

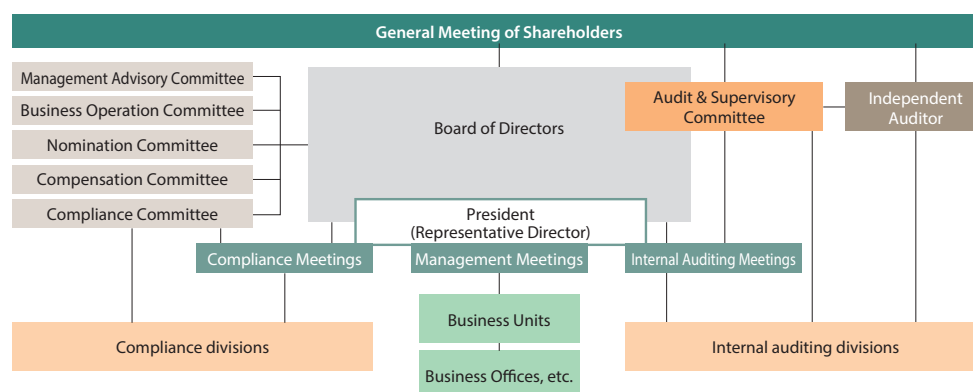
# Governance structure

## I. Our Fundamental Approach to Corporate Governance

We regard corporate governance as an indispensable mechanism for meeting the trust of our shareholders, the SME cooperatives and SMEs. In order to properly operate this mechanism, we are working to strengthen our supervisory function by having a monitoring-oriented Board of Directors with the separation of supervision and execution in which the majority of directors are external directors.

### ► Transition to a company with an audit and supervisory committee

Based on its Purpose and Mission, the Shoko Chukin Bank has transitioned to a company with an audit and supervisory committee, following a resolution at the Ordinary General Meeting of Shareholders held in June 2024, with the aim of strengthening the supervisory function of the Board of Directors and accelerating decision-making as part of its efforts to further enhance and strengthen governance to respond quickly as a financial institution that is truly of service to SMEs. The governance structure chart post-transition is as shown on the right.



## II. Governance Reforms

In 2018, Shoko Chukin Bank initiated governance reforms by reorganizing its management structure through the appointment of a majority of external directors and the introduction of a mandated executive officer system. We transitioned to a company with an audit and supervisory committee in June 2024 to further strengthen our governance.

(FY)	2008	2017	2018	2020	2021	2023	2024
	Became a joint stock company		Submitted Operation Improvement Plan			Enacted the revised Shoko Chukin Bank Act	
Board of Directors	12 Directors (including one External Director)		Shift to a majority of external directors				Transitioned to a company with an audit and supervisory committee
Diversity of the Board of Directors			Appointed female directors	Introduced skills matrix			Ratio of female directors: 30%
Effectiveness of the Board of Directors			Commenced effectiveness evaluations of the Board of Directors		Introduced "discussions" during Board of Directors meetings	Start of intensive discussions	
Executive Officers	Employment-based executive officer system		Additionally introduced mandated executive officer system				
Established voluntary committees	Management Advisory Committee, Compensation Committee, Human Resources Committee	Compliance Committee					From Human Resources Committee to Nomination Committee

## III. Governance Framework

### ► Board of Directors

The Board of Directors is comprised of a majority of external directors (seven members). The Board of Directors deliberates on and decides important matters pertaining to the execution of the Bank's business activities while at the same time supervising the duties of directors and executive officers. Through these means, every effort is made to ensure that the Bank's overall operations continue to function in an appropriate and effective manner.



