

Fukuoka Financial Group, Inc.

Financial Digest for the Third Quarter of FY2021



Stock Exchange Listing:	Tokyo, Fukuoka (code:8354)
URL:	https://www.fukuoka-fg.com/
Representative:	Takashige Shibato, Chairman of the Board & President
For Inquiry:	Masahiro Fujii, General Manager, Corporate Planning Division
Payment date of cash dividends:	—
Filing date of Financial Statements:	February 8, 2022 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Not scheduled

- (Notes) 1. This quarterly report is not subject to the quarterly review.
2. Amounts less than one million yen are omitted.

1. Consolidated Financial Highlights (from April 1, 2021 to December 31, 2021)

(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	%
3Q FY2021	212,529	0.3	64,034	24.4	44,175	23.6
3Q FY2020	211,855	1.0	51,478	15.4	35,748	(75.5)

(Note) Comprehensive income 3Q FY2021: ¥38,483 million [(53.3)%] 3Q FY2020: ¥82,369 million [(44.6)%]

	Net Income per Share	Net Income per Share (Diluted)
3Q FY2021	¥232.38	—
3Q FY2020	188.05	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
December 31, 2021	¥Million 28,982,755	¥Million 979,339	% 3.3
March 31, 2021	27,510,013	958,833	3.4

(Reference) Own capital December 31, 2021: ¥979,304 million March 31, 2021: ¥958,789 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
FY2020	¥—	¥42.50	¥—	¥42.50	¥85.00
FY2021	—	47.50	—	—	—
FY2021 (projection)	—	—	—	47.50	95.00

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

3. Consolidated Earnings Projections for Fiscal year 2021, (Year ending March 31, 2022)

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

	Ordinary Profit		Net Income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
FY2021	78,000	29.1	53,000	18.7	278.80

(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, 2021	As of Dec 31, 2021
(Assets)	資産の部		
Cash and due from banks	現金預け金	6,086,101	7,764,229
Call loans and bills bought	コールローン及び買入手形	—	5,751
Monetary claims bought	買入金銭債権	40,350	48,386
Trading assets	特定取引資産	1,506	1,257
Money held in trust	金銭の信託	19,215	17,690
Securities	有価証券	3,840,858	3,968,727
Loans and bills discounted	貸出金	17,145,879	16,791,460
Foreign exchanges	外国為替	17,304	13,241
Lease receivables and lease investment assets	リース債権及びリース投資資産	15,785	15,703
Other assets	その他資産	232,921	240,095
Tangible fixed assets	有形固定資産	206,521	202,901
Intangible fixed assets	無形固定資産	18,187	17,611
Net defined benefit assets	退職給付に係る資産	26,178	32,101
Deferred tax assets	繰延税金資産	15,884	15,874
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,991	49,071
Allowance for loan losses	貸倒引当金	(202,675)	(201,347)
Total assets	資産の部合計	27,510,013	28,982,755
(Liabilities)	負債の部		
Deposits	預金	19,211,354	19,613,338
Negotiable certificates of deposit	譲渡性預金	277,130	657,477
Call money and bills sold	コールマネー及び売渡手形	1,698,137	1,681,361
Payables under repurchase agreements	売現先勘定	1,331,403	1,428,717
Payables under securities lending transactions	債券貸借取引受入担保金	1,025,930	627,862
Trading liabilities	特定取引負債	0	—
Borrowed money	借入金	2,735,073	3,711,662
Foreign exchanges	外国為替	2,177	585
Short-term bonds payable	短期社債	41,000	37,000
Bonds payable	社債	10,000	—
Other liabilities	その他負債	140,820	165,275
Net defined benefit liability	退職給付に係る負債	1,142	1,158
Provision for losses on interest repayments	利息返還損失引当金	22	—
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	7,239	6,237
Provision for contingent liabilities losses	その他の偶発損失引当金	0	—
Reserves under the special laws	特別法上の引当金	24	24
Deferred tax liabilities	繰延税金負債	800	720
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	22,929	22,921
Acceptances and guarantees	支払承諾	45,991	49,071
Total liabilities	負債の部合計	26,551,179	28,003,415
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	141,387	141,426
Retained earnings	利益剰余金	543,245	569,416
Treasury stock	自己株式	(2,453)	(2,458)
Total shareholders' equity	株主資本合計	806,978	833,183
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,506	108,182
Deferred gains or losses on hedges	繰延ヘッジ損益	(16,814)	(17,523)
Revaluation reserve for land	土地再評価差額金	51,422	51,405
Remeasurements of defined benefit plans	退職給付に係る調整累計額	4,696	4,057
Total accumulated other comprehensive income	その他の包括利益累計額合計	151,811	146,121
Non-controlling interests	非支配株主持分	43	35
Total net assets	純資産の部合計	958,833	979,339
Total liabilities and net assets	負債及び純資産の部合計	27,510,013	28,982,755

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

Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2020	9 months ended Dec 31, 2021
Ordinary income:	経常収益	211,855	212,529
Interest income	資金運用収益	143,081	145,608
Interest on loans and discounts	(うち貸出金利息)	111,934	111,054
Interest and dividends on securities	(うち有価証券利息配当金)	28,489	29,554
Fees and commissions	役務取引等収益	41,092	45,302
Trading income	特定取引収益	456	991
Other operating income	その他業務収益	17,476	15,804
Other income	その他経常収益	9,748	4,822
Ordinary expenses:	経常費用	160,377	148,495
Interest expenses	資金調達費用	9,950	7,518
Interest on deposits	(うち預金利息)	1,050	634
Fees and commissions payments	役務取引等費用	17,837	18,437
Other operating expenses	その他業務費用	9,644	10,936
General and administrative expenses	営業経費	113,795	105,131
Other expenses	その他経常費用	9,149	6,471
Ordinary profit	経常利益	51,478	64,034
Extraordinary income	特別利益	260	76
Gain on disposal of noncurrent assets	固定資産処分益	255	76
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	4	—
Extraordinary loss	特別損失	326	613
Loss on disposal of noncurrent assets	固定資産処分損	126	471
Impairment loss	減損損失	199	141
Income before income taxes:	税金等調整前四半期純利益	51,412	63,497
Current	法人税、住民税及び事業税	11,760	16,626
Deferred	法人税等調整額	3,936	2,714
Total income taxes	法人税等合計	15,696	19,341
Net income	四半期純利益	35,715	44,156
Net loss attributable to non-controlling interests (-)	非支配株主に帰属する四半期純損失	(32)	(19)
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	35,748	44,175

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2020	9 months ended Dec 31, 2021
Net income	四半期純利益	35,715	44,156
Other comprehensive income	その他の包括利益	46,653	(5,673)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	40,441	(4,324)
Deferred gains or losses on hedges	繰延ヘッジ損益	6,325	(709)
Remeasurements of defined benefit plans	退職給付に係る調整額	(113)	(639)
Total comprehensive income	四半期包括利益	82,369	38,483
(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	82,402	38,502
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(32)	(19)

Financial Digest for the Third Quarter of FY2021

February 4, 2022

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Capital adequacy ratio will be announced soon after the calculation is completed.

