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Securities code: 8541

June 8, 2026

(Start date of measures for electronic provision: June 4, 2026)

To Shareholders with Voting Rights:

Yoshinori Nishikawa
President
The Ehime Bank, Ltd.
2-1 Katsuyama-cho, Matsuyama,
Ehime, Japan

**NOTICE OF
THE 122nd ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Dear Shareholders:

We would like to express our appreciation for your continued support and patronage.

We hereby inform you that the 122nd Annual General Meeting of Shareholders of The Ehime Bank, Ltd. (the “Bank”) will be held as described below.

If you are unable to attend the meeting, you can exercise your voting rights in writing or via the Internet. Please review the Reference Documents for the General Meeting of Shareholders below and exercise your voting rights by 5:30 p.m. on Thursday, June 25, 2026 in accordance with the instructions below.

1. Date and Time: Friday, June 26, 2026 at 10:00 a.m. Japan time

2. Place: Meeting Hall, 5F, Head Office of the Bank
2-1 Katsuyama-cho, Matsuyama, Ehime, Japan

3. Meeting Agenda:

- Matters to be reported:**
1. Business Report and Non-Consolidated Financial Statements for the Bank’s 122nd Fiscal Year (April 1, 2025 – March 31, 2026)
 2. Consolidated Financial Statements for the Bank’s 122nd Fiscal Year (April 1, 2025 – March 31, 2026) and results of audits by the Independent Auditor and the Board of Auditors of the Consolidated Financial Statements

Proposals to be resolved:

Company Proposals

- Proposal 1:** Appropriation of Surplus
Proposal 2: Election of Eleven (11) Directors
Proposal 3: Election of One (1) Corporate Auditor

Shareholder Proposal

- Proposal 4:** Partial Amendments to the Articles of Incorporation

Proposal 4 is proposed by one shareholder, and the Board of Directors opposes this proposal.

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■ Matters regarding measures for electronic provision

The Bank has taken measures for electronic provision of materials for this convocation of General Meeting of Shareholders and have posted matters regarding measures for electronic provision on the following website on the internet.

[the Bank's website]

https://www.himegin.co.jp/english/stockholder/stock_information/general_meeting.html

In addition to the above website, the Bank posted the information on the website below (Tokyo Stock Exchange (TSE) Website).

[TSE Website (TSE Listed Company Search)]

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

(Please enter the Issue name ("Ehime Bank") or Code ("8541"), press Search button and select "Basic Information", "Documents for public inspection/PR information" to confirm the information.)

■ At this General Meeting of Shareholders, regardless of whether a request for delivery of the document has been made, the Bank will send a document that containing the matters regarding measures for electronic provision uniformly.

■ Among the matters regarding measures for electronic provision, the following matters are not included in this convocation notice and the documents attached, in accordance with the provisions of laws and regulations and Article 16 of the Bank's Articles of Incorporation.

- (1) Systems for Ensuring the Appropriateness of Operations, and the Operational Status of Such Systems
- (2) Non-Consolidated Statements of Changes in Net Assets
- (3) Notes to the Non-Consolidated Financial Statements
- (4) Consolidated Statements of Changes in Net Assets
- (5) Notes to the Consolidated Financial Statements

Accordingly, said document is only a portion of the Business Report, Non-Consolidated Financial Statements and Consolidated Financial Statements audited by the Independent Auditor and the Corporate Auditors in the preparation of the Accounting Audit Report and the Audit Report.

■ If the seats at the meeting hall are fully occupied, shareholders may have to proceed to the second meeting hall, etc. We appreciate your understanding on this matter.

■ Should any revisions be made to the matters regarding measures for electronic provision of materials, the revised versions shall be posted on the aforementioned websites.

■ Any major changes in the operation of the General Meeting of Shareholders will be announced on the Bank's website below.

https://www.himegin.co.jp/english/stockholder/stock_information/general_meeting.html

Reference Documents for the General Meeting of Shareholders

Proposals and References

[Company Proposals]

Proposal 1: Appropriation of Surplus

With regard to year-end dividends and the appropriation of other surplus for the 122nd term, based on the basic policy of continuously paying stable dividends while enhancing internal reserves, the Bank shall appropriate surplus as follows.

