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(Securities Code: 8543)
June 6, 2017

To Shareholders with Voting Rights:

Hiroaki Hattori
President
The Minato Bank, Ltd.
1-1, Sannomiya-cho 2-chome,
Chuo-ku, Kobe, Japan

NOTICE OF CONVOCATION OF THE 18TH ANNUAL GENERAL MEETING OF SHAREHOLDERS

You are cordially invited to attend the 18th Annual General Meeting of Shareholders of The Minato Bank, Ltd. (the "Bank"). The meeting will be held for the purposes as described below.

If you are unable to attend the meeting, you can exercise your voting rights in writing or via the Internet. Please review the Reference Documents for the General Meeting of Shareholders (described hereinafter) and exercise your voting rights by Wednesday, June 28, 2017 at 5:00 p.m. Japan time.

1. Date and Time: Thursday, June 29, 2017 at 10:00 a.m. Japan time

2. Place: Meeting Room, 9F, Head Office of the Bank
1-1, Sannomiya-cho 2-chome, Chuo-ku, Kobe, Japan

3. Meeting Agenda:

- Matters to be reported:**
1. The Business Report and Non-consolidated Financial Statements for the Bank's 18th Fiscal Year (from April 1, 2016 to March 31, 2017)
 2. Consolidated Financial Statements for the Bank's 18th Fiscal Year (from April 1, 2016 to March 31, 2017) and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Board of Corporate Auditors

Proposals to be resolved:

- Proposal No. 1:** Appropriation of Surplus
Proposal No. 2: Election of Six (6) Directors
Proposal No. 3: Election of Two (2) Corporate Auditors

4. Exercise of Voting Rights:

(1) Exercise of Voting Rights in Writing (Mail)

Please indicate your vote for or against the proposals on the enclosed Voting Rights Exercise Form and return it so that it is received by Wednesday, June 28, 2017 at 5:00 p.m. Japan time.

(2) Exercise of Voting Rights via the Internet

Please exercise your voting rights via the Internet by Wednesday, June 28, 2017 at 5:00 p.m. Japan time.

End

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- ◎ When attending the meeting, please submit the enclosed Voting Rights Exercise Form at the reception desk. Additionally, to conserve resources, please bring this Notice of Convocation with you.

- ◎ Of the documents required to be attached to this Notice of Convocation, the following items are posted on the Bank's website (<http://www.minatobk.co.jp>) and are therefore not included with this document, pursuant to laws and regulations and Article 24 of the Articles of Incorporation.
 - (1) Matters Related to Stock Acquisition Rights, etc. of the Business Report
 - (2) Statements of Changes in Shareholders' Equity and Notes to Non-consolidated Financial Statements of the Non-consolidated Financial Statements
 - (3) Consolidated Statements of Changes in Shareholders' Equity and Notes to Consolidated Financial Statements of the Consolidated Financial StatementsAccordingly, the Business Report, the Non-consolidated Financial Statements and Consolidated Financial Statements shown in the attached documents are a subset of documents audited by the Corporate Auditors and the Accounting Auditor during preparation of their Audit Reports.

- ◎ In the event that revisions to the Reference Documents for the General Meeting of Shareholders, the Business Report, the Non-consolidated Financial Statements or the Consolidated Financial Statements are required, the revised items will be posted on the Bank's website (<http://www.minatobk.co.jp>).

Reference Documents for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Appropriation of Surplus

In view of the public nature of banks, the Bank holds as its basic policy to expand its management fundamentals, aim to enrich its internal reserves, and implement stable dividends. Under this policy, appropriation of surplus for the fiscal year under review is proposed as follows.

Matters concerning year-end dividends

- (1) Matters concerning the allotment of dividend property to shareholders and the total amount 50 yen per share of common stock, for a total of 2,051,906,250 yen
- (2) Effective date of distribution of surplus
June 30, 2017

Proposal No. 2: Election of Six (6) Directors

The terms of office of five (5) Directors: Messrs. Shunji Ono, Hiroaki Hattori, Hisashi Yasukuni, Tadaharu Ohashi, and Wataru Takahashi will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of six (6) Directors is proposed.

