

Fukuoka Financial Group, Inc.

Financial Digest for the First Quarter of FY2025



Stock Exchange Listing:	Tokyo, Fukuoka (code:8354)
URL:	https://www.fukuoka-fg.com/
Representative:	Hisashi Goto, Director & President
For Inquiry:	Toshiyuki Asano, General Manager, Corporate Planning Division
Payment date of cash dividends:	—
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for institutional investors, analysts)

- (Notes) 1. Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None
 2. Amounts less than one million yen are omitted.

1. Consolidated Financial Highlights (from April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results (%:Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
1Q FY2025	126,442	15.9	32,570	6.2	22,836	9.2
1Q FY2024	109,094	15.8	30,674	28.3	20,918	25.9

(Note) Comprehensive income 1Q FY2025: ¥ 53,736 million [—%] 1Q FY2024: ¥ (33,194) million [—%]

	Net Income per Share	Net Income per Share (Diluted)
1Q FY2025	¥ 120.78	—
1Q FY2024	110.64	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
June 30, 2025	32,954,914	970,119	2.9
March 31, 2025	32,262,623	929,593	2.8

(Reference) Own capital June 30, 2025: ¥ 969,714 million March 31, 2025: ¥ 929,183 million

(Note) Own Capital Ratio = (Total net assets - Non-controlling interests) / Total assets * 100
 This ratio is not based on the public notification of the capital adequacy ratio.

2. Dividend Payment

	Dividends declared per Share				
	First Quarter-end	Second Quarter-end	Third Quarter-end	Fiscal Year-end	Total
FY2024	¥ —	¥ 65.00	¥ —	¥ 70.00	¥ 135.00
FY2025	—	—	—	—	—
FY2025 (projection)	—	85.00	—	85.00	170.00

(Note) Revision of dividends projections from the latest announcement: None

3. Consolidated Earnings Projections for Fiscal year 2025, (Year ending March 31, 2026)

(%:Changes from corresponding period of previous fiscal year)

	Ordinary Profit		Net Income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Interim of FY2025	59,000	6.1	40,500	3.4	214.20
FY2025	117,000	12.9	80,000	10.9	423.12

(Note) Revision of earnings projections from the latest announcement: None

4. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2025	As of Jun 30, 2025
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,160,305	7,273,615
Call loans and bills bought	コールローン及び買入手形	5,980	10,860
Monetary claims bought	買入金銭債権	46,025	46,184
Trading assets	特定取引資産	313	288
Money held in trust	金銭の信託	18,020	22,118
Securities	有価証券	5,551,286	5,608,259
Loans and bills discounted	貸出金	18,970,311	19,490,000
Foreign exchanges	外国為替	26,933	17,784
Other assets	その他資産	266,159	279,595
Tangible fixed assets	有形固定資産	214,403	214,859
Intangible fixed assets	無形固定資産	29,182	29,818
Net defined benefit assets	退職給付に係る資産	27,266	28,087
Deferred tax assets	繰延税金資産	79,177	64,360
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,019	63,068
Allowance for loan losses	貸倒引当金	(192,762)	(193,989)
Total assets	資産の部合計	32,262,623	32,954,914
(Liabilities)	負債の部		
Deposits	預金	21,558,244	21,315,611
Negotiable certificates of deposit	譲渡性預金	262,498	696,617
Call money and bills sold	コールマネー及び売渡手形	2,256,200	2,129,000
Payables under repurchase agreements	売現先勘定	1,272,836	1,354,588
Payables under securities lending transactions	債券貸借取引受入担保金	1,495,995	1,968,190
Borrowed money	借入金	3,997,834	4,072,111
Foreign exchanges	外国為替	1,697	2,549
Short-term bonds payable	短期社債	56,000	56,000
Other liabilities	その他負債	342,219	297,785
Net defined benefit liability	退職給付に係る負債	835	827
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,566	4,367
Provision for share-based remuneration	株式給付引当金	487	487
Reserves under the special laws	特別法上の引当金	30	30
Deferred tax liabilities	繰延税金負債	36	32
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	23,526	23,526
Acceptances and guarantees	支払承諾	60,019	63,068
Total liabilities	負債の部合計	31,333,029	31,984,795
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	143,978	143,978
Retained earnings	利益剰余金	680,851	690,436
Treasury stock	自己株式	(5,554)	(5,513)
Total shareholders' equity	株主資本合計	944,074	953,700
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(78,074)	(60,199)
Deferred gains or losses on hedges	繰延ヘッジ損益	6,703	20,328
Revaluation reserve for land	土地再評価差額金	50,565	50,565
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,913	5,319
Total accumulated other comprehensive income	その他の包括利益累計額合計	(14,891)	16,014
Non-controlling interests	非支配株主持分	410	404
Total net assets	純資産の部合計	929,593	970,119
Total liabilities and net assets	負債及び純資産の部合計	32,262,623	32,954,914

