

Fukuoka Financial Group, Inc.

Financial Digest for Fiscal Year 2024, ended March 31, 2025



Stock Exchange Listing: Tokyo, Fukuoka (code:8354)
 URL: <https://www.fukuoka-fg.com/>
 Representative: Hisashi Goto, Director & President
 For Inquiry: Toshiyuki Asano, General Manager, Corporate Planning Division
 Date of General Meeting of Shareholders: June 27, 2025 (scheduled)
 Payment date of cash dividends: June 30, 2025 (scheduled)
 Filing date of Financial Statements: June 24, 2025 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Conference: Scheduled (for institutional investors, analysts)

(Notes) 1. Financial statements are not subject to audit.
 2. Amounts less than one million yen are omitted.

1. Consolidated Financial Highlights (from April 1, 2024 to March 31, 2025)**(1) Consolidated Operating Results**

(%:Changes from previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
FY2024	455,711	12.6	103,594	81.9	72,136	17.9
FY2023	404,743	22.2	56,937	13.8	61,178	96.4

(Note) Comprehensive income FY2024: ¥ (67,926) million [— %] FY2023: ¥ 135,900 million [— %]

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
FY2024	381.54	—	7.4	0.3	22.7
FY2023	324.76	—	6.4	0.2	14.1

(Reference) Equity in earnings of affiliates FY2024: ¥ (2) million FY2023: None

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
	¥Million	¥Million	%	¥
FY2024	32,262,623	929,593	2.8	4,914.53
FY2023	32,649,727	1,021,746	3.1	5,397.27

(Reference) Own capital FY2024: ¥ 929,183 million FY2023: ¥ 1,020,343 million

(Note) Own Capital Ratio = (Total net assets - Noncontrolling interests) / Total assets * 100
 This ratio is not based on the public notification of the capital adequacy ratio.

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents, end of period
	¥Million	¥Million	¥Million	¥Million
FY2024	(503,904)	(762,826)	(23,129)	7,155,297
FY2023	1,480,879	(790,090)	(20,726)	8,445,177

2. Dividend Payment

	Dividends declared per Share					Total Dividends (Annual)	Dividends Payout Ratio (Consolidated)	Dividends on Net Assets (Consolidated)
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Fiscal Year			
	¥	¥	¥	¥	¥	¥Million	%	%
FY2023	—	57.50	—	57.50	115.00	21,692	35.4	2.2
FY2024	—	65.00	—	70.00	135.00	25,557	35.4	2.6
FY2025 (projection)	—	85.00	—	85.00	170.00		40.2	

3. Consolidated Earnings Projections for Fiscal year 2025, (Year ending March 31, 2026)

(%: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 FY2025	59,000	6.1	40,500	3.4	214.20
FY2025	117,000	12.9	80,000	10.9	423.12

4.Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2024	As of Mar 31, 2025
(Assets)	資産の部		
Cash and due from banks	現金預け金	8,449,933	7,160,305
Call loans and bills bought	コールローン及び買入手形	16,806	5,980
Monetary claims bought	買入金銭債権	41,569	46,025
Trading assets	特定取引資産	493	313
Money held in trust	金銭の信託	19,253	18,020
Securities	有価証券	4,977,523	5,551,286
Loans and bills discounted	貸出金	18,543,180	18,970,311
Foreign exchanges	外国為替	12,309	26,933
Lease receivables and lease investment assets	リース債権及びリース投資資産	20,725	—
Other assets	その他資産	380,196	266,159
Tangible fixed assets	有形固定資産	216,108	214,403
Intangible fixed assets	無形固定資産	23,562	29,182
Net defined benefit assets	退職給付に係る資産	69,884	27,266
Deferred tax assets	繰延税金資産	20,803	79,177
Customers' liabilities for acceptances and guarantees	支払承諾見返	58,306	60,019
Allowance for loan losses	貸倒引当金	(200,929)	(192,762)
Total assets	資産の部合計	32,649,727	32,262,623
(Liabilities)	負債の部		
Deposits	預金	21,396,576	21,558,244
Negotiable certificates of deposit	譲渡性預金	284,284	262,498
Call money and bills sold	コールマネー及び売渡手形	2,150,000	2,256,200
Payables under repurchase agreements	売現先勘定	317,101	1,272,836
Payables under securities lending transactions	債券貸借取引受入担保金	915,202	1,495,995
Borrowed money	借入金	6,132,375	3,997,834
Foreign exchanges	外国為替	1,906	1,697
Short-term bonds payable	短期社債	55,800	56,000
Other liabilities	その他負債	287,215	342,219
Net defined benefit liability	退職給付に係る負債	1,163	835
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,271	4,566
Provision for share-based remuneration	株式給付引当金	325	487
Reserves under the special laws	特別法上の引当金	29	30
Deferred tax liabilities	繰延税金負債	553	36
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	22,867	23,526
Acceptances and guarantees	支払承諾	58,306	60,019
Total liabilities	負債の部合計	31,627,980	31,333,029
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	143,631	143,978
Retained earnings	利益剰余金	632,197	680,851
Treasury stock	自己株式	(5,601)	(5,554)
Total shareholders' equity	株主資本合計	895,025	944,074
Valuation difference on available-for-sale securities	その他有価証券評価差額金	33,469	(78,074)
Deferred gains or losses on hedges	繰延ヘッジ損益	20,616	6,703
Revaluation reserve for land	土地再評価差額金	51,280	50,565
Remeasurements of defined benefit plans	退職給付に係る調整累計額	19,951	5,913
Total accumulated other comprehensive income	その他の包括利益累計額合計	125,317	(14,891)
Non-controlling interests	非支配株主持分	1,403	410
Total net assets	純資産の部合計	1,021,746	929,593
Total liabilities and net assets	負債及び純資産の部合計	32,649,727	32,262,623

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

(millions of Yen)

Item	科目 (Japanese)	FY2023	FY2024
Ordinary income:	経常収益	404,743	455,711
Interest income	資金運用収益	308,645	355,570
Interest on loans and discounts	(うち貸出金利息)	179,940	201,419
Interest and dividends on securities	(うち有価証券利息配当金)	85,854	107,163
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	67,722	74,478
Trading income	特定取引収益	160	149
Other operating income	その他業務収益	22,176	11,669
Other income	その他経常収益	6,036	13,842
Ordinary expenses:	経常費用	347,806	352,117
Interest expenses	資金調達費用	107,436	130,798
Interest on deposits	(うち預金利息)	13,216	22,701
Fees and commissions payments	役務取引等費用	26,441	28,616
Other operating expenses	その他業務費用	35,867	22,219
General and administrative expenses	営業経費	150,918	158,906
Other expenses	その他経常費用	27,142	11,576
Ordinary profit	経常利益	56,937	103,594
Extraordinary income	特別利益	22,078	1,979
Gain on disposal of noncurrent assets	固定資産処分益	582	1,979
Gains on negative goodwill	負ののれん発生益	21,496	—
Extraordinary loss	特別損失	1,525	1,864
Loss on disposal of noncurrent assets	固定資産処分損	654	841
Impairment loss	減損損失	633	672
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	5	0
Loss on step acquisitions	段階取得に係る差損	231	—
Loss on change in equity	持分変動損失	—	349
Income before income taxes:	税金等調整前当期純利益	77,491	103,709
Current	法人税、住民税及び事業税	18,124	28,354
Deferred	法人税等調整額	(1,877)	3,110
Total income taxes	法人税等合計	16,246	31,465
Net income	当期純利益	61,244	72,244
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	66	108
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	61,178	72,136

