To be your Bank of choice

Fukuoka Financial Group

Financial Highlights FY2023

May 13, 2024

Fukuoka Financial Group

Contents

Definitions of terms and figures used in this document

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

FFG consolidated	Consolidated financial results of Fukuoka Financial Group
Banks total	Simple sum of the non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, the Juhachi-Shinwa Bank and the **Fukuoka Chuo Bank**(Note)
Existing 3 banks	Simple sum of the non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank and the Juhachi-Shinwa Bank
Group total	Banks total + FFG Securities
Related to Minna Bank	Total of Minna Bank and Zerobank Design Factory
Net income	Net income for the period (interim, quarter) for non-consolidated and banks combined
Consolidated net income	Net income for the period (interim, quarter) attributable to owners of the parent

Note: About the figures of the Fukuoka Chuo Bank

- Business integration between the Company and the Fukuoka Chuo Bank took effect on October 1, 2023.
- Regarding the Fukuoka Chuo Bank, profit (loss) figures for the second half of FY2023 (six months) and figures for the balance as of March 31, 2024 have been consolidated and combined after making necessary adjustments. **Figures for previous fiscal years do not include figures for the Fukuoka Chuo Bank.**

Profit & Loss Summary

FFG consolidated (Unit: ¥ bil.)	FY2023	YoY chg.	FY2022	FY2023 projected*	Chg. from projected
Core gross business profit[1]	250.7	+16.6	234.0		
Overhead expenses (-)	150.2	+9.6	140.6		
Core business profit 1	**100.4**	**+7.0**	**93.4**		
Credit cost (-)	**24.2**	**+18.4**	**5.8**		
Gains (losses) on securities	**-17.3**	**+19.6**	**-36.8**		
Ordinary profit	**56.9**	**+6.9**	**50.1**	**59.5**	**-2.6**
Consolidated net income 2	**61.2**	**+30.0**	**31.2**	**61.5**	**-0.3**
Special factors (after-tax)	**0.5**	**+26.6**	**-26.1**		
FY2023 special factors	0.5	+0.5	–		
FY2022 special factors	–	+26.1	-26.1		
Consolidated net income (excluding special factors) 2'	**60.7**	**+3.5**	**57.3**		

Banks total (Unit: ¥ bil.)	FY2023	YoY chg.	FY2022	FY2023 projected*	Chg. from projected
Core gross business profit[1]	233.0	+17.8	215.2		
Net interest income	202.7	+16.3	186.4		
Non-interest income (excluding bond-related income)	30.2	+1.5	28.7		
Overhead expenses (-)	115.0	+5.7	109.3		
Core business profit	**118.0**	**+12.2**	**105.9**	**114.1**	**+3.9**
Ordinary profit	82.4	+15.3	67.1	78.5	**+3.9**
Net income 3	**62.1**	**+11.5**	**50.7**	**58.5**	**+3.6**

Financial highlights (FFG consolidated)

1 Core business profit: ¥100.4 billion (YoY chg. +¥7.0 billion) ▶ See P2

- Increased by ¥7.0 billion year-on-year due to an increase in core gross business profit of ¥16.6 billion attributable primarily to net interest income in Japan, despite an increase in overhead expenses of ¥9.6 billion due to ¥3.0 billion in second-half expenses at Fukuoka Chuo Bank and DX-related growth investments

2 Consolidated net income: ¥61.2 billion (YoY chg. +¥30.0 billion)

- Increased by ¥30.0 billion year-on-year due mainly to an increase in core business profit and a turnaround from FY2022 loss-cutting in foreign bonds (¥26.1 billion after tax)

2' Consolidated net income (excluding special factors): ¥60.7 billion (YoY chg. +¥3.5 billion) ▶ See P3

- In FY2023, recorded a gain on negative goodwill associated with business integration with the Fukuoka Chuo Bank, as well as a temporary loss to secure future earnings and reduce risks (loss-cutting in domestic bonds, strengthening of credit cost reserve, etc.). Profit of the Fukuoka Chuo Bank was also consolidated in the second half of the year.
- Excluding FY2022 and FY2023 special factors (see table below), real year-on-year growth was ¥3.5 billion

Special factors (FY2023, FY2022)

Credit cost ▶ See P9 Loss-cutting in bonds ▶ See P12

(Unit: ¥ bil.)	FY2023 Before tax	FY2023 After tax	FY2022 Before tax	FY2022 After tax
Special factors, total	-8.4	**0.5**	-37.5	**-26.1**
Gain on negative goodwill	21.5	21.5	–	–
Loss-cutting in bonds[2]	-19.1	-13.4	-37.5	-26.1
Credit cost (existing 3 banks, Fukugin Guarantee)	-9.4	-6.6	–	–
Fukuoka Chuo Bank	-2.2	-1.5	–	–
Unification of FFG standards on credit cost	-1.9	-1.3	–	–
Integration-related expenses	-0.3	-0.2	–	–
Fukuoka Chuo Bank 2H profit[3]	0.9	0.5	–	–

Consolidation difference in bottom line

(Unit: ¥ bil.)	FY2023	YoY chg.
Net income (banks total) 3	**62.1**	**+11.5**
Gain on negative goodwill	21.5	+21.5
FFG non-consolidated	-14.0	-2.1
Related to Minna Bank	-9.3	+1.9
Subsidiary income	2.3	-2.7
Other consolidation adjustments	-1.4	-0.0
Consolidated net income 2	**61.2**	**+30.0**

***Based on disclosure of November 13, 2023**

1. Core gross business profit = Gross business profit - Gains (losses) on bonds
2. Realized losses on foreign bonds in FY2022 and on domestic bonds in FY2023 (existing 3 banks)
3. Contribution after consolidation adjustment

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Top Line (Consolidated Core Business Profit)

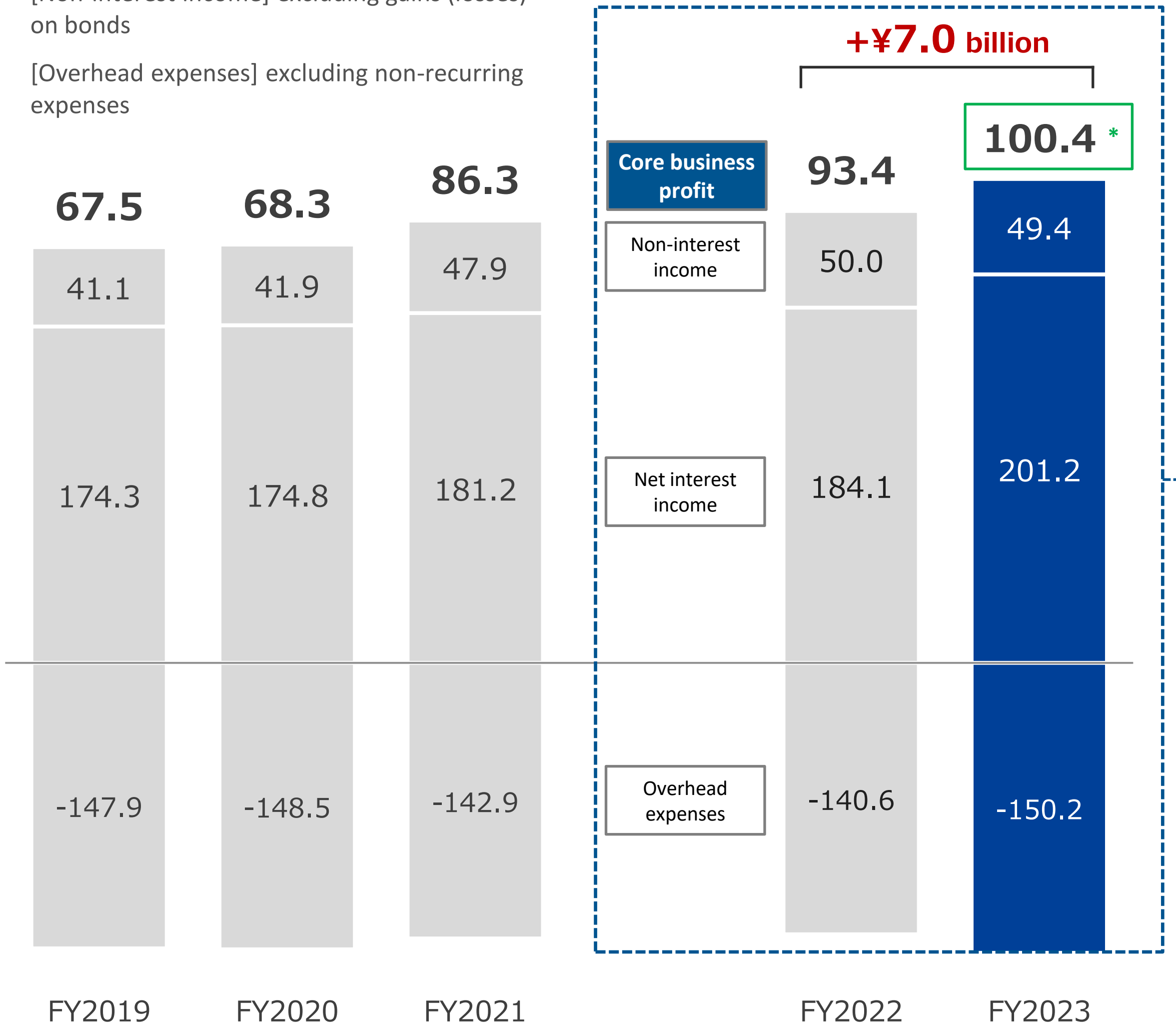
Profit & Loss

Core business profit (FFG consolidated)

(Unit: ¥ bil.)

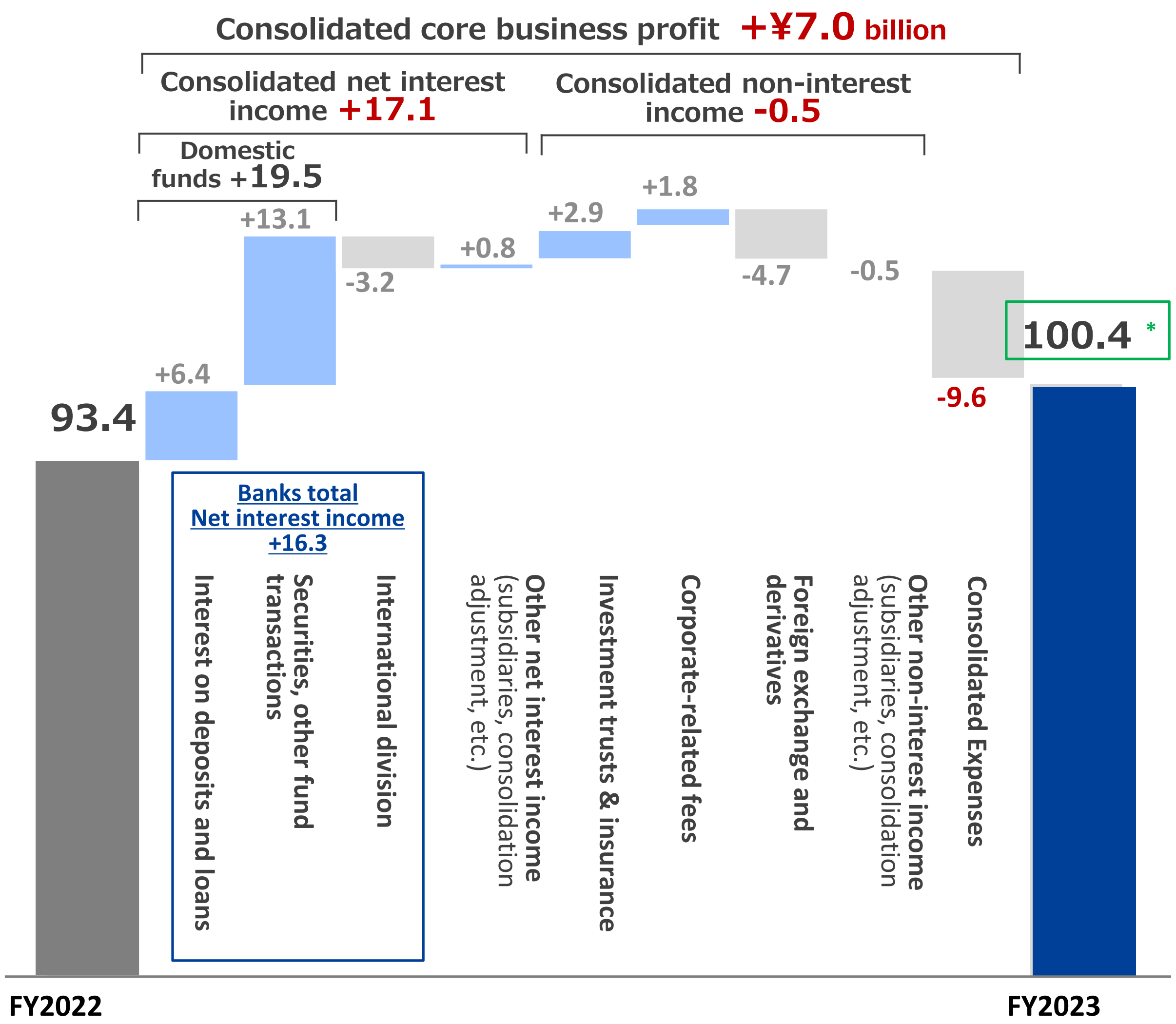
[Non-interest income] excluding gains (losses) on bonds

[Overhead expenses] excluding non-recurring expenses



Breakdown of year-on-year changes (FFG consolidated)

(Unit: ¥ bil.)



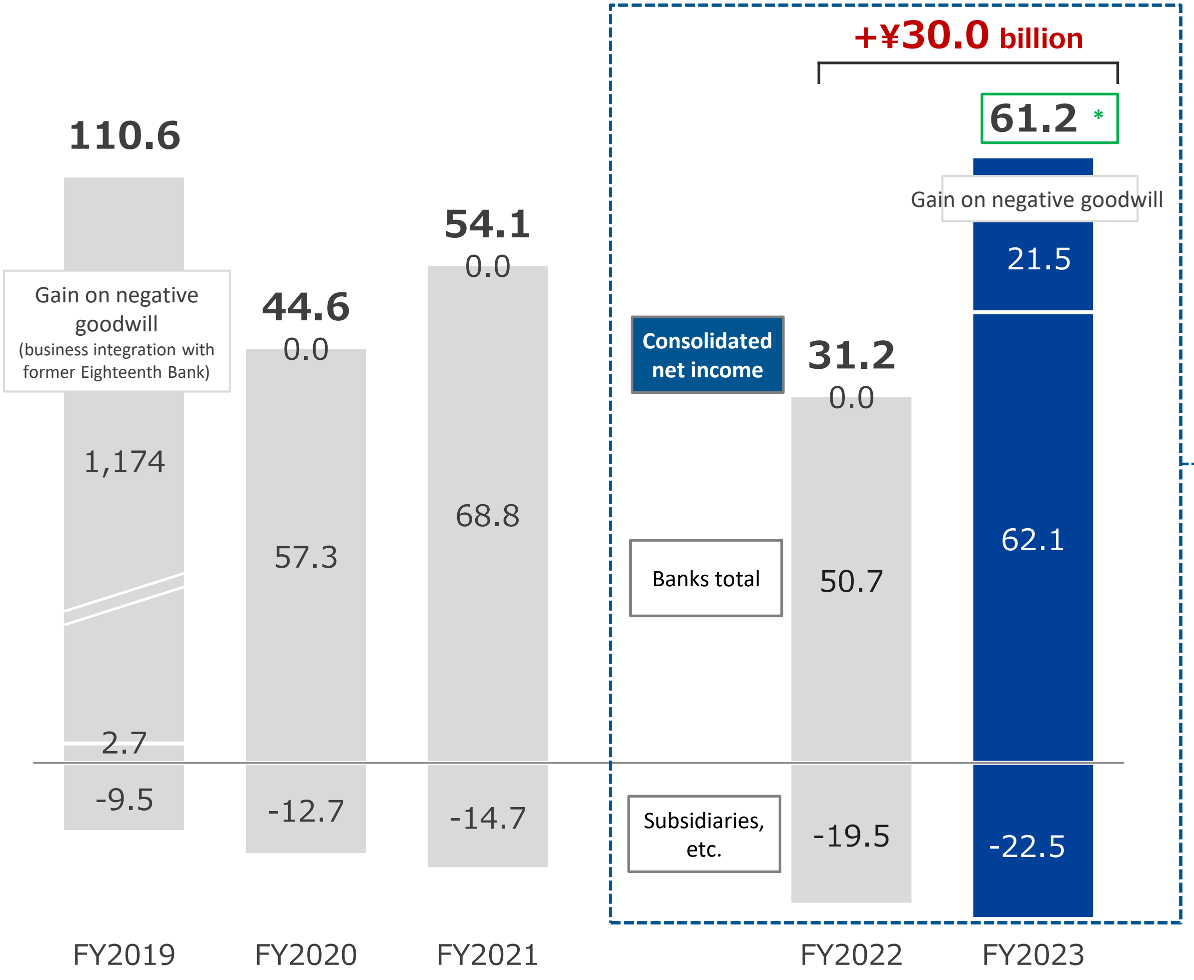
* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): ¥0.8 billion

Bottom Line (Consolidated Net Income)

