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(Securities Code: 7161)

June 4, 2026

To our shareholders:

Toshio Sakazume, Representative Director and President
Jimoto Holdings, Inc.
2-1-1, Ichibancho, Aoba-ku, Sendai-shi, Miyagi

Notice of the 14th Annual General Meeting of Shareholders

You are cordially invited to attend the 14th Annual General Meeting of Shareholders (the “General Meeting”) of Jimoto Holdings, Inc. (the “Company”), which will be held as indicated below.

In convening this General Meeting, the Company has taken measures for electronic provision, and matters subject to electronic provision measures (Electronic Provision Measures Matters) are posted on the following website in the form of “Notice of the 14th Annual General Meeting of Shareholders.”

The Company’s website: https://www.jimoto-hd.co.jp/ir/stock_info/shareholders_meeting/

In addition to the above, Electronic Provision Measures Matters are posted on the following website.

Tokyo Stock Exchange website: <https://www2.jpx.co.jp/tseHpFront/JJK020010Action.do?Show=Show>

Please access the website mentioned above, enter the Company’s name or securities code (7161) to search, and select “Basic information” and “Documents for public inspection/PR information” in this order to view the information.

If you are unable to attend the meeting in person, you may exercise your voting rights in writing or via the Internet. Please review the Reference Documents for the General Meeting of Shareholders included in Electronic Provision Measures Matters and exercise your voting rights by the end of the business day prior to the meeting (5:10 p.m. on Wednesday, June 24, 2026 (JST)).

Information about the venue

- The 14th Annual General Meeting of Shareholders will be held at the 9F Auditorium Hall in the Head Office of The Sendai Bank, Ltd. in Sendai City, with a live conference feed to the 3F Grand Conference Hall in the Head Office of Kirayaka Bank, Ltd. in Yamagata City.

<To shareholders attending the live feed in Yamagata City>

- The live feed venue in Yamagata City is not a venue for the general meeting of shareholders pursuant to the Companies Act. Please be aware that shareholders who attend the live feed will be able to watch the proceedings of the meeting on the screen but will not be able to ask questions or exercise their shareholder rights, such as the approval or disapproval of the proposals.
- If you plan to attend the live feed, please exercise your voting rights in advance in writing or via the Internet and present the live feed admission sheet at the reception.

- 1. Date and Time:** Thursday, June 25, 2026, at 10:00 a.m. (JST)
2. Venue: 2-1-1, Ichibancho, Aoba-ku, Sendai-shi, Miyagi
9F Auditorium Hall, Head Office of The Sendai Bank, Ltd.

3. Purpose of the Meeting

(General Meeting)

Matters to be reported:

1. The Business Report and the Consolidated Financial Statements for the 14th fiscal year (from April 1, 2025 to March 31, 2026), and the results of audits of the Consolidated Financial Statements by the Financial Auditor and the Audit and Supervisory Committee
2. The Non-consolidated Financial Statements for the 14th fiscal year (from April 1, 2025 to March 31, 2026)

Matters to be resolved:

- Proposal No. 1** Appropriation of Surplus
- Proposal No. 2** Re-establishment of Remuneration Framework for Performance-linked Stock Remuneration, etc. for Directors (Excluding Directors Who Are Audit and Supervisory Committee Members)
- Proposal No. 3** Election of 11 Directors (Excluding Directors Who Are Audit and Supervisory Committee Members)

Any changes in the operations, etc. of the Meeting due to changes in the circumstances in the future will be announced on the Company's website.

- When you attend the meeting, you are kindly requested to present the enclosed voting form at the reception. In addition, please bring this notice with you in order to save resources.
- Of documents to be attached to this notice, "Notes to Consolidated Financial Statements" and "Notes to Non-consolidated Financial Statements" are posted on the Company's website in accordance with laws and regulations, and the provision in Article 26 of the Company's Articles of Incorporation (in Japanese). Therefore, they are not included in this document. Consequently, the contents of this document are a portion of the Consolidated Financial Statements and Non- Consolidated Financial Statements audited by the Financial Auditor and the Audit and Supervisory Committee in preparing the audit reports.
- If any changes are made to items in the Electronic Provision Measures Matters, such changes will be posted on each website where the matters are posted.

Reference Documents for the General Meeting of Shareholders

Proposal No. 1 Appropriation of Surplus

The Company proposes a year-end dividend of ¥5.00 per share on common stock to secure internal reserves for the repayment of public funds and to strengthen the Company's financial position.

Since no interim dividend was paid, the annual dividend on common shares will be ¥5.00 per share.

The year-end dividend for the preferred shares is the full amount of the predetermined dividend.

Year-end dividends

Type of dividend property: cash

Allotment of dividend property and the total amount:

| | | | |
|--------------------------|-----------------|--------------|--------------|
| Common shares | ¥5.00 per share | Total amount | ¥133,918,210 |
| Class B Preferred Shares | ¥5.31 per share | Total amount | ¥69,030,000 |
| Class C Preferred Shares | ¥4.60 per share | Total amount | ¥46,000,000 |
| Class D Preferred Shares | ¥4.60 per share | Total amount | ¥23,000,000 |
| Class E Preferred Shares | ¥2.30 per share | Total amount | ¥41,400,000 |
| | | Total | ¥313,348,210 |

Effective date of dividends of surplus: Friday, June 26, 2026

Proposal No. 2 Re-establishment of Remuneration Framework for Performance-linked Stock Remuneration, etc. for Directors (Excluding Directors Who Are Audit and Supervisory Committee Members)

1. Reasons for the proposal and reasons for considering the proposal as appropriate

The Company resolved to establish a performance-linked stock remuneration plan (the “Plan”) for Directors (excluding those who are outside Directors) of the Company and its subsidiaries (Note 1) at the 4th Annual General Meeting of Shareholders held on June 21, 2016. At the 7th Annual General Meeting of Shareholders held on June 25, 2019, in connection with the Company’s transition to a company with audit and supervisory committee, the determination of the remuneration framework related to the Plan for the Company’s Directors (excluding Directors and outside Directors who are Audit and Supervisory Committee Members; hereinafter the same unless otherwise noted) was approved. Then, at the 9th Annual General Meeting of Shareholders held on June 24, 2021, in accordance with the enactment of the Act Partially Amending the Companies Act (Act No.70 of 2019), we obtained approval to set a new upper limit, etc. on the number of points to be granted as a basis for calculating the number of shares to be granted under the Plan. In addition, at the 11th Annual General Meeting of Shareholders held on June 22, 2023, approval was obtained to set a new upper limit, etc. on the number of points to be granted under the Plan, reflecting the revision of the acquisition book value of the Company’s shares in line with the an additional contribution to the stock benefit trust under the Plan (the “Trust”) (the said resolution at the 11th Annual General Meeting of Shareholders is hereinafter referred to as the “Original Resolution”).

