These documents are translations of parts of the Japanese originals for reference purposes only.
In the event of any discrepancy between these translated documents and the Japanese originals, the originals shall prevail. The Bank assumes no responsibility for this translation or for direct, indirect or any other forms of damages arising from the translations.

(Securities Code: 8341)
June 3, 2015

To Stockholders with Voting Rights:

Teruhiko Ujiie
President
The 77 Bank, Ltd.
3-20, Chuo 3-chome, Aoba-ku,
Sendai City, Miyagi Prefecture,
Japan

NOTICE OF CONVOCATION OF THE 131ST ANNUAL GENERAL MEETING OF STOCKHOLDERS

You are cordially invited to attend the 131st Annual General Meeting of Stockholders of The 77 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 by either of the methods described below. Please review the Reference Documents for the General Meeting of Stockholders described hereinafter and exercise your voting rights by 5:00 p.m. on Thursday, June 25, 2015, Japan time.

Exercise of voting rights by mail

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 deadline indicated above.

Exercise of voting rights via the Internet etc.

Please access the website for exercising voting rights designated by the Company (http://www.e-sokai.jp) using the "voting rights exercise code" and the "password" indicated on the enclosed Voting Rights Exercise Form and follow the on-screen guidance to enter whether you are for or against each of the proposals.

Please confirm the "Instructions for Exercise of Voting Rights via the Internet" on pages 39 to 40 when voting via the Internet.

If you vote both in writing on the Voting Rights Exercise Form and via the Bank's designated voting website on the Internet, only your vote exercised via the Internet will be deemed valid. In addition, if you submit your vote multiple times via the Internet or submit in duplicate via a computer and a cellphone, only the last vote will be deemed valid.

1. **Date and Time:** Friday, June 26, 2015 at 10:00 a.m. Japan time

2. **Place:** 4F, Conference Room, Head Office, the Bank, 3-20, Chuo 3-chome, Aoba-ku, Sendai City, Miyagi Prefecture, Japan

3. **Meeting Agenda:**
   Matters to be reported:
   1. The Business Report and Non-consolidated Financial Statements for the Bank's 131st Fiscal Year (from April 1, 2014 to March 31, 2015)
   2. Consolidated Financial Statements for the Bank's 131st Fiscal Year (from

April 1, 2014 to March 31, 2015) 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 Fifteen (15) Directors
Proposal No. 3: Election of Two (2) Audit & Supervisory Board Members

4. Matters Determined for Convocation

Notice of inconsistent voting

If you wish to make inconsistent voting, please notify the Bank in writing of your intention of making inconsistent voting and the reasons thereof at least three (3) days prior to the Annual General Meeting of Stockholders

End

◎ When attending the meeting, please submit the enclosed Voting Rights Exercise Form at the reception desk of the Bank's head office on the day of the meeting for confirmation.

◎ Of the documents that need to be attached to this notice of convocation, the Notes to the Non-consolidated Financial Statements and the Notes to the Consolidated Financial Statements are, in accordance with laws and regulations as well as Article 16 of the Articles of Incorporation of the Bank, posted on the Bank's website (http://www.77bank.co.jp/) and are therefore not included with this document.
Accordingly, the Attached Documents of this Convocation Notice are part of the Non-consolidated Financial Statements and the Consolidated Financial Statements that have been audited by the Accounting Auditor and the Audit & Supervisory Board.

◎ In the case where revisions are made to the Reference Documents, the Business Report, the Non-consolidated Financial Statements and Consolidated Financial Statements for the General Meeting of Stockholders, the revised version will be posted on the Bank's website (http://www.77bank.co.jp/)

◎ The temperature of the venue is set slightly higher to save energy, and as such we would like to request our stockholders to wear light clothing when attending.

