February 3, 2016

Fukuoka Financial Group, Inc.

Financial Digest for the Third Quarter 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:	―
Filing date of Financial Statements:	February 5, 2016 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Not scheduled

(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 December 31, 2015)

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

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
3Q FY2015	177,755	5.1	57,498	22.0	36,492	18.1
3Q FY2014	169,171	(6.9)	47,112	3.4	30,890	(1.1)

(Note) Comprehensive income 3Q FY2015: ¥43,504 million [(26.0%)] 3Q FY2014: ¥58,758 million [104.4%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
3Q FY2015	42.33	―
3Q FY2014	35.80	―

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
	¥Million	¥Million	%
December 31, 2015	16,343,111	785,065	4.8
March 31, 2015	15,661,794	778,093	4.8

(Reference) Own capital December 31, 2015: ¥785,022 million March 31, 2015: ¥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 dividends projections from the latest announcement: None

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

(%:Changes from 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 Dec 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	1,759,174	1,927,945
Call loans and bills bought	コールローン及び買入手形	26,802	23,000
Monetary claims bought	買入金銭債権	42,125	53,955
Trading assets	特定取引資産	2,360	1,909
Money held in trust	金銭の信託	2,000	3,001
Securities	有価証券	3,268,602	3,406,407
Loans and bills discounted	貸出金	10,213,430	10,572,448
Foreign exchanges	外国為替	8,781	9,298
Other assets	その他資産	63,472	81,113
Tangible fixed assets	有形固定資産	192,134	192,487
Intangible fixed assets	無形固定資産	123,525	117,223
Net defined benefit asset	退職給付に係る資産	32,140	33,066
Deferred tax assets	繰延税金資産	20,666	7,366
Customers' liabilities for acceptances and guarantees	支払承諾見返	56,628	57,985
Allowance for loan losses	貸倒引当金	(150,051)	(144,098)
Total assets	**資産の部合計**	15,661,794	16,343,111
(Liabilities)	負債の部		
Deposits	預金	12,234,163	12,314,220
Negotiable certificates of deposit	譲渡性預金	448,154	938,088
Call money and bills sold	コールマネー及び売渡手形	50,000	6,633
Payables under repurchase agreements	売現先勘定	36,051	60,305
Payables under securities lending transactions	債券貸借取引受入担保金	575,341	642,834
Trading liabilities	特定取引負債	—	0
Borrowed money	借用金	1,238,543	1,341,054
Foreign exchanges	外国為替	1,096	730
Short-term bonds payable	短期社債	5,000	5,000
Bonds payable	社債	97,500	40,000
Other liabilities	その他負債	109,854	119,726
Net defined benefit liability	退職給付に係る負債	777	792
Reserve for losses on interest repayments	利息返還損失引当金	1,040	1,011
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	5,013	3,904
Reserve for contingent liabilities losses	その他の偶発損失引当金	273	55
Reserve under the special laws	特別法上の引当金	19	19
Deferred tax liabilities	繰延税金負債	—	1,442
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	24,244	24,240
Acceptances and guarantees	支払承諾	56,628	57,985
Total liabilities	**負債の部合計**	14,883,701	15,558,045
(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	399,427
Treasury stocks	自己株式	(295)	(322)
Total shareholders' equity	株主資本合計	602,045	627,515
Valuation difference on available-for-sale securities	その他有価証券評価差額金	102,869	115,251
Deferred gains or losses on hedges	繰延ヘッジ損益	(10,487)	(16,040)
Revaluation reserve for land	土地再評価差額金	50,439	50,437
Remeasurements of defined benefit plans	退職給付に係る調整累計額	8,179	7,859
Total accumulated other comprehensive income	その他の包括利益累計額合計	151,001	157,507
Noncontrolling interests	非支配株主持分	25,046	42
Total net assets	**純資産の部合計**	778,093	785,065
Total liabilities and net assets	**負債及び純資産の部合計**	15,661,794	16,343,111

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

Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2014	9 months ended Dec 31, 2015
Ordinary income:	**経常収益**	169,171	177,755
Interest income	資金運用収益	124,267	126,623
Interest on loans and discounts	（うち貸出金利息）	101,376	101,296
Interest and dividends on securities	（うち有価証券利息配当金）	21,164	23,431
Fees and commissions	役務取引等収益	34,085	35,616
Trading income	特定取引収益	200	107
Other operating income	その他業務収益	6,354	9,028
Other income	その他経常収益	4,263	6,379
Ordinary expenses:	**経常費用**	122,058	120,257
Interest expenses	資金調達費用	12,791	15,162
Interest on deposits	（うち預金利息）	5,061	5,199
Fees and commissions payments	役務取引等費用	13,106	12,711
Other operating expenses	その他業務費用	10	8
General and administrative expenses	営業経費	93,460	90,244
Other expenses	その他経常費用	2,689	2,130
Ordinary profit	**経常利益**	47,112	57,498
Extraordinary income	特別利益	3	5
Gain on disposal of noncurrent assets	固定資産処分益	3	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	1,191	1,509
Loss on disposal of noncurrent assets	固定資産処分損	492	463
Impairment loss	減損損失	699	1,045
Income before income taxes:	**税金等調整前四半期純利益**	45,924	55,994
Current	法人税、住民税及び事業税	5,875	7,324
Deferred	法人税等調整額	7,338	11,673
Total income taxes	法人税等合計	13,214	18,998
Net income	四半期純利益	32,710	36,996
Net income attributable to noncontrolling interests	非支配株主に帰属する四半期純利益	1,819	503
Net income attributable to owners of the parent	**親会社株主に帰属する四半期純利益**	30,890	36,492

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2014	9 months ended Dec 31, 2015
Net income	四半期純利益	32,710	36,996
Other comprehensive income	その他の包括利益	26,047	6,508
Valuation difference on available-for-sale securities	その他有価証券評価差額金	29,644	12,381
Deferred gains or losses on hedges	繰延ヘッジ損益	(3,902)	(5,552)
Remeasurements of defined benefit plans net of tax	退職給付に係る調整額	305	(320)
Total comprehensive income	四半期包括利益	58,758	43,504
(Breakdown)	（内訳）		
Comprehensive income attributable to shareholders of the parent	親会社株主に係る四半期包括利益	56,970	43,001
Comprehensive income attributable to noncontrolling interests	非支配株主に係る四半期包括利益	1,788	503