Excluding the turnaround from loss-cutting in foreign bonds in FY2022 (**FY2022 factors**) and the gain on negative goodwill associated with business integration with the Fukuoka Chuo Bank, loss-cutting in domestic bonds, and recording of credit cost (strengthening the reserve) (**FY2023 special factors**), real year-on-year growth was ¥3.5 billion

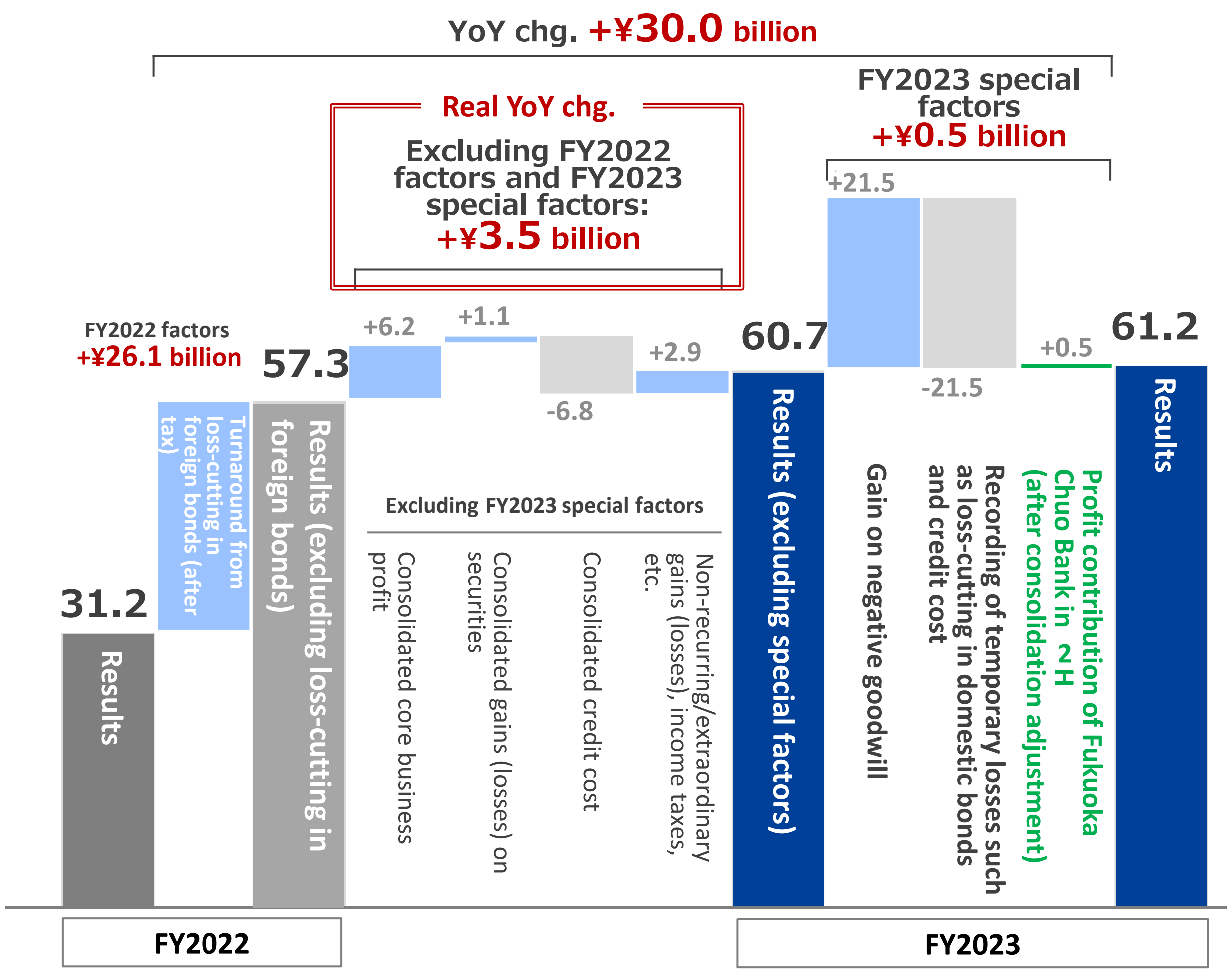
Consolidated net income

(Unit: ¥ bil.)



Breakdown of year-on-year changes

(Unit: ¥ bil.)



* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): -¥1.5 billion

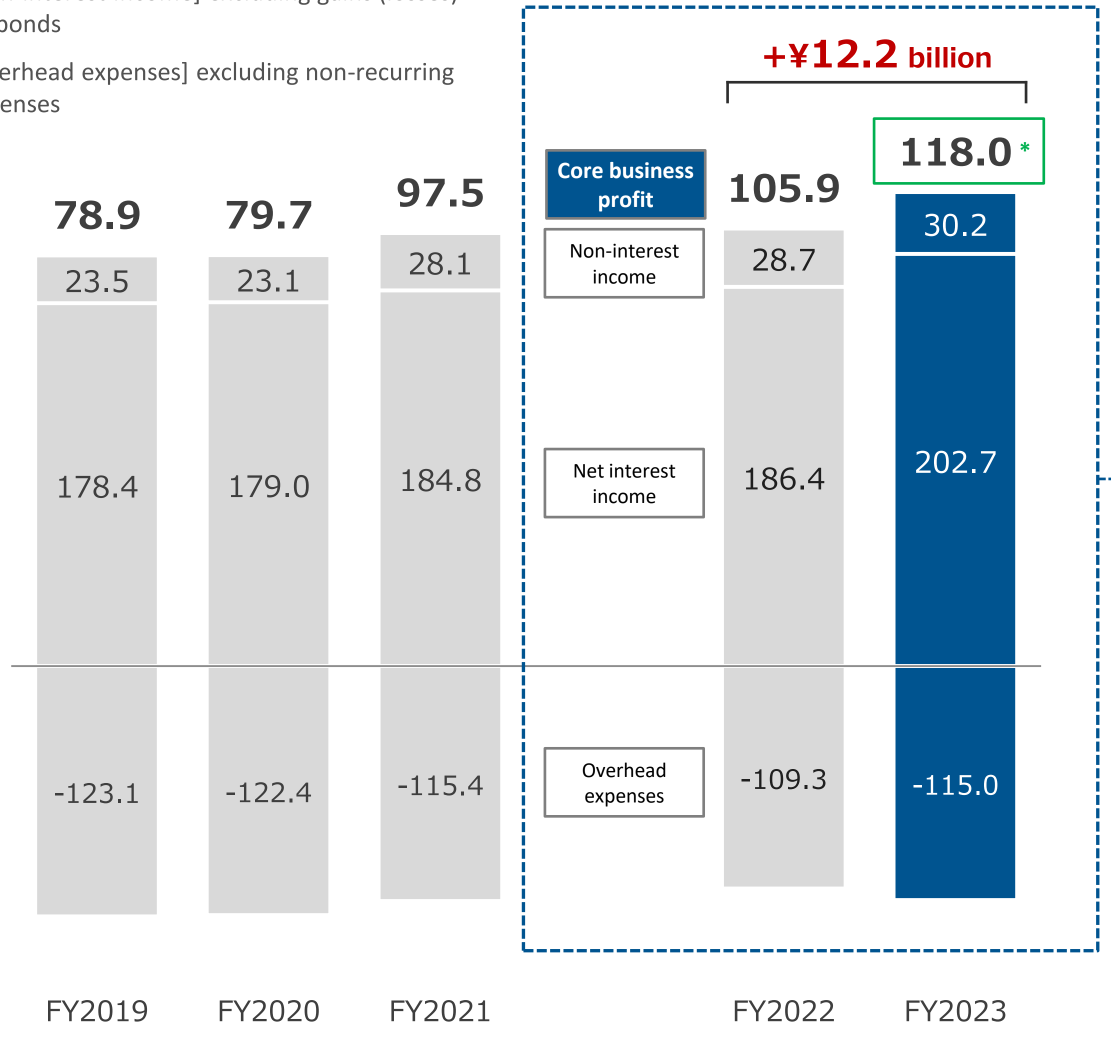
[Supplement] Core Business Profit (banks total)

Core business profit (banks total)

(Unit: ¥ bil.)

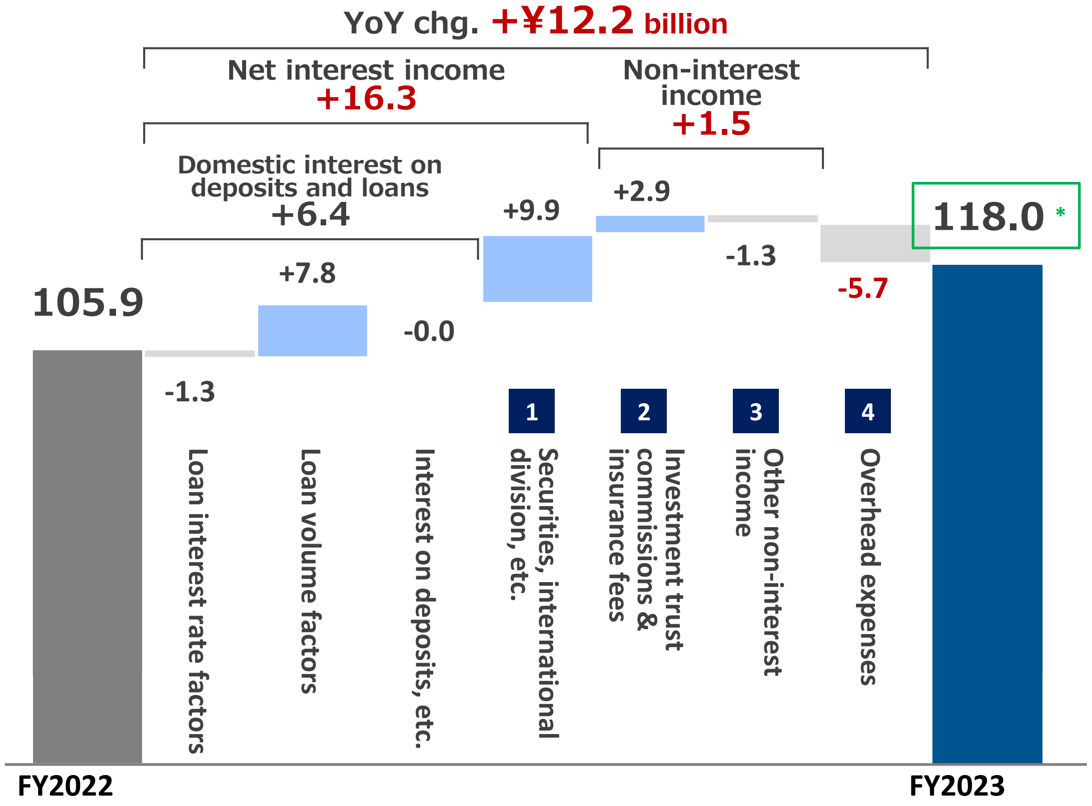
[Non-interest Income] excluding gains (losses) on bonds

[Overhead expenses] excluding non-recurring expenses



Breakdown of year-on-year changes (banks total)

(Unit: ¥ bil.)



1. Domestic securities: +3.7, Domestic, other fund transactions: +9.5, International division, etc.: -3.2
2. Investment trusts: +2.8, Insurance +0.1
3. Corporate-related fees +1.8, Group credit life insurance premiums: -0.7, Gains (losses) on foreign exchange derivatives, etc.: -2.0...
4. Fukuoka Chuo Bank: -3.0, Personnel expenses: +0.1, Non-personnel expenses: -2.3, Taxes: -0.5

* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): ¥0.8 billion (Net interest income: +3.6, Non-interest income +0.2, Overhead expenses: -3.0)

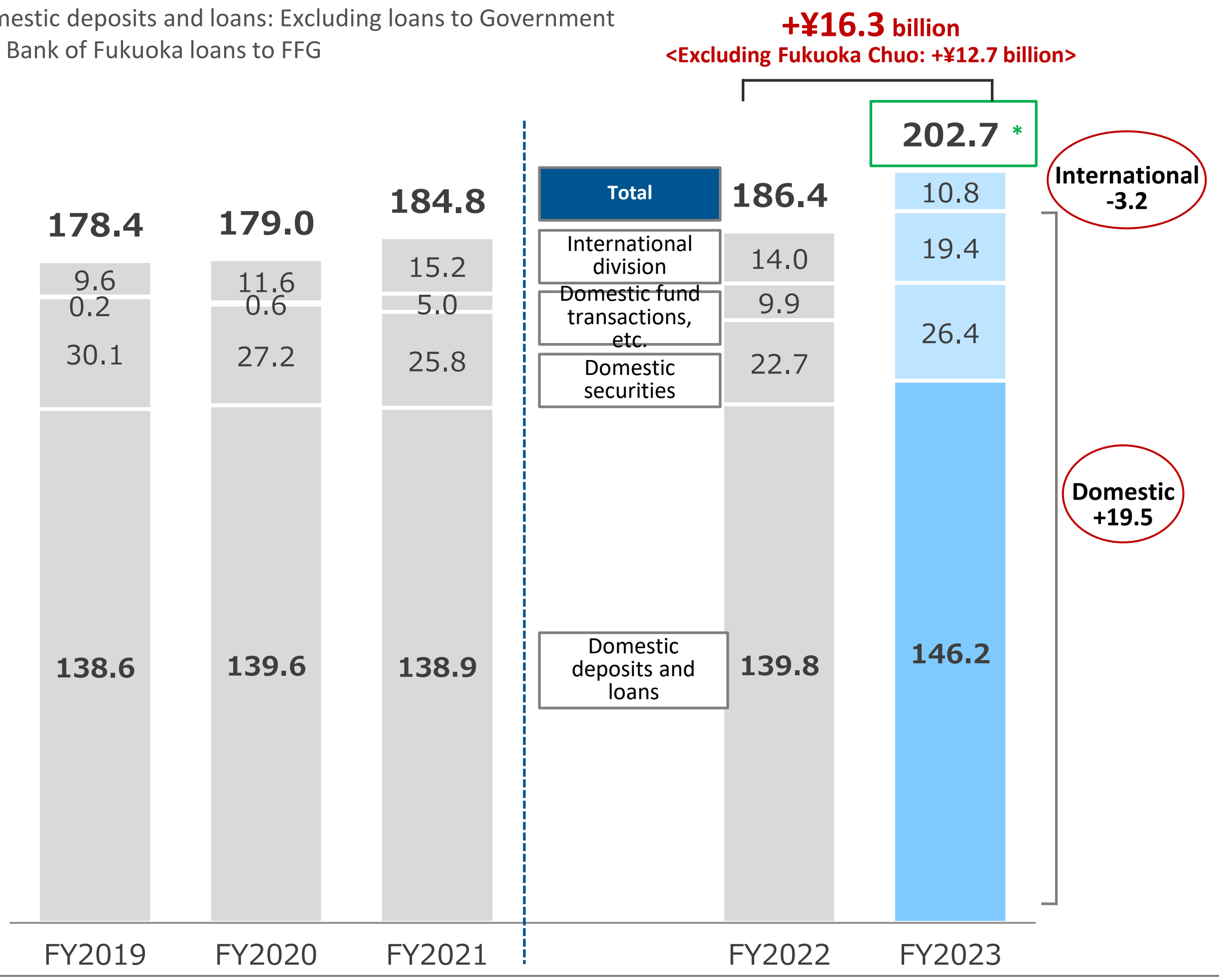
Net Interest Income (banks total)

- Domestic net interest income increased by ¥19.5 billion due mainly to increases in interest on deposits and loans and in fund transactions (interest on swaps, etc.); international net interest income decreased by ¥3.2 billion due to higher funding costs resulting from rising overseas interest rates

Net interest income (banks total)

(Unit: ¥ bil.)

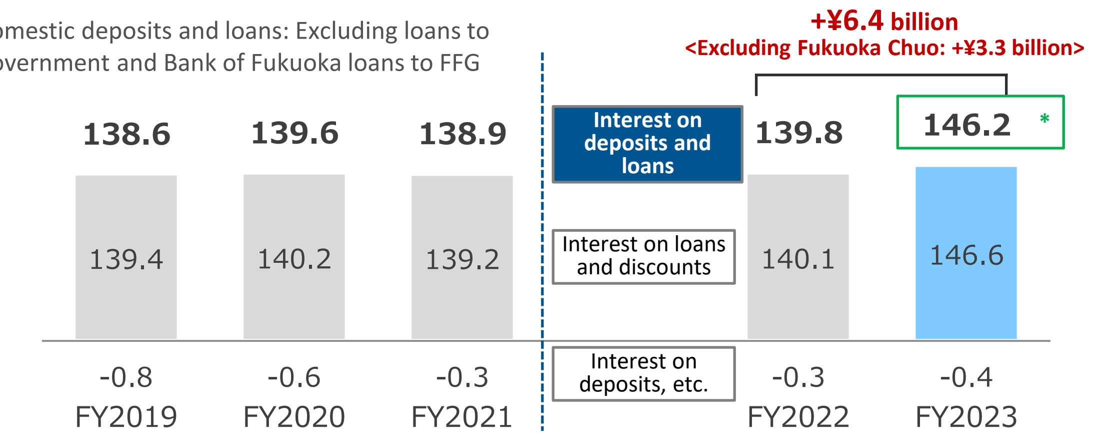
Domestic deposits and loans: Excluding loans to Government and Bank of Fukuoka loans to FFG



Domestic interest on deposits and loans (banks total)

(Unit: ¥ bil.)

