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> (Securities Code: 8356) May 31, 2019

To Shareholders with Voting Rights:

Yukio Murase President and CEO The Juroku Bank, Ltd. 8-26, Kandamachi, Gifu-shi, Gifu, Japan

NOTICE OF CONVOCATION OF THE 244TH ANNUAL GENERAL MEETING OF SHAREHOLDERS

You are cordially invited to attend the 244th Annual General Meeting of Shareholders of 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 by submitting the Voting Rights Exercise Form, or via electromagnetic means (the Internet, etc.). Please review the Reference Documents for the General Meeting of Shareholders (on pages 3 to 12) and exercise your voting rights.

1. Date and Time:	Friday, June 21, 2019 at 10:00 a.m. Japan time
2. Place:	3F Hall, Head Office of the Bank, 8-26, Kandamachi, Gifu-shi, Gifu, Japan
3. Meeting Agenda: Matters to be reported:	 The Business Report and Non-consolidated Financial Statements for the Bank's 244th Fiscal Year (from April 1, 2018 to March 31, 2019) Consolidated Financial Statements for the Bank's 244th Fiscal Year (from April 1, 2018 to March 31, 2019) and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Audit & Supervisory Board
Proposals to be resolved	
-	Appropriation of Surplus
-	Election of Nine (9) Directors
Proposal No. 3:	Election of One (1) Substitute Audit & Supervisory Board Member

End

Information Disclosure on the Internet

The following items are posted on the Bank's website in accordance with laws and regulations as well as Article 17 of the Articles of Incorporation of the Bank, and are therefore not included in the documents attached to this notice of convocation.

- Matters Concerning the Bank's Stock Acquisition Rights, etc., Basic Policy for Persons Who Control Decisions on Financial and Business Policies, System to Ensure Appropriate Operations, Overview of Management Status of System to Ensure Appropriate Operations, Matters Concerning Specified Wholly-Owned Subsidiaries, Matters Concerning Transactions with the Parent Company, etc., and Matters Concerning Accounting Advisors in the Business Report
- 2) Non-consolidated Statement of Changes in Equity and the Notes to the Non-consolidated Financial Statements as part of the Non-consolidated Financial Statements
- Consolidated Statement of Changes in Equity and the Notes to the Consolidated Financial Statements as part of the Consolidated Financial Statements

Bank's Website https://www.juroku.co.jp/

The Business Report, Non-consolidated Financial Statements and Consolidated Financial Statements audited by the Audit & Supervisory Board Members consist of the Business Report, Non-consolidated Financial Statements and Consolidated Financial Statements attached to this notice of convocation as well as Items 1) to 3) above.

The Non-consolidated Financial Statements and Consolidated Financial Statements audited by the Accounting Auditors consist of the Non-consolidated Financial Statements and Consolidated Financial Statements attached to this notice of convocation as well as Items 2) and 3) above.

Guidance for Attending the General Meeting of Shareholders

- When attending the meeting, please submit the enclosed Voting Rights Exercise Form at the reception desk. Please also bring this "Notice of Convocation" to the meeting with you for the sake of resource saving.
- Please note that those other than shareholders with voting rights, such as their proxies and companions who are not shareholders, may not attend the meeting. However, shareholders who need a nursing attendant are kindly requested to contact us (at toll free number 0120-300-716) in advance so that we can make special arrangements for the meeting.
- Any updates to the Reference Documents for the General Meeting of Shareholders and the attached documents will be posted on the Bank's website (https://www.juroku.co.jp/).

Reference Documents for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Appropriation of Surplus

It is proposed that the surplus be appropriated as follows.

1. Matters concerning year-end dividends

Given the increasing diversity of risks associated with financial transactions, the Bank's basic policy is to pay dividends to shareholders in a stable and consistent manner with attention to further improvement in its financial strength. Following this basic policy, it is proposed that the year-end dividend be paid as follows.

As the Bank has paid the interim dividend of 35.00 yen per share for the current fiscal year, the annual dividend for the current fiscal year will be 70.00 yen per share.