【 Reference 】

【 The Bank of Fukuoka 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Dec 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	1,300,777	1,503,093
Call loans	コールローン	26,802	23,000
Monetary claims bought	買入金銭債権	31,767	35,836
Trading assets	特定取引資産	2,086	1,536
Money held in trust	金銭の信託	—	1,001
Securities	有価証券	2,233,085	2,374,094
Loans and bills discounted	貸出金	7,763,337	8,112,812
Foreign exchanges	外国為替	6,119	6,281
Other assets	その他資産	47,602	64,465
Tangible fixed assets	有形固定資産	148,416	148,183
Intangible fixed assets	無形固定資産	8,254	8,085
Prepaid pension expenses	前払年金費用	12,390	13,606
Deferred tax assets	繰延税金資産	5,752	—
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,002	47,573
Allowance for loan losses	貸倒引当金	(96,045)	(93,579)
Total assets	**資産の部合計**	11,535,348	12,245,992
(Liabilities)	負債の部		
Deposits	預金	8,831,796	8,900,478
Negotiable certificates of deposit	譲渡性預金	292,611	765,557
Call money	コールマネー	65,909	19,001
Payables under repurchase agreements	売現先勘定	36,051	60,305
Payables under securities lending transactions	債券貸借取引受入担保金	575,341	642,834
Trading liabilities	特定取引負債	—	0
Borrowed money	借用金	942,148	1,088,860
Foreign exchanges	外国為替	1,062	680
Bonds payable	社債	67,500	10,000
Other liabilities	その他負債	91,502	98,232
Reserve for losses on interest repayments	利息返還損失引当金	927	923
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,288	3,494
Reserve for contingent liabilities losses	その他の偶発損失引当金	205	55
Deferred tax liabilities	繰延税金負債	—	3,052
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	24,244	24,240
Acceptances and guarantees	支払承諾	45,002	47,573
Total liabilities	**負債の部合計**	10,978,590	11,665,288
(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	312,296
Total shareholders' equity	株主資本合計	436,535	455,106
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,270	91,199
Deferred gains or losses on hedges	繰延ヘッジ損益	(10,487)	(16,040)
Revaluation reserve for land	土地再評価差額金	50,439	50,437
Valuation and translation adjustments	評価・換算差額等合計	120,222	125,596
Total net assets	**純資産の部合計**	556,757	580,703
Total liabilities and net assets	**負債及び純資産の部合計**	11,535,348	12,245,992

【 The Bank of Fukuoka 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2014	9 months ended Dec 31, 2015
Ordinary income:	**経常収益**	119,918	127,567
Interest income	資金運用収益	90,813	94,099
Interest on loans and discounts	（うち貸出金利息）	73,212	73,659
Interest and dividends on securities	（うち有価証券利息配当金）	16,299	18,962
Fees and commissions	役務取引等収益	23,647	24,841
Trading income	特定取引収益	90	34
Other operating income	その他業務収益	1,858	4,922
Other income	その他経常収益	3,508	3,669
Ordinary expenses:	**経常費用**	75,765	76,295
Interest expenses	資金調達費用	10,584	13,141
Interest on deposits	（うち預金利息）	3,203	3,418
Fees and commissions payments	役務取引等費用	12,790	12,751
Other operating expenses	その他業務費用	4	3
General and administrative expenses	営業経費	50,947	49,059
Other expenses	その他経常費用	1,438	1,339
Ordinary profit	**経常利益**	44,153	51,272
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	984	1,384
Loss on disposal of noncurrent assets	固定資産処分損	364	399
Impairment loss	減損損失	620	985
Income before income taxes:	**税引前四半期純利益**	43,168	49,891
Current	法人税、住民税及び事業税	10,806	8,582
Deferred	法人税等調整額	2,740	6,237
Total income taxes	法人税等合計	13,546	14,820
Net income	**四半期純利益**	29,622	35,070

【 Reference 】

【 The Kumamoto Bank 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Dec 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	149,740	136,577
Call loans	コールローン	6,660	4,021
Securities	有価証券	290,728	285,357
Loans and bills discounted	貸出金	1,082,815	1,103,807
Foreign exchanges	外国為替	1,248	1,280
Other assets	その他資産	6,780	3,281
Tangible fixed assets	有形固定資産	17,408	17,471
Intangible fixed assets	無形固定資産	705	824
Prepaid pension expenses	前払年金費用	3,182	3,351
Deferred tax assets	繰延税金資産	6,181	5,210
Customers' liabilities for acceptances and guarantees	支払承諾見返	4,319	4,231
Allowance for loan losses	貸倒引当金	(15,967)	(14,539)
Total assets	**資産の部合計**	1,553,804	1,550,875
(Liabilities)	負債の部		
Deposits	預金	1,277,869	1,311,303
Negotiable certificates of deposit	譲渡性預金	66,395	47,113
Borrowed money	借用金	114,712	98,100
Foreign exchanges	外国為替	16	—
Other liabilities	その他負債	4,063	4,701
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	256	140
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	4,231
Total liabilities	**負債の部合計**	1,469,099	1,467,058
(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	10,108
Total shareholders' equity	株主資本合計	79,039	77,802
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,823	5,171
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	6,014
Total net assets	**純資産の部合計**	84,704	83,816
Total liabilities and net assets	**負債及び純資産の部合計**	1,553,804	1,550,875

【 The Kumamoto Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2014	9 months ended Dec 31, 2015
Ordinary income:	**経常収益**	18,911	19,638
Interest income	資金運用収益	14,645	14,550
Interest on loans and discounts	（うち貸出金利息）	12,907	12,840
Interest and dividends on securities	（うち有価証券利息配当金）	1,553	1,549
Fees and commissions	役務取引等収益	3,492	3,826
Other operating income	その他業務収益	242	210
Other income	その他経常収益	530	1,050
Ordinary expenses:	**経常費用**	14,190	13,630
Interest expenses	資金調達費用	957	917
Interest on deposits	（うち預金利息）	757	768
Fees and commissions payments	役務取引等費用	2,121	2,152
Other operating expenses	その他業務費用	3	0
General and administrative expenses	営業経費	10,751	10,280
Other expenses	その他経常費用	356	279
Ordinary profit	**経常利益**	4,720	6,008
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	58	2
Loss on disposal of noncurrent assets	固定資産処分損	27	2
Impairment loss	減損損失	30	—
Income before income taxes:	**税引前四半期純利益**	4,662	6,005
Current	法人税、住民税及び事業税	(3,602)	619
Deferred	法人税等調整額	915	848
Total income taxes	法人税等合計	(2,687)	1,467
Net income	**四半期純利益**	7,350	4,538

【 Reference 】

【 The Shinwa Bank 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Dec 31, 2015
(Assets)	資産の部		
Cash and due from banks	現金預け金	311,337	290,331
Call loans	コールローン	9,249	8,345
Trading account securities	商品有価証券	170	247
Securities	有価証券	749,282	751,753
Loans and bills discounted	貸出金	1,464,145	1,462,911
Foreign exchanges	外国為替	1,413	1,736
Other assets	その他資産	8,005	8,205
Tangible fixed assets	有形固定資産	44,148	44,747
Intangible fixed assets	無形固定資産	882	1,113
Prepaid pension expenses	前払年金費用	4,688	4,628
Deferred tax assets	繰延税金資産	8,558	4,601
Customers' liabilities for acceptances and guarantees	支払承諾見返	7,171	6,073
Allowance for loan losses	貸倒引当金	(22,233)	(20,711)
Total assets	**資産の部合計**	2,586,820	2,563,984
(Liabilities)	負債の部		
Deposits	預金	2,146,717	2,124,411
Negotiable certificates of deposit	譲渡性預金	109,847	147,417
Borrowed money	借用金	180,563	153,502
Foreign exchanges	外国為替	17	50
Other liabilities	その他負債	6,793	6,139
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	468	270
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	6,073
Total liabilities	**負債の部合計**	2,456,366	2,442,577
(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	14,092
Total shareholders' equity	株主資本合計	98,028	87,848
Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,719	18,898
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	33,558
Total net assets	**純資産の部合計**	130,453	121,407
Total liabilities and net assets	**負債及び純資産の部合計**	2,586,820	2,563,984

