These documents are partial translations of the Japanese originals for reference purposes only.
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(Securities Code: 8345)
May 31, 2017

To Shareholders with Voting Rights:

Sachio Taguchi
President
The Bank of Iwate, Ltd.
2-3, Chuodori 1-chome, Morioka,
Iwate, Japan

NOTICE OF CONVOCATION OF THE 135TH ANNUAL GENERAL MEETING OF SHAREHOLDERS

You are cordially invited to attend the 135th Annual General Meeting of Shareholders of The Bank of Iwate, Ltd. (the "Bank"). The meeting will be held for the purposes as described below.

If you are unable to attend the meeting, you can exercise your voting rights in writing by submitting the Voting Rights Exercise Form, or via the Internet. Please review the Reference Documents for the General Meeting of Shareholders (described hereinafter) and exercise your voting rights by no later than 5:15 p.m. on Wednesday, June 21, 2017 Japan time.

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

2. Place: 9F, Hall, Head Office of the Bank, 2-3, Chuodori 1-chome, Morioka, Iwate, Japan

3. Meeting Agenda:

Matters to be reported:

1. The Business Report and Non-consolidated Financial Statements for the Bank's 135th Fiscal Year (from April 1, 2016 to March 31, 2017)
2. Consolidated Financial Statements for the Bank's 135th Fiscal Year (from April 1, 2016 to March 31, 2017) and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Board of Corporate Auditors

Proposals to be resolved:

Proposal No. 1: Appropriation of Surplus
Proposal No. 2: Election of Twelve (12) Directors
Proposal No. 3: Election of One (1) Corporate Auditor

[Exercise of Voting Rights in Writing]

Please indicate your vote for or against the proposals on the enclosed Voting Rights Exercise Form and return it so that it is received by no later than 5:15 p.m. on Wednesday, June 21, 2017 Japan time.

[Exercise of Voting Rights via the Internet]

Please access the Bank's designated voting website (http://www.evote.jp) using the "Login ID" and "Temporary Password" printed on the enclosed Voting Rights Exercise Form, and indicate your vote for or against the proposals following the instructions on the screen.

Before exercising voting rights via the Internet, please read the "Procedures for Exercise of Voting Rights via the Internet," which is described below (from page 42 to page 43), and exercise your voting rights by 5:15 p.m. on Wednesday, June 21, 2017 Japan time.

[Handling of Duplicate Voting]

If you exercise your voting rights both by mailing the Voting Rights Exercise Form and via the Internet, only the vote placed via the Internet is deemed valid.

If you exercise your voting rights more than once via the Internet, only the last vote is deemed valid.

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 required to be presented along with this notice of convocation, "Matters concerning Stock Acquisition Rights, etc. Held by the Bank," "Non-Consolidated Statements of Changes in Net Assets" and "Notes to Non-Consolidated Financial Statements," and "Consolidated Statements of Changes in Net Assets" and "Notes to Consolidated Financial Statements" are, in accordance with laws and regulations, and Article 16 of the Articles of Incorporation of the Bank, posted on the Bank's website (https://www.iwatebank.co.jp/ir/stock/meeting.html) and are therefore not included in the documents attached to this notice of convocation.

Accordingly, the documents attached to this notice of convocation are part of the non-consolidated financial statements and consolidated financial statements which have been audited by Corporate Auditors for the preparation of the Audit Report and by the Accounting Auditor for the preparation of the Independent Auditor's Report.

◎ Please note that updates or corrections, if any, to the Reference Documents for the General Meeting of Shareholders, the Business Report, the Financial Statements and the Consolidated Financial Statements will be posted on the Bank's website (https://www.iwatebank.co.jp/ir/stock/meeting.html).

