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(Securities Code: 8395)

June 9, 2026

Date of commencement of electronic provision measures: May 29, 2026

To Shareholders with Voting Rights:

Hideaki Sakai
President
The Bank of Saga Ltd.
7-20, Tojin 2-chome, Saga City,
Saga, Japan

**NOTICE OF CONVOCATION OF
THE 97TH ANNUAL GENERAL MEETING OF SHAREHOLDERS**

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

You are cordially invited to attend the 97th Annual General Meeting of Shareholders of The Bank of Saga Ltd. (the “Bank”). The meeting will be held for the purposes as described below.

In convening this General Meeting of Shareholders, the Bank has taken electronic provision measures and matters subject to the electronic provision measures have been posted on the following Internet websites.

The Bank’s Website: <https://www.sagabank.co.jp/ir/> (in Japanese only)

Please access the above website and check the information by following to IR Information and click General Meeting of Shareholders / Dividends Information.

The information has also been posted on the following website.

The Tokyo Stock Exchange’s website (Listed Company Search):

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

Please access the above Tokyo Stock Exchange’s website and enter “Bank of Saga” in the Issue name (company name) field or “8395” in the Code field, and click Search. Select Basic Information and then Documents for public inspection/PR information. Check the information under the section Notice of General Shareholders Meeting /Informational Materials for General Shareholders Meeting.

In lieu of attending the meeting, you can exercise your voting rights in writing or via electromagnetic means (the Internet, etc.). Please review the Reference Materials for the General Meeting of Shareholders included in the matters subject to the electronic provision measures and exercise your voting rights no later than 5:30 p.m. on Thursday, June 25, 2026 Japan time.

- 1. Date and time:** Friday, June 26, 2026 at 10:00 a.m. Japan time
2. Place: 8F Hall, Head Office of the Bank, 7-20, Tojin 2-chome, Saga City, Saga, Japan
3. Meeting agenda:
Matters to be reported: 1. The Business Report and Non-consolidated Financial Statements for the Bank’s 97th Fiscal Year (from April 1, 2025 to March 31, 2026)
2. Consolidated Financial Statements for the Bank’s 97th 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 and Supervisory Committee

Proposals to be resolved:

- Proposal No. 1:** Appropriation of Surplus
Proposal No. 2: Election of Twelve (12) Directors (Excluding Directors Serving as Audit and Supervisory Committee Members)
Proposal No. 3: Election of Four (4) Directors Serving as Audit and Supervisory Committee Members
Proposal No. 4: Determination of the Amount and Details of Performance-linked Stock Compensation, etc. for Directors (Excluding Directors Serving as Audit and Supervisory Committee Members and Outside Directors)

4. Guide to exercise of voting rights

1. Exercise of voting rights if attending the Annual General Meeting of Shareholders

Date/time of the Annual General Meeting of Shareholders: 10:00 a.m., Friday, June 26, 2026 Japan time

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

2. Exercise of voting rights by postal mail (in writing)

Form must arrive by 5:30 p.m., Thursday, June 25, 2026 Japan time

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 exercise deadline. In the event that no indication of “for” or “against” has been made on the Voting Rights Exercise Form, it shall be treated as your intention of approval.

3. Exercise of voting rights via electromagnetic means (the Internet, etc.)

Exercise deadline: 5:30 p.m., Thursday, June 25, 2026 Japan time

Please access the Bank’s designated voting website (<https://soukai.mizuho-tb.co.jp/>) and follow the instructions on the screen to indicate your vote for or against the proposals.

Please confirm the “Instructions for Exercise of Voting Rights via the Internet” (not included in this partial translation) when voting via electromagnetic means (the Internet, etc.).

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

5. Other Decisions relating to the Convocation of the General Meeting of Shareholders

If you wish to exercise your voting rights by proxy, you must delegate your voting rights to a proxy who is a shareholder of the Bank with voting rights. Delegation of voting rights is limited to only one proxy.

End

Request:

◎ When attending the meeting, please submit the enclosed **Voting Rights Exercise Form** at the reception desk on the day of the meeting.

Notices:

1. In accordance with laws and regulations and Article 16 of the Articles of Incorporation of the Bank, the following items are not included in the documents delivered to shareholders who have requested printed documents. Accordingly, the documents constitute a part of the documents audited by the Audit and Supervisory Committee and the Accounting Auditor in preparing their Audit Reports.

(1) Business Report

- 1) Matters Concerning Stock Acquisition Rights of the Bank, etc.
- 2) Basic Policy Regarding Persons Who Control the Bank’s Decisions on Financial Matters and Business Policies
- 3) Systems to Secure the Appropriateness of Operations and the Status of its Utilization
- 4) Matters Concerning Specified Wholly-Owned Subsidiaries
- 5) Matters Concerning Transactions with the Parent Company
- 6) Others

(2) Financial Statements

- 1) Non-consolidated Statements of Changes in Net Assets
- 2) Notes to the Non-consolidated Financial Statements
- 3) Consolidated Statements of Changes in Net Assets
- 4) Notes to the Consolidated Financial Statements

2. Any revision to the matters subject to electronic provision measures will be posted on the respective websites where they are posted.

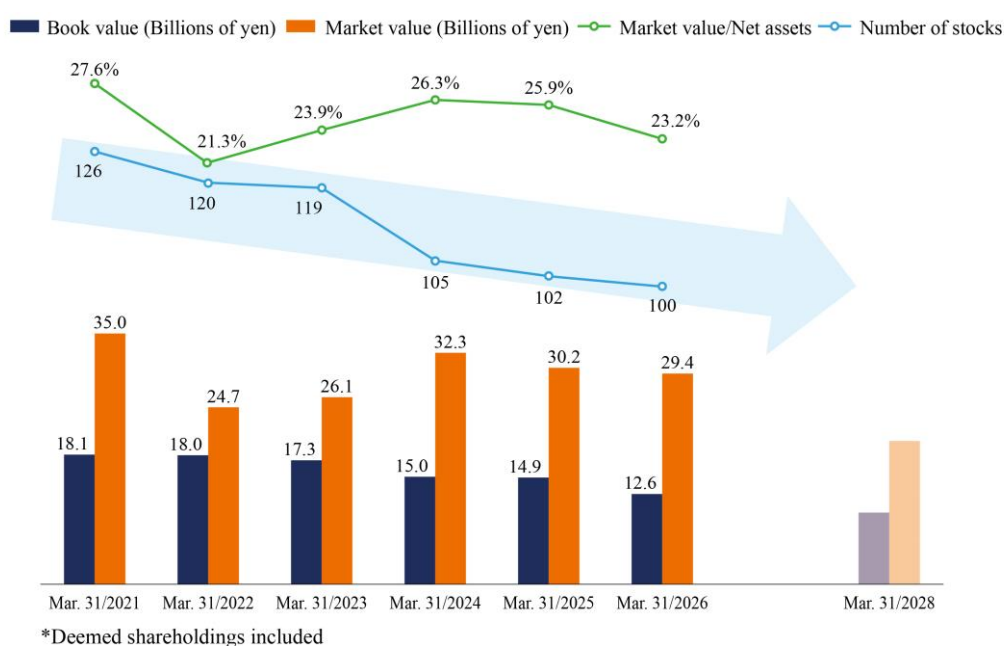
(Reference)

■ Policy on Reducing Cross-shareholding

◆ The Bank conducts a comprehensive evaluation by assessing economic rationality and performance relative to the cost of capital (quantitative), as well as evaluating the purpose of holdings (qualitative), in order to verify the appropriateness of retaining assets.

