Fukuoka Financial Group

Financial Highlights FY2024

May 12, 2025

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
Loans to Government, etc.	Total of loans to Government and Bank of Fukuoka loans to FFG
Fukuoka Chuo Bank (YoY chg.)	Year-on-year change in the figures of the Fukuoka Chuo Bank that are included in the Company's financial results (difference between the results of FY2024 (12 months) and the results of the second half of FY2023 (6 months))

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 since the second half of FY2023 (six months) and balance figures since the business integration have been consolidated and combined after making necessary adjustments. **Figures before the end of September 2023 do not include figures for the Fukuoka Chuo Bank.**

Fukuoka Financial Group

Profit & Loss Summary

Profit & Loss

FFG consolidated (Unit: ¥ bil.)		FY2024	YoY chg.	FY2023	FY2024 projected*	Chg. from projected
Core gross business profit[1]		279.3	+28.7	250.7		
Overhead exper	(-)	① 160.3	+10.1	150.2		
Core business profit		② **119.1**	**+18.6**	**100.4**	**109.6**	**+9.5**
Credit cost	(-)	③ **6.1**	**-18.1**	**24.2**	**6.4**	**-0.3**
Gains (losses) on securities		**-9.8**	**+7.5**	**-17.3**	**0.5**	**-10.3**
Gains (losses) on bonds		-18.9	+2.8	-21.7		
Gains (losses) on stocks		9.1	+4.7	4.4		
Ordinary profit		**103.6**	**+46.7**	**56.9**	**105.5**	**-1.9**
Consolidated net income		④ **72.1**	**+11.0**	**61.2**	**72.0**	**+0.1**
Special factors (after-tax)		**0.8**	**+0.4**	**0.5**		
Consolidated net income (excluding special factors)		**71.3**	**+10.6**	**60.7**		

Banks total (Unit: ¥ bil.)		FY2024	YoY chg.	FY2023	FY2024 projected*	Chg. from projected
Core gross business profit[1]		259.1	+26.1	233.0		
Net interest income		225.5	+22.8	202.7		
Non-interest income (excluding bond-related income)		33.6	+3.4	30.2		
Overhead exper	(-)	123.1	+8.1	115.0		
Core business profit		**136.0**	**+18.0**	**118.0**	**126.9**	**+9.1**
Ordinary profit		126.4	+44.1	82.4	**128.6**	**-2.2**
Net income		⑤ **93.9**	**+31.8**	**62.1**	**93.9**	**+0.0**
Credit cost	(-)	**0.1**	**-15.7**	**15.8**	**0.8**	**-0.7**

Financial highlights (FFG consolidated)

① **Core business profit: ¥119.1 billion** (YoY chg. +¥18.6 billion, chg. from projected +¥9.5 billion) ▶ See P3
- Increased by ¥18.6 billion year-on-year due to an increase in domestic net interest income reflecting higher interest rates as well as steady growth in non-interest income such as sales commissions on investment trusts and corporate-related fees

② **Credit cost: ¥6.1 billion provision** (YoY decrease in expenses of ¥18.1 billion) ▶ See P9
- Year-on-year decrease due to a turnaround from FY2023 special factors as well as the recovery of large loans and an increase in higher rated borrowers in line with a recovery in business performance

③ **Gains (losses) on securities: -¥9.8 billion** (YoY chg. +¥7.5 billion)
- Despite restructuring securities portfolio in light of rising domestic interest rates and stock price movements, gains (losses) improved by +¥7.5 billion year-on-year
  - Gains (losses) on bonds: -¥18.9 billion, replaced government bonds with long remaining maturities and low-yield bonds
  - Gains (losses) on stocks: +¥9.1 billion, recorded gains on the sale of listed stocks and funds held for net investment purposes

④ **Consolidated net income: ¥72.1 billion** (YoY chg. +¥11.0 billion, chg. from projected +¥0.1 billion) ▶ See P4
- Increased by ¥11.0 billion year-on-year due in part to an increase in core business profit and a decrease in credit cost
  [+¥10.6 billion excluding special factors]

Special factors (FY2024, FY2023)

⇒ Turnaround from temporary gains (losses) associated with business integration with Fukuoka Chuo Bank in FY2023

(Unit: ¥ bil.)	FY2024 Before tax	FY2024 After tax	YoY chg. After tax	FY2023 Before tax	FY2023 After tax
Special factors, total	**0.7**	**0.8**	**+0.4**	**-8.4**	**0.5**
Gain on negative goodwill			-21.5	21.5	21.5
Gains (losses) on bonds			+13.4	-19.1	-13.4
Credit cost (existing 3 banks, Fukugin Guarantee)			+6.6	-9.4	-6.6
Related to Fukuoka Chuo Bank			+1.5	-2.2	-1.5
Unification of FFG standards on credit cost			+1.3	-1.9	-1.3
Integration-related expenses			+0.2	-0.3	-0.2
Fukuoka Chuo Bank profit[2]	**0.7**	**0.8**	**+0.4**	**0.9**	**0.5**

Turnaround from factors associated with business integration with Fukuoka Chuo Bank

Consolidation difference in bottom line

(Unit: ¥ bil.)		FY2024	YoY chg.
Net income (banks total)	⑤	**93.9**	**+31.8**
Gain on negative goodwill		—	-21.5
FFG non-consolidated		-15.9	-1.8
Related to Minna Bank		-8.8	+0.5
Subsidiary income		4.8	+2.5
Other consolidation adjustments		-1.9	-0.6
Consolidated net income	④	**72.1**	**+11.0**

* Figures announced in the Financial Digest of November 11, 2024 and in the Investor Presentation of November 27, 2024

1. Core gross business profit = Gross business profit - Gains (losses) on bonds
2. FY2024 [12 months], FY2023 [2H, 6 months: After consolidation adjustment]

Fukuoka Financial Group

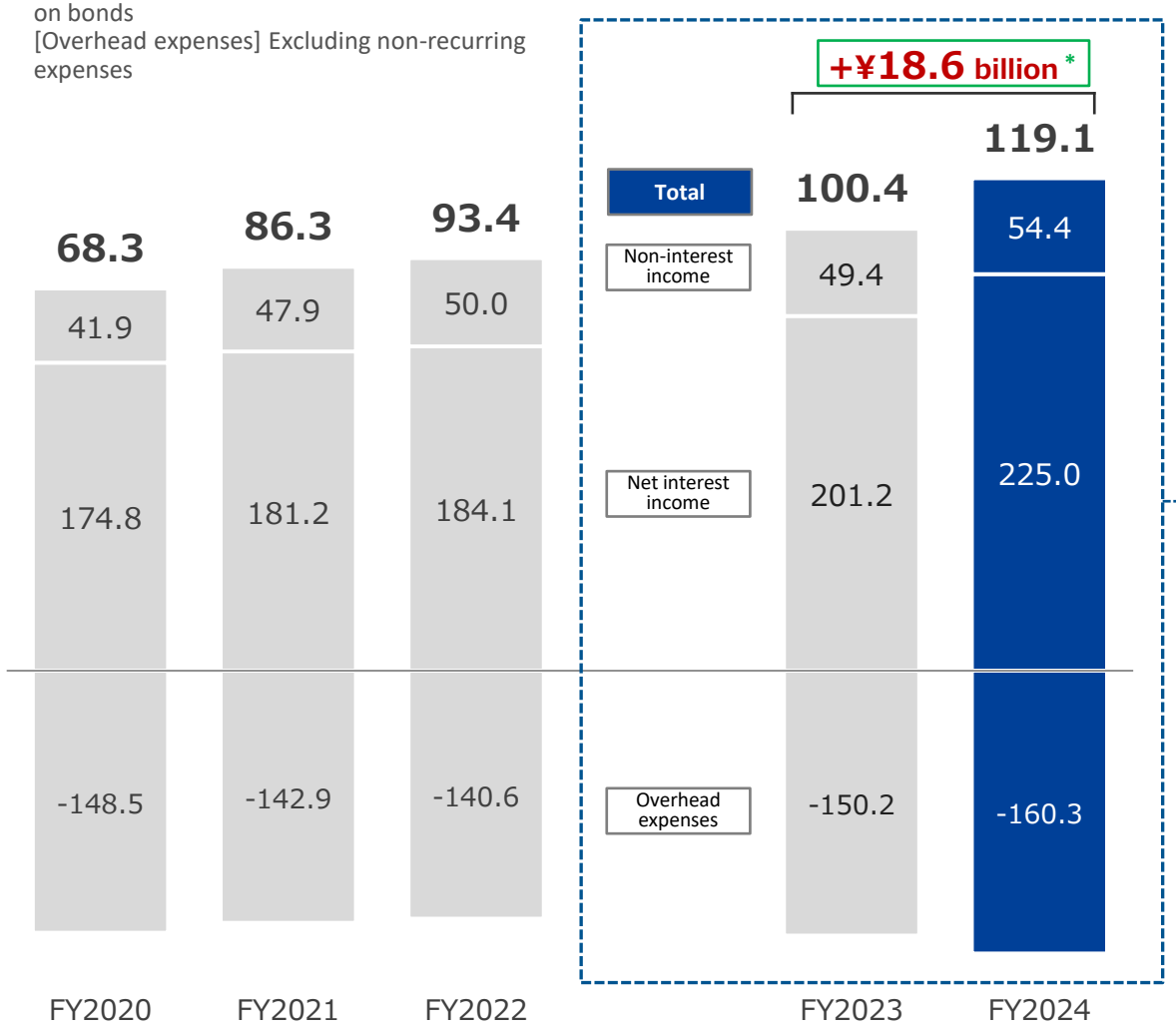
Top Line (Consolidated Core Business Profit)

Profit & Loss

Core business profit (FFG consolidated)

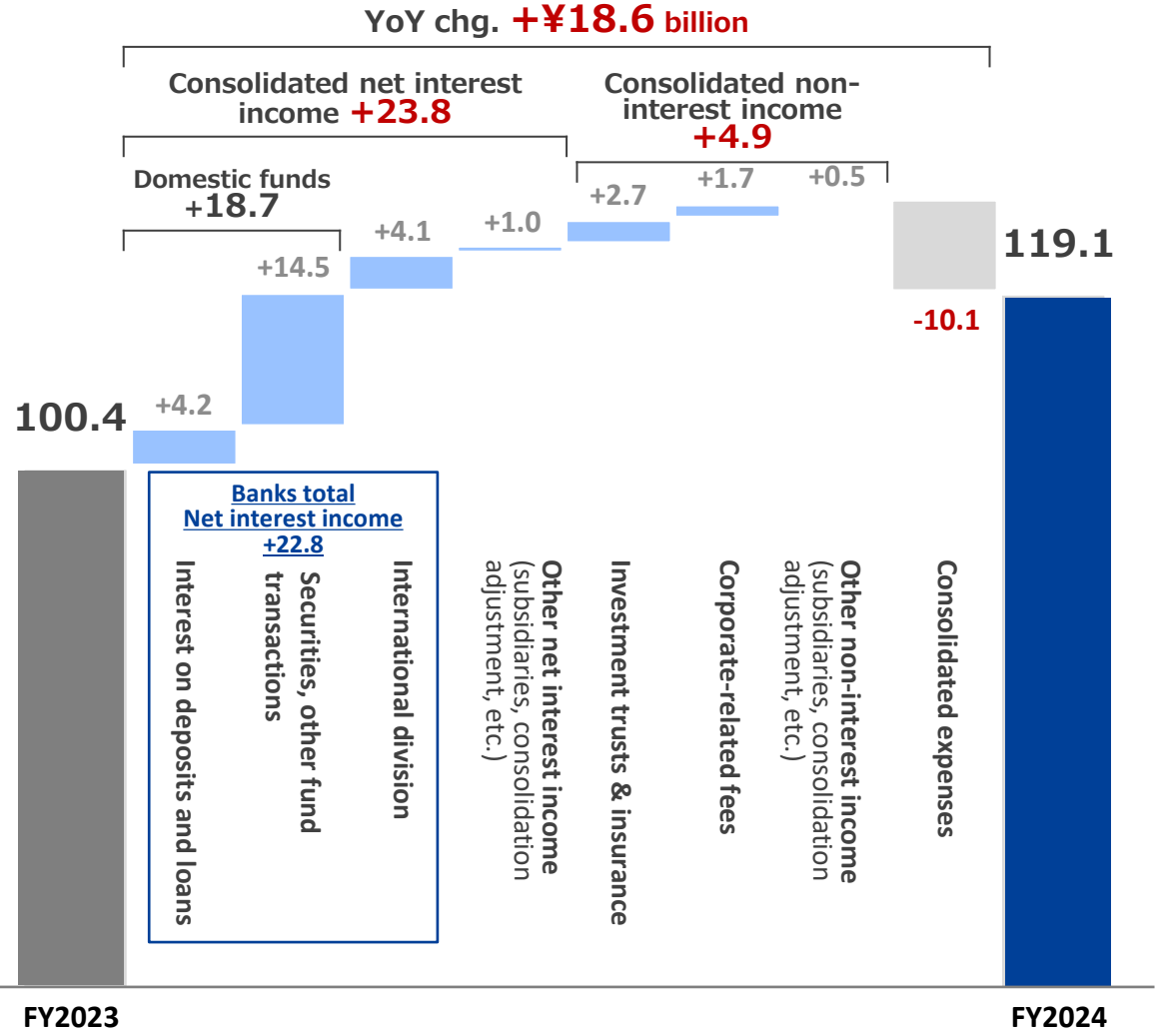
(Unit: ¥ bil.)

[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 (YoY chg.): +¥0.7 billion (net interest income: ¥3.6 billion <interest on deposits and loans: +¥2.8 billion, securities, other fund transactions: +¥0.8 billion>, non-interest income: +¥0.1 billion, overhead expenses: -¥3.1 billion)

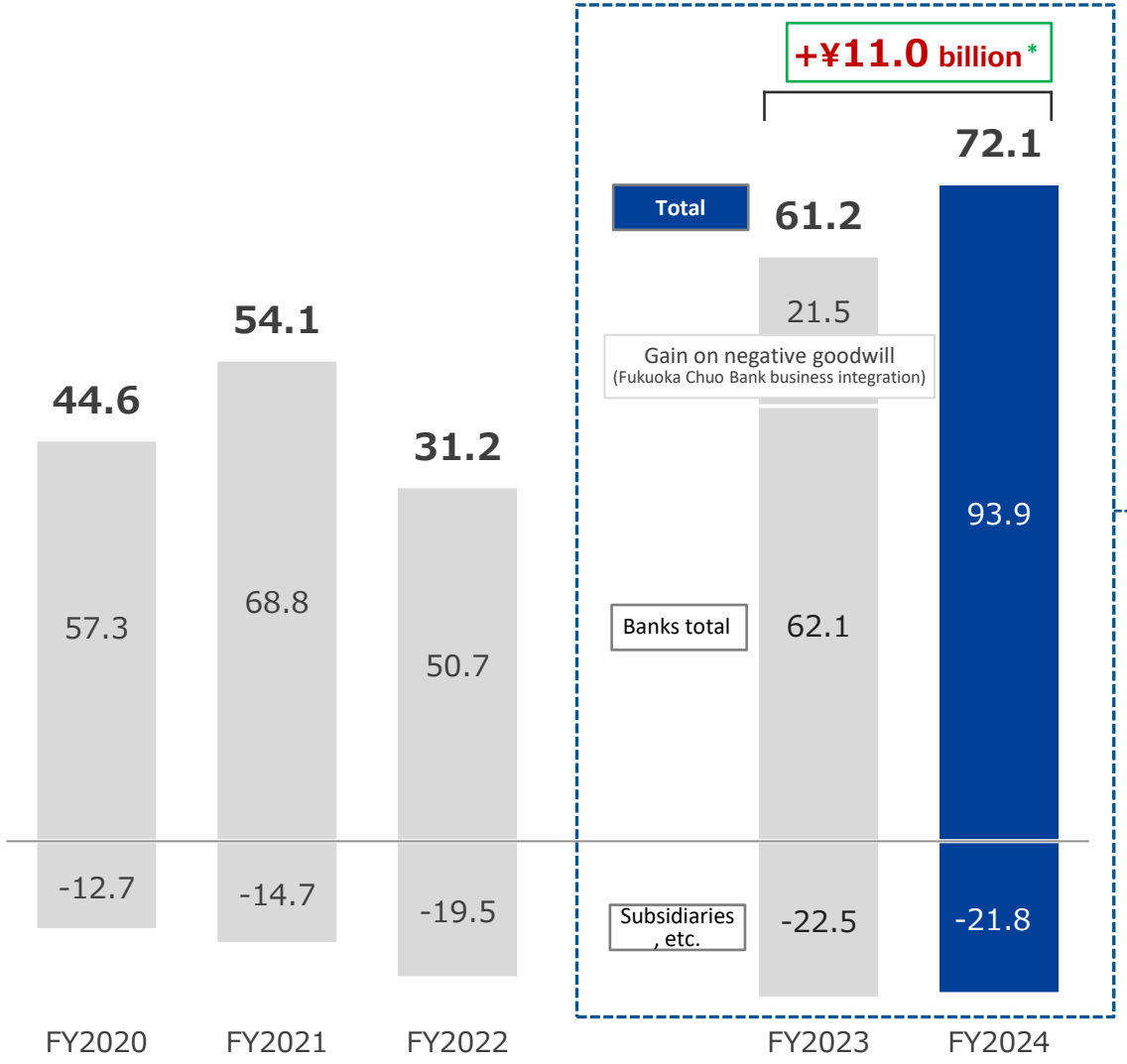
Fukuoka Financial Group

Bottom Line (Consolidated Net Income)