Later, as announced in the news release titled “Notice regarding Additional Contribution to the Board Benefit Trust (BBT)” on January 23, 2026, the Company made an additional contribution to the Trust on February 12, 2026, and the Trust purchased 49,500 shares of the Company’s shares in a stock exchange. As a result, the acquisition book value of the Company’s shares in the Trust was revised. Based on the new acquisition book value, this proposal asks your approval for setting a new upper limit, etc. on the number of points to be granted as a basis for calculating the number of shares to be granted under the Plan.

As with the Original Resolution, the purpose of this proposal is to clarify the linkage between the remuneration of Directors and the Group’s business performance and stock value, and to raise awareness of Directors to contribute to the improvement of the Company’s business performance and increase in corporate value over the medium to long term. Moreover, this proposal is to revise the upper limit, etc. on the number of points to be granted under the Plan in line with the revision of the acquisition book value of the Company’s shares in the Trust, and the maximum amount of money to be contributed by the Company to the Trust remains the same as that under the Original Resolution. The content of this proposal is therefore consistent with the policy concerning the determination of the content of individual remuneration, etc. of the Company’s Directors. Accordingly, we believe that the content of this proposal is appropriate. This proposal also asks your approval of the specific details of remuneration, etc. under the Plan and the specific calculation method of the amount of remuneration, etc., as an internal framework within the limit for remuneration, etc. (up to ¥180 million annually (of which, up to ¥20 million for outside Directors); however, this does not include salaries for employees of Directors who concurrently serve as employees) for Directors (excluding Directors who are Audit and Supervisory Committee Members) approved as Proposal No. 5 at the 7th Annual General Meeting of Shareholders held on June 25, 2019.

If Proposal No. 3 is approved as proposed, the number of the Company’s Directors subject to the Plan will be eight. In addition, the Company has received an opinion from the Audit and Supervisory Committee that, in light of the purpose and content of the Plan, the partial amendment to the Plan by this proposal is appropriate.

(Note 1) The Company’s subsidiaries are Kirayaka Bank, Ltd. and The Sendai Bank, Ltd..

| Before Amendment | After Amendment |
|---|--|
| Total amount of remuneration, etc. | Total amount of remuneration, etc. |
| Up to ¥180 million annually (of which, up to ¥20 million for outside Directors) | Same as on the left |
| Amount of stock remuneration, etc. within the above total amount | Amount of stock remuneration, etc. within the above total amount |
| Up to ¥40 million (up to 46,100 points) | Up to ¥40 million (up to 56,700 points) |

2. Details of the Plan after amendment

Under the Plan, the Company acquires the Company's shares through the Trust using money contributed by the Company as the source, and provides them to Directors of the Company and its subsidiaries who are eligible under the Plan. The main details of the Plan are as follows. The details of the Plan will be left to the discretion of the Board of Directors within the following framework.

(1) Eligible persons under the Plan

| |
|--|
| 1) Directors of the Company (excluding Directors and outside Directors who are Audit and Supervisory Committee Members) |
| 2) Directors of the Company's subsidiaries (excluding Directors and outside Directors who are Audit and Supervisory Committee Members) |

(2) Eligible period of the Plan

The Company has introduced the Plan for the three fiscal years from the fiscal year ended on March 31, 2026 to the fiscal year ending on March 31, 2028 (the period of the said three fiscal years and the period of each three fiscal years beginning after the said three fiscal years are hereinafter referred to as the "Eligible Period"), and will continue the Plan for each Eligible Period after the said three fiscal years.

(3) Maximum amount of money to be contributed by the Company to the Trust

In principle, up to ¥110 million (of which ¥40 million for the Company's Directors) will be additionally contributed to the Trust for each Eligible Period. (Note 2)

(Note 2) If there are remaining shares of the Company and money in the Trust during the previous Eligible Period, the total amount of such remaining assets (as for the Company's shares, the market price at the end of the previous Eligible Period) and the additional money to be contributed shall not exceed ¥110 million (of which ¥40 million shall be for the Company's Directors).

(4) Maximum number of the Company's shares, etc. to be granted to the eligible persons under the Plan

The eligible persons under the Plan will be granted number of points determined based on the position and the level of achievement of business performance, etc. (1 point = 1 common share of the Company) (Note 3)
For each Eligible Period, the total number of points to be granted to the eligible persons under the Plan shall be up to 155,900 points (of which, 56,700 points for the Company's Directors). (Note 4)

(Note 3) In the event of a stock split, allotment of shares without contribution or a stock merger of the Company's shares, the maximum number of points, the number of points already assigned and the conversion rate shall be rationally adjusted.

(Note 4) In calculating the maximum number of points, the unit price per point is ¥705, which is the acquisition book value of the trust assets.

(5) Acquisition method of the Company's shares and number of shares to be acquired

| | |
|---------------------------------|--|
| Acquisition Method | Acquisition via a method through a stock exchange, etc. |
| Number of shares to be acquired | For each Eligible Period, the maximum number of shares to be acquired by the Trust is 155,900 shares (of which, 56,700 shares for the Company's Directors) |

(6) Provision of the Company's shares, etc.

At the time of retirement, the eligible persons under the Plan will be provided with the Company's shares equivalent to the total number of points granted to the said eligible person in accordance with (4) above from the Trust. (Note 5)

(Note 5) If certain requirements are fulfilled, an amount of money equivalent to the market value of the Company shares instead of the Company's shares will be provided for a portion of the total points.

