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Securities Code: 8360

June 5, 2023

(Date of commencement of electronic provision measures: May 25, 2023)

To Shareholders with Voting Rights:

Mitsuyoshi Seki
President
The Yamanashi Chuo Bank, Ltd.
20-8, Marunouchi 1-chome,
Kofu, Yamanashi, Japan

**NOTICE OF CONVOCATION OF
THE 120TH ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Please be informed that the 120th Annual General Meeting of Shareholders of The Yamanashi Chuo Bank, Ltd. (the “Bank”) will be held for the purposes as described below.

In convening this General Meeting of Shareholders, the Bank has taken measures for electronic provision and matters subject to measures for electronic provision are posted on the following website on the Internet.

The Bank’s website:

<https://www.yamanashibank.co.jp/en/investor/shareholders.html>

In addition to the above website, this information is also posted on the following website on the Internet.

Tokyo Stock Exchange website:

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

Please access the above website, search by entering the Bank’s name or the Securities Code, and select “Basic information” and “Documents for public inspection/PR information” in that order to view the information.

The Bank will take measures to prevent the infection of the novel coronavirus disease (COVID-19) for this General Meeting of Shareholders. Please kindly consider the COVID-19 situation and your own physical condition on the date of the event, and decide your attendance in person on the day.

If you do not attend the meeting in person on the day, you can exercise your voting rights in writing or by electromagnetic means (via the Internet). Please review the Reference Documents for the General Meeting of Shareholders included in the matters subject to measures for electronic provision and exercise your voting rights by 5:00 p.m. on Monday, June 26, 2023 Japan time.

1. Date and Time: Tuesday, June 27, 2023 at 10:00 a.m. Japan time

2. Place: 7F Hall, Head Office of the Bank,
20-8, Marunouchi 1-chome, Kofu, Yamanashi, Japan

3. Meeting Agenda:

- Matters to be reported:**
1. The Business Report and Non-consolidated Financial Statements for the Bank’s 120th Fiscal Year (from April 1, 2022 to March 31, 2023)
 2. Consolidated Financial Statements for the Bank’s 120th Fiscal Year (from April 1, 2022 to March 31, 2023) and results of audits of the Consolidated Financial Statements by the Independent Auditor and the Board of Corporate Auditors

Proposals to be resolved:

Proposal No. 1: Appropriation of Surplus

Proposal No. 2: Election of Nine (9) Directors

4. Exercise of Voting Rights:

Exercise of Voting Rights by Attending the Meeting

When attending the meeting, please bring **this “convocation notice”** with you and submit the enclosed **“Voting Rights Exercise Form”** at the reception desk on the day of the meeting.

Date and time of the meeting: Tuesday, June 27, 2023 at 10:00 a.m. Japan time

Exercise of Voting Rights in Writing

Please indicate your vote for or against each of the proposals on the enclosed **“Voting Rights Exercise Form”** and return it so that it is received by the voting deadline.

Voting deadline: Mail received by 5:00 p.m. on Monday, June 26, 2023 Japan time

Exercise of Voting Rights via Electromagnetic Means (the Internet, etc.)

Please access **the voting website (<https://evote.tr.mufg.jp/>)** (in Japanese), follow the instructions on the voting website, and indicate your vote for or against each of the proposals by the voting deadline.

Voting deadline: 5:00 p.m. on Monday, June 26, 2023 Japan time

- If neither approval nor disapproval of a proposal is indicated on the Voting Rights Exercise Form, it will be treated as an indication of approval.
- If you vote both in writing on the Voting Rights Exercise Form and via electromagnetic means (the Internet, etc.), we will deem your vote placed via electromagnetic means (the Internet, etc.) to be the effective one.
- If you submit your vote multiple times via electromagnetic means (the Internet, etc.), we will deem the last vote placed to be the effective one.