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	3 months ended Jun 30, 2024	3 months ended Jun 30, 2025
Ordinary income:	経常収益	109,094	126,442
Interest income	資金運用収益	85,500	98,159
Interest on loans and discounts	(うち貸出金利息)	47,431	58,734
Interest and dividends on securities	(うち有価証券利息配当金)	26,236	26,453
Fees and commissions	役務取引等収益	17,602	17,390
Trading income	特定取引収益	29	17
Other operating income	その他業務収益	2,931	8,543
Other income	その他経常収益	3,029	2,332
Ordinary expenses:	経常費用	78,420	93,872
Interest expenses	資金調達費用	31,783	39,705
Interest on deposits	(うち預金利息)	2,879	10,503
Fees and commissions payments	役務取引等費用	6,343	7,505
Other operating expenses	その他業務費用	579	1,112
General and administrative expenses	営業経費	38,799	42,672
Other expenses	その他経常費用	915	2,877
Ordinary profit	経常利益	30,674	32,570
Extraordinary income	特別利益	15	4
Gain on disposal of noncurrent assets	固定資産処分益	15	4
Extraordinary loss	特別損失	408	48
Loss on disposal of noncurrent assets	固定資産処分損	29	48
Impairment loss	減損損失	29	—
Loss on change in equity	持分変動損失	349	—
Income before income taxes:	税金等調整前四半期純利益	30,281	32,526
Current	法人税、住民税及び事業税	6,839	8,976
Deferred	法人税等調整額	2,513	719
Total income taxes	法人税等合計	9,352	9,695
Net income	四半期純利益	20,928	22,830
Net income (loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益又は 非支配株主に帰属する四半期純損失	10	(6)
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	20,918	22,836

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	3 months ended Jun 30, 2024	3 months ended Jun 30, 2025
Net income	四半期純利益	20,928	22,830
Other comprehensive income	その他の包括利益	(54,122)	30,905
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(60,396)	17,873
Deferred gains or losses on hedges	繰延ヘッジ損益	6,654	13,625
Remeasurements of defined benefit plans	退職給付に係る調整額	(380)	(593)
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する持分相当額	—	1
Total comprehensive income	四半期包括利益	(33,194)	53,736
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	(33,204)	53,742
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	10	(6)

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August 7, 2025

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“Financial Highlights” will be posted on our website later as a reference material.

Capital adequacy ratio will be announced soon after the calculation is completed.

Definitions of terms and figures used in this document

In cases where definitions are different from the following ones, details are stated on each page.

FFG (consolidated)	Consolidated financial results of Fukuoka Financial Group
Subsidiary banks' total	Simple sum of non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, the Juhachi-Shinwa Bank and the Fukuoka Chuo Bank
Group's total	Subsidiary banks' total + Figures of FFG Securities

This report contains forward-looking statements and other forward-looking information relating to the company (the “forward-looking statements”). The forward-looking statements are not historical facts and include, reflect or are otherwise based upon, among other things, the company’s current estimations, projections, views, policies, business strategies, targets, expectations, assumptions and evaluations with respect to general economic conditions, the results of operations, the financial condition, the company’s management in general and other future events. Accordingly, they are inherently susceptible to uncertainties, risks and changes in circumstances and are not guarantees of future performance.

Some forward-looking statements represent targets that the company’s management will strive to achieve through the successful implementation of the company’s business strategies. The company may not be successful in implementing its business strategy, and actual results may differ materially, for a wide range of possible reasons.

1. Gain and loss

Subsidiary banks' total

Core business profit **¥32.8 billion**

Ordinary profit **¥32.9 billion**

Net income **¥24.4 billion**

Consolidated

Core business profit **¥33.7 billion**

Ordinary profit **¥32.6 billion**

Net income attributable to owners of the parent **¥22.8 billion**

	Subsidiary banks' total			FFG (consolidated)			FY2024
	3 months ended Jun 30, 2025	Comparison	3 months ended Jun 30, 2024	3 months ended Jun 30, 2025	Comparison	3 months ended Jun 30, 2024	
Gross business profit	65,205	2,810	62,395	75,862	8,502	67,360	260,429
Net interest income	58,603	4,768	53,835	58,529	4,810	53,719	224,966
Domestic	54,624	4,220	50,404	54,553	4,261	50,292	210,119
International	3,979	549	3,430	3,975	548	3,427	14,847
Net fees and commissions	6,784	(1,210)	7,994	9,885	(1,374)	11,259	45,862
Net trading income	8	5	3	17	(12)	29	149
Net other operating income	(190)	(751)	561	7,431	5,079	2,352	(10,549)
Gains (losses) on sales (redemptions) of bonds	(386)	(578)	192	(386)	(569)	183	(18,903)
Overhead expenses (-)	32,749	2,038	30,711	42,545	3,204	39,341	160,268
Business profit (before transfer to general reserve for possible loan losses)	32,456	773	31,683	33,317	5,298	28,019	100,160
① Transfer to general reserve for possible loan losses (-)	110	110	-	242	242	-	573
Business profit	32,346	663	31,683	33,074	5,055	28,019	99,587
Core business profit	32,842	1,351	31,491	33,703	5,867	27,836	119,064
Core business profit (excluding gains (losses) on cancellation of investment trusts)	32,829	738	32,091	33,786	5,350	28,436	122,130
Other operating profit (loss)	586	(3,182)	3,768	(503)	(3,158)	2,655	4,006
② Credit cost for disposal of non-performing loans (-)	1,205	2,870	(1,665)	2,353	2,755	(402)	5,529
Net transfer to specific reserve for possible loan losses (-)	897	897	-	2,044	2,044	-	4,679
Reversal of allowance for loan losses	-	(1,799)	1,799	-	(573)	573	-
Recoveries of written-off claims	0	(151)	151	0	(151)	151	152
Gains (losses) on stocks	1,849	31	1,818	1,797	(17)	1,814	9,144
Equity in earnings (losses) of affiliates	-	-	-	(8)	13	(21)	(2)
Others	(57)	(341)	284	60	(399)	459	393
Ordinary profit	32,932	(2,520)	35,452	32,570	1,896	30,674	103,594
Extraordinary profit (loss)	(43)	6	(49)	(43)	350	(393)	115
Income (loss) before income taxes	32,888	(2,514)	35,402	32,526	2,245	30,281	103,709
Total income taxes (-)	8,446	(1,169)	9,615	9,695	343	9,352	31,465
Net income	24,442	(1,345)	25,787	22,830	1,902	20,928	72,244
Net income attributable to non-controlling interests (-)				(6)	(16)	10	108
Net income attributable to owners of the parent				22,836	1,918	20,918	72,136
Total credit cost ①+② (-)	1,315	2,980	(1,665)	2,596	2,998	(402)	6,102

<Notes> 1. "()"denotes minus.

