November 10, 2015

Fukuoka Financial Group, Inc.

Financial Digest for the Interim of FY2015

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
Payment date of cash dividends:	December 10, 2015 (scheduled)
Filing date of Financial Statements:	November 27, 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, 2015 to September 30, 2015)

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

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
Interim of FY2015	125,463	9.9	46,368	37.4	30,568	39.3
Interim of FY2014	114,196	(8.5)	33,747	1.4	21,951	(7.4)

(Note) Comprehensive income Interim of FY2015: ¥25,836 million [(22.1%)] Interim of FY2014: ¥33,153 million [75.7%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Interim of FY2015	35.43	—
Interim of FY2014	25.40	—

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
Interim of FY2015	15,872,911	773,134	4.8
FY2014	15,661,794	778,093	4.8

(Reference) Own capital Interim of FY2015: ¥773,090 million FY2014: ¥753,047 million

(Note) Own Capital Ratio = (Total net assets - Noncontrolling 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
	¥	¥	¥	¥	¥
FY2014	—	6.00	—	6.00	12.00
FY2015	—	6.50			
FY2015(projection)			—	6.50	13.00

(Note) Revision of projections for dividends for FY2015 from the latest announcement: None

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	%	¥
FY2015	75,000	23.4	44,000	20.2	50.92

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

4.Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Sep 30, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	1,759,174	1,864,645
Call loans and bills bought	コールローン及び買入手形	26,802	12,399
Monetary claims bought	買入金銭債権	42,125	44,105
Trading assets	特定取引資産	2,360	2,274
Money held in trust	金銭の信託	2,000	3,000
Securities	有価証券	3,268,602	3,260,384
Loans and bills discounted	貸出金	10,213,430	10,342,870
Foreign exchanges	外国為替	8,781	9,079
Other assets	その他資産	63,472	61,698
Tangible fixed assets	有形固定資産	192,134	192,830
Intangible fixed assets	無形固定資産	123,525	119,405
Net defined benefit asset	退職給付に係る資産	32,140	32,751
Deferred tax assets	繰延税金資産	20,666	12,317
Customers' liabilities for acceptances and guarantees	支払承諾見返	56,628	56,581
Allowance for loan losses	貸倒引当金	(150,051)	(141,432)
Total assets	**資産の部合計**	15,661,794	15,872,911
(Liabilities)	負債の部		
Deposits	預金	12,234,163	12,107,378
Negotiable certificates of deposit	譲渡性預金	448,154	603,813
Call money and bills sold	コールマネー及び売渡手形	50,000	—
Payables under repurchase agreements	売現先勘定	36,051	35,988
Payables under securities lending transactions	債券貸借取引受入担保金	575,341	676,007
Trading liabilities	特定取引負債	—	0
Borrowed money	借用金	1,238,543	1,413,781
Foreign exchanges	外国為替	1,096	1,218
Short-term bonds payable	短期社債	5,000	5,000
Bonds payable	社債	97,500	67,500
Other liabilities	その他負債	109,854	102,147
Net defined benefit liability	退職給付に係る負債	777	776
Reserve for losses on interest repayments	利息返還損失引当金	1,040	1,002
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	5,013	4,257
Reserve for contingent liabilities losses	その他の偶発損失引当金	273	58
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	24,244	24,244
Acceptances and guarantees	支払承諾	56,628	56,581
Total liabilities	**負債の部合計**	14,883,701	15,099,777
(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	373,930	399,214
Treasury stocks	自己株式	(295)	(316)
Total shareholders' equity	株主資本合計	602,045	627,308
Valuation difference on available-for-sale securities	その他有価証券評価差額金	102,869	98,822
Deferred gains or losses on hedges	繰延ヘッジ損益	(10,487)	(11,445)
Revaluation reserve for land	土地再評価差額金	50,439	50,439
Remeasurements of defined benefit plans	退職給付に係る調整累計額	8,179	7,965
Total accumulated other comprehensive income	その他の包括利益累計額合計	151,001	145,782
Noncontrolling interests	非支配株主持分	25,046	43
Total net assets	**純資産の部合計**	778,093	773,134
Total liabilities and net assets	**負債及び純資産の部合計**	15,661,794	15,872,911

(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, 2014	6 months ended Sep 30, 2015
Ordinary income:	**経常収益**	114,196	125,463
Interest income	資金運用収益	82,221	84,225
Interest on loans and discounts	（うち貸出金利息）	67,348	67,114
Interest and dividends on securities	（うち有価証券利息配当金）	13,768	15,811
Fees and commissions	役務取引等収益	22,146	24,404
Trading income	特定取引収益	132	67
Other operating income	その他業務収益	4,370	6,827
Other income	その他経常収益	5,324	9,937
Ordinary expenses:	**経常費用**	80,449	79,094
Interest expenses	資金調達費用	8,249	10,029
Interest on deposits	（うち預金利息）	3,410	3,515
Fees and commissions payments	役務取引等費用	8,236	7,581
Other operating expenses	その他業務費用	5	6
General and administrative expenses	営業経費	62,030	60,068
Other expenses	その他経常費用	1,927	1,407
Ordinary profit	**経常利益**	33,747	46,368
Extraordinary income	特別利益	2	5
Gain on disposal of noncurrent assets	固定資産処分益	2	5
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	0	0
Extraordinary loss	特別損失	1,033	398
Loss on disposal of noncurrent assets	固定資産処分損	389	299
Impairment loss	減損損失	643	99
Income before income taxes:	**税金等調整前中間純利益**	32,715	45,976
Current	法人税、住民税及び事業税	3,843	4,213
Deferred	法人税等調整額	5,536	10,706
Total income taxes	法人税等合計	9,380	14,920
Net income	中間純利益	23,335	31,055
Net income attributable to noncontrolling interests	非支配株主に帰属する中間純利益	1,383	487
Net income attributable to owners of the parent	**親会社株主に帰属する中間純利益**	21,951	30,568

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2014	6 months ended Sep 30, 2015
Net income	中間純利益	23,335	31,055
Other comprehensive income	その他の包括利益	9,818	(5,219)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	9,191	(4,047)
Deferred gains or losses on hedges	繰延ヘッジ損益	422	(957)
Remeasurements of defined benefit plans net of tax	退職給付に係る調整額	204	(213)
Total comprehensive income	中間包括利益	33,153	25,836
(Breakdown)	(内訳)		
Comprehensive income attributable to shareholders of the parent	親会社株主に係る中間包括利益	31,764	25,348
Comprehensive income attributable to noncontrolling interests	非支配株主に係る中間包括利益	1,389	487

(3) Consolidated Statements of Changes in Net Assets

Interim of FY2014

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity 株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stocks	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, 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:	当中間期変動額					
Dividends from surplus	剰余金の配当			(5,714)		(5,714)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			21,951		21,951
Acquisition of treasury stocks	自己株式の取得				(12)	(12)
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			342		342
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	16,579	(12)	16,567
Balance as of Sep 30, 2014	当中間期末残高	124,799	103,611	364,559	(277)	592,692

		Accumulated other comprehensive income その他の包括利益累計額					Noncontrolling interests	Total net assets
		Valuation difference on available-for-sale securities	Deffered 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, 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:	当中間期変動額							
Dividends from surplus	剰余金の配当							(5,714)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益							21,951
Acquisition of treasury stocks	自己株式の取得							(12)
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							342
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)	9,185	422	(342)	204	9,469	(19,381)	(9,912)
Total changes during the period	当中間期変動額合計	9,185	422	(342)	204	9,469	(19,381)	6,655
Balance as of Sep 30, 2014	当中間期末残高	77,261	(6,738)	47,952	2,001	120,476	31,285	744,454

Interim of FY2015

(millions of Yen)

Item	科目 (Japanese)	Shareholders' equity 株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stocks	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, 2015	当期首残高	124,799	103,611	373,930	(295)	602,045
Changes during the period:	当中間期変動額					
Dividends from surplus	剰余金の配当			(5,284)		(5,284)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			30,568		30,568
Acquisition of treasury stocks	自己株式の取得				(20)	(20)
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					—
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	25,283	(20)	25,263
Balance as of Sep 30, 2015	当中間期末残高	124,799	103,611	399,214	(316)	627,308

