May 12, 2016

Fukuoka Financial Group, Inc.

Financial Digest for Fiscal Year 2015, ended March 31, 2016

Stock Exchange Listing:	Tokyo, Fukuoka (code:8354)
URL:	http://www.fukuoka-fg.com
Representative:	Takashige Shibato, President
For Inquiry:	Hiroshi Miyoshi, General Manager, Corporate Planning Division
Date of General Meeting of Shareholders:	June 29, 2016 (scheduled)
Payment date of cash dividends:	June 30, 2016 (scheduled)
Filing date of Financial Statements:	June 29, 2016 (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 March 31, 2016)

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

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
FY2015	236,707	3.8	71,426	17.5	44,718	22.2
FY2014	228,007	(5.9)	60,763	6.6	36,595	1.1

(Note) Comprehensive income FY2015: ¥43,138 million [(44.5%)] FY2014: ¥77,678 million [140.1%]

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
FY2015	51.75	—	5.8	0.4	30.2
FY2014	42.29	—	5.1	0.4	26.6

(Reference) Equity in earnings of affiliates FY2015: None FY2014: None

(2) Consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
	¥Million	¥Million	%	¥
FY2015	16,406,109	784,691	4.7	902.50
FY2014	15,661,794	778,093	4.8	865.66

(Reference) Own capital FY2015: ¥784,652 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.

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents, end of period
	¥Million	¥Million	¥Million	¥Million
FY2015	314,703	(138,686)	(99,041)	1,829,586
FY2014	989,644	(416,303)	(32,289)	1,752,714

2. Dividend Payment

	Dividends declared per Share					Total Dividends (Annual)	Dividends Payout Ratio (Consolidated)	Dividends on Net Assets (Consolidated)
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Fiscal Year			
	¥	¥	¥	¥	¥	¥Million	%	%
FY2014	—	6.00	—	6.00	12.00	10,307	28.4	1.4
FY2015	—	6.50	—	6.50	13.00	11,165	25.1	1.5
FY2016 (projection)	—	6.50	—	6.50	13.00		27.9	

3. Consolidated Earnings Projections for Fiscal year 2016, (Year ending March 31, 2017)

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

	Ordinary Profit		Net Income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Interim of FY2016	30,000	(35.3)	19,500	(36.2)	22.70
FY2016	61,500	(13.9)	40,000	(10.6)	46.57

4.Consolidated Financial Statements

(1) Consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Mar 31, 2016
(Assets)	資産の部		
Cash and due from banks	現金預け金	1,759,174	1,838,148
Call loans and bills bought	コールローン及び買入手形	26,802	9,317
Monetary claims bought	買入金銭債権	42,125	50,995
Trading assets	特定取引資産	2,360	1,824
Money held in trust	金銭の信託	2,000	3,000
Securities	有価証券	3,268,602	3,445,978
Loans and bills discounted	貸出金	10,213,430	10,706,710
Foreign exchanges	外国為替	8,781	7,979
Other assets	その他資産	63,472	105,743
Tangible fixed assets	有形固定資産	192,134	194,331
Intangible fixed assets	無形固定資産	123,525	115,965
Net defined benefit asset	退職給付に係る資産	32,140	1,290
Deferred tax assets	繰延税金資産	20,666	11,939
Customers' liabilities for acceptances and guarantees	支払承諾見返	56,628	54,431
Allowance for loan losses	貸倒引当金	(150,051)	(141,546)
Total assets	**資産の部合計**	15,661,794	16,406,109
(Liabilities)	負債の部		
Deposits	預金	12,234,163	12,619,816
Negotiable certificates of deposit	譲渡性預金	448,154	362,953
Call money and bills sold	コールマネー及び売渡手形	50,000	170,000
Payables under repurchase agreements	売現先勘定	36,051	56,340
Payables under securities lending transactions	債券貸借取引受入担保金	575,341	796,383
Trading liabilities	特定取引負債	—	0
Borrowed money	借用金	1,238,543	1,341,265
Foreign exchanges	外国為替	1,096	1,311
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	141,951
Net defined benefit liability	退職給付に係る負債	777	1,506
Reserve for losses on interest repayments	利息返還損失引当金	1,040	1,015
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	5,013	6,127
Reserve for contingent liabilities losses	その他の偶発損失引当金	273	68
Reserve under the special laws	特別法上の引当金	19	19
Deferred tax liabilities	繰延税金負債	—	200
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	24,244	23,028
Acceptances and guarantees	支払承諾	56,628	54,431
Total liabilities	**負債の部合計**	14,883,701	15,621,418
(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	407,652
Treasury stocks	自己株式	(295)	(325)
Total shareholders' equity	株主資本合計	602,045	635,738
Valuation difference on available-for-sale securities	その他有価証券評価差額金	102,869	146,996
Deferred gains or losses on hedges	繰延ヘッジ損益	(10,487)	(34,847)
Revaluation reserve for land	土地再評価差額金	50,439	51,649
Remeasurements of defined benefit plans	退職給付に係る調整累計額	8,179	(14,885)
Total accumulated other comprehensive income	その他の包括利益累計額合計	151,001	148,913
Noncontrolling interests	非支配株主持分	25,046	39
Total net assets	**純資産の部合計**	778,093	784,691
Total liabilities and net assets	**負債及び純資産の部合計**	15,661,794	16,406,109

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

Consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2014	FY2015
Ordinary income:	**経常収益**	228,007	236,707
Interest income	資金運用収益	165,919	168,690
Interest on loans and discounts	（うち貸出金利息）	134,993	135,327
Interest and dividends on securities	（うち有価証券利息配当金）	28,583	30,758
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	46,340	47,059
Trading income	特定取引収益	232	127
Other operating income	その他業務収益	8,670	12,029
Other income	その他経常収益	6,843	8,799
Ordinary expenses:	**経常費用**	167,243	165,280
Interest expenses	資金調達費用	17,397	20,117
Interest on deposits	（うち預金利息）	6,659	6,769
Fees and commissions payments	役務取引等費用	18,021	17,125
Other operating expenses	その他業務費用	15	578
General and administrative expenses	営業経費	121,725	121,142
Other expenses	その他経常費用	10,083	6,317
Ordinary profit	**経常利益**	60,763	71,426
Extraordinary income	特別利益	3,309	7
Gain on disposal of noncurrent assets	固定資産処分益	14	7
Gain on negative goodwill	負ののれん発生益	3,294	—
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	0	0
Extraordinary loss	特別損失	2,671	2,068
Loss on disposal of noncurrent assets	固定資産処分損	1,226	739
Impairment loss	減損損失	1,445	1,329
Income before income taxes:	**税金等調整前当期純利益**	61,400	69,365
Current	法人税、住民税及び事業税	7,255	11,417
Deferred	法人税等調整額	16,785	12,723
Total income taxes	法人税等合計	24,040	24,141
Net income	当期純利益	37,359	45,223
Net income attributable to noncontrolling interests	非支配株主に帰属する当期純利益	764	505
Net income attributable to owners of the parent	**親会社株主に帰属する当期純利益**	36,595	44,718

Consolidated Statements of Comprehensive Income

(millions of Yen)

Item	科目 (Japanese)	FY2014	FY2015
Net income	当期純利益	37,359	45,223
Other comprehensive income	その他の包括利益	40,318	(2,085)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	34,762	44,126
Deferred gains or losses on hedges	繰延ヘッジ損益	(3,327)	(24,359)
Revaluation reserve for land	土地再評価差額金	2,500	1,212
Remeasurements of defined benefit plans net of tax	退職給付に係る調整額	6,382	(23,064)
Total comprehensive income	包括利益	77,678	43,138
(Breakdown)	(内訳)		
Comprehensive income attributable to shareholders of the parent	親会社株主に係る包括利益	76,945	42,632
Comprehensive income attributable to noncontrolling interests	非支配株主に係る包括利益	732	505

(3) Consolidated Statements of Changes in Net Assets

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:	当期変動額					
Dividends from surplus	剰余金の配当			(10,999)		(10,999)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			36,595		36,595
Acquisition of treasury stocks	自己株式の取得				(30)	(30)
Disposition of treasury stocks	自己株式の処分		0		0	0
Transfer from revaluation reserve for land	土地再評価差額金の取崩			355		355
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during the period	当期変動額合計	―	0	25,951	(29)	25,921
Balance as of Mar 31, 2015	当期末残高	124,799	103,611	373,930	(295)	602,045

