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(Securities Code: 8366)  
June 2, 2026

**To Shareholders with Voting Rights:**

Shinya Kubota  
President  
THE SHIGA BANK, LTD.  
1-38, Hamamachi, Otsu,  
Shiga, Japan

**NOTICE OF CONVOCATION OF  
THE 139th 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 139th 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 139th ANNUAL GENERAL MEETING OF SHAREHOLDERS” and the “Other matters subject to electronic provision for THE 139th 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 Tuesday, June 23, 2026 at 5:00 p.m. Japan time.

- 1. Date and Time:** Wednesday, June 24, 2026 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 139th 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 Board
  2. Non-Consolidated Financial Statements for the Bank's 139th Fiscal Year (from April 1, 2025 to March 31, 2026)

**Proposals to be resolved:**

- Proposal No. 1:** Appropriation of Surplus
- Proposal No. 2:** Election of Ten (10) Directors
- Proposal No. 3:** Election of One (1) Audit & Supervisory Board Member
- Proposal No. 4:** Election of One (1) Substitute Audit & Supervisory Board Member

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 exercising 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. The Audit & Supervisory Board and Accounting Auditor have audited the documents subject for the audit, including the following matters.
  - 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 StatementsThose 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.

## **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., Tuesday, June 23, 2026

### **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., Tuesday, June 23, 2026 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: Wednesday, June 24, 2026 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

# Reference Documents for the General Meeting of Shareholders

## Proposals and References

### Proposal No. 1: Appropriation of Surplus

The Bank strives to serve our purpose of “Bring the region happiness through ‘Sampo yoshi,’” and our basic policy is to return profits to shareholders as much as possible based on the capital policy, “Sampo yoshi,” which manages soundness, growth investment, and shareholder return in a balanced manner.

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 75 yen, taking into account the business results of the fiscal year under review, and 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  
75 yen per share of common stock, for a total amount of 3,448,190,550 yen  
(Reference) As 65 yen per share was paid in December 2025 as an interim dividend,  
dividends to be paid for the full year amount to 140 yen per share.
  - (3) Effective date of distribution of surplus  
June 25, 2026
2. Other matters concerning the appropriation of surplus
  - (1) Item and the amount of surplus to be increased  
General reserve 7,300,000,000 yen
  - (2) Item and amount of surplus to be decreased  
Retained earnings brought forward 7,300,000,000 yen



**Proposal No. 2:** Election of Ten (10) Directors



The term of office of all nine (9) Directors will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of ten (10) Directors is proposed.



The candidates for Directors are as follows:


No.	Name	Current Position at the Bank	Attendance at Board of Directors Meetings in FY2025
1	Shinya Kubota <input type="text" value="Reappointment"/> <input type="text" value="Male"/>	President	12/12 (100%)
2	Katsuyoshi Horiuchi <input type="text" value="Reappointment"/> <input type="text" value="Male"/>	Director and Senior Managing Executive Officer	12/12 (100%)
3	Hidekazu Toda <input type="text" value="Reappointment"/> <input type="text" value="Male"/>	Director and Managing Executive Officer	12/12 (100%)
4	Yoshinori Endo <input type="text" value="Reappointment"/> <input type="text" value="Male"/>	Director and Managing Executive Officer	12/12 (100%)
5	Nobuyuki Tanaka <input type="text" value="Reappointment"/> <input type="text" value="Male"/>	Director and Managing Executive Officer	12/12 (100%)
6	Masaaki Hiranuma <input type="text" value="New appointment"/> <input type="text" value="Male"/>	Senior Manager of General Planning Dept. and Senior Manager of Computer Systems Dept.	—
7	Minako Takeuchi <input type="text" value="Reappointment"/> <input type="text" value="Outside Director"/> <input type="text" value="Female"/> <input type="text" value="Independent"/>	Director	12/12 (100%)
8	Rikiya Hattori <input type="text" value="Reappointment"/> <input type="text" value="Outside Director"/> <input type="text" value="Male"/> <input type="text" value="Independent"/>	Director	12/12 (100%)
9	Sawaichiro Kamata <input type="text" value="Reappointment"/> <input type="text" value="Outside Director"/> <input type="text" value="Male"/> <input type="text" value="Independent"/>	Director	12/12 (100%)
10	Mikiyo Niizeki <input type="text" value="New appointment"/> <input type="text" value="Outside Director"/> <input type="text" value="Female"/> <input type="text" value="Independent"/>	—	—