◆ The total book value of the holdings and the number of stocks have been steadily decreasing, although the total market value of the holdings has fluctuated, affected by stock market fluctuations.

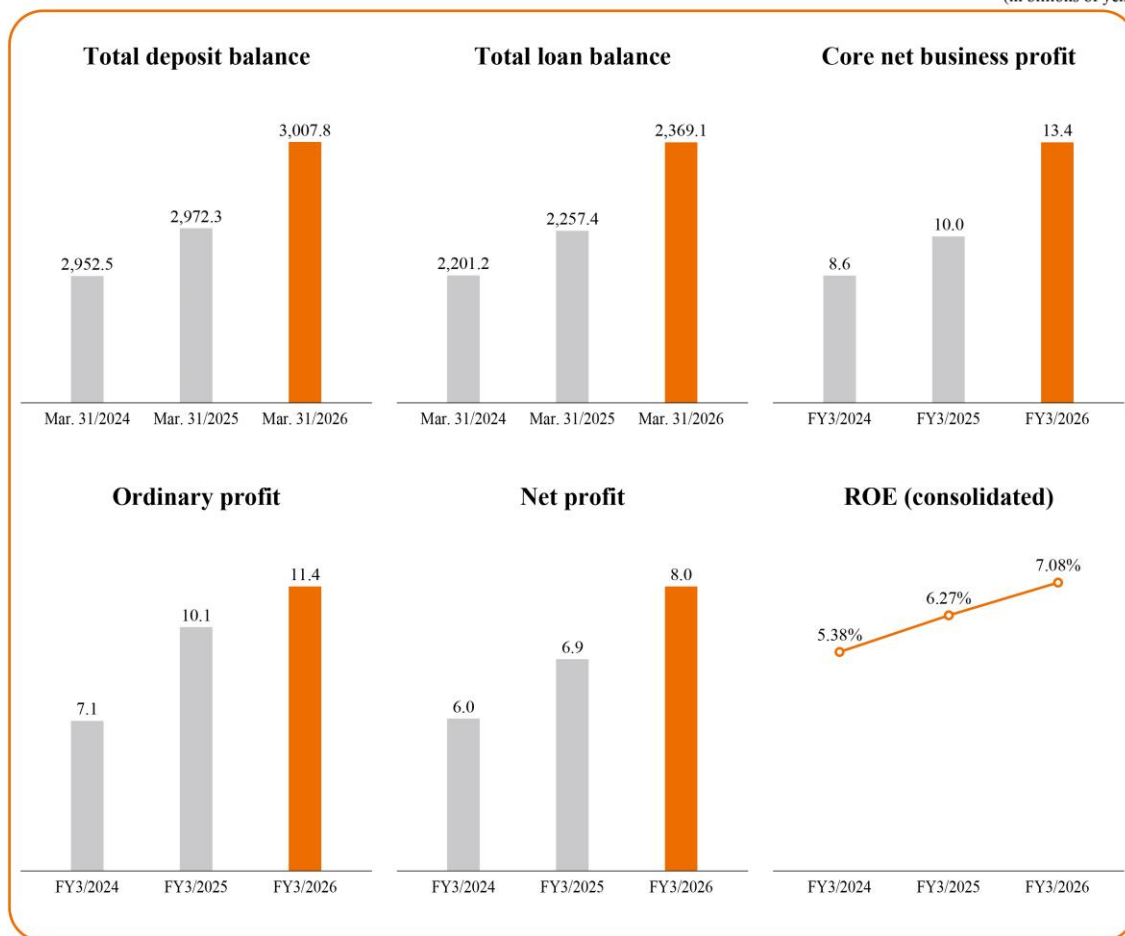
◆ Through verifying the significance of holdings and engaging in dialogue with shareholders, the Bank aims to reduce the ratio of net assets (market value basis) to below 20% by the final fiscal year covered by the current medium-term management plan.



(Reference)

■ Key Financial Metrics

(in billions of yen)



Reference Materials for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Appropriation of Surplus

The Bank's basic policy in regard to the appropriation of surplus is to pay stable dividends, taking the internal reserve into consideration.

Based on the above policy, in order to maintain the annual dividend of ¥100, the year-end dividend was set at ¥50 per share. However, in view of business results and equity ratio for the fiscal year under review, etc., and in order to respond to the support of shareholders on a daily basis, the year-end dividend is set at ¥60 per share, an increase of ¥10 from ¥50 per share, in order to increase the annual dividend to ¥110 per share. As a result, the interim dividend is ¥50, the year-end dividend will be ¥60, and the annual dividend will be ¥110.

Furthermore, it is proposed that a general reserve of ¥6,000,000,000 be retained as an internal reserve.

1. Matters concerning year-end dividends
 - (1) Matters concerning the allotment of dividend property and the total amount
¥60 per share of common stock, for a total of ¥1,014,112,200
 - (2) Effective date of distribution of surplus
June 29, 2026
2. Other matters concerning the appropriation of surplus
 - (1) Item and the amount of surplus to be increased
General reserve ¥6,000,000,000
 - (2) Item and the amount of surplus to be decreased
Retained earnings brought forward ¥6,000,000,000

Proposal No. 2: Election of Twelve (12) Directors (Excluding Directors Serving as Audit and Supervisory Committee Members)

The terms of office of all twelve (12) Directors (excluding Directors serving as Audit and Supervisory Committee Members) will expire at the conclusion of this General Meeting of Shareholders. Accordingly, the election of twelve (12) Directors (excluding Directors serving as Audit and Supervisory Committee Members) is proposed.

The candidates for Directors (excluding Directors serving as Audit and Supervisory Committee Members) are as follows:

No.	Name		Current Position, etc.
1	Hideaki Sakai	Reappointment	Director and President (Representative Director)
2	Yoichiro Kuchiishi	Reappointment	Managing Director
3	Hideki Nakashima	Reappointment	Director
4	Masaru Aratsu	Reappointment	Director
5	Kazuya Shirahama	Reappointment	Director
6	Koji Kanagae	Reappointment	Director General Manager, Business Department, Business Headquarters
7	Sadaki Sakai	Reappointment	Director General Manager, Saga Minami Block General Manager, Head Office Business Department General Manager, Gofukumachi Branch
8	Kimie Maki	New appointment	General Manager, Operations Department, Operations Headquarters
9	Teruyuki Kumamoto	New appointment	General Manager, Karatsu Block General Manager, Karatsu Branch General Manager, Karatsu Ekimae Branch
10	Yasufumi Kusatsu	New appointment	General Manager, Fukuoka Chuo Block General Manager, Fukuoka Branch General Manager, Watanabedori Branch General Manager, Tenjin Branch
11	Kentaro Tomiyoshi	Reappointment Outside Independent	Director
12	Keiji Kono	Reappointment Outside Independent	Director

