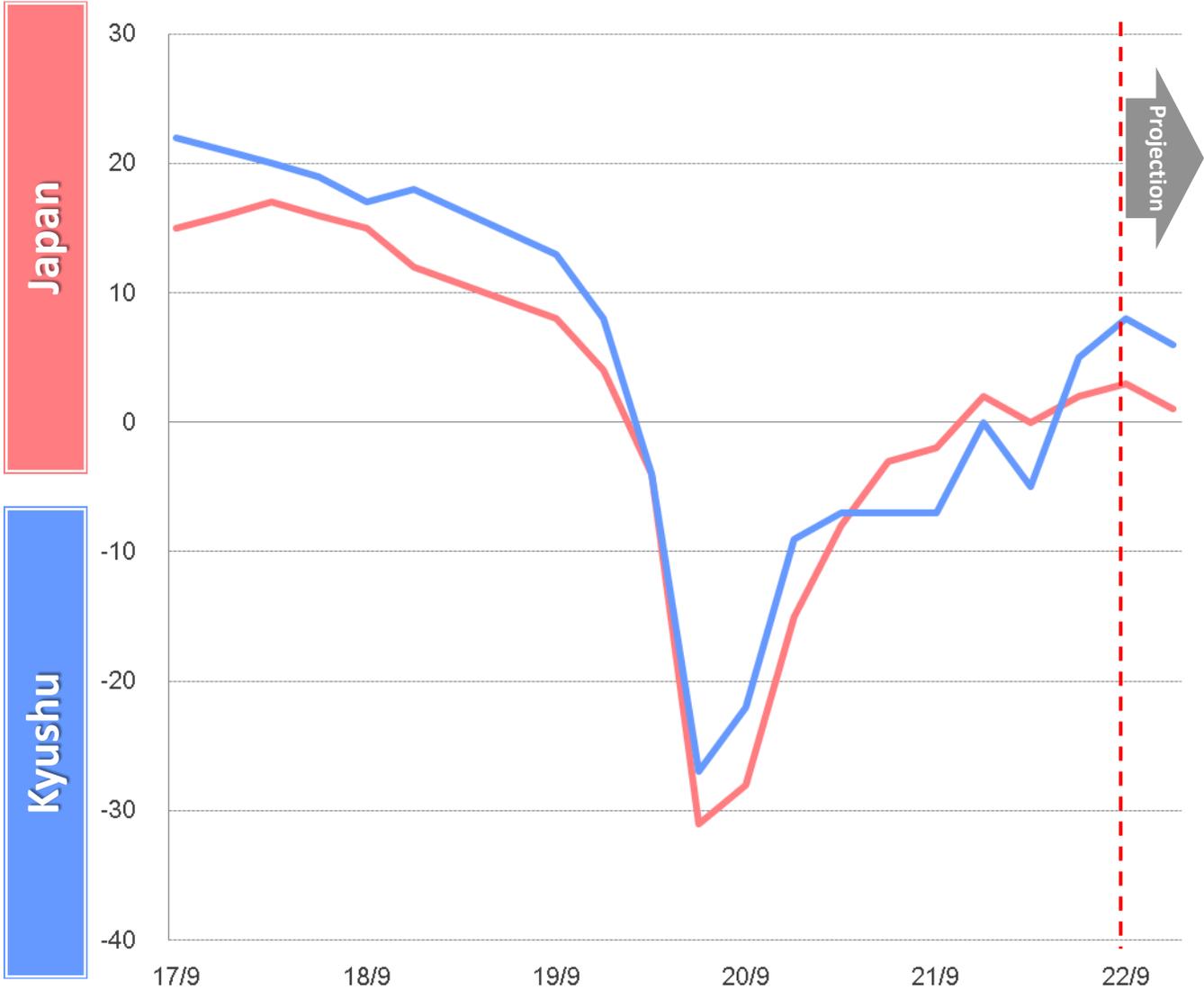


Kyushu	Population	Number of business establishments	Loans	Deposits
	12,740,000	583,000	46.9 trillion yen	93.7 trillion yen

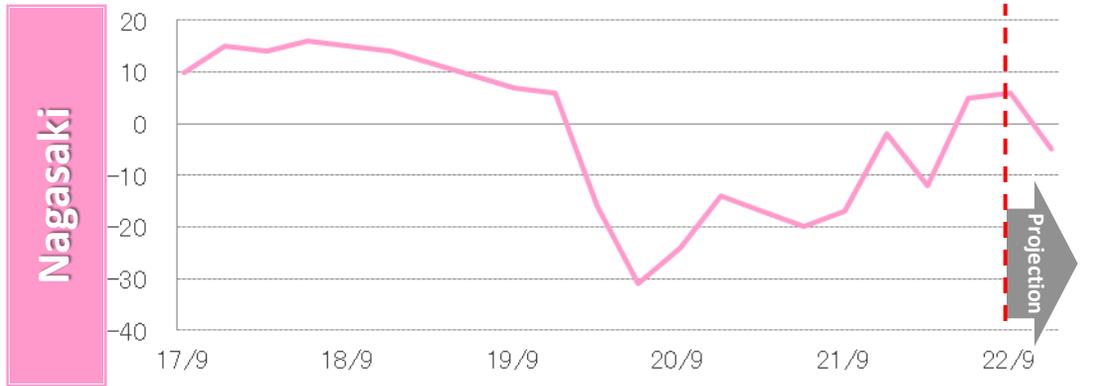
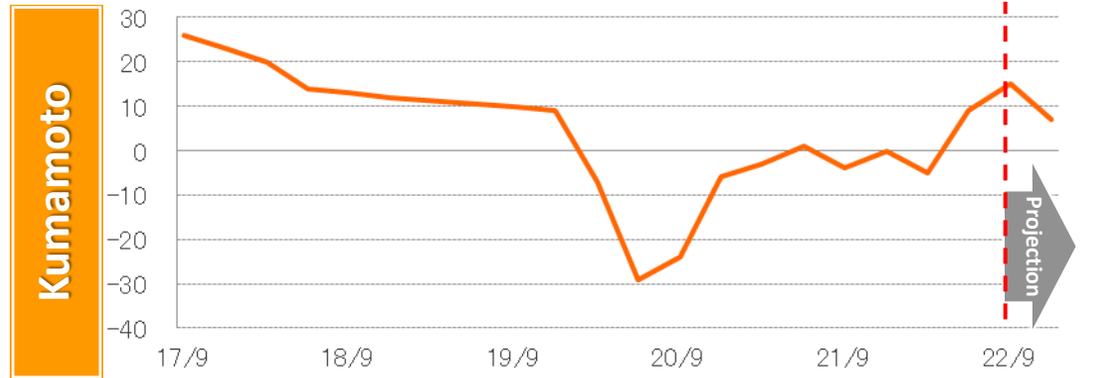
Source: Financial digests

