

Fukuoka Financial Group, Inc.

Financial Digest for the First Quarter of FY2022



Stock Exchange Listing:	Tokyo, Fukuoka (code:8354)
URL:	https://www.fukuoka-fg.com/
Representative:	Hisashi Goto, Director & President
For Inquiry:	Tepei Mizoe, General Manager, Corporate Planning Division
Payment date of cash dividends:	—
Filing date of Financial Statements:	August 5, 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, 2022 to June 30, 2022)

(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 FY2022	75,122	8.7	24,303	11.0	17,047	11.9
1Q FY2021	69,107	3.6	21,898	56.6	15,237	47.7

(Note) Comprehensive income 1Q FY2022: ¥(34,755) million [—%] 1Q FY2021: ¥11,696 million [(62.9)%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
1Q FY2022	89.94	—
1Q FY2021	80.15	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
June 30, 2022	29,847,102	895,197	2.9
March 31, 2022	29,171,912	941,066	3.2

(Reference) Own capital June 30, 2022: ¥893,985 million March 31, 2022: ¥940,934 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
FY2021	—	47.50	—	47.50	95.00
FY2022	—	—	—	—	—
FY2022 (projection)	—	52.50	—	52.50	105.00

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

3. Consolidated Earnings Projections for Fiscal year 2022, (Year ending March 31, 2023)

(%: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 FY2022	40,500	0.0	28,000	0.2	147.29
FY2022	83,000	9.1	57,000	5.3	299.85

(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, 2022	As of Jun 30, 2022
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,849,025	8,057,709
Call loans and bills bought	コールローン及び買入手形	14,686	15,034
Monetary claims bought	買入金銭債権	42,814	39,405
Trading assets	特定取引資産	1,394	1,314
Money held in trust	金銭の信託	19,074	19,396
Securities	有価証券	4,110,270	4,121,387
Loans and bills discounted	貸出金	16,703,622	17,010,807
Foreign exchanges	外国為替	12,167	25,822
Lease receivables and lease investment assets	リース債権及びリース投資資産	15,410	15,464
Other assets	その他資産	269,630	387,386
Tangible fixed assets	有形固定資産	203,117	201,959
Intangible fixed assets	無形固定資産	18,872	18,812
Net defined benefit assets	退職給付に係る資産	26,036	26,609
Deferred tax assets	繰延税金資産	37,290	58,339
Customers' liabilities for acceptances and guarantees	支払承諾見返	47,808	50,998
Allowance for loan losses	貸倒引当金	(199,309)	(203,346)
Total assets	資産の部合計	29,171,912	29,847,102
(Liabilities)	負債の部		
Deposits	預金	20,085,823	20,233,529
Negotiable certificates of deposit	譲渡性預金	397,166	731,391
Call money and bills sold	コールマネー及び売渡手形	1,231,492	1,676,281
Payables under repurchase agreements	売現先勘定	1,497,851	1,280,681
Payables under securities lending transactions	債券貸借取引受入担保金	837,530	1,273,803
Borrowed money	借入金	3,876,327	3,388,061
Foreign exchanges	外国為替	712	5,213
Short-term bonds payable	短期社債	37,000	42,000
Other liabilities	その他負債	188,946	240,010
Net defined benefit liability	退職給付に係る負債	1,150	1,158
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	6,054	5,781
Reserves under the special laws	特別法上の引当金	24	24
Deferred tax liabilities	繰延税金負債	40	51
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	22,917	22,917
Acceptances and guarantees	支払承諾	47,808	50,998
Total liabilities	負債の部合計	28,230,846	28,951,905
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	141,487	141,282
Retained earnings	利益剰余金	579,369	587,388
Treasury stock	自己株式	(2,461)	(5,412)
Total shareholders' equity	株主資本合計	843,195	848,056
Valuation difference on available-for-sale securities	その他有価証券評価差額金	49,973	(17,451)
Deferred gains or losses on hedges	繰延ヘッジ損益	(1,850)	13,822
Revaluation reserve for land	土地再評価差額金	51,395	51,395
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(1,778)	(1,836)
Total accumulated other comprehensive income	その他の包括利益累計額合計	97,739	45,928
Non-controlling interests	非支配株主持分	131	1,211
Total net assets	純資産の部合計	941,066	895,197
Total liabilities and net assets	負債及び純資産の部合計	29,171,912	29,847,102

(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, 2021	3 months ended Jun 30, 2022
Ordinary income:	経常収益	69,107	75,122
Interest income	資金運用収益	47,999	52,545
Interest on loans and discounts	(うち貸出金利息)	36,887	37,633
Interest and dividends on securities	(うち有価証券利息配当金)	10,181	12,030
Fees and commissions	役務取引等収益	14,463	14,442
Trading income	特定取引収益	306	301
Other operating income	その他業務収益	4,042	7,059
Other income	その他経常収益	2,295	773
Ordinary expenses:	経常費用	47,209	50,818
Interest expenses	資金調達費用	2,682	4,423
Interest on deposits	(うち預金利息)	166	551
Fees and commissions payments	役務取引等費用	5,454	5,550
Other operating expenses	その他業務費用	2,017	3,267
General and administrative expenses	営業経費	35,437	35,345
Other expenses	その他経常費用	1,617	2,231
Ordinary profit	経常利益	21,898	24,303
Extraordinary income	特別利益	0	28
Gain on disposal of noncurrent assets	固定資産処分益	0	28
Extraordinary loss	特別損失	105	96
Loss on disposal of noncurrent assets	固定資産処分損	61	96
Impairment loss	減損損失	43	—
Income before income taxes:	税金等調整前四半期純利益	21,793	24,235
Current	法人税、住民税及び事業税	4,926	5,690
Deferred	法人税等調整額	1,645	1,490
Total income taxes	法人税等合計	6,572	7,180
Net income	四半期純利益	15,221	17,055
Net income (loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益又は 非支配株主に帰属する四半期純損失	(16)	7
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	15,237	17,047

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	3 months ended Jun 30, 2021	3 months ended Jun 30, 2022
Net income	四半期純利益	15,221	17,055
Other comprehensive income	その他の包括利益	(3,525)	(51,810)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,276	(67,425)
Deferred gains or losses on hedges	繰延ヘッジ損益	(6,588)	15,672
Remeasurements of defined benefit plans	退職給付に係る調整額	(213)	(57)
Total comprehensive income	四半期包括利益	11,696	(34,755)
(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	11,712	(34,763)
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(16)	7

Financial Digest for the First Quarter of FY2022

August 5, 2022

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

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.)