Profit & Loss

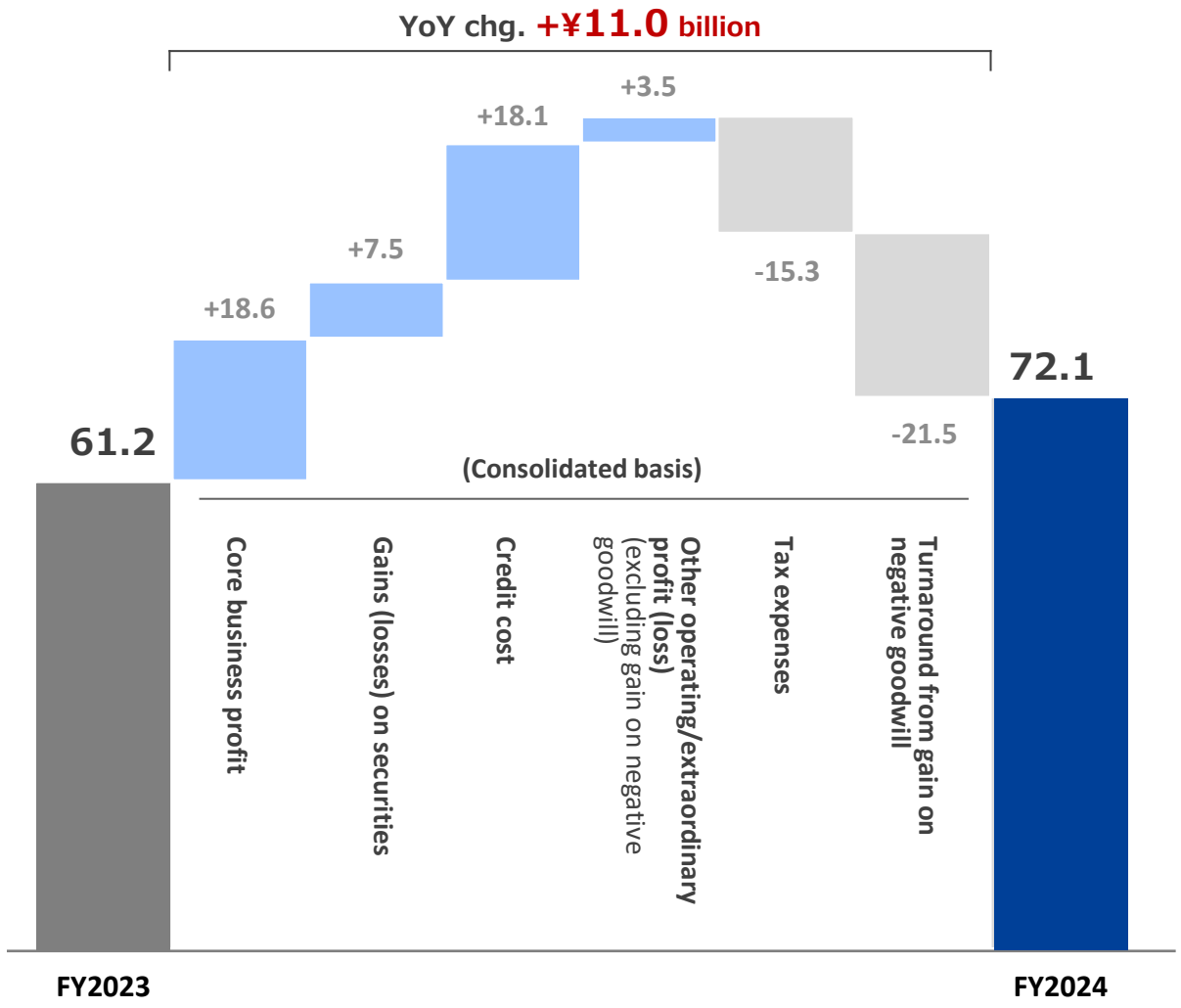
Consolidated net income

(Unit: ¥ bil.)



Breakdown of year-on-year changes

(Unit: ¥ bil.)



* Including Fukuoka Chuo Bank (YoY chg.): +¥2.3 billion

Fukuoka Financial Group

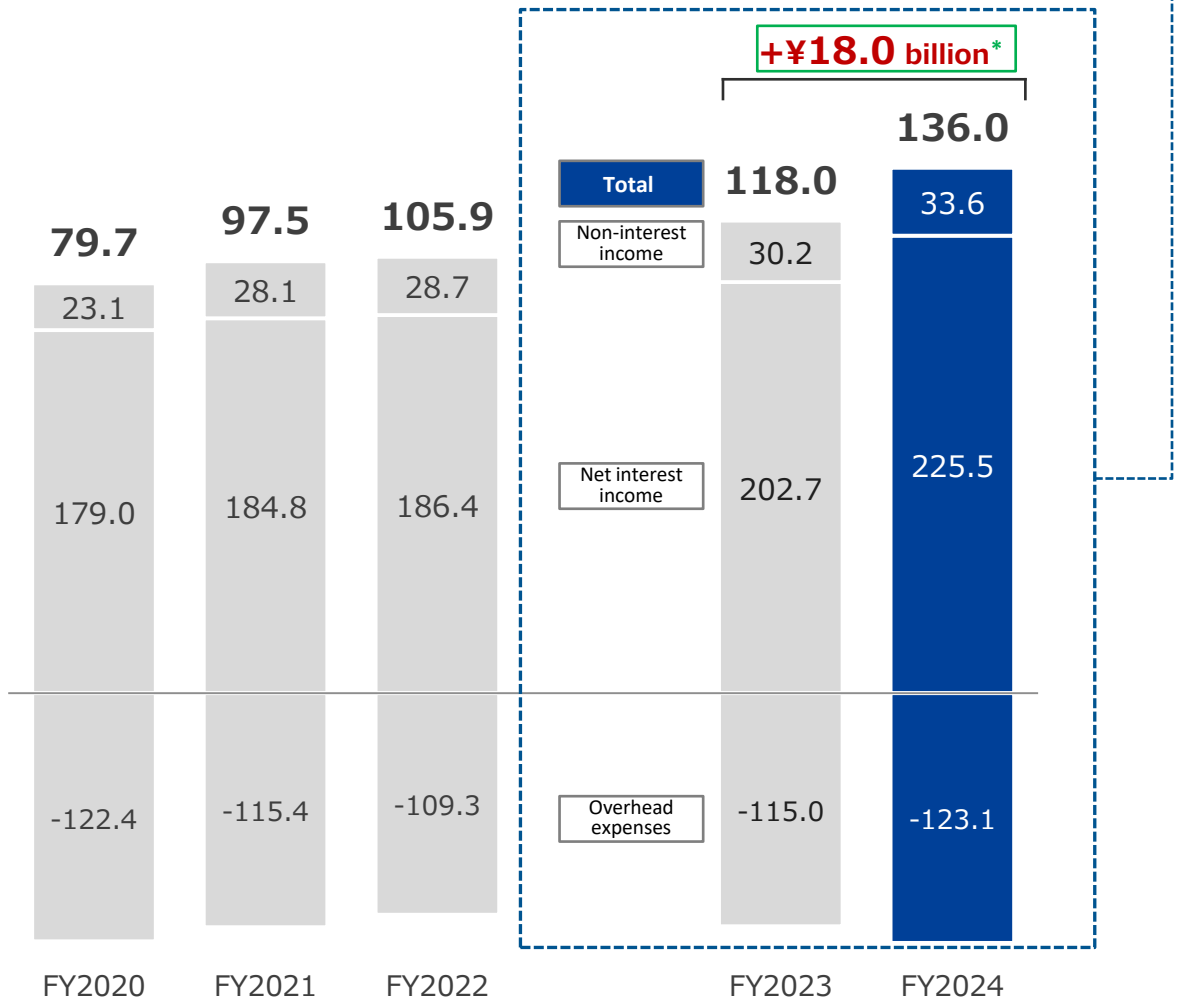
[Supplement] Core Business Profit (banks total)

Profit & Loss

Core business profit (banks total)

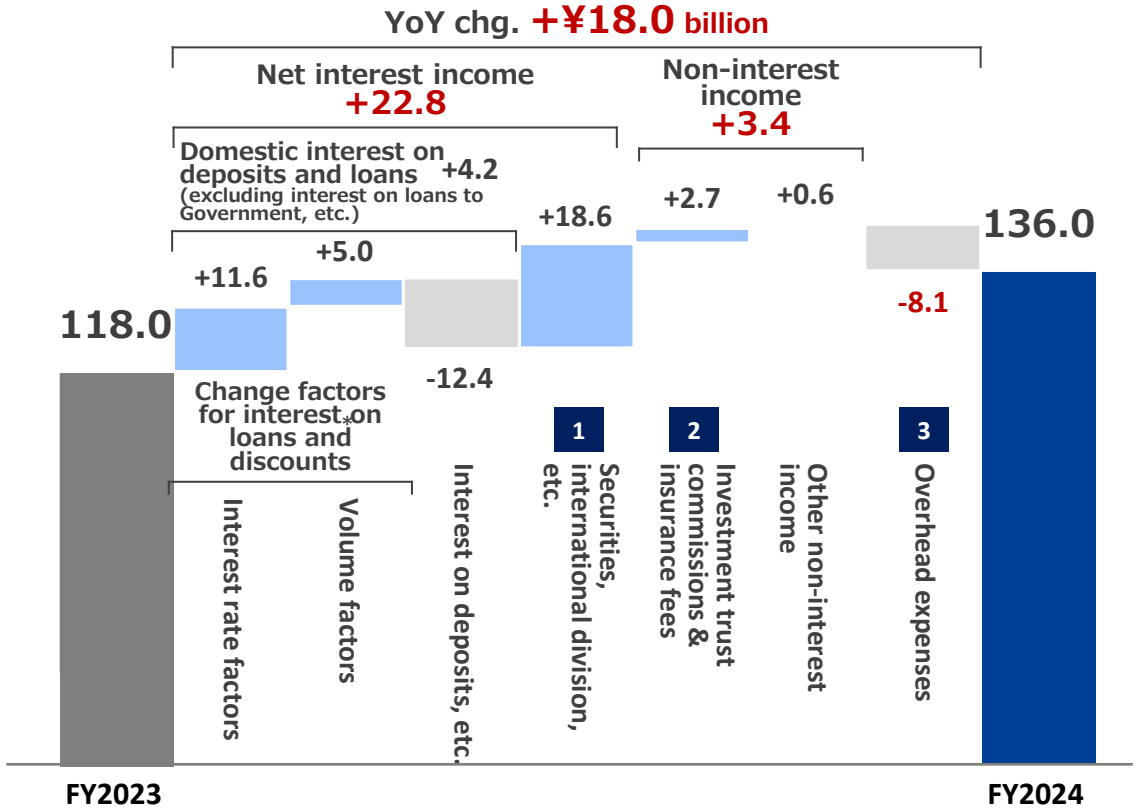
(Unit: ¥ bil.)

[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: +14.0, International division: +4.1, Other domestic fund transactions: +0.5
2	Investment trusts: +2.8, Insurance: -0.1
3	Fukuoka Chuo Bank: -3.1, Personnel expenses: -1.5, Non-personnel expenses -2.9, Taxes: -0.7

* Including Fukuoka Chuo Bank (YoY chg.): +¥0.7 billion (net interest income: +¥3.6 billion, non-interest income: +¥0.1 billion, overhead expenses: -¥3.1 billion)

* Interest on loans and discounts for Fukuoka Chuo Bank (+¥3.1 billion) is included in volume factors.

Fukuoka Financial Group

Net Interest Income (banks total)

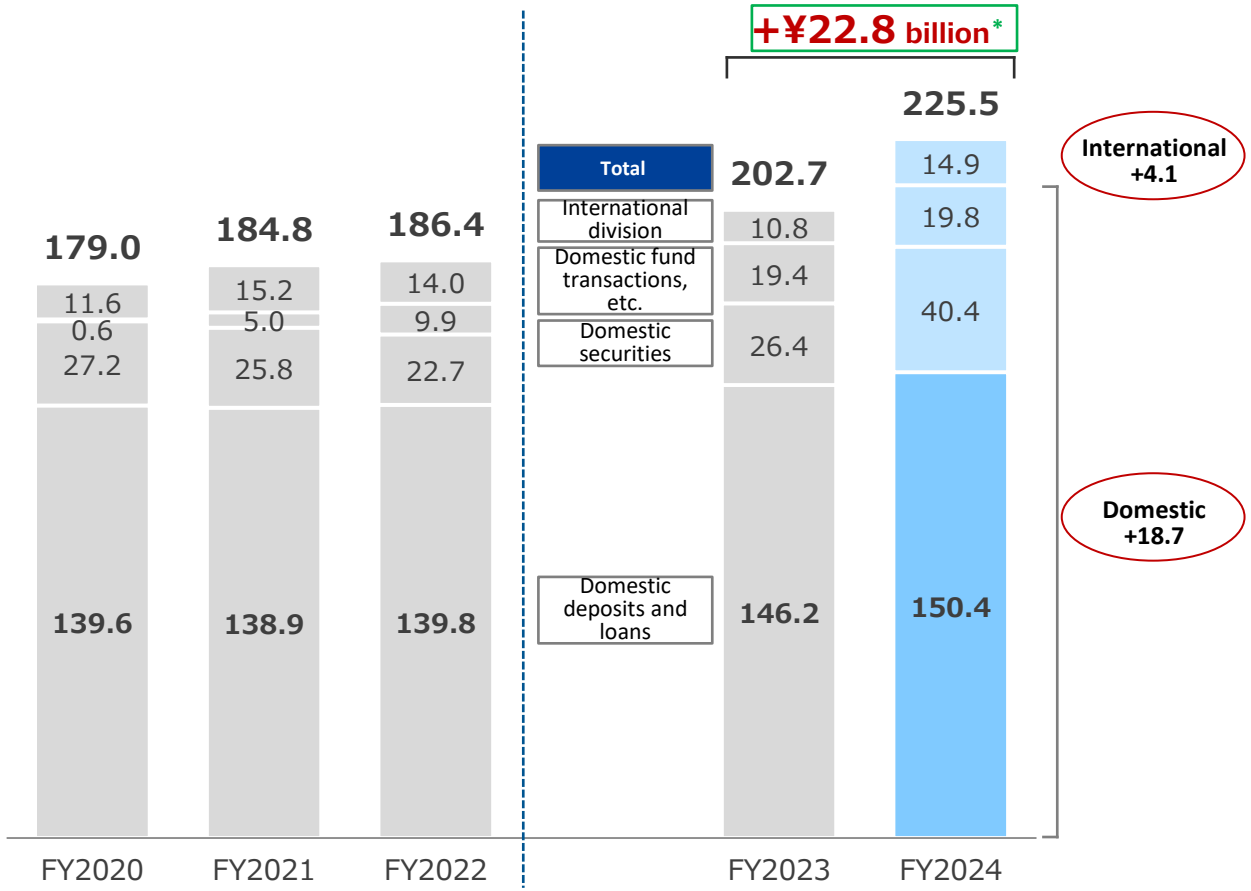
Profit & Loss

- Net interest income increased by ¥22.8 billion year-on-year. Domestically, the increase was ¥18.7 billion, mainly due to the effect of adding the net interest income of Fukuoka Chuo Bank and the increase in interest and dividends on securities and interest on loans and discounts reflecting higher interest rates. Internationally, the increase was ¥4.1 billion, mainly due to an increase in interest on foreign bonds.

Net interest income (banks total)

(Unit: ¥ bil.)

