August 7, 2026

Fukuoka Financial Group, Inc.

Financial Digest for the First Quarter of FY2026

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, 2026 to June 30, 2026)

(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	%
1Q FY2026	151,911	20.1	41,518	27.5	28,708	25.7
1Q FY2025	126,442	15.9	32,570	6.2	22,836	9.2

(Note) Comprehensive income 1Q FY2026: ¥ 66,971 million [24.6%] 1Q FY2025: ¥ 53,736 million [—%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
1Q FY2026	151.92	—
1Q FY2025	120.78	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
June 30, 2026	33,101,981	1,125,761	3.3
March 31, 2026	33,559,486	1,076,716	3.2

(Reference) Own capital June 30, 2026: ¥ 1,125,344 million March 31, 2026: ¥ 1,076,288 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
	¥	¥	¥	¥	¥
FY2025	—	85.00	—	95.00	180.00
FY2026	—				
FY2026 (projection)		105.00	—	105.00	210.00

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

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

(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, 2026	As of Jun 30, 2026
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,097,546	6,354,736
Call loans and bills bought	コールローン及び買入手形	13,909	16,888
Monetary claims bought	買入金銭債権	43,749	46,220
Trading assets	特定取引資産	268	250
Money held in trust	金銭の信託	29,657	31,864
Securities	有価証券	5,451,502	5,711,246
Loans and bills discounted	貸出金	20,306,888	20,292,173
Foreign exchanges	外国為替	12,168	13,643
Other assets	その他資産	383,087	433,795
Tangible fixed assets	有形固定資産	216,924	217,145
Intangible fixed assets	無形固定資産	37,152	37,479
Net defined benefit assets	退職給付に係る資産	70,534	70,900
Deferred tax assets	繰延税金資産	39,679	20,313
Customers' liabilities for acceptances and guarantees	支払承諾見返	55,441	52,076
Allowance for loan losses	貸倒引当金	(199,025)	(196,753)
Total assets	**資産の部合計**	33,559,486	33,101,981
(Liabilities)	負債の部		
Deposits	預金	21,625,175	21,652,671
Negotiable certificates of deposit	譲渡性預金	260,430	719,104
Call money and bills sold	コールマネー及び売渡手形	3,287,500	3,391,000
Payables under repurchase agreements	売現先勘定	1,490,711	1,219,305
Payables under securities lending transactions	債券貸借取引受入担保金	1,196,281	1,414,768
Borrowed money	借用金	4,046,508	2,946,583
Foreign exchanges	外国為替	882	2,622
Short-term bonds payable	短期社債	56,000	56,000
Other liabilities	その他負債	434,381	492,859
Net defined benefit liability	退職給付に係る負債	778	794
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	3,927	3,651
Provision for contingent liabilities losses	その他の偶発損失引当金	130	130
Provision for share-based remuneration	株式給付引当金	605	612
Reserves under the special laws	特別法上の引当金	39	39
Deferred tax liabilities	繰延税金負債	503	528
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	23,471	23,471
Acceptances and guarantees	支払承諾	55,441	52,076
Total liabilities	**負債の部合計**	32,482,769	31,976,219
(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	737,059	747,783
Treasury stock	自己株式	(6,109)	(6,051)
Total shareholders' equity	株主資本合計	999,728	1,010,510
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(20,907)	(5,584)
Deferred gains or losses on hedges	繰延ヘッジ損益	16,020	39,802
Revaluation reserve for land	土地再評価差額金	50,443	50,443
Remeasurements of defined benefit plans	退職給付に係る調整累計額	31,003	30,172
Total accumulated other comprehensive income	その他の包括利益累計額合計	76,560	114,833
Non-controlling interests	非支配株主持分	428	417
Total net assets	**純資産の部合計**	1,076,716	1,125,761
Total liabilities and net assets	**負債及び純資産の部合計**	33,559,486	33,101,981

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

(millions of Yen)

Item	科目 (Japanese)	3 months ended Jun 30, 2025	3 months ended Jun 30, 2026
Ordinary income:	**経常収益**	126,442	151,911
Interest income	資金運用収益	98,159	123,772
Interest on loans and discounts	（うち貸出金利息）	58,734	75,007
Interest and dividends on securities	（うち有価証券利息配当金）	26,453	32,967
Fees and commissions	役務取引等収益	17,390	19,584
Trading income	特定取引収益	17	29
Other operating income	その他業務収益	8,543	3,483
Other income	その他経常収益	2,332	5,042
Ordinary expenses:	**経常費用**	93,872	110,393
Interest expenses	資金調達費用	39,705	53,977
Interest on deposits	（うち預金利息）	10,503	15,810
Fees and commissions payments	役務取引等費用	7,505	7,977
Other operating expenses	その他業務費用	1,112	3,572
General and administrative expenses	営業経費	42,672	43,933
Other expenses	その他経常費用	2,877	931
Ordinary profit	**経常利益**	32,570	41,518
Extraordinary income	特別利益	4	156
Gain on disposal of noncurrent assets	固定資産処分益	4	156
Extraordinary loss	特別損失	48	92
Loss on disposal of noncurrent assets	固定資産処分損	48	63
Impairment loss	減損損失	―	28
Income before income taxes:	**税金等調整前四半期純利益**	32,526	41,582
Current	法人税、住民税及び事業税	8,976	11,027
Deferred	法人税等調整額	719	1,857
Total income taxes	法人税等合計	9,695	12,885
Net income	四半期純利益	22,830	28,697
Net loss attributable to non-controlling interests (-)	非支配株主に帰属する四半期純損失	(6)	(10)
Net income attributable to owners of the parent	**親会社株主に帰属する四半期純利益**	22,836	28,708

