May 12, 2015

Fukuoka Financial Group, Inc.

Financial Results for Fiscal Year 2014, ended March 31, 2015

Stock Exchange Listing:	Tokyo, Fukuoka (code:8354)
URL:	http://www.fukuoka-fg.com
Representative:	Takashige Shibato, President
For Inquiry:	Hiroshi Miyoshi, General Manager, Corporate Planning Division
Date of General Meeting of Shareholders:	June 26, 2015 (scheduled)
Payment date of cash dividends:	June 29, 2015 (scheduled)
Filing date of Financial Statements:	June 26, 2015 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for institutional investors, analysts)

(Notes) 1. All of the disclosed figures are unaudited.
2. Amounts less than one million yen are omitted.

1. Cosolidated Financial Highlights (from April 1, 2014 to March 31, 2015)

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

	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
FY2014	228,007	(5.9)	60,763	6.6	36,595	1.1
FY2013	242,289	(5.0)	57,020	(17.1)	36,192	12.9

(Note) Comprehensive income FY2014: ¥77,678 million [140.1%] FY2013: ¥32,356 million [(52.1%)]

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
FY2014	42.29	—	5.1	0.4	26.6
FY2013	41.82	—	5.3	0.4	23.5

(Reference) Equity in earnings of affiliates FY2014: None FY2013: None

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
	¥Million	¥Million	%	¥
FY2014	15,661,794	778,093	4.8	865.66
FY2013	14,125,998	745,778	4.9	798.16

(Reference) Own capital FY2014: ¥753,047 million FY2013: ¥695,111 million

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

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents, end of period
	¥Million	¥Million	¥Million	¥Million
FY2014	989,644	(416,303)	(32,289)	1,752,714
FY2013	758,784	(104,873)	(165,859)	1,211,513

2. Dividend Payment

	Dividends declared per Share					Total Dividends (Annual)	Dividends Payout Ratio (Consolidated)	Dividends on Net Assets (Consolidated)
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Fiscal Year			
	¥	¥	¥	¥	¥	¥Million	%	%
FY2013	—	5.50	—	6.50	12.00	10,307	28.7	1.5
FY2014	—	6.00	—	6.00	12.00	10,307	28.4	1.4
FY2015(projection)	—	6.00	—	6.00	12.00		28.1	

3. Consolidated Earnings Projections for Fiscal year 2015, (Year ending March 31, 2016)

(%: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 FY2015	29,000	(14.1)	18,000	(18.0)	20.80
FY2015	59,000	(2.9)	37,000	1.1	42.77

4.Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2014	As of Mar 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	1,216,149	1,759,174
Call loans and bills bought	コールローン及び買入手形	100,000	26,802
Monetary claims bought	買入金銭債権	40,376	42,125
Trading assets	特定取引資産	2,301	2,360
Money held in trust	金銭の信託	1,500	2,000
Securities	有価証券	2,812,281	3,268,602
Loans and bills discounted	貸出金	9,595,748	10,213,430
Foreign exchanges	外国為替	8,150	8,781
Other assets	その他資産	48,323	63,472
Tangible fixed assets	有形固定資産	191,403	192,134
Intangible fixed assets	無形固定資産	133,058	123,525
Net defined benefit asset	退職給付に係る資産	30,102	32,140
Deferred tax assets	繰延税金資産	46,283	20,666
Customers' liabilities for acceptances and guarantees	支払承諾見返	57,899	56,628
Allowance for loan losses	貸倒引当金	(157,579)	(150,051)
Total assets	**資産の部合計**	14,125,998	15,661,794
(Liabilities)	負債の部		
Deposits	預金	11,769,282	12,234,163
Negotiable certificates of deposit	譲渡性預金	468,881	448,154
Call money and bills sold	コールマネー及び売渡手形	8,233	50,000
Payables under repurchase agreements	売現先勘定	30,876	36,051
Payables under securities lending transactions	債券貸借取引受入担保金	136,990	575,341
Borrowed money	借用金	666,765	1,238,543
Foreign exchanges	外国為替	920	1,096
Short-term bonds payable	短期社債	5,000	5,000
Bonds payable	社債	117,500	97,500
Other liabilities	その他負債	83,744	109,854
Net defined benefit liability	退職給付に係る負債	999	777
Reserve for losses on interest repayments	利息返還損失引当金	1,032	1,040
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,833	5,013
Reserve for contingent liabilities losses	その他の偶発損失引当金	279	273
Reserve under the special laws	特別法上の引当金	19	19
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	26,961	24,244
Acceptances and guarantees	支払承諾	57,899	56,628
Total liabilities	**負債の部合計**	13,380,219	14,883,701
(Net assets)	純資産の部		
Capital stock	資本金	124,799	124,799
Capital surplus	資本剰余金	103,611	103,611
Retained earnings	利益剰余金	355,960	373,930
Treasury stocks	自己株式	(265)	(295)
Total shareholders' equity	株主資本合計	584,104	602,045
Valuation difference on available-for-sale securities	その他有価証券評価差額金	68,075	102,869
Deferred gains or losses on hedges	繰延ヘッジ損益	(7,160)	(10,487)
Revaluation reserve for land	土地再評価差額金	48,295	50,439
Remeasurements of defined benefit plans	退職給付に係る調整累計額	1,797	8,179
Total accumulated other comprehensive income	その他の包括利益累計額合計	111,006	151,001
Minority interests	少数株主持分	50,667	25,046
Total net assets	**純資産の部合計**	745,778	778,093
Total liabilities and net assets	**負債及び純資産の部合計**	14,125,998	15,661,794

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

Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2013	FY2014
Ordinary income:	**経常収益**	242,289	228,007
Interest income	資金運用収益	172,969	165,919
Interest on loans and discounts	（うち貸出金利息）	138,753	134,993
Interest and dividends on securities	（うち有価証券利息配当金）	30,195	28,583
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	42,577	46,340
Trading income	特定取引収益	332	232
Other operating income	その他業務収益	15,956	8,670
Other income	その他経常収益	10,451	6,843
Ordinary expenses:	**経常費用**	185,268	167,243
Interest expenses	資金調達費用	20,304	17,397
Interest on deposits	（うち預金利息）	6,638	6,659
Fees and commissions payments	役務取引等費用	17,538	18,021
Other operating expenses	その他業務費用	889	15
General and administrative expenses	営業経費	124,847	121,725
Other expenses	その他経常費用	21,689	10,083
Ordinary profit	**経常利益**	57,020	60,763
Extraordinary income	特別利益	145	3,309
Gain on disposal of noncurrent assets	固定資産処分益	145	14
Gain on negative goodwill	負ののれん発生益	—	3,294
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	—	0
Extraordinary loss	特別損失	719	2,671
Loss on disposal of noncurrent assets	固定資産処分損	465	1,226
Impairment loss	減損損失	251	1,445
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	2	—
Income before income taxes:	**税金等調整前当期純利益**	56,445	61,400
Current	法人税、住民税及び事業税	7,029	7,255
Deferred	法人税等調整額	9,612	16,785
Total income taxes	法人税等合計	16,641	24,040
Income before Minority interests	少数株主損益調整前当期純利益	39,804	37,359
Minority interests in income	少数株主利益	3,612	764
Net income	**当期純利益**	36,192	36,595

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	FY2013	FY2014
Income before Minority interests	少数株主損益調整前当期純利益	39,804	37,359
Other comprehensive income	その他の包括利益	(7,447)	40,318
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(18,294)	34,762
Deferred gains or losses on hedges	繰延ヘッジ損益	10,846	(3,327)
Revaluation reserve for land	土地再評価差額金	―	2,500
Remeasurements of defined benefit plans net of tax	退職給付に係る調整額	―	6,382
Total comprehensive income	包括利益	32,356	77,678
(Breakdown)	(内訳)		
Comprehensive income attributable to shareholders of the parent	親会社株主に係る包括利益	28,715	76,945
Comprehensive income attributable to minority interests	少数株主に係る包括利益	3,640	732

(3) Consolidated Statements of Changes in Net Assets

(millions of Yen)

FY2013	(Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury stocks 自己株式	Total shareholders' equity 株主資本合計
Balance as of Mar 31, 2013	当期首残高	124,799	103,611	329,707	(245)	557,872
Changes during the period:	当期変動額					
Dividends from surplus	剰余金の配当			(10,141)		(10,141)
Net income	当期純利益			36,192		36,192
Acquisition of treasury stocks	自己株式の取得				(21)	(21)
Disposition of treasury stocks	自己株式の処分		0		0	0
Transfer from revaluation reserve for land	土地再評価差額金の取崩			201		201
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during the period	当期変動額合計	―	0	26,252	(20)	26,232
Balance as of Mar 31, 2014	当期末残高	124,799	103,611	355,960	(265)	584,104

