Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Securities Code: 7184
(June 2, 2025)

To our shareholders:

Mitsuru Nomura
President and Representative Director
The First Bank of Toyama, Ltd.
5-1, Nishicho, Toyama-shi

Notice of the 114th Annual General Meeting of Shareholders

We are pleased to announce the 114th Annual General Meeting of Shareholders of The First Bank of Toyama, Ltd. (the "Bank"), which will be held as described below.
When convening this general meeting of shareholders, the Bank takes measures for providing information that constitutes the content of reference documents for the general meeting of shareholders, etc. (items for which measures for providing information in electronic format are to be taken) in electronic format, and posts this information as "Notice of the 114th Annual General Meeting of Shareholders" on the Bank's website. Please access the Bank's website by using the internet address shown below to review the information.

The Bank's website
https://www.first-bank.co.jp/ir/meeting.html (in Japanese)

In addition to posting items subject to measures for electronic provision on the website above, the Bank also posts this information on the website of the Tokyo Stock Exchange (TSE). To access this information from the TSE website, access the TSE website (Listed Company Search) by using the internet address shown below, enter the issue name ("First Bank of Toyama") or securities code ("7184"), and click "Search," and then click "Basic information" and select "Documents for public inspection/PR information."

TSE website (Listed Company Search)
https://www2.jpx.co.jp/tseHpFront/JJK020030Action.do?Show=Show

If you are unable to attend the meeting in person, you may exercise your voting rights in writing or by electronic means (via the Internet). Please review the Reference Documents for the General Meeting of Shareholders, and exercise your voting rights no later than 5:10 p.m. on Monday, June 23, 2025 (JST).

1. Date and Time: Tuesday, June 24, 2025, at 10:00 a.m. (JST)
2. Venue: Head Office of the Bank, 9th Floor Hall
TOYAMA KIRARI, 5-1, Nishicho, Toyama-shi

3. Purpose of the Meeting

Matters to be reported:

1. The Business Report and the Non-consolidated Financial Statements for the 114th fiscal year (from April 1, 2024 to March 31, 2025)
2. The Consolidated Financial Statements for the 114th fiscal year (from April 1, 2024 to March 31, 2025) and the results of the audit of the Consolidated Financial Statements by Financial Auditor and the Audit & Supervisory Board

Matters to be resolved:

Proposal No. 1 Appropriation of Surplus
Proposal No. 2 Amendment to the Articles of Incorporation
Proposal No. 3 Election of 11 Directors
Proposal No. 4 Election of One Audit & Supervisory Board Member
Proposal No. 5 Revision of Amount of Remuneration, etc. for Audit & Supervisory Board Members

4. Guide to Exercising Your Voting Rights

You may exercise your voting rights via one of the following three methods:

If you are exercising voting rights in writing

Please indicate your approval or disapproval for each proposal in the voting form sent with this notice, and post this form without affixing a postage stamp.
Deadline for Exercise: Your vote must be received by 5:10 p.m. on Monday, June 23, 2025.

If you are exercising voting rights by electronic means (via the Internet, etc.)
Please access the designated website for exercising voting rights (https://evote.tr.mufg.jp/) from a smart phone or personal computer, enter the login ID and temporary password on the voting form sent with this notice (except when scanning a two-dimensional code), and follow the on-screen instructions to indicate your approval or disapproval as described in "Procedure for Exercising Voting Rights Via the Internet, etc. (Japanese only)."
Moreover, please note that in the event that voting rights are exercised multiple times both in writing and by electronic means (via the Internet, etc.), only the voting rights exercised by electronic means (via the Internet, etc.) shall be deemed valid. In the event that voting rights are exercised multiple times by electronic means (via the Internet, etc.), only the most recent exercise of voting rights shall be treated as valid.
Deadline for Exercise: Your entry must be completed by 5:10 p.m. on Monday, June 23, 2025.

If you are attending the meeting
Please submit the enclosed voting form at the venue reception. (Your seal is not required.)
Date and time: Tuesday, June 24, 2025, at 10:00 a.m. (reception opens at 9:00 a.m.)
Venue: Head Office of the Bank, 9th Floor Hall, TOYAMA KIRARI
(Please refer to the information map at the end of this notice.)

* If you are unable to attend the meeting, another shareholder with voting rights can attend the meeting as your proxy. However, this proxy is required to submit documentation proving their right of proxy.