### ► Audit & Supervisory Committee

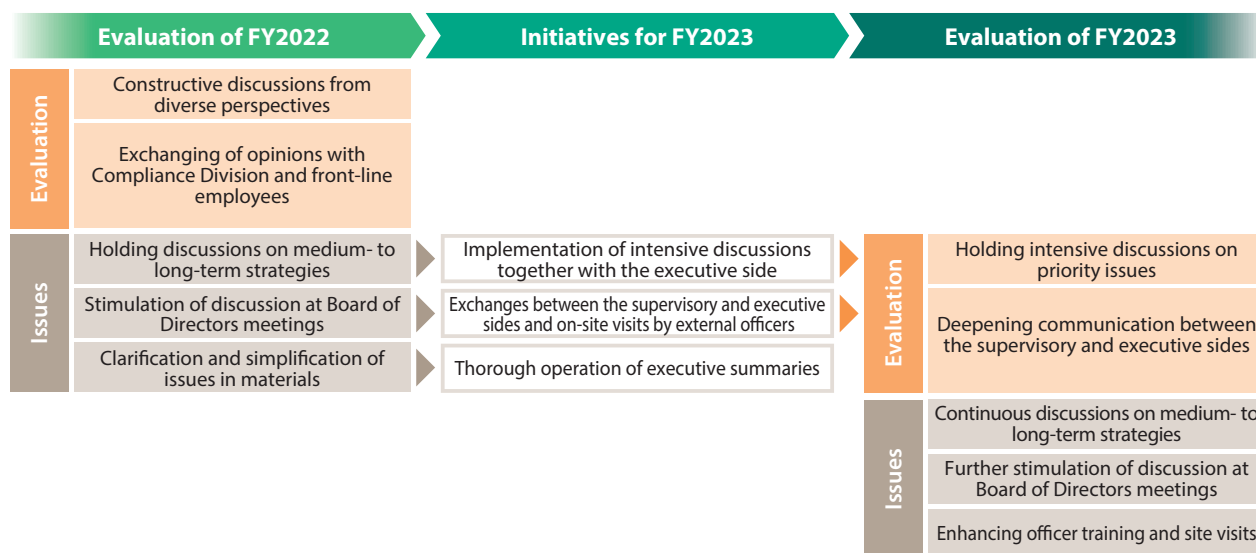
The Audit & Supervisory Committee is comprised of five Audit & Supervisory Committee Members, three of whom are outside Audit & Supervisory Committee Members (including part-time Audit & Supervisory Committee Members). Audit & Supervisory Committee Members audit the execution of duties by directors from the perspective of legality and appropriateness, and the Audit & Supervisory Committee prepares audit reports, decides on proposals, such as those regarding the appointment of directors who are not Audit & Supervisory Committee Members, and determines audit policies.

**13 Directors, including 7 External Directors**

(Three internal directors who have spent their entire careers with the Bank)

## IV. Effectiveness Evaluation of the Board of Directors

The Shoko Chukin Bank has been evaluating the effectiveness of the Board of Directors since fiscal 2018 in an effort to thoroughly strengthen governance. We conduct a questionnaire survey of all members of the Board of Directors from the perspectives of Board functions, Board operations, cooperation with audit organizations, and support for directors and Audit & Supervisory Committee Members. The results are then summarized and discussed at a Board of Directors meeting, to determine initiatives for the next fiscal year. We will work to further improve the functions of the Board of Directors by repeating this PDCA cycle each year.



### Reference Outline of questionnaire

	Question items (main items)	Number of questions
1	Functions of the Board of Directors	7
2	Operation of the Board of Directors	8
3	Cooperation with auditing institutions, etc.	2
4	Support for directors and Audit & Supervisory Committee Members	2
5	Fulfillment of the roles and responsibilities of each director and Audit & Supervisory Committee Member	1

### Reference Specific initiatives for FY2023 to improve the effectiveness of the Board of Directors

	Overview	Main discussions and details of initiatives
Implementation of intensive discussions	Once every six months, we hold day-long discussions aimed at improving the corporate value of the Bank.	<ul style="list-style-type: none"> <li>The Shoko Chukin Bank's medium- to long-term direction</li> <li>DX promotion measures</li> <li>Human resources strategies</li> <li>Nature of business management, etc.</li> </ul>
Visits to branch offices by external officers Exchange of opinions with on-site employees	All external officers visited a total of 10 branch offices from the perspective of understanding the front lines of the Shoko Chukin Bank. Exchanged opinions with employees at the time of visits.	<ul style="list-style-type: none"> <li>Exchange of opinions with female employees</li> <li>Exchange of opinions with employees promoting startup support</li> <li>Exchange of opinions with regional financial institutions, etc.</li> </ul>

### Reference Free entry field of the questionnaire (partial excerpt)

#### ► Positive opinions on the function and operation, etc., of the Board of Directors

- The Board of Directors conducts open and active discussions and is functioning appropriately.
- Meetings of the Board of Directors are carried out appropriately.
- By holding intensive discussions in which Directors, Audit & Supervisory Committee Members, and Managing Executive Officers engage in full-day discussions every six months, we were able to have constructive discussions while addressing important issues.

