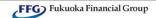


- My name is Hisashi Goto, and I am the President of the Fukuoka Financial Group.
- Thank you all for taking the time to join us today.
- My presentation today will focus on two primary agenda items: first, the progress of our financial results for FY2025 alongside our earnings projection; and second, our initiatives aimed at improving FFG's corporate value.



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

2

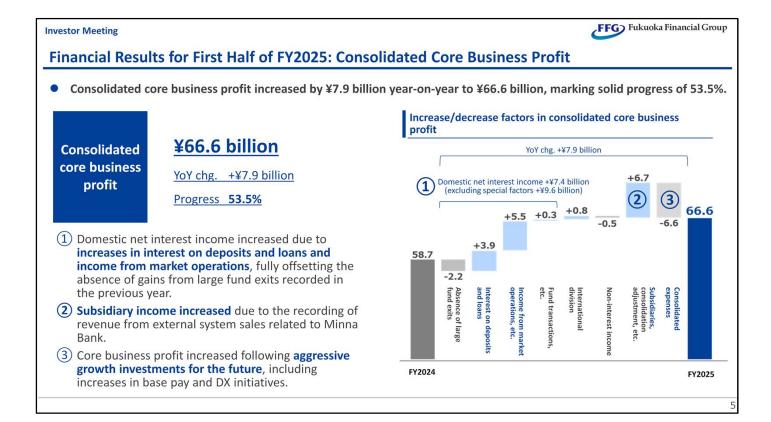
- This slide shows an executive summary, providing a broad overview of today's presentation.
- I will elaborate on the details on subsequent slides.
- Now, please turn your attention to page 5.

Contents

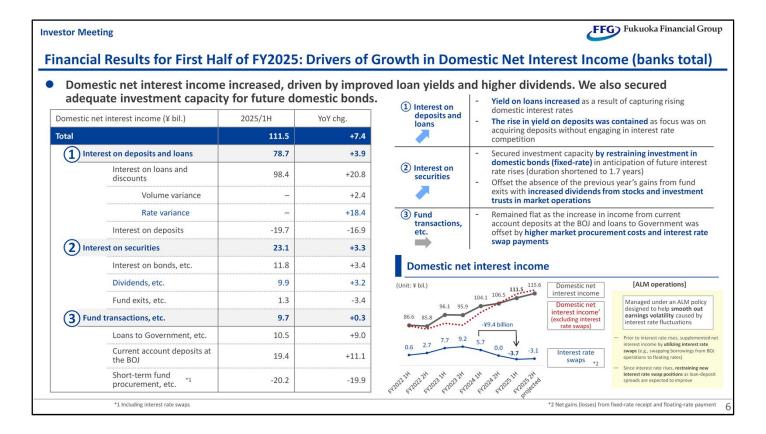


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| Part II: Initiatives to Improve Corporate Value | P10 |
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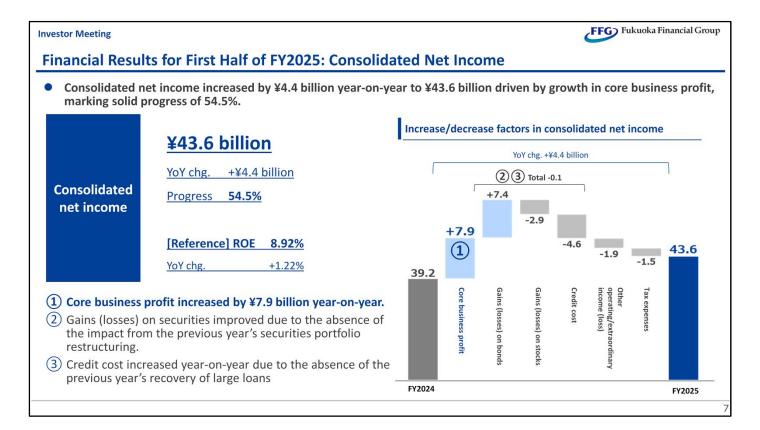
Part I
FY2025 Financial Progress and
Earnings Projection



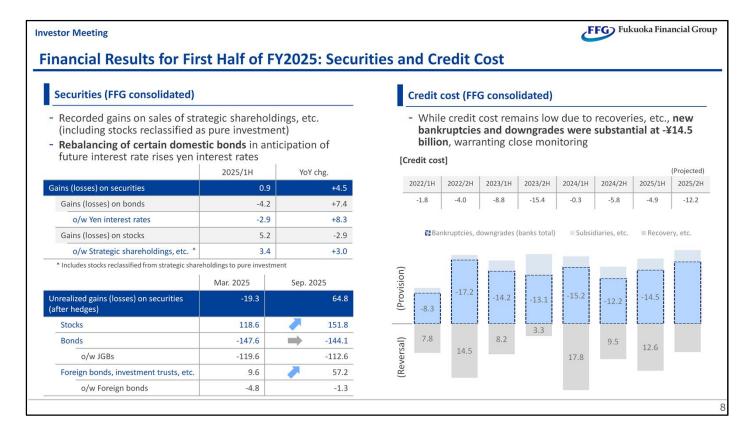
- Looking at our financial results for the first half of FY2025, consolidated core business profit reached 66.6 billion yen, representing a year-on-year increase of 7.9 billion yen. This corresponds to a progress rate of 53.5% against our initial projection.
- Domestic net interest income increased by 7.4 billion yen year-onyear. This growth was achieved despite the absence of approximately 3.0 billion yen in gains from large fund exits that were recorded in the previous year.
- In addition, the recording of revenue from external system sales related to Minna Bank also contributed to the increase in core business profit.
- Furthermore, while overhead expenses have risen following our aggressive growth investments—such as increases in base pay and investments in digital transformation (DX)—consolidated core business profit nevertheless achieved an increase of 7.9 billion yen after absorbing these costs.



- I will now elaborate on the factors behind the increase in domestic net interest income.
- Regarding interest on deposits and loans, we adhered to a policy of not engaging in excessive interest rate competition. By steadily improving loan yields while simultaneously containing deposit yields, we achieved a year-on-year increase of 3.9 billion yen.
- Interest on securities increased by 3.3 billion yen year-on-year. While gains from fund exits declined compared to the previous year, this was offset by an increase in bond interest and dividends from stocks and investment trusts.
- Regarding fund transactions, results remained flat for the first half of FY2025. While loans to Government and deposits with the Bank of Japan increased, market procurement costs and interest rate swap payments also increased.
- The graph in the bottom right of the slide illustrates the trend in domestic net interest income. FFG manages its ALM operations with the objective of smoothing out, to a certain extent, the earnings volatility caused by interest rate fluctuations.
- Before the Bank of Japan began raising interest rates, securing revenue through loan-deposit spreads was challenging. Consequently, we utilized interest rate swaps to partially supplement our net interest income. However, as loan-deposit spreads have improved following the rate hikes, we are now scaling back our use of interest rate swaps.

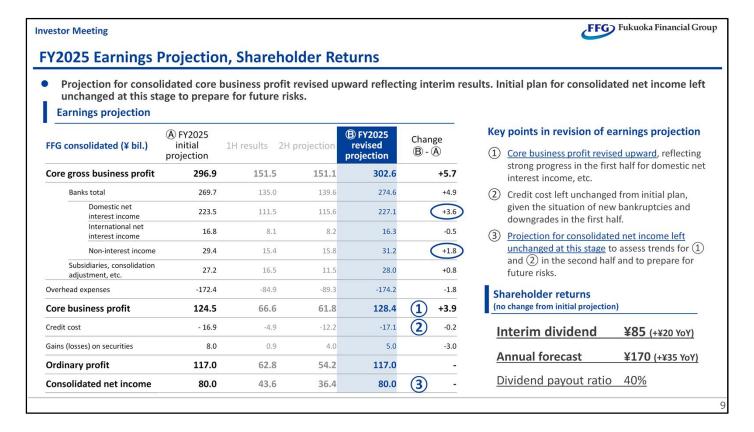


- As a consequence of the growth in core business profit, consolidated net income increased by 4.4 billion yen year-on-year, achieving a progress rate of 54.5% against our initial projection.
- Examining the year-on-year factors: the absence of the impact from the previous year's securities portfolio restructuring led to an improvement in gains (losses) on securities; while, in terms of credit cost, the absence of the previous year's recovery of large loans exerted downward pressure on earnings.