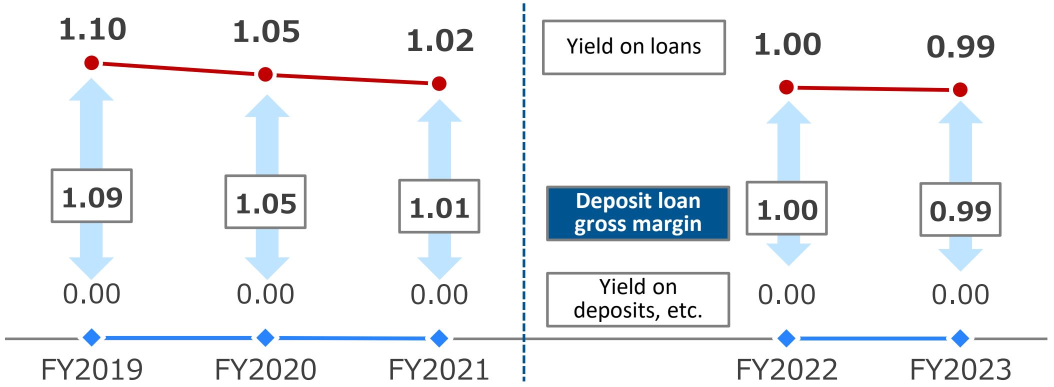
Domestic deposits and loans: Excluding loans to Government and Bank of Fukuoka loans to FFG



Domestic deposit loan gross margin (banks total)

(Unit: %)

Yield on loans: Excluding loans to Government and Bank of Fukuoka loans to FFG



* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): ¥3.6 billion

* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): ¥3.1 billion

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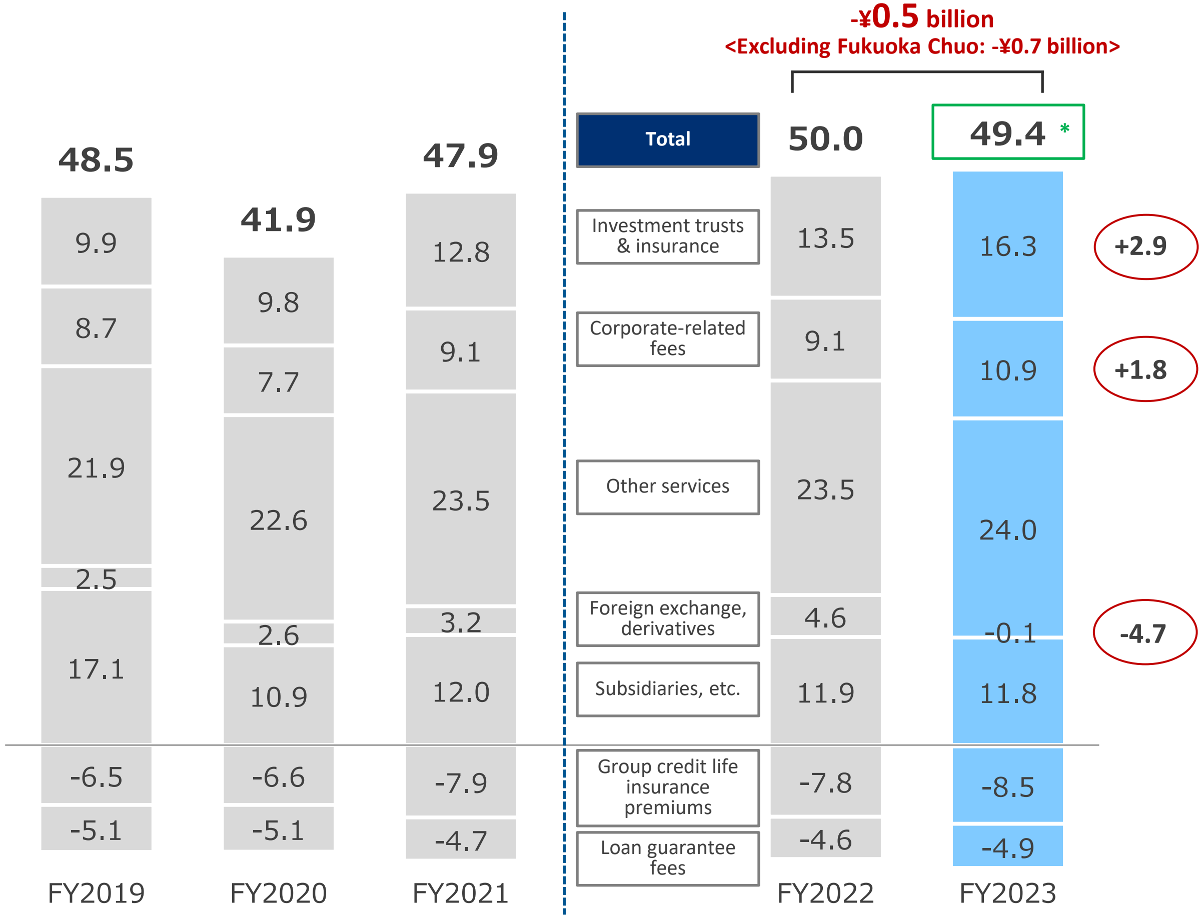
Consolidated Non-interest Income (excluding gains (losses) on bonds)

Profit & Loss

- Investment trust commissions and insurance fees (+¥2.9 billion YoY), corporate-related fees (+¥1.8 billion) and net fees and commissions increased steadily
- Gains (losses) on foreign exchange and derivatives decreased by ¥4.7 billion due mainly to an increase in swap costs and the decline from the previous year's foreign exchange gains

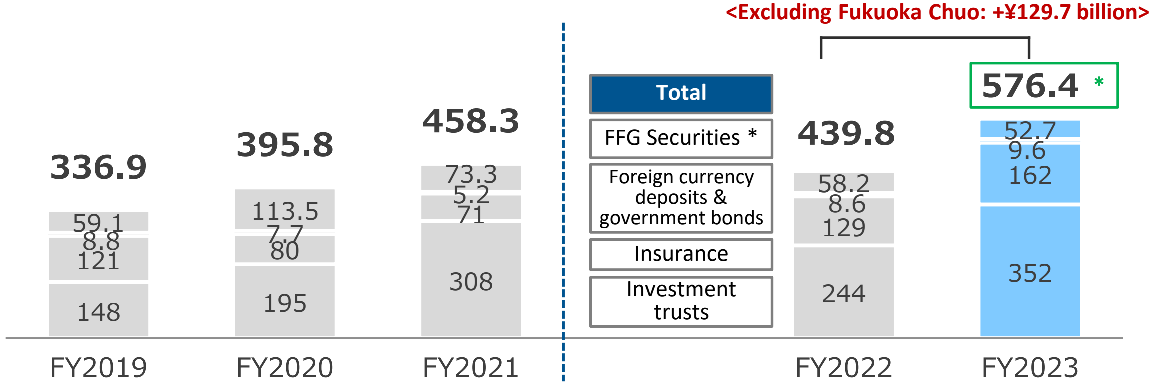
Non-interest income (FFG consolidated) (Unit: ¥ bil.)

Corporate-related fees: Loan fees (syndicated loans, structured finance, etc.), M&A fees, etc.



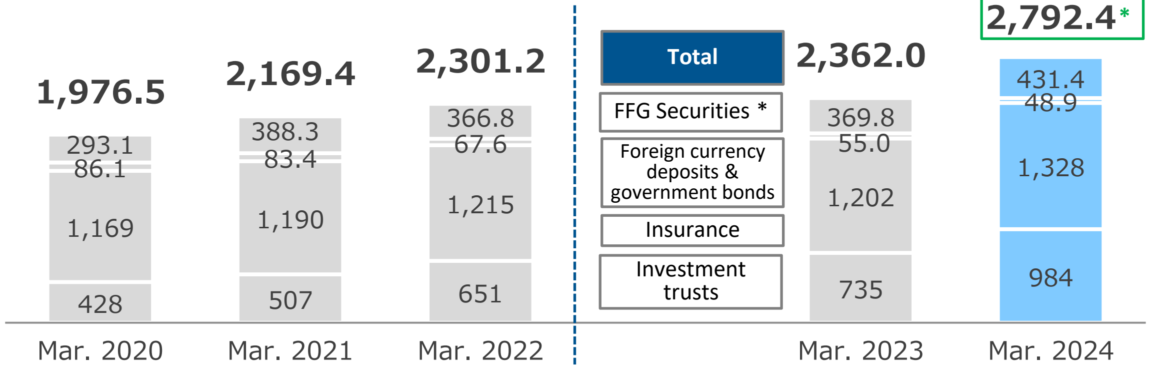
Asset management product sales (Group total) (Unit: ¥ bil.)

* FFG Securities: Total sales of investment trusts and bonds



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

* FFG Securities: Total balance of investment trusts, stocks and bonds for individual customers



* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): ¥0.2 billion (Investment trusts & insurance: 0.3, Corporate-related fees: 0.1, Loan guarantee fees :-¥0.3...)

* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): [Sales] ¥6.7 billion, [Balance] ¥43.0 billion

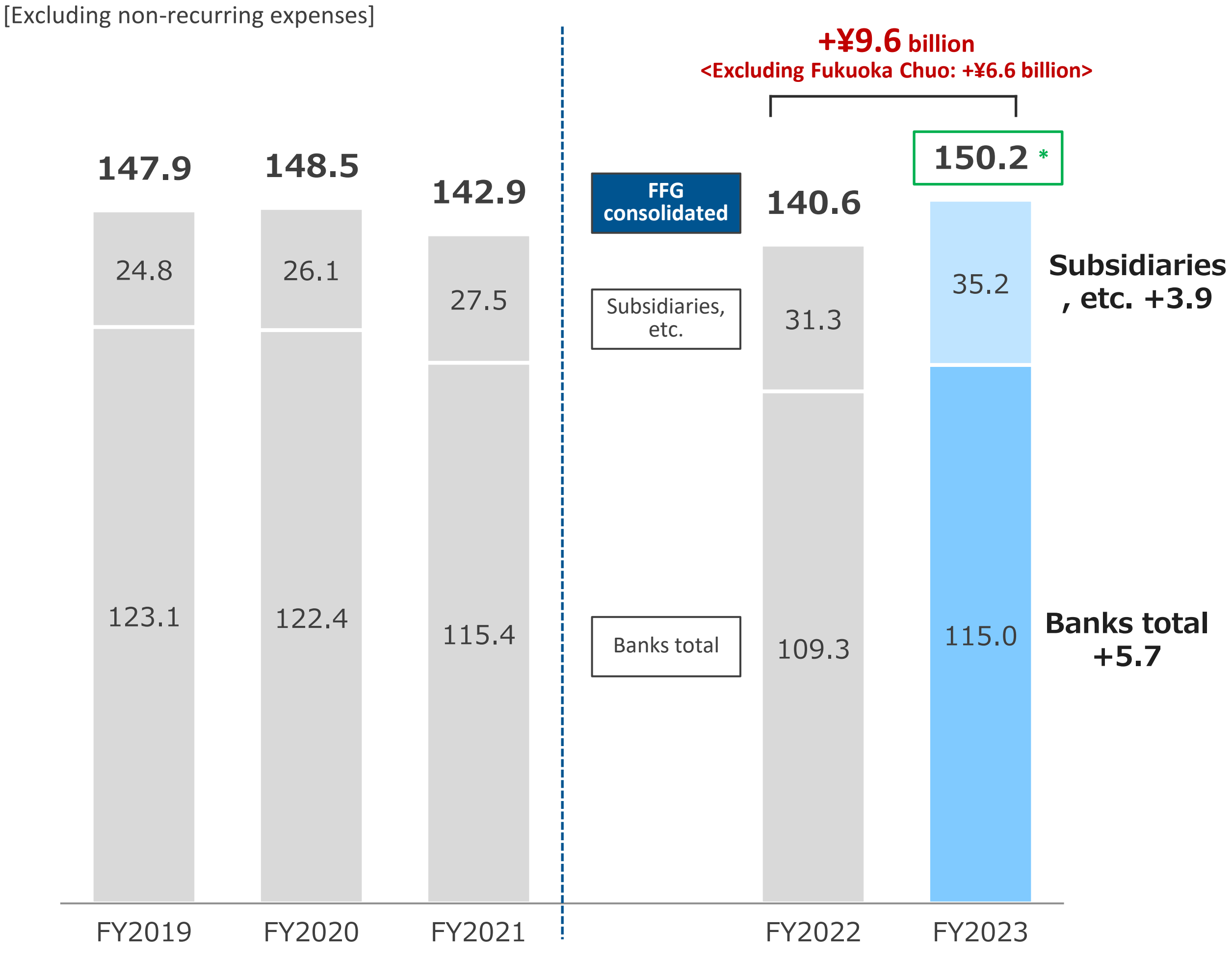
Consolidated Expenses

Profit & Loss

- Increased by ¥9.6 billion year-on-year due to absorption of Fukuoka Chuo Bank’s 2H overhead expenses and growth investments (DX-related system costs, etc.)
- Consolidated core OHR improved by 0.2% year-on-year to 59.9% thanks to the accumulation of core gross business profit

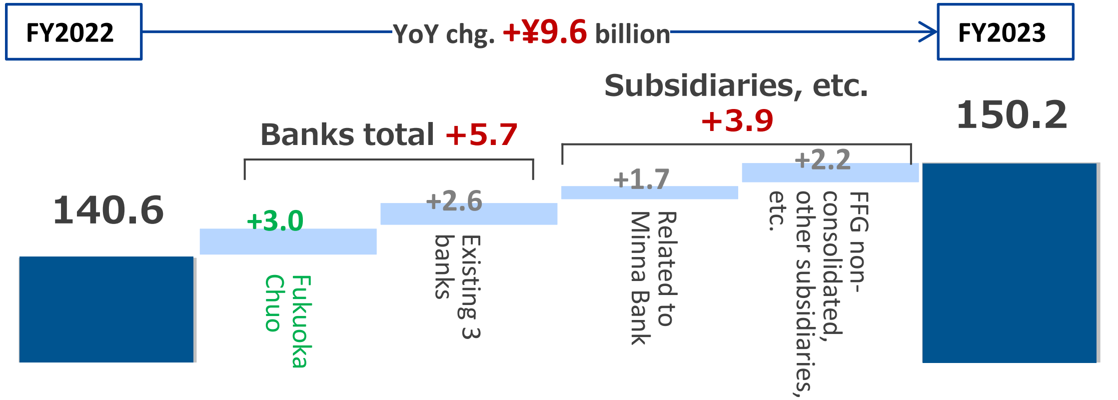
Overhead expenses (FFG consolidated)

(Unit: ¥ bil.)



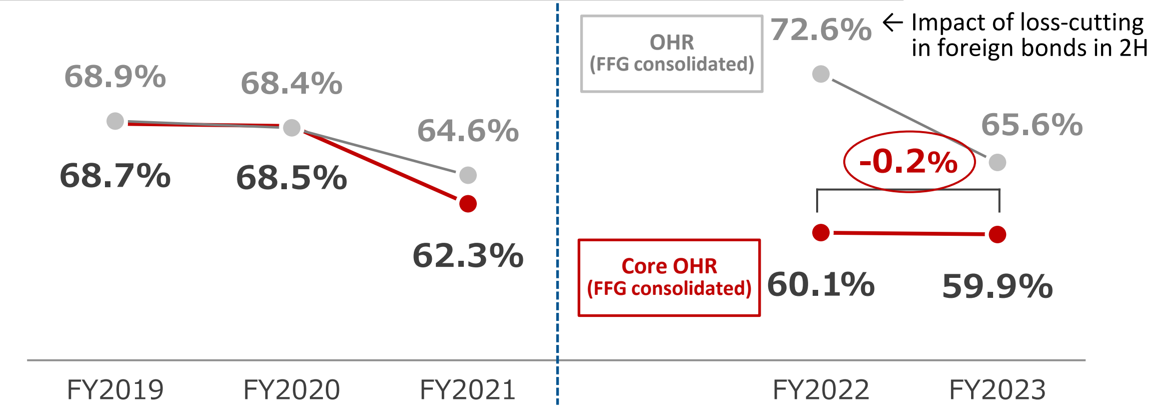
Breakdown of year-on-year changes

(Unit: ¥ bil.)



