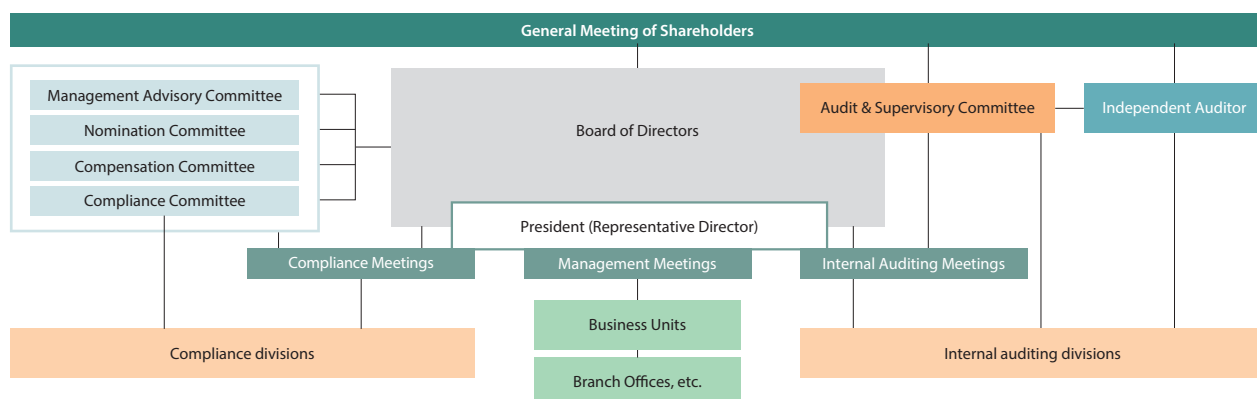


# Governance Structure

## I. Our Fundamental Approach to Corporate Governance Reform

The Shoko Chukin Bank is taking the privatization triggered by the disposal of government-owned shares in 2025 as an opportunity to shift to governance that ensures transparency, accountability, and agility, including the sophistication of our Board of Directors. In addition, we regard governance not merely as a supervisory function but as a foundation for value creation, and use it as a means to enhance management quality.



## II. Governance Reforms

In 2018, the 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. In July 2025, we introduced a Group Chief Officer system to further sophisticate our governance structure.

(FY)	2018-2021	2023	2024	2025
	Submitted Operation Improvement Plan	Enacted the revised Shoko Chukin Bank Act		Enforced the revised Shoko Chukin Bank Act
Board of Directors	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	Start of intensive discussions		
Executive Officers	Introduced mandated executive officer system			Introduced the Group CxO system
Established voluntary committees, etc.			From Human Resources Committee to Nomination Committee	Strengthened functions of Management Advisory Committee

## III. Governance Framework

In June 2024, we transitioned to a company with an audit and supervisory committee. By allowing Audit & Supervisory Committee Members to exercise voting rights and participate in decision-making at Board of Directors meetings, we have strengthened the auditing and supervisory functions over business execution.

### ■ Board of Directors

The Board of Directors is comprised of 13 directors, the majority (seven members) of whom are external directors. 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, the majority (three members) of whom are external 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

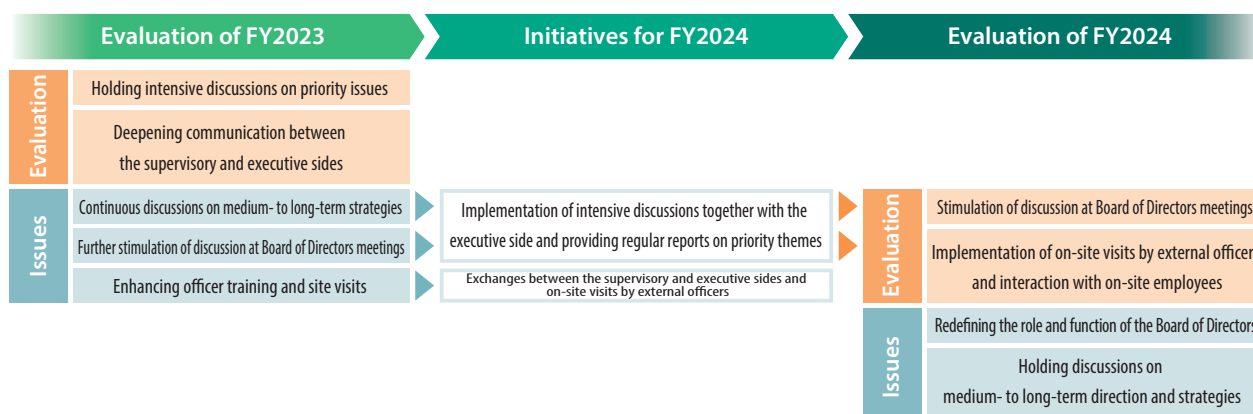
## IV . Sophistication of the Board of Directors

