

**Fukuoka Financial Group, Inc.**

Financial Digest for the Third Quarter 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: —  
 Trading Accounts: Established  
 Supplementary Materials: Attached  
 IR Conference: Scheduled (for institutional investors, analysts)

- (Notes) 1. Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None  
 2. Amounts less than one million yen are omitted.

**1. Consolidated Financial Highlights (from April 1, 2025 to December 31, 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	%
3Q FY2025	401,901	18.5	99,967	15.7	70,347	15.8
3Q FY2024	339,166	14.6	86,393	45.3	60,735	(2.2)

(Note) Comprehensive income 3Q FY2025: ¥ 152,304 million [—%] 3Q FY2024: ¥ (17,846) million [—%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
3Q FY2025	372.17	—
3Q FY2024	321.24	—

## (2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
December 31, 2025	34,006,509	1,052,010	3.0
March 31, 2025	32,262,623	929,593	2.8

(Reference) Own capital December 31, 2025: ¥ 1,051,588 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)	—	—	—	95.00	180.00

(Note) 1. Revision of dividends projections from the latest announcement: Yes

2. With regard to the dividend projection for the fiscal year ending March 31, 2026, please refer to "Notice of Revisions to Full-year Earnings Forecasts and Year-end Dividend Forecast (Dividend Increase)" released today.

**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	124,000	19.7	85,000	17.8	449.72

(Note) Revision of earnings projections from the latest announcement: Yes

## 4. Consolidated Financial Statements

## (1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2025	As of Dec 31, 2025
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,160,305	7,223,369
Call loans and bills bought	コールローン及び買入手形	5,980	12,837
Monetary claims bought	買入金銭債権	46,025	48,954
Trading assets	特定取引資産	313	245
Money held in trust	金銭の信託	18,020	27,574
Securities	有価証券	5,551,286	5,945,034
Loans and bills discounted	貸出金	18,970,311	20,095,537
Foreign exchanges	外国為替	26,933	12,983
Other assets	その他資産	266,159	450,159
Tangible fixed assets	有形固定資産	214,403	214,993
Intangible fixed assets	無形固定資産	29,182	34,962
Net defined benefit assets	退職給付に係る資産	27,266	32,723
Deferred tax assets	繰延税金資産	79,177	39,075
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,019	60,919
Allowance for loan losses	貸倒引当金	(192,762)	(192,863)
<b>Total assets</b>	<b>資産の部合計</b>	<b>32,262,623</b>	<b>34,006,509</b>
(Liabilities)	負債の部		
Deposits	預金	21,558,244	21,494,303
Negotiable certificates of deposit	譲渡性預金	262,498	668,525
Call money and bills sold	コールマネー及び売渡手形	2,256,200	2,679,700
Payables under repurchase agreements	売現先勘定	1,272,836	2,110,460
Payables under securities lending transactions	債券貸借取引受入担保金	1,495,995	1,326,576
Borrowed money	借入金	3,997,834	4,047,405
Foreign exchanges	外国為替	1,697	6,268
Short-term bonds payable	短期社債	56,000	56,000
Other liabilities	その他負債	342,219	475,103
Net defined benefit liability	退職給付に係る負債	835	795
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,566	4,063
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	479
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	60,919
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>31,333,029</b>	<b>32,954,499</b>
(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	721,908
Treasury stock	自己株式	(5,554)	(6,099)
Total shareholders' equity	株主資本合計	944,074	984,585
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(78,074)	(43,974)
Deferred gains or losses on hedges	繰延ヘッジ損益	6,703	54,296
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	6,166
Total accumulated other comprehensive income	その他の包括利益累計額合計	(14,891)	67,002
Non-controlling interests	非支配株主持分	410	421
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>929,593</b>	<b>1,052,010</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>32,262,623</b>	<b>34,006,509</b>

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

(millions of Yen)			
Item	科目 (Japanese)	9 months ended Dec 31, 2024	9 months ended Dec 31, 2025
<b>Ordinary income:</b>	<b>経常収益</b>	339,166	401,901
Interest income	資金運用収益	263,505	314,883
Interest on loans and discounts	(うち貸出金利息)	147,777	187,706
Interest and dividends on securities	(うち有価証券利息配当金)	79,682	87,749
Fees and commissions	役務取引等収益	54,806	55,595
Trading income	特定取引収益	126	64
Other operating income	その他業務収益	8,617	14,585
Other income	その他経常収益	12,110	16,771
<b>Ordinary expenses:</b>	<b>経常費用</b>	252,773	301,933
Interest expenses	資金調達費用	97,485	131,075
Interest on deposits	(うち預金利息)	14,749	34,578
Fees and commissions payments	役務取引等費用	20,806	23,953
Other operating expenses	その他業務費用	14,587	11,273
General and administrative expenses	営業経費	116,626	128,112
Other expenses	その他経常費用	3,266	7,518
<b>Ordinary profit</b>	<b>経常利益</b>	86,393	99,967
Extraordinary income	特別利益	1,966	138
Gain on disposal of noncurrent assets	固定資産処分益	1,966	138
Extraordinary loss	特別損失	807	456
Loss on disposal of noncurrent assets	固定資産処分損	366	302
Impairment loss	減損損失	91	153
Loss on change in equity	持分変動損失	349	—
<b>Income before income taxes:</b>	<b>税金等調整前四半期純利益</b>	87,551	99,649
Current	法人税、住民税及び事業税	21,482	26,636
Deferred	法人税等調整額	5,321	2,654
Total income taxes	法人税等合計	26,804	29,290
Net income	四半期純利益	60,747	70,358
Net income attributable to non-controlling interests	非支配株主に帰属する四半期純利益	12	11
<b>Net income attributable to owners of the parent</b>	<b>親会社株主に帰属する四半期純利益</b>	60,735	70,347

## Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2024	9 months ended Dec 31, 2025
Net income	四半期純利益	60,747	70,358
Other comprehensive income	その他の包括利益	(78,594)	81,945
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(75,368)	34,077
Deferred gains or losses on hedges	繰延ヘッジ損益	(2,091)	47,593
Remeasurements of defined benefit plans	退職給付に係る調整額	(1,141)	253
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	22
Total comprehensive income	四半期包括利益	(17,846)	152,304
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	(17,859)	152,293
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	12	11

# Financial Digest for the Third Quarter of FY2025

February 4, 2026

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

Capital adequacy ratio will be announced soon after the calculation is completed.

## 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

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

## Subsidiary banks' total

**Core business profit** **¥109.6 billion**

**Ordinary profit** **¥112.8 billion**

**Net income** **¥83.9 billion**

## Consolidated

**Core business profit** **¥101.1 billion**

**Ordinary profit** **¥100.0 billion**

**Net income attributable to owners of the parent** **¥70.3 billion**

	Subsidiary banks' total			FFG (consolidated)		
	9 months ended Dec 31, 2025	Comparison	9 months ended Dec 31, 2024	9 months ended Dec 31, 2025	Comparison	9 months ended Dec 31, 2024
(¥ mil.)						
Gross business profit	197,590	17,570	180,020	219,124	24,820	194,304
Net interest income	183,569	16,873	166,696	184,104	17,957	166,147
Domestic	171,462	15,587	155,875	172,008	16,671	155,337
International	12,107	1,286	10,821	12,096	1,286	10,810
Net fees and commissions	21,537	(3,089)	24,626	31,642	(2,357)	33,999
Net trading income	20	7	13	64	(62)	126
Net other operating income	(7,537)	3,778	(11,315)	3,312	9,281	(5,969)
Gains (losses) on sales (redemptions) of bonds	(9,279)	2,247	(11,526)	(9,743)	2,170	(11,913)
Overhead expenses (-)	97,277	5,437	91,840	127,726	9,488	118,238
Business profit (before transfer to general reserve for possible loan losses)	100,313	12,134	88,179	91,398	15,332	76,066
① Transfer to general reserve for possible loan losses (-)	(2,014)	(2,014)	—	(1,300)	179	(1,479)
Business profit	102,327	14,148	88,179	92,698	15,153	77,545
<b>Core business profit</b>	<b>109,592</b>	<b>9,886</b>	<b>99,706</b>	<b>101,141</b>	<b>13,162</b>	<b>87,979</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	107,223	5,819	101,404	98,885	8,719	90,166
Other operating profit (loss)	10,457	(4,156)	14,613	7,269	(1,578)	8,847
② Credit cost for disposal of non-performing loans (-)	4,618	7,339	(2,721)	8,148	5,286	2,862
Net transfer to specific reserve for possible loan losses (-)	3,959	3,959	—	7,395	5,251	2,144
Reversal of allowance for loan losses	—	(3,282)	3,282	—	—	—
Recoveries of written-off claims	3	(149)	152	3	(149)	152
Gains (losses) on stocks	15,443	4,612	10,831	15,154	4,915	10,239
Equity in earnings (losses) of affiliates	—	—	—	36	96	(60)
Others	(367)	(1,426)	1,059	227	(1,304)	1,531
<b>Ordinary profit</b>	<b>112,784</b>	<b>9,991</b>	<b>102,793</b>	<b>99,967</b>	<b>13,574</b>	<b>86,393</b>
Extraordinary profit (loss)	(40)	(1,545)	1,505	(318)	(1,476)	1,158
Income (loss) before income taxes	112,744	8,446	104,298	99,649	12,098	87,551
Total income taxes (-)	28,810	852	27,958	29,290	2,486	26,804
Net income	<b>83,934</b>	7,594	76,340	70,358	9,611	60,747
Net income attributable to non-controlling interests (-)	—	—	—	11	(1)	12
<b>Net income attributable to owners of the parent</b>	<b>83,934</b>	<b>7,594</b>	<b>76,340</b>	<b>70,347</b>	<b>9,612</b>	<b>60,735</b>
<b>Total credit cost ①+② (-)</b>	<b>2,604</b>	<b>5,325</b>	<b>(2,721)</b>	<b>6,847</b>	<b>5,464</b>	<b>1,383</b>

<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.)	25/3Q	24/3Q	Comparison
Net income (Subsidiary banks' total)	83.9	76.3	7.6
FFG non-consolidated	(14.2)	(11.2)	(3.0)
Profit (loss) related to Minna Bank	(1.9)	(6.1)	4.1
Profit (loss) of subsidiary companies	3.8	3.4	0.4
Other consolidation adjustments	(1.2)	(1.7)	0.5
FFG's consolidated net profit for the quarter	70.3	60.7	9.6

