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(Securities Code: 8356)
June 1, 2018

To Shareholders with Voting Rights:

Yukio Murase
President and CEO
The Juroku Bank, Ltd.
8-26, Kandamachi,
Gifu-shi, Gifu, Japan

NOTICE OF CONVOCATION OF THE 243RD ANNUAL GENERAL MEETING OF SHAREHOLDERS

You are cordially invited to attend the 243rd Annual General Meeting of Shareholders of 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 Voting Rights Exercise Form, or via electromagnetic means (the Internet, etc.). Please review the Reference Documents for the General Meeting of Shareholders (on pages 3 to 13) and exercise your voting rights.

- 1. Date and Time:** Friday, June 22, 2018 at 10:00 a.m. Japan time
- 2. Place:** 3F Hall, Head Office of the Bank, 8-26, Kandamachi, Gifu-shi, Gifu, Japan
- 3. Meeting Agenda:**
 - Matters to be reported:**
 1. The Business Report and Non-consolidated Financial Statements for the Bank's 243rd Fiscal Year (from April 1, 2017 to March 31, 2018)
 2. Consolidated Financial Statements for the Bank's 243rd Fiscal Year (from April 1, 2017 to March 31, 2018) and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Audit & Supervisory Board
 - Proposals to be resolved:**
 - Proposal No. 1:** Appropriation of Surplus
 - Proposal No. 2:** Election of Nine (9) Directors
 - Proposal No. 3:** Election of Two (2) Audit & Supervisory Board Members

End

Information Disclosure on the Internet

The following items are posted on the Bank's website in accordance with laws and regulations as well as Article 17 of the Articles of Incorporation of the Bank, and are therefore not included in the documents attached to this notice of convocation.

- 1) Matters Concerning the Bank's Stock Acquisition Rights, etc.,
System to Ensure Appropriate Operations, and
Overview of Management Status of System to Ensure Appropriate Operations in the Business Report
- 2) Non-consolidated Statement of Changes in Equity and the Notes to the Non-consolidated Financial Statements as part of the Non-consolidated Financial Statements
- 3) Consolidated Statement of Changes in Equity and the Notes to the Consolidated Financial Statements as part of the Consolidated Financial Statements

Bank's Website <http://www.juroku.co.jp/>

The Business Report, Non-consolidated Financial Statements and Consolidated Financial Statements audited by the Audit & Supervisory Board Members consist of the Business Report, Non-consolidated Financial Statements and Consolidated Financial Statements attached to this notice of convocation as well as Items 1) to 3) above.

The Non-consolidated Financial Statements and Consolidated Financial Statements audited by the Accounting Auditors consist of the Non-consolidated Financial Statements and Consolidated Financial Statements attached to this notice of convocation as well as Items 2) and 3) above.

Guidance for Attending the General Meeting of Shareholders

- When attending the meeting, please submit the enclosed Voting Rights Exercise Form at the reception desk. Please also bring this "Notice of Convocation" to the meeting with you for the sake of resource saving.
- Please note that those other than shareholders with voting rights, such as their proxies and companions who are not shareholders, may not attend the meeting. However, shareholders who need a nursing attendant are kindly requested to contact us (at toll free number 0120-300-716) in advance so that we can make special arrangements for the meeting.
- Any updates to the Reference Documents for the General Meeting of Shareholders and the attached documents will be posted on the Bank's website (<http://www.juroku.co.jp/>).

Reference Documents for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Appropriation of Surplus

It is proposed that the surplus be appropriated as follows.

1. Matters concerning year-end dividends

Given the increasing diversity of risks associated with financial transactions, the Bank's basic policy is to pay dividends to shareholders in a stable and consistent manner with attention to further improvement in its financial strength. Following this basic policy, it is proposed that the year-end dividend be paid as follows.

Based on the resolution at the 242nd term Annual General Meeting of Shareholders held on June 23, 2017, the Bank implemented a 1-for-10 reverse stock split of common stock which came into effect on October 1, 2017. As the Bank paid the interim dividend of 4.50 yen per share with September 30, 2017 as the record date preceding the reverse stock split, the annual dividend for the current fiscal year will be 8 yen per share, which is the sum of the interim dividend of 4.50 yen and the year-end dividend of 3.50 yen, on a pre-reverse stock split basis; or 80 yen per share, which is the sum of the interim dividend of 45 yen and the year-end dividend of 35 yen, on a post-reverse stock split basis.