If an eligible person under the Plan resigns from office due to certain misconduct during his or her term of office, or if the Board of Directors, etc. of the Company determines that there was an inappropriate act, etc. that caused damage to the Company during his or her term of office, the right to receive benefits cannot be acquired.

Proposal No. 3 Election of 11 Directors (Excluding Directors Who Are Audit and Supervisory Committee Members)

The term of office of all 11 Directors (excluding Directors who are Audit and Supervisory Committee Members; hereinafter the same shall apply in this Proposal) will expire at the conclusion of this General Meeting. Accordingly, the Company proposes the election of 11 Directors.

With regard to this Proposal, the candidates for Director were appropriately nominated following the policy and procedure for nominating Directors set out by the Nomination and Remuneration Council, and were reviewed by the Audit and Supervisory Committee. As a result, the review found no particular matter required to be stated at the General Meeting, as the candidates were judged suitable for Directors of the Company.

If all of these 11 candidates are elected as Directors, the number of Directors of the Company will not exceed the number of Directors stipulated in the Articles of Incorporation, which stipulate that the number of Directors shall not exceed 12.

The candidates for Director are as follows:

| Candidate No. | Name | Current position in the Company | Board of Directors attendance |
|---------------|---|---------------------------------------|-------------------------------|
| 1 | Hideki Nishizuka Reappointment | Representative Director and Chairman | 15 out of 15 |
| 2 | Toshio Sakazume Reappointment | Representative Director and President | 15 out of 15 |
| 3 | Tsuyoshi Ogata Reappointment | Managing Director | 15 out of 15 |
| 4 | Osamu Suzuki Reappointment | Managing Director | 14 out of 15 |
| 5 | Yujiro Nakazawa Reappointment | Director | 12 out of 12 |
| 6 | Takuji Suzuki Reappointment | Director | 15 out of 15 |
| 7 | Ken Shibata Reappointment | Director | 15 out of 15 |
| 8 | Yusuke Kobayashi Reappointment | Director | 15 out of 15 |
| 9 | Minoru Handa Reappointment Outside Director Independent Officer | Director (Outside) | 15 out of 15 |
| 10 | Yasushi Hasegawa Reappointment Outside Director | Director (Outside) | 15 out of 15 |
| 11 | Mitsuo Oyama New appointment Outside Director Independent Officer | – | – |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|---|---|--|-------------------------------------|
| 1 | <p style="text-align: center;">Reappointment Hideki Nishizuka (November 26, 1971)</p> <p style="text-align: center;">Term of office: 1 year and 9 months</p> <p style="text-align: center;">Board of Directors attendance: 15 out of 15</p> | <p>Apr. 1995 Joined The Shokusan Bank, Ltd.</p> <p>Apr. 2013 Manager of Corporate Planning Section and General Manager of Tokyo Office of Kirayaka Bank, Ltd.</p> <p>Oct. 2015 General Manager of Sales Planning Office, Sales Supervision Department, Sales Division</p> <p>Aug. 2017 General Manager of Fukushima Branch</p> <p>Apr. 2020 General Manager of Corporate Planning Department and General Manager of Accounting Department</p> <p>June 2023 Executive Officer and General Manager of Corporate Planning Department</p> <p>Apr. 2024 Executive Officer and General Manager of Remote Business Department</p> <p>June 2024 Director</p> <p>Sept. 2024 Representative Director and President (current position) Representative Director and Chairman of the Company (current position)</p> <p>[Significant concurrent positions outside the Company] Representative Director and President of Kirayaka Bank, Ltd.</p> | 1,904 common shares |
| <p>[Special matters regarding the candidate for Director] There is no special interest between Hideki Nishizuka and the Company.</p> <p>[Reasons for nomination as candidate for Director] Since taking office as Representative Director of the Company in September 2024, Hideki Nishizuka has demonstrated excellent leadership, such as guiding the initiatives for restructuring of Kirayaka Bank, Ltd., a subsidiary of the Company, and development of the regional economy. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|--|--|---|-------------------------------------|
| 2 | <p>Reappointment</p> <p>Toshio Sakazume (January 19, 1966)</p> <p>Term of office: 3 years</p> <p>Board of Directors attendance: 15 out of 15</p> | <p>Apr. 1991 Joined The Sendai Bank, Ltd.</p> <p>Oct. 2008 Manager of Loan Sales Section, Sales Department, Head Office</p> <p>Apr. 2012 Manager of Loan Sales Section 1 and Loan Sales Section 2, Sales Department, Head Office</p> <p>Nov. 2013 Deputy General Manager of Loan Department</p> <p>June 2015 General Manager of Loan Department and Administration Department</p> <p>June 2019 Director and General Manager of Loan Department and Administration Department</p> <p>June 2021 Director and General Manager of Local Enterprises Support Department</p> <p> Director of Sendai Bank Capital & Consulting, Ltd.</p> <p>June 2022 Managing Director and General Manager of Sales Division and Local Enterprises Support Department of The Sendai Bank, Ltd.</p> <p> Representative Director and President of Sendai Bank Capital & Consulting, Ltd.</p> <p>June 2023 Managing Director and General Manager of Sales Division of The Sendai Bank, Ltd.</p> <p> Director of the Company</p> <p>June 2024 Representative Director and President of The Sendai Bank, Ltd. (current position)</p> <p>Sept. 2024 Representative Director and President of the Company (current position)</p> <p>[Significant concurrent positions outside the Company]</p> <p>Representative Director and President of The Sendai Bank, Ltd.</p> | 5,811 common shares |
| <p>[Special matters regarding the candidate for Director]</p> <p>There is no special interest between Toshio Sakazume and the Company.</p> <p>[Reasons for nomination as candidate for Director]</p> <p>Since taking office as Representative Director and President of the Company in September 2024, Toshio Sakazume has demonstrated excellent leadership, such as guiding the initiatives for development of the Group and the regional economy. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|---|---|---|-------------------------------------|
| 3 | <p>Reappointment</p> <p>Tsuyoshi Ogata (January 30, 1966)</p> <p>Term of office: 8 years</p> <p>Board of Directors attendance: 15 out of 15</p> | <p>Apr. 1989 Joined The Sendai Bank, Ltd.</p> <p>Apr. 2005 Manager of Planning Section, Planning Department</p> <p>Apr. 2010 Deputy General Manager of Planning Department, Manager of Planning Section, and General Manager of Corporate Management Office</p> <p>Oct. 2012 General Manager of Planning Department</p> <p>Oct. 2013 General Manager of Corporate Planning Department and General Manager of Accounting Department</p> <p>June 2015 Director, General Manager of Corporate Planning Department and General Manager of Accounting Department</p> <p>June 2016 Director and General Manager of Sales Department, Head Office</p> <p>June 2018 Director Director and General Manager of General Planning Department of the Company</p> <p>June 2022 Managing Director, General Manager of General Planning Department of the Company</p> <p>June 2024 Managing Director of the Company (current position) Representative Managing Director of The Sendai Bank, Ltd.</p> <p>June 2025 Representative Senior Managing Director of The Sendai Bank, Ltd. (current position)</p> <p>[Significant concurrent positions outside the Company] Representative Senior Managing Director of The Sendai Bank, Ltd.</p> | 5,840 common shares |
| <p>[Special matters regarding the candidate for Director] There is no special interest between Tsuyoshi Ogata and the Company.</p> <p>[Reasons for nomination as candidate for Director] Since taking office as Director of the Company in June 2018, Tsuyoshi Ogata has demonstrated his management skills by mainly presiding over the general planning division, which formulates Group strategies and performs corporate operations and planning. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|---|--|--|-------------------------------------|
| 4 | <p>Reappointment</p> <p>Osamu Suzuki (December 17, 1971)</p> <p>Term of office: 1 year and 9 months</p> <p>Board of Directors attendance: 14 out of 15</p> | <p>Apr. 1995 Joined Yamagata Shiawase Bank, Ltd.</p> <p>Apr. 2019 Group Leader, Consulting Group, Core Business Support Promotion Office, Core Business Support Strategy Department of Kirayaka Bank, Ltd.</p> <p>Apr. 2021 Deputy General Manager of Core Business Support Strategy Department</p> <p>Oct. 2022 General Manager of Corporate Support Department</p> <p>June 2023 Executive Officer and General Manager of Corporate Support Department</p> <p>Apr. 2024 Executive Officer, Manager of Credit Management Group and General Manager of Corporate Support Department</p> <p>June 2024 Director and General Manager of Corporate Support Department</p> <p>Sept. 2024 Representative Senior Managing Director (current position) Managing Director of the Company (current position)</p> <p>[Significant concurrent positions outside the Company] Representative Senior Managing Director of Kirayaka Bank, Ltd.</p> | 2,001 common shares |
| <p>[Special matters regarding the candidate for Director] There is no special interest between Osamu Suzuki and the Company.</p> <p>[Reasons for nomination as candidate for Director] Since taking office as Director of the Company in September 2024, Osamu Suzuki has demonstrated his management skills by mainly presiding over loan and corporate support divisions of Kirayaka Bank, Ltd., a subsidiary of the Company. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|---|--|---|-------------------------------------|