In fiscal 2024, the Board of Directors monitored the status of operations following the transition in June 2024 to a company with an audit and supervisory committee. Based on the results, we are working to increase the efficiency of discussions at Board of Directors meetings, including the delegation of authority to the executive divisions, and to improve the Board's operating structure for the purpose of securing sufficient time for deliberations on important agenda items.

Furthermore, based on the results of the evaluation of the effectiveness of the Board of Directors, conducted with the involvement of a third-party organization, we resolved to use the privatization as an opportunity to move away from the traditional meeting body centered on business reporting and evolve into a future-oriented meeting body that actively discusses medium- to long-term management strategies. This initiative goes beyond short-term performance management and aims to further improve the quality of governance with a view to achieving sustainable enhancement of corporate value.

### ■ 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 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.



### “Major matters to be discussed” in FY2024

- Formulation of a new VALUE for the Shoko Chukin Bank
- Approach to conducting discussions on long-term management policies
- Establishment of a human capital subsidiary
- FY2025 Risk Management Program, etc.

\* In addition to “matters to be resolved” and “matters to be reported,” the Shoko Chukin Bank’s Board of Directors has set “matters to be discussed” since FY2021. These discussions place emphasis not on reaching immediate conclusions but on engaging in in-depth discussions.

### 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

- Discussions on medium- to long-term strategies aimed at enhancing corporate value need to be conducted.
- Further stimulation of discussion at Board of Directors meetings is needed.
- Officer training and site visits need to be enhanced.

Some of the initiatives that the Bank will take in fiscal 2025, which were decided through discussions at the Board of Directors meeting, are outlined below.

### Initiatives for FY2025 based on the results of the effectiveness evaluation of the Board of Directors in FY2024

- Sophisticated discussions on medium- to long-term strategies
- Reflecting information on the environment surrounding SMEs in strategies, deepening understanding of conditions at headquarters and branch offices, etc.

## V. Sophistication of Group Management

To realize our PURPOSE through enhancing the corporate value of the Shoko Chukin Bank Group as a whole, the Shoko Chukin Bank introduced a new Group Chief Officer system in July 2025.

In a rapidly changing environment, the Shoko Chukin Bank needs to advance its own corporate transformation, and under the overall supervision of Chief Executive Officer, the Bank has appointed a Chief Transformation Officer and a Chief Digital & Information Innovation Officer, who are responsible for corporate and digital transformation, a Chief Compliance Officer and a Chief Risk Officer, who are responsible for compliance and risk management, which are prerequisites for the steady implementation of these reforms.

Title	Roles
Chief Executive Officer	Responsible for the management of the Shoko Chukin Bank Group and overseeing overall management
Chief Transformation Officer	Responsible for promoting corporate transformation and leading business model reforms
Chief Digital & Information Innovation Officer	Responsible for promoting digital transformation and innovation and overseeing business execution
Chief Compliance Officer	Responsible for developing and operating the compliance systems and overseeing and checking business execution
Chief Risk Officer	Responsible for developing and operating the risk management systems and overseeing and checking business execution

## VI. Advisory Bodies to the Board of Directors

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.