		Accumulated other comprehensive income その他の包括利益累計額					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:	当期変動額							
Dividends from surplus	剰余金の配当							(10,999)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益							36,595
Acquisition of treasury stocks	自己株式の取得							(30)
Disposition of treasury stocks	自己株式の処分							0
Transfer from revaluation reserve for land	土地再評価差額金の取崩							355
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	34,794	(3,327)	2,144	6,382	39,994	(25,621)	14,373
Total changes during the period	当期変動額合計	34,794	(3,327)	2,144	6,382	39,994	(25,621)	40,294
Balance as of Mar 31, 2015	当期末残高	102,869	(10,487)	50,439	8,179	151,001	25,046	778,093

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:	当期変動額					
Dividends from surplus	剰余金の配当			(10,998)		(10,998)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			44,718		44,718
Acquisition of treasury stocks	自己株式の取得				(30)	(30)
Disposition of treasury stocks	自己株式の処分		0		1	1
Transfer from revaluation reserve for land	土地再評価差額金の取崩			2		2
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during the period	当期変動額合計	―	0	33,721	(29)	33,692
Balance as of Mar 31, 2016	当期末残高	124,799	103,611	407,652	(325)	635,738

		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:	当期変動額							
Dividends from surplus	剰余金の配当							(10,998)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益							44,718
Acquisition of treasury stocks	自己株式の取得							(30)
Disposition of treasury stocks	自己株式の処分							1
Transfer from revaluation reserve for land	土地再評価差額金の取崩							2
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	44,126	(24,359)	1,209	(23,064)	(2,087)	(25,006)	(27,094)
Total changes during the period	当期変動額合計	44,126	(24,359)	1,209	(23,064)	(2,087)	(25,006)	6,598
Balance as of Mar 31, 2016	当期末残高	146,996	(34,847)	51,649	(14,885)	148,913	39	784,691

【 Reference 】

【 The Bank of Fukuoka 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Mar 31, 2016
(Assets)	資産の部		
Cash and due from banks	現金預け金	1,300,777	1,356,264
Call loans	コールローン	26,802	70,317
Monetary claims bought	買入金銭債権	31,767	31,311
Trading assets	特定取引資産	2,086	1,541
Money held in trust	金銭の信託	—	1,000
Securities	有価証券	2,233,085	2,416,715
Loans and bills discounted	貸出金	7,763,337	8,260,640
Foreign exchanges	外国為替	6,119	5,306
Other assets	その他資産	47,602	94,485
Tangible fixed assets	有形固定資産	148,416	149,993
Intangible fixed assets	無形固定資産	8,254	8,340
Prepaid pension expenses	前払年金費用	12,390	14,012
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	44,368
Allowance for loan losses	貸倒引当金	(96,045)	(90,881)
Total assets	**資産の部合計**	11,535,348	12,363,414
(Liabilities)	負債の部		
Deposits	預金	8,831,796	9,158,129
Negotiable certificates of deposit	譲渡性預金	292,611	266,389
Call money	コールマネー	65,909	181,472
Payables under repurchase agreements	売現先勘定	36,051	56,340
Payables under securities lending transactions	債券貸借取引受入担保金	575,341	796,383
Trading liabilities	特定取引負債	—	0
Borrowed money	借用金	942,148	1,089,779
Foreign exchanges	外国為替	1,062	1,279
Bonds payable	社債	67,500	10,000
Other liabilities	その他負債	91,502	126,709
Reserve for losses on interest repayments	利息返還損失引当金	927	919
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	4,288	4,451
Reserve for contingent liabilities losses	その他の偶発損失引当金	205	68
Deferred tax liabilities	繰延税金負債	—	4,764
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	24,244	23,028
Acceptances and guarantees	支払承諾	45,002	44,368
Total liabilities	**負債の部合計**	10,978,590	11,764,085
(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	322,837
Total shareholders' equity	株主資本合計	436,535	465,647
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,270	116,878
Deferred gains or losses on hedges	繰延ヘッジ損益	(10,487)	(34,847)
Revaluation reserve for land	土地再評価差額金	50,439	51,649
Valuation and translation adjustments	評価・換算差額等合計	120,222	133,681
Total net assets	**純資産の部合計**	556,757	599,328
Total liabilities and net assets	**負債及び純資産の部合計**	11,535,348	12,363,414

【 The Bank of Fukuoka 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2014	FY2015
Ordinary income:	**経常収益**	161,405	171,324
Interest income	資金運用収益	121,273	125,236
Interest on loans and discounts	（うち貸出金利息）	97,482	98,579
Interest and dividends on securities	（うち有価証券利息配当金）	22,011	24,621
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	32,320	33,216
Trading income	特定取引収益	97	43
Other operating income	その他業務収益	2,776	6,552
Other income	その他経常収益	4,936	6,275
Ordinary expenses:	**経常費用**	102,415	104,518
Interest expenses	資金調達費用	14,475	17,508
Interest on deposits	（うち預金利息）	4,225	4,448
Fees and commissions payments	役務取引等費用	17,475	17,521
Other operating expenses	その他業務費用	1	568
General and administrative expenses	営業経費	66,551	65,742
Other expenses	その他経常費用	3,912	3,177
Ordinary profit	**経常利益**	58,990	66,806
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	1,086	1,629
Loss on disposal of noncurrent assets	固定資産処分損	466	639
Impairment loss	減損損失	620	990
Income before income taxes:	**税引前当期純利益**	57,903	65,179
Current	法人税、住民税及び事業税	13,079	12,877
Deferred	法人税等調整額	8,521	6,690
Total income taxes	法人税等合計	21,601	19,568
Net income	**当期純利益**	36,302	45,611

【 Reference 】
【 The Kumamoto Bank 】
Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Mar 31, 2016
(Assets)	資産の部		
Cash and due from banks	現金預け金	149,740	159,766
Call loans	コールローン	6,660	3,694
Securities	有価証券	290,728	282,422
Loans and bills discounted	貸出金	1,082,815	1,095,370
Foreign exchanges	外国為替	1,248	1,095
Other assets	その他資産	6,780	2,056
Tangible fixed assets	有形固定資産	17,408	17,532
Intangible fixed assets	無形固定資産	705	978
Prepaid pension expenses	前払年金費用	3,182	3,407
Deferred tax assets	繰延税金資産	6,181	3,885
Customers' liabilities for acceptances and guarantees	支払承諾見返	4,319	4,115
Allowance for loan losses	貸倒引当金	(15,967)	(14,635)
Total assets	**資産の部合計**	1,553,804	1,559,688
(Liabilities)	負債の部		
Deposits	預金	1,277,869	1,296,255
Negotiable certificates of deposit	譲渡性預金	66,395	32,916
Call money	コールマネー	—	36,000
Borrowed money	借用金	114,712	98,000
Foreign exchanges	外国為替	16	1
Other liabilities	その他負債	4,063	4,156
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	256	369
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,467	1,392
Acceptances and guarantees	支払承諾	4,319	4,115
Total liabilities	**負債の部合計**	1,469,099	1,473,207
(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	10,833
Total shareholders' equity	株主資本合計	79,039	78,527
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,823	7,042
Revaluation reserve for land	土地再評価差額金	842	911
Valuation and translation adjustments	評価・換算差額等合計	5,665	7,953
Total net assets	**純資産の部合計**	84,704	86,481
Total liabilities and net assets	**負債及び純資産の部合計**	1,553,804	1,559,688

【 The Kumamoto Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2014	FY2015
Ordinary income:	**経常収益**	25,573	26,056
Interest income	資金運用収益	19,470	19,366
Interest on loans and discounts	（うち貸出金利息）	17,185	17,094
Interest and dividends on securities	（うち有価証券利息配当金）	2,040	2,024
Fees and commissions	役務取引等収益	4,754	5,090
Other operating income	その他業務収益	295	233
Other income	その他経常収益	1,053	1,365
Ordinary expenses:	**経常費用**	18,928	18,672
Interest expenses	資金調達費用	1,260	1,196
Interest on deposits	（うち預金利息）	994	1,006
Fees and commissions payments	役務取引等費用	2,953	2,699
Other operating expenses	その他業務費用	3	2
General and administrative expenses	営業経費	14,088	13,838
Other expenses	その他経常費用	621	935
Ordinary profit	**経常利益**	6,645	7,384
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	88	14
Loss on disposal of noncurrent assets	固定資産処分損	57	14
Impairment loss	減損損失	30	—
Income before income taxes:	**税引前当期純利益**	6,557	7,369
Current	法人税、住民税及び事業税	(4,486)	654
Deferred	法人税等調整額	3,034	1,455
Total income taxes	法人税等合計	(1,451)	2,110
Net income	**当期純利益**	8,008	5,259

