

# **The Yamanashi Chuo Bank, Ltd. The 24th Analyst Meeting**

**Supplementary Materials**

**June 4, 2013 (Tue)**

## 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.

# Fiscal 2012 Business Results (1)

(¥ billion; %)

		FY10	FY11	FY12	FY11-FY10		FY12-FY11	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,629.4	2,728.8	2,808.3	99.4	3.77	79.5	2.91
	Loans	1,481.9	1,466.6	1,459.3	(15.3)	(1.02)	(7.3)	(0.49)
	Securities	1,078.2	1,186.1	1,293.1	107.9	10.00	107.0	9.02
	Call loans	51.0	45.7	29.2	(5.3)	(10.47)	(16.5)	(36.00)
	Due from banks (interest-bearing)	7.7	19.8	16.1	12.1	154.84	(3.7)	(18.47)
	Fund procurement	2,522.4	2,621.8	2,696.4	99.4	3.93	74.6	2.84
	Deposits	2,496.8	2,592.2	2,631.3	95.4	3.82	39.1	1.50
	Call money	0.1	2.1	0.6	2.0	1,136.20	(1.5)	(71.59)
	(Reference) Money held in trust	-	-	-	-	-	-	-
Yields / Interest margin	Fund operations	1.47	1.36	1.22	(0.11)		(0.14)	
	Loans	1.74	1.64	1.53	(0.10)		(0.11)	
	Securities	1.18	1.07	0.93	(0.11)		(0.14)	
	Call loans	0.17	0.16	0.19	(0.01)		0.03	
	Due from banks	0.09	0.10	0.10	0.01		0.00	
	Fund procurement	0.09	0.06	0.06	(0.03)		0.00	
	Deposits	0.08	0.06	0.06	(0.02)		0.00	
	Call money	0.33	0.23	0.13	(0.10)		(0.10)	
	Borrowings	0.10	0.10	0.10	0.00		0.00	
	OHR	1.17	1.16	1.08	(0.01)		(0.08)	
	Fund procurement cost	1.25	1.22	1.12	(0.03)		(0.10)	
	Loan / deposit interest margin	1.66	1.58	1.47	(0.08)		(0.11)	
	Fund operation / procurement interest margin	1.38	1.30	1.16	(0.08)		(0.14)	
	Gross interest margin on loans	0.48	0.41	0.39	(0.07)		(0.02)	
	Gross interest margin on funds under management	0.22	0.14	0.10	(0.08)		(0.04)	

# Fiscal 2012 Business Results (2)

(¥ billion; %)

		FY10	FY11	FY12	FY11-FY10		FY12-FY11	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	36.4	35.2	32.6	(1.2)	(3.06)	(2.6)	(7.42)
	Loans	25.7	24.1	22.3	(1.6)	(6.31)	(1.8)	(7.57)
	Securities	12.8	12.7	12.0	(0.1)	(0.23)	(0.7)	(5.83)
	Call loans	0.0	0.0	0.0	(0.0)	(17.97)	(0.0)	(23.28)
	Due from banks	0.0	0.0	0.0	0.0	171.42	(0.0)	(15.78)
	Fees and commissions	4.5	4.3	4.4	(0.2)	(4.72)	0.1	1.48
	Other operating income (losses)	1.2	0.1	1.6	(1.1)	(91.20)	1.5	1,419.26
	JGBs and other bond transactions	1.0	(0.0)	1.5	(1.0)	(104.82)	1.5	2,930.18
	General provision to loan loss reserve	(0.7)	-	(1.0)	0.7	100.00	(1.0)	-
	Expenses	29.3	30.1	28.5	0.8	2.90	(1.6)	(5.46)
	Banking profit	13.6	9.5	11.2	(4.1)	(29.80)	1.7	17.46
	Modified banking profit	12.9	9.5	10.2	(3.4)	(25.71)	0.7	6.70
	Net business profit on core operations	11.8	9.6	8.7	(2.2)	(18.35)	(0.9)	(9.44)
	Non-operating income (losses)	(6.2)	(0.8)	(1.3)	5.4	86.66	(0.5)	(58.90)
	Equity share and similar transactions	(3.7)	(1.0)	0.0	2.7	70.81	1.0	101.45
	NPL disposal amount	2.1	0.2	1.3	(1.9)	(88.17)	1.1	414.61
	Money held in trust	-	-	-	-	-	-	-
	Ordinary profits	7.3	8.7	9.9	1.4	18.55	1.2	13.48
	Extraordinary income (losses)	(0.6)	(0.1)	(0.6)	0.5	79.90	(0.5)	(417.21)
	Income taxes - basic	1.7	0.0	3.2	(1.7)	(97.48)	3.2	7,497.67
	Income taxes - deferred	1.1	1.6	0.1	0.5	34.94	(1.5)	(90.11)
	Net income	3.8	6.9	5.8	3.1	80.39	(1.1)	(15.72)

# Capital Ratio (Non-Consolidated Basis)

(¥ billion; %)

	FY09	FY10	FY11	FY12
Total capital ratio (domestic standards)	15.14	15.90	16.07	16.22
Tier 1 ratio	14.54	15.35	15.66	15.91
Regulatory capital	148.1	148.7	152.7	155.5
Tier 1	142.3	143.6	148.7	152.6
Tier 2				
Unrealized gain on land revaluation (45%)	—	—	—	—
Unrealized gain on available-for-sale securities (45%)	—	—	—	—
Loan loss reserve	5.8	5.0	3.9	2.9
Subordinated debt	—	—	—	—
Deductions	—	—	—	—
Risk-weighted assets	978.2	935.3	949.7	958.6
On-balance items	892.9	852.0	869.0	880.3
Off-balance items	13.8	13.0	11.5	11.2
Operational risks / 0.08	71.4	70.2	69.1	67.1

(Reference)

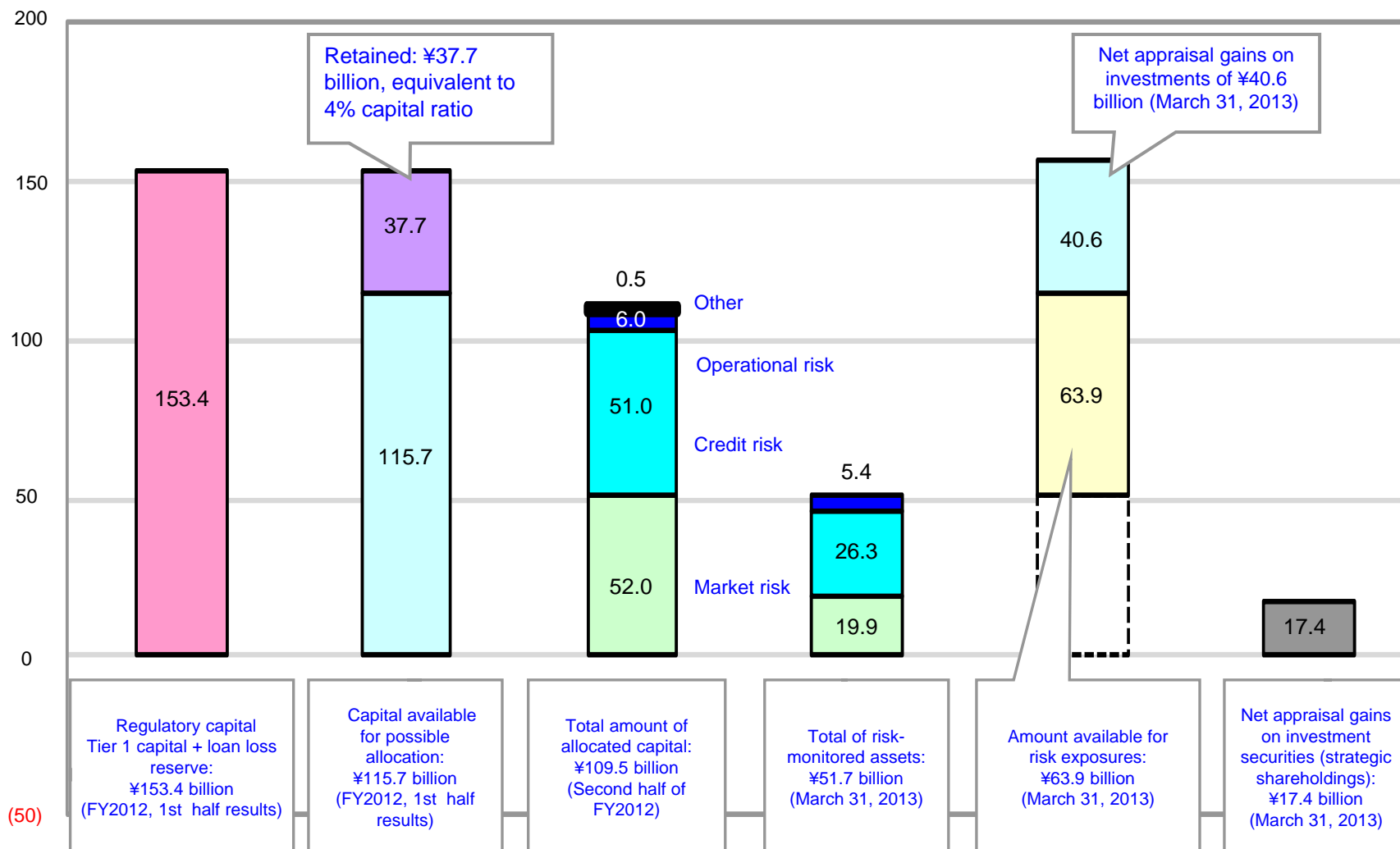
Interest rate risk on the banking account  
(March 31, 2013)

Interest rate shock	99th percentile	1th percentile
Risk amount	¥0.9 billion	¥10.1 billion
Tier I + Tier II	¥155.5 billion	¥155.5 billion
Outlier ratio	0.6%	6.5%

\* From June 2009, core deposits are calculated with an in-house model.

