



The 48th Analyst Meeting

May 30, 2025 (Fri)

Supplementary Materials

Supplementary Materials

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Please be 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. Actual results may therefore differ substantially from the figures contained in the said forward-looking statements.

Profile (as of Mar. 31, 2025)

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:	1,634
Branches (including sub-branches):	Total of Head Office and branches: 89 (includes 1 Internet Branch) Sub-Branches: 10 (includes 8 Life Square) (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 strengthening our business operations.

FY24 Business Results (1)

(¥ million, %)		FY22	FY23	FY24	YOY (FY23)		YOY (FY24)	
					Changes	Percentage	Changes	Percentage
Average balance	Fund operations	4,012,329	3,995,747	4,384,442	(16,582)	(0.41)	388,695	9.72
	Loans	2,130,052	2,388,839	2,597,815	258,787	12.14	208,976	8.74
	Securities	1,301,896	1,035,164	1,108,606	(266,732)	(20.48)	73,442	7.09
	Call loans	1,946	2,456	2,069	510	26.20	(387)	(15.75)
	Due from banks (interest-bearing)	558,776	548,250	655,696	(10,526)	(1.88)	107,446	19.59
	Fund procurement	4,502,734	4,308,452	4,251,142	(194,282)	(4.31)	(57,310)	(1.33)
	Deposits	3,548,183	3,630,182	3,653,859	81,999	2.31	23,677	0.65
	Call money	243,743	161,251	-	(82,492)	(33.84)	(161,251)	(100.00)
	(Reference) Money held in trust	7,763	3,939	6,837	(3,824)	(49.25)	2,898	73.57

FY24 Business Results (2)

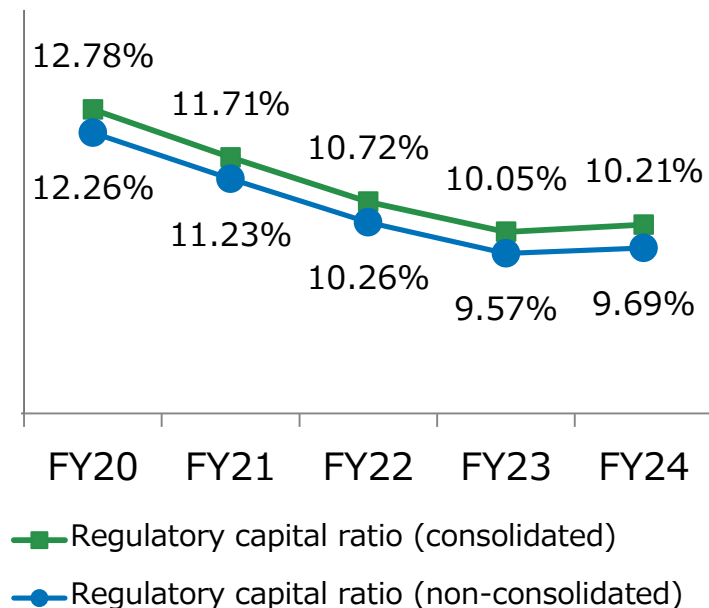
		FY22	FY23	FY24	YOY (FY23)		YOY (FY24)		(%)
					Changes	Percentage	Changes	Percentage	
Yields/Interest margin	Fund operations	0.80	0.78	0.84	(0.02)		0.06		
	Loans	0.88	0.91	0.96	0.03		0.05		
	Securities	0.96	0.82	0.88	(0.14)		0.06		
	Call loan	2.44	5.38	5.06	2.94		(0.32)		
	Due from banks	0.13	0.11	0.27	(0.02)		0.16		
	Fund procurement	0.03	0.01	0.07	(0.02)		0.06		
	Deposits	0.00	0.00	0.06	0.00		0.06		
	Call money	(0.02)	(0.03)	-	(0.01)		0.03		
	Borrowings	0.00	0.00	0.04	0.00		0.04		
	Cost ratio	0.67	0.68	0.70	0.01		0.02		
	Fund procurement costs	0.56	0.58	0.67	0.02		0.09		
	Loans/deposits interest margin	0.88	0.91	0.90	0.03		(0.01)		
	Fund operations/procurement interest margin	0.77	0.77	0.77	0.00		0.00		
Loans/deposits margin	0.20	0.22	0.19	0.02		(0.03)			
Gross interest margin on funds under management	0.24	0.20	0.17	(0.04)		(0.03)			

FY24 Business Results (3)

				YOY (FY23)		YOY (FY24)		(¥ million, %)
				Changes	Percentage	Changes	Percentage	
Profits and losses	Interest Income	30,915	30,742	33,994	(173)	(0.55)	3,252	10.57
	Interest on loans	18,919	21,755	25,149	2,836	14.99	3,394	15.60
	Interest on securities	12,568	8,533	9,795	(4,035)	(32.10)	1,262	14.78
	Interest on call loans	47	132	104	85	180.85	(28)	(21.21)
	Due from banks	747	638	1,772	(109)	(14.59)	1,134	177.74
	Fees and Commissions	7,056	7,712	7,238	656	9.29	(474)	(6.14)
	Other operating income	(11,613)	(10,888)	(9,327)	725	6.24	1,561	14.33
	JGBs and other bond transactions	(9,157)	(9,695)	(8,495)	(538)	(5.87)	1,200	12.37
	General provision to loan loss reserve	946	-	53	(946)	(100.00)	53	-
	Expenses	24,060	24,824	25,868	764	3.17	1,044	4.20
	Net business profit	1,350	2,742	5,983	1,392	103.11	3,241	118.19
	Modified banking profit	2,297	2,742	6,036	445	19.37	3,294	120.13
	Core net business profit	11,454	12,438	14,531	984	8.59	2,093	16.82
	(Excluding gain on cancellation of investment trusts)	10,865	12,438	14,531	1,573	14.47	2,093	16.82
	Non-operating gains (losses)	5,414	4,325	3,806	(1,089)	(20.11)	(519)	(12.00)
	Gains on reversal of provision to loan loss reserve	-	153	-	153	-	(153)	(100.00)
	Stock and other related income	6,172	4,500	4,788	(1,672)	(27.09)	288	6.40
	Disposal of non-performing loans	312	70	1,408	(242)	(77.56)	1,338	1,911.42
	Ordinary profits	6,763	7,067	9,785	304	4.49	2,718	38.46
	Extraordinary income (losses)	8	(67)	(42)	(75)	(937.50)	25	37.31
	Income taxes: basic	2,328	1,199	2,489	(1,129)	(48.49)	1,290	107.58
	Income taxes: deferred	(88)	188	53	276	313.63	(135)	(71.80)
	Net income	4,532	5,611	7,199	1,079	23.80	1,588	28.30

Capital Ratio (Non-Consolidated Basis)

Changes in capital ratio



Breakdown of regulatory capital (non-consolidated)

(¥ billion)

	FY20	FY21	FY22	FY23	FY24
Regulatory capital	178.8	180.0	182.1	183.9	186.4
Risk-weighted assets, etc.	1,458.3	1,602.4	1,775.5	1,920.6	1,922.7

Methods employed for risk-weighted assets, etc.

