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(Securities Code: 8381)  
June 1, 2017

**To Shareholders with Voting Rights:**

Fumio Ishimaru  
President and Chief Executive Officer  
THE SAN-IN GODO BANK, LTD.  
10, Uomachi, Matsue, Shimane, Japan

## **NOTICE OF CONVOCATION OF THE 114TH ANNUAL GENERAL MEETING OF SHAREHOLDERS**

You are cordially invited to attend the 114th Annual General Meeting of Shareholders of THE SAN-IN GODO BANK, LTD. (the "Bank"). The meeting will be held for the purposes as described below.

If you are unable to attend the meeting, you can exercise your voting rights in writing by submitting the enclosed Voting Rights Exercise Form, or via the Internet, etc. Please review the Reference Documents for the General Meeting of Shareholders (described hereinafter) and exercise your voting rights by Wednesday, June 21, 2017 at 5:15 p.m. Japan time.

- 1. Date and Time:** Thursday, June 22, 2017 at 10:00 a.m. Japan time  
**2. Place:** Auditorium, 3F, Head Office of the Bank,  
10, Uomachi, Matsue, Shimane, Japan

**3. Meeting Agenda:**

- Matters to be reported:**
1. The Business Report and Non-consolidated Financial Statements for the Bank's 114th Fiscal Year (from April 1, 2016 to March 31, 2017)
  2. Consolidated Financial Statements for the Bank's 114th Fiscal Year (from April 1, 2016 to March 31, 2017) and Results of Audits of the Consolidated Financial Statements by the Accounting Auditor and the Board of Corporate Auditors

**Proposals to be resolved:**

- Proposal No. 1:** Appropriation of Surplus  
**Proposal No. 2:** Election of Eight (8) Directors  
**Proposal No. 3:** Election of Two (2) Corporate Auditors

#### 4. Exercise of Voting Rights:

##### **Exercise of Voting Rights via Meeting Attendance:**

When attending the meeting, please submit the enclosed Voting Rights Exercise Form at the reception desk.

Date and Time: Thursday, June 22, 2017 at 10:00 a.m. Japan time

##### **Exercise of Voting Rights in Writing**

Please indicate your vote for or against the proposals on the enclosed Voting Rights Exercise Form and return it so that it is received by the following deadline.

Deadline: Wednesday, June 21, 2017 at 5:15 p.m. Japan time

##### **Exercise of Voting Rights via the Internet, etc.**

Please access the voting website (<http://www.e-sokai.jp>), follow the instructions on the screen, and indicate your vote for or against the proposals by the following deadline.

Deadline: Wednesday, June 21, 2017 at 5:15 p.m. Japan time

##### ● Handling of Duplicate Voting

If you vote both in writing on the Voting Rights Exercise Form and via the Internet, etc., only your vote placed via the Internet, etc. will be valid.

In addition, if you submit your vote multiple times via the Internet, etc., only the last vote will be valid.

#### 5. Other matters regarding the notice of convocation

Of the documents that are required to be provided with this notice of convocation,

- 1) “Items Regarding Subscription Rights to Shares of the Bank, etc.” in the Business Report
- 2) “Basic Policy on Internal Control Systems to Ensure Appropriateness of Business” in the Business Report
- 3) The “Non-consolidated Financial Statement of Changes in Net Assets” and the “Notes to the Non-consolidated Financial Statements”
- 4) The “Consolidated Financial Statement of Changes in Net Assets” and the “Notes to the Consolidated Financial Statements”

are posted on the Bank’s website (<http://www.gogin.co.jp/www/contents/1000000043000/index.html>), in accordance with laws and regulations as well as Article 16 of the Articles of Incorporation of the Bank. Additionally, the Business Report, Non-consolidated Financial Statements, and the Consolidated Financial Statements included in this notice of convocation are extracted from the documents that have been audited by the Accounting Auditor on preparation for the Independent Auditor’s Report and by the Board of Corporate Auditors on preparation for the Audit Report.

Any updates to the Reference Documents for the General Meeting of Shareholders, the Business Report, the Non-consolidated Financial statements, or the Consolidated Financial Statements will be posted on the Bank’s website (<http://www.gogin.co.jp/>). (Japanese version only)

End

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- ◎ To save resources, please bring this “Notice of Convocation” with you.
  - ◎ The meeting will be held with semiformal dress code (“COOL BIZ”), and we appreciate your understanding for attending with semiformal wear (no neckties, etc.).

