Investor Meeting

November 26, 2025

Executive Summary

Financial Results for First Half of FY2025 and Full-Year Earnings Projection

Solid progress of 54.5% against the FY2025 full-year earnings projection (consolidated net income ¥80.0 billion)

- **Consolidated core business profit** reached **¥66.6 billion (+¥7.9 billion year-on-year)**, driven by an **increase in domestic net interest income** (due to an **improvement in yields on loans and deposits** and an **increase in income from market operations**) and the recording of **revenue from external system sales related to Minna Bank**.
- Regarding gains (losses) on securities, while **gains on the sale of stocks** were recorded, **losses on the sale of bonds** were also recorded due to the **rebalancing of certain domestic bonds** in anticipation of future interest rate rises.

Although core businesses remain solid, the projection for consolidated net income remains unchanged, as the initial plan for credit cost is maintained to prepare for future risks.

Initiatives to Improve FFG's Corporate Value

Aim to achieve ROE exceeding the initial plan by growing the commercial, investment, and market business divisions and capturing the benefits of interest rate increases

- [Initial plan (assumed policy interest rate: 0.5%)] FY2025: 8.3%, FY2027: 9%, Target level for the future: 10%

Enhancing dialogue with stakeholders for the sustainable growth of FFG

- Strengthening **information disclosure** and **dialogue** to foster a deeper understanding of **FFG's long-term strategy** among investors and other stakeholders

Contents

Part I
FY2025 Financial Progress and Earnings Projection

Fukuoka Financial Group

Financial Results for First Half of FY2025: Consolidated Core Business Profit

- **Consolidated core business profit increased by ¥7.9 billion year-on-year to ¥66.6 billion, marking solid progress of 53.5%.**

Consolidated core business profit

¥66.6 billion

YoY chg. +¥7.9 billion

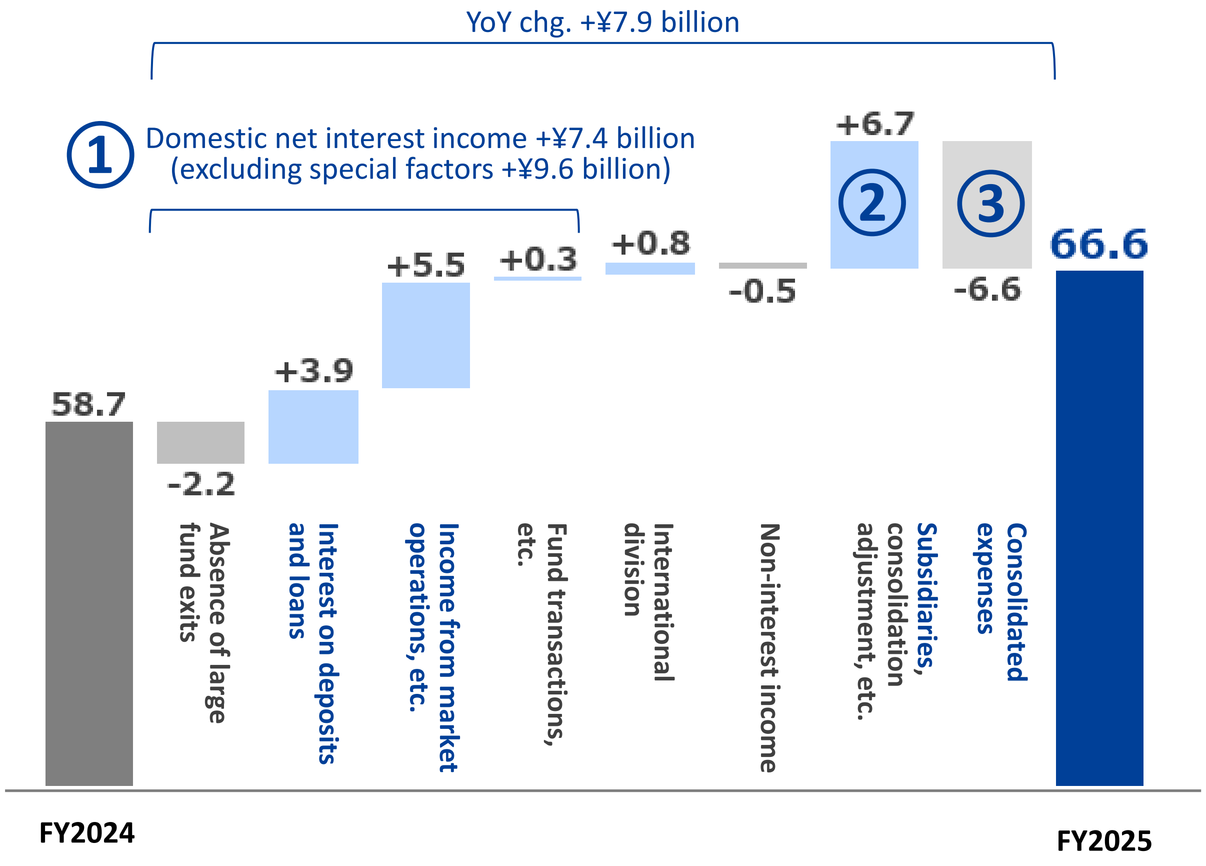
Progress **53.5%**

① Domestic net interest income increased due to **increases in interest on deposits and loans and income from market operations**, fully offsetting the absence of gains from large fund exits recorded in the previous year.

② **Subsidiary income increased** due to the recording of revenue from external system sales related to Minna Bank.

③ Core business profit increased following **aggressive growth investments for the future**, including increases in base pay and DX initiatives.

Increase/decrease factors in consolidated core business profit



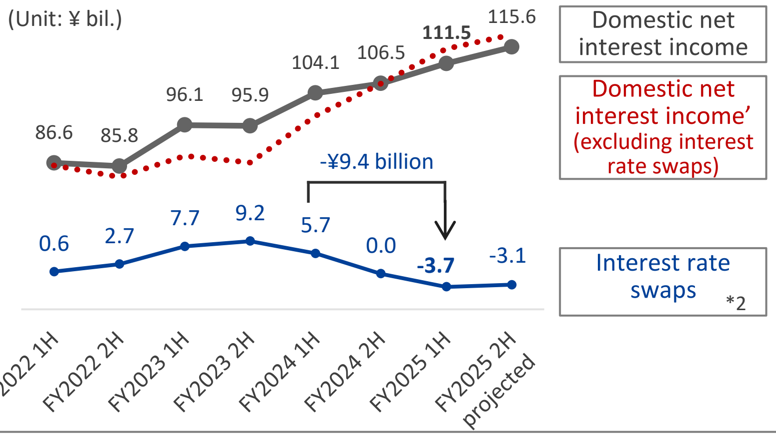
Financial Results for First Half of FY2025: Drivers of Growth in Domestic Net Interest Income (banks total)

- **Domestic net interest income increased, driven by improved loan yields and higher dividends. We also secured adequate investment capacity for future domestic bonds.**

Domestic net interest income (¥ bil.)	2025/1H	YoY chg.
Total	**111.5**	**+7.4**
① Interest on deposits and loans	**78.7**	**+3.9**
Interest on loans and discounts	98.4	+20.8
Volume variance	–	+2.4
Rate variance	–	+18.4
Interest on deposits	-19.7	-16.9
② Interest on securities	**23.1**	**+3.3**
Interest on bonds, etc.	11.8	+3.4
Dividends, etc.	9.9	+3.2
Fund exits, etc.	1.3	-3.4
③ Fund transactions, etc.	**9.7**	**+0.3**
Loans to Government, etc.	10.5	+9.0
Current account deposits at the BOJ	19.4	+11.1
Short-term fund procurement, etc. *1	-20.2	-19.9

① Interest on deposits and loans ↗	- **Yield on loans increased** as a result of capturing rising domestic interest rates - **The rise in yield on deposits was contained** as focus was on acquiring deposits without engaging in interest rate competition
② Interest on securities ↗	- Secured investment capacity **by restraining investment in domestic bonds (fixed-rate)** in anticipation of future interest rate rises (duration shortened to 1.7 years) - Offset the absence of the previous year's gains from fund exits with **increased dividends from stocks and investment trusts in market operations**
③ Fund transactions, etc. →	- Remained flat as the increase in income from current account deposits at the BOJ and loans to Government was offset by **higher market procurement costs and interest rate swap payments**

Domestic net interest income



[ALM operations]

Managed under an ALM policy designed to help **smooth out earnings volatility** caused by interest rate fluctuations

- Prior to interest rate rises, supplemented net interest income by **utilizing interest rate swaps** (e.g., swapping borrowings from BOJ operations to floating rates)
- Since interest rate rises, **restraining new interest rate swap positions** as loan-deposit spreads are expected to improve

*1 Including interest rate swaps

*2 Net gains (losses) from fixed-rate receipt and floating-rate payment

FFG Fukuoka Financial Group

Financial Results for First Half of FY2025: Consolidated Net Income

- **Consolidated net income increased by ¥4.4 billion year-on-year to ¥43.6 billion driven by growth in core business profit, marking solid progress of 54.5%.**

Consolidated net income

¥43.6 billion

YoY chg. +¥4.4 billion

Progress **54.5%**

[Reference] ROE 8.92%

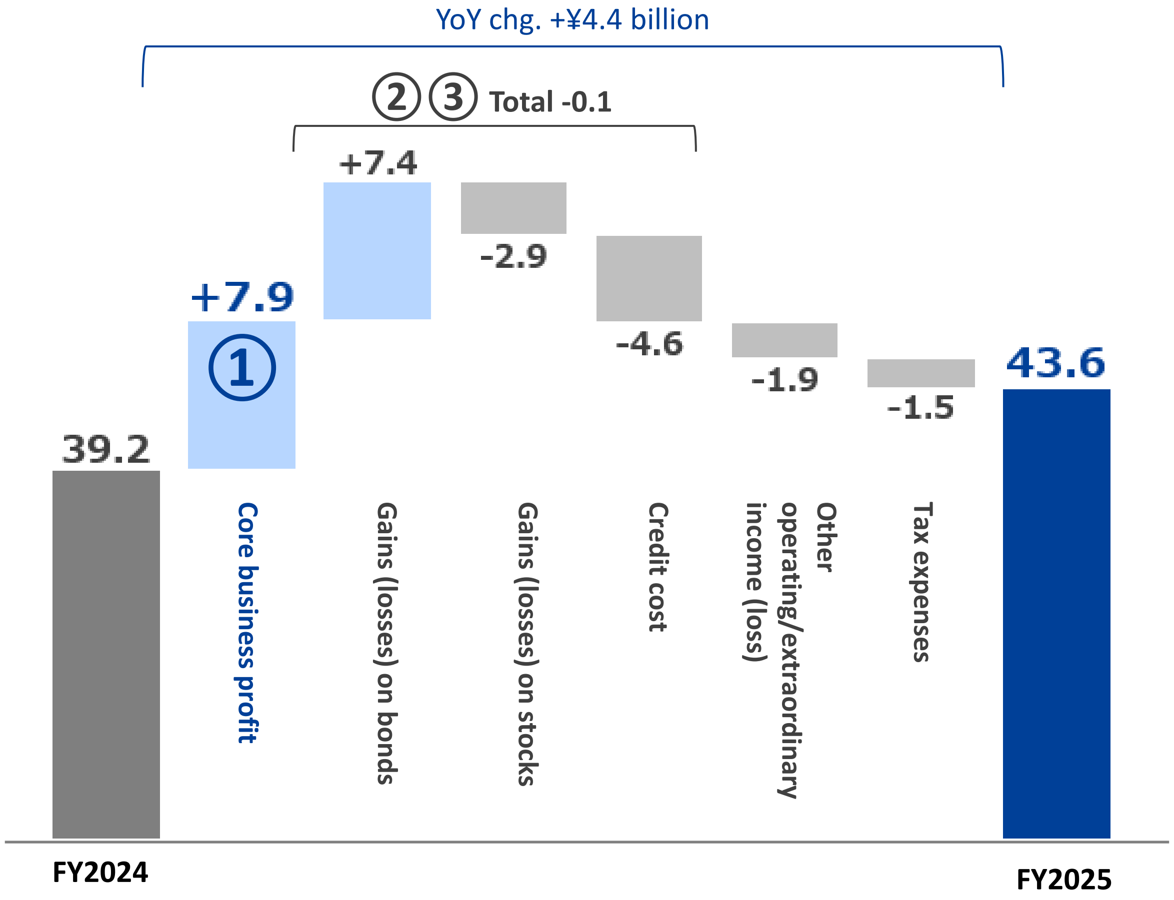
YoY chg. +1.22%

① **Core business profit increased by ¥7.9 billion year-on-year.**

② Gains (losses) on securities improved due to the absence of the impact from the previous year's securities portfolio restructuring.

③ Credit cost increased year-on-year due to the absence of the previous year's recovery of large loans

Increase/decrease factors in consolidated net income



Financial Results for First Half of FY2025: Securities and Credit Cost

Securities (FFG consolidated)

- Recorded gains on sales of strategic shareholdings, etc. (including stocks reclassified as pure investment)
- **Rebalancing of certain domestic bonds** in anticipation of future interest rate rises yen interest rates

	2025/1H	YoY chg.
Gains (losses) on securities	0.9	+4.5
Gains (losses) on bonds	-4.2	+7.4
o/w Yen interest rates	-2.9	+8.3
Gains (losses) on stocks	5.2	-2.9
o/w Strategic shareholdings, etc. *	3.4	+3.0

* Includes stocks reclassified from strategic shareholdings to pure investment

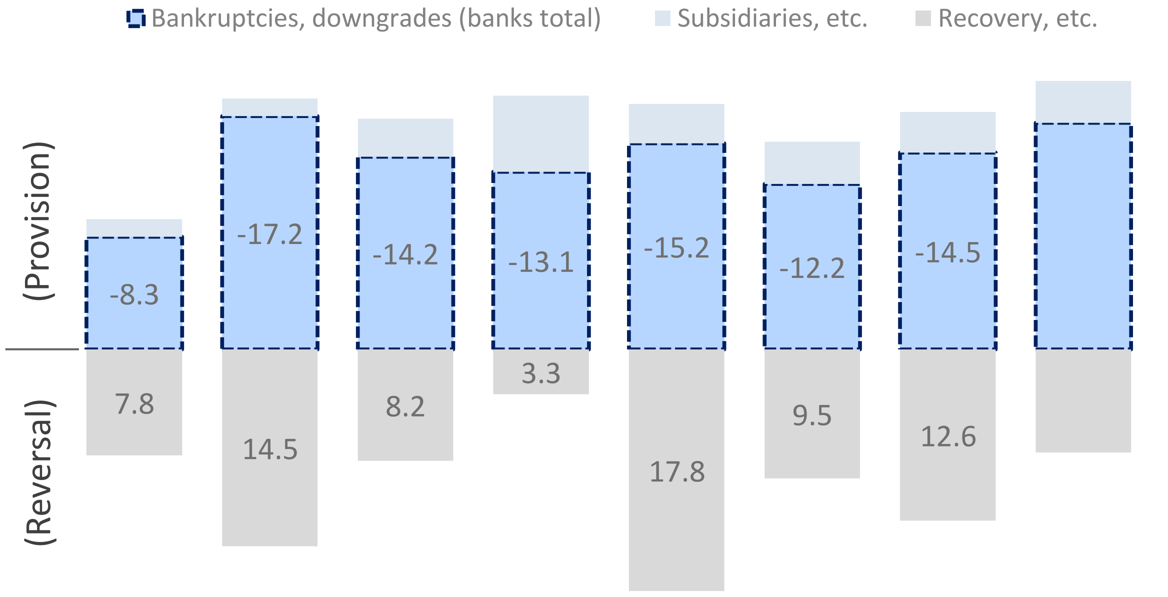
	Mar. 2025	Sep. 2025
Unrealized gains (losses) on securities (after hedges)	-19.3	64.8
Stocks	118.6	151.8
Bonds	-147.6	-144.1
o/w JGBs	-119.6	-112.6
Foreign bonds, investment trusts, etc.	9.6	57.2
o/w Foreign bonds	-4.8	-1.3

Credit cost (FFG consolidated)

- While credit cost remains low due to recoveries, etc., **new bankruptcies and downgrades were substantial at -¥14.5 billion**, warranting close monitoring

[Credit cost]

2022/1H	2022/2H	2023/1H	2023/2H	2024/1H	2024/2H	2025/1H	2025/2H (Projected)
-1.8	-4.0	-8.8	-15.4	-0.3	-5.8	-4.9	-12.2



FY2025 Earnings Projection, Shareholder Returns

- **Projection for consolidated core business profit revised upward reflecting interim results. Initial plan for consolidated net income left unchanged at this stage to prepare for future risks.**

Earnings projection

FFG consolidated (¥ bil.)	Ⓐ FY2025 initial projection	1H results	2H projection	Ⓑ FY2025 revised projection		Change Ⓑ - Ⓐ
Core gross business profit	**296.9**	**151.5**	**151.1**	**302.6**		**+5.7**
Banks total	269.7	135.0	139.6	274.6		+4.9
Domestic net interest income	223.5	111.5	115.6	227.1		+3.6
International net interest income	16.8	8.1	8.2	16.3		-0.5
Non-interest income	29.4	15.4	15.8	31.2		+1.8
Subsidiaries, consolidation adjustment, etc.	27.2	16.5	11.5	28.0		+0.8
Overhead expenses	-172.4	-84.9	-89.3	-174.2		-1.8
Core business profit	**124.5**	**66.6**	**61.8**	**128.4**	1	**+3.9**
Credit cost	- 16.9	-4.9	-12.2	-17.1	2	-0.2
Gains (losses) on securities	8.0	0.9	4.0	5.0		-3.0
Ordinary profit	**117.0**	**62.8**	**54.2**	**117.0**		**-**
Consolidated net income	**80.0**	**43.6**	**36.4**	**80.0**	3	**-**

Key points in revision of earnings projection

1. Core business profit revised upward, reflecting strong progress in the first half for domestic net interest income, etc.
2. Credit cost left unchanged from initial plan, given the situation of new bankruptcies and downgrades in the first half.
3. Projection for consolidated net income left unchanged at this stage to assess trends for 1 and 2 in the second half and to prepare for future risks.

Shareholder returns
(no change from initial projection)

Interim dividend ¥85 (+¥20 YoY)

Annual forecast ¥170 (+¥35 YoY)

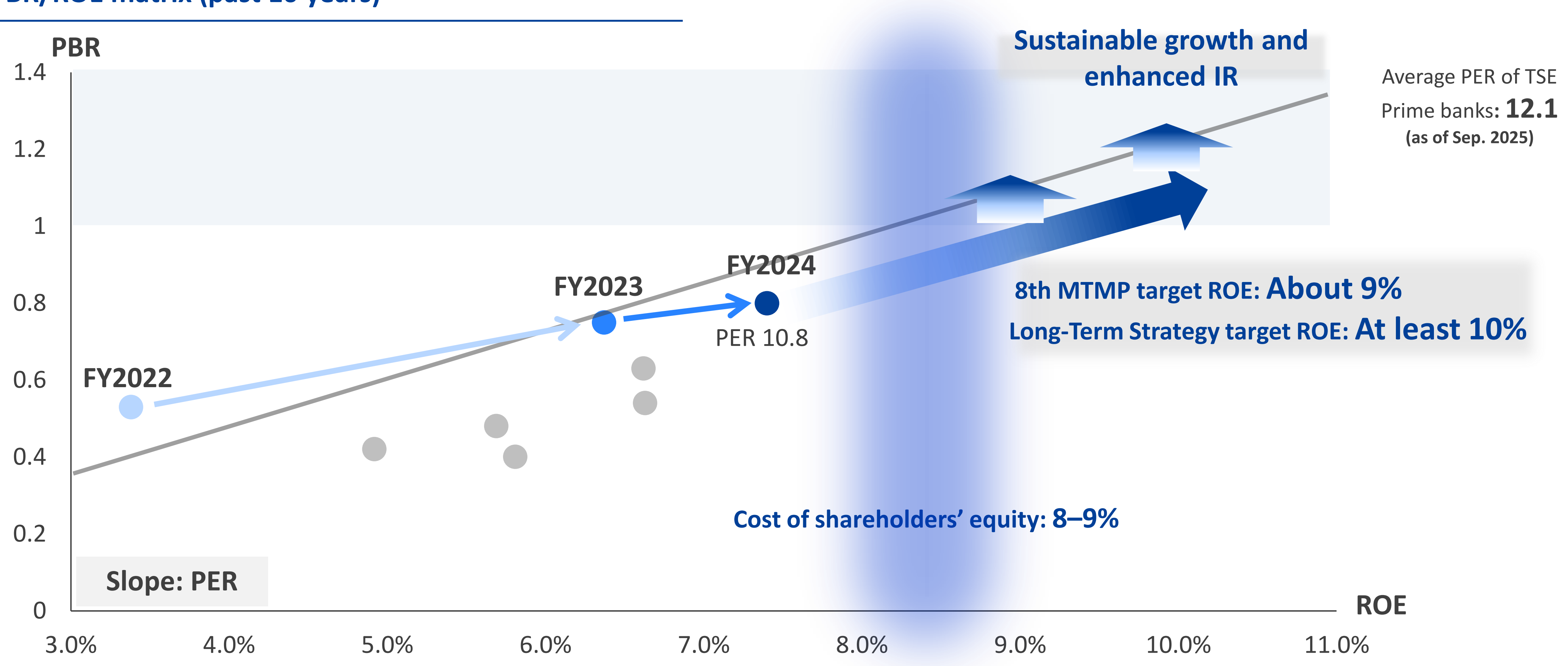
Dividend payout ratio 40%

Part II
Initiatives to Improve Corporate Value

Current Assessment for Improving Corporate Value

- Aim to achieve a PBR of over 1.0 at an early stage by improving ROE and PER through executing the Long-Term Strategy and 8th MTMP as well as enhancing IR activities.

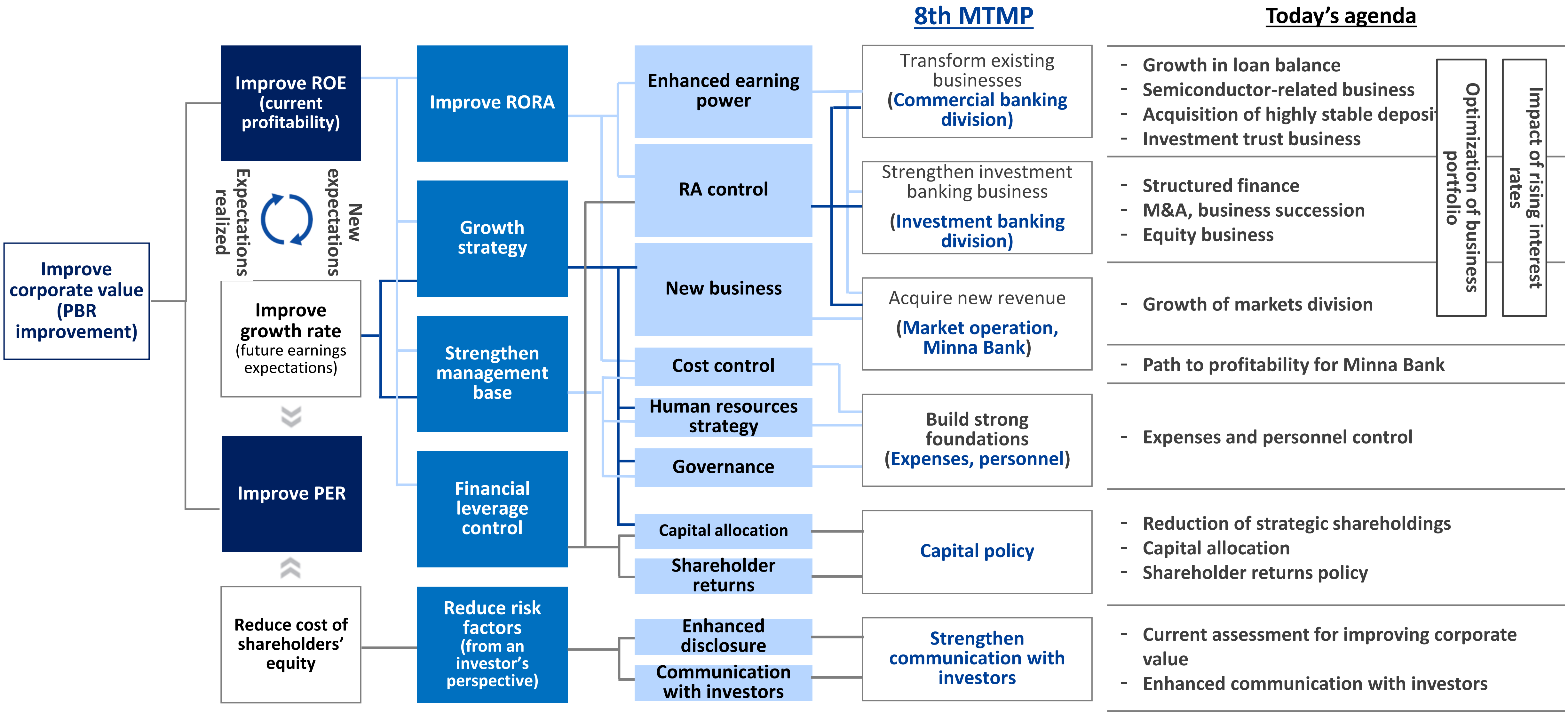
FFG's PBR/ROE matrix (past 10 years)*



* Excluding FY2016 and FY2019 due to special factors included in net income. PBR and PER are calculated based on the stock price and net assets at the end of each fiscal year and net income for each fiscal year.

