



The 42th Analyst Meeting

June 1, 2022 (Wed)

The Yamanashi Chuo Bank, Ltd.

Supplementary Materials

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 Mar. 31, 2022)

Predecessor founded:	Apr. 1877
Established:	Dec. 1941
Head Office:	20-8, Marunouchi 1-Chome, Kofu, Yamanashi
Common stock:	¥15.4 billion
Employees:	1,655
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 Business Results (1)

(¥ billion,%)

					YoY (FY20)		YoY (FY21)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,961.4	3,285.6	4,033.1	324.2	10.94	747.4	22.74
	Loans	1,706.5	1,883.1	1,925.3	176.6	10.35	42.1	2.24
	Securities	1,165.5	1,233.9	1,311.1	68.4	5.87	77.1	6.25
	Call loan	3.9	3.2	1.9	(0.6)	(17.71)	(1.2)	(39.84)
	Due from banks (interest-bearing)	72.2	149.6	774.2	77.3	106.96	624.5	417.45
	Fund procurement	3,287.0	3,678.3	4,306.6	391.2	11.90	628.3	17.08
	Deposits	3,012.0	3,239.0	3,427.4	226.9	7.53	188.4	5.81
	Call money	44.2	86.7	198.9	42.4	95.95	112.1	129.24
	(Reference) Money held in trust	5.5	9.9	5.0	4.4	79.18	(4.9)	(49.92)

FY21 Business Results (2)

				YoY (FY20)		YoY (FY21)	
(¥ million,%)				Amount	Percentage	Amount	Percentage

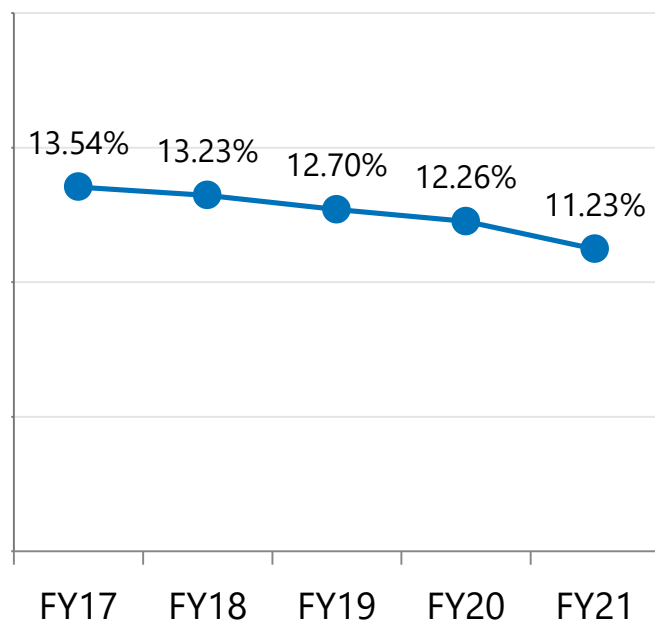
Yields/Interest margin

Fund operations	0.94	0.86	0.69	(0.08)		(0.17)	
Loans	0.92	0.87	0.88	(0.05)		0.01	
Securities	1.01	0.94	0.74	(0.07)		(0.20)	
Call loan	1.48	0.09	0.08	(1.39)		(0.01)	
Due from banks	0.10	0.09	0.12	(0.01)		0.03	
Fund procurement	0.02	0.01	0.00	(0.01)		(0.01)	
Deposits	0.01	0.00	0.00	(0.01)		0.00	
Call money	(0.02)	(0.02)	0.00	0.00		0.02	
Borrowings	0.01	0.00	0.00	(0.01)		0.00	
Cost ratio	0.85	0.77	0.73	(0.08)		(0.04)	
Fund procurement cost	0.80	0.69	0.59	(0.11)		(0.10)	
Loans/deposits interest margin	0.91	0.87	0.88	(0.04)		0.01	
Fund operations/procurement interest margin	0.92	0.85	0.69	(0.07)		(0.16)	
Loans/deposits margin	0.06	0.09	0.15	0.03		0.06	
Gross interest margin on funds under management	0.14	0.17	0.10	0.03		(0.07)	

FY21 Business Results (3)

(¥ billion 、 %)		FY19	FY20	FY21	YoY (FY20)		YoY (FY21)	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	27.0	27.9	27.4	0.9	3.32	(0.5)	(1.99)
	Loans	15.8	16.5	16.9	0.6	4.32	0.4	2.60
	Securities	11.8	11.6	9.8	(0.2)	(1.96)	(1.8)	(15.68)
	Call loan	0.0	0.0	0.0	(0.0)	(94.73)	(0.0)	(66.66)
	Due from banks	0.0	0.1	0.9	0.0	106.94	0.8	551.67
	Fees and commissions	4.9	5.6	6.8	0.6	13.89	1.1	20.85
	Other operating income	(0.6)	(2.1)	(4.9)	(1.4)	(235.50)	(2.8)	(135.50)
	JGBs and other bond transactions	(0.1)	(2.0)	(4.8)	(1.8)	(1,240.00)	(2.8)	(140.09)
	General provision to loan loss reserve	0.0	(0.5)	(0.4)	(0.5)	(1,335.71)	0.0	6.35
	Expenses	25.6	25.0	25.0	(0.5)	(2.11)	(0.0)	(0.07)
	Net business profit	5.7	6.9	4.7	1.2	21.04	(2.2)	(32.25)
	Modified banking profit	5.8	6.4	4.2	0.6	11.20	(2.2)	(34.35)
	Net business profit on core operations	5.9	8.4	9.0	2.5	42.12	0.5	7.06
	(Excluding gain on cancellation of investment trusts)	5.9	8.4	9.0	2.5	42.12	0.5	7.06
	Non-operating income (losses)	0.0	(1.5)	1.0	(1.6)	(2,111.39)	2.5	163.18
	Gains on reversal of provision to loan loss reserve	—	—	—	—	—	—	—
	Equity share and similar transactions	1.3	0.5	2.0	(0.7)	(54.92)	1.4	239.32
	Reversal of loan loss reserve	0.9	1.4	0.9	0.5	60.08	(0.4)	(33.40)
	Ordinary profits	5.8	5.3	5.7	(0.4)	(7.80)	0.3	6.36
	Extraordinary income (losses)	(0.6)	(0.5)	(0.6)	0.0	11.38	(0.0)	(5.98)
	Income taxes: basic	1.1	1.9	1.1	0.7	64.27	(0.7)	(39.07)
	Income taxes: deferred	0.6	0.2	0.1	(0.3)	(59.90)	(0.0)	(39.41)
	Net income	3.4	2.6	3.8	(0.7)	(22.59)	1.1	43.50

Changes in capital ratio



Breakdown of Regulatory Capital

(¥ billion)

