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(Securities Code: 8388)

June 3, 2024

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

**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 212TH 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 212th 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/meeting/>) (in Japanese)

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:** Thursday, June 27, 2024 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 212th Fiscal Year (from April 1, 2023 to March 31, 2024)
    2. Consolidated Financial Statements for the Bank's 212th Fiscal Year (from April 1, 2023 to March 31, 2024) 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 five (5) Directors who are Audit & Supervisory Committee Members

## How to Exercise Your Voting Rights

In person	
	Meeting date and time: Thursday, June 27, 2024 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.
In writing	
	Deadline: Form must arrive by 5:30 p.m., Wednesday, June 26, 2024 (JST)
	Please indicate your vote for or against the proposals on the enclosed Voting Rights Exercise Form and return it to the Securities Agent Department of JAPAN SECURITIES AGENTS, LTD. 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.
Online	
	Deadline: Wednesday June 26, 2024 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.

### 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.
  - ◎ Please note that the temperature of the air conditioning at the venue will be set slightly higher than usual to save electricity. Attending shareholders are advised to dress in lighter clothing suitable for warmer temperatures.

## 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 seven (7) 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, increasing the number of Directors by one (1) in order to enhance the management structure.

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 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 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 Male	President and Director (Representative Director)	Chairman, Tokushima Prefecture Bankers Association	0
Reappointment 3	Hirokazu Nishi Male	Managing Director	-	0
Reappointment 4	Masahiro Yamashita Male	Managing Director	-	0
Reappointment 5	Hiroaki Mikawa Male	Managing Director	-	0
Reappointment 6	Teruaki Ito Male	Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division; General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch	-	0
New appointment 7	Katsuhiro Bando Male	Executive Officer; General Manager, Kanto Area Branch; General Manager, Tokyo Branch	-	0
New appointment 8	Akira Toyota Male	General Manager, Ikeda Branch	-	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	<div>Susumu Nagaoka (January 12, 1957) (67 years old)</div> <div><table><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table></div> <div>Attendance at the Board of Directors' meetings: 12/12 (100%)</div> <div>Number of years in office as Director: 16 years (At the conclusion of this general meeting)</div>	Male	Reappointment	<div><div><div>April 1980</div><div>Joined the Bank</div></div><div><div>January 1997</div><div>General Manager, Edogawa Branch</div></div><div><div>August 2000</div><div>General Manager, Aizumi Branch</div></div><div><div>June 2002</div><div>General Manager, General Administration Division</div></div><div><div>June 2004</div><div>General Manager, Sales Promotion Division</div></div><div><div>June 2006</div><div>Executive Officer, General Manager, Credit Division</div></div><div><div>June 2008</div><div>Director, General Manager, Human Resources Division</div></div><div><div>June 2010</div><div>Director; General Manager, Tokyo Branch</div></div><div><div>June 2012</div><div>Managing Director</div></div><div><div>June 2016</div><div>Senior Managing Director</div></div><div><div>April 2017</div><div>President and Director (Representative Director)</div></div><div><div>April 2023</div><div>Chairman and Director (Representative Director) (current position)</div></div></div> <div>(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.</div>	16,100
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	Takehisa Fukunaga (August 28, 1961) (62 years old) <table border="1"><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table> Attendance at the Board of Directors' meetings: 12/12 (100%)  Number of years in office as Director: 12 years (At the conclusion of this general meeting)	Male	Reappointment	April 1984	Joined the Bank	8,578
		Male				
		Reappointment				
		June 2003	General Manager, Itano Branch			
		June 2005	General Manager, Sakai Branch			
		June 2007	General Manager, Corporate Administration Division			
		June 2008	General Manager, Credit Division			
		June 2009	General Manager, Corporate Planning Division			
		June 2010	Executive Officer; General Manager, Corporate Planning Division			
		June 2012	Director; General Manager, Corporate Planning Division; General Manager, Management Quality Promotion Division			
		June 2013	Director, General Manager, Human Resources Division			
		June 2014	Managing Director			
June 2019	Senior Managing Director					
June 2021	Senior Managing Director (Representative Director)					
April 2023	President and Director (Representative Director) (current position)					
(Significant concurrent positions) Chairman, Tokushima Prefecture Bankers Association						
[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.						