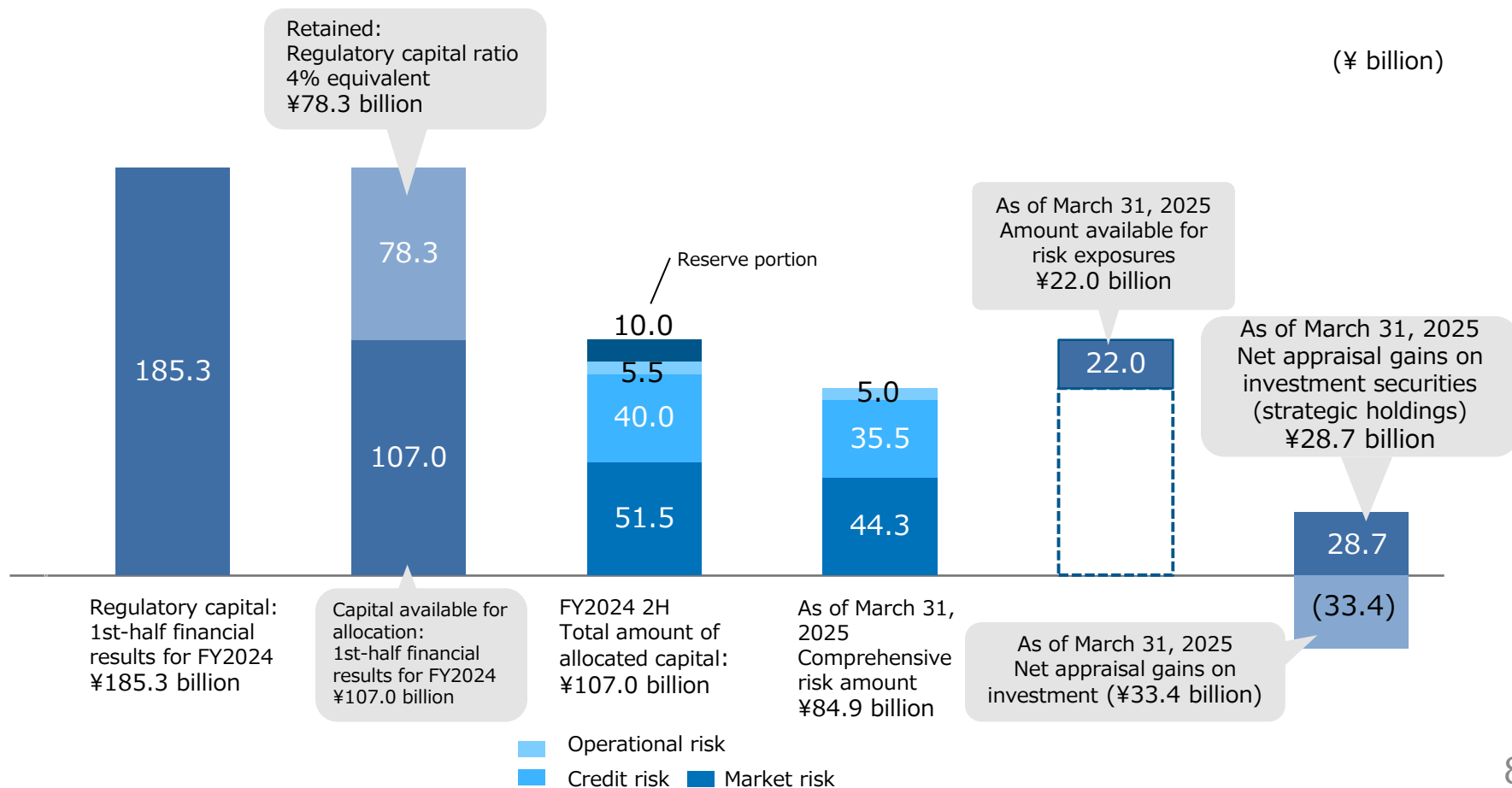
Credit risk	Standardized Approach
Operational risk	Standardized Measurement Approach

Reference: Interest rate risk of bank account (end of FY24)

Interest rate risk amount	¥12.5 billion
Regulatory capital	¥186.4 billion
Interest Rate Risk in the Banking Book (IRRBB)	6.7%

* We use an internal model to calculate core deposits.

Capital Allocation



Changes in Numbers of Employees and Branches

(employees, branches, locations)

	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24 Changes compared to FY14	
Employees:	1,675	1,677	1,685	1,737	1,726	1,681	1,660	1,655	1,639	1,609	1,634	(41)
Fixed-term contract workers	672	678	711	714	686	689	677	680	686	702	728	56
Branches (including 2 sub-branches)	90	91	91	92	92	92	92	92	91	91	91	1
Ordinary type	41	42	42	41	41	35	27	22	17	11	10	(31)
Covering a wide area/Full-range services	21	21	21	21	21	22	25	24	26	27	27	6
Covering a wide area/Function-specific branches, Internet branches	28	28	28	30	30	35	40	46	48	53	54	26
Substantial number of sales bases (A branch within a branch is counted as 1)	89	90	90	87	86	82	78	78	77	73	72	(17)
Corporate Sales Office	1	0	0	0	1	1	0	0	0	0	0	(1)
Life Square	7	8	8	8	8	8	8	8	8	8	8	1
ATMs outside banks	130	133	135	141	142	144	138	119	110	86	77	(53)

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

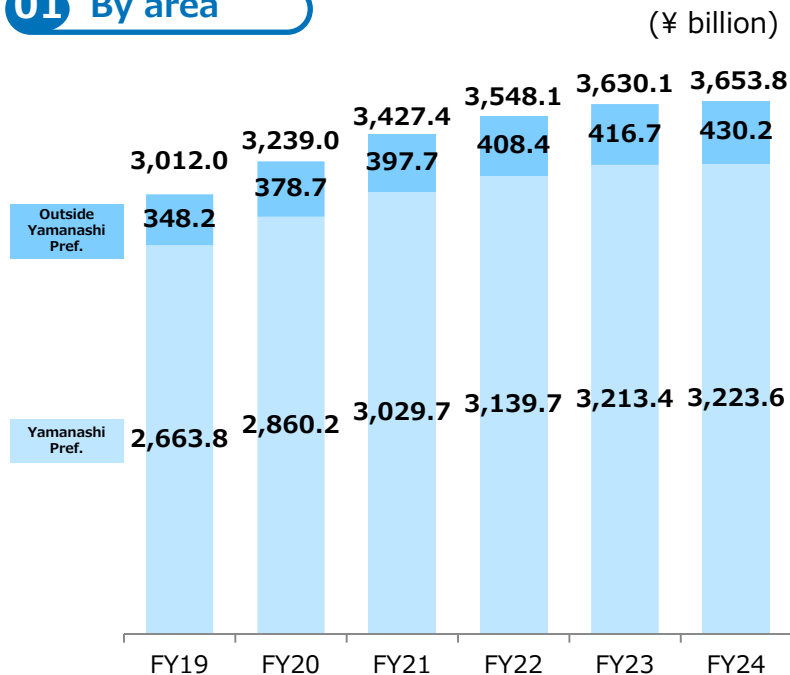
*2 Branches within a branch are as follows: Chuo Ichiba Branch operates at Kokubo Branch, Sumiyoshi Branch at Minami Branch, Chizuka Branch at Yumura Branch, Kasugai Branch at Isawa Branch, Kasei Branch at Tsuru Branch, Higashi-Yamanashi Branch at Kusakabe Branch, Nakamichi Branch at Jonan Branch, Kitashin 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, Koganei Branch at Kokubunji Branch, Ryutsu Center Branch at Showa Branch, Community Hall Sub-branch at Minami Branch, Fuchu Branch at Kokubunji Branch, Kofu Ekimae Branch at Head Office Sales Division