【 Reference 】

【 The Shinwa Bank 】

Non-consolidated Balance Sheets

(millions of Yen)

Item	科目 (Japanese)	As of Mar 31, 2015	As of Mar 31, 2016
(Assets)	資産の部		
Cash and due from banks	現金預け金	311,337	324,545
Call loans	コールローン	9,249	7,778
Trading account securities	商品有価証券	170	212
Securities	有価証券	749,282	752,071
Loans and bills discounted	貸出金	1,464,145	1,465,210
Foreign exchanges	外国為替	1,413	1,578
Other assets	その他資産	8,005	6,785
Tangible fixed assets	有形固定資産	44,148	44,690
Intangible fixed assets	無形固定資産	882	1,297
Prepaid pension expenses	前払年金費用	4,688	4,610
Deferred tax assets	繰延税金資産	8,558	2,016
Customers' liabilities for acceptances and guarantees	支払承諾見返	7,171	5,844
Allowance for loan losses	貸倒引当金	(22,233)	(20,934)
Total assets	**資産の部合計**	2,586,820	2,595,706
(Liabilities)	負債の部		
Deposits	預金	2,146,717	2,188,823
Negotiable certificates of deposit	譲渡性預金	109,847	86,647
Call money	コールマネー	—	25,000
Borrowed money	借用金	180,563	152,985
Foreign exchanges	外国為替	17	31
Other liabilities	その他負債	6,793	5,233
Reserve for losses from reimbursement of inactive accounts	睡眠預金払戻損失引当金	468	1,306
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	4,421
Acceptances and guarantees	支払承諾	7,171	5,844
Total liabilities	**負債の部合計**	2,456,366	2,470,294
(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	13,507
Total shareholders' equity	株主資本合計	98,028	87,263
Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,719	23,457
Revaluation reserve for land	土地再評価差額金	14,706	14,690
Valuation and translation adjustments	評価・換算差額等合計	32,425	38,148
Total net assets	**純資産の部合計**	130,453	125,411
Total liabilities and net assets	**負債及び純資産の部合計**	2,586,820	2,595,706

【 The Shinwa Bank 】

Non-consolidated Statements of Income

(millions of Yen)

Item	科目 (Japanese)	FY2014	FY2015
Ordinary income:	**経常収益**	36,018	35,745
Interest income	資金運用収益	26,563	25,786
Interest on loans and discounts	（うち貸出金利息）	20,746	20,148
Interest and dividends on securities	（うち有価証券利息配当金）	5,378	5,198
Fees and commissions	役務取引等収益	7,848	7,611
Other operating income	その他業務収益	503	716
Other income	その他経常収益	1,102	1,631
Ordinary expenses:	**経常費用**	27,316	28,002
Interest expenses	資金調達費用	1,929	1,690
Interest on deposits	（うち預金利息）	1,442	1,317
Fees and commissions payments	役務取引等費用	3,561	3,759
Other operating expenses	その他業務費用	26	2
General and administrative expenses	営業経費	20,593	20,470
Other expenses	その他経常費用	1,204	2,079
Ordinary profit	**経常利益**	8,702	7,742
Extraordinary income	特別利益	4	3
Gain on disposal of noncurrent assets	固定資産処分益	4	3
Extraordinary loss	特別損失	1,745	491
Loss on disposal of noncurrent assets	固定資産処分損	699	76
Impairment loss	減損損失	1,045	414
Income before income taxes:	**税引前当期純利益**	6,960	7,255
Current	法人税、住民税及び事業税	(2,440)	(2,345)
Deferred	法人税等調整額	5,847	4,394
Total income taxes	法人税等合計	3,407	2,048
Net income	**当期純利益**	3,553	5,206

Fukuoka Financial Group

Financial Digest for FY2015

May 12, 2016

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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)		
	FY2015	Comparison	FY2014	FY2015	Comparison	FY2014
Gross business profit	178,905	4,687	174,218	190,087	4,359	185,728
Net interest income	149,995	353	149,642	148,573	52	148,521
Net fees and commissions	21,937	1,004	20,933	29,935	1,615	28,320
Net trading income	43	(54)	97	127	(105)	232
Net other operating income	6,928	3,384	3,544	11,450	2,796	8,654
Gains (losses) on sales (redemptions) of bonds	2,569	2,322	247	2,569	1,939	630
Overhead expenses (-)	99,974	165	99,809	121,134	675	120,459
Business profit (before transfer to general reserve for possible loan losses)	78,931	4,522	74,409	68,953	3,685	65,268
① Transfer to general reserve for possible loan losses (-)	[(8,654)]	—	[(5,799)]	[(8,948)]	2,521	(2,521)
Business profit	78,931	4,522	74,409	68,953	1,163	67,790
Core business profit	76,361	2,200	74,161	66,383	1,746	64,637
Other operating profit (loss)	3,002	3,073	(71)	2,473	9,500	(7,027)
② Credit cost for disposal of non-performing loans (-)	(3,626)	(1,123)	(2,503)	(2,732)	(7,269)	4,537
Net transfer to specific reserve for possible loan losses (-)	[6,193]	—	[5,564]	[7,397]	(6,785)	6,785
Reversal of allowance for loan losses	2,460	2,225	235	1,551	1,551	—
Recoveries of written-off claims	1,291	(1,435)	2,726	1,291	(1,435)	2,726
Total credit cost ①+② (-)	(3,626)	(1,123)	(2,503)	(2,732)	(4,747)	2,015
Gains (losses) on stocks	1,883	1,628	255	2,589	1,711	878
Others	(2,508)	321	(2,829)	(2,848)	520	(3,368)
Ordinary profit	81,933	7,596	74,337	71,426	10,663	60,763
Extraordinary profit (loss)	(2,128)	787	(2,915)	(2,061)	(2,698)	637
Income (loss) before income taxes	79,804	8,382	71,422	69,365	7,965	61,400
Total income taxes (-)	23,726	170	23,556	24,141	101	24,040
Net income	56,077	8,212	47,865	45,223	7,864	37,359
Net income attributable to noncontrolling interests (-)				505	(259)	764
Net income attributable to owners of the parent				44,718	8,123	36,595

<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 FY2014 and 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.

■ Summary

Core business profit (3 banks' total) ¥76.4 billion — **First growth in 3 years**

- Core business profit (3 banks' total) increased ¥2.2 billion from a year earlier to ¥76.4 billion, due to increases of net interest income, net fees and commissions, and net other operating income.
- Moreover, net interest income, which had been on a downward trend, increased for the first time since FFG was established in 2007. (Net domestic interest income also turned around to an increase from a downward trend.)

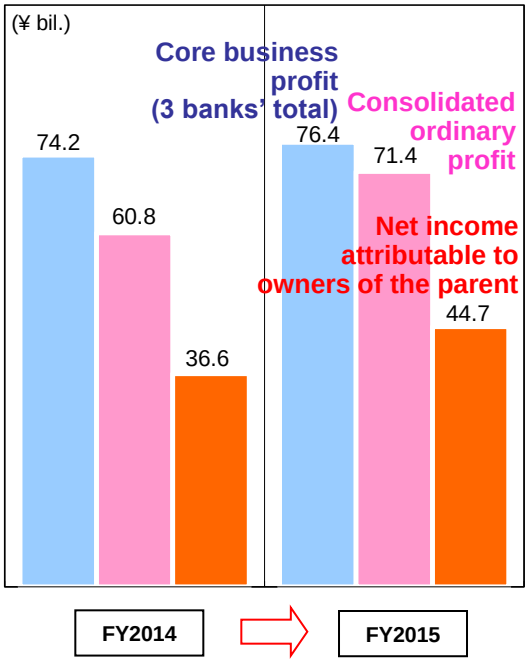
Consolidated ordinary profit ¥71.4 billion — **Record high**

- 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 ¥10.7 billion from a year earlier to ¥71.4 billion.