【 The Shinwa Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	9 months ended Dec 31, 2014	9 months ended Dec 31, 2015
Ordinary income:	**経常収益**	26,647	27,749
Interest income	資金運用収益	20,017	19,421
Interest on loans and discounts	（うち貸出金利息）	15,567	15,150
Interest and dividends on securities	（うち有価証券利息配当金）	4,113	3,931
Fees and commissions	役務取引等収益	5,921	5,825
Other operating income	その他業務収益	349	636
Other income	その他経常収益	359	1,867
Ordinary expenses:	**経常費用**	21,157	19,933
Interest expenses	資金調達費用	1,465	1,303
Interest on deposits	（うち預金利息）	1,102	1,014
Fees and commissions payments	役務取引等費用	2,616	2,863
Other operating expenses	その他業務費用	18	1
General and administrative expenses	営業経費	16,476	15,366
Other expenses	その他経常費用	580	398
Ordinary profit	**経常利益**	5,489	7,816
Extraordinary income	特別利益	2	2
Gain on disposal of noncurrent assets	固定資産処分益	2	2
Extraordinary loss	特別損失	153	124
Loss on disposal of noncurrent assets	固定資産処分損	82	55
Impairment loss	減損損失	71	68
Income before income taxes:	**税引前四半期純利益**	5,338	7,694
Current	法人税、住民税及び事業税	(1,992)	(1,685)
Deferred	法人税等調整額	3,490	3,386
Total income taxes	法人税等合計	1,497	1,700
Net income	**四半期純利益**	3,841	5,993

Fukuoka Financial Group

Financial Digest for the Third Quarter of FY2015

February 3, 2016

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

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)			
	9 months ended Dec 31, 2015	Comparison	9 months ended Dec 31, 2014	9 months ended Dec 31, 2015	Comparison	9 months ended Dec 31, 2014	FY2014
Gross business profit	135,233	4,716	130,517	143,494	4,495	138,999	185,728
Net interest income	112,709	241	112,468	111,461	(15)	111,476	148,521
Net fees and commissions	16,724	1,191	15,533	22,905	1,927	20,978	28,320
Net trading income	34	(56)	90	107	(93)	200	232
Net other operating income	5,765	3,341	2,424	9,020	2,676	6,344	8,654
Gains (losses) on sales (redemptions) of bonds	3,035	2,794	241	3,035	2,411	624	630
Overhead expenses (-)	74,693	(2,401)	77,094	90,283	(2,215)	92,498	120,459
Business profit (before transfer to general reserve for possible loan losses)	60,540	7,118	53,422	53,211	6,711	46,500	65,268
① Transfer to general reserve for possible loan losses (-)	[(3,823)]	–	–	[(2,888)]	[(3,915)]	–	[(3,147)]	(2,521)
Business profit	60,540	7,118	53,422	53,211	6,711	46,500	67,790
Core business profit	57,504	4,324	53,180	50,175	4,299	45,876	64,637
Other operating profit (loss)	4,556	3,615	941	4,286	3,674	612	(7,027)
② Credit cost for disposal of non-performing loans (-)	(3,826)	(708)	(3,118)	(3,180)	(798)	(2,382)	4,537
Net transfer to specific reserve for possible loan losses (-)	[901]	–	[1,116]	–	[1,664]	–	[2,089]	–	6,785
Reversal of allowance for loan losses	2,922	1,150	1,772	2,251	1,194	1,057	–
Recoveries of written-off claims	978	(867)	1,845	978	(867)	1,845	2,726
Total credit cost ①+② (-)	(3,826)	(708)	(3,118)	(3,180)	(798)	(2,382)	2,015
Gains (losses) on stocks	1,604	1,498	106	2,209	1,473	736	878
Others	(875)	1,408	(2,283)	(1,103)	1,404	(2,507)	(3,368)
Ordinary profit	65,097	10,734	54,363	57,498	10,386	47,112	60,763
Extraordinary profit (loss)	(1,506)	(313)	(1,193)	(1,503)	(315)	(1,188)	637
Income (loss) before income taxes	63,591	10,421	53,170	55,994	10,070	45,924	61,400
Total income taxes (-)	17,988	5,632	12,356	18,998	5,784	13,214	24,040
Net income	45,602	4,788	40,814	36,996	4,286	32,710	37,359
Net income attributable to noncontrolling interests (-)				503	(1,316)	1,819	764
Net income attributable to owners of the parent				36,492	5,602	30,890	36,595

<Notes> The four notes described below are also applied to subsidiary banks (p13-14).
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 3Q of FY2014 and the 3Q 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.

■ 9 months Summary

Core business profit (3 banks' total) ¥57.5 billion

➢Core business profit (three banks' total) increased ¥4.3 billion from a year earlier to ¥57.5 billion, mainly because net fees and commissions increased, with sales of asset management products as a major contributor, and overhead expenses decreased.
Progress on the FY2015 projection (¥77.0 bil.) : 74.7%

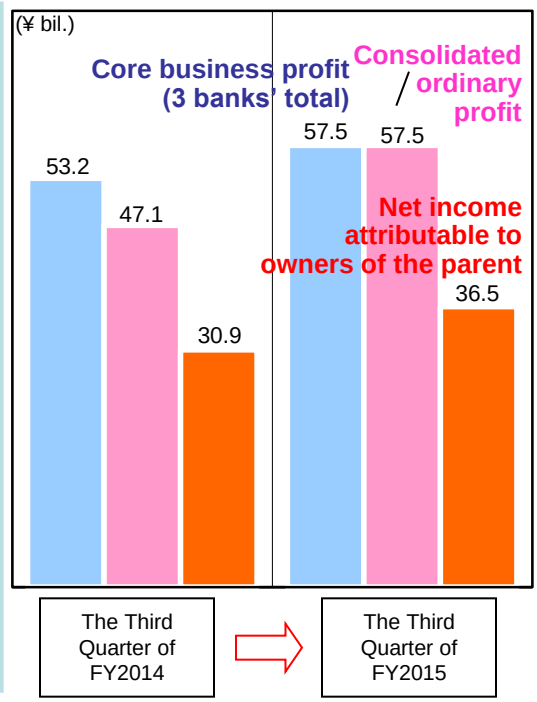
Consolidated ordinary profit ¥57.5 billion

➢Consolidated ordinary profit increased ¥10.4 billion from a year earlier to ¥57.5 billion, mainly due to increases of core business profit and gains on stocks and bonds.
Progress on the FY2015 projection (¥75.0 bil.) : 76.7%

Net income attributable to owners of the parent ¥36.5 billion

➢As a result, net income attributable to owners of the parent increased ¥5.6 billion from a year earlier to ¥36.5 billion.
Progress on the FY2015 projection (¥44.0 bil.) : 82.9%