[3 banks' total]:

The sum of non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, and the Juhachi-Shinwa Bank
 (Note) The former Shinwa Bank and the former Eighteenth Bank merged on October 1, 2020, forming the Juhachi-Shinwa Bank.
 Figures of both banks before the merger were simply added up for this report.

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

3 banks' total

FFG (consolidated)

(¥ mil.)

	9 months ended Dec 31, 2021	Comparison	9 months ended Dec 31, 2020	9 months ended Dec 31, 2021	Comparison	9 months ended Dec 31, 2020	FY 2020
Gross business profit	159,154	5,319	153,835	170,815	6,140	164,675	217,234
Net interest income	140,862	4,861	136,001	138,090	4,959	133,131	174,849
Domestic	129,899	2,448	127,451	127,468	2,613	124,855	163,642
International	10,963	2,413	8,550	10,621	2,345	8,276	11,206
Net fees and commissions	18,559	3,751	14,808	26,865	3,611	23,254	31,825
Net trading income	2	(2)	4	991	535	456	758
Net other operating income	(270)	(3,290)	3,020	4,867	(2,964)	7,831	9,801
Gains (losses) on sales (redemptions) of bonds	(2,650)	(3,833)	1,183	(2,648)	(3,805)	1,157	468
Overhead expenses (-)	86,892	(5,874)	92,766	105,825	(6,686)	112,511	148,481
Business profit (before transfer to general reserve for possible loan losses)	72,262	11,193	61,069	64,990	12,827	52,163	68,753
① Transfer to general reserve for possible loan losses (-)	128	128	[(6,821)] -	56	56	[(7,615)] -	(13,036)
Business profit	72,133	11,064	61,069	64,934	12,771	52,163	81,789
Core business profit	74,912	15,026	59,886	67,638	16,632	51,006	68,284
Core business profit (excluding gains (losses) on cancellation of investment trusts)	73,876	14,133	59,743	66,703	15,892	50,811	68,253
Other operating profit (loss)	3,673	2,943	730	(900)	(216)	(684)	(21,362)
② Credit cost for disposal of non-performing loans (-)	778	5,961	(5,183)	2,327	6,488	(4,161)	14,534
Net transfer to specific reserve for possible loan losses (-)	1,124	1,124	[(1,342)] -	2,696	2,696	[(3,167)] -	14,586
Reversal of allowance for loan losses	-	(5,479)	5,479	-	(4,447)	4,447	-
Recoveries of written-off claims	605	311	294	606	308	298	386
Total credit cost ①+② (-)	907	6,090	(5,183)	2,383	6,544	(4,161)	1,498
Gains (losses) on stocks	5,434	2,372	3,062	2,893	112	2,781	4,702
Others	(982)	6,533	(7,515)	(1,465)	6,163	(7,628)	(11,529)
Ordinary profit	75,806	14,006	61,800	64,034	12,556	51,478	60,427
Extraordinary profit (loss)	(470)	12	(482)	(536)	(471)	(65)	(1,096)
Income (loss) before income taxes	75,336	14,018	61,318	63,497	12,085	51,412	59,330
Total income taxes (-)	20,236	6,540	13,696	19,341	3,645	15,696	14,743
Net income	55,099	7,477	47,622	44,156	8,441	35,715	44,586
Net income attributable to non-controlling interests (-)				(19)	13	(32)	(60)
Net income attributable to owners of the parent				44,175	8,427	35,748	44,647

<Notes> The notes described below are also applied to subsidiary banks (p6-7).

1. "()"denotes minus.
2. Core business profit
= Business profit + Transfer to general reserve for possible loan losses -
Gains (losses) on sales (redemptions) of bonds
3. When the total transfer from general and specific reserves for possible loan losses exceeds the transfer to them, the difference is posted as "reversal of allowance for loan losses" under the other operating profit. Numbers in square brackets are amounts before netting.

Reference (¥ bil.)	21/3Q	20/3Q	Comparison
Net income (3 banks' total)	55.1	47.6	7.5
FFG non-consolidated	(6.7)	(13.5)	6.7
Profit (loss) of subsidiary companies (including Minna Bank)	(3.4)	3.0	(6.3)
Other consolidation adjustments	(0.8)	(1.4)	0.5
FFG's consolidated net profit for the quarter	44.2	35.7	8.4

■ 9 months Summary

Core business profit
(3 banks' total) **¥74.9 billion**

Progress on FY2021
Projection 79.7%

- > Core business profit increased ¥15.0 billion from a year earlier to ¥74.9 billion mainly due to increases in interest income and net fees and commissions as well as a decrease in overhead expenses.
- > The rate of progress toward the target announced for this fiscal year (¥94.0 billion) was 79.7%, exceeding our plan.

Consolidated ordinary profit **¥64.0 billion**

Progress on FY2021
Projection 82.1%

- > In spite of an increase in credit cost, consolidated ordinary profit increased ¥12.6 billion from a year earlier to ¥64.0 billion mainly due to increased core business profit.

