November 10, 2026

Fukuoka Financial Group, Inc.

Financial Digest for the Interim of FY2026

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:	December 10, 2026 (scheduled)
Filing date of Financial Statements:	November 27, 2026 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for institutional investors, analysts)

(Notes) 1. Financial statements are not subject to audit.
2. Amounts less than one million yen are omitted.

1. Consolidated Financial Highlights (from April 1, 2026 to September 30, 2026)

(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	%
Interim of FY2026	338,494	30.8	86,540	37.8	59,315	36.1
Interim of FY2025	258,782	15.1	62,814	12.9	43,574	11.2

(Note) Comprehensive income Interim of FY2026: ¥ 58,612 million [(42.7)%] Interim of FY2025: ¥ 102,364 million [—%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Interim of FY2026	313.86	—
Interim of FY2025	230.50	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
September 30, 2026	31,766,335	1,117,393	3.5
March 31, 2026	33,559,486	1,076,716	3.2

(Reference) Own capital September 30, 2026: ¥ 1,117,011 million March 31, 2026: ¥ 1,076,288 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
	¥	¥	¥	¥	¥
FY2025	—	85.00	—	95.00	180.00
FY2026	—	105.00			
FY2026 (projection)			—	135.00	240.00

(Note) Revision of dividends projections from the latest announcement: Yes

3. Consolidated Earnings Projections for Fiscal year 2026, (Year ending March 31, 2027)

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

	Ordinary Profit		Net Income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
FY2026	166,000	37.6	113,000	32.3	597.91

(Note) Revision of earnings projections from the latest announcement: Yes

4.Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2026	As of Sep 30, 2026
(Assets)	資産の部		
Cash and due from banks	現金預け金	7,097,546	6,008,469
Call loans and bills bought	コールローン及び買入手形	13,909	14,476
Monetary claims bought	買入金銭債権	43,749	47,528
Trading assets	特定取引資産	268	293
Money held in trust	金銭の信託	29,657	33,600
Securities	有価証券	5,451,502	5,362,344
Loans and bills discounted	貸出金	20,306,888	19,595,950
Foreign exchanges	外国為替	12,168	12,417
Other assets	その他資産	383,087	470,604
Tangible fixed assets	有形固定資産	216,924	219,385
Intangible fixed assets	無形固定資産	37,152	38,415
Net defined benefit assets	退職給付に係る資産	70,534	71,270
Deferred tax assets	繰延税金資産	39,679	38,313
Customers' liabilities for acceptances and guarantees	支払承諾見返	55,441	50,396
Allowance for loan losses	貸倒引当金	(199,025)	(197,129)
Total assets	**資産の部合計**	33,559,486	31,766,335
(Liabilities)	負債の部		
Deposits	預金	21,625,175	21,082,056
Negotiable certificates of deposit	譲渡性預金	260,430	576,122
Call money and bills sold	コールマネー及び売渡手形	3,287,500	3,272,000
Payables under repurchase agreements	売現先勘定	1,490,711	521,929
Payables under securities lending transactions	債券貸借取引受入担保金	1,196,281	1,681,569
Borrowed money	借用金	4,046,508	2,873,186
Foreign exchanges	外国為替	882	1,489
Short-term bonds payable	短期社債	56,000	56,000
Other liabilities	その他負債	434,381	505,707
Net defined benefit liability	退職給付に係る負債	778	794
Provision for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	3,927	3,511
Provision for contingent liabilities losses	その他の偶発損失引当金	130	130
Provision for share-based remuneration	株式給付引当金	605	487
Reserves under the special laws	特別法上の引当金	39	39
Deferred tax liabilities	繰延税金負債	503	51
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	23,471	23,471
Acceptances and guarantees	支払承諾	55,441	50,396
Total liabilities	**負債の部合計**	32,482,769	30,648,942
(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	143,955
Retained earnings	利益剰余金	737,059	778,391
Treasury stock	自己株式	(6,109)	(6,002)
Total shareholders' equity	株主資本合計	999,728	1,041,143
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(20,907)	(65,642)
Deferred gains or losses on hedges	繰延ヘッジ損益	16,020	61,725
Revaluation reserve for land	土地再評価差額金	50,443	50,443
Remeasurements of defined benefit plans	退職給付に係る調整累計額	31,003	29,341
Total accumulated other comprehensive income	その他の包括利益累計額合計	76,560	75,868
Non-controlling interests	非支配株主持分	428	381
Total net assets	**純資産の部合計**	1,076,716	1,117,393
Total liabilities and net assets	**負債及び純資産の部合計**	33,559,486	31,766,335

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

Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2025	6 months ended Sep 30, 2026
Ordinary income:	**経常収益**	258,782	338,494
Interest income	資金運用収益	204,358	272,677
Interest on loans and discounts	（うち貸出金利息）	122,283	157,368
Interest and dividends on securities	（うち有価証券利息配当金）	55,313	82,377
Fees and commissions	役務取引等収益	36,985	40,912
Trading income	特定取引収益	44	55
Other operating income	その他業務収益	11,142	8,119
Other income	その他経常収益	6,251	16,728
Ordinary expenses:	**経常費用**	195,968	251,953
Interest expenses	資金調達費用	84,675	114,568
Interest on deposits	（うち預金利息）	22,777	34,742
Fees and commissions payments	役務取引等費用	15,630	16,687
Other operating expenses	その他業務費用	5,158	28,483
General and administrative expenses	営業経費	85,180	87,623
Other expenses	その他経常費用	5,321	4,591
Ordinary profit	**経常利益**	62,814	86,540
Extraordinary income	特別利益	15	396
Gain on disposal of noncurrent assets	固定資産処分益	15	396
Extraordinary loss	特別損失	333	274
Loss on disposal of noncurrent assets	固定資産処分損	179	192
Impairment loss	減損損失	153	38
Other extraordinary loss	その他の特別損失	—	43
Income before income taxes:	**税金等調整前中間期純利益**	62,495	86,663
Current	法人税、住民税及び事業税	17,138	26,183
Deferred	法人税等調整額	1,762	1,174
Total income taxes	法人税等合計	18,901	27,358
Net income	中間期純利益	43,594	59,305
Net income (loss) attributable to non-controlling interests	非支配株主に帰属する中間期純利益又は非支配株主に帰属する中間期純損失	20	(10)
Net income attributable to owners of the parent	**親会社株主に帰属する中間期純利益**	43,574	59,315

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2025	6 months ended Sep 30, 2026
Net income	中間純利益	43,594	59,305
Other comprehensive income	その他の包括利益	58,769	(692)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	40,467	(44,762)
Deferred gains or losses on hedges	繰延ヘッジ損益	19,476	45,705
Remeasurements of defined benefit plans	退職給付に係る調整額	(1,195)	(1,661)
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	21	26
Total comprehensive income	中間包括利益	102,364	58,612
(Breakdown)	（内訳）		
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	102,344	58,623
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	20	(10)