### Nomination Committee, Compensation Committee

	Overview	Number of meetings in FY2024	Main discussions
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)	5	<ul style="list-style-type: none"> <li>Human resource plan based on the transition to a company with an audit and supervisory committee</li> <li>Formulation of a major policy for succession plans</li> </ul>
Compensation Committee		4	<ul style="list-style-type: none"> <li>Executive compensation, systems and retirement benefits</li> </ul>

### ■ Overview of succession plans

We position succession plans for the President (Representative Director) as the most important strategic decision-making process in management, in order to achieve sustainable growth and medium- to long-term enhancement of corporate value through realizing our PURPOSE and MISSION. With an eye on the next generation's management environment, we will establish human capital requirements that define the qualities of a president suitable to lead the Bank and use them as criteria for selection and appointment, etc. For the processes of succession plan formulation, selection, development, appointment, and other processes, we strive to ensure adequate objectivity and transparency through continuous deliberation and involvement by the Board of Directors and the Nomination Committee, where external directors constitute the majority.

### Management Advisory Committee

The Shoko Chukin Bank has established a Management Advisory Committee as a system that incorporates the intentions of SME organizations and SMEs in management. Even after privatization, the functions of the Management Advisory Committee have been significantly strengthened to reflect the opinions of private shareholders in management, mainly SME cooperatives throughout Japan and their members. Specifically, beginning in fiscal 2025, we newly established advisory matters concerning the status of discussions at Board of Directors meetings, thereby clarifying the Committee's position as an advisory body to the Board of Directors. Furthermore, to enhance the effectiveness of Committee discussions, we publish a summary of the proceedings on our website. As members of the Committee, SME organizations that became eligible for shareholder status, following the enforcement of the revised Shoko Chukin Bank Act, have newly joined the Committee and provide constructive and multifaceted advice on our management.

Overview	Number of meetings	Main discussions
Advisory body to the Board of Directors which consists of shareholders of the Bank or representatives of SMEs throughout Japan with which the Bank does business, etc.	2 in FY2024	<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>
	1 in FY2025 (from April 2025 to July 2025)	<ul style="list-style-type: none"> <li>Reporting related to business performance</li> <li>Status of discussion on the Shoko Chukin Bank Group's vision</li> <li>Status of discussions at Board of Directors meetings in FY2024, etc.</li> </ul>



■ List of Management Advisory Committee members

(as of July, 2025)

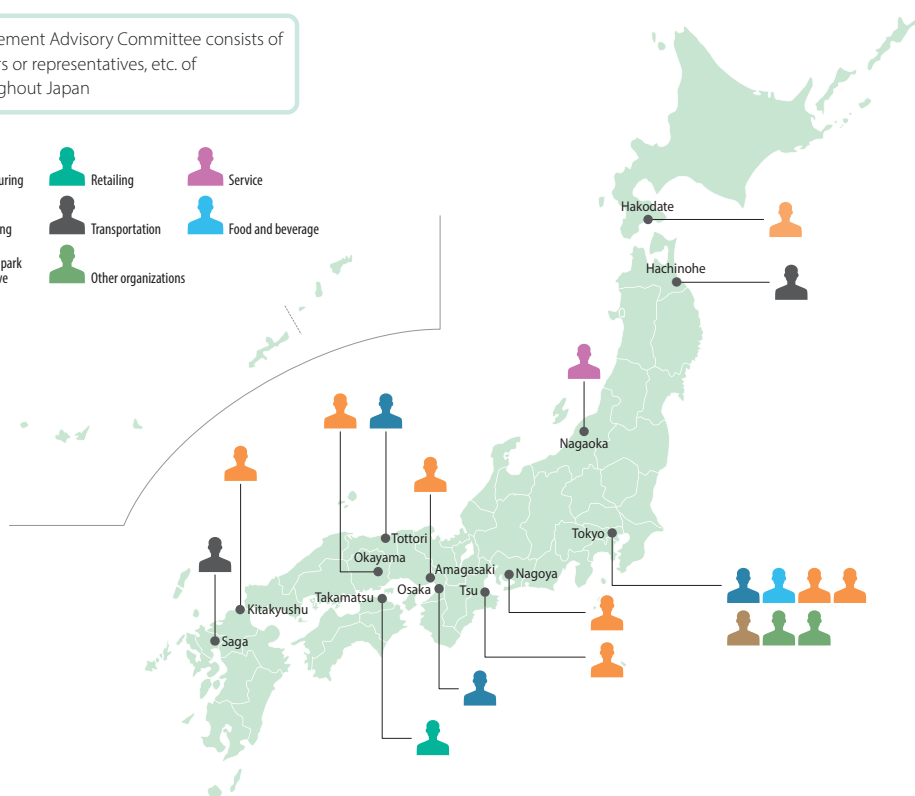
<b>Chairperson</b>	Masayoshi Ohkubo	Chairman and CEO of Nippon Cable Co., Ltd.
<b>Vice chairperson</b>	Noritada Mitsubayashi	Chairman of Yamamori Inc.
<b>Member</b>	Motohiro Takano	President & CEO of Dohsui Co., Ltd.
	Hajime Izumiyama	President of Miyago Ryutsu Co., Ltd.
	Chieko Miki	President of MIKI INTERNATIONAL CO., LTD
	Kyoko Murakami	President of Urayasu Steel Industrial Park Cooperative
	Masahiko Mochizuki	Senior Managing Director of Mochizuki Printing Co., Ltd.
	Takeshi Yoshimi	President of Yoshimi Trading INC.
	Yasutaka Watanabe	President of Watanabe Linen CO., LTD.
	Shinya Ubukata	Owner of UBUKATA INDUSTRIES Co., Ltd.

