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(Securities Code: 8366)
June 5, 2023

To Shareholders with Voting Rights:

Shojiro Takahashi
President
THE SHIGA BANK, LTD.
1-38, Hamamachi, Otsu,
Shiga, Japan

**NOTICE OF CONVOCATION OF
THE 136th ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Dear Shareholders:

We would like to express our appreciation for your continued support and patronage.

We are pleased to announce that the 136th Annual General Meeting of Shareholders of THE SHIGA BANK, LTD. (the “Bank”) will be held for the purposes as described below.

In convening this Meeting, the Bank has taken measures for electronic provision of the information contained in the Reference Documents for the General Meeting of Shareholders (matters subject to electronic provision) and posted the matters subject to electronic provision on the following Bank’s website as the “NOTICE OF CONVOCATION OF THE 136th ANNUAL GENERAL MEETING OF SHAREHOLDERS” and the “Other matters subject to electronic provision for THE 136th ANNUAL GENERAL MEETING OF SHAREHOLDERS (Matters for Which Document Provision is Omitted).” Please access the Bank’s website shown below to check this information.

The Bank’s website: <https://www.shigagin.com/investor> (only available in Japanese)

Matters subject to electronic provision are also posted on the Tokyo Stock Exchange (TSE) website shown below, in addition to the above website. Please access the TSE website (Listed Company Search) shown below, enter the Issue name “THE SHIGA BANK,LTD.” or the Bank’s securities code “8366,” and search. Select “Basic information,” “Documents for public inspection/PR information,” and then “Notice of General Shareholders Meeting /Informational Materials for a General Shareholders Meeting” in that order and see the relevant information.

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

If you are unable to attend the meeting, you can exercise your voting rights via electromagnetic means (the Internet) or by writing. Please review the Reference Documents for the General Meeting of Shareholders (described hereinafter) and exercise your voting rights by Monday, June 26, 2023 at 5:00 p.m. Japan time.

- 1. Date and Time:** Tuesday, June 27, 2023 at 10:00 a.m. Japan time
- 2. Place:** 2F Hall, Head Office of the Bank, 1-38, Hamamachi, Otsu, Shiga, Japan
- 3. Meeting Agenda:**
- Matters to be reported:**
1. The Business Report and Consolidated Financial Statements for the Bank's 136th Fiscal Year (from April 1, 2022 to March 31, 2023) and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Audit & Supervisory Board
 2. Non-Consolidated Financial Statements for the Bank's 136th Fiscal Year (from April 1, 2022 to March 31, 2023)

Proposals to be resolved:

- Proposal No. 1:** Appropriation of Surplus
- Proposal No. 2:** Partial Amendments to the Articles of Incorporation
- Proposal No. 3:** Election of Nine (9) Directors

Guidance for Exercising Your Voting Rights

Exercise of voting rights via electromagnetic means (the Internet)

Please access the website for the exercise of voting rights (<https://evote.tr.mufg.jp/>) designated by the Bank and exercise your voting rights by following the on-screen guidance.

Exercise deadline: 5:00 p.m., Monday, June 26, 2023

Please see pages 4 and 5 for details.

Exercise of voting rights in writing

Please indicate your vote for or against each proposal on the enclosed Voting Rights Exercise Form and return the form so that it will arrive no later than the deadline for exercise.

If you indicate neither for nor against each proposal on the Voting Rights Exercise Form, it shall be treated as a vote for.

Exercise deadline: 5:00 p.m., Monday, June 26, 2023 arrival

Exercise of voting rights by attending the Meeting in person

If attending the Meeting in person, please submit the enclosed Voting Rights Exercise Form at the reception desk.

Time and date: Tuesday, June 27, 2023 at 10:00 a.m.

- (1) If you vote both via electromagnetic means (the Internet) and in writing (Voting Rights Exercise Form), the vote placed via electromagnetic means (the Internet) will be deemed valid.
- (2) If you exercise your vote multiple times via electromagnetic means (the Internet), the last vote exercised will be deemed valid.

