November 10, 2025

Fukuoka Financial Group, Inc.

Financial Digest for the Interim of FY2025

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
Payment date of cash dividends:	December 10, 2025 (scheduled)
Filing date of Financial Statements:	November 25, 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, 2025 to September 30, 2025)

(1) Consolidated Operating Results (%:Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
Interim of FY2025	258,782	15.1	62,814	12.9	43,574	11.2
Interim of FY2024	224,887	15.6	55,633	25.1	39,180	29.4

(Note) Comprehensive income Interim of FY2025: ¥ 102,364 million [－%] Interim of FY2024: ¥ (2,454) million [－%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Interim of FY2025	230.50	－
Interim of FY2024	207.23	－

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
September 30, 2025	33,212,213	1,018,165	3.0
March 31, 2025	32,262,623	929,593	2.8

(Reference) Own capital September 30, 2025: ¥ 1,017,734 million March 31, 2025: ¥ 929,183 million

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

2. Dividend Payment

	Dividends declared per Share				
	First Quarter-end	Second Quarter-end	Third Quarter-end	Fiscal Year-end	Total
	¥	¥	¥	¥	¥
FY2024	－	65.00	－	70.00	135.00
FY2025	－	85.00			
FY2025 (projection)			－	85.00	170.00

(Note) Revision of dividends projections from the latest announcement: None

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	%	¥
FY2025	117,000	12.9	80,000	10.9	423.27

(Note) Revision of earnings projections from the latest announcement: None

4.Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2025	As of Sep 30, 2025
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,160,305	6,993,779
Call loans and bills bought	コールローン及び買入手形	5,980	22,629
Monetary claims bought	買入金銭債権	46,025	46,135
Trading assets	特定取引資産	313	253
Money held in trust	金銭の信託	18,020	26,964
Securities	有価証券	5,551,286	5,854,285
Loans and bills discounted	貸出金	18,970,311	19,739,134
Foreign exchanges	外国為替	26,933	17,440
Other assets	その他資産	266,159	314,018
Tangible fixed assets	有形固定資産	214,403	214,827
Intangible fixed assets	無形固定資産	29,182	31,332
Net defined benefit assets	退職給付に係る資産	27,266	28,942
Deferred tax assets	繰延税金資産	79,177	50,352
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,019	64,451
Allowance for loan losses	貸倒引当金	(192,762)	(192,336)
Total assets	**資産の部合計**	32,262,623	33,212,213
(Liabilities)	負債の部		
Deposits	預金	21,558,244	21,067,334
Negotiable certificates of deposit	譲渡性預金	262,498	634,780
Call money and bills sold	コールマネー及び売渡手形	2,256,200	2,513,300
Payables under repurchase agreements	売現先勘定	1,272,836	1,650,330
Payables under securities lending transactions	債券貸借取引受入担保金	1,495,995	1,725,405
Borrowed money	借用金	3,997,834	4,099,174
Foreign exchanges	外国為替	1,697	6,857
Short-term bonds payable	短期社債	56,000	56,000
Other liabilities	その他負債	342,219	347,445
Net defined benefit liability	退職給付に係る負債	835	805
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,566	4,228
Provision for share-based remuneration	株式給付引当金	487	362
Reserves under the special laws	特別法上の引当金	30	30
Deferred tax liabilities	繰延税金負債	36	36
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	23,526	23,503
Acceptances and guarantees	支払承諾	60,019	64,451
Total liabilities	**負債の部合計**	31,333,029	32,194,047
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	143,978	143,978
Retained earnings	利益剰余金	680,851	711,226
Treasury stock	自己株式	(5,554)	(6,095)
Total shareholders' equity	株主資本合計	944,074	973,908
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(78,074)	(37,585)
Deferred gains or losses on hedges	繰延ヘッジ損益	6,703	26,179
Revaluation reserve for land	土地再評価差額金	50,565	50,514
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,913	4,718
Total accumulated other comprehensive income	その他の包括利益累計額合計	(14,891)	43,826
Non-controlling interests	非支配株主持分	410	430
Total net assets	**純資産の部合計**	929,593	1,018,165
Total liabilities and net assets	**負債及び純資産の部合計**	32,262,623	33,212,213

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

Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2024	6 months ended Sep 30, 2025
Ordinary income:	**経常収益**	224,887	258,782
Interest income	資金運用収益	172,498	204,358
Interest on loans and discounts	（うち貸出金利息）	95,975	122,283
Interest and dividends on securities	（うち有価証券利息配当金）	53,063	55,313
Fees and commissions	役務取引等収益	36,066	36,985
Trading income	特定取引収益	64	44
Other operating income	その他業務収益	6,576	11,142
Other income	その他経常収益	9,680	6,251
Ordinary expenses:	**経常費用**	169,254	195,968
Interest expenses	資金調達費用	62,127	84,675
Interest on deposits	（うち預金利息）	6,750	22,777
Fees and commissions payments	役務取引等費用	13,988	15,630
Other operating expenses	その他業務費用	13,725	5,158
General and administrative expenses	営業経費	77,300	85,180
Other expenses	その他経常費用	2,112	5,321
Ordinary profit	**経常利益**	55,633	62,814
Extraordinary income	特別利益	1,670	15
Gain on disposal of noncurrent assets	固定資産処分益	1,670	15
Extraordinary loss	特別損失	707	333
Loss on disposal of noncurrent assets	固定資産処分損	265	179
Impairment loss	減損損失	91	153
Loss on change in equity	持分変動損失	349	—
Income before income taxes:	**税金等調整前中間期純利益**	56,596	62,495
Current	法人税、住民税及び事業税	13,708	17,138
Deferred	法人税等調整額	3,690	1,762
Total income taxes	法人税等合計	17,398	18,901
Net income	中間期純利益	39,198	43,594
Net income attributable to non-controlling interests	非支配株主に帰属する中間期純利益	17	20
Net income attributable to owners of the parent	**親会社株主に帰属する中間期純利益**	39,180	43,574

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2024	6 months ended Sep 30, 2025
Net income	中間純利益	39,198	43,594
Other comprehensive income	その他の包括利益	(41,652)	58,769
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(19,461)	40,467
Deferred gains or losses on hedges	繰延ヘッジ損益	(21,437)	19,476
Remeasurements of defined benefit plans	退職給付に係る調整額	(761)	(1,195)
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	7	21
Total comprehensive income	中間包括利益	(2,454)	102,364
(Breakdown)	（内訳）		
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	(2,472)	102,344
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	17	20