(1) Type of dividend property

Cash

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

35 yen per share of common stock, for a total of 1,307,656,770 yen

(3) Effective date of distribution of surplus

June 25, 2018

2. Other matters concerning the appropriation of surplus

It is proposed that the Bank transfer funds from retained earnings brought forward to general reserve in an effort to enhance internal reserve for the establishment of a solid management foundation, and maintain and improve its competitiveness.

(1) Item and the amount of surplus to be increased

General reserve 7,000,000,000 yen

(2) Item and amount of surplus to be decreased

Retained earnings brought forward 7,000,000,000 yen

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

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

The candidates are as follows:

No.	Name	Current position at the Bank, etc.	Attendance at Board of Directors
1	(Reappointment) Yukio Murase	President and CEO	11/11
2	(Reappointment) Naoki Ikeda	Vice President	11/11
3	(Reappointment) Hiroyuki Ota	Director and Managing Executive Officer	11/11
4	(Reappointment) Kimio Hirose	Director and Managing Executive Officer	11/11
5	(Reappointment) Kazuhito Akiba	Director and Managing Executive Officer and Chief General Manager, Business Integration Division	11/11
6	(Reappointment) Yukiyasu Shiraki	Director and Managing Executive Officer, Chief General Manager, Aichi Business Division, and Deputy Chief General Manager, Business Integration Division	9/9
7	(New appointment) Akihide Ishiguro	Executive Officer and General Manager, Corporate Administration Division	-
8	(Reappointment) Yasuharu Takamatsu	Outside Director/Independent Officer	10/11
9	(New appointment) Yuji Kume	Candidate for Outside Director/Independent Officer (planned)	-

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
1	(Reappointment) Yukio Murase (Dec. 23, 1956)	Apr. 1979 Joined the Bank Feb. 1994 General Manager, Nagoya Ekimae Branch, the Bank Apr. 1998 General Manager, Human Resources Division, the Bank Jun. 2004 Managing Director, the Bank Jun. 2009 Senior Managing Director, the Bank Sep. 2013 President and CEO, the Bank (current position) (Representative Director)	8,700 shares	11/11
	<p>Significant concurrent positions: Chairman, The Gifu Chamber of Commerce and Industry</p> <p>Reasons for nomination as a candidate for Director: As the President and CEO of the Bank, Mr. Yukio Murase has consistently fulfilled his role of making important management decisions and supervising execution of duties by each director in an appropriate and accurate manner. He possesses knowledge and experience that enable him to perform the management of banking operations accurately, fairly and efficiently. Thus, the Bank believes that he is well qualified as a Director of the Bank and has renominated him as a candidate for Director.</p> <p>Special relationships: There are no special relationships between Mr. Yukio Murase and the Bank.</p>			
2	(Reappointment) Naoki Ikeda (Apr. 4, 1957)	Apr. 1980 Joined the Bank Jun. 2008 Director and General Manager, Nagoya Branch, the Bank Apr. 2012 Director and General Manager, Nagoya Main Office, the Bank Jun. 2013 Managing Director and General Manager, Operations Administration Division, the Bank Sep. 2013 Managing Director, the Bank Jun. 2014 Vice President, the Bank (current position) (Representative Director) (Responsible for Secretariat and Corporate Administration Division)	3,000 shares	11/11
	<p>Reasons for nomination as a candidate for Director: As the Vice President of the Bank, Mr. Naoki Ikeda has consistently fulfilled his role of assisting the President to make important management decisions and supervise execution of duties by each director in an appropriate and accurate manner. He possesses knowledge and experience that enable him to perform the management of banking operations accurately, fairly and efficiently. Thus, the Bank believes that he is well qualified as a Director of the Bank and has renominated him as a candidate for Director.</p> <p>Special relationships: There are no special relationships between Mr. Naoki Ikeda and the Bank.</p>			