End

1. Please note that persons other than shareholders, including proxies and their companions who are not shareholders, are not permitted to attend the General Meeting. When exercise your voting rights by proxy as stipulated in the Articles of Incorporation, please understand that the proxy must submit documentation proving power of attorney (a letter of attorney, etc.).
2. Pursuant to laws and regulations as well as Article 17 of the Articles of Incorporation of the Bank, of the matters subject to electronic provision, the following items are not provided in the document delivered to shareholders who have made written request.
 - 1) "Liability Limitation Agreements," "Indemnity Agreements," and "Matters Concerning Directors and Officers Liability Insurance Agreements" in the "Matters Concerning Company Officers (Director, Accounting Advisor, Audit & Supervisory Board Member, and Executive Officer)" and "Matters Concerning Outside Directors," "Matters Concerning Shares of the Bank," "Matters Concerning Stock Acquisition Rights, etc. of the Bank," "Matters Concerning Accounting Auditors," "Basic Policy Concerning Persons Who Control the Decisions on the Bank's Financial and Business Policies," "Overview of the System to Ensure the Appropriateness of Business and the Operational Status of the System," "Matters Concerning Specified Wholly Owned Subsidiaries," "Matters Concerning Transactions with the Parent Company," "Matters Concerning Accounting Advisor," and "Others" of the Business Report
 - 2) "Consolidated Statement of Changes in Shareholders' Equity" and "Notes to the Consolidated Financial Statements" of the Consolidated Financial Statements
 - 3) "Non-consolidated Statement of Changes in Shareholders' Equity" and "Notes to the Non-consolidated Financial Statements" of the Non-consolidated Financial Statements

The Business Reports audited by the Audit & Supervisory Board and the Consolidated Financial Statements and the Non-consolidated Financial Statements audited by the Audit & Supervisory Board and Accounting Auditor include the attached documents in this Notice of Convocation and the abovementioned matters in 1), 2), and 3). Those items listed above are posted on the Bank's website (<https://www.shigagin.com/investor/>).

3. Any updates to the matters subject to electronic provision will be posted, in both versions, prior to and after the revisions, on the Bank's website (<https://www.shigagin.com/investor/>) and the TSE website (<https://www2.jpx.co.jp/tseHpFront/JJK010010Action.do?Show=Show>).

4. The officers and employees of the Bank will implement a semiformal dress code (“Eco - style”) on the day of the meeting as a part of measures to prevent Global Warming, and as such we would like to ask shareholders to follow the same dress code when attending.

Reference Documents for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Appropriation of Surplus

The Bank will strive to ensure the soundness and transparency of its management based on the principle of "co-existence and co-prosperity with the regional community." At the same time, in preparation for an increasingly challenging business environment and for future investments, the Bank will enhance our internal reserves and financial position. While strengthening the Bank's operations, the Bank will continue to pay stable dividends to the Bank's shareholders and return them to shareholders as much as possible. The Bank's basic policy is to return profits to shareholders.

Based on this policy, the Bank aims to return profits to shareholders with respect to year-end dividends. To this end, the Bank have decided to pay an ordinary dividend of 40 yen, taking into account the business results of the fiscal year under review, and other appropriations of surplus. The Bank proposes to pay the following dividends:

1. Matters concerning year-end dividends
 - (1) Type of dividend property
Cash
 - (2) Matters concerning the allotment of dividend property and the total amount
40 yen per share of common stock, for a total amount of 1,899,079,640 yen
(Reference) As 40 yen per share was paid in December 2022 as an interim dividend,
dividends to be paid for the full year amount to 80 yen per share.
 - (3) Effective date of distribution of surplus
June 28, 2023
2. Other matters concerning the appropriation of surplus
 - (1) Item and the amount of surplus to be increased
General reserve 10,300,000,000 yen
 - (2) Item and amount of surplus to be decreased
Retained earnings brought forward 10,300,000,000 yen

Proposal No. 2: Partial Amendments to the Articles of Incorporation

1. Reasons for amendments

In order to establish a management structure that enhances corporate governance and enables prompt response to changes in the business environment, the term of office of Directors stipulated in Article 22, Paragraph 1 of the current Articles of Incorporation shall be shortened from two years to one year.

2. Details of amendments

The details of the amendments are as follows.

(Underlined portions are amended.)