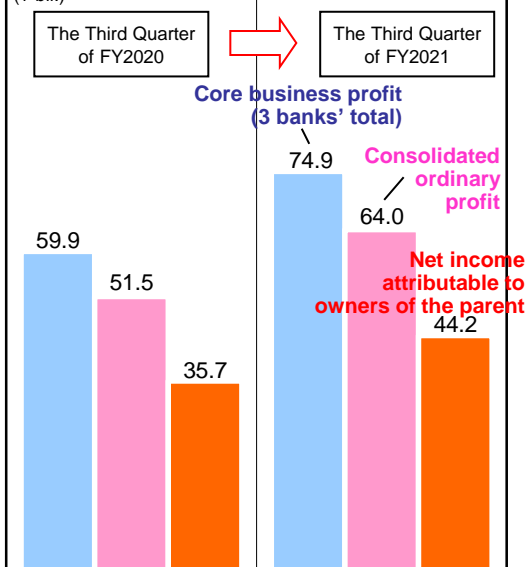
Net income attributable to owners of the parent **¥44.2 billion**

Progress on FY2021
Projection 83.3%

- > As a result, net income attributable to owners of the parent increased ¥8.4 billion from a year earlier to ¥44.2 billion.
- > The rate of progress toward the target announced for this fiscal year (¥53.0 billion) was 83.3%, exceeding our plan.

Gain and Loss

(¥ bil.)



The Bank of Fukuoka (non-consolidated)

	9 months ended Dec 31, 2021	9 months ended Dec 31, 2020	Comparison	FY 2020
Gross business profit	107,326	101,918	5,408	133,894
Net interest income	93,002	87,888	5,114	115,113
Domestic	84,024	81,048	2,976	105,858
International	8,978	6,840	2,138	9,254
Net fees and commissions	13,901	11,246	2,655	15,686
Net trading income	2	4	(2)	7
Net other operating income	420	2,779	(2,359)	3,087
Gains (losses) on sales (redemptions) of bonds	(1,798)	864	(2,662)	459
Overhead expenses (-)	50,037	51,479	(1,442)	68,381
Business profit (before transfer to general reserve for possible loan losses)	57,288	50,439	6,849	65,512
① Transfer to general reserve for possible loan losses (-)	::[(260)] -	::[(5,838)] -	-	(9,991)
Business profit	:: 57,288	:: 50,439	6,849	75,504
Core business profit	:: 59,087	:: 49,574	9,513	65,053
Core business profit (excluding gains (losses) on cancellation of investment trusts)	:: 58,344	:: 49,339	9,005	64,783
Other operating profit (loss)	:: 3,055	:: 4,354	(1,299)	(9,855)
② Credit cost for disposal of non-performing loans (-)	:: (434)	:: (3,205)	2,771	12,351
Net transfer to specific reserve for possible loan losses (-)	::[(119)] -	::[2,452] -	-	12,476
Reversal of allowance for loan losses▶ 380▶ 3,386	(3,006)	-
Recoveries of written-off claims	105	162	(57)	217
Total credit cost ①+② (-)	(434)	(3,205)	2,771	2,359
Gains (losses) on stocks	2,423	2,732	(309)	4,644
Others	197	(1,583)	1,780	(2,148)
Ordinary profit	60,343	54,793	5,550	65,648
Extraordinary profit (loss)	(143)	(8)	(135)	(178)
Income (loss) before income taxes	60,199	54,785	5,414	65,469
Total income taxes (-)	16,980	13,598	3,382	15,950
Net income	43,218	41,186	2,032	49,519

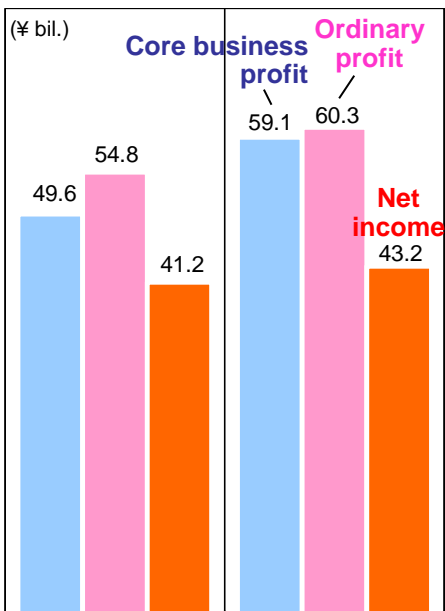
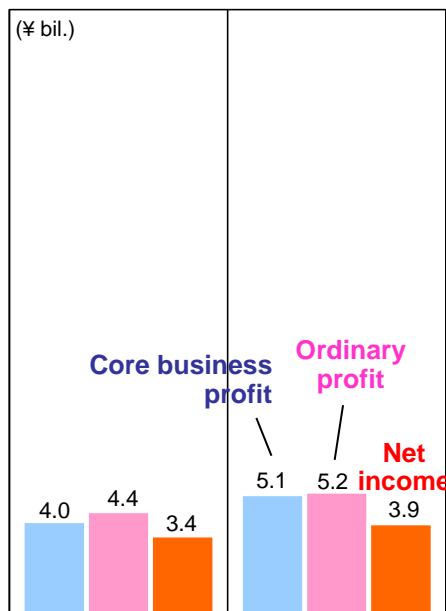
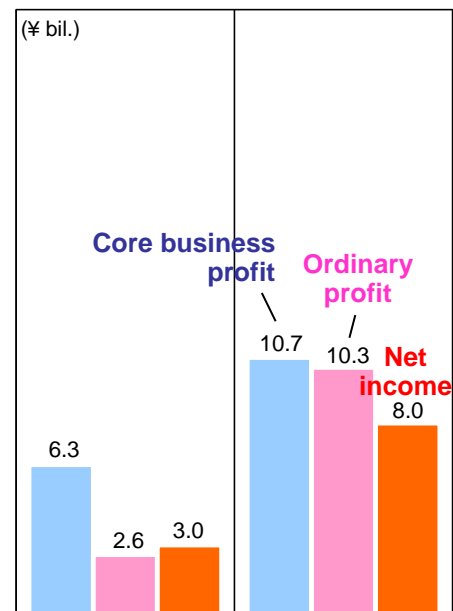
The Kumamoto Bank (non-consolidated)