No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
1	 <p data-bbox="225 546 395 577">Reappointment</p> <p data-bbox="277 591 343 622">Male</p> <p data-bbox="225 645 395 703">Shinya Kubota (Dec. 2, 1962)</p> <p data-bbox="193 741 427 846">Number of years served as Director: 9 years (As of the conclusion of this General Meeting)</p>	<p data-bbox="459 271 1289 495">           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            Jun. 2023 President (current position)            In charge of Audit &amp; Inspection Dept.         </p>	15,890
<p data-bbox="188 853 1289 1061">           &lt;Reasons for nomination as a candidate for Director&gt;            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 Audit &amp; 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.         </p>			


No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
2	 <div style="border: 1px solid black; padding: 2px; display: inline-block;">Reappointment</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Male</div> Katsuyoshi Horiuchi (Aug. 6, 1964)  Number of years served as Director: 7 years (As of the conclusion of this General Meeting)	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 Jun. 2024 Senior Managing Director Jun. 2025 Director and Senior Managing Executive Officer (current position) In charge of General Affairs Dept., Personnel Affairs Dept. and Financial Markets & International Dept.	9,140
<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 General Affairs Dept., Personnel Affairs Dept. and 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.			
3	 <div style="border: 1px solid black; padding: 2px; display: inline-block;">Reappointment</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Male</div> Hidekazu Toda (Feb. 22, 1968)  Number of years served as Director: 3 years (As of the conclusion of this General Meeting)	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. Jun. 2023 Managing Director Jun. 2025 Director and Managing Executive Officer (current position) In charge of Assets & Liabilities Managing Dept. and Secretariat	2,942
<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 Assets & Liabilities Managing 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
4	 <p data-bbox="228 562 402 591">Reappointment</p> <p data-bbox="284 598 346 627">Male</p> <p data-bbox="228 645 402 719">Yoshinori Endo (Feb. 10, 1969)</p> <p data-bbox="199 752 430 857">Number of years served as Director: 3 years (As of the conclusion of this General Meeting)</p>	<p data-bbox="467 275 1257 622">           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            Jun. 2023 Managing Director            Jun. 2025 Director and Managing Executive Officer (current position)            In charge of General Planning Dept. and Administration Dept.         </p>	4,642
<p data-bbox="199 880 1257 1084">&lt;Reasons for nomination as a candidate for Director&gt;            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 Planning Dept. and 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.</p>			
5	 <p data-bbox="225 1386 399 1415">Reappointment</p> <p data-bbox="280 1422 343 1451">Male</p> <p data-bbox="209 1480 414 1554">Nobuyuki Tanaka (Dec. 14, 1967)</p> <p data-bbox="193 1588 430 1693">Number of years served as Director: 2 years (As of the conclusion of this General Meeting)</p>	<p data-bbox="467 1099 1257 1541">           Apr. 1990 Joined the Bank            Jun. 2019 Executive Officer and General Manager of Osaka Branch            Jun. 2020 Executive Officer and General Manager of Credit Supervision Dept.            Jun. 2021 Managing Executive Officer and General Manager of Credit Supervision Dept.            Jun. 2022 Managing Executive Officer and General Manager of Audit &amp; Inspection Dept.            Jun. 2024 Managing Director            Jun. 2025 Director and Managing Executive Officer (current position)            In charge of Credit Supervision Dept. and Computer System Dept.         </p>	4,668
<p data-bbox="193 1697 1257 1906">&lt;Reasons for nomination as a candidate for Director&gt;            In addition to experience as a General Manager at branch offices, Mr. Nobuyuki Tanaka has a wealth of operational experience through participation in the Credit Supervision Dept. and 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.</p>			

