

(Changes are indicated by underline.)

Current Articles of Incorporation	Proposed Amendments
<p>Article 6. (Total Number of Authorized Shares) The total number of shares which the Company is authorized to issue shall be <u>52,369,512,000</u> shares, and each total number of the classes of shares which the Company is authorized to issue shall be as set forth below; provided, however, that <u>in the case where a cancellation of shares is made, the number of shares which the Company is authorized to issue shall be reduced by the number of shares so canceled:</u></p> <p>Common stock: 48,000,000,000 shares Class XI preferred stock: <u>1,369,512,000</u> shares Class XII preferred stock: <u>1,500,000,000</u> shares Class XIII preferred stock: <u>1,500,000,000</u> shares</p>	<p>Article 6. (Total Number of Authorized Shares) The total number of shares which the Company is authorized to issue shall be <u>52,251,442,000</u> shares, and each total number of the classes of shares which the Company is authorized to issue shall be as set forth below; provided, however, that <u>the total number of the classes of shares which the Company is authorized to issue in respect of the First to Fourth Series of Class XIV preferred stock shall not exceed nine hundred million (900,000,000) in total, the total number of the classes of shares which the Company is authorized to issue in respect of the First to Fourth Series of Class XV preferred stock shall not exceed nine hundred million (900,000,000) in total, and the total number of the classes of shares which the Company is authorized to issue in respect of the First to Fourth Series of Class XVI preferred stock shall not exceed fifteen hundred million (1,500,000,000) in total:</u></p> <p>Common stock: 48,000,000,000 shares Class XI preferred stock: <u>914,752,000</u> shares Class XIII preferred stock: <u>36,690,000</u> shares <u>First Series of Class XIV preferred stock:</u> <u>900,000,000</u> shares <u>Second Series of Class XIV preferred stock:</u> <u>900,000,000</u> shares <u>Third Series of Class XIV preferred stock:</u> <u>900,000,000</u> shares <u>Fourth Series of Class XIV preferred stock:</u> <u>900,000,000</u> shares <u>First Series of Class XV preferred stock:</u> <u>900,000,000</u> shares <u>Second Series of Class XV preferred stock:</u> <u>900,000,000</u> shares <u>Third Series of Class XV preferred stock:</u> <u>900,000,000</u> shares <u>Fourth Series of Class XV preferred stock:</u> <u>900,000,000</u> shares <u>First Series of Class XVI preferred stock:</u> <u>1,500,000,000</u> shares <u>Second Series of Class XVI preferred stock:</u> <u>1,500,000,000</u> shares <u>Third Series of Class XVI preferred stock:</u> <u>1,500,000,000</u> shares <u>Fourth Series of Class XVI preferred stock:</u> <u>1,500,000,000</u> shares</p>

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<p>Article 14. (Preferred Stock Dividends) 1. In respect of dividends from its surplus provided for in Article 52, the Company shall distribute dividends from its surplus by cash on preferred stock (hereinafter referred to as the “Preferred Stock Dividends”) in such amount as provided for below to shareholders of preferred stock (hereinafter referred to as the “Shareholders of Preferred Stock”) or registered stock pledgees in respect of preferred stock (hereinafter referred to as the “Registered Preferred Stock Pledgees”) in priority to holders of common stock (hereinafter referred to as the “Shareholders of Common Stock”), registered stock pledgees in respect of common stock (hereinafter referred to as the “Registered Common Stock Pledgees”); provided, however, that in the case where all or a part of the Preferred Stock Interim Dividends provided for in Article 15 have been paid in the relevant business year, the amount so paid shall be reduced accordingly:</p> <p>Class XI preferred stock: Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 50 yen per share per year</p> <p><u>Class XII preferred stock:</u> <u>Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 50 yen per share per year</u></p> <p>Class XIII preferred stock: Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 100 yen per share per year</p> <p>2. (Omitted.)</p> <p>3. (Omitted.)