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The Worldfolio 社が発刊する「Newsweek」に 古屋頭取のインタビュー記事が掲載されました

2026 年 8 月 7 日発刊の「Newsweek 国際版」に古屋頭取のインタビュー記事が掲載されました。

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本記事では、「Yamanashi Chuo Bank Powers Local Revitalization」と題して、当行のビジネスモデルや地方創生の取組みなどについて掲載されています。

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Newsweek

INTERNATIONAL

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were wrong

RIGHT

(ABOUT VENEZUELA)

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Yamanashi Chuo Bank Powers Local Revitalization

The Yamanashi Chuo Bank is redefining regional banking by connecting local industries, Tokyo networks and long-term investment to drive growth from Yamanashi.

By Daniel de Bomford, Bernard Thompson and Arthur Menkes.



As the sun rises over Yamanashi Prefecture, visitors gather at a viewing platform overlooking a rail bridge. Below them runs the Yamanashi maglev test line, where Japan has spent decades developing the next generation of high-speed rail. In the 1960s, the Shinkansen changed how the world thought about mobility. Today, the SCMaglev, which has reached speeds exceeding 600 kilometers per hour in testing, represents another leap forward. Its presence in Yamanashi is fitting. The prefecture sits close to Tokyo, yet has the space, infrastructure and industrial base to support ambitious research, advanced manufacturing and regional development.

The Yamanashi Chuo Bank Ltd. sees a similar opportunity in the region it serves. Japan's banking sector is entering a new phase after years of ultra-low interest rates, while regional communities face population decline, business succession challenges and the search for new engines of growth. For Yamanashi, those growth drivers are already in place: tourism, wine, fruit, jewelry, textiles, semiconductors, traditional crafts and proximity to the Tokyo metropolitan economy. The bank helps connect these assets with capital, expertise, customers and new markets. That ambition is captured in the bank's purpose, "Open Up a Bright Future from Yamanashi." It reflects a broader

"Our business model centers on creating a bidirectional, interactive relationship between Yamanashi and Tokyo."

Yoshiaki Furuya, President,
Yamanashi Chuo Bank Ltd.
www.yamanashibank.co.jp



山梨から豊かな未来をきりひらく

山梨中央銀行

idea of what a regional financial institution can become.

Rather than focusing only on lending, deposits and conventional banking services, The Yamanashi Chuo Bank is positioning itself as a partner in regional value creation, helping local companies grow, supporting new business models and building stronger links between Yamanashi and Tokyo.

From Regional Bank to "Value Creation Company"

The bank's long-term vision, Value Creation Company 2034, signals a deliberate shift in how The Yamanashi Chuo Bank defines its role. Rather than remaining within

the traditional boundaries of banking, the institution is expanding its focus to include regional problem-solving, brand development, business support and new frameworks for growth.

President Yoshiaki Furuya describes this as a continuous transformation aimed at addressing the challenges facing Yamanashi and its companies. The approach includes sustainable development, climate-related initiatives and efforts to strengthen the region's long-term vitality. "Through that process, we aim to enhance the value of the region, our client companies, and our own institution by creating shared value," he said.

The plan follows straightforward logic that a regional bank can only grow sustainably if its region also prospers. The Yamanashi Chuo Bank's ambition is to become a comprehensive regional financial group that helps secure the region's future, raise its appeal and attract new people, businesses and investment.

Roots in Yamanashi, Branches in Tokyo

Furuya describes the bank's business model as a bidirectional relationship between Yamanashi and Tokyo, with each region strengthening the other. The Yamanashi Chuo Bank is deeply rooted in its home



Mount Fuji-Alps Alliance

prefecture, but its Tokyo network gives it access to capital, information, talent and customers that can support regional growth.

Rather than treating Yamanashi and Tokyo as separate markets, the bank sees them as complementary. Tokyo can bring investment, expertise and business connections to Yamanashi, while Yamanashi offers industries, landscapes and cultural assets with growth potential. This two-way relationship is central to the bank's vision of regional value creation.

That role is especially visible in tourism and regional development. Furuya describes the bank as a facilitator, able to bring capital and expertise from Tokyo into the local economy. Through the establishment of Yamanashi Regional Design Co., Ltd., the bank is expanding beyond conventional financial services and working with local stakeholders to address regional issues while creating long-term revenue opportunities.

One example is the bank's collaboration with a luxury cruise operator. Although Yamanashi has no port, the bank helps organize tours that bring passengers from nearby ports into the prefecture, including visits to Mount Fuji, Minobu Mountain and



Chuo Shinkansen (Linear Maglev)

Kuonji Temple. It also showcases Yamanashi products onboard, including jewelry, wine, beverages and traditional leather crafts.

The example shows how the bank's role extends beyond lending. By understanding local businesses and connecting them with outside customers, The Yamanashi Chuo Bank is helping create demand, visibility and new sales channels for regional brands.

The region's growth story is not limited to tourism. Yamanashi also has an advanced manufacturing base, including semiconductor-related industries, which Furuya identifies as among the prefecture's most important sectors by GDP. "Yamanashi hosts a strong cluster centered on semiconductor manufacturing equipment," he said. "We support these companies and have staff seconded to semiconductor firms, gaining deep industry insight while contributing to sector development."

Yamanashi as a Model for Japan's Regional Revitalization

As Japan's demographic challenges intensify, regional prefectures such as Yamanashi face growing pressure to attract people,



Weeping Cherry Trees at Kuon-ji Temple, Mount Minobu



Cooperation Agreement to Promote Tourism Revitalization

sustain local businesses and create new sources of economic momentum.

The Yamanashi Chuo Bank offers one model for how regional institutions can respond through sound banking, local knowledge, metropolitan networks and a broader role in regional development. The maglev test line offers a fitting parallel. The planned SCMaglev route is expected to dramatically shorten travel times between Tokyo, Nagoya and Osaka, strengthening links between major cities and the regions along the way.

Yamanashi has served as a testing ground for that next stage of Japanese mobility. Similarly, The Yamanashi Chuo Bank is positioning itself as a prototype for regional financial institutions seeking a larger role in revitalization.

From Yamanashi, the bank is building a model of value creation that connects local heritage with future growth. Its work suggests that regional renewal will not come from finance alone, but from institutions that can link communities, companies, capital and external markets around a shared vision for long-term prosperity.



Special Public Opening (Gokaichō) at Kuon-ji Temple, Mount Minobu