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
3	(Reappointment) Hiroyuki Ota (Apr. 3, 1960)	Apr. 1983 Joined the Bank Jun. 2010 Director and Corporate Secretary, the Bank Jun. 2013 Director and General Manager, Toyota Branch, the Bank Apr. 2014 Director and General Manager, Business Planning Division, the Bank Jun. 2014 Managing Director and General Manager, Business Planning Division, the Bank Jun. 2016 Director and Managing Executive Officer, the Bank (current position) (Responsible for Corporate Planning, Operational Reform, Operations Administration, and Treasury and Investment Divisions)	2,700 shares	11/11
	<p>Reasons for nomination as a candidate for Director: As a Director and Managing Executive Officer of the Bank, Mr. Hiroyuki Ota has been responsible for corporate planning, administrative systems control and other functions with extensive experience in corporate banking operations and international operations. He possesses knowledge and experience that enable him to perform the management of banking operations accurately, fairly and efficiently. Thus, the Bank believes that he is well qualified as a Director of the Bank and has renominated him as a candidate for Director.</p> <p>Special relationships: There are no special relationships between Mr. Hiroyuki Ota and the Bank.</p>			
4	(Reappointment) Kimio Hirose (Feb. 15, 1959)	Apr. 1982 Joined the Bank Apr. 2010 General Manager, Compliance Management Division, the Bank Sep. 2011 Executive Officer and General Manager, Compliance Management Division, the Bank Jun. 2013 Director and General Manager, Nagoya Main Office, the Bank Jun. 2014 Director and General Manager, Head Office, the Bank Jun. 2016 Director and Managing Executive Officer, the Bank (current position) (Responsible for Risk Management, Enterprise Support, and Internal Audit Divisions)	924 shares	11/11
	<p>Reasons for nomination as a candidate for Director: As a Director and Managing Executive Officer of the Bank, Mr. Kimio Hirose has been responsible primarily for credit screening and risk management functions and also has fulfilled his responsibilities as General Manager of the Bank's major branches. He possesses knowledge and experience that enable him to perform the management of banking operations accurately, fairly and efficiently. Thus, the Bank believes that he is well qualified as a Director of the Bank and has renominated him as a candidate for Director.</p> <p>Special relationships: There are no special relationships between Mr. Kimio Hirose and the Bank.</p>			

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
5	(Reappointment) Kazuhito Akiba (Jun. 16, 1959)	<p>Apr. 1983 Joined the Bank</p> <p>Jun. 2010 General Manager, Tajimi Branch, the Bank</p> <p>Jun. 2012 Executive Officer and General Manager, Tajimi Branch, the Bank</p> <p>Oct. 2012 Executive Officer and General Manager, Corporate Planning Division, the Bank</p> <p>Jun. 2014 Director and General Manager, Corporate Planning Division, the Bank</p> <p>Jun. 2016 Director and Managing Executive Officer and Chief General Manager, Business Integration Division, the Bank (current position) (Responsible for Business Integration, Personal Business, Corporate Business, and Public Business Divisions)</p>	2,179 shares	11/11
<p>Reasons for nomination as a candidate for Director: As a Director and Managing Executive Officer of the Bank, Mr. Kazuhito Akiba has been responsible primarily for corporate banking operations and retail banking operations. He has also fulfilled his responsibilities in corporate planning and has extensive experience as General Manager of the Bank's major branches. He possesses knowledge and experience that enable him to perform the management of banking operations accurately, fairly and efficiently. Thus, the Bank believes that he is well qualified as a Director of the Bank and has renominated him as a candidate for Director.</p> <p>Special relationships: There are no special relationships between Mr. Kazuhito Akiba and the Bank.</p>				
6	(Reappointment) Yukiyasu Shiraki (Jan. 7, 1963)	<p>Apr. 1985 Joined the Bank</p> <p>Apr. 2010 General Manager, Hashima Branch, the Bank</p> <p>Mar. 2012 General Manager, Kakamigahara Branch, the Bank</p> <p>Jun. 2014 Executive Officer and General Manager, Ichinomiya Branch, the Bank</p> <p>Jun. 2016 Managing Executive Officer and Chief General Manager, Aichi Business Division, the Bank</p> <p>Jun. 2017 Director and Managing Executive Officer, Chief General Manager, Aichi Business Division, and Deputy Chief General Manager, Business Integration Division, the Bank (current position) (Responsible for Aichi Business Division)</p>	461 shares	9/9
<p>Reasons for nomination as a candidate for Director: As a Director and Managing Executive Officer of the Bank, Mr. Yukiyasu Shiraki has been responsible for branch operations in Aichi Prefecture with extensive experience as General Manager of the Bank's major branches. He possesses knowledge and experience that enable him to perform the management of banking operations accurately, fairly and efficiently. Thus, the Bank believes that he is well qualified as a Director of the Bank and has renominated him as a candidate for Director.</p> <p>Special relationships: There are no special relationships between Mr. Yukiyasu Shiraki and the Bank.</p>				