		Accumulated other comprehensive income その他の包括利益累計額					Minority interests 少数株主持分	Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deffered gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計		
Balance as of Mar 31, 2013	当期首残高	86,398	(18,006)	48,496	―	116,887	79,522	754,283
Changes during the period:	当期変動額							
Dividends from surplus	剰余金の配当							(10,141)
Net income	当期純利益							36,192
Acquisition of treasury stocks	自己株式の取得							(21)
Disposition of treasury stocks	自己株式の処分							0
Transfer from revaluation reserve for land	土地再評価差額金の取崩							201
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	(18,322)	10,846	(201)	1,797	(5,881)	(28,855)	(34,736)
Total changes during the period	当期変動額合計	(18,322)	10,846	(201)	1,797	(5,881)	(28,855)	(8,504)
Balance as of Mar 31, 2014	当期末残高	68,075	(7,160)	48,295	1,797	111,006	50,667	745,778

(millions of Yen)

FY2014	(Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury stocks 自己株式	Total shareholders' equity 株主資本合計
Balance as of Mar 31, 2014	当期首残高	124,799	103,611	355,960	(265)	584,104
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			(7,980)		(7,980)
Restated balance	会計方針の変更を反映した当期首残高	124,799	103,611	347,979	(265)	576,124
Changes during the period:	当期変動額					
Dividends from surplus	剰余金の配当			(10,999)		(10,999)
Net income	当期純利益			36,595		36,595
Acquisition of treasury stocks	自己株式の取得				(30)	(30)
Disposition of treasury stocks	自己株式の処分		0		0	0
Transfer from revaluation reserve for land	土地再評価差額金の取崩			355		355
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during the period	当期変動額合計	―	0	25,951	(29)	25,921
Balance as of Mar 31, 2015	当期末残高	124,799	103,611	373,930	(295)	602,045

		Accumulated other comprehensive income その他の包括利益累計額					Minority interests 少数株主持分	Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deffered gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計		
Balance as of Mar 31, 2014	当期首残高	68,075	(7,160)	48,295	1,797	111,006	50,667	745,778
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							(7,980)
Restated balance	会計方針の変更を反映した当期首残高	68,075	(7,160)	48,295	1,797	111,006	50,667	737,798
Changes during the period:	当期変動額							
Dividends from surplus	剰余金の配当							(10,999)
Net income	当期純利益							36,595
Acquisition of treasury stocks	自己株式の取得							(30)
Disposition of treasury stocks	自己株式の処分							0
Transfer from revaluation reserve for land	土地再評価差額金の取崩							355
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	34,794	(3,327)	2,144	6,382	39,994	(25,621)	14,373
Total changes during the period	当期変動額合計	34,794	(3,327)	2,144	6,382	39,994	(25,621)	40,294
Balance as of Mar 31, 2015	当期末残高	102,869	(10,487)	50,439	8,179	151,001	25,046	778,093

【 Reference 】

【 The Bank of Fukuoka 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2014	As of Mar 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	823,582	1,300,777
Call loans	コールローン	100,000	26,802
Monetary claims bought	買入金銭債権	33,424	31,767
Trading assets	特定取引資産	1,983	2,086
Securities	有価証券	1,773,494	2,233,085
Loans and bills discounted	貸出金	7,245,273	7,763,337
Foreign exchanges	外国為替	5,509	6,119
Other assets	その他資産	32,467	47,602
Tangible fixed assets	有形固定資産	146,919	148,416
Intangible fixed assets	無形固定資産	7,880	8,254
Prepaid pension expenses	前払年金費用	17,778	12,390
Deferred tax assets	繰延税金資産	19,823	5,752
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,382	45,002
Allowance for loan losses	貸倒引当金	(104,183)	(96,045)
Total assets	**資産の部合計**	10,149,334	11,535,348
(Liabilities)	負債の部		
Deposits	預金	8,424,478	8,831,796
Negotiable certificates of deposit	譲渡性預金	303,343	292,611
Call money	コールマネー	40,827	65,909
Payables under repurchase agreements	売現先勘定	30,876	36,051
Payables under securities lending transactions	債券貸借取引受入担保金	136,990	575,341
Borrowed money	借用金	486,741	942,148
Foreign exchanges	外国為替	812	1,062
Bonds payable	社債	67,500	67,500
Other liabilities	その他負債	65,359	91,502
Reserve for losses on interest repayments	利息返還損失引当金	939	927
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,204	4,288
Reserve for contingent liabilities losses	その他の偶発損失引当金	221	205
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	26,961	24,244
Acceptances and guarantees	支払承諾	45,382	45,002
Total liabilities	**負債の部合計**	9,634,640	10,978,590
(Net assets)	純資産の部		
Capital stock	資本金	82,329	82,329
Capital surplus	資本剰余金	60,480	60,480
Retained earnings	利益剰余金	279,367	293,724
Total shareholders' equity	株主資本合計	422,177	436,535
Valuation difference on available-for-sale securities	その他有価証券評価差額金	51,382	80,270
Deferred gains or losses on hedges	繰延ヘッジ損益	(7,160)	(10,487)
Revaluation reserve for land	土地再評価差額金	48,295	50,439
Valuation and translation adjustments	評価・換算差額等合計	92,516	120,222
Total net assets	**純資産の部合計**	514,694	556,757
Total liabilities and net assets	**負債及び純資産の部合計**	10,149,334	11,535,348

【 The Bank of Fukuoka 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2013	FY2014
Ordinary income:	**経常収益**	174,575	161,405
Interest income	資金運用収益	126,579	121,273
Interest on loans and discounts	（うち貸出金利息）	99,402	97,482
Interest and dividends on securities	（うち有価証券利息配当金）	23,582	22,011
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	30,575	32,320
Trading income	特定取引収益	123	97
Other operating income	その他業務収益	8,952	2,776
Other income	その他経常収益	8,343	4,936
Ordinary expenses:	**経常費用**	114,671	102,415
Interest expenses	資金調達費用	18,376	14,475
Interest on deposits	（うち預金利息）	4,169	4,225
Fees and commissions payments	役務取引等費用	16,875	17,475
Other operating expenses	その他業務費用	752	1
General and administrative expenses	営業経費	67,898	66,551
Other expenses	その他経常費用	10,768	3,912
Ordinary profit	**経常利益**	59,904	58,990
Extraordinary income	特別利益	70	―
Gain on disposal of noncurrent assets	固定資産処分益	70	―
Extraordinary loss	特別損失	437	1,086
Loss on disposal of noncurrent assets	固定資産処分損	360	466
Impairment loss	減損損失	77	620
Income before income taxes:	**税引前当期純利益**	59,536	57,903
Current	法人税、住民税及び事業税	13,566	13,079
Deferred	法人税等調整額	5,582	8,521
Total income taxes	法人税等合計	19,148	21,601
Net income	**当期純利益**	40,387	36,302

【 Reference 】

【 The Kumamoto Bank 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2014	As of Mar 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	136,534	149,740
Call loans	コールローン	12,502	6,660
Securities	有価証券	269,561	290,728
Loans and bills discounted	貸出金	1,029,805	1,082,815
Foreign exchanges	外国為替	1,148	1,248
Other assets	その他資産	7,994	6,780
Tangible fixed assets	有形固定資産	17,465	17,408
Intangible fixed assets	無形固定資産	603	705
Prepaid pension expenses	前払年金費用	4,357	3,182
Deferred tax assets	繰延税金資産	8,735	6,181
Customers' liabilities for acceptances and guarantees	支払承諾見返	4,959	4,319
Allowance for loan losses	貸倒引当金	(16,872)	(15,967)
Total assets	**資産の部合計**	1,476,795	1,553,804
(Liabilities)	負債の部		
Deposits	預金	1,223,569	1,277,869
Negotiable certificates of deposit	譲渡性預金	96,961	66,395
Borrowed money	借用金	62,934	114,712
Foreign exchanges	外国為替	14	16
Other liabilities	その他負債	4,074	4,063
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	214	256
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,622	1,467
Acceptances and guarantees	支払承諾	4,959	4,319
Total liabilities	**負債の部合計**	1,394,349	1,469,099
(Net assets)	純資産の部		
Capital stock	資本金	33,847	33,847
Capital surplus	資本剰余金	33,847	33,847
Retained earnings	利益剰余金	10,091	11,344
Total shareholders' equity	株主資本合計	77,785	79,039
Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,962	4,823
Revaluation reserve for land	土地再評価差額金	696	842
Valuation and translation adjustments	評価・換算差額等合計	4,659	5,665
Total net assets	**純資産の部合計**	82,445	84,704
Total liabilities and net assets	**負債及び純資産の部合計**	1,476,795	1,553,804