# Reference Documents for the General Meeting of Shareholders

## Proposals and References

### Proposal No. 1: Appropriation of Surplus

Regarding appropriation of surplus, under the basic policy of securing internal reserves while providing proactive and stable return of profits to shareholders, the Bank proposes the following.

1. Matters concerning year-end dividends

Regarding dividends, the Bank has employed “performance-linked dividends”, which maintain stability and provide dividends according to business results. Based on the above, year-end dividends under review are proposed to be 10.50 yen per share, and in combination with interim dividends, annual dividends amount to 15 yen per share.

(1) Type of dividend property

Cash

(2) Matters concerning the allotment of dividend property and the total amount

10.50 yen per share of common stock of the Bank

The total amount of dividends in this case is 1,642,866,655 yen

(3) Effective date of distribution of surplus

June 23, 2017

2. Other matters concerning the appropriation of surplus

(1) Item and amount of surplus to be increased

General reserve 5,000,000,000 yen

(2) Item and amount of surplus to be decreased

Retained earnings brought forward 5,000,000,000 yen

**Proposal No. 2:** Election of Eight (8) Directors

The terms of office of all Directors will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of eight (8) Directors is proposed.

The candidates for Directors are as follows:

| No. | Name              |                                   | Current position at the Bank                   |
|-----|-------------------|-----------------------------------|--|
| 1   | Ichiro Kubota     | Reappointment                     | Chairman and Representative Director           |
| 2   | Fumio Ishimaru    | Reappointment                     | President and Chief Executive Officer          |
| 3   | Toru Yamasaki     | Reappointment                     | Director and Senior Managing Executive Officer |
| 4   | Nobuharu Sugihara | New Appointment                   | Managing Executive Officer                     |
| 5   | Hiroyoshi Asano   | New Appointment                   | Managing Executive Officer                     |
| 6   | Hideto Tago       | Reappointment<br>Outside Director | Director                                       |
| 7   | Choemon Tanabe    | Reappointment<br>Outside Director | Director                                       |
| 8   | Koichiro Fukui    | Reappointment<br>Outside Director | Director                                       |

| No.   | Name<br>(Date of birth)                              | Past experience, positions, responsibilities,<br>and significant concurrent positions  | Number of<br>shares of the<br>Bank held |
|---|--|--|---|
| 1   | Ichiro Kubota<br>(Nov. 4, 1951)<br>(Reappointment)   | <p>Apr. 1974 Joined the Bank</p> <p>Apr. 1996 General Manager of Nogi Branch</p> <p>Jul. 1998 General Manager of Izumo-ekimae Branch</p> <p>Jun. 2000 General Manager of Osaka Branch</p> <p>Nov. 2002 General Manager of Head Office Business Dept.</p> <p>Jun. 2004 Director and General Manager of Tottori Business Dept.</p> <p>Jun. 2005 Managing Director and General Manager of Tottori Business Dept.</p> <p>Jun. 2007 Senior Managing Director</p> <p>Jun. 2011 President and Chief Executive Officer</p> <p>Jun. 2015 Chairman and Representative Director (current position)</p>  | 30,006<br>shares                        |
| <p>&lt;Reasons for nomination as a candidate for Director&gt;</p> <p>Mr. Ichiro Kubota has held the posts of General Manager of Head Office Business Department and General Manager of Tottori Business Department, and he possesses a wealth of operational experience and is well versed in the operations of the Bank. He has served as President since June 2011 and Chairman since June 2015, and is aptly performing the duties and responsibilities of said positions including decision-making about important management matters and supervision of business execution. The Bank has determined that he is a person capable of contributing to management by utilizing his knowledge and experience regarding bank management, and thus continues to nominate him as a candidate for Director.</p> |  |  |   |
| 2   | Fumio Ishimaru<br>(Oct. 28, 1954)<br>(Reappointment) | <p>Apr. 1977 Joined the Bank</p> <p>Jul. 1998 General Manager of Sakuradani Branch</p> <p>Jun. 2001 General Manager of ALM Office in General Planning Dept.</p> <p>Jun. 2003 General Manager of Hiroshima Branch</p> <p>Apr. 2006 General Manager of Tottori Business Dept.</p> <p>Jun. 2007 Director and General Manager of Tottori Business Dept.</p> <p>Apr. 2008 Director and General Manager of Management Planning Dept.</p> <p>Jun. 2009 Managing Director and General Manager of Management Planning Dept.</p> <p>Jun. 2010 Managing Director</p> <p>Jun. 2011 Director, Senior Managing Executive Officer and Chief of Tottori Headquarters</p> <p>Jun. 2013 Director and Senior Managing Executive Officer</p> <p>Jun. 2015 President and Chief Executive Officer (current position)</p> <p>(Current responsibilities) Personnel</p> | 15,000<br>shares                        |
| <p>&lt;Reasons for nomination as a candidate for Director&gt;</p> <p>Mr. Fumio Ishimaru has held the posts of General Manager of Tottori Business Department and General Manager of Management Planning Department, and he possesses a wealth of operational experience and is well versed in the operations of the Bank. He has served as President since June 2015, and he possesses the knowledge and experience to be able to execute the Bank's business management precisely, fairly, and efficiently. The Bank has determined that he is a person capable of contributing to management by utilizing his knowledge and experience regarding bank management, and thus continues to nominate him as a candidate for Director.</p>   |  |  |   |