- I will now provide additional context regarding our gains (losses) on securities and credit cost in the first half of the year.
- Regarding gains (losses) on securities, while we recorded gains from the sale of strategic shareholdings, we also executed a partial rebalancing of our domestic bonds in anticipation of future interest rate hikes in Japan.
- The table in the bottom left of the slide details our unrealized gains (losses) on securities. While unrealized gains on stocks have increased, we have successfully curbed the expansion of unrealized losses on domestic bonds by shortening the duration to under two years.
- As a result, unrealized gains (losses) after considering hedges stood at a gain of 64.8 billion yen.
- Let me explain this in more detail. If you look at the breakdown, while the unrealized losses on Japanese Government Bonds may appear considerable, bonds with maturities exceeding 10 years are already hedged. We have successfully reduced our risk exposure and have sufficient capacity for further investment.
- Furthermore, we have approximately 150 billion yen in unrealized gains on stocks, which could be used to offset these positions. Therefore, when viewed as an overall portfolio, we

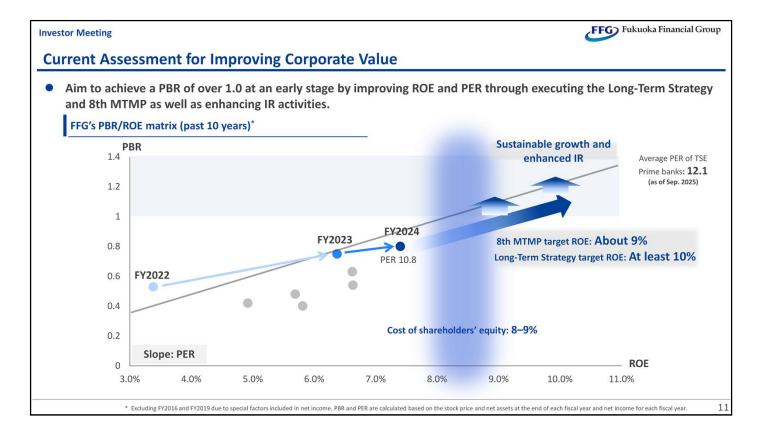
do not believe this will impose any constraints on our operations.



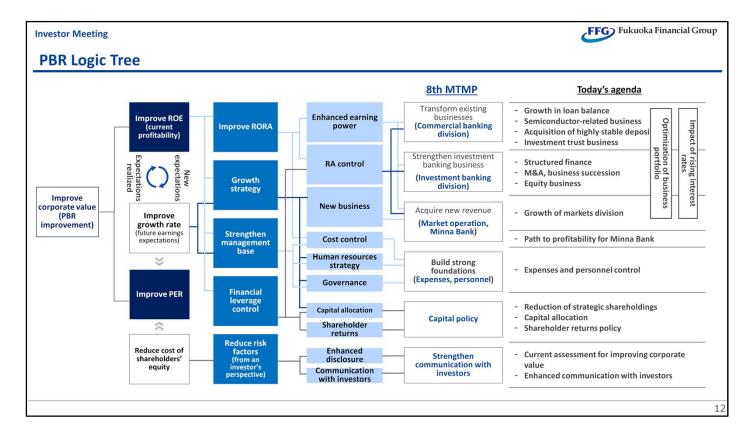
- Here is our earnings projection for FY2025, reflecting our performance in the first half.
- Reflecting the strong performance of domestic net interest income as well as fees and commissions from investment trusts and insurance, we have revised our core business profit upward.
 - However, regarding credit cost, we have kept our projection in line with the initial plan, taking into account the bankruptcies and rating downgrades seen in the first half. Consequently, at this stage, we are maintaining our projection for consolidated net income.
- As for this bottom-line projection, we plan to revisit the numbers towards the end of this fiscal year, while carefully assessing trends in core business profit, credit cost, and the sale of strategic shareholdings.

Part II Initiatives to Improve Corporate Value

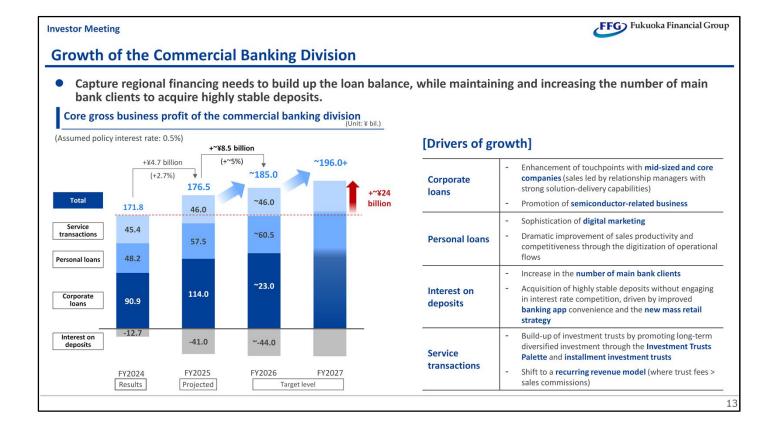
- Now, moving on to the second topic, I would like to discuss our initiatives to improve corporate value.
- Although my main focus will be the 8th Medium-Term Management Plan, since our Long-Term Strategy serves as the foundation for this plan, I would like to touch on that first. Please turn to page 48.
- The left side shows our 10-year Long-Term Strategy, while on the right, you will see our 8th Medium-Term Management Plan, which serves as the first phase of that strategy.
- The basic policies of our Long-Term Strategy are outlined here. By steadfastly implementing these policies, we aim to reach our ROE target and build the business and human resources portfolios we envision over the next decade.
- Regarding our ROE target of at least 10%, let me first touch on the growth of our bottom line. When FFG was established in FY2007, we started with net income of around 30 billion yen. This grew to approximately 72 billion yen last fiscal year, and we are planning for 80 billion yen this year. Now, in the Medium-Term Management Plan, we have set 100 billion yen as our target.
- In formulating our Long-Term Strategy, we debated what the future would look like if we extended our horizon to 2035. Although this is strictly just a "vision," we drafted our initial plan with the aim of reaching a bottom-line level of around 150 billion yen over this 10-year period.
- The initial plan was based on a policy interest rate of 0.25%. If we adjust this to the current 0.5%, we can expect an upside of roughly 20 to 30 billion yen. On top of this, we aim to capture further upside through future policy interest rate rises and inorganic growth strategies. We are therefore planning to update our Long-Term Strategy.
- Let us now return to the main topic of the Medium-Term Management Plan. Please turn back to page 11.



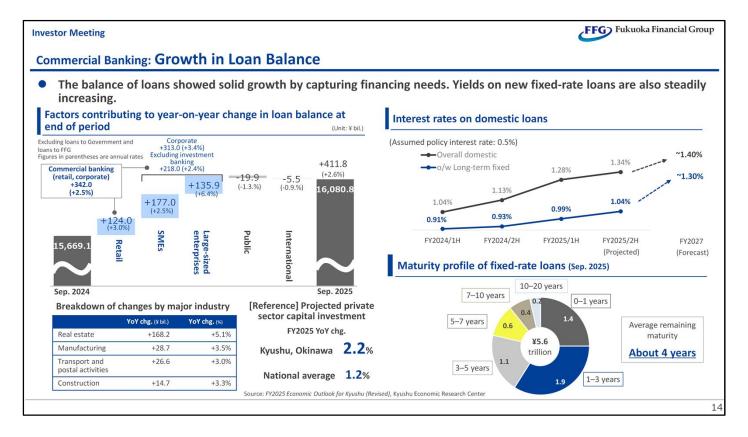
- I would like to begin by sharing our perspective on PBR.
- This slide plots our performance track record, with PBR on the vertical axis and ROE on the horizontal axis.
- As the arrow indicates, the trajectory is moving up and to the right. Over the past three years, ROE has improved to 7.4%; but it remains below our estimated cost of shareholders' equity. Regarding PBR, although we are closing in on 0.9, the current reality is that we still fall short of the 1.0 mark.
- Given this context, our approach is to aim for a PBR of 1.0 or higher by simultaneously achieving an increase in ROE and an improvement in PER.



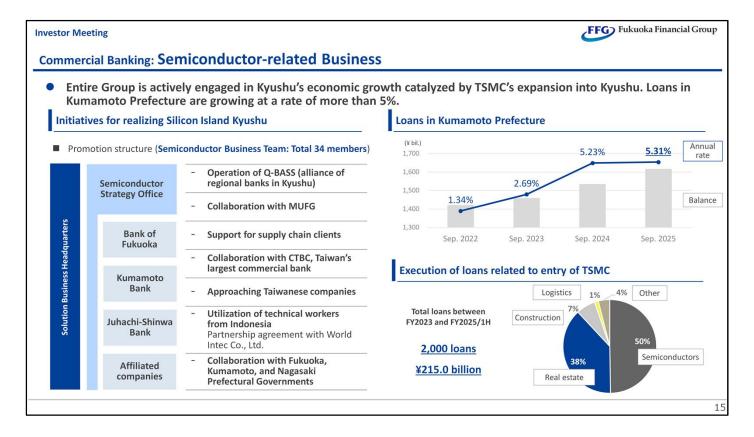
- This slide shows the logic tree for improving our PBR.
- The key elements of the 8th Medium-Term Management Plan are shown in the center. These are: the commercial banking division, the investment banking division, market operations and Minna Bank, building foundations, capital policy, and finally, communication with our stakeholders. Today, I will walk you through each of these one by one.



