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(Securities Code: 8338)

June 4, 2026

(Electronic Provision Measures Commencement Date: May 27, 2026)

To Shareholders with Voting Rights:

Masahiko Ikuta
President
Tsukuba Bank, Ltd.
2-11-7 Chuo, Tsuchiura City,
Ibaraki Prefecture, Japan

**NOTICE OF CONVOCATION OF
THE 102ND ANNUAL GENERAL MEETING OF SHAREHOLDERS**

We are pleased to inform you that the 102nd Annual General Meeting of Shareholders of The Tsukuba Bank, Ltd. (the “Bank”) will be held for the purposes as described below, and cordially invite you to the meeting.

In convening this General Meeting, the Bank has provided information electronically, and the matters to be provided electronically are posted on the following website.

The Bank’s website: <https://www.tsukubabank.co.jp/> (only available in Japanese)

Please access the Bank’s website mentioned above, and select “To Shareholders and Investors” and “General Meeting of Shareholders” in this order to confirm the information.

In addition to the above, the information is posted on the following website.

Tokyo Stock Exchange website: <https://www2.jpx.co.jp/tseHpFront/JJK020010Action.do?Show=Show>

Please access the above-mentioned website, enter the Bank’s name or securities code for search, and select “Basic information” and “Documents for public inspection/PR information” in this order to check the information.

If you do not attend the meeting, you can exercise your voting rights in writing by submitting the Voting Rights Exercise Form, or via the Internet, etc. Please review the Reference Documents for the General Meeting of Shareholders (included in the matters to be provided electronically) and exercise your voting rights no later than 5:00 p.m. Japan time on Tuesday, June 23, 2026 by following the instructions described below.

- 1. Date and Time:** Wednesday, June 24, 2026 at 10 a.m. Japan time
- 2. Place:** 10F, Main Conference Room, Headquarter Building of the Bank, 1-7 Takezono, Tsukuba City, Ibaraki Prefecture, Japan
- 3. Meeting Agenda:**
- Matters to be reported:**
1. The Business Report and Non-consolidated Financial Statements for the Bank's 102nd Fiscal Year (from April 1, 2025 to March 31, 2026)
 2. Consolidated Financial Statements for the Bank's 102nd Fiscal Year (from April 1, 2025 to March 31, 2026) and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Audit and Supervisory Committee
- Proposal to be resolved:**
- Proposal No. 1:** Reduction in Amount of Share Capital
- Proposal No. 2:** Election of Seven (7) Directors (Excluding Directors Serving as Audit and Supervisory Committee Members)

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- ⊙ When attending the meeting, please submit the enclosed Voting Rights Exercise Form at the reception desk of the Bank's headquarter building on the day of the meeting for confirmation.
- ⊙ For this meeting, the Bank has sent uniformly the paper copy including the matters to be provided electronically to all shareholders, irrespective of whether there was a request for delivery of the paper copy, but this paper copy does not contain the following matters in accordance with laws and regulations as well as the Articles of Incorporation of the Bank. The Audit and Supervisory Committee and the Accounting Auditor have audited the documents subject to audit, including the following matters.
- 8. The Systems to Ensure the Appropriateness of Operations and Outline of the Operational Status of the Systems in the Business Report
 - Non-consolidated Statements of Changes in Equity and Notes to the Non-consolidated Financial Statements
 - Consolidated Statements of Changes in Equity and Notes to the Consolidated Financial Statements
- ⊙ Any amendments to the matters to be provided electronically will be posted on each website where these matters are posted.

Exercise of Voting Rights

Exercise of Voting Rights via the Internet

Voting Deadline: 5 p.m., Tuesday, June 23, 2026, Japan Time

Please access the Bank's designated voting website (<https://soukai.mizuho-tb.co.jp/>) using the "Voting Rights Exercise Code" and "Password" indicated on the Voting Rights Exercise Form, follow the instructions on the voting website, and indicate your vote for or against the proposal by the voting deadline.

Exercise of Voting Rights in Writing

Voting Deadline: 5 p.m., Tuesday, June 23, 2026, Japan Time

Please indicate your vote for or against the proposal on the enclosed Voting Rights Exercise Form and return it so that it is received by the voting deadline. If there is no indication of a vote for or against a specific proposal on the Voting Rights Exercise Form, it shall be deemed as an indication of approval to such proposal.