## The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2025	Comparison	9 months ended Dec 31, 2024
Gross business profit	130,631	8,505	122,126
Net interest income	120,975	11,235	109,740
Domestic	110,738	11,050	99,688
International	10,237	185	10,052
Net fees and commissions	15,491	(2,455)	17,946
Net trading income	20	7	13
Net other operating income	(5,856)	(283)	(5,573)
Gains (losses) on sales (redemptions) of bonds	(7,656)	(1,588)	(6,068)
Overhead expenses (-)	55,795	3,689	52,106
Business profit (before transfer to general reserve for possible loan losses)	74,836	4,817	70,019
① Transfer to general reserve for possible loan losses (-)	(2,757)	(2,757)	—
Business profit	77,594	7,575	70,019
<b>Core business profit</b>	<b>82,492</b>	<b>6,404</b>	<b>76,088</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	<b>81,150</b>	<b>3,536</b>	<b>77,614</b>
Other operating profit (loss)	9,350	1,831	7,519
② Credit cost for disposal of non-performing loans (-)	3,479	4,590	(1,111)
Net transfer to specific reserve for possible loan losses (-)	3,112	3,112	—
Reversal of allowance for loan losses	—	(1,356)	1,356
Recoveries of written-off claims	0	(130)	130
Gains (losses) on stocks	13,268	7,731	5,537
Others	(437)	(1,307)	870
<b>Ordinary profit</b>	<b>86,944</b>	<b>9,405</b>	<b>77,539</b>
Extraordinary profit (loss)	(235)	(970)	735
Income (loss) before income taxes	86,709	8,435	78,274
Total income taxes (-)	22,215	817	21,398
<b>Net income</b>	<b>64,494</b>	<b>7,619</b>	<b>56,875</b>
<b>Total credit cost ①+② (-)</b>	<b>721</b>	<b>1,832</b>	<b>(1,111)</b>

## The Kumamoto Bank (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2025	Comparison	9 months ended Dec 31, 2024
Gross business profit	18,270	1,076	17,194
Net interest income	16,920	1,413	15,507
Domestic	16,905	1,409	15,496
International	14	3	11
Net fees and commissions	1,283	(334)	1,617
Net other operating income	66	(2)	68
Gains (losses) on sales (redemptions) of bonds	(0)	(5)	5
Overhead expenses (-)	11,070	713	10,357
Business profit (before transfer to general reserve for possible loan losses)	7,199	362	6,837
① Transfer to general reserve for possible loan losses (-)	162	162	—
Business profit	7,036	199	6,837
<b>Core business profit</b>	<b>7,199</b>	<b>368</b>	<b>6,831</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	<b>7,199</b>	<b>368</b>	<b>6,831</b>
Other operating profit (loss)	(745)	(698)	(47)
② Credit cost for disposal of non-performing loans (-)	510	630	(120)
Net transfer to specific reserve for possible loan losses (-)	407	407	—
Reversal of allowance for loan losses	—	(190)	190
Recoveries of written-off claims	0	0	0
Gains (losses) on stocks	40	40	—
Others	(275)	(107)	(168)
<b>Ordinary profit</b>	<b>6,291</b>	<b>(498)</b>	<b>6,789</b>
Extraordinary profit (loss)	(3)	95	(98)
Income (loss) before income taxes	6,287	(403)	6,690
Total income taxes (-)	1,557	(220)	1,777
<b>Net income</b>	<b>4,730</b>	<b>(183)</b>	<b>4,913</b>
<b>Total credit cost ①+② (-)</b>	<b>672</b>	<b>792</b>	<b>(120)</b>

## The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2025	Comparison	9 months ended Dec 31, 2024
Gross business profit	43,408	8,419	34,989
Net interest income	40,572	4,615	35,957
Domestic	38,726	3,500	35,226
International	1,846	1,115	731
Net fees and commissions	4,574	(265)	4,839
Net other operating income	(1,738)	4,069	(5,807)
Gains (losses) on sales (redemptions) of bonds	(1,614)	3,845	(5,459)
Overhead expenses (-)	25,659	845	24,814
Business profit (before transfer to general reserve for possible loan losses)	17,749	7,575	10,174
① Transfer to general reserve for possible loan losses (-)	628	628	—
Business profit	17,120	6,946	10,174
<b>Core business profit</b>	<b>19,364</b>	<b>3,730</b>	<b>15,634</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	18,335	2,528	15,807
Other operating profit (loss)	2,123	(5,671)	7,794
② Credit cost for disposal of non-performing loans (-)	232	2,523	(2,291)
Net transfer to specific reserve for possible loan losses (-)	85	85	—
Reversal of allowance for loan losses	—	(2,421)	2,421
Recoveries of written-off claims	—	(14)	14
Gains (losses) on stocks	2,134	(3,156)	5,290
Others	221	9	212
<b>Ordinary profit</b>	<b>19,244</b>	<b>1,275</b>	<b>17,969</b>
Extraordinary profit (loss)	(168)	(1,083)	915
Income (loss) before income taxes	19,076	192	18,884
Total income taxes (-)	4,862	(25)	4,887
<b>Net income</b>	<b>14,214</b>	<b>217</b>	<b>13,997</b>
<b>Total credit cost ①+② (-)</b>	<b>860</b>	<b>3,151</b>	<b>(2,291)</b>

