

(Amendments are underlined.)

Current Articles of Incorporation	Proposed Amendments
<p style="text-align: center;">CHAPTER I. GENERAL PROVISIONS</p> <p>Article 1. - Article 3. &lt;Provision omitted&gt;</p> <p>Article 4. Organs  In addition to the General Shareholders' Meeting and Directors, the Company shall have the following organs.</p> <p>(1) Board of Directors  (2) <u>Corporate Auditors</u>  (3) <u>Board of Corporate Auditors</u>  (4) Independent Auditor</p> <p>Article 5. - Article 18. &lt;Provision omitted&gt;</p> <p style="text-align: center;">CHAPTER IV. DIRECTORS AND BOARD OF DIRECTORS</p> <p>Article 19. Number of Directors  <u>The Company shall have</u> not more than fifteen (15) Directors.</p> <p style="text-align: center;">&lt;New&gt;</p> <p>Article 20. Election of Director  Directors shall be elected by the General Shareholders' Meeting.</p> <p>2. &lt;Provision omitted&gt;  3. &lt;Provision omitted&gt;</p>	<p style="text-align: center;">CHAPTER I. GENERAL PROVISIONS</p> <p>Article 1. - Article 3. &lt;Unchanged&gt;</p> <p>Article 4. Organs  In addition to the General Shareholders' Meeting and Directors, the Company shall have the following organs.</p> <p>(1) Board of Directors  (2) <u>Audit and Supervisory Committee</u>  &lt;Deleted&gt;  (3) Independent Auditor</p> <p>Article 5. - Article 18. &lt;Unchanged&gt;</p> <p style="text-align: center;">CHAPTER IV. DIRECTORS AND BOARD OF DIRECTORS</p> <p>Article 19. Number of Directors  <u>Directors of the Company shall be</u> not more than fifteen (15) Directors <u>(excluding Directors who are Audit and Supervisory Committee Members).</u></p> <p>2. <u>The Directors of the Company who are Audit and Supervisory Committee Members shall be not more than five (5).</u></p> <p>Article 20. Election of Director  Directors shall be elected by the General Shareholders' Meeting, <u>while making distinction between Directors who are Audit and Supervisory Committee Members and other Directors.</u></p> <p>2. &lt;Unchanged&gt;  3. &lt;Unchanged&gt;</p>

Current Articles of Incorporation	Proposed Amendments
<p>Article 21. Term of Office of Directors</p> <p>The term of office of Directors shall expire at the conclusion of the Annual General Shareholders' Meeting for the last business year that ends within one (1) year after their election.</p> <p style="text-align: center;">&lt;New&gt;</p> <p style="text-align: center;">&lt;New&gt;</p>	<p>Article 21. Term of Office of Directors</p> <p>The term of office of Directors (<u>excluding Directors who are Audit and Supervisory Committee Members</u>) shall expire at the conclusion of the Annual General Shareholders' Meeting for the last business year that ends within one (1) year after their election.</p> <p><u>2. The term of office of a Director who is an Audit and Supervisory Committee Member shall expire at the conclusion of the Annual General Shareholders' Meeting for the last business year that ends within two years from his/her election.</u></p> <p><u>3. The term of office of a Director who is an Audit and Supervisory Committee Member elected as a substitute for a Director who is an Audit and Supervisory Committee Member retired before the expiration of his/her term of office shall expire on the expiration of the term of office of the said retired Director.</u></p>
<p>Article 22. Convocation of Meetings of the Board of Directors</p> <p>A notice of convocation of the meeting of the Board of Directors shall be forwarded to each Director <u>and Corporate Auditor</u> at least three (3) days prior to the date of the meeting, however, this period may be shortened in the event of an emergency.</p>	<p>Article 22. Convocation of Meetings of the Board of Directors</p> <p>A notice of convocation of the meeting of the Board of Directors shall be forwarded to each Director at least three (3) days prior to the date of the meeting, however, this period may be shortened in the event of an emergency.</p>
<p>Article 23. Representative Directors and Directors with Executive Power</p> <p>The Board of Directors may elect one (1) Chairman of the Board, one (1) President <u>and several Vice Chairmen of the Board, Senior Executive Vice Presidents, Executive Vice Presidents and Senior Vice Presidents</u> when necessary by resolution.</p>	<p>Article 23. Representative Directors and Directors with Executive Power</p> <p>The Board of Directors may elect one (1) Chairman of the Board <u>and one (1) President from among Directors who are not Audit and Supervisory Committee Members</u> when necessary by resolution.</p>

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<p>2. &lt;Provision omitted&gt;</p> <p>3. &lt;Provision omitted&gt;</p> <p>Article 24. Omission of Resolutions of Board of Directors</p> <p style="padding-left: 40px;">&lt;Provision omitted&gt;</p> <p style="padding-left: 80px;">&lt;New&gt;</p> <p>Article 25. Compensation and Other Payments for Directors</p> <p style="padding-left: 40px;">The compensation, bonuses and other financial benefits received from the Company as consideration for the execution of the duties <u>(hereinafter referred to as "Compensations")</u> of Directors shall be determined by resolution of the General Shareholders' Meeting.</p> <p>Article 26. Limitation of Liability of Directors</p> <p style="padding-left: 40px;">&lt;Provision omitted&gt;</p> <p>2. The Company may enter into an agreement with <u>External</u> Directors as stipulated by Article 423, Paragraph 1 of the Companies Act where the amount of the liability limitation under said agreement is the total of the amounts stipulated by Article 425, Paragraph 1 of same.</p>	<p>2. &lt;Unchanged&gt;</p> <p>3. &lt;Unchanged&gt;</p> <p>Article 24. Omission of Resolutions of Board of Directors</p> <p style="padding-left: 40px;">&lt;Unchanged&gt;</p> <p><u>Article 25. Delegation to Directors</u></p> <p style="padding-left: 40px;"><u>Pursuant to the provisions of Article 399-13, Paragraph 6 of the Companies Act, the Board of Directors may delegate to Directors all or part of decisions on the execution of important operations (excluding matters stipulated in the items in Paragraph 5 of the said Article) by the resolution of the Board of Directors.</u></p> <p>Article 26. Compensation and Other Payments for Directors</p> <p style="padding-left: 40px;">The compensation, bonuses and other financial benefits received from the Company as consideration for the execution of the duties of Directors shall be determined by resolution of the General Shareholders' Meeting, <u>while making distinction between Directors who are Audit and Supervisory Committee Members and other Directors.</u></p> <p>Article 27. Limitation of Liability of Directors</p> <p style="padding-left: 40px;">&lt;Unchanged&gt;</p> <p>2. The Company may enter into an agreement with Directors <u>(excluding Directors who are Executive Directors, etc.)</u> as stipulated by Article 423, Paragraph 1 of the Companies Act where the amount of the liability limitation under said agreement is the total of the amounts stipulated by Article 425, Paragraph 1 of same.</p>

