

The Yamanashi Chuo Bank, Ltd. The 25th Analyst Meeting

Supplementary Materials

December 4, 2013 (Wed)

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 2013 First Half Business Results (1)

(¥ billion; %)

		FY2011 (1st half)	FY2012 (1st half)	FY2013 (1st half)	YoY comparison (FY12 1H)		YoY comparison (FY13 1H)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,704.9	2,814.4	2,901.4	109.5	4.05	87.0	3.09
	Loans	1,481.5	1,463.7	1,467.6	(17.7)	(1.19)	3.8	0.26
	Securities	1,126.0	1,290.5	1,378.1	164.5	14.60	87.5	6.78
	Call loans	60.0	30.5	10.3	(29.5)	(49.14)	(20.1)	(65.94)
	Due from banks (interest-bearing)	27.1	18.8	35.6	(8.3)	(30.55)	16.7	88.73
	Fund procurement	2,597.1	2,705.4	2,787.9	108.3	4.17	82.4	3.04
	Deposits	2,585.5	2,632.4	2,710.3	46.9	1.81	77.9	2.95
	Call money	1.5	0.1	6.9	(1.4)	(88.83)	6.7	3,811.07
(Reference) Money held in trust		-	-	-	-	-	-	-
Yields / Interest margin	Fund operations	1.36	1.24	1.20	(0.12)		(0.04)	
	Loans	1.63	1.54	1.42	(0.09)		(0.12)	
	Securities	1.11	0.93	0.99	(0.18)		0.06	
	Call loans	0.14	0.18	0.27	0.04		0.09	
	Due from banks	0.09	0.09	0.10	0.00		0.01	
	Fund procurement	0.06	0.07	0.06	0.01		(0.01)	
	Deposits	0.06	0.06	0.06	0.00		0.00	
	Call money	0.29	0.12	0.25	(0.17)		0.13	
	Borrowings	0.09	0.09	0.10	0.00		0.01	
	OHR	1.17	1.11	1.05	(0.06)		(0.06)	
	Fund procurement cost	1.23	1.15	1.09	(0.08)		(0.06)	
	Loan / deposit interest margin	1.57	1.48	1.36	(0.09)		(0.12)	
	Fund operation / procurement interest margin	1.30	1.17	1.14	(0.13)		(0.03)	
	Gross interest margin on loans	0.40	0.37	0.31	(0.03)		(0.06)	
	Gross interest margin on funds under management	0.13	0.09	0.11	(0.04)		0.02	

Fiscal 2013 First Half Business Results (2)

(¥ billion; %)

		FY2011	FY2012	FY2013	YoY comparison (FY12 1H)		YoY comparison (FY13 1H)	
		(1st half)	(1st half)	(1st half)	Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	17.6	16.5	16.5	(1.1)	(6.23)	(0.0)	(0.02)
	Loans	12.1	11.3	10.5	(0.7)	(6.41)	(0.8)	(7.58)
	Securities	6.3	6.0	6.8	(0.2)	(4.10)	0.8	13.67
	Call loans	0.0	0.0	0.0	(0.0)	(35.71)	(0.0)	(48.14)
	Due from banks	0.0	0.0	0.0	(0.0)	(30.55)	0.0	111.11
	Fees and commissions	2.1	2.1	2.1	0.0	0.29	(0.0)	(1.01)
	Other operating income (losses)	0.4	1.5	0.6	1.1	269.93	(0.9)	(60.02)
	JGBs and other bond transactions	0.3	1.4	0.5	1.1	330.99	(0.9)	(65.38)
	General provision to loan loss reserve	-	-	-	-	-	-	-
	Expenses	15.2	14.6	14.3	(0.5)	(3.32)	(0.3)	(2.26)
	Banking profit	5.0	5.5	4.9	0.5	10.73	(0.6)	(11.16)
	Modified banking profit	5.0	5.5	4.9	0.5	10.73	(0.6)	(11.16)
	Net business profit on core operations	4.6	4.0	4.4	(0.5)	(12.75)	0.4	8.48
	Non-operating income (losses)	0.5	(1.1)	0.9	(1.6)	(316.98)	2.0	185.67
	Equity share and similar transactions	(1.0)	(1.2)	0.3	(0.2)	(20.98)	1.5	125.27
	NPL disposal amount	0.0	0.0	0.0	(0.0)	(99.79)	0.0	-
	Money held in trust	-	-	-	-	-	-	-
	Ordinary profits	5.5	4.4	5.9	(1.1)	(19.87)	1.5	32.95
	Extraordinary income (losses)	(0.0)	(0.5)	(0.1)	(0.5)	(42,773.80)	0.4	67.69
	Income taxes - basic	1.8	1.8	1.5	(0.0)	(0.74)	(0.3)	(17.21)
	Income taxes - deferred	0.4	(0.0)	0.1	(0.5)	(114.34)	0.2	319.40
	Net income	3.1	2.0	4.0	(1.1)	(35.53)	2.0	95.58

Capital Ratio (Non-Consolidated Basis)

(%; ¥ billion)

	FY2010	FY2011 (1st half)	FY2011	FY2012 (1st half)	FY2012	FY2013 (1st half)
Total capital ratio (domestic standards)	15.90	16.19	16.07	16.30	16.22	16.92
Tier 1 ratio	15.35	15.83	15.66	15.97	15.91	16.62
Regulatory capital	148.7	149.6	152.7	153.4	155.5	158.7
Tier 1	143.6	146.2	148.7	150.3	152.6	155.8
Tier 2						
Unrealized gain on land revaluation (45%)	-	-	-	-	-	-
Unrealized gain on available-for-sale securities (45%)	-	-	-	-	-	-
Loan loss reserve	5.0	3.3	3.9	3.1	2.9	2.8
Subordinated debt	-	-	-	-	-	-
Deductions	-	-	-	-	-	-
Risk-weighted assets	935.3	923.6	949.7	940.8	958.6	937.9
On-balance items	852.0	841.5	869.0	860.8	880.3	860.7
Off-balance items	13.0	12.3	11.5	11.7	11.2	11.0
Operational risks / 0.08	70.2	69.7	69.1	68.2	67.1	66.1

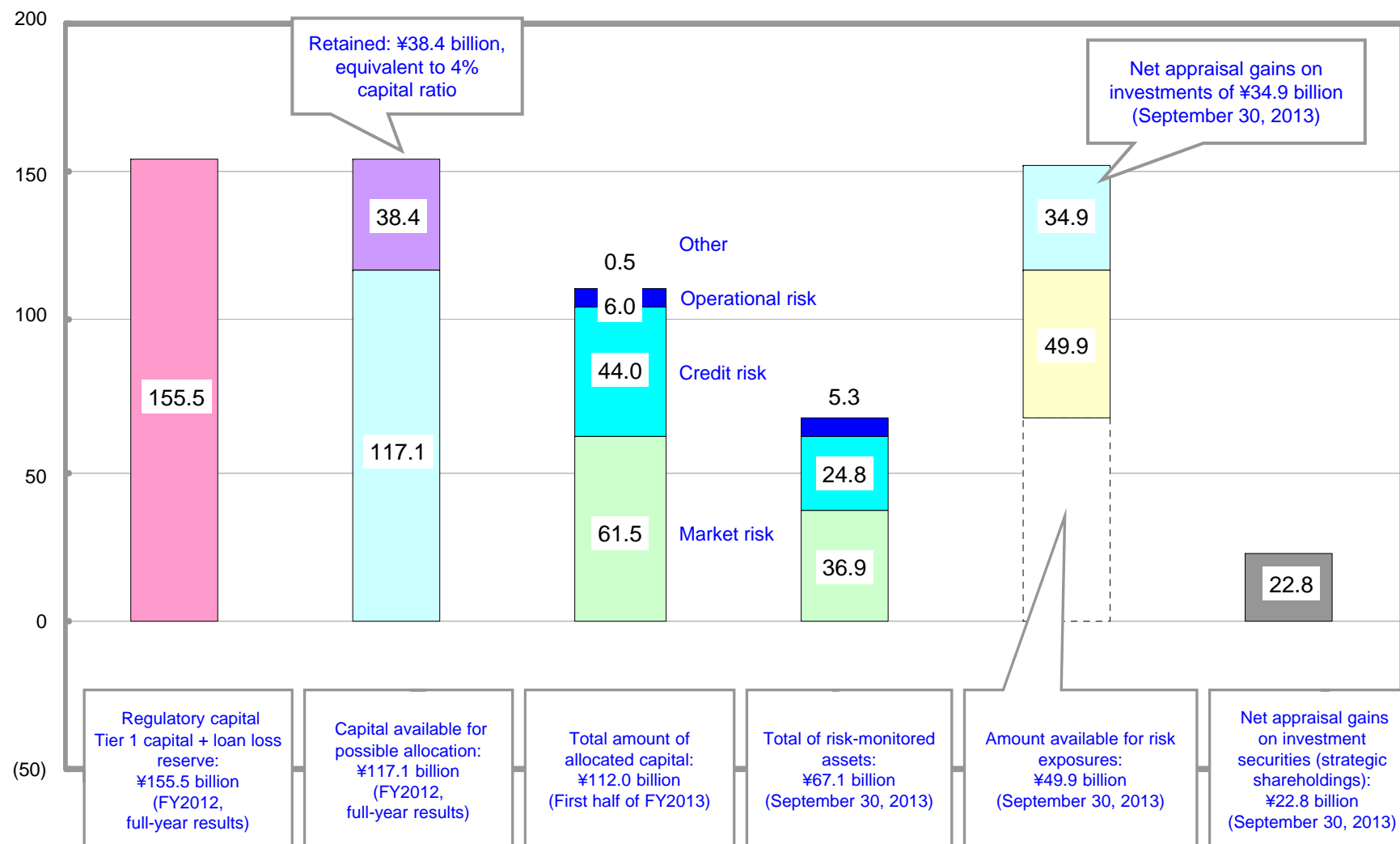
(Reference)
Interest rate risk on the banking
account (September 30, 2013)