[New appointment] Candidate for new appointment as a Director

[Reappointment] Candidate for reappointment as a Director

[Outside] Candidate for Outside Director

[Independent] Independent Director notified to the Stock Exchange

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
1	Hideaki Sakai (September 5, 1958) [Reappointment] Term of office for Director: 15 years	April 1981 Joined the Bank June 2002 General Manager, Futsukaichi Branch, and General Manager, Tofuro Branch, the Bank November 2002 General Manager, Futsukaichi Branch, the Bank, due to branch integration April 2004 Deputy General Manager, General Planning Department, the Bank June 2007 General Manager, Takeo Branch, the Bank June 2009 General Manager, General Planning Department, the Bank June 2011 Director, General Manager, General Planning Department, the Bank April 2014 Managing Director, the Bank April 2018 Representative Director and President, the Bank (current position) (Reasons for nomination as a candidate for Director) Since joining the Bank in 1981, Mr. Sakai has served as General Manager, Takeo Branch, and General Manager, General Planning Department, and gained extensive knowledge and experience of banks overall. He was appointed Director in 2011 and Managing Director in 2014, and has served as Representative Director and President since 2018, fulfilling his responsibilities and duties in an appropriate manner. Mr. Sakai is nominated as a candidate for Director for the reason that he will continue to demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.	7,700 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions		Number of shares of the Bank held
2	Yoichiro Kuchiishi (October 12, 1966) [Reappointment] Term of office for Director: 4 years	April	1985 Joined the Bank	1,400 shares
		June	2011 General Manager, Sawara Nishi Branch, the Bank	
		April	2013 General Manager, Mugino Area, and General Manager, Mugino Branch, the Bank	
		April	2015 General Manager, Futsukaichi Area, and General Manager, Futsukaichi Branch, the Bank	
		April	2017 General Manager, Sasebo Branch, the Bank	
		April	2019 General Manager, Tosu Area, General Manager, Tosu Branch, and General Manager, Tosu Ekimae Branch, the Bank	
		October	2019 General Manager, Tosu Area, General Manager, Tosu Branch, General Manager, Tosu Ekimae Branch, and Manager, Asahi Branch Office, Tosu Branch, the Bank	
		April	2020 General Manager, Business Department, Business Headquarters, the Bank	
		April	2021 Executive Officer, General Manager, Business Department, Business Headquarters, the Bank	
		April	2022 Executive Officer, Deputy General Manager, Business Headquarters, and General Manager, Business Department, the Bank	
		June	2022 Director, Deputy General Manager, Business Headquarters, and General Manager, Business Department, the Bank	
		April	2023 Director, General Manager, Saga Minami Block, General Manager, Head Office Business Department, and General Manager, Gofukumachi Branch, the Bank	
		April	2025 Director, the Bank	
June	2025 Managing Director, the Bank (current position)			
<p>(Reasons for nomination as a candidate for Director) Since joining the Bank in 1985, Mr. Kuchiishi has served as General Manager, Business Department and General Manager, Head Office Business Department, and gained extensive knowledge and experience of banks overall. He has served as Director since 2022 and Managing Director since 2025, fulfilling his responsibilities and duties in an appropriate manner. Mr. Kuchiishi is nominated as a candidate for Director for the reason that he will continue to demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.</p>				

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions		Number of shares of the Bank held
3	Hideki Nakashima (February 6, 1969) [Reappointment] Term of office for Director: 2 years	April	1991 Joined the Bank	2,700 shares
		April	2016 General Manager, Yamatomachi Branch, the Bank	
		May	2018 General Manager, Hakata Branch, the Bank	
		April	2021 General Manager, General Planning Department, and General Manager, Revenue Management Office, the Bank	
		April	2022 Executive Officer, General Manager, General Planning Department, the Bank	
		April	2024 Executive Officer, General Manager, Fukuoka Chuo Block, General Manager, Fukuoka Branch, General Manager, Watanabedori Branch, and General Manager, Tenjin Branch, the Bank	
		June	2024 Director, General Manager, Fukuoka Chuo Block, General Manager, Fukuoka Branch, General Manager, Watanabedori Branch, and General Manager, Tenjin Branch, the Bank	
April	2026 Director, the Bank (current position)	(Reasons for nomination as a candidate for Director) Since joining the Bank in 1991, Mr. Nakashima has served as General Manager, General Planning Department and General Manager, Fukuoka Branch, and gained extensive knowledge and experience of banks overall. He has also served as Director since 2024, fulfilling his responsibilities and duties in an appropriate manner. Mr. Nakashima is nominated as a candidate for Director for the reason that he will continue to demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.		

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions		Number of shares of the Bank held
4	Masaru Aratsu (August 18, 1970) [Reappointment]	April	1994 Joined the Bank	1,400 shares
		April	2018 Deputy General Manager, Productivity Planning Department, the Bank	
		April	2019 Deputy General Manager, General Planning Department, and Deputy General Manager, Revenue Management Office, the Bank	
		April	2020 General Manager, Kurume Branch, Manager, Tsubuku Branch Office, and Manager, Mizuma Branch Office, the Bank	
		April	2022 General Manager, Tokyo Branch, and General Manager, Tokyo Representative Office, General Planning Department, the Bank	
		April	2024 General Manager, General Planning Department, the Bank	
		June	2025 Director, General Manager, General Planning Department, the Bank	
Term of office for Director: 1 year	April	2026 Director, the Bank (current position)		
		<p>(Reasons for nomination as a candidate for Director) Since joining the Bank in 1994, Mr. Aratsu has served as General Manager, Tokyo Branch, and General Manager, General Planning Department, gaining extensive knowledge and experience of banks overall. He has also served as Director since 2025, fulfilling his responsibilities and duties in an appropriate manner. Mr. Aratsu is nominated as a candidate for Director for the reason that he will continue to demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.</p>		