- Among the items subject to measures for electronic provision, in accordance with the provisions of laws and regulations and the Articles of Incorporation of the Bank, the following items are not provided in the paper-based documents delivered to shareholders who have made a request for delivery of such documents.
  The Audit & Supervisory Board Members and the Financial Auditor have audited the documents subject to audit, including the following items.
  - "Systems to Ensure the Appropriateness of Operations and Status of Systems," "Specified Wholly Owned Subsidiaries," "Transactions with Parent Company, etc.," "Accounting Auditor, etc.," and "Other" of the Business Report
  - "Non-consolidated Statement of Changes in Shareholders' Equity" and "Notes to the Non-consolidated Financial Statements" of the Non-consolidated Financial Statements
  - "Consolidated Statement of Changes in Shareholders' Equity" and "Notes to the Consolidated Financial Statements" of the Consolidated Financial Statements
- If revisions to the items subject to measures for electronic provision arise, a notice of the revisions and the details of the items before and after the revisions will be posted on the Bank's aforementioned website and the TSE website.
- If there is no indication of approval or disapproval on the returned voting form, the Bank will treat the vote as an approval of the proposal.
- Gifts will not be provided to shareholders who attend this meeting in person. Thank you for your understanding.

<Accepting questions and comments>

The Bank will accept questions and comments from shareholders on its website (https://www.first-bank.co.jp/ir/meeting.html) (in Japanese) from 10:00 a.m. on Monday, June 2, 2025 until 5:10 p.m. on Wednesday, June 18, 2025. We plan to respond to or introduce the questions and comments that we believe will be of particular interest to our shareholders at the General Meeting of Shareholders or on our website (we do not promise to provide answers). We will refrain from answering questions that cannot be answered, such as questions regarding non-public information or questions that may fall under the category of "material facts" as defined in Article 166 of the Financial Instruments and Exchange Act.
If you have any comments or questions, please enter them after entering your shareholder number (8 digits) and postal code (7 digits: without hyphen) as shown on the voting form.

A dedicated space is provided in the venue for shareholders in wheelchairs, etc.
The venue staff will be happy to assist you during your visit.

Reference Documents for the General Meeting of Shareholders

Proposals and Reference Information

Proposal No. 1 Appropriation of Surplus

The Bank proposes the appropriation of surplus as follows:

Year-end dividends
The Bank's policy regarding shareholder returns is to pay continuous and stable dividends while maintaining a balance between enhancing retained earnings in order to maintain sound management, and making investments for active business development.
As announced on May 10, 2024, the Bank had explained that, in anticipation of the revision of capital adequacy regulations (Basel III finalization), the Bank would record a large amount of gain on valuation of securities as partial gain on sale of securities, and add ¥10 billion to our shareholders' equity as originally announced.
The original plan was achieved in the current fiscal year's financial results, with profit further exceeding the full-year forecast that was revised upward on October 28, 2024. Therefore, the Board of Directors decided on March 28, 2025 to return the upswing in profits to our shareholders.
As a result, the Bank proposes to increase the year-end dividend by ¥4 per share from the initial forecast.

(1) Type of dividend property
To be paid in cash.

(2) Allotment of dividend property to shareholders and their aggregate amount
The Bank proposes to pay a year-end dividend of ¥19 per common share of the Bank (the dividends for the current fiscal year, including the interim dividend, will be ¥34 per share).
In this event, the total dividends will be ¥1,211,226,915.

(3) Effective date of the dividends of surplus
The effective date of dividends will be June 25, 2025.

In April 2025, the Board of Directors approved the following policy regarding shareholder returns, effective from the fiscal year ending March 31, 2026, in order to further enhance the return of profits as the Bank's capital base is established.

[Shareholder Return Policy]
The Group's basic policy is to maintain stable dividends while balancing a high degree of soundness, additional risk-taking capacity, and an optimal level of capital to realize investments for growth.
Specifically, the Bank aims to steadily increase the level of profits and thereby increase dividends per share, targeting a dividend payout ratio of 35% or more of the profit attributable to owners of parent.
Additionally, the Bank will flexibly and dynamically carry out acquisition of own shares, while taking into consideration earnings forecasts, capital adequacy, and opportunities for investment in growth.

Proposal No. 2 Amendment to the Articles of Incorporation

1. Reasons for the Proposal
   The term of office of Directors will be shortened from two years to one year in order to strengthen corporate governance and establish a management structure that can respond quickly to changes in the business environment.
2. Details of the Amendment
   Details of the amendment are as follows:

(Amended portions are underlined.)

