

# Fukuoka Financial Group, Inc.

Financial Digest for the Third Quarter of FY2023



Stock Exchange Listing:	Tokyo, Fukuoka (code:8354)
URL:	<a href="https://www.fukuoka-fg.com/">https://www.fukuoka-fg.com/</a>
Representative:	Hisashi Goto, Director & President
For Inquiry:	Teppei Mizoe, Executive Officer, Corporate Planning Division
Payment date of cash dividends:	—
Filing date of Financial Statements:	February 9, 2024 (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, 2023 to December 31, 2023)

(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 FY2023	295,912	19.2	59,449	25.7	62,092	90.2
3Q FY2022	248,298	16.8	47,301	(26.1)	32,649	(26.1)

(Note) Comprehensive income 3Q FY2023: ¥79,184 million [—%] 3Q FY2022: ¥(83,606) million [—%]

	Net Income per Share	Net Income per Share (Diluted)
3Q FY2023	¥330.01	—
3Q FY2022	173.34	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
December 31, 2023	32,772,195	965,024	2.9
March 31, 2023	29,924,282	901,750	3.0

(Reference) Own capital December 31, 2023: ¥963,686 million March 31, 2023: ¥900,413 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
FY2022	¥—	¥52.50	¥—	¥52.50	¥105.00
FY2023	—	57.50	—	57.50	115.00
FY2023 (projection)				57.50	115.00

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

## 3. Consolidated Earnings Projections for Fiscal year 2023, (Year ending March 31, 2024)

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

	Ordinary Profit		Net Income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
FY2023	59,500	18.9	61,500	97.4	326.47

(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, 2023	As of Dec 31, 2023
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,713,590	8,729,118
Call loans and bills bought	コールローン及び買入手形	18,694	20,000
Monetary claims bought	買入金銭債権	37,297	43,353
Trading assets	特定取引資産	1,046	477
Money held in trust	金銭の信託	18,914	18,525
Securities	有価証券	3,953,472	4,561,761
Loans and bills discounted	貸出金	17,688,382	18,813,068
Foreign exchanges	外国為替	24,477	22,139
Lease receivables and lease investment assets	リース債権及びリース投資資産	16,700	19,753
Other assets	その他資産	282,968	361,708
Tangible fixed assets	有形固定資産	200,077	216,723
Intangible fixed assets	無形固定資産	17,864	21,034
Net defined benefit assets	退職給付に係る資産	25,252	33,814
Deferred tax assets	繰延税金資産	52,246	43,079
Customers' liabilities for acceptances and guarantees	支払承諾見返	61,126	63,881
Allowance for loan losses	貸倒引当金	(187,829)	(196,245)
<b>Total assets</b>	<b>資産の部合計</b>	<b>29,924,282</b>	<b>32,772,195</b>
(Liabilities)	負債の部		
Deposits	預金	20,529,089	21,233,559
Negotiable certificates of deposit	譲渡性預金	420,362	638,762
Call money and bills sold	コールマネー及び売渡手形	1,665,800	2,413,000
Payables under repurchase agreements	売現先勘定	433,407	447,483
Payables under securities lending transactions	債券貸借取引受入担保金	680,468	792,020
Trading liabilities	特定取引負債	2	—
Borrowed money	借入金	4,951,707	5,876,483
Foreign exchanges	外国為替	896	1,747
Short-term bonds payable	短期社債	47,000	55,800
Other liabilities	その他負債	203,259	255,498
Net defined benefit liability	退職給付に係る負債	1,146	1,183
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	5,107	4,493
Provision for share-based remuneration	株式給付引当金	108	159
Reserves under the special laws	特別法上の引当金	24	24
Deferred tax liabilities	繰延税金負債	112	199
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	22,911	22,874
Acceptances and guarantees	支払承諾	61,126	63,881
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>29,022,531</b>	<b>31,807,171</b>
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	141,281	143,631
Retained earnings	利益剰余金	591,638	633,094
Treasury stock	自己株式	(8,068)	(5,607)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>849,650</b>	<b>895,916</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,812)	2,713
Deferred gains or losses on hedges	繰延ヘッジ損益	8,412	17,640
Revaluation reserve for land	土地再評価差額金	51,382	51,297
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(4,219)	(3,882)
<b>Total accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>50,763</b>	<b>67,769</b>
Non-controlling interests	非支配株主持分	1,337	1,338
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>901,750</b>	<b>965,024</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>29,924,282</b>	<b>32,772,195</b>

## (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, 2022	9 months ended Dec 31, 2023
<b>Ordinary income:</b>	<b>経常収益</b>	248,298	295,912
Interest income	資金運用収益	168,616	228,514
Interest on loans and discounts	(うち貸出金利息)	119,706	133,955
Interest and dividends on securities	(うち有価証券利息配当金)	38,056	63,579
Fees and commissions	役務取引等収益	45,937	48,492
Trading income	特定取引収益	583	129
Other operating income	その他業務収益	28,135	15,217
Other income	その他経常収益	5,024	3,559
<b>Ordinary expenses:</b>	<b>経常費用</b>	200,997	236,462
Interest expenses	資金調達費用	28,558	77,036
Interest on deposits	(うち預金利息)	3,882	9,060
Fees and commissions payments	役務取引等費用	18,073	19,183
Other operating expenses	その他業務費用	41,378	14,221
General and administrative expenses	営業経費	105,461	112,249
Other expenses	その他経常費用	7,523	13,772
<b>Ordinary profit</b>	<b>経常利益</b>	47,301	59,449
Extraordinary income	特別利益	109	21,755
Gain on disposal of noncurrent assets	固定資産処分益	109	259
Gains on negative goodwill	負ののれん発生益	—	21,469
Extraordinary loss	特別損失	403	1,087
Loss on disposal of noncurrent assets	固定資産処分損	296	476
Impairment loss	減損損失	106	380
Loss on step acquisitions	段階取得に係る差損	—	231
<b>Income before income taxes:</b>	<b>税金等調整前四半期純利益</b>	47,007	80,117
Current	法人税、住民税及び事業税	10,781	17,999
Deferred	法人税等調整額	3,557	23
Total income taxes	法人税等合計	14,339	18,023
Net income	四半期純利益	32,668	62,094
Net income attributable to non-controlling interests	非支配株主に帰属する四半期純利益	19	1
<b>Net income attributable to owners of the parent</b>	<b>親会社株主に帰属する四半期純利益</b>	32,649	62,092

## Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2022	9 months ended Dec 31, 2023
Net income	四半期純利益	32,668	62,094
Other comprehensive income	その他の包括利益	(116,275)	17,090
Valuation difference on available-for-sale securities	其他有価証券評価差額金	(126,829)	7,525
Deferred gains or losses on hedges	繰延ヘッジ損益	10,728	9,227
Remeasurements of defined benefit plans	退職給付に係る調整額	(173)	337
Total comprehensive income	四半期包括利益	(83,606)	79,184
(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	(83,625)	79,183
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	19	1

# Financial Digest for the Third Quarter of FY2023

February 9, 2024

Contents	Page
1 Gain and loss	5~7
2 Assets and liabilities	
(1) Loans	8
(2) Deposits	9
(3) Asset management products	10
(4) Marketable securities	11
(5) Non-performing loans	12
(6) Average fund balance · Interest rate spread (Domestic division)	13

“Financial Digest” will be posted on our website later as a reference material.

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

## Definitions of terms and figures used in this document

In cases where definitions are different from the following ones, details are stated on each page.

FFG (consolidated)	Consolidated financial results of Fukuoka Financial Group
Subsidiary banks' total*	Simple sum of non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, the Juhachi-Shinwa Bank and the Fukuoka Chuo Bank
Group's total	Subsidiary banks' total + Figures of FFG Securities

\*Regarding gain and loss, the Fukuoka Chuo Bank's non-consolidated figures for the second half of FY 2023 (3 months for the third quarter) are included in figures recorded for this term, but not included in figures for the past fiscal year.

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

	Subsidiary banks' total			FFG (consolidated)			FY2022
	9 months ended Dec 31, 2023	Comparison	9 months ended Dec 31, 2022	9 months ended Dec 31, 2023	Comparison	9 months ended Dec 31, 2022	
	(¥ mil.)						
Gross business profit	167,121	23,443	143,678	181,913	26,651	155,262	193,699
Net interest income	152,541	10,592	141,949	151,479	11,421	140,058	184,063
Domestic	144,420	14,213	130,207	143,449	14,896	128,553	170,182
International	8,121	(3,620)	11,741	8,030	(3,474)	11,504	13,881
Net fees and commissions	20,242	550	19,692	29,308	1,444	27,864	36,429
Net trading income	6	(2)	8	129	(454)	583	652
Net other operating income	(5,669)	12,302	(17,971)	995	14,238	(13,243)	(27,445)
Gains (losses) on sales (redemptions) of bonds	(4,247)	17,675	(21,922)	(4,291)	18,737	(23,028)	(40,344)
Overhead expenses (-)	85,266	2,378	82,888	111,733	6,315	105,418	140,605
Business profit (before transfer to general reserve for possible loan losses)	81,854	21,065	60,789	70,180	20,336	49,844	53,093
① Transfer to general reserve for possible loan losses (-)	896	(507)	1,403	1,978	43	1,935	431
Business profit	80,957	21,572	59,385	68,202	20,294	47,908	52,661
<b>Core business profit</b>	<b>86,102</b>	<b>3,390</b>	<b>82,712</b>	<b>74,472</b>	<b>1,599</b>	<b>72,873</b>	<b>93,438</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	87,889	4,623	83,266	76,274	2,847	73,427	95,444
Other operating profit (loss)	(4,691)	(5,650)	959	(8,752)	(8,145)	(607)	(2,611)
② Credit cost for disposal of non-performing loans (-)	7,449	5,817	1,632	10,357	7,267	3,090	5,363
Net transfer to specific reserve for possible loan losses (-)	6,957	5,638	1,319	9,658	6,874	2,784	4,881
Reversal of allowance for loan losses	—	—	—	—	—	—	—
Recoveries of written-off claims	118	117	1	118	109	9	9
<b>Total credit cost ①+② (-)</b>	<b>8,346</b>	<b>5,310</b>	<b>3,036</b>	<b>12,335</b>	<b>7,310</b>	<b>5,025</b>	<b>5,795</b>
Gains (losses) on stocks	3,711	562	3,149	2,405	(582)	2,987	3,533
Others	(954)	(397)	(557)	(801)	(297)	(504)	(781)
<b>Ordinary profit</b>	<b>76,266</b>	<b>15,922</b>	<b>60,344</b>	<b>59,449</b>	<b>12,148</b>	<b>47,301</b>	<b>50,050</b>
Extraordinary profit (loss)	(984)	(653)	(331)	20,667	20,960	(293)	(4,809)
Income (loss) before income taxes	75,282	15,269	60,013	80,117	33,110	47,007	45,240
Total income taxes (-)	18,886	3,861	15,025	18,023	3,684	14,339	13,955
Net income	56,395	11,408	44,987	62,094	29,426	32,668	31,285
Net income attributable to non-controlling interests (-)	—	—	—	1	(18)	19	132
<b>Net income attributable to owners of the parent</b>	<b>62,092</b>	<b>29,443</b>	<b>32,649</b>	<b>62,092</b>	<b>29,443</b>	<b>32,649</b>	<b>31,152</b>

<Notes> 1. “( )”denotes minus.

2. Core business profit

= Business profit + Transfer to general reserve for possible loan losses –  
Gains (losses) on sales (redemptions) of bonds

## 【Business integration with the Fukuoka Chuo Bank】

We carried out a business integration with the Fukuoka Chuo Bank on October 1, 2023.