Sources: 2016 Economic Census for Business Activity, Ministry of Internal Affairs and Communications "Financial Map 2022," Monthly Kinyu Journal

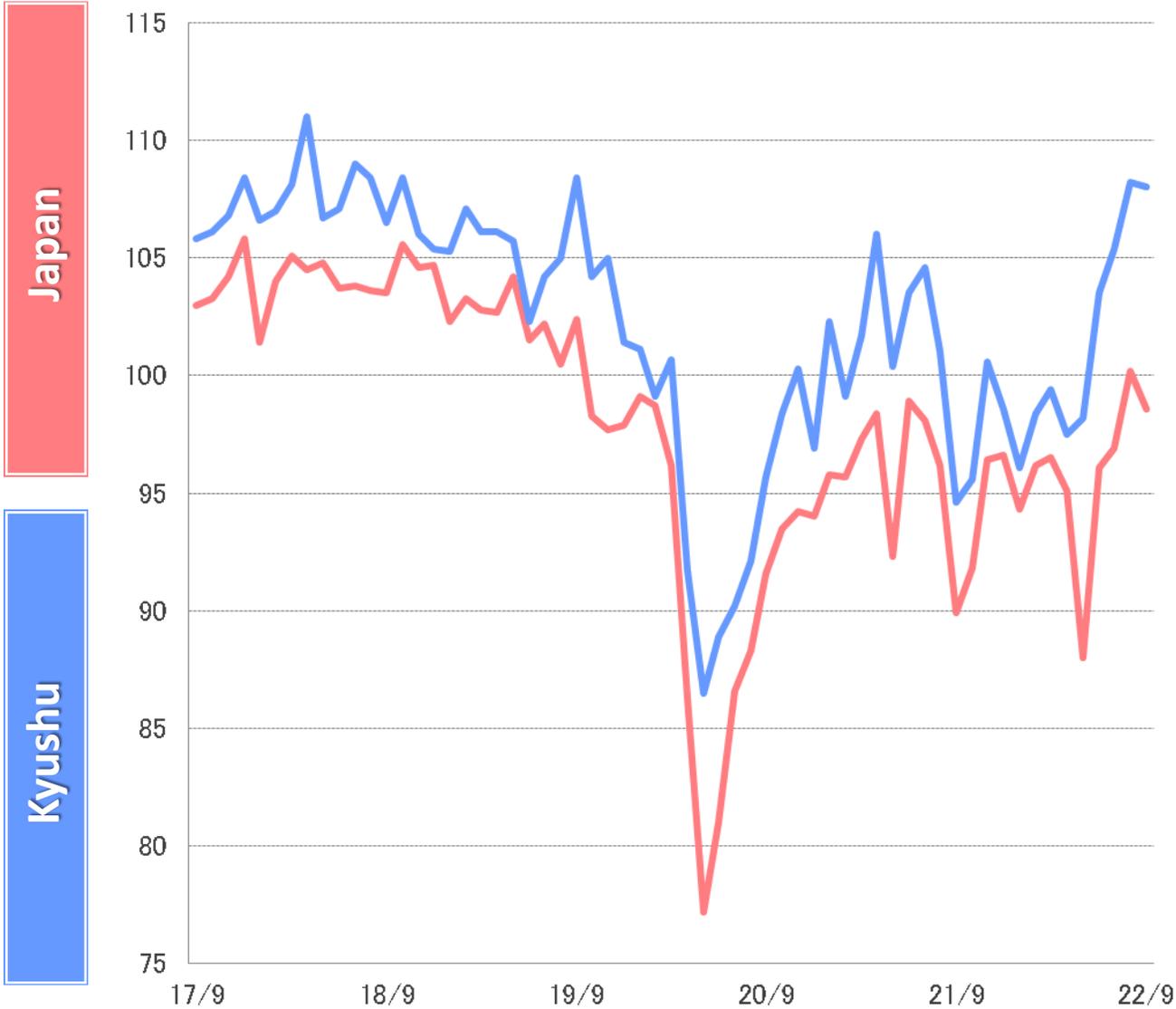
Bank of Japan's Tankan Business conditions D.I.