Current Articles of Incorporation	Proposed amendments
Articles 1 to 20 (Omitted) (Term of Office of Directors) Article 21 (i) The term of office of a Director shall expire at the conclusion of the annual general meeting of shareholders for the last business year out of the business years terminating within <u>two years</u> after the election of the Director. (ii) (Omitted) Articles 22 to 49 (Omitted)	Articles 1 to 20 (Same as current) (Term of Office of Directors) Article 21 (i) The term of office of a Director shall expire at the conclusion of the annual general meeting of shareholders for the last business year out of the business years terminating within <u>one year</u> after the election of the Director. (ii) (Same as current) Articles 22 to 49 (Same as current)

Proposal No. 3 Election of 11 Directors

The terms of office of all 11 Directors, Mitsuru Nomura, Mikiya Kuwahara, Satoshi Hase, Nakaba Maeda, Tsutomu Honda, Hayato Shimakura, Yasushi Takashima, Katsuki Kanaoka, Taketo Tanigaki, Yuka Nishida and Ryota Yanagihara will expire at the conclusion of this General Meeting of Shareholders. The Bank therefore proposes the election of 11 Directors again with the aim of further reinforcing and enriching the management.
The candidates for Director are as follows:

(Reference) List of Candidates

Candidate no.	Name	Current position in the Bank	Candidate attribute	Record of attendance at Board of Directors meetings
1	Mitsuru Nomura	President and Representative Director	Reelection	15/15 (100%)
2	Mikiya Kuwahara	Managing Director, in charge of Regional Area Corporate Business Department and Retail Banking Department	Reelection	15/15 (100%)
3	Tsutomu Honda	Director, General Manager of Corporate Planning Department	Reelection	15/15 (100%)
4	Yasushi Takashima	Director, General Manager of Financial Market Department	Reelection	15/15 (100%)
5	Mamoru Motoi	Executive Officer, Assistant Manager of Business Management Department	New election	–
6	Hitoshi Ii	Executive Officer, General Manager of Regional Area Corporate Business Department, General Manager of Retail Banking Department	New election	–
7	Kazumasa Moriyama	Executive Officer, General Manager of Metropolitan Area Corporate Business Department, Branch Manager of Tokyo Branch and Head of Tokyo Office	New election	–
8	Katsuki Kanaoka	Outside Director	Reelection Outside Independent	14/15 (93.3%)
9	Taketo Tanigaki	Outside Director	Reelection Outside Independent	15/15 (100%)
10	Yuka Nishida	Outside Director	Reelection Outside Independent	15/15 (100%)
11	Ryota Yanagihara	Outside Director	Reelection Outside Independent	15/15 (100%)

Candidate no.	Name (Date of birth)	Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank	Number of the Bank's shares owned
1	Reelection Mitsuru Nomura (August 9, 1962) Record of attendance at Board of Director meetings 15/15 (100%)	Apr. 1987 Joined Bank of Japan May 2011 General Manager of Fukushima Branch May 2013 Deputy Director-General, Monetary Affairs Department June 2014 Deputy Director-General, Financial System and Bank Examination Department June 2015 Chief of Operations Department Apr. 2017 Director-General, Personnel and Corporate Affairs Department Apr. 2019 Resigned from Bank of Japan Apr. 2019 Joined the Bank Full-time Advisor June 2019 Director, Vice President and General Manager of Human Resource Planning Department Mar. 2020 Director, Vice President and General Manager of Business Innovation Office, Corporate Planning Department Apr. 2021 President and Representative Director (current position) (to present)	34,731 shares
	Reasons for nomination as candidate for Director Mitsuru Nomura has a wealth of knowledge and experience accumulated in important roles at the Bank of Japan, as well as in the role of Full-time Advisor at the Bank. In addition, he served as Director and Vice President from June 2019, and President and Representative Director from April 2021, fulfilling his duties and responsibilities in an appropriate manner. In view of his experience, knowledge and achievements thus far, the Bank believes he is able to make a continued contribution to its management, and accordingly it proposes his reelection as Director.		

Candidate no.	Name (Date of birth)	Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank	Number of the Bank's shares owned
2	Reelection Mikiya Kuwahara (May 30, 1959) Record of attendance at Board of Director meetings 15/15 (100%)	Apr. 1982 Joined the Bank Apr. 2011 Branch Manager of New Center Branch June 2013 General Manager of Financial Market Department June 2016 General Manager of Financing Department and Management Representative of Financial Facilitation Management July 2016 Executive Officer, General Manager of Financing Department and Management Representative of Financial Facilitation Management June 2017 Director, General Manager of Financing Department and Management Representative of Financial Facilitation Management Oct. 2017 Director, General Manager of Regional Area Corporate Business Department and Management Representative of Financial Facilitation Management June 2021 Managing Director, General Manager of Regional Area Corporate Business Department, Management Representative of Financial Facilitation Management and General Manager of Retail Banking Department Jan. 2023 Managing Director, General Manager of Regional Area Corporate Business Department, General Manager of Retail Banking Department June 2023 Managing Director, in charge of Regional Area Corporate Business Department and Retail Banking Department (current position) (to present)	26,706 shares
	Reasons for nomination as candidate for Director Mikiya Kuwahara has a wealth of business experience accumulated in such roles as General Manager of Financial Market Department, Financing Department, Regional Area Corporate Business Department and Retail Banking Department, and is deeply familiar with the operations of the Bank. In addition, he served as Director from June 2017, Managing Director from June 2021, and Representative Managing Director from June 2023, fulfilling his duties and responsibilities in an appropriate manner. In view of his experience, knowledge and achievements thus far, the Bank believes he is able to make a continued contribution to its management, and accordingly it proposes his reelection as Director.		

