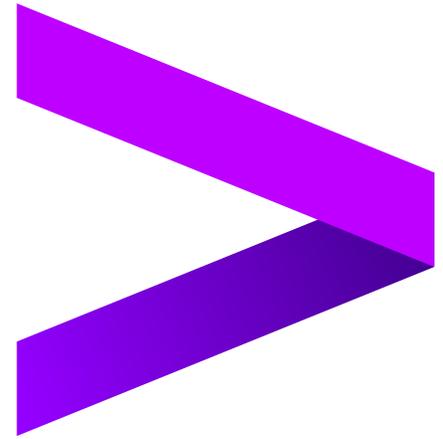


VIDEO SCRIPT OF DIGITAL ECOSYSTEM – BEYOND TRADITIONAL FINANCIAL SERVICES

Fukuoka Financial Group



Kenichi Nagayoshi

Assistant General Manager
Sales Strategy Division, iBank Business Group
Fukuoka Financial Group, Inc.
CEO, iBank Marketing Co., Ltd.

Koji Miyara

Managing Director - Financial Services
Banking
Accenture Japan Ltd

Koji Miyara

Everyone has different aspirations. Our clients' goals and needs are more unique than ever. That's why Fukuoka Financial Group and Accenture built a new platform called iBank to help customers make their dreams a reality.

Kenichi Nagayoshi

iBank was released last July and reached 10,000 downloads within 2 months. Now a year later, we have 180,000 users. And our customers are thrilled. It's a financial services app that tailors to our customers' unique lifestyles and needs – whatever they may be. So they can set goals, small or big, and the app connects them to financial and non-financial services to achieve them.

Koji Miyara

That truly makes iBank an "ecosystem platform." By connecting Fukuoka Financial Group with these other Fukuoka-based companies, we can offer new services outside of finance. It's only available in Fukuoka right now, but our sights are set to take it even farther. We really hope this initiative sparks economic revitalization of communities in Japan and beyond. And I hope we can connect the iBank ecosystem with other regional banks and industry ecosystems. By doing so, we can enhance the lives of customers and help grow businesses in the ecosystem.

Kenichi Nagayoshi

I think the main driver for the ecosystem itself, is that as a local bank, we are embedded in the community and are close with our customers. We understand their needs, whether for an individual or company. And because banks seek to help customers meet these needs, we wanted to use our unique position to create new business opportunities.

Koji Miyara

iBank's success comes from the strong collaborative relationship between Fukuoka Financial Group and Accenture, with each team member bringing a unique set of skills to the project. For instance, when we launched this financial ecosystem in Japan, we worked together to formulate a strategy and vision. And we used Accenture Mobile Apps Studio - Japan to conduct iterative prototyping. This allowed us to quickly build the UX design and system architecture.

Kenichi Nagayoshi

With the financial sector in Japan facing negative interest rates and a shrinking market due to an aging and declining population, iBank's business strategy is to take a novel approach to business and create services that enhance customers' daily lives and their futures. We're excited to continue working with Accenture and keep finding new ways to bring new value to our customers.