

Fukuoka Financial Group, Inc.

Financial Digest for Fiscal Year 2025, ended March 31, 2026



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
Date of General Meeting of Shareholders:	June 26, 2026 (scheduled)
Payment date of cash dividends:	June 29, 2026 (scheduled)
Filing date of Financial Statements:	June 19, 2026 (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 March 31, 2026)

(1) Consolidated Operating Results

(%:Changes from previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
FY2025	621,168	36.3	120,610	16.4	85,428	18.4
FY2024	455,711	12.6	103,594	81.9	72,136	17.9

(Note) Comprehensive income FY2025: ¥ 177,020 million [−%] FY2024: ¥ (67,926) million [−%]

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
FY2025	451.99	—	8.5	0.4	19.4
FY2024	381.54	—	7.4	0.3	22.7

(Reference) Equity in earnings of affiliates FY2025: ¥ 101 million FY2024: (2) million

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
	¥Million	¥Million	%	¥
FY2025	33,559,486	1,076,716	3.2	5,695.77
FY2024	32,262,623	929,593	2.8	4,914.53

(Reference) Own capital FY2025: ¥ 1,076,288 million FY2024: ¥ 929,183 million

(Note) Own Capital Ratio = (Total net assets - Noncontrolling interests) / Total assets * 100

This ratio is not based on the public notification of the capital adequacy ratio.

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents, end of period
	¥Million	¥Million	¥Million	¥Million
FY2025	(235,421)	202,941	(29,879)	7,092,991
FY2024	(503,904)	(762,826)	(23,129)	7,155,297

2. Dividend Payment

	Dividends declared per Share					Total Dividends (Annual)	Dividends Payout Ratio (Consolidated)	Dividends on Net Assets (Consolidated)
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Fiscal Year			
	¥	¥	¥	¥	¥	¥Million	%	%
FY2024	—	65.00	—	70.00	135.00	25,557	35.4	2.6
FY2025	—	85.00	—	95.00	180.00	34,075	39.8	3.4
FY2026 (projection)	—	105.00	—	105.00	210.00		39.7	

3. Consolidated Earnings Projections for Fiscal year 2026, (Year ending March 31, 2027)

(%:Changes from corresponding period of previous fiscal year)

	Ordinary Profit		Net Income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Interim of FY2026	72,000	14.6	48,000	10.2	254.01
FY2026	149,500	24.0	100,000	17.1	529.20

4. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2025	As of Mar 31, 2026
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,160,305	7,097,546
Call loans and bills bought	コールローン及び買入手形	5,980	13,909
Monetary claims bought	買入金銭債権	46,025	43,749
Trading assets	特定取引資産	313	268
Money held in trust	金銭の信託	18,020	29,657
Securities	有価証券	5,551,286	5,451,502
Loans and bills discounted	貸出金	18,970,311	20,306,888
Foreign exchanges	外国為替	26,933	12,168
Other assets	その他資産	266,159	383,087
Tangible fixed assets	有形固定資産	214,403	216,924
Intangible fixed assets	無形固定資産	29,182	37,152
Net defined benefit assets	退職給付に係る資産	27,266	70,534
Deferred tax assets	繰延税金資産	79,177	39,679
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,019	55,441
Allowance for loan losses	貸倒引当金	(192,762)	(199,025)
Total assets	資産の部合計	32,262,623	33,559,486
(Liabilities)	負債の部		
Deposits	預金	21,558,244	21,625,175
Negotiable certificates of deposit	譲渡性預金	262,498	260,430
Call money and bills sold	コールマネー及び売渡手形	2,256,200	3,287,500
Payables under repurchase agreements	売現先勘定	1,272,836	1,490,711
Payables under securities lending transactions	債券貸借取引受入担保金	1,495,995	1,196,281
Borrowed money	借入金	3,997,834	4,046,508
Foreign exchanges	外国為替	1,697	882
Short-term bonds payable	短期社債	56,000	56,000
Other liabilities	その他負債	342,219	434,381
Net defined benefit liability	退職給付に係る負債	835	778
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,566	3,927
Provision for contingent liabilities losses	その他の偶発損失引当金	—	130
Provision for share-based remuneration	株式給付引当金	487	605
Reserves under the special laws	特別法上の引当金	30	39
Deferred tax liabilities	繰延税金負債	36	503
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	23,526	23,471
Acceptances and guarantees	支払承諾	60,019	55,441
Total liabilities	負債の部合計	31,333,029	32,482,769
(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	737,059
Treasury stock	自己株式	(5,554)	(6,109)
Total shareholders' equity	株主資本合計	944,074	999,728
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(78,074)	(20,907)
Deferred gains or losses on hedges	繰延ヘッジ損益	6,703	16,020
Revaluation reserve for land	土地再評価差額金	50,565	50,443
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,913	31,003
Total accumulated other comprehensive income	その他の包括利益累計額合計	(14,891)	76,560
Non-controlling interests	非支配株主持分	410	428
Total net assets	純資産の部合計	929,593	1,076,716
Total liabilities and net assets	負債及び純資産の部合計	32,262,623	33,559,486

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

(millions of Yen)

Item	科目 (Japanese)	FY2024	FY2025
Ordinary income:	経常収益	455,711	621,168
Interest income	資金運用収益	355,570	442,554
Interest on loans and discounts	(うち貸出金利息)	201,419	256,937
Interest and dividends on securities	(うち有価証券利息配当金)	107,163	132,275
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	74,478	77,095
Trading income	特定取引収益	149	94
Other operating income	その他業務収益	11,669	20,441
Other income	その他経常収益	13,842	80,982
Ordinary expenses:	経常費用	352,117	500,557
Interest expenses	資金調達費用	130,798	179,733
Interest on deposits	(うち預金利息)	22,701	48,257
Fees and commissions payments	役務取引等費用	28,616	32,481
Other operating expenses	その他業務費用	22,219	95,147
General and administrative expenses	営業経費	158,906	173,293
Other expenses	その他経常費用	11,576	19,901
Ordinary profit	経常利益	103,594	120,610
Extraordinary income	特別利益	1,979	145
Gain on disposal of noncurrent assets	固定資産処分益	1,979	145
Extraordinary loss	特別損失	1,864	1,041
Loss on disposal of noncurrent assets	固定資産処分損	841	790
Impairment loss	減損損失	672	242
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	0	8
Loss on change in equity	持分変動損失	349	—
Income before income taxes:	税金等調整前当期純利益	103,709	119,714
Current	法人税、住民税及び事業税	28,354	37,212
Deferred	法人税等調整額	3,110	(2,944)
Total income taxes	法人税等合計	31,465	34,268
Net income	当期純利益	72,244	85,446
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	108	17
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	72,136	85,428

