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(Securities Code: 7173)
June 9, 2015

To Shareholders with Voting Rights:

Akihiro Kakizaki
President
Tokyo TY Financial Group, Inc.
9-2, Shinjuku 5-chome,
Shinjuku-ku, Tokyo, Japan

NOTICE OF CONVOCATION OF THE 1ST ANNUAL GENERAL SHAREHOLDERS MEETING

You are cordially invited to attend the 1st Annual General Shareholders Meeting of the Tokyo TY Financial Group, Inc. (the "Company"). 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 (Voting Rights Exercise Form) or by electromagnetic means (the Internet, etc.). Please review the Reference Documents for the General Shareholders Meeting (described hereinafter) and exercise your voting rights by Thursday, June 25, 2015 at 5:20 p.m. Japan time.

1. **Date and Time:** Friday, June 26, 2015 at 10:00 a.m. Japan time

2. **Place:** Ruri No Ma, 3F, Hotel Grand Hill Ichigaya
4-1 Ichigaya Honmuracho, Shinjuku-ku, Tokyo, Japan

3. **Meeting Agenda:**

Matters to be reported:

1. The Business Report, Consolidated Financial Statements, and results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Board of Corporate Auditors for the Company's 1st Fiscal Year (from October 1, 2014 to March 31, 2015)
2. Non-consolidated Financial Statements for the Company's 1st Fiscal Year (from October 1, 2014 to March 31, 2015)

(Note) Although the Company's 1st Fiscal Year is from October 1, 2014 to March 31, 2015, the consolidated accounting period is from April 1, 2014 to March 31, 2015.

Proposals to be resolved:

Proposal No. 1: Election of Ten (10) Directors
Proposal No. 2: Election of Two (2) Substitute Corporate Auditors
Proposal No. 3: Determination of Compensation, etc. for Directors and Corporate Auditors
Proposal No. 4: Issuance of Stock Acquisition Rights as Stock Compensation-type Stock Options to Directors and Determination of Contents

4. Exercise of Voting Rights:

(1) Exercise of Voting Rights by Mail (Writing)
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 5:20 p.m. on Thursday, June 25, 2015 Japan time.

(2) Exercise of Voting Rights via the Internet, etc.
Please access the Company's designated voting website (http://www.e-sokai.jp) using the "Voting Rights Exercise Code" and "Password" enclosed with the Voting Rights Exercise Form, follow the instructions on the voting website, and indicate your vote for or against the proposals by 5:20 p.m. on Thursday, June 25, 2015.
Additionally, when voting via the Internet, etc., please refer to the "Instructions for Exercise of Voting Rights via the Internet" on pages 44 to 46.

(3) Handling of Duplicate Voting
If you vote both in writing and via the Internet, etc., only your vote placed via the Internet will be valid. In addition, if you submit your vote multiple times via the Internet, etc., only the last vote to arrive will be valid.

(4) Internet Disclosure
Of the documents required to be attached to this Notice of Convocation, the "Notes to the Non-consolidated Financial Statements" of the Non-consolidated Financial Statements and the "Notes to the Consolidated Financial Statements" of the Consolidated Financial Statements are, in accordance with laws and regulations as well as Article 26 of the Articles of Incorporation of the Company, posted on the Company's website (http://www.tokyo-tyfg.co.jp/stock/shareholder.html) on the Internet and are therefore not included with the documents attached to this Notice of Convocation.
Furthermore, the Non-consolidated Financial Statements and the Consolidated Financial Statements shown in the documents attached to this Notice of Convocation are a part of the documents audited by the Accounting Auditor and the Board of Corporate Auditors during preparation of the Accounting Auditor's Report and the Board of Corporate Auditor's Report.

End

◎ 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.
◎ Should revisions arise for the Reference Documents, the Business Report, the Non-consolidated Financial Statements and Consolidated Financial Statements for the General Shareholders Meeting, updated items will be posted on the Company's website (http://www.tokyo-tyfg.co.jp/).
◎ On the day of the meeting, air conditioning shall be set at low levels to conserve electricity; we ask that shareholders come dressed in light attire.
◎ The venue opens at 9:00 a.m.

Reference Documents for the General Shareholders Meeting

Proposals and References

Proposal No. 1: Election of Ten (10) Directors

The terms of office of the ten (10) incumbent Directors will expire at the conclusion of this Annual General Shareholders Meeting. Accordingly, the election of ten (10) Directors is proposed.