FFG Fukuoka Financial Group

PBR Logic Tree



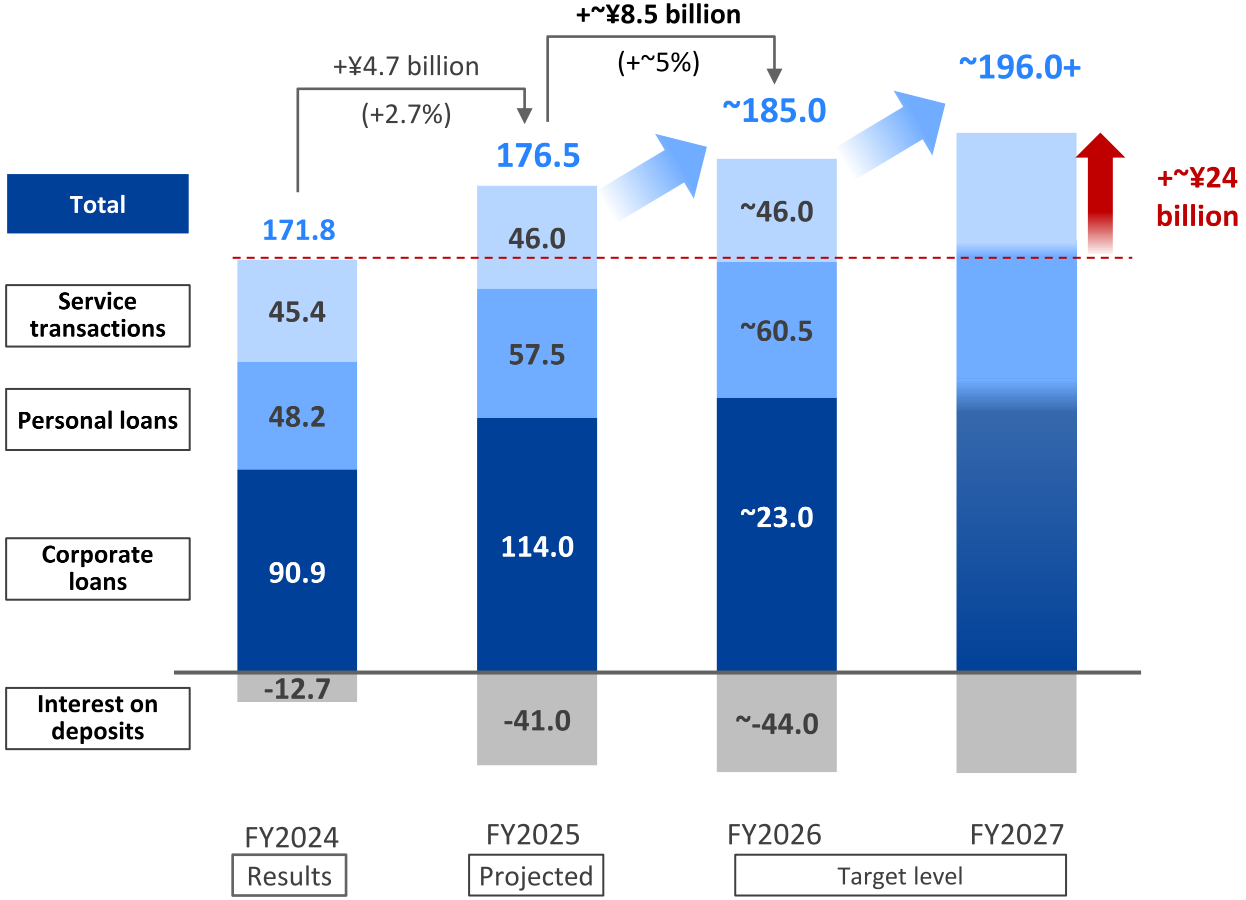
Growth of the Commercial Banking Division

- Capture regional financing needs to build up the loan balance, while maintaining and increasing the number of main bank clients to acquire highly stable deposits.

Core gross business profit of the commercial banking division

(Unit: ¥ bil.)

(Assumed policy interest rate: 0.5%)



[Drivers of growth]

Corporate loans	- Enhancement of touchpoints with **mid-sized and core companies** (sales led by relationship managers with strong solution-delivery capabilities) - Promotion of **semiconductor-related business**
Personal loans	- Sophistication of **digital marketing** - Dramatic improvement of sales productivity and competitiveness through the digitization of operational flows
Interest on deposits	- Increase in the **number of main bank clients** - Acquisition of highly stable deposits without engaging in interest rate competition, driven by improved **banking app** convenience and the **new mass retail strategy**
Service transactions	- Build-up of investment trusts by promoting long-term diversified investment through the **Investment Trusts Palette** and **installment investment trusts** - Shift to a **recurring revenue model** (where trust fees > sales commissions)

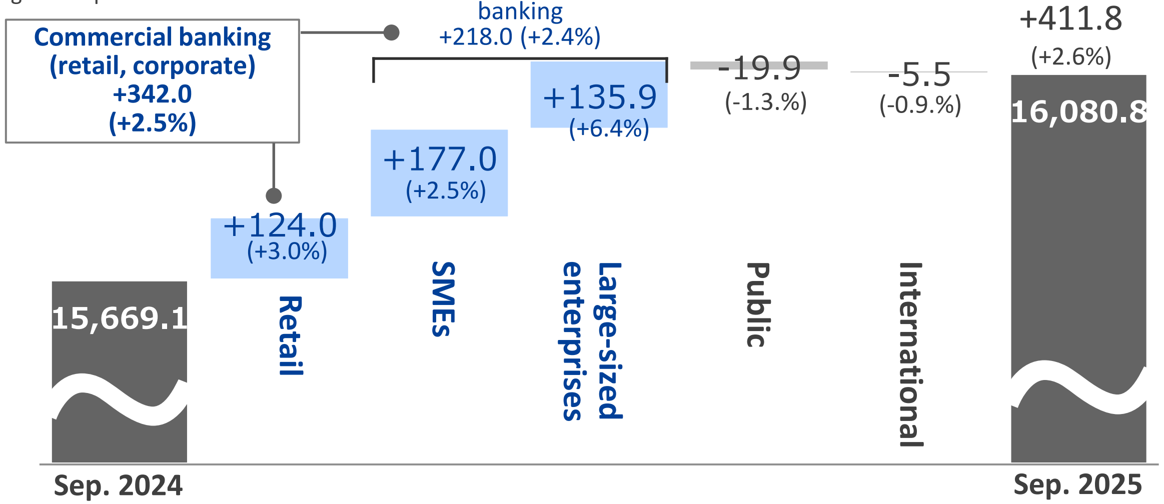
Commercial Banking: Growth in Loan Balance

- **The balance of loans showed solid growth by capturing financing needs. Yields on new fixed-rate loans are also steadily increasing.**

Factors contributing to year-on-year change in loan balance at end of period

(Unit: ¥ bil.)

Excluding loans to Government and loans to FFG
Figures in parentheses are annual rates



Breakdown of changes by major industry

	YoY chg. (¥ bil.)	YoY chg. (%)
Real estate	+168.2	+5.1%
Manufacturing	+28.7	+3.5%
Transport and postal activities	+26.6	+3.0%
Construction	+14.7	+3.3%

[Reference] Projected private sector capital investment

FY2025 YoY chg.

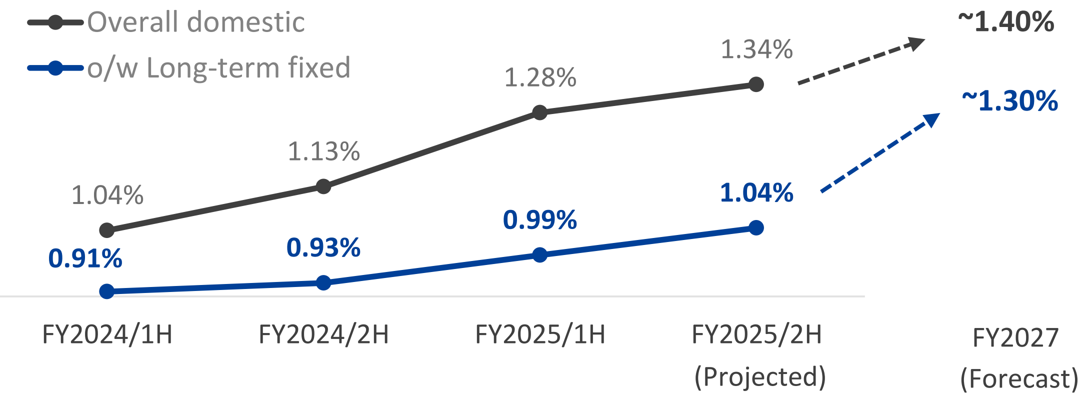
Kyushu, Okinawa **2.2%**

National average **1.2%**

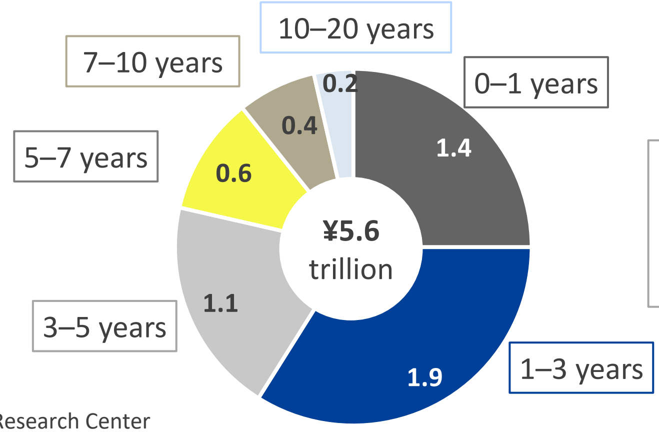
Source: *FY2025 Economic Outlook for Kyushu (Revised)*, Kyushu Economic Research Center

Interest rates on domestic loans

(Assumed policy interest rate: 0.5%)



Maturity profile of fixed-rate loans (Sep. 2025)



Average remaining maturity

About 4 years

Commercial Banking: Semiconductor-related Business

- **Entire Group is actively engaged in Kyushu's economic growth catalyzed by TSMC's expansion into Kyushu. Loans in Kumamoto Prefecture are growing at a rate of more than 5%.**

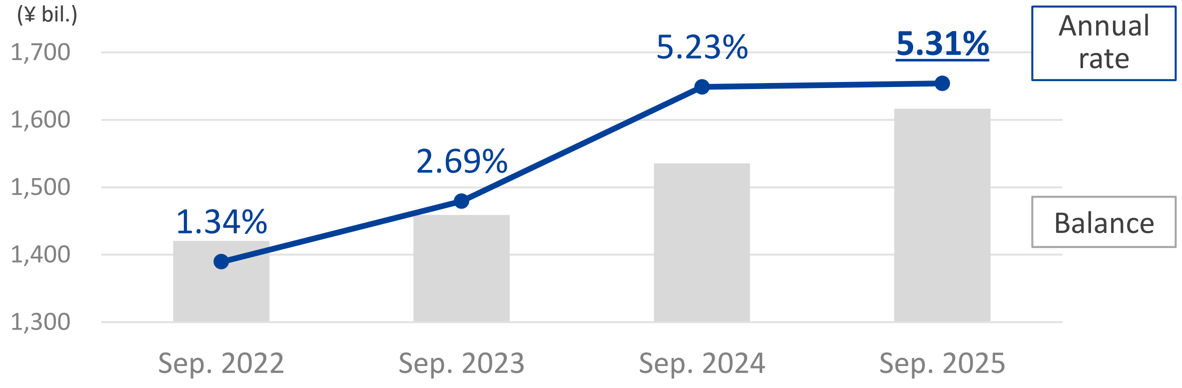
Initiatives for realizing Silicon Island Kyushu

■ Promotion structure (**Semiconductor Business Team: Total 34 members**)

Solution Business Headquarters

Semiconductor Strategy Office	- **Operation of Q-BASS (alliance of regional banks in Kyushu)**
	- **Collaboration with MUFG**
Bank of Fukuoka	- **Support for supply chain clients**
	- **Collaboration with CTBC, Taiwan's largest commercial bank**
Kumamoto Bank	- **Approaching Taiwanese companies**
Juhachi-Shinwa Bank	- **Utilization of technical workers from Indonesia** Partnership agreement with World Intec Co., Ltd.
Affiliated companies	- **Collaboration with Fukuoka, Kumamoto, and Nagasaki Prefectural Governments**

Loans in Kumamoto Prefecture

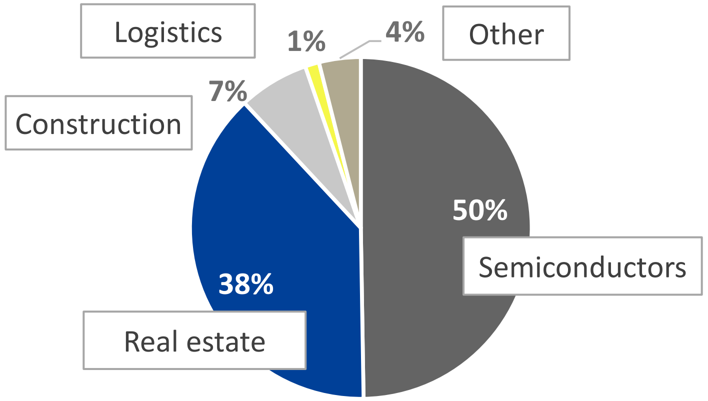


Execution of loans related to entry of TSMC

Total loans between FY2023 and FY2025/1H

2,000 loans

¥215.0 billion

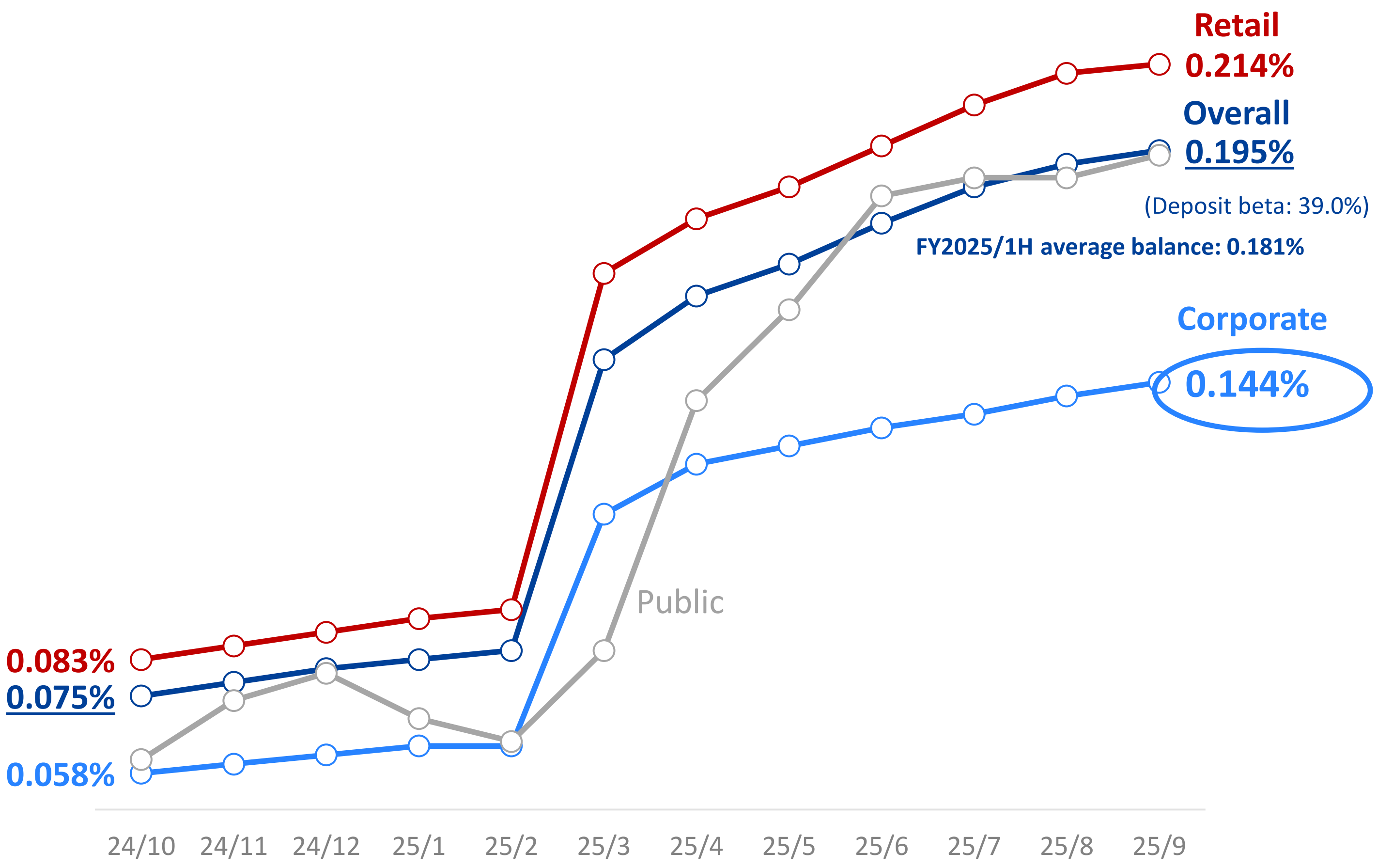


Fukuoka Financial Group

Commercial Banking: Deposit Strategy (Corporate)

- **Maintained a deposit beta (pass-through rate) of under 40% relative to the policy interest rate, supported by inflows of settlement deposits from corporate main bank clients.**

Yield on deposits by segment (monthly average balance)



[Number of main bank clients]

		Yield on average corporate deposits, Sep. 2025
FFG	**43,063**	
Bank of Fukuoka	23,214	(0.141%)
Juhachi-Shinwa Bank	13,094	(0.143%)
Kumamoto Bank	5,034	(0.169%)
Fukuoka Chuo Bank	1,721	(0.176%)
Kyushu FG	**24,368**	
Nishi-Nippon FHD	**22,096**	

Source: *2025 Nationwide Main Bank Survey of 1,605,166 Companies*, TOKYO SHOKO RESEARCH, LTD

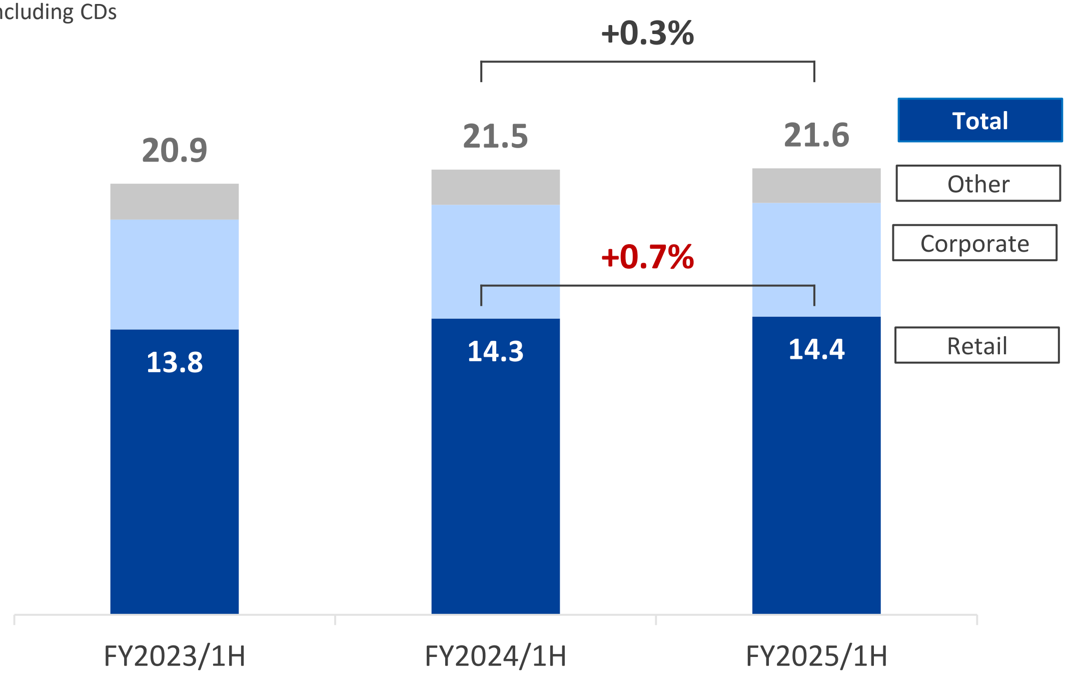
Commercial Banking: Deposit Strategy (Retail)

- **Maintained an upward trend in individual deposits. Launching a new mass retail strategy from January 2026 to expand individual deposits (to retain customers).**

Average balance of domestic deposits, etc.

(Unit: ¥ trillion)

Including CDs



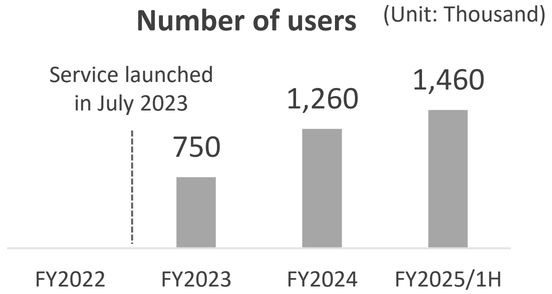
Main bank clients* and payroll account clients as a percentage of the balance of individual deposits **Approx. 50%**

Banking app for individual customers

App store rating*

4.7/5

* App store rating as of Nov. 18



Mass retail strategy: Rollout of "vary" (from January 2026)

Features	• New service combining three elements: Loyalty Program, Credit Card, and App • Up to 20% point rewards when using the credit card at eligible regional stores (High rates of reward at local chains ⇒ FFG's advantage)
Objectives	• Building touchpoints and expanding the customer base (especially among the younger generation) • Improving transaction "stickiness" by promoting the daily use of bank accounts

* Determined independently by FFG based on usage as an account for daily financial transactions and the usage status of various services

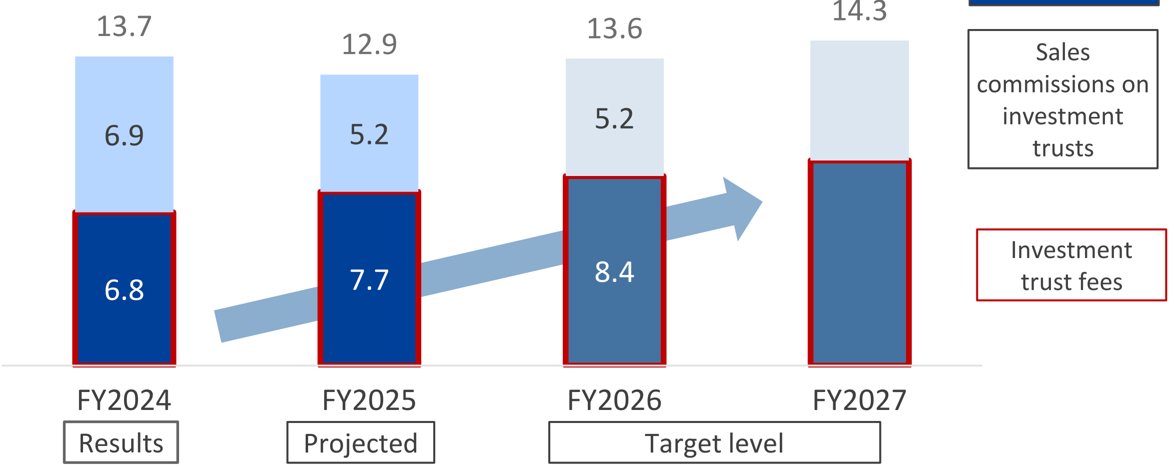
Commercial Banking: Expansion of Investment Trust Business

- **Recurring revenue expanded as investment trust balances grew following the success of the "Investment Trusts Palette" and "Installment Investment Trusts" strategies amidst the shift from savings to investment.**

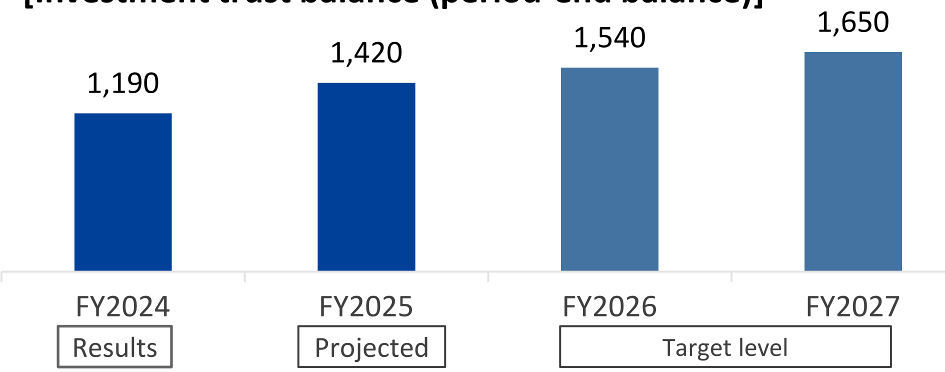
Investment trust fees and balance (banks total)

(Unit: ¥ bil.)

[Investment trust related fees]



[Investment trust balance (period-end balance)]



TOPIC

Balance of investment trusts (Group total): Surpassed ¥1.5 trillion
Investment Trusts Palette: Surpassed ¥660 billion

(as of Sep. 30, 2025)

Investment Trusts Palette

投信のパレット

Ratio to investment trust balance

43.9%

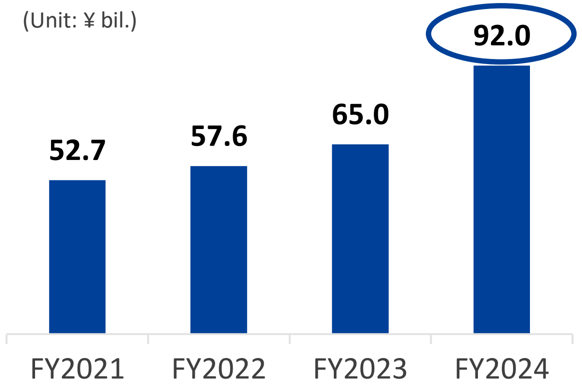
Cumulative number of applicants

83,625

- Leveraging FFG's proprietary investment trust analysis and evaluation system
- Proposing optimal asset management plans tailored to each customer by impartially evaluating almost all domestic investment trusts and combining the top-performers

[Sales* of installment investment trusts]

(Unit: ¥ bil.)