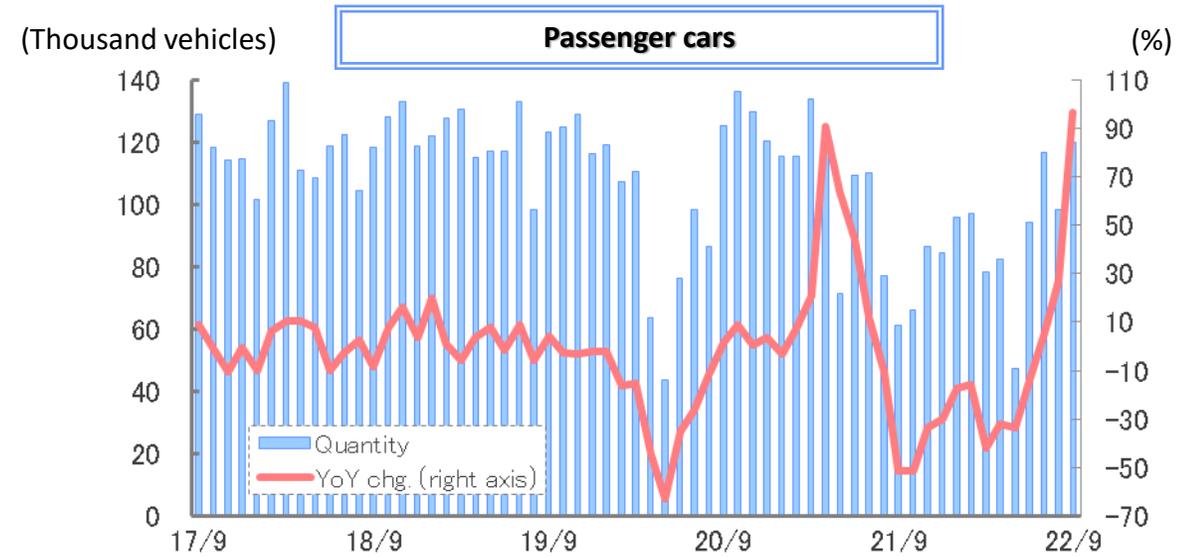
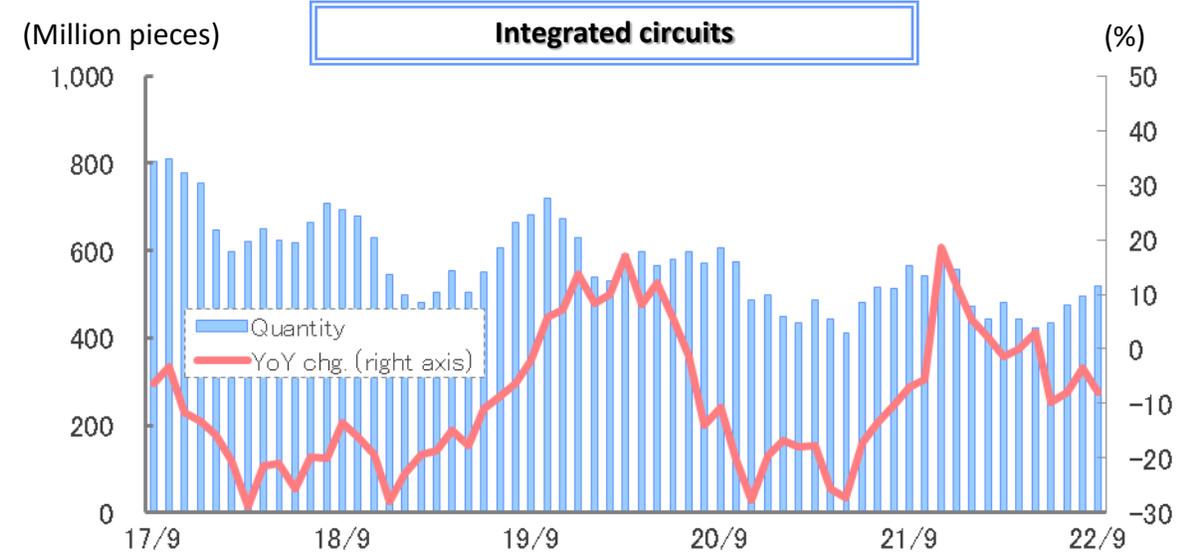
* Fukuoka region: Fukuoka Prefecture plus Saga Prefecture, excluding Kitakyushu



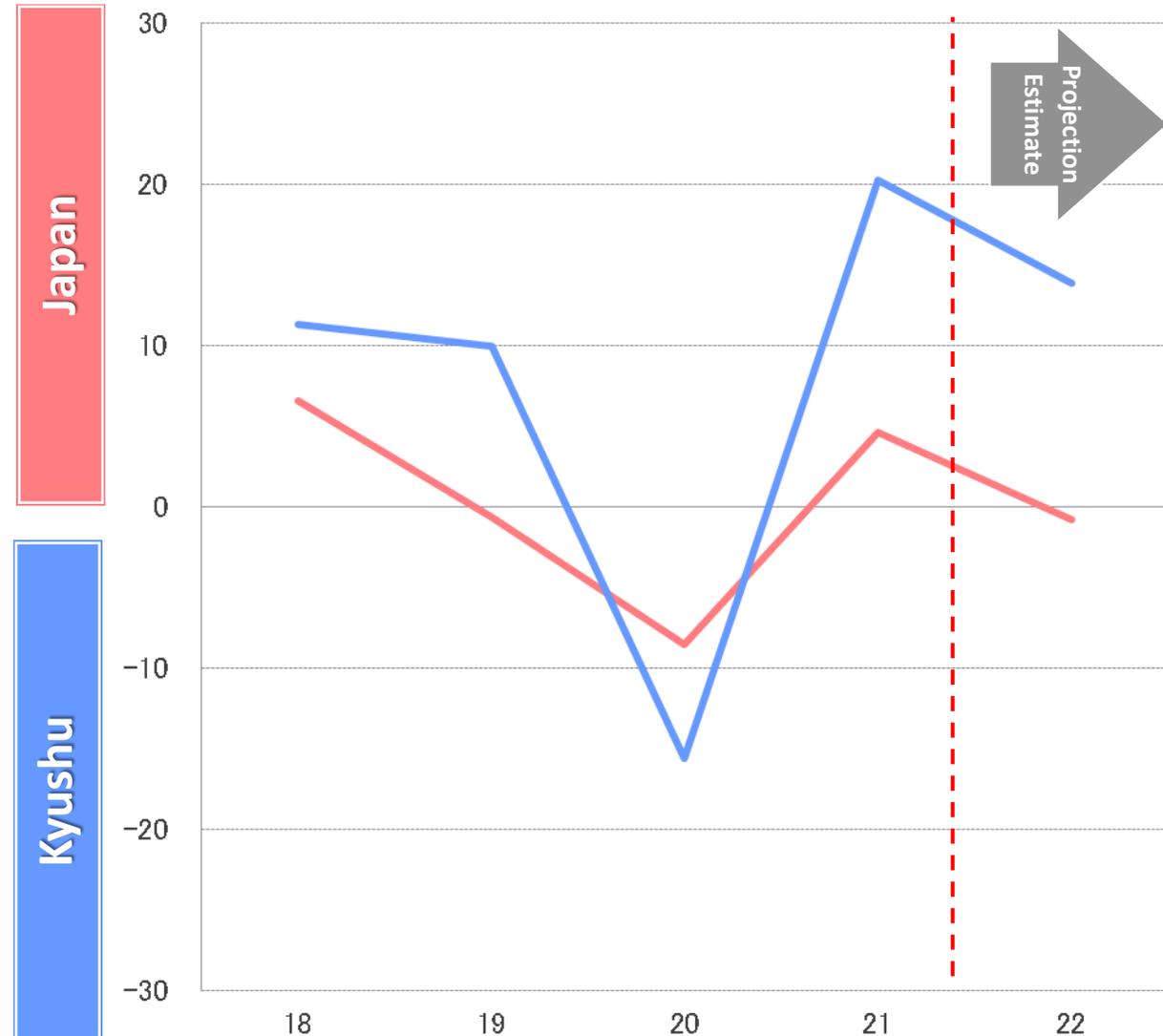
Industrial production index (FY2015 = 100)



