

To whom it may concern:



Aug. 10, 2022

Company Name Fukuoka Financial Group,inc.
 Representative Hisashi Goto,President
 Head Office 8-3,Otemon 1 chome,Chuo-ku,Fukuoka
 (Code No.8354 TSE Prime Market,FSE)
 Contact Teppei Mizoe,General Manager
 Corporate Planning Division

Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2023

We hereby announce our capital adequacy ratio for the First Quarter of the Year Ending March 31, 2023,as follows;

1.Fukuoka Financial Group,Inc.

Credit risk : Advanced internal ratings-based approach Operational risk : Basic indicator approach	Consolidated		(¥bil.)
	Jun. 30, 2022	change from Mar. 31, 2022	Mar. 31, 2022
①Total capital ratio ④/⑤	10.59%	(0.08%)	10.67%
②Core capital	898.4	14.5	883.9
③Deduction	32.3	0.4	31.9
④Total capital ②-③	866.1	14.2	851.9
⑤Risk adjusted assets	8,173.8	190.0	7,983.8
⑥Total required capital ⑤×8%	653.9	15.2	638.7

2.Subsidiary banks

(1)The Bank of Fukuoka,Ltd.

Credit risk : Advanced internal ratings-based approach Operational risk : Standardised approach	Consolidated		(¥bil.)	Non-Consolidated
	Jun. 30, 2022	change from Mar. 31, 2022	Mar. 31, 2022	Jun. 30, 2022
①Total capital ratio ④/⑤	9.41%	(0.08%)	9.49%	9.12%
②Core capital	653.7	7.8	645.9	615.8
③Deduction	79.7	(2.5)	82.2	83.3
④Total capital ②-③	573.9	10.3	563.6	532.5
⑤Risk adjusted assets	6,099.0	159.8	5,939.2	5,837.5
⑥Total required capital ⑤×8%	487.9	12.8	475.1	467.0

(2)The Kumamoto Bank,Ltd.

Non-Consolidated

(¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Jun. 30, 2022	Mar. 31, 2022	
			change from Mar. 31, 2022
①Total capital ratio ④/⑤	9.77%	0.04%	9.73%
②Core capital	101.1	1.2	99.9
③Deduction	5.1	(0.1)	5.2
④Total capital ②－③	95.9	1.2	94.7
⑤Risk adjusted assets	981.8	8.5	973.3
⑥Total required capital ⑤×4%	39.2	0.3	38.9

(3)The Juhachi-Shinwa Bank,Ltd.

Non-Consolidated

(¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Jun. 30, 2022	Mar. 31, 2022	
			change from Mar. 31, 2022
①Total capital ratio ④/⑤	9.58%	0.22%	9.36%
②Core capital	253.5	3.6	249.9
③Deduction	9.2	(0.1)	9.3
④Total capital ②－③	244.2	3.6	240.6
⑤Risk adjusted assets	2,547.6	(20.6)	2,568.2
⑥Total required capital ⑤×4%	101.9	(0.8)	102.7

(4)Minna Bank,Ltd.

Non-Consolidated

(¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Jun. 30, 2022	Mar. 31, 2022	
			change from Mar. 31, 2022
①Total capital ratio ④/⑤	229.48%	(138.03%)	367.51%
②Core capital	11.1	(1.0)	12.1
③Deduction	-	-	-
④Total capital ②－③	11.1	(1.0)	12.1
⑤Risk adjusted assets	4.8	1.5	3.3
⑥Total required capital ⑤×4%	0.1	0.0	0.1