End

- ◎ In accordance with laws and regulations as well as Article 17 of the Articles of Incorporation of the Bank, the following items are not stated in the paper-based documents sent to shareholders who have requested them. Thus, the documents constitute a portion of the documents audited for the preparation of audits reports by the Corporate Auditors and the Independent Auditors.
 - 1) “Matters Regarding Share Subscription Rights, Etc. of the Bank,” “Basic Policy Regarding the Way of Being a Person Who Controls the Determination of Financial and Business Policies,” “System to Ensure Appropriate Business Operation,” “Matters Regarding Specified Wholly-Owned Subsidiaries,” “Matters Regarding Transaction With Parent Company, Etc.,” and “Others” in the Business Report
 - 2) “Non-consolidated Statements of Changes in Net Assets” and “Notes to the Non-consolidated Financial Statements” of the Non-consolidated Financial Statements
 - 3) “Consolidated Statements of Changes in Net Assets” and “Notes to the Consolidated Financial Statements” of the Consolidated Financial Statements
- ◎ Any revisions to the matters subject to measures for electronic provision will be posted on the websites on which the matters are posted.

Proposal No. 2: Election of Nine (9) Directors

The terms of office of all nine (9) Directors will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of nine (9) Directors is proposed.

The candidates for Directors are as follows:

No.	Name	Current positions at the Bank	Attendance at the Board of Directors meetings
1	Mitsuyoshi Seki Reelection	President	13 out of 14 meetings (92%)
2	Yoshiaki Furuya Reelection	Senior Managing Director	13 out of 14 meetings (92%)
3	Masahiko Yamadera Reelection	Managing Director	14 out of 14 meetings (100%)
4	Norihiko Tanaka Reelection	Managing Director	14 out of 14 meetings (100%)
5	Hideki Sato New election	Managing Executive Officer	–
6	Tetsuya Naito New election	Managing Executive Officer	–
7	Michio Masukawa Reelection Outside Director Independent Director	Director	14 out of 14 meetings (100%)
8	Riyo Kano Reelection Outside Director Independent Director	Director	14 out of 14 meetings (100%)
9	Miki Ichikawa Reelection Outside Director Independent Director	Director	14 out of 14 meetings (100%)

