



The 43rd Analyst Meeting

Dec. 7, 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 Sep. 30, 2022)

Predecessor founded: Apr. 1877 (Meiji 10)
Established: Dec. 1941 (Showa 16)
Head Office: 20-8, Marunouchi 1-Chome, Kofu, Yamanashi
Common stock: ¥15.4 billion
Employees: 1,683
Branches (including sub-branches):
Total of Head Office and branches: 89 (includes 1 Internet Branch)
Sub-Branches: 10 (includes Life Square: 8)
(78 in Yamanashi Pref., 19 in Tokyo, 2 in Kanagawa Pref.)
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.

| (¥ million, %) | | FY20 1H | FY21 1H | FY22 1H | YoY change (FY21 1H) | | YoY change (FY22 1H) | |
|-----------------|--------------------------------------|-----------|-----------|-----------|----------------------|------------|----------------------|------------|
| | | | | | Amount | Percentage | Amount | Percentage |
| Average balance | Fund operations | 3,188,866 | 3,508,019 | 4,065,758 | 319,153 | 10.00 | 557,739 | 15.89 |
| | Loans | 1,846,887 | 1,900,044 | 2,068,698 | 53,157 | 2.87 | 168,654 | 8.87 |
| | Securities | 1,213,965 | 1,266,764 | 1,361,096 | 52,799 | 4.34 | 94,332 | 7.44 |
| | Call loan | 3,318 | 2,686 | 2,310 | (632) | (19.04) | (376) | (13.99) |
| | Due from banks (interest-bearing) | 109,004 | 319,499 | 614,129 | 210,495 | 193.10 | 294,630 | 92.21 |
| | Fund procurement | 3,513,514 | 4,106,741 | 4,655,464 | 593,227 | 16.88 | 548,723 | 13.36 |
| | Deposits | 3,187,670 | 3,420,204 | 3,551,291 | 232,534 | 7.29 | 131,087 | 3.83 |
| | Call money | 62,431 | 97,907 | 331,614 | 35,476 | 56.82 | 233,707 | 238.70 |
| | (Reference) Money held in trust | 9,999 | 5,000 | 5,166 | (4,999) | (49.99) | 166 | 3.32 |

FY22 1st Half Business Results (2)

(¥ million, %)

YoY change (FY21 1H)

YoY change (FY22 1H)

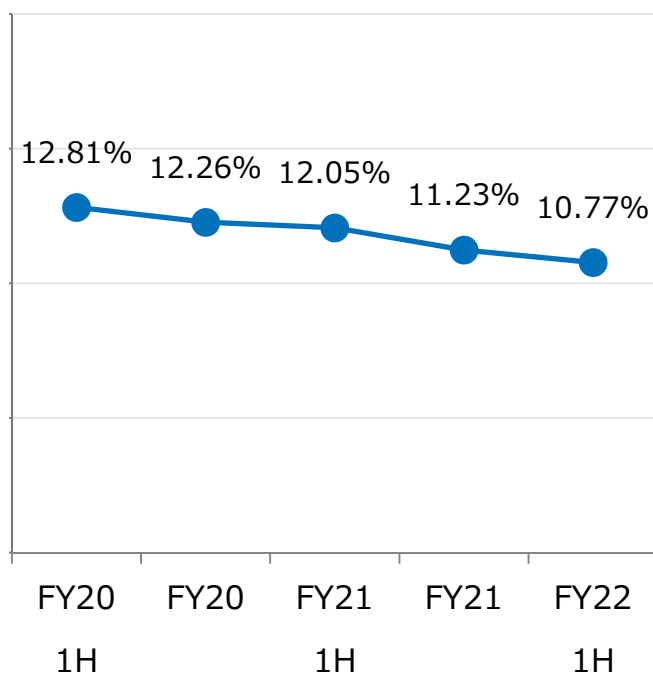
| | | FY20 1H | FY21 1H | FY22 1H | YoY change (FY21 1H) | | YoY change (FY22 1H) | |
|------------------------|--|---------|---------|---------|----------------------|------------|----------------------|------------|
| | | | | | Amount | Percentage | Amount | Percentage |
| Yields/Interest margin | Fund operations | 0.92 | 0.77 | 0.78 | (0.15) | | 0.01 | |
| | Loans | 0.88 | 0.88 | 0.87 | 0.00 | | (0.01) | |
| | Securities | 1.07 | 0.77 | 0.94 | (0.30) | | 0.17 | |
| | Call loan | 0.11 | 0.07 | 1.57 | (0.04) | | 1.50 | |
| | Due from banks | 0.09 | 0.10 | 0.14 | 0.01 | | 0.04 | |
| | Fund procurement | 0.01 | 0.00 | 0.02 | (0.01) | | 0.02 | |
| | Deposits | 0.01 | 0.00 | 0.00 | (0.01) | | 0.00 | |
| | Call money | (0.03) | (0.01) | (0.01) | 0.02 | | 0.00 | |
| | Borrowings | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | |
| | Cost ratio | 0.80 | 0.74 | 0.68 | (0.06) | | (0.06) | |
| | Fund procurement cost | 0.74 | 0.63 | 0.54 | (0.11) | | (0.09) | |
| | Loans/deposits interest margin | 0.87 | 0.88 | 0.87 | 0.01 | | (0.01) | |
| | Fund operations/ procurement interest margin | 0.91 | 0.77 | 0.76 | (0.14) | | (0.01) | |
| | Loans/deposits margin | 0.07 | 0.13 | 0.19 | 0.06 | | 0.06 | |
| | Gross interest margin on funds under management | 0.18 | 0.14 | 0.24 | (0.04) | | 0.10 | |

FY22 1st Half Business Results (3)

(¥ million, %)

| (¥ million, %) | | | | | YoY change (FY21 1H) | | YoY change (FY22 1H) | |
|--------------------|---|---------|---------|---------|----------------------|------------|----------------------|------------|
| | | FY20 1H | FY21 1H | FY22 1H | Amount | Percentage | Amount | Percentage |
| Profits and losses | Interest income | 14,555 | 13,363 | 15,534 | (1,192) | (8.18) | 2,171 | 16.24 |
| | Interest on loans | 8,157 | 8,409 | 9,107 | 252 | 3.08 | 698 | 8.30 |
| | Interest on securities | 6,533 | 4,930 | 6,427 | (1,603) | (24.53) | 1,497 | 30.36 |
| | Interest on call loan | 1 | 0 | 18 | (1) | (100.00) | 18 | — |
| | Due from banks | 54 | 163 | 458 | 109 | 201.85 | 295 | 180.98 |
| | Fees and commissions | 2,423 | 3,213 | 3,232 | 790 | 32.60 | 19 | 0.59 |
| | Other operating income | (657) | (1,951) | (4,415) | (1,294) | (196.95) | (2,464) | (126.29) |
| | JGBs and other bond transactions | (594) | (1,881) | (3,564) | (1,287) | (216.66) | (1,683) | (89.47) |
| | General provision to loan loss reserve | — | (613) | 88 | (613) | — | 701 | 114.35 |
| | Expenses | 12,847 | 12,857 | 12,121 | 10 | 0.07 | (736) | (5.72) |
| | Net business profit | 3,474 | 2,381 | 2,141 | (1,093) | (31.46) | (240) | (10.07) |
| | Modified banking profit | 3,474 | 1,767 | 2,229 | (1,707) | (49.13) | 462 | 26.14 |
| | Core net business profit | 4,068 | 3,649 | 5,794 | (419) | (10.29) | 2,145 | 58.78 |
| | (Excluding gain on cancellation of investment trusts) | 4,068 | 3,649 | 5,611 | (419) | (10.29) | 1,962 | 53.76 |
| | Non-operating losses | (1,222) | (67) | 1,881 | 1,155 | 94.51 | 1,948 | 2,907.46 |
| | Gains on reversal of provision to loan loss reserve | 94 | — | — | (94) | (100.00) | — | — |
| | Stock and other related income | (1,229) | 882 | 2,001 | 2,111 | 171.76 | 1,119 | 126.87 |
| | Reversal of loan loss reserve | 23 | 1,316 | 181 | 1,293 | 5,621.73 | (1,135) | (86.24) |
| | Ordinary profits | 2,252 | 2,313 | 4,023 | 61 | 2.70 | 1,710 | 73.92 |
| | Extraordinary income (losses) | (192) | (48) | 30 | 144 | 75.00 | 78 | 162.50 |
| | Income taxes: basic | 592 | 1,001 | 1,200 | 409 | 69.08 | 199 | 19.88 |
| | Income taxes: deferred | 336 | (310) | 67 | (646) | (192.26) | 377 | 121.61 |
| | Net income | 1,130 | 1,574 | 2,786 | 444 | 39.29 | 1,212 | 77.00 |

