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Securities code: 8363

May 29, 2020

To our shareholders:

Tateki Ataka
President (Representative Director)
The Hokkoku Bank, Ltd.
2-12-6 Hirooka, Kanazawa, Ishikawa, 920-0031 Japan

NOTICE OF THE 112TH ORDINARY GENERAL MEETING OF SHAREHOLDERS

You are cordially invited to attend the 112th Ordinary General Meeting of Shareholders of The Hokkoku Bank, Ltd. (the "Bank"), which will be held as described below.

You may exercise your voting rights either by post or via internet. After reviewing the attached reference documents for the General Meeting of Shareholders, please exercise your voting rights no later than 5:30 p.m., Thursday, June 18, 2020 (Japan Standard Time).

1. Date and Time: Friday, June 19, 2020 at 10:00 a.m. (Japan Standard Time)

2. Venue: The Bank's Head Office, 3F, Main Hall,
2-12-6 Hirooka, Kanazawa, Ishikawa

3. Purposes:

Items to be reported:

1. Business Report and Non-Consolidated Financial Statements for the 112th Term (from April 1, 2019 to March 31, 2020)
2. Consolidated Financial Statements for the 112th Term (from April 1, 2019 to March 31, 2020), as well as the results of audit of the Consolidated Financial Statements by the Accounting Auditor and the Audit and Supervisory Committee

Items to be resolved:

Proposal 1: Appropriation of Surplus

Proposal 2: Election of Nine (9) Directors who are not Audit and Supervisory Committee Members

Reference Documents for the General Meeting of Shareholders

Proposal 1: Appropriation of Surplus

The Bank maintains a basic policy to pay dividends of surplus to its shareholders on a stable and continual basis while striving to improve owned capital by enhancing internal reserves.

Considering the business performance for the current fiscal year and future business development, the Bank proposes the payment of year-end dividends as follows:

Matters related to year-end dividends:

- (1) Type of dividend property
To be paid in cash.
- (2) Allocation of dividend property and total amount thereof:
¥35 per common share of the Bank
Total amount of dividends: ¥983,843,420
As the Bank has already paid an interim dividend of ¥35 per share, the annual dividend for the fiscal year will be ¥70 per share.
- (3) Effective date of distribution of dividends of surplus is June 22, 2020

Proposal 2: Election of Nine (9) Directors who are not Audit and Supervisory Committee Members

As the terms of office of all Eleven (11) Directors (excluding Directors who are Audit and Supervisory Committee Members; the same applies hereinafter in this proposal) will expire at the conclusion of this Ordinary General Meeting of Shareholders. Among them, Mr. Tateki Ataka and Mr. Junichi Maeda will be retiring.

Therefore, the Bank proposes the election of Nine (9) Directors.

Please note that when selecting the candidates for Directors, appropriate procedures, such as deliberation by the optional Nomination and Compensation Committee (a majority of which is outside Directors) have been performed, and the Audit and Supervisory Committee considers, by taking into account the status of execution of duties by them in the fiscal year under review, that these candidates are suitable for the position of Director in the Bank.

The candidates for Directors are as follows:

No.	Name	Current position and responsibilities at the Bank	
1	Hideaki Hamasaki	Senior Managing Director	For reelection
2	Shuji Tsuemura	Senior Managing Director	For reelection
3	Kazuya Nakamura	Managing Director General Manager of Head Office Sales Department	For reelection
4	Koichi Nakada	Managing Director Business General Manager of Management Administration Department and Legal Office	For reelection
5	Nobuhiro Torigoe	Director, General Manager of General Planning Department	For reelection
6	Yuji Kakuchi	Director, General Manager of Capital Market Department	For reelection
7	Toshiyuki Konishi	Director, General Manager of Branch Management Department and Public Institution Business	For reelection
8	Akira Nishita	Director, General Manager of Credit Department	For reelection
9	Takayasu Tada	Director, General Manager of Consulting Department	For reelection