The candidates are as follows:

No.	Name	Positions	Responsibilities
1	Shunji Ono [Reelection]	Chairman (Representative Director)	
2	Hiroaki Hattori [Reelection]	President (Representative Director)	Audit Department
3	Hisashi Yasukuni [Reelection]	Managing Director	Credit Planning Department, Credit Department, Credit Administration Department
4	Tadaharu Ohashi [External] [Reelection]	Director (External)	
5	Wataru Takahashi [External] [Reelection]	Director (External)	
6	Toshikazu Takeichi [New candidate]	Senior Managing Executive Officer	Business Administration Department, Corporate Business Department, Region Strategy Department, International Business Department

No.	Name	Past experience, positions, responsibilities, and significant concurrent positions
1	<p style="text-align: center;">Shunji Ono (June 28, 1950) [Reelection]</p> <p>Number of shares of the Bank held 18,700 shares</p>	<p>Apr. 1973 Joined The Kobe Bank, Ltd.</p> <p>Jun. 2002 Executive Officer and General Manager, Public Entity Sales Department, Sumitomo Mitsui Banking Corporation</p> <p>Jun. 2005 Managing Executive Officer</p> <p>Apr. 2006 Senior Managing Director</p> <p>Apr. 2007 Director</p> <p>May 2007 Executive Deputy President, the Bank</p> <p>Jun. 2007 Deputy President and Executive Deputy President</p> <p>Jun. 2010 President and CEO</p> <p>Apr. 2016 Chairman (current position)</p> <p>Nov. 2016 Vice-Chairman, The KOBE Chamber of Commerce and Industry (current position)</p> <p>(Significant concurrent position) Vice-Chairman, The KOBE Chamber of Commerce and Industry</p> <p>[Reasons for election of the candidate for Director] After serving in roles such as General Manager of the Public Entity Sales Department at Sumitomo Mitsui Banking Corporation, the parent company of the Bank, Mr. Shunji Ono was appointed Senior Managing Director in 2006, being responsible for the quality management division, sales division, and audit and management division, etc. At the Bank, after serving as Executive Deputy President, he was appointed Deputy President and Executive Deputy President in 2007, holding positions as the executive responsible for CS division, sales division, credit division, and personnel division, etc. As he has past experience and achievement as a Director, and in view of his advanced abilities and insights, the Bank has determined that he can be expected to contribute to further growth of the Bank, and proposes his continued election as a Director.</p>
2	<p style="text-align: center;">Hiroaki Hattori (Dec 4, 1956) [Reelection]</p> <p>Number of shares of the Bank held 3,100 shares</p>	<p>Apr. 1980 Joined Taiyo Kobe Bank Limited</p> <p>Oct. 2002 General Manager, Kishiwada Corporate Business Office, Sumitomo Mitsui Banking Corporation</p> <p>Apr. 2004 General Manager, Nishinomiya Corporate Business Office</p> <p>Apr. 2006 General Manager, Dojima Corporate Business Office I</p> <p>Apr. 2008 General Manager, Kobe Corporate Business Office II</p> <p>Apr. 2010 Executive Officer and General Manager, Kobe Corporate Business Division</p> <p>Apr. 2012 Managing Executive Officer and General Manager, Kobe Corporate Business Division, General Manager, Chu-shikoku Corporate Business Division</p> <p>May 2015 Executive Deputy President, the Bank</p> <p>Jun. 2015 Deputy President and Executive Deputy President</p> <p>Apr. 2016 President and CEO (current position)</p> <p>(Responsibilities) Audit Department</p> <p>[Reasons for election of the candidate for Director] After serving in roles such as General Manager of the Corporate Business Office at Sumitomo Mitsui Banking Corporation, the parent company of the Bank, Mr. Hiroaki Hattori was appointed Executive Officer in 2010, being responsible as the General Manager of the Corporate Business Division, etc. At the Bank, after serving as Executive Deputy President, he was appointed Deputy President and Executive Deputy President in 2015, holding positions as the executive responsible for CS division, sales division, and audit division, etc. As he has past experience and achievement as a Director, and in view of his advanced abilities and insights, the Bank has determined that he can be expected to contribute to further growth of the Bank, and proposes his continued election as a Director.</p>