Gain and Loss



The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2015	9 months ended Dec 31, 2014	Comparison	FY2014
Gross business profit	98,002	93,030	4,972	124,517
Net interest income	80,958	80,228	730	106,798
Domestic	75,675	74,863	812	99,665
International	5,282	5,365	(83)	7,132
Net fees and commissions	12,089	10,857	1,232	14,846
Net trading income	34	90	(56)	97
Net other operating income	4,919	1,854	3,065	2,775
Gains (losses) on sales (redemptions) of bonds	2,479	169	2,310	175
Gains on foreign exchange transactions	1,178	1,004	174	1,500
Overhead expenses (-)	49,297	50,345	(1,048)	65,764
Business profit (before transfer to general reserve for possible loan losses)	48,705	42,685	6,020	58,753
① Transfer to general reserve for possible loan losses (−)	[(677)]	[(3,159)]	−	[(5,511)]
Business profit	48,705	42,685	6,020	58,753
Core business profit	46,225	42,515	3,710	58,577
Other operating profit (loss)	2,567	1,468	1,099	237
② Credit cost for disposal of non-performing loans (-)	(1,252)	(2,568)	1,316	(1,922)
Net transfer to specific reserve for possible loan losses (-)	[(91)]	[1,604]	−	[5,349]
Reversal of allowance for loan losses	▶ 768	▶ 1,555	(787)	▶ 161
Recoveries of written-off claims	528	1,382	(854)	2,087
Total credit cost ①+② (-)	(1,252)	(2,568)	1,316	(1,922)
Gains (losses) on stocks	1,608	118	1,490	222
Others	(293)	(1,218)	925	(1,907)
Ordinary profit	51,272	44,153	7,119	58,990
Extraordinary profit (loss)	(1,381)	(984)	(397)	(1,086)
Income (loss) before income taxes	49,891	43,168	6,723	57,903
Total income taxes (-)	14,820	13,546	1,274	21,601
Net income	35,070	29,622	5,448	36,302

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	9 months ended Dec 31, 2015	9 months ended Dec 31, 2014	Comparison	FY2014
Gross business profit	15,517	15,298	219	20,302
Net interest income	13,633	13,687	(54)	18,209
Domestic	13,617	13,662	(45)	18,180
International	15	24	(9)	28
Net fees and commissions	1,673	1,371	302	1,800
Net other operating income	210	239	(29)	292
Gains (losses) on sales (redemptions) of bonds	108	21	87	25
Gains on foreign exchange transactions	97	192	(95)	234
Overhead expenses (-)	10,274	10,379	(105)	13,598
Business profit (before transfer to general reserve for possible loan losses)	5,243	4,919	324	6,704
① Transfer to general reserve for possible loan losses (−)	[(1,533)]	[(601)]	−	[(1,495)]
Business profit	5,243	4,919	324	6,704
Core business profit	5,134	4,897	237	6,678
Other operating profit (loss)	765	(198)	963	(58)
② Credit cost for disposal of non-performing loans (-)	(979)	(415)	(564)	(603)
Net transfer to specific reserve for possible loan losses (-)	[626]	[351]	−	[1,132]
Reversal of allowance for loan losses	▶ 906	▶ 250	656	▶ 363
Recoveries of written-off claims	115	218	(103)	293
Total credit cost ①+② (-)	(979)	(415)	(564)	(603)
Gains (losses) on stocks	0	(13)	13	29
Others	(214)	(600)	386	(691)
Ordinary profit	6,008	4,720	1,288	6,645
Extraordinary profit (loss)	(2)	(57)	55	(87)
Income (loss) before income taxes	6,005	4,662	1,343	6,557
Total income taxes (-)	1,467	(2,687)	4,154	(1,451)
Net income	4,538	7,350	(2,812)	8,008

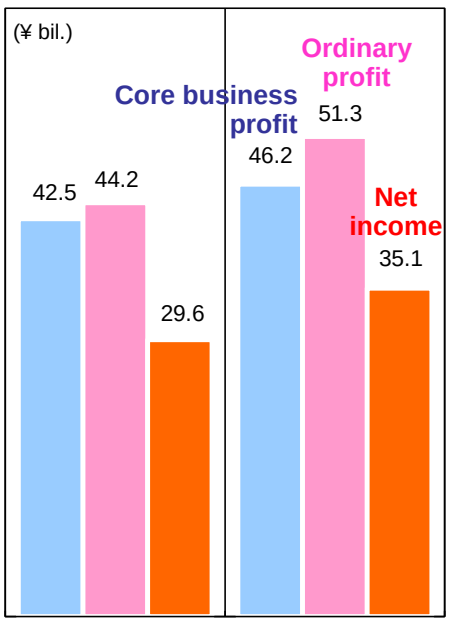
The Shinwa Bank (non-consolidated)

(¥ mil.)

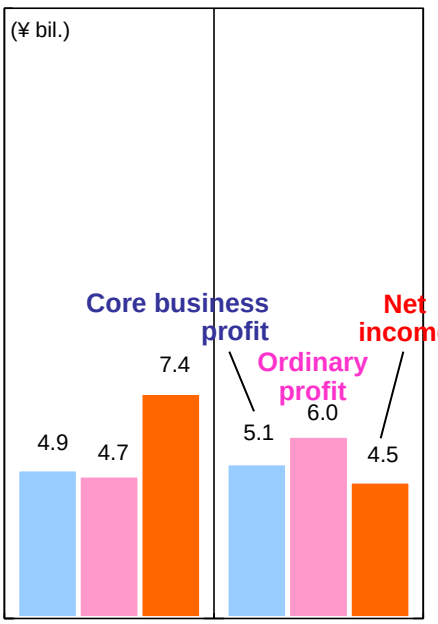
	9 months ended Dec 31, 2015	9 months ended Dec 31, 2014	Comparison	FY2014
Gross business profit	21,714	22,187	(473)	29,398
Net interest income	18,117	18,551	(434)	24,634
Domestic	18,090	18,513	(423)	24,585
International	27	38	(11)	48
Net fees and commissions	2,961	3,304	(343)	4,286
Net other operating income	635	330	305	477
Gains (losses) on sales (redemptions) of bonds	448	49	399	46
Gains on foreign exchange transactions	144	221	(77)	279
Overhead expenses (-)	15,122	16,369	(1,247)	20,446
Business profit (before transfer to general reserve for possible loan losses)	6,592	5,818	774	8,951
① Transfer to general reserve for possible loan losses (−)	[(1,612)]	873	(873)	1,207
Business profit	6,592	4,944	1,648	7,744
Core business profit	6,144	5,768	376	8,905
Other operating profit (loss)	1,224	544	680	957
② Credit cost for disposal of non-performing loans (-)	(1,595)	(1,007)	(588)	(1,184)
Net transfer to specific reserve for possible loan losses (-)	[366]	(839)	839	(917)
Reversal of allowance for loan losses	1,246	—	1,246	—
Recoveries of written-off claims	333	244	89	345
Total credit cost ①+② (-)	(1,595)	(134)	(1,461)	22
Gains (losses) on stocks	(3)	0	(3)	3
Others	(367)	(463)	96	(230)
Ordinary profit	7,816	5,489	2,327	8,702
Extraordinary profit (loss)	(122)	(151)	29	(1,741)
Income (loss) before income taxes	7,694	5,338	2,356	6,960
Total income taxes (-)	1,700	1,497	203	3,407
Net income	5,993	3,841	2,152	3,553