[Ratio to investment trust sales/cancellations during the period]

	FY2024/ 1H	FY2025/ 1H
Sales	37%	40%
Cancellations	**20%**	**22%**

Cancellation ratio is low due to long-term stable asset management support

* Account transfer amount

Fukuoka Financial Group

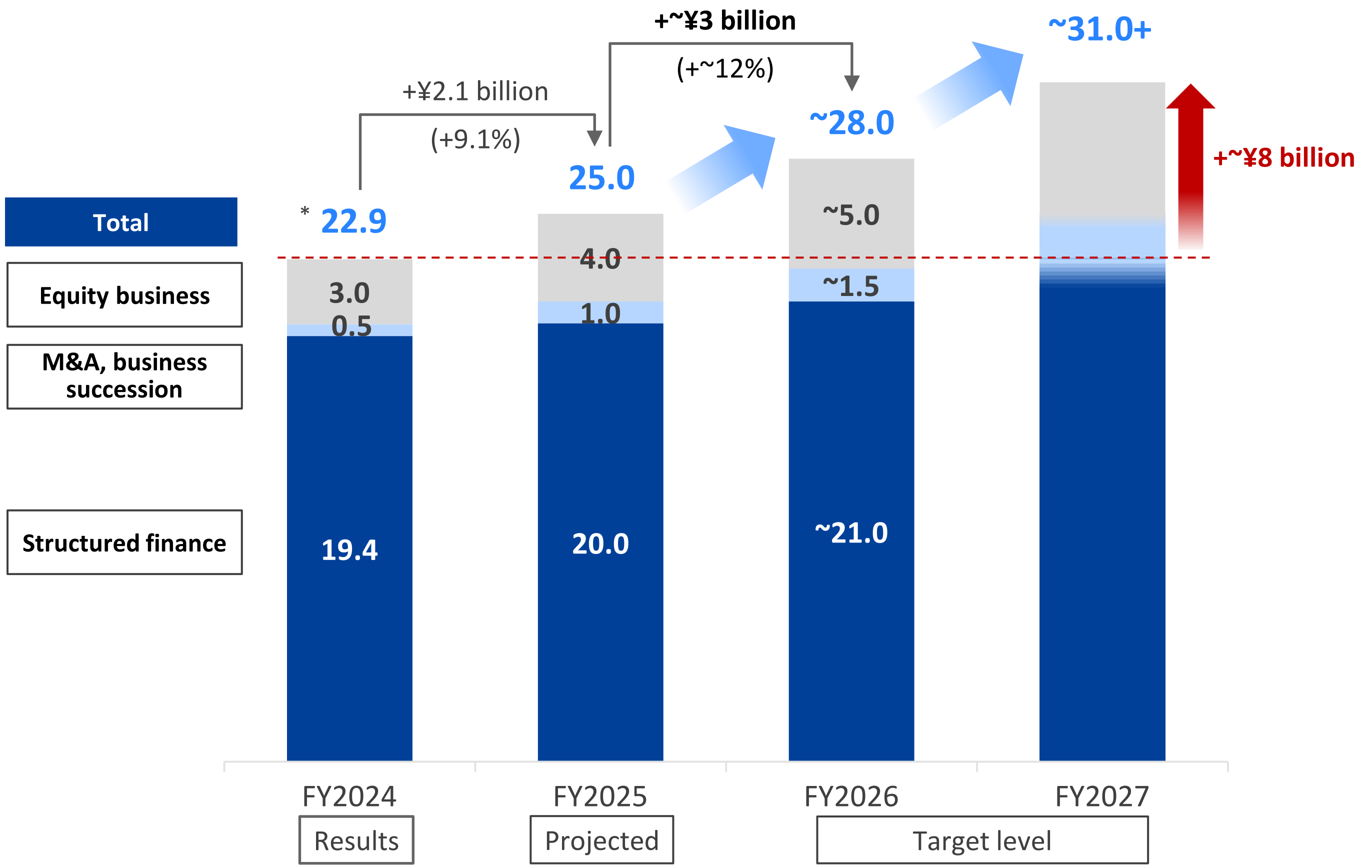
Growth of the Investment Banking Division

- **The investment banking division is a strength of FFG pioneered ahead of peers. Aim to expand earnings by leveraging FFG's accumulated expertise and networks.**

Core gross business profit of the investment banking division

(Unit: ¥ bil.)

(Assumed policy interest rate: 0.5%)



[Growth drivers]

Structured finance	- Building up high-quality assets through relationships with funds - **Improving asset efficiency by strengthening distribution**
M&A, business succession	- **Consolidating resources and knowledge into FFG Succession** - Increasing the number of closings and transaction value through proactive approaches
Equity business	- **Creating revenue opportunities proactively by leveraging position as an LP investor**, in addition to expanding fund revenue - Dispatching personnel to develop hands-on talent

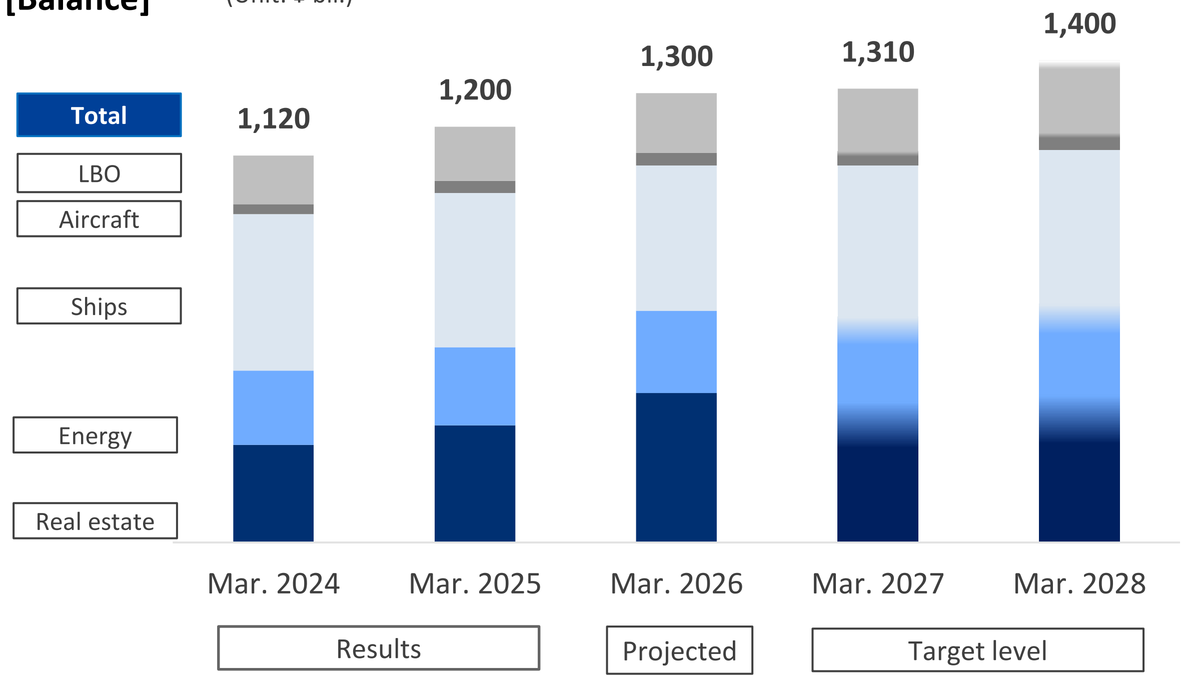
* Excluding ¥6.2 billion in large fund exits

Investment Banking: Structured Finance

- **Enhancing distribution capabilities and focusing on large-scale transactions, while expanding initiatives in new areas such as GX-related fields.**

Structured finance

[Balance] (Unit: ¥ bil.)



+α (initiatives in new areas and new assets)

- Expanding initiatives in GX-related new assets (such as data centers and storage batteries) and overseas assets

[Establishment of distribution structure]

- **Established a structure capable of distributing on a scale of ¥50 billion,** centered on major regional banks

Focusing on large-scale transactions by exercising appropriate risk control through leveraging distribution functions

[Hierarchical structure of the structured finance sector]

	Role	Final take (¥ bil.)	Profitability
Tier 1	Arranger (large-scale)	10s–100s	High
Tier 2	**Arranger (small/mid-scale) ⇒ FFG**	10–30	
Tier 3	Participant lender, rarely arranger	2–5	
Tier 4	Participant lender	0.5–1	Low

Investment Banking: M&A, Equity

M&A, business succession

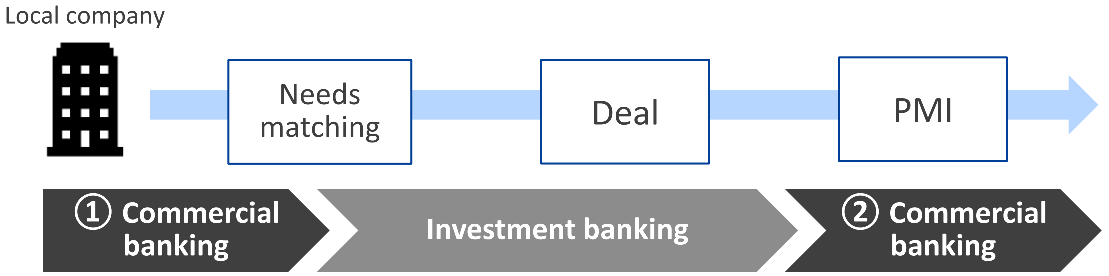
- **Consolidating resources, information, and functions into FFG Succession**
- Aiming to increase the number of closings and the size of deals by increasing proactive proposals and identifying transfer needs

FFG Succession

	FY2024	FY2025	FY2026	FY2027
		Projected	Target level	
Number of closings	36	36	44	52

[PMI]

- **Differentiate from competitors by providing total support including post-merger integration (PMI).** Leverage synergies between investment banking and commercial banking.



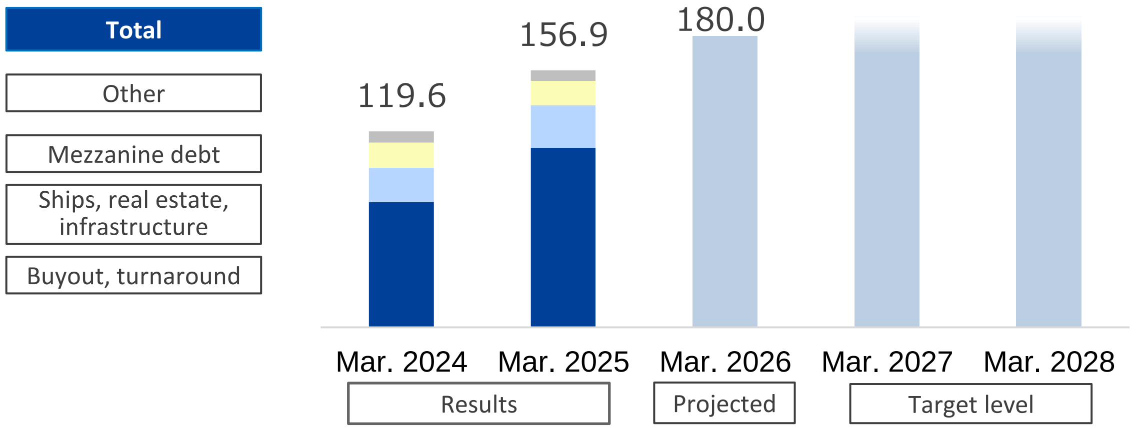
① Leveraging the customer base and relationships of each subsidiary bank

② Providing hands-on support to enhance corporate value for clients through lending, investment, sales channel expansion, and personnel placement

Equity business

- Focusing on creating opportunities for co-investment, structured finance deal sourcing, and M&A fees by **strengthening collaboration with investee funds**
- **Applying expertise gained in the equity business to local transactions**

[Fund investment balance] (Unit: ¥ bil.)



[Strengthening fund collaboration]

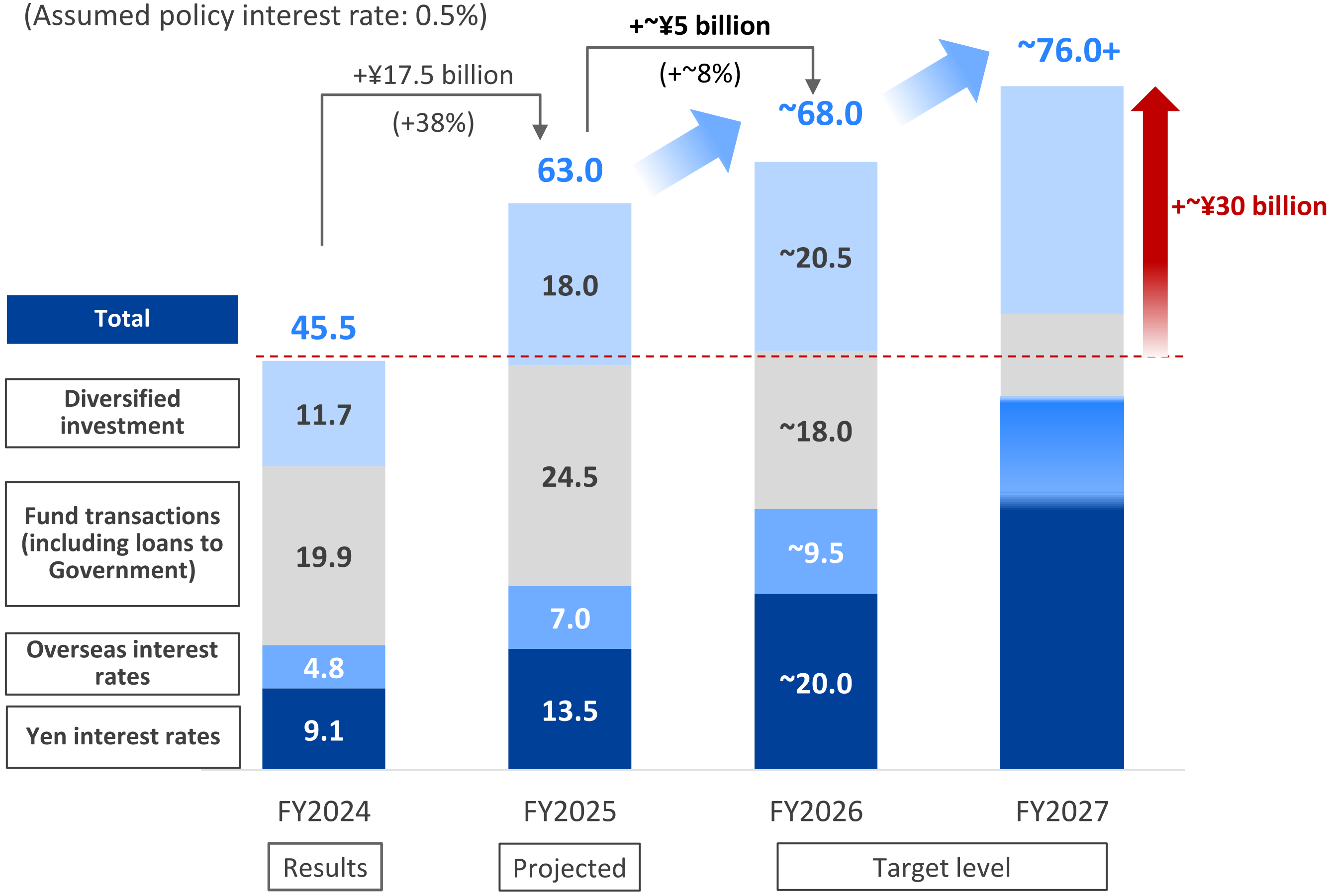
Fukuoka Financial Group

Growth of the Market Operation Division

- By capturing the benefits of domestic and global growth through market operations, FFG aims to maximize earnings as a growth driver under the 8th MTMP.

Core gross business profit of the market operation division

* Excluding gains (losses) on securities (Unit: ¥ bil.)

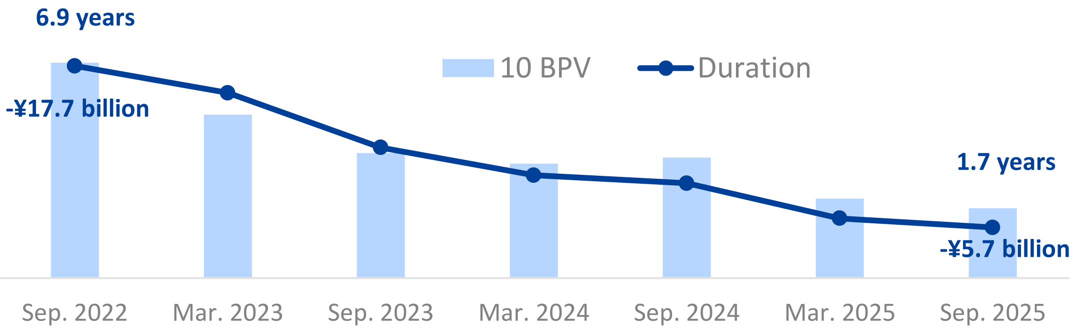


Current investment policy

Yen interest rates	- Proceed with portfolio restructuring by carefully gauging interest rate trends, while maintaining a cautious stance on fixed-rate bond investments
Overseas interest rates	- Continue investing in fixed-rate bonds, anticipating improved profitability driven by future rate cuts
Diversified investment	- Expand the portfolio by investing in private assets (PE/PD*) and overseas assets (CLOs), etc.
Fund transactions	- Focus on loans to Government in anticipation of future interest rate rises

* Not included in the graph on the left as these are recorded under non-recurring gains (losses).

Investment status of domestic bonds (10 BPV, duration)

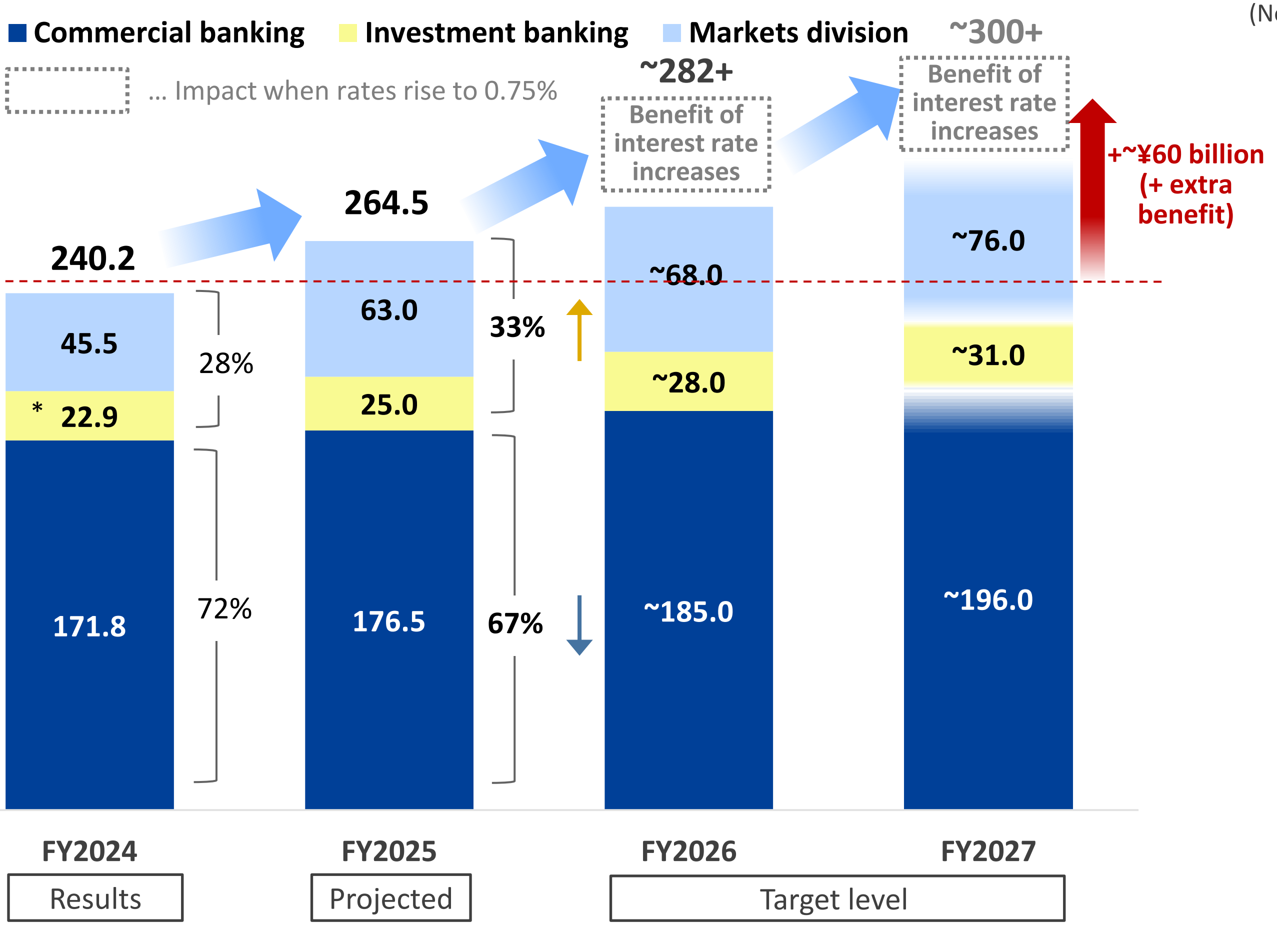


Optimization of Business Portfolio

- Under the 8th MTMP, FFG aims to raise the top line and improve ROE by deploying risk assets and resources into growth areas.

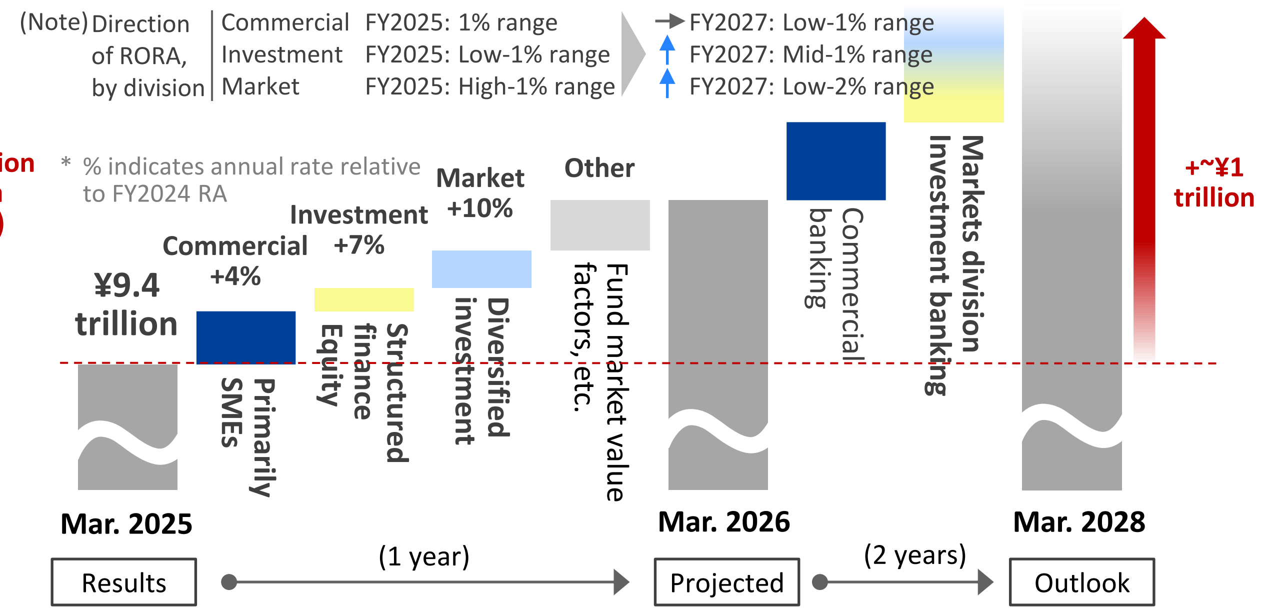
Gross business profit of major divisions

(Assumed policy interest rate: 0.5%) Unit: ¥ bil.



Direction of risk asset accumulation

RA as of Sep. 30, 2025: ¥9.7 trillion



(Note) Approximation of RORA based on internal management accounting (considering business expenses, personnel expenses, etc.; after-tax). Investment banking excludes FY2024 factors related to large funds.

Deployment of resources (expected increase in personnel compared to FY2024)

Investment banking	- **M&A** FY2025: + 8 (FY2027: +15) - **Equity** FY2025: + 19 (FY2027: +45) - **Structured finance** FY2025: + 19 (FY2027: +40)
Markets division	- **Market operation** FY2025: + 24 (FY2027: +60)

Strengthen resources while adding mid-career recruits

* Excluding ¥6.2 billion in large fund exits

Fukuoka Financial Group

Path to Profitability for Minna Bank

For details on the business strategy for Minna Bank, refer to the IR Day (Sep. 2025) presentation materials available on the FFG website.

- **Several service launches with BaaS partners are scheduled in FY2025/2H onwards, driving dramatic growth toward achieving profitability in FY2027.**

BaaS partners

Cumulative number of service release partners 18

Service releases in 2025/2H

Oct. 2025	viviON (Geo Holdings Group)
Oct. 2025	and ST Co., Ltd. (formerly Adastria Co., Ltd.)

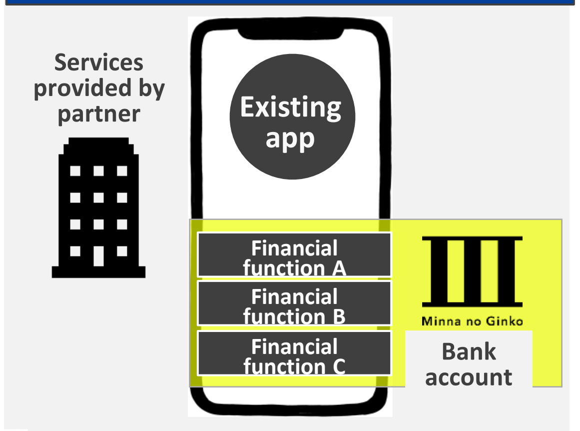
Number of partners that have signed MOU but not yet released service 9

ZIPAIR Tokyo Inc., DMM.com LLC, World Staffing Co., Ltd., BOOKOFF CORPORATION LIMITED, Merpay, Inc., etc.

BaaS alliance with Merpay, Inc. (details of announcement)
- Integration of multiple financial functions into the Mercari App
- Opening of partner branches
- Merpay acquired registration as an electronic payment service provider
- **Service launch scheduled for this fiscal year**

Example of BaaS alliance

Provision of multiple financial functions via API

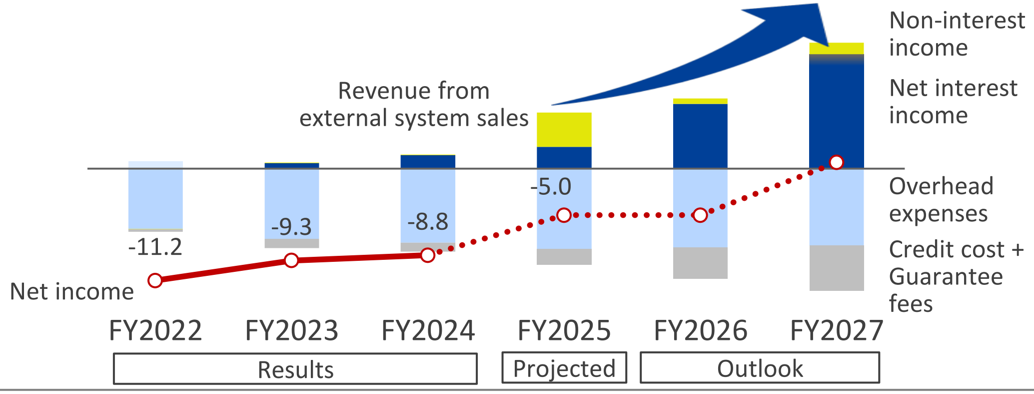


Benefits for each partner

Users	Improved convenience and financial benefits by **adding multiple financial functions to the existing service flow**
Partner	**Build an economic zone and strengthen the earnings base** by circulating funds within their own services
Minna Bank	Expansion of customer base **through close collaboration with partner companies**

Change in income structure and path to profitability

(Unit: ¥ bil.)