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; display: inline-block;">New appointment</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Male</div> Masaaki Hiranuma (Mar. 8, 1974)  Number of years served as Director: —	Apr. 1997    Joined the Bank Jun. 2024    General Manager of General Planning Dept. Jun. 2025    Senior Manager of General Planning Dept. and Senior Manager of Computer Systems Dept. (current position)	1,043
<Reasons for nomination as a candidate for Director> In addition to experience as a General Manager at branch offices, Mr. Masaaki Hiranuma has a wealth of operational experience through participation in the General Planning Dept. and 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.			
7	 <div style="border: 1px solid black; padding: 2px; display: inline-block;">Reappointment</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Outside Director</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Independent</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Female</div> Minako Takeuchi (Jan. 17, 1961)  Number of years served as Director: 7 years (As of the conclusion of this General Meeting)	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	 <p>Reappointment Outside Director Independent Male</p> <p>Rikiya Hattori (Feb. 3, 1954)</p> <p>Number of years served as Director: 6 years (As of the conclusion of this General Meeting)</p>	<p>Apr. 1978 Joined Sumitomo Trust &amp; Banking Co. Ltd. (currently Sumitomo Mitsui Trust Bank, Limited)</p> <p>Apr. 2012 Director, Senior Managing Executive Officer, Sumitomo Mitsui Trust Bank, Limited</p> <p>Apr. 2013 Deputy President Executive Officer, Sumitomo Mitsui Trust Holdings, Inc. Deputy President, Sumitomo Mitsui Trust Bank, Limited</p> <p>Jun. 2015 Deputy President, Sumitomo Mitsui Trust Holdings, Inc.</p> <p>Apr. 2017 Director, Sumitomo Mitsui Trust Holdings, Inc. Deputy Chairman, Sumitomo Mitsui Trust Bank, Limited</p> <p>Jun. 2017 Retired from Director, Sumitomo Mitsui Trust Holdings, Inc.</p> <p>Apr. 2018 Executive Advisor, Sumitomo Mitsui Trust Bank, Limited Chairman, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.</p> <p>Jun. 2018 Corporate Auditor, SUMITOMO DENSETSU CO., LTD.</p> <p>Mar. 2020 Retired from Executive Advisor, Sumitomo Mitsui Trust Bank, Limited</p> <p>Jun. 2020 Outside Director, the Bank (current position)</p> <p>Feb. 2021 Retired from Chairman, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.</p> <p>Jun. 2021 Full-time Corporate Auditor, Reiwa Accounting Holdings Co., Ltd. Retired from Corporate Auditor, SUMITOMO DENSETSU CO., LTD. Outside Director, SUMITOMO DENSETSU CO., LTD. (current position)</p> <p>Jun. 2025 Retired from Full-time Corporate Auditor, Reiwa Accounting Holdings Co., Ltd.</p> <p>(Significant concurrent positions) Outside Director, SUMITOMO DENSETSU CO., LTD.</p>	0
<p>&lt;Reasons for nomination as a candidate for Outside Director and expected role&gt; 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.</p>			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
9	 <p data-bbox="213 591 399 622">Reappointment</p> <p data-bbox="209 633 403 665">Outside Director</p> <p data-bbox="233 676 379 707">Independent</p> <p data-bbox="272 719 339 750">Male</p> <p data-bbox="193 779 419 853">Sawaichiro Kamata (Apr. 20, 1960)</p> <p data-bbox="188 904 424 1016">Number of years served as Director: 5 years (As of the conclusion of this General Meeting)</p>	<p data-bbox="456 277 596 309">Apr. 1984</p> <p data-bbox="456 309 596 340">Jul. 2012</p> <p data-bbox="456 340 596 371">Jun. 2015</p> <p data-bbox="456 371 596 403">Jul. 2015</p> <p data-bbox="456 432 596 463">Jul. 2017</p> <p data-bbox="456 521 596 553">Jun. 2021</p> <p data-bbox="624 277 1254 584">           Joined Bank of Japan            General Manager of Kyoto Branch, Bank of Japan            Retired from Bank of Japan            Senior Advisor of Policy Making Headquarters, Japan Securities Dealers Association            Joint General Manager of Administration Headquarters (Chief Information Officer and Chief Risk Officer), Japan Securities Dealers Association            Retired from Japan Securities Dealers Association            Outside Director, the Bank (current position)         </p>	0
<p data-bbox="188 1072 1091 1104">&lt;Reasons for nomination as a candidate for Outside Director and expected role&gt;</p> <p data-bbox="188 1104 1273 1276">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.</p>			

