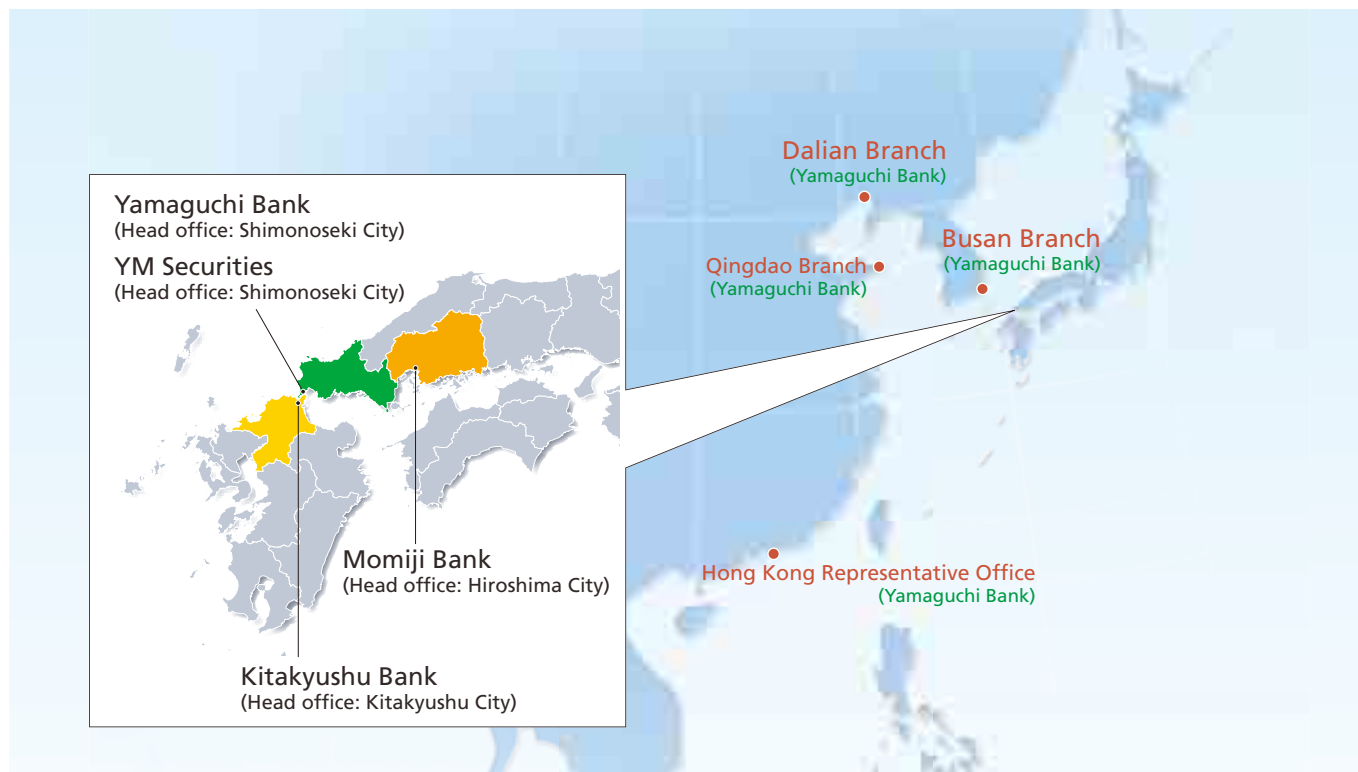


YMFG Networks



● Yamaguchi Bank

Networks in Japan: 132 (109 head office and branch offices, 23 sub-branch offices)
Networks in overseas: 4 (3 branch offices, 1 representative office)



● Momiji Bank

Networks in Japan: 114 (98 head office and branch offices, 16 sub-branch offices)



● Kitakyushu Bank

Networks in Japan: 36 (36 head office and branch offices)



● YM Securities

Networks in Japan: 19 offices

Contents

YMFG Profile	1	Economies and Industries of Yamaguchi Prefecture, Hiroshima Prefecture, and Kitakyushu City (Reference)	12
Message from the President.....	3	Overseas Networks	13
YMFG Medium-Term Management Plan (FY2016–FY2018)	5	Corporate Governance.....	14
Benchmarks for Realizing the Financial Intermediary Function (Overview of Results and Plans).....	6	Internal Audits and Compliance System	15
Shift to a Life Planning Approach (Strategy Targeting Individuals).....	7	Risk Management System	16
YMFG Forecast for the Fiscal Year Ending March 31, 2018	8	Contributions to the Community and the Environment	17
Performance Highlights (YMFG)	9	Financial Section	18
Performance Highlights (Three Banks)	11		

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.