2. Core business profit

= Business profit + Transfer to general reserve for possible loan losses

- Gains (losses) on sales (redemptions) of bonds

Reference (¥ bil.)	25/1Q	24/1Q	Comparison
Net income			
(Subsidiary banks' total)	24.4	25.8	(1.3)
FFG non-consolidated	(4.4)	(3.8)	(0.6)
Profit (loss) related to Minna Bank	2.0	(1.9)	4.0
Profit (loss) of subsidiary companies	1.1	1.1	(0.1)
Other consolidation adjustments	(0.3)	(0.3)	0.0
FFG's consolidated net profit for the quarter	22.8	20.9	1.9

The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2025	Comparison		3 months ended Jun 30, 2024	FY2024
Gross business profit	43,364	1,655		41,709	163,597
Net interest income	38,635	3,556		35,079	149,626
Domestic	35,206	3,208		31,998	135,834
International	3,428	347		3,081	13,791
Net fees and commissions	4,971	(890)		5,861	24,030
Net trading income	8	5		3	17
Net other operating income	(250)	(1,015)		765	(10,075)
Gains (losses) on sales (redemptions) of bonds	(494)	(680)		186	(10,546)
Overhead expenses (-)	18,792	1,397		17,395	69,822
Business profit (before transfer to general reserve for possible loan losses)	24,571	258		24,313	93,775
① Transfer to general reserve for possible loan losses (-)	975	975		—	2,199
Business profit	23,596	(717)		24,313	91,576
Core business profit	25,065	939		24,126	104,322
Core business profit (excluding gains (losses) on cancellation of investment trusts)	25,348	835		24,513	106,727
Other operating profit (loss)	773	(1,646)		2,419	2,841
② Credit cost for disposal of non-performing loans (-)	249	1,427		(1,178)	(812)
Net transfer to specific reserve for possible loan losses (-)	73	73		—	(1,104)
Reversal of allowance for loan losses	—	(1,201)		1,201	—
Recoveries of written-off claims	0	(130)		130	130
Gains (losses) on stocks	1,145	205		940	3,828
Others	(121)	(420)		299	(1,799)
Ordinary profit	24,369	(2,364)		26,733	94,417
Extraordinary profit (loss)	(5)	9		(14)	410
Income (loss) before income taxes	24,363	(2,355)		26,718	94,828
Total income taxes (-)	6,451	(875)		7,326	26,128
Net income	17,912	(1,479)		19,391	68,700
Total credit cost ①+② (-)	1,224	2,402		(1,178)	1,387

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2025	Comparison		3 months ended Jun 30, 2024	FY2024
Gross business profit	5,738	177		5,561	22,749
Net interest income	5,381	230		5,151	20,673
Domestic	5,376	230		5,146	20,659
International	5	1		4	14
Net fees and commissions	334	(60)		394	2,200
Net other operating income	23	9		14	(124)
Gains (losses) on sales (redemptions) of bonds	0	0		—	(197)
Overhead expenses (-)	3,706	267		3,439	13,991
Business profit (before transfer to general reserve for possible loan losses)	2,032	(89)		2,121	8,758
① Transfer to general reserve for possible loan losses (-)	(491)	(452)		(39)	—
Business profit	2,523	363		2,160	8,758
Core business profit	2,032	(89)		2,121	8,956
Core business profit (excluding gains (losses) on cancellation of investment trusts)	2,032	(89)		2,121	8,956
Other operating profit (loss)	(618)	(502)		(116)	276
② Credit cost for disposal of non-performing loans (-)	536	467		69	(434)
Net transfer to specific reserve for possible loan losses (-)	492	439		53	—
Reversal of allowance for loan losses	—	—		—	505
Recoveries of written-off claims	0	0		0	0
Gains (losses) on stocks	—	—		—	—
Others	(82)	(36)		(46)	(158)
Ordinary profit	1,904	(140)		2,044	9,034
Extraordinary profit (loss)	(0)	0		(0)	(157)
Income (loss) before income taxes	1,904	(140)		2,044	8,877
Total income taxes (-)	485	(54)		539	1,989
Net income	1,418	(86)		1,504	6,887
Total credit cost ①+② (-)	45	15		30	(434)

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2025	Comparison		3 months ended Jun 30, 2024	FY2024
Gross business profit	14,383	1,062		13,321	46,682
Net interest income	12,899	1,058		11,841	47,954
Domestic	12,358	851		11,507	46,929
International	540	206		334	1,024
Net fees and commissions	1,447	(250)		1,697	6,911
Net other operating income	36	254		(218)	(8,183)
Gains (losses) on sales (redemptions) of bonds	107	102		5	(7,766)
Overhead expenses (-)	8,683	311		8,372	33,190
Business profit (before transfer to general reserve for possible loan losses)	5,700	752		4,948	13,491
① Transfer to general reserve for possible loan losses (-)	—	—		—	—
Business profit	5,700	752		4,948	13,491
Core business profit	5,592	650		4,942	21,258
Core business profit (excluding gains (losses) on cancellation of investment trusts)	5,297	141		5,156	21,430
Other operating profit (loss)	944	(713)		1,657	8,681
② Credit cost for disposal of non-performing loans (-)	(120)	679		(799)	(1,684)
Net transfer to specific reserve for possible loan losses (-)	—	—		—	—
Reversal of allowance for loan losses	208	(661)		869	1,813
Recoveries of written-off claims	—	(14)		14	14
Gains (losses) on stocks	704	(169)		873	5,813
Others	119	134		(15)	1,183
Ordinary profit	6,644	38		6,606	22,173
Extraordinary profit (loss)	(37)	(32)		(5)	72
Income (loss) before income taxes	6,606	5		6,601	22,245
Total income taxes (-)	1,529	(262)		1,791	4,738
Net income	5,077	268		4,809	17,506
Total credit cost ①+② (-)	(120)	679		(799)	(1,684)

