

Fukuoka Financial Group, Inc.

Financial Digest for the First Quarter of FY2021



Stock Exchange Listing:	Tokyo, Fukuoka (code:8354)
URL:	https://www.fukuoka-fg.com/
Representative:	Takashige Shibato, Chairman of the Board & President
For Inquiry:	Masahiro Fujii, General Manager, Corporate Planning Division
Payment date of cash dividends:	—
Filing date of Financial Statements:	August 6, 2021 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Not scheduled

- (Notes) 1. This quarterly report is not subject to the quarterly review.
2. Amounts less than one million yen are omitted.

1. Consolidated Financial Highlights (from April 1, 2021 to June 30, 2021)

(1) Consolidated Operating Results (%:Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
1Q FY2021	69,107	3.6	21,898	56.6	15,237	47.7
1Q FY2020	66,701	(2.6)	13,980	(15.2)	10,319	(92.0)

(Note) Comprehensive income 1Q FY2021: ¥11,696 million [(62.9)%] 1Q FY2020: ¥31,537 million [(74.6)%]

	Net Income per Share	Net Income per Share (Diluted)
1Q FY2021	¥80.15	—
1Q FY2020	¥54.28	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
June 30, 2021	28,477,394	961,536	3.3
March 31, 2021	27,510,013	958,833	3.4

(Reference) Own capital June 30, 2021: ¥961,508 million March 31, 2021: ¥958,789 million

(Note) Own Capital Ratio = (Total net assets - Non-controlling interests) / Total assets * 100

This ratio is not based on the public notification of the capital adequacy ratio.

2. Dividend Payment

	Dividends declared per Share				
	First Quarter-end	Second Quarter-end	Third Quarter-end	Fiscal Year-end	Total
FY2020	¥—	¥42.50	¥—	¥42.50	¥85.00
FY2021	—	—	—	—	—
FY2021 (projection)	—	47.50	—	47.50	95.00

(Note) Revision of dividends projections from the latest announcement: None

3. Consolidated Earnings Projections for Fiscal year 2021, (Year ending March 31, 2022)

(%:Changes from corresponding period of previous fiscal year)

	Ordinary Profit		Net Income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Interim of FY2021	35,000	(9.0)	24,500	(6.7)	128.88
FY2021	72,000	19.2	50,000	12.0	263.02

(Note) Revision of earnings projections from the latest announcement: None

4. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2021	As of Jun 30, 2021
(Assets)	資産の部		
Cash and due from banks	現金預け金	6,086,101	7,179,417
Call loans and bills bought	コールローン及び買入手形	—	6,634
Monetary claims bought	買入金銭債権	40,350	39,811
Trading assets	特定取引資産	1,506	1,354
Money held in trust	金銭の信託	19,215	17,835
Securities	有価証券	3,840,858	4,012,772
Loans and bills discounted	貸出金	17,145,879	16,837,663
Foreign exchanges	外国為替	17,304	11,217
Lease receivables and lease investment assets	リース債権及びリース投資資産	15,785	15,593
Other assets	その他資産	232,921	240,135
Tangible fixed assets	有形固定資産	206,521	205,179
Intangible fixed assets	無形固定資産	18,187	17,838
Net defined benefit assets	退職給付に係る資産	26,178	28,141
Deferred tax assets	繰延税金資産	15,884	15,782
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,991	47,246
Allowance for loan losses	貸倒引当金	(202,675)	(199,230)
Total assets	資産の部合計	27,510,013	28,477,394
(Liabilities)	負債の部		
Deposits	預金	19,211,354	19,431,750
Negotiable certificates of deposit	譲渡性預金	277,130	714,426
Call money and bills sold	コールマネー及び売渡手形	1,698,137	1,632,229
Payables under repurchase agreements	売現先勘定	1,331,403	1,224,608
Payables under securities lending transactions	債券貸借取引受入担保金	1,025,930	1,207,979
Trading liabilities	特定取引負債	0	0
Borrowed money	借入金	2,735,073	3,033,673
Foreign exchanges	外国為替	2,177	1,389
Short-term bonds payable	短期社債	41,000	41,000
Bonds payable	社債	10,000	10,000
Other liabilities	その他負債	140,820	139,750
Net defined benefit liability	退職給付に係る負債	1,142	1,154
Provision for losses on interest repayments	利息返還損失引当金	22	9
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	7,239	6,959
Provision for contingent liabilities losses	その他の偶発損失引当金	0	—
Reserves under the special laws	特別法上の引当金	24	24
Deferred tax liabilities	繰延税金負債	800	736
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	22,929	22,921
Acceptances and guarantees	支払承諾	45,991	47,246
Total liabilities	負債の部合計	26,551,179	27,515,858
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	141,387	141,387
Retained earnings	利益剰余金	543,245	549,508
Treasury stock	自己株式	(2,453)	(2,454)
Total shareholders' equity	株主資本合計	806,978	813,240
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,506	115,783
Deferred gains or losses on hedges	繰延ヘッジ損益	(16,814)	(23,402)
Revaluation reserve for land	土地再評価差額金	51,422	51,404
Remeasurements of defined benefit plans	退職給付に係る調整累計額	4,696	4,483
Total accumulated other comprehensive income	その他の包括利益累計額合計	151,811	148,268
Non-controlling interests	非支配株主持分	43	27
Total net assets	純資産の部合計	958,833	961,536
Total liabilities and net assets	負債及び純資産の部合計	27,510,013	28,477,394

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	3 months ended Jun 30, 2020	3 months ended Jun 30, 2021
Ordinary income:	経常収益	66,701	69,107
Interest income	資金運用収益	48,370	47,999
Interest on loans and discounts	(うち貸出金利息)	37,400	36,887
Interest and dividends on securities	(うち有価証券利息配当金)	9,861	10,181
Fees and commissions	役務取引等収益	12,486	14,463
Trading income	特定取引収益	56	306
Other operating income	その他業務収益	4,172	4,042
Other income	その他経常収益	1,616	2,295
Ordinary expenses:	経常費用	52,720	47,209
Interest expenses	資金調達費用	4,012	2,682
Interest on deposits	(うち預金利息)	474	166
Fees and commissions payments	役務取引等費用	5,159	5,454
Other operating expenses	その他業務費用	2,166	2,017
General and administrative expenses	営業経費	37,138	35,437
Other expenses	その他経常費用	4,243	1,617
Ordinary profit	経常利益	13,980	21,898
Extraordinary income	特別利益	248	0
Gain on disposal of noncurrent assets	固定資産処分益	242	0
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	5	—
Extraordinary loss	特別損失	24	105
Loss on disposal of noncurrent assets	固定資産処分損	18	61
Impairment loss	減損損失	5	43
Income before income taxes:	税金等調整前四半期純利益	14,205	21,793
Current	法人税、住民税及び事業税	3,172	4,926
Deferred	法人税等調整額	733	1,645
Total income taxes	法人税等合計	3,906	6,572
Net income	四半期純利益	10,298	15,221
Net loss attributable to non-controlling interests (-)	非支配株主に帰属する四半期純損失	(21)	(16)
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	10,319	15,237