		Accumulated other comprehensive income その他の包括利益累計額					Noncontrolling interests	Total net assets
		Valuation difference on available-for-sale securities	Deffered 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, 2015	当期首残高	102,869	(10,487)	50,439	8,179	151,001	25,046	778,093
Changes during the period:	当中間期変動額							
Dividends from surplus	剰余金の配当							(5,284)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益							30,568
Acquisition of treasury stocks	自己株式の取得							(20)
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							—
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)	(4,047)	(957)	—	(213)	(5,219)	(25,002)	(30,221)
Total changes during the period	当中間期変動額合計	(4,047)	(957)	—	(213)	(5,219)	(25,002)	(4,958)
Balance as of Sep 30, 2015	当中間期末残高	98,822	(11,445)	50,439	7,965	145,782	43	773,134

【 Reference 】

【 The Bank of Fukuoka 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Sep 30, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	1,300,777	1,438,322
Call loans	コールローン	26,802	12,399
Monetary claims bought	買入金銭債権	31,767	31,204
Trading assets	特定取引資産	2,086	1,913
Money held in trust	金銭の信託	—	1,000
Securities	有価証券	2,233,085	2,228,591
Loans and bills discounted	貸出金	7,763,337	7,905,442
Foreign exchanges	外国為替	6,119	5,979
Other assets	その他資産	47,602	47,883
Tangible fixed assets	有形固定資産	148,416	148,993
Intangible fixed assets	無形固定資産	8,254	8,205
Prepaid pension expenses	前払年金費用	12,390	13,200
Deferred tax assets	繰延税金資産	5,752	1,406
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,002	45,755
Allowance for loan losses	貸倒引当金	(96,045)	(91,117)
Total assets	**資産の部合計**	11,535,348	11,799,182
(Liabilities)	負債の部		
Deposits	預金	8,831,796	8,747,743
Negotiable certificates of deposit	譲渡性預金	292,611	431,806
Call money	コールマネー	65,909	12,445
Payables under repurchase agreements	売現先勘定	36,051	35,988
Payables under securities lending transactions	債券貸借取引受入担保金	575,341	676,007
Trading liabilities	特定取引負債	—	0
Borrowed money	借用金	942,148	1,131,152
Foreign exchanges	外国為替	1,062	1,191
Bonds payable	社債	67,500	37,500
Other liabilities	その他負債	91,502	78,390
Reserve for losses on interest repayments	利息返還損失引当金	927	924
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,288	3,735
Reserve for contingent liabilities losses	その他の偶発損失引当金	205	58
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	24,244	24,244
Acceptances and guarantees	支払承諾	45,002	45,755
Total liabilities	**負債の部合計**	10,978,590	11,226,945
(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	293,724	313,722
Total shareholders' equity	株主資本合計	436,535	456,532
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,270	76,710
Deferred gains or losses on hedges	繰延ヘッジ損益	(10,487)	(11,445)
Revaluation reserve for land	土地再評価差額金	50,439	50,439
Valuation and translation adjustments	評価・換算差額等合計	120,222	115,704
Total net assets	**純資産の部合計**	556,757	572,236
Total liabilities and net assets	**負債及び純資産の部合計**	11,535,348	11,799,182

【 The Bank of Fukuoka 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2014	6 months ended Sep 30, 2015
Ordinary income:	**経常収益**	80,836	90,191
Interest income	資金運用収益	60,098	62,867
Interest on loans and discounts	（うち貸出金利息）	48,557	48,738
Interest and dividends on securities	（うち有価証券利息配当金）	10,715	13,117
Fees and commissions	役務取引等収益	15,610	16,938
Trading income	特定取引収益	65	22
Other operating income	その他業務収益	1,222	3,953
Other income	その他経常収益	3,838	6,409
Ordinary expenses:	**経常費用**	49,845	49,953
Interest expenses	資金調達費用	6,789	8,665
Interest on deposits	（うち預金利息）	2,167	2,315
Fees and commissions payments	役務取引等費用	8,113	7,667
Other operating expenses	その他業務費用	0	2
General and administrative expenses	営業経費	33,838	32,761
Other expenses	その他経常費用	1,103	856
Ordinary profit	**経常利益**	30,990	40,237
Extraordinary income	特別利益	—	3
Gain on disposal of noncurrent assets	固定資産処分益	—	3
Extraordinary loss	特別損失	954	321
Loss on disposal of noncurrent assets	固定資産処分損	334	282
Impairment loss	減損損失	620	39
Income before income taxes:	**税引前中間純利益**	30,035	39,919
Current	法人税、住民税及び事業税	6,951	5,247
Deferred	法人税等調整額	2,254	6,386
Total income taxes	法人税等合計	9,205	11,633
Net income	**中間純利益**	20,830	28,285

【 Reference 】

【 The Kumamoto Bank 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Sep 30, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	149,740	152,246
Call loans	コールローン	6,660	4,311
Securities	有価証券	290,728	288,347
Loans and bills discounted	貸出金	1,082,815	1,083,604
Foreign exchanges	外国為替	1,248	1,447
Other assets	その他資産	6,780	1,967
Tangible fixed assets	有形固定資産	17,408	17,418
Intangible fixed assets	無形固定資産	705	829
Prepaid pension expenses	前払年金費用	3,182	3,295
Deferred tax assets	繰延税金資産	6,181	5,205
Customers' liabilities for acceptances and guarantees	支払承諾見返	4,319	4,269
Allowance for loan losses	貸倒引当金	(15,967)	(14,438)
Total assets	**資産の部合計**	1,553,804	1,548,507
(Liabilities)	負債の部		
Deposits	預金	1,277,869	1,281,819
Negotiable certificates of deposit	譲渡性預金	66,395	63,681
Borrowed money	借用金	114,712	109,637
Foreign exchanges	外国為替	16	8
Other liabilities	その他負債	4,063	4,397
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	256	186
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,467	1,467
Acceptances and guarantees	支払承諾	4,319	4,269
Total liabilities	**負債の部合計**	1,469,099	1,465,468
(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	11,344	9,497
Total shareholders' equity	株主資本合計	79,039	77,191
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,823	5,005
Revaluation reserve for land	土地再評価差額金	842	842
Valuation and translation adjustments	評価・換算差額等合計	5,665	5,847
Total net assets	**純資産の部合計**	84,704	83,039
Total liabilities and net assets	**負債及び純資産の部合計**	1,553,804	1,548,507

【 The Kumamoto Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2014	6 months ended Sep 30, 2015
Ordinary income:	**経常収益**	12,803	13,782
Interest income	資金運用収益	9,761	9,679
Interest on loans and discounts	（うち貸出金利息）	8,592	8,513
Interest and dividends on securities	（うち有価証券利息配当金）	1,050	1,066
Fees and commissions	役務取引等収益	2,309	2,602
Other operating income	その他業務収益	161	177
Other income	その他経常収益	571	1,324
Ordinary expenses:	**経常費用**	9,495	9,030
Interest expenses	資金調達費用	640	613
Interest on deposits	（うち預金利息）	510	514
Fees and commissions payments	役務取引等費用	1,366	1,388
Other operating expenses	その他業務費用	3	0
General and administrative expenses	営業経費	7,205	6,841
Other expenses	その他経常費用	279	186
Ordinary profit	**経常利益**	3,308	4,752
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	34	2
Loss on disposal of noncurrent assets	固定資産処分損	23	2
Impairment loss	減損損失	10	—
Income before income taxes:	**税引前中間純利益**	3,274	4,750
Current	法人税、住民税及び事業税	(2,325)	261
Deferred	法人税等調整額	408	926
Total income taxes	法人税等合計	(1,916)	1,188
Net income	**中間純利益**	5,191	3,561