【 The Kumamoto Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2013	FY2014
Ordinary income:	**経常収益**	24,988	25,573
Interest income	資金運用収益	19,780	19,470
Interest on loans and discounts	（うち貸出金利息）	17,570	17,185
Interest and dividends on securities	（うち有価証券利息配当金）	1,978	2,040
Fees and commissions	役務取引等収益	4,205	4,754
Other operating income	その他業務収益	432	295
Other income	その他経常収益	570	1,053
Ordinary expenses:	**経常費用**	23,747	18,928
Interest expenses	資金調達費用	1,228	1,260
Interest on deposits	（うち預金利息）	1,100	994
Fees and commissions payments	役務取引等費用	2,829	2,953
Other operating expenses	その他業務費用	0	3
General and administrative expenses	営業経費	15,458	14,088
Other expenses	その他経常費用	4,231	621
Ordinary profit	**経常利益**	1,241	6,645
Extraordinary income	特別利益	0	0
Gain on disposal of noncurrent assets	固定資産処分益	0	0
Extraordinary loss	特別損失	105	88
Loss on disposal of noncurrent assets	固定資産処分損	9	57
Impairment loss	減損損失	95	30
Income before income taxes:	**税引前当期純利益**	1,135	6,557
Current	法人税、住民税及び事業税	(5,494)	(4,486)
Deferred	法人税等調整額	1,609	3,034
Total income taxes	法人税等合計	(3,884)	(1,451)
Net income	**当期純利益**	5,020	8,008

【 Reference 】

【 The Shinwa Bank 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2014	As of Mar 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	258,127	311,337
Call loans	コールローン	20,091	9,249
Trading account securities	商品有価証券	209	170
Securities	有価証券	772,293	749,282
Loans and bills discounted	貸出金	1,409,821	1,464,145
Foreign exchanges	外国為替	1,492	1,413
Other assets	その他資産	7,081	8,005
Tangible fixed assets	有形固定資産	44,877	44,148
Intangible fixed assets	無形固定資産	1,851	882
Prepaid pension expenses	前払年金費用	5,348	4,688
Deferred tax assets	繰延税金資産	15,339	8,558
Customers' liabilities for acceptances and guarantees	支払承諾見返	7,373	7,171
Allowance for loan losses	貸倒引当金	(24,072)	(22,233)
Total assets	**資産の部合計**	2,519,836	2,586,820
(Liabilities)	負債の部		
Deposits	預金	2,140,983	2,146,717
Negotiable certificates of deposit	譲渡性預金	89,275	109,847
Borrowed money	借用金	136,851	180,563
Foreign exchanges	外国為替	93	17
Other liabilities	その他負債	5,717	6,793
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	414	468
Reserve for contingent liabilities losses	その他の偶発損失引当金	58	67
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,315	4,719
Acceptances and guarantees	支払承諾	7,373	7,171
Total liabilities	**負債の部合計**	2,386,083	2,456,366
(Net assets)	純資産の部		
Capital stock	資本金	36,878	36,878
Capital surplus	資本剰余金	36,878	36,878
Retained earnings	利益剰余金	32,647	24,271
Total shareholders' equity	株主資本合計	106,403	98,028
Valuation difference on available-for-sale securities	その他有価証券評価差額金	12,828	17,719
Revaluation reserve for land	土地再評価差額金	14,521	14,706
Valuation and translation adjustments	評価・換算差額等合計	27,349	32,425
Total net assets	**純資産の部合計**	133,752	130,453
Total liabilities and net assets	**負債及び純資産の部合計**	2,519,836	2,586,820

【 The Shinwa Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2013	FY2014
Ordinary income:	**経常収益**	37,330	36,018
Interest income	資金運用収益	27,944	26,563
Interest on loans and discounts	（うち貸出金利息）	22,140	20,746
Interest and dividends on securities	（うち有価証券利息配当金）	5,456	5,378
Fees and commissions	役務取引等収益	6,794	7,848
Other operating income	その他業務収益	1,074	503
Other income	その他経常収益	1,516	1,102
Ordinary expenses:	**経常費用**	31,826	27,316
Interest expenses	資金調達費用	1,773	1,929
Interest on deposits	（うち預金利息）	1,374	1,442
Fees and commissions payments	役務取引等費用	3,348	3,561
Other operating expenses	その他業務費用	146	26
General and administrative expenses	営業経費	21,271	20,593
Other expenses	その他経常費用	5,287	1,204
Ordinary profit	**経常利益**	5,504	8,702
Extraordinary income	特別利益	43	4
Gain on disposal of noncurrent assets	固定資産処分益	43	4
Extraordinary loss	特別損失	222	1,745
Loss on disposal of noncurrent assets	固定資産処分損	90	699
Impairment loss	減損損失	131	1,045
Income before income taxes:	**税引前当期純利益**	5,325	6,960
Current	法人税、住民税及び事業税	(2,040)	(2,440)
Deferred	法人税等調整額	2,718	5,847
Total income taxes	法人税等合計	677	3,407
Net income	**当期純利益**	4,647	3,553

Fukuoka Financial Group

Financial Digest for FY2014

May 12, 2015

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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

(¥ mil.)

	3 banks' total			FFG (consolidated)		
	FY2014	Comparison	FY2013	FY2014	Comparison	FY2013
Gross business profit	174,218	(6,916)	181,134	185,728	(7,377)	193,105
Net interest income	149,642	(3,285)	152,927	148,521	(4,144)	152,665
Net fees and commissions	20,933	2,410	18,523	28,320	3,280	25,040
Net trading income	97	(26)	123	232	(100)	332
Net other operating income	3,544	(6,016)	9,560	8,654	(6,412)	15,066
Gains (losses) on sales (redemptions) of bonds	247	(5,148)	5,395	630	(5,354)	5,984
Overhead expenses (-)	99,809	(982)	100,791	120,459	(715)	121,174
Business profit (before transfer to general reserve for possible loan losses)	74,409	(5,934)	80,343	65,268	(6,663)	71,931
① Transfer to general reserve for possible loan losses (-)	[(5,799)]	—	(13,507)	13,507	(2,521)	(15,563)	13,042
Business profit	74,409	7,574	66,835	67,790	8,902	58,888
Core business profit	74,161	(787)	74,948	64,637	(1,309)	65,946
Other operating profit (loss)	(71)	115	(186)	(7,027)	(5,159)	(1,868)
② Credit cost for disposal of non-performing loans (-)	(2,503)	2,807	(5,310)	4,537	8,250	(3,713)
Net transfer to specific reserve for possible loan losses (-)	[5,564]	—	2,296	(2,296)	6,785	7,461	(676)
Recoveries of written-off claims	2,726	(313)	3,039	2,726	(313)	3,039
Reversal of allowance for loan losses	235	235	—	—	—	—
Total credit cost ①+② (-)	(2,503)	(10,700)	8,197	2,015	(7,314)	9,329
Gains (losses) on stocks	255	(2,814)	3,069	878	(2,696)	3,574
Others	(2,829)	5,737	(8,566)	(3,368)	5,788	(9,156)
Ordinary profit	74,337	7,688	66,649	60,763	3,743	57,020
Extraordinary profit (loss)	(2,915)	(2,264)	(651)	637	1,211	(574)
Income (loss) before income taxes	71,422	5,425	65,997	61,400	4,955	56,445
Total income taxes (-)	23,556	7,614	15,942	24,040	7,399	16,641
Minority interests in income (loss) (-)	—	—	—	764	(2,848)	3,612
Net income	47,865	(2,190)	50,055	36,595	403	36,192

<Notes> The four notes described below are also applied to subsidiary banks (p15-16).
1. Amounts less than one million yen are omitted.
2. "( )"denotes minus.
3. Core business profit
   = Business profit + Transfer to general reserve for possible loan losses − Gains (losses) on sales (redemptions) of bonds
4. For FY2014, the total transfer from general and specific reserves for possible loan losses exceeded the transfer to them. Therefore the difference was posted as "reversal of allowance for loan losses" under the other operating profit (except for the Shinwa Bank). Numbers in square brackets are amounts before netting.

■ Summary

Core business profit (3 banks' total) ¥74.2 billion
(a ¥0.8 billion decrease from a year earlier)

➢Although a decrease of net interest income due to lower interest rates was covered by an increase of fees and commissions from investment trusts and insurances and a decrease of overhead expenses, core business profit (three banks' total) decreased ¥0.8 billion from a year earlier to ¥74.2 billion.

