



MEMBERSHIP

February 8, 2019

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 Masahiro Fujii, General Manager
 Corporate Planning Division

Capital Adequacy Ratio for the Third Quarter of the Year Ending March 31, 2019

We hereby announce our capital adequacy ratio for the third quarter of the year ending March 31, 2019, as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk : Foundation internal ratings-based approach Operational risk : Standardised approach	Consolidated		Sep 30, 2018
	Dec 31, 2018	change from Sep 30, 2018	
①Total capital ratio ④/⑤	9.42%	(0.18%)	9.60%
②Core capital	666.5	(7.9)	674.4
③Deduction	24.9	(4.7)	29.6
④Total capital ②－③	641.6	(3.2)	644.8
⑤Risk adjusted assets	6,810.6	94.1	6,716.5
⑥Total required capital ⑤×8%	544.8	7.5	537.3

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.) Non-consolidated

Credit risk : Foundation internal ratings-based approach Operational risk : Standardised approach	Consolidated			Non-consolidated Dec 31, 2018
	Dec 31, 2018	change from Sep 30, 2018	Sep 30, 2018	
①Total capital ratio ④/⑤	8.87%	(0.31%)	9.18%	8.36%
②Core capital	604.4	(7.3)	611.7	565.9
③Deduction	92.8	1.6	91.2	99.6
④Total capital ②－③	511.6	(8.8)	520.4	466.2
⑤Risk adjusted assets	5,767.0	97.7	5,669.3	5,573.5
⑥Total required capital ⑤×8%	461.3	7.8	453.5	445.8

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec 31, 2018	change from Sep 30, 2018	Sep 30, 2018
②Core capital	92.7	1.5	91.2
③Deduction	3.6	0.1	3.5
④Total capital ②－③	89.1	1.4	87.7
⑤Risk adjusted assets	925.0	17.9	907.1
⑥Total required capital ⑤×4%	37.0	0.8	36.2

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec 31, 2018	change from Sep 30, 2018	Sep 30, 2018
②Core capital	114.4	1.1	113.3
③Deduction	3.2	(1.2)	4.4
④Total capital ②－③	111.2	2.3	108.9
⑤Risk adjusted assets	1,114.3	(32.3)	1,146.6
⑥Total required capital ⑤×4%	44.5	(1.3)	45.8

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