Exercise of Voting Rights by Attending the Meeting in Person

Date and Time: 10 a.m., Wednesday, June 24, 2026, Japan Time

Please bring this "Notice of Convocation" to the meeting venue and submit the enclosed "Voting Rights Exercise Form" at the reception desk.

If you wish to exercise your voting rights by proxy, the proxy shall be limited to other shareholders with voting rights of the Bank. Only one proxy may be appointed.

Handling of Duplicate Voting

- If you vote both in writing and via the Internet, only your vote placed via the Internet will be valid.
- If you submit your vote multiple times via the Internet, only the last vote will be valid.
- Platform for Electronic Exercise of Voting Rights
If nominee shareholders such as trust and custody services banks, etc. (including standing proxies) make prior application to use "Electronic Voting Platform" operated by ICJ, Inc., such shareholders may use the said platform.

Reference Documents for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Reduction in Amount of Share Capital

1. Purpose of reducing the amount of share capital

The Bank will propose to reduce the amount of share capital and transfer an amount equal to the reduction to other capital surplus, in accordance with Article 447, Paragraph 1, of the Companies Act, for the purpose of ensuring flexibility and agility in its financial strategy to respond to future environmental changes. This matter is subject to approval by the relevant authorities under the Banking Act (Act No. 59 of 1981).

2. Details of reducing the amount of share capital

(1) Amount of reduction in share capital

Share capital will be reduced by ¥17,500,000,000, from ¥48,868,341,819 to ¥31,368,341,819.

(2) Method of reducing the amount of share capital

The amount of share capital will be reduced and an amount equal to the reduction will be transferred to other capital surplus, in accordance with Article 447, Paragraph 1, of the Companies Act.

(3) Effective date of reducing the amount of share capital

September 30, 2026

Proposal No. 2: Election of Seven (7) Directors (Excluding Directors Serving as Audit and Supervisory Committee Members)

As the terms of office of all six (6) current Directors (excluding Directors serving as Audit and Supervisory Committee Members; the same applies hereinafter in this Proposal) will expire at the conclusion of this Annual General Meeting of Shareholders, the election of seven (7) Directors is proposed.

The selection of the candidates has been determined by the Board of Directors upon hearing the opinions of the Nomination Advisory Committee, which is composed of Outside Officers.

The Audit and Supervisory Committee considered this proposal, and there were no special matters to be stated in accordance with the Companies Act.

The candidates are as follows.

No.	Name	Sex	Current positions at the Bank	Attendance at the Board of Directors meetings
1	Reappointment Masahiko Ikuta	Male	President	17/17 (100%)
2	Reappointment Satoru Shinohara	Male	Senior Executive Managing Director	17/17 (100%)
3	Reappointment Tsuyoshi Okano	Male	Executive Managing Director	17/17 (100%)
4	Reappointment Hiroshi Kohata	Male	Executive Managing Director	17/17 (100%)
5	Reappointment Nobuhiro Okano	Male	Director	12/12 (100%)
6	Newly appointed Kunihiro Mashiko	Male	Executive Officer, Deputy Executive General Manager, Business Headquarters	-/- (-%)
7	Reappointment Hitoshi Saito	Male	Candidate for Outside Director Independent Director	Outside Director 17/17 (100%)

Note: The attendance at the Board of Directors meetings for Mr. Nobuhiro Okano is for the meetings held after his assumption of office as Director.