| 5 | <p>Reappointment</p> <p>Yujiro Nakazawa (November 29, 1969)</p> <p>Term of office: 1 year</p> <p>Board of Directors attendance: 12 out of 12</p> | <p>Apr. 1992 Joined The Sendai Bank, Ltd.</p> <p>Apr. 2009 General Manager of Ogawara Branch</p> <p>Feb. 2014 General Manager of Tagajo Branch</p> <p>Apr. 2016 General Manager of Furukawa Branch and Sanbongi Branch</p> <p>June 2019 General Manager of Local Enterprises Support Department</p> <p>June 2021 General Manager of Tobukojodanchi Branch</p> <p>Apr. 2022 Executive Officer, General Manager of Tobukojodanchi Branch</p> <p>June 2023 Director, General Manager of Loan Department and Administration Department</p> <p>June 2024 Managing Director</p> <p>June 2025 Representative Managing Director (current position)</p> <p> Director of the Company (current position)</p> <p>[Significant concurrent positions outside the Company]</p> <p>Representative Managing Director of The Sendai Bank, Ltd.</p> | 2,400 common shares |
| <p>[Special matters regarding the candidate for Director]</p> <p>There is no special interest between Yujiro Nakazawa and the Company.</p> <p>[Reasons for nomination as candidate for Director]</p> <p>Since taking office as Director of the Company in June 2025, Yujiro Nakazawa has demonstrated his management skills mainly by presiding over loan and financial market divisions of The Sendai Bank, Ltd., a subsidiary of the Company. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|---|--|--|-------------------------------------|
| 6 | <p>Reappointment</p> <p>Takuji Suzuki (January 29, 1975)</p> <p>Term of office: 1 year and 9 months</p> <p>Board of Directors attendance: 15 out of 15</p> | <p>Apr. 1998 Joined The Shokusan Bank, Ltd.</p> <p>Apr. 2015 Chief Facilitator, Sendai Corporate Sales Department of Kirayaka Bank, Ltd.</p> <p>Oct. 2015 Chief Facilitator, Sendai Corporate Clients Group, Core Business Support Department</p> <p>Jan. 2016 Chief Facilitator, Yamagata Corporate Clients Group, Core Business Support Department</p> <p>Feb. 2017 General Manager of North Sales Department</p> <p>Apr. 2020 General Manager of Kaminoyama Branch</p> <p>Apr. 2022 General Manager of Shibata Branch</p> <p>June 2023 Executive Officer and General Manager of Shibata Branch</p> <p>June 2024 Executive Officer and General Manager of Corporate Clients Support Department</p> <p>Sept. 2024 Director, Manager of Branch Support Group Director of the Company (current position)</p> <p>June 2025 Representative Director and Managing Executive Officer of Kirayaka Bank, Ltd. (current position)</p> <p>[Significant concurrent positions outside the Company] Representative Director and Managing Executive Officer of Kirayaka Bank, Ltd.</p> | 841 common shares |
| <p>[Special matters regarding the candidate for Director] There is no special interest between Takuji Suzuki and the Company.</p> <p>[Reasons for nomination as candidate for Director] Since taking office as Director of the Company in September 2024, Takuji Suzuki has demonstrated his management skills by mainly presiding over the sales division of Kirayaka Bank, Ltd., a subsidiary of the Company. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|--|---|---|-------------------------------------|
| 7 | <p>Reappointment</p> <p>Ken Shibata (November 30, 1974)</p> <p>Term of office: 1 year and 9 months</p> <p>Board of Directors attendance: 15 out of 15</p> | <p>Apr. 2007 Joined The Sendai Bank, Ltd.</p> <p>Apr. 2017 Manager of Corporate Planning Section, Corporate Planning Department</p> <p>Apr. 2018 Manager of Corporate Planning Section and Manager of IT Planning Section, Corporate Planning Department</p> <p>June 2019 General Manager of Corporate Planning Department and General Manager of Accounting Department</p> <p>Apr. 2022 Executive Officer, General Manager of Corporate Planning Department and General Manager of Accounting Department</p> <p>June 2022 Director of Sendai Bank Capital & Consulting, Ltd.</p> <p>June 2023 Director, General Manager of Corporate Planning Department and General Manager of Accounting Department of The Sendai Bank, Ltd.</p> <p>Sept. 2024 Director of the Company (current position)</p> <p>June 2025 Managing Director, General Manager of Corporate Planning Department and General Manager of Accounting Department of The Sendai Bank, Ltd. (current position)</p> <p>[Significant concurrent positions outside the Company] Managing Director, General Manager of Corporate Planning Department and General Manager of Accounting Department of The Sendai Bank, Ltd.</p> | 2,400 common shares |
| <p>[Special matters regarding the candidate for Director] There is no special interest between Ken Shibata and the Company.</p> <p>[Reasons for nomination as candidate for Director] Since taking office as Director of the Company in September 2024, Ken Shibata has demonstrated his management skills by mainly presiding over the general planning and accounting divisions of The Sendai Bank, Ltd., a subsidiary of the Company. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|--|---|--|-------------------------------------|
| 8 | <p>Reappointment Yusuke Kobayashi (February 28, 1975)</p> <p>Term of office: 1 year and 9 months</p> <p>Board of Directors attendance: 15 out of 15</p> | <p>Apr. 1997 Joined The Shokusan Bank, Ltd.</p> <p>Aug. 2017 Manager of Corporate Planning Section, Corporate Planning Department of Kirayaka Bank, Ltd.</p> <p>Apr. 2019 Deputy General Manager of Corporate Planning Department</p> <p>Apr. 2020 Deputy General Manager of Core Business Support Strategy Department</p> <p>Apr. 2022 General Manager of Kaminoyama Branch</p> <p>June 2023 Deputy General Manager of General Planning Department of the Company</p> <p>June 2024 General Manager of General Planning Department of the Company</p> <p>Sept. 2024 Director, Manager of Planning Group of Kirayaka Bank, Ltd. Director of the Company (current position)</p> <p>June 2025 Managing Director of Kirayaka Bank, Ltd. (current position)</p> <p>[Significant concurrent positions outside the Company] Managing Director of Kirayaka Bank, Ltd.</p> | 1,600 common shares |
| <p>[Special matters regarding the candidate for Director] There is no special interest between Yusuke Kobayashi and the Company.</p> <p>[Reasons for nomination as candidate for Director] Since taking office as Director of the Company in September 2024, Yusuke Kobayashi has demonstrated his management skills by mainly presiding over the general planning and accounting divisions of Kirayaka Bank, Ltd., a subsidiary of the Company. The Company has nominated him as a candidate for Director because he has the qualities required of a Director of the Company and possesses knowledge, experience, and social credibility that enable him to continue to sufficiently contribute to the business development of the Company.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|--|---|---|-------------------------------------|
| 9 | <p>Reappointment Outside Director Independent Officer</p> <p>Minoru Handa (September 3, 1957)</p> <p>Term of office: 7 years</p> <p>Board of Directors attendance: 15 out of 15</p> | <p>Apr. 1989 Registered as an attorney at law (Yamagata Bar Association) Established Minoru Handa Law Offices Managing Partner of Minoru Handa Law Offices (current position)</p> <p>Apr. 2009 President of Yamagata Bar Association Governor of Japan Federation of Bar Associations Vice President of Tohoku Federation of Bar Associations</p> <p>Jan. 2015 Chairman of Information Disclosure and Personal Information Protection Committee of Tendo City (current position)</p> <p>Feb. 2017 Chairman of Yamagata Federation of Lawyers Cooperatives (current position)</p> <p>July 2018 Chairman of the Expropriation Committee of Yamagata Prefecture (current position)</p> <p>June 2019 Director of the Company (current position)</p> <p>May 2023 Director of YAMAZAWA CO., LTD. (current position)</p> <p>[Significant concurrent positions outside the Company] Managing Partner of Minoru Handa Law Offices Director of YAMAZAWA CO., LTD.</p> | - common shares |
| <p>[Special matters regarding the candidate for outside Director] There is no special interest between Minoru Handa and the Company. He is a candidate for outside Director. The reason for the nomination of Minoru Handa as a candidate for outside Director and the reason the Company judged him able to appropriately execute his duties as outside Director are because he possesses expertise and extensive experience as an attorney at law, and the Company will be able to utilize his suggestions and opinions to secure fair and appropriate decision-making of the Board of Directors from a fair and neutral standpoint. The Company expects him to play an appropriate role in supervising and advising on the execution of business as outside Director of the Company from his legal perspective, etc. as an attorney at law. At the conclusion of this meeting, his tenure as outside Director of the Company will have been seven years. The Company has submitted notification to the Tokyo Stock Exchange that he has been appointed as an independent officer as provided for by the aforementioned exchange. If his reelection is approved, the Company plans for his appointment as an independent officer to continue. Pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Company has entered into an agreement with him to limit his liability for damages under Article 423, Paragraph 1 of the same Act to the amount stipulated by laws and regulations. If his reelection is approved at this meeting, the Company plans to renew the aforementioned agreement with him. The maximum amount of liability for damages under this agreement is the minimum liability amount provided for under laws and regulations.</p> | | | |

