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Securities code: 8541

June 12, 2024

(Start date of measures for electronic provision: June 5, 2024)

To Shareholders with Voting Rights:

Yoshinori Nishikawa
President
The Ehime Bank, Ltd.
2-1 Katsuyama-cho, Matsuyama,
Ehime, Japan

**NOTICE OF
THE 120th ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Dear Shareholders:

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

We hereby inform you that the 120th Annual General Meeting of Shareholders of The Ehime Bank, Ltd. (the “Bank”) will be held as described below.

If you are unable to attend the meeting, you can exercise your voting rights in writing or via the Internet. Please review the Reference Documents for the General Meeting of Shareholders below and exercise your voting rights by 5:30 p.m. on Wednesday, June 26, 2024 in accordance with the instructions below.

1. Date and Time: Thursday, June 27, 2024 at 10:00 a.m. Japan time

2. Place: Meeting Hall, 5F, Head Office of the Bank
2-1 Katsuyama-cho, Matsuyama, Ehime, Japan

3. Meeting Agenda:

- Matters to be reported:**
1. Business Report and Non-Consolidated Financial Statements for the Bank’s 120th Fiscal Year (April 1, 2023 - March 31, 2024)
 2. Consolidated Financial Statements for the Bank’s 120th Fiscal Year (April 1, 2023 - March 31, 2024) and results of audits by the Independent Auditor and the Board of Auditors of the Consolidated Financial Statements

Proposals to be resolved:

- Proposal 1:** Appropriation of Surplus
Proposal 2: Election of Eleven (11) Directors
Proposal 3: Election of One (1) Corporate Auditor

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■ Matters regarding measures for electronic provision

The Bank has taken measures for electronic provision of materials for this convocation of General Meeting of Shareholders and have posted matters regarding measures for electronic provision on the following website on the internet.

[the Bank's website]

https://www.himegin.co.jp/english/stockholder/stock_information/general_meeting.html

In addition to the above website, the Bank posted the information on the website below (Tokyo Stock Exchange (TSE) Website).

[TSE Website (TSE Listed Company Search)]

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

(Please enter the Issue name ("Ehime Bank") or Code ("8541"), press Search button and select "Basic Information", "Documents for public inspection/PR information" to confirm the information.)

■ At this General Meeting of Shareholders, regardless of whether a request for delivery of the document has been made, the Bank will send a document that containing the matters regarding measures for electronic provision uniformly.

■ Among the matters regarding measures for electronic provision, the following matters are not included in this convocation notice and the documents attached, in accordance with the provisions of laws and regulations and Article 16 of the Bank's Articles of Incorporation.

(1) Systems for Ensuring the Appropriateness of Operations, and the Operational Status of Such Systems

(2) Non-Consolidated Statements of Changes in Net Assets

(3) Notes to the Non-Consolidated Financial Statements

(4) Consolidated Statements of Changes in Net Assets

(5) Notes to the Consolidated Financial Statements

Accordingly, said document is only a portion of the Business Report, Non-Consolidated Financial Statements and Consolidated Financial Statements audited by the Independent Auditor and the Corporate Auditors in the preparation of the Accounting Audit Report and the Audit Report.

■ If the seats at the meeting hall are fully occupied, shareholders may have to proceed to the second meeting hall, etc. We appreciate your understanding on this matter.

■ Should any revisions be made to the matters regarding measures for electronic provision of materials, the revised versions shall be posted on the aforementioned websites.

■ Any major changes in the operation of the General Meeting of Shareholders will be announced on the Bank's website below.

https://www.himegin.co.jp/english/stockholder/stock_information/general_meeting.html

Reference Documents for the General Meeting of Shareholders

Proposal 1: Appropriation of Surplus

With regard to year-end dividends and the appropriation of other surplus for the 120th term, based on the basic policy of continuously paying stable dividends while enhancing internal reserves, the Bank shall appropriate surplus as follows.