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	3 months ended Jun 30, 2020	3 months ended Jun 30, 2021
Net income	四半期純利益	10,298	15,221
Other comprehensive income	その他の包括利益	21,238	(3,525)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,182	3,276
Deferred gains or losses on hedges	繰延ヘッジ損益	3,842	(6,588)
Remeasurements of defined benefit plans	退職給付に係る調整額	214	(213)
Total comprehensive income	四半期包括利益	31,537	11,696
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	31,558	11,712
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(21)	(16)

Financial Digest for the First Quarter of FY2021

August 6, 2021

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Capital adequacy ratio will be announced soon after the calculation is completed.

[3 banks' total]:

The sum of non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, and the Juhachi-Shinwa Bank
 (Note) The former Shinwa Bank and the former Eighteenth Bank merged on October 1, 2020, forming the Juhachi-Shinwa Bank.
 Figures of both banks before the merger were simply added up for this report.

This report contains forward-looking statements and other forward-looking information relating to the company (the “forward-looking statements”). The forward-looking statements are not historical facts and include, reflect or are otherwise based upon, among other things, the company’s current estimations, projections, views, policies, business strategies, targets, expectations, assumptions and evaluations with respect to general economic conditions, the results of operations, the financial condition, the company’s management in general and other future events. Accordingly, they are inherently susceptible to uncertainties, risks and changes in circumstances and are not guarantees of future performance.

Some forward-looking statements represent targets that the company’s management will strive to achieve through the successful implementation of the company’s business strategies. The company may not be successful in implementing its business strategy, and actual results may differ materially, for a wide range of possible reasons.

1. Gain and loss

	3 banks' total			FFG (consolidated)			FY 2020
	3 months ended Jun 30, 2021	Comparison	3 months ended Jun 30, 2020	3 months ended Jun 30, 2021	Comparison	3 months ended Jun 30, 2020	
Gross business profit	52,946	2,375	50,571	56,658	2,911	53,747	217,234
Net interest income	46,330	833	45,497	45,317	959	44,358	174,849
Domestic	42,928	588	42,340	42,027	749	41,278	163,642
International	3,401	244	3,157	3,289	209	3,080	11,206
Net fees and commissions	6,189	1,537	4,652	9,009	1,683	7,326	31,825
Net trading income	0	(2)	2	306	250	56	758
Net other operating income	426	8	418	2,024	19	2,005	9,801
Gains (losses) on sales (redemptions) of bonds	8	103	(95)	11	106	(95)	468
Overhead expenses (-)	29,923	(879)	30,802	35,728	(1,055)	36,783	148,481
Business profit (before transfer to general reserve for possible loan losses)	23,023	3,255	19,768	20,930	3,966	16,964	68,753
① Transfer to general reserve for possible loan losses (-)	[(477)]	—	3,182	[(396)]	—	3,385	(13,036)
Business profit	23,023	6,437	16,586	20,930	7,352	13,578	81,789
Core business profit	23,014	3,151	19,863	20,918	3,859	17,059	68,284
Core business profit (excluding gains (losses) on cancellation of investment trusts)	22,677	2,713	19,964	20,683	3,524	17,159	68,253
Other operating profit (loss)	1,944	793	1,151	968	566	402	(21,362)
② Credit cost for disposal of non-performing loans (-)	(1,636)	268	(1,904)	(1,126)	65	(1,191)	14,534
Net transfer to specific reserve for possible loan losses (-)	[(1,206)]	—	2,094	[(764)]	—	1,375	14,586
Reversal of allowance for loan losses	1,684	1,684	—	1,160	1,160	—	—
Recoveries of written-off claims	105	47	58	106	47	59	386
Total credit cost ①+② (-)	(1,636)	(2,913)	1,277	(1,126)	(3,319)	2,193	1,498
Gains (losses) on stocks	603	7	596	297	(344)	641	4,702
Others	(295)	1,054	(1,349)	(455)	976	(1,431)	(11,529)
Ordinary profit	24,967	7,230	17,737	21,898	7,918	13,980	60,427
Extraordinary profit (loss)	(103)	(249)	146	(104)	(328)	224	(1,096)
Income (loss) before income taxes	24,864	6,980	17,884	21,793	7,588	14,205	59,330
Total income taxes (-)	6,951	3,356	3,595	6,572	2,666	3,906	14,743
Net income	17,912	3,624	14,288	15,221	4,923	10,298	44,586
Net income attributable to non-controlling interests (-)				(16)	5	(21)	(60)
Net income attributable to owners of the parent				15,237	4,918	10,319	44,647

<Notes> The notes described below are also applied to subsidiary banks (p6-7).

- “()”denotes minus.
- Core business profit
= Business profit + Transfer to general reserve for possible loan losses – Gains (losses) on sales (redemptions) of bonds
- When the total transfer from general and specific reserves for possible loan losses exceeds the transfer to them, the difference is posted as “reversal of allowance for loan losses” under the other operating profit. Numbers in square brackets are amounts before netting.
- We changed presentation methods for FFG’s consolidated report from the third quarter of previous fiscal year, recombining figures for the past year. This resulted in changes of figures of gross business profit, net other operating income and overhead expenses.

Reference (¥ bil.)	21/1Q	20/1Q	Comparison
Net income (3 banks' total)	17.9	14.3	+3.6
FFG non-consolidated	(1.9)	(3.9)	+2.0
Profit (loss) of subsidiary companies (including Minna Bank)	(0.0)	0.4	(0.4)
Other consolidation adjustments	(0.8)	(0.5)	(0.3)
FFG's consolidated net profit for the quarter	15.2	10.3	+4.9

■ 3 months Summary

Core business profit (3 banks' total) **¥23.0 billion**

Progress on FY2021 Projection 27.4%

- Core business profit increased ¥3.2 billion from a year earlier to ¥23.0 billion mainly due to increases in interest income and fees and commissions, and a decrease in overhead expenses.
- We achieved steady progress of 27.4% toward the target announced for this fiscal year (¥84.0 billion).