Accelerating acquisition of accounts, loans, and deposits by leveraging alliances with partners with large customer bases and deepening API integration

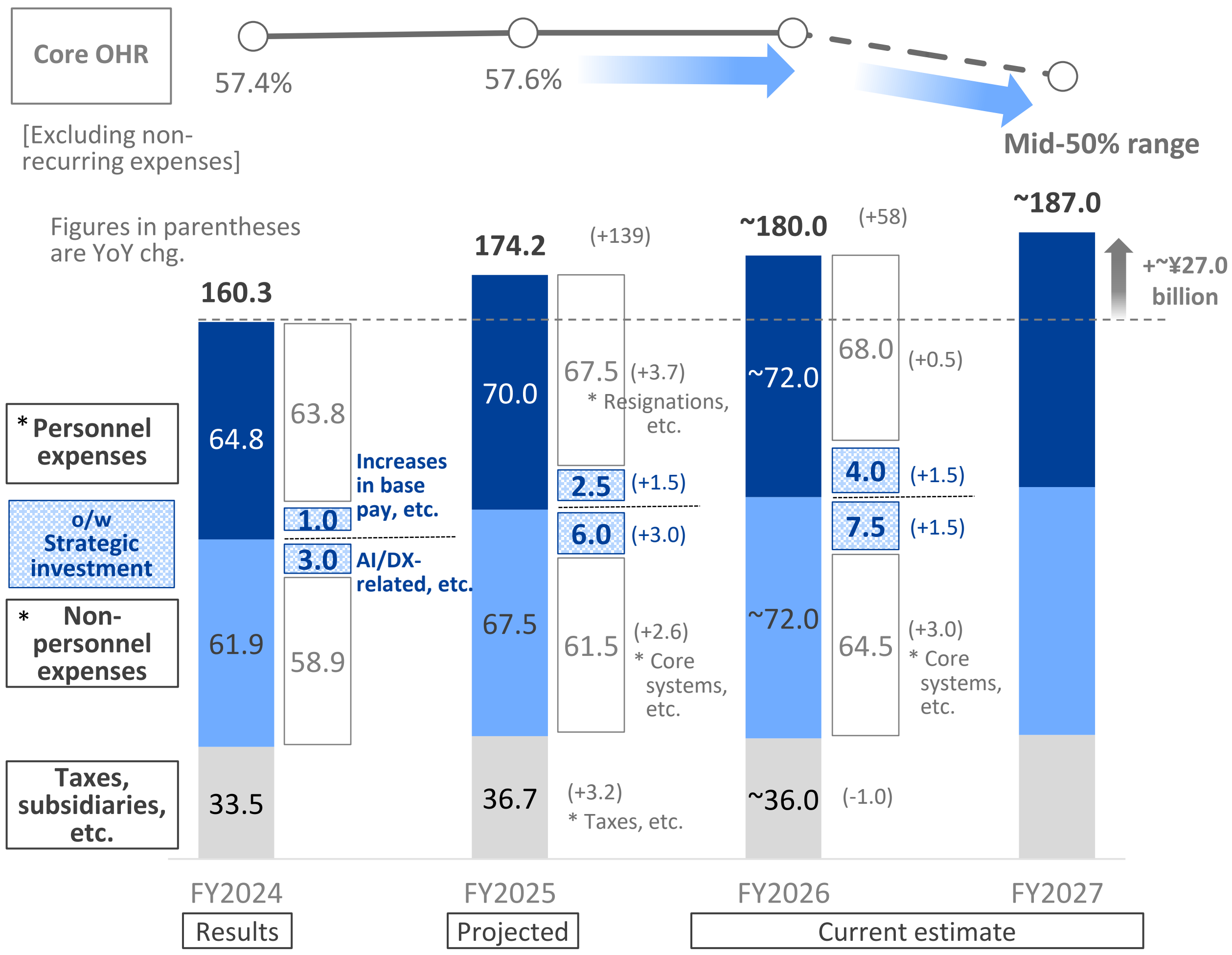
Curbing marketing expenses by promoting account acquisition jointly with partners

Expense Control

- **Actively investing in growth areas for the future while controlling expenses to lower OHR and improve ROE.**

Outlook for consolidated expenses

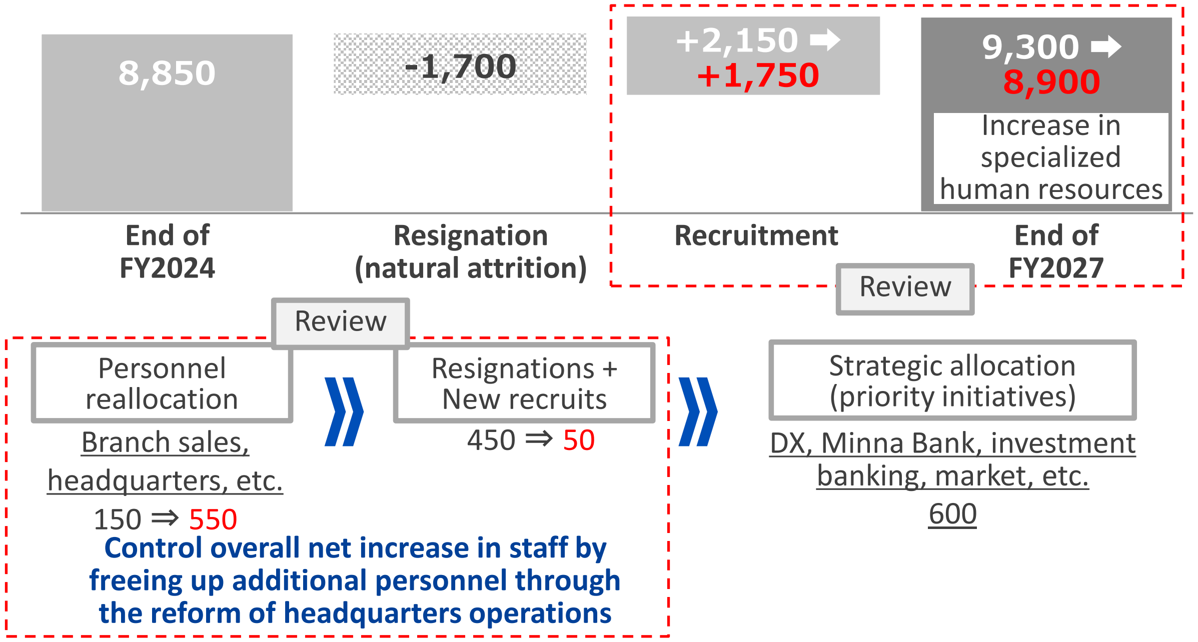
(Unit: ¥ bil.)



Policy on cost discipline

System costs DX costs	● Rationalization of existing operations and sub-systems through necessity assessment ● Optimization of digital tool investment (necessity, pace, scope, and cost)
Personnel expenses	● Freeing up personnel through reform of headquarters operations

Personnel assumptions in the 8th MTMP (partially revised)

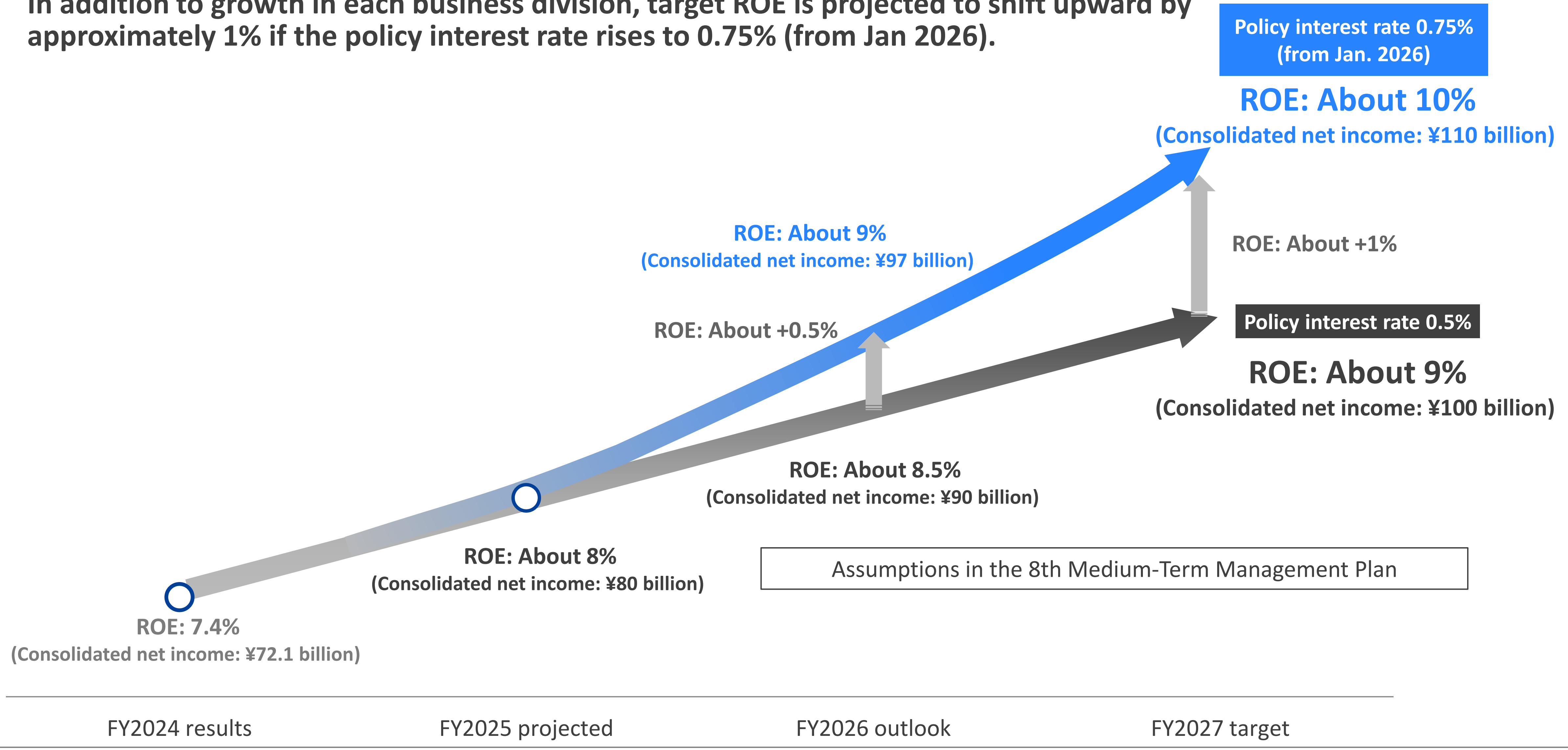


* Personnel expenses and non-personnel expenses are the sum of the four banks (Fukuoka, Kumamoto, Juhachi-Shinwa, and Fukuoka Chuo) + FFG non-consolidated

Fukuoka Financial Group

Target ROE Level and Impact of Rising Interest Rates

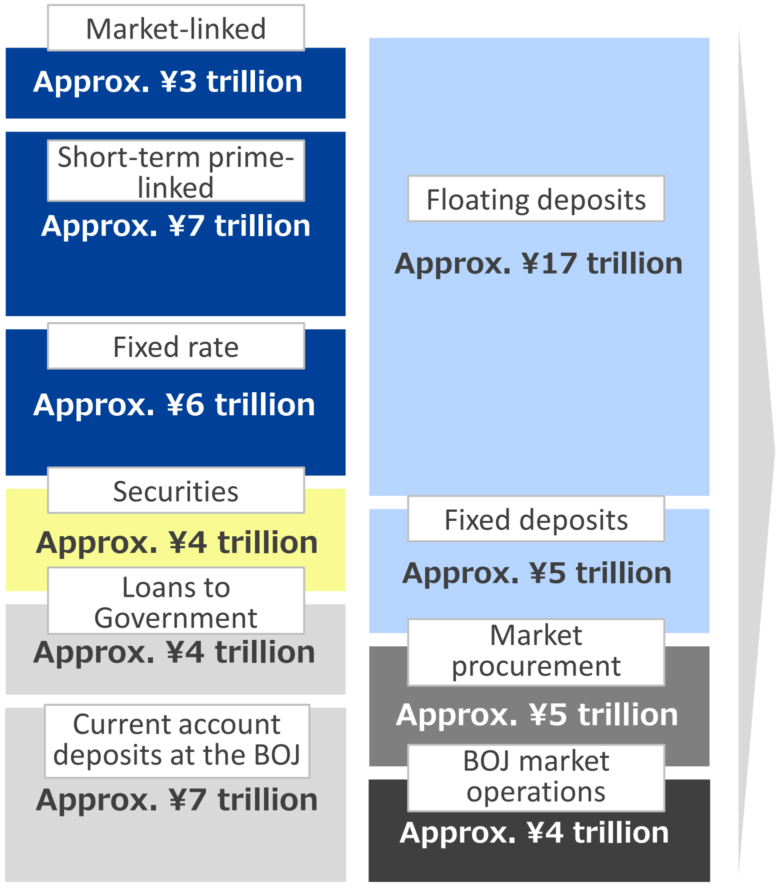
- **In addition to growth in each business division, target ROE is projected to shift upward by approximately 1% if the policy interest rate rises to 0.75% (from Jan 2026).**



[Reference] Simulation of Rising Yen Interest Rates

- **Net interest income is expected to increase by ¥10 billion in FY2026 and by ¥15 billion in FY2027 compared to the MTMP, assuming a policy interest rate of 0.75% (from January 2026).**

Yen balance sheet (as of Sep. 30, 2025)



Impact on net interest income when policy interest rate is raised to 0.75% in Jan. 2026

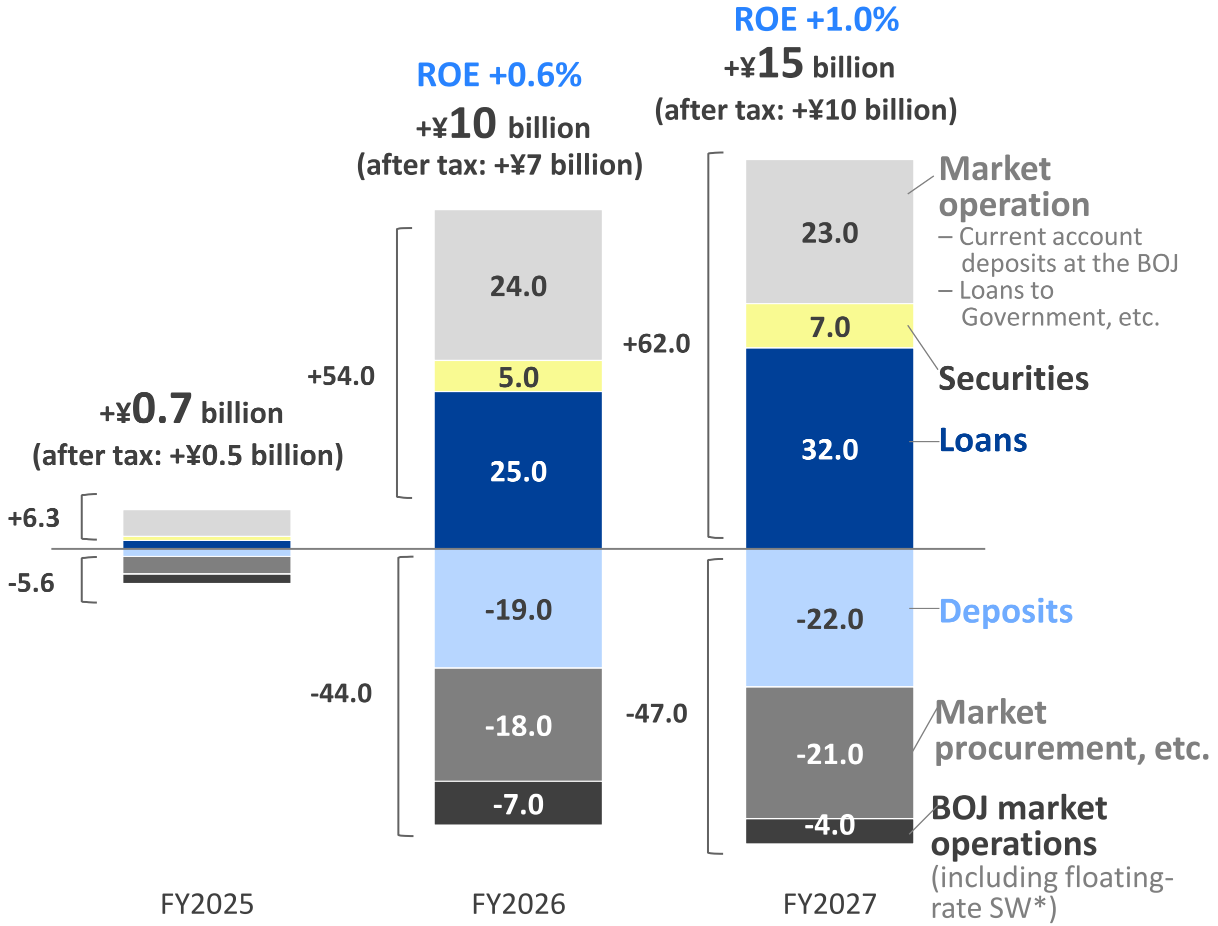
[Assumptions for estimating impact]

Interest rates

- Policy interest rate: 0.75% from Jan. 2026, remaining flat thereafter
  - Long-term rate +15 bps
    Short-term rate +25bps
  - Short-term prime rate +25bps
  - Deposit interest rate: Increase based on money market rate

BS

- Reflects projected changes during the MTMP period
  - Buildup of deposit and loan balances
  - Increase in bond investment
  - Decrease in balance of BOJ market operations
  - ⇨ Decrease in market operation, increase in market procurement



* Swap transactions implemented in previous fiscal years to capture the benefits of rising interest rates ahead of time

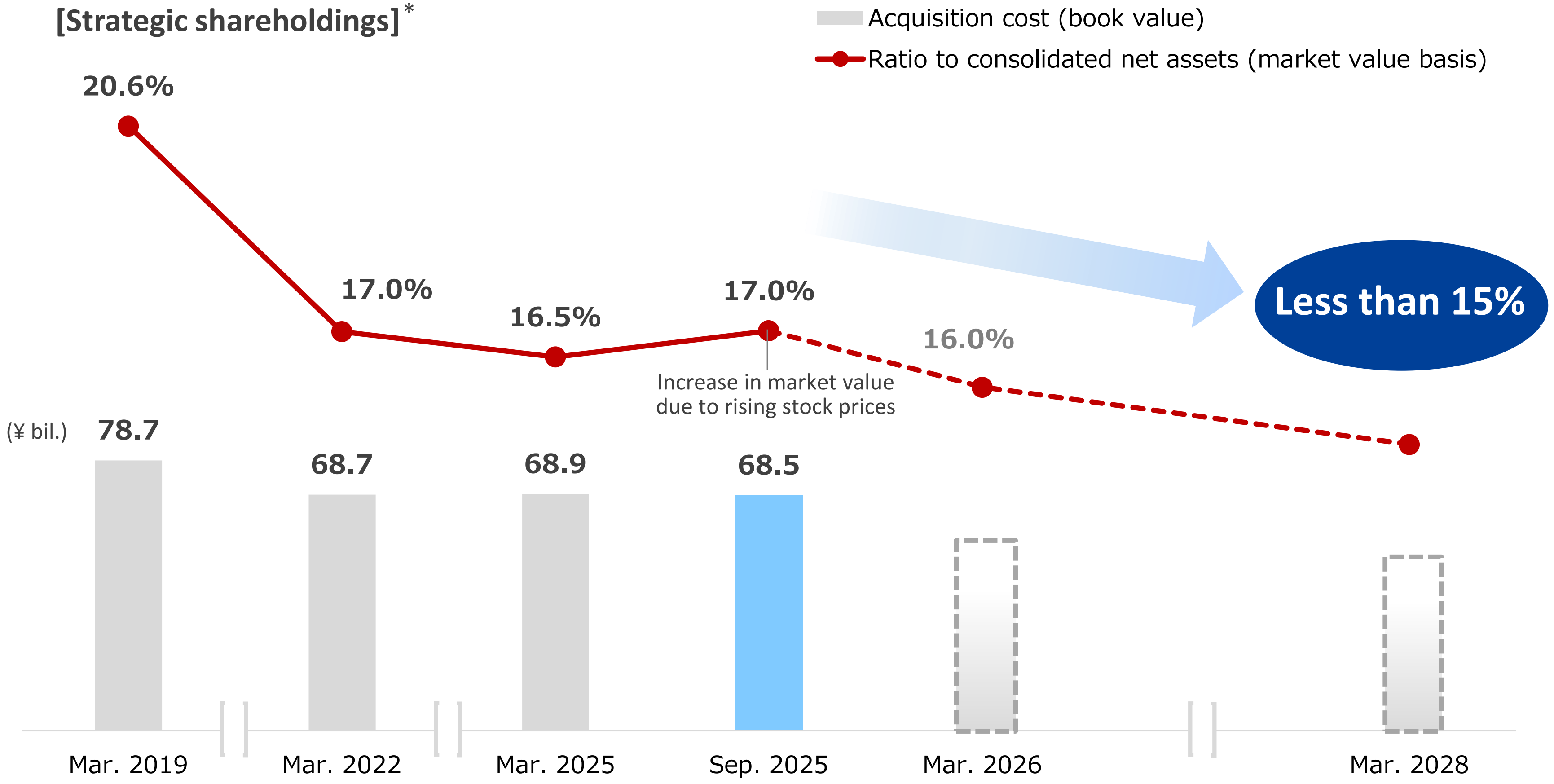
Reduction of Strategic Shareholdings

Financial Highlights (previously disclosed)

- **The ratio of strategic shareholdings increased at the end of September 2025 due to higher stock prices. The pace of reduction will be accelerated from the second half onwards.**

Reduction target — **Reduce the balance of strategic shareholdings (market value) to less than 15% of consolidated net assets by the end of March 2028**

[Strategic shareholdings]*



(Reference)

■ **Status of equity holdings reclassified from policy investments to pure investments**

	Mar. 2024	Mar. 2025	Sep. 2025	
	Results	Results	Results	Change from Mar. 2025
Number of holdings	6	6	4	-2
Acquisition cost (¥ bil.)	6.3	6.2	5.0	-1.2
Market value (¥ bil.)	17.9	17.3	17.1	-0.2

* Scope: Bank of Fukuoka (based on Securities Report disclosures).

Ratio to consolidated net assets = Total market value of strategic shareholdings (listed and unlisted equities, and equities deemed to be held as stated in the Securities Report) ÷ Consolidated net assets

Fukuoka Financial Group

Capital Policy

- **Managing capital by balancing risk-taking/growth investment with shareholder returns, premised on financial soundness → Responding flexibly while monitoring the pace of capital buildup.**

Basic capital policy

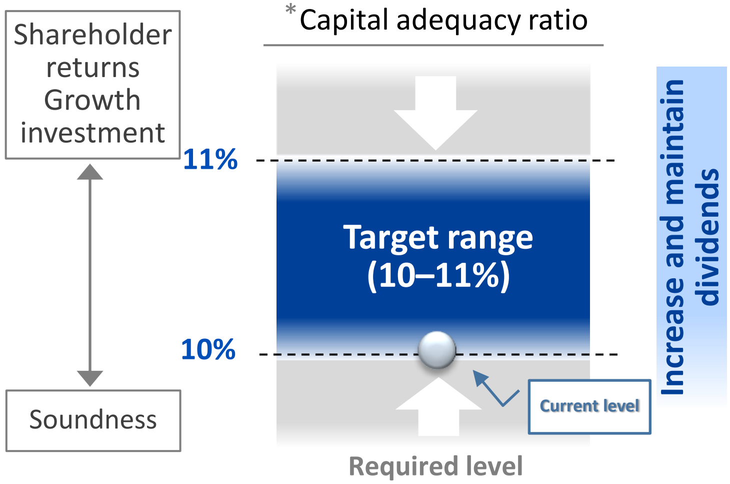
Basic policy

- **While maintaining soundness**, we aim to manage capital in a way that balances shareholder returns with **investment in growth** for the development of the local economy and the enhancement of FFG's corporate value.

Shareholder returns

- **We will strive to steadily and sustainably increase and maintain dividends per share through profit growth**
  - **Dividend payout ratio: About 40%**
  - **Share buybacks**: We will consider executing share buybacks while taking into account business performance and capital conditions, growth investment opportunities, and stock price and other market environment factors.

