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Securities identification code: 8544

June 4, 2024

(Start date of measures for electronic provision: May 30, 2024)

To our shareholders:

Toshiyuki Kumagai

President

**The Keiyo Bank, Ltd.**

11-11, Fujimi 1-chome, Chuo-ku, Chiba City, Chiba  
Prefecture, Japan

## **NOTICE OF CONVOCATION OF THE 118TH ANNUAL GENERAL MEETING OF SHAREHOLDERS**

The 118th Annual General Meeting of Shareholders of The Keiyo Bank, Ltd. (the “Bank”) will be held as described below.

When convening this General Meeting of Shareholders, the Bank takes measures for providing information that constitutes the content of reference documents for the general meeting of shareholders, etc. (items for which measures for providing information in electronic format are to be taken) in electronic format, and posts this information as “Notice of the 118th Annual General Meeting of Shareholders” and “Other Items Subject to Measures for Electronic Provision for the 118th Annual General Meeting of Shareholders (items subject to measures for electronic provision excluded from the paper-based documents delivered)” on the Bank’s website.

The Bank’s website:

<https://www.keiyo.com.co.jp/ir/investors/library/sokai.html> (in Japanese)

In addition to posting items subject to measures for electronic provision on the website above, the Bank also posts this information on the website of Tokyo Stock Exchange, Inc. (TSE). To access this information from the latter website, access the TSE website (Listed Company Search) by using the internet address shown below, enter the issue name (The Keiyo Bank, Ltd.) or securities code (8544), and click “Search,” and then click “Basic information” and select “Documents for public inspection/PR information.”

TSE website (Listed Company Search):

<https://www2.jpx.co.jp/tseHpFront/JJK010010Action.do?Show=Show> (in Japanese)

If you are unable to attend the meeting in person, you may exercise your voting rights in writing or on the Internet, etc. in advance. After reviewing the Reference Documents for the General Meeting of Shareholders hereinafter described, please exercise your voting rights no later than Tuesday, June 25, 2024 at 5:10 p.m. (Japan Standard Time) by following the guidance on page 5 through 7 (in Japanese only).

**1. Date and Time:** Wednesday, June 26, 2024 at 10:00 a.m. (Japan Standard Time)  
(Reception desk opens at 9:00 a.m.)

**2. Venue:** Chiba-Minato Head Office of the Bank  
“α Garden Hall” on the 2nd floor  
5-45, Chiba-Minato, Chuo-ku, Chiba City, Chiba Prefecture, Japan

**3. Purposes:**

**Items to be reported:**

1. Business Report and Non-Consolidated Financial Statements for the 118th Term (from April 1, 2023 to March 31, 2024)
2. Consolidated Financial Statements for the 118th Term (from April 1, 2023 to March 31, 2024), as well as the results of audit of the Consolidated Financial Statements by the Accounting Auditor and the Audit & Supervisory Board

**Items to be resolved:**

- Proposal 1:** Appropriation of surplus
- Proposal 2:** Election of seven (7) Directors
- Proposal 3:** Election of two (2) Audit & Supervisory Board Members

● **Important Matters regarding the General Meeting of Shareholders**

■ In accordance with the provisions of laws and regulations and the Bank’s Articles of Incorporation, the following items subject to measures for electronic provision are posted on the Bank’s website and the TSE website (Listed Company Search), therefore such items are excluded from the paper-based documents delivered to shareholders.

- (1) “Non-Consolidated Statement of Changes in Net Assets” and “Notes to the Non-Consolidated Financial Statements” of the Non-Consolidated Financial Statements
- (2) “Consolidated Statement of Changes in Net Assets” and “Notes to the Consolidated Financial Statements” of the Consolidated Financial Statements

These items are included in the Non-Consolidated Financial Statements and Consolidated Financial Statements that have been audited by the Audit & Supervisory Board Members and the Accounting Auditor in preparation of their audit report and accounting audit report, respectively.

■ Should the items subject to measures for electronic provision require revisions, such revisions will be posted on the Bank’s website and the TSE website (Listed Company Search).

