August 3, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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: Masao Watanabe — 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 three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	24,483	36.1	6,868	45.4	4,753	48.4
June 30, 2025	17,987	28.9	4,723	18.3	3,201	4.0

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 9,016 million [(16.1) %]
For the three months ended June 30, 2025: ¥ 10,755 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	154.90	154.76
June 30, 2025	104.69	104.59

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	4,679,687	240,478	5.1
March 31, 2026	4,581,480	233,694	5.0

Reference: Equity
As of June 30, 2026: ¥ 239,894 million
As of March 31, 2026: ¥ 233,108 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
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	59.00	-	72.00	131.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		81.50	-	16.30	-

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

Note: The Bank has resolved at its Board of Directors meeting held on July 31, 2026 to conduct a 5-for-1 stock split of its common stock with an effective date of October 1, 2026. The year-end dividend per share for the fiscal year ending March 31, 2027 (Forecast) is presented after taking into account the effect of the stock split, and the annual dividend per share is shown as "－." The year-end dividend per share for the fiscal year ending March 31, 2027 (Forecast) would be 81.50 yen and the annual dividend per share would be 163.00 yen without taking into account the stock split.

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	9,400	55.4	6,200	41.8	40.41
Full year	18,300	32.2	12,500	25.1	81.47

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

Note: The forecast basic earnings per share takes into account the stock split described in "2. Cash dividends." The forecast basic earnings per share would be 202.05 yen for the six months ending September 30, 2026 and 407.37 yen for the full year without taking into account the stock split.

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(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 June 30, 2026	32,783,000 shares
As of March 31, 2026	32,783,000 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	2,082,082 shares
As of March 31, 2026	2,098,450 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	30,687,811 shares
Three months ended June 30, 2025	30,580,280 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 (524,900 shares as of June 30, 2026 and 540,000 shares as of March 31, 2026). In the calculation of the average number of shares outstanding during the year, the average number of shares held by the Plan (536,791 shares during the three months ended June 30, 2026 and 629,535 shares during the three months ended June 30, 2025) 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.

Table of Contents - Attachments

1. Qualitative Information on Quarterly Financial Results

(1) Explanation of Consolidated Operating Results

During the first three months of the fiscal year ending March 31, 2027, the Japanese economy followed a moderate recovery trend. While production remained flat amid concerns over escalating tensions in the Middle East and other factors, personal consumption recovered, supported by improvements in employment and income conditions and the implementation of the government's economic measures, and capital investment also remained solid.

In the Yamanashi Prefecture economy, while the economy remained within a flat range overall, signs of recovery were seen in some sectors. On the demand side, personal consumption lacked momentum as prolonged high prices heightened people's saving-oriented behavior, and a cautious stance toward capital investment was observed due to the increased burden caused by soaring material prices. Meanwhile, in terms of production, the machinery industry recovered in sectors such as semiconductor manufacturing equipment and IT-related components.

Regarding the operating results for the first three months under review, ordinary income increased by 6,495 million yen year on year to 24,483 million yen, due mainly to increases in interest on loans and interest and dividends on securities.

Ordinary expenses increased by 4,350 million yen year on year to 17,614 million yen, primarily due to increases in interest on deposits and loss on sale of bonds.

As a result, ordinary profit increased by 2,145 million yen year on year to 6,868 million yen. Profit attributable to owners of parent increased by 1,552 million yen year on year to 4,753 million yen.

(2) Explanation of Consolidated Financial Position

Regarding changes in key accounts, total deposits, including negotiable certificates of deposit, increased by 208.6 billion yen from March 31, 2026 to 4,004.8 billion yen, mainly due to an increase in public and corporate deposits.

Loans increased by 52.3 billion yen from March 31, 2026 to 3,070.1 billion yen, mainly due to an increase in local government and corporate loans.

Securities increased by 7.0 billion yen from March 31, 2026 to 1,164.4 billion yen.