【 Reference 】

【 The Shinwa Bank 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Sep 30, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	311,337	276,523
Call loans	コールローン	9,249	8,133
Trading account securities	商品有価証券	170	240
Securities	有価証券	749,282	748,646
Loans and bills discounted	貸出金	1,464,145	1,456,218
Foreign exchanges	外国為替	1,413	1,652
Other assets	その他資産	8,005	6,180
Tangible fixed assets	有形固定資産	44,148	44,292
Intangible fixed assets	無形固定資産	882	1,096
Prepaid pension expenses	前払年金費用	4,688	4,648
Deferred tax assets	繰延税金資産	8,558	6,105
Customers' liabilities for acceptances and guarantees	支払承諾見返	7,171	6,440
Allowance for loan losses	貸倒引当金	(22,233)	(20,339)
Total assets	**資産の部合計**	2,586,820	2,539,838
(Liabilities)	負債の部		
Deposits	預金	2,146,717	2,101,185
Negotiable certificates of deposit	譲渡性預金	109,847	129,325
Borrowed money	借用金	180,563	172,237
Foreign exchanges	外国為替	17	18
Other liabilities	その他負債	6,793	6,138
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	468	335
Reserve for contingent liabilities losses	その他の偶発損失引当金	67	—
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,719	4,711
Acceptances and guarantees	支払承諾	7,171	6,440
Total liabilities	**負債の部合計**	2,456,366	2,420,392
(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	24,271	13,633
Total shareholders' equity	株主資本合計	98,028	87,390
Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,719	17,395
Revaluation reserve for land	土地再評価差額金	14,706	14,659
Valuation and translation adjustments	評価・換算差額等合計	32,425	32,055
Total net assets	**純資産の部合計**	130,453	119,446
Total liabilities and net assets	**負債及び純資産の部合計**	2,586,820	2,539,838

【 The Shinwa Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	6 months ended Sep 30, 2014	6 months ended Sep 30, 2015
Ordinary income:	**経常収益**	18,520	19,716
Interest income	資金運用収益	13,378	12,944
Interest on loans and discounts	(うち貸出金利息)	10,392	10,092
Interest and dividends on securities	(うち有価証券利息配当金)	2,764	2,611
Fees and commissions	役務取引等収益	3,680	4,024
Other operating income	その他業務収益	241	526
Other income	その他経常収益	1,220	2,219
Ordinary expenses:	**経常費用**	13,974	13,144
Interest expenses	資金調達費用	965	881
Interest on deposits	(うち預金利息)	733	687
Fees and commissions payments	役務取引等費用	1,663	1,827
Other operating expenses	その他業務費用	18	1
General and administrative expenses	営業経費	10,921	10,158
Other expenses	その他経常費用	406	275
Ordinary profit	**経常利益**	4,546	6,572
Extraordinary income	特別利益	1	2
Gain on disposal of noncurrent assets	固定資産処分益	1	2
Extraordinary loss	特別損失	44	82
Loss on disposal of noncurrent assets	固定資産処分損	27	14
Impairment loss	減損損失	16	68
Income before income taxes:	**税引前中間純利益**	4,504	6,491
Current	法人税、住民税及び事業税	(1,408)	(1,042)
Deferred	法人税等調整額	2,817	2,548
Total income taxes	法人税等合計	1,409	1,506
Net income	**中間純利益**	3,095	4,985

Fukuoka Financial Group

Financial Digest for the Interim of FY2015

November 10, 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)		
	6 months ended Sep 30, 2015	Comparison	6 months ended Sep 30, 2014	6 months ended Sep 30, 2015	Comparison	6 months ended Sep 30, 2014
Gross business profit	92,689	5,719	86,970	97,908	5,528	92,380
Net interest income	75,330	487	74,843	74,195	223	73,972
Net fees and commissions	12,682	2,225	10,457	16,823	2,913	13,910
Net trading income	22	(43)	65	67	(65)	132
Net other operating income	4,653	3,050	1,603	6,821	2,456	4,365
Gains (losses) on sales (redemptions) of bonds	2,969	2,742	227	2,969	2,358	611
Overhead expenses (-)	49,831	(1,398)	51,229	60,172	(1,200)	61,372
Business profit (before transfer to general reserve for possible loan losses)	42,857	7,116	35,741	37,736	6,728	31,008
① Transfer to general reserve for possible loan losses (-)	[(5,220)]	—	[(4,371)]	[(5,311)]	—	[(4,452)]
Business profit	42,857	7,116	35,741	37,736	6,728	31,008
Core business profit	39,888	4,375	35,513	34,766	4,369	30,397
Other operating profit (loss)	8,704	5,600	3,104	8,632	5,893	2,739
② Credit cost for disposal of non-performing loans (-)	(7,543)	(2,803)	(4,740)	(7,065)	(2,899)	(4,166)
Net transfer to specific reserve for possible loan losses (-)	[(1,527)]	—	[277]	[(925)]	—	[940]
Reversal of allowance for loan losses	6,748	2,655	4,093	6,236	2,725	3,511
Recoveries of written-off claims	728	(205)	933	728	(205)	933
Total credit cost ①+② (-)	(7,543)	(2,803)	(4,740)	(7,065)	(2,899)	(4,166)
Gains (losses) on stocks	1,604	1,498	106	2,177	1,729	448
Others	(443)	1,299	(1,742)	(609)	1,266	(1,875)
Ordinary profit	51,562	12,717	38,845	46,368	12,621	33,747
Extraordinary profit (loss)	(401)	629	(1,030)	(392)	639	(1,031)
Income (loss) before income taxes	51,161	13,347	37,814	45,976	13,261	32,715
Total income taxes (-)	14,328	5,630	8,698	14,920	5,540	9,380
Net income	36,832	7,716	29,116	31,055	7,720	23,335
Net income attributable to noncontrolling interests (-)				487	(896)	1,383
Net income attributable to owners of the parent				30,568	8,617	21,951

<Notes> The four notes described below are also applied to subsidiary banks (p15-16).

1. "( )"denotes minus.
2. Core business profit
   = Business profit + Transfer to general reserve for possible loan losses − Gains (losses) on sales (redemptions) of bonds
3. For the interim period of FY2014 and the interim period of FY2015, 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. Numbers in square brackets are amounts before netting.
4. According to the revision of accounting standards, presentation of Net income, etc. has been changed and presentation of minority interests has been changed to noncontrolling interests.

■ 6 months Summary

➢Core business profit (3 banks' total), consolidated ordinary profit, and net income attributable to owners of the parent reached record highs.

Core business profit (3 banks' total) ¥39.9 billion

➢Core business profit (three banks' total) increased ¥4.4 billion from a year earlier to ¥39.9 billion, mainly due to an increase of net fees and commissions from asset management products as well as a decrease of overhead expenses.
[Marked a record high]

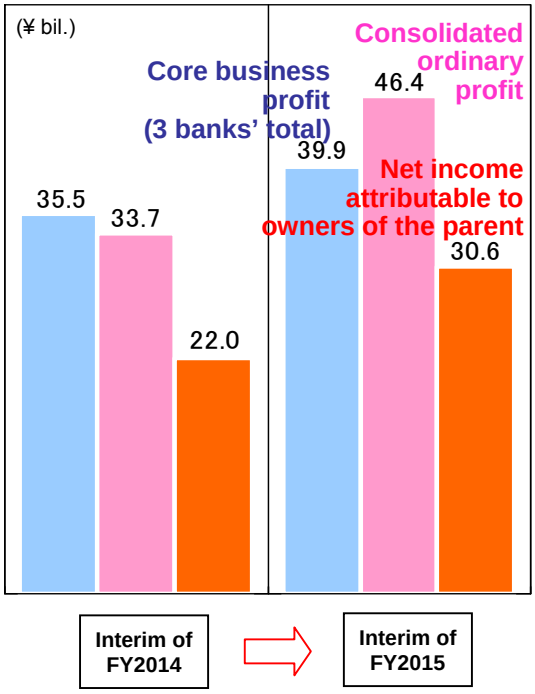
Consolidated ordinary profit ¥46.4 billion

➢In addition to an increase of core business profit, gains on stocks and bonds increased and credit cost decreased (i.e. an increase of reversal gain). As a result, consolidated ordinary profit increased ¥12.6 billion from a year earlier to ¥46.4 billion.
[Marked a record high in four consecutive years]

Net income attributable to owners of the parent ¥30.6 billion

➢Net income attributable to owners of the parent increased ¥8.6 billion from a year earlier to ¥30.6 billion, which set a new record.