(3) Consolidated Statements of Changes in Net Assets

Interim of FY2024

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury stock 自己株式	Total shareholders' equity 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:	当中間期変動額					
Dividends from surplus	剰余金の配当			(10,885)		(10,885)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			39,180		39,180
Acquisition of treasury stock	自己株式の取得				(6)	(6)
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			31		31
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中間期変動額(純額)					
Total changes during the period	当中間期変動額合計	―	347	27,996	55	28,399
Balance as of Sep 30, 2024	当中間期末残高	124,799	143,978	660,194	(5,546)	923,425

		Accumulated other comprehensive income その他の包括利益累計額						
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	Non-controlling interests 非支配株主持分	Total net assets 純資産合計
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:	当中間期変動額							
Dividends from surplus	剰余金の配当							(10,885)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益							39,180
Acquisition of treasury stock	自己株式の取得							(6)
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							31
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中間期変動額(純額)	(19,453)	(21,437)	(31)	(761)	(41,684)	(1,083)	(42,767)
Total changes during the period	当中間期変動額合計	(19,453)	(21,437)	(31)	(761)	(41,684)	(1,083)	(14,367)
Balance as of Sep 30, 2024	当中間期末残高	14,015	(821)	51,249	19,189	83,633	320	1,007,378

Interim of FY2025

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury stock 自己株式	Total shareholders' equity 株主資本合計
Balance as of Mar 31, 2025	当期首残高	124,799	143,978	680,851	(5,554)	944,074
Changes during the period:	当中間期変動額					
Dividends from surplus	剰余金の配当			(13,251)		(13,251)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			43,574		43,574
Acquisition of treasury stock	自己株式の取得				(666)	(666)
Disposition of treasury stock	自己株式の処分		0		125	126
Transfer from revaluation reserve for land	土地再評価差額金の取崩			51		51
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)					
Total changes during the period	当中間期変動額合計	—	0	30,374	(541)	29,833
Balance as of Sep 30, 2025	当中間期末残高	124,799	143,978	711,226	(6,095)	973,908

		Accumulated other comprehensive income その他の包括利益累計額					Non-controlling interests 非支配株主持分	Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計		
Balance as of Mar 31, 2025	当期首残高	(78,074)	6,703	50,565	5,913	(14,891)	410	929,593
Changes during the period:	当中間期変動額							
Dividends from surplus	剰余金の配当							(13,251)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益							43,574
Acquisition of treasury stock	自己株式の取得							(666)
Disposition of treasury stock	自己株式の処分							126
Transfer from revaluation reserve for land	土地再評価差額金の取崩							51
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)	40,488	19,476	(51)	(1,195)	58,718	20	58,738
Total changes during the period	当中間期変動額合計	40,488	19,476	(51)	(1,195)	58,718	20	88,571
Balance as of Sep 30, 2025	当中間期末残高	(37,585)	26,179	50,514	4,718	43,826	430	1,018,165

Financial Digest for the Interim of FY2025

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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

1. Gain and loss

Subsidiary banks' total

Core business profit	**¥70.6 billion**
Ordinary profit	**¥69.6 billion**
Net income	**¥51.2 billion**

Consolidated

Core business profit	**¥66.6 billion**
Ordinary profit	**¥62.8 billion**
Net income attributable to owners of the parent	**¥43.6 billion**

(¥ mil.)

	【announced projections*】	Subsidiary banks' total: 6 months ended Sep 30, 2025	Subsidiary banks' total: Comparison	Subsidiary banks' total: 6 months ended Sep 30, 2024	FFG (consolidated): 6 months ended Sep 30, 2025	FFG (consolidated): Comparison	FFG (consolidated): 6 months ended Sep 30, 2024
Gross business profit		130,823	14,721	116,102	147,251	21,817	125,434
Net interest income		119,625	8,147	111,478	119,868	9,429	110,439
Domestic		111,526	7,379	104,147	111,775	8,659	103,116
International		8,099	768	7,331	8,092	769	7,323
Net fees and commissions		14,526	(1,361)	15,887	21,354	(724)	22,078
Net trading income		13	5	8	44	(20)	64
Net other operating income		(3,341)	7,930	(11,271)	5,983	13,131	(7,148)
Gains (losses) on sales (redemptions) of bonds		(4,196)	7,045	(11,241)	(4,233)	7,394	(11,627)
Overhead expenses (-)		64,391	3,577	60,814	84,921	6,555	78,366
Business profit (before transfer to general reserve for possible loan losses)		66,431	11,143	55,288	62,329	15,261	47,068
① Transfer to general reserve for possible loan losses (-)		(2,510)	(2,510)	–	(1,834)	(1,834)	–
Business profit		68,941	13,653	55,288	64,164	17,096	47,068
Core business profit	【67,400】	**70,628**	**4,099**	**66,529**	**66,562**	**7,866**	**58,696**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**70,462**	**2,488**	**67,974**	**66,492**	**6,059**	**60,433**
Other operating profit (loss)		636	(11,117)	11,753	(1,349)	(9,914)	8,565
② Credit cost for disposal of non-performing loans (-)		4,326	6,918	(2,592)	6,697	6,399	298
Net transfer to specific reserve for possible loan losses (-)		3,957	3,957	–	6,234	6,234	–
Reversal of allowance for loan losses		–	(2,849)	2,849	–	(113)	113
Recoveries of written-off claims		1	(151)	152	1	(151)	152
Gains (losses) on stocks		5,237	(3,439)	8,676	5,177	(2,913)	8,090
Equity in earnings (losses) of affiliates		–	–	–	34	78	(44)
Others		(274)	(758)	484	135	(682)	817
Ordinary profit	【65,900】	**69,578**	**2,536**	**67,042**	**62,814**	**7,181**	**55,633**
Extraordinary profit (loss)		(304)	(1,616)	1,312	(318)	(1,281)	963
Income (loss) before income taxes		69,273	919	68,354	62,495	5,899	56,596
Total income taxes (-)		18,092	(291)	18,383	18,901	1,503	17,398
Net income	【48,800】	51,181	1,211	49,970	43,594	4,396	39,198
Net income attributable to non-controlling interests (-)					20	3	17
Net income attributable to owners of the parent	【40,500】				**43,574**	**4,394**	**39,180**
Total credit cost ①+② (-)	【5,500】	**1,816**	**4,408**	**(2,592)**	**4,862**	**4,564**	**298**

*The projections announced in the Financial Digest that was released on May 12, 2025. They are the figures of subsidiary banks' total, excluding that of net income attributable to owners of the parent.