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|--|---|--|--|
| 10 | <p style="text-align: center;">Reappointment Outside Director</p> <p style="text-align: center;">Yasushi Hasegawa (February 22, 1962)</p> <p style="text-align: center;">Term of office: 5 years</p> <p style="text-align: center;">Board of Directors attendance: 15 out of 15</p> | <p>Apr. 1984 Joined the Ministry of Finance</p> <p>July 2007 Director of Banking Business Division II, Supervision Bureau of Financial Services Agency</p> <p>July 2008 Director of Insurance Business Division, Supervision Bureau</p> <p>July 2010 Director of Planning and Management Division, Supervision Bureau</p> <p>July 2012 Director of Policy Division, Policy Bureau</p> <p>July 2014 Director-General of Fukuoka Local Finance Branch Bureau, the Ministry of Finance</p> <p>July 2015 Deputy Director-General (in charge of planning, market, and secretariat) of Planning and Coordination Bureau, Financial Services Agency</p> <p>July 2016 Director-General of Tokai Local Finance Bureau, the Ministry of Finance</p> <p>June 2017 Senior Managing Director (in charge of screening and risk supervision) of Japan Bank for International Cooperation</p> <p>June 2019 Retired from the Ministry of Finance</p> <p>Nov. 2019 Advisor of Sumitomo Mitsui Trust Bank, Limited</p> <p>Apr. 2020 Joined SBI Holdings, Inc.</p> <p>Aug. 2020 Executive Officer and Secretary General of Regional Revitalization Partners Co., Ltd. (current position)</p> <p>June 2021 Director of FUKUSHIMA BANK, LTD. Director of the Company (current position)</p> <p>Feb. 2022 Director of SBI Chigin Holdings, Inc. (current position)</p> <p>June 2023 Director (non-executive) of Kirayaka Bank, Ltd. (current position)</p> <p>May 2025 Representative Director and President of SBI Chigin Holdings, Inc. (current position)</p> <p>Feb. 2026 Director of Future Society Design Institute (current position)</p> <p>[Significant concurrent positions outside the Company] Executive Officer and Secretary General of Regional Revitalization Partners Co., Ltd. Representative Director and President of SBI Chigin Holdings, Inc. Director (non-executive) of Kirayaka Bank, Ltd. Director of Future Society Design Institute</p> | <p style="text-align: center;">- common shares</p> |
| <p>[Special matters regarding the candidate for outside Director]</p> <p>There is no special interest between Yasushi Hasegawa and the Company.</p> <p>He is a candidate for outside Director.</p> <p>The reason for the nomination of Yasushi Hasegawa as a candidate for outside Director and the reason the Company judged him able to appropriately execute his duties as outside Director are because he possesses long years of extensive experience and expertise in financial administration, and the Company will be able to utilize his suggestions and opinions to secure fair and appropriate decision-making of the Board of Directors. The Company expects him to play an appropriate role in supervising and advising on the execution of business as outside Director of the Company from his expertise cultivated over many years in financial administration.</p> <p>At the conclusion of this meeting, his tenure as outside Director of the Company will be five years.</p> <p>Pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Company has entered into an agreement with him to limit his liability for damages under Article 423, Paragraph 1 of the same Act to the amount stipulated by</p> | | | |

