To whom it may concern:

February 10, 2017

Company Name Fukuoka Financial Group, Inc.
Representative Takashige Shibato, President
Head Office 8-3, Otemon 1 chome, Chuo-ku, Fukuoka
(Code No. 8354 TSE First Section, FSE)
Contact Hiroshi Miyoshi, General Manager
Corporate Planning Division

Capital Adequacy Ratio for the Third Quarter of the Year Ending March 31, 2017

We hereby announce our capital adequacy ratio for the Third quarter of the year ending March 31, 2017,as follows;

1. Fukuoka Financial Group, Inc.

Consolidated (¥ bil.)

Credit risk： Foundation internal ratings-based approach Operational risk：Standardised approach	Dec 31, 2016	change from Sept 30, 2016	Sept 30, 2016
①Total capital ratio ④/⑤	8.89%	0.02%	8.87%
②Core capital	701.8	11.3	690.5
③Deduction	102.5	(1.7)	104.2
④Total capital ②－③	599.2	12.9	586.3
⑤Risk adjusted assets	6,733.9	(129.8)	6,604.1
⑥Total required capital ⑤×8%	538.7	10.4	528.3

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, 2016	change from Sept 30, 2016	Sept 30, 2016	Dec 31, 2016
①Total capital ratio ④/⑤	8.94%	0.04%	8.90%	8.54%
②Core capital	561.1	11.5	549.6	538.1
③Deduction	68.8	(1.0)	69.8	81.5
④Total capital ②－③	492.2	12.5	479.7	456.5
⑤Risk adjusted assets	5,504.8	116.3	5,388.5	5,342.0
⑥Total required capital ⑤×8%	440.3	9.3	431.0	427.3

(2) The Kumamoto Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk：Standardised approach Operational risk：Standardised approach	Dec 31, 2016	change from Sept 30, 2016	Sept 30, 2016
①Total capital ratio ④/⑤	9.97%	(0.04%)	10.01%
②Core capital	87.7	0.6	87.1
③Deduction	1.5	0.1	1.4
④Total capital ②－③	86.2	0.6	85.6
⑤Risk adjusted assets	864.0	8.8	855.2
⑥Total required capital ⑤×4%	34.5	0.3	34.2

(3) The Shinwa Bank, Ltd.

Non-consolidated (¥ bil.)

Credit risk：Standardised approach Operational risk：Standardised approach	Dec 31, 2016	change from Sept 30, 2016	Sept 30, 2016
①Total capital ratio ④/⑤	8.97%	0.03%	8.94%
②Core capital	105.9	1.4	104.5
③Deduction	1.8	0.0	1.8
④Total capital ②－③	104.0	1.3	102.7
⑤Risk adjusted assets	1,159.8	11.3	1,148.5
⑥Total required capital ⑤×4%	46.3	0.4	45.9

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