Net income attributable to owners of the parent ¥44.7 billion — **Record high for the 4th consecutive year**

- Net income attributable to owners of the parent increased ¥8.1 billion from a year earlier to ¥44.7 billion, which marked a record high for the fourth consecutive year.

Gain and Loss



The Bank of Fukuoka (non-consolidated)

(¥ mil.)

	FY2015	FY2014	Comparison
Gross business profit	129,451	124,517	4,934
Net interest income	107,729	106,798	931
Domestic	100,893	99,665	1,228
International	6,835	7,132	(297)
Net fees and commissions	15,696	14,846	850
Net trading income	43	97	(54)
Net other operating income	5,983	2,775	3,208
Gains (losses) on sales (redemptions) of bonds	2,003	175	1,828
Gains on foreign exchange transactions	1,561	1,500	61
Overhead expenses (-)	66,054	65,764	290
Business profit (before transfer to general reserve for possible loan losses)	63,396	58,753	4,643
① Transfer to general reserve for possible loan losses (-)	[(3,350)]	[(5,511)]	—
Business profit	63,396	58,753	4,643
Core business profit	61,393	58,577	2,816
Other operating profit (loss)	3,409	237	3,172
② Credit cost for disposal of non-performing loans (-)	(1,820)	(1,922)	102
Net transfer to specific reserve for possible loan losses (-)	[2,102]	[5,349]	—
Reversal of allowance for loan losses	▶ 1,247	▶ 161	1,086
Recoveries of written-off claims	665	2,087	(1,422)
Total credit cost ①+② (-)	(1,820)	(1,922)	102
Gains (losses) on stocks	1,847	222	1,625
Others	(258)	(1,907)	1,649
Ordinary profit	66,806	58,990	7,816
Extraordinary profit (loss)	(1,626)	(1,086)	(540)
Income (loss) before income taxes	65,179	57,903	7,276
Total income taxes (-)	19,568	21,601	(2,033)
Net income	45,611	36,302	9,309

The Kumamoto Bank (non-consolidated)

(¥ mil.)

	FY2015	FY2014	Comparison
Gross business profit	20,792	20,302	490
Net interest income	18,170	18,209	(39)
Domestic	18,139	18,180	(41)
International	30	28	2
Net fees and commissions	2,390	1,800	590
Net other operating income	231	292	(61)
Gains (losses) on sales (redemptions) of bonds	108	25	83
Gains on foreign exchange transactions	117	234	(117)
Overhead expenses (-)	13,789	13,598	191
Business profit (before transfer to general reserve for possible loan losses)	7,002	6,704	298
① Transfer to general reserve for possible loan losses (-)	[(1,926)]	[(1,495)]	—
Business profit	7,002	6,704	298
Core business profit	6,894	6,678	216
Other operating profit (loss)	381	(58)	439
② Credit cost for disposal of non-performing loans (-)	(965)	(603)	(362)
Net transfer to specific reserve for possible loan losses (-)	[1,171]	[1,132]	—
Reversal of allowance for loan losses	▶ 754	▶ 363	391
Recoveries of written-off claims	253	293	(40)
Total credit cost ①+② (-)	(965)	(603)	(362)
Gains (losses) on stocks	91	29	62
Others	(675)	(691)	16
Ordinary profit	7,384	6,645	739
Extraordinary profit (loss)	(14)	(87)	73
Income (loss) before income taxes	7,369	6,557	812
Total income taxes (-)	2,110	(1,451)	3,561
Net income	5,259	8,008	(2,749)

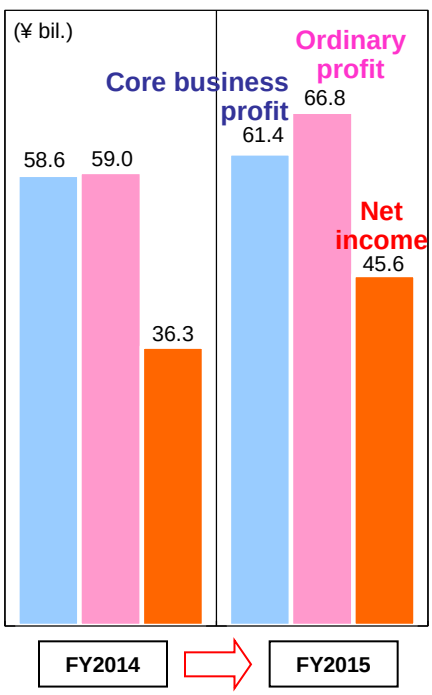
The Shinwa Bank (non-consolidated)

(¥ mil.)

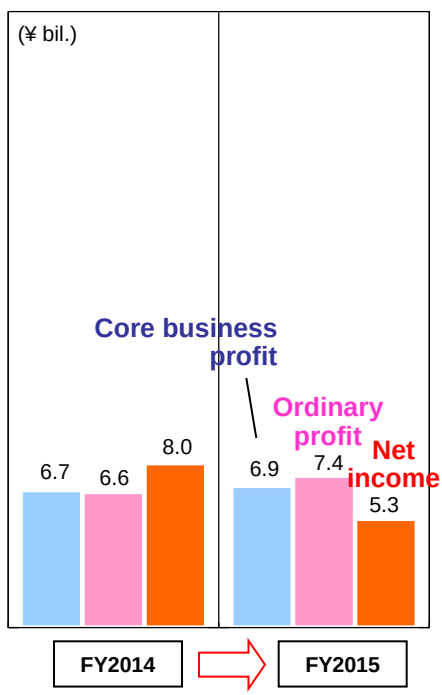
	FY2015	FY2014	Comparison
Gross business profit	28,661	29,398	(737)
Net interest income	24,096	24,634	(538)
Domestic	24,052	24,585	(533)
International	43	48	(5)
Net fees and commissions	3,851	4,286	(435)
Net other operating income	713	477	236
Gains (losses) on sales (redemptions) of bonds	457	46	411
Gains on foreign exchange transactions	184	279	(95)
Overhead expenses (-)	20,129	20,446	(317)
Business profit (before transfer to general reserve for possible loan losses)	8,531	8,951	(420)
① Transfer to general reserve for possible loan losses (-)	[(3,377)]	1,207	(1,207)
Business profit	8,531	7,744	787
Core business profit	8,073	8,905	(832)
Other operating profit (loss)	(788)	957	(1,745)
② Credit cost for disposal of non-performing loans (-)	(841)	(1,184)	343
Net transfer to specific reserve for possible loan losses (-)	[2,918]	(917)	917
Reversal of allowance for loan losses	458	—	458
Recoveries of written-off claims	371	345	26
Total credit cost ①+② (-)	(841)	22	(863)
Gains (losses) on stocks	(55)	3	(58)
Others	(1,574)	(230)	(1,344)
Ordinary profit	7,742	8,702	(960)
Extraordinary profit (loss)	(487)	(1,741)	1,254
Income (loss) before income taxes	7,255	6,960	295
Total income taxes (-)	2,048	3,407	(1,359)
Net income	5,206	3,553	1,653

Gain and Loss

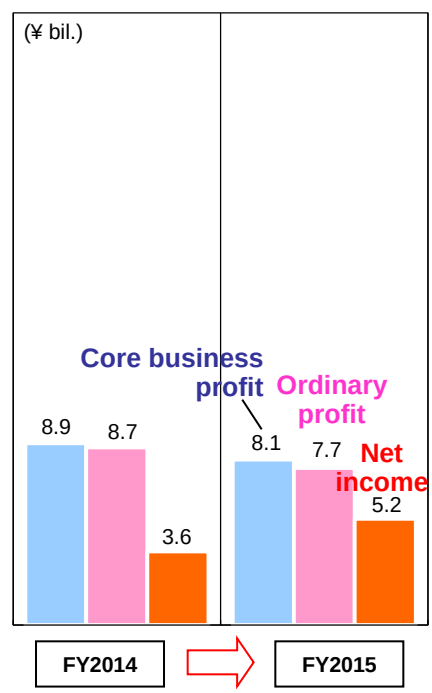
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



