

# YMFG Medium-Term Management Plan 2019



Further accelerate our initiatives to date, taking the regional environment and social trends into consideration

Through our business activities, we aim to address regional social issues. In the process we aim for management focused on **creating shared value (CSV)**, which refers to both social value and economic value.

**Goals**

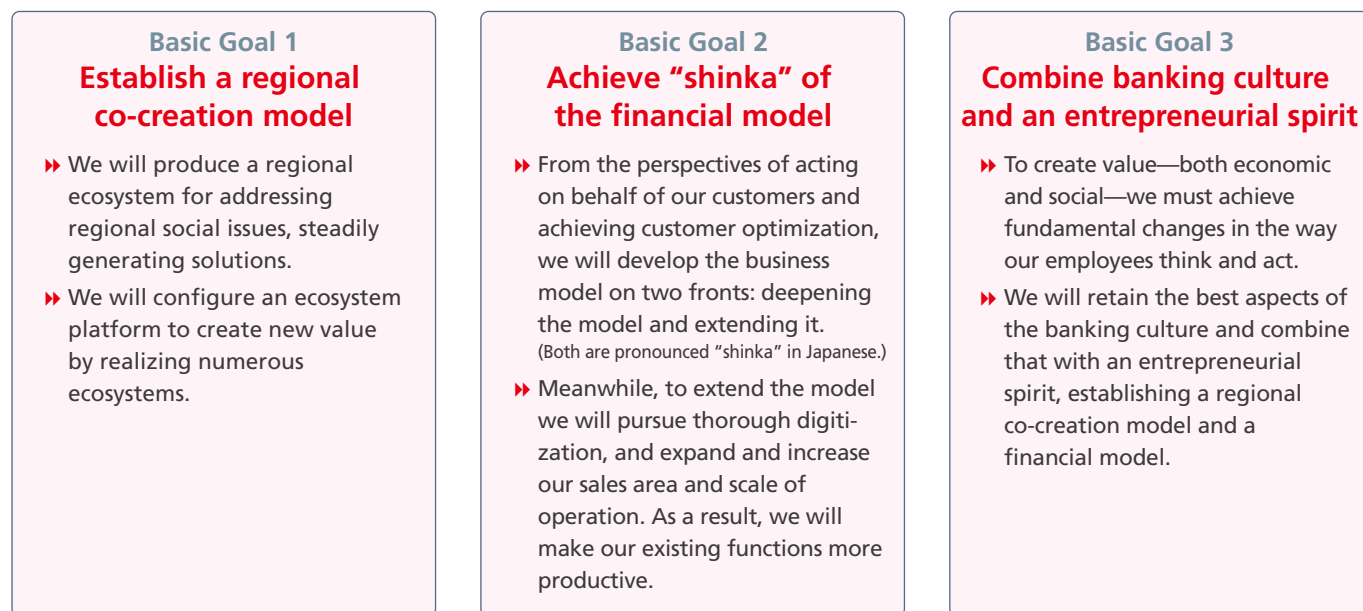
**We aim to go beyond the boundaries of finance to address the social issues facing our region, maintaining an awareness closely attuned to businesses. We strive to be a company that adds value to the region.**

**Mission**

**Working with intention to co-create a bountiful future for our region**

## Basic Goals

By achieving the three basic goals below, realize a CSV management model for YMFG.



## Financial Targets

Category (consolidated)	Fiscal Year Ended March 31, 2019 (Results)	Fiscal Year Ending March 31, 2022 (Final Year of the Plan)
ROE	3.5%	<b>5.0% or more</b>
Dividend payout ratio	23.2%	<b>30% or more</b>
Total capital ratio	13.62%	<b>12% or more</b>