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(Securities Code: 8551)
May 31, 2019

To Shareholders with Voting Rights:

Katsuhiro Shibata
Director and President
The Kita-Nippon Bank, Ltd.
6-7, Chuodori 1-chome, Morioka,
Iwate, Japan

NOTICE OF CONVOCATION OF THE 115TH ANNUAL GENERAL MEETING OF SHAREHOLDERS

You are cordially invited to attend the 115th Annual General Meeting of Shareholders of the Kita-Nippon Bank, Ltd. (the "Bank"). The meeting will be held in the manner described below.

If you are unable to attend the meeting on the day of the meeting, you can exercise your voting rights in writing by submitting the Voting Rights Exercise Form, or via the Internet. In that case, please review the Reference Documents for the General Meeting of Shareholders below and exercise your voting rights by no later than 5:10 p.m. on Monday, June 24, 2019 Japan time.

1. Date and Time: Tuesday, June 25, 2019 at 10:00 a.m. Japan time
(Doors will open at 9:00 a.m. Please arrive early, as the venue will be extremely crowded immediately before opening.)

2. Place: 3F, Large Meeting Room, Head Office of the Bank, 6-7, Chuodori 1-chome, Morioka, Iwate, Japan

3. Meeting Agenda:

Matters to be reported:

1. The Business Report and the Non-consolidated Financial Statements for the Bank's 115th Fiscal Year (from April 1, 2018 to March 31, 2019)
2. The Consolidated Financial Statements for the Bank's 115th Fiscal Year (from April 1, 2018 to March 31, 2019) and the 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 Ten (10) Directors
Proposal No. 3: Determination of Remuneration for Granting Restricted Stock to Directors (Excluding External Directors)

4. Exercise of Voting Rights:

(1) Exercise of Voting Rights in Writing (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 no later than 5:10 p.m. on Monday, June 24, 2019 Japan time.

(2) Exercise of Voting Rights via the Internet
Please read the "Procedures for Exercise of Voting Rights via the Internet" on page 4 (Japanese version only), access the voting website for smartphones or the Bank's designated voting website (https://www.e-sokai.jp), and indicate your vote for or against the proposals following the instructions on the screen by no later than 5:10 p.m. on Monday, June 24, 2019 Japan time.

(3) Handling of Duplicate Voting
If you exercise your voting rights both in writing (by mail) and via the Internet, regardless of the dates on which the votes are received, 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 of Notice

◎ 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.
◎ The following items, in accordance with laws and regulations, and Article 16 of the Articles of Incorporation of the Bank, are published on the Bank's website (http://www.kitagin.co.jp/) and are thus omitted from this notice.
1) Non-consolidated Statement of Changes in Net Assets
2) Notes to Non-consolidated Financial Statements
3) Consolidated Statement of Changes in Net Assets
4) Notes to Consolidated Financial Statements
Accordingly, the Non-consolidated Financial Statements and the Consolidated Financial Statements attached to this notice are part of the Non-consolidated Financial Statements and Consolidated Financial Statements that have been audited by the Corporate Auditors for the preparation of the Audit Report and by the Accounting Auditor for the preparation of the Accounting Audit Report.
◎ Please note that, if there are any corrections to the Reference Documents for the General Meeting of Shareholders, Business Report, Non-consolidated Financial Statements, and Consolidated Financial Statements, the corrected documents will be posted on the Bank's website (http://www.kitagin.co.jp/).

Reference Documents for the General Meeting of Shareholders

Proposals and Reference Matters

Proposal No. 1: Appropriation of Surplus

In order to prepare for changes in the business environment surrounding financial institutions, paying heed to internal reserves to strengthen management structure while also taking into account the continuous provision of stable dividends to shareholders and the business results of this fiscal year in a comprehensive manner, the following payout is proposed.