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
7	(New appointment) Akihide Ishiguro (Sep. 19, 1963)	Apr. 1987 Joined the Bank Jun. 2009 General Manager, Tokai Branch, the Bank Oct. 2011 Manager, Human Resources Division, the Bank Apr. 2014 Deputy General Manager, Human Resources Division, the Bank Jun. 2016 General Manager, Corporate Administration Division, the Bank Jun. 2017 Executive Officer and General Manager, Corporate Administration Division, the Bank (current position)	711 shares	-
Reasons for nomination as a candidate for Director: As an Executive Officer and General Manager, Corporate Administration Division of the Bank, Mr. Akihide Ishiguro has been responsible for human resources and general affairs operations and has extensive experience in branch office operations. He possesses knowledge and experience that enable him to perform the management of banking operations accurately, fairly and efficiently. Thus, the Bank believes that he is well qualified as a Director of the Bank and has nominated him as a candidate for Director.				
Special relationships: There are no special relationships between Mr. Akihide Ishiguro and the Bank.				

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
8	(Reappointment) (Outside Director) (Independent Officer) Yasuharu Takamatsu (Apr. 24, 1951)	<p>Apr. 1974 Joined Meiji Life Insurance Company (hereinafter “Meiji Life Insurance”)</p> <p>Jul. 2002 Director and General Manager, Corporate Planning Department, Meiji Life Insurance</p> <p>Jan. 2004 Executive Officer and Chief General Manager, Nagoya Marketing Headquarters, Meiji Yasuda Life Insurance Company (hereinafter “Meiji Yasuda Life Insurance”)</p> <p>Apr. 2005 Managing Executive Officer and Chief General Manager, Nagoya Marketing Headquarters, Meiji Yasuda Life Insurance</p> <p>Dec. 2005 Managing Executive Officer and Chief Executive, Investment, Meiji Yasuda Life Insurance</p> <p>Apr. 2006 Deputy President, Executive Officer and Chief Executive, Investment, Meiji Yasuda Life Insurance</p> <p>Jul. 2006 Director, Executive Officer, Deputy President and Chief Executive, Investment, Meiji Yasuda Life Insurance</p> <p>Jul. 2012 Chairman of the Board, Meiji Yasuda System Technology Company Limited</p> <p>Jun. 2015 Director, the Bank (current position)</p> <p>Apr. 2016 Advisor, Meiji Yasuda Life Insurance</p>	0 shares	10/11
<p>Reasons for nomination as a candidate for Outside Director: Mr. Yasuharu Takamatsu has extensive experience and a wide range of insight in the financial services sector gained through his career as manager of a financial institution. Such a background makes him capable of providing opinions and advice that are beneficial for the management of the Bank. Thus, the Bank believes that he is well qualified as a Director of the Bank and has renominated him as a candidate for Outside Director.</p> <p>Special relationships: There are no special relationships between Mr. Yasuharu Takamatsu and the Bank.</p> <p>(Note) Mr. Yasuharu Takamatsu is currently serving as Outside Director of the Bank and his term of office will be three (3) years at the conclusion of this General Meeting of Shareholders.</p>				