Capital management perspective



Perspective

- Additional growth investment
- Additional shareholder returns

(Considered based on various circumstances)

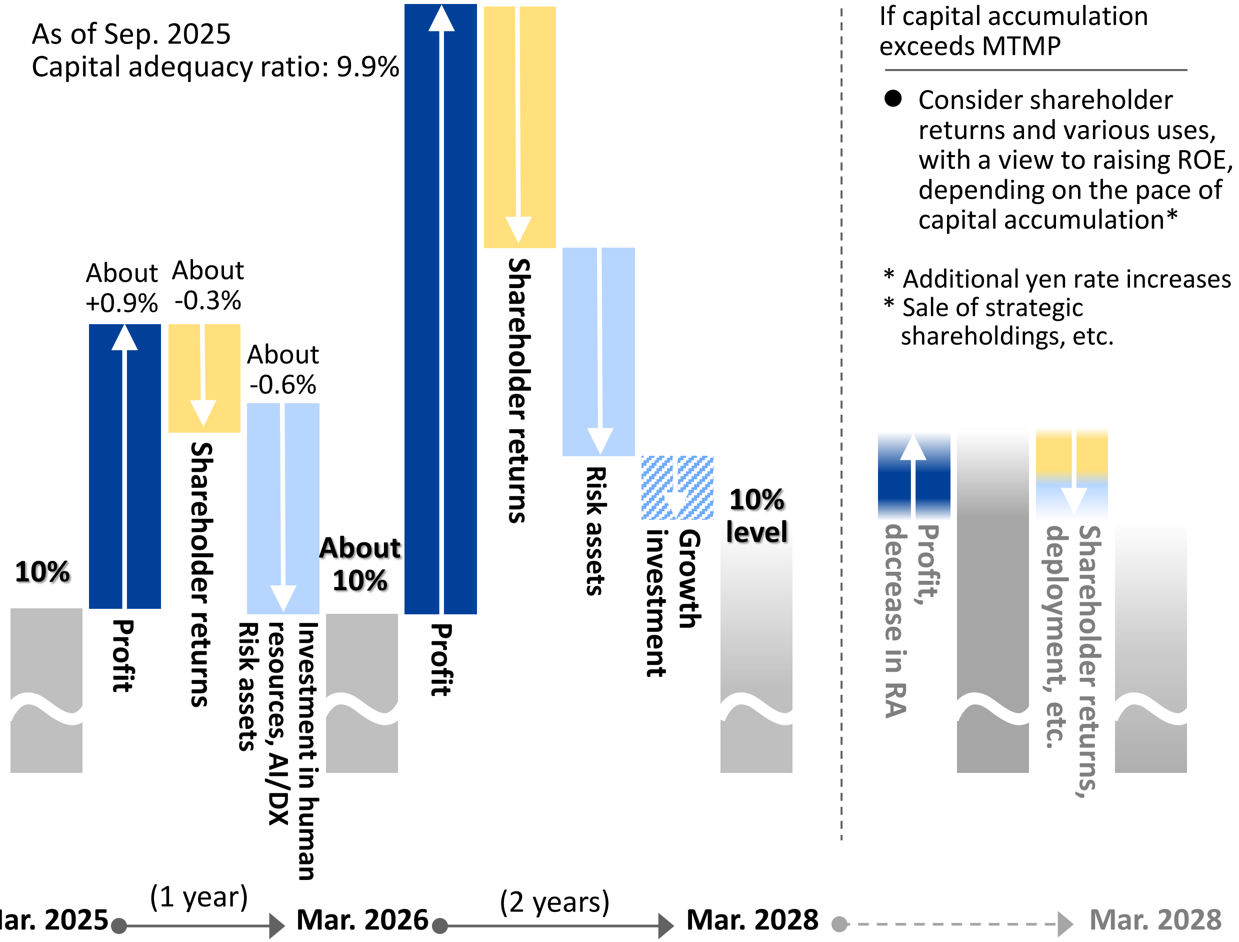
- Growth investment
- Share buybacks
- Capital accumulation

(Toward target range)

- Capital accumulation

* Basel III finalization basis (full implementation)

Capital allocation in the 8th MTMP (including current projections)



Strengthening Dialogue with Shareholders and Investors

- **Strengthen the IR framework to improve the quality and quantity of communication with shareholders and investors, and reflect that dialogue in management.**

Enhancement of information disclosure and communication opportunities

- **Briefings of financial highlights for 1Q and 3Q** (from FY2025/1Q)
- **Enhancement of IR Day and Small Meetings** (FY2025/1H: 2 sessions)
- **Overseas IR (physical roadshows)** (from FY2024)
- **Briefings for individual investors** (scheduled from FY2025/4Q)

Enhanced disclosure

- **Disclosure of scripts** (from FY2025/1Q) **and Q&A** (from FY2024/2Q) **from briefings**
  * In Japanese and English
- **Disclosure of presentations, scripts, and Q&A from IR Day and Small Meetings** (from FY2025/1Q)
  * In Japanese and English

Examples of actions taken based on investor feedback

Main feedback	Actions taken
A plan for reducing strategic shareholdings should be formulated.	Formulated a reduction plan within the 8th MTMP
The Integrated Report should be published a little earlier.	Brought publication forward by 4 months in FY2025 (to July)
We want more detailed explanations about Minna Bank. Focusing attention only on Minna Bank is a waste; the Kyushu economy and the strengths of FFG should be more actively promoted.	Along with the business strategy for Minna Bank, provided information about both the Kyushu economy and the strengths of FFG at IR Day

Appendix

(Reference)

FY2025: Overview of Interim Financial Results and Full-Year Earnings Projection

FFG consolidated profit & loss		FY2025/1H financial results			FY2025 full-year earnings projection	
(Unit: ¥ bil.)		Results	YoY chg.		Revised projection	Progress
Core gross business profit		**151.5**	**+14.4**		**302.6**	50.1%
Banks total		135.0	+7.7		274.6	49.2%
Net interest income (domestic)	①	111.5	+7.4		227.1	49.1%
Interest on deposits and loans		78.7	+3.9		161.0	48.9%
Interest on loans and discounts		98.4	+20.8		201.7	48.8%
Interest on deposits		-19.7	-16.9		- 40.7	48.4%
Interest on securities, etc.		32.8	+3.3		66.1	49.7%
Net interest income (international)		8.1	+0.8		16.3	49.6%
Non-interest income	②	15.4	-0.5		31.2	49.4%
Subsidiaries, consolidation adjustment	③	16.5	+6.7		28.0	58.7%
Overhead expenses		**-84.9**	**-6.6**	**A**	**- 174.2**	**48.7%**
Core business profit	④	**66.6**	**+7.9**		**128.4**	**51.8%**
Gains (losses) on securities		**0.9**	**+4.5**		**5.0**	18.7%
Gains (losses) on bonds		-4.2	+7.4		- 2.7	157.0%
Gains (losses) on stocks		5.2	-2.9		7.7	66.9%
Credit cost	⑤	**-4.9**	**-4.6**	**B**	**- 17.1**	28.5%
Banks total		-1.8	-4.4		- 11.0	16.5%
Subsidiaries, etc.		-3.0	-0.2		- 6.1	50.3%
Net income		**43.6**	**+4.4**	**C**	**80.0**	**54.5%**

Interim financial highlights

- **Consolidated core business profit increased by ¥7.9 billion year-on-year**, in part due to an increase in net interest income
- **Consolidated net income increased by ¥4.4 billion year-on-year**, marking steady progress at **54.5% against the projection**

[Main year-on-year factors]

① Increased by ¥7.4 billion year-on-year due to increases in **interest on deposits and loans** and **interest on securities**

② Increased by ¥6.7 billion year-on-year due to recording **revenue from external system sales related to Minna Bank**

③ Increased by ¥6.6 billion year-on-year due to implementation of growth investments such as **increases in base pay** and **DX**

④ Increased by ¥4.5 billion year-on-year due to the absence of the **previous year's losses associated with restructuring the portfolio**
Rebalanced the yen bond portfolio, utilizing **gains on the sale of strategic shareholdings**

⑤ Increased by ¥4.6 billion year-on-year due to the **absence of the previous year's recovery of large loans**, but remained lower than projected

Full-year earnings projection

A) Revised core business profit upward, taking into account factors such as domestic net interest income which was solid in the first half

B) Maintained the initial plan (banks total) for credit cost, taking into account the status of bankruptcies and downgrades in the first half

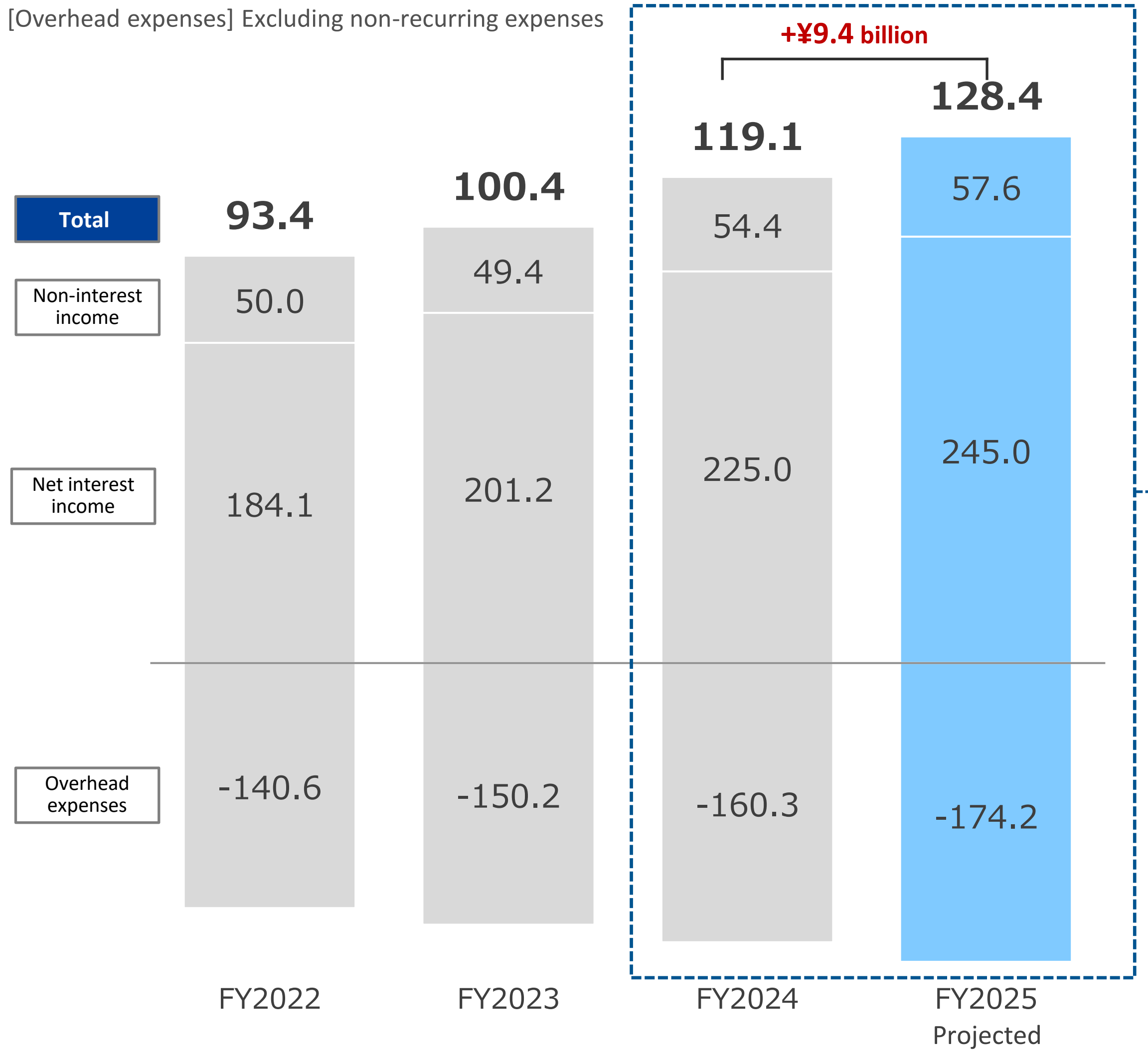
C) Left the projection for consolidated net income unchanged at this stage to assess trends in core business profit and credit cost in the second half

Top Line (Consolidated Core Business Profit)

Core business profit (FFG consolidated)

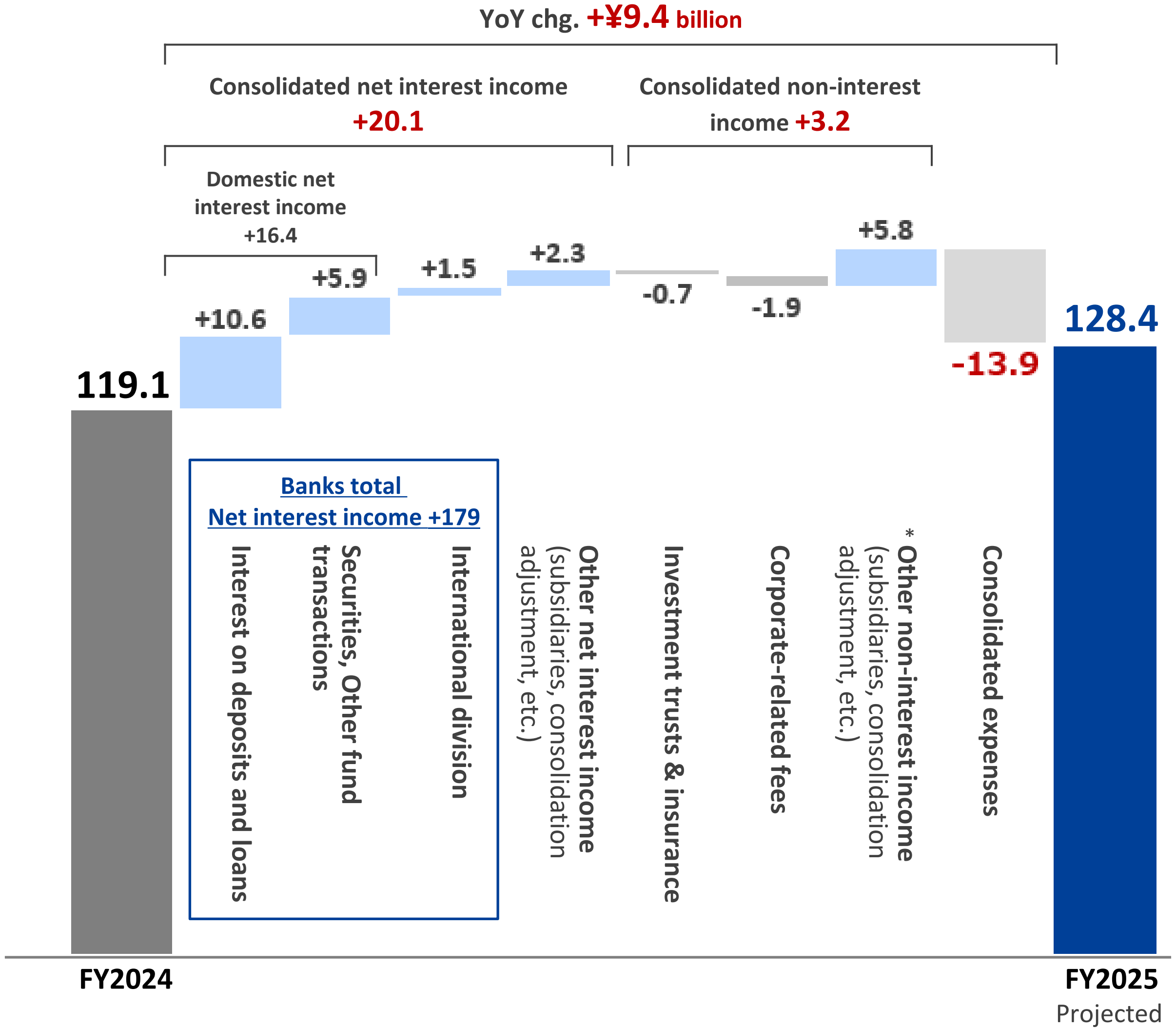
(Unit: ¥ bil.)

[Non-interest income] Excluding gains (losses) on bonds
[Overhead expenses] Excluding non-recurring expenses



Breakdown of year-on-year changes (FFG consolidated)

(Unit: ¥ bil.)



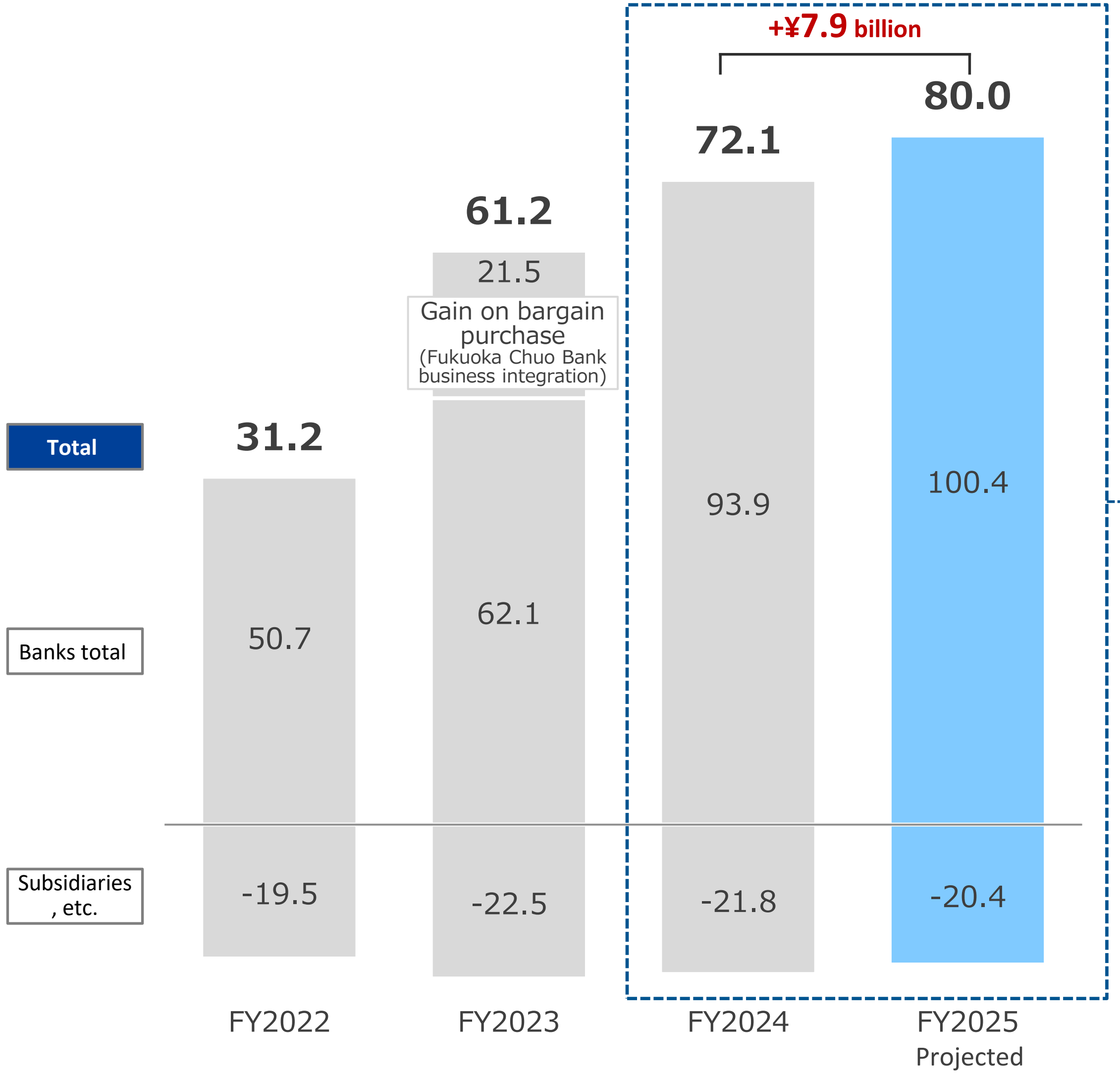
* Including revenue from external system sales related to Minna Bank

Bottom Line (Consolidated Net Income)

Profit & Loss

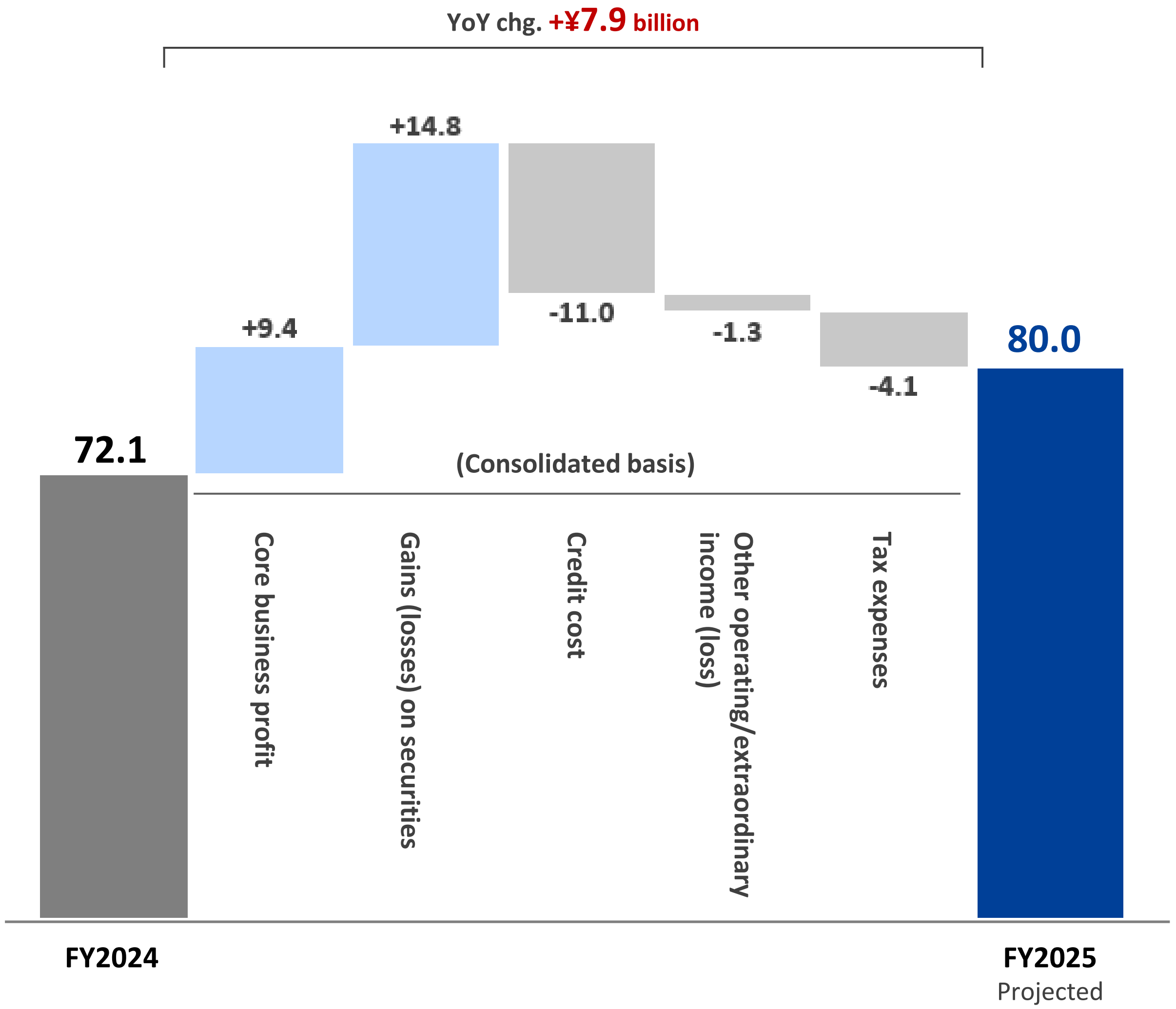
Consolidated net income

(Unit: ¥ bil.)



Breakdown of year-on-year changes

(Unit: ¥ bil.)



Fukuoka Financial Group

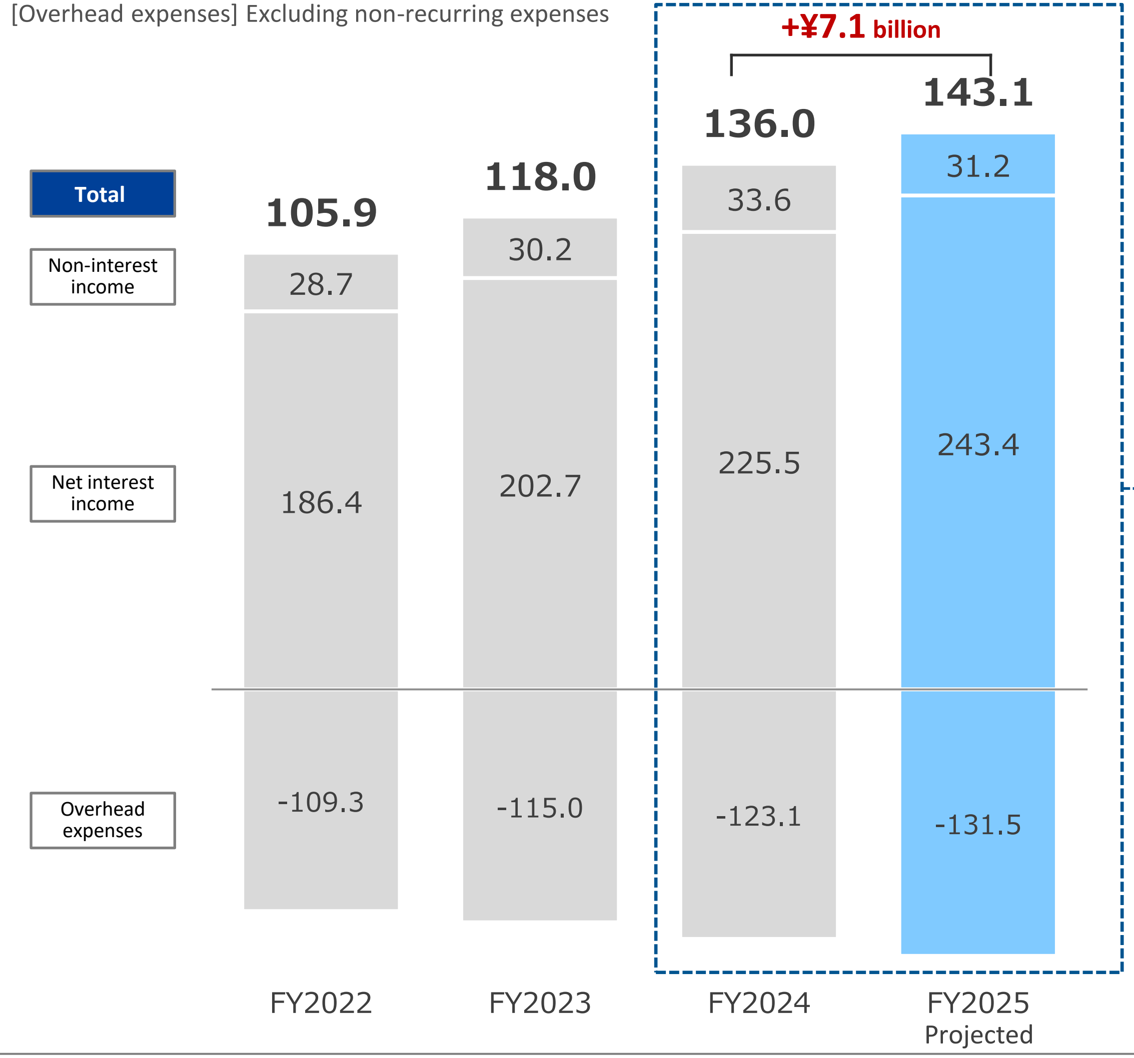
Core Business Profit (banks total)

Profit & Loss

Core business profit (banks total)

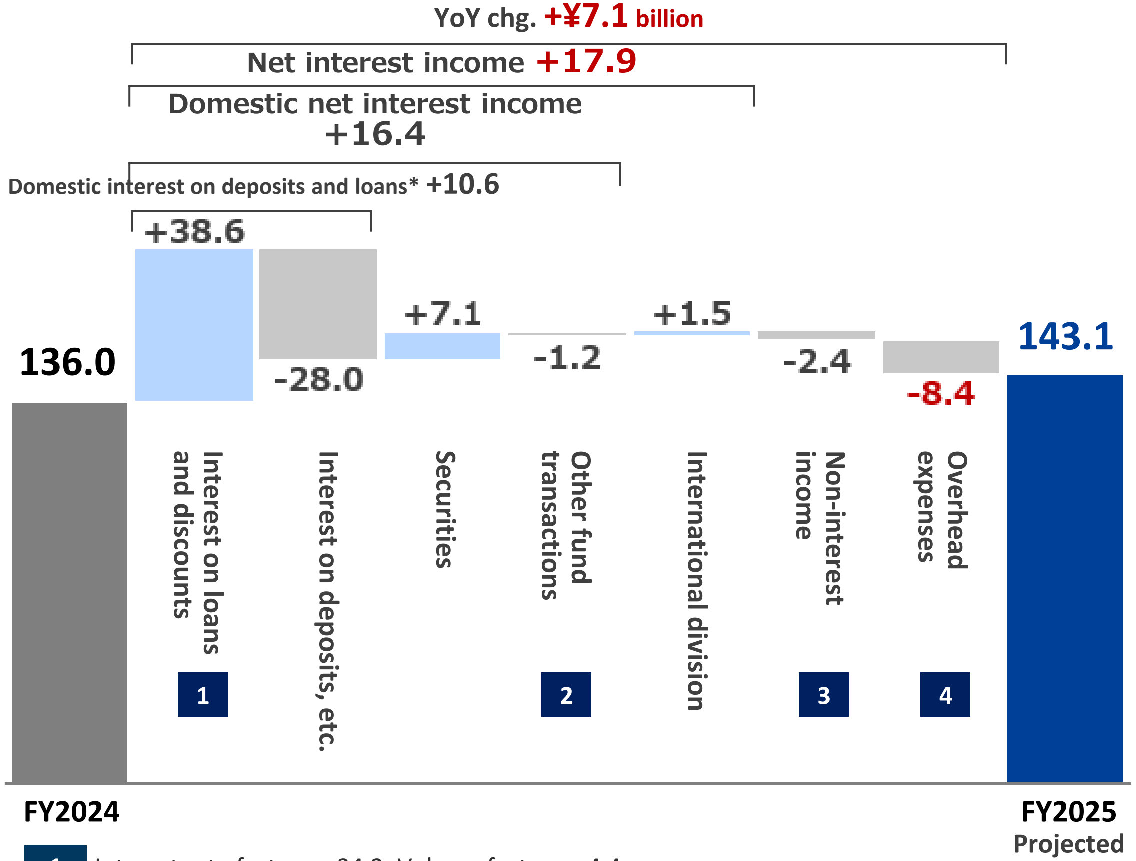
(Unit: ¥ bil.)

