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(Securities Code: 8388)

June 2, 2025

(Start date of measures for electronic provision: May 29, 2025)

**To Shareholders with Voting Rights:**

Takehisa Fukunaga  
President and Director  
The Awa Bank, Ltd.  
24-1, Nishisemba-cho 2-chome,  
Tokushima, Japan

**NOTICE OF CONVOCATION OF  
THE 213th ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Thank you for your continued support and patronage of The Awa Bank, Ltd.

We are pleased to inform our shareholders that the 213th Annual General Meeting of Shareholders of The Awa Bank, Ltd. (the “Bank”) will be held as outlined below.

The Bank has adopted measures for electronic provision for the General Meeting of Shareholders and has posted the matters subject to electronic provision on the websites indicated below.

The Bank’s website ([https://www.awabank.co.jp/about/about\\_awa\\_bank\\_eng/](https://www.awabank.co.jp/about/about_awa_bank_eng/))

In addition to the above, the materials are also posted on the website indicated below.

Tokyo Stock Exchange website (TSE Listed Company Search)  
(<https://www2.jpx.co.jp/tseHpFront/JJK020010Action.do?Show=Show>)

Access the website above, enter the Bank’s name “Awa Bank” in the “Issue name (company name)” field or the Bank’s securities code “8388” in the “Code” and click “Search,” select “Basic information,” then “Documents for public inspection/PR information” to view the information.

You can exercise your voting rights in writing or online. Please review the Reference Documents for the General Meeting of Shareholders provided in the paper copy and the matters subject to electronic provision before exercising your voting rights.

- 1. Date and Time:** Friday, June 27, 2025 from 10:00 a.m. (JST)
- 2. Venue:** Large Conference Room, 3<sup>rd</sup> Floor, The Awa Bank, Ltd. Head Office  
24-1, Nishisemba-cho 2-chome, Tokushima, Japan
- 3. Meeting Agenda:**
  - Matters to be reported:**
    1. The Business Report and Non-consolidated Financial Statements for the Bank's 213th Fiscal Year (from April 1, 2024 to March 31, 2025)
    2. Consolidated Financial Statements for the Bank's 213th Fiscal Year (from April 1, 2024 to March 31, 2025) and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Audit & Supervisory Committee
  - Proposals to be resolved:**
    - Proposal No. 1:** Election of eight (8) Directors (not including Directors who are Audit & Supervisory Committee Members)
    - Proposal No. 2:** Election of two (2) Directors who are Audit & Supervisory Committee Members

## How to Exercise Your Voting Rights

Online	Deadline: Thursday June 26, 2025 at 5:30 p.m. (JST) Please access the Bank's designated voting website ( <a href="https://www.e-sokai.jp/">https://www.e-sokai.jp/</a> ) (in Japanese), follow the instructions on the screen, and indicate your vote for or against the proposals by the deadline indicated above.
In writing	Deadline: Form must arrive by 5:30 p.m., Thursday, June 26, 2025 (JST) Please indicate your vote for or against the proposals on the enclosed Voting Rights Exercise Form and return it to the Stock Transfer Agency Business Planning Department of Sumitomo Mitsui Trust Bank, Limited so that it is received by the deadline indicated above. If there is no indication of for or against the proposals on the Voting Rights Exercise Form, it will be treated as an indication of approval.
In person	Meeting date and time: Friday, June 27, 2025 at 10:00 a.m. (JST) If you will be attending in person, please present the enclosed Voting Rights Exercise Form to the receptionist on arrival at the General Meeting.

### 1. Rules on duplicate voting

If you exercise your voting rights both in writing and online as described above, only the vote made online will be valid, regardless of the timing of the votes.

In addition, if you submit your vote multiple times online, only the most recent vote will be valid.

### 2. Exercise of voting rights by proxy

Exercise of voting rights by proxy will be limited to cases where another shareholder with voting rights is appointed as a proxy. Only one such proxy can be appointed.