	9 months ended Dec 31, 2021	9 months ended Dec 31, 2020	Comparison	FY 2020
Gross business profit	14,899	14,261	638	18,889
Net interest income	13,752	13,479	273	17,830
Domestic	13,749	13,475	274	17,824
International	2	4	(2)	5
Net fees and commissions	1,073	696	377	987
Net other operating income	73	84	(11)	70
Gains (losses) on sales (redemptions) of bonds	22	37	(15)	9
Overhead expenses (-)	9,789	10,216	(427)	13,270
Business profit (before transfer to general reserve for possible loan losses)	5,109	4,044	1,065	5,618
① Transfer to general reserve for possible loan losses (-)	::[(597)] -	::[(466)] -	-	::[(437)] -
Business profit	:: 5,109	:: 4,044	1,065	5,618
Core business profit	:: 5,087	:: 4,007	1,080	5,609
Core business profit (excluding gains (losses) on cancellation of investment trusts)	:: 5,087	:: 4,007	1,080	5,609
Other operating profit (loss)	:: 58	:: 324	(266)	313
② Credit cost for disposal of non-performing loans (-)	:: (286)	:: (764)	478	(912)
Net transfer to specific reserve for possible loan losses (-)	::[215] -	::[(384)] -	-	::[(559)] -
Reversal of allowance for loan losses▶ 381▶ 851	(470)▶ 996
Recoveries of written-off claims	10	19	(9)	21
Total credit cost ①+② (-)	(286)	(764)	478	(912)
Gains (losses) on stocks	(3)	-	(3)	-
Others	(224)	(439)	215	(599)
Ordinary profit	5,168	4,369	799	5,931
Extraordinary profit (loss)	19	(39)	58	(191)
Income (loss) before income taxes	5,188	4,329	859	5,740
Total income taxes (-)	1,327	921	406	1,055
Net income	3,860	3,407	453	4,684

The Juhachi-Shinwa Bank (non-consolidated)

	9 months ended Dec 31, 2021	9 months ended Dec 31, 2020	Comparison	FY 2020 (¥ mil.)
Gross business profit	36,928	37,655	(727)	49,751
Net interest income	34,108	34,633	(525)	46,012
Domestic	32,125	32,928	(803)	43,687
International	1,982	1,705	277	2,324
Net fees and commissions	3,585	2,864	721	3,813
Net other operating income	(765)	156	(921)	(74)
Gains (losses) on sales (redemptions) of bonds	(874)	281	(1,155)	26
Overhead expenses (-)	27,064	31,069	(4,005)	40,709
Business profit (before transfer to general reserve for possible loan losses)	9,863	6,585	3,278	9,042
① Transfer to general reserve for possible loan losses (-)	987	∴[(516)] -	987	∴[(1,759)] -
Business profit	8,876	∴ 6,585	2,291	∴ 9,042
Core business profit	10,737	∴ 6,304	4,433	∴ 9,015
Core business profit (excluding gains (losses) on cancellation of investment trusts)	10,443	∴ 6,396	4,047	∴ 9,213
Other operating profit (loss)	1,417	∴ (3,948)	5,365	∴ (6,990)
② Credit cost for disposal of non-performing loans (-)	640	∴ (1,213)	1,853	∴ (1,174)
Net transfer to specific reserve for possible loan losses (-)	1,028	∴[(725)] -	1,028	∴[588] -
Reversal of allowance for loan losses	-	∴▶ 1,241	(1,241)	∴▶ 1,171
Recoveries of written-off claims	490	∴▶ 112	378	∴▶ 141
Total credit cost ①+② (-)	1,627	∴ (1,213)	2,840	∴ (1,174)
Gains (losses) on stocks	3,014	∴ 330	2,684	∴ 391
Others	(956)	∴ (5,492)	4,536	∴ (8,555)
Ordinary profit	10,294	∴ 2,637	7,657	∴ 2,052
Extraordinary profit (loss)	(346)	∴ (433)	87	∴ (1,385)
Income (loss) before income taxes	9,948	∴ 2,203	7,745	∴ 666
Total income taxes (-)	1,927	∴ (824)	2,751	∴ (2,474)
Net income	8,020	∴ 3,028	4,992	∴ 3,141

Gain and Loss

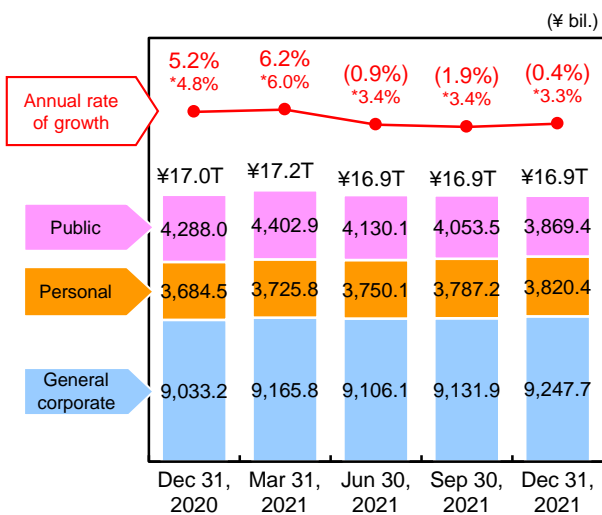
The Bank of Fukuoka
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2. Assets and liabilities

(1) Loans

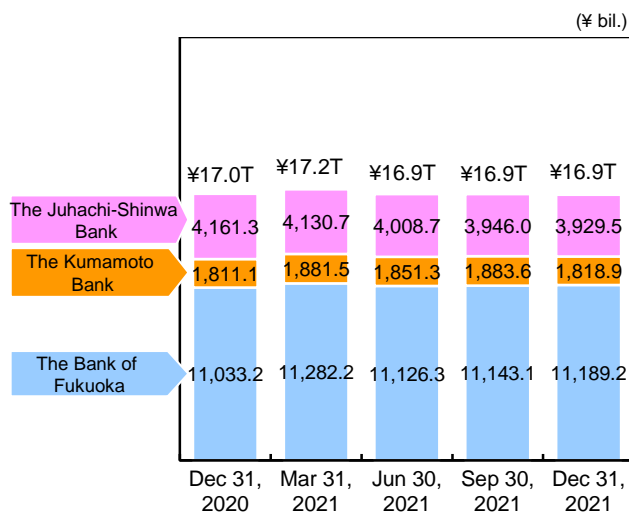
3 banks' total

Loans classified by customer segment
(Term-end balance)



* Annual rates, excluding loans to FFG and Government

Loans classified by bank
(Term-end balance)



(¥ mil.)