Interest rate shock	99th percentile	1st percentile
Risk amount	¥(0.2) billion	¥3.5 billion
Tier I + Tier II	¥158.7 billion	¥158.7 billion
Outlier ratio	(0.1)%	2.2%

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

Capital Allocation

(¥ billion)



Employees and Branches

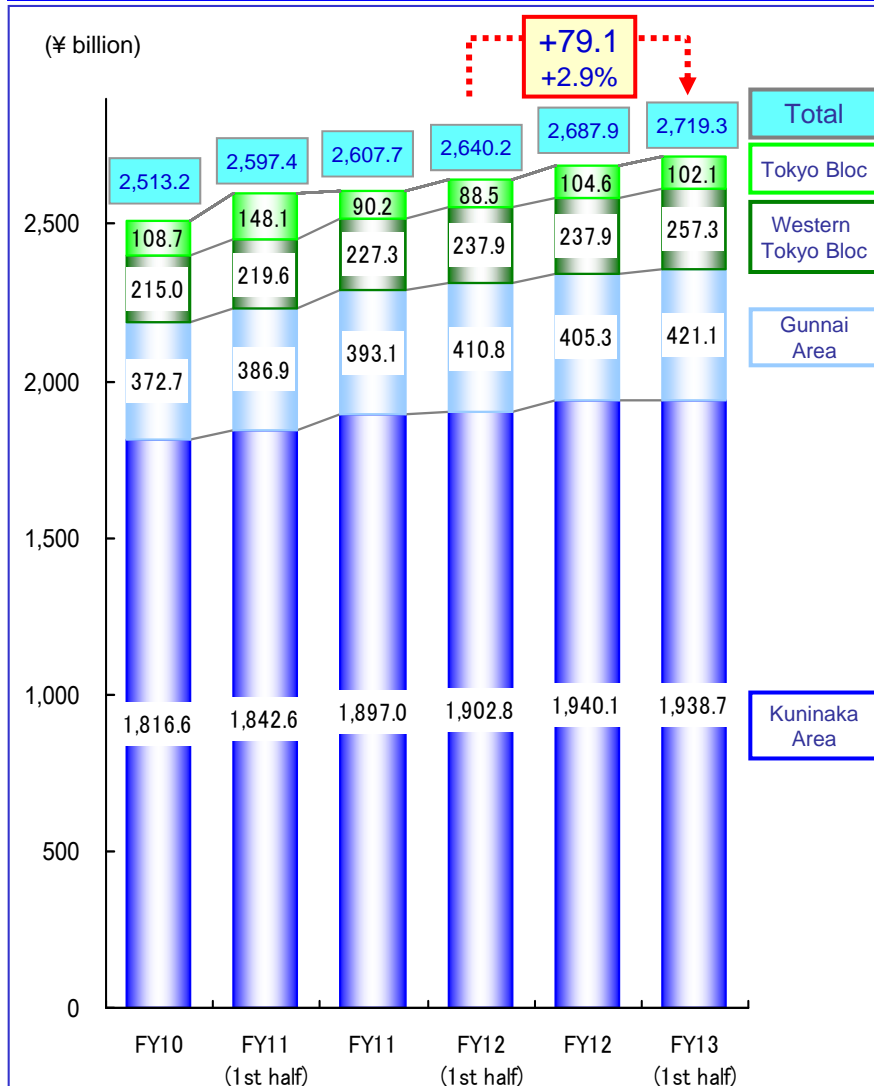
	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13 (1st half)	Comparison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,705	1,704	1,708	1,741	(23)
Fixed-term contract workers	431	496	581	716	760	789	776	736	714	697	266
Branches (including sub-branches)	93	91	91	91	92	91	91	91	90	^{*2} 90	(3)
Ordinary type	48	49	45	42	43	42	42	42	43	41	(7)
Covering wide area; full-range services	27	21	21	23	22	22	22	21	21	21	(6)
Covering wide area; designated for special functions ^{*1}	18	21	25	26	27	27	27	28	26	^{*2} 28	10
Corporate Sales Office	0	0	0	0	0	0	1	2	1	1	1
Loan centers	3	3	3	4	5	5	5	5	6	7	4
Off-branch ATMs	135	138	131	132	134	132	130	129	126	126	(9)

*1. Total of branches specialized in retailing and branches specialized in loans to individuals

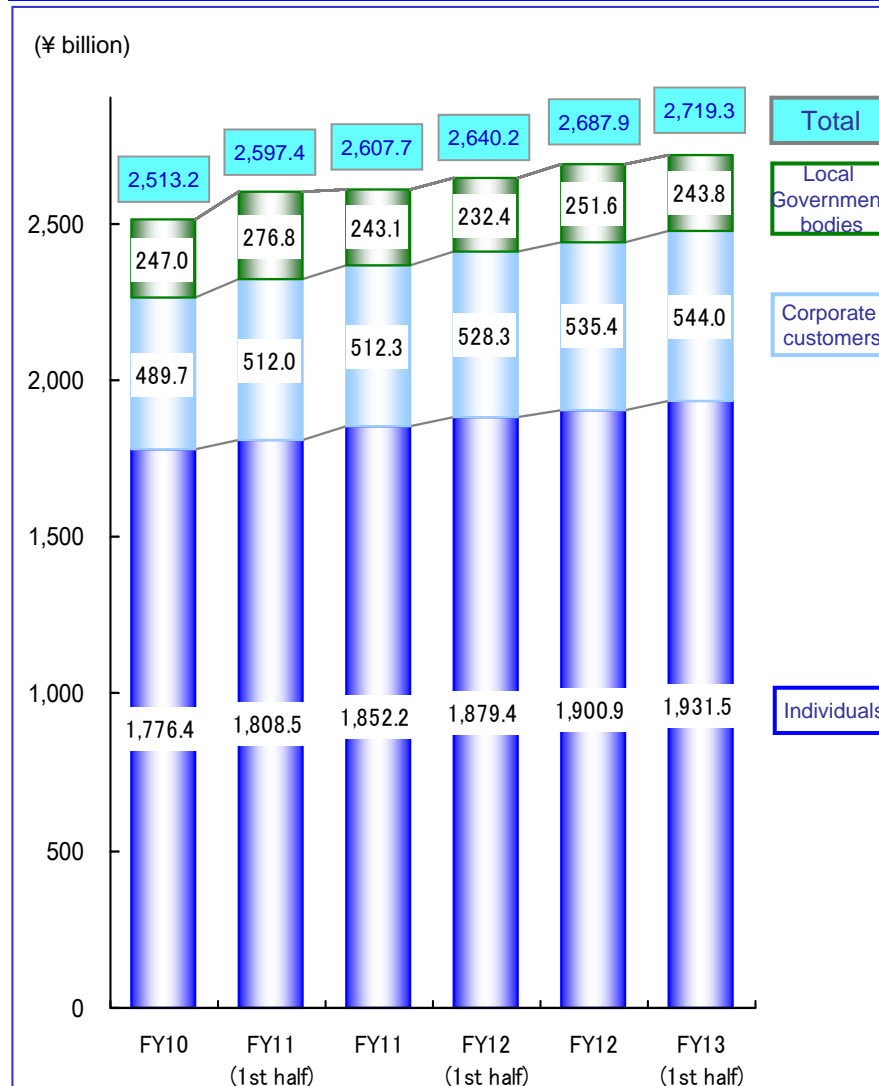
*2 . Chuo Ichiba Branch operates at the Kokubo Branch

Deposits

Deposit (term-end)

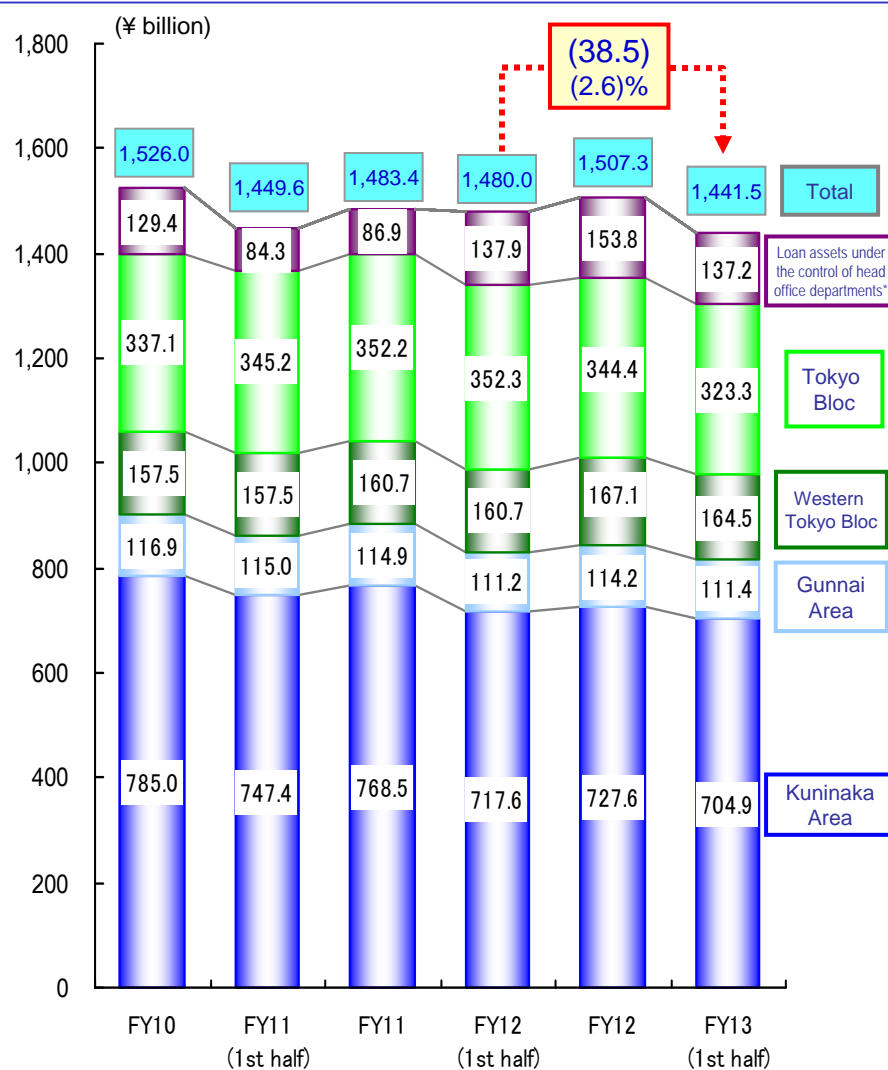


Customer Segment (term-end)

