

Message from the President



We aim to be a financial group that serves as an optimal partner for our customers, helping them operate beyond the region and into the future.

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

Japan’s outlying regions are affected by declining childbirth and aging populations, the outflow of young people into urban areas and a shortage of workers to shoulder operations. At the same time, the global environment is characterized by unprecedented rates of change, such as advances in artificial intelligence (AI) and other new technologies. As a regional financial institution, we recognize that we play a major role in and face expectations to promote the development of the local economy.

Throughout the Group, we are working to further enhance the quality of support we provide to help customers grow, and we have launched new initiatives aimed at the co-creation of value with the region. For example, we prepare the foundations for building innovative startup companies; we have established a regional trading company to promote the sale in metropolitan areas of items

produced in our region; we assist in marketing the region and regional companies; and we support the establishment of fintech businesses from a branding perspective. We are making steady progress in reinforcing a governance system to underpin our diverse business portfolio and are striving to create a framework to enhance corporate value.

Going forward, we will continue working proactively and with a future-minded orientation to generate a virtuous cycle in the regional economy. We remain unyielding in our aim to be a financial institution that truly benefits the region. We look forward to your continued patronage and support.

August 2018

Takeshi Yoshimura
President

Yamaguchi Financial Group, Inc.