Consolidated ordinary profit **¥21.9 billion**

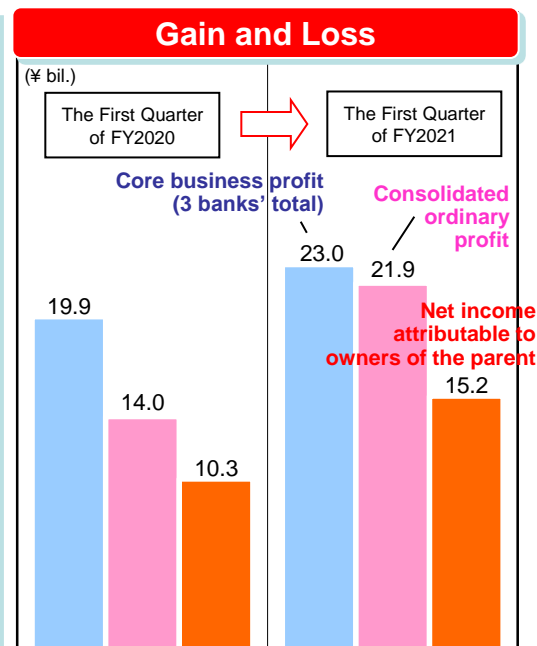
Progress on FY2021 Projection 30.4%

- Consolidated ordinary profit increased ¥7.9 billion from a year earlier to ¥21.9 billion mainly due to a decrease in credit cost (reversal of allowance for loan losses).

Net income attributable to owners of the parent **¥15.2 billion**

Progress on FY2021 Projection 30.5%

- As a result, net income attributable to owners of the parent increased ¥4.9 billion from a year earlier to ¥15.2 billion.
- We achieved steady progress of 30.5% toward the target announced for this fiscal year (¥50.0 billion).



The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2021	3 months ended Jun 30, 2020	Comparison	FY 2020
Gross business profit	35,187	33,485	1,702	133,894
Net interest income	30,258	29,288	970	115,113
Domestic	27,484	26,685	799	105,858
International	2,773	2,603	170	9,254
Net fees and commissions	4,563	3,627	936	15,686
Net trading income	0	2	(2)	7
Net other operating income	365	566	(201)	3,087
Gains (losses) on sales (redemptions) of bonds	4	(95)	99	459
Overhead expenses (-)	16,964	16,988	(24)	68,381
Business profit (before transfer to general reserve for possible loan losses)	18,222	16,497	1,725	65,512
① Transfer to general reserve for possible loan losses (-)	∴[(495)]	2,458	(2,458)	(9,991)
Business profit	∴ 18,222	14,039	4,183	75,504
Core business profit	∴ 18,218	16,593	1,625	65,053
Core business profit (excluding gains (losses) on cancellation of investment trusts)	∴ 18,176	16,693	1,483	64,783
Other operating profit (loss)	∴ 2,070	862	1,208	(9,855)
② Credit cost for disposal of non-performing loans (-)	∴ (1,576)	(798)	(778)	12,351
Net transfer to specific reserve for possible loan losses (-)	∴∴[(1,085)]	(875)	875	12,476
Reversal of allowance for loan losses	∴∴▶ 1,581	—	1,581	—
Recoveries of written-off claims	20	24	(4)	217
Total credit cost ①+② (-)	(1,576)	1,660	(3,236)	2,359
Gains (losses) on stocks	429	543	(114)	4,644
Others	64	(478)	542	(2,148)
Ordinary profit	20,293	14,901	5,392	65,648
Extraordinary profit (loss)	(82)	(4)	(78)	(178)
Income (loss) before income taxes	20,210	14,897	5,313	65,469
Total income taxes (-)	5,782	3,259	2,523	15,950
Net income	14,427	11,638	2,789	49,519

The Kumamoto Bank (non-consolidated)

(¥ mil.)

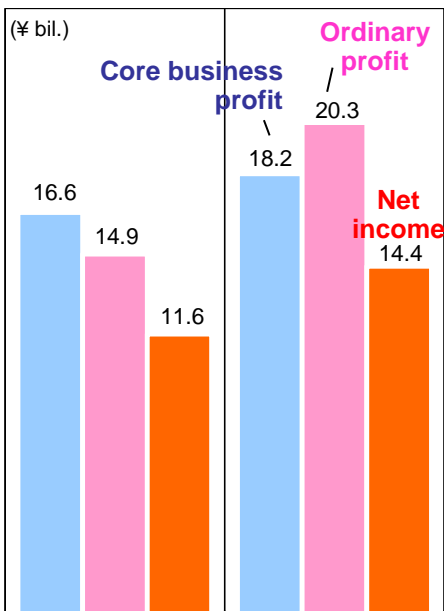
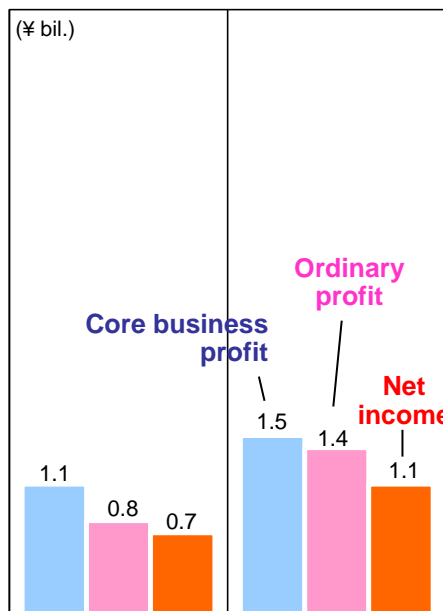
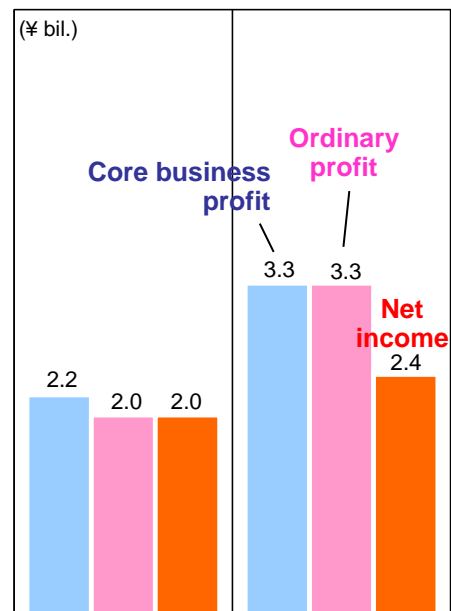
	3 months ended Jun 30, 2021	3 months ended Jun 30, 2020	Comparison	FY 2020
Gross business profit	4,787	4,457	330	18,889
Net interest income	4,460	4,450	10	17,830
Domestic	4,459	4,448	11	17,824
International	0	2	(2)	5
Net fees and commissions	303	(0)	303	987
Net other operating income	23	7	16	70
Gains (losses) on sales (redemptions) of bonds	6	—	6	9
Overhead expenses (-)	3,301	3,397	(96)	13,270
Business profit (before transfer to general reserve for possible loan losses)	1,485	1,060	425	5,618
① Transfer to general reserve for possible loan losses (-)	∴[(61)]	465	(465)	∴∴[(437)]
Business profit	∴ 1,485	594	891	∴ 5,618
Core business profit	∴ 1,479	1,060	419	∴ 5,609
Core business profit (excluding gains (losses) on cancellation of investment trusts)	∴ 1,479	1,060	419	∴ 5,609
Other operating profit (loss)	∴ (75)	230	(305)	∴ 313
② Credit cost for disposal of non-performing loans (-)	∴ (31)	(373)	342	∴ (912)
Net transfer to specific reserve for possible loan losses (-)	∴∴[(2)]	(439)	439	∴∴[(559)]
Reversal of allowance for loan losses	∴∴▶ 64	—	64	∴∴▶ 996
Recoveries of written-off claims	2	10	(8)	21
Total credit cost ①+② (-)	(31)	91	(122)	(912)
Gains (losses) on stocks	—	—	—	—
Others	(107)	(142)	35	(599)
Ordinary profit	1,409	825	584	5,931
Extraordinary profit (loss)	(3)	(12)	9	(191)
Income (loss) before income taxes	1,406	813	593	5,740
Total income taxes (-)	327	119	208	1,055
Net income	1,079	694	385	4,684

