



The 41th Analyst Meeting

December 8, 2021 (Wed)

The Yamanashi Chuo Bank. Ltd.

Supplementary Materials

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The reader is advised that these materials contain forward-looking statements. These statements do not constitute guarantees of future business performance, and they involve various risks and unforeseeable future circumstances.

The Bank's future business performance may be affected by changes in the business environment that are beyond the prediction or control of the Bank, and actual results may therefore differ substantially from the figures contained in the said forward-looking statements.

Profile (as of Sep. 31, 2021)

Predecessor founded:	Apr. 1877
Established:	Dec. 1941
Head Office:	20-8, Marunouchi 1-Chome, Kofu, Yamanashi
Common stock:	¥15.4 billion
Employees:	1,692
Branches (including sub-branches):	92 (75* in Yamanashi Pref., 16 in Tokyo, 1 in Kanagawa Pref.) (* includes 1 Internet Branch)
Designated financial institution contracts with local government bodies:	Yamanashi Pref. and 23 of its 27 municipalities



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.

FY21 1st Half Business Results (1)

					YoY change (FY20 1H)		YoY change (FY21 1H)	
(¥ billion、%)		FY19 1H	FY20 1H	FY21 1H	Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,906.5	3,188.8	3,508.0	282.3	9.71	319.1	10.00
	Loans	1,686.4	1,846.8	1,900.0	160.4	9.51	53.1	2.87
	Securities	1,130.1	1,213.9	1,266.7	83.7	7.41	52.7	4.34
	Call loan	4.4	3.3	2.6	(1.1)	(25.57)	(0.6)	(19.04)
	Due from banks (interest-bearing)	72.2	109.0	319.4	36.7	50.95	210.4	193.10
	Fund procurement	3,257.0	3,513.5	4,106.7	256.4	7.87	593.2	16.88
	Deposits	3,021.4	3,187.6	3,420.2	166.1	5.50	232.5	7.29
	Call money	5.7	62.4	97.9	56.6	977.51	35.4	56.82
	(Reference) Money held in trust	1.1	9.9	5.0	8.8	771.75	(4.9)	(49.99)

FY21 1st Half Business Results (2)

					YoY change (FY20 1H)		YoY change (FY21 1H)	
					Amount	Percentage	Amount	Percentage
Yields/ Interest margin	(%)	FY19 1H	FY20 1H	FY21 1H				
	Fund operations	1.03	0.92	0.77	(0.11)		(0.15)	
	Loans	0.92	0.88	0.88	(0.04)		0.00	
	Securities	1.24	1.07	0.77	(0.17)		(0.30)	
	Call loan	1.60	0.11	0.07	(1.49)		(0.04)	
	Due from banks	0.09	0.09	0.10	0.00		0.01	
	Fund procurement	0.02	0.01	0.00	(0.01)		(0.01)	
	Deposits	0.01	0.01	0.00	0.00		(0.01)	
	Call money	(0.04)	(0.03)	(0.01)	0.01		0.02	
	Borrowings	0.01	0.00	0.00	(0.01)		0.00	
	Cost ratio	0.84	0.80	0.74	(0.04)		(0.06)	
	Fund procurement cost	0.81	0.74	0.63	(0.07)		(0.11)	
	Loans/deposits interest margin	0.91	0.87	0.88	(0.04)		0.01	
	Fund operations/procurement interest margin	1.01	0.91	0.77	(0.10)		(0.14)	
	Loans/deposits margin	0.06	0.07	0.13	0.01		0.06	
	Gross interest margin on funds under management	0.22	0.18	0.14	(0.04)		(0.04)	

FY21 1st Half Business Results (3)

(¥ billion、%)

YoY change (FY20 1H)

YoY change (FY21 1H)

FY19 1H

FY20 1H

FY21 1H

Amount

Percentage

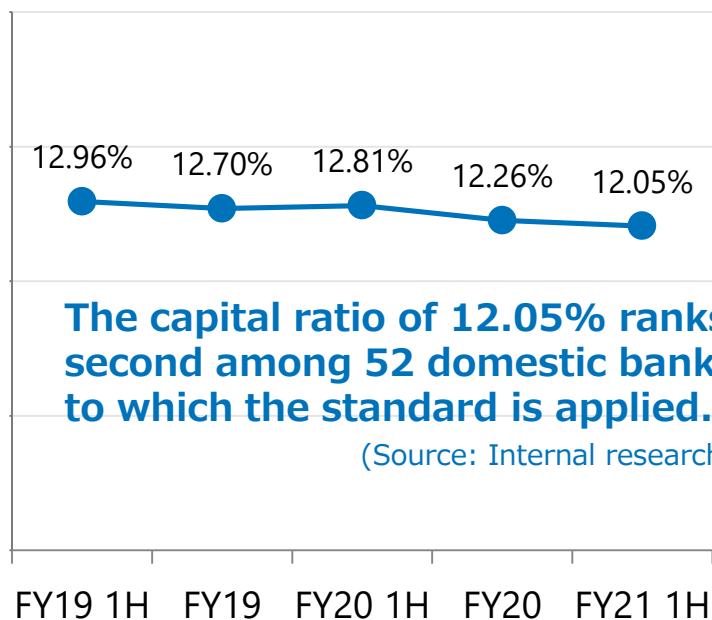
Amount

Percentage

Profits and losses

Interest income	13.2	14.5	13.3	1.2	9.55	(1.1)	(8.18)
Loans	7.8	8.1	8.4	0.2	3.79	0.2	3.08
Securities	5.7	6.5	4.9	0.8	14.55	(1.6)	(24.53)
Call loan	0.0	0.0	0.0	(0.0)	(97.14)	(0.0)	(100.00)
Due from banks	0.0	0.0	0.1	0.0	50.00	0.1	201.85
Fees and commissions	2.3	2.4	3.2	0.0	1.50	0.7	32.60
Other operating income	(0.2)	(0.6)	(1.9)	(0.4)	(170.37)	(1.2)	(196.95)
JGBs and other bond transactions	(0.0)	(0.5)	(1.8)	(0.5)	(7,325.00)	(1.2)	(216.66)
General provision to loan loss reserve	(0.1)	—	(0.6)	0.1	100.00	(0.6)	—
Expenses	12.8	12.8	12.8	(0.0)	(0.21)	0.0	0.07
Net business profit	2.7	3.4	2.3	0.7	27.11	(1.0)	(31.46)
Modified banking profit	2.5	3.4	1.7	0.9	35.96	(1.7)	(49.13)
Net business profit on core operations	2.5	4.0	3.6	1.5	58.65	(0.4)	(10.29)
(Excluding gain on cancellation of investment trusts)	2.5	4.0	3.6	1.5	58.65	(0.4)	(10.29)
Non-operating income (losses)	0.7	(1.2)	(0.0)	(1.9)	(264.46)	1.1	94.51
Gains on reversal of provision to loan loss reserve	—	0.0	—	0.0	—	(0.0)	(100.00)
Equity share and similar transactions	1.2	(1.2)	0.8	(2.5)	(196.31)	2.1	171.76
Reversal of loan loss reserve	0.5	0.0	1.3	(0.5)	(95.86)	1.2	5,621.73
Ordinary profits	3.4	2.2	2.3	(1.2)	(35.23)	0.0	2.70
Extraordinary income (losses)	(0.1)	(0.1)	(0.0)	(0.0)	(28.85)	0.1	75.00
Income taxes: basic	0.8	0.5	1.0	(0.2)	(26.64)	0.4	69.08
Income taxes: deferred	0.3	0.3	(0.3)	(0.0)	(3.44)	(0.6)	(192.26)
Net income	2.1	1.1	1.5	(1.0)	(47.95)	0.4	39.29

