



November 26, 2025

Company name: Yamaguchi Financial Group, Inc.
Name of representative: Keisuke Mukunashi, President and CEO
(Securities Code: 8418, Tokyo Stock
Exchange Prime Market)
Inquiries: Yuki Goto, General Manager of
Corporate Planning Department
(Telephone: +81-83-223-5545)

Notice Concerning Review of YMFG Group's International Operations

Yamaguchi Financial Group, Inc. (the "Company") today, and its subsidiary Yamaguchi Bank, Ltd. (Director and President Narumasa Soga) (the "Yamaguchi Bank") on November 25, 2025, have resolved at the meetings of each company's board of directors, as part of a comprehensive review of the YMFG Group's international operations and subject to obtaining approvals from financial authorities in Japan and China, to change the organizational structure of Yamaguchi Bank's Qingdao and Dalian branches to representative offices and hereby announce as follows:

1. Outline

Since opening the Yamaguchi Bank's Busan Branch in July 1986, the Qingdao Branch in February 1993, and the Dalian Branch in October 1995, the YMFG Group has provided financial services mainly focused on loans and foreign exchange, aimed at supporting trade transactions in overseas locations. However, due to recent advancements in the form of trade transactions and information exchange, the original purposes of opening these branches can now be sufficiently achieved within Japan. Therefore, as part of the YMFG Group's international operations review, we have resolved to change the organizational structure of the Qingdao and Dalian branches to representative offices. Meanwhile, the Company has maintained active economic exchanges with Qingdao and Dalian for many years, and the Company will continue to further deepen economic exchanges with both cities through various activities and continue to support customers. Please note that, as announced in the "Notice Concerning Cessation of the Busan Branch's Operations(※)" on June 14, 2024, operations at the Busan Branch have already been ceased. As a result of this change, the Company and Yamaguchi Bank will shift from uniform international standard banks to domestic standard banks and will make further efficient use of capital and maximize group synergies to enhance corporate value.

2. Outline of Target Branches

Name	Yamaguchi Bank Qingdao branch
Location	2nd Floor, Crowne Plaza Qingdao, 76 Hong Kong Middle Road, Qingdao Shandong Province, People's Republic of China

Name	Yamaguchi Bank Dailen branch
Location	14th Floor, Shenmao Building, 147 Zhongshan Road, Xigang District, Dalian Liaoning Province, People's Republic of China

3. Future Plans

The Company will proceed with procedures to obtain approvals from financial authorities in Japan and China. Further details will be announced after those approvals are obtained.

4. Impact on Financial Results

This announcement will have an immaterial impact on the Company's consolidated financial results for this fiscal year, and there has been no change in the Company's consolidated financial forecast for the fiscal year ending March 2026. If any significant impact on the Company's financial results becomes clear, the Company will promptly announce it.

(※) (Reference)

“Notice Concerning Cessation of the Busan Branch's Operations” dated June 14, 2024

https://www.ymfg.co.jp/news/assets_news/news_20240614_3.pdf