

The Yamanashi Chuo Bank, Ltd.

The 29th Analyst Meeting

- **Fiscal 2015 First Half Business Results**
- **Forecasts for the Current Term (FY2015)**
- **Medium-Term Management Plan**
“Best Bank Plan 2016” Progress Report
- **Towards the next medium-term management plan**

December 2, 2015 (Wed)

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■ Profile (as of September 30, 2015)

- Predecessor Founded: April 1877
- Established: December 1941
- Head Office: 20-8, Marunouchi 1-Chome, Kofu, Yamanashi
- Common Stock: ¥15,400 million
- Employees: 1,699
- Branches (including sub-branches):
91 (74 in Yamanashi Pref., 16 in Tokyo, 1 in Kanagawa Pref.),
Representative Office: 1 (Hong Kong)



Head Office

Our Mission

Region-Based Operations and Sound Management

Maintaining a close relationship with the communities in the region where we operate, we will contribute to the prosperity of the region and the development of its economy, with a commitment to sound management that enjoys the trust of our customers, while bolstering our business operations.

I Fiscal 2015 First Half Business Results and Forecasts for the Current Term (FY2015)

Fiscal 2015 First Half Business Results (summary) 山梨中央銀行

(¥ billion, %)	Previous 1st half	Reporting 1st half	YoY change [%]
Operating income	22.0	26.9	4.9 (22.3)
Gross banking profit	18.5	19.1	0.6 (3.5)
Interest income	16.1	16.9	0.7 (4.5)
Fees and commissions	2.1	2.2	0.1 (4.6)
Other operating income	0.0	(0.0)	(0.1) ((209.8))
Gross banking profit on core operations	18.4	19.1	0.6 (3.7)
JGBs and other bond transactions	0.0	0.0	(0.0) ((56.2))
Expenses	14.4	14.0	(0.3) ((2.2))
General provision to loan loss reserve	—	—	— (—)
Net business profit	4.0	5.0	0.9 (23.9)
Net business profit on core operations	4.0	5.0	1.0 (25.2)
Non-operating losses	0.9	4.4	3.5 (358.0)
Gains on reversal of provision to loan loss reserve	0.6	0.3	(0.3) ((44.6))
Reversal of loan loss reserve	0.0	0.0	0.0 (20.0)
Equity share and similar transactions	0.3	4.0	3.6 (1,176.4)
Ordinary profits	5.0	9.5	4.4 (88.5)
Extraordinary income (losses)	(0.3)	(0.1)	0.1 (48.2)
Income before income taxes	4.6	9.3	4.6 (99.6)
Income taxes - basic	1.0	2.5	1.5 (149.9)
Income taxes - deferred	0.2	0.3	0.0 (40.8)
Net income	3.4	6.5	3.0 (88.9)

(¥ billion, %)	Reporting 1st half (FY15)	YoY change [%]	Balance	Yield
Fund Operations	17.8	0.7 (4.4)	0.3	0.3
Interest on loans	9.1	(0.6) ((6.5))	0.1	(0.7)
Interest on securities	8.5	1.4 (19.6)	0.3	1.0
Call loan, etc.	0.1	(0.0) ((11.0))	(0.0)	0.0
Fund procurement	0.9	0.0 (2.3)	0.0	0.0
Interest on deposits	0.7	(0.0) ((3.1))	0.0	(0.0)
Call money, etc.	0.1	0.0 (75.8)	0.0	0.0
Interest income	16.9	0.7 (4.5)	—	—

(¥ billion)	Reporting 1st half (FY15)	YoY change
Revenues	3.4	0.1
Investment trusts	0.4	0.0
JGBs held by individuals	0.0	(0.0)
Life insurance	0.3	0.1
Others	2.6	0.0
Cost	1.1	0.0
Fees and Commissions	2.2	0.1

(¥ billion)	Reporting 1st half (FY15)	YoY change
Personnel	7.7	0.0
Premises and equipment	5.4	(0.5)
Taxes	0.8	0.1
Expenses	14.0	(0.3)

Earnings Forecasts for the Current Term (FY 2015)



(¥ billion, %)		FY14	FY15(forecast)	YoY change [%]	
Operating income		45.4	48.8	3.4	(7.3)
Gross banking profit		38.0	38.3	0.3	(0.8)
	Interest income	33.3	33.7	0.4	(1.2)
	Fees and commissions	4.6	4.9	0.3	(7.4)
	Other operating income	0.1	(0.3)	(0.4)	((426.6))
	Gross banking profit on core operations	38.0	38.3	0.3	(0.7)
JGBs and other bond transactions		0.0	0.0	0.0	(180.0)
Expenses		27.9	27.8	(0.0)	((0.3))
General provision to loan loss reserve		—	1.7	1.7	(—)
Net business profit		10.0	8.7	(1.3)	((13.3))
Net business profit on core operations		10.0	10.4	0.4	(3.6)
Non-operating losses		2.4	3.8	1.3	(55.6)
	NPL disposal amount	0.0	0.3	0.2	(557.1)
	Equity share and similar transactions	1.0	4.0	2.9	(288.3)
Ordinary profits		12.5	12.6	0.1	(0.4)
Net income		8.2	8.6	0.4	(4.8)
Dividends		FY13	FY14	FY15 (plan)	
	Dividend per share (annual)	¥6.50	¥7.00	¥10.00	

	End of FY14	End of FY15 (estimate)
Nikkei Stock Average	¥19,206	¥17,388

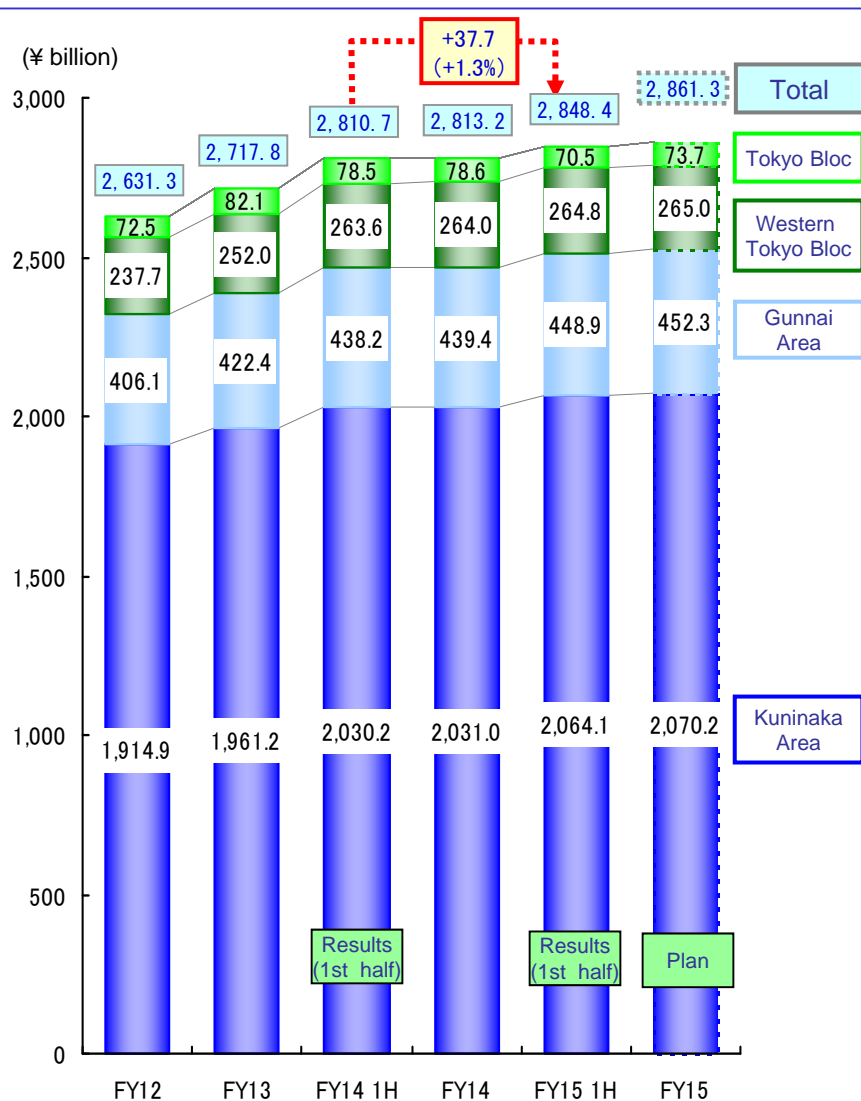
(¥ billion, %)		FY2015 (forecast)	YoY change [%]		Balance	Yeild
Fund operations		35.5	0.4	(1.3)	0.7	(0.3)
	Interest on loans	18.3	(0.9)	((5.1))	0.2	(1.2)
	Interest on securities	16.9	1.4	(9.7)	0.5	0.9
	Call loan, etc.	0.2	(0.0)	((17.7))	0.0	(0.0)
Fund procurement		1.7	0.0	(2.9)	0.0	0.0
	Interest on deposits	1.5	(0.0)	((1.4))	0.0	(0.0)
	Call money, etc.	0.2	0.0	(52.1)	0.0	0.0
Interest income		33.7	0.4	(1.2)	—	—

(¥ billion)		FY2015 (forecast)	YoY change
Revenues		7.2	0.3
	Investment trusts	1.0	0.0
	JGBs for individual investors	0.0	0.0
	Life insurance	0.7	0.1
	Others	5.5	0.2
Cost		2.3	0.0
Fees and commissions		4.9	0.3

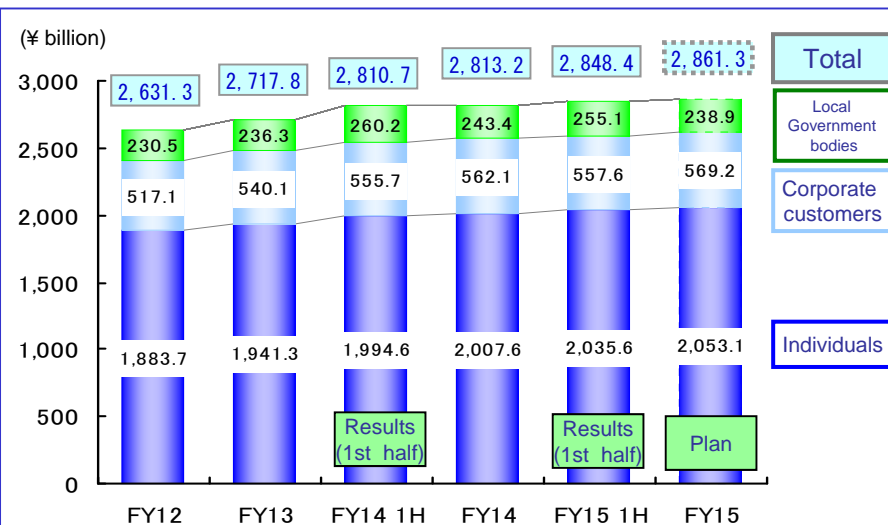
(¥ billion)		FY2015 (forecast)	YoY change
Personnel		15.1	0.0
Premises and equipment		11.2	(0.3)
Taxes		1.4	0.2
Expenses		27.8	(0.0)

Deposits

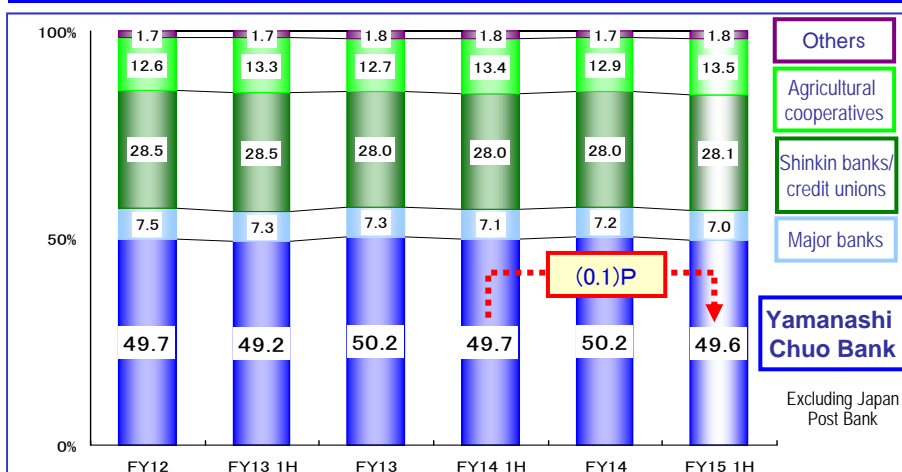
Deposit (average balance)