The Bank’s website: <https://www.keiyobank.co.jp/ir/investors/library/sokai.html> (in Japanese)

TSE website: <https://www2.jpx.co.jp/tseHpFront/JJK010010Action.do?Show=Show> (in Japanese)

## Reference Documents for the General Meeting of Shareholders

### Proposal 1: Appropriation of surplus

In consideration of the public nature of the banking business, under our basic policy of conducting appropriate distribution to our stakeholders, while also striving to maintain sound management and full internal reserves to live up to the trust of customers and local community, the Bank proposes year-end dividends for the fiscal year under review as follows.

Furthermore, with regard to internal reserves, the Bank will conduct capital investments in order to improve service to our customers, while also effectively utilizing its internal reserves to expand its business foundation, and enhance its management structure.

#### 1. Matters related to year-end dividends

##### (1) Type of dividend property

Cash

##### (2) Allocation of dividend property and total amount thereof

¥12.50 per common share of the Bank

Total amount of dividends: ¥1,555,696,313

The Bank paid an interim dividend of ¥11.50 per share, and thus the annual dividend for the fiscal year under review is ¥24 per share, an increase of ¥2 from the previous fiscal year's ¥22 per share (including ¥1 commemorative dividend to commemorate the 80th anniversary of the Bank's establishment).

##### (3) Effective date of distribution of dividends of surplus

June 27, 2024

#### 2 Matters related to other appropriations of surplus

##### (1) Item of surplus to be increased and amount of increase thereof

General reserve: ¥7,000,000,000

##### (2) Item of surplus to be decreased and amount of decrease thereof

Retained earnings brought forward: ¥7,000,000,000

**Proposal 2:** Election of seven (7) Directors

Upon the conclusion of this meeting, seven (7) of Directors (Kiyoshi Hashimoto, Satoru Akiyama, Kazuo Fujisaki, Hiromi Kosaka, Hiroshi Uchimura, Tomoko Tobe and Kyoichiro Uenishi) will conclude their terms. Therefore, the Bank proposes the election of seven (7) Directors.

The candidates for Director are as follows.

No.	Name		Current position in the Bank
1	Go Fujita	New election	Managing Executive Officer
2	Kazuo Fujisaki	Reelection	Director, Managing Executive Officer
3	Tomoyuki Kunii	New election	Managing Executive Officer
4	Shiro Yamazaki	New election	Managing Executive Officer
5	Hiroshi Uchimura	Reelection Outside Independent	Director (Outside Director)
6	Tomoko Tobe	Reelection Outside Independent	Director (Outside Director)
7	Kyoichiro Uenishi	Reelection Outside Independent	Director (Outside Director)

Reelection Candidate for Director to be reelected  
New election Candidate for Director to be newly elected  
Outside Candidate for Outside Director  
Independent Independent Officer set forth by the Tokyo Stock Exchange