[Kyushu] Main industry trends

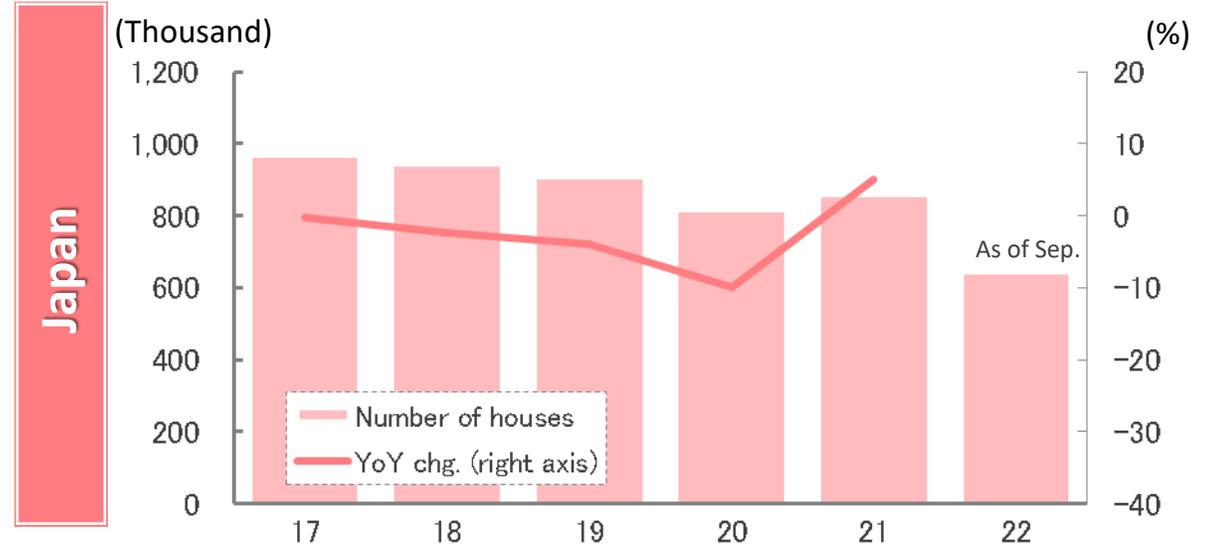


Capital investment: Bank of Japan's Tankan (YoY change)



Source: Bank of Japan

Housing starts



Source: Ministry of Land, Infrastructure and Transport

Volatility of standard land prices

<Ministry of Land, Infrastructure and Transport: 2022 Outline of Land Price Surveys Conducted by Prefectural Governments> (%)

- Japan: There have been increases for the first time in 2 years for the average of all uses, residential lands and commercial lands
- 3 major metropolitan areas: There have been increases for the first time in 2 years for the average of all uses, residential lands and commercial lands
- Other areas: There have been increases for the first time in 2 years for the average of all uses, residential lands and commercial lands
- A trend toward recovery has been seen nationally since last year as the impacts of COVID-19 gradually ease

	Residential land			Commercial land		
	2021	2022	Change	2021	2022	Change
Japan	-0.5	0.1	+0.6	-0.5	0.5	+1.0
3 major metropolitan areas	0.0	1.0	+1.0	0.1	1.9	+2.0
Tokyo area	0.1	1.2	+1.1	0.1	2.0	+1.9
Fukuoka	1.5	2.5	+1.0	2.7	4.0	+1.3
Saga	-0.3	0.1	+0.4	-0.4	0.1	+0.5
Nagasaki	-1.0	-0.7	+0.3	-0.8	-0.4	+0.4
Kumamoto	-0.2	0.2	+0.4	-0.5	0.1	+0.6
Oita	0.0	0.2	+0.2	-1.2	-0.8	+0.4
Miyazaki	-0.5	-0.4	+0.1	-1.2	-0.9	+0.3
Kagoshima	-1.4	-1.3	+0.1	-1.8	-1.5	+0.3
Yamaguchi	-0.6	-0.5	+0.1	-0.8	-0.6	+0.2

Major cities in Fukuoka Pref. (%)

	Residential land		Commercial land	
	2021	2022	2021	2022
Fukuoka City	4.4	6.5	7.7	9.6
Kitakyushu City	0.4	1.0	0.9	2.4

Major cities in Kumamoto Pref.

