

## Handling of Shareholders' Personal Information Primarily in Shareholder Registry

Aozora obtains personal information for business purposes that is required to facilitate its share procedures. The following summarizes the Bank's personal information handling policy.

### 1. Purposes for using personal information provided by shareholders

Aozora shall use shareholders' personal information for the following purposes:

- (1) To exercise rights and fulfill obligations under laws and regulations
- (2) To provide various benefits for the Bank's shareholders
- (3) To implement various initiatives that are conducive to smooth relationships with the Bank
- (4) To manage shareholders, including compiling a database of shareholders in accordance with the criteria under relevant laws and regulations

### 2. Disclosure of personal information provided by shareholders to third parties

Aozora shall not disclose any personal information to third parties without the prior consent of shareholders, except for the purposes stated in the above "1. Purposes for using personal information provided by shareholders" as well as cases that fall under either of the following:

- (1) When entrusting stock transfer agency services to the shareholder registry administrator
- (2) When required by laws and regulations