Changes in capital ratio



Breakdown of Regulatory Capital

(¥ billion)

	FY19 1H	FY19	FY20 1H	FY20	FY21 1H
Regulatory capital	178.2	178.1	178.6	178.8	179.2
Risk-weighted assets, etc.	1,374.9	1,402.3	1,393.8	1,458.3	1,486.8

Risk-weighted assets, etc. methods employed

Credit risk	Standardized Approach
Operational risk	Basel II Standardized Approach

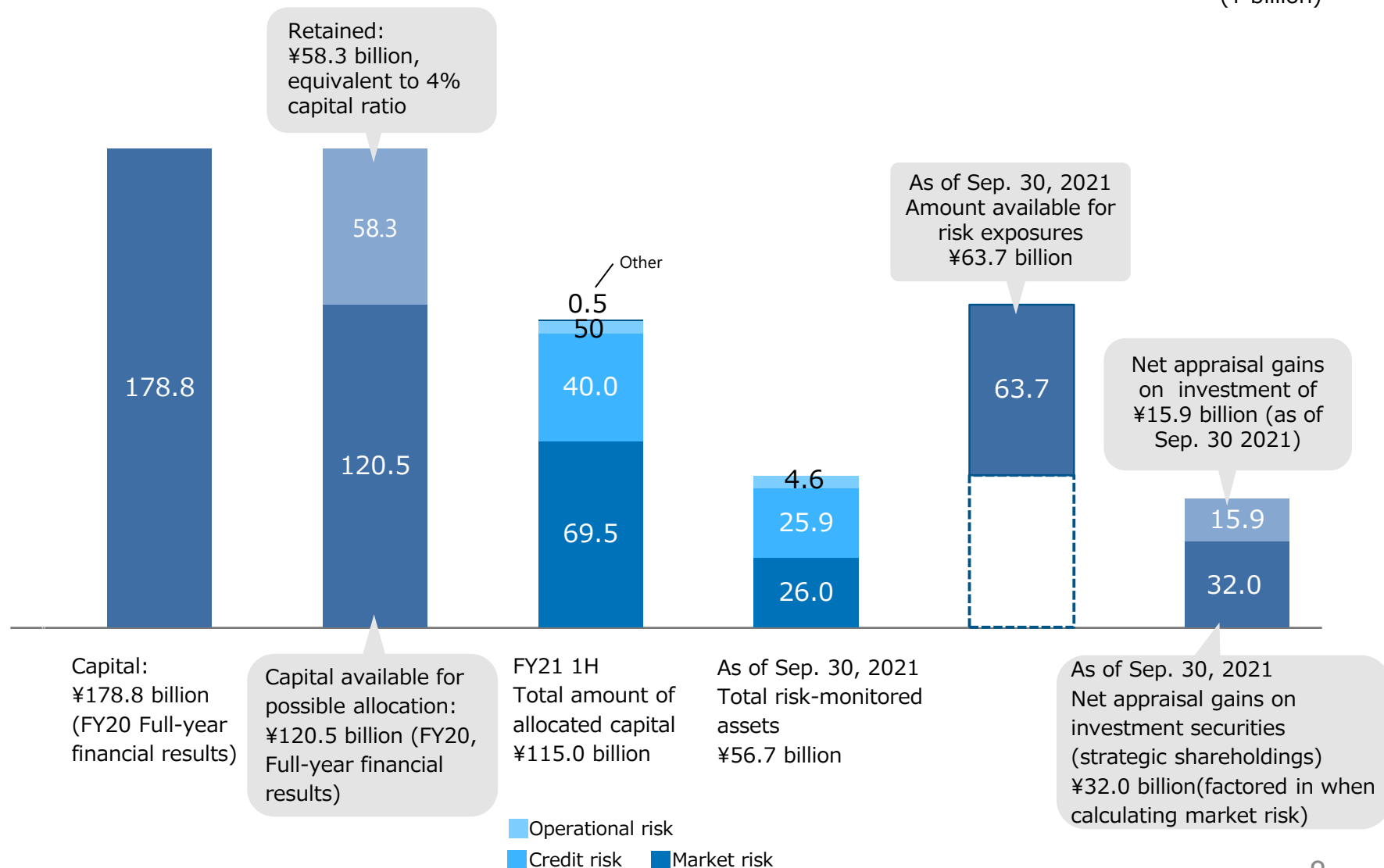
(Reference)

Interest rate risk of bank account (end of Sep. 2021)

Interest rate risk amount	¥16.8 billion
Regulatory capital	¥179.2 billion
Interest Rate Risk in the Banking Book (IRRBB)	9.3%

(*) We use internal model to calculate core deposits.

(¥ billion)



	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21 1H Compare to FY11	
Regular employees	1,704	1,708	1,699	1,675	1,677	1,685	1,737	1,726	1,681	1,660	1,692	(12)
Fixed-term contract workers	736	714	691	672	678	711	714	686	689	677	679	(57)
Branches (including sub-branches)	91	90	90	90	91	91	92	92	92	92	92	1
Ordinary type	42	43	41	41	42	42	41	41	35	27	23	(19)
Covering wide area/Full-range services	21	21	21	21	21	21	21	21	22	25	26	5
Covering wide area/Designated for special functions, Internet branches *1	28	26	28	28	28	28	30	30	35	40	43	15
Substantial number of sales bases (Branch in a branch is counted as 1)	90	89	89	89	90	90	87	86	82	79	79	(11)
Corporate Sales Office	2	1	1	1	0	0	0	1	1	0	0	(2)
Life Squares/Loan Squares	5	6	7	7	8	8	8	8	8	8	8	3
Off-branch ATMs	129	126	129	130	133	135	141	142	144	138	127	(2)

*1 Branches designated for special functions are the total of branches specialized in retailing and branches specialized in loans to individuals, and a special-designation branch (Life Square Kofu Branch) and an Internet branch (Fujisan Internet Branch).

*2 Chuo Ichiba Branch operates at Kokubo Branch, Sumiyoshi Branch at Minami Branch, Chizuka Branch at Yumura Branch, Bijutsukanmae Branch at Life Square Kofu Branch, Kasugai Branch at Isawa Branch, Kasei Branch at Tsuru Branch, Higashi-Yamanashi Branch at Kusakabe Branch, Nakamichi Branch at Jonan Branch, Kitashin Branch at Takedadori Branch, Tatsugaoka Branch at Yoshida Branch, Kosai Branch at Ogasawara Branch, Takane Branch at Nagasaka Branch, Kajikazawa Branch at Aoyagi Branch.