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
5	Kazuya Shirahama (June 24, 1971) [Reappointment] Term of office for Director: 1 year	<p>April 1994 Joined the Bank</p> <p>April 2019 General Manager, Katae Branch, the Bank</p> <p>October 2020 General Manager, Meinohama Branch, the Bank</p> <p>April 2022 Block Promotion Officer, Business Department, Business Headquarters, the Bank</p> <p>April 2023 General Manager, Personnel Department, the Bank</p> <p>April 2025 General Manager, Business Department, Business Headquarters, the Bank</p> <p>June 2025 Director, and General Manager, Business Department, Business Headquarters, the Bank</p> <p>April 2026 Director, the Bank (current position)</p> <p>(Reasons for nomination as a candidate for Director) Since joining the Bank in 1994, Mr. Shirahama has served as General Manager, Meinohama Branch, General Manager, Personnel Department, and General Manager, Business Department, gaining extensive knowledge and experience of banks overall. He has also served as Director since 2025, fulfilling his responsibilities and duties in an appropriate manner. Mr. Shirahama is nominated as a candidate for Director for the reason that he will continue to demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.</p>	1,300 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
6	Koji Kanagae (March 21, 1969) [Reappointment] Term of office for Director: 3 years	<p>April 1991 Joined the Bank</p> <p>April 2017 General Manager, Watada Branch in Karatsu Area and Manager, Hamasaki Branch Office, Watada Branch, the Bank</p> <p>April 2019 General Manager, Yokamachi Branch, the Bank</p> <p>November 2019 General Manager, Yokamachi Branch, General Manager, Kasemachi Branch, and Manager, Kubota Branch Office, Yokamachi Branch, the Bank</p> <p>April 2021 General Manager, Imari and Sasebo Block and General Manager, Imari Branch, the Bank</p> <p>April 2022 Executive Officer, General Manager, Fukuoka Chuo Block, General Manager, Fukuoka Branch, General Manager, Watanabedori Branch, and General Manager, Tenjin Branch, the Bank</p> <p>June 2023 Director, General Manager, Fukuoka Chuo Block, General Manager, Fukuoka Branch, General Manager, Watanabedori Branch, and General Manager, Tenjin Branch, the Bank</p> <p>April 2024 Director, General Manager, Karatsu Block, General Manager, Karatsu Branch, and General Manager, Karatsu Ekimae Branch, the Bank</p> <p>April 2026 Director, and General Manager, Business Department, Business Headquarters, the Bank (current position)</p> <p>(Reasons for nomination as a candidate for Director) Since joining the bank in 1991, Mr. Kanagae has served as General Manager, Fukuoka Branch, and General Manager, Karatsu Branch, and gained extensive knowledge and experience of banks overall. He has served as Director since 2023, fulfilling his duties and responsibilities in an appropriate manner. Mr. Kanagae is nominated as a candidate for Director for the reason that he will continue to demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.</p>	2,900 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
7	Sadaki Sakai (September 2, 1967) [Reappointment] Term of office for Director: 2 years	<p>April 1990 Joined the Bank</p> <p>April 2013 General Manager, Morodomi Branch, the Bank</p> <p>April 2015 General Manager, Mugino Area, and General Manager, Mugino Branch, the Bank</p> <p>April 2016 General Manager, Hakata Branch, the Bank</p> <p>May 2018 General Manager, Kokura Branch, the Bank</p> <p>April 2021 General Manager, Takeo and Kashima Block, General Manager, Takeo Area, General Manager, Takeo Branch, and General Manager, Takeo Nishi Branch, the Bank</p> <p>April 2022 Executive Officer, General Manager, Takeo and Kashima Block, General Manager, Takeo Branch, and General Manager, Takeo Nishi Branch, the Bank</p> <p>April 2023 Executive Officer, General Manager, Business Department, Business Headquarters, the Bank</p> <p>June 2024 Director, Deputy General Manager, Business Headquarters, and General Manager, Business Department, the Bank</p> <p>April 2025 Director, General Manager, Saga Minami Block, General Manager, Head Office Business Department, and General Manager, Gofukumachi Branch, the Bank (current position)</p> <p>(Reasons for nomination as a candidate for Director) Since joining the Bank in 1990, Mr. Sakai has served as General Manager, Takeo Branch and General Manager, Business Department, and gained extensive knowledge and experience of banks overall. He has served as Director since 2024, fulfilling his responsibilities and duties in an appropriate manner. Mr. Sakai is nominated as a candidate for Director for the reason that he will continue to demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.</p>	2,700 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions		Number of shares of the Bank held
8	Kimie Maki (June 18, 1967) [New appointment] Term of office for Director: – years	April	1986 Joined the Bank	1,353 shares
		April	2019 Chief Researcher, General Planning Department, the Bank	
		April	2021 Chief Researcher, Business Administration Support Department, Operations Headquarters (Digital BPR Specialist), the Bank	
		April	2023 Chief Researcher, Intensive Operations Support Department, Operations Headquarters, General Manager, Administrative Center, and Chief Researcher, Business Administration Support Department, the Bank	
		April	2024 General Manager, Intensive Operations Support Department, Operations Headquarters, the Bank	
April	2026 General Manager, Operations Department, Operations Headquarters, the Bank (current position)			
			(Reasons for nomination as a candidate for Director) Since joining the Bank in 1986, Ms. Maki has served as General Manager, Administrative Center, and General Manager, Intensive Operations Support Department, gaining extensive knowledge and experience of banks overall, and fulfilling her responsibilities and duties in an appropriate manner. Ms. Maki is nominated as a candidate for Director for the reason that she will demonstrate her abilities in the management of the Bank, applying her experience and understanding of bank management based on her past performance.	

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
9	Teruyuki Kumamoto (March 26, 1972) [New appointment] Term of office for Director: – years	April 1990 Joined the Bank April 2018 General Manager, Kasuga Area, Nakagawa Branch, the Bank April 2019 General Manager, Nakagawa Branch, the Bank following the termination of the area system April 2020 Block Promotion Officer, Business Department, Business Headquarters, the Bank April 2022 General Manager, Kashima Branch, and Manager, Hama Branch Office, the Bank April 2024 General Manager, Regional Support Department, Business Headquarters, the Bank April 2025 General Manager, Fukuoka Nishi Block and General Manager, Nishijinmachi Branch April 2026 General Manager, Karatsu Block, General Manager, Karatsu Branch, and General Manager, Karatsu Ekimae Branch (current position) (Reasons for nomination as a candidate for Director) Since joining the Bank in 1990, Mr. Kumamoto has served as General Manager, Regional Support Department, and General Manager, Nishijinmachi Branch, gaining extensive knowledge and experience of banks overall, and fulfilling his responsibilities and duties in an appropriate manner. Mr. Kumamoto is nominated as a candidate for Director for the reason that he will demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.	2,413 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions		Number of shares of the Bank held
10	<p data-bbox="193 465 376 562">Yasufumi Kusatsu (April 27, 1971)</p> <p data-bbox="193 591 360 651">[New appointment]</p> <p data-bbox="193 680 368 775">Term of office for Director: – years</p>	<p data-bbox="392 271 464 300">April</p> <p data-bbox="392 300 464 329">April</p> <p data-bbox="392 389 464 418">April</p> <p data-bbox="392 418 464 448">April</p> <p data-bbox="392 483 464 512">April</p>	<p data-bbox="552 271 799 300">1994 Joined the Bank</p> <p data-bbox="552 300 1214 389">2020 General Manager, Maebaru Branch, Manager, Kafuri Branch Office, and Manager, Nijo Branch Office, the Bank</p> <p data-bbox="552 389 1246 418">2022 General Manager, Hakata Eki Higashi Branch, the Bank</p> <p data-bbox="552 418 1278 483">2025 General Manager, Regional Support Department, Business Headquarters, the Bank</p> <p data-bbox="552 483 1206 607">2026 General Manager, Fukuoka Chuo Block, General Manager, Fukuoka Branch, General Manager, Watanabedori Branch, and General Manager, Tenjin Branch, the Bank (current position)</p> <p data-bbox="616 636 1278 965">(Reasons for nomination as a candidate for Director) Since joining the Bank in 1994, Mr. Kusatsu has served as General Manager, Hakata Eki Higashi Branch, and General Manager, Regional Support Department, gaining extensive knowledge and experience of banks overall and fulfilling his responsibilities and duties in an appropriate manner. Mr. Kusatsu is nominated as a candidate for Director for the reason that he will demonstrate his abilities in the management of the Bank, applying his experience and understanding of bank management based on his past performance.</p>	<p data-bbox="1334 591 1406 651">1,995 shares</p>

