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February 9, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: The Yamanashi Chuo Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8360

URL: <https://www.yamanashibank.co.jp/>

Representative: Yoshiaki Furuya

President

Inquiries: Shigeki Yonaga
Managing Executive Officer and General Manager of Corporate Planning Division

Telephone: +81-55-233-2111

Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	56,435	27.7	10,333	40.1	7,537	45.8
December 31, 2024	44,166	5.2	7,375	19.4	5,169	10.9

Note: Comprehensive income

For the nine months ended December 31, 2025: ¥ 20,228 million [-%]
For the nine months ended December 31, 2024: ¥ (2,416) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	246.16	245.93
December 31, 2024	169.56	169.40

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	4,669,681	230,398	4.9
March 31, 2025	4,527,011	213,241	4.6

Reference: Equity

As of December 31, 2025: ¥ 229,859 million

As of March 31, 2025: ¥ 212,736 million

Note: "Equity-to-asset ratio" is calculated by dividing (total net assets at the end of period – share acquisition rights at the end of period – non-controlling interests at the end of period) by the total assets at the end of period.

This "Equity-to-asset ratio" is not the regulatory capital ratio provided for in the public notice pertaining to regulatory capital ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 32.00	Yen -	Yen 44.00	Yen 76.00
Fiscal year ending March 31, 2026	-	59.00	-		
Fiscal year ending March 31, 2026 (Forecast)				59.00	118.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share Yen 293.70
	Millions of yen 12,900	% 21.4	Millions of yen 9,000	% 17.3	
Full year					

Note: Revisions to the financial result forecast most recently announced: None

* Notes

- (1) Significant changes in the scope of consolidation during the period: Yes
Newly included: 1 company (Company name) Yamanashi Regional Design Co., Ltd.
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
 - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatement: None
- (4) Number of issued shares (common shares)
 - (i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2025	32,783,000 shares
As of March 31, 2025	32,783,000 shares
 - (ii) Number of treasury shares at the end of the period

As of December 31, 2025	2,104,276 shares
As of March 31, 2025	2,208,145 shares
 - (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	30,621,723 shares
Nine months ended December 31, 2024	30,484,375 shares

*The Bank has introduced a Trust-based Employee Shareholding Incentive Plan (the “Plan”). The number of treasury shares at the end of the period includes shares of the Bank held by the Plan (548,000 shares as of December 31, 2025 and 635,000 shares as of March 31, 2025). In the calculation of the average number of shares outstanding during the year, the average number of shares held by the Plan (597,559 shares during the nine months ended December 31, 2025 and 714,272 shares during the nine months ended December 31, 2024) is included as the treasury shares to be deducted.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

Forecasts of financial results described in this document are based on information available to the Bank as of the date of this document’s release, and actual results may differ due to changes in the circumstances and other factors.

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1. Qualitative Information on Quarterly Financial Results

(1) Explanation of Consolidated Operating Results

During the first nine months under review, the Japanese economy remained on a moderate recovery trend. While production remained within a flat range due to the impact of U.S. trade policies and slowing external demand, personal consumption recovered, supported by improvements in employment and income conditions, and capital investment also remained solid against the backdrop of strong corporate earnings.

In the Yamanashi Prefecture economy, the number of domestic and international tourists remained strong, and signs of improvement in production, which had lacked momentum, were seen. Meanwhile, a cautious stance toward capital investment was observed amid rising material prices and uncertainty over the future outlook, and personal consumption also showed weakness as prolonged high prices heightened people's awareness of protecting their livelihoods. Overall, the economy remained within a flat range.

Regarding the operating results for the first nine months under review, ordinary income increased by 12,269 million yen year on year to 56,435 million yen, due mainly to increases in interest on loans and interest and dividends on securities.

Ordinary expenses increased by 9,311 million yen year on year to 46,102 million yen, primarily due to increases in interest on deposits and general and administrative expenses.

As a result, ordinary profit increased by 2,957 million yen year on year to 10,333 million yen. Profit attributable to owners of the parent increased by 2,368 million yen year on year to 7,537 million yen.