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	FY2023	FY2024
Net income	当期純利益	61,244	72,244
Other comprehensive income	その他の包括利益	74,656	(140,170)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	38,281	(111,549)
Deferred gains or losses on hedges	繰延ヘッジ損益	12,203	(13,913)
Revaluation reserve for land	土地再評価差額金	—	(676)
Remeasurements of defined benefit plans	退職給付に係る調整額	24,170	(14,037)
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する持分相当額	—	6
Total comprehensive income	包括利益	135,900	(67,926)
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	135,834	(68,034)
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	66	108

(3) Consolidated Statements of Changes in Net Assets

FY2023

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance as of Mar 31, 2023	当期首残高	124,799	141,281	591,638	(8,068)	849,650
Changes during the period:	当期変動額					
Increase by stock swap	株式交換による増加		3,597		3,982	7,579
Dividends from surplus	剰余金の配当			(20,720)		(20,720)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			61,178		61,178
Acquisition of treasury stock	自己株式の取得				(2,795)	(2,795)
Disposition of treasury stock	自己株式の処分		(1,247)		1,279	31
Transfer from revaluation reserve for land	土地再評価差額金の取崩			101		101
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during the period	当期変動額合計	—	2,349	40,559	2,466	45,375
Balance as of Mar 31, 2024	当期末残高	124,799	143,631	632,197	(5,601)	895,025

		Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計		
Balance as of Mar 31, 2023	当期首残高	(4,812)	8,412	51,382	(4,219)	50,763	1,337	901,750
Changes during the period:	当期変動額							
Increase by stock swap	株式交換による増加							7,579
Dividends from surplus	剰余金の配当							(20,720)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益							61,178
Acquisition of treasury stock	自己株式の取得							(2,795)
Disposition of treasury stock	自己株式の処分							31
Transfer from revaluation reserve for land	土地再評価差額金の取崩							101
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	38,281	12,203	(101)	24,170	74,554	66	74,620
Total changes during the period	当期変動額合計	38,281	12,203	(101)	24,170	74,554	66	119,995
Balance as of Mar 31, 2024	当期末残高	33,469	20,616	51,280	19,951	125,317	1,403	1,021,746

FY2024

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance as of Mar 31, 2024	当期首残高	124,799	143,631	632,197	(5,601)	895,025
Changes during the period:	当期変動額					
Dividends from surplus	剰余金の配当			(23,190)		(23,190)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			72,136		72,136
Acquisition of treasury stock	自己株式の取得				(15)	(15)
Disposition of treasury stock	自己株式の処分		0		62	62
Transfer from revaluation reserve for land	土地再評価差額金の取崩			38		38
Change of scope of consolidation and change of scope of equity method	連結範囲の変動及び持分法の適用範囲の変動		346	(329)		17
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during the period	当期変動額合計	—	347	48,654	47	49,049
Balance as of Mar 31, 2025	当期末残高	124,799	143,978	680,851	(5,554)	944,074

		Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	退職給付に係る 調整累計額	その他の包括利益 累計額合計		
Balance as of Mar 31, 2024	当期首残高	33,469	20,616	51,280	19,951	125,317	1,403	1,021,746
Changes during the period:	当期変動額							
Dividends from surplus	剰余金の配当							(23,190)
Net income attributable to owners of the parent	親会社株主に帰属する 当期純利益							72,136
Acquisition of treasury stock	自己株式の取得							(15)
Disposition of treasury stock	自己株式の処分							62
Transfer from revaluation reserve for land	土地再評価差額金の 取崩							38
Change of scope of consolidation and change of scope of equity method	連結範囲の変動及び 持分法の適用範囲の変動							17
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	(111,543)	(13,913)	(715)	(14,037)	(140,209)	(992)	(141,201)
Total changes during the period	当期変動額合計	(111,543)	(13,913)	(715)	(14,037)	(140,209)	(992)	(92,152)
Balance as of Mar 31, 2025	当期末残高	(78,074)	6,703	50,565	5,913	(14,891)	410	929,593

Financial Digest for the FY2024

May 12, 2025

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“Financial Highlights” will be posted on our website later as a reference material.

Definitions of terms and figures used in this document

In cases where definitions are different from the following ones, details are stated on each page.

FFG (consolidated)*	Consolidated financial results of Fukuoka Financial Group
Subsidiary banks' total*	Simple sum of non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, the Juhachi-Shinwa Bank and the Fukuoka Chuo Bank
Group's total	Subsidiary banks' total + Figures of FFG Securities

* The Fukuoka Chuo Bank's non-consolidated figures are not included in figures before the end of September 2023.

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

Core business profit (Subsidiary banks' total)	<u>¥136.0 billion</u>
Consolidated ordinary profit	<u>¥103.6 billion</u>
Net income attributable to owners of the parent	<u>¥72.1 billion</u>