Core OHR (FFG consolidated)

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



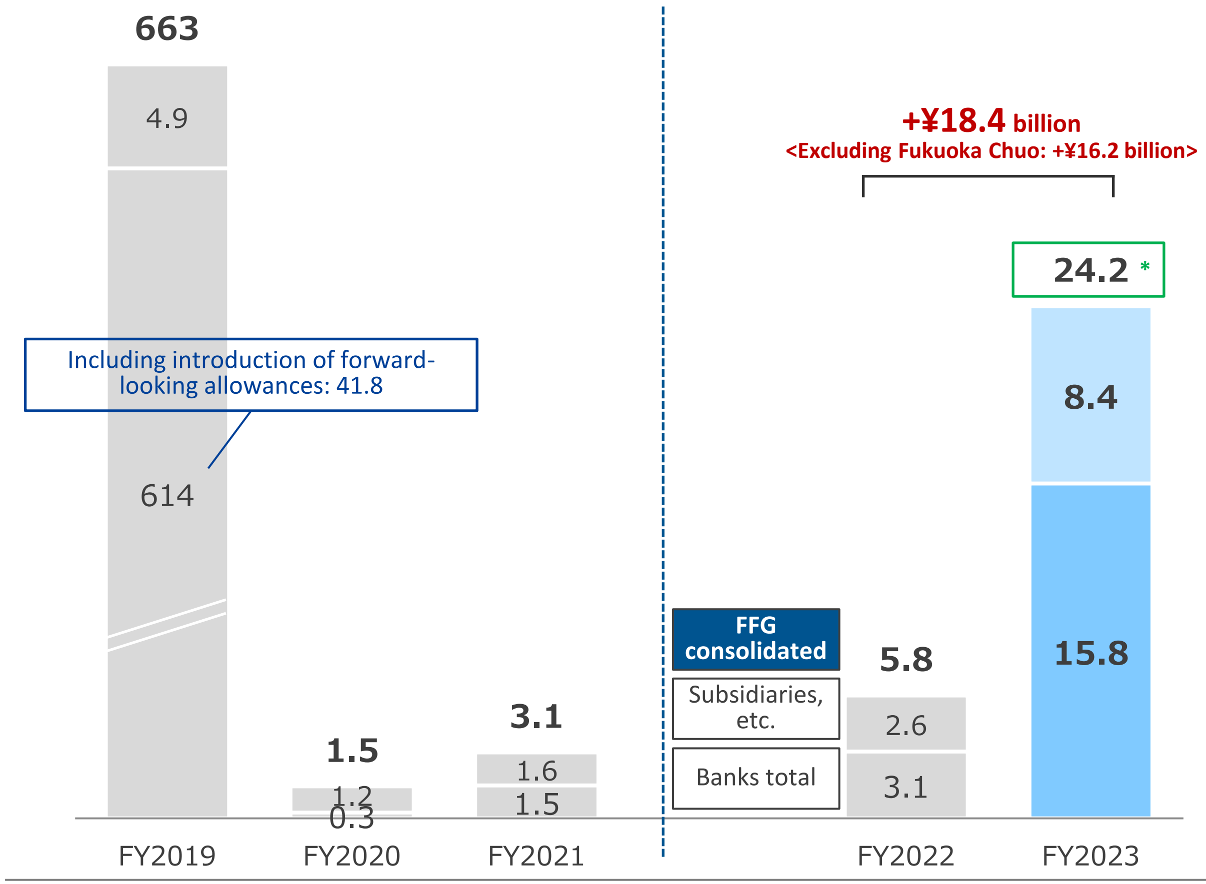
* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): ¥3.0 billion

Consolidated Credit Cost

- Revised reserve standards at the existing 3 banks and guarantee subsidiary in light of recent bankruptcy trends, and unified reserve standards at the Fukuoka Chuo Bank (+¥11.3 billion)
- Credit cost, excluding these special factors, increased ¥6.8 billion year-on-year (Banks: mainly due to business rehabilitation support for major customers, Subsidiaries: increase in defaults of unsecured loans)
- Although there is no apparent significant deterioration in the loan portfolio at this point, effort will be made to reduce credit cost by strengthening the reserve and providing support for management improvement

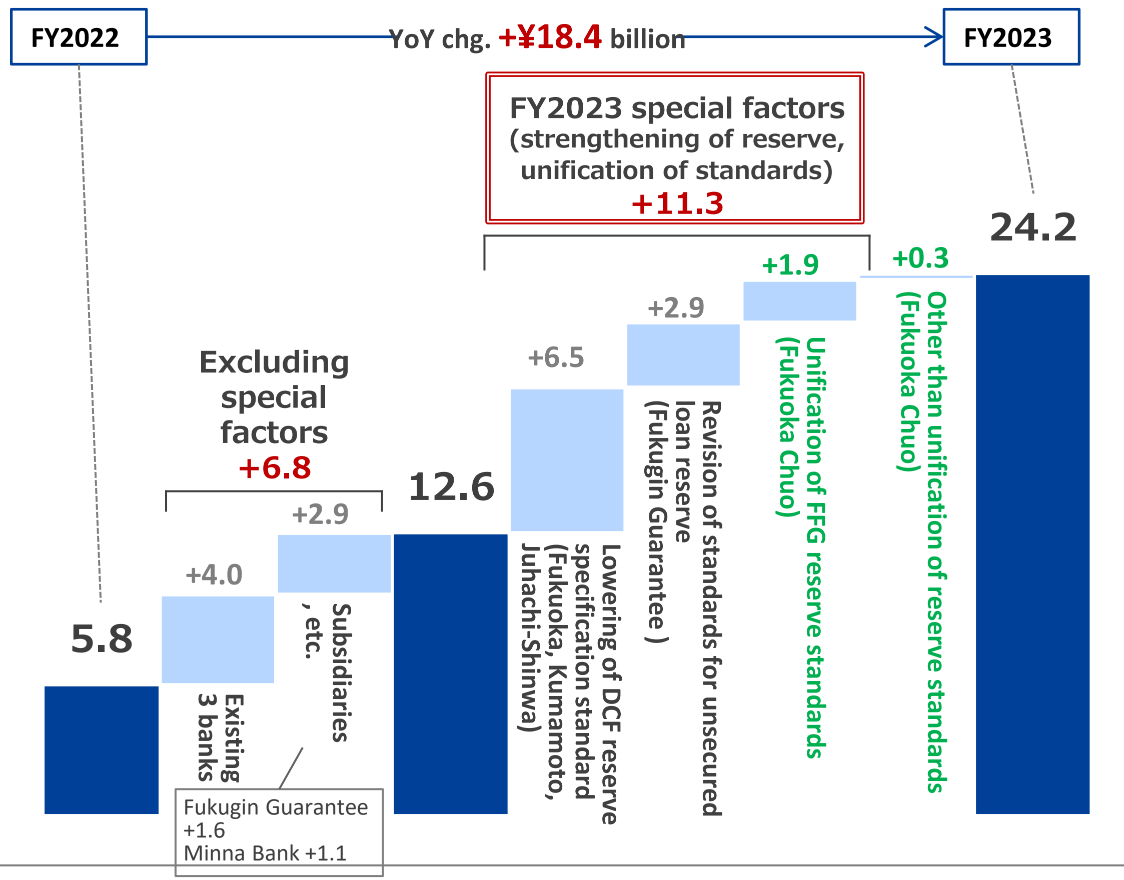
Credit cost (-) (FFG consolidated)

(Unit: ¥ bil.)



Breakdown of year-on-year changes (+ indicates increase in transfers)

(Unit: ¥ bil.)



* Including Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months): Transfer of ¥2.2 billion

Fukuoka Financial Group

Loans

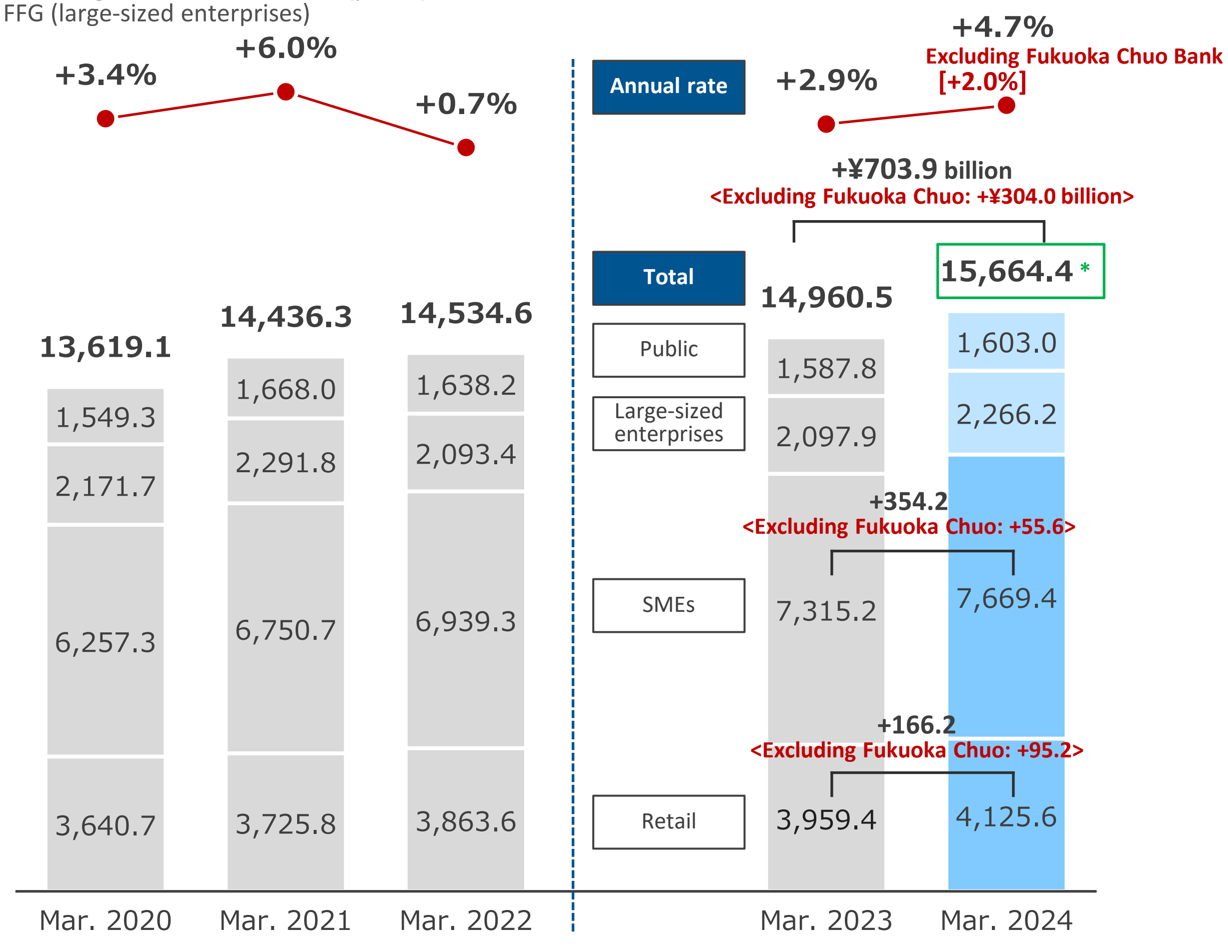
Assets and Liabilities, etc.

- Excluding the Fukuoka Chuo Bank, the balance at end of period increased reasonably by ¥304.0 billion year-on-year (annual rate +2.0%) and the average balance increased by ¥425.4 billion (annual rate +2.9%). The balance at end of period following integration of the Fukuoka Chuo Bank was ¥15,664.4 billion, and the average balance was ¥15,357.6 billion.

Balance at end of period (banks total)

(Unit: ¥ bil.)

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

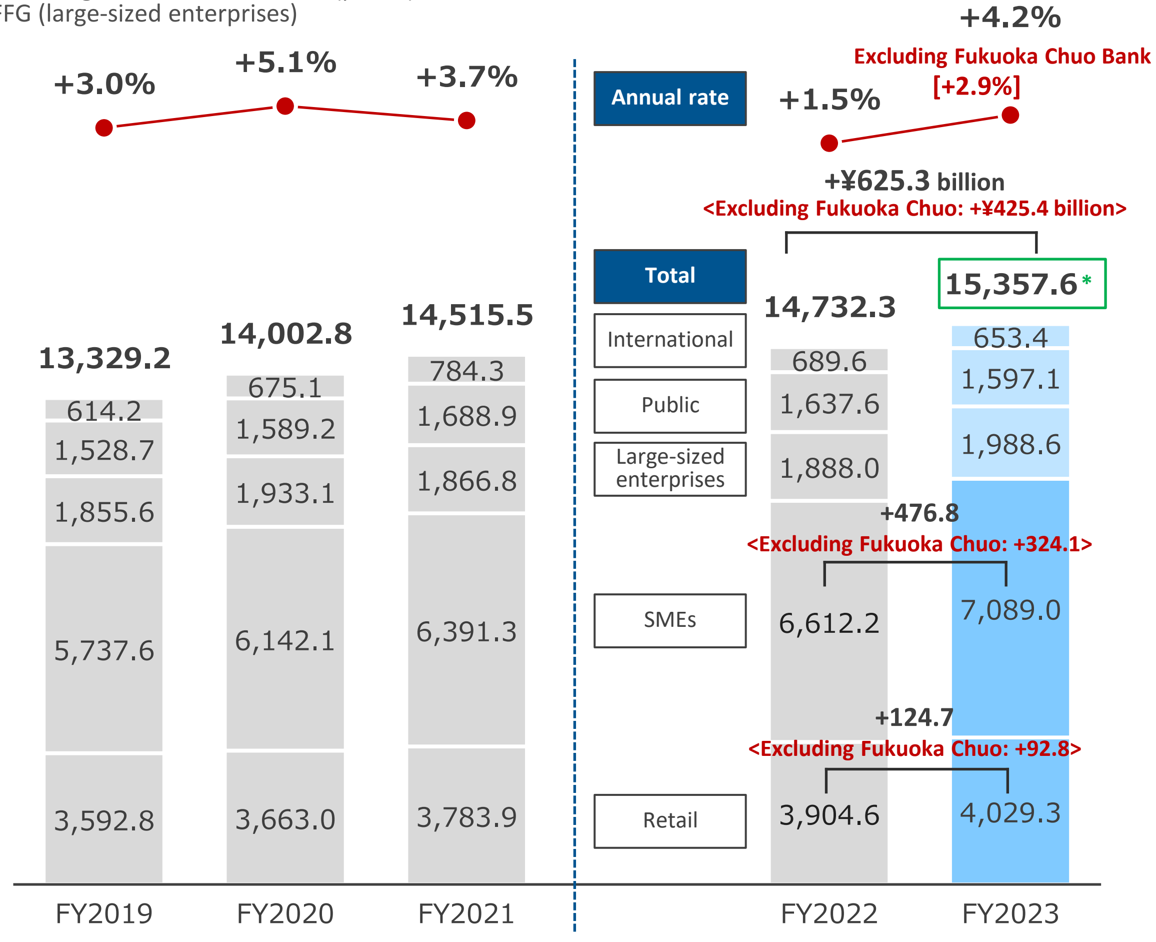


* Including balance of Fukuoka Chuo Bank [non-consolidated] at end of March 2024: ¥399.8 billion

Average balance (banks total)

(Unit: ¥ bil.)

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



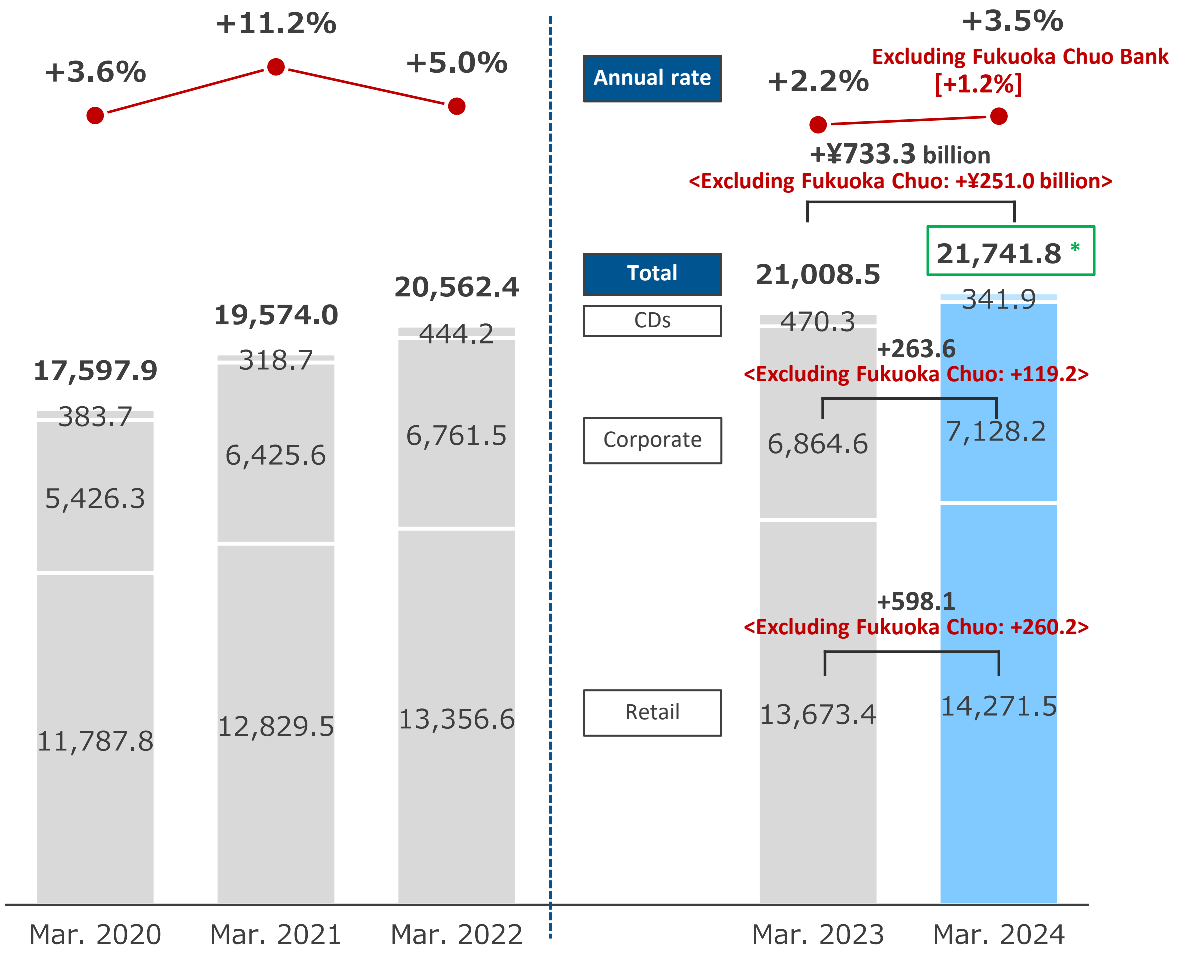
* Including average balance of Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (6 months) (after conversion to annual basis): ¥199.9 billion

Deposits, etc. (including CDs)

- Excluding the Fukuoka Chuo Bank, the balance at end of period and the average balance of both personal and corporate deposits increased steadily by ¥251.0 billion year-on-year (Annual rate +1.2%), by ¥377.6 billion (Annual rate +1.8%), respectively. The balance at end of period following integration of the Fukuoka Chuo Bank was ¥21,741.8 billion, and the average balance was ¥21,363.5 billion.