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	3 months ended Jun 30, 2025	3 months ended Jun 30, 2026
Net income	四半期純利益	22,830	28,697
Other comprehensive income	その他の包括利益	30,905	38,273
Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,873	15,311
Deferred gains or losses on hedges	繰延ヘッジ損益	13,625	23,781
Remeasurements of defined benefit plans	退職給付に係る調整額	(593)	(830)
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	1	11
Total comprehensive income	四半期包括利益	53,736	66,971
(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	53,742	66,981
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(6)	(10)

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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.
In addition, Capital structure information will be posted on our website 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

1. Gain and loss

Subsidiary banks' total

Core business profit	**¥44.4 billion**
Ordinary profit	**¥48.2 billion**
Net income	**¥35.0 billion**

Consolidated

Core business profit	**¥39.5 billion**
Ordinary profit	**¥41.5 billion**
Net income attributable to owners of the parent	**¥28.7 billion**

(¥ mil.)

	Subsidiary banks' total			FFG (consolidated)		
	3 months ended Jun 30, 2026	Comparison	3 months ended Jun 30, 2025	3 months ended Jun 30, 2026	Comparison	3 months ended Jun 30, 2025
Gross business profit	75,481	10,276	65,205	81,481	5,619	75,862
Net interest income	69,506	10,903	58,603	69,935	11,406	58,529
Domestic	64,664	10,040	54,624	65,093	10,540	54,553
International	4,841	862	3,979	4,841	866	3,975
Net fees and commissions	8,106	1,322	6,784	11,606	1,721	9,885
Net trading income	18	10	8	29	12	17
Net other operating income	(2,150)	(1,960)	(190)	(89)	(7,520)	7,431
Gains (losses) on sales (redemptions) of bonds	(3,144)	(2,758)	(386)	(3,144)	(2,758)	(386)
Overhead expenses (-)	34,199	1,450	32,749	45,142	2,597	42,545
Business profit (before transfer to general reserve for possible loan losses)	41,281	8,825	32,456	36,339	3,022	33,317
① Transfer to general reserve for possible loan losses (-)	13.72 cm －	(110)	110	－	(242)	242
Business profit	41,281	8,935	32,346	36,339	3,265	33,074
Core business profit	**44,426**	**11,584**	**32,842**	**39,484**	**5,781**	**33,703**
Core business profit (excluding gains (losses) on cancellation of investment trusts)	**43,947**	**11,118**	**32,829**	**39,005**	**5,219**	**33,786**
Other operating profit (loss)	6,951	6,365	586	5,179	5,682	(503)
② Credit cost for disposal of non-performing loans (-)	(2,398)	(3,603)	1,205	(787)	(3,140)	2,353
Net transfer to specific reserve for possible loan losses (-)	－	(897)	897	－	(2,044)	2,044
Reversal of allowance for loan losses	2,737	2,737	－	1,126	1,126	－
Recoveries of written-off claims	0	0	0	0	0	0
Gains (losses) on stocks	3,284	1,435	1,849	3,007	1,210	1,797
Equity in earnings (losses) of affiliates	－	－	－	42	50	(8)
Others	1,268	1,325	(57)	1,342	1,282	60
Ordinary profit	**48,233**	**15,301**	**32,932**	**41,518**	**8,948**	**32,570**
Extraordinary profit (loss)	53	96	(43)	64	107	(43)
Income (loss) before income taxes	48,287	15,399	32,888	41,582	9,056	32,526
Total income taxes (-)	13,276	4,830	8,446	12,885	3,190	9,695
Net income	35,011	10,569	24,442	28,697	5,867	22,830
Net income attributable to non-controlling interests (-)				(10)	(4)	(6)
Net income attributable to owners of the parent				**28,708**	**5,872**	**22,836**
Total credit cost ①+② (-)	**(2,398)**	**(3,713)**	**1,315**	**(787)**	**(3,383)**	**2,596**

<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.)	26/1Q	25/1Q	Comparison
Net income (Subsidiary banks' total)	35.0	24.4	10.6
FFG non-consolidated	(5.3)	(4.4)	(0.9)
Profit (loss) related to Minna Bank	(1.8)	2.0	(3.8)
Profit (loss) of subsidiary companies	1.2	1.1	0.1
Other consolidation adjustments	(0.4)	(0.3)	(0.1)
FFG's consolidated net profit for the quarter	28.7	22.8	5.9