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
11	Kento Tomiyoshi (December 22, 1949) [Reappointment] [Outside] [Independent] Term of office for Director: 7 years	April 1972 Joined Saga Shimbun Co., Ltd. April 1989 General Manager, Arita Bureau, Saga Shimbun Co., Ltd. April 1994 Department Manager, News Department, Editorial Bureau and Member of Editorial Board, Saga Shimbun Co., Ltd. April 1998 Deputy General Manager, Editorial Bureau, Head of News Center, and Member of Editorial Board, Saga Shimbun Co., Ltd. October 1998 Director, Karatsu Branch Office, Saga Shimbun Co., Ltd. April 2002 Deputy Chairman, Editorial Board, Saga Shimbun Co., Ltd. April 2003 Chairman, Editorial Board, Saga Shimbun Co., Ltd. April 2009 Executive Officer and Chairman, Editorial Board, Saga Shimbun Co., Ltd. April 2011 Director, Executive Officer, and General Manager, Editorial Bureau, Saga Shimbun Co., Ltd. June 2014 Managing Director and General Manager, Editorial Bureau, Saga Shimbun Co., Ltd. April 2015 Managing Director and Director, Editorial Bureau, Saga Shimbun Co., Ltd. June 2016 Senior Managing Director and Director, Editorial Bureau, Saga Shimbun Co., Ltd. April 2018 Senior Managing Director, Director, Editorial Bureau and Chairman, Editorial Board, Saga Shimbun Co., Ltd. April 2019 Part-time Director and Honorary Chairman, Editorial Board, Saga Shimbun Co., Ltd. April 2019 Chairman, Saga Seiwa Gakuen June 2019 Director, the Bank (current position) (Significant concurrent position) Chairman, Saga Seiwa Gakuen (Reasons for nomination and expected roles as a candidate for Outside Director) Serving as an Outside Director of the Bank since 2019, Mr. Tomiyoshi has been offering appropriate opinions from a fair and objective standpoint. Mr. Tomiyoshi is nominated as a candidate for Outside Director for the reason that he will continue to fulfill the responsibilities and duties of Outside Director in an appropriate manner by leveraging his experience and insight. He has served Saga Shimbun Co., Ltd. for many years, including as Senior Managing Director, Director, Editorial Bureau and Chairman, Editorial Board. He has a wealth of expertise and experience in news media, as well as extensive expertise and experience as Chairman of Saga Seiwa Gakuen. He is expected to perform the oversight function from such perspectives.	0 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
12	Keiji Kono (September 18, 1957) [Reappointment] [Outside] [Independent] Term of office for Director: 3 years	<p>April 1980 Joined the Bank of Japan</p> <p>May 1999 Head, Price Statistics Division, Research and Statistics Department, the Bank of Japan</p> <p>February 2001 Head, Economic Statistics Division, Research and Statistics Department, the Bank of Japan</p> <p>November 2002 Deputy General Manager, Nagoya Branch, the Bank of Japan</p> <p>March 2004 General Manager, Matsue Branch, the Bank of Japan</p> <p>July 2006 Associate Director- General, Financial Markets Department, the Bank of Japan</p> <p>November 2007 General Manager, Fukuoka Branch, the Bank of Japan</p> <p>May 2009 Director General, Information System Services Department, the Bank of Japan</p> <p>April 2010 Retired from the Bank of Japan</p> <p>May 2010 Senior Advisor, Chugai Pharmaceutical Co., Ltd.</p> <p>October 2010 Vice President, Deputy Head, Lifecycle Management & Marketing Unit, Chugai Pharmaceutical Co., Ltd.</p> <p>November 2010 Vice President, Department Manager, Lifecycle Management Dept. 2, Lifecycle Management & Marketing Unit, Chugai Pharmaceutical Co., Ltd.</p> <p>April 2012 Vice President and Deputy General Manager, Marketing & Sales Div., Chugai Pharmaceutical Co., Ltd.</p> <p>January 2013 Vice President and General Manager, IT Supervisory Div., Chugai Pharmaceutical Co., Ltd.</p> <p>October 2015 Vice President in charge of Global Health Policy and General Manager, IT Supervisory Dept., Chugai Pharmaceutical Co., Ltd.</p> <p>January 2017 Vice President in charge of External Affairs Dept. and Global Health Policy, Chugai Pharmaceutical Co., Ltd.</p> <p>April 2017 Executive Vice President in charge of External Affairs Dept. and Global Health Policy, Chugai Pharmaceutical Co., Ltd.</p> <p>April 2021 Part-time Senior Advisor, Chugai Pharmaceutical Co., Ltd. (retired in March 2023)</p> <p>June 2021 Outside Director, Sanki Engineering Co., Ltd.</p> <p>June 2023 Director, the Bank (current position) (Significant concurrent position) Outside Director, Sanki Engineering Co., Ltd.</p> <p>(Reasons for nomination and expected roles as a candidate for Outside Director) Serving as an Outside Director of the Bank since 2023, Mr. Kono has been offering appropriate opinions from a fair and objective standpoint. Mr. Kono is nominated as a candidate for Outside Director for the reason that he will continue to fulfill the responsibilities and duties of Outside Director in an appropriate manner. He has worked for the Bank of Japan for 30 years, including positions as General Manager, Fukuoka Branch and Director General, Information System Services Department, and has expert knowledge and experience, etc., related to financial institutions. He is expected to perform the oversight function from such perspectives.</p>	100 shares

(Notes)

1. There are no special interests between the candidates and the Bank.
2. Mr. Kentaro Tomiyoshi and Mr. Keiji Kono are candidates for Outside Directors.
3. Mr. Kentaro Tomiyoshi and Mr. Keiji Kono satisfy the requirements for independent officers that are set forth in the provisions of the Tokyo Stock Exchange and Fukuoka Stock Exchange.
4. Mr. Kentaro Tomiyoshi is currently Outside Director of the Bank and will have been in office for seven

years as of the conclusion of this General Meeting of Shareholders.

Mr. Keiji Kono is currently Outside Director of the Bank and will have been in office for three years as of the conclusion of this General Meeting of Shareholders.

5. Liability limitation agreement with Outside Directors:

The Bank has provided in its Articles of Incorporation to allow conclusion of agreements with Outside Directors limiting their liability for damages to the Bank to a certain extent. The Bank entered into agreements with Mr. Kentaro Tomiyoshi and Mr. Keiji Kono, candidates for Outside Directors, to limit their liability for damages as Outside Directors. Should Mr. Kentaro Tomiyoshi and Mr. Keiji Kono be elected, the Bank plans to continue the said liability limitation agreements with them.

Details of the content of this agreement are as follows:

- In the event that an Outside Director causes damage to the Bank due to negligence of his or her duties, the amount of liability assumed shall be limited to the total amount specified in each Item of Article 425, Paragraph 1 of the Companies Act, provided that the performance of duties by said Outside Director was carried out in good faith and without gross negligence.

6. The Bank has entered into a directors and officers liability insurance contract as stipulated in Article 430-3, Paragraph 1 of the Companies Act that insures Directors, Executive Officers, and important employees with an insurance company. The premiums are fully borne by the Bank. The insurance contract shall compensate for damages including compensation for legal damages and litigation expenses to be borne by the insureds. However, as a measure to ensure that the appropriateness of the insured's performance of his/her duties is not compromised, the policy excludes coverage for damages arising from illegal or criminal acts by the insured. If the candidates are appointed as Directors, each of them will be insured under the insurance contract, which is to be renewed during their terms of office.

Proposal No. 3: Election of Four (4) Directors Serving as Audit and Supervisory Committee Members

The terms of office of four (4) of the Directors serving as Audit and Supervisory Committee Members will expire at the conclusion of this General Meeting of Shareholders. Accordingly, the election of four (4) Directors serving as Audit and Supervisory Committee Members is proposed.

The approval of the Audit and Supervisory Committee has been obtained in advance for this proposal.