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
9	(New appointment) (Outside Director) (Independent Officer (planned)) Yuji Kume (Jul. 14, 1949)	<p>Apr. 1972 Joined Chubu Electric Power Co., Inc. (hereinafter, "Chubu Electric Power")</p> <p>Jul. 2001 General Manager and Head of Okazaki Regional Office, Chubu Electric Power</p> <p>Jun. 2003 Director and General Manager of Large Account Sales Department, Customer Service & Sales Division, Chubu Electric Power</p> <p>Jun. 2005 Director & Executive Officer and General Manager of Corporate Sales Department, Customer Service & Sales Division, Chubu Electric Power</p> <p>Jun. 2006 Managing Director & Executive Officer and General Manager of Customer Service & Sales Division, Chubu Electric Power</p> <p>Jun. 2007 Director & Senior Managing Executive Officer and General Manager of Customer Service & Sales Division, Chubu Electric Power</p> <p>Jun. 2009 Director, Chubu Electric Power, Seconded to The Federation of Electric Power Companies of Japan (Senior Managing Director)</p> <p>Jun. 2013 Special Advisor, Chubu Electric Power, Seconded to The Federation of Electric Power Companies of Japan (Senior Managing Director)</p> <p>Jun. 2014 President and Representative Director, TOENEC CORPORATION (hereinafter, "TOENEC")</p> <p>Jun. 2017 Counselor, TOENEC (current position)</p>	0 shares	-
<p>Significant concurrent positions: Counselor, TOENEC CORPORATION Outside Director, Nagoya Stock Exchange, Inc.</p> <p>Reasons for nomination as a candidate for Outside Director: Mr. Yuji Kume has extensive experience and a wide range of insight in all aspects of corporate management gained through his career as a top executive of private corporations. Such a background makes him capable of providing opinions and advice that are beneficial for management of the Bank. Thus, the Bank believes that he is well qualified as a Director of the Bank and has nominated him as a candidate for Outside Director.</p> <p>Special relationships: There are no special relationships between Mr. Yuji Kume and the Bank. The candidate Mr. Yuji Kume serves as Counselor of TOENEC CORPORATION. There are recurring business relationships between the Bank and TOENEC CORPORATION.</p>				

(Notes)

- Mr. Yasuharu Takamatsu and Mr. Yuji Kume are candidates for Outside Directors who satisfy the Criteria for Assessing Independence of the Bank as described on Page 13. They are also candidates for Independent Officers pursuant to the provisions of Tokyo Stock Exchange, Inc. and Nagoya Stock Exchange, Inc.
- TOENEC CORPORATION, for which Mr. Yuji Kume served as President and Representative Director until June 2017, was subjected to a supervisory disposition (suspension of business) by Chubu Regional Bureau, Ministry of Land, Infrastructure, Transport and Tourism in May 2016 for entering into a subcontract exceeding the insignificance criteria with a construction company without having any permit or license. In addition, TOENEC CORPORATION was subjected to a supervisory disposition (instructive disposition) by the said bureau in November 2016 for an industrial accident that occurred during the construction of solar power generation facilities.
- Liability limitation agreements with Outside Directors:
The Bank specifies in its Articles of Incorporation to allow the Bank and Outside Directors to enter into an agreement limiting their liability to the amount specified by laws and regulations so that they can fully perform their expected roles.
The Bank has entered into a liability limitation agreement based on Article 423, Paragraph 1 of the Companies Act with an Outside Director candidate, Mr. Yasuharu Takamatsu. When the relevant Outside Director has acted in good faith and has not been grossly negligent in performing his duties, he will be responsible for such liability to the extent of the liability amount set forth in Article 425, Paragraph 1, Item 1 (c) of the Companies Act under the agreement. The Bank plans to enter into the same liability limitation agreement with the Outside Director candidate upon his reappointment at this General Meeting of Shareholders. In case the appointment of Mr. Yuji Kume is approved, the Bank plans to enter into the same liability limitation agreement with him.

Proposal No. 3: Election of Two (2) Audit & Supervisory Board Members

Mr. Akinori Sasaki and Mr. Masahiro Hori, Audit & Supervisory Board Members, will resign at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of two (2) Audit & Supervisory Board Members is newly proposed.

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

The candidates for Audit & Supervisory Board Members are as follows:

No.	Name (Date of birth)	Past experience and positions	Number of shares of the Bank held	Attendance at Board of Directors	Attendance at Audit & Supervisory Board
1	(New appointment) Naohiko Ishikawa (Apr. 24, 1963)	Apr. 1986 Joined the Bank Jun. 2004 General Manager, Tokai Branch, the Bank Jun. 2007 General Manager, Uchidabashi Branch, the Bank Apr. 2009 Manager, Corporate Planning Division's Office, the Bank Jun. 2014 Corporate Secretary, Secretariat, the Bank Jun. 2016 Executive Officer and General Manager, Head Office, the Bank (current position)	2,087 shares	-	-
	Reasons for nomination as a candidate for Audit & Supervisory Board Member: Mr. Naohiko Ishikawa has extensive experience as General Manager of the Bank's major branches as well as in core corporate operations including corporate planning and secretariat functions. The Bank has determined that he can be expected to perform audits on the legitimacy of Directors' duties, etc. accurately, fairly and efficiently. The Bank, therefore, requests his election as a candidate for Audit & Supervisory Board Member. Special relationships: There are no special relationships between Mr. Naohiko Ishikawa and the Bank.				