</p>	<p>Article 14. (Preferred Stock Dividends) 1. In respect of dividends from its surplus provided for in Article 52, the Company shall distribute dividends from its surplus by cash on preferred stock (hereinafter referred to as the “Preferred Stock Dividends”) in such amount as provided for below to shareholders of preferred stock (hereinafter referred to as the “Shareholders of Preferred Stock”) or registered stock pledgees in respect of preferred stock (hereinafter referred to as the “Registered Preferred Stock Pledgees”) in priority to holders of common stock (hereinafter referred to as the “Shareholders of Common Stock”), registered stock pledgees in respect of common stock (hereinafter referred to as the “Registered Common Stock Pledgees”); provided, however, that in the case where all or a part of the Preferred Stock Interim Dividends provided for in Article 15 have been paid in the relevant business year, the amount so paid shall be reduced accordingly:</p> <p>Class XI preferred stock: Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 50 yen per share per year</p> <p>Class XIII preferred stock: Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 100 yen per share per year</p> <p><u>First to Fourth Series of Class XIV preferred stock:</u> <u>Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 100 yen per share per year</u></p> <p><u>First to Fourth Series of Class XV preferred stock:</u> <u>Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 100 yen per share per year</u></p> <p><u>First to Fourth Series of Class XVI preferred stock:</u> <u>Amount decided by the resolution of the Board of Directors on the issuance of such stock, which amount shall not exceed 100 yen per share per year</u></p> <p>2. (No change.)</p> <p>3. (No change.)</p>
<p>Article 16. (Distribution of Residual Assets) 1. In respect of distribution of residual assets, the Company shall pay to the Shareholders of Preferred Stock or Registered Preferred Stock Pledgees in priority to the Shareholders of Common Stock or Registered Common Stock Pledgees in such amount as provided for below: Classes XI through <u>XIII</u> preferred stock: 1,000 yen per share</p> <p>2. (Omitted.)</p>	<p>Article 16. (Distribution of Residual Assets) 1. In respect of distribution of residual assets, the Company shall pay to the Shareholders of Preferred Stock or Registered Preferred Stock Pledgees in priority to the Shareholders of Common Stock or Registered Common Stock Pledgees in such amount as provided for below: Classes XI through <u>the Fourth Series of Class XVI</u> preferred stock: 1,000 yen per share</p> <p>2. (No change.)</p>

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<p>Article 19. (Acquisition of Preferred Stock) 1. In respect of <u>Classes XII and XIII</u> preferred stock, the Company may acquire each such class of preferred stock, in whole or in part, on the date separately determined by a resolution of a general meeting of shareholders, after such time and at such acquisition price as respectively determined by a resolution of the Board of Directors relating to the issuance of the relevant preferred stock.</p> <p style="text-align: center;">(Newly established.)</p> <p>2. In the case of a partial acquisition pursuant to <u>the preceding paragraph</u>, such redemption shall be made by way of lot or pro rata allocation.</p>	<p>Article 19. (Acquisition of Preferred Stock) 1. In respect of <u>Class XIII</u> preferred stock, the Company may acquire each such class of preferred stock, in whole or in part, on the date separately determined by a resolution of a general meeting of shareholders, after such time and at such acquisition price as respectively determined by a resolution of the Board of Directors relating to the issuance of the relevant preferred stock.</p> <p>2. <u>In respect of the First Series of Class XIV through the Fourth Series of Class XVI preferred stock, the Company may acquire each such class of preferred stock, in whole or in part, on the date separately determined by a resolution of the Board of Directors, after such time and at such acquisition price as respectively determined by a resolution of the Board of Directors relating to the issuance of the relevant preferred stock.</u></p> <p>3. In the case of a partial acquisition pursuant to <u>the preceding two (2) paragraphs</u>, such redemption shall be made by way of lot or pro rata allocation.</p>
<p>Article 20. (Request for Acquisition of Preferred Stock) Any holder of <u>Classes XI and XII preferred stock</u> may request to the Company to acquire the relevant preferred stock held by such Shareholder of Preferred Stock during the period in which such Shareholder of Preferred Stock is entitled to request such acquisition as determined by a resolution of the Board of Directors relating to the issuance of the relevant preferred stock (hereinafter referred to as the “Period for Acquisition Request”). The Company shall deliver its own common stock to such Shareholder of Preferred Stock, in exchange for the Company’s acquisition of the relevant preferred stock. The terms of acquisition, including the number of the common stock to be delivered per one (1) share of the relevant preferred stock upon such request for acquisition, shall be determined by a resolution of the relevant Board of Directors.