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

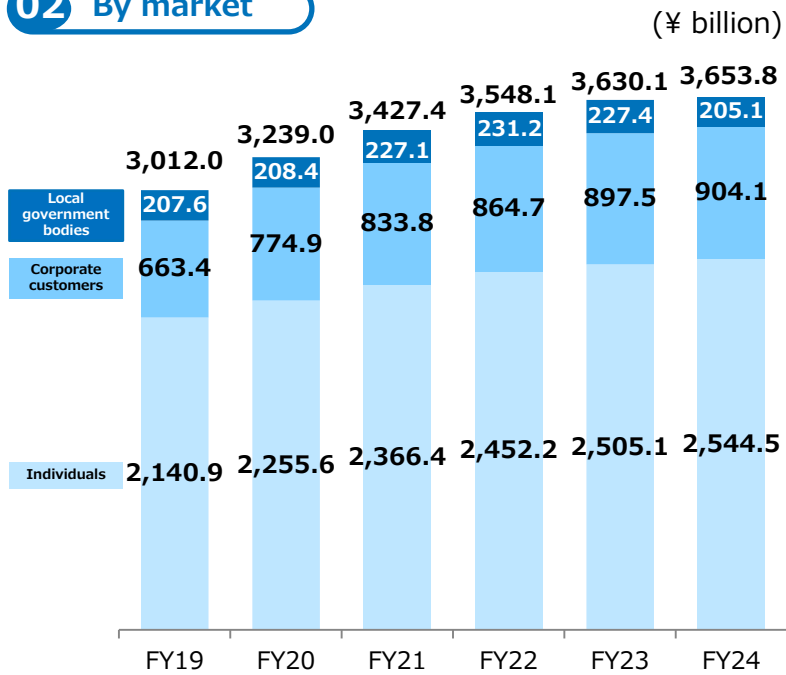
Deposits (1)

1. Average

01 By area

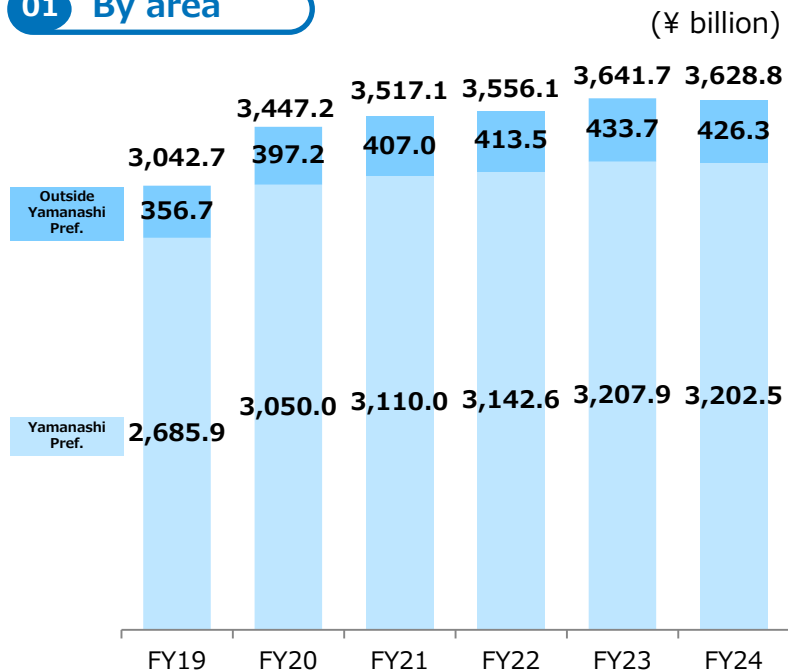


02 By market

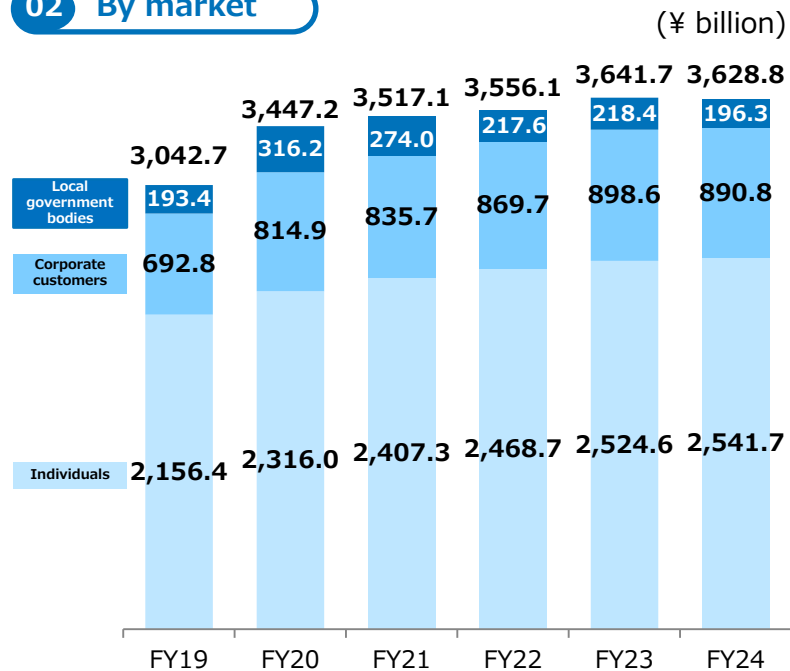


2. Term-end

01 By area

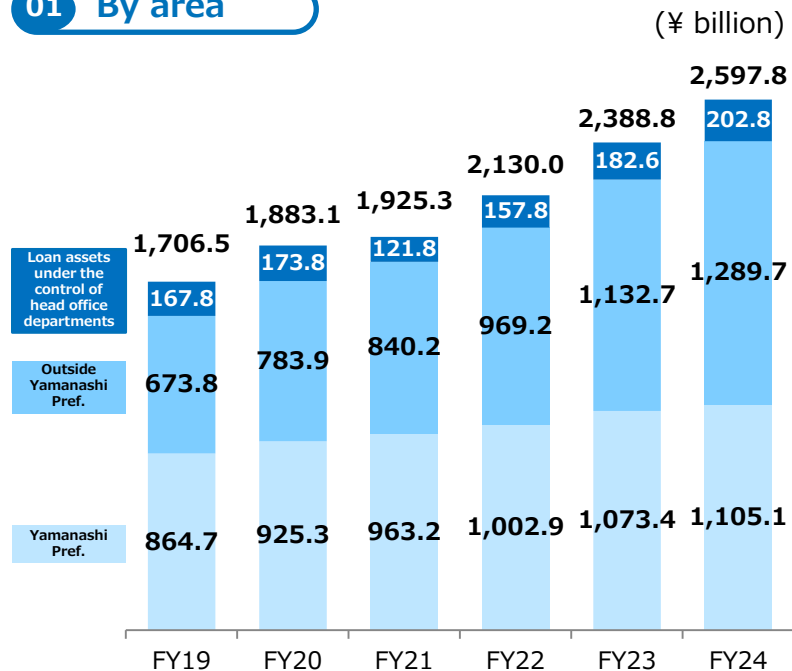


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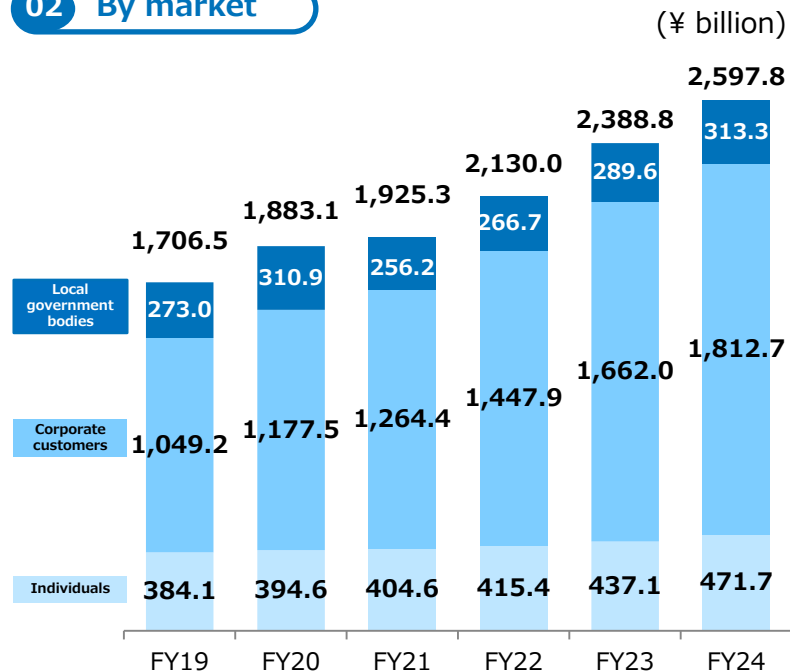


