

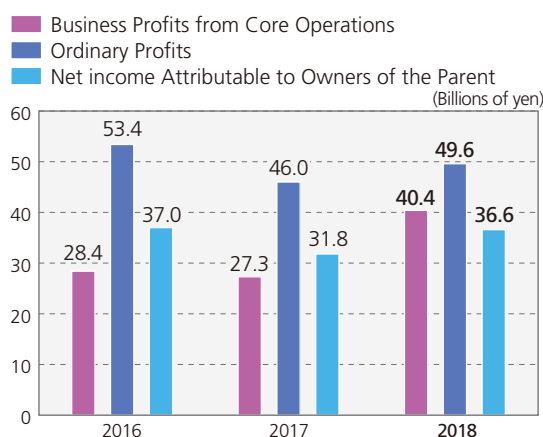
# Performance Highlights (YMFG)

## Performance during the fiscal year ended March 31, 2018

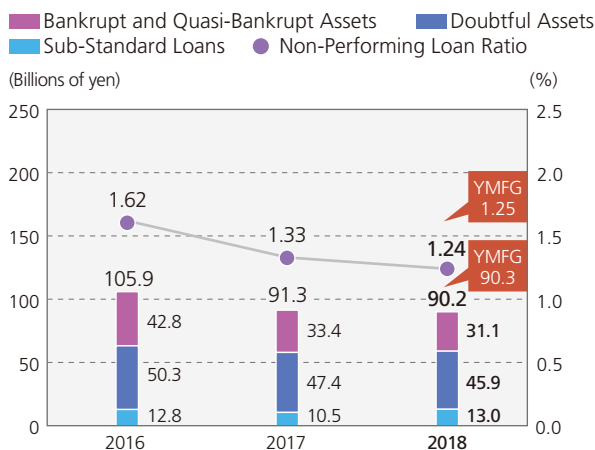
### Business Profits from Core Operations/ Ordinary Profits/Net Income (Three Banks)

Business profits from core operations increased ¥13.1 billion year on year, to ¥40.4 billion. This outcome stemmed from a decrease in expenses compared with the previous fiscal year.

Ordinary profits increased ¥3.6 billion, to ¥49.6 billion, and net income attributable to owners of the parent amounted to ¥36.6 billion.

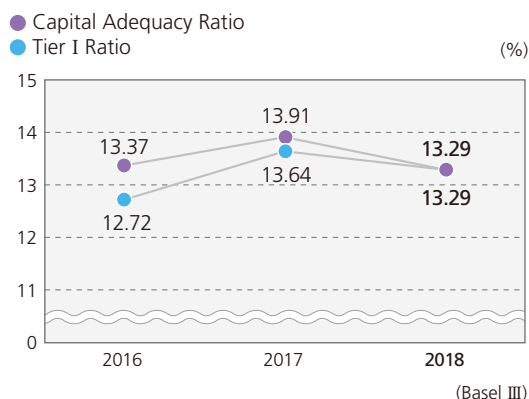


### Non-Performing Assets Based on the Financial Revitalization Law (Three Banks)



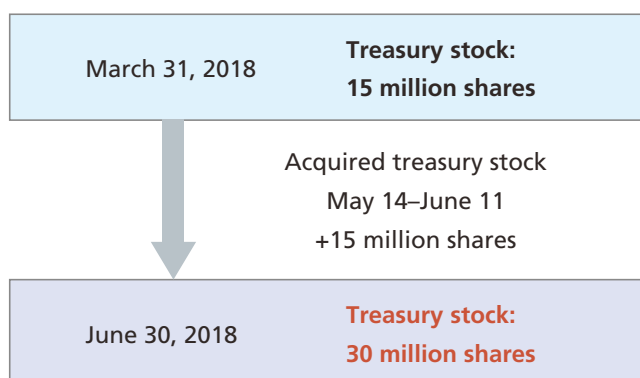
### Capital Adequacy Ratio (YMFG)

YMFG's consolidated capital adequacy ratio (uniform international standard) under Basel III was 13.29%. The total Tier 1 capital adequacy ratio and consolidated common equity Tier 1 capital adequacy ratio were 13.29%.