Reference Documents for the General Meeting of Stockholders

Proposals and References

Proposal No. 1: Appropriation of Surplus

With respect to the appropriation of surplus, the Bank's basic policy is to continue stable dividend payment, taking into consideration the public nature of the banking business and maintaining soundness of management, while paying attention to the internal reserve to strengthen the management structure. Taking the Bank's financial performance for the current fiscal year also into consideration, it is proposed that the surplus be appropriated as follows:

1. Matters concerning year-end dividends
   (1) Type of dividend property
   Cash
   (2) Matters concerning the allotment of dividend property and the total amount
   4.50 yen per share of common stock, for a total of 1,684,021,446 yen
   (an increase of 0.50 yen per share compared with the year-end dividend for the previous fiscal year)
   Including interim dividend, dividends to be paid for the full year amount to 8.50 yen per share.
   (3) Effective date of distribution of surplus
   June 29, 2015
2. Other matters concerning the appropriation of surplus
   (1) Item and the amount of surplus to be increased
   General reserve 13,500,000,000 yen
   (2) Item and amount of surplus to be decreased
   Retained earnings brought forward 13,500,000,000 yen

Proposal No. 2: Election of Fifteen (15) Directors

The terms of office of fourteen (14) Directors will expire at the conclusion of this Annual General Meeting of Stockholders. Accordingly, the election of fifteen (15) Directors is proposed.

The candidates are as follows:

No.	Name (Date of birth)	Past experience, positions, and responsibilities (Significant concurrent positions)	Number of shares of the Bank held
1	Hiroshi Kamata (Apr. 11, 1941)	Apr. 1965 Joined the Bank Jun. 1991 General Manager, Accounting Div., the Bank Jun. 1992 General Manager, Planning Div., the Bank Jun. 1993 Director and General Manager, Planning Div., the Bank Jun. 1995 Director and General Manager, Head Office Business Div., the Bank Jun. 1997 Managing Director, the Bank Jun. 2001 Senior Managing Director, the Bank Jun. 2002 Representative Director and Deputy President, the Bank Jun. 2005 Representative Director and President, the Bank Jun. 2010 Representative Director and Chairman, the Bank (current position) (Significant concurrent positions) Chairman, Sendai Chamber of Commerce and Industry	154,645 shares
2	Teruhiko Ujiie (Aug. 29, 1946)	Apr. 1969 Joined The Industrial Bank of Japan, Limited Aug. 1992 Associate Director-General, Related Business Department, The Industrial Bank of Japan, Limited Jun. 1993 Director and General Manager, Business Development Div., the Bank Jun. 1995 Director and General Manager, Business Promotion Div., the Bank Jun. 1997 Director and General Manager, Head Office Business Div., the Bank Jun. 1998 Managing Director and General Manager, Head Office Business Div., the Bank Jun. 1999 Managing Director and General Manager, Investigation Div., the Bank Mar. 2000 Managing Director, the Bank Jun. 2002 Senior Managing Director, the Bank Jun. 2005 Representative Director and Deputy President, the Bank Jun. 2010 Representative Director and President, the Bank (current position) (Responsibilities) Audit & Inspection Div.	864,921 shares

No.	Name (Date of birth)	Past experience, positions, and responsibilities (Significant concurrent positions)	Number of shares of the Bank held
3	Yoshiaki Nagayama (May 15, 1947)	Apr. 1971 Joined the Bank Jun. 1993 General Manager, New York Branch, the Bank Jun. 1995 General Manager, International Div., the Bank Jun. 1997 Director and General Manager, Business Promotion Div., the Bank Jun. 1999 Director and General Manager, Tokyo Branch, the Bank Apr. 2001 Director and General Manager, General Planning & Coordination Div., the Bank Jun. 2003 Managing Director, the Bank Nov. 2003 Managing Director and General Manager, International Div., the Bank Jun. 2004 Managing Director, the Bank Jun. 2006 Senior Managing Director, the Bank Jun. 2008 Representative Director and Senior Managing Director, the Bank Jun. 2010 Representative Director and Deputy President, the Bank (current position) (Responsibilities) Secretariat, Compliance Management Div., Personnel Div., Tokyo Liaison Office	47,500 shares
4	Mitsutaka Kambe (Oct. 23, 1952)	Apr. 1975 Joined the Bank Sep. 1999 General Manager, Shintenmachi Branch, the Bank Jun. 2001 General Manager, Treasury Administration & Business Div., the Bank Jun. 2004 Director and General Manager, Treasury Div., the Bank Jun. 2006 Director and General Manager, Tokyo Branch, the Bank Jun. 2008 Managing Director, the Bank Jun. 2014 Senior Managing Director, the Bank (current position) (Responsibilities) General Planning & Coordination Div., Risk Management Div.	33,000 shares
5	Tetsuya Fujishiro (Mar. 1, 1953)	Apr. 1976 Joined the Bank Mar. 1997 General Manager, Minamimachidori Branch, the Bank Mar. 1998 General Manager, Tokyo Liaison Office, the Bank Jun. 2000 General Manager, Shiroishi Branch, the Bank Jun. 2002 General Manager, Investigation Div., the Bank Mar. 2004 General Manager, Nakakecho Branch, the Bank Jun. 2005 Director and General Manager, Business Promotion Div., the Bank Jun. 2008 Director and General Manager, Tokyo Branch, the Bank Jun. 2009 Managing Director, the Bank (current position) (Responsibilities) Credit Supervision Div., Operations Management Div., System Development Div.	18,600 shares