Figures of subsidiary banks' total for the third quarter of FY2023 (9 months) include figures of the Fukuoka Chuo Bank for the third quarter (3 months).

Reference (¥ bil.)	23/3Q	22/3Q	Comparison
Net income (Subsidiary banks' total)	56.4	45.0	11.4
Gains on negative goodwill	21.5	—	21.5
FFG non-consolidated	(11.0)	(8.7)	(2.3)
Profit (loss) related to Minna Bank	(6.6)	(5.4)	(1.2)
Profit (loss) of subsidiary companies	2.5	3.2	(0.7)
Other consolidation adjustments	(0.7)	(1.5)	0.7
FFG's consolidated net profit for the quarter	62.1	32.6	29.4

## ■ 9 months Summary

**Core business profit (Subsidiary banks' total) ¥86.1 billion**

➤ Core business profit increased ¥3.4 billion from a year earlier to ¥86.1 billion mainly due to an increase in domestic interest income.

**Consolidated ordinary profit ¥59.4 billion**

➤ Though credit cost increased, core business profit and gains on sales on bonds also increased. As a result, consolidated ordinary profit increased ¥12.1 billion from a year earlier to ¥59.4 billion.

**Net income attributable to owners of the parent ¥62.1 billion**

➤ Net income attributable to owners of the parent increased ¥29.4 billion from a year earlier to ¥62.1 billion mainly because we recorded the gain on negative goodwill resulting from a business integration with the Fukuoka Chuo Bank.

## The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2023	Comparison	9 months ended Dec 31, 2022	FY2022
Gross business profit	111,663	14,391	97,272	119,355
Net interest income	100,544	5,636	94,908	124,360
Domestic	92,667	7,781	84,886	111,960
International	7,877	(2,145)	10,022	12,399
Net fees and commissions	14,645	49	14,596	18,755
Net trading income	6	(2)	8	7
Net other operating income	(3,532)	8,709	(12,241)	(23,766)
Gains (losses) on sales (redemptions) of bonds	(3,914)	12,045	(15,959)	(27,209)
Overhead expenses (-)	50,064	883	49,181	64,883
Business profit (before transfer to general reserve for possible loan losses)	61,599	13,509	48,090	54,471
① Transfer to general reserve for possible loan losses (-)	(96)	358	(454)	(3,629)
Business profit	61,696	13,151	48,545	58,101
<b>Core business profit</b>	<b>65,513</b>	<b>1,463</b>	<b>64,050</b>	<b>81,681</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	<b>66,805</b>	<b>2,555</b>	<b>64,250</b>	<b>82,905</b>
Other operating profit (loss)	(5,191)	(2,410)	(2,781)	(5,167)
② Credit cost for disposal of non-performing loans (-)	6,743	1,770	4,973	7,894
Net transfer to specific reserve for possible loan losses (-)	6,539	1,807	4,732	7,527
Reversal of allowance for loan losses	—	—	—	—
Recoveries of written-off claims	102	102	0	0
<b>Total credit cost ①+② (-)</b>	<b>6,646</b>	<b>2,128</b>	<b>4,518</b>	<b>4,265</b>
Gains (losses) on stocks	1,683	(176)	1,859	2,364
Others	(131)	(463)	332	362
<b>Ordinary profit</b>	<b>56,505</b>	<b>10,742</b>	<b>45,763</b>	<b>52,933</b>
Extraordinary profit (loss)	(390)	(352)	(38)	(157)
Income (loss) before income taxes	56,114	10,390	45,724	52,776
Total income taxes (-)	14,714	2,569	12,145	13,749
<b>Net income</b>	<b>41,400</b>	<b>7,821</b>	<b>33,579</b>	<b>39,027</b>

## The Kumamoto Bank (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2023	Comparison	9 months ended Dec 31, 2022	FY2022
Gross business profit	16,368	899	15,469	20,508
Net interest income	15,365	1,302	14,063	18,804
Domestic	15,340	1,293	14,047	18,782
International	25	10	15	22
Net fees and commissions	1,421	66	1,355	1,686
Net other operating income	(419)	(469)	50	18
Gains (losses) on sales (redemptions) of bonds	(2)	(6)	4	1
Overhead expenses (-)	9,565	179	9,386	12,521
Business profit (before transfer to general reserve for possible loan losses)	6,802	719	6,083	7,987
① Transfer to general reserve for possible loan losses (-)	243	38	205	1,243
Business profit	6,558	681	5,877	6,744
<b>Core business profit</b>	<b>6,804</b>	<b>725</b>	<b>6,079</b>	<b>7,985</b>
Core business profit (excluding gains (losses) on cancellation of investment trusts)	<b>6,804</b>	<b>725</b>	<b>6,079</b>	<b>7,985</b>
Other operating profit (loss)	(399)	(54)	(345)	(1,182)
② Credit cost for disposal of non-performing loans (-)	133	56	77	810
Net transfer to specific reserve for possible loan losses (-)	64	17	47	764
Reversal of allowance for loan losses	—	—	—	—
Recoveries of written-off claims	0	(1)	1	1
<b>Total credit cost ①+② (-)</b>	<b>376</b>	<b>93</b>	<b>283</b>	<b>2,053</b>
Gains (losses) on stocks	(0)	25	(25)	(25)
Others	(265)	(24)	(241)	(346)
<b>Ordinary profit</b>	<b>6,159</b>	<b>627</b>	<b>5,532</b>	<b>5,562</b>
Extraordinary profit (loss)	(353)	(344)	(9)	(22)
Income (loss) before income taxes	5,806	283	5,523	5,539
Total income taxes (-)	1,415	75	1,340	1,260
<b>Net income</b>	<b>4,391</b>	<b>209</b>	<b>4,182</b>	<b>4,278</b>



