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(Securities Code: 8386)

June 4, 2026

(Start Date of Measures for Electronic Provision: June 1, 2026)

**To Shareholders with Voting Rights:**

Masashi Mori  
President  
The Hyakujushi Bank, Ltd.  
5-1, Kamei-cho, Takamatsu,  
Kagawa, Japan

**NOTICE OF CONVOCATION OF  
THE 157TH ANNUAL GENERAL MEETING OF SHAREHOLDERS**

We are pleased to inform you that we will hold the 157th Annual General Meeting of Shareholders (the “Meeting”) of The Hyakujushi Bank, Ltd. (the “Bank”). The Meeting will be held for the purposes as described below.

In convening the Meeting, we have taken measures for electronic provision, posting information contained in the Reference Documents for the General Meeting of Shareholders (the “matters subject to measures for electronic provision”) on our website on the Internet as “NOTICE OF CONVOCATION OF THE 157TH ANNUAL GENERAL MEETING OF SHAREHOLDERS.”

The Bank’s website

[https://www.114bank.co.jp/ir/annual\\_report\\_shareholders\\_meeting/](https://www.114bank.co.jp/ir/annual_report_shareholders_meeting/)

The matters subject to measures for electronic provision are also posted on the website of Tokyo Stock Exchange (TSE) on the Internet. Please access the TSE website (Listed Company Search) below, enter “Hyakujushi Bank” in the “Issue name (company name)” or “8386” in the “Code” and click “Search,” and then select “Basic information” followed by “Documents for public inspection/PR information” to view such matters.

TSE website (Listed Company Search)

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

If you are unable to attend the Meeting, you can exercise your voting rights via the Internet or in writing (by post). Please review the Reference Documents for the General Meeting of Shareholders included in the matters subject to measures for electronic provision and exercise your voting rights by 5:00 p.m. on Thursday, June 25, 2026, Japan Standard time (JST) following the Instructions for the Exercise of Voting Rights.

- 1. Date and Time:** Friday, June 26, 2026 at 10:00 a.m. JST
- 2. Place:** 5F Hall, Head Office of the Bank, 5-1, Kamei-cho, Takamatsu, Kagawa, Japan
- 3. Meeting Agenda:**
- Matters to be reported:**
1. The Business Report and the Non-consolidated Financial Statements for the Bank's 157th Fiscal Year (from April 1, 2025 to March 31, 2026)
  2. The Consolidated Financial Statements for the Bank's 157th 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

**Proposals to be resolved:**

- Proposal No. 1:** Appropriation of Surplus
- Proposal No. 2:** Election of Eight (8) Directors (excluding Directors serving as Audit and Supervisory Committee Members)
- Proposal No. 3:** Revision of the Amount of Remuneration for Directors (Excluding Directors Serving as Audit and Supervisory Committee Members)

## Reference Documents for the General Meeting of Shareholders

### Proposals and References

#### Proposal No. 1: Appropriation of Surplus

Concerning the appropriation of surplus, under the Bank's basic policy of providing dividends by considering a stable return of profits to the shareholders, upon a comprehensive deliberation on the degree of enhancement of internal reserve, profitability condition, and management environment, etc., the Bank proposes that the year-end dividends for the fiscal year under review be paid as follows.

1. Matters concerning year-end dividends
  - (1) Type of dividend property  
Cash
  - (2) Matters concerning the allotment of dividend property to shareholders and the total amount  
126 yen per share of common stock(\*), for a total of 3,572,786,952 yen  
As a result, dividends to be paid for the full year, including the interim dividend (108 yen per share) already paid, will be 234 yen per share (an increase of 89 yen year over year).  
\*While the Bank conducted a four-for-one stock split of its common stock effective April 1, 2026, the number of shares prior to the stock split is used as the basis because the record date for the year-end dividend for the fiscal year under review is March 31, 2026.
  - (3) Effective date of distribution of surplus  
June 29, 2026
2. Other matters concerning the appropriation of surplus
  - (1) Item and amount of surplus to be increased  
General reserve 8,500,000,000 yen
  - (2) Item and amount of surplus to be decreased  
Retained earnings brought forward 8,500,000,000 yen

## Proposal No. 2: Election of Eight (8) Directors (excluding Directors serving as Audit and Supervisory Committee Members)

The term of office of all of the eight (8) current Directors (excluding Directors serving as Audit and Supervisory Committee Members; hereinafter the same applies within this proposal) will expire at the close of this Meeting. Therefore, the election of eight (8) Directors is proposed.