The candidates for Directors serving as Audit and Supervisory Committee Members are as follows:

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
1	<p>Koichiro Miyoshi (October 9, 1968)</p> <p>[Reappointment]</p> <p>Term of office for Director: 2 years</p>	<p>April 1991 Joined the Bank April 2018 General Manager, Mitoma Branch, the Bank April 2020 General Manager, Yahata Branch, the Bank April 2021 General Manager, Loan Administration Department, the Bank April 2022 Executive Officer, General Manager, Loan Administration Department, the Bank April 2024 Executive Officer, the Bank June 2024 Director serving as Audit and Supervisory Committee Member, the Bank (current position)</p> <p>(Reasons for nomination as a candidate for Director serving as Audit and Supervisory Committee Member) Since joining the Bank in 1991, Mr. Miyoshi has served as General Manager, Yahata Branch and General Manager, Loan Administration Department, and gained extensive knowledge and experience of banks overall. He has served as Executive Officer since 2022 and Director serving as Audit and Supervisory Committee Member since 2024, fulfilling his responsibilities and duties in an appropriate manner. He is nominated as a candidate for Director serving as Audit and Supervisory Committee Member for the reason that he will continue to fulfill his responsibilities and duties in an appropriate manner by leveraging these experiences and insight based on his past performance.</p>	3,200 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions		Number of shares of the Bank held
2	<p>Takumi Ikeda (November 28, 1949)</p> <p>[Reappointment] [Outside] [Independent]</p> <p>Term of office for Director: 4 years</p>	<p>April 1968</p> <p>April 2006</p> <p>June 2008</p> <p>June 2008</p> <p>June 2009</p> <p>July 2011</p> <p>September 2018</p> <p>June 2019</p> <p>October 2019</p> <p>June 2022</p>	<p>Joined Saga Prefectural Government Office</p> <p>General Manager, Land Development Headquarters, Saga Prefectural Government Office</p> <p>Managing Director, Saga Airport Terminal Building Co., Ltd.</p> <p>Director, ANA AIR SERVICE SAGA CO., LTD.</p> <p>Director and President, Saga Airport Terminal Building Co., Ltd.</p> <p>Representative Audit & Inspection Commissioner of Saga Prefecture</p> <p>Auditor, Saga Prefectural Regional Industry Support Center (part-time)</p> <p>Corporate Auditor, the Bank</p> <p>Auditor, The Quantum Medicine Foundation (part-time)</p> <p>Director serving as Audit and Supervisory Committee Member, the Bank (current position)</p> <p>(Reasons for nomination and expected roles as a candidate for Outside Director serving as Audit and Supervisory Committee Member) Since joining the Saga Prefectural Government Office, Mr. Ikeda has served as General Manager, Land Development Headquarters, Director and President, Saga Airport Terminal Building Co., Ltd., and Representative Audit & Inspection Commissioner of Saga Prefecture, and gained extensive knowledge and experience. He was appointed Outside Corporate Auditor in 2019 and Director serving as Audit and Supervisory Committee Member in 2022, and has provided appropriate advice and suggestions from a fair and neutral standpoint in a timely manner. Mr. Ikeda is nominated as a candidate for Outside Director serving as Audit and Supervisory Committee Member for the reason that he will continue to fulfill his responsibilities in an appropriate manner, applying his specialized knowledge and a wealth of experience.</p>	<p>0 shares</p>

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
3	Emi Fukuda (current surname: Kihara) (October 13, 1973) [Reappointment] [Outside] [Independent] Term of office for Director: 2 years	April 1999 Legal training October 2000 Registered as an attorney-at-law (Fukuoka Bar Association), Kunitoshi Miura Law Office April 2006 Transferred registration (Saga Bar Association), Wakakusu Law Office January 2011 Suzukaze Law Office June 2024 Director serving as Audit and Supervisory Committee Member, the Bank (current position) (Significant concurrent position) Attorney-at-law (Reasons for nomination and expected roles as a candidate for Outside Director serving as Audit and Supervisory Committee Member) As an attorney-at-law, Ms. Fukuda has been engaged in the practice of corporate legal affairs, and has a wealth of experience and broad insight. She was appointed Director serving as Audit and Supervisory Committee Member in 2024, and has provided appropriate advice and suggestions from a fair and neutral standpoint in a timely manner. Ms. Fukuda is nominated as a candidate for Outside Director serving as Audit and Supervisory Committee Member for the reason that she will continue to fulfill her responsibilities in an appropriate manner, applying her specialized knowledge and a wealth of experience.	0 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
4	Shinya Akiyoshi (July 18, 1960) [New appointment] [Outside] [Independent] Term of office for Director: – years	<p>April 1979 Joined Kita-kyushu Local Finance Bureau</p> <p>July 2007 Director, Financial Division, Nagasaki Local Finance Office, Fukuoka Local Finance Branch Bureau</p> <p>July 2008 Director, Budget Division No. 2, Financial Department, Kyusyu Local Finance Bureau</p> <p>July 2010 Financial and Public Relations Counselor, Fukuoka Local Finance Branch Bureau</p> <p>July 2011 Financial Department, Director, Inspection Administration Division, Fukuoka Local Finance Branch Bureau</p> <p>July 2014 Director, Budget Division, Financial Department, Fukuoka Local Finance Branch Bureau</p> <p>July 2015 Financial Instruments Exchange Supervisor, Fukuoka Local Finance Branch Bureau</p> <p>July 2016 Securities and Exchange Surveillance Officer, Fukuoka Local Finance Branch Bureau (retired in July 2018)</p> <p>November 2018 Joined The Ohkawa Shinkin Bank</p> <p>June 2020 Full-time Auditor, The Ohkawa Shinkin Bank (retired in June 2025) (current position)</p> <p>(Reasons for nomination and expected roles as a candidate for Outside Director serving as Audit and Supervisory Committee Member) Having worked at the Ministry of Finance for many years, Mr. Akiyoshi has gained specialized knowledge and experience regarding financial institutions from bureaucratic perspectives. He is nominated as a candidate for Outside Director serving as Audit and Supervisory Committee Member for the reason that he will fulfill his responsibilities and duties in an appropriate manner by leveraging his experience and insight.</p>	0 shares

(Notes)

- There are no special interests between the candidates and the Bank.
- Mr. Takumi Ikeda, Ms. Emi Fukuda, and Mr. Shinya Akiyoshi are candidates for Outside Directors serving as Audit and Supervisory Committee Members, and satisfy the requirements for independent officers that are set forth in the provisions of the Tokyo Stock Exchange and Fukuoka Stock Exchange.
- Although Ms. Emi Fukuda changed her surname in the family register to Kihara upon her marriage, she continues to practice law under her maiden name, Fukuda.
- Mr. Takumi Ikeda is currently Outside Director serving as Audit and Supervisory Committee Member of the Bank, and he will have been in office for four years as of the conclusion of this General Meeting of Shareholders.
Ms. Emi Fukuda is currently Outside Director serving as Audit and Supervisory Committee Member of the Bank, and she will have been in office for two years as of the conclusion of this General Meeting of Shareholders.
- Liability limitation agreement with Outside Directors:
The Bank has provided in its Articles of Incorporation to allow conclusion of agreements with Outside Directors limiting their liability for damages to the Bank to a certain extent. The Bank entered into agreements with Mr. Takumi Ikeda and Ms. Emi Fukuda, candidates for Outside Directors, to limit their liability for damages as Outside Directors. Should Mr. Takumi Ikeda and Ms. Emi Fukuda be elected, the Bank plans to continue the said liability limitation agreements with them. Should Mr. Shinya Akiyoshi, a candidate for Outside Director, be elected, the Bank plans to enter into the said liability limitation agreement with him.
Details of the content of this agreement are as follows:
 - In the event that an Outside Director causes damage to the Bank due to negligence of his or her duties, the amount of liability assumed shall be limited to the total amount specified in each Item of Article 425, Paragraph 1 of the Companies Act, provided that the performance of duties by said Outside Director was carried out in good faith and without gross negligence.
- The Bank has entered into a directors and officers liability insurance contract as stipulated in Article 430-3, Paragraph 1 of the Companies Act that insures Directors, Executive Officers, and important employees with

an insurance company. The premiums are fully borne by the Bank. The insurance contract shall compensate for damages including compensation for legal damages and litigation expenses to be borne by the insureds. However, as a measure to ensure that the appropriateness of the insured's performance of his/her duties is not compromised, the policy excludes coverage for damages arising from illegal or criminal acts by the insured. If the candidates are appointed as Directors, each of them will be insured under the insurance contract, which is to be renewed during their terms of office.