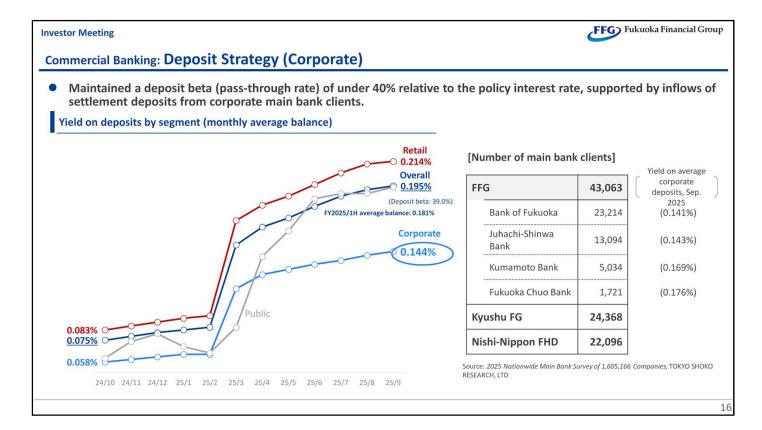
- In the commercial banking division, we are aiming for year-onyear growth in core gross business profit of plus 4.7 billion yen this fiscal year, and plus 8.5 billion yen next fiscal year.
- Our projected target in the Medium-Term Management Plan is approximately 196 billion yen, which represents an increase of around 24 billion yen compared to FY2024.
- Starting from the next page, I will go into more detail regarding our growth drivers.



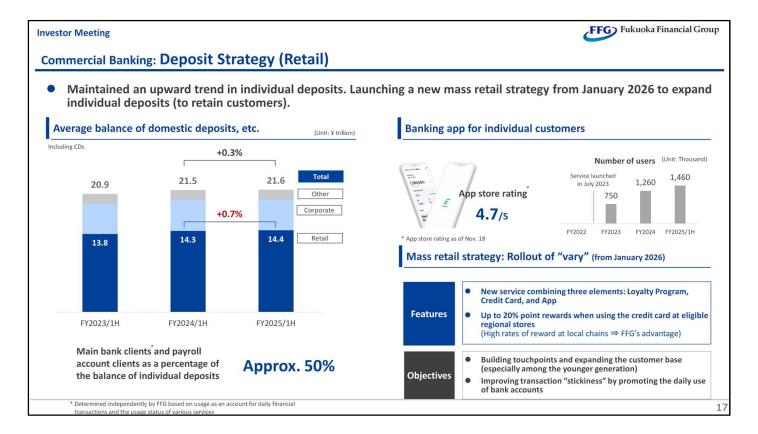
- Let me discuss our loan growth.
- Private sector capital investment in Kyushu is projected to grow robustly, outpacing the national average.
- Looking at FFG's recent annualized loan growth, we see steady progress: plus 3% for individual customers and plus 3.4% for corporate customers. Even if we exclude the investment banking division, the combined growth for individual and corporate loans stands at plus 2.5%.
- Looking at the breakdown by industry, while real estate remains strong, we are seeing broad demand for funds across other industries as well.
- Amid this increase in loans, we are also working to expand our interest margins by securing appropriate lending rates, without engaging in excessive interest rate competition.
- As shown on the right side of the slide, yields on fixed-rate loans are rising. Going forward, we expect the yields on our fixed-rate loan portfolio—which amounts to approximately 6 trillion yen—to improve gradually.



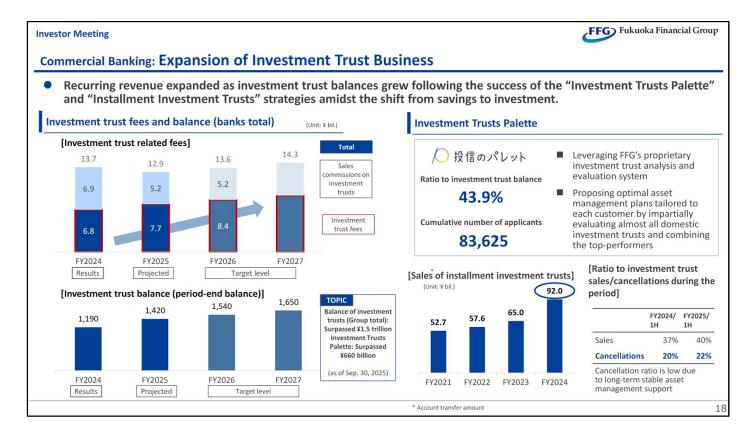
- Next, I will discuss the semiconductor-related business, which we view as a key growth opportunity going forward.
- So far, we have executed 215 billion yen in loans in connection with TSMC's entry into Kyushu, half of which is for semiconductor-related financing.
- As you can see in the graph on the top right, FFG's current lending in Kumamoto Prefecture is growing at an annual rate of 5%.
- Looking ahead, our goal is to build a fully integrated semiconductor ecosystem. This includes end users, IC designers, material manufacturers, equipment manufacturers, front-end companies like TSMC, and back-end companies. We will drive this by strengthening collaboration across industry, government, academia, and finance.



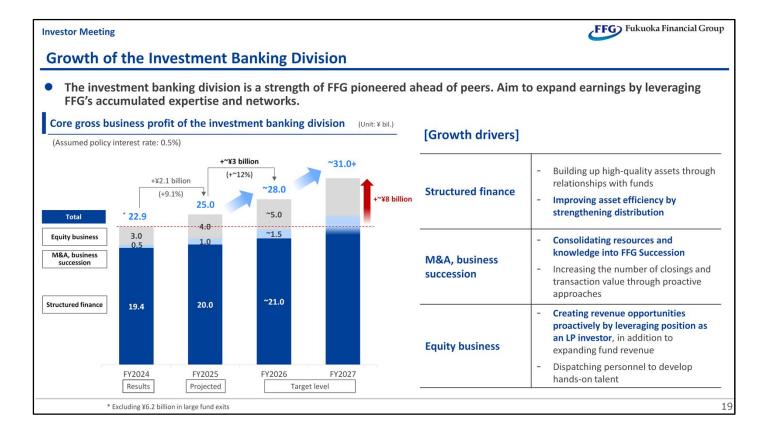
- As we move into a world of positive interest rates, the importance of deposits is increasing. I would therefore like to outline our deposit strategy.
- Similar to our approach with loans, FFG aims to acquire deposits without engaging in interest rate competition.
- On this slide, yields on deposits are shown by the line graph. The yield on average deposits for the first half was 0.181%. Even for the single month of September, it stood at 0.195%. This puts our deposit beta at less than 40%.
- By maintaining or expanding the inflow of settlement deposits from corporate main bank clients—which is one of our key strengths—we intend to keep a tight grip on our yield on deposits going forward.



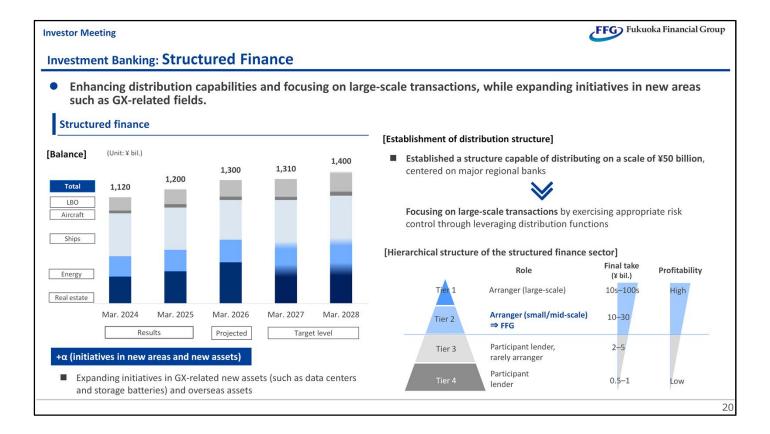
- Next, I would like to talk about individual deposits.
- FFG currently holds deposits for 6.6 million individual customers. Considering that the total population of Kyushu is approximately 15 million, this figure of 6.6 million demonstrates just how many local residents hold accounts with us.
- FFG holds a 32% share of deposits in the three northern Kyushu prefectures, whereas the megabanks hold only 8%. As such, we do not face severe competition from them in this region.
- The reverse is true, however, in the Tokyo metropolitan area, where the megabanks dominate their primary market with a deposit share of around 30%.
- Despite these strengths, the potential encroachment by various digital platformers poses a significant threat to us going forward. As a plan to counter these risks, we have outlined our mass retail strategy on the right side of the slide.
- While I will leave the specific details for another time, we are fundamentally overhauling our loyalty program. By combining this with our credit card strategy, we will build a robust regional economic zone.
- Furthermore, although not shown on this slide, we also plan to build a regional digital economic zone. We will achieve this by integrating Minna Bank with our traditional physical banks and providing BaaS solutions to local business customers via API integration.
- In this way, by securing a solid base of highly stable deposits, we will drive our earnings growth.