	Subsidiary banks' total			FFG (consolidated)		
	FY2024	Comparison	FY2023	FY2024	Comparison	FY2023
(¥ mil.)						
Gross business profit	240,595	31,587	209,008	260,429	31,465	228,964
Net interest income	225,509	22,773	202,736	224,966	23,754	201,212
Domestic	210,647	18,702	191,945	210,119	19,659	190,460
International	14,862	4,071	10,791	14,847	4,096	10,751
Net fees and commissions	33,455	4,468	28,987	45,862	4,580	41,282
Net trading income	17	7	10	149	(11)	160
Net other operating income	(18,386)	4,339	(22,725)	(10,549)	3,141	(13,690)
Gains (losses) on sales (redemptions) of bonds	(18,514)	5,462	(23,976)	(18,903)	2,793	(21,696)
Overhead expenses (-)	123,106	8,140	114,966	160,268	10,052	150,216
Business profit (before transfer to general reserve for possible loan losses)	117,488	23,446	94,042	100,160	21,412	78,748
① Transfer to general reserve for possible loan losses (-)	—	(5,735)	5,735	573	(9,434)	10,007
Business profit	117,488	29,182	88,306	99,587	30,847	68,740
Core business profit 【126,900】	136,003	17,985	118,018	119,064	18,619	100,445
Core business profit (excluding gains (losses) on cancellation of investment trusts)	138,580	17,729	120,851	122,130	18,838	103,292
Other operating profit (loss)	8,938	14,869	(5,931)	4,006	15,809	(11,803)
② Credit cost for disposal of non-performing loans (-)	129	(9,964)	10,093	5,529	(8,639)	14,168
Net transfer to specific reserve for possible loan losses (-)	—	(9,302)	9,302	4,679	(8,349)	13,028
Reversal of allowance for loan losses	508	508	—	—	—	—
Recoveries of written-off claims	152	34	118	152	33	119
Gains (losses) on stocks	9,645	3,632	6,013	9,144	4,702	4,442
Equity in earnings (losses) of affiliates	—	—	—	(2)	(2)	—
Others	(576)	1,276	(1,852)	393	2,470	(2,077)
Ordinary profit 【128,600】	126,427	44,052	82,375	103,594	46,657	56,937
Extraordinary profit (loss)	245	1,643	(1,398)	115	(20,438)	20,553
Income (loss) before income taxes	126,672	45,696	80,976	103,709	26,218	77,491
Total income taxes (-)	32,750	13,906	18,844	31,465	15,219	16,246
Net income	93,922	31,790	62,132	72,244	11,000	61,244
Net income attributable to non-controlling interests (-)				108	42	66
Net income attributable to owners of the parent 【72,000】				72,136	10,958	61,178
Total credit cost ①+② (-) 【800】	129	(15,699)	15,828	6,102	(18,074)	24,176

<Notes> 1. “()”denotes minus.

2. Core business profit

= Business profit + Transfer to general reserve for possible loan losses –
Gains (losses) on sales (redemptions) of bonds

【Business integration with the Fukuoka Chuo Bank】

We carried out a business integration with the Fukuoka Chuo Bank on October 1, 2023.

Figures of FFG (consolidated) and subsidiary banks' total for FY2023 (12 months) include figures of the Fukuoka Chuo Bank for the second half of the year (6 months).

Reference (¥ bil.)	FY2024	FY2023	Comparison
Net income (Subsidiary banks' total)	93.9	62.1	31.8
Gains on negative goodwill	—	21.5	(21.5)
FFG non-consolidated	(15.9)	(14.0)	(1.8)
Profit (loss) related to Minna Bank	(8.8)	(9.3)	0.5
Profit (loss) of subsidiary companies	4.8	2.3	2.5
Other consolidation adjustments	(1.9)	(1.4)	(0.6)
FFG's consolidated net income	72.1	61.2	11.0

The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2024		FY2023
			Comparison	
Gross business profit		163,597	26,260	137,337
Net interest income		149,626	16,959	132,667
Domestic		135,834	13,641	122,193
International		13,791	3,317	10,474
Net fees and commissions		24,030	3,023	21,007
Net trading income		17	7	10
Net other operating income		(10,075)	6,272	(16,347)
Gains (losses) on sales (redemptions) of bonds		(10,546)	7,542	(18,088)
Overhead expenses (-)		69,822	2,935	66,887
Business profit (before transfer to general reserve for possible loan losses)		93,775	23,325	70,450
① Transfer to general reserve for possible loan losses (-)		2,199	(102)	2,301
Business profit		91,576	23,427	68,149
Core business profit	【 97,200 】	104,322	15,783	88,539
Core business profit (excluding gains (losses) on cancellation of investment trusts)		106,727	16,202	90,525
Other operating profit (loss)		2,841	6,374	(3,533)
② Credit cost for disposal of non-performing loans (-)		(812)	(7,167)	6,355
Net transfer to specific reserve for possible loan losses (-)		(1,104)	(7,136)	6,032
Recoveries of written-off claims		130	28	102
Gains (losses) on stocks		3,828	648	3,180
Others		(1,799)	(1,441)	(358)
Ordinary profit	【 98,600 】	94,417	29,801	64,616
Extraordinary profit (loss)		410	789	(379)
Income (loss) before income taxes		94,828	30,592	64,236
Total income taxes (-)		26,128	10,330	15,798
Net income	【 71,500 】	68,700	20,262	48,438
Total credit cost ①+② (-)	【 1,200 】	1,387	(7,269)	8,656

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2024		FY2023
			Comparison	
Gross business profit		22,749	1,187	21,562
Net interest income		20,673	179	20,494
Domestic		20,659	199	20,460
International		14	(20)	34
Net fees and commissions		2,200	261	1,939
Net other operating income		(124)	747	(871)
Gains (losses) on sales (redemptions) of bonds		(197)	791	(988)
Overhead expenses (-)		13,991	1,010	12,981
Business profit (before transfer to general reserve for possible loan losses)		8,758	178	8,580
① Transfer to general reserve for possible loan losses (-)		—	(1,063)	1,063
Business profit		8,758	1,241	7,517
Core business profit	【 8,500 】	8,956	(613)	9,569
Core business profit (excluding gains (losses) on cancellation of investment trusts)		8,956	(613)	9,569
Other operating profit (loss)		276	1,425	(1,149)
② Credit cost for disposal of non-performing loans (-)		(434)	(1,106)	672
Net transfer to specific reserve for possible loan losses (-)		—	(599)	599
Reversal of allowance for loan losses		505	505	—
Recoveries of written-off claims		0	0	0
Gains (losses) on stocks		—	0	(0)
Others		(158)	318	(476)
Ordinary profit	【 8,500 】	9,034	2,667	6,367
Extraordinary profit (loss)		(157)	203	(360)
Income (loss) before income taxes		8,877	2,871	6,006
Total income taxes (-)		1,989	605	1,384
Net income	【 6,200 】	6,887	2,265	4,622
Total credit cost ①+② (-)	【 (200) 】	(434)	(2,170)	1,736

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2024	Comparison	FY2023
Gross business profit		46,682	(2,243)	48,925
Net interest income		47,954	1,988	45,966
Domestic		46,929	1,225	45,704
International		1,024	763	261
Net fees and commissions		6,911	1,068	5,843
Net other operating income		(8,183)	(5,299)	(2,884)
Gains (losses) on sales (redemptions) of bonds		(7,766)	(5,489)	(2,277)
Overhead expenses (-)		33,190	1,137	32,053
Business profit (before transfer to general reserve for possible loan losses)		13,491	(3,381)	16,872
① Transfer to general reserve for possible loan losses (-)		—	(763)	763
Business profit		13,491	(2,617)	16,108
Core business profit	【 20,000 】	21,258	2,109	19,149
Core business profit (excluding gains (losses) on cancellation of investment trusts)		21,430	1,435	19,995
Other operating profit (loss)		8,681	10,962	(2,281)
② Credit cost for disposal of non-performing loans (-)		(1,684)	(4,177)	2,493
Net transfer to specific reserve for possible loan losses (-)		—	(2,286)	2,286
Reversal of allowance for loan losses		1,813	1,813	—
Recoveries of written-off claims		14	(1)	15
Gains (losses) on stocks		5,813	4,617	1,196
Others		1,183	2,167	(984)
Ordinary profit	【 21,400 】	22,173	8,346	13,827
Extraordinary profit (loss)		72	666	(594)
Income (loss) before income taxes		22,245	9,012	13,233
Total income taxes (-)		4,738	2,029	2,709
Net income	【 15,900 】	17,506	6,983	10,523
Total credit cost ①+② (-)	【 (1,400) 】	(1,684)	(4,941)	3,257