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	FY2024	FY2025
Net income	当期純利益	72,244	85,446
Other comprehensive income	その他の包括利益	(140,170)	91,573
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(111,549)	57,139
Deferred gains or losses on hedges	繰延ヘッジ損益	(13,913)	9,317
Revaluation reserve for land	土地再評価差額金	(676)	—
Remeasurements of defined benefit plans	退職給付に係る調整額	(14,037)	25,089
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	6	27
Total comprehensive income	包括利益	(67,926)	177,020
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	(68,034)	177,002
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	108	17

(3) Consolidated Statements of Changes in Net Assets

FY2024

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	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:	当期変動額					
Dividends from surplus	剰余金の配当			(23,190)		(23,190)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			72,136		72,136
Acquisition of treasury stock	自己株式の取得				(15)	(15)
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			38		38
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期変動額(純額)					
Total changes during the period	当期変動額合計	—	347	48,654	47	49,049
Balance as of Mar 31, 2025	当期末残高	124,799	143,978	680,851	(5,554)	944,074

		Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計		
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:	当期変動額							
Dividends from surplus	剰余金の配当							(23,190)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益							72,136
Acquisition of treasury stock	自己株式の取得							(15)
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							38
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期変動額(純額)	(111,543)	(13,913)	(715)	(14,037)	(140,209)	(992)	(141,201)
Total changes during the period	当期変動額合計	(111,543)	(13,913)	(715)	(14,037)	(140,209)	(992)	(92,152)
Balance as of Mar 31, 2025	当期末残高	(78,074)	6,703	50,565	5,913	(14,891)	410	929,593

FY2025

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	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:	当期変動額					
Dividends from surplus	剰余金の配当			(29,342)		(29,342)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			85,428		85,428
Acquisition of treasury stock	自己株式の取得				(680)	(680)
Disposition of treasury stock	自己株式の処分		0		126	126
Transfer from revaluation reserve for land	土地再評価差額金の取崩			121		121
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during the period	当期変動額合計	—	0	56,207	(554)	55,653
Balance as of Mar 31, 2026	当期末残高	124,799	143,978	737,059	(6,109)	999,728

		Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	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:	当期変動額							
Dividends from surplus	剰余金の配当							(29,342)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益							85,428
Acquisition of treasury stock	自己株式の取得							(680)
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							121
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	57,166	9,317	(121)	25,089	91,451	17	91,469
Total changes during the period	当期変動額合計	57,166	9,317	(121)	25,089	91,451	17	147,122
Balance as of Mar 31, 2026	当期末残高	(20,907)	16,020	50,443	31,003	76,560	428	1,076,716

Financial Digest for the FY2025

May 13, 2026

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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

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 **¥164.9billion**

Ordinary profit **¥146.3 billion**

Net income **¥109.7 billion**

Consolidated

Core business profit **¥151.7 billion**

Ordinary profit **¥120.6 billion**

Net income attributable to owners of the parent **¥85.4 billion**

	Subsidiary banks' total			FFG (consolidated)			
	announced projections*	FY2025	Comparison	FY2024	FY2025	Comparison	FY2024
Gross business profit		209,075	(31,520)	240,595	233,244	(27,185)	260,429
Net interest income		262,331	36,822	225,509	263,241	38,275	224,966
Domestic		245,587	34,940	210,647	246,511	36,392	210,119
International		16,744	1,882	14,862	16,730	1,883	14,847
Net fees and commissions		30,860	(2,595)	33,455	44,614	(1,248)	45,862
Net trading income		34	17	17	94	(55)	149
Net other operating income		(84,150)	(65,764)	(18,386)	(74,706)	(64,157)	(10,549)
Gains (losses) on sales (redemptions) of bonds		(86,591)	(68,077)	(18,514)	(91,156)	(72,253)	(18,903)
Overhead expenses (-)		130,736	7,630	123,106	172,692	12,424	160,268
Business profit (before transfer to general reserve for possible loan losses)		78,339	(39,149)	117,488	60,551	(39,609)	100,160
① Transfer to general reserve for possible loan losses (-)		6,346	6,346	—	7,516	6,943	573
Business profit		71,993	(45,495)	117,488	53,035	(46,552)	99,587
Core business profit	[143,100]	164,931	28,928	136,003	151,707	32,643	119,064
Core business profit (excluding gains (losses) on cancellation of investment trusts)		154,870	16,290	138,580	142,146	20,016	122,130
Other operating profit (loss)		74,261	65,323	8,938	67,575	63,569	4,006
② Credit cost for disposal of non-performing loans (-)		6,065	5,936	129	10,719	5,190	5,529
Net transfer to specific reserve for possible loan losses (-)		5,267	5,267	—	9,825	5,146	4,679
Reversal of allowance for loan losses		—	(508)	508	—	—	—
Recoveries of written-off claims		79	(73)	152	79	(73)	152
Gains (losses) on stocks		80,921	71,276	9,645	78,101	68,957	9,144
Equity in earnings (losses) of affiliates		—	—	—	101	103	(2)
Others		(594)	(18)	(576)	92	(301)	393
Ordinary profit	[136,200]	146,254	19,827	126,427	120,610	17,016	103,594
Extraordinary profit (loss)		(820)	(1,065)	245	(895)	(1,010)	115
Income (loss) before income taxes		145,434	18,762	126,672	119,714	16,005	103,709
Total income taxes (-)		35,721	2,971	32,750	34,268	2,803	31,465
Net income	[100,400]	109,713	15,791	93,922	85,446	13,202	72,244
Net income attributable to non-controlling interests (-)					17	(91)	108
Net income attributable to owners of the parent	[80,000]				85,428	13,292	72,136
Total credit cost ①+② (-)	[11,000]	12,412	12,283	129	18,235	12,133	6,102

*The projections announced in the Financial Digest that was released on November 10, 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.)	FY2025	FY2024	Comparison
Net income	109.7	93.9	15.8
(Subsidiary banks' total)			
FFG non-consolidated	(19.4)	(15.9)	(3.6)
Profit (loss) related to Minna Bank	(5.1)	(8.8)	3.7
Profit (loss) of subsidiary companies	5.5	4.8	0.7
Other consolidation adjustments	(5.3)	(1.9)	(3.3)
FFG's consolidated net income	85.4	72.1	13.3