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank	Number of the Bank's shares owned
1	Hideaki Hamasaki (Date of birth: June 25, 1954) For reelection	<p>Apr. 1978 Joined the Bank</p> <p>June 2007 Executive Officer, General Manager of Central Kanazawa Area and Kanazawa Chuo Branch Manager</p> <p>Apr. 2009 Executive Officer, General Manager of Sales Supervisory Department</p> <p>June 2009 Director and Executive Officer, General Manager of Sales Supervisory Department</p> <p>June 2012 Managing Director and Executive Officer, General Manager of Sales Supervisory Department</p> <p>Apr. 2016 Senior Managing Director (present position)</p> <p>Significant concurrent positions outside the Bank</p> <p>Director (Outside) and Audit and Supervisory Committee Member, DAIWA CO., LTD.</p>	2,100
<p>Reasons for nomination as candidate for Director</p> <p>Mr. Hideaki Hamasaki was reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance in positions that include Director and General Manager of Sales Supervisory Department, and Managing Director and General Manager of Sales Supervisory Department, as well as his experience and track record working as Senior Managing Director since April 2016. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.</p>			
2	Shuji Tsuemura (Date of birth: July 6, 1961) For reelection	<p>Apr. 1985 Joined the Bank</p> <p>June 2008 Executive Officer, General Manager of General Planning Department and System Department</p> <p>June 2009 Director and Executive Officer, General Manager of General Planning Department and Operations Department</p> <p>June 2010 Managing Director and Executive Officer, General Manager of General Planning Department and Operations Department</p> <p>Apr. 2011 Managing Director and Executive Officer, General Manager of General Planning Department</p> <p>Apr. 2013 Managing Director and Executive Officer</p> <p>June 2013 Senior Managing Director (present position)</p> <p>Significant concurrent positions outside the Bank</p> <p>Company Auditor, TAKAMATSU MACHINERY CO., LTD.</p>	5,300
<p>Reasons for nomination as candidate for Director</p> <p>Mr. Shuji Tsuemura was reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance as Executive Officer and General Manager of General Planning Department and System Department, Director and General Manager of General Planning Department and Operations Department, and Managing Director, as well as his experience and track record working as Senior Managing Director since June 2013. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.</p>			

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank	Number of the Bank's shares owned
3	Kazuya Nakamura (Date of birth: July 6, 1959) For reelection	Apr. 1983 Joined the Bank Apr. 2011 Executive Officer, Tokyo Branch Manager and General Manager of Tokyo Office, General Planning Department Apr. 2013 Executive Officer, General Manager of General Planning Department and Human Resource Development Office June 2013 Director and Executive Officer, General Manager of General Planning Department and Human Resource Development Office Apr. 2016 Director, General Manager of Sales Supervisory Department Apr. 2017 Director, General Manager of Branch Management Department, Overseas Business Strategy Department, Retail Customer Support Department, and Public Institution Business June 2017 Managing Director, General Manager of Branch Management Department, Overseas Business Strategy Department, Retail Customer Support Department, and Public Institution Business Apr. 2018 Managing Director, General Manager of Branch Management Department and Public Institution Business Apr. 2019 Managing Director, General Manager of Head Office Sales Department (present position) Significant concurrent positions outside the Bank Company Auditor, I-O DATA DEVICE, INC.	2,150
Reasons for nomination as candidate for Director Mr. Kazuya Nakamura has been reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly, and efficiently based on his past performance in positions that include Director and General Manager of General Planning Department and Human Resource Development Office, as well as his experience and track record working as Managing Director and General Manager of Head Office Sales Department since April 2019. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.			
4	Koichi Nakada (Date of birth: September 11, 1960) For reelection	Apr. 1983 Joined the Bank Apr. 2011 Executive Officer, General Manager of Komatsu Area and Komatsu Branch Manager June 2013 Director and Executive Officer, General Manager of Komatsu Area and Komatsu Branch Manager Apr. 2015 Director and Executive Officer, Tokyo Branch Manager Apr. 2017 Director, General Manager of Management Administration Department and Legal Office June 2017 Managing Director, General Manager of Management Administration Department and Legal Office (present position) Significant concurrent positions outside the Bank None	2,400
Reasons for nomination as candidate for Director Mr. Koichi Nakada was reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance in positions that include Director and Executive Officer, Tokyo Branch Manager as well as his experience and track record working as Managing Director and General Manager of Management Administration Department and Legal Office since June 2017. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.			