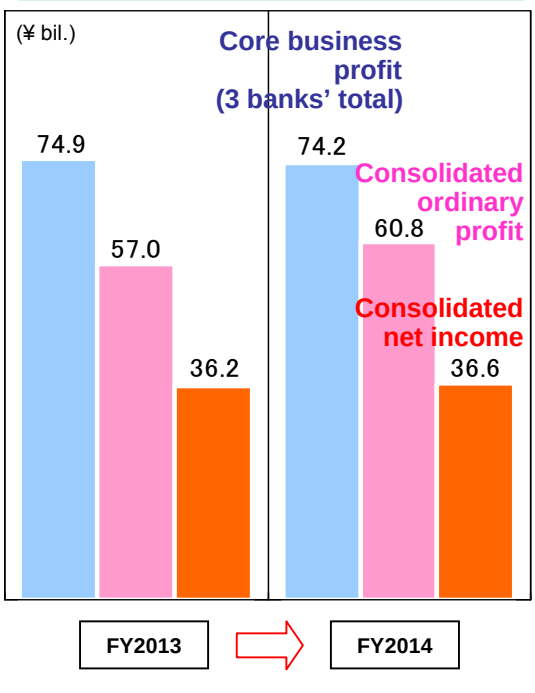
Consolidated ordinary profit ¥60.8 billion
(a ¥3.7 billion increase from a year earlier)

➢Even though gains on securities (stocks and bonds) decreased, credit cost also decreased and other profit increased. As a result, consolidated ordinary profit increased ¥3.7 billion from a year earlier to ¥60.8 billion.

Consolidated net income ¥36.6 billion
(a ¥0.4 billion increase from a year earlier)

➢Consolidated net income increased ¥0.4 billion from a year earlier to ¥36.6 billion, which is a record high for three consecutive years. (Four straight years of earnings growth)

Gain and Loss



The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	FY2014	FY2013	Comparison
Gross business profit	124,517	130,227	(5,710)
Net interest income	106,798	108,203	(1,405)
Domestic	99,665	102,381	(2,716)
International	7,132	5,821	1,311
Net fees and commissions	14,846	13,701	1,145
Net trading income	97	123	(26)
Net other operating income	2,775	8,199	(5,424)
Gains (losses) on sales (redemptions) of bonds	175	5,070	(4,895)
Gains on foreign exchange transactions	1,500	1,919	(419)
Overhead expenses (-)	65,764	65,356	408
Business profit (before transfer to general reserve for possible loan losses)	58,753	64,871	(6,118)
① Transfer to general reserve for possible loan losses (-)	[(5,511)]	6,432	(6,432)
Business profit	58,753	58,439	314
Core business profit	58,577	59,800	(1,223)
Other operating profit (loss)	237	1,464	(1,227)
② Credit cost for disposal of non-performing loans (-)	(1,922)	(5,269)	3,347
Net transfer to specific reserve for possible loan losses (-)	[5,349]	(2,695)	2,695
Recoveries of written-off claims	2,087	2,514	(427)
Reversal of allowance for loan losses	▶ 161	—	161
Total credit cost ①+② (-)	(1,922)	1,162	(3,084)
Gains (losses) on stocks	222	3,082	(2,860)
Others	(1,907)	(6,887)	4,980
Ordinary profit	58,990	59,904	(914)
Extraordinary profit (loss)	(1,086)	(367)	(719)
Income (loss) before income taxes	57,903	59,536	(1,633)
Total income taxes (-)	21,601	19,148	2,453
Net income	36,302	40,387	(4,085)

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	FY2014	FY2013	Comparison
Gross business profit	20,302	20,359	(57)
Net interest income	18,209	18,551	(342)
Domestic	18,180	18,614	(434)
International	28	(62)	90
Net fees and commissions	1,800	1,376	424
Net other operating income	292	431	(139)
Gains (losses) on sales (redemptions) of bonds	25	15	10
Gains on foreign exchange transactions	234	384	(150)
Overhead expenses (-)	13,598	14,336	(738)
Business profit (before transfer to general reserve for possible loan losses)	6,704	6,023	681
① Transfer to general reserve for possible loan losses (-)	[(1,495)]	2,980	(2,980)
Business profit	6,704	3,042	3,662
Core business profit	6,678	6,008	670
Other operating profit	(58)	(1,801)	1,743
② Credit cost for disposal of non-performing loans (-)	(603)	46	(649)
Net transfer to specific reserve for possible loan losses (-)	[1,132]	225	(225)
Recoveries of written-off claims	293	227	66
Reversal of allowance for loan losses	▶ 363	—	363
Total credit cost ①+② (-)	(603)	3,027	(3,630)
Gains (losses) on stocks	29	(5)	34
Others	(691)	(1,749)	1,058
Ordinary profit (loss)	6,645	1,241	5,404
Extraordinary profit (loss)	(87)	(105)	18
Income (loss) before income taxes	6,557	1,135	5,422
Total income taxes (-)	(1,451)	(3,884)	2,433
Net income	8,008	5,020	2,988

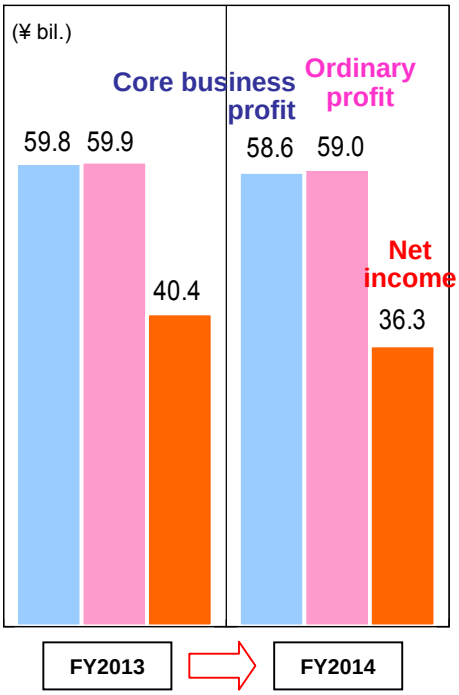
The Shinwa Bank (non-consolidated)

(¥ mil.)

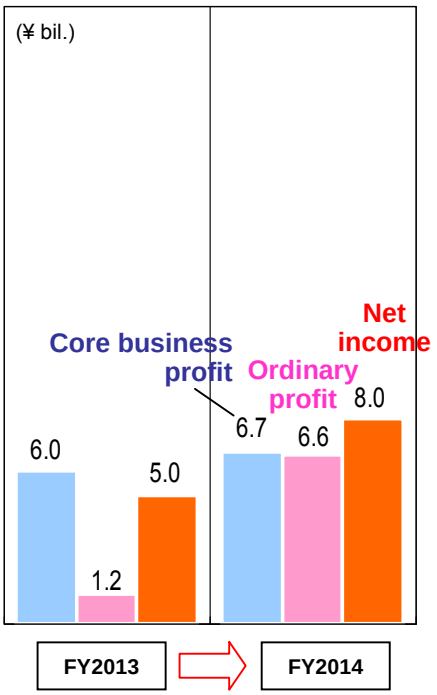
	FY2014	FY2013	Comparison
Gross business profit	29,398	30,546	(1,148)
Net interest income	24,634	26,171	(1,537)
Domestic	24,585	26,183	(1,598)
International	48	(11)	59
Net fees and commissions	4,286	3,445	841
Net other operating income	477	928	(451)
Gains (losses) on sales (redemptions) of bonds	46	309	(263)
Gains on foreign exchange transactions	279	499	(220)
Overhead expenses (-)	20,446	21,098	(652)
Business profit (before transfer to general reserve for possible loan losses)	8,951	9,448	(497)
① Transfer to general reserve for possible loan losses (-)	1,207	4,094	(2,887)
Business profit	7,744	5,353	2,391
Core business profit	8,905	9,139	(234)
Other operating profit (loss)	957	150	807
② Credit cost for disposal of non-performing loans (-)	(1,184)	(86)	(1,098)
Net transfer to specific reserve for possible loan losses (-)	(917)	173	(1,090)
Recoveries of written-off claims	345	297	48
Total credit cost ①+② (-)	22	4,008	(3,986)
Gains (losses) on stocks	3	(7)	10
Others	(230)	71	(301)
Ordinary profit	8,702	5,504	3,198
Extraordinary profit (loss)	(1,741)	(178)	(1,563)
Income (loss) before income taxes	6,960	5,325	1,635
Total income taxes (-)	3,407	677	2,730
Net income	3,553	4,647	(1,094)

