



December 22, 2015

To whom it may concern:

Company: Tokyo TY Financial Group, Inc.
Representative: Akihiro Kakizaki, President
Code Number: 7173, First Section, Tokyo Stock Exchange

Company: ShinGinko Tokyo, Limited
Representative: Hidenori Tsunehisa, President and CEO

Plans for Intra-Group Reorganization Following Business Integration (Share Exchange)

Tokyo TY Financial Group, Inc. (President: Akihiro Kakizaki; hereafter, “Tokyo TYFG”) and ShinGinko Tokyo, Limited (President: Hidenori Tsunehisa; hereafter, “ShinGinko Tokyo”) are moving forward with preparations for carrying out business integration (hereafter, “Business Integration”) through a share exchange (hereafter, “Share Exchange”) with an effective date of April 1, 2016, in which Tokyo TYFG is to become the wholly owning parent company and ShinGinko Tokyo is to become the wholly owned subsidiary, as previously announced in the press release dated September 25, 2015, titled “Final Agreement Regarding Business Integration (Share Exchange) between Tokyo TY Financial Group, Inc. and ShinGinko Tokyo, Limited.”

Accordingly, notice is hereby given that at the meeting of the board of directors held on this date, Tokyo TYFG, The Tokyo Tomin Bank, Limited (President: Akihiro Kakizaki; hereafter, “Tokyo Tomin Bank”), The Yachiyo Bank, Limited (President: Hirokazu Tahara; hereafter, “Yachiyo Bank”), and respective companies of ShinGinko Tokyo have decided to move forward with initiatives for carrying out a concrete review and preparations with the aim of merging the three banks comprising Tokyo Tomin Bank and Yachiyo Bank (both wholly owned subsidiaries of Tokyo TYFG) and ShinGinko Tokyo by the end of fiscal 2017. We are engaging in these efforts to maximize positive effects of integration, which is premised on the Share Exchange becoming effective and approvals being granted by the relevant authorities.

Since its establishment in October 2014, Tokyo TYFG has been aiming to become the urban regional bank group most favored by customers in the Tokyo metropolitan area, and has accordingly been deploying various measures focused on services of the “Club TY” financial platform. Recently, Tokyo TYFG and ShinGinko Tokyo have been proceeding with preparations for carrying out the Business Integration with the aims of facilitating local financing, contributing to the development of regional economies, and achieving their shared management goal of supporting small and medium-sized enterprises, while leveraging their respective strengths as regional financial institutions in Tokyo, the capital city of Japan.

Going forward, we will further leverage our true value as a regional financial institution in the Tokyo metropolitan area, and will take steps to optimize and streamline operations of the entire Group to achieve the objectives of the Business Integration. To that end, Tokyo Tomin Bank, Yachiyo Bank, and ShinGinko Tokyo will develop Tokyo TYFG’s organizational framework with the aim of creating a single bank structure through the merger, while also initiating a concrete review of details that include specific types of mergers and the merger timeline, and in making preparations in that regard.

Specific details will be announced when determined.

[Inquiries]

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