

To whom it may concern:



Aug. 10, 2023

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

## Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2024

We hereby announce our capital adequacy ratio for the First Quarter of the Year Ending March 31, 2024,as follows;

### 1.Fukuoka Financial Group, Inc.

Credit risk : Advanced internal ratings-based approach	Consolidated		(¥bil.)
	Jun. 30, 2023	change from Mar. 31, 2023	Mar. 31, 2023
①Total capital ratio ④/⑤	11.67%	0.10%	11.57%
②Core capital	896.4	17.3	879.1
③Deduction	32.6	1.7	30.9
④Total capital ②－③	863.8	15.7	848.1
⑤Risk adjusted assets	7,401.5	75.1	7,326.4
⑥Total required capital ⑤×8%	592.1	6.0	586.1

### 2.Subsidiary banks

#### (1)The Bank of Fukuoka, Ltd.

Credit risk : Advanced internal ratings-based approach	Consolidated			(¥bil.)	Non-Consolidated
	Jun. 30, 2023	change from Mar. 31, 2023	Mar. 31, 2023		Jun. 30, 2023
①Total capital ratio ④/⑤	10.67%	0.24%	10.43%		10.30%
②Core capital	660.3	17.1	643.2		617.0
③Deduction	77.7	(2.5)	80.2		83.4
④Total capital ②－③	582.5	19.5	563.0		533.6
⑤Risk adjusted assets	5,454.8	60.7	5,394.1		5,175.9
⑥Total required capital ⑤×8%	436.3	4.8	431.5		414.0

**(2)The Kumamoto Bank, Ltd.**

Non-Consolidated			(¥ bil.)
Credit risk : Standardised approach	Jun. 30, 2023	change from	Mar. 31, 2023
		Mar. 31, 2023	
①Total capital ratio ④/⑤	9.74%	0.08%	9.66%
②Core capital	105.6	1.6	104.0
③Deduction	5.3	0.1	5.2
④Total capital ②－③	100.2	1.5	98.7
⑤Risk adjusted assets	1,029.1	7.3	1,021.8
⑥Total required capital ⑤×4%	41.1	0.3	40.8

**(3)The Juhachi-Shinwa Bank, Ltd.**

Non-Consolidated			(¥ bil.)
Credit risk : Standardised approach	Jun. 30, 2023	change from	Mar. 31, 2023
		Mar. 31, 2023	
①Total capital ratio ④/⑤	8.96%	(0.04%)	9.00%
②Core capital	259.2	4.1	255.1
③Deduction	9.8	0.1	9.7
④Total capital ②－③	249.4	4.0	245.4
⑤Risk adjusted assets	2,783.4	59.6	2,723.8
⑥Total required capital ⑤×4%	111.3	2.4	108.9

**(4)Minna Bank, Ltd.**

Non-Consolidated			(¥ bil.)
Credit risk : Standardised approach	Jun. 30, 2023	change from	Mar. 31, 2023
		Mar. 31, 2023	
①Total capital ratio ④/⑤	70.79%	(9.88%)	80.67%
②Core capital	6.7	(1.2)	7.9
③Deduction	-	-	-
④Total capital ②－③	6.7	(1.2)	7.9
⑤Risk adjusted assets	9.4	(0.4)	9.8
⑥Total required capital ⑤×4%	0.3	(0.0)	0.3

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