1. Matters regarding year-end dividends
 - (1) Type of dividend property
Cash
 - (2) Matters regarding allocation of dividend property and the total amount thereof
¥29 per share of the Bank's common stock (ordinary dividend of ¥27,
commemorative dividend for the 110th anniversary of the foundation of ¥2)
Total: ¥ 1,139,067,829
 - (3) Effective date of dividends of surplus
June 29, 2026

2. Matters regarding appropriation of other surplus
 - (1) Item and amount of surplus to be increased
General reserve ¥4,500,000,000
 - (2) Item and amount of surplus to be decreased
Retained earnings brought forward ¥4,500,000,000

Proposal 2: Election of Eleven (11) Directors

The terms of office for all of the ten (10) Directors will expire at the conclusion of this General Meeting of Shareholders. Accordingly, the Bank proposes the election of eleven (11) Directors.

The candidates for Director are as follows:

No.	Name	Current positions and responsibilities at the Bank
1	Yoshinori Nishikawa [Reappointment]	President (Representative Director), in charge of supervision of all operations and Audit Department
2	Masamitsu Toyoda [Reappointment]	Vice President (Representative Director) In charge of Corporate Management Department, Risk Management Department, and Administrative Systems Department
3	Toshiyuki Yano [Reappointment]	Senior Managing Director In charge of Planning and Public Relations Department, Securities and International Affairs Department, and Customer Service Department
4	Yoshikatsu Akiyama [Reappointment]	Managing Director In charge of Credit Department I, Credit Department II, and Shipping Finance Department
5	Koji Matsui [Reappointment]	Managing Director In charge of Human Resources and Training Department and General Affairs Department
6	Masanori Mukai [Reappointment]	Managing Director In charge of Solutions Sales Department and Public Services Furusato Development and Promotion Department
7	Tetsuya Nakamura [New appointment]	Managing Executive Officer General Manager, Human Resources and Training Department
8	Ryuichi Inaba [Reappointment] [Outside] [Independent]	Director
9	Chika Tadokoro [Reappointment] [Outside] [Independent]	Director
10	Morichika Hattori [Reappointment] [Outside] [Independent]	Director
11	Fumiaki Matsubara [New appointment] [Outside] [Independent]	—

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
1	[Reappointment] Yoshinori Nishikawa (August 4, 1962)	<p>April 1985 Joined the Bank</p> <p>February 2002 General Manager, Morimatsu Branch</p> <p>March 2006 General Manager, Mishima Branch</p> <p>February 2012 Deputy General Manager, Head Office Sales Department and General Manager, Corporate Banking Promotion Department</p> <p>June 2012 Director, General Manager, Head Office Sales Department and General Manager, Prefectural Central Hospital Sub-branch</p> <p>July 2015 Director, General Manager, Tokyo Branch and General Manager, Tokyo Office</p> <p>February 2017 Managing Director</p> <p>June 2017 Senior Managing Director</p> <p>June 2018 President (to present)</p> <p>[Responsibilities] In charge of supervision of all operations and Audit Department</p>	12,800
<p>[Reason for nomination as candidate for Director]</p> <p>Yoshinori Nishikawa had served numerous positions including as General Manager of the Head Office Sales Department and General Manager of Tokyo Branch, and has been serving as Director since 2012. He was appointed President in 2018, and has fulfilled his duties and responsibilities fairly and appropriately. He has a wealth of experience and a proven track record in bank management, and the Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.</p>			
2	[Reappointment] Masamitsu Toyoda (January 26, 1962)	<p>April 1985 Joined the Bank</p> <p>August 2003 General Manager, Furukawa Branch</p> <p>March 2006 General Manager, Dogo Branch</p> <p>June 2012 General Manager, Human Resources and Training Department</p> <p>June 2016 Director, General Manager, Uwajima Branch, General Manager, Uwajimashinmachi Sub-branch, and General Manager, Uwajima Area Center</p> <p>August 2018 Director, General Manager, Administrative Systems Department</p> <p>June 2019 Managing Director</p> <p>June 2023 Senior Managing Director</p> <p>June 2025 Vice President (to present)</p> <p>[Responsibilities] In charge of Corporate Management Department, Risk Management Department and Administrative Systems Department</p>	9,200
<p>[Reason for nomination as candidate for Director]</p> <p>Masamitsu Toyoda has a wealth of business experience, having served as General Manager of branches and General Manager of the Human Resources and Training Department. He was appointed Director in 2016, Managing Director in 2019, and Senior Managing Director in 2023 and has served as Vice President since 2025. He has appropriately fulfilled his duties and responsibilities as Director, and the Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
3	<p>[Reappointment]</p> <p>Toshiyuki Yano (February 13, 1963)</p>	<p>April 1986 Joined the Bank</p> <p>March 2006 General Manager, Furukawa Branch</p> <p>February 2013 General Manager, Planning and Public Relations Department</p> <p>February 2015 General Manager, General Affairs Department</p> <p>June 2018 Director, General Manager, General Affairs Department</p> <p>June 2019 Managing Executive Officer, General Manager, General Affairs Department</p> <p>February 2020 Managing Executive Officer, General Manager, Corporate Management Department and General Manager, General Affairs Department</p> <p>June 2020 Managing Director</p> <p>June 2025 Senior Managing Director (to present)</p> <p>[Responsibilities]</p> <p>In charge of Planning and Public Relations Department, Securities and International Affairs Department and Customer Service Department</p>	17,200
	<p>[Reason for nomination as candidate for Director]</p> <p>Toshiyuki Yano has a wealth of business experience, having served numerous positions including as General Manager of a branch, General Manager of the Planning and Public Relations Department, General Manager of the General Affairs Department, and General Manager of the Corporate Management Department, and is well versed in all aspects of the Bank's operations. He was appointed Managing Director in 2020 and has served as Senior Managing Director since 2025.</p> <p>The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.</p>		