No.	Name (Date of birth)	Career summary, position and responsibilities (significant concurrent positions outside the Bank)	Number of the Bank's shares owned	
1	Go Fujita (February 5, 1968) New election	May 1991	Joined the Bank	14,400
		Oct. 2010	General Manager of Abiko Branch	
		June 2016	General Manager of Ichikawa Branch	
		June 2018	General Manager of Corporate Planning Division	
		June 2020	Executive Officer, General Manager of Corporate Planning Division	
		June 2022	Managing Executive Officer (to present) In charge of Corporate Planning Division, Personnel Division and Tokyo Office	
[Reasons for nomination as candidate for Director]				
Having served in positions such as General Manager of Ichikawa Branch, General Manager of Corporate Planning Division, Executive Officer, General Manager of Corporate Planning Division, and Managing Executive Officer, Go Fujita has extensive business experience and is well versed in the affairs of the Bank. We have nominated him as a candidate for Director because we have determined that he is able to contribute to the operation of the Bank by leveraging his experience and knowledge developed in his role as Director.				
2	Kazuo Fujisaki (July 21, 1963) Reelection	May 1986	Joined the Bank	18,300
		June 2014	General Manager of Corporate Planning Division and Leader of Corporate Planning Group	
		June 2016	Executive Officer, General Manager of General Affairs Division	
		June 2019	Managing Executive Officer	
		June 2020	Director, Managing Executive Officer (to present) In charge of Fund Securities Division and General Affairs Division	
[Reasons for nomination as candidate for Director]				
After serving in positions such as General Manager of Corporate Planning Division, Executive Officer, General Manager of General Affairs Division, and Managing Executive Officer, Kazuo Fujisaki has held the position of Director, Managing Executive Officer since June 2020, and he has performed his role and responsibilities appropriately. We have nominated him as a candidate for Director because we have determined that he is able to continue to contribute to the operation of the Bank by leveraging his experience and knowledge developed in his role as Director.				
3	Tomoyuki Kunii (November 22, 1966) New election	May 1989	Joined the Bank	12,000
		June 2007	General Manager of Kitakogane Branch	
		June 2016	General Manager of Loan Division	
		June 2019	Executive Officer, General Manager of Urayasu Branch	
		Oct. 2020	Executive Officer, General Manager of Corporate Sales Division	
		June 2022	Managing Executive Officer (to present) In charge of Loan Division	
[Reasons for nomination as candidate for Director]				
Having served in positions such as General Manager of Loan Division, Executive Officer, General Manager of Urayasu Branch, Executive Officer, General Manager of Corporate Sales Division, and Managing Executive Officer, Tomoyuki Kunii has extensive business experience and is well versed in the affairs of the Bank. We have nominated him as a candidate for Director because we have determined that he is able to contribute to the operation of the Bank by leveraging his experience and knowledge developed in his role as Director.				

No.	Name (Date of birth)	Career summary, position and responsibilities (significant concurrent positions outside the Bank)	Number of the Bank's shares owned	
4	Shiro Yamazaki (November 17, 1968) New election	May 1992	Joined the Bank	10,600
		Apr. 2010	Deputy General Manager of Tokyo Branch	
June 2018	General Manager of Ichikawa Branch			
June 2019	General Manager of Loan Division			
June 2021	Executive Officer, General Manager of Head Office Sales Division			
June 2023	Managing Executive Officer, General Manager of Sales Supervisory Division (to present) In charge of Sales Supervisory Division			
[Reasons for nomination as candidate for Director]				
Having served in positions such as General Manager of Ichikawa Branch, General Manager of Loan Division, Executive Officer, General Manager of Head Office Sales Division, and Managing Executive Officer, General Manager of Sales Supervisory Division, Shiro Yamazaki has extensive business experience and is well versed in the affairs of the Bank. We have nominated him as a candidate for Director because we have determined that he is able to contribute to the operation of the Bank by leveraging his experience and knowledge developed in his role as Director.				
5	Hiroshi Uchimura (April 15, 1950) Reelection Outside Independent	Apr. 1974	Joined Ministry of Finance	500
		July 1993	Director of Research Division, International Finance Bureau	
		July 1999	Director of General Affairs Division, Commissioner's Secretariat, Financial Supervisory Agency	
		July 2000	Director-General of Tokai Local Finance Bureau, Ministry of Finance	
		July 2001	Director-General of Kinki Local Finance Bureau, Ministry of Finance	
		July 2004	Director-General of Kanto Local Finance Bureau	
		Sept. 2005	Director-General for Policy Planning, Ministry of Land, Infrastructure, Transport and Tourism	
		July 2006	Deputy Chairman and Managing Director of the Second Association of Regional Banks	
		Nov. 2015	Advisor of Legal Division, Sompo Japan Nipponkoa Insurance Inc. (now Sompo Japan Insurance Inc.)	
		June 2016	Outside Director of the Bank (to present)	
[Reasons for nomination as candidate for Outside Director and summary of expected roles]				
Hiroshi Uchimura has extensive knowledge of and experience in general finance developed from serving at the Ministry of Finance and serving in roles such as Director-General of the Tokai, Kinki and Kanto Local Finance Bureaus. We expect him to play an appropriate role and fulfill a superior supervisory function to ensure the adequacy and appropriateness of decision-making such as providing helpful advice on the medium- to long-term managerial strategies and strengthening corporate governance, and have nominated him as a candidate for Outside Director. Furthermore, although Hiroshi Uchimura has no experience in corporate management apart from having previously been an Outside Officer, for the reasons discussed above, we have determined that he will be able to fulfill his duties as an Outside Director in an appropriate manner. Hiroshi Uchimura will have served as an Outside Director for eight (8) years upon the conclusion of this meeting.				
[Regarding independence]				
Hiroshi Uchimura fulfills the criteria set out in the Bank's "Standards for Evaluation of the Independence of Outside Officers." Furthermore, the Bank pays membership fees to the Second Association of Regional Banks, where Mr. Uchimura served as Deputy Chairman and Managing Director until October 2015; however, the amount of transactions in fiscal 2023 was less than 1% of the association's ordinary revenue, and therefore does not affect Mr. Uchimura's independence.				