The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2024	Comparison	FY2023
Gross business profit		7,565	2,657	4,908
Net interest income		7,255	73	7,182
Domestic		7,224	93	7,131
International		31	(19)	50
Net fees and commissions		313	(34)	347
Net other operating income		(3)	2,619	(2,622)
Gains (losses) on sales (redemptions) of bonds		(3)	2,619	(2,622)
Overhead expenses (-)		6,102	(87)	6,189
Business profit (before transfer to general reserve for possible loan losses)		1,462	2,743	(1,281)
① Transfer to general reserve for possible loan losses (-)		662	(944)	1,606
Business profit		800	3,688	(2,888)
Core business profit	【 1,300 】	1,466	126	1,340
Core business profit (excluding gains (losses) on cancellation of investment trusts)		1,466	126	1,340
Other operating profit (loss)		1	(1,114)	1,115
② Credit cost for disposal of non-performing loans (-)		199	(529)	728
Net transfer to specific reserve for possible loan losses (-)		52	(448)	500
Recoveries of written-off claims		7	2	5
Gains (losses) on stocks		3	(1,813)	1,816
Others		196	169	27
Ordinary profit	【 200 】	802	2,574	(1,772)
Extraordinary profit (loss)		(81)	(18)	(63)
Income (loss) before income taxes		721	2,557	(1,836)
Total income taxes (-)		(107)	736	(843)
Net income	【 300 】	828	1,820	(992)
Total credit cost ①+② (-)	【 1,200 】	861	(1,473)	2,334

2. Assets and liabilities

(1) Loans

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Mar 31, 2025	change from Mar 31, 2024	change from Mar 31, 2023	Mar 31, 2024	Mar 31, 2023
Subsidiary banks' total	Total loans	2.0%	19,070,596	380,454	1,243,090	18,690,142	17,827,506
	Excluding loans to FFG, the Japanese government and others	1.9%	15,956,776	292,346	996,251	15,664,430	14,960,525
	Personal segment	2.7%	4,238,357	112,674	278,867	4,125,683	3,959,490
	Corporate segment	1.8%	14,832,237	267,782	964,222	14,564,455	13,868,015
	General corporate	2.3%	10,291,483	232,450	754,963	10,059,033	9,536,520
	Public sector	0.8%	4,540,752	35,332	209,260	4,505,420	4,331,492
	Personal loans	2.8%	4,123,677	112,044	270,397	4,011,633	3,853,280
	Housing loans	2.7%	3,698,418	97,645	224,027	3,600,773	3,474,391
	Consumer loans	4.0%	372,072	14,261	45,229	357,811	326,843
	Loans to small-and-medium-sized enterprises, etc.	2.1%	12,080,128	247,933	759,265	11,832,195	11,320,863
	Loans to small-and-medium-sized enterprises, etc. ratio	—	63.34%	0.04%	(0.16%)	63.30%	63.50%
The Bank of Fukuoka (non-consolidated)	Total loans	7.0%	12,624,879	831,087	989,487	11,793,792	11,635,392
	Excluding loans to FFG, the Japanese government and others	1.8%	10,890,624	191,731	457,892	10,698,893	10,432,732
	Personal segment	2.6%	2,639,915	66,769	128,782	2,573,146	2,511,133
	Corporate segment	8.3%	9,984,963	764,318	860,705	9,220,645	9,124,258
	General corporate	2.5%	7,422,656	180,346	356,902	7,242,310	7,065,754
	Public sector	29.5%	2,562,307	583,973	503,804	1,978,334	2,058,503
	Fukuoka Prefecture	0.7%	8,240,175	60,647	325,711	8,179,528	7,914,464
	Personal loans	2.8%	2,579,113	70,173	132,199	2,508,940	2,446,914
	Housing loans	2.7%	2,313,840	61,642	116,536	2,252,198	2,197,304
	Consumer loans	4.2%	234,090	9,450	19,164	224,640	214,926
	Loans to small-and-medium-sized enterprises, etc.	2.3%	8,131,434	183,183	236,858	7,948,251	7,894,576
	Loans to small-and-medium-sized enterprises, etc. ratio	—	64.40%	(2.99%)	(3.44%)	67.39%	67.84%
The Kumamoto Bank (non-consolidated)	Total loans	(11.4%)	2,122,774	(273,253)	140,509	2,396,027	1,982,265
	Excluding loans to FFG, the Japanese government and others	5.6%	1,535,836	81,023	138,532	1,454,813	1,397,304
	Personal segment	5.9%	616,693	34,241	55,312	582,452	561,381
	Corporate segment	(17.0%)	1,506,081	(307,493)	85,197	1,813,574	1,420,884
	General corporate	5.2%	771,962	38,343	69,677	733,619	702,285
	Public sector	(32.0%)	734,118	(345,836)	15,520	1,079,954	718,598
	Kumamoto Prefecture	6.1%	1,438,069	82,336	136,842	1,355,733	1,301,227
	Personal loans	5.8%	588,749	32,074	51,075	556,675	537,674
	Housing loans	5.3%	548,568	27,744	44,208	520,824	504,360
	Consumer loans	9.6%	35,296	3,091	4,863	32,205	30,433
	Loans to small-and-medium-sized enterprises, etc.	5.1%	1,322,899	64,446	110,447	1,258,453	1,212,452
	Loans to small-and-medium-sized enterprises, etc. ratio	—	62.31%	9.79%	1.15%	52.52%	61.16%
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	(4.6%)	3,896,508	(185,963)	(313,341)	4,082,471	4,209,849
	Excluding loans to FFG, the Japanese government and others	0.7%	3,133,798	22,926	3,309	3,110,872	3,130,489
	Personal segment	1.5%	912,126	13,077	25,150	899,049	886,976
	Corporate segment	(6.3%)	2,984,382	(199,039)	(338,491)	3,183,421	3,322,873
	General corporate	1.0%	1,790,728	17,451	22,247	1,773,277	1,768,481
	Public sector	(15.4%)	1,193,653	(216,491)	(360,738)	1,410,144	1,554,391
	Nagasaki Prefecture	(1.1%)	2,249,667	(23,987)	(32,794)	2,273,654	2,282,461
	Personal loans	1.4%	893,779	12,464	25,087	881,315	868,692
	Housing loans	1.2%	793,848	9,577	21,121	784,271	772,727
	Consumer loans	3.4%	86,218	2,868	4,734	83,350	81,484
	Loans to small-and-medium-sized enterprises, etc.	0.2%	2,260,160	4,300	46,325	2,255,860	2,213,835
	Loans to small-and-medium-sized enterprises, etc. ratio	—	58.00%	2.75%	5.42%	55.25%	52.58%
The Fukuoka Chuo Bank (non-consolidated)	Total loans	2.1%	426,435	8,583	1,925	417,852	424,510
	Excluding loans to FFG, the Japanese government and others	(0.8%)	396,518	(3,334)	(8,992)	399,852	405,510
	Personal segment	(2.0%)	69,623	(1,413)	(8,380)	71,036	78,003
	Corporate segment	2.9%	356,811	9,996	10,304	346,815	346,507
	General corporate	(1.2%)	306,137	(3,690)	(2,302)	309,827	308,439
	Public sector	37.0%	50,674	13,686	12,607	36,988	38,067
	Fukuoka Prefecture	(0.8%)	396,518	(3,334)	(8,992)	399,852	405,510
	Personal loans	(4.1%)	62,036	(2,667)	(3,762)	64,703	65,798
	Housing loans	(3.0%)	42,162	(1,318)	(2,199)	43,480	44,361
	Consumer loans	(6.5%)	16,468	(1,148)	(1,465)	17,616	17,933
	Loans to small-and-medium-sized enterprises, etc.	(1.1%)	365,635	(3,996)	(7,364)	369,631	372,999
	Loans to small-and-medium-sized enterprises, etc. ratio	—	85.74%	(2.71%)	(2.12%)	88.45%	87.86%