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
4	<p>[Reappointment]</p> <p>Yoshikatsu Akiyama (December 1, 1968)</p>	<p>April 1991 Joined the Bank</p> <p>February 2009 General Manager, Kume Branch</p> <p>February 2011 Assistant General Manager, Head Office Sales Department</p> <p>February 2014 Deputy General Manager, Tokyo Branch and Deputy General Manager, Tokyo Office</p> <p>August 2017 Deputy General Manager, Head Office Sales Department</p> <p>August 2018 General Manager, Uwajima Branch, General Manager, Uwajimashinmachi Sub-branch, and General Manager, Uwajima Area Center</p> <p>June 2019 Executive Officer, General Manager, Uwajima Branch, General Manager, Uwajimashinmachi Sub-branch, and General Manager, Uwajima Area Center</p> <p>August 2020 Executive Officer, General Manager, Human Resources and Training Department</p> <p>June 2021 Managing Executive Officer, General Manager, Human Resources and Training Department</p> <p>June 2022 Managing Director (to present)</p> <p>[Responsibilities] In charge of Credit Department I, Credit Department II, and Shipping Finance Department</p>	7,500
<p>[Reason for nomination as candidate for Director]</p> <p>Yoshikatsu Akiyama has held numerous important positions at key branches and served as General Manager of major branches, and since 2020, he has executed the Bank's strategies in the human resources division overall as General Manager of the Human Resources and Training Department. He has served as Managing Director since 2022.</p> <p>The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
5	<p>[Reappointment]</p> <p>Koji Matsui (December 29, 1968)</p>	<p>April 1991 Joined the Bank</p> <p>August 2008 Examiner, Furusato Development and Promotion Department</p> <p>February 2009 General Manager, Secretariat, General Affairs Department</p> <p>August 2012 General Manager, Dogo Branch</p> <p>February 2014 Assistant General Manager, Human Resources and Training Department</p> <p>August 2017 Deputy General Manager, Tokyo Branch and Deputy General Manager, Tokyo Office</p> <p>February 2020 General Manager, Tokyo Office</p> <p>June 2021 Executive Officer, General Manager, Tokyo Branch and General Manager, Tokyo Office</p> <p>August 2022 Executive Officer, General Manager, General Affairs Department</p> <p>June 2024 Managing Executive Officer, General Manager, General Affairs Department</p> <p>June 2025 Managing Director (to present)</p> <p>[Responsibilities] In charge of Human Resources and Training Department and General Affairs Department</p>	7,500
<p>[Reason for nomination as candidate for Director]</p> <p>Koji Matsui has served as General Manager of key branches, the Secretariat which is an important department at the headquarters and Tokyo Office. Since 2022, he has been executing all aspects of the Bank's general affairs as General Manager of the General Affairs Department. He has served as Managing Director since 2025. The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore nominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
6	<p>[Reappointment]</p> <p>Masanori Mukai (February 17, 1973)</p>	<p>April 1995 Joined the Bank</p> <p>February 2010 Corporate Banking Promotor, Head Office Sales Department</p> <p>February 2012 General Manager, Kuko-dori Branch</p> <p>November 2013 Examiner, Human Resources and Training Department</p> <p>August 2018 Assistant General Manager, Head Office Sales Department</p> <p>February 2020 Deputy General Manager, Head Office Sales Department</p> <p>June 2023 Executive Officer, General Manager, Imabari Branch and General Manager, Loan Center (Imabari)</p> <p>June 2024 Managing Executive Officer, General Manager, Imabari Branch and General Manager, Loan Center (Imabari)</p> <p>June 2025 Managing Director (to present)</p> <p>[Responsibilities] In charge of Solutions Sales Department and Public Services Furusato Development and Promotion Department</p>	4,900
<p>[Reason for nomination as candidate for Director]</p> <p>Masanori Mukai has held numerous important positions at key branches, served as General Manager of major branches and engaged in headquarters operations. He also has experience in leading sales operations on the front lines at the Head Office Sales Department for many years. He was appointed General Manager of Imabari Branch in 2023 and managed group operations of key districts. He has served as Managing Director since 2025.</p> <p>The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore nominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
7	<p>[New appointment]</p> <p>Tetsuya Nakamura (June 29, 1967)</p>	<p>April 1990 Joined the Bank</p> <p>August 2010 General Manager, Okaido Branch</p> <p>February 2011 Assistant General Manager, Credit Department I</p> <p>August 2013 General Manager, Asahimachi Branch</p> <p>August 2016 General Manager, Onomichi Branch</p> <p>February 2019 General Manager, Suehiromachi Branch</p> <p>June 2021 Executive Officer, General Manager, Imabari Branch and General Manager, Loan Center (Imabari)</p> <p>June 2023 Executive Officer, General Manager, Human Resources and Training Department</p> <p>June 2025 Managing Executive Officer, General Manager, Human Resources and Training Department (to present)</p>	3,500
<p>[Reason for nomination as candidate for Director]</p> <p>Tetsuya Nakamura has served as General Manager of key branches and held an important position in Credit Department. Since 2023, he has overseen the Bank's human resources division overall in the Human Resources and Training Department, which is an important department of the headquarters.</p> <p>The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore nominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
8	<p>[Reappointment] [Outside] [Independent]</p> <p>Ryuichi Inaba (November 22, 1949)</p>	<p>April 1974 Joined Nikko Securities Co., Ltd. August 1975 Resigned from Nikko Securities Co., Ltd. October 1975 Joined Daiichi Gas Corporation October 1985 Managing Director August 1989 President (Representative Director) August 2021 Chairman (Representative Director) June 2023 Outside Director, the Bank (to present)</p> <p>[Significant concurrent positions] Chairman (Representative Director), Daiichi Gas Corporation President (Representative Director), Taiyo Corporation President (Representative Director), Nihon Energy Farm Co., Ltd. President (Representative Director), Green Energy Kyushu Co., Ltd. President (Representative Director), Taiyo Estate Co., Ltd. Director, Maruwa Foods Co., Ltd.</p>	40
<p>[Reason for nomination as candidate for Outside Director and expected roles]</p> <p>Ryuichi Inaba has long served as the Representative Director of Daiichi Gas Corporation based in Matsuyama city, Ehime Prefecture, and possesses excellent management capabilities and has a wealth of experience. Additionally, he has a proven track record of serving as Chairman of Ehime Association of Corporate Executives for two terms, totaling four years, demonstrating a wide network and an advanced insight regarding the local economy.</p> <p>The Bank expects him to fulfill his function of supervising the Bank's overall management from these perspectives. The Bank has determined that he will contribute to the effective enhancement of the decision-making and supervisory functions of the Board of Directors of the Bank in aiming at its sustainable growth and improvement of corporate value as a regional financial institution, and therefore nominated him as a candidate for Outside Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
9	[Reappointment] [Outside] [Independent] Chika Tadokoro (August 19, 1989)	December 2017 Registered with Ehime Bar Association December 2017 Joined Tadokoro Law Office January 2018 Director, Tadokoro Law Office June 2024 Outside Director, the Bank (to present) [Significant concurrent position] Director, Tadokoro Law Office	0
	<p>[Reason for nomination as candidate for Outside Director and expected roles]</p> <p>Chika Tadokoro has practiced law as the Director of Tadokoro Law Office in Matsuyama, Ehime Prefecture. The Bank has determined that she will contribute to the effective enhancement of the decision-making and supervisory functions of the Board of Directors of the Bank in aiming at its sustainable growth and improvement of corporate value as a regional financial institution and can be expected to further strengthen corporate governance, and therefore nominated her as a candidate for Outside Director.</p>		

