

February 27, 2025

Company name: FIDEA Holdings Co. Ltd.
Representative: Masahiro Niino, President and CEO
(Securities code: 8713; Tokyo Stock Exchange, Prime Market)
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Notice of Changes in Executive Officers within our group

FIDEA Holdings Co. Ltd. (the “Company” or FIDEA Holdings) announces the changes in executive officers as attached. And the Company also announces changes in executive officers of its subsidiaries, the Shonai Bank, Ltd. (the Shonai Bank) and the Hokuto Bank, Ltd. (the Hokuto Bank).

As announced in the release dated November 8, 2024, "Notice Concerning Merger of The Shonai Bank, Ltd. and The Hokuto Bank, Ltd., wholly owned subsidiaries of FIDEA Holdings Co. Ltd., and Trade Name Change," in anticipation of the merger of the two banks scheduled for January 2027, in order to realize the merger synergy effects ahead of schedule under a management structure of essentially one bank, the president and other headquarters executive officers will serve in both banks from FY2025.

- * The new directors of the Shonai Bank and the Hokuto Bank, listed in the attachment, will be decided at the extraordinary general shareholders' meeting of each bank to be held on April 1, 2025.
- * The director candidates to be proposed at the annual general shareholders' meeting scheduled for June 2025 will be announced after being decided by the Nomination Committee and the Board of Directors to be held in May 2025.

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

1. Notice regarding changes of Executive Officers

(1) The FIDEA Holdings Co. Ltd.

① Promoted and Newly Appointed Executive Officers (effective April 1, 2025)

New job title	Name	Current job title
Senior Managing Executive Officer	Tadahiko Onoyama	Managing Executive Officer
Managing Executive Officer	Hikaru Adachi	Executive Officer
Managing Executive Officer	Tomonori Horikoshi	Executive Officer
Executive Officer	Hiroki Minamisawa	General Manager of Credit Risk Management Division
Executive Officer	Tomoaki Yamaya	General Manager of Corporate Planning Division

② Changes in Directors (effective April 1, 2025)

New job title	Name	Current job title
Director *	Yuichi Tao	Director and Chairman (Corporate Executive)
Director and Chairman (Corporate Executive) *	Arata Ito	Director
Director and Chairman (Corporate Executive) *	Masahiko Matsuta	Director

* They are scheduled to retire from their positions as directors after the annual general shareholders' meeting in June 2025.

③ Retiring Executive Officers (effective March 31, 2025)

Current job title	Name	Remarks
Senior Managing Executive Officer	Toshitaka Hino	(Director and Senior Managing Executive Officer of the Shonai Bank and the Hokuto Bank)
Executive Officer	Yoshito Maeta	(Executive Officer of the Shonai Bank and the Hokuto Bank)

(2) The Shonai Bank, Ltd.

① Promoted and Newly Appointed Executive Officers (effective April 1, 2025)

New job title	Name	Current job title
Representative Director and President	Takashi Sato	Director and Senior Managing Executive Officer of the Hokuto Bank
Representative Director and Senior Managing Executive Officer	Hiroyuki Yamashina	Managing Executive Officer
Managing Executive Officer General Manager of Treasury & Securities Division	Satoshi Tsuchida	Executive Officer General Manager of Treasury & Securities Division
Managing Executive Officer	Hikaru Adachi	Executive Officer of the FIDEA Holdings
Executive Officer General Manager of Branch Administration Division	Yasuaki Ishikami	Executive Officer of the Hokuto Bank
Executive Officer General Manager of Consulting Promotion Division	Kunihiro Yamaguchi	Specific Business General Manager
Executive Officer General Manager of Sakata Chuo Branch	Tomokatsu Okabe	General Manager of Tendo Chuo Branch
Executive Officer General Manager of Headquarters Sales Department	Maki Fujiwara	General Manager of Business Department 1, Headquarters Sales Department
Executive Officer General Manager of Yamagata Sales Department	Atsuhiro Watanabe	General Manager of Yonezawa Chuo Branch
Executive Officer	Norio Miyashita	Deputy President of the FIDEA Holdings
Executive Officer	Hitoshi Kudo	Executive Officer of the FIDEA Holdings
Executive Officer	Yu Kido	Executive Officer of the FIDEA Holdings
Executive Officer General Manager of Credit Risk Management Office	Hiroki Minamisawa	General Manager of Credit Risk Management Office General Manager of Credit Risk Management Division of the FIDEA Holdings

* This list does not include the concurrent position of General Manager of branches integrated under the branch-within-a-branch system.

② Changes in Directors (effective April 1, 2025)

New job title	Name	Current job title
Director	Yuichi Tao	Director and Chairman of the Board of Directors
Director	Masahiko Matsuta	Representative Director and President
Director *	Shin Sakurai	Director and Managing Executive Officer

* He is scheduled to retire as a director of the Shonai Bank after the annual general shareholders' meeting in June 2025.

③ Retiring Executive Officers (effective March 31, 2025)

Current job title	Name	Remarks
Managing Executive Officer	Tadahiko Onoyama	(Senior Managing Executive Officer of the FIDEA Holdings)

(3) The Hokuto Bank, Ltd.