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2021	3 months ended Jun 30, 2020	Comparison	FY 2020
Gross business profit	12,971	12,627	344	49,751
Net interest income	11,611	11,758	(147)	46,012
Domestic	10,983	11,206	(223)	43,687
International	627	551	76	2,324
Net fees and commissions	1,322	1,024	298	3,813
Net other operating income	37	(155)	192	(74)
Gains (losses) on sales (redemptions) of bonds	(2)	(0)	(2)	26
Overhead expenses (-)	9,656	10,417	(761)	40,709
Business profit (before transfer to general reserve for possible loan losses)	3,314	2,210	1,104	9,042
① Transfer to general reserve for possible loan losses (-)	∴[79]	∴[258]	∴	∴[(1,759)]
Business profit	∴ 3,314	∴ 2,210	∴ 1,104	∴ 9,042
Core business profit	∴ 3,316	∴ 2,210	∴ 1,106	∴ 9,015
Core business profit (excluding gains (losses) on cancellation of investment trusts)	∴ 3,022	∴ 2,210	∴ 812	∴ 9,213
Other operating profit (loss)	∴ (49)	∴ (200)	∴ 151	∴ (6,990)
② Credit cost for disposal of non-performing loans (-)	∴ (28)	∴ (473)	∴ 445	∴ (1,174)
Net transfer to specific reserve for possible loan losses (-)	∴[(119)]	∴[(779)]	∴	∴[588]
Reversal of allowance for loan losses	∴▶ 39	∴▶ 520	∴(481)	∴▶ 1,171
Recoveries of written-off claims	∴ 82	∴ 22	∴ 60	∴ 141
Total credit cost ①+② (-)	∴ (28)	∴ (473)	∴ 445	∴ (1,174)
Gains (losses) on stocks	173	53	120	391
Others	(252)	(728)	476	(8,555)
Ordinary profit	3,264	2,009	1,255	2,052
Extraordinary profit (loss)	(17)	163	(180)	(1,385)
Income (loss) before income taxes	3,247	2,172	1,075	666
Total income taxes (-)	841	216	625	(2,474)
Net income	2,405	1,955	450	3,141

Gain and Loss

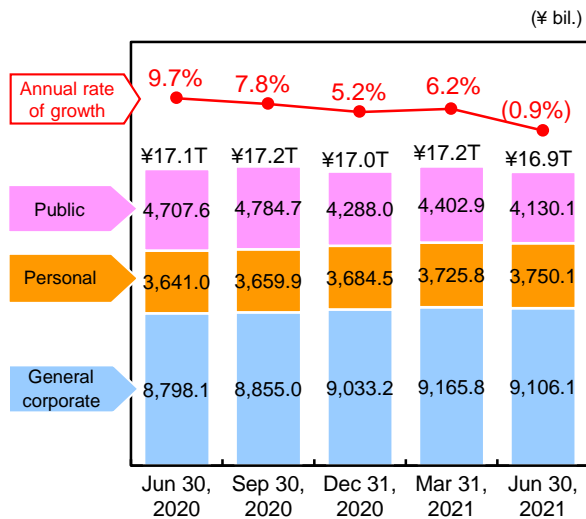
The Bank of Fukuoka
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2. Assets and liabilities

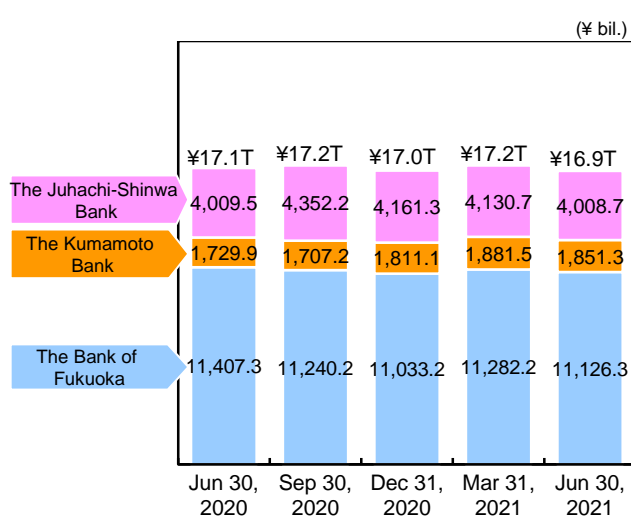
(1) Loans

3 banks' total

Loans classified by customer segment
(Term-end balance)



Loans classified by bank
(Term-end balance)



(¥ mil.)