</p>	<p>Article 20. (Request for Acquisition of Preferred Stock) Any holder of <u>Classes XI, the First to Fourth Series of Class XIV and the First to Fourth Series of Class XV preferred stock</u> may request to the Company to acquire the relevant preferred stock held by such Shareholder of Preferred Stock during the period in which such Shareholder of Preferred Stock is entitled to request such acquisition as determined by a resolution of the Board of Directors relating to the issuance of the relevant preferred stock (hereinafter referred to as the “Period for Acquisition Request”). The Company shall deliver its own common stock to such Shareholder of Preferred Stock, in exchange for the Company’s acquisition of the relevant preferred stock. The terms of acquisition, including the number of the common stock to be delivered per one (1) share of the relevant preferred stock upon such request for acquisition, shall be determined by a resolution of the relevant Board of Directors.</p>
<p>Article 21. (Mandatory Acquisition of Preferred Stock) 1. The Company may acquire any of <u>Classes XI and XII preferred stock</u>, in respect of which a request for acquisition has not been made during the Period for Acquisition Request, on the day immediately following the last day of such period (hereinafter referred to as the “Mandatory Acquisition Date”) and instead, the Company shall deliver its own common stock to holders of the relevant preferred stock. In this case, the number of shares of the common stock to be delivered in exchange for the acquisition of one (1) share of the relevant preferred stock shall be obtained by dividing the amount equivalent to the subscription money per one (1) share of the relevant</p>	<p>Article 21. (Mandatory Acquisition of Preferred Stock) 1. The Company may acquire any of <u>Classes XI, the First to Fourth Series of Class XIV and the First to Fourth Series of Class XV preferred stock</u>, in respect of which a request for acquisition has not been made during the Period for Acquisition Request, on the day immediately following the last day of such period (hereinafter referred to as the “Mandatory Acquisition Date”) and instead, the Company shall deliver its own common stock to holders of the relevant preferred stock. In this case, the number of shares of the common stock to be delivered in exchange for the acquisition of one (1) share of the relevant preferred stock shall be obtained by dividing the amount equivalent to the</p>

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<p>preferred stock by the current market price of a share of the common stock of the Company (with respect to the Eleventh Series of Class XI Preferred Stock, 1,000 yen; the same shall apply hereinafter); provided, however, that such current market price of a share of the common stock shall be the daily average price of closing prices (including the closing bid or offered price) of the common stock of the Company (in regular trading) as reported by the Tokyo Stock Exchange for the 30 consecutive trading days (excluding any trading day or days on which no closing prices or closing bids or offered prices are reported) commencing on the 45th trading day prior to the Mandatory Acquisition Date, and such calculation shall be made to units of 0.01 yen, and by rounding up to the nearest 0.1 yen when equal to or more than 0.05 yen and disregarding amounts less than 0.05 yen.</p> <p>2. In respect of Classes XI and XII preferred stock, the number of common stock referred to in the preceding paragraph shall not exceed the number of shares obtained by dividing the amount equivalent to the subscription money per one (1) share of each such class of preferred stock by the minimum acquisition price determined by the resolution of the Board of Directors relating to the relevant issuance of the preferred stock.</p> <p>(Newly established.)</p>	<p>subscription money per one (1) share of the relevant preferred stock by the current market price of a share of the common stock of the Company (with respect to the Eleventh Series of Class XI Preferred Stock, 1,000 yen; the same shall apply hereinafter); provided, however, that such current market price of a share of the common stock shall be the daily average price of closing prices (including the closing bid or offered price) of the common stock of the Company (in regular trading) as reported by the Tokyo Stock Exchange for the 30 consecutive trading days (excluding any trading day or days on which no closing prices or closing bids or offered prices are reported) commencing on the 45th trading day prior to the Mandatory Acquisition Date, and such calculation shall be made to units of 0.01 yen, and by rounding up to the nearest 0.1 yen when equal to or more than 0.05 yen and disregarding amounts less than 0.05 yen.