The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2026	Comparison	3 months ended Jun 30, 2025
Gross business profit	49,848	6,484	43,364
Net interest income	45,930	7,295	38,635
Domestic	41,875	6,669	35,206
International	4,054	626	3,428
Net fees and commissions	5,935	964	4,971
Net trading income	18	10	8
Net other operating income	(2,035)	(1,785)	(250)
Gains (losses) on sales (redemptions) of bonds	(2,953)	(2,459)	(494)
Overhead expenses (-)	19,675	883	18,792
Business profit (before transfer to general reserve for possible loan losses)	30,173	5,602	24,571
① Transfer to general reserve for possible loan losses (-)	―	(975)	975
Business profit	30,173	6,577	23,596
Core business profit	**33,126**	**8,061**	**25,065**
Core business profit (excluding gains (losses) on cancellation of investment trusts)	**32,975**	**7,627**	**25,348**
Other operating profit (loss)	5,367	4,594	773
② Credit cost for disposal of non-performing loans (-)	(2,071)	(2,320)	249
Net transfer to specific reserve for possible loan losses (-)	―	(73)	73
Reversal of allowance for loan losses	2,226	2,226	―
Recoveries of written-off claims	0	0	0
Gains (losses) on stocks	2,229	1,084	1,145
Others	1,066	1,187	(121)
Ordinary profit	**35,541**	**11,172**	**24,369**
Extraordinary profit (loss)	(72)	(67)	(5)
Income (loss) before income taxes	35,468	11,105	24,363
Total income taxes (-)	10,005	3,554	6,451
Net income	**25,462**	**7,550**	**17,912**
Total credit cost ①+② (-)	**(2,071)**	**(3,295)**	**1,224**

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2026	Comparison	3 months ended Jun 30, 2025
Gross business profit	6,474	736	5,738
Net interest income	6,142	761	5,381
Domestic	6,137	761	5,376
International	4	(1)	5
Net fees and commissions	287	(47)	334
Net other operating income	44	21	23
Gains (losses) on sales (redemptions) of bonds	10	10	0
Overhead expenses (-)	4,236	530	3,706
Business profit (before transfer to general reserve for possible loan losses)	2,238	206	2,032
① Transfer to general reserve for possible loan losses (-)	134	625	△491
Business profit	2,103	(420)	2,523
Core business profit	**2,227**	**195**	**2,032**
Core business profit (excluding gains (losses) on cancellation of investment trusts)	**2,227**	**195**	**2,032**
Other operating profit (loss)	(71)	547	(618)
② Credit cost for disposal of non-performing loans (-)	62	(474)	536
Net transfer to specific reserve for possible loan losses (-)	8	(484)	492
Reversal of allowance for loan losses	―	―	―
Recoveries of written-off claims	0	0	0
Gains (losses) on stocks	1	1	―
Others	(10)	72	(82)
Ordinary profit	**2,032**	**128**	**1,904**
Extraordinary profit (loss)	(0)	0	(0)
Income (loss) before income taxes	2,032	128	1,904
Total income taxes (-)	507	22	485
Net income	**1,524**	**106**	**1,418**
Total credit cost ①+② (-)	**197**	**152**	**45**

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2026	Comparison	3 months ended Jun 30, 2025
Gross business profit	17,535	3,152	14,383
Net interest income	15,628	2,729	12,899
Domestic	14,844	2,486	12,358
International	783	243	540
Net fees and commissions	1,860	413	1,447
Net other operating income	45	9	36
Gains (losses) on sales (redemptions) of bonds	3	(104)	107
Overhead expenses (-)	8,678	(5)	8,683
Business profit (before transfer to general reserve for possible loan losses)	8,857	3,157	5,700
① Transfer to general reserve for possible loan losses (-)	—	—	—
Business profit	8,857	3,157	5,700
Core business profit	**8,853**	**3,261**	**5,592**
Core business profit (excluding gains (losses) on cancellation of investment trusts)	**8,526**	**3,229**	**5,297**
Other operating profit (loss)	1,642	698	944
② Credit cost for disposal of non-performing loans (-)	(587)	(467)	(120)
Net transfer to specific reserve for possible loan losses (-)	—	—	—
Reversal of allowance for loan losses	679	471	208
Recoveries of written-off claims	—	—	—
Gains (losses) on stocks	845	141	704
Others	209	90	119
Ordinary profit	**10,499**	**3,855**	**6,644**
Extraordinary profit (loss)	127	164	(37)
Income (loss) before income taxes	10,627	4,021	6,606
Total income taxes (-)	2,714	1,185	1,529
Net income	**7,912**	**2,835**	**5,077**
Total credit cost ①+② (-)	**(587)**	**(467)**	**(120)**

The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2026	Comparison	3 months ended Jun 30, 2025
Gross business profit	1,622	(96)	1,718
Net interest income	1,805	118	1,687
Domestic	1,806	123	1,683
International	(0)	(4)	4
Net fees and commissions	22	(9)	31
Net other operating income	(205)	(205)	0
Gains (losses) on sales (redemptions) of bonds	(205)	(205)	—
Overhead expenses (-)	1,609	43	1,566
Business profit (before transfer to general reserve for possible loan losses)	12	(140)	152
① Transfer to general reserve for possible loan losses (-)	46	57	(11)
Business profit	(33)	(196)	163
Core business profit	**218**	**66**	**152**
Core business profit (excluding gains (losses) on cancellation of investment trusts)	**218**	**66**	**152**
Other operating profit (loss)	193	343	(150)
② Credit cost for disposal of non-performing loans (-)	17	(160)	177
Net transfer to specific reserve for possible loan losses (-)	(22)	(199)	177
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	0
Gains (losses) on stocks	207	207	—
Others	3	(24)	27
Ordinary profit	**159**	**146**	**13**
Extraordinary profit (loss)	(0)	0	(0)
Income (loss) before income taxes	159	146	13
Total income taxes (-)	47	66	(19)
Net income	**112**	**80**	**32**
Total credit cost ①+② (-)	**63**	**(103)**	**166**