<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

Reference (¥ bil.)	Interim of FY2025	Interim of FY2024	Comparison
Net income (Subsidiary banks' total)	51.2	50.0	1.2
FFG non-consolidated	(9.5)	(7.4)	(2.0)
Profit (loss) related to Minna Bank	(0.1)	(4.1)	4.0
Profit (loss) of subsidiary companies	2.5	2.1	0.3
Other consolidation adjustments	(0.5)	(1.4)	0.9
FFG's consolidated interim net profit	43.6	39.2	4.4

The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	【announced projections】	6 months ended Sep 30, 2025	Comparison	6 months ended Sep 30, 2024
Gross business profit		86,655	6,859	79,796
Net interest income		78,402	4,724	73,678
Domestic		71,561	4,794	66,767
International		6,841	(69)	6,910
Net fees and commissions		10,642	(882)	11,524
Net trading income		13	5	8
Net other operating income		(2,403)	3,011	(5,414)
Gains (losses) on sales (redemptions) of bonds		(3,308)	2,194	(5,502)
Overhead expenses (-)		36,946	2,420	34,526
Business profit (before transfer to general reserve for possible loan losses)		49,708	4,438	45,270
① Transfer to general reserve for possible loan losses (-)		–	–	–
Business profit		49,708	4,438	45,270
Core business profit	【52,900】	**53,017**	**2,245**	**50,772**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**53,367**	**1,338**	**52,029**
Other operating profit (loss)		3,960	(597)	4,557
② Credit cost for disposal of non-performing loans (-)		102	620	(518)
Net transfer to specific reserve for possible loan losses (-)		–	–	–
Reversal of allowance for loan losses		106	(489)	595
Recoveries of written-off claims		0	(130)	130
Gains (losses) on stocks		4,456	816	3,640
Others		(392)	(790)	398
Ordinary profit	【53,400】	**53,669**	**3,841**	**49,828**
Extraordinary profit (loss)		(207)	(951)	744
Income (loss) before income taxes		53,461	2,889	50,572
Total income taxes (-)		14,145	326	13,819
Net income	【38,900】	**39,316**	**2,563**	**36,753**
Total credit cost ①+② (-)	【2,900】	**102**	**620**	**(518)**

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	【announced projections】	6 months ended Sep 30, 2025	Comparison	6 months ended Sep 30, 2024
Gross business profit		11,854	716	11,138
Net interest income		11,080	828	10,252
Domestic		11,071	827	10,244
International		9	1	8
Net fees and commissions		724	(129)	853
Net other operating income		49	17	32
Gains (losses) on sales (redemptions) of bonds		(0)	(5)	5
Overhead expenses (-)		7,313	441	6,872
Business profit (before transfer to general reserve for possible loan losses)		4,541	275	4,266
① Transfer to general reserve for possible loan losses (-)		(292)	(292)	–
Business profit		4,834	568	4,266
Core business profit	【4,200】	**4,541**	**281**	**4,260**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**4,541**	**281**	**4,260**
Other operating profit (loss)		(1,005)	(1,479)	474
② Credit cost for disposal of non-performing loans (-)		849	1,448	(599)
Net transfer to specific reserve for possible loan losses (-)		790	790	–
Reversal of allowance for loan losses		–	(616)	616
Recoveries of written-off claims		0	0	0
Gains (losses) on stocks		40	40	–
Others		(196)	(72)	(124)
Ordinary profit	【3,300】	**3,828**	**(913)**	**4,741**
Extraordinary profit (loss)		(1)	78	(79)
Income (loss) before income taxes		3,826	(835)	4,661
Total income taxes (-)		922	(330)	1,252
Net income	【2,500】	**2,904**	**(505)**	**3,409**
Total credit cost ①+② (-)	【800】	**557**	**1,156**	**(599)**

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

【announced projections】		6 months ended Sep 30, 2025	Comparison	6 months ended Sep 30, 2024
Gross business profit		28,826	7,526	21,300
Net interest income		26,735	2,941	23,794
Domestic		25,493	2,093	23,400
International		1,242	849	393
Net fees and commissions		3,070	(322)	3,392
Net other operating income		(979)	4,906	(5,885)
Gains (losses) on sales (redemptions) of bonds		(878)	4,863	(5,741)
Overhead expenses (-)		17,018	599	16,419
Business profit (before transfer to general reserve for possible loan losses)		11,807	6,926	4,881
① Transfer to general reserve for possible loan losses (-)		365	365	−
Business profit		11,442	6,561	4,881
Core business profit	【10,000】	**12,685**	**2,062**	**10,623**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**12,170**	**1,359**	**10,811**
Other operating profit (loss)		392	(7,031)	7,423
② Credit cost for disposal of non-performing loans (-)		577	2,853	(2,276)
Net transfer to specific reserve for possible loan losses (-)		489	489	−
Reversal of allowance for loan losses		−	(2,347)	2,347
Recoveries of written-off claims		−	(14)	14
Gains (losses) on stocks		739	(4,292)	5,031
Others		230	115	115
Ordinary profit	【9,000】	**11,834**	**(471)**	**12,305**
Extraordinary profit (loss)		(83)	(756)	673
Income (loss) before income taxes		11,750	(1,229)	12,979
Total income taxes (-)		2,879	(522)	3,401
Net income	【7,000】	**8,871**	**(706)**	**9,577**
Total credit cost ①+② (-)	【1,600】	**942**	**3,218**	**(2,276)**

