

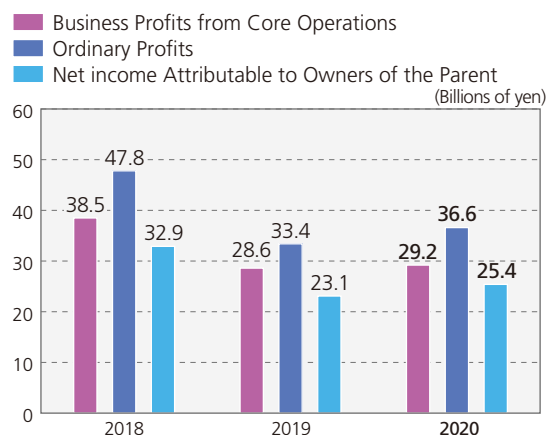
# Performance Highlights (YMFG)

## Performance during the fiscal year ended March 31, 2020

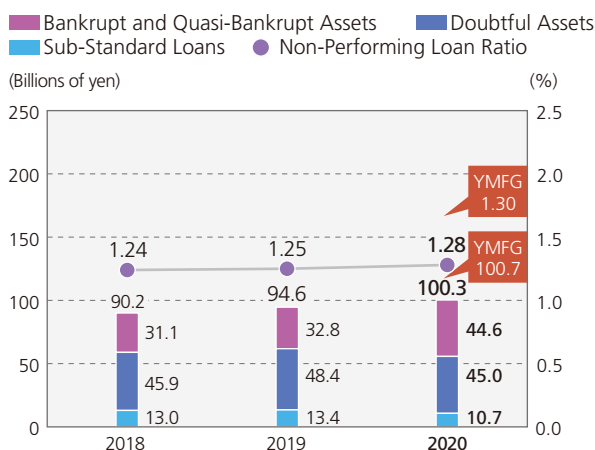
### Business Profits from Core Operations/ Ordinary Profits/Net Income Attributable to Owners of the Parent

Business profits from core operations increased ¥0.6 billion year on year, to ¥29.2 billion.

Ordinary profits increased ¥3.2 billion, to ¥36.6 billion, and net income attributable to owners of the parent amounted to ¥25.4 billion.

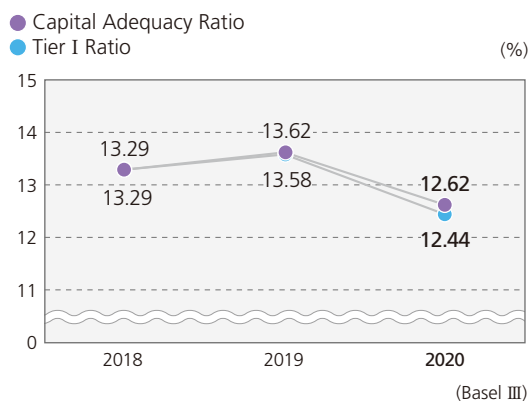


### Non-Performing Assets Based on the Financial Revitalization Law (Three Banks)



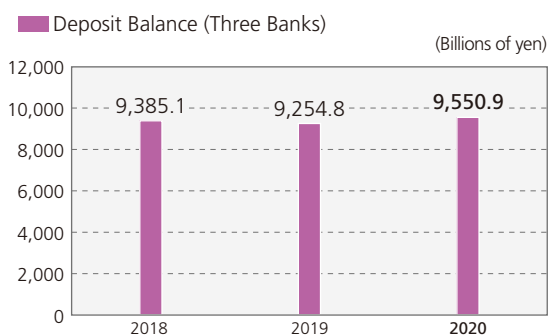
### Capital Adequacy Ratio (YMFG)

YMFG's consolidated capital adequacy ratio (uniform international standard) under Basel III was 12.62%. The total Tier 1 capital adequacy ratio was 12.44%, and consolidated common equity Tier I capital adequacy ratio were 12.41%.



### Deposit Balance (Three Banks)

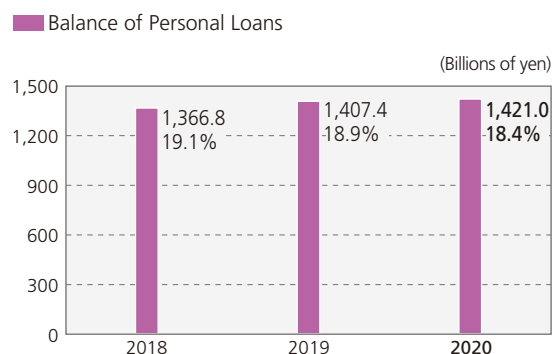
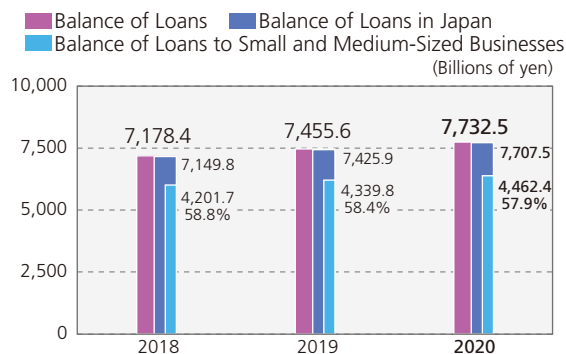
The total deposit balance at term-end was ¥9,026.2 billion, or ¥9,550.9 billion including Negotiable Certificates of Deposit (NCDs). This came about because of the expansion of products and services and steady marketing efforts based on solid community relationships.



Note: The deposit balance includes the NCD balance.

## Balance of Loans/Balance of Personal Loans (Three Banks)

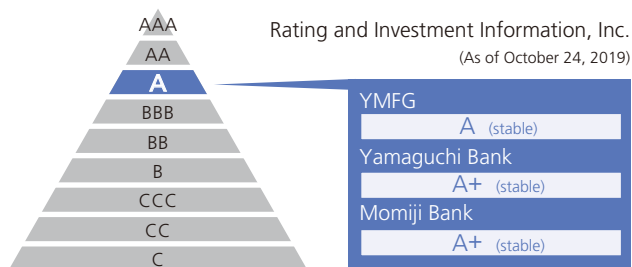
The balance of loans at term-end was ¥7,732.5 billion, as a result of active efforts to live up to the trust placed in us by our customers by meeting healthy demand for funds.



Note: The percentages of loans to small and medium-sized businesses and personal loans are calculated on the basis of the balance of loans in Japan.

## Ratings for YMFG, Yamaguchi Bank and Momiji Bank

Ratings for the Group companies were A (stable) for YMFG, A+ (stable) for Yamaguchi Bank and Momiji Bank.



## Dividend Policy (YMFG)

We have continued to provide stable dividends to our shareholders while securing profits and reinforcing financial health to maintain our credit strength.

In the year ended March 31, 2020, the dividend per share at term-end was ¥12. Combined with the interim dividend of ¥12 per share, the full-year dividend amounted to ¥24 per share.

	2018	2019	2020	2021 (Forecast)
Annual dividend per share (Interim dividend)	20.0 (10.0)	22.0 (11.0)	24.0 (12.0)	26.0 (13.0)

## Expected Performance for the Fiscal Year Ending March 31, 2021 (YMFG)

YMFG aims to achieve its consolidated ordinary profits of ¥35.0 billion and net income attributable to owners of the parent of ¥23.0 billion.