The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

	3 months ended Jun 30, 2025	Comparison		3 months ended Jun 30, 2024	FY2024
Gross business profit	1,718	(85)		1,803	7,565
Net interest income	1,687	(75)		1,762	7,255
Domestic	1,683	(69)		1,752	7,224
International	4	(5)		9	31
Net fees and commissions	31	(9)		40	313
Net other operating income	0	0		0	(3)
Gains (losses) on sales (redemptions) of bonds	—	—		—	(3)
Overhead expenses (-)	1,566	63		1,503	6,102
Business profit (before transfer to general reserve for possible loan losses)	152	(147)		299	1,462
① Transfer to general reserve for possible loan losses (-)	(11)	(216)		205	662
Business profit	163	69		94	800
Core business profit	152	(147)		299	1,466
Core business profit (excluding gains (losses) on cancellation of investment trusts)	152	(147)		299	1,466
Other operating profit (loss)	(150)	(124)		(26)	1
② Credit cost for disposal of non-performing loans (-)	177	100		77	199
Net transfer to specific reserve for possible loan losses (-)	177	125		52	52
Reversal of allowance for loan losses	—	—		—	—
Recoveries of written-off claims	0	(7)		7	7
Gains (losses) on stocks	—	(4)		4	3
Others	27	(19)		46	196
Ordinary profit	13	(54)		67	802
Extraordinary profit (loss)	(0)	29		(29)	(81)
Income (loss) before income taxes	13	(25)		38	721
Total income taxes (-)	(19)	23		(42)	(107)
Net income	32	(49)		81	828
Total credit cost ①+② (-)	166	(116)		282	861