<b>Member</b>	Tetsuji Ikegami	President & CEO of KONAN MEDICAL, INC.
	Yuzuru Kitamura	President of ARKACE Co., Ltd.
	Yuichi Shindo	President of Shindo Co., Ltd.
	Shinzo Hiruta	Chairman of HIRUTA KOGYO CO., LTD
	Noritsugu Miyawaki	President of MIYAWAKI SHOTEN CO., LTD.
	Ayako Kuroki	President of KUROKI KOGYOSHO CO., LTD.
	Masatoshi Mawatari	Chairman of MATSUURA EXPRESS CO., LTD.
	Tetsuya Sato	Senior Executive Director of National Federation of Small Business Associations
Hitoshi Ito	Senior Executive Director of The Japan Chamber of Commerce and Industry	

The names are listed in Japanese alphabetical order by district.

The Management Advisory Committee consists of shareholders or representatives, etc. of SMEs throughout Japan

-  Manufacturing
-  Retailing
-  Service
-  Wholesaling
-  Transportation
-  Food and beverage
-  Industrial park cooperative
-  Other organizations



## Directors



◆ President (Representative Director) & President and Executive Officer  
Chief Executive Officer

**Masahiro Sekine**

Date of birth: May 18, 1957

Term of office as Director: 7 years ■ 18 out of 18 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 of SEIBU PROPERTIES INC. (currently SEIBU REAL ESTATE 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

**Hideyuki Makino**

Date of birth: October 7, 1964

Term of office as Director: 1 year ■ 14 out of 14 meetings

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.  
April 2024 Senior Managing Executive Officer and General Manager of Systems Planning Division of the Bank  
June 2024 Director & Senior Managing Executive Officer and General Manager of Systems Planning Division  
April 2025 Director & Senior Managing Executive Officer  
June 2025 Vice Chairman of the Board (current position)



◆ External Director

**Kazutaka Okubo**

Date of birth: March 22, 1973

Term of office as Director: 5 years ■ 17 out of 18 meetings

June 2019 President and Representative Director of Okubo Associates Inc. (current position)  
External Audit and Supervisory Board Member of SEGA SAMMY HOLDINGS INC.  
Outside Director of Sun Frontier Fudousan Co., Ltd.  
September 2019 External Corporate Auditor of BrainPad Inc.  
December 2019 Outside Director of LIFULL Co., Ltd. (current position)  
February 2020 Outside Director of SALA Corporation (current position)  
June 2020 External Director of the Bank (current position)  
Outside Director serving as Audit & Supervisory Committee Member of Musashi Seimitsu Industry Co., Ltd. (current position)  
November 2020 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)  
June 2024 Outside Director (Audit & Supervisory Committee Member) of Sun Frontier Fudousan Co., Ltd. (current position)



