To whom it may concern:

Aug. 12, 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 First Quarter of the Year Ending March 31, 2027

We hereby announce our capital adequacy ratio for the First Quarter of the Year Ending March 31, 2027,as follows:

1.Fukuoka Financial Group, Inc.

Consolidated (￥bil.)

Credit risk : Advanced internal ratings-based approach	Jun. 30, 2026	change from Mar. 31, 2026	Mar. 31, 2026
①Capital adequacy ratio ④/⑤	11.66%	0.24%	11.42%
②Core capital	1,088.5	28.7	1,059.8
③Deduction	74.1	0.4	73.7
④Total capital ②－③	1,014.3	28.2	986.1
⑤Risk weighted assets	8,697.4	67.2	8,630.2
⑥Total required capital ⑤×8%	695.7	5.3	690.4

2.Subsidiary banks

(1)The Bank of Fukuoka, Ltd.

Consolidated (￥bil.) Non-Consolidated

Credit risk : Advanced internal ratings-based approach	Consolidated Jun. 30, 2026	change from Mar. 31, 2026	Mar. 31, 2026	Non-Consolidated Jun. 30, 2026
①Capital adequacy ratio ④/⑤	10.90%	0.56%	10.34%	10.73%
②Core capital	792.0	26.3	765.7	722.3
③Deduction	46.0	(20.7)	66.7	24.3
④Total capital ②－③	745.9	46.9	699.0	698.0
⑤Risk weighted assets	6,840.2	82.7	6,757.5	6,501.9
⑥Total required capital ⑤×8%	547.2	6.6	540.6	520.1

(2)The Kumamoto Bank, Ltd.

Non-Consolidated (￥bil.)

Credit risk : Foundation internal ratings-based approach	Jun. 30, 2026	change from Mar. 31, 2026	Mar. 31, 2026
①Capital adequacy ratio ④/⑤	10.61%	0.23%	10.38%
②Core capital	89.8	1.5	88.3
③Deduction	5.5	(0.1)	5.6
④Total capital ②－③	84.3	1.7	82.6
⑤Risk weighted assets	794.2	(1.8)	796.0
⑥Total required capital ⑤×8%	63.5	(0.1)	63.6

(3)The Juhachi-Shinwa Bank, Ltd.

Non-Consolidated (￥bil.)

Credit risk : Foundation internal ratings-based approach	Jun. 30, 2026	change from Mar. 31, 2026	Mar. 31, 2026
①Capital adequacy ratio ④/⑤	11.37%	0.71%	10.66%
②Core capital	229.5	8.1	221.4
③Deduction	8.0	0.1	7.9
④Total capital ②－③	221.5	8.0	213.5
⑤Risk weighted assets	1,948.2	(53.4)	2,001.6
⑥Total required capital ⑤×8%	155.8	(4.3)	160.1

(4)The Fukuoka Chuo Bank, Ltd.

Non-Consolidated (￥bil.)

Credit risk : Standardised approach	Jun. 30, 2026	change from Mar. 31, 2026	Mar. 31, 2026
①Capital adequacy ratio ④/⑤	11.92%	(0.08%)	12.00%
②Core capital	37.2	0.1	37.1
③Deduction	2.1	(0.0)	2.1
④Total capital ②－③	35.1	0.2	34.9
⑤Risk weighted assets	294.6	3.3	291.3
⑥Total required capital ⑤×4%	11.7	0.1	11.6

(5)Minna Bank, Ltd.

Non-Consolidated (￥bil.)

Credit risk : Standardised approach	Jun. 30, 2026	change from Mar. 31, 2026	Mar. 31, 2026
①Capital adequacy ratio ④/⑤	16.99%	(4.41%)	21.40%
②Core capital	6.0	(1.1)	7.1
③Deduction	-	-	-
④Total capital ②−③	6.0	(1.1)	7.1
⑤Risk weighted assets	35.8	2.6	33.2
⑥Total required capital ⑤×4%	1.4	0.1	1.3

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