# Capital Allocation

(¥ billion)



# Employees and Branches

	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	Comparison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,705	1,704	1,708	(56)
Fixed-term contract workers	431	496	581	716	760	789	776	736	714	283
Branches (including sub-branches)	93	91	91	91	92	91	91	91	90 <sup>*</sup>	(3)
Ordinary type	48	49	45	42	43	42	42	42	43	(5)
Covering wide area; full-range services	27	21	21	23	22	22	22	21	21	(6)
Covering wide area; specialized in retailing	15	17	24	25	26	26	26	27	26 <sup>*</sup>	11
Covering wide area; specialized in loans to individuals	3	4	1	1	1	1	1	1	0	(3)
Corporate Sales Office	0	0	0	0	0	0	1	2	1	1
Loan centers	3	3	3	4	5	5	5	5	6	3
Off-branch ATMs	135	138	131	132	134	132	130	129	126	(9)

\* Chuo Ichiba Branch operates at the Kokubo Branch

# Loan Portfolio by Customer Industry

(¥ billion)

	March 31, 2012		March 31, 2013		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	166.2	11.2%	173.4	11.5%	7.2	0.3P
Agriculture, forestry	1.6	0.1%	1.6	0.1%	0.0	0.0P
Fishery	0.0	0.0%	0.0	0.0%	0.0	0.0P
Mining, quarrying and gravel digging	2.2	0.1%	2.1	0.1%	(0.1)	(0.0)P
Construction	40.0	2.7%	42.5	2.8%	2.5	0.1P
Utilities, heat provision	29.2	2.0%	27.8	1.9%	(1.4)	(0.1)P
Telecommunications	20.5	1.4%	18.7	1.3%	(1.8)	(0.1)P
Transportation, postal services	74.2	5.0%	73.9	4.9%	(0.3)	(0.1)P
Wholesaling, retailing	128.5	8.7%	125.6	8.3%	(2.9)	(0.4)P
Financing, insurance	48.3	3.3%	51.0	3.4%	2.7	0.1P
Real estate, equipment rental and leasing	195.6	13.2%	197.7	13.1%	2.1	(0.1)P
Miscellaneous services	168.5	11.3%	161.4	10.7%	(7.1)	(0.6)P
National and local governments	235.5	15.9%	254.2	16.9%	18.7	1.0P
Individuals and others	372.6	25.1%	376.7	25.0%	4.1	(0.1)P
Total lending	1,483.4	100.0%	1,507.3	100.0%	23.9	—



# Loan Balance by Customer's Business Scale / Designated Financial Institution Contracts with Local Governments

## Loan Balance by Customer's Business Scale

(¥ billion; %)

	National and local government		Large companies		Second-tier companies		SMEs		Other individuals		Total	
	FY2011	FY2012	FY2011	FY2012	FY2011	FY2012	FY2011	FY2012	FY2011	FY2012	FY2011	FY2012
Overall	235.5	254.2	355.5	352.0	37.3	32.4	482.4	491.7	372.6	376.7	1,483.4	1,507.3
	15.9%	16.9%	24.0%	23.4%	2.5%	2.1%	32.5%	32.6%	25.1%	25.0%	100.0%	100.0%
Yamanashi Prefecture	200.0	207.0	33.6	20.8	17.5	15.1	337.8	300.3	294.5	298.5	883.6	841.9
	22.6%	24.6%	3.8%	2.5%	2.0%	1.8%	38.2%	35.7%	33.3%	35.5%	100.0%	100.0%
Western Tokyo Bloc	1.2	0.4	7.5	8.4	4.3	4.7	70.9	76.8	76.6	76.7	160.7	167.1
	0.7%	0.2%	4.7%	5.0%	2.7%	2.8%	44.1%	46.0%	47.7%	45.9%	100.0%	100.0%
Eastern Tokyo Bloc	4.2	6.8	266.3	264.9	15.4	9.7	64.8	61.4	1.4	1.4	352.2	344.4
	1.2%	2.0%	75.6%	76.9%	4.4%	2.8%	18.4%	17.8%	0.4%	0.4%	100.0%	100.0%
Headquarters	30.0	40.0	48.0	57.8	-	2.9	8.8	53.1	-	-	86.9	153.8
	34.6%	26.0%	55.3%	37.6%	-	1.9%	10.1%	34.5%	-	-	100.0%	100.0%

\* The loan balance as of March 31, 2012 has been revised for branch loans under headquarters' management in 1H 2012 along with the correction of errors in loans by customer's business scale

### Designated Financial Institution Contracts with Local Governments (March 31, 2013)

	Prefecture	City	Town / Village	Total
Total number of local governments in Yamanashi Prefecture	1	13	14	28
Number of government bodies by which the Bank is designated	1	13	10	24

## Risk-Monitored Loans under the Banking Law

The Bank has never implemented partial charge-offs.

(¥ billion)

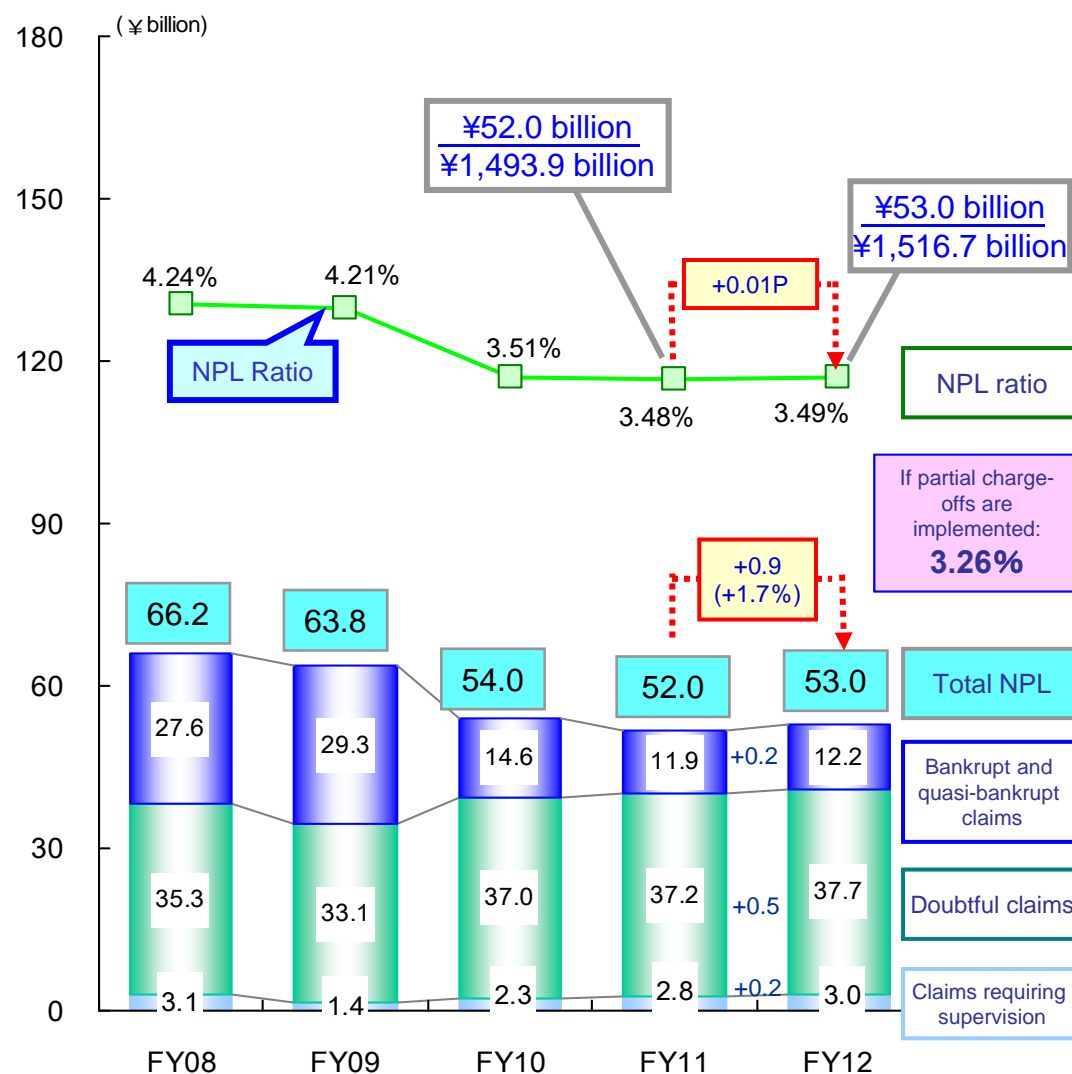
	March 31, 2012	March 31, 2013	Comparison with previous term-end	March 31, 2013 (consolidated basis)
Loans to customers in bankruptcy	2.2	2.6	0.4	2.8
Past due loans	46.6	47.0	0.4	48.0
Accruing loans contractually past due three months or more	0.0	-	(0.0)	-
Restructured loans	2.8	3.0	0.2	3.0
Total risk-monitored loans (A)	51.8	52.7	0.9	54.0
As a percentage of total loans	3.49%	3.50%	0.01P	3.60%
Portions covered by collateral and guarantees (B) (including specific reserves)	48.9	49.3	0.4	50.6
Coverage ratio B / A	94.53%	93.59%	(0.94)P	93.70%
Reserve for possible loan losses (non-specific) (C)	3.9	2.9	(1.0)	6.5
Coverage ratio (B + C) / A (including loan loss reserves)	102.18%	99.15%	(3.03)P	105.76%

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

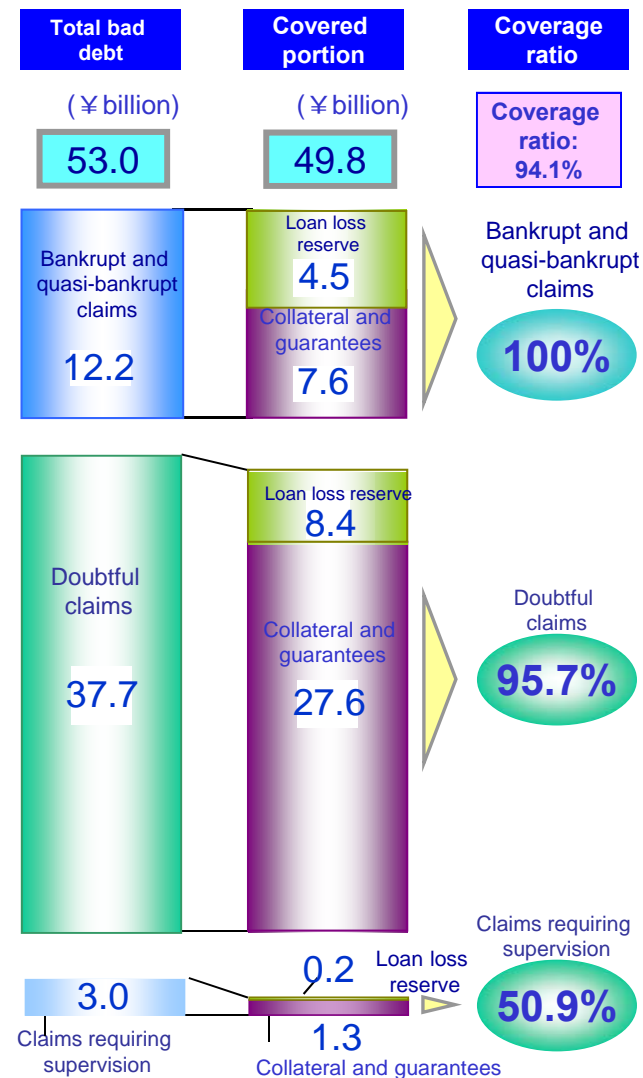
(¥ billion)

	March 31, 2013 Prior to partial charge-offs (1)	March 31, 2013 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	2.6	1.7	(0.9)
Past due loans	47.0	44.3	(2.7)
Accruing loans contractually past due three months or more	-	-	-
Restructured loans	3.0	3.0	0.0
Total risk-monitored loans	52.7	49.1	(3.6)
As a percentage of total loans	3.50%	3.26%	(0.24)P

## Bad Debt under the Financial Reconstruction Law



## Coverage of Bad Debt under the Financial Reconstruction Law



# Changes in Borrower Categories

(¥ billion)