Gain and Loss

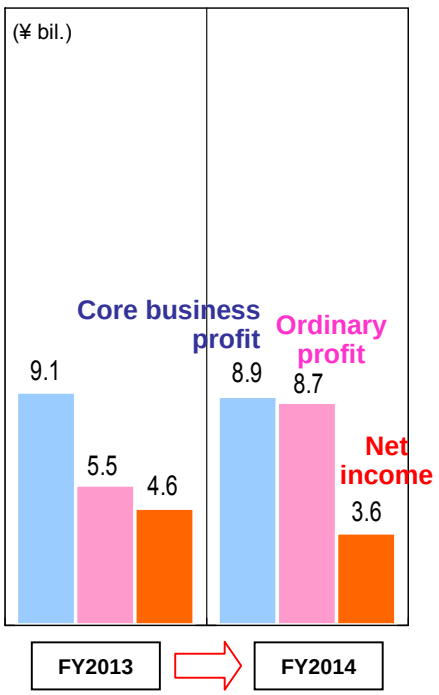
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



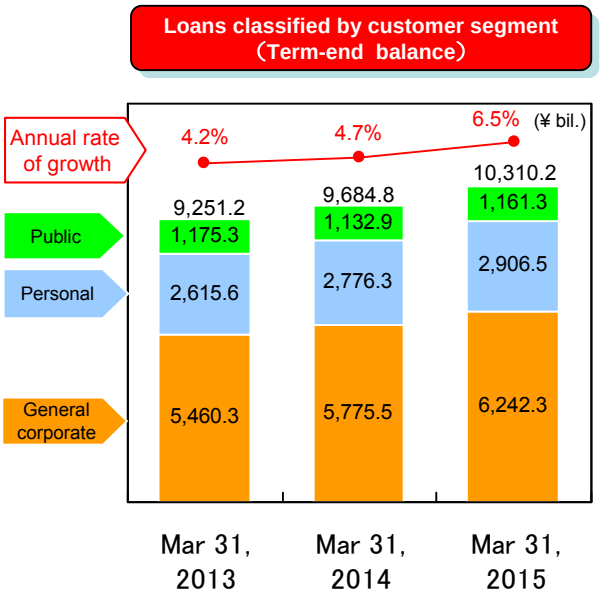
The Shinwa Bank (non-consolidated)

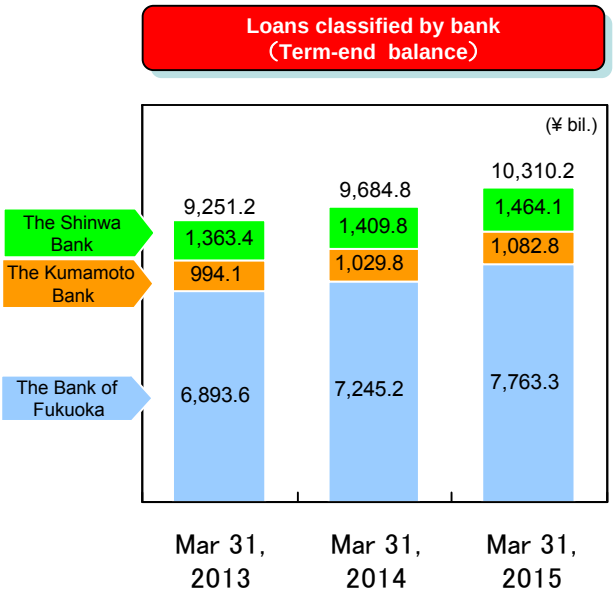


2. Assets and liabilities

(1) Loans

3 banks' total





(¥ mil.)

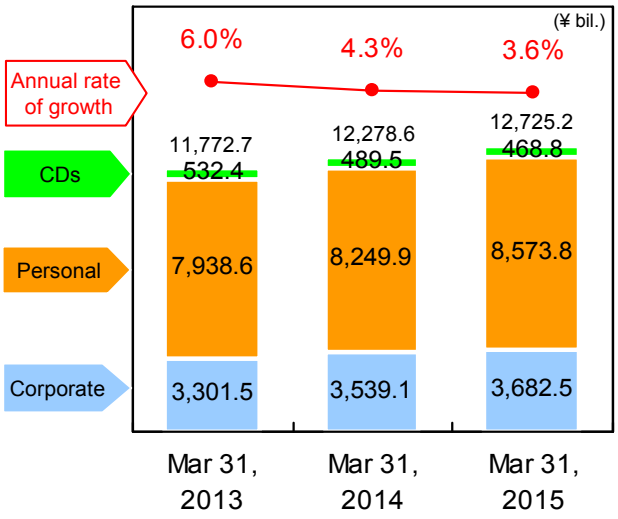
		Mar 31, 2015 annual rate of growth	Mar 31, 2015	change from Mar 31, 2014	change from Mar 31, 2013	Mar 31, 2014	Mar 31, 2013
3 banks' total	Total loans	6.5%	10,310,297	625,398	1,059,002	9,684,899	9,251,295
	Personal segment	4.7%	2,906,564	130,175	290,879	2,776,389	2,615,685
	Corporate segment	7.2%	7,403,730	495,222	768,120	6,908,508	6,635,610
	General Corporate	8.1%	6,242,387	466,841	782,086	5,775,546	5,460,301
	Public Sector	2.5%	1,161,341	28,379	(13,967)	1,132,962	1,175,308
	Personal loans	4.8%	2,801,704	128,356	291,816	2,673,348	2,509,888
	Housing loans	4.6%	2,562,325	112,477	264,896	2,449,848	2,297,429
	Consumer loans	17.4%	148,017	21,889	36,491	126,128	111,526
The Bank of Fukuoka (non-consolidated)	Total loans	7.2%	7,763,337	518,064	869,666	7,245,273	6,893,671
	Personal segment	4.6%	2,069,740	90,643	212,455	1,979,097	1,857,285
	Corporate segment	8.1%	5,693,596	427,422	657,210	5,266,174	5,036,386
	General Corporate	9.4%	4,820,501	413,584	663,423	4,406,917	4,157,078
	Public Sector	1.6%	873,094	13,837	(6,214)	859,257	879,308
	Fukuoka prefecture	5.6%	6,058,020	323,160	577,386	5,734,860	5,480,634
	Personal loans	4.7%	2,003,181	90,260	211,989	1,912,921	1,791,192
	Housing loans	4.4%	1,837,562	77,172	189,047	1,760,390	1,648,515
	Consumer loans	20.9%	99,279	17,191	28,537	82,088	70,742
The Kumamoto Bank (non-consolidated)	Total loans	5.1%	1,082,815	53,010	88,625	1,029,805	994,190
	Personal segment	7.5%	394,686	27,701	56,064	366,985	338,622
	Corporate segment	3.8%	688,128	25,308	32,560	662,820	655,568
	General Corporate	3.0%	595,596	17,230	15,947	578,366	579,649
	Public Sector	9.6%	92,531	8,077	16,612	84,454	75,919
	Kumamoto prefecture	5.7%	999,320	53,763	85,806	945,557	913,514
	Personal loans	7.3%	372,123	25,399	54,571	346,724	317,552
	Housing loans	7.1%	346,014	22,919	49,951	323,095	296,063
	Consumer loans	14.2%	18,895	2,354	3,911	16,541	14,984
The Shinwa Bank (non-consolidated)	Total loans	3.9%	1,464,145	54,324	100,711	1,409,821	1,363,434
	Personal segment	2.7%	442,138	11,831	22,360	430,307	419,778
	Corporate segment	4.3%	1,022,006	42,492	78,350	979,514	943,656
	General Corporate	4.6%	826,290	36,027	102,716	790,263	723,574
	Public Sector	3.4%	195,716	6,465	(24,365)	189,251	220,081
	Nagasaki prefecture	4.2%	1,050,521	42,284	134,612	1,008,237	915,909
	Personal loans	3.1%	426,400	12,697	25,256	413,703	401,144
	Housing loans	3.4%	378,749	12,386	25,898	366,363	352,851
	Consumer loans	8.5%	29,843	2,344	4,043	27,499	25,800

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥82.0 billion at the end of March 2013, ¥90.0 billion at the end of March 2014, and ¥94.0 billion at the end of March 2015).