	Residential land		Commercial land	
	2021	2022	2021	2022
Kumamoto City	0.8	1.2	0.6	1.1
Yatsushiro City	-0.9	-0.6	-1.1	-0.8

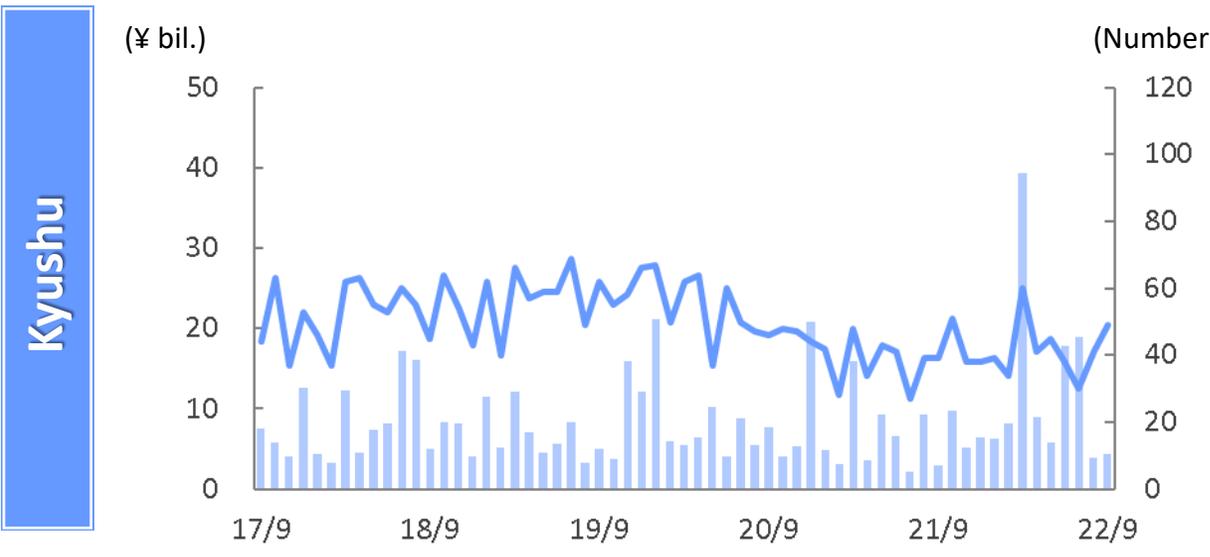
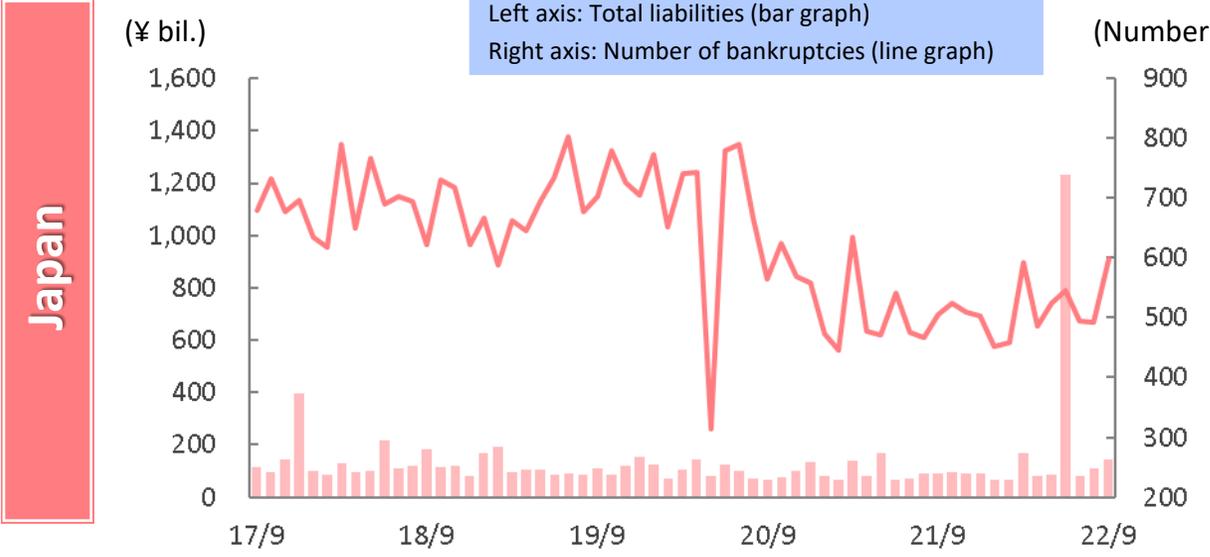
Major cities in Nagasaki Pref.

	Residential land		Commercial land	
	2021	2022	2021	2022
Nagasaki City	-0.2	0.0	1.5	1.9
Sasebo City	-0.4	0.1	-0.6	0.1

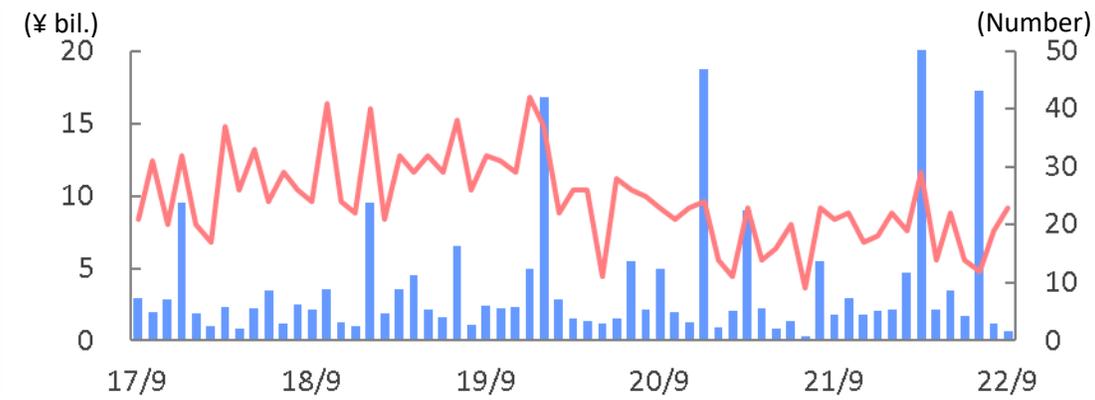
Source: Ministry of Land, Infrastructure and Transport