<table>
<tr><th>Candidate no.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank</th><th>Number of the Bank's shares owned</th></tr>
<tr><td rowspan="2">3</td><td>Reelection

Tsutomu Honda
(March 27, 1963)

Record of attendance at Board of Director meetings
15/15 (100%)</td><td>Apr. 1985
Sept. 2003

Oct. 2004
Apr. 2009

June 2012
Apr. 2016
Apr. 2018

July 2020

June 2021

Jan. 2023</td><td>Joined the Bank
Business Development Officer of Credit Department
Branch Manager of Tonami Branch
Marketing Promotion Officer of Marketing and Sales Planning Department
Assistant Manager of Takaoka Branch
Branch Manager of New Center Branch
General Manager of Financial Market Department
Executive Officer, General Manager of Financial Market Department
Director, General Manager of Metropolitan Area Corporate Business Department, Branch Manager of Tokyo Branch and Head of Tokyo Office
Director, General Manager of Corporate Planning Department (current position) (to present)</td><td>19,906 shares</td></tr>
<tr><td colspan="4">Reasons for nomination as candidate for Director
Tsutomu Honda has a wealth of business experience accumulated in such roles as Branch Manager of New Center Branch, General Manager of Financial Market Department, General Manager of Metropolitan Area Corporate Business Department, and General Manager of Corporate Planning Department, and is deeply familiar with the operations of the Bank. In addition, since becoming Director in June 2021, he has fulfilled his duties and responsibilities in an appropriate manner. In view of his achievements, experience and knowledge thus far, the Bank believes he is able to make a continued contribution to its management, and accordingly it proposes his reelection as Director.</td></tr>
<tr><td rowspan="2">4</td><td>Reelection

Yasushi Takashima
(October 16, 1962)

Record of attendance at Board of Director meetings
15/15 (100%)</td><td>Apr. 1985
Apr. 2005
Apr. 2009
Oct. 2010

May 2011
Oct. 2015

Apr. 2017
Apr. 2018
Apr. 2020

June 2021

June 2023</td><td>Joined the Bank
Branch Manager of Kitanomori Branch
Branch Manager of Takayama Branch
Marketing Promotion Officer of Marketing and Sales Planning Department
Branch Manager of Kurobe Branch
Assistant Manager of Head Office Sales Department
Branch Manager of Tsutsumicho Branch
Branch Manager of New Center Branch
General Manager of Business Management Department
Executive Officer, General Manager of Financial Market Department
Director, General Manager of Financial Market Department (current position) (to present)</td><td>15,000 shares</td></tr>
<tr><td colspan="4">Reasons for nomination as candidate for Director
Yasushi Takashima has a wealth of business experience accumulated in such roles as Branch Manager of Tsutsumicho Branch, New Center Branch, and General Manager of Business Management Department and Financial Market Department, and is deeply familiar with the operations of the Bank. In addition, he has assumed office as Director since June 2023. In view of his achievements, experience and knowledge thus far, the Bank believes he is able to make a continued contribution to its management, and accordingly it proposes his election as Director.</td></tr>
</table>

<table>
<tr><th>Candidate no.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank</th><th>Number of the Bank's shares owned</th></tr>
<tr><td rowspan="2">5</td><td>New election

Mamoru Motoi
(June 15, 1966)

Record of attendance at Board of Director meetings
–</td><td>Apr. 1989
Apr. 2010
Apr. 2012
Oct. 2015
Oct. 2017

Apr. 2020

Sept. 2021

June 2022

Apr. 2025</td><td>Joined the Bank
Branch Manager of Izumi Branch
Branch Manager of Isurugi Branch
Branch Manager of Himi Branch
Chief Marketing Promotion Officer of Regional Area Corporate Business Department
Branch Manager of Toyama Minami Center Branch
Branch Manager of Toyama Minami Center Branch, Branch Manager of Nezukamachi Branch
Executive Officer, Branch Manager of Takaoka Branch, Branch Manager of Shimizu Branch
Executive Officer, Assistant Manager of Business Management Department (current position)
(to present)</td><td>14,255 shares</td></tr>
<tr><td colspan="4">Reasons for nomination as candidate for Director
Mamoru Motoi has a wealth of business experience accumulated in such roles as Branch Manager of Toyama Minami Center Branch and Takaoka Branch, and Assistant Manager of Business Management Department, and is deeply familiar with the operations of the Bank. In addition, he has assumed office as Executive Officer since June 2022. In view of his achievements, experience and knowledge thus far, the Bank believes he is able to make a contribution to its management, and accordingly it proposes his election as Director.</td></tr>
<tr><td rowspan="2">6</td><td>New election