2. Assets and liabilities

(1) Loans

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Jun 30, 2026	change from Mar 31, 2026	change from Jun 30, 2025	Mar 31, 2026	Jun 30, 2025
Subsidiary banks' total	Total loans	4.0%	20,356,975	(26,784)	777,080	20,383,759	19,579,895
	Excluding loans to FFG, the Japanese government and others	3.8%	16,628,489	134,963	604,982	16,493,526	16,023,507
	Personal segment	3.0%	4,390,306	27,337	128,546	4,362,969	4,261,760
	Corporate segment	4.2%	15,966,667	(54,121)	648,534	16,020,788	15,318,133
	General corporate	4.8%	10,797,184	75,166	494,017	10,722,018	10,303,167
	Public sector	3.1%	5,169,482	(129,286)	154,517	5,298,768	5,014,965
	Personal loans	3.2%	4,278,574	31,177	130,704	4,247,397	4,147,870
	Housing loans	2.9%	3,828,347	20,595	107,570	3,807,752	3,720,777
	Consumer loans	7.0%	401,883	10,274	26,290	391,609	375,593
	Loans to small-and-medium-sized enterprises, etc.	3.2%	12,463,291	16,035	383,282	12,447,256	12,080,009
	Loans to small-and-medium-sized enterprises, etc. ratio	–	61.22%	0.16%	(0.47%)	61.06%	61.69%
The Bank of Fukuoka (non-consolidated)	Total loans	2.6%	13,489,048	(97,392)	343,589	13,586,440	13,145,459
	Excluding loans to FFG, the Japanese government and others	4.4%	11,435,214	146,802	478,539	11,288,412	10,956,675
	Personal segment	3.4%	2,742,586	21,393	89,118	2,721,193	2,653,468
	Corporate segment	2.4%	10,746,461	(118,786)	254,471	10,865,247	10,491,990
	General corporate	5.4%	7,852,835	106,916	405,006	7,745,919	7,447,829
	Public sector	(4.9%)	2,893,626	(225,702)	(150,535)	3,119,328	3,044,161
	Fukuoka Prefecture	3.9%	8,623,986	81,636	320,166	8,542,350	8,303,820
	Personal loans	3.5%	2,684,345	23,229	91,011	2,661,116	2,593,334
	Housing loans	3.2%	2,400,279	16,043	73,668	2,384,236	2,326,611
	Consumer loans	7.5%	254,306	7,102	17,786	247,204	236,520
	Loans to small-and-medium-sized enterprises, etc.	3.6%	8,422,714	50,164	293,321	8,372,550	8,129,393
	Loans to small-and-medium-sized enterprises, etc. ratio	–	62.44%	0.82%	0.60%	61.62%	61.84%
The Kumamoto Bank (non-consolidated)	Total loans	13.6%	2,273,619	(96,032)	272,096	2,369,651	2,001,523
	Excluding loans to FFG, the Japanese government and others	5.4%	1,637,092	16,907	83,761	1,620,185	1,553,331
	Personal segment	4.7%	654,466	5,978	29,237	648,488	625,229
	Corporate segment	17.6%	1,619,152	(102,011)	242,859	1,721,163	1,376,293
	General corporate	6.2%	822,733	2,794	48,219	819,939	774,514
	Public sector	32.3%	796,419	(104,804)	194,640	901,223	601,779
	Kumamoto Prefecture	5.7%	1,538,909	21,500	83,346	1,517,409	1,455,563
	Personal loans	4.7%	624,915	6,908	28,280	618,007	596,635
	Housing loans	4.4%	580,137	4,907	24,511	575,230	555,626
	Consumer loans	15.3%	41,653	2,066	5,515	39,587	36,138
	Loans to small-and-medium-sized enterprises, etc.	5.1%	1,401,997	8,230	68,468	1,393,767	1,333,529
	Loans to small-and-medium-sized enterprises, etc. ratio	–	61.66%	2.85%	(4.96%)	58.81%	66.62%
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	3.5%	4,154,989	154,752	140,203	4,000,237	4,014,786
	Excluding loans to FFG, the Japanese government and others	1.5%	3,171,553	(25,202)	46,426	3,196,755	3,125,127
	Personal segment	1.2%	925,432	518	11,168	924,914	914,264
	Corporate segment	4.2%	3,229,557	154,235	129,035	3,075,322	3,100,522
	General corporate	2.5%	1,826,314	(31,499)	44,262	1,857,813	1,782,052
	Public sector	6.4%	1,403,243	185,734	84,774	1,217,509	1,318,469
	Nagasaki Prefecture	(1.1%)	2,207,937	(20,005)	(24,169)	2,227,942	2,232,106
	Personal loans	1.5%	909,522	1,759	13,217	907,763	896,305
	Housing loans	1.3%	807,038	28	10,528	807,010	796,510
	Consumer loans	3.8%	89,979	1,314	3,276	88,665	86,703
	Loans to small-and-medium-sized enterprises, etc.	1.1%	2,282,795	(39,018)	25,269	2,321,813	2,257,526
	Loans to small-and-medium-sized enterprises, etc. ratio	–	54.94%	(3.10%)	(1.29%)	58.04%	56.23%
The Fukuoka Chuo Bank (non-consolidated)	Total loans	5.1%	439,319	11,888	21,192	427,431	418,127
	Excluding loans to FFG, the Japanese government and others	(1.0%)	384,630	(3,544)	(3,744)	388,174	388,374
	Personal segment	(1.4%)	67,822	(552)	(977)	68,374	68,799
	Corporate segment	6.3%	371,497	12,441	22,169	359,056	349,328
	General corporate	(1.2%)	295,302	(3,045)	(3,470)	298,347	298,772
	Public sector	50.7%	76,194	15,486	25,638	60,708	50,556
	Fukuoka Prefecture	(1.0%)	384,630	(3,544)	(3,744)	388,174	388,374
	Personal loans	(2.9%)	59,792	(719)	(1,804)	60,511	61,596
	Housing loans	(2.7%)	40,893	(383)	(1,137)	41,276	42,030
	Consumer loans	(1.8%)	15,945	(208)	(287)	16,153	16,232
	Loans to small-and-medium-sized enterprises, etc.	(1.1%)	355,785	(3,341)	(3,776)	359,126	359,561
	Loans to small-and-medium-sized enterprises, etc. ratio	–	80.98%	(3.03%)	(5.01%)	84.01%	85.99%