Customer Segment (average balance)

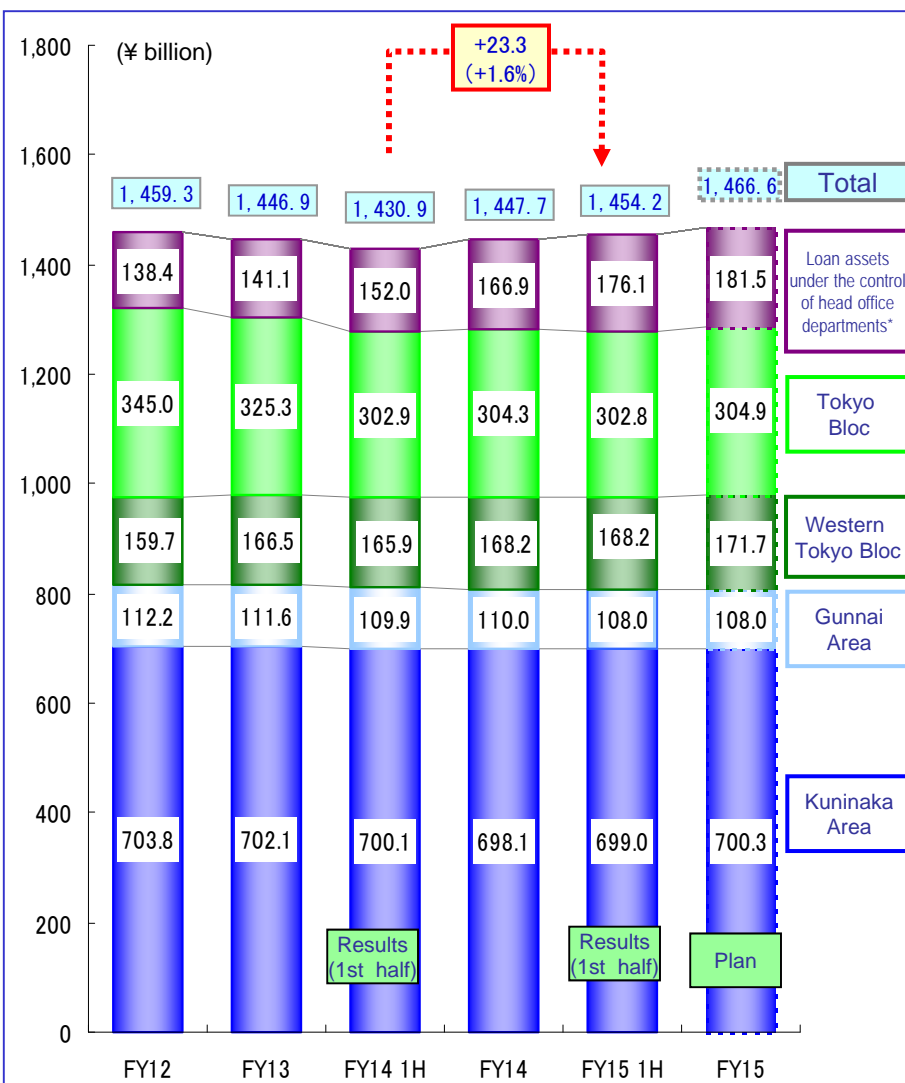


Deposit Shares in Yamanashi Prefecture (term-end)

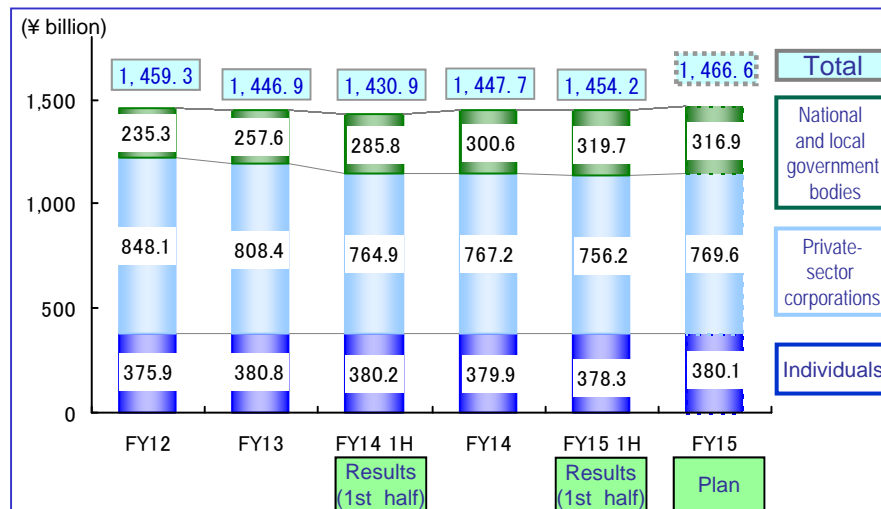


Loans (1)

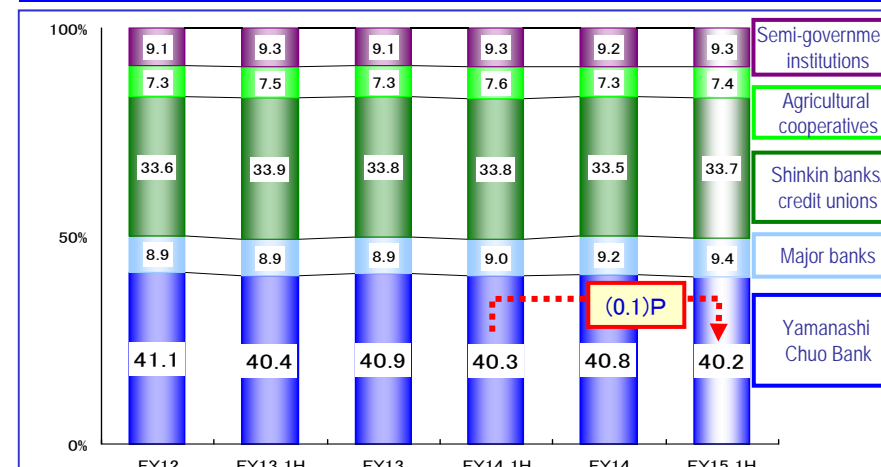
Loan (average balance)



Balance by Customer Segment (average balance)



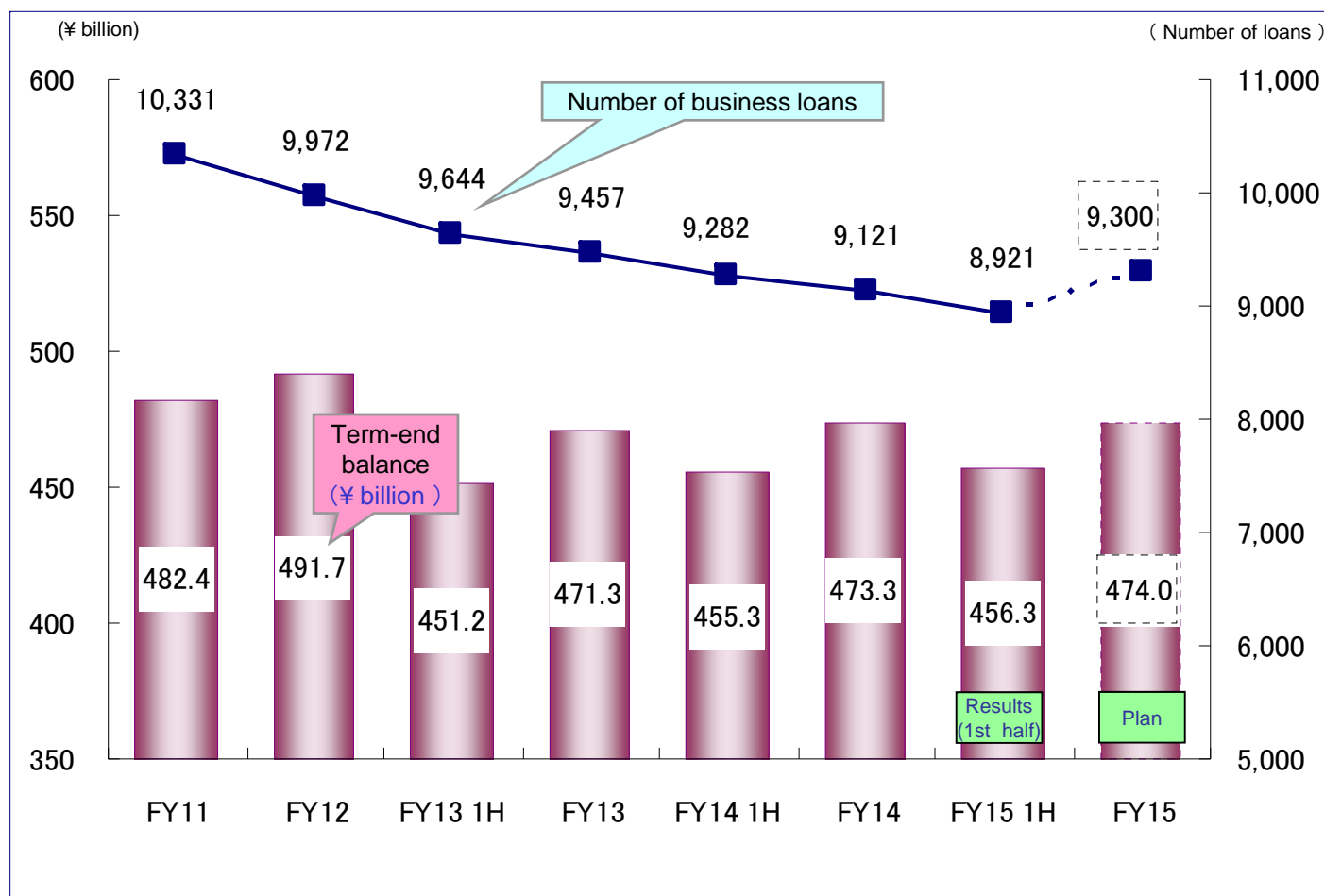
Loan Shares in Yamanashi Prefecture (term-end)



*Note: Loan assets under the control of head office departments refers to loans to the Ministry of Finance, loans made under loan participation agreements and financial receivables transferred from other industries.