Hitoshi Ii
(December 21, 1968)

Record of attendance at Board of Director meetings
–</td><td>Apr. 1991
Apr. 2011
Apr. 2015
Apr. 2017

Oct. 2017

Apr. 2018

Apr. 2020

Apr. 2022

June 2023

June 2024</td><td>Joined the Bank
Branch Manager of Higashimachi Branch
Branch Manager of Tsutsumicho Branch
Marketing Promotion Officer of Marketing and Sales Planning Department
Chief Marketing Promotion Officer of Regional Area Corporate Business Department
Assistant Manager of Business Plaza Branch, Chief Marketing Promotion Officer of Regional Area Corporate Business Department
Assistant Manager of Metropolitan Area Corporate Business Department
Assistant Manager of Regional Area Corporate Business Department, Assistant Manager of Retail Banking Department
General Manager of Regional Area Corporate Business Department, General Manager of Retail Banking Department
Executive Officer, General Manager of Regional Area Corporate Business Department, General Manager of Retail Banking Department (current position)
(to present)</td><td>11,197 shares</td></tr>
<tr><td colspan="4">Reasons for nomination as candidate for Director
Hitoshi Ii has a wealth of business experience accumulated in such roles as Assistant Manager of Metropolitan Area Corporate Business Department, General Manager of Regional Area Corporate Business Department and Retail Banking Department, and is deeply familiar with the operations of the Bank. In addition, he has assumed office as Executive Officer since June 2024. In view of his achievements, experience and knowledge thus far, the Bank believes he is able to make a contribution to its management, and accordingly it proposes his election as Director.</td></tr>
</table>

Candidate no.	Name (Date of birth)	Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank	Number of the Bank's shares owned
7	New election Kazumasa Moriyama (April 2, 1969) Record of attendance at Board of Director meetings –	Apr. 1992 Joined the Bank Apr. 2011 Branch Manager of Kureha Branch Apr. 2014 Branch Manager of Fuchu Branch Apr. 2016 Assistant Manager of Tokyo Branch Oct. 2017 Assistant Manager of Metropolitan Area Corporate Business Department Apr. 2020 Branch Manager of New Center Branch Jan. 2023 General Manager of Metropolitan Area Corporate Business Department, Branch Manager of Tokyo Branch and Head of Tokyo Office June 2024 Executive Officer, General Manager of Metropolitan Area Corporate Business Department, Branch Manager of Tokyo Branch and Head of Tokyo Office (current position) (to present)	6,276 shares
	Reasons for nomination as candidate for Director Kazumasa Moriyama has a wealth of business experience accumulated in such roles as Branch Manager of New Center Branch, General Manager of Metropolitan Area Corporate Business Department, and Branch Manager of Tokyo Branch, and is deeply familiar with the operations of the Bank. In addition, he has assumed office as Executive Officer since June 2024. In view of his achievements, experience and knowledge thus far, the Bank believes he is able to make a contribution to its management, and accordingly it proposes his election as Director.		

Candidate no.	Name (Date of birth)	Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank	Number of the Bank's shares owned
8	Reelection Outside Independent Katsuki Kanaoka (February 24, 1956) Record of attendance at Board of Director meetings 14/15 (93.3%)	Apr. 1978 Joined Tokyo Shibaura Electric Co., Ltd. (now TOSHIBA CORPORATION) May 1985 Joined INTEC Inc. June 2000 Director of INTEC Inc. President & Chief Executive Officer of AT TOKYO Corporation Apr. 2007 President and Representative Executive Officer of INTEC Inc. Apr. 2008 Director of IT Holdings Corporation June 2008 Audit & Supervisory Board Member of the Bank June 2009 President and Representative Director of INTEC Inc. June 2012 Chairman and Representative Director of IT Holdings Corporation May 2015 Chairman of INTEC Inc. June 2015 Director of the Bank (current position) June 2016 Director of TIS Inc. Apr. 2018 Director and Advisor of INTEC Inc. Apr. 2021 President of Teika Pharmaceutical Co., Ltd. (current position) July 2021 Special Advisor of SKY INTEC INC. (current position) (to present) Significant concurrent positions outside the Bank President of Teika Pharmaceutical Co., Ltd.	50,000 shares
	Reasons for nomination as candidate for Outside Director and overview of expected roles Katsuki Kanaoka has excellent managerial skills having managed a number of companies including listed companies including AT TOKYO Corporation, INTEC Inc. and IT Holdings Corporation, actively provided useful advice and remarks on various occasions by leveraging his wealth of experience and deep insight as a corporate manager and his expert insight regarding the IT field. He has played an appropriate role by making comments as appropriate on all aspects of the Bank's management, especially in strengthening corporate governance from the shareholders' perspective and across the Bank's system areas. In addition, as chairman of the Nomination and Remuneration Committee, he deliberates the selection of candidates for the Bank's officers and executive compensation from an objective and neutral standpoint, makes reports and recommendations to the Board of Directors, and contributes to the revitalization of the Board of Directors. For the above reasons, the Bank proposes his election, as the Bank expects that he will continue to play an appropriate role as Director.		