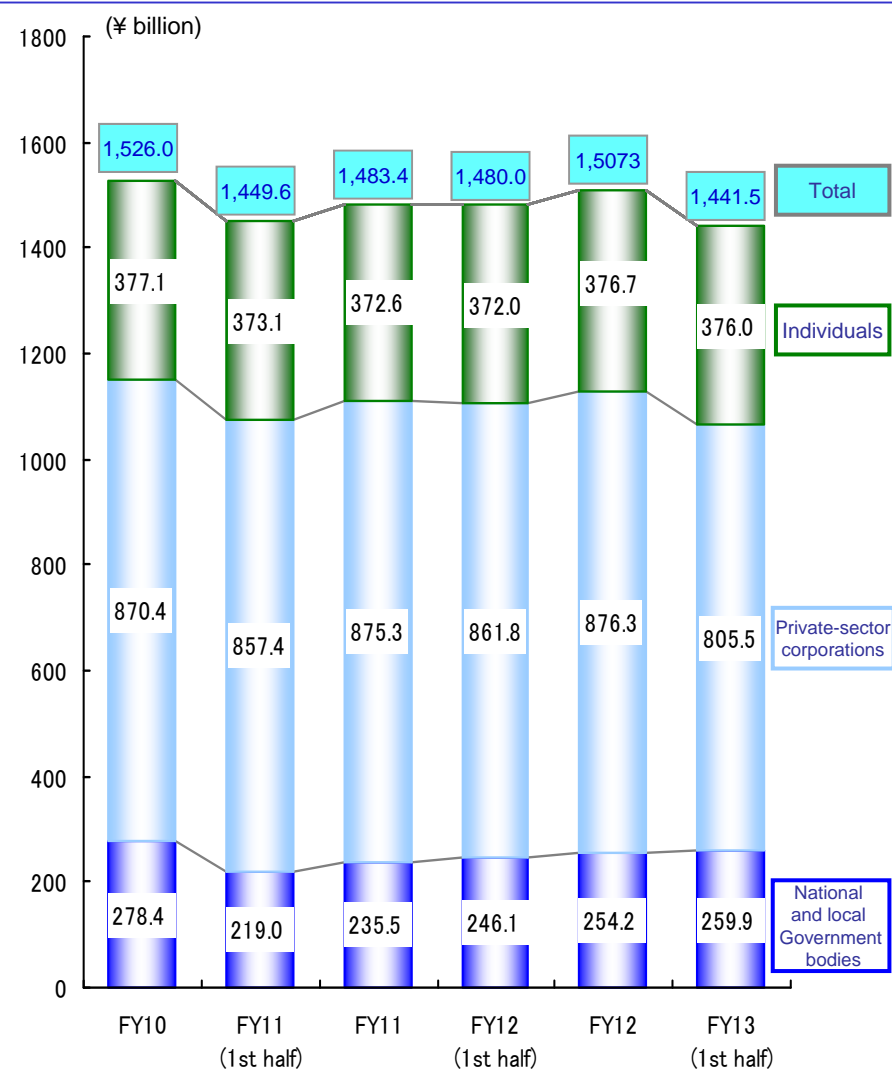


Loans

Loan (term-end)



Customer Segment (term-end)



*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.

Loan Portfolio by Customer Industry

(¥ billion)

	March 31, 2013		September 30, 2013		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	173.4	11.5%	164.6	11.4%	(8.7)	(0.1)P
Agriculture, forestry	1.6	0.1%	1.8	0.1%	0.1	0.0P
Fishery	0.0	0.0%	0.0	0.0%	(0.0)	0.0P
Mining, quarrying and gravel digging	2.1	0.1%	2.0	0.2%	(0.0)	0.1P
Construction	42.5	2.8%	37.3	2.6%	(5.2)	(0.2)P
Utilities, heat provision	27.8	1.9%	27.6	1.9%	(0.2)	0.0P
Telecommunications	18.7	1.3%	14.1	1.0%	(4.5)	(0.3)P
Transportation, postal services	73.9	4.9%	67.6	4.7%	(6.3)	(0.2)P
Wholesaling, retailing	125.6	8.3%	116.5	8.1%	(9.1)	(0.2)P
Financing, insurance	51.0	3.4%	46.6	3.2%	(4.3)	(0.2)P
Real estate, equipment rental and leasing	197.7	13.1%	176.7	12.3%	(21.0)	(0.8)P
Miscellaneous services	161.4	10.7%	150.3	10.4%	(11.0)	(0.3)P
National and local governments	254.2	16.9%	259.9	18.0%	5.6	1.1P
Individuals and others	376.7	25.0%	376.0	26.1%	(0.7)	1.1P
Total lending	1,507.3	100.0%	1,441.5	100.0%	(65.8)	—

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	
	FY12	FY13 (1st half)	FY12	FY13 (1st half)	FY12	FY13 (1st half)	FY12	FY13 (1st half)	FY12	FY13 (1st half)	FY12	FY13 (1st half)
Overall	254.2	259.9	352.0	324.2	32.4	30.1	491.7	451.2	376.7	376.0	1,507.3	1,441.5
	16.9%	18.0%	23.4%	22.5%	2.1%	2.1%	32.6%	31.3%	25.0%	26.1%	100.0%	100.0%
Yamanashi Prefecture	207.0	211.8	20.8	21.9	15.1	14.7	300.3	270.2	298.5	297.5	841.9	816.3
	24.6%	26.0%	2.5%	2.7%	1.8%	1.8%	35.7%	33.1%	35.5%	36.4%	100.0%	100.0%
Western Tokyo Bloc	0.4	1.4	8.4	7.9	4.7	4.0	76.8	74.3	76.7	76.7	167.1	164.5
	0.2%	0.9%	5.0%	4.8%	2.8%	2.5%	46.0%	45.2%	45.9%	46.6%	100.0%	100.0%
Eastern Tokyo Bloc	6.8	6.6	264.9	248.2	9.7	9.5	61.4	57.2	1.4	1.7	344.4	323.3
	2.0%	2.1%	76.9%	76.8%	2.8%	2.9%	17.8%	17.7%	0.4%	0.5%	100.0%	100.0%
Headquarters	40.0	40.0	57.8	46.0	2.9	1.8	53.1	49.3	-	-	153.8	137.2
	26.0%	29.2%	37.6%	33.6%	1.9%	1.3%	34.5%	35.9%	-	-	100.0%	100.0%

Designated Financial Institution Contracts with Local Governments (September 30, 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)

