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(Securities Code: 8388)

June 2, 2025

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

To Shareholders with Voting Rights:

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

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

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

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

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

The Bank’s website (https://www.awabank.co.jp/about/about_awa_bank_eng/)

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

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

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

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

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

How to Exercise Your Voting Rights

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

1. Rules on duplicate voting

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

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

2. Exercise of voting rights by proxy

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

End

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

Reference Documents for the General Meeting of Shareholders

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

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

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

The candidates for Directors are as follows:

| Candidate No. | Name | Current positions, etc. at the Bank | Significant concurrent positions | Number of concurrent positions at listed companies |
|--------------------|-------------------------|--|--|--|
| Reappointment 1 | Susumu Nagaoka 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 | Managing Director | - | 0 |
| Reappointment 7 | Katsuhiro Bando Male | Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division; General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch | - | 0 |
| Reappointment 8 | Akira Toyota Male | Director, General Manager, Business Management Division | - | 0 |

| No. | Name (Date of birth) | Career summary, positions and responsibilities at the Bank and significant concurrent positions | Number of shares of the Bank held | | |
|---------------|--|--|---|--|--------|
| 1 | <div>Susumu Nagaoka (January 12, 1957) (68 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: 17 years (At the conclusion of this general meeting)</div> | Male | Reappointment | <div>April 1980 Joined the Bank</div> <div>January 1997 General Manager, Edogawa Branch</div> <div>August 2000 General Manager, Aizumi Branch</div> <div>June 2002 General Manager, General Administration Division</div> <div>June 2004 General Manager, Sales Promotion Division</div> <div>June 2006 Executive Officer, General Manager, Credit Division</div> <div>June 2008 Director, General Manager, Human Resources Division</div> <div>June 2010 Director; General Manager, Tokyo Branch</div> <div>June 2012 Managing Director</div> <div>June 2016 Senior Managing Director</div> <div>April 2017 President and Director (Representative Director)</div> <div>April 2023 Chairman and Director (Representative Director) (current position)</div> <div>(Significant concurrent positions)</div> <div>Director, Tokushima Economic Research Institute</div> <div>Director, The Awa Bank Academic and Cultural Promotion Foundation</div> <div>Director, The Awa Bank Welfare Fund</div> <div>Outside Director, Shikoku Broadcasting Co., Ltd.</div> <div>[Reason for nomination as a Director candidate]</div> <div>Mr. Nagaoka has extensive work experience in the credit and human resources divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2008, the President and Director since 2017, and the Chairman and Director since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</div> | 17,000 |
| Male | | | | | |
| Reappointment | | | | | |

| No. | Name (Date of birth) | Career summary, positions and responsibilities at the Bank and significant concurrent positions | | Number of shares of the Bank held | | |
|---|--|--|--|---|-----------------|-------|
| 2 | Takehisa Fukunaga (August 28, 1961) (63 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: 13 years (At the conclusion of this general meeting) | Male | Reappointment | April 1984 | Joined the Bank | 9,278 |
| | | 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 position) 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 | <div>Hirokazu Nishi (April 27, 1971) (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: 6 years (At the conclusion of this general meeting)</div> | <div>April 1994 Joined the Bank</div> <div>June 2009 General Manager, Management Quality Promotion Division</div> <div>August 2011 Section Chief, Planning Section, Corporate Planning Division</div> <div>June 2013 General Manager, Yamakawa Branch</div> <div>February 2015 General Manager, Matsuyama Branch</div> <div>June 2016 General Manager, Securities and International Division</div> <div>June 2017 Executive Officer; General Manager, Business Management Division; General Manager, Value Project Division</div> <div>June 2019 Director, General Manager, Business Management Division</div> <div>June 2020 Managing Director (current position) (In charge of Credit Division, Securities and International Division)</div> <div>[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.</div> | 3,000 |

| 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) (55 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: 4 years (At the conclusion of this general meeting) | Male | Reappointment | April 1992 | Joined the Bank | 6,200 |
| | | Male | | | | |
| | | Reappointment | | | | |
| | | 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) | | | |
| | | [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) (57 years old)</div> <div><div>Male</div><div>Reappointment</div></div> <div>Attendance at the Board of Directors' meetings: 11/12 (91%)</div> <div>Number of years in office as Director: 3 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 Administration Headquarters (Business Administration Division, Risk Management 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> | 8,600 |

| 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 | Teruaki Ito (April 26, 1970) (55 years old) <table><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table> Attendance at the Board of Directors' meetings: 11/12 (91%) Number of years in office as Director: 3 years (At the conclusion of this general meeting) | Male | Reappointment | April 1994 Joined the Bank February 2010 Section Chief, Sales Planning Section, Sales Promotion Division June 2010 Manager, Sales Planning Group, Sales Headquarters August 2011 Section Chief, Customer Section, Head Office Sales Division; General Manager, Tokushima Ekimae Branch June 2012 Deputy General Manager, Sako Branch; General Manager, Tamiya Branch; General Manager, Yaso Branch June 2014 General Manager, Higashi Osaka Branch June 2017 Executive Officer; General Manager, Credit Division June 2019 Executive Officer; General Manager, Tokyo Branch April 2022 Executive Officer; General Manager, Kanto Area Branch; General Manager, Tokyo Branch June 2022 Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division, General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch June 2024 Managing Director (current position) (In charge of Sales Promotion Division) | 2,000 |
| | | Male | | | |
| | | Reappointment | | | |
| | | [Reason for nomination as a Director candidate] Mr. Ito has extensive work experience in the sales planning and credit divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2017, a Director since 2022, and a Managing Director since 2024, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge. | | | |