(2) Explanation of Consolidated Financial Position

Regarding changes in key accounts, total deposits, including negotiable certificates of deposit, increased by 212.0 billion yen from March 31, 2025 to 3,831.5 billion yen, mainly due to an increase in corporate and individual deposits.

Loans increased by 173.4 billion yen from March 31, 2025 to 2,922.3 billion yen, mainly due to an increase in corporate and consumer loans.

Securities increased by 42.2 billion yen from March 31, 2025 to 1,161.0 billion yen, mainly due to an increase in JGBs.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-looking Information

There are no changes to the financial results forecast announced on November 14, 2025.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	554,863	475,217
Call loans and bills bought	206	4,828
Monetary claims bought	17,190	11,589
Trading securities	-	10
Money held in trust	6,696	7,225
Securities	1,118,735	1,161,024
Loans and bills discounted	2,748,878	2,922,306
Foreign exchanges	2,837	1,364
Other assets	23,671	35,835
Tangible fixed assets	21,482	21,620
Intangible fixed assets	4,272	3,871
Retirement benefit asset	26,935	27,548
Deferred tax assets	4,551	374
Customers' liabilities for acceptances and guarantees	6,609	6,523
Allowance for loan losses	(9,920)	(9,659)
Total assets	4,527,011	4,669,681
Liabilities		
Deposits	3,547,334	3,739,644
Negotiable certificates of deposit	72,144	91,868
Cash collateral received for securities lent	145,897	111,108
Borrowed money	493,584	441,028
Foreign exchanges	168	572
Other liabilities	41,447	40,967
Provision for bonuses	1,946	1,018
Provision for bonuses for directors (and other officers)	50	49
Provision for retirement benefits for directors (and other officers)	11	5
Provision for reimbursement of deposits	156	131
Provision for contingent loss	131	118
Deferred tax liabilities	4,286	6,246
Acceptances and guarantees	6,609	6,523
Total liabilities	4,313,769	4,439,283
Net assets		
Share capital	15,400	15,400
Capital surplus	10,031	10,056
Retained earnings	183,559	187,881
Treasury shares	(2,722)	(2,603)
Total shareholders' equity	206,267	210,734
Valuation difference on available-for-sale securities	(2,763)	7,164
Deferred gains or losses on hedges	291	3,416
Remeasurements of defined benefit plans	8,940	8,545
Total accumulated other comprehensive income	6,468	19,125
Share acquisition rights	48	48
Non-controlling interests	457	490
Total net assets	213,241	230,398
Total liabilities and net assets	4,527,011	4,669,681

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	44,166	56,435
Interest income	26,082	36,349
Interest on loans and discounts	18,253	24,888
Interest and dividends on securities	6,441	9,137
Fees and commissions	9,021	8,769
Other ordinary income	4,521	6,755
Other income	4,541	4,561
Ordinary expenses	36,790	46,102
Interest expenses	1,570	7,083
Interest on deposits	1,309	5,483
Fees and commissions payments	2,055	2,497
Other ordinary expenses	11,295	14,966
General and administrative expenses	20,295	21,160
Other expenses	1,573	394
Ordinary profit	7,375	10,333
Extraordinary income	20	158
Gain on disposal of non-current assets	20	158
Extraordinary losses	42	144
Loss on disposal of non-current assets	42	138
Impairment losses	0	6
Profit before income taxes	7,353	10,347
Income taxes - current	1,372	2,493
Income taxes - deferred	783	307
Total income taxes	2,156	2,800
Profit	5,197	7,547
Profit attributable to non-controlling interests	28	9
Profit attributable to owners of parent	5,169	7,537

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	5,197	7,547
Other comprehensive income	(7,613)	12,681
Valuation difference on available-for-sale securities	(7,558)	9,951
Deferred gains or losses on hedges	100	3,124
Remeasurements of defined benefit plans, net of tax	(156)	(395)
Comprehensive income	(2,416)	20,228
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,344)	20,195
Comprehensive income attributable to non-controlling interests	(72)	33

(3) Notes on Going Concern Assumption

Third Quarter Under Review

Not applicable.

