

To whom it may concern:



Feb. 9, 2024

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 Third Quarter of the Year Ending March 31, 2024

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

1.Fukuoka Financial Group, Inc.

Credit risk : Advanced internal ratings-based approach	Consolidated		(¥bil.)
	Dec. 31, 2023	change from Sep. 30, 2023	Sep. 30, 2023
①Total capital ratio ④/⑤	12.00%	0.00%	12.00%
②Core capital	937.9	38.7	899.2
③Deduction	38.9	4.1	34.8
④Total capital ②－③	898.9	34.5	864.4
⑤Risk adjusted assets	7,489.2	286.0	7,203.2
⑥Total required capital ⑤×8%	599.1	22.9	576.2

2.Subsidiary banks

(1)The Bank of Fukuoka, Ltd.

Credit risk : Advanced internal ratings-based approach	Consolidated			(¥bil.)	Non-Consolidated
	Dec. 31, 2023	change from Sep. 30, 2023	Sep. 30, 2023		Dec. 31, 2023
①Total capital ratio ④/⑤	10.96%	0.21%	10.75%		10.62%
②Core capital	672.3	11.5	660.8		629.4
③Deduction	78.9	(0.0)	78.9		84.5
④Total capital ②－③	593.4	11.5	581.9		544.9
⑤Risk adjusted assets	5,411.1	(1.2)	5,412.3		5,129.3
⑥Total required capital ⑤×8%	432.8	(0.1)	432.9		410.3

(2)The Kumamoto Bank, Ltd.

		Non-Consolidated		(¥ bil.)
Credit risk : Foundation internal ratings-based approach	Dec. 31, 2023	change from		Sep. 30, 2023
		Sep. 30, 2023		
①Total capital ratio ④/⑤	10.93%	(0.26%)		11.19%
②Core capital	99.1	1.8		97.3
③Deduction	5.6	0.1		5.5
④Total capital ②－③	93.4	1.6		91.8
⑤Risk adjusted assets	854.6	34.5		820.1
⑥Total required capital ⑤×8%	68.3	2.7		65.6

(3)The Juhachi-Shinwa Bank, Ltd.

		Non-Consolidated		(¥ bil.)
Credit risk : Foundation internal ratings-based approach	Dec. 31, 2023	change from		Sep. 30, 2023
		Sep. 30, 2023		
①Total capital ratio ④/⑤	10.46%	0.16%		10.30%
②Core capital	241.6	3.5		238.1
③Deduction	10.3	0.2		10.1
④Total capital ②－③	231.3	3.3		228.0
⑤Risk adjusted assets	2,210.7	(1.8)		2,212.5
⑥Total required capital ⑤×8%	176.8	(0.2)		177.0

(4)The Fukuoka Chuo Bank, Ltd.

		Non-Consolidated		(¥ bil.)
Credit risk : Standardised approach	Dec. 31, 2023	change from		Sep. 30, 2023
		Sep. 30, 2023		
①Total capital ratio ④/⑤	10.05%	0.65%		9.40%
②Core capital	27.9	(0.2)		28.1
③Deduction	1.8	(0.1)		1.9
④Total capital ②－③	26.0	(0.2)		26.2
⑤Risk adjusted assets	258.7	(20.7)		279.4
⑥Total required capital ⑤×4%	10.3	(0.8)		11.1

(5)Minna Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach	Dec. 31, 2023	change from	Sep. 30, 2023
		Sep. 30, 2023	
①Total capital ratio ④/⑤	34.47%	(13.65%)	48.12%
②Core capital	4.1	(1.1)	5.2
③Deduction	-	-	-
④Total capital ②-③	4.1	(1.1)	5.2
⑤Risk adjusted assets	11.9	1.1	10.8
⑥Total required capital ⑤×4%	0.4	0.0	0.4

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