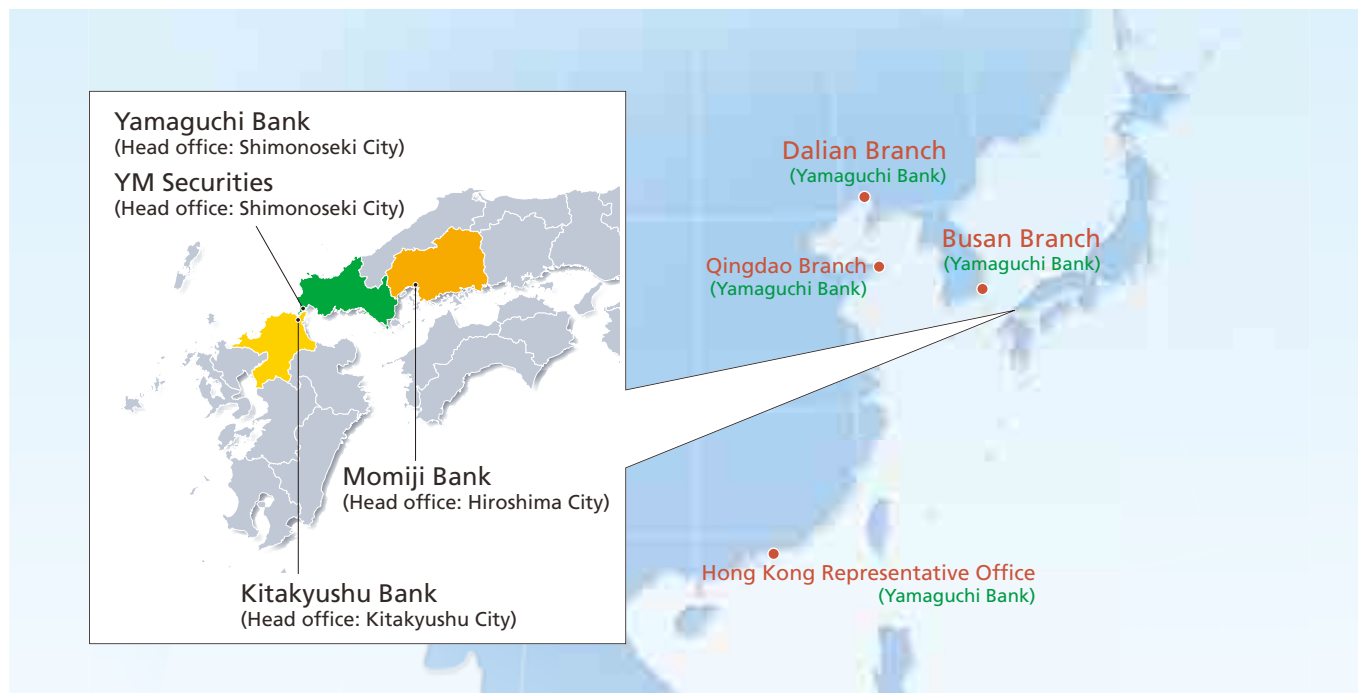


YMFG Networks



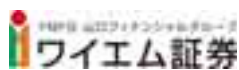
● **Yamaguchi Bank**
 Networks in Japan: 132 (109 head office and branch offices, 23 sub-branch offices)
 Networks in overseas: 4 (3 branch offices, 1 representative office)



● **Momiji Bank**
 Networks in Japan: 112 (98 head office and branch offices, 14 sub-branch offices)



● **Kitakyushu Bank**
 Networks in Japan: 37 (37 head office and branch offices)



● **YM Securities**
 Networks in Japan: 19 offices



● **HOKEN HIROBA**
 Networks in Japan: 54 offices



Contents

YMFG Profile	1	Performance Highlights (Three Banks)	11
Message from the President.....	3	YMFG Forecast for the Fiscal Year Ending March 31, 2019 ...	12
YMFG Medium-Term Management Plan (FY2016–FY2018)	4	Overseas Networks	13
Supporting Customer Growth (Solution Model)	5	Corporate Governance.....	14
Supporting Customer Growth (Life-Cycle Management Model)	6	Internal Audits and Compliance System	15
Restructuring the Management Base (Increasing Operational Efficiency, Allocating Human Resources) ...	7	Risk Management System	16
New Initiatives for Creating Shared Value with the Local Community.....	8	Business and Other Risks.....	17
Performance Highlights (YMFG)	9	Contributions to the Community and the Environment	19
		Financial Section	20

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.