[Non-interest income] Excluding gains (losses) on bonds
[Overhead expenses] Excluding non-recurring expenses



Breakdown of year-on-year changes (banks total)

(Unit: ¥ bil.)



1	Interest rate factors: +34.2, Volume factors: +4.4
2	Current account deposits at the BOJ: +14.7, Loans to Government, etc.: +15.9, Short-term fund procurement, etc.: -31.8
3	Investment trusts: -0.8 (Sales commissions: -1.7, Trust fees, etc.: +0.9), Insurance: +0.1, Group credit life insurance premiums: -1.6
4	Personnel expenses: -4.7, Non-personnel expenses: -2.4, Taxes: -1.3

* Excluding interest on loans to Government, etc.

Fukuoka Financial Group

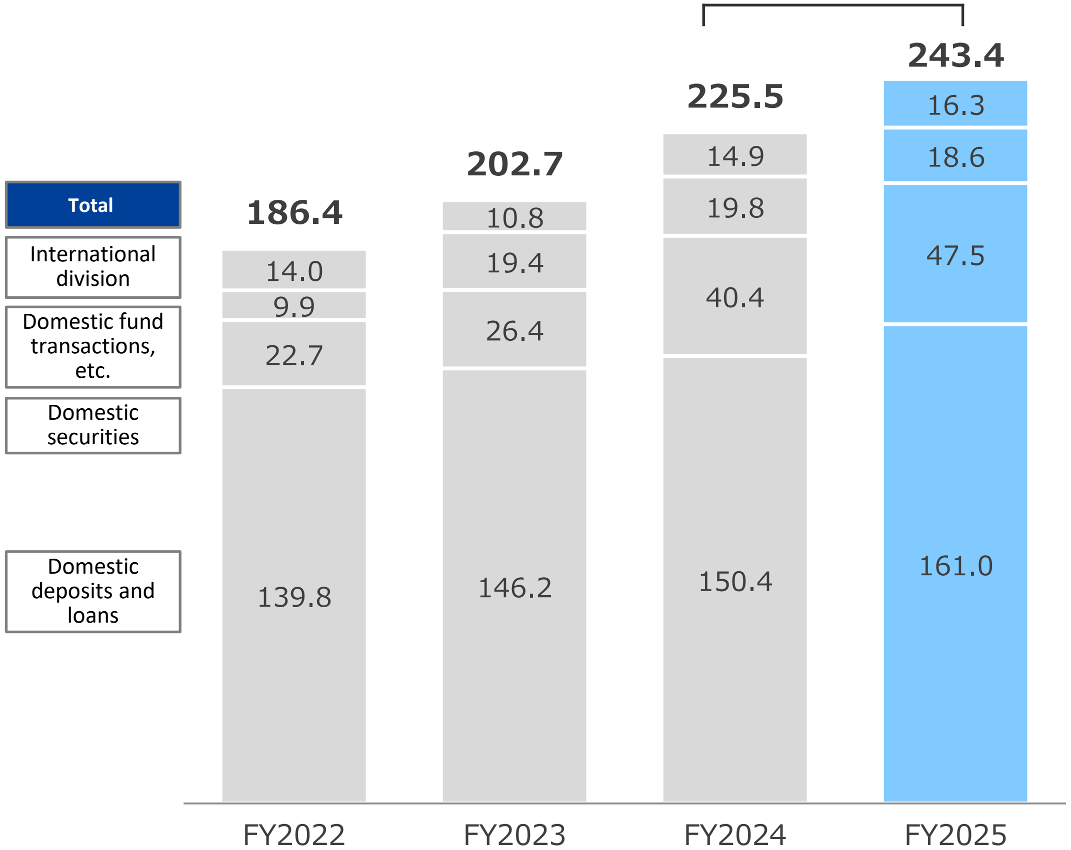
Net Interest Income (banks total)

Profit & Loss

Net interest income (banks total)

(Unit: ¥ bil.)

Domestic deposits and loans: Excluding loans to Government, etc.



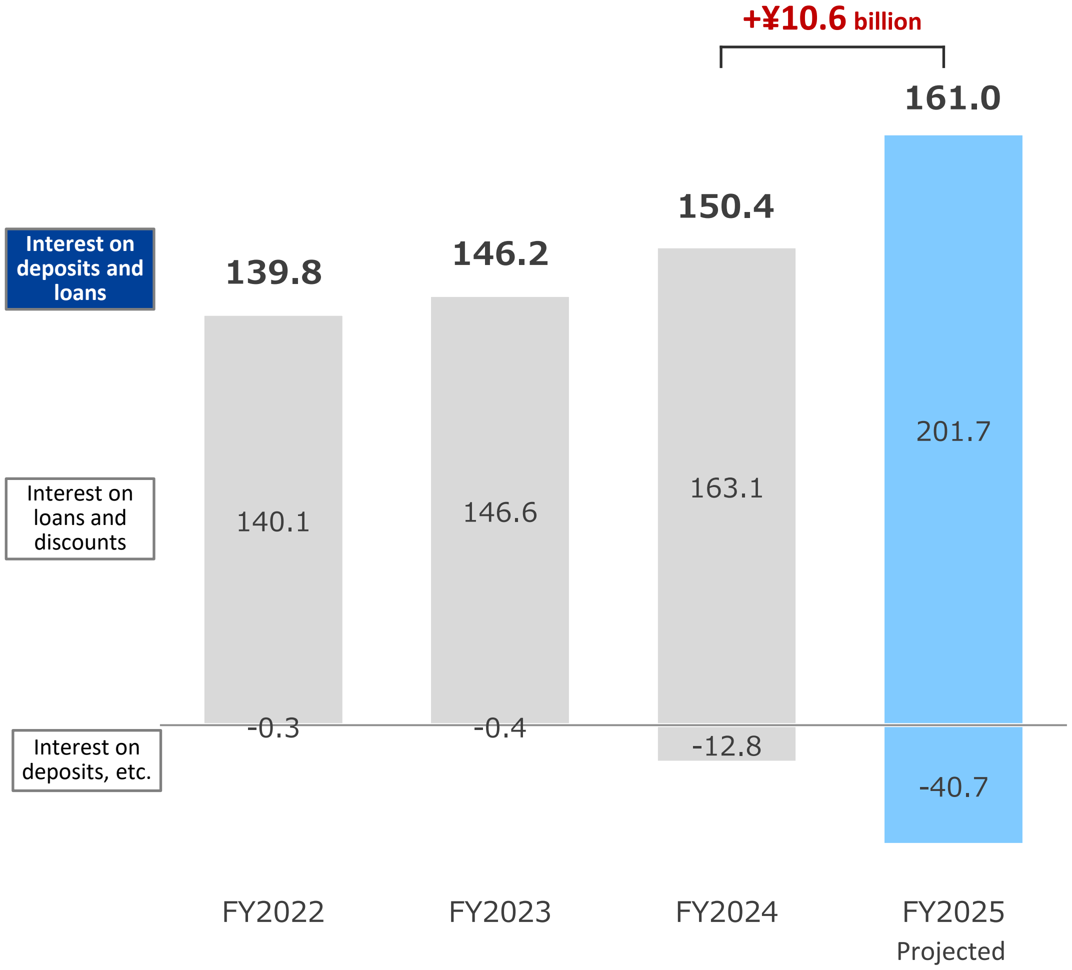
(Reference) Loans to Government, etc. under domestic fund transactions, etc.

FY2022	FY2023	FY2024	FY2025 Projected
0.4	0.5	6.7	22.6

Domestic interest on deposits and loans (banks total)

(Unit: ¥ bil.)

Interest on loans and discounts: Excluding loans to Government, etc.

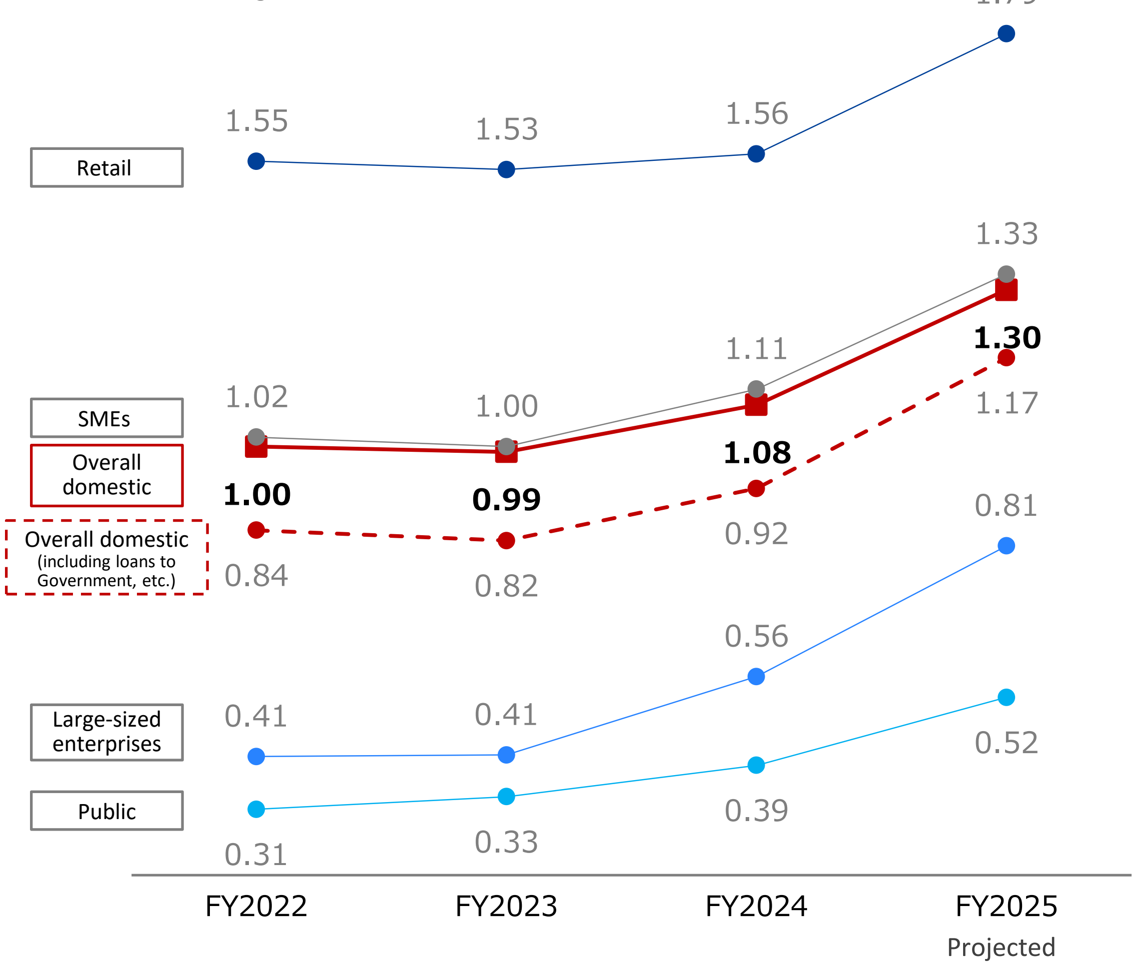


Interest Rates on Domestic Loans

Interest rates on domestic loans (banks total)

(Unit: %)

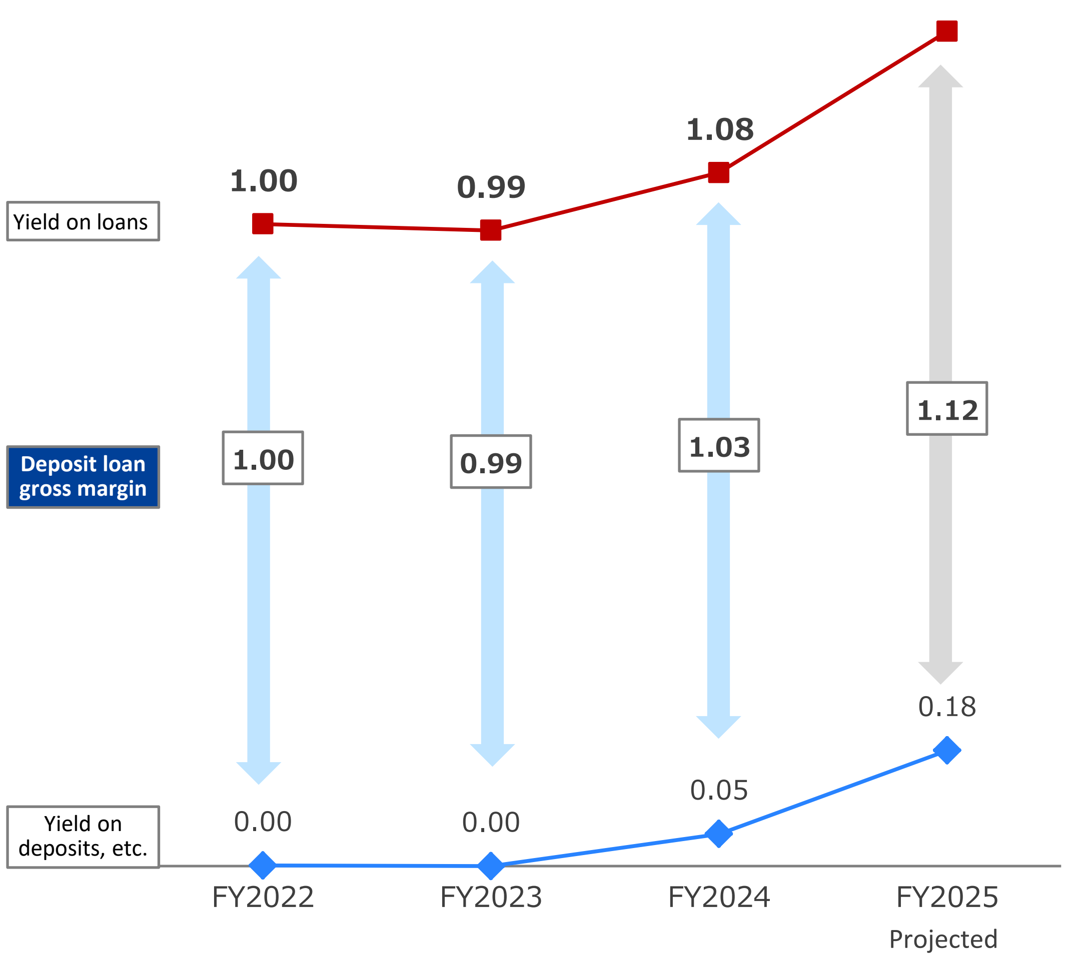
Yield on loans: Excluding loans to Government, etc.



Domestic deposit loan gross margin (banks total)

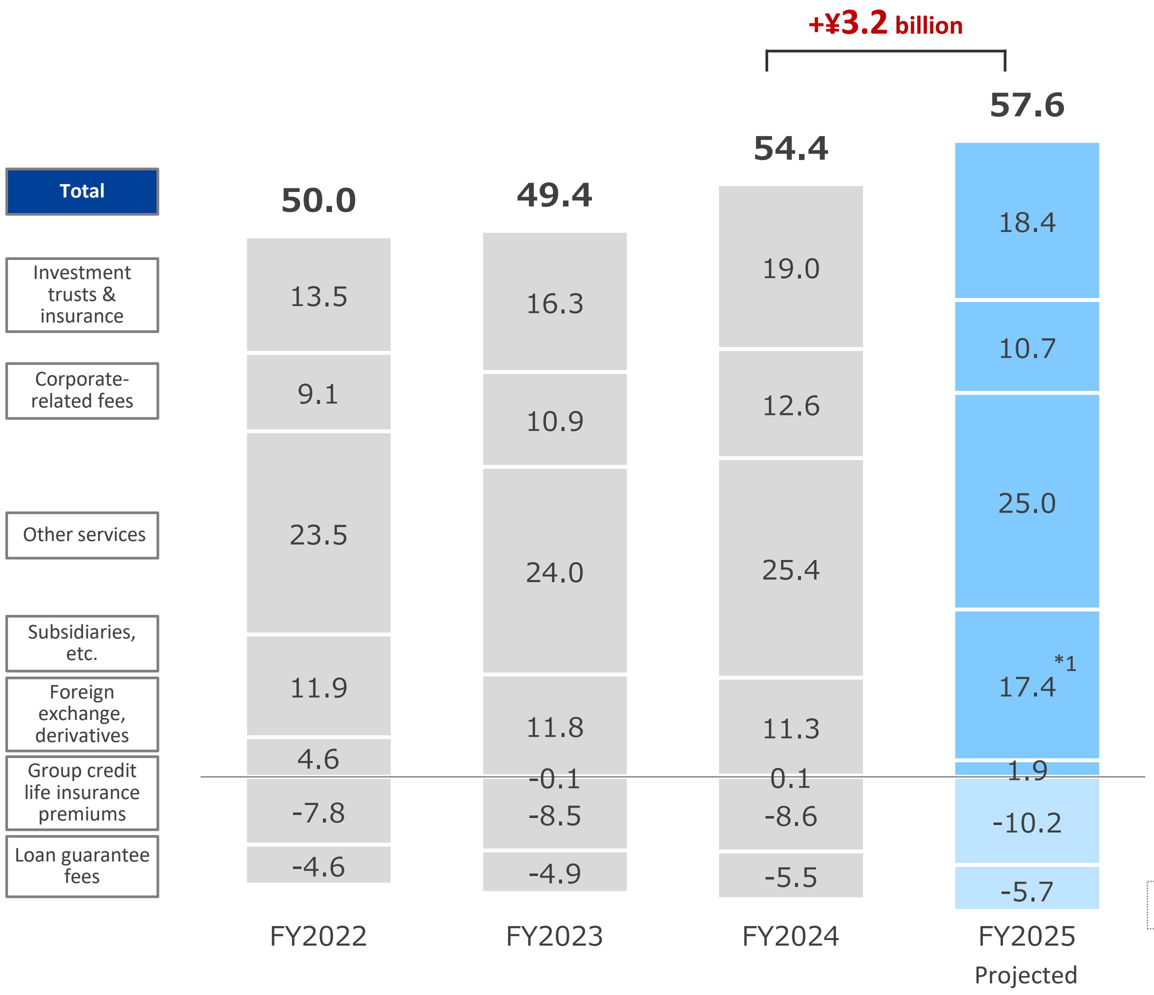
(Unit: %)

Yield on loans: Excluding loans to Government, etc.



Consolidated Non-interest Income (excluding gains (losses) on bonds)

Non-interest income (FFG consolidated)
* Excluding gains (losses) on bonds (Unit: ¥ bil.)



Breakdown of investment trusts & insurance fees (banks total)
(Unit: ¥ bil.)

	FY2022	FY2023	FY2024	FY2025 projected
Total	**13.5**	**16.3**	**19.0**	**18.4**
Sales commissions on investment trusts	4.0	5.7	6.9	5.2
Investment trust fees	4.0	5.1	6.8	7.7
Insurance fees	5.4	5.4	5.4	5.5

Breakdown of corporate-related fees (banks total)
(Unit: ¥ bil.)

	FY2022	FY2023	FY2024	FY2025 projected
Total	**9.1**	**10.9**	**12.6**	**10.7**
Syndicated loans, structured finance	5.1	6.3	6.9	5.6
Consulting, business matching	0.4	0.5	1.0	0.7
M&A	0.4	0.6	1.0	0.0 *2
Other (Corporate settlement fees, etc.)	3.2	3.5	3.8	4.4
Reference: FFG Succession Co., Ltd. (M&A advisory services)	0.3	0.3	0.5	1.0 *2

*1 Including revenue from external system sales related to Minna Bank

*2 M&A business consolidated into FFG Succession Co., Ltd. from FY2025

Fukuoka Financial Group

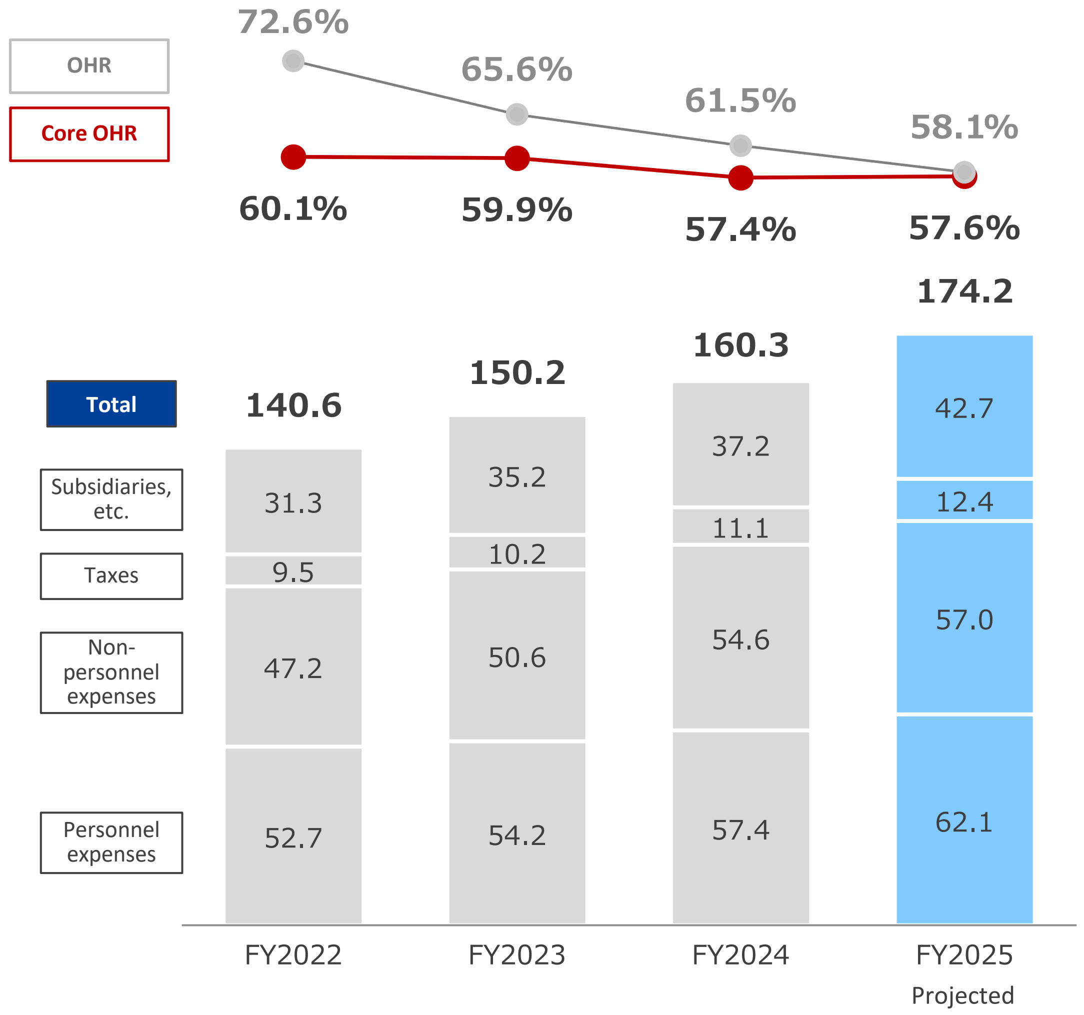
Consolidated Expenses, Consolidated Credit Cost

Profit & Loss

Overhead expenses (FFG consolidated)

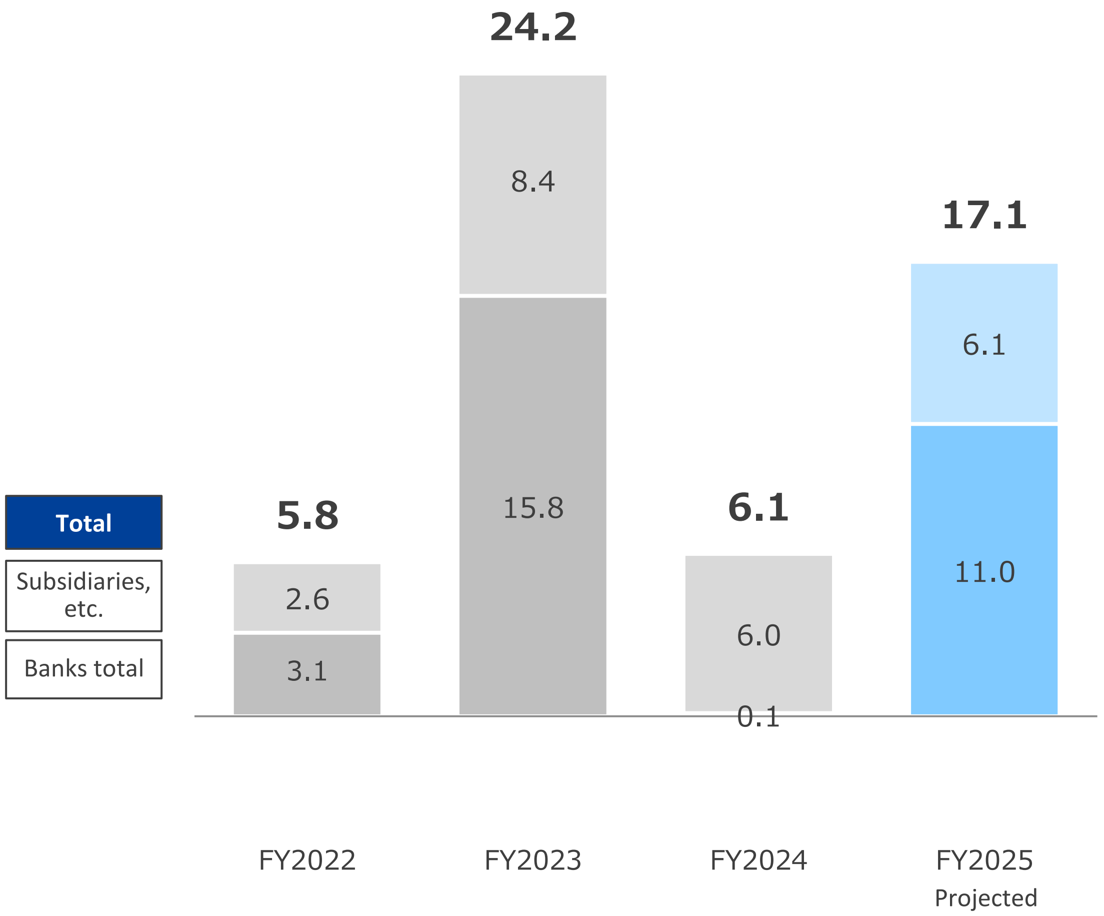
(Unit: ¥ bil., %)

[Excluding non-recurring expenses]



Credit cost (-) (FFG consolidated)

(Unit: ¥ bil.)