#### ► Opinions aimed at improving effectiveness

- I would like to hold continuous discussions on medium- to long-term strategies aimed at enhancing corporate value.
- I would like to move forward with the transfer of authority to the executive side, and in return, prioritize discussions on growth strategies.
- I would like the Bank to enhance officer training and interaction with on-site employees.

Some of the initiatives that the Bank will take in fiscal 2024, which were decided through discussions at the Board of Directors meeting, are outlined below.

#### Initiatives for FY2024 based on the results of the effectiveness evaluation of the Board of Directors in FY2023

- Holding discussions on medium- to long-term strategies and human capital management
- Enhancement of officer training, implementation of on-site visits by external officers and interaction with on-site employees, etc.

## V. Case studies of support for directors

In order for directors to appropriately fulfill their roles and responsibilities, we provide training opportunities tailored to individual directors on necessary matters including laws and regulations, corporate governance, risk management, both when appointed and on an ongoing basis.

In addition, briefing sessions are held for external directors prior to each meeting of the Board of Directors.

### Status of initiatives for FY2023

- Participation in Branch Manager Meetings and Management Advisory Committee meetings
- Implementation of training on the current state and future of the automotive industry and cybersecurity
- Visits to business offices by external directors (total of 10 offices), etc.

## VI. Establishment of a system to incorporate the intentions of SME cooperatives and SMEs in management

The Shoko Chukin Bank has established a Management Advisory Committee, a Nomination Committee and a Compensation Committee as advisory bodies to the Board of Directors to build a system that incorporates the intentions of SME cooperatives and SMEs in management. The Bank will strive to deepen and develop its DNA as a financial institution specializing in SMEs and further strengthen and improve its governance.

### ► Management Advisory Committee, Nomination Committee, Compensation Committee

	Overview	Number of meetings in FY2023	Main discussions
Management Advisory Committee	Advisory body to the Board of Directors which consists of representatives of SME cooperatives and SMEs throughout Japan with which the Bank does business.	2	<ul style="list-style-type: none"> <li>• Reporting related to business performance</li> <li>• Matters relating to the revision of the Shoko Chukin Bank Act and disposal of government-owned shares, etc.</li> </ul>
Nomination Committee	Advisory body to the Board of Directors consisting of four or more directors and executive officers (the majority of whom are external directors)	2	<ul style="list-style-type: none"> <li>• Executive compensation, systems and retirement benefits</li> <li>• Human resource plan based on the transition to a company with an audit and supervisory committee</li> </ul>
Compensation Committee		3	<ul style="list-style-type: none"> <li>• Formulation of a major policy for succession plans</li> </ul>