Balance at end of period (banks total)

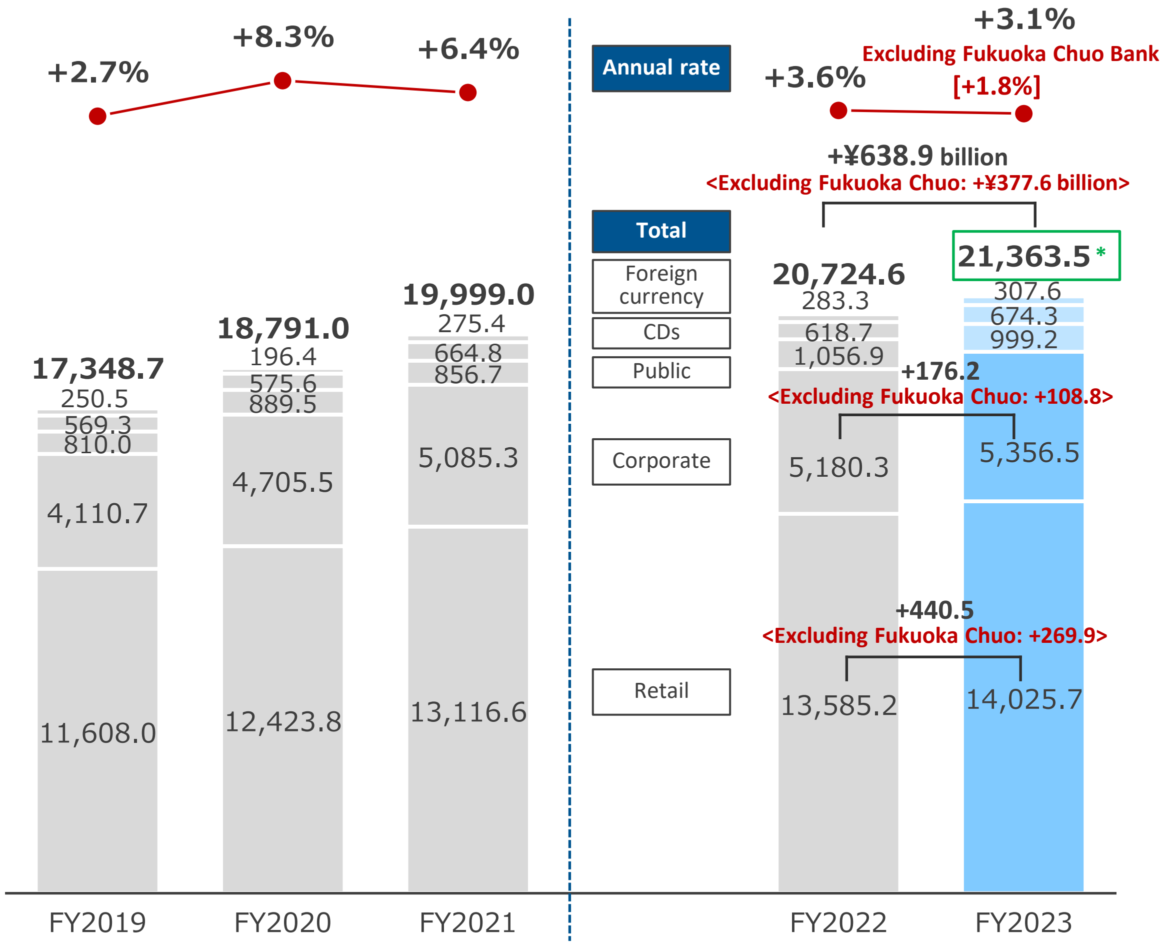
(Unit: ¥ bil.)



* Including balance of Fukuoka Chuo Bank [non-consolidated] at end of March 2024: ¥482.2 billion

Average balance (banks total)

(Unit: ¥ bil.)



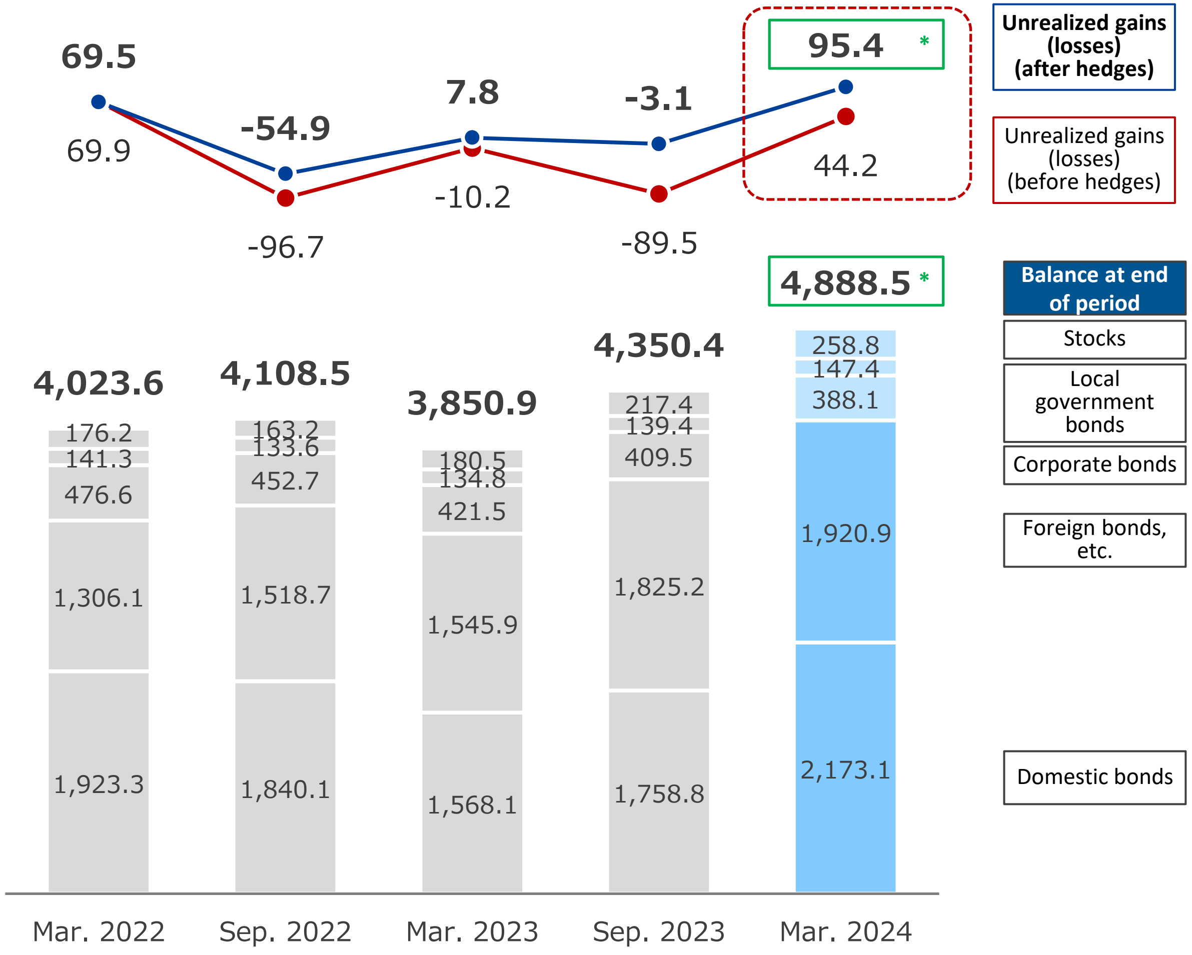
* Including average balance of Fukuoka Chuo Bank [non-consolidated] for 2H of FY2023 (after conversion to annual basis): ¥261.3 billion

Securities

- Unrealized gains (losses) recovered to positive, both before and after considering hedges, on the back of an increase in unrealized gains on stocks, etc. due to higher stock prices
- Restructured securities portfolio (including loss-cutting in domestic bonds of ¥19.1 billion) to secure future earnings and reduce risk

Balance at end of period, unrealized gains (losses) (FFG consolidated)

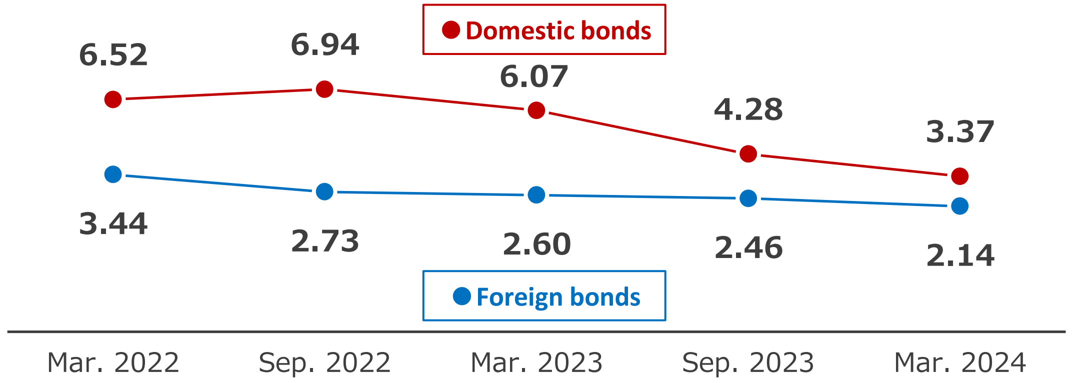
(Unit: ¥ bil.)



Bond duration (banks total)

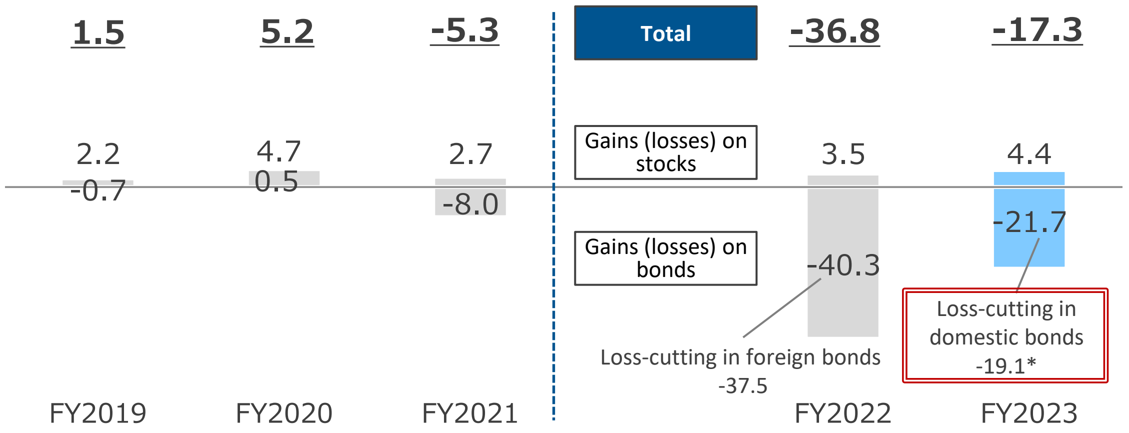
(Unit: Years)

After considering hedges; including marketable securities held to maturity



Gains (losses) on securities (FFG consolidated)

(Unit: ¥ bil.)



* Including balance of Fukuoka Chuo Bank [FFG consolidated basis] at end of March 2024: ¥138.1 billion, unrealized gains (losses): +¥1.6 billion

*Bank of Fukuoka: -17.1, Kumamoto Bank: -0.9, Juhachi-Shinwa Bank: -1.0

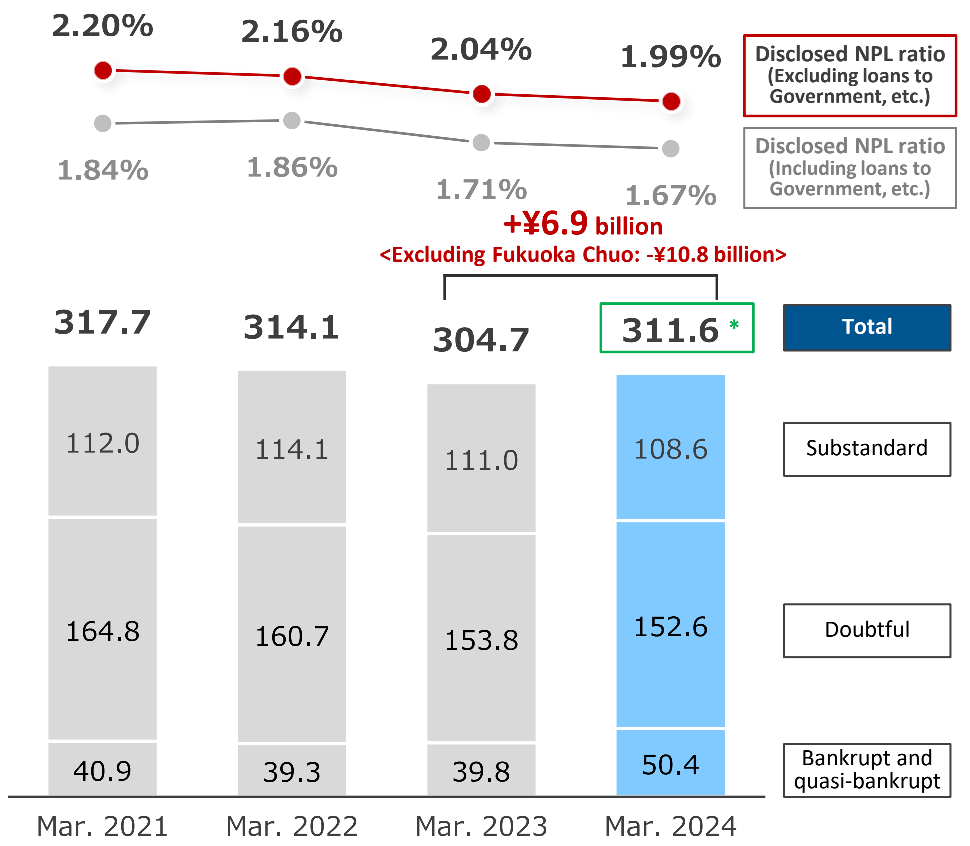
NPLs Disclosed under the FRL, Reserve for Possible Loan Losses, Capital Adequacy Ratio

- Balance of disclosed NPLs remains low, and no deterioration in the loan portfolio has been seen
- The level of reserve for possible loan losses as a percentage of all loans (reserve ratio) has remained high at around 1.3%
- Capital adequacy ratio remained steady from the end of FY2022

Balance and ratio of disclosed NPLs under the FRL (FFG consolidated)

(Unit: ¥ bil.)

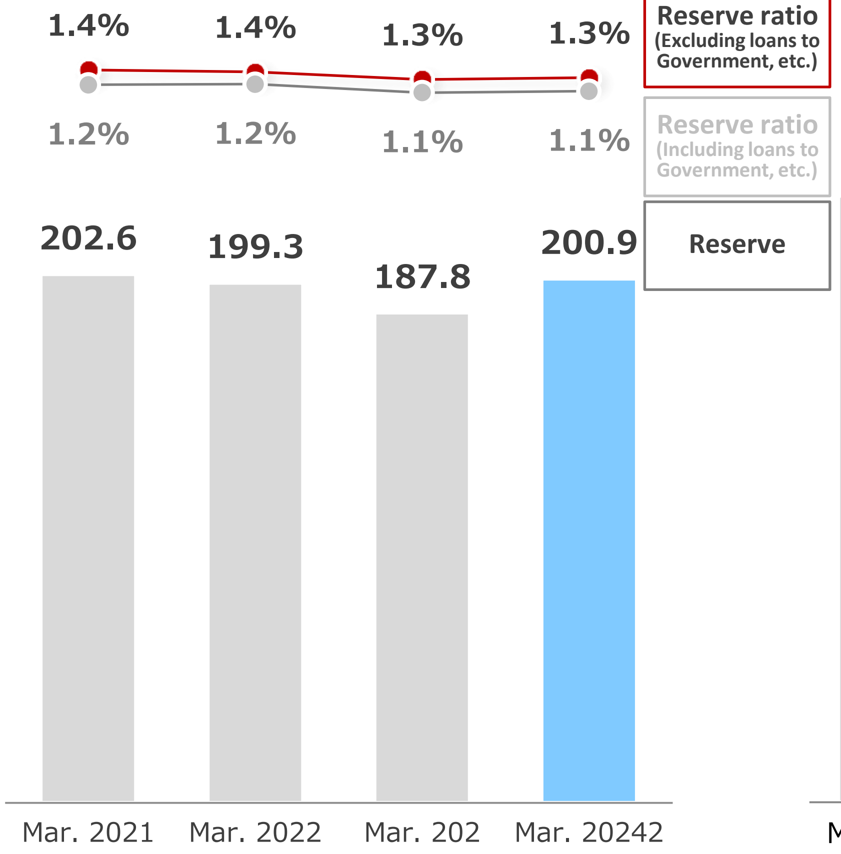
Excluding loans to Government and Bank of Fukuoka loans to FFG



Reserve and reserve ratio (FFG consolidated)

(Unit: ¥ bil.)