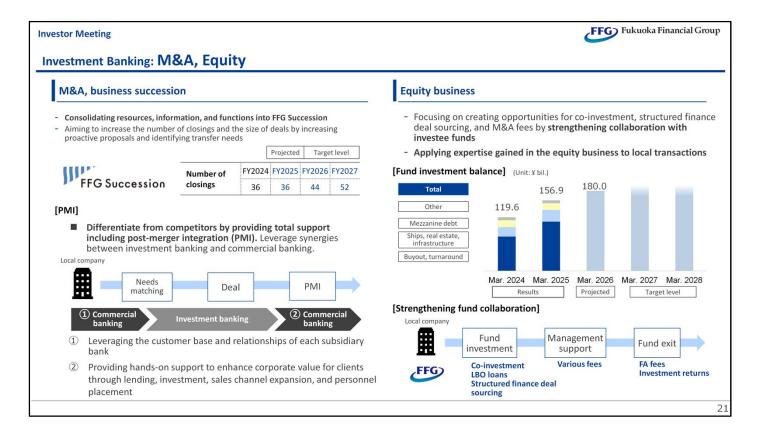
- Amid the ongoing shift from savings to investment, our investment trust business continues to grow.
- In fact, investment trust related fees for FY2024 reached a record high of 13.7 billion yen.
- Looking at the breakdown, in FY2024, the ratio of trust fees to sales commissions was roughly 50-50. However, this fiscal year, the proportion of trust fees has significantly surpassed sales commissions. We are now well-positioned to grow into a recurring revenue business model centered on trust fees.
- We will continue to grow our investment trust balance, thereby expanding trust fees.
- On the bottom right, we have also shown our sales of installment investment trusts—a distinctive feature of FFG.
- This figure stands at 92 billion yen. Since this product is designed to grow automatically through recurring monthly contributions, we can increase our investment trust balance without incurring significant costs.



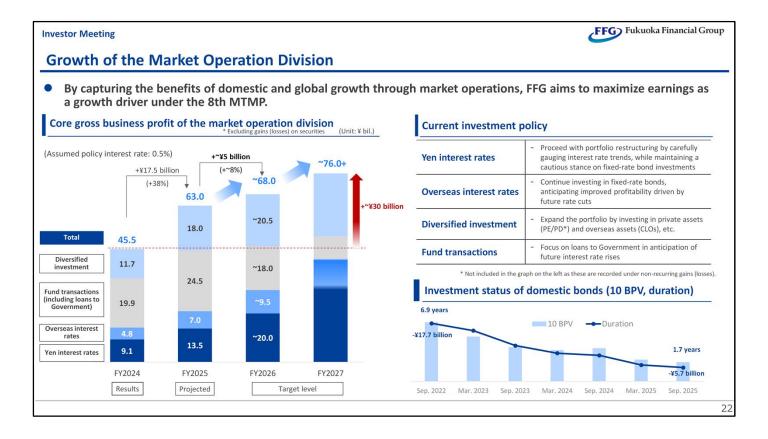
- Next is our investment banking division.
- In the investment banking division, we are aiming for year-onyear growth in core gross business profit of plus 2.1 billion yen this fiscal year, and plus 3.0 billion yen next fiscal year.
- Furthermore, our projected target in the Medium-Term Management Plan is approximately 31 billion yen, which represents an increase of 8 billion yen compared to FY2024.
- Starting from the next page, I will discuss the specific growth drivers.



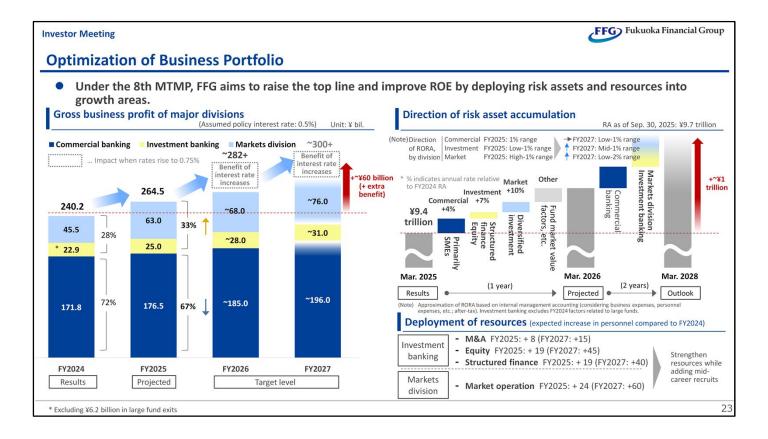
- Structured finance has traditionally been a strong area for us, and one that we have been actively developing. We are aiming to expand the balance to 1.3 trillion yen this fiscal year, and further increase it to 1.4 trillion yen by the final year of our Medium-Term Management Plan.
- We also intend to venture into new product areas. This includes GX-related assets such as data centers and storage batteries, as well as overseas assets.
- At the same time, we are strengthening our risk control and distribution framework. Leveraging this, we intend to focus our efforts on large-scale, high-margin transactions that have been increasing recently.



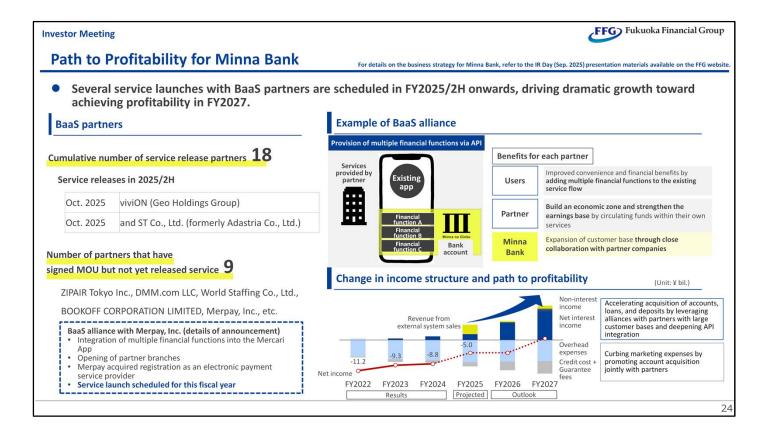
- Regarding M&A, starting this fiscal year, we consolidated our resources, information, and knowledge into FFG Succession. This move has driven an uptick in both the number of proactive proposals and the number of closed deals.
- Our strength lies in providing total support that includes postmerger integration (PMI) following the deal. We will leverage this strength to drive the expansion of our commercial banking business as well.
- In our fund-based equity business, we are seeing a steady buildup in the investment balance. We plan to expand this balance to 180 billion yen by the end of this fiscal year.
- In addition, the relationships we have built with these funds are leading to deal sourcing for the structured finance and M&A areas I mentioned earlier. This synergy is contributing to the expansion of our investment banking business as a whole.
- Moreover, we will also apply the know-how and returns we generate here to support local equity projects with the aim of promoting local industry.



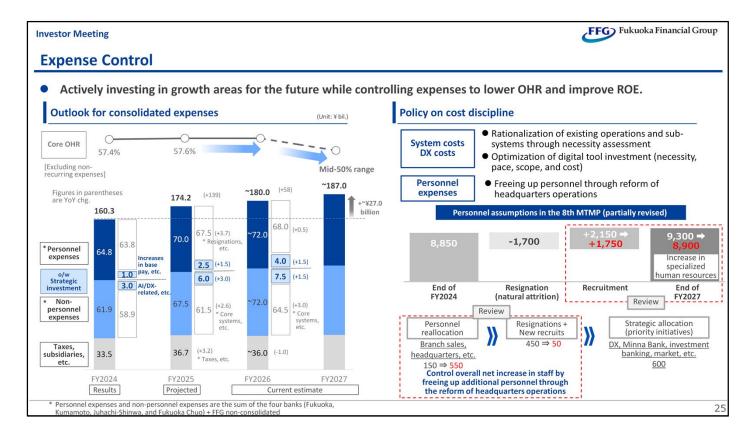
- Next is the market operation division.
- In the market operation division, we are aiming for year-onyear growth in core gross business profit of plus 17.5 billion yen this fiscal year, and plus 5.0 billion yen next fiscal year.
- Our projected target in the Medium-Term Management Plan is approximately 76 billion yen, which represents an increase of around 30 billion yen compared to FY2024.
- As for our current investment policy, regarding domestic bonds, we currently maintain a cautious stance. We have reduced our risk exposure by 70% compared to FY2022. Going forward, we will work on restructuring the portfolio while carefully assessing interest rate trends.
- We also aim to capture the benefits of growth from both domestic and international markets—including through investments in stocks, credit products, and overseas assets and incorporate these benefits into FFG.