### ► List of Management Advisory Committee Members

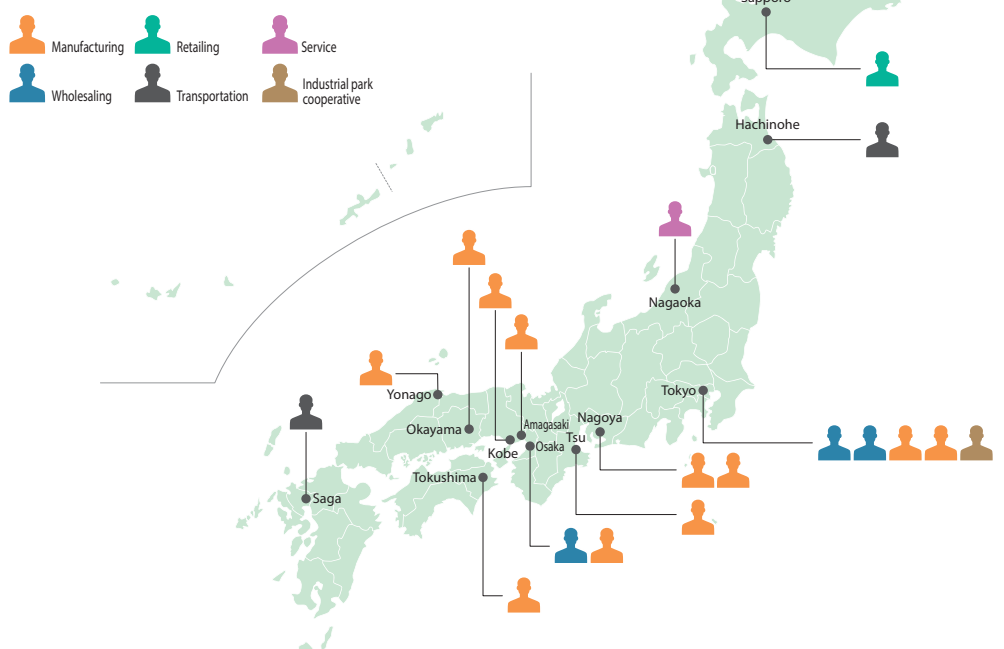
Chairperson	Kazunari Ishii	President of KANEHIRO CO., LTD.
Vice chairperson	Yoshiko Naito	Senior Adviser of NIKKO OIL & FAT CO., LTD.
Member	Fumihiko Murayama	CEO of KITANIHON AUTOBACS Co., Ltd.
	Hajime Izumiyama	President of Miyago Ryutsu Co., Ltd.
	Masayoshi Ohkubo	Chairman and CEO of Nippon Cable Co., Ltd.
	Kyoko Murakami	President of Urayasu Steel Industrial Park Cooperative
	Yasutaka Watanabe	President of Watanabe Linen CO., LTD.
	Noritada Mitsubayashi	Chairman of Yamamori Inc.
	Kaoru Miyazaki	Representative Director and Chairman of Miyazaki Seiko Co., Ltd.
	Seiji Kajikawa	Chairman of KYOSHIN PAPER & PACKAGE Co., Ltd.

Member	National Youth Community	Yuzuru Kitamura	President of ARKACE Co., Ltd.
		Shigeru Ueda	President of Shikoku Kakoki Co., Ltd.
		Shinzo Hiruta	Chairman of HIRUTA KOGYO CO., LTD.
		Takashi Moriwaki	President of KIKUSUI FORGING Co.
		Masatoshi Mawatari	President of MATSUURA EXPRESS CO., LTD.
		Yoshiki Kawamura	Representative Director and Company President of Marubishi Industry Co., Ltd.
		Kiiko Suganami	President of Watty Corporation
		Takehiro Hamaguchi	Representative Director and President of Nikken Sangyo Co., Ltd.
		Masahiko Mochizuki	Senior Managing Director of Mochizuki Printing Co., Ltd.

The names are listed in Japanese alphabetical order by district.



The Management Advisory Committee consists of representatives, etc. of SME cooperatives and SMEs throughout Japan



### Establishment of Corporate Governance Aimed at Realizing our Corporate Philosophy —Enhancing and Strengthening Governance for Independent and Autonomous Management

Based on its corporate philosophy Purpose and Mission formulated in March 2022, the Shoko Chukin Bank has pursued Purpose-driven management and has worked to enhance and strengthen governance with the aim of increasing the corporate value of its clients. In order to continue to evolve so that we can be a financial institution by SMEs for SMEs that is truly of service to SMEs, we recognize the need to further enhance and strengthen our governance to enable us to respond swiftly to changes in the business environment.

As part of these efforts, we transitioned to a company with an audit and supervisory committee through a resolution at the General Meeting of Shareholders held in June 2024. This will strengthen the supervisory function of the Board of Directors by appointing Audit & Supervisory Committee Members with voting rights, etc., on the Board of Directors.

Furthermore, by delegating certain decision-making authority for important business execution from the Board of Directors to the directors, prompt decision-making and business execution will be possible. At the same time, this will improve the effectiveness of the Board of Directors, such as by enhancing deliberations on important agenda items including medium- to long-term management strategies, and will further enhance and strengthen governance toward independent and autonomous management.