The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2025	Comparison	FY2024
Gross business profit		145,004	(18,593)	163,597
Net interest income		174,220	24,594	149,626
Domestic		160,082	24,248	135,834
International		14,138	347	13,791
Net fees and commissions		22,448	(1,582)	24,030
Net trading income		34	17	17
Net other operating income		(51,698)	(41,623)	(10,075)
Gains (losses) on sales (redemptions) of bonds		(54,180)	(43,634)	(10,546)
Overhead expenses (-)		75,511	5,689	69,822
Business profit (before transfer to general reserve for possible loan losses)		69,492	(24,283)	93,775
① Transfer to general reserve for possible loan losses (-)		3,877	1,678	2,199
Business profit		65,614	(25,962)	91,576
Core business profit	【109,800】	123,673	19,351	104,322
Core business profit (excluding gains (losses) on cancellation of investment trusts)		117,803	11,076	106,727
Other operating profit (loss)		54,897	52,056	2,841
② Credit cost for disposal of non-performing loans (-)		3,358	4,170	(812)
Net transfer to specific reserve for possible loan losses (-)		2,892	3,996	△1,104
Reversal of allowance for loan losses		—	—	—
Recoveries of written-off claims		65	(65)	130
Gains (losses) on stocks		59,029	55,201	3,828
Others		(773)	1,026	(1,799)
Ordinary profit	【108,300】	120,511	26,094	94,417
Extraordinary profit (loss)		(445)	(855)	410
Income (loss) before income taxes		120,066	25,238	94,828
Total income taxes (-)		29,964	3,836	26,128
Net income	【79,000】	90,101	21,401	68,700
Total credit cost ①+② (-)	【5,700】	7,236	5,849	1,387

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2025	Comparison	FY2024
Gross business profit		19,324	(3,425)	22,749
Net interest income		22,797	2,124	20,673
Domestic		22,779	2,120	20,659
International		18	4	14
Net fees and commissions		1,702	(498)	2,200
Net other operating income		(5,175)	(5,051)	(124)
Gains (losses) on sales (redemptions) of bonds		(5,269)	(5,072)	(197)
Overhead expenses (-)		14,750	759	13,991
Business profit (before transfer to general reserve for possible loan losses)		4,574	(4,184)	8,758
① Transfer to general reserve for possible loan losses (-)		939	939	—
Business profit		3,634	(5,124)	8,758
Core business profit	【9,600】	9,843	887	8,956
Core business profit (excluding gains (losses) on cancellation of investment trusts)		9,843	887	8,956
Other operating profit (loss)		(1,078)	(1,354)	276
② Credit cost for disposal of non-performing loans (-)		724	1,158	(434)
Net transfer to specific reserve for possible loan losses (-)		620	620	—
Reversal of allowance for loan losses		—	(505)	505
Recoveries of written-off claims		0	0	0
Gains (losses) on stocks		16	16	—
Others		(370)	(212)	(158)
Ordinary profit	【7,700】	2,556	(6,478)	9,034
Extraordinary profit (loss)		(147)	10	(157)
Income (loss) before income taxes		2,408	(6,469)	8,877
Total income taxes (-)		121	(1,868)	1,989
Net income	【5,800】	2,287	(4,600)	6,887
Total credit cost ①+② (-)	【1,500】	1,664	2,098	(434)

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2025	Comparison	FY2024
Gross business profit		37,705	(8,977)	46,682
Net interest income		58,504	10,550	47,954
Domestic		55,923	8,994	46,929
International		2,580	1,556	1,024
Net fees and commissions		6,467	(444)	6,911
Net other operating income		(27,267)	(19,084)	(8,183)
Gains (losses) on sales (redemptions) of bonds		(27,133)	(19,367)	(7,766)
Overhead expenses (-)		34,192	1,002	33,190
Business profit (before transfer to general reserve for possible loan losses)		3,512	(9,979)	13,491
① Transfer to general reserve for possible loan losses (-)		1,275	1,275	—
Business profit		2,237	(11,254)	13,491
Core business profit	【23,000】	30,645	9,387	21,258
Core business profit (excluding gains (losses) on cancellation of investment trusts)		26,454	5,024	21,430
Other operating profit (loss)		20,644	11,963	8,681
② Credit cost for disposal of non-performing loans (-)		1,613	3,297	(1,684)
Net transfer to specific reserve for possible loan losses (-)		1,473	1,473	—
Reversal of allowance for loan losses		—	(1,813)	1,813
Recoveries of written-off claims		7	(7)	14
Gains (losses) on stocks		21,876	16,063	5,813
Others		381	(802)	1,183
Ordinary profit	【20,000】	22,882	709	22,173
Extraordinary profit (loss)		(553)	(625)	72
Income (loss) before income taxes		22,328	83	22,245
Total income taxes (-)		5,432	694	4,738
Net income	【15,200】	16,895	(611)	17,506
Total credit cost ①+② (-)	【3,200】	2,888	4,572	(1,684)

The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

	【 announced projections 】	FY2025	Comparison	FY2024
Gross business profit		7,041	(524)	7,565
Net interest income		6,808	(447)	7,255
Domestic		6,801	(423)	7,224
International		7	(24)	31
Net fees and commissions		241	(72)	313
Net other operating income		(8)	(5)	(3)
Gains (losses) on sales (redemptions) of bonds		(8)	(5)	(3)
Overhead expenses (-)		6,281	179	6,102
Business profit (before transfer to general reserve for possible loan losses)		759	(703)	1,462
① Transfer to general reserve for possible loan losses (-)		253	(409)	662
Business profit		506	(294)	800
Core business profit	【700】	768	(698)	1,466
Core business profit (excluding gains (losses) on cancellation of investment trusts)		768	(698)	1,466
Other operating profit (loss)		(202)	(203)	1
② Credit cost for disposal of non-performing loans (-)		370	171	199
Net transfer to specific reserve for possible loan losses (-)		280	228	52
Reversal of allowance for loan losses		—	—	—
Recoveries of written-off claims		7	0	7
Gains (losses) on stocks		—	(3)	3
Others		167	(29)	196
Ordinary profit	【200】	304	(498)	802
Extraordinary profit (loss)		326	407	(81)
Income (loss) before income taxes		630	(91)	721
Total income taxes (-)		201	308	(107)
Net income	【300】	428	(400)	828
Total credit cost ①+② (-)	【600】	623	(238)	861