The Audit and Supervisory Committee has considered the proposal and came to the conclusion that there were no special matters that needed to be presented at the General Meeting of Shareholders in accordance with the Companies Act.

The candidates for Director are as follows:

No.	Name			Current position, etc. at the Bank	Board attendance
1	Yujiro Ayada	Reappointment	(Male)	Chairman	12/12 (100%)
2	Masashi Mori	Reappointment	(Male)	President (Representative Director)	12/12 (100%)
3	Masakazu Toyoshima	Reappointment	(Male)	Director, Senior Managing Executive Officer and CCO (Representative Director)	12/12 (100%)
4	Kazuhito Tada	Reappointment	(Male)	Director and Senior Managing Executive Officer (Representative Director)	12/12 (100%)
5	Hiroshi Suga	Reappointment	(Male)	Director and Managing Executive Officer	12/12 (100%)
6	Masaaki Iwane	Reappointment	(Male)	Director and Managing Executive Officer	12/12 (100%)
7	Hideki Oda	Reappointment	(Male)	Director and Managing Executive Officer	9/9 (100%)
8	Tetsuya Iwase	Reappointment	(Male)	Director and Managing Executive Officer	9/9 (100%)

1. The Board of Directors decided each candidate for Director upon the deliberation and reporting of the Nomination and Remuneration Governance Committee, which is chaired by an Outside Director who is an Independent Director, and comprising a majority of Outside Directors who are Independent Directors.
2. The CCO (Chief Compliance Officer) provides centralized management of the overall compliance of the Bank.

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance
1	Yujiro Ayada (May 10, 1959) (67)  Reappointment  (Male)	Apr. 1982 Joined the Bank Mar. 2006 General Manager, Ritsurin Branch, the Bank Apr. 2008 General Manager, Nagoya Branch, the Bank Apr. 2010 General Manager, Business Management Division, the Bank Apr. 2012 Executive Officer and General Manager, Tokyo Branch and General Manager in charge of Tokyo Public Affairs, the Bank Apr. 2014 Managing Executive Officer, the Bank Jun. 2015 Director and Managing Executive Officer, the Bank Apr. 2016 Director and Senior Managing Executive Officer, the Bank Apr. 2017 Director and President, the Bank Apr. 2024 Chairman, the Bank (to present)  (Significant concurrent position) Chairman, Takamatsu Chamber of Commerce and Industry	11 years (at the close of this Meeting)	53,466 shares	12/12 (100%)
<p>Reasons for nomination as a candidate for Director</p> <p>Yujiro Ayada has engaged in the overall management of the Bank for many years and has a wealth of experience and deep insight in banking operations. After becoming President, he has demonstrated strong leadership, appropriately responded to changing times, and led the Bank's various important transformation efforts, such as the reform of the sales system including the strengthening of the consulting function. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by leveraging his years of experience and insight. Therefore, the Bank requests his election as Director.</p>					

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance
2	Masashi Mori (Nov. 27, 1966) (59)  Reappointment  (Male)	<p>Apr. 1989 Joined the Bank</p> <p>Oct. 2013 General Manager, Akashi Branch, the Bank</p> <p>Apr. 2016 Assistant General Manager, Credit Supervision Division, the Bank</p> <p>Apr. 2018 General Manager, Executive Secretariat Office, the Bank</p> <p>Apr. 2020 General Manager, Business Strategy Division, the Bank</p> <p>Apr. 2021 Executive Officer and General Manager, Corporate Planning Division, the Bank</p> <p>Apr. 2022 Managing Executive Officer, the Bank</p> <p>Jun. 2022 Director and Managing Executive Officer, the Bank</p> <p>Apr. 2024 Director and President, the Bank (to present)</p> <p>(Responsibility) Auditing Division (Significant concurrent position) Chairman, Kagawa Prefecture Bankers Association</p>	4 years (at the close of this Meeting)	2,529 shares	12/12 (100%)
<p>Reasons for nomination as a candidate for Director</p> <p>Masashi Mori has a wealth of work experience gained by serving as General Manager at a sales branch and engaging in Corporate Planning Sector, Marketing Sector, Credit Supervision Sector, and other functions, and is well-versed in overall bank operations. Serving as President since Apr. 2024, he has been demonstrating his outstanding management capability and appropriately fulfilling his duties and responsibilities. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by demonstrating strong leadership as well as strategic and flexible thinking that is free from conventional frameworks or customary practices. Therefore, the Bank requests his election as Director.</p>					

