

## YMFG Financial Highlights (For the fiscal year ended March 31, 2018)

**¥10.4**  
trillion

### Total Assets (Consolidated)

Total assets on a consolidated Group basis amounted to ¥10 trillion.

**¥32.9**  
billion

### Net Income (Consolidated)

Net income increased ¥1.3 billion year on year, to ¥32.9 billion.

**¥9.4**  
trillion

### Deposit Balance (Three Banks)

Liquid deposits and time and savings deposits were robust.

**¥7.2**  
trillion

### Balance of Loans (Three Banks)

Principal contributors to the increase were rises in housing loans and loans to small and medium-sized enterprises.

**13.29**  
%

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

This represented a year-on-year decrease of 0.62 percentage point.

**13.29**  
%

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

This ratio was down 0.35 percentage point.

**1.24**  
%

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

Our non-performing loan ratio improved, dropping by 0.09 percentage point.

**A**  
(Negative)  
R & I

### Credit Rating (YMFG)

Date of rating announcement: September 4, 2017