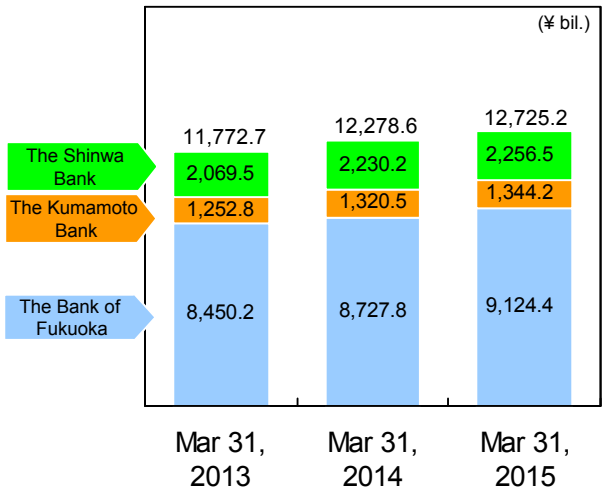
(2) Deposits

3 banks' total

Deposits and CDs classified by customer segment (Term-end balance)



Deposits and CDs classified by bank (Term-end balance)



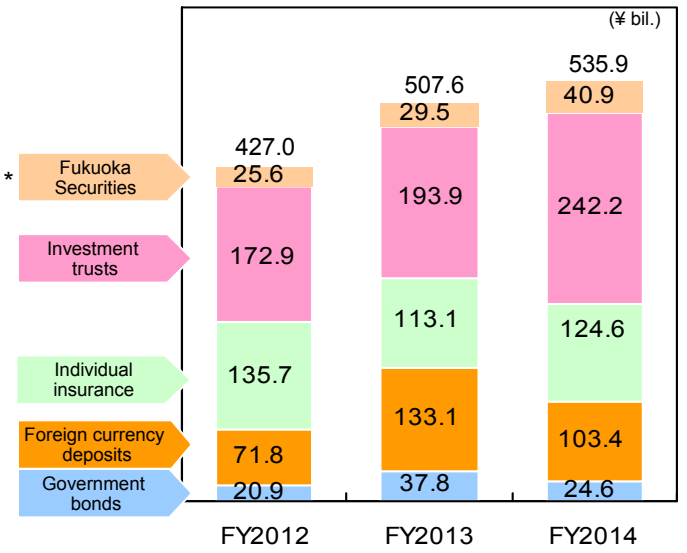
(¥ mil.)

		Mar 31, 2015 annual rate of growth	Mar 31, 2015	change from Mar 31, 2014	change from Mar 31, 2013	Mar 31, 2014	Mar 31, 2013
3 banks' total	Personal deposits	3.9%	8,573,804	323,888	635,147	8,249,916	7,938,657
	Corporate deposits	4.1%	3,682,575	143,461	381,021	3,539,114	3,301,554
	Total	4.0%	12,256,382	467,352	1,016,169	11,789,030	11,240,213
	Demand	6.2%	7,554,335	441,292	802,088	7,113,043	6,752,247
	Time	0.6%	4,702,046	26,059	214,083	4,675,987	4,487,963
	CDs	(4.2%)	468,853	(20,726)	(63,640)	489,579	532,493
	Deposits and CDs	3.6%	12,725,236	446,624	952,528	12,278,612	11,772,708
The Bank of Fukuoka (non-consolidated)	Personal deposits	4.2%	6,213,738	250,319	492,103	5,963,419	5,721,635
	Corporate deposits	6.4%	2,618,057	156,998	275,946	2,461,059	2,342,111
	Total	4.8%	8,831,796	407,318	768,050	8,424,478	8,063,746
	Demand	6.3%	5,790,620	342,055	627,016	5,448,565	5,163,604
	Time	2.2%	3,041,175	65,262	141,034	2,975,913	2,900,141
	CDs	(3.5%)	292,611	(10,732)	(93,925)	303,343	386,536
	Deposits and CDs	4.5%	9,124,407	396,585	674,124	8,727,822	8,450,283
	Fukuoka prefecture	4.6%	8,307,599	364,406	701,988	7,943,193	7,605,611
The Kumamoto Bank (non-consolidated)	Personal deposits	3.6%	958,491	32,888	66,161	925,603	892,330
	Corporate deposits	7.2%	319,377	21,411	26,334	297,966	293,043
	Total	4.4%	1,277,869	54,300	92,495	1,223,569	1,185,374
	Demand	8.6%	587,619	46,592	62,798	541,027	524,821
	Time	1.1%	690,250	7,708	29,698	682,542	660,552
	CDs	(31.5%)	66,395	(30,566)	(1,128)	96,961	67,523
	Deposits and CDs	1.8%	1,344,264	23,733	91,367	1,320,531	1,252,897
	Kumamoto prefecture	4.3%	1,182,461	48,681	84,761	1,133,780	1,097,700
The Shinwa Bank (non-consolidated)	Personal deposits	3.0%	1,401,575	40,681	76,883	1,360,894	1,324,692
	Corporate deposits	(4.5%)	745,141	(34,948)	78,741	780,089	666,400
	Total	0.3%	2,146,717	5,734	155,624	2,140,983	1,991,093
	Demand	4.7%	1,176,096	52,645	112,274	1,123,451	1,063,822
	Time	(4.6%)	970,621	(46,911)	43,351	1,017,532	927,270
	CDs	23.0%	109,847	20,572	31,413	89,275	78,434
	Deposits and CDs	1.2%	2,256,565	26,306	187,037	2,230,259	2,069,528
	Nagasaki prefecture	1.1%	1,873,985	21,087	168,941	1,852,898	1,705,044

(3) Asset management products

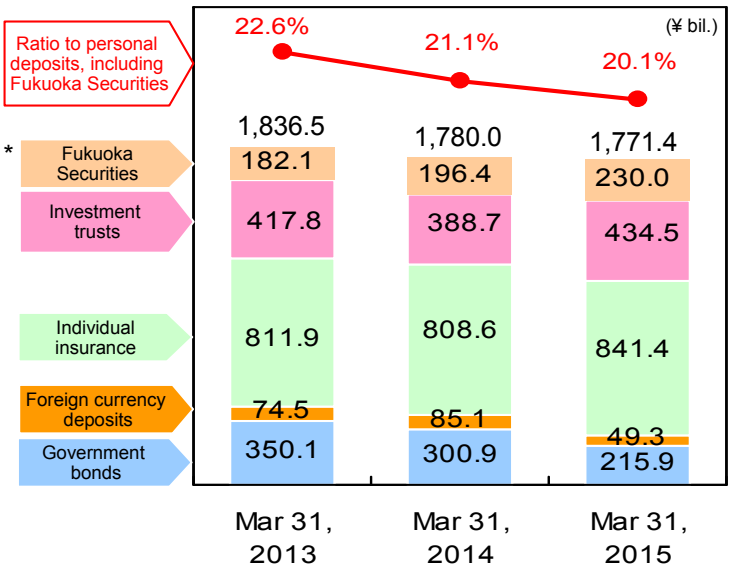
Group's total

Sales of asset management products



* Figures of Fukuoka Securities are the total sales of investment trusts and bonds.

Outstanding balance of assets under management for individual customers



* Figures of Fukuoka Securities are the total balance of individual investment trusts, stocks and bonds.

(¥ bil.)