Changes in capital ratio



Breakdown of regulatory capital

(¥ billion)

| | FY20 1H | FY20 | FY21 1H | FY21 | FY22 1H |
|----------------------------|------------|---------|------------|---------|------------|
| Regulatory capital | 178.6 | 178.8 | 179.2 | 180.0 | 181.0 |
| Risk-weighted assets, etc. | 1,393.8 | 1,458.3 | 1,486.8 | 1,602.4 | 1,680.6 |

Risk-weighted assets, etc. methods employed

| | |
|------------------|--------------------------------|
| Credit risk | Standardized Approach |
| Operational risk | Basel II Standardized Approach |

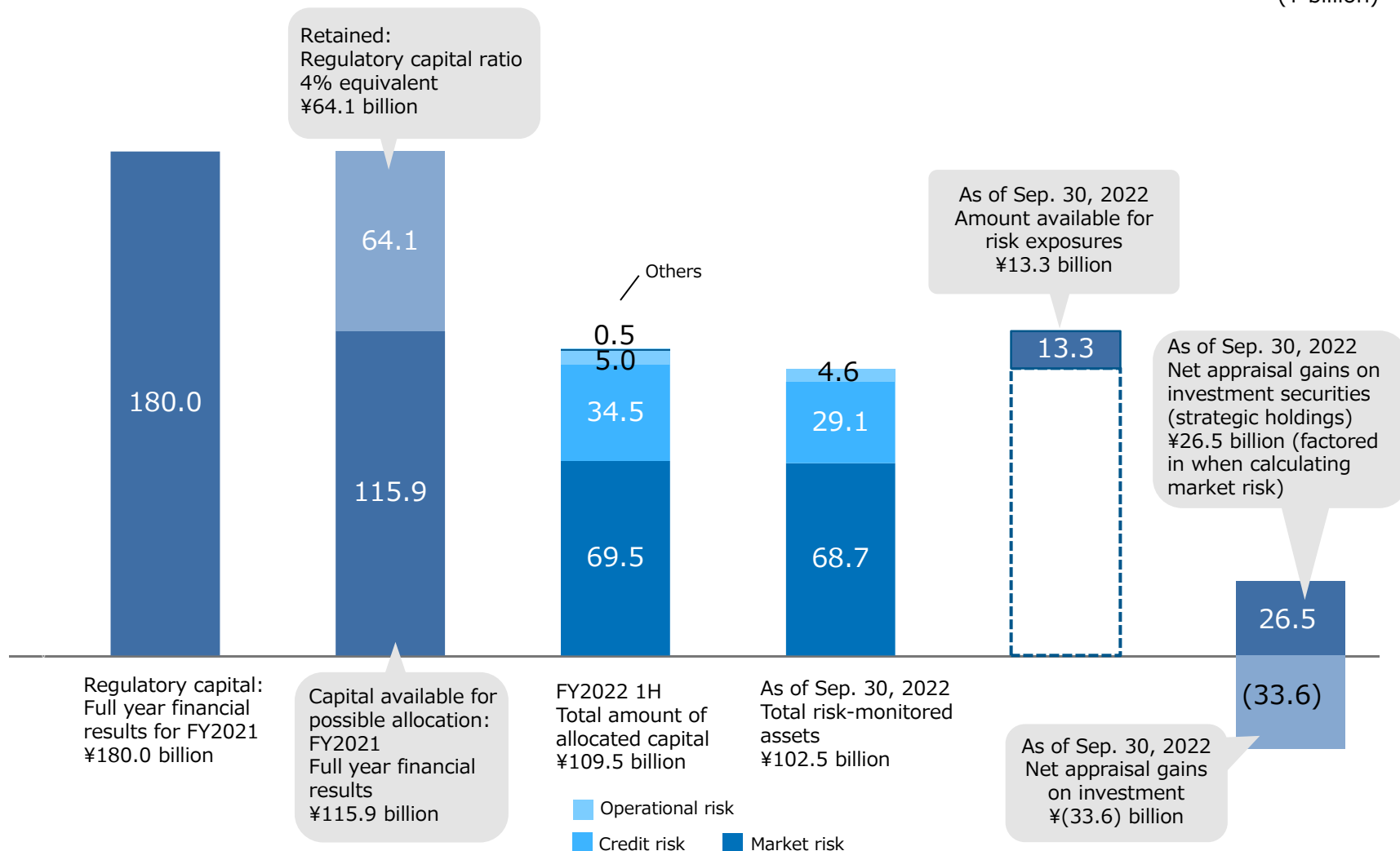
(Reference)

Interest rate risk of bank account (FY22 1H)

| | |
|--|---------------|
| Interest rate risk amount | ¥18.4 billion |
| Regulatory capital | ¥181 billion |
| Interest Rate Risk in the Banking Book (IRRBB) | 10.1% |

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

(¥ billion)



Changes in Numbers of Employees and Branches

(employees, branches, locations)

| | FY12 | FY13 | FY14 | FY15 | FY16 | FY17 | FY18 | FY19 | FY20 | FY21 | FY22 1H Compared to FY12 Changes | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|--|------|
| Employees | 1,708 | 1,699 | 1,675 | 1,677 | 1,685 | 1,737 | 1,726 | 1,681 | 1,660 | 1,655 | 1,683 | (25) |
| Fixed-term contract workers | 714 | 691 | 672 | 678 | 711 | 714 | 686 | 689 | 677 | 680 | 678 | (36) |
| Branches (including 2 sub-branches) | 90 | 90 | 90 | 91 | 91 | 92 | 92 | 92 | 92 | 92 | 91 | 1 |
| Ordinary type | 43 | 41 | 41 | 42 | 42 | 41 | 41 | 35 | 27 | 22 | 20 | (3) |
| Covering wide area/ Full-range services | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 22 | 25 | 24 | 25 | 4 |
| Covering wide area/ Designated for special functions, Internet branches | 26 | 28 | 28 | 28 | 28 | 30 | 30 | 35 | 40 | 46 | 46 | 20 |
| Substantial number of sales bases (Branch in a branch is counted as 1) | 89 | 89 | 89 | 90 | 90 | 87 | 86 | 82 | 78 | 78 | 77 | (12) |
| Corporate Sales Office | 1 | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | (1) |
| Life Squares/Loan Squares | 6 | 7 | 7 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 2 |
| ATMs outside banks | 126 | 129 | 130 | 133 | 135 | 141 | 142 | 144 | 138 | 119 | 116 | (10) |

*1 Branches designated for special functions include satellite branches, branches covering wide area, and Internet branches (Fujisan Internet Branch).

*2 Branches within a branch are as follows: Chuo Ichiba Branch operates at Kokubo Branch, Sumiyoshi Branch at Minami Branch, Chizuka Branch at Yumura 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, Kichijoji Branch at Ogikubo Branch.