	3 banks' total			FFG (consolidated)			FY 2021
	3 months ended Jun 30, 2022	Comparison	3 months ended Jun 30, 2021	3 months ended Jun 30, 2022	Comparison	3 months ended Jun 30, 2021	
Gross business profit	57,156	4,210	52,946	61,107	4,449	56,658	221,133
Net interest income	48,927	2,597	46,330	48,121	2,804	45,317	181,217
Domestic	44,093	1,165	42,928	43,877	1,850	42,027	166,540
International	4,834	1,433	3,401	4,244	955	3,289	14,676
Net fees and commissions	6,262	73	6,189	8,891	(118)	9,009	35,695
Net trading income	1	1	0	301	(5)	306	1,204
Net other operating income	1,964	1,538	426	3,792	1,768	2,024	3,016
Gains (losses) on sales (redemptions) of bonds	190	182	8	(64)	(75)	11	(8,015)
Overhead expenses (-)	28,400	(1,523)	29,923	35,382	(346)	35,728	142,867
Business profit (before transfer to general reserve for possible loan losses)	28,755	5,732	23,023	25,725	4,795	20,930	78,265
① Transfer to general reserve for possible loan losses (-)	(311)	(311)	[(477)]	(213)	(213)	[(396)]	401
Business profit	29,066	6,043	23,023	25,938	5,008	20,930	77,864
Core business profit	28,564	5,550	23,014	25,789	4,871	20,918	86,281
Core business profit (excluding gains (losses) on cancellation of investment trusts)	28,420	5,743	22,677	25,645	4,962	20,683	86,430
Other operating profit (loss)	(1,137)	(3,081)	1,944	(1,634)	(2,602)	968	(1,777)
② Credit cost for disposal of non-performing loans (-)	796	2,432	(1,636)	1,388	2,514	(1,126)	2,708
Net transfer to specific reserve for possible loan losses (-)	662	662	[(1,206)]	1,260	1,260	[(764)]	3,218
Reversal of allowance for loan losses	—	(1,684)	1,684	—	(1,160)	1,160	—
Recoveries of written-off claims	1	(104)	105	8	(98)	106	771
Total credit cost ①+② (-)	485	2,121	(1,636)	1,175	2,301	(1,126)	3,109
Gains (losses) on stocks	3	(600)	603	(33)	(330)	297	2,686
Others	(344)	(49)	(295)	(212)	243	(455)	(1,755)
Ordinary profit	27,928	2,961	24,967	24,303	2,405	21,898	76,086
Extraordinary profit (loss)	(67)	36	(103)	(67)	37	(104)	(924)
Income (loss) before income taxes	27,861	2,997	24,864	24,235	2,442	21,793	75,162
Total income taxes (-)	7,397	446	6,951	7,180	608	6,572	21,005
Net income	20,463	2,551	17,912	17,055	1,834	15,221	54,157
Net income attributable to non-controlling interests (-)				7	23	(16)	38
Net income attributable to owners of the parent				17,047	1,810	15,237	54,118

<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.)	22/1Q	21/1Q	Comparison
Net income (3 banks' total)	20.5	17.9	2.6
FFG non-consolidated	(2.0)	(1.9)	(0.1)
Profit (loss) of subsidiary companies (including Minna Bank)	(0.5)	(0.0)	(0.5)
Other consolidation adjustments	(1.0)	(0.8)	(0.1)
FFG's consolidated net profit for the quarter	17.0	15.2	1.8

■ 3 months Summary

Core business profit (3 banks' total) **¥28.6 billion**

Progress on FY2022 Projection 28.6%

- Core business profit increased ¥5.6 billion from a year earlier to ¥28.6 billion mainly due to an increase in interest income and a decrease in overhead expenses.
- We achieved steady progress of 28.6% toward the target announced for this fiscal year (¥100.0 billion).

Consolidated ordinary profit **¥24.3 billion**

Progress on FY2022 Projection 29.3%

- In spite of an increase in credit cost, consolidated ordinary profit increased ¥2.4 billion from a year earlier to ¥24.3 billion mainly due to increased core business profit.

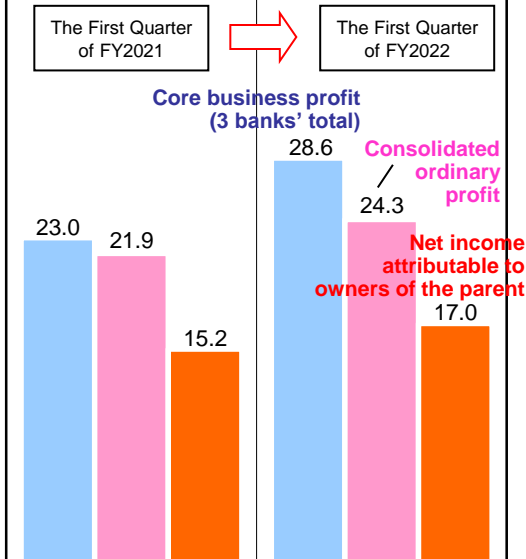
Net income attributable to owners of the parent **¥17.0 billion**

Progress on FY2022 Projection 29.9%

- As a result, net income attributable to owners of the parent increased ¥1.8 billion from a year earlier to ¥17.0 billion.
- We achieved steady progress of 29.9% toward the target announced for this fiscal year (¥57.0 billion).

Gain and Loss

(¥ bil.)