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	Hirokazu Nishi (April 27, 1971) (53 years old)	April 1994	Joined the Bank	2,900		
		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			
	<table><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table>	Male	Reappointment	June 2017	Executive Officer; General Manager, Business Management Division; General Manager, Value Project Division	
Male						
Reappointment						
	Attendance at the Board of Directors' meetings: 12/12 (100%)	June 2019	Director, General Manager, Business Management Division			
	Number of years in office as Director: 5 years (At the conclusion of this general meeting)	June 2020	Managing Director (current position) (In charge of Sales Promotion Division)			
		[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.				

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	Masahiro Yamashita (July 16, 1969) (54 years old) <table><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table> Attendance at the Board of Directors' meetings: 12/12 (100%)  Number of years in office as Director: 3 years (At the conclusion of this general meeting)	Male	Reappointment	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)	5,500
		Male			
		Reappointment			
		[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.			



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	<div>Hiroaki Mikawa (May 1, 1968) (56 years old)</div> <div><div>Male</div><div>Reappointment</div></div> <div>Attendance at the Board of Directors' meetings: 12/12 (100%)</div> <div>Number of years in office as Director: 2 years (At the conclusion of this general meeting)</div>	<div><div>April 1991</div><div>Joined the Bank</div></div> <div><div>February 2010</div><div>Section Chief, Credit Section, Credit Division</div></div> <div><div>August 2011</div><div>General Manager, Katsuura Branch</div></div> <div><div>June 2013</div><div>General Manager, Marugame Branch</div></div> <div><div>June 2015</div><div>General Manager, Himeji Branch</div></div> <div><div>June 2017</div><div>General Manager, Securities and International Division</div></div> <div><div>June 2018</div><div>General Manager, Risk Management Division</div></div> <div><div>June 2020</div><div>Executive Officer; General Manager, Naruto Branch; General Manager, Otsu Branch</div></div> <div><div>April 2022</div><div>Executive Officer; General Manager, Northern Tokushima Area Branch; General Manager, Naruto Branch; General Manager, Otsu Branch</div></div> <div><div>June 2022</div><div>Director; General Manager, Northern Tokushima Area Branch; General Manager, Naruto Branch; General Manager, Otsu Branch</div></div> <div><div>June 2023</div><div>Managing Director (current position) (In charge of Credit Division, Securities and International Division)</div></div> <div><div>[Reason for nomination as a Director candidate]</div><div>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.</div></div>	8,400

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	<div>Teruaki Ito (April 26, 1970) (54 years old)</div> <div><div>Male</div><div>Reappointment</div></div> <div>Attendance at the Board of Directors' meetings: 12/12 (100%)</div> <div>Number of years in office as Director: 2 years (At the conclusion of this general meeting)</div>	<div><div>April 1994</div><div>Joined the Bank</div></div> <div><div>February 2010</div><div>Section Chief, Sales Planning Section, Sales Promotion Division</div></div> <div><div>June 2010</div><div>Manager, Sales Planning Group, Sales Headquarters</div></div> <div><div>August 2011</div><div>Section Chief, Customer Section, Head Office Sales Division; General Manager, Tokushima Ekimae Branch</div></div> <div><div>June 2012</div><div>Deputy General Manager, Sako Branch; General Manager, Tamiya Branch; General Manager, Yaso Branch</div></div> <div><div>June 2014</div><div>General Manager, Higashi Osaka Branch</div></div> <div><div>June 2017</div><div>Executive Officer; General Manager, Credit Division</div></div> <div><div>June 2019</div><div>Executive Officer; General Manager, Tokyo Branch</div></div> <div><div>April 2022</div><div>Executive Officer; General Manager, Kanto Area Branch; General Manager, Tokyo Branch</div></div> <div><div>June 2022</div><div>Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division, General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch (current positions)</div></div> <div><div>[Reason for nomination as a Director candidate]</div><div>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 and a 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.</div></div>	1,900

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	Katsuhiro Bando (November 7, 1972) (51 years old)	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 (current positions)	3,800		
	<table><tr><td>Male</td></tr><tr><td>New appointment</td></tr></table>	Male		New appointment	
	Male				
	New appointment				
Attendance at the Board of Directors' meetings: -					
Number of years in office as Director: -					
		<table><tr><td>Reason for nomination as a Director candidate]</td></tr><tr><td>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 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.</td></tr></table>	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 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.	
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 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.					