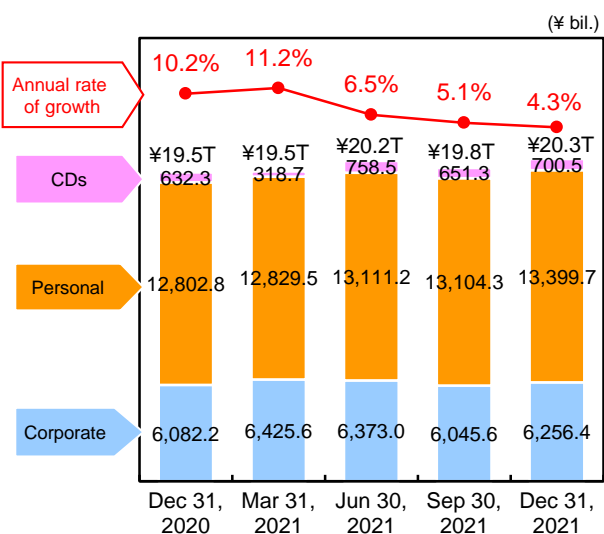
		Dec 31, 2021		change from Sep 30, 2021	change from Dec 31, 2020	Sep 30, 2021	Dec 31, 2020
		annual rate of growth					
3 banks' total	Total loans	(0.4%)	16,937,723	(35,049)	(68,049)	16,972,772	17,005,772
	Personal segment	3.7%	3,820,458	33,195	135,926	3,787,263	3,684,532
	Corporate segment	(1.5%)	13,117,264	(68,243)	(203,974)	13,185,507	13,321,238
	Personal loans	3.6%	3,716,878	34,346	130,037	3,682,532	3,586,841
	Housing loans	4.0%	3,339,800	38,130	128,514	3,301,670	3,211,286
	Consumer loans	0.9%	314,371	(809)	2,777	315,180	311,594
	Loans to small-and-medium-sized enterprises, etc. ratio	—	63.48%	0.95%	2.13%	62.53%	61.35%
The Bank of Fukuoka (non-consolidated)	Total loans	1.4%	11,189,241	46,112	155,980	11,143,129	11,033,261
	Personal segment	3.7%	2,410,225	20,978	86,787	2,389,247	2,323,438
	Corporate segment	0.8%	8,779,016	25,134	69,194	8,753,882	8,709,822
	Fukuoka prefecture	4.7%	7,840,713	120,569	351,356	7,720,144	7,489,357
	Personal loans	3.9%	2,344,854	21,546	88,753	2,323,308	2,256,101
	Housing loans	4.3%	2,101,656	23,828	86,464	2,077,828	2,015,192
	Consumer loans	2.6%	202,305	170	5,041	202,135	197,264
	Loans to small-and-medium-sized enterprises, etc. ratio	—	66.29%	0.55%	1.44%	65.74%	64.85%
The Kumamoto Bank (non-consolidated)	Total loans	0.4%	1,818,950	(64,685)	7,757	1,883,635	1,811,193
	Personal segment	4.9%	540,074	6,280	25,438	533,794	514,636
	Corporate segment	(1.4%)	1,278,876	(70,964)	(17,681)	1,349,840	1,296,557
	Kumamoto prefecture	3.1%	1,295,969	26,360	39,198	1,269,609	1,256,771
	Personal loans	5.1%	518,950	6,116	25,365	512,834	493,585
	Housing loans	5.6%	485,021	7,174	25,820	477,847	459,201
	Consumer loans	0.1%	29,516	(189)	17	29,705	29,499
	Loans to small-and-medium-sized enterprises, etc. ratio	—	65.54%	3.76%	2.00%	61.78%	63.54%
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	(5.6%)	3,929,532	(16,476)	(231,786)	3,946,008	4,161,318
	Personal segment	2.8%	870,159	5,937	23,701	864,222	846,458
	Corporate segment	(7.7%)	3,059,372	(22,413)	(255,487)	3,081,785	3,314,859
	Nagasaki prefecture	0.9%	2,308,093	21,748	20,232	2,286,345	2,287,861
	Personal loans	1.9%	853,074	6,684	15,919	846,390	837,155
	Housing loans	2.2%	753,123	7,128	16,230	745,995	736,893
	Consumer loans	(2.7%)	82,550	(790)	(2,281)	83,340	84,831
	Loans to small-and-medium-sized enterprises, etc. ratio	—	54.51%	0.71%	3.39%	53.80%	51.12%

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥123.3 billion at the end of December 2020, ¥123.3 billion at the end of September 2021, and ¥123.3 billion at the end of December 2021).

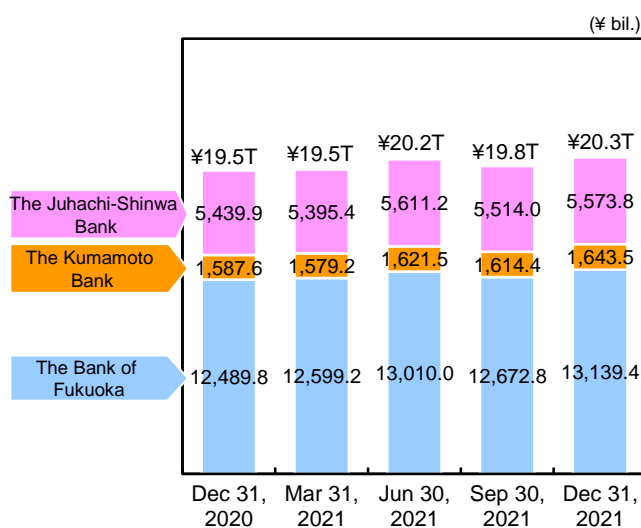
(2) Deposits

3 banks' total

Deposits and CDs classified by customer segment
(Term-end balance)



Deposits and CDs classified by bank
(Term-end balance)