(3) Consolidated Statements of Changes in Net Assets

Interim of FY2025

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity 株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance as of Mar 31, 2025	当期首残高	124,799	143,978	680,851	(5,554)	944,074
Changes during the period:	当中間期変動額					
Dividends from surplus	剰余金の配当			(13,251)		(13,251)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			43,574		43,574
Acquisition of treasury stock	自己株式の取得				(666)	(666)
Disposition of treasury stock	自己株式の処分		0		125	126
Transfer from revaluation reserve for land	土地再評価差額金の取崩			51		51
Changes in shareholders' interest due to transactions with non-controlling interests	非支配株主との取引に係る親会社の持分変動					—
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)					
Total changes during the period	当中間期変動額合計	—	0	30,374	(541)	29,833
Balance as of Sep 30, 2025	当中間期末残高	124,799	143,978	711,226	(6,095)	973,908

		Accumulated other comprehensive income その他の包括利益累計額					Non-controlling interests	Total net assets
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	非支配株主持分	純資産合計
Balance as of Mar 31, 2025	当期首残高	(78,074)	6,703	50,565	5,913	(14,891)	410	929,593
Changes during the period:	当中間期変動額							
Dividends from surplus	剰余金の配当							(13,251)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益							43,574
Acquisition of treasury stock	自己株式の取得							(666)
Disposition of treasury stock	自己株式の処分							126
Transfer from revaluation reserve for land	土地再評価差額金の取崩							51
Changes in shareholders' interest due to transactions with non-controlling interests	非支配株主との取引に係る親会社の持分変動							—
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)	40,488	19,476	(51)	(1,195)	58,718	20	58,738
Total changes during the period	当中間期変動額合計	40,488	19,476	(51)	(1,195)	58,718	20	88,571
Balance as of Sep 30, 2025	当中間期末残高	(37,585)	26,179	50,514	4,718	43,826	430	1,018,165

Interim of FY2026

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity 株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance as of Mar 31, 2026	当期首残高	124,799	143,978	737,059	(6,109)	999,728
Changes during the period:	当中間期変動額					
Dividends from surplus	剰余金の配当			(17,984)		(17,984)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			59,315		59,315
Acquisition of treasury stock	自己株式の取得				(18)	(18)
Disposition of treasury stock	自己株式の処分		0		125	125
Transfer from revaluation reserve for land	土地再評価差額金の取崩			0		0
Changes in shareholders' interest due to transactions with non-controlling interests	非支配株主との取引に係る親会社の持分変動		(23)			(23)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)					
Total changes during the period	当中間期変動額合計	―	(23)	41,331	107	41,415
Balance as of Sep 30, 2026	当中間期末残高	124,799	143,955	778,391	(6,002)	1,041,143

		Accumulated other comprehensive income その他の包括利益累計額					Non-controlling interests	Total net assets
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	非支配株主持分	純資産合計
Balance as of Mar 31, 2026	当期首残高	(20,907)	16,020	50,443	31,003	76,560	428	1,076,716
Changes during the period:	当中間期変動額							
Dividends from surplus	剰余金の配当							(17,984)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益							59,315
Acquisition of treasury stock	自己株式の取得							(18)
Disposition of treasury stock	自己株式の処分							125
Transfer from revaluation reserve for land	土地再評価差額金の取崩							0
Changes in shareholders' interest due to transactions with non-controlling interests	非支配株主との取引に係る親会社の持分変動							(23)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)	(44,735)	45,705	0	(1,661)	(692)	(46)	(739)
Total changes during the period	当中間期変動額合計	(44,735)	45,705	0	(1,661)	(692)	(46)	40,676
Balance as of Sep 30, 2026	当中間期末残高	(65,642)	61,725	50,443	29,341	75,868	381	1,117,393

Financial Digest for the Interim of FY2026

November 10, 2026

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

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	**¥108.6 billion**
Ordinary profit	**¥101.4 billion**
Net income	**¥72.9 billion**

Consolidated

Core business profit	**¥99.5 billion**
Ordinary profit	**¥86.5 billion**
Net income attributable to owners of the parent	**¥59.3 billion**

(¥ mil.)

	【announced projections*】	Subsidiary banks' total			FFG (consolidated)		
		6 months ended Sep 30, 2026	Comparison	6 months ended Sep 30, 2025	6 months ended Sep 30, 2026	Comparison	6 months ended Sep 30, 2025
Gross business profit		150,462	19,639	130,823	162,325	15,074	147,251
Net interest income		157,123	37,498	119,625	158,408	38,540	119,868
Domestic		145,937	34,411	111,526	147,221	35,446	111,775
International		11,185	3,086	8,099	11,187	3,095	8,092
Net fees and commissions		17,309	2,783	14,526	24,224	2,870	21,354
Net trading income		40	27	13	55	11	44
Net other operating income		(24,010)	(20,669)	(3,341)	(20,363)	(26,346)	5,983
Gains (losses) on sales (redemptions) of bonds		(26,379)	(22,183)	(4,196)	(27,198)	(22,965)	(4,233)
Overhead expenses (-)		68,235	3,844	64,391	90,021	5,100	84,921
Business profit (before transfer to general reserve for possible loan losses)		82,227	15,796	66,431	72,304	9,975	62,329
① Transfer to general reserve for possible loan losses (-)		—	2,510	(2,510)	2,726	4,560	(1,834)
Business profit		82,227	13,286	68,941	69,577	5,413	64,164
Core business profit	【83,300】	**108,606**	**37,978**	**70,628**	**99,502**	**32,940**	**66,562**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**102,595**	**32,133**	**70,462**	**93,491**	**26,999**	**66,492**
Other operating profit (loss)		19,126	18,490	636	16,963	18,312	(1,349)
② Credit cost for disposal of non-performing loans (-)		(622)	(4,948)	4,326	931	(5,766)	6,697
Net transfer to specific reserve for possible loan losses (-)		—	(3,957)	3,957	320	(5,914)	6,234
Reversal of allowance for loan losses		1,180	1,180	—	—	—	—
Recoveries of written-off claims		0	(1)	1	0	(1)	1
Gains (losses) on stocks		16,092	10,855	5,237	15,455	10,278	5,177
Equity in earnings (losses) of affiliates		—	—	—	70	36	34
Others		2,410	2,684	(274)	2,368	2,233	135
Ordinary profit	【84,700】	**101,353**	**31,775**	**69,578**	**86,540**	**23,726**	**62,814**
Extraordinary profit (loss)		91	395	(304)	122	440	(318)
Income (loss) before income taxes		101,444	32,171	69,273	86,663	24,168	62,495
Total income taxes (-)		28,521	10,429	18,092	27,358	8,457	18,901
Net income	【61,000】	72,923	21,742	51,181	59,305	15,711	43,594
Net income attributable to non-controlling interests (-)					(10)	(30)	20
Net income attributable to owners of the parent	【48,000】				**59,315**	**15,741**	**43,574**
Total credit cost ①+② (-)	【5,500】	**(622)**	**(2,438)**	**1,816**	**3,657**	**(1,205)**	**4,862**

*The projections announced in the Financial Digest that was released on May 13, 2026. They are the figures of subsidiary banks' total, excluding that of net income attributable to owners of the parent.

