

To whom it may concern:



Feb. 10, 2022

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,Executive Officer
 Corporate Planning Division

Capital Adequacy Ratio for the Third Quarter of the Year Ending March 31, 2022

We hereby announce our capital adequacy ratio for the Third Quarter of the Year Ending March 31, 2022,as follows;

1.Fukuoka Financial Group,Inc.

Credit risk : Advanced internal ratings-based approach Operational risk : Basic indicator approach	Consolidated		(¥ bil.)
	Dec. 31, 2021	change from Sep. 30, 2021	Sep. 30, 2021
①Total capital ratio ④/⑤	10.69%	(0.10%)	10.79%
②Core capital	892.2	6.8	885.4
③Deduction	34.6	1.1	33.5
④Total capital ②－③	857.5	5.6	851.9
⑤Risk adjusted assets	8,016.5	125.0	7,891.5
⑥Total required capital ⑤×8%	641.3	10.0	631.3

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, 2021	change from Sep. 30, 2021	Sep. 30, 2021		Dec. 31, 2021
①Total capital ratio ④/⑤	9.70%	(0.02%)	9.72%		9.40%
②Core capital	661.2	7.1	654.1		616.1
③Deduction	82.8	(2.3)	85.1		82.4
④Total capital ②－③	578.3	9.3	569.0		533.7
⑤Risk adjusted assets	5,957.3	104.6	5,852.7		5,673.4
⑥Total required capital ⑤×8%	476.5	8.3	468.2		453.8

(2)The Kumamoto Bank,Ltd.

Non-Consolidated

(¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec. 31, 2021	Sep. 30, 2021	
		change from Sep. 30, 2021	
①Total capital ratio ④/⑤	9.64%	(0.10%)	9.74%
②Core capital	100.0	2.1	97.9
③Deduction	4.9	0.1	4.8
④Total capital ②－③	95.0	1.9	93.1
⑤Risk adjusted assets	985.6	29.5	956.1
⑥Total required capital ⑤×4%	39.4	1.2	38.2

(3)The Juhachi-Shinwa Bank,Ltd.

Consolidated

(¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Dec. 31, 2021	Sep. 30, 2021	
		change from Sep. 30, 2021	
①Total capital ratio ④/⑤	9.94%	(0.06%)	10.00%
②Core capital	255.3	2.7	252.6
③Deduction	9.2	0.3	8.9
④Total capital ②－③	246.0	2.3	243.7
⑤Risk adjusted assets	2,473.6	37.9	2,435.7
⑥Total required capital ⑤×4%	98.9	1.5	97.4

Non-Consolidated

Dec. 31, 2021
9.93%
252.0
8.0
244.0
2,454.9
98.1

(4)Minna Bank,Ltd.

Non-Consolidated

(¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Dec. 31, 2021	Sep. 30, 2021	
		change from Sep. 30, 2021	
①Total capital ratio ④/⑤	409.95%	(110.29%)	520.24%
②Core capital	13.3	(1.0)	14.3
③Deduction	-	-	-
④Total capital ②－③	13.3	(1.0)	14.3
⑤Risk adjusted assets	3.2	0.5	2.7
⑥Total required capital ⑤×4%	0.1	0.0	0.1