- Building on the strategies for each business division I have just covered, I will now talk about the optimization of our business portfolio.
- As shown on the left side of the slide, our plan is to expand the revenue contribution of the investment banking division and the market operation division—sectors we have positioned as growth areas in the 8th Medium-Term Management Plan.
- Our projected target in the Medium-Term Management Plan is over 300 billion yen, which represents an increase of 60 billion yen plus additional upside compared to FY2024.
- As shown on the right, we plan to increase risk assets by 1 trillion yen to drive the expansion of the highly profitable investment banking and market operation divisions. In tandem, we will concentrate our human capital investment in these two areas, aiming to boost the top line and improve ROE.

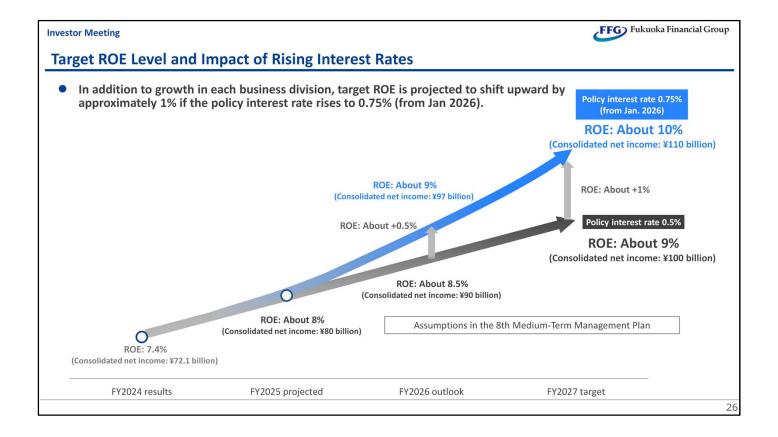


- Next, I would like to discuss Minna Bank.
- As explained previously, the single biggest driver toward achieving profitability in FY2027 is business collaboration through BaaS partnerships.
- Since entering the second half of the year, we have already launched services with two companies, and looking ahead, we have service launches scheduled with multiple partners, including Merpay.
- On the bottom right, we have outlined the income structure that will lead us to profitability. By forming alliances with partners who possess large customer bases, we aim to increase the number of accounts. This will, in turn, drive the expansion of deposits and loans, thereby boosting our top line.
- On the other hand, we expect future increases in overhead expenses to be limited thanks to measures such as joint marketing initiatives with our partners.

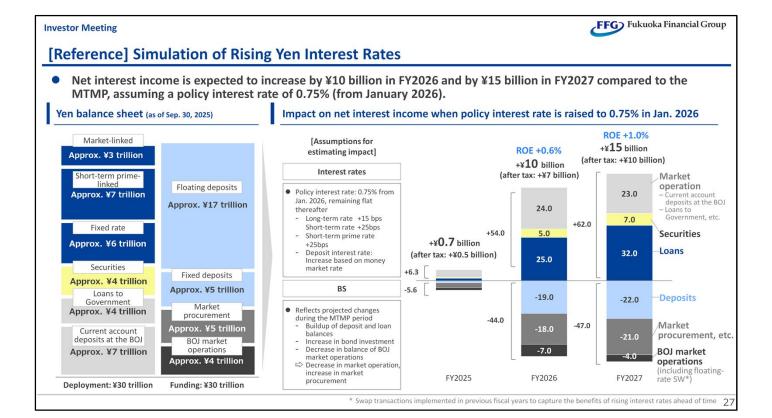


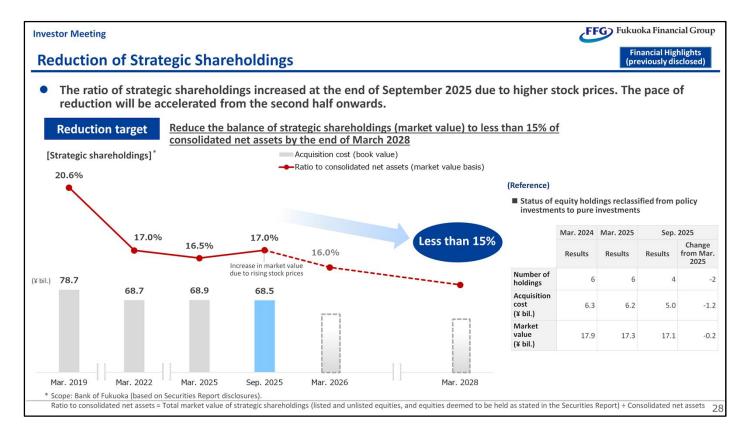
- Regarding expenses, our policy is to continue actively investing in growth areas such as AI and DX, as well as in human capital, to ensure sustainable growth.
- At the same time, we will keep a close eye on OHR and implement appropriate cost controls.
- Regarding system and DX costs, we are strengthening our verification of cost-effectiveness for assessing the necessity of both existing systems and new investments.
- Regarding personnel expenses, we have reviewed the plan to increase personnel that was originally set in the Medium-Term Management Plan. Instead, we are shifting our policy to focus on freeing up personnel through operational reforms at headquarters and reallocating them to growth areas.
- As a result, we plan to keep our total headcount in the final year of our Medium-Term Management Plan flat compared to

FY2024.

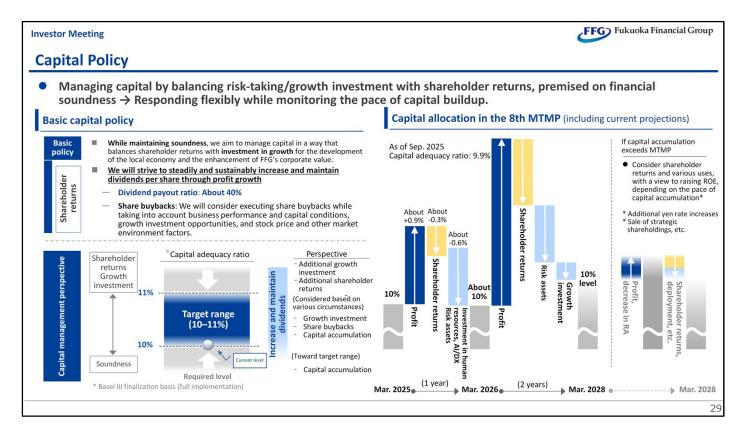


- I will now explain our target ROE level and the impact of rising interest rates.
- The 8th Medium-Term Management Plan, predicated on a 0.5% policy interest rate, targets an ROE of 9% in FY2027. Should the policy rate rise to 0.75% in January, we project the ROE 9% target would be achieved one year ahead of schedule, with the FY2027 target ROE being revised up to approximately 10%.
- The next page presents the details of the interest rate rise simulation.
- Please turn to page 28.



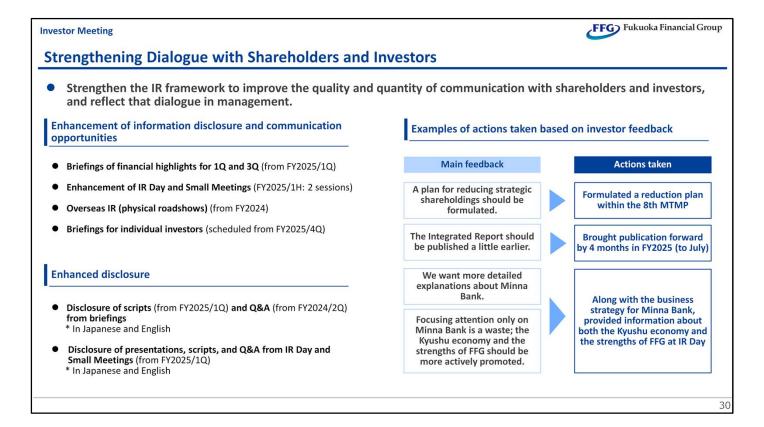


- I will now talk about our reduction of strategic shareholdings.
- Our policy is to reduce the outstanding balance of strategic shareholdings, on a market value basis, to below 15% of consolidated net assets by the end of March 2028.
- While steady progress is being made in selling our strategic shareholdings—a process that includes those reclassified as pure investment—our holding ratio has recently increased due to the impact of rising market values.
- We will step up the pace of reduction, targeting a decrease in the ratio to around the 16% during FY2025.