The candidates are as follows:

Candidate No.		Name	Current position at the Company
1	Reappointment	Isao Sakai	Chairman
2	Reappointment	Akihiro Kakizaki	President
3	Reappointment	Isao Kobayashi	Director
4	Reappointment	Kazuyuki Takahashi	Director
5	Reappointment	Hirokazu Tahara	Director
6	Reappointment	Takashi Sakamoto	Director
7	Reappointment	Keizo Ajioka	Director
8	Reappointment	Kenji Suzuki	Director
9	Reappointment	Akio Sato	Director, Candidate for Outside Director, Independent Director/Auditor
10	Reappointment	Ryuji Miura	Director, Candidate for Outside Director, Independent Director/Auditor

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Company held
1	Isao Sakai (Feb. 28, 1945) Reappointment	Apr. 1968 Joined Yachiyo Shinkin Bank Jun. 1993 General Manager of General Planning Division, the Yachiyo Bank, Limited Jun. 1998 Director General Manager of General Planning Division Jun. 2001 Managing Director Jun. 2004 Senior Managing Director Jun. 2007 Vice President of the Bank Jun. 2010 President of the Bank Oct. 2014 Director and Advisor (current position) Oct. 2014 Chairman, Tokyo TY Financial Group, Inc., in charge of Internal Audit Division (current position) (to present)	Common stock 9,100 shares
2	Akihiro Kakizaki (Nov. 18, 1955) Reappointment	Apr. 1979 Joined the Tokyo Tomin Bank, Limited Jul. 2002 Head of Tamagawagakuen Branch Office and Narusedai Sub-branch Office Jul. 2004 Head of Omori Branch Office Apr. 2006 Deputy General Manager of Finance & Accounting and Planning Division Jul. 2006 Associate Director and General Manager of Finance & Accounting Division Jun. 2007 Director, Executive Officer and General Manager of Finance & Accounting Division Jul. 2008 Director, Executive Officer and General Manager of Corporate Planning Division Jun. 2009 Director, Managing Executive Officer and General Manager of Corporate Planning Division Jun. 2010 Managing Director and General Manager of Corporate Planning Division Jul. 2011 Managing Director and General Manager of Corporate Management Department Jun. 2012 President, in charge of Internal Audit Division (current position) Oct. 2014 President, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock 3,280 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Company held
3	Isao Kobayashi (Mar. 19, 1946) Reappointment	Apr. 1968 Joined the Tokyo Tomin Bank, Limited Jul. 1996 Associate Director, General Manager of Personnel Division Jun. 1997 Director and General Manager of Personnel Division Oct. 1997 Director and General Manager of Loan Management Division II Oct. 1999 Director and Deputy General Manager of Credit Screen Management Department Jul. 2000 Director, in charge of Reduction of Credit Cost; Executive Officer and General Manager of Loan Management Administration Division Jul. 2001 Director, Executive Officer and Head of Kanda Branch Office May 2002 Director, Executive Officer and General Manager of Business Promotion Department Jun. 2003 Managing Director, Managing Executive Officer and General Manager of Business Promotion Department Jul. 2004 Managing Director, Managing Executive Officer and General Manager of Administration Department Jun. 2005 Senior Managing Director, Senior Managing Executive Officer and General Manager of Administration Department Jul. 2005 Senior Managing Director, Senior Managing Executive Officer and General Manager of Loan Screen Department Jun. 2006 Senior Managing Director, Senior Managing Executive Officer and General Manager of Corporate Administration Department and Loan Screen Department Jul. 2006 Senior Managing Director Jun. 2007 Vice President Jun. 2008 President Jun. 2012 Chairman Jun. 2014 Senior Advisor (current) Oct. 2014 Director, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock 17,083 shares
4	Kazuyuki Takahashi (Sep. 14, 1952) Reappointment	Apr. 1977 Joined Yachiyo Shinkin Bank May 2001 General Manager of General Planning Division, the Yachiyo Bank, Limited Apr. 2003 General Manager of Corporate Planning Division Apr. 2006 Executive Officer and Assistant to Chairman Jun. 2006 Executive Officer and Head of Fuchinobe Branch Apr. 2008 Executive Officer and General Manager of Human Resources Division Jun. 2008 Director and General Manager of Human Resources Division Jun. 2009 Managing Director Jun. 2012 Senior Managing Director Oct. 2014 Chairman (current position) Oct. 2014 Director, in charge of Corporate Planning Division, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock 6,000 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Company held
