



MEMBERSHIP

February 10, 2020

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, 2020

We hereby announce our capital adequacy ratio for the third 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	Dec 31, 2019	change from Sep 30, 2019	Sep 30, 2019
	①Total capital ratio ④/⑤	10.78%	(0.08%)
②Core capital	879.1	11.4	867.7
③Deduction	25.9	0.4	25.5
④Total capital ②-③	853.2	11.1	842.1
⑤Risk adjusted assets	7,912.8	161.7	7,751.1
⑥Total required capital ⑤×8%	633.0	13.0	620.0

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.) Non-consolidated

Credit risk : Advanced internal ratings-based approach Operational risk : Standardised approach	Dec 31, 2019	change from Sep 30, 2019	Sep 30, 2019	Dec 31, 2019
	①Total capital ratio ④/⑤	9.86%	0.01%	
②Core capital	645.5	13.1	632.4	602.1
③Deduction	79.1	(2.1)	81.2	83.4
④Total capital ②-③	566.4	15.3	551.1	518.7
⑤Risk adjusted assets	5,741.5	146.2	5,595.3	5,557.6
⑥Total required capital ⑤×8%	459.3	11.7	447.6	444.6

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec 31, 2019	change from Sep 30, 2019	Sep 30, 2019
	①Total capital ratio ④/⑤	9.47%	(0.09%)
②Core capital	94.9	1.2	93.7
③Deduction	4.6	(0.0)	4.6
④Total capital ②－③	90.3	1.2	89.1
⑤Risk adjusted assets	953.2	22.2	931.0
⑥Total required capital ⑤×4%	38.1	0.9	37.2

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Standardised approach	Dec 31, 2019	change from Sep 30, 2019	Sep 30, 2019
	①Total capital ratio ④/⑤	9.69%	(0.09%)
②Core capital	112.9	0.7	112.2
③Deduction	5.4	0.4	5.0
④Total capital ②－③	107.4	0.3	107.1
⑤Risk adjusted assets	1,109.1	14.1	1,095.0
⑥Total required capital ⑤×4%	44.3	0.5	43.8

(4) The Eighteenth Bank, Ltd.

Consolidated (¥ bil.)

Credit risk : Standardised approach Operational risk : Basic indicator approach	Dec 31, 2019	change from Sep 30, 2019	Sep 30, 2019
	①Total capital ratio ④/⑤	10.98%	0.07%
②Core capital	143.4	1.7	141.7
③Deduction	0.7	0.0	0.7
④Total capital ②－③	142.7	1.8	140.9
⑤Risk adjusted assets	1,299.1	6.9	1,292.2
⑥Total required capital ⑤×4%	51.9	0.3	51.6

Non-consolidated

Dec 31, 2019
10.81%
138.0
1.4
136.5
1,263.0
50.5