



Apr. 14, 2025

To whom it may concern:

Company Name Fukuoka Financial Group, Inc.
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(Code No.: 8354 TSE Prime Market, FSE)
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Partial Changes to the Shareholder Benefit Program

Fukuoka Financial Group, Inc. (Director & President: Hisashi Goto) hereby announces that it will partially change its Shareholder Benefit Program as follows:

1. Reason for the Changes

The Company has a Shareholder Benefit Program to thank its shareholders for their ongoing support. It has decided to expand the options available in the program to better meet the diverse needs of its shareholders.

2. Details of the Changes (Please refer to the attached document for more detailed information.)

(1) A “Donation Course” will be added.

(2) Products in the “Regional Specialty Products Course” will be expanded from the current 30 products to approximately 40 products (planned).

3. Eligible Shareholders * No change from previous program

Shareholders who are listed on the shareholder registry as holding 200 or more shares as of March 31 each year, and who have continuously held shares for at least one year

<Inquiries>

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Benefit Program after the Changes [Applicable period: July 1, 2025 (Tue) – June 30, 2026 (Tue)]

* Changes indicated by underlining and boldface type

Benefit Program Options	Details	Benefit provided by:				
		The Bank of Fukuoka	The Kumamoto Bank	The Juhachi-Shinwa Bank	The Fukuoka Chuo Bank	FFG Securities
(1) Higher Interest Rates on Yen-Denominated Fixed-Term Deposits Course	[Available only at branches] <ul style="list-style-type: none"> 0.30% per annum will be added to the interest rate displayed at the branch on the deposit date. The deposit term will be 6 months, and the deposit limit will be 3 million yen. 	○	○	○	○	-
(2) Cashless Payment Course	[Available at branches, online, or by mail] <ul style="list-style-type: none"> Customers will receive a gift of myCoin equivalent to 10% of the amount they spend using arecore, <18> IC Cash & Credit Card, Debit+, and YOKA!Pay. * Capped at an equivalent of 10,000 yen 	○	○	○	-	-
(3) Investment Trusts Course	[Available at branches, online, or by mail] <ul style="list-style-type: none"> Customers who open a new investment trust account will receive a gift of 3,000 yen. Cashbacks will be provided in full for the cumulative amount of purchase fees (excluding tax) for investment trusts. (Cashback is capped at 50,000 yen.) 	○	○	○	○	-
(4) FFG Securities Course	[Available at branches, online, or by mail] <ul style="list-style-type: none"> Customers who open a new comprehensive securities account, or who transfer listed stocks, etc.* from another company, will receive a gift of 3,000 yen. * Foreign stocks listed on Japanese exchanges are excluded. Cashbacks will be provided in full for the cumulative amount of purchase fees (excluding tax) for stock transactions and investment trusts. (Cashback is capped at 50,000 yen.) 	-	-	-	-	○
(5) Regional Specialty Products Course	[Available at branches, online, or by mail] <ul style="list-style-type: none"> Customers will receive a gift of one item of their choice from <u>approximately 40 specialty products (planned)</u>* from Fukuoka, Kumamoto, and Nagasaki Prefectures * Before change: 30 specialty products 	○	○	○	○	-
<u>[New]</u> <u>(6) Donation Course</u>	<u>[Available at branches, online, or by mail]</u> <ul style="list-style-type: none"> <u>In lieu of giving gifts/benefits to shareholders, donations will be made to public institutions, social welfare corporations, etc. that support the basic daily needs and wellbeing of children, etc. (3,000 yen will be donated per benefit voucher)</u> 	○	○	○	○	-

<Usage period for each of the benefit program options above>

* Excluding non-business days for usage in branches.

Options (1)–(4) and **(6)**: July 1, 2025 (Tue) – June 30, 2026 (Tue)

Option (5): July 1, 2025 (Tue) – December 31, 2025 (Wed)