Reference Documents for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Appropriation of Surplus

Given the public nature of a bank and from a standpoint of ensuring its sound management, the Bank strives to retain sufficient internal reserves. Meanwhile, the Bank is committed to continuously providing stable dividends to shareholders based on its basic policy. In accordance with the dividend policy, the Bank proposes that dividends payout at the end of the 135th fiscal year, and appropriation of other surplus will be as follow by taking into account the business results of the fiscal year under review, management climate and future operational expansion in a comprehensive manner.

1. Matters concerning year-end dividends
   (1) Type of dividend property
   Cash
   (2) Matters concerning the allotment of dividend property to shareholders and the total amount
   Cash dividend of ¥35 per common share of the Bank
   In this case, the total dividends payable will be ¥626,754,205. As a result, the annual dividend will be ¥70 per share, including ¥35 per share of interim dividend which the Bank has already paid.
   (3) Effective date of distribution of surplus
   June 23, 2017

2. Other matters concerning the appropriation of surplus
   (1) Item and amount of surplus to be decreased
   Retained earnings brought forward 4,000,000,000 yen
   (2) Item and amount of surplus to be increased
   General reserve 4,000,000,000 yen

Proposal No. 2: Election of Twelve (12) Directors

The terms of office of the current twelve (12) Directors will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the reelection of the twelve (12) Directors is proposed.

The candidates are as follows:

No.	Name	Current Position	Attendance at Board of Directors meetings (times)
1	Masahiro Takahashi	Chairman Reappointment	14/14 (100%)
2	Sachio Taguchi	President Reappointment	14/14 (100%)
3	Yuichi Kato	Senior Managing Director Reappointment	14/14 (100%)
4	Keiji Iwata	Managing Director Reappointment	14/14 (100%)
5	Shigeki Miura	Managing Director Reappointment	14/14 (100%)
6	Mikio Kikuchi	Managing Director Reappointment	14/14 (100%)
7	Hiroaki Takahashi	Managing Director Reappointment	11/11 (100%)
8	Motomu Sato	Director Reappointment	11/11 (100%)
9	Yasushi Sasaki	Director Reappointment	11/11 (100%)
10	Hiroshi Miura	Outside Director Reappointment Outside Independent	14/14 (100%)
11	Atsushi Takahashi	Outside Director Reappointment Outside Independent	13/14 (92%)
12	Fumio Ube	Outside Director Reappointment Outside Independent	14/14 (100%)

(Note) Messrs. Hiroaki Takahashi, Motomu Sato and Yasushi Sasaki have attended all of the Board of Directors meetings held after their appointments on June 23, 2016.

<table>
<tr><th>No.</th><th>Name
(Date of birth)</th><th>Past experience, positions, responsibilities,
and significant concurrent positions</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="2">1</td><td>Masahiro Takahashi
(Dec. 25, 1950)

Reappointment</td><td>Apr. 1973 Joined the Bank
Apr. 2000 General Manager of Loan Supervision Division
Jul. 2002 Executive Officer / General Manager of Loan Supervision Division
Jun. 2003 Managing Director
Jun. 2007 President
Jun. 2014 Chairman (current position)</td><td>4,600 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
Since assuming office as President in June 2007, Mr. Masahiro Takahashi has played a prominent role in the Bank’s management in an accurate and efficient manner. In June 2014, he assumed office as Chairman. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
<tr><td rowspan="2">2</td><td>Sachio Taguchi
(Sep. 28, 1953)

Reappointment</td><td>Apr. 1977 Joined the Bank
Jun. 2003 General Manager of Consumer Banking Division
Jul. 2006 Executive Officer / General Manager of Consumer Banking Division
Jun. 2007 Executive Officer / General Manager of Tokyo Office
Jun. 2009 Director / General Manager of Tokyo Office
Jun. 2010 Managing Director
Jun. 2013 Senior Managing Director
Jun. 2014 President (current position)</td><td>2,400 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
Since assuming office as Director in June 2009, Mr. Sachio Taguchi has managed the loan supervision, banking, marketing, and planning divisions, in addition to serving as General Manager of the Tokyo Office, through which has accumulated extensive experiences both at the Head Office and business branches with a good sense of balance. Since June 2014, he has played a prominent role in the Bank’s management as President. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
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<tr><th>No.</th><th>Name
(Date of birth)</th><th>Past experience, positions, responsibilities,
and significant concurrent positions</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="2">3</td><td>Yuichi Kato
(May 16, 1957)

