



MEMBERSHIP

August 11, 2020

To whom it may concern:

Company Name Fukuoka Financial Group, Inc.
 Representative Takashige Shibato, Chairman of the Board & President
 Head Office 8-3, Otemon 1 chome, Chuo-ku, Fukuoka
 (Code No. 8354 TSE First Section, FSE)
 Contact Masahiro Fujii, General Manager
 Corporate Planning Division

Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2021

We hereby announce our capital adequacy ratio for the first quarter of the year ending March 31, 2021, as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk : Advanced internal ratings-based approach Operational risk : Basic indicator approach	Jun. 30, 2020	change from Mar. 31, 2020	Mar. 31, 2020
①Total capital ratio ④/⑤	10.81%	0.12%	10.69%
②Core capital	845.5	10.7	834.8
③Deduction	19.4	0.2	19.2
④Total capital ②－③	826.0	10.5	815.5
⑤Risk adjusted assets	7,640.1	12.6	7,627.5
⑥Total required capital ⑤×8%	611.2	1.0	610.2

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.)

Credit risk : Advanced internal ratings-based approach Operational risk : Standardised approach	Jun. 30, 2020	change from Mar. 31, 2020	Mar. 31, 2020	Non-consolidated	
				Jun. 30, 2020	Mar. 31, 2020
①Total capital ratio ④/⑤	9.85%	0.29%	9.56%	9.66%	
②Core capital	619.4	12.2	607.2	592.0	
③Deduction	83.7	(3.4)	87.1	85.0	
④Total capital ②－③	535.7	15.6	520.1	507.0	
⑤Risk adjusted assets	5,436.0	(0.8)	5,436.8	5,247.6	
⑥Total required capital ⑤×8%	434.8	(0.1)	434.9	419.8	

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Jun. 30, 2020	change from Mar. 31, 2020	Mar. 31, 2020
②Core capital	94.8	0.7	94.1
③Deduction	4.6	(0.1)	4.7
④Total capital ②－③	90.1	0.8	89.3
⑤Risk adjusted assets	963.6	(0.4)	964.0
⑥Total required capital ⑤×4%	38.5	0.0	38.5

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Jun. 30, 2020	change from Mar. 31, 2020	Mar. 31, 2020
②Core capital	112.7	0.8	111.9
③Deduction	6.0	0.2	5.8
④Total capital ②－③	106.7	0.6	106.1
⑤Risk adjusted assets	1,118.2	5.4	1,112.8
⑥Total required capital ⑤×4%	44.7	0.2	44.5

(4) The Eighteenth Bank, Ltd.

Consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Jun. 30, 2020	change from Mar. 31, 2020	Mar. 31, 2020
②Core capital	142.8	1.4	141.4
③Deduction	0.8	0.0	0.8
④Total capital ②－③	142.0	1.4	140.6
⑤Risk adjusted assets	1,301.0	7.3	1,293.7
⑥Total required capital ⑤×4%	52.0	0.3	51.7

Non-consolidated

Jun. 30, 2020
10.88%
139.5
1.5
138.0
1,268.6
50.7