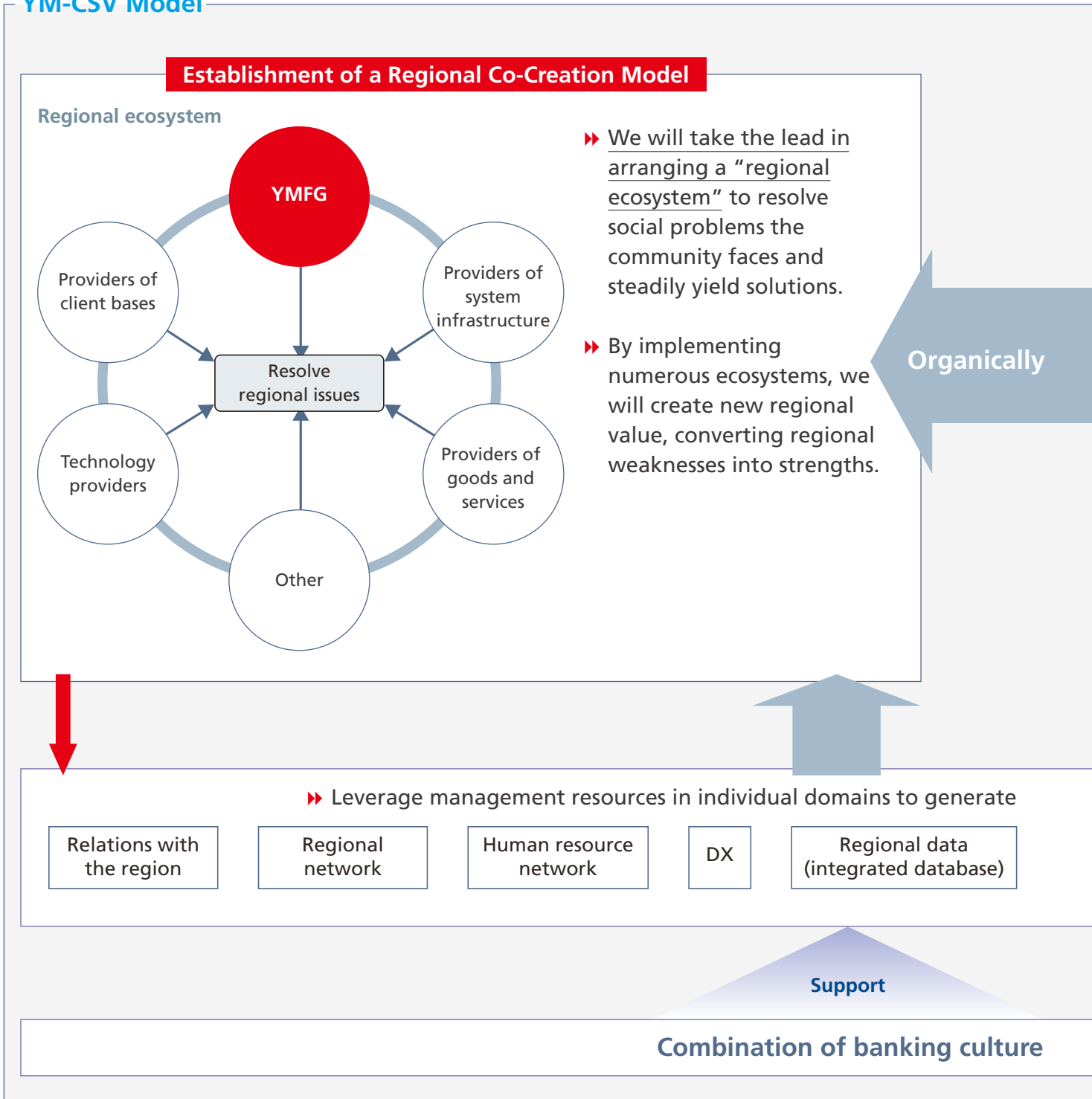


Business Model of the Medium-Term Management Plan

- ▶ Establish an original management model for creating shared value (CSV*) [the “YM-CSV Model”], and work to simultaneously enhance regional social value and YMFG’s economic value.

YM-CSV Model



*Creating shared value: A management strategy framework. By creating shared value, targets both the economic profit-seeking activities of corporations and the generation of social value.

Evolution and Deeper Focus in the Financial Model

Banking model

Evolution

- Higher efficiency through thorough digitalization
- Greater scale

Consulting

Digital data

Life planning

Deeper focus

- Higher added value through existing functions
- Permeation of a new financial model

» Thoroughly review the existing banking model from a customer perspective, and target evolution and a deeper focus

linked

high levels of competitive advantage in the two models

Funds

Network with investee ventures

Ability to assess business feasibility
(ability to evaluate organizations' business models)

and entrepreneurial spirit