| 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) (52 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 June 2024 Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division, General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch (current positions) | 3,900 | | |
| | <table><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table> Attendance at the Board of Directors' meetings: 10/10 (100%) Number of years in office as Director: 1 year (At the conclusion of this general meeting) | Male | | Reappointment | <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 a Director since 2024, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</td></tr></table> |
| Male | | | | | |
| Reappointment | | | | | |
| [Reason for nomination as a Director candidate] | | | | | |
| Mr. Bando has extensive work experience in the credit and corporate planning divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2020 and a Director since 2024, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge. | | | | | |

| 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) (51 years old) | April 1996 June 2011 | Joined the Bank Section Chief, Employee Welfare Section, Human Resources Division | 2,600 | | |
| | February 2016 June 2018 June 2021 | General Manager, Kawauchi Branch General Manager, Matsuyama Branch Department Manager, Business Management Division | | | | |
| | <table border="1"><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table> | Male | Reappointment | April 2022 June 2024 | General Manager, Ikeda Branch Director, General Manager, Business Management Division (current position) | |
| Male | | | | | | |
| Reappointment | | | | | | |
| | Attendance at the Board of Directors' meetings: 10/10 (100%) | [Reason for nomination as a Director candidate] | | | | |
| | Number of years in office as Director: 1 year (At the conclusion of this general meeting) | Mr. Toyota has extensive work experience in the human resources and corporate planning divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2024 and has properly executed his duties in this position. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge. | | | | |

(Notes)

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

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

The terms of office of Directors who are Audit & Supervisory Committee Members, Mr. Katsuya Hamao and Mr. Takeshi Yabe, will expire at the conclusion of this Annual General Meeting of Shareholders. Therefore, the Bank proposes the election of two (2) Directors who are Audit & Supervisory Committee Members. The Bank has obtained the consent of the Audit & Supervisory Committee for this proposal. The candidates for Directors who are Audit & Supervisory Committee Members were decided by the Board of Directors upon consultation by the Advisory Committee.