<Notes> 1. The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥109.9 billion at the end of March 2025, ¥123.3 billion at the end of March 2024, and ¥123.3 billion at the end of March 2023).

2. Figures of subsidiary banks' total at the end of March 2023 exclude figures of the Fukuoka Chuo Bank.

(2) Deposits

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Mar 31, 2025	change from Mar 31, 2024	change from Mar 31, 2023	Mar 31, 2024	Mar 31, 2023
Subsidiary banks' total	Personal deposits	0.5%	14,347,938	76,374	674,473	14,271,564	13,673,465
	Corporate deposits	1.1%	7,206,462	78,201	341,767	7,128,261	6,864,695
	Total	0.7%	21,554,403	154,576	1,016,242	21,399,827	20,538,161
	Demand	1.2%	16,645,644	204,316	970,885	16,441,328	15,674,759
	Time	(1.0%)	4,908,758	(49,739)	45,356	4,958,497	4,863,402
	CDs	(5.7%)	322,498	(19,485)	(147,864)	341,983	470,362
	Deposits and CDs	0.6%	21,876,902	135,090	868,378	21,741,812	21,008,524
The Bank of Fukuoka (non-consolidated)	Personal deposits	1.0%	9,044,494	91,951	289,341	8,952,543	8,755,153
	Corporate deposits	2.0%	4,848,146	95,252	192,858	4,752,894	4,655,288
	Total	1.4%	13,892,641	187,204	482,200	13,705,437	13,410,441
	Demand	1.6%	10,904,836	166,448	499,697	10,738,388	10,405,139
	Time	0.7%	2,987,805	20,757	(17,497)	2,967,048	3,005,302
	CDs	(5.4%)	242,271	(13,715)	(61,712)	255,986	303,983
	Deposits and CDs	1.2%	14,134,912	173,488	420,487	13,961,424	13,714,425
The Kumamoto Bank (non-consolidated)	Fukuoka Prefecture	1.1%	12,903,737	140,687	329,996	12,763,050	12,573,741
	Personal deposits	(0.0%)	1,220,372	(321)	24,920	1,220,693	1,195,452
	Corporate deposits	0.8%	448,902	3,354	17,188	445,548	431,714
	Total	0.2%	1,669,274	3,032	42,107	1,666,242	1,627,167
	Demand	1.6%	1,228,152	18,897	87,639	1,209,255	1,140,513
	Time	(3.5%)	441,121	(15,866)	(45,533)	456,987	486,654
	CDs	(89.6%)	150	(1,290)	(800)	1,440	950
The Juhachi-Shinwa Bank (non-consolidated)	Deposits and CDs	0.1%	1,669,424	1,742	41,307	1,667,682	1,628,117
	Kumamoto Prefecture	0.3%	1,584,589	5,226	45,377	1,579,363	1,539,212
	Personal deposits	(0.1%)	3,757,093	(3,350)	34,233	3,760,443	3,722,860
	Corporate deposits	(0.9%)	1,769,828	(15,760)	(7,865)	1,785,588	1,777,693
	Total	(0.3%)	5,526,922	(19,109)	26,369	5,546,031	5,500,553
	Demand	0.6%	4,286,006	23,756	156,899	4,262,250	4,129,107
	Time	(3.3%)	1,240,916	(42,865)	(130,530)	1,283,781	1,371,446
The Fukuoka Chuo Bank (non-consolidated)	CDs	(5.2%)	80,077	(4,350)	(85,352)	84,427	165,429
	Deposits and CDs	(0.4%)	5,607,000	(23,459)	(58,982)	5,630,459	5,665,982
	Nagasaki Prefecture	(0.1%)	5,169,644	(7,146)	46,455	5,176,790	5,123,189
	Personal deposits	(3.5%)	325,979	(11,906)	(11,802)	337,885	337,781
	Corporate deposits	(3.2%)	139,586	(4,645)	(8,594)	144,231	148,180
	Total	(3.4%)	465,566	(16,551)	(20,396)	482,117	485,962
	Demand	(2.1%)	226,650	(4,785)	(5,445)	231,435	232,095
The Fukuoka Chuo Bank (non-consolidated)	Time	(4.7%)	238,916	(11,765)	(14,951)	250,681	253,867
	CDs	(100.0%)	—	(130)	(130)	130	130
	Deposits and CDs	(3.5%)	465,566	(16,681)	(20,526)	482,247	486,092
	Fukuoka Prefecture	(3.4%)	465,566	(16,551)	(20,396)	482,117	485,962

<Note> Figures of subsidiary banks' total at the end of March 2023 exclude figures of the Fukuoka Chuo Bank.