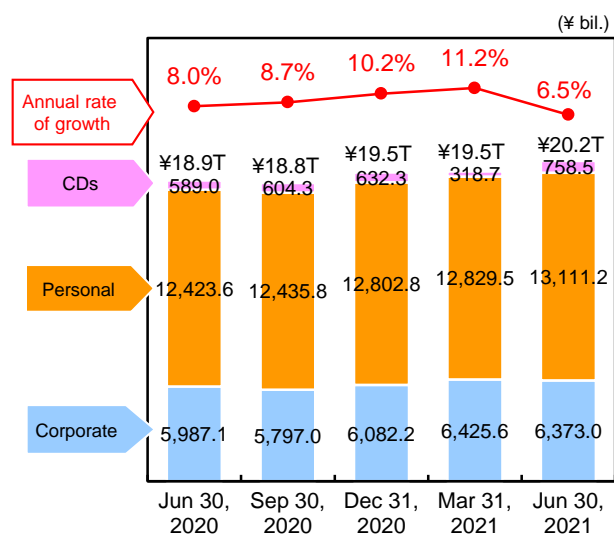
	Jun 30, 2021				Mar 31, 2021	Jun 30, 2020
	annual rate of growth		change from Mar 31, 2021	change from Jun 30, 2020		
3 banks' total	Total loans	(0.9%)	16,986,513	(308,087)	(160,399)	17,294,600
	Personal segment	3.0%	3,750,142	24,342	109,076	3,725,800
	Corporate segment	(2.0%)	13,236,368	(332,429)	(269,476)	13,568,797
	Personal loans	2.9%	3,646,442	26,976	102,542	3,619,466
	Housing loans	3.3%	3,268,671	26,866	105,443	3,241,805
	Consumer loans	(0.8%)	313,552	527	(2,557)	313,025
	Loans to small-and-medium-sized enterprises, etc. ratio	—	61.98%	1.11%	3.16%	60.87%
The Bank of Fukuoka (non-consolidated)	Total loans	(2.5%)	11,126,386	(155,901)	(280,980)	11,282,287
	Personal segment	2.9%	2,362,296	16,541	67,579	2,345,755
	Corporate segment	(3.8%)	8,764,089	(172,442)	(348,559)	8,936,531
	Fukuoka prefecture	5.0%	7,711,319	(18,724)	369,802	7,730,043
	Personal loans	3.1%	2,296,898	18,984	68,265	2,277,914
	Housing loans	3.4%	2,053,492	19,125	67,756	2,034,367
	Consumer loans	1.3%	200,799	744	2,525	200,055
Loans to small-and-medium-sized enterprises, etc. ratio	—	65.27%	0.97%	4.67%	64.30%	
The Kumamoto Bank (non-consolidated)	Total loans	7.0%	1,851,330	(30,259)	121,373	1,881,589
	Personal segment	5.0%	527,960	6,394	25,192	521,566
	Corporate segment	7.8%	1,323,369	(36,653)	96,180	1,360,022
	Kumamoto prefecture	2.7%	1,263,268	11,574	33,462	1,251,694
	Personal loans	5.3%	507,017	6,409	25,398	500,608
	Housing loans	5.8%	472,356	6,444	26,077	465,912
	Consumer loans	(3.6%)	29,541	(145)	(1,098)	29,686
Loans to small-and-medium-sized enterprises, etc. ratio	—	62.30%	0.90%	(2.41%)	61.40%	
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	(0.0%)	4,008,797	(121,927)	(792)	4,130,724
	Personal segment	1.9%	859,886	1,407	16,305	858,479
	Corporate segment	(0.5%)	3,148,910	(123,334)	(17,097)	3,272,244
	Nagasaki prefecture	1.3%	2,292,436	(3,110)	29,994	2,295,546
	Personal loans	1.1%	842,527	1,583	8,879	840,944
	Housing loans	1.6%	742,823	1,297	11,610	741,526
	Consumer loans	(4.6%)	83,212	(72)	(3,984)	83,284
Loans to small-and-medium-sized enterprises, etc. ratio	—	52.72%	1.46%	1.49%	51.26%	

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥123.3 billion at the end of June 2020, ¥123.3 billion at the end of March 2021, and ¥127.3 billion at the end of June 2021).

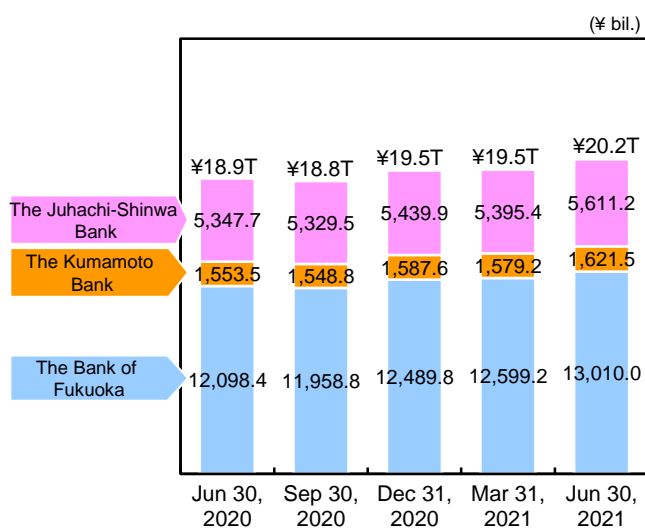
(2) Deposits

3 banks' total

Deposits and CDs classified by customer segment
(Term-end balance)



Deposits and CDs classified by bank
(Term-end balance)



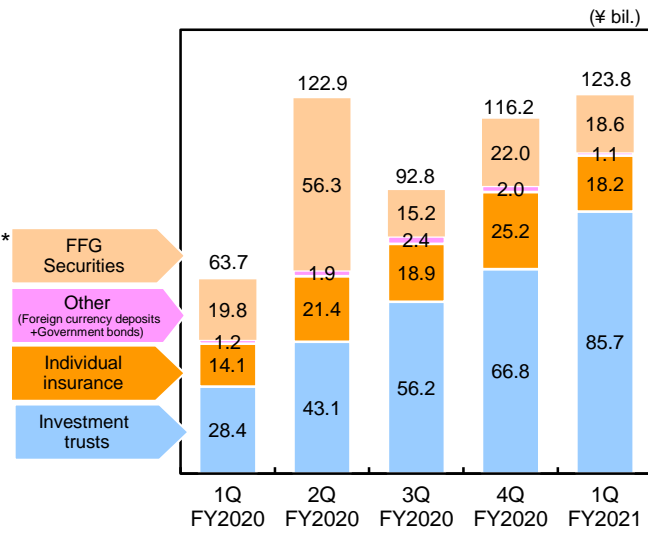
(¥ mil.)