## The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2025	Comparison	9 months ended Dec 31, 2024
Gross business profit	5,280	(429)	5,709
Net interest income	5,100	(390)	5,490
Domestic	5,091	(373)	5,464
International	8	(18)	26
Net fees and commissions	188	(34)	222
Net other operating income	(8)	(5)	(3)
Gains (losses) on sales (redemptions) of bonds	(8)	(5)	(3)
Overhead expenses (-)	4,752	191	4,561
Business profit (before transfer to general reserve for possible loan losses)	527	(620)	1,147
① Transfer to general reserve for possible loan losses (-)	(47)	(683)	636
Business profit	575	64	511
<b>Core business profit</b>	<b>536</b>	<b>(615)</b>	<b>1,151</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	536	(615)	1,151
Other operating profit (loss)	(272)	(256)	(16)
② Credit cost for disposal of non-performing loans (-)	396	231	165
Net transfer to specific reserve for possible loan losses (-)	353	304	49
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	3	(4)	7
Gains (losses) on stocks	—	(3)	3
Others	124	(21)	145
<b>Ordinary profit</b>	<b>303</b>	<b>(192)</b>	<b>495</b>
Extraordinary profit (loss)	367	413	(46)
Income (loss) before income taxes	670	222	448
Total income taxes (-)	175	280	(105)
<b>Net income</b>	<b>495</b>	<b>(59)</b>	<b>554</b>
<b>Total credit cost ①+② (-)</b>	<b>348</b>	<b>(453)</b>	<b>801</b>



## 2. Assets and liabilities

### (1) Loans

#### Subsidiary banks' total

						(¥ mil.)	
		annual rate of growth	Dec 31, 2025	change from Mar 31, 2025	change from Dec 31, 2024	Mar 31, 2025	Dec 31, 2024
Subsidiary banks' total	Total loans	6.4%	20,176,801	1,106,205	1,206,859	19,070,596	18,969,942
	Excluding loans to FFG, the Japanese government and others	2.6%	16,399,132	442,356	419,957	15,956,776	15,979,175
	Personal segment	3.0%	4,328,706	90,349	126,511	4,238,357	4,202,195
	Corporate segment	7.3%	15,848,093	1,015,856	1,080,350	14,832,237	14,767,743
	General corporate	2.7%	10,609,720	318,237	276,463	10,291,483	10,333,257
	Public sector	18.1%	5,238,371	697,619	803,886	4,540,752	4,434,485
	Personal loans	3.0%	4,214,870	91,193	124,161	4,123,677	4,090,709
	Housing loans	3.1%	3,782,440	84,022	112,107	3,698,418	3,670,333
	Consumer loans	4.6%	383,027	10,955	16,888	372,072	366,139
	Loans to small-and-medium-sized enterprises, etc.	2.5%	12,325,933	245,805	304,087	12,080,128	12,021,846
Loans to small-and-medium-sized enterprises, etc. ratio		—	61.08%	(2.26%)	(2.29%)	63.34%	63.37%
The Bank of Fukuoka (non-consolidated)	Total loans	6.8%	13,387,970	763,091	856,051	12,624,879	12,531,919
	Excluding loans to FFG, the Japanese government and others	2.6%	11,226,839	336,215	280,200	10,890,624	10,946,639
	Personal segment	3.0%	2,695,191	55,276	78,846	2,639,915	2,616,345
	Corporate segment	7.8%	10,692,778	707,815	777,205	9,984,963	9,915,573
	General corporate	2.4%	7,650,129	227,473	178,283	7,422,656	7,471,846
	Public sector	24.5%	3,042,649	480,342	598,922	2,562,307	2,443,727
	Fukuoka Prefecture	2.7%	8,497,366	257,191	226,712	8,240,175	8,270,654
	Personal loans	3.1%	2,635,289	56,176	79,227	2,579,113	2,556,062
	Housing loans	3.1%	2,365,752	51,912	71,418	2,313,840	2,294,334
	Consumer loans	4.4%	240,308	6,218	10,047	234,090	230,261
	Loans to small-and-medium-sized enterprises, etc.	2.2%	8,273,890	142,456	180,496	8,131,434	8,093,394
	Loans to small-and-medium-sized enterprises, etc. ratio	—	61.80%	(2.60%)	(2.78%)	64.40%	64.58%
The Kumamoto Bank (non-consolidated)	Total loans	4.3%	2,266,988	144,214	92,841	2,122,774	2,174,147
	Excluding loans to FFG, the Japanese government and others	5.6%	1,606,598	70,762	85,679	1,535,836	1,520,919
	Personal segment	5.6%	641,984	25,291	33,857	616,693	608,127
	Corporate segment	3.8%	1,625,003	118,922	58,984	1,506,081	1,566,019
	General corporate	6.5%	815,123	43,161	49,948	771,962	765,175
	Public sector	1.1%	809,880	75,762	9,037	734,118	800,843
	Kumamoto Prefecture	5.6%	1,502,286	64,217	80,063	1,438,069	1,422,223
	Personal loans	5.4%	612,761	24,012	31,498	588,749	581,263
	Housing loans	5.2%	569,639	21,071	28,047	548,568	541,592
	Consumer loans	12.9%	38,567	3,271	4,396	35,296	34,171
	Loans to small-and-medium-sized enterprises, etc.	6.0%	1,384,698	61,799	78,123	1,322,899	1,306,575
	Loans to small-and-medium-sized enterprises, etc. ratio	—	61.08%	(1.23%)	0.99%	62.31%	60.09%
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	7.0%	4,105,465	208,957	269,971	3,896,508	3,835,494
	Excluding loans to FFG, the Japanese government and others	1.9%	3,173,497	39,699	60,289	3,133,798	3,113,208
	Personal segment	1.7%	923,259	11,133	15,046	912,126	908,213
	Corporate segment	8.7%	3,182,206	197,824	254,926	2,984,382	2,927,280
	General corporate	3.1%	1,841,742	51,014	55,194	1,790,728	1,786,548
	Public sector	17.5%	1,340,463	146,810	199,731	1,193,653	1,140,732
	Nagasaki Prefecture	(0.1%)	2,236,830	(12,837)	(2,700)	2,249,667	2,239,530
	Personal loans	1.7%	905,897	12,118	14,931	893,779	890,966
	Housing loans	1.7%	805,582	11,734	13,364	793,848	792,218
	Consumer loans	3.5%	87,966	1,748	2,996	86,218	84,970
	Loans to small-and-medium-sized enterprises, etc.	2.3%	2,304,306	44,146	50,838	2,260,160	2,253,468
	Loans to small-and-medium-sized enterprises, etc. ratio	—	56.12%	(1.88%)	(2.63%)	58.00%	58.75%
The Fukuoka Chuo Bank (non-consolidated)	Total loans	(2.8%)	416,378	(10,057)	(12,004)	426,435	428,382
	Excluding loans to FFG, the Japanese government and others	(1.6%)	392,198	(4,320)	(6,211)	396,518	398,409
	Personal segment	(1.8%)	68,272	(1,351)	(1,238)	69,623	69,510
	Corporate segment	(3.0%)	348,106	(8,705)	(10,765)	356,811	358,871
	General corporate	(2.2%)	302,726	(3,411)	(6,962)	306,137	309,688
	Public sector	(7.7%)	45,379	(5,295)	(3,804)	50,674	49,183
	Fukuoka Prefecture	(1.6%)	392,198	(4,320)	(6,211)	396,518	398,409
	Personal loans	(2.4%)	60,923	(1,113)	(1,495)	62,036	62,418
	Housing loans	(1.7%)	41,467	(695)	(722)	42,162	42,189
	Consumer loans	(3.3%)	16,186	(282)	(551)	16,468	16,737
	Loans to small-and-medium-sized enterprises, etc.	(1.5%)	363,039	(2,596)	(5,370)	365,635	368,409
Loans to small-and-medium-sized enterprises, etc. ratio		—	87.18%	1.44%	1.18%	85.74%	86.00%