1. Matters concerning year-end dividends
   (1) Type of dividend property
   Cash
   (2) Matters concerning the allotment of dividend property and the total amount
   30 yen per share of common stock of the Bank
   The total amount of dividends 256,738,980 yen
   (3) Effective date of distribution of surplus
   Wednesday, June 26, 2019

2. Other matters concerning the appropriation of surplus
   (1) Item and amount of surplus to be decreased
   Retained earnings brought forward 900,000,000 yen
   (2) Item and amount of surplus to be increased
   General reserve 900,000,000 yen

Proposal No. 2: Election of Ten (10) Directors

Mr. Atsushi Sakamoto, Director, will resign from office as of June 6, 2019, and the term of office of all the other ten (10) Directors will expire at the conclusion of this General Meeting of Shareholders.

Accordingly, the election of ten (10) Directors is proposed.

Additionally, in order to increase transparency and fairness, taking into account the recommendation by the Nomination Advisory Committee, this Proposal has been approved by the Board of Directors.

The candidates are as follows:

No.	Name		Current position at the Bank	Attendance at Board of Directors' meetings
1	Reappointment	Yasunori Sato	Director and Chairman	100% (12/12)
2	Reappointment	Katsuhiro Shibata	Director and President	100% (12/12)
3	Reappointment	Masamichi Ishizuka	Senior Managing Director	100% (12/12)
4	Reappointment	Tatsuya Sato	Senior Managing Director	100% (12/12)
5	Reappointment	Mitsuo Segawa	Managing Director	100% (12/12)
6	Reappointment External Director Independent Director	Minoru Ota	External Director	100% (12/12)
7	Reappointment External Director Independent Director	Kaichi Murata	External Director	91% (11/12)
8	Reappointment	Akira Soma	Director	100% (12/12)
9	Reappointment	Hiroshi Shimomura	Director	100% (12/12)
10	New appointment	Tadashi Hamataira	—	—

<table>
<tr><th>No.</th><th>Name
(Date of birth)</th><th>Career summary
(Positions, responsibilities and significant concurrent positions)</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="3">1</td><td>Yasunori Sato
(Feb. 11, 1945)

Reappointment</td><td>Apr. 1968 Joined the Bank
Jun. 1995 Director, Manager of General Affairs Division
Jun. 1997 Managing Director
Apr. 1999 Director and President
Jun. 2017 Director and Chairman (to present)</td><td>11,800 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for Director]
Mr. Yasunori Sato possesses the abundant experience, broad insight, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been administering overall management since his appointment as Director and President in April 1999 and as Director and Chairman in June 2017, and therefore the Bank proposes his election as Director.</td></tr>
<tr><td colspan="3">[Special Interests]
There are no special interests between candidate Yasunori Sato and the Bank.</td></tr>
<tr><td rowspan="3">2</td><td>Katsuhiro Shibata
(Jun. 22, 1961)

Reappointment</td><td>Apr. 1984 Joined the Bank
Apr. 2002 Manager of Corporate Planning Division
Jun. 2012 Director, Manager of Corporate Planning Division
Apr. 2015 Director, Assistant to President
Jun. 2015 Managing Director
Jun. 2017 Director and President (to present)
(In charge of Internal Audit Division)</td><td>3,373 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for Director]
Mr. Katsuhiro Shibata possesses the knowledge, experience, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been demonstrating superior leadership in relation to management as a whole since his appointment as Director and President in June 2017, and therefore the Bank proposes his election as Director.</td></tr>
<tr><td colspan="3">[Special Interests]
There are no special interests between candidate Katsuhiro Shibata and the Bank.</td></tr>
</table>

<table>
<tr><th>No.</th><th>Name
(Date of birth)</th><th>Career summary
(Positions, responsibilities and significant concurrent positions)</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="3">3</td><td>Masamichi Ishizuka
(Apr. 18, 1960)

Reappointment</td><td>Apr. 1984 Joined the Bank
Jun. 2007 Director, Branch Manager of Sendai Branch and Head of Sendai Loan Center
Apr. 2008 Director, Branch Manager of Sendai Branch
May 2009 Director
Jun. 2009 Managing Director
May 2011 Managing Director, Manager of Business Management Division
Apr. 2013 Managing Director
Jun. 2015 Senior Managing Director (to present)
(In charge of Personnel Division, Financial Investment Division, and Computer Systems and Operations Division)</td><td>3,600 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for Director]
Mr. Masamichi Ishizuka has abundant operational experience at Head Office and branches, and possesses the knowledge, experience, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been demonstrating leadership at Head Office and branches since his appointment as Director in April 2008, and therefore the Bank proposes his election as Director.</td></tr>
<tr><td colspan="3">[Special Interests]
There are no special interests between candidate Masamichi Ishizuka and the Bank.</td></tr>
<tr><td rowspan="3">4</td><td>Tatsuya Sato
(Feb. 4, 1959)