End

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- ◎ In accordance with laws, regulations and Article 16 of the Bank's Articles of Incorporation, documents sent to shareholders regardless of whether they requested a paper copy or not do not include the System to Ensure Appropriate Governance, Matters Regarding Specified Wholly Owned Subsidiaries, Matters Regarding Transactions with the Parent Company, etc., Matters Regarding Accounting Advisors, and Others in the Business Report; the Non-consolidated Balance Sheets, the Non-consolidated Statements of Income, the Non-consolidated Statements of Changes in Equity, and the Notes to the Non-consolidated Financial Statements in the Non-consolidated Financial Statements; the Consolidated Balance Sheets, the Consolidated Statements of Income, the Consolidated Statements of Changes in Equity, and the Notes to the Consolidated Financial Statements in the Consolidated Financial Statements; and audit reports. Therefore, these documents constitute part of the documents audited by the Audit & Supervisory Committee in preparing the audit report.
  - ◎ Any updates to the matters subject to electronic provision will be posted on each website on which the materials are posted.
  - ◎ We plan to post a video about a portion of the Business Report on the Bank's website at a later date.

## Reference Documents for the General Meeting of Shareholders

### Proposal No. 1: Election of eight (8) Directors (not including Directors who are Audit & Supervisory Committee Members)

The terms of office of all eight (8) incumbent Directors (Directors who are not Audit & Supervisory Committee Members; the same shall apply hereinafter in this proposal) will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the Bank proposes the election of eight (8) Directors.

The Audit & Supervisory Committee discussed this proposal and determined that there were no particular matters that needed to be stated at this General Meeting in accordance with the provisions of the Companies Act. The candidates for Directors have been decided by the Board of Directors upon consultation by the Advisory Committee.

The candidates for Directors are as follows:

Candidate No.	Name	Current positions, etc. at the Bank	Significant concurrent positions	Number of concurrent positions at listed companies
Reappointment 1	Susumu Nagaoka <input type="checkbox"/> Male	Chairman and Director (Representative Director)	Director, Tokushima Economic Research Institute; Director, The Awa Bank Academic and Cultural Promotion Foundation; Director, The Awa Bank Welfare Fund; Outside Director, Shikoku Broadcasting Co., Ltd.	0
Reappointment 2	Takehisa Fukunaga <input type="checkbox"/> Male	President and Director (Representative Director)	Chairman, Tokushima Prefecture Bankers Association	0
Reappointment 3	Hirokazu Nishi <input type="checkbox"/> Male	Managing Director	-	0
Reappointment 4	Masahiro Yamashita <input type="checkbox"/> Male	Managing Director	-	0
Reappointment 5	Hiroaki Mikawa <input type="checkbox"/> Male	Managing Director	-	0
Reappointment 6	Teruaki Ito <input type="checkbox"/> Male	Managing Director	-	0
Reappointment 7	Katsuhiko Bando <input type="checkbox"/> Male	Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division; General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch	-	0
Reappointment 8	Akira Toyota <input type="checkbox"/> Male	Director, General Manager, Business Management Division	-	0