No.	Name	Past experience, positions, responsibilities, and significant concurrent positions
3	<p>Hisashi Yasukuni (Apr. 25, 1957) [Reelection]</p> <p>Number of shares of the Bank held 6,000 shares</p>	<p>Apr. 1981 Joined The Hanshin Sogo Bank, Ltd. Jun. 2002 General Manager, Kamigori Branch, the Bank Apr. 2004 Deputy General Manager, Credit Department I Oct. 2006 General Manager, Nishinomiya Branch Apr. 2009 Executive Officer and General Manager, Head Office Business Promotion Apr. 2011 Managing Executive Officer Jun. 2011 Managing Director and Managing Executive Officer (current position) (Responsibilities) Credit Planning Department, Credit Department, Credit Administration Department</p>
<p>[Reasons for election of the candidate for Director] After serving in roles such as Executive Officer and General Manager of Head Office Business Promotion of the Bank, Mr. Hisashi Yasukuni was appointed Managing Director and Managing Executive Officer in 2011, holding positions as the executive responsible for administrative division, credit division, and corporate consulting division, etc. As he has past experience and achievement as a Director, and in view of his advanced abilities and insights, the Bank has determined that he can be expected to contribute to further growth of the Bank, and proposes his continued election as a Director.</p>		
4	<p>Tadaharu Ohashi (Nov. 9, 1944) [Reelection] [External]</p> <p>Number of shares of the Bank held 1,100 shares</p>	<p>Apr. 1969 Joined Kawasaki Heavy Industries, Ltd. Jun. 2003 Senior Vice President Apr. 2005 Senior Executive Vice President Jun. 2005 President Jun. 2009 Chairman of the Board Jun. 2013 Counselor (current position) Jun. 2013 Director, the Bank (current position) (Significant concurrent position) Counselor, Kawasaki Heavy Industries, Ltd.</p>
<p>[Reasons for election of the candidate for External Director] Mr. Tadaharu Ohashi has a wealth of experience and a wide range of view as a manager, and is providing appropriate opinions and suggestions as an External Director of the Bank, and the Bank proposes his continued election as an External Director. Additionally, his term of office as External Director of the Bank will be four (4) years at the conclusion of this General Meeting. Furthermore, he has been designated as an Independent Director/Auditor pursuant to the stipulations of the Tokyo Stock Exchange and has been notified to the aforementioned Exchange.</p>		