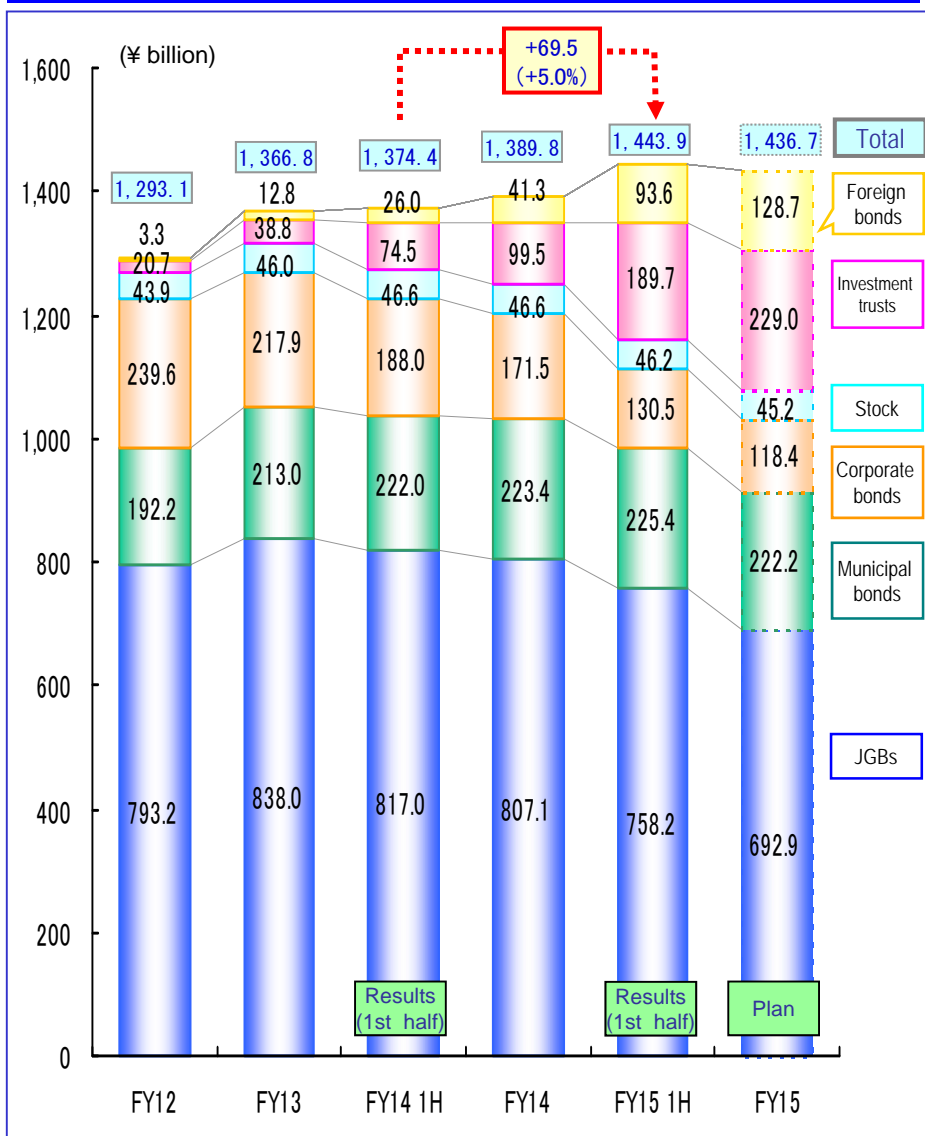
Loans (2)

Balance of Loans to SMEs (term-end) and Number of Business Loans

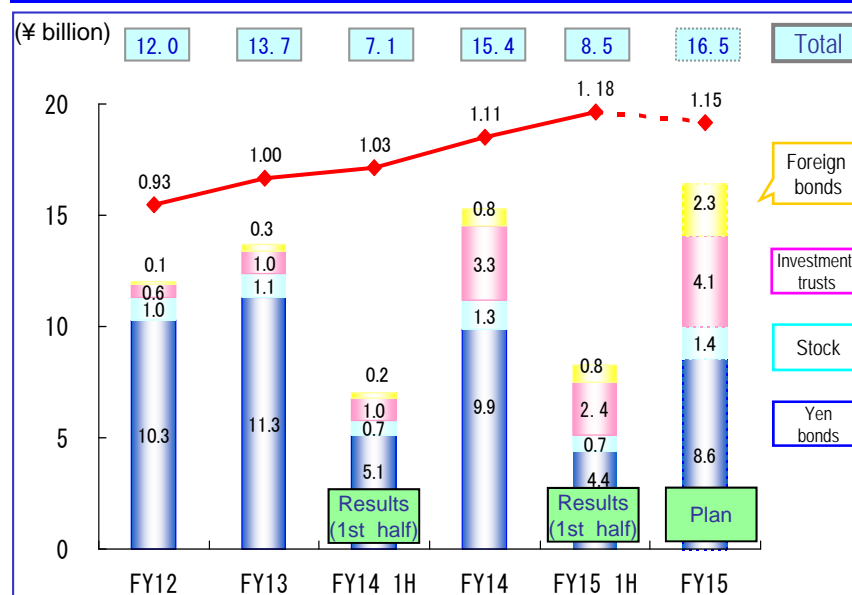


Securities (1)

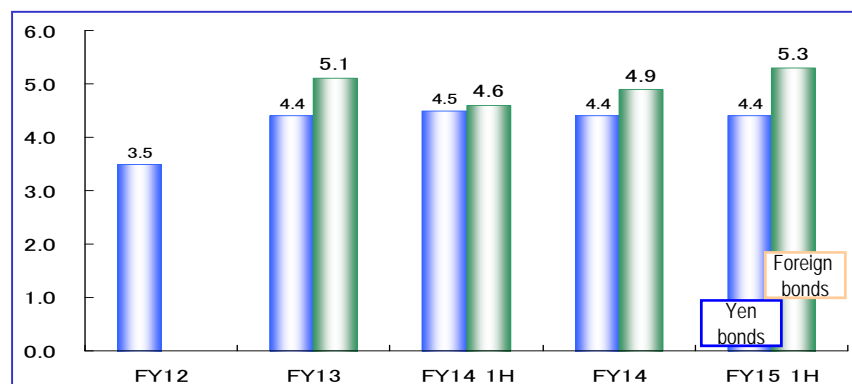
Securities (average balance)



Changes in interest dividends or securities yield

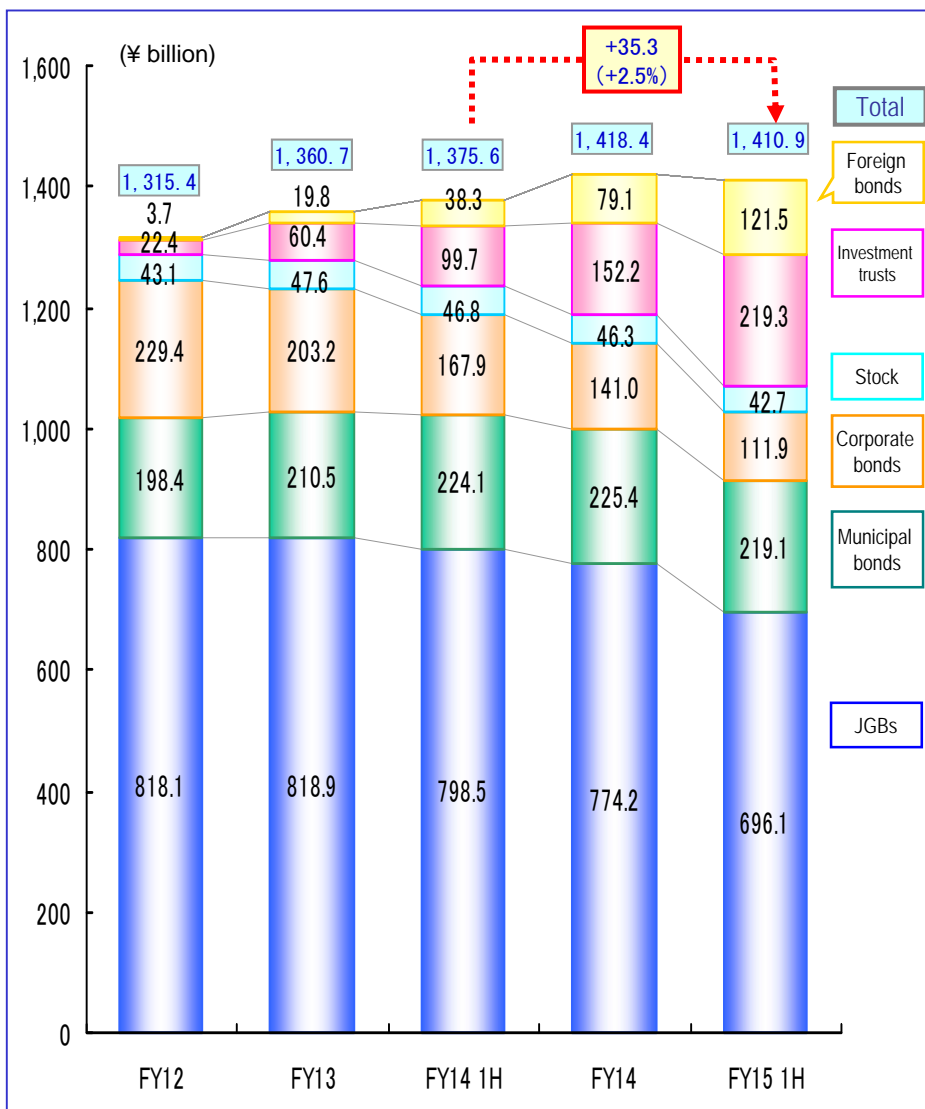


Changes in bond modified duration

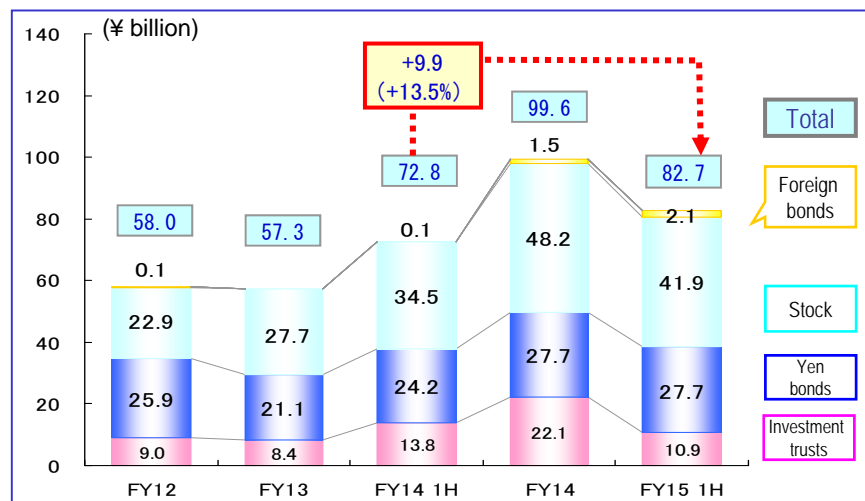


Securities (2)

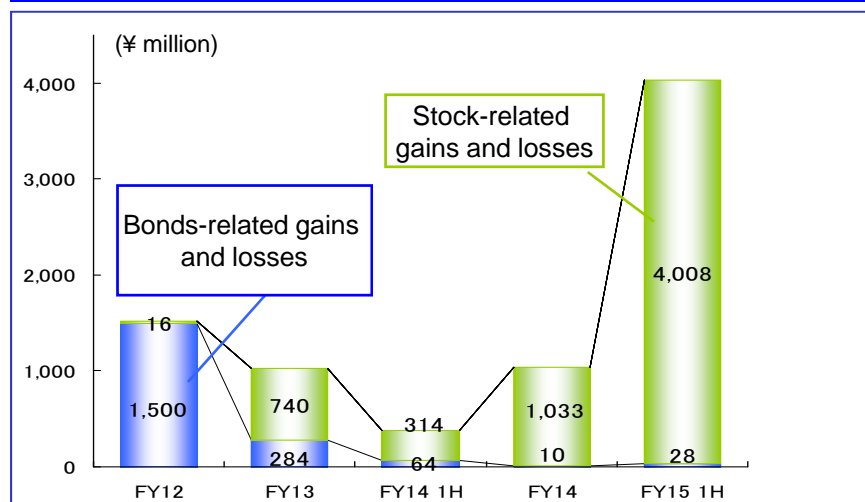
Securities (subject to mark-to-market valuation)



