

To whom it may concern:



Feb. 10, 2025

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, 2025

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

1.Fukuoka Financial Group, Inc.

Credit risk : Advanced internal ratings-based approach	Consolidated		(¥ bil.)
	Dec. 31, 2024	change from Sep. 30, 2024	Sep. 30, 2024
①Total capital ratio ④/⑤	11.95%	(0.04%)	11.99%
②Core capital	997.1	22.3	974.8
③Deduction	72.5	2.2	70.3
④Total capital ②－③	924.5	20.0	904.5
⑤Risk adjusted assets	7,735.1	193.0	7,542.1
⑥Total required capital ⑤×8%	618.8	15.5	603.3

2.Subsidiary banks

(1)The Bank of Fukuoka, Ltd.

Credit risk : Advanced internal ratings-based approach	Consolidated			(¥ bil.)	Non-Consolidated
	Dec. 31, 2024	change from Sep. 30, 2024	Sep. 30, 2024		Dec. 31, 2024
①Total capital ratio ④/⑤	11.28%	0.26%	11.02%		11.10%
②Core capital	717.1	22.1	695.0		660.0
③Deduction	88.0	(12.3)	100.3		71.8
④Total capital ②－③	629.1	34.4	594.7		588.2
⑤Risk adjusted assets	5,573.7	181.3	5,392.4		5,297.5
⑥Total required capital ⑤×8%	445.8	14.5	431.3		423.8

(2)The Kumamoto Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Foundation internal ratings-based approach	Dec. 31, 2024	change from	
		Dec. 31, 2024	Sep. 30, 2024
①Total capital ratio ④/⑤	10.72%	(0.09%)	Sep. 30, 2024 10.81%
②Core capital	94.3	1.6	92.7
③Deduction	7.6	0.3	7.3
④Total capital ②－③	86.6	1.3	85.3
⑤Risk adjusted assets	807.7	18.7	789.0
⑥Total required capital ⑤×8%	64.6	1.5	63.1

(3)The Juhachi-Shinwa Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Foundation internal ratings-based approach	Dec. 31, 2024	change from	
		Dec. 31, 2024	Sep. 30, 2024
①Total capital ratio ④/⑤	11.33%	(0.46%)	Sep. 30, 2024 11.79%
②Core capital	237.4	4.8	232.6
③Deduction	12.3	0.3	12.0
④Total capital ②－③	225.1	4.5	220.6
⑤Risk adjusted assets	1,985.5	115.0	1,870.5
⑥Total required capital ⑤×8%	158.8	9.2	149.6

(4)The Fukuoka Chuo Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach	Dec. 31, 2024	change from	
		Dec. 31, 2024	Sep. 30, 2024
①Total capital ratio ④/⑤	8.98%	(0.08%)	Sep. 30, 2024 9.06%
②Core capital	26.8	0.4	26.4
③Deduction	2.1	0.0	2.1
④Total capital ②－③	24.6	0.3	24.3
⑤Risk adjusted assets	274.9	6.8	268.1
⑥Total required capital ⑤×4%	10.9	0.2	10.7

(5)Minna Bank, Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach	Dec. 31, 2024	change from Sep. 30, 2024	Sep. 30, 2024
	①Total capital ratio ④/⑤	37.16%	(8.30%)
②Core capital	7.9	(1.2)	9.1
③Deduction	-	-	-
④Total capital ②-③	7.9	(1.2)	9.1
⑤Risk adjusted assets	21.5	1.5	20.0
⑥Total required capital ⑤×4%	0.8	0.0	0.8

EOF