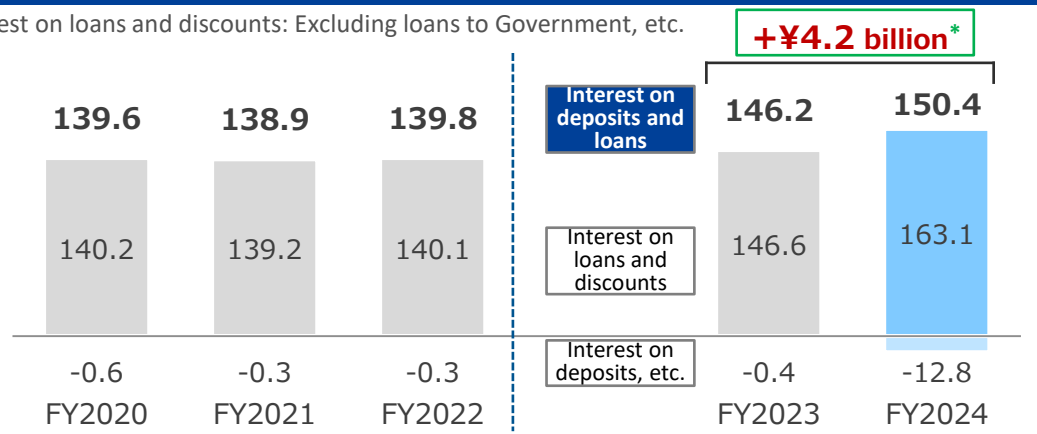
Domestic deposits and loans: Excluding loans to Government, etc.



Domestic interest on deposits and loans (banks total)

(Unit: ¥ bil.)

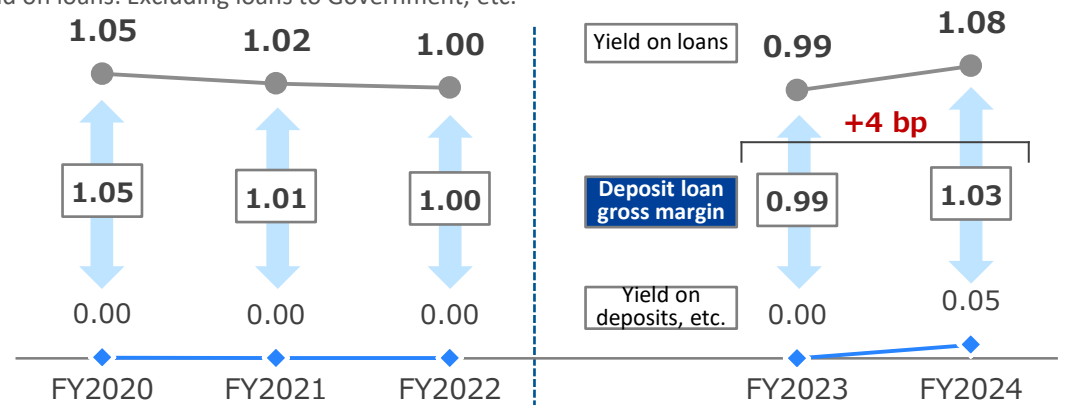
Interest on loans and discounts: Excluding loans to Government, etc.



Domestic deposit loan gross margin (banks total)

(Unit: %)

Yield on loans: Excluding loans to Government, etc.



* Including Fukuoka Chuo Bank (YoY chg.): +¥3.6 billion

* Including Fukuoka Chuo Bank (YoY chg.): +¥2.8 billion (interest on loans and discounts: +¥3.1 billion, interest on deposits, etc.: -¥0.3 billion)

Fukuoka Financial Group

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

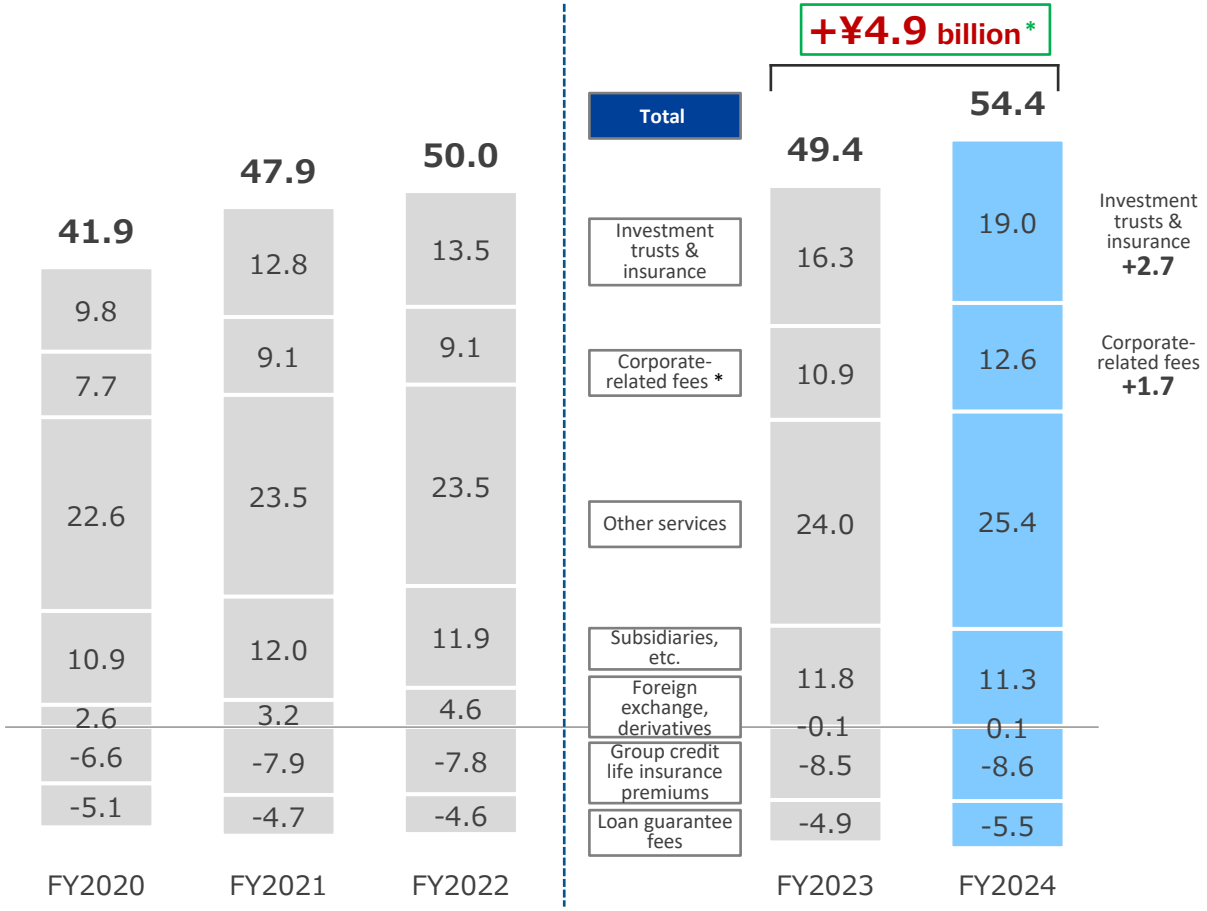
Profit & Loss

- Consolidated non-interest income increased by ¥4.9 billion year-on-year. Investment trust commissions and insurance fees (+¥2.7 billion YoY) and corporate-related fees (+¥1.7 billion) remained strong.

Non-interest income (FFG consolidated)

(Unit: ¥ bil.)

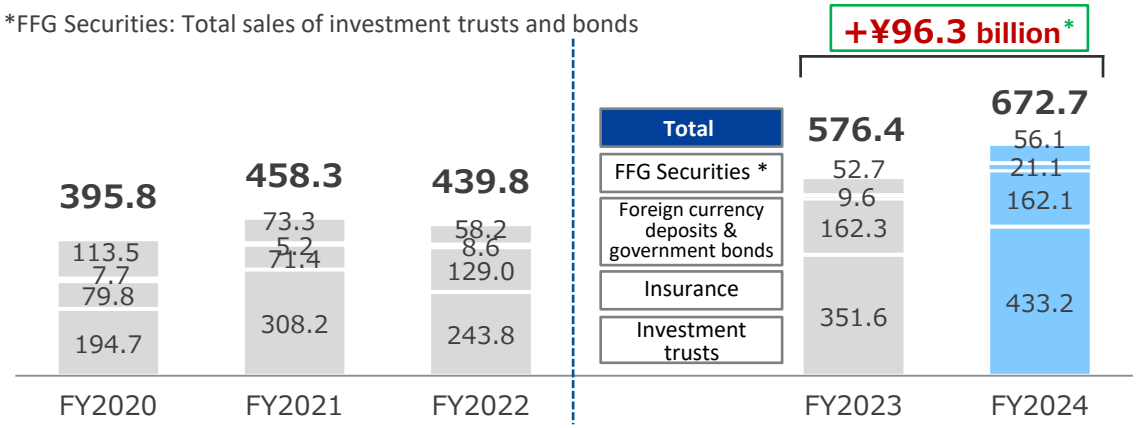
*Corporate-related fees: Loan fees (syndicated loans, structured finance, etc.), M&A fees, etc.



Asset management product sales (Group total)

(Unit: ¥ bil.)

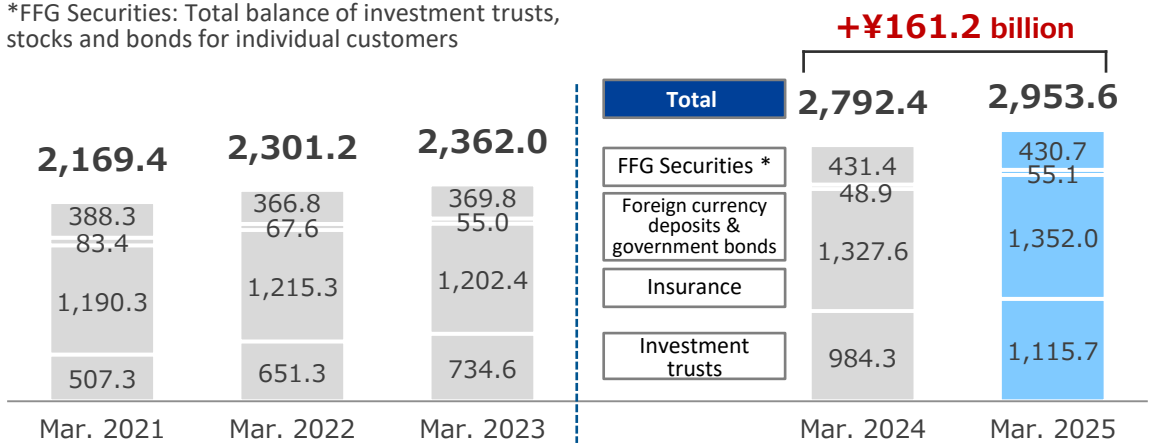
*FFG Securities: Total sales of investment trusts and bonds



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 (YoY chg.): +¥0.1 billion

* Including Fukuoka Chuo Bank (YoY chg.): +¥6.8 billion

Fukuoka Financial Group

Consolidated Expenses

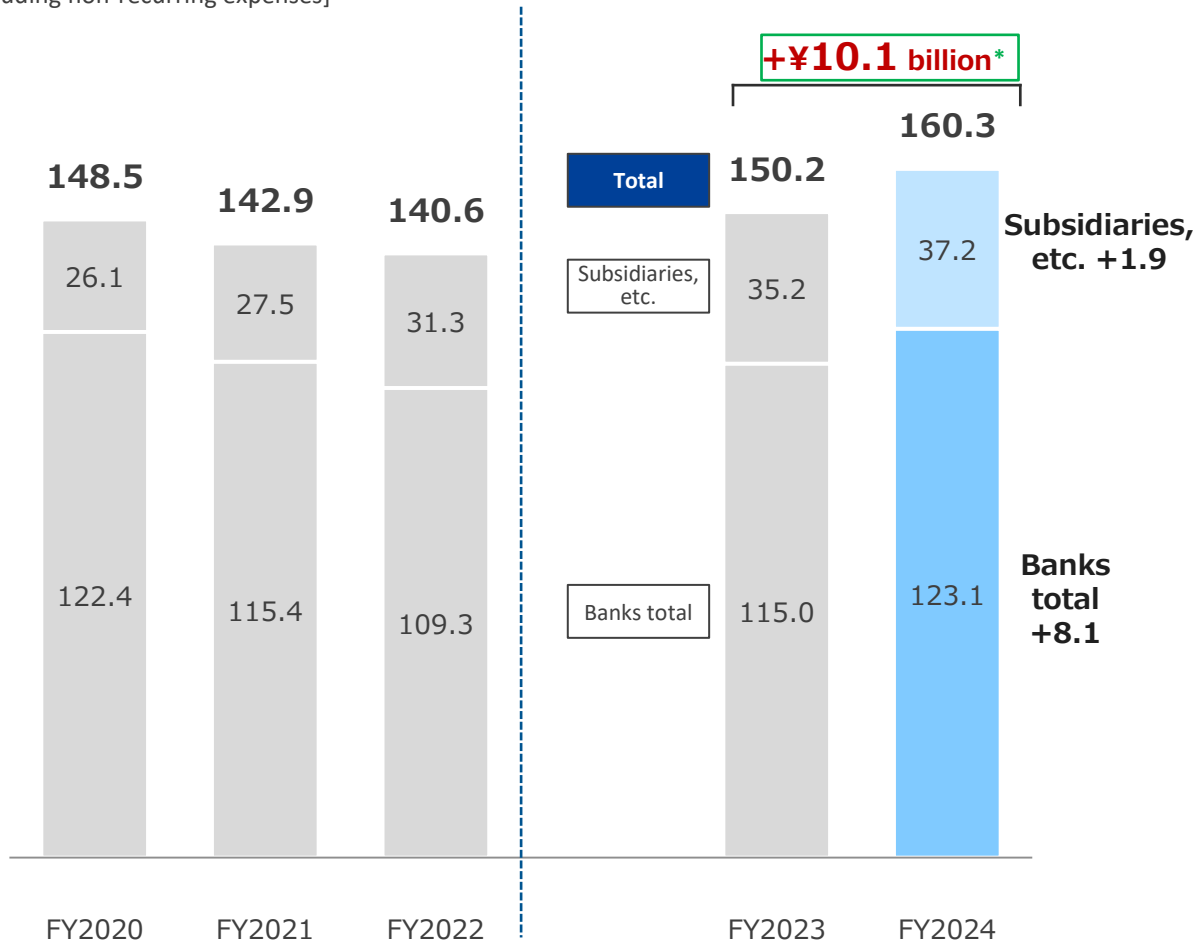
Profit & Loss

- Consolidated expenses increase ¥10.1 billion year-on-year. This was mainly due to the effect of adding the overhead expenses of Fukuoka Chuo Bank (+¥3.1 billion) and increases in wages (personnel expenses) and commercial and campaign expenses (non-personnel expenses). Consolidated core OHR improved by 2.5 points year-on-year to 57.4% due to an increase in core gross business profit.

Overhead expenses (FFG consolidated)

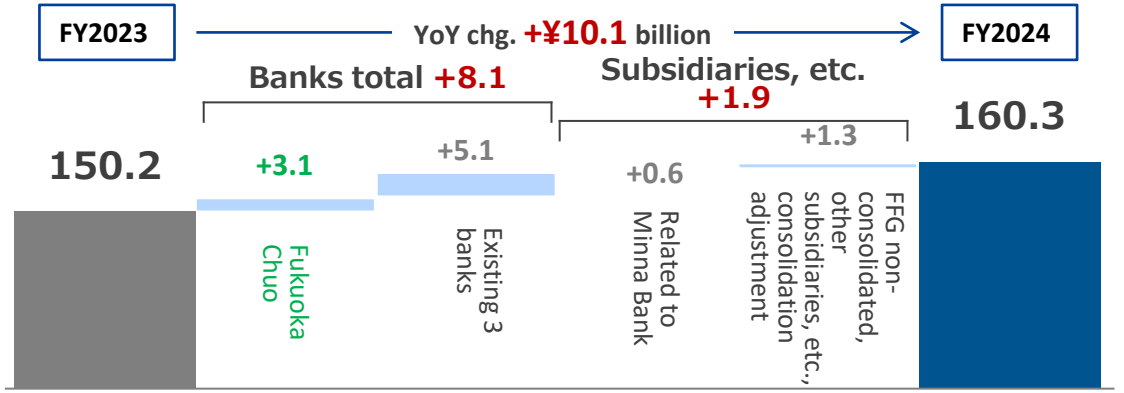
(Unit: ¥ bil.)

