News Release

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ExaWizards Inc.
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Exawizards Strengthens Partnership with Fukuoka Financial Group to Support Its "AI-First" Organizational Transformation

— Group Company ExaForward Kyushu to Support Back-Office Reform,
with an Eye on Bringing AI to Local Governments and Businesses in Kyushu—

ExaWizards Inc. (Minato-ku, Tokyo; Representative Director, President & CEO: Makoto Haruta; hereinafter "ExaWizards") announces that it will strengthen its business partnership with Fukuoka Financial Group, Inc. (Fukuoka City, Fukuoka Prefecture; Director & President: Hisashi Goto; hereinafter "FFG") in support of FFG's "AI-First Organizational Transformation." Among the seven core use cases FFG has identified, we will focus on the back-office domain and partner with FFG to redesign operations at its administrative centers and other units on the premise of AI. Support under this partnership will be led mainly by ExaForward Kyushu Inc. (Fukuoka City, Fukuoka Prefecture; Representative Director: Takahiro Koyama; hereinafter "ExaForward Kyushu"), a group company established in August 2026, which will expand our support structure based in Fukuoka area. Going forward, in addition to the head-office operations we have supported to date, we aim to broaden our contribution to FFG's AI-First organizational transformation. In collaboration with FFG, we are also considering applying the knowledge gained through this initiative to bringing AI to local governments and companies in the region.



☑Background: Why FFG Is Pursuing AI-First Organizational Transformation and Back-Office Reform

In October 2026, FFG announced its "AI-First Organizational Transformation." Starting from a vision of a future where AI is part of everyday life, the initiative redesigns customer experience, operations, and the organization itself around AI. Among the seven core use cases covering banking operations as a whole, FFG has set out a policy for back-office operations to "fundamentally redesign operations through AI × BPR," shifting people's roles toward verification and exception judgment.

Kyushu is a region where population decline is progressing ahead of the rest of the country. Regional financial institutions are required to strengthen support for their customers and communities while maintaining operational quality with limited personnel.
Meanwhile, bank back-office operations consist of a series of processes ranging from customer application, reception and processing at branches, document verification at head office, registration and processing, to storage. Currently, many procedures are paper-based, and visual checks, inquiries, and data entry occur at each stage. When documents contain deficiencies, they are returned and customers are asked to fill them in again, creating back-and-forth exchanges between stages. Storing processed documents and sending copies also require manual labor.
Replacing only specific processes with AI would have limited impact, so it is necessary to review the entire flow from the entry point of an application through to storage. For this reason, FFG will work on redesigning its business processes themselves based on the three principles described below. Exawizards and ExaForward Kyushu (together, "our Group") will accompany FFG in this effort.

☑ Three Principles of Reform
FFG will redesign its business processes based on the following three fundamental principles:

1. **Web-based and systemized:** Accept applications in electronic form and automatically transfer data to subsequent stages.
2. **Use of AI agents and RPA:** Automate document checks and data entry into systems. An AI agent is AI that proceeds with work on its own in line with a given objective. RPA (Robotic Process Automation) is a mechanism in which software robots perform routine computer tasks on behalf of people.
3. **BPR (Business Process Re-engineering):** Review and fundamentally reform processes without being bound by existing regulations and rules.

☑Features of the Back-Office Initiative
In the first phase, we will target operations at administrative centers and similar units, starting with procedures that involve high processing volumes and heavy burdens of paper handling and visual verification. While confirming results, we will gradually expand the scope of operations and locations covered.
Applications will move toward web-based submission. At the reception stage at branches, AI will automatically check documents and handle inquiries, allowing staff to focus on primary approval and special cases. The aim is to eliminate the document verification stage at head office itself.
At head office, AI agents and RPA will handle data entry and system operations, while staff will be responsible for approving the results. By handling documents electronically, we also aim to eliminate storage tasks such as storing paper and sending copies. We aim to transition to a structure in which "AI agents and RPA handle processing, and people confirm and approve the results."

1. **Redesigning the process end-to-end, from application through storage:** Rather than replacing only specific stages with AI, we will review the entire business process.
2. **Shifting to "AI agents and RPA handle processing, people handle confirmation and approval":** Data entry and system operations will be automated, and staff will focus on confirming and approving results and handling special cases.
3. **On-site support from a Fukuoka base:** Consultants and engineers from ExaForward Kyushu will work directly at FFG's operational sites to drive the reform.

☑Role of the Exawizards Group
Our Group will provide integrated support, from visualizing business processes and developing reform proposals, to developing and implementing AI agents, and embedding them into day-to-day

operations on site. We are expanding our support structure: consultants and engineers from ExaForward Kyushu will be based in Fukuoka, working directly at FFG's sites and driving the reform together with staff in administrative centers and other units. We will also support the creation of a structure in which FFG staff can continuously improve their operations by using AI themselves.

☑**Future Outlook**

FFG has set out a policy of converting the shift of work to AI into the creation of personnel and resources, and directing its people toward higher value-added and growth areas. This initiative is one concrete measure in the back-office domain toward realizing that goal.

Building on its work in head-office operations and the back office, the Exawizards Group will continue to broaden its contribution to FFG's AI-First Organizational Transformation. Furthermore, in collaboration with FFG, we will also explore initiatives that draw on the AI expertise our Group gains through this partnership to support local governments and businesses in Kyushu in adopting AI.

☑ **For Reference: Initiatives to Date (AI Use Focused on Head-Office Operations)**

In May 2025, Exawizards entered into a business partnership with FFG and has since promoted AI use across FFG under a medium- to long-term framework. In August 2026, we established ExaForward Kyushu to provide on-site support for companies in Kyushu as they adopt and use AI, and we are now supporting FFG with a team based in Fukuoka.

In head-office operations, we have worked on a wide range of themes using generative AI. Key examples include:

1. Inquiry handling: Built a system in which AI references related materials and proposes draft responses to inquiries about administrative procedures and regulations that branches and other units submit to head office.
2. Document checking: Built a system in which AI reviews the contents of contracts and forms, and extracts deficiencies and items requiring confirmation.
3. Formalizing tacit knowledge: Used AI to collect and organize the "tacit knowledge," such as experience and judgment criteria held by veteran employees, and accumulated it as "explicit knowledge" that anyone can use.

Because the effectiveness of AI utilization in head-office operations has been confirmed through these efforts, we will expand the scope to the entire back-office domain.

ExaWizards Company Profile
Company name: ExaWizards Inc.
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Established: February 2016
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Business: Industrial innovation and resolution of social issues via AI service development
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ExaForward Kyushu Profile
Company name: ExaForward Kyushu Inc.
Location: 2F, Yasuda Building No. 3, 2-3-23 Hakata-ekimae, Hakata-ku, Fukuoka City, Fukuoka Prefecture
Established: August 2026
Representative: Takahiro Koyama, Representative Director
Business: Resident-type AI implementation services, and the R&D of AI agent technology, business applications, and software based on the knowledge obtained through these services.

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