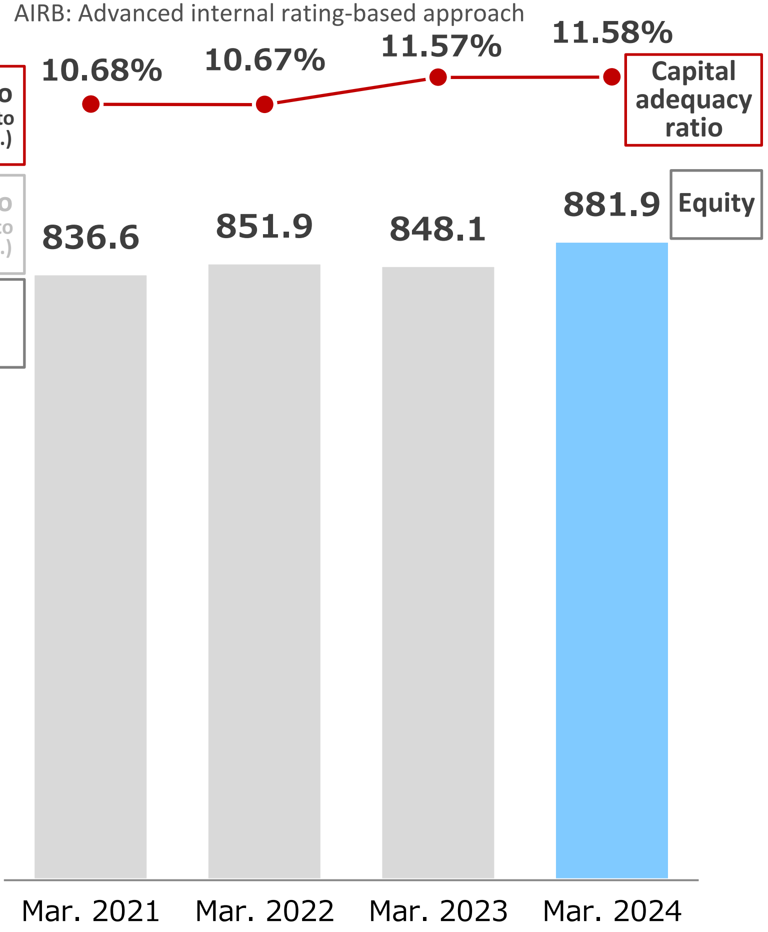
Excluding loans to Government and Bank of Fukuoka loans to FFG
Reserve ratio = Reserve for possible loan losses ÷ Balance of total credit (FRL basis)



Equity, capital adequacy ratio (FFG consolidated)

(Unit: ¥ bil.)

AIRB: Advanced internal rating-based approach



* Including balance of Fukuoka Chuo Bank at end of March 2024: ¥17.8 billion, impact of disclosed NPL ratio (excluding loans to Government, etc.): +0.07%

Fukuoka Financial Group

Minna Bank

Minna Bank

- Number of accounts increased by 360,000 year-on-year to 960,000, and deposits increased by ¥2.8 billion to ¥25.5 billion
- Loans and cover increased by ¥7.0 billion year-on-year to ¥14.0 billion due mainly to growth in loans, and the NPL ratio was 6.06%

Profit & Loss Summary (related to Minna Bank *)

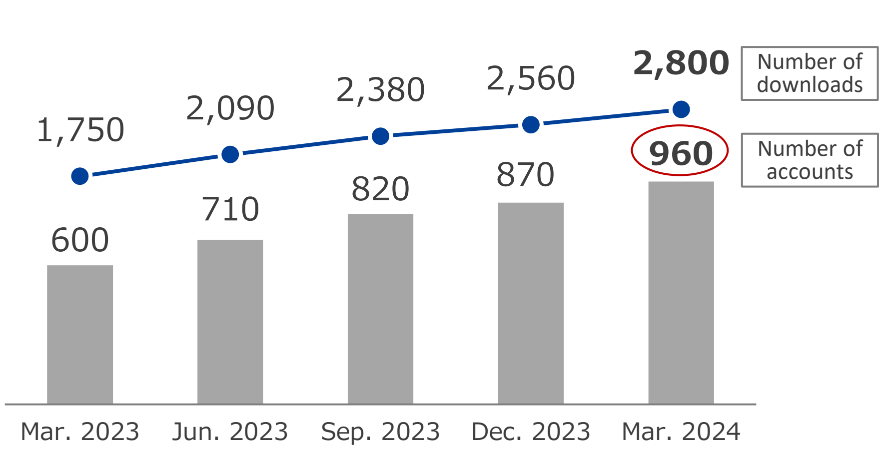
(Unit: ¥ bil.)

FY2023 results	FY2023 results	YoY chg.	FY2022 results
Gross business profit	**1.0**	**+0.9**	**0.1**
Net interest income	0.9	+0.7	0.2
Interest on loans and discounts	1.0	+0.8	0.2
Non-interest income (excl. gains (losses) on bonds)	0.1	+0.2	-0.1
Overhead expenses (-)	11.7	+1.7	10.0
Core business profit	**-10.7**	**-0.8**	**-10.0**
Ordinary profit	-12.4	-2.1	-10.3
Extraordinary profit (loss)	–	+4.5	-4.5
Net income	**-9.3**	**+1.9**	**-11.2**
Credit cost (-)	**1.5**	**+1.1**	**0.4**

FY2024 earnings projections	FY2024 projection	YoY chg.	FY2023 results
Net income	**-9.5**	**-0.2**	**-9.3**
Credit cost (-)	**1.6**	**+0.2**	**1.5**

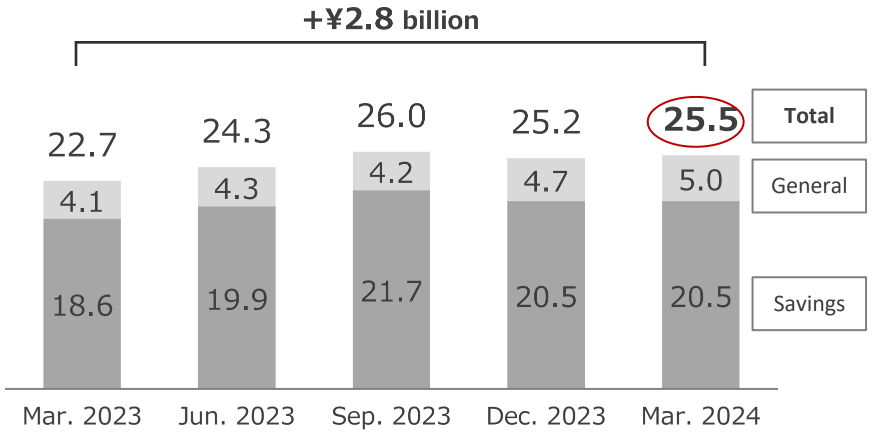
Number of downloads and accounts

(Unit: Thousands)



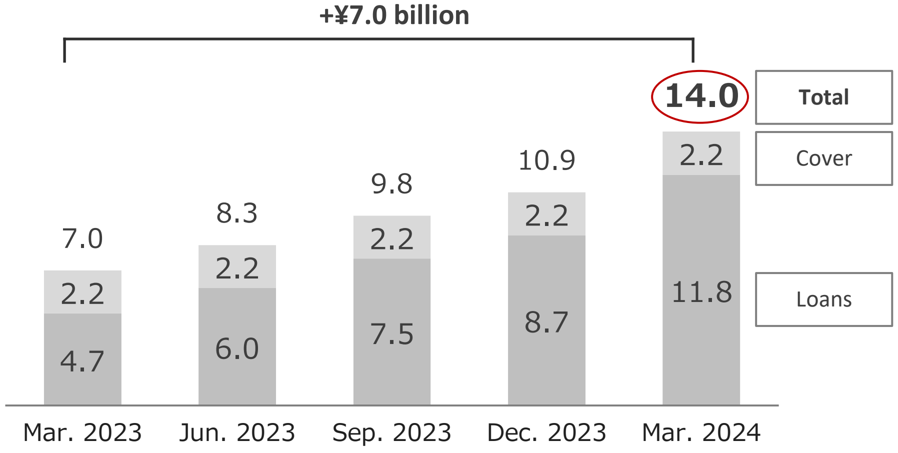
Balance of deposits (excluding special deposits)

(Unit: ¥ bil.)



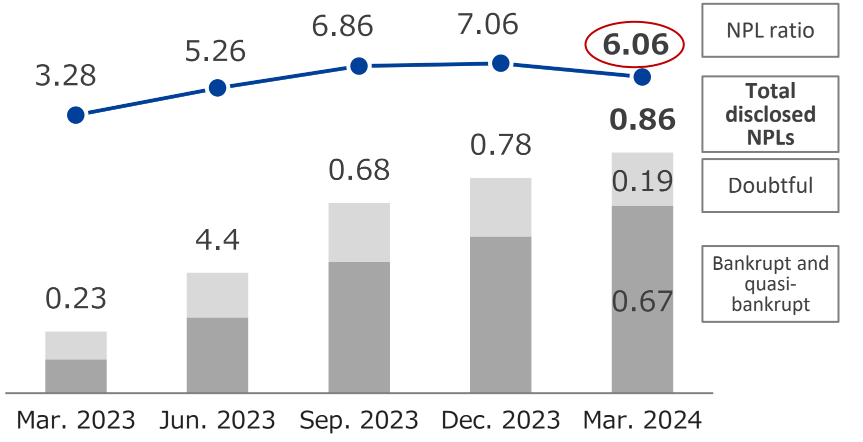
Balance of loans and cover

(Unit: ¥ bil.)



NPLs Disclosed under the FRL

(Unit: ¥ bil., %)



* Total of Minna Bank and Zerobank Design Factory (after eliminating internal transactions between the two). Non-consolidated financial statements of Minna Bank are included in the Financial Digest materials (Japanese only).

Earnings Projections for FY2024

FY2024 Full-Year Earnings Projections

(Unit: ¥ bil.)	FFG consolidated Projection	FFG consolidated YoY chg.
Ordinary profit	99.5	42.6
Consolidated net income	**68.5**	**7.3**

(Unit: ¥ bil.)	Banks total Projection	Banks total YoY chg.	FY2023 result[1]	Bank of Fukuoka Projection	Bank of Fukuoka YoY chg.	Kumamoto Bank Projection	Kumamoto Bank YoY chg.	Juhachi-Shinwa Bank Projection	Juhachi-Shinwa Bank YoY chg.	Fukuoka Chuo Bank Projection	Fukuoka Chuo Bank YoY chg.
Core business profit	**118.6**	**+0.6**	**118.0**	**90.8**	**+2.2**	**8.4**	**-1.1**	**18.2**	**-0.9**	**1.2**	**-0.1**
Ordinary profit	121.2	+38.8	82.4	94.9	+30.3	7.4	+1.0	17.9	+4.0	1.0	+2.8
Credit cost (-)	6.3	-9.5	15.8	3.5	-5.2	0.8	-0.9	1.7	-1.6	0.3	-2.0
Gains (losses) on securities	8.0	+26.0	-18.0	6.8	+21.7	0.0	+1.0	1.2	+2.3	0.0	+0.8
Net income	**89.2**	**+27.1**	**62.1**	**68.9**	**+20.4**	**5.6**	**+0.9**	**14.1**	**+3.6**	**0.7**	**+1.7**

FY2024 Interim Earnings Projections

(Unit: ¥ bil.)	FFG consolidated Projection	FFG consolidated YoY chg.
Ordinary profit	46.5	+2.0
Consolidated net income	**32.5**	**+2.2**

(Unit: ¥ bil.)	Banks total Projection	Banks total YoY chg.	FY2023 result[2]	Bank of Fukuoka Projection	Bank of Fukuoka YoY chg.	Kumamoto Bank Projection	Kumamoto Bank YoY chg.	Juhachi-Shinwa Bank Projection	Juhachi-Shinwa Bank YoY chg.	Fukuoka Chuo Bank Projection	Fukuoka Chuo Bank YoY chg.
Core business profit	**56.8**	**-1.6**	**58.4**	**43.6**	**-1.9**	**4.0**	**-0.1**	**8.8**	**-0.0**	**0.5**	**-0.0**
Ordinary profit	58.1	+3.6	54.5	45.6	+3.0	3.4	-0.4	8.6	+0.5	0.5	-0.2
Credit cost (-)	3.2	-2.8	6.0	1.8	-2.9	0.4	+0.3	0.9	-0.4	0.2	+0.0
Gains (losses) on securities	4.0	+1.3	2.7	3.4	+1.5	0.0	+0.0	0.6	-0.3	0.0	-0.2
Net income	**43.3**	**+3.4**	**39.9**	**33.2**	**+2.2**	**2.6**	**-0.3**	**7.2**	**+1.2**	**0.3**	**-0.2**

1. Fukuoka, Kumamoto, Juhachi-Shinwa (full year, 12 months) + Fukuoka Chuo (2H, 6 months)
2. Fukuoka, Kumamoto, Juhachi-Shinwa (1H, 6 months). Fukuoka Chuo Bank is not included prior to business integration.

Financial Data (Information by Bank, etc.)

Note: About the figures of the Fukuoka Chuo Bank

- Business integration between the Company and the Fukuoka Chuo Bank took effect on October 1, 2023.
- Regarding the Fukuoka Chuo Bank, profit (loss) figures, etc. are from FY2022 onward, and balance figures, etc. are only from March 31, 2023.

Profit & Loss Summary (Details of FFG Consolidated)

FFG Consolidated Figures

FY2023 financial results (Unit: ¥ bil.)	① FFG consolidated (Financial statement basis) Results	② YoY chg.	③ ② FY2023 special factors Total	Gain on negative goodwill	Loss-cutting in domestic bonds, credit cost	Fukuoka Chuo Bank * Integration-related	Non-integration-related	④ FY2022 special factors Results	⑤ FFG consolidated (excluding special factors) Results	⑥ YoY chg.
Core gross business profit	250.7	+16.6	3.8	–	–	–	3.8	–	246.9	+12.8
Net interest income	201.2	+17.1	3.6	–	–	–	3.6	–	197.6	+13.5
Non-interest income (excluding gains (losses) on bonds)	49.4	- 0.5	0.2	–	–	–	0.2	–	49.3	- 0.7
Overhead expenses (-)	150.2	+9.6	3.0	–	–	0.2	2.8	–	147.2	+6.6
Core business profit	**100.4**	**+7.0**	**0.8**	**–**	**–**	**-0.2**	**1.0**	**–**	**99.7**	**+6.2**
(Excluding gains (losses) on cancellation of investment trusts)	103.3	+7.8	0.8	–	–	-0.2	1.0	–	102.5	+7.1
Credit cost (-)	24.2	+18.4	11.6	–	9.4	1.9	0.3	–	12.6	+6.8
Gains (losses) on securities	-17.3	+19.6	-19.0	–	-19.1	–	0.1	-37.5	1.8	+1.1
Other operating profit (loss)	-2.1	- 1.3	0.0	–	–	-0.1	0.0	–	-2.0	- 1.3
Ordinary profit	**56.9**	**+6.9**	**-29.9**	**–**	**-28.5**	**-2.2**	**0.9**	**-37.5**	**86.8**	**- 0.7**
Extraordinary profit (loss)	20.6	+25.4	21.4	21.5	–	–	-0.1	–	-0.9	+3.9
Gain on negative goodwill	21.5	+21.5	21.5	21.5	–	–	–	–	–	–
Income before income taxes	77.5	+32.3	-8.4	21.5	-28.5	-2.2	0.8	-37.5	85.9	+3.2
Total income taxes (-)	16.2	+2.3	-8.9	–	-8.6	-0.7	0.3	-11.4	25.1	- 0.2
Profit (loss) attributable to non-controlling interests (-)	0.1	- 0.1	–	–	–	–	–	–	0.1	- 0.1
Net income	**61.2**	**+30.0**	**0.5**	**21.5**	**-20.0**	**-1.5**	**0.5**	**-26.1**	**60.7**	**+3.5**

Results excluding special factors (⑤ = ① - ③)

- Core business profit: ¥**99.7** billion
- Ordinary profit: ¥**86.8** billion
  - — Credit cost (-): ¥**12.6** billion
  - — Gains (losses) on securities: ¥**1.8** billion
- Net income: ¥**60.7** billion

Excluding special factors YoY chg. (⑥ = ② - ③ + ④)

- Core business profit **+¥6.2** billion
- Ordinary profit **-¥0.7** billion
  - — Credit cost (-) **+¥6.8** billion
  - — Gains (losses) on securities **+¥1.1** billion
- Net income **+¥3.5** billion

* P/L contribution after consolidation adjustment (after considering market value correction at integration)

Integration-related expenses (overhead expenses: -0.2, non-recurring expenses: -0.1)

Fukuoka Financial Group

Profit & Loss Summary (Breakdown of Banks Total)