[Excluding non-recurring expenses]



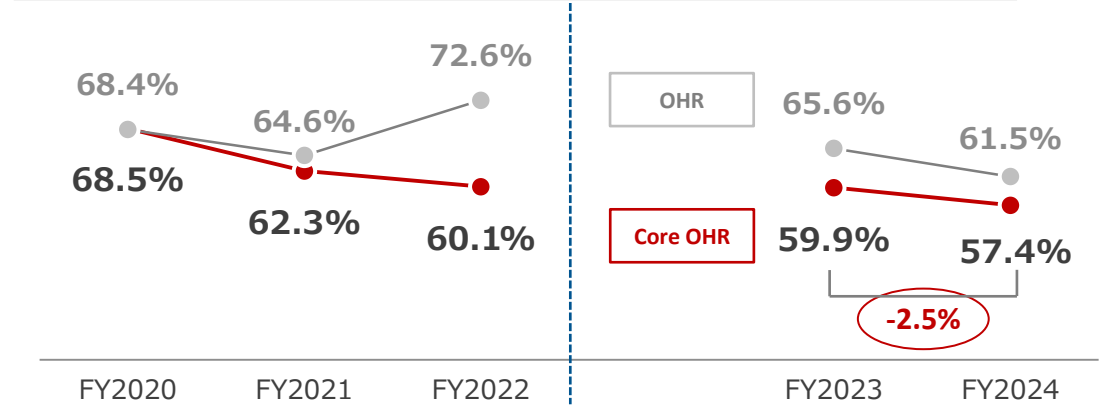
Breakdown of year-on-year changes

(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 (YoY chg.): +¥3.1 billion

Fukuoka Financial Group

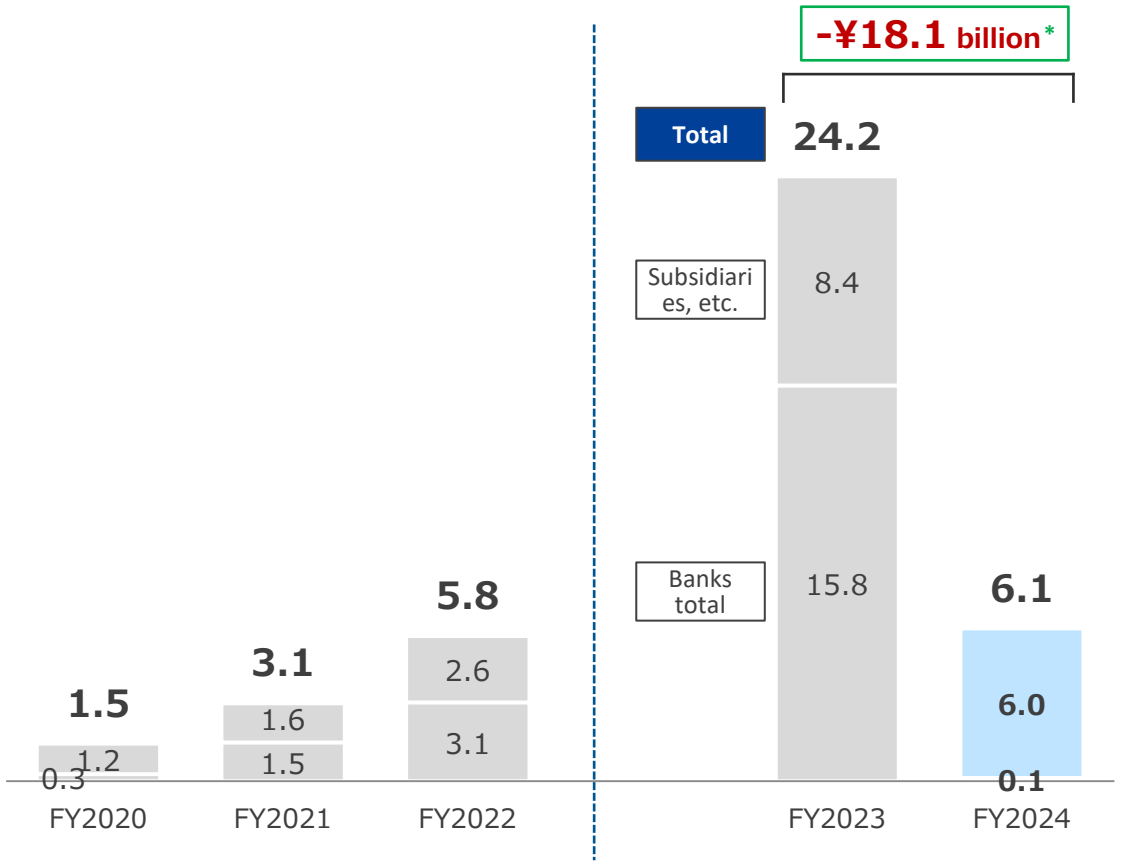
Consolidated Credit Cost

Profit & Loss

- Consolidated credit cost decreased by ¥18.1 billion year-on-year due to a turnaround from FY2023 special factors of ¥11.3 billion as well as a decrease on a banks total basis of ¥7.3 billion on the back of a one-time recovery of large loans and an increase in higher rated borrowers in line with a recovery in business performance.

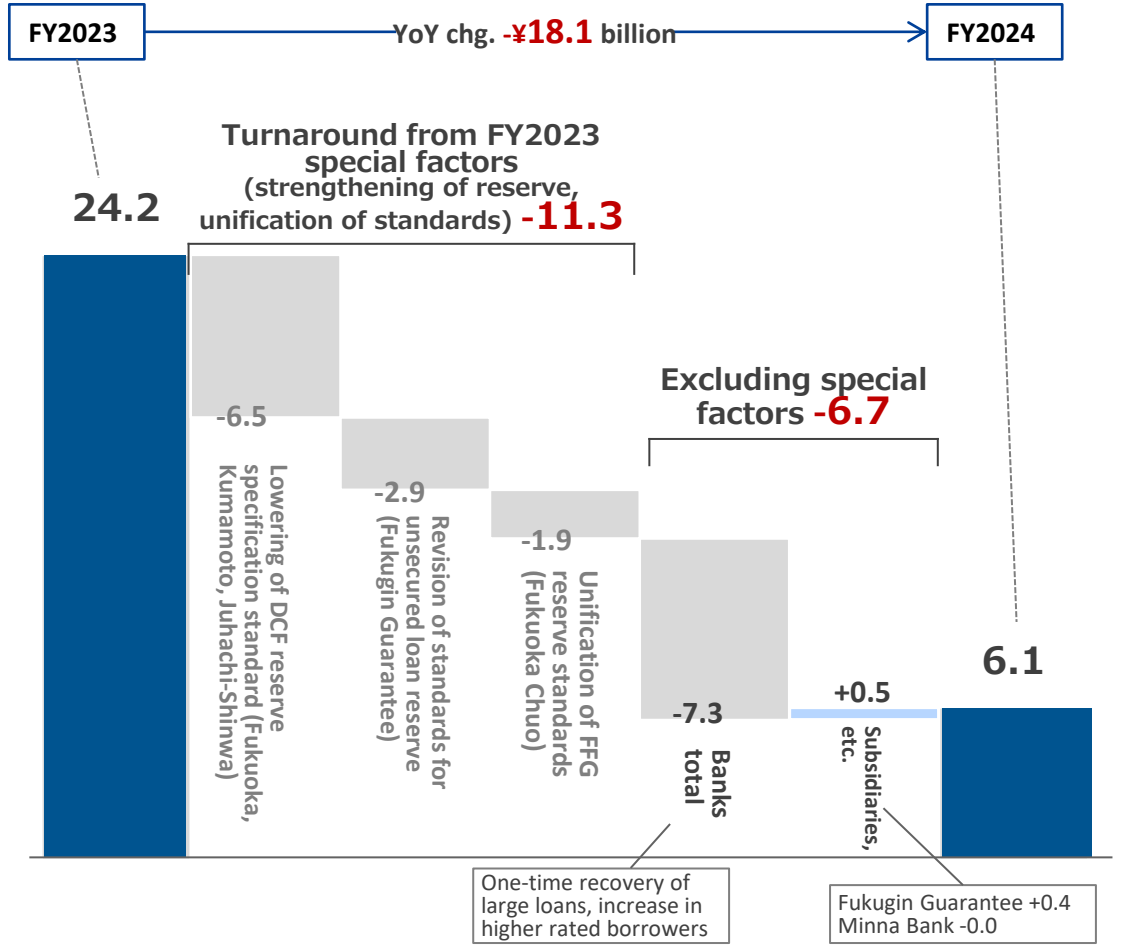
Credit cost (-) (FFG consolidated)

(Unit: ¥ bil.)



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

(Unit: ¥ bil.)



* Including Fukuoka Chuo Bank (YoY chg.): -¥1.3 billion

Fukuoka Financial Group

Loans

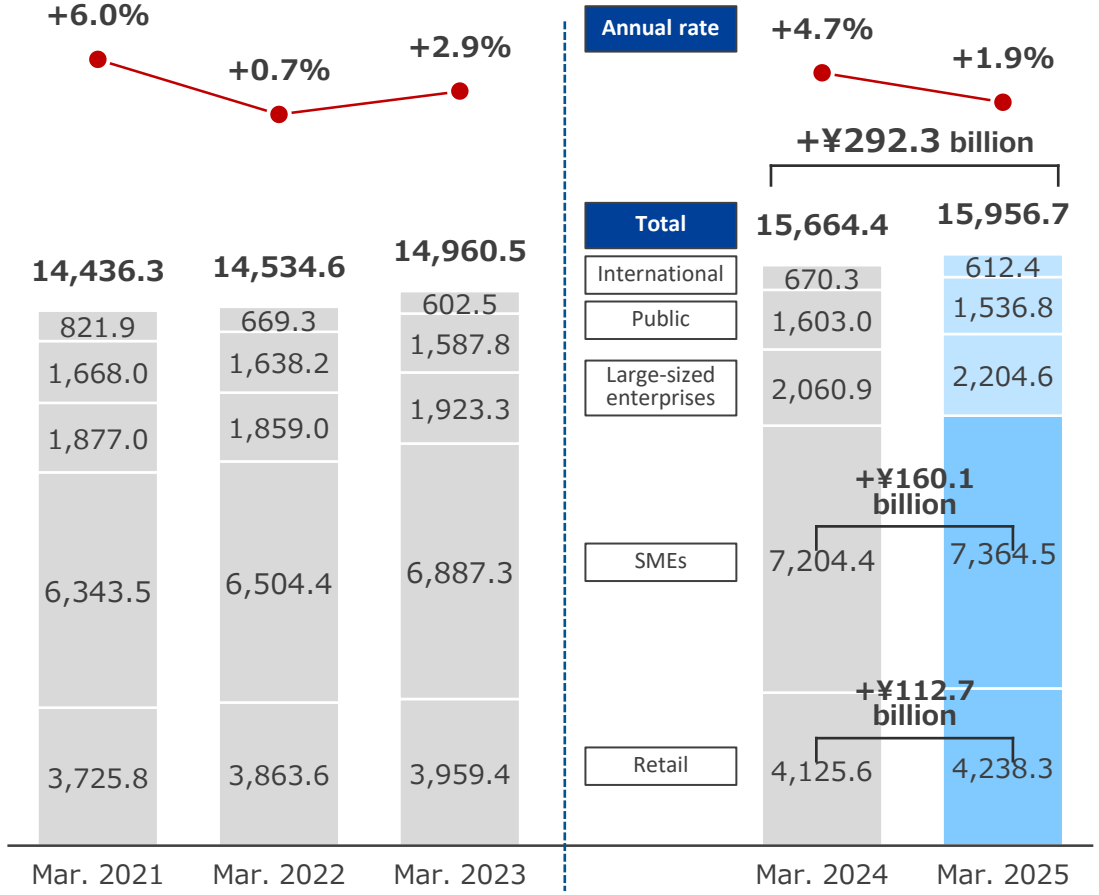
Assets and Liabilities, etc.

- On a banks total basis, the balance at end of period was ¥ 15,956.7 billion, and the average balance was ¥ 15,752.7 billion.
- Balance at end of period increased by ¥292.3 billion year-on-year (annual rate +1.9%), and average balance increased by ¥395.1 billion (annual rate +2.6%).

Balance at end of period (banks total)

(Unit: ¥ bil.)

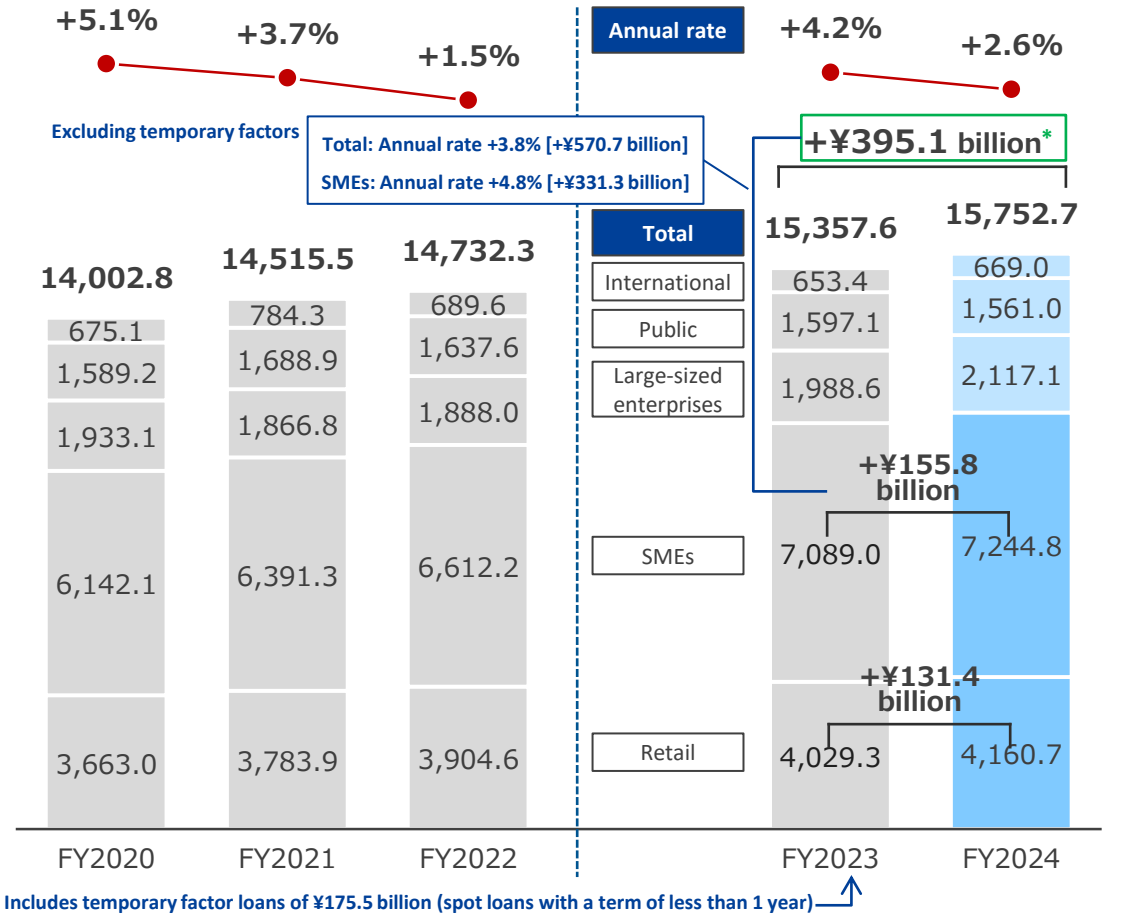
Excluding loans to Government (public) and Bank of Fukuoka loans to FFG (large-sized enterprises)



Average balance (banks total)

(Unit: ¥ bil.)