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥98.6 billion at the end of December 2025, ¥109.9 billion at the end of March 2025, and ¥109.9 billion at the end of December 2024).

## (2) Deposits

## Subsidiary banks' total

(¥ mil.)

			Dec 31, 2025	change from Mar 31, 2025	change from Dec 31, 2024	Mar 31, 2025	Dec 31, 2024
		annual rate of growth					
Subsidiary banks' total	Personal deposits	0.9%	14,707,967	360,029	138,089	14,347,938	14,569,878
	Corporate deposits	(1.0%)	6,782,628	(423,834)	(68,346)	7,206,462	6,850,974
	General corporate	2.2%	5,688,662	408,990	119,767	5,279,672	5,568,895
	Public and financial sectors	(14.7%)	1,093,965	(832,823)	(188,113)	1,926,788	1,282,078
	Total	0.3%	21,490,599	(63,804)	69,746	21,554,403	21,420,853
	Demand	(0.5%)	16,235,732	(409,912)	(88,275)	16,645,644	16,324,007
	Time	3.1%	5,254,866	346,108	158,021	4,908,758	5,096,845
	CDs	11.7%	730,523	408,025	76,277	322,498	654,246
	Deposits and CDs	0.7%	22,221,125	344,223	146,024	21,876,902	22,075,101
The Bank of Fukuoka (non-consolidated)	Personal deposits	1.1%	9,290,514	246,020	102,045	9,044,494	9,188,469
	Corporate deposits	(0.0%)	4,528,608	(319,538)	(1,495)	4,848,146	4,530,103
	General corporate	3.0%	3,753,946	405,757	109,850	3,348,189	3,644,096
	Public and financial sectors	(12.6%)	774,662	(725,295)	(111,344)	1,499,957	886,006
	Total	0.7%	13,819,123	(73,518)	100,551	13,892,641	13,718,572
	Demand	(0.0%)	10,586,681	(318,155)	(507)	10,904,836	10,587,188
	Time	3.2%	3,232,442	244,637	101,058	2,987,805	3,131,384
	CDs	7.5%	539,069	296,798	37,701	242,271	501,368
	Deposits and CDs	1.0%	14,358,193	223,281	138,252	14,134,912	14,219,941
The Kumamoto Bank (non-consolidated)	Fukuoka Prefecture	0.6%	12,755,907	(147,830)	74,934	12,903,737	12,680,973
	Personal deposits	1.5%	1,253,837	33,465	18,668	1,220,372	1,235,169
	Corporate deposits	(0.0%)	462,622	13,720	(153)	448,902	462,775
	General corporate	0.5%	431,469	1,288	2,078	430,181	429,391
	Public and financial sectors	(6.7%)	31,153	12,433	(2,231)	18,720	33,384
	Total	1.1%	1,716,460	47,186	18,516	1,669,274	1,697,944
	Demand	0.2%	1,242,323	14,171	2,910	1,228,152	1,239,413
	Time	3.4%	474,136	33,015	15,605	441,121	458,531
	CDs	66.5%	999	849	399	150	600
The Juhachi-Shinwa Bank (non-consolidated)	Deposits and CDs	1.1%	1,717,460	48,036	18,916	1,669,424	1,698,544
	Kumamoto Prefecture	1.5%	1,635,558	50,969	23,955	1,584,589	1,611,603
	Personal deposits	0.3%	3,825,822	68,729	12,759	3,757,093	3,813,063
	Corporate deposits	(3.8%)	1,618,626	(151,202)	(64,637)	1,769,828	1,683,263
	General corporate	0.5%	1,357,467	(5,668)	6,212	1,363,135	1,351,255
	Public and financial sectors	(21.3%)	261,159	(145,534)	(70,849)	406,693	332,008
	Total	(0.9%)	5,444,449	(82,473)	(51,878)	5,526,922	5,496,327
	Demand	(2.0%)	4,146,331	(139,675)	(86,500)	4,286,006	4,232,831
	Time	2.7%	1,298,118	57,202	34,622	1,240,916	1,263,496
The Fukuoka Chuo Bank (non-consolidated)	CDs	23.9%	174,717	94,640	33,701	80,077	141,016
	Deposits and CDs	(0.3%)	5,619,167	12,167	(18,176)	5,607,000	5,637,343
	Nagasaki Prefecture	(1.0%)	5,077,086	(92,558)	(49,483)	5,169,644	5,126,569
	Personal deposits	1.4%	337,794	11,815	4,617	325,979	333,177
	Corporate deposits	(1.2%)	172,772	33,186	(2,061)	139,586	174,833
	General corporate	1.1%	145,780	7,613	1,627	138,167	144,153
	Public and financial sectors	(12.0%)	26,991	25,573	(3,689)	1,418	30,680
	Total	0.5%	510,567	45,001	2,557	465,566	508,010
	Demand	(1.6%)	260,397	33,747	(4,178)	226,650	264,575
The Fukuoka Chuo Bank (non-consolidated)	Time	2.8%	250,170	11,254	6,736	238,916	243,434
	CDs	39.7%	15,738	15,738	4,476	—	11,262
	Deposits and CDs	1.4%	526,305	60,739	7,032	465,566	519,273
	Fukuoka Prefecture	0.5%	510,567	45,001	2,557	465,566	508,010