Reappointment</td><td>Apr. 1981 Joined the Bank
Jun. 2009 Director, Manager of Personnel Division
Jun. 2012 Managing Director, Manager of Personnel Division
Oct. 2012 Managing Director
Apr. 2013 Managing Director, Manager of Risk Management and Assessment Division
Apr. 2015 Managing Director
Jun. 2015 Senior Managing Director (to present)
(In charge of Corporate Planning Division, Credit Supervision Division, and Risk Management and Assessment Division)</td><td>3,600 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for Director]
Mr. Tatsuya Sato possesses the knowledge, experience, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been demonstrating leadership in supervising the personnel and compliance divisions since his appointment as Director in June 2009, and therefore the Bank proposes his election as Director.</td></tr>
<tr><td colspan="3">[Special Interests]
There are no special interests between candidate Tatsuya Sato and the Bank.</td></tr>
</table>

<table>
<tr><th>No.</th><th>Name
(Date of birth)</th><th>Career summary
(Positions, responsibilities and significant concurrent positions)</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="3">5</td><td>Mitsuo Segawa
(Nov. 26, 1956)

Reappointment</td><td>Apr. 1975 Joined the Bank
Jun. 2007 Director, Manager of Head Office Business Division
Apr. 2011 Director, Manager of General Affairs Division
Apr. 2012 Director, Assistant to President
Jun. 2012 Managing Director, Manager of General Affairs Division
Apr. 2013 Managing Director
Jun. 2016 Managing Director, Manager of General Affairs Division
Jun. 2017 Managing Director (to present)
(In charge of General Affairs Division and Business Management Division)</td><td>2,400 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for Director]
Mr. Mitsuo Segawa has participated in the management of branches for many years, and possesses abundant experience and achievements. He possesses the knowledge, experience, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been demonstrating leadership in supervising the business management and general affairs divisions since his appointment as Director in June 2007, and therefore the Bank proposes his election as Director.</td></tr>
<tr><td colspan="3">[Special Interests]
There are no special interests between candidate Mitsuo Segawa and the Bank.</td></tr>
<tr><td rowspan="4">6</td><td>Minoru Ota
(Jul. 19, 1930)

Reappointment

External Director

Independent Director</td><td>Mar. 1983 Professor of School of Dentistry, Iwate Medical University
Apr. 1996 Emeritus Professor of Iwate Medical University
Aug. 1997 Director of Morioka University
Apr. 1998 President of Morioka University and Morioka Daigaku Junior College
Jun. 2002 Director of the Bank (to present)
Oct. 2011 Chief Director of Morioka University
May 2019 Advisor of Morioka University (to present)</td><td>5,800 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for External Director]
To utilize Mr. Minoru Ota’s knowledge and experience, etc., fostered as a Chief Director of a university in the management of the Bank from a wide perspective, the Bank proposes his election as External Director. Additionally, although he has not been involved in corporate management in the past other than through serving as External Director, the Bank has determined that he will be able to appropriately execute the duties of External Director due to the above reasons.</td></tr>
<tr><td colspan="3">[Term of Office]
Mr. Minoru Ota has served as External Director for seventeen (17) years as of the conclusion of this General Meeting of Shareholders.</td></tr>
<tr><td colspan="3">[Special Interests and Independence]
There are no special interests between candidate Minoru Ota and the Bank.</td></tr>
</table>

<table>
<tr><th>No.</th><th>Name
(Date of birth)</th><th>Career summary
(Positions, responsibilities and significant concurrent positions)</th><th>Number of shares of the Bank held</th></tr>
<tr><td rowspan="4">7</td><td>Kaichi Murata
(Mar. 6, 1941)