<table>
<tr><th>Candidate no.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank</th><th>Number of the Bank's shares owned</th></tr>
<tr><td rowspan="2">9</td><td>Reelection
Outside
Independent

Taketo Tanigaki
(January 28, 1964)

Record of attendance at Board of Director meetings
15/15 (100%)</td><td>Apr. 1992

June 2000

June 2016

June 2019
June 2024

Significant concurrent positions outside the Bank
Attorney-at-law of Ishii Law Office</td><td>Registered as an attorney-at-law (Daini Tokyo Bar Association), Joined Ishii Law Office (current position)
Specialist Inspector, Inspection Bureau of Financial Supervisory Agency (now the Financial Services Agency)
Audit & Supervisory Board Member of Taiyo Life Insurance Company
Director of the Bank (current position)
Audit & Supervisory Board Member of T&D LEASE Ltd. (current position)
(to present)</td><td>0 shares</td></tr>
<tr><td colspan="4">Reasons for nomination as candidate for Outside Director and overview of expected roles
Taketo Tanigaki is well versed in corporate legal affairs, has provided useful advice and remarks mainly on the deliberation of proposals by leveraging his deep insight and specialist legal knowledge cultivated thus far in his role as an attorney-at-law. In particular, he is expected to play an appropriate role mainly regarding the strengthening of compliance systems and supervising and advising the Bank's business execution from a professional perspective in the field of legal affairs, and accordingly, the Bank proposes his reelection as Director. He has never been involved in the management of a company except as an outside officer. However, the Bank judges he will appropriately fulfill his duties as Outside Director based on the above reasons.</td></tr>
<tr><td rowspan="2">10</td><td>Reelection
Outside
Independent

Yuka Nishida
(January 31, 1973)

Record of attendance at Board of Director meetings
15/15 (100%)</td><td>Oct. 2000
Apr. 2004
Aug. 2021

June 2022

Significant concurrent positions outside the Bank
Certified public accountant and Representative of Nishida Certified Public Accountants' Office</td><td>Joined Asahi & Co. (now KPMG AZSA LLC)
Registered as a certified public accountant
Representative of Nishida Certified Public Accountants' Office (current position)
Director of the Bank (current position)
(to present)</td><td>0 shares</td></tr>
<tr><td colspan="4">Reasons for nomination as candidate for Outside Director and overview of expected roles
Yuka Nishida has provided useful advice and remarks mainly on the deliberation of proposals by leveraging her wealth of experience, deep insight and specialist knowledge about finance and accounting cultivated thus far in her role as a certified public accountant. The Bank expects that she will play an appropriate role, especially in terms of financial risk and corporate accounting, by making proactive proposals regarding the execution of business operations and providing advice on diversity issues, and accordingly, the Bank proposes her reelection as Director. She has never been involved in the management of a company except as an outside officer. However, the Bank judges she will appropriately fulfill her duties as Outside Director based on the above reasons.</td></tr>
</table>

Candidate no.	Name (Date of birth)	Career summary, position and responsibility in the Bank and significant concurrent positions outside the Bank	Number of the Bank's shares owned
11	Reelection Outside Independent Ryota Yanagihara (April 29, 1961) Record of attendance at Board of Director meetings 15/15 (100%)	Apr. 1985 Joined Bank of Japan May 2008 General Manager of Matsumoto Branch July 2010 Deputy General Manager of Osaka Branch July 2011 Deputy Director-General, Information System Services Department June 2013 Deputy Director-General of Personnel and Corporate Affairs Department May 2014 Director-General of Currency Issue Department Aug. 2015 Director-General of Secretariat of the Policy Board Apr. 2017 Assumed office as Auditor Mar. 2021 Retired from office as Auditor May 2021 Senior Advisor of Security Transport Business Division, Nippon Express Co., Ltd. Jan. 2023 Executive Vice President of NX Cash Logistics, Inc June 2023 Director of the Bank (current position) Oct. 2023 President CEO, CRD Association (current position) (to present) Significant concurrent positions outside the Bank President CEO, CRD Association	1,000 shares
	Reasons for nomination as candidate for Outside Director and overview of expected roles Ryota Yanagihara has served in important roles at the Bank of Japan, as well as in the roles of Senior Advisor of Security Transport Business Division at Nippon Express Co., Ltd., Executive Vice President of NX Cash Logistics, Inc and President CEO of CRD Association. He has actively provided useful advice and remarks mainly on the management by leveraging his broad experience and deep insight centered on the financial sector. In particular, he is expected to play an appropriate role regarding the strengthening of the Bank's risk management system and the analysis of financial and market conditions. Accordingly the Bank proposes his reelection as Director.		