The Board of Directors should maintain a generally well-balanced composition of knowledge, experience, and capabilities to effectively fulfill its roles and responsibilities. The Board is composed of six internal directors who have a deep understanding of the Shoko Chukin Bank's business and practices with knowledge in areas such as corporate management, finance, financial accounting, law / compliance, global, DX & IT, sustainability, DE&I, risk management, and SMEs, as well as seven external directors, who make up the majority, with diverse experiences and expertise. In order to realize our Purpose as set out in our Articles of Incorporation, and to provide our customers with even higher quality services and solutions, we will oversee business operations under a business unit system with the objectives of further enhancing human capital management, improving management efficiency, and accelerating decision-making. Moreover, to contribute to the sustainable growth of society and SMEs in an era of rapid and unpredictable change, we will discuss medium- to long-term management strategies, financial strategies, human resources strategies, and other areas to develop a more sustainable value creation process.

We will also take efforts to further strengthen our own frameworks, such as the Management Advisory Committee, which reflects the wishes of SME organizations and SMEs in management, in order to realize the Purpose of the Shoko Chukin Bank.



**Hajimu Nakatani**  
Vice Chairman of the Board

# Directors



**President (Representative Director) & President and Executive Officer**

## Masahiro Sekine

Date of birth: May 18, 1957

**Term of office as Director: 6 years** ● 16 out of 16 meetings

April 1981 Joined The Dai-ichi Kangyo Bank, Limited (currently Mizuho Financial Group, Inc.)  
June 2008 Director and Senior Managing Officer, Head of Corporate Planning Division and General Manager of Corporate Communication Office, Corporate Planning Division of SEIBU HOLDINGS INC.  
June 2009 Director and Senior Managing Officer of Prince Hotels, Inc. (currently SEIBU PRINCE HOTELS WORLDWIDE INC.), Director and Senior Managing Officer of SEIBU RAILWAY Co., Ltd.  
June 2010 Director of SEIBU PROPERTIES INC. (currently SEIBU REALTY SOLUTIONS INC.)  
June 2010 Director and Executive Managing Officer of Prince Hotels, Inc.  
March 2018 President (Representative Director) of the Bank  
June 2018 President (Representative Director) & President and Executive Officer (current position)



**Vice Chairman of the Board**

## Hajimu Nakatani

Date of birth: November 22, 1960

**Term of office as Director: 2 years** ● 16 out of 16 meetings

April 1984 Joined the Bank  
June 2015 Executive Officer and General Manager of General Co-ordinating Division  
June 2018 Managing Executive Officer  
April 2019 Senior Managing Executive Officer  
April 2022 Deputy President and Executive Officer  
June 2022 Director & Deputy President and Executive Officer  
June 2024 Vice Chairman of the Board (current position)



**Director & Senior Managing Executive Officer Head of Industrial Innovation Business Unit**

## Katsuhiko Kaji

Date of birth: May 2, 1961

**Term of office as Director: 5 years and 9 months** ● 16 out of 16 meetings

April 1985 Joined Ministry of International Trade and Industry (currently Ministry of Economy, Trade and Industry)  
July 2015 Director-General, Kanto Bureau of Economy, Trade and Industry  
June 2016 Director-General for Regional Economic and Industrial Policy  
July 2017 Executive Officer of the Bank  
June 2018 Director & Senior Managing Executive Officer  
March 2022 Retired from the position as Director & Senior Managing Executive Officer of the Bank, retired from Ministry of Economy, Trade and Industry  
June 2022 Director & Senior Managing Executive Officer of the Bank (current position)



**Director & Senior Managing Executive Officer Head of Digital Transformation & System Unit**

## Hideyuki Makino

Date of birth: October 7, 1964

**Term of office as Director: —** ● —

April 1987 Joined the Bank  
June 2018 Audit and Supervisory Board Member  
June 2020 Managing Executive Officer  
April 2022 Managing Executive Officer and General Manager of Corporate Planning Division  
April 2023 Managing Executive Officer  
June 2023 President (Representative Director) of SHOKOCHUKIN COMPUTER SYSTEMS CO., LTD. (current position)  
April 2024 Senior Managing Executive Officer and General Manager of Systems Planning Division of the Bank  
June 2024 Director & Senior Managing Executive Officer of the Bank (current position)