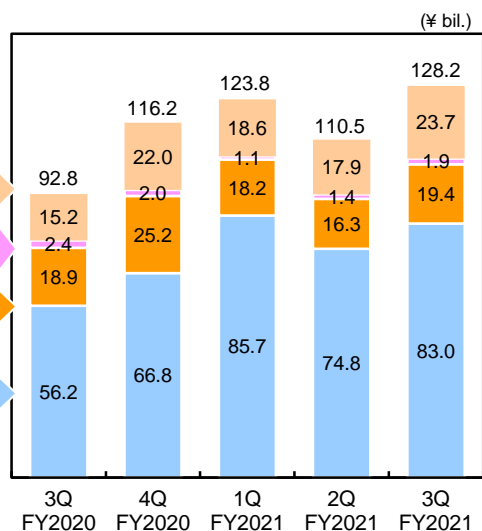


		Dec 31, 2021				Dec 31, 2020
		annual rate of growth		change from Sep 30, 2021	change from Dec 31, 2020	
3 banks' total	Personal deposits	4.7%	13,399,793	295,489	596,947	12,802,846
	Corporate deposits	2.9%	6,256,426	210,744	174,128	6,082,298
	Total	4.1%	19,656,221	506,234	771,076	18,885,145
	Demand	6.0%	14,370,615	416,794	813,870	13,953,821
	Time	(0.8%)	5,285,606	89,441	(42,793)	5,328,399
	CDs	10.8%	700,577	49,258	68,243	632,334
	Deposits and CDs	4.3%	20,356,799	555,491	839,318	19,801,308
The Bank of Fukuoka (non-consolidated)	Personal deposits	5.3%	8,550,691	211,206	428,560	8,122,131
	Corporate deposits	3.1%	4,131,761	196,645	125,818	4,005,943
	Total	4.6%	12,682,453	407,852	554,378	12,274,601
	Demand	5.7%	9,395,092	282,946	504,169	8,890,923
	Time	1.6%	3,287,361	124,906	50,210	3,237,151
	CDs	26.3%	456,949	58,662	95,186	398,287
	Deposits and CDs	5.2%	13,139,403	466,514	649,564	12,672,889
Fukuoka prefecture	4.3%	11,682,883	254,915	483,278	11,427,968	
The Kumamoto Bank (non-consolidated)	Personal deposits	3.3%	1,176,419	17,676	38,080	1,138,339
	Corporate deposits	4.0%	466,514	11,456	17,855	448,659
	Total	3.5%	1,642,934	29,132	55,936	1,586,998
	Demand	7.6%	1,101,794	38,191	78,082	1,063,603
	Time	(3.9%)	541,140	(9,059)	(22,146)	563,286
	CDs	(14.3%)	600	0	(100)	700
	Deposits and CDs	3.5%	1,643,534	29,132	55,836	1,614,402
Kumamoto prefecture	3.7%	1,553,292	28,626	55,318	1,524,666	
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	3.7%	3,672,683	66,607	130,307	3,542,376
	Corporate deposits	1.9%	1,658,151	2,643	30,455	1,627,696
	Total	3.1%	5,330,834	69,250	160,762	5,170,072
	Demand	6.4%	3,873,729	95,657	231,619	3,778,072
	Time	(4.6%)	1,457,105	(26,406)	(70,857)	1,527,962
	CDs	(9.9%)	243,028	(9,404)	(26,843)	269,871
	Deposits and CDs	2.5%	5,573,862	59,845	133,918	5,514,017
Nagasaki prefecture	3.4%	4,926,542	64,919	161,414	4,861,623	

(3) Asset management products

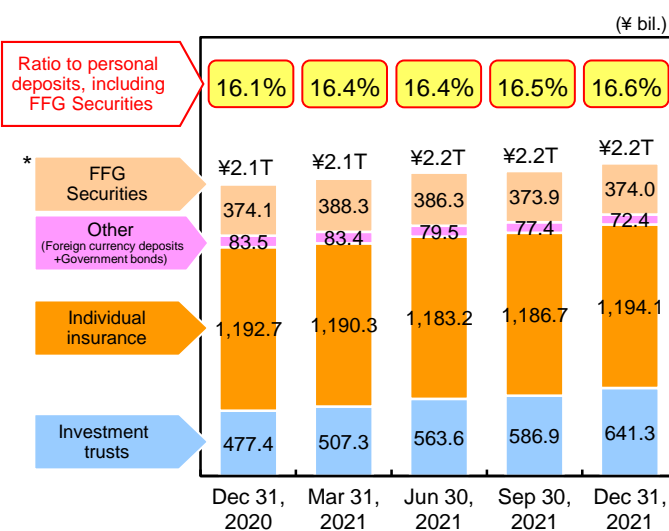
Group's total

Sales of asset management products



* Figures of FFG Securities are the total sales of investment trusts and bonds.

Outstanding balance of assets under management for individual customers



* Figures of FFG Securities are the total balance of individual investment trusts, stocks and bonds.