## (3) Asset management products

## Group's total

(¥ bil.)

		Sales of asset management products			Outstanding balance of assets under management for individual customers				
		3Q FY2025 (9 months)	change from 3Q FY2024	3Q FY2024 (9 months)	Dec 31, 2025	change from Mar 31, 2025	change from Dec 31, 2024	Mar 31, 2025	Dec 31, 2024
Group's total	Investment trusts	305.2	(9.5)	314.7	1,413.2	297.5	258.2	1,115.7	1,155.0
	Individual insurance	136.9	12.6	124.3	1,469.3	117.3	95.4	1,352.0	1,373.9
	Foreign currency deposits	0.6	(1.2)	1.8	17.8	0.4	(0.4)	17.4	18.2
	Government bonds	20.5	7.9	12.6	52.3	14.7	17.7	37.6	34.6
	FFG Securities	46.4	4.9	41.5	519.6	88.9	80.8	430.7	438.8
	Total	509.8	14.6	495.2	3,472.4	518.8	451.7	2,953.6	3,020.7
The Bank of Fukuoka (non-consolidated)	Investment trusts	191.7	(0.5)	192.2	883.2	191.3	164.8	691.9	718.4
	Individual insurance	77.4	12.8	64.6	822.0	62.5	57.6	759.5	764.4
	Foreign currency deposits	0.4	(1.2)	1.6	13.5	0.2	(0.4)	13.3	13.9
	Government bonds	15.7	6.3	9.4	40.2	12.2	14.3	28.0	25.9
	Total	285.3	17.4	267.9	1,759.0	266.3	236.2	1,492.7	1,522.8
The Kumamoto Bank (non-consolidated)	Investment trusts	36.5	(0.6)	37.1	168.8	36.2	30.4	132.6	138.4
	Individual insurance	15.3	(0.8)	16.1	169.9	10.9	9.9	159.0	160.0
	Foreign currency deposits	0.0	(0.1)	0.1	1.3	(0.1)	(0.1)	1.4	1.4
	Government bonds	0.3	0.0	0.3	0.8	0.2	0.2	0.6	0.6
	Total	52.2	(1.5)	53.7	341.0	47.3	40.5	293.7	300.5
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	72.8	(7.5)	80.3	344.3	67.2	60.5	277.1	283.8
	Individual insurance	39.7	0.6	39.1	444.7	41.4	24.6	403.3	420.1
	Foreign currency deposits	0.1	0.0	0.1	2.8	0.1	0.0	2.7	2.8
	Government bonds	4.1	1.5	2.6	11.2	3.3	4.1	7.9	7.1
	Total	116.8	(5.4)	122.2	803.1	112.0	89.1	691.1	714.0
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	4.0	(1.0)	5.0	16.7	2.7	2.6	14.0	14.1
	Individual insurance	4.5	0.1	4.4	32.7	2.6	3.4	30.1	29.3
	Foreign currency deposits	—	—	—	0.0	0.0	0.0	0.0	0.0
	Government bonds	0.3	0.1	0.2	0.0	(1.0)	(0.9)	1.0	0.9
	Total	8.9	(0.9)	9.8	49.5	4.3	5.1	45.2	44.4

- <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.)