Gain and Loss



The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	6 months ended Sep 30, 2015	6 months ended Sep 30, 2014	Comparison
Gross business profit	67,446	62,094	5,352
Net interest income	54,202	53,309	893
Domestic	50,694	50,029	665
International	3,507	3,279	228
Net fees and commissions	9,270	7,497	1,773
Net trading income	22	65	(43)
Net other operating income	3,950	1,221	2,729
Gains (losses) on sales (redemptions) of bonds	2,469	159	2,310
Gains on foreign exchange transactions	806	741	65
Overhead expenses (-)	32,992	33,408	(416)
Business profit (before transfer to general reserve for possible loan losses)	34,453	28,685	5,768
① Transfer to general reserve for possible loan losses (-)	[(2,327)] —	[(3,637)] —	—
Business profit	34,453	28,685	5,768
Core business profit	31,984	28,526	3,458
Other operating profit (loss)	5,784	2,304	3,480
② Credit cost for disposal of non-performing loans (-)	(4,253)	(3,144)	(1,109)
Net transfer to specific reserve for possible loan losses (-)	[(1,456)] —	[885] —	—
Reversal of allowance for loan losses	▶ 3,784	▶ 2,752	1,032
Recoveries of written-off claims	408	618	(210)
Total credit cost ①+② (-)	(4,253)	(3,144)	(1,109)
Gains (losses) on stocks	1,608	118	1,490
Others	(77)	(958)	881
Ordinary profit	40,237	30,990	9,247
Extraordinary profit (loss)	(318)	(954)	636
Income (loss) before income taxes	39,919	30,035	9,884
Total income taxes (-)	11,633	9,205	2,428
Net income	28,285	20,830	7,455

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	6 months ended Sep 30, 2015	6 months ended Sep 30, 2014	Comparison
Gross business profit	10,456	10,222	234
Net interest income	9,065	9,121	(56)
Domestic	9,056	9,108	(52)
International	8	12	(4)
Net fees and commissions	1,213	942	271
Net other operating income	177	157	20
Gains (losses) on sales (redemptions) of bonds	103	21	82
Gains on foreign exchange transactions	69	121	(52)
Overhead expenses (-)	6,841	6,958	(117)
Business profit (before transfer to general reserve for possible loan losses)	3,614	3,263	351
① Transfer to general reserve for possible loan losses (-)	[(1,343)] —	[(662)] —	—
Business profit	3,614	3,263	351
Core business profit	3,511	3,241	270
Other operating profit (loss)	1,137	44	1,093
② Credit cost for disposal of non-performing loans (-)	(1,288)	(484)	(804)
Net transfer to specific reserve for possible loan losses (-)	[74] —	[333] —	—
Reversal of allowance for loan losses	▶ 1,268	▶ 328	940
Recoveries of written-off claims	42	185	(143)
Total credit cost ①+② (-)	(1,288)	(484)	(804)
Gains (losses) on stocks	0	(13)	13
Others	(151)	(425)	274
Ordinary profit	4,752	3,308	1,444
Extraordinary profit (loss)	(2)	(34)	32
Income (loss) before income taxes	4,750	3,274	1,476
Total income taxes (-)	1,188	(1,916)	3,104
Net income	3,561	5,191	(1,630)

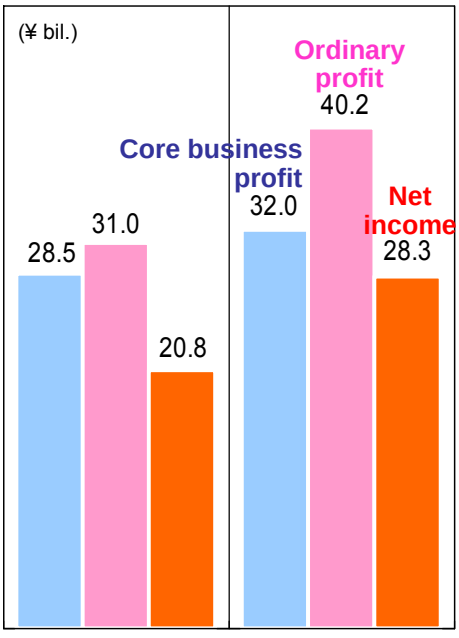
The Shinwa Bank (non-consolidated)

(¥ mil.)

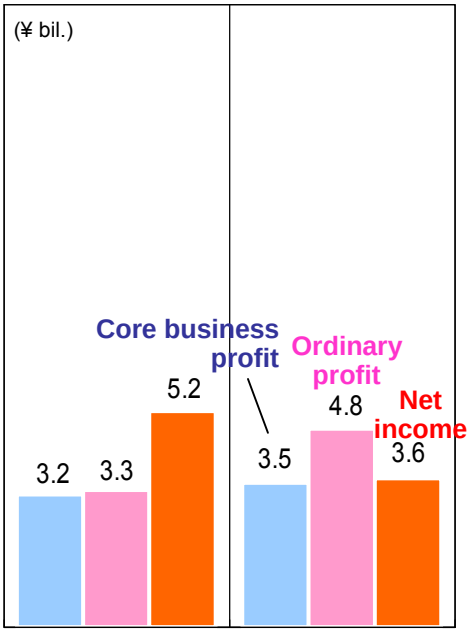
	6 months ended Sep 30, 2015	6 months ended Sep 30, 2014	Comparison
Gross business profit	14,786	14,654	132
Net interest income	12,063	12,413	(350)
Domestic	12,046	12,395	(349)
International	16	17	(1)
Net fees and commissions	2,197	2,017	180
Net other operating income	525	223	302
Gains (losses) on sales (redemptions) of bonds	396	47	349
Gains on foreign exchange transactions	96	155	(59)
Overhead expenses (-)	9,996	10,862	(866)
Business profit (before transfer to general reserve for possible loan losses)	4,789	3,791	998
① Transfer to general reserve for possible loan losses (-)	[(1,549)]	[(71)]	—
Business profit	4,789	3,791	998
Core business profit	4,392	3,744	648
Other operating profit (loss)	1,782	754	1,028
② Credit cost for disposal of non-performing loans (-)	(2,001)	(1,111)	(890)
Net transfer to specific reserve for possible loan losses (-)	[(145)]	[(940)]	—
Reversal of allowance for loan losses	▶ 1,695	▶ 1,012	683
Recoveries of written-off claims	277	128	149
Total credit cost ①+② (-)	(2,001)	(1,111)	(890)
Gains (losses) on stocks	(3)	0	(3)
Others	(215)	(357)	142
Ordinary profit	6,572	4,546	2,026
Extraordinary profit (loss)	(80)	(42)	(38)
Income (loss) before income taxes	6,491	4,504	1,987
Total income taxes (-)	1,506	1,409	97
Net income	4,985	3,095	1,890

Gain and Loss

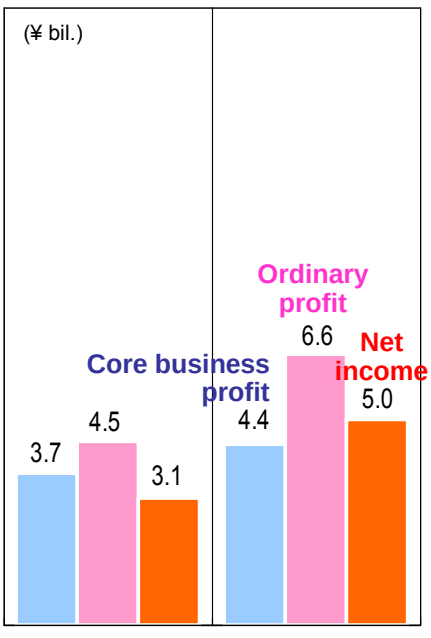
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



The Shinwa Bank (non-consolidated)