Gain and Loss

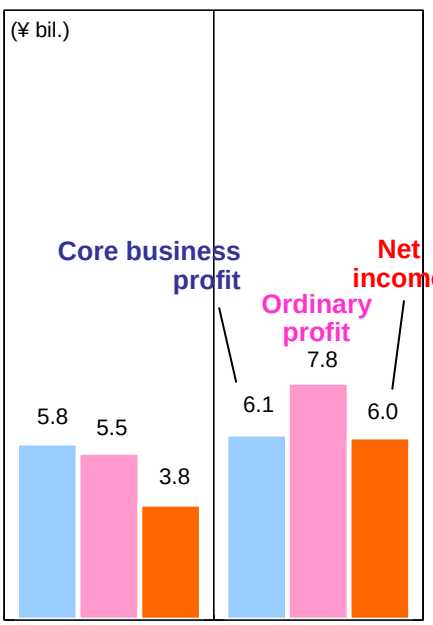
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



The Shinwa Bank (non-consolidated)

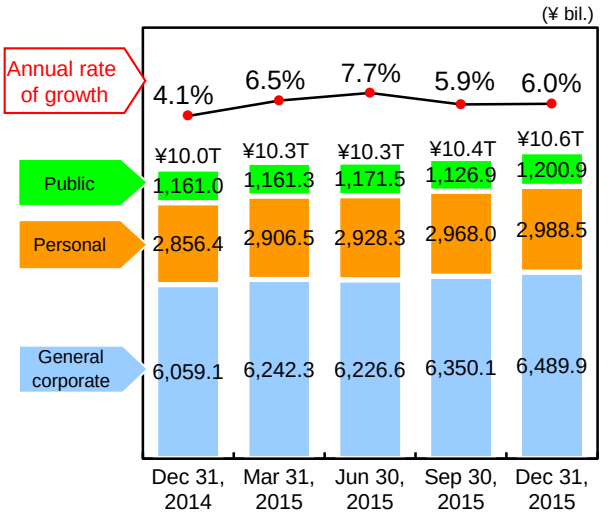


2. Assets and liabilities

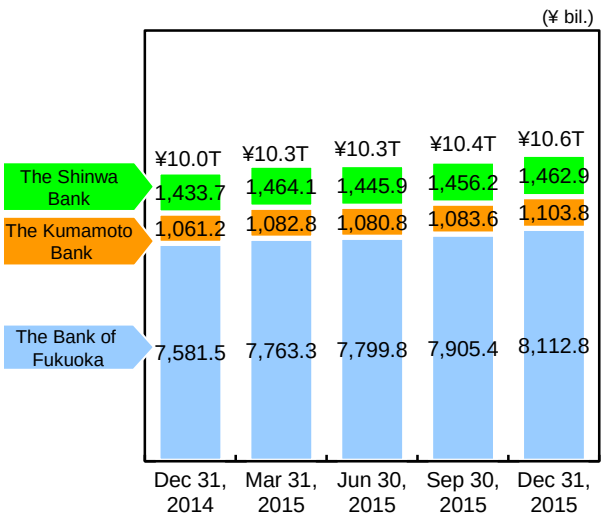
(1) Loans

3 banks' total

Loans classified by customer segment (Term-end balance)



Loans classified by bank (Term-end balance)



(¥ mil.)

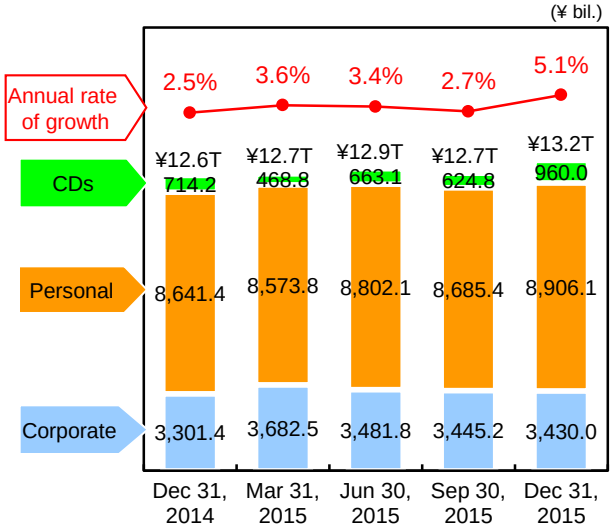
		Dec 31, 2015				
		annual rate of growth		change from Sep 30, 2015	change from Mar 31, 2015	change from Dec 31, 2014
3 banks' total	Total loans	6.0%	10,679,530	234,266	369,233	602,911
	Personal segment	4.6%	2,988,548	20,460	81,984	132,071
	Corporate segment	6.5%	7,690,982	213,808	287,252	470,841
	Personal loans	4.8%	2,885,425	24,126	83,721	132,173
	Housing loans	4.1%	2,624,138	18,641	61,813	102,573
	Consumer loans	26.8%	174,346	6,452	26,329	36,867
	Loans to small-and-medium-sized enterprises, etc. ratio	–	72.16%	(0.19%)	0.55%	0.85%
The Bank of Fukuoka (non-consolidated)	Total loans	7.0%	8,112,812	207,370	349,475	531,213
	Personal segment	4.8%	2,129,722	14,182	59,982	96,643
	Corporate segment	7.8%	5,983,090	193,189	289,494	434,571
	Fukuoka prefecture	5.1%	6,269,061	168,055	211,041	305,426
	Personal loans	4.8%	2,062,283	16,266	59,102	95,066
	Housing loans	4.0%	1,880,305	12,460	42,743	72,209
	Consumer loans	30.4%	119,053	4,338	19,774	27,754
	Loans to small-and-medium-sized enterprises, etc. ratio	–	70.63%	(0.36%)	0.68%	1.07%
The Kumamoto Bank (non-consolidated)	Total loans	4.0%	1,103,807	20,203	20,992	42,566
	Personal segment	7.0%	412,318	3,874	17,632	26,864
	Corporate segment	2.3%	691,489	16,329	3,361	15,702
	Kumamoto prefecture	3.8%	1,014,951	17,285	15,631	37,389
	Personal loans	7.3%	390,622	4,703	18,499	26,667
	Housing loans	7.0%	362,553	4,592	16,539	23,798
	Consumer loans	22.4%	21,589	701	2,694	3,951
	Loans to small-and-medium-sized enterprises, etc. ratio	–	84.56%	0.57%	0.25%	0.70%
The Shinwa Bank (non-consolidated)	Total loans	2.0%	1,462,911	6,693	(1,234)	29,132
	Personal segment	2.0%	446,508	2,404	4,370	8,564
	Corporate segment	2.1%	1,016,403	4,290	(5,603)	20,568
	Nagasaki prefecture	3.1%	1,062,544	15,637	12,023	32,435
	Personal loans	2.5%	432,520	3,157	6,120	10,440
	Housing loans	1.8%	381,280	1,589	2,531	6,566
	Consumer loans	18.1%	33,704	1,413	3,861	5,162
	Loans to small-and-medium-sized enterprises, etc. ratio	–	71.26%	0.19%	0.20%	(0.01%)

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥93.0 billion at the end of December 2014, ¥94.0 billion at the end of March 2015, ¥98.0 billion at the end of September 2015 ,and ¥98.5 billion at the end of December 2015).