		Dec 31, 2025				Mar 31, 2025	
		Market value	change from Mar 31, 2025	Unrealized gain(loss)	change from Mar 31, 2025	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	5,824,036	383,261	(69,479)	48,250	5,440,775	(117,729)
	After hedges			114,240	133,609		(19,369)
	Stocks	279,257	56,681	180,178	61,514	222,576	118,664
	Domestic bonds	3,182,925	20,426	(303,154)	(80,057)	3,162,499	(223,097)
	After hedges			(147,126)	569		(147,695)
	National government bonds	2,540,486	(119,594)	(256,084)	(62,210)	2,660,080	(193,874)
	Others	2,361,853	306,153	53,495	66,791	2,055,700	(13,296)
	Foreign bonds After hedges	1,485,112	143,778	(24,397)	3,450	1,341,334	(27,847)
				3,295	8,184		(4,889)
The Bank of Fukuoka (consolidated)	Total	3,677,931	231,975	(3,510)	36,959	3,445,956	(40,469)
	Stocks	216,954	39,536	148,206	43,948	177,418	104,258
	Domestic bonds	1,850,150	13,201	(178,425)	(44,435)	1,836,949	(133,990)
	National government bonds	1,498,416	(82,829)	(151,739)	(33,828)	1,581,245	(117,911)
	Others	1,610,826	179,237	26,707	37,444	1,431,589	(10,737)
	Foreign bonds	1,122,471	110,350	(12,052)	4,255	1,012,121	(16,307)
The Kumamoto Bank (non-consolidated)	Total	197,315	31,920	(18,275)	(4,016)	165,395	(14,259)
	Stocks	2,371	644	1,433	659	1,727	774
	Domestic bonds	169,724	21,942	(20,240)	(6,110)	147,782	(14,130)
	National government bonds	132,655	(1,753)	(19,424)	(5,524)	134,408	(13,900)
	Others	25,219	9,334	531	1,434	15,885	(903)
	Foreign bonds	—	—	—	—	—	—
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,752,836	102,858	(27,380)	10,265	1,649,978	(37,645)
	Stocks	51,977	14,175	36,607	14,242	37,802	22,365
	Domestic bonds	1,007,596	(19,769)	(94,520)	(29,525)	1,027,365	(64,995)
	National government bonds	781,362	(42,881)	(76,491)	(22,795)	824,243	(53,696)
	Others	693,263	108,453	30,532	25,548	584,810	4,984
	Foreign bonds	355,136	34,624	(11,917)	(820)	320,512	(11,097)
The Fukuoka Chuo Bank (non-consolidated)	Total	188,511	16,348	3,286	3,054	172,163	232
	Stocks	7,954	2,326	4,932	2,325	5,628	2,607
	Domestic bonds	153,082	5,231	(3,588)	(764)	147,851	(2,824)
	National government bonds	125,679	8,046	(2,735)	(650)	117,633	(2,085)
	Others	27,474	8,791	1,941	1,492	18,683	449
	Foreign bonds	4,582	(1,189)	(218)	12	5,771	(230)

<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) Non-performing loans

## FFG (consolidated)

(¥ mil.)

		Dec 31, 2025	change from Mar 31, 2025	change from Dec 31, 2024	Mar 31, 2025	Dec 31, 2024
FFG (consolidated)	NPLs under the FRL ①	316,217	6,614	9,439	309,603	306,778
	Bankrupt and Quasi-bankrupt	53,077	4,596	4,108	48,481	48,969
	Doubtful	142,810	(1,607)	(3,446)	144,417	146,256
	Substandard	120,328	3,624	8,776	116,704	111,552
	Total claims outstanding ②	20,214,008	1,137,128	1,239,446	19,076,880	18,974,562
	Ratio of NPLs under the FRL to the total credits ①/②	1.56%	(0.06%)	(0.05%)	1.62%	1.61%
The Bank of Fukuoka (non-consolidated)	NPLs under the FRL ①	182,131	5,406	10,986	176,725	171,145
	Bankrupt and Quasi-bankrupt	31,034	3,029	1,590	28,005	29,444
	Doubtful	73,401	463	(597)	72,938	73,998
	Substandard	77,695	1,914	9,993	75,781	67,702
	Total claims outstanding ②	13,459,719	770,795	864,196	12,688,924	12,595,523
	Ratio of NPLs under the FRL to the total credits ①/②	1.35%	(0.04%)	0.00%	1.39%	1.35%
The Kumamoto Bank (non-consolidated)	NPLs under the FRL ①	33,648	653	(442)	32,995	34,090
	Bankrupt and Quasi-bankrupt	5,363	816	796	4,547	4,567
	Doubtful	18,308	(908)	(1,815)	19,216	20,123
	Substandard	9,976	744	577	9,232	9,399
	Total claims outstanding ②	2,280,597	144,933	93,206	2,135,664	2,187,391
	Ratio of NPLs under the FRL to the total credits ①/②	1.47%	(0.07%)	(0.08%)	1.54%	1.55%
The Juhachi-Shinwa Bank (non-consolidated)	NPLs under the FRL ①	73,774	264	(1,152)	73,510	74,926
	Bankrupt and Quasi-bankrupt	8,712	302	886	8,410	7,826
	Doubtful	34,052	(1,178)	(573)	35,230	34,625
	Substandard	31,010	1,141	(1,464)	29,869	32,474
	Total claims outstanding ②	4,132,211	212,160	271,635	3,920,051	3,860,576
	Ratio of NPLs under the FRL to the total credits ①/②	1.78%	(0.09%)	(0.16%)	1.87%	1.94%
The Fukuoka Chuo Bank (non-consolidated)	NPLs under the FRL ①	20,722	279	(63)	20,443	20,785
	Bankrupt and Quasi-bankrupt	2,272	368	680	1,904	1,592
	Doubtful	16,803	87	(414)	16,716	17,217
	Substandard	1,646	(176)	(329)	1,822	1,975
	Total claims outstanding ②	418,072	(9,796)	(11,696)	427,868	429,768
	Ratio of NPLs under the FRL to the total credits ①/②	4.95%	0.18%	0.12%	4.77%	4.83%

<Note> Figures of the Non-performing loans and Total claims outstanding include bank guaranteed private placement bonds.