Notes:
1. Katsuki Kanaoka, Taketo Tanigaki, Yuka Nishida and Ryota Yanagihara are candidates for Outside Director.
2. The Bank has a transactional relationship with Teika Pharmaceutical Co., Ltd. of which Katsuki Kanaoka is President, involving the lending of money and so on. There is no special interest between any of the other candidates for Director and the Bank.
3. At the conclusion of this Annual General Meeting of Shareholders, the term of office of Katsuki Kanaoka as Outside Director of the Bank will have been ten years. The term of office of Taketo Tanigaki as Outside Director of the Bank will have been six years. The term of office of Yuka Nishida as Outside Director of the Bank will have been three years. The term of office of Ryota Yanagihara as Outside Director of the Bank will have been two years. At the conclusion of this meeting, the term of office of Katsuki Kanaoka as Outside Audit & Supervisory Board Member will have been seven years, from June 2008 to June 2015.
4. In order that the Outside Directors may enter into their roles to the full extent anticipated, also, in order that the Bank may continue to attract valuable human resources, the Articles of Incorporation provide for a limited liability agreement to be concluded between the Bank and Outside Directors. In the event that the election of Katsuki Kanaoka, Taketo Tanigaki Yuka Nishida and Ryota Yanagihara is approved, they will continue to conclude a limited liability agreement, pursuant to which their liability for damages under Article 423, paragraph 1 of the Companies Act, if they have acted in good faith and without gross negligence in performing their duties as Outside Directors, shall be the amount defined under Article 425, paragraph 1 of the Companies Act.
5. The Bank has entered into a directors and officers liability insurance (D&O insurance) contract, as stipulated in Article 430-3, paragraph 1 of the Companies Act, that covers all insured persons with an insurance company. This insurance policy stipulates that the insured in this shall receive compensation for their liability borne from performance of their duties or receipt of claims pertaining to the pursuit of such liability. If the election of the candidates is approved, they will become insured persons under this insurance policy. Furthermore, the Bank plans to renew the insurance policy with the same content at the time of renewal.
6. Katsuki Kanaoka, Taketo Tanigaki, Yuka Nishida and Ryota Yanagihara satisfy the independence criteria set forth both by the Tokyo Stock Exchange and the Bank (https://www.first-bank.co.jp/ir/governance.html) (Japanese only). The Bank has submitted notification to the Tokyo Stock Exchange that they have been designated independent officers. If the election of Katsuki Kanaoka, Taketo Tanigaki, Yuka Nishida and Ryota Yanagihara is approved, the Bank plans to submit notification concerning their continuing appointment as independent officers.

Proposal No. 4 Election of One Audit & Supervisory Board Member

Of the four Audit & Supervisory Board Members, the term of office of Toyoharu Mizukami will expire at the conclusion of this meeting, and the Bank therefore proposes the election of one Audit & Supervisory Board Member. In addition, the consent of the Audit & Supervisory Board has been obtained for this proposal.
The candidate for the Audit & Supervisory Board Member is as follows:

Name (Date of birth)	Career summary, position in the Bank and significant concurrent positions outside the Bank		Number of the Bank's shares owned
New election Nakaba Maeda (September 26, 1961) Record of attendance at Board of Director meetings 15/15 (100%) Record of attendance at Audit & Supervisory Board meetings –	Apr. 1985	Joined the Bank	18,663 shares
	Jan. 2005	Branch Manager of Higashi-odori Branch	
	Apr. 2007	Branch Manager of AEON FB Branch	
	Apr. 2010	Branch Manager of Showamachi Branch	
	Apr. 2012	Branch Manager of Tonami Branch	
	Apr. 2016	Branch Manager of Toyama Minami Center Branch	
	Apr. 2018	General Manager of Business Management Department	
	Apr. 2020	Branch Manager of Takaoka Branch	
	July 2020	Executive Officer, Branch Manager of Takaoka Branch	
	Feb. 2021	Executive Officer, Branch Manager of Takaoka Branch, Branch Manager of Shimizu Branch	
	June 2021	Director, Branch Manager of Takaoka Branch, Branch Manager of Shimizu Branch	
	June 2022	Director, General Manager of Human Resource Planning Department and General Manager of Compliance and Fiduciary Duty Department	
	June 2024	Director, General Manager of Corporate Planning Department (current position) (to present)	
Reasons for nomination as candidate for Audit & Supervisory Board Member Nakaba Maeda has a wealth of business experience accumulated in such roles as General Manager of Business Management Department, Branch Manager of Takaoka Branch, and General Manager of Compliance, and Fiduciary Duty Department and Human Resource Planning Department, and is deeply familiar with the operations of the Bank. In addition, since becoming Director in June 2021, he has fulfilled his duties and responsibilities in an appropriate manner. The Bank believes that, by leveraging his accumulated achievements, experience, and knowledge in his role as Audit & Supervisory Board Member, he will be effective in overseeing the overall management of the Bank and will able to make a contribution to its management, and accordingly it proposes his election as Audit & Supervisory Board Member.			