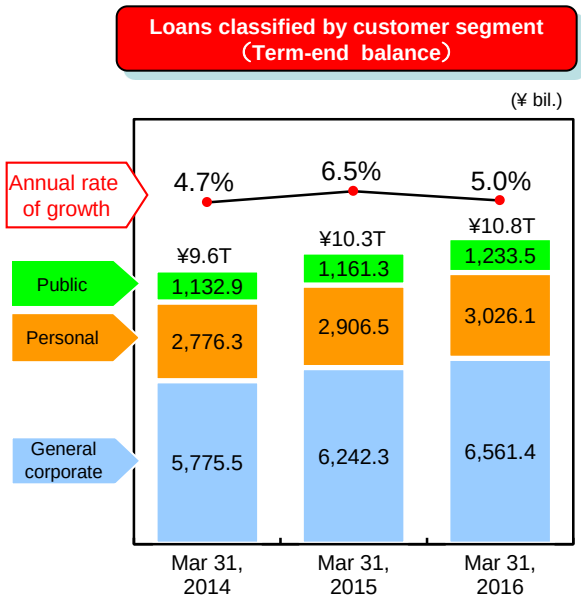
The Shinwa Bank (non-consolidated)

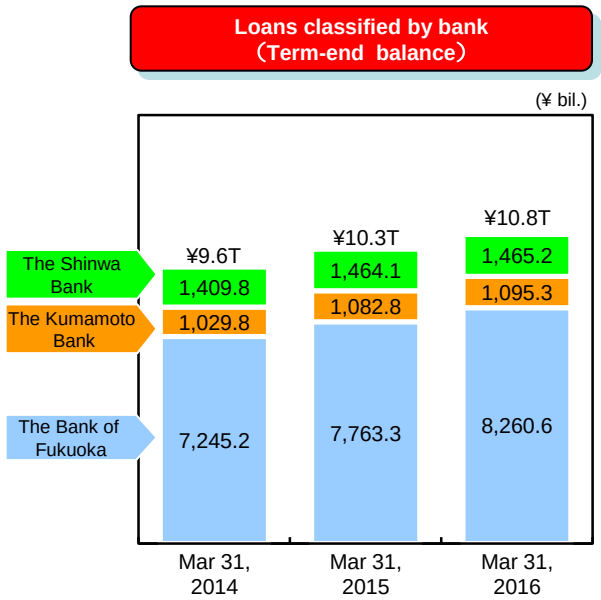


2. Assets and liabilities

(1) Loans

3 banks' total





(¥ mil.)

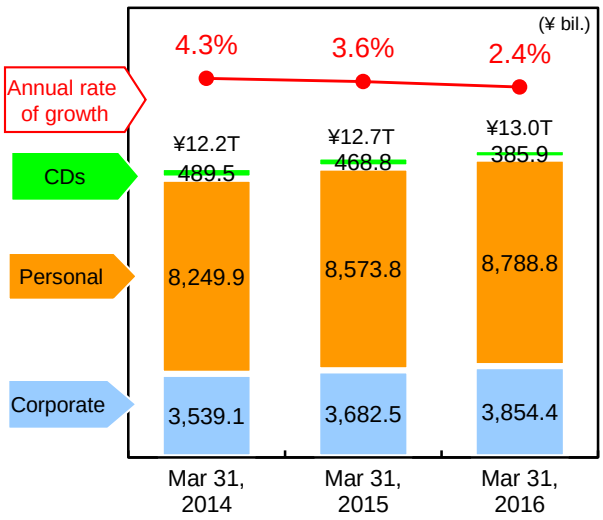
		Mar 31, 2016				Mar 31, 2015	Mar 31, 2014
		annual rate of growth		change from Mar 31, 2015	change from Mar 31, 2014		
3 banks' total	Total loans	5.0%	10,821,220	510,923	1,136,321	10,310,297	9,684,899
	Personal segment	4.1%	3,026,158	119,594	249,769	2,906,564	2,776,389
	Corporate segment	5.3%	7,795,060	391,330	886,552	7,403,730	6,908,508
	General Corporate	5.1%	6,561,463	319,076	785,917	6,242,387	5,775,546
	Public Sector	6.2%	1,233,596	72,255	100,634	1,161,341	1,132,962
	Personal loans	4.3%	2,923,078	121,374	249,730	2,801,704	2,673,348
	Housing loans	3.4%	2,649,866	87,541	200,018	2,562,325	2,449,848
	Consumer loans	29.3%	191,393	43,376	65,265	148,017	126,128
The Bank of Fukuoka (non-consolidated)	Total loans	6.4%	8,260,640	497,303	1,015,367	7,763,337	7,245,273
	Personal segment	4.4%	2,160,967	91,227	181,870	2,069,740	1,979,097
	Corporate segment	7.1%	6,099,673	406,077	833,499	5,693,596	5,266,174
	General Corporate	7.2%	5,167,549	347,048	760,632	4,820,501	4,406,917
	Public Sector	6.8%	932,123	59,029	72,866	873,094	859,257
	Fukuoka prefecture	6.1%	6,427,233	369,213	692,373	6,058,020	5,734,860
	Personal loans	4.5%	2,093,668	90,487	180,747	2,003,181	1,912,921
	Housing loans	3.4%	1,900,835	63,273	140,445	1,837,562	1,760,390
	Consumer loans	33.0%	132,040	32,761	49,952	99,279	82,088
The Kumamoto Bank (non-consolidated)	Total loans	1.2%	1,095,370	12,555	65,565	1,082,815	1,029,805
	Personal segment	5.7%	417,085	22,399	50,100	394,686	366,985
	Corporate segment	(1.4%)	678,284	(9,844)	15,464	688,128	662,820
	General Corporate	(2.4%)	581,036	(14,560)	2,670	595,596	578,366
	Public Sector	5.1%	97,248	4,717	12,794	92,531	84,454
	Kumamoto prefecture	0.8%	1,007,733	8,413	62,176	999,320	945,557
	Personal loans	6.1%	394,731	22,608	48,007	372,123	346,724
	Housing loans	5.7%	365,619	19,605	42,524	346,014	323,095
	Consumer loans	24.5%	23,518	4,623	6,977	18,895	16,541
The Shinwa Bank (non-consolidated)	Total loans	0.1%	1,465,210	1,065	55,389	1,464,145	1,409,821
	Personal segment	1.3%	448,106	5,968	17,799	442,138	430,307
	Corporate segment	(0.5%)	1,017,103	(4,903)	37,589	1,022,006	979,514
	General Corporate	(1.6%)	812,878	(13,412)	22,615	826,290	790,263
	Public Sector	4.3%	204,225	8,509	14,974	195,716	189,251
	Nagasaki prefecture	1.8%	1,069,013	18,492	60,776	1,050,521	1,008,237
	Personal loans	1.9%	434,679	8,279	20,976	426,400	413,703
	Housing loans	1.2%	383,412	4,663	17,049	378,749	366,363
	Consumer loans	20.1%	35,835	5,992	8,336	29,843	27,499

<Note> The term-end balance of loans includes loans granted by the Bank of Fukuoka to FFG (¥90.0 billion at the end of March 2014, ¥94.0 billion at the end of March 2015, and ¥101.5 billion at the end of March 2016).