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

There are no changes to the financial results forecast announced on May 14, 2026.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	282,651	332,962
Call loans and bills bought	1,917	1,706
Monetary claims bought	7,378	7,111
Trading securities	-	5
Money held in trust	7,117	3,133
Securities	1,157,390	1,164,477
Loans and bills discounted	3,017,800	3,070,119
Foreign exchanges	2,485	979
Other assets	51,075	45,178
Tangible fixed assets	21,909	21,830
Intangible fixed assets	3,817	3,604
Retirement benefit asset	30,968	31,212
Deferred tax assets	363	347
Customers' liabilities for acceptances and guarantees	6,469	6,315
Allowance for loan losses	(9,866)	(9,297)
Total assets	4,581,480	4,679,687
Liabilities		
Deposits	3,727,387	3,852,297
Negotiable certificates of deposit	68,771	152,541
Call money and bills sold	-	15,000
Cash collateral received for securities lent	52,155	86,786
Borrowed money	439,456	267,991
Foreign exchanges	1,137	655
Other liabilities	44,081	48,442
Provision for bonuses	2,040	1,050
Provision for bonuses for directors (and other officers)	65	16
Provision for retirement benefits for directors (and other officers)	5	3
Provision for reimbursement of deposits	127	127
Provision for contingent loss	106	114
Deferred tax liabilities	5,981	7,865
Acceptances and guarantees	6,469	6,315
Total liabilities	4,347,786	4,439,208
Net assets		
Share capital	15,400	15,400
Capital surplus	10,055	10,054
Retained earnings	190,330	192,836
Treasury shares	(2,598)	(2,580)
Total shareholders' equity	213,187	215,711
Valuation difference on available-for-sale securities	4,935	10,329
Deferred gains or losses on hedges	4,361	3,531
Remeasurements of defined benefit plans	10,624	10,322
Total accumulated other comprehensive income	19,920	24,183
Share acquisition rights	48	46
Non-controlling interests	537	537
Total net assets	233,694	240,478
Total liabilities and net assets	4,581,480	4,679,687

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	17,987	24,483
Interest income	11,349	16,095
Interest on loans and discounts	7,786	10,227
Interest and dividends on securities	2,831	5,185
Fees and commissions	2,797	3,133
Other ordinary income	2,543	2,021
Other income	1,297	3,232
Ordinary expenses	13,263	17,614
Interest expenses	1,926	3,584
Interest on deposits	1,544	2,839
Fees and commissions payments	796	948
Other ordinary expenses	3,397	5,638
General and administrative expenses	7,057	7,240
Other expenses	85	202
Ordinary profit	4,723	6,868
Extraordinary income	18	-
Gain on disposal of non-current assets	18	-
Extraordinary losses	33	9
Loss on disposal of non-current assets	33	7
Impairment losses	0	2
Profit before income taxes	4,707	6,859
Income taxes - current	1,506	2,156
Income taxes - deferred	(6)	(49)
Total income taxes	1,500	2,107
Profit	3,207	4,751
Profit attributable to non-controlling interests	6	(2)
Profit attributable to owners of parent	3,201	4,753

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	3,207	4,751
Other comprehensive income	7,547	4,265
Valuation difference on available-for-sale securities	7,145	5,396
Deferred gains or losses on hedges	533	(829)
Remeasurements of defined benefit plans, net of tax	(131)	(301)
Comprehensive income	10,755	9,016
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,713	9,016
Comprehensive income attributable to non-controlling interests	42	0

(3) Notes on Going Concern Assumption

First Quarter Under Review

Not applicable.

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

First Three 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 three 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 three-month period are as follows.

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Depreciation	562	610
Amortization of goodwill	—	—

(7) Notes on Subsequent events

(Stock Split and Partial Amendment to the Articles of Incorporation in Connection with the Stock Split)

The Bank has resolved at its Board of Directors meeting held on July 31, 2026 to conduct a stock split, partially amend its Articles of Incorporation in connection with the stock split as described below.