Sales of asset management products

Outstanding balance of assets under management for individual customers

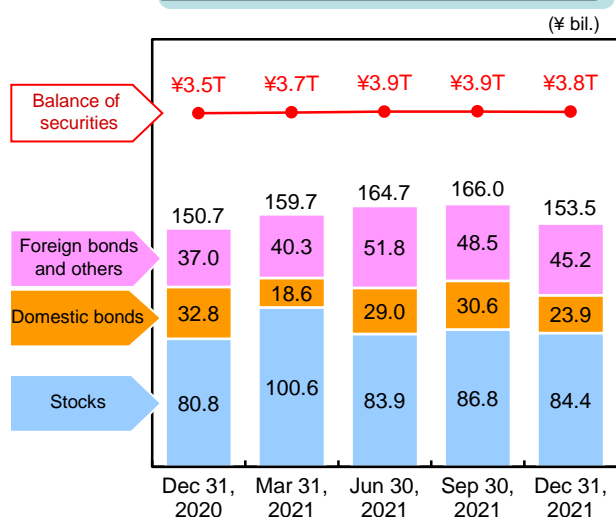
		3Q FY2021 (3 months)		2Q FY2021 (3 months)		3Q FY2020 (3 months)		Dec 31, 2021			Sep 30, 2021	Dec 31, 2020
			change from 2Q FY2021	change from 3Q FY2020				Change from Sep 30, 2021	Change from Dec 31, 2020			
Group's total	Investment trusts	83.0	8.2	26.8	74.8	56.2	641.3	54.4	163.9	586.9	477.4	
	Individual insurance	19.4	3.1	0.5	16.3	18.9	1,194.1	7.4	1.4	1,186.7	1,192.7	
	Foreign currency deposits	1.3	0.9	(0.3)	0.4	1.6	31.5	(2.0)	(4.1)	33.5	35.6	
	Government bonds	0.6	(0.3)	(0.1)	0.9	0.7	40.9	(2.9)	(7.0)	43.8	47.9	
	FFG Securities	23.7	5.8	8.5	17.9	15.2	374.0	0.1	(0.1)	373.9	374.1	
	Total	128.2	17.7	35.4	110.5	92.8	2,282.0	56.9	154.0	2,225.1	2,128.0	
	Ratio to personal deposits						16.6%	0.1%	0.5%	16.5%	16.1%	
The Bank of Fukuoka (non-consolidated)	Investment trusts	49.4	6.6	12.8	42.8	36.6	401.7	34.9	111.1	366.8	290.6	
	Individual insurance	9.5	3.1	0.8	6.4	8.7	678.9	3.7	1.3	675.2	677.6	
	Foreign currency deposits	1.2	0.9	(0.3)	0.3	1.5	23.5	(1.5)	(3.1)	25.0	26.6	
	Government bonds	0.5	(0.3)	(0.1)	0.8	0.6	30.4	(2.3)	(4.8)	32.7	35.2	
	Total	60.7	10.3	13.1	50.4	47.6	1,134.7	34.9	104.6	1,099.8	1,030.1	
	Ratio to personal deposits						13.3%	0.1%	0.6%	13.2%	12.7%	
The Kumamoto Bank (non-consolidated)	Investment trusts	11.2	(1.9)	3.4	13.1	7.8	82.3	5.7	19.5	76.6	62.8	
	Individual insurance	2.5	(0.7)	(0.9)	3.2	3.4	144.6	0.6	(1.3)	144.0	145.9	
	Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	2.3	(0.2)	(0.4)	2.5	2.7	
	Government bonds	0.0	0.0	0.0	0.0	0.0	0.9	0.0	(0.1)	0.9	1.0	
	Total	13.9	(2.5)	2.6	16.4	11.3	230.3	6.2	17.9	224.1	212.4	
	Ratio to personal deposits						19.6%	0.3%	0.9%	19.3%	18.7%	
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	22.3	3.5	10.7	18.8	11.6	157.3	13.9	33.3	143.4	124.0	
	Individual insurance	7.3	0.8	0.6	6.5	6.7	370.5	3.1	1.3	367.4	369.2	
	Foreign currency deposits	0.0	(0.1)	0.0	0.1	0.0	5.5	(0.5)	(0.7)	6.0	6.2	
	Government bonds	0.1	0.0	0.1	0.1	0.0	9.5	(0.7)	(2.2)	10.2	11.7	
	Total	29.7	4.0	11.1	25.7	18.6	542.9	15.8	31.7	527.1	511.2	
	Ratio to personal deposits						14.8%	0.2%	0.4%	14.6%	14.4%	

<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.

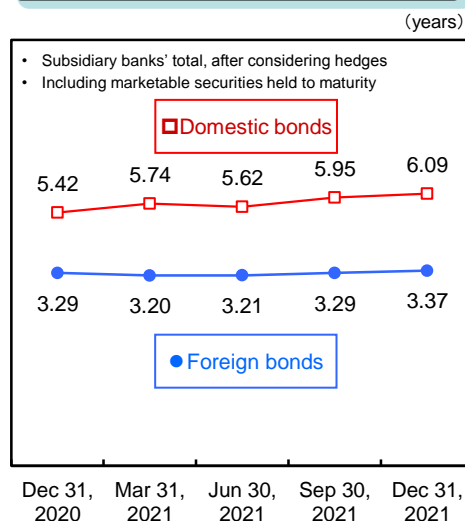
(4) Marketable securities

FFG (consolidated)

Unrealized gain



Bond duration

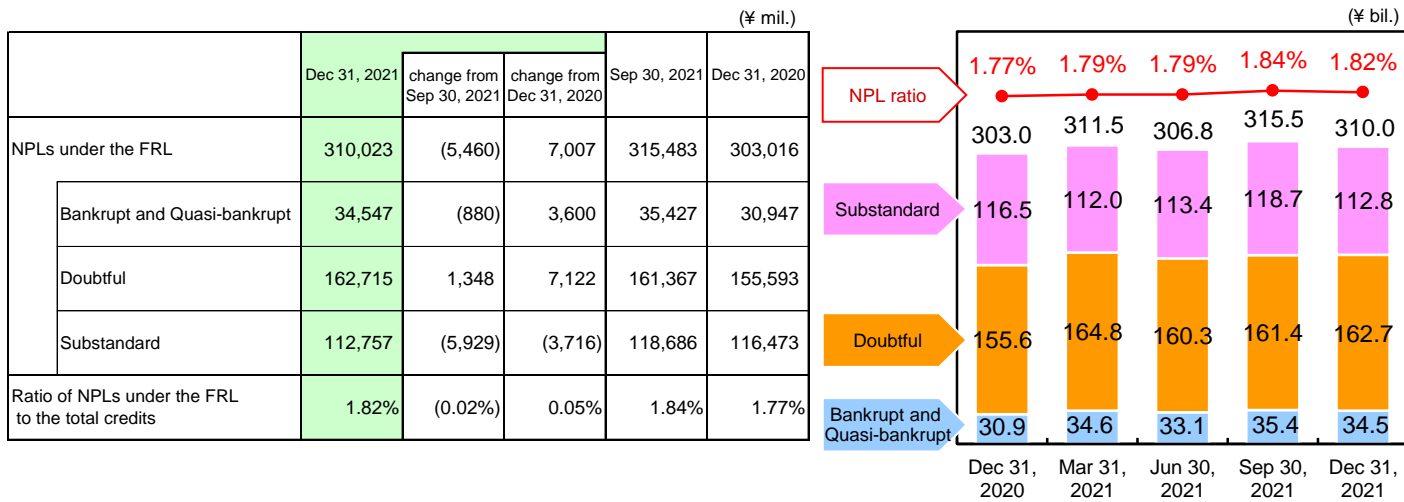


(¥ mil.)