	FY17	FY18	FY19	FY20	FY21
Regulatory capital	172.9	177.5	178.1	178.8	180.0
Risk-weighted assets, etc.	1,276.6	1,341.5	1,402.3	1,458.3	1,602.4

Risk-weighted assets, etc. methods employed

Credit risk	Standardized Approach
Operational risk	Basel II Standardized Approach

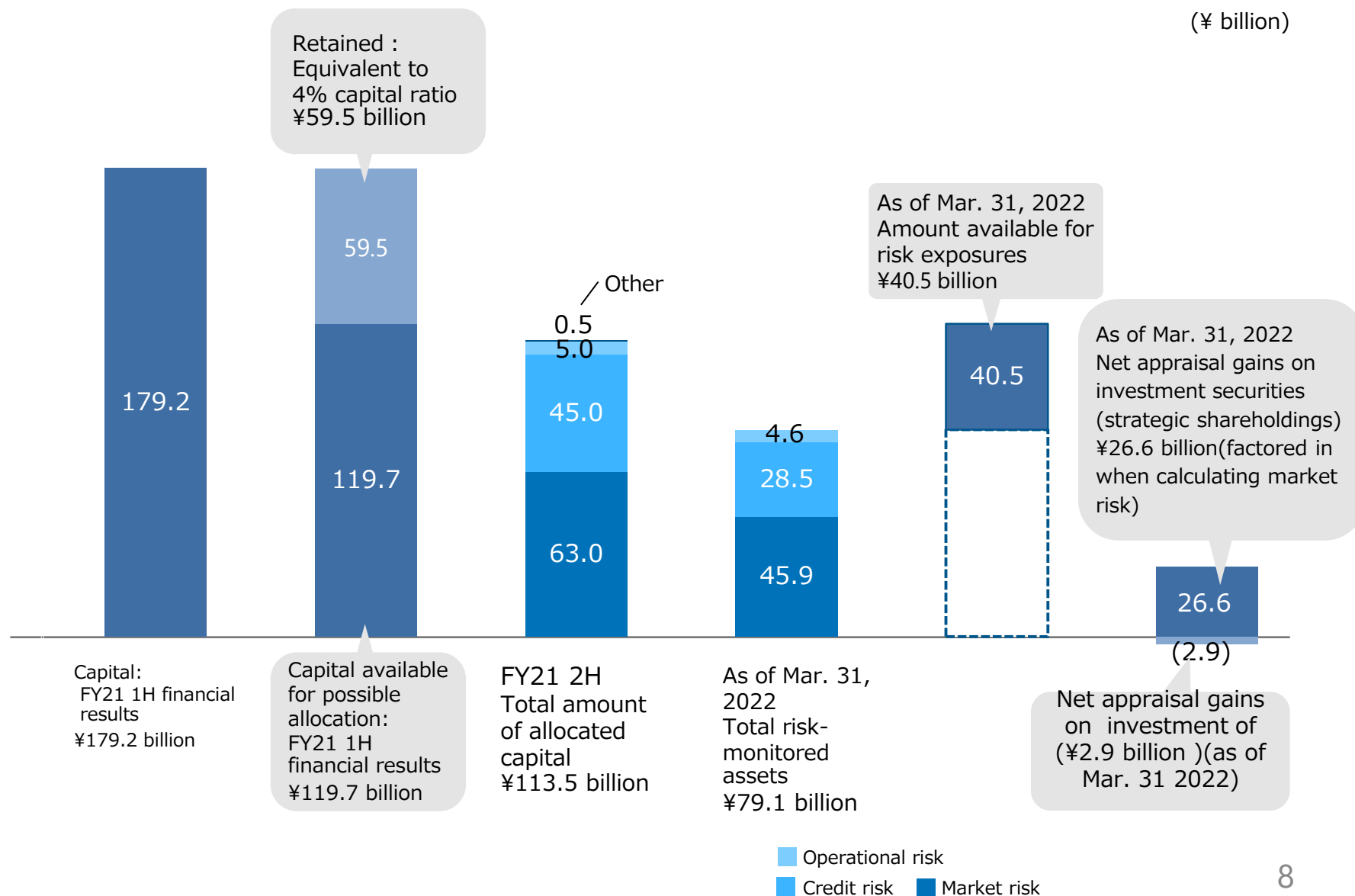
(Reference)

Interest rate risk of bank account (end of Mar. 2022)

Interest rate risk amount	¥20.5 billion
Regulatory capital	¥180.0 billion
Interest Rate Risk in the Banking Book (IRRBB)	11.4%

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

(¥ billion)



	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21 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	1,655	(49)
Fixed-term contract workers	736	714	691	672	678	711	714	686	689	677	680	(56)
Branches (including sub-branches)	91	90	90	90	91	91	92	92	92	92	92	0
Ordinary type	42	43	41	41	42	42	41	41	35	27	22	(20)
Covering wide area/Full-range services	21	21	21	21	21	21	21	21	22	25	24	3
Covering wide area/Designated for special functions, Internet branches *1	28	26	28	28	28	28	30	30	35	40	46	18
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	119	(10)

*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.

*3 The off-branch ATMs do not include joint ATMs with Seven Bank.

1. Average

(¥ billion,%)

01 By area	FY18	FY19	FY20	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	2,604.8	2,663.8	2,860.2	3,029.7	169.5	5.92	3,101.2	71.5	2.35
Tokyo, Shinjuku	67.7	68.1	74.2	80.1	5.9	7.95	81.3	1.2	1.49
Western Tokyo	282.0	280.1	304.5	317.5	13.0	4.26	326.2	8.7	2.74
Total	2,954.6	3,012.0	3,239.0	3,427.4	188.4	5.81	3,508.8	81.4	2.37

(¥ billion,%)

02 By Market	FY18	FY19	FY20	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial institutions	13.3	14.7	15.7	16.0	0.3	1.91	17.5	1.5	9.37
Local government bodies	200.1	207.6	208.4	227.1	18.7	8.97	228.4	1.3	0.57
Corporate customers	628.6	648.7	759.1	817.8	58.7	7.73	841.8	24.0	2.93
Individuals	2,112.5	2,140.9	2,255.6	2,366.4	110.8	4.91	2,421.0	54.6	2.30
Total	2,954.6	3,012.0	3,239.0	3,427.4	188.4	5.81	3,508.8	81.4	2.37

2. Term-end

(¥ billion,%)

01 By area	FY18	FY19	FY20	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	2,649.6	2,685.9	3,050.0	3,110.0	60.0	1.96	3,162.5	52.5	1.68
Tokyo, Shinjuku	64.2	69.5	74.6	78.9	4.3	5.76	80.6	1.7	2.15
Western Tokyo	280.1	287.2	322.5	328.0	5.5	1.70	330.2	2.2	0.67
Total	2,994.0	3,042.7	3,447.2	3,517.1	69.9	2.02	3,573.4	56.3	1.60