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
10	 <p data-bbox="204 573 405 607">New appointment</p> <p data-bbox="204 618 405 651">Outside Director</p> <p data-bbox="233 663 376 696">Independent</p> <p data-bbox="261 707 347 741">Female</p> <p data-bbox="217 752 392 837">Mikiyo Niizeki (Apr. 6, 1968)</p> <p data-bbox="188 887 421 972">Number of years served as Director: —</p>	<p data-bbox="456 277 1267 311">Apr. 2006 Professor of Faculty of Economics, Doshisha University</p> <p data-bbox="456 315 1267 367">Apr. 2010 Professor of Master's Program, Graduate School of Economics, Doshisha University</p> <p data-bbox="456 371 1267 427">Apr. 2014 Professor of Doctoral Program, Graduate School of Economics, Doshisha University (current position)</p> <p data-bbox="456 432 1267 488">Apr. 2016 Dean of Faculty of Economics and Graduate School of Economics, Doshisha University</p> <p data-bbox="456 492 1267 580">Apr. 2019 Head of Research Promotion Division, Doshisha University Organization for Research Initiatives and Development</p> <p data-bbox="456 584 1267 640">Apr. 2020 Vice President and Head of Center for Learning Support and Faculty Development, Doshisha University</p> <p data-bbox="456 645 1267 678">Apr. 2023 Assistant to the President of Doshisha University</p> <p data-bbox="456 683 1267 770">Jun. 2023 Outside Director, Osaka Gas Co., Ltd. (current position) (Significant concurrent positions) Outside Director, Osaka Gas Co., Ltd.</p>	0
<p data-bbox="188 1010 1091 1043">&lt;Reasons for nomination as a candidate for Outside Director and expected role&gt;</p> <p data-bbox="188 1048 1283 1245">Ms. Mikiyo Niizeki has deep expertise in the fields of finance as a university professor, as well as a wealth of experience and a wide range of insight into organizational management gained through experience as an assistant to the president of a university and a track record as an outside director of a company, 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.</p>			

(Notes)

1. The Bank effected a stock split at a ratio of five shares for every one share of common stock on April 1, 2026. The number of shares of the Bank's stock held by each candidate reflects the number of shares prior to the stock split (as of March 31, 2026).
2. There are no special interest relationships between each candidate for Director and the Bank.
3. Ms. Minako Takeuchi, Mr. Rikiya Hattori, Mr. Sawaichiro Kamata, and Ms. Mikiyo Niizeki 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. Furthermore, the Bank intends to designate Ms. Mikiyo Niizeki as an independent Director and register her as such with the Exchange.
4. 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 both organizations for the fiscal year ended March 31, 2026 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 19).
5. 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 has been regularly raising awareness of ensuring compliance as an Outside Director of Nihon M&A Center Holdings Inc. Since its discovery, she has provided recommendations for analysis and clarification

of the cause of the event, responsibility and disciplinary measures for the officers, and measures to prevent recurrence.