## The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	9 months ended		Comparison	9 months ended		FY2022
	Dec 31, 2023			Dec 31, 2022		
Gross business profit	37,126	6,191		30,935	37,116	
Net interest income	34,792	1,815		32,977	43,266	
Domestic	34,584	3,310		31,274	41,658	
International	207	(1,496)		1,703	1,607	
Net fees and commissions	4,051	312		3,739	5,018	
Net other operating income	(1,717)	4,064		(5,781)	(11,169)	
Gains (losses) on sales (redemptions) of bonds	(331)	5,636		(5,967)	(10,974)	
Overhead expenses (-)	24,051	(269)		24,320	31,890	
Business profit (before transfer to general reserve for possible loan losses)	13,075	6,460		6,615	5,225	
① Transfer to general reserve for possible loan losses (-)	353	353		—	—	
Business profit	12,722	6,107		6,615	5,225	
<b>Core business profit</b>	<b>13,406</b>	<b>824</b>		<b>12,582</b>	<b>16,200</b>	
Core business profit (excluding gains (losses) on cancellation of investment trusts)	13,902	966		12,936	16,983	
Other operating profit (loss)	(92)	(2,525)		2,433	3,336	
② Credit cost for disposal of non-performing loans (-)	322	2,087		(1,765)	(3,171)	
Net transfer to specific reserve for possible loan losses (-)	143	143		—	—	
Reversal of allowance for loan losses	—	(1,808)		1,808	3,213	
Recoveries of written-off claims	15	15		—	—	
<b>Total credit cost ①+② (-)</b>	<b>675</b>	<b>2,440</b>		<b>(1,765)</b>	<b>(3,171)</b>	
Gains (losses) on stocks	786	(530)		1,316	998	
Others	(557)	91		(648)	(833)	
<b>Ordinary profit</b>	<b>12,629</b>	<b>3,581</b>		<b>9,048</b>	<b>8,562</b>	
Extraordinary profit (loss)	(235)	48		(283)	(371)	
Income (loss) before income taxes	12,393	3,628		8,765	8,190	
Total income taxes (-)	2,853	1,314		1,539	816	
<b>Net income</b>	<b>9,540</b>	<b>2,314</b>		<b>7,226</b>	<b>7,374</b>	

## The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

	3 months ended		9 months ended		9 months ended		FY2022
	Dec 31, 2023		Dec 31, 2023	Comparison	Dec 31, 2022		
Gross business profit	1,962	5,688	(2)		5,690	7,133	
Net interest income	1,838	5,413	(25)		5,438	7,072	
Domestic	1,827	5,372	(19)		5,391	7,008	
International	11	40	(7)		47	63	
Net fees and commissions	124	275	24		251	310	
Net other operating income	(0)	0	0		0	(249)	
Gains (losses) on sales (redemptions) of bonds	—	—	—		—	(249)	
Overhead expenses (-)	1,585	4,731	54		4,677	6,264	
Business profit (before transfer to general reserve for possible loan losses)	376	956	(56)		1,012	868	
① Transfer to general reserve for possible loan losses (-)	396	396	396		—	—	
Business profit	(19)	560	(452)		1,012	868	
<b>Core business profit</b>	<b>376</b>	<b>956</b>	<b>(56)</b>		<b>1,012</b>	<b>1,118</b>	
Core business profit (excluding gains (losses) on cancellation of investment trusts)	376	956	(56)		1,012	1,241	
Other operating profit (loss)	991	1,075	706		369	388	
② Credit cost for disposal of non-performing loans (-)	250	406	594		(188)	(113)	
Net transfer to specific reserve for possible loan losses (-)	209	326	326		—	—	
Reversal of allowance for loan losses	—	—	(248)		248	191	
Recoveries of written-off claims	0	5	5		—	—	
<b>Total credit cost ①+② (-)</b>	<b>646</b>	<b>802</b>	<b>990</b>		<b>(188)</b>	<b>(113)</b>	
Gains (losses) on stocks	1,242	1,421	1,434		(13)	(18)	
Others	(0)	60	(134)		194	293	
<b>Ordinary profit</b>	<b>971</b>	<b>1,636</b>	<b>255</b>		<b>1,381</b>	<b>1,257</b>	
Extraordinary profit (loss)	(4)	(5)	(21)		16	(7)	
Income (loss) before income taxes	967	1,631	233		1,398	1,250	
Total income taxes (-)	(96)	106	(303)		409	222	
<b>Net income</b>	<b>1,063</b>	<b>1,524</b>	<b>536</b>		<b>988</b>	<b>1,027</b>	

<Note> Figures of subsidiary banks' total for the third quarter of FY2023 (9 months) on page 5 include non-consolidated figures of the Fukuoka Chuo Bank for the third quarter of FY2023 (3 months).



## 2. Assets and liabilities

### (1) Loans

#### Subsidiary banks' total

(¥ mil.)