1. Average

(¥ billion, %)

01 By area	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	2,604.8	2,663.8	2,818.8	2,860.2	3,025.4	206.6	7.3	2,990.3	130.1	4.5
Tokyo, Shinjuku	67.7	68.1	71.8	74.2	78.8	7.0	9.7	79.8	5.6	7.5
Western Tokyo	282.0	280.1	297.0	304.5	315.8	18.8	6.3	312.5	8.0	2.6
Total	2,954.6	3,012.0	3,187.6	3,239.0	3,420.2	232.6	7.2	3,382.7	143.7	4.4

(¥ billion, %)

02 By Market	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial institutions	13.3	14.7	15.7	15.7	16.1	0.4	2.5	15.7	0	0
Local government bodies	200.1	207.6	228.2	208.4	244.1	15.9	6.9	210.6	22	1.0
Corporate customers	628.6	648.7	723.2	759.1	817.8	94.6	13.0	814.0	549	7.2
Individuals	2,112.5	2,140.9	2,220.3	2,255.6	2,342.0	121.7	5.4	2,342.3	867	3.8
Total	2,954.6	3,012.0	3,187.6	3,239.0	3,420.2	232.6	7.2	3,382.7	1,437	4.4

2. Term-end

(¥ billion, %)

01 By area	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	2,649.6	2,685.9	2,847.4	3,050.0	3,008.9	161.5	5.6	3,015.3	(34.7)	(1.1)
Tokyo, Shinjuku	64.2	69.5	73.8	74.6	80.6	6.8	9.2	77.9	3.3	4.4
Western Tokyo	280.1	287.2	308.6	322.5	315.4	6.8	2.2	308.2	(14.3)	(4.4)
Total	2,994.0	3,042.7	3,229.8	3,447.2	3,405.1	175.3	5.4	3,401.5	(45.7)	(1.3)

(¥ billion, %)

02 By market	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial Institutions	27.8	29.7	18.5	27.6	18.3	(0.2)	(1.0)	30.9	3.3	11.9
Local government bodies	211.1	193.4	177.9	316.2	207.9	30.0	16.8	231.5	(84.7)	(26.7)
Corporate customers	639.0	663.0	775.1	787.3	817.7	42.6	5.4	791.6	4.3	(0.5)
Individuals	2,115.8	2,156.4	2,258.3	2,316.0	2,361.2	102.9	4.5	2,347.4	31.4	1.3
Total	2,994.0	3,042.7	3,229.8	3,447.2	3,405.1	175.3	5.4	3,401.5	(45.7)	(1.3)

1. Average

(¥ billion, %)

01 By area	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	829.3	864.7	910.2	925.3	959.8	49.6	5.4	964.6	39.3	4.2
Tokyo, Shinjuku	365.8	401.9	463.1	473.9	495.6	32.5	7.0	510.2	36.3	7.6
Western Tokyo	255.1	271.8	302.3	310.0	324.0	21.7	7.1	330.5	20.5	6.6
Loan assets under the control of head office departments	180.1	167.8	171.0	173.8	120.4	(50.6)	(29.5)	117.6	(562)	(32.3)
Total	1,630.4	1,706.5	1,846.8	1,883.1	1,900.0	53.2	2.8	1,922.9	39.8	2.1

(Note) Loan assets under the control of head office departments refer to loans to the Ministry of Finance, financial receivables transferred from other industries, and overdraft facilities for Yamanashi Pref., among other items.

(¥ billion, %)

02 By market	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial institutions	26.2	31.0	32.1	32.3	41.0	8.9	27.7	51.3	19.0	58.8
Local government bodies	276.3	273.0	306.7	310.9	260.3	(46.4)	(15.1)	256.2	(54.7)	(17.5)
Corporate customers	959.9	1,018.1	1,115.6	1,145.1	1,196.0	80.4	7.2	1,210.1	65.0	5.6
Individuals	367.8	384.1	392.3	394.6	402.5	10.2	2.6	405.2	10.6	2.6
Total	1,630.4	1,706.5	1,846.8	1,883.1	1,900.0	53.2	2.8	1,922.9	39.8	2.1

2. Term-end

(¥ billion, %)

01 By area	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	882.4	917.2	933.3	1,048.4	966.4	33.1	3.5	998.5	(49.9)	(4.7)
Tokyo, Shinjuku	382.3	434.6	471.1	489.7	499.7	28.6	6.0	537.7	48.0	9.8
Western Tokyo	268.6	291.6	314.1	327.6	327.4	13.3	4.2	338.8	11.2	3.4
Loan assets under the control of head office departments	177.3	164.7	165.4	126.6	116.5	(48.9)	(29.5)	113.8	(12.8)	(10.1)
Total	1,710.8	1,808.2	1,884.0	1,992.4	1,910.2	26.2	1.3	1,989.0	(3.4)	(0.1)

(Note) Loan assets under the control of head office departments refer to loans to the Ministry of Finance, financial receivables transferred from other industries, and overdraft facilities for Yamanashi Pref., among other items.

(¥ billion, %)

02 By market	FY18	FY19	FY20 1H (1H Results)	FY20	FY21 1H (1H Results)	YoY change (Amount)	YoY change (Percent)	FY21 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial institutions	27.9	31.9	31.7	41.0	41.8	10.1	31.8	60.1	19.1	46.5
Local government bodies	281.1	297.7	300.6	332.2	252.4	(48.2)	(16.0)	251.2	(81.0)	(24.3)
Corporate customers	1,025.5	1,086.8	1,157.6	1,218.7	1,211.3	53.7	4.6	1,267.6	48.9	4.0
Individuals	376.2	391.6	394.0	400.4	404.5	10.5	2.6	410.1	9.7	2.4
Total	1,710.8	1,808.2	1,884.0	1,992.4	1,910.2	26.2	1.3	1,989.0	(3.4)	(0.1)

Loan Portfolio by Customer Industry

(¥ Billion)

	FY20		FY21 1 H		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	237.2	11.9%	234.4	12.3%	(2.7)	0.4P
Agriculture, forestry	3.6	0.2%	4.5	0.2%	0.8	0.0P
Fishery	0.0	0.0%	0.0	0.0%	(0.0)	0.0P
Mining, quarrying and gravel digging	3.9	0.2%	3.5	0.2%	(0.3)	0.0P
Construction	54.9	2.8%	44.1	2.3%	(10.)	(0.5)P
Utilities, heat provision	35.1	1.8%	39.0	2.0%	3.9	0.2P
Telecommunications	19.5	1.0%	18.7	1.0%	(0.7)	0.0P
Transportation, postal services	106.5	5.3%	114.7	6.0%	8.2	0.7P
Wholesaling, retailing	152.3	7.6%	149.3	7.8%	(2.9)	0.2P
Financing, insurance	81.7	4.1%	81.7	4.3%	0.0	0.2P
Real estate, equipment rental and leasing	363.4	18.2%	371.8	19.5%	8.4	1.3P
Real estate	277.4	13.9%	298.8	15.7%	21.3	1.8P
Local public corporations	23.0	1.1%	9.3	0.5%	(13.6)	(0.6)P
Equipment rental and leasing	62.9	3.2%	63.5	3.3%	0.6	0.1P
Other services	176.5	8.9%	165.4	8.7%	(11.1)	(0.2)P
National and local government bodies	332.2	16.7%	252.4	13.2%	(79.8)	(3.5)P
Individuals and others	425.2	21.3%	429.9	22.5%	4.7	1.2P
Total	1,992.4	100.0%	1,910.2	100.00%	(82.2)	-

Balance of Loans by Customer Business Scale and Area (Term-End)

(¥ billion, %,P)