◆ External Director

**Fujiyo Ishiguro**

Date of birth: February 1, 1958

Term of office as Director: 3 years ■ 17 out of 18 meetings

June 2014 Outside Director of Monex Group, Inc.  
June 2015 Outside Director of Sompo Japan Nipponkoa Insurance Inc. (currently Sompo Japan Insurance Inc.)  
May 2021 Outside Director of WingArc1st Inc.  
June 2021 Director of Netyear Group Corporation  
External Director of SEGA SAMMY HOLDINGS INC. (current position)  
June 2022 External Director of the Bank (current position)  
June 2023 External Director of MITSUI & CO., LTD. (current position)

### ▶ Audit & Supervisory Committee Members



◆ External Director, Audit & Supervisory Committee Member  
Chairperson of Audit & Supervisory Committee

**Yusuke Kawamura**

Date of birth: December 5, 1953

Term of office as Director: 1 year ■ 14 out of 14 meetings ■ 12 out of 12 meetings

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 Director and Audit & Supervisory Committee Member of Mitsui Sugar Co., Ltd. (currently Mitsui DM Sugar 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)



◆ Director, Audit & Supervisory Committee Member

**Masahiko Terauchi**

Date of birth: January 19, 1967

Term of office as Director: 1 year ■ 17 out of 18 meetings ■ 11 out of 12 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)



◆ External Director, Audit & Supervisory Committee Member

**Takanori Ishikawa**

Date of birth: October 13, 1974

Term of office as Director: 1 year ■ 14 out of 14 meetings ■ 12 out of 12 meetings

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 (Assistant Director)  
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)

■ Attendance at the Board of Directors meetings (FY2024)  
■ Attendance at the Audit & Supervisory Committees meetings (FY2024)



◆ Director & Managing Executive Officer  
Head of Finance Unit

## Hiroyuki Nakashio

Date of birth: November 30, 1965

Term of office as Director: —

April 1989 Joined the Bank  
April 2022 Managing Executive Officer  
June 2025 Director & Managing Executive Officer (current position)



◆ Director & Managing Executive Officer  
Head of Business Solution Unit and  
Global Business & Markets Unit

## Shinya Yamada

Date of birth: April 8, 1966

Term of office as Director: —

April 1989 Joined the Bank  
April 2022 Managing Executive Officer  
April 2024 Managing Executive Officer and General Manager of Marketing Division  
April 2025 Managing Executive Officer and General Manager of Business Solution Division  
June 2025 Director & Managing Executive Officer (current position)



◆ External Director

## Atsumi Arima

Date of birth: August 11, 1962

Term of office as Director: 1 year ■ 14 out of 14 meetings

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.  
Outside Director of Prince Hotels, Inc. (currently SEIBU REAL ESTATE INC.)  
May 2020 Outside Director of Takashimaya Company, Limited (current position)  
Outside Director of Daiso Industries Co., Ltd.  
June 2021 Outside Director of SEIBU HOLDINGS INC. (current position)  
Director of SEIBU RAILWAY Co., Ltd.  
Director of Prince Hotels, Inc.  
April 2022 Director of SEIBU PRINCE HOTELS WORLDWIDE INC.  
Director of SEIBU REALTY SOLUTIONS INC. (currently SEIBU REAL ESTATE INC.)  
June 2023 Outside Director of Culture Entertainment Co., Ltd. (currently Culture Entertainment Group Inc.) (current position)  
June 2024 External Director of the Bank (current position)



◆ External Director

## Toshikazu Yaku

Date of birth: March 3, 1962

Term of office as Director: —

April 1984 Joined Sumitomo Bank (currently Sumitomo Mitsui Banking Corporation)  
April 2012 Executive Officer of Sumitomo Mitsui Banking Corporation  
April 2014 Managing Executive Officer  
April 2016 Managing Executive Officer of Sumitomo Mitsui Financial Group, Inc.  
April 2017 Senior Managing Executive Officer, Group CCO and Group CHRO of Sumitomo Mitsui Financial Group, Inc.  
Director and Senior Managing Executive Officer of Sumitomo Mitsui Banking Corporation  
April 2019 Deputy President and Executive Officer, Group CCO and Group CHRO of Sumitomo Mitsui Financial Group, Inc.  
Director and Deputy President of Sumitomo Mitsui Banking Corporation  
May 2020 Representative Corporate Executive Officer and Deputy President, Group CHRO of Sumitomo Mitsui Financial Group, Inc.  
Director and Deputy President of Sumitomo Mitsui Banking Corporation  
April 2023 Senior Advisor of Sumitomo Mitsui Banking Corporation  
June 2025 External Director of the Bank (current position)