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	Akira Toyota (November 4, 1973) (50 years old)	April 1996	Joined the Bank	0
		June 2011	Section Chief, Employee Welfare Section, Human Resources Division	
		February 2016	General Manager, Kawauchi Branch	
		June 2018	General Manager, Matsuyama Branch	
		June 2021	Department Manager, Business Management Division	
		April 2022	General Manager, Ikeda Branch (current position)	
	Attendance at the Board of Directors' meetings: -	[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 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.		
	Number of years in office as Director: -			

(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 2024. 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.

**Proposal No. 2:** Election of five (5) Directors who are Audit & Supervisory Committee Members

The terms of office of Directors who are Audit & Supervisory Committee Members Mr. Hiroshi Sonoki, Mr. Akira Yonebayashi, Ms. Seiko Noda, and Mr. Masaki Hashizume will expire at the conclusion of this Annual General Meeting of Shareholders and Mr. Yasuo Onishi resigned from office as of March 31, 2024. Therefore, the Bank proposes the election of five (5) 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
New appointment 1	Shiro Yamato Male	Managing Director	-	0
Reappointment 2	Seiko Noda Female Outside Independent	Director (Audit & Supervisory Committee Member)	Attorney, Nagasawa & Partners Auditor, Ichiekai Medical Association Specially Appointed Professor, Hitotsubashi University School of Law	0
Reappointment 3	Masaki Hashizume Male Outside Independent	Director (Audit & Supervisory Committee Member)	Director, Tokushima Study Center, The Open University of Japan	0
New appointment 4	Kuniyuki Takegawa Male Outside Independent	-	Certified Public Accountant	0
New appointment 5	Noriko Taki Female Outside Independent	-	Certified Public Accountant Partner, Licensed Tax Accountant, Shinwa Accounting Corporation	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	Shiro Yamato (June 26, 1962) (61 years old) <table><tr><td>Male</td></tr><tr><td>New appointment</td></tr></table> Attendance at the Board of Directors' meetings: 12/12 (100%)  Attendance at the Audit & Supervisory Committee meetings: -  Number of years in office as Director: 6 years (At the conclusion of this general meeting)  Number of years in office as Director who is an Audit & Supervisory Committee Member: -	Male	New appointment	<table><tr><td>April 1986</td><td>Joined the Bank</td></tr><tr><td>February 2004</td><td>Section Chief, Human Resources Section, Human Resources Division</td></tr><tr><td>February 2008</td><td>General Manager, Wakimachi Branch</td></tr><tr><td>June 2010</td><td>General Manager, Nishi Osaka Branch</td></tr><tr><td>June 2013</td><td>Department Manager, Corporate Planning Division and General Manager, Management Quality Promotion Division</td></tr><tr><td>June 2014</td><td>Executive Officer; General Manager, Business Management Division; General Manager, Value Project Division</td></tr><tr><td>June 2015</td><td>Executive Officer, General Manager, Credit Division</td></tr><tr><td>June 2017</td><td>Managing Executive Officer; General Manager, Administration Headquarters</td></tr><tr><td>June 2018</td><td>Director; Managing Executive Officer; General Manager, Administration Headquarters</td></tr><tr><td>June 2020</td><td>Managing Director; General Manager, Administration Headquarters (current position) (In charge of Administration Headquarters (Business Administration Division, Risk Management Division))</td></tr></table> [Reason for nomination as a Director candidate] Mr. Yamato has extensive work experience in the human resources, corporate 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 2014, a Director since 2018 and a Managing Director since 2020, and has properly executed his duties in these positions. He has been nominated as a candidate for Director who is an Audit & Supervisory Committee Member as he is expected to be capable of properly performing management supervision functions as an Audit & Supervisory Committee Member by drawing on this experience and knowledge.	April 1986	Joined the Bank	February 2004	Section Chief, Human Resources Section, Human Resources Division	February 2008	General Manager, Wakimachi Branch	June 2010	General Manager, Nishi Osaka Branch	June 2013	Department Manager, Corporate Planning Division and General Manager, Management Quality Promotion Division	June 2014	Executive Officer; General Manager, Business Management Division; General Manager, Value Project Division	June 2015	Executive Officer, General Manager, Credit Division	June 2017	Managing Executive Officer; General Manager, Administration Headquarters	June 2018	Director; Managing Executive Officer; General Manager, Administration Headquarters	June 2020	Managing Director; General Manager, Administration Headquarters (current position) (In charge of Administration Headquarters (Business Administration Division, Risk Management Division))	3,240
	Male																								
New appointment																									
April 1986	Joined the Bank																								
February 2004	Section Chief, Human Resources Section, Human Resources Division																								
February 2008	General Manager, Wakimachi Branch																								
June 2010	General Manager, Nishi Osaka Branch																								
June 2013	Department Manager, Corporate Planning Division and General Manager, Management Quality Promotion Division																								
June 2014	Executive Officer; General Manager, Business Management Division; General Manager, Value Project Division																								
June 2015	Executive Officer, General Manager, Credit Division																								
June 2017	Managing Executive Officer; General Manager, Administration Headquarters																								
June 2018	Director; Managing Executive Officer; General Manager, Administration Headquarters																								
June 2020	Managing Director; General Manager, Administration Headquarters (current position) (In charge of Administration Headquarters (Business Administration Division, Risk Management Division))																								