(3) Asset management products

Group's total

		Sales of asset management products					Outstanding balance of assets under management for individual customers				
		FY2024	change from FY2023	change from FY2022	FY2023	FY2022	Mar 31, 2025	change from Mar 31, 2024	change from Mar 31, 2023	Mar 31, 2024	Mar 31, 2023
Group's total	Investment trusts	433.2	81.6	189.4	351.6	243.8	1,115.7	131.4	381.1	984.3	734.6
	Individual insurance	162.1	(0.2)	33.1	162.3	129.0	1,352.0	24.4	149.6	1,327.6	1,202.4
	Foreign currency deposits	2.6	1.7	(1.1)	0.9	3.7	17.4	(0.1)	(3.3)	17.5	20.7
	Government bonds	18.5	9.9	13.6	8.6	4.9	37.6	6.3	3.3	31.3	34.3
	FFG Securities	56.1	3.4	(2.1)	52.7	58.2	430.7	(0.7)	60.9	431.4	369.8
	Total	672.7	96.3	232.9	576.4	439.8	2,953.6	161.2	591.6	2,792.4	2,362.0
The Bank of Fukuoka (non-consolidated)	Investment trusts	264.9	55.0	119.7	209.9	145.2	691.9	81.4	234.9	610.5	457.0
	Individual insurance	84.1	(1.6)	14.5	85.7	69.6	759.5	22.4	71.5	737.1	688.0
	Foreign currency deposits	2.1	1.4	(0.8)	0.7	2.9	13.3	0.1	(2.5)	13.2	15.8
	Government bonds	13.4	6.6	9.5	6.8	3.9	28.0	5.2	2.3	22.8	25.7
	Total	364.7	61.4	142.9	303.3	221.8	1,492.7	109.0	306.0	1,383.7	1,186.7
The Kumamoto Bank (non-consolidated)	Investment trusts	50.8	5.0	15.1	45.8	35.7	132.6	12.6	38.5	120.0	94.1
	Individual insurance	20.9	3.9	6.2	17.0	14.7	159.0	4.6	16.1	154.4	142.9
	Foreign currency deposits	0.1	0.1	0.0	0.0	0.1	1.4	0.1	(0.1)	1.3	1.5
	Government bonds	0.4	0.2	0.3	0.2	0.1	0.6	0.0	(0.1)	0.6	0.7
	Total	72.4	9.2	21.7	63.2	50.7	293.7	17.3	54.4	276.4	239.3
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	110.5	17.5	47.7	93.0	62.8	277.1	36.5	93.7	240.6	183.4
	Individual insurance	50.7	(4.9)	6.1	55.6	44.6	403.3	(3.6)	31.9	406.9	371.4
	Foreign currency deposits	0.3	0.2	(0.3)	0.1	0.6	2.7	(0.2)	(0.6)	2.9	3.3
	Government bonds	4.2	2.8	3.3	1.4	0.9	7.9	0.8	0.1	7.1	7.8
	Total	165.8	15.6	56.8	150.2	109.0	691.1	33.5	125.0	657.6	566.1
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	6.9	1.3	2.1	5.6	4.8	14.0	1.0	1.1	13.0	12.9
	Individual insurance	6.2	(0.3)	0.4	6.5	5.8	30.1	0.9	2.0	29.2	28.1
	Foreign currency deposits	—	—	—	—	—	0.0	0.0	0.0	0.0	0.0
	Government bonds	0.3	0.1	0.3	0.2	0.0	1.0	0.3	0.5	0.7	0.5
	Total	13.5	1.1	2.8	12.4	10.7	45.2	2.2	3.5	43.0	41.7

- <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.
 3. Figures of FFG Securities' sales of asset management products are the total sales of investment trusts and bonds.
 Figures of FFG Securities' outstanding balance of assets under management for individual customers are the total balance of individual investment trusts, stocks and bonds.
 4. Group's total sales of asset management products for FY2023 include figures of the Fukuoka Chuo Bank for the second half of FY2023 (6 months).
 5. Group's total sales of asset management products for FY2022 and Outstanding balance of assets under management for individual customers at the end of March 2023 exclude figures of the Fukuoka Chuo Bank.
 6. The Fukuoka Chuo Bank's sales of asset management products are annual figures (12 months) for each fiscal year.

(4) Marketable securities

FFG (consolidated)

		Mar 31, 2025						Sep 30, 2024		Mar 31, 2024	
		Market value	change from Sep 30, 2024	change from Mar 31, 2024	Unrealized gain(loss)	change from Sep 30, 2024	change from Mar 31, 2024	Market value	Unrealized gain(loss)	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	5,440,775	199,488	552,231	(117,729)	(133,565)	(161,931)	5,241,287	15,836	4,888,544	44,202
	Stocks	222,576	7,680	(36,299)	118,664	(7,728)	(35,133)	214,896	126,392	258,875	153,797
	Domestic bonds	3,162,499	86,288	453,739	(223,097)	(98,217)	(118,886)	3,076,211	(124,880)	2,708,760	(104,211)
	National government bonds	2,660,080	111,635	486,917	(193,874)	(85,658)	(104,028)	2,548,445	(108,216)	2,173,163	(89,846)
	Others	2,055,700	105,521	134,792	(13,296)	(27,620)	(7,913)	1,950,179	14,324	1,920,908	(5,383)
	Foreign bonds	1,341,334	70,291	75,613	(27,847)	(18,888)	5,309	1,271,043	(8,959)	1,265,721	(33,156)
The Bank of Fukuoka (consolidated)	Total	3,445,956	102,798	312,889	(40,469)	(78,896)	(98,829)	3,343,158	38,427	3,133,067	58,360
	Stocks	177,418	8,482	(18,218)	104,258	(7,323)	(25,980)	168,936	111,581	195,636	130,238
	Domestic bonds	1,836,949	18,222	254,471	(133,990)	(56,442)	(71,081)	1,818,727	(77,548)	1,582,478	(62,909)
	National government bonds	1,581,245	19,520	254,636	(117,911)	(49,291)	(62,660)	1,561,725	(68,620)	1,326,609	(55,251)
	Others	1,431,589	76,095	76,637	(10,737)	(15,131)	(1,769)	1,355,494	4,394	1,354,952	(8,968)
	Foreign bonds	1,012,121	56,804	55,775	(16,307)	(9,731)	4,283	955,317	(6,576)	956,346	(20,590)
The Kumamoto Bank (non-consolidated)	Total	165,395	9,920	22,686	(14,259)	(6,662)	(8,924)	155,475	(7,597)	142,709	(5,335)
	Stocks	1,727	(178)	(569)	774	(178)	(570)	1,905	952	2,296	1,344
	Domestic bonds	147,782	7,588	15,686	(14,130)	(6,293)	(7,923)	140,194	(7,837)	132,096	(6,207)
	National government bonds	134,408	7,283	16,411	(13,900)	(6,117)	(7,725)	127,125	(7,783)	117,997	(6,175)
	Others	15,885	2,509	7,570	(903)	(191)	(431)	13,376	(712)	8,315	(472)
	Foreign bonds	—	—	—	—	—	—	—	—	—	—
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,649,978	73,574	182,109	(37,645)	(45,534)	(52,782)	1,576,404	7,889	1,467,869	15,137
	Stocks	37,802	45	(16,662)	22,365	527	(8,244)	37,757	21,838	54,464	30,609
	Domestic bonds	1,027,365	45,315	148,796	(64,995)	(33,728)	(38,821)	982,050	(31,267)	878,569	(26,174)
	National government bonds	824,243	69,465	177,594	(53,696)	(28,787)	(32,741)	754,778	(24,909)	646,649	(20,955)
	Others	584,810	28,214	49,975	4,984	(12,334)	(5,717)	556,596	17,318	534,835	10,701
	Foreign bonds	320,512	14,912	21,072	(11,097)	(9,040)	1,145	305,600	(2,057)	299,440	(12,242)
The Fukuoka Chuo Bank (non-consolidated)	Total	172,163	13,169	33,979	232	(3,045)	(3,873)	158,994	3,277	138,184	4,105
	Stocks	5,628	(669)	(849)	2,607	(669)	(844)	6,297	3,276	6,477	3,451
	Domestic bonds	147,851	15,348	35,037	(2,824)	(2,294)	(2,698)	132,503	(530)	112,814	(126)
	National government bonds	117,633	15,553	38,529	(2,085)	(1,846)	(2,167)	102,080	(239)	79,104	82
	Others	18,683	(1,509)	(209)	449	(82)	(331)	20,192	531	18,892	780
	Foreign bonds	5,771	(1,673)	(2,166)	(230)	(72)	(65)	7,444	(158)	7,937	(165)