Number of bankruptcies and total liabilities

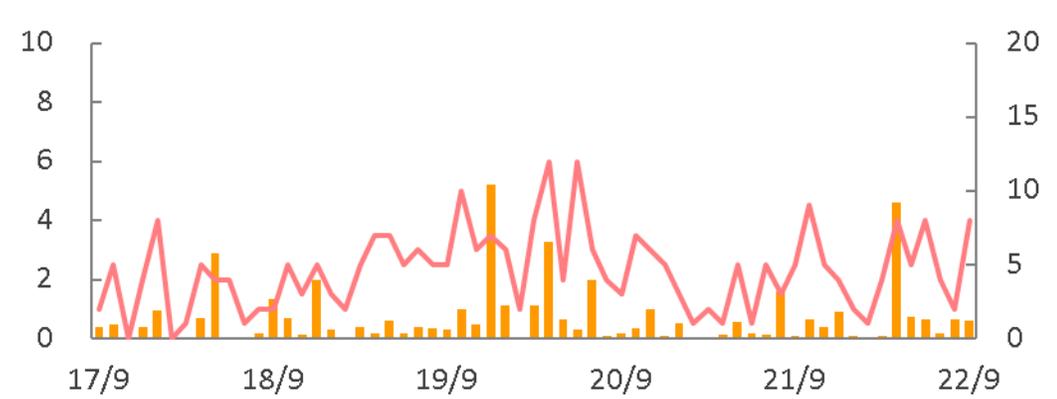
Left axis: Total liabilities (bar graph)
Right axis: Number of bankruptcies (line graph)