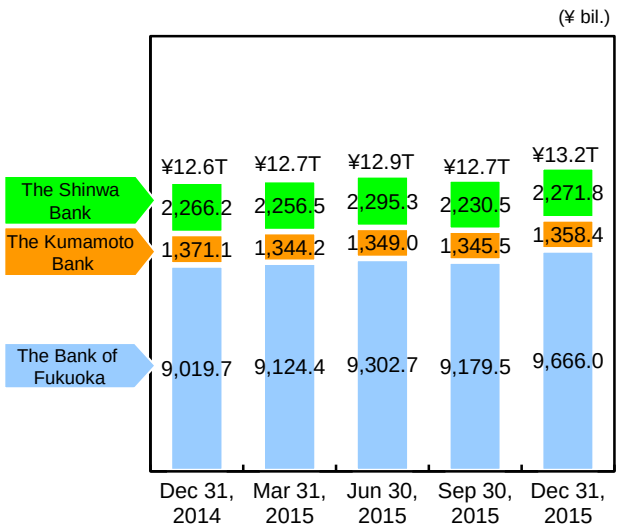
(2) Deposits

3 banks' total

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



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



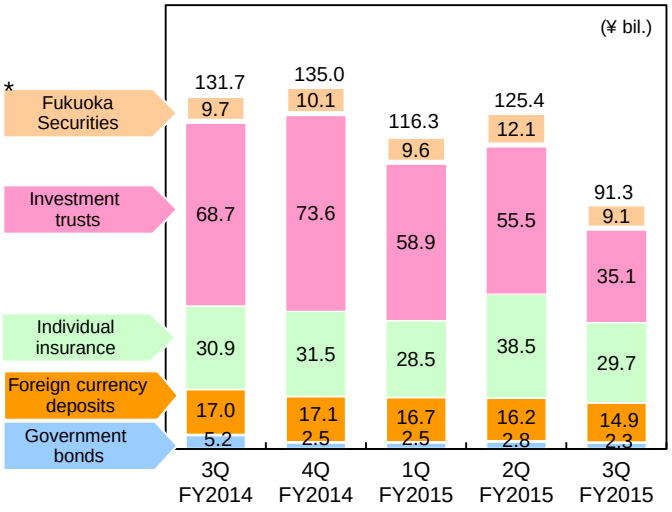
(¥ mil.)

		Dec 31, 2015				
		annual rate of growth		change from Sep 30, 2015	change from Mar 31, 2015	change from Dec 31, 2014
3 banks' total	Personal deposits	3.1%	8,906,137	220,647	332,333	264,723
	Corporate deposits	3.9%	3,430,055	(15,200)	(252,520)	128,617
	Total	3.3%	12,336,192	205,445	79,810	393,339
	Demand	4.2%	7,521,097	178,318	(33,238)	301,881
	Time	1.9%	4,815,094	27,126	113,048	91,458
	CDs	34.4%	960,087	335,275	491,234	245,875
	Deposits and CDs	5.1%	13,296,281	540,720	571,045	639,213
The Bank of Fukuoka (non-consolidated)	Personal deposits	3.4%	6,480,659	174,159	266,921	214,921
	Corporate deposits	4.9%	2,419,819	(21,424)	(198,238)	113,345
	Total	3.8%	8,900,478	152,735	68,682	328,266
	Demand	3.9%	5,761,547	127,031	(29,073)	214,538
	Time	3.8%	3,138,930	25,703	97,755	113,727
	CDs	71.1%	765,557	333,751	472,946	318,056
	Deposits and CDs	7.2%	9,666,035	486,485	541,628	646,321
	Fukuoka prefecture	3.4%	8,346,249	150,421	38,650	270,856
The Kumamoto Bank (non-consolidated)	Personal deposits	2.5%	987,756	17,486	29,265	23,684
	Corporate deposits	5.4%	323,547	11,999	4,170	16,622
	Total	3.2%	1,311,303	29,484	33,434	40,306
	Demand	6.3%	607,506	27,425	19,887	35,801
	Time	0.6%	703,797	2,059	13,547	4,505
	CDs	(52.9%)	47,113	(16,568)	(19,282)	(53,009)
	Deposits and CDs	(0.9%)	1,358,417	12,916	14,153	(12,703)
	Kumamoto prefecture	2.9%	1,212,666	28,575	30,205	33,790
The Shinwa Bank (non-consolidated)	Personal deposits	1.9%	1,437,722	29,002	36,147	26,118
	Corporate deposits	(0.2%)	686,689	(5,775)	(58,452)	(1,350)
	Total	1.2%	2,124,411	23,226	(22,306)	24,767
	Demand	4.7%	1,152,044	23,862	(24,052)	51,542
	Time	(2.7%)	972,367	(636)	1,746	(26,774)
	CDs	(11.5%)	147,417	18,092	37,570	(19,172)
	Deposits and CDs	0.2%	2,271,829	41,319	15,264	5,595
	Nagasaki prefecture	1.8%	1,848,640	10,028	(25,345)	32,920

(3) Asset management products

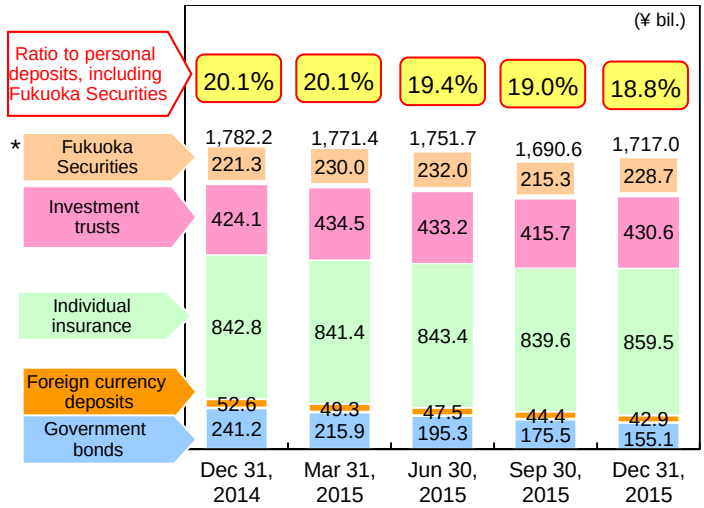
Group's total

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					
		3Q FY2015 (3 months)				2Q FY2015	3Q FY2014
		YoY comparison		change from 2Q FY2015	change from 3Q FY2014		
Group's total	Investment trusts	(48.8%)	35.1	(20.4)	(33.6)	55.5	68.7
	Individual insurance	(3.8%)	29.7	(8.8)	(1.2)	38.5	30.9
	Foreign currency deposits	(12.3%)	14.9	(1.3)	(2.1)	16.2	17.0
	Government bonds	(55.9%)	2.3	(0.5)	(2.9)	2.8	5.2
	Fukuoka Securities	(6.0%)	9.1	(3.0)	(0.6)	12.1	9.7
	Total	(30.6%)	91.3	(34.1)	(40.4)	125.4	131.7
	Ratio to personal deposits						
The Bank of Fukuoka (non-consolidated)	Investment trusts	(40.9%)	21.4	(13.6)	(14.8)	35.0	36.2
	Individual insurance	(4.8%)	16.6	(4.9)	(0.8)	21.5	17.4
	Foreign currency deposits	(4.3%)	8.9	(0.7)	(0.4)	9.6	9.3
	Government bonds	(55.1%)	2.1	(0.2)	(2.7)	2.3	4.8
	Total	(27.6%)	49.1	(19.5)	(18.7)	68.6	67.8
	Ratio to personal deposits						
The Kumamoto Bank (non-consolidated)	Investment trusts	(51.3%)	5.3	(2.6)	(5.7)	7.9	11.0
	Individual insurance	50.1%	5.9	(1.3)	2.0	7.2	3.9
	Foreign currency deposits	(38.4%)	2.6	(0.3)	(1.7)	2.9	4.3
	Government bonds	(73.5%)	0.0	(0.0)	(0.1)	0.0	0.1
	Total	(28.0%)	14.0	(4.2)	(5.4)	18.2	19.4
	Ratio to personal deposits						
The Shinwa Bank (non-consolidated)	Investment trusts	(61.0%)	8.3	(4.2)	(13.1)	12.5	21.4
	Individual insurance	(24.2%)	7.2	(2.5)	(2.3)	9.7	9.5
	Foreign currency deposits	(1.0%)	3.3	(0.3)	(0.1)	3.6	3.4
	Government bonds	(59.8%)	0.1	(0.2)	(0.1)	0.3	0.2
	Total	(45.0%)	19.0	(7.3)	(15.6)	26.3	34.6
	Ratio to personal deposits						