- (1) Type of dividend property Cash
- (2) Matters concerning the allotment of dividend property to shareholders and the total amount 35 yen per share of common stock, for a total of 1,307,512,255 yen
- (3) Effective date of distribution of surplus June 24, 2019
- 2. Other matters concerning the appropriation of surplus It is proposed that the Bank transfer funds from retained earnings brought forward to general reserve in an effort to enhance internal reserve for the establishment of a solid management foundation, and maintain and improve its competitiveness.
 - (1) Item and the amount of surplus to be increased General reserve 8,000,000,000 yen
 - (2) Item and amount of surplus to be decreased Retained earnings brought forward 8,000,000,000 yen

Proposal No. 2: Election of Nine (9) Directors

The terms of office of all Directors will expire at the conclusion of this General Meeting of Shareholders. Accordingly, the election of nine (9) Directors is proposed.

The candidates are as follows:

No.	Ν	lame	Current position at the Bank, etc.	Attendance at Board of Directors
1	(Reappointment)	Yukio Murase	President and CEO	11/11
2	(Reappointment)	Naoki Ikeda	Deputy President	10/11
3	(Reappointment)	Kimio Hirose	Director and Managing Executive Officer	11/11
4	(Reappointment)	Kazuhito Akiba	Director and Managing Executive Officer	11/11
5	(Reappointment)	Yukiyasu Shiraki	Director and Managing Executive Officer and Chief General Manager, Business Integration Division	11/11
6	(Reappointment)	Akihide Ishiguro	Director and Executive Officer and General Manager, Corporate Administration Division	9/9
7	(New appointment) Shin Mishima		Executive Officer and General Manager, Risk Management Division	-
8	(Reappointment)	Yuji Kume	Outside Director/Independent Officer	9/9
9	(New appointment)	Kikuo Asano	Outside Director/Independent Officer (planned)	-

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
1	Reasons for nomination As the President and role of making impo- each director in an a experience that enal fairly and efficiently Bank and has renon Special relationships:	Apr. 1979 Joined the Bank Feb. 1994 General Manager, Nagoya Ekimae Branch, the Bank Apr. 1998 General Manager, Human Resources Division, the Bank Jun. 2004 Managing Director, the Bank Jun. 2009 Senior Managing Director, the Bank Jun. 2009 Senior Managing Director, the Bank Sep. 2013 President and CEO, the Bank (current position) (Representative Director) repositions: 1 Chamber of Commerce and Industry on as a candidate for Director: 1 CEO of the Bank, Mr. Yukio Murase has consistently fulfilled his ortant management decisions and supervising execution of duties by ppropriate and accurate manner. He possesses knowledge and ble him to perform the management of banking operations accurately, r. Thus, the Bank believes that he is well qualified as a Director of the inated him as a candidate for Director. relationships between Mr. Yukio Murase and the Bank.	9,500 shares	11/11
2	(Reappointment) Naoki Ikeda (Apr. 4, 1957) Reasons for nominati As the Deputy Press of assisting the Press execution of duties knowledge and exp operations accuratel qualified as a Direc Special relationships:	Apr.1980Joined the BankApr.2005General Manager, Takayama Branch, the BankJun.2008Director and General Manager, Nagoya Branch, the BankApr.2012Director and General Manager, Nagoya Main Office, the BankJun.2013Managing Director and General Manager, Operations Administration Division, the BankJun.2013Managing Director, the BankJun.2014Deputy President, the Bank (current position) (Representative Director) (Responsible for Secretariat and Corporate Administration Division)on as a candidate for Director: dent of the Bank, Mr. Naoki Ikeda has consistently fulfilled his role ident to make important management decisions and supervise oy each director in an appropriate and accurate manner. He possesses erience that enable him to perform the management of banking y, fairly and efficiently. Thus, the Bank believes that he is well or of the Bank and has renominated him as a candidate for Director.	3,400 shares	10/11