No.	Name	Past experience, positions, responsibilities, and significant concurrent positions
5	<p>Wataru Takahashi (Sep. 6, 1954) [Reelection] [External]</p> <p>Number of shares of the Bank held 500 shares</p>	<p>Apr. 1978 Joined Bank of Japan Mar. 2002 Associate Director-General, International Department Jul. 2004 Deputy Director-General, International Department Aug. 2006 Director-General, Institute for Monetary and Economic Studies Apr. 2011 Senior Research Fellow, Institute for Monetary and Economic Studies Jul. 2011 Professor, Research Institute for Economics and Business Administration, Kobe University (seconded) Apr. 2013 Professor, Faculty of Economics, Osaka University of Economics (current position) Apr. 2013 Research Fellow, Research Institute for Economics and Business Administration, Kobe University (current position) Jun. 2015 Director, the Bank (current position) (Significant concurrent positions) Professor, Faculty of Economics, Osaka University of Economics Research Fellow, Research Institute for Economics and Business Administration, Kobe University</p>
<p>[Reasons for election of the candidate for External Director] Mr. Wataru Takahashi has a wealth of experience and a wide range of views as an academic, and the Bank proposes his continued election as an External Director. Additionally, his term of office as External Director of the Bank will be two (2) years at the conclusion of this General Meeting. Furthermore, he has been designated as an Independent Director/Auditor pursuant to the stipulations of the Tokyo Stock Exchange and has been notified to the aforementioned Exchange.</p>		
6	<p>Toshikazu Takeichi (Jan. 1, 1962) [New candidate]</p> <p>Number of shares of the Bank held - shares</p>	<p>Apr. 1984 Joined Taiyo Kobe Bank Limited Oct. 2003 General Manager, Itami Corporate Business Office, Sumitomo Mitsui Banking Corporation Apr. 2006 General Manager, Namba Corporate Business Office II Apr. 2008 General Manager, Kanda Corporate Business Office I Apr. 2012 General Manager, Osaka Central Corporate Business Office Apr. 2013 Executive Officer and Head of Nishinohon Daini Middle Market Banking Division Apr. 2014 Executive Officer and Head of Osaka Daiichi Middle Market Banking Division, Head of Osaka Daini Middle Market Banking Division Apr. 2015 Executive Officer and Head of Kobe Middle Market Banking Division Apr. 2016 Managing Executive Officer and Head of Kobe Middle Market Banking Division May 2017 Senior Managing Executive Officer, the Bank (current position) (Responsibilities) Business Administration Department, Corporate Business Department, Region Strategy Department, International Business Department</p>
<p>[Reasons for election of the candidate for Director] After serving in roles such as General Manager of the Corporate Business Office at Sumitomo Mitsui Banking Corporation, the parent company of the Bank, Mr. Toshikazu Takeichi was appointed Executive Officer in 2013, being responsible as the General Manager of the Middle Market Banking Division, etc. At the Bank, he was appointed Senior Managing Executive Officer in May 2017, holding positions as the executive responsible for the sales division, etc. As he has a wealth of experience in sales divisions such as General Manager of the Corporate Business Division at Sumitomo Mitsui Banking Corporation, and in view of his advanced abilities and insights, the Bank has determined that he can be expected to contribute to further growth of the Bank, and proposes his election as a Director.</p>		

- Notes:
1. No conflict of interest exists between the Bank and the above candidates for Directors.
 2. Of the candidates for Director, Mr. Tadaharu Ohashi and Mr. Wataru Takahashi are candidates for External Director.
 3. Liability limitation agreements
To allow for External Directors to fully perform their expected duties, based on Article 427, Paragraph 1 of the Companies Act, the Bank has stipulated in Article 36 of the Articles of Incorporation that the Bank may conclude agreements with External Directors to limit their liability for damages resulting from negligence of duties. As a result, the Bank has currently

concluded a liability limitation agreement with Mr. Tadaharu Ohashi and Mr. Wataru Takahashi, and if they are reappointed as Director, the Bank plans to continue with this agreement. The content of the liability limitation agreement is as follows.

- In the event that negligence of duties by External Directors causes liability damages to the Bank, provided that the External Director was acting in good faith and without gross negligence, the External Director will be liable for maximum damages that are the minimum amount stipulated by Article 425, Paragraph 1 of the Companies Act, and any amounts in excess of this amount shall be exempt.
4. Mr. Toshikazu Takeichi is a new candidate for Director.