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
1	<p data-bbox="284 546 485 622">Susumu Nagaoka (January 12, 1957) (68 years old)</p> <table border="1" data-bbox="290 645 475 698"> <tr> <td data-bbox="290 645 475 672">Male</td> </tr> <tr> <td data-bbox="290 672 475 698">Reappointment</td> </tr> </table> <p data-bbox="255 721 510 797">Attendance at the Board of Directors' meetings: 12/12 (100%)</p> <p data-bbox="268 815 497 936">Number of years in office as Director: 17 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="533 259 1203 725"> April 1980    Joined the Bank  January 1997    General Manager, Edogawa Branch  August 2000    General Manager, Aizumi Branch  June 2002    General Manager, General Administration  Division  June 2004    General Manager, Sales Promotion Division  June 2006    Executive Officer, General Manager, Credit  Division  June 2008    Director, General Manager, Human Resources  Division  June 2010    Director; General Manager, Tokyo Branch  June 2012    Managing Director  June 2016    Senior Managing Director  April 2017    President and Director (Representative Director)  April 2023    Chairman and Director (Representative Director)  (current position) </p> <p data-bbox="533 757 1139 927"> (Significant concurrent positions)  Director, Tokushima Economic Research Institute  Director, The Awa Bank Academic and Cultural Promotion  Foundation  Director, The Awa Bank Welfare Fund  Outside Director, Shikoku Broadcasting Co., Ltd. </p> <p data-bbox="517 936 1225 1214"> [Reason for nomination as a Director candidate]  Mr. Nagaoka has extensive work experience in the credit and human resources divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2008, the President and Director since 2017, and the Chairman and Director since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge. </p>	17,000
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
2	<p>Takehisa Fukunaga (August 28, 1961) (63 years old)</p> <table border="1" data-bbox="284 645 485 698"> <tr> <td>Male</td> </tr> <tr> <td>Reappointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: 12/12 (100%)</p> <p>Number of years in office as Director: 13 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1984    Joined the Bank</p> <p>June 2003    General Manager, Itano Branch</p> <p>June 2005    General Manager, Sakai Branch</p> <p>June 2007    General Manager, Corporate Administration Division</p> <p>June 2008    General Manager, Credit Division</p> <p>June 2009    General Manager, Corporate Planning Division</p> <p>June 2010    Executive Officer; General Manager, Corporate Planning Division</p> <p>June 2012    Director; General Manager, Corporate Planning Division; General Manager, Management Quality Promotion Division</p> <p>June 2013    Director, General Manager, Human Resources Division</p> <p>June 2014    Managing Director</p> <p>June 2019    Senior Managing Director</p> <p>June 2021    Senior Managing Director (Representative Director)</p> <p>April 2023    President and Director (Representative Director) (current position)</p> <p>(Significant concurrent position) Chairman, Tokushima Prefecture Bankers Association</p> <p>[Reason for nomination as a Director candidate] Mr. Fukunaga has extensive work experience in the corporate planning and human resources divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2012, a Senior Managing Director since 2019, and the President and Director since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</p>	9,278
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
3	<p data-bbox="300 479 475 560">Hirokazu Nishi (April 27, 1971) (54 years old)</p> <table border="1" data-bbox="287 577 481 631"> <tr> <td data-bbox="287 577 481 609">Male</td> </tr> <tr> <td data-bbox="287 609 481 631">Reappointment</td> </tr> </table> <p data-bbox="258 654 517 734">Attendance at the Board of Directors' meetings: 12/12 (100%)</p> <p data-bbox="268 748 507 873">Number of years in office as Director: 6 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="539 282 1197 775"> April 1994    Joined the Bank  June 2009    General Manager, Management Quality  Promotion Division  August 2011    Section Chief, Planning Section, Corporate  Planning Division  June 2013    General Manager, Yamakawa Branch  February 2015    General Manager, Matsuyama Branch  June 2016    General Manager, Securities and International  Division  June 2017    Executive Officer; General Manager, Business  Management Division; General Manager, Value  Project Division  June 2019    Director, General Manager, Business  Management Division  June 2020    Managing Director (current position)  (In charge of Credit Division, Securities and  International Division) </p> <p data-bbox="526 779 1212 1057"> [Reason for nomination as a Director candidate]  Mr. Nishi has extensive work experience in the corporate  planning and securities divisions, in addition to the sales  division, and is well versed in the business of the Bank. He has  served as an Executive Officer since 2017, a Director since  2019, and a Managing Director since 2020, and has properly  executed his duties in these positions. He has been nominated  as a candidate for Director as he is expected to continue to  contribute to the management of the Bank by drawing on this  experience and knowledge. </p>	3,000