Current Articles of Incorporation	Proposed Amendments
<p data-bbox="220 188 762 264">CHAPTER V. <u>CORPORATE AUDITORS AND BOARD OF CORPORATE AUDITORS</u></p> <p data-bbox="443 331 529 358">&lt;New&gt;</p> <p data-bbox="443 792 529 819">&lt;New&gt;</p> <p data-bbox="201 1120 762 1240"><u>Article 27. Number of Corporate Auditors</u> The Company shall have not more than five (5) Corporate Auditors.</p> <p data-bbox="201 1303 740 1424"><u>Article 28. Election of Corporate Auditors</u> Corporate Auditors shall be elected by the General Shareholders' Meeting.</p> <p data-bbox="201 1442 775 1751"><u>2. Resolutions for the election of Corporate Auditors specified in the preceding paragraph shall be adopted by a majority of the voting rights held by shareholders present at the meeting who represent not less than one-third of the voting rights of the shareholders entitled to vote.</u></p>	<p data-bbox="865 188 1378 264">CHAPTER V. <u>AUDIT AND SUPERVISORY COMMITTEE</u></p> <p data-bbox="817 331 1394 407"><u>Article 28. Convocation of Meetings of Audit and Supervisory Committee</u></p> <p data-bbox="865 421 1394 730"><u>A notice of convocation of the meeting of Audit and Supervisory Committee shall be forwarded to each Director who is Audit and Supervisory Committee Member at least three (3) days prior to the date of each meeting, however, this period may be shortened in the event of an emergency.</u></p> <p data-bbox="833 792 1337 869"><u>Article 29. Full-time Audit and Supervisory Committee Members</u></p> <p data-bbox="865 882 1394 1052"><u>The Audit and Supervisory Committee may select Full-time Directors who are Audit and Supervisory Committee Members by resolution.</u></p> <p data-bbox="1056 1120 1177 1146">&lt;Deleted&gt;</p> <p data-bbox="1056 1303 1177 1330">&lt;Deleted&gt;</p> <p data-bbox="1056 1442 1177 1469">&lt;Deleted&gt;</p>

<p><u>Article 29. Term of Office of Corporate Auditors</u>  <u>The term of office of Corporate Auditors shall expire at the conclusion of the Annual General Shareholders' Meeting for the last business year that ends within four (4) years after their election.</u></p>	<p>&lt;Deleted&gt;</p>
<p><u>2. The term of office of a Corporate Auditor appointed to fill a vacancy of a Corporate Auditor who has retired prior to the expiration of the term of office shall be the remainder of said term.</u></p>	<p>&lt;Deleted&gt;</p>
<p><u>Article 30. Convocation of Meetings of the Board of Corporate Auditors</u>  <u>A notice of convocation of the meeting of the Board of Corporate Auditors shall be forwarded to each Corporate Auditor at least three (3) days prior to the date of each meeting, however, this period may be shortened in the event of an emergency.</u></p>	<p>&lt;Deleted&gt;</p>
<p><u>Article 31. Full-time Corporate Auditors</u>  <u>The Board of Corporate Auditors shall select Full-time Corporate Auditors by resolution.</u></p>	<p>&lt;Deleted&gt;</p>
<p><u>Article 32. Compensation and Other Payments for Corporate Auditors</u>  <u>The compensation and other payments for Corporate Auditors shall be determined by resolution of the General Shareholders' Meeting.</u></p>	<p>&lt;Deleted&gt;</p>
<p><u>Article 33. Limitation of Liability of Corporate Auditors</u>  <u>The Company may, by resolution of the Board of Directors, limit the liability of Corporate Auditors as stipulated by Article 423, Paragraph 1 of the Companies Act to the extent permitted by law.</u></p>	<p>&lt;Deleted&gt;</p>

2. The Company may enter into an agreement with External Corporate Auditors as stipulated by Article 423, Paragraph 1 of the Companies Act where the amount of the liability limitation under said agreement is the total of the amounts stipulated by Article 425, Paragraph 1 of same.

CHAPTER VI. ACCOUNTS

Article 34. - Article 37. <Provision omitted>

<New>

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CHAPTER VI. ACCOUNTS

Article 30. - Article 33. <Unchanged>

Supplementary Provisions

Transitional Measures concerning Limitation of Liability of Corporate Auditors

The Company may, by resolution of the Board of Directors, limit the liability of Corporate Auditors, who are Corporate Auditors (including former Corporate Auditors) prior to the conclusion of the 152nd General Shareholders' Meeting to be held in June 2016, as stipulated by Article 423, Paragraph 1 of the Companies Act to the extent permitted by law.