Proposal No. 3: Election of Two (2) Corporate Auditors

The term of office of Corporate Auditors: Messrs. Takatsugu Nishimura and Nobuya Amabe will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of two (2) Corporate Auditors is proposed. This proposal has received the approval of the Board of Corporate Auditors. The candidates for Corporate Auditor are as follows:

No.	Name	Past experience, positions, and significant concurrent positions
1	<p>Nobuya Amabe (Jul. 24, 1958) [Reelection] [External] Number of shares of the Bank held 900 shares</p>	<p>Apr. 1981 Joined Nippon Life Insurance Company Apr. 2003 Deputy General Manager, Promotion Planning Department, Nissay Dowa General Insurance Co., Ltd. Apr. 2004 General Manager, Promotion Planning Department Apr. 2005 General Manager, Planning Department Mar. 2007 General Manager, Kobe Branch, Nippon Life Insurance Company Mar. 2009 Deputy Director-General, Marketing Planning Department and International Planning & Operations Department Mar. 2010 Executive Officer Apr. 2010 President, GREAT WALL CHANGSHENG LIFE INSURANCE CO., LTD. Apr. 2013 Vice President, Nissay Information Technology Co., Ltd. Jun. 2013 Corporate Auditor, the Bank (current position) Apr. 2015 President, Nissay Card Service Co., LTD. (current position) Jun. 2016 Outside Auditor, The Kinki Sharyo Co., Ltd. (current position) (Significant concurrent positions) President, Nissay Card Service Co., LTD. Outside Auditor, The Kinki Sharyo Co., Ltd.</p>
		<p>[Reasons for election of the candidate for External Corporate Auditor] Mr. Nobuya Amabe has a wealth of experience and a wide range of view as a manager, and as the Bank believes that he can contribute to securing the soundness of the Bank's management, the Bank proposes his continued election as an External Corporate Auditor. Additionally, his term of office as External Corporate Auditor of the Bank will be four (4) years at the conclusion of this General Meeting. Furthermore, he has been designated as an Independent Director/Auditor pursuant to the stipulations of the Tokyo Stock Exchange and has been notified to the aforementioned Exchange.</p>
2	<p>Masahiko Nishikawa (Oct. 2, 1962) [New candidate] Number of shares of the Bank held 1,900 shares</p>	<p>Apr. 1985 Joined The Hyogo Sogo Bank, Ltd. Apr. 2005 General Manager, Kobe Kitamachi Branch, the Bank Jul. 2007 Deputy General Manager, Credit Department Oct. 2008 Deputy General Manager, Credit Department III Apr. 2009 General Manager, Corporate Sales Department, Tokyo Branch Apr. 2012 General Manager, Credit Administration Department Apr. 2014 Executive Advisor and General Manager, Credit Administration Department Apr. 2016 Executive Officer and General Manager, Credit Administration Department Apr. 2017 Advisor (current position)</p>
		<p>[Reasons for election of the candidate for Corporate Auditor] From experience at the Bank in the credit division, corporate sales division, and as Executive Officer and General Manager of the Credit Administration Department, Mr. Masahiko Nishikawa has advanced insights, and as the Bank believes that he can contribute to securing the soundness of the Bank's management, the Bank proposes his election as a Corporate Auditor.</p>

- Notes:
1. No conflict of interest exists between the Bank and the above candidates for Corporate Auditors.
 2. Mr. Nobuya Amabe is a candidate for External Corporate Auditor.
 3. Liability limitation agreements

To allow for Corporate Auditors to fully perform their expected duties, based on Article 427, Paragraph 1 of the Companies Act, the Bank has stipulated in Article 44 of the Articles of Incorporation that the Bank may conclude agreements with Corporate Auditors to limit their liability for damages resulting from negligence of duties. As a result, the Bank has currently concluded a liability limitation agreement with Mr. Nobuya Amabe, and if he is reappointed as Corporate Auditor, the Bank plans to continue with this agreement. The content of the liability

limitation agreement is as follows.

- In the event that negligence of duties by Corporate Auditors causes liability damages to the Bank, provided that the Corporate Auditor was acting in good faith and without gross negligence, the Corporate Auditor will be liable for maximum damages that are the minimum amount stipulated by Article 425, Paragraph 1 of the Companies Act, and any amounts in excess of this amount shall be exempt.
4. Mr. Masahiko Nishikawa is a new candidate for Corporate Auditor.