6. There are ordinary banking transactions between the Bank and Osaka Gas Co., Ltd. where Ms. Mikiyo Niizeki serves as an Outside Director. The transactions with the organization for the fiscal year ended March 31, 2026 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 19).
7. Ms. Minako Takeuchi's term of office as Outside Director will be seven years at the conclusion of this General Meeting of Shareholders.
8. Mr. Rikiya Hattori's term of office as Outside Director will be six years at the conclusion of this General Meeting of Shareholders.
9. Mr. Sawaichiro Kamata's term of office as Outside Director will be five years at the conclusion of this General Meeting of Shareholders.
10. 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. Furthermore, if the election of Ms. Mikiyo Niizeki is approved as proposed, the Bank plans to enter into a Liability Limitation Agreement with her on the same terms. 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.
11. 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 Annual General Meeting of Shareholders

If Proposal No. 2 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 40%.

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	Shinya Kubota	●				●	●	●	●
	Katsuyoshi Horiuchi	●		●	●		●	●	
	Hidekazu Toda	●				●	●		●
	Yoshinori Endo	●	●	●	●				
	Nobuyuki Tanaka	●		●		●			●
	Masaaki Hiranuma	●	●						●
Outside Director	Minako Takeuchi	●	●					●	●
	Rikiya Hattori	●		●		●	●		
	Sawaichiro Kamata	●			●	●			●
	Mikiyo Niizeki		●		●		●	●	


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

**Proposal No. 3:** Election of One (1) Audit & Supervisory Board Member

The term of Audit & Supervisory Board Member Mr. Hideki Sugie expires at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of one (1) Audit & Supervisory Board Member is proposed.

We have obtained the approval of the Audit & Supervisory Board for this item.

The candidate for Audit & Supervisory Board Member is as follows:

Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
 <p data-bbox="178 904 387 936">New appointment</p> <p data-bbox="252 947 316 978">Male</p> <p data-bbox="185 981 384 1012">Kazuaki Kataoka</p> <p data-bbox="201 1021 368 1052">(Mar. 4, 1968)</p> <p data-bbox="169 1088 400 1167">Number of years served as Audit &amp; Supervisory Board Member: —</p>	<p data-bbox="432 591 1243 808">Apr. 1991 Joined the Bank Jun. 2021 Executive Officer and General Manager of General Affairs Dept. Feb. 2022 Executive Officer and General Manager of Business Promotion Dept. Jun. 2023 Managing Executive Officer and General Manager of Kyoto Branch (current position)</p>	<p data-bbox="1342 1025 1410 1057">1,720</p>
<p data-bbox="169 1263 1251 1491">&lt;Reasons for nomination as a candidate for Audit &amp; Supervisory Board Member&gt; In addition to experience as a General Manager at branch offices, Mr. Kazuaki Kataoka has a wealth of operational experience through participation in the General Affairs Dept. and Business Promotion 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 audit the execution of operations of Directors of the Bank in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Audit &amp; Supervisory Board Member.</p>		

(Notes)

1. The Bank effected a stock split at a ratio of five shares for every one share of common stock on April 1, 2026. The number of shares of the Bank's stock held by the candidate reflects the number of shares prior to the stock split (as of March 31, 2026).
2. There are no special interest relationships between the candidate for Audit & Supervisory Board Member and the Bank.
3. The Bank has entered into the Directors and Officers Liability Insurance Agreement (D&O Insurance) to insure its Audit & Supervisory Board Members against assuming liability for their execution of duties, or receiving a claim for the pursuit of such liability. If the candidate is appointed as Audit & Supervisory Board Member, he will be insured under the Insurance Agreement, which is to be renewed during his terms of office.

<Reference>

■ Composition of Audit & Supervisory Board Members after the conclusion of this Annual General Meeting of Shareholders.

Candidate	Name	Position at the Bank	Attendance at Board of Directors Meetings in FY2025	Attendance at Audit & Supervisory Board Meetings in FY2025
—*	Akio Mukunoki <input type="text" value="Current position"/> <input type="text" value="Male"/>	Full-time Audit & Supervisory Board Member	10/10* (100%)	10/10* (100%)
✓	Kazuaki Kataoka <input type="text" value="New appointment"/> <input type="text" value="Male"/>	Full-time Audit & Supervisory Board Member	—	—
—*	Yasuhito Matsui <input type="text" value="Current position"/> <input type="text" value="Outside Director"/> <input type="text" value="Independent"/> <input type="text" value="Male"/>	Outside Audit & Supervisory Board Member	12/12 (100%)	12/12 (100%)
—*	Kazukiyo Onishi <input type="text" value="Current position"/> <input type="text" value="Outside Director"/> <input type="text" value="Independent"/> <input type="text" value="Male"/>	Outside Audit & Supervisory Board Member	12/12 (100%)	12/12 (100%)