<Reference> Skill Matrix

Directors of the Bank After the Annual General Meeting of Shareholders on June 26, 2026 (Tentative)

(1) Internal Directors

Name	Position	Expertise and experience						
		Management Strategy	Legal Affairs & Advanced Risk Mgmt.	Business Consulting	Finance Accounting Auditing	Market	IT DX	Personnel Labor Affairs
Hideaki Sakai	Director and President (Representative Director)	○	○	○	○	○	○	○
Yoichiro Kuchiishi	Senior Managing Director General Manager, Business Headquarters (Representative Director)	○	○	○	○			○
Hideki Nakashima	Managing Director General Manager, Operations Headquarters	○	○	○	○	○		○
Masaru Aratsu	Managing Director	○	○	○	○	○		○
Kazuya Shirahama	Managing Director	○	○	○	○			○
Koji Kanagae	Director General Manager, Business Department, Business Headquarters	○		○	○			○
Sadaki Sakai	Director General Manager, Saga Minami Block General Manager, Head Office Business Department General Manager, Gofukumachi Branch	○		○	○			○
Kimie Maki	Director General Manager, Operations Department, Operations Headquarters	○	○		○		○	○
Teruyuki Kumamoto	Director General Manager, Karatsu Block General Manager, Karatsu Branch General Manager, Karatsu Ekimae Branch	○		○	○			○
Yasufumi Kusatsu	Director General Manager, Fukuoka Chuo Block General Manager, Fukuoka Branch General Manager, Watanabedori Branch General Manager, Tenjin Branch	○		○	○			○
Koichiro Miyoshi	Director Serving as Audit and Supervisory Committee Member	○	○	○	○			○

*The above skills are a portion of the skills possessed and do not represent all of the areas of knowledge and experience.

(2) Outside Directors

Name	Position	Expected areas				
		Corporate Management	Academic Experience	Law	Finance Accounting	Municipal Government
Kentaro Tomiyoshi	Outside Director	○	○			○
Keiji Kono	Outside Director	○			○	○
Takumi Ikeda	Outside Director Serving as Audit and Supervisory Committee Member	○				○
Emi Fukuda	Outside Director Serving as Audit and Supervisory Committee Member	○		○		
Koji Tamura	Outside Director Serving as Audit and Supervisory Committee Member	○			○	
Shinya Akiyoshi	Outside Director Serving as Audit and Supervisory Committee Member	○			○	○

*The above skills are a portion of the skills possessed and do not represent all of the areas of knowledge and experience.

***Percentage of female directors: 11.8% (two vs. total 17)**

Proposal No. 4: Determination of the Amount and Details of Performance-linked Stock Compensation, etc., for Directors (Excluding Directors Serving as Audit and Supervisory Committee Members and Outside Directors)

1. Reasons for the proposal and reasons why the compensation is appropriate

Compensation for the Bank's Directors (excluding Audit and Supervisory Committee Members, Outside Directors, and non-residents of Japan; the same shall apply hereinafter in this Proposal) consists of fixed compensation, bonuses, and stock compensation-type stock options. Instead of the stock compensation-type stock options, the Bank proposes the introduction of a new performance-linked stock compensation plan (hereinafter referred to as the "Plan") in which the Bank's shares are granted to Directors of the Bank according to their positions, the degree of achievement of performance targets, and other factors.

The purpose of introducing the Plan is to increase Directors' motivation to improve medium - to long-term performance by clarifying the link between Directors' compensation and share value, and by having Directors share the returns and risks of share price fluctuations with the Bank's shareholders, and the Bank believes that the introduction of the Plan is appropriate.

Subject to the approval and passing of this Proposal, the Company will abolish the compensation framework for stock compensation-type stock options, which was approved at the 93rd Annual General Meeting of Shareholders held on June 29, 2022, and will not newly grant share acquisition rights as stock compensation-type stock options. Of the stock acquisition rights as stock compensation-type stock options that have been granted to Directors eligible for the Plan, those that have not been exercised shall be waived by the Directors, and points equivalent to the number of shares underlying the stock acquisition rights that have been waived as a transition measure from the stock compensation-type stock options shall be granted under the Plan.

In this Proposal, shareholders are requested to approve the payment of stock compensation to Directors separately from the maximum amount of compensation for Directors (excluding Directors serving as Audit and Supervisory Committee Members) approved at the 93rd Annual General Meeting of Shareholders held on June 29, 2022 (19 million yen or less per month, including 760,000 yen or less for Outside Directors).

If Proposal No. 2, "Election of Twelve (12) Directors (Excluding Directors Serving as Audit and Supervisory Committee Members)," is approved as originally proposed, the number of Directors eligible for the Plan will be ten (10).

2. Amount and details of compensation, etc., under the Plan

(1) Outline of the Plan

The Plan is a stock-based compensation plan in which the Bank's shares are acquired through a trust using the amount of compensation for Directors contributed by the Bank as funds, and the Bank's shares and money equivalent to the amount of the Bank's shares converted into cash (hereinafter the "Bank's Shares, etc.") are granted and paid (hereinafter "granted, etc.," "grant, etc.," or "granting, etc.," depending on the context) to Directors. (Details are as described in (2) and thereafter.)

1) Persons eligible for granting, etc., of the Bank's Shares, etc., under the Plan	<ul style="list-style-type: none">• The Bank's Directors (excluding Audit and Supervisory Committee Members, Outside Directors, and non-residents of Japan)
2) Maximum amount of money contributed by the Bank (as stated in (2) below)	<ul style="list-style-type: none">• 183 million yen (61 million yen per fiscal year) as the upper limit for each applicable period consisting of three fiscal years• However, for the initial applicable period starting from this fiscal year, the maximum amount shall be 122 million yen (61 million yen per fiscal year) for two fiscal years.• In addition, the Company shall separately contribute money up to a maximum of 598 million yen as a transition measure from the stock compensation-type stock options.
3) Maximum number of the Bank's Shares, etc., to be granted, etc., to eligible Directors (as stated in (3) below)	<ul style="list-style-type: none">• The maximum total number of points per fiscal year to be granted to Directors shall be 26,000 points (1 point per share).• However, in the current fiscal year, the Company will grant additional points up to a maximum of 80,000 points as a transition measure from the stock compensation-type stock options.
4) Acquisition method for the Bank's shares (as stated in (2) below)	<ul style="list-style-type: none">• Shares of the Bank will be acquired on the stock market or from the Bank (disposal of treasury shares).• The number of shares equivalent to the maximum total number of points per fiscal year to be granted to Directors is approximately 0.15% of the total number of issued shares (as of March 31, 2026, after deducting treasury stock).
5) Details of performance achievement criteria (as stated in (3) below)	<ul style="list-style-type: none">• Varies depending on factors such as the degree to which performance targets in the medium-term management plan have been achieved each fiscal year (assuming net income attributable to owners of parent, etc.)
6) Timing of granting, etc., of the Bank's Shares, etc., (as stated in (4) below)	<ul style="list-style-type: none">• At the time of retirement of a Director (at the time of death in the case of death of a Director)

(2) Maximum amount of money to be contributed by the Bank

The Plan shall cover the three consecutive fiscal years covered by the medium-term management plan (hereinafter the “Applicable Period”). However, the Applicable Period to be implemented from this fiscal year shall be two fiscal years, the fiscal year ending on March 31, 2027 and the fiscal year ending on March 31, 2028, which consist of the remaining period of the current medium-term management plan (hereinafter referred to as the “Initial Applicable Period”).