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance	
3	Masakazu Toyoshima (Mar. 5, 1963) (63)  Reappointment  (Male)	Apr. 1985	Joined the Bank	9 years (at the close of this Meeting)	6,951 shares	12/12 (100%)
		Oct. 2011	Deputy General Manager, Business Management Division, the Bank			
Apr. 2012	Deputy General Manager, Credit Supervision Division, the Bank					
Apr. 2013	General Manager, Corporate Planning Division, the Bank					
Apr. 2015	Executive Officer and General Manager, Corporate Planning Division, the Bank					
Apr. 2017	Managing Executive Officer, the Bank					
Jun. 2017	Director and Managing Executive Officer, the Bank					
		Apr. 2024	Director, Senior Managing Executive Officer and CCO, the Bank (to present)			
		(Responsibilities) Supervisor of Corporate Administration Sector, and Compliance Management Division and Risk Control Division				
<p>Reasons for nomination as a candidate for Director</p> <p>Masakazu Toyoshima has a wealth of work experience gained by engaging in Corporate Planning Sector, Risk Management Sector, Information Systems Sector, Credit Supervision Sector and other functions, and has deep insight in banking operations primarily in the fields of planning and administration. After becoming Director, he has taken charge of Corporate Sector and engaged in efforts such as strengthening the Bank's governance system from a medium- to long-term perspective. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by leveraging his high-level expertise and wealth of experience. Therefore, the Bank requests his election as Director.</p>						

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance
4	Kazuhito Tada (Feb. 25, 1968) (58)  Reappointment  (Male)	<p>Apr. 1990 Joined the Bank</p> <p>Apr. 2015 General Manager, Matsuyama Branch, the Bank</p> <p>Apr. 2017 General Manager, Kobe Branch, the Bank</p> <p>Apr. 2019 Executive Officer and General Manager, Tokyo Branch and General Manager in charge of Tokyo Public Affairs, the Bank</p> <p>Apr. 2021 Executive Officer and General Manager, Business Strategy Division, the Bank</p> <p>Apr. 2022 Managing Executive Officer, the Bank</p> <p>Jun. 2022 Director and Managing Executive Officer, the Bank</p> <p>Apr. 2025 Director and Senior Managing Executive Officer, the Bank (to present)</p> <p>(Responsibilities) Supervisor of Market Sector and Marketing Related Sector, Business Strategy Division and Business Support Division</p>	4 years (at the close of this Meeting)	2,810 shares	12/12 (100%)
<p>Reasons for nomination as a candidate for Director</p> <p>Kazuhito Tada has a wealth of work experience in both sales promotion and branch management gained by serving as General Manager at several sales branches successively. After becoming Director, he has supervised Marketing Sector and led efforts to enhance the customer foundation and strengthen earning power, and he has also taken charge of Market Sector and General Administration Sector and engaged in various efforts, such as the restructuring of securities investment portfolio, cost rationalization, and decarbonization. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by leveraging his experience in sales and administration. Therefore, the Bank requests his election as Director.</p>					