\*The term of office of Audit & Supervisory Board Members is four years. Mr. Akio Mukunoki and Mr. Yasuhito Matsui were elected and appointed at the 138th Annual General Meeting of Shareholders in June 2025, and Mr. Kazukiyo Onishi was elected and appointed at the 137th Annual General Meeting of Shareholders in June 2024.

\*Mr. Akio Mukunoki was newly elected and assumed office at the 138th Annual General Meeting of Shareholders held on June 25, 2025. Therefore, the number of meetings of the Board of Directors and Audit & Supervisory Board attended by him represents the number after he assumed office.


**Proposal No. 4:** Election of One (1) Substitute Audit & Supervisory Board Member

The appointment of Substitute Audit & Supervisory Board Member Mr. Masashi Tanaka, elected at the 135th Annual General Meeting of Shareholders held on June 24, 2022, will lapse at the commencement of this Annual General Meeting of Shareholders. Accordingly, the Bank proposes the advance election of one (1) Substitute Audit & Supervisory Board Member to be ready to fill a vacant position should the number of Outside Audit & Supervisory Board Members fall below the number required by laws and regulations.

Furthermore, the effectiveness of election can be nullified upon approval from the Audit & Supervisory Board and resolution of the Board of Directors, provided that it is before assumption of office.

We have obtained the approval of the Audit & Supervisory Board for this item.

The candidate for Substitute Audit & Supervisory Board Member is as follows:

Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
 <p>Outside Director Independent Male Masashi Tanaka (Nov. 4, 1971)</p>	<p>Oct. 1996 Joined Chuo Audit Corporation (After renaming to ChuoAoyama Audit Corporation followed by MISUZU Audit Corporation, dissolved in July 2007)</p> <p>Apr. 2000 Registered as a certified public accountant</p> <p>Jul. 2007 Joined Kyoto Audit Corporation (currently PricewaterhouseCoopers Japan LLC)</p> <p>Jun. 2008 Retired from Kyoto Audit Corporation (currently PricewaterhouseCoopers Japan LLC)</p> <p>Jul. 2008 Established Masashi Tanaka Certified Public Accountant Office (current position)</p> <p>Sep. 2008 Registered as a certified public tax accountant</p> <p>Jul. 2009 Appointed Member of Umeyama Accounting Firm (current position)</p> <p>Jun. 2018 Substitute Outside Audit &amp; Supervisory Board Member, the Bank (current position)</p> <p>(Significant concurrent positions) Head of Masashi Tanaka Certified Public Accountant Office Member of Umeyama Accounting Firm</p>	<p>100</p>
<p>&lt;Reasons for nomination as a candidate for Substitute Outside Audit &amp; Supervisory Board Member&gt; Mr. Masashi Tanaka has specialized knowledge and a wealth of experience through his involvement in corporate finance as a certified public accountant and certified public tax accountant. Due to the above, the Bank has judged that he has the knowledge, experience and sufficient social credibility to audit the execution of operations of Directors of the Bank in a precise, fair, and efficient manner, and has thus nominated him as a candidate for Substitute Audit &amp; Supervisory Board Member.</p>		

(Notes)

- The Bank effected a stock split at a ratio of five shares for every one share of common stock on April 1, 2026. The number of shares of the Bank's stock held by the candidate reflects the number of shares prior to the stock split (as of March 31, 2026).
- There are no special interest relationships between the candidate for Substitute Audit & Supervisory Board Member and the Bank.
- Mr. Masashi Tanaka is a candidate for Substitute Outside Audit & Supervisory Board Member. Additionally, if Mr. Masashi Tanaka is appointed as Outside Audit & Supervisory Board Member, the Bank plans to designate him as an independent officer pursuant to provisions of the Tokyo Stock Exchange and register him to the same Exchange.
- Liability Limitation Agreements with Outside Audit & Supervisory Board Members are as follows: The Bank has stipulated in the Articles of Incorporation to allow for the conclusion of agreements with Outside Audit & Supervisory Board Members that limit their liability for damages to a certain range. Based on this stipulation, if Mr. Masashi Tanaka is appointed as Outside Audit & Supervisory Board Member, the Bank plans to enter into a captioned Liability Limitation Agreement with him.