Reappointment</td><td>Apr. 1980 Joined the Bank
Jul. 2008 General Manager of Kujichuo Branch
Jul. 2010 General Manager of Personnel Division
Jul. 2011 Executive Officer / General Manager of Personnel Division
Jun. 2012 Director / General Manager of Personnel Division
Jun. 2013 Managing Director
Jun. 2016 Senior Managing Director (current position)
(Management Assistant / in charge of Personnel Division, General Affairs Division and General Secretariat)</td><td>2,600 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
In addition to serving as Director / General Manager of the Personnel Division from June 2012, Mr. Yuichi Kato has managed the administration, system, markets and loan supervision divisions as Managing Director since June 2013. He has served as Management Assistant for the President as Senior Managing Director since June 2016. Through serving the above positions, he is well versed in the Bank’s operations overall. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
<tr><td rowspan="2">4</td><td>Keiji Iwata
(Feb. 2, 1956)

Reappointment</td><td>Apr. 1980 Joined the Bank
Mar. 2005 General Manager of Nakazuma Branch
Jun. 2007 General Manager of Loan Administration Division
Jul. 2010 Executive Officer / General Manager of General Planning Division
Jun. 2011 Director / General Manager of General Planning Division
Jun. 2012 Managing Director (current position)
(in charge of General Planning Division and Financial Markets Division)</td><td>1,800 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
In addition to serving as Director / General Manager of the General Planning Division from June 2011, Mr. Keiji Iwata has managed the planning, loan supervision, systems and marketing divisions as Managing Director since June 2012. Through serving the above positions, he is well versed in the Bank’s operations overall. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
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<tr><th>No.</th><th>Name
(Date of birth)</th><th>Past experience, positions, responsibilities,
and significant concurrent positions</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="2">5</td><td>Shigeki Miura
(Nov. 25, 1957)

Reappointment</td><td>Apr. 1981 Joined the Bank
Jun. 2007 General Manager of Consumer Banking Division
Apr. 2010 General Manager of Miyakochuo Branch
Jun. 2012 General Manager of General Planning Division
Jul. 2012 Executive Officer / General Manager of General Planning Division
Apr. 2013 Executive Officer / General Manager of General Planning Division and General Manager of Public Relations and CSR Office
Jun. 2013 Director / General Manager of General Planning Division and General Manager of Public Relations and CSR Office
Apr. 2014 Director / General Manager of General Planning Division
Jun. 2015 Managing Director (current position) (in charge of Loan Supervision Division and Risk Management Division)</td><td>3,300 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
In addition to serving as Director / General Manager of General Planning Division from June 2013, Mr. Shigeki Miura has managed the loan supervision and risk Management divisions as Managing Director since June 2015. Through serving the above positions, he is well versed in the Bank’s operations overall. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
<tr><td rowspan="2">6</td><td>Mikio Kikuchi
(Dec. 27, 1959)

Reappointment</td><td>Apr. 1982 Joined the Bank
Jul. 2008 General Manager of Corporate Banking Division
Apr. 2010 General Manager of Hachinohe Office
Jun. 2013 General Manager of Sendai Office
Jul. 2013 Executive Officer / General Manager of Sendai Office
Jun. 2014 Director / General Manager of Sendai Office
Apr. 2016 Director / General Manager of Corporate Strategy Division
Jun. 2016 Managing Director / Commissioned General Manager of Corporate Strategy Division
Apr. 2017 Managing Director (current position) (in charge of Corporate Strategy Division and Retail Strategy Division)</td><td>900 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
Since assuming office as Director in June 2014, Mr. Mikio Kikuchi has gained extensive experience in on-site banking business through serving as General Manager of the Sendai Office, General Manager of the Corporate Strategy Division, and other positions. He has managed the Corporate Strategy and Retail Strategy Divisions as Managing Director since June 2016 with excellent leadership capability. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
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<tr><th>No.</th><th>Name
(Date of birth)</th><th>Past experience, positions, responsibilities,
and significant concurrent positions</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="2">7</td><td>Hiroaki Takahashi
(Jan. 29, 1961)