(¥ billion,%)

02 By market	FY18	FY19	FY20	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial Institutions	27.8	29.7	27.6	27.5	(0.1)	(0.36)	27.4	(0.1)	(0.36)
Local government bodies	211.1	193.4	316.2	274.0	(42.2)	(13.34)	277.7	3.7	1.35
Corporate customers	639.0	663.0	787.3	808.1	20.8	2.64	832.8	24.7	3.05
Individuals	2,115.8	2,156.4	2,316.0	2,407.3	91.3	3.94	2,435.4	28.1	1.16
Total	2,994.0	3,042.7	3,447.2	3,517.1	69.9	2.02	3,573.4	56.3	1.60

Loans (1)

1. Average

(¥ billion, %)

01 By area	FY18	FY19	FY20	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	829.3	864.7	925.3	963.2	37.9	4.09	1,000.4	37.2	3.86
Tokyo, Shinjuku	365.8	401.9	473.9	512.5	38.6	8.14	563.8	51.3	10.00
Western Tokyo	255.1	271.8	310.0	327.7	17.7	5.70	350.6	22.9	6.98
Loan assets under the control of head office departments	180.1	167.8	173.8	121.8	(52.0)	(29.91)	129.2	7.4	6.07
Total	1,630.4	1,706.5	1,883.1	1,925.3	42.2	2.24	2,044.1	118.8	6.17

(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	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial institutions	26.2	31.0	32.3	41.7	9.4	29.10	45.5	3.8	9.11
Local government bodies	276.3	273.0	310.9	256.2	(54.7)	(17.59)	253.2	(3.0)	(1.17)
Corporate customers	959.9	1,018.1	1,145.1	1,222.7	77.6	6.77	1,322.7	100.0	8.17
Individuals	367.8	384.1	394.6	404.6	10.0	2.53	422.5	17.9	4.42
Total	1,630.4	1,706.5	1,883.1	1,925.3	42.2	2.24	2,044.1	118.8	6.17

Deposits (2)

2. Term-end

(¥ billion, %)

01 By area	FY18	FY19	FY20	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Yamanashi Pref.	882.4	917.2	1,048.4	1,019.3	(29.1)	(2.77)	1,019.9	0.6	0.05
Tokyo, Shinjuku	382.3	434.6	489.7	563.0	73.3	14.96	584.1	21.1	3.74
Western Tokyo	268.6	291.6	327.6	335.1	7.5	2.28	360.8	25.7	7.66
Loan assets under the control of head office departments	177.3	164.7	126.6	136.9	10.3	8.13	121.9	(15.0)	(10.95)
Total	1,710.8	1,808.2	1,992.4	2,054.5	62.1	3.11	2,086.8	32.3	1.57

(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	FY21	YoY change (Amount)	YoY change (Percent)	FY22 (Plan)	YoY change (Amount)	YoY change (Percent)
Financial institutions	27.9	31.9	41.0	45.4	4.4	10.73	48.5	(3.1)	6.82
Local government bodies	281.1	297.7	332.2	271.0	(61.2)	(18.42)	240.9	(30.1)	(11.10)
Corporate customers	1,025.5	1,086.8	1,218.7	1,328.0	109.3	8.96	1,363.8	35.8	2.69
Individuals	376.2	391.6	400.4	410.0	9.6	2.39	433.5	23.5	5.73
Total	1,710.8	1,808.2	1,992.4	2,054.5	62.1	3.11	2,086.8	32.3	1.57

Loan Portfolio by Customer Industry 山梨中央銀行

(¥ billion)

	FY20		FY21		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	237.2	11.9%	245.5	12.0%	8.3	0.1P
Agriculture, forestry	3.6	0.2%	4.3	0.2%	0.7	0.0P
Fishery	0.0	0.0%	0.0	0.0%	(0.0)	0.0P
Mining, quarrying and gravel digging	3.9	0.2%	3.3	0.2%	(0.5)	0.0P
Construction	54.9	2.8%	50.3	2.4%	(4.6)	(0.4)P
Utilities, heat provision	35.1	1.8%	44.1	2.1%	9.0	0.3P
Telecommunications	19.5	1.0%	19.3	0.9%	(0.1)	(0.1)P
Transportation, postal services	106.5	5.3%	127.3	6.2%	20.8	0.9P
Wholesaling, retailing	152.3	7.6%	165.7	8.1%	13.3	0.5P
Financing, insurance	81.7	4.1%	95.2	4.6%	13.5	0.5P
Real estate, equipment rental and leasing	363.4	18.2%	420.6	20.5%	57.2	2.3P
Real estate	277.4	13.9%	328.2	16.0%	50.7	2.1P
Local public corporations	23.0	1.1%	19.6	1.0%	(3.4)	(0.1)P
Equipment rental and leasing	62.9	3.2%	72.8	3.5%	9.9	0.3P
Other services	176.5	8.9%	172.0	8.4%	(4.4)	(0.5)P
National and local government bodies	332.2	16.7%	271.0	13.2%	(61.2)	(3.5)P
Individuals and others	425.2	21.3%	435.4	21.2%	10.2	(0.1)P
Total	1,992.4	100.0%	2,054.5	100.0%	62.0	—

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

(¥ billion ,%,P)

		Yamanashi Pref.						Western Tokyo Bloc			Tokyo Bloc			Head Office			
		Overall															
		FY20	FY21	YoY	FY20	FY21	YoY	FY20	FY21	YoY	FY20	FY21	YoY	FY20	FY21	YoY	
National and local government bodies	Balance	332.2	271.0	(61.2)	303.3	246.2	(57.1)	4.3	1.3	(3.0)	0.7	0.3	(0.4)	23.7	22.9	(0.8)	
	Ratio to total	16.7%	13.2%	(3.5)	28.9%	24.2%	(4.7)	1.3%	0.4%	(0.9)	0.1%	0.1%	0	18.7%	16.7%	(2.0)	
Commercial (corporations)	Balance	1,235.0	1,348.0	113.0	425.3	445.5	20.2	220.6	229.1	8.5	486.1	559.1	73.0	102.8	113.9	11.1	
	Ratio to total	62.0%	65.6%	3.6	40.6%	43.7%	3.1	67.3%	68.4%	1.1	99.3%	99.3%	0	81.2%	83.2%	2.0	
	Large companies	Balance	455.7	517.1	61.4	33.6	38.4	4.8	12.2	11.4	(0.8)	348.3	395.1	46.8	61.4	72.2	10.8
		Ratio to total	22.9%	25.2%	2.3	3.2%	3.8%	0.6	3.7%	3.4%	(0.3)	71.1%	70.2%	(0.9)	48.5%	52.7%	4.2
	Second-tier companies	Balance	17.6	20.1	2.5	5.6	5.8	0.2	5.4	7.9	2.5	6.5	6.2	(0.3)	-	-	-
		Ratio to total	0.9%	1.0%	0.1	0.5%	0.6%	0.1	1.6%	2.4%	0.8	1.3%	1.1%	(0.2)	-	-	-
	SMEs	Balance	761.6	810.8	49.2	386.0	401.3	15.3	202.9	209.8	6.9	131.2	157.8	26.6	41.3	41.7	0.4
		Ratio to total	38.2%	39.5%	1.3	36.8%	39.4%	2.6	61.9%	62.6%	0.7	26.8%	28.0%	1.2	32.6%	30.5%	(2.1)
Other individuals	Balance	425.2	435.4	10.2	319.6	327.4	7.8	102.6	104.6	2.0	2.9	3.3	0.4	-	-	-	
	Ratio to total	21.3%	21.2%	(0.1)	30.5%	32.1%	1.6	31.3%	31.2%	(0.1)	0.6%	0.6%	0	-	-	-	
Total	Balance	1,992.4	2,054.5	62.1	1,048.4	1,019.3	(29.1)	327.6	335.1	7.5	489.7	563.0	73.3	126.6	136.9	10.3	
	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 and Mandatory Disclosure of Bad Debt under the Financial Reconstruction Law (1)