		Jun 30, 2021		change from Mar 31, 2021	change from Jun 30, 2020	Mar 31, 2021	Jun 30, 2020
		annual rate of growth					
3 banks' total	Personal deposits	5.5%	13,111,256	281,697	687,571	12,829,559	12,423,685
	Corporate deposits	6.4%	6,373,062	(52,605)	385,949	6,425,667	5,987,113
	Total	5.8%	19,484,319	229,092	1,073,518	19,255,227	18,410,801
	Demand	8.0%	14,232,271	49,162	1,053,520	14,183,109	13,178,751
	Time	0.4%	5,252,046	179,929	19,998	5,072,117	5,232,048
	CDs	28.8%	758,525	439,746	169,469	318,779	589,056
	Deposits and CDs	6.5%	20,242,845	668,838	1,242,987	19,574,007	18,999,858
The Bank of Fukuoka (non-consolidated)	Personal deposits	6.6%	8,331,929	191,832	516,328	8,140,097	7,815,601
	Corporate deposits	6.2%	4,178,464	(102,212)	243,634	4,280,676	3,934,830
	Total	6.5%	12,510,393	89,620	759,961	12,420,773	11,750,432
	Demand	7.5%	9,309,561	(59,908)	651,533	9,369,469	8,658,028
	Time	3.5%	3,200,831	149,527	108,428	3,051,304	3,092,403
	CDs	43.6%	499,666	321,219	151,606	178,447	348,060
	Deposits and CDs	7.5%	13,010,060	410,840	911,568	12,599,220	12,098,492
Fukuoka prefecture	5.8%	11,618,928	(47,982)	638,023	11,666,910	10,980,905	
The Kumamoto Bank (non-consolidated)	Personal deposits	3.7%	1,157,790	14,962	40,808	1,142,828	1,116,982
	Corporate deposits	6.3%	463,144	27,278	27,251	435,866	435,893
	Total	4.4%	1,620,934	42,239	68,059	1,578,695	1,552,875
	Demand	9.3%	1,065,294	26,076	90,650	1,039,218	974,644
	Time	(3.9%)	555,640	16,164	(22,591)	539,476	578,231
	CDs	(14.3%)	600	0	(100)	600	700
	Deposits and CDs	4.4%	1,621,534	42,239	67,959	1,579,295	1,553,575
Kumamoto prefecture	4.5%	1,531,005	40,832	66,082	1,490,173	1,464,923	
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	3.7%	3,621,537	74,903	130,435	3,546,634	3,491,102
	Corporate deposits	7.1%	1,731,454	22,329	115,064	1,709,125	1,616,390
	Total	4.8%	5,352,992	97,233	245,498	5,255,759	5,107,494
	Demand	8.8%	3,857,416	82,994	311,337	3,774,422	3,546,079
	Time	(4.2%)	1,495,575	14,238	(65,839)	1,481,337	1,561,414
	CDs	7.5%	258,259	118,527	17,963	139,732	240,296
	Deposits and CDs	4.9%	5,611,251	215,759	263,460	5,395,492	5,347,791
Nagasaki prefecture	4.9%	4,943,717	85,731	232,372	4,857,986	4,711,345	

(3) Asset management products

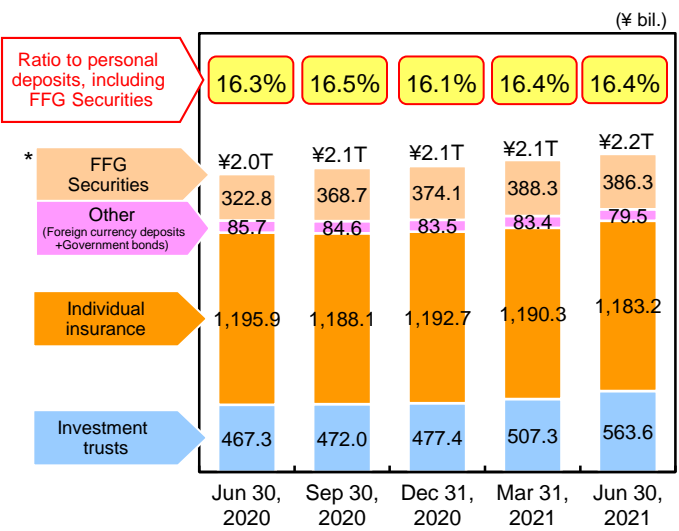
Group's total

Sales of asset management products



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

Outstanding balance of assets under management for individual customers



* Figures of FFG Securities are the total balance of individual investment trusts, stocks and bonds.

Sales of asset management products

		1Q FY2021		1Q FY2020	FY2020
		(3 months)	change from 1Q FY2020	(3 months)	(12 months)
Group's total	Investment trusts	85.7	57.3	28.4	194.7
	Individual insurance	18.2	4.1	14.1	79.8
	Foreign currency deposits	0.2	(0.5)	0.7	4.8
	Government bonds	0.8	0.3	0.5	2.8
	FFG Securities	18.6	(1.2)	19.8	113.5
	Total	123.8	60.1	63.7	395.8
	Ratio to personal deposits				
The Bank of Fukuoka (non-consolidated)	Investment trusts	52.5	34.9	17.6	122.5
	Individual insurance	8.4	0.7	7.7	35.3
	Foreign currency deposits	0.2	(0.4)	0.6	4.0
	Government bonds	0.6	0.3	0.3	2.2
	Total	61.7	35.3	26.4	164.2
	Ratio to personal deposits				
The Kumamoto Bank (non-consolidated)	Investment trusts	11.8	8.0	3.8	29.0
	Individual insurance	2.8	0.6	2.2	15.4
	Foreign currency deposits	0.0	0.0	0.0	0.4
	Government bonds	0.0	0.0	0.0	0.0
	Total	14.6	8.5	6.1	44.9
	Ratio to personal deposits				
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	21.3	14.4	6.9	43.1
	Individual insurance	7.0	2.9	4.1	28.9
	Foreign currency deposits	0.0	0.0	0.0	0.3
	Government bonds	0.1	0.0	0.1	0.5
	Total	28.6	17.3	11.3	73.0
	Ratio to personal deposits				

Outstanding balance of assets under management for individual customers

(¥ bil.)