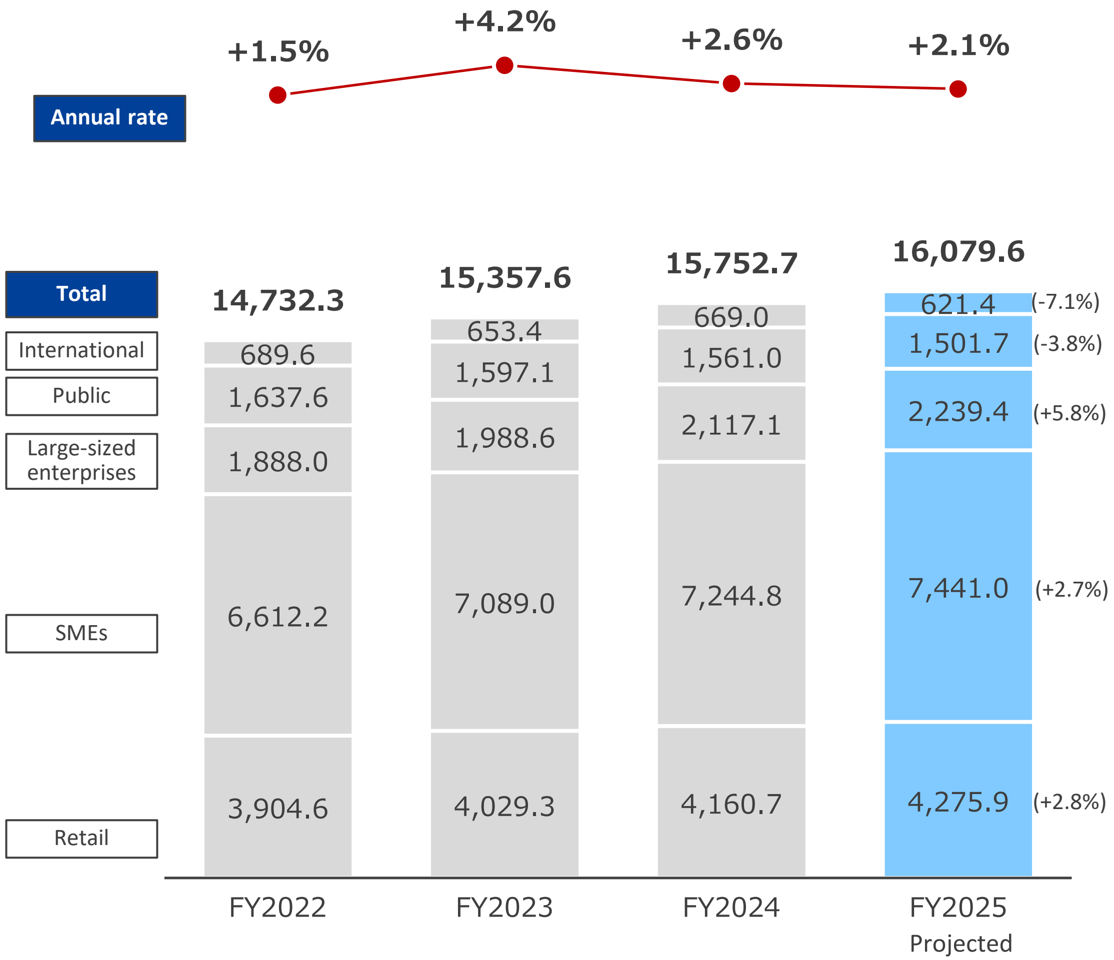
Loans

Average balance by segment (banks total)

(Unit: ¥ bil.)

Excluding loans to Government (public) and Bank of Fukuoka loans to FFG (large-sized enterprises)

Figures in parentheses are annual rates

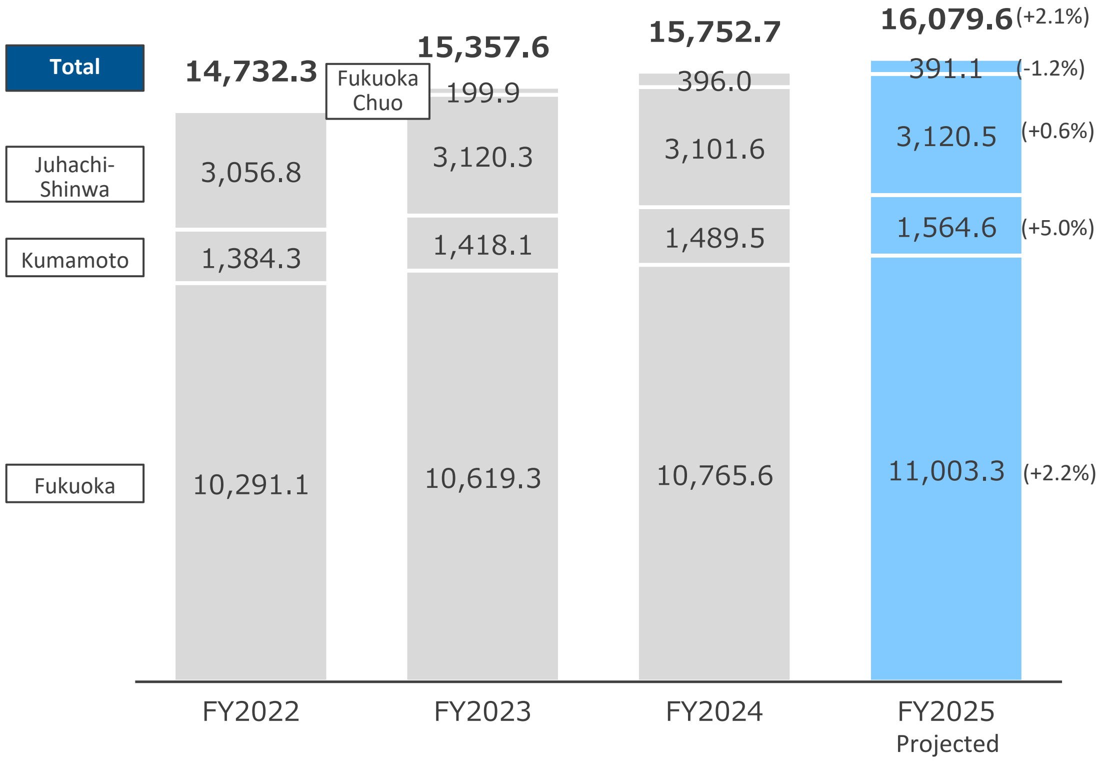


Average balance by bank (banks total)

(Unit: ¥ bil.)

Excluding loans to Government (public) and Bank of Fukuoka loans to FFG (large-sized enterprises)

Figures in parentheses are annual rates

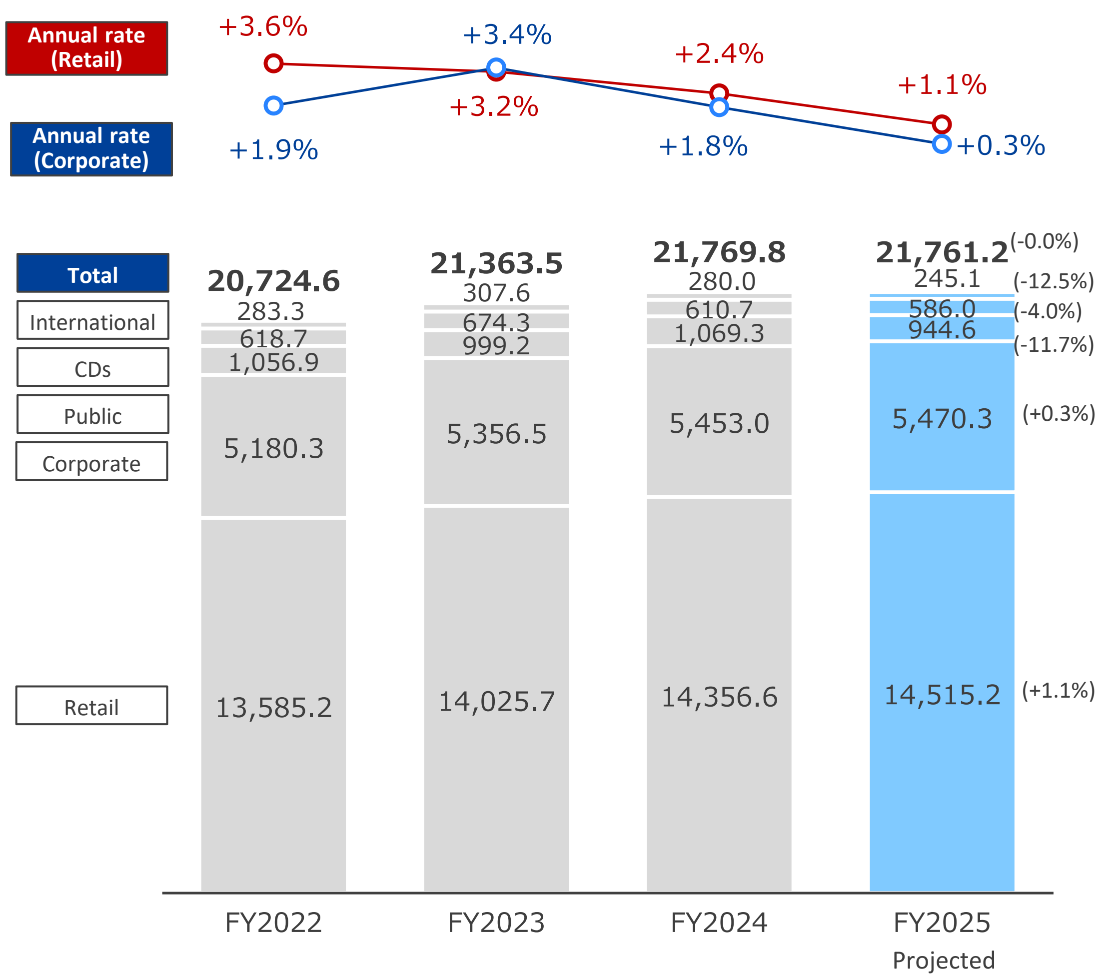


Deposits, etc. (including CDs)

Average balance by segment (banks total)

(Unit: ¥ bil.)

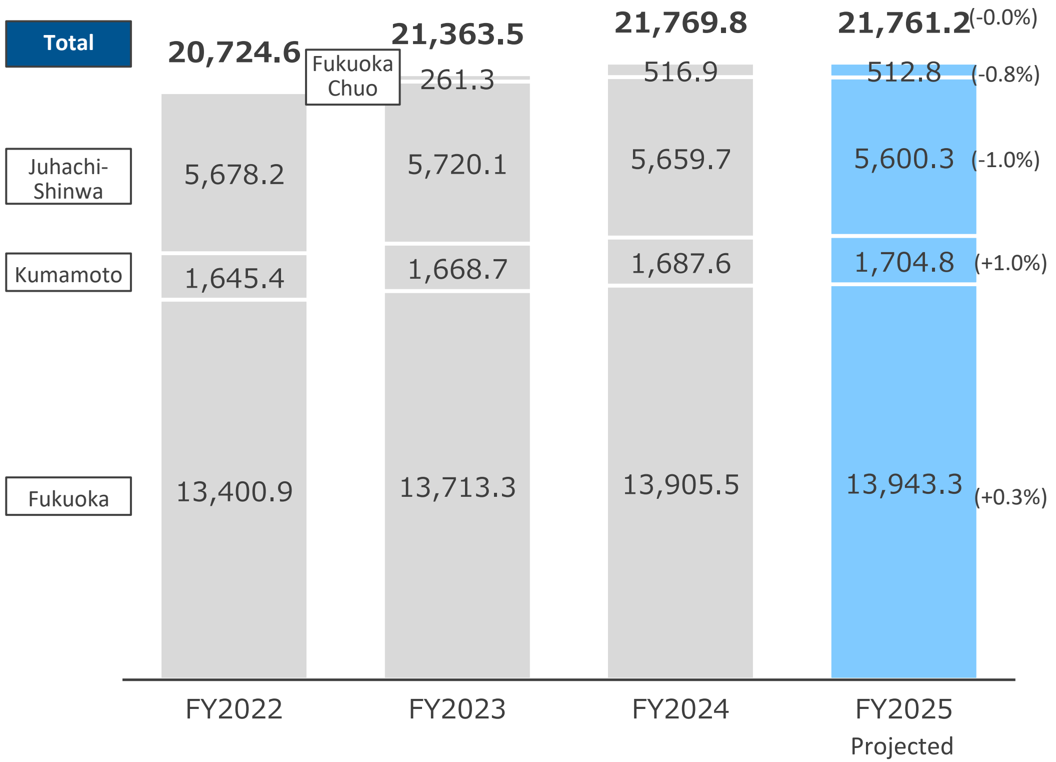
Figures in parentheses are annual rates



Average balance by bank (banks total)

(Unit: ¥ bil.)

Figures in parentheses are annual rates



Fukuoka Financial Group

Breakdown of Loans and Deposits & CDs by Type

Assets and Liabilities, etc.

[Domestic] Balance of loans (portfolio by maturity / base rate)

Breakdown (total = 100%)

			Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	YoY chg.
Banks total	Short-term loans		29.6%	27.8%	31.0%	27.5%	29.5%	+2.0%
	Long-term loans		70.4%	72.2%	69.0%	72.5%	70.5%	-2.0%
	By base rate	Short-term prime rate	50.7%	50.0%	53.5%	52.6%	55.3%	+2.7%
		Short-term money market rate	13.0%	14.2%	14.0%	15.5%	15.4%	-0.1%
		Fixed rate	36.2%	35.7%	32.5%	31.9%	29.3%	-2.6%
Bank of Fukuoka	Short-term loans		23.4%	21.8%	27.1%	25.5%	27.4%	+1.9%
	Long-term loans		76.6%	78.2%	72.9%	74.5%	72.6%	-1.9%
	By base rate	Short-term prime rate	44.7%	44.4%	49.3%	49.7%	52.2%	+2.6%
		Short-term money market rate	17.1%	18.7%	18.0%	19.3%	19.1%	-0.2%
		Fixed rate	38.2%	36.9%	32.7%	31.0%	28.7%	-2.3%
Kumamoto Bank	Short-term loans		47.7%	47.0%	45.5%	36.8%	37.4%	+0.6%
	Long-term loans		52.3%	53.0%	54.5%	63.2%	62.6%	-0.6%
	By base rate	Short-term prime rate	74.1%	74.7%	75.2%	72.9%	74.5%	+1.7%
		Short-term money market rate	2.9%	3.2%	3.3%	4.2%	4.4%	+0.1%
		Fixed rate	23.1%	22.2%	21.5%	22.9%	21.1%	-1.8%
Juhachi-Shinwa Bank	Short-term loans		35.8%	34.4%	35.6%	30.1%	33.4%	+3.3%
	Long-term loans		64.2%	65.6%	64.4%	69.9%	66.6%	-3.3%
	By base rate	Short-term prime rate	53.6%	53.0%	55.4%	53.1%	56.5%	+3.4%
		Short-term money market rate	7.9%	9.9%	10.0%	11.4%	11.5%	+0.2%
		Fixed rate	38.5%	37.2%	34.6%	35.6%	32.0%	-3.6%
Fukuoka Chuo Bank	Short-term loans		-	12.9%	13.2%	14.0%	13.2%	-0.8%
	Long-term loans		-	87.1%	86.8%	86.0%	86.8%	+0.8%
	By base rate	Short-term prime rate	-	29.6%	31.5%	32.2%	35.2%	+3.1%
		Short-term money market rate	-	1.5%	1.3%	1.3%	0.9%	-0.5%
		Fixed rate	-	68.9%	67.2%	66.5%	63.9%	-2.6%

[Domestic] Balance of deposits, etc. (portfolio by liquidity / base rate)

Breakdown (total = 100%)

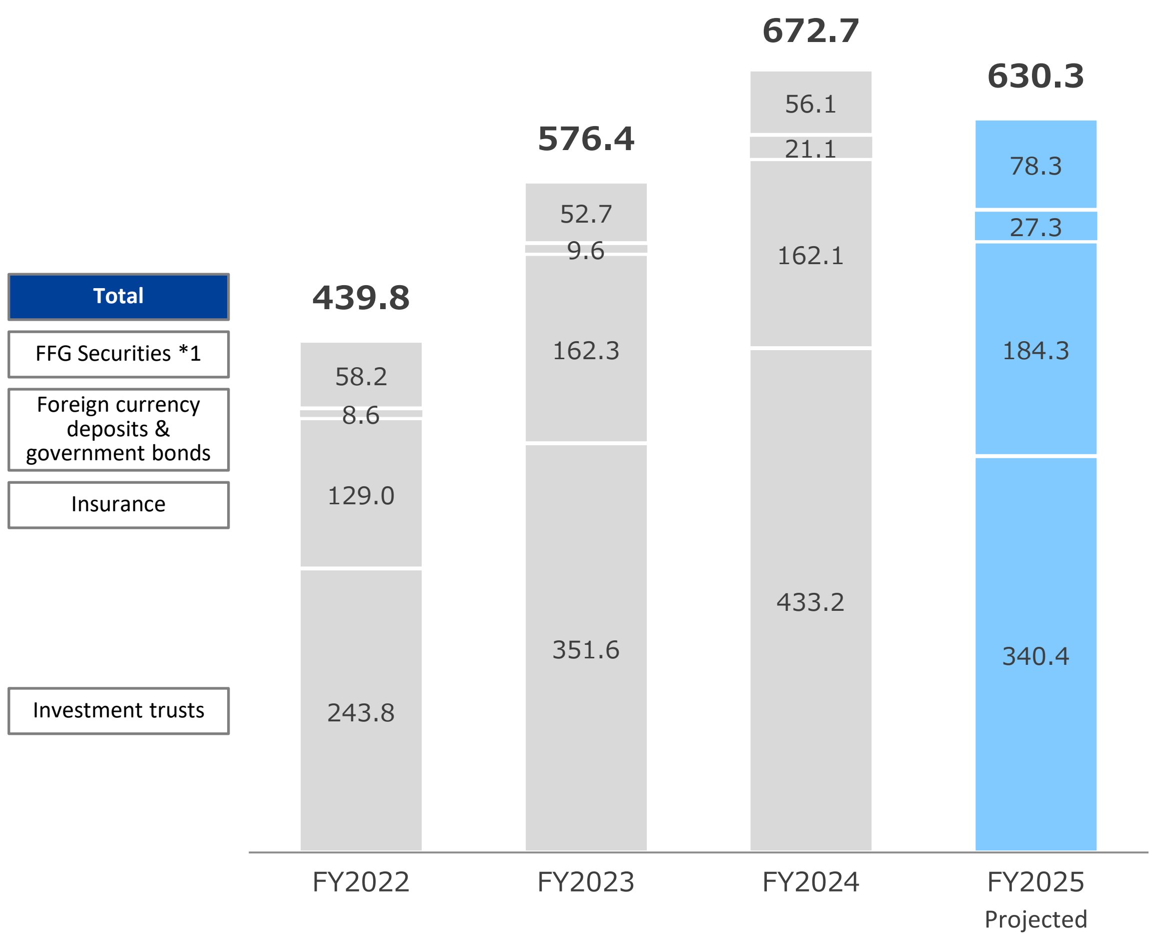
		Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	YoY chg.
Banks total	Floating deposits	74.2%	76.3%	75.0%	77.0%	74.2%	-2.8%
	o/w Non-interest	11.9%	12.6%	12.3%	12.7%	11.3%	-1.4%
	Time and savings deposits	22.4%	22.0%	22.2%	21.5%	22.6%	+1.0%
	o/w Core deposits	15.8%	15.8%	15.3%	15.0%	15.4%	+0.3%
	CDs	3.4%	1.6%	2.9%	1.5%	3.2%	+1.7%
Bank of Fukuoka	Floating deposits	75.1%	78.1%	76.4%	78.5%	75.3%	-3.2%
	o/w Non-interest	12.2%	13.3%	13.1%	13.6%	12.1%	-1.5%
	Time and savings deposits	21.0%	20.0%	20.4%	19.7%	20.8%	+1.1%
	o/w Core deposits	15.5%	14.9%	14.4%	14.1%	14.4%	+0.3%
	CDs	3.8%	1.9%	3.2%	1.8%	3.9%	+2.1%
Kumamoto Bank	Floating deposits	70.7%	72.5%	72.5%	73.6%	72.5%	-1.1%
	o/w Non-interest	6.3%	6.5%	6.9%	6.4%	6.3%	-0.2%
	Time and savings deposits	29.2%	27.4%	27.4%	26.4%	27.4%	+1.0%
	o/w Core deposits	22.3%	21.5%	20.6%	20.2%	20.2%	+0.0%
	CDs	0.1%	0.1%	0.1%	0.0%	0.1%	+0.0%
Juhachi-Shinwa Bank	Floating deposits	73.0%	75.7%	74.4%	76.5%	74.4%	-2.1%
	o/w Non-interest	12.6%	13.3%	12.1%	12.9%	10.9%	-2.0%
	Time and savings deposits	23.7%	22.8%	22.6%	22.1%	22.9%	+0.8%
	o/w Core deposits	14.5%	14.1%	13.6%	13.4%	13.8%	+0.4%
	CDs	3.4%	1.5%	2.9%	1.4%	2.7%	+1.3%
Fukuoka Chuo Bank	Floating deposits	-	48.0%	50.4%	48.7%	48.3%	-0.4%
	o/w Non-interest	-	7.3%	12.1%	7.0%	11.0%	+4.0%
	Time and savings deposits	-	52.0%	47.4%	51.3%	48.5%	-2.8%
	o/w Core deposits	-	44.3%	40.0%	42.3%	40.3%	-2.0%
	CDs	-	0.0%	2.2%	0.0%	3.2%	+3.2%

Asset Management Products

Assets and Liabilities, etc.

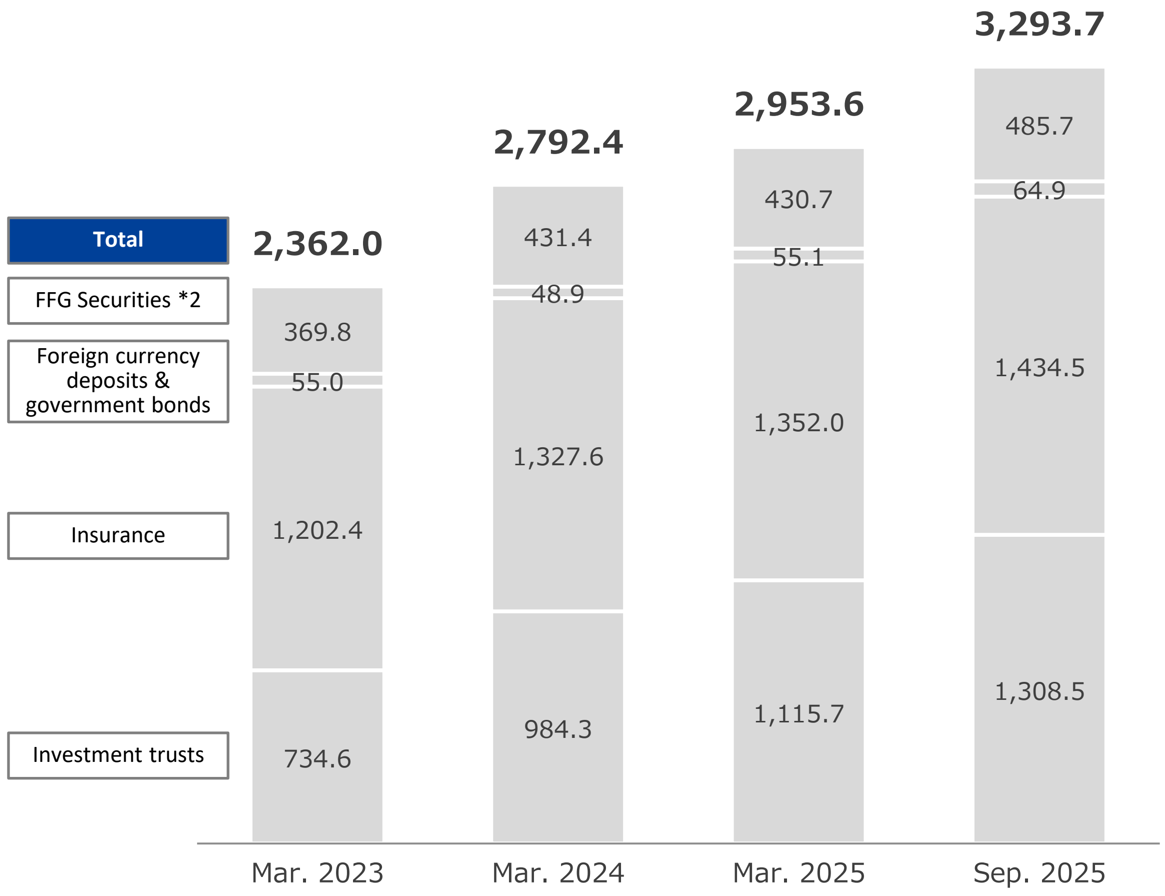
Asset management product sales (Group total)

(Unit: ¥ bil.)



Balance of assets under management for individual customers (Group total)

(Unit: ¥ bil.)



