To whom it may concern:

August 9, 2019

Company Name Fukuoka Financial Group, Inc.
Representative Takashige Shibato, Chairman of the Board & 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 First Quarter of the Year Ending March 31, 2020

We hereby announce our capital adequacy ratio for the first quarter of the year ending March 31, 2020,as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk： Advanced internal ratings-based approach Operational risk：Basic indicator approach	June 30, 2019	change from Mar 31, 2019	Mar 31, 2019
①Total capital ratio ④/⑤	11.06%	0.83%	10.23%
②Core capital	868.4	177.3	691.1
③Deduction	25.6	1.2	24.4
④Total capital ②－③	842.8	176.1	666.7
⑤Risk adjusted assets	7,616.1	1,102.8	6,513.3
⑥Total required capital ⑤×8%	609.2	88.2	521.0

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Credit risk： Advanced internal ratings-based approach Operational risk：Standardised approach	Consolidated (¥ bil.) June 30, 2019	change from Mar 31, 2019	Mar 31, 2019	Non-consolidated June 30, 2019
①Total capital ratio ④/⑤	10.05%	0.34%	9.71%	9.51%
②Core capital	633.2	11.8	621.4	592.5
③Deduction	80.0	(8.1)	88.1	83.8
④Total capital ②－③	553.1	19.9	533.2	508.6
⑤Risk adjusted assets	5,502.9	13.0	5,489.9	5,345.1
⑥Total required capital ⑤×8%	440.2	1.1	439.1	427.6

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	June 30, 2019	change from Mar 31, 2019	Mar 31, 2019
①Total capital ratio ④/⑤	9.70%	0.08%	9.62%
②Core capital	94.4	1.1	93.3
③Deduction	4.6	(0.0)	4.6
④Total capital ②−③	89.8	1.1	88.7
⑤Risk adjusted assets	925.0	3.8	921.2
⑥Total required capital ⑤×4%	37.0	0.2	36.8

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	June 30, 2019	change from Mar 31, 2019	Mar 31, 2019
①Total capital ratio ④/⑤	10.11%	0.15%	9.96%
②Core capital	114.6	1.0	113.6
③Deduction	4.4	0.3	4.1
④Total capital ②−③	110.2	0.8	109.4
⑤Risk adjusted assets	1,089.1	(9.2)	1,098.3
⑥Total required capital ⑤×4%	43.5	(0.4)	43.9

(4) The Eighteenth Bank, Ltd.

	Consolidated		(¥ bil.)	Non-consolidated
Credit risk : Standardised approach Operational risk : Basic indicator approach	June 30, 2019	change from Mar 31, 2019	Mar 31, 2019	June 30, 2019
①Total capital ratio ④/⑤	11.54%	0.11%	11.43%	11.43%
②Core capital	145.5	(0.5)	146.0	140.7
③Deduction	0.9	0.0	0.9	1.6
④Total capital ②−③	144.5	(0.5)	145.0	139.0
⑤Risk adjusted assets	1,252.5	(16.7)	1,269.2	1,216.7
⑥Total required capital ⑤×4%	50.1	(0.6)	50.7	48.6

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