Changes in interest dividend-yield securities

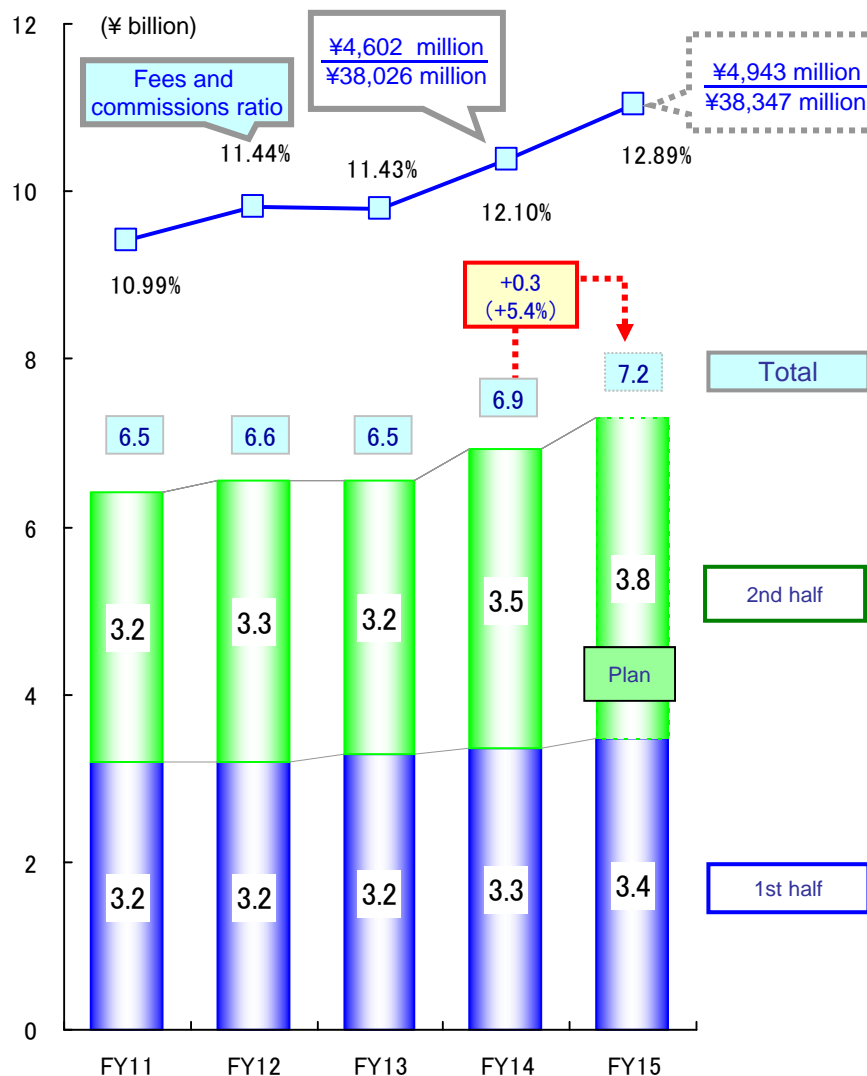


Changes in Securities gains and losses



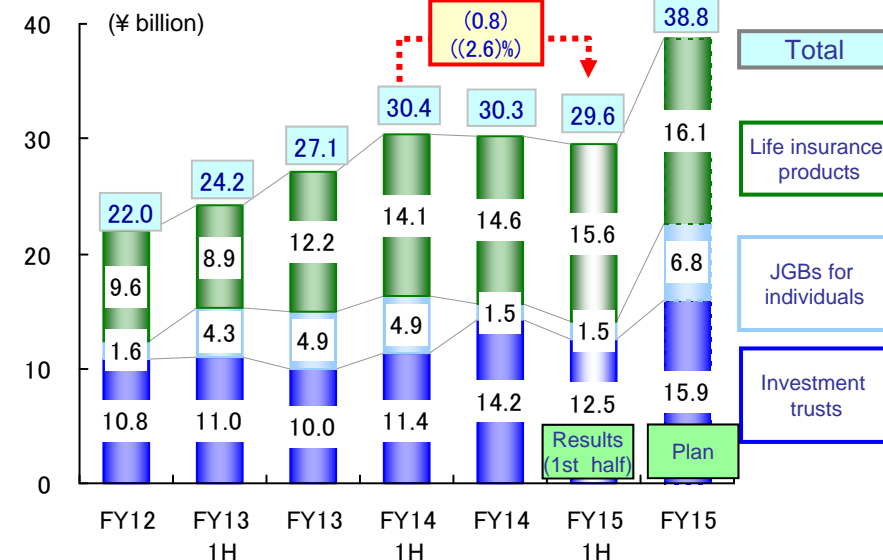
Fees and Commissions

Fees and Commissions / Fees and Commissions Ratio

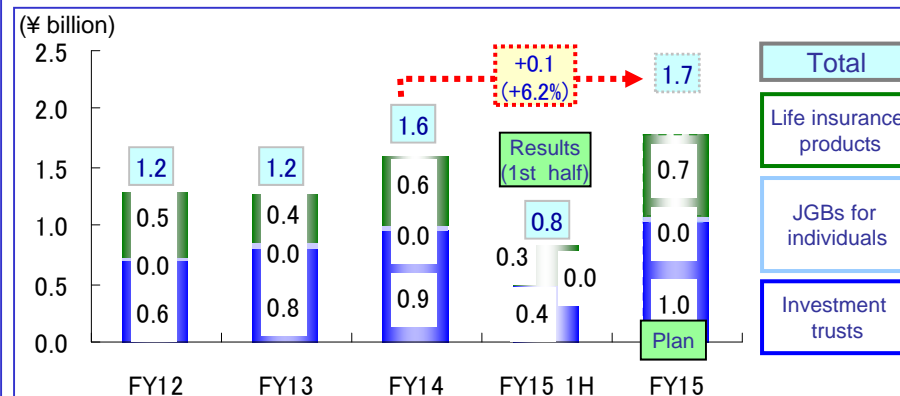


* Fees and commissions ratio= Fees and commissions / Gross banking profit

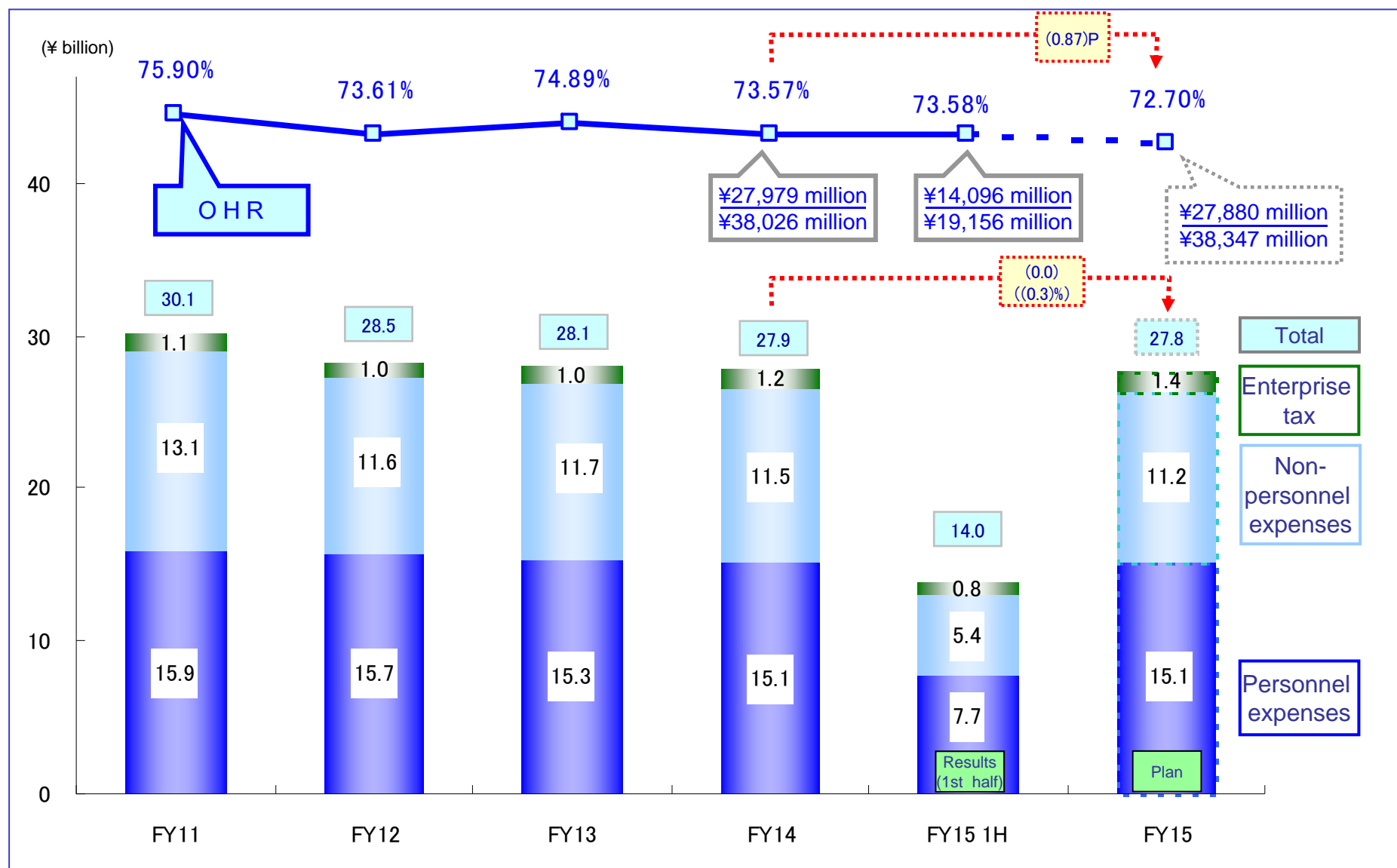
Sales for Investment Trusts, Life Insurance Products and JGBs



Commissions for Sales of Investment Trusts, Life Insurance Products and JGBs Held by Individuals



Operating Expenses and OHR



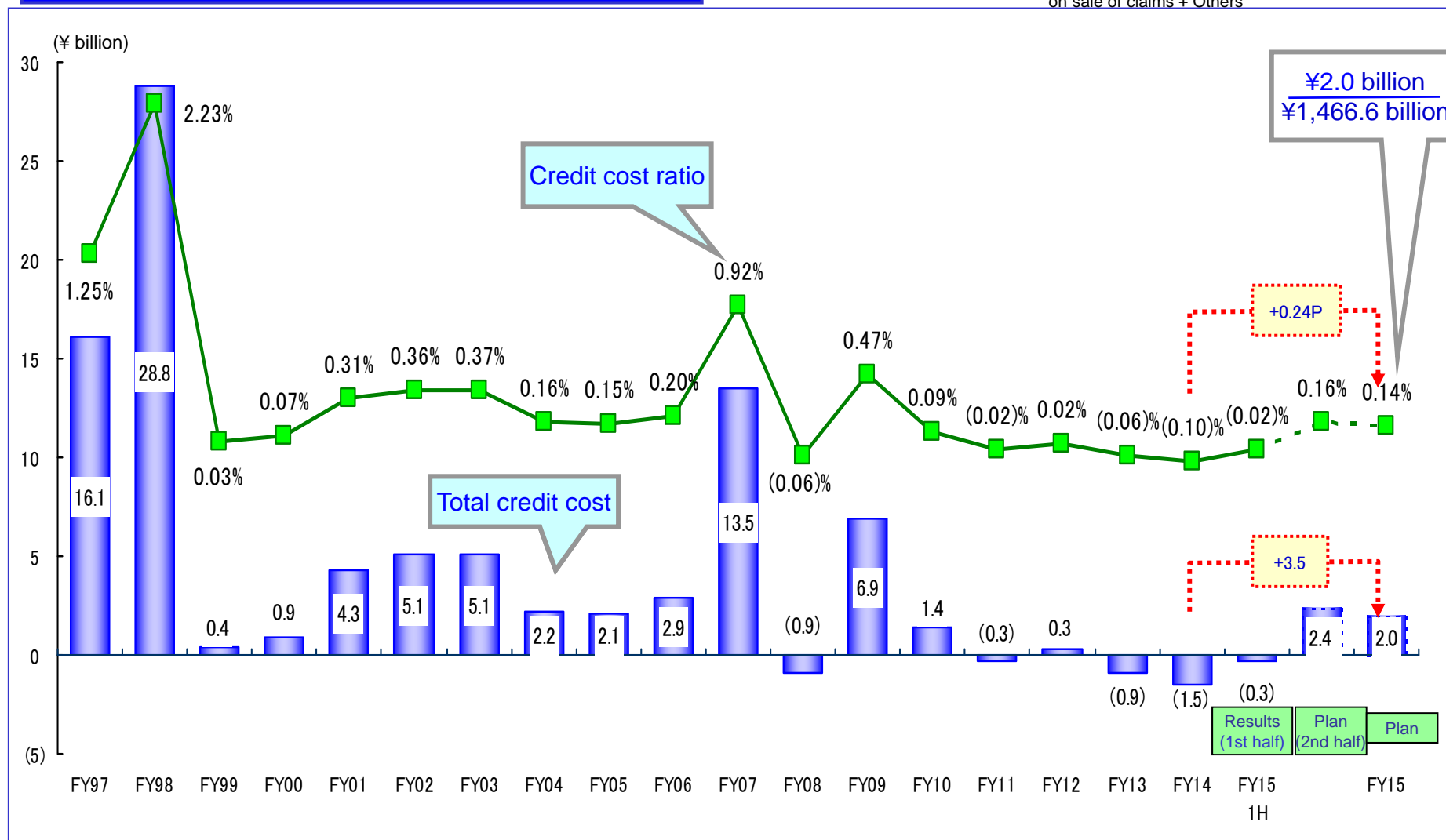
*OHR=Operating expenses / Gross banking profit on core operations