The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2022	3 months ended Jun 30, 2021	Comparison	FY 2021
Gross business profit	39,626	35,187	4,439	137,947
Net interest income	32,700	30,258	2,442	121,650
Domestic	28,799	27,484	1,315	109,258
International	3,901	2,773	1,128	12,391
Net fees and commissions	4,560	4,563	(3)	18,866
Net trading income	1	0	1	0
Net other operating income	2,363	365	1,998	(2,569)
Gains (losses) on sales (redemptions) of bonds	562	4	558	(5,558)
Overhead expenses (-)	16,804	16,964	(160)	66,967
Business profit (before transfer to general reserve for possible loan losses)	22,821	18,222	4,599	70,980
① Transfer to general reserve for possible loan losses (-)	197	∴[(495)] -	197	1,061
Business profit	22,623	∴ 18,222	4,401	69,918
Core business profit	22,258	∴ 18,218	4,040	76,538
Core business profit (excluding gains (losses) on cancellation of investment trusts)	22,088	∴ 18,176	3,912	76,422
Other operating profit (loss)	(1,499)	∴ 2,070	(3,569)	3,404
② Credit cost for disposal of non-performing loans (-)	1,388	∴ (1,576)	2,964	(564)
Net transfer to specific reserve for possible loan losses (-)	1,271	∴∴[(1,085)] -	1,271	(513)
Reversal of allowance for loan losses	-	∴∴▶ 1,581	(1,581)	-
Recoveries of written-off claims	0	∴ 20	(20)	127
Total credit cost ①+② (-)	1,586	∴ (1,576)	3,162	497
Gains (losses) on stocks	(200)	∴ 429	(629)	2,467
Others	89	∴ 64	25	373
Ordinary profit	21,124	∴ 20,293	831	73,323
Extraordinary profit (loss)	(5)	∴ (82)	77	(178)
Income (loss) before income taxes	21,119	∴ 20,210	909	73,145
Total income taxes (-)	5,864	∴ 5,782	82	20,352
Net income	15,254	∴ 14,427	827	52,792

The Kumamoto Bank (non-consolidated)

(¥ mil.)

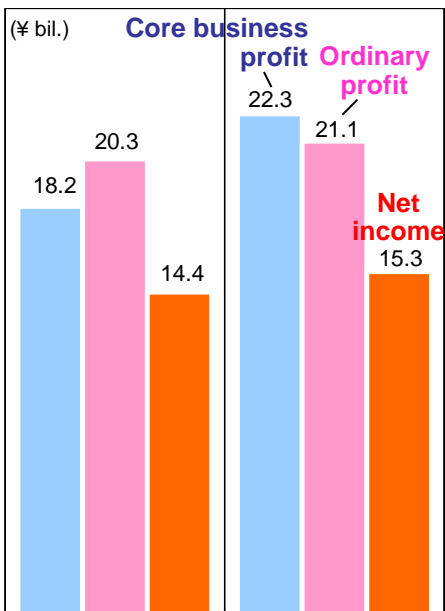
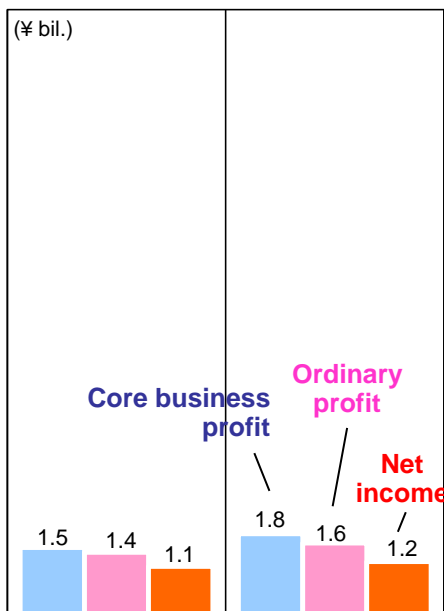
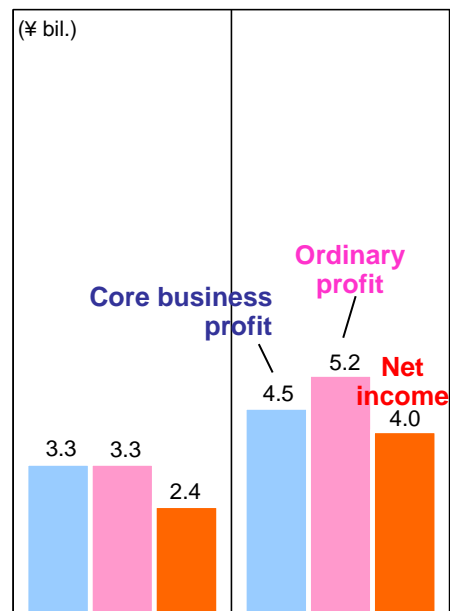
	3 months ended Jun 30, 2022	3 months ended Jun 30, 2021	Comparison	FY 2021
Gross business profit	4,969	4,787	182	19,425
Net interest income	4,709	4,460	249	18,444
Domestic	4,706	4,459	247	18,440
International	3	0	3	4
Net fees and commissions	257	303	(46)	1,298
Net other operating income	1	23	(22)	(317)
Gains (losses) on sales (redemptions) of bonds	-	6	(6)	(368)
Overhead expenses (-)	3,163	3,301	(138)	13,114
Business profit (before transfer to general reserve for possible loan losses)	1,806	1,485	321	6,310
① Transfer to general reserve for possible loan losses (-)	(78)	∴[(61)] -	(78)	∴∴[(1,293)] -
Business profit	1,884	∴ 1,485	399	∴ 6,310
Core business profit	1,806	∴ 1,479	327	∴ 6,679
Core business profit (excluding gains (losses) on cancellation of investment trusts)	1,806	∴ 1,479	327	∴ 6,679
Other operating profit (loss)	(286)	∴ (75)	(211)	∴ 492
② Credit cost for disposal of non-performing loans (-)	178	∴ (31)	209	∴ (940)
Net transfer to specific reserve for possible loan losses (-)	176	∴∴[(2)] -	176	∴∴[260] -
Reversal of allowance for loan losses	-	∴∴▶ 64	(64)	∴∴▶ 1,033
Recoveries of written-off claims	1	∴ 2	(1)	12
Total credit cost ①+② (-)	100	∴ (31)	131	(940)
Gains (losses) on stocks	-	∴ -	-	(103)
Others	(107)	∴ (107)	0	(344)
Ordinary profit	1,598	∴ 1,409	189	6,803
Extraordinary profit (loss)	(2)	∴ (3)	1	23
Income (loss) before income taxes	1,595	∴ 1,406	189	6,826
Total income taxes (-)	378	∴ 327	51	1,698
Net income	1,217	∴ 1,079	138	5,128