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	<div>Seiko Noda (February 17, 1964) (60 years old)</div> <div><table><tr><td>Female</td></tr><tr><td>Reappointment</td></tr><tr><td>Outside</td></tr><tr><td>Independent</td></tr></table></div> <div>Attendance at the Board of Directors' meetings: 12/12 (100%)</div> <div>Attendance at the Audit &amp; Supervisory Committee meetings: 14/14 (100%)</div> <div>Number of years in office as Outside Director: 6 years (At the conclusion of this general meeting)</div> <div>Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: 6 years (At the conclusion of this general meeting)</div>	Female	Reappointment	Outside	Independent	<div>April 1986      Joined the Bank</div> <div>December 1992      Retired from the Bank</div> <div>April 1999      Registered as an attorney at law Joined Nagasawa &amp; Partners (current position)</div> <div>June 2007      Audit &amp; Supervisory Board Member, TSUMURA &amp; CO.</div> <div>June 2015      Left office of Audit &amp; Supervisory Board Member, TSUMURA &amp; CO.</div> <div>June 2017      Elected as a substitute Director who is an Audit &amp; Supervisory Committee Member, TSUMURA &amp; CO. (until June 2023)</div> <div>June 2018      Director who is an Audit &amp; Supervisory Committee Member, the Bank (current position)</div> <div>July 2021      Auditor, Ichiekai Medical Association (current position)</div> <div>April 2023      Specially Appointed Professor, Hitotsubashi University School of Law (current position)</div> <div>[Reason for nomination as an Outside Director candidate and the outline of expected roles as an Outside Director] Ms. Noda has extensive legal knowledge and experience as an attorney at law. Although she has not been directly involved in corporate management, she has been providing appropriate opinions from a fair and impartial perspective, as she served as an Outside Audit &amp; Supervisory Board Member of a listed company for eight years since 2007 and has been serving as an Outside Director who is an Audit &amp; Supervisory Committee Member of the Bank since 2018. She has been nominated as a candidate for Outside Director who is an Audit &amp; Supervisory Committee Member as she 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, she is expected to get involved in the committee and provide appropriate advice on matters related to nomination, compensation, and other areas.</div> <div>[Notes regarding the outside Director candidate] The Bank currently engages in business involving financial transactions with the Ichiekai Medical Association, an organization for which Ms. Noda serves as an Auditor. While the Association is categorized as the Bank's business partner, the Bank has determined that this status will have no effect on the impartiality of Ms. Noda due to the scale and the type of business involved.</div>	0
	Female						
Reappointment							
Outside							
Independent							

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	Masaki Hashizume (March 31, 1957) (67 years old)	April 1981      Joined Nippon Telegraph and Telephone Public Corporation (currently Nippon Telegraph and Telephone Corporation)	0
		March 1983      Retired from Nippon Telegraph and Telephone Public Corporation	
		April 1983      Assistant Professor, College of Industrial Technology, Tokushima University	
		January 1990      Assistant Professor, Faculty of Engineering, Tokushima University	
		November 1992      Lecturer, Faculty of Engineering, Tokushima University	
		January 1997      Associate Professor, Faculty of Engineering, Tokushima University	
		March 2005      Professor, Faculty of Engineering, Tokushima University	
		September 2017      Dean, Faculty of Science and Engineering, Tokushima University	
		April 2020      Dean, Graduate School of Technology, Industrial and Social Sciences, Tokushima University; Dean, Graduate School of Sciences and Technology for Innovation, Tokushima University	
		March 2022      Retired from Tokushima University	
	April 2022      Director, Tokushima Study Center, The Open University of Japan (current position)		
	June 2022      Director who is an Audit & Supervisory Committee Member, the Bank (current position)		
	Number of years in office as Outside Director: 2 years (At the conclusion of this general meeting)	[Reason for nomination as an Outside Director candidate and the outline of expected roles as an Outside Director] Mr. Hashizume has extensive specialized knowledge as an academic as well as organizational management experience as Dean of multiple faculties at Tokushima University. Although he has not been directly involved in corporate management, he has been serving as an Outside Director who is an Audit & Supervisory Committee Member of the Bank since 2022 and providing appropriate opinions from a fair and impartial perspective. He has been nominated as a candidate for Outside Director who is an Audit & 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.	
	Number of years in office as Director who is an Audit & Supervisory Committee Member: 2 years (At the conclusion of this general meeting)	[Notes regarding the outside Director candidate] The Bank currently engages in business involving financial transactions with a corporation headed by a close relative of Mr. Hashizume. While the corporation is categorized as the Bank’s business partner, the Bank has determined that this status will have no effect on the impartiality of Mr. Hashizume due to the scale and the type of business involved.	