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



* Including Fukuoka Chuo Bank (YoY chg.): +¥196.1 billion (SMEs: +¥150.3 billion, retail: +¥30.6 billion)

Fukuoka Financial Group

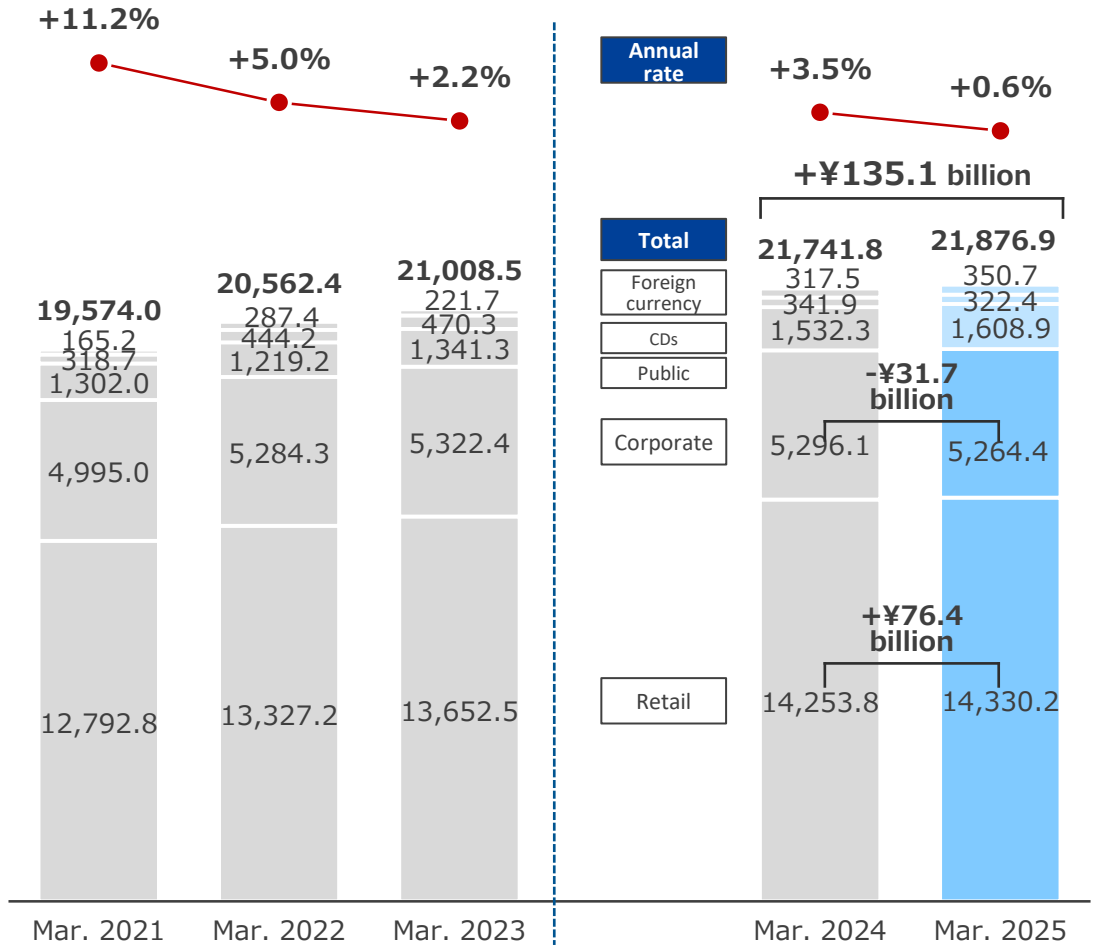
Assets and Liabilities, etc.

Deposits, etc. (including CDs)

- On a banks total basis, the balance at end of period was ¥21,876.9 billion, and the average balance was ¥21,769.8 billion.
- Balance at end of period increased by ¥135.1 billion year-on-year (annual rate +0.6%), and average balance increased by ¥406.3 billion (annual rate +1.9%).

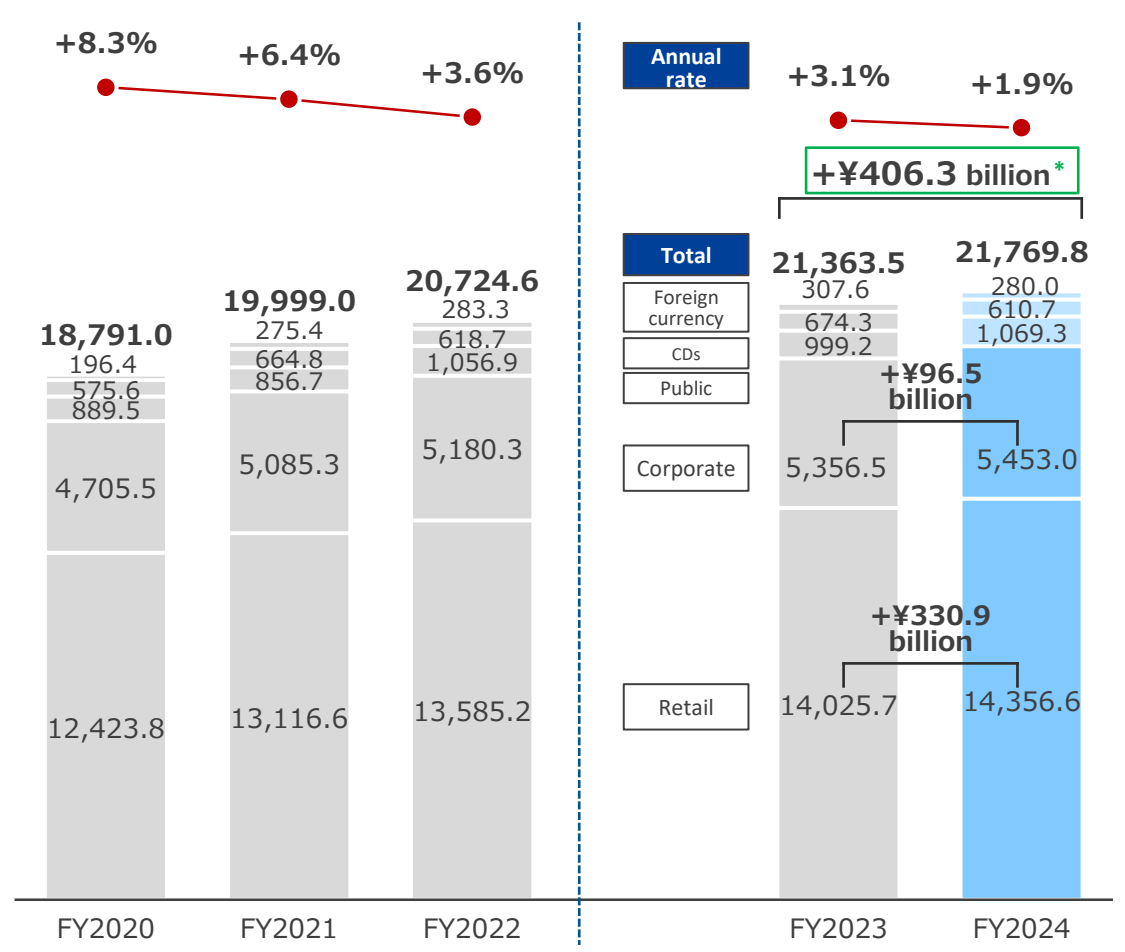
Balance at end of period (banks total)

(Unit: ¥ bil.)



Average balance (banks total)

(Unit: ¥ bil.)



* Including Fukuoka Chuo Bank (YoY chg.): +¥255.6 billion (corporate: +¥73.7 billion, retail: +¥163.4 billion)

Fukuoka Financial Group

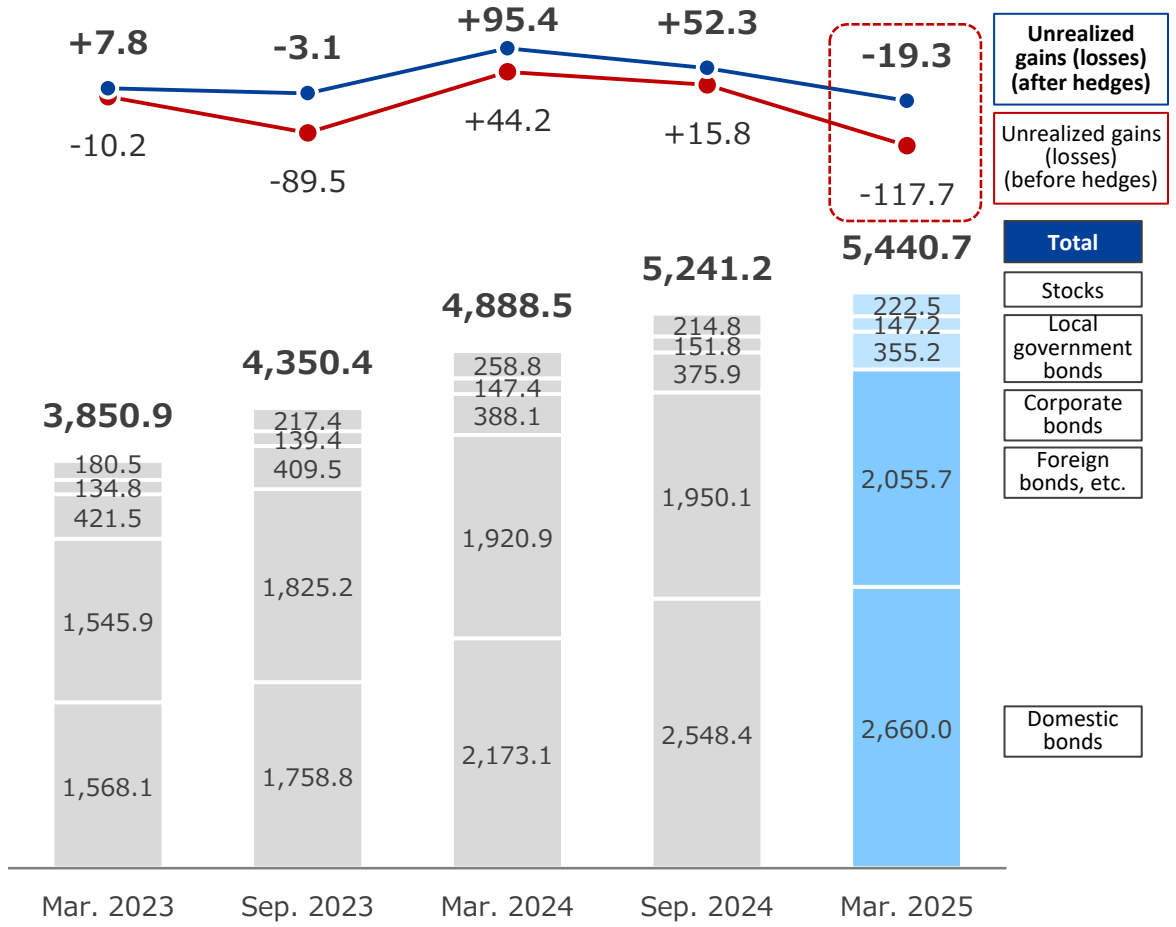
Assets and Liabilities, etc.

Securities

- Unrealized gains (losses) were negative both before and after hedges, mainly due to an increase in unrealized losses on domestic bonds caused by rising domestic interest rates.
- Bond duration for domestic bonds was shortened to about 2 years as a result of ongoing efforts to reduce interest rate risk.

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

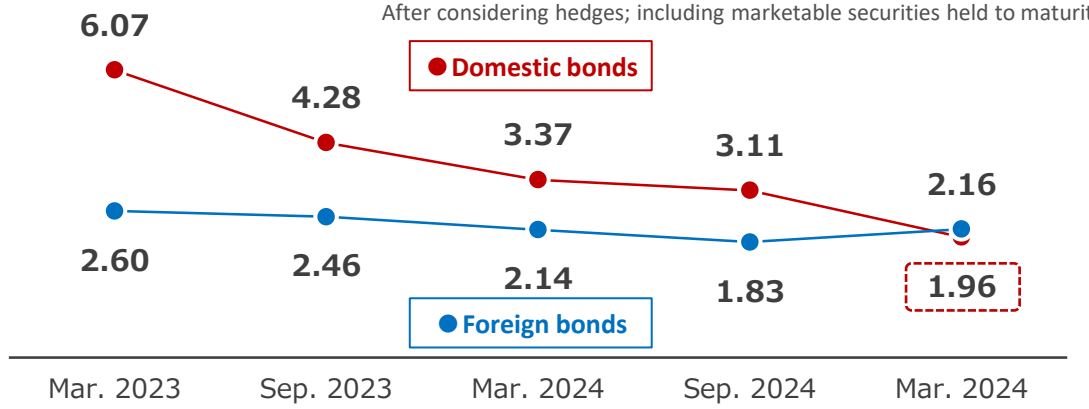
(Unit: ¥ bil.)



Bond duration (banks total)

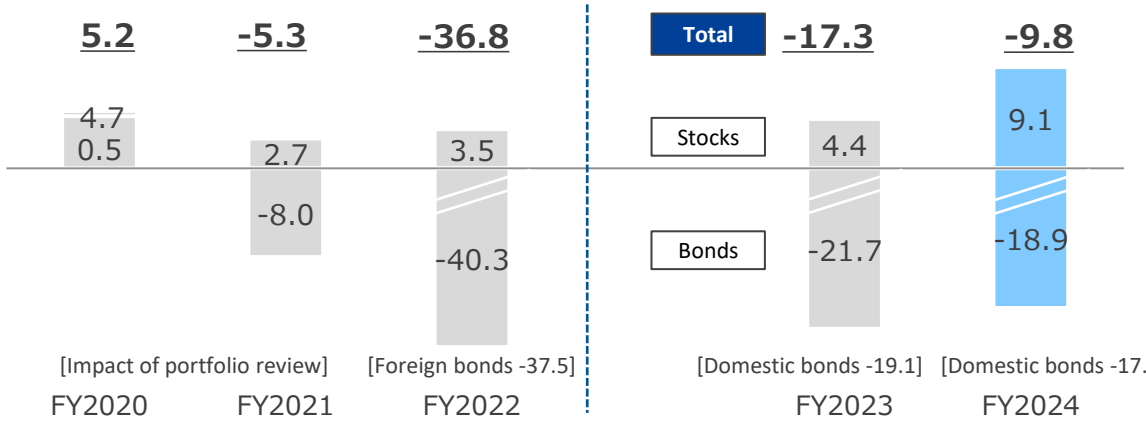
(Unit: Years)

After considering hedges; including marketable securities held to maturity



Gains (losses) on securities (FFG consolidated)

(Unit: ¥ bil.)



Fukuoka Financial Group

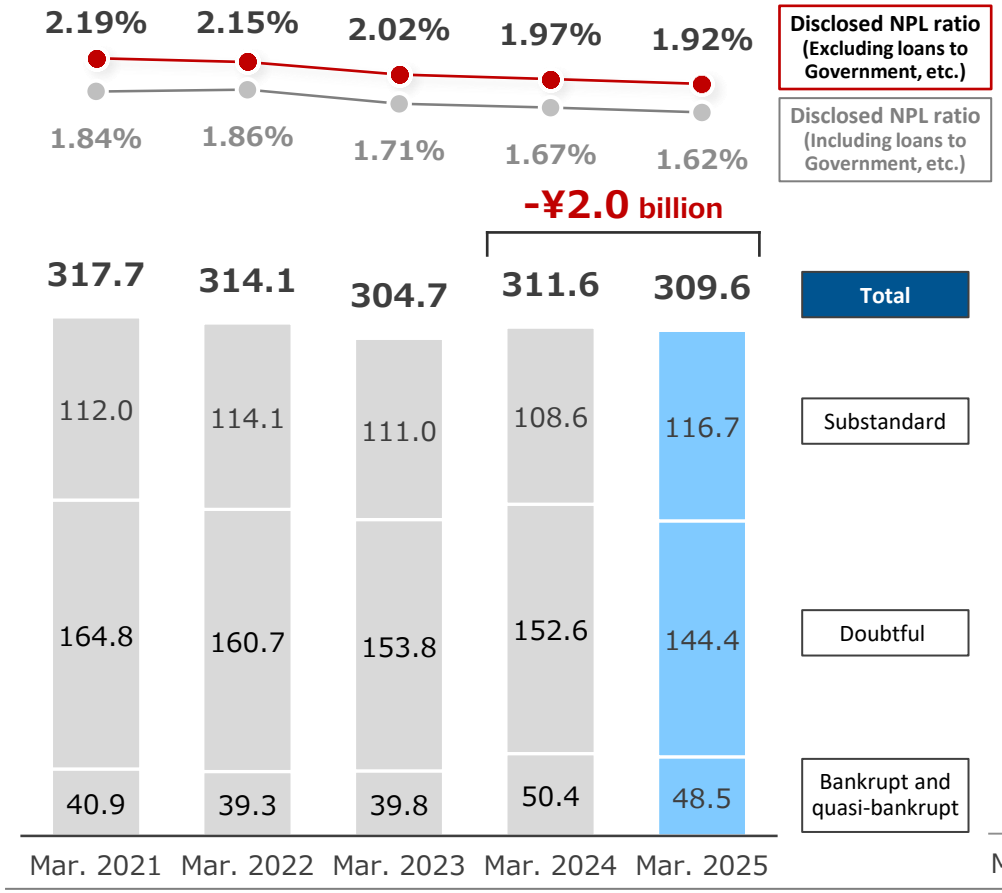
NPLs Disclosed under the FRL, Reserve for Possible Loan Losses, Capital Adequacy

Assets and Liabilities, etc.