1. Average

01 By area



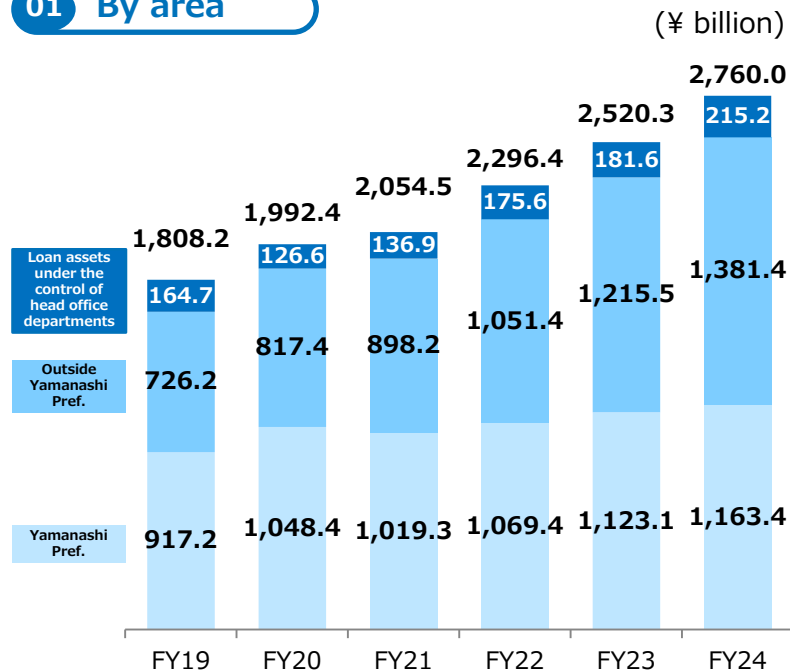
02 By market



(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.

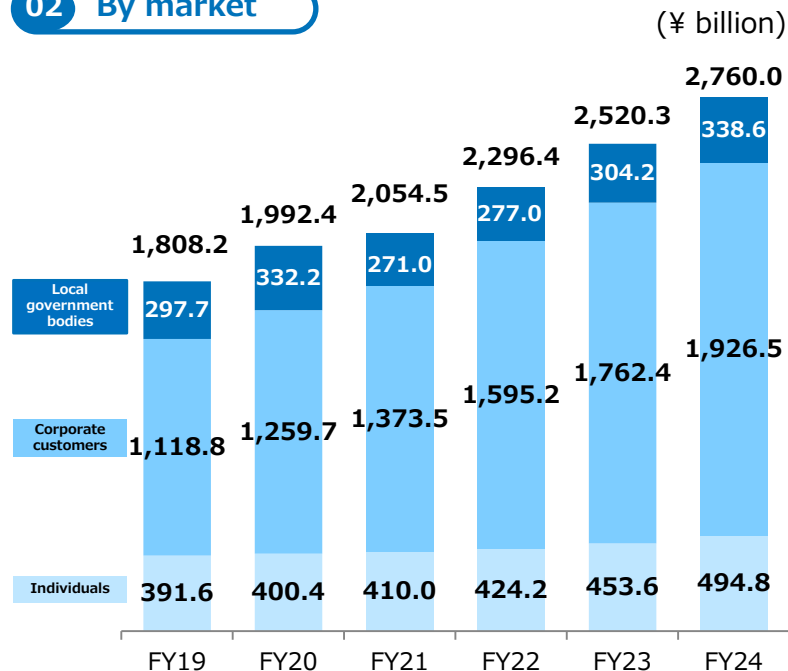
2. Term-end

01 By area



(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.

02 By market



Loan Portfolio by Customer Industry

(¥ million)

	FY23		FY24		YoY	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	297,312	11.8%	334,266	12.1%	36,954	0.3P
Agriculture, forestry	7,060	0.3%	7,037	0.3%	(23)	0.0P
Fishery	45	0.0%	59	0.0%	14	0.0P
Mining, quarrying, and gravel digging	1,577	0.1%	3,455	0.1%	1,878	0.0P
Construction	56,643	2.2%	56,347	2.0%	(296)	(0.2)P
Utilities, heat provision	53,140	2.1%	55,283	2.0%	2,143	(0.1)P
Telecommunications	27,200	1.1%	32,441	1.2%	5,241	0.1P
Transportation, postal services	157,442	6.2%	163,107	5.9%	5,665	(0.3)P
Wholesaling, retailing	172,695	6.8%	175,191	6.3%	2,496	(0.5)P
Financing, insurance	173,460	6.9%	194,919	7.1%	21,459	0.2P
Real estate, equipment rental and leasing	583,667	23.2%	656,630	23.8%	72,963	0.6P
Real estate	461,067	18.3%	518,864	18.8%	57,797	0.5P
Local public corporations	17,023	0.7%	17,973	0.7%	950	0.0P
Equipment rental and leasing	105,577	4.2%	119,792	4.3%	14,215	0.1P
Other services	202,282	8.0%	215,037	7.8%	12,755	(0.2)P
National and local government bodies	304,230	12.1%	338,624	12.3%	34,394	0.2P
Individuals and others	483,600	19.2%	527,664	19.1%	44,064	(0.1)P
Total	2,520,360	100.0%	2,760,066	100.0%	239,706	0

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

(¥ billion, %, P)