The Bank shall contribute money up to a maximum of 61 million yen per fiscal year as compensation to Directors of the Bank for each Applicable Period, and establish a trust with a trust period of two years (hereinafter the “Trust”) for Directors who meet the beneficiary requirements as beneficiaries (including the extension of the trust period as described below; the same applies hereinafter). In addition, for the Initial Applicable Period, the Bank shall contribute a maximum of 598 million yen as funds to acquire shares associated with the points granted as a transition measure from stock compensation-type stock options, in addition to a maximum of 122 million yen as compensation to Directors of the Bank, and establish the Trust.

The Trust shall, in accordance with the instructions of the trust administrator, acquire the Bank’s shares from the stock market or the Bank (disposal of treasury shares) using the money entrusted. The Bank shall grant points (as described in (3) below) to Directors during the trust period, and the Trust shall grant, etc., the Bank’s Shares, etc., when such Directors retire.

Furthermore, at the expiration of the trust period of the Trust, the Company may continue the Trust by amending the trust agreement and making additional entrustment, in lieu of establishing a new Trust. In this case, the trust period shall be extended by three years, and the three consecutive fiscal years after the extension of the trust period shall be the new Applicable Period. The Bank shall make an additional contribution of up to 61 million yen per fiscal year for each extended trust period, and shall continue to grant points to Directors during the extended trust period. The Trust shall continue to grant, etc., the Bank’s Shares, etc., during the extended trust period.

However, in the case where such additional contribution is made, if there are shares of the Bank (excluding shares of the Bank equivalent to the points granted to Directors that have not yet been granted, etc.) and cash remaining in the trust property (hereinafter collectively referred to as the “Remaining Shares, etc.”), the sum of the amount of the Remaining Shares, etc., and the trust money additionally contributed by the Bank shall be within 61 million yen per fiscal year. The extension of the trust period is not limited to one time, and may be made thereafter in the same manner.

In addition, if the trust agreement is not amended and additional entrustment is not made at the end of the trust period (at the expiration of the extended trust period if the trust period is extended as described above), no new points will be granted to Directors thereafter. However, if there are Directors in office who may satisfy the beneficiary requirements, the trust period of the Trust may be extended until the granting, etc., of the Bank’s Shares, etc., to those Directors is completed.

(3) Calculation method and maximum number of the Bank's Shares, etc., to be granted, etc., to Directors

At a prescribed time after the conclusion of each fiscal year during the trust period, a certain number of points shall be granted to Directors according to their positions in each fiscal year and the degree to which performance targets under the medium-term management plan have been achieved.

In addition, as a transition measure from the stock compensation-type stock options in this fiscal year, points equivalent to the number of shares underlying the waived stock acquisition rights will be granted to Directors who have waived stock acquisition rights as stock compensation-type stock options in line with the introduction of the Plan without delay after the commencement of the Plan.

The points granted shall be accumulated annually, and the granting, etc., of the Bank's Shares, etc., shall be made at the time of retirement of Directors in accordance with the accumulated value of the points (hereinafter the "Accumulated Points").

One point shall be equivalent to one share of the Bank. However, if any event occurs during the trust period where it is deemed fair to adjust the points, such as a stock split or reverse stock split of the Bank's shares, the number of the Bank's shares per point shall be adjusted according to the stock split ratio or reverse stock split ratio, etc.

The maximum total number of points per fiscal year to be granted to Directors of the Bank shall be 26,000 points. The upper limit of the total number of points is set based on the maximum amount of trust money in (2) above, with reference to past stock prices, etc. However, in this fiscal year, apart from the maximum total number of points to be granted per fiscal year, a maximum of 80,000 points will be granted to Directors of the Bank as a transition measure from the stock compensation-type stock options.

(4) Method and timing of the granting, etc., of the Bank's Shares, etc., to Directors

Directors who meet the beneficiary requirements shall receive the granting, etc., of the Bank's Shares, etc., in the number calculated based on (3) above at the time of their retirement. At that time, the Directors shall receive delivery of the Bank's shares in the number equivalent to 70% of the Accumulated Points (fractional shares less than one unit shall be rounded down), and the Directors shall receive payment of cash equivalent to the remainder of the Bank's shares converted into cash within the Trust.

In the event that a Director dies during the trust period, all of the shares of the Bank corresponding to the Accumulated Points at that time shall be converted into cash within the Trust, and the heir of said Director shall receive payment of cash equivalent to the amount of such conversion. In addition, if a Director becomes a non-resident of Japan during the trust period, all of the Bank's shares corresponding to the Accumulated Points at that point in time shall be converted into cash within the Trust, and the Director shall receive payment of cash equivalent to the amount of such conversion.

- (5) Voting rights related to the Bank's shares in the Trust
 Voting rights on the Bank's shares in the Trust shall not be exercised during the trust period in order to ensure neutrality toward management.
- (6) Other details of the Plan
 Other details of the Plan shall be determined by the Board of Directors each time the Trust is established, the trust agreement is amended, or additional contributions are made to the Trust.

For details of the Plan, please refer to the Notice Concerning Abolition of Stock-based Compensation Stock Option Plan and Introduction of Stock-based Compensation Plan for Directors dated May 12, 2026.

(Reference) Details of the trust agreement

- | | |
|-----------------------------------|---|
| 1) Type of trust | Monetary trust other than a specified solely-administered monetary trust
(third-party benefit trust) |
| 2) Purpose of the trust | Granting of incentives to Directors |
| 3) Settlor | The Bank |
| 4) Trustee | Mitsubishi UFJ Trust and Banking Corporation
(Joint trustee: The Master Trust Bank of Japan, Ltd.) |
| 5) Beneficiary | A person who has retired from the position of Director and satisfies the beneficiary requirements |
| 6) Trust administrator | A third party who is a professional practitioner and has no interest in the Bank |
| 7) Trust agreement date | August 2026 (scheduled) |
| 8) Trust period | August 2026 (scheduled) - August 2028 (scheduled) |
| 9) Start date of the Plan | August 2026 (scheduled) |
| 10) Exercise of voting rights | Voting rights shall not be exercised. |
| 11) Type of shares to be acquired | Common stock of the Bank |
| 12) Maximum amount of trust money | 720 million yen (including trust fees and trust expenses) |
| 13) Stock acquisition method | Acquisition from the stock market or the Bank (disposal of treasury stock) |
| 14) Rights holder | The Bank |
| 15) Residual assets | The residual assets that the Bank, as the holder of vested rights, can receive shall be within the scope of the reserve for trust expenses, after deducting the funds to acquire shares from the trust money. |

End