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥88.1 billion at the end of June 2026, ¥98.6 billion at the end of March 2026, and ¥100.1 billion at the end of June 2025).

(2) Deposits

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Jun 30, 2026	change from Mar 31, 2026	change from Jun 30, 2025	Mar 31, 2026	Jun 30, 2025
Subsidiary banks' total	Personal deposits	0.8%	14,641,486	162,464	113,871	14,479,022	14,527,615
	Corporate deposits	3.1%	7,002,856	(127,455)	213,196	7,130,311	6,789,660
	General corporate	3.7%	5,869,626	396,371	211,870	5,473,255	5,657,756
	Public and financial sectors	0.1%	1,133,228	(523,826)	1,325	1,657,054	1,131,903
	Total	1.5%	21,644,346	35,013	327,068	21,609,333	21,317,278
	Demand	1.2%	16,557,054	(62,331)	195,209	16,619,385	16,361,845
	Time	2.7%	5,087,290	97,343	131,858	4,989,947	4,955,432
	CDs	3.4%	782,603	458,974	25,987	323,629	756,616
	Deposits and CDs	1.6%	22,426,951	493,987	353,056	21,932,964	22,073,895
The Bank of Fukuoka (non-consolidated)	Personal deposits	0.8%	9,236,023	103,686	76,720	9,132,337	9,159,303
	Corporate deposits	4.7%	4,603,247	(173,618)	208,393	4,776,865	4,394,854
	General corporate	4.3%	3,834,254	336,192	156,610	3,498,062	3,677,644
	Public and financial sectors	7.2%	768,992	(509,811)	51,782	1,278,803	717,210
	Total	2.1%	13,839,271	(69,931)	285,113	13,909,202	13,554,158
	Demand	2.2%	10,809,529	(115,216)	229,048	10,924,745	10,580,481
	Time	1.9%	3,029,741	45,284	56,064	2,984,457	2,973,677
	CDs	1.5%	592,022	358,729	8,699	233,293	583,323
	Deposits and CDs	2.1%	14,431,294	288,798	293,812	14,142,496	14,137,482
	Fukuoka Prefecture	2.3%	12,998,666	(40,485)	290,192	13,039,151	12,708,474
The Kumamoto Bank (non-consolidated)	Personal deposits	1.6%	1,254,240	11,560	19,862	1,242,680	1,234,378
	Corporate deposits	4.1%	493,220	34,647	19,204	458,573	474,016
	General corporate	3.7%	459,763	20,866	16,288	438,897	443,475
	Public and financial sectors	9.5%	33,456	13,781	2,915	19,675	30,541
	Total	2.3%	1,747,461	46,208	39,067	1,701,253	1,708,394
	Demand	0.2%	1,248,530	22,353	2,409	1,226,177	1,246,121
	Time	7.9%	498,931	23,856	36,658	475,075	462,273
	CDs	–	500	0	500	500	–
	Deposits and CDs	2.3%	1,747,961	46,208	39,567	1,701,753	1,708,394
	Kumamoto Prefecture	2.6%	1,665,295	45,562	42,129	1,619,733	1,623,166
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	0.3%	3,820,037	48,375	11,017	3,771,662	3,809,020
	Corporate deposits	(0.8%)	1,738,695	(12,684)	(14,109)	1,751,379	1,752,804
	General corporate	2.6%	1,431,958	37,662	35,951	1,394,296	1,396,007
	Public and financial sectors	(14.0%)	306,737	(50,346)	(50,059)	357,083	356,796
	Total	(0.1%)	5,558,733	35,692	(3,092)	5,523,041	5,561,825
	Demand	(0.9%)	4,243,874	5,602	(38,582)	4,238,272	4,282,456
	Time	2.8%	1,314,858	30,089	35,489	1,284,769	1,279,369
	CDs	11.1%	175,032	85,196	17,477	89,836	157,555
	Deposits and CDs	0.3%	5,733,765	120,887	14,385	5,612,878	5,719,380
	Nagasaki Prefecture	(0.2%)	5,187,311	23,268	(8,565)	5,164,043	5,195,876
The Fukuoka Chuo Bank (non-consolidated)	Personal deposits	1.9%	331,186	(1,157)	6,272	332,343	324,914
	Corporate deposits	(0.2%)	167,694	24,200	(292)	143,494	167,986
	General corporate	2.1%	143,651	1,651	3,021	142,000	140,630
	Public and financial sectors	(12.1%)	24,043	22,550	(3,313)	1,493	27,356
	Total	1.2%	498,881	23,044	5,980	475,837	492,901
	Demand	0.9%	255,121	24,930	2,334	230,191	252,787
	Time	1.5%	243,760	(1,886)	3,647	245,646	240,113
	CDs	(4.4%)	15,049	15,049	(689)	–	15,738
	Deposits and CDs	1.0%	513,931	38,094	5,292	475,837	508,639
	Fukuoka Prefecture	1.2%	498,881	23,044	5,980	475,837	492,901