No.	Name (Date of birth)	Past experience, positions, and responsibilities (Significant concurrent positions)	Number of shares of the Bank held
6	Isamu Suzuki (Nov. 10, 1953)	Apr. 1977 Joined the Bank Sep. 2000 General Manager, Masuda Branch, the Bank Mar. 2002 General Manager, Corporate Business Div., the Bank Jun. 2004 General Manager, Personnel Div., the Bank Jun. 2006 Director and General Manager, Head Office Business Div., the Bank Jun. 2008 Director and General Manager, Business Promotion Div., the Bank Jun. 2010 Managing Director, the Bank (current position) (Responsibilities) Treasury Div., Treasury Administration & International Div., General Affairs Div.	35,000 shares
7	Makoto Igarashi (Mar. 18, 1957)	Apr. 1980 Joined the Bank Sep. 2000 General Manager, Onahama Branch, the Bank Jun. 2002 General Manager, Bashonotsuji Branch, the Bank Jun. 2004 General Manager, Shiroishi Branch, the Bank Jun. 2005 General Manager, General Affairs Div., the Bank Jun. 2006 General Manager, Personnel Div., the Bank Jun. 2009 Director and General Manager, Tokyo Branch, the Bank Jun. 2012 Director and General Manager, Business Promotion Div., the Bank Jun. 2013 Managing Director, the Bank (current position) (Responsibilities) Business Promotion Div., Corporate & Retail Banking Div., Mortgage Loan Div., Regional Development Promotion Div.	18,000 shares
8	Hidefumi Kobayashi (Sep. 22, 1957)	Apr. 1981 Joined the Bank Mar. 2000 General Manager, Izumichuo Branch, the Bank Mar. 2002 Manager, Retail Business Dept., Retail Business Div., the Bank Jun. 2004 Manager, Tokyo Liaison Office, the Bank Jun. 2006 General Manager, Treasury Div., the Bank Jun. 2008 General Manager, General Planning & Coordination Div., the Bank Jun. 2010 Director and General Manager, General Planning & Coordination Div., the Bank Jun. 2013 Director and General Manager, Head Office Business Div., the Bank Jun. 2014 Managing Director and General Manager, Head Office Business Div., the Bank (current position)	16,000 shares