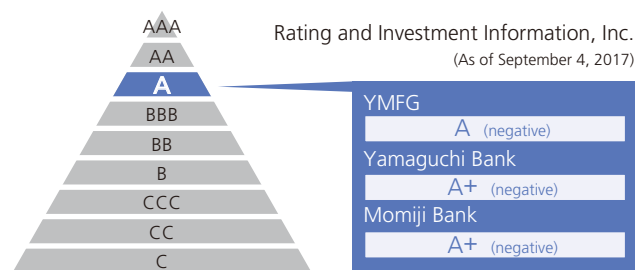
### Acquiring Treasury Stock

Along with our earnings announcement on May 11, 2018, we announced the acquisition of 15 million shares (maximum) of treasury stock. This move was to ensure shares for the possibility of conversion of convertible bonds (CBs) maturing in December 2018.



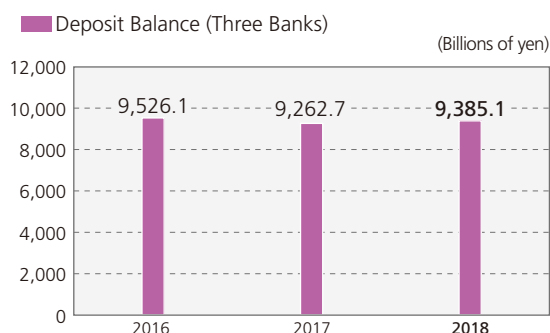
## Ratings for YMFG, Yamaguchi Bank and Momiji Bank

Ratings for the Group companies were A (negative) for YMFG, A+ (negative) for Yamaguchi Bank and Momiji Bank.



## Deposit Balance (Three Banks)

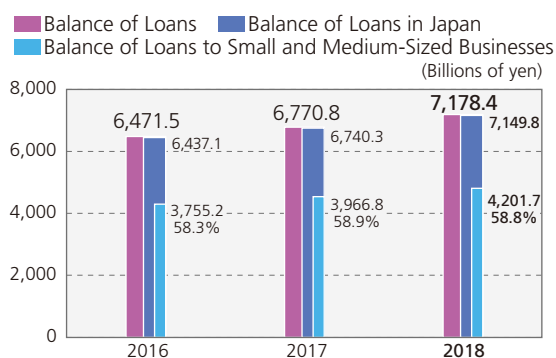
The total deposit balance at term-end was ¥8,763.1 billion, or ¥9,385.1 billion including Negotiable Certificates of Deposit (NCDs). This came about because of the expansion of products and services and steady marketing efforts based on solid community relationships.



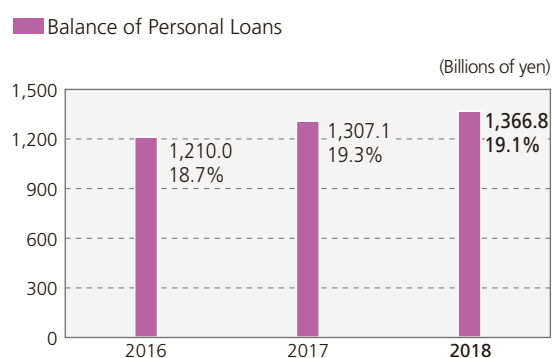
Note: The deposit balance includes the NCD balance.

## Balance of Loans/Balance of Personal Loans (Three Banks)

The balance of loans at term-end was ¥7,178.4 billion, as a result of active efforts to live up to the trust placed in us by our customers by meeting healthy demand for funds.



Note: The percentages of loans to small and medium-sized businesses and personal loans are calculated on the basis of the balance of loans in Japan.



## Dividend Policy (YMFG)

We have continued to provide stable dividends to our shareholders while securing profits and reinforcing financial health to maintain our credit strength.

In the year ended March 31, 2018, the dividend per share at term-end was ¥10. Combined with the interim dividend of ¥10 per share, the full-year dividend amounted to ¥20 per share.

	FY2015	FY2016	FY2017	FY2018 (Forecast)
Annual dividend per share	15.0	18.0	20.0	22.0
(Interim dividend)	(7.0)	(10.0)	(10.0)	(11.0)

## Expected Performance for the Fiscal Year Ending March 31, 2019 (YMFG)

YMFG aims to achieve its consolidated ordinary profits of ¥39.0 billion and net income attributable to owners of the parent of ¥26.0 billion.