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of common shares of the Bank held
1	Masahiko Ikuta (Oct. 12, 1960) Reappointment	Apr. 1984 Joined the Kanto Bank, Limited Apr. 2006 General Manager, Ishioka Branch, the Kanto Tsukuba Bank, Limited Jul. 2007 Deputy General Manager, General Planning Division, the Kanto Tsukuba Bank, Limited Mar. 2010 Deputy General Manager, General Planning Division, General Manager, Computer Systems Joint Development Office, the Bank Aug. 2010 General Manager, Kamisu Branch, Senior Chief Assistant, Business Headquarters, the Bank Jul. 2012 Executive Officer, General Manager, General Planning Division, the Bank Apr. 2014 Senior Executive Officer, General Manager, General Planning Division, the Bank Apr. 2015 Senior Executive Officer, Executive General Manager, Business Headquarters, the Bank Jun. 2015 Director, Executive General Manager, Business Headquarters, the Bank Apr. 2016 Executive Managing Director, the Bank Jun. 2018 Vice-President, the Bank Jun. 2019 President, the Bank (current position)	162,663 shares
<p>[Reasons for selection as candidate for Director]</p> <p>After having supervised divisions such as the corporate planning division and sales division, Mr. Masahiko Ikuta assumed the office as Director in June 2015. Since then, he has supervised divisions such as the administrative division and audit division, possessing a wealth of experience and ample knowledge. He has served as Representative Director and Vice-President of the Bank since June 2018, appropriately fulfilling these duties and responsibilities, and was appointed the current position of President in June 2019. Since the appointment, he has continued to exercise strong leadership to move the entire Bank forward, engaging in structural reform and improvement of corporate value. By continuing to utilize these experiences and knowledge, he has been judged as a person that can be expected to strengthen effectiveness of the Board of Directors' decision-making and supervisory functions, and was thus selected as a candidate for Director.</p>			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of common shares of the Bank held
2	Satoru Shinohara (Apr. 22, 1961) Reappointment	<p>Apr. 1985 Joined the Kanto Bank, Limited</p> <p>Apr. 2005 General Manager, Yatabe Branch, the Kanto Tsukuba Bank, Limited</p> <p>Oct. 2007 Deputy General Manager, Corporate Division, the Kanto Tsukuba Bank, Limited</p> <p>Mar. 2010 Deputy General Manager, Business Supervisory Division and General Manager, Asset Management Office, the Bank</p> <p>Oct. 2010 General Manager, Chikusei Branch, the Bank</p> <p>Jul. 2012 Executive Officer, General Manager, Chikusei Branch, General Manager, Shimodate Branch, the Bank</p> <p>Nov. 2012 Executive Officer, Deputy Executive General Manager, Business Headquarters, the Bank</p> <p>Apr. 2014 Senior Executive Officer, Deputy Executive General Manager, Business Headquarters, the Bank</p> <p>Apr. 2015 Senior Executive Officer, General Manager, Marketing Promotion Division, Executive General Manager, Regional Headquarters, the Bank</p> <p>Jul. 2015 Managing Executive Officer, General Manager, Marketing Promotion Division, Executive General Manager, Regional Headquarters, the Bank</p> <p>Oct. 2015 Managing Executive Officer, General Manager, Marketing Promotion Division, the Bank</p> <p>Apr. 2016 Managing Executive Officer, Executive General Manager, Business Headquarters, the Bank</p> <p>Jun. 2016 Director, Executive General Manager, Business Headquarters, the Bank</p> <p>Jun. 2017 Executive Managing Director, Executive General Manager, Business Headquarters, the Bank</p> <p>Jun. 2018 Senior Executive Managing Director, Executive General Manager, Business Headquarters, the Bank</p> <p>Apr. 2019 Senior Executive Managing Director in charge of Personnel and General Affairs Division, Administrative Supervisory Division and Centralized Operation Division, the Bank</p> <p>Jun. 2020 Representative Director and Senior Executive Managing Director in charge of Personnel and General Affairs Division, the Bank</p> <p>Jun. 2022 Representative Director and Senior Executive Managing Director in charge of Loan Supervision Division, the Bank</p> <p>Apr. 2025 Representative Director and Senior Executive Managing Director, Appointed as Executive General Manager, Business Headquarters, the Bank (current position)</p>	118,649 shares
<p>[Reasons for selection as candidate for Director]</p> <p>After having supervised divisions such as the sales division, Mr. Satoru Shinohara assumed the office as Director in June 2016. Since then, he has supervised divisions such as the personnel and general affairs division, administrative division, loan supervision division, and sales division, possessing a wealth of experience and ample knowledge. He has served as Senior Executive Managing Director of the Bank since June 2018, and currently serves as the Representative Director and Senior Executive Managing Director since June 2020, fulfilling these duties and responsibilities. By utilizing these insights, he has been judged as a person that can contribute to the managerial perspective based on high managerial capability to improve the Board of Directors' decision-making and supervisory functions, and was thus reselected as a candidate for Director.</p>			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of common shares of the Bank held
