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(Securities Code: 8388)

June 1, 2026

(Start date of measures for electronic provision: May 28, 2026)

**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 214th 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 214th Annual General Meeting of Shareholders of The Awa Bank, Ltd. (the “Bank”) will be held as outlined below.

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

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

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

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

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

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

- 1. Date and Time:** Friday, June 26, 2026 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 214th Fiscal Year (from April 1, 2025 to March 31, 2026)
  2. Consolidated Financial Statements for the Bank's 214th Fiscal Year (from April 1, 2025 to March 31, 2026) 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 six (6) Directors who are Audit & Supervisory Committee Members

## How to Exercise Your Voting Rights

Online	
	Deadline: Thursday, June 25, 2026 at 5:30 p.m. (JST)
	Please access the Bank's designated voting website ( <a href="https://www.web54.net">https://www.web54.net</a> ) (in Japanese), follow the instructions on the screen, and indicate your vote for or against the proposals by the deadline indicated above.
In writing	
	Deadline: Form must arrive by 5:30 p.m., Thursday, June 25, 2026 (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 26, 2026 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.

## 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
1	Susumu Nagaoka <span style="float: right;">Male</span>	Chairman and 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
2	Takehisa Fukunaga <span style="float: right;">Male</span>	President and Director (Representative Director)	Chairman, Tokushima Prefecture Bankers Association	0
3	Masahiro Yamashita <span style="float: right;">Male</span>	Senior Managing Director (Representative Director)	-	0
4	Hirokazu Nishi <span style="float: right;">Male</span>	Managing Director	-	0
5	Hiroaki Mikawa <span style="float: right;">Male</span>	Managing Director	-	0
6	Teruaki Ito <span style="float: right;">Male</span>	Managing Director	-	0
7	Katsuhiko Bando <span style="float: right;">Male</span>	Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division; General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch	-	0
8	Akira Toyota <span style="float: right;">Male</span>	Director, General Manager, Business Management Division	-	0