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
1	Mitsuyoshi Seki (September 19, 1953) <u>Reelection</u>	<p>Apr. 1977 Joined the Bank</p> <p>Jun. 1998 Chief Deputy Manager of Business Development Group, Business Promotion Division, Marketing Headquarters</p> <p>Jun. 1999 General Manager of Mejirodai Branch</p> <p>Nov. 2001 Acting General Manager of Corporate Planning Division and Manager of Planning Section</p> <p>Oct. 2002 Deputy General Manager of Corporate Planning Division and Manager of Planning Section</p> <p>Aug. 2004 Deputy General Manager of Corporate Planning Division</p> <p>Jun. 2005 General Manager of Business Promotion Division, Marketing Headquarters</p> <p>Jul. 2005 Executive Officer and General Manager of Business Promotion Division, Marketing Headquarters</p> <p>Jun. 2007 Director and General Manager of Risk Administration Division</p> <p>Mar. 2008 Director and General Manager of Personnel Division</p> <p>Jun. 2009 Managing Director and General Manager of Corporate Planning Division</p> <p>Jun. 2011 Senior Managing Director</p> <p>Jun. 2017 President, in charge of auditing To present</p> <p>Jun. 2023 Corporate Auditor (Outside Corporate Auditor), FUJI KYUKO CO., LTD. Scheduled to assume the office</p>	39,500 shares
<p><Reasons, etc. for nomination as a candidate for Director></p> <p>Mr. Mitsuyoshi Seki has accumulated a wealth of knowledge and expertise in the divisions of business promotion, corporate planning, corporate administration and personnel, the fields of branch management and others, and has been serving as a Director since June 2007 and as President since June 2017. He adequately fulfills his role of decision-making on important management matters and supervision on business execution of the Bank. Accordingly, the Bank nominated him as a candidate for Director in the hope that he would continue to perform his role.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
2	Yoshiaki Furuya (December 19, 1963) <u>Reelection</u>	<p>Apr. 1986 Joined the Bank</p> <p>Dec. 2006 Chief Deputy Manager of Planning Section, Corporate Planning Division</p> <p>Jun. 2007 Manager of Marketing Promotion Planning Section, Business Promotion Division</p> <p>Oct. 2010 Deputy General Manager of Business Promotion Division and Manager of Marketing Promotion Planning Section</p> <p>Jun. 2011 Deputy General Manager of Business Promotion Division and Manager of Marketing Strategies Section</p> <p>Jun. 2014 Deputy General Manager of Business Promotion Division</p> <p>Jun. 2015 General Manager of Business Promotion Division</p> <p>Jul. 2015 Executive Officer and General Manager of Business Promotion Division</p> <p>Jun. 2017 Executive Officer and General Manager of Kugawa Branch</p> <p>Jun. 2019 Executive Officer and General Manager of Tokyo Branch</p> <p>Jun. 2019 Director and General Manager of Tokyo Branch</p> <p>Jun. 2020 Managing Director and General Manager of Tokyo Branch</p> <p>Jun. 2021 Senior Managing Director, in charge of personnel and corporate administration</p> <p>Jun. 2022 Senior Managing Director, in charge of human resources and management control To present</p>	21,569 shares
<p><Reasons, etc. for nomination as a candidate for Director></p> <p>Mr. Yoshiaki Furuya has accumulated a wealth of knowledge and expertise in the divisions of corporate planning, business promotion, the fields of branch management and others, and has been serving as a Director since June 2019 and as a Senior Managing Director since June 2021. He adequately fulfills his role of decision-making on important management matters and supervision on business execution of the Bank. Accordingly, the Bank nominated him as a candidate for Director in the hope that he would continue to perform his role.</p>			
3	Masahiko Yamadera (December 26, 1963) <u>Reelection</u>	<p>Apr. 1987 Joined the Bank</p> <p>Apr. 2009 Chief Deputy Manager of Personnel and Welfare Section, Personnel Division</p> <p>Jun. 2011 Manager of Personnel and Welfare Section, Personnel Division</p> <p>Jun. 2013 Deputy General Manager of Personnel Division and Manager of Personnel and Welfare Section</p> <p>Jun. 2015 General Manager of Jonan Branch</p> <p>Jun. 2017 General Manager of Business Promotion Division</p> <p>Jul. 2017 Executive Officer and General Manager of Business Promotion Division</p> <p>Jun. 2019 Director, General Manager of Hachioji Branch and General Manager of Western Tokyo Consultation Sales Division</p> <p>Jun. 2020 Director and General Manager of Hachioji Branch</p> <p>Jun. 2021 Managing Director, in charge of business promotion, sales promotion planning, consultation sales and western Tokyo consultation sales</p> <p>Jun. 2022 Managing Director, in charge of regional head offices, sales management, consultation sales, Tokyo business promotion and regional revitalization promotion To present</p>	19,000 shares
<p><Reasons, etc. for nomination as a candidate for Director></p> <p>Mr. Masahiko Yamadera accumulated a wealth of knowledge and expertise in the divisions of personnel and business promotion, the fields of branch management and others, and has been serving as a Director since June 2019 and as a Managing Director since June 2021. He adequately fulfills his role of decision-making on important management matters and supervision on business execution of the Bank. Accordingly, the Bank nominated him as a candidate for Director in the hope that he would continue to perform his role.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
4	Norihiro Tanaka (October 30, 1962) <u>Reelection</u>	Apr. 1985 Joined the Bank Dec. 2004 Chief Deputy Manager of Screening Planning Group, Credit Screening Division Jun. 2007 Manager of Screening Planning Section, Credit Screening Division Aug. 2008 Acting General Manager of Credit Screening Division Apr. 2010 Deputy General Manager of Credit Screening Division Nov. 2012 Deputy General Manager of Credit Screening Division and Manager of Credit Screening Planning Section, Credit Screening Division Jun. 2014 Deputy General Manager of Credit Screening Division Jun. 2015 General Manager of Systems Administration Division Jul. 2015 Executive Officer and General Manager of Systems Administration Division Jun. 2017 Director and General Manager of Systems Administration Division Jun. 2019 Managing Director, in charge of credit screening, operation administration, systems administration and central operations Jun. 2020 Managing Director, in charge of corporate planning, general affairs, and international and treasury To present	17,349 shares
<Reasons, etc. for nomination as a candidate for Director> Mr. Norihiro Tanaka has accumulated a wealth of knowledge and expertise in the divisions of credit screening, systems administration and others, and has been serving as a Director since June 2017 and as a Managing Director since June 2019. He adequately fulfills his role of decision-making on important management matters and supervision on business execution of the Bank. Accordingly, the Bank nominated him as a candidate for Director in the hope that he would continue to perform his role.			