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
11	[New appointment] [Outside] [Independent] Fumiaki Matsubara (August 5, 1965)	April 1989 Joined NEC Corporation April 2004 General Manager, First Financial Solutions Division April 2016 Executive Officer June 2017 Director, The Center for Financial Industry Information Systems (FISC), a Public Interest Incorporated Foundation April 2021 Managing Executive Officer, NEC Corporation April 2023 Corporate EVP April 2025 Corporate Senior Adviser December 2025 Advisor, Comture Corporation March 2026 Resigned from NEC Corporation April 2026 Executive Officer, Comture Corporation (to present)	0
<p>[Reason for nomination as candidate for Outside Director and expected roles]</p> <p>After joining NEC Corporation, Fumiaki Matsubara was engaged in mainly the financial system overall for many years. He was appointed Executive Officer in 2016, Managing Executive Officer in 2021, and Corporate EVP in 2023 and has experience in the management of NEC Corporation. Additionally, he was appointed Director of The Center for Financial Industry Information Systems (FISC) in 2017 and has experience in providing indirect support for safe and secure information system operations of financial industry.</p> <p>He has a wide network and advanced insight in addition to a wealth of knowledge and experience in system aspects, and the Bank has determined that he will contribute to the effective enhancement of the decision-making and supervisory functions of the Board of Directors of the Bank in the system field of the Bank, and therefore nominated him as a candidate for Outside Director.</p>			