No.	Name (Date of birth)	Past experience, positions, and responsibilities (Significant concurrent positions)	Number of shares of the Bank held
9	Takeshi Takahashi (Oct. 17, 1957)	Apr. 1981 Joined the Bank Mar. 2002 General Manager, Minato Branch, the Bank Mar. 2004 General Manager, Osaka Branch, the Bank Jun. 2006 General Manager, Shiogama Branch, the Bank Jun. 2008 General Manager, Credit Supervision Div., the Bank Jun. 2011 Director and General Manager, Credit Supervision Div., the Bank Jun. 2012 Director and General Manager, Ishinomaki Branch, the Bank Mar. 2013 Director and General Manager, Ishinomaki Branch and Minato Branch, the Bank Jun. 2014 Director, Executive Officer and General Manager, Ishinomaki Branch and Minato Branch, the Bank (current position)	5,000 shares
10	Masakatsu Tsuda (Jul. 3, 1956)	Apr. 1981 Joined the Bank Mar. 2003 General Manager, Wakuya Branch, the Bank Mar. 2005 General Manager, Nagoya Branch, the Bank Jun. 2007 General Manager, Nakakecho Branch, the Bank Jun. 2009 General Manager, Personnel Div., the Bank Jun. 2011 Director and General Manager, Personnel Div. and General Manager, Affected People Support Office, the Bank Jun. 2014 Director, Executive Officer and General Manager, Personnel Div., the Bank (current position)	11,000 shares
11	Toshimi Homareda (Apr. 2, 1958)	Apr. 1982 Joined the Bank Mar. 2004 General Manager, Tsurugaya Branch, the Bank Jun. 2005 General Manager, Ogawara Branch, the Bank Jun. 2006 General Manager, Miyamachi Branch, the Bank Jun. 2008 General Manager, Treasury Administration & International Div., the Bank Jun. 2012 Director and General Manager, Tokyo Branch, the Bank Jun. 2014 Director, Executive Officer and General Manager, Audit & Inspection Div., the Bank (current position)	10,000 shares
12	Toru Sugawara (Dec. 21, 1959)	Apr. 1983 Joined the Bank Jun. 2003 General Manager, Ogimachi Branch, the Bank Jun. 2005 General Manager, Kitasendai Branch, the Bank Jun. 2006 General Manager, Osaka Branch, the Bank Jun. 2008 Deputy General Manager, System Development Div., the Bank Jun. 2009 General Manager, System Development Div., the Bank Jun. 2013 Director and General Manager, System Development Div., the Bank Jun. 2014 Director, Executive Officer and General Manager, System Development Div., the Bank (current position)	8,000 shares

No.	Name (Date of birth)	Past experience, positions, and responsibilities (Significant concurrent positions)	Number of shares of the Bank held
13	*Koichi Suzuki (Feb. 26, 1962)	Apr. 1984 Joined the Bank Mar. 2005 General Manager, Wakuya Branch, the Bank Sept. 2007 General Manager, Masuda Branch, the Bank Jun. 2009 General Manager, General Affairs Div., the Bank Jun. 2013 General Manager, Business Promotion Div., the Bank Jun. 2014 Executive Officer and General Manager, Business Promotion Div., the Bank (current position)	6,000 shares
14	Masahiro Sugita (Oct. 20, 1944)	Apr. 1967 Joined the Bank of Japan May 1996 General Manager, International Dept., the Bank of Japan Jun. 1998 Director, Research Institute of Overseas Investment, the Export-Import Bank of Japan Sep. 1999 Auditor, the Bank of Japan Dec. 2003 Auditor (full-time), Banyu Pharmaceutical Co., Ltd. (currently MSD K.K.) Jun. 2006 Director, Horiba, Ltd. (current position) Jun. 2007 Audit & Supervisory Board Member, the Bank Oct. 2009 Auditor, Banyu Pharmaceutical Co., Ltd. (currently MSD K.K.) (current position) Jun. 2013 Director, the Bank (current position) (Significant concurrent positions) Auditor, MSD K.K.	2,000 shares
15	*Ken Nakamura (Jan. 7, 1948)	Apr. 1974 Registered as Attorney-at-Law (Sendai Bar Association) Sep. 1977 Opened Nakamura Ken Law Office (current position) Jun. 1996 Auditor, KOHSOKU CORPORATION Nov. 2004 Auditor, HOKUSHU Co., Ltd. (current position) Jun. 2007 Audit & Supervisory Board Member, the Bank (current position) Jun. 2013 Director, KOHSOKU CORPORATION (current position) (Significant concurrent positions) Attorney-at-Law	4,000 shares

(Notes) 1. * indicates new candidates.

2. There is no special interest relationship between the candidates and the Bank.

3. Mr. Masahiro Sugita and Mr. Ken Nakamura are candidates for Outside Director. The Bank designated Mr. Masahiro Sugita and Mr. Ken Nakamura as independent directors as defined by the Tokyo Stock Exchange and the Sapporo Securities Exchange and notified them of the designation.

4. As Mr. Masahiro Sugita has a wealth of specialized knowledge and practical experience in particular in the financial field and Mr. Ken Nakamura has insight and experience through his long career as an attorney-at-law, it is the Bank's judgment that they are suitable for the positions of Outside Director of the Bank and are capable of fulfilling their duties as Outside Directors of the Bank.
Mr. Masahiro Sugita will have served as an Outside Director of the Bank for two years and Mr. Ken Nakamura will have served as an Outside Director for eight years at the conclusion of this Annual General Meeting of Stockholders.