① Promoted and Newly Appointed Executive Officers (effective April 1, 2025)

New job title	Name	Current job title
Representative Director and President	Takashi Sato	Director and Senior Managing Executive Officer
Representative Director and Senior Managing Executive Officer	Hiroyuki Yamashina	Managing Executive Officer of the Shonai Bank
Director and Senior Managing Executive Officer	Toshitaka Hino	Director and Senior Managing Executive Officer of the Shonai Bank
Managing Executive Officer	Masahiro Kudo	Managing Executive Officer of the Shonai Bank
Managing Executive Officer	Koichi Watanabe	Executive Officer General Manager of Headquarters Sales Department
Managing Executive Officer	Kosei Sato	Executive Officer General Manager of Loan Supervision Division
Managing Executive Officer	Satoshi Tsuchida	Executive Officer of the Shonai Bank
Managing Executive Officer	Hikaru Adachi	Executive Officer of the FIDEA Holdings
Executive Officer	Yoshito Maeta	Executive Officer of the Shonai Bank
Executive Officer General Manager of Consulting Promotion Division	Kunihiro Yamaguchi	Specific Business General Manager of the Shonai Bank
Executive Officer	Norio Miyashita	Deputy President of the FIDEA Holdings
Executive Officer	Hitoshi Kudo	Executive Officer of the FIDEA Holdings
Executive Officer	Yu Kido	Executive Officer of the FIDEA Holdings
Executive Officer	Takayuki Kuroda	Executive Officer of the Shonai Bank, Executive Officer of the FIDEA Holdings
Executive Officer General Manager of Credit Risk Management Office	Hiroki Minamisawa	General Manager of Credit Risk Management Office General Manager of Credit Risk Management Division of the FIDEA Holdings

* This list does not include the concurrent position of General Manager of branches integrated under the branch-within-a-branch system.

② Changes in Directors (effective April 1, 2025)

New job title	Name	Current job title
Director	Arata Ito	Representative Director and President
Director *	Taku Matsuda	Director and Senior Managing Executive Officer

*He is scheduled to retire as a director of the Hokuto Bank after the annual general shareholders' meeting in June 2025.

③ Retiring Executive Officers (effective March 31, 2025)

Current job title	Name	Remarks
Managing Executive Officer	Osamu Saga	
Managing Executive Officer	Tadahiko Onoyama	(Senior Managing Executive Officer of FIDEA Holdings)
Executive Officer	Koetsu Hosaka	

2. Executive Officers (effective April 1, 2025)

(1) FIDEA Holdings Co. Ltd.

Title	Name
President Chief Executive Officer	Masahiro Niino
Deputy President Chief Technology Officer and Chief Human Resource Officer	Norio Miyashita
Senior Managing Executive Officer Chief Financial Officer	Tadahiko Onoyama
Managing Executive Officer Chief Investment Officer	Hidenori Asami
Managing Executive Officer Chief Marketing Officer General Manager of Business Planning Division	Hikaru Adachi
Managing Executive Officer General Manager of ICT Planning Division	Tomonori Horikoshi
Executive Officer Chief Compliance Officer	Hitoshi Kudo
Executive Officer	Yu Kido
Executive Officer General Manager of Human Resources Division	Takayuki Kuroda
Executive Officer Chief Risk Officer General Manager of Credit Risk Management Division	Hiroki Minamisawa
Executive Officer General Manager of Corporate Planning Division	Tomoaki Yamaya

(2) Shonai Bank, Ltd.

Title	Name
Representative Director and President	Takashi Sato
Representative Director and Senior Managing Executive Officer	Hiroyuki Yamashina
Director and Senior Managing Executive Officer	Toshitaka Hino
Director and Managing Executive Officer	Yoshinori Inoue
Managing Executive Officer	Motoki Honma
Managing Executive Officer	Masahiro Kudo
Managing Executive Officer General Manager of Treasury & Securities Division	Satoshi Tsuchida
Managing Executive Officer	Hikaru Adachi
Executive Officer	Kazunobu Sugimoto
Executive Officer	Takahisa Masuda
Executive Officer General Manager of Sendai Branch	Yoshito Maeta
Executive Officer General Manager of Branch Administration Division	Yasuaki Ishikami
Executive Officer General Manager of Consulting Promotion Division	Kunihiro Yamaguchi
Executive Officer General Manager of Sakata Chuo Branch	Tomokatsu Okabe
Executive Officer General Manager of Headquarters Sales Department	Maki Fujiwara
Executive Officer General Manager of Yamagata Sales Department	Atsuhiro Watanabe
Executive Officer	Norio Miyashita
Executive Officer	Hitoshi Kudo
Executive Officer	Yu Kido
Executive Officer	Takayuki Kuroda
Executive Officer General Manager of Credit Risk Management Office	Hiroki Minamisawa

* This list does not include the concurrent position of General Manager of branches integrated under the branch-within-a-branch system.

(3) Hokuto Bank, Ltd.

Title	Name
Representative Director and President	Takashi Sato
Representative Director and Senior Managing Executive Officer	Hiroyuki Yamashina
Director and Senior Managing Executive Officer	Toshitaka Hino
Director and Managing Executive Officer	Daisuke Ito
Managing Executive Officer	Masahiro Kudo
Managing Executive Officer	Koichi Watanabe
Managing Executive Officer	Kosei Sato
Managing Executive Officer	Satoshi Tsuchida
Managing Executive Officer	Hikaru Adachi
Executive Officer General Manager of Yokote Branch	Takashi Takemura
Executive Officer General Manager of Headquarters Sales Department	Satoru Konishi
Executive Officer	Yoshito Maeta
Executive Officer General Manager of Honjo Branch	Koji Sato
Executive Officer General Manager of Branch Administration Division	Yasuaki Ishikami
Executive Officer General Manager of Loan Supervision Division	Takashi Suzuki
Executive Officer General Manager of Tsuchizaki Branch	Shigekazu Sasaki
Executive Officer General Manager of Consulting Promotion Division	Kunihiro Yamaguchi
Executive Officer	Norio Miyashita
Executive Officer	Hitoshi Kudo
Executive Officer	Yu Kido
Executive Officer	Takayuki Kuroda
Executive Officer General Manager of Credit Risk Management Office	Hiroki Minamisawa

* This list does not include the concurrent position of General Manager of branches integrated under the branch-within-a-branch system.

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