

To whom it may concern:



Feb. 10, 2026

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 Third Quarter of the Year Ending March 31, 2026

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

### 1. Fukuoka Financial Group, Inc.

		Consolidated		(¥bil.)
		Dec. 31, 2025	change from Sep. 30, 2025	Sep. 30, 2025
① Total capital ratio ④/⑤	12.28%	0.07%		12.21%
② Core capital	1,038.2	29.1		1,009.1
③ Deduction	46.3	4.9		41.4
④ Total capital ②-③	991.9	24.3		967.6
⑤ Risk adjusted assets	8,074.3	155.3		7,919.0
⑥ Total required capital ⑤×8%	645.9	12.4		633.5

### 2. Subsidiary banks

#### (1) The Bank of Fukuoka, Ltd.

		Consolidated		(¥bil.)	Non-Consolidated
		Dec. 31, 2025	change from Sep. 30, 2025	Sep. 30, 2025	Dec. 31, 2025
① Total capital ratio ④/⑤	11.31%	0.28%		11.03%	11.16%
② Core capital	748.8	28.9		719.9	693.1
③ Deduction	45.0	(5.8)		50.8	38.0
④ Total capital ②-③	703.7	34.7		669.0	655.1
⑤ Risk adjusted assets	6,221.9	158.0		6,063.9	5,864.9
⑥ Total required capital ⑤×8%	497.7	12.6		485.1	469.1

**(2)The Kumamoto Bank, Ltd.**

Non-Consolidated			(¥bil.)
Credit risk :	Dec. 31, 2025	change from Sep. 30, 2025	Sep. 30, 2025
Foundation internal ratings-based approach			
①Total capital ratio ④/⑤	11.10%	(0.10%)	11.20%
②Core capital	92.9	1.9	91.0
③Deduction	4.7	0.5	4.2
④Total capital ②-③	88.2	1.4	86.8
⑤Risk adjusted assets	794.5	19.4	775.1
⑥Total required capital ⑤×8%	63.5	1.5	62.0

**(3)The Juhachi-Shinwa Bank, Ltd.**

Non-Consolidated			(¥bil.)
Credit risk :	Dec. 31, 2025	change from Sep. 30, 2025	Sep. 30, 2025
Foundation internal ratings-based approach			
①Total capital ratio ④/⑤	11.22%	(0.09%)	11.31%
②Core capital	230.6	5.7	224.9
③Deduction	7.2	0.8	6.4
④Total capital ②-③	223.3	4.8	218.5
⑤Risk adjusted assets	1,990.2	59.2	1,931.0
⑥Total required capital ⑤×8%	159.2	4.8	154.4

**(4)The Fukuoka Chuo Bank, Ltd.**

Non-Consolidated			(¥bil.)
Credit risk : Standardised approach	Dec. 31, 2025	change from Sep. 30, 2025	Sep. 30, 2025
①Total capital ratio ④/⑤	12.15%	3.20%	8.95%
②Core capital	37.4	10.8	26.6
③Deduction	2.1	0.0	2.1
④Total capital ②-③	35.2	10.7	24.5
⑤Risk adjusted assets	290.3	16.5	273.8
⑥Total required capital ⑤×4%	11.6	0.7	10.9

**(5)Minna Bank, Ltd.**

Non-Consolidated			(¥bil.)
Credit risk : Standardised approach	Dec. 31, 2025	change from Sep. 30, 2025	Sep. 30, 2025
①Total capital ratio ④/⑤	30.18%	(6.29%)	36.47%
②Core capital	9.0	(0.9)	9.9
③Deduction	-	-	-
④Total capital ②-③	9.0	(0.9)	9.9
⑤Risk adjusted assets	29.9	2.6	27.3
⑥Total required capital ⑤×4%	1.1	0.1	1.0

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