Disclosure of risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law

(¥ billion)

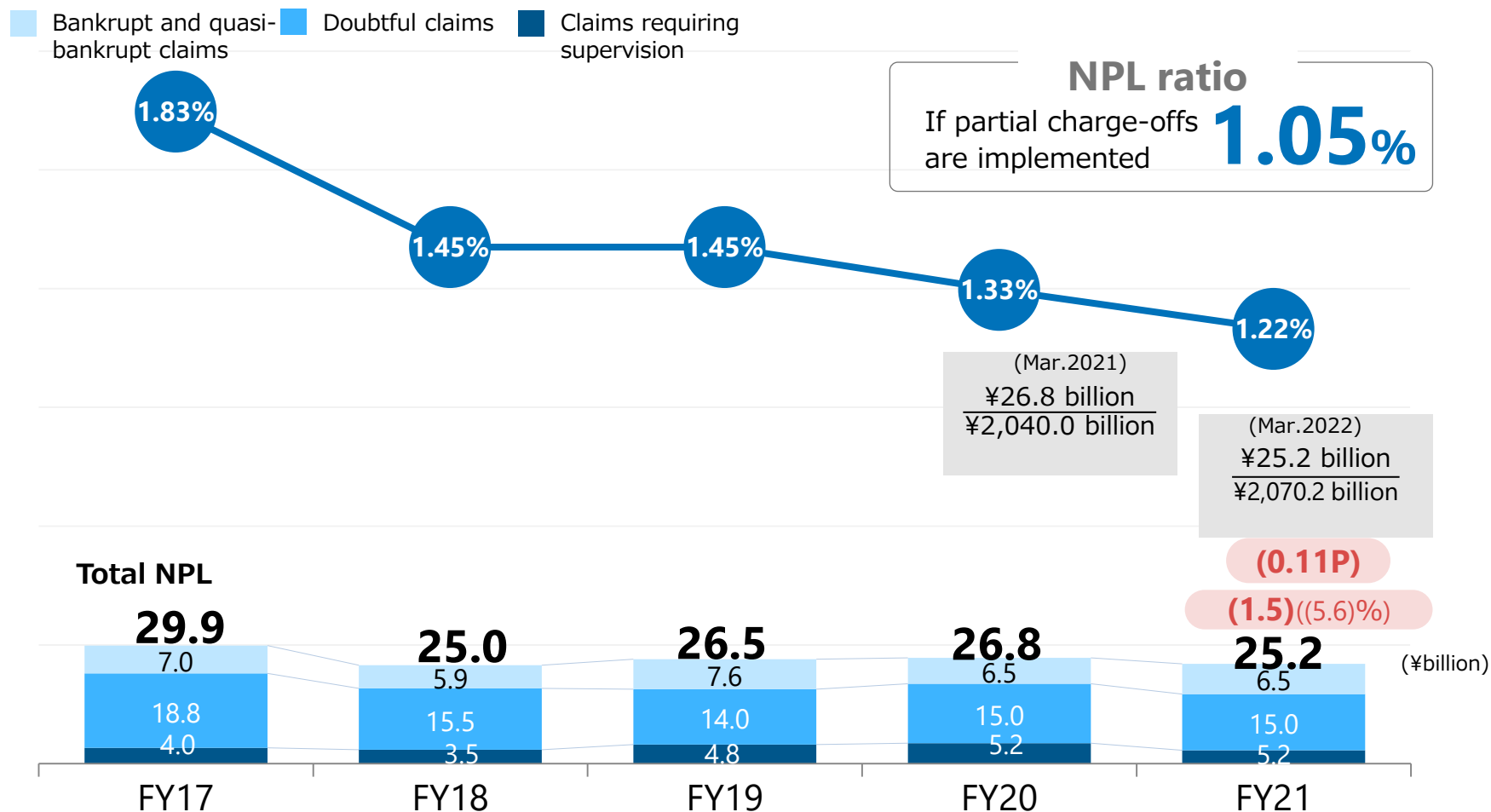
The Bank has never implemented partial charge-offs.

	FY20	FY21	YoY	FY21 (consolidated basis)
Bankrupt and quasi-bankrupt claims	6.5	7.6	1.0	7.8
Doubtful claims	15.0	14.2	(0.7)	14.2
Claims requiring supervision	5.2	3.4	(1.8)	3.4
Accruing loans contractually past due 3 months or more	0.0	—	(0.0)	—
Restructured loans	5.2	3.4	(1.7)	3.4
Total (A) (Percentage of total credit balance)	26.8 (1.33%)	25.2 (1.22%)	(1.5) ((0.11P))	25.5 (1.23%)
Portions covered by loans loss reserve, collateral and guarantee (B)	23.0	22.3	(0.7)	22.5
Coverage ratio (B)÷(A)	86.09%	88.40%	2.31P	88.46%

* 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 Prior to partial charge-offs (1)	FY21 Prior to partial charge-offs (2)	Decrease (2)-(1)
Bankrupt and quasi-bankrupt claims	7.6	4.2	(3.3)
Doubtful claims	14.2	14.2	0.0
Claims requiring supervision	3.4	3.4	0.0
Accruing loans contractually past due 3 months or more	—	—	—
Restructured loans	3.4	3.4	0.0
Total (percentage of total credit balance)	25.2 (1.22%)	21.9 (1.05%)	(3.3) ((0.17%))

Amount and Ratio Change: Risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law