<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.)	Interim of FY2026	Interim of FY2025	Comparison
Net income (Subsidiary banks' total)	72.9	51.2	21.7
FFG non-consolidated	(10.6)	(9.5)	(1.2)
Profit (loss) related to Minna Bank	(3.7)	(0.1)	(3.6)
Profit (loss) of subsidiary companies	1.9	2.5	(0.6)
Other consolidation adjustments	(1.1)	(0.5)	(0.7)
FFG's consolidated interim net profit	59.3	43.6	15.7

The Bank of Fukuoka (non-consolidated)

(¥ mil.)

【announced projections】	6 months ended Sep 30, 2026	Comparison	6 months ended Sep 30, 2025
Gross business profit	103,033	16,378	86,655
Net interest income	106,456	28,054	78,402
Domestic	96,967	25,406	71,561
International	9,489	2,648	6,841
Net fees and commissions	12,923	2,281	10,642
Net trading income	40	27	13
Net other operating income	(16,387)	(13,984)	(2,403)
Gains (losses) on sales (redemptions) of bonds	(18,346)	(15,038)	(3,308)
Overhead expenses (-)	39,443	2,497	36,946
Business profit (before transfer to general reserve for possible loan losses)	63,590	13,882	49,708
① Transfer to general reserve for possible loan losses (-)	—	—	—
Business profit	63,590	13,882	49,708
Core business profit 【63,700】	**81,936**	**28,919**	**53,017**
Core business profit (excluding gains (losses) on cancellation of investment trusts)	**78,525**	**25,158**	**53,367**
Other operating profit (loss)	13,093	9,133	3,960
② Credit cost for disposal of non-performing loans (-)	(1,774)	(1,876)	102
Net transfer to specific reserve for possible loan losses (-)	—	—	—
Reversal of allowance for loan losses	1,943	1,837	106
Recoveries of written-off claims	0	0	0
Gains (losses) on stocks	9,467	5,011	4,456
Others	1,851	2,243	(392)
Ordinary profit 【65,300】	**76,683**	**23,014**	**53,669**
Extraordinary profit (loss)	(123)	84	(207)
Income (loss) before income taxes	76,559	23,098	53,461
Total income taxes (-)	21,962	7,817	14,145
Net income 【46,400】	**54,597**	**15,281**	**39,316**
Total credit cost ①+② (-) 【3,600】	**(1,774)**	**(1,876)**	**102**

The Kumamoto Bank (non-consolidated)

(¥ mil.)

【announced projections】	6 months ended Sep 30, 2026	Comparison	6 months ended Sep 30, 2025
Gross business profit	12,594	740	11,854
Net interest income	12,397	1,317	11,080
Domestic	12,386	1,315	11,071
International	10	1	9
Net fees and commissions	612	(112)	724
Net other operating income	(415)	(464)	49
Gains (losses) on sales (redemptions) of bonds	(476)	(476)	(0)
Overhead expenses (-)	8,176	863	7,313
Business profit (before transfer to general reserve for possible loan losses)	4,417	(124)	4,541
① Transfer to general reserve for possible loan losses (-)	1,161	1,453	(292)
Business profit	3,256	(1,578)	4,834
Core business profit 【5,000】	**4,893**	**352**	**4,541**
Core business profit (excluding gains (losses) on cancellation of investment trusts)	**4,934**	**393**	**4,541**
Other operating profit (loss)	(268)	737	(1,005)
② Credit cost for disposal of non-performing loans (-)	230	(619)	849
Net transfer to specific reserve for possible loan losses (-)	174	(616)	790
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	0
Gains (losses) on stocks	1	(39)	40
Others	(40)	156	(196)
Ordinary profit 【4,300】	**2,987**	**(841)**	**3,828**
Extraordinary profit (loss)	(44)	(43)	(1)
Income (loss) before income taxes	2,943	(883)	3,826
Total income taxes (-)	678	(244)	922
Net income 【3,200】	**2,265**	**(639)**	**2,904**
Total credit cost ①+② (-) 【500】	**1,391**	**834**	**557**

The Juhachi-Shinwa Bank (non-consolidated)

(¥ mil.)

	【announced projections】	6 months ended Sep 30, 2026	Comparison	6 months ended Sep 30, 2025
Gross business profit		31,277	2,451	28,826
Net interest income		34,463	7,728	26,735
Domestic		32,774	7,281	25,493
International		1,689	447	1,242
Net fees and commissions		3,690	620	3,070
Net other operating income		(6,876)	(5,897)	(979)
Gains (losses) on sales (redemptions) of bonds		(7,224)	(6,346)	(878)
Overhead expenses (-)		17,428	410	17,018
Business profit (before transfer to general reserve for possible loan losses)		13,849	2,042	11,807
① Transfer to general reserve for possible loan losses (-)		–	(365)	365
Business profit		13,849	2,407	11,442
Core business profit	【14,200】	**21,073**	**8,388**	**12,685**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**18,349**	**6,179**	**12,170**
Other operating profit (loss)		6,970	6,578	392
② Credit cost for disposal of non-performing loans (-)		(187)	(764)	577
Net transfer to specific reserve for possible loan losses (-)		–	(489)	489
Reversal of allowance for loan losses		281	281	–
Recoveries of written-off claims		–	–	–
Gains (losses) on stocks		6,203	5,464	739
Others		578	348	230
Ordinary profit	【14,900】	**20,819**	**8,985**	**11,834**
Extraordinary profit (loss)		331	414	(83)
Income (loss) before income taxes		21,151	9,401	11,750
Total income taxes (-)		5,702	2,823	2,879
Net income	【11,300】	**15,448**	**6,577**	**8,871**
Total credit cost ①+② (-)	【1,300】	**(187)**	**(1,129)**	**942**

The Fukuoka Chuo Bank (non-consolidated)

(¥ mil.)