Reappointment</td><td>Apr. 1984 Joined the Bank
Apr. 2007 Acting General Manager of Head Office
Apr. 2009 General Manager of Tairadate Branch
Jun. 2011 General Manager of Loan Supervision Division
Jun. 2014 General Manager of Tokyo Office
Jul. 2014 Executive Officer / General Manager of Tokyo Office
Jun. 2016 Managing Director (current position) (in charge of Business Management Division and Systems Division)</td><td>800 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
In addition to serving as Executive Officer / General Manager of the Tokyo Office from July 2014, Mr. Hiroaki Takahashi has managed the business management and systems divisions as Managing Director since June 2016, and is deeply versed in the banking business overall. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
<tr><td rowspan="2">8</td><td>Motomu Sato
(Feb. 13, 1961)

Reappointment</td><td>Apr. 1983 Joined the Bank
Oct. 2005 General Manager of Midorigaoka Branch
Oct. 2008 Acting General Manager of Systems Development and Operations Division
Apr. 2009 Vice General Manager of Systems Development and Operations Division
Jul. 2011 General Manager of Systems Development and Operations Division
Apr. 2013 General Manager of Systems Division
Jul. 2015 Executive Officer / General Manager of Systems Division
Jun. 2016 Director / General Manager of Systems Division (current position)</td><td>400 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
In addition to serving as General Manager of a branch, Mr. Motomu Sato has assumed various posts such as in the personnel, business planning and systems divisions, and is deeply versed in the banking business overall. He has been managing the Systems Division as General Manager from July 2011, as Executive Officer from July 2015 and as Director from June 2016. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
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<tr><th>No.</th><th>Name
(Date of birth)</th><th>Past experience, positions, responsibilities,
and significant concurrent positions</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="2">9</td><td>Yasushi Sasaki
(Jun. 23, 1961)

Reappointment</td><td>Apr. 1984 Joined the Bank
Oct. 2005 Acting General Manager of Personnel Division
Apr. 2009 General Manager of Tono Branch
Jun. 2012 General Manager of Risk Control Division and General Manager of Financial Products Management Office
Apr. 2013 General Manager of Risk Management Division and General Manager of Financial Products Management Office
Jun. 2015 General Manager of General Planning Division
Jun. 2016 Director/ General Manager of General Planning Division (current position)</td><td>1,120 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Director]
In addition to serving as General Manager of a branch, Mr. Yasushi Sasaki has assumed various posts such as in the personnel, risk control and planning divisions, and is deeply versed in the banking business overall. He assumed General Manager of the Risk Control Division in June 2012 and General Manager of the General Planning Division in June 2015, managing the General Planning Division as Director since June 2016. He has the ability to execute management and administration of the banking business accurately, fairly and efficiently by drawing on his wealth of experience and based on his achievements, and possesses sufficient social credibility. For these reasons, he is reappointed as a candidate for Director.</td></tr>
<tr><td rowspan="2">10</td><td>Hiroshi Miura
(Mar. 1, 1943)