		Overall						Yamanashi Pref.			Outside Yamanashi Pref.			Loan assets under the control of head office departments			Yamanashi Pref. + Loan assets under the control of head office departments		
		FY23	FY24		FY23	FY24		FY23	FY24		FY23	FY24		FY23	FY24				
				YoY			YoY			YoY			YoY						
National government bodies	Balance	304.2	338.6	34.4	282.2	311.8	29.6	1.1	0.9	(0.2)	20.9	25.9	5.0	303.1	337.7	34.6			
	Ratio to total	12.1%	12.2%	0.1%	25.1%	26.7%	1.6%	0.1%	0.0%	(0.1)%	11.5%	12.0%	0.5%	23.2%	24.4%	1.2%			
Local government bodies	Balance	12.1%	12.2%	0.1%	25.1%	26.7%	1.6%	0.1%	0.0%	(0.1)%	11.5%	12.0%	0.5%	23.2%	24.4%	1.2%			
	Ratio to total	12.1%	12.2%	0.1%	25.1%	26.7%	1.6%	0.1%	0.0%	(0.1)%	11.5%	12.0%	0.5%	23.2%	24.4%	1.2%			
Commercial (corporations)	Balance	1,732.4	1,893.6	161.2	497.8	493.2	(4.6)	1,074.0	1,211.2	137.2	160.5	189.1	28.6	658.3	682.3	24.0			
	Ratio to total	68.7%	68.6%	(0.1)%	44.3%	42.3%	(2.0)%	88.4%	87.6%	(0.8)%	88.4%	87.9%	(0.5)%	50.5%	49.4%	(1.1)%			
	Large companies	Balance	661.1	743.1	82.0	58.4	69.2	10.8	526.7	594.8	68.1	76.0	79.1	3.1	134.4	148.3	13.9		
		Ratio to total	26.2%	26.9%	0.7%	5.1%	5.9%	0.8%	43.3%	43.0%	(0.3)%	41.9%	36.7%	(5.2)%	10.3%	10.7%	0.4%		
	Second-tier companies	Balance	27.5	27.5	0.0	5.3	5.7	0.4	22.1	21.8	(0.3)	-	-	-	5.3	5.7	0.4		
		Ratio to total	1.1%	0.9%	(0.2)%	0.5%	0.4%	(0.1)%	1.8%	1.5%	(0.3)%	-	-	-	0.4%	0.4%	0.0%		
	SMEs	Balance	1,043.8	1,123.0	79.2	434.1	418.3	(15.8)	525.2	594.6	69.4	84.5	110.0	25.5	518.6	528.3	9.7		
		Ratio to total	41.4%	40.6%	(0.8)%	38.6%	35.9%	(2.7)%	43.2%	43.0%	(0.2)%	46.5%	51.1%	4.6%	39.7%	38.3%	(1.4)%		
	Non-commercial for individuals	Balance	483.6	527.6	44.0	343.2	358.4	15.2	140.3	169.2	28.9	-	-	-	343.2	358.4	15.2		
		Ratio to total	19.2%	19.1%	(0.1)%	30.6%	30.8%	0.2%	11.5%	12.2%	0.7%	-	-	-	26.3%	25.9%	(0.4)%		
Total	Balance	2,520.3	2,760.0	239.7	1,123.2	1,163.5	40.3	1,215.5	1,381.4	165.9	181.5	215.1	33.6	1,304.7	1,378.6	73.9			
	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.

	FY23	FY24	YoY	FY24 (consolidated basis)
Bankrupt and quasi-bankrupt claims	8.9	6.7	(2.1)	7.0
Doubtful claims	11.7	12.4	0.7	12.5
Claims requiring supervision	4.7	6.0	1.3	6.0
Accruing loans contractually 3 months or more past due	0.0	0.0	0.0	0.0
Restructured loans	4.7	6.0	1.3	6.0
Total (A) (percentage of total credit balance)	25.4 (1.00%)	25.3 (0.91%)	(0.0) ((0.09)P)	25.5 (0.92%)
Portions covered by loan loss reserve, collateral and guarantee (B)	22.2	21.7	(0.5)	21.9
Coverage ratio (B) / (A)	87.59%	85.65%	(1.94)P	85.71%

* The following figures represent non-performing loan amounts (non-consolidated basis) on the assumption of implementation of partial charge-offs.

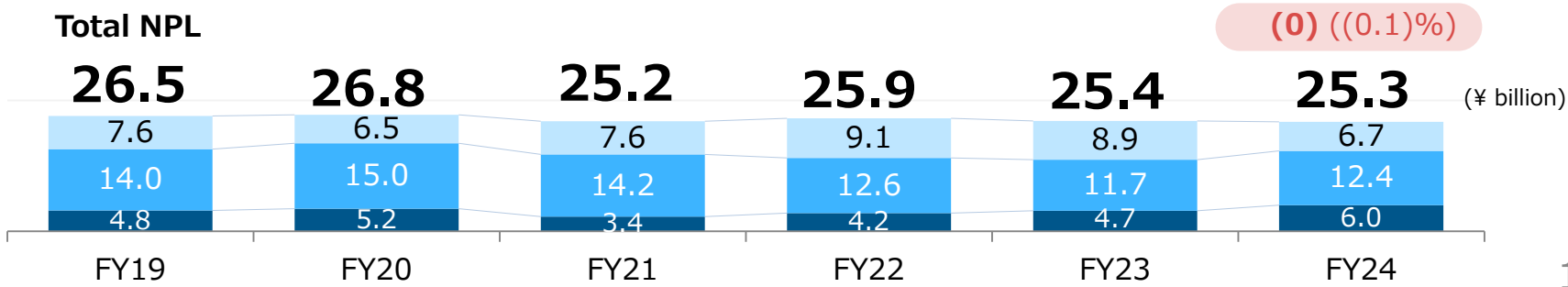
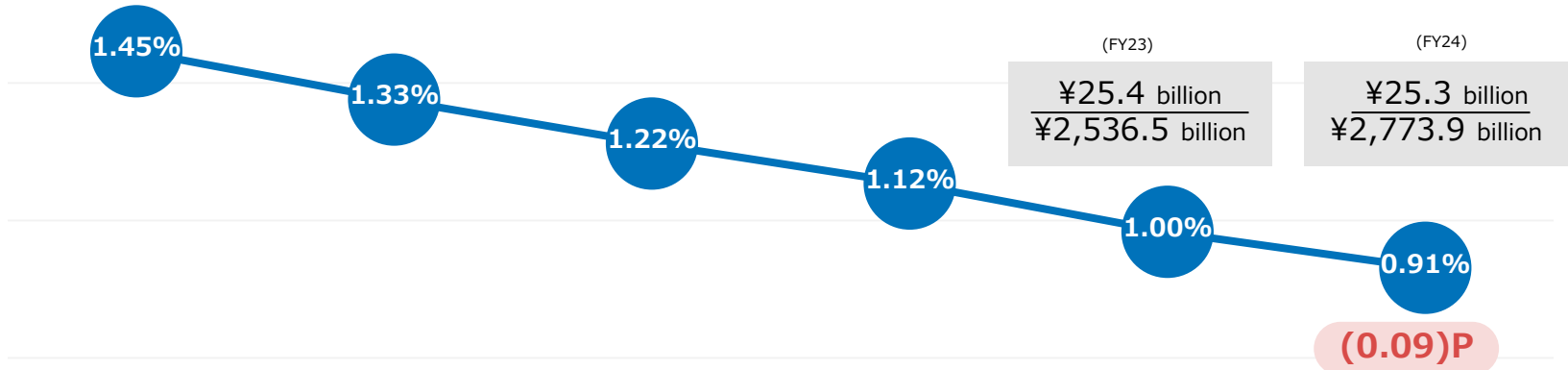
	FY24 Prior to partial charge-offs (1)	FY24 After partial charge-offs (2)	Changes (2) - (1)
Bankrupt and quasi-bankrupt claims	6.7	4.4	(2.3)
Doubtful claims	12.4	12.4	0.0
Claims requiring supervision	6.0	6.0	0.0
Accruing loans contractually 3 months or more past due	0.0	0.0	0.0
Restructured loans	6.0	6.0	0.0
Total (percentage of total credit balance)	25.3 (0.91%)	23.0 (0.83%)	(2.3) ((0.08)P)