	【announced projections】	6 months ended Sep 30, 2026	Comparison	6 months ended Sep 30, 2025
Gross business profit		3,557	70	3,487
Net interest income		3,806	399	3,407
Domestic		3,809	408	3,401
International		(3)	(9)	6
Net fees and commissions		83	(5)	88
Net other operating income		(331)	(323)	(8)
Gains (losses) on sales (redemptions) of bonds		(331)	(323)	(8)
Overhead expenses (-)		3,187	74	3,113
Business profit (before transfer to general reserve for possible loan losses)		370	(4)	374
① Transfer to general reserve for possible loan losses (-)		–	41	(41)
Business profit		370	(45)	415
Core business profit	【400】	**702**	**320**	**382**
Core business profit (excluding gains (losses) on cancellation of investment trusts)		**785**	**403**	**382**
Other operating profit (loss)		492	662	(170)
② Credit cost for disposal of non-performing loans (-)		(51)	(305)	254
Net transfer to specific reserve for possible loan losses (-)		–	(241)	241
Reversal of allowance for loan losses		291	291	–
Recoveries of written-off claims		0	(1)	1
Gains (losses) on stocks		420	420	–
Others		20	(64)	84
Ordinary profit	【200】	**863**	**618**	**245**
Extraordinary profit (loss)		(72)	(62)	(10)
Income (loss) before income taxes		790	556	234
Total income taxes (-)		178	33	145
Net income	【100】	**611**	**523**	**88**
Total credit cost ①+② (-)	【200】	**(51)**	**(264)**	**213**

2. Assets and liabilities

(1) Loans

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Sep 30, 2026	change from Mar 31, 2026	change from Sep 30, 2025	Mar 31, 2026	Sep 30, 2025
Subsidiary banks' total	Total loans	(0.9%)	19,660,049	(723,710)	(170,086)	20,383,759	19,830,135
	Excluding loans to FFG, the Japanese government and others	3.9%	16,702,794	209,268	621,952	16,493,526	16,080,842
	Personal segment	3.6%	4,445,997	83,028	153,394	4,362,969	4,292,603
	Corporate segment	(2.1%)	15,214,049	(806,739)	(323,482)	16,020,788	15,537,531
	General corporate	4.6%	10,861,627	139,609	476,587	10,722,018	10,385,040
	Public sector	(15.5%)	4,352,421	(946,347)	(800,067)	5,298,768	5,152,488
	Personal loans	5.2%	4,393,723	146,326	216,242	4,247,397	4,177,481
	Housing loans	3.3%	3,872,168	64,416	125,098	3,807,752	3,747,070
	Consumer loans	8.6%	412,879	21,270	32,686	391,609	380,193
	Loans to small-and-medium-sized enterprises, etc.	3.9%	12,619,390	172,134	475,909	12,447,256	12,143,481
	Loans to small-and-medium-sized enterprises, etc. ratio	–	64.18%	3.12%	2.95%	61.06%	61.23%
The Bank of Fukuoka (non-consolidated)	Total loans	(0.7%)	13,011,547	(574,893)	(86,121)	13,586,440	13,097,668
	Excluding loans to FFG, the Japanese government and others	4.5%	11,477,235	188,823	497,270	11,288,412	10,979,965
	Personal segment	4.1%	2,785,339	64,146	110,548	2,721,193	2,674,791
	Corporate segment	(1.9%)	10,226,207	(639,040)	(196,670)	10,865,247	10,422,877
	General corporate	5.4%	7,885,710	139,791	401,247	7,745,919	7,484,463
	Public sector	(20.3%)	2,340,497	(778,831)	(597,916)	3,119,328	2,938,413
	Fukuoka Prefecture	3.7%	8,626,206	83,856	309,744	8,542,350	8,316,462
	Personal loans	6.2%	2,775,118	114,002	161,025	2,661,116	2,614,093
	Housing loans	3.8%	2,435,072	50,836	90,095	2,384,236	2,344,977
	Consumer loans	9.5%	262,229	15,025	22,791	247,204	239,438
	Loans to small-and-medium-sized enterprises, etc.	4.7%	8,533,903	161,353	379,248	8,372,550	8,154,655
	Loans to small-and-medium-sized enterprises, etc. ratio	–	65.58%	3.96%	3.32%	61.62%	62.26%
The Kumamoto Bank (non-consolidated)	Total loans	(5.3%)	2,072,242	(297,409)	(115,899)	2,369,651	2,188,141
	Excluding loans to FFG, the Japanese government and others	4.4%	1,643,861	23,676	69,968	1,620,185	1,573,893
	Personal segment	4.5%	660,709	12,221	28,652	648,488	632,057
	Corporate segment	(9.3%)	1,411,532	(309,631)	(144,552)	1,721,163	1,556,084
	General corporate	4.4%	827,235	7,296	35,157	819,939	792,078
	Public sector	(23.5%)	584,297	(316,926)	(179,708)	901,223	764,005
	Kumamoto Prefecture	4.9%	1,545,901	28,492	72,884	1,517,409	1,473,017
	Personal loans	4.6%	631,232	13,225	27,974	618,007	603,258
	Housing loans	4.1%	584,378	9,148	23,283	575,230	561,095
	Consumer loans	15.8%	43,217	3,630	5,900	39,587	37,317
	Loans to small-and-medium-sized enterprises, etc.	4.2%	1,413,981	20,214	56,440	1,393,767	1,357,541
	Loans to small-and-medium-sized enterprises, etc. ratio	–	68.23%	9.42%	6.19%	58.81%	62.04%
The Juhachi-Shinwa Bank (non-consolidated)	Total loans	0.4%	4,143,089	142,852	15,968	4,000,237	4,127,121
	Excluding loans to FFG, the Japanese government and others	1.8%	3,197,195	440	57,663	3,196,755	3,139,532
	Personal segment	1.6%	931,466	6,552	14,403	924,914	917,063
	Corporate segment	0.0%	3,211,622	136,300	1,564	3,075,322	3,210,058
	General corporate	2.4%	1,853,533	(4,280)	43,754	1,857,813	1,809,779
	Public sector	(3.0%)	1,358,089	140,580	(42,189)	1,217,509	1,400,278
	Nagasaki Prefecture	(0.3%)	2,220,932	(7,010)	(6,528)	2,227,942	2,227,460
	Personal loans	3.2%	927,605	19,842	28,608	907,763	898,997
	Housing loans	1.5%	811,676	4,666	12,362	807,010	799,314
	Consumer loans	5.0%	91,684	3,019	4,381	88,665	87,303
	Loans to small-and-medium-sized enterprises, etc.	1.9%	2,315,593	(6,220)	43,781	2,321,813	2,271,812
	Loans to small-and-medium-sized enterprises, etc. ratio	–	55.89%	(2.15%)	0.85%	58.04%	55.04%
The Fukuoka Chuo Bank (non-consolidated)	Total loans	3.8%	433,171	5,740	15,966	427,431	417,205
	Excluding loans to FFG, the Japanese government and others	(0.8%)	384,503	(3,671)	(2,949)	388,174	387,452
	Personal segment	(0.3%)	68,483	109	(209)	68,374	68,692
	Corporate segment	4.6%	364,688	5,632	16,176	359,056	348,512
	General corporate	(1.2%)	295,149	(3,198)	(3,571)	298,347	298,720
	Public sector	39.7%	69,538	8,830	19,746	60,708	49,792
	Fukuoka Prefecture	(0.8%)	384,503	(3,671)	(2,949)	388,174	387,452
	Personal loans	(2.2%)	59,768	(743)	(1,365)	60,511	61,133
	Housing loans	(1.5%)	41,042	(234)	(642)	41,276	41,684
	Consumer loans	(2.4%)	15,749	(404)	(386)	16,153	16,135
	Loans to small-and-medium-sized enterprises, etc.	(1.0%)	355,913	(3,213)	(3,560)	359,126	359,473
	Loans to small-and-medium-sized enterprises, etc. ratio	–	82.16%	(1.85%)	(4.00%)	84.01%	86.16%

