To whom it may concern:

February 9, 2016

Company Name Fukuoka Financial Group, Inc.
Representative Takashige Shibato, President
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Capital Adequacy Ratio for the Third Quarter of the Year Ending March 31, 2016

We hereby announce our capital adequacy ratio for the Third quarter of the year ending March 31, 2016,as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk： Foundation internal ratings-based approach Operational risk：Standardised approach	Dec 31, 2015	change from Sep 30, 2015	Sep 30, 2015
①Total capital ratio ④/⑤	8.45%	△0.51%	8.96%
②Core capital	692.1	△21.2	713.3
③Deduction	112.3	△2.3	114.6
④Total capital ②－③	579.8	△18.9	598.7
⑤Risk adjusted assets	6,857.7	178.1	6,679.6
⑥Total required capital ⑤×8%	548.6	14.3	534.3

2. Subsidiary banks

(1) The Bank of Fukuoka, Ltd.

Consolidated (¥ bil.) Non-consolidated

Credit risk： Foundation internal ratings-based approach Operational risk：Standardised approach	Dec 31, 2015	change from Sep 30, 2015	Sep 30, 2015	Sep 30, 2015
①Total capital ratio ④/⑤	8.56%	△0.63%	9.19%	8.31%
②Core capital	534.6	△19.5	554.1	515.3
③Deduction	57.5	△0.4	57.9	69.7
④Total capital ②－③	477.0	△19.2	496.2	445.6
⑤Risk adjusted assets	5,572.3	173.4	5,398.9	5,361.3
⑥Total required capital ⑤×8%	445.7	13.8	431.9	428.9

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk：Standardised approach Operational risk：Standardised approach	Dec 31, 2015	change from Sep 30, 2015	Sep 30, 2015
①Total capital ratio ④/⑤	10.04%	△0.19%	10.23%
②Core capital	86.4	0.8	85.6
③Deduction	0.6	0.0	0.6
④Total capital ②－③	85.7	0.7	85.0
⑤Risk adjusted assets	853.6	23.4	830.2
⑥Total required capital ⑤×4%	34.1	0.9	33.2

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk：Standardised approach Operational risk：Standardised approach	Dec 31, 2015	change from Sep 30, 2015	Sep 30, 2015
①Total capital ratio ④/⑤	9.06%	0.04%	9.02%
②Core capital	105.7	0.9	104.8
③Deduction	0.9	△0.1	1.0
④Total capital ②－③	104.8	1.1	103.7
⑤Risk adjusted assets	1,155.9	7.2	1,148.7
⑥Total required capital ⑤×4%	46.2	0.3	45.9

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