5	Hirokazu Tahara (Jan. 17, 1956) Reappointment	Apr. 1978 Joined Yachiyo Shinkin Bank Apr. 2002 Head of Kobuchi Branch, the Yachiyo Bank, Limited Apr. 2004 Head of Hacchobori Branch Oct. 2005 Deputy General Manager of Corporate Planning Division Apr. 2006 Executive Officer and General Manager of Corporate Planning Division Jun. 2008 Director and General Manager of Corporate Planning Division Apr. 2010 Director Jun. 2010 Managing Director Jun. 2012 Senior Managing Director Oct. 2014 President, in charge of Secretarial Office and Internal Audit Division Oct. 2014 Director, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock 6,940 shares
6	Takashi Sakamoto (Jun. 15, 1957) Reappointment	Apr. 1980 Joined the Tokyo Tomin Bank, Limited Jun. 2001 Head of Kayabacho Branch Office Jul. 2004 Head of Nihonbashi Branch Office Jul. 2006 General Manager of Loan Screen Planning Division Jul. 2007 Associate Director and General Manager of Loan Screen Planning Division Jun. 2009 Director, Executive Officer and General Manager of Loan Screen Division Jun. 2009 Director, Executive Officer and General Manager of Loan Screen Department Apr. 2011 Director, Executive Officer and General Manager of Loan Screen Department and Loan Management Division Jun. 2011 Managing Director and General Manager of Loan Screen Department Jul. 2011 Managing Director and General Manager of Loan Department Jun. 2012 Senior Managing Director and General Manager of Loan Department Jul. 2012 Senior Managing Director and General Manager of Business Promotion Department Jun. 2014 Vice President, in charge of Business Promotion Administration Division, Business Development Division, Foreign Exchange Business Division, Advance Salary Payment Operation Division and Medical Welfare Operation Division (current position) Oct. 2014 Director, in charge of Group Strategy Division, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock 2,187 shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Company held
7	Keizo Ajioka (Apr. 25, 1957) Reappointment	Apr. 1981 Joined Bank of Japan Jun. 2004 Head of Oita Branch Aug. 2007 Advisor of Financial System and Bank Examination Department Jun. 2009 Head of Kanazawa Branch May 2011 Joined the Tokyo Tomin Bank, Limited; Executive Officer Jun. 2011 Executive Officer and Head of Nihonbashi Branch Office Jun. 2012 Managing Director and Head of Nihonbashi Branch Office Jul. 2012 Managing Director and General Manager of Operations & Systems Department Jun. 2014 Senior Managing Director, in charge of System Planning Division, Operations Administration Division and Market Operation Division (current position) Oct. 2014 Director, in charge of Risk Management Division, Tokyo TY Financial Group, Inc.(current position) (to present)	Common stock 977 shares
8	Kenji Suzuki (Dec. 7, 1954) Reappointment	Apr. 1978 Joined Yachiyo Shinkin Bank Apr. 2003 General Manager of Human Resources Division Apr. 2007 Executive Officer and General Manager of Human Resources Division Apr. 2008 Executive Officer and Head of Karasuyama Branch Jun. 2009 Director and Head of Karasuyama Branch Apr. 2010 Director Jun. 2010 Managing Director Oct. 2014 Senior Managing Director, in charge of Human Resources Division, Market Operation Division and Business Systems Division (current position) Oct. 2014 Director, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock 5,000 shares
9	Akio Sato (Feb. 4, 1966) Reappointment Candidate for Outside Director Independent Director/Auditor	Apr. 1997 Registered as Attorney-At-Law (Daini Tokyo Bar Association) Mar. 2003 Established Sato Sogo Law Office Jun. 2005 Auditor (External), AMUSE, Inc. Mar. 2007 External Auditor, GMO Hosting & Security, Inc. (currently GMO CLOUD K.K.) (current position) Jun. 2007 Outside Corporate Auditor, Infoteria Corporation (current position) Mar. 2008 Outside Corporate Auditor, POLA ORBIS HOLDINGS INC. (current position) Dec. 2008 Outside Director, GMO Payment Gateway, Inc. (current position) Jan. 2012 Outside Director, GMO CLICK Holdings, Inc. (current position) Jun. 2013 Outside Auditor, the Tokyo Tomin Bank, Limited (current position) Oct. 2014 Outside Auditor, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock — shares

