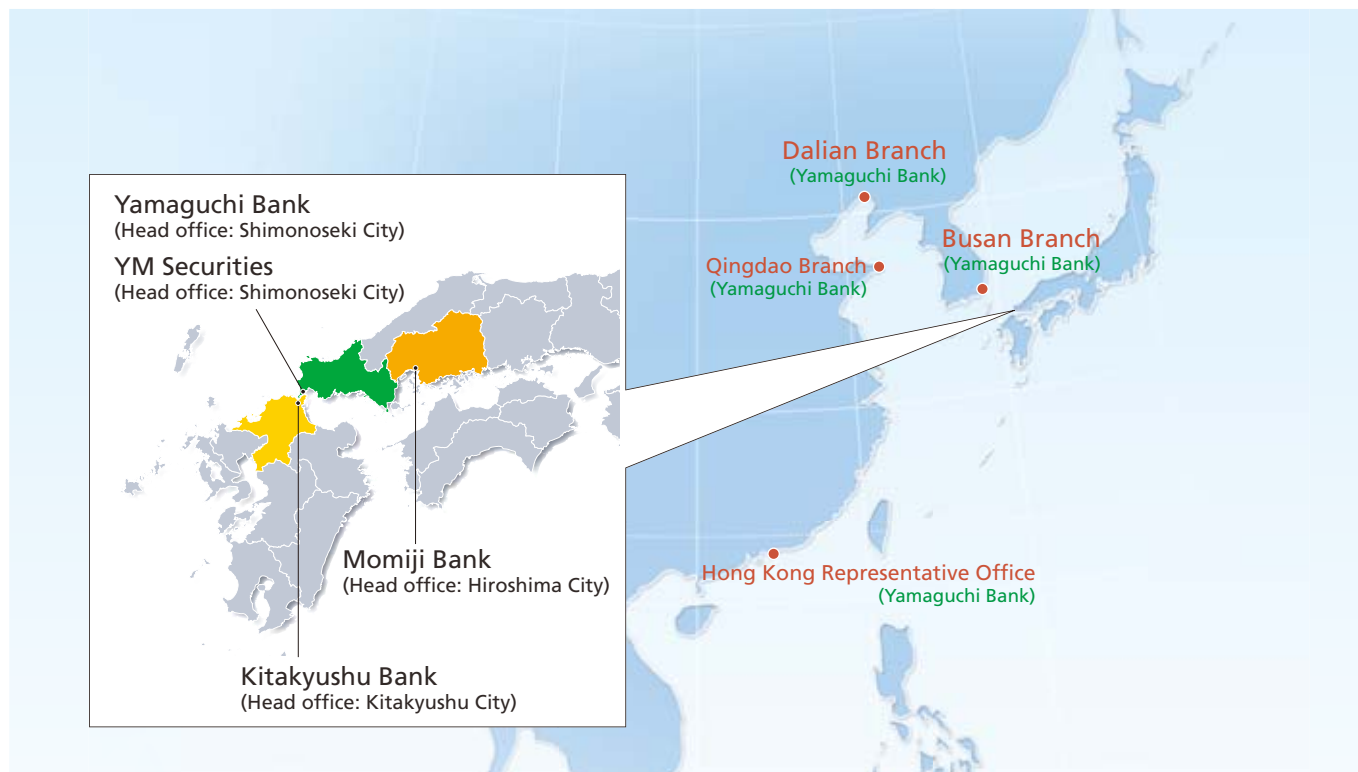


## YMFG Networks



- **Yamaguchi Bank**  
 Networks in Japan: 134 (109 head office and branch offices, 25 sub-branch offices)  
 Networks in overseas: 4 (3 branch offices, 1 representative office)



- **Momiji Bank**  
 Networks in Japan: 114 (96 head office and branch offices, 18 sub-branch offices)



- **Kitakyushu Bank**  
 Networks in Japan: 34 (33 head office and branch offices, 1 sub-branch office)



- **YM Securities**  
 Networks in Japan: 18 offices

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### Disclaimer Regarding Forward-Looking Statements

The forward-looking statements in this Annual Report are based on management's assumptions and beliefs in light of information available as of the date of publication, and involve both known and unknown risks and uncertainties. Actual financial results may differ materially from those presented in this document, being dependent on a number of factors.

## YMFG Financial Highlights (For the fiscal year ended March 31, 2015)

**¥10**  
trillion

### Total Assets (Consolidated)

We reached total assets of ¥10 trillion, a goal we have had since our establishment.

**¥30**  
billion

### Net Income (Consolidated)

Net income was down ¥0.7 billion year on year, to ¥30.5 billion.

**¥9**  
trillion

### Deposit Balance (Three Banks)

Liquid deposits and time and savings deposits both rose favorably.

**¥6**  
trillion

### Balance of Loans (Three Banks)

Principal contributors to the increase were rises in housing loans and loans to regional government bodies.

**13.43**  
%

### Capital Ratio (Basel 3) (Consolidated)

This represented a year-on-year increase of 0.74 percentage point.

**11.73**  
%

### Tier 1 Ratio (Basel 3) (Consolidated)

This ratio was up 0.63 percentage point.

**1.84**  
%

### Non-Performing Loan Ratio (Three Banks)

Our non-performing loan ratio improved substantially, dropping by 0.47 percentage point.

**A**  
(Stable)  
R & I

### Credit Rating (YMFG)

Date of rating announcement: June 30, 2014