◆ Director, Audit & Supervisory Committee  
Member

## Mika Hayakawa

Date of birth: September 4, 1965

Term of office as Director: 1 year

■ 13 out of 14 meetings ■ 11 out of 12 meetings

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: 1 year

■ 18 out of 18 meetings ■ 12 out of 12 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  
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)  
External Audit & Supervisory Board Member of the Bank  
June 2024 External Director and Audit & Supervisory Committee Member (current position)  
Outside Audit & Supervisory Board Member of TBS HOLDINGS, INC. (current position)  
Corporate Auditor of TOKYO BROADCASTING SYSTEM TELEVISION, INC. (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/>



Note: Kazutaka Okubo, Fujiyo Ishiguro, Atsumi Arima, Toshikazu Yaku, Yusuke Kawamura, Junko Kogayu 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)	●	●							●	●
Hideyuki Makino	Vice Chairman of the Board		●				●			●	●
Hiroyuki Nakashio	Director & Managing Executive Officer		●							●	●
Shinya Yamada	Director & Managing Executive Officer		●					●			●
Kazutaka Okubo	Director <span>External</span> <span>Independent</span>			●	●		●	●		●	●
Fujiyo Ishiguro	Director <span>External</span> <span>Independent</span>	●				●	●		●		
Atsumi Arima	Director <span>External</span> <span>Independent</span>		●			●		●	●		●
Toshikazu Yaku	Director <span>External</span> <span>Independent</span>	●	●		●				●		●
Yusuke Kawamura	Director, Audit & Supervisory Committee Member Chairperson of Audit & Supervisory Committee <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>			●		●		●		●	●
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.

## ▶ Senior Managing Executive Officers and Managing Executive Officers



Senior Managing Executive Officer  
Head of Industrial Innovation Business Unit

**Katsuhiko Kaji**



Senior Managing Executive Officer  
Chief Transformation Officer and Chief Digital & Information Innovation Officer  
Head of Digital Transformation & System Unit  
Head of Operations Unit

**Shinji Makiura**



Managing Executive Officer  
Chief Compliance Officer and Chief Risk Officer  
Head of Risk Management Unit

**Satoshi Yamaguchi**



Managing Executive Officer

**Atsushi Sato**



Managing Executive Officer

**Mitsutaka Kimura**



Managing Executive Officer  
Deputy Head of Global Business & Markets Unit

**Kazunori Takahata**



Managing Executive Officer  
General Manager of Marketing Division

**Yoshihiro Sano**



Managing Executive Officer  
Head of Corporate Unit

**Toru Tareishi**

## ▶ Executive Officers

Executive Officer  
(General Manager of Internal Audit Division)

**Hidehiko Yamanaka**

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

**Hideki Nakajima**

Executive Officer  
(General Manager of Career Development Support Division)

**Hiroo Tanaka**

Executive Officer  
(General Manager of Tokyo Office)

**Masaru Futaoka**

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

**Kimikazu Koyama**

Executive Officer  
(General Manager of Nagoya and Atsuta Offices)

**Atsuhito Saito**

Executive Officer  
(General Manager of Financial Planning Division)

**Shozo Matsushashi**

Executive Officer  
(General Manager of Risk Management Division)

**Hisayoshi Yamasaki**

Executive Officer  
(General Manager of Corporate Support Division)

**Daisuke Takahashi**

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

**Nobuaki Aso**

Executive Officer  
(General Manager of Industrial Strategy Division)

**Yasuyuki Taoka**

Executive Officer  
(General Manager of Business Process Re-engineering Division and Systems Planning Division)

**Naoyuki Nakata**

Executive Officer  
(General Manager of Business Division and Kanda Office)

**Iwamichi Suzuki**

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

**Hiroaki Murayama**