- 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 1.2%.
- Capital adequacy ratio increased by 0.79% from the end of FY2024.

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

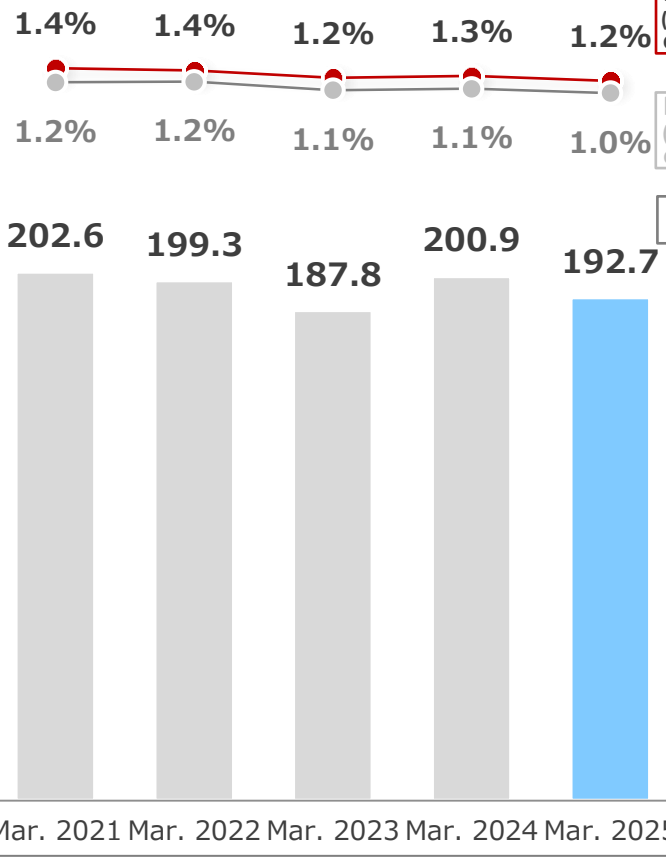
(Unit: ¥ bil.)



Reserve and reserve ratio (FFG consolidated)

(Unit: ¥ bil.)

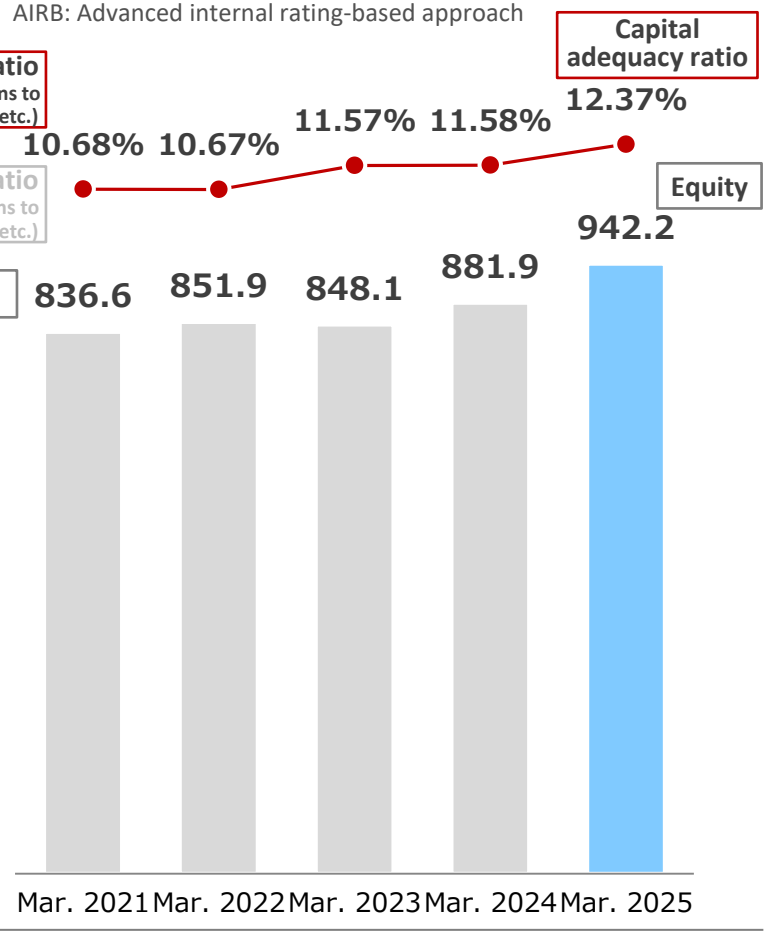
Reserve ratio = Reserve for possible loan losses ÷ Balance of total credit (FRL basis)



Equity, capital adequacy ratio (FFG consolidated)

(Unit: ¥ bil.)

AIRB: Advanced internal rating-based approach



Fukuoka Financial Group

Minna Bank

Minna Bank

- Number of accounts remains strong. Deposits increased by ¥7.6 billion year-on-year to ¥33.1 billion.
- Loans and cover increased by ¥11.1 billion year-on-year to ¥25.2 billion. Disclosed NPL ratio decreased by 0.73 points year-on-year to 5.33%.

Profit & loss summary (related to Minna Bank[1]) (Unit: ¥ bil.)

FY2024 results

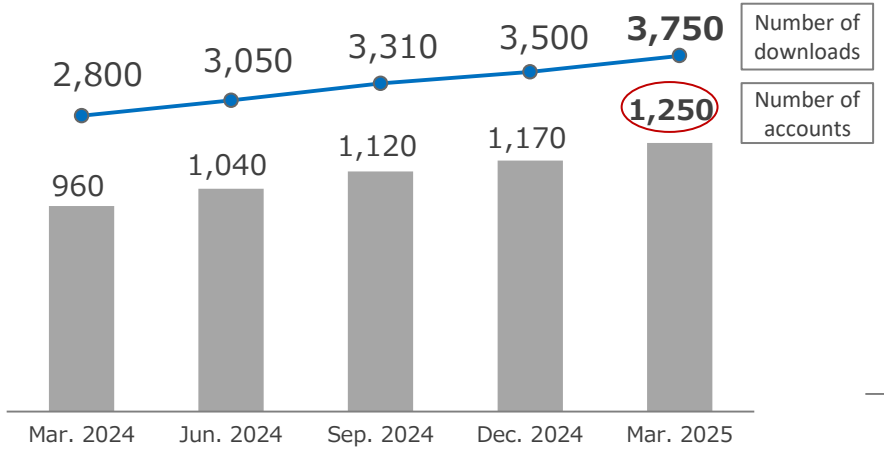
	FY2024	YoY chg.	FY2023
Gross business profit	**1.9**	**+0.9**	**1.0**
Net interest income	2.2	+1.3	0.9
Interest on loans and discounts	2.3	+1.4	1.0
Non-interest income (excl. gains (losses) on bonds)	-0.3	-0.4	0.1
Overhead expenses (-)	12.3	+0.6	11.7
Core business profit	**-10.4**	**+0.3**	**-10.7**
Ordinary profit	-11.9	+0.6	-12.4
Net income	**-8.8**	**+0.5**	**-9.3**
Credit cost (-)	**1.5**	**-0.0**	**1.5**

FY2025 earnings projections

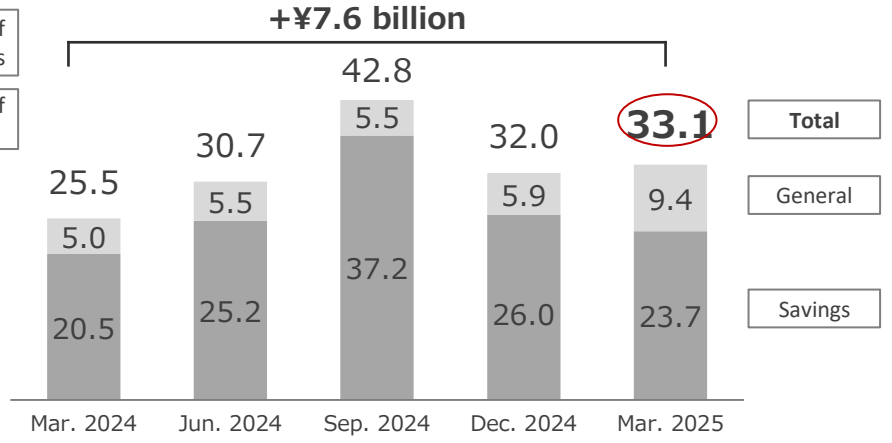
	FY2025 projection	YoY chg.	FY2024 results
Net income	* **-5.0**	**+3.8**	**-8.8**
Credit cost (-)	**1.7**	**+0.2**	**1.5**

* Includes one-time revenues

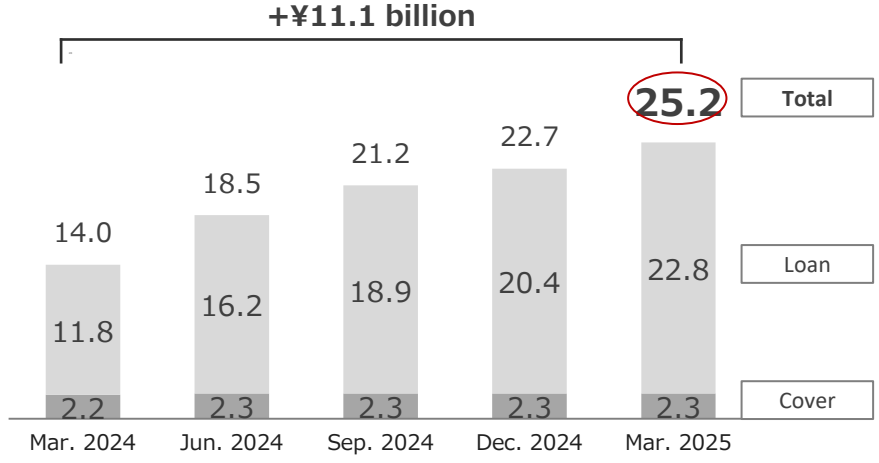
Number of downloads and accounts (Unit: Thousands)



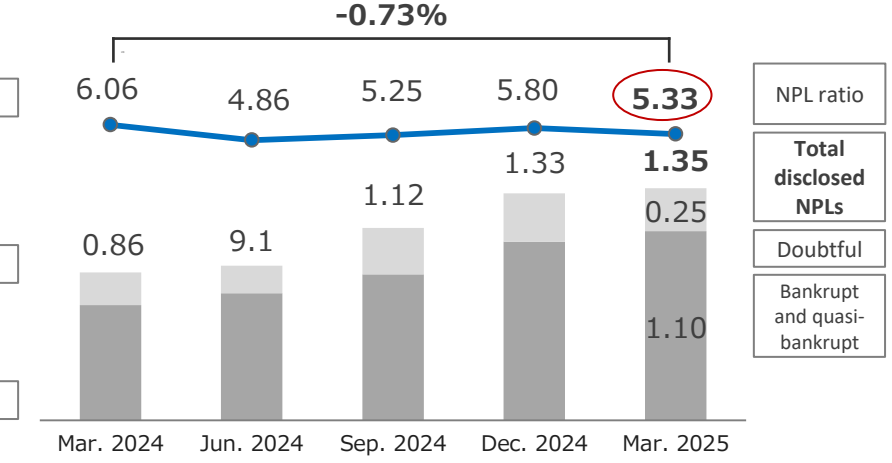
Balance of deposits (excluding special deposits) (Unit: ¥ bil.)



Balance of loans and cover (Unit: ¥ bil.)



NPLs Disclosed under the FRL (Unit: ¥ bil., %)



1. Total of Minna Bank and Zerobank Design Factory (after eliminating internal transactions between the two).

Earnings Projections for FY2025

FY2025 Full-Year Earnings Projections

(Unit: ¥ bil.)	FFG consolidated	
	Projection	YoY chg.
Core business profit	**124.5**	+5.4
Ordinary profit	**117.0**	+13.4
Consolidated net income	**80.0**	**+7.9**

(Unit: ¥ bil.)	Banks total		Bank of Fukuoka		Kumamoto Bank		Juhachi-Shinwa Bank		Fukuoka Chuo Bank	
	Projection	YoY chg.	Projection	YoY chg.	Projection	YoY chg.	Projection	YoY chg.	Projection	YoY chg.
Core business profit	**139.0**	**+2.9**	**108.3**	**+3.9**	**9.2**	**+0.3**	**20.4**	**-0.8**	**1.0**	**-0.5**
Ordinary profit	**136.0**	+9.6	109.8	+15.3	7.4	-1.6	18.2	-4.0	0.6	-0.2
Credit cost (-)	**11.0**	+10.9	5.7	+4.3	1.5	+1.9	3.2	+4.9	0.6	-0.3
Gains (losses) on securities	**8.0**	+16.9	7.4	+14.1	–	+0.2	0.7	+2.6	–	-0.0
Net income	**100.4**	**+6.4**	**79.8**	**+11.1**	**5.7**	**-1.2**	**14.1**	**-3.4**	**0.7**	**-0.1**

FY2025 Interim Earnings Projections

(Unit: ¥ bil.)	FFG consolidated	
	Projection	YoY chg.
Core business profit	**62.9**	+4.2
Ordinary profit	**59.0**	+3.4
Consolidated net income	**40.5**	**+1.3**

(Unit: ¥ bil.)	Banks total		Bank of Fukuoka		Kumamoto Bank		Juhachi-Shinwa Bank		Fukuoka Chuo Bank	
	Projection	YoY chg.	Projection	YoY chg.	Projection	YoY chg.	Projection	YoY chg.	Projection	YoY chg.
Core business profit	**67.4**	**+0.9**	**52.9**	**+2.1**	**4.2**	**-0.1**	**10.0**	**-0.7**	**0.5**	**-0.4**
Ordinary profit	**65.9**	-1.1	53.4	+3.6	3.3	-1.5	9.0	-3.3	0.3	+0.1
Credit cost (-)	**5.5**	+8.1	2.9	+3.4	0.8	+1.3	1.6	+3.9	0.3	-0.5
Gains (losses) on securities	**4.2**	+6.7	3.7	+5.5	–	-0.0	0.5	+1.2	–	-0.0
Net income	**48.8**	**-1.2**	**38.9**	**+2.1**	**2.5**	**-0.9**	**7.0**	**-2.6**	**0.5**	**+0.2**

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 since the second half of FY2023 (six months) and balance figures since the business integration have been consolidated and combined after making necessary adjustments. **Figures before the end of September 2023 do not include figures for the Fukuoka Chuo Bank.**

Fukuoka Financial Group

Profit & Loss Summary (Breakdown of Banks Total)

Bank-specific Figures

FY2024 financial results (Unit: ¥ bil.)	Banks total Results	Banks total YoY chg. (①+②+③+	Bank of Fukuoka (non-consolidated) Results	Bank of Fukuoka (non-consolidated) YoY chg. ①	Kumamoto Bank (non-consolidated) Results	Kumamoto Bank (non-consolidated) YoY chg. ②	Juhachi-Shinwa Bank (non-consolidated) Results	Juhachi-Shinwa Bank (non-consolidated) YoY chg. ③	Fukuoka Chuo Bank (non-consolidated) Results	Fukuoka Chuo Bank (non-consolidated) YoY chg. ④*
Core gross business profit	259.1	+26.1	174.1	+18.7	22.9	+0.4	54.4	+3.2	7.6	+3.8
Net interest income	225.5	+22.8	149.6	+17.0	20.7	+0.2	48.0	+2.0	7.3	+3.6
Domestic	210.6	+18.7	135.8	+13.6	20.7	+0.2	46.9	+1.2	7.2	+3.6
International	14.9	+4.1	13.8	+3.3	0.0	-0.0	1.0	+0.8	0.0	+0.0
Non-interest income (excl. bond-related income)	33.6	+3.4	24.5	+1.8	2.3	+0.2	6.5	+1.3	0.3	+0.1
Net fees and commissions	33.5	+4.5	24.0	+3.0	2.2	+0.3	6.9	+1.1	0.3	+0.1
Trading and other operating income	0.1	-1.1	0.5	-1.3	0.1	-0.0	-0.4	+0.2	-0.0	-0.0
Overhead expenses (-)	123.1	+8.1	69.8	+2.9	14.0	+1.0	33.2	+1.1	6.1	+3.1
Core business profit	**136.0**	**+18.0**	**104.3**	**+15.8**	**9.0**	**-0.6**	**21.3**	**+2.1**	**1.5**	**+0.7**
(Excluding gains (losses) on cancellation of investment trusts)	138.6	+17.7	106.7	+16.2	9.0	-0.6	21.4	+1.4	1.5	+0.7
Ordinary profit	126.4	+44.1	94.4	+29.8	9.0	+2.7	22.2	+8.3	0.8	+3.2
Net income	**93.9**	**+31.8**	**68.7**	**+20.3**	**6.9**	**+2.3**	**17.5**	**+7.0**	**0.8**	**+2.3**
Credit cost (-)	0.1	-15.7	1.4	-7.3	-0.4	-2.2	-1.7	-4.9	0.9	-1.3
Gains (losses) on securities	-8.9	+9.1	-6.7	+8.2	-0.2	+0.8	-2.0	-0.9	0.0	+1.0
Gains (losses) on bonds	-18.5	+5.5	-10.5	+7.5	-0.2	+0.8	-7.8	-5.5	-0.0	+2.6
Gains (losses) on stocks	9.6	+3.6	3.8	+0.6	0.0	+0.0	5.8	+4.6	0.0	-1.6