2. Assets and liabilities

(1) Loans

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Jun 30, 2025	change from Mar 31, 2025	change from Jun 30, 2024	Mar 31, 2025	Jun 30, 2024
Subsidiary banks' total	Total loans	0.9%	19,579,895	509,299	177,968	19,070,596	19,401,927
	Excluding loans to FFG, the Japanese government and others	2.1%	16,023,507	66,731	331,167	15,956,776	15,692,340
	Personal segment	3.0%	4,261,760	23,403	125,510	4,238,357	4,136,250
	Corporate segment	0.3%	15,318,133	485,896	52,458	14,832,237	15,265,675
	General corporate	2.3%	10,303,167	11,684	229,744	10,291,483	10,073,423
	Public sector	(3.4%)	5,014,965	474,213	(177,284)	4,540,752	5,192,249
	Personal loans	3.0%	4,147,870	24,193	120,343	4,123,677	4,027,527
	Housing loans	3.0%	3,720,777	22,359	107,440	3,698,418	3,613,337
	Consumer loans	4.0%	375,593	3,521	14,485	372,072	361,108
	Loans to small-and-medium-sized enterprises, etc.	2.0%	12,080,009	(119)	236,261	12,080,128	11,843,748
	Loans to small-and-medium-sized enterprises, etc. ratio	—	61.69%	(1.65%)	0.65%	63.34%	61.04%
The Bank of Fukuoka (non-consolidated)	Total loans	7.9%	13,145,459	520,580	967,599	12,624,879	12,177,860
	Excluding loans to FFG, the Japanese government and others	2.1%	10,956,675	66,051	224,089	10,890,624	10,732,586
	Personal segment	2.9%	2,653,468	13,553	74,551	2,639,915	2,578,917
	Corporate segment	9.3%	10,491,990	507,027	893,048	9,984,963	9,598,942
	General corporate	2.3%	7,447,829	25,173	170,746	7,422,656	7,277,083
	Public sector	31.1%	3,044,161	481,854	722,303	2,562,307	2,321,858
	Fukuoka Prefecture	1.7%	8,303,820	63,645	141,864	8,240,175	8,161,956
	Personal loans	2.9%	2,593,334	14,221	73,945	2,579,113	2,519,389
	Housing loans	3.0%	2,326,611	12,771	66,709	2,313,840	2,259,902
	Consumer loans	4.1%	236,520	2,430	9,321	234,090	227,199
	Loans to small-and-medium-sized enterprises, etc.	2.0%	8,129,393	(2,041)	157,869	8,131,434	7,971,524
Loans to small-and-medium-sized enterprises, etc. ratio	—	61.84%	(2.56%)	(3.61%)	64.40%	65.45%	
The Kumamoto Bank (non-consolidated)	Total loans	(19.3%)	2,001,523	(121,251)	(478,120)	2,122,774	2,479,643
	Excluding loans to FFG, the Japanese government and others	5.5%	1,553,331	17,495	81,152	1,535,836	1,472,179
	Personal segment	6.3%	625,229	8,536	36,932	616,693	588,297
	Corporate segment	(27.2%)	1,376,293	(129,788)	(515,053)	1,506,081	1,891,346
	General corporate	4.7%	774,514	2,552	35,056	771,962	739,458
	Public sector	(47.8%)	601,779	(132,339)	(550,108)	734,118	1,151,887
	Kumamoto Prefecture	6.1%	1,455,563	17,494	83,178	1,438,069	1,372,385
	Personal loans	6.0%	596,635	7,886	33,630	588,749	563,005
	Housing loans	5.6%	555,626	7,058	29,328	548,568	526,298
	Consumer loans	10.8%	36,138	842	3,523	35,296	32,615
	Loans to small-and-medium-sized enterprises, etc.	5.2%	1,333,529	10,630	65,515	1,322,899	1,268,014
Loans to small-and-medium-sized enterprises, etc. ratio	—	66.62%	4.31%	15.49%	62.31%	51.13%	
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	(7.3%)	4,014,786	118,278	(314,110)	3,896,508	4,328,896
	Excluding loans to FFG, the Japanese government and others	1.1%	3,125,127	(8,671)	34,080	3,133,798	3,091,047
	Personal segment	1.7%	914,264	2,138	15,155	912,126	899,109
	Corporate segment	(9.6%)	3,100,522	116,140	(329,265)	2,984,382	3,429,787
	General corporate	1.9%	1,782,052	(8,676)	32,777	1,790,728	1,749,275
	Public sector	(21.5%)	1,318,469	124,816	(362,042)	1,193,653	1,680,511
	Nagasaki Prefecture	(0.8%)	2,232,106	(17,561)	(17,728)	2,249,667	2,249,834
	Personal loans	1.7%	896,305	2,526	15,232	893,779	881,073
	Housing loans	1.6%	796,510	2,662	12,467	793,848	784,043
	Consumer loans	3.4%	86,703	485	2,865	86,218	83,838
	Loans to small-and-medium-sized enterprises, etc.	0.9%	2,257,526	(2,634)	19,142	2,260,160	2,238,384
Loans to small-and-medium-sized enterprises, etc. ratio	—	56.23%	(1.77%)	4.53%	58.00%	51.70%	
The Fukuoka Chuo Bank (non-consolidated)	Total loans	0.6%	418,127	(8,308)	2,599	426,435	415,528
	Excluding loans to FFG, the Japanese government and others	(2.1%)	388,374	(8,144)	(8,154)	396,518	396,528
	Personal segment	(1.6%)	68,799	(824)	(1,128)	69,623	69,927
	Corporate segment	1.1%	349,328	(7,483)	3,728	356,811	345,600
	General corporate	(2.9%)	298,772	(7,365)	(8,835)	306,137	307,607
	Public sector	33.1%	50,556	(118)	12,563	50,674	37,993
	Fukuoka Prefecture	(2.1%)	388,374	(8,144)	(8,154)	396,518	396,528
	Personal loans	(3.8%)	61,596	(440)	(2,464)	62,036	64,060
	Housing loans	(2.5%)	42,030	(132)	(1,064)	42,162	43,094
	Consumer loans	(7.0%)	16,232	(236)	(1,224)	16,468	17,456
	Loans to small-and-medium-sized enterprises, etc.	(1.7%)	359,561	(6,074)	(6,265)	365,635	365,826
Loans to small-and-medium-sized enterprises, etc. ratio	—	85.99%	0.25%	(2.04%)	85.74%	88.03%	

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥100.1 billion at the end of June 2025, ¥109.9 billion at the end of March 2025, and ¥106.3 billion at the end of June 2024).

(2) Deposits

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Jun 30, 2025	change from Mar 31, 2025	change from Jun 30, 2024	Mar 31, 2025	Jun 30, 2024
Subsidiary banks' total	Personal deposits	0.3%	14,527,615	179,677	49,234	14,347,938	14,478,381
	Corporate deposits	(1.8%)	6,789,660	(416,802)	(125,970)	7,206,462	6,915,630
	Total	(0.4%)	21,317,278	(237,125)	(76,734)	21,554,403	21,394,012
	Demand	(0.8%)	16,361,845	(283,799)	(126,457)	16,645,644	16,488,302
	Time	1.0%	4,955,432	46,674	49,725	4,908,758	4,905,707
	CDs	17.0%	756,616	434,118	109,903	322,498	646,713
	Deposits and CDs	0.2%	22,073,895	196,993	33,169	21,876,902	22,040,726
The Bank of Fukuoka (non-consolidated)	Personal deposits	0.7%	9,159,303	114,809	67,877	9,044,494	9,091,426
	Corporate deposits	0.5%	4,394,854	(453,292)	21,936	4,848,146	4,372,918
	Total	0.7%	13,554,158	(338,483)	89,814	13,892,641	13,464,344
	Demand	0.1%	10,580,481	(324,355)	11,150	10,904,836	10,569,331
	Time	2.7%	2,973,677	(14,128)	78,665	2,987,805	2,895,012
	CDs	12.4%	583,323	341,052	64,430	242,271	518,893
	Deposits and CDs	1.1%	14,137,482	2,570	154,244	14,134,912	13,983,238
	Fukuoka Prefecture	0.9%	12,708,474	(195,263)	116,381	12,903,737	12,592,093
The Kumamoto Bank (non-consolidated)	Personal deposits	0.2%	1,234,378	14,006	2,299	1,220,372	1,232,079
	Corporate deposits	(0.2%)	474,016	25,114	(1,040)	448,902	475,056
	Total	0.1%	1,708,394	39,120	1,258	1,669,274	1,707,136
	Demand	0.5%	1,246,121	17,969	5,794	1,228,152	1,240,327
	Time	(1.0%)	462,273	21,152	(4,535)	441,121	466,808
	CDs	(100.0%)	—	(150)	(1,440)	150	1,440
	Deposits and CDs	(0.0%)	1,708,394	38,970	(182)	1,669,424	1,708,576
	Kumamoto Prefecture	0.2%	1,623,166	38,577	3,739	1,584,589	1,619,427
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	(0.2%)	3,809,020	51,927	(7,379)	3,757,093	3,816,399
	Corporate deposits	(7.3%)	1,752,804	(17,024)	(139,017)	1,769,828	1,891,821
	Total	(2.6%)	5,561,825	34,903	(146,395)	5,526,922	5,708,220
	Demand	(3.0%)	4,282,456	(3,550)	(131,502)	4,286,006	4,413,958
	Time	(1.2%)	1,279,369	38,453	(14,893)	1,240,916	1,294,262
	CDs	36.9%	157,555	77,478	42,437	80,077	115,118
	Deposits and CDs	(1.8%)	5,719,380	112,380	(103,958)	5,607,000	5,823,338
	Nagasaki Prefecture	(2.6%)	5,195,876	26,232	(137,718)	5,169,644	5,333,594
The Fukuoka Chuo Bank (non-consolidated)	Personal deposits	(4.0%)	324,914	(1,065)	(13,563)	325,979	338,477
	Corporate deposits	(4.5%)	167,986	28,400	(7,849)	139,586	175,835
	Total	(4.2%)	492,901	27,335	(21,411)	465,566	514,312
	Demand	(4.5%)	252,787	26,137	(11,899)	226,650	264,686
	Time	(3.8%)	240,113	1,197	(9,512)	238,916	249,625
	CDs	39.7%	15,738	15,738	4,476	—	11,262
	Deposits and CDs	(3.2%)	508,639	43,073	(16,935)	465,566	525,574
	Fukuoka Prefecture	(4.2%)	492,901	27,335	(21,411)	465,566	514,312