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥88.1 billion at the end of Sep 2026, ¥98.6 billion at the end of March 2026, and ¥103.1 billion at the end of Sep 2025).

(2) Deposits

Subsidiary banks' total

(¥ mil.)

		annual rate of growth	Sep 30, 2026	change from Mar 31, 2026	change from Sep 30, 2025	Mar 31, 2026	Sep 30, 2025
Subsidiary banks' total	Personal deposits	0.2%	14,454,039	(24,983)	32,132	14,479,022	14,421,907
	Corporate deposits	(0.6%)	6,608,994	(521,317)	(37,473)	7,130,311	6,646,467
	General corporate	2.3%	5,607,263	134,008	124,000	5,473,255	5,483,263
	Public and financial sectors	(13.9%)	1,001,728	(655,326)	(161,473)	1,657,054	1,163,201
	Total	(0.0%)	21,063,035	(546,298)	(5,341)	21,609,333	21,068,376
	Demand	0.1%	15,964,219	(655,166)	23,868	16,619,385	15,940,351
	Time	(0.6%)	5,098,813	108,866	(29,209)	4,989,947	5,128,022
	CDs	(10.3%)	623,920	300,291	(71,859)	323,629	695,779
	Deposits and CDs	(0.4%)	21,686,957	(246,007)	(77,199)	21,932,964	21,764,156
The Bank of Fukuoka (non-consolidated)	Personal deposits	0.3%	9,119,150	(13,187)	29,498	9,132,337	9,089,652
	Corporate deposits	(0.8%)	4,326,746	(450,119)	(37,029)	4,776,865	4,363,775
	General corporate	2.9%	3,661,434	163,372	102,250	3,498,062	3,559,184
	Public and financial sectors	(17.3%)	665,311	(613,492)	(139,279)	1,278,803	804,590
	Total	(0.1%)	13,445,897	(463,305)	(7,530)	13,909,202	13,453,427
	Demand	0.8%	10,405,731	(519,014)	85,564	10,924,745	10,320,167
	Time	(3.0%)	3,040,165	55,708	(93,094)	2,984,457	3,133,259
	CDs	(9.5%)	478,859	245,566	(50,415)	233,293	529,274
	Deposits and CDs	(0.4%)	13,924,756	(217,740)	(57,945)	14,142,496	13,982,701
	Fukuoka Prefecture	0.9%	12,589,426	(449,725)	116,225	13,039,151	12,473,201
The Kumamoto Bank (non-consolidated)	Personal deposits	2.5%	1,260,534	17,854	30,498	1,242,680	1,230,036
	Corporate deposits	1.9%	479,486	20,913	8,814	458,573	470,672
	General corporate	0.7%	440,756	1,859	3,168	438,897	437,588
	Public and financial sectors	17.1%	38,729	19,054	5,646	19,675	33,083
	Total	2.3%	1,740,020	38,767	39,311	1,701,253	1,700,709
	Demand	(0.4%)	1,228,868	2,691	(4,869)	1,226,177	1,233,737
	Time	9.5%	511,151	36,076	44,179	475,075	466,972
	CDs	(100.0%)	—	(500)	(999)	500	999
	Deposits and CDs	2.3%	1,740,020	38,267	38,311	1,701,753	1,701,709
	Kumamoto Prefecture	2.5%	1,658,281	38,548	39,785	1,619,733	1,618,496
The Juhachi-Shinwa Bank (non-consolidated)	Personal deposits	(0.4%)	3,751,450	(20,212)	(15,034)	3,771,662	3,766,484
	Corporate deposits	(0.4%)	1,636,026	(115,353)	(7,063)	1,751,379	1,643,089
	General corporate	1.3%	1,362,329	(31,967)	17,379	1,394,296	1,344,950
	Public and financial sectors	(8.2%)	273,696	(83,387)	(24,442)	357,083	298,138
	Total	(0.4%)	5,387,476	(135,565)	(22,097)	5,523,041	5,409,573
	Demand	(1.4%)	4,078,247	(160,025)	(56,551)	4,238,272	4,134,798
	Time	2.7%	1,309,229	24,460	34,455	1,284,769	1,274,774
	CDs	(12.6%)	130,012	40,176	(18,756)	89,836	148,768
	Deposits and CDs	(0.7%)	5,517,489	(95,389)	(40,852)	5,612,878	5,558,341
	Nagasaki Prefecture	(0.4%)	5,028,675	(135,368)	(21,155)	5,164,043	5,049,830
The Fukuoka Chuo Bank (non-consolidated)	Personal deposits	(3.8%)	322,905	(9,438)	(12,830)	332,343	335,735
	Corporate deposits	(1.3%)	166,736	23,242	(2,195)	143,494	168,931
	General corporate	0.8%	142,744	744	1,203	142,000	141,541
	Public and financial sectors	(12.4%)	23,992	22,499	(3,398)	1,493	27,390
	Total	(3.0%)	489,642	13,805	(15,025)	475,837	504,667
	Demand	(0.1%)	251,373	21,182	(276)	230,191	251,649
	Time	(5.8%)	238,268	(7,378)	(14,749)	245,646	253,017
	CDs	(10.1%)	15,049	15,049	(1,689)	—	16,738
	Deposits and CDs	(3.2%)	504,692	28,855	(16,713)	475,837	521,405
	Fukuoka Prefecture	(3.0%)	489,642	13,805	(15,025)	475,837	504,667

(3) Asset management products

Group's total

(¥ bil.)