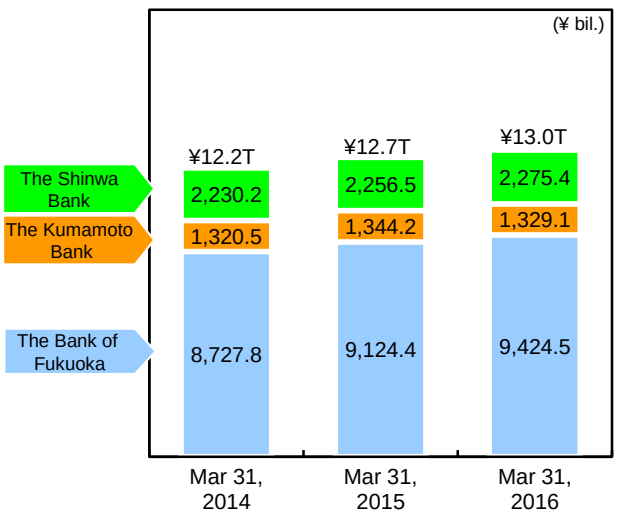
(2) Deposits

3 banks' total

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



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



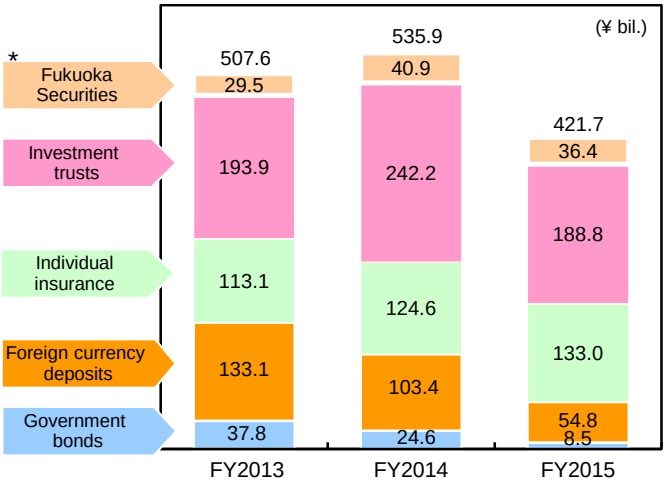
(¥ mil.)

		Mar 31, 2016 annual rate of growth	Mar 31, 2016	change from Mar 31, 2015	change from Mar 31, 2014	Mar 31, 2015	Mar 31, 2014
3 banks' total	Personal deposits	2.5%	8,788,804	215,000	538,888	8,573,804	8,249,916
	Corporate deposits	4.7%	3,854,403	171,828	315,289	3,682,575	3,539,114
	Total	3.2%	12,643,207	386,825	854,177	12,256,382	11,789,030
	Demand	3.5%	7,817,561	263,226	704,518	7,554,335	7,113,043
	Time	2.6%	4,825,645	123,599	149,658	4,702,046	4,675,987
	CDs	(17.7%)	385,952	(82,901)	(103,627)	468,853	489,579
	Deposits and CDs	2.4%	13,029,162	303,926	750,550	12,725,236	12,278,612
The Bank of Fukuoka (non-consolidated)	Personal deposits	2.9%	6,394,107	180,369	430,688	6,213,738	5,963,419
	Corporate deposits	5.6%	2,764,022	145,965	302,963	2,618,057	2,461,059
	Total	3.7%	9,158,129	326,333	733,651	8,831,796	8,424,478
	Demand	4.0%	6,019,714	229,094	571,149	5,790,620	5,448,565
	Time	3.2%	3,138,414	97,239	162,501	3,041,175	2,975,913
	CDs	(9.0%)	266,389	(26,222)	(36,954)	292,611	303,343
	Deposits and CDs	3.3%	9,424,519	300,112	696,697	9,124,407	8,727,822
	Fukuoka prefecture	3.0%	8,554,494	246,895	611,301	8,307,599	7,943,193
The Kumamoto Bank (non-consolidated)	Personal deposits	1.9%	976,957	18,466	51,354	958,491	925,603
	Corporate deposits	(0.0%)	319,298	(79)	21,332	319,377	297,966
	Total	1.4%	1,296,255	18,386	72,686	1,277,869	1,223,569
	Demand	3.1%	605,726	18,107	64,699	587,619	541,027
	Time	0.0%	690,529	279	7,987	690,250	682,542
	CDs	(50.4%)	32,916	(33,479)	(64,045)	66,395	96,961
	Deposits and CDs	(1.1%)	1,329,172	(15,092)	8,641	1,344,264	1,320,531
	Kumamoto prefecture	1.3%	1,197,317	14,856	63,537	1,182,461	1,133,780
The Shinwa Bank (non-consolidated)	Personal deposits	1.2%	1,417,740	16,165	56,846	1,401,575	1,360,894
	Corporate deposits	3.5%	771,083	25,942	(9,006)	745,141	780,089
	Total	2.0%	2,188,823	42,106	47,840	2,146,717	2,140,983
	Demand	1.4%	1,192,121	16,025	68,670	1,176,096	1,123,451
	Time	2.7%	996,702	26,081	(20,830)	970,621	1,017,532
	CDs	(21.1%)	86,647	(23,200)	(2,628)	109,847	89,275
	Deposits and CDs	0.8%	2,275,471	18,906	45,212	2,256,565	2,230,259
	Nagasaki prefecture	2.5%	1,921,094	47,109	68,196	1,873,985	1,852,898

(3) Asset management products

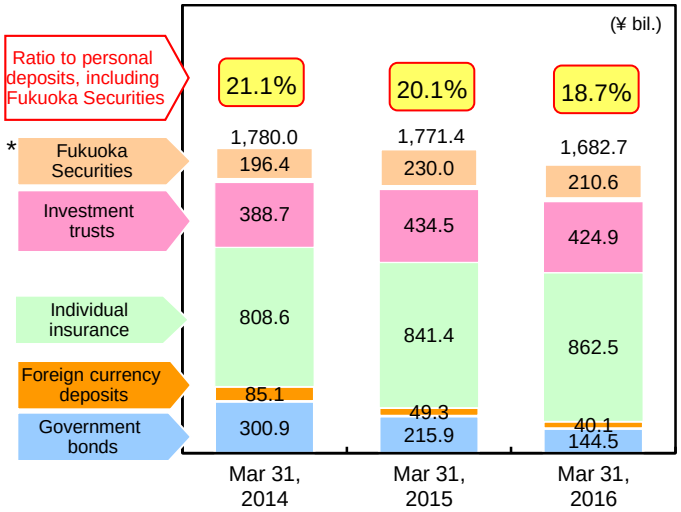
Group's total

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.

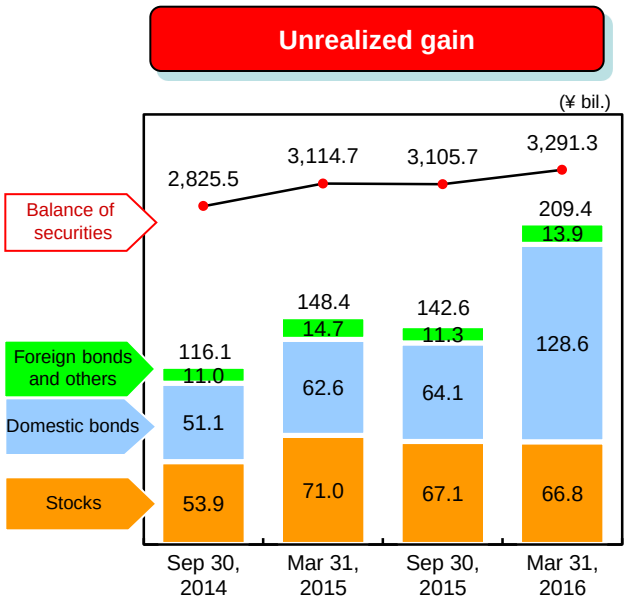
(¥ bil.)