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
5	Hideki Sato (August 16, 1963) New election	Apr. 1987 Joined the Bank Apr. 2009 Chief Deputy Manager of Enterprise Support Section, Credit Screening Division Jul. 2009 Manager of Enterprise Support Section, Credit Screening Division Apr. 2012 Deputy General Manager of Credit Screening Division and Manager of Enterprise Support Section Jan. 2014 General Manager of Takedadori Branch Jun. 2015 General Manager of Isawa Branch Jun. 2017 General Manager of Credit Screening Division Jul. 2018 Executive Officer and General Manager of Credit Screening Division Jun. 2021 Managing Executive Officer and General Manager of Head Office Sales Division Jun. 2022 Managing Executive Officer, General Manager of Regional Head Office Division, and General Manager of Head Office Sales Division To present	10,301 shares
<p><Reasons, etc. for nomination as a candidate for Director> Mr. Hideki Sato has accumulated a wealth of knowledge and expertise in the division of credit screening, the fields of branch management and others, and has been serving as an Executive Officer since July 2018 and as a Managing Executive Officer since June 2021. He thus has a wealth of experience related to important business execution of the Bank. Accordingly, the Bank nominated him as a new candidate for Director in the hope that he would fulfill a role of decision-making on important management matters and supervision on business execution of the Bank.</p>			
6	Tetsuya Naito (December 16, 1964) New election	Apr. 1988 Joined the Bank Jul. 2009 Manager of Credit Screening Planning Section, Credit Screening Division Nov. 2012 General Manager of Kencho Branch Jan. 2014 Senior Deputy General Manager of Yoshida Branch Jun. 2015 Deputy General Manager of Head Office Sales Division and Manager of Credit Section May 2018 Deputy General Manager of Head Office Sales Division, Manager of Client Section and Manager of Credit Section Jun. 2018 General Manager of Minami Branch and General Manager of Sumiyoshi Branch Jun. 2019 General Manager of Corporate Planning Division Jul. 2019 Executive Officer and General Manager of Corporate Planning Division Jun. 2021 Managing Executive Officer and General Manager of Tokyo Branch Jun. 2022 Managing Executive Officer, General Manager of Dai-ichi Tokyo Regional Head Office and General Manager of Tokyo Branch To present	6,392 shares
<p><Reasons, etc. for nomination as a candidate for Director> Mr. Tetsuya Naito has accumulated a wealth of knowledge and expertise in the divisions of credit screening and corporate planning, the fields of branch management and others, and has been serving as an Executive Officer since July 2019 and as a Managing Executive Officer since June 2021. He thus has a wealth of experience related to important business execution of the Bank. Accordingly, the Bank nominated him as a new candidate for Director in the hope that he would fulfill a role of decision-making on important management matters and supervision on business execution of the Bank.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
7	Michio Masukawa (September 16, 1952) <u>Reelection</u> <u>Outside Director</u> <u>Independent Director</u>	Apr. 1977 Joined the Bank of Japan Nov. 1999 General Manager of Kofu Branch, the Bank of Japan Aug. 2006 Deputy Director-General of Financial System and Bank Examination Department, the Bank of Japan May 2008 Director-General of Administration Department, the Bank of Japan Apr. 2009 Auditor of the Bank of Japan Jun. 2013 President CEO of General Incorporated Association CRD Association May 2014 Director (External Director) of DCM Holdings Co., Ltd. To present Jun. 2014 Chairman CEO of General Incorporated Association CRD Association To present Feb. 2015 Director (Outside Director) of KANAYA HOTEL CO., LTD. Jun. 2015 Director (Outside Director) of the Bank To present <Significant concurrent positions> Chairman CEO of General Incorporated Association CRD Association	0 shares
<Reasons for nomination as a candidate for Outside Director and expected role> We expect Mr. Michio Masukawa to engage in decision-making on important management matters and the supervision of the business execution of the Bank from his point of view based on the sophisticated expertise, abundant knowledge and firsthand experience in the financial field developed through his time at the Bank of Japan as a branch General Manager and other posts. He has also been serving as an Outside Director of the Bank since June 2015 and adequately fulfilling his expected role. Accordingly, the Bank nominated him as a candidate for Outside Director in the hope that he would continue to perform his role. He will have served as an Outside Director for eight (8) years as of the conclusion of this Annual General Meeting of Shareholders. <Independence of the candidate> In light of the independence standard of Outside Directors as provided by the Tokyo Stock Exchange, Inc. (hereinafter referred to as “the Exchange”) and The Criteria for the Independence of Outside Directors and Outside Corporate Auditors as provided by the Bank, it is judged that there is no risk of conflict of interest between Mr. Michio Masukawa and general shareholders. Therefore, he is registered as Independent Director with the Exchange.			