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance	
5	Hiroshi Suga (Aug. 13, 1965) (60)  Reappointment  (Male)	Apr. 1988	Joined the Bank	2 years (at the close of this Meeting)	2,510 shares	12/12 (100%)
		Apr. 2014	General Manager, Fukuoka Branch, the Bank			
Apr. 2017	General Manager, Marugame Branch, the Bank					
Apr. 2019	Executive Officer and General Manager, Marugame Branch, the Bank					
Apr. 2021	Executive Officer and General Manager, Imabari Branch, the Bank					
Apr. 2024	Managing Executive Officer, the Bank					
Jun. 2024	Director and Managing Executive Officer, the Bank (to present)					
		(Responsibilities) Consulting Division, Solution Finance Division, Regional Sustainability Promotion Division and Retail Business Promotion Division				
<p>Reasons for nomination as a candidate for Director</p> <p>Hiroshi Suga has a wealth of work experience gained by serving as General Manager at several sales branches successively, and is well-versed in banking operations. After becoming Director, he has taken charge of Marketing Sector and led the upgrading of the Bank's consulting sales and various measures that contribute to regional revitalization. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by leveraging his ability to get things done and leadership developed at the frontline of sales operations. Therefore, the Bank requests his election as Director.</p>						

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance	
6	Masaaki Iwane (Sep. 20, 1971) (54)  Reappointment  (Male)	Apr. 1994	Joined the Bank	2 years (at the close of this Meeting)	1,734 shares	12/12 (100%)
		Oct. 2016	General Manager, Mizushima Branch, the Bank			
Apr. 2020	General Manager, Executive Secretariat Office, the Bank					
Apr. 2022	General Manager, Treasury and International Division, the Bank					
Apr. 2023	Executive Officer and General Manager, Treasury and International Division, the Bank					
Apr. 2024	Managing Executive Officer, the Bank					
Jun. 2024	Director and Managing Executive Officer, the Bank (to present)					
		(Responsibilities) Corporate Planning Division, Personnel Division and Treasury and International Division				
<p>Reasons for nomination as a candidate for Director</p> <p>Masaaki Iwane has a wealth of experience and insights gained by serving as General Manager at a sales branch and the head of Market Sector, and is well-versed in banking operations. After becoming Director, he has taken charge of Corporate Administration Sector and engaged in efforts to advance human capital management and strengthen the Bank's organizational foundation, in particular, such as leading the reform of the Bank's various human resource management systems, in addition to engaging in Corporate Planning Sector. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by leveraging his wealth of experience in Corporate Planning Sector, Personnel Sector and Investment Management Sector as well as his ability to get things done. Therefore, the Bank requests his election as Director.</p>						

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance
7	Hideki Oda (Jan. 20, 1968) (58)  Reappointment  (Male)	Apr. 1990 Joined the Bank Oct. 2013 General Manager, Tokushima- Kita Branch, the Bank Apr. 2016 Group Manager, Personnel Division, the Bank Oct. 2019 Deputy General Manager, Personnel Division, the Bank Apr. 2021 General Manager, Personnel Division, the Bank Apr. 2023 Executive Officer and General Manager, Osaka Branch, the Bank Apr. 2025 Managing Executive Officer, the Bank Jun. 2025 Director and Managing Executive Officer, the Bank (to present)  (Responsibilities) General Administration Division and Credit Supervision Division	1 year (at the close of this Meeting)	2,600 shares	9/9 (100%)
<p>Reasons for nomination as a candidate for Director</p> <p>Hideki Oda has a wealth of experience and insights gained by serving as General Manager at a sales branch and engaging in Personnel Sector and other functions, and is well-versed in banking operations. After becoming Director, he has taken charge of General Administration Division and Credit Supervision Division and has appropriately fulfilled his responsibilities and duties. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by leveraging his ability to get things done developed at the frontline of sales operations and his wealth of experience in Personnel Sector and other functions. Therefore, the Bank requests his election as Director.</p>					