		Yamanashi Pref. Western Tokyo Bloc Tokyo Bloc Head Office															
		Overall			Yamanashi Pref.			Western Tokyo Bloc			Tokyo Bloc			Head Office			
		FY20	FY21	1 H YoY	FY20	FY21	1 H YoY	FY20	FY21	1 H YoY	FY20	FY21	1 H YoY	FY20	FY21	1 H YoY	
National and local government bodies	Balance	332.2	252.4	(798.)	303.3	226.8	(76.5)	4.3	1.4	(2.9)	0.7	0.5	(0.2)	23.7	23.5	(0.2)	
	Ratio to total	16.7%	13.2%	(3.5)	28.9%	23.5%	(5.4)	1.3%	0.4%	(0.9)	0.1%	0.1%	0.0	18.7%	20.2%	1.5	
Commercial (corporations)	Balance	1,235.0	1,227.7	(7.3)	425.3	416.3	(9.0)	220.6	222.1	1.5	486.1	496.0	9.9	102.8	93.0	(9.8)	
	Ratio to total	62.0%	64.3%	2.3	40.6%	43.1%	2.5	67.3%	67.9%	0.6	99.3%	99.3%	0.0	81.2%	79.8%	(1.4)	
	Large companies	Balance	455.7	466.7	11.0	33.6	36.0	2.4	12.2	12.3	0.1	348.3	358.6	10.3	61.4	59.7	(1.7)
		Ratio to total	22.9%	24.4%	1.5	3.2%	3.7%	0.5	3.7%	3.8%	0.1	71.1%	71.8%	0.7	48.5%	51.2%	2.7
	Second-tier companies	Balance	17.6	16.8	(0.8)	5.6	5.5	(0.1)	5.4	6.1	0.7	6.5	5.1	(1.4)	-	-	-
		Ratio to total	0.9%	0.9%	0.0	0.5%	0.6%	0.1	1.6%	1.9%	0.3	1.3%	1.0%	(0.3)	-	-	-
	SMEs	Balance	761.6	744.2	(17.4)	386.0	374.8	(11.2)	202.9	203.7	0.8	131.2	132.3	1.1	41.3	33.3	(8.0)
		Ratio to total	38.2%	39.0%	0.8	36.8%	38.8%	2.0	61.9%	62.2%	0.3	26.8%	26.5%	(0.3)	32.6%	28.6%	(4.0)
Other individuals	Balance	425.2	429.9	4.7	319.6	323.0	3.4	102.6	103.8	1.2	2.9	3.0	0.1	-	-	-	
	Ratio to total	21.3%	22.5%	1.2	30.5%	33.4%	2.9	31.3%	31.7%	0.4	0.6%	0.6%	0.0	-	-	-	
Total	Balance	1,992.4	1,910.2	(82.2)	1,048.4	966.4	(82.0)	327.6	327.4	(0.2)	489.7	499.7	10.0	126.6	116.5	(10.1)	
	Ratio to total	100.0%	100.0%	-	100.0%	100.0%	-	100.0%	100.0%	-	100.0%	100.0%	-	100.0%	100.0%	-	

Risk-monitored loans under the Banking Law

(¥ billion)
FY21 1H
 (consolidated
 basis)

The Bank has never implemented partial charge-offs.

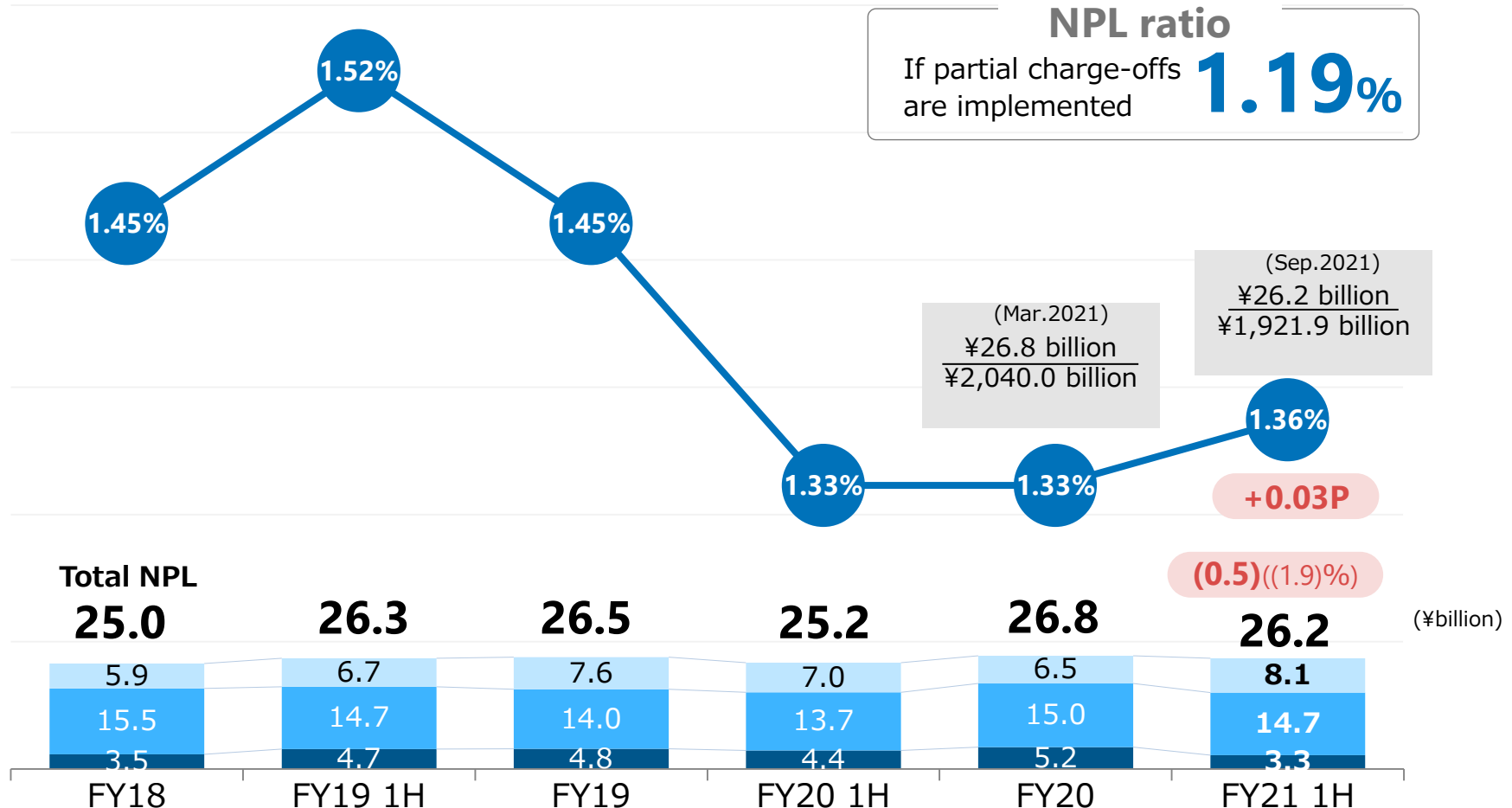
	FY20	FY21 1H	YoY	
Loans to customers in bankruptcy	2.4	4.1	1.6	4.1
Past due loans	19.0	18.7	(0.2)	19.0
Accruing loans contractually past due 3 months or more	0.0	0.0	0.0	0.0
Restructured loans	5.2	3.3	(1.8)	3.3
Total risk-monitored loans (A) (as a percentage of total loans)	26.8 (1.34%)	26.2 (1.37%)	(0.5) (0.03P)	26.6 (1.39%)
Portions covered by collateral and guarantee (B) (including specific reserves)	22.3	22.9	0.6	23.3
Coverage ratio (B)/(A)	83.47%	87.54%	4.07P	87.65%
Reserve for possible loan losses (non-specific) (C)	4.1	3.5	(0.6)	5.2
Coverage ratio (including loan loss reserve) (B+C)/(A)	99.03%	101.08%	2.05P	107.42%

* The following figures in the yellow column represent risk-monitored loan amounts (non-consolidated basis) on the assumption of implementation of partial charge-offs.