* Comparison with the second half of FY2023 (6 months)

Fukuoka Financial Group

Net Interest Income, Non-interest Income

Bank-specific Figures

Net interest income

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**115.1**	**121.7**	**124.4**	**132.7**	**149.6**	**+17.0**
Domestic	105.9	109.3	112.0	122.2	135.8	+13.6
Interest on loans and discounts	91.1	91.2	92.7	95.4	108.9	+13.4
Interest on deposits, etc.	-0.3	-0.2	-0.2	-0.2	-8.0	-7.8
Interest and dividends on securities	15.8	15.9	13.4	15.2	25.9	+10.8
International	9.3	12.4	12.4	10.5	13.8	+3.3
Kumamoto Bank (non-consolidated)	**17.8**	**18.4**	**18.8**	**20.5**	**20.7**	**+0.2**
Domestic	17.8	18.4	18.8	20.5	20.7	+0.2
Interest on loans and discounts	16.5	16.5	16.3	16.5	19.2	+2.7
Interest on deposits, etc.	-0.1	-0.0	-0.0	-0.0	-1.0	-1.0
Interest and dividends on securities	1.0	1.0	1.1	1.2	1.3	+0.1
International	0.0	0.0	0.0	0.0	0.0	-0.0
Juhachi-Shinwa Bank (non-consolidated)	**46.0**	**44.7**	**43.3**	**46.0**	**48.0**	**+2.0**
Domestic	43.7	42.0	41.7	45.7	46.9	+1.2
Interest on loans and discounts	33.0	32.0	31.5	31.9	35.5	+3.5
Interest on deposits, etc.	-0.2	-0.1	-0.1	-0.1	-3.3	-3.2
Interest and dividends on securities	10.4	8.9	8.2	9.6	11.9	+2.4
International	2.3	2.8	1.6	0.3	1.0	+0.8
Fukuoka Chuo Bank (non-consolidated)			**7.1**	**7.2**	**7.3**	**+0.1**
Domestic			7.0	7.1	7.2	+0.1
Interest on loans and discounts			6.4	6.3	6.3	-0.0
Interest on deposits, etc.			-0.1	-0.1	-0.4	-0.3
Interest and dividends on securities			0.6	0.8	1.3	+0.4
International			0.1	0.1	0.0	-0.0

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

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**18.3**	**21.9**	**22.2**	**22.8**	**24.5**	**+1.8**
Investment trusts & insurance	5.5	7.3	7.8	9.4	11.3	+1.9
Corporate-related fees	6.2	7.4	7.4	8.8	9.8	+1.1
Fees and commissions on exchange	5.3	5.2	5.2	5.1	5.4	+0.2
Trading and other fees and commissions	-1.4	-1.1	-1.7	-2.3	-2.5	-0.2
Foreign exchange, derivatives, etc.	2.6	3.0	3.4	1.7	0.5	-1.3
Kumamoto Bank (non-consolidated)	**1.0**	**1.3**	**1.7**	**2.1**	**2.3**	**+0.2**
Investment trusts & insurance	1.5	1.9	1.8	2.1	2.3	+0.3
Corporate-related fees	0.4	0.5	0.5	0.7	0.7	+0.0
Fees and commissions on exchange	0.6	0.6	0.6	0.6	0.6	+0.0
Other fees and commissions	-1.6	-1.7	-1.3	-1.4	-1.4	-0.0
Foreign exchange, derivatives, etc.	0.1	0.1	0.0	0.1	0.1	-0.0
Juhachi-Shinwa Bank (non-consolidated)	**3.7**	**4.9**	**4.8**	**5.2**	**6.5**	**+1.3**
Investment trusts & insurance	2.7	3.6	3.8	4.6	5.0	+0.4
Corporate-related fees	1.0	1.2	1.2	1.4	1.9	+0.5
Fees and commissions on exchange	2.1	1.8	1.8	1.8	1.8	+0.1
Other fees and commissions	-2.0	-1.8	-1.8	-1.9	-1.8	+0.1
Foreign exchange, derivatives, etc.	-0.1	0.1	-0.2	-0.6	-0.4	+0.2
Fukuoka Chuo Bank (non-consolidated)			**0.3**	**0.3**	**0.3**	**-0.0**
Investment trusts & insurance			0.4	0.5	0.5	-0.0
Corporate-related fees			0.2	0.2	0.2	+0.0
Fees and commissions on exchange			0.2	0.2	0.2	-0.0
Other fees and commissions			-0.5	-0.5	-0.5	-0.0
Foreign exchange, derivatives, etc.			0.0	0.0	-0.0	-0.0

Fukuoka Financial Group

Overhead Expenses, Credit Cost

Bank-specific Figures

Overhead expenses (excluding non-recurring expenses)

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**68.4**	**67.0**	**64.9**	**66.9**	**69.8**	**+2.9**
Personnel expenses	31.4	31.2	30.8	30.9	32.1	+1.2
Non-personnel expenses	30.3	29.3	27.9	29.5	30.7	+1.2
Taxes	6.7	6.4	6.1	6.4	7.0	+0.5
Core OHR	51.2%	46.7%	44.3%	43.0%	40.1%	-2.9%
Kumamoto Bank (non-consolidated)	**13.3**	**13.1**	**12.5**	**13.0**	**14.0**	**+1.0**
Personnel expenses	6.3	6.3	6.0	6.0	6.3	+0.3
Non-personnel expenses	6.0	5.9	5.6	6.0	6.6	+0.7
Taxes	0.9	0.9	0.9	1.0	1.0	+0.1
Core OHR	70.3%	66.3%	61.1%	57.6%	61.0%	+3.4%
Juhachi-Shinwa Bank (non-consolidated)	**40.7**	**35.3**	**31.9**	**32.1**	**33.2**	**+1.1**
Personnel expenses	19.2	17.5	15.9	15.6	15.6	+0.0
Non-personnel expenses	17.7	15.1	13.6	13.9	15.0	+1.1
Taxes	3.8	2.7	2.5	2.6	2.6	+0.1
Core OHR	81.9%	71.2%	66.3%	62.6%	61.0%	-1.6%
Fukuoka Chuo Bank (non-consolidated)			**6.3**	**6.2**	**6.1**	**-0.1**
Personnel expenses			3.5	3.4	3.4	-0.1
Non-personnel expenses			2.3	2.3	2.3	-0.0
Taxes			0.4	0.4	0.4	+0.0
Core OHR			84.9%	82.2%	80.6%	-1.6%

Credit cost (-)

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**2.4**	**0.5**	**4.3**	**8.7**	**1.4**	**-7.3**
New bankruptcies	0.2	0.0	0.5	2.0	0.4	-1.6
Collateral decline	0.9	0.7	0.5	0.6	0.6	+0.1
Rating change	18.4	9.5	12.9	12.0	9.5	-2.4
Recovery, etc.	-17.2	-9.8	-9.6	-5.9	-9.2	-3.3
Kumamoto Bank (non-consolidated)	**-0.9**	**-0.9**	**2.1**	**1.7**	**-0.4**	**-2.2**
New bankruptcies	0.0	0.0	0.0	0.1	0.1	-0.0
Collateral decline	0.2	0.1	0.2	0.2	0.1	-0.1
Rating change	2.4	1.6	3.3	0.8	1.1	+0.3
Recovery, etc.	-3.6	-2.7	-1.5	0.6	-1.7	-2.3
Juhachi-Shinwa Bank (non-consolidated)	**-1.2**	**2.0**	**-3.2**	**3.3**	**-1.7**	**-4.9**
New bankruptcies	0.1	0.1	0.2	0.2	0.1	-0.1
Collateral decline	0.3	0.5	0.6	0.4	0.3	-0.1
Rating change	4.7	5.5	1.1	3.9	0.9	-3.0
Recovery, etc.	-6.3	-4.0	-5.0	-1.3	-3.0	-1.7
Fukuoka Chuo Bank (non-consolidated)			**-0.1**	**2.3**	**0.9**	**-1.5**
New bankruptcies					0.1	
Collateral decline					0.2	
Rating change					0.8	
Recovery, etc.					-0.3	

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

Itemized information for Fukuoka Chuo Bank is provided from FY2024 because breakdowns were not compiled prior to the business integration.

Average Balance of Loans

Bank-specific Figures

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

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**9,018.2**	**9,361.0**	**9,627.6**	**9,987.7**	**10,121.8**	**+134.1**
Corporate	5,761.7	5,937.5	6,154.4	6,465.4	6,555.0	+89.6
Retail	2,308.9	2,386.6	2,471.6	2,536.1	2,597.7	+61.6
Public	947.6	1,037.0	1,001.6	986.1	969.0	-17.1
Kumamoto Bank (non-consolidated)	**1,327.5**	**1,361.9**	**1,384.3**	**1,418.1**	**1,489.5**	**+71.4**
Corporate	683.4	690.1	692.0	707.0	748.4	+41.4
Retail	507.8	532.9	552.0	569.6	597.1	+27.5
Public	136.3	138.9	140.4	141.3	143.9	+2.6
Juhachi-Shinwa Bank (non-consolidated)	**2,982.0**	**3,008.2**	**3,030.8**	**3,098.4**	**3,076.3**	**-22.1**
Corporate	1,630.2	1,630.7	1,654.0	1,746.8	1,744.2	-2.6
Retail	846.4	864.5	881.1	891.6	903.3	+11.7
Public	505.4	513.0	495.6	460.0	428.7	-31.3
Fukuoka Chuo Bank (non-consolidated)			**408.9**	**401.2**	**396.0**	**-5.2**
Corporate			323.0	318.0	314.1	-3.9
Retail			65.1	64.1	62.5	-1.6
Public			20.6	19.0	19.3	+0.3

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

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**9,018.2**	**9,361.0**	**9,627.6**	**9,987.7**	**10,121.8**	**+134.1**
Fukuoka Prefecture	6,974.1	7,311.7	7,490.5	7,639.1	7,771.8	+132.7
Kumamoto Prefecture	117.2	121.6	126.4	132.3	137.2	+4.9
Nagasaki Prefecture	72.9	73.8	71.3	70.6	71.1	+0.5
Other parts of Kyushu	517.0	512.0	513.7	507.1	487.6	-19.5
Outside Kyushu	1,337.0	1,342.0	1,425.6	1,638.4	1,653.9	+15.5
Kumamoto Bank (non-consolidated)	**1,327.5**	**1,361.9**	**1,384.3**	**1,418.1**	**1,489.5**	**+71.4**
Fukuoka Prefecture	42.5	43.5	45.5	44.6	47.4	+2.8
Kumamoto Prefecture	1,235.9	1,269.0	1,289.5	1,321.5	1,390.0	+68.5
Other parts of Kyushu	49.1	49.4	49.3	51.9	51.9	+0.0
Juhachi-Shinwa Bank (non-consolidated)	**2,982.0**	**3,008.2**	**3,030.8**	**3,098.4**	**3,076.3**	**-22.1**
Fukuoka Prefecture	322.1	341.5	350.1	357.5	349.7	-7.8
Kumamoto Prefecture	11.5	11.1	11.0	12.1	14.8	+2.7
Nagasaki Prefecture	2,253.7	2,274.7	2,277.7	2,257.0	2,226.5	-30.5
Other parts of Kyushu	93.3	93.9	93.1	93.0	88.9	-4.1
Outside Kyushu	301.4	287.0	298.9	378.7	396.2	+17.5
Fukuoka Chuo Bank (non-consolidated)			**408.9**	**401.2**	**396.0**	**-5.2**
Fukuoka Prefecture			408.9	401.2	396.0	-5.2

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	Change from end of FY2023	Balance at end of period	Change from end of FY2023	Balance at end of period	Change from end of FY2023	Balance at end of period	Change from end of FY2023	Balance at end of period	Change from end of FY2023
Domestic loans, total	**19,070.5**	**+380.4**	**12,624.8**	**+831.1**	**2,122.7**	**-273.3**	**3,896.5**	**-185.9**	**426.4**	**+8.6**
(Excluding loans to Government, etc.)	15,956.7	+292.3	10,890.6	+191.8	1,535.8	+81.0	3,133.7	+22.9	396.5	-3.3
Manufacturing	858.2	+23.5	632.3	+34.9	54.2	-1.8	155.6	-8.7	16.0	-0.9
Agriculture and forestry	47.9	-0.5	23.3	-0.6	12.1	+0.2	12.0	-0.2	0.3	+0.0
Fishery	27.7	-4.5	12.2	-1.3	2.8	-0.4	12.7	-2.7	0.0	+0.0
Mining, quarrying and gravel	26.8	+4.0	13.9	+3.5	0.4	-0.1	11.6	+0.6	0.6	-0.2
Construction	480.0	+14.1	259.7	+8.8	65.2	+1.9	97.9	+3.5	57.1	+0.0
Electricity, gas, heat supply and water	494.5	+2.3	374.2	-3.4	20.8	+0.9	91.9	+3.4	7.5	+1.5
Information and communications	99.0	+11.9	74.5	+11.0	4.3	+0.0	16.4	+1.2	3.8	-0.1
Transport and postal service	905.9	+5.4	750.9	+5.8	24.2	+1.4	121.0	-1.6	9.7	-0.1
Wholesale and retail trade	1,467.3	+27.9	1,042.1	+19.9	101.9	+6.0	272.6	+0.0	50.6	+2.1
Finance and insurance	721.9	-25.3	586.5	-37.2	9.8	+3.6	118.8	+11.5	6.7	-3.2
FFG	109.9	-13.4	109.9	-13.4	–	–	–	–	–	–
Real estate and leasing	3,793.0	+167.8	2,814.0	+123.6	314.7	+24.9	562.0	+20.3	102.2	-0.9
Real estate	3,374.0	+162.5	2,513.0	+106.8	305.9	+24.8	454.0	+31.9	100.9	-1.0
Services	1,396.7	-3.2	866.1	+6.7	161.2	+1.6	318.0	-9.8	51.2	-1.8
Government, local public sector	4,512.5	+44.2	2,534.7	+592.7	733.7	-345.8	1,193.3	-216.5	50.6	+13.7
Government	3,003.9	+101.5	1,624.3	+652.8	586.9	-354.3	762.7	-208.8	29.9	+11.9
Other (personal loans, etc.)	4,238.3	+112.7	2,639.9	+66.8	616.6	+34.2	912.1	+13.1	69.6	-1.4

Fukuoka Financial Group

Average Balance of Deposits & CDs

Bank-specific Figures

[Domestic] Average balance by segment

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**11,748.0**	**12,591.3**	**13,127.8**	**13,415.6**	**13,634.0**	**+218.4**
Retail	7,842.6	8,344.2	8,677.8	8,882.8	9,025.5	+142.7
Corporate	3,144.0	3,422.6	3,497.8	3,589.5	3,631.3	+41.8
Public	761.4	824.5	952.1	943.1	977.1	+34.0
Kumamoto Bank (non-consolidated)	**1,545.0**	**1,613.9**	**1,643.2**	**1,666.7**	**1,685.6**	**+18.9**
Retail	1,114.5	1,159.4	1,189.4	1,212.6	1,223.4	+10.8
Corporate	392.8	414.5	416.3	420.7	430.1	+9.4
Public	37.6	40.0	37.6	33.3	32.0	-1.3
Juhachi-Shinwa Bank (non-consolidated)	**5,301.6**	**5,518.4**	**5,670.3**	**5,712.1**	**5,653.1**	**-59.0**
Retail	3,466.7	3,613.1	3,718.1	3,759.6	3,773.5	+13.9
Corporate	1,301.8	1,373.4	1,389.0	1,396.5	1,367.7	-28.8
Public	533.1	531.9	563.2	556.0	511.7	-44.3
Fukuoka Chuo Bank (non-consolidated)			**542.7**	**527.9**	**516.9**	**-11.0**
Retail			341.0	338.0	334.0	-4.0
Corporate			149.8	143.2	141.2	-2.0
Public			51.8	46.6	41.7	-4.9