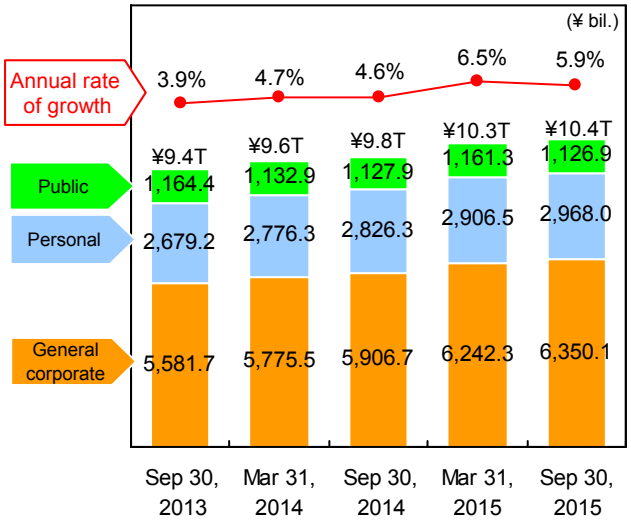


2. Assets and liabilities

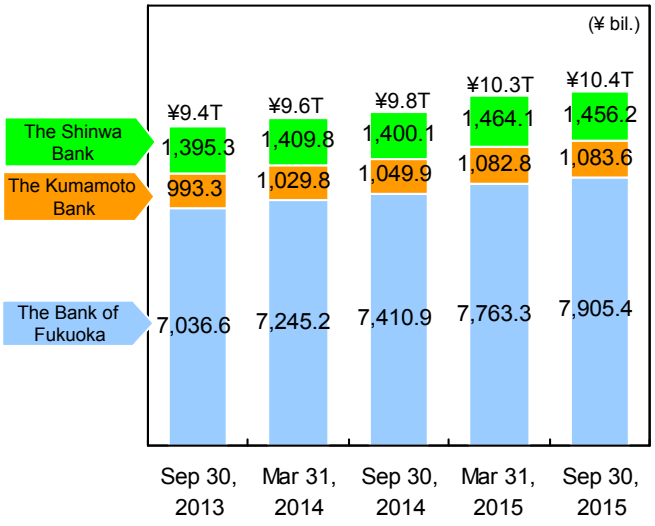
(1) Loans

3 banks' total

Loans classified by customer segment (Term-end balance)



Loans classified by bank (Term-end balance)



(¥ mil.)

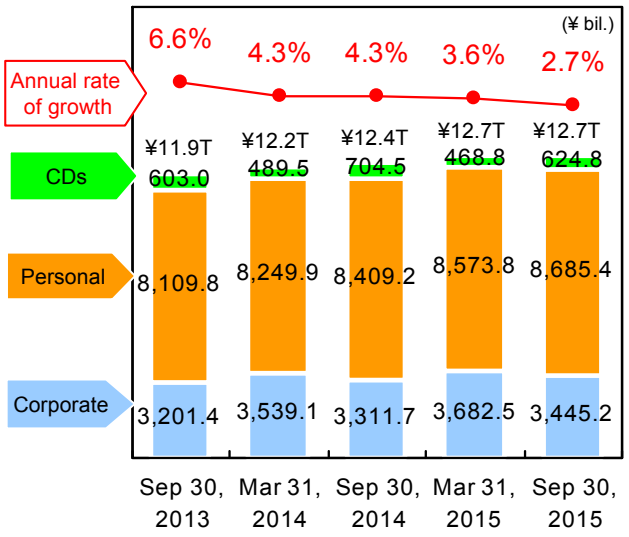
		Sep 30, 2015 annual rate of growth	Sep 30, 2015	change from Mar 31, 2015	change from Sep 30, 2014	Mar 31, 2015	Sep 30, 2014
3 banks' total	Total loans	5.9%	10,445,264	134,967	584,238	10,310,297	9,861,026
	Personal segment	5.0%	2,968,088	61,524	141,757	2,906,564	2,826,331
	Corporate segment	6.3%	7,477,174	73,444	442,481	7,403,730	7,034,693
	General Corporate	7.5%	6,350,183	107,796	443,415	6,242,387	5,906,768
	Public Sector	(0.1%)	1,126,988	(34,353)	(936)	1,161,341	1,127,924
	Personal loans	5.0%	2,861,299	59,595	137,338	2,801,704	2,723,961
	Housing loans	4.4%	2,605,497	43,172	109,738	2,562,325	2,495,759
	Consumer loans	24.7%	167,894	19,877	33,289	148,017	134,605
The Bank of Fukuoka (non-consolidated)	Total loans	6.7%	7,905,442	142,105	494,523	7,763,337	7,410,919
	Personal segment	5.1%	2,115,540	45,800	101,827	2,069,740	2,013,713
	Corporate segment	7.3%	5,789,901	96,305	392,695	5,693,596	5,397,206
	General Corporate	9.0%	4,955,712	135,211	408,025	4,820,501	4,547,687
	Public Sector	(1.8%)	834,188	(38,906)	(15,331)	873,094	849,519
	Fukuoka prefecture	4.4%	6,101,006	42,986	258,392	6,058,020	5,842,614
	Personal loans	5.0%	2,046,017	42,836	97,078	2,003,181	1,948,939
	Housing loans	4.3%	1,867,845	30,283	76,647	1,837,562	1,791,198
	Consumer loans	28.3%	114,715	15,436	25,330	99,279	89,385
The Kumamoto Bank (non-consolidated)	Total loans	3.2%	1,083,604	789	33,624	1,082,815	1,049,980
	Personal segment	7.9%	408,444	13,758	29,779	394,686	378,665
	Corporate segment	0.6%	675,160	(12,968)	3,846	688,128	671,314
	General Corporate	(0.6%)	573,081	(22,515)	(3,552)	595,596	576,633
	Public Sector	7.8%	102,078	9,547	7,397	92,531	94,681
	Kumamoto prefecture	3.3%	997,666	(1,654)	32,101	999,320	965,565
	Personal loans	8.0%	385,919	13,796	28,648	372,123	357,271
	Housing loans	7.3%	357,961	11,947	24,416	346,014	333,545
	Consumer loans	20.9%	20,888	1,993	3,610	18,895	17,278
The Shinwa Bank (non-consolidated)	Total loans	4.0%	1,456,218	(7,927)	56,091	1,464,145	1,400,127
	Personal segment	2.3%	444,104	1,966	10,151	442,138	433,953
	Corporate segment	4.8%	1,012,113	(9,893)	45,940	1,022,006	966,173
	General Corporate	5.0%	821,390	(4,900)	38,942	826,290	782,448
	Public Sector	3.8%	190,722	(4,994)	6,998	195,716	183,724
	Nagasaki prefecture	3.8%	1,046,907	(3,614)	38,350	1,050,521	1,008,557
	Personal loans	2.8%	429,363	2,963	11,612	426,400	417,751
	Housing loans	2.3%	379,691	942	8,675	378,749	371,016
	Consumer loans	15.6%	32,291	2,448	4,349	29,843	27,942

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥93.0 billion at the end of September 2014, ¥94.0 billion at the end of March 2015, and ¥98.0 billion at the end of September 2015).

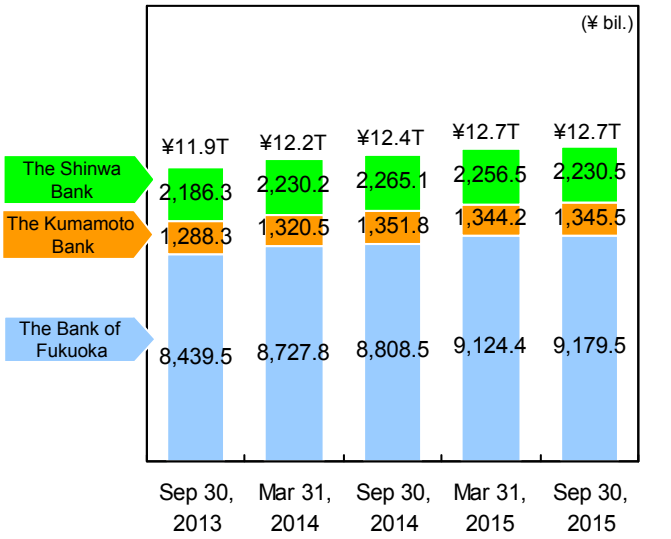
(2) Deposits

3 banks' total

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



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



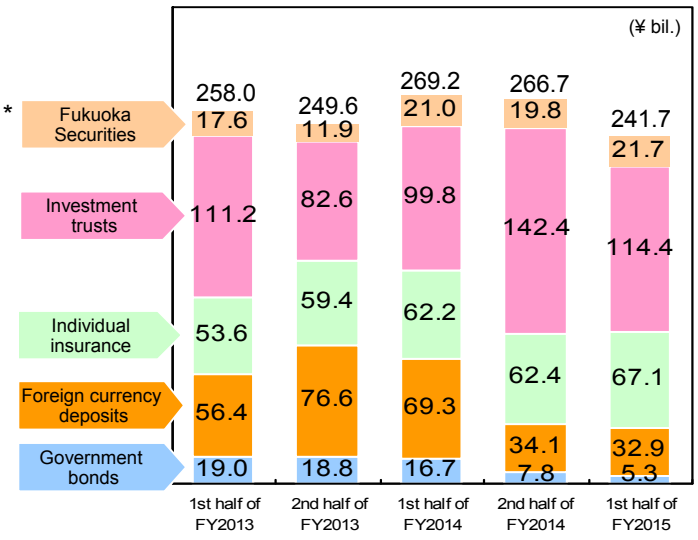
(¥ mil.)