Current Articles of Incorporation	Proposed Amendments
<p>(Term of Office)</p> <p>Article 22 The term of office of Directors shall expire at the close of the Annual General Meeting of Shareholders concerning to the last business year that ends within <u>two (2)</u> year after their election.</p> <p>2. <Text omitted></p>	<p>(Term of Office)</p> <p>Article 22 The term of office of Directors shall expire at the close of the Annual General Meeting of Shareholders concerning to the last business year that ends within <u>one (1)</u> year after their election.</p> <p>2. <Unchanged></p>

Proposal No. 3: Election of Nine (9) Directors

The term of office of all eight (8) Directors will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of nine (9) Directors, including one (1) additional Director to strengthen the Bank's management structure, is proposed.

The candidates for Directors are as follows:

No.	Name		Current Position at the Bank
1	Shojiro Takahashi	Reappointment	President
2	Shinya Kubota	Reappointment	Senior Managing Director
3	Takahiro Saito	Reappointment	Managing Director
4	Katsuyoshi Horiuchi	Reappointment	Managing Director
5	Hidekazu Toda	New appointment	Managing Executive Officer
6	Yoshinori Endo	New appointment	Managing Executive Officer
7	Minako Takeuchi	Reappointment Outside Director	Director
8	Rikiya Hattori	Reappointment Outside Director	Director
9	Sawaichiro Kamata	Reappointment Outside Director	Director

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
1	<div style="border: 1px solid black; display: inline-block; padding: 2px;">Reappointment</div> Shojiro Takahashi (Aug. 20, 1956)	Apr. 1979 Joined the Bank Jun. 2006 General Manager of Business Promotion Dept. Jun. 2008 Director and General Manager of Business Promotion Dept. Jun. 2009 Director and General Manager of Kyoto Branch Jun. 2011 Managing Director Jun. 2014 Senior Managing Director Jun. 2015 Deputy President Apr. 2016 President (current position) In charge of Audit & Inspection Dept.	28,219
		<Reasons for nomination as a candidate for Director> In addition to experience as a General Manager at branch offices, Mr. Shojiro Takahashi has a wealth of operational experience through participation in the Business Promotion Dept., the General Planning Dept., the Audit & Inspection Dept., etc. at Headquarters, and a deep understanding of overall business operations. Due to the above, the Bank has judged that he has the knowledge, experience, and sufficient social credibility to execute corporate management of banks in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Director.	
2	<div style="border: 1px solid black; display: inline-block; padding: 2px;">Reappointment</div> Shinya Kubota (Dec. 2, 1962)	Apr. 1986 Joined the Bank Jun. 2015 General Manager of General Planning Dept. Jun. 2017 Director and General Manager of General Planning Dept. Jun. 2018 Managing Director Jun. 2020 Senior Managing Director (current position) In charge of Secretariat, Administration Dept., and Computer System Dept.	12,235
		<Reasons for nomination as a candidate for Director> In addition to experience as a General Manager at branch offices, Mr. Shinya Kubota has a wealth of operational experience through participation in the General Planning Dept., the Administration Dept., the Computer System Dept., etc. at Headquarters, and a deep understanding of overall business operations. Due to the above, the Bank has judged that he has the knowledge, experience, and sufficient social credibility to execute corporate management of banks in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Director.	