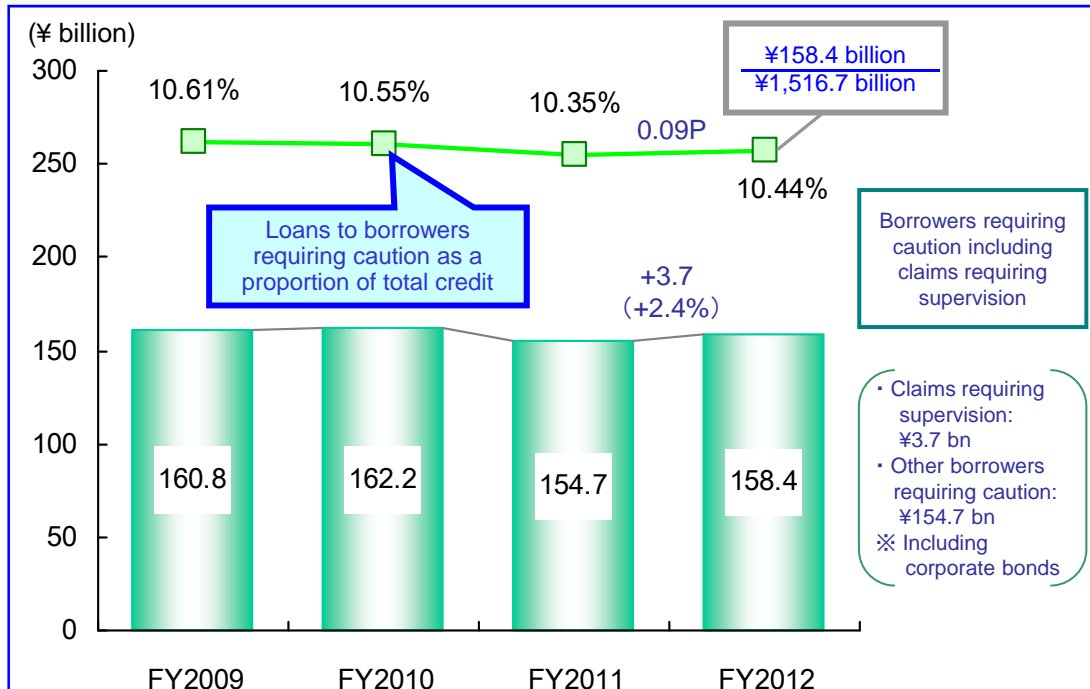
Total claim basis*		March 31, 2013						
(under the Financial Reconstruction Law)								
From March 31, 2012 to March 31, 2013		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively Bankrupt	Legally bankrupt	Deterioration to potentially bankrupt or worse
March 31, 2012	Amount of newly occurred	—	36.9	5.6	—	0.0	0.0	—
	Normal borrower	1,287.7	1,260.0	23.6	0.3	1.8	0.4	0.19%
	Other requiring caution	150.5	9.2	123.9	0.5	4.7	0.3	3.52%
	Requiring supervision	4.0	0.0	0.5	2.7	0.0	0.0	5.26%
	Potentially bankrupt	37.2	0.0	0.5	0.0	30.7	1.8	0.2
	Effectively Bankrupt	9.6	—	0.0	—	0.1	6.8	0.3
	Legally bankrupt	2.2	—	—	—	0.0	—	1.6
	Total	1,491.5	1,306.3	154.4	3.7	37.7	9.5	2.6

Improvement

Deterioration

\* Including loans, customers' liabilities for acceptances and guarantees, foreign exchanges, suspense payments and accrued interest.  
Loans to national and local governments and claims outside scope of asset under self-assessment are included in "Normal" borrowers.

## Balance of loans to borrowers requiring caution and as a proportion of total credit



## Measures to support managements at corporate borrowers

### Basic stance

#### Our basic stance is unchanged:

We have proactively worked to facilitate funding and support management improvement at customer companies in our region.

### Measures taken

Select for assistance companies that are greatly in need of management improvement. Increase contribution of full-time departments, collaborate with external institutions, and strengthen efforts to improve management.

Supporting a wider range of borrowers

## Measures for financial facilitation

Type	Application (Number of loans, Amounts (¥ billion))					
	Application		Approved		Turned down	
	Applications	Amount	Applications	Amount	Applications	Amount
SME customers	8,689	248.3	8,085	237.5	121	2.3
Housing-loan customers	1,250	19.1	885	13.4	108	1.6

\* Base date: March 31, 2013

Category	Total
Management improvement	104
Headquarters	51
Branch managements	53
Funding facilitation	86
<b>Total</b>	<b>190</b>

# Securities Portfolio (1)

## Prior to Mark-to-Market Adjustment

(¥ billion; %; P)

	FY2009		FY2010		FY2011		FY2012		YoY Change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
JGBs	468.9	46.0	558.3	52.1	748.1	59.9	818.1	62.2	70.0	2.3
Municipal bonds	168.2	16.5	169.5	15.8	180.8	14.5	198.4	15.1	17.6	0.6
Government guaranteed bonds	183.3	18.0	174.3	16.3	173.5	13.9	166.9	12.7	(6.6)	(1.2)
Bond issued by semi-government bodies	3.0	0.3	2.5	0.2	1.4	0.1	1.3	0.1	(0.1)	0.0
Financial debentures	13.9	1.4	-	-	-	-	-	-	-	-
Corporate bonds	101.3	9.9	94.9	8.8	76.2	6.1	61.1	4.6	(15.1)	(1.5)
Equity shares	52.1	5.1	47.8	4.5	44.7	3.6	43.1	3.3	(1.6)	(0.3)
Strategic holdings	35.5	3.5	32.5	3.0	30.2	2.4	29.4	2.3	(0.8)	(0.1)
Portfolio investments	16.6	1.6	15.3	1.5	14.4	1.2	13.6	1.0	(0.8)	(0.2)
Foreign securities	2.4	0.3	1.9	0.2	2.8	0.2	3.7	0.3	0.9	0.1
Investment trusts, etc.	25.8	2.5	22.1	2.1	20.7	1.7	22.4	1.7	1.7	0.0
Total	1,019.2	100.0	1,071.8	100.0	1,248.6	100.0	1,315.4	100.0	66.8	

## Securities Portfolio (2)

### Yields

(%; P)

	FY2009	FY2010	FY2011	FY2012	YoY increase (decrease)
Yen-denominated bonds	1.25	1.14	1.02	0.84	(0.18)
Equity shares	1.96	2.05	2.12	2.23	0.11
Investment trusts, etc.	0.00	1.24	1.49	2.87	1.38
Total of yen-denominated bonds	1.25	1.18	1.07	0.92	(0.15)
Foreign-currency-denominated bonds	1.21	1.76	2.02	2.08	0.06
Total	1.25	1.18	1.07	0.93	(0.14)

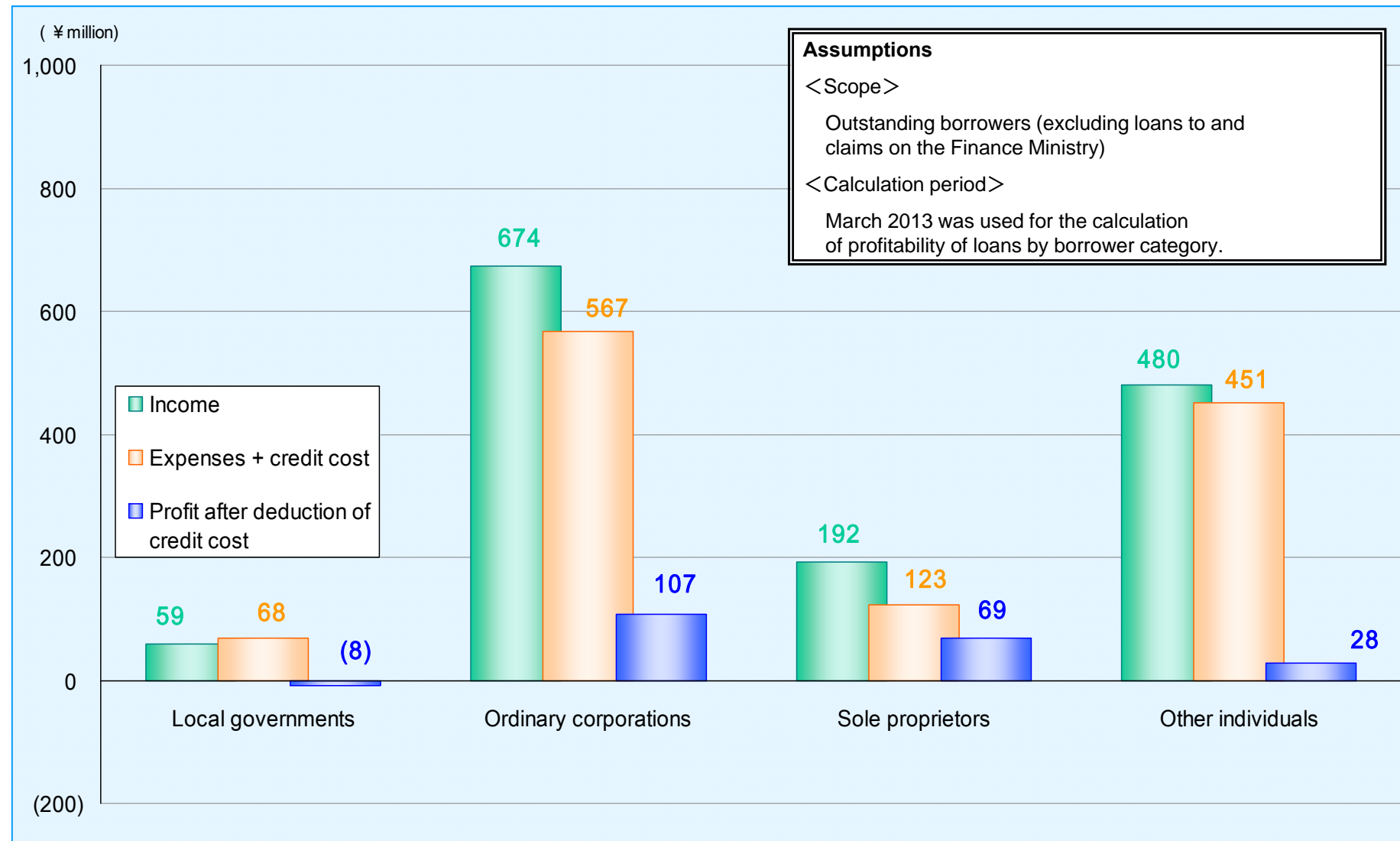
### Valuation gains (losses)

(¥ billion)

	FY2009	FY2010	FY2011	FY2012	YoY increase (decrease)
Yen-denominated bonds	17.3	17.6	23.8	25.9	2.1
Equity shares	11.8	5.3	8.0	22.9	14.9
Investment trusts, etc.	0.0	(0.1)	0.4	9.0	8.6
Total of yen-denominated bonds	29.2	22.8	32.3	57.9	25.6
Foreign-currency-denominated bonds	(0.0)	0.0	0.0	0.1	0.1
Total	29.2	22.8	32.3	58.0	25.7