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
1	<p data-bbox="284 555 485 636">Susumu Nagaoka (January 12, 1957) (69 years old)</p> <table border="1" data-bbox="290 654 475 707"> <tr> <td data-bbox="290 654 475 680">Male</td> </tr> <tr> <td data-bbox="290 680 475 707">Reappointment</td> </tr> </table> <p data-bbox="258 730 513 810">Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p data-bbox="268 824 504 949">Number of years in office as Director: 18 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="533 273 1209 734"> April 1980    Joined the Bank  January 1997    General Manager, Edogawa Branch  August 2000    General Manager, Aizumi Branch  June 2002    General Manager, General Administration  Division  June 2004    General Manager, Sales Promotion Division  June 2006    Executive Officer; General Manager, Credit  Division  June 2008    Director, General Manager, Human Resources  Division  June 2010    Director; General Manager, Tokyo Branch  June 2012    Managing Director  June 2016    Senior Managing Director  April 2017    President and Director (Representative Director)  April 2023    Chairman and Director (Representative Director)  June 2025    Chairman and Director (current position) </p> <p data-bbox="533 766 1142 940"> (Significant concurrent positions)  Director, Tokushima Economic Research Institute  Director, The Awa Bank Academic and Cultural Promotion  Foundation  Director, The Awa Bank Welfare Fund  Outside Director, Shikoku Broadcasting Co., Ltd. </p> <p data-bbox="517 945 1225 1225"> [Reason for nomination as a Director candidate]  Mr. Nagaoka has extensive work experience in the credit and human resources divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2008, the President and Director since 2017, and the Chairman and Director since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge. </p>	17,368
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
2	<p>Takehisa Fukunaga (August 28, 1961) (64 years old)</p> <table border="1" data-bbox="284 656 485 707"> <tr> <td>Male</td> </tr> <tr> <td>Reappointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p>Number of years in office as Director: 14 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1984    Joined the Bank 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)</p> <p>(Significant concurrent position) Chairman, Tokushima Prefecture Bankers Association</p> <p>[Reason for nomination as a Director candidate] Mr. Fukunaga has extensive work experience in the corporate planning and human resources divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2012, a Senior Managing Director since 2019, and the President and Director since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</p>	9,878
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
3	<p data-bbox="272 600 496 678">Masahiro Yamashita (July 16, 1969) (56 years old)</p> <table border="1" data-bbox="284 696 480 752"> <tr> <td data-bbox="284 696 480 723">Male</td> </tr> <tr> <td data-bbox="284 723 480 752">Reappointment</td> </tr> </table> <p data-bbox="256 772 512 846">Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p data-bbox="268 869 501 992">Number of years in office as Director: 5 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="536 271 1217 992"> 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; 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  June 2025      Senior Managing Director (Representative  Director) (current position)  (In charge of the Business Management Division) </p> <p data-bbox="520 1003 1217 1310"> [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 a Director since  2021, a Managing Director since 2022, a Senior Managing  Director since 2025, and has properly executed his duties in  these positions. He has been nominated as a candidate for  Director as he is expected to continue to contribute to the  management of the Bank by drawing on this experience and  knowledge. </p>	7,000
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
4	<p>Hirokazu Nishi (April 27, 1971) (55 years old)</p> <table border="1" data-bbox="288 577 483 633"> <tr> <td>Male</td> </tr> <tr> <td>Reappointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p>Number of years in office as Director: 7 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1994    Joined the Bank</p> <p>June 2009    General Manager, Management Quality Promotion Division</p> <p>August 2011    Section Chief, Planning Section, Corporate Planning Division</p> <p>June 2013    General Manager, Yamakawa Branch</p> <p>February 2015    General Manager, Matsuyama Branch</p> <p>June 2016    General Manager, Securities and International Division</p> <p>June 2017    Executive Officer; General Manager, Business Management Division; General Manager, Value Project Division</p> <p>June 2019    Director, General Manager, Business Management Division</p> <p>June 2020    Managing Director (current position) (In charge of Credit Division, Securities and International Division)</p> <p>[Reason for nomination as a Director candidate] Mr. Nishi has extensive work experience in the corporate planning and securities divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2017, a Director since 2019, and a Managing Director since 2020, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</p>	3,200
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