Credit Cost

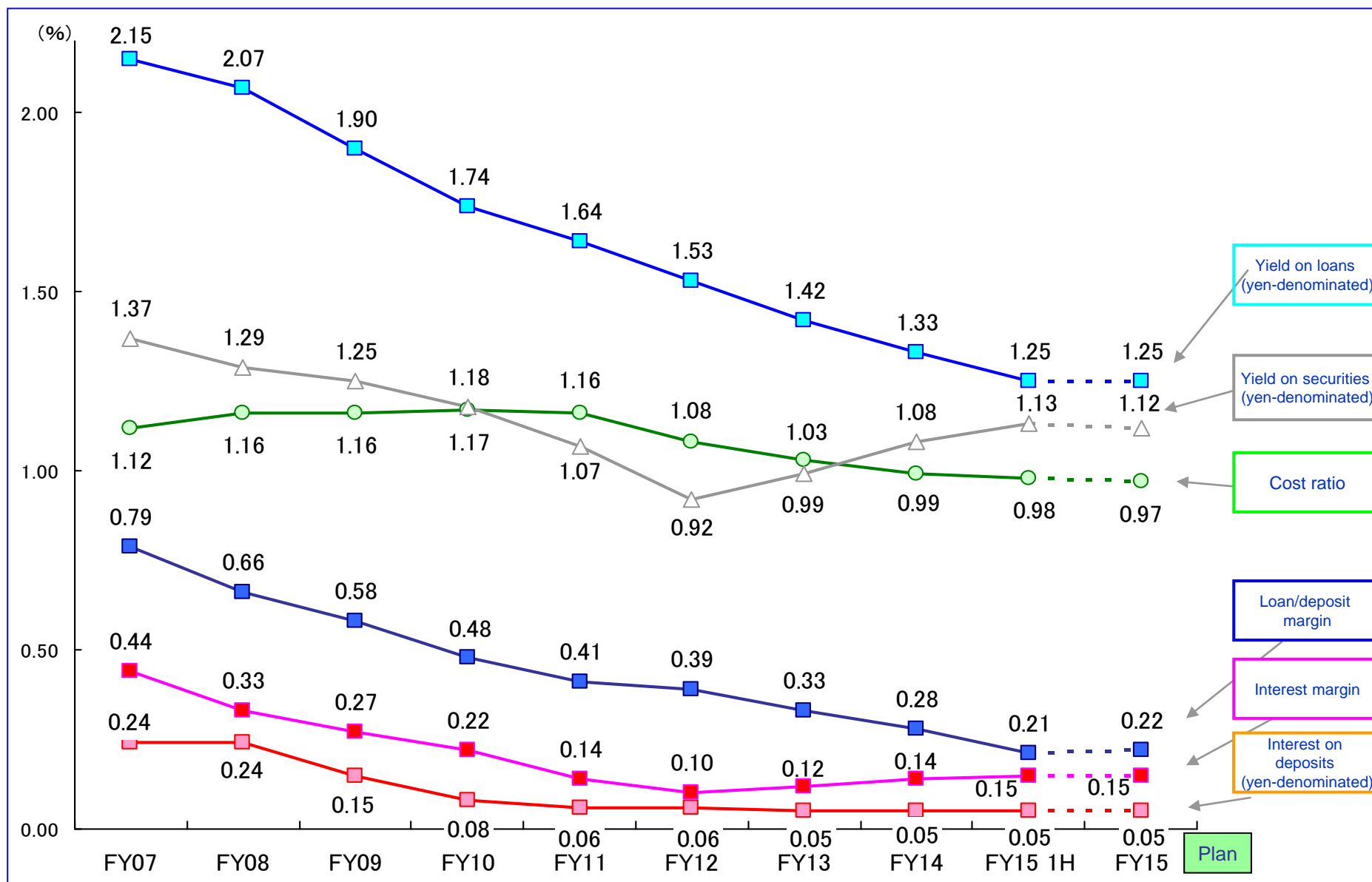
Total Credit Cost / Credit Cost Ratio

Credit cost ratio = Total credit cost / Average loan balance

Total credit cost = General provision to loan loss reserve + Provisions to specific loan loss reserve + Loans written-off + Loss on sale of claims + Others

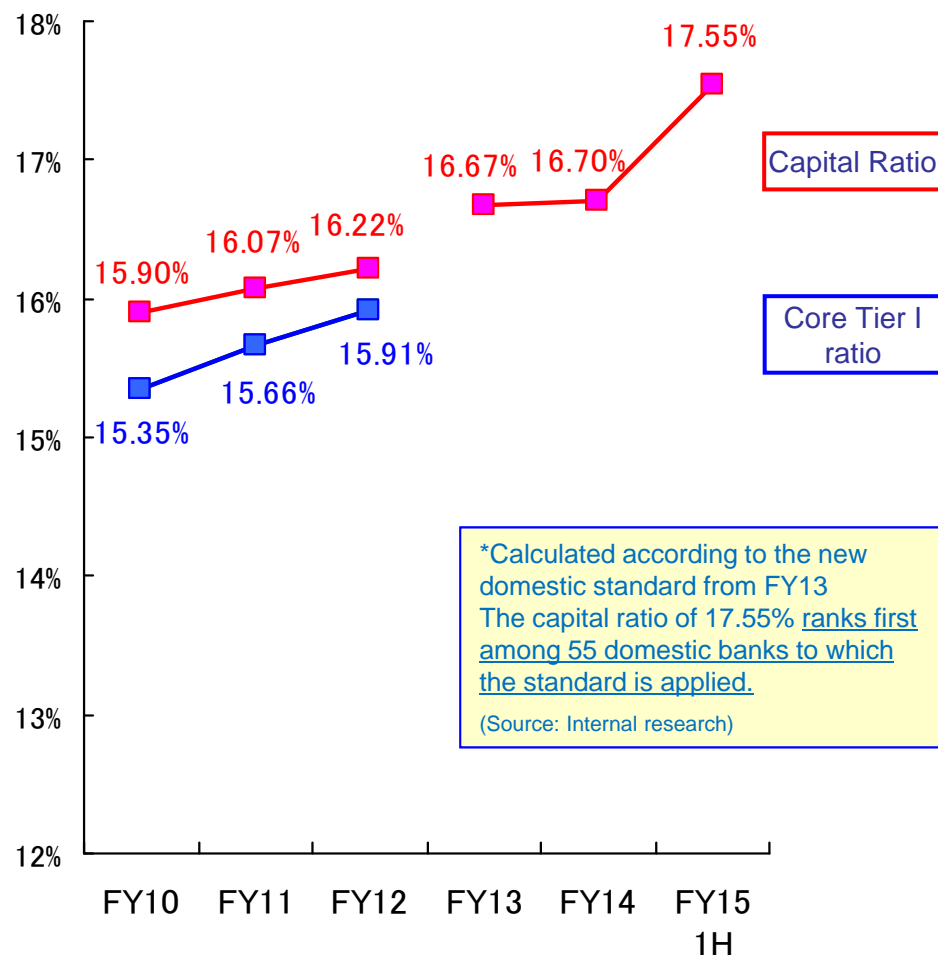


Yields & Interest Margins



Capital Ratio (Non-Consolidated Basis)

Changes in equity ratio



*Core Tier I: A portion of the regulatory capital, mainly consisting of common stock, capital surplus and retained earnings

Breakdown of Regulatory Capital

(¥ billion)

	FY12	FY13	FY14	FY15 (1st half)
Tier I	152.6			
Core Tier I capital	152.6			
Net deferred tax assets	-			
Preferred stock / preferred investment certificates	-			
Tier II	2.9			
General provision to loan loss	2.9			
Deductions	-			
Regulatory capital	155.5	161.0	164.8	170.7
Risk-weighted assets	958.6	965.8	986.9	972.8

Risk-weighted Assets Methods Employed	
Credit risk	Standardized Approach (SA)
Operational risk	Basel II Standardized Approach (TSA)

Return to Shareholders

Dividend Policy

Work toward increasing the level of internal reserves required to maintain sound management while at the same time providing for the stable payment of dividends.

<The introduction of performance-linked dividend>
To enhance the return of profits to shareholders, the following will be performed from the current year.

To pay a stable annual dividend of ¥7 per share and set the shareholder return rate through dividend and share buybacks at 20% - 30% per year.

Trends in Dividend Payment

Paid 70th Anniversary Commemorative dividend of ¥1.00 (interim ¥3.5, year-end ¥3.5)

Dividend increase of ¥0.5 (interim ¥3.0, year-end ¥3.5)

Dividend increase of ¥0.5 (interim ¥3.25, year-end ¥3.75)

Dividend increase of ¥3.0 (interim ¥5.0, year-end ¥5.0)

	FY10	FY11	FY12	FY13	FY14	FY15 (forecast)
Dividend per share (annual)	¥6.00	¥7.00	¥6.00	¥6.50	¥7.00	¥10.00
Period-end share price	¥404	¥368	¥429	¥466	¥526	—
Dividend yield	1.48%	1.90%	1.39%	1.39%	1.33%	—

Acquired 1,793 thousand shares on May 27, 2010

Return to Shareholders

Acquired 1,906 thousand shares between Dec. 2010 and Mar. 2011

Acquired 2,079 thousand shares on Dec. 26, 2011

Acquired 2,600 thousand shares between Feb. 2013 and Mar. 2013

Acquired 550 thousand shares in Apr. 2013 and 1,378 thousand shares in Feb. 2014

Acquired 1,577 thousand shares in Feb. 2015

(¥ million)	FY10	FY11	FY12	FY13	FY14	FY15 (forecast)
Annual dividend (1)	1,089	1,256	1,062	1,134	1,211	1,723
Treasury stock acquired (2)	1,433	644	989	835	834	—
Return to shareholders (3)=(1)+(2)	2,522	1,901	2,052	1,970	2,045	1,723
Net income (non-consolidated) (4)	3,861	6,965	5,870	7,898	8,200	8,600
Dividend payout ratio	28.34%	18.08%	18.22%	14.42%	14.83%	20.04%
Shareholder return ratio (3)/(4)x100	65.32%	27.29%	34.95%	24.94%	24.94%	20.04%

(Note) Calculated in yen and rounded down

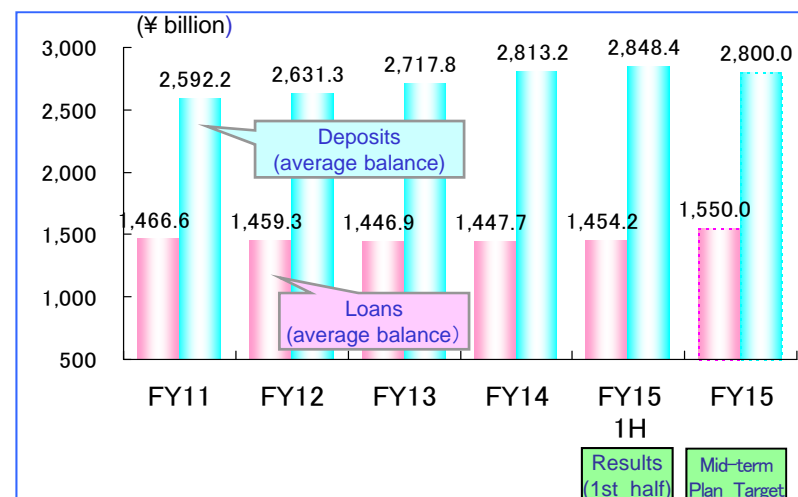
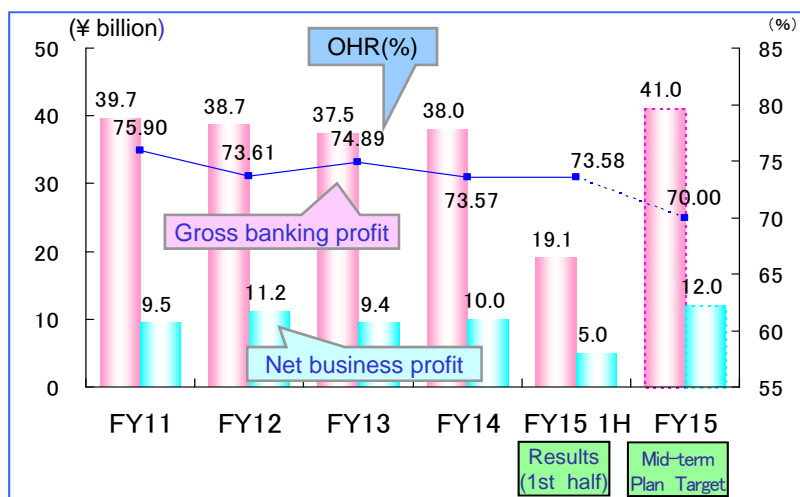
II Medium-Term Management Plan “Best Bank Plan 2016” Progress Report