**External Director**

## Kazutaka Okubo

Date of birth: March 22, 1973

**Term of office as Director: 4 years** ● 16 out of 16 meetings

June 2019 President and Representative Director of Okubo Associates Inc. (current position)  
June 2019 External Audit and Supervisory Board Member of SEGA SAMMY HOLDINGS INC.  
September 2019 Outside Director of Sun Frontier Fudousan Co., Ltd. (current position)  
December 2019 External Corporate Auditor of BrainPad Inc.  
February 2020 Outside Director of LIFULL Co., Ltd. (current position)  
June 2020 External Director of the Bank (current position)  
November 2020 Outside Director serving as Audit & Supervisory Committee Member of Musashi Seimitsu Industry Co., Ltd. (current position)  
September 2021 CEO of Kabushiki Kaisha SS Dnaform (current position)  
September 2021 External Director and Member of the Audit and Supervisory Committee of BrainPad Inc. (current position)  
June 2022 External Director, Audit and Supervisory Committee Member of SEGA SAMMY HOLDINGS INC. (current position)



**External Director**

## Fujiyo Ishiguro

Date of birth: February 1, 1958

**Term of office as Director: 2 years** ● 16 out of 16 meetings

June 2014 Outside Director of Monex Group, Inc.  
June 2015 Outside Director of Sompō Japan Nipponkoa Insurance Inc. (currently Sompō Japan Insurance Inc.)  
May 2020 Representative Director, President and Chief Executive Officer of Neteary Group Corporation  
May 2021 Outside Director of WingArc 1st Inc.  
June 2021 Director of Neteary Group Corporation  
June 2022 External Director of SEGA SAMMY HOLDINGS INC. (current position)  
June 2023 External Director of the Bank (current position)  
June 2023 External Director of MITSUI & CO., LTD. (current position)



**External Director**

## Shinji Makiura

Date of birth: April 17, 1962

**Term of office as Director: —** ● —

April 1986 Joined The Industrial Bank of Japan, Limited (currently Mizuho Financial Group, Inc.)  
October 1999 Joined the Investment Banking Division of Merrill Lynch Japan Securities Co., Ltd.  
March 2012 Managing Executive Officer and Managing Director  
July 2015 Joined YAMATO HOLDINGS CO., LTD.  
April 2016 Executive Officer  
April 2017 Managing Executive Officer  
April 2020 Senior Managing Executive Officer  
June 2024 External Director of the Bank (current position)



**External Director**

## Atsumi Arima

Date of birth: August 11, 1962

**Term of office as Director: —** ● —

April 1986 Joined The Dai-ichi Kangyo Bank, Limited (currently Mizuho Financial Group, Inc.)  
April 2014 Executive Officer and General Manager of Corporate Advisory Department of Mizuho Bank, Ltd.  
April 2016 Executive Officer and General Manager of International Business Department  
April 2019 Outside Director of SEIBU RAILWAY Co., Ltd.  
May 2020 Outside Director of Prince Hotels, Inc. (currently SEIBU REALTY SOLUTIONS INC.; hereinafter the same shall apply)  
June 2021 Outside Director of Takashimaya Company, Limited (current position)  
June 2021 Outside Director of Daiso Industries Co., Ltd.  
April 2022 Outside Director of SEIBU HOLDINGS INC. (current position)  
June 2023 Director of SEIBU RAILWAY Co., Ltd.  
June 2024 Director of Prince Hotels, Inc.  
April 2022 Director of SEIBU PRINCE HOTELS WORLDWIDE INC.  
June 2023 Director of SEIBU REALTY SOLUTIONS INC.  
June 2024 Outside Director of Culture Entertainment Co., Ltd. (current position)  
June 2024 External Director of the Bank (current position)



» Please also refer to the "Notice of Convocation" (in Japanese only) for details on the biographies of Directors.

<https://www.shokochukin.co.jp/share/stocks/stockmtg/>



● Attendance at the Board of Directors Meetings (FY2023)

## ▶ Audit & Supervisory Committee Members



Director, Audit & Supervisory Committee Member

**Masahiko Terauchi**

Date of birth: January 19, 1967

Term of office as Director: — ● 16 out of 16 meetings

April 1990 Joined the Bank  
April 2021 General Manager of Internal Audit Division  
June 2022 Audit & Supervisory Board Member (Full-time)  
June 2024 Director and Audit & Supervisory Committee Member (current position)