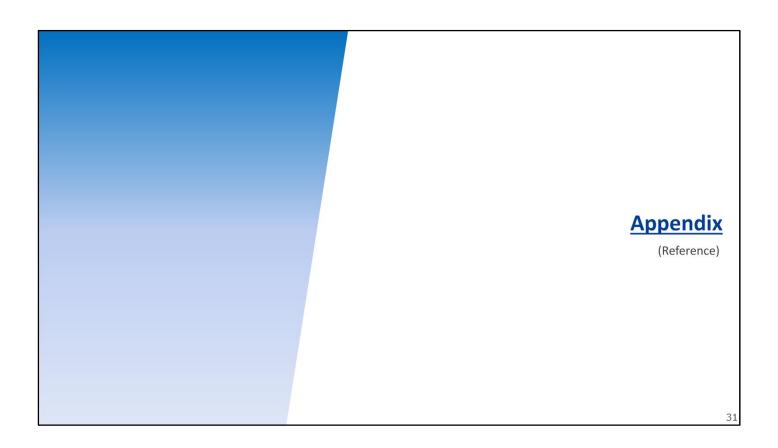
- I will now explain our capital policy.
- The basic policy remains unchanged: managing capital by balancing shareholder returns with risk-taking and investment for growth, all predicated on maintaining financial soundness.
- Specifically, we will conduct capital management that balances shareholder returns with risk-taking (deploying 0.9 to 1.0 trillion yen in risk assets) and with growth investment (including approximately 8 billion yen in human resources investment and 15 billion yen in AI/DX investment) over the three years of the Medium-Term Management Plan, while controlling the capital adequacy ratio within the 10% to 11% range.
- The capital adequacy ratio in the final year of our 8th Medium-Term Management Plan—which is predicated on a policy interest rate of 0.50%—is forecast to be in the 10% range. However, as I explained earlier, there is also potential for additional capital acquisition from factors such as policy rate hikes and accelerating the sale of strategic shareholdings.
- As for the resulting capital buildup, in line with our basic policy, we will continually examine the direction for the deployment of capital—including shareholder returns—while carefully

assessing the pace of that buildup.



- Lastly, I will discuss our commitment to strengthening dialogue with our shareholders and investors.
- Starting this fiscal year, we have strengthened our IR framework, working to enhance information dissemination and improve the quality of our disclosure.
- We have also assigned IR and PR personnel to our Tokyo Office, establishing a framework that allows for regular communication with all of you.
- I am personally committed to increasing opportunities for dialogue and communication with investors and analysts.
- More than just disseminate information, we intend to incorporate market feedback into our management decisions.
 We sincerely welcome your candid opinions and comments, and we look forward to your continued support.

• That concludes my presentation. Thank you very much.



Investor Meeting



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.) Core gross business profit | Results | | YoY chg. | Revised projection | | Progress |
| | | 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 | 48.49 |
| Interest on securities, etc. | | 32.8 | +3.3 | | 66.1 | 49.79 |
| Net interest income (international) | | 8.1 | +0.8 | | 16.3 | 49.69 |
| Non-interest income | 2 | 15.4 | -0.5 | | 31.2 | 49.49 |
| Subsidiaries, consolidation adjustment | 3 | 16.5 | +6.7 | | 28.0 | 58.79 |
| Overhead expenses | | -84.9 | -6.6 | Α | - 174.2 | 48.79 |
| Core business profit | 4 | 66.6 | +7.9 | | 128.4 | 51.89 |
| Gains (losses) on securities | | 0.9 | +4.5 | | 5.0 | 18.7% |
| Gains (losses) on bonds | | -4.2 | +7.4 | | - 2.7 | 157.09 |
| Gains (losses) on stocks | | 5.2 | -2.9 | | 7.7 | 66.99 |
| Credit cost | ⑤ | -4.9 | -4.6 | В | - 17.1 | 28.5% |
| Banks total | | -1.8 | -4.4 | | - 11.0 | 16.5% |
| Subsidiaries, etc. | | -3.0 | -0.2 | | - 6.1 | 50.39 |
| Net income | | 43.6 | +4.4 | С | 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

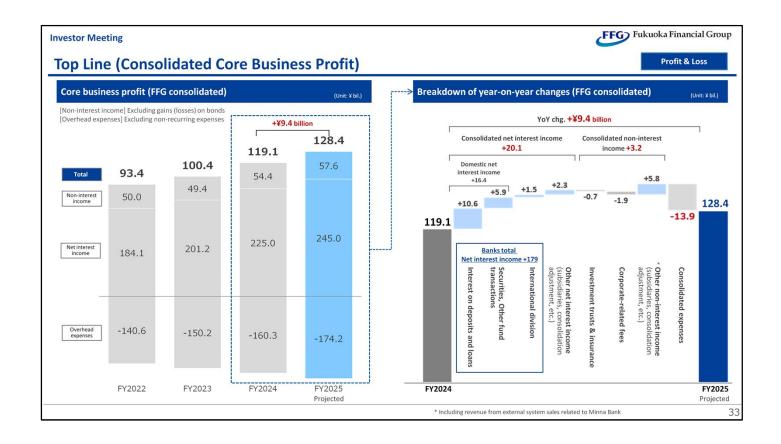
[Main year-on-year factors]

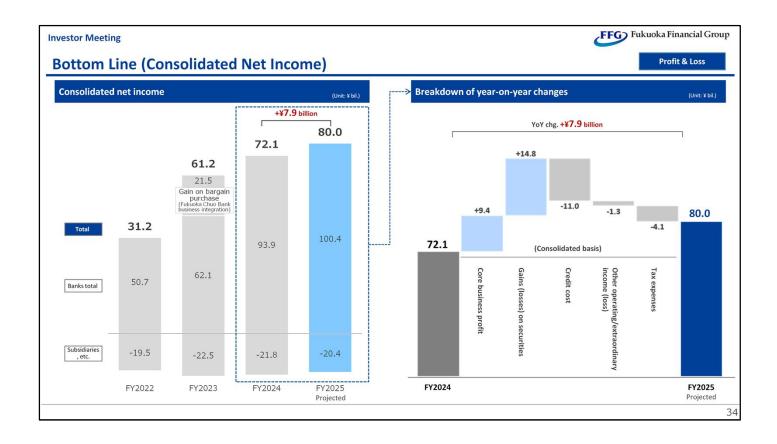
- 1 Increased by ¥7.4 billion year-on-year due to increases in **interest on deposits and loans** and **interest on securities**
- 2 Increased by ¥6.7 billion year-on-year due to recording revenue from external system sales related to Minna Bank
- ③ Increased by ¥6.6 billion year-on-year due to implementation 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
- (§) 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

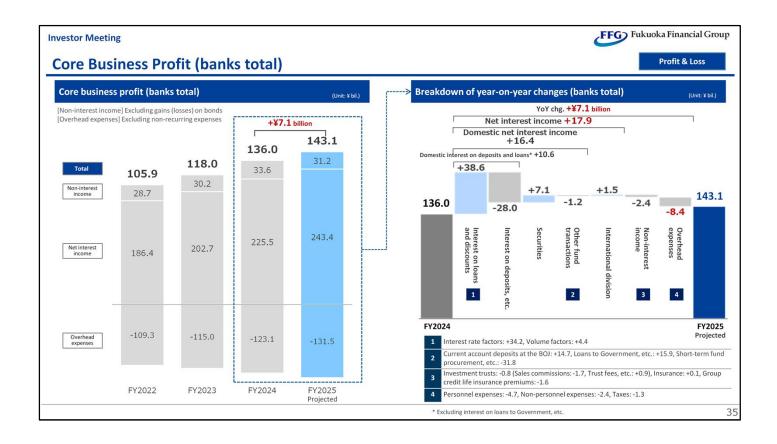
Full-year earnings projection

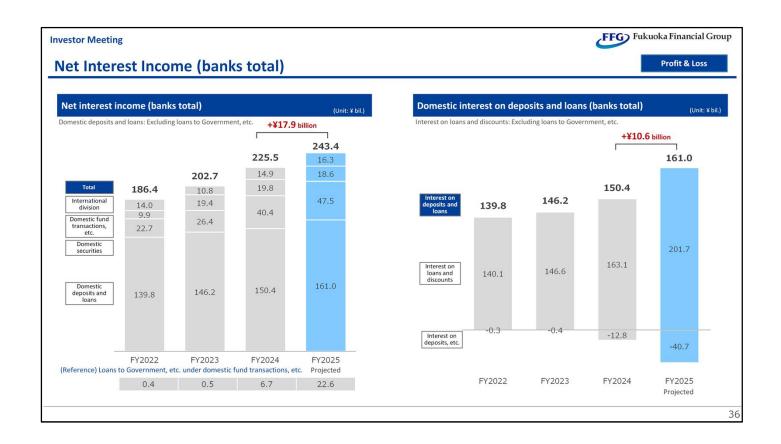
- A) Revised core business profit upward, taking into account factors such as domestic net interest income which was solid in the first half
- B) Maintained the initial plan (banks total) for credit cost, taking into account the status of bankruptcies and downgrades in the first half
- Left the projection for consolidated net income unchanged at this stage to assess trends in core business profit and credit cost in the second half