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2022	3 months ended Jun 30, 2021	Comparison	FY 2021
Gross business profit	12,560	12,971	(411)	47,565
Net interest income	11,517	11,611	(94)	44,731
Domestic	10,587	10,983	(396)	41,974
International	930	627	303	2,757
Net fees and commissions	1,443	1,322	121	4,769
Net other operating income	(400)	37	(437)	(1,936)
Gains (losses) on sales (redemptions) of bonds	(372)	(2)	(370)	(2,085)
Overhead expenses (-)	8,432	9,656	(1,224)	35,332
Business profit (before transfer to general reserve for possible loan losses)	4,127	3,314	813	12,232
① Transfer to general reserve for possible loan losses (-)	∴[(430)] —	∴[79] —	—	1,053
Business profit	∴ 4,127	∴ 3,314	813	11,178
Core business profit	∴ 4,499	∴ 3,316	1,183	14,317
Core business profit (excluding gains (losses) on cancellation of investment trusts)	∴ 4,525	∴ 3,022	1,503	14,482
Other operating profit (loss)	∴ 1,078	∴ (49)	1,127	554
② Credit cost for disposal of non-performing loans (-)	(1,201)	(28)	(1,173)	935
Net transfer to specific reserve for possible loan losses (-)	∴[(785)] —	∴[(119)] —	—	1,463
Reversal of allowance for loan losses	∴▶ 1,216	∴▶▶ 39	1,177	—
Recoveries of written-off claims	—	82	(82)	630
Total credit cost ①+② (-)	(1,201)	(28)	(1,173)	1,989
Gains (losses) on stocks	203	173	30	2,863
Others	(326)	(252)	(74)	(1,373)
Ordinary profit	5,206	3,264	1,942	11,733
Extraordinary profit (loss)	(59)	(17)	(42)	(854)
Income (loss) before income taxes	5,146	3,247	1,899	10,879
Total income taxes (-)	1,154	841	313	28
Net income	3,991	2,405	1,586	10,850

Gain and Loss

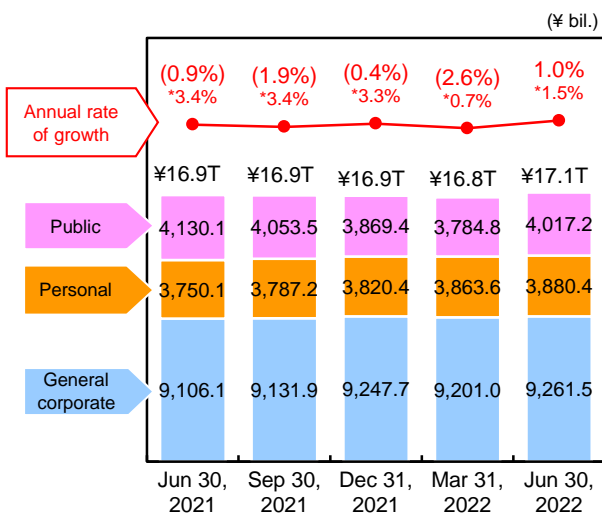
The Bank of Fukuoka
(non-consolidated)The Kumamoto Bank
(non-consolidated)The Juhachi-Shinwa Bank
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2. Assets and liabilities

(1) Loans

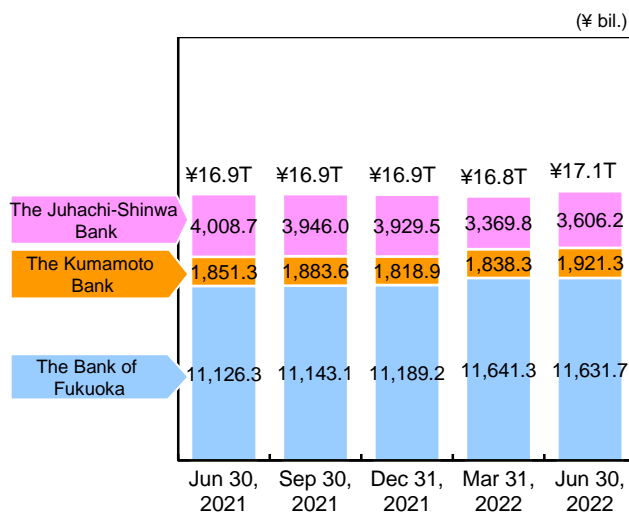
3 banks' total

Loans classified by customer segment
(Term-end balance)



* Annual rates, excluding loans to FFG and Government

Loans classified by bank
(Term-end balance)



(¥ mil.)