1. Matters regarding year-end dividends
 - (1) Type of dividend property
Cash
 - (2) Matters regarding allocation of dividend property and the total amount thereof
¥17 per share of the Bank's common stock
Total: ¥667,763,944
 - (3) Effective date of dividends of surplus
June 28, 2024
2. Matters regarding appropriation of other surplus
 - (1) Item and amount of surplus to be increased
General reserve
¥3,500,000,000
 - (2) Item and amount of surplus to be decreased
Retained earnings brought forward
¥3,500,000,000

Proposal 2: Election of Eleven (11) Directors

The terms of office for all of the twelve (12) Directors will expire at the conclusion of this General Meeting of Shareholders. Accordingly, the Bank proposes the election of eleven (11) Directors.

The candidates for Director are as follows:

No.	Name	Current positions and responsibilities at the Bank
1	Yoshinori Nishikawa [Reappointment]	President (Representative Director), in charge of supervision of all operations and Audit Department
2	Masamitsu Toyoda [Reappointment]	Senior Managing Director (Representative Director) In charge of Risk Management Department and Administrative Systems Department
3	Toshiyuki Yano [Reappointment]	Managing Director In charge of Planning and Public Relations Department, Securities and International Affairs Department, and General Affairs Department
4	Hisakazu Matsuki [Reappointment]	Managing Director In charge of Customer Service Department and Public Services Furusato Development and Promotion Department
5	Yoshikatsu Akiyama [Reappointment]	Managing Director In charge of Corporate Management Department and Human Resources and Training Department
6	Noriyuki Nakamoto [Reappointment]	Managing Director Solutions Sales Department
7	Shinji Akihiro [New appointment]	Managing Executive Officer General Manager, Customer Service Department
8	Masatomi Manabe [Reappointment] [Outside] [Independent]	Director
9	Chitose Kondo [Reappointment] [Outside] [Independent]	Director
10	Ryuichi Inaba [Reappointment] [Outside] [Independent]	Director
11	Chika Tadokoro [New appointment] [Outside] [Independent]	—