	FY21 1H Prior to partial charge-offs (1)	FY21 1H Prior to partial charge-offs (2)	Decrease (2)-(1)
Loans to customers in bankruptcy	4.1	2.1	(2.0)
Past due loans	18.7	17.4	(1.3)
Accruing loans contractually due 3 months or more	0.0	0.0	0.0
Restructured loans	3.3	3.3	0.0
Total risk-monitored loans (as a percentage of total loans)	1.37	1.20	(0.17)

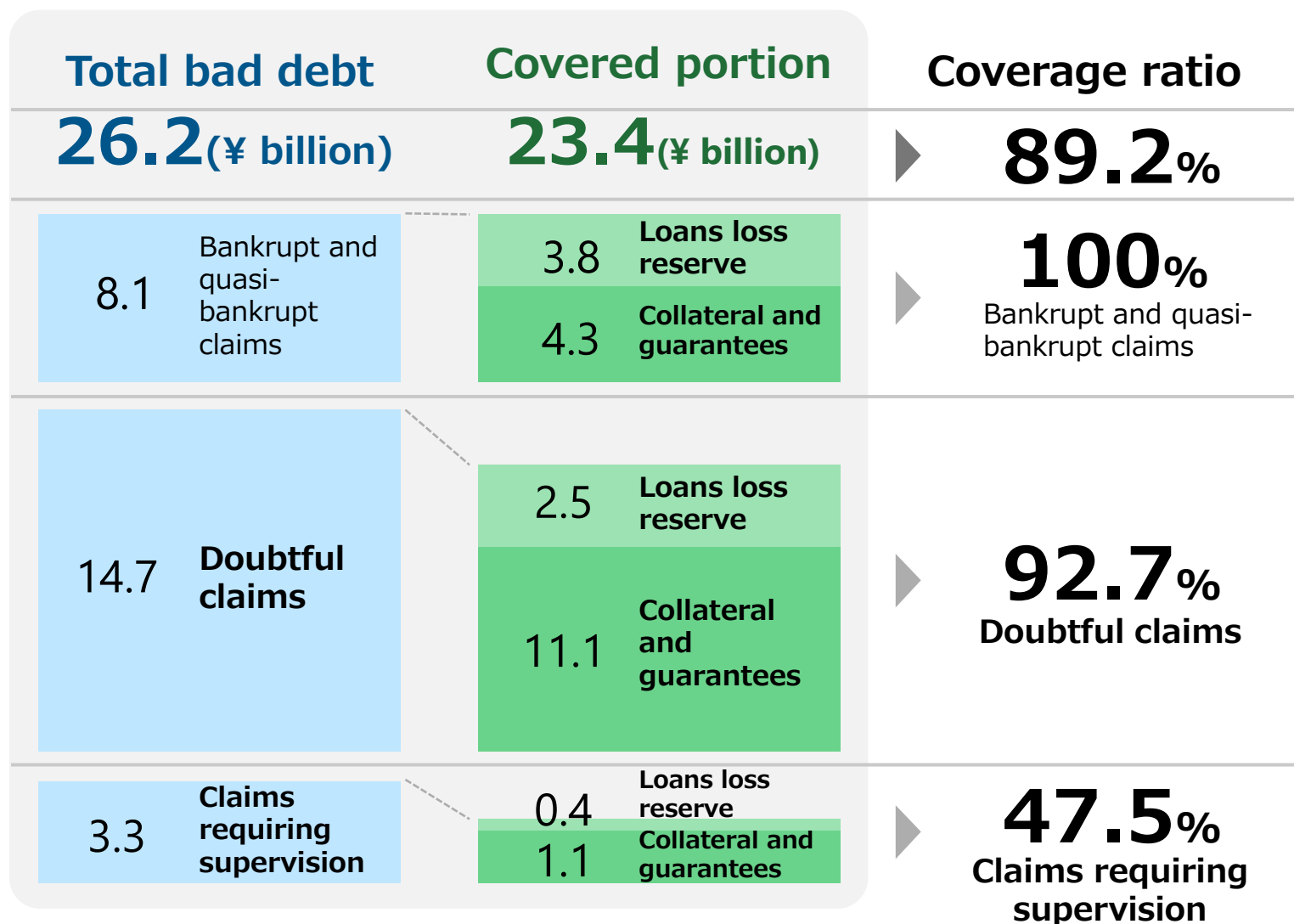
➤ Bad debt under the Financial Reconstruction Law

■ Bankrupt and quasi-bankrupt claims
 ■ Doubtful claims
 ■ Claims requiring supervision



Mandatory Disclosure of Bad Debt under the Financial Reconstruction Law (2)

➤ Coverage of bad debt under the Financial Reconstruction Law



Changes in Borrower Categories

Total claim basis
(from FY20 to FY21 1H)

(¥ billion)

FY21 1H

		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively bankrupt	Legally bankrupt	Deterioration to potentially bankrupt or worse
Amount of newly occurred	-	47.6	0.4	-	0.0	-	-	0.02%
Normal borrower	1,847.3	1,728.8	7.1	0.3	0.2	0.0	-	0.58%
Other requiring caution	122.3	5.3	97.6	0.3	0.6	0.0	-	25.25%
Requiring supervision	7.3	0.0	1.1	4.2	0.0	-	1.8	
Potentially bankrupt	15.0	0.0	0.0	-	13.8	0.2	0.0	
Effectively bankrupt	4.0	0.0	-	-	-	3.6	0.0	
Legally bankrupt	2.4	-	-	-	-	-	2.1	
Total	1,998.5	1,781.9	106.4	4.9	14.7	4.0	4.1	

Deterioration

Improvement

(Note) Including loans, customers' liabilities for acceptances and guarantees, foreign exchanges, suspense and accrued interest.

Loans to national and local government bodies and claims outside scope of asset under self-assessment are included in "Normal borrower".