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
3	<u>Reappointment</u> Takahiro Saito (Feb. 16, 1961)	Apr. 1983 Joined the Bank Feb. 2014 General Manager of Credit Supervision Dept. Jun. 2014 Director and General Manager of Credit Supervision Dept. Jun. 2017 Managing Director (current position) In charge of General Planning Dept. and Credit Supervision Dept.	13,130
	<Reasons for nomination as a candidate for Director> In addition to experience as a General Manager at branch offices, Mr. Takahiro Saito has a wealth of operational experience through participation in the Credit Supervision Dept., the General Planning Dept., etc. at Headquarters, and a deep understanding of overall business operations. Due to the above, the Bank has judged that he has the knowledge, experience, and sufficient social credibility to execute corporate management of banks in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Director.		
4	<u>Reappointment</u> Katsuyoshi Horiuchi (Aug. 6, 1964)	Apr. 1987 Joined the Bank Jun. 2014 General Manager of Assets & Liabilities Managing Dept. Jun. 2017 Executive Officer and General Manager of Business Promotion Dept. Jun. 2019 Director and General Manager of Kyoto Branch Jun. 2021 Managing Director and General Manager of Financial Markets & International Dept. Feb. 2022 Managing Director (current position) In charge of Business Promotion Dept. and Financial Markets & International Dept.	6,550
	<Reasons for nomination as a candidate for Director> In addition to experience as a General Manager at branch offices, Mr. Katsuyoshi Horiuchi has a wealth of operational experience through participation in the Assets & Liabilities Managing Dept. and the Business Promotion Dept., the Financial Markets & International Dept., etc. at Headquarters, and a deep understanding of overall business operations. Due to the above, the Bank has judged that he has the knowledge, experience, and sufficient social credibility to execute corporate management of banks in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Director.		
5	<u>New appointment</u> Hidekazu Toda (Feb. 22, 1968)	Apr. 1990 Joined the Bank Jun. 2020 Executive Officer and General Manager of Administration Dept. Jun. 2021 Managing Executive Officer and General Manager of Administration Dept. (current position)	600
	<Reasons for nomination as a candidate for Director> In addition to experience as a General Manager at branch offices, Mr. Hidekazu Toda has a wealth of operational experience through participation in the Administration Dept., etc. at Headquarters, and a deep understanding of overall business operations. Due to the above, the Bank has judged that he has the knowledge, experience, and sufficient social credibility to execute corporate management of banks in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Director.		

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
6	<div style="border: 1px solid black; padding: 2px;">New appointment</div> Yoshinori Endo (Feb. 10, 1969)	Apr. 1991 Joined the Bank Jun. 2019 General Manager of General Affairs Dept. Jun. 2020 Executive Officer and General Manager of General Affairs Dept. Jun. 2021 Managing Executive Officer and General Manager of Kyoto Branch	2,300
	<Reasons for nomination as a candidate for Director> In addition to experience as a General Manager at branch offices, Mr. Yoshinori Endo has a wealth of operational experience through participation in the General Affairs Dept., etc. at Headquarters, and a deep understanding of overall business operations. Due to the above, the Bank has judged that he has the knowledge, experience, and sufficient social credibility to execute corporate management of banks in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Director.		
7	<div style="border: 1px solid black; padding: 2px;">Reappointment</div> <div style="border: 1px solid black; padding: 2px;">Outside Director</div> Minako Takeuchi (Jan. 17, 1961)	Apr. 1983 Joined NEC Corporation Dec. 2002 Retired from NEC Corporation Jan. 2003 Joined STANTON CHASE INTERNATIONAL Jun. 2013 Retired from STANTON CHASE INTERNATIONAL Aug. 2013 Representative Director, TM Future Corporation (current position) Jun. 2019 Outside Director, the Bank (current position) Jun. 2020 Outside Director, Nihon M&A Center Inc. (currently Nihon M&A Center Holdings Inc.) (current position) Jun. 2022 Outside Director, Mitsubishi Steel Mfg. Co., Ltd. (current position) (Significant concurrent positions) Representative Director, TM Future Corporation Outside Director, Nihon M&A Center Holdings Inc. Outside Director, Mitsubishi Steel Mfg. Co., Ltd.	0
	<Reasons for nomination as a candidate for Outside Director and expected role> Ms. Minako Takeuchi has a wealth of experience and a wide range of insight in overall management as Representative Director at TM Future Corporation, Outside Director at Nihon M&A Center Holdings Inc., and Outside Director at Mitsubishi Steel Mfg. Co., Ltd., and thus the Bank has nominated her as a candidate for Outside Director. After her appointment, the Bank expects that she will utilize such experience and knowledge to supervise management from a standpoint independent from the management team and contribute to the sustainable growth and enhancement of the corporate value of the Bank.		