Coverage of risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law

Total bad debt	Covered portion	Coverage ratio
25.2 (¥ billion)	22.3 (¥ billion)	▶ 88.4%
7.6 Bankrupt and quasi-bankrupt claims	3.8 Loans loss reserve 3.8 Collateral and guarantees	▶ 100% Bankrupt and quasi-bankrupt claims
14.2 Doubtful claims	2.2 Loans loss reserve 10.8 Collateral and guarantees	▶ 92.1% Doubtful claims
3.4 Claims requiring supervision	0.4 Loans loss reserve 1.2 Collateral and guarantees	▶ 47.1% Claims requiring supervision

Changes in Borrower Categories

Total claim basis
(from FY20 to FY21)

(¥ billion)

FY21

FY20

		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively bankrupt	Legally bankrupt	Deterioration to potentially bankrupt or worse
Amount of newly occurred	-	142.6	0.7	-	0.0	0.0	-	0.04%
Normal borrower	1,847.3	1,766.5	11.4	0.6	0.5	0.1	0.0	1.00%
Other requiring caution	122.3	8.8	103.8	0.6	1.1	0.0	-	22.27%
Requiring supervision	7.3	0.7	1.3	3.2	0.2	-	1.3	
Potentially bankrupt	15.0	0.0	0.1	-	12.1	0.4	0.1	
Effectively bankrupt	4.0	-	0.0	-	-	3.2	0.3	
Legally bankrupt	2.4	-	-	-	-	-	1.9	
Total	1,998.5	1,918.7	117.5	4.6	14.2	3.8	3.7	

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)

	FY16	FY17	FY18	FY19	FY20	FY21	YoY
Yamanashi Chuo Bank	49.6	49.9	49.7	49.8	51.2	51.2	0.0
Major banks	7.0	7.0	7.1	7.0	6.7	6.6	(0.1)
Shinkin banks/Credit unions	28.6	28.1	27.9	27.6	27.3	27.1	(0.2)
Agricultural cooperatives	13.1	13.4	13.5	13.8	12.9	13.0	0.1
Semi-government institutions	1.7	1.6	1.8	1.9	1.8	1.9	0.1

* Excluding Japan Post Bank

2. Share of loans

(%, P)

	FY16	FY17	FY18	FY19	FY20	FY21	YoY
Yamanashi Chuo Bank	41.1	41.8	43.4	44.9	45.8	45.2	(0.6)
Major banks	8.8	8.6	8.2	8.0	7.2	6.8	(0.4)
Shinkin banks/Credit unions	34.2	34.0	32.4	30.4	28.6	28.8	0.2
Agricultural cooperatives	6.7	6.4	6.1	5.9	5.3	6.0	0.7
Semi-government institutions	9.2	9.3	9.9	10.8	13.1	13.2	0.1

< Prior to mark-to-market adjustment >

(¥ billion、%、P)

	FY18		FY19		FY20		FY21		YoY	
	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	303.9	25.2	324.2	25.6	314.5	22.6	(9.7)	(3.0)
Municipal bonds	182.7	16.8	267.9	22.2	344.8	27.2	361.4	26.0	16.6	(1.2)
Corporate bonds	59.4	5.5	107.4	8.9	126.1	9.9	134.2	9.7	8.1	(0.2)
Equity shares	34.1	3.1	32.5	2.7	29.5	2.3	27.3	2.0	(2.2)	(0.3)
Strategic holdings	24.5	2.2	21.9	1.8	21.2	1.7	20.7	1.5	(0.5)	(0.2)
Portfolio investments	9.5	0.9	10.6	0.9	8.2	0.6	6.5	0.5	(1.7)	(0.1)
Investment trusts, etc.	437.4	40.3	438.2	36.3	374.6	29.5	398.1	28.7	23.5	(0.8)
Foreign securities	33.0	3.0	56.1	4.7	69.2	5.5	153.6	11.0	84.4	5.5
Total	1,085.5	100.0	1,206.3	100.0	1,268.7	100.0	1,389.4	100.0	120.7	

< Changes in interest on securities >

(¥ billion、%、P)

	FY18		FY19		FY20		FY21		YoY	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Yen-denominated bonds	463.2	41.7	384.1	32.4	352.2	30.3	355.8	36.3	3.6	6.0
Equity shares	136.9	12.3	120.7	10.2	109.1	9.4	106.5	10.9	(2.6)	1.5
Investment trusts, etc.	430.7	38.7	590.5	49.8	641.8	55.2	340.1	34.7	(301.7)	(20.5)
Foreign-currency-denominated bonds	81.0	7.3	90.3	7.6	59.1	5.1	177.4	18.1	118.3	13.0
Total	1,111.9	100.0	1,185.7	100.0	1,162.4	100.0	980.1	100.0	(182.3)	

* 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.)

< Changes in Yield >

(%)

	FY18	FY19	FY20	FY21	YoY
Yen-denominated bonds	0.73	0.59	0.46	0.43	(0.03)
Equity shares	3.56	3.67	3.43	3.89	0.46
Investment trusts, etc.	0.90	1.35	1.59	0.93	(0.66)
Total of yen-denominated bonds	0.90	0.98	0.91	0.66	(0.25)
Foreign-currency-denominated bonds	2.39	1.86	1.71	1.68	(0.03)
Total	0.94	1.01	0.94	0.74	(0.20)

<Changes in appraisal gain (losses)> (¥ billion)

	FY18	FY19	FY20	FY21	YoY
Yen-denominated bonds	18.5	11.2	7.4	(0.2)	(7.6)
Equity shares	32.1	18.8	35.4	30.0	(5.4)
Strategic shareholdings	31.0	19.4	32.5	26.6	(5.9)
Investment trusts, etc.	1.8	(14.2)	0.9	0.1	(0.8)
Foreign-currency-denominated bonds	0.0	3.5	(0.8)	(6.2)	(5.4)
Total	52.5	19.4	42.9	23.6	(19.3)

<Changes in valuation gains (losses)> (¥ million)

	FY18	FY19	FY20	FY21	YoY
JGBs and other bond transactions	3,126	(150)	(2,010)	(4,826)	(2,816)
Bond gain on sale	5,242	1,542	4,879	526	(4,353)
Bond sale loss	322	-	1,599	3,586	1,987
Bond amortization	-	102	33	-	(33)
Loss on redemption of JGBs, etc.	1,793	1,591	5,257	1,767	(3,490)
Stock and other related income	66	1,309	590	2,002	1,412
Gain on sales pf stocks and other securities	3,414	2,006	2,215	2,330	115
Shares loss on sale	3,348	537	842	321	(521)
Shares amortization	-	158	782	6	(776)
Total	3,192	1,158	(1,420)	(2,824)	(1,404)

< Changes in gain and loss on cancellation of investment trusts > (¥ million)