No.	Name (Date of birth)		Ра	ast experience, positions and responsibilities	Number of shares of the Bank held	Attendance at Board of Directors
		4.07	1002	Joined the Denk	Bank held	Directors
		Apr.		Joined the Bank		
		Apr.		General Manager, Takatomi Branch		
		Apr.	2010	General Manager, Compliance Management		
		a	2011	Division, the Bank		
		Sep.	2011	Executive Officer and General Manager,		
	(Reappointment)		0010	Compliance Management Division, the Bank		
		Jun.	2013	Director and General Manager, Nagoya Main Office,		
	Kimio Hirose	-		the Bank		
	(Feb. 15, 1959)	Jun.	2014	Director and General Manager, Head Office, the		
	(,,,	-		Bank		
		Jun.	2016	Director and Managing Executive Officer, the Bank		
-				(current position)	924	
3				(Responsible for Risk Management, Enterprise	shares	11/11
				Support, Operations Administration, and Internal	Siluies	
				Audit Divisions)		
	Reasons for nominati					
				ive Officer of the Bank, Mr. Kimio Hirose has been		
				ening and risk management functions and also has		
				ral Manager of the Bank's major branches. He		
				e that enable him to perform the management of		
				and efficiently. Thus, the Bank believes that he is		
	well qualified as a l					
	Director.					
	Special relationships:					
	There are no specia	l relation		etween Mr. Kimio Hirose and the Bank.		
		Apr.	1983	Joined the Bank		
		Oct.	2008	General Manager, Kasugai Branch, the Bank		
		Jun.	2010	General Manager, Tajimi Branch, the Bank		
		Jun.	2012	Executive Officer and General Manager, Tajimi		
				Branch, the Bank		
		Oct.	2012	Executive Officer and General Manager, Corporate		
	(Reappointment)			Planning Division, the Bank		
		Jun.	2014	Director and General Manager, Corporate Planning		
	Kazuhito Akiba			Division, the Bank		
	(Jun. 16, 1959)	Jun.	2016	Director and Managing Executive Officer and Chief		
				General Manager, Business Integration Division, the		
				Bank		
4		Apr.	2019	Director and Managing Executive Officer, the Bank	2,179	11/11
4		_		(current position)	shares	11/11
				(Responsible for Corporate Planning, Operational		
				Reform, and Treasury and Investment Divisions)		
	Reasons for nomination	on as a ca	indidate		1	
	As a Director and M					
				anning. He has also fulfilled his responsibilities in		
	corporate planning a					
				nd experience that enable him to perform the		
				ccurately, fairly and efficiently. Thus, the Bank		
				Director of the Bank and has renominated him as a		
	candidate for Direct		100 us u	Encours of the Bunk and has fonominated mill as a		
	Special relationships:					
		relation	hine has	tween Mr. Kazuhito Akiba and the Bank.		
	There are no special	relations	mps be	ween with Kazumu Akiba and the Dalik.		

No.	Name (Date of birth)]	Past experience, positions and responsibilities	Number of shares of the	Attendance at Board of
	· · · ·	A	1095	Is used the Daule	shares of the Bank held 661 shares 911 shares	Directors
5	responsible for brand Manager of the Bank him to perform the n Thus, the Bank belie renominated him as Special relationships:	anaging the operation oper	2010 2012 2014 2016 2017 2019 2019 undidate Executivions in <i>A</i> branche ent of ba he is wei ate for D	Executive Officer and General Manager, Ichinomiya Branch, the Bank Managing Executive Officer and Chief General Manager, Aichi Business Division, the Bank Director and Managing Executive Officer and Chief General Manager, Aichi Business Division, and Deputy Chief General Manager, Business Integration Division, the Bank Director and Managing Executive Officer and Chief General Manager, Business Integration Division, the Bank (current position) (Responsible for Business Integration, Personal Business, Corporate Business, Public Business, and Aichi Business Divisions) for Director: we Officer of the Bank, Mr. Yukiyasu Shiraki has been Aich Prefecture with extensive experience as General es. He possesses knowledge and experience that enable unking operations accurately, fairly and efficiently. Il qualified as a Director of the Bank and has irector.		11/11
6	(Reappointment) Akihide Ishiguro (Sep. 19, 1963) Reasons for nominatio As a Director and E Division of the Ban general affairs opera possesses knowledg banking operations a qualified as a Direct Special relationships:	Apr. Jun. Oct. Apr. Jun. Jun. Jun. Jun. on as a ca xecutive k, Mr. Al ations and e and exj accuratel cor of the	1987 2009 2011 2014 2016 2017 2018 andidate Officer schide Is d also ha perience y, fairly Bank an	 ween Mr. Yukiyasu Shiraki and the Bank. Joined the Bank General Manager, Tokai Branch, the Bank Manager, Human Resources Division, the Bank Deputy General Manager, Human Resources Division, the Bank General Manager, Corporate Administration Division, the Bank Executive Officer and General Manager, Corporate Administration Division, the Bank Director and Executive Officer and General Manager, Corporate Administration Division, the Bank Director and Executive Officer and General Manager, Corporate Administration Division, the Bank (current position) for Director: and General Manager, Corporate Administration higuro has been responsible for human resources and as extensive experience in branch office operations. He that enable him to perform the management of and efficiently. Thus, the Bank believes that he is well and has renominated him as a candidate for Director.		9/9