Medium-Term Management Plan

“Best Bank Plan 2016” Numerical goal



Item	FY13	FY14	FY15 (1st half)	(¥ billion)		FY15 (forecast)	Mid-Term Plan Target (FY15)
				vs.FY15 Plan (1st half)	YoY change		
Gross banking profit	37.5	38.0	19.1	+0.3	+0.6	38.3	41.0
Net business profit	9.4	10.0	5.0	+0.5	+0.9	8.7	12.0
OHR	74.89%	73.57%	73.58%	(3.27)P	(4.36)P	72.70%	70% or under
Capital ratio (domestic standard)	16.67%	16.70%	17.55%	—	+1.08P	—	15% or above
Loans (average balance)	1,446.9	1,447.7	1,454.2	(28.2)	+23.3	1,466.6	1,550.0
Deposits (average balance)	2,717.8	2,813.2	2,848.4	(46.3)	+37.7	2,861.3	2,800.0



※ FY15 “target middle-meter” is counting at the time the medium-term management plan.

Basic Policy I “Increase Operating Income” -Strengthening of the Sales Force Measures- Corporate Marketing Strategy (1)



Strengthen efforts toward new loans focused on business and growth potential

Promote transactions responsive to customer segments and regional characteristics

- 「Promote targeting of core corporate customers in Yamanashi Prefecture」
【Actual loans of ¥39.1 billion (Oct. 2013 - Sep. 2015)】
- Utilize the Regional Revitalization Enhancement Fund, a loan product for growth fields
【Actual loans of ¥35.6 billion (Apr. 2013 - Sep. 2015)】

Promote loans with solution business as gateway

- Support the management needs of corporate customers by fostering cooperation between Head Office department specialist staff and thirdparty organizations in fields such as healthcare, nursing care, environment, manufacturing, business succession, and international operations
- Strengthening trade with corporate owners (business succession and M&As)
【Actual loans of ¥3.2 billion (Jan. 2013 - Sep. 2015)】



Initiate loan creation by setting up “Loan Creation Staff”

- Accumulate knowhow in loan proposal creation and share throughout the Bank
- Development of the capability to make good judgment and respond to new industries
- Provide practical instruction and training to branches
Holding of seminars for loan creation (business succession, use of subsidies, healthcare and nursing care fields and overseas expansion)

The highly effective by the "sectoral management support staff."

- Leverage expertise seconded dispatch employees to the external entity has
- To draw up an opinion offering solutions for growth and rebuilding, and provide customers with optimal solutions

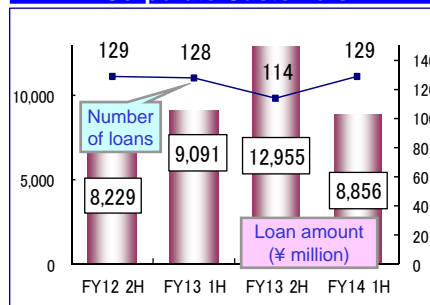
The sales office, individual projects support through the establishment of "Corporate Solution Office "

- Industry, in arranging the sectoral expert personnel, expand attentive Solution Sales
- Development of support system in collaboration with external specialized agencies

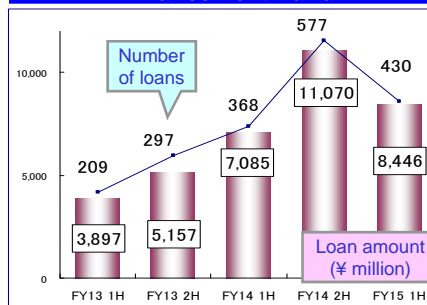


Increasing the number of business loans and loan amounts to SMEs

Number of Loans and Loan Amount During the Period from Promoting Targeting of Core Corporate Customers



Number of Loans and Loan Amount During the Period for the Regional Revitalization Enhancement Fund



Basic Policy I “Increase Operating Income” -Strengthening of the Sales Force Measures- Corporate Marketing Strategy (2)



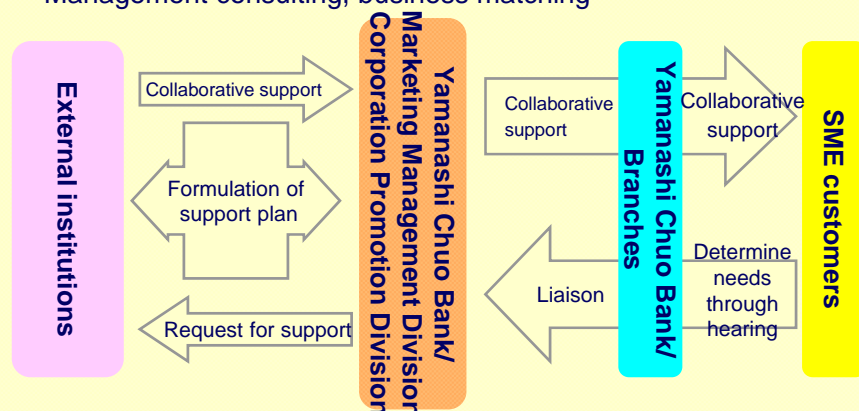
Strengthen the solution business

Management support coordination service

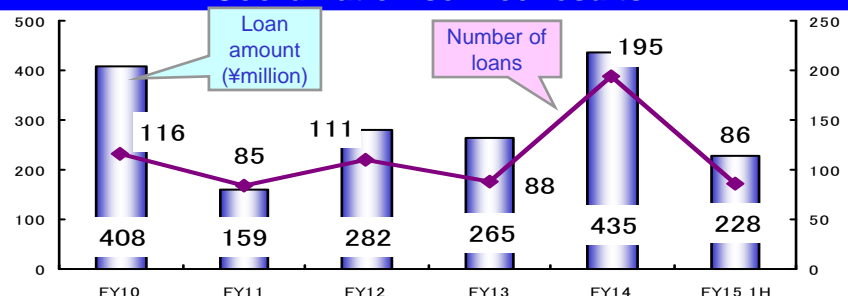
Support for the solution of management issues for customers through a one-stop service using the network of the Bank group and various institutions in industry, government and academia

◆Support menu

- Selection of external institutions
- Proposal of support menu and utilization
- Management consulting, business matching



Coordination service results



Initiatives in Agricultural Field

◆“Yamanashi Sixth Industrialization Support Investment Limited Partnership”

Support for business entities dealing with the sixth industrialization

◆Yamanashi Food Business Liaison Conference

Membership organization that provides Information and interaction opportunities for food-related business operators

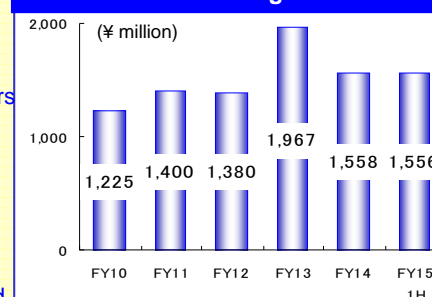
◆Agri-Business School

New agri-business school with managerial and entrepreneurial spirit that trains managers to promote the six industrialization

◆Yamanashi Food Sector Business Matching Fair

An exhibition and business conference to support the development and expansion of sales channels by providing food-related business operators with opportunities to hold business meetings with corporate buyers

Balance of loans to agricultural field



Initiatives in Healthcare and Nursing Care Fields

◆Assignment of Head Office Departments Specialist Staff

Visit with the Head Office Department Specialist Staff and contribute to preparing the project

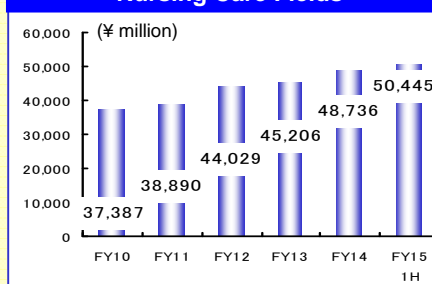
◆Channel Expansion

Strengthen solutions functions by providing analysis of trading areas as well as conduct consultations through website.

◆Conduct Healthcare and Nursing Care Seminar

Regularly provide industry information, etc. in Yamanashi Prefecture and Tokyo

Balance of Loans to Healthcare and Nursing Care Fields



* Including related business such as pharmacy, wholesale of chemicals.

Basic Policy I “Increase Operating Income” -Strengthening of the Sales Force Measures- Corporate Marketing Strategy (3)



Assist and promote transactions with companies that want to expand overseas

Strengthen the customer support framework by expanding the overseas network

Expand customer support utilizing the overseas network with efforts led by the Asia desk

◆Expand partner financial institutions to six banks in five Asian countries

•Bangkok Bank (Thailand), Bank of Communications Co., Ltd. (China), Bank Negara Indonesia, Metropolitan Bank (Philippines), Vietcombank (Vietnam), The Bank of East Asia, Limited (Hong Kong)

◆Domestic business partner institutions

•Incorporated Administrative Agency, Nippon Export and Investment Insurance (NEXI), Tokio Marine & Nichido Fire Insurance Co., Ltd., Mitsui Sumitomo Insurance Company, Limited, Sampo Japan Nipponkoa Insurance Inc.
•SECOM YAMANASHI Co., Ltd., SOHGO SECURITY SERVICES CO., LTD.,
•Mitsubishi UFJ Lease & Finance Company Limited
•Daiwa Securities Co. Ltd. •NIPPON EXPRESS CO., LTD.
•MYTS Co., Ltd. (tax accountants' corporation)

【Implemented Businesses】

◆Holding of business meeting for the export of food from Yamanashi in Bangkok (May 2015)

Support for exports to Thailand for customers engaging in agriculture and food related business (7 companies)

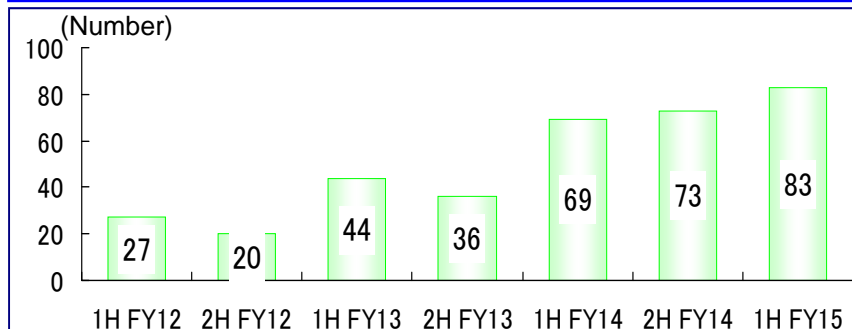
◆Co-host of the "Hong Kong and South China Japanese business exchange meeting" (Jun 2015)

◆Jointly held the FBC Shanghai 2014 (Japan-China Manufacturing Business Fair)