# Earnings Structure by Borrower Segment

## One-Month Results (March 2013)

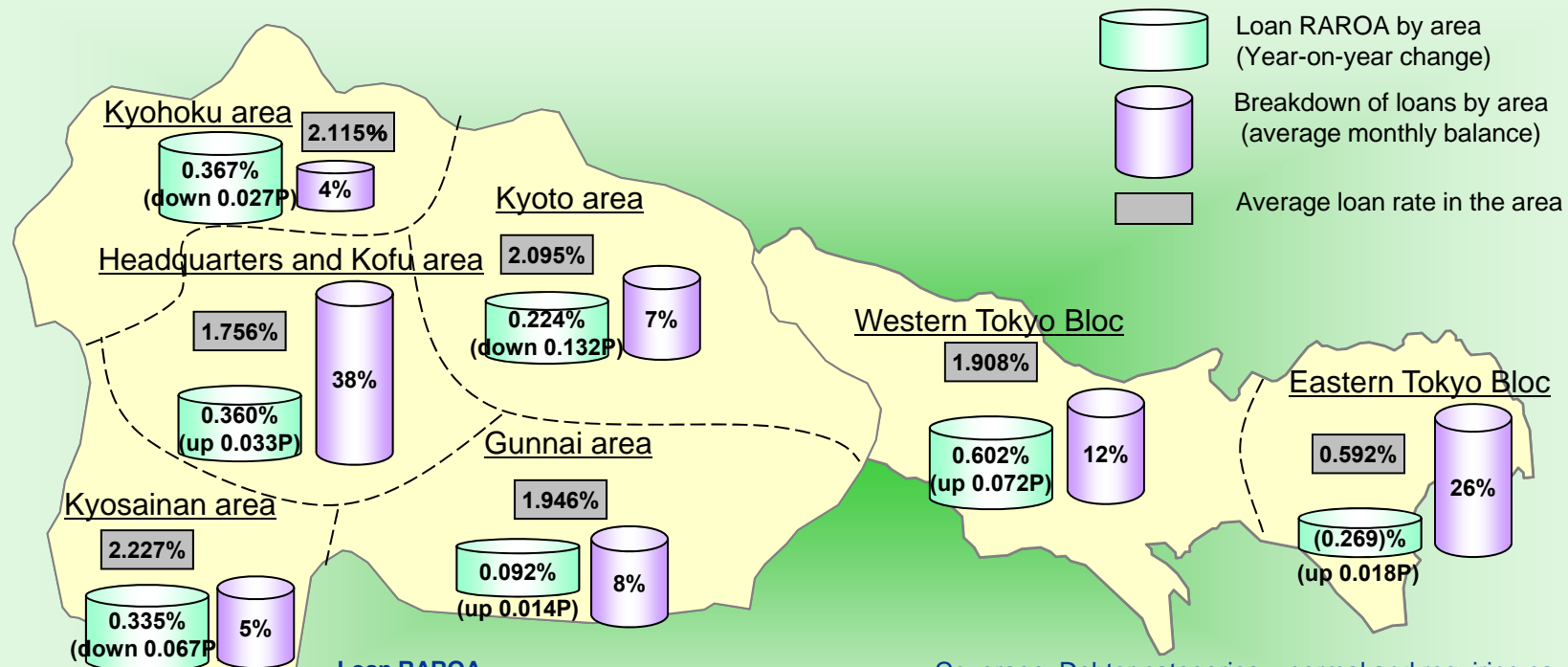




# Loan RAROA by Area

Loan RAROA for all areas: **0.191%** (up 0.015 percentage points YoY)

**One-Month Results**  
(March 2013)



## Loan RAROA

Index for appraising loan profitability  
Formula: earnings after deduction of credit cost / loans

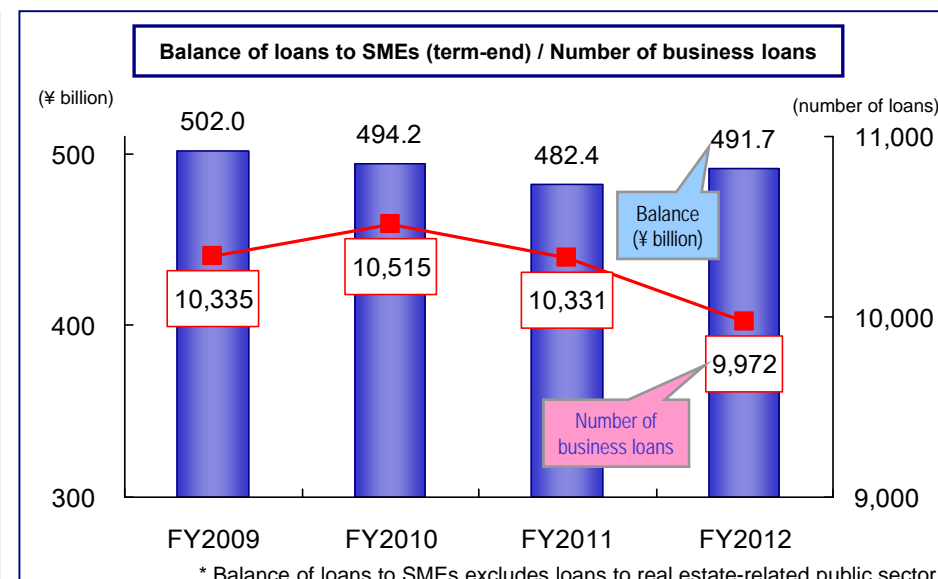
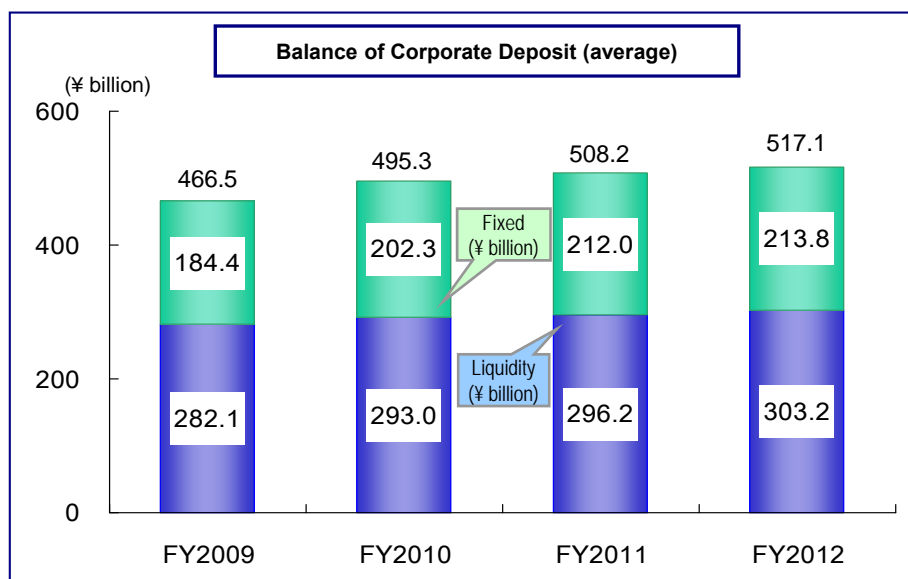
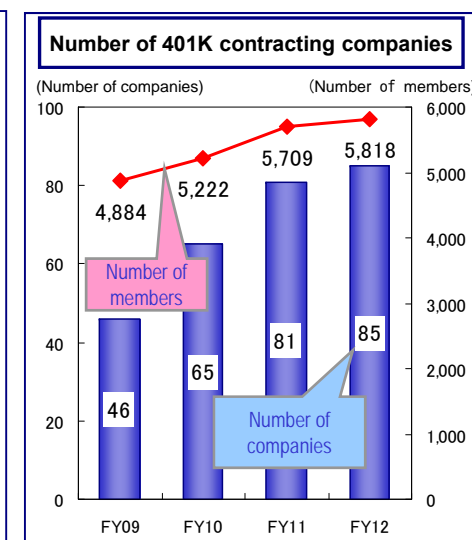
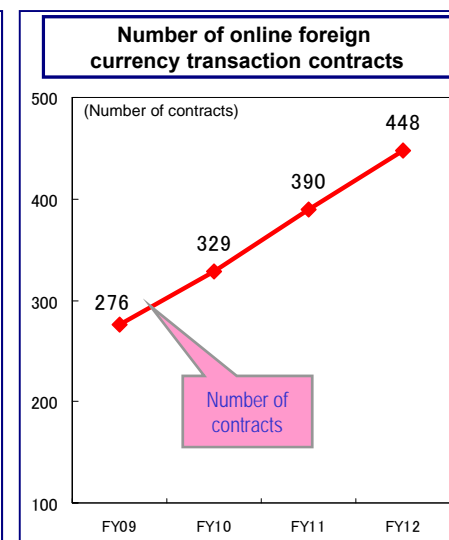
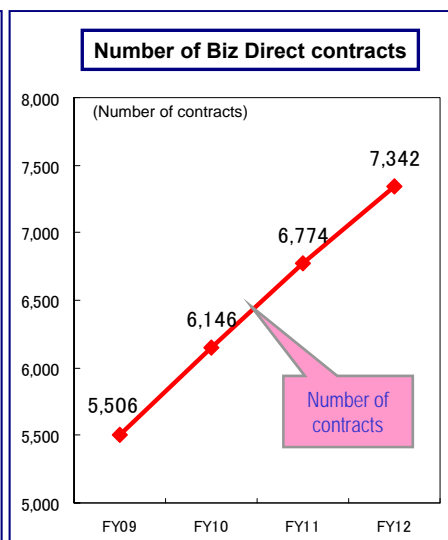
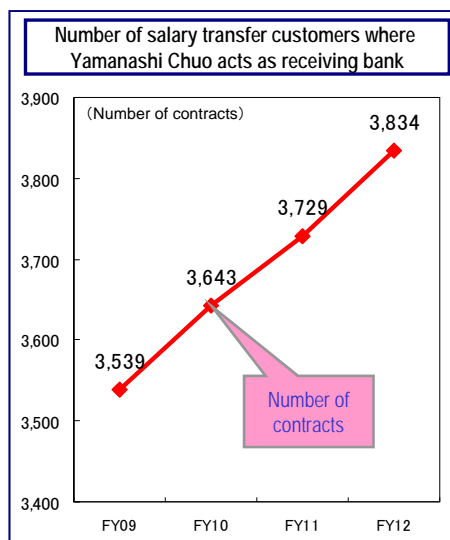
\*Credit cost = average balance of loans x default ratio x (1 - recovery ratio)

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

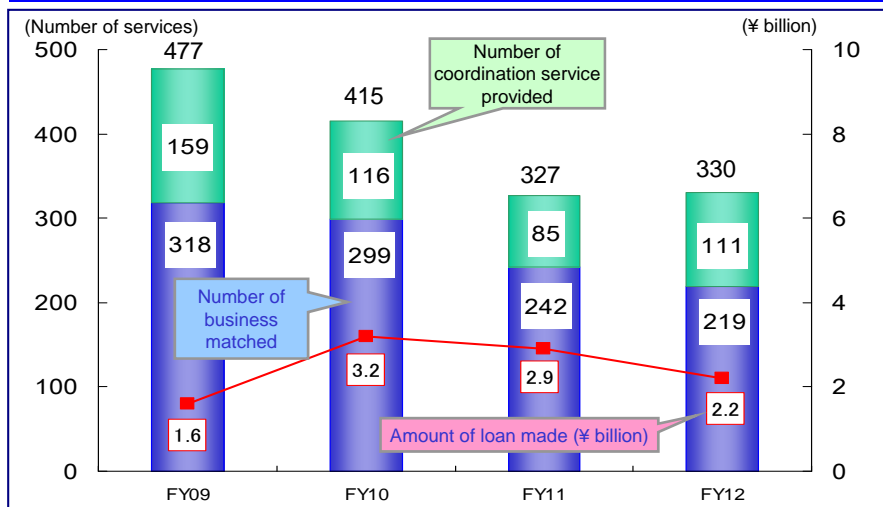
Operating expenses: Including ordinary loan expenses, mortgage loan group credit insurance premiums, consumer loan insurance premiums