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank	Number of the Bank's shares owned
5	Nobuhiro Torigoe (Date of birth: January 2, 1960) For reelection	Apr. 1982 Joined the Bank	2,100
		Apr. 2014 Executive Officer, General Manager of Operations Department	
		Apr. 2015 Executive Officer, General Manager of Operations Department and System Department	
		Apr. 2016 Executive Officer, General Manager of General Planning Department	
		June 2016 Director, General Manager of General Planning Department (present position)	
		Significant concurrent positions outside the Bank None	
Reasons for nomination as candidate for Director Mr. Nobuhiro Torigoe was reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance in positions that include Executive Officer and General Manager of Operations Department and System Department, as well as his experience and track record working as Director and General Manager of General Planning Department since June 2016. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.			
6	Yuji Kakuchi (Date of birth: July 15, 1960) For reelection	Apr. 1983 Joined the Bank	2,400
		Apr. 2014 Executive Officer, General Manager of Capital Market Department and International Department	
		Apr. 2017 Executive Officer, General Manager of Capital Market Department	
		June 2017 Director, General Manager of Capital Market Department (present position)	
		Significant concurrent positions outside the Bank None	
Reasons for nomination as candidate for Director Mr. Yuji Kakuchi was reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance in positions that include Executive Officer and General Manager of Capital Market Department and International Department, as well as his experience and track record working as Director and General Manager of Capital Market Department since June 2017. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.			

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank	Number of the Bank's shares owned
7	Toshiyuki Konishi (Date of birth: October 28, 1961) For reelection	<p>Apr. 1984 Joined the Bank</p> <p>Apr. 2013 Executive Officer, General Manager of Central Komatsu Area and Komatsu Chuo Branch Manager</p> <p>Apr. 2014 Executive Officer, General Manager of Toyama Area and Toyama Branch Manager</p> <p>June 2017 Director, General Manager of Toyama Area and Toyama Branch Manager</p> <p>Apr. 2018 Director, General Manager of Overseas Business Strategy Department and Retail Customer Support Department</p> <p>Apr. 2019 Director, General Manager of Branch Management Department and Public Institution Business (present position)</p> <p>Significant concurrent positions outside the Bank None</p>	1,900
<p>Reasons for nomination as candidate for Director</p> <p>Mr. Toshiyuki Konishi has been reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance in positions that include Executive Officer, General Manager of Central Komatsu Area and Komatsu Chuo Branch Manager, as well as his experience and track record working as Director and General Manager of Branch Management Department and Public Institution Business since April 2019. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.</p>			
8	Akira Nishita (Date of birth: September 14, 1962) For reelection	<p>Apr. 1985 Joined the Bank</p> <p>Apr. 2013 Executive Officer, General Manager of Takaoka Area and Takaoka Branch Manager</p> <p>Apr. 2015 Executive Officer, General Manager of Komatsu Area and Komatsu Branch Manager</p> <p>Apr. 2017 Executive Officer, General Manager of Credit Department</p> <p>June 2017 Director, General Manager of Credit Department (present position)</p> <p>Significant concurrent positions outside the Bank None</p>	1,830
<p>Reasons for nomination as candidate for Director</p> <p>Mr. Akira Nishita was reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance in positions that include Executive Officer, General Manager of Takaoka Area and Takaoka Branch Manager, as well as his experience and track record working as Director and General Manager of Credit Department since June 2017. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing function of the Board of Directors.</p>			

No.	Name (Date of birth)	Career summary, positions and responsibilities at the Bank	Number of the Bank's shares owned
9	<p style="text-align: center;">Takayasu Tada (Date of birth: July 16, 1963) For reelection</p>	<p>Apr. 1986 Joined the Bank</p> <p>Apr. 2015 Executive Officer, General Manager of Takaoka Area and Takaoka Branch Manager</p> <p>Apr. 2017 Executive Officer, General Manager of Komatsu Area and Komatsu Branch Manager</p> <p>Apr. 2019 Executive Officer, General Manager of Consulting Department and Overseas Business Strategy Department</p> <p>June 2019 Director, General Manager of Consulting Department and Overseas Business Strategy Department</p> <p>Apr. 2020 Director, General Manager of Consulting Department (present position)</p> <p>Significant concurrent positions outside the Bank None</p>	1,300
<p>Reasons for nomination as candidate for Director</p> <p>Mr. Takayasu Tada was reelected as a candidate for Director because the Bank judges that he will be able to execute management of the Bank accurately, fairly and efficiently based on his past performance in positions that include Executive Officer and General Manager of Takaoka Area and Takaoka Branch Manager, as well as his experience and track record working as Director and General Manager of Consulting Department since April 2020. The Bank expects that he will further strengthen the effectiveness of decision-making and auditing of the Board of Directors.</p>			

Note: There is no special interest between any of the candidates and the Bank.