Bank-specific Figures

FY2023 financial results (Unit: ¥ bil.)	Banks total Results	Banks total YoY chg.	Bank of Fukuoka (non-consolidated) Results	Bank of Fukuoka (non-consolidated) YoY chg.	Kumamoto Bank (non-consolidated) Results	Kumamoto Bank (non-consolidated) YoY chg.	Juhachi-Shinwa Bank (non-consolidated) Results	Juhachi-Shinwa Bank (non-consolidated) YoY chg.	Fukuoka Chuo Bank (non-consolidated) 2H results	Reference: Fukuoka Chuo Bank (non-consolidated) 12-month results	Reference: Fukuoka Chuo Bank (non-consolidated) YoY chg.
Core gross business profit	233.0	+17.8	155.4	+8.9	22.6	+2.0	51.2	+3.1	3.8	7.5	+0.1
Net interest income	202.7	+16.3	132.7	+8.3	20.5	+1.7	46.0	+2.7	3.6	7.2	+0.1
Domestic	191.9	+19.5	122.2	+10.2	20.5	+1.7	45.7	+4.0	3.6	7.1	+0.1
International	10.8	- 3.2	10.5	- 1.9	0.0	+0.0	0.3	- 1.3	0.0	0.1	- 0.0
Non-interest income (excl. bond-related income)	30.2	+1.5	22.8	+0.6	2.1	+0.4	5.2	+0.4	0.2	0.3	+0.0
Net fees and commissions	29.0	+3.5	21.0	+2.3	1.9	+0.3	5.8	+0.8	0.2	0.3	+0.0
Trading and other operating income	1.3	- 2.0	1.8	- 1.7	0.1	+0.1	-0.6	- 0.4	0.0	0.0	- 0.0
Overhead expenses (-)	115.0	+5.7	66.9	+2.0	13.0	+0.5	32.1	+0.2	3.0	6.2	- 0.1
Core business profit	**118.0**	**+12.2**	**88.5**	**+6.9**	**9.6**	**+1.6**	**19.1**	**+2.9**	**0.8**	**1.3**	**+0.2**
(Excluding gains (losses) on cancellation of investment trusts)	120.9	+13.0	90.5	+7.6	9.6	+1.6	20.0	+3.0	0.8	1.3	+0.1
Ordinary profit	82.4	+15.3	64.6	+11.7	6.4	+0.8	13.8	+5.3	-2.4	-1.8	- 3.0
Net income	**62.1**	**+11.5**	**48.4**	**+9.4**	**4.6**	**+0.3**	**10.5**	**+3.1**	**-1.5**	**-1.0**	**- 2.0**
Credit cost (-)	15.8	+12.7	8.7	+4.4	1.7	- 0.3	3.3	+6.4	2.2	2.3	+2.4
Gains (losses) on securities	-18.0	+16.9	-14.9	+9.9	-1.0	- 1.0	-1.1	+8.9	-1.0	-0.8	- 0.5
Gains (losses) on bonds	-24.0	+14.2	-18.1	+9.1	-1.0	- 1.0	-2.3	+8.7	-2.6	-2.6	- 2.4
Gains (losses) on stocks	6.0	+2.7	3.2	+0.8	0.0	+0.0	1.2	+0.2	1.6	1.8	+1.8

Fukuoka Financial Group

Net Interest Income, Non-interest Income

Bank-specific Figures

Net interest income

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**113.5**	**115.1**	**121.7**	**124.4**	**132.7**	**+8.3**
Domestic	105.3	105.9	109.3	112.0	122.2	+10.2
Interest on loans and discounts	89.8	91.1	91.2	92.7	95.4	+2.7
Interest on deposits, etc.	-0.5	-0.3	-0.2	-0.2	-0.2	- 0.0
Interest and dividends on securities	17.0	15.8	15.9	13.4	15.2	+1.7
International	8.2	9.3	12.4	12.4	10.5	- 1.9
Kumamoto Bank (non-consolidated)	**17.8**	**17.8**	**18.4**	**18.8**	**20.5**	**+1.7**
Domestic	17.8	17.8	18.4	18.8	20.5	+1.7
Interest on loans and discounts	16.1	16.5	16.5	16.3	16.5	+0.2
Interest on deposits, etc.	-0.1	-0.1	0.0	0.0	0.0	+0.0
Interest and dividends on securities	1.4	1.0	1.0	1.1	1.2	+0.1
International	0.0	0.0	0.0	0.0	0.0	+0.0
Juhachi-Shinwa Bank (non-consolidated)	**47.1**	**46.0**	**44.7**	**43.3**	**46.0**	**+2.7**
Domestic	45.8	43.7	42.0	41.7	45.7	+4.0
Interest on loans and discounts	33.9	33.0	32.0	31.5	31.9	+0.4
Interest on deposits, etc.	-0.3	-0.2	-0.1	-0.1	-0.1	+0.0
Interest and dividends on securities	11.7	10.4	8.9	8.2	9.6	+1.4
International	1.3	2.3	2.8	1.6	0.3	- 1.3
Fukuoka Chuo Bank (non-consolidated)				**7.1**	**7.2**	**+0.1**
Domestic				7.0	7.1	+0.1
Interest on loans and discounts				6.4	6.3	- 0.1
Interest on deposits, etc.				-0.1	-0.1	+0.0
Interest and dividends on securities				0.6	0.8	+0.2
International				0.1	0.1	- 0.0

Non-interest income (excluding gains (losses) on bonds)

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**18.5**	**18.3**	**21.9**	**22.2**	**22.8**	**+0.6**
Investment trusts & insurance	5.7	5.5	7.3	7.8	9.4	+1.6
Corporate-related fees	7.2	6.2	7.4	7.4	8.8	+1.4
Fees and commissions on exchange	5.2	5.3	5.2	5.2	5.1	- 0.1
Trading and other fees and commissions	-2.1	-1.4	-1.1	-1.7	-2.3	- 0.6
Foreign exchange, derivatives, etc.	2.4	2.6	3.0	3.4	1.7	- 1.7
Kumamoto Bank (non-consolidated)	**0.9**	**1.0**	**1.3**	**1.7**	**2.1**	**+0.4**
Investment trusts & insurance	1.4	1.5	1.9	1.8	2.1	+0.2
Corporate-related fees	0.5	0.4	0.5	0.5	0.7	+0.2
Fees and commissions on exchange	0.6	0.6	0.6	0.6	0.6	- 0.0
Other fees and commissions	-1.6	-1.6	-1.7	-1.3	-1.4	- 0.1
Foreign exchange, derivatives, etc.	0.1	0.1	0.1	0.0	0.1	+0.1
Juhachi-Shinwa Bank (non-consolidated)	**4.1**	**3.7**	**4.9**	**4.8**	**5.2**	**+0.4**
Investment trusts & insurance	2.8	2.7	3.6	3.8	4.6	+0.8
Corporate-related fees	1.0	1.0	1.2	1.2	1.4	+0.2
Fees and commissions on exchange	2.1	2.1	1.8	1.8	1.8	- 0.1
Other fees and commissions	-1.8	-2.0	-1.8	-1.8	-1.9	- 0.1
Foreign exchange, derivatives, etc.	0.1	-0.1	0.1	-0.2	-0.6	- 0.4
Fukuoka Chuo Bank (non-consolidated)				**0.3**	**0.3**	**+0.0**
Investment trusts & insurance				0.4	0.5	+0.1
Corporate-related fees				0.2	0.2	- 0.0
Fees and commissions on exchange				0.2	0.2	- 0.0
Other fees and commissions				-0.5	-0.5	- 0.0
Foreign exchange, derivatives, etc.				0.0	0.0	- 0.0

Fukuoka Financial Group

Overhead Expenses, Credit Cost

Bank-specific Figures

Overhead expenses (excluding non-recurring expenses)

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**67.7**	**68.4**	**67.0**	**64.9**	**66.9**	**+2.0**
Personnel expenses	31.3	31.4	31.2	30.8	30.9	+0.1
Non-personnel expenses	30.0	30.3	29.3	27.9	29.5	+1.6
Taxes	6.5	6.7	6.4	6.1	6.4	+0.3
Core OHR	51.3%	51.2%	46.7%	44.3%	43.0%	-1.2%
Kumamoto Bank (non-consolidated)	**13.6**	**13.3**	**13.1**	**12.5**	**13.0**	**+0.5**
Personnel expenses	6.4	6.3	6.3	6.0	6.0	+0.1
Non-personnel expenses	6.1	6.0	5.9	5.6	6.0	+0.3
Taxes	1.1	0.9	0.9	0.9	1.0	+0.1
Core OHR	72.6%	70.3%	66.3%	61.1%	57.6%	-3.5%
Juhachi-Shinwa Bank (non-consolidated)	**41.8**	**40.7**	**35.3**	**31.9**	**32.1**	**+0.2**
Personnel expenses	19.6	19.2	17.5	15.9	15.6	- 0.3
Non-personnel expenses	18.9	17.7	15.1	13.6	13.9	+0.3
Taxes	3.3	3.8	2.7	2.5	2.6	+0.1
Core OHR	81.4%	81.9%	71.2%	66.3%	62.6%	-3.7%
Fukuoka Chuo Bank (non-consolidated)				**6.3**	**6.2**	**- 0.1**
Personnel expenses				3.5	3.4	- 0.1
Non-personnel expenses				2.3	2.3	+0.0
Taxes				0.4	0.4	- 0.0
Core OHR				8.5%	8.2%	-0.3%

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

Credit cost (-)

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**38.9**	**2.4**	**0.5**	**4.3**	**8.7**	**+4.4**
New bankruptcies	0.7	0.2	0.0	0.5	2.0	+1.5
Collateral decline	0.9	0.9	0.7	0.5	0.6	+0.0
Rating change	16.8	18.4	9.5	12.9	12.0	- 0.9
Recovery, etc.	20.5	-17.2	-9.8	-9.6	-5.9	+3.7
Kumamoto Bank (non-consolidated)	**6.8**	**-0.9**	**-0.9**	**2.1**	**1.7**	**- 0.3**
New bankruptcies	0.1	0.0	0.0	0.0	0.1	+0.1
Collateral decline	0.2	0.2	0.1	0.2	0.2	+0.0
Rating change	3.4	2.4	1.6	3.3	0.8	- 2.5
Recovery, etc.	3.1	-3.6	-2.7	-1.5	0.6	+2.1
Juhachi-Shinwa Bank (non-consolidated)	**15.7**	**-1.2**	**2.0**	**-3.2**	**3.3**	**+6.4**
New bankruptcies	0.1	0.1	0.1	0.2	0.2	+0.0
Collateral decline	0.3	0.3	0.5	0.6	0.4	- 0.2
Rating change	2.0	4.7	5.5	1.1	3.9	+2.8
Recovery, etc.	13.3	-6.3	-4.0	-5.0	-1.3	+3.8
Fukuoka Chuo Bank (non-consolidated)				**-0.1**	**2.3**	**+2.4**
New bankruptcies						
Collateral decline						
Rating change						
Recovery, etc.						

Itemized information for Fukuoka Chuo Bank is not provided as the breakdowns were not compiled prior to the business integration.

Fukuoka Financial Group

Average Balance of Loans

Bank-specific Figures

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

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**8,578.1**	**9,018.2**	**9,361.0**	**9,627.6**	**9,987.7**	**+360.1**
Corporate	5,406.5	5,761.7	5,937.5	6,154.4	6,465.4	+311.0
Retail	2,262.1	2,308.9	2,386.6	2,471.6	2,536.1	+64.5
Public	909.5	947.6	1,037.0	1,001.6	986.1	- 15.5
Kumamoto Bank (non-consolidated)	**1,243.4**	**1,327.5**	**1,361.9**	**1,384.3**	**1,418.1**	**+33.8**
Corporate	626.9	683.4	690.1	692.0	707.0	+15.0
Retail	488.1	507.8	532.9	552.0	569.6	+17.6
Public	128.4	136.3	138.9	140.4	141.3	+0.9
Juhachi-Shinwa Bank (non-consolidated)	**2,893.4**	**2,982.0**	**3,008.2**	**3,030.8**	**3,098.4**	**+67.6**
Corporate	1,560.0	1,630.2	1,630.7	1,654.0	1,746.8	+92.8
Retail	842.6	846.4	864.5	881.1	891.6	+10.5
Public	490.9	505.4	513.0	495.6	460.0	- 35.6
Fukuoka Chuo Bank (non-consolidated)				**408.9**	**401.2**	**- 7.7**
Corporate				323.0	318.0	- 5.0
Retail				65.1	64.1	- 1.0
Public				20.6	19.0	- 1.6

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

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**8,578.1**	**9,018.2**	**9,361.0**	**9,627.6**	**9,987.7**	**+360.1**
Fukuoka Prefecture	6,630.9	6,974.1	7,311.7	7,490.5	7,639.1	+148.6
Kumamoto Prefecture	99.4	117.2	121.6	126.4	132.3	+5.9
Nagasaki Prefecture	71.3	72.9	73.8	71.3	70.6	- 0.7
Other parts of Kyushu	492.0	517.0	512.0	513.7	507.1	- 6.6
Outside Kyushu	1,284.5	1,337.0	1,342.0	1,425.6	1,638.4	+212.8
Kumamoto Bank (non-consolidated)	**1,243.4**	**1,327.5**	**1,361.9**	**1,384.3**	**1,418.1**	**+33.8**
Fukuoka Prefecture	39.2	42.5	43.5	45.5	44.6	- 0.9
Kumamoto Prefecture	1,157.1	1,235.9	1,269.0	1,289.5	1,321.5	+32.0
Other parts of Kyushu	47.1	49.1	49.4	49.3	51.9	+2.6
Juhachi-Shinwa Bank (non-consolidated)	**2,893.4**	**2,982.0**	**3,008.2**	**3,030.8**	**3,098.4**	**+67.6**
Fukuoka Prefecture	309.7	322.1	341.5	350.1	357.5	+7.4
Kumamoto Prefecture	11.2	11.5	11.1	11.0	12.1	+1.1
Nagasaki Prefecture	2,176.2	2,253.7	2,274.7	2,277.7	2,257.0	- 20.7
Other parts of Kyushu	91.3	93.3	93.9	93.1	93.0	- 0.1
Outside Kyushu	305.0	301.4	287.0	298.9	378.7	+79.8
Fukuoka Chuo Bank (non-consolidated)				**408.9**	**401.2**	**- 7.7**
Fukuoka Prefecture				408.9	401.2	- 7.7

Balance of Loans by Industry (Banks Total)

Bank-specific Figures

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

(Unit: ¥ bil.)	Banks total			Bank of Fukuoka (non-consolidated)		Kumamoto Bank (non-consolidated)		Juhachi-Shinwa Bank (non-consolidated)		Fukuoka Chuo Bank (non-consolidated)	
	Balance at end of period	YoY chg. (①+②+③) Excluding Fukuoka Chuo	YoY chg. (①+②+③+④) Including Fukuoka Chuo	Balance at end of period	YoY chg. ①	Balance at end of period	YoY chg. ②	Balance at end of period	YoY chg. ③	Balance at end of period ④	YoY chg.*
Domestic loans, total	**18,690.1**	**+444.7**	**+862.6**	**11,793.7**	**+158.4**	**2,396.0**	**+413.8**	**4,082.4**	**- 127.4**	**417.8**	**- 6.7**
(Excluding loans to Government, etc.)	15,664.4	+304.0	+703.9	10,698.8	+266.1	1,454.8	+57.5	3,110.8	- 19.6	399.8	- 5.7
Manufacturing	834.7	- 2.6	+14.3	597.4	+7.2	56.0	+2.2	164.3	- 12.0	16.9	+0.0
Agriculture and forestry	48.4	+1.3	+1.6	23.9	+0.4	11.9	+1.3	12.2	- 0.4	0.3	+0.0
Fishery	32.2	- 0.8	- 0.7	13.5	- 1.2	3.2	+0.3	15.4	+0.1	0.0	+0.0
Mining, quarrying and gravel	22.8	+5.5	+6.3	10.4	+6.1	0.5	+0.0	11.0	- 0.6	0.8	- 0.3
Construction	465.9	- 3.5	+53.7	250.9	- 4.4	63.3	+2.8	94.4	- 1.8	57.1	- 2.5
Electricity, gas, heat supply and water	492.2	+27.7	+33.7	377.6	+22.1	19.9	- 0.8	88.5	+6.3	6.0	+0.2
Information and communications	87.1	+28.9	+32.8	63.5	+28.1	4.3	+1.3	15.2	- 0.7	3.9	+0.3
Transport and postal service	900.5	+65.2	+75.1	745.1	+62.3	22.8	+0.1	122.6	+2.8	9.8	+0.1
Wholesale and retail trade	1,439.4	+15.9	+64.5	1,022.2	+17.0	95.9	- 3.6	272.6	+2.5	48.5	+0.1
Finance and insurance	747.2	- 133.2	- 123.2	623.7	- 104.4	6.2	+1.5	107.3	- 30.3	9.9	- 1.0
FFG	123.3	+0.0	+0.0	123.3	+0.0	0.0	+0.0	0.0	+0.0	0.0	+0.0
Real estate and leasing	3,625.2	+206.3	+309.5	2,690.4	+134.7	289.8	+21.8	541.7	+49.7	103.1	+14.5
Real estate	3,211.5	+153.6	+255.5	2,406.2	+105.3	281.1	+22.5	422.1	+25.8	101.9	+13.9
Services	1,399.9	- 7.1	+45.9	859.4	- 0.1	159.6	+4.2	327.8	- 11.2	53.0	- 10.1
Government, local public sector	4,468.3	+145.9	+182.9	1,942.0	- 71.5	1,079.5	+361.4	1,409.8	- 143.9	36.9	- 1.1
Government	2,902.4	+140.8	+158.8	971.5	- 107.8	941.2	+356.3	971.5	- 107.8	18.0	- 1.0
Other (personal loans, etc.)	4,125.6	+95.2	+166.2	2,573.1	+62.0	582.4	+21.1	899.0	+12.1	71.0	- 7.0

* Year-on-year changes are made on a non-consolidated basis (not included in the year-on-year changes for banks total).