(3) Asset management products

Group's total

(¥ bil.)

		Sales of asset management products			Outstanding balance of assets under management for individual customers				
		1Q FY2025 (3 months)	change from 1Q FY2024	1Q FY2024 (3 months)	Jun 30, 2025	change from Mar 31, 2025	change from Jun 30, 2024	Mar 31, 2025	Jun 30, 2024
Group's total	Investment trusts	76.0	(39.7)	115.7	1,215.0	99.3	132.7	1,115.7	1,082.3
	Individual insurance	48.5	4.4	44.1	1,387.1	35.1	21.4	1,352.0	1,365.7
	Foreign currency deposits	0.3	(0.4)	0.7	17.4	0.0	(0.9)	17.4	18.3
	Government bonds	7.2	3.5	3.7	44.1	6.5	12.7	37.6	31.4
	FFG Securities	11.0	(4.9)	15.9	453.2	22.5	7.0	430.7	446.2
	Total	143.3	(37.2)	180.5	3,117.0	163.4	172.8	2,953.6	2,944.2
The Bank of Fukuoka (non-consolidated)	Investment trusts	49.4	(20.9)	70.3	757.2	65.3	85.2	691.9	672.0
	Individual insurance	28.0	3.3	24.7	773.3	13.8	13.4	759.5	759.9
	Foreign currency deposits	0.2	(0.5)	0.7	13.1	(0.2)	(0.8)	13.3	13.9
	Government bonds	5.3	2.4	2.9	32.6	4.6	9.6	28.0	23.0
	Total	83.1	(15.7)	98.8	1,576.3	83.6	107.4	1,492.7	1,468.9
The Kumamoto Bank (non-consolidated)	Investment trusts	8.3	(5.4)	13.7	145.1	12.5	14.8	132.6	130.3
	Individual insurance	5.4	0.2	5.2	161.0	2.0	2.3	159.0	158.7
	Foreign currency deposits	0.0	0.0	0.0	1.4	0.0	0.0	1.4	1.4
	Government bonds	0.1	0.1	0.0	0.7	0.1	0.1	0.6	0.6
	Total	13.9	(5.1)	19.0	308.3	14.6	17.1	293.7	291.2
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	17.4	(12.6)	30.0	297.4	20.3	31.2	277.1	266.2
	Individual insurance	13.6	1.0	12.6	421.4	18.1	3.5	403.3	417.9
	Foreign currency deposits	0.0	0.0	0.0	2.8	0.1	0.0	2.7	2.8
	Government bonds	1.6	0.9	0.7	9.7	1.8	2.7	7.9	7.0
	Total	32.8	(10.6)	43.4	731.4	40.3	37.3	691.1	694.1
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	0.8	(0.7)	1.5	15.1	1.1	1.4	14.0	13.7
	Individual insurance	1.3	(0.1)	1.4	31.3	1.2	2.2	30.1	29.1
	Foreign currency deposits	—	—	—	0.0	0.0	0.0	0.0	0.0
	Government bonds	0.1	0.1	0.0	1.0	0.0	0.3	1.0	0.7
	Total	2.3	(0.7)	3.0	47.6	2.4	4.1	45.2	43.5

- <Notes> 1. The sales of investment trusts include those to corporate customers, but the others are the sales only to individuals.
2. The sales of individual insurance don't include level premium insurance besides prepaid contracts.
3. Figures of FFG Securities' sales of asset management products are the total sales of investment trusts and bonds.
Figures of FFG Securities' outstanding balance of assets under management for individual customers are the total balance of individual investment trusts, stocks and bonds.

(4) Marketable securities

FFG (consolidated)

(¥ mil.)