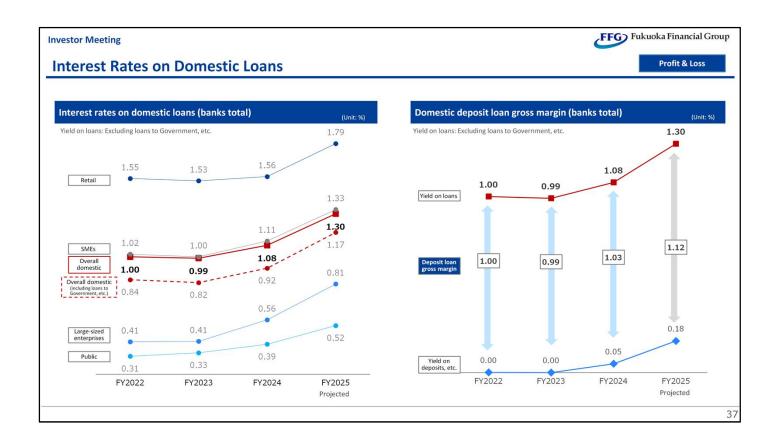
32

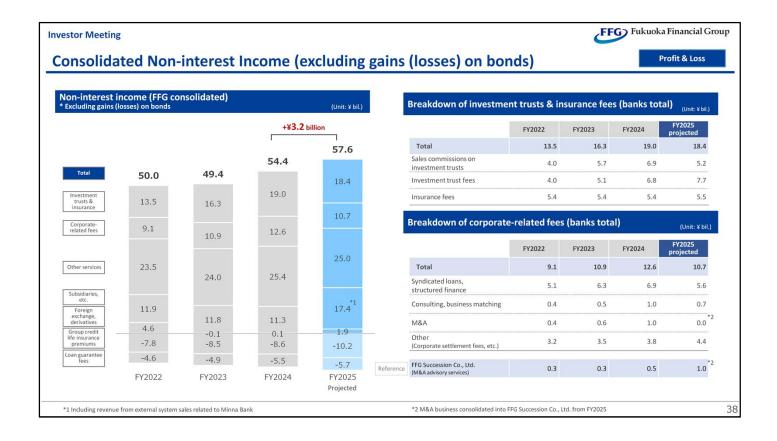


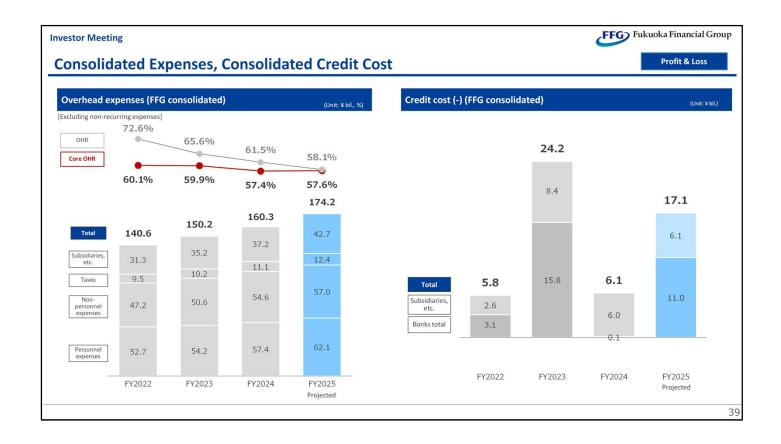


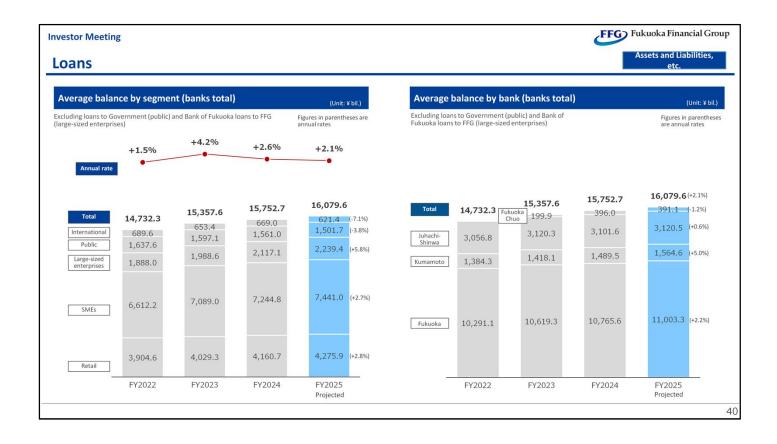


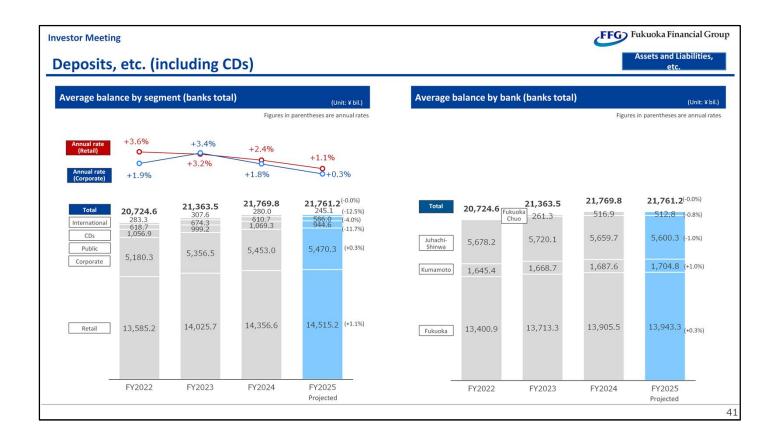












FFG Fukuoka Financial Group **Investor Meeting** Assets and Liabilities, Breakdown of Loans and Deposits & CDs by Type [Domestic] Balance of loans (portfolio by maturity / base rate) [Domestic] Balance of deposits, etc. (portfolio by liquidity / base rate) Breakdown (total = 100%) Breakdown (total = 100%) Sep. 2023 Mar Short-term loans 29.6% Long-term loans Short-term prime rate 50.7%
Short-term money market rate 13.0% Fixed rate 36.2% Short-term loans Long-term loans Short-term prime rate 44.7% Short-term prime rate 44.7%
Short-term money market rate 17.1%
Fixed rate 38.2%