- Notes:
1. There are no special interests between each candidate and the Bank.
 2. Ryuichi Inaba, Chika Tadokoro, Morichika Hattori, and Fumiaki Matsubara are candidates for Outside Director.
 3. Ryuichi Inaba, Chika Tadokoro, and Morichika Hattori are incumbent Outside Directors of the Bank, and will have served as such for three years, two years, and one year respectively, at the conclusion of this General Meeting of Shareholders.
 4. Ryuichi Inaba, Chika Tadokoro, and Morichika Hattori are independent directors as prescribed by the Tokyo Stock Exchange, and the Bank will continue to designate them as independent directors if they are elected as proposed. The Bank also plans to file Fumiaki Matsubara as an independent director with the said Exchange.
 5. The Bank has recurring financial transactions with Daiichi Gas Corporation, Taiyo Corporation, Nihon Energy Farm Co., Ltd., Green Energy Kyushu Co., Ltd., and Taiyo Estate Co., Ltd., where Ryuichi Inaba serves as Representative Director, but he meets the Bank's independence criteria for independent outside directors.
 6. The Bank has recurring financial transactions and consultations on legal matters with Tadokoro Law Office, at which Chika Tadokoro serves as the representative, but she meets the Bank's independence criteria for independent outside directors.
 7. The Bank has entered into a directors and officers liability insurance policy with an insurance company as stipulated in Article 430-3, Paragraph 1 of the Companies Act, to cover damages and litigation expenses incurred by the insured. Each candidate will be insured under the said insurance policy.
 8. The Bank has entered into agreements with the Outside Directors and Outside Corporate Auditors in accordance with Article 427, Paragraph 1 of the Companies Act to limit their liability for damages to an amount equal to the minimum liability amount set forth in Article 425, Paragraph 1 of the Act. The Bank intends to continue these liability limitation agreements with Ryuichi Inaba, Chika Tadokoro, and Morichika Hattori and to enter into the same liability limitation agreement with Fumiaki Matsubara.