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	Kuniyuki Takegawa (February 14, 1957) (67 years old)	October 1980    Joined Asahi & Co. (currently KPMG AZSA LLC) August 1984    Registered as a certified public accountant July 2004       Head of IT Audit Division, Osaka Office, AZSA & Co. (currently KPMG AZSA LLC) May 2005       Representative Partner, AZSA & Co. (currently KPMG AZSA LLC) July 2010       Deputy Head, IT Audit HQ, KPMG AZSA LLC July 2016       Auditor, KPMG AZSA LLC July 2017       Member of Management Oversight Committee, KPMG AZSA LLC June 2019       Retired from KPMG AZSA LLC July 2019       Opened Kuniyuki Takegawa Certified Public Accountant Office (current position)	0
	Attendance at the Board of Directors' meetings: -	[Reason for nomination as an Outside Director candidate and the outline of expected roles as an Outside Director] Mr. Takegawa has expert knowledge of finance, accounting, and IT and extensive auditing experience including IT audits of listed companies, etc., as a certified public accountant. Although he has not been directly involved in corporate management, he has been nominated as a candidate for Outside Director who is an Audit & 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.	
	Attendance at the Audit & Supervisory Committee meetings: -		
	Number of years in office as Outside Director: -		
	Number of years in office as Director who is an Audit & Supervisory Committee Member: -		

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	Noriko Taki (December 17, 1968) (55 years old)	April 1992      Joined Osaka Office, Chuo Shinko Audit Corporation December 1994      Retired from Chuo Shinko Audit Corporation April 1995      Registered as a certified public accountant April 1995      Joined Hoshijima Certified Public Accountant Office April 1995      Opened Taki Certified Public Accountant Office 	

(Notes)

1. There is no special interest between the Bank and any of the candidates.
2. Ms. Seiko Noda, Mr. Masaki Hashizume, Mr. Kuniyuki Takegawa, and Ms. Noriko Taki are candidates for Outside Directors.
3. The Bank has registered Ms. Seiko Noda and Mr. Masaki Hashizume as Independent Officers with the Tokyo Stock Exchange, Inc., and the Bank intends to designate Mr. Kuniyuki Takegawa and Ms. Noriko Taki as Independent Officers if this proposal is approved.
4. 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 Ms. Seiko Noda and Mr. Masaki Hashizume. If they are reappointed, the agreement with them will be continued. If election of Mr. Shiro Yamato, Mr. Kuniyuki Takegawa, and Ms. Noriko Taki is approved, the Bank plans to enter into the same liability limitation agreement with them. The maximum amount of liability under such agreement shall be the maximum amount stipulated by laws and regulations.
5. 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 2024. 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	Director		✓						✓
	Katsuhiro Bando	-		✓	✓		✓			✓
	Akira Toyota	-		✓			✓			✓
Directors who are Audit & Supervisory Committee Members	Shiro Yamato	Managing Director		✓	✓	✓	✓	✓	✓	✓
	Katsuya Hamao	Director		✓		✓		✓	✓	✓
	Seiko Noda	Director (Outside)					✓	✓		✓
	Takeshi Yabe	Director (Outside)	✓	✓		✓				
	Masaki Hashizume	Director (Outside)				✓	✓			✓
	Kuniyuki Takegawa	-(Outside)			✓	✓				
	Noriko Taki	-(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. Katsuhiro Bando, Mr. Akira Toyota, Mr. Kuniyuki Takegawa, and Ms. Noriko Taki are candidates for new Directors.
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.