5	<p>Hiroaki Mikawa (May 1, 1968) (58 years old)</p> <table border="1" data-bbox="284 611 480 667"> <tr> <td>Male</td> </tr> <tr> <td>Reappointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p>Number of years in office as Director: 4 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1991      Joined the Bank February 2010   Section Chief, Credit Section, Credit Division August 2011    General Manager, Katsuura Branch June 2013      General Manager, Marugame Branch June 2015      General Manager, Himeji Branch June 2017      General Manager, Securities and International Division June 2018      General Manager, Risk Management Division June 2020      Executive Officer; General Manager, Naruto Branch; General Manager, Otsu Branch April 2022      Executive Officer; General Manager, Northern Tokushima Area Branch; General Manager, Naruto Branch; General Manager, Otsu Branch June 2022      Director; General Manager, Northern Tokushima Area Branch; General Manager, Naruto Branch; General Manager, Otsu Branch June 2023      Managing Director (current position) (In charge of Administration Headquarters (Business Administration Division, Risk Management Division))</p> <p>[Reason for nomination as a Director candidate] Mr. Mikawa has extensive work experience in the securities and risk management divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2020, a Director since 2022, and a Managing Director since 2023, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</p>	8,900
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
6	<p style="text-align: center;">Teruaki Ito (April 26, 1970) (56 years old)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Male</td> </tr> <tr> <td style="text-align: center;">Reappointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p>Number of years in office as Director: 4 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1994      Joined the Bank</p> <p>February 2010   Section Chief, Sales Planning Section, Sales Promotion Division</p> <p>June 2010      Manager, Sales Planning Group, Sales Headquarters</p> <p>August 2011    Section Chief, Customer Section, Head Office Sales Division; General Manager, Tokushima Ekimae Branch</p> <p>June 2012      Deputy General Manager, Sako Branch; General Manager, Tamiya Branch; General Manager, Yaso Branch</p> <p>June 2014      General Manager, Higashi Osaka Branch</p> <p>June 2017      Executive Officer; General Manager, Credit Division</p> <p>June 2019      Executive Officer; General Manager, Tokyo Branch</p> <p>April 2022      Executive Officer; General Manager, Kanto Area Branch; General Manager, Tokyo Branch</p> <p>June 2022      Director; General Manager, Tokushima City Area Branch; General Manager, Head Office Sales Division, General Manager, Ryogokubashi Branch; General Manager, Kachidokibashi Branch</p> <p>June 2024      Managing Director (current position) (In charge of Sales Promotion Division, Regional Revitalization Promotion Division)</p> <p>[Reason for nomination as a Director candidate] Mr. Ito has extensive work experience in the sales planning and credit divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as an Executive Officer since 2017, a Director since 2022, and a Managing Director since 2024, and has properly executed his duties in these positions. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</p>	2,100
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		
7	<p data-bbox="268 421 494 501">Katsuhiro Bando (November 7, 1972) (53 years old)</p> <table border="1" data-bbox="284 524 478 577"> <tr> <td data-bbox="284 524 478 555">Male</td> </tr> <tr> <td data-bbox="284 555 478 577">Reappointment</td> </tr> </table> <p data-bbox="268 600 494 680">Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p data-bbox="268 703 494 815">Number of years in office as Director: 2 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p data-bbox="533 277 1222 703"> April 1995    Joined the Bank  February 2011    Section Chief, Human Resources Section, Human  Resources Division  February 2014    General Manager, Naruto Higashi Branch  June 2016    General Manager, Yokohama Branch  June 2019    General Manager, Credit Division  June 2020    Executive Officer; General Manager, Business  Management Division  June 2022    Executive Officer; General Manager, Kanto Area  Branch; General Manager, Tokyo Branch  June 2024    Director; General Manager, Tokushima City Area  Branch; General Manager, Head Office Sales  Division, General Manager, Ryogokubashi  Branch; General Manager, Kachidokibashi Branch  (current positions) </p> <p data-bbox="533 712 1222 969"> [Reason for nomination as a Director candidate]  Mr. Bando has extensive work experience in the credit and  corporate planning divisions, in addition to the sales division,  and is well versed in the business of the Bank. He has served as  an Executive Officer since 2020 and a Director since 2024, and  has properly executed his duties in these positions. He has been  nominated as a candidate for Director as he is expected to  continue to contribute to the management of the Bank by  drawing on this experience and knowledge. </p>	3,900
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
8	<p>Akira Toyota (November 4, 1973) (52 years old)</p> <table border="1"> <tr> <td>Male</td> </tr> <tr> <td>Reappointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p>Number of years in office as Director: 2 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1996      Joined the Bank June 2011      Section Chief, Employee Welfare Section, Human Resources Division</p> <p>February 2016    General Manager, Kawauchi Branch June 2018      General Manager, Matsuyama Branch June 2021      Department Manager, Business Management Division</p> <p>April 2022      General Manager, Ikeda Branch June 2024      Director, General Manager, Business Management Division (current position)</p> <p>[Reason for nomination as a Director candidate] Mr. Toyota has extensive work experience in the human resources and corporate planning divisions, in addition to the sales division, and is well versed in the business of the Bank. He has served as a Director since 2024 and has properly executed his duties in this position. He has been nominated as a candidate for Director as he is expected to continue to contribute to the management of the Bank by drawing on this experience and knowledge.</p>	2,900
Male					
Reappointment					