The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

【announced projections】		6 months ended Sep 30, 2025	Comparison	6 months ended Sep 30, 2024
Gross business profit		3,487	(379)	3,866
Net interest income		3,407	(346)	3,753
Domestic		3,401	(333)	3,734
International		6	(12)	18
Net fees and commissions		88	(29)	117
Net other operating income		(8)	(5)	(3)
Gains (losses) on sales (redemptions) of bonds		(8)	(5)	(3)
Overhead expenses (-)		3,113	117	2,996
Business profit (before transfer to general reserve for possible loan losses)		374	(495)	869
① Transfer to general reserve for possible loan losses (-)		(41)	(666)	625
Business profit		415	171	244
Core business profit	【500】	**382**	**(491)**	**873**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**382**	**(491)**	**873**
Other operating profit (loss)		(170)	(94)	(76)
② Credit cost for disposal of non-performing loans (-)		254	79	175
Net transfer to specific reserve for possible loan losses (-)		241	157	84
Reversal of allowance for loan losses		−	−	−
Recoveries of written-off claims		1	(6)	7
Gains (losses) on stocks		−	(3)	3
Others		84	(10)	94
Ordinary profit	【300】	**245**	**78**	**167**
Extraordinary profit (loss)		(10)	17	(27)
Income (loss) before income taxes		234	94	140
Total income taxes (-)		145	235	(90)
Net income	【500】	**88**	**(143)**	**231**
Total credit cost ①+② (-)	【300】	**213**	**(587)**	**800**

2. Assets and liabilities

(1) Loans

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Sep 30, 2025	change from Mar 31, 2025	change from Sep 30, 2024	Mar 31, 2025	Sep 30, 2024
Subsidiary banks' total	Total loans	1.0%	19,830,135	759,539	201,665	19,070,596	19,628,470
	Excluding loans to FFG, the Japanese government and others	2.6%	16,080,842	124,066	411,654	15,956,776	15,669,188
	Personal segment	3.0%	4,292,603	54,246	124,085	4,238,357	4,168,518
	Corporate segment	0.5%	15,537,531	705,294	77,581	14,832,237	15,459,950
	General corporate	2.9%	10,385,040	93,557	292,473	10,291,483	10,092,567
	Public sector	(4.0%)	5,152,488	611,736	(214,894)	4,540,752	5,367,382
	Personal loans	3.0%	4,177,481	53,804	120,420	4,123,677	4,057,061
	Housing loans	3.0%	3,747,070	48,652	109,807	3,698,418	3,637,263
	Consumer loans	4.1%	380,193	8,121	14,953	372,072	365,240
	Loans to small-and-medium-sized enterprises, etc.	2.6%	12,143,481	63,353	308,626	12,080,128	11,834,855
	Loans to small-and-medium-sized enterprises, etc. ratio	—	61.23%	(2.11%)	0.94%	63.34%	60.29%
The Bank of Fukuoka (non-consolidated)	Total loans	3.6%	13,097,668	472,789	457,168	12,624,879	12,640,500
	Excluding loans to FFG, the Japanese government and others	2.7%	10,979,965	89,341	285,709	10,890,624	10,694,256
	Personal segment	3.0%	2,674,791	34,876	78,323	2,639,915	2,596,468
	Corporate segment	3.8%	10,422,877	437,914	378,845	9,984,963	10,044,032
	General corporate	2.9%	7,484,463	61,807	211,897	7,422,656	7,272,566
	Public sector	6.0%	2,938,413	376,106	166,947	2,562,307	2,771,466
	Fukuoka Prefecture	2.3%	8,316,462	76,287	188,134	8,240,175	8,128,328
	Personal loans	3.1%	2,614,093	34,980	77,756	2,579,113	2,536,337
	Housing loans	3.1%	2,344,977	31,137	70,276	2,313,840	2,274,701
	Consumer loans	4.0%	239,438	5,348	9,243	234,090	230,195
	Loans to small-and-medium-sized enterprises, etc.	2.6%	8,154,655	23,221	203,572	8,131,434	7,951,083
	Loans to small-and-medium-sized enterprises, etc. ratio	—	62.26%	(2.14%)	(0.64%)	64.40%	62.90%
The Kumamoto Bank (non-consolidated)	Total loans	(8.1%)	2,188,141	65,367	(192,653)	2,122,774	2,380,794
	Excluding loans to FFG, the Japanese government and others	6.1%	1,573,893	38,057	90,118	1,535,836	1,483,775
	Personal segment	5.7%	632,057	15,364	33,962	616,693	598,095
	Corporate segment	(12.7%)	1,556,084	50,003	(226,614)	1,506,081	1,782,698
	General corporate	6.4%	792,078	20,116	47,316	771,962	744,762
	Public sector	(26.4%)	764,005	29,887	(273,931)	734,118	1,037,936
	Kumamoto Prefecture	6.4%	1,473,017	34,948	88,453	1,438,069	1,384,564
	Personal loans	5.6%	603,258	14,509	31,786	588,749	571,472
	Housing loans	5.3%	561,095	12,527	28,428	548,568	532,667
	Consumer loans	11.6%	37,317	2,021	3,864	35,296	33,453
	Loans to small-and-medium-sized enterprises, etc.	5.8%	1,357,541	34,642	74,768	1,322,899	1,282,773
	Loans to small-and-medium-sized enterprises, etc. ratio	—	62.04%	(0.27%)	8.16%	62.31%	53.88%
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	(1.5%)	4,127,121	230,613	(64,494)	3,896,508	4,191,615
	Excluding loans to FFG, the Japanese government and others	1.5%	3,139,532	5,734	44,936	3,133,798	3,094,596
	Personal segment	1.4%	917,063	4,937	13,052	912,126	904,011
	Corporate segment	(2.4%)	3,210,058	225,676	(77,546)	2,984,382	3,287,604
	General corporate	2.4%	1,809,779	19,051	43,107	1,790,728	1,766,672
	Public sector	(7.9%)	1,400,278	206,625	(120,653)	1,193,653	1,520,931
	Nagasaki Prefecture	0.1%	2,227,460	(22,207)	2,480	2,249,667	2,224,980
	Personal loans	1.5%	898,997	5,218	13,044	893,779	885,953
	Housing loans	1.5%	799,314	5,466	12,080	793,848	787,234
	Consumer loans	3.4%	87,303	1,085	2,863	86,218	84,440
	Loans to small-and-medium-sized enterprises, etc.	1.7%	2,271,812	11,652	38,109	2,260,160	2,233,703
	Loans to small-and-medium-sized enterprises, etc. ratio	—	55.04%	(2.96%)	1.76%	58.00%	53.28%
The Fukuoka Chuo Bank (non-consolidated)	Total loans	0.4%	417,205	(9,230)	1,644	426,435	415,561
	Excluding loans to FFG, the Japanese government and others	(2.3%)	387,452	(9,066)	(9,109)	396,518	396,561
	Personal segment	(1.8%)	68,692	(931)	(1,252)	69,623	69,944
	Corporate segment	0.8%	348,512	(8,299)	2,896	356,811	345,616
	General corporate	(3.2%)	298,720	(7,417)	(9,847)	306,137	308,567
	Public sector	34.4%	49,792	(882)	12,743	50,674	37,049
	Fukuoka Prefecture	(2.3%)	387,452	(9,066)	(9,109)	396,518	396,561
	Personal loans	(3.4%)	61,133	(903)	(2,166)	62,036	63,299
	Housing loans	(2.3%)	41,684	(478)	(977)	42,162	42,661
	Consumer loans	(5.9%)	16,135	(333)	(1,017)	16,468	17,152
	Loans to small-and-medium-sized enterprises, etc.	(2.1%)	359,473	(6,162)	(7,823)	365,635	367,296
	Loans to small-and-medium-sized enterprises, etc. ratio	—	86.16%	0.42%	(2.22%)	85.74%	88.38%

