



MEMBERSHIP

August 11, 2021

To whom it may concern:

Company Name Fukuoka Financial Group, Inc.
 Representative Takashige Shibato, Chairman of the Board & President
 Head Office 8-3, Otemon 1 chome, Chuo-ku, Fukuoka
 (Code No. 8354 TSE First Section, FSE)
 Contact Masahiro Fujii, Executive Officer
 Corporate Planning Division

Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2022

We hereby announce our capital adequacy ratio for the First quarter of the year ending March 31, 2022, as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk : Advanced internal ratings-based approach Operational risk : Basic indicator approach	Consolidated		Mar. 31, 2021
	Jun. 30, 2021	change from Mar. 31, 2021	
①Total capital ratio ④/⑤	10.82%	0.14%	10.68%
②Core capital	881.8	14.2	867.6
③Deduction	32.0	1.1	30.9
④Total capital ②－③	849.7	13.1	836.6
⑤Risk adjusted assets	7,847.0	17.6	7,829.4
⑥Total required capital ⑤×8%	627.7	1.4	626.3

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.)

Credit risk : Advanced internal ratings-based approach Operational risk : Standardised approach	Consolidated		Mar. 31, 2021
	Jun. 30, 2021	change from Mar. 31, 2021	
①Total capital ratio ④/⑤	9.74%	0.20%	9.54%
②Core capital	650.4	14.6	635.8
③Deduction	89.4	1.5	87.9
④Total capital ②－③	560.9	13.0	547.9
⑤Risk adjusted assets	5,756.8	13.9	5,742.9
⑥Total required capital ⑤×8%	460.5	1.1	459.4

Non-consolidated

Jun. 30, 2021
9.41%
609.3
86.4
522.8
5,555.7
444.4

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Jun. 30, 2021	change from Mar. 31, 2021	Mar. 31, 2021
②Core capital	97.2	1.1	96.1
③Deduction	4.6	0.1	4.5
④Total capital ②－③	92.5	0.9	91.6
⑤Risk adjusted assets	945.0	4.2	940.8
⑥Total required capital ⑤×4%	37.8	0.2	37.6

(3) The Juhachi-Shinwa Bank, Ltd.

Consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Jun. 30, 2021	change from Mar. 31, 2021	Mar. 31, 2021
②Core capital	255.7	2.5	253.2
③Deduction	8.6	0.3	8.3
④Total capital ②－③	247.1	2.2	244.9
⑤Risk adjusted assets	2,435.5	37.0	2,398.5
⑥Total required capital ⑤×4%	97.4	1.5	95.9

Non-consolidated

Jun. 30, 2021
9.93%
246.8
7.3
239.5
2,409.9
96.3

(4) Minna Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Jun. 30, 2021	change from Mar. 31, 2021	Mar. 31, 2021
②Core capital	15.1	(0.6)	15.7
③Deduction	—	—	—
④Total capital ②－③	15.1	(0.6)	15.7
⑤Risk adjusted assets	2.6	0.2	2.4
⑥Total required capital ⑤×4%	0.1	0.1	0.0