No.	Name (Date of birth and age)	Careers, positions, responsibilities, and significant concurrent positions	Number of years in office as Director	Number of shares of the Bank held	Board attendance	
8	Tetsuya Iwase (Apr. 6, 1968) (58)  Reappointment  (Male)	Apr. 1991	Joined the Bank	1 year (at the close of this Meeting)	1,300 shares	9/9 (100%)
		Oct. 2015	Group Manager, Corporate Planning Division, the Bank			
Apr. 2020	Deputy General Manager, Corporate Planning Division, the Bank					
Oct. 2022	General Manager in charge of Risk Control Division, the Bank					
Apr. 2023	General Manager, Risk Control Division, the Bank					
Apr. 2024	Executive Officer and General Manager, Risk Control Division, the Bank					
Apr. 2025	Managing Executive Officer, the Bank					
		Jun. 2025	Director and Managing Executive Officer, the Bank (to present)			
		(Responsibilities) Operations Supervision Division, Central Operations Division, Digital Innovation Division and Executive Secretariat Office				
Reasons for nomination as a candidate for Director						
<p>Tetsuya Iwase has a wealth of experience and insights gained by engaging in Corporate Planning Sector, Risk Management Sector and other functions, and is well-versed in banking operations. After becoming Director, he has taken charge of Risk Control Division, Operations Supervision Division, Central Operations Division, Digital Innovation Division and Executive Secretariat Office and has appropriately fulfilled his responsibilities and duties. The Bank has determined that he can be expected to contribute to the Bank's sustained growth and the enhancement of its corporate value over the medium- to long-term by leveraging, in particular, his high-level expertise and wealth of experience in Risk Management Sector and the ICT and digital fields, etc. Therefore, the Bank requests his election as Director.</p>						

(Notes)

1. There are no special interest between the Bank and the candidates for Directors.
2. The Bank has concluded a directors and officers liability insurance policy as outlined below with an insurance company, and will renew it in June 2026. Of the candidates for Director submitted in this proposal, those proposed to be reappointed are already covered by this policy and will continue to be covered after being elected.
  - Percentage of premiums actually paid by the insured  
The premiums for the policy and riders are paid by the Bank. Thus, the insured do not actually pay any of the premiums.
  - Outline of insurance events covered  
The policy, together with the riders, covers losses that may arise due to an insured Director assuming responsibility for the execution of their duties or receiving claims related to the pursuit of such responsibility. However, there are certain exclusions such as acts committed knowing that they were in violation of laws and regulations.  
In addition, the policy contains provisions regarding deductibles and coinsurance, thereby requiring the insured to bear a certain proportion of the losses.

### **Proposal No. 3: Revision of the Amount of Remuneration for Directors (Excluding Directors Serving as Audit and Supervisory Committee Members)**

The amount of remuneration for the Bank's Directors (excluding Directors Serving as Audit and Supervisory Committee Members; hereinafter the same applies within this proposal) has been set at not more than 300 million yen per year, as resolved at the 148th Annual General Meeting of Shareholders held on June 29, 2017.

As the Bank works to continuously enhance corporate value through strengthening corporate governance, Directors' responsibilities and expected roles are increasing, and are expected to continue expanding, and the Bank will review the level of remuneration in consideration of various circumstances such as changes in economic conditions. Therefore, the Bank proposes that the amount of remuneration for Directors be set at not more than 500 million yen per year.

The amount of compensation, etc. for Directors does not include salaries paid to Directors concurrently serving as employees for their service as employees.

This proposal has been resolved by the Board of Directors after consultation with the Nomination and Remuneration Governance Committee, the majority of whose members are Independent Outside Directors, and is also aligned with the Policy on Determination of Remuneration for Individual Directors, which is stated in the Business Report. Therefore, the Bank considers the content of this proposal appropriate.

Currently, the number of the Bank's Directors is eight. If Proposal No. 2, "Election of Eight (8) Directors (excluding Directors serving as Audit and Supervisory Committee Members)" is approved and resolved as proposed, the number of Directors will remain eight.

Reference:

### **Criteria for Independence of Outside Directors of the Bank**

An Outside Director who has independence in the criteria here shall be a person who meets the legal and regulatory requirements as an Outside Director and, at the same time, does not correspond to any of the followings either currently or recently (Note 1).

