

This document has been translated from 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.

Policy for Determining the Details of Individual Compensation for Directors and Executive Officers

1 Compensation system

- (1) When serving concurrently as a director and executive officer, compensation shall be paid for the position of executive officer.
- (2) Compensation that directors of the Bank receive shall be paid in the form of a fixed amount of compensation corresponding to duties, in light of the scope and scale of responsibility relating to management, and the like.
- (3) Compensation that executive officers of the Bank receive shall be paid in the form of a base salary (a fixed amount of compensation), a short-term incentive in the form of a bonus, and a mid-to-long-term incentive in the form of stock compensation (both non-performance-linked and performance-linked), and shall function as a sound incentive for the achievement of performance goals and sustainable growth.

2 Compensation for directors

Compensation for directors shall be paid as a certain level of a fixed amount of compensation corresponding to duties, in light of the main role of supervision of management, and the level shall be an appropriate one that takes into account the scale of duties as a director, the role in each committee, and the current situation of the Bank.

3 Compensation for executive officers

Compensation for executive officers shall be paid in the form of a certain level of base salary (a fixed amount of compensation), in light of differences in responsibility that varies according to the job position, a short-term incentive in the form of a bonus, and a mid-to-long-term incentive in the form of stock compensation (both non-performance-linked and performance-linked).

The level of base salary shall be an appropriate one that takes into account the scale of duties of the executive officer and the current situation of the Bank.

The bonus shall function as an incentive to steadily achieve the performance targets for a single fiscal year. It shall be calculated by multiplying the standard amount according to the responsibilities by a coefficient based on the individual evaluation and a coefficient that varies according to the achievement status of the management plan, and the cash will be paid every year.

In regard to stock compensation, based on the viewpoint of a sound incentive for improving mid- to long-term corporate value and sustainable growth, a fixed amount of points according to the responsibilities shall be granted every year, and points that are calculated by multiplying the sum of basic points corresponding to duties by a coefficient that varies according to the state of achievement of management plan shall be granted after the end of the final fiscal year of the medium-term management plan, and shares corresponding to the

points accumulated at the time of retirement from office shall be provided. However, a certain percentage of this shall be paid in the form of money obtained by converting the shares into cash.

Furthermore, in the case of a person who is an executive officer in charge of an area that requires special knowledge and skills and, based on the compensation corresponding to his/her duties, would receive a significantly lower level of compensation than what an officer in charge of such an area would generally receive at other companies, it shall be permitted to adopt compensation that refers to the level of compensation at other companies instead of compensation corresponding to duties.

End