# Corporate Promotion Item Results (1)

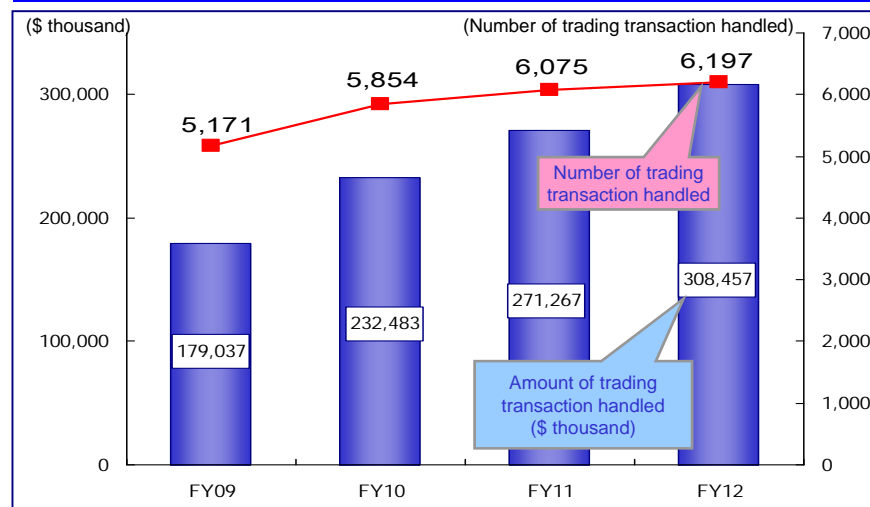


## Corporate Promotion Item Results (2)

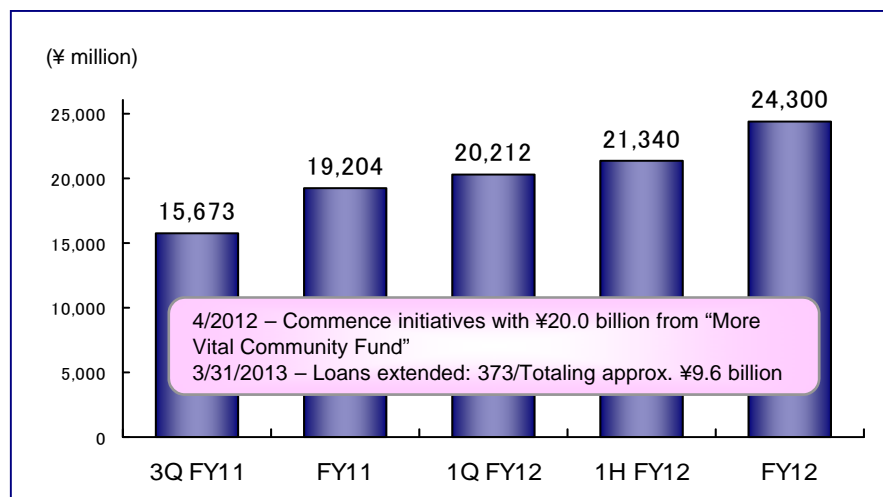
### Results of business matching and coordination service



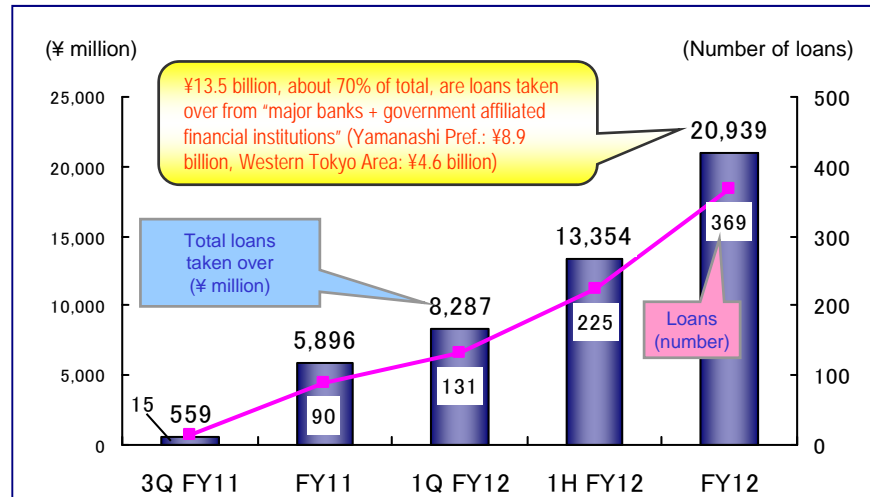
### Amount and number of trading transaction handled (export and import trading)



### Total accumulated loans in growth fields (loans financed by BOJ)



### Take over of business loans of other banks (Dec. 2011 - )



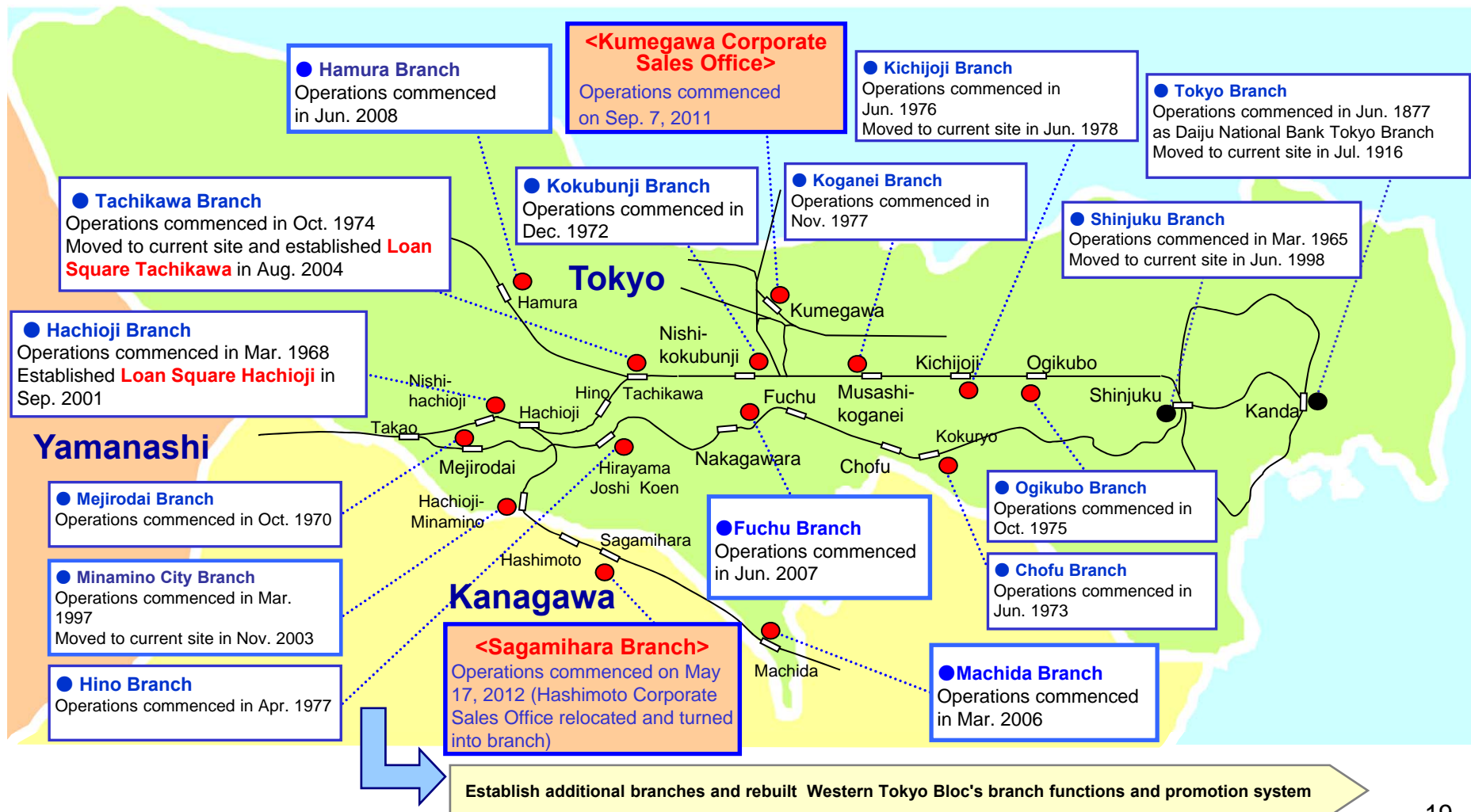
# Western Tokyo Area branch expansion plan

## Western Tokyo Area Strategies [Prospect]

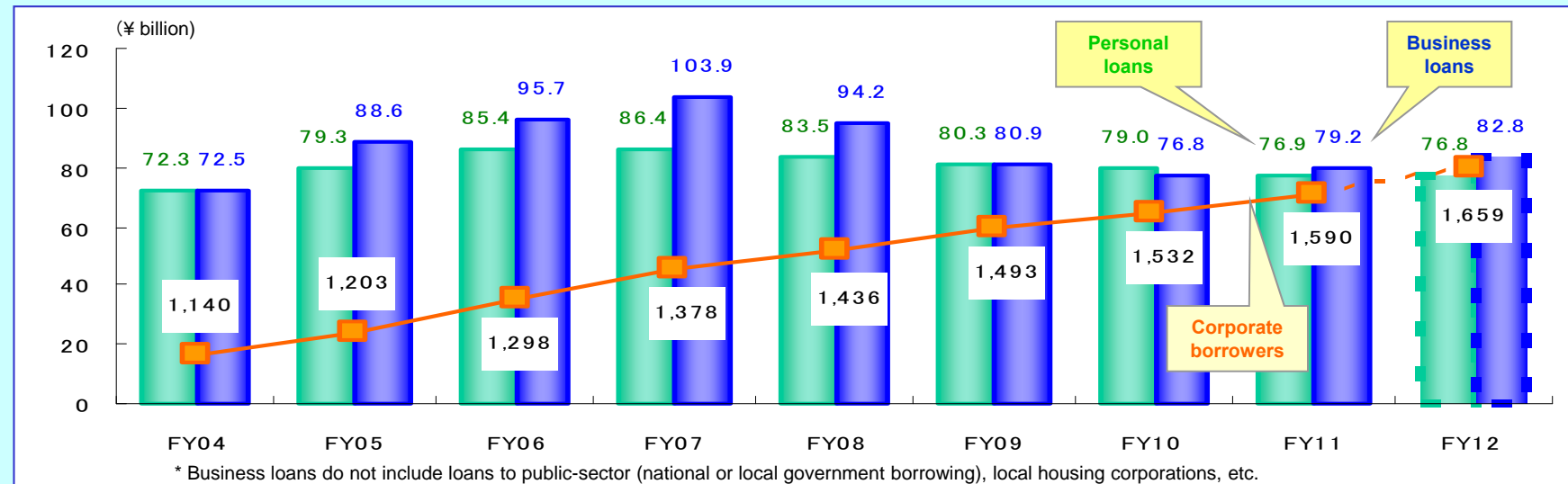
The goal is to achieve greater profitability and efficiency than in Yamanashi

Since launch of Hachioji Branch in 1968, the Bank has launched 14 branches and 1 corporate sales offices

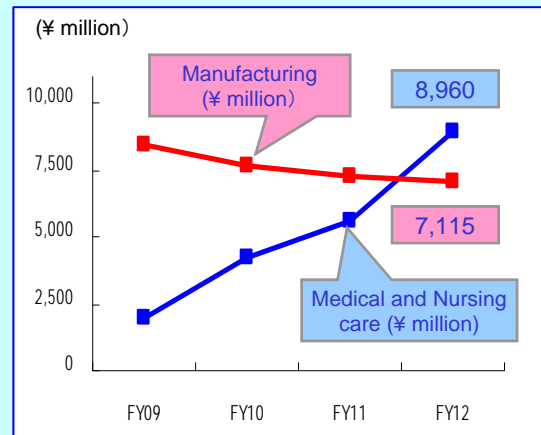
Expanding business base to the whole area