	FY18	FY19	FY20	FY21	YoY
Gain on cancellation of investment trusts	3,417	2,423	512	2,331	1,819
Loss on cancellation of investment trusts	5,210	4,014	5,770	4,098	(1,672)
Total	(1,793)	(1,591)	(5,257)	(1,767)	3,490

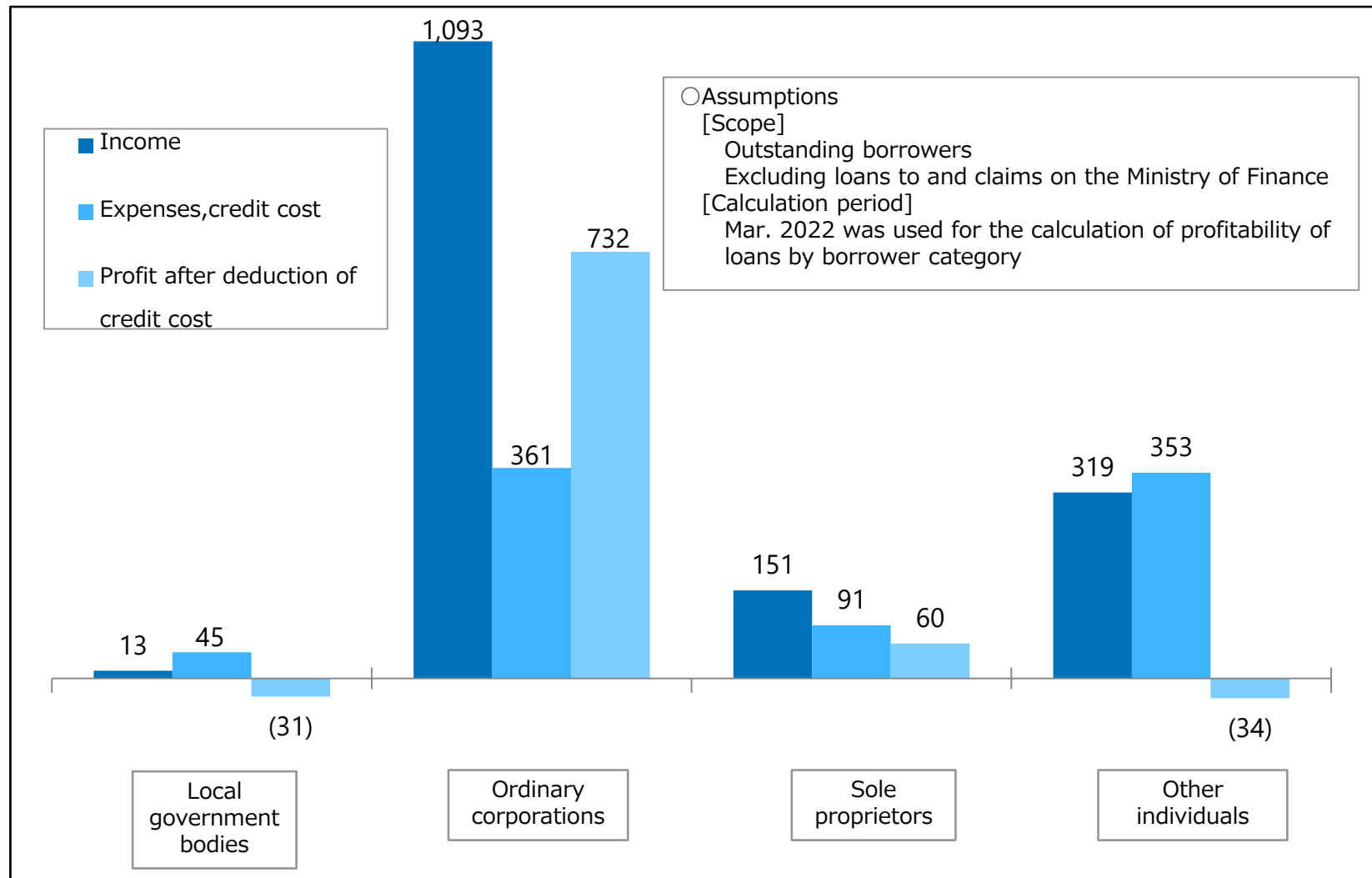
< Changes in bond modified duration >

	FY18	FY19	FY20	FY21	YoY
Yen-denominated bonds	5.4	5.6	5.9	6.2	0.3
Foreign-currency-denominated bonds	5.3	6.1	6.6	5.7	(0.9)

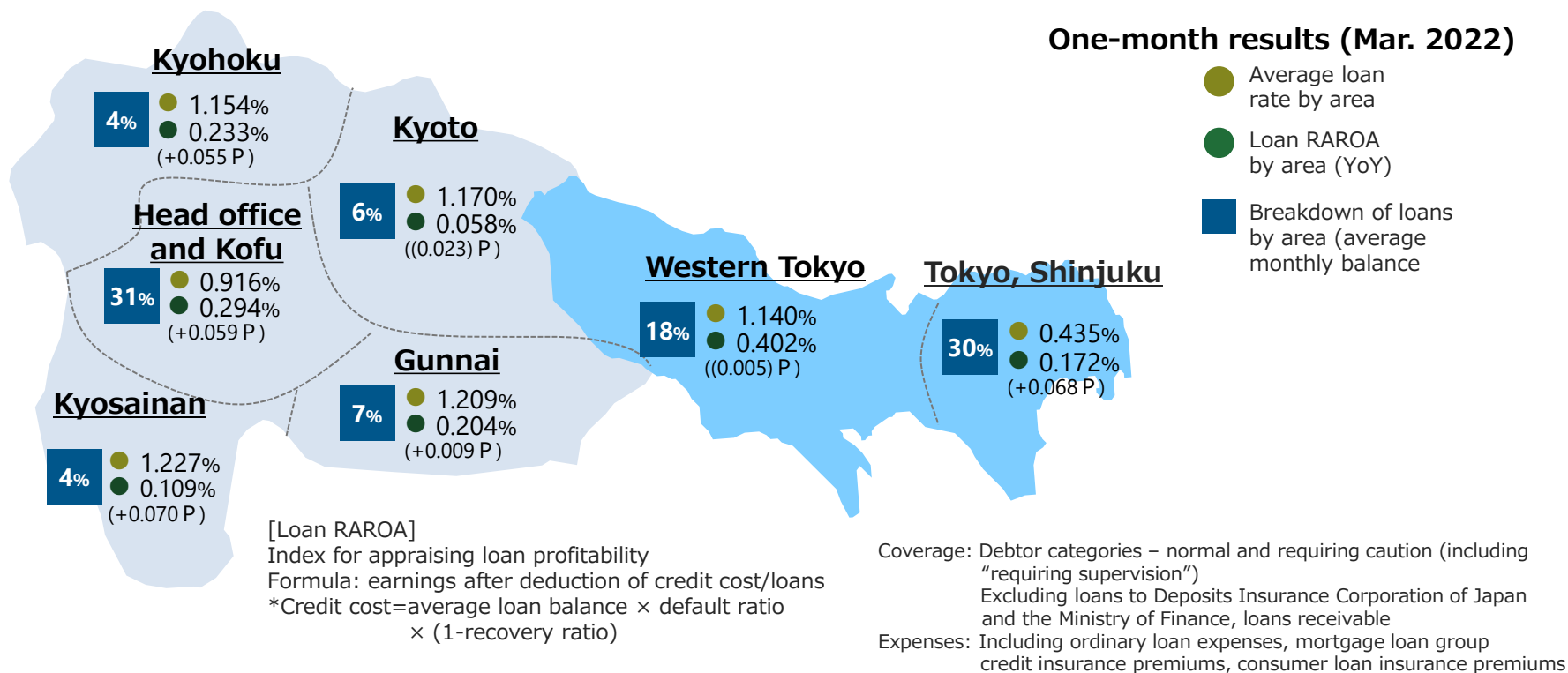
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< 1 month results: Mar. 2022 >

