



MEMBERSHIP

August 10, 2018

To whom it may concern:

Company Name Fukuoka Financial Group, Inc.
 Representative Takashige Shibato, President
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 (Code No. 8354 TSE First Section, FSE)
 Contact Tomoyuki Ushijima, General Manager
 Corporate Planning Division

Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2019

We hereby announce our capital adequacy ratio for the first quarter of the year ending March 31, 2019, as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk : Foundation internal ratings-based approach Operational risk : Standardised approach	Consolidated		Mar 31, 2018
	June 30, 2018	change from Mar 31, 2018	
①Total capital ratio ④/⑤	9.62%	0.21%	9.41%
②Core capital	668.5	11.9	656.6
③Deduction	28.4	0.8	27.6
④Total capital ②-③	640.0	11.0	629.0
⑤Risk adjusted assets	6,647.0	(37.5)	6,684.5
⑥Total required capital ⑤×8%	531.7	(3.0)	534.7

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.) Non-consolidated

Credit risk : Foundation internal ratings-based approach Operational risk : Standardised approach	Consolidated			Non-consolidated June 30, 2018
	June 30, 2018	change from Mar 31, 2018	Mar 31, 2018	
①Total capital ratio ④/⑤	9.25%	0.22%	9.03%	8.77%
②Core capital	609.1	11.5	597.6	570.8
③Deduction	90.7	(4.5)	95.2	95.6
④Total capital ②-③	518.4	16.1	502.3	475.2
⑤Risk adjusted assets	5,600.0	37.5	5,562.5	5,414.1
⑥Total required capital ⑤×8%	448.0	3.0	445.0	433.1

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	June 30, 2018	change from Mar 31, 2018	Mar 31, 2018
②Core capital	92.4	1.1	91.3
③Deduction	3.3	0.1	3.2
④Total capital ②－③	89.0	0.9	88.1
⑤Risk adjusted assets	902.9	(5.2)	908.1
⑥Total required capital ⑤×4%	36.1	(0.2)	36.3

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	June 30, 2018	change from Mar 31, 2018	Mar 31, 2018
②Core capital	112.7	1.2	111.5
③Deduction	4.1	0.2	3.9
④Total capital ②－③	108.5	1.0	107.5
⑤Risk adjusted assets	1,145.8	(15.1)	1,160.9
⑥Total required capital ⑤×4%	45.8	(0.6)	46.4

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