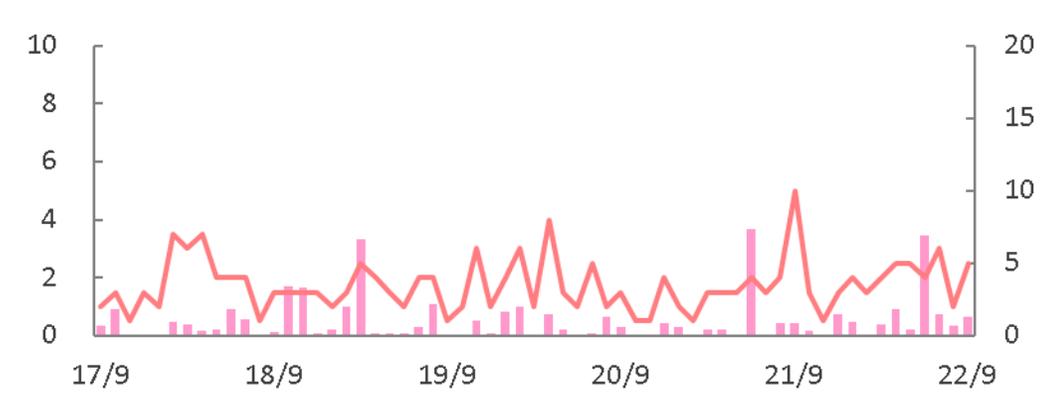
Fukuoka



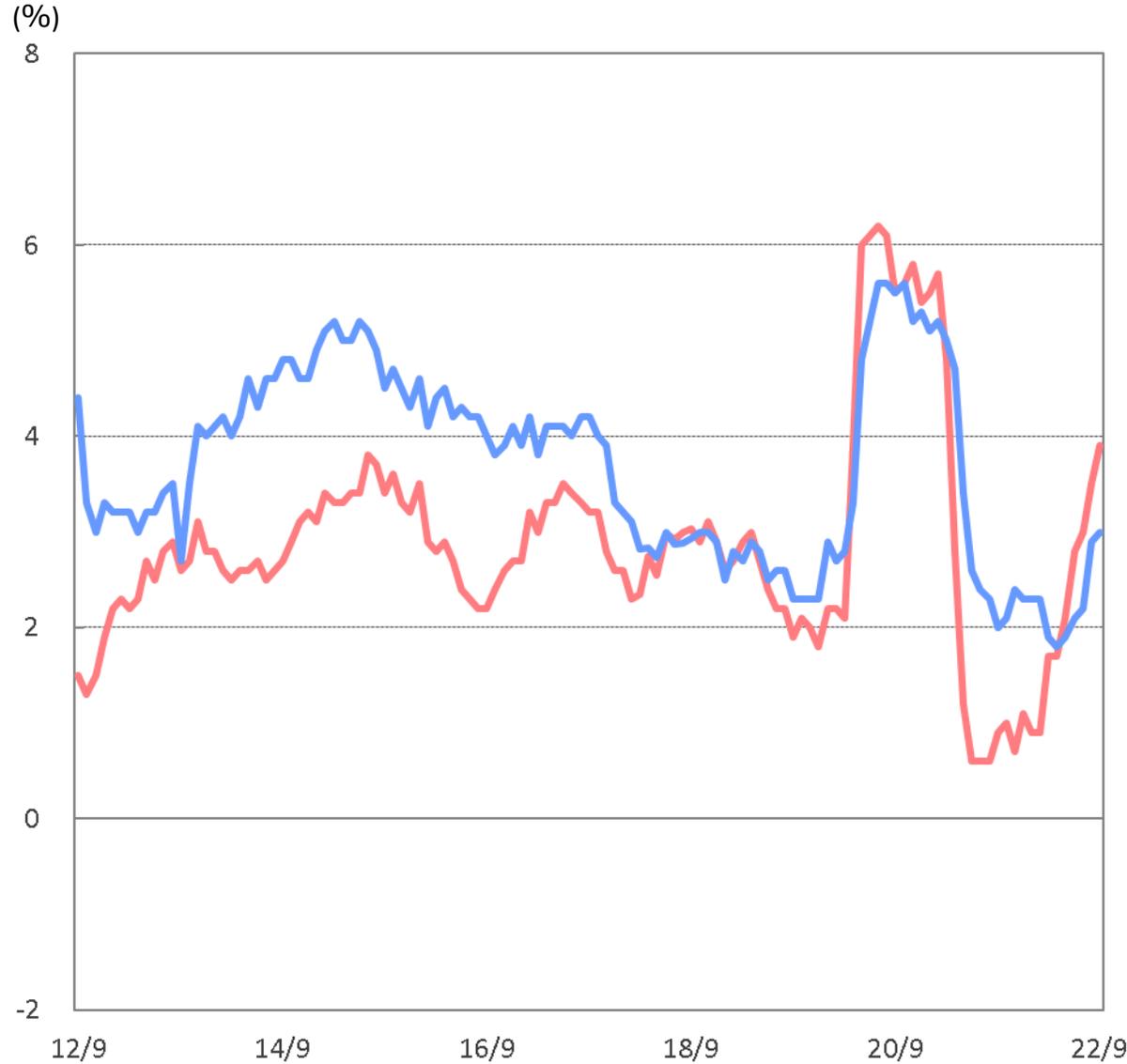
Kumamoto



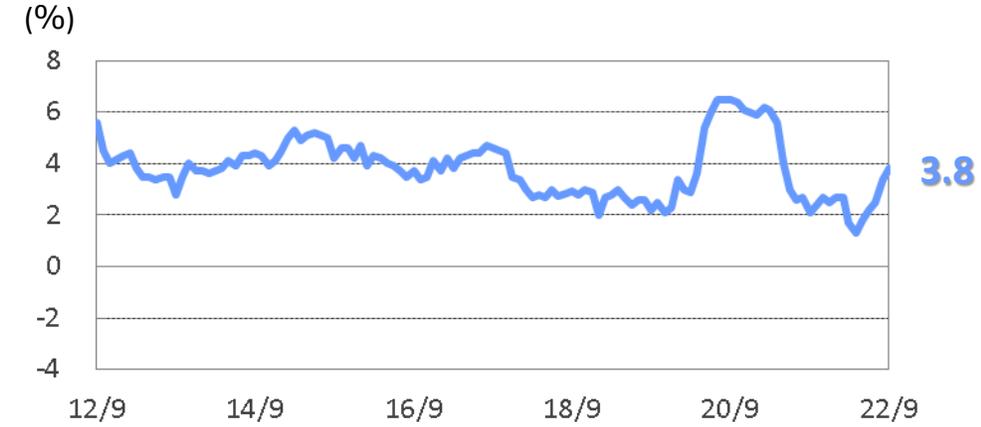
Nagasaki



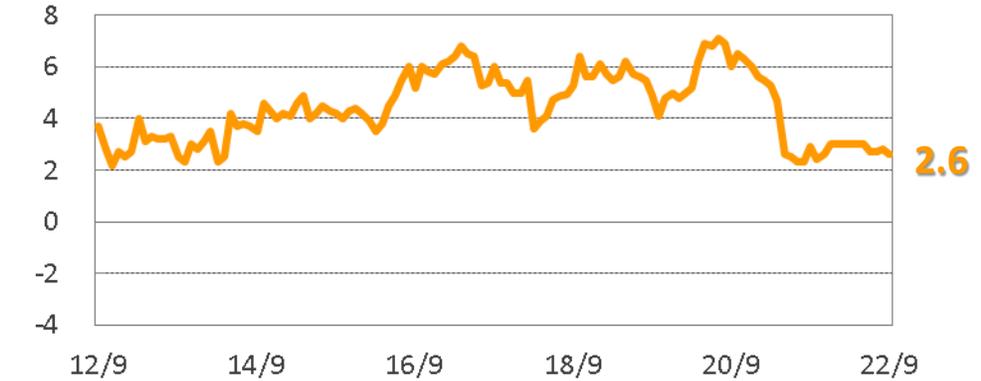
Rate of increase of bank loans (YoY change, monthly)