2. Assets and liabilities

(1) Loans

Subsidiary banks' total

¥ mil.)

		annual rate of growth	Mar 31, 2026	change from Mar 31, 2025	change from Mar 31, 2024	Mar 31, 2025	Mar 31, 2024
Subsidiary banks' total	Total loans	6.9%	20,383,759	1,313,163	1,693,617	19,070,596	18,690,142
	Excluding loans to FFG, the Japanese government and others	3.4%	16,493,526	536,750	829,096	15,956,776	15,664,430
	Personal segment	2.9%	4,362,969	124,612	237,286	4,238,357	4,125,683
	Corporate segment	8.0%	16,020,788	1,188,551	1,456,333	14,832,237	14,564,455
	General corporate	4.2%	10,722,018	430,535	662,985	10,291,483	10,059,033
	Public sector	16.7%	5,298,768	758,016	793,348	4,540,752	4,505,420
	Personal loans	3.0%	4,247,397	123,720	235,764	4,123,677	4,011,633
	Housing loans	3.0%	3,807,752	109,334	206,979	3,698,418	3,600,773
	Consumer loans	5.3%	391,609	19,537	33,798	372,072	357,811
	Loans to small-and-medium-sized enterprises, etc.	3.0%	12,447,256	367,128	615,061	12,080,128	11,832,195
	Loans to small-and-medium-sized enterprises, etc. ratio	—	61.06%	(2.28%)	(2.24%)	63.34%	63.30%
The Bank of Fukuoka (non-consolidated)	Total loans	7.6%	13,586,440	961,561	1,792,648	12,624,879	11,793,792
	Excluding loans to FFG, the Japanese government and others	3.7%	11,288,412	397,788	589,519	10,890,624	10,698,893
	Personal segment	3.1%	2,721,193	81,278	148,047	2,639,915	2,573,146
	Corporate segment	8.8%	10,865,247	880,284	1,644,602	9,984,963	9,220,645
	General corporate	4.4%	7,745,919	323,263	503,609	7,422,656	7,242,310
	Public sector	21.7%	3,119,328	557,021	1,140,994	2,562,307	1,978,334
	Fukuoka Prefecture	3.7%	8,542,350	302,175	362,822	8,240,175	8,179,528
	Personal loans	3.2%	2,661,116	82,003	152,176	2,579,113	2,508,940
	Housing loans	3.0%	2,384,236	70,396	132,038	2,313,840	2,252,198
	Consumer loans	5.6%	247,204	13,114	22,564	234,090	224,640
	Loans to small-and-medium-sized enterprises, etc.	3.0%	8,372,550	241,116	424,299	8,131,434	7,948,251
Loans to small-and-medium-sized enterprises, etc. ratio	—	61.62%	(2.78%)	(5.77%)	64.40%	67.39%	
The Kumamoto Bank (non-consolidated)	Total loans	11.6%	2,369,651	246,877	(26,376)	2,122,774	2,396,027
	Excluding loans to FFG, the Japanese government and others	5.5%	1,620,185	84,349	165,372	1,535,836	1,454,813
	Personal segment	5.2%	648,488	31,795	66,036	616,693	582,452
	Corporate segment	14.3%	1,721,163	215,082	(92,411)	1,506,081	1,813,574
	General corporate	6.2%	819,939	47,977	86,320	771,962	733,619
	Public sector	22.8%	901,223	167,105	(178,731)	734,118	1,079,954
	Kumamoto Prefecture	5.5%	1,517,409	79,340	161,676	1,438,069	1,355,733
	Personal loans	5.0%	618,007	29,258	61,332	588,749	556,675
	Housing loans	4.9%	575,230	26,662	54,406	548,568	520,824
	Consumer loans	12.2%	39,587	4,291	7,382	35,296	32,205
	Loans to small-and-medium-sized enterprises, etc.	5.4%	1,393,767	70,868	135,314	1,322,899	1,258,453
Loans to small-and-medium-sized enterprises, etc. ratio	—	58.81%	(3.50%)	6.29%	62.31%	52.52%	
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	2.7%	4,000,237	103,729	(82,234)	3,896,508	4,082,471
	Excluding loans to FFG, the Japanese government and others	2.0%	3,196,755	62,957	85,883	3,133,798	3,110,872
	Personal segment	1.4%	924,914	12,788	25,865	912,126	899,049
	Corporate segment	3.0%	3,075,322	90,940	(108,099)	2,984,382	3,183,421
	General corporate	3.7%	1,857,813	67,085	84,536	1,790,728	1,773,277
	Public sector	2.0%	1,217,509	23,856	(192,635)	1,193,653	1,410,144
	Nagasaki Prefecture	(1.0%)	2,227,942	(21,725)	(45,712)	2,249,667	2,273,654
	Personal loans	1.6%	907,763	13,984	26,448	893,779	881,315
	Housing loans	1.7%	807,010	13,162	22,739	793,848	784,271
	Consumer loans	2.8%	88,665	2,447	5,315	86,218	83,350
	Loans to small-and-medium-sized enterprises, etc.	2.7%	2,321,813	61,653	65,953	2,260,160	2,255,860
Loans to small-and-medium-sized enterprises, etc. ratio	—	58.04%	0.04%	2.79%	58.00%	55.25%	
The Fukuoka Chuo Bank (non-consolidated)	Total loans	0.2%	427,431	996	9,579	426,435	417,852
	Excluding loans to FFG, the Japanese government and others	(2.1%)	388,174	(8,344)	(11,678)	396,518	399,852
	Personal segment	(1.8%)	68,374	(1,249)	(2,662)	69,623	71,036
	Corporate segment	0.6%	359,056	2,245	12,241	356,811	346,815
	General corporate	(2.5%)	298,347	(7,790)	(11,480)	306,137	309,827
	Public sector	19.8%	60,708	10,034	23,720	50,674	36,988
	Fukuoka Prefecture	(2.1%)	388,174	(8,344)	(11,678)	396,518	399,852
	Personal loans	(2.5%)	60,511	(1,525)	(4,192)	62,036	64,703
	Housing loans	(2.1%)	41,276	(886)	(2,204)	42,162	43,480
	Consumer loans	(1.9%)	16,153	(315)	(1,463)	16,468	17,616
	Loans to small-and-medium-sized enterprises, etc.	(1.8%)	359,126	(6,509)	(10,505)	365,635	369,631
Loans to small-and-medium-sized enterprises, etc. ratio	—	84.01%	(1.73%)	(4.44%)	85.74%	88.45%	

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥98.6 billion at the end of March 2026, ¥109.9 billion at the end of March 2025, and ¥123.3 billion at the end of March 2024).