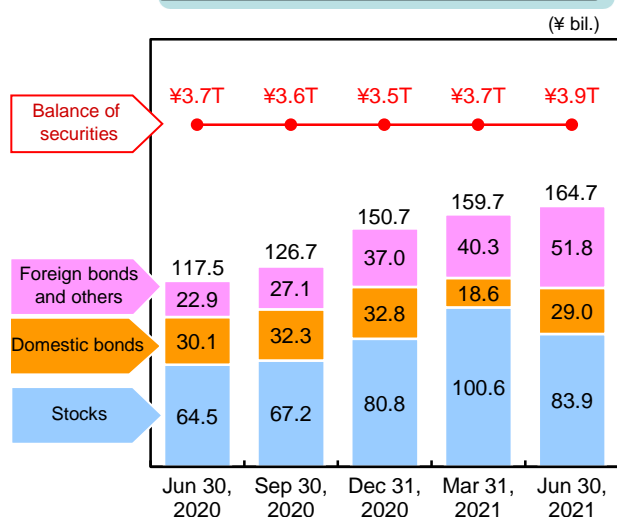
	Jun 30, 2021		Mar 31, 2021	Jun 30, 2020
	Change from Mar 31, 2021	Change from Jun 30, 2020		
Investment trusts	563.6	56.3	507.3	467.3
Individual insurance	1,183.2	(7.1)	1,190.3	1,195.9
Other (Foreign currency deposits + Government bonds)	34.1	(2.3)	36.4	33.5
FFG Securities	45.3	(1.7)	47.0	52.1
Total	386.3	(2.0)	388.3	322.8
Total	2,212.7	43.3	2,169.4	2,071.8
Ratio to personal deposits	16.4%	0.0%	16.4%	16.3%
Investment trusts	350.6	39.1	311.5	275.0
Individual insurance	672.5	(3.2)	675.7	680.7
Other (Foreign currency deposits + Government bonds)	25.5	(1.9)	27.4	24.8
FFG Securities	33.7	(0.8)	34.5	38.8
Total	1,082.5	33.4	1,049.1	1,019.6
Ratio to personal deposits	13.0%	0.1%	12.9%	13.0%
Investment trusts	72.7	5.9	66.8	64.2
Individual insurance	143.4	(1.3)	144.7	146.8
Other (Foreign currency deposits + Government bonds)	2.6	(0.1)	2.7	2.5
FFG Securities	0.9	(0.1)	1.0	1.0
Total	219.8	4.5	215.3	214.7
Ratio to personal deposits	19.0%	0.2%	18.8%	19.2%
Investment trusts	140.2	11.3	128.9	127.9
Individual insurance	367.1	(2.7)	369.8	368.2
Other (Foreign currency deposits + Government bonds)	6.0	(0.2)	6.2	6.1
FFG Securities	10.5	(0.9)	11.4	12.2
Total	524.0	7.4	516.6	514.5
Ratio to personal deposits	14.5%	(0.1%)	14.6%	14.7%

<Notes> 1. The sales of investment trusts include those to corporate customers, but the others are the sales only to individuals.
2. The sales of individual insurance don't include level premium insurance besides prepaid contracts.

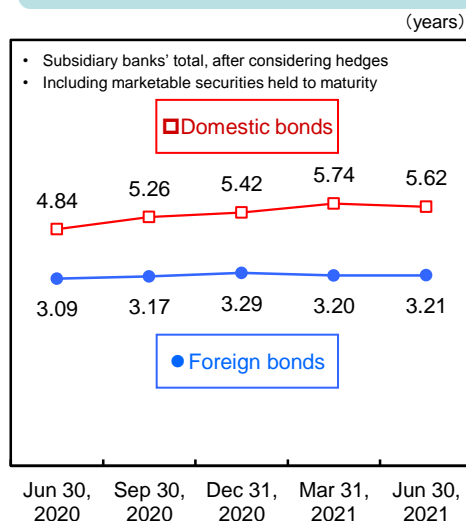
(4) Marketable securities

FFG (consolidated)

Unrealized gain



Bond duration



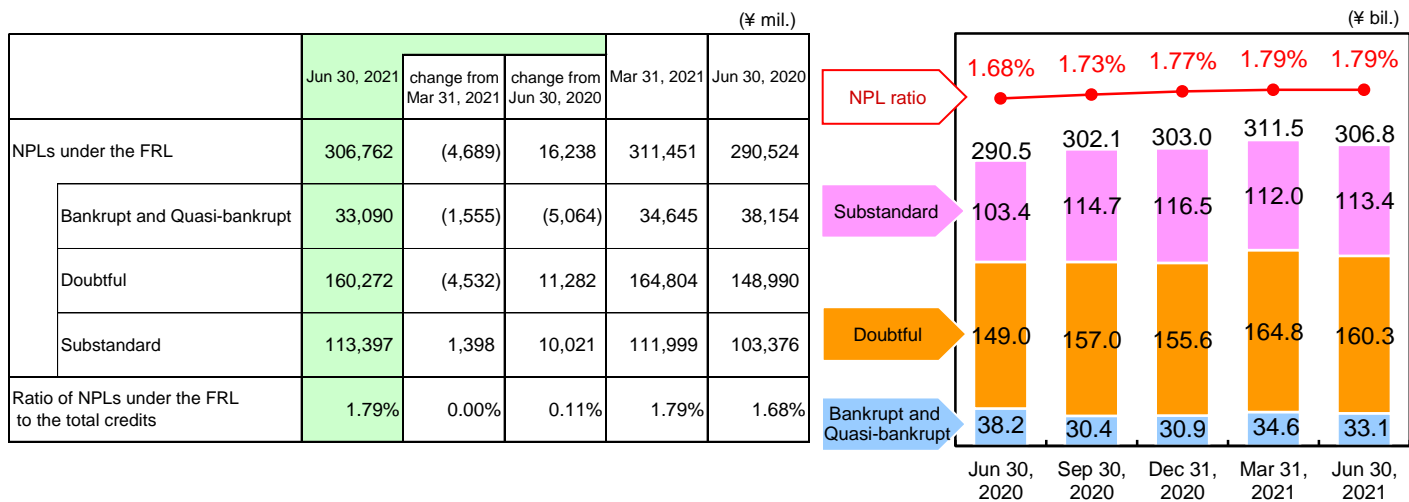
(¥ mil.)