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
1	[Reappointment] Yoshinori Nishikawa (August 4, 1962)	April 1985 Joined the Bank February 2002 General Manager, Morimatsu Branch March 2006 General Manager, Mishima Branch February 2012 Deputy General Manager, Head Office Sales Department and General Manager, Corporate Banking Promotion Department June 2012 Director, General Manager, Head Office Sales Department and General Manager, Prefectural Central Hospital Sub-branch July 2015 Director, General Manager, Tokyo Branch and General Manager, Tokyo Office February 2017 Managing Director June 2017 Senior Managing Director June 2018 President (to present) [Responsibilities] In charge of supervision of all operations and Audit Department	10,800
[Reason for nomination as candidate for Director] Yoshinori Nishikawa had served numerous positions including as General Manager of the Head Office Sales Department and General Manager of Tokyo Branch, and has been serving as Director since 2012. He was appointed President in 2018, and has fulfilled his duties and responsibilities fairly and appropriately as President of the Bank. He has a wealth of experience and a proven track record in bank management, and the Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.			
2	[Reappointment] Masamitsu Toyoda (January 26, 1962)	April 1985 Joined the Bank August 2003 General Manager, Furukawa Branch March 2006 General Manager, Dogo Branch June 2012 General Manager, Human Resources and Training Department June 2016 Director, General Manager, Uwajima Branch and General Manager, Uwajimashinmachi Sub-branch August 2018 Director, General Manager, Administrative Systems Department June 2019 Managing Director June 2023 Senior Managing Director (to present) [Responsibilities] In charge of Risk Management Department and Administrative Systems Department	8,200
[Reason for nomination as candidate for Director] Masamitsu Toyoda has a wealth of business experience, having served as General Manager of branches and General Manager of the Human Resources and Training Department. He has served as Director since 2016, and was appointed Managing Director in 2019 and Senior Managing Director in 2023. He has appropriately fulfilled his duties and responsibilities as Director, and the Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
3	[Reappointment] Toshiyuki Yano (February 13, 1963)	April 1986 Joined the Bank March 2006 General Manager, Furukawa Branch February 2013 General Manager, Planning and Public Relations Department February 2015 General Manager, General Affairs Department June 2018 Director, General Manager, General Affairs Department June 2019 Managing Executive Officer, General Manager, General Affairs Department February 2020 Managing Executive Officer, General Manager, Corporate Management Department and General Manager, General Affairs Department June 2020 Managing Director (to present) [Responsibilities] In charge of Planning and Public Relations Department, Securities and International Affairs Department, and General Affairs Department	16,100
[Reason for nomination as candidate for Director] Toshiyuki Yano has a wealth of business experience, having served numerous positions including as General Manager of a branch, General Manager of the Planning and Public Relations Department, General Manager of the General Affairs Department, and General Manager of the Corporate Management Department, and is well versed in all aspects of the Bank's operations. He was appointed Managing Director in 2020. The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
4	[Reappointment] Hisakazu Matsuki (February 9, 1962)	April 1984 Joined the Bank August 2004 General Manager, Morimatsu Branch August 2007 Assistant General Manager, Head Office Sales Department August 2010 Deputy General Manager, Human Resources and Training Department October 2011 General Manager, Yawatahama Branch February 2015 General Manager, Suehiromachi Branch June 2016 General Manager, Imabari Branch and General Manager, Loan Center (Imabari) June 2017 Director, General Manager, Imabari Branch and General Manager, Loan Center (Imabari) February 2019 Director, General Manager, Head Office Sales Department and General Manager, Prefectural Central Hospital Sub-branch June 2019 Managing Executive Officer, General Manager, Head Office Sales Department and General Manager, Prefectural Central Hospital Sub-branch June 2021 Managing Director (to present) [Responsibilities] In charge of Customer Service Department and Public Services Furusato Development and Promotion Department	4,900
[Reason for nomination as candidate for Director] Hisakazu Matsuki has served numerous positions as General Manager of the Head Office Sales Department and as General Manager of major branches, and also has work experience at the headquarters, and is well versed in all aspects of the Bank's operations. He was appointed Managing Director in 2021. The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
5	<p>[Reappointment]</p> <p>Yoshikatsu Akiyama (December 1, 1968)</p>	<p>April 1991 Joined the Bank</p> <p>February 2009 General Manager, Kume Branch</p> <p>February 2011 Assistant General Manager, Head Office Sales Department</p> <p>February 2014 Deputy General Manager, Tokyo Branch and Deputy General Manager, Tokyo Office</p> <p>August 2017 Deputy General Manager, Head Office Sales Department</p> <p>August 2018 General Manager, Uwajima Branch, General Manager, Uwajimashinmachi Sub-branch, and General Manager, Uwajima Area Center</p> <p>June 2019 Executive Officer, General Manager, Uwajima Branch, General Manager, Uwajimashinmachi Sub-branch, and General Manager, Uwajima Area Center</p> <p>August 2020 Executive Officer, General Manager, Human Resources and Training Department</p> <p>June 2021 Managing Executive Officer, General Manager, Human Resources and Training Department</p> <p>June 2022 Managing Director (to present)</p> <p>[Responsibilities] Corporate Management Department and Human Resources and Training Department</p>	6,500
<p>[Reason for nomination as candidate for Director]</p> <p>Yoshikatsu Akiyama has served numerous positions as General Manager of major branches and held important positions at key branches, and since 2020, he has executed the Bank's strategies in the human resources division overall as General Manager of the Human Resources and Training Department. He was appointed Managing Director in June 2022.</p> <p>The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
6	<p>[Reappointment]</p> <p>Noriyuki Nakamoto (January 12, 1965)</p>	<p>April 1987 Joined the Bank</p> <p>August 2007 General Manager, Niihamahigashi Branch</p> <p>June 2011 Group Manager, Audit Department</p> <p>February 2013 General Manager, Morimatsu Branch</p> <p>February 2015 General Manager, Shin-Osaka Branch</p> <p>February 2017 Manager and Group Manger, Sales Administration Department</p> <p>June 2019 Deputy General Manager, Solutions Sales Department</p> <p>February 2020 General Manager, Yawatahama Branch, General Manager, Kawanoishi Branch, and General Manager, Voce Kawanoishi Sub-branch</p> <p>June 2020 Executive Officer, General Manager, Yawatahama Branch, General Manager, Kawanoishi Branch, and General Manager, Voce Kawanoishi Sub-branch.</p> <p>June 2021 Executive Officer, General Manager, Solutions Sales Department, and General Manager, Financial Consulting Office</p> <p>June 2023 Managing Director (to present)</p> <p>[Responsibilities] Solutions Sales Department</p>	5,800
<p>[Reason for nomination as candidate for Director]</p> <p>Noriyuki Nakamoto has served numerous positions as General Manager of major branches including Yawatahama Branch. He has executed all aspects of the Bank's sales operations as General Manager of the Solutions Sales Department. He was appointed Managing Director in June 2023.</p> <p>The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore renominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
7	<p>[New appointment]</p> <p>Shinji Akihiro (June 28, 1965)</p>	<p>April 1988 Joined The Bank of Japan</p> <p>February 2009 Examiner, Personal Loan Department</p> <p>February 2010 Deputy General Manager, Personal Loan Department</p> <p>August 2010 General Manager, Personal Loan Department</p> <p>February 2018 General Manager, Customer Service Department</p> <p>June 2020 Executive Officer, General Manager, Customer Service Department and General Manager, Himegin Direct Center</p> <p>June 2021 Managing Executive Officer, General Manager of Customer Service Department and General Manager of Himegin Direct Center</p> <p>August 2021 Executive Officer, General Manager, Customer Service Department and Head of Digital Strategy Office</p> <p>August 2023 Managing Executive Officer, General Manager, Customer Service Department (to present)</p>	200
<p>[Reason for nomination as candidate for Director]</p> <p>Since his assignment to the Personal Loan Department in 2004 through his current position as General Manager of the Customer Service Department, Shinji Akihiro has been playing a pivotal role in personal loan departments at the Bank and executing all aspects of the Bank's digital operations based on his outstanding knowledge and experience. The Bank has determined that he can be expected to contribute to the further development of the Bank by drawing on his advanced capabilities and insight, and therefore nominated him as a candidate for Director.</p>			