Average Balance of Deposits & CDs

Bank-specific Figures

[Domestic] Average balance by segment

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**10,654.3**	**11,748.0**	**12,591.3**	**13,127.8**	**13,415.6**	**+287.8**
Retail	7,250.3	7,842.6	8,344.2	8,677.8	8,882.8	+205.0
Corporate	2,669.6	3,144.0	3,422.6	3,497.8	3,589.5	+91.7
Public	734.4	761.4	824.5	952.1	943.1	- 9.0
Kumamoto Bank (non-consolidated)	**1,440.8**	**1,545.0**	**1,613.9**	**1,643.2**	**1,666.7**	**+23.5**
Retail	1,066.4	1,114.5	1,159.4	1,189.4	1,212.6	+23.2
Corporate	342.9	392.8	414.5	416.3	420.7	+4.4
Public	31.4	37.6	40.0	37.6	33.3	- 4.3
Juhachi-Shinwa Bank (non-consolidated)	**5,003.2**	**5,301.6**	**5,518.4**	**5,670.3**	**5,712.1**	**+41.8**
Retail	3,291.3	3,466.7	3,613.1	3,718.1	3,759.6	+41.5
Corporate	1,201.2	1,301.8	1,373.4	1,389.0	1,396.5	+7.5
Public	510.7	533.1	531.9	563.2	556.0	- 7.2
Fukuoka Chuo Bank (non-consolidated)				**542.7**	**527.9**	**- 14.8**
Retail				341.0	338.0	- 3.0
Corporate				149.8	143.2	- 6.6
Public				51.8	46.6	- 5.2

[Domestic] Average balance by type

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**10,654.3**	**11,748.0**	**12,591.3**	**13,127.8**	**13,415.6**	**+287.8**
Floating	7,353.8	8,458.5	9,188.3	9,808.3	10,137.2	+328.9
Fixed	2,962.6	2,949.7	2,964.2	2,940.5	2,821.7	- 118.8
CDs	337.8	339.9	438.8	379.0	456.6	+77.6
Kumamoto Bank (non-consolidated)	**1,440.8**	**1,545.0**	**1,613.9**	**1,643.2**	**1,666.7**	**+23.5**
Floating	847.7	978.2	1,068.4	1,125.7	1,179.7	+54.0
Fixed	591.1	566.1	544.9	516.9	485.7	- 31.2
CDs	2.0	0.7	0.6	0.6	1.2	+0.6
Juhachi-Shinwa Bank (non-consolidated)	**5,003.2**	**5,301.6**	**5,518.4**	**5,670.3**	**5,712.1**	**+41.8**
Floating	3,165.7	3,534.1	3,824.6	4,017.5	4,165.3	+147.8
Fixed	1,607.9	1,532.4	1,468.4	1,413.6	1,337.9	- 75.7
CDs	229.6	235.1	225.4	239.2	208.9	- 30.3
Fukuoka Chuo Bank (non-consolidated)				**542.7**	**527.9**	**- 14.8**
Floating				268.8	259.1	- 9.7
Fixed				258.0	253.6	- 4.4
CDs				15.8	15.1	- 0.7

Interest Rates on Loans and Deposits & CDs

Bank-specific Figures

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

(Unit: %)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka	**1.04**	**1.01**	**0.97**	**0.96**	**0.95**	**- 0.0**
Corporate	0.85	0.84	0.84	0.84	0.83	- 0.0
Retail	1.72	1.64	1.57	1.52	1.50	- 0.0
Public	0.49	0.44	0.36	0.35	0.37	+0.0
Kumamoto Bank (non-consolidated)	**1.30**	**1.25**	**1.21**	**1.18**	**1.16**	**- 0.0**
Corporate	1.26	1.24	1.23	1.19	1.17	- 0.0
Retail	1.56	1.48	1.42	1.38	1.37	- 0.0
Public	0.48	0.39	0.33	0.30	0.31	+0.0
Juhachi-Shinwa Bank (non-consolidated)	**1.17**	**1.10**	**1.07**	**1.04**	**1.03**	**- 0.0**
Corporate	0.99	0.95	0.94	0.92	0.90	- 0.0
Retail	2.00	1.90	1.80	1.72	1.69	- 0.0
Public	0.34	0.26	0.23	0.23	0.27	+0.0
Fukuoka Chuo Bank (non-consolidated)				**1.57**	**1.58**	**+0.0**
Corporate				1.39	1.40	+0.0
Retail				2.84	2.82	- 0.0
Public				0.39	0.38	- 0.0

[Domestic] Yield on deposits, etc.

(Unit: %)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**+0.00**
Floating	0.00	0.00	0.00	0.00	0.00	+0.00
Fixed	0.01	0.01	0.00	0.00	0.00	+0.00
CDs	0.01	0.01	0.00	0.00	0.00	+0.00
Kumamoto Bank (non-consolidated)	**0.01**	**0.00**	**0.00**	**0.00**	**0.00**	**+0.00**
Floating	0.00	0.00	0.00	0.00	0.00	+0.00
Fixed	0.01	0.01	0.00	0.00	0.00	+0.00
CDs	0.01	0.01	0.00	0.00	0.00	+0.00
Juhachi-Shinwa Bank (non-consolidated)	**0.01**	**0.00**	**0.00**	**0.00**	**0.00**	**+0.00**
Floating	0.00	0.00	0.00	0.00	0.00	+0.00
Fixed	0.02	0.01	0.00	0.00	0.00	+0.00
CDs	0.02	0.01	0.01	0.01	0.01	+0.00
Fukuoka Chuo Bank (non-consolidated)				**0.02**	**0.02**	**+0.00**
Floating				0.00	0.00	+0.00
Fixed				0.05	0.05	+0.00
CDs				0.00	0.00	+0.00

Fukuoka Financial Group

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

Bank-specific Figures

Asset management product sales

(Unit: ¥ bil.)	FY2019	FY2020	FY2021	FY2022	FY2023	YoY chg.
Bank of Fukuoka (non-consolidated)	**162.8**	**164.2**	**218.9**	**221.8**	**303.3**	**+81.5**
Investment trusts	81.3	122.5	181.7	145.2	209.9	+64.7
Individual insurance	74.7	35.3	33.1	69.6	85.7	+16.1
Foreign currency deposits	4.5	4.0	1.4	2.9	0.7	- 2.2
Government bonds	2.1	2.2	2.5	3.9	6.8	+2.9
Kumamoto Bank (non-consolidated)	**38.1**	**44.9**	**57.0**	**50.7**	**63.2**	**+12.5**
Investment trusts	23.3	29.0	45.9	35.7	45.8	+10.1
Individual insurance	14.2	15.4	10.9	14.7	17.0	+2.3
Foreign currency deposits	0.5	0.4	0.0	0.1	0.0	- 0.1
Government bonds	0.0	0.0	0.0	0.1	0.2	+0.1
Juhachi-Shinwa Bank (non-consolidated)	**76.7**	**73.0**	**109.0**	**109.0**	**150.2**	**+41.2**
Investment trusts	43.1	43.1	80.5	62.8	93.0	+30.2
Individual insurance	32.0	28.9	27.4	44.6	55.6	+11.0
Foreign currency deposits	0.6	0.3	0.2	0.6	0.1	- 0.5
Government bonds	0.9	0.5	0.7	0.9	1.4	+0.5
Fukuoka Chuo Bank (non-consolidated)				**10.7**	**12.4**	**+1.7**
Investment trusts				4.8	5.6	+0.8
Individual insurance				5.8	6.5	+0.7
Foreign currency deposits				–	–	–
Government bonds				0.0	0.2	+0.2

Balance of assets under management for individual customers

(Unit: ¥ bil.)	Mar. 2020	Mar. 2021	Mar. 2022	Mar. 2023	Mar. 2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**989.0**	**1,049.1**	**1,144.2**	**1,186.7**	**1,383.7**	**+197.0**
Investment trusts	251.5	311.5	404.4	457.0	610.5	+153.5
Individual insurance	673.5	675.7	689.4	688.0	737.1	+49.1
Foreign currency deposits	24.0	27.4	21.9	15.8	13.2	- 2.6
Government bonds	39.9	34.5	28.4	25.7	22.8	- 2.9
Kumamoto Bank (non-consolidated)	**203.5**	**215.3**	**234.2**	**239.3**	**276.4**	**+37.1**
Investment trusts	58.1	66.8	83.6	94.1	120.0	+25.9
Individual insurance	141.9	144.7	147.4	142.9	154.4	+11.5
Foreign currency deposits	2.4	2.7	2.2	1.5	1.3	- 0.2
Government bonds	1.0	1.0	0.8	0.7	0.6	- 0.1
Juhachi-Shinwa Bank (non-consolidated)	**490.7**	**516.6**	**555.9**	**566.1**	**657.6**	**+91.5**
Investment trusts	118.5	128.9	163.2	183.4	240.6	+57.2
Individual insurance	353.6	369.8	378.5	371.4	406.9	+35.5
Foreign currency deposits	5.7	6.2	4.9	3.3	2.9	- 0.4
Government bonds	12.8	11.4	9.0	7.8	7.1	- 0.7
Fukuoka Chuo Bank (non-consolidated)				**41.7**	**43.0**	**+1.3**
Investment trusts				12.9	13.0	+0.1
Individual insurance				28.1	29.2	+1.1
Foreign currency deposits				0.0	0.0	+0.0
Government bonds				0.5	0.7	+0.2

[Investment trusts] Includes for corporations
[Insurance] Does not include level premium insurance other than prepaid contracts

Fukuoka Financial Group

Marketable Securities

Bank-specific Figures

Balance at end of period (market value)

(Unit: ¥ bil.)	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	YoY chg.
Bank of Fukuoka (consolidated)	**2,677.5**	**2,748.8**	**2,451.4**	**2,764.5**	**3,133.0**	**+681.6**
Stocks	139.8	128.2	140.1	169.4	195.6	+55.5
Domestic bonds	1,564.7	1,494.6	1,213.3	1,284.3	1,582.4	+369.1
Other	972.9	1,126.0	1,097.8	1,310.8	1,354.9	+257.1
Foreign bonds	618.3	780.3	744.9	944.9	956.3	+211.4
Kumamoto Bank (non-consolidated)	**155.8**	**146.0**	**146.4**	**153.1**	**142.7**	**- 3.7**
Stocks	1.6	1.3	1.7	2.0	2.2	+0.5
Domestic bonds	149.4	139.8	139.4	144.7	132.0	- 7.4
Other	4.7	4.8	5.2	6.3	8.3	+3.1
Foreign bonds	–	–	–	–	–	–
Juhachi-Shinwa Bank (non-consolidated)	**1,187.1**	**1,210.7**	**1,247.1**	**1,423.9**	**1,467.8**	**+220.7**
Stocks	34.7	33.6	38.5	44.7	54.4	+15.9
Domestic bonds	824.1	789.2	768.0	875.0	878.5	+110.5
Other	328.3	387.8	440.5	504.0	534.8	+94.3
Foreign bonds	180.9	222.4	246.7	295.0	299.4	+52.7
Fukuoka Chuo Bank (non-consolidated)			**88.2**	**89.7**	**138.1**	**+49.9**
Stocks			7.6	9.5	6.4	- 1.2
Domestic bonds			61.7	63.4	112.8	+51.1
Other			18.8	16.6	18.8	+0.0
Foreign bonds			11.1	9.0	7.9	- 3.2

Unrealized gains (losses) at end of period

(Unit: ¥ bil.)	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	YoY chg.
Bank of Fukuoka (consolidated)	**68.5**	**-54.9**	**12.8**	**-32.5**	**58.3**	**+45.5**
Stocks	74.1	62.3	75.2	105.3	130.2	+55.0
Domestic bonds	-6.2	-42.2	-39.7	-84.1	-62.9	- 23.2
Other	0.6	-75.0	-22.6	-53.6	-8.9	+13.7
Foreign bonds	-10.3	-59.4	-12.2	-41.9	-20.5	- 8.3
Kumamoto Bank (non-consolidated)	**0.4**	**-3.1**	**-3.4**	**-7.4**	**-5.3**	**- 1.9**
Stocks	0.6	0.4	0.8	1.0	1.3	+0.5
Domestic bonds	-0.1	-3.3	-3.6	-8.1	-6.2	- 2.6
Other	0.0	-0.2	-0.6	-0.4	-0.4	+0.2
Foreign bonds	–	–	–	–	–	–
Juhachi-Shinwa Bank (non-consolidated)	**32.7**	**-8.3**	**8.1**	**-22.5**	**15.1**	**+7.0**
Stocks	13.5	11.6	16.1	21.5	30.6	+14.5
Domestic bonds	5.9	-7.6	-10.4	-30.4	-26.1	- 15.7
Other	13.2	-12.3	2.4	-13.6	10.7	+8.3
Foreign bonds	-1.5	-18.3	-5.1	-24.2	-12.2	- 7.1
Fukuoka Chuo Bank (non-consolidated)			**0.0**	**1.1**	**4.1**	**+4.1**
Stocks			1.6	3.7	3.4	+1.8
Domestic bonds			-1.5	-2.7	-0.1	+1.4
Other			-0.1	0.1	0.7	+0.8
Foreign bonds			-0.2	-0.2	-0.1	+0.1

NPLs Disclosed under the FRL, Capital Adequacy Ratio

Bank-specific Figures

Balance and ratio of disclosed NPLs under the FRL

(Unit: ¥ bil., %)	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**185.6**	**193.9**	**186.3**	**187.8**	**172.4**	**- 13.9**
Substandard	72.2	74.1	67.4	66.4	61.6	- 5.8
Doubtful	89.8	92.3	94.0	95.1	80.6	- 13.4
Bankrupt and quasi-bankrupt	23.5	27.5	24.9	26.3	30.2	+5.3
NPL ratio	1.58%	1.68%	1.59%	1.58%	1.45%	-0.14%
Kumamoto Bank (non-consolidated)	**38.2**	**39.2**	**36.2**	**35.2**	**35.9**	**- 0.3**
Substandard	11.8	11.4	9.5	8.8	9.7	+0.2
Doubtful	22.5	23.2	23.5	22.5	21.5	- 2.0
Bankrupt and quasi-bankrupt	3.8	4.6	3.2	3.9	4.7	+1.5
NPL ratio	2.06%	2.01%	1.81%	1.45%	1.49%	-0.32%
Juhachi-Shinwa Bank (non-consolidated)	**84.6**	**82.5**	**78.6**	**81.7**	**80.6**	**+2.0**
Substandard	30.1	33.5	34.1	35.4	35.3	+1.2
Doubtful	48.3	39.9	36.2	37.3	36.3	+0.1
Bankrupt and quasi-bankrupt	6.2	9.1	8.3	8.9	9.0	+0.7
NPL ratio	2.49%	2.06%	1.85%	1.95%	1.96%	+0.11%
Fukuoka Chuo Bank (non-consolidated)			**11.4**	**12.0**	**17.8**	**+6.4**
Substandard			1.0	1.0	1.9	+0.9
Doubtful			6.2	6.7	13.9	+7.7
Bankrupt and quasi-bankrupt			4.2	4.4	2.0	- 2.2
NPL ratio			2.68%	2.98%	4.25%	+1.57%

Capital adequacy ratio

(Unit: ¥ bil., %)	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	YoY chg.
Bank of Fukuoka (consolidated)	**9.49%**	**9.27%**	**10.43%**	**10.75%**	**10.17%**	**-0.3%**
Core capital	563.6	573.8	563.0	581.9	552.5	- 10.5
Risk assets	5,939.2	6,187.3	5,394.1	5,412.3	5,428.5	+34.4
Kumamoto Bank (non-consolidated)	**9.73%**	**9.82%**	**9.66%**	**11.19%**	**10.36%**	**+0.7%**
Core capital	94.7	96.7	98.7	91.8	88.4	- 10.3
Risk assets	973.3	985.2	1,021.8	820.1	853.4	- 168.4
Juhachi-Shinwa Bank (non-consolidated)	**9.35%**	**9.86%**	**9.00%**	**10.30%**	**10.31%**	**+1.3%**
Core capital	240.6	247.6	245.4	228.0	217.4	- 28.0
Risk assets	2,570.8	2,510.8	2,723.8	2,212.5	2,107.3	- 616.5
Fukuoka Chuo Bank (non-consolidated)			**9.38%**	**9.40%**	**9.27%**	**-0.1%**
Core capital			25.7	26.2	24.0	- 1.7
Risk assets			274.4	279.4	259.3	- 15.1

Method of calculating capital adequacy ratio (March 31, 2024)

<table>
<tr><th></th><th>FFG</th><th>Bank of Fukuoka</th><th>Kumamoto Bank</th><th>Juhachi-Shinwa Bank</th><th>Fukuoka Chuo Bank</th></tr>
<tr><td>Credit risk</td><td colspan="2">Advanced internal rating-based approach (AIRB)</td><td colspan="2">Foundation internal ratings-based approach (FIRB)</td><td>Standardized approach (SA)</td></tr>
<tr><td>Operational risk</td><td colspan="5">Standard measurement approach (SMA)</td></tr>
</table>

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Fukuoka Financial Group

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