(2) Deposits

Subsidiary banks' total

(¥ mil.)

						Mar 31, 2025	Mar 31, 2024
		annual rate of growth	Mar 31, 2026	change from Mar 31, 2025	change from Mar 31, 2024		
Subsidiary banks' total	Personal deposits	0.9%	14,479,022	131,084	207,458	14,347,938	14,271,564
	Corporate deposits	(1.1%)	7,130,311	(76,151)	2,050	7,206,462	7,128,261
	General corporate	3.7%	5,473,255	193,583	166,509	5,279,672	5,306,746
	Public and financial sectors	(14.0%)	1,657,054	(269,734)	(164,459)	1,926,788	1,821,513
	Total	0.3%	21,609,333	54,930	209,506	21,554,403	21,399,827
	Demand	(0.2%)	16,619,385	(26,259)	178,057	16,645,644	16,441,328
	Time	1.7%	4,989,947	81,189	31,450	4,908,758	4,958,497
	CDs	0.4%	323,629	1,131	(18,354)	322,498	341,983
	Deposits and CDs	0.3%	21,932,964	56,062	191,152	21,876,902	21,741,812
The Bank of Fukuoka (non-consolidated)	Personal deposits	1.0%	9,132,337	87,843	179,794	9,044,494	8,952,543
	Corporate deposits	(1.5%)	4,776,865	(71,281)	23,971	4,848,146	4,752,894
	General corporate	4.5%	3,498,062	149,873	142,451	3,348,189	3,355,611
	Public and financial sectors	(14.7%)	1,278,803	(221,154)	(118,479)	1,499,957	1,397,282
	Total	0.1%	13,909,202	16,561	203,765	13,892,641	13,705,437
	Demand	0.2%	10,924,745	19,909	186,357	10,904,836	10,738,388
	Time	(0.1%)	2,984,457	(3,348)	17,409	2,987,805	2,967,048
	CDs	(3.7%)	233,293	(8,978)	(22,693)	242,271	255,986
	Deposits and CDs	0.1%	14,142,496	7,584	181,072	14,134,912	13,961,424
Fukuoka Prefecture	1.0%	13,039,151	135,414	276,101	12,903,737	12,763,050	
The Kumamoto Bank (non-consolidated)	Personal deposits	1.8%	1,242,680	22,308	21,987	1,220,372	1,220,693
	Corporate deposits	2.2%	458,573	9,671	13,025	448,902	445,548
	General corporate	2.0%	438,897	8,716	11,783	430,181	427,114
	Public and financial sectors	5.1%	19,675	955	1,241	18,720	18,434
	Total	1.9%	1,701,253	31,979	35,011	1,669,274	1,666,242
	Demand	(0.2%)	1,226,177	(1,975)	16,922	1,228,152	1,209,255
	Time	7.7%	475,075	33,954	18,088	441,121	456,987
	CDs	233.3%	500	350	(940)	150	1,440
	Deposits and CDs	1.9%	1,701,753	32,329	34,071	1,669,424	1,667,682
Kumamoto Prefecture	2.2%	1,619,733	35,144	40,370	1,584,589	1,579,363	
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	0.4%	3,771,662	14,569	11,219	3,757,093	3,760,443
	Corporate deposits	(1.0%)	1,751,379	(18,449)	(34,209)	1,769,828	1,785,588
	General corporate	2.3%	1,394,296	31,161	13,004	1,363,135	1,381,292
	Public and financial sectors	(12.2%)	357,083	(49,610)	(47,213)	406,693	404,296
	Total	(0.1%)	5,523,041	(3,881)	(22,990)	5,526,922	5,546,031
	Demand	(1.1%)	4,238,272	(47,734)	(23,978)	4,286,006	4,262,250
	Time	3.5%	1,284,769	43,853	988	1,240,916	1,283,781
	CDs	12.2%	89,836	9,759	5,409	80,077	84,427
	Deposits and CDs	0.1%	5,612,878	5,878	(17,581)	5,607,000	5,630,459
Nagasaki Prefecture	(0.1%)	5,164,043	(5,601)	(12,747)	5,169,644	5,176,790	
The Fukuoka Chuo Bank (non-consolidated)	Personal deposits	2.0%	332,343	6,364	(5,542)	325,979	337,885
	Corporate deposits	2.8%	143,494	3,908	(737)	139,586	144,231
	General corporate	2.8%	142,000	3,833	(729)	138,167	142,729
	Public and financial sectors	5.3%	1,493	75	(8)	1,418	1,501
	Total	2.2%	475,837	10,271	(6,280)	465,566	482,117
	Demand	1.6%	230,191	3,541	(1,244)	226,650	231,435
	Time	2.8%	245,646	6,730	(5,035)	238,916	250,681
	CDs	—	—	—	(130)	—	130
	Deposits and CDs	2.2%	475,837	10,271	(6,410)	465,566	482,247
Fukuoka Prefecture	2.2%	475,837	10,271	(6,280)	465,566	482,117	

(3) Asset management products

Group's total

(¥ bil.)