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
8	<div style="border: 1px solid black; padding: 2px; display: inline-block; margin-bottom: 5px;">Reappointment</div> <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-bottom: 5px;">Outside Director</div> Rikiya Hattori (Feb. 3, 1954)	Apr. 1978 Joined Sumitomo Trust & Banking Co. Ltd. (currently Sumitomo Mitsui Trust Bank, Limited) Apr. 2012 Director, Senior Managing Executive Officer, Sumitomo Mitsui Trust Bank, Limited Apr. 2013 Deputy President Executive Officer, Sumitomo Mitsui Trust Holdings, Inc. Deputy President, Sumitomo Mitsui Trust Bank, Limited Jun. 2015 Deputy President, Sumitomo Mitsui Trust Holdings, Inc. Apr. 2017 Director, Sumitomo Mitsui Trust Holdings, Inc. Deputy Chairman, Sumitomo Mitsui Trust Bank, Limited Jun. 2017 Retired from Director, Sumitomo Mitsui Trust Holdings, Inc. Apr. 2018 Executive Advisor, Sumitomo Mitsui Trust Bank, Limited Chairman, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. Jun. 2018 Corporate Auditor, SUMITOMO DENSETSU CO., LTD. Mar. 2020 Retired from Executive Advisor, Sumitomo Mitsui Trust Bank, Limited Jun. 2020 Outside Director, the Bank (current position) Feb. 2021 Retired from Chairman, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. Jun. 2021 Retired from Corporate Auditor, SUMITOMO DENSETSU CO., LTD. Outside Director, SUMITOMO DENSETSU CO., LTD. (current position) (Significant concurrent positions) Outside Director, SUMITOMO DENSETSU CO., LTD.	0
<Reasons for nomination as a candidate for Outside Director and expected role> Having served as Deputy President and Deputy Chairman of Sumitomo Mitsui Trust Bank, Limited, Mr. Rikiya Hattori has a wealth of experience and a wide range of insight in finance and corporate management, and thus the Bank has nominated him as a candidate for Outside Director. After his appointment, the Bank expects that he will utilize such experience and knowledge to supervise management from a standpoint independent from the management team and contribute to the sustainable growth and enhancement of the corporate value of the Bank.			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
9	<div style="border: 1px solid black; padding: 2px; width: fit-content; margin-bottom: 5px;">Reappointment</div> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin-bottom: 5px;">Outside Director</div> Sawaichiro Kamata (Apr. 20, 1960)	Apr. 1984 Joined Bank of Japan Jul. 2012 General Manager of Kyoto Branch, Bank of Japan Jun. 2015 Retired from Bank of Japan Jul. 2015 Senior Advisor of Policy Making Headquarters, Japan Securities Dealers Association Jul. 2017 Joint General Manager of Administration Headquarters (Chief Information Officer and Chief Risk Officer), Japan Securities Dealers Association Jun. 2021 Retired from Japan Securities Dealers Association Outside Director, the Bank (current position)	0
<Reasons for nomination as a candidate for Outside Director and expected role> Mr. Sawaichiro Kamata has a wealth of experience and a wide range of insight in finance accumulated at the Bank of Japan and the Japan Securities Dealers Association, and thus the Bank has nominated him as a candidate for Outside Director. After his appointment, the Bank expects that he will utilize such experience and knowledge to supervise management from a standpoint independent from the management team and contribute to the sustainable growth and enhancement of the corporate value of the Bank.			

(Notes)