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥103.1 billion at the end of Sep 2025, ¥109.9 billion at the end of March 2025, and ¥118.1 billion at the end of Sep 2024).

(2) Deposits

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Sep 30, 2025	change from Mar 31, 2025	change from Sep 30, 2024	Mar 31, 2025	Sep 30, 2024
Subsidiary banks' total	Personal deposits	0.8%	14,421,907	73,969	118,934	14,347,938	14,302,973
	Corporate deposits	(2.3%)	6,646,467	(559,995)	(154,613)	7,206,462	6,801,080
	Total	(0.2%)	21,068,376	(486,027)	(35,678)	21,554,403	21,104,054
	Demand	(0.9%)	15,940,351	(705,293)	(148,922)	16,645,644	16,089,273
	Time	2.3%	5,128,022	219,264	113,242	4,908,758	5,014,780
	CDs	13.8%	695,779	373,281	84,137	322,498	611,642
	Deposits and CDs	0.2%	21,764,156	(112,746)	48,459	21,876,902	21,715,697
The Bank of Fukuoka (non-consolidated)	Personal deposits	1.1%	9,089,652	45,158	94,687	9,044,494	8,994,965
	Corporate deposits	(2.0%)	4,363,775	(484,371)	(90,859)	4,848,146	4,454,634
	Total	0.0%	13,453,427	(439,214)	3,828	13,892,641	13,449,599
	Demand	(0.9%)	10,320,167	(584,669)	(97,441)	10,904,836	10,417,608
	Time	3.3%	3,133,259	145,454	101,268	2,987,805	3,031,991
	CDs	21.8%	529,274	287,003	94,585	242,271	434,689
	Deposits and CDs	0.7%	13,982,701	(152,211)	98,413	14,134,912	13,884,288
	Fukuoka Prefecture	(0.2%)	12,473,201	(430,536)	(24,049)	12,903,737	12,497,250
The Kumamoto Bank (non-consolidated)	Personal deposits	1.1%	1,230,036	9,664	12,928	1,220,372	1,217,108
	Corporate deposits	1.9%	470,672	21,770	8,859	448,902	461,813
	Total	1.3%	1,700,709	31,435	21,788	1,669,274	1,678,921
	Demand	1.3%	1,233,737	5,585	16,266	1,228,152	1,217,471
	Time	1.2%	466,972	25,851	5,523	441,121	461,449
	CDs	5.2%	999	849	49	150	950
	Deposits and CDs	1.3%	1,701,709	32,285	21,838	1,669,424	1,679,871
	Kumamoto Prefecture	1.5%	1,618,496	33,907	23,530	1,584,589	1,594,966
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	0.2%	3,766,484	9,391	7,839	3,757,093	3,758,645
	Corporate deposits	(4.1%)	1,643,089	(126,739)	(69,362)	1,769,828	1,712,451
	Total	(1.1%)	5,409,573	(117,349)	(61,524)	5,526,922	5,471,097
	Demand	(1.4%)	4,134,798	(151,208)	(59,360)	4,286,006	4,194,158
	Time	(0.2%)	1,274,774	33,858	(2,165)	1,240,916	1,276,939
	CDs	(9.7%)	148,768	68,691	(15,973)	80,077	164,741
	Deposits and CDs	(1.4%)	5,558,341	(48,659)	(77,497)	5,607,000	5,635,838
	Nagasaki Prefecture	(1.0%)	5,049,830	(119,814)	(51,260)	5,169,644	5,101,090
The Fukuoka Chuo Bank (non-consolidated)	Personal deposits	1.0%	335,735	9,756	3,480	325,979	332,255
	Corporate deposits	(1.9%)	168,931	29,345	(3,251)	139,586	172,182
	Total	0.0%	504,667	39,101	230	465,566	504,437
	Demand	(3.2%)	251,649	24,999	(8,387)	226,650	260,036
	Time	3.5%	253,017	14,101	8,616	238,916	244,401
	CDs	48.6%	16,738	16,738	5,476	―	11,262
	Deposits and CDs	1.1%	521,405	55,839	5,705	465,566	515,700
	Fukuoka Prefecture	0.0%	504,667	39,101	230	465,566	504,437

(3) Asset management products

Group's total

(¥ bil.)