Director, Audit & Supervisory Committee Member

**Mika Hayakawa**

Date of birth: September 4, 1965

Term of office as Director: — ● —

April 1988 Joined Nikkei Research Inc.  
January 2019 Joined the Bank  
April 2023 Executive Officer and General Manager of Diversity and Inclusion Division  
April 2024 Executive Officer and General Manager of Diversity Equity and Inclusion Division  
June 2024 Director and Audit & Supervisory Committee Member (current position)



External Director, Audit & Supervisory Committee Member

**Junko Kogayu**

Date of birth: October 10, 1967

Term of office as Director: — ● 16 out of 16 meetings

March 1994 Registered as a certified public accountant (CPA)  
October 2012 Professor at Graduate School of Economics and Management (Accounting School), Tohoku University (current position)  
January 2020 Opened Junko Kogayu Certified Public Accountant Office (current position)  
December 2020 Outside Director and Audit & Supervisory Committee Member of NITCHO CORPORATION (current position)  
June 2021 Outside Director and Audit & Supervisory Committee Member of NISSIN CORPORATION (current position)  
December 2021 Supervisory Director of Daiwa House REIT Investment Corporation (current position)  
March 2022 Outside Director and Audit & Supervisory Committee Member of CERES INC.  
June 2022 Outside Auditor of Private Finance Initiative Promotion Corporation of Japan (current position)  
June 2024 External Director and Audit & Supervisory Committee Member (current position)  
June 2024 Outside Audit & Supervisory Board Member of TBS HOLDINGS, INC. (current position)  
Corporate Auditor of TOKYO BROADCASTING SYSTEM TELEVISION, INC. (current position)



External Director, Audit & Supervisory Committee Member

**Yusuke Kawamura**

Date of birth: December 5, 1953

Term of office as Director: — ● —

April 1977 Joined Daiwa Securities Co. Ltd.  
April 2000 Professor at Faculty of Economics and Graduate School of Economics of Nagasaki University  
April 2010 Senior Executive Managing Director of the Institute of Daiwa Institute of Research Ltd.  
January 2011 Member of Fiscal System Council of Ministry of Finance  
April 2012 Deputy Chairman of the Institute of Daiwa Institute of Research Ltd.  
February 2013 Member of Business Accounting Council of Financial Services Agency  
June 2017 Outside Director and Audit & Supervisory Committee Member of Mitsui Sugar Co., Ltd. (currently Mitsui DM Sugar Holdings Co., Ltd.) (current position)  
October 2017 Chair of Shoko Chukin Bank State of Affairs Study Group  
April 2018 Chairperson of Evaluation Committee on the Shoko Chukin Bank's Management and Crisis Response Operations  
April 2019 Special Advisor to the Japan Securities Dealers Association  
April 2020 Representative Director of Institute of Global Policy Research (current position)  
March 2021 Outside Director of Canon Inc. (current position)  
June 2024 External Director and Audit & Supervisory Committee Member of the Bank (current position)



External Director, Audit & Supervisory Committee Member

**Takanori Ishikawa**

Date of birth: October 13, 1974

Term of office as Director: — ● —

April 1999 Joined The Bank of Tokyo-Mitsubishi, Ltd. (currently MUFG Bank, Ltd.)  
October 2003 Joined Mori Hamada & Matsumoto  
Registered as an attorney (Member of the Tokyo Bar Association)  
July 2013 Seconded to Banking Business Division I, Supervision Bureau of Financial Services Agency  
January 2015 Partner at Mori Hamada & Matsumoto (current position)  
October 2017 Chairperson of Compliance Committee of the Bank  
June 2024 External Director and Audit & Supervisory Committee Member (current position)

Note: Kazutaka Okubo, Fujiyo Ishiguro, Shinji Makiura, Atsumi Arima, Junko Kogayu, Yusuke Kawamura and Takanori Ishikawa are external directors as stipulated under Article 2, Paragraph 15 of the Companies Act.

## ► Skills Matrix of Directors

The Shoko Chukin Bank believes that the Board of Directors should maintain a generally well-balanced composition of knowledge, experience, and capabilities to effectively fulfill its roles and responsibilities. Amid the drastic changes taking place in the environment surrounding the Shoko Chukin Bank and SMEs, we determined that in order to achieve our corporate philosophy, we need to hire external directors with knowledge in the areas of SME finance, DX / IT, DE&I, etc., in addition to the directors with a deep understanding of the operations and practices of the Bank. Accordingly, we are further enhancing the Board's supervision and decision-making functions by ensuring a Board composition in which the majority of the members are external directors with diverse experience and expertise, among other qualities.