*3 The ATMs outside banks do not include joint ATMs with Seven Bank.

1. Average

(¥ billion, %)

| 01 By area | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|----------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Yamanashi Pref. | 2,860.2 | 3,025.4 | 3,029.7 | 3,144.3 | 118.9 | 3.93 | 3,119.4 | 89.7 | 2.96 |
| Outside Yamanashi Pref. | 378.7 | 394.7 | 397.7 | 406.9 | 12.2 | 3.09 | 404.6 | 6.9 | 1.73 |
| Total | 3,239.0 | 3,420.2 | 3,427.4 | 3,551.2 | 131.0 | 3.83 | 3,524.0 | 96.6 | 2.81 |

(¥ billion, %)

| 02 By market | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|-------------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Financial institutions | 15.7 | 16.1 | 16.0 | 17.4 | 1.3 | 8.07 | 16.7 | 0.7 | 4.37 |
| Local government bodies | 208.4 | 244.1 | 227.1 | 253.9 | 9.8 | 4.01 | 230.7 | 3.6 | 1.58 |
| Corporate customers | 759.1 | 817.8 | 817.8 | 842.7 | 24.9 | 3.04 | 837.9 | 20.1 | 2.45 |
| Individuals | 2,255.6 | 2,342.0 | 2,366.4 | 2,437.1 | 95.1 | 4.06 | 2,438.6 | 72.2 | 3.05 |
| Total | 3,239.0 | 3,420.2 | 3,427.4 | 3,551.2 | 131.0 | 3.83 | 3,524.0 | 96.6 | 2.81 |

2. Term-end

(¥ billion, %)

| 01 By area | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|----------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Yamanashi Pref. | 3,050.0 | 3,008.9 | 3,110.0 | 3,112.6 | 103.7 | 3.44 | 3,132.9 | 22.9 | 0.73 |
| Outside Yamanashi Pref. | 397.2 | 396.1 | 407.0 | 406.0 | 9.9 | 2.49 | 402.2 | (4.8) | (1.17) |
| Total | 3,447.2 | 3,405.1 | 3,517.1 | 3,518.7 | 113.6 | 3.33 | 3,535.1 | 18.0 | 0.51 |

(¥ billion, %)

| 02 By market | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|-------------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Financial institutions | 27.6 | 18.3 | 27.5 | 18.4 | 0.1 | 0.54 | 25.7 | (1.8) | (6.54) |
| Local government bodies | 316.2 | 207.9 | 274.0 | 203.1 | (4.8) | (2.30) | 252.7 | (21.3) | (7.77) |
| Corporate customers | 787.3 | 817.7 | 808.1 | 846.9 | 29.2 | 3.57 | 818.3 | 10.2 | 1.26 |
| Individuals | 2,316.0 | 2,361.2 | 2,407.3 | 2,450.1 | 88.9 | 3.76 | 2,438.2 | 30.9 | 1.28 |
| Total | 3,447.2 | 3,405.1 | 3,517.1 | 3,518.7 | 113.6 | 3.33 | 3,535.1 | 18.0 | 0.51 |

1. Average

(¥ billion, %)

| 01 By area | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|----------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Yamanashi Pref. | 925.3 | 959.8 | 963.2 | 997.7 | 37.9 | 3.94 | 1,007.9 | 44.7 | 4.64 |
| Outside Yamanashi Pref. | 783.9 | 819.7 | 840.2 | 923.9 | 104.2 | 12.71 | 951.0 | 110.8 | 13.18 |
| Head Office | 173.8 | 120.4 | 121.8 | 146.9 | 26.5 | 22.00 | 153.9 | 32.1 | 26.35 |
| Total | 1,883.1 | 1,900.0 | 1,925.3 | 2,068.6 | 168.6 | 8.87 | 2,112.9 | 187.6 | 9.74 |

(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 | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|-------------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Financial institutions | 32.3 | 41.0 | 41.7 | 52.4 | 11.4 | 27.80 | 52.9 | 11.2 | 26.85 |
| Local government bodies | 310.9 | 260.3 | 256.2 | 270.5 | 10.2 | 3.91 | 266.7 | 10.5 | 4.09 |
| Corporate customers | 1,145.1 | 1,196.0 | 1,222.7 | 1,333.5 | 137.5 | 11.49 | 1,377.2 | 154.5 | 12.63 |
| Individuals | 394.6 | 402.5 | 404.6 | 412.0 | 9.5 | 2.36 | 416.0 | 11.4 | 2.81 |
| Total | 1,883.1 | 1,900.0 | 1,925.3 | 2,068.6 | 168.6 | 8.87 | 2,112.9 | 187.6 | 9.74 |

2. Term-end

(¥ billion, %)

| 01 By area | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|----------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Yamanashi Pref. | 1,048.4 | 966.4 | 1,019.3 | 1,007.0 | 40.6 | 4.20 | 1,051.8 | 32.5 | 3.18 |
| Outside Yamanashi Pref. | 817.4 | 827.2 | 898.2 | 972.0 | 144.8 | 17.50 | 1,004.0 | 105.8 | 11.77 |
| Head Office | 126.6 | 116.5 | 136.9 | 161.3 | 44.8 | 38.45 | 159.2 | 22.3 | 16.28 |
| Total | 1,992.4 | 1,910.2 | 2,054.5 | 2,140.5 | 230.3 | 12.05 | 2,215.0 | 160.5 | 7.81 |

(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 | FY20 | FY21 1H (1H Results) | FY21 | FY22 1H (1H Results) | YoY (Amount) | YoY (Percent) | FY22 (Plan) | YoY (Amount) | YoY (Percent) |
|-------------------------------|---------|-------------------------|---------|-------------------------|-----------------|------------------|----------------|-----------------|------------------|
| Financial institutions | 41.0 | 41.8 | 45.4 | 63.8 | 22.0 | 52.63 | 59.4 | 14.0 | 30.83 |
| Local government bodies | 332.2 | 252.4 | 271.0 | 263.2 | 10.8 | 4.27 | 258.7 | (12.3) | (4.53) |
| Corporate customers | 1,218.7 | 1,211.3 | 1,328.0 | 1,397.8 | 186.5 | 15.39 | 1,471.6 | 143.6 | 10.81 |
| Individuals | 400.4 | 404.5 | 410.0 | 415.5 | 11.0 | 2.71 | 425.2 | 15.2 | 3.70 |
| Total | 1,992.4 | 1,910.2 | 2,054.5 | 2,140.5 | 230.3 | 12.05 | 2,215.0 | 160.5 | 7.81 |

Loan Portfolio by Customer Industry

(¥ million)

| | FY21 | | FY22 1H | | YoY | |
|---|------------------|----------------|------------------|----------------|---------------|----------------|
| | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total |
| Manufacturing | 245,560 | 12.0% | 268,361 | 12.5% | 22,801 | 0.5P |
| Agriculture, forestry | 4,391 | 0.2% | 3,767 | 0.2% | (624) | 0.0P |
| Fishery | 20 | 0.0% | 14 | 0.0% | (6) | 0.0P |
| Mining, quarrying and gravel digging | 3,328 | 0.2% | 1,644 | 0.1% | (1,684) | (0.1)P |
| Construction | 50,304 | 2.4% | 46,939 | 2.2% | (3,365) | (0.2)P |
| Utilities, heat provision | 44,153 | 2.1% | 45,123 | 2.1% | 970 | 0.0P |
| Telecommunications | 19,329 | 0.9% | 16,119 | 0.7% | (3,210) | (0.2)P |
| Transportation, postal services | 127,337 | 6.2% | 140,706 | 6.6% | 13,369 | 0.4P |
| Wholesaling, retailing | 165,710 | 8.1% | 168,602 | 7.9% | 2,892 | (0.2)P |
| Financing, insurance | 95,232 | 4.6% | 121,142 | 5.6% | 25,910 | 1.0P |
| Real estate, equipment rental and leasing | 420,636 | 20.5% | 440,448 | 20.6% | 19,812 | 0.1P |
| Real estate | 328,205 | 16.0% | 355,520 | 16.6% | 27,315 | 0.6P |
| Local public corporations | 19,614 | 1.0% | 6,003 | 0.3% | (13,611) | (0.7)P |
| Equipment rental and leasing | 72,816 | 3.5% | 78,924 | 3.7% | 6,108 | 0.2P |
| Other services | 172,091 | 8.4% | 182,105 | 8.5% | 10,014 | 0.1P |
| National and local government bodies | 271,013 | 13.2% | 263,251 | 12.3% | (7,762) | (0.9)P |
| Individuals and others | 435,465 | 21.2% | 442,291 | 20.7% | 6,826 | (0.5)P |
| Total | 2,054,575 | 100.0% | 2,140,519 | 100.0% | 85,944 | - |