1. Share of deposits

(%, P)

	FY17	FY18 1H	FY18	FY19 1H	FY19	FY20 1H	FY20	FY21 1H	YoY
Yamanashi Chuo Bank	49.9	49.0	49.7	49.3	49.8	49.6	51.2	50.7	1.1
Major banks	7.0	7.0	7.1	7.0	7.0	6.8	6.7	6.7	(0.1)
Shinkin banks/Credit unions	28.1	28.1	27.9	27.8	27.6	28.1	27.3	27.1	(1.0)
Agricultural cooperatives	13.4	14.1	13.5	14.1	13.8	13.7	12.9	13.6	(0.1)
Semi-government institutions	1.6	1.8	1.8	1.8	1.9	1.8	1.8	1.8	0.0

* Excluding Japan Post Bank

2. Share of loans

(%, P)

	FY17	FY18 1H	FY18	FY19 1H	FY19	FY20 1H	FY20	FY21 1H	YoY
Yamanashi Chuo Bank	41.8	41.4	43.4	43.6	44.9	43.6	45.8	43.9	0.3
Major banks	8.6	8.5	8.2	8.2	8.0	7.5	7.2	7.0	(0.5)
Shinkin banks/Credit unions	34.0	33.6	32.4	32.0	30.4	29.8	28.6	29.6	(0.2)
Agricultural cooperatives	6.4	6.5	6.1	6.2	5.9	5.7	5.3	5.7	0.0
Semi-government institutions	9.3	10.0	9.9	10.1	10.8	13.5	13.1	13.7	0.2

Securities Portfolio (1)

[Prior to mark-to-market adjustment]

(¥ billion、%、P)

	FY18		FY19 1H		FY19		FY20 1H		FY20		FY21 1H		YoY	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
JGBs	338.7	31.2	338.8	29.0	303.9	25.2	318.3	25.8	324.2	25.6	299.5	23.1	(18.8)	(2.7)
Municipal bonds	182.7	16.8	227.0	19.4	267.9	22.2	342.5	27.8	344.8	27.2	369.6	28.4	27.1	0.6
Corporate bonds	59.4	5.5	85.4	7.3	107.4	8.9	120.1	9.8	126.1	9.9	132.3	10.2	12.2	0.4
Equity shares	34.1	3.1	32.1	2.8	32.5	2.7	30.0	2.4	29.5	2.3	26.6	2.1	(3.4)	(0.3)
Strategic holdings	24.5	2.2	24.0	2.0	21.9	1.8	20.9	1.7	21.2	1.7	20.4	1.6	(0.5)	(0.1)
Portfolio investments	9.5	0.9	8.1	0.7	10.6	0.9	9.1	0.7	8.2	0.6	6.2	0.5	(2.9)	(0.2)
Investment trusts, etc.	437.4	40.3	439.9	37.6	438.2	36.3	394.8	32.0	374.6	29.5	362.4	27.9	(32.4)	(4.1)
Foreign securities	33.0	3.0	45.5	3.9	56.1	4.7	26.5	2.2	69.2	5.5	109.0	8.3	82.5	6.1
Total	1,085.5	100.0	1,169.1	100.0	1,206.3	100.0	1,232.5	100.0	1,268.7	100.0	1,299.7	100.0	67.2	

[Changes in interest on securities]

(¥ million、%、P)

	FY18		FY19 1H		FY19		FY20 1H		FY20		FY21 1H		YoY	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Yen-denominated bonds	4,632	41.7	1,681	29.5	3,841	32.4	1,720	26.3	3,522	30.3	1,786	36.2	66	9.9
Equity shares	1,369	12.3	658	11.5	1,207	10.2	622	9.5	1,091	9.4	587	11.9	(35)	2.4
Investment trusts, etc.	4,307	38.7	2,976	52.2	5,905	49.8	3,914	59.9	6,418	55.2	1,988	40.3	(1,926)	(19.6)
Foreign-currency-denominated bonds	810	7.3	387	6.8	903	7.6	275	4.3	591	5.1	568	11.6	293	7.3
Total	11,119	100.0	5,703	100.0	11,857	100.0	6,533	100.0	11,624	100.0	4,930	100.0	(1,603)	

* From FY20, net reporting is applied to gain or loss on cancellation of investment trusts. The method to settle accounts was changed to recording gain surplus under interest on securities, and recording loss surplus under loss on redemption of JGBs, etc. (Surpluses in the past were reprocessed and are presented accordingly.)

Securities Portfolio (2)

[Changes in Yield]

(%)

	FY18	FY19 1H	FY19	FY20 1H	FY20	FY21 1H	YoY
Yen-denominated bonds	0.73	0.53	0.59	0.46	0.46	0.44	(0.02)
Equity shares	3.56	3.97	3.67	3.82	3.43	4.22	0.40
Investment trusts, etc.	0.90	1.40	1.35	1.88	1.59	1.11	(0.77)
Total of yen-denominated bonds	0.90	0.97	0.98	1.05	0.91	0.73	(0.32)
Foreign-currency-denominated bonds	2.39	1.78	1.86	1.89	1.71	1.49	(0.40)
Total	0.94	1.00	1.01	1.07	0.94	0.77	(0.30)

[Changes in appraisal gain (losses)]

(¥ billion)

	FY18	FY19 1H	FY19	FY20 1H	FY20	FY21 1H	YoY
Yen-denominated bonds	18.5	20.0	11.2	10.7	7.4	7.8	(2.9)
Equity shares	32.1	29.1	18.8	25.2	35.4	35.4	10.2
Strategic shareholdings	31.0	28.7	19.4	24.9	32.5	32.0	7.1
Investment trusts, etc.	1.8	11.0	14.2	(5.1)	0.9	4.7	9.8
Foreign-currency-denominated bonds	0.0	1.7	3.5	1.2	(0.8)	0.0	(1.2)
Total	52.5	61.9	19.4	32.0	42.9	47.9	15.9

[Changes in valuation gains (losses)]

(¥ million)

	FY18	FY19 1H	FY19	FY20 1H	FY20	FY21 1H	YoY
JGBs and other bond transactions	3,126	(8)	(150)	(594)	(2,010)	(1,881)	(1,287)
Bond gain on sale	5,242	528	1,542	4,548	4,879	391	(4,157)
Bond sale loss	322	0	0	622	1,599	415	(207)
Bond amortization	-	50	102	0	33	0	0
Loss on redemption of JGBs, etc.	1,793	486	1,591	4,520	5,257	1,857	(2,663)
Stock and other related income	66	1,276	1,309	(1,229)	590	882	2,111
Gain on sales of stocks and other securities	3,414	1,552	2,006	395	2,215	1,649	1,254
Shares loss on sale	3,348	188	537	374	842	235	(139)
Shares amortization	-	88	158	1,251	782	531	(720)
Total	3,192	1,267	1,158	(1,824)	(1,420)	(999)	825

[Changes in gain and loss on cancellation of investment trusts]

(¥ million)

	FY18	FY19 1H	FY19	FY20 1H	FY20	FY21 1H	YoY
Gain on cancellation of investment trusts	3,417	1,373	2,423	282	512	877	595
Loss on cancellation of investment trusts	5,210	1,860	4,014	4,802	5,770	2,734	(2,068)
Total	(1,793)	(486)	(1,591)	(4,520)	(5,257)	(1,857)	2,663

[Changes in bond modified duration]