Reappointment

External Director

Independent Director</td><td>Apr. 1963 Joined Hitachi, Ltd.
Jun. 1997 Director, General Manager of Finance Department of Hitachi, Ltd.
Apr. 1999 Senior Managing Director, General Manager of Finance Department of Hitachi, Ltd.
Jun. 2001 President and Representative Director of Hitachi Capital Corporation
Jun. 2006 Honorary Advisor of Hitachi, Ltd.
Apr. 2008 Director of Meiji University
Jun. 2011 Director of the Bank (to present)</td><td>3,100 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for External Director]
After retiring as Senior Managing Director at Hitachi, Ltd., Mr. Kaichi Murata served as President and Representative Director of Hitachi Capital Corporation. To utilize his knowledge and experience, etc., fostered at a core financial company of the Hitachi group in the management of the Bank from a wide perspective, the Bank proposes his election as External Director.</td></tr>
<tr><td colspan="3">[Term of Office]
Mr. Kaichi Murata has served as External Director for eight (8) years as of the conclusion of this General Meeting of Shareholders.</td></tr>
<tr><td colspan="3">[Special Interests and Independence]
There are no special interests between candidate Kaichi Murata and the Bank.</td></tr>
<tr><td rowspan="3">8</td><td>Akira Soma
(Apr. 26, 1961)

Reappointment</td><td>Apr. 1984 Joined the Bank
Apr. 2006 Branch Manager of Matsuzono Branch
Oct. 2008 Branch Manager of Akita Branch
Jun. 2010 Manager of Treasury and International Division
Jun. 2017 Director, Branch Manager of Tokyo Branch and Head of Tokyo Liaison Office (to present)</td><td>1,000 shares</td></tr>
<tr><td colspan="3">[Reason for Nomination as Candidate for Director]
Mr. Akira Soma has participated in the management of branches for many years, and possesses abundant experience and achievements. He possesses the knowledge, experience, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been demonstrating leadership in the management of branches since his appointment as Director in June 2017, and therefore the Bank proposes his election as Director.</td></tr>
<tr><td colspan="3">[Special Interests]
There are no special interests between candidate Akira Soma and the Bank.</td></tr>
</table>

No.	Name (Date of birth)	Career summary (Positions, responsibilities and significant concurrent positions)	Number of shares of the Bank held
9	Hiroshi Shimomura (Nov. 22, 1966) Reappointment	Apr. 1990 Joined the Bank Oct. 2008 Manager of Secretariat Apr. 2012 Branch Manager of Mizusawa Branch Apr. 2015 Manager of Corporate Planning Division Jun. 2017 Director, Manager of Corporate Planning Division Apr. 2019 Director, Manager of Business Management Division (to present)	800 shares
	[Reason for Nomination as Candidate for Director] Mr. Hiroshi Shimomura has abundant operational experience at Head Office and branches, and possesses the knowledge, experience, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been serving as a manager in the corporate planning and business management divisions since his appointment as Director in June 2017, and therefore the Bank proposes his election as Director.		
	[Special Interests] There are no special interests between candidate Hiroshi Shimomura and the Bank.		
10	Tadashi Hamataira (Sep. 11, 1964) New appointment	Apr. 1983 Joined the Bank Oct. 2004 Branch Manager of Minami-Oodori Branch Apr. 2008 Deputy Manager of Business Management Division Apr. 2014 Branch Manager of Honcho Branch Apr. 2017 Manager of Credit Supervision Division (to present)	300 shares
	[Reason for Nomination as Candidate for Director] Mr. Tadashi Hamataira has participated in the management of branches for many years, and possesses abundant experience and achievements. He possesses the knowledge, experience, and sufficient social credibility to manage a bank in an accurate, fair, and efficient manner, as he has been serving as a manager in the credit supervision division since April 2017, and therefore the Bank proposes his election as Director.		
	[Special Interests] There are no special interests between candidate Tadashi Hamataira and the Bank.		