Name	Title and Position at the Bank	Area of Expertise									
		Corporate management	Finance	Financial accounting	Law / Compliance	Global	DX / IT	Sustainability	DE&I	Risk management	SMEs
Masahiro Sekine	Director & President and Executive Officer (Representative Director)	●	●							●	●
Hajimu Nakatani	Vice Chairman of the Board		●							●	●
Katsuhiko Kaji	Director & Senior Managing Executive Officer		●				●				●
Hideyuki Makino	Director & Senior Managing Executive Officer		●				●			●	●
Kazutaka Okubo	Director <span>External</span> <span>Independent</span>			●	●		●	●		●	●
Fujiyo Ishiguro	Director <span>External</span> <span>Independent</span>	●				●	●		●		
Shinji Makiura	Director <span>External</span> <span>Independent</span>	●	●			●	●			●	
Atsumi Arima	Director <span>External</span> <span>Independent</span>		●			●		●	●		●
Masahiko Terauchi	Director, Audit & Supervisory Committee Member		●								●
Mika Hayakawa	Director, Audit & Supervisory Committee Member								●		
Junko Kogayu	Director, Audit & Supervisory Committee Member <span>External</span> <span>Independent</span>			●		●		●		●	●
Yusuke Kawamura	Director, Audit & Supervisory Committee Member <span>External</span> <span>Independent</span>		●		●	●		●			●
Takanori Ishikawa	Director, Audit & Supervisory Committee Member <span>External</span> <span>Independent</span>		●		●					●	

External refers to external directors stipulated in the Companies Act.

Independent means a person who satisfies the Criteria for Independence of External Directors and External Audit & Supervisory Board Members, which is determined independently by the Bank.



## ► Managing Executive Officers



Managing Executive Officer  
Head of Operations Unit

**Shinichiro Morino**



Managing Executive Officer

**Takehiko Nokami**



Managing Executive Officer  
Head of Finance Unit

**Hiroyuki Nakashio**



Managing Executive Officer  
Head of Customer Unit

**Shinya Yamada**



Managing Executive Officer  
Head of Business Solution Unit  
Head of Global Business & Markets Unit

**Yoshihito Sumimoto**



Managing Executive Officer  
Head of Risk Management Unit

**Satoshi Yamaguchi**



Managing Executive Officer

**Atsushi Sato**



Managing Executive Officer

**Mitsutaka Kimura**



Managing Executive Officer  
Head of Corporate Unit

**Taiichiro Okamoto**



Managing Executive Officer

**Shingo Hashimoto**

## ► Executive Officers

Executive Officer (General Manager of Risk Management Division)

**Tetsuya Dozono**

Executive Officer (General Manager of Internal Audit Division)

**Hidehiko Yamanaka**

Executive Officer (General Manager of Corporate Planning Division and General Co-ordinating Division)

**Toru Tareishi**

Executive Officer (General Manager of Digital Strategy Division, Business Platform Development Department and Industrial Strategy Division)

**Hideki Nakajima**

Executive Officer (General Manager of Tokyo Office)

**Masaru Futaoka**

Executive Officer (General Manager of Corporate Support Division and Consulting Department)

**Tatsuro Miyamoto**

Executive Officer (General Manager of Nagoya and Atsuta Offices)

**Atsuhito Saito**

Executive Officer (General Manager of International Division and Capital Markets Trading Division)

**Kazunori Takahata**

Executive Officer (General Manager of Relationship Management Division and Financial Institutions Department)

**Yoshihiro Sano**

Executive Officer (General Manager of Head Office and Kanda Office)

**Fumihiro Yazawa**

Executive Officer (General Manager of Career Development Support Division)

**Hiroo Tanaka**

Executive Officer (General Manager of Kanagawa Business Department (General Manager of Yokohama, Kawasaki and Yokohama-Nishiguchi Offices))

**Kimikazu Koyama**

Executive Officer (General Manager of Osaka, Umeda and Minoo Senba Offices)

**Koji Tarutoko**