		Sales of asset management products					Outstanding balance of assets under management for individual customers				
		1st half of FY2025 (6 months)	change from 2nd half of FY2024	change from 1st half of FY2024	2nd half of FY2024 (6 months)	1st half of FY2024 (6 months)	Sep 30, 2025	change from Mar 31, 2025	change from Sep 30, 2024	Mar 31, 2025	Sep 30, 2024
Group's total	Investment trusts	180.0	(29.3)	(43.8)	209.3	223.8	1,308.5	192.8	236.1	1,115.7	1,072.4
	Individual insurance	97.2	20.2	12.1	77.0	85.1	1,434.5	82.5	106.0	1,352.0	1,328.5
	Foreign currency deposits	0.5	(0.5)	(1.0)	1.0	1.5	17.7	0.3	0.9	17.4	16.8
	Government bonds	13.5	2.8	5.7	10.7	7.8	47.1	9.5	14.5	37.6	32.6
	FFG Securities	29.1	0.6	1.5	28.5	27.6	485.7	55.0	59.0	430.7	426.7
	Total	320.4	(6.3)	(25.6)	326.7	346.0	3,293.7	340.1	416.4	2,953.6	2,877.3
The Bank of Fukuoka (non-consolidated)	Investment trusts	113.3	(16.0)	(22.2)	129.3	135.5	816.9	125.0	153.2	691.9	663.7
	Individual insurance	55.1	15.6	10.5	39.5	44.6	801.8	42.3	60.8	759.5	741.0
	Foreign currency deposits	0.3	(0.4)	(1.0)	0.7	1.3	13.3	0.0	0.5	13.3	12.8
	Government bonds	10.3	2.7	4.6	7.6	5.7	35.2	7.2	11.1	28.0	24.1
	Total	179.1	1.8	(8.2)	177.3	187.3	1,667.4	174.7	225.6	1,492.7	1,441.8
The Kumamoto Bank (non-consolidated)	Investment trusts	21.7	(2.6)	(4.8)	24.3	26.5	157.5	24.9	28.8	132.6	128.7
	Individual insurance	10.1	0.5	(1.1)	9.6	11.2	165.3	6.3	10.3	159.0	155.0
	Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.1	1.4	1.3
	Government bonds	0.2	(0.1)	0.2	0.3	0.0	0.7	0.1	0.1	0.6	0.6
	Total	32.1	(2.4)	(5.8)	34.5	37.9	325.1	31.4	39.3	293.7	285.8
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	42.5	(9.7)	(15.7)	52.2	58.2	318.1	41.0	52.0	277.1	266.1
	Individual insurance	28.6	4.0	2.5	24.6	26.1	434.5	31.2	31.2	403.3	403.3
	Foreign currency deposits	0.1	(0.1)	0.0	0.2	0.1	2.9	0.2	0.3	2.7	2.6
	Government bonds	2.7	0.3	1.0	2.4	1.7	9.9	2.0	3.0	7.9	6.9
	Total	74.1	(5.5)	(12.1)	79.6	86.2	765.6	74.5	86.6	691.1	679.0
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	2.4	(1.0)	(1.0)	3.4	3.4	15.9	1.9	2.2	14.0	13.7
	Individual insurance	3.2	0.2	0.0	3.0	3.2	32.7	2.6	3.7	30.1	29.0
	Foreign currency deposits	–	–	–	–	–	0.0	0.0	0.0	0.0	0.0
	Government bonds	0.2	0.1	0.1	0.1	0.1	1.1	0.1	0.3	1.0	0.8
	Total	5.9	(0.7)	(0.9)	6.6	6.8	49.8	4.6	6.1	45.2	43.7

<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) Marketable securities

FFG (consolidated)

(¥ mil.)

		Sep 30, 2025						Mar 31, 2025		Sep 30, 2024	
		Market value	change from Mar 31, 2025	change from Sep 30, 2024	Unrealized gain(loss)	change from Mar 31, 2025	change from Sep 30, 2024	Market value	Unrealized gain(loss)	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	5,737,981	297,206	496,694	(59,651)	58,078	(75,487)	5,440,775	(117,729)	5,241,287	15,836
	After hedges				64,856	84,225	12,545		(19,369)		52,311
	Stocks	253,806	31,230	38,910	151,806	33,142	25,414	222,576	118,664	214,896	126,392
	Domestic bonds	3,261,411	98,912	185,200	(246,245)	(23,148)	(121,365)	3,162,499	(223,097)	3,076,211	(124,880)
	After hedges				(144,185)	3,510	(48,569)		(147,695)		(95,616)
	National government bonds	2,660,693	613	112,248	(212,275)	(18,401)	(104,059)	2,660,080	(193,874)	2,548,445	(108,216)
	Others	2,222,763	167,063	272,584	34,787	48,083	20,463	2,055,700	(13,296)	1,950,179	14,324
	Foreign bonds	1,417,997	76,663	146,954	(23,835)	4,012	(14,876)	1,341,334	(27,847)	1,271,043	(8,959)
	After hedges				(1,387)	3,502	362		(4,889)		(1,749)
The Bank of Fukuoka (consolidated)	Total	3,659,219	213,263	316,061	(334)	40,135	(38,761)	3,445,956	(40,469)	3,343,158	38,427
	Stocks	199,536	22,118	30,600	128,135	23,877	16,554	177,418	104,258	168,936	111,581
	Domestic bonds	1,934,959	98,010	116,232	(144,736)	(10,746)	(67,188)	1,836,949	(133,990)	1,818,727	(77,548)
	National government bonds	1,600,033	18,788	38,308	(125,674)	(7,763)	(57,054)	1,581,245	(117,911)	1,561,725	(68,620)
	Others	1,524,722	93,133	169,228	16,267	27,004	11,873	1,431,589	(10,737)	1,355,494	4,394
	Foreign bonds	1,068,952	56,831	113,635	(12,915)	3,392	(6,339)	1,012,121	(16,307)	955,317	(6,576)
The Kumamoto Bank (non-consolidated)	Total	182,878	17,483	27,403	(14,975)	(716)	(7,378)	165,395	(14,259)	155,475	(7,597)
	Stocks	2,019	292	114	1,081	307	129	1,727	774	1,905	952
	Domestic bonds	159,722	11,940	19,528	(16,205)	(2,075)	(8,368)	147,782	(14,130)	140,194	(7,837)
	National government bonds	135,286	878	8,161	(15,862)	(1,962)	(8,079)	134,408	(13,900)	127,125	(7,783)
	Others	21,136	5,251	7,760	148	1,051	860	15,885	(903)	13,376	(712)
	Foreign bonds	–	–	–	–	–	–	–	–	–	–
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,711,268	61,290	134,864	(22,432)	15,213	(30,321)	1,649,978	(37,645)	1,576,404	7,889
	Stocks	45,251	7,449	7,494	29,855	7,490	8,017	37,802	22,365	37,757	21,838
	Domestic bonds	1,014,911	(12,454)	32,861	(76,018)	(11,023)	(44,751)	1,027,365	(64,995)	982,050	(31,267)
	National government bonds	801,991	(22,252)	47,213	(62,895)	(9,199)	(37,986)	824,243	(53,696)	754,778	(24,909)
	Others	651,104	66,294	94,508	23,731	18,747	6,413	584,810	4,984	556,596	17,318
	Foreign bonds	341,311	20,799	35,711	(10,519)	578	(8,462)	320,512	(11,097)	305,600	(2,057)
The Fukuoka Chuo Bank (non-consolidated)	Total	177,142	4,979	18,148	2,607	2,375	(670)	172,163	232	158,994	3,277
	Stocks	6,998	1,370	701	3,977	1,370	701	5,628	2,607	6,297	3,276
	Domestic bonds	149,334	1,483	16,831	(2,745)	79	(2,215)	147,851	(2,824)	132,503	(530)
	National government bonds	120,898	3,265	18,818	(2,035)	50	(1,796)	117,633	(2,085)	102,080	(239)
	Others	20,809	2,126	617	1,375	926	844	18,683	449	20,192	531
	Foreign bonds	4,796	(975)	(2,648)	(205)	25	(47)	5,771	(230)	7,444	(158)