No.	Name (Date of birth)	Past experience, positions, responsibilities, and significant concurrent positions	Number of shares of the Company held
10	Ryuji Miura (May 5, 1968) Reappointment Candidate for Outside Director Independent Director/Auditor	Nov. 1995 Joined Chuo Audit Corporation (Renamed to ChuoAoyama Audit Corporation due to merger) Mar. 2001 Seconded to Supervisory Bureau, Financial Services Agency (returned to ChuoAoyama Audit Corporation in Oct. 2003) Oct. 2004 Partner, Legal Associates Inc. Jul. 2006 Director, L.A. Consulting Inc. (current position) Jun. 2011 Outside Corporate Auditor, the Yachiyo Bank, Limited Jun. 2012 Outside Auditor, THE OME SHINKIN BANK (current position) Jun. 2014 Outside Director, the Yachiyo Bank, Limited Oct. 2014 Outside Director, Tokyo TY Financial Group, Inc. (current position) (to present)	Common stock — shares

(Notes)

1. There are no special conflicts of interest between the Company and the candidates for Director.
2. Messrs. Akio Sato and Ryuji Miura are candidates for Outside Director.
3. The Sato Comprehensive Law Office, where Mr. Akio Sato serves as Representative, provides legal advice as required to the Tokyo Tomin Bank, a subsidiary of the Company.
4. Reasons for selection of Messrs. Akio Sato and Ryuji Miura as candidates for Outside Director

(1) Although Mr. Akio Sato has not been directly involved in corporate management, in addition to specialized knowledge as an attorney, he has served as an Outside Officer at other business companies, and to enable him to provide useful suggestions on overall management from those views and provide oversight functions for business execution, the Company proposes his election as Outside Director. Furthermore, Mr. Akio Sato served as Outside Corporate Auditor of The Tokyo Tomin Bank, Limited, a subsidiary of the Company, for one (1) year beginning in June 2013.

(2) To enable Mr. Ryuji Miura to contribute to improved corporate governance of the Company through his advanced specialized knowledge as a certified public accountant and high-level views regarding management as a corporate manager, the Company proposes his election as Outside Director. Furthermore, Mr. Ryuji Miura served as Corporate Auditor of The Yachiyo Bank, Limited, a subsidiary of the Company, from June 2011 to June 2014, and Outside Director from June 2014 to September 2014.

5. The terms of office of Messrs. Akio Sato and Ryuji Miura as Outside Director will be nine (9) months at the conclusion of this Annual General Shareholders Meeting.
6. Liability limitation agreements with Outside Directors

Liability limitation agreements have been concluded with Messrs. Akio Sato and Ryuji Miura, and if they are reappointed as Outside Directors, these agreements will remain effective. A summary of the liability limitation agreements is as follows.

- Summary of liability limitation agreements

  Stipulations are included in the Articles of Incorporation which allow for the conclusion of liability limitation agreements with Outside Directors to limit their liability for damages of Article 423, Paragraph 1 of the Companies Act, and the limit of liability under these agreements is the minimum liability amount stipulated by laws and regulations.

7. If Messrs. Akio Sato and Ryuji Miura are elected as Outside Directors, the Company plans to submit them as Independent Directors/Auditors as defined by Article 436-2 of the Securities Listing Regulations of the Tokyo Stock Exchange, Inc.

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

The terms of office of Substitute Corporate Auditors Kenji Endo and Yuriko Miyamura, who were elected upon the establishment of the Company, will expire at the beginning of this Annual General Shareholders Meeting. Accordingly, the election of two (2) Substitute Corporate Auditors is proposed to prepare for the case where the number of Corporate Auditors falls below the number required by law.

Furthermore, only before the Corporate Auditor assumes office and upon approval of the Board of Corporate Auditors, the Board of Directors may resolve to terminate the term of office for Corporate Auditors.

Additionally, this proposal has received approval from the Board of Corporate Auditors.