(Notes) 1. Messrs. Minoru Ota and Kaichi Murata have been notified as Independent Directors to the Tokyo Stock Exchange.

2. Regarding Liability Limitation Agreements with External Directors
The Bank has entered into a liability limitation agreement with each of Messrs. Minoru Ota and Kaichi Murata in accordance with Article 427, Paragraph 1 of the Companies Act (the "Act") and the Articles of Incorporation to limit their liabilities for damages under Article 423, Paragraph 1 of the Act. The amount of their liabilities under the agreements is the minimum liability amount stipulated by laws and regulations in cases where their actions were made in good faith and no gross negligence is found.
If this proposal is approved, the Bank intends to continue the said agreements.

Proposal No. 3: Determination of Remuneration for Granting Restricted Stock to Directors (Excluding External Directors)

The maximum amount of remuneration, etc. for Directors of the Bank was approved as 200 million yen per year (including a maximum of 10 million yen per year as remuneration for External Directors; however, this does not include salary paid as an employee to Directors concurrently serving as employees) at the 109th Annual General Meeting of Shareholders held on June 21, 2013. In addition, at the same meeting, the amount of share subscription rights to be granted as share-based remuneration-type stock options to Directors other than External Directors was approved as within 60 million yen per year, separately from the above-mentioned amount of remuneration, etc. for Directors.

Now, as part of revisions to the officer remuneration plan, the Bank proposes to pay new remuneration for granting stocks with restriction on transfer ("Restricted Stock") to Directors of the Bank (excluding External Directors; hereinafter, "Eligible Directors"), separately from the above amounts of remuneration, in order to give Eligible Directors an incentive to sustainably enhance the corporate value of the Bank and promote further shared interests with shareholders.

Under this Proposal, remuneration for granting Restricted Stock shall be paid to Eligible Directors as monetary claims ("Monetary Remuneration Claims"), and the total maximum amount thereof shall be 60 million yen per year, an amount that the Bank believes appropriate taking into consideration the above objective. In addition, the specific timing of payment and allocation to each Eligible Director shall be determined by the Board of Directors. However, the Bank shall not pay remuneration for granting Restricted Stock to External Directors.

Furthermore, the above amount of remuneration shall not include salary paid as an employee to Directors concurrently serving as employees.

At present, the Bank has eleven (11) Directors (including two (2) External Directors), but if Proposal No. 2 "Election of Ten (10) Directors" is approved and passed as proposed, the Bank shall have ten (10) Directors (including two (2) External Directors).

In addition, pursuant to a resolution of the Board of Directors of the Bank, Eligible Directors shall pay all Monetary Remuneration Claims paid to them under this Proposal as property contributed in kind and shall receive shares of common stock of the Bank by share issuance or share disposal, and the total maximum number of shares of common stock of the Bank to be issued or disposed of in this way shall be 35,000 shares per year (however, if, on or after the date this Proposal is approved and passed, a share split (including a gratis allotment of common stock of the Bank) or consolidation of shares is conducted in regard to the Bank's common stock, or other circumstances arise whereby an adjustment is required to the total number of shares of the Bank's common stock to be issued or disposed of as Restricted Stock, the total number of shares shall be adjusted within a reasonable range).

Furthermore, the amount to be paid for each share shall be determined by the Board of Directors, within a range of amount that is not particularly favorable to the Eligible Directors who will receive the shares of common stock, based on the closing price of the Bank's common stock on the Tokyo Stock Exchange on the business day before the date of each resolution by the Board of Directors (if there are no trades on that day, the closing price on the most recent preceding trading day). In addition, when issuing or disposing the Bank's common stock in this way, the Bank shall conclude a restricted stock allotment agreement (the "Allotment Agreement") with the Eligible Directors including the following content.

Furthermore, if this Proposal is approved by shareholders, the Bank intends to abolish the former share-based remuneration-type stock options, and shall not grant any share subscription rights as stock options to Eligible Directors in future.

(1) Transfer Restriction Period

Eligible Directors shall not be able to transfer, create security interests on, or otherwise dispose (the

"Transfer Restrictions") of shares of the Bank's common stock allotted as a result of the Allotment Agreement (the "Allotted Shares") for a period of 30 years under the Allotment Agreement (the "Transfer Restriction Period").