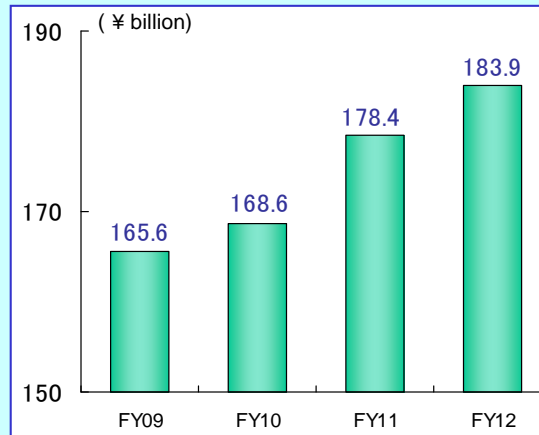
## Average Loan Balance and Corporate Borrowers



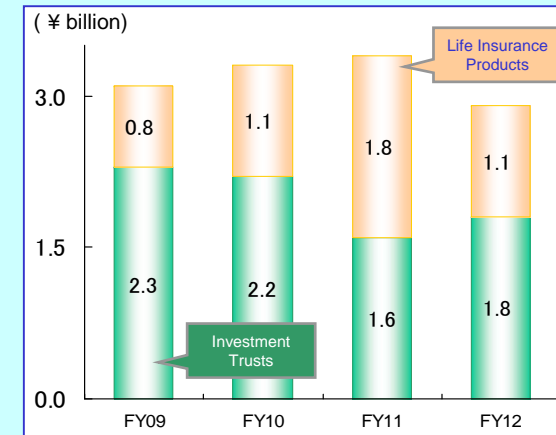
## Balance of loans to medical and nursing care and manufacturing industry (term-end)



## Balance of Deposits for Individuals (term-end)



## Sales for Investment Trusts and Life Insurance Products



# Status of dispatch of Bank staff to local companies

Develop personnel (50 in 5 years) with good judgment to revitalize local industry and new demand growth

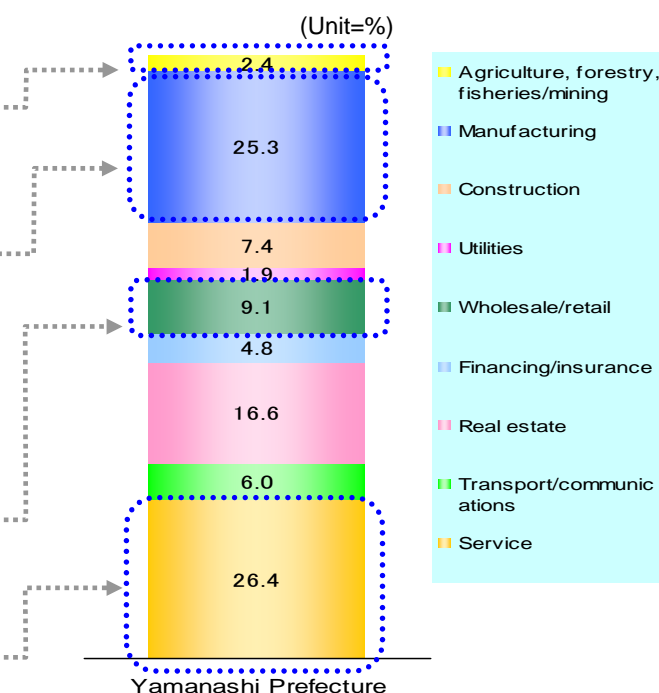
Began dispatching Bank staff for 1-year period to 10 companies in Yamanashi Pref. on April 1, 2012

From April 1, 2012: 10 companies

Company	Business
A	Wine making
B	Accessory product planning, manufacturing, and sales
C	Knit product planning, manufacturing, and sales
D	Seal/Stamp manufacturing and sales
E	Home center
F	Supermarket
G	Hotel
H	Operator of educational institution for youth
I	Bridal hall operator
J	Rehabilitation hospital, operator of long-term health care facility

From April 1, 2013: 10 companies

Company	Business
A	Agriculture
B	Wine making
C	Sake brewing
D	Manufacturing and selling precious metal products
E	Knit product planning, manufacturing, and sales
F	Manufacturing and wholesaling of traditional Japanese paper
G	Supermarket
H	Hotel
I	Operator of educational institution for youth
J	Hospital/Elderly nursing care facility management



Fiscal 2009  
Gross Prefectural Product  
classified by Economic  
Activities  
(Production-100)  
Source: Annual Report on  
Prefectural Accounts

Will continue dispatching staff from next fiscal year, for a total of approx. 50 staff over five years planned

# Medium-Term Management Plan “Best Bank Plan 2016”

## Basic Policy II “Build Strong Management Structure”



### Greater work efficiency and cost optimization

#### Raise quality of administrative work and build low-cost operation

- Further improve efficiency and streamline administrative work at branches
- Improve efficiency and streamline divisions centralized in head office

#### Build low-cost structure and strategically allocate management resources

- Prepare cost management system
- Strengthen IT investment project management

Creation and  
reallocation of  
management  
resources  
(people/objects/money)

### Strengthen internal controls system

- More sophisticated risk management
- Improve handling of operational risk
- Strengthen business continuity preparedness
- Fortify compliance and customer protection
- Strengthen internal audit functions

Reinforce ALM system

Build strong  
management system  
that bolsters efforts to  
improve earning  
capacity

### Train human resources and foster dynamic organizational environment

- Further raise work skills based on essentials
- Develop personnel with specialized skills
- Proper posting and effective utilization of human resources
- Promote work-life balance

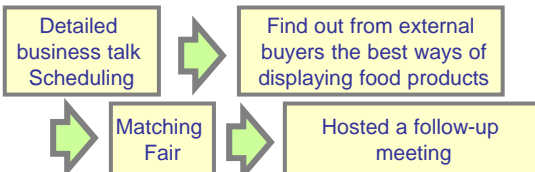
Raise  
awareness/motivation  
and performance  
Self-reliance of staff



# Medium-Term Management Plan “Best Bank Plan 2016” Basic Policy III “Promote CSR”

Established “Basic CSR Policy” and “Environmental Policy” in September 2010

## Held “Yamanashi Food Matching Fair”



Results of “Yamanashi Food Matching Fair 2012”  
(As of January 31, 2013)

- Number of business meetings held: 2,336
- Matches made at business meetings (contracts concluded): 147
- Potential contracts/ Business meetings continued: 259
- Loan procurement, etc.: 50

## Regional Economic Revitalization Initiatives

- Industry revitalization through regional cooperation
- Participate in regional development
- Support for regional economic revitalization linked to government policies



Publication of “Business Chances Directly from the University of Yamanashi”



Publication of “Management Navigation” from Yamanashi Gakuin University

Sustainable Development of the Regional Community

Raise corporate value and competitiveness

## Contributing to the Regional Community

- Educational support
- Promotion of culture, arts, sports, etc.
- Social contribution activities, in welfare etc.



Holding financial courses at universities



Promotion of sports in Yamanashi Prefecture through volleyball



Acquired the naming rights to the Kose Sports Park athletic field



Solar power unit



Environment-friendly products

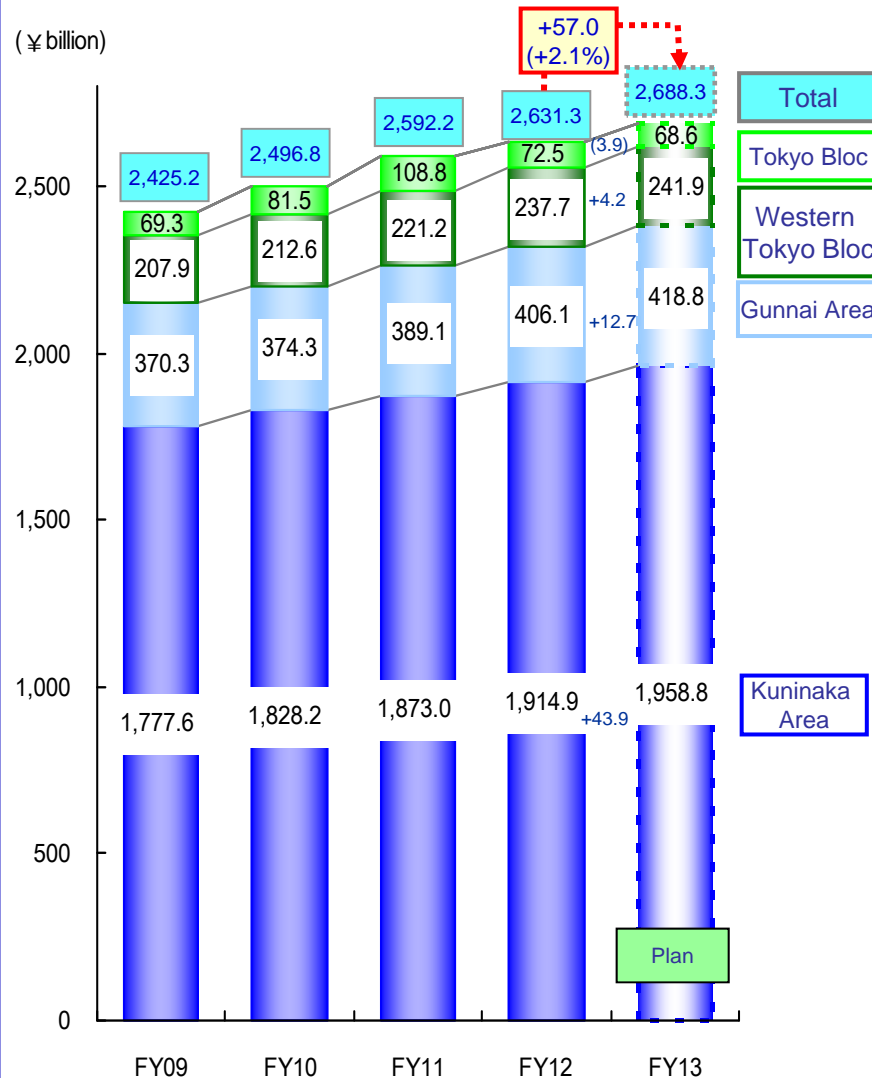
## Environmental Initiatives

- Environmental business initiatives through Bank's main line of business
- Initiatives to reduce Bank's environmental impact
- Ongoing, proactive environmental conservation initiatives based on cooperation with local communities