Reappointment

Candidate for Outside Director

Independent Director</td><td>Apr. 1968 Joined THE IWATE NIPPO CO., LTD.
Jul. 1995 General Manager of Editing Office
Jun. 1996 Director / General Manager of Editing Office
Jun. 2000 Managing Director / General Manager of Administration Office
Jun. 2002 Senior Managing Director / General Manager of Administration Office
Jun. 2004 President
Jun. 2009 Director of the Bank (current position)
Jun. 2014 Chairman of THE IWATE NIPPO CO., LTD. (current position)
(Significant concurrent position)
Chairman of THE IWATE NIPPO CO., LTD.</td><td>0 shares</td></tr>
<tr><td colspan="3">[Reason for nomination as a candidate for Outside Director]
As the Chairman of THE IWATE NIPPO CO., LTD., Mr. Hiroshi Miura serves as an executing person of that company. In order for him to continue to make use of the abundant experience and wide range of knowledge he obtained as a management executive, he is reappointed as a candidate for Outside Director of the Bank.</td></tr>
</table>

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
11	Atsushi Takahashi (Jul. 23, 1941) Reappointment Candidate for Outside Director Independent Director	Apr. 1965 Joined The Sumitomo Trust and Banking Co., Ltd. (current Sumitomo Mitsui Trust Bank, Limited) Jun. 1991 Director / General Manager of Planning and Coordination Dept. Jun. 1993 Managing Director / General Manager of Planning Dept. Feb. 1995 Managing Director Jun. 1997 Senior Managing Director Mar. 1998 President Jun. 2005 Chairman Apr. 2011 Advisor Jun. 2011 Director of the Bank (current position) Jun. 2011 Director of Keio Corporation (current position) Jul. 2016 Special Advisor of Sumitomo Mitsui Trust Bank, Limited (current position) (Significant concurrent position) Special Advisor of Sumitomo Mitsui Trust Bank, Limited Director of Keio Corporation	1,000 shares
	[Reason for nomination as a candidate for Outside Director] In addition to serving as Chairman of The Sumitomo Trust and Banking Co., Ltd. (current Sumitomo Mitsui Trust Bank, Limited) until March 2011, Mr. Atsushi Takahashi currently serves as Special Advisor to that company as well as Outside Director of Keio Corporation. In order for him to continue to make use of the abundant experience and wide range of knowledge he obtained as a management executive of a financial institution, he is reappointed as a candidate for Outside Director of the Bank.		

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Bank held
12	Fumio Ube (May 13, 1948) Reappointment Candidate for Outside Director Independent Director	Apr. 1973 Joined Tohoku Electric Power Company, Incorporated Jun. 2005 Executive Officer / General Manager of Secretariat Jun. 2007 Senior Executive Officer / General Manager of Tokyo Branch Office Jun. 2009 Managing Director / Branch Supervisor Jun. 2010 Representative Director & Executive Vice President Jun. 2012 Resigned from Tohoku Electric Power Company, Incorporated Jul. 2012 Vice Chairman of Tohoku Economic Federation Jun. 2013 Director of the Bank (current position) Jun. 2015 Chairman of Tohoku Productivity Center (current position) (Significant concurrent position) Chairman of Tohoku Productivity Center	0 shares
	[Reason for nomination as a candidate for Outside Director] In addition to serving as the Representative Director & Executive Vice President of Tohoku Electric Power Company, Incorporated until June 2012, Mr. Fumio Ube also served as Vice Chairman of Tohoku Economic Federation until June 2015. He is currently serving as Chairman of Tohoku Productivity Center. In order for him to continue to make use of the abundant experience and wide range of knowledge that he obtained as a management executive, he is reappointed as a candidate for Outside Director of the Bank.		

(Note)1. The Bank has business transactions such as loans with IWATE NIPPON CO., LTD., for which Mr. Hiroshi Miura serves as Chairman. There is no special interest relationship between the other candidates and the Bank.

2. Messrs. Hiroshi Miura, Atsushi Takahashi and Fumio Ube are currently Directors of the Bank, and their term of office as Outside Directors at the conclusion of this Annual General Meeting of Shareholders will be eight, six and four years, respectively.