(3) Asset management products **Group's total**

(¥ bil.)

		Sales of asset management products			Outstanding balance of assets under management for individual customers				
		1Q FY2026 (3 months)	change from 1Q FY2025	1Q FY2025 (3 months)	Jun 30, 2026	change from Mar 31, 2026	change from Jun 30, 2025	Mar 31, 2026	Jun 30, 2025
Group's total	Investment trusts	132.7	56.7	76.0	1,671.5	256.4	456.5	1,415.1	1,215.0
	Individual insurance	47.9	(0.6)	48.5	1,519.6	28.4	132.5	1,491.2	1,387.1
	Foreign currency deposits	0.3	0.0	0.3	18.1	0.1	0.7	18.0	17.4
	Government bonds	17.4	10.2	7.2	81.0	16.2	36.9	64.8	44.1
	FFG Securities	18.3	7.3	11.0	594.6	57.7	141.4	536.9	453.2
	Total	216.8	73.5	143.3	3,885.0	358.8	768.0	3,526.2	3,117.0
The Bank of Fukuoka (non-consolidated)	Investment trusts	83.7	34.3	49.4	1,045.4	162.0	288.2	883.4	757.2
	Individual insurance	30.0	2.0	28.0	856.0	19.7	82.7	836.3	773.3
	Foreign currency deposits	0.2	0.0	0.2	13.8	0.1	0.7	13.7	13.1
	Government bonds	13.4	8.1	5.3	61.2	12.5	28.6	48.7	32.6
	Total	127.5	44.4	83.1	1,976.5	194.3	400.2	1,782.2	1,576.3
The Kumamoto Bank (non-consolidated)	Investment trusts	14.7	6.4	8.3	199.4	31.1	54.3	168.3	145.1
	Individual insurance	4.9	(0.5)	5.4	174.9	2.8	13.9	172.1	161.0
	Foreign currency deposits	0.0	0.0	0.0	1.4	0.1	0.0	1.3	1.4
	Government bonds	0.2	0.1	0.1	1.2	0.2	0.5	1.0	0.7
	Total	19.9	6.0	13.9	376.9	34.1	68.6	342.8	308.3
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	32.8	15.4	17.4	407.5	60.7	110.1	346.8	297.4
	Individual insurance	11.9	(1.7)	13.6	455.6	5.7	34.2	449.9	421.4
	Foreign currency deposits	0.0	0.0	0.0	2.8	(0.1)	0.0	2.9	2.8
	Government bonds	3.2	1.6	1.6	16.7	3.1	7.0	13.6	9.7
	Total	48.0	15.2	32.8	882.8	69.4	151.4	813.4	731.4
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	1.4	0.6	0.8	19.1	2.6	4.0	16.5	15.1
	Individual insurance	1.1	(0.2)	1.3	33.0	0.3	1.7	32.7	31.3
	Foreign currency deposits	―	―	―	0.0	0.0	0.0	0.0	0.0
	Government bonds	0.4	0.3	0.1	1.7	0.4	0.7	1.3	1.0
	Total	2.9	0.6	2.3	53.9	3.2	6.3	50.7	47.6

<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.)