Proposal 3: Election of One (1) Corporate Auditor

The term of office of Corporate Auditor Ryohei Sakai will expire at the conclusion of this General Meeting of Shareholders. Accordingly, the Bank proposes the election of one (1) Corporate Auditor.

The consent of the Board of Corporate Auditors has been obtained for this proposal.

The candidate for Corporate Auditor is as follows:

Name (Date of birth)	Career summary, positions and significant concurrent positions	Number of shares of the Bank held
[New appointment] Tetsuya Sasaki (April 30, 1966)	April 1989 Joined the Bank February 2008 Examiner, Planning and Public Relations Department August 2014 Assistant General Manager, Planning and Public Relations Department February 2021 General Manager, Planning and Public Relations Department June 2024 Executive Officer, Financial Supervisor, Planning and Public Relations Department and Financial Group Manager June 2025 Managing Executive Officer, Financial Supervisor, Planning and Public Relations Department (to present)	1,600

[Reason for nomination as candidate for Corporate Auditor]

Since joining the Bank, Tetsuya Sasaki has gained experience mainly in market investment and been engaged in accounting operations for many years. He has a proven track record of supervising the financial division of the Bank as Executive Officer in 2024 and Managing Executive Officer in 2025. He also holds a certification as a securities analyst. The Bank has determined that with high expertise based on his long experience, he can execute audits of the Bank's management overall accurately and efficiently not only in the financial division but also in the market investment division, and therefore nominated him as a candidate for Corporate Auditor.

- Notes:
1. There are no special interests between the candidate and the Bank.
 2. The Bank has entered into a directors and officers liability insurance policy with an insurance company as stipulated in Article 430-3, Paragraph 1 of the Companies Act, to cover damages and litigation expenses incurred by the insured. The candidate will be insured under the said insurance policy.

[Reference] Board of Directors Skills Matrix

■ Specializations and Experience of the Directors and Corporate Auditors of the Bank

	Name	Current Position	Specializations and Experience								
			Corporate management	Sales strategy	Credit	Finance/ Accounting	Legal/Compliance/ Risk Management	Regional revitalization/ Regional finance	IT systems/Digital	Market investment	Ships and shipping
Directors	Yoshinori Nishikawa	Representative Director President	○	○	○	○	○	○	○	○	○
	Masamitsu Toyoda	Representative Director Vice President	○	○	○	○	○	○	○	○	○
	Toshiyuki Yano	Senior Managing Director	○	○		○	○	○		○	
	Yoshikatsu Akiyama	Managing Director	○	○	○		○	○			○
	Koji Matsui	Managing Director	○	○			○	○			○
	Masanori Mukai	Managing Director	○	○			○	○			○
	Tetsuya Nakamura	Managing Executive Officer		○	○		○	○			○
	Ryuichi Inaba	Outside Director	○	○		○	○				
	Chika Tadokoro	Outside Director	○				○				
	Morichika Hattori	Outside Director		○		○	○	○	○	○	
	Fumiaki Matsubara	–	○	○			○		○		
Corporate Auditors	Katsuhisa Kurokawa	Standing Corporate Auditor		○			○	○	○		
	Tetsuya Sasaki	Managing Executive Officer		○		○	○	○		○	
	Masao Katayama	Part-time Corporate Auditor (Outside)				○	○	○			
	Mitsutoshi Kodama	Part-time Corporate Auditor (Outside)	○	○		○	○	○			

* The above is not an exhaustive representation of all specializations and experiences of the Directors and Corporate Auditors.