3. Liability limitation agreement with Outside Directors
The Bank has entered into liability limitation agreements with candidates for Outside Directors, Messrs. Hiroshi Miura, Atsushi Takahashi and Fumio Ube, to limit their liabilities for damages to the Bank caused by negligence in the performance of their duties, to the minimum liability amount stipulated by laws and regulations, in accordance with Article 427, Paragraph1 of the Companies Act. In the event of the reappointment of the three messers. nominated above, the Bank intends to continue the said agreements.

Proposal No. 3: Election of One (1) Corporate Auditor

Corporate Auditor Mr. Katsuya Sato will resign at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of one (1) Corporate Auditor is proposed.

This Corporate Auditor candidate shall be elected to substitute for Corporate Auditor Mr. Katsuya Sato. Therefore, the term of office of the Corporate Auditor shall be until the expiration of the term of office of his predecessor, which falls on the conclusion of the Annual General Meeting of Shareholders to be held in 2020, in accordance with the provisions of the Bank's Articles of Incorporation.

The Bank has obtained a prior consent from the Board of Corporate Auditors for the submission of this proposal.

The candidates are as follows:

No.	Name (Date of birth)	Past experience, positions and significant concurrent positions	Number of shares of the Bank held
1	Yuji Chiba (May 24, 1960) New Appointment	Apr. 1984 Joined the Bank Apr. 2003 Acting General Manager of Personnel Division Oct. 2007 General Manager of Kanegasaki Branch Apr. 2010 Vice General Manager of Business Administration Division Apr. 2013 General Manager of Audit Division Apr. 2016 Administrator / General Manager of Audit Division Jul. 2016 Executive Officer / General Manager of Audit Division (current position)	200 shares
	[Reason for nomination as a candidate for Corporate Auditor] Mr. Yuji Chiba has been serving as General Manager of the Audit Division for four years since 2013. He has knowledge and experience to audit the execution of duties of Directors accurately, fairly and efficiently, and possesses sufficient social credibility. For these reasons, he is appointed as a candidate for Corporate Auditor.		

(Note)1. There is no special interest relationship between Mr. Yuji Chiba and the Bank.

Reference

The Bank of Iwate
Independence Standards for Outside Directors and Outside Corporate Auditors

Based on the premise that Outside Directors and Outside Corporate Auditors satisfy the independence standards set forth by the Tokyo Stock Exchange, Inc., the Bank defines their independence as not falling under any of the items listed below. In principle, Outside Directors and Outside Corporate Auditors, including candidates, who do not fall under any of the items shall be deemed "independent" Outside Directors and Outside Corporate Auditors.

1. A person or an executing person for whom the Bank is a major business partner
2. A person or an executing person who is a major business partner of the Bank
3. An accounting expert or legal expert who receives from the Bank monetary consideration or any other property in the amount of over 10 million yen per year in average over the past three years, in addition to compensation that he or she receives from the Bank
4. The Accounting Auditor of the Bank or an employee of the Accounting Auditor
5. A major shareholder of the Bank or an executing person for such shareholder who holds 10% or more of the total voting rights
6. A recipient of donation from the Bank or an executing person for such recipient in the amount of over 10 million yen per year in average over the last three years
7. The spouse or relative within the second degree of kinship of any of the person listed below.
   i) A person who falls under any of the above 1. to 6.
   ii) An executing person of the Bank or any of its subsidiaries
8. A person who may have constant and substantive conflicts of interest with general shareholders of the Bank due to reasons other than those stated in the above 1. to 7.

* Definition of a "major business partner"

Person for whom the Bank is a major business partner

Regular transactions: It is determined based on the ratio of the person's sales to the Bank (2% or more) to the person's total net sales for the most recent fiscal year.

Financing transactions: The Bank is in the highest rank of the person's lenders and changes in the Bank's loan policy have a serious impact on the person.

Major business partner of the Bank

Financing transactions: The Bank is lending 1% or more of its total assets to the business partner.

Deposit transactions: Deposits made by the business partner accounts for 1% or more of the Bank's total deposits payable.