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions		Number of shares of the Bank held
8	[Reappointment] [Outside] [Independent] Masatomi Manabe (November 25, 1961)	April 1984	Joined The Bank of Japan	0
		April 2013	Head of Banking Division, Operations Department	
		May 2014	Assistant General Manager, Nagoya Branch	
		June 2015	General Manager, Matsuyama Branch	
		May 2017	Retired from The Bank of Japan	
		June 2017	Executive Officer, Deputy General Manager, Social Infrastructure Division, NIPPON RIETEC Co., Ltd.	
		June 2019	Outside Director, the Bank	
		June 2021	Managing Executive Officer, General Manager, Social Infrastructure Division, NIPPON RIETEC Co., Ltd.	
		September 2022	Retired from NIPPON RIETEC Co., Ltd. (to present)	
	[Reason for nomination as candidate for Outside Director and expected roles] After joining The Bank of Japan, Masatomi Manabe held numerous important posts including General Manager of the Matsuyama Branch, and he has experience as Managing Executive Officer at NIPPON RIETEC Co., Ltd. He has a wide network and advanced insight in addition to a wealth of knowledge and experience in financial administration, and the Bank expects him to fulfill his function of supervising the Bank’s overall management from these perspectives. The Bank has determined that he will contribute to the effective enhancement of the decision-making and supervisory functions of the Board of Directors of the Bank in aiming at its sustainable growth and improvement of corporate value as a regional financial institution, and therefore nominated him as a candidate for Outside Director.			
9	[Reappointment] [Outside] [Independent] Chitose Kondo (June 5, 1956)	April 1979	Joined Ehime Tobu Yakult, Co., Ltd.	0
		March 1982	Retired from Ehime Tobu Yakult, Co., Ltd.	
		April 1982	Joined Kondo Bussan Co., Ltd.	
		September 1998	Director and Vice President	
		August 2009	Representative Director and President	
		June 2021	Outside Director, the Bank (to present)	
		[Significant concurrent positions] Representative Director and President, Kondo Bussan Co., Ltd.		
		Director (Part-time), Goshiki Soumen Co., Ltd.		
		[Reason for nomination as candidate for Outside Director and expected roles] Chitose Kondo has gained stable management capabilities and a wealth of experience through her long service as Representative Director and President of Kondo Bussan Co., Ltd., a company based in Niihama City, Ehime Prefecture. The Bank particularly expects her to play an active role in the initiative to promote diversity, including recommendations from the perspective of female customers and promoting women’s active roles in the Bank in the future. The Bank has determined that she will also contribute to the enhancement and strengthening of the Bank’s corporate governance system, and therefore renominated her as a candidate for Outside Director.		