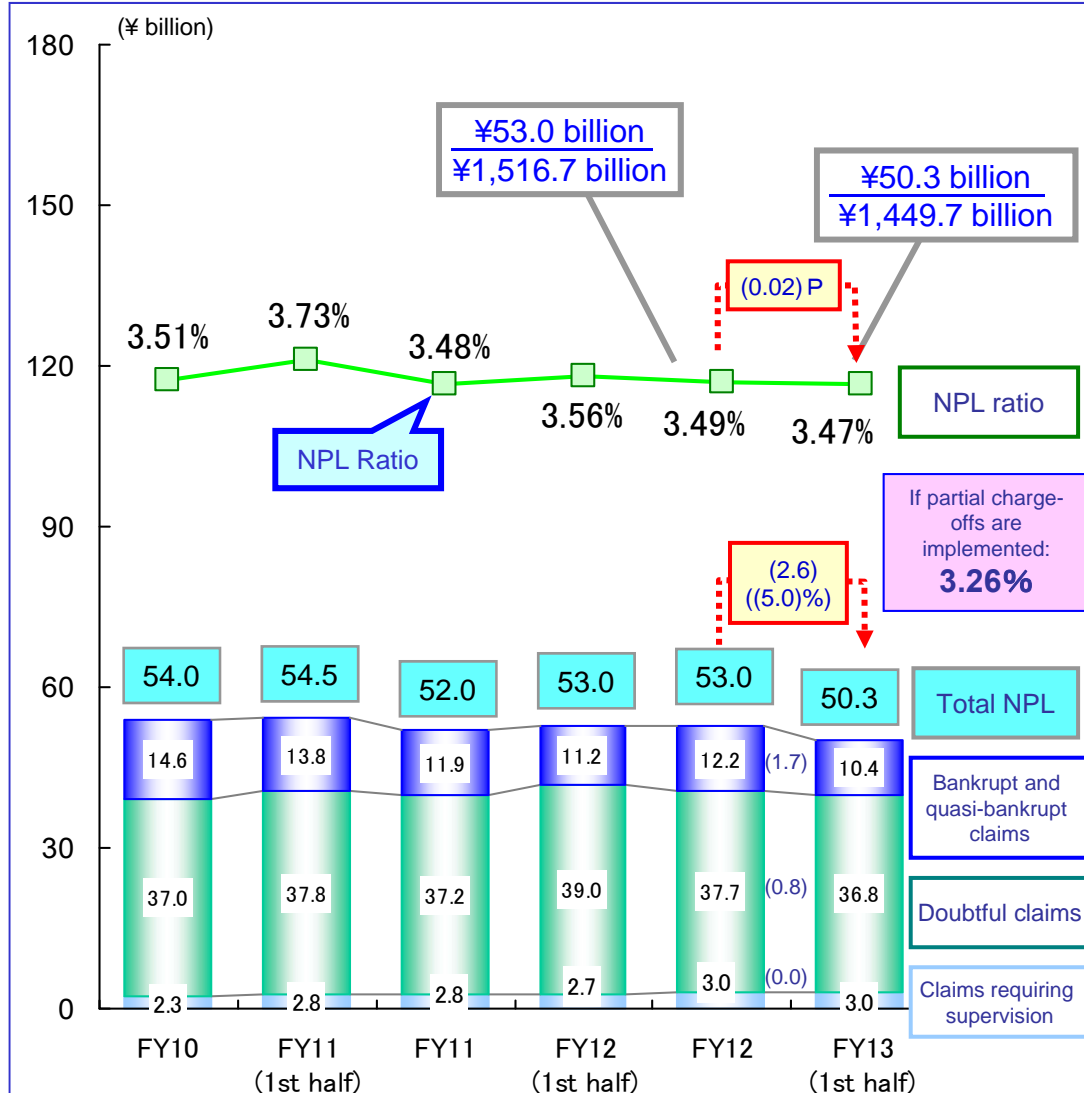
	March 31, 2013	September 30, 2013	Comparison with previous term-end	September 30, 2013 (consolidated basis)
Loans to customers in bankruptcy	2.6	2.9	0.3	3.2
Past due loans	47.0	44.0	(3.0)	45.1
Accruing loans contractually past due three months or more	-	0.0	0.0	0.0
Restructured loans	3.0	2.9	(0.1)	2.9
Total risk-monitored loans (A)	52.7	50.0	(2.7)	51.3
As a percentage of total loans	(3.50%)	(3.47%)	((0.03)P)	(3.57%)
Portions covered by collateral and guarantees (B) (including specific reserves)	49.3	46.8	(2.5)	48.0
Coverage ratio B / A	93.59%	93.44%	(0.15)P	93.57%
Reserve for possible loan losses (non-specific) (C)	2.9	2.8	(0.1)	6.0
Coverage ratio (B + C) / A (including loan loss reserves)	99.15%	99.19%	0.04P	105.38%

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

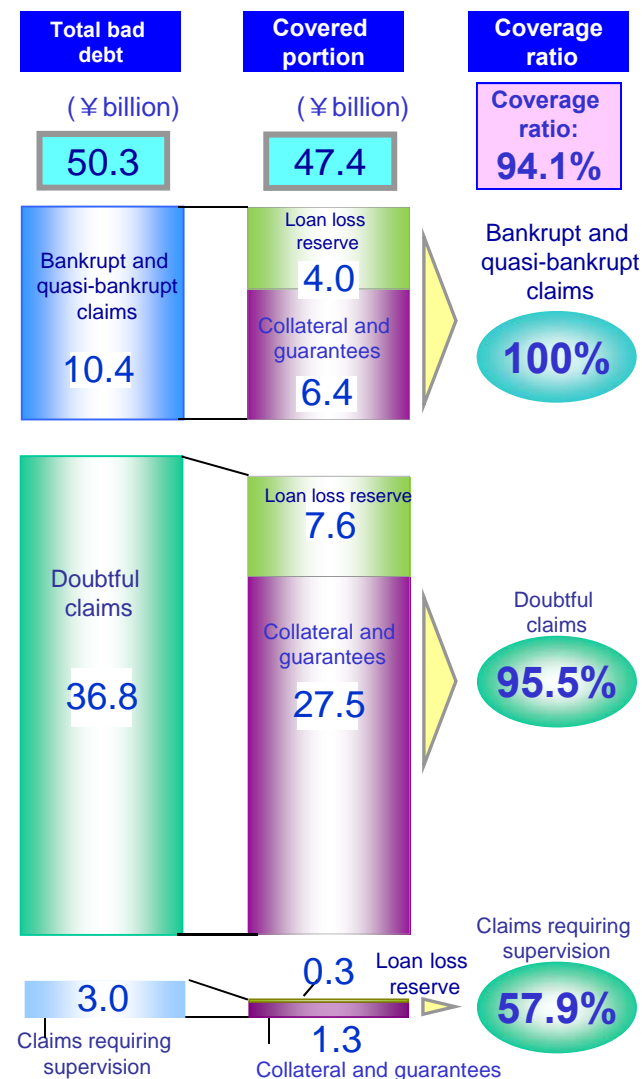
(¥ billion)

	September 30, 2013 Prior to partial charge-offs (1)	September 30, 2013 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	2.9	1.8	(1.0)
Past due loans	44.0	42.0	(2.0)
Accruing loans contractually past due three months or more	0.0	0.0	0.0
Restructured loans	2.9	2.9	0.0
Total risk-monitored loans	50.0	46.9	(3.0)
As a percentage of total loans	(3.47%)	(3.26%)	((0.21)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* (under the Financial Reconstruction Law) From March 31, 2013 to September 30, 2013			September 30, 2013						Deterioration to potentially bankrupt or worse
		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively Bankrupt	Legally bankrupt		
March 31, 2013	Amount of newly occurred	—	4.3	0.3	-	-	-	-	
	Normal borrower	1,306.3	1,248.9	15.7	0.1	0.8	0.1	0.0	0.08%
	Other requiring caution	154.4	7.8	118.6	0.7	1.4	0.1	0.0	1.02%
	Requiring supervision	3.7	0.0	0.5	2.9	0.0	-	-	2.22%
	Potentially bankrupt	37.7	0.0	0.4	-	34.3	0.3	0.5	
	Effectively Bankrupt	9.5	-	0.0	-	0.0	6.9	0.3	
	Legally bankrupt	2.6	-	-	-	-	-	2.1	
	Total	1,514.4	1,261.1	135.7	3.8	36.8	7.4	2.9	

Improvement

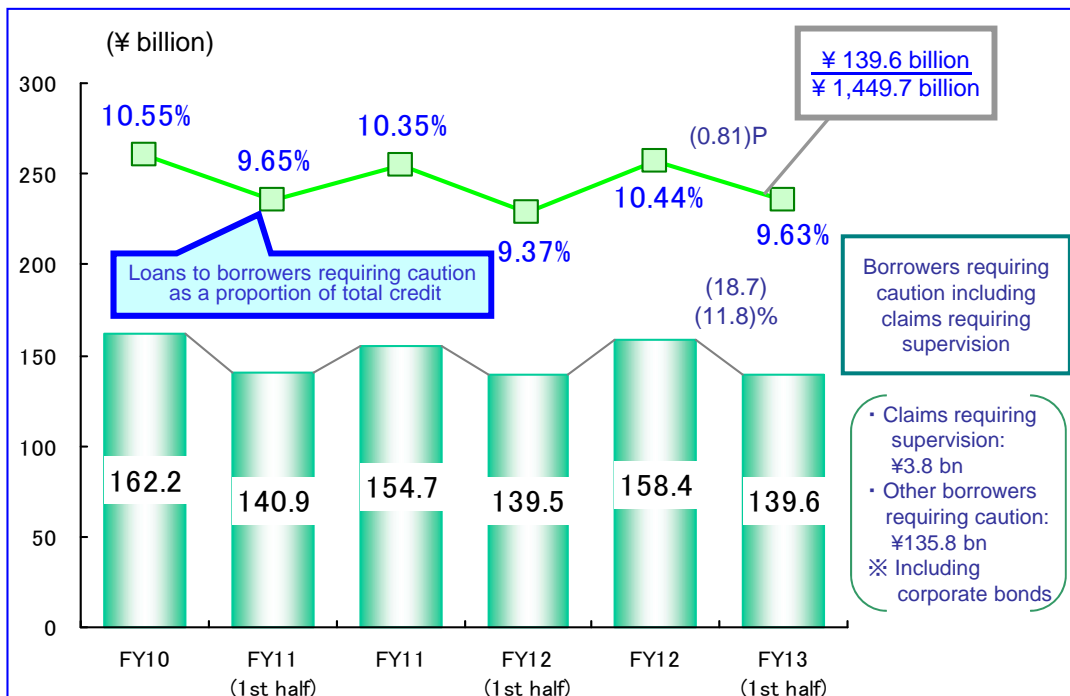
Deterioration

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

To enhance our management improvement efforts we expanded support services for management improvement and funding facilitation for corporate borrowers.