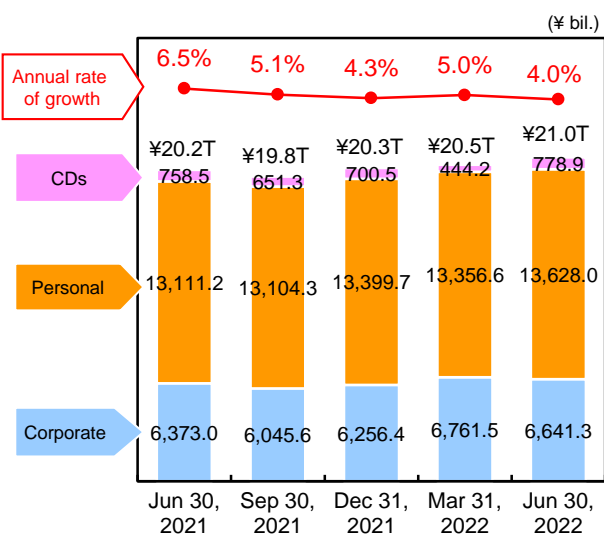
	Jun 30, 2022				Mar 31, 2022	Jun 30, 2021
	annual rate of growth		change from Mar 31, 2022	change from Jun 30, 2021		
3 banks' total	Total loans	1.0%	17,159,296	309,740	172,783	16,849,556
	Personal segment	3.5%	3,880,457	16,785	130,315	3,750,142
	Corporate segment	0.3%	13,278,836	292,952	42,468	12,985,884
	Personal loans	3.6%	3,777,361	21,696	130,919	3,755,665
	Housing loans	4.0%	3,400,719	22,455	132,048	3,378,264
	Consumer loans	2.0%	319,671	1,083	6,119	318,588
	Loans to small-and-medium-sized enterprises, etc. ratio	—	63.66%	(0.98%)	1.68%	64.64%
The Bank of Fukuoka (non-consolidated)	Total loans	4.5%	11,631,725	(9,582)	505,339	11,641,307
	Personal segment	3.8%	2,452,390	8,731	90,094	2,443,659
	Corporate segment	4.7%	9,179,334	(18,314)	415,245	9,197,648
	Fukuoka prefecture	2.5%	7,907,611	20,591	196,292	7,887,020
	Personal loans	4.0%	2,389,405	13,962	92,507	2,375,443
	Housing loans	4.4%	2,144,459	13,989	90,967	2,130,470
	Consumer loans	3.5%	207,736	1,521	6,937	206,215
Loans to small-and-medium-sized enterprises, etc. ratio	—	65.40%	0.40%	0.13%	65.00%	65.27%
The Kumamoto Bank (non-consolidated)	Total loans	3.8%	1,921,338	82,982	70,008	1,838,356
	Personal segment	4.0%	549,240	5,155	21,280	544,085
	Corporate segment	3.7%	1,372,097	77,826	48,728	1,294,271
	Kumamoto prefecture	2.0%	1,288,565	16,534	25,297	1,272,031
	Personal loans	4.0%	527,122	4,263	20,105	522,859
	Housing loans	4.6%	493,984	4,794	21,628	489,190
	Consumer loans	0.9%	29,797	49	256	29,748
Loans to small-and-medium-sized enterprises, etc. ratio	—	61.58%	(2.41%)	(0.72%)	63.99%	62.30%
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	(10.0%)	3,606,233	236,340	(402,564)	3,369,893
	Personal segment	2.2%	878,827	2,899	18,941	875,928
	Corporate segment	(13.4%)	2,727,405	233,440	(421,505)	2,493,965
	Nagasaki prefecture	(0.0%)	2,291,820	(10,537)	(616)	2,302,357
	Personal loans	2.2%	860,834	3,471	18,307	857,363
	Housing loans	2.6%	762,276	3,672	19,453	758,604
	Consumer loans	(1.3%)	82,138	(487)	(1,074)	82,625
Loans to small-and-medium-sized enterprises, etc. ratio	—	59.14%	(4.63%)	6.42%	63.77%	52.72%

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥128.3 billion at the end of June 2022, ¥123.3 billion at the end of March 2022, and ¥127.3 billion at the end of June 2021).

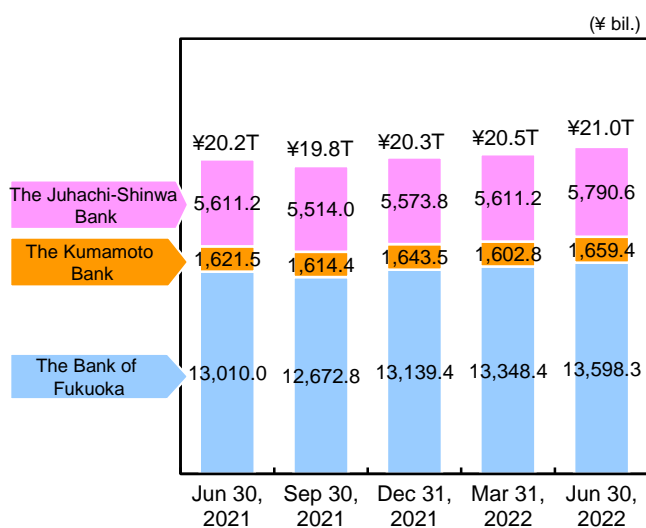
(2) Deposits

3 banks' total

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



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



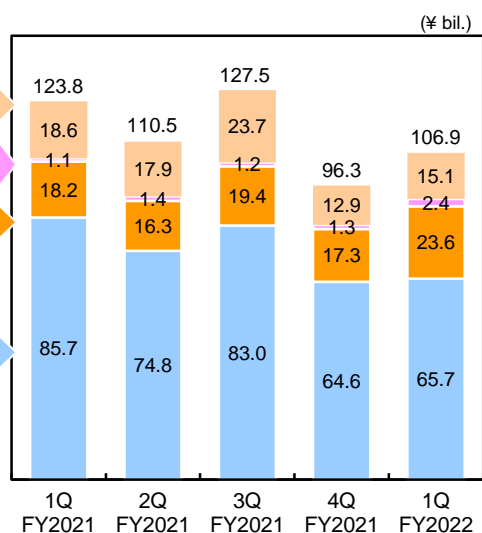
(¥ mil.)

