



MEMBERSHIP

February 10, 2021

To whom it may concern:

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 Third Quarter of the Year Ending March 31, 2021

We hereby announce our capital adequacy ratio for the third quarter of the year ending March 31, 2021, as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk : Advanced internal ratings-based approach Operational risk : Basic indicator approach	Consolidated		Sep. 30, 2020
	Dec. 31, 2020	change from Sep. 30, 2020	
①Total capital ratio ④/⑤	10.72%	(0.20%)	10.92%
②Core capital	855.7	10.5	845.2
③Deduction	16.5	(3.1)	19.6
④Total capital ②-③	839.1	13.6	825.5
⑤Risk adjusted assets	7,823.7	269.5	7,554.2
⑥Total required capital ⑤×8%	625.9	21.6	604.3

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.)

Credit risk : Advanced internal ratings-based approach Operational risk : Standardised approach	Consolidated			Non-consolidated Dec. 31, 2020
	Dec. 31, 2020	change from Sep. 30, 2020	Sep. 30, 2020	
①Total capital ratio ④/⑤	9.78%	(0.11%)	9.89%	9.47%
②Core capital	635.2	15.5	619.7	604.9
③Deduction	77.0	(3.8)	80.8	82.9
④Total capital ②-③	558.2	19.3	538.9	521.9
⑤Risk adjusted assets	5,707.3	261.1	5,446.2	5,509.3
⑥Total required capital ⑤×8%	456.5	20.8	435.7	440.7

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec. 31, 2020	change from Sep. 30, 2020	Sep. 30, 2020
	①Total capital ratio ④/⑤	9.51%	0.01%
②Core capital	96.1	1.1	95.0
③Deduction	4.5	(0.0)	4.5
④Total capital ②－③	91.6	1.2	90.4
⑤Risk adjusted assets	963.0	11.0	952.0
⑥Total required capital ⑤×4%	38.5	0.5	38.0

(3) The Juhachi-Shinwa Bank,Ltd.*

Consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach**	Dec. 31, 2020	Sep. 30, 2020	
	The Juhachi-Shinwa Bank,Ltd.	The Shinwa Bank,Ltd***	The Eighteenth Bank,Ltd.
①Total capital ratio ④/⑤	10.27%	9.46%	10.71%
②Core capital	252.5	110.5	141.2
③Deduction	3.6	6.2	0.9
④Total capital ②－③	248.8	104.3	140.3
⑤Risk adjusted assets	2,422.5	1,102.2	1,310.2
⑥Total required capital ⑤×4%	96.9	44.0	52.4

Non-consolidated

Dec. 31, 2020
10.11%
249.0
7.1
241.8
2,391.5
95.6

* The Juhachi-Shinwa Bank was created on October 1,2020 through a merger of The Shinwa Bank and The Eighteenth Bank.

**The Shinwa Bank was using Standardised approach until September 30,2020.

***Non-consolidated