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

## Subsidiary banks' total

		(¥ mil.)				(%)		
		Average fund balance				Interest rate spread		
		annual rate of growth	3Q FY2025		3Q FY2024	3Q FY2025		3Q FY2024
			(9 months)	YoY change	(9 months)	(9 months)	YoY change	(9 months)
Subsidiary banks' total	(1) Interest earning assets	7.4%	26,503,791	1,833,136	24,670,655	1.24	0.29	0.95
	Loans and bills discounted ①	3.4%	19,085,819	631,305	18,454,514	1.16	0.28	0.88
	Securities	8.9%	4,219,465	345,737	3,873,728	1.19	0.21	0.98
	(2) Interest bearing liabilities	2.5%	32,536,485	805,190	31,731,295	0.70	0.24	0.46
	Deposits and CDs ②	0.2%	21,586,648	52,922	21,533,726	0.18	0.14	0.04
	External liabilities	(13.9%)	7,770,535	(1,252,899)	9,023,434	0.31	0.24	0.07
	(3) Difference between average yields on loans and deposits ①-②					0.98	0.14	0.84
	(4) Average interest rate spread (1)-(2)					0.54	0.05	0.49
The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	10.1%	17,607,360	1,611,795	15,995,565	1.22	0.29	0.93
	Loans and bills discounted ①	8.4%	12,528,837	974,200	11,554,637	1.14	0.24	0.90
	Securities	8.3%	2,531,877	194,623	2,337,254	1.24	0.23	1.01
	(2) Interest bearing liabilities	8.6%	21,851,530	1,727,006	20,124,524	0.64	0.22	0.42
	Deposits and CDs ②	0.8%	13,752,565	110,788	13,641,777	0.18	0.14	0.04
	External liabilities	(1.2%)	5,633,761	(71,081)	5,704,842	0.31	0.25	0.06
	(3) Difference between average yields on loans and deposits ①-②					0.96	0.10	0.86
	(4) Average interest rate spread (1)-(2)					0.58	0.07	0.51
The Kumamoto Bank (non-consolidated)	(1) Interest earning assets	(7.7%)	2,379,349	(199,746)	2,579,095	1.35	0.43	0.92
	Loans and bills discounted ①	(9.3%)	2,145,605	(219,465)	2,365,070	1.19	0.42	0.77
	Securities	19.5%	195,249	31,843	163,406	0.89	0.14	0.75
	(2) Interest bearing liabilities	(5.3%)	3,033,714	(168,235)	3,201,949	0.80	0.28	0.52
	Deposits and CDs ②	0.6%	1,696,388	9,750	1,686,638	0.19	0.15	0.04
	External liabilities	(15.8%)	1,206,374	(226,205)	1,432,579	0.33	0.21	0.12
	(3) Difference between average yields on loans and deposits ①-②					1.00	0.27	0.73
	(4) Average interest rate spread (1)-(2)					0.55	0.15	0.40
The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	7.2%	5,923,034	396,475	5,526,559	1.21	0.25	0.96
	Loans and bills discounted ①	(3.0%)	3,993,666	(124,926)	4,118,592	1.15	0.32	0.83
	Securities	7.6%	1,321,651	92,863	1,228,788	1.19	0.24	0.95
	(2) Interest bearing liabilities	(10.0%)	6,996,726	(774,830)	7,771,556	0.78	0.28	0.50
	Deposits and CDs ②	(1.1%)	5,622,349	(63,847)	5,686,196	0.18	0.14	0.04
	External liabilities	(51.2%)	910,677	(956,441)	1,867,118	0.32	0.28	0.04
	(3) Difference between average yields on loans and deposits ①-②					0.97	0.18	0.79
	(4) Average interest rate spread (1)-(2)					0.43	(0.03)	0.46
The Fukuoka Chuo Bank (non-consolidated)	(1) Interest earning assets	4.3%	594,047	24,612	569,435	1.45	0.10	1.35
	Loans and bills discounted ①	0.4%	417,710	1,497	416,213	1.66	0.17	1.49
	Securities	18.3%	170,686	26,407	144,279	0.74	(0.13)	0.87
	(2) Interest bearing liabilities	3.4%	654,515	21,250	633,265	1.25	0.23	1.02
	Deposits and CDs ②	(0.7%)	515,344	(3,769)	519,113	0.23	0.18	0.05
	External liabilities	4.4%	19,720	826	18,894	0.46	0.42	0.04
	(3) Difference between average yields on loans and deposits ①-②					1.43	(0.01)	1.44
	(4) Average interest rate spread (1)-(2)					0.20	(0.13)	0.33

<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 / 275 } / Average balance of funding-related accounts