No.	Name (Date of birth)	Past experience and positions	Number of shares of the Bank held	Attendance at Board of Directors	Attendance at Audit & Supervisory Board
2	(New appointment) (Outside Audit & Supervisory Board Member) (Independent Officer (planned)) Shinji Ishihara (Nov. 3, 1954)	Apr. 1985 Registered as Attorney at Law Joined Ishihara Law Office Aug. 2011 Principal, Ishihara Law Office (current position) Apr. 2016 President, Aichi Bar Association Vice President, Japan Federation of Bar Associations	0 shares	-	-
	<p>Significant concurrent positions: Principal, Ishihara Law Office Outside Director (Audit and Supervisory Committee Member), OTAKE CORPORATION Outside Director, Yahagi Construction Co., Ltd.</p> <p>Reasons for nomination as a candidate for Outside Audit & Supervisory Board Member: Mr. Shinji Ishihara has expertise gained through his extensive career as an Attorney at Law and the Bank has determined that based on his experience and knowledge, he can be expected to perform audits on the legitimacy of Directors' duties, etc. accurately, fairly and efficiently. The Bank, therefore, requests his election as a candidate for Outside Audit & Supervisory Board Member. Although he has never been involved in corporate management in ways other than assuming the position as Outside Director, the Bank believes that he can appropriately fulfill the duties of Outside Audit & Supervisory Board Member due to the above reason.</p> <p>Special relationships: There are no special relationships between Mr. Shinji Ishihara and the Bank.</p>				

(Notes)

- Mr. Shinji Ishihara is a candidate for Outside Audit & Supervisory Board Member who satisfies the Criteria for Assessing Independence of the Bank as described on Page 13. He is also a candidate for Independent Officer pursuant to the provisions of Tokyo Stock Exchange, Inc. and Nagoya Stock Exchange, Inc.
- The Bank specifies in its Articles of Incorporation to allow the Bank and Outside Audit & Supervisory Board Members to enter into an agreement limiting their liability to the amount specified by laws and regulations so that they can fully perform their expected roles. The Bank has entered into a liability limitation agreement based on Article 423, Paragraph 1 of the Companies Act with Outside Audit & Supervisory Board Members. When the relevant Outside Audit & Supervisory Board Member has acted in good faith and has not been grossly negligent in performing his duties, he will be responsible for such liability to the extent of the liability amount set forth in Article 425, Paragraph 1, Item 1 (c) of the Companies Act under the agreement. The Bank plans to enter into the same liability limitation agreement with Mr. Shinji Ishihara upon his appointment as Audit & Supervisory Board Member at this General Meeting of Shareholders.

[Criteria for Assessing Independence]

The Bank shall establish the following criteria for assessing independence of Outside Directors and Outside Audit & Supervisory Board Members in addition to the "Independence Criteria" set by the Stock Exchanges on which the Bank is listed:

1. A person who falls under any of the following shall be a person who does not meet the requirements of independence.
 - (1) A person whose sales to the Bank is 2% or more of its consolidated net sales for the most recent fiscal year
 - (2) A person whose largest credit provider is the Bank and who shall receive a serious impact such as affecting the continuity of his business by the Bank's changes to its loan policies including immediate collection of the loan.
 - (3) A shareholder who holds over 5% of the total voting rights of all shareholders of the Bank
 - (4) A person who has received money or other properties of more than 10 million yen per year on average over the past three years from the Bank, excluding compensations for Director or Audit & Supervisory Board Member
2. Notwithstanding the provisions of the preceding paragraph, independence can be recognized if it is judged that there is substantial independence as a result of comprehensive judgement including other reasonable reasons.
3. If a person in paragraph 1 above is a legal entity or the like, it shall mean a business executor of the legal entity or the like prescribed in Article 2, Paragraph 3, Item 6 of the Ordinance for Enforcement of the Companies Act.

End