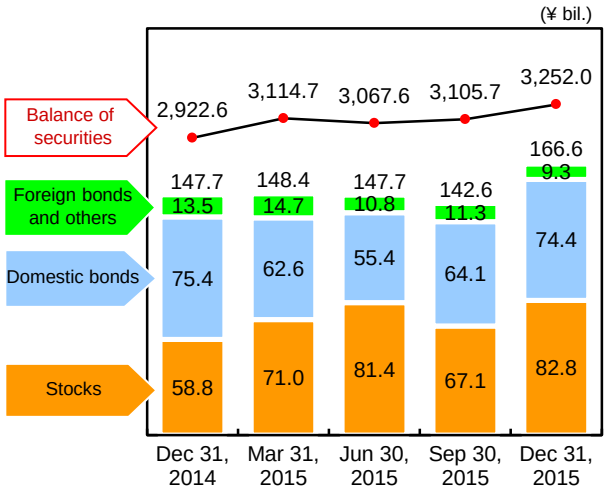
		Outstanding balance of assets under management for individual customers							
		Dec 31, 2015					Sep 30, 2015	Mar 31, 2015	Dec 31, 2014
		annual rate of growth		Change from Sep 30, 2015	Change from Mar 31, 2015	Change from Dec 31, 2014			
Group's total	Investment trusts	1.5%	430.6	14.9	(3.9)	6.5	415.7	434.5	424.1
	Individual insurance	2.0%	859.5	19.9	18.1	16.7	839.6	841.4	842.8
	Foreign currency deposits	(18.4%)	42.9	(1.5)	(6.4)	(9.7)	44.4	49.3	52.6
	Government bonds	(35.7%)	155.1	(20.4)	(60.8)	(86.1)	175.5	215.9	241.2
	Fukuoka Securities	3.3%	228.7	13.4	(1.3)	7.4	215.3	230.0	221.3
	Total	(3.7%)	1,717.0	26.4	(54.4)	(65.2)	1,690.6	1,771.4	1,782.2
	Ratio to personal deposits	–	18.8%	(0.2%)	(1.3%)	(1.3%)	19.0%	20.1%	20.1%
The Bank of Fukuoka (non-consolidated)	Investment trusts	1.5%	285.6	10.0	(4.7)	4.1	275.6	290.3	281.5
	Individual insurance	2.3%	547.7	10.8	10.8	12.3	536.9	536.9	535.4
	Foreign currency deposits	(17.6%)	31.9	(1.0)	(4.6)	(6.8)	32.9	36.5	38.7
	Government bonds	(34.4%)	137.0	(18.2)	(51.6)	(71.8)	155.2	188.6	208.8
	Total	(5.9%)	1,002.3	1.5	(50.2)	(62.3)	1,000.8	1,052.5	1,064.6
	Ratio to personal deposits	–	15.5%	(0.4%)	(1.4%)	(1.5%)	15.9%	16.9%	17.0%
The Kumamoto Bank (non-consolidated)	Investment trusts	0.1%	66.4	1.8	(1.8)	0.1	64.6	68.2	66.3
	Individual insurance	1.0%	120.7	4.9	3.8	1.2	115.8	116.9	119.5
	Foreign currency deposits	(32.0%)	4.8	(0.3)	(1.5)	(2.3)	5.1	6.3	7.1
	Government bonds	(30.5%)	2.6	(0.2)	(0.9)	(1.1)	2.8	3.5	3.7
	Total	(1.1%)	194.5	6.1	(0.5)	(2.2)	188.4	195.0	196.7
	Ratio to personal deposits	–	19.7%	0.3%	(0.6%)	(0.7%)	19.4%	20.3%	20.4%
The Shinwa Bank (non-consolidated)	Investment trusts	3.1%	78.5	3.1	2.6	2.3	75.4	75.9	76.2
	Individual insurance	1.7%	191.0	4.1	3.5	3.2	186.9	187.5	187.8
	Foreign currency deposits	(8.0%)	6.1	(0.2)	(0.4)	(0.6)	6.3	6.5	6.7
	Government bonds	(45.7%)	15.5	(1.9)	(8.2)	(13.1)	17.4	23.7	28.6
	Total	(2.7%)	291.3	5.3	(2.5)	(8.1)	286.0	293.8	299.4
	Ratio to personal deposits	–	20.3%	(0.0%)	(0.7%)	(0.9%)	20.3%	21.0%	21.2%

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

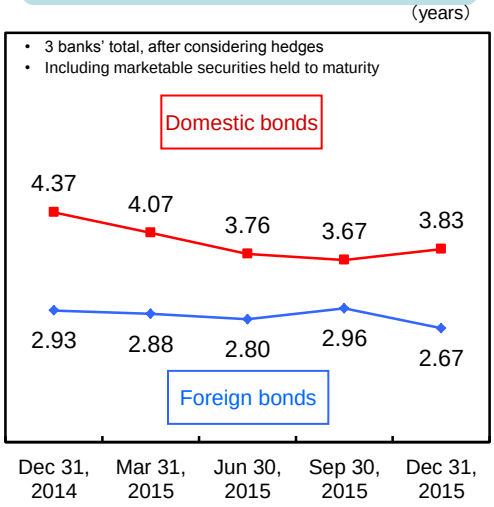
(4) Marketable securities

FFG (consolidated)

Unrealized gain



Bond duration



(¥ mil.)