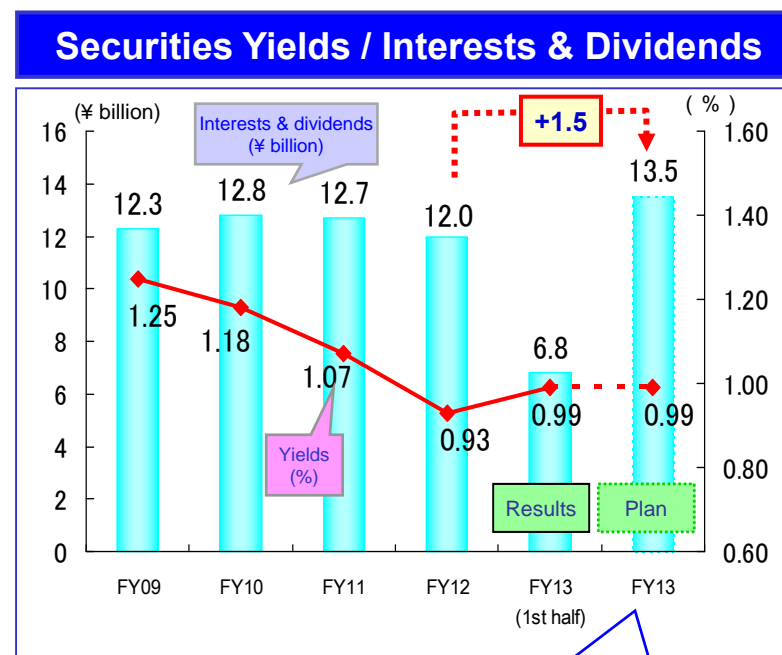
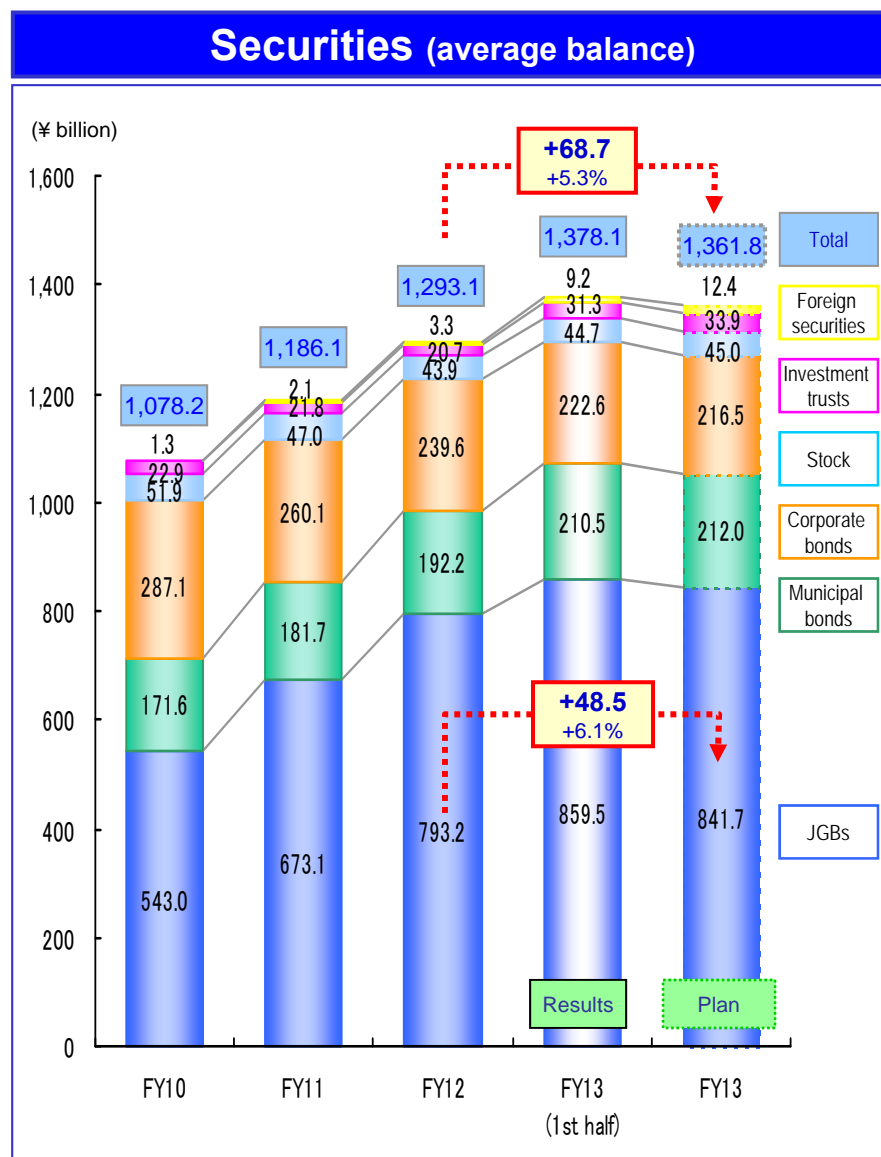
Measures for financial facilitation

Type	Application (Number of loans, Amounts (¥ billion))					
	Application		Approved		Turned down	
	Applications	Amount	Applications	Amount	Applications	Amount
SME customers	9,862	282.3	9,209	272.1	129	2.4
Housing-loan customers	1,335	20.4	958	14.5	116	1.7

* Base date: September 30, 2013

Category	No. of banks
HQ Management improvement support	171
Financial	55
Cosultation	116
Total	171

Plan for Investment in Marketable Securities



Plan Breakdown of Interests & Dividends for FY13 (¥billion)

	FY12	FY13	Change
Securities	10.4	11.6	1.2
Stocks	1.0	1.1	0.1
Investment trusts	0.6	0.8	0.2
Total	12.0	13.5	1.5

Securities Portfolio (1)

Prior to Mark-to-Market Adjustment

(¥ billion; %)

	FY2010		FY2011 (1st half)		FY2011		FY2012 (1st half)		FY2012		FY2013 (1st half)		YoY increase (decrease)	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
JGBs	558.3	52.1	694.4	57.8	748.1	59.1	771.8	61.0	818.1	62.2	803.3	60.0	31.5	(1.0)
Municipal bonds	169.5	15.8	179.5	14.9	180.8	14.3	191.0	15.1	198.4	15.1	213.7	16.0	22.7	0.9
Government guaranteed bonds	174.3	16.3	174.1	14.5	173.5	13.7	168.5	13.3	166.9	12.7	168.1	12.6	(0.4)	(0.7)
Bond issued by semi-government bodies	2.5	0.2	1.5	0.1	1.4	0.1	1.3	0.1	1.3	0.1	1.2	0.1	(0.1)	0.0
Financial debentures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	94.9	8.8	81.5	6.8	76.2	6.0	65.8	5.2	61.1	4.6	49.7	3.7	(16.1)	(1.5)
Equity shares	47.8	4.5	45.7	3.8	44.7	3.5	43.3	3.4	43.1	3.3	46.3	3.5	3.0	0.1
Strategic holdings	32.5	3.0	30.9	2.6	30.2	2.4	29.8	2.4	29.4	2.3	29.2	2.2	(0.6)	(0.2)
Portfolio investments	15.3	1.5	14.8	1.2	14.4	1.1	13.4	1.1	13.6	1.0	17.1	1.3	3.7	0.2
Foreign securities	1.9	0.2	2.2	0.2	2.8	0.2	3.0	0.2	3.7	0.3	13.6	1.0	10.6	0.8
Investment trusts, etc.	22.1	2.1	22.7	1.9	20.7	1.6	20.1	1.6	22.4	1.7	41.5	3.1	21.4	1.5
Total	1,071.8	100.0	1,201.9	100.0	1,248.6	100.0	1,265.0	100.0	1,315.4	100.0	1,337.8	100.0	72.8	

Securities Portfolio (2)

Yields

(%)

	FY2010	FY2011 (1st half)	FY2011	FY2012 (1st half)	FY2012	FY2013 (1st half)	YoY increase (decrease)
Yen-denominated bonds	1.14	1.04	1.02	0.85	0.84	0.88	0.03
Equity shares	2.05	2.25	2.12	2.35	2.23	2.50	0.15
Investment trusts, etc.	1.24	1.80	1.49	2.56	2.87	3.28	0.72
Total of yen- denominated bonds	1.18	1.11	1.07	0.93	0.92	0.98	0.05
Foreign-currency- denominated bonds	1.76	1.90	2.02	1.91	2.08	1.82	(0.09)
Total	1.18	1.11	1.07	0.93	0.93	0.99	0.06

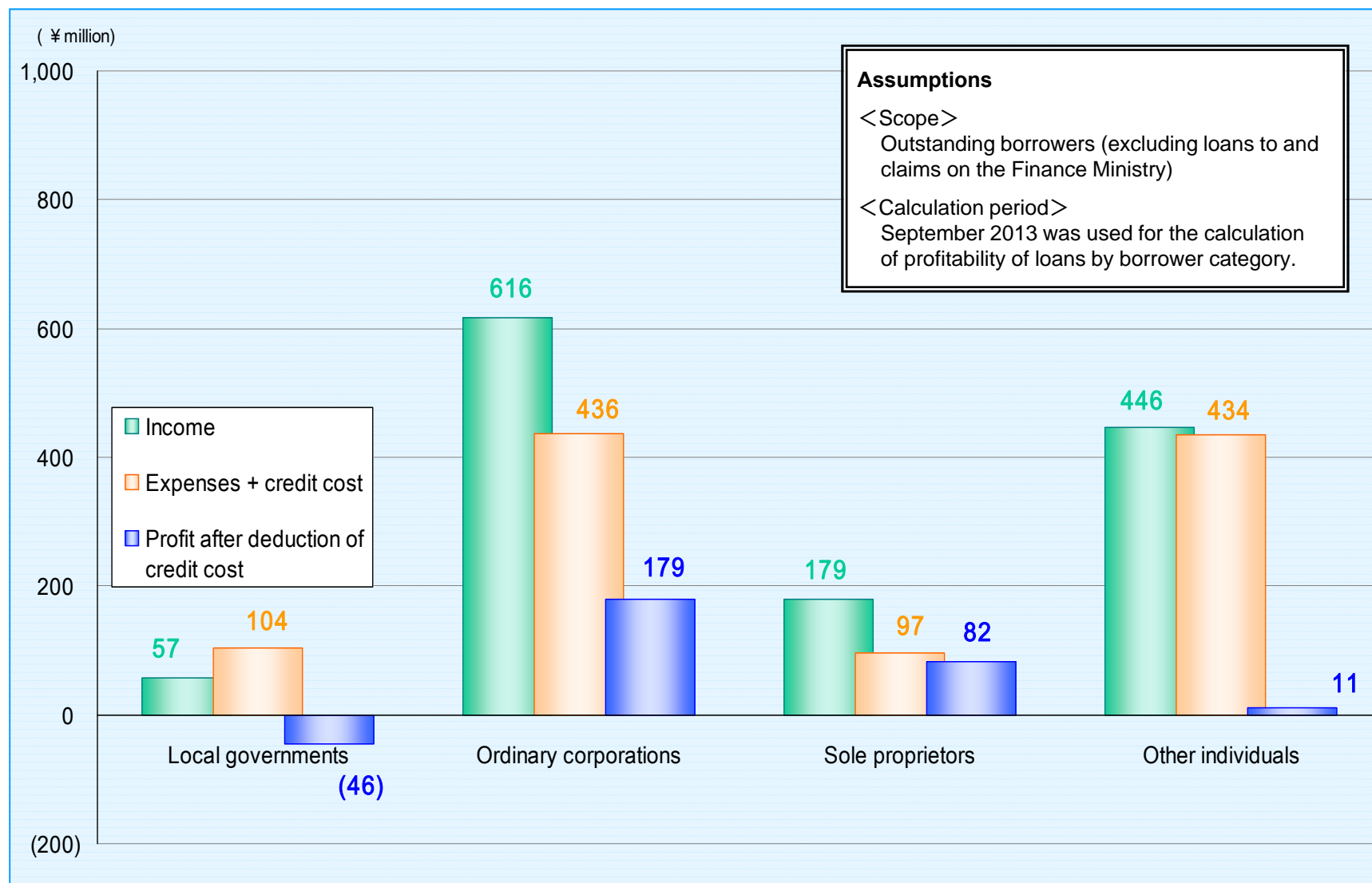
Valuation gains (losses)