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
8	<p style="text-align: center;">Riyo Kano (May 11, 1966) Reelection Outside Director Independent Director</p>	<p>Apr. 1993 Registered as an Attorney at Law (Member of the Daiichi Tokyo BAR Association) Joined Tanabe & Partners To present</p> <p>Apr. 2014 Member of Bid Oversight Commission, Japan Association for International Racing and Stud Book To present</p> <p>Aug. 2014 Member of Commission on Policy for Persons with Disabilities, Cabinet Office, Government of Japan To present</p> <p>Jun. 2015 Director (Outside Director) of the Bank To present</p> <p>Feb. 2017 War Victims' Relief Evaluation Commissioner, Ministry of Health, Labour and Welfare To present</p> <p>Jun. 2019 Director (Outside Director) of KDDI CORPORATION To present</p> <p>Apr. 2021 Member of Data Science Screening Committee, Center for Cancer Genomics and Advanced Therapeutics, National Cancer Center Japan To present</p> <p><Significant concurrent positions> -</p>	1,300 shares
<p>< Reasons for nomination as a candidate for Outside Director and expected role > We expect Ms. Riyo Kano to engage in decision-making on important management matters and the supervision of the business execution of the Bank from her point of view utilizing her expert knowledge and abundant experience as a lawyer. She has been serving as an Outside Director of the Bank since June 2015 and adequately fulfilling her expected role. Although she has never been directly involved in corporate management, the Bank nominated her as a candidate for Outside Director in the hope that she would continue to perform her role. She will have served as an Outside Director for eight (8) years as of the conclusion of this Annual General Meeting of Shareholders.</p> <p><Independence of the candidate> In light of the independence standard of Outside Directors as provided by the Tokyo Stock Exchange, Inc. (hereinafter referred to as "the Exchange") and The Criteria for the Independence of Outside Directors and Outside Corporate Auditors as provided by the Bank, it is judged that there is no risk of conflict of interest between Ms. Riyo Kano and general shareholders. Therefore, she is registered as Independent Director with the Exchange.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
9	Miki Ichikawa (September 29, 1959) <u>Reelection</u> <u>Outside Director</u> <u>Independent Director</u>	<p>Apr. 1984 Joined Yamanashi Prefectural Government</p> <p>Apr. 2014 Division Manager of Living Affairs and Gender Equality Division, Planning and Residential Life Department, Yamanashi Prefectural Government</p> <p>Apr. 2016 Division Manager of Administrative Division for Forestry and Environment, Forestry and Environment Department, Yamanashi Prefectural Government</p> <p>Apr. 2017 Deputy General Manager of Tourism Department, Yamanashi Prefectural Government</p> <p>Apr. 2018 General Manager of Energy Bureau (also serving as General Manager of Public Enterprise Bureau), Yamanashi Prefectural Government</p> <p>Jun. 2020 Director (Outside Director) of the Bank To present</p> <p>May 2022 Auditor, Public Interest Incorporated Foundation Osada Furusato To present</p> <p>Jul. 2022 Member of the Management Committee of the Yamanashi Prefectural Museum To present</p> <p><Significant concurrent positions> -</p>	1,100 shares
<p>< Reasons for nomination as a candidate for Outside Director and expected role > We expect Ms. Miki Ichikawa to engage in decision-making on important management matters and the supervision of the business execution of the Bank from her point of view based on her abundant experience in local administration and a wealth of knowledge acquired while serving in a managerial position at the Yamanashi Prefectural Government. She has been serving as an Outside Director of the Bank since June 2020 and adequately fulfilling her expected role. Although she has never been directly involved in corporate management, the Bank nominated her as a candidate for Outside Director in the hope that she would continue to perform her role. She will have served as an Outside Director for three (3) years as of the conclusion of this Annual General Meeting of Shareholders.</p> <p><Independence of the candidate> In light of the independence standard of Outside Directors as provided by the Tokyo Stock Exchange, Inc. (hereinafter referred to as “the Exchange”) and The Criteria for the Independence of Outside Directors and Outside Corporate Auditors as provided by the Bank, it is judged that there is no risk of conflict of interest between Ms. Miki Ichikawa and general shareholders. Therefore, she is registered as Independent Director with the Exchange.</p>			