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
4	<p data-bbox="272 562 496 640">Masahiro Yamashita (July 16, 1969) (55 years old)</p> <table border="1" data-bbox="284 663 480 714"> <tr> <td data-bbox="284 663 480 685">Male</td> </tr> <tr> <td data-bbox="284 685 480 714">Reappointment</td> </tr> </table> <p data-bbox="256 734 512 813">Attendance at the Board of Directors' meetings: 12/12 (100%)</p> <p data-bbox="268 831 501 954">Number of years in office as Director: 4 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="536 259 1217 958"> April 1992      Joined the Bank  February 2008   Section Chief, Human Resources Section, Human  Resources Division  February 2011   General Manager, Showacho Branch  June 2012      General Manager, Higashi Osaka Branch  June 2014      General Manager, Business Administration  Division  June 2015      Executive Officer; General Manager, Business  Management Division; General Manager, Value  Project Division  June 2017      Executive Officer; General Manager, Risk  Management Division  June 2018      Executive Officer; General Manager, Anan  Branch and General Manager, Minobayashi  Branch  June 2020      Managing Executive Officer; General Manager,  Osaka Branch  June 2021      Director; Managing Executive Officer; General  Manager, Osaka Branch  April 2022      Director; Managing Executive Officer; General  Manager, Kansai Area Branch; General Manager,  Osaka Branch  June 2022      Managing Director (current position)  (In charge of the Business Management Division) </p> <p data-bbox="520 965 1238 1245"> [Reason for nomination as a Director candidate]  Mr. Yamashita has extensive work experience in the  administration, corporate planning and risk management  divisions, in addition to the sales division, and is well versed in  the business of the Bank. He has served as an Executive Officer  since 2015, a Director since 2021, and a Managing Director  since 2022, and has properly executed his duties in these  positions. He has been nominated as a candidate for Director as  he is expected to continue to contribute to the management of  the Bank by drawing on this experience and knowledge. </p>	6,200
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
5	<p data-bbox="293 506 472 582">Hiroaki Mikawa (May 1, 1968) (57 years old)</p> <table border="1" data-bbox="285 604 478 658"> <tr> <td data-bbox="285 604 478 629">Male</td> </tr> <tr> <td data-bbox="285 629 478 658">Reappointment</td> </tr> </table> <p data-bbox="256 678 513 754">Attendance at the Board of Directors' meetings: 11/12 (91%)</p> <p data-bbox="268 775 502 898">Number of years in office as Director: 3 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="531 262 1174 842"> April 1991    Joined the Bank  February 2010    Section Chief, Credit Section, Credit Division  August 2011    General Manager, Katsuura Branch  June 2013    General Manager, Marugame Branch  June 2015    General Manager, Himeji Branch  June 2017    General Manager, Securities and International  Division  June 2018    General Manager, Risk Management Division  June 2020    Executive Officer; General Manager, Naruto  Branch; General Manager, Otsu Branch  April 2022    Executive Officer; General Manager, Northern  Tokushima Area Branch; General Manager,  Naruto Branch; General Manager, Otsu Branch  June 2022    Director; General Manager, Northern Tokushima  Area Branch; General Manager, Naruto Branch;  General Manager, Otsu Branch  June 2023    Managing Director (current position)  (In charge of Administration Headquarters  (Business Administration Division, Risk  Management Division)) </p> <p data-bbox="523 851 1219 1135"> [Reason for nomination as a Director candidate]  Mr. Mikawa has extensive work experience in the securities  and risk management divisions, in addition to the sales division,  and is well versed in the business of the Bank. He has served as  an Executive Officer since 2020, a Director since 2022, and a  Managing Director since 2023, and has properly executed his  duties in these positions. He has been nominated as a candidate  for Director as he is expected to continue to contribute to the  management of the Bank by drawing on this experience and  knowledge. </p>	8,600