No.	Name (Date of birth)	Career summary, position and responsibilities (significant concurrent positions outside the Bank)	Number of the Bank's shares owned
	Tomoko Tobe (January 19, 1957) Reelection Outside Independent	Apr. 1980      Joined Chiba Prefectural Government Apr. 2013      Director General of Economic Policy Division, Commerce, Industry and Labor Department Apr. 2014      Deputy Executive Director of Commerce, Industry and Labor Department Apr. 2015      Executive Director for Community Safety and Harmful Wildlife Apr. 2016      Secretary General of Labor Relations Commission Apr. 2017      Secretary General of Chiba Chapter, Japanese Red Cross Society June 2020      Outside Director of the Bank (to present)	0
6	<p>[Reasons for nomination as candidate for Outside Director and summary of expected roles]</p> <p>Tomoko Tobe has extensive knowledge and experience developed from serving Chiba Prefecture and at the Japanese Red Cross Society. We expect her to play an appropriate role and fulfill a superior supervisory function to ensure the adequacy and appropriateness of decision-making such as providing helpful advice on the medium- to long-term managerial strategies and efforts in regional development area, and have nominated her as a candidate for Outside Director. Furthermore, although Tomoko Tobe has no experience in corporate management apart from having previously been an Outside Officer, for the reasons discussed above, we have determined that she will be able to fulfill her duties as an Outside Director in an appropriate manner. Tomoko Tobe will have served as an Outside Director for four (4) years upon the conclusion of this meeting.</p> <p>[Regarding independence]</p> <p>Tomoko Tobe fulfills the criteria set out in the Bank's "Standards for Evaluation of the Independence of Outside Officers." Furthermore, there are loan transactions between the Bank and the Chiba Prefectural Government, where Ms. Tobe served as Secretary General of the Labor Relations Commission until March 2017, among other roles, and the Bank has made donation to the Prefecture. In addition, there are loan transactions between the Bank and the Japanese Red Cross Society, where Ms. Tobe served as Secretary General of the Chiba Chapter until March 2020; and the Bank has made donations to the Society. However, both of the transaction amounts in fiscal 2023 were less than 1% of the Bank's gross operating profits and less than 1% of the Society's revenue or ordinary profit of the Prefecture, and therefore do not affect Ms. Tobe's independence.</p>		

