

To whom it may concern:



Aug. 12, 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 Toshiyuki Asano, General Manager,
Corporate Planning Division

Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2026

We hereby announce our capital adequacy ratio for the First Quarter of the Year Ending March 31, 2026,as follows;

1.Fukuoka Financial Group, Inc.

Credit risk : Advanced internal ratings-based approach	Consolidated		(¥bil.)
	Jun. 30, 2025	change from Mar. 31, 2025	Mar. 31, 2025
①Total capital ratio ④/⑤	12.50%	0.13%	12.37%
②Core capital	1,004.5	22.8	981.7
③Deduction	40.0	0.5	39.5
④Total capital ②－③	964.4	22.2	942.2
⑤Risk adjusted assets	7,711.3	100.5	7,610.8
⑥Total required capital ⑤×8%	616.9	8.1	608.8

2.Subsidiary banks

(1)The Bank of Fukuoka, Ltd.

Credit risk : Advanced internal ratings-based approach	Consolidated		(¥bil.)	Non-Consolidated
	Jun. 30, 2025	change from Mar. 31, 2025	Mar. 31, 2025	Jun. 30, 2025
①Total capital ratio ④/⑤	11.17%	0.46%	10.71%	11.04%
②Core capital	720.3	18.9	701.4	671.0
③Deduction	50.9	(14.7)	65.6	44.1
④Total capital ②－③	669.4	33.7	635.7	626.9
⑤Risk adjusted assets	5,989.5	55.4	5,934.1	5,676.0
⑥Total required capital ⑤×8%	479.1	4.4	474.7	454.0

(2)The Kumamoto Bank, Ltd.

Non-Consolidated			(¥bil.)
Credit risk : Foundation internal ratings-based approach	Jun. 30, 2025	change from Mar. 31, 2025	Mar. 31, 2025
①Total capital ratio ④/⑤	10.71%	(0.04%)	10.75%
②Core capital	93.3	1.5	91.8
③Deduction	3.7	0.1	3.6
④Total capital ②－③	89.5	1.4	88.1
⑤Risk adjusted assets	835.6	15.8	819.8
⑥Total required capital ⑤×8%	66.8	1.3	65.5

(3)The Juhachi-Shinwa Bank, Ltd.

Non-Consolidated			(¥bil.)
Credit risk : Foundation internal ratings-based approach	Jun. 30, 2025	change from Mar. 31, 2025	Mar. 31, 2025
①Total capital ratio ④/⑤	11.05%	(0.22%)	11.27%
②Core capital	235.3	4.3	231.0
③Deduction	6.0	0.2	5.8
④Total capital ②－③	229.2	4.0	225.2
⑤Risk adjusted assets	2,074.0	76.0	1,998.0
⑥Total required capital ⑤×8%	165.9	6.1	159.8

(4)The Fukuoka Chuo Bank, Ltd.

Non-Consolidated			(¥bil.)
Credit risk : Standardised approach	Jun. 30, 2025	change from Mar. 31, 2025	Mar. 31, 2025
①Total capital ratio ④/⑤	9.08%	0.12%	8.96%
②Core capital	26.8	(0.0)	26.8
③Deduction	2.2	0.1	2.1
④Total capital ②－③	24.6	(0.0)	24.6
⑤Risk adjusted assets	271.3	(3.9)	275.2
⑥Total required capital ⑤×4%	10.8	(0.2)	11.0

(5)Minna Bank, Ltd.

Non-Consolidated			(¥bil.)
Credit risk : Standardised approach	Jun. 30, 2025	change from Mar. 31, 2025	Mar. 31, 2025
①Total capital ratio ④/⑤	44.01%	17.91%	26.10%
②Core capital	11.1	5.0	6.1
③Deduction	-	-	-
④Total capital ②－③	11.1	5.0	6.1
⑤Risk adjusted assets	25.2	1.5	23.7
⑥Total required capital ⑤×4%	1.0	0.1	0.9

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