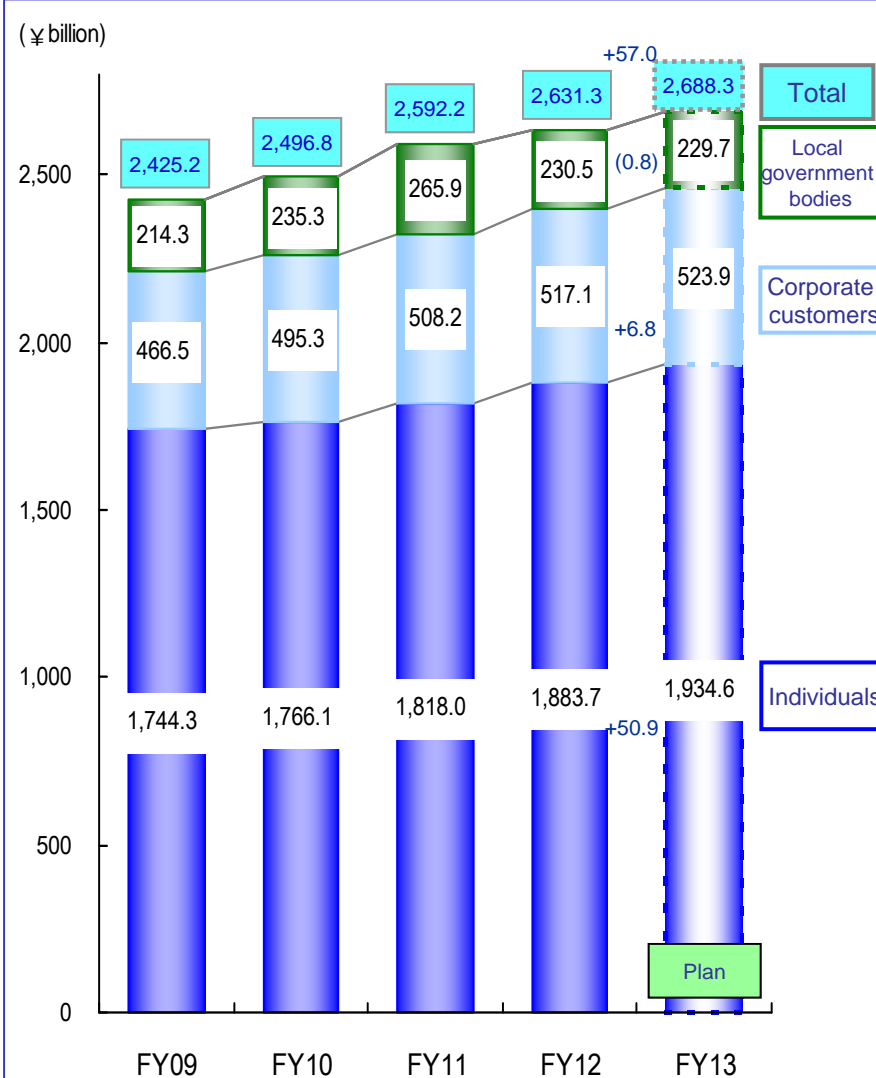


# Plan for Deposits

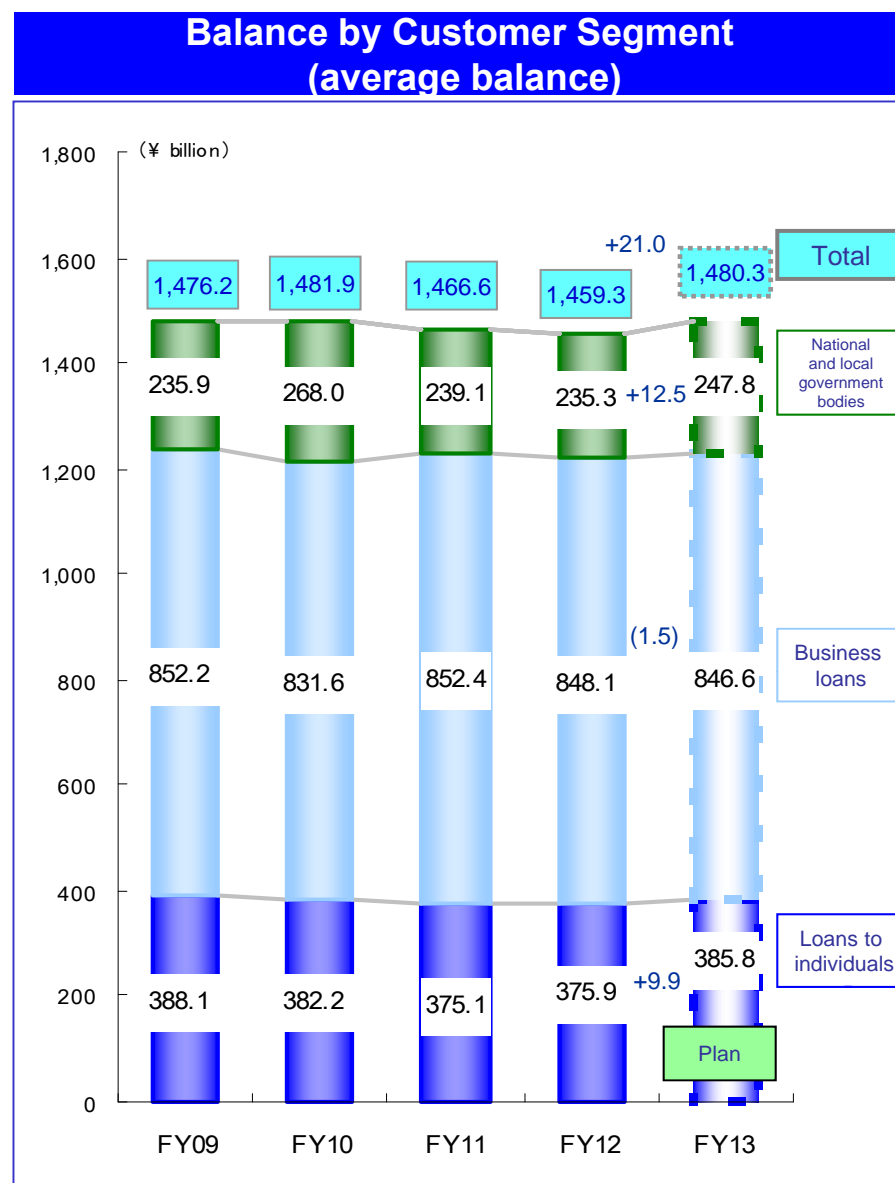
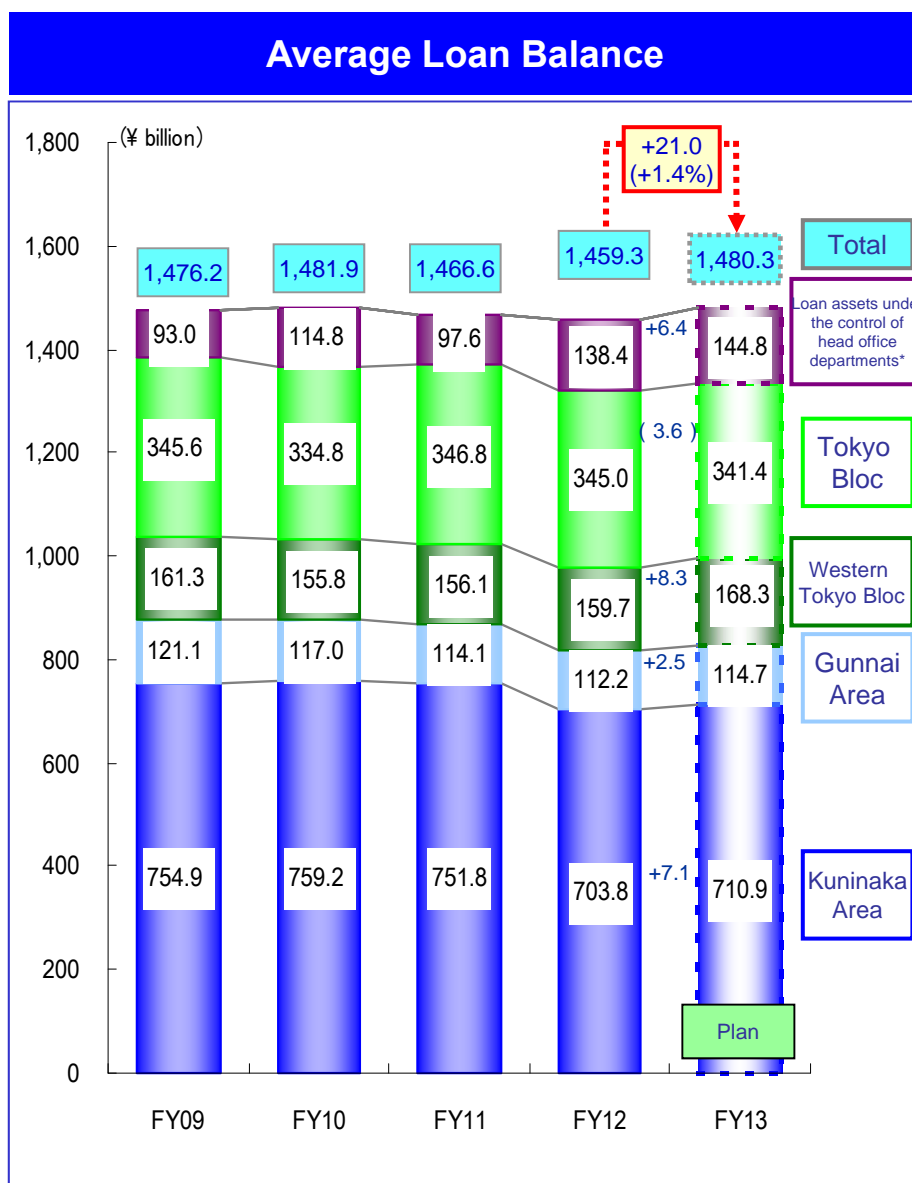
## Average Deposit Balance



## Balance by Customer Segment (average balance)



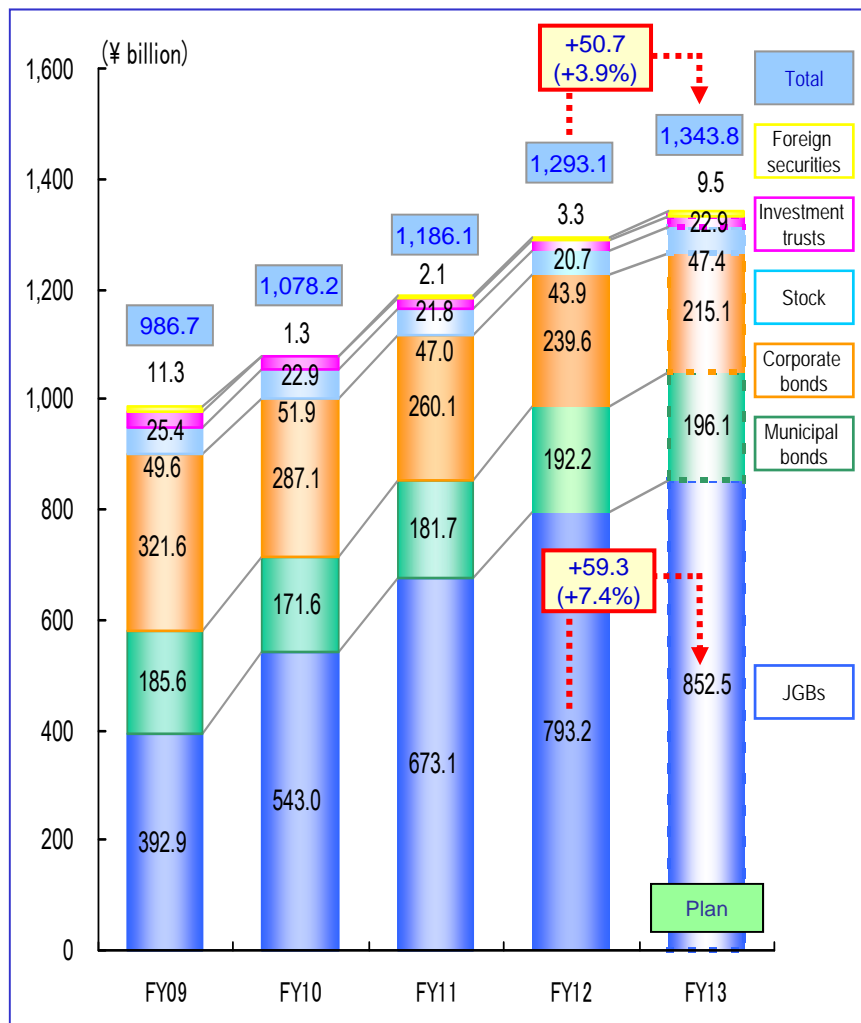
# Plan for Loans



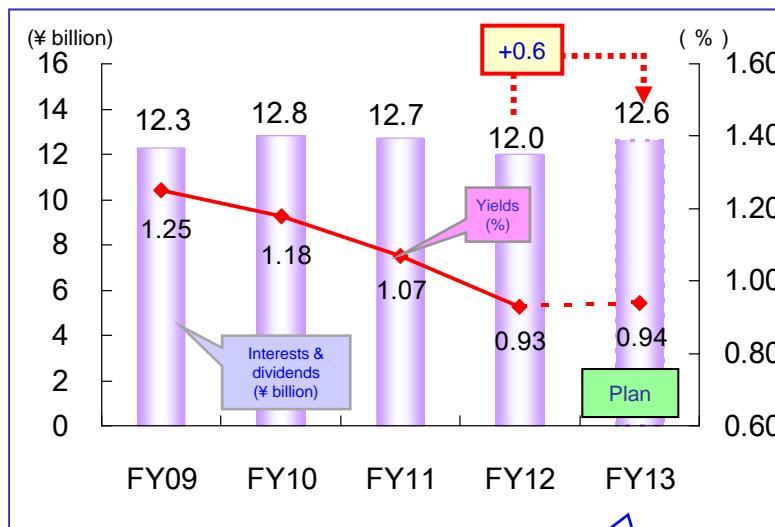
\*Note: Loan assets under the control of head office departments refers to loans to the Ministry of Finance, loans made under loan participation agreements and financial receivables transferred from other industries.