		Jun 30, 2026				Mar 31, 2026	
		Market value	change from Mar 31, 2026	Unrealized gain(loss)	change from Mar 31, 2026	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	5,578,991	255,976	(12,161)	22,899	5,323,015	(35,060)
	After hedges			159,918	57,135		102,783
	Stocks	292,586	31,751	199,981	33,733	260,835	166,248
	Domestic bonds	2,744,965	67,750	(217,240)	(24,841)	2,677,215	(192,399)
	After hedges			(77,706)	5,785		(83,491)
	National government bonds	1,857,131	(77,984)	(153,592)	(18,819)	1,935,115	(134,773)
	Others	2,541,439	156,476	5,097	14,005	2,384,963	(8,908)
	Foreign bonds	1,623,028	79,011	(35,623)	(2,274)	1,544,017	(33,349)
	After hedges			(3,077)	1,338		(4,415)
The Bank of Fukuoka (consolidated)	Total	3,506,405	152,513	23,871	19,238	3,353,892	4,633
	Stocks	221,141	25,242	157,840	26,639	195,899	131,201
	Domestic bonds	1,546,882	23,412	(135,610)	(15,812)	1,523,470	(119,798)
	National government bonds	1,065,056	(53,769)	(102,122)	(13,690)	1,118,825	(88,432)
	Others	1,738,380	103,859	1,641	8,410	1,634,521	(6,769)
	Foreign bonds	1,241,355	67,695	(17,867)	(825)	1,173,660	(17,042)
The Kumamoto Bank (non-consolidated)	Total	222,106	25,534	(9,169)	(1,454)	196,572	(7,715)
	Stocks	2,682	187	1,744	186	2,495	1,558
	Domestic bonds	189,967	23,221	(10,486)	(1,670)	166,746	(8,816)
	National government bonds	111,289	(1,592)	(8,289)	(918)	112,881	(7,371)
	Others	29,456	2,126	(427)	30	27,330	(457)
	Foreign bonds	—	—	—	—	—	—
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,649,228	79,712	(13,433)	4,718	1,569,516	(18,151)
	Stocks	59,897	6,542	44,954	6,850	53,355	38,104
	Domestic bonds	862,648	30,664	(64,142)	(7,507)	831,984	(56,635)
	National government bonds	561,088	(14,121)	(37,714)	(4,304)	575,209	(33,410)
	Others	726,682	42,506	5,754	5,375	684,176	379
	Foreign bonds	375,387	11,987	(17,449)	(1,478)	363,400	(15,971)
The Fukuoka Chuo Bank (non-consolidated)	Total	196,412	(1,751)	2,925	(14)	198,163	2,939
	Stocks	8,864	(219)	5,842	(220)	9,083	6,062
	Domestic bonds	145,467	(9,547)	(4,279)	(15)	155,014	(4,264)
	National government bonds	119,697	(8,502)	(3,361)	(38)	128,199	(3,323)
	Others	42,080	8,016	1,362	221	34,064	1,141
	Foreign bonds	3,379	(683)	(222)	16	4,062	(238)

<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.)

			Jun 30, 2026	change from Mar 31, 2026	change from Jun 30, 2025	Mar 31, 2026	Jun 30, 2025
FFG (consolidated)	NPLs under the FRL	①	303,447	(5,009)	(17,388)	308,456	320,835
	Bankrupt and Quasi-bankrupt		51,088	(448)	(370)	51,536	51,458
	Doubtful		136,020	(2,247)	(6,970)	138,267	142,990
	Substandard		116,338	(2,315)	(10,049)	118,653	126,387
	Total claims outstandings	②	20,398,570	(17,477)	795,298	20,416,047	19,603,272
	Ratio of NPLs under the FRL to the total credits	①／②	1.48%	(0.03%)	(0.15%)	1.51%	1.63%
The Bank of Fukuoka (non-consolidated)	NPLs under the FRL	①	173,902	(3,913)	(11,684)	177,815	185,586
	Bankrupt and Quasi-bankrupt		28,939	(1,502)	(938)	30,441	29,877
	Doubtful		69,587	(61)	(1,564)	69,648	71,151
	Substandard		75,375	(2,351)	(9,182)	77,726	84,557
	Total claims outstandings	②	13,550,893	(100,582)	334,747	13,651,475	13,216,146
	Ratio of NPLs under the FRL to the total credits	①／②	1.28%	(0.02%)	(0.12%)	1.30%	1.40%
The Kumamoto Bank (non-consolidated)	NPLs under the FRL	①	36,112	(478)	3,045	36,590	33,067
	Bankrupt and Quasi-bankrupt		5,797	361	543	5,436	5,254
	Doubtful		17,676	(639)	(1,339)	18,315	19,015
	Substandard		12,638	(201)	3,841	12,839	8,797
	Total claims outstandings	②	2,287,389	(95,622)	272,772	2,383,011	2,014,617
	Ratio of NPLs under the FRL to the total credits	①／②	1.57%	0.04%	(0.07%)	1.53%	1.64%
The Juhachi-Shinwa Bank (non-consolidated)	NPLs under the FRL	①	67,969	(1,092)	(7,246)	69,061	75,215
	Bankrupt and Quasi-bankrupt		8,269	403	(100)	7,866	8,369
	Doubtful		33,680	(1,076)	(2,000)	34,756	35,680
	Substandard		26,019	(419)	(5,146)	26,438	31,165
	Total claims outstandings	②	4,179,192	154,357	141,186	4,024,835	4,038,006
	Ratio of NPLs under the FRL to the total credits	①／②	1.62%	(0.09%)	(0.24%)	1.71%	1.86%
The Fukuoka Chuo Bank (non-consolidated)	NPLs under the FRL	①	19,443	224	(1,482)	19,219	20,925
	Bankrupt and Quasi-bankrupt		2,283	47	134	2,236	2,149
	Doubtful		14,854	(479)	(2,054)	15,333	16,908
	Substandard		2,304	655	438	1,649	1,866
	Total claims outstandings	②	441,120	12,069	21,512	429,051	419,608
	Ratio of NPLs under the FRL to the total credits	①／②	4.40%	(0.07%)	(0.58%)	4.47%	4.98%