(¥ billion)

	FY2010	FY2011 (1st half)	FY2011	FY2012 (1st half)	FY2012	FY2013 (1st half)	YoY increase (decrease)
Yen-denominated bonds	17.6	24.0	23.8	24.4	25.9	19.5	(4.9)
Equity shares	5.3	4.0	8.0	5.3	22.9	30.0	24.7
Investment trusts, etc.	(0.1)	(1.5)	0.4	1.3	9.0	8.3	7.0
Total of yen- denominated bonds	22.8	26.5	32.3	31.1	57.9	58.0	26.9
Foreign-currency- denominated bonds	0.0	0.0	0.0	0.1	0.1	(0.1)	(0.2)
Total	22.8	26.5	32.3	31.2	58.0	57.8	26.6

Earnings Structure by Borrower Segment

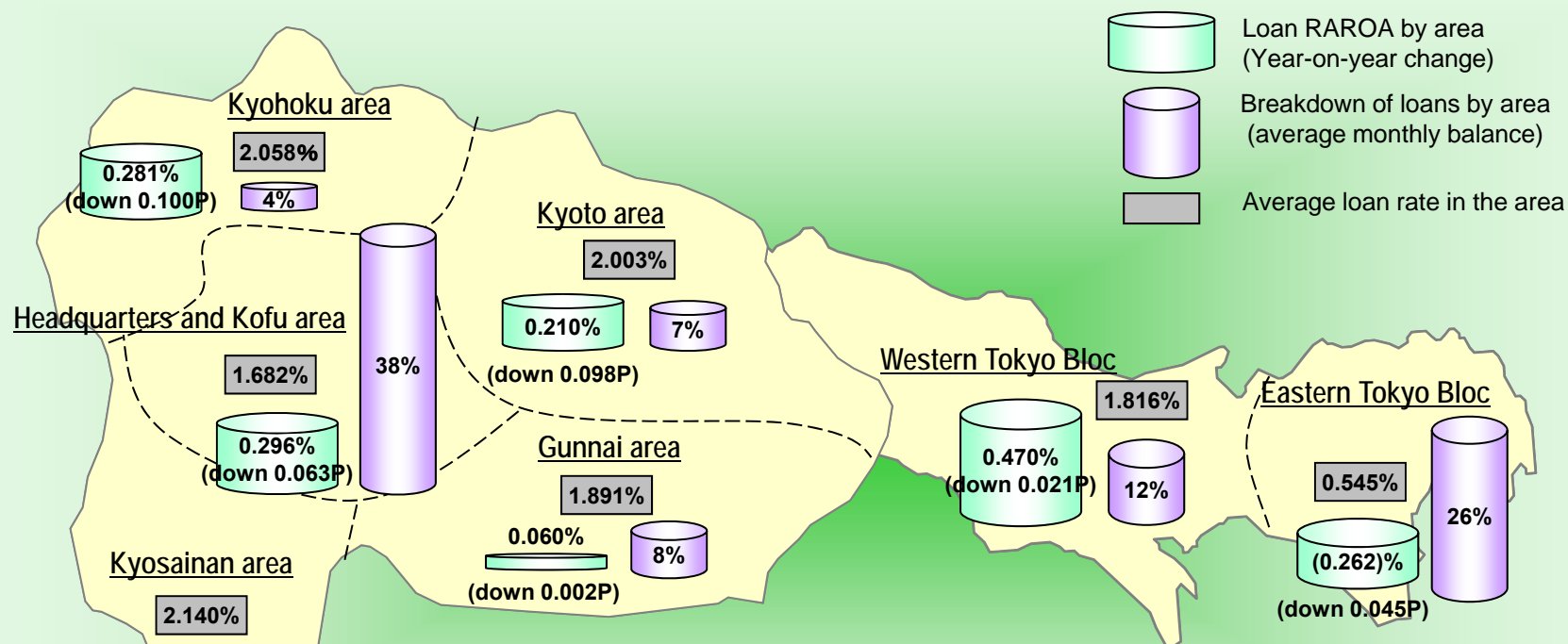
One-Month Results (September 2013)



Loan RAROA by Area

Loan RAROA for all areas: **0.145%** (down 0.045 percentage points YoY)

One-Month Results
(September 2013)



Loan RAROA

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

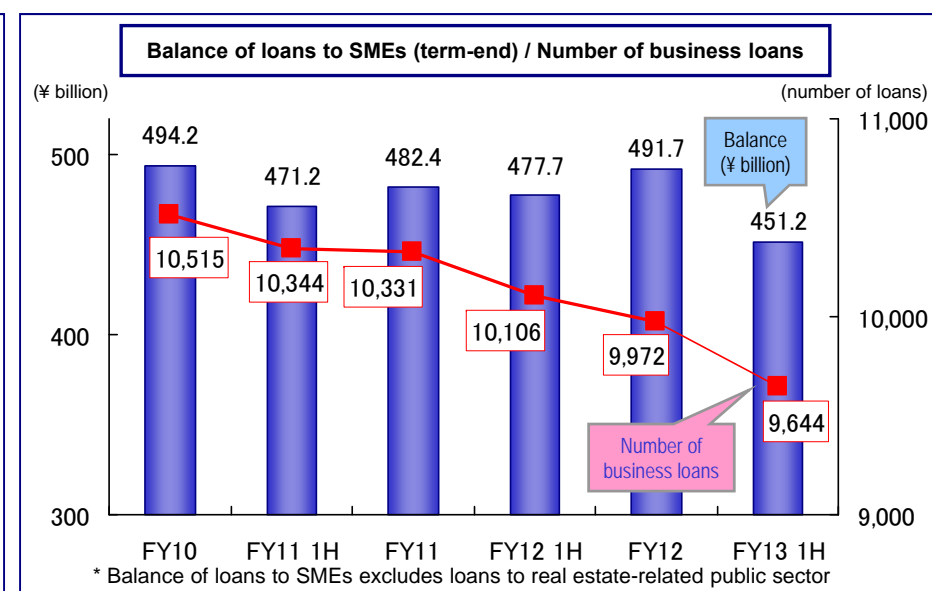
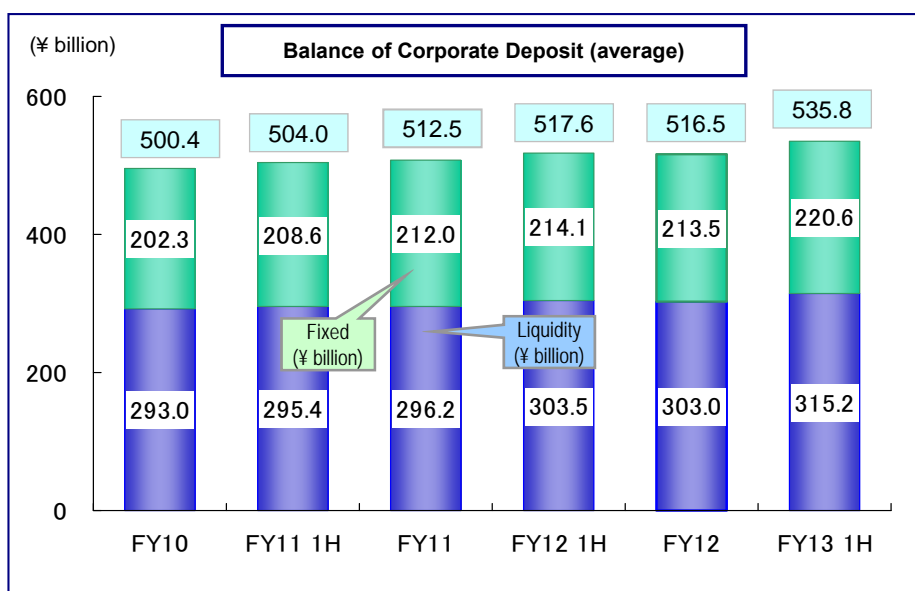
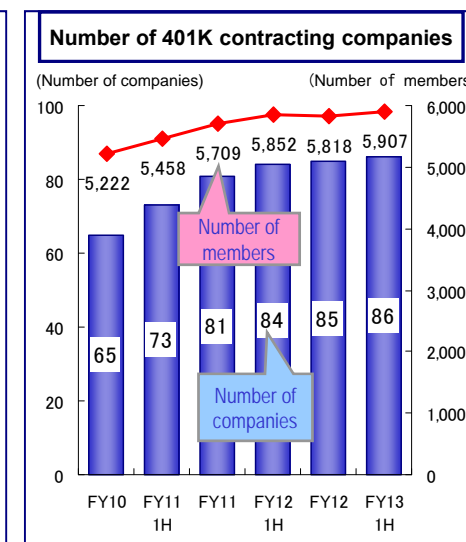
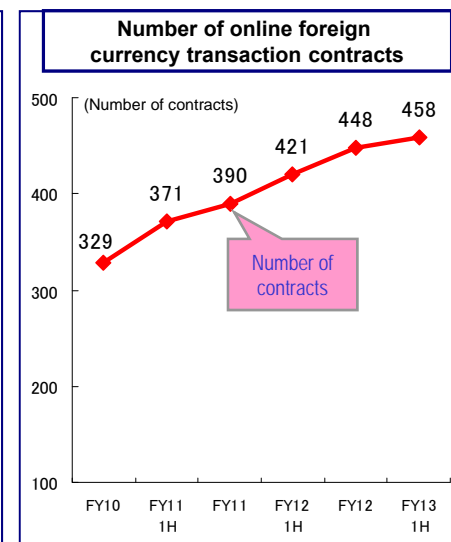
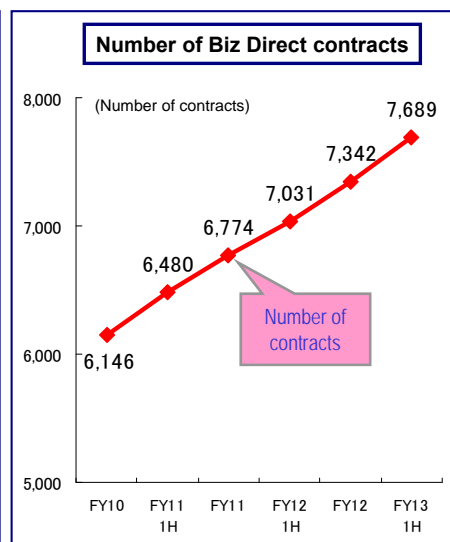
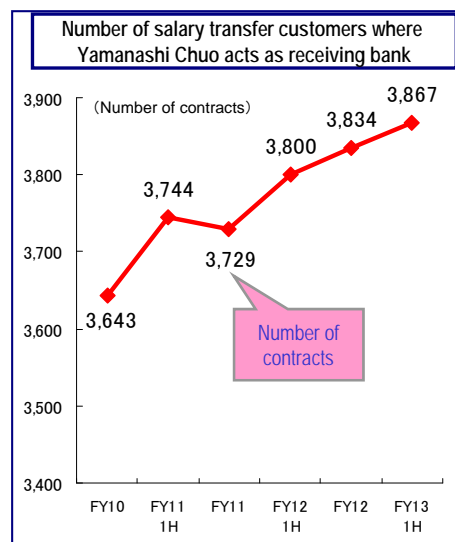
*Credit cost = average balance of loans x default ratio x (1 - recovery ratio)