	annual rate of growth	Dec 31, 2023	change from Sep 30, 2023	change from Dec 31, 2022	Sep 30, 2023	Dec 31, 2022	
Subsidiary banks' total	Total loans	6.6%	18,959,862	633,254	1,181,899	18,326,608	17,777,963
	Excluding loans to FFG, the Japanese government and others	5.6%	15,745,424	579,115	841,882	15,166,309	14,903,542
	Personal segment	4.2%	4,097,266	98,679	164,810	3,998,587	3,932,456
	Corporate segment	7.3%	14,862,594	534,575	1,017,090	14,328,019	13,845,504
	Personal loans	4.2%	3,987,785	94,733	160,425	3,893,052	3,827,360
	Housing loans	3.8%	3,583,242	72,877	131,817	3,510,365	3,451,425
	Consumer loans	9.3%	351,267	18,654	29,832	332,613	321,435
	Loans to small-and-medium-sized enterprises, etc. ratio	—	63.03%	0.38%	(0.04%)	62.65%	63.07%
The Bank of Fukuoka (non-consolidated)	Total loans	2.4%	11,915,383	136,518	280,870	11,778,865	11,634,513
	Excluding loans to FFG, the Japanese government and others	3.3%	10,758,757	127,070	348,295	10,631,687	10,410,462
	Personal segment	2.6%	2,554,502	17,736	64,329	2,536,766	2,490,173
	Corporate segment	2.4%	9,360,881	118,783	216,542	9,242,098	9,144,339
	Fukuoka prefecture	1.0%	8,115,902	77,718	78,190	8,038,184	8,037,712
	Personal loans	2.7%	2,491,798	18,215	64,897	2,473,583	2,426,901
	Housing loans	2.7%	2,239,507	18,382	58,657	2,221,125	2,180,850
	Consumer loans	4.7%	220,362	856	9,802	219,506	210,560
Loans to small-and-medium-sized enterprises, etc. ratio	—	67.57%	(0.27%)	0.58%	67.84%	66.99%	
The Kumamoto Bank (non-consolidated)	Total loans	23.0%	2,453,750	54,408	459,631	2,399,342	1,994,119
	Excluding loans to FFG, the Japanese government and others	2.8%	1,438,264	28,165	38,764	1,410,099	1,399,500
	Personal segment	3.6%	576,216	6,524	19,952	569,692	556,264
	Corporate segment	30.6%	1,877,533	47,883	439,679	1,829,650	1,437,854
	Kumamoto prefecture	2.8%	1,341,288	25,918	37,111	1,315,370	1,304,177
	Personal loans	3.5%	551,134	5,767	18,434	545,367	532,700
	Housing loans	3.3%	516,451	5,605	16,712	510,846	499,739
	Consumer loans	5.0%	31,435	240	1,509	31,195	29,926
Loans to small-and-medium-sized enterprises, etc. ratio	—	50.64%	(0.03%)	(9.91%)	50.67%	60.55%	
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	0.7%	4,179,912	31,511	30,581	4,148,401	4,149,331
	Excluding loans to FFG, the Japanese government and others	1.7%	3,146,586	22,063	53,006	3,124,523	3,093,580
	Personal segment	1.2%	896,932	4,803	10,913	892,129	886,019
	Corporate segment	0.6%	3,282,980	26,709	19,669	3,256,271	3,263,311
	Nagasaki prefecture	(0.9%)	2,280,348	14,431	(20,414)	2,265,917	2,300,762
	Personal loans	1.4%	879,716	5,614	11,957	874,102	867,759
	Housing loans	1.6%	783,426	5,032	12,590	778,394	770,836
	Consumer loans	1.1%	81,870	(42)	921	81,912	80,949
Loans to small-and-medium-sized enterprises, etc. ratio	—	54.65%	(0.21%)	1.35%	54.86%	53.30%	
The Fukuoka Chuo Bank (non-consolidated)	Total loans	(4.5%)	410,817	8,711	(19,415)	402,106	430,232
	Excluding loans to FFG, the Japanese government and others	(2.3%)	401,817	(289)	(9,415)	402,106	411,232
	Personal segment	(11.2%)	69,616	(8,906)	(8,777)	78,522	78,393
	Corporate segment	(3.0%)	341,200	17,617	(10,639)	323,583	351,839
	Fukuoka prefecture	(2.3%)	401,817	(289)	(9,415)	402,106	411,232
	Personal loans	(1.8%)	65,137	(259)	(1,185)	65,396	66,322
	Housing loans	(2.3%)	43,858	(75)	(1,049)	43,933	44,907
	Consumer loans	(2.3%)	17,600	(179)	(406)	17,779	18,006
Loans to small-and-medium-sized enterprises, etc. ratio	—	90.25%	(2.39%)	2.84%	92.64%	87.41%	

<Notes> 1. The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥123.3 billion at the end of December 2023, ¥123.3 billion at the end of September 2023, and ¥123.3 billion at the end of December 2022).

2. Figures of subsidiary banks' total at the end of September 2023 and December 2022 exclude figures of the Fukuoka Chuo Bank.

## (2) Deposits

## Subsidiary banks' total

(¥ mil.)