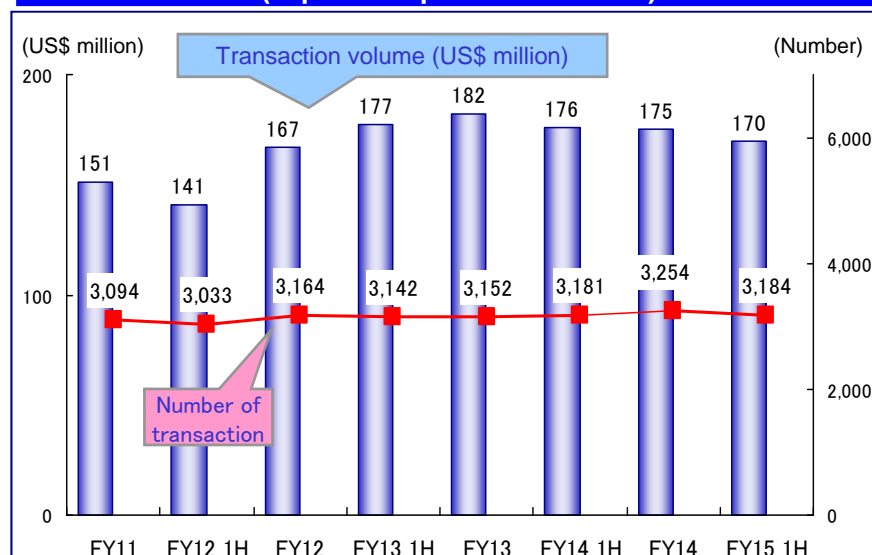
(Sept. 2015)

Support the development and expansion of customer (4 companies) sales channels in China

Overseas business support results



Volume and number of trade transactions (export + import transactions)



Basic Policy I “Increase Operating Income” -Strengthening of the Sales Force Measures- Corporate Marketing Strategy (4)



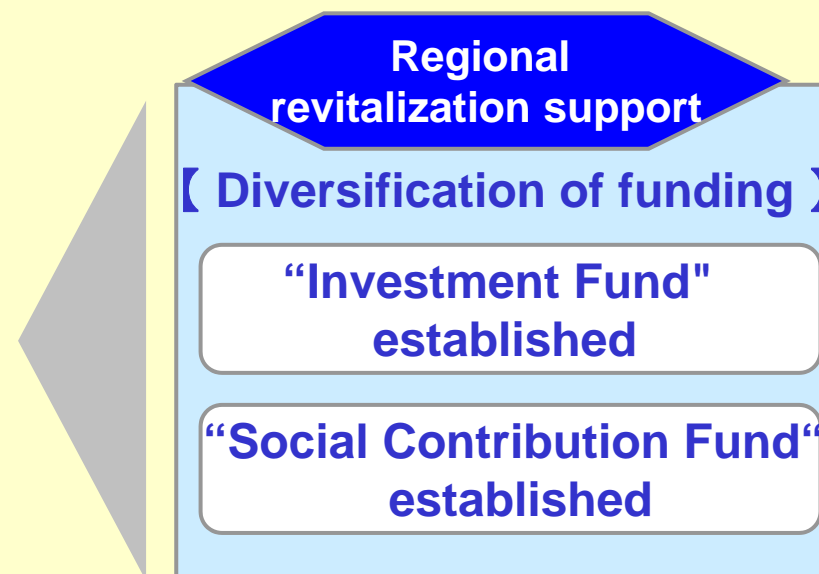
● Deepening of solutions business based on the "business assessment"



By strengthening initiatives for business assessment and enhancing the quality of the solutions business, we will create funding requirements needed for corporate growth and development, as well as improve management.

● Strengthening of solutions function in accordance with the life stage

- ◆ "Entrepreneurship-founded" support
- ◆ "Corporate growth" support
- ◆ "Management improvement" support
- ◆ "Business Succession" support



By strengthening the solutions function according to life stage and assisting the corporation through its growth, development, improvement of management and business succession, we will contribute to the activation of the local economy.

Basic Policy I “Increase Operating Income” -Strengthening of the Sales Force Measures- —Retail Marketing Strategy —



■ Increase transactions over lifetime with segment-based strategy

Strengthen the promotion of personal loans and life planning

◎Strengthen response to home financing

- Establishment of LS to the district with room for growth (Sep 2013 LS Sagamiyama, Aug. 2015 LS Higashimurayama-LS Showa)
- Strengthen home financing efforts using our mortgage interest rate plan and mixed interest rate plan

◎Strengthen the promotion of life insurance consulting business

- Handling of life insurance consulting business started in all of LS
- Household budget review” proposals focused on life events

Strengthen consulting business centered on total assets business

◎Proposal of business succession, Inheritance measures to wealthy layer

- It held to continue individual consultations, corresponding to assets succession needs (Number of consultation : 393, track record: insurance contracts 71, testamentary trust 26 others)

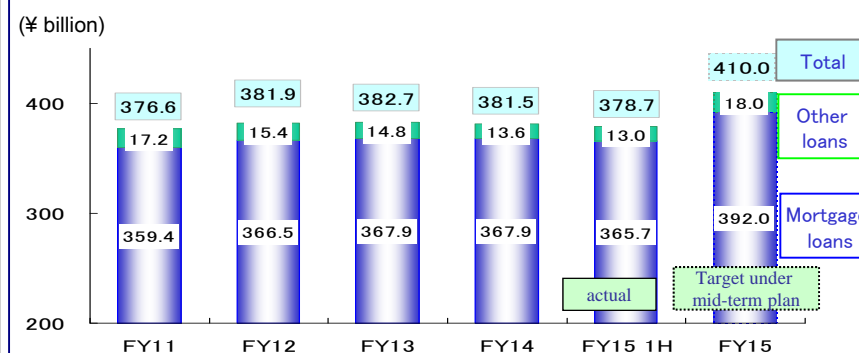
◎Accumulation of financial instruments balance

- Accumulate balance by expanding the customer base and delving deeper customers
- Asset management seminars, information dissemination utilizing the Investment Trust Management Report Meeting

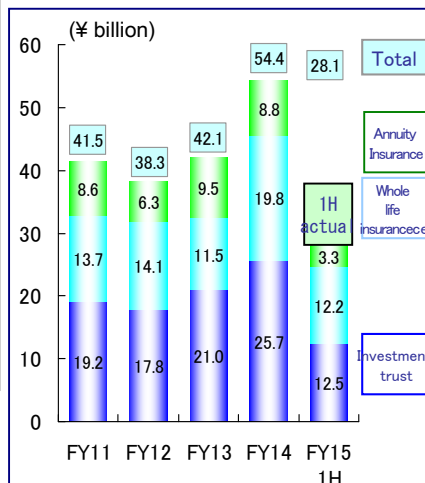
Established “Retail Promotion Division” (June 2015)

Personal promotion strategy to actively involved in customer's life events

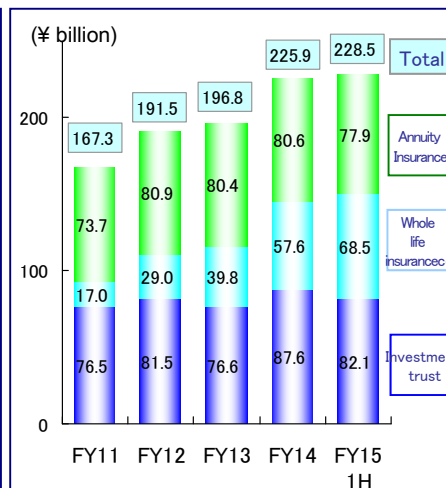
Target Individual Loan Balance (term-end)



Investment trust and insurance product sales amounts



Investment trust and insurance product balance



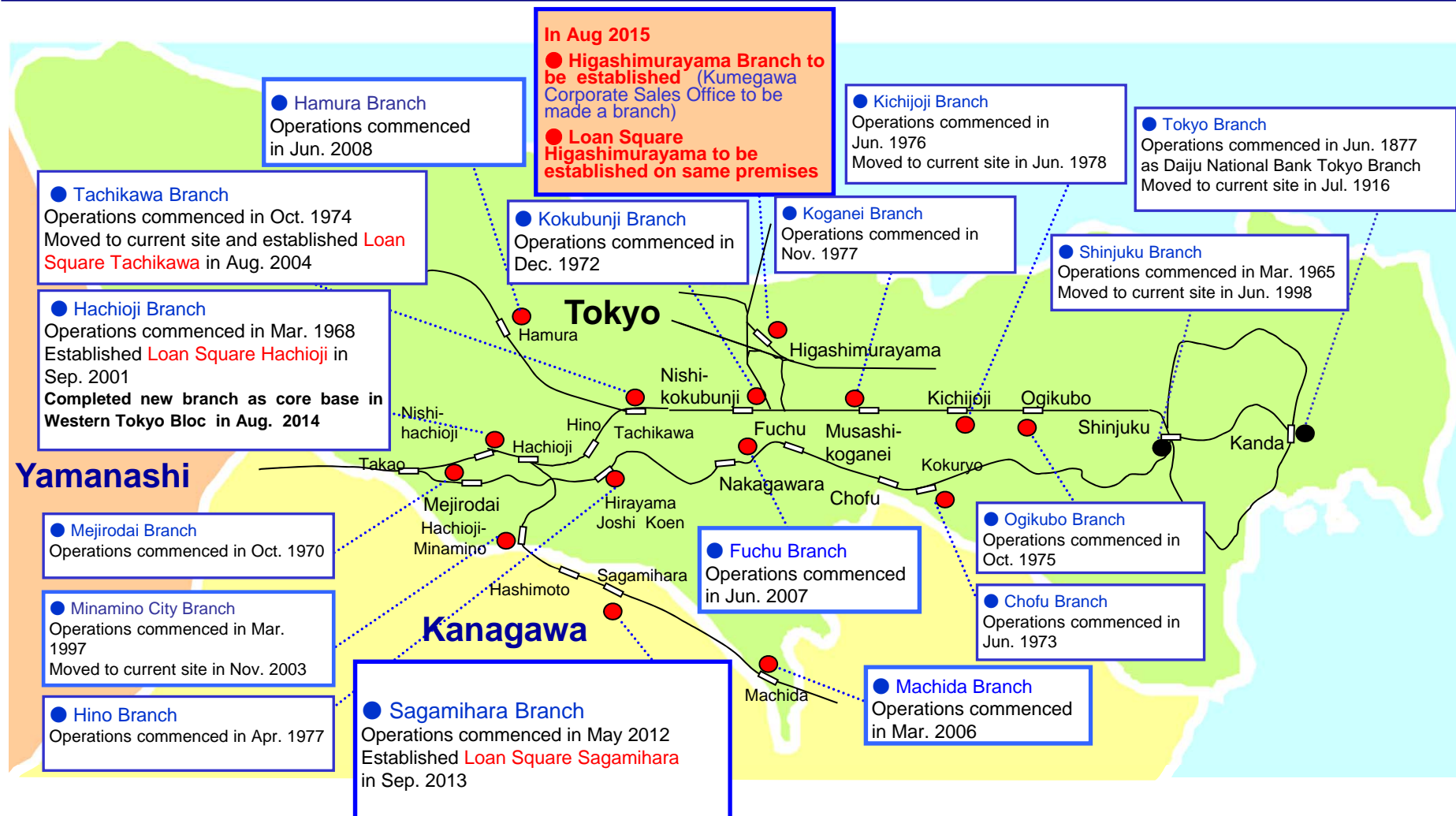
Basic Policy I “Increase Operating Income” -Strengthening of the Sales Force Measures-

—Western Tokyo Bloc Strategy—Status of Expansion of Branches and Other Offices in the Western Tokyo Bloc



Office Network Expansion in the Western Tokyo Bloc

- Since launch of Hachioji Branch in 1968, the Bank has launched 15 branches
- Kumegawa Corporate Sales Office became a branch in Aug. 2015 and is now the Higashimurayama Branch



Basic Policy I “Increase Operating Income” -Strengthen Marketing Capabilities- —Western Tokyo Bloc Strategy—



Western Tokyo Area strategy

- Achieve greater profitability and efficiency exceeding that within Yamanashi Prefecture
- Expand marketing base multidimensionally

Western Tokyo Area Market Size

- No. of private companies: 170,000
(about 3.9 times more than in Yamanashi Prefecture)
- Population: 5,510,000
(about 6.6 times more than in Yamanashi Prefecture)
- Households: 2,580,000
(about 7.7 times more than in Yamanashi Prefecture)
- Western Tokyo Area includes the suburban cities, Nishitama County, and Suginami Ward of Metropolitan Tokyo, and Sagami City in Kanagawa Prefecture
- ※Source: Number of private companies as of 2014 “Economic Census”, population and households as of Oct. 2015 “Estimated Population” (data in Sep 2015 for the Sagami City)