laws and regulations. If his reelection is approved at this meeting, the Company plans to renew the aforementioned agreement with him. The maximum amount of liability for damages under this agreement is the minimum liability amount provided for under laws and regulations.

| Candidate No. | Name (Date of birth) | Career summary, positions and responsibilities in the Company, and significant concurrent positions outside the Company | Number of the Company's shares held |
|--|--|---|-------------------------------------|
| 11 | <p>New appointment Outside Director Independent Officer</p> <p>Mitsuo Oyama (September 22, 1960)</p> <p>Term of office: -</p> <p>Board of Directors attendance: - out of -</p> | <p>Apr. 1985 Joined Tohoku Electric Power Co., Inc.</p> <p>June 2019 Executive Officer and General Manager of Business Strategy Department, Power Generation and Sales Company</p> <p>Apr. 2020 Executive Officer and General Manager of Corporate Planning Department</p> <p>July 2020 Executive Officer and General Manager of Business Creation Division</p> <p>Apr. 2022 Managing Executive Officer in charge of Corporate Administration Vice President of Sales Company</p> <p>Apr. 2024 Managing Executive Officer in charge of Corporate Administration and Investor Relations Chief Digital Officer (CDO)</p> <p>Apr. 2025 Managing Executive Officer in charge of Investor Relations Chief Digital Officer (CDO)</p> <p>Apr. 2026 Chairman of the Board of TOHKnet Co., Inc. (current position)</p> <p>[Significant concurrent positions outside the Company] Chairman of the Board of TOHKnet Co., Inc.</p> | - common shares |
| <p>[Special matters regarding the candidate for outside Director] There is no special interest between Mitsuo Oyama and the Company. He is a candidate for outside Director.</p> <p>The reason for the nomination of Tsutomu Satake as a candidate for outside Director and the reason the Company judged him able to appropriately execute his duties as outside Director are because he possesses extensive experience and broad knowledge as a corporate manager, and the Company will be able to utilize his suggestions and opinions to secure fair and appropriate decision-making of the Board of Directors from a fair and neutral standpoint. The Company expects him to play an appropriate role in supervising and advising on the execution of business as outside Director of the Company from his experience and expertise in corporate management cultivated at other companies.</p> <p>If his election is approved, the Company plans to submit notification to the Tokyo Stock Exchange of his appointment as an independent officer as provided for by the aforementioned exchange.</p> <p>If his election is approved, pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Company plans to enter into an agreement with him to limit his liability for damages under Article 423, Paragraph 1 of the same Act to the amount stipulated by laws and regulations. The maximum amount of liability for damages under this agreement is the minimum liability amount provided for under laws and regulations.</p> | | | |

[Special matters regarding the candidates for Director (11 persons)]