| No. | Name<br>(Date of birth)  | Past experience, positions, responsibilities,<br>and significant concurrent positions  | Number of<br>shares of the<br>Bank held |
|-----|--|--|---|
| 3   | Toru Yamasaki<br>(Aug. 20, 1958)<br>(Reappointment)  | <p>Apr. 1982 Joined the Bank</p> <p>Jun. 2006 General Manager of Yonago-nishi Branch</p> <p>Jun. 2009 General Manager of Business Planning Dept.</p> <p>Jun. 2012 Executive Officer and General Manager of Management Planning Dept.</p> <p>Jun. 2014 Managing Executive Officer</p> <p>Jun. 2015 Director and Senior Managing Executive Officer (current position)</p> <p>(Current responsibilities) Management Planning, Compliance and Risk Management, Personnel (sub)</p> | 8,000<br>shares                         |
|     | <p>&lt;Reasons for nomination as a candidate for Director&gt;</p> <p>Mr. Toru Yamasaki has held the posts of General Manager of Business Planning Department and General Manager of Management Planning Department, and he possesses a wealth of operational experience and is well versed in the operations of the Bank. He has served as Director and Senior Managing Executive Officer since June 2015, so he possesses the knowledge and experience to be able to execute the Bank's business management precisely, fairly, and efficiently. The Bank has determined that he is a person capable of contributing to management by utilizing his knowledge and experience regarding bank management, and thus continues to nominate him as a candidate for Director.</p>  |  |   |
| 4   | Nobuharu Sugihara<br>(Oct. 20, 1960)<br>(New Appointment)  | <p>Apr. 1983 Joined the Bank</p> <p>Jul. 2008 General Manager of Osaka Branch</p> <p>Jun. 2010 General Manager of Personnel Dept.</p> <p>Jun. 2013 Executive Officer and General Manager of Compliance and Risk Management Dept.</p> <p>Jun. 2014 Executive Officer and General Manager of Management Planning Dept.</p> <p>Jun. 2015 Managing Executive Officer</p> <p>Jun. 2016 Managing Executive Officer and Chief of Hyogo-Osaka Headquarters (current position)</p>      | 11,000<br>shares                        |
|     | <p>&lt;Reasons for nomination as a candidate for Director&gt;</p> <p>Mr. Nobuharu Sugihara has held the posts of General Manager of Personnel Department, General Manager of Compliance and Risk Management Department, and General Manager of Management Planning Department, and he possesses a wealth of operational experience and is well versed in the operations of the Bank. He has served as Managing Executive Officer since June 2015, so he possesses the knowledge and experience to be able to execute the Bank's business management precisely, fairly, and efficiently. With the expectation that he will conduct decision-making and business execution in management from a new viewpoint to maintain the Bank's health and improve its corporate value, the Bank has nominated him as a new candidate for Director.</p> |  |   |