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
6	<p data-bbox="293 562 472 640">Teruaki Ito (April 26, 1970) (55 years old)</p> <table border="1" data-bbox="285 663 480 714"> <tr> <td data-bbox="288 663 477 685">Male</td> </tr> <tr> <td data-bbox="288 685 477 714">Reappointment</td> </tr> </table> <p data-bbox="256 734 512 813">Attendance at the Board of Directors' meetings: 11/12 (91%)</p> <p data-bbox="268 831 501 954">Number of years in office as Director: 3 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="531 259 1222 958"> April 1994    Joined the Bank  February 2010    Section Chief, Sales Planning Section, Sales  Promotion Division  June 2010    Manager, Sales Planning Group, Sales  Headquarters  August 2011    Section Chief, Customer Section, Head Office  Sales Division; General Manager, Tokushima  Ekimae Branch  June 2012    Deputy General Manager, Sako Branch; General  Manager, Tamiya Branch; General Manager, Yaso  Branch  June 2014    General Manager, Higashi Osaka Branch  June 2017    Executive Officer; General Manager, Credit  Division  June 2019    Executive Officer; General Manager, Tokyo  Branch  April 2022    Executive Officer; General Manager, Kanto Area  Branch; General Manager, Tokyo Branch  June 2022    Director; General Manager, Tokushima City Area  Branch; General Manager, Head Office Sales  Division, General Manager, Ryogokubashi  Branch; General Manager, Kachidokibashi Branch  June 2024    Managing Director (current position)  (In charge of Sales Promotion Division) </p> <p data-bbox="517 965 1222 1245"> [Reason for nomination as a Director candidate]  Mr. Ito has extensive work experience in the sales planning and credit divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2017, a Director since 2022, and a Managing Director since 2024, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge. </p>	2,000
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
7	<p data-bbox="272 416 489 497">Katsuhiro Bando (November 7, 1972) (52 years old)</p> <table border="1" data-bbox="284 517 477 573"> <tr> <td data-bbox="284 517 477 544">Male</td> </tr> <tr> <td data-bbox="284 544 477 573">Reappointment</td> </tr> </table> <p data-bbox="252 593 512 667">Attendance at the Board of Directors' meetings: 10/10 (100%)</p> <p data-bbox="264 687 499 808">Number of years in office as Director: 1 year (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="528 259 1219 696"> April 1995    Joined the Bank  February 2011    Section Chief, Human Resources Section, Human  Resources Division  February 2014    General Manager, Naruto Higashi Branch  June 2016    General Manager, Yokohama Branch  June 2019    General Manager, Credit Division  June 2020    Executive Officer; General Manager, Business  Management Division  June 2022    Executive Officer; General Manager, Kanto Area  Branch; General Manager, Tokyo Branch  June 2024    Director; General Manager, Tokushima City Area  Branch; General Manager, Head Office Sales  Division, General Manager, Ryogokubashi  Branch; General Manager, Kachidokibashi Branch  (current positions) </p> <p data-bbox="517 701 1219 952"> [Reason for nomination as a Director candidate]  Mr. Bando has extensive work experience in the credit and corporate planning divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2020 and a Director since 2024, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge. </p>	3,900
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
8	<p>Akira Toyota (November 4, 1973) (51 years old)</p> <table border="1"> <tr> <td>Male</td> </tr> <tr> <td>Reappointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: 10/10 (100%)</p> <p>Number of years in office as Director: 1 year (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1996    Joined the Bank</p> <p>June 2011    Section Chief, Employee Welfare Section, Human Resources Division</p> <p>February 2016    General Manager, Kawauchi Branch</p> <p>June 2018    General Manager, Matsuyama Branch</p> <p>June 2021    Department Manager, Business Management Division</p> <p>April 2022    General Manager, Ikeda Branch</p> <p>June 2024    Director, General Manager, Business Management Division (current position)</p> <p>[Reason for nomination as a Director candidate] Mr. Toyota has extensive work experience in the human resources and corporate planning divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2024 and has properly executed his duties in this position. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</p>	2,600
Male					
Reappointment					