The candidates for Substitute Corporate Auditor are as follows:

No.	Name (Date of birth)	Past experience, positions, and significant concurrent positions	Number of shares of the Company held
1	Kenji Endo (May 5, 1965) Reappointment Candidate for Outside Corporate Auditor Independent Director/Auditor	Mar. 1998 Completed at Training and Research Institute for Court Officials, Supreme Court Apr. 1998 Registered as attorney-at-law Mar. 1999 Joined ISHIHARA LAW OFFICE Jan. 2008 Opened ENDO LAW OFFICE (to present)	Common stock — shares
2	Yuriko Miyamura (Jul. 1, 1956) Reappointment Candidate for Outside Corporate Auditor Independent Director/Auditor	Jul. 1979 Joined Marubeni Corporation Oct. 1983 Joined KaiLinks, Co., Ltd. Jul. 1988 Joined Hiraki Real Estate Research Co., Ltd. Dec. 1989 Acquired certified tax accountant Mar. 1990 Joined Hongo Accounting Office (currently Hongo Tsuji Tax & Consulting) Jan. 2002 Registered as Certified Tax Accountant Jun. 2008 Director Oct. 2014 Managing Director (to present)	Common stock — shares

(Notes)

1. There are no special conflicts of interest between the Company and the candidates for Substitute Corporate Auditor.
2. Mr. Kenji Endo is a candidate for Substitute Corporate Auditor to serve as a substitute for Outside Corporate Auditor Nobuko Inaba, and Ms. Yuriko Miyamura is a candidate for Substitute Corporate Auditor to serve as a substitute for Outside Corporate Auditor Kayo Todo.
3. Reasons for selection of Mr. Kenji Endo and Ms. Yuriko Miyamura as candidates for Outside Corporate Auditor
   (1) Although Mr. Kenji Endo has not been directly involved in corporate management, he has a wealth of experience and specialized knowledge as an attorney, and is well-versed in corporate law, and the Company has determined that he would appropriately be able to execute the duties of Outside Corporate Auditor. Additionally, to enable him to provide these specialized views to the Company's auditing, the Company has selected him as a candidate for Substitute Corporate Auditor.
   (2) Although Ms. Yuriko Miyamura has not been directly involved in corporate management, she has performed duties as a Managing Director of a Tax Accountant Corporation, and to enable her provide this specialized knowledge as a tax accountant to the Company's auditing, etc., the Company has determined that she would appropriately be able to execute the duties of Outside Corporate Auditor, and has selected her as a candidate for Substitute Corporate Auditor.
4. Liability limitation agreements with Outside Corporate Auditors
   If Mr. Kenji Endo and Ms. Nobuko Inaba are appointed as Outside Corporate Auditors, the Company plans to conclude liability limitation agreements with them. A summary of the liability limitation agreements is as follows.
   - Summary of liability limitation agreements
     Stipulations are included in the Articles of Incorporation which allow for the conclusion of liability limitation agreements with Outside Corporate Auditors to limit their liability for damages of Article 423, Paragraph 1 of the Companies Act, and the limit of liability under these agreements is the minimum liability amount stipulated by laws and regulations.

Proposal No. 3: Determination of Compensation, etc. for Directors and Corporate Auditors

Compensation amounts for Directors and Corporate Auditors of the Company, as defined in Article 2 of the attachment to the Articles of Incorporation, have set as the amount for compensation, etc., from the day of founding of the Company until the first Annual General Shareholders Meeting to be within 250 million yen in total compensation, etc. for Directors, and within 80 million yen in total compensation, etc. for Corporate Auditors. However, the attachment will expire upon the conclusion of this Annual General Shareholders Meeting.

As such, concerning the compensation structure for Directors, the Company proposes cash compensation as set forth in this proposal, and stock option compensation as set forth in Proposal No. 4.

Additionally, concerning the compensation structure for Corporate Auditors, the Company proposes cash compensation as set forth in this proposal.

Concerning cash compensation for Directors and Corporate Auditors, this proposal, in light of recent changes in economic trends and various other factors, proposes annual compensation, etc., for Directors to be an amount within 250 million yen (of which, within 50 million yen annually for Outside Directors), and annual compensation, etc. for Corporate Auditors to be an amount within 80 million yen, based upon the amounts defined in Article 2 of the attachment to the Articles of Incorporation.

Additionally, the above amounts of compensation, etc. for Directors shall not include compensation provided as employees for Directors concurrently serving as employees.

Furthermore, the number of Directors and Corporate Auditors, assuming that Proposal No. 1 is approved as proposed, will be ten (10) Directors (of which, two (2) Outside Directors) and four (4) Corporate Auditors (of which, two (2) Outside Corporate Auditors).

Proposal No. 4: Issuance of Stock Acquisition Rights as Stock Compensation-type Stock Options to Directors and Determination of Contents

If Proposal No. 3 is approved, the total amount of compensation, etc. for Directors will be within 250 million yen annually, but in a separate category for Directors (excluding Outside Directors), the Company proposes allotment of stock acquisition rights in an amount within 60 million yen annually as stock-type stock options.