(Notes)

1. There is no special interest between the Bank and any of the candidates.
2. The Bank has entered into a directors and officers (D&O) liability insurance contract with an insurance company and plans to renew the insurance policy in October 2026. 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 six (6) Directors who are Audit & Supervisory Committee Members

The terms of office of Directors who are Audit & Supervisory Committee Members, Mr. Shiro Yamato, Ms. Seiko Noda, Mr. Masaki Hashizume, Mr. Kuniyuki Takegawa, and Ms. Noriko Taki, will expire and Mr. Katsuya Hamao will resign at the conclusion of this Annual General Meeting of Shareholders. Therefore, the Bank proposes the election of six (6) Directors who are Audit & Supervisory Committee Members. The Bank has obtained the consent of the Audit & Supervisory Committee for this proposal. The candidates for Directors who are Audit & Supervisory Committee Members were decided by the Board of Directors upon consultation by the Advisory Committee.

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

Candidate No.	Name	Current positions, etc. at the Bank	Significant concurrent positions	Number of concurrent positions at listed companies
Reappointment 1	Shiro Yamato Male	Director (Full-time Audit & Supervisory Committee Member)	-	0
New appointment 2	Naohiko Arashi Male	General Manager, Internal Audit Division	-	0
Reappointment 3	Seiko Noda Female Outside Independent	Director (Audit & Supervisory Committee Member)	Attorney, Nagasawa & Partners Outside Director (Outside Audit & Supervisory Committee Member), Sapporo Holdings Limited	1
Reappointment 4	Masaki Hashizume Male Outside Independent	Director (Audit & Supervisory Committee Member)	Director, Tokushima Study Center, The Open University of Japan	0
Reappointment 5	Kuniyuki Takegawa Male Outside Independent	Director (Audit & Supervisory Committee Member)	Certified Public Accountant	0
Reappointment 6	Noriko Taki Female Outside Independent	Director (Audit & Supervisory Committee Member)	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	<p style="text-align: center;">Shiro Yamato (June 26, 1962) (63 years old)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">Male</td></tr> <tr><td style="text-align: center;">Reappointment</td></tr> </table> <p>Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p>Attendance at the Audit &amp; Supervisory Committee meetings: 14/14 (100%)</p> <p>Number of years in office as Director: 8 years (At the conclusion of this general meeting)</p> <p>Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: 2 years (At the conclusion of this general meeting)</p>	Male	Reappointment	<p>April 1986      Joined the Bank</p> <p>February 2004      Section Chief, Human Resources Section, Human Resources Division</p> <p>February 2008      General Manager, Wakimachi Branch</p> <p>June 2010      General Manager, Nishi Osaka Branch</p> <p>June 2013      Department Manager, Corporate Planning Division and General Manager, Management Quality Promotion Division</p> <p>June 2014      Executive Officer; General Manager, Business Management Division; General Manager, Value Project Division</p> <p>June 2015      Executive Officer; General Manager, Credit Division</p> <p>June 2017      Managing Executive Officer; General Manager, Administration Headquarters</p> <p>June 2018      Director; Managing Executive Officer; General Manager, Administration Headquarters</p> <p>June 2020      Managing Director; General Manager, Administration Headquarters</p> <p>June 2024      Director who is an Audit &amp; Supervisory Committee Member (current position)</p> <hr/> <p>[Reason for nomination as a Director candidate]</p> <p>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 a Director since 2018, a Managing Director since 2020, and a Director who is an Audit &amp; Supervisory Committee Member since 2024, and has properly executed his duties in these positions. He has been nominated as a candidate for Director who is an Audit &amp; Supervisory Committee Member as he is expected to be capable of properly performing management supervision functions as an Audit &amp; Supervisory Committee Member by drawing on this experience and knowledge.</p>	3,540
Male					
Reappointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held		
2	<p>Naohiko Arashi (January 1, 1969) (57 years old)</p> <table border="1" data-bbox="284 376 478 430"> <tr> <td>Male</td> </tr> <tr> <td>New appointment</td> </tr> </table> <p>Attendance at the Board of Directors' meetings: -</p> <p>Attendance at the Audit &amp; Supervisory Committee meetings: -</p> <p>Number of years in office as Director: -</p> <p>Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: -</p>	Male	New appointment	<p>April 1992      Joined the Bank February 2008   Section Chief, Loan Planning Section, Credit Division February 2011   General Manager, Ihoku Branch February 2014   General Manager, Kamata Branch February 2017   General Manager, Kobe Branch January 2019   Deputy General Manager, Internal Audit Division April 2022      General Manager, Internal Audit Division (current position)</p> <p>[Reason for nomination as a Director candidate] Mr. Arashi has extensive work experience in the credit and audit 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 who is an Audit &amp; Supervisory Committee Member as he is expected to be capable of properly performing management supervision functions as an Audit &amp; Supervisory Committee Member by drawing on this experience and knowledge.</p>	100
Male					
New appointment					