(Notes)

1. There is no special interest between the Bank and any of the candidates.
2. The Bank has entered into a directors and officers (D&O) liability insurance contract with an insurance company and plans to renew the insurance policy in October 2025. The insurance policy covers the costs of litigation and compensation for damages, etc. that the insured would bear for damages incurred in litigation brought by companies, third parties or shareholder representatives. Other details are described in the Business Report (available in Japanese only). Candidates who are reappointed will be included as the insured in the insurance policy.

**Proposal No. 2:** Election of two (2) Directors who are Audit & Supervisory Committee Members

The terms of office of Directors who are Audit & Supervisory Committee Members, Mr. Katsuya Hamao and Mr. Takeshi Yabe, will expire at the conclusion of this Annual General Meeting of Shareholders.

Therefore, the Bank proposes the election of two (2) Directors who are Audit & Supervisory Committee Members. The Bank has obtained the consent of the Audit & Supervisory Committee for this proposal. The candidates for Directors who are Audit & Supervisory Committee Members were decided by the Board of Directors upon consultation by the Advisory Committee.

The candidates for Directors who are Audit & Supervisory Committee Members are as follows:

Candidate No.	Name	Current positions, etc. at the Bank	Significant concurrent positions	Number of concurrent positions at listed companies
Reappointment 1	Katsuya Hamao Male	Director (Full-time Audit & Supervisory Committee Member)	-	0
New appointment 2	Kazuya Kishibuchi Male Outside Independent	-	President, Nissay Information Technology Co, Ltd.	0