		Sep 30, 2015 annual rate of growth	Sep 30, 2015	change from Mar 31, 2015	change from Sep 30, 2014	Mar 31, 2015	Sep 30, 2014
3 banks' total	Personal deposits	3.3%	8,685,490	111,686	276,225	8,573,804	8,409,265
	Corporate deposits	4.0%	3,445,255	(237,320)	133,495	3,682,575	3,311,760
	Total	3.5%	12,130,747	(125,635)	409,720	12,256,382	11,721,027
	Demand	5.4%	7,342,779	(211,556)	378,089	7,554,335	6,964,690
	Time	0.7%	4,787,968	85,922	31,632	4,702,046	4,756,336
	CDs	(11.3%)	624,812	155,959	(79,759)	468,853	704,571
	Deposits and CDs	2.7%	12,755,561	30,325	329,961	12,725,236	12,425,600
The Bank of Fukuoka (non-consolidated)	Personal deposits	3.7%	6,306,500	92,762	222,247	6,213,738	6,084,253
	Corporate deposits	8.0%	2,441,243	(176,814)	181,061	2,618,057	2,260,182
	Total	4.8%	8,747,743	(84,053)	403,307	8,831,796	8,344,436
	Demand	5.9%	5,634,516	(156,104)	314,391	5,790,620	5,320,125
	Time	2.9%	3,113,227	72,052	88,917	3,041,175	3,024,310
	CDs	(7.0%)	431,806	139,195	(32,327)	292,611	464,133
	Deposits and CDs	4.2%	9,179,550	55,143	370,980	9,124,407	8,808,570
	Fukuoka prefecture	4.5%	8,195,828	(111,771)	352,380	8,307,599	7,843,448
The Kumamoto Bank (non-consolidated)	Personal deposits	3.0%	970,270	11,779	28,246	958,491	942,024
	Corporate deposits	(0.2%)	311,548	(7,829)	(564)	319,377	312,112
	Total	2.2%	1,281,819	3,950	27,682	1,277,869	1,254,137
	Demand	3.5%	580,081	(7,538)	19,649	587,619	560,432
	Time	1.2%	701,738	11,488	8,033	690,250	693,705
	CDs	(34.8%)	63,681	(2,714)	(34,042)	66,395	97,723
	Deposits and CDs	(0.5%)	1,345,501	1,237	(6,359)	1,344,264	1,351,860
	Kumamoto prefecture	2.0%	1,184,091	1,630	22,665	1,182,461	1,161,426
The Shinwa Bank (non-consolidated)	Personal deposits	1.9%	1,408,720	7,145	25,732	1,401,575	1,382,988
	Corporate deposits	(6.4%)	692,464	(52,677)	(47,002)	745,141	739,466
	Total	(1.0%)	2,101,185	(45,532)	(21,269)	2,146,717	2,122,454
	Demand	4.1%	1,128,182	(47,914)	44,049	1,176,096	1,084,133
	Time	(6.3%)	973,003	2,382	(65,318)	970,621	1,038,321
	CDs	(9.4%)	129,325	19,478	(13,390)	109,847	142,715
	Deposits and CDs	(1.5%)	2,230,510	(26,055)	(34,660)	2,256,565	2,265,170
	Nagasaki prefecture	0.2%	1,838,612	(35,373)	2,946	1,873,985	1,835,666

(3) Asset management products

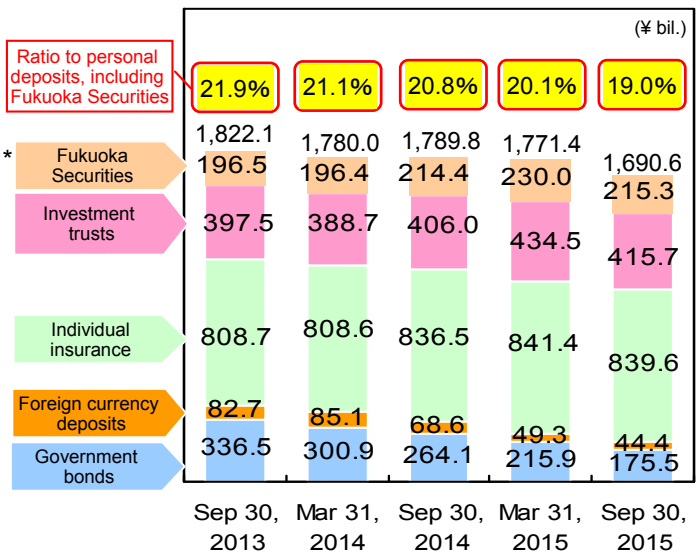
Group's total

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.

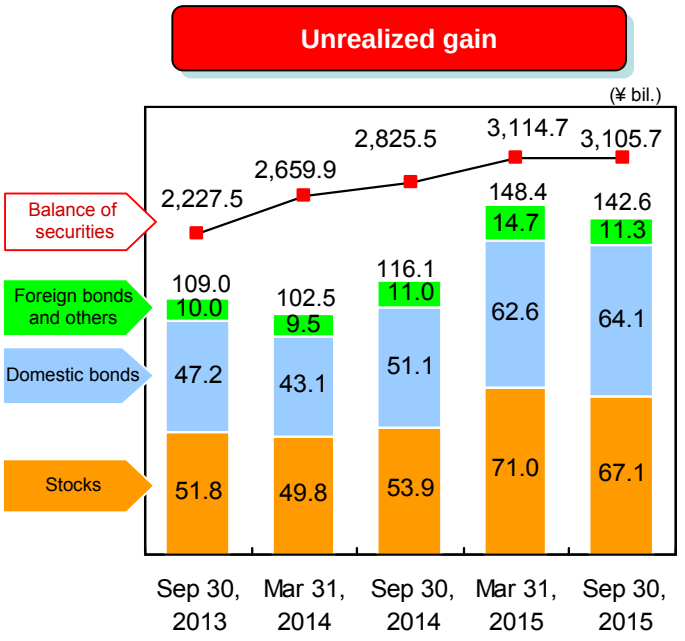
(¥ bil.)