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

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

| No. | Name (Date of birth) | Career summary, positions and responsibilities at the Bank and significant concurrent positions | Number of shares of the Bank held | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------|--|--|---|---|------------|-----------------|---------------|--|---------------|------------------------------|-----------|------------------------------------|-----------|---|-----------|---|-----------|--|-----------|--|-----------|---|------------|---|-----------|---|-------|
| 1 | Katsuya Hamao (April 1, 1964) (61 years old) <table><tr><td>Male</td></tr><tr><td>Reappointment</td></tr></table> Attendance at the Board of Directors' meetings: 12/12 (100%) Attendance at the Audit & Supervisory Committee meetings: 14/14 (100%) Number of years in office as Director: 2 years (At the conclusion of this general meeting) Number of years in office as Director who is an Audit & Supervisory Committee Member: 2 years (At the conclusion of this general meeting) | Male | Reappointment | <table><tr><td>April 1986</td><td>Joined the Bank</td></tr><tr><td>February 2005</td><td>Section Chief, Loan Section, Head Office Sales Division</td></tr><tr><td>February 2008</td><td>General Manager, Akui Branch</td></tr><tr><td>June 2009</td><td>General Manager, Kita Osaka Branch</td></tr><tr><td>June 2012</td><td>General Manager, Securities and International Division</td></tr><tr><td>June 2014</td><td>General Manager, Risk Management Division</td></tr><tr><td>June 2017</td><td>General Manager, Business Administration Division</td></tr><tr><td>June 2019</td><td>Executive Officer; General Manager, Internal Audit Division</td></tr><tr><td>June 2021</td><td>Executive Officer; General Manager, Takamatsu Branch; General Manager, Marugame Branch</td></tr><tr><td>April 2022</td><td>Executive Officer; General Manager, Chushikoku Area Branch; General Manager, Takamatsu Branch; General Manager, Marugame Branch</td></tr><tr><td>June 2023</td><td>Director who is an Audit & Supervisory Committee Member (current position)</td></tr></table> [Reason for nomination as a Director candidate] Mr. Hamao has extensive work experience in the securities, risk management, and administration divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2019 and a Director who is an Audit & Supervisory Committee Member since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director who is an Audit & 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 2005 | Section Chief, Loan Section, Head Office Sales Division | February 2008 | General Manager, Akui Branch | June 2009 | General Manager, Kita Osaka Branch | June 2012 | General Manager, Securities and International Division | June 2014 | General Manager, Risk Management Division | June 2017 | General Manager, Business Administration Division | June 2019 | Executive Officer; General Manager, Internal Audit Division | June 2021 | Executive Officer; General Manager, Takamatsu Branch; General Manager, Marugame Branch | April 2022 | Executive Officer; General Manager, Chushikoku Area Branch; General Manager, Takamatsu Branch; General Manager, Marugame Branch | June 2023 | Director who is an Audit & Supervisory Committee Member (current position) | 1,700 |
| | Male | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Reappointment | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| April 1986 | Joined the Bank | | | | | | | | | | | | | | | | | | | | | | | | | | |
| February 2005 | Section Chief, Loan Section, Head Office Sales Division | | | | | | | | | | | | | | | | | | | | | | | | | | |
| February 2008 | General Manager, Akui Branch | | | | | | | | | | | | | | | | | | | | | | | | | | |
| June 2009 | General Manager, Kita Osaka Branch | | | | | | | | | | | | | | | | | | | | | | | | | | |
| June 2012 | General Manager, Securities and International Division | | | | | | | | | | | | | | | | | | | | | | | | | | |
| June 2014 | General Manager, Risk Management Division | | | | | | | | | | | | | | | | | | | | | | | | | | |
| June 2017 | General Manager, Business Administration Division | | | | | | | | | | | | | | | | | | | | | | | | | | |
| June 2019 | Executive Officer; General Manager, Internal Audit Division | | | | | | | | | | | | | | | | | | | | | | | | | | |
| June 2021 | Executive Officer; General Manager, Takamatsu Branch; General Manager, Marugame Branch | | | | | | | | | | | | | | | | | | | | | | | | | | |
| April 2022 | Executive Officer; General Manager, Chushikoku Area Branch; General Manager, Takamatsu Branch; General Manager, Marugame Branch | | | | | | | | | | | | | | | | | | | | | | | | | | |
| June 2023 | Director who is an Audit & Supervisory Committee Member (current position) | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 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 | Kazuya Kishibuchi (February 6, 1967) (58 years old) <table><tr><td>Male</td></tr><tr><td>New appointment</td></tr><tr><td>Outside</td></tr><tr><td>Independent</td></tr></table> Attendance at the Board of Directors' meetings: - 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: - | Male | New appointment | Outside | Independent | April 1989 | Joined Nippon Life Insurance Co. | 0 |
| | | Male | | | | | | |
| | | New appointment | | | | | | |
| | | Outside | | | | | | |
| | | Independent | | | | | | |
| | | March 2010 | General Manager in charge of Personnel Department and General Manager of Human Resource Development Office, Nippon Life Insurance Co. | | | | | |
| | | March 2011 | General Manager of Tokai Area Corporate Finance Department, Nippon Life Insurance Co. | | | | | |
| | | March 2013 | General Manager of System Planning Department, Nippon Life Insurance Co. | | | | | |
| | | March 2017 | Executive Officer and General Manager of Actuarial Department, Nippon Life Insurance Co. | | | | | |
| | | March 2019 | Executive Officer, General Manager of Service Planning Department, and Advisor of Kinki Regional Headquarters, Nippon Life Insurance Co. | | | | | |
| March 2020 | Executive Officer and General Manager of Service Planning Department, Nippon Life Insurance Co. | | | | | | | |
| March 2021 | Managing Executive Officer, Deputy General Manager of Customer Service Headquarters, and General Manager of Service Planning Department, Nippon Life Insurance Co. | | | | | | | |
| March 2022 | Managing Executive Officer and General Manager of Customer Service Headquarters, Nippon Life Insurance Co. | | | | | | | |
| July 2022 | Director and Managing Executive Officer, and General Manager of Customer Service Headquarters, Nippon Life Insurance Co. | | | | | | | |
| March 2024 | Director and Senior Managing Executive Officer and General Manager of Customer Service Headquarters, Nippon Life Insurance Co. | | | | | | | |
| July 2024 | Senior Managing Executive Officer, and General Manager of Customer Service Headquarters, Nippon Life Insurance Co. | | | | | | | |
| March 2025 | Senior Managing Executive Officer, and General Manager of Customer Service Headquarters, Nippon Life Insurance Co. (retirement) | | | | | | | |
| March 2025 | President, Nissay Information Technology Co, Ltd. (current position) | | | | | | | |
| | | [Reason for nomination as an Outside Director candidate and the outline of expected roles as an Outside Director] Mr. Kishibuchi has experience and a wealth of insight into overall management, having worked in the core team of the company's management as an Executive Officer and Director beginning in 2017, in addition to his extensive work experience at Nippon Life Insurance Co. in financial practice, financial strategy and accounting, and IT. He has been nominated as a candidate for Outside Director who is an Audit & 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. | | | | | | |
| | | [Notes regarding the outside Director candidate] The Bank has entered into a maintenance agreement for the | | | | | | |

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

(Notes)

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

End

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

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

(Notes)

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

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