3	Tsuyoshi Okano (Feb. 21, 1966) Reappointment	Apr. 1988 Joined the Ibaraki Mutual Bank, Limited Mar. 2010 Assistant General Manager, Personnel Division, the Bank Apr. 2011 Deputy General Manager, Personnel Division, the Bank Oct. 2011 General Manager, Omika Branch, and General Manager, Omikaekimae Branch, the Bank Jul. 2013 Senior Chief Assistant, General Planning Division, the Bank Apr. 2014 General Manager, Public Relations Office, General Planning Division, the Bank Apr. 2016 Deputy General Manager, General Planning Division, the Bank Apr. 2017 General Manager, General Planning Division, the Bank Jul. 2018 Executive Officer, General Manager, General Planning Division, the Bank Jul. 2020 Senior Executive Officer, General Manager, General Planning Division, the Bank Jun. 2022 Director, General Manager, General Planning Division, the Bank Jul. 2022 Director in charge of General Planning Division, the Bank Jun. 2023 Executive Managing Director in charge of General Planning Division and Personnel and General Affairs Division, the Bank Jun. 2024 Executive Managing Director in charge of General Planning Division and deputy in charge of Administrative Headquarters, the Bank Apr. 2025 Executive Managing Director in charge of General Planning Division and deputy in charge of Administrative Supervisory Division, the Bank Jun. 2025 Executive Managing Director in charge of General Planning Division and in charge of Administrative Supervisory Division, the Bank (current position)	41,665 shares
<p>[Reasons for selection as candidate for Director]</p> <p>Mr. Tsuyoshi Okano has a track record of supervising the corporate planning division before being appointed as Director in June 2022. Since then, he supervised the corporate planning division, personnel and general affairs division, and administrative division, from which he gained abundant business experience and broad-based capabilities. By utilizing these insights, he has been judged as a person that can contribute to the managerial perspective as a member of the Board of Directors with diverse specialty and competence for the management of the Bank, and was thus reselected as a candidate for Director.</p>			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of common shares of the Bank held
4	Hiroshi Kohata (Oct. 16, 1968) Reappointment	Mar. 1987 Joined the Toyo Mutual Bank, Limited Jan. 2010 Secretary in Secretariat, the Kanto Tsukuba Bank, Limited Mar. 2010 Secretary in Secretariat, the Bank Oct. 2011 General Manager, Mitsukaido Branch, the Bank Jul. 2014 General Manager, Shimotsuma Main Office, the Bank Apr. 2017 General Manager, Chikusei Branch, the Bank Apr. 2019 Executive Officer, Area Manager Tsukuba, General Manager, Tsukuba Main Office, and General Manager, Matsushiro Branch, the Bank Aug. 2019 Executive Officer, Area Manager Tsukuba, General Manager, Tsukuba Main Office, General Manager, Matsushiro Branch, and General Manager, Gakuennamiki Branch, the Bank Nov. 2020 Executive Officer, Area Manager Tsukuba, General Manager, Tsukuba Main Office, General Manager, Matsushiro Branch, General Manager, Gakuennamiki Branch, and General Manager, Tsukubakita Branch, the Bank Jul. 2022 Executive Officer, General Manager, General Planning Division, the Bank Jul. 2023 Senior Executive Officer, General Manager, General Planning Division, the Bank Oct. 2023 Senior Executive Officer, General Manager, General Planning Division, and General Manager, Future Creation Office, the Bank Jun. 2024 Director in charge of Personnel and General Affairs Division and deputy in charge of Financial Markets Division, the Bank Jun. 2025 Executive Managing Director in charge of Personnel and General Affairs Division and Risk Supervisory Division, the Bank (current position)	39,138 shares
[Reasons for selection as candidate for Director] Mr. Hiroshi Kohata has a track record of supervising the corporate planning division before being appointed as Director in June 2024. Since then, he supervised the personnel and general affairs division and risk supervisory division, and served as deputy in charge of the financial markets division, from which he gained abundant business experience and broad-based capabilities. By utilizing these insights, he has been judged as a person that can contribute to the managerial perspective as a member of the Board of Directors with diverse specialty and competence for the management of the Bank, and was thus reselected as a candidate for Director.			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of common shares of the Bank held
5	Nobuhiro Okano (Aug. 29, 1971) Reappointment	Apr. 1995 Joined the Ibaraki Bank, Limited Jan. 2010 General Manager, Hitachinouchiku Branch, the Ibaraki Bank, Limited Mar. 2010 General Manager, Hitachinouchiku Branch, the Bank Feb. 2013 General Manager, Choshi Branch, the Bank Sep. 2013 General Manager, Hasaki Branch, and General Manager, Choshi Branch, the Bank Jul. 2015 General Manager, Hasaki Branch, General Manager, Choshi Branch, and General Manager, Asahi Branch, the Bank Apr. 2016 General Manager, Sales Strategy Office, Sales Planning Division, the Bank Oct. 2019 Deputy General Manager, Sales Planning Division, and General Manager, Sales Strategy Office, the Bank Apr. 2020 Deputy General Manager, General Planning Division, the Bank Jul. 2024 Executive Officer, General Manager, General Planning Division, and General Manager, Future Creation Office, the Bank Apr. 2025 Executive Officer, General Manager, General Planning Division, the Bank Jun. 2025 Director, Appointed as General Manager, General Planning Division, and deputy in charge of Financial Markets Division, the Bank Apr. 2026 Director, deputy in charge of General Planning Division, the Bank (current position)	14,896 shares
