Translation

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May 12, 2026

Company name: The Keiyo Bank, Ltd.
Representative: Go Fujita, President
(Securities code: 8544; Tokyo Stock Exchange Prime Market)
Inquiries: Tadahiro Suzuki, General Manager, Corporate Planning Division

Notice Concerning Partial Amendment to the Articles of Incorporation

The Keiyo Bank, Ltd. (the "Bank") hereby announces that at its Board of Directors meeting held on May 12, 2026, it has resolved to propose a partial amendment to the Articles of Incorporation at the 120th Annual General Meeting of Shareholders scheduled on June 24, 2026 as follows.

1. Reason for the amendment

   As disclosed in "Notice Concerning the Transition to a Company with Audit and Supervisory Committee" of February 9, 2026, the Bank will transition to a company with audit and supervisory committee in order to further strengthen corporate governance, achieve sustainable growth for the Bank and to enhance the Bank's corporate value over the medium- to long-term. Accordingly, the Bank will perform amendments establishing new provisions related to the Audit and Supervisory Committee and Directors who are Audit and Supervisory Committee Members, and deleting, etc. provisions related to the Audit & Supervisory Board and Audit & Supervisory Board Members.

   In addition, because it is possible for the Articles of Incorporation of a company with audit and supervisory committee to make provisions to the effect that all or part of decisions on execution of important operations may be delegated to Directors, the Bank will establish such provisions with the aim of further enhancing the speed of management decision-making and business execution.

2. Detail of the amendment

   The amendment is as shown in Appendix.

3. Schedule

   Date of the General Meeting of Shareholders to amend the Articles of Incorporation:
   June 24, 2026 (Scheduled)

   Effective date of the amendment to the Articles of Incorporation:
   June 24, 2026 (Scheduled)

End

Appendix

The details of the amendment are as follows:

(Underlined indicate amendments.)

Current Articles of Incorporation	Proposed amendments
Chapter 1. General Provisions	Chapter 1. General Provisions
Article 4. (Organs)	Article 4. (Organs)
The Bank shall have, in addition to the general meeting of shareholders and Directors, the following organs:	The Bank shall have, in addition to the general meeting of shareholders and Directors, the following organs:
(1) Board of Directors	(1) Board of Directors
(2) Audit & Supervisory Board Members	(2) Audit and Supervisory Committee
(3) Audit & Supervisory Board	(Deleted)
(4) Accounting Auditor	(3) Accounting Auditor
Chapter 4. Directors and the Board of Directors	Chapter 4. Directors and the Board of Directors
Article 19. (Number of Directors)	Article 19. (Number of Directors)
The Bank shall have not more than fifteen (15) Directors.	1. The Bank shall have not more than twenty (20) Directors.
(Newly established)	2. Of the Directors of the preceding paragraph, no more than ten (10) shall be Directors who are Audit and Supervisory Committee Members (hereinafter referred to as "Audit and Supervisory Committee Members").
Article 20. (Method of Election)	Article 20. (Method of Election)
1. Directors shall be elected at a general meeting of shareholders.	1. Directors shall be distinguished from Audit and Supervisory Committee Members and other Directors and elected at a general meeting of shareholders.
2. (Omitted)	2. (Unchanged)
3. (Omitted)	3. (Unchanged)
Article 21. (Term of Office)	Article 21. (Term of Office)
1. The term of office of Directors shall expire at the conclusion of the annual general meeting of shareholders pertaining to the last fiscal year ending within one (1) year after their election.	1. The term of office of Directors (excluding Audit and Supervisory Committee Members) shall expire at the conclusion of the annual general meeting of shareholders pertaining to the last fiscal year ending within one (1) year after their election.
(Newly established)	2. The term of office of Audit and Supervisory Committee Members shall expire at the conclusion of the annual general meeting of shareholders pertaining to the last fiscal year ending within two (2) years after their election.
2. The term of office of a Director elected in order to increase the number of Directors or to fill a vacancy shall be until the expiry of the term of office of the incumbent Directors.	(Deleted)
(Newly established)	3. The term of office of an Audit and Supervisory Committee Member elected to fill the vacancy of another Audit and Supervisory Committee Member who retired before the expiration of the term of office shall continue until the time when the term of the retired Audit and Supervisory Committee Member expires.
Article 24. (Convocation Notice of Board of Directors Meetings)	Article 24. (Convocation Notice of Board of Directors Meetings)
1. The convocation notice of a Board of Directors meeting shall be dispatched to each Director and each Audit & Supervisory Board Member at least three (3) days prior to the date of the meeting thereof. However, this period may be shortened in case of urgency.	1. The convocation notice of a Board of Directors meeting shall be dispatched to each Director at least three (3) days prior to the date of the meeting thereof. However, this period may be shortened in case of urgency.
2. With the consent of all Directors and Audit & Supervisory Board Members, a Board of Directors meeting may be held without the convening procedures hereof.	2. With the consent of all Directors, a Board of Directors meeting may be held without the convening procedures hereof.