Outline of a directors and officers liability insurance agreement

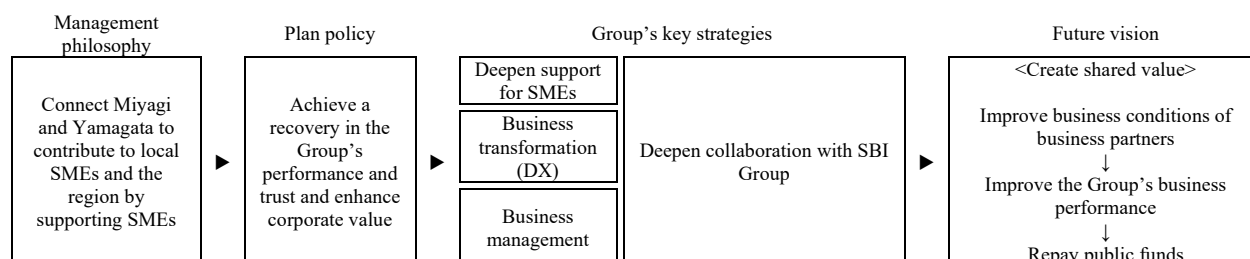
The Company has entered into a directors and officers liability insurance agreement with an insurance company under which the Company bears the entire premium. All Directors of the Company are insured, and legal damages and litigation expenses (except for those that fall under the exemptions stipulated in the insurance agreement) resulting from their actions in their positions will be covered. If each candidate is elected as a Director, all Directors will be insured under the said directors and officers liability insurance agreement. The current agreement will expire in October 2026 but is scheduled to be renewed with the same contents.

<Reference>

1. Jimoto Holdings' skill selection of the Board of Directors

- As a bank holding company with regional financial institutions under its umbrella, we believe that the Board of Directors must be equipped with the skills to properly carry out “group management control.”
- At the same time, in order to realize the Group’s key strategies and management philosophy, it is the policy of the Company to utilize the external insight of outside Directors, with their business experience and knowledge related to each strategy.

Management strategy and skill of Jimoto Holdings



| Category | Skill | Reasons for selection | Director's responsible division, business experience, knowledge |
|------------------|---------------------------------------|--|---|
| Inside Director | Business management | Perform administrative duties for the holding company | Corporate planning / Subsidiary bank management / Risk management / Market operations |
| | Support for SMEs | Realization of priority strategy: contribution to local small and medium enterprises | Loan approval / Customer support (branch manager, etc.) |
| | Business reform | Realization of priority strategy: reform of business processes and enhancement of financial services | Office systems / HR & general affairs |
| | Utilization of external collaboration | Realization of priority strategy: increase sophistication and speed of business development | Demonstration of effectiveness and results of external collaboration (SBI, etc.) |
| Outside Director | Local industry | Utilization of outside Directors' knowledge | Trends in local industry in Miyagi and Yamagata |
| | Corporate management | Utilization of outside Directors' knowledge | Experience in business management at other companies |
| | Finance / Accounting | Utilization of outside Directors' knowledge | Expertise and experience in corporate finance (e.g., certified public accountant) |
| | Legal / Risk management | Utilization of outside Directors' knowledge | Legal and risk management expertise and experience (e.g., attorney) |
| | Public administration | Utilization of outside Directors' knowledge | Experience in local and financial administration |

2. Skill matrix of the Board of Directors

Board of Directors of Jimoto Holdings

The Board of Directors of Jimoto Holdings, led by inside Directors, is equipped with the skills necessary to carry out business management as a bank holding company and to implement the Group's key strategies.

[Inside Directors]

| Name | Business management | | | | SMEs | | Business reform | | Utilization of external collaboration |
|---|---------------------|----------------------------|-----------------|-------------------|---------------|------------------|-----------------|----------------------|---------------------------------------|
| | Corporate planning | Subsidiary bank management | Risk management | Market operations | Loan approval | Customer support | Office systems | HR & general affairs | |
| Director candidate Hideki Nishizuka | • | • | | | | • | | | • |
| Director candidate Toshio Sakazume | • | • | | • | • | • | | | • |
| Director candidate Tsuyoshi Ogata | • | • | • | | | • | | | • |
| Director candidate Osamu Suzuki | • | • | | | • | • | | | |
| Director candidate Yujiro Nakazawa | • | • | | • | • | • | | • | |
| Director candidate Takuji Suzuki | • | • | | | | • | | | • |
| Director candidate Ken Shibata | • | • | | | | • | • | | • |
| Director candidate Yusuke Kobayashi | • | • | | | | • | | • | • |
| Audit and Supervisory Committee Member Wataru Sanpei | • | | • | | | • | | | |

[Responsibilities, career summary, qualifications, etc., of each Director]

| Name | Division in charge in Jimoto HD | Subsidiary bank representation | Main career at subsidiary bank | Collaboration achievement areas with SBI and others |
|---|---------------------------------|--------------------------------|---|---|
| Director candidate Hideki Nishizuka | Audit | Yes | General Manager of Corporate Planning Department, General Manager of Remote Business Department, General Manager of Fukushima Branch, Kirayaka Bank, Ltd. | Corporate planning |
| Director candidate Toshio Sakazume | Audit | Yes | General Manager of Sales Division, General Manager of Local Enterprises Support Department, General Manager of Loan Department, The Sendai Bank, Ltd. | Regional revitalization |
| Director candidate Tsuyoshi Ogata | General planning / Risk | Yes | General Manager of Corporate Planning Department, General Manager of Accounting Department, General Manager of Sales Department, Head Office, The Sendai Bank, Ltd. | Corporate planning |
| Director candidate Osamu Suzuki | Loan / Risk | Yes | General Manager of Corporate Support Department, Kirayaka Bank, Ltd. | |
| Director candidate Yujiro Nakazawa | Loan / Financial market | Yes | General Manager of Loan Division, General Manager of Local Enterprises Support Department, The Sendai Bank, Ltd. | |
| Director candidate Takuji Suzuki | Sales / Corporate support | Yes | General Manager of Corporate Clients Support Department, General Manager of Shibata Branch, Kirayaka Bank, Ltd. | Regional revitalization |
| Director candidate Ken Shibata | Accounting / Systems | | General Manager of Corporate Planning Department, General Manager of Accounting Department, The Sendai Bank, Ltd. | Regional revitalization |
| Director candidate Yusuke Kobayashi | General planning / HR | | General Manager of Kaminoyama Branch, Kirayaka Bank, Ltd. | Corporate planning |
| Audit and Supervisory Committee Member Wataru Sanpei | | | General Manager of Internal Audit Department, General Manager of Retail Business Department, General Manager of Local Enterprises Support Department, The Sendai Bank, Ltd. | |

The Company's management philosophy is to contribute to local small and medium-sized enterprises and communities in Miyagi and Yamagata prefectures, and the outside Directors consist mainly of people with knowledge of local industries in both prefectures.