1. A major customer (Note 2)
  - 1) A person for which the Bank is a major customer or a person who executes business (a person who executes business prescribed in Article 2, Paragraph 3, Item 6 of the Ordinance for Enforcement of the Companies Act) if such person is a corporation or other organization (hereinafter referred to as “corporation, etc.”).
  - 2) A major customer or a person who executes business of a major customer if such person is a corporation, etc.
2. A professional
  - 1) A consultant, an accounting professional or a legal professional who obtains money or other properties of not less than 10 million yen per year as an average for the last three years from the Bank, excluding compensations for Director or Executive Officer.
  - 2) A person belonging to a corporation, etc. that provides professional services such as a consulting firm, an accounting firm, or a law firm, etc. that obtains money or other benefits of not less than 10 million yen per year as an average for the last three years from the Bank.
3. Donations  
A person or a person who executes business thereof if such person is a “corporation, etc.” who receives money or other benefits of not less than 10 million yen per year as an average for the last three years.
4. A major shareholder  
A major shareholder of the Bank (a shareholder with more than 5% of the voting rights of the Bank) or, if such shareholder is a “corporation, etc.,” a person who executes business thereof (including a major shareholder or a person who executes business thereof within the last three years).
5. A close relative  
A close relative (a spouse or a relative within the second degree of kinship) of any person listed in the following [important (Note 3) persons]:
  - 1) Those who correspond to the items 1 to 4 above.
  - 2) Directors, Audit & Supervisory Board Members, Executive Officers and employees of the Bank or its group companies (subsidiary companies and subsidiary corporations, etc. based on the classification of the Banking Act).

Note 1: Definition of “recently”

- “Recently” refers to the period of time that can be deemed to be the present. For example, a person who was a major customer at the time when the content of the proposal of nomination as Outside Director was determined does not have independence.

Note 2: Definition of “a major customer”

- “A person for which the Bank is a major customer” refers to a case in which the ratio of the person’s net sales to the Bank against his or her total consolidated net sales for the business year is 2% or more.
- “A major customer of the Bank” refers to a case in which the ratio of the Bank’s consolidated gross profit by transactions with the person against its total consolidated gross profit for the latest business year is 2% or more.

Note 3: Examples of “important” persons

- Persons in positions equivalent to an officer or manager of each company.
- In cases of accounting experts or legal experts, those who hold professional qualifications.

(Reference) Skills Matrix of the Board of Directors after the General Meeting of Shareholders (Planned)

The table below shows expertise and experience each Director particularly has in the skills specified by the Bank to improve the effectiveness of the Board of Directors. The following skills matrix of the Board of Directors assumes that the candidates listed in the notice of convocation are elected as proposed.

The Board of Directors consists of Internal Directors well-versed in banking operations and Outside Directors possessing a wealth of experience and extensive expertise outside the company, which makes the composition of the Board well-balanced and diverse in terms of knowledge, experience and abilities.

Name		For Executive Directors: Areas where they have a high level of expertise or work experience from a strategy execution perspective For Non-Executive Directors: Areas where they have deep insight from an oversight and supervision perspective and can demonstrate their expertise							
		Corporate management/ Management strategy	Finance/ Accounting	Risk management/ Compliance/ Legal affairs	Human capital/ DE&I	ICT/ Digital	Regional growth/ Sustainability	Financial wellness	Investment management/ International operations
Directors (excluding Audit and Supervisory Committee Members)	Yujiro Ayada (Male)	◎	●	●	●		●	●	●
	Masashi Mori (Male)	◎	◎	●	◎	●	●	●	
	Masakazu Toyoshima (Male)	◎	◎	◎		●			●
	Kazuhito Tada (Male)	◎		●			◎	◎	●
	Hiroshi Suga (Male)			●			◎	◎	
	Masaaki Iwane (Male)	◎	◎	●	◎		●	●	◎
	Hideki Oda (Male)			●	◎		◎	●	●
	Tetsuya Iwase (Male)		●	◎		◎			●
Directors serving as Audit and Supervisory Committee Members	Tatsuya Sakuma (Male)	●	●	●		●	●	●	
	Takao Tsushima (Male)	●		●			●	●	
	Yasuko Yamada (Female) (Outside) (Independent)		●	●			●		
	Tomoko Fujimoto (Female) (Outside) (Independent)			●	●				
	Noriyuki Konishi (Male) (Outside) (Independent)	●	●	●	●		●		
	Yasushi Marumori (Male) (Outside) (Independent)	●	●	●	●		●	●	●
	Seiji Kito (Male) (Outside) (Independent)	●	●	●	●	●	●	●	

(Note) For Directors who are not Audit and Supervisory Committee Members, skills that are particularly expected of them are marked with the symbol ◎.