Notes: 1. There is no special interest between the candidate for Audit & Supervisory Board Member and the Bank.
2. The Bank has entered into a directors and officers liability insurance (D&O insurance) contract, as stipulated in Article 430-3, paragraph 1 of the Companies Act, that covers all insured persons with an insurance company. This insurance policy stipulates that the insured in this shall receive compensation for their liability borne from performance of their duties or receipt of claims pertaining to the pursuit of such liability. If the election of the candidate is approved, he will become an insured person under this insurance policy. Furthermore, the Bank plans to renew the insurance policy with the same content at the time of renewal.

Proposal No. 5 Revision of Amount of Remuneration, etc. for Audit & Supervisory Board Members

The Bank's remuneration for Audit & Supervisory Board Member was approved as "A maximum of ¥50 million (including a maximum of ¥10 million for Outside Audit & Supervisory Board Member) per year" at the 104th Annual General Meeting of Shareholders held on June 26, 2015 and has remained unchanged to date.

At this meeting, in order to strengthen corporate governance structure of the Group and the fact that the responsibilities and expected roles of Outside Audit & Supervisory Board Member will increase in the future due to changes in economic conditions since the previous revision, the Bank would like to leave the amount of remuneration, etc. for Audit & Supervisory Board Member unchanged at ¥50 million or less per year, while proposing to revise the amount of remuneration, etc. for Outside Audit & Supervisory Board Member to ¥15 million or less per year, taking into consideration factors such as the notion that the outside Audit & Supervisory Board Member will have increasingly greater responsibilities and roles expected of them going forward.

This proposal gives comprehensive consideration to matters including the officer remuneration system, its payment criteria, the current number of officers and future trends, and is deemed appropriate.

The current number of Audit & Supervisory Board Member is four, but even if Proposal 4 is approved and passed as proposed, the number of Audit & Supervisory Board Members will remain unchanged.

If this proposal is approved as proposed, it will be applied to the amount of bonuses for directors (and other officers) for the 114th fiscal year, which will be paid after the conclusion of this general meeting of shareholders.

(Reference)

If Proposals No. 3 and No. 4 are approved as originally proposed, the main areas of knowledge and experience of Directors and Audit & Supervisory Board Members following this meeting shall be as follows.
The details of the resolutions of the Board of Directors' meeting to be held after this General Meeting of Shareholders, including the titles of positions, etc., are also included in the list.

Name	Position, etc.	Areas of experience and knowledge														
		(1) Leadership	(2) Corporate Strategy / Planning	(3) Sales	(4) Market Operations	(5) Risk Management	(6) Corporate Finance	(7) IT / Digital	(8) Government / Laws and Regulations	(i) Corporate Management	(ii) Macroeconomics / Financing	(iii) Corporate Finance / Accounting	(iv) SDGs	(v) Government / Laws and Regulations	(vi) IT / Digital	(vii) Public Relations / Crisis Management
Mitsuru Nomura	President and Representative Director	○	○	○	○	○	○	○	○							
Mikiya Kuwahara	Representative Senior Managing Director	○	○	○	○	○	○		○							
Tsutomu Honda	Managing Director	○	○	○	○	○	○		○							
Yasushi Takashima	Director		○	○	○	○	○									
Mamoru Motoi	Director		○	○												
Hitoshi Ii	Director		○	○	○				○							
Kazumasa Moriyama	Director		○	○	○				○							
Katsuki Kanaoka	Outside Director (Independent Officer)									○			○		○	
Taketo Tanigaki	Outside Director (Independent Officer)												○	○		○
Yuka Nishida	Outside Director (Independent Officer)									○		○				
Ryota Yanagihara	Outside Director (Independent Officer)										○	○		○	○	
Keiji Matsuda	Full-time Audit & Supervisory Board Member			○	○	○	○		○							
Nakaba Maeda	Full-time Audit & Supervisory Board Member		○	○		○	○		○							
Makoto Kamachi	Outside Audit & Supervisory Board Member (Independent Officer)									○			○	○		○
Hiroshi Shimatani	Outside Audit & Supervisory Board Member (Independent Officer)									○		○	○			○

* The table above does not represent all of the knowledge and experience possessed by each individual.

* As for (i) to (vii), represent the areas of knowledge and experience of Outside Officers.