		Sales of asset management products					Outstanding balance of assets under management for individual customers				
		1st half of FY2026 (6 months)	change from 2nd half of FY2025	change from 1st half of FY2025	2nd half of FY2025 (6 months)	1st half of FY2025 (6 months)	Sep 30, 2026	change from Mar 31, 2026	change from Sep 30, 2025	Mar 31, 2026	Sep 30, 2025
Group's total	Investment trusts	245.7	(15.9)	65.7	261.6	180.0	1,688.5	273.4	380.0	1,415.1	1,308.5
	Individual insurance	97.8	13.9	0.6	83.9	97.2	1,530.6	39.4	96.1	1,491.2	1,434.5
	Foreign currency deposits	0.7	0.3	0.2	0.4	0.5	18.3	0.3	0.6	18.0	17.7
	Government bonds	42.5	19.6	29.0	22.9	13.5	99.2	34.4	52.1	64.8	47.1
	FFG Securities	40.0	4.5	10.9	35.5	29.1	614.9	78.0	129.2	536.9	485.7
	Total	426.9	22.3	106.5	404.6	320.4	3,951.8	425.6	658.1	3,526.2	3,293.7
The Bank of Fukuoka (non-consolidated)	Investment trusts	153.0	(9.2)	39.7	162.2	113.3	1,057.3	173.9	240.4	883.4	816.9
	Individual insurance	59.1	10.7	4.0	48.4	55.1	864.7	28.4	62.9	836.3	801.8
	Foreign currency deposits	0.5	0.1	0.2	0.4	0.3	13.9	0.2	0.6	13.7	13.3
	Government bonds	32.7	15.1	22.4	17.6	10.3	75.3	26.6	40.1	48.7	35.2
	Total	245.5	16.9	66.4	228.6	179.1	2,011.3	229.1	343.9	1,782.2	1,667.4
The Kumamoto Bank (non-consolidated)	Investment trusts	27.0	(3.7)	5.3	30.7	21.7	199.6	31.3	42.1	168.3	157.5
	Individual insurance	8.9	(0.9)	(1.2)	9.8	10.1	174.3	2.2	9.0	172.1	165.3
	Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	1.3	0.0	(0.1)	1.3	1.4
	Government bonds	0.9	0.6	0.7	0.3	0.2	1.5	0.5	0.8	1.0	0.7
	Total	36.9	(4.0)	4.8	40.9	32.1	376.9	34.1	51.8	342.8	325.1
The Juhachi-Shinwa Bank (non-consolidated)	Investment trusts	62.3	(2.7)	19.8	65.0	42.5	412.8	66.0	94.7	346.8	318.1
	Individual insurance	26.9	4.0	(1.7)	22.9	28.6	457.8	7.9	23.3	449.9	434.5
	Foreign currency deposits	0.0	0.0	(0.1)	0.0	0.1	3.0	0.1	0.1	2.9	2.9
	Government bonds	7.8	3.2	5.1	4.6	2.7	20.0	6.4	10.1	13.6	9.9
	Total	97.1	4.4	23.0	92.7	74.1	893.8	80.4	128.2	813.4	765.6
The Fukuoka Chuo Bank (non-consolidated)	Investment trusts	3.3	(0.3)	0.9	3.6	2.4	18.6	2.1	2.7	16.5	15.9
	Individual insurance	2.8	0.2	(0.4)	2.6	3.2	33.7	1.0	1.0	32.7	32.7
	Foreign currency deposits	–	–	–	–	–	–	(0.0)	(0.0)	0.0	0.0
	Government bonds	1.0	0.7	0.8	0.3	0.2	2.2	0.9	1.1	1.3	1.1
	Total	7.2	0.6	1.3	6.6	5.9	54.6	3.9	4.8	50.7	49.8

<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.)

		Sep 30, 2026						Mar 31, 2026		Sep 30, 2025	
		Market value	change from Mar 31, 2026	change from Sep 30, 2025	Unrealized gain(loss)	change from Mar 31, 2026	change from Sep 30, 2025	Market value	Unrealized gain(loss)	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	5,224,617	(98,398)	(513,364)	(99,253)	(64,193)	(39,602)	5,323,015	(35,060)	5,737,981	(59,651)
	After hedges				125,844	23,061	60,988		102,783		64,856
	Stocks	288,212	27,377	34,406	198,097	31,849	46,291	260,835	166,248	253,806	151,806
	Domestic bonds	2,463,345	(213,870)	(798,066)	(243,609)	(51,210)	2,636	2,677,215	(192,399)	3,261,411	(246,245)
	After hedges				(73,188)	10,303	70,997		(83,491)		(144,185)
	National government bonds	1,554,808	(380,307)	(1,105,885)	(168,276)	(33,503)	43,999	1,935,115	(134,773)	2,660,693	(212,275)
	Others	2,473,058	88,095	250,295	(53,742)	(44,834)	(88,529)	2,384,963	(8,908)	2,222,763	34,787
	Foreign bonds	1,550,716	6,699	132,719	(83,070)	(49,721)	(59,235)	1,544,017	(33,349)	1,417,997	(23,835)
	After hedges				(28,393)	(23,978)	(27,006)		(4,415)		(1,387)
The Bank of Fukuoka (consolidated)	Total	3,306,710	(47,182)	(352,509)	(31,762)	(36,395)	(31,428)	3,353,892	4,633	3,659,219	(334)
	Stocks	214,362	18,463	14,826	152,725	21,524	24,590	195,899	131,201	199,536	128,135
	Domestic bonds	1,389,974	(133,496)	(544,985)	(150,659)	(30,861)	(5,923)	1,523,470	(119,798)	1,934,959	(144,736)
	National government bonds	895,218	(223,607)	(704,815)	(111,691)	(23,259)	13,983	1,118,825	(88,432)	1,600,033	(125,674)
	Others	1,702,373	67,852	177,651	(33,828)	(27,059)	(50,095)	1,634,521	(6,769)	1,524,722	16,267
	Foreign bonds	1,211,132	37,472	142,180	(48,908)	(31,866)	(35,993)	1,173,660	(17,042)	1,068,952	(12,915)
The Kumamoto Bank (non-consolidated)	Total	220,702	24,130	37,824	(12,377)	(4,662)	2,598	196,572	(7,715)	182,878	(14,975)
	Stocks	3,310	815	1,291	2,372	814	1,291	2,495	1,558	2,019	1,081
	Domestic bonds	186,211	19,465	26,489	(13,697)	(4,881)	2,508	166,746	(8,816)	159,722	(16,205)
	National government bonds	97,743	(15,138)	(37,543)	(9,661)	(2,290)	6,201	112,881	(7,371)	135,286	(15,862)
	Others	31,180	3,850	10,044	(1,052)	(595)	(1,200)	27,330	(457)	21,136	148
	Foreign bonds	–	–	–	–	–	–	–	–	–	–
The Juhachi-Shinwa Bank (non-consolidated)	Total	1,493,283	(76,233)	(217,985)	(40,945)	(22,794)	(18,513)	1,569,516	(18,151)	1,711,268	(22,432)
	Stocks	61,286	7,931	16,035	46,808	8,704	16,953	53,355	38,104	45,251	29,855
	Domestic bonds	748,512	(83,472)	(266,399)	(71,772)	(15,137)	4,246	831,984	(56,635)	1,014,911	(76,018)
	National government bonds	448,015	(127,194)	(353,976)	(41,145)	(7,735)	21,750	575,209	(33,410)	801,991	(62,895)
	Others	683,484	(692)	32,380	(15,981)	(16,360)	(39,712)	684,176	379	651,104	23,731
	Foreign bonds	333,366	(30,034)	(7,945)	(33,788)	(17,817)	(23,269)	363,400	(15,971)	341,311	(10,519)
The Fukuoka Chuo Bank (non-consolidated)	Total	199,215	1,052	22,073	1,076	(1,863)	(1,531)	198,163	2,939	177,142	2,607
	Stocks	9,253	170	2,255	6,231	169	2,254	9,083	6,062	6,998	3,977
	Domestic bonds	138,647	(16,367)	(10,687)	(5,644)	(1,380)	(2,899)	155,014	(4,264)	149,334	(2,745)
	National government bonds	113,831	(14,368)	(7,067)	(4,531)	(1,208)	(2,496)	128,199	(3,323)	120,898	(2,035)
	Others	51,314	17,250	30,505	488	(653)	(887)	34,064	1,141	20,809	1,375
	Foreign bonds	3,341	(721)	(1,455)	(259)	(21)	(54)	4,062	(238)	4,796	(205)