Furthermore, outside Directors have a wealth of experience and knowledge in areas such as corporate management, finance and accounting, legal and risk management, and public administration, and they constitute a diverse skill set for the Board of Directors.

[Outside Directors]

| Name | Local industries | Corporate management | Finance / Accounting | Legal / Risk management | Public administration |
|--|------------------|----------------------|----------------------|-------------------------|-----------------------|
| Outside Director candidate (independent) Minoru Handa | • | | | • | |
| Outside Director candidate Yasushi Hasegawa | | | | • | • |
| Outside Director candidate (independent) Mitsuo Oyama | • | • | • | | |
| Outside Audit and Supervisory Committee Member (independent) Yoshiaki Ito | • | | • | | |
| Outside Audit and Supervisory Committee Member (independent) Takashi Takahashi | • | • | | | • |
| Outside Audit and Supervisory Committee Member (independent) Akiyo Ito | • | | | | • |

[Responsibilities, career summary, qualifications, etc., of each Director]

| Name | Main career summary and positions | Qualifications |
|--|--|--------------------------------|
| Outside Director candidate (independent) Minoru Handa | Managing Partner of Minoru Handa Law Offices (current position) | Attorney at law |
| Outside Director candidate Yasushi Hasegawa | Director-General of Tokai Local Finance Bureau, the Ministry of Finance Senior Managing Director of Japan Bank for International Cooperation Representative Director and President of SBI Chigin Holdings, Inc. (current position) | |
| Outside Director candidate (independent) Mitsuo Oyama | Managing Executive Officer of Tohoku Electric Power Co., Inc. Chairman of the Board of TOHKnet Co., Inc. (current position) | |
| Outside Audit and Supervisory Committee Member (independent) Yoshiaki Ito | Managing Partner of Ito CPA Office (current position) | Certified public accountant |
| Outside Audit and Supervisory Committee Member (independent) Takashi Takahashi | Deputy Governor-General of Yamagata Prefecture President of Montedio Yamagata Co., Ltd. | |
| Outside Audit and Supervisory Committee Member (independent) Akiyo Ito | Director of Board of Education in Miyagi Prefecture General Manager of General Affairs Department, Miyagi Prefectural Government Advisor of The Miyagi Museum of Art (current position) Governor of Japanese Red Cross Society (current position) | |

(Note) The above are not exhaustive lists of all the insight and experience held by the Directors.

<Reference>

The Company has determined the following criteria to judge the independence of candidates for Outside Director.

Independence Evaluation Criteria of Outside Officer

1. (1) Candidates shall not be executive directors, executive officers, managers or other employees of the Group (hereinafter referred to in general as “Persons Who Execute Business”) and who have not been working as a person involved with business execution of the Group in the last ten years.
- (2) Candidates for outside Director who have acted as a non-executive Director (Note 1) or Audit & Supervisory Board Member of the Group in the last ten years shall not have acted as a person involved in business execution of the Group in the ten years previous to their position as a non-executive Director or Audit & Supervisory Board Member.
- (3) Candidates shall not be a spouse or a relative within two degrees of kinship of officers (Note 2), managers, or other important employees (excluding officers, etc.) of the Group.
2. Candidates shall not be persons who are a major shareholder of the Company (Note 3), officers or employees of companies of which the Company is a major shareholder (excluding said officers).
3. (1) Candidates shall not be persons who have a business relationship with the Company or a core subsidiary of the Company (Note 4) whereby the Company or a core subsidiary of the Company is its major transacting counterparty (Note 5), or the parent company or a significant subsidiary thereof, or when such party is a company, a business executive, or a party which has fallen under such category during the past three years.
- (2) Candidates shall not be persons who have a business relationship with the Company or a core subsidiary of the Company who is a major transacting counterparty, or the parent company or a significant subsidiary thereof, or when such party is a company, a business executive, or a party which has fallen under such category during the past three years.
- (3) Candidates shall not be employees of an organization that has received donations that exceed a certain amount (an average of ¥10 million annually over the last three years) from the Company or its core subsidiaries.
4. Candidates shall not be officers, etc. of a company, its parent company or its subsidiary that have brought in officers, etc. from the Group.
5. Candidates are not currently an accounting auditor or an employee, etc. of an accounting firm of the Group and have not been in charge of auditing operations of the Group as said employee in the last three years.
6. Candidates may not be a lawyer, public certified accountant or another type of consultant that has earned money or other assets of ¥10 million or more on average per year over the last three years from the Company or its core subsidiaries in addition to the officer remuneration.
7. Furthermore, candidates shall be a person who does not have an ongoing, substantive conflict of interest due to circumstances other than the above between the general shareholders of the Company.

(Note 1) “Non-executive officer” refers to Directors who are not an executive director.

(Note 2) “Officers, etc.” refers to directors (including outside Director) and auditors (including outside Audit & Supervisory Board Member).

(Note 3) “Major shareholder” refers to a person or organization that held 10% or more voting rights directly or indirectly at the end of the most recent fiscal year.

(Note 4) “Core subsidiaries” refers to Kirayaka Bank, Ltd. and The Sendai Bank, Ltd.

(Note 5) “Main business partner” is judged as a business partner who made up 2% or more of the annual consolidated sales (consolidated ordinary income in the case of the Company) for the most recent fiscal year.