(Note) The table does not represent all the expertise and experience each Director has.

(Outside) Outside Director (Independent) Independent Director registered with the Stock Exchange

(Criteria for satisfying the requirements for each skill, etc.)

Expected areas (skills)	Criteria for satisfying the requirements for each skill
Corporate management/ Management strategy	Having deep insight into corporate management and group governance, including for consolidated subsidiaries, etc., through experience as a senior management team member or in Sectors supervising management strategy, sustainability management, management control, corporate governance, and internal controls, or Sectors equivalent to them; and also being able to lead planning and execution of the Bank's management strategy, to monitor and supervise the appropriateness of management decision-making, and to provide appropriate advice to enhance the Bank's corporate value.
Finance/ Accounting	Having deep insight into finance and accounting through experience in Sectors in charge of finance, accounting, and budgeting, or Sectors equivalent to them, or through holding qualifications as a certified public accountant, a certified tax accountant, etc.; and also being able to lead planning and execution of the Bank's financial strategies and capital policy, to monitor and supervise the reliability of financial reporting and appropriateness of the financial strategies and capital policy, and to provide appropriate advice to maintain and strengthen the soundness of the Bank's financial foundation.
Risk management/ Compliance/ Legal affairs	Having deep insight into risk management, compliance, and legal affairs, including for consolidated subsidiaries, etc., through experience in Sectors in charge of risk management, compliance management, credit assessment, etc. or Sectors equivalent to them, or through holding qualifications as a lawyer, etc.; also being able to lead establishment and management of management systems, to monitor and supervise the effectiveness of management systems and appropriate response to legal risks and regulatory trends, and to provide appropriate advice to ensure soundness of the Bank's management foundation.
Human capital/ DE&I	Having deep insight into human capital and DE&I through experience in Personnel Sector, overall organizational management as a senior management team member, or Sectors or positions equivalent to them, or through experience in education at universities, etc.; also being able to lead planning and execution of the Bank's human resource strategy and efforts to promote diversity, to monitor and supervise the appropriateness of human capital investment and creation of an organizational culture in which diverse people can perform at their best, and to provide appropriate advice to continuously strengthen the Bank's organizational power.
ICT/ Digital	Having deep insight into ICT and digital technology through experience in Sectors in charge of information systems and development and planning of digital strategies, or Sectors equivalent to them; also being able to lead planning and execution of the Bank's digital strategy and DX promotion, to monitor and supervise the appropriateness of the digital strategy and DX promotion and appropriate response to cyber security and system risks, and to provide appropriate advice for value creation leveraging technology.
Regional growth/ Sustainability	Having deep insight into promotion of regional growth and enhancement of businesses' sustainability through experience in Sectors in charge of marketing (including experience as a General Manager of a sale branch), Sectors supervising consulting to corporate customers, business succession support, business improvement, solution finance, etc., or Sectors equivalent to them, or in public administration agencies, etc.; also being able to lead planning and execution of related business strategies, monitor and supervise the appropriateness of those business strategies, and to provide appropriate advice to prosper together with communities.
Financial wellness	Having deep insight into financial wellness through experience in Sectors in charge of marketing (including experience as a General Manager of a sales branch), Sectors in charge of asset formation and asset management, inheritance and asset succession for retail customers, or Sectors equivalent to them, or through experience at securities brokerage firms, etc.; also being able to lead planning and execution of the Bank's strategies for related asset formation support, to monitor and supervise the effectiveness of customer-centric business operations and asset formation support, and to provide appropriate advice to deliver sustainable financial services.

Expected areas (skills)	Criteria for satisfying the requirements for each skill
Investment management/ International operations	Having deep insight into investment management and international operations through experience in Sectors in charge of securities investment management and international operations, or Sectors equivalent to them; also being able to lead planning and execution of the Bank's investment strategies and international operations, to monitor and supervise the effectiveness of market risk management, the appropriateness of investment management policy, and risks related to international operations, and to provide appropriate advice to achieve sound investment management.