■ Reasons for Selection of skills

Skill	Reason for Selection
Corporate management	The Bank requires knowledge and experience in corporate management for the Bank's sustainable growth in the rapidly changing financial industry.
Sales strategy	The Bank requires knowledge and experience to put into action strategies that leverage the respective characteristics of Headquarters and the sales branches to achieve the medium-term management plan.
Credit	Because banks have a highly public nature and shoulder an important mission of contributing widely to the economy and society, the Bank requires knowledge and experience for making credit judgments to carry out the Bank's financial intermediary function and pursue the soundness of loan assets.
Finance/Accounting	The Bank requires knowledge and experience to practice accurate financial reporting and the sustainable enhancement of corporate value.
Legal/Compliance/Risk Management	The Bank requires Directors and Corporate Auditors with certain knowledge and experience in the areas of corporate governance, risk management, and compliance, which are the core of the management foundations.
Regional revitalization/Regional finance	To practice the Bank's management philosophy of "a bank that is of service to the development of <i>furusato</i> (home region)" into perpetuity, it requires knowledge and experience for the deployment of the finance intermediary business that leverage the characteristics of individual regions.
IT systems/Digital	The Bank requires knowledge and experience that will enable it to introduce fast-evolving digital technologies that will be effective both within and outside the Bank, deploy services that are suited to the times, and to control the maintenance and management of such systems.
Market investment	The Bank requires specialist knowledge and experience for achieving soundness and profitability in the increasingly diverse and advance area of securities investment.
Ships and shipping	The Bank requires specialist knowledge and experience to contribute to the perpetual growth and development of Ehime's world-class shipping and shipbuilding industries.

[Shareholder Proposal]

Proposal 4 is a proposal submitted by a shareholder. The number of voting rights held by the shareholder proponent (one person) is 303.

The content of proposal and the reason for proposal submitted by the shareholder proponent are shown here as they appear in the original except for corrections in terms of formatting.

Proposal 4: Partial Amendments to the Articles of Incorporation

1. Content of Proposal

To revise the criteria for holding specified investment shares and deemed shareholdings. In particular, the Bank should not hold any shares of an issue that is lacking in common sense and corporate ethics in the light of corporate governance.

2. Reason for Proposal

The Bank should not seek to coexist and co-prosper with Daiki Axis Co., Ltd. The amount of officer remuneration paid to Chairman Ogame and President Ogame is the reason. Chairman Ogame and President Ogame insist that it is not illegal. Between the two of them, they are receiving a total of approximately 300 million yen as officer remuneration.

According to the securities report for fiscal year 2025, the firm recorded net sales of approximately 46.8 billion yen and net income of approximately 352 million yen, while paying large amounts of remuneration, namely, 154 million yen to Chairman Ogame and 145 million yen to President Ogame. Paying high remuneration when the financial results are in such a state is beyond comprehension. And this is a company listed on the Standard Market. This is how they are letting individual income push down corporate net income. The Ehime Bank holds as many as approximately 600,000 shares, or 4.4% of this company's stock.

The Ehime Bank's investment portfolio is beyond comprehension.

The officer remuneration committee might have given permission, but it is an act that contravenes corporate ethics. It is a deviation from common sense.

In the securities report released on March 26, 2026, the remuneration has been slightly reduced for the sake of appearance.

High basic salary, enigmatic performance-linked officer remuneration. The Ehime Bank should be more cautious in choosing its investment targets. It should immediately break ties with a company managed by people who "only care about now, self, and money."

Opinion of the Board of Directors on Proposal 4

The Board of Directors is against this shareholder proposal.

In line with its basic policy regarding corporate governance, the Bank makes it a rule to hold shares that it considers will help increase its corporate value in the medium to long run.

The Board of Directors assesses cross-shareholdings on an annual basis as to whether the purpose of holding each stock is appropriate and whether it is rational to hold the stock, in the light of the Bank's criteria for cross-shareholding.

If, as a result of assessment, holding of a certain stock is judged to lack significance, the Bank, as a policy, holds discussion with the issuer, gain their full understanding, and sell such shares or take other measures to reduce cross-shareholdings.

Meanwhile, this shareholder proposal requests that the Articles of Incorporation be partially amended. The Articles of Incorporation are a document that establishes fundamental matters regarding the organization and operation of a company. We believe that it is not appropriate to provide in the Articles of Incorporation such individual and specific matters of business execution as the policy for selling cross-held shares or the measures for reducing such shares.

Therefore, the Board of Directors is of the opinion that such provisions as this proposal requests should not be included in the Articles of Incorporation.