(4) Notes in Case of Significant Changes in Shareholders' Equity

First Nine Months Under Review

Not applicable.

(5) Notes on Segment Information, Etc.

(Segment Information)

The Group has one reportable segment (banking business), which is not so important as disclosure information, and segment information is omitted in this document.

(6) Notes to Statements of Cash Flows

The quarterly consolidated statements of cash flows for the first nine months under review have not been prepared. The depreciation (including amortization of intangible fixed assets excluding goodwill) and the amortization of goodwill for the first nine-month period are as follows.

	(Millions of yen)	
	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Depreciation	1,584	1,707
Amortization of goodwill	—	—

3. Supplementary Information

(1) Profit and loss (Non-consolidated)

Ordinary income increased by 11,843 million yen year on year to 51,366 million yen, mainly due to increases in interest on loans, and interest and dividends on securities.

Ordinary profit increased by 3,298 million yen year on year to 10,191 million yen, due to an increase in ordinary income, despite an increase of 8,545 million yen year on year in ordinary expenses, resulting mainly from increases in interest on deposits and expenses.

Net income increased by 2,683 million yen year on year to 7,632 million yen.

(Millions of yen)

	Nine months ended December 31, 2024 (A)	Nine months ended December 31, 2025 (B)	Increase (decrease) (B)–(A)	Forecast for the fiscal year ending March 31, 2026
Ordinary income	39,523	51,366	11,843	-
Gross business profit	23,106	25,915	2,809	
(Core gross business profit)	29,650	33,364	3,714	
Interest income	24,740	29,841	5,101	
Fees and commissions	5,579	4,790	(789)	
Other operating income	(7,213)	(8,715)	(1,502)	
JGBs and other bond transactions	(6,543)	(7,449)	(906)	
Expenses (ex. non-recurring processing)	19,320	20,476	1,156	
Personnel	11,021	11,575	554	
Premises and equipment	7,182	7,763	581	
Tax	1,116	1,137	21	
Net business profit (before general provision to loan loss reserve)	3,785	5,439	1,654	
Core net business profit	10,329	12,888	2,559	16,600
Core net business profit (ex. gain on cancellation of investment trusts)	10,329	12,888	2,559	16,600
① General provision to loan loss reserve	(139)	(139)	0	
Net business profit	3,925	5,579	1,654	
Non-operating gains (losses)	2,970	4,622	1,652	
② Disposal of non-performing loans	1,143	239	(904)	
③ Reversal of allowance for loan losses	-	-	-	
④ Reversal of provision for contingent loss	-	-	-	
Stock and other related income	3,586	3,699	113	
Other non-operating gains (losses)	527	1,162	635	
Ordinary profit	6,893	10,191	3,298	12,200
Extraordinary income (losses)	(22)	13	35	
Profit before income taxes	6,871	10,205	3,334	
Income taxes: basic	1,142	2,181	1,039	
Income taxes: deferred	778	390	(388)	
Total income taxes	1,921	2,572	651	
Net income	4,949	7,632	2,683	8,800
Credit costs①+②-③-④	1,004	99	(905)	1,400

(2) Balance of Total Deposits, Loans, Etc. (Non-consolidated)

(100 million yen)

	As of December 31, 2025			As of September 30, 2025	As of December 31, 2024
		Change from September 30, 2025	Change from December 31, 2024		
Total deposits (including NCD, term-end)	38,399	389	1,560	38,010	36,839
Personal deposits	26,025	511	181	25,514	25,844

(100 million yen)

	As of December 31, 2025			As of September 30, 2025	As of December 31, 2024
		Change from September 30, 2025	Change from December 31, 2024		
Loans (term-end)	29,364	719	2,665	28,645	26,699
To SMEs	17,434	545	1,516	16,889	15,918
Consumer loans	5,784	199	554	5,585	5,230
Housing loans	5,611	195	534	5,416	5,077

(100 million yen)