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank and significant concurrent positions	Number of shares of the Bank held				
3	<p style="text-align: center;">Seiko Noda (February 17, 1964) (62 years old)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">Female</td></tr> <tr><td style="text-align: center;">Reappointment</td></tr> <tr><td style="text-align: center;">Outside</td></tr> <tr><td style="text-align: center;">Independent</td></tr> </table> <p>Attendance at the Board of Directors' meetings: 12/13 (92%)</p> <p>Attendance at the Audit &amp; Supervisory Committee meetings: 14/14 (100%)</p> <p>Number of years in office as Outside Director: 8 years (At the conclusion of this general meeting)</p> <p>Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: 8 years (At the conclusion of this general meeting)</p>	Female	Reappointment	Outside	Independent	<p>April 1986      Joined the Bank December 1992      Retired from the Bank April 1999      Registered as an attorney at law                             Joined Nagasawa &amp; Partners                             (current position) June 2007      Audit &amp; Supervisory Board Member,                             TSUMURA &amp; CO. June 2015      Left office of Audit &amp; Supervisory Board                             Member, TSUMURA &amp; CO. June 2017      Elected as a substitute Director who is an Audit                             &amp; Supervisory Committee Member,                             TSUMURA &amp; CO. (until June 2023) June 2018      Director who is an Audit &amp; Supervisory                             Committee Member, the Bank (current                             position) July 2021      Auditor, Ichiekai Medical Association April 2023      Specially Appointed Professor, Hitotsubashi                             University School of Law March 2026      Outside Director (Outside Audit &amp; Supervisory                             Committee Member), Sapporo Holdings                             Limited (current position) March 2026      Left office of Auditor, Ichiekai Medical                             Association March 2026      Retired from Specially Appointed Professor,                             Hitotsubashi University School of Law</p> <p>[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.</p> <p>[Notes regarding the outside Director candidate] The Bank currently engages in business involving financial transactions with Sapporo Holdings Limited, a company for which Ms. Noda serves as an Outside Director (Outside Audit &amp; Supervisory Committee Member). While the company 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.</p>	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				
4	<p data-bbox="277 600 488 685">Masaki Hashizume (March 31, 1957) (69 years old)</p> <table border="1" data-bbox="284 703 478 810"> <tr><td data-bbox="284 703 478 730">Male</td></tr> <tr><td data-bbox="284 730 478 757">Reappointment</td></tr> <tr><td data-bbox="284 757 478 784">Outside</td></tr> <tr><td data-bbox="284 784 478 810">Independent</td></tr> </table> <p data-bbox="252 828 513 909">Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p data-bbox="252 927 513 1043">Attendance at the Audit &amp; Supervisory Committee meetings: 14/14 (100%)</p> <p data-bbox="252 1061 513 1214">Number of years in office as Outside Director: 4 years (At the conclusion of this general meeting)</p> <p data-bbox="252 1232 513 1451">Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: 4 years (At the conclusion of this general meeting)</p>	Male	Reappointment	Outside	Independent	<p data-bbox="529 268 1212 349">April 1981      Joined Nippon Telegraph and Telephone Public Corporation (currently Nippon Telegraph and Telephone Corporation)</p> <p data-bbox="529 353 1212 412">March 1983      Retired from Nippon Telegraph and Telephone Public Corporation</p> <p data-bbox="529 416 1212 474">April 1983      Assistant Professor, College of Industrial Technology, Tokushima University</p> <p data-bbox="529 479 1212 537">January 1990    Assistant Professor, Faculty of Engineering, Tokushima University</p> <p data-bbox="529 542 1212 600">November 1992   Lecturer, Faculty of Engineering, Tokushima University</p> <p data-bbox="529 604 1212 663">January 1997    Associate Professor, Faculty of Engineering, Tokushima University</p> <p data-bbox="529 667 1212 725">March 2005      Professor, Faculty of Engineering, Tokushima University</p> <p data-bbox="529 730 1212 788">September 2017   Dean, Faculty of Science and Engineering, Tokushima University</p> <p data-bbox="529 792 1212 909">April 2020      Dean, Graduate School of Technology, Industrial and Social Sciences, Tokushima University; Dean, Graduate School of Sciences and Technology for Innovation, Tokushima University</p> <p data-bbox="529 913 1212 972">March 2022      Retired from Tokushima University</p> <p data-bbox="529 976 1212 1034">April 2022      Director, Tokushima Study Center, The Open University of Japan (current position)</p> <p data-bbox="529 1039 1212 1097">June 2022      Director who is an Audit &amp; Supervisory Committee Member, the Bank (current position)</p> <p data-bbox="529 1102 1212 1160">[Reason for nomination as an Outside Director candidate and the outline of expected roles as an Outside Director]</p> <p data-bbox="529 1164 1212 1554">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 &amp; 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 &amp; Supervisory Committee Member as he is expected to be capable of properly performing management supervision functions from an independent perspective drawing on such experience and knowledge. In addition, as a member of the Advisory Committee, he is expected to get involved in the committee and provide appropriate advice on matters related to nomination, compensation, and other areas.</p> <p data-bbox="529 1581 1212 1778">[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.</p>	0