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

(¥ billion, %, P)

| | | Overall | | | Yamanashi Pref. | | | Outside Yamanashi Pref. | | | Head Office | | | In Yamanashi Pref. + Head Office | | | |
|---|-----------------------|----------------|---------|-------|-----------------|---------|--------|-------------------------|---------|-------|-------------|---------|-------|----------------------------------|---------|-------|-------|
| | | FY21 | FY22 1H | | FY21 | FY22 1H | | FY21 | FY22 1H | | FY21 | FY22 1H | | FY21 | FY22 1H | | |
| | | | | YoY | | | YoY | | | YoY | | | YoY | | | | |
| National government bodies Local government bodies | Balance | 271.0 | 263.2 | (7.8) | 246.2 | 239.3 | (6.9) | 1.7 | 1.4 | (0.3) | 22.9 | 22.4 | (0.5) | 269.1 | 261.7 | (7.4) | |
| | Ratio to total | 13.2% | 12.3% | 0.9 | 24.2% | 23.8% | (0.4) | 0.2% | 0.1% | (0.1) | 16.7% | 13.9% | (2.8) | 23.3% | 22.4% | (0.9) | |
| Commercial (corporations) | Balance | 1,348.0 | 1,434.9 | 86.9 | 445.5 | 437.3 | (8.2) | 788.3 | 858.6 | 70.3 | 113.9 | 138.8 | 24.9 | 559.4 | 576.1 | 16.7 | |
| | Ratio to total | 65.6% | 67.0% | 1.4 | 43.7% | 43.4% | (0.3) | 87.8% | 88.3% | 0.5 | 83.2% | 86.1% | 2.9 | 48.4% | 49.3% | 0.9 | |
| | Large companies | Balance | 517.1 | 562.8 | 45.7 | 38.4 | 36.7 | (1.7) | 406.5 | 443.9 | 37.4 | 72.2 | 82.2 | 10.0 | 110.6 | 118.9 | 8.3 |
| | | Ratio to total | 25.2% | 26.3% | 1.1 | 3.8% | 3.6% | (0.2) | 45.3% | 45.7% | 0.4 | 52.7% | 51.0% | (1.7) | 9.6% | 10.2% | 0.6 |
| | Second-tier companies | Balance | 20.1 | 20.2 | 0.1 | 5.8 | 5.4 | (0.4) | 14.2 | 14.7 | 0.5 | - | - | - | 5.8 | 5.4 | (0.4) |
| | | Ratio to total | 1.0% | 0.9% | (0.1) | 0.6% | 0.5% | (0.1) | 1.6% | 1.5% | (0.1) | - | - | - | 0.5% | 0.5% | 0 |
| | SMEs | Balance | 810.8 | 851.9 | 41.1 | 401.3 | 395.2 | (6.1) | 367.6 | 400.0 | 32.4 | 41.7 | 56.6 | 14.9 | 443.0 | 451.8 | 8.8 |
| | | Ratio to total | 39.5% | 39.8% | 0.3 | 39.4% | 39.2% | (0.2) | 40.9% | 41.2% | 0.3 | 30.5% | 35.1% | 4.6 | 38.3% | 38.7% | 0.4 |
| Non-commercial for individuals | Balance | 435.4 | 442.2 | 6.8 | 327.4 | 330.3 | 2.9 | 107.9 | 111.9 | 4.0 | - | - | - | 327.4 | 330.3 | 2.9 | |
| | Ratio to total | 21.2% | 20.7% | (0.5) | 32.1% | 32.8% | 0.7 | 12.0% | 11.5% | (0.5) | - | - | - | 28.3% | 28.3% | 0 | |
| Total | Balance | 2,054.5 | 2,140.5 | 86.0 | 1,019.3 | 1,007.0 | (12.3) | 898.2 | 972.0 | 73.8 | 136.9 | 161.3 | 24.4 | 1,156.2 | 1,168.4 | 12.2 | |
| | 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.

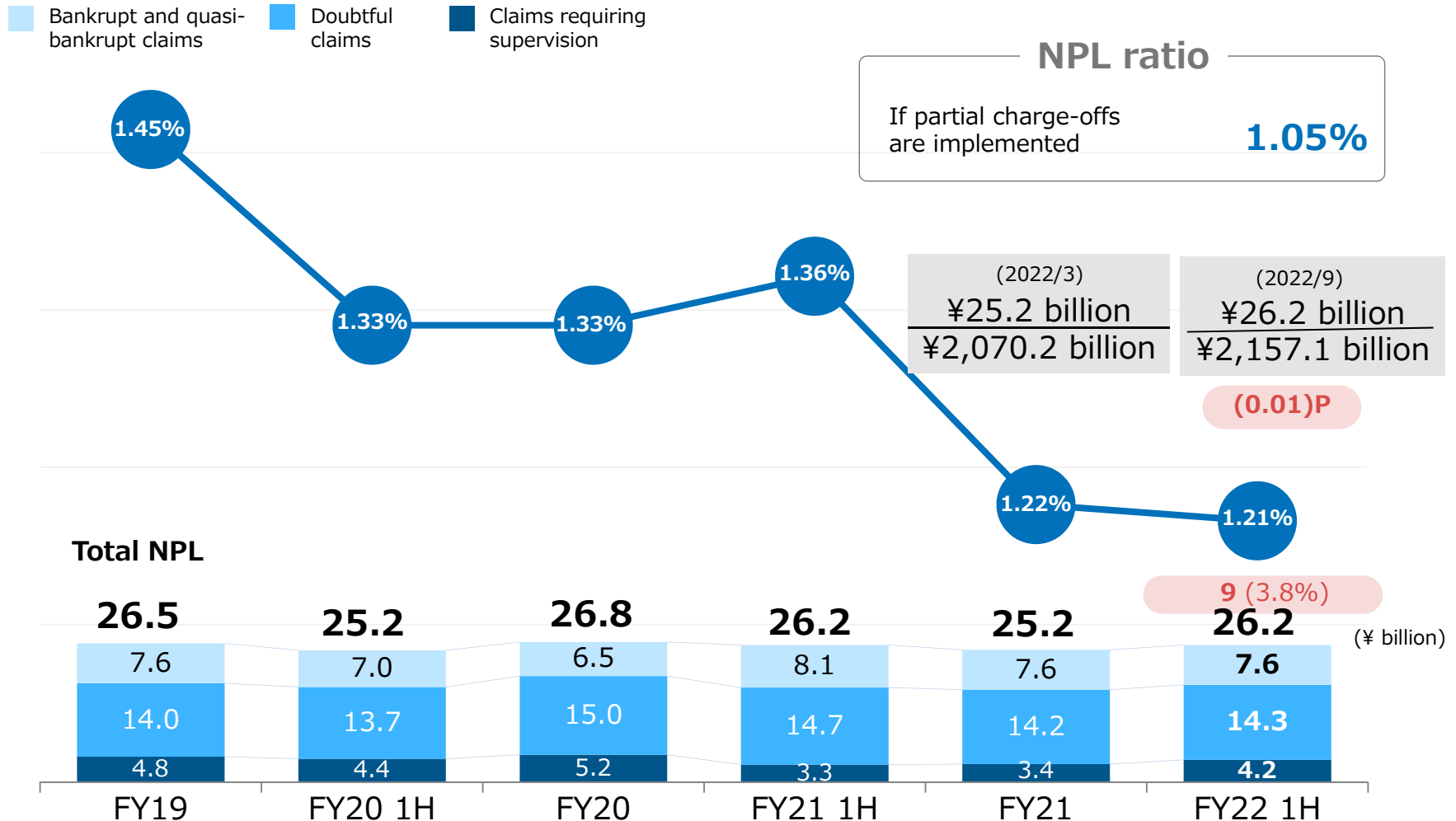
| | FY21 | FY22 1H | YoY | FY22 1H (consolidated basis) |
|--|-----------------|-----------------|------------------|---------------------------------|
| Bankrupt and quasi-bankrupt claims | 7.6 | 7.6 | 0.0 | 7.8 |
| Doubtful claims | 14.2 | 14.3 | 0.0 | 14.3 |
| Claims requiring supervision | 3.4 | 4.2 | 0.8 | 4.2 |
| Accruing loans contractually past due 3 months or more | - | - | - | - |
| Restructured loans | 3.4 | 4.2 | 0.8 | 4.2 |
| Total (A) (percentage of total credit balance) | 25.2 (1.22%) | 26.2 (1.21%) | 0.9 ((0.01)P) | 26.5 (1.23%) |
| Portions covered by loans loss reserve, collateral and guarantee (B) | 22.3 | 23.1 | 0.7 | 23.3 |
| Coverage ratio (B)/(A) | 88.40% | 88.05% | (0.35)P | 88.11% |