	Name		T		Number of	Attendance
No.	(Date of birth)	Past experience, positions and responsibilities		shares of the Bank held	at Board of	
		Apr	1987	Joined the Bank	Bank neid	Directors
		Apr.				
		Jan.	2010	Manager, Risk Control Division, the Bank		
		Oct.	2015			
	(New appointment)	Jun.	2017	General Manager, Risk Management Division, the Bank		
	Shin Mishima	Jun.	2018	Executive Officer and General Manager, Risk		
	(Jul. 20, 1964)			Management Division, and Head, Anti-Money		
	(Jul. 20, 1904)			Laundering Office, the Bank		
		Jan.	2019	Executive Officer and General Manager, Risk		
7				Management Division, the Bank (current position)	477 shares	-
	Reasons for nomination as a candidate for Director:					
		Manager, Risk Management Division of the Bank, Mr.				
		-		or various risk management functions and also has		
		operations. He possesses knowledge and experience				
	1	ement of banking operations accurately, fairly and				
	efficiently. Thus, the					
		has nominated him as a candidate for Director.				
	Special relationships:					
	There are no special					

No.	Name (Date of birth)		F	ast experience, positions and responsibilities	Number of shares of the	Attendance at Board of
		Apr.	1972	Joined Chubu Electric Power Co., Inc.	Bank held	Directors
		дрі.	1972	(hereinafter, "Chubu Electric Power")		
		Jul.	2001	General Manager and Head of Okazaki Regional Office, Chubu Electric Power		
		Jun.	2003	Director and General Manager of Large Account Sales Department, Customer Service & Sales Division, Chubu Electric Power		
		Jun.	2005	Director & Executive Officer and General Manager of Corporate Sales Department, Customer Service & Sales Division, Chubu Electric Power		
	(Reappointment) (Outside Director) (Independent Officer)	Jun.	2006	Managing Director & Executive Officer and General Manager of Customer Service & Sales Division, Chubu Electric Power		
	(Independent Officer) Yuji Kume (Jul. 14, 1949)	Jun.	2007	Director & Senior Managing Executive Officer and General Manager of Customer Service & Sales Division, Chubu Electric Power		
		Jun.	2009	Director, Chubu Electric Power, Seconded to The Federation of Electric Power Companies of Japan (Senior Managing Director)		
		Jun.	2013	Special Advisor, Chubu Electric Power, Seconded to The Federation of Electric Power Companies of Japan (Senior Managing Director)	0	
8		Jun.	2014	President and Representative Director, TOENEC CORPORATION (hereinafter, "TOENEC")	shares	9/9
		Jun.	2017	Counselor, TOENEC (current position)		
		Jun.	2018	Director, the Bank (current position)		
	corporate managemen Such a background r for management of t of the Bank and has Special relationships: There are no special The candidate Mr. Y are recurring busines (Note) Mr. Yuji Kur	C CORP(agoya Sto on as a ca extensive ent gaine makes hi he Bank, renomin relations Yuji Kum ss relation ne is cur e one (1)	ORATIO ock Exch andidate e experie d throug m capab . Thus, th ated him ships bet e serves nships b rently se	ange, Inc.		

