

YMFG Financial Highlights (For the fiscal year ended March 31, 2020)

¥10.6
trillion

Total Assets (Consolidated)

Total assets on a consolidated Group basis amounted to ¥10.6 trillion.

¥25.4
billion

Net Income (Consolidated)

Net income increased ¥2.2 billion year on year, to ¥25.4 billion.

¥9.6
trillion

Deposit Balance (Three Banks)

Liquid deposits and time and savings deposits were robust.

¥7.7
trillion

Balance of Loans (Three Banks)

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

12.62
%

Capital Ratio (Basel 3) (Consolidated)

This represented a year-on-year decrease of 1.00 percentage point.

12.44
%

Tier 1 Ratio (Basel 3) (Consolidated)

This ratio was down 1.14 percentage point.

1.28
%

Non-Performing Loan Ratio (Three Banks)

Our non-performing loan ratio up 0.03 percentage point.

A
(Stable)
R & I

Credit Rating (YMFG)

Date of rating announcement: October 24, 2019