(2) Removal of Transfer Restrictions

The provisions of the above item (1) notwithstanding, the Bank shall remove Transfer Restrictions on all Allotted Shares when the Transfer Restriction Period ends, on the condition that the Eligible Director continuously served in the position of Director, Executive Officer, Corporate Officer who does not serve concurrently as a Director, Corporate Auditor, employee, Adviser, Counselor, or other equivalent position in the Bank during the Transfer Restriction Period. However, if the Eligible Director resigns or retires from any and all positions as defined in the below item (3) before the expiration of the Transfer Restriction Period owing to the expiration of his or her term of office, death, or other justifiable reasons as defined in the following item (3), the Bank shall reasonably adjust the number of Allotted Shares on which to remove Transfer Restrictions and the timing of the removal of Transfer Restrictions, as necessary. In addition, the Bank shall automatically acquire any Allotted Shares whose Transfer Restrictions have not been removed, without consideration, immediately after the removal of Transfer Restrictions in accordance with the provisions above.

(3) Treatment at resignation or retirement

If an Eligible Director resigns or retires from his or her position as Director, Executive Officer, Corporate Officer who does not serve concurrently as a Director, Corporate Auditor, employee, Adviser, Counselor, or other equivalent position in the Bank before the expiration of the Transfer Restriction Period, the Bank shall automatically acquire the Allotted Shares, without consideration, excluding cases where the resignation or retirement was due to the termination of his or her term of office, death, or other justifiable reasons.

(4) Treatment in the event of organizational restructuring, etc.

Notwithstanding the provisions of the above item (1), if, during the Transfer Restriction Period, a merger agreement under which the Bank will become a non-surviving company, share exchange agreement or share transfer plan under which the Bank will become a wholly owned subsidiary, or other item related to an organizational restructuring, etc. is approved at the General Meeting of Shareholders of the Bank (however, this shall be the Board of Directors of the Bank if the organizational restructuring, etc. does not require approval at the General Meeting of Shareholders of the Bank), the Bank shall remove Transfer Restrictions ahead of the effective date of the organizational restructuring, etc. on certain number of Allotted Shares reasonably determined taking into consideration the period from the start of the Transfer Restriction Period until the day the organizational restructuring, etc. is approved, by resolution of the Board of Directors of the Bank. In addition, in the cases stipulated above, the Bank shall automatically acquire any Allotted Shares whose Transfer Restrictions have not been removed, without consideration, immediately after the removal of Transfer Restrictions.

(5) Other matters

Other matters related to the Allotment Agreement shall be determined by the Board of Directors of the Bank.

(Reference)

Independence Criteria for Outside Officers

In cases where the results of the Bank's investigation of a reasonably possible scope determine that an External Director or Outside Auditor (hereinafter collectively referred to as "Outside Officer") does not fall under any of the following, said Outside Officer shall be judged to be independent.

1. An officer or employee of the corporate group consisting of the Bank and its subsidiaries (hereinafter the "Group")
2. A major shareholder with 5% or greater stake of the Bank, or its executive officers (Note 1)
3. A business partner whose sum of transactions with the Group exceeds 2% of the consolidated sales volume of that business partner's group in the most recent fiscal year, or its executive officers
4. An individual who, as of the end of the most recent fiscal year, has transactions with the Bank in the form of deposits or loans and the remaining balance of such deposits and loans with whom exceeds 1% of the Group's consolidated total assets, or its executive officers
5. A consultant, accounting professional, or legal professional who receives over 10 million yen in a year in monetary or other compensation from the Group aside from officer's compensation, or a legal entity or association that he/she belongs to
6. An individual who has fallen under any of the above items 1 through 5 in the past 10 years
7. A close relative of an individual who has fallen under any of items 1 through 6 (a spouse or relative within the second degree)

(Note 1)

"Executive officers" refer to executive officers as stipulated in Article 2, Paragraph 3, Item 6 of the Ordinance for Enforcement of the Companies Act and includes not only executive directors but employees as well.