Stock-type stock options are the allotment of stock acquisition rights with an exercise price of one (1) yen per share.

The method for issuance of stock acquisition rights shall involve the allotment of stock acquisition rights with a paid-in price equal to the market value, while on the payment date, compensation request rights shall be granted to each of those persons scheduled to receive allotment in an amount approximating the amount to be paid-in for stock acquisition rights, and on the same date, in lieu of payment by cash, the compensation request rights shall be used instead, offsetting the payment.

The number of Directors is currently eight (8) (excluding Outside Directors), and if Proposal No. 1 is approved as proposed, the number will be eight (8) from the conclusion of this General Meeting.

Furthermore, the Company requests that distribution to each Director and the timing of provision be at the discretion of the Board of Directors.

The content of the stock acquisition rights is as follows.

1. Reason for allotment of stock acquisition rights as compensation
   The Company aims to further increase desire to improve business results and corporate value of the Company and strive for management that places emphasis on shareholders by the allotment of stock acquisition rights to Directors as compensation linked with stock price.

2. Content of stock acquisition rights
   (1) Eligible persons of stock acquisition rights
   Directors (excluding Outside Directors)
   (2) Total number of stock acquisition rights and target stock type and number
   (i) Total number of stock acquisition rights
   Upper limit of 200 per annum
   (ii) Target stock type and number for stock acquisition rights
   Upper limit of 20,000 shares of common stock of the Company per annum
   (iii) Target number of shares for each stock acquisition right
   100 shares
   (3) Paid-in amount for stock acquisition rights
   On the allotment date for stock acquisition rights, an amount based upon the fair value calculated by the Black-Scholes model shall be the paid-in amount. Persons who receive allotment of stock acquisition rights shall offset the payment with compensation request rights in lieu of the paid-in amount.
   (4) Method of dealing with stock splits or reverse stock splits of common stock (includes gratis allotment of shares; the same applies hereinafter)
   (i) If a stock split (including gratis allotment of shares; the same applies hereinafter) or reverse stock split is conducted on or after the general meeting resolution date (hereinafter the "Resolution Date").
   Of the stock acquisition rights, for stock acquisition rights that have not yet been exercised at the time of the stock split or reverse stock split, the following formula shall be applied to adjust the target number of shares for each stock acquisition right (hereinafter the "Stock Allotment Number"), and fractions resulting from the calculation shall be rounded down.
   Adjusted Stock Allotment Number =
   Pre-adjustment Stock Allotment Number X Ratio of Split or Reverse Stock Split
   (ii) After the Resolution Date, if a merger, company split, reduction in capital, or other similar action is conducted that requires adjustment to the Stock Allotment Number, within a reasonable range, the Stock Allotment Number shall be appropriately adjusted.
   (5) Amount of property, exercise period, etc.
   (i) Amount of property to be funded during exercise of stock acquisition rights
   The amount of property to be funded during exercise of stock acquisition rights shall be 1 yen per share that is able to be provided from the exercise of stock acquisition rights, multiplied by the Stock Allotment Number.

(ii) Period that stock acquisition rights may be issued
Within thirty (30) years of the day after the allotment Resolution Date for stock acquisition rights. However, if the final day of the exercise period is not a business day for the Company, the final day shall be the preceding business day.

(iii) Primary conditions for stock acquisition rights
Holders of stock acquisition rights may exercise all stock acquisition rights at once only within ten (10) days after the day following forfeit of the position of Director at the Company or the Company subsidiaries of The Tokyo Tomin Bank, Limited and The Yachiyo Bank, Limited.

(iv) Restrictions on acquisition of stock acquisition rights via transfer
Acquisition of stock acquisition rights via transfer shall require approval via a resolution of the Board of Directors of the Company.

(v) Other contents, etc., of stock acquisition rights
Concerning other content regarding stock acquisition rights, these shall be decided at a Board of Directors meeting to determine the offer conditions for stock acquisition rights.

Additionally, the Company plans to issue stock acquisition rights that are identical in nature to the stock acquisition rights to be issued as stock compensation-type stock options to Directors of the Company, to Directors (excluding Outside Directors) of Company subsidiaries The Tokyo Tomin Bank, Limited and The Yachiyo Bank, Limited, in a number determined to be required by the Board of Directors of the Company on the allotment date of the stock acquisition rights to Directors of the Company, with a paid-in amount that is based on fair value calculated using the Black-Scholes model.