Western Tokyo Area promotion strengthening by headquarters reorganization

- Western Tokyo Area Promotion Office is to specialize in promoting corporate transactions
- Expansion of Loan Square is to strengthen transactions with individual customers

Sales personnel shifting to the Western Tokyo Area

- During the current medium-term management plan, 37 sales personnel will shift

Measures to increase transactions

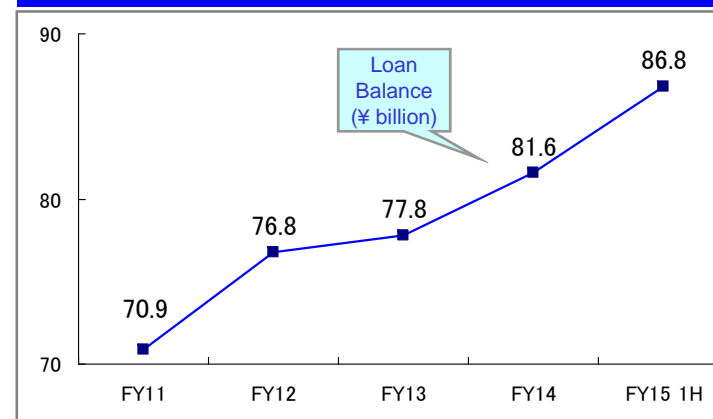
- Promote transactions in collaboration with Furusato Yamanashi Linkage 200

- Targets approached Approx. 1,100 customers
- Existing points of contact 749 (as of Aug. 30, 2015)
- Performance from May 2012 to Aug. 2015
New customers 54 Amount of new loans ¥5.4 billion
Increase in balance of loans among existing customers 46
Amount of increase ¥8.3 billion

- Strengthen business succession and inheritance consulting business to company owners and others
- Strengthen the promotion of healthcare and nursing care fields



Western Tokyo Bloc Loan Balance to SMEs

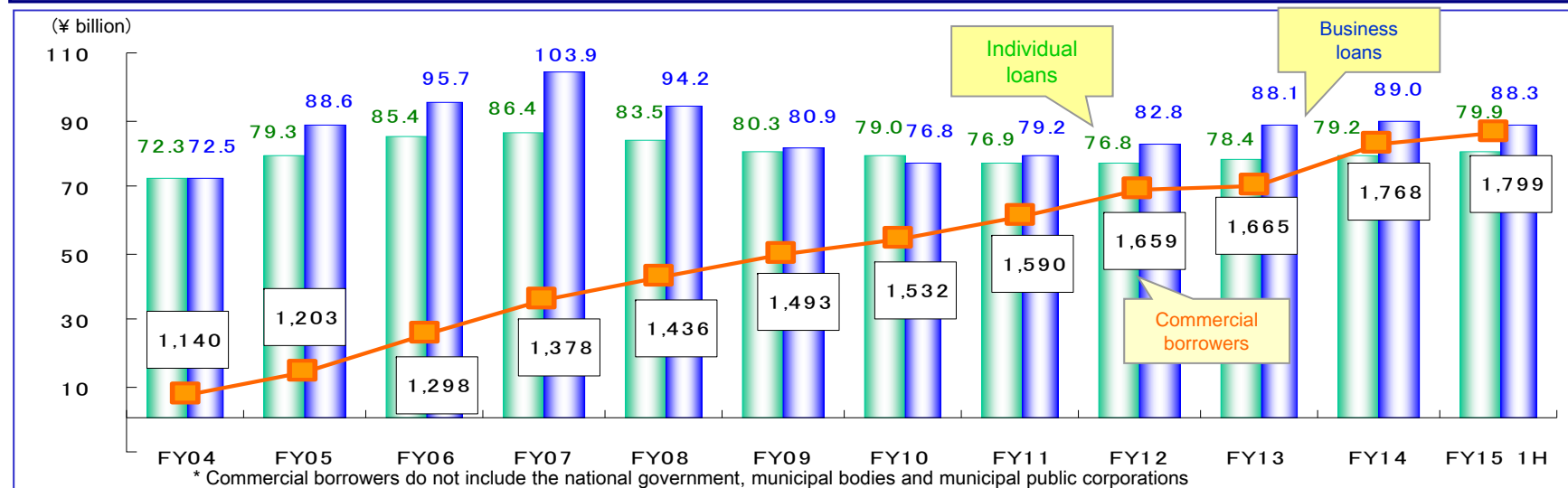


Basic Policy I “Increase Operating Income” -Strengthen Marketing Capabilities-

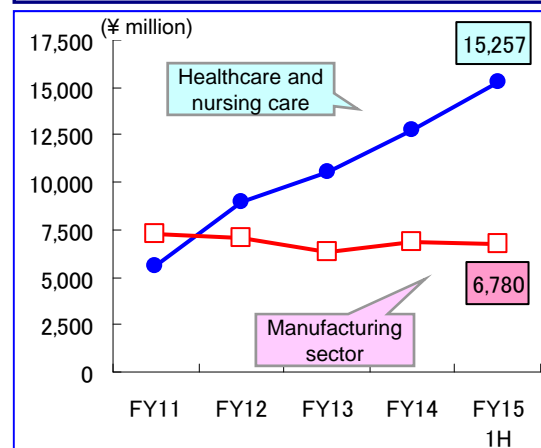
—Western Tokyo Bloc Strategy—Trend in Key Performance Indicators for the Western Tokyo Bloc



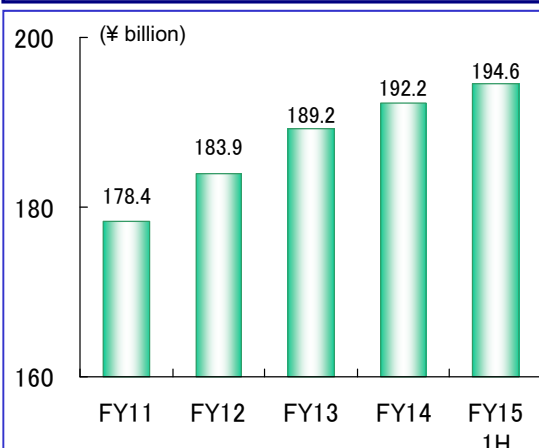
Loan (average balance) and Number of Commercial Borrowers



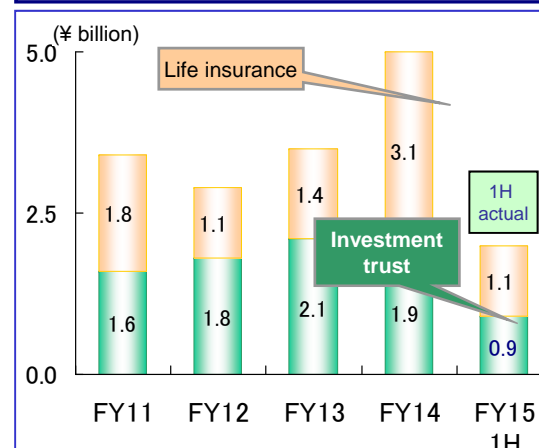
Term-end balance of loans to the healthcare and nursing care fields, and manufacturing sector



Individual deposit balance (term-end)



Investment trust and life insurance sales amounts



* Loans to the manufacturing sector represent loans to SMEs.

Ⅲ Toward the next medium-term management plan

Toward the next medium-term management plan (1)

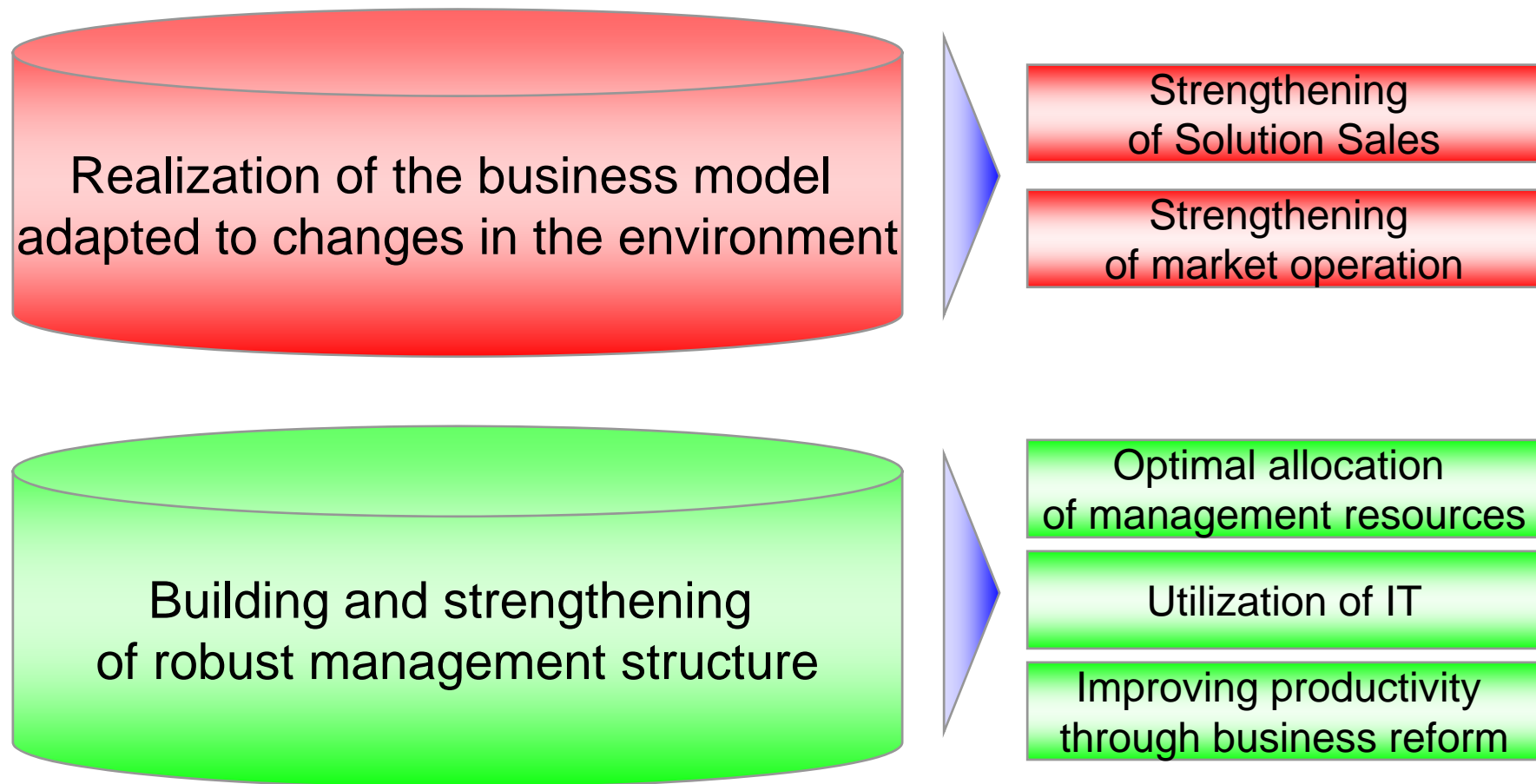
Vision for the future

**Becoming a driving force of the local economy activation,
banks grow and develop along with the region**

Management vision in the next medium-term management plan (three years)

**In response to customers' trust, banks continue to create
values of the region**

2 pillars of the next medium-term management plan



Toward the next medium-term management plan (3)

**Improve stakeholder satisfaction
(local communities, customers, shareholders and employees)**

**Establishment of a financial base and
revenue base to support the sustainable growth**

**Realization of the business model
adapted to changes in the environment**

**Building and strengthening
of robust management structure**

○November 11, 2015
Disclosed “Corporate Governance Report”
corresponding to the corporate governance code.

【 The Bank's Policy 】

The Bank's Policy

The Bank revises its corporate governance methods while sufficiently accounting for the existing corporate governance code to increase management transparency and fairness to enhance sustainable growth and medium-to long-term corporate value.

Thank you for attending our analyst meeting. If you have any further questions, please do not hesitate to contact us at the following telephone number, email address or website.

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