		Jun 30, 2025				Mar 31, 2025	
		Market value	change from Mar 31, 2025	Unrealized gain(loss)	change from Mar 31, 2025	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	5,494,673	53,898	(91,808)	25,921	5,440,775	(117,729)
	After hedges			(369)	19,000		(19,369)
	Stocks	229,166	6,590	125,732	7,068	222,576	118,664
	Domestic bonds	3,178,535	16,036	(218,337)	4,760	3,162,499	(223,097)
	National government bonds	2,666,415	6,335	(190,532)	3,342	2,660,080	(193,874)
	Others	2,086,970	31,270	796	14,092	2,055,700	(13,296)
	Foreign bonds	1,341,956	622	(29,818)	(1,971)	1,341,334	(27,847)
The Bank of Fukuoka (consolidated)	Total	3,481,006	35,050	(24,786)	15,683	3,445,956	(40,469)
	Stocks	181,798	4,380	109,020	4,762	177,418	104,258
	Domestic bonds	1,860,309	23,360	(131,642)	2,348	1,836,949	(133,990)
	National government bonds	1,593,113	11,868	(116,242)	1,669	1,581,245	(117,911)
	Others	1,438,898	7,309	(2,163)	8,574	1,431,589	(10,737)
		Foreign bonds	1,011,329	(792)	(17,117)	(810)	1,012,121
The Kumamoto Bank (non-consolidated)	Total	172,203	6,808	(13,523)	736	165,395	(14,259)
	Stocks	1,949	222	996	222	1,727	774
	Domestic bonds	151,794	4,012	(13,991)	139	147,782	(14,130)
	National government bonds	135,464	1,056	(13,823)	77	134,408	(13,900)
	Others	18,459	2,574	(528)	375	15,885	(903)
		Foreign bonds	—	—	—	—	—
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,660,404	10,426	(30,269)	7,376	1,649,978	(37,645)
	Stocks	39,376	1,574	23,977	1,612	37,802	22,365
	Domestic bonds	1,016,180	(11,185)	(63,832)	1,163	1,027,365	(64,995)
	National government bonds	817,036	(7,207)	(52,983)	713	824,243	(53,696)
	Others	604,846	20,036	9,585	4,601	584,810	4,984
		Foreign bonds	321,877	1,365	(12,310)	(1,213)	320,512
The Fukuoka Chuo Bank (non-consolidated)	Total	173,690	1,527	1,752	1,520	172,163	232
	Stocks	6,042	414	3,020	413	5,628	2,607
	Domestic bonds	147,716	(135)	(2,065)	759	147,851	(2,824)
	National government bonds	118,268	635	(1,465)	620	117,633	(2,085)
	Others	19,930	1,247	797	348	18,683	449
		Foreign bonds	5,809	38	(192)	38	5,771

<Note> For bonds and foreign bonds, deferred hedging through derivative transactions is used to reduce the risk of market value fluctuations.

(Reference) The unrealized gain(loss) after hedges

(¥ mil.)

		Jun 30, 2025	change from Mar 31, 2025	Mar 31, 2025
		FFG (consolidated)	Domestic bonds	(218,337)
After hedges	(149,295)		(1,600)	(147,695)
Foreign bonds	(29,818)		(1,971)	(27,847)
After hedges	(7,421)		(2,532)	(4,889)

(5) Non-performing loans

FFG (consolidated)

(¥ mil.)

		Jun 30, 2025	change from Mar 31, 2025	change from Jun 30, 2024	Mar 31, 2025	Jun 30, 2024
FFG (consolidated)	NPLs under the FRL ①	320,835	11,232	7,383	309,603	313,452
	Bankrupt and Quasi-bankrupt	51,458	2,977	1,224	48,481	50,234
	Doubtful	142,990	(1,427)	(11,513)	144,417	154,503
	Substandard	126,387	9,683	17,672	116,704	108,715
	Total claims outstanding ②	19,603,272	526,392	200,172	19,076,880	19,403,100
	Ratio of NPLs under the FRL to the total credits ①/②	1.63%	0.01%	0.02%	1.62%	1.61%
The Bank of Fukuoka (non-consolidated)	NPLs under the FRL ①	185,586	8,861	12,639	176,725	172,947
	Bankrupt and Quasi-bankrupt	29,877	1,872	50	28,005	29,827
	Doubtful	71,151	(1,787)	(9,815)	72,938	80,966
	Substandard	84,557	8,776	22,404	75,781	62,153
	Total claims outstanding ②	13,216,146	527,222	978,049	12,688,924	12,238,097
	Ratio of NPLs under the FRL to the total credits ①/②	1.40%	0.01%	(0.01%)	1.39%	1.41%
The Kumamoto Bank (non-consolidated)	NPLs under the FRL ①	33,067	72	(2,758)	32,995	35,825
	Bankrupt and Quasi-bankrupt	5,254	707	582	4,547	4,672
	Doubtful	19,015	(201)	(2,228)	19,216	21,243
	Substandard	8,797	(435)	(1,112)	9,232	9,909
	Total claims outstanding ②	2,014,617	(121,047)	(478,424)	2,135,664	2,493,041
	Ratio of NPLs under the FRL to the total credits ①/②	1.64%	0.10%	0.21%	1.54%	1.43%
The Juhachi-Shinwa Bank (non-consolidated)	NPLs under the FRL ①	75,215	1,705	(4,624)	73,510	79,839
	Bankrupt and Quasi-bankrupt	8,369	(41)	(458)	8,410	8,827
	Doubtful	35,680	450	(580)	35,230	36,260
	Substandard	31,165	1,296	(3,587)	29,869	34,752
	Total claims outstanding ②	4,038,006	117,955	(313,193)	3,920,051	4,351,199
	Ratio of NPLs under the FRL to the total credits ①/②	1.86%	(0.01%)	0.03%	1.87%	1.83%
The Fukuoka Chuo Bank (non-consolidated)	NPLs under the FRL ①	20,925	482	1,179	20,443	19,746
	Bankrupt and Quasi-bankrupt	2,149	245	166	1,904	1,983
	Doubtful	16,908	192	1,046	16,716	15,862
	Substandard	1,866	44	(34)	1,822	1,900
	Total claims outstanding ②	419,608	(8,260)	2,772	427,868	416,836
	Ratio of NPLs under the FRL to the total credits ①/②	4.98%	0.21%	0.25%	4.77%	4.73%

<Note> Figures of the Non-performing loans include bank guaranteed private placement bonds.