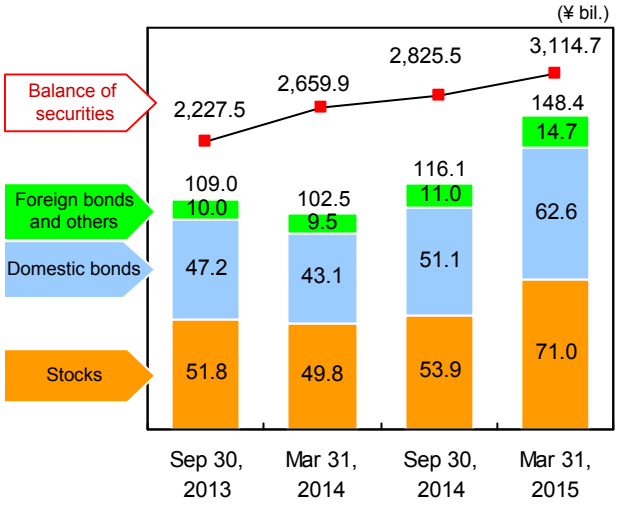
		Sales of asset management products						Outstanding balance of assets under management for individual customers					
		FY2014				FY2013	FY2012	Mar 31, 2015				Mar 31, 2014	Mar 31, 2013
		YoY comparison		change from FY2013	change from FY2012			annual rate of growth		Change from Mar 31, 2014	Change from Mar 31, 2013		
Group's total	Investment trusts	24.9%	242.2	48.3	69.3	193.9	172.9	11.8%	434.5	45.8	16.7	388.7	417.8
	Individual insurance	10.2%	124.6	11.5	(11.1)	113.1	135.7	4.1%	841.4	32.8	29.5	808.6	811.9
	Foreign currency deposits	(22.3%)	103.4	(29.7)	31.6	133.1	71.8	(42.0%)	49.3	(35.8)	(25.2)	85.1	74.5
	Government bonds	(35.0%)	24.6	(13.2)	3.7	37.8	20.9	(28.2%)	215.9	(85.0)	(134.2)	300.9	350.1
	Fukuoka Securities	38.4%	40.9	11.4	15.3	29.5	25.6	17.1%	230.0	33.6	47.9	196.4	182.1
	Total	5.6%	535.9	28.3	108.9	507.6	427.0	(0.5%)	1,771.4	(8.6)	(65.1)	1,780.0	1,836.5
	Ratio to personal deposits							—	20.1%	(1.0%)	(2.5%)	21.1%	22.6%
The Bank of Fukuoka (non-consolidated)	Investment trusts	27.3%	140.2	30.1	39.8	110.1	100.4	13.6%	290.3	34.7	11.2	255.6	279.1
	Individual insurance	(5.7%)	73.2	(4.5)	(20.4)	77.7	93.6	5.1%	536.9	25.9	24.5	511.0	512.4
	Foreign currency deposits	(15.3%)	53.2	(9.6)	31.7	62.8	21.5	(36.3%)	36.5	(20.9)	(13.8)	57.4	50.3
	Government bonds	(33.3%)	21.6	(10.8)	2.6	32.4	19.0	(28.2%)	188.6	(74.1)	(112.5)	262.7	301.1
	Total	1.8%	288.4	5.3	53.8	283.1	234.6	(3.2%)	1,052.5	(34.4)	(90.6)	1,086.9	1,143.1
	Ratio to personal deposits							—	16.9%	(1.3%)	(3.1%)	18.2%	20.0%
The Kumamoto Bank (non-consolidated)	Investment trusts	21.0%	42.5	7.4	12.2	35.1	30.3	10.2%	68.2	6.4	4.4	61.8	63.8
	Individual insurance	14.7%	17.7	2.3	3.6	15.4	14.1	0.6%	116.9	0.7	(2.7)	116.2	119.6
	Foreign currency deposits	(19.1%)	22.6	(5.4)	4.2	28.0	18.4	(42.0%)	6.3	(4.5)	(3.7)	10.8	10.0
	Government bonds	(6.4%)	0.3	(0.0)	0.1	0.3	0.2	(37.6%)	3.5	(2.1)	(6.8)	5.6	10.3
	Total	5.4%	83.3	4.3	20.2	79.0	63.1	0.2%	195.0	0.4	(8.8)	194.6	203.8
	Ratio to personal deposits							—	20.3%	(0.7%)	(2.5%)	21.0%	22.8%
The Shinwa Bank (non-consolidated)	Investment trusts	22.3%	59.4	10.8	17.2	48.6	42.2	6.7%	75.9	4.7	1.0	71.2	74.9
	Individual insurance	68.8%	33.5	13.7	5.6	19.8	27.9	3.4%	187.5	6.2	7.7	181.3	179.8
	Foreign currency deposits	(34.8%)	27.5	(14.7)	(4.3)	42.2	31.8	(61.4%)	6.5	(10.3)	(7.5)	16.8	14.0
	Government bonds	(47.9%)	2.6	(2.4)	1.0	5.0	1.6	(27.0%)	23.7	(8.8)	(14.8)	32.5	38.5
	Total	6.4%	123.2	7.4	19.6	115.8	103.6	(2.7%)	293.8	(8.2)	(13.6)	302.0	307.4
	Ratio to personal deposits							—	21.0%	(1.2%)	(2.2%)	22.2%	23.2%

<Notes> 1. The sales of investment trusts include those to corporate customers, but others are the sales only to individuals.
2. The sales of individual insurance don't include level premium insurance besides prepaid insurance.

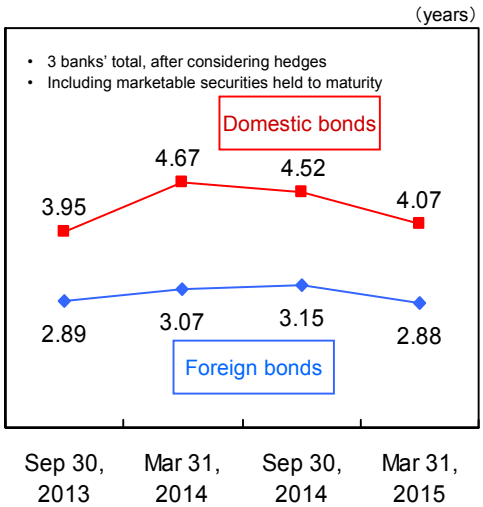
(4) Marketable securities

FFG (consolidated)

Unrealized gain



Bond duration



(¥ mil.)

		Mar 31, 2015						Sep 30, 2014		Mar 31, 2014	
		Book value	change from Sep 30, 2014	change from Mar 31, 2014	Unrealized gain(loss)	change from Sep 30, 2014	change from Mar 31, 2014	Book value	Unrealized gain(loss)	Book value	Unrealized gain(loss)
FFG (consolidated)	Total	3,114,798	289,234	454,886	148,466	32,279	45,898	2,825,564	116,187	2,659,912	102,568
	Stocks	137,498	16,832	20,649	71,048	17,107	21,190	120,666	53,941	116,849	49,858
	Domestic bonds	2,705,571	253,092	413,467	62,680	11,494	19,494	2,452,479	51,186	2,292,104	43,186
	National government bonds	1,973,460	204,356	391,623	49,181	10,093	15,307	1,769,104	39,088	1,581,837	33,874
	Local government bonds	61,544	10,282	12,588	1,713	36	286	51,262	1,677	48,956	1,427
	Corporate bonds	670,565	38,453	9,254	11,785	1,365	3,900	632,112	10,420	661,311	7,885
	Foreign bonds and Others	271,728	19,310	20,771	14,737	3,678	5,214	252,418	11,059	250,957	9,523
The Bank of Fukuoka (consolidated)	Total	2,076,956	286,984	456,770	119,551	28,893	38,964	1,789,972	90,658	1,620,186	80,587
	Stocks	124,372	15,948	19,191	69,778	16,222	19,714	108,424	53,556	105,181	50,064
	Domestic bonds	1,680,871	251,717	416,795	35,035	8,992	14,032	1,429,154	26,043	1,264,076	21,003
	National government bonds	1,134,347	192,867	350,128	24,055	7,991	11,017	941,480	16,064	784,219	13,038
	Local government bonds	40,931	878	2,219	1,558	26	217	40,053	1,532	38,712	1,341
	Corporate bonds	505,592	57,973	64,447	9,420	974	2,797	447,619	8,446	441,145	6,623
	Foreign bonds and Others	271,712	19,318	20,785	14,737	3,678	5,218	252,394	11,059	250,927	9,519
The Kumamoto Bank (non-consolidated)	Total	289,641	7,893	21,182	7,025	418	995	281,748	6,607	268,459	6,030
	Stocks	1,168	37	5	213	37	5	1,131	176	1,163	208
	Domestic bonds	288,456	7,864	21,190	6,812	381	994	280,592	6,431	267,266	5,818
	National government bonds	225,194	8,038	15,312	5,906	355	797	217,156	5,551	209,882	5,109
	Local government bonds	1,262	194	241	30	2	8	1,068	28	1,021	22
	Corporate bonds	61,999	(369)	5,637	874	23	187	62,368	851	56,362	687
	Foreign bonds and Others	16	(8)	(14)	(0)	(0)	(3)	24	0	30	3
The Shinwa Bank (non-consolidated)	Total	748,201	(5,642)	(23,065)	25,358	2,969	6,388	753,843	22,389	771,266	18,970
	Stocks	11,958	847	1,454	4,525	848	1,454	11,111	3,677	10,504	3,071
	Domestic bonds	736,242	(6,490)	(24,519)	20,832	2,121	4,934	742,732	18,711	760,761	15,898
	National government bonds	613,918	3,451	26,183	19,219	1,748	3,959	610,467	17,471	587,735	15,260
	Local government bonds	19,350	9,210	10,128	123	6	60	10,140	117	9,222	63
	Corporate bonds	102,973	(19,151)	(60,830)	1,489	367	915	122,124	1,122	163,803	574
	Foreign bonds and Others	–	–	–	–	–	–	–	–	–	–