*1 Total sales of investment trusts and bonds

*2 Total balance of investment trusts, stocks and bonds for individual customers

Fukuoka Financial Group

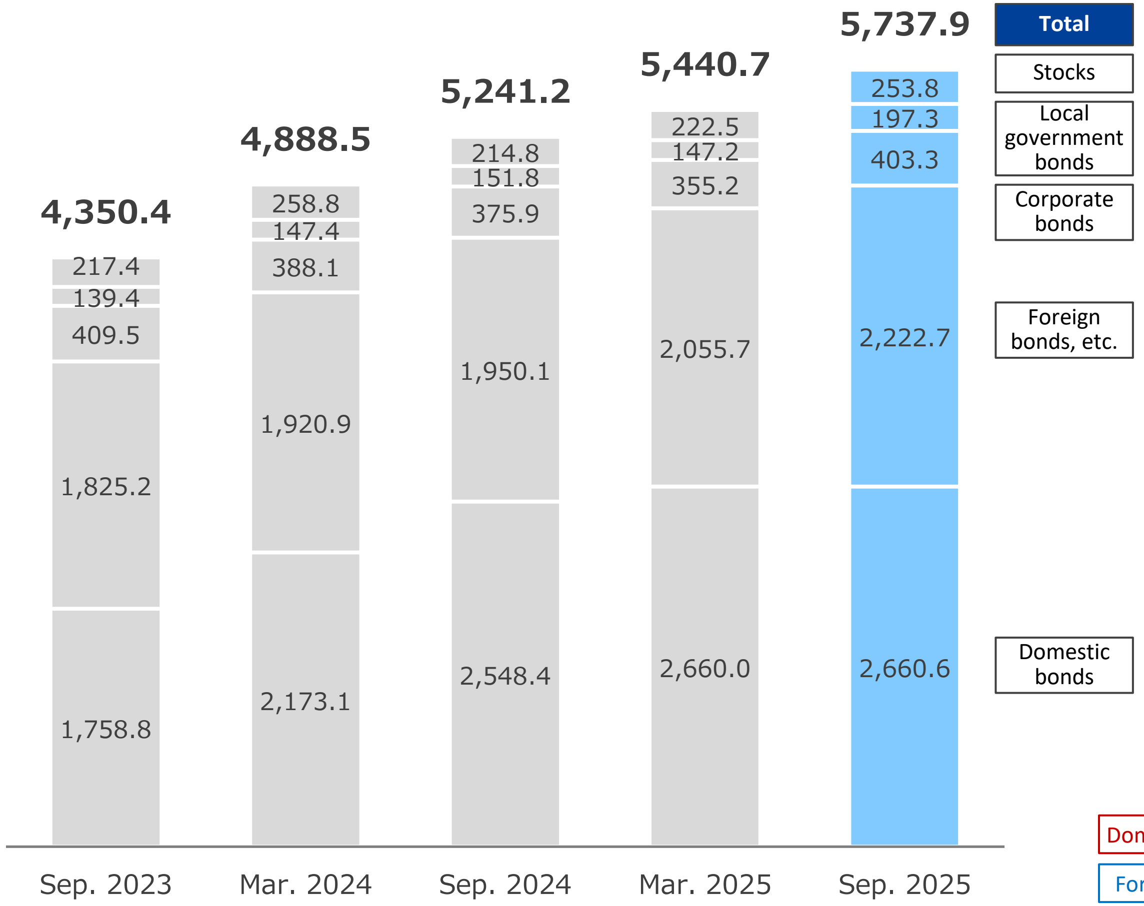
Securities

Financial Highlights (previously disclosed)

Assets and Liabilities, etc.

Balance at end of period (FFG consolidated)

(Unit: ¥ bil.)



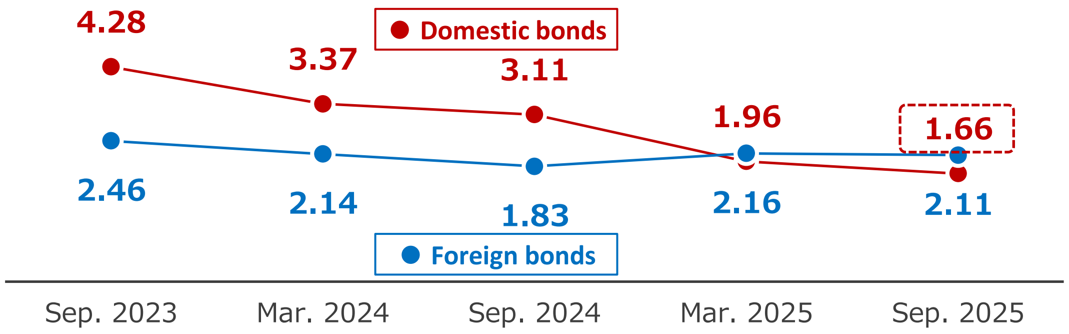
Unrealized gains (losses) (FFG consolidated)

(Unit: ¥ bil.)

	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025
Total (before hedges)	**-89.5**	**+44.2**	**+15.8**	**-117.7**	**-59.6**
o/w Domestic bonds	-132.5	-104.2	-124.8	-223.0	-246.2
o/w Foreign bonds	-71.2	-33.1	-8.9	-27.8	-23.8
Total (after hedges)	**-3.1**	**+95.4**	**+52.3**	**-19.3**	**64.8**
o/w Domestic bonds	-87.3	-78.4	-95.6	-147.6	-144.1
o/w Foreign bonds	-30.0	-7.6	-1.7	-4.8	-1.3

Bond duration, 10 BPV (banks total) *

(Unit: Years, ¥ bil.)



■ 10 BPV (when interest rates are rising)

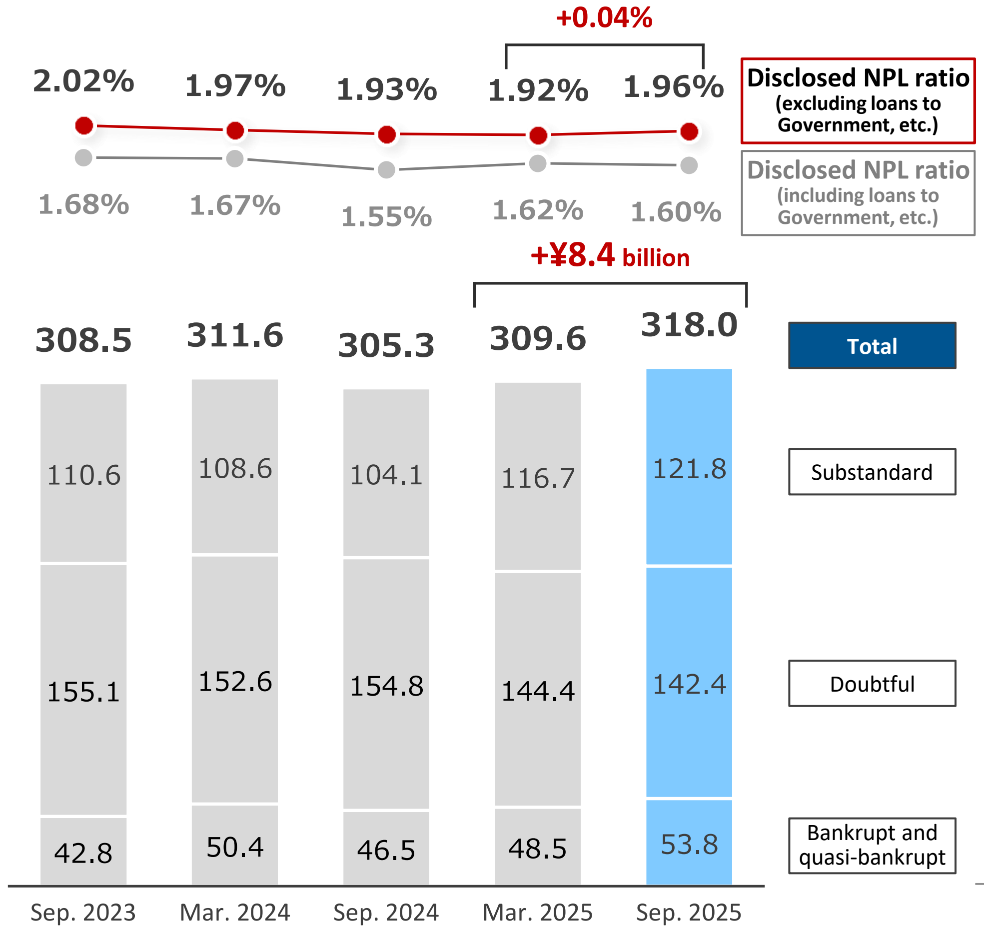
	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025
Domestic bonds	-10.2	-9.3	-9.9	-6.5	-5.7
Foreign bonds	-3.3	-2.9	-2.5	-3.1	-3.2

* After considering hedges; including marketable securities held to maturity

NPLs Disclosed under the FRL, Reserve for Possible Loan Losses, Capital Adequacy

Balance and ratio of disclosed NPLs under the FRL (FFG consolidated)

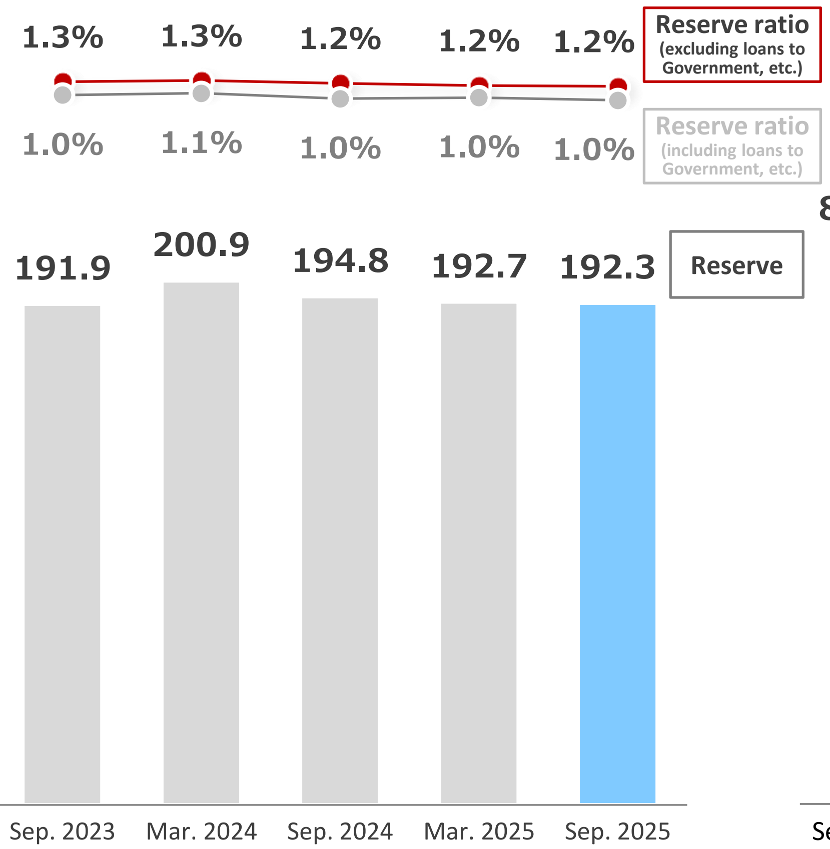
(Unit: ¥ bil.)



Reserve and reserve ratio (FFG consolidated)

(Unit: ¥ bil.)

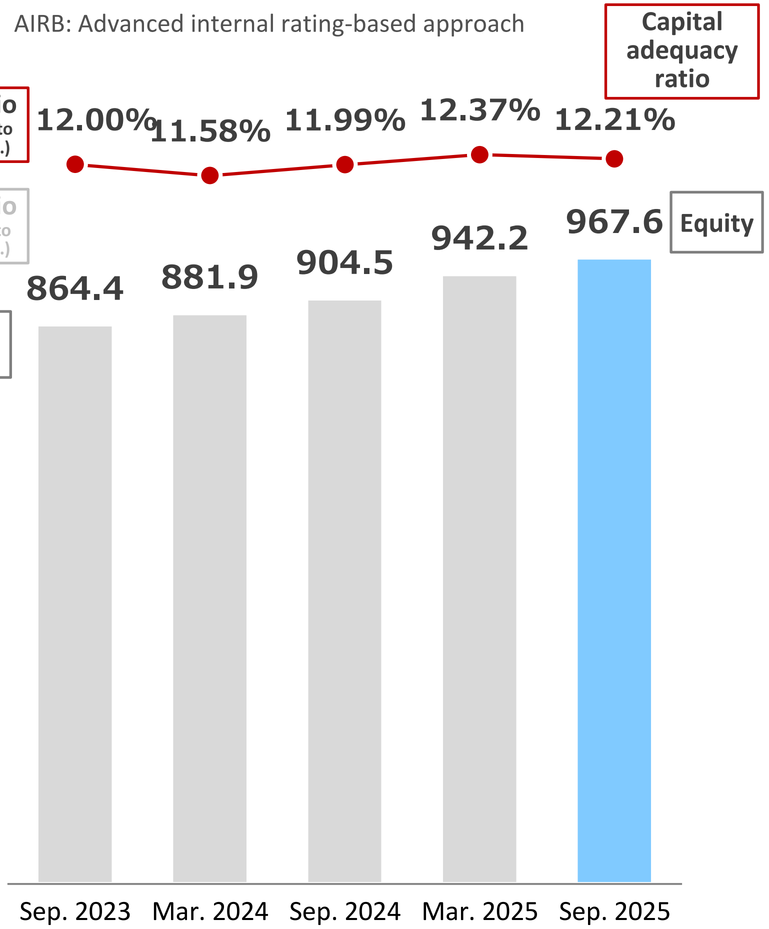
Reserve ratio = Reserve for possible loan losses ÷ Balance of total credit (FRL basis)



Equity, capital adequacy ratio (FFG consolidated)

(Unit: ¥ bil.)

AIRB: Advanced internal rating-based approach



Minna Bank

Profit & loss summary (related to Minna Bank*) (Unit: ¥ bil.)

2025/1H results	2025/1H	YoY chg.	2024/1H
Gross business profit	**6.7**	**5.9**	**0.9**
Net interest income	1.6	0.6	1.0
Interest on loans and discounts	1.6	0.6	1.0
Non-interest income (excl. gains (losses) on bonds	* 5.2	5.3	-0.1
Overhead expenses (-)	6.2	0.5	5.6
Core business profit	**0.6**	**5.3**	**-4.8**
Ordinary profit	-0.0	5.5	-5.5
Net income	**-0.1**	**4.0**	**-4.1**
Credit cost (-)	**0.6**	**-0.2**	**0.8**

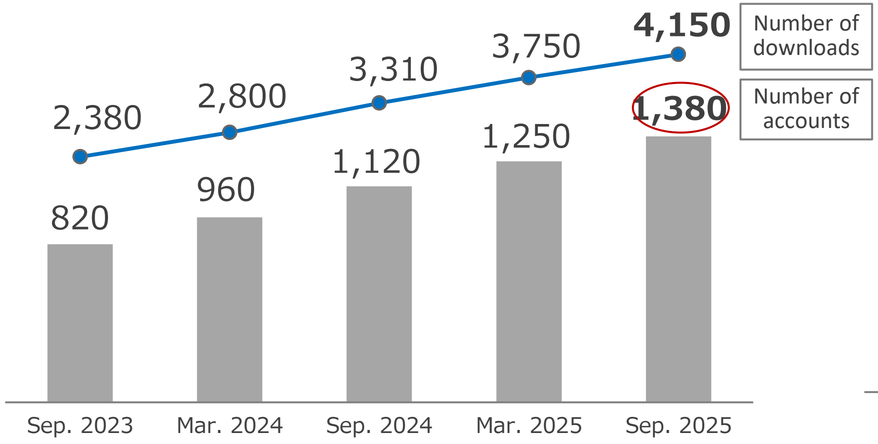
(Reference)

FY2025 earnings projection	FY2025 projection	YoY chg.	FY2024 results
Net income	* **-5.0**	**3.8**	**-8.8**
Credit cost (-)	**1.7**	**0.2**	**1.5**

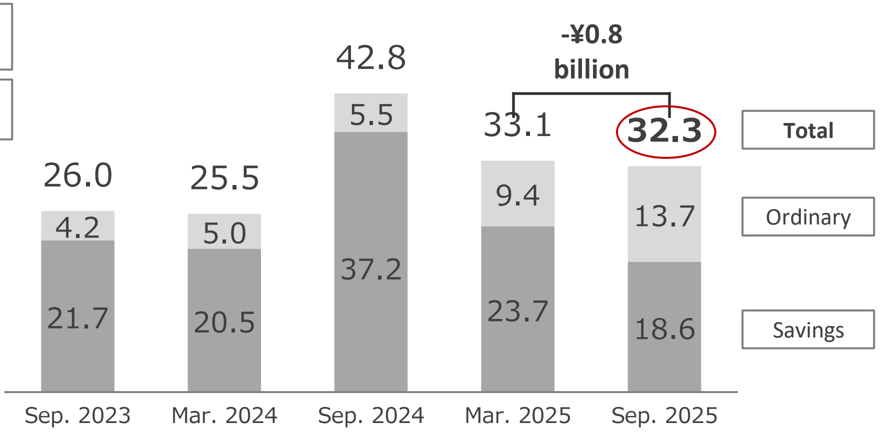
* Including revenue from external system sales

Target indicators, etc.	FY2025 projected
Number of accounts	2,000,000
Balance of loans	¥38 billion

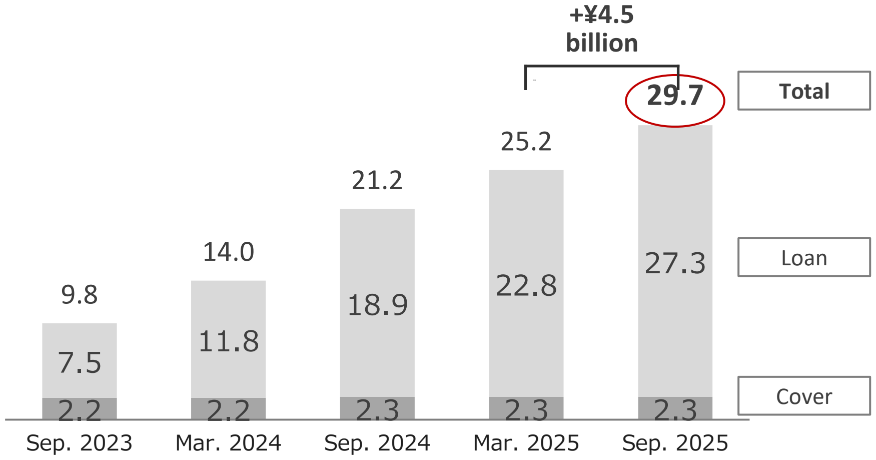
Number of downloads and accounts (Unit: Thousand)



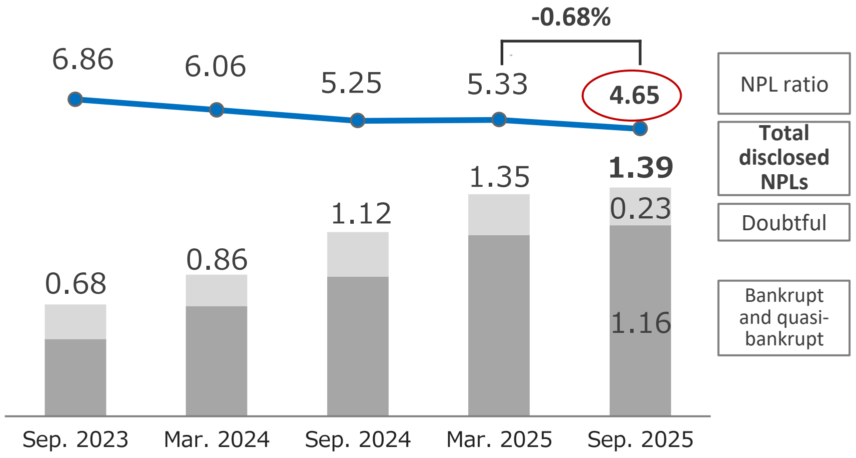
Balance of deposits (excluding special deposits) (Unit: ¥ bil.)



Balance of loans and cover (Unit: ¥ bil.)



NPLs Disclosed under the FRL (Unit: ¥ bil., %)



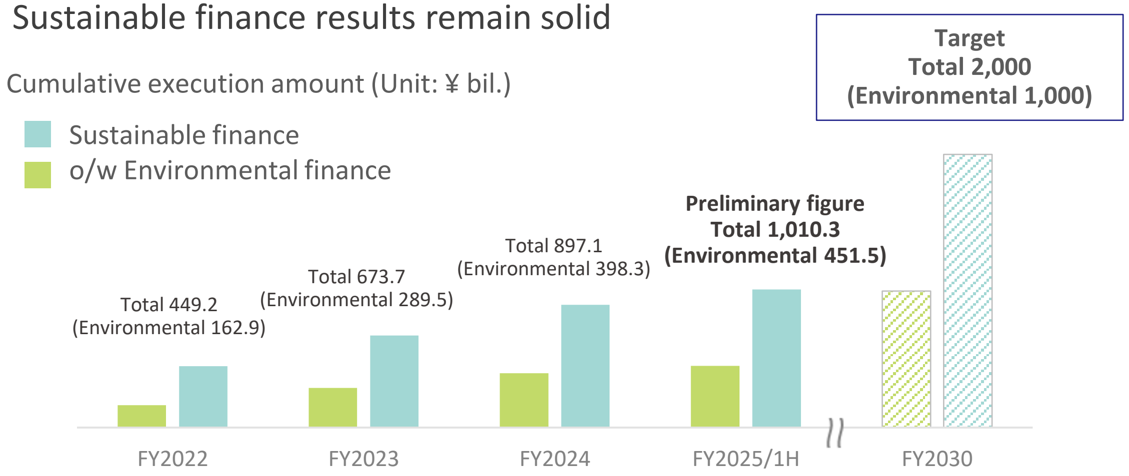
(*) Total of Minna Bank and Zerobank Design Factory (after eliminating internal transactions between the two).

Sustainability Initiatives & FFG's Human Capital Investment

- Having positioned responding to climate change as a key strategic management issue, FFG is united in its efforts to transition to a decarbonized society.
- Actively promoting DE&I for individuals to exercise their full potential.

Strengthening support for customers, etc.

- Sustainable finance results remain solid



Formulation of transition plans	Currently participating in the Ministry of the Environment's FY2025 Program Supporting the Formulation of Transition Plans Toward a Decarbonized Society (for Regional Financial Institutions) <Fukuoka>
Release of new sustainability linked loan (SLL) products	Launched SSIndex-type and Certification-type linked loans from December 2025 <Fukuoka, Kumamoto, Juhachi-Shinwa>
Investment in One Health Bonds	In May 2025, invested in sustainability bonds issued by Fukuoka Prefecture specializing in the promotion of "One Health" (first in Japan) <Fukuoka>

Promotion of DE&I

- Executive percentages

	FY2024 Results	As of Oct. 1, 2025 (FY2025 target)	Target
Percentage of women executives	21.0%	**22.1%** (22%)	FY2027 **25%**
Percentage of executives with diverse backgrounds (women +mid-career recruits)	28.1%	**29.9%** (29.5%)	FY2030 **35%**

- DE&I promotion measures in the 8th MTMP

		Initiatives
Promoting women's active participation		• Support for career development via mentoring programs • Participation in external training and expansion of internal training
Expansion of scope	**Mid-career recruits**	• Post-hiring retention support (training/supporter programs)
Expansion of scope	**People with disabilities**	• Establishment of the Inclusive Co-creation Team Promoting internal understanding for the employment of people with disabilities; support for hiring and workplace retention via collaboration with educational institutions and support organizations
Expansion of scope	**LGBTQ+**	• Promoting understanding via internal training • Reviewing allowances/welfare programs and considering establishment of consultation desks
Understanding/disse-mination, environment		• Publication of DE&I Report • Implementation of DE&I promotion projects at the workplace level

Fukuoka Financial Group

Long-Term Strategy, 8th Medium-Term Management Plan

Long-Term Strategy (FY2025–FY2034)

The society we aim to create

Economically, materially, and spiritually enriched society

[Basic policy I]

Transformation of existing business model

Deeply understanding customers through digital technology and AI and providing services that respond to their needs through the attentiveness of humans

[Basic policy II]

Creation of new value

Leading the revitalization of industry in Kyushu with new added value that goes beyond commercial banking

[Basic policy III]

Acquisition of new revenue

Expanding business in growing regions and fields

[Basic policy IV]

Innovation of approach

A new approach that leverages FFG's latent strengths

Regional businesses, local governments, universities, businesses with cutting-edge know-how, etc.

[Basic policy V]

Building a strong foundation

Evolution of the management base that supports business

Group management | Human resources strategy | Risk management | Internal DX

Target ROE

10% or more

Business portfolio

Increase profit contribution from market, investment banking, and new fields to

Approx. 60%

Human resources portfolio

Shift ratio of generalists to specialists to

7:3

8th Medium-Term Management Plan (FY2025–FY2027)

8th MTMP basic strategy

Three years to build a growth foundation for the sustainable growth of existing businesses and the co-creation of new value

Basic policies

Shared with Long-Term Strategy

Ⅰ **Transformation of existing business model**	Thoroughly pursue the enhancement of contact points with customers (quality/volume)
Ⅱ **Creation of new value (strengthening the investment banking business)**	Expand the foundation and lay the groundwork for strengthening and creating local industries
Ⅲ **Acquisition of new revenue**	Expand business in growth fields and promote growth investment
Ⅳ **Innovation of approach**	Actively promote business in cooperation with external parties
Ⅴ **Building a strong foundation**	Build a management base that supports growth strategies

Assumed yen policy interest rate: Unchanged at 0.5%	FY2027 target
ROE	About 9.0%
Consolidated net income	¥100 billion
Capital adequacy ratio	10% level

If policy interest rate is 0.75% from April 2026

Consolidated net income: Approx. +¥10 billion

Shareholder returns policy

Strive to steadily and sustainably increase and maintain dividends per share through profit growth (Dividend payout ratio: About 40%)

Definitions of Terms and Figures Used in This Document

In cases where definitions are different from those listed below, details are stated on each page

FFG consolidated	Consolidated financial results of Fukuoka Financial Group
Banks total	Simple sum of the non-consolidated figures of the Bank of Fukuoka, the Kumamoto Bank, the Juhachi-Shinwa Bank and the **Fukuoka Chuo Bank** (Note)
Group total	Banks total + FFG Securities
Related to Minna Bank	Total of Minna Bank and Zerobank Design Factory (ZDF)
Net income	Net income for the period (interim, quarter) for non-consolidated and banks combined
Consolidated net income	Net income for the period (interim, quarter) attributable to owners of the parent
Loans to Government, etc.	Total of loans to Government and Bank of Fukuoka loans to FFG
FY2025 projected	Figures announced in the Financial Digest of November 10, 2025

Note: About the figures of the Fukuoka Chuo Bank

- Business integration between the Company and the Fukuoka Chuo Bank took effect on October 1, 2023.
- Regarding the Fukuoka Chuo Bank, profit (loss) figures since the second half of FY2023 (six months) and balance figures since the business integration have been consolidated and combined after making necessary adjustments. **Figures before the end of September 2023 do not include figures for the Fukuoka Chuo Bank.**

Fukuoka Financial Group

- This document has been prepared solely for the purpose of providing information and does not constitute a solicitation for the purchase or sale of any specific securities.
- All or part of the matters contained in this document may be amended or changed without notice.
- Regarding statements about future earnings contained in this document, it should be noted that actual results could vary with respect to forecasts or targets as a consequence of changes in the business environment or other factors.
- Please note that this document may not be transcribed or reproduced, or transmitted to a third party, in whole or in part, without the consent of the Company.

For inquiries regarding this document, please contact
Corporate Planning Group, Corporate Planning Division, Fukuoka Financial Group
Phone: +81-92-723-2255 Email: ffg-ir@fukuoka-fg.com