		Sales of asset management products					Outstanding balance of assets under management for individual customers				
		FY2025	change from FY2024	change from FY2023	FY2024	FY2023	Mar 31, 2026	change from Mar 31, 2025	change from Mar 31, 2024	Mar 31, 2025	Mar 31, 2024
Group's total	Investment trusts	441.7	8.5	90.1	433.2	351.6	1,415.1	299.4	430.8	1,115.7	984.3
	Individual insurance	181.1	19.0	18.8	162.1	162.3	1,491.2	139.2	163.6	1,352.0	1,327.6
	Foreign currency deposits	1.0	(1.6)	0.1	2.6	0.9	18.0	0.6	0.5	17.4	17.5
	Government bonds	36.4	17.9	27.8	18.5	8.6	64.8	27.2	33.5	37.6	31.3
	FFG Securities	64.7	8.6	12.0	56.1	52.7	536.9	106.2	105.5	430.7	431.4
	Total	725.0	52.3	148.6	672.7	576.4	3,526.2	572.6	733.8	2,953.6	2,792.4
The Bank of Fukuoka (non-consolidated)	Investment trusts	275.5	10.6	65.6	264.9	209.9	883.4	191.5	272.9	691.9	610.5
	Individual insurance	103.5	19.4	17.8	84.1	85.7	836.3	76.8	99.2	759.5	737.1
	Foreign currency deposits	0.7	(1.4)	0.0	2.1	0.7	13.7	0.4	0.5	13.3	13.2
	Government bonds	27.9	14.5	21.1	13.4	6.8	48.7	20.7	25.9	28.0	22.8
	Total	407.8	43.1	104.5	364.7	303.3	1,782.2	289.5	398.5	1,492.7	1,383.7
The Kumamoto Bank (non-consolidated)	Investment trusts	52.4	1.6	6.6	50.8	45.8	168.3	35.7	48.3	132.6	120.0
	Individual insurance	20.0	(0.9)	3.0	20.9	17.0	172.1	13.1	17.7	159.0	154.4
	Foreign currency deposits	0.0	(0.1)	0.0	0.1	0.0	1.3	(0.1)	0.0	1.4	1.3
	Government bonds	0.5	0.1	0.3	0.4	0.2	1.0	0.4	0.4	0.6	0.6
	Total	73.1	0.7	9.9	72.4	63.2	342.8	49.1	66.4	293.7	276.4
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	107.6	(2.9)	14.6	110.5	93.0	346.8	69.7	106.2	277.1	240.6
	Individual insurance	51.6	0.9	(4.0)	50.7	55.6	449.9	46.6	43.0	403.3	406.9
	Foreign currency deposits	0.1	(0.2)	0.0	0.3	0.1	2.9	0.2	0.0	2.7	2.9
	Government bonds	7.4	3.2	6.0	4.2	1.4	13.6	5.7	6.5	7.9	7.1
	Total	166.8	1.0	16.6	165.8	150.2	813.4	122.3	155.8	691.1	657.6
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	6.0	(0.9)	0.4	6.9	5.6	16.5	2.5	3.5	14.0	13.0
	Individual insurance	5.8	(0.4)	(0.7)	6.2	6.5	32.7	2.6	3.5	30.1	29.2
	Foreign currency deposits	—	—	—	—	—	0.0	0.0	0.0	0.0	0.0
	Government bonds	0.5	0.2	0.3	0.3	0.2	1.3	0.3	0.6	1.0	0.7
	Total	12.5	(1.0)	0.1	13.5	12.4	50.7	5.5	7.7	45.2	43.0

- <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.)

		Mar 31, 2026						Sep 30, 2025		Mar 31, 2025	
		Market value	change from Sep 30, 2025	change from Mar 31, 2025	Unrealized gain(loss)	change from Sep 30, 2025	change from Mar 31, 2025	Market value	Unrealized gain(loss)	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	5,323,015	(414,966)	(117,760)	(35,060)	24,591	82,669	5,737,981	(59,651)	5,440,775	(117,729)
	After hedges				102,783	37,927	122,152		64,856		(19,369)
	Stocks	260,835	7,029	38,259	166,248	14,442	47,584	253,806	151,806	222,576	118,664
	Domestic bonds	2,677,215	(584,196)	(485,284)	(192,399)	53,846	30,698	3,261,411	(246,245)	3,162,499	(223,097)
	After hedges				(83,491)	60,694	64,204		(144,185)		(147,695)
	National government bonds	1,935,115	(725,578)	(724,965)	(134,773)	77,502	59,101	2,660,693	(212,275)	2,660,080	(193,874)
	Others	2,384,963	162,200	329,263	(8,908)	(43,695)	4,388	2,222,763	34,787	2,055,700	(13,296)
Foreign bonds	1,544,017	126,020	202,683	(33,349)	(9,514)	(5,502)	1,417,997	(23,835)	1,341,334	(27,847)	
After hedges				(4,415)	(3,028)	474		(1,387)		(4,889)	
The Bank of Fukuoka (consolidated)	Total	3,353,892	(305,327)	(92,064)	4,633	4,967	45,102	3,659,219	(334)	3,445,956	(40,469)
	Stocks	195,899	(3,637)	18,481	131,201	3,066	26,943	199,536	128,135	177,418	104,258
	Domestic bonds	1,523,470	(411,489)	(313,479)	(119,798)	24,938	14,192	1,934,959	(144,736)	1,836,949	(133,990)
	National government bonds	1,118,825	(481,208)	(462,420)	(88,432)	37,242	29,479	1,600,033	(125,674)	1,581,245	(117,911)
	Others	1,634,521	109,799	202,932	(6,769)	(23,036)	3,968	1,524,722	16,267	1,431,589	(10,737)
	Foreign bonds	1,173,660	104,708	161,539	(17,042)	(4,127)	(735)	1,068,952	(12,915)	1,012,121	(16,307)
The Kumamoto Bank (non-consolidated)	Total	196,572	13,694	31,177	(7,715)	7,260	6,544	182,878	(14,975)	165,395	(14,259)
	Stocks	2,495	476	768	1,558	477	784	2,019	1,081	1,727	774
	Domestic bonds	166,746	7,024	18,964	(8,816)	7,389	5,314	159,722	(16,205)	147,782	(14,130)
	National government bonds	112,881	(22,405)	(21,527)	(7,371)	8,491	6,529	135,286	(15,862)	134,408	(13,900)
	Others	27,330	6,194	11,445	(457)	(605)	446	21,136	148	15,885	(903)
Foreign bonds	—	—	—	—	—	—	—	—	—	—	
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,569,516	(141,752)	(80,462)	(18,151)	4,281	19,494	1,711,268	(22,432)	1,649,978	(37,645)
	Stocks	53,355	8,104	15,553	38,104	8,249	15,739	45,251	29,855	37,802	22,365
	Domestic bonds	831,984	(182,927)	(195,381)	(56,635)	19,383	8,360	1,014,911	(76,018)	1,027,365	(64,995)
	National government bonds	575,209	(226,782)	(249,034)	(33,410)	29,485	20,286	801,991	(62,895)	824,243	(53,696)
	Others	684,176	33,072	99,366	379	(23,352)	(4,605)	651,104	23,731	584,810	4,984
Foreign bonds	363,400	22,089	42,888	(15,971)	(5,452)	(4,874)	341,311	(10,519)	320,512	(11,097)	
The Fukuoka Chuo Bank (non-consolidated)	Total	198,163	21,021	26,000	2,939	332	2,707	177,142	2,607	172,163	232
	Stocks	9,083	2,085	3,455	6,062	2,085	3,455	6,998	3,977	5,628	2,607
	Domestic bonds	155,014	5,680	7,163	(4,264)	(1,519)	(1,440)	149,334	(2,745)	147,851	(2,824)
	National government bonds	128,199	7,301	10,566	(3,323)	(1,288)	(1,238)	120,898	(2,035)	117,633	(2,085)
	Others	34,064	13,255	15,381	1,141	(234)	692	20,809	1,375	18,683	449
Foreign bonds	4,062	(734)	(1,709)	(238)	(33)	(8)	4,796	(205)	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) Capital adequacy ratio

(¥ mil.)