		Jun 30, 2022		change from Mar 31, 2022	change from Jun 30, 2021	Mar 31, 2022	Jun 30, 2021
		annual rate of growth					
3 banks' total	Personal deposits	3.9%	13,628,067	271,382	516,811	13,356,685	13,111,256
	Corporate deposits	4.2%	6,641,390	(120,132)	268,328	6,761,522	6,373,062
	Total	4.0%	20,269,458	151,249	785,139	20,118,209	19,484,319
	Demand	6.4%	15,141,435	101,164	909,164	15,040,271	14,232,271
	Time	(2.4%)	5,128,022	50,086	(124,024)	5,077,936	5,252,046
	CDs	2.7%	778,991	334,725	20,466	444,266	758,525
	Deposits and CDs	4.0%	21,048,449	485,974	805,604	20,562,475	20,242,845
The Bank of Fukuoka (non-consolidated)	Personal deposits	4.4%	8,695,389	173,625	363,460	8,521,764	8,331,929
	Corporate deposits	5.3%	4,400,601	(117,464)	222,137	4,518,065	4,178,464
	Total	4.7%	13,095,990	56,161	585,597	13,039,829	12,510,393
	Demand	6.7%	9,929,129	33,211	619,568	9,895,918	9,309,561
	Time	(1.1%)	3,166,861	22,951	(33,970)	3,143,910	3,200,831
	CDs	0.5%	502,358	193,777	2,692	308,581	499,666
	Deposits and CDs	4.5%	13,598,348	249,938	588,288	13,348,410	13,010,060
	Fukuoka prefecture	5.3%	12,234,606	92,077	615,678	12,142,529	11,618,928
The Kumamoto Bank (non-consolidated)	Personal deposits	3.0%	1,192,069	19,195	34,279	1,172,874	1,157,790
	Corporate deposits	0.8%	466,739	37,368	3,595	429,371	463,144
	Total	2.3%	1,658,808	56,562	37,874	1,602,246	1,620,934
	Demand	6.3%	1,132,023	42,568	66,729	1,089,455	1,065,294
	Time	(5.2%)	526,785	13,994	(28,855)	512,791	555,640
	CDs	0.0%	600	0	0	600	600
	Deposits and CDs	2.3%	1,659,408	56,562	37,874	1,602,846	1,621,534
	Kumamoto prefecture	2.5%	1,568,551	55,327	37,546	1,513,224	1,531,005
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	3.3%	3,740,609	78,562	119,072	3,662,047	3,621,537
	Corporate deposits	2.5%	1,774,050	(40,036)	42,596	1,814,086	1,731,454
	Total	3.0%	5,514,660	38,526	161,668	5,476,134	5,352,992
	Demand	5.8%	4,080,283	25,385	222,867	4,054,898	3,857,416
	Time	(4.1%)	1,434,376	13,141	(61,199)	1,421,235	1,495,575
	CDs	6.9%	276,033	140,948	17,774	135,085	258,259
	Deposits and CDs	3.2%	5,790,693	179,474	179,442	5,611,219	5,611,251
	Nagasaki prefecture	3.4%	5,111,084	32,423	167,367	5,078,661	4,943,717

(3) Asset management products

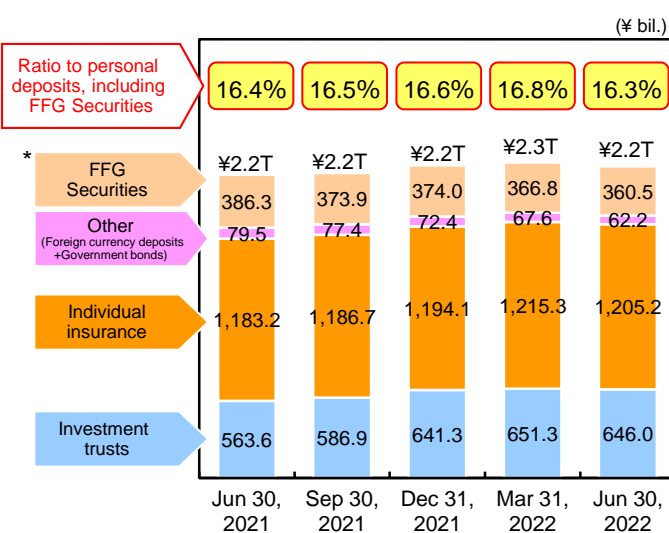
Group's total

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

(¥ bil.)