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

| | FY22 1H Prior to partial charge-offs (1) | FY22 1H Prior to partial charge-offs (2) | Changes (2)-(1) |
|--|--|--|--------------------|
| Bankrupt and quasi-bankrupt claims | 7.6 | 4.2 | (3.4) |
| Doubtful claims | 14.3 | 14.3 | 0.0 |
| Claims requiring supervision | 4.2 | 4.2 | 0.0 |
| Accruing loans contractually past due 3 months or more | - | - | - |
| Restructured loans | 4.2 | 4.2 | 0.0 |
| Total (percentage of total credit balance) | 26.2 (1.21%) | 22.8 (1.05%) | (3.4) ((0.16)%) |

Risk-monitored Loans and Mandatory Disclosure of Bad Debt under the Financial Reconstruction Law (2)

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



Risk-monitored Loans and Mandatory Disclosure of Bad Debt under the Financial Reconstruction Law (3)

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

| Total bad debt | Covered portion | Coverage ratio |
|--|--|---|
| ¥26.2 billion | ¥23.1 billion | 88.0% |
| 7.6 Bankrupt and quasi-bankrupt claims | 3.8 Loans loss reserve 3.8 Collateral and guarantees | 100% Bankrupt and quasi-bankrupt claims |
| 14.3 Doubtful claims | 2.1 Loans loss reserve 11.1 Collateral and guarantees | 93.2% Doubtful claims |
| 4.2 Claims requiring supervision | 0.5 Loans loss reserve 1.5 Collateral and guarantees | 49.5% Claims requiring supervision |

Changes in Borrower Categories

Total claim basis
(from FY21 to FY22 1H)

(¥ billion)

FY22 1H

| | | Normal borrower | Others Requiring caution | Requiring supervision | Potentially bankrupt | Effectively bankrupt | Legally bankrupt | Deterioration to potentially bankrupt or worse |
|--------------------------|---------|-----------------|--------------------------|-----------------------|----------------------|----------------------|------------------|--|
| Amount of newly occurred | - | 84.2 | 0.1 | - | 0.0 | 0.0 | - | |
| Normal borrower | 1,918.7 | 1,933.4 | 4.3 | 0.0 | 0.1 | 0.1 | 0.0 | 0.01% |
| Others Requiring caution | 117.5 | 3.5 | 94.6 | 1.6 | 0.9 | 0.0 | 0.0 | 0.92% |
| Requiring supervision | 4.6 | - | 0.0 | 4.4 | 0.1 | 0.0 | - | 3.82% |
| Potentially bankrupt | 14.2 | - | 0.2 | - | 13.1 | 0.1 | - | |
| Effectively bankrupt | 3.8 | 0.0 | - | - | - | 3.6 | 0.0 | |
| Legally bankrupt | 3.7 | - | - | - | - | - | 3.5 | |
| Total | 2,062.7 | 2,021.1 | 99.3 | 6.1 | 14.3 | 4.0 | 3.6 | |

Deterioration

Improvement

* 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)

| | FY19 | FY20 1H | FY20 | FY21 1H | FY21 | FY22 1H | YoY |
|-------------------------------------|------|---------|------|---------|------|-------------|-------|
| Yamanashi Chuo Bank | 49.8 | 49.6 | 51.2 | 50.7 | 51.2 | 50.9 | (0.3) |
| Major banks | 7.0 | 6.8 | 6.7 | 6.7 | 6.6 | 6.7 | 0.1 |
| Shinkin banks/Credit unions | 27.6 | 28.1 | 27.3 | 27.1 | 27.1 | 27.0 | (0.1) |
| JA | 13.8 | 13.7 | 12.9 | 13.6 | 13.0 | 13.4 | 0.4 |
| Semi-government institutions | 1.9 | 1.8 | 1.8 | 1.8 | 1.9 | 1.8 | (0.1) |

* Excluding Japan Post Bank

2. Share of loans

(% , P)

| | FY19 | FY20 1H | FY20 | FY21 1H | FY21 | FY22 1H | YoY |
|-------------------------------------|------|---------|------|---------|------|-------------|-------|
| Yamanashi Chuo Bank | 44.9 | 43.6 | 45.8 | 43.9 | 45.2 | 45.1 | (0.1) |
| Major banks | 8.0 | 7.5 | 7.2 | 7.0 | 6.8 | 6.8 | 0.0 |
| Shinkin banks/Credit unions | 30.4 | 29.8 | 28.6 | 29.6 | 28.8 | 28.8 | 0.0 |
| JA | 5.9 | 5.7 | 5.3 | 5.7 | 6.0 | 6.3 | 0.3 |
| Semi-government institutions | 10.8 | 13.5 | 13.1 | 13.7 | 13.2 | 13.0 | (0.2) |

<Prior to mark-to-market adjustment>

(¥ billion, %, P)

| | FY20 | | FY21 1H | | FY21 | | FY22 1H | | YoY | |
|------------------------------------|---------|----------------|---------|----------------|---------|----------------|----------------|----------------|---------|----------------|
| | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total |
| JGBs | 324.2 | 25.6 | 299.5 | 23.1 | 314.5 | 22.6 | 271.3 | 20.4 | (28.2) | (2.7) |
| Municipal bonds | 344.8 | 27.2 | 369.6 | 28.4 | 361.4 | 26.0 | 372.1 | 28.0 | 2.5 | (0.4) |
| Corporate bonds | 126.1 | 9.9 | 132.3 | 10.2 | 134.2 | 9.7 | 135.5 | 10.2 | 3.2 | 0.0 |
| Stock | 29.5 | 2.3 | 26.6 | 2.1 | 27.3 | 2.0 | 26.2 | 2.0 | (0.4) | (0.1) |
| Strategic holdings | 21.2 | 1.7 | 20.4 | 1.6 | 20.7 | 1.5 | 20.6 | 1.6 | 0.2 | 0.0 |
| Portfolio investments | 8.2 | 0.6 | 6.2 | 0.5 | 6.5 | 0.5 | 5.5 | 0.4 | (0.7) | (0.1) |
| Investment trusts, etc. | 374.6 | 29.5 | 362.4 | 27.9 | 398.1 | 28.7 | 376.5 | 28.3 | 14.1 | 0.4 |
| Foreign-currency-denominated bonds | 69.2 | 5.5 | 109.0 | 8.3 | 153.6 | 11.0 | 147.4 | 11.1 | 38.4 | 2.8 |
| Total | 1,268.7 | 100.0 | 1,299.7 | 100.0 | 1,389.4 | 100.0 | 1,329.2 | 100.0 | 29.5 | |