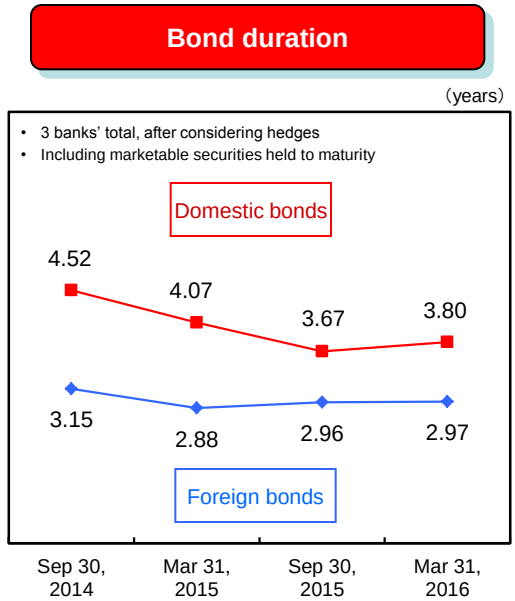
		Sales of asset management products						Outstanding balance of assets under management for individual customers					
		FY2015				FY2014	FY2013	Mar 31, 2016				Mar 31, 2015	Mar 31, 2014
		YoY comparison		change from FY2014	change from FY2013			annual rate of growth		Change from Mar 31, 2015	Change from Mar 31, 2014		
Group's total	Investment trusts	(22.1%)	188.8	(53.4)	(5.1)	242.2	193.9	(2.2%)	424.9	(9.6)	36.2	434.5	388.7
	Individual insurance	6.7%	133.0	8.4	19.9	124.6	113.1	2.5%	862.5	21.1	53.9	841.4	808.6
	Foreign currency deposits	(47.0%)	54.8	(48.6)	(78.3)	103.4	133.1	(18.7%)	40.1	(9.2)	(45.0)	49.3	85.1
	Government bonds	(65.1%)	8.5	(16.1)	(29.3)	24.6	37.8	(33.1%)	144.5	(71.4)	(156.4)	215.9	300.9
	Fukuoka Securities	(10.9%)	36.4	(4.5)	6.9	40.9	29.5	(8.4%)	210.6	(19.4)	14.2	230.0	196.4
	Total	(21.3%)	421.7	(114.2)	(85.9)	535.9	507.6	(5.0%)	1,682.7	(88.7)	(97.3)	1,771.4	1,780.0
	Ratio to personal deposits							—	18.7%	(1.4%)	(2.4%)	20.1%	21.1%
The Bank of Fukuoka (non-consolidated)	Investment trusts	(17.5%)	115.6	(24.6)	5.5	140.2	110.1	(2.9%)	281.8	(8.5)	26.2	290.3	255.6
	Individual insurance	3.1%	75.5	2.3	(2.2)	73.2	77.7	1.7%	546.0	9.1	35.0	536.9	511.0
	Foreign currency deposits	(39.2%)	32.3	(20.9)	(30.5)	53.2	62.8	(17.9%)	30.0	(6.5)	(27.4)	36.5	57.4
	Government bonds	(65.5%)	7.4	(14.2)	(25.0)	21.6	32.4	(31.8%)	128.6	(60.0)	(134.1)	188.6	262.7
	Total	(19.9%)	231.0	(57.4)	(52.1)	288.4	283.1	(6.3%)	986.5	(66.0)	(100.4)	1,052.5	1,086.9
	Ratio to personal deposits							—	15.4%	(1.5%)	(2.8%)	16.9%	18.2%
The Kumamoto Bank (non-consolidated)	Investment trusts	(31.0%)	29.3	(13.2)	(5.8)	42.5	35.1	(4.2%)	65.3	(2.9)	3.5	68.2	61.8
	Individual insurance	36.4%	24.2	6.5	8.8	17.7	15.4	6.5%	124.5	7.6	8.3	116.9	116.2
	Foreign currency deposits	(54.5%)	10.3	(12.3)	(17.7)	22.6	28.0	(32.1%)	4.2	(2.1)	(6.6)	6.3	10.8
	Government bonds	(63.8%)	0.1	(0.2)	(0.2)	0.3	0.3	(30.3%)	2.4	(1.1)	(3.2)	3.5	5.6
	Total	(23.2%)	64.0	(19.3)	(15.0)	83.3	79.0	0.8%	196.6	1.6	2.0	195.0	194.6
	Ratio to personal deposits							—	20.1%	(0.2%)	(0.9%)	20.3%	21.0%
The Shinwa Bank (non-consolidated)	Investment trusts	(26.3%)	43.8	(15.6)	(4.8)	59.4	48.6	2.3%	77.7	1.8	6.5	75.9	71.2
	Individual insurance	(1.1%)	33.2	(0.3)	13.4	33.5	19.8	2.3%	191.8	4.3	10.5	187.5	181.3
	Foreign currency deposits	(56.0%)	12.1	(15.4)	(30.1)	27.5	42.2	(10.4%)	5.8	(0.7)	(11.0)	6.5	16.8
	Government bonds	(62.2%)	0.9	(1.7)	(4.1)	2.6	5.0	(43.6%)	13.4	(10.3)	(19.1)	23.7	32.5
	Total	(26.9%)	90.1	(33.1)	(25.7)	123.2	115.8	(1.7%)	288.8	(5.0)	(13.2)	293.8	302.0
	Ratio to personal deposits							—	20.4%	(0.6%)	(1.8%)	21.0%	22.2%

<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 contracts.

(4) Marketable securities

FFG (consolidated)





(¥ mil.)

		Mar 31, 2016						Sep 30, 2015		Mar 31, 2015	
		Market value	change from Sep 30, 2015	change from Mar 31, 2015	Unrealized gain(loss)	change from Sep 30, 2015	change from Mar 31, 2015	Market value	Unrealized gain(loss)	Market value	Unrealized gain(loss)
FFG (consolidated)	Total	3,291,369	185,637	176,571	209,429	66,817	60,963	3,105,732	142,612	3,114,798	148,466
	Stocks	132,464	(621)	(5,034)	66,813	(362)	(4,235)	133,085	67,175	137,498	71,048
	Domestic bonds	2,861,681	158,916	156,110	128,625	64,516	65,945	2,702,765	64,109	2,705,571	62,680
	National government bonds	2,183,083	136,516	209,623	114,645	62,606	65,464	2,046,567	52,039	1,973,460	49,181
	Local government bonds	62,345	2,679	801	1,678	269	(35)	59,666	1,409	61,544	1,713
	Corporate bonds	616,252	19,721	(54,313)	12,301	1,641	516	596,531	10,660	670,565	11,785
	Foreign bonds and Others	297,223	27,343	25,495	13,990	2,663	(747)	269,880	11,327	271,728	14,737
The Bank of Fukuoka (consolidated)	Total	2,258,935	188,033	181,979	169,729	55,837	50,178	2,070,902	113,892	2,076,956	119,551
	Stocks	120,508	(652)	(3,864)	66,454	(652)	(3,324)	121,160	67,106	124,372	69,778
	Domestic bonds	1,841,207	161,338	160,336	89,285	53,827	54,250	1,679,869	35,458	1,680,871	35,035
	National government bonds	1,334,868	131,865	200,521	79,466	53,106	55,411	1,203,003	26,360	1,134,347	24,055
	Local government bonds	35,336	2,622	(5,595)	1,174	(4)	(384)	32,714	1,178	40,931	1,558
	Corporate bonds	471,001	26,850	(34,591)	8,644	725	(776)	444,151	7,919	505,592	9,420
	Foreign bonds and Others	297,219	27,347	25,507	13,989	2,661	(748)	269,872	11,328	271,712	14,737
The Kumamoto Bank (non-consolidated)	Total	281,441	(5,821)	(8,200)	10,083	2,827	3,058	287,262	7,256	289,641	7,025
	Stocks	1,380	147	212	425	146	212	1,233	279	1,168	213
	Domestic bonds	280,056	(5,964)	(8,400)	9,657	2,679	2,845	286,020	6,978	288,456	6,812
	National government bonds	225,163	(3,484)	(31)	8,475	2,472	2,569	228,647	6,003	225,194	5,906
	Local government bonds	1,277	102	15	43	13	13	1,175	30	1,262	30
	Corporate bonds	53,615	(2,582)	(8,384)	1,138	194	264	56,197	944	61,999	874
	Foreign bonds and Others	3	(5)	(13)	0	0	0	8	(0)	16	(0)
The Shinwa Bank (non-consolidated)	Total	750,992	3,425	2,791	33,179	8,247	7,821	747,567	24,932	748,201	25,358
	Stocks	10,575	(116)	(1,383)	3,497	238	(1,028)	10,691	3,259	11,958	4,525
	Domestic bonds	740,417	3,541	4,175	29,682	8,010	8,850	736,876	21,672	736,242	20,832
	National government bonds	623,051	8,135	9,133	26,704	7,028	7,485	614,916	19,676	613,918	19,219
	Local government bonds	25,731	(45)	6,381	460	260	337	25,776	200	19,350	123
	Corporate bonds	91,634	(4,548)	(11,339)	2,518	722	1,029	96,182	1,796	102,973	1,489
	Foreign bonds and Others	–	–	–	–	–	–	–	–	–	–