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

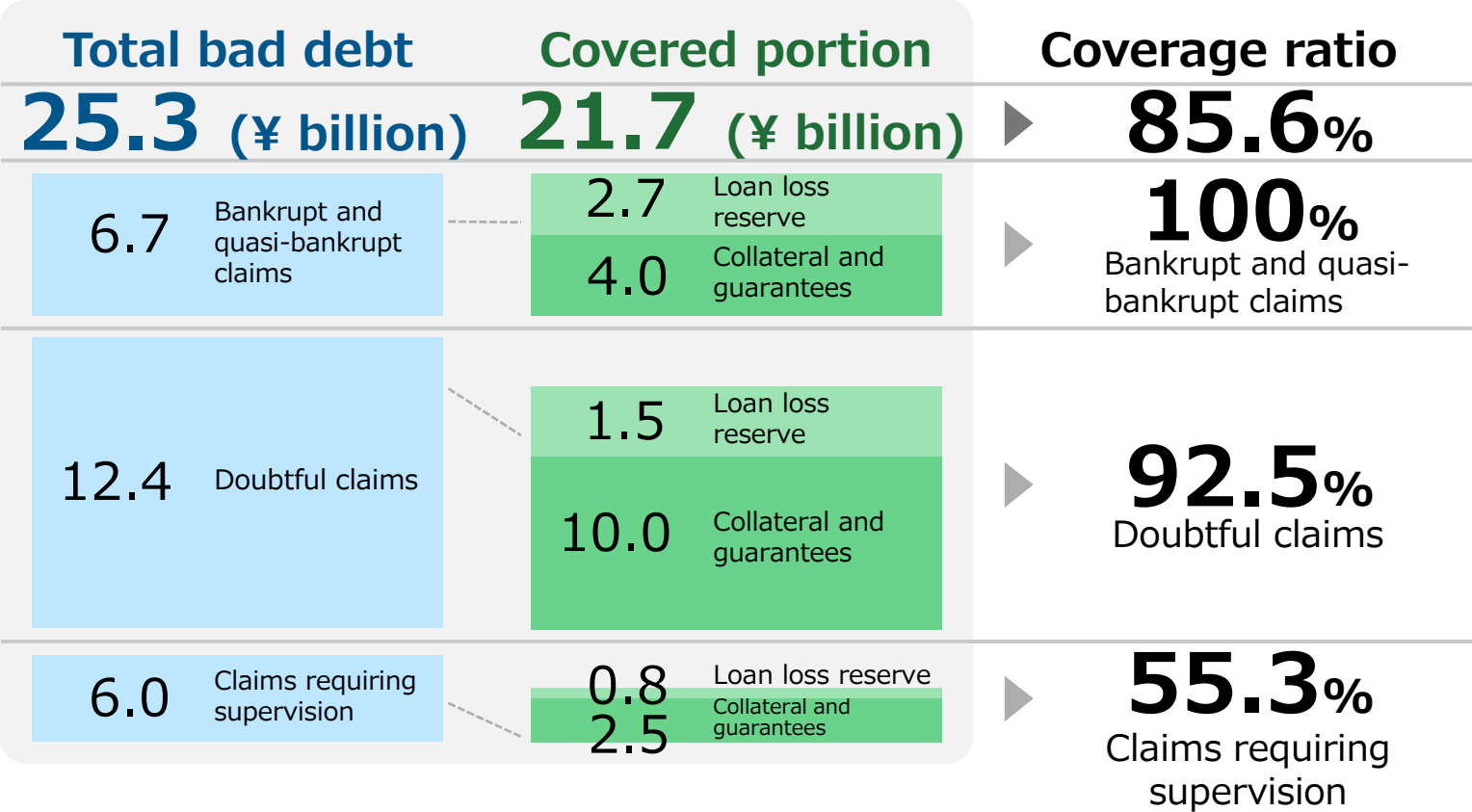
Bankrupt and quasi-bankrupt claims Doubtful claims Claims requiring supervision

NPL ratio

If partial charge-offs are implemented **0.83%**



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



Changes in Borrower Categories

Total credit balance basis
(from FY23 to FY24)

FY24

(¥ billion)

FY23

		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively bankrupt	Legally bankrupt	Deterioration to potentially bankrupt or worse
New occurrences	-	223.7	10.7	-	0.0	0.0	-	
Normal borrower	2,393.9	2,412.7	8.3	1.3	0.9	0.1	0.7	0.08%
Other requiring caution	108.4	4.8	79.8	1.2	2.0	0.4	0.0	2.34%
Requiring supervision	6.0	0.4	0.4	4.8	0.1	0.0	0.0	2.53%
Potentially bankrupt	11.7	-	0.2	-	9.3	0.6	0.0	
Effectively bankrupt	4.3	-	-	-	-	2.7	0.1	
Legally bankrupt	4.6	-	-	-	-	-	1.6	
Total	2,529.1	2,641.7	99.6	7.4	12.4	4.0	2.7	

Deterioration

Improvement

* The disclosure above is on the basis of mandatory disclosure of bad debt under the Financial Reconstruction Law.
(Including loans, customers' liabilities for acceptances and guarantees, foreign exchanges, suspense and accrued interest.
Loans to national and local government bodies and claims outside the scope of asset under self-assessment are included in "Normal borrower.")

Share of Deposits and Loans in Yamanashi Pref.

1. Share of deposits

(%, P)

	FY20	FY21	FY22	FY23	FY24	YoY
Yamanashi Chuo Bank	51.2	51.2	51.5	51.7	51.7	0.0
Major banks	6.7	6.6	6.6	6.8	7.1	0.3
Shinkin banks/Credit unions	27.3	27.1	27.0	26.6	26.5	(0.1)
JA	12.9	12.9	12.9	12.8	12.6	(0.2)
Government-affiliated financial institutions and others	1.8	1.8	1.8	1.8	1.8	0.0

* Excluding Japan Post Bank

2. Share of loans

(%, P)

	FY20	FY21	FY22	FY23	FY24	YoY
Yamanashi Chuo Bank	49.5	49.0	49.9	50.4	51.5	1.1
Major banks	7.8	7.3	7.1	7.0	6.8	(0.2)
Shinkin banks/Credit unions	30.9	31.2	30.2	29.3	28.3	(1.0)
JA	5.7	6.5	7.1	7.5	7.7	0.2
Others	5.8	5.8	5.6	5.5	5.4	(0.1)

Securities Portfolio (1)

<Prior to mark-to-market adjustment>

(¥ billion, %, P)

	FY21		FY22		FY23		FY24		YoY	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
JGBs	314.5	22.6	156.1	14.2	144.9	14.5	326.2	29.0	181.3	14.5
Municipal bonds	361.4	26.0	327.4	29.8	284.1	28.3	253.3	22.5	(30.8)	(5.8)
Corporate bonds	134.2	9.7	140.0	12.7	140.8	14.0	136.5	12.1	(4.3)	(1.9)
Stock	27.3	2.0	25.2	2.3	24.1	2.4	24.2	2.2	0.1	(0.2)
Strategic holdings	20.7	1.5	20.0	1.8	19.6	2.0	16.1	1.5	(3.5)	(0.5)
Portfolio investments	6.5	0.5	5.1	0.5	4.4	0.4	8.0	0.7	3.6	0.3
Investment trusts, etc.	398.1	28.7	411.1	37.4	406.6	40.5	358.4	31.9	(48.2)	(8.6)
Foreign-currency-denominated bonds	153.6	11.0	39.7	3.6	2.6	0.3	25.8	2.3	23.2	2.0
Total	1,389.4	100.0	1,099.8	100.0	1,003.3	100.0	1,124.5	100.0	121.2	

<Changes in interest on securities>

(¥ million, %, P)

	FY21		FY22		FY23		FY24		YoY	
	Amount	Ratio to total	Amount	Ratio to total	Amount	Ratio to total	Amount	Ratio to total	Amount	Ratio to total
Yen-denominated bonds	3,558	36.3	3,495	27.8	2,075	24.3	2,641	27.0	566	2.7
Stock	1,065	10.9	1,160	9.2	1,105	13.0	1,476	15.1	371	2.1
Investment trusts, etc.	3,401	34.7	5,554	44.2	5,188	60.8	5,514	56.3	326	(4.5)
Foreign-currency-denominated bonds	1,774	18.1	2,358	18.8	164	1.9	162	1.6	(2)	(0.3)
Total	9,801	100.0	12,568	100.0	8,533	100.0	9,795	100.0	1,262	