(Notes)

1. There are no special interests between each candidate for Director and the Bank.
2. Independence as Outside Director
 - (1) Director Candidate Mr. Michio Masukawa has regular deposit transactions with the Bank. In addition, although the Bank pays the annual membership fee, etc. of around 3 million yen to General Incorporated Association CRD Association annually, the transaction does not fall under a large sum of money as provided by The Criteria for the Independence of Outside Directors and Outside Corporate Auditors.
Ms. Riyo Kano and Ms. Miki Ichikawa have regular deposit transactions with the Bank.
 - (2) Matters other than above (1) are described in the Business Report (“3. Matters related to Outside Directors and Outside Corporate Auditors” on pages 34 to 35 of this convocation notice) (in Japanese).
3. The Bank has entered into limited liability agreements with Mr. Michio Masukawa, Ms. Riyo Kano, and Ms. Miki Ichikawa under which they will be responsible for liability for damages to the extent of the minimum liability amount set forth in Article 425 Paragraph 1 of the Companies Act. The Bank plans to continue aforementioned agreements with them upon approval of their reappointment.
4. The Bank has entered into a Directors and Officers Liability Insurance (D&O Insurance) contract that insures the Bank, its Directors, Corporate Auditors, Managing Executive Officers, Executive Officers and Managerial Employees. An overview of the terms and conditions of the said contract is as follows. The Bank intends to renew the contract in September 2023. If the candidates for Directors are elected, the candidates will be insured by the said insurance contract.
 - (1) Coverage and exemptions
The insurance contract covers any damage that may arise as a result of the insured person assuming liability in connection with the execution of his or her duties or receiving a claim related to the pursuit of such liability.

Provided, however, that there are exemptions including cases where the damage caused by intent or gross negligence shall not be covered.

(2) Actual ratio of premiums paid by the insured

The insurance premiums are fully borne by the Bank. Therefore, the insured does not bear the actual premiums.

(References)

<The Criteria for the Independence of Outside Directors and Outside Corporate Auditors>

If Outside Directors or Outside Corporate Auditors of the Bank (hereinafter collectively referred to as “Outside Officers”) do not fall under any of the items below, they will be judged as independent from the Bank.