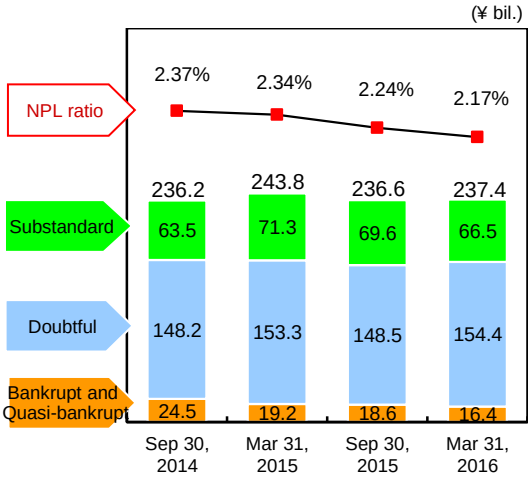
3. Non-performing loans

（Direct write-off is adopted）

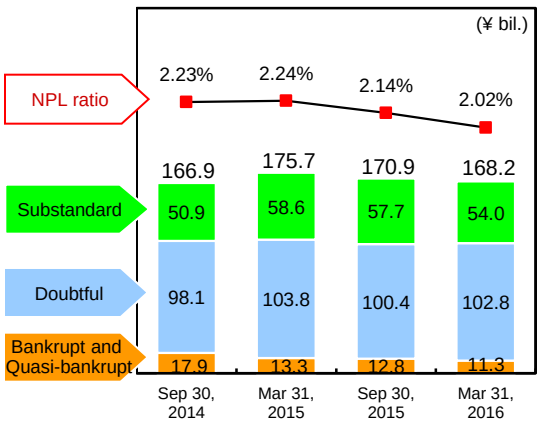
3 banks' total

(¥ bil.)

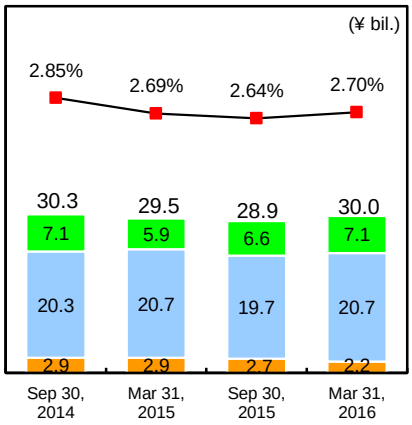
	Mar 31, 2016	change from Sep 30, 2015	change from Mar 31, 2015	Sep 30, 2015	Mar 31, 2015
①NPLs under the FRL	237.4	0.8	(6.4)	236.6	243.8
Bankrupt and Quasi-bankrupt	16.4	(2.1)	(2.8)	18.6	19.2
Doubtful	154.4	6.0	1.2	148.5	153.3
Substandard	66.5	(3.1)	(4.8)	69.6	71.3
Normal customers	10,666.7	371.2	513.8	10,295.5	10,152.8
②Total credits	10,904.1	372.0	507.5	10,532.1	10,396.6
Ratio of NPLs under the FRL to the total credits ①/②	2.17%	(0.07%)	(0.17%)	2.24%	2.34%



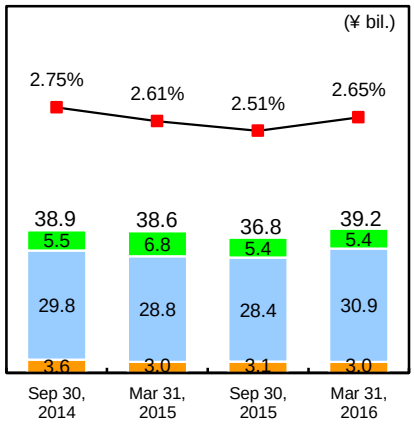
The Bank of Fukuoka (non-consolidated)



The Kumamoto Bank (non-consolidated)



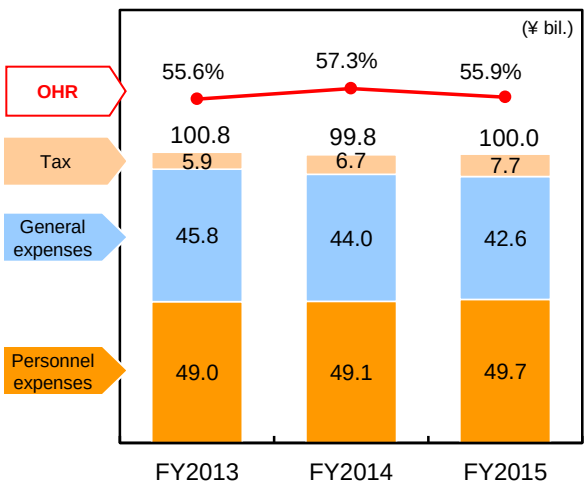
The Shinwa Bank (non-consolidated)



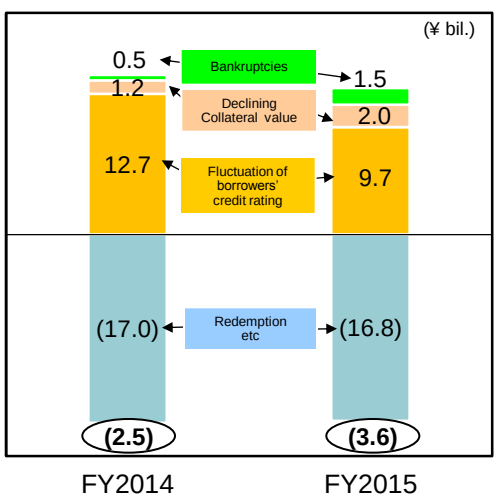
4. Overhead expenses • Credit cost

3 banks' total

Overhead expenses • OHR



Composition of credit cost



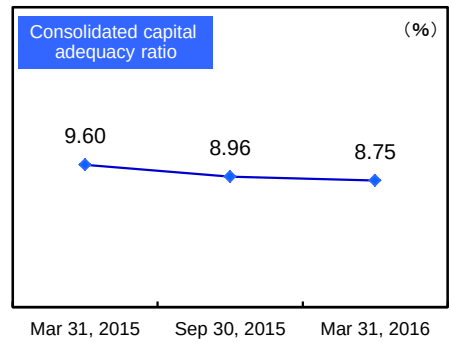
5. Capital adequacy ratio

FFG（consolidated） **The Domestic standard**

- Consolidated capital adequacy ratio: 8.75%.
- Capital adequacy on its structure based on Pillar 3, market discipline, is disclosed on our website (http://www.fukuoka-fg.com/zaimu/kessan/index.htm). (This information is Japanese only.)

(¥ bil.)

	Mar 31, 2016 [preliminary]	Change from Sep 30, 2015	Change from Mar 31, 2015	Sep 30, 2015	Mar 31, 2015
① Total capital ratio ④／⑤	8.75%	(0.21%)	(0.85%)	8.96%	9.60%
②Core capital	687.5	(25.8)	(69.9)	713.3	757.4
③Deduction	107.8	(6.8)	(12.0)	114.6	119.8
④Total capital ②-③	579.7	(19.0)	(57.9)	598.7	637.6
⑤Risk adjusted assets	6,624.7	(54.9)	(11.6)	6,679.6	6,636.3



6. Projections

- The tables presented below show our business performance forecast for FY2016, the first year of the Fifth Mid-Term Management Plan, “Aiming to be the Best Regional Bank” (from April 1, 2016 to March 31, 2019).

FFG（consolidated）

(¥ mil.)

	FY2016 (Projection)		FY2015 Result
		Interim (Projection)	
Ordinary profit	61,500	30,000	71,426
Net income *	40,000	19,500	44,718

* Net income attributable to owners of the parent

<Reference>

• Projections on a subsidiary basis are as follows.

Projections for FY2016

(¥ mil.)

	3 banks' total	The Bank of Fukuoka	The Kumamoto Bank	The Shinwa Bank	(3 banks' total) FY2015
Core business profit	71,000	57,500	5,000	8,600	76,361
Ordinary profit	70,200	59,500	3,900	6,800	81,933
Net income	50,600	42,200	3,000	5,400	56,077
Credit cost (-)	3,000	2,000	500	500	(3,626)

Projections for the Interim of FY2016

(¥ mil.)

	3 banks' total	The Bank of Fukuoka	The Kumamoto Bank	The Shinwa Bank	(3 banks' total) FY2015 Interim
Core business profit	35,300	29,200	1,800	4,300	39,888
Ordinary profit	34,600	30,100	1,200	3,300	51,562
Net income	25,000	21,400	900	2,600	36,832
Credit cost (-)	1,500	1,000	300	300	(7,543)

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