Overview of the agreement is as follows:

- If an Outside Audit & Supervisory Board Member is held liable for damages set forth in Article 423, Paragraph 1 of the Companies Act in good faith and without 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.
5. The Bank has entered into the Directors and Officers Liability Insurance Agreement (D&O Insurance) to insure its Audit & Supervisory Board Members against assuming liability for their execution of duties, or receiving a claim for the pursuit of such liability. If the candidate is appointed as Audit & Supervisory Board Member, he will be insured under the Insurance Agreement, which is to be renewed during his terms of office.

<Reference>

■ 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<sup>\*1</sup> or a person engaged in business execution of such person, or a primary business partner of the Bank<sup>\*2</sup> 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

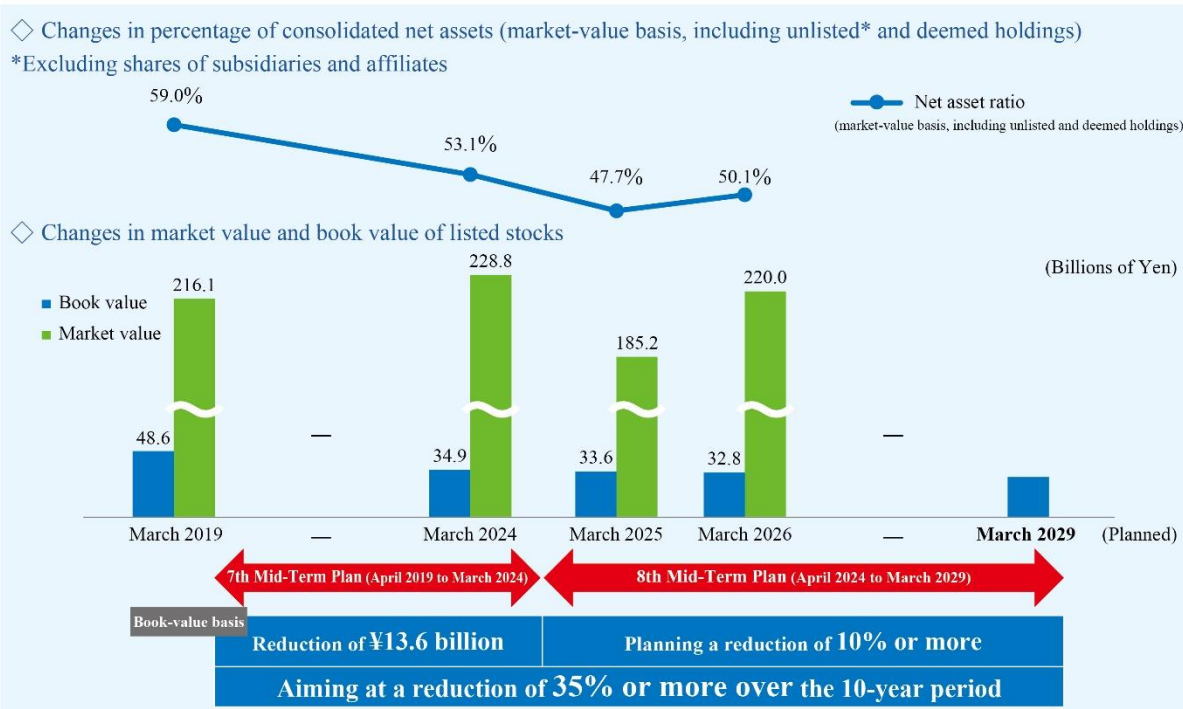
## ■ Initiatives Concerning Cross-shareholdings

### ■ Policy on reduction of cross-shareholdings \*Excluding unlisted shares

We will determine whether to continue any cross-shareholdings in comprehensive consideration of the economic rationality and the relevance of regional economy as well as the capital policy of the Bank, and strive to reduce cross-shareholdings. We will proceed with selling any cross-held shares after thorough discussion with our customers.