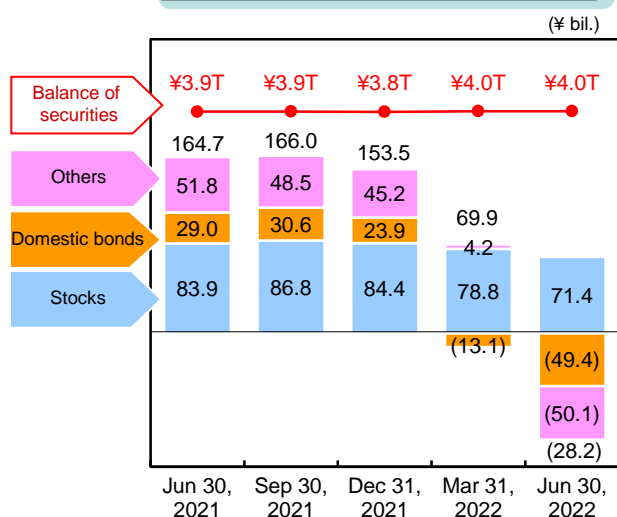
		1Q FY2022		1Q FY2021	FY2021	Jun 30, 2022		Mar 31, 2022	Jun 30, 2021	
		(3 months)	change from 1Q FY2021			Change from Mar 31, 2022	Change from Jun 30, 2021			
Group's total	Investment trusts	65.7	(20.0)	85.7	308.2	646.0	(5.3)	82.4	651.3	563.6
	Individual insurance	23.6	5.4	18.2	71.4	1,205.2	(10.1)	22.0	1,215.3	1,183.2
	Foreign currency deposits	1.1	0.9	0.2	1.8	24.9	(4.3)	(9.2)	29.2	34.1
	Government bonds	1.3	0.5	0.8	3.4	37.3	(1.1)	(8.0)	38.4	45.3
	FFG Securities	15.1	(3.5)	18.6	73.3	360.5	(6.3)	(25.8)	366.8	386.3
	Total	106.9	(16.9)	123.8	458.3	2,273.9	(27.3)	61.2	2,301.2	2,212.7
	Ratio to personal deposits						16.3%	(0.5%)	(0.1%)	16.8%
The Bank of Fukuoka (non-consolidated)	Investment trusts	39.2	(13.3)	52.5	181.7	400.8	(3.6)	50.2	404.4	350.6
	Individual insurance	11.4	3.0	8.4	33.1	685.0	(4.4)	12.5	689.4	672.5
	Foreign currency deposits	0.9	0.7	0.2	1.4	19.1	(2.8)	(6.4)	21.9	25.5
	Government bonds	0.9	0.3	0.6	2.5	27.5	(0.9)	(6.2)	28.4	33.7
	Total	52.5	(9.2)	61.7	218.9	1,132.6	(11.6)	50.1	1,144.2	1,082.5
	Ratio to personal deposits						13.0%	(0.4%)	0.0%	13.4%
The Kumamoto Bank (non-consolidated)	Investment trusts	9.0	(2.8)	11.8	45.9	81.3	(2.3)	8.6	83.6	72.7
	Individual insurance	3.2	0.4	2.8	10.9	144.8	(2.6)	1.4	147.4	143.4
	Foreign currency deposits	0.0	0.0	0.0	0.0	1.7	(0.5)	(0.9)	2.2	2.6
	Government bonds	0.0	0.0	0.0	0.0	0.8	0.0	(0.1)	0.8	0.9
	Total	12.3	(2.3)	14.6	57.0	228.7	(5.5)	8.9	234.2	219.8
Ratio to personal deposits						19.2%	(0.8%)	0.2%	20.0%	19.0%
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	17.4	(3.9)	21.3	80.5	163.8	0.6	23.6	163.2	140.2
	Individual insurance	8.9	1.9	7.0	27.4	375.3	(3.2)	8.2	378.5	367.1
	Foreign currency deposits	0.1	0.1	0.0	0.2	3.9	(1.0)	(2.1)	4.9	6.0
	Government bonds	0.3	0.2	0.1	0.7	8.9	(0.1)	(1.6)	9.0	10.5
	Total	26.9	(1.7)	28.6	109.0	552.0	(3.9)	28.0	555.9	524.0
Ratio to personal deposits						14.8%	(0.4%)	0.3%	15.2%	14.5%

<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.

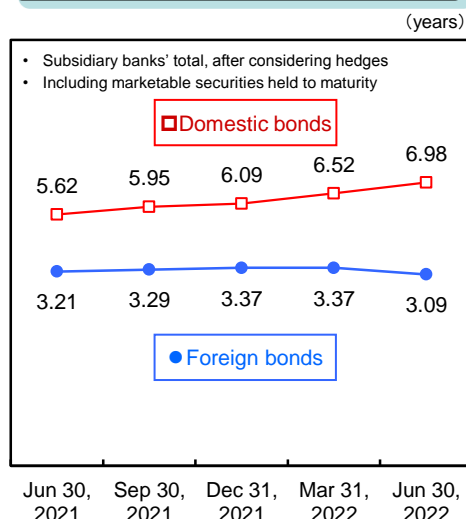
(4) Marketable securities

FFG (consolidated)

Unrealized gain



Bond duration

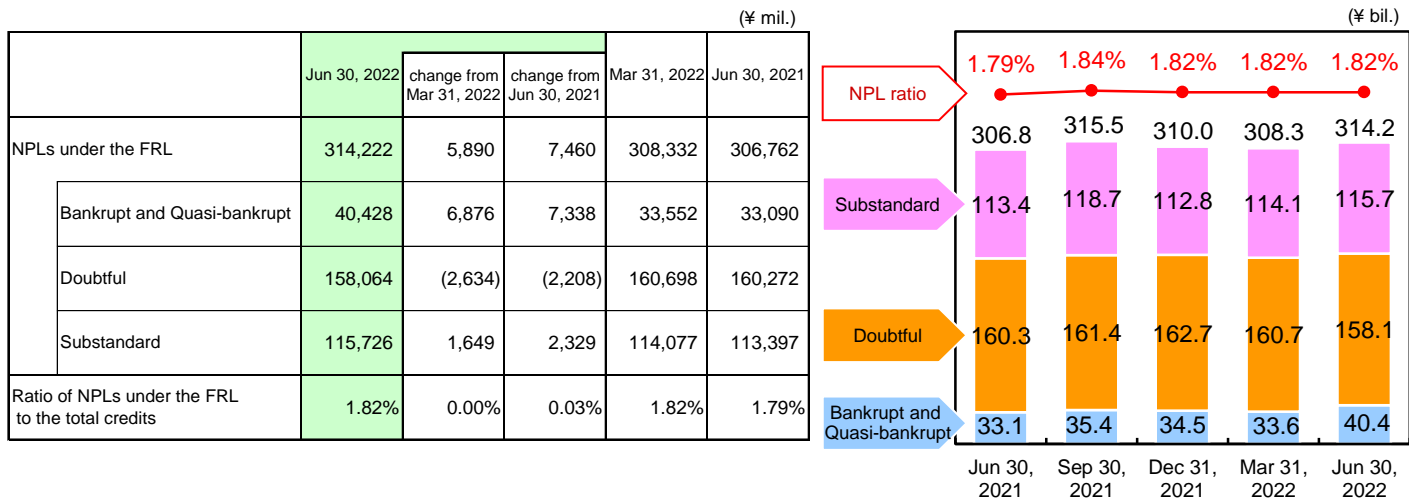


(¥ mil.)