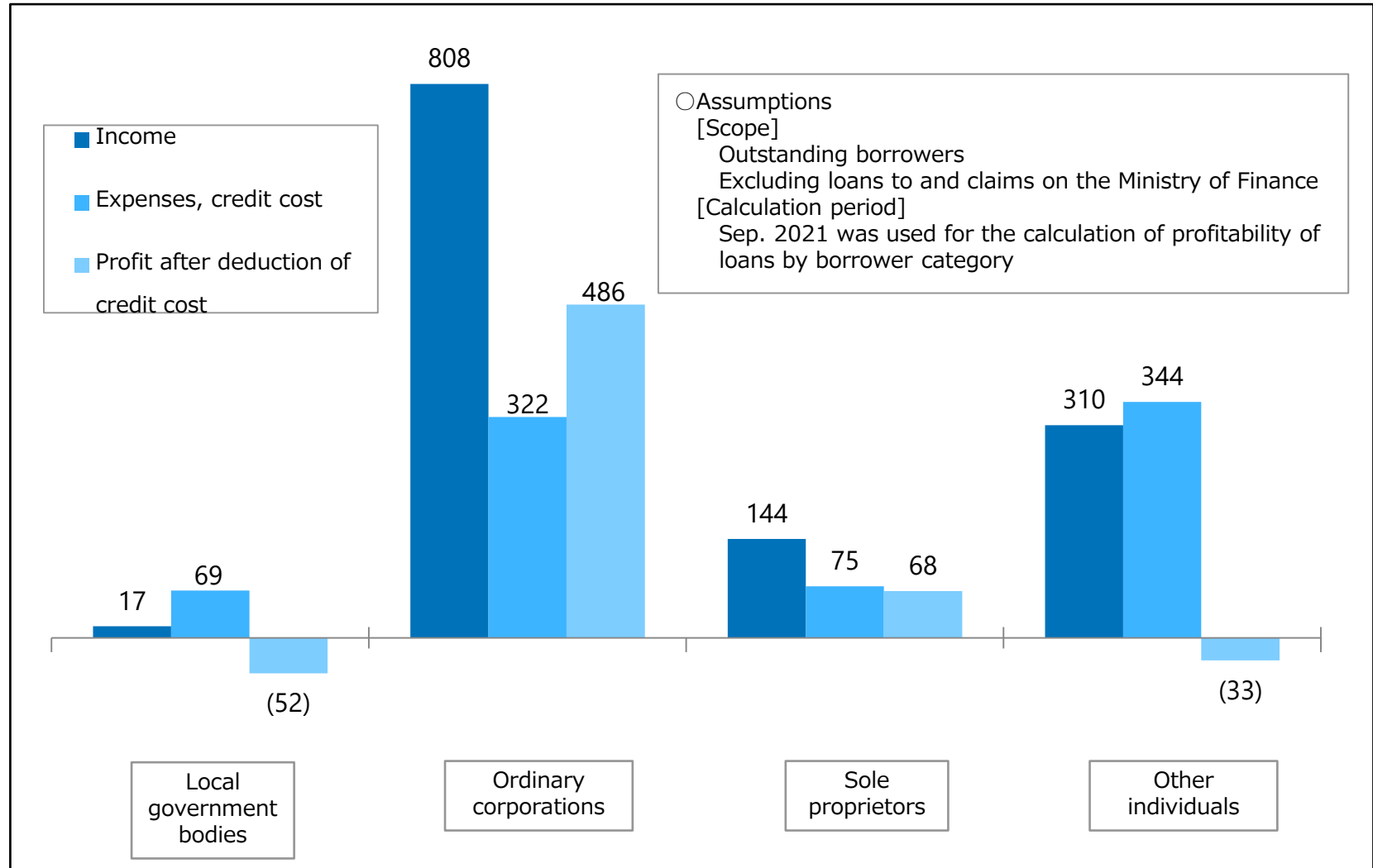
	FY18	FY19 1H	FY19	FY20 1H	FY20	FY21 1H	YoY
Yen-denominated bonds	5.4	5.6	5.6	5.9	5.9	5.9	0.0
Foreign-currency-denominated bonds	5.3	6.3	6.1	5.3	6.6	6.1	0.8

* From FY20, net reporting is applied to gain or loss on cancellation of investment trusts. The method to settle accounts was changed to recording gain surplus under interest on securities, and recording loss surplus under loss on redemption of JGBs, etc. (Surpluses in the past were reprocessed and are presented accordingly.)

Earnings Structure by Borrower Segment 山梨中央銀行

[1 month results: Sep. 2021]

(¥ million)



Subsidiaries of the Bank

(¥ million, as of Sep. 30, 2021)

Trade name	Yamamashi Chuo Guarantee Co., Ltd.	Yamamashi Chugin Lease Co., Ltd.	Yamamashi Chugin DC Card Co., Ltd.	Yamamashi Chugin Management Consulting Co., Ltd.
Established	July 1, 1986	April 6, 1987	July 2, 1991	August 2, 1996
Paid-in capital (The Bank's equity stake) (Consolidated basis)	20 (99.65%) (99.81%)	20 (35.25%) (66.00%)	20 (30.25%) (67.50%)	100 (45.00%) (87.50%)
Business lines	Loan guarantes/Creditworthiness appraisal	Leasing	Credit card	Consulting for corporate management/Economic research
Operating revenue	254	2,335	469	129
Operating income (loss)	179	193	1	56
Ordinary profits	196	195	11	57
Net income	140	118	6	38
Total assets	9,627	10,843	3,200	2,094
Net assets	6,206	3,733	1,400	1,564
Borrowing (Borrowed from the Bank)	- (-)	6,505 (5,956)	485 (485)	- (-)

Economic Trends in Yamanashi Pref.



Wine

- 22.8% share of shipment amount ranks second in Japan
- "Yamanashi" wine designated as an indication (National Tax Agency)



Silk fabric

Shipment amount of down quilts ranks third in Japan



Sake

"Yamanashi" sake designated as an indication (National Tax Agency)



Knit products



Mineral water

38.8% share of shipment amount ranks first in Japan



Inden leather



Fruits

Harvest of grapes, peaches and Japanese plums ranks first in Japan



Traditional Japanese paper

Shipment amount of Shoji paper and Calligraphy paper ranks third in Japan



Jewelry

Shipment amount of jewelry ranks second in Japan

Source: 2019 Census of Manufacturer (2018 results and confirmed data), 2020 Census of Crops

Expected effects

Increase in tourists from Kansai and Tokai regions, increase in opportunities for receiving orders, expansion of logistic facilities, and increase in residents due to expanded commuting radius to greater Tokyo, etc.

Shinkansen Maglev Train

Oct. 2014: Minister of Land, Infrastructure, Transport and Tourism approved the start of construction, with opening planned for 2027

Dec. 2015: Construction began on the Yamanashi side section of the Southern Alps Tunnel (communication route)