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
1	<p data-bbox="293 331 469 421">Katsuya Hamao (April 1, 1964) (61 years old)</p> <table border="1" data-bbox="284 443 478 497"> <tr> <td data-bbox="284 443 478 465">Male</td> </tr> <tr> <td data-bbox="284 465 478 497">Reappointment</td> </tr> </table> <p data-bbox="252 510 510 591">Attendance at the Board of Directors' meetings: 12/12 (100%)</p> <p data-bbox="252 613 510 725">Attendance at the Audit &amp; Supervisory Committee meetings: 14/14 (100%)</p> <p data-bbox="268 748 494 873">Number of years in office as Director: 2 years (At the conclusion of this general meeting)</p> <p data-bbox="252 896 510 1093">Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: 2 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="533 255 1222 286">April 1986    Joined the Bank</p> <p data-bbox="533 286 1222 344">February 2005    Section Chief, Loan Section, Head Office Sales Division</p> <p data-bbox="533 344 1222 376">February 2008    General Manager, Akui Branch</p> <p data-bbox="533 376 1222 407">June 2009    General Manager, Kita Osaka Branch</p> <p data-bbox="533 407 1222 465">June 2012    General Manager, Securities and International Division</p> <p data-bbox="533 465 1222 497">June 2014    General Manager, Risk Management Division</p> <p data-bbox="533 497 1222 555">June 2017    General Manager, Business Administration Division</p> <p data-bbox="533 555 1222 613">June 2019    Executive Officer; General Manager, Internal Audit Division</p> <p data-bbox="533 613 1222 672">June 2021    Executive Officer; General Manager, Takamatsu Branch; General Manager, Marugame Branch</p> <p data-bbox="533 672 1222 752">April 2022    Executive Officer; General Manager, Chushikoku Area Branch; General Manager, Takamatsu Branch; General Manager, Marugame Branch</p> <p data-bbox="533 752 1222 810">June 2023    Director who is an Audit &amp; Supervisory Committee Member (current position)</p> <p data-bbox="533 810 1222 842">[Reason for nomination as a Director candidate]</p> <p data-bbox="533 842 1222 1153">Mr. Hamao has extensive work experience in the securities, risk management, and administration divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2019 and a Director who is an Audit &amp; Supervisory Committee Member since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director who is an Audit &amp; Supervisory Committee Member as he is expected to be capable of properly performing management supervision functions as an Audit &amp; Supervisory Committee Member by drawing on this experience and knowledge.</p>	1,700
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held				
2	<p>Kazuya Kishibuchi (February 6, 1967) (58 years old)</p> <table border="1"> <tr><td>Male</td></tr> <tr><td>New appointment</td></tr> <tr><td>Outside</td></tr> <tr><td>Independent</td></tr> </table> <p>Attendance at the Board of Directors' meetings: -</p> <p>Attendance at the Audit &amp; Supervisory Committee meetings: -</p> <p>Number of years in office as Outside Director: -</p> <p>Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: -</p>	Male	New appointment	Outside	Independent	<p>April 1989 March 2010</p> <p>Joined Nippon Life Insurance Co. General Manager in charge of Personnel Department and General Manager of Human Resource Development Office, Nippon Life Insurance Co.</p> <p>March 2011</p> <p>General Manager of Tokai Area Corporate Finance Department, Nippon Life Insurance Co.</p> <p>March 2013</p> <p>General Manager of System Planning Department, Nippon Life Insurance Co.</p> <p>March 2017</p> <p>Executive Officer and General Manager of Actuarial Department, Nippon Life Insurance Co.</p> <p>March 2019</p> <p>Executive Officer, General Manager of Service Planning Department, and Advisor of Kinki Regional Headquarters, Nippon Life Insurance Co.</p> <p>March 2020</p> <p>Executive Officer and General Manager of Service Planning Department, Nippon Life Insurance Co.</p> <p>March 2021</p> <p>Managing Executive Officer, Deputy General Manager of Customer Service Headquarters, and General Manager of Service Planning Department, Nippon Life Insurance Co.</p> <p>March 2022</p> <p>Managing Executive Officer and General Manager of Customer Service Headquarters, Nippon Life Insurance Co.</p> <p>July 2022</p> <p>Director and Managing Executive Officer, and General Manager of Customer Service Headquarters, Nippon Life Insurance Co.</p> <p>March 2024</p> <p>Director and Senior Managing Executive Officer and General Manager of Customer Service Headquarters, Nippon Life Insurance Co.</p> <p>July 2024</p> <p>Senior Managing Executive Officer, and General Manager of Customer Service Headquarters, Nippon Life Insurance Co.</p> <p>March 2025</p> <p>Senior Managing Executive Officer, and General Manager of Customer Service Headquarters, Nippon Life Insurance Co. (retirement)</p> <p>March 2025</p> <p>President, Nissay Information Technology Co, Ltd. (current position)</p> <p>[Reason for nomination as an Outside Director candidate and the outline of expected roles as an Outside Director] Mr. Kishibuchi has experience and a wealth of insight into overall management, having worked in the core team of the company's management as an Executive Officer and Director beginning in 2017, in addition to his extensive work experience at Nippon Life Insurance Co. in financial practice, financial strategy and accounting, and IT. He has been nominated as a candidate for Outside Director who is an Audit &amp; Supervisory Committee Member as he is expected to be capable of properly performing management supervision functions from an independent perspective drawing on such experience and knowledge. In addition, as a member of the Advisory Committee, he is expected to get involved in the committee and provide appropriate advice on matters related to nomination, compensation, and other areas.</p> <p>[Notes regarding the outside Director candidate] The Bank has entered into a maintenance agreement for the</p>	0
Male							
New appointment							
Outside							
Independent							

		insurance contract management system with Nissay Information Technology Co., Ltd., for which Mr. Kishibuchi currently serves as President. While Nissay Information Technology Co, Ltd. is categorized as the Bank's business partner, the Bank has determined that this status will have no effect on the impartiality of Mr. Kishibuchi due to the scale and the type of business involved.	
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(Notes)