(6) Average fund balance • Interest rate spread (Domestic division)

Subsidiary banks' total

		Average fund balance (¥ mil.)				Interest rate spread (%)		
		annual rate of growth	1Q FY2025		1Q FY2024	1Q FY2025		1Q FY2024
			(3 months)	YoY change	(3 months)	(3 months)	YoY change	(3 months)
Subsidiary banks' total	(1) Interest earning assets	6.8%	26,115,131	1,651,868	24,463,263	1.19	0.30	0.89
	Loans and bills discounted ①	1.3%	18,639,283	246,076	18,393,207	1.12	0.28	0.84
	Securities	13.4%	4,153,836	491,473	3,662,363	1.07	0.15	0.92
	(2) Interest bearing liabilities	2.1%	32,302,645	666,333	31,636,312	0.68	0.25	0.43
	Deposits and CDs ②	0.2%	21,538,744	42,019	21,496,725	0.17	0.16	0.01
	External liabilities	(15.7%)	7,705,797	(1,430,393)	9,136,190	0.28	0.24	0.04
	(3) Difference between average yields on loans and deposits ①-②					0.95	0.12	0.83
(4) Average interest rate spread (1)-(2)					0.51	0.05	0.46	
The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	9.7%	17,333,400	1,530,983	15,802,417	1.17	0.30	0.87
	Loans and bills discounted ①	8.2%	12,240,042	923,137	11,316,905	1.11	0.24	0.87
	Securities	12.1%	2,488,143	268,273	2,219,870	1.09	0.15	0.94
	(2) Interest bearing liabilities	8.3%	21,550,016	1,648,606	19,901,410	0.63	0.24	0.39
	Deposits and CDs ②	0.8%	13,681,271	114,367	13,566,904	0.17	0.16	0.01
	External liabilities	(4.2%)	5,516,841	(242,537)	5,759,378	0.26	0.23	0.03
	(3) Difference between average yields on loans and deposits ①-②					0.94	0.08	0.86
(4) Average interest rate spread (1)-(2)					0.54	0.06	0.48	
The Kumamoto Bank (non-consolidated)	(1) Interest earning assets	(9.7%)	2,348,336	(251,696)	2,600,032	1.31	0.43	0.88
	Loans and bills discounted ①	(14.1%)	2,098,337	(343,674)	2,442,011	1.13	0.43	0.70
	Securities	18.9%	184,344	29,360	154,984	0.86	0.09	0.77
	(2) Interest bearing liabilities	(6.1%)	3,098,403	(199,579)	3,297,982	0.77	0.29	0.48
	Deposits and CDs ②	0.1%	1,691,511	925	1,690,586	0.18	0.17	0.01
	External liabilities	(14.2%)	1,279,409	(211,165)	1,490,574	0.32	0.23	0.09
	(3) Difference between average yields on loans and deposits ①-②					0.95	0.26	0.69
(4) Average interest rate spread (1)-(2)					0.54	0.14	0.40	
The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	6.2%	5,839,954	338,609	5,501,345	1.18	0.26	0.92
	Loans and bills discounted ①	(8.0%)	3,880,705	(338,329)	4,219,034	1.12	0.35	0.77
	Securities	13.9%	1,314,143	160,341	1,153,802	1.12	0.18	0.94
	(2) Interest bearing liabilities	(10.2%)	7,009,553	(798,936)	7,808,489	0.77	0.29	0.48
	Deposits and CDs ②	(1.0%)	5,658,433	(58,992)	5,717,425	0.16	0.15	0.01
	External liabilities	(52.3%)	888,389	(975,798)	1,864,187	0.30	0.28	0.02
	(3) Difference between average yields on loans and deposits ①-②					0.96	0.20	0.76
(4) Average interest rate spread (1)-(2)					0.41	(0.03)	0.44	
The Fukuoka Chuo Bank (non-consolidated)	(1) Interest earning assets	6.1%	593,440	33,974	559,466	1.39	0.10	1.29
	Loans and bills discounted ①	1.2%	420,198	4,942	415,256	1.60	0.12	1.48
	Securities	25.1%	167,205	33,499	133,706	0.69	(0.01)	0.70
	(2) Interest bearing liabilities	2.6%	644,672	16,242	628,430	1.21	0.22	0.99
	Deposits and CDs ②	(2.7%)	507,528	(14,279)	521,807	0.17	0.14	0.03
	External liabilities	(4.0%)	21,157	(892)	22,049	0.42	0.40	0.02
	(3) Difference between average yields on loans and deposits ①-②					1.43	(0.02)	1.45
(4) Average interest rate spread (1)-(2)					0.18	(0.12)	0.30	

<Note> Yield and spread on interest bearing liabilities show cost of funds which include overhead expenses. Cost of funds is calculated according to the following formula.

Cost of funds = { (Funding costs + Overhead expenses) * 365 / 91 } / Average balance of funding-related accounts