Jan. 2016: Construction of Shinagawa Station started

Nov. 2016: Nagano section started construction of the Southern Alps Tunnel

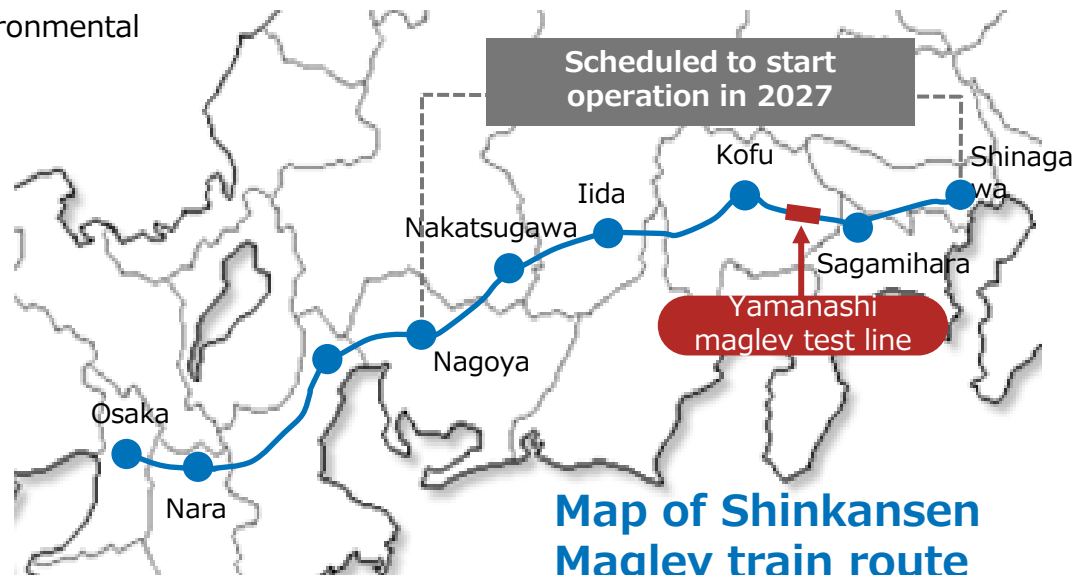
Mar. 2017: Yamanashi Pref. creates “Linear Environmental Future City Improvement Policy”

Apr. 2018: Construction began on the Yamanashi section of the Southern Alps Tunnel

Nov. 2019: Construction of Kanagawa Pref. Station(provisionally named) started

Travel time

Shinagawa – Kofu 25 min.
Shinagawa – Nagoya 40 min.
Shinagawa – Osaka 67 min.



Map of Shinkansen Maglev train route

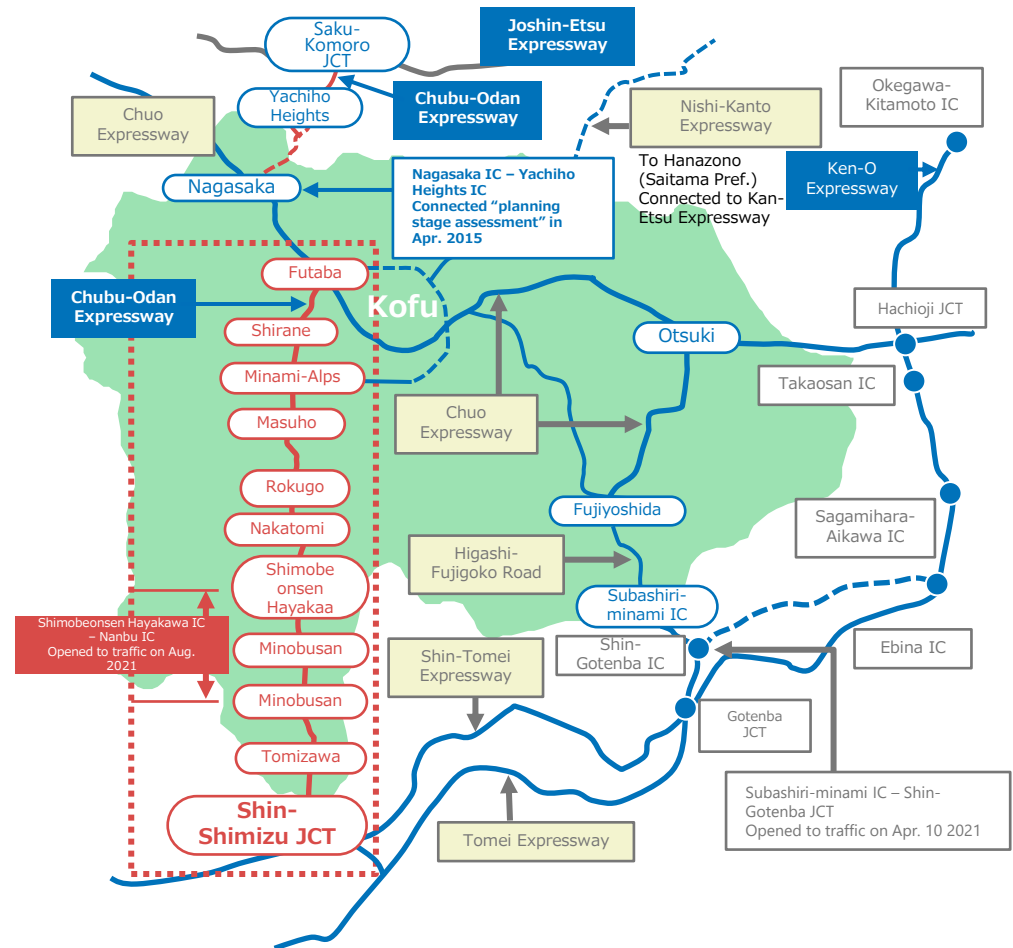
* Station locations further west of Nagoya are undecided.

Expected effects

Increase in tourists from Kansai and Tokai regions, increase in opportunities for receiving orders, expansion of logistic facilities, and increase in residents due to expanded commuting radius to greater Tokyo, etc.

➤ Chubu-Odan Expressway

By Shizuoka towards the opening of Chubu-Odan Expressway while Kofu City, Shizuoka accessed in 1 hour and 40 minutes (about (1) hour).



Major Economic Indictors in Yamanashi Pref. 山梨中央銀行

General				Business				Household			
Item	As of	Numerics	Rank	Item	As of	Numerics	Rank	Item	As of	Numerics	Rank
Total area	2021	4,465km ²	32	Private businesses	2019	47,448	41	Real household income (average per month per salaried household)	2020	¥627,129	23
Habitable area	2019	21.4%	44	Value of manufacturing shipments	2019	¥2,482.0 billion	34				
Wilderness and parkland	2019	27.1%	8	Value of per capita manufacturing shipments	2019	¥33,565,000	26	Household spending (average per month per salaried household)	2020	¥306,085	25
Population	2019	811,000	42	Annual sales of goods	2016	¥1,882,7 billion	42				
Number of households	20年	363,000	41	Annual per capita sales of goods	2016	¥31,868,000	33	Average consumption propensity (worker's household)	2020	60.1%	24
Children under 15 years	19年	11.7%	33	Total agricultural output	2019	¥91.4 billion	34	Number of personal vehicles (per 1,000 people)	2020	674	4
Working age population	19年	57.5%	20	Ratio of agricultural income to output	2019	36.5%	28	Number of public libraries (per 10,000 people)	2020	0.62	1
Persons over 65 years	19年	30.8%	24	Housing starts	2020	4,101	41	Number of convenience stores (per 10,000 people)	2019	56.6	2
Population growth	19年	(0.80)%	33	Floor area per housing start	2020	103.4m ²	1	Average price of residential land (per m ² , reference price)	2020	¥24,000	39
Prefectural GDP (real-term)	FY17	¥3,494.0 billion	39	Value of public works contracts	2020	¥154.7 billion	42	Home ownership	2018	70.2%	15
Economic growth (real-term)	FY17	3.6%	3	Total site area of construction starts	2020	661,452m ²	43	Cost education (worker's household expenditure)	2020	5.2%	21
Per capita income	FY17	¥3,160,000	13	Jobs-to-applications ratio	2020	1.05 times	36	Proportion of people in higher education	2020	57.0%	10

Placing 42nd in Japan in total population and 39st in total production, Yamanashi is one of Japan's lower-ranked prefectures. However, in value of shipments of manufacturers and other items, it is middle-ranking. In terms of economic activity and living standards, it is relatively well-positioned.