

Notice Regarding Establishment of Ho Chi Minh City Representative Office

December 20, 2019 --- The Hokkoku Bank, Ltd. (the “Bank”) hereby announces that it has started preparations for the establishment of its representative office in Ho Chi Minh City.

The Bank has built a Southeast Asia network to assist its customers’ expansion in the region through its Singapore branch and Bangkok representative office. The Bank will establish its representative office in Ho Chi Minh City, Vietnam to enhance its existing Southeast Asia network further.

The number of companies from the Hokuriku region entering into Vietnam and technical intern trainees coming from Vietnam to the Hokuriku region have been increasing year by year. And its customer needs to find a new market in Vietnam through the consultancy services also have been increasing.

The Ho Chi Minh City representative office will have one expatriate and one local employee. The Bank also has seconded one of its employees to the Bank of Investment and Development of Vietnam (Hanoi), a local bank partner. The Bank believes that it will be able to provide business support not only in Ho Chi Minh and Hanoi, but the whole of Vietnam.

The Bank will continue to strive to develop global human resources and enhance its services to meet diverse customer needs.

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| Name | The Hokkoku Bank, Ltd. Ho Chi Minh City Representative Office |
| Location | Ho Chi Minh City, Vietnam |
| Scheduled Date of Establishment | By the end of Financial Year 2020 Pending License from the State Bank of Vietnam |
| Headcount | One expatriate and one local employee |
| Business description | <ul style="list-style-type: none"> • Support for overseas expansion • Collecting local information and so on ※Bank transactions such as loans will be carried out in cooperation with the Singapore branch and affiliated banks. |
| The Bank’s headcount in Asia | Overseas Business Strategy Division : 10 headcount Singapore Branch : 15 headcount Shanghai Representative Office : 3 headcount Bangkok Representative Office : 2 headcount Seconded to Bangkok Bank : 1 headcount Ho Chi Minh City Representative Office : 2 headcount Seconded to Bank of Investment and Development of Vietnam : 1 headcount Total : 34 headcount |