Male							
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				
5	<p data-bbox="272 327 494 412">Kuniyuki Takegawa (February 14, 1957) (69 years old)</p> <table border="1" data-bbox="285 432 480 537"> <tr><td data-bbox="285 432 480 459">Male</td></tr> <tr><td data-bbox="285 459 480 486">Reappointment</td></tr> <tr><td data-bbox="285 486 480 512">Outside</td></tr> <tr><td data-bbox="285 512 480 537">Independent</td></tr> </table> <p data-bbox="253 560 513 633">Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p data-bbox="253 658 513 772">Attendance at the Audit &amp; Supervisory Committee meetings: 14/14 (100%)</p> <p data-bbox="253 792 513 943">Number of years in office as Outside Director: 2 years (At the conclusion of this general meeting)</p> <p data-bbox="253 965 513 1178">Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: 2 years (At the conclusion of this general meeting)</p>	Male	Reappointment	Outside	Independent	<p data-bbox="531 271 1222 763"> October 1980    Joined Asahi &amp; Co. (currently KPMG AZSA LLC)  August 1984    Registered as a certified public accountant  July 2004       Head of IT Audit Division, Osaka Office, AZSA &amp; Co. (currently KPMG AZSA LLC)  May 2005       Representative Partner, AZSA &amp; 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)  June 2024       Director who is an Audit &amp; Supervisory Committee Member, the Bank (current position) </p> <p data-bbox="531 770 1238 1232"> [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 serving as an Outside Director who is an Audit &amp; Supervisory Committee Member of the Bank since 2024 and providing appropriate opinions from a fair and impartial perspective. He has been nominated as a candidate for Outside Director who is an Audit &amp; Supervisory Committee Member as he is expected to be capable of properly performing management supervision functions from an independent perspective drawing on such experience and knowledge. In addition, as a member of the Advisory Committee, he is expected to get involved in the committee and provide appropriate advice on matters related to nomination, compensation, and other areas. </p>	0
Male							
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				
6	<p data-bbox="268 443 494 524">Noriko Taki (December 17, 1968) (57 years old)</p> <table border="1" data-bbox="284 546 478 649"> <tr><td data-bbox="293 546 469 568">Female</td></tr> <tr><td data-bbox="293 568 469 591">Reappointment</td></tr> <tr><td data-bbox="293 591 469 613">Outside</td></tr> <tr><td data-bbox="293 613 469 636">Independent</td></tr> </table> <p data-bbox="255 672 510 743">Attendance at the Board of Directors' meetings: 13/13 (100%)</p> <p data-bbox="255 770 510 891">Attendance at the Audit &amp; Supervisory Committee meetings: 14/14 (100%)</p> <p data-bbox="268 913 497 1061">Number of years in office as Outside Director: 2 years (At the conclusion of this general meeting)</p> <p data-bbox="255 1084 510 1294">Number of years in office as Director who is an Audit &amp; Supervisory Committee Member: 2 years (At the conclusion of this general meeting)</p>	Female	Reappointment	Outside	Independent	<p data-bbox="533 273 1222 734"> 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 (current position)  June 1995      Registered as a licensed tax accountant  December 1998      Retired from Hoshijima Certified Public Accountant Office  January 2015      Partner, Shinwa Accounting Corporation (current position)  June 2024      Director who is an Audit &amp; Supervisory Committee Member, the Bank (current position) </p> <p data-bbox="533 743 1235 1263"> [Reason for nomination as an Outside Director candidate and the outline of expected roles as an Outside Director]  Ms. Taki has expert knowledge of finance and accounting and extensive experience in auditing small and medium-sized enterprises and other companies, as a certified public accountant and licensed tax accountant. She is also well-versed in corporate and individual tax affairs. Although she has not been directly involved in corporate management, she has been serving as an Outside Director who is an Audit &amp; Supervisory Committee Member of the Bank since 2024 and providing appropriate opinions from a fair and impartial perspective. 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. </p> <p data-bbox="533 1294 1235 1460"> [Notes regarding the outside Director candidate]  While the Bank has entered into a legal advisory contract with the spouse of Ms. Taki, the amount of advisory contract fee is small. The Bank has therefore determined that this status will have no effect on the impartiality of Ms. Taki due to the scale and the type of business involved. </p>	0
Female							
Reappointment							
Outside							
Independent							

