

To whom it may concern:



Feb. 10, 2023

Company Name Fukuoka Financial Group,inc.
 Representative Hisashi Goto,President
 Head Office 8-3,Otemon 1 chome,Chuo-ku,Fukuoka
 (Code No.8354 TSE Prime Market,FSE)
 Contact Teppei Mizoe,General Manager
 Corporate Planning Division

Capital Adequacy Ratio for the Third Quarter of the Year Ending March 31, 2023

We hereby announce our capital adequacy ratio for the Third Quarter of the Year Ending March 31, 2023, as follows;

1.Fukuoka Financial Group,Inc.

Credit risk : Advanced internal ratings-based approach Operational risk : Basic indicator approach	Consolidated		(¥bil.)
	Dec. 31, 2022	change from Sep. 30, 2022	Sep. 30, 2022
①Total capital ratio ④/⑤	10.42%	0.01%	10.41%
②Core capital	902.7	2.3	900.4
③Deduction	34.5	1.3	33.2
④Total capital ②－③	868.2	1.1	867.1
⑤Risk adjusted assets	8,327.6	2.2	8,325.4
⑥Total required capital ⑤×8%	666.2	0.2	666.0

2.Subsidiary banks

(1)The Bank of Fukuoka,Ltd.

Credit risk : Advanced internal ratings-based approach Operational risk : Standardised approach	Consolidated			(¥bil.)	Non-Consolidated
	Dec. 31, 2022	change from Sep. 30, 2022	Sep. 30, 2022		Dec. 31, 2022
①Total capital ratio ④/⑤	9.45%	0.18%	9.27%		9.06%
②Core capital	660.9	6.2	654.7		617.0
③Deduction	79.2	(1.6)	80.8		83.7
④Total capital ②－③	581.6	7.8	573.8		533.3
⑤Risk adjusted assets	6,154.6	(32.6)	6,187.2		5,880.8
⑥Total required capital ⑤×8%	492.3	(2.6)	494.9		470.4

(2)The Kumamoto Bank,Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec. 31, 2022	change from Sep. 30, 2022	Sep. 30, 2022
①Total capital ratio ④/⑤	9.78%	(0.04%)	9.82%
②Core capital	103.8	1.9	101.9
③Deduction	5.2	0.1	5.1
④Total capital ②－③	98.6	1.9	96.7
⑤Risk adjusted assets	1,008.0	22.8	985.2
⑥Total required capital ⑤×4%	40.3	0.9	39.4

(3)The Juhachi-Shinwa Bank,Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Dec. 31, 2022	change from Sep. 30, 2022	Sep. 30, 2022
①Total capital ratio ④/⑤	9.87%	0.01%	9.86%
②Core capital	257.5	0.5	257.0
③Deduction	9.4	(0.0)	9.4
④Total capital ②－③	248.1	0.5	247.6
⑤Risk adjusted assets	2,511.6	0.8	2,510.8
⑥Total required capital ⑤×4%	100.4	0.0	100.4

(4)Minna Bank,Ltd.

Non-Consolidated

(¥bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Dec. 31, 2022	change from Sep. 30, 2022	Sep. 30, 2022
①Total capital ratio ④/⑤	116.61%	(49.15%)	165.76%
②Core capital	9.4	(1.0)	10.4
③Deduction	-	-	-
④Total capital ②－③	9.4	(1.0)	10.4
⑤Risk adjusted assets	8.1	1.8	6.3
⑥Total required capital ⑤×4%	0.3	0.1	0.2