Current Articles of Incorporation	Proposed amendments
(Newly established)	Article 26. (Delegation of decisions on execution of important operations) Pursuant to the provisions of Article 399-13, Paragraph (6) of the Companies Act, the Bank, by resolution of the Board of Directors, shall be able to delegate all or part of decisions concerning the execution of important operations (excluding the matters set out in each of the items of Paragraph (5) of the same article) to Directors.
Article 26. (Omitted)	Article 27. (Unchanged)
Article 27. (Remuneration) Remuneration, bonuses, and other financial benefits received from the Bank by Directors as consideration for the execution of their duties (hereinafter, the "Remuneration") shall be determined by a resolution of a general meeting of shareholders.	Article 28. (Remuneration) Remuneration, bonuses, and other financial benefits received from the Bank by Directors as consideration for the execution of their duties shall be distinguished from Audit and Supervisory Committee Members and other Directors and determined by a resolution of a general meeting of shareholders.
Article 28. (Limited liability agreements with Outside Directors) Pursuant to the provisions of Article 427, Paragraph (1) of the Companies Act, the Bank may enter into agreements with Outside Directors, limiting their liability as set forth in Article 423, Paragraph (1) of the Companies Act. However, the limits on liability under said agreements shall be limited to the amount set forth in laws and regulations.	Article 29. (Limited liability agreements with Directors (excluding those who are Executive Directors, etc.) Pursuant to the provisions of Article 427, Paragraph (1) of the Companies Act, the Bank may enter into agreements with Directors (excluding those who are Executive Directors, etc.), limiting their liability as set forth in Article 423, Paragraph (1) of the Companies Act. However, the limits on liability under said agreements shall be limited to the amount set forth in laws and regulations.
Chapter 5. Audit & Supervisory Board Members and Audit & Supervisory Board	Chapter 5. Audit and Supervisory Committee
Article 29. (Number of Audit & Supervisory Board Members) The Bank shall have not more than five (5) Audit & Supervisory Board Members.	(Deleted)
Article 30. (Method of Election) 1. Audit & Supervisory Board Members shall be elected at a general meeting of shareholders. 2. Resolutions for the election of Audit & Supervisory Board Members shall be adopted by an affirmative vote of a majority of the voting rights of the shareholders present at a meeting where the shareholders holding at least one-third (1/3) of the voting rights of the shareholders entitled to vote at such meeting are present.	(Deleted)
Article 31. (Term of Office) 1. The term of office of Audit & Supervisory Board Members shall expire at the conclusion of the annual general meeting of shareholders pertaining to the last fiscal year ending within four (4) years after their election. 2. The term of office of an Audit & Supervisory Board Member elected to fill the vacancy of another Audit & Supervisory Board Member who retired before the expiration of the term of office shall continue until the time when the term of the retired Audit & Supervisory Board Member expires.	(Deleted)
Article 32. (Full-time Audit & Supervisory Board Members) The Audit & Supervisory Board shall appoint full-time Audit & Supervisory Board Member(s) by its resolution.	Article 30. (Full-time Audit and Supervisory Committee Members) The Audit and Supervisory Committee shall appoint full-time Audit and Supervisory Committee Member(s) from among Audit and Supervisory Committee Members by its resolution.

Current Articles of Incorporation	Proposed amendments
Article 33. (Convocation Notice of Audit & Supervisory Board Meetings)	Article 31. (Convocation Notice of Audit and Supervisory Committee Meetings)
1. The convocation notice of an Audit & Supervisory Board meeting shall be dispatched to each Audit & Supervisory Board Member at least three (3) days prior to the date of the meeting thereof. However, this period may be shortened in case of urgency.	1. The convocation notice of an Audit and Supervisory Committee meeting shall be dispatched to each Audit and Supervisory Committee Member at least three (3) days prior to the date of the meeting thereof. However, this period may be shortened in case of urgency.
2. With the consent of all Audit & Supervisory Board Members, an Audit & Supervisory Board meeting may be held without the convening procedures hereof.	2. With the consent of all Audit and Supervisory Committee Members, an Audit and Supervisory Committee meeting may be held without the convening procedures hereof.
Article 34. (Regulations of the Audit & Supervisory Board)	Article 32. (Regulations of the Audit and Supervisory Committee)
Matters concerning the Audit & Supervisory Board shall be in accordance with the Regulations of the Audit & Supervisory Board established by the Audit & Supervisory Board, as well as laws and regulations and these Articles of Incorporation.	Matters concerning the Audit and Supervisory Committee shall be in accordance with the Regulations of the Audit and Supervisory Committee established by the Audit and Supervisory Committee, as well as laws and regulations and these Articles of Incorporation.
Article 35. (Remuneration)	(Deleted)
The Remuneration for Audit & Supervisory Board Members shall be determined by resolution of a general meeting of shareholders.	
Article 36. (Limited liability agreements with Outside Audit & Supervisory Board Members)	(Deleted)
Pursuant to the provisions of Article 427, Paragraph (1) of the Companies Act, the Bank may enter into agreements with Outside Audit & Supervisory Board Members, limiting their liability as set forth in Article 423, Paragraph (1) of the Companies Act. However, the limits on liability under said agreements shall be limited to the amount set forth in laws and regulations.	
Chapter 6. Accounts	Chapter 6. Accounts
Articles 37. to 40. (Omitted)	Articles 33. to 36. (Unchanged)

End