		Mar 31, 2026	change from	change from	Sep 30, 2025	Mar 31, 2025
		[preliminary]	Sep 30, 2025	Mar 31, 2025		
FFG (consolidated)	① Total capital ratio ④/⑤	11.42%	(0.79%)	(0.95%)	12.21%	12.37%
	② Core capital	1,059,886	50,713	78,129	1,009,173	981,757
	③ Deduction	73,739	32,265	34,191	41,474	39,548
	④ Total capital ②-③	986,146	18,448	43,938	967,698	942,208
	⑤ Risk adjusted assets	8,630,245	711,163	1,019,413	7,919,082	7,610,832

<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>).

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

Subsidiary banks' total

		(¥ mil.)				(%)			
		Average fund balance				Interest rate spread			
		annual rate of growth	FY2025	YoY change	FY2024	FY2025	YoY change	FY2024	
Subsidiary banks' total	(1) Interest earning assets		7.2%	26,669,573	1,787,426	24,882,147	1.33	0.34	0.99
	Loans and bills discounted ①	4.2%	19,207,771	774,688	18,433,083	1.19	0.27	0.92	
	Securities	4.6%	4,163,272	184,336	3,978,936	1.56	0.55	1.01	
	(2) Interest bearing liabilities	2.8%	32,617,039	899,680	31,717,359	0.73	0.24	0.49	
	Deposits and CDs ②	0.3%	21,550,146	60,412	21,489,734	0.20	0.15	0.05	
	External liabilities	(7.6%)	8,001,399	(657,104)	8,658,503	0.36	0.26	0.10	
	(3) Difference between average yields on loans and deposits ①-②					0.99	0.12	0.87	
	(4) Average interest rate spread (1)-(2)					0.60	0.10	0.50	
	The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	9.1%	17,696,924	1,482,745	16,214,179	1.33	0.35	0.98
		Loans and bills discounted ①	8.2%	12,607,052	950,117	11,656,935	1.17	0.24	0.93
Securities		3.7%	2,481,333	88,845	2,392,488	1.68	0.60	1.08	
(2) Interest bearing liabilities		7.7%	21,929,090	1,566,568	20,362,522	0.68	0.24	0.44	
Deposits and CDs ②		0.7%	13,732,370	98,300	13,634,070	0.19	0.14	0.05	
External liabilities		3.7%	5,826,147	209,117	5,617,030	0.36	0.26	0.10	
(3) Difference between average yields on loans and deposits ①-②						0.98	0.10	0.88	
(4) Average interest rate spread (1)-(2)						0.65	0.11	0.54	
The Kumamoto Bank (non-consolidated)		(1) Interest earning assets	(4.5%)	2,410,103	(113,557)	2,523,660	1.38	0.41	0.97
		Loans and bills discounted ①	(5.8%)	2,180,994	(133,339)	2,314,333	1.22	0.40	0.82
	Securities	18.6%	198,661	31,102	167,559	1.01	0.26	0.75	
	(2) Interest bearing liabilities	(3.1%)	3,050,018	(95,972)	3,145,990	0.83	0.27	0.56	
	Deposits and CDs ②	0.7%	1,698,009	12,377	1,685,632	0.21	0.15	0.06	
	External liabilities	(10.4%)	1,225,440	(142,766)	1,368,206	0.37	0.22	0.15	
	(3) Difference between average yields on loans and deposits ①-②					1.01	0.25	0.76	
	(4) Average interest rate spread (1)-(2)					0.55	0.14	0.41	
	The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	7.1%	5,963,786	395,568	5,568,218	1.30	0.32	0.98
		Loans and bills discounted ①	(1.1%)	4,000,689	(42,896)	4,043,585	1.18	0.31	0.87
Securities		3.1%	1,308,887	39,547	1,269,340	1.51	0.57	0.94	
(2) Interest bearing liabilities		(7.8%)	6,980,833	(592,387)	7,573,220	0.80	0.26	0.54	
Deposits and CDs ②		(0.9%)	5,603,737	(49,364)	5,653,101	0.19	0.14	0.05	
External liabilities		(43.8%)	929,967	(724,500)	1,654,467	0.36	0.30	0.06	
(3) Difference between average yields on loans and deposits ①-②						0.99	0.17	0.82	
(4) Average interest rate spread (1)-(2)						0.50	0.06	0.44	
The Fukuoka Chuo Bank (non-consolidated)		(1) Interest earning assets	3.9%	598,757	22,667	576,090	1.49	0.14	1.35
		Loans and bills discounted ①	0.2%	419,035	807	418,228	1.68	0.17	1.51
	Securities	16.6%	174,390	24,843	149,547	0.80	(0.05)	0.85	
	(2) Interest bearing liabilities	3.4%	657,096	21,470	635,626	1.28	0.23	1.05	
	Deposits and CDs ②	(0.2%)	516,029	(900)	516,929	0.26	0.19	0.07	
	External liabilities	5.6%	19,844	1,045	18,799	0.51	0.41	0.10	
	(3) Difference between average yields on loans and deposits ①-②					1.42	(0.02)	1.44	
	(4) Average interest rate spread (1)-(2)					0.21	(0.09)	0.30	

<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.

$$\text{Cost of funds} = (\text{Funding costs} + \text{Overhead expenses}) / \text{Average balance of funding-related accounts}$$

(7) Non-performing loans

FFG (consolidated)

(¥ mil.)