<Note> In regard to domestic and foreign bonds, the group adopts deferred hedge accounting for derivatives transactions including interest rate swaps to mitigate market price fluctuation risk.

(5) Capital adequacy ratio

(¥ mil.)

		Sep 30, 2026 [preliminary]	change from Mar 31, 2026	change from Sep 30, 2025	Mar 31, 2026	Sep 30, 2025
FFG (consolidated)	①Total capital ratio ④／⑤	11.72%	0.30%	(0.49%)	11.42%	12.21%
	②Core capital	1,098,447	38,561	89,274	1,059,886	1,009,173
	③Deduction	74,994	1,255	33,520	73,739	41,474
	④Total capital ②-③	1,023,452	37,306	55,754	986,146	967,698
	⑤Risk adjusted assets	8,727,754	97,504	808,672	8,630,250	7,919,082

<Note> Capital adequacy on its structure based on Pillar 3, market discipline, is disclosed on our website (https://www.fukuoka-fg.com/en/investor/library/basel.html).

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

Subsidiary banks' total

(¥ mil.) (%)

		Average fund balance				Interest rate spread		
			1st half of FY2026		1st half of FY2025	1st half of FY2026		1st half of FY2025
		annual rate of growth	(6 months)	YoY change	(6 months)	(6 months)	YoY change	(6 months)
Subsidiary banks' total	(1) Interest earning assets	0.7%	26,491,918	180,083	26,311,835	1.73	0.52	1.21
	Loans and bills discounted ①	2.6%	19,423,588	486,673	18,936,915	1.46	0.32	1.14
	Securities	(8.9%)	3,811,334	(373,188)	4,184,522	2.33	1.23	1.10
	(2) Interest bearing liabilities	(0.8%)	32,173,915	(247,887)	32,421,802	0.94	0.25	0.69
	Deposits and CDs ②	1.3%	21,868,199	276,363	21,591,836	0.31	0.13	0.18
	External liabilities	3.8%	7,971,580	294,619	7,676,961	0.59	0.30	0.29
	(3) Difference between average yields on loans and deposits ①-②					1.15	0.19	0.96
	(4) Average interest rate spread (1)-(2)					0.79	0.27	0.52
The Bank of Fukuoka (non-consolidated)	(1) Interest earning assets	1.2%	17,717,231	215,675	17,501,556	1.74	0.55	1.19
	Loans and bills discounted ①	1.7%	12,681,721	212,283	12,469,438	1.45	0.33	1.12
	Securities	(12.3%)	2,204,687	(308,057)	2,512,744	2.72	1.64	1.08
	(2) Interest bearing liabilities	(0.4%)	21,638,413	(79,970)	21,718,383	0.89	0.26	0.63
	Deposits and CDs ②	1.7%	13,973,105	235,312	13,737,793	0.31	0.13	0.18
	External liabilities	7.2%	5,938,607	399,620	5,538,987	0.60	0.32	0.28
	(3) Difference between average yields on loans and deposits ①-②					1.14	0.20	0.94
	(4) Average interest rate spread (1)-(2)					0.85	0.29	0.56
The Kumamoto Bank (non-consolidated)	(1) Interest earning assets	3.8%	2,448,249	89,871	2,358,378	1.67	0.33	1.34
	Loans and bills discounted ①	4.5%	2,207,985	95,216	2,112,769	1.47	0.30	1.17
	Securities	22.8%	231,555	42,965	188,590	1.46	0.56	0.90
	(2) Interest bearing liabilities	(5.3%)	2,889,263	(162,181)	3,051,444	1.12	0.34	0.78
	Deposits and CDs ②	2.0%	1,727,317	33,601	1,693,716	0.33	0.14	0.19
	External liabilities	(14.6%)	1,049,163	(179,969)	1,229,132	0.52	0.20	0.32
	(3) Difference between average yields on loans and deposits ①-②					1.14	0.16	0.98
	(4) Average interest rate spread (1)-(2)					0.55	(0.01)	0.56
The Juhachi-Shinwa Bank (non-consolidated)	(1) Interest earning assets	(2.7%)	5,699,507	(159,439)	5,858,946	1.74	0.53	1.21
	Loans and bills discounted ①	4.3%	4,105,483	169,744	3,935,739	1.45	0.31	1.14
	Securities	(10.2%)	1,180,425	(134,764)	1,315,189	1.96	0.77	1.19
	(2) Interest bearing liabilities	(0.1%)	6,993,799	(8,491)	7,002,290	0.98	0.22	0.76
	Deposits and CDs ②	0.2%	5,657,718	9,867	5,647,851	0.30	0.13	0.17
	External liabilities	8.3%	963,123	73,864	889,259	0.59	0.29	0.30
	(3) Difference between average yields on loans and deposits ①-②					1.15	0.18	0.97
	(4) Average interest rate spread (1)-(2)					0.76	0.31	0.45
The Fukuoka Chuo Bank (non-consolidated)	(1) Interest earning assets	5.7%	626,930	33,976	592,954	1.71	0.27	1.44
	Loans and bills discounted ①	2.3%	428,397	9,429	418,968	1.84	0.20	1.64
	Securities	15.9%	194,665	26,667	167,998	1.22	0.47	0.75
	(2) Interest bearing liabilities	0.4%	652,438	2,755	649,683	1.45	0.23	1.22
	Deposits and CDs ②	(0.5%)	510,057	(2,416)	512,473	0.37	0.16	0.21
	External liabilities	5.6%	20,684	1,102	19,582	0.78	0.33	0.45
	(3) Difference between average yields on loans and deposits ①-②					1.47	0.04	1.43
	(4) Average interest rate spread (1)-(2)					0.26	0.04	0.22

<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)*365/183} / Average balance of funding-related accounts

(7) Non-performing loans

FFG (consolidated)

(¥ mil.)

