

## YMFG Financial Highlights (For the fiscal year ended March 31, 2019)

**¥10.3**  
trillion

### Total Assets (Consolidated)

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

**¥23.1**  
billion

### Net Income (Consolidated)

Net income decreased ¥9.8 billion year on year, to ¥23.1 billion.

**¥9.3**  
trillion

### Deposit Balance (Three Banks)

Liquid deposits and time and savings deposits were robust.

**¥7.5**  
trillion

### Balance of Loans (Three Banks)

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

**13.62**  
%

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

This represented a year-on-year increase of 0.33 percentage point.

**13.58**  
%

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

This ratio was up 0.29 percentage point.

**1.25**  
%

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

Our non-performing loan ratio improved, dropping by 0.01 percentage point.

**A**  
(Stable)  
R & I

### Credit Rating (YMFG)

Date of rating announcement: November 9, 2018