(5) Capital adequacy ratio

		Mar 31, 2025 [preliminary]	change from Sep 30, 2024	change from Mar 31, 2024	Sep 30, 2024	Mar 31, 2024
FFG (consolidated)	①Total capital ratio ④／⑤	12.37%	0.38%	0.79%	11.99%	11.58%
	②Core capital	981,757	6,914	33,429	974,843	948,328
	③Deduction	39,548	(30,753)	(26,846)	70,301	66,394
	④Total capital ②-③	942,208	37,667	60,274	904,541	881,934
	⑤Risk adjusted assets	7,610,832	68,725	(5,165)	7,542,107	7,615,997

<Note> Capital adequacy on its structure based on Pillar 3, market discipline, is disclosed on our website (<https://www.fukuoka-fg.com/investor/library/earnings.html>). (This information is Japanese only.)

(6) Average fund balance • Interest rate spread (Domestic division)

Subsidiary banks' total

		Average fund balance (¥ mil.)				Interest rate spread (%)		
		annual rate of growth	FY2024		FY2023	FY2024		FY2023
				YoY change			YoY change	
Subsidiary banks' total	(1) Interest earning assets	6.1%	24,882,147	1,429,793	23,452,354	0.99	0.15	0.84
	Loans and bills discounted ①	3.6%	18,433,083	644,887	17,788,196	0.92	0.10	0.82
	Securities	29.7%	3,978,936	912,308	3,066,628	1.01	0.15	0.86
	(2) Interest bearing liabilities	2.8%	31,717,359	876,410	30,840,949	0.49	0.11	0.38
	Deposits and CDs ②	2.1%	21,489,734	432,394	21,057,340	0.05	0.05	0.00
	External liabilities	(5.5%)	8,658,503	(505,310)	9,163,813	0.10	0.10	(0.00)
	(3) Difference between average yields on loans and deposits ①-②					0.87	0.05	0.82
	(4) Average interest rate spread (1)-(2)					0.50	0.04	0.46
The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	11.5%	16,214,179	1,669,562	14,544,617	0.98	0.12	0.86
	Loans and bills discounted ①	4.6%	11,656,935	516,068	11,140,867	0.93	0.08	0.85
	Securities	30.9%	2,392,488	565,191	1,827,297	1.08	0.26	0.82
	(2) Interest bearing liabilities	0.9%	20,362,522	176,861	20,185,661	0.44	0.10	0.34
	Deposits and CDs ②	1.6%	13,634,070	218,400	13,415,670	0.05	0.05	0.00
	External liabilities	(11.5%)	5,617,030	(727,360)	6,344,390	0.10	0.11	(0.01)
	(3) Difference between average yields on loans and deposits ①-②					0.88	0.03	0.85
	(4) Average interest rate spread (1)-(2)					0.54	0.02	0.52
The Kumamoto Bank (non-consolidated)	(1) Interest earning assets	1.7%	2,523,660	43,246	2,480,414	0.97	0.12	0.85
	Loans and bills discounted ①	(0.0%)	2,314,333	(253)	2,314,586	0.82	0.11	0.71
	Securities	5.7%	167,559	9,018	158,541	0.75	(0.01)	0.76
	(2) Interest bearing liabilities	(1.8%)	3,145,990	(58,211)	3,204,201	0.56	0.14	0.42
	Deposits and CDs ②	1.1%	1,685,632	18,877	1,666,755	0.06	0.06	0.00
	External liabilities	(3.3%)	1,368,206	(47,034)	1,415,240	0.15	0.13	0.02
	(3) Difference between average yields on loans and deposits ①-②					0.76	0.05	0.71
	(4) Average interest rate spread (1)-(2)					0.41	(0.02)	0.43
The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	(9.8%)	5,568,218	(602,755)	6,170,973	0.98	0.22	0.76
	Loans and bills discounted ①	(2.1%)	4,043,585	(84,769)	4,128,354	0.87	0.10	0.77
	Securities	22.6%	1,269,340	234,026	1,035,314	0.94	0.02	0.92
	(2) Interest bearing liabilities	5.7%	7,573,220	407,491	7,165,729	0.54	0.08	0.46
	Deposits and CDs ②	(1.0%)	5,653,101	(59,084)	5,712,185	0.05	0.05	0.00
	External liabilities	18.6%	1,654,467	259,990	1,394,477	0.06	0.06	(0.00)
	(3) Difference between average yields on loans and deposits ①-②					0.82	0.05	0.77
	(4) Average interest rate spread (1)-(2)					0.44	0.14	0.30
The Fukuoka Chuo Bank (non-consolidated)	(1) Interest earning assets	13.0%	576,090	66,375	509,715	1.35	(0.07)	1.42
	Loans and bills discounted ①	2.0%	418,228	8,021	410,207	1.51	(0.03)	1.54
	Securities	77.9%	149,547	65,508	84,039	0.85	(0.14)	0.99
	(2) Interest bearing liabilities	13.4%	635,626	75,295	560,331	1.05	(0.07)	1.12
	Deposits and CDs ②	(2.1%)	516,929	(11,045)	527,974	0.07	0.05	0.02
	External liabilities	(3.3%)	18,799	(635)	19,434	0.10	0.10	0.00
	(3) Difference between average yields on loans and deposits ①-②					1.44	(0.08)	1.52
	(4) Average interest rate spread (1)-(2)					0.30	0.00	0.30

<Note> 1. Yield and spread on interest bearing liabilities show cost of funds which include overhead expenses. Cost of funds is calculated according to the following formula.