<Changes in interest on securities>

(¥ million, %, P)

| | FY20 | | FY21 1H | | FY21 | | FY22 1H | | YoY | |
|------------------------------------|--------|----------------|---------|----------------|--------|----------------|--------------|----------------|--------|----------------|
| | Amount | Ratio to total | Amount | Ratio to total | Amount | Ratio to total | Amount | Ratio to total | Amount | Ratio to total |
| Yen-denominated bonds | 3,522 | 30.3 | 1,786 | 36.2 | 3,558 | 36.3 | 1,762 | 27.4 | (24) | (8.8) |
| Stock | 1,091 | 9.4 | 587 | 11.9 | 1,065 | 10.9 | 661 | 10.3 | 74 | (1.6) |
| Investment trusts, etc. | 6,418 | 55.2 | 1,988 | 40.3 | 3,401 | 34.7 | 2,545 | 39.6 | 557 | (0.7) |
| Foreign-currency-denominated bonds | 591 | 5.1 | 568 | 11.6 | 1,774 | 18.1 | 1,459 | 22.7 | 891 | 11.1 |
| Total | 11,624 | 100.0 | 4,930 | 100.0 | 9,801 | 100.0 | 6,427 | 100.0 | 1,497 | |

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

<Changes in yield>

(%)

| | FY20 | FY21 1H | FY21 | FY22 1H | YoY |
|------------------------------------|------|---------|------|-------------|--------|
| Yen-denominated bonds | 0.46 | 0.44 | 0.43 | 0.43 | (0.01) |
| Stock | 3.43 | 4.22 | 3.89 | 4.95 | 0.73 |
| Investment trusts, etc. | 1.59 | 1.11 | 0.93 | 1.34 | 0.23 |
| Total of yen-denominated bonds | 0.91 | 0.73 | 0.66 | 0.81 | 0.08 |
| Foreign-currency-denominated bonds | 1.71 | 1.49 | 1.68 | 2.01 | 0.52 |
| Total | 0.94 | 0.77 | 0.74 | 0.94 | 0.17 |

<Changes in valuation gains (losses)>

(¥ million)

| | FY20 | FY21 1H | FY21 | FY22 1H | YoY |
|--|---------|---------|---------|----------------|---------|
| JGBs and other bond transactions | (2,010) | (1,881) | (4,826) | (3,564) | (1,683) |
| Bond gain on sale | 4,879 | 391 | 526 | 3,099 | 2,708 |
| Bond loss on sale | 1,599 | 415 | 3,586 | 6,663 | 6,248 |
| Bond amortization | 33 | - | - | - | - |
| Loss on redemption of JGBs, etc. | 5,257 | 1,857 | 1,767 | - | (1,857) |
| Stock and other related income | 590 | 882 | 2,002 | 2,001 | 1,119 |
| Gain on sales of stocks and other securities | 2,215 | 1,649 | 2,330 | 2,077 | 428 |
| Shares loss on sale | 842 | 235 | 321 | 69 | (166) |
| Shares amortization | 782 | 531 | 6 | 6 | (525) |
| Total | (1,420) | (999) | (2,824) | (1,562) | (563) |

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

<Changes in appraisal gain (losses)>

(¥ billion)

| | FY20 | FY21 1H | FY21 | FY22 1H | YoY |
|------------------------------------|-------|---------|-------|---------------|--------|
| Yen-denominated bonds | 7.4 | 7.8 | (0.2) | (6.4) | (14.2) |
| Stock | 35.4 | 35.4 | 30.0 | 28.0 | (7.4) |
| Strategic holdings | 32.5 | 32.0 | 26.6 | 26.5 | (5.5) |
| Investment trusts, etc. | 0.9 | 4.7 | 0.1 | (15.7) | (20.4) |
| Foreign-currency-denominated bonds | (0.8) | 0.0 | (6.2) | (12.8) | (12.8) |
| Total | 42.9 | 47.9 | 23.6 | (7.0) | (54.9) |

*Includes valuation gains and losses on investments in limited partnerships

<Changes in gain and loss on cancellation of investment trusts>

(¥ million)

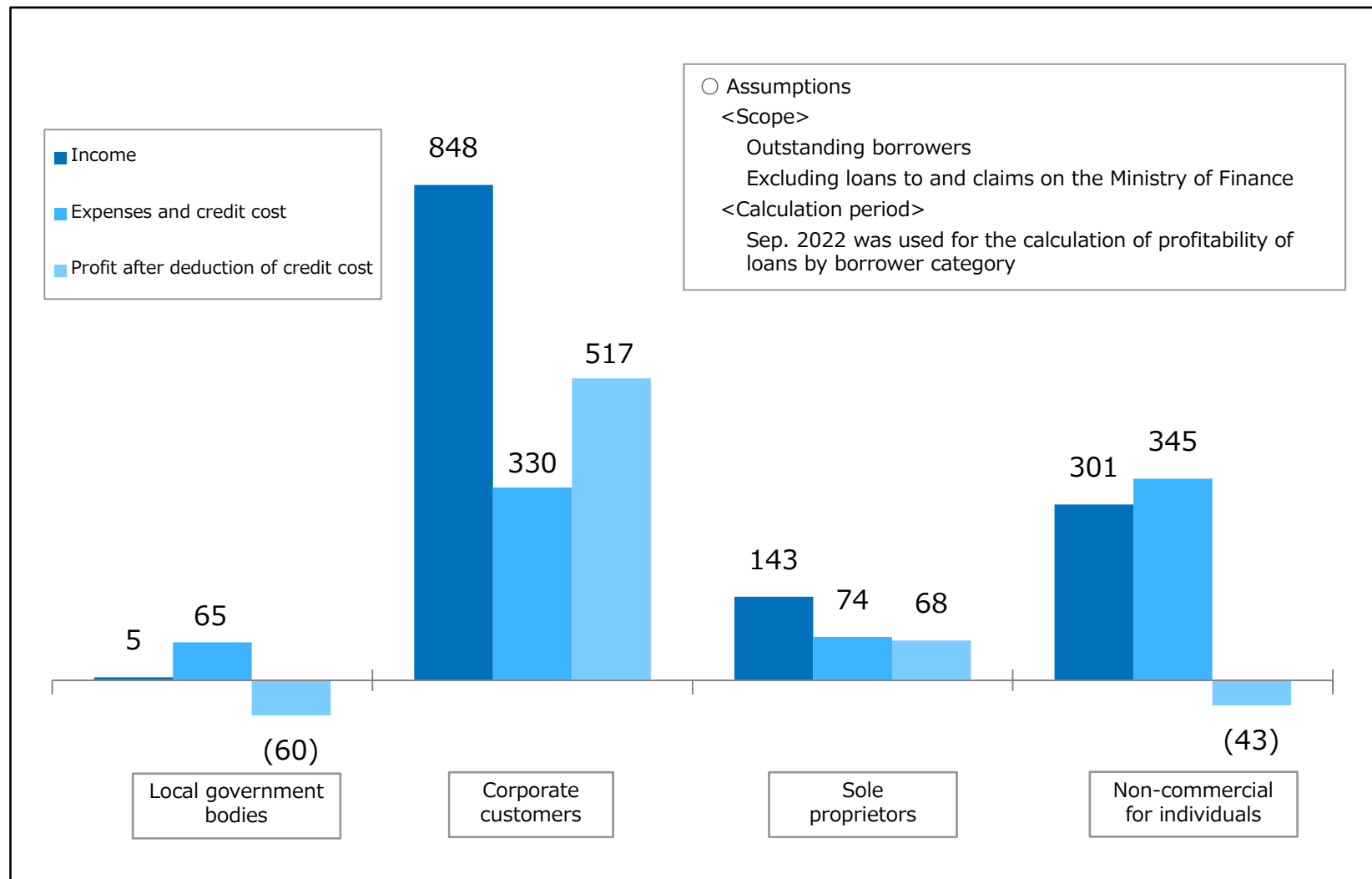
| | FY20 | FY21 1H | FY21 | FY22 1H | YoY |
|---|---------|---------|---------|--------------|---------|
| Gain on cancellation of investment trusts | 512 | 877 | 2,331 | 1,225 | 348 |
| Loss on cancellation of investment trusts | 5,770 | 2,734 | 4,098 | 1,041 | (1,693) |
| Total | (5,257) | (1,857) | (1,767) | 183 | 2,040 |