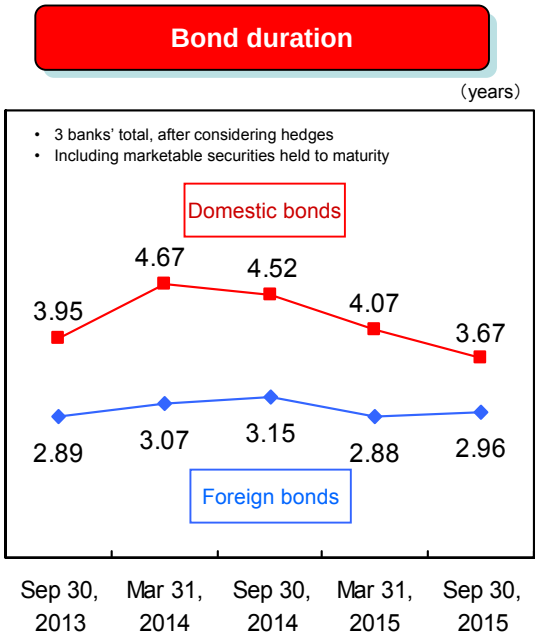
		Sales of asset management products						Outstanding balance of assets under management for individual customers					
		1st half of FY2015				2nd half of FY2014	1st half of FY2014	Sep 30, 2015				Mar 31, 2015	Sep 30, 2014
		YoY comparison		change from 2nd half of FY2014	change from 1st half of FY2014			annual rate of growth		Change from Mar 31, 2015	Change from Sep 30, 2014		
Group's total	Investment trusts	14.7%	114.4	(28.0)	14.6	142.4	99.8	2.4%	415.7	(18.8)	9.7	434.5	406.0
	Individual insurance	7.9%	67.1	4.7	4.9	62.4	62.2	0.4%	839.6	(1.8)	3.1	841.4	836.5
	Foreign currency deposits	(52.4%)	32.9	(1.2)	(36.4)	34.1	69.3	(35.4%)	44.4	(4.9)	(24.2)	49.3	68.6
	Government bonds	(68.2%)	5.3	(2.5)	(11.4)	7.8	16.7	(33.5%)	175.5	(40.4)	(88.6)	215.9	264.1
	Fukuoka Securities	3.4%	21.7	1.9	0.7	19.8	21.0	0.4%	215.3	(14.7)	0.9	230.0	214.4
	Total	(10.2%)	241.7	(25.0)	(27.5)	266.7	269.2	(5.5%)	1,690.6	(80.8)	(99.2)	1,771.4	1,789.8
	Ratio to personal deposits							—	19.0%	(1.1%)	(1.8%)	20.1%	20.8%
The Bank of Fukuoka (non-consolidated)	Investment trusts	17.8%	68.8	(13.0)	10.4	81.8	58.4	2.7%	275.6	(14.7)	7.2	290.3	268.4
	Individual insurance	(2.3%)	36.8	1.2	(0.8)	35.6	37.6	0.3%	536.9	0.0	1.8	536.9	535.1
	Foreign currency deposits	(43.7%)	19.1	(0.1)	(14.8)	19.2	33.9	(29.9%)	32.9	(3.6)	(14.1)	36.5	47.0
	Government bonds	(69.1%)	4.4	(2.8)	(9.9)	7.2	14.3	(32.5%)	155.2	(33.4)	(74.9)	188.6	230.1
	Total	(10.6%)	129.2	(14.7)	(15.2)	143.9	144.4	(7.4%)	1,000.8	(51.7)	(80.0)	1,052.5	1,080.8
	Ratio to personal deposits							—	15.9%	(1.0%)	(1.9%)	16.9%	17.8%
The Kumamoto Bank (non-consolidated)	Investment trusts	(6.3%)	17.9	(5.4)	(1.2)	23.3	19.1	1.0%	64.6	(3.6)	0.7	68.2	63.9
	Individual insurance	27.0%	11.5	2.9	2.5	8.6	9.0	(0.9%)	115.8	(1.1)	(1.0)	116.9	116.8
	Foreign currency deposits	(55.5%)	6.5	(1.5)	(8.1)	8.0	14.6	(46.1%)	5.1	(1.2)	(4.3)	6.3	9.4
	Government bonds	(60.4%)	0.0	(0.1)	(0.1)	0.1	0.1	(28.3%)	2.8	(0.7)	(1.1)	3.5	3.9
	Total	(16.2%)	36.1	(4.1)	(7.0)	40.2	43.1	(3.0%)	188.4	(6.6)	(5.9)	195.0	194.3
	Ratio to personal deposits							—	19.4%	(0.9%)	(1.2%)	20.3%	20.6%
The Shinwa Bank (non-consolidated)	Investment trusts	24.5%	27.6	(9.6)	5.4	37.2	22.2	2.5%	75.4	(0.5)	1.8	75.9	73.6
	Individual insurance	21.6%	18.7	0.6	3.3	18.1	15.4	1.3%	186.9	(0.6)	2.4	187.5	184.5
	Foreign currency deposits	(64.6%)	7.3	0.4	(13.3)	6.9	20.6	(48.0%)	6.3	(0.2)	(5.8)	6.5	12.1
	Government bonds	(62.4%)	0.8	0.4	(1.3)	0.4	2.1	(41.9%)	17.4	(6.3)	(12.6)	23.7	30.0
	Total	(9.8%)	54.5	(8.2)	(6.0)	62.7	60.5	(4.7%)	286.0	(7.8)	(14.3)	293.8	300.3
	Ratio to personal deposits							—	20.3%	(0.7%)	(1.4%)	21.0%	21.7%

<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)





(¥ mil.)

		Sep 30, 2015						Mar 31, 2015		Sep 30, 2014	
		Book value	change from Mar 31, 2015	change from Sep 30, 2014	Unrealized gain(loss)	change from Mar 31, 2015	change from Sep 30, 2014	Book value	Unrealized gain(loss)	Book value	Unrealized gain(loss)
FFG (consolidated)	Total	3,105,732	(9,066)	280,168	142,612	(5,854)	26,425	3,114,798	148,466	2,825,564	116,187
	Stocks	133,085	(4,413)	12,419	67,175	(3,873)	13,234	137,498	71,048	120,666	53,941
	Domestic bonds	2,702,765	(2,806)	250,286	64,109	1,429	12,923	2,705,571	62,680	2,452,479	51,186
	National government bonds	2,046,567	73,107	277,463	52,039	2,858	12,951	1,973,460	49,181	1,769,104	39,088
	Local government bonds	59,666	(1,878)	8,404	1,409	(304)	(268)	61,544	1,713	51,262	1,677
	Corporate bonds	596,531	(74,034)	(35,581)	10,660	(1,125)	240	670,565	11,785	632,112	10,420
	Foreign bonds and Others	269,880	(1,848)	17,462	11,327	(3,410)	268	271,728	14,737	252,418	11,059
The Bank of Fukuoka (consolidated)	Total	2,070,902	(6,054)	280,930	113,892	(5,659)	23,234	2,076,956	119,551	1,789,972	90,658
	Stocks	121,160	(3,212)	12,736	67,106	(2,672)	13,550	124,372	69,778	108,424	53,556
	Domestic bonds	1,679,869	(1,002)	250,715	35,458	423	9,415	1,680,871	35,035	1,429,154	26,043
	National government bonds	1,203,003	68,656	261,523	26,360	2,305	10,296	1,134,347	24,055	941,480	16,064
	Local government bonds	32,714	(8,217)	(7,339)	1,178	(380)	(354)	40,931	1,558	40,053	1,532
	Corporate bonds	444,151	(61,441)	(3,468)	7,919	(1,501)	(527)	505,592	9,420	447,619	8,446
	Foreign bonds and Others	269,872	(1,840)	17,478	11,328	(3,409)	269	271,712	14,737	252,394	11,059
The Kumamoto Bank (non-consolidated)	Total	287,262	(2,379)	5,514	7,256	231	649	289,641	7,025	281,748	6,607
	Stocks	1,233	65	102	279	66	103	1,168	213	1,131	176
	Domestic bonds	286,020	(2,436)	5,428	6,978	166	547	288,456	6,812	280,592	6,431
	National government bonds	228,647	3,453	11,491	6,003	97	452	225,194	5,906	217,156	5,551
	Local government bonds	1,175	(87)	107	30	(0)	2	1,262	30	1,068	28
	Corporate bonds	56,197	(5,802)	(6,171)	944	70	93	61,999	874	62,368	851
	Foreign bonds and Others	8	(8)	(16)	(0)	(0)	(0)	16	(0)	24	0
The Shinwa Bank (non-consolidated)	Total	747,567	(634)	(6,276)	24,932	(426)	2,543	748,201	25,358	753,843	22,389
	Stocks	10,691	(1,267)	(420)	3,259	(1,266)	(418)	11,958	4,525	11,111	3,677
	Domestic bonds	736,876	634	(5,856)	21,672	840	2,961	736,242	20,832	742,732	18,711
	National government bonds	614,916	998	4,449	19,676	457	2,205	613,918	19,219	610,467	17,471
	Local government bonds	25,776	6,426	15,636	200	77	83	19,350	123	10,140	117
	Corporate bonds	96,182	(6,791)	(25,942)	1,796	307	674	102,973	1,489	122,124	1,122
	Foreign bonds and Others	–	–	–	–	–	–	–	–	–	–