	As of December 31, 2025			As of September 30, 2025	As of December 31, 2024
		Change from September 30, 2025	Change from December 31, 2024		
Balance of investment trust from over-the-counter sales	1,746	125	302	1,621	1,444
Balance of JGBs from over-the-counter sales	603	6	88	597	515
Total	2,350	131	391	2,219	1,959

(3) Regulatory capital ratio (Domestic standards)

Consolidated

(Millions of yen)

	As of December 31, 2025			As of September 30, 2025	As of December 31, 2024
		Change from September 30, 2025	Change from December 31, 2024		
Regulatory capital ratio	10.02%	(0.12%)	0.26%	10.14%	9.76%
Regulatory capital	203,017	3,022	6,499	199,995	196,518
Risk-weighted assets, etc.	2,025,184	54,541	12,983	1,970,643	2,012,201
Total required capital	81,007	2,182	519	78,825	80,488

Non-consolidated

(Millions of yen)

	As of December 31, 2025			As of September 30, 2025	As of December 31, 2024
		Change from September 30, 2025	Change from December 31, 2024		
Regulatory capital ratio	9.59%	(0.11%)	0.30%	9.70%	9.29%
Regulatory capital	192,836	2,947	6,302	189,889	186,534
Risk-weighted assets, etc.	2,009,728	52,745	3,313	1,956,983	2,006,415
Total required capital	80,389	2,110	133	78,279	80,256

Note: "Total required capital" is the risk-weighted assets, etc. multiplied by 4%.

(4) Valuation difference on securities with fair value (Non-consolidated)

(100 million yen)

	As of December 31, 2025		As of September 30, 2025	As of December 31, 2024
	Change from September 30, 2025	Change from December 31, 2024		
Valuation difference on available-for-sale securities	94	(50)	42	144
Stock	510	(1)	108	511
Bonds	(467)	(66)	(220)	(401)
Other	51	17	153	34
Foreign bonds	(2)	(2)	(1)	(0)
Interest rate swaps (deferred hedge)	49	17	48	32
Total after taking hedge into account	144	(32)	91	176
				53

Notes: 1. The "valuation difference" above represents the difference between the book value (after applying the amortized cost method and accounting for impairment losses) and the fair value at the end of each period.

- For a portion of the bonds, hedging transactions are conducted using interest rate swaps to reduce fair value fluctuation risks, and deferred hedge accounting is applied.
- The unrealized gains and losses on held-to-maturity bonds are as follows.
There were no applicable subsidiary or affiliate shares with fair value.

(100 million yen)

	As of December 31, 2025		As of September 30, 2025	As of December 31, 2024
	Change from September 30, 2025	Change from December 31, 2024		
Unrealized gains and losses on held-to-maturity bonds	(0)	0	0	(0)

(5) Disclosure based on categories under the Financial Reconstruction Law (Non-consolidated)

(100 million yen; %)

	As of December 31, 2025		As of September 30, 2025	As of December 31, 2024
	Change from September 30, 2025	Change from December 31, 2024		
Bankrupt and quasi-bankrupt claims	64	0	(14)	64
Doubtful claims	123	4	1	119
Claims requiring supervision	69	2	21	67
Subtotal (A)	257	6	8	251
Normal claims	29,243	725	2,629	28,518
Total (B)	29,501	732	2,638	28,769
Disclosed bad debt (A)/(B)	0.87	0.00	(0.05)	0.87
				0.92

Note: The figures above are classified according to the categories of claims prescribed in Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions. Although partial charge-offs have not been carried out, the figures assuming such charge-offs are as follows.

(100 million yen; %)

	As of December 31, 2025		As of September 30, 2025	As of December 31, 2024
	Change from September 30, 2025	Change from December 31, 2024		
Bankrupt and quasi-bankrupt claims	43	1	0	42
Doubtful claims	123	4	1	119
Claims requiring supervision	69	2	21	67
Subtotal (A)	236	7	23	229
Normal claims	29,243	725	2,629	28,518
Total (B)	29,480	732	2,652	28,748
Disclosed bad debt (A)/(B)	0.80	0.01	0.01	0.79
				0.79