No.	Name (Date of birth)	Career summary, position and responsibilities (significant concurrent positions outside the Bank)	Number of the Bank's shares owned
7	Kyoichiro Uenishi (January 15, 1958) Reelection Outside Independent	<p>Apr. 1980      Joined Oriental Land Co., Ltd.</p> <p>May 2001      Secretary of the General Affairs Department</p> <p>May 2003      General Manager of General Affairs Department</p> <p>June 2003      Director and General Manager of General Affairs Department</p> <p>May 2005      Director, Officer and General Manager of General Affairs Department</p> <p>Apr. 2006      Director and Officer</p> <p>Apr. 2008      Director, Officer and General Manager of Corporate Strategy Planning Department</p> <p>Apr. 2009      Representative Director, President and COO and President Officer</p> <p>Apr. 2013      Representative Director, President and COO and President Officer, General Manager of Corporate Strategy Planning Division, General Manager of Theme Park Business Unit</p> <p>Oct. 2013      Representative Director, President and COO and President Officer, General Manager of Corporate Strategy Planning Division</p> <p>Apr. 2014      Representative Director, President and COO and President Officer</p> <p>June 2021      Special Advisor (to present)</p> <p>Apr. 2022      Outside Director (Audit &amp; Supervisory Committee Member) of Mizuho Bank, Ltd. (to present)</p> <p>June 2022      Outside Director of the Bank (to present)</p> <p>(Significant concurrent position outside the Bank)</p> <p>Special Advisor of Oriental Land Co., Ltd.</p> <p>Outside Director (Audit &amp; Supervisory Committee Member) of Mizuho Bank, Ltd.</p>	0
<p>[Reasons for nomination as candidate for Outside Director and summary of expected roles]</p> <p>Kyoichiro Uenishi has extensive knowledge and experience as well as broad insight developed from serving in the roles of Representative Director, President and COO and President Officer at Oriental Land Co., Ltd. We expect him to play an appropriate role and fulfill a superior supervisory function to ensure the adequacy and appropriateness of decision-making such as providing helpful advice on the medium- to long-term managerial strategies and customer-first business operations, and have nominated him as a candidate for Outside Director. Kyoichiro Uenishi will have served as an Outside Director for two (2) years upon the conclusion of this meeting.</p> <p>[Regarding independence]</p> <p>Kyoichiro Uenishi fulfills the criteria set out in the Bank's "Standards for Evaluation of the Independence of Outside Officers." Furthermore, there are loan transactions between the Bank and the Oriental Land Co., Ltd., where Mr. Uenishi served as Representative Director, President and COO and President Officer until June 2021; and the Bank pays store lease fees, etc. to the company; however, the amount of transactions in fiscal 2023 was less than 1% of the company's consolidated sales, and less than 1% of the Bank's gross operating profits and therefore does not affect Mr. Uenishi's independence.</p>			



- Notes:
1. There is no special interest between the candidates and the Bank.
  2. Hiroshi Uchimura, Tomoko Tobe and Kyoichiro Uenishi are candidates for Outside Director. The Bank will notify the Tokyo Stock Exchange with regard to Hiroshi Uchimura, Tomoko Tobe and Kyoichiro Uenishi being independent officers according to the rules of the Stock Exchange.
  3. With regard to the limited liability agreement for candidates for Outside Director, if Hiroshi Uchimura, Tomoko Tobe and Kyoichiro Uenishi are elected, the Bank will conclude agreements with them based on Article 427, Paragraph (1) of the Companies Act, limiting their liability for damages under Article 423, Paragraph (1) of the Companies Act, to the minimum liability amount specified in Article 425, Paragraph (1) of the Companies Act.
  4. The Bank entered into with an insurance company the Directors and Officers liability insurance contract prescribed in Article 430-3, Paragraph (1) of the Companies Act, in which Directors, Audit & Supervisory Board Members and Executive Officers are the insureds. The contract is to cover the insureds against damages that could arise from taking responsibilities regarding the performance of their duties or being asked for compensation regarding the pursuit of the said responsibilities. However, to prevent the appropriateness of execution of duties by the insureds from being impaired, damages, etc. arising from criminal acts or violation of laws and regulations knowingly committed by insureds are not covered by the insurance policy. If each candidate is elected and assumes office as Director, each candidate will become the insured of the said contract. In addition, when the insurance policy is renewed, the Bank plans to renew the policy with the same terms.

**Proposal 3:** Election of two (2) Audit & Supervisory Board Members

Upon the conclusion of this meeting, two (2) of Audit & Supervisory Board Members (Kazuhiro Hieda and Jun-ichi Iwahara) will conclude their terms. Therefore, the Bank proposes the election of two (2) Audit & Supervisory Board Members.

Please note that this proposal has obtained the consent of the Audit & Supervisory Board.

The candidates for Audit & Supervisory Board Member are as follows.