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

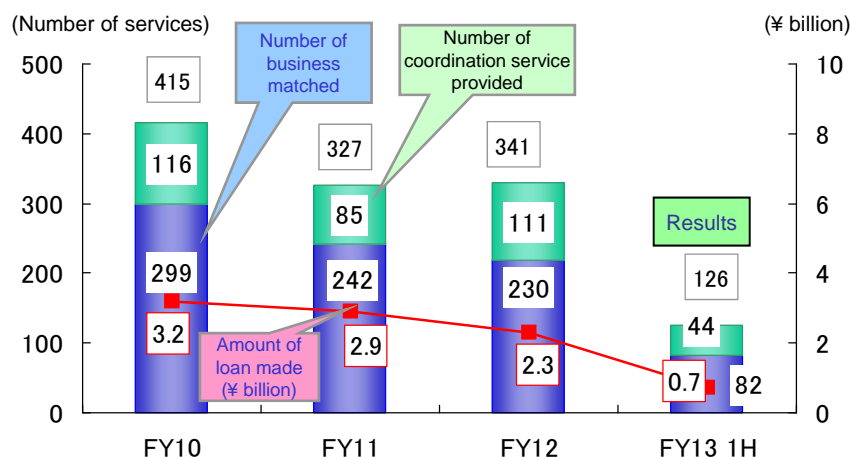
Operating expenses: Including ordinary loan expenses, mortgage loan group credit insurance premiums, consumer loan insurance premiums

Corporate Promotion Item Results (1)

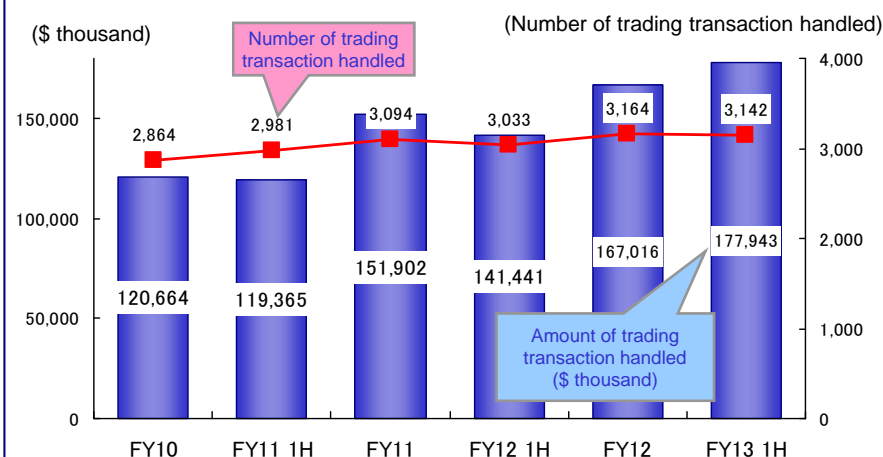


Corporate Promotion Item Results (2)

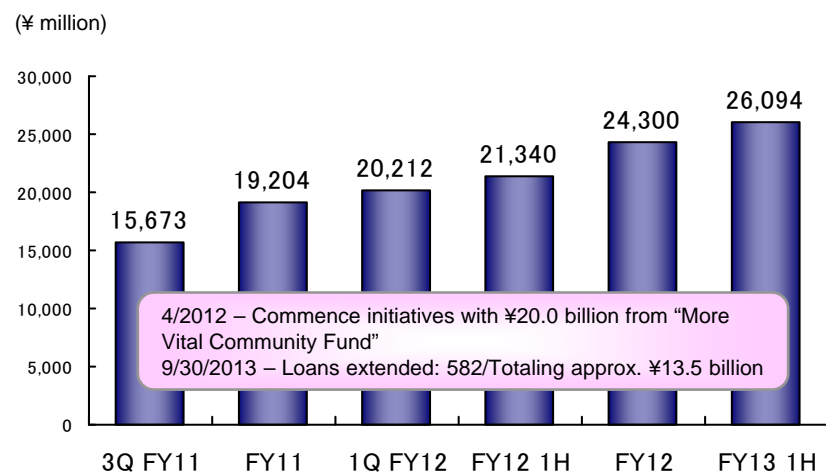
Results of business matching and coordination service



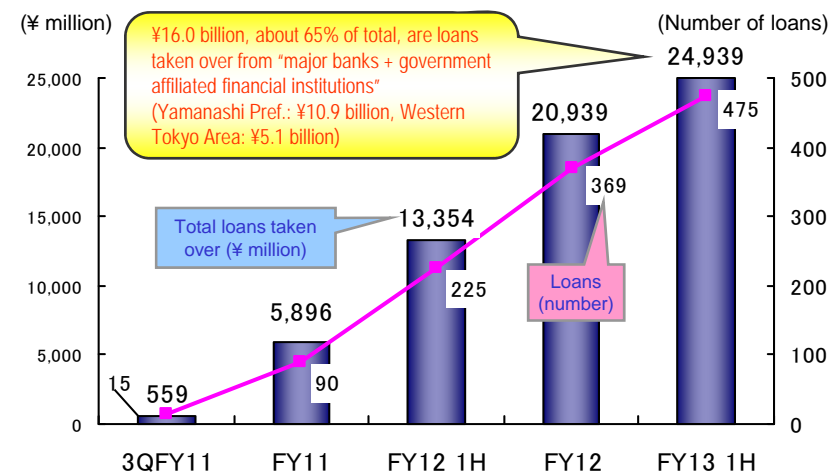
Amount and number of trading transaction handled (export and import trading)