(¥ million)



Loan RAROA for all areas : 0.246% (YoY + 0.040P)



Long-term trends in the Western Tokyo Area

(%)	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21 1H	FY21	Versus 10 years ago	YoY	Versus 6 months ago
Average loan rate by area	2.037	1.908	1.781	1.692	1.589	1.426	1.285	1.233	1.217	1.166	1.153	1.140	(0.897)P	(0.026)P	(0.013)P
Loan RAROA by area	0.530	0.602	0.474	0.461	0.496	0.444	0.352	0.358	0.390	0.407	0.363	0.402	(0.128)P	(0.005)P	+0.039
breakdown of loans by area	11	12	13	13	14	15	17	18	18	18	18	18	+7P	±0P	±0P

Thorough support for enterprises based on a hard look at what things will be like after COVID-19.

Status of support in financing and corporate reconstruction

Results of COVID-19-related loans

As of the end of Mar, 2022

New loans Number executed (cases/¥ billion)			Changing conditions Number executed (cases/¥ billion)
Total	Proper loans	Loans guaranteed by Credit Guarantee Corporations	
5,194/128.9	231/28.9	4,963/100.0	3,012/88.9

Promote corporate reconstruction and ensuing regrowth by responding with 3S's (Smile, Speed, Simple) with Will and Skills

Collaboration and cooperation with government-affiliated financial institutions

- Established the co-financing scheme "COVID-19 Response Management Reinforcement Affiliated Loans" (known as Yamanashi Progress) in Oct. 2021 by strengthening cooperation with Japan Finance Corporation to support the formulation of management and financing plans and provide funds in response to the needs.
- Support customers' financial stability and financial structure improvement by utilizing Yamanashi Chugin Capital Loans (20), the COVID-19 Hybrid Subordinated Loan Program by the Japan Finance Corporation, and other means.
- Responded to Marumasa Inc., a traditional boxed-lunch manufacturer, in January 2022 and Kawate Trading Company, a community-based gas-station company, in April 2022.

Situation of main business support and financial improvement

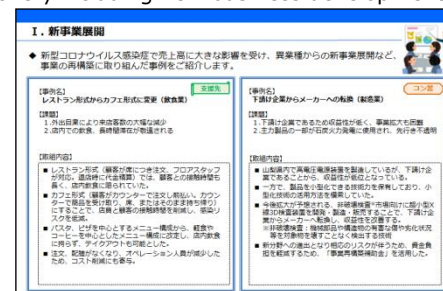
Thinking alongside and holding discussions with managers to solve problems together

Support activities for customers' main business

- Branches and the headquarters cooperate to develop consulting support in line with the actual status of each enterprise, by supporting main businesses and reconstructing business models of business partner enterprises toward sales recovery and revenue structure improvement.
- Effectively use national subsidies, such as business restructuring subsidies, to support the development of new businesses and changes in the business/industry type.
- Support the expansion of sales channels utilizing the Shizuoka-Yamanashi Alliance and expand partnerships with external collaborative organizations

Preparation of collection of cases

- Prepared a collection of activity cases of customer companies against COVID-19, which endeavor to recover and increase sales and revenue amidst drastic changes in the management environment affected by COVID-19 (Vol. 1 and 2). (81 cases were collected.)
- The collection of cases is used for talks with customers to examine measures for business performance recovery including new business development after COVID-19.



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	2 0	2 0	2 0	1 0 0
(The Bank's equity stake)	(9 9 . 6 5 %)	(3 5 . 2 5 %)	(3 0 . 2 5 %)	(4 5 . 0 0 %)
(Consolidated basis)	(9 9 . 8 1 %)	(6 6 . 0 0 %)	(6 7 . 5 0 %)	(8 7 . 5 0 %)
Business lines	Loan guarantes/Creditworthiness appraisal	Leasing	Credit card	Consulting for corporate management/Economic research
Operating revenue	5 0 6	4 , 6 8 2	9 5 8	1 9 7
Operating income (loss)	3 8 1	3 8 6	4 9	5 0
Ordinary profits	4 3 6	3 8 7	7 1	5 2
Net income	3 1 7	2 4 1	4 9	3 2
Total assets	9 , 8 9 2	1 0 , 3 3 3	3 , 3 4 2	2 , 0 8 5
Net assets	6 , 3 8 3	3 , 8 5 5	1 , 4 4 2	1 , 5 6 3
Borrowing	—	5 , 8 5 6	6 4 0	—
(Borrowed from the Bank)	(—)	(5 , 3 6 5)	(6 4 0)	(—)

Economic Trends in Yamanashi Pref.



Wine

- The largest wine production in Japan (＊)
- "Yamanashi" wine designated as an indication (National Tax Agency)



Silk fabric



Sake

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



Knit products



Mineral water

No. 1 shipment value in Japan



Inden leather



Fruits

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



Traditional Japanese paper



Jewelry

Shipment amount of jewelry ranks second in Japan

(＊) Japanese wine: Wine produced in Japan for which only Japanese grapes are used as raw materials

Source: Website of Yamanashi Prefecture, etc.

