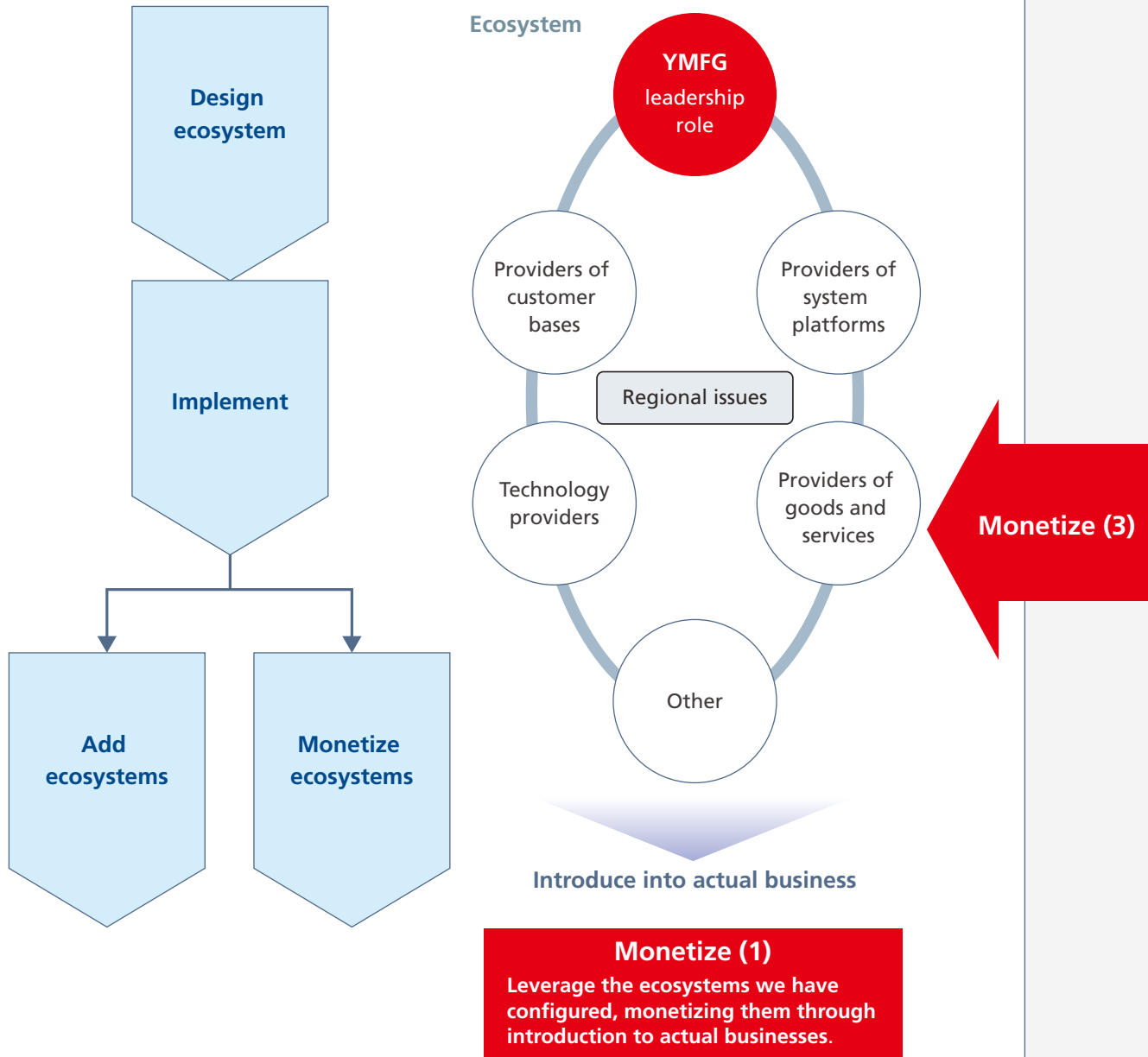


Business Model

YM-CSV model

Regional co-creation model

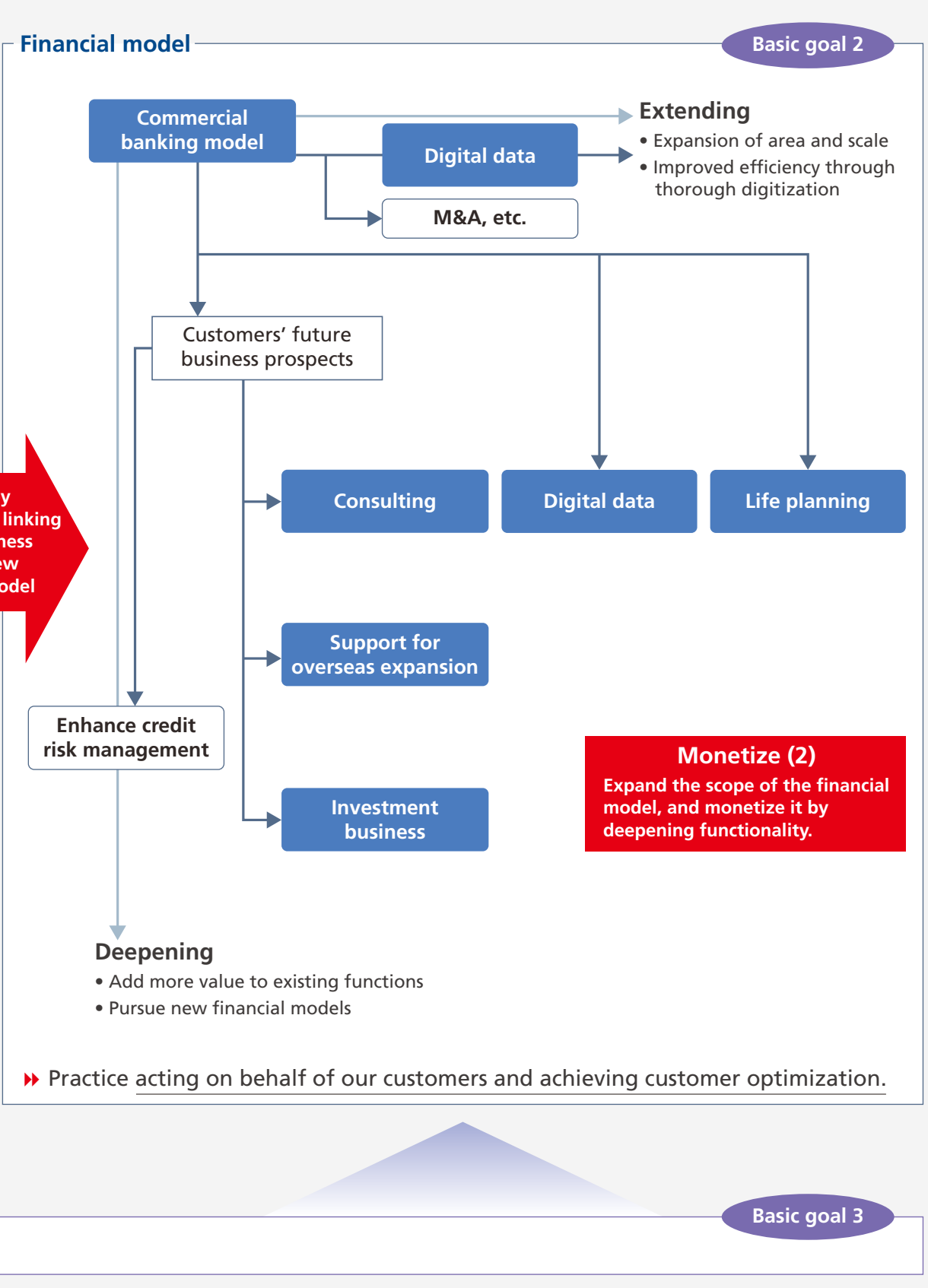
Basic goal 1



▶ YMFG will take a leadership role in creating a framework to steadily generate regional ecosystems.

Combine banking culture and an entrepreneurial spirit

*Refers to always acting from the customer's perspective and providing these customers with optimal services and proposals



Monetize by organically linking actual business with the new financial model