

Directors' Skills Matrix

The following tables show areas in which each Inside Director has expertise and experience and those in which the Bank expects each Outside Director to play significant roles.

Inside Directors

Name		Position in Hyakugo Bank	Areas of specialty/experience (officers or divisions in charge) possessed by Inside Director					
			Corporate strategy	Legal affairs/ risk management	Personnel and labor affairs	Sales	Market operation	IT/systems
Toshiyasu Ito	Male	Director and Chairman	●				●	●
Masakazu Sugiura	Male	Director and President	●	●			●	
Kei Yamazaki	Male	Director and Senior Managing Executive Officer	●		●		●	
Satoru Fujiwara	Male	Director and Managing Executive Officer		●	●			●
Masami Nambu	Male	Director and Managing Executive Officer				●		●
Tetsuya Kato	Male	Director and Managing Executive Officer	●			●		

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Outside Directors

Name		Position in Hyakugo Bank	Areas in which Outside Directors are especially expected to play significant roles			
			Corporate management	Finance	ESG/ sustainability	Global
Nagahisa Kobayashi Independent	Male	Director	●			●
Hisashi Kawakita Independent	Male	Director	●		●	
Keiko Nishioka Independent	Female	Director	●			●
Atsushi Nakamura Independent	Male	Director		●	●	

* The above tables highlight the areas of particular strengths of each Director or those in which some of the expertise, experience and knowledge of each Director are expected to come in useful. They do not represent all expertise, experience and knowledge possessed by each Director.

* "Independent" indicates Independent Director as prescribed by Tokyo Stock Exchange, Inc. and Nagoya Stock Exchange, Inc.