		Jun 30, 2021				Mar 31, 2021	
		Market value	change from Mar 31, 2021	Unrealized gain(loss)	change from Mar 31, 2021	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	3,928,131	168,053	164,739	5,021	3,760,078	159,718
	Stocks	178,030	(16,696)	83,905	(16,790)	194,726	100,695
	Domestic bonds	2,658,349	119,041	29,015	10,324	2,539,308	18,691
	National government bonds	2,027,924	137,278	27,332	9,360	1,890,646	17,972
	Local government bonds	153,950	(1,934)	223	160	155,884	63
	Corporate bonds	476,474	(16,304)	1,459	804	492,778	655
	Foreign bonds and Others	1,091,751	65,708	51,819	11,488	1,026,043	40,331
The Bank of Fukuoka (consolidated)	Total	2,631,189	184,493	136,620	1,065	2,446,696	135,555
	Stocks	140,385	(14,207)	76,883	(14,599)	154,592	91,482
	Domestic bonds	1,675,604	148,428	24,146	7,868	1,527,176	16,278
	National government bonds	1,363,163	161,484	23,269	7,383	1,201,679	15,886
	Local government bonds	68,710	(2,903)	53	114	71,613	(61)
	Corporate bonds	243,731	(10,153)	823	370	253,884	453
	Foreign bonds and Others	815,199	50,273	35,590	7,795	764,926	27,795
The Kumamoto Bank (non-consolidated)	Total	134,659	6,404	2,735	192	128,255	2,543
	Stocks	1,934	(261)	982	(260)	2,195	1,242
	Domestic bonds	129,581	3,521	1,602	302	126,060	1,300
	National government bonds	108,206	4,255	1,392	319	103,951	1,073
	Local government bonds	1,449	1	10	0	1,448	10
	Corporate bonds	19,925	(734)	199	(17)	20,659	216
	Foreign bonds and Others	3,143	3,143	149	149	—	—
The Juhachi-Shinwa Bank (consolidated)	Total	1,159,092	(24,849)	59,222	2,594	1,183,941	56,628
	Stocks	35,710	(2,228)	15,506	(2,238)	37,938	17,744
	Domestic bonds	849,973	(34,913)	17,763	1,473	884,886	16,290
	National government bonds	553,365	(30,465)	14,411	1,135	583,830	13,276
	Local government bonds	83,790	969	1,120	(18)	82,821	1,138
	Corporate bonds	212,817	(5,417)	2,231	356	218,234	1,875
	Foreign bonds and Others	273,408	12,292	25,951	3,358	261,116	22,593

3. Non-performing loans

(Direct write-off is adopted)

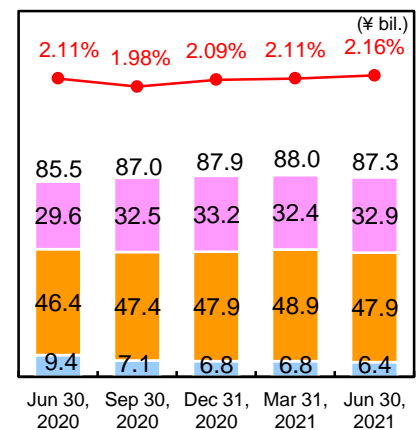
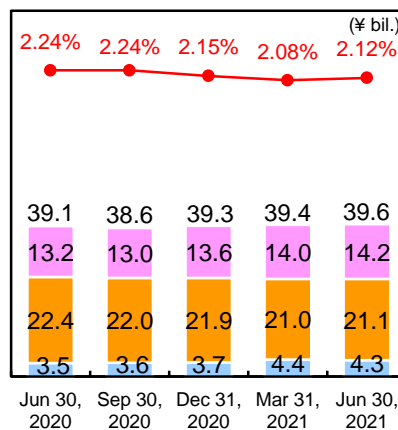
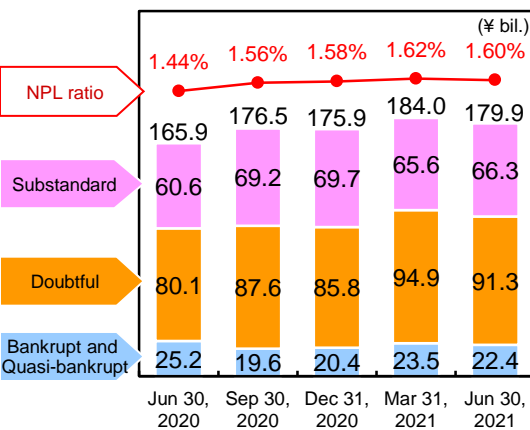
3 banks' total



The Bank of Fukuoka
(non-consolidated)

The Kumamoto Bank
(non-consolidated)

The Juhachi-Shinwa Bank
(non-consolidated)



4. Interest rate spread (Domestic division)

(%)

	3 banks' total			The Bank of Fukuoka (non-consolidated)			The Kumamoto Bank (non-consolidated)			The Juhachi-Shinwa Bank (non-consolidated)		
	1Q FY2021 (3 months)	YoY change	1Q FY2020 (3 months)	1Q FY2021 (3 months)	YoY change	1Q FY2020 (3 months)	1Q FY2021 (3 months)	YoY change	1Q FY2020 (3 months)	1Q FY2021 (3 months)	YoY change	1Q FY2020 (3 months)
(1) Average yield on interest earning assets	0.82	0.00	0.82	0.81	0.03	0.78	0.89	(0.06)	0.95	0.85	(0.02)	0.87
Loans and bills discounted ①	0.85	(0.01)	0.86	0.87	0.01	0.86	0.89	(0.07)	0.96	0.79	(0.05)	0.84
Securities	1.04	0.06	0.98	1.02	0.06	0.96	0.77	(0.04)	0.81	1.12	0.08	1.04
(2) Average yield on interest bearing liabilities	0.45	(0.04)	0.49	0.39	0.00	0.39	0.45	(0.13)	0.58	0.64	(0.11)	0.75
Deposits and CDs ②	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
External liabilities	(0.01)	0.02	(0.03)	(0.01)	0.01	(0.02)	(0.01)	0.01	(0.02)	(0.00)	0.04	(0.04)
(3) Difference between average yields on loans and deposits ①-(2)	0.85	(0.01)	0.86	0.87	0.01	0.86	0.89	(0.07)	0.96	0.79	(0.05)	0.84
(4) Average interest rate spread (1)-(2)	0.37	0.04	0.33	0.42	0.03	0.39	0.44	0.07	0.37	0.21	0.09	0.12