			Mar 31, 2026	change from Sep 30, 2025	change from Mar 31, 2025	Sep 30, 2025	Mar 31, 2025
FFG (consolidated)		Bankrupt and Quasi-bankrupt	51,536	(2,286)	3,055	53,822	48,481
		Doubtful	138,267	(4,100)	(6,150)	142,367	144,417
		Substandard	118,653	(3,166)	1,949	121,819	116,704
		NPLs under the FRL ①	308,456	(9,553)	(1,147)	318,009	309,603
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,946,290	60,718	79,934	1,885,572	1,866,356
		Claims to normal borrowers	18,161,299	511,120	1,260,379	17,650,179	16,900,920
		Normal claims	20,107,590	571,839	1,340,313	19,535,751	18,767,277
		Total claims outstanding ②	20,416,047	562,286	1,339,167	19,853,761	19,076,880
Ratio of NPLs under the FRL to the total credits ①/②	1.51%	(0.09%)	(0.11%)	1.60%	1.62%		
The Bank of Fukuoka (non-consolidated)		Bankrupt and Quasi-bankrupt	30,441	(785)	2,436	31,226	28,005
		Doubtful	69,648	(1,961)	(3,290)	71,609	72,938
		Substandard	77,726	(1,306)	1,945	79,032	75,781
		NPLs under the FRL ①	177,815	(4,053)	1,090	181,868	176,725
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,085,103	45,041	68,592	1,040,062	1,016,511
		Claims to normal borrowers	12,388,555	442,171	892,869	11,946,384	11,495,686
		Normal claims	13,473,659	487,212	961,461	12,986,447	12,512,198
		Total claims outstanding ②	13,651,475	483,160	962,551	13,168,315	12,688,924
Ratio of NPLs under the FRL to the total credits ①/②	1.30%	(0.08%)	(0.09%)	1.38%	1.39%		
The Kumamoto Bank (non-consolidated)		Bankrupt and Quasi-bankrupt	5,436	(53)	889	5,489	4,547
		Doubtful	18,315	(655)	(901)	18,970	19,216
		Substandard	12,839	3,297	3,607	9,542	9,232
		NPLs under the FRL ①	36,590	2,587	3,595	34,003	32,995
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	300,282	16,844	19,584	283,438	280,698
		Claims to normal borrowers	2,046,138	162,952	224,168	1,883,186	1,821,970
		Normal claims	2,346,420	179,796	243,751	2,166,624	2,102,669
		Total claims outstanding ②	2,383,011	182,383	247,347	2,200,628	2,135,664
Ratio of NPLs under the FRL to the total credits ①/②	1.53%	(0.01%)	(0.01%)	1.54%	1.54%		
The Juhachi-Shinwa Bank (non-consolidated)		Bankrupt and Quasi-bankrupt	7,866	(1,183)	(544)	9,049	8,410
		Doubtful	34,756	296	(474)	34,460	35,230
		Substandard	26,438	(5,053)	(3,431)	31,491	29,869
		NPLs under the FRL ①	69,061	(5,940)	(4,449)	75,001	73,510
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	450,885	2,867	(53)	448,018	450,938
		Claims to normal borrowers	3,504,887	(124,411)	109,285	3,629,298	3,395,602
		Normal claims	3,955,773	(121,543)	109,232	4,077,316	3,846,541
		Total claims outstanding ②	4,024,835	(127,483)	104,784	4,152,318	3,920,051
Ratio of NPLs under the FRL to the total credits ①/②	1.71%	(0.09%)	(0.16%)	1.80%	1.87%		
The Fukuoka Chuo Bank (non-consolidated)		Bankrupt and Quasi-bankrupt	2,236	(74)	332	2,310	1,904
		Doubtful	15,333	(1,758)	(1,383)	17,091	16,716
		Substandard	1,649	(103)	(173)	1,752	1,822
		NPLs under the FRL ①	19,219	(1,935)	(1,224)	21,154	20,443
		Claims to borrowers requiring caution, excluding claims to substandard borrowers	109,600	(3,998)	(8,202)	113,598	117,802
		Claims to normal borrowers	300,231	16,157	10,609	284,074	289,622
		Normal claims	409,831	12,158	2,406	397,673	407,425
		Total claims outstanding ②	429,051	10,223	1,183	418,828	427,868
Ratio of NPLs under the FRL to the total credits ①/②	4.47%	(0.58%)	(0.30%)	5.05%	4.77%		

(8) Projections

➤ Earnings projections for FY2026 are as follows.

FFG (consolidated)

(¥ bil.)

	FY2026		FY2025	
	Projection	Interim Projection	Results	Interim Results
Core business profit	152.0	73.0	151.7	66.6
Ordinary profit	149.5	72.0	120.6	62.8
Net income attributable to owners of the parent	100.0	48.0	85.4	43.6

Subsidiary banks' total

(¥ bil.)

	FY2026		By subsidiary bank				FY2025 Results
	Projection	Change from previous	The Bank of Fukuoka	The Kumamoto Bank	The Juhachi-Shinwa Bank	The Fukuoka Chuo Bank	
Core business profit	172.0	7.1	129.8	11.2	29.8	1.3	164.9
Ordinary profit	174.8	28.6	133.7	9.8	30.4	0.9	146.3
Net income	125.6	15.9	95.1	7.2	22.7	0.6	109.7
Credit cost (-)	11.0	(1.4)	7.1	0.9	2.6	0.4	12.4
Gains (losses) on securities	8.0	13.7	6.4	—	1.6	—	(5.7)
Gains (losses) on bonds	0.2	86.8	(0.2)	—	0.4	—	(86.6)
Gains (losses) on stocks	7.8	(73.2)	6.6	—	1.2	—	80.9

(¥ bil.)

	FY2026		By subsidiary bank				FY2025 Interim Results
	Interim Projection	Change from previous	The Bank of Fukuoka	The Kumamoto Bank	The Juhachi-Shinwa Bank	The Fukuoka Chuo Bank	
Core business profit	83.3	12.6	63.7	5.0	14.2	0.4	70.6
Ordinary profit	84.7	15.1	65.3	4.3	14.9	0.2	69.6
Net income	61.0	9.8	46.4	3.2	11.3	0.1	51.2
Credit cost (-)	5.5	3.7	3.6	0.5	1.3	0.2	1.8
Gains (losses) on securities	4.0	3.0	2.9	—	1.1	—	1.0
Gains (losses) on bonds	0.4	4.6	0.2	—	0.2	—	(4.2)
Gains (losses) on stocks	3.6	(1.6)	2.7	—	0.9	—	5.2

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