<Note> In regard to domestic and foreign bonds, the group adopts deferred hedge accounting for derivatives transactions including interest rate swaps to mitigate market price fluctuation risk.

(5) Capital adequacy ratio

(¥ mil.)

		Sep 30, 2025 [preliminary]	change from Mar 31, 2025	change from Sep 30, 2024	Mar 31, 2025	Sep 30, 2024
FFG (consolidated)	①Total capital ratio ④／⑤	12.21%	(0.16%)	0.22%	12.37%	11.99%
	②Core capital	1,009,173	27,416	34,330	981,757	974,843
	③Deduction	41,474	1,926	(28,827)	39,548	70,301
	④Total capital ②-③	967,698	25,490	63,157	942,208	904,541
	⑤Risk adjusted assets	7,919,082	308,250	376,975	7,610,832	7,542,107

<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 (%)		
		1st half of FY2025			1st half of FY2024	1st half of FY2025		1st half of FY2024
		annual rate of growth	(6 months)	YoY change	(6 months)	(6 months)	YoY change	(6 months)
Subsidiary banks' total	(1) Interest earning assets	6.7%	26,311,835	1,661,998	24,649,837	1.21	0.28	0.93
	Loans and bills discounted ①	2.3%	18,936,915	428,529	18,508,386	1.14	0.29	0.85
	Securities	11.2%	4,184,522	421,438	3,763,084	1.10	0.05	1.05
	(2) Interest bearing liabilities	2.0%	32,421,802	630,885	31,790,917	0.69	0.25	0.44
	Deposits and CDs ②	0.3%	21,591,836	53,853	21,537,983	0.18	0.16	0.02
	External liabilities	(15.3%)	7,676,961	(1,391,634)	9,068,595	0.29	0.24	0.05
	(3) Difference between average yields on loans and deposits ①-②					0.96	0.13	0.83
	(4) Average interest rate spread (1)-(2)					0.52	0.03	0.49
The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	9.7%	17,501,556	1,550,161	15,951,395	1.19	0.28	0.91
	Loans and bills discounted ①	9.1%	12,469,438	1,039,997	11,429,441	1.12	0.24	0.88
	Securities	10.3%	2,512,744	234,016	2,278,728	1.08	(0.02)	1.10
	(2) Interest bearing liabilities	8.3%	21,718,383	1,669,023	20,049,360	0.63	0.23	0.40
	Deposits and CDs ②	0.9%	13,737,793	124,886	13,612,907	0.18	0.16	0.02
	External liabilities	(3.3%)	5,538,987	(187,216)	5,726,203	0.28	0.23	0.05
	(3) Difference between average yields on loans and deposits ①-②					0.94	0.08	0.86
	(4) Average interest rate spread (1)-(2)					0.56	0.05	0.51
The Kumamoto Bank (non-consolidated)	(1) Interest earning assets	(9.1%)	2,358,378	(235,061)	2,593,439	1.34	0.45	0.89
	Loans and bills discounted ①	(13.2%)	2,112,769	(320,162)	2,432,931	1.17	0.45	0.72
	Securities	18.7%	188,590	29,653	158,937	0.90	0.10	0.80
	(2) Interest bearing liabilities	(5.9%)	3,051,444	(192,934)	3,244,378	0.78	0.28	0.50
	Deposits and CDs ②	0.3%	1,693,716	4,295	1,689,421	0.19	0.17	0.02
	External liabilities	(15.2%)	1,229,132	(219,831)	1,448,963	0.32	0.21	0.11
	(3) Difference between average yields on loans and deposits ①-②					0.98	0.28	0.70
	(4) Average interest rate spread (1)-(2)					0.56	0.17	0.39
The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	5.7%	5,858,946	316,369	5,542,577	1.21	0.27	0.94
	Loans and bills discounted ①	(7.0%)	3,935,739	(295,480)	4,231,219	1.14	0.36	0.78
	Securities	10.8%	1,315,189	127,930	1,187,259	1.19	0.21	0.98
	(2) Interest bearing liabilities	(11.0%)	7,002,290	(864,860)	7,867,150	0.76	0.28	0.48
	Deposits and CDs ②	(1.2%)	5,647,851	(67,334)	5,715,185	0.17	0.15	0.02
	External liabilities	(52.5%)	889,259	(984,395)	1,873,654	0.30	0.27	0.03
	(3) Difference between average yields on loans and deposits ①-②					0.97	0.21	0.76
	(4) Average interest rate spread (1)-(2)					0.45	(0.01)	0.46
The Fukuoka Chuo Bank (non-consolidated)	(1) Interest earning assets	5.4%	592,954	30,529	562,425	1.44	0.07	1.37
	Loans and bills discounted ①	1.0%	418,968	4,175	414,793	1.64	0.15	1.49
	Securities	21.6%	167,998	29,839	138,159	0.75	(0.26)	1.01
	(2) Interest bearing liabilities	3.1%	649,683	19,656	630,027	1.22	0.23	0.99
	Deposits and CDs ②	(1.5%)	512,473	(7,996)	520,469	0.21	0.17	0.04
	External liabilities	(1.0%)	19,582	(192)	19,774	0.45	0.42	0.03
	(3) Difference between average yields on loans and deposits ①-②					1.43	(0.02)	1.45
	(4) Average interest rate spread (1)-(2)					0.22	(0.16)	0.38

<Note> 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)*365/183} / Average balance of funding-related accounts

(7) Non-performing loans　FFG (consolidated)

(¥ mil.)