1. Implementation of a stock split

(1) Purpose of the stock split

The purpose of the stock split is to lower the investment amount per unit of the Bank's shares, creating a more accessible investment environment for shareholders and investors, thereby improving stock liquidity and further expanding the investor base.

(2) Method of stock split

The Bank will implement a 5-for-1 split of its common shares, with September 30, 2026 as the record date. Each common share held by shareholders recorded in the final shareholder register as of the record date will be split into five common shares.

(3) Number of shares to be increased due to stock split

Total number of issued shares before the stock split	32,783,000 shares
Number of shares to be increased due to the stock split	131,132,000 shares
Total number of issued shares after stock split	163,915,000 shares
Total number of authorized shares after stock split	398,000,000 shares

(4) Schedule for the stock split

Date of public notice of record date (planned)	September 15, 2026
Record date	September 30, 2026
Effective date	October 1, 2026

(5) Impact on per share information

The per share information, assuming that stock split was implemented at the beginning of the previous consolidated fiscal year, will be as follows.

	Three months ended June 30, 2025	Three months ended June 30, 2026
Basic earnings per share	20.93 yen	30.98 yen
Diluted earnings per share	20.91 yen	30.95 yen

(6) Other

Change in the amount of stated capital

There will be no change to the amount of stated capital as a result of the stock split.

2. Partial amendment to the Articles of Incorporation in connection with the stock split

(1) Reason for amendment

In connection with the stock split, and in accordance with the provisions of Article 184, Paragraph 2 of the Companies Act, the total number of authorized shares stipulated in Article 6 of the Bank's Articles of Incorporation will be changed to reflect the stock split ratio, effective October 1, 2026.

(2) Details of amendment

(Amended parts are underlined.)

Before amendment (current Articles of Incorporation)	After amendment
(Total number of authorized shares) Article 6. The Bank's total number of authorized shares shall be <u>79,600,000.</u>	(Total number of authorized shares) Article 6. The Bank's total number of authorized shares shall be <u>398,000,000.</u>

(3) Schedule for amendment

Date of resolution by Board of Directors	July 31, 2026
Effective Date	October 1, 2026

３. Supplementary Information

(1) Profit and Loss (Non-consolidated)

Ordinary income increased by 6,373 million yen year on year to 23,101 million yen, mainly due to increases in interest on loans, and interest and dividends on securities.

Ordinary profit increased by 2,203 million yen year on year to 7,195 million yen, due to an increase in ordinary income, despite an increase of 4,170 million yen year on year in ordinary expenses, resulting mainly from increases in interest on deposits and loss on sale of bonds.

Net income increased by 1,604 million yen year on year to 5,178 million yen.

(Millions of yen)

	Three months ended June 30, 2025 (A)	Three months ended June 30, 2026 (B)	Increase (decrease) (B)－(A)	Forecast for the first half ending September 30, 2026
Ordinary income	16,728	23,101	6,373	-
Gross business profit	10,514	11,135	621	
(Core gross business profit)	11,247	14,435	3,188	
Interest income	10,002	13,201	3,199	
Fees and commissions	1,528	1,759	231	
Other operating income	(1,016)	(3,825)	(2,809)	
JGBs and other bond transactions	(732)	(3,300)	(2,568)	
Expenses (ex. non-recurring processing)	6,844	7,356	512	
Personnel	3,830	4,142	312	
Premises and equipment	2,479	2,635	156	
Tax	535	579	44	
Net business profit (before general provision to loan loss reserve)	3,669	3,778	109	
Core net business profit	4,402	7,078	2,676	10,500
Core net business profit (ex. gain on cancellation of investment trusts)	4,402	6,605	2,203	10,500
①General provision to loan loss reserve	-	-	-	
Net business profit	3,669	3,778	109	
Non-operating gains (losses)	1,325	3,419	2,094	
② Disposal of non-performing loans	20	35	15	
③ Reversal of allowance for loan losses	108	84	(24)	
④ Reversal of provision for contingent loss	-	-	-	
Stock and other related income	463	2,313	1,850	
Other non-operating gains (losses)	773	1,056	283	
Ordinary profit	4,992	7,195	2,203	9,500
Extraordinary income (losses)	(15)	(9)	6	
Profit before income taxes	4,976	7,185	2,209	
Income taxes: basic	1,363	2,073	710	
Income taxes: deferred	38	(65)	(103)	
Total income taxes	1,401	2,007	606	
Net income	3,574	5,178	1,604	6,600
Credit costs①＋②－③－④	(88)	(49)	39	1,100