[Reasons for selection as candidate for Director] Mr. Nobuhiro Okano has a track record of supervising the corporate planning division before being appointed as Director in June 2025. Since then, he served as General Manager of General Planning Division and deputy in charge of the financial markets division, from which he gained abundant business experience and broad-based capabilities. By utilizing these insights, he has been judged as a person that can contribute to the managerial perspective as a member of the Board of Directors with diverse specialty and competence for the management of the Bank, and was thus reselected as a candidate for Director.			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of common shares of the Bank held
6	Kunihiro Mashiko (Jun. 1, 1967) Newly appointed	Apr. 1991 Joined the Kanto Bank, Limited	19,600 shares
		Nov. 2008 General Manager, Naka Branch, the Kanto Tsukuba Bank, Limited	
		Apr. 2014 Deputy General Manager, General Planning Division, the Bank	
		Apr. 2016 General Manager, Ushiku Branch, the Bank	
		Jun. 2018 General Manager, Centralized Operation Division, the Bank	
		Apr. 2019 General Manager, Hitachi Branch, the Bank	
		Apr. 2020 General Manager, Marketing Promotion Division, the Bank	
		Jul. 2020 Executive Officer, General Manager, Marketing Promotion Division, the Bank	
		Apr. 2022 Executive Officer, General Manager, Retail Solutions Division, the Bank	
		Jul. 2022 Executive Officer, Executive General Manager, Business Headquarters and Regional Headquarters, the Bank	
Apr. 2026 Executive Officer, Deputy Executive General Manager, Business Headquarters, the Bank (current position)			
<p>[Reasons for selection as candidate for Director] Mr. Kunihiro Mashiko has a track record in the positions including Deputy General Manager of General Planning Division, General Manager of Centralized Operation Division, General Manager of the main branch, General Manager of Marketing Promotion Division, General Manager of Retail Solutions Division, and Executive General Manager of Regional Headquarters, from which he gained abundant business experience and broad-based capabilities. He has been judged as a person that can contribute to the managerial perspective as a member of the Board of Directors by utilizing his knowledge and experience especially accumulated in the corporate planning division, sales division, and sales branch, and as a necessary talent like no other for the Board of Directors, and was thus selected as a new candidate for Director.</p>			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of common shares of the Bank held
7	<p>Hitoshi Saito (May 27, 1961)</p> <p>Reappointment</p> <p>Candidate for Outside Director</p> <p>Independent Director</p>	<p>Apr. 1985 Joined The Koa Fire & Marine Insurance Co., Ltd.</p> <p>Apr. 2009 General Manager, Hamamatsu Branch, NIPPONKOA Insurance Company, Limited</p> <p>Apr. 2012 General Manager, Ibaraki Branch, NIPPONKOA Insurance Company, Limited</p> <p>Apr. 2014 General Manager, Yokohama Bayside Branch, NIPPONKOA Insurance Company, Limited</p> <p>Sep. 2014 General Manager, Yokohama Bayside Branch, Sompo Japan Nipponkoa Insurance Inc. (currently Sompo Japan Insurance Inc.)</p> <p>Apr. 2016 Director, General Manager, Yokohama Bayside Branch, Sompo Japan Nipponkoa Insurance Inc.</p> <p>Apr. 2017 Executive Officer, General Manager, Nishi-Tokyo Branch, Sompo Japan Nipponkoa Insurance Inc.</p> <p>Mar. 2019 Vice President and Representative Director, Nagoya Hilton Co., Ltd.</p> <p>Jun. 2023 Outside Audit & Supervisory Board Member, Mysurance Co., Ltd. (current position)</p> <p>Jun. 2023 Outside Director serving as Audit and Supervisory Committee Member, the Bank</p> <p>Jun. 2023 Senior Managing Director (full-time), SOMPO WELFARE FOUNDATION (current position)</p> <p>Jun. 2024 Outside Director, the Bank (current position)</p>	11,500 shares
<p>[Reasons for selection as candidate for Outside Director and overview of roles expected to fulfill] Mr. Hitoshi Saito worked for insurance companies over many years, serving as Director and Executive Officer, as well as Vice President and Representative Director of a hotel operating company and other positions, and possesses a wealth of experience and broad insight as a corporate manager. By utilizing his experiences and knowledge, he has fulfilled these duties and responsibilities as Outside Director serving as Audit and Supervisory Committee Member since June 2023 and as Outside Director since June 2024. He has been judged as a person that can be expected to provide precise advice and checking functions, etc. on overall management of the Bank from a corporate manager's perspective, and was thus reselected as a candidate for Outside Director.</p>			