| No.   | Name<br>(Date of birth)  | Past experience, positions, responsibilities,<br>and significant concurrent positions   | Number of<br>shares of the<br>Bank held |
|---|--|---|---|
| 5   | Hiroyoshi Asano<br>(Feb. 3, 1957)<br>(New Appointment)                 | <p>Apr. 1979 Joined the Bank</p> <p>Feb. 2006 General Manager of Masuda Branch</p> <p>Jul. 2009 General Manager of International Securities Dept.</p> <p>Jun. 2011 Executive Officer and General Manager of Head Office Business Dept.</p> <p>Jun. 2013 Executive Officer and General Manager of Tottori Business Dept.</p> <p>Jun. 2015 Managing Executive Officer and Chief of Yonago Headquarters (current position)</p>   | 36,410 shares                           |
| <p>&lt;Reasons for nomination as a candidate for Director&gt;</p> <p>Mr. Hiroyoshi Asano has held the posts of General Manager of International Securities Department, General Manager of Head Office Business Department, and General Manager of Tottori Business Department, and he possesses a wealth of operational experience and is well versed in the operations of the Bank. He has served as Managing Executive Officer since June 2015, so he possesses the knowledge and experience to be able to execute the Bank's business management precisely, fairly, and efficiently. With the expectation that he will conduct decision-making and business execution in management from a new viewpoint to maintain the Bank's health and improve its corporate value, the Bank has nominated him as a new candidate for Director.</p>  |  |   |   |
| 6   | Hideto Tago<br>(Nov. 2, 1951)<br>(Reappointment)<br>(Outside Director) | <p>Apr. 1974 Joined The Bank of Tokyo, Ltd. (currently The Bank of Tokyo-Mitsubishi UFJ, Ltd.)</p> <p>Aug. 1988 General Manager of Capital Markets, Tokyo Branch of Banque Indosuez</p> <p>Jan. 1992 General Manager of Business Promotion Department, Tokyo Branch of National Westminster Bank</p> <p>Apr. 1997 Representative Director of Tago Office Co., Ltd. (current position)</p> <p>Apr. 1999 Partner (Executive Officer) of Deloitte Tohmatsu Consulting LLC. (currently ABeam Consulting Ltd.)</p> <p>Jun. 2003 Advisor of ABeam Consulting Ltd.</p> <p>Jun. 2004 Corporate Auditor of THE KAGOSHIMA BANK, LTD.</p> <p>Jun. 2007 Director of the Bank (current position)</p> <p>Jun. 2007 Director of THE KAGOSHIMA BANK, LTD.</p> | 7,000 shares                            |
| <p>&lt;Reasons for nomination as a candidate for Outside Director&gt;</p> <p>The Bank expects that Mr. Hideto Tago will use his high level of acumen from his wealth of experience and specialist knowledge in the management consulting field, which was centered mainly around regional financial institutions, to give advice for the Bank's general management from his objective and neutral position and provide checks and balances in the Board of Directors, and thus has nominated him as a candidate for Outside Director.</p> <p>&lt;Special interest relationships with the candidate&gt;</p> <p>There is no special interest between Mr. Hideto Tago and the Bank.</p> <p>&lt;Other matters&gt;</p> <p>Mr. Hideto Tago is a candidate for Outside Director. Furthermore, his term of office as Outside Director for the Bank will be 10 years at the conclusion of this Annual General Meeting of Shareholders.</p> |  |   |   |

| No.  | Name<br>(Date of birth)   | Past experience, positions, responsibilities,<br>and significant concurrent positions  | Number of<br>shares of the<br>Bank held |
|--|---|--|---|
| 7  | Choemon Tanabe<br>(Aug. 4, 1979)<br>(Reappointment)<br>(Outside Director) | <p>Apr. 2010 Representative Director and President of Tanabe Corporation (current position)</p> <p>Apr. 2010 Representative Director and President of Jutoku Industries Co., Ltd.</p> <p>Apr. 2010 Representative Director and President of Shoyo Printing Inc. (current position)</p> <p>Jun. 2010 Director of San-in chuo television broadcasting co., ltd.</p> <p>Apr. 2011 Representative Director of THE TANABE MUSEUM OF ART (current position)</p> <p>Jun. 2011 Representative Director and President of JUTOKU CORPORATION (current position)</p> <p>Jun. 2011 Director of the Bank (current position)</p> <p>Jun. 2012 Representative of Green Power Unnan LLC. (current position)</p> <p>May 2014 Danobeta International CO., LTD. Representative Director and President (current position)</p> <p>Jun. 2014 Managing Director of San-in chuo television broadcasting co., ltd.</p> <p>Jun. 2016 Representative Director and President of San-in chuo television broadcasting co., ltd. (current position)</p> | 2,000 shares                            |
| <p>&lt;Reasons for nomination as a candidate for Outside Director&gt;<br/> Mr. Choemon Tanabe represents his local economic community, and the Bank expects that he will use his high level of acumen to give advice and checking functions on the Board of Directors regarding overall management of the Bank from an objective and neutral standpoint and thus has nominated him as a candidate for Outside Director.</p> <p>&lt;Special interest relationships with the candidate&gt;<br/> There exist transactions such as loans, etc. from the Bank to Tanabe Corporation, JUTOKU CORPORATION, Danobeta International CO., LTD., San-in chuo television broadcasting co., ltd., and Green Power Unnan LLC. where Mr. Choemon Tanabe serves as Representative Director, etc.</p> <p>&lt;Other Matters&gt;<br/> Mr. Choemon Tanabe is a candidate for Outside Director. Furthermore, his term of office as Outside Director for the Bank will be 6 years at the conclusion of this Annual General Meeting of Shareholders</p> |   |  |   |