<Changes in bond modified duration>

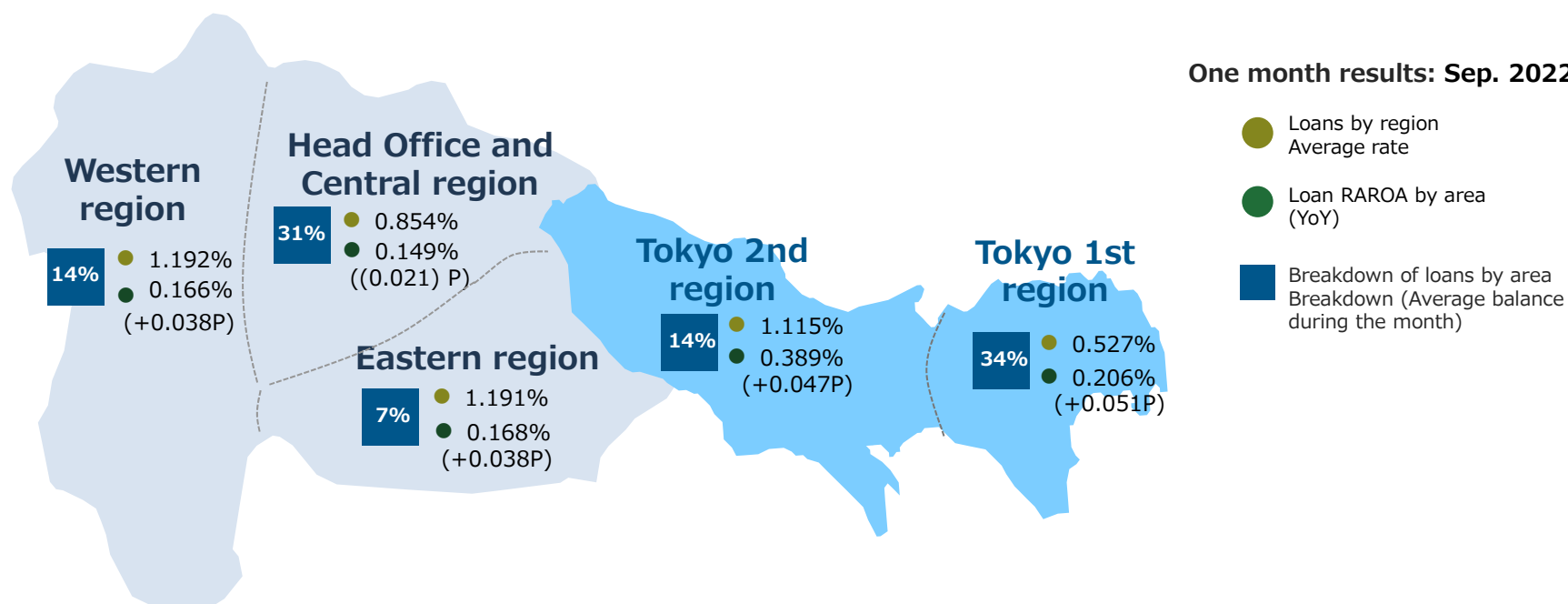
| | FY20 | FY21 1H | FY21 | FY22 1H | YoY |
|------------------------------------|------|---------|------|------------|-------|
| Yen-denominated bonds | 5.9 | 5.9 | 6.2 | 6.1 | 0.2 |
| Foreign-currency-denominated bonds | 6.6 | 6.1 | 5.7 | 5.1 | (1.0) |

<One month results: Sep. 2022>

(¥ million)



Loan RAROA for all areas: 0.206% (YoY +0.025P)



Loan RAROA

Index for appraising loan profitability

Formula: earnings after deduction of credit cost/loans

*Credit cost = average loan balance × default ratio × (1 – recovery ratio)

Coverage: Debtor categories – normal and requiring caution (including “requiring supervision”) Excluding loans to Deposits Insurance Corporation of Japan and the Ministry of Finance, loans receivable

Expenses: General expenses related to loans, as well as mortgage loan group credit Including insurance and consumer loan guarantee fees

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 Sep, 2022

| New loans | | | Changing conditions |
|--|--------------|---|------------------------|
| Number executed/amount (cases/¥ billion) | | | Number executed/amount |
| Total | Proper loans | Loans guaranteed by Credit Guarantee Corporations | (cases/¥ billion) |
| 5,262 /130.5 | 248/29.6 | 5,014/100.9 | 3,720/110.1 |

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

Strengthening points of contact with customers

- The principal deferment period for real interest-free loans is gradually coming to an end, and contractual repayments will begin to peak in the next fiscal year. Since many customers are affected by COVID-19, high prices, and the situation in Ukraine, it is expected that they will lose their willingness to continue their businesses or face cash-flow difficulties after the start of principal repayment, the Bank will enhance customer touchpoints and have in-depth dialogue with customers and hear their repayment plans, etc. along with understanding their business situation and prospects.

Collaboration and cooperation with government-affiliated financial institutions

- Established the co-financing scheme “COVID-19 Response Management Reinforcement Affiliated Loans” (known as Yamanashi Progress) 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.

Situation of main business support and financial improvement

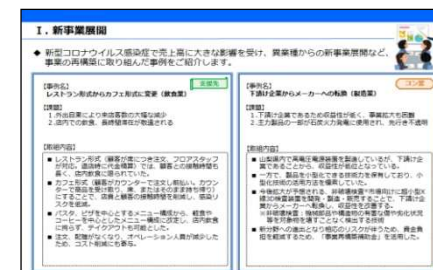
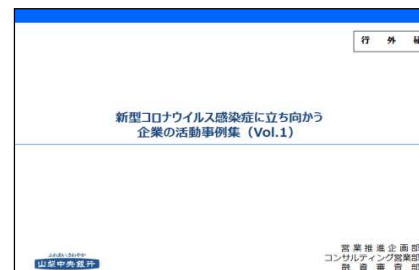
Thinking alongside and holding discussions with managers to solve problems together

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 to 3). (84 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.