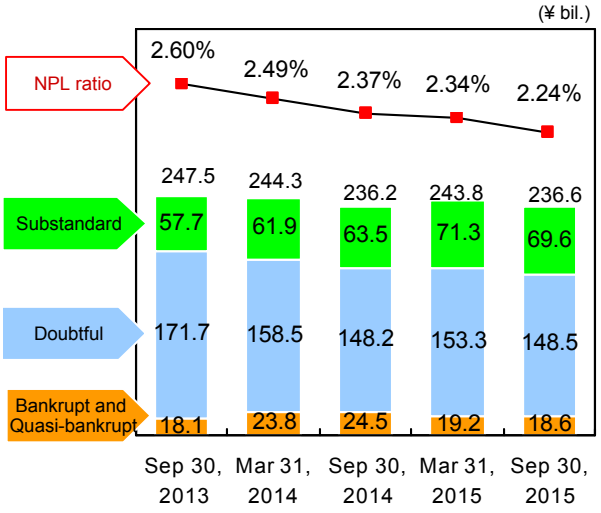
3. Non-performing loans

（Direct write-off is adopted）

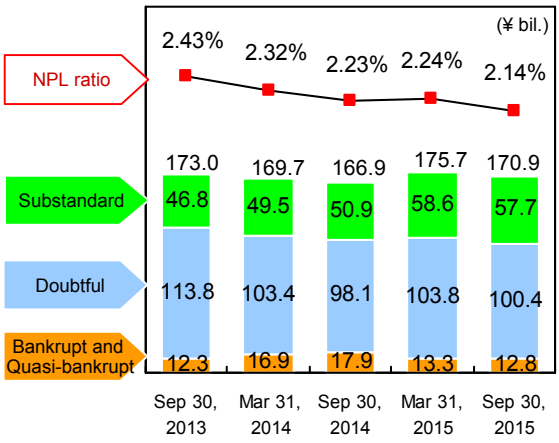
3 banks' total

(¥ bil.)

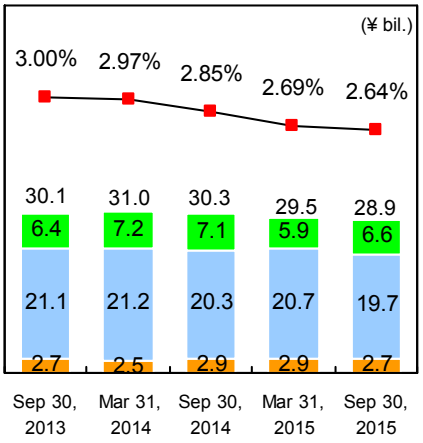
	Sep 30, 2015	change from Mar 31, 2015	change from Sep 30, 2014	Mar 31, 2015	Sep 30, 2014
①NPLs under the FRL	236.6	(7.2)	0.4	243.8	236.2
Bankrupt and Quasi-bankrupt	18.6	(0.7)	(5.9)	19.2	24.5
Doubtful	148.5	(4.8)	0.3	153.3	148.2
Substandard	69.6	(1.7)	6.0	71.3	63.5
Normal customers	10,295.5	142.6	576.6	10,152.8	9,718.8
②Total credits	10,532.1	135.5	577.1	10,396.6	9,955.0
Ratio of NPLs under the FRL to the total credits ①/②	2.24%	(0.10%)	(0.13%)	2.34%	2.37%



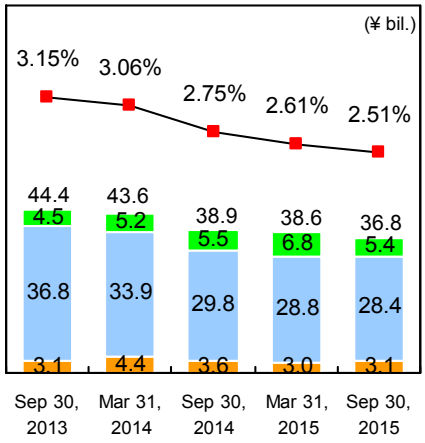
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



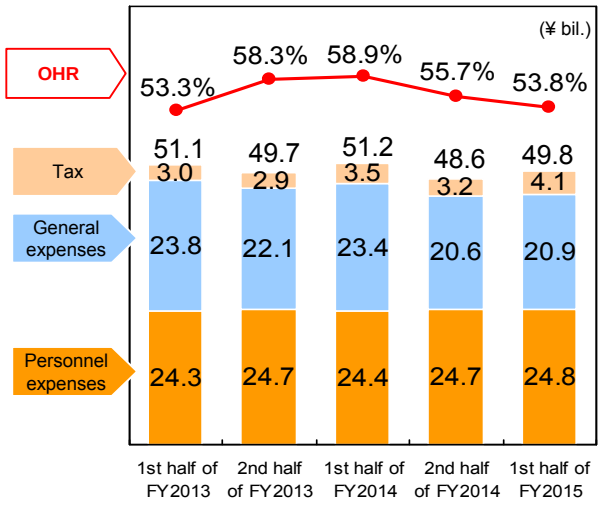
The Shinwa Bank (non-consolidated)



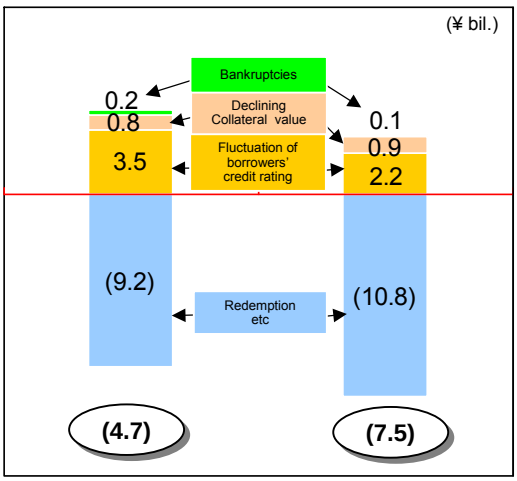
4. Overhead expenses・Credit cost

3 banks' total

Overhead expenses・OHR



Composition of credit cost



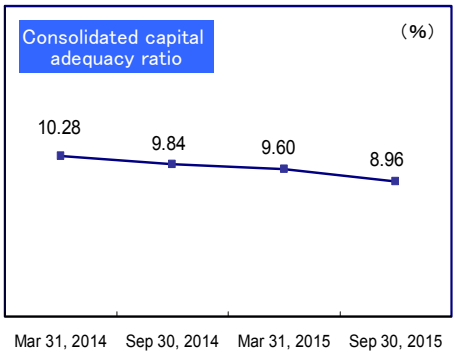
5. Capital adequacy ratio

FFG（consolidated） **The Domestic standard**

- Consolidated capital adequacy ratio: 8.96%.
- Capital adequacy on its structure based on Pillar 3, market discipline, is disclosed on our website (http://www.fukuoka-fg.com/zaimu/kessan/2015.htm). (This information is Japanese only.)

(¥ bil.)

	Sep 30, 2015 [preliminary]	Change from Mar 31, 2015	Change from Sep 30, 2014	Mar 31, 2015	Sep 30, 2014
① Total capital ratio ④／⑤	8.96%	(0.64%)	(0.88%)	9.60%	9.84%
②Core capital	713.3	(44.1)	(45.7)	757.4	759.0
③Deduction	114.6	(5.2)	(3.1)	119.8	117.7
④Total capital ②-③	598.7	(38.9)	(42.6)	637.6	641.3
⑤Risk adjusted assets	6,679.6	43.3	168.3	6,636.3	6,511.3



6. Projections

- In light of the results of the interim period, we have revised our business performance projections and dividend forecast for Fiscal Year 2015 as shown below.

FFG（consolidated）

(¥ mil.)

	FY2015(Projection)		FY2014 Result
		Interim(Result)	
Ordinary profit	75,000	46,368	60,763
Net income *	44,000	30,568	36,595

* Net income attributable to owners of the parent

	FY2015(Projection)		FY2014 Result
		Interim	
Dividends declared Per share	¥13.0	¥6.5	¥12.0

<Reference>

• Projections on a subsidiary basis are as follows.

Along with FFG's consolidated forecast, the business projections of its subsidiary banks are also revised.

(¥ mil.)

	3 banks' total	The Bank of Fukuoka	The Kumamoto Bank	The Shinwa Bank	(3 banks' total) FY2014
Core business profit	77,000	62,000	6,400	8,600	74,161
Ordinary profit	85,600	68,400	6,800	10,300	74,337
Net income	57,000	45,100	4,500	7,300	47,865
Credit cost (-)	(5,600)	(3,000)	(900)	(1,600)	(2,503)

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