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

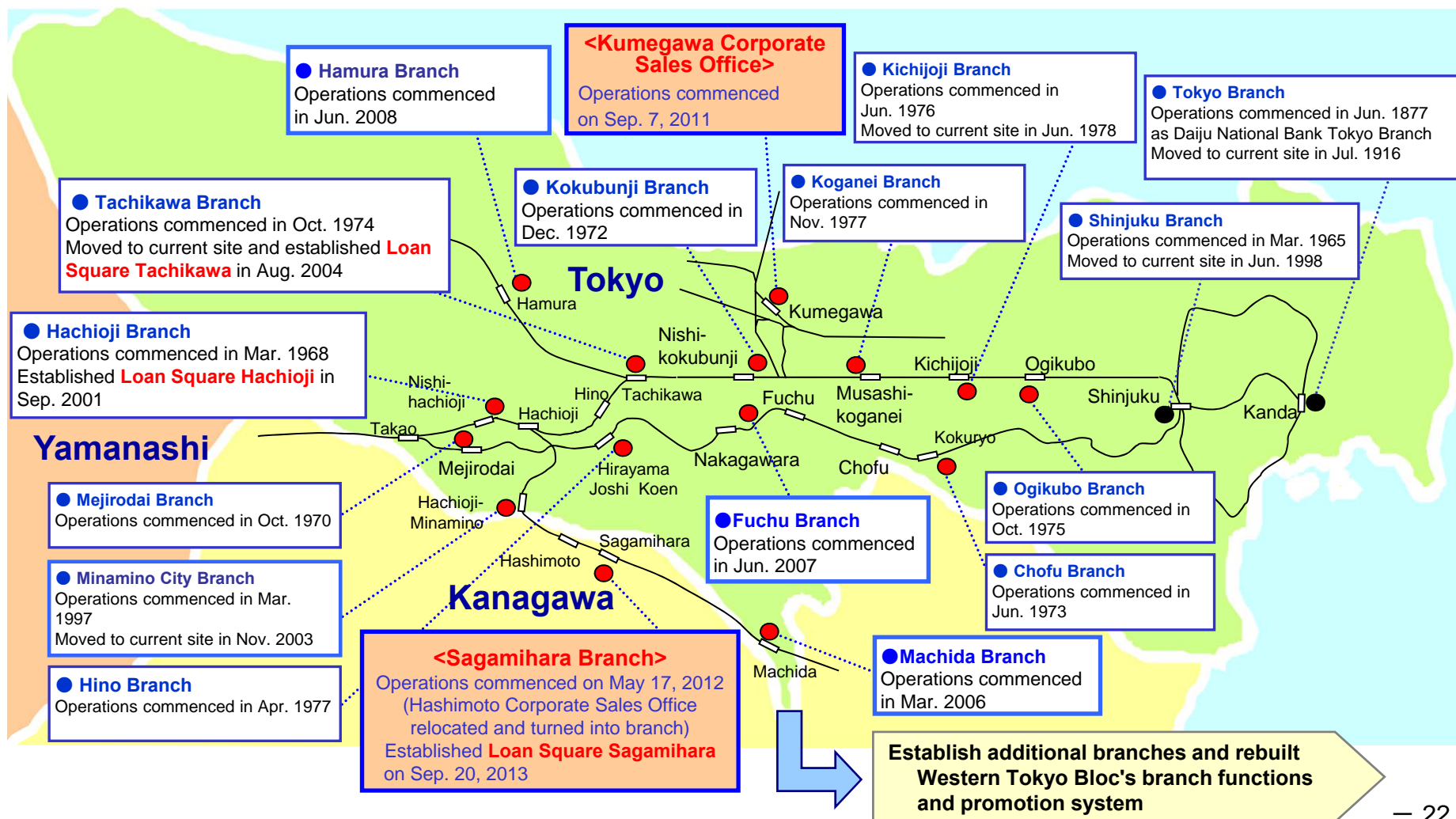


Western Tokyo Area Strategies [Prospect]

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

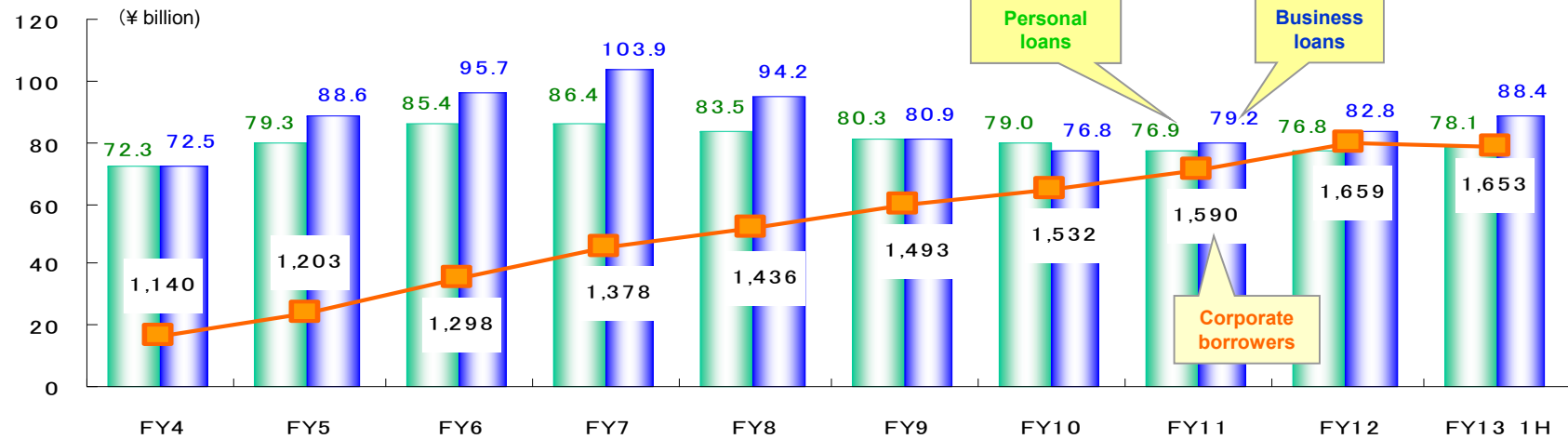
Since launch of Hachioji Branch in 1968, the Bank has launched 14 branches and 1 corporate sales offices

Expanding business base to the whole area



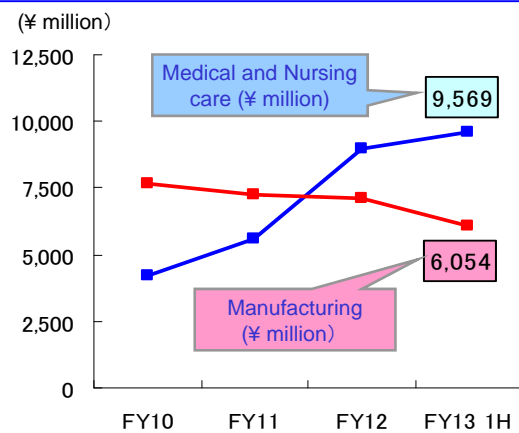
Western Tokyo Area business Results

Average Loan Balance and Corporate Borrowers

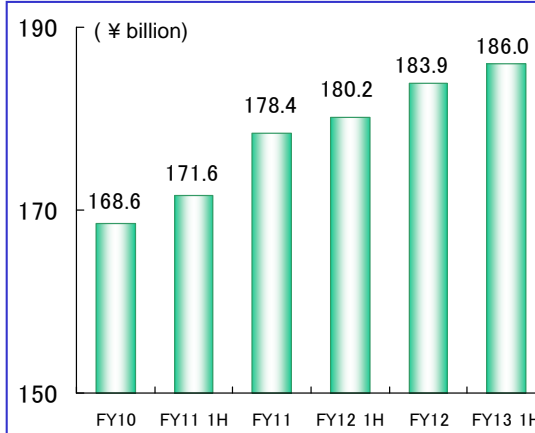


* Business loans do not include loans to public-sector (national or local government borrowing), local housing corporations, etc.

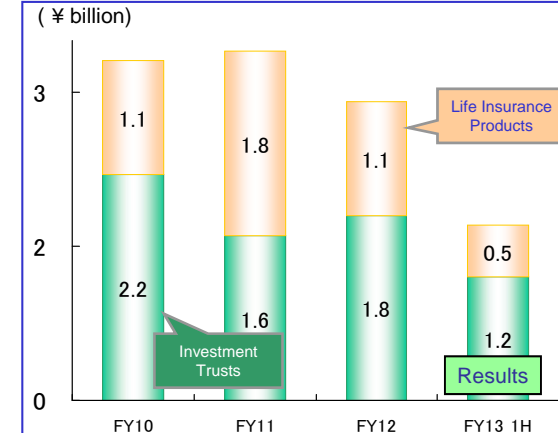
Balance of loans to medical and nursing care and manufacturing industry (term-end)



Balance of Deposits for Individuals (term-end)



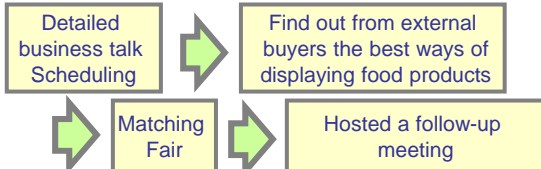
Sales for Investment Trusts and Life Insurance Products



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 2013”
 *Date commenced: Jul. 23, 2013
 Date of tabulation: Aug. 31, 2013
 • Number of business meetings held: 2,031
 • Matches made at business meetings (contracts concluded): 46
 • Potential contracts/ Business meetings continued: 290

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

Subsidiaries of the Bank

(¥ million; as of September 30, 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%	87.5%
Business lines	Loan guarantees: Creditworthiness appraisal	Leasing	Credit card	Consulting for corporate managemet: economic research
Operating revenue	217	2,697	392	112
Operating income (loss)	159	195	46	22
Recurring profit (loss)	368	207	61	23
Net income (loss)	367	137	39	15
Total assets	7,210	10,626	2,701	445
Net assets	3,607	1,710	894	394
Borrowings	-	8,596	1,252	-
Borrowed from the Bank	(-)	(7,903)	(1,252)	(-)

Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Rank		As of		Rank		As of		Rank
Total area	2012	4,465km ²	32	Private businesses	2012	44,084	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	2012	¥1,976.2 bn	34				
Wilderness and parkland, etc	2011	27.1%	7	As above, per manufacturing employee*Same as above	2012	¥28,283,000	28	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	2013	348,000	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)	2012	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	2012	(0.59)%	33	Floor area per housing start	2012	107.2m ²	7	Average price of residential land (per 1m ² , 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 ²	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.