	Name				Number of	Attendance
No.	(Date of birth)	Past experience, positions and responsibilities			shares of the	at Board of
	· · · ·	A	1000	Ising d Maill I if Income Commons	Bank held	Directors
		Apr.	1982	Joined Meiji Life Insurance Company		
		Apr.	2005	General Manager, Profit Management & Actuarial Department, Meiji Yasuda Life Insurance Company (hereinafter "Meiji Yasuda Life Insurance")		
	(New appointment) (Outside Director) (Independent Officer	Apr.	2012	Executive Officer and General Manager, Profit Management & Actuarial Department, Meiji Yasuda Life Insurance		
	(planned))	Apr.	2013	Executive Officer, Meiji Yasuda Life Insurance		
	Kikuo Asano (Feb. 13, 1959)	Jul.	2013	Managing Executive Officer, Meiji Yasuda Life Insurance		
		Apr.	2015	Senior Managing Executive Officer, Meiji Yasuda Life Insurance		
9		Apr.	2017	President and Representative Director, Meiji Yasuda Real Estate Management Company Limited (current position)	0 shares	-
	Significant concurrent	position	ns:			
	President and Repres					
	Reasons for nomination					
	Mr. Kikuo Asano ha					
	services sector gaine					
	Yasuda Life Insuran					
	opinions and advice					
		Director of the Bank and has nominated him as a				
	candidate for Outsid	e Direct	or.			
	Special relationships:					
	There are no special	relation	ships bet	ween Mr. Kikuo Asano and the Bank.		

(Notes)

1. Mr. Yuji Kume and Mr. Kikuo Asano are candidates for Outside Directors who satisfy the Criteria for Assessing Independence of the Bank as described on Page 12. They are also candidates for Independent Officers pursuant to the provisions of Tokyo Stock Exchange, Inc. and Nagoya Stock Exchange, Inc.

2. TOENEC CORPORATION, for which Mr. Yuji Kume served as President and Representative Director until June 2017, was subjected to a supervisory disposition (suspension of business) by Chubu Regional Bureau, Ministry of Land, Infrastructure, Transport and Tourism in May 2016 for entering into a subcontract exceeding the insignificance criteria with a construction company without having any permit or license. In addition, TOENEC CORPORATION was subjected to a supervisory disposition (instructive disposition) by the said bureau in November 2016 for an industrial accident that occurred during the construction of solar power generation facilities.

3. Liability limitation agreements with Outside Directors:

The Bank specifies in its Articles of Incorporation to allow the Bank and Outside Directors to enter into an agreement limiting their liability to the amount specified by laws and regulations so that they can fully perform their expected roles.

The Bank has entered into a liability limitation agreement based on Article 423, Paragraph 1 of the Companies Act with an Outside Director candidate, Mr. Yuji Kume. When the relevant Outside Director has acted in good faith and has not been grossly negligent in performing his duties, he will be responsible for such liability to the extent of the liability amount set forth in Article 425, Paragraph 1, Item 1 (c) of the Companies Act under the agreement. The Bank plans to enter into the same liability limitation agreement with the Outside Director candidate upon his reappointment at this General Meeting of Shareholders. In case the appointment of Mr. Kikuo Asano is approved, the Bank plans to enter into the same liability limitation agreement with him.

Proposal No. 3: Election of One (1) Substitute Audit & Supervisory Board Member

The term of office of the current Substitute Audit & Supervisory Board Member will expire at the beginning of this Annual General Meeting of Shareholders. Accordingly, the Bank proposes to elect one (1) Substitute Audit & Supervisory Board Member to prepare for cases where the number of Audit & Supervisory Board Members falls below the minimum number specified by laws and regulations.

This resolution will be effective until the beginning of the Annual General Meeting of Shareholders in two years, pursuant to the provisions of the Articles of Incorporation of the Bank.

We have obtained the approval of the Audit & Supervisory Board for this proposal.