Cost of funds = (Funding costs + Overhead expenses) / Average balance of funding-related accounts

2. Figures of subsidiary banks' total for FY2023 include the figures of the Fukuoka Chuo Bank for the second half of FY2023 (6 months).

(7) Non-performing loans

FFG (consolidated)

(¥ mil.)

						Sep 30, 2024	Mar 31, 2024
			Mar 31, 2025	change from Sep 30, 2024	change from Mar 31, 2024		
FFG (consolidated)		Bankrupt and Quasi-bankrupt	48,481	1,987	(1,918)	46,494	50,399
		Doubtful	144,417	(10,367)	(8,187)	154,784	152,604
		Substandard	116,704	12,643	8,116	104,061	108,588
		NPLs under the FRL ①	309,603	4,263	(1,989)	305,340	311,592
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,866,356	(1,673)	(29,123)	1,868,029	1,895,479
		Claims to normal borrowers	16,900,920	(544,794)	459,346	17,445,714	16,441,574
		Normal claims	18,767,277	(546,467)	430,223	19,313,744	18,337,054
		Total claims outstandings ②	19,076,880	(542,204)	428,234	19,619,084	18,648,646
Ratio of NPLs under the FRL to the total credits ①／②			1.62%	0.07%	(0.05%)	1.55%	1.67%
The Bank of Fukuoka (non-consolidated)		Bankrupt and Quasi-bankrupt	28,005	163	(2,165)	27,842	30,170
		Doubtful	72,938	(9,744)	(7,698)	82,682	80,636
		Substandard	75,781	17,282	14,153	58,499	61,628
		NPLs under the FRL ①	176,725	7,702	4,289	169,023	172,436
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,016,511	7,252	(29,066)	1,009,259	1,045,577
		Claims to normal borrowers	11,495,686	(25,376)	856,774	11,521,062	10,638,912
		Normal claims	12,512,198	(18,124)	827,709	12,530,322	11,684,489
		Total claims outstandings ②	12,688,924	(10,422)	831,999	12,699,346	11,856,925
Ratio of NPLs under the FRL to the total credits ①／②			1.39%	0.06%	(0.06%)	1.33%	1.45%
The Kumamoto Bank (non-consolidated)		Bankrupt and Quasi-bankrupt	4,547	15	(169)	4,532	4,716
		Doubtful	19,216	(1,025)	(2,287)	20,241	21,503
		Substandard	9,232	(225)	(485)	9,457	9,717
		NPLs under the FRL ①	32,995	(1,235)	(2,943)	34,230	35,938
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	280,698	11,553	17,150	269,145	263,548
		Claims to normal borrowers	1,821,970	(268,919)	(287,849)	2,090,889	2,109,819
		Normal claims	2,102,669	(257,365)	(270,698)	2,360,034	2,373,367
		Total claims outstandings ②	2,135,664	(258,601)	(273,642)	2,394,265	2,409,306
Ratio of NPLs under the FRL to the total credits ①／②			1.54%	0.12%	0.05%	1.42%	1.49%
The Juhachi-Shinwa Bank (non-consolidated)		Bankrupt and Quasi-bankrupt	8,410	978	(588)	7,432	8,998
		Doubtful	35,230	498	(1,094)	34,732	36,324
		Substandard	29,869	(4,167)	(5,451)	34,036	35,320
		NPLs under the FRL ①	73,510	(2,691)	(7,133)	76,201	80,643
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	450,938	(15,244)	(25,621)	466,182	476,559
		Claims to normal borrowers	3,395,602	(276,173)	(153,434)	3,671,775	3,549,036
		Normal claims	3,846,541	(291,416)	(179,055)	4,137,957	4,025,596
		Total claims outstandings ②	3,920,051	(294,108)	(186,189)	4,214,159	4,106,240
Ratio of NPLs under the FRL to the total credits ①／②			1.87%	0.07%	(0.09%)	1.80%	1.96%
The Fukuoka Chuo Bank (non-consolidated)		Bankrupt and Quasi-bankrupt	1,904	307	(59)	1,597	1,963
		Doubtful	16,716	(137)	2,772	16,853	13,944
		Substandard	1,822	(246)	(99)	2,068	1,921
		NPLs under the FRL ①	20,443	(76)	2,615	20,519	17,828
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	117,802	(5,169)	8,198	122,971	109,604
		Claims to normal borrowers	289,622	16,242	(2,128)	273,380	291,750
		Normal claims	407,425	11,074	6,070	396,351	401,355
		Total claims outstandings ②	427,868	10,997	8,684	416,871	419,184
Ratio of NPLs under the FRL to the total credits ①／②			4.77%	(0.15%)	0.52%	4.92%	4.25%

(8) Projections

➤ Earnings projections for FY2025 are as follows.

FFG (consolidated)

(¥ bil.)

	FY2025		FY2024	
	Projection	Interim Projection	Results	Interim Results
Core business profit	124.5	62.9	119.1	58.7
Ordinary profit	117.0	59.0	103.6	55.6
Net income attributable to owners of the parent	80.0	40.5	72.1	39.2

Subsidiary banks' total

(¥ bil.)

	FY2025		By subsidiary bank				FY2024 Results
	Projection	Change from previous	The Bank of Fukuoka	The Kumamoto Bank	The Juhachi-Shinwa Bank	The Fukuoka Chuo Bank	
Core business profit	139.0	2.9	108.3	9.2	20.4	1.0	136.0
Ordinary profit	136.0	9.6	109.8	7.4	18.2	0.6	126.4
Net income	100.4	6.4	79.8	5.7	14.1	0.7	93.9
Credit cost (-)	11.0	10.9	5.7	1.5	3.2	0.6	0.1

(¥ bil.)

	FY2025		By subsidiary bank				FY2024 Interim Results
	Interim Projection	Change from previous	The Bank of Fukuoka	The Kumamoto Bank	The Juhachi-Shinwa Bank	The Fukuoka Chuo Bank	
Core business profit	67.4	0.9	52.9	4.2	10.0	0.5	66.5
Ordinary profit	65.9	(1.1)	53.4	3.3	9.0	0.3	67.0
Net income	48.8	(1.2)	38.9	2.5	7.0	0.5	50.0
Credit cost (-)	5.5	8.1	2.9	0.8	1.6	0.3	(2.6)

<Note> The projections above were determined based on available information at present, and therefore they may be subject to change.