</p> <p>2. In respect of Classes XI, <u>the First to Fourth Series of Class XIV and the First to Fourth Series of Class XV preferred stock</u>, the number of common stock referred to in the preceding paragraph shall not exceed the number of shares obtained by dividing the amount equivalent to the subscription money per one (1) share of each such class of preferred stock by the minimum acquisition price determined by the resolution of the Board of Directors relating to the relevant issuance of the preferred stock.</p> <p><u>3. In respect of the First and Second Series of Class XIV, the First and Second Series of Class XV and the First and Second Series of Class XVI preferred stock, upon the occurrence of an event determined by a resolution of the Board of Directors relating to the issuance of the relevant preferred stock as an event where a write-off of the relevant preferred stock or a conversion of the relevant preferred stock into common stock, or financial support or other similar measures taken by a public sector, without which the Company would become non-viable, is determined to be necessary, the Company shall mandatorily acquire the relevant preferred stock, in whole, free of consideration, on a date which falls after the occurrence of such event as determined by the resolution of the Board of Directors relating to the issuance of the relevant preferred stock and which date shall be separately determined by a resolution of the Board of Directors after the issuance of the relevant preferred stock, or a date which falls after the occurrence of the relevant certain event and which date shall be determined by the resolution of the Board of Directors relating to the issuance of the relevant preferred stock, giving due consideration to the capital adequacy requirements applicable to the Company and other factors.</u></p>

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<p data-bbox="343 288 577 320">(Newly established.)</p> <p data-bbox="129 1375 791 1500">3. In the calculation of the number of common stock provided for in <u>the preceding two (2) paragraphs</u>, any number less than one (1) share shall be treated pursuant to the provisions provided for in Article 234 of the Law.</p>	<p data-bbox="810 288 1473 1344">4. <u>In respect of the Third and Fourth Series of Class XIV, the Third and Fourth Series of Class XV and the Third and Fourth Series of Class XVI preferred stock, upon the occurrence of an event determined by a resolution of the Board of Directors relating to the issuance of the relevant preferred stock as an event where a write-off of the relevant preferred stock or a conversion of the relevant preferred stock into common stock, or financial support or other similar measures taken by a public sector, without which the Company would become non-viable, is determined to be necessary, the Company shall mandatorily acquire the relevant preferred stock, in whole, on a date which falls after the occurrence of such event as determined by the resolution of the Board of Directors relating to the issuance of the relevant preferred stock and which date shall be separately determined by a resolution of the Board of Directors after the issuance of the relevant preferred stock, or a date which falls after the occurrence of the relevant certain event and which date shall be determined by the resolution of the Board of Directors relating to the issuance of the relevant preferred stock, giving due consideration to the capital adequacy requirements applicable to the Company and other factors, and instead, the Company shall deliver its own common stock to holders of the relevant preferred stock. In this case, the terms of acquisition, including the number of shares of the common stock to be delivered in exchange for the acquisition of one (1) share of the relevant preferred stock, shall be determined by the resolution of the relevant Board of Directors relating to the issuance of the relevant preferred stock, giving due consideration to the market price of common stock, the subscription price of the relevant preferred stock and other factors.</u></p> <p data-bbox="810 1375 1473 1500">5. In the calculation of the number of common stock provided for in provided for in <u>Paragraphs 1, 2 and 4</u>, any number less than one (1) share shall be treated pursuant to the provisions provided for in Article 234 of the Law.</p>