<Note> Figures of the Non-performing loans and Total claims outstandings 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		
		1Q FY2026			1Q FY2025	1Q FY2026		1Q FY2025
		annual rate of growth	(3 months)	YoY change	(3 months)	(3 months)	YoY change	(3 months)
Subsidiary banks' total	(1) Interest earning assets	3.9%	27,142,089	1,026,958	26,115,131	1.54	0.35	1.19
	Loans and bills discounted ①	5.3%	19,621,936	982,653	18,639,283	1.39	0.27	1.12
	Securities	(8.5%)	3,802,409	(351,427)	4,153,836	1.57	0.50	1.07
	(2) Interest bearing liabilities	2.8%	33,191,092	888,447	32,302,645	0.89	0.21	0.68
	Deposits and CDs ②	1.7%	21,900,782	362,038	21,538,744	0.28	0.11	0.17
	External liabilities	15.1%	8,868,128	1,162,331	7,705,797	0.54	0.26	0.28
	(3) Difference between average yields on loans and deposits ①-②					1.11	0.16	0.95
	(4) Average interest rate spread (1)-(2)					0.65	0.14	0.51
The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	4.7%	18,141,430	808,030	17,333,400	1.52	0.35	1.17
	Loans and bills discounted ①	4.7%	12,821,326	581,284	12,240,042	1.37	0.26	1.11
	Securities	(11.1%)	2,211,339	(276,804)	2,488,143	1.66	0.57	1.09
	(2) Interest bearing liabilities	3.3%	22,261,909	711,893	21,550,016	0.83	0.20	0.63
	Deposits and CDs ②	2.1%	13,975,376	294,105	13,681,271	0.28	0.11	0.17
	External liabilities	17.6%	6,489,606	972,765	5,516,841	0.54	0.28	0.26
	(3) Difference between average yields on loans and deposits ①-②					1.09	0.15	0.94
	(4) Average interest rate spread (1)-(2)					0.69	0.15	0.54
The Kumamoto Bank (non-consolidated)	(1) Interest earning assets	8.1%	2,538,202	189,866	2,348,336	1.64	0.33	1.31
	Loans and bills discounted ①	9.9%	2,306,943	208,606	2,098,337	1.38	0.25	1.13
	Securities	20.6%	222,398	38,054	184,344	1.44	0.58	0.86
	(2) Interest bearing liabilities	2.6%	3,178,392	79,989	3,098,403	1.07	0.30	0.77
	Deposits and CDs ②	2.0%	1,725,016	33,505	1,691,511	0.30	0.12	0.18
	External liabilities	4.5%	1,337,451	58,042	1,279,409	0.55	0.23	0.32
	(3) Difference between average yields on loans and deposits ①-②					1.08	0.13	0.95
	(4) Average interest rate spread (1)-(2)					0.57	0.03	0.54
The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	(0.0%)	5,838,290	(1,664)	5,839,954	1.55	0.37	1.18
	Loans and bills discounted ①	4.8%	4,066,122	185,417	3,880,705	1.40	0.28	1.12
	Securities	(10.5%)	1,176,161	(137,982)	1,314,143	1.53	0.41	1.12
	(2) Interest bearing liabilities	1.2%	7,092,104	82,551	7,009,553	0.93	0.16	0.77
	Deposits and CDs ②	0.5%	5,687,211	28,778	5,658,433	0.27	0.11	0.16
	External liabilities	14.8%	1,020,015	131,626	888,389	0.53	0.23	0.30
	(3) Difference between average yields on loans and deposits ①-②					1.13	0.17	0.96
	(4) Average interest rate spread (1)-(2)					0.62	0.21	0.41
The Fukuoka Chuo Bank (non-consolidated)	(1) Interest earning assets	5.2%	624,165	30,725	593,440	1.62	0.23	1.39
	Loans and bills discounted ①	1.7%	427,544	7,346	420,198	1.81	0.21	1.60
	Securities	15.1%	192,509	25,304	167,205	0.97	0.28	0.69
	(2) Interest bearing liabilities	2.2%	658,685	14,013	644,672	1.42	0.21	1.21
	Deposits and CDs ②	1.1%	513,177	5,649	507,528	0.34	0.17	0.17
	External liabilities	(0.5%)	21,054	(103)	21,157	0.71	0.29	0.42
	(3) Difference between average yields on loans and deposits ①-②					1.47	0.04	1.43
	(4) Average interest rate spread (1)-(2)					0.20	0.02	0.18

<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)*365/91} / Average balance of funding-related accounts