

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

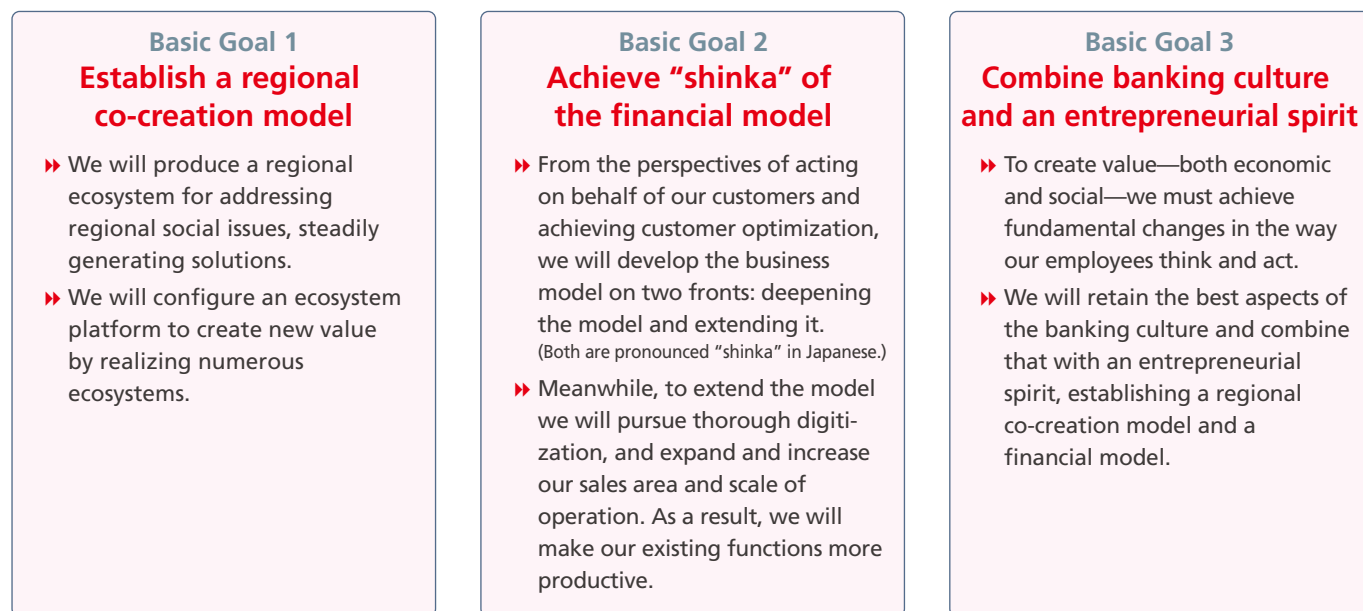
We aim to go beyond the boundaries of finance to address the social issues facing our region, maintaining an awareness closely attuned to businesses. We strive to be a company that adds value to the region.

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, 2020 (Results)	Fiscal Year Ending March 31, 2022 (Final Year of the Plan)
ROE	3.97%	5.0% or more
Dividend payout ratio	24.0%	30% or more
Total capital ratio	12.62%	12% or more