The candidate for the Substitute Audit & Supervisory Board Member is as follows:

Name (Date of birth)			Past experience and positions	Number of shares of the Bank held	Attendance at Board of Directors	Attendance at Audit & Supervisory Board		
	Apr.	2000	Registered as Attorney at Law (Saitama					
(Outside Audit &			Prefecture)					
Supervisory Board	Oct.	2005	Joined Shimizu Sogo Law Office Registered as Attorney at Law (Aichi					
Member)	001.	2005	Prefecture)					
(Independent Officer	Oct.	2008	Registered as Patent Attorney					
(planned))	Apr.		Joined Keimei Law Office (Partner)					
	May	2013	Sakura Godo/Sakura International Patent					
Akitsuyu Ogawa	-		Law Firm (Partner)					
(Jul. 3, 1971)	Apr.	2019	President, Akitsuyu International and Patent					
			Law Office (current position)					
Significant concurrent	-				-	-		
-			nd Patent Law Office	0				
		ess Law), Business School, Nagoya University of	shares				
Commerce & Busin								
	ion as a	candidat	te for Outside Audit & Supervisory Board					
Member:								
			ve as an Attorney at Law as well as a Patent					
			ned that based on his experience and					
			berform audits on the legitimacy of Directors' ficiently. Thus, the Bank believes that he is					
well qualified as ar								
nominated him as a candidate for Substitute Outside Audit & Supervisory Board Member.								
Special relationships								
		nchinc h	etween Mr. Akitsuvu Ogawa and the Bank					
There are no special relationships between Mr. Akitsuyu Ogawa and the Bank.								

(Notes)

. Mr. Akitsuyu Ogawa is a candidate for Substitute Outside Audit & Supervisory Board Member who meets the Bank's "Criteria for Assessing Independence" described on Page 12.

2. The Bank plans to register Mr. Akitsuyu Ogawa to Tokyo Stock Exchange, Inc. and Nagoya Stock Exchange, Inc. as Independent Officer pursuant to their provisions upon his appointment.

3. Liability limitation agreements with Outside Audit & Supervisory Board Members:

The Bank specifies in its Articles of Incorporation to allow the Bank and Outside Audit & Supervisory Board Members to enter into an agreement limiting their liability to the amount specified by laws and regulations so that they can fully perform their expected roles.

The Bank has entered into a liability limitation agreement based on Article 423, Paragraph 1 of the Companies Act with Outside Audit & Supervisory Board Members. When the relevant Outside Audit & Supervisory Board Member has acted in good faith and has not been grossly negligent in performing his duties, he will be responsible for such liability to the extent of the liability amount set forth in Article 425, Paragraph 1, Item 1 (c) of the Companies Act under the agreement. The Bank plans to enter into the same liability limitation agreement with Mr. Akitsuyu Ogawa upon his appointment as Audit & Supervisory Board Member.

[Criteria for Assessing Independence]

The Bank shall establish the following criteria for assessing independence of Outside Directors and Outside Audit & Supervisory Board Members in addition to the "Independence Criteria" set by the Stock Exchanges on which the Bank is listed:

- 1. A person who falls under any of the following shall be a person who does not meet the requirements of independence.
 - (1) A person whose sales to the Bank is 2% or more of its consolidated net sales for the most recent fiscal year
 - (2) A person whose largest credit provider is the Bank and who shall receive a serious impact such as affecting the continuity of his business by the Bank's changes to its loan policies including immediate collection of the loan.
 - (3) A shareholder who holds over 5% of the total voting rights of all shareholders of the Bank
 - (4) A person who has received money or other properties of more than 10 million yen per year on average over the past three years from the Bank, excluding compensations for Director or Audit & Supervisory Board Member
- 2. Notwithstanding the provisions of the preceding paragraph, independence can be recognized if it is judged that there is substantial independence as a result of comprehensive judgement including other reasonable reasons.
- 3. If a person in paragraph 1 above is a legal entity or the like, it shall mean a business executor of the legal entity or the like prescribed in Article 2, Paragraph 3, Item 6 of the Ordinance for Enforcement of the Companies Act.