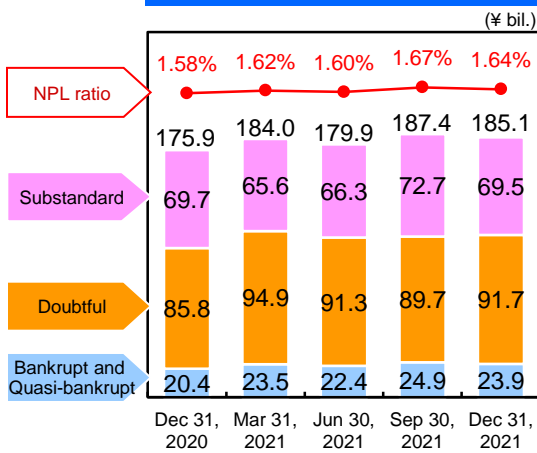
		Dec 31, 2021				Sep 30, 2021	
		Market value	change from Sep 30, 2021	Unrealized gain(loss)	change from Sep 30, 2021	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	3,885,790	(66,301)	153,581	(12,475)	3,952,091	166,056
	Stocks	180,712	(893)	84,403	(2,415)	181,605	86,818
	Domestic bonds	2,518,952	(83,616)	23,944	(6,730)	2,602,568	30,674
	National government bonds	1,886,805	(95,283)	22,655	(6,525)	1,982,088	29,180
	Local government bonds	150,373	(1,900)	162	22	152,273	140
	Corporate bonds	481,773	13,567	1,125	(229)	468,206	1,354
	Foreign bonds and Others	1,186,125	18,207	45,233	(3,329)	1,167,918	48,562
The Bank of Fukuoka (consolidated)	Total	2,571,692	(55,355)	129,319	(8,084)	2,627,047	137,403
	Stocks	142,946	437	77,789	(941)	142,509	78,730
	Domestic bonds	1,543,956	(68,183)	20,472	(5,202)	1,612,139	25,674
	National government bonds	1,224,425	(78,614)	19,808	(5,064)	1,303,039	24,872
	Local government bonds	65,477	32	41	31	65,445	10
	Corporate bonds	254,053	10,398	622	(169)	243,655	791
	Foreign bonds and Others	884,789	12,391	31,057	(1,941)	872,398	32,998
The Kumamoto Bank (non-consolidated)	Total	142,635	1,073	1,997	(458)	141,562	2,455
	Stocks	1,817	(152)	865	(152)	1,969	1,017
	Domestic bonds	135,860	1,230	1,163	(300)	134,630	1,463
	National government bonds	115,420	776	1,000	(282)	114,644	1,282
	Local government bonds	1,536	94	8	(1)	1,442	9
	Corporate bonds	18,903	360	154	(18)	18,543	172
	Foreign bonds and Others	4,957	(5)	(30)	(5)	4,962	Δ25
The Juhachi-Shinwa Bank (consolidated)	Total	1,168,284	(12,003)	54,580	(4,952)	1,180,287	59,532
	Stocks	35,948	(1,178)	15,272	(1,573)	37,126	16,845
	Domestic bonds	835,956	(16,647)	15,454	(1,905)	852,603	17,359
	National government bonds	543,781	(17,429)	12,599	(1,653)	561,210	14,252
	Local government bonds	83,358	(2,027)	941	(69)	85,385	1,010
	Corporate bonds	208,816	2,809	1,913	(183)	206,007	2,096
	Foreign bonds and Others	296,378	5,821	23,853	(1,474)	290,557	25,327

3. Non-performing loans (Direct write-off is adopted)

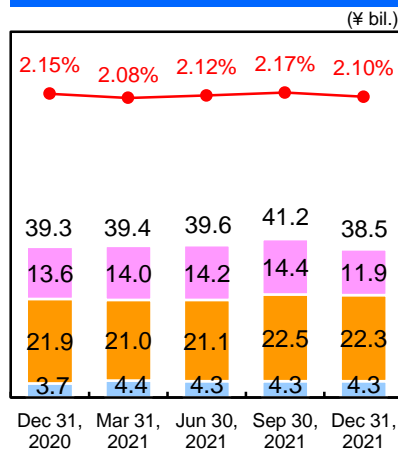
3 banks' total



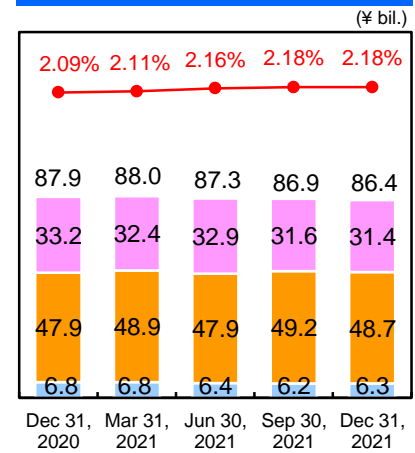
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



The Juhachi-Shinwa Bank (non-consolidated)



4. Interest rate spread (Domestic division)

(%)

	3 banks' total			The Bank of Fukuoka (non-consolidated)			The Kumamoto Bank (non-consolidated)			The Juhachi-Shinwa Bank (non-consolidated)		
	3Q FY2021 (9 months)	YoY change	3Q FY2020 (9 months)	3Q FY2021 (9 months)	YoY change	3Q FY2020 (9 months)	3Q FY2021 (9 months)	YoY change	3Q FY2020 (9 months)	3Q FY2021 (9 months)	YoY change	3Q FY2020 (9 months)
(1) Average yield on interest earning assets	0.82	0.01	0.81	0.82	0.03	0.79	0.91	(0.04)	0.95	0.82	0.00	0.82
Loans and bills discounted ①	0.85	0.00	0.85	0.87	0.01	0.86	0.88	(0.07)	0.95	0.80	0.00	0.80
Securities	0.96	0.01	0.95	0.96	0.00	0.96	0.71	(0.04)	0.75	0.99	0.03	0.96
(2) Average yield on interest bearing liabilities	0.42	(0.05)	0.47	0.37	(0.02)	0.39	0.44	(0.11)	0.55	0.59	(0.12)	0.71
Deposits and CDs ②	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
External liabilities	(0.01)	0.01	(0.02)	(0.01)	0.01	(0.02)	(0.01)	0.01	(0.02)	(0.00)	0.02	(0.02)
(3) Difference between average yields on loans and deposits ①-②	0.85	0.00	0.85	0.87	0.01	0.86	0.88	(0.07)	0.95	0.80	0.00	0.80
(4) Average interest rate spread (1)-(2)	0.40	0.06	0.34	0.45	0.05	0.40	0.47	0.07	0.40	0.23	0.12	0.11