		Sep 30, 2025	change from Mar 31, 2025	change from Sep 30, 2024	Mar 31, 2025	Sep 30, 2024
FFG (consolidated)	Bankrupt and Quasi-bankrupt	53,822	5,341	7,328	48,481	46,494
	Doubtful	142,367	(2,050)	(12,417)	144,417	154,784
	Substandard	121,819	5,115	17,758	116,704	104,061
	NPLs under the FRL ①	318,009	8,406	12,669	309,603	305,340
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,885,572	19,216	17,543	1,866,356	1,868,029
	Claims to normal borrowers	17,650,179	749,259	204,465	16,900,920	17,445,714
	Normal claims	19,535,751	768,474	222,007	18,767,277	19,313,744
	Total claims outstandings ②	19,853,761	776,881	234,677	19,076,880	19,619,084
	Ratio of NPLs under the FRL to the total credits ①／②	1.60%	(0.02%)	0.05%	1.62%	1.55%
The Bank of Fukuoka (non-consolidated)	Bankrupt and Quasi-bankrupt	31,226	3,221	3,384	28,005	27,842
	Doubtful	71,609	(1,329)	(11,073)	72,938	82,682
	Substandard	79,032	3,251	20,533	75,781	58,499
	NPLs under the FRL ①	181,868	5,143	12,845	176,725	169,023
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,040,062	23,551	30,803	1,016,511	1,009,259
	Claims to normal borrowers	11,946,384	450,698	425,322	11,495,686	11,521,062
	Normal claims	12,986,447	474,249	456,125	12,512,198	12,530,322
	Total claims outstandings ②	13,168,315	479,391	468,969	12,688,924	12,699,346
	Ratio of NPLs under the FRL to the total credits ①／②	1.38%	(0.01%)	0.05%	1.39%	1.33%
The Kumamoto Bank (non-consolidated)	Bankrupt and Quasi-bankrupt	5,489	942	957	4,547	4,532
	Doubtful	18,970	(246)	(1,271)	19,216	20,241
	Substandard	9,542	310	85	9,232	9,457
	NPLs under the FRL ①	34,003	1,008	(227)	32,995	34,230
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	283,438	2,740	14,293	280,698	269,145
	Claims to normal borrowers	1,883,186	61,216	(207,703)	1,821,970	2,090,889
	Normal claims	2,166,624	63,955	(193,410)	2,102,669	2,360,034
	Total claims outstandings ②	2,200,628	64,964	(193,637)	2,135,664	2,394,265
	Ratio of NPLs under the FRL to the total credits ①／②	1.54%	0.00%	0.12%	1.54%	1.42%
The Juhachi-Shinwa Bank (non-consolidated)	Bankrupt and Quasi-bankrupt	9,049	639	1,617	8,410	7,432
	Doubtful	34,460	(770)	(272)	35,230	34,732
	Substandard	31,491	1,622	(2,545)	29,869	34,036
	NPLs under the FRL ①	75,001	1,491	(1,200)	73,510	76,201
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	448,018	(2,920)	(18,164)	450,938	466,182
	Claims to normal borrowers	3,629,298	233,696	(42,477)	3,395,602	3,671,775
	Normal claims	4,077,316	230,775	(60,641)	3,846,541	4,137,957
	Total claims outstandings ②	4,152,318	232,267	(61,841)	3,920,051	4,214,159
	Ratio of NPLs under the FRL to the total credits ①／②	1.80%	(0.07%)	0.00%	1.87%	1.80%
The Fukuoka Chuo Bank (non-consolidated)	Bankrupt and Quasi-bankrupt	2,310	406	713	1,904	1,597
	Doubtful	17,091	375	238	16,716	16,853
	Substandard	1,752	(70)	(316)	1,822	2,068
	NPLs under the FRL ①	21,154	711	635	20,443	20,519
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	113,598	(4,204)	(9,373)	117,802	122,971
	Claims to normal borrowers	284,074	(5,548)	10,694	289,622	273,380
	Normal claims	397,673	(9,752)	1,322	407,425	396,351
	Total claims outstandings ②	418,828	(9,040)	1,957	427,868	416,871
	Ratio of NPLs under the FRL to the total credits ①／②	5.05%	0.28%	0.13%	4.77%	4.92%

(8) Projections

- With regard to the full-year forecasts for FY 2025, considering its interim results, the Group has revised the forecasts announced on May 12, 2025 as follows.
- There is no change in FFG's consolidated ordinary profit and net income attributable to owners of the parent.

FFG (consolidated)

(¥ bil.)

	FY2025 Projection	Change from previous	FY2024 Results
Core business profit	128.4	+3.9	119.1
Ordinary profit	117.0	—	103.6
Net income attributable to owners of the parent	80.0	—	72.1

Subsidiary banks' total

(¥ bil.)

	FY2025 Projection	Change from previous	By subsidiary bank: The Bank of Fukuoka	The Kumamoto Bank	The Juhachi-Shinwa Bank	The Fukuoka Chuo Bank
Core business profit	143.1	+4.1	109.8	9.6	23.0	0.7
Ordinary profit	136.2	+0.2	108.3	7.7	20.0	0.2
Net income	100.4	+0.0	79.0	5.8	15.2	0.3
Credit cost (-)	11.0	—	5.7	1.5	3.2	0.6
Gains (losses) on securities	5.0	(3.0)	4.7	0.0	0.3	(0.0)
Gains (losses) on bonds	(2.7)	(5.7)	(1.0)	—	(1.7)	(0.0)
Gains (losses) on stocks	7.7	+2.7	5.7	0.0	2.0	—

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