	annual rate of growth	Dec 31, 2023	change from Sep 30, 2023	change from Dec 31, 2022	Sep 30, 2023	Dec 31, 2022	
Subsidiary banks' total	Personal deposits	4.2%	14,399,673	563,953	585,495	13,835,720	13,814,178
	Corporate deposits	5.2%	6,842,939	353,046	335,794	6,489,893	6,507,145
	Total	4.5%	21,242,614	916,998	921,289	20,325,616	20,321,325
	Demand	5.3%	16,029,396	634,773	812,664	15,394,623	15,216,732
	Time	2.1%	5,213,216	282,224	108,625	4,930,992	5,104,591
	CDs	17.9%	695,661	(11,206)	105,441	706,867	590,220
	Deposits and CDs	4.9%	21,938,278	905,794	1,026,733	21,032,484	20,911,545
The Bank of Fukuoka (non-consolidated)	Personal deposits	2.2%	9,035,821	163,899	192,189	8,871,922	8,843,632
	Corporate deposits	2.8%	4,499,521	215,677	123,867	4,283,844	4,375,654
	Total	2.4%	13,535,342	379,575	316,055	13,155,767	13,219,287
	Demand	3.4%	10,375,601	313,251	343,516	10,062,350	10,032,085
	Time	(0.9%)	3,159,741	66,324	(27,460)	3,093,417	3,187,201
	CDs	32.9%	474,640	(39,356)	117,495	513,996	357,145
	Deposits and CDs	3.2%	14,009,983	340,220	433,551	13,669,763	13,576,432
Fukuoka prefecture	1.8%	12,464,024	289,690	221,966	12,174,334	12,242,058	
The Kumamoto Bank (non-consolidated)	Personal deposits	1.8%	1,227,007	14,580	21,580	1,212,427	1,205,427
	Corporate deposits	1.5%	459,126	2,962	6,786	456,164	452,340
	Total	1.7%	1,686,134	17,542	28,367	1,668,592	1,657,767
	Demand	5.2%	1,205,275	24,676	59,744	1,180,599	1,145,531
	Time	(6.1%)	480,859	(7,133)	(31,377)	487,992	512,236
	CDs	140.0%	1,440	0	840	1,440	600
	Deposits and CDs	1.8%	1,687,574	17,542	29,207	1,670,032	1,658,367
Kumamoto prefecture	2.0%	1,599,403	17,127	31,153	1,582,276	1,568,250	
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	0.9%	3,798,094	46,723	32,975	3,751,371	3,765,119
	Corporate deposits	1.9%	1,710,319	(39,566)	31,168	1,749,885	1,679,151
	Total	1.2%	5,508,414	7,157	64,143	5,501,257	5,444,271
	Demand	3.7%	4,189,339	37,665	150,223	4,151,674	4,039,116
	Time	(6.1%)	1,319,074	(30,509)	(86,080)	1,349,583	1,405,154
	CDs	(12.1%)	204,249	12,818	(28,226)	191,431	232,475
	Deposits and CDs	0.6%	5,712,664	19,975	35,918	5,692,689	5,676,746
Nagasaki prefecture	1.4%	5,126,474	12,640	73,204	5,113,834	5,053,270	
The Fukuoka Chuo Bank (non-consolidated)	Personal deposits	(0.9%)	338,751	987	(3,223)	337,764	341,974
	Corporate deposits	(6.0%)	173,973	(2,122)	(11,203)	176,095	185,176
	Total	(2.7%)	512,724	(1,136)	(14,427)	513,860	527,151
	Demand	(3.7%)	259,181	(378)	(9,879)	259,559	269,060
	Time	(1.8%)	253,542	(758)	(4,548)	254,300	258,090
	CDs	(3.4%)	15,332	0	(537)	15,332	15,869
	Deposits and CDs	(2.8%)	528,057	(1,135)	(14,963)	529,192	543,020
Fukuoka prefecture	(2.7%)	512,724	(1,136)	(14,427)	513,860	527,151	

<Note> Figures of subsidiary banks' total at the end of September 2023 and December 2022 exclude figures of the Fukuoka Chuo Bank.

## (3) Asset management products

## Group's total

(¥ bil.)

	Sales of asset management products			Outstanding balance of assets under management for individual customers					
	3Q FY2023 (9 months)	change from 3Q FY2022	3Q FY2022 (9 months)	Dec 31, 2023	change from Sep 30, 2023	change from Dec 31, 2022	Sep 30, 2023	Dec 31, 2022	
Group's total	Investment trusts	220.6	29.5	191.1	851.4	43.3	174.7	808.1	676.7
	Individual insurance	125.2	33.9	91.3	1,301.0	29.2	116.1	1,271.8	1,184.9
	Foreign currency deposits	0.7	(2.4)	3.1	17.5	(1.6)	(2.7)	19.1	20.2
	Government bonds	6.2	2.6	3.6	33.6	1.2	(1.3)	32.4	34.9
	FFG Securities	36.8	(6.1)	42.9	391.9	(0.5)	34.8	392.4	357.1
	Total	389.7	57.6	332.1	2,595.5	71.5	321.5	2,524.0	2,274.0
The Bank of Fukuoka (non-consolidated)	Investment trusts	132.1	18.6	113.5	527.4	21.9	108.8	505.5	418.6
	Individual insurance	68.0	19.7	48.3	722.6	1.9	46.0	720.7	676.6
	Foreign currency deposits	0.6	(1.8)	2.4	13.2	(1.3)	(2.1)	14.5	15.3
	Government bonds	4.9	2.2	2.7	24.6	0.4	(1.3)	24.2	25.9
	Total	205.8	38.8	167.0	1,287.9	22.8	151.3	1,265.1	1,136.6
The Kumamoto Bank (non-consolidated)	Investment trusts	30.3	2.4	27.9	103.1	3.0	16.9	100.1	86.2
	Individual insurance	12.7	2.3	10.4	151.5	(0.4)	10.3	151.9	141.2
	Foreign currency deposits	0.0	0.0	0.0	1.3	(0.1)	(0.1)	1.4	1.4
	Government bonds	0.1	0.1	0.0	0.7	0.0	0.0	0.7	0.7
	Total	43.3	4.8	38.5	256.8	2.6	27.1	254.2	229.7
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	56.9	7.2	49.7	208.4	6.1	36.5	202.3	171.9
	Individual insurance	42.6	10.0	32.6	397.5	(1.6)	30.5	399.1	367.0
	Foreign currency deposits	0.1	(0.5)	0.6	2.9	(0.2)	(0.4)	3.1	3.3
	Government bonds	1.0	0.3	0.7	7.5	0.1	(0.6)	7.4	8.1
	Total	100.6	16.9	83.7	616.4	4.3	66.0	612.1	550.4
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	4.1	0.4	3.7	12.3	(0.3)	(0.3)	12.6	12.6
	Individual insurance	4.3	0.2	4.1	29.2	0.7	2.0	28.5	27.2
	Foreign currency deposits	—	—	—	0.0	0.0	0.0	0.0	0.0
	Government bonds	0.1	0.1	0.0	0.6	0.0	0.1	0.6	0.5
	Total	8.6	0.8	7.8	42.3	0.4	1.9	41.9	40.4

- <Notes>
- The sales of investment trusts include those to corporate customers, but the others are the sales only to individuals.
  - The sales of individual insurance don't include level premium insurance besides prepaid contracts.
  - Figures of FFG Securities' sales of asset management products are the total sales of investment trusts and bonds. Figures of FFG Securities' outstanding balance of assets under management for individual customers are the total balance of individual investment trusts, stocks and bonds.
  - Group's total sales of asset management products for the third quarter of FY2023 (9 months) include the sales of the Fukuoka Chuo Bank for the third quarter (3 months). Those for the third quarter of FY2022 (9 months) exclude the sales of the Fukuoka Chuo Bank.
  - The Fukuoka Chuo Bank's sales of asset management products are figures of the third quarter (9 months) of both of FY2023 and FY2022.
  - Group's total outstanding balances of assets under management for individual customers at the end of September 2023 and December 2022 exclude figures of the Fukuoka Chuo Bank.