(¥ million, as of Sep. 30, 2022)

| Trade name | Yamanashi Chuo Guarantee Co., Ltd. | Yamanashi Chugin Lease Co., Ltd. | Yamanashi Chugin DC Card Co., Ltd. | Yamanashi Chugin Management Consulting Co., Ltd. |
|---------------------------|--|-------------------------------------|---------------------------------------|--|
| Established | Jul. 1, 1986 | Apr. 6, 1987 | Jul. 2, 1991 | Aug. 2, 1996 |
| Paid-in capital | 20 | 20 | 20 | 100 |
| (The Bank's equity stake) | (99.65%) | (35.25%) | (30.25%) | (45.00%) |
| (Consolidated basis) | (99.81%) | (66.00%) | (67.50%) | (87.50%) |
| Business lines | Loan guarantees Creditworthiness appraisal | Leasing | Credit card | Total consulting services Venture capital |
| Operating revenue | 265 | 2,263 | 498 | 92 |
| Operating income (loss) | 198 | 177 | (3) | 26 |
| Ordinary profits | 267 | 179 | 7 | 27 |
| Net income | 201 | 114 | 4 | 17 |
| Total assets | 10,080 | 10,205 | 3,452 | 1,896 |
| Net assets | 6,529 | 3,970 | 1,448 | 1,444 |
| Borrowing | — | 5,703 | 613 | — |
| (Borrowed from the Bank) | (—) | (5,333) | (613) | (—) |

Economic Trends in Yamanashi Pref.



Wine

- No. 1 in Japan in wine production volume*
- “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 value 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.

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 began
- Nov. 2016:** Construction began on the Nagano section of the Southern Alps Tunnel.
- Mar. 2017:** Yamanashi Pref. created "Linear Environmental Future City Improvement Policy"
- Apr. 2018:** Construction began on the Yamanashi section of the Southern Alps Tunnel (main line)
- Nov. 2019:** Construction of Kanagawa Pref. Station (provisionally named) started.



Travel time

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

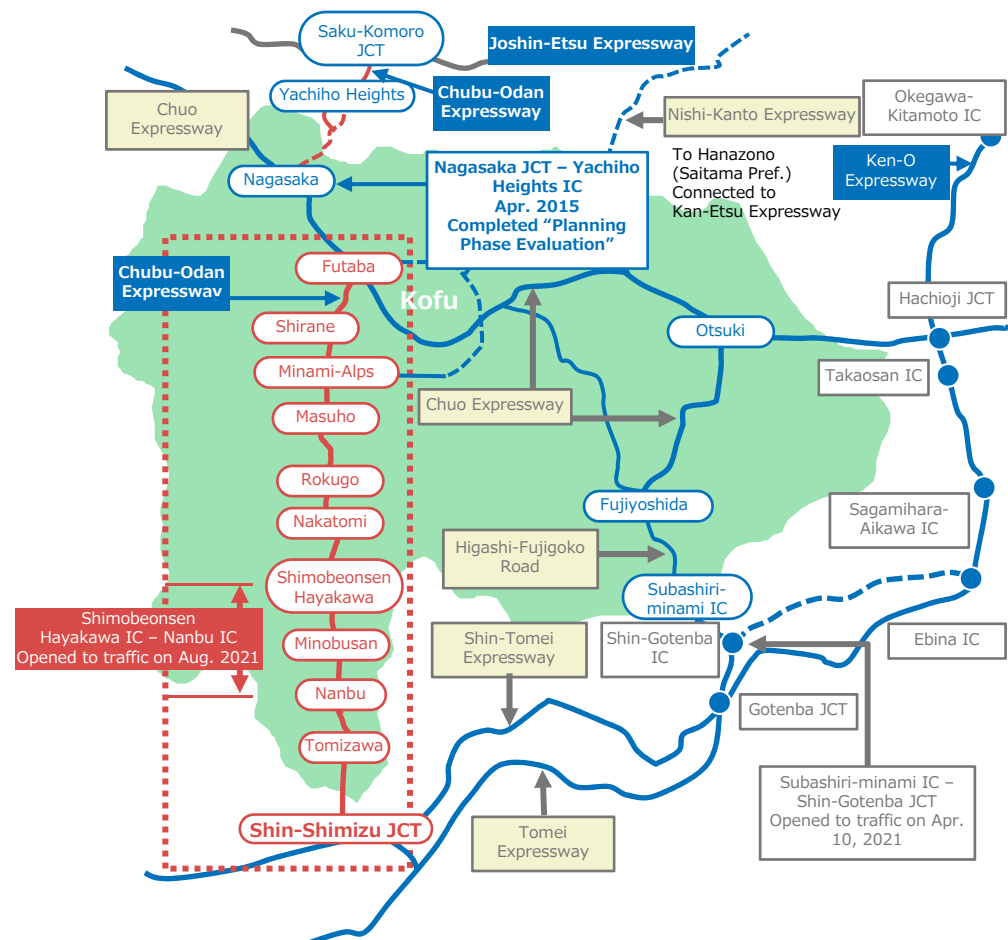


Expected effects

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

Access between Kofu City and Shizuoka City will be within 1 hour and 40 minutes (1 hour faster) with the full opening of the Chubu-Odan Expressway bound for Shizuoka



| Item | As of | Numerics | Rank | Item | As of | Numerics | Rank | Item | As of | Numerics | Rank |
|-----------------------------------|-------|-----------------------|------|---|-------|------------------------|------|---|-------|----------|------|
| Total area | 2022 | 4,465 km ² | 32 | Number of private businesses | 2020 | 43,442 | 41 | Real household income (monthly average per worker's household) | 2021 | ¥563,275 | 37 |
| Habitable area | 20 | 21.3% | 44 | Value of manufacturing shipments | 20 | ¥2,530.2 billion | 31 | Household spending (monthly average per worker's household) | 21 | ¥313,311 | 21 |
| Wilderness and parkland ratio | 20 | 27.1% | 8 | Value of manufacturing shipments per capita | 20 | ¥35,082 thousand | 23 | Average consumption propensity (working household) | 21 | 68.8% | 7 |
| Population | 21 | 805,000 | 42 | Annual sales of goods | 19 | ¥1,632.3 billion | 42 | Number of personal vehicles (per 1,000 people) | 21 | 681 | 4 |
| Number of households | 21 | 365,000 | 41 | Annual sales of goods per 1 m ² of sales floor space | 19 | ¥1,745 thousand | 36 | Number of public libraries (per 10,000 people) | 21 | 0.63 | 1 |
| Ratio of children under 15 years | 21 | 11.3% | 35 | Total agricultural output | 20 | ¥97.4 billion | 32 | Number of convenience stores (per 100,000 people) | 21 | 57.0 | 2 |
| Working age population ratio | 21 | 57.4% | 20 | Ratio of agricultural income to output | 20 | 37.7% | 23 | Average price of residential land | 21 | ¥23,700 | 39 |
| Ratio of Persons over 65 years | 21 | 31.3% | 24 | Housing starts | 21 | 4,513 | 42 | Home ownership ratio | 18 | 70.2% | 15 |
| Population growth ratio | 21 | (0.57)% | 12 | Floor area per housing start | 21 | 101.9 m ² | 4 | Ratio of education expenditure (in worker's household expenditures) | 21 | 5.3% | 24 |
| Prefectural GDP (real-term) | FY19 | ¥3,552.3 billion | 42 | Value of public works contracts | 21 | ¥202.6 billion | 41 | Proportion of people in higher education | 21 | 58.7% | 11 |
| Economic growth ratio (real-term) | FY19 | (1.6)% | 29 | Total site area of construction starts | 21 | 899,992 m ² | 36 | | | | |
| Per capita income | FY19 | ¥3,125 thousand | 14 | Jobs-to-applications ratio | 21 | 1.19 times | 27 | | | | |

○ Placing 42nd in Japan in total population and 42nd in total production, Yamanashi is one of lower-ranked prefectures in terms of quantity. However, ratio per unit, such as the amount of manufacturing shipments per employee, is middle-ranking. In terms of economic activity and living standards, it is relatively well-positioned.