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

(100 million yen)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total deposits (including NCD, term-end)	40,129	2,081	1,875	38,048	38,254
Personal deposits	25,900	230	202	25,670	25,698

(100 million yen)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Loans (term-end)	30,860	532	2,947	30,328	27,913
To SMEs	17,946	102	1,187	17,844	16,759
Consumer loans	6,078	136	608	5,942	5,470
Housing loans	5,888	127	583	5,761	5,305

(100 million yen)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Balance of investment trust from over-the-counter sales	2,159	369	630	1,790	1,529
Balance of JGBs from over-the-counter sales	695	50	119	645	576
Total	2,855	420	749	2,435	2,106

(3) Regulatory Capital Ratio (Domestic Standards)

Consolidated

(Millions of yen)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Regulatory capital ratio	9.88%	0.04%	(0.48%)	9.84%	10.36%
Regulatory capital	207,236	4,220	6,476	203,016	200,760
Risk-weighted assets, etc.	2,095,834	32,918	158,518	2,062,916	1,937,316
Total required capital	83,833	1,317	6,341	82,516	77,492

Non-consolidated

(Millions of yen)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Regulatory capital ratio	9.47%	0.08%	(0.44%)	9.39%	9.91%
Regulatory capital	197,313	4,695	6,432	192,618	190,881
Risk-weighted assets, etc.	2,082,887	33,240	157,824	2,049,647	1,925,063
Total required capital	83,315	1,330	6,313	81,985	77,002

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 June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Valuation difference on available-for-sale securities	130	78	77	52	53
Stock	524	32	73	492	451
Bonds	(416)	20	(77)	(436)	(339)
Other	22	26	80	(4)	(58)
Foreign bonds	(11)	(5)	(11)	(6)	0
Interest rate swaps (deferred hedge)	51	(12)	39	63	12
Total after taking hedge into account	182	67	117	115	65

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.
2. 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.
3. 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 June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Unrealized gains and losses on held-to-maturity bonds	(0)	1	0	(1)	(0)

(5) Disclosure Based on Categories Under the Financial Reconstruction Law (Non-consolidated)

(100 million yen; %)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Bankrupt and quasi-bankrupt claims	58	(8)	(6)	66	64
Doubtful claims	124	2	5	122	119
Claims requiring supervision	50	(3)	(14)	53	64
Subtotal (A)	233	(9)	(15)	242	248
Normal claims	30,766	553	2,959	30,213	27,807
Total (B)	31,000	544	2,944	30,456	28,056
Disclosed bad debt (A)/(B)	0.75	(0.04)	(0.13)	0.79	0.88

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 June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Bankrupt and quasi-bankrupt claims	41	(3)	(3)	44	44
Doubtful claims	124	2	5	122	119
Claims requiring supervision	50	(3)	(14)	53	64
Subtotal (A)	216	(4)	(12)	220	228
Normal claims	30,766	553	2,959	30,213	27,807
Total (B)	30,983	549	2,948	30,434	28,035
Disclosed bad debt (A)/(B)	0.69	(0.03)	(0.12)	0.72	0.81