## (4) Marketable securities

## FFG (consolidated)

(¥ mil.)

	Dec 31, 2023				Sep 30, 2023		
	Market value	change from Sep 30, 2023	Unrealized gain(loss)	change from Sep 30, 2023	Market value	Unrealized gain(loss)	
FFG (consolidated)	Total	4,463,732	113,270	647	90,177	4,350,462	(89,530)
	Stocks	226,154	8,710	120,700	2,254	217,444	118,446
	Domestic bonds	2,413,256	105,464	(106,854)	25,668	2,307,792	(132,522)
	National government bonds	1,817,764	58,952	(94,424)	23,622	1,758,812	(118,046)
	Others	1,824,321	(903)	(13,199)	62,255	1,825,224	(75,454)
Foreign bonds	1,230,359	(11,599)	(19,611)	47,079	1,241,958	(66,690)	
The Bank of Fukuoka (consolidated)	Total	2,791,902	27,338	25,190	57,732	2,764,564	(32,542)
	Stocks	170,735	1,316	105,831	528	169,419	105,303
	Domestic bonds	1,335,969	51,657	(67,756)	16,411	1,284,312	(84,167)
	National government bonds	1,078,665	45,621	(60,834)	15,452	1,033,044	(76,286)
	Others	1,285,197	(25,635)	(12,884)	40,794	1,310,832	(53,678)
Foreign bonds	928,408	(16,500)	(13,282)	28,714	944,908	(41,996)	
The Kumamoto Bank (non-consolidated)	Total	152,839	(358)	(6,235)	1,204	153,197	(7,439)
	Stocks	1,879	(159)	927	(158)	2,038	1,085
	Domestic bonds	144,294	(485)	(6,639)	1,477	144,779	(8,116)
	National government bonds	127,244	1,499	(6,633)	1,446	125,745	(8,079)
	Others	6,666	286	(522)	(114)	6,380	(408)
Foreign bonds	—	—	—	—	—	—	
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,425,756	1,848	7,405	29,955	1,423,908	(22,550)
	Stocks	46,559	1,771	23,264	1,696	44,788	21,568
	Domestic bonds	866,793	(8,249)	(23,666)	6,765	875,042	(30,431)
	National government bonds	598,391	2,028	(19,127)	6,205	596,363	(25,332)
	Others	512,403	8,326	7,808	21,495	504,077	(13,687)
Foreign bonds	291,849	(3,244)	(5,987)	18,229	295,093	(24,216)	
The Fukuoka Chuo Bank (non-consolidated)	Total	86,511	(3,202)	827	(316)	89,713	1,143
	Stocks	6,979	(2,596)	2,789	(931)	9,575	3,720
	Domestic bonds	63,380	(60)	(2,167)	562	63,440	(2,729)
	National government bonds	10,644	636	(983)	137	10,008	(1,120)
	Others	16,151	(547)	205	53	16,698	152
Foreign bonds	8,120	(945)	(182)	55	9,065	(237)	

<Note> FFG's consolidate financial results at the end of December 2023 include figures of the Fukuoka Chuo Bank.

## (5) Non-performing loans

## Subsidiary banks' total

					(¥ mil.)	
		Dec 31, 2023	change from Sep 30, 2023	change from Dec 31, 2022	Sep 30, 2023	Dec 31, 2022
Subsidiary banks' total	NPLs under the FRL	320,767	16,099	3,904	304,668	316,863
	Bankrupt and Quasi-bankrupt	47,687	8,531	7,217	39,156	40,470
	Doubtful	160,531	5,666	3,852	154,865	156,679
	Substandard	112,544	1,900	(7,166)	110,644	119,710
	Ratio of NPLs under the FRL to the total credits	1.68%	0.03%	(0.09%)	1.65%	1.77%
The Bank of Fukuoka (non-consolidated)	NPLs under the FRL	189,267	1,481	(7,882)	187,786	197,149
	Bankrupt and Quasi-bankrupt	30,911	4,576	2,586	26,335	28,325
	Doubtful	91,576	(3,496)	(2,805)	95,072	94,381
	Substandard	66,779	401	(7,662)	66,378	74,441
	Ratio of NPLs under the FRL to the total credits	1.57%	(0.01%)	(0.11%)	1.58%	1.68%
The Kumamoto Bank (non-consolidated)	NPLs under the FRL	35,757	532	(1,762)	35,225	37,519
	Bankrupt and Quasi-bankrupt	4,564	659	837	3,905	3,727
	Doubtful	21,785	(688)	(505)	22,473	22,290
	Substandard	9,407	561	(2,094)	8,846	11,501
	Ratio of NPLs under the FRL to the total credits	1.44%	(0.01%)	(0.42%)	1.45%	1.86%
The Juhachi-Shinwa Bank (non-consolidated)	NPLs under the FRL	80,157	(1,500)	(2,038)	81,657	82,195
	Bankrupt and Quasi-bankrupt	8,898	(18)	480	8,916	8,418
	Doubtful	36,098	(1,222)	(3,910)	37,320	40,008
	Substandard	35,159	(261)	1,391	35,420	33,768
	Ratio of NPLs under the FRL to the total credits	1.90%	(0.05%)	(0.06%)	1.95%	1.96%
The Fukuoka Chuo Bank (non-consolidated)	NPLs under the FRL	15,586	3,561	4,057	12,025	11,529
	Bankrupt and Quasi-bankrupt	3,314	(1,072)	(1,490)	4,386	4,804
	Doubtful	11,072	4,408	4,938	6,664	6,134
	Substandard	1,199	225	608	974	591
	Ratio of NPLs under the FRL to the total credits	3.78%	0.80%	1.11%	2.98%	2.67%

<Note> Figures of subsidiary banks' total at the end of September 2023 and December 2022 exclude figures of the Fukuoka Chuo Bank.