Securities Portfolio (2)

<Changes in yield> (%)

	FY21	FY22	FY23	FY24	YoY
Yen-denominated bonds	0.43	0.46	0.36	0.38	0.02
Stock	3.89	4.37	4.43	5.71	1.28
Investment trusts, etc.	0.93	1.43	1.19	1.39	0.20
Total of yen-denominated bonds	0.66	0.87	0.81	0.87	0.06
Foreign-currency-denominated bonds	1.68	1.81	1.65	2.72	1.07
Total	0.74	0.96	0.82	0.88	0.06

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

	FY21	FY22	FY23	FY24	YoY
JGBs and other bond transactions	(4,826)	(9,157)	(9,695)	(8,495)	1,200
Gain on sales of JGBs and other bonds	526	6,108	2,588	880	(1,708)
Loss on sales of JGBs and other bonds	3,586	15,265	8,679	5,234	(3,445)
Amortization of JGBs and other bonds	0	-	-	0	0
Loss on redemption of JGBs and other bonds	1,767	0	3,604	4,140	536
Stock and other related income	2,002	6,172	4,500	4,788	288
Gain on sales of stocks and other securities	2,330	6,306	5,471	5,101	(370)
Loss on sales of stocks and other securities	321	120	938	302	(636)
Amortization of stocks and other securities	6	13	31	10	(21)
Total	(2,824)	(2,984)	(5,195)	(3,706)	1,489

* Stock and other related income above does not include gains and losses on investments in limited partnerships and money trusts.

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

	FY21	FY22	FY23	FY24	YoY
Yen-denominated bonds	(0.2)	(12.1)	(15.1)	(36.3)	(21.2)
Stock	30.0	27.6	44.3	42.8	(1.5)
Strategic holdings	26.6	27.2	39.5	28.7	(10.8)
Investment trusts, etc.	0.1	(19.6)	(13.5)	(11.3)	2.2
Foreign-currency-denominated bonds	(6.2)	(2.8)	0.0	0.2	0.2
Total	23.6	(6.9)	15.6	(4.6)	(20.2)

* Includes valuation gains and losses on investments in limited partnerships

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

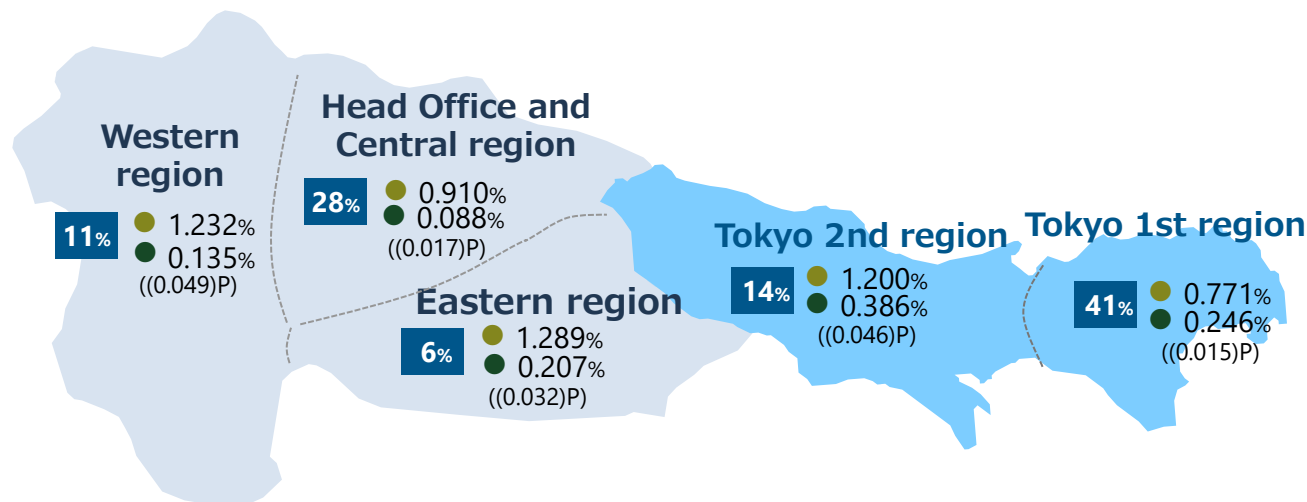
	FY21	FY22	FY23	FY24	YoY
Gain on cancellation of investment trusts	2,331	1,695	839	644	(195)
Loss on cancellation of investment trusts	4,098	1,106	4,444	4,785	341
Total	(1,767)	589	(3,604)	(4,140)	(536)

<Changes in bond modified duration>

	FY21	FY22	FY23	FY24	YoY
Yen-denominated bonds	6.2	6.7	5.9	5.4	(0.5)
Foreign-currency-denominated bonds	5.7	6.4	2.2	6.1	3.9

Loan RAROA by Area

Loan RAROA for all areas: 0.206% (YoY (0.022)P)



FY2024 2H results

- Average loan rate by area
- Loan RAROA by area (YoY)
- Breakdown of loan balances by area (average during the period)

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 loan assets under the control of head-office departments such as loans to the Ministry of Finance and loans receivable

Expenses: General expenses related to loans, as well as mortgage loan group credit

Including insurance and consumer loan guarantee fees

Subsidiaries of the Bank

(¥ million, as of March. 31, 2025)

Trade name	Yamanashi Chuo Guarantee Co., Ltd.	Yamanashi Chugin Lease Co., Ltd.	Yamanashi Chugin DC Card Co., Ltd.	Yamanashi Chugin Management Consulting Co., Ltd.	Yamanashi Mirai Investment Co., Ltd.
Established	July 1, 1986	April 6, 1987	July 2, 1991	August 2, 1996	December 1, 2023
Paid-in capital	20	20	20	100	50
(The Bank's equity stake)	(100.00%)	(100.00%)	(49.00%)	(45.00%)	(100.00%)
(The Group's equity stake)	(100.00%)	(100.00%)	(90.00%)	(87.50%)	(100.00%)
Business lines	Loan guarantees/ Creditworthiness appraisal	Leasing	Credit cards	Consulting for corporate management/Venture capital	Investment advisory business, etc.
Operating revenue	633	5,510	1,154	179	105
Operating income (loss)	431	253	83	37	53
Ordinary profits	531	283	140	39	53
Net income	400	174	102	29	34
Total assets	11,243	19,515	4,292	1,380	139
Net assets	7,130	4,651	1,991	1,147	104
Borrowings	-	13,886	470	-	-
(Borrowed from the Bank)	(-)	(11,123)	(470)	(-)	(-)

Overview and Economy of Yamanashi Pref.

Overview of Yamanashi Pref.