		Dec 31, 2015				Sep 30, 2015	
		Book value	change from Sep 30, 2015	Unrealized gain(loss)	change from Sep 30, 2015	Book value	Unrealized gain(loss)
FFG (consolidated)	Total	3,252,076	146,344	166,675	24,063	3,105,732	142,612
	Stocks	148,795	15,710	82,884	15,709	133,085	67,175
	Domestic bonds	2,808,538	105,773	74,469	10,360	2,702,765	64,109
	National government bonds	2,128,039	81,472	62,232	10,193	2,046,567	52,039
	Local government bonds	65,129	5,463	1,472	63	59,666	1,409
	Corporate bonds	615,369	18,838	10,764	104	596,531	10,660
	Foreign bonds and Others	294,742	24,862	9,321	(2,006)	269,880	11,327
The Bank of Fukuoka (consolidated)	Total	2,217,143	146,241	135,545	21,653	2,070,902	113,892
	Stocks	135,052	13,892	80,998	13,892	121,160	67,106
	Domestic bonds	1,787,353	107,484	45,225	9,767	1,679,869	35,458
	National government bonds	1,284,645	81,642	36,195	9,835	1,203,003	26,360
	Local government bonds	38,174	5,460	1,178	(0)	32,714	1,178
	Corporate bonds	464,533	20,382	7,851	(68)	444,151	7,919
	Foreign bonds and Others	294,736	24,864	9,322	(2,006)	269,872	11,328
The Kumamoto Bank (non-consolidated)	Total	284,266	(2,996)	7,497	241	287,262	7,256
	Stocks	1,338	105	383	104	1,233	279
	Domestic bonds	282,922	(3,098)	7,114	136	286,020	6,978
	National government bonds	226,359	(2,288)	6,126	123	228,647	6,003
	Local government bonds	1,267	92	33	3	1,175	30
	Corporate bonds	55,295	(902)	955	11	56,197	944
	Foreign bonds and Others	5	(3)	(0)	—	8	(0)
The Shinwa Bank (non-consolidated)	Total	750,666	3,099	27,101	2,169	747,567	24,932
	Stocks	12,404	1,713	4,972	1,713	10,691	3,259
	Domestic bonds	738,261	1,385	22,129	457	736,876	21,672
	National government bonds	617,034	2,118	19,911	235	614,916	19,676
	Local government bonds	25,687	(89)	260	60	25,776	200
	Corporate bonds	95,540	(642)	1,957	161	96,182	1,796
	Foreign bonds and Others	—	—	—	—	—	—

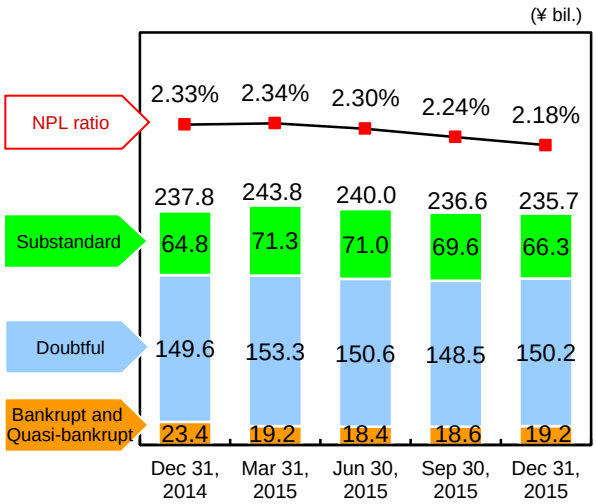
3. Non-performing loans

（Direct write-off is adopted）

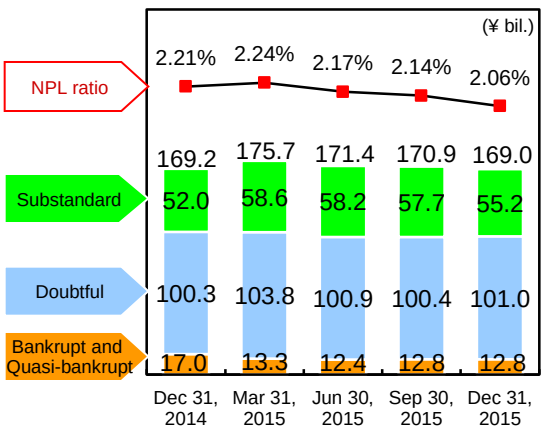
3 banks' total

(¥ bil.)

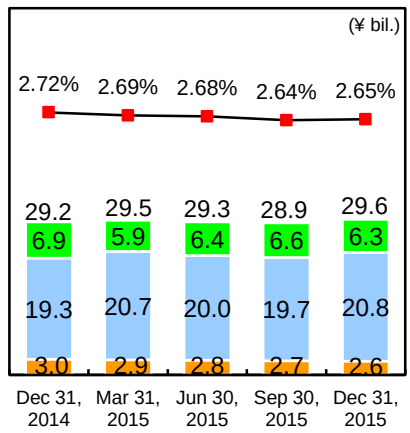
	Dec 31, 2015	change from Sep 30, 2015	change from Dec 31, 2014	Sep 30, 2015	Dec 31, 2014
①NPLs under the FRL	235.7	(0.9)	(2.1)	236.6	237.8
Bankrupt and Quasi-bankrupt	19.2	0.7	(4.2)	18.6	23.4
Doubtful	150.2	1.7	0.7	148.5	149.6
Substandard	66.3	(3.3)	1.4	69.6	64.8
Normal customers	10,534.9	239.4	596.0	10,295.5	9,938.8
②Total credits	10,770.6	238.5	594.0	10,532.1	10,176.6
Ratio of NPLs under the FRL to the total credits ①/②	2.18%	(0.06%)	(0.15%)	2.24%	2.33%



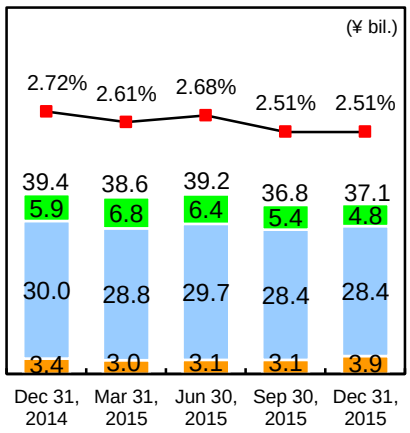
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



The Shinwa Bank (non-consolidated)



4. Interest rate spread (Domestic division)

(%)

	3 banks' total			The Bank of Fukuoka (non-consolidated)			The Kumamoto Bank (non-consolidated)			The Shinwa Bank (non-consolidated)		
	3Q FY2015 (9 months)	YoY change	3Q FY2014 (9 months)	3Q FY2015 (9 months)	YoY change	3Q FY2014 (9 months)	3Q FY2015 (9 months)	YoY change	3Q FY2014 (9 months)	3Q FY2015 (9 months)	YoY change	3Q FY2014 (9 months)
(1) Average yield on interest earning assets	1.19	(0.06)	1.25	1.16	(0.07)	1.23	1.41	(0.08)	1.49	1.18	(0.05)	1.23
Loans and bills discounted ①	1.30	(0.09)	1.39	1.24	(0.09)	1.33	1.58	(0.09)	1.67	1.39	(0.10)	1.49
Securities	0.86	0.03	0.83	0.93	0.04	0.89	0.72	(0.02)	0.74	0.71	(0.01)	0.72
(2) Average yield on interest bearing liabilities	0.78	(0.07)	0.85	0.73	(0.07)	0.80	1.02	(0.04)	1.06	0.89	(0.08)	0.97
Deposits and CDs ②	0.05	(0.00)	0.05	0.05	(0.00)	0.05	0.07	(0.01)	0.08	0.06	(0.01)	0.07
External liabilities	0.12	(0.02)	0.14	0.12	(0.02)	0.14	0.10	(0.00)	0.10	0.10	(0.05)	0.15
(3) Difference between average yields on loans and deposits ①-②	1.25	(0.09)	1.34	1.19	(0.09)	1.28	1.51	(0.08)	1.59	1.33	(0.09)	1.42
(4) Average interest rate spread (1)-(2)	0.41	0.01	0.40	0.43	0.00	0.43	0.39	(0.04)	0.43	0.29	0.03	0.26