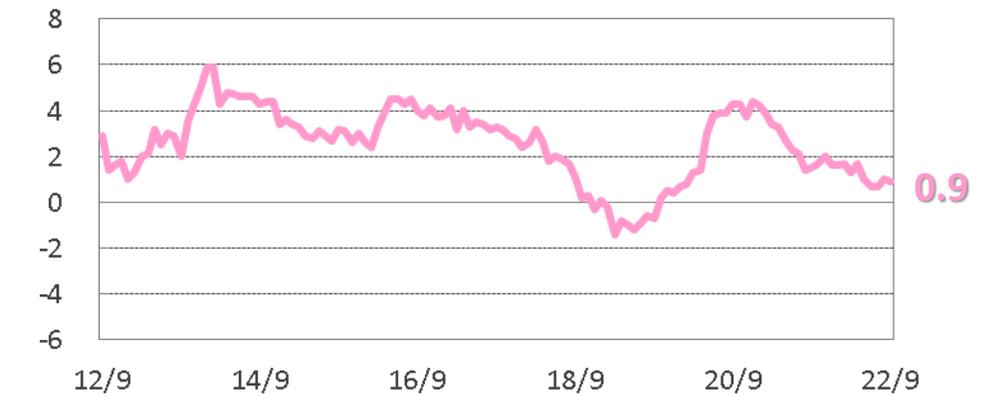
Fukuoka



Kumamoto



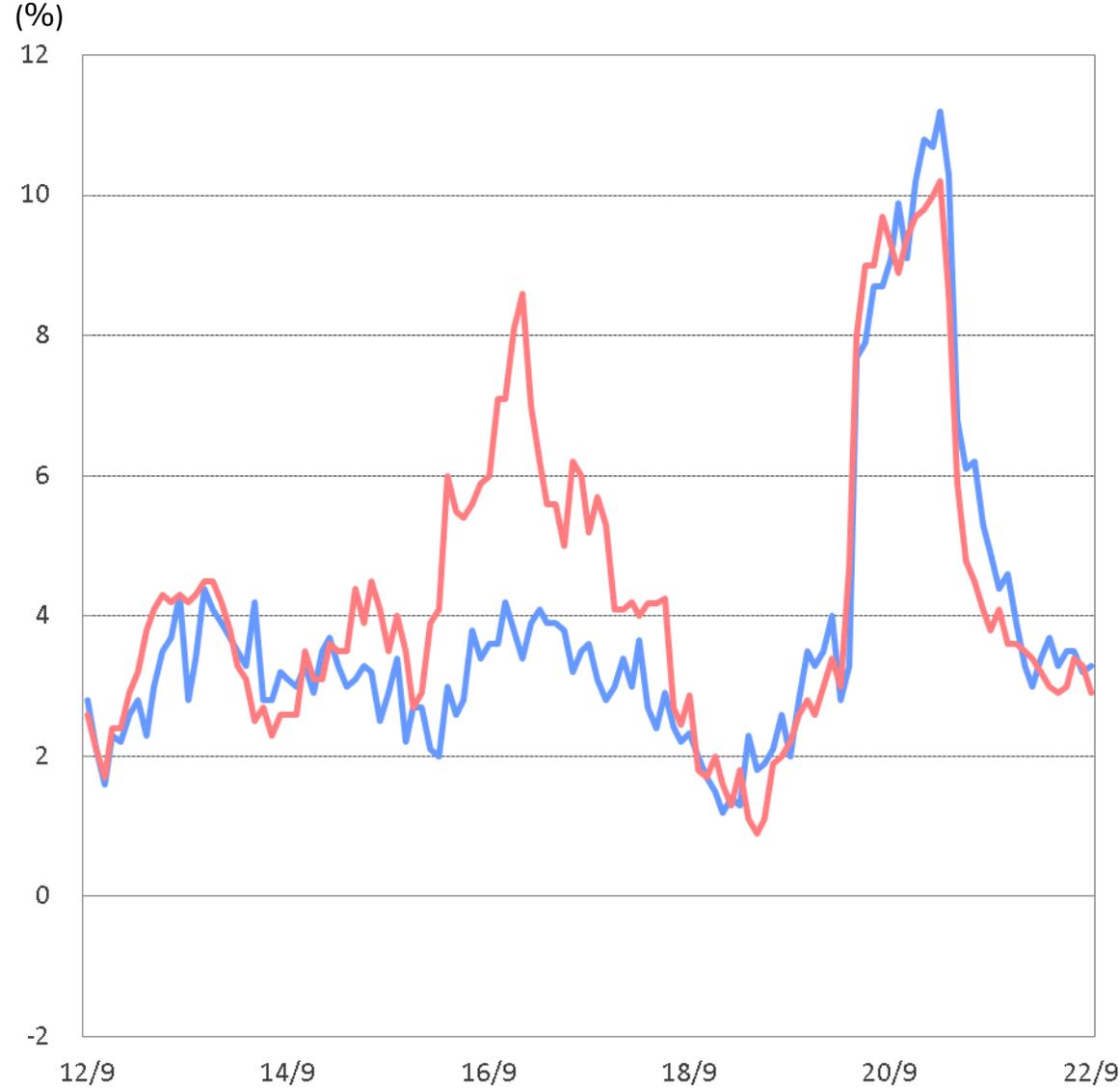
Nagasaki



Rate of increase of bank deposits (YoY change, monthly)

Japan

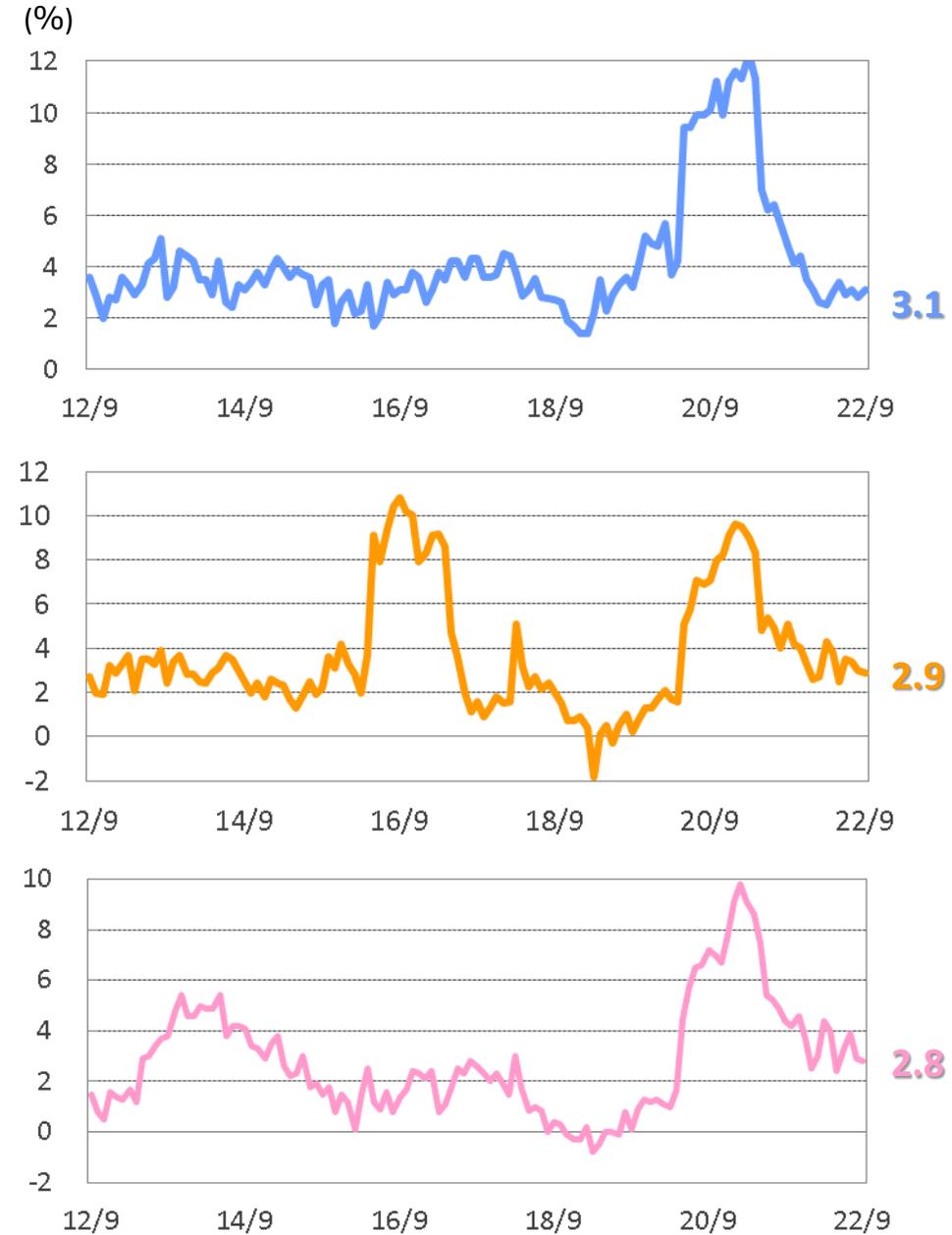
Kyushu



Fukuoka

Kumamoto

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