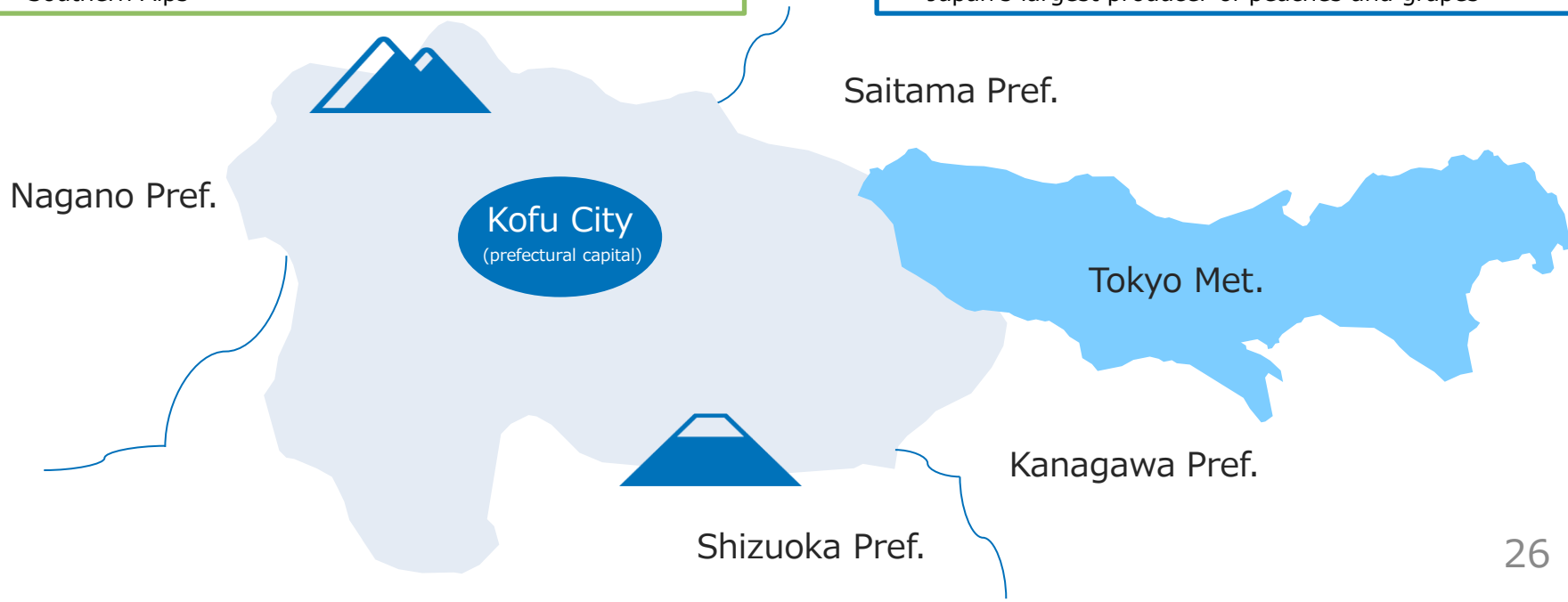
Yamanashi Prefecture is located in the center of the Japanese archipelago. It is an inland prefecture without access to the sea, surrounded by Tokyo, Kanagawa, Shizuoka, Nagano, and Saitama prefectures.

Features

- Located next to Tokyo, with excellent transportation access
- Approximately 78% of the prefecture is covered by forests and is blessed with abundant natural tourist resources, including Mt. Fuji, the Yatsugatake Mountains, and the Southern Alps

Industry

- The representative jewelry industry has a history of about 1,100 years
- A concentration of machinery and electronics companies forms an industrial cluster
- Japan's largest producer of peaches and grapes



Overview of Yamanashi Pref.

Expectations for regional economic revitalization through the opening of the Shinkansen Maglev Train (Linear Chuo Shinkansen) and expansion of the high-speed transportation network.

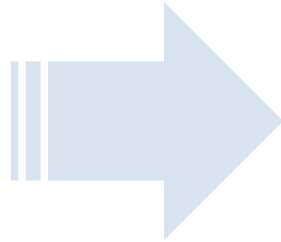
Expansion of high-speed transportation networks

- Full opening of the Chubu-Odan Expressway
- Improvement of the Chuo Expressway
- Launch of the Shinkansen Maglev train route



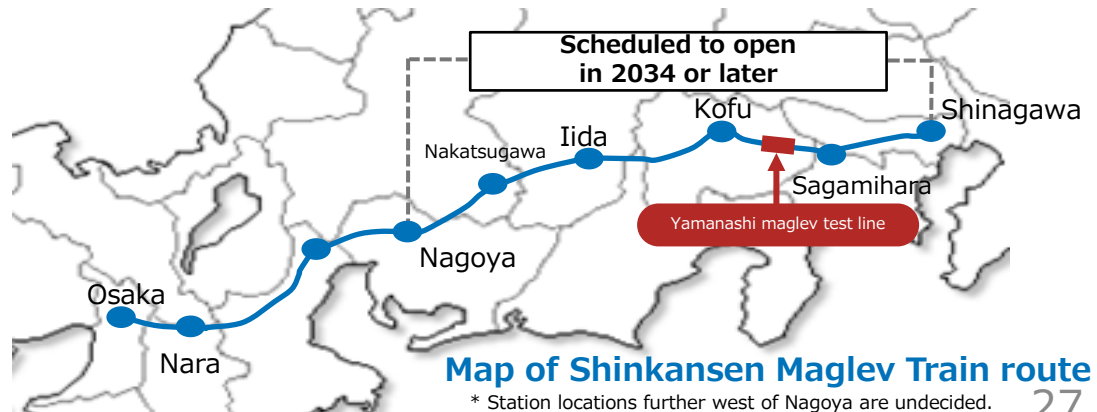
Time required

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



Expected effects

- Increase in the number of residents settling in the area due to dual residency and relocation
- Revitalization of the local economy through the expansion of business hubs
- Establishment of new logistics and commercial facilities in conjunction with the expansion of the high-speed transportation network



Local Industries in Yamanashi Pref.



Yamanashi Wine

- The largest wine producer in Japan (*)
- Highest number of wineries in Japan



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



Precious-metal and gemstone jewelry

Ranked No. 1 for number of manufacturers in Japan

(*) Japanese wine: Wine produced in Japan for which only Japanese grapes are used as raw materials
Source: Yamanashi Prefecture website, Economic Structure Actual Situation Survey, etc.

Major Economic Indicators in Yamanashi Pref.

Item	As of	Numerics	Rank	Item	As of	Numerics	Rank	Item	As of	Numerics	Rank
Total area	2025	4,465 km ²	32	Number of private businesses	2020	40,814	41	Real household income (average per month per working household)	24	¥586,011	35
Habitable area	23	21.3%	44	Value of manufacturing shipments	22	¥2,904.7 billion	34	Household spending (average per month per working household)	24	¥339,741	14
Wilderness and parkland ratio	22	27.1%	8	Value of manufacturing shipments per capita	22	¥39,180 thousand	24	Average consumption propensity (working household)	24	70.2%	3
Population	24	791,000	41	Annual sales of goods	20	¥1,743.4 billion	43	Number of personal vehicles (per 1,000 people)	24	697	4
Number of households	24	374,000	41	Annual sales of goods per 1 m ² of sales floor space	20	¥1,689,000	36	Number of public libraries (per 10,000 people)	23	0.61	1
Ratio of children under 15 years	24	10.8%	29	Total agricultural output	23	¥119.2 billion	30	Number of convenience stores (per 100,000 people)	24	56.5	2
Working age population ratio	24	57.2%	20	Ratio of agricultural income to output	23	35.5%	19	Average price of residential land (per m ² , reference price)	24	¥23,200	41
Ratio of persons over 65 years	24	32.0%	24	Housing starts	24	3,964	40	Home ownership ratio	23	68.6%	20
Population growth ratio	24	(0.63)%	13	Floor area per housing start	24	97.8 m ²	1	Ratio of education expenditure (in working household expenditures)	24	4.2%	25
Prefectural GDP (real-term)	FY21	¥3,693.1 billion	39	Value of public works contracts	24	¥209.4 billion	41	Proportion of people in higher education	24	62.4%	12
Economic growth ratio (real-term)	FY21	4.2%	18	Total site area of construction starts	24	703,248 m ²	39				
Per capita income	FY21	¥3,243,000	8	Jobs-to-applications ratio	24	1.28 times	22				

○ Placing 41st in Japan in total population and 39th 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, Yamanashi ranks in the middle. In terms of economic activity and living standards, it is relatively well positioned.