5. Mr. Masahiro Sugita is a business partner of the Bank. The nature of the transactions is ordinary banking transactions as an individual depositor and it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of the transactions is omitted.

6. Mr. Ken Nakamura and Nakamura Ken Law Office are business partners of the Bank but the nature of the transactions with the Bank is ordinary banking transactions as individual depositors and is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of their transactions is omitted.

7. If election of candidate for Outside Director Mr. Masahiro Sugita is approved as proposed, pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Bank plans to continue with the a liability limitation agreement that has been concluded with Mr. Masahiro Sugita, which limits his liability as an Outside

Director of the Bank for damages arising from neglect of his duties to the minimum liability amount stipulated by laws and regulations.
If election of candidate for Outside Director Mr. Ken Nakamura is approved as proposed, pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Bank intends to enter into a liability limitation agreement with him, which limits his liability as an Outside Director to the Bank for damages arising from neglect of his duties to the minimum liability amount stipulated by laws and regulations.

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

The terms of office of Audit & Supervisory Board Members Mr. Ken Nakamura and Mr. Toshio Suzuki will expire at the conclusion of this Annual General Meeting of Stockholders. Accordingly, the election of two (2) Audit & Supervisory Board Members is proposed.

The candidates for Audit & Supervisory Board Member are as follows.

The consent of the Audit & Supervisory Board has been obtained for the submission of this proposal.

No.	Name (Date of birth)	Past experience and positions (Significant concurrent positions)	Number of shares of the Bank held
1	Toshio Suzuki (Sep. 29, 1947)	Apr. 1970 Joined Tohoku Electric Power Co. Inc. Jun. 2001 Deputy Director and General Manager, Human Resources Division, Tohoku Electric Power Co. Inc. Jun. 2005 Director and General Manager, Human Resources Division, Tohoku Electric Power Co. Inc. Jun. 2006 Director and General Manager, Miyagi Branch, Tohoku Electric Power Co. Inc. Jun. 2007 Senior Executive Officer and General Manager, Miyagi Branch, Tohoku Electric Power Co. Inc. Jun. 2009 Standing Statutory Auditor, Tohoku Electric Power Co. Inc. Jun. 2010 Corporate Auditor, The Daishi Bank, Ltd. Jun. 2013 Chairman and Representative Director, Tohoku Intelligent Telecommunication Co., Inc. Jun. 2013 Audit & Supervisory Board Member, the Bank (current position)	1,000 shares
2	*Masai Yamaura (Mar. 15, 1950)	Oct. 1973 Joined the Sendai City Government Sep. 2005 Vice Mayor, Sendai City Apr. 2006 Chief Director, Sendai Green Association Jun. 2007 President and Representative Director, Sendai Software Center Co., Ltd. Jun. 2008 Auditor, Sendai Meat Wholesale Market Co., Ltd. (current position) Apr. 2014 Chairman, Sendai Council of Social Welfare (current position)	0 shares

(Notes) 1. * indicates a new candidate.

2. Mr. Toshio Suzuki and Mr. Masai Yamaura are candidates for Outside Audit & Supervisory Board Members. The Bank designated Mr. Toshio Suzuki as an independent auditor as defined by the Tokyo Stock Exchange and the Sapporo Securities Exchange and notified them of the designation. The Bank intends to designate Mr. Masai Yamaura as an independent auditor as defined by the Tokyo Stock Exchange and the Sapporo Securities Exchange and notify them of the designation.

3. Mr. Toshio Suzuki has a wealth of experience and wide-ranging knowledge gained through his service as a Director and a Statutory Auditor of a listed utility company as well as practical experience as an Outside Audit & Supervisory Board Member of a regional bank. Mr. Masai Yamaura has experience of involvement in corporate management as well as a wealth of experience and wide-ranging knowledge gained through his involvement in local administration over many years. Therefore, it is the Bank's judgment that they are suitable for the position of Outside Audit & Supervisory Board Members of the Bank and capable of fulfilling their duties as Outside Audit & Supervisory Board Members of the Bank.
Mr. Toshio Suzuki will have served as an Outside Audit & Supervisory Board Member of the Company for two years at the conclusion of this Annual General Meeting of Stockholders.