1. There is no special interest between the Bank and any of the candidates.
2. Mr. Kazuya Kishibuchi is a candidate for Outside Director. If his election is approved, the Bank intends to designate him as Independent Officer under the Tokyo Stock Exchange regulations.
3. The current Articles of Incorporation of the Bank provides that the Bank may enter into a liability limitation agreement with each of the non-Executive Directors, etc. pursuant to Article 427, Paragraph 1 of the Companies Act. Under the provision, the Bank has entered into a liability limitation agreement with Mr. Katsuya Hamao. If he is reappointed, the agreement with him will be continued. If election of Mr. Kazuya Kishibuchi is approved, the Bank plans to enter into the same liability limitation agreement with him. The maximum amount of liability under such agreement shall be the maximum amount stipulated by laws and regulations.
4. The Bank has entered into a directors and officers (D&O) liability insurance contract with an insurance company and plans to renew the insurance policy in October 2025. The insurance policy covers the costs of litigation and compensation for damages, etc. that the insured would bear for damages incurred in litigation brought by companies, third parties or shareholder representatives. Other details are described in the Business Report (available in Japanese only). Candidates who are reappointed or elected will be included as the insured in the insurance policy.

End

Reference: Skill Matrix of Directors' Knowledge, Experience, and Skills

Name	Current Positions at the Bank	Important Knowledge, Experience, and Skills								
		Corporate Management & Strategy	Finance	Financial Strategy & Accounting	IT, DX, Systems	HR, Personnel Management, Diversity	Legal & Compliance	Risk Management	Regional Revitalization	
Directors who are not Audit & Supervisory Committee Members	Susumu Nagaoka	Chairman and Director (Representative Director)	✓	✓		✓	✓		✓	✓
	Takehisa Fukunaga	President and Director (Representative Director)	✓	✓	✓		✓	✓	✓	✓
	Hirokazu Nishi	Managing Director		✓	✓	✓	✓	✓	✓	✓
	Masahiro Yamashita	Managing Director		✓	✓	✓	✓	✓	✓	✓
	Hiroaki Mikawa	Managing Director		✓		✓		✓	✓	✓
	Teruaki Ito	Managing Director		✓						✓
	Katsuhiro Bando	Director		✓	✓		✓			✓
	Akira Toyota	Director		✓	✓		✓			✓
Directors who are Audit & Supervisory Committee Members	Shiro Yamato	Director		✓	✓	✓	✓	✓	✓	✓
	Katsuya Hamao	Director		✓		✓		✓	✓	✓
	Seiko Noda	Director (Outside)					✓	✓		✓
	Masaki Hashizume	Director (Outside)				✓	✓			✓
	Kuniyuki Takegawa	Director (Outside)			✓	✓				
	Noriko Taki	Director (Outside)			✓					
	Kazuya Kishibuchi	-(Outside)	✓	✓	✓	✓				

(Notes)

1. This Skill Matrix shows the main areas of knowledge, experience, and skills of each Director. It is not intended to show all of the knowledge, experience, and fields of specialization of each Director.
2. Mr. Kazuya Kishibuchi is a candidate for a new Director.
3. Details of each skill are described in the table below.

Item	Skill Definition
Corporate Management & Strategy	Equipped with knowledge, experience, and skills concerning corporate management and corporate strategy formulation
Finance	Equipped with knowledge, experience, and skills concerning fund supply to vitalize local economies, as well as sales activities to provide solutions and other products and services
Financial Strategy & Accounting	Equipped with expertise concerning financial strategy, accounting, and tax affairs
IT, DX, Systems	Equipped with knowledge, experience, and skills concerning system planning, operation, and management; digital areas; cybersecurity; and other relevant matters
HR, Personnel Management, Diversity	Equipped with skills that enable the promotion of diversity, equity, and inclusion (DE&I) while providing both rewarding jobs and employee-friendly workplaces where diverse human resources can play an active role, as well as extensive knowledge and experience in human resource development and management
Legal & Compliance	Equipped with knowledge, experience, and skills concerning laws, various kinds of regulations, and compliance
Risk Management	Equipped with knowledge, experience, and skills for risk management, loan management, and industry and company analysis
Regional Revitalization	Equipped with knowledge, experience, and skills to “achieve affluent local communities,” which is part of the meaning of the Bank’s existence.