1. There are no special interest relationships between each candidate for Director and the Bank.
2. Ms. Minako Takeuchi, Mr. Rikiya Hattori, and Mr. Sawaichiro Kamata are candidates for Outside Directors. Additionally, the Bank has designated Ms. Minako Takeuchi, Mr. Rikiya Hattori, and Mr. Sawaichiro Kamata as independent Director pursuant to provisions of the Tokyo Stock Exchange and registered them to the same Exchange.
3. There are ordinary banking transactions and M&A intermediation-related transactions between the Bank and Nihon M&A Center Inc., a subsidiary of Nihon M&A Center Holdings Inc. where Ms. Minako Takeuchi serves as an Outside Director. There are also ordinary banking transactions between the Bank and Mitsubishi Steel Mfg. Co., Ltd., of which Ms. Minako Takeuchi is an Outside Director. The transactions with each organization for the fiscal year ended March 31, 2023 accounted for less than 1% of the Bank's consolidated gross operating income for the most recent fiscal year, which meets the criteria for independence (page 14).
4. Nihon M&A Center Holdings Inc. where Ms. Minako Takeuchi serves as an Outside Director, announced that its subsidiary, Nihon M&A Center Inc. has found inaccurate internal reporting regarding the attribution period of sales in December 2021. Nihon M&A Center Holdings Inc. has revised said inaccurate accounting in its quarterly securities reports since the first quarter of the fiscal year ended March 31, 2021 and other financial reports. Ms. Minako Takeuchi was unaware of the fact until the event was discovered; she has been regularly raising awareness of ensuring compliance. Since its discovery, Ms. Minako Takeuchi has performed her duties to prevent recurrence through providing recommendations for analysis and clarification of the cause of the event, responsibility and disciplinary measures for the officers, and measures to prevent recurrence.
5. Ms. Minako Takeuchi's term of office as Outside Director will be four years at the conclusion of this General Meeting of Shareholders.
6. Mr. Rikiya Hattori's term of office as Outside Director will be three years at the conclusion of this General Meeting of Shareholders.
7. Mr. Sawaichiro Kamata's term of office as Outside Director will be two years at the conclusion of this General Meeting of Shareholders.
8. Liability Limitation Agreements with Outside Directors are as follows:
 The Bank has stipulated in the Articles of Incorporation to allow for the conclusion of agreements with Outside Directors that limit their liability for damages to a certain range. Based on this stipulation, the Bank has entered into a Liability Limitation Agreement with Ms. Minako Takeuchi, Mr. Rikiya Hattori, and Mr. Sawaichiro Kamata.
 If the elections of Ms. Minako Takeuchi, Mr. Rikiya Hattori, and Mr. Sawaichiro Kamata are approved as proposed, the Bank plans to continue the Liability Limitation Agreement with them.
 Overview of the agreement is as follows:
 - If an Outside Director is held liable for damages set forth in Article 423, Paragraph 1 of the Companies Act without willful misconduct or gross negligence, he/she will be responsible for such

liability to the extent of the amount set forth by laws and regulations or 10 million yen, whichever is greater.

9. The Bank has entered into the Directors and Officers Liability Insurance Agreement (D&O Insurance) to insure its Directors against assuming liability for their execution of duties, or receiving a claim for the pursuit of such liability. If the candidates are appointed as Director, each of them will be insured under the Insurance Agreement, which is to be renewed during their terms of office.

<Reference>

■ Composition and Skill Matrix of the Board of Directors after the conclusion of this Ordinary General Meeting of Shareholders

If Proposal No.3 is approved as proposed, the composition of the Board of Directors and the skills, experience, and knowledge possessed by each Director are as follows. The percentage of Outside Directors on the Board of Directors is 33.3%.

Name		Expertise and Experience							
		Management Strategy	SDGs/ESG Sustainability	Business Strategy	Market Operation	Risk Management	Financial Strategy/ Risk Supervision	HR & Diversity	DX & ICT Strategy
Director	Shojiro Takahashi	●	●	●		●		●	
	Shinya Kubota	●	●				●	●	●
	Takahiro Saito	●	●	●		●	●		
	Katsuyoshi Horiuchi	●		●	●	●	●		
	Hidekazu Toda	●				●			●
	Yoshinori Endo		●	●		●			
Outside Director	Minako Takeuchi	●	●					●	●
	Rikiya Hattori	●		●		●			
	Sawaichiro Kamata	●			●	●			●

* This table does not show all of the skills possessed by each Director.

■ Criteria for Independence

Outside Directors and Outside Audit & Supervisory Board Members are considered to be independent if none of the following applies.

- (1) A person involved in the execution of business at a Group Company of the Bank
 - (2) A person for whom the Bank is a primary business partner ^{*1} or a person engaged in business execution of such person, or a primary business partner of the Bank ^{*2} or a person engaged in business execution of such business partner
 - (3) A consultant, accounting specialist, or legal specialist that receives a significant amount of monetary compensation or other assets from the Bank, aside from executive remuneration
 - (4) A person to which (1) to (3) above applied at a recent time
 - (5) A relative of a person to which any of (1) to (4) above applies (excluding insignificant persons)
- *1. A business partner who earned 1% or more of its consolidated net sales from the Bank in the most recent fiscal year.
- *2. A business partner whose payments to the Bank account for 1% or more of the Bank's consolidated gross operating income in the most recent fiscal year