No.	Name (Date of birth)	Career summary, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
10	[Reappointment] [Outside] [Independent] Ryuichi Inaba (November 22, 1949)	April 1974 Joined Nikko Securities Co., Ltd. August 1975 Resigned from Nikko Securities Co., Ltd. October 1975 Joined Daiichi Gas Corporation October 1985 Managing Director August 1989 President (Representative Director) August 2021 Chairman (Representative Director) June 2023 Outside Director, the Bank (to present) [Significant concurrent position] Chairman (Representative Director), Daiichi Gas Corporation President (Representative Director), Taiyo Corporation President (Representative Director), Green Energy Kyushu Co., Ltd Director, Maruwa Foods Co., Ltd.	40
	[Reason for nomination as candidate for Outside Director and expected roles] Ryuichi Inaba has long served as the Representative Director of Daiichi Gas Corporation based in Matsuyama city, Ehime Prefecture, and possesses stable corporate management skills and has a wealth of experience. Additionally, he has a proven track record of serving as Chairman of Ehime Association of Corporate Executives for two terms, totaling four years, demonstrating a wide network and an advanced insight regarding the local economy. The Bank expects him to fulfill his function of supervising the Bank's overall management from these perspectives. The Bank has determined that he will contribute to the effective enhancement of the decision-making and supervisory functions of the Board of Directors of the Bank in aiming at its sustainable growth and improvement of corporate value as a regional financial institution, and therefore nominated him as a candidate for Outside Director.		
11	[New appointment] [Outside] [Independent] Chika Tadokoro (August 19, 1989)	December 2017 Registered with Ehime Bar Association December 2017 Joined Tadokoro Law Office January 2018 Director, Tadokoro Law Office (to present) [Significant concurrent position] Director, Tadokoro Law Office	0
	[Reason for nomination as candidate for Outside Director and expected roles] Chika Tadokoro has practiced law as the Director of Tadokoro Law Office in Matsuyama, Ehime Prefecture. The Bank has determined that she will contribute to the effective enhancement of the decision-making and supervisory functions of the Board of Directors of the Bank in aiming at its sustainable growth and improvement of corporate value as a regional financial institution and can be expected to further strengthen corporate governance, and therefore nominated her as a candidate for Outside Director.		