Preparations for High-Speed Transportation Network (1)

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)

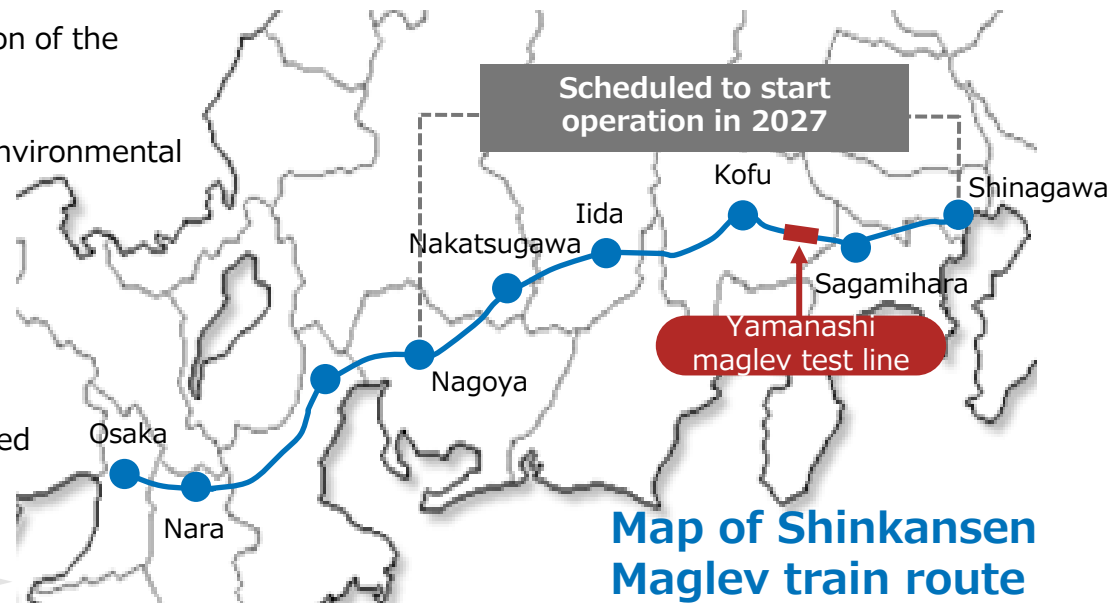
Jan. 2016: Construction of Shinagawa Station started

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.

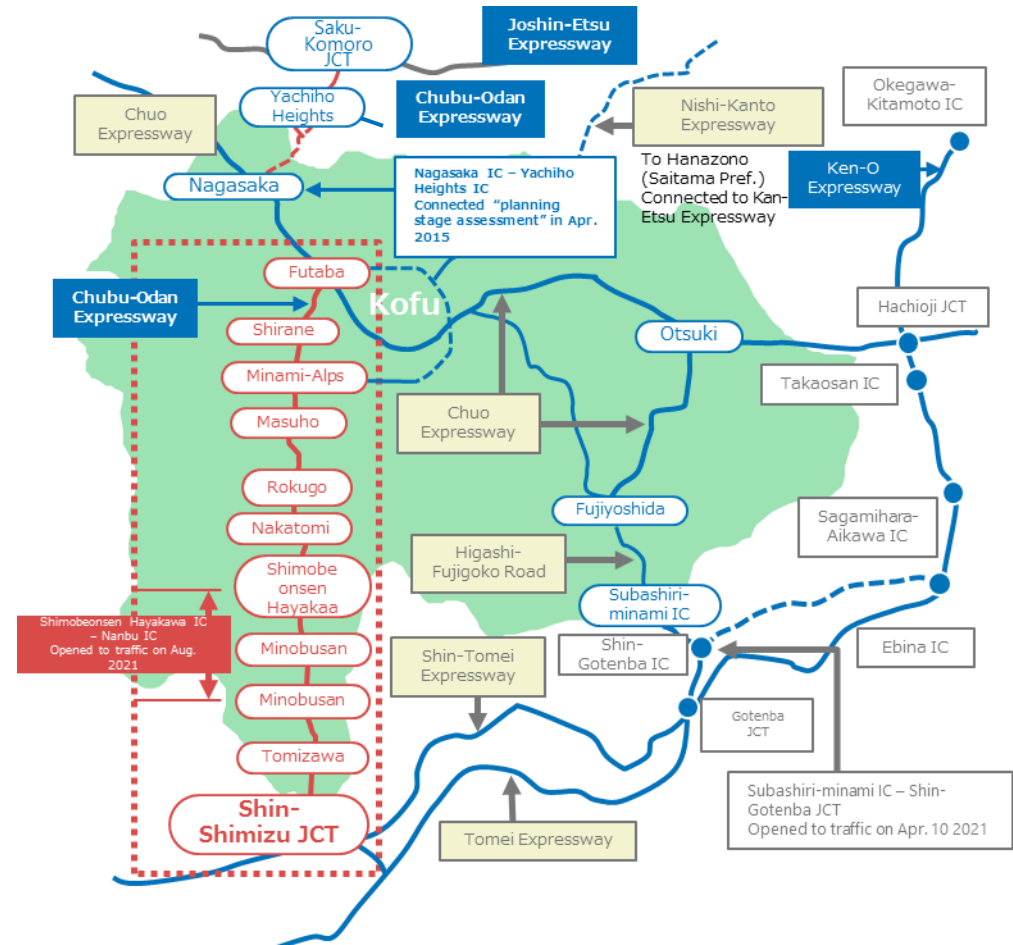
Preparations for High-Speed Transportation Network (2)

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	2022	4,465km ²	32	Private businesses	2019	47,448	41	Real household income (average per month per salaried household)	2021	¥563,275	37
Habitable area	20	21.3%	44	Value of manufacturing shipments	19	¥2,482.0 billion	34				
Wilderness and parkland	20	27.1%	8	Value of per capita manufacturing shipments	19	¥33,565,000	26	Household spending (average per month per salaried household)	21	¥313,311	21
Population	21	805,000	42	Annual sales of goods	16	¥1,882.7 billion	42				
Number of households	21	365,000	41	Annual per capita sales of goods	16	¥31,868,000	33	Average consumption propensity (worker's household)	21	68.8%	7
Children under 15 years	21	11.3%	35	Total agricultural output	20	¥97.4 billion	32	Number of personal vehicles (per 1,000 people)	21	681	4
Working age population	21	57.4%	20	Ratio of agricultural income to output	20	37.7%	23	Number of public libraries (per 10,000 people)	21	0.63	1
Persons over 65 years	21	31.3%	24	Housing starts	21	4,513	42	Number of convenience stores (per 10,000 people)	21	57	2
Population growth	21	(0.57)%	12	Floor area per housing start	21	101.9m ²	4	Average price of residential land (per m ² , reference price)	21	¥23,700	39
Prefectural GDP (real-term)	FY17	¥3,494.0 billion	39	Value of public works contracts	21	¥202.6 billion	41	Home ownership	18	70.2%	15
Economic growth (real-term)	FY17	3.6%	3	Total site area of construction starts	21	899,992m ²	36	Cost education (worker's household expenditure)	21	5.3%	24
Per capita income	FY17	¥3,160,000	13	Jobs-to-applications ratio	21	1.19 times	27	Proportion of people in higher education	21	58.7%	11

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.