### ■ Initiatives on reduction of cross-shareholdings

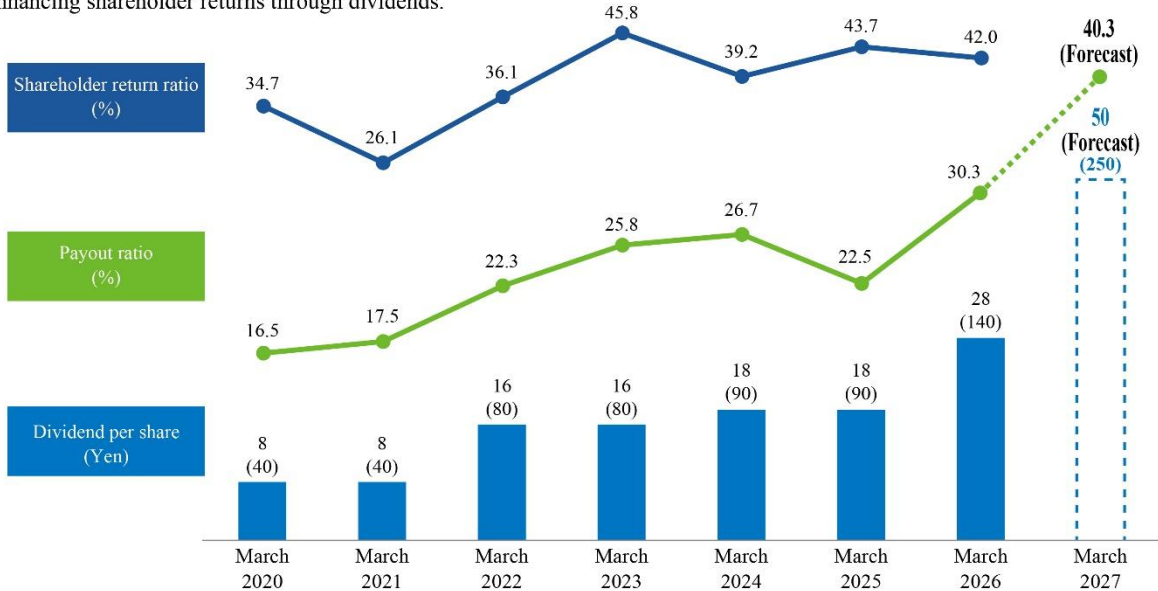
In the 7th Medium-Term Business Plan period (the five-year period from April 2019 to March 2024), we reduced cross-shareholdings by ¥13.6 billion on a book-value basis. In the 8th Medium-Term Business Plan period (the five-year period from April 2024 to March 2029), which started in April 2024, we plan a reduction of 10% or more on a book-value basis.



## Shareholder Return

### Policy on dividends

In May 2026, taking into account the progress of the 8th Medium-Term Business Plan and the outlook for the business environment and capital position, the Bank revised its policy to target a dividend payout ratio of 40% and implement share buybacks flexibly and dynamically in light of the business environment, capital position, and other factors, with the aim of further enhancing shareholder returns through dividends.



The above graph has been restated to reflect dividend amounts adjusted for the stock split implemented on April 1, 2026.

\*Figures in parentheses are pre-split amounts

In May 2026, taking into account the progress of the 8th Medium-Term Business Plan and the outlook for the business environment and capital position, the Bank revised its policy to target a dividend payout ratio of 40% and implement share buybacks flexibly and dynamically in light of the business environment, capital position, and other factors, with the aim of further enhancing shareholder returns through dividends.