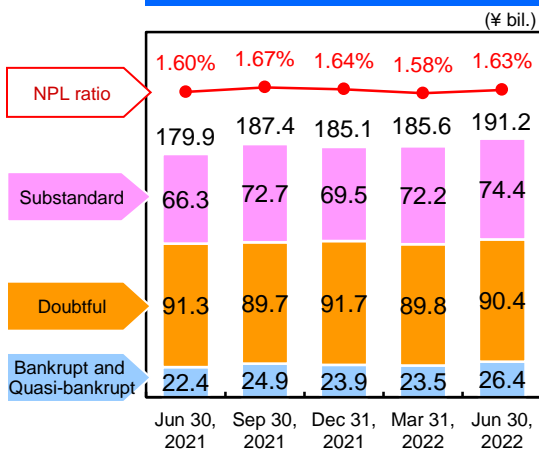
		Jun 30, 2022				Mar 31, 2022	
		Market value	change from Mar 31, 2022	Unrealized gain(loss)	change from Mar 31, 2022	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	4,027,983	4,320	(28,216)	(98,140)	4,023,663	69,924
	Stocks	168,940	(7,267)	71,441	(7,385)	176,207	78,826
	Domestic bonds	2,462,591	(78,754)	(49,474)	(36,327)	2,541,345	(13,147)
	National government bonds	1,859,179	(64,139)	(44,671)	(34,466)	1,923,318	(10,205)
	Others	1,396,451	90,341	(50,184)	(54,428)	1,306,110	4,244
	Foreign bonds	895,544	96,232	(44,393)	(29,945)	799,312	(14,448)
The Bank of Fukuoka (consolidated)	Total	2,684,035	6,460	(5,484)	(74,014)	2,677,575	68,530
	Stocks	132,529	(7,311)	66,927	(7,221)	139,840	74,148
	Domestic bonds	1,512,556	(52,184)	(31,734)	(25,445)	1,564,740	(6,289)
	National government bonds	1,215,396	(40,017)	(29,030)	(24,391)	1,255,413	(4,639)
	Others	1,038,948	65,955	(40,677)	(41,349)	972,993	672
	Foreign bonds	698,393	80,047	(32,886)	(22,518)	618,346	(10,368)
The Kumamoto Bank (non-consolidated)	Total	154,035	(1,817)	(2,006)	(2,460)	155,852	454
	Stocks	1,480	(153)	527	(154)	1,633	681
	Domestic bonds	147,643	(1,776)	(2,361)	(2,220)	149,419	(141)
	National government bonds	127,589	(1,534)	(2,459)	(2,192)	129,123	(267)
	Others	4,912	113	(173)	(88)	4,799	(85)
	Foreign bonds	—	—	—	—	—	—
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,186,937	(228)	10,216	(22,539)	1,187,165	32,755
	Stocks	34,930	198	13,363	(157)	34,732	13,520
	Domestic bonds	799,416	(24,699)	(3,223)	(9,158)	824,115	5,935
	National government bonds	513,219	(22,492)	(3,117)	(8,220)	535,711	5,103
	Others	352,590	24,274	75	(13,224)	328,316	13,299
	Foreign bonds	197,150	16,185	(9,187)	(7,660)	180,965	(1,527)

3. Non-performing loans

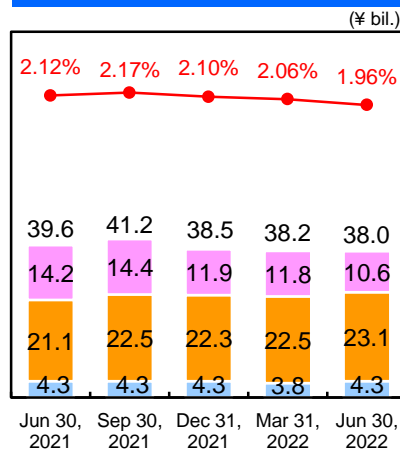
3 banks' total



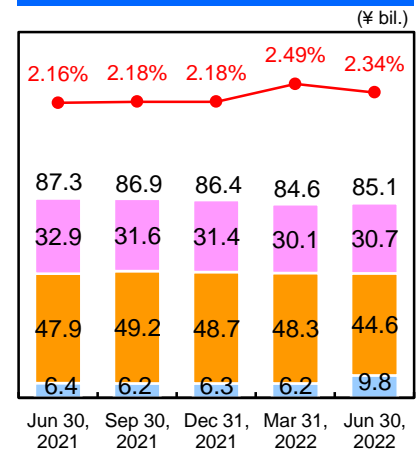
The Bank of Fukuoka
(non-consolidated)



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)		
	1Q FY2022 (3 months)	YoY change	1Q FY2021 (3 months)	1Q FY2022 (3 months)	YoY change	1Q FY2021 (3 months)	1Q FY2022 (3 months)	YoY change	1Q FY2021 (3 months)	1Q FY2022 (3 months)	YoY change	1Q FY2021 (3 months)
(1) Average yield on interest earning assets	0.81	(0.01)	0.82	0.80	(0.01)	0.81	0.90	0.01	0.89	0.80	(0.05)	0.85
Loans and bills discounted ①	0.85	0.00	0.85	0.83	(0.04)	0.87	0.85	(0.04)	0.89	0.92	0.13	0.79
Securities	0.93	(0.11)	1.04	0.93	(0.09)	1.02	0.76	(0.01)	0.77	0.94	(0.18)	1.12
(2) Average yield on interest bearing liabilities	0.39	(0.06)	0.45	0.34	(0.05)	0.39	0.40	(0.05)	0.45	0.54	(0.10)	0.64
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	(0.00)	0.01	(0.01)	(0.00)	0.01	(0.01)	(0.01)	0.00	(0.01)	(0.00)	0.00	(0.00)
(3) Difference between average yields on loans and deposits ①-②	0.85	0.00	0.85	0.83	(0.04)	0.87	0.85	(0.04)	0.89	0.92	0.13	0.79
(4) Average interest rate spread (1)-(2)	0.42	0.05	0.37	0.46	0.04	0.42	0.50	0.06	0.44	0.26	0.05	0.21