## (6) Average fund balance • Interest rate spread (Domestic division)

## Subsidiary banks' total

(¥ mil.,%)

		Average fund balance			Interest rate spread			
		annual rate of growth	3Q FY2023 (9 months)	YoY change	3Q FY2022 (9 months)	3Q FY2023 (9 months)	YoY change	3Q FY2022 (9 months)
Subsidiary banks' total	(1) Interest earning assets	6.1%	23,289,462	1,340,657	21,948,805	0.84	0.05	0.79
	Loans and bills discounted ①	6.6%	17,685,851	1,089,862	16,595,989	0.82	(0.02)	0.84
	Securities	(3.6%)	2,965,853	(109,861)	3,075,714	0.92	0.10	0.82
	(2) Interest bearing liabilities	7.4%	30,542,840	2,097,112	28,445,728	0.38	0.00	0.38
	Deposits and CDs ②	2.5%	21,007,621	520,942	20,486,679	0.00	0.00	0.00
	External liabilities	44.5%	8,911,824	2,744,317	6,167,507	(0.01)	0.00	(0.01)
	(3) Difference between average yields on loans and deposits ①-②					0.82	(0.02)	0.84
(4) Average interest rate spread (1)-(2)					0.46	0.05	0.41	
The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	(0.4%)	14,460,067	(55,719)	14,515,786	0.87	0.09	0.78
	Loans and bills discounted ①	1.9%	11,131,104	206,872	10,924,232	0.85	0.01	0.84
	Securities	(9.0%)	1,773,528	(174,902)	1,948,430	0.92	0.13	0.79
	(2) Interest bearing liabilities	3.8%	20,028,549	728,085	19,300,464	0.33	(0.01)	0.34
	Deposits and CDs ②	2.1%	13,420,860	274,618	13,146,242	0.00	0.00	0.00
	External liabilities	37.1%	6,149,181	1,664,546	4,484,635	(0.01)	0.00	(0.01)
	(3) Difference between average yields on loans and deposits ①-②					0.85	0.01	0.84
(4) Average interest rate spread (1)-(2)					0.54	0.10	0.44	
The Kumamoto Bank (non-consolidated)	(1) Interest earning assets	16.8%	2,442,636	351,119	2,091,517	0.85	(0.03)	0.88
	Loans and bills discounted ①	18.2%	2,278,615	350,945	1,927,670	0.71	(0.13)	0.84
	Securities	0.1%	157,016	174	156,842	0.74	0.03	0.71
	(2) Interest bearing liabilities	5.6%	3,170,653	169,482	3,001,171	0.41	0.01	0.40
	Deposits and CDs ②	1.3%	1,664,326	21,945	1,642,381	0.00	0.00	0.00
	External liabilities	12.8%	1,387,188	157,227	1,229,961	0.00	0.02	(0.02)
	(3) Difference between average yields on loans and deposits ①-②					0.71	(0.13)	0.84
(4) Average interest rate spread (1)-(2)					0.44	(0.04)	0.48	
The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	16.5%	6,220,513	879,012	5,341,501	0.75	(0.02)	0.77
	Loans and bills discounted ①	10.6%	4,140,793	396,707	3,744,086	0.76	(0.08)	0.84
	Securities	3.9%	1,008,645	38,204	970,441	0.95	0.07	0.88
	(2) Interest bearing liabilities	16.5%	7,158,808	1,014,716	6,144,092	0.46	(0.06)	0.52
	Deposits and CDs ②	0.8%	5,746,203	48,149	5,698,054	0.00	0.00	0.00
	External liabilities	202.5%	1,370,238	917,328	452,910	(0.00)	0.01	(0.01)
	(3) Difference between average yields on loans and deposits ①-②					0.76	(0.08)	0.84
(4) Average interest rate spread (1)-(2)					0.29	0.04	0.25	
The Fukuoka Chuo Bank (non-consolidated)	(1) Interest earning assets	(3.3%)	503,456	(17,394)	520,850	1.43	0.04	1.39
	Loans and bills discounted ①	(4.6%)	409,264	(19,955)	429,219	1.54	0.05	1.49
	Securities	6.2%	77,994	4,575	73,419	1.07	0.02	1.05
	(2) Interest bearing liabilities	(3.0%)	550,794	(17,200)	567,994	1.15	0.04	1.11
	Deposits and CDs ②	(2.8%)	529,249	(15,278)	544,527	0.02	0.00	0.02
	External liabilities	(22.6%)	18,164	(5,303)	23,467	0.00	0.00	0.00
	(3) Difference between average yields on loans and deposits ①-②					1.52	0.05	1.47
(4) Average interest rate spread (1)-(2)					0.28	0.00	0.28	

<Note> 1. Yield and spread on interest bearing liabilities show cost of funds which include overhead expenses. Cost of funds is calculated according to the following formula.

Cost of funds =  $\frac{\text{Funding costs} + \text{Overhead expenses}}{\text{Average balance of funding-related accounts}} \times \frac{365}{275}$

2. Figures of subsidiary banks' total for the third quarter of FY2023 (9 months) include the figures of the Fukuoka Chuo Bank for the third quarter (3 months). Figures of subsidiary banks' total for the third quarter of FY2022 (9 months) exclude the figures of the Fukuoka Chuo Bank.

3. Figures of the Fukuoka Chuo Bank are figures of the third quarter (9 months) of both of FY2023 and FY2022.