(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. The Bank has designated and registered Ms. Seiko Noda, Mr. Masaki Hashizume, Mr. Kuniyuki Takegawa, and Ms. Noriko Taki as Independent Officers with Tokyo Stock Exchange, Inc. in accordance with the exchange's regulations. If this proposal is approved, these four individuals will remain Independent Officers.
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. Shiro Yamato, Ms. Seiko Noda, Mr. Masaki Hashizume, Mr. Kuniyuki Takegawa, and Ms. Noriko Taki. If they are reappointed, the agreement with them will be continued. If election of Mr. Naohiko Arashi 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 2026. 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 (Male)	Chairman and Director	✓	✓		✓	✓		✓	✓
	Takehisa Fukunaga (Male)	President and Director (Representative Director)	✓	✓	✓		✓	✓	✓	✓
	Masahiro Yamashita (Male)	Senior Managing Director (Representative Director)	✓	✓	✓	✓	✓	✓	✓	✓
	Hirokazu Nishi (Male)	Managing Director		✓	✓	✓	✓	✓	✓	✓
	Hiroaki Mikawa (Male)	Managing Director		✓		✓		✓	✓	✓
	Teruaki Ito (Male)	Managing Director		✓						✓
	Katsuhiro Bando (Male)	Director		✓	✓		✓			✓
	Akira Toyota (Male)	Director		✓	✓		✓			✓
Directors who are Audit & Supervisory Committee Members	Shiro Yamato (Male)	Director		✓	✓	✓	✓	✓	✓	✓
	Naohiko Arashi (Male)	-		✓				✓		✓
	Seiko Noda (Female)	Director (Outside)					✓	✓		✓
	Masaki Hashizume (Male)	Director (Outside)				✓	✓			✓
	Kuniyuki Takegawa (Male)	Director (Outside)			✓	✓				
	Noriko Taki (Female)	Director (Outside)			✓					
	Kazuya Kishibuchi (Male)	Director (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. Naohiko Arashi 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.