| No. | Name<br>(Date of birth)  | Past experience, positions, responsibilities,<br>and significant concurrent positions  | Number of<br>shares of the<br>Bank held |
|-----|--|--|---|
| 8   | Koichiro Fukui<br>(Oct. 26, 1947)<br>(Reappointment)<br>(Outside Director) | Jul. 1971 Joined Japan Development Bank<br>Sep. 1997 Advisor for International Cooperation of Japan Development Bank<br>Oct. 1999 General Manager of International Cooperation Department of Development Bank of Japan Inc.<br>Oct. 2000 Director of KDDI CORPORATION<br>Jul. 2004 Ambassador Extraordinary and Plenipotentiary (Stationed in Bulgaria)<br>Mar. 2008 Representative Director and President of Japan Carbon Finance, Ltd.<br>Apr. 2011 Special Advisor of Japan Carbon Finance, Ltd.<br>Apr. 2011 Counselor of Japan Economic Research Institute Inc.<br>Jun. 2011 Director of the Bank (current position)<br>May 2013 Director of Kasumigaseki Association (current position)  | 5,000 shares                            |
|     |  | <p>&lt;Reasons for nomination as a candidate for Outside Director&gt;<br/>           The Bank expects that Mr. Koichiro Fukui will use his high level of acumen from his wide range of knowledge and wealth of experience primarily in the field of general finance to give advice and checking functions on the Board of Directors regarding overall management of the Bank from an objective and neutral standpoint, and thus has nominated him as a candidate for Outside Director.</p> <p>&lt;Special interest relationships with the candidate&gt;<br/>           There is no special interest between Mr. Koichiro Fukui and the Bank.</p> <p>&lt;Other matters&gt;<br/>           Mr. Koichiro Fukui is a candidate for Outside Director. Furthermore, his term of office as Outside Director of the Bank will be 6 years at the conclusion of this Annual General Meeting of Shareholders.</p> |   |

(Note) According to "Independence Criteria for Outside Officers," determined by the Bank, there is no possibility that a conflict of interest between Messrs. Hideto Tago and Koichiro Fukui and the general shareholders will occur, and the Bank has judged that they possess sufficient independence. They have been submitted to the Tokyo Stock Exchange, Inc. as Independent Directors as stipulated by the aforementioned Exchange, and if they are reelected as proposed, they will continue to serve as Independent Directors.

**Proposal No. 3:** Election of Two (2) Corporate Auditors

The terms of office of Corporate Auditors Hitoshi Kowata and Michihiro Kawamoto will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of two (2) Corporate Auditors is proposed.

The Board of Corporate Auditors has given consent to the submitted Proposal.

The candidates for Corporate Auditors are as follows:

| No. | Name<br>(Date of birth)   | Past experience, positions, and significant concurrent positions  | Number of shares of the Bank held |
|-----|---|---|-----------------------------------|
| 1   | Takashi Yoshida<br>(Oct. 18, 1963)<br>(New Appointment)                                 | Apr. 1987 Joined the Bank<br>Apr. 2006 Deputy General Manager of Kakogawa Branch<br>Feb. 2008 Assistant Manager of Compliance and Risk Management Dept.<br>Jul. 2010 Group Head of Compliance and Risk Management Dept.<br>Apr. 2012 Deputy General Manager of Systems Dept.<br>Jun. 2014 General Manager of Systems Dept. (current position)   | 0 share                           |
|     |   | <Reasons for nomination as a candidate for Corporate Auditor><br>Mr. Takashi Yoshida has held the posts of Deputy General Manager of Kakogawa Branch, Group Head of Compliance and Risk Management Department, and General Manager of Systems Department, and he possesses a wealth of operational experience and is well versed in the operations of the Bank. With the expectation that he will precisely, fairly, and efficiently execute audits of the execution of duties by Directors, the Bank has nominated him as a new candidate for Corporate Auditor.   |                                   |
| 2   | Michihiro Kawamoto<br>(Apr. 30, 1953)<br>(Reappointment)<br>(Outside Corporate Auditor) | Apr. 1983 Assumed the office as public prosecutor<br>Apr. 1991 Registered as attorney-at-law (Admission to KYOTO BAR ASSOCIATION)<br>Apr. 1993 Admission to Tottori Bar Association (reregistered)<br>Started practice in Tottori<br>Representative of KAWAMOTO-MORI LAW OFFICES (current position)<br>Jun. 2005 Corporate Auditor of the Bank (current position)   | 9,000 shares                      |
|     |   | <Reasons for nomination as a candidate for Outside Corporate Auditor><br>Mr. Michihiro Kawamoto possesses a high level of acumen and expert knowledge concerning laws and regulations as a lawyer, so the Bank has nominated him as a candidate for Corporate Auditor with the expectation that he will audit the Bank's management from a fair and independent position. Additionally, while he does not have experience in directly contributing to corporate management, the Bank has determined that he is capable of aptly executing his duties as an Outside Corporate Auditor for the aforementioned reasons.<br><Special interest relationships with the candidate><br>There is no special interest between Mr. Michihiro Kawamoto and the Bank.<br><Other matters><br>Mr. Michihiro Kawamoto is a candidate for Outside Corporate Auditor. Furthermore, his term of office as Outside Corporate Auditor of the Bank will be 12 years at the conclusion of this Annual General Meeting of Shareholders. |                                   |

(Note) According to "Independence Criteria for Outside Officers" determined by the Bank, there is no possibility that a conflict of interest between Mr. Michihiro Kawamoto and the general shareholders will occur, and the Bank has judged that he possesses sufficient independence. He has been submitted to the Tokyo Stock Exchange, Inc. as an Independent Auditor as stipulated by the aforementioned Exchange, and if he is reelected as proposed, he will continue to serve as an Independent Auditor.

(Reference)

## Independence Criteria for Outside Officers

The Bank determines that Outside Directors or Outside Corporate Auditors (referred to collectively as “Outside Officers” hereinafter) possess independence if they do not fall under any of the items listed below.

1. In the Bank or an associated company of the Bank (\*1), persons who are business executives (\*2) and persons who were previously business executives within ten years of assuming the position
2. Persons or business executives who hold the Bank as a major transaction partner (\*3), or persons who were such business executives within the last three years
3. A major transaction partner of the Bank or the business executive of said partner, or a person who was such a business executive within the last three years
4. A certified public accountant, lawyer, or other consultant who has received sums of money or other assets in excess of 10 million yen on average for the past three years, from the Bank, excluding Director/Corporate Auditor remunerations
5. In the event that an organization such as a specialized corporation, association, etc., including auditing firms, law offices, and consulting firms, has made the Bank a major transaction partner or is a major transaction partner of the Bank, a person belonging to such an organization or a person who has belonged to such an organization in the last three years
6. Persons or business executives who have received donations in excess of 10 million yen on average for the past three years from the Bank
7. Persons belonging to auditing firms that conduct the Bank’s legal audits, or persons who have belonged to such an auditing firm within the past three fiscal years
8. In the event that a business executive of the Bank is at present or has at any time within the past three years served as an Outside Director at other company, a business executive of said other company
9. The spouse or relation to the second degree of any of the following persons:
  - (1) A major business executive (\*4) of the Bank or an associated company of the Bank
  - (2) Persons listed in items 2. through 8. aboveHowever, in items 2., 3., 6., and 8., this is limited to major business executives. In items 4. and 5., this is limited to persons with specialized credentials, such as certified public accountants and lawyers. In 7., this is limited to major business executives and persons with specialized credentials such as certified public accountants.

\*1. “Associated companies” refers to subsidiaries and affiliated companies.

\*2. “Business executives” refers to executive directors at a corporation or other organization, executive officers or other officers who execute business at a corporation, etc., or persons who execute business as corporate members, administration officers, or other managers and employees under the Companies Act.

\*3. “Major transaction partner” refers to persons who have a transactional relationship that can potentially have the same level of influence as an associated company, defined in \*1 above, toward the decision making of the opposite party’s operations, etc. in light of the actual situation of the transaction.

\*4. “Major business executive” refers to executive directors, executive officers, or other persons who execute important business as officers or section managers who execute operations at a corporation, and who fall under business executives as defined in \*2 above.