- (Notes)
- There is no special interest between the candidates and the Bank.
 - Mr. Hitoshi Saito is a candidate for Outside Director.
 - Mr. Hitoshi Saito has been registered as Independent Director with the Tokyo Stock Exchange, pursuant to the provisions stipulated by the Tokyo Stock Exchange. If he is reelected as proposed, he will continue to be registered as Independent Director.
 - Mr. Hitoshi Saito's term of office as Outside Director will be three (3) years as of the conclusion of this Annual General Meeting of Shareholders, including the term of office of one (1) year as an Outside Audit and Supervisory Committee Member.
 - About liability limitation agreements with Outside Directors
With respect to the liability provided for in Article 423, Paragraph 1 of the Companies Act, the Bank stipulates that Outside Directors shall be liable for damages caused in the course of their duties up to the minimum liability amount as stipulated by Article 425, Paragraph 1 of the Companies Act in the event that their actions are in good faith and without gross negligence.
If the election of the Outside Director is approved at this General Meeting, the Bank plans to continue such agreement with the Outside Director.
 - Directors and officers liability insurance for Directors (excluding Directors serving as Audit and Supervisory Committee Members)
The Bank has concluded a directors and officers liability insurance policy with an insurance company provided for under Article 430-3, Paragraph 1 of the Companies Act. The insurance policy shall cover legal expenses, compensation for damages, and other losses to be borne by the insureds. Candidates for Directors shall be included among the insureds under the policy. The Bank plans to renew this insurance policy under the same conditions at the time of the next renewal.