Fixed rate

Short-term prime rate
Short-term money market rate
Fixed rate

Short-term prime rate
Short-term money market rate Fixed rate

Long-term loans

Short-term loans

Long-term loans

38.2%

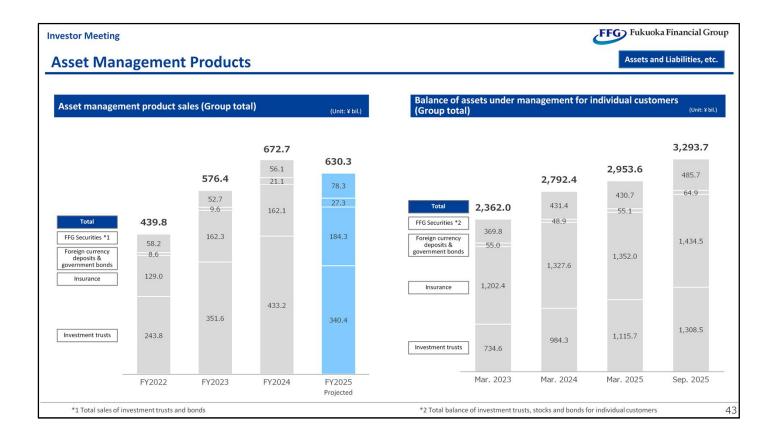
52.3%

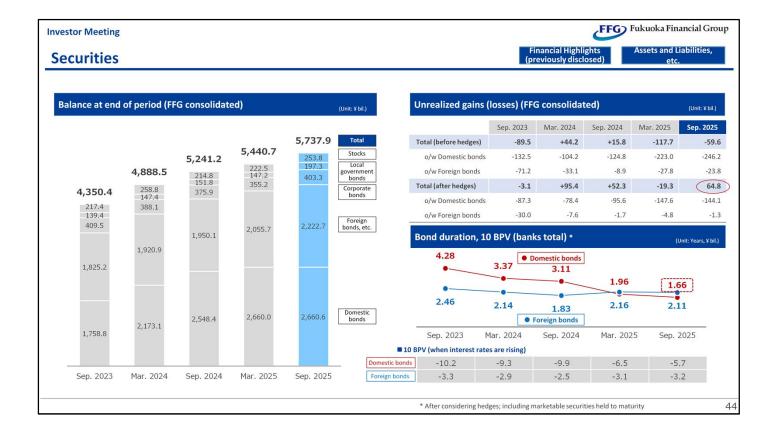
74.1% 2.9%

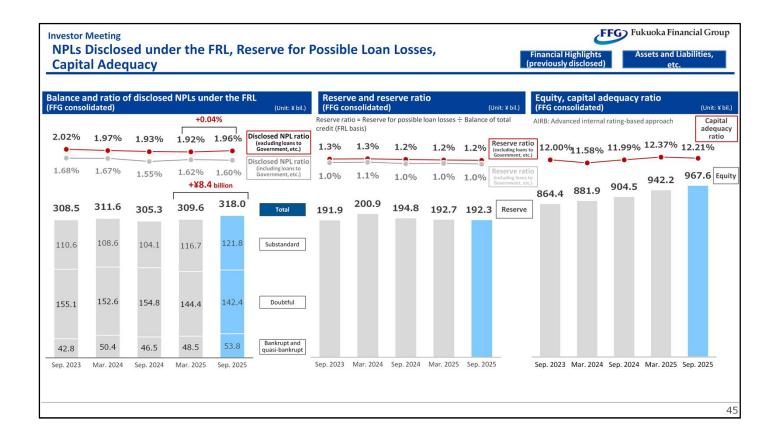
35.8% 64.2% 53.6% 38.5%

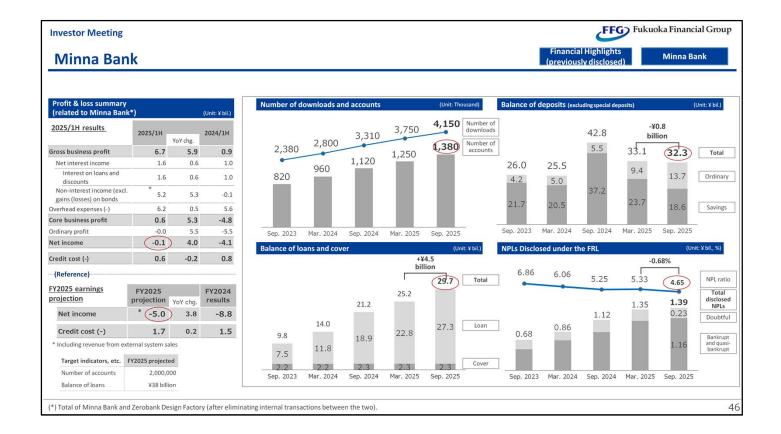
| ar. 2024 | Sep. 2024 | Mar. 2025 | Sep. 2025 | YoY chg. | | | Sep. 2023 | Mar. 2024 | Sep. 2024 | Mar. 2025 | Sep. 2025 | YoY chg. |
|----------|-----------|-----------|-----------|----------|------------------------|---------------------------|-----------|-----------|-----------|-----------|-----------|----------|
| 27.8% | 31.0% | 27.5% | 29.5% | +2.0% | Banks total | Floating deposits | 74.2% | 76.3% | 75.0% | 77.0% | 74.2% | -2.8% |
| 72.2% | 69.0% | 72.5% | 70.5% | -2.0% | | o/w Non-interest | 11.9% | 12.6% | 12.3% | 12.7% | 11.3% | -1.4% |
| 50.0% | 53.5% | 52.6% | 55.3% | +2.7% | | Time and savings deposits | 22.4% | 22.0% | 22.2% | 21.5% | 22.6% | +1.0% |
| 14.2% | 14.0% | 15.5% | 15.4% | -0.1% | Sani | o/w Core deposits | 15.8% | 15.8% | 15.3% | 15.0% | 15.4% | +0.3% |
| 35.7% | 32.5% | 31.9% | 29.3% | -2.6% | | CDs | 3.4% | 1.6% | 2.9% | 1.5% | 3.2% | +1.7% |
| 21.8% | 27.1% | 25.5% | 27.4% | +1.9% | Bank of Fukuoka | Floating deposits | 75.1% | 78.1% | 76.4% | 78.5% | 75.3% | -3.2% |
| 78.2% | 72.9% | 74.5% | 72.6% | -1.9% | | o/w Non-interest | 12.2% | 13.3% | 13.1% | 13.6% | 12.1% | -1.5% |
| 44.4% | 49.3% | 49.7% | 52.2% | +2.6% | | Time and savings deposits | 21.0% | 20.0% | 20.4% | 19.7% | 20.8% | +1.1% |
| 18.7% | 18.0% | 19.3% | 19.1% | -0.2% | | o/w Core deposits | 15.5% | 14.9% | 14.4% | 14.1% | 14.4% | +0.3% |
| 36.9% | 32.7% | 31.0% | 28.7% | -2.3% | | CDs | 3.8% | 1.9% | 3.2% | 1.8% | 3.9% | +2.1% |
| 47.0% | 45.5% | 36.8% | 37.4% | +0.6% | Kumamoto Bank | Floating deposits | 70.7% | 72.5% | 72.5% | 73.6% | 72.5% | -1.1% |
| 53.0% | 54.5% | 63.2% | 62.6% | -0.6% | | o/w Non-interest | 6.3% | 6.5% | 6.9% | 6.4% | 6.3% | -0.2% |
| 74.7% | 75.2% | 72.9% | 74.5% | +1.7% | noto | Time and savings deposits | 29.2% | 27.4% | 27.4% | 26.4% | 27.4% | +1.0% |
| 3.2% | 3.3% | 4.2% | 4.4% | +0.1% | Kuman | o/w Core deposits | 22.3% | 21.5% | 20.6% | 20.2% | 20.2% | +0.0% |
| 22.2% | 21.5% | 22.9% | 21.1% | -1.8% | | CDs | 0.1% | 0.1% | 0.1% | 0.0% | 0.1% | +0.0% |
| 34.4% | 35.6% | 30.1% | 33.4% | +3.3% | 20 | Floating deposits | 73.0% | 75.7% | 74.4% | 76.5% | 74.4% | -2.1% |
| 65.6% | 64.4% | 69.9% | 66.6% | -3.3% | Juhachi-Shinwa Bank | o/w Non-interest | 12.6% | 13.3% | 12.1% | 12.9% | 10.9% | -2.0% |
| 53.0% | 55.4% | 53.1% | 56.5% | +3.4% | hi-Shi Bank | Time and savings deposits | 23.7% | 22.8% | 22.6% | 22.1% | 22.9% | +0.8% |
| 9.9% | 10.0% | 11.4% | 11.5% | +0.2% | hacl | o/w Core deposits | 14.5% | 14.1% | 13.6% | 13.4% | 13.8% | +0.4% |
| 37.2% | 34.6% | 35.6% | 32.0% | -3.6% | 3 | CDs | 3.4% | 1.5% | 2.9% | 1.4% | 2.7% | +1.3% |
| 12.9% | 13.2% | 14.0% | 13.2% | -0.8% | | Floating deposits | | 48.0% | 50.4% | 48.7% | 48.3% | -0.4% |
| 87.1% | 86.8% | 86.0% | 86.8% | +0.8% | Fukuoka Chuo Bank | o/w Non-interest | | 7.3% | 12.1% | 7.0% | 11.0% | +4.0% |
| 29.6% | 31.5% | 32.2% | 35.2% | +3.1% | oka Cl Bank | Time and savings deposits | - | 52.0% | 47.4% | 51.3% | 48.5% | -2.8% |
| 1.5% | 1.3% | 1.3% | 0.9% | -0.5% | uku | o/w Core deposits | | 44.3% | 40.0% | 42.3% | 40.3% | -2.0% |
| 68.9% | 67.2% | 66.5% | 63.9% | -2.6% | Œ. | CDs | | 0.0% | 2.2% | 0.0% | 3.2% | +3.2% |

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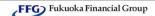








Investor Meeting



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.



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>

Launched SSIndex-type and Certification-type linked loans from December 2025 <Fukuoka, Kumamoto,

Release of new sustainability linked loan (SLL) products Investment in One Health

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

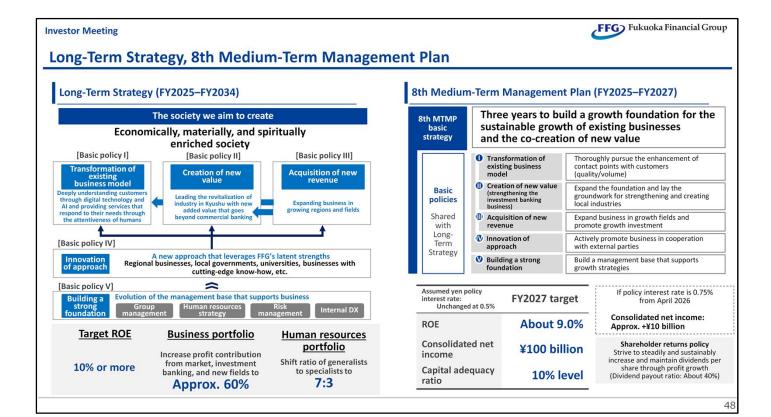
Executive percentages

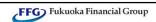
| | FY2024 Results | As of Oct. 1, 2025 (FY2025 target) | Target | |
|--|-------------------|---------------------------------------|--------------------|--|
| Percentage of women executives | 21.0% | 22.1% (22%) | FY2027 25 % | |
| Percentage of executives with diverse backgrounds (women +mid-career 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) |
| | 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 |
| | LGBTQ+ | Promoting understanding via internal training Reviewing allowances/welfare programs and considering establishment of consultation desks |
| | erstanding/disse- ation, environment | Publication of DE&I Report Implementation of DE&I promotion projects at the workplace level |

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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.

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