- (1) An individual with whom the Bank is a major business partner or an individual who serves a company with which the Bank is a major business partner as its business executive
- (2) An individual who is the Bank’s major customer or an individual who serves a company which is the Bank’s major customer as its business executive
- (3) An individual who is a consultant, accounting or legal expert who receives from the Bank, a large sum (*1) of money or other assets other than directors’ or corporate auditors’ compensation (if the party is a group such as corporation, association, etc., the person affiliated with such group)
- (4) An individual who is the Bank’s major shareholder (*2) or an individual who serves a company which is the Bank’s major shareholder as its business executive
- (5) Any individual who has been falling under any of items (1) to (4) above recently(*3)
- (6) An individual who is a close relative (*5) (excluding persons who are not important (*4)) of those stated in A to D below
 - A. A person who falls under any of items (1) to (5) above
 - B. A business executive of the Bank’s Group company
 - C. A Director of the Bank’s Group company who is not a business executive
 - D. A person who, until recently, fell under B or C, was the Bank’s business executive, or was the Bank’s Director who was not a business executive

*1. “Large sum”: An amount of more than 10 million yen per annum in average over the past three (3) years.

*2. “Major shareholder”: A shareholder who holds 10% or more of the total voting rights of the Bank’s shares.

*3. “Recently”: A situation that can virtually be regarded as the present, such as the time when the proposal contents of the general meeting of shareholders concerning the election of Outside Directors or Outside Corporate Auditors is approved.

*4. “Important”: Officers and General Managers for business executives, qualified persons such as Certified Public Accountants or registered Attorneys at Law for those who belong to accounting or law firms.

*5. “Close relative”: Relatives within the second degree of kinship.

[Reference]: Skill matrix for composition members of the Board of Directors after the General Meeting of Shareholders

If Proposal No. 2 “Election of Nine (9) Directors” is approved as proposed, a skill matrix for the composition members of the Bank’s Board of Directors is as follows.

Regarding this skill matrix, the Bank selected skills that the Board of Directors should possess based on the Bank’s management philosophy of “Region Based Operations and Sound Management” and its materiality (material issues), etc. The Bank composed the Board of Directors with members possessing diversified skills and expertise.

Name (Attribute)	Corporate management	Regional revitalization	Human resources strategy / Diversity	Legal / Risk management	Finance / Accounting	DX / System	Sales / Consulting	Corporate credit screening / Research	Market operation	Financial operation (for outside officers only)
Directors	Mitsuyoshi Seki	•	•		•		•			
	Yoshiaki Furuya	•		•	•			•		
	Masahiko Yamadera		•	•				•		
	Norihiko Tanaka					•	•	•	•	
	Hideki Sato						•	•		
	Tetsuya Naito						•	•		
	Michio Masukawa (Outside)	•				•				•
	Riyo Kano (Outside)			•	•					
	Miki Ichikawa (Outside)		•	•						
Corporate Auditors	Akira Omata		•	•		•	•			
	Kimihito Asai				•				•	
	Kouichiro Horiuchi (Outside)	•	•							
	Yoshiyuki Nagahara (Outside)	•							•	•
	Minako Mizutani (Outside)					•		•		

* The list above does not represent all of the expertise and experience possessed by the Directors and Corporate Auditors. The matrix lists up to four areas per officer, where each officer is expected to especially demonstrate his/her expertise based on his/her experience, etc.

<Relations between the management philosophy and materiality and each skill item>

Management philosophy Materiality theme, etc.			Skill items													
			Corporate management	Regional revitalization	Human resources strategy / Diversity	Legal / Risk management	Finance / Accounting	DX / System	Sales / Consulting / Research	Corporate credit screening	Market operation	Financial operation (for outside officers only)				
Materiality	E	Maintenance of a rich natural environment to pass it on to the future	•	•												
	S	Strengthening of various relationships and increase of regional economic activity		•						•						
		Realization of digital transformation (DX) and digitalization of regional society							•	•						
		Creation of common value through high-quality UI (User Interface) / UX (User Experience)									•					
		Organization establishment to support growth and success of various human resources			•											
	G	Strengthening of corporate governance and compliance	•			•	•	•		•	•	•				
The Bank's management philosophy of "Region Based Operations and Sound Management" is related to all skill items.																