<Reference>

Standards for Independence of Independent Officers

In principle, the Bank judges the Outside Officers to be independent if they do not correspond to any of the following conditions.

1. Executive Directors, Executive Officers, General Managers of branches or other employees (all employees) of the Bank, its subsidiary companies, or affiliated companies, or those who corresponded thereto during the past ten (10) years.
2. Counterparties to major transactions (note 1) with the Bank or their executives if such counterparties are corporations, etc., or those who corresponded thereto during the past five (5) years.
3. The Bank's major business partners (note 1) or their executives if such business partners are corporations, etc., or those who corresponded thereto during the past five (5) years.
4. The Bank's current or recent (note 2) major shareholders (note 3) or their executives if such shareholders are corporations, etc.
5. Consultants, accounting professionals, legal professionals or the like, who received from the Bank or its subsidiary or affiliated companies revenues totaling 10 million yen or more per year on average in monetary or other assets during the past three (3) years, other than officer remuneration from the Bank, or those who are expected to receive such revenue in the future.
6. Current or recent (note 2) Partners or employees engaged in the Bank's audits at the Bank's Accounting Auditor.
7. Executives of organizations that receive or expect to receive in the future donations exceeding a certain amount (note 4) from the Bank.
8. Close relatives (note 6) of the following persons (excluding unimportant persons (note 5)).
 - Persons corresponding to (2) to (7) above.
 - Executive Directors, Executive Officers, General Managers of branches or other employees (all employees) of the Bank, its subsidiaries or affiliated companies, or persons who corresponded thereto during the past five (5) years.

(Note 1) Definition of "counterparties to major transactions":

A counterparty to a transaction that represents 1% or more of annual consolidated gross sales (annual consolidated gross profit in the case of the Bank) in each of the three (3) business years including the most recent business year.

(Note 2) Definition of "recent":

Judged on the basis of within one (1) year prior to appointment.

(Note 3) Definition of "major shareholders":

Shareholders who hold shares in the Bank that represent 10% or more of the total voting rights.

(Note 4) Definition of "donations exceeding a certain amount":

Donations that exceed the larger of either 10 million yen on average over the past three (3) years, or 2% of the organization's total earnings or ordinary profit.

(Note 5) Definition of "unimportant persons":

Company officers, employees holding a department manager or higher position, certified public accountants or attorneys working at accounting firms or law offices, etc. are defined as "important persons," while all other persons are defined as "unimportant persons."

(Note 6) Definition of "close relatives":

Relatives within two degrees of kinship.

The Board of Directors of the Bank believes that it is necessary to secure persons, as members of the Board of Directors, who are well versed in the Bank's operations and issues, as well as highly knowledgeable and experienced in their respective fields of expertise in order to effectively fulfill the roles and responsibilities of the Board of Directors of the Bank and to ensure effective supervision of business execution.

The Board of Directors also believes that it is important to ensure the diversity of knowledge, experience, and competence of the members comprising the Board of Directors in order to implement the Corporate Philosophy and realize the Medium-term Management Plan.

The areas in which Inside Directors (including the candidates) have specialties and experience, as well as the areas in which Outside Directors are particularly expected to have specialties and experience, are as follows:

[Skill Matrix of Directors]

	Name	Gender (Sex)	Areas in which Inside Directors have specialties and experience							Areas in which Outside Directors are particularly expected to have specialties and experience			
			Management strategies	Risk management	Market operation	Personnel management	Sales/ Core business support	Corporate review	Sustainability	IT/ Digital	Corporate management	Financing	Legal affairs/ Risk management
Directors who are not Audit and Supervisory Committee Members	Masahiko Ikuta	Male	●	●			●	●	●	●			
	Satoru Shinohara	Male				●	●	●	●	●			
	Tsuyoshi Okano	Male	●			●			●	●			
	Hiroshi Kohata	Male	●	●	●	●			●				
	Nobuhiro Okano	Male	●		●		●		●				
	Kunihiro Mashiko	Male	●				●		●	●			
	Hitoshi Saito	Outside	Male								●	●	
Directors serving as Audit and Supervisory Committee Members	Satoshi Ozaki	Male		●	●			●	●				
	Norie Yokoi	Outside	Female									●	●
	Daisuke Suzuki	Outside	Male									●	●
	Junichiro Seo	Outside	Male								●	●	●
	Reiko Matsuda	Outside	Female								●		●

*The skill matrix does not represent all the knowledge and experience possessed by each individual.

- For Inside Directors, areas are selected in which they can particularly demonstrate specialties based on their experience, etc.

- For Outside Directors, areas are selected in which they are particularly expected to demonstrate specialties based on their qualifications and their experience, knowledge, and competence at other companies.

End