# Plan for Investment in Marketable Securities

## Average Balance of Securities



## Securities Yields / Interests & Dividends

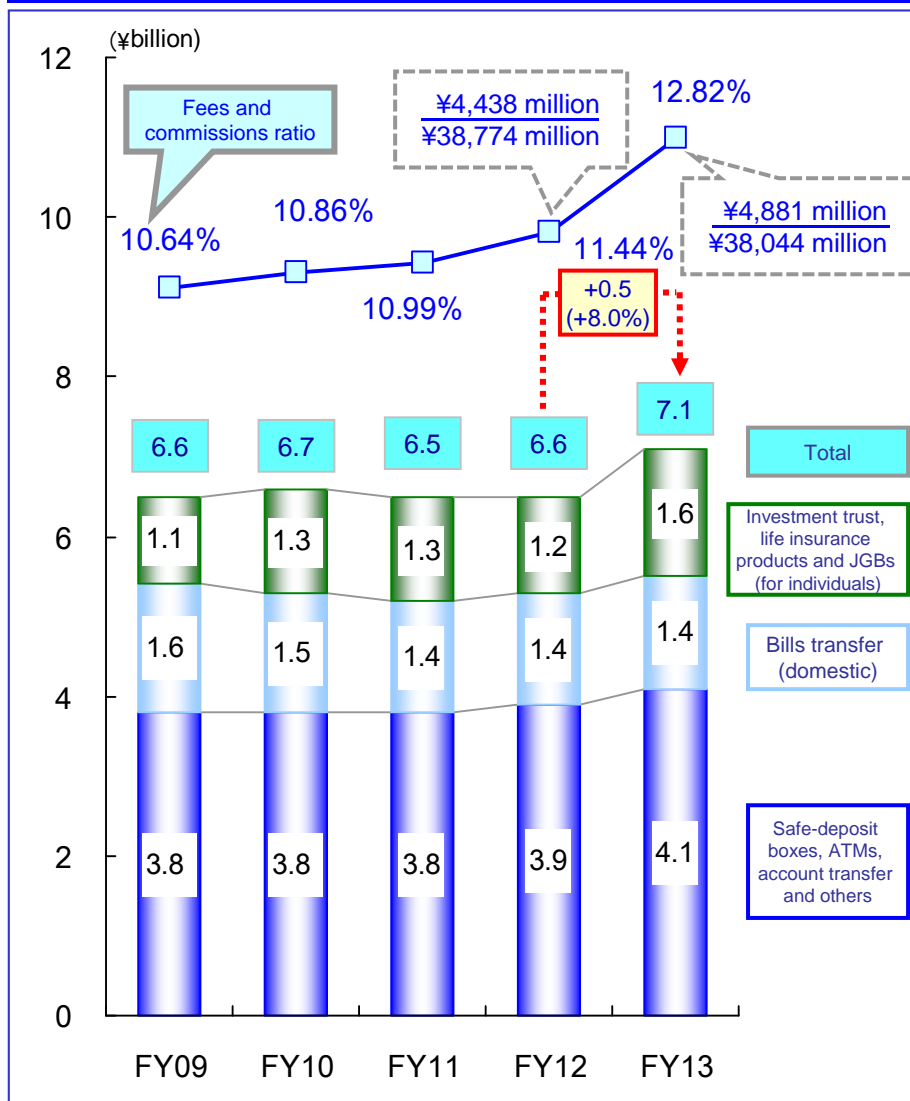


Plan Breakdown of Interests & Dividends for FY13

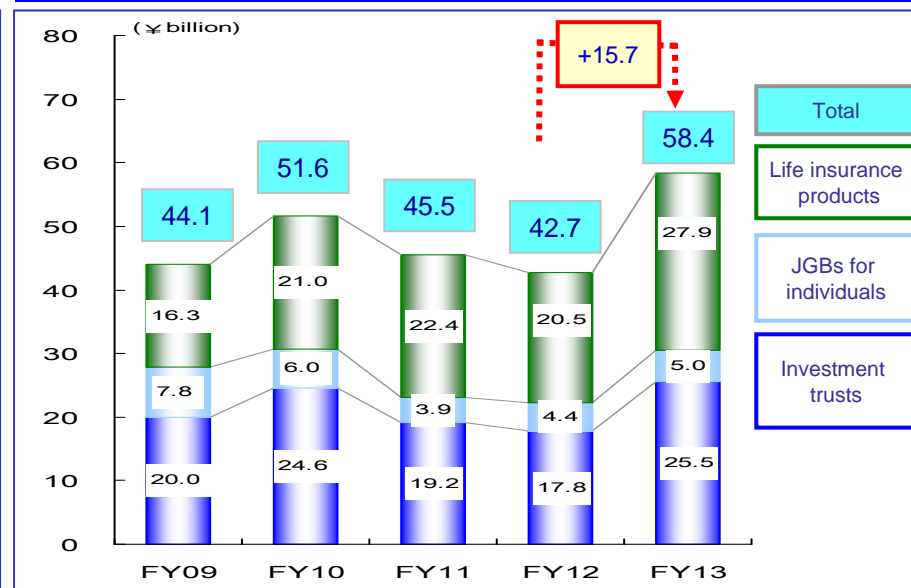
	FY12	FY13	Change
Securities	10.4	10.7	0.3
Stocks	1.0	1.1	0.1
Investment trusts	0.6	0.8	0.2
Total	12.0	12.6	0.6

# Fees and Commissions

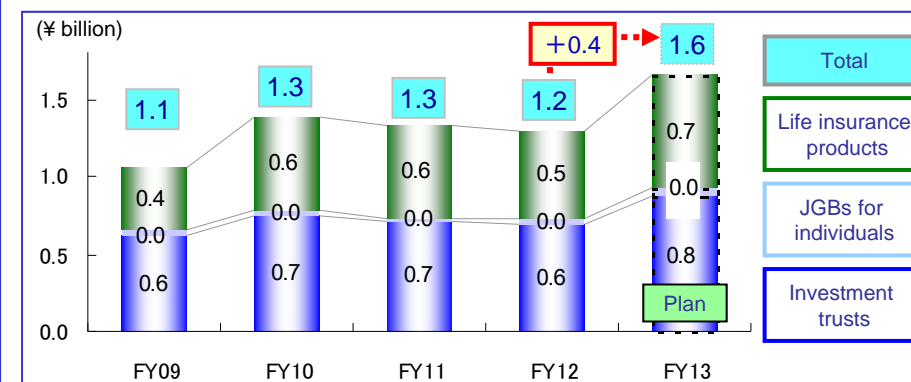
## Result of Fees and Commissions/Fees and Commissions Ratio



## Sales for Investment Trusts, Life Insurance Products and JGBs



## Balance and commissions on investment trusts/JGB held by individuals /Life Insurance products



\* Fees and commissions ratio= Fees and commissions / Gross banking profit

## Subsidiaries of the Bank

(¥ million; as of March 31, 2013)

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	July 1, 1986	April 6, 1987	July 2, 1991	August 2, 1996
Paid-in capital	20	20	20	200
The Bank's equity stake	99.65%	30.25%	30.25%	45%
Consolidated basis	99.81%	61%	67.5%	85%
Business lines	Loan guarantees: Creditworthiness appraisal	Leasing	Credit card	Consulting for corporate managment: economic research
Operating revenue	424	5,786	824	204
Operating income (loss)	227	449	155	32
Recurring profit (loss)	268	467	186	33
Net income (loss)	271	302	102	36
Total assets	7,251	10,887	2,636	347
Net assets	3,239	1,576	858	328
Borrowings	–	8,998	1,214	–
Borrowed from the Bank	(-)	(8,103)	(1,214)	(-)

# Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Rank		As of		Rank		As of		Rank
Total area	2012	4,465km <sup>2</sup>	32	Private businesses	2009	47,901	41	Real household income (average per month per salaried household)	2012	¥462,495	41
Habitable area	2011	21.3%	44	Value of shipments of manufactures *Office with four or more employees	2011	¥2,213.8 bn	33				
Wilderness and parkland, etc	2011	27.1%	7	As above, per manufacturing employee*Same as above	2011	¥32,234,000	23	Household spending (average per month per salaried household)	2012	¥289,803	36
Population	2012	852,000	41	Annual sales of goods	2007	¥1,899.7 bn	41				
Number of households	2012	340,000	42	As above, per sales employee	2007	¥27,701,000	30	Average consumer propensity (worker's household)	2012	75.4%	22
Children under 15 years	2012	12.9%	29	Total agricultural output	2011	¥79.2 bn	35	Number of personal vehicles (per 1,000 people)	2012	458.6	6
Working age population	2012	61.5%	20	Ratio of agricultural income produced to gross agricultural output	2011	37.1%	9	Number of public libraries (per 10,000 people)	2011	0.60	1
Persons over 65 years	2012	25.6%	25	Housing starts	2012	4,286	41	Number of convenience stores (per 100,000 people)	2007	37.1	6
Population growth	2011	(0.70)%	39	Floor area per housing start	2012	107.2m <sup>2</sup>	7	Average price of residential land (per 1m <sup>2</sup> , published prices)	2012	¥28,000	32
GDP (prefecture) (real terms)	FY10	3,406.8bn	42	Value of public works contracts	2012	¥129.9 bn	29	Home ownership ratio	2010	69.3%	22
Economic growth rate (real terms)	FY10	9.3%	1	Total site area of building starts	2012	773,846m <sup>2</sup>	43	Cost of education (Worker's household expenditure)	2012	4.9%	34
Per capita income	FY10	¥2,802,000	13	Job offer-to-seeker ratio	2012	0.66 times	38	Proportion of people in higher education	2012	56.7%	11

Placing 41st in Japan in total population and 42nd in total production, Yamanashi is one of Japan's lower-ranked prefectures. However, in value of shipments of manufacturers and other items, it is middle-ranking. In terms of economic activity and living standards, it is relatively well-positioned.