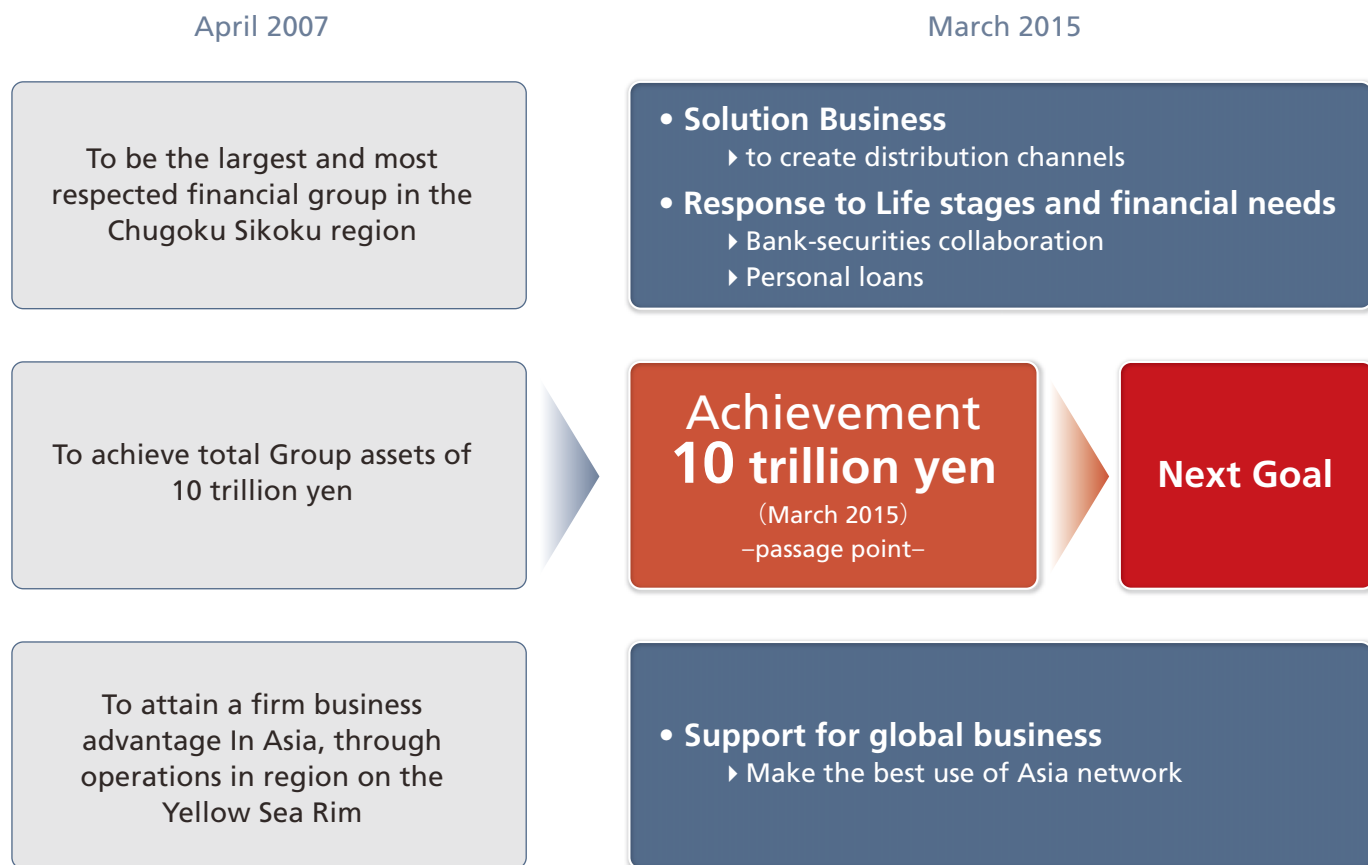


Goals, Strategies and Achievements

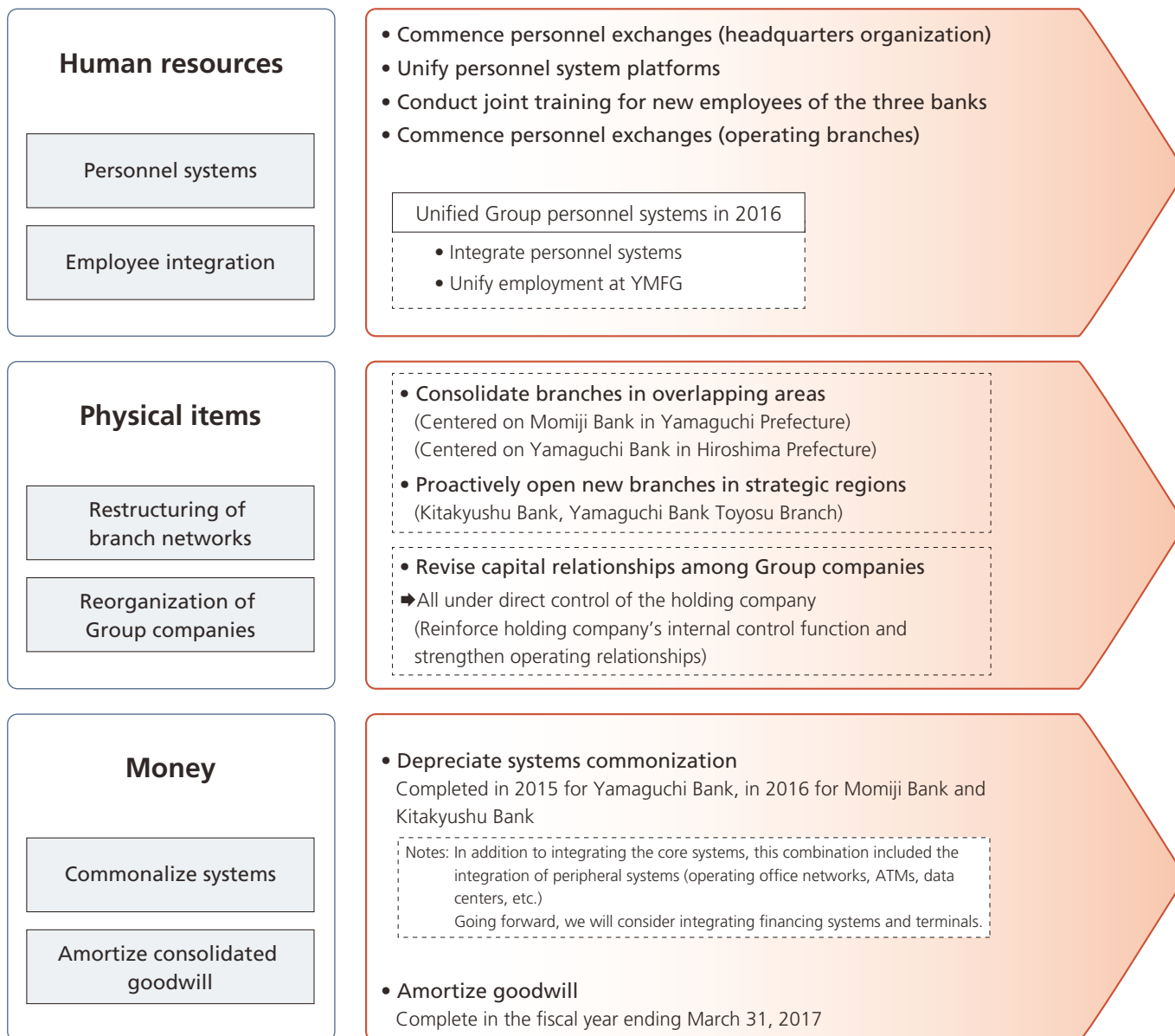
Three Goals — Group strategies

- We formulated our first plan (the First Medium-Term Management Plan) in October 2006, at the time of YMFG's establishment. The Group's vision aligned with this plan is as described below.
- Management policy: Maintain a sound and proactive enterprising spirit
- Slogan: Look to a future that extends beyond our region
- Goals: The three goals outlined below
- ◆ We are preparing our next medium-term management plan (for fiscal 2016–2018) as a milestone marking YMFG's 10th anniversary of establishment in fiscal 2016.



Succeeding as a Frontrunner through a Management Merger

- YMFG was formed in October 2006 through the first management merger of regional banks in adjoining prefectures.
- We have made steady progress on clearing the hurdles related to the integration of our people, physical items and money.



**We have cleared the hurdles to management integration,
and are now at the stage where we can benefit from the merger.**

➔YMFG moves on to the next phase