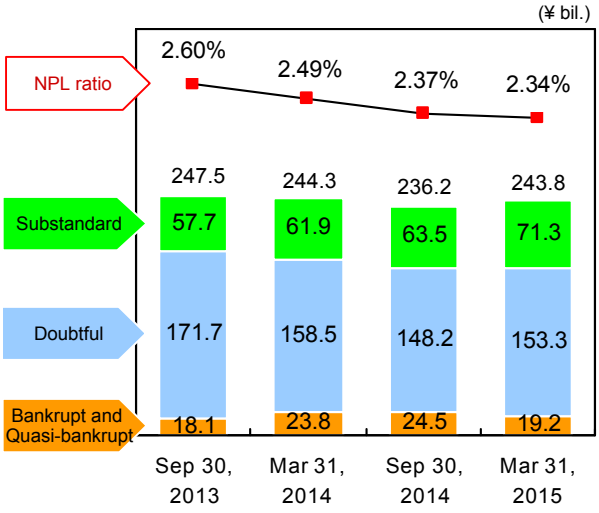
3. Non-performing loans

（Direct write-off is adopted）

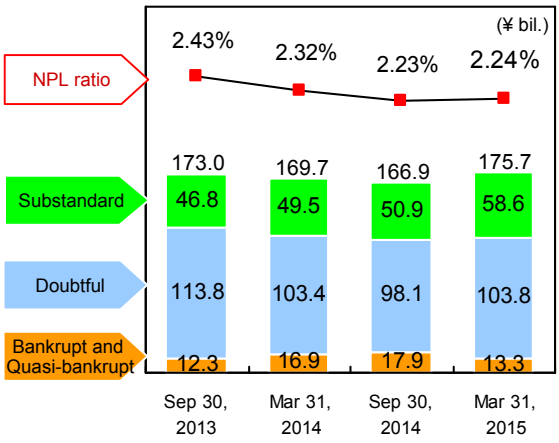
3 banks' total

(¥ bil.)

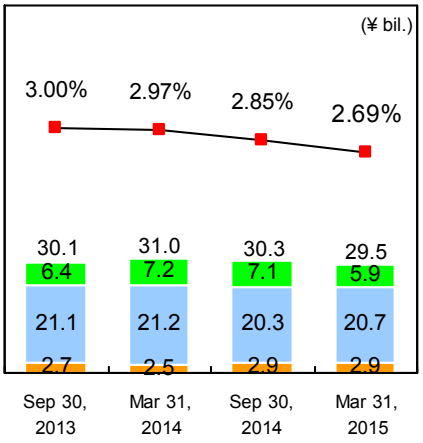
	Mar 31, 2015	change from Sep 30, 2014	change from Mar 31, 2014	Sep 30, 2014	Mar 31, 2014
①NPLs under the FRL	243.8	7.6	(0.5)	236.2	244.3
Bankrupt and Quasi-bankrupt	19.2	(5.2)	(4.6)	24.5	23.8
Doubtful	153.3	5.1	(5.3)	148.2	158.5
Substandard	71.3	7.7	9.4	63.5	61.9
Normal customers	10,152.8	434.0	622.1	9,718.8	9,530.7
②Total credits	10,396.6	441.6	621.6	9,955.0	9,775.0
Ratio of NPLs under the FRL to the total credits ①/②	2.34%	(0.03%)	(0.15%)	2.37%	2.49%



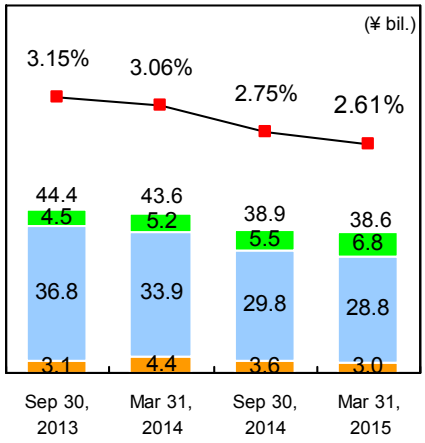
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



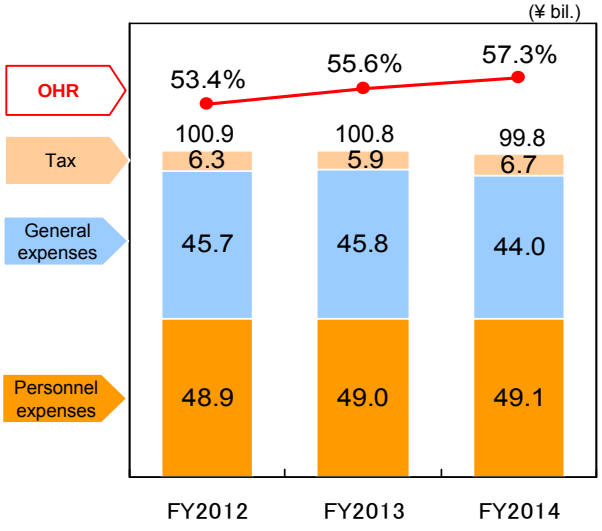
The Shinwa Bank (non-consolidated)



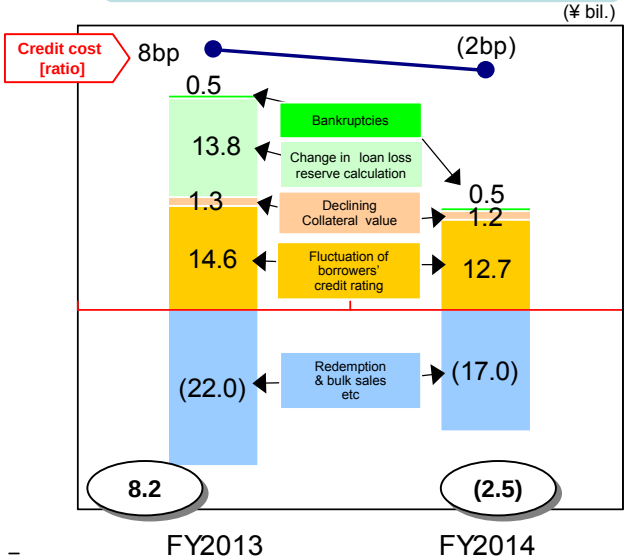
4. Overhead expenses・Credit cost

3 banks' total

Overhead expenses・OHR



Composition of credit cost



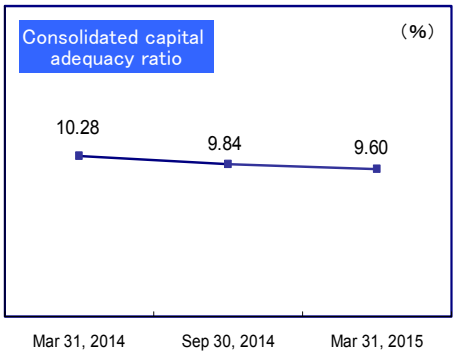
5. Capital adequacy ratio (preliminary figures)

FFG（consolidated） **The Domestic standard**

- Consolidated capital adequacy ratio: 9.60%.
- Capital adequacy on its structure based on Pillar 3, market discipline, is disclosed on our website (http://www.fukuoka-fg.com/zaimu/kessan/2014.htm). (This information is Japanese only.)

(¥ bil.)

	Mar 31, 2015	Change from Sep 30, 2014	Change from Mar 31, 2014	Sep 30, 2014	Mar 31, 2014
① Total capital ratio ④／⑤	9.60%	(0.24%)	(0.68%)	9.84%	10.28%
②Core capital	757.4	(1.6)	(18.8)	759.0	776.2
③Deduction	119.8	2.1	(2.5)	117.7	122.3
④Total capital ②-③	637.6	(3.7)	(16.3)	641.3	653.9
⑤Risk adjusted assets	6,636.3	125.0	276.1	6,511.3	6,360.2



6. Projections

- The tables presented below show our business performance forecast for Fiscal Year 2015, the final year of the Fourth Mid-Term Management Plan, “ABC Plan II” (from April 1, 2013 to March 31, 2016).

FFG（consolidated）

(¥ mil.)

	FY2015(Projection)		FY2014 Result
		Interim(Projection)	
Ordinary profit	59,000	29,000	60,763
Net income *	37,000	18,000	36,595

* Net income attributable to owners of the parent

<Reference>

• Projections on a subsidiary basis are as follows.

Projections for FY2015

(¥ mil.)

	3 banks' total	The Bank of Fukuoka	The Kumamoto Bank	The Shinwa Bank	(3 banks' total) FY2014
Core business profit	74,000	60,000	5,900	8,200	74,161
Ordinary profit	70,400	58,500	4,600	7,300	74,337
Net income	50,000	41,200	3,200	5,700	47,865
Credit cost	4,000	2,500	800	800	(2,503)

Projections for the Interim of FY2015

(¥ mil.)

	3 banks' total	The Bank of Fukuoka	The Kumamoto Bank	The Shinwa Bank	(3 banks' total) FY2014 Interim
Core business profit	37,000	30,000	2,900	4,100	35,513
Ordinary profit	35,400	29,200	2,400	3,900	38,845
Net income	24,900	20,200	1,700	3,000	29,116
Credit cost	2,000	1,300	400	400	(4,740)

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