No.	Name	Current position in the Bank
1	Kazuhiro Hieda	Reelection Audit & Supervisory Board Member
2	Jun-ichi Iwahara	Reelection Outside Independent Outside Audit & Supervisory Board Member

Reelection Candidate for Audit & Supervisory Board Member to be reelected

Outside Candidate for Outside Audit & Supervisory Board Member

Independent Independent Officer set forth by the Tokyo Stock Exchange

No.	Name (Date of birth)	Career summary and position or responsibilities (significant concurrent positions outside the Bank)	Number of the Bank's shares owned
1	Kazuhiro Hieda (February 27, 1961) Reelection	<p>May 1984      Joined the Bank</p> <p>June 2011      General Manager of Honcho Branch</p> <p>June 2013      General Manager of Retail Loan Division</p> <p>June 2014      General Manager of Auditing Division</p> <p>June 2018      General Manager of Risk Management Division</p> <p>June 2020      Standing Audit &amp; Supervisory Board Member (to present)</p>	17,500
<p>[Reasons for nomination as candidate for Audit &amp; Supervisory Board Member]</p> <p>Kazuhiro Hieda has developed broad knowledge and extensive business experience through business administration, in addition to his previous roles, such as General Manager of Retail Loan Division, General Manager of Auditing Division, and General Manager of Risk Management Division. We have nominated him as a candidate for Audit &amp; Supervisory Board Member as we have determined that he will further enhance our auditing functions by continuing to leverage this knowledge and experience in the operation of the Bank.</p>			
2	Jun-ichi Iwahara (September 20, 1946) Reelection Outside Independent	<p>Sept. 1969      Joined Miyasaka Certified Accountant Office</p> <p>Apr. 1970      Joined Daiichi Audit Firm (now Ernst &amp; Young ShinNihon LLC)</p> <p>Apr. 1973      Registered as Certified Public Accountant</p> <p>Jan. 1988      Partner of Century Audit Corporation (now Ernst &amp; Young ShinNihon LLC)</p> <p>July 2011      Established Iwahara Certified Accountant Office (to present)</p> <p>June 2020      Outside Audit &amp; Supervisory Board Member of the Bank (to present)</p>	0
<p>[Reasons for nomination as candidate for Outside Audit &amp; Supervisory Board Member]</p> <p>Jun-ichi Iwahara has broad expert knowledge and extensive experience regarding finance and accounting cultivated over many years as a certified public accountant. We have nominated him as a candidate for Outside Audit &amp; Supervisory Board Member as we have determined that he will further enhance our auditing functions by leveraging this knowledge and experience in the operation of the Bank. Jun-ichi Iwahara will have served as an Outside Audit &amp; Supervisory Board Member for four (4) years upon the conclusion of this meeting.</p> <p>[Regarding independence]</p> <p>Jun-ichi Iwahara fulfills the criteria set out in the Bank's "Standards for Evaluation of the Independence of Outside Officers." Furthermore, the Bank pays accounting audit compensation to ShinNihon LLC (now Ernst &amp; Young ShinNihon LLC), where Mr. Iwahara served as General Manager of the Compliance Department until June 2011; however, the transaction amount for fiscal 2023 was less than 1% of the firm's revenue and therefore does not affect Mr. Iwahara's independence.</p>			

- Notes:
1. There is no special interest between the candidates and the Bank.
  2. Jun-ichi Iwahara is a candidate for Outside Audit & Supervisory Board Member. The Bank will notify the Tokyo Stock Exchange with regard to Jun-ichi Iwahara being an independent officer according to the rules of the Stock Exchange.
  3. With regard to the limited liability agreement for a candidate for Outside Director, if Jun-ichi Iwahara is elected, the Bank will conclude an agreement with him based on Article 427, Paragraph (1) of the Companies Act, limiting his liability for damages under Article 423, Paragraph (1) of the Companies Act, to the minimum liability amount specified in Article 425, Paragraph (1) of the Companies Act.
  4. The Bank entered into with an insurance company the Directors and Officers liability insurance contract prescribed in Article 430-3, Paragraph (1) of the Companies Act, in which Directors, Audit & Supervisory Board Members and Executive Officers are the insureds. The contract is to cover the insureds against damages that could arise from taking responsibilities regarding the performance of their duties or being asked for compensation regarding the pursuit of the said responsibilities. However, to prevent the appropriateness of execution of duties by the insureds from being impaired, damages, etc. arising from criminal acts or violation of laws and regulations knowingly committed by insureds are not covered by the insurance policy. If each candidate is elected and assumes office as Audit & Supervisory Board Member, each candidate will become the insured of the said contract. In addition, when the insurance policy is renewed, the Bank plans to renew the policy with the same terms.