- Notes:
1. There are no special interests between each candidate and the Bank.
 2. Masatomi Manabe, Chitose Kondo, Ryuichi Inaba, and Chika Tadokoro are candidates for Outside Director.
 3. Masatomi Manabe, Chitose Kondo, and Ryuichi Inaba are incumbent Outside Directors of the Bank, and will have served as such for five years, three years, and one year respectively, at the conclusion of this General Meeting of Shareholders.
 4. Masatomi Manabe, Chitose Kondo, and Ryuichi Inaba are independent directors as prescribed by the Tokyo Stock Exchange, and the Bank will continue to designate them as independent directors if they are elected as proposed. The Bank also plans to file Chika Tadokoro as an independent director with the said Exchange.
 5. The Bank has recurring financial transactions with Kondo Bussan Co., Ltd., at which Chitose Kondo serves as Representative, but she meets the Bank's independence criteria for independent outside directors.
 6. The Bank has recurring financial transactions with Daiichi Gas Corporation, Taiyo Corporation, and Green Energy Kyushu Co., Ltd, where Ryuichi Inaba serves as Representative Director, but he meets the Bank's independence criteria for independent outside directors.
 7. The Bank has recurring financial transactions and consultations on legal matters with Tadokoro Law Office, at which Chika Tadokoro serves as the representative, but she meets the Bank's independence criteria for independent outside directors.
 8. The Bank has entered into a directors and officers liability insurance policy with an insurance company as stipulated in Article 430-3, Paragraph 1 of the Companies Act, to cover damages and litigation expenses incurred by the insured. Each candidate will be insured under the said insurance policy.
 9. The Bank has entered into agreements with the Outside Directors and Outside Corporate Auditors in accordance with Article 427, Paragraph 1 of the Companies Act to limit their liability for damages to an amount equal to the minimum liability amount set forth in Article 425, Paragraph 1 of the Act. The Bank intends to continue these liability limitation agreements with Masatomi Manabe, Chitose Kondo, and Ryuichi Inaba and to enter into the same liability limitation agreement with Chika Tadokoro.

Proposal 3: Election of One (1) Corporate Auditor

The term of office of Corporate Auditor Kimiaki Hiraoka will expire at the conclusion of this General Meeting of Shareholders. Accordingly, the Bank proposes the election of 1 Corporate Auditor.

The consent of the Board of Corporate Auditors has been obtained for this proposal.

The candidate for Corporate Auditor is as follows:

Name (Date of birth)	Career summary, positions and significant concurrent positions		Number of shares of the Bank held
[New appointment] [Outside] [Independent] Masao Katayama (October 14, 1957)	April 1981	Joined Matsuyama City Hall	0
	October 2012	Director in charge of Community Development, Policy Department, Matsuyama City	
	April 2014	Director, Department of Citizenship, Matsuyama City	
	April 2015	Director, Finance Department, Matsuyama City	
	April 2017	Director, General Affairs Department, Matsuyama City	
	March 2018	Retired from the office of Matsuyama City	
	April 2018	Executive Director and Secretary General, Matsuyama City Culture & Sports Promotion Foundation	
	March 2024	Retired from the office of Matsuyama City Culture & Sports Promotion Foundation (to present)	
[Reason for nomination as candidate for Outside Corporate Auditor] Masao Katayama has broad knowledge and insight from his long experience in important positions in local government, including engaging in the operation of the Matsuyama City Culture & Sports Promotion Foundation as Secretary General for six years from 2018 to 2024. The Bank has determined that he is capable of contributing to the further enhancement and strengthening of the management structure of the Bank, and therefore nominated him as a candidate for Outside Corporate Auditor. Although he has not been directly involved in corporate management other than as an Outside Corporate Auditor, the Bank believes that he will duly fulfill his duties as Outside Corporate Auditor for the reasons stated above.			