[Domestic] Average balance by type

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**11,748.0**	**12,591.3**	**13,127.8**	**13,415.6**	**13,634.0**	**+218.4**
Floating	8,458.5	9,188.3	9,808.3	10,137.2	10,423.7	+286.5
Fixed	2,949.7	2,964.2	2,940.5	2,821.7	2,767.3	-54.4
CDs	339.9	438.8	379.0	456.6	442.9	-13.7
Kumamoto Bank (non-consolidated)	**1,545.0**	**1,613.9**	**1,643.2**	**1,666.7**	**1,685.6**	**+18.9**
Floating	978.2	1,068.4	1,125.7	1,179.7	1,224.3	+44.6
Fixed	566.1	544.9	516.9	485.7	460.3	-25.4
CDs	0.7	0.6	0.6	1.2	0.9	-0.3
Juhachi-Shinwa Bank (non-consolidated)	**5,301.6**	**5,518.4**	**5,670.3**	**5,712.1**	**5,653.1**	**-59.0**
Floating	3,534.1	3,824.6	4,017.5	4,165.3	4,225.2	+59.9
Fixed	1,532.4	1,468.4	1,413.6	1,337.9	1,272.2	-65.7
CDs	235.1	225.4	239.2	208.9	155.6	-53.3
Fukuoka Chuo Bank (non-consolidated)			**542.7**	**527.9**	**516.9**	**-11.0**
Floating			268.8	259.1	260.3	+1.2
Fixed			258.0	253.6	245.3	-8.3
CDs			15.8	15.1	11.2	-3.9

Fukuoka Financial Group

Interest Rates on Loans and Deposits & CDs

Bank-specific Figures

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

(Unit: %)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**1.01**	**0.97**	**0.96**	**0.95**	**1.04**	**+0.09**
Corporate	0.84	0.84	0.84	0.83	0.94	+0.11
Retail	1.64	1.57	1.52	1.50	1.52	+0.02
Public	0.44	0.36	0.35	0.37	0.42	+0.05
Kumamoto Bank (non-consolidated)	**1.25**	**1.21**	**1.18**	**1.16**	**1.20**	**+0.04**
Corporate	1.24	1.23	1.19	1.17	1.20	+0.03
Retail	1.48	1.42	1.38	1.37	1.40	+0.03
Public	0.39	0.33	0.30	0.31	0.35	+0.04
Juhachi-Shinwa Bank (non-consolidated)	**1.10**	**1.07**	**1.04**	**1.03**	**1.10**	**+0.07**
Corporate	0.95	0.94	0.92	0.90	0.98	+0.08
Retail	1.90	1.80	1.72	1.69	1.69	+0.00
Public	0.26	0.23	0.23	0.27	0.32	+0.05
Fukuoka Chuo Bank (non-consolidated)			**1.57**	**1.58**	**1.58**	**+0.00**
Corporate			1.39	1.40	1.41	+0.01
Retail			2.84	2.82	2.78	-0.04
Public			0.39	0.38	0.44	+0.06

[Domestic] Yield on deposits, etc.

(Unit: %)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**0.00**	**0.00**	**0.00**	**0.00**	**0.05**	**+0.05**
Floating	0.00	0.00	0.00	0.00	0.06	+0.06
Fixed	0.01	0.00	0.00	0.00	0.04	+0.04
CDs	0.01	0.00	0.00	0.00	0.07	+0.07
Kumamoto Bank (non-consolidated)	**0.00**	**0.00**	**0.00**	**0.00**	**0.06**	**+0.06**
Floating	0.00	0.00	0.00	0.00	0.06	+0.06
Fixed	0.01	0.00	0.00	0.00	0.04	+0.04
CDs	0.01	0.00	0.00	0.00	0.01	+0.01
Juhachi-Shinwa Bank (non-consolidated)	**0.00**	**0.00**	**0.00**	**0.00**	**0.05**	**+0.05**
Floating	0.00	0.00	0.00	0.00	0.06	+0.06
Fixed	0.01	0.00	0.00	0.00	0.04	+0.04
CDs	0.01	0.01	0.01	0.01	0.05	+0.04
Fukuoka Chuo Bank (non-consolidated)			**0.02**	**0.02**	**0.07**	**+0.05**
Floating			0.00	0.00	0.05	+0.05
Fixed			0.05	0.05	0.09	+0.04
CDs			0.00	0.00	0.00	+0.00

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

Bank-specific Figures

Asset management product sales

(Unit: ¥ bil.)	FY2020	FY2021	FY2022	FY2023	FY2024	YoY chg.
Bank of Fukuoka (non-consolidated)	**164.2**	**218.9**	**221.8**	**303.3**	**364.7**	**+61.4**
Investment trusts	122.5	181.7	145.2	209.9	264.9	+55.0
Individual insurance	35.3	33.1	69.6	85.7	84.1	-1.6
Foreign currency deposits	4.0	1.4	2.9	0.7	2.1	+1.4
Government bonds	2.2	2.5	3.9	6.8	13.4	+6.6
Kumamoto Bank (non-consolidated)	**44.9**	**57.0**	**50.7**	**63.2**	**72.4**	**+9.2**
Investment trusts	29.0	45.9	35.7	45.8	50.8	+5.0
Individual insurance	15.4	10.9	14.7	17.0	20.9	+3.9
Foreign currency deposits	0.4	0.0	0.1	0.0	0.1	+0.1
Government bonds	0.0	0.0	0.1	0.2	0.4	+0.2
Juhachi-Shinwa Bank (non-consolidated)	**73.0**	**109.0**	**109.0**	**150.2**	**165.8**	**+15.6**
Investment trusts	43.1	80.5	62.8	93.0	110.5	+17.5
Individual insurance	28.9	27.4	44.6	55.6	50.7	-4.9
Foreign currency deposits	0.3	0.2	0.6	0.1	0.3	+0.2
Government bonds	0.5	0.7	0.9	1.4	4.2	+2.8
Fukuoka Chuo Bank (non-consolidated)			**10.7**	**12.4**	**13.5**	**+1.1**
Investment trusts			4.8	5.6	6.9	+1.3
Individual insurance			5.8	6.5	6.2	-0.3
Foreign currency deposits			–	–	–	–
Government bonds			0.0	0.2	0.3	+0.1

Balance of assets under management for individual customers

(Unit: ¥ bil.)	Mar. 2021	Mar. 2022	Mar. 2023	Mar. 2024	Mar. 2025	Change from end of FY2023
Bank of Fukuoka (non-consolidated)	**1,049.1**	**1,144.2**	**1,186.7**	**1,383.7**	**1,492.7**	**+109.0**
Investment trusts	311.5	404.4	457.0	610.5	691.9	+81.4
Individual insurance	675.7	689.4	688.0	737.1	759.5	+22.4
Foreign currency deposits	27.4	21.9	15.8	13.2	13.3	+0.1
Government bonds	34.5	28.4	25.7	22.8	28.0	+5.2
Kumamoto Bank (non-consolidated)	**215.3**	**234.2**	**239.3**	**276.4**	**293.7**	**+17.3**
Investment trusts	66.8	83.6	94.1	120.0	132.6	+12.6
Individual insurance	144.7	147.4	142.9	154.4	159.0	+4.6
Foreign currency deposits	2.7	2.2	1.5	1.3	1.4	+0.1
Government bonds	1.0	0.8	0.7	0.6	0.6	+0.0
Juhachi-Shinwa Bank (non-consolidated)	**516.6**	**555.9**	**566.1**	**657.6**	**691.1**	**+33.5**
Investment trusts	128.9	163.2	183.4	240.6	277.1	+36.5
Individual insurance	369.8	378.5	371.4	406.9	403.3	-3.6
Foreign currency deposits	6.2	4.9	3.3	2.9	2.7	-0.2
Government bonds	11.4	9.0	7.8	7.1	7.9	+0.8
Fukuoka Chuo Bank (non-consolidated)			**41.7**	**43.0**	**45.2**	**+2.2**
Investment trusts			12.9	13.0	14.0	+1.0
Individual insurance			28.1	29.2	30.1	+0.9
Foreign currency deposits			0.0	0.0	0.0	-0.0
Government bonds			0.5	0.7	1.0	+0.3

Sales of investment trusts: Includes sales to corporate (other product sales are for retail only). Sales of insurance: Does not include level premium insurance besides prepaid contracts.

Fukuoka Financial Group

Marketable Securities

Bank-specific Figures

Balance at end of period (market value)

(Unit: ¥ bil.)	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Change from end of FY2023
Bank of Fukuoka (consolidated)	**2,451.4**	**2,764.5**	**3,133.0**	**3,343.1**	**3,445.9**	**+312.9**
Stocks	140.1	169.4	195.6	168.9	177.4	-18.2
Domestic bonds	1,213.3	1,284.3	1,582.4	1,818.7	1,836.9	+254.5
Other	1,097.8	1,310.8	1,354.9	1,355.4	1,431.5	+76.6
Foreign bonds	(744.9)	(944.9)	(956.3)	(955.3)	(1,012.1)	(+55.8)
Kumamoto Bank (non-consolidated)	**146.4**	**153.1**	**142.7**	**155.4**	**165.3**	**+22.6**
Stocks	1.7	2.0	2.2	1.9	1.7	-0.5
Domestic bonds	139.4	144.7	132.0	140.1	147.7	+15.7
Other	5.2	6.3	8.3	13.3	15.8	+7.5
Foreign bonds	–	–	–	–	–	–
Juhachi-Shinwa Bank (non-consolidated)	**1,247.1**	**1,423.9**	**1,467.8**	**1,576.4**	**1,649.9**	**+182.1**
Stocks	38.5	44.7	54.4	37.7	37.8	-16.6
Domestic bonds	768.0	875.0	878.5	982.0	1,027.3	+148.8
Other	440.5	504.0	534.8	556.5	584.8	+50.0
Foreign bonds	(246.7)	(295.0)	(299.4)	(305.6)	(320.5)	(+21.1)
Fukuoka Chuo Bank (non-consolidated)	**88.2**	**89.7**	**138.1**	**158.9**	**172.1**	**+34.0**
Stocks	7.6	9.5	6.4	6.2	5.6	-0.8
Domestic bonds	61.7	63.4	112.8	132.5	147.8	+35.0
Other	18.8	16.6	18.8	20.1	18.6	-0.2
Foreign bonds	(11.1)	(9.0)	(7.9)	(7.4)	(5.7)	(-2.2)

Unrealized gains (losses) at end of period

(Unit: ¥ bil.)	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Change from end of FY2023
Bank of Fukuoka (consolidated)	**12.8**	**-32.5**	**58.3**	**38.4**	**-40.4**	**-98.7**
Stocks	75.2	105.3	130.2	111.5	104.2	-26.0
Domestic bonds	-39.7	-84.1	-62.9	-77.5	-133.9	-71.0
Other	-22.6	-53.6	-8.9	4.3	-10.7	-1.8
Foreign bonds	(-12.2)	(-41.9)	(-20.5)	(-6.5)	(-16.3)	(+4.2)
Kumamoto Bank (non-consolidated)	**-3.4**	**-7.4**	**-5.3**	**-7.5**	**-14.2**	**-8.9**
Stocks	0.8	1.0	1.3	0.9	0.7	-0.6
Domestic bonds	-3.6	-8.1	-6.2	-7.8	-14.1	-7.9
Other	-0.6	-0.4	-0.4	-0.7	-0.9	-0.5
Foreign bonds	–	–	–	–	–	–
Juhachi-Shinwa Bank (non-consolidated)	**8.1**	**-22.5**	**15.1**	**7.8**	**-37.6**	**-52.7**
Stocks	16.1	21.5	30.6	21.8	22.3	-8.3
Domestic bonds	-10.4	-30.4	-26.1	-31.2	-64.9	-38.8
Other	2.4	-13.6	10.7	17.3	4.9	-5.8
Foreign bonds	(-5.1)	(-24.2)	(-12.2)	(-2.0)	(-11.0)	(+1.2)
Fukuoka Chuo Bank (non-consolidated)	**-0.0**	**1.1**	**4.1**	**3.2**	**0.2**	**-3.9**
Stocks	1.6	3.7	3.4	3.2	2.6	-0.8
Domestic bonds	-1.5	-2.7	-0.1	-0.5	-2.8	-2.7
Other	-0.1	0.1	0.7	0.5	0.4	-0.3
Foreign bonds	(-0.2)	(-0.2)	(-0.1)	(-0.1)	(-0.2)	(-0.1)

Fukuoka Financial Group

NPLs Disclosed under the FRL, Capital Adequacy Ratio

Bank-specific Figures

Balance and ratio of disclosed NPLs under the FRL

(Unit: ¥ bil.)	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Change from end of FY2023
Bank of Fukuoka (non-consolidated)	**186.3**	**187.8**	**172.4**	**169.0**	**176.7**	**+4.3**
Substandard	67.4	66.4	61.6	58.5	75.8	+14.2
Doubtful	94.0	95.1	80.6	82.7	72.9	-7.7
Bankrupt and quasi-bankrup	24.9	26.3	30.2	27.8	28.0	-2.2
NPL ratio	1.59%	1.58%	1.45%	1.33%	1.39%	-0.06%
Kumamoto Bank (non-consolidated)	**36.2**	**35.2**	**35.9**	**34.2**	**33.0**	**-2.9**
Substandard	9.5	8.8	9.7	9.5	9.2	-0.5
Doubtful	23.5	22.5	21.5	20.2	19.2	-2.3
Bankrupt and quasi-bankrup	3.2	3.9	4.7	4.5	4.5	-0.2
NPL ratio	1.81%	1.45%	1.49%	1.42%	1.54%	+0.05%
Juhachi-Shinwa Bank (non-consolidated)	**78.6**	**81.7**	**80.6**	**76.2**	**73.5**	**-7.1**
Substandard	34.1	35.4	35.3	34.0	29.9	-5.4
Doubtful	36.2	37.3	36.3	34.7	35.2	-1.1
Bankrupt and quasi-bankrup	8.3	8.9	9.0	7.4	8.4	-0.6
NPL ratio	1.85%	1.95%	1.96%	1.80%	1.87%	-0.09%
Fukuoka Chuo Bank (non-consolidated)	**11.4**	**12.0**	**17.8**	**20.5**	**20.4**	**+2.6**
Substandard	1.0	1.0	1.9	2.1	1.8	-0.1
Doubtful	6.2	6.7	13.9	16.9	16.7	+2.8
Bankrupt and quasi-bankrup	4.2	4.4	2.0	1.6	1.9	-0.1
NPL ratio	2.68%	2.98%	4.25%	4.92%	4.77%	+0.52%

Capital adequacy ratio

(Unit: ¥ bil.)	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Change from end of FY2023
Bank of Fukuoka (consolidated)	**10.43%**	**10.75%**	**10.17%**	**11.02%**	**10.71%**	**+0.54%**
Core capital	563.0	581.9	552.5	594.7	635.7	+83.2
Risk assets	5,394.1	5,412.3	5,432.0	5,392.4	5,934.1	+502.1
Kumamoto Bank (non-consolidated)	**9.66%**	**11.19%**	**10.36%**	**10.81%**	**10.75%**	**+0.39%**
Core capital	98.7	91.8	88.4	85.3	88.1	-0.3
Risk assets	1,021.8	820.1	853.4	789.0	819.8	-33.6
Juhachi-Shinwa Bank (non-consolidated)	**9.00%**	**10.30%**	**10.31%**	**11.79%**	**11.27%**	**+0.96%**
Core capital	245.4	228.0	217.4	220.6	225.2	+7.8
Risk assets	2,723.8	2,212.5	2,107.3	1,870.0	1,998.0	-109.3
Fukuoka Chuo Bank (non-consolidated)	**9.38%**	**9.40%**	**9.27%**	**9.06%**	**8.96%**	**-0.31%**
Core capital	25.7	26.2	24.0	24.3	24.6	+0.6
Risk assets	274.4	279.4	259.3	268.1	275.2	+15.9

Method of calculating capital adequacy ratio (March 31, 2025)

	FFG	Bank of Fukuoka	Kumamoto Bank	Juhachi-Shinwa Bank	Fukuoka Chuo Bank
Credit risk	Advanced internal rating-based approach (AIRB)		Foundation internal ratings-based approach (FIRB)		Standardized approach (SA)
Operational risk	Standard measurement approach (SMA)				

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Fukuoka Financial Group

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