

To whom it may concern:



Aug. 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 First Quarter of the Year Ending March 31, 2025

We hereby announce our capital adequacy ratio for the First Quarter of the Year Ending March 31, 2025,as follows;

1.Fukuoka Financial Group, Inc.

Credit risk : Advanced internal ratings-based approach	Consolidated		(¥bil.)
	Jun. 30, 2024	change from Mar. 31, 2024	Mar. 31, 2024
①Total capital ratio ④/⑤	11.80%	0.22%	11.58%
②Core capital	969.2	20.9	948.3
③Deduction	68.2	1.9	66.3
④Total capital ②－③	901.0	19.1	881.9
⑤Risk adjusted assets	7,634.2	18.3	7,615.9
⑥Total required capital ⑤×8%	610.7	1.5	609.2

2.Subsidiary banks

(1)The Bank of Fukuoka, Ltd.

Credit risk : Advanced internal ratings-based approach	Consolidated			(¥bil.)	Non-Consolidated
	Jun. 30, 2024	change from Mar. 31, 2024	Mar. 31, 2024		Jun. 30, 2024
①Total capital ratio ④/⑤	10.91%	0.74%	10.17%		10.74%
②Core capital	694.8	20.3	674.5		639.6
③Deduction	98.3	(23.6)	121.9		81.0
④Total capital ②－③	596.4	43.9	552.5		558.5
⑤Risk adjusted assets	5,462.7	30.7	5,432.0		5,198.1
⑥Total required capital ⑤×8%	437.0	2.5	434.5		415.8

(2)The Kumamoto Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Foundation internal ratings-based approach	Jun. 30, 2024	Mar. 31, 2024	
		change from Mar. 31, 2024	
①Total capital ratio ④/⑤	10.36%	0.00%	10.36%
②Core capital	96.9	1.6	95.3
③Deduction	6.9	0.1	6.8
④Total capital ②－③	89.9	1.5	88.4
⑤Risk adjusted assets	867.7	14.3	853.4
⑥Total required capital ⑤×8%	69.4	1.2	68.2

(3)The Juhachi-Shinwa Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Foundation internal ratings-based approach	Jun. 30, 2024	Mar. 31, 2024	
		change from Mar. 31, 2024	
①Total capital ratio ④/⑤	10.53%	0.22%	10.31%
②Core capital	233.0	4.3	228.7
③Deduction	11.5	0.2	11.3
④Total capital ②－③	221.5	4.1	217.4
⑤Risk adjusted assets	2,102.7	(4.6)	2,107.3
⑥Total required capital ⑤×8%	168.2	(0.3)	168.5

(4)The Fukuoka Chuo Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach	Jun. 30, 2024	Mar. 31, 2024	
		change from Mar. 31, 2024	
①Total capital ratio ④/⑤	9.29%	0.02%	9.27%
②Core capital	26.4	0.3	26.1
③Deduction	2.1	0.1	2.0
④Total capital ②－③	24.3	0.3	24.0
⑤Risk adjusted assets	261.4	2.1	259.3
⑥Total required capital ⑤×4%	10.4	0.1	10.3

(5)Minna Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach	Jun. 30, 2024	change from	Mar. 31, 2024
		Mar. 31, 2024	
①Total capital ratio ④/⑤	58.75%	41.30%	17.45%
②Core capital	10.3	7.8	2.5
③Deduction	-	(0.0)	0.0
④Total capital ②-③	10.3	7.8	2.5
⑤Risk adjusted assets	17.6	3.1	14.5
⑥Total required capital ⑤×4%	0.7	0.2	0.5

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