**<Reference> Skills Matrix**

The expertise of each officer when Proposals 2 and 3 are approved are as follows.

The list below does not represent all the knowledge, experience and capabilities of each Director and Audit & Supervisory Board Member.

		Ratio of Outside Audit & Supervisory Board Members 60% (3 of 5 persons)			Ratio of Female Directors 10% (1 of 10 persons)			
Ratio of Outside Directors 40% (4 of 10 persons)		Corporate management Organization management	Finance Financial affairs and accounting	Legal affairs Risk management	Regional sales Regional revitalization	Market investment	IT digital	
Name	Position							
Director	Toshiyuki Kumagai	President (Representative Director)	○	○	○	○	○	○
	Tatsushi Ichikawa	Director, Senior Managing Executive Officer (Representative Director)	○	○	○	○	○	○
	Go Fujita	Director, Senior Managing Executive Officer (Representative Director)	○	○	○	○		
	Kazuo Fujisaki	Director, Managing Executive Officer	○	○	○		○	
	Tomoyuki Kunii	Director, Managing Executive Officer	○	○	○	○		
	Shiro Yamazaki	Director, Managing Executive Officer	○	○	○	○		
	Katusada Akiyama	Outside Director	○	○	○	○	○	○
	Hiroshi Uchimura	Outside Director	○	○	○	○	○	○
	Tomoko Tobe	Outside Director	○	○	○	○		
	Kyoichiro Uenishi	Outside Director	○	○	○	○		
Audit & Supervisory Board Member	Kazuhiro Hieda	Standing Audit & Supervisory Board Member	○	○	○	○		
	Shinichi Oike	Standing Audit & Supervisory Board Member	○	○	○	○		
	Isao Ono	Outside Audit & Supervisory Board Member	○	○	○			○
	Tsutomu Hanada	Outside Audit & Supervisory Board Member	○	○	○	○		
	Jun-ichi Iwahara	Outside Audit & Supervisory Board Member	○	○	○		○	

## <Reference> Standards for Evaluation of the Independence of Outside Officers

The following must not currently apply to Outside Directors and Outside Audit & Supervisory Board Members of the Bank, or have applied in the recent past (Note 1).

1. Persons for whom the Bank is a major trading partner (Note 2). This includes executives of companies of which the Bank is a major trading partner, as well as the parent Bank and major subsidiaries of said companies.
2. Persons who are major trading partners of the Bank (Note 3). This includes executives of companies that are major trading partners of the Bank, as well as the parent company and major subsidiaries of said companies.
3. Consultants, accounting professionals or legal professionals who have received cash or other assets averaging ¥10 million or more per year over the last 3 years from the Bank, apart from officers' remuneration (this includes individuals who hold positions at bodies such as companies or organizations that have received said assets).
4. Major shareholders of the Bank (Note 4), or their executives.
5. Close relatives (Note 6) of any of the following (excluding those who are immaterial (Note 5)):
  - (1) Any persons who fall under any of the above 1 through 4; or
  - (2) Directors, Audit & Supervisory Board Members, or major employees, etc. of the Bank.

Note 1: This refers to circumstances that are seen to be essentially the same as those at present. For example, this includes instances in which circumstances apply at the point that a proposal for election as an Outside Director or Outside Audit & Supervisory Board Member is adopted at the General Meeting of Shareholders.

Note 2: Trading partners for which the Bank was the source of 2% or more of said trading partner's consolidated net sales in the most recent fiscal year.

Note 3: Trading partners that were the source of 2% or more of the Bank's consolidated gross operating profits in the most recent fiscal year.

Note 4: Shareholders that hold 10% or more of total voting rights.

Note 5: With regard to executives, this refers to officers of companies or trading partners, and with regard to those who hold positions at accounting firms and law firms etc., this refers to certified public accountants and lawyers, etc.

Note 6: Relatives within the second degree of consanguinity.