



MEMBERSHIP

February 13, 2018

To whom it may concern:

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

Capital Adequacy Ratio for the Third Quarter of the Year Ending March 31, 2018

We hereby announce our capital adequacy ratio for the third quarter of the year ending March 31, 2018, as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk : Foundation internal ratings-based approach Operational risk : Standardised approach	Dec 31, 2017	change from Sep 30, 2017	Sep 30, 2017
	①Total capital ratio ④/⑤	9.37%	0.33%
②Core capital	643.2	13.6	629.6
③Deduction	12.5	(0.1)	12.6
④Total capital ②－③	630.7	13.7	617.0
⑤Risk adjusted assets	6,726.9	(94.3)	6,821.2
⑥Total required capital ⑤×8%	538.1	(7.6)	545.7

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.) Non-consolidated

Credit risk : Foundation internal ratings-based approach Operational risk : Standardised approach	Dec 31, 2017	change from Sep 30, 2017	Sep 30, 2017	Dec 31, 2017
	①Total capital ratio ④/⑤	9.14%	0.04%	
②Core capital	589.7	12.5	577.2	561.6
③Deduction	82.1	1.2	80.9	95.5
④Total capital ②－③	507.6	11.3	496.3	466.0
⑤Risk adjusted assets	5,550.6	100.5	5,450.1	5,374.4
⑥Total required capital ⑤×8%	444.0	8.0	436.0	429.9

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec 31, 2017	change from Sep 30, 2017	Sep 30, 2017
②Core capital	90.0	1.1	88.9
③Deduction	2.4	0.0	2.4
④Total capital ②－③	87.5	1.1	86.4
⑤Risk adjusted assets	913.4	34.8	878.6
⑥Total required capital ⑤×4%	36.5	1.4	35.1

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec 31, 2017	change from Sep 30, 2017	Sep 30, 2017
②Core capital	110.4	1.5	108.9
③Deduction	3.0	0.1	2.9
④Total capital ②－③	107.4	1.5	105.9
⑤Risk adjusted assets	1,155.9	(2.5)	1,158.4
⑥Total required capital ⑤×4%	46.2	(0.1)	46.3

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