- Notes:
1. There are no special interests between the candidate and the Bank.
 2. Masao Katayama is a candidate for Outside Corporate Auditor.
 3. The Bank plans to file Masao Katayama as an independent auditor with the Tokyo Stock Exchange if he is elected as proposed.
 4. The Bank has entered into a directors and officers liability insurance policy with an insurance company as stipulated in Article 430-3, Paragraph 1 of the Companies Act, to cover damages and litigation expenses incurred by the insured. The candidate will be insured under the said insurance policy.
 5. The Bank has entered into agreements with the Outside Directors and Outside Corporate Auditors in accordance with Article 427, Paragraph 1 of the Companies Act to limit their liability for damages to an amount equal to the minimum liability amount set forth in Article 425, Paragraph 1 of the Act. The Bank intends to enter into the same liability limitation agreement with Masao Katayama.

■ Specializations and Experience of the Directors and Corporate Auditors of the Bank

Name			Specializations and Experience								
			Corporate management	Sales strategy	Credit	Finance/ Accounting	Legal/Compliance/ Risk Management	Regional revitalization/ Regional finance	IT systems/Digital	Market investment	Ships and shipping
Directors	Yoshinori Nishikawa	Representative Director President	○	○	○	○	○	○	○	○	○
	Masamitsu Toyoda	Representative Director Senior Managing Director	○	○	○		○	○	○		
	Toshiyuki Yano	Managing Director	○	○		○	○	○		○	
	Hisakazu Matsuki	Managing Director	○	○			○	○	○		○
	Yoshikatsu Akiyama	Managing Director	○	○	○		○	○			○
	Noriyuki Nakamoto	Managing Director	○	○			○	○			
	Shinji Akihiro	Managing Executive Officer					○	○	○		
	Masatomi Manabe	Outside Director		○			○	○	○	○	
	Chitose Kondo	Outside Director	○	○		○	○				
	Ryuichi Inaba	Outside Director	○	○		○	○				
	Chika Tadokoro	—	○				○				
Corporate Auditors	Tsuyoshi Koami	Standing Corporate Auditor (Outside)		○		○	○	○		○	
	Kazuhiko Abe	Standing Corporate Auditor		○	○	○	○	○		○	
	Ryohei Sakai	Standing Corporate Auditor		○			○	○	○		
	Masao Katayama	—				○	○	○			

* The above is not an exhaustive representation of all specializations and experiences of the Directors and Corporate Auditors.

■ Reasons for Selection of skills

Skill	Reason for Selection
Corporate management	The Bank requires knowledge and experience in corporate management for the Bank's sustainable growth in the rapidly changing financial industry.
Sales strategy	The Bank requires knowledge and experience to put into action strategies that leverage the respective characteristics of Headquarters and the sales branches to achieve the medium-term management plan.
Credit	Because banks have a highly public nature and shoulder an important mission of contributing widely to the economy and society, the Bank requires knowledge and experience for making credit judgments to carry out the Bank's financial intermediary function and pursue the soundness of loan assets.
Finance/Accounting	The Bank requires knowledge and experience to practice accurate financial reporting and the sustainable enhancement of corporate value.
Legal/Compliance/Risk Management	The Bank requires Directors and Corporate Auditors with certain knowledge and experience in the areas of corporate governance, risk management, and compliance, which are the core of the management foundations.
Regional revitalization/Regional finance	To practice the Bank's management philosophy of "a bank that is of service to the development of <i>furusato</i> (home region)" into perpetuity, it requires knowledge and experience for the deployment of the finance intermediary business that leverage the characteristics of individual regions.
IT systems/Digital	The Bank requires knowledge and experience that will enable it to introduce fast-evolving digital technologies that will be effective both within and outside the Bank, deploy services that are suited to the times, and to control the maintenance and management of such systems.
Market investment	The Bank requires specialist knowledge and experience for achieving soundness and profitability in the increasingly diverse and advance area of securities investment.
Ships and shipping	The Bank requires specialist knowledge and experience to contribute to the perpetual growth and development of Ehime's world-class shipping and shipbuilding industries.