



Strengthening the Group's management base, bolster operating performance and contribute to the region

Thank you for your continued support of the Yamaguchi Financial Group (“YMFG”).

This annual report provides an overview of the Group and its business results for the fiscal year ended March 31, 2017, and is designed to help you understand more about YMFG.

October 2016 marked YMFG’s 10th anniversary. During this period, we have established such subsidiaries as YM Securities and YM Consulting and reinforced our functions, bolstering the Group’s comprehensive financial capabilities. We have also engaged in unique initiatives closely attuned to our region, such as establishing Kitakyushu Bank and YMFG Zone Planning, a consulting company targeting regional revitalization. In these ways, we are working to grow in tandem with our region.

The YMFG Medium-Term Management Plan 2016, which commenced in April 2016, defines “consulting first” as a behavioral guidelines for all employees. Under this plan, we will work to enhance the service quality of all employees in order to increase our

ability to respond to customers’ asset investment and management consultation needs.

Going forward, we will strive to enhance corporate value, contribute to the development of the regional economy, and provide the best possible services for the people in our region. As a corporate group, we are working to build a stable and highly effective corporate governance system to increase the transparency of Group management and meet our duty of accountability to stakeholders.

We look forward to your continued patronage and support.

August 2017



Takeshi Yoshimura
President
Yamaguchi Financial Group, Inc.