

Group Companies



Yamaguchi Financial Group

Holding Company



Yamaguchi Bank

Banking business

Networks in Japan:

131 (109 head office and branch offices,
22 sub-branch offices)

Networks in overseas:

4 (3 branch offices, 1 representative office)

YM Securities

Securities business

YM Asset Management

Investment management business

YM Consulting

Consulting business

Data Qvic

Data consulting and media businesses

Sanyu

Real estate leasing business

Momiji Card

Credit-card business



Momiji Bank

Banking business

Networks in Japan:

111 (98 head office and branch offices,
13 sub-branch offices)

HOKEN HIROBA

Insurance and banking agency businesses

Yamagin Card

Credit-card business

YMFG Zone Planning

Research study of the region/
Consulting business

YM Guarantee

Credit guarantee business

Momiji Estate

Real estate leasing business



Kitakyushu Bank

Banking business

Networks in Japan:

37 (37 head office and branch offices)

YM Life Planning

Insurance and banking agency businesses

Izutsuya Withcard

Credit-card business

YM Career

Job placement business

YM Lease

Leasing business

YM Saison

Credit-card and other product planning and
developing business

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Disclaimer Regarding Forward-Looking Statements

The forward-looking statements in this Annual Report are based on management's assumptions and beliefs in light of information available as of the date of publication, and involve both known and unknown risks and uncertainties. Actual financial results may differ materially from those presented in this document, being dependent on a number of factors.