		Sep 30, 2026	change from Mar 31, 2026	change from Sep 30, 2025	Mar 31, 2026	Sep 30, 2025
FFG (consolidated)	Bankrupt and Quasi-bankrupt	51,000	(536)	(2,822)	51,536	53,822
	Doubtful	127,970	(10,297)	(14,397)	138,267	142,367
	Substandard	112,893	(5,760)	(8,926)	118,653	121,819
	NPLs under the FRL ①	291,864	(16,592)	(26,145)	308,456	318,009
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,984,045	37,755	98,473	1,946,290	1,885,572
	Claims to normal borrowers	17,424,029	(737,270)	(226,150)	18,161,299	17,650,179
	Normal claims	19,408,074	(699,516)	(127,677)	20,107,590	19,535,751
	Total claims outstandings ②	19,699,939	(716,108)	(153,822)	20,416,047	19,853,761
	Ratio of NPLs under the FRL to the total credits ①／②	1.48%	(0.03%)	(0.12%)	1.51%	1.60%
The Bank of Fukuoka (non-consolidated)	Bankrupt and Quasi-bankrupt	29,528	(913)	(1,698)	30,441	31,226
	Doubtful	62,817	(6,831)	(8,792)	69,648	71,609
	Substandard	71,600	(6,126)	(7,432)	77,726	79,032
	NPLs under the FRL ①	163,946	(13,869)	(17,922)	177,815	181,868
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	1,112,420	27,317	72,358	1,085,103	1,040,062
	Claims to normal borrowers	11,794,463	(594,092)	(151,921)	12,388,555	11,946,384
	Normal claims	12,906,883	(566,776)	(79,564)	13,473,659	12,986,447
	Total claims outstandings ②	13,070,830	(580,645)	(97,485)	13,651,475	13,168,315
	Ratio of NPLs under the FRL to the total credits ①／②	1.25%	(0.05%)	(0.13%)	1.30%	1.38%
The Kumamoto Bank (non-consolidated)	Bankrupt and Quasi-bankrupt	5,961	525	472	5,436	5,489
	Doubtful	17,619	(696)	(1,351)	18,315	18,970
	Substandard	15,267	2,428	5,725	12,839	9,542
	NPLs under the FRL ①	38,848	2,258	4,845	36,590	34,003
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	303,425	3,143	19,987	300,282	283,438
	Claims to normal borrowers	1,742,760	(303,378)	(140,426)	2,046,138	1,883,186
	Normal claims	2,046,185	(300,235)	(120,439)	2,346,420	2,166,624
	Total claims outstandings ②	2,085,034	(297,977)	(115,594)	2,383,011	2,200,628
	Ratio of NPLs under the FRL to the total credits ①／②	1.86%	0.33%	0.32%	1.53%	1.54%
The Juhachi-Shinwa Bank (non-consolidated)	Bankrupt and Quasi-bankrupt	7,611	(255)	(1,438)	7,866	9,049
	Doubtful	33,689	(1,067)	(771)	34,756	34,460
	Substandard	24,395	(2,043)	(7,096)	26,438	31,491
	NPLs under the FRL ①	65,696	(3,365)	(9,305)	69,061	75,001
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	458,267	7,382	10,249	450,885	448,018
	Claims to normal borrowers	3,644,009	139,122	14,711	3,504,887	3,629,298
	Normal claims	4,102,277	146,504	24,961	3,955,773	4,077,316
	Total claims outstandings ②	4,167,973	143,138	15,655	4,024,835	4,152,318
	Ratio of NPLs under the FRL to the total credits ①／②	1.57%	(0.14%)	(0.23%)	1.71%	1.80%
The Fukuoka Chuo Bank (non-consolidated)	Bankrupt and Quasi-bankrupt	1,872	(364)	(438)	2,236	2,310
	Doubtful	13,657	(1,676)	(3,434)	15,333	17,091
	Substandard	1,629	(20)	(123)	1,649	1,752
	NPLs under the FRL ①	17,159	(2,060)	(3,995)	19,219	21,154
	Claims to borrowers requiring caution, excluding claims to substandard borrowers	109,492	(108)	(4,106)	109,600	113,598
	Claims to normal borrowers	308,405	8,174	24,331	300,231	284,074
	Normal claims	417,898	8,067	20,225	409,831	397,673
	Total claims outstandings ②	435,058	6,007	16,230	429,051	418,828
	Ratio of NPLs under the FRL to the total credits ①／②	3.94%	(0.53%)	(1.11%)	4.47%	5.05%

(8) Projections

- With regard to the full-year forecasts for FY 2026, considering its interim results and current performance trends, the Group has revised the forecasts announced on May 13, 2026 as follows.

FFG (consolidated)

(¥ bil.)

	FY2026 Projection	Change from previous	FY2025 Results
Core business profit	182.2	+30.2	151.7
Ordinary profit	166.0	+16.5	120.6
Net income attributable to owners of the parent	113.0	+13.0	85.4

Subsidiary banks' total

(¥ bil.)

	FY2026 Projection	Change from previous	By subsidiary bank			
			The Bank of Fukuoka	The Kumamoto Bank	The Juhachi-Shinwa Bank	The Fukuoka Chuo Bank
Core business profit	200.8	+28.8	150.2	10.5	38.7	1.4
Ordinary profit	193.6	+18.8	145.5	7.7	39.2	1.2
Net income	139.3	+13.8	103.8	5.6	29.1	0.8
Credit cost (-)	10.0	(1.0)	5.4	2.2	2.1	0.3
Gains (losses) on securities	(1.7)	(9.7)	(2.9)	(0.5)	1.6	0.1
Gains (losses) on bonds	(27.2)	(27.4)	(19.2)	(0.5)	(7.1)	(0.3)
Gains (losses) on stocks	25.4	+17.7	16.3	0.0	8.7	0.4

<Note> The projections above were determined based on available information at present, and therefore they may be subject to change.