4. Mr. Toshio Suzuki and Tohoku Intelligent Telecommunication Co., Inc., where he serves as Chairman and Representative Director, are business partners of the Bank.
The nature of the transactions of Mr. Toshio Suzuki with the Bank is ordinary banking transactions as an individual depositor and it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of the transactions is omitted. The transactions of Tohoku Intelligent Telecommunication Co., Inc. with the Bank include deposits and loans. However, the nature of transactions between the Bank and Tohoku Intelligent Telecommunication Co., Inc. is ordinary banking transactions and it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of their transactions is omitted.
Mr. Toshio Suzuki is scheduled to retire from his position as Chairman and Representative Director of Tohoku Intelligent Telecommunication Co., Inc. at the conclusion of the Annual General Meeting of Stockholders of Tohoku

Intelligent Telecommunication Co., Inc. to be held in June 2015 and assume office as Advisor of Tohoku Intelligent Telecommunication Co., Inc.

5. Mr. Toshio Suzuki used to work for Tohoku Electric Power Co. Inc., which has transactions with the Bank, including deposits and loans. However, the nature of transactions between the Bank and Tohoku Electric Power Co. Inc. is ordinary banking transactions and it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of their transactions is omitted. Although Tohoku Electric Power Co. Inc. is a stockholder of the Bank, the percentage of voting rights it holds is 2.27% as of March 31, 2015 and the Bank judges that there is no concern about his independence.
6. Mr. Masai Yamaura and Sendai Council of Social Welfare, where he serves as the Chairman, are business partners of the Bank.
   The nature of the transactions of Mr. Masai Yamaura with the Bank is ordinary banking transactions as an individual depositor and it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of the transactions is omitted. The transactions of Sendai Council of Social Welfare with the Bank include deposits. However, the nature of transactions between the Bank and Sendai Council of Social Welfare is ordinary banking transactions and it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of the transactions is omitted.
7. Mr. Masai Yamaura used to work for Sendai City and Sendai Software Center Co., Ltd., which are business partners of the Bank.
   The Bank is a designated financial institution designated by Sendai City and handles administrative tasks of collection and payment of public funds and the transactions of Sendai City with the Bank include deposits and loans. In light of the nature of the transactions, it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of the transactions is omitted. Sendai Software Center Co., Ltd. was established by joint investment by public and private sectors for the purpose of promoting the use of IT in the region and promoting local industry and the Bank has a 2.15% equity stake in Sendai Software Center Co., Ltd. The transactions of Sendai Software Center Co., Ltd. with the Bank include deposits and loans. However, the nature of transactions between the Bank and Sendai Software Center Co., Ltd. is ordinary banking transactions and it is deemed not to have any impact on the decisions of stockholders and investors, and thus, description of the outline of the transactions is omitted.
8. Candidates for Director Mr. Hiroshi Kamata, and Mr. Tetsuya Fujishiro serve as Outside Director of Sendai Software Center Co., Ltd. If Mr. Masai Yamaura assumes office as the Bank's Outside Audit & Supervisory Board Member, the Bank and Sendai Software Center Co., Ltd. will have relationships of interlocking outside officers. However, this will not affect the independence of Mr. Masai Yamaura as an Outside Audit & Supervisory Board Member.
9. Pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Bank has entered into a liability limitation agreement with Mr. Toshio Suzuki, which limits his liability as an Outside Audit & Supervisory Auditor to the Bank for damages arising from neglect of his duties to the minimum liability amount stipulated by laws and regulations. If the election of candidate for Outside Audit & Supervisory Board Member Mr. Toshio Suzuki is approved and he assumes office, the Bank intends to continue the liability limitation agreement with him.
   If the election of candidate for Outside Audit & Supervisory Board Member Mr. Masai Yamaura is approved and he assumes office, pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Bank intends to enter into a liability limitation agreement with him, which limits his liability as an Outside Audit & Supervisory Board Member to the Bank for damages arising from neglect of his duties to the minimum liability amount stipulated by laws and regulations.