

The Yamanashi Chuo Bank, Ltd. The 27th Analyst Meeting

Supplementary Materials

December 3, 2014 (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 2014 First Half Business Results (1)

(¥ billion; %)

		FY2012 (1st half)	FY2013 (1st half)	FY2014 (1st half)	YoY comparison (FY13 1H)		YoY comparison (FY14 1H)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,814.4	2,901.4	2,961.0	87.0	3.09	59.5	2.05
	Loans	1,463.7	1,467.6	1,430.9	3.8	0.26	(36.7)	(2.49)
	Securities	1,290.5	1,378.1	1,374.4	87.5	6.78	(3.7)	(0.26)
	Call loans	30.5	10.3	25.4	(20.1)	(65.94)	15.0	144.38
	Due from banks (interest-bearing)	18.8	35.6	118.7	16.7	88.73	83.1	233.56
	Fund procurement	2,705.4	2,787.9	2,849.5	82.4	3.04	61.6	2.21
	Deposits	2,632.4	2,710.3	2,810.7	77.9	2.95	100.4	3.70
	Call money	0.1	6.9	5.0	6.7	3,811.07	(1.8)	(27.11)
	(Reference) Money held in trust	—	—	—	—	—	—	—
Yields / Interest margin	Fund operations	1.24	1.20	1.14	(0.04)		(0.06)	
	Loans	1.54	1.42	1.36	(0.12)		(0.06)	
	Securities	0.93	0.99	1.03	0.06		0.04	
	Call loans	0.18	0.27	0.15	0.09		(0.12)	
	Due from banks	0.09	0.10	0.10	0.01		0.00	
	Fund procurement	0.07	0.06	0.06	(0.01)		0.00	
	Deposits	0.06	0.06	0.05	0.00		(0.01)	
	Call money	0.12	0.25	0.34	0.13		0.09	
	Borrowings	0.09	0.10	0.12	0.01		0.02	
	OHR	1.11	1.05	1.02	(0.06)		(0.03)	
	Fund procurement cost	1.15	1.09	1.07	(0.06)		(0.02)	
	Loan / deposit interest margin	1.48	1.36	1.31	(0.12)		(0.05)	
	Fund operation / procurement interest margin	1.17	1.14	1.08	(0.03)		(0.06)	
	Gross interest margin on loans	0.37	0.31	0.28	(0.06)		(0.03)	
	Gross interest margin on funds under management	0.09	0.11	0.07	0.02		(0.04)	

Fiscal 2014 First Half Business Results (2)

(¥ billion; %)

		FY2012 (1st half)	FY2013 (1st half)	FY2014 (1st half)	YoY comparison (FY13 1H)		YoY comparison (FY14 1H)	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	16.5	16.5	16.1	(0.0)	(0.02)	(0.4)	(2.17)
	Loans	11.3	10.5	9.7	(0.8)	(7.58)	(0.7)	(6.81)
	Securities	6.0	6.8	7.1	0.8	13.67	0.2	4.01
	Call loans	0.0	0.0	0.0	(0.0)	(48.14)	0.0	42.85
	Due from banks	0.0	0.0	0.0	0.0	111.11	0.0	221.05
	Fees and commissions	2.1	2.1	2.1	(0.0)	(1.01)	0.0	1.62
	Other operating income (losses)	1.5	0.6	0.1	(0.9)	(60.02)	(0.5)	(78.15)
	JGBs and other bond transactions	1.4	0.5	0.0	(0.9)	(65.38)	(0.5)	(87.52)
	General provision to loan loss reserve	—	—	—	—	—	—	—
	Expenses	14.6	14.3	14.4	(0.3)	(2.26)	0.1	0.42
	Banking profit	5.5	4.9	4.0	(0.6)	(11.16)	(0.9)	(17.53)
	Modified banking profit	5.5	4.9	4.0	(0.6)	(11.16)	(0.9)	(17.53)
	Net business profit on core operations	4.0	4.4	4.0	0.4	8.48	(0.4)	(9.44)
	Non-operating income (losses)	(1.1)	0.9	0.9	2.0	185.67	0.0	1.55
	Equity share and similar transactions	(1.2)	0.3	0.3	1.5	125.27	0.0	(2.48)
	NPL disposal amount	0.0	0.0	0.0	0.0	—	0.0	3.44
	Money held in trust	—	—	—	—	—	—	—
	Ordinary profits	4.4	5.9	5.0	1.5	32.95	(0.9)	(14.42)
	Extraordinary income (losses)	(0.5)	(0.1)	(0.3)	0.4	67.69	(0.2)	(102.66)
	Income taxes - basic	1.8	1.5	1.0	(0.3)	(17.21)	(0.5)	(35.37)
	Income taxes - deferred	(0.0)	0.1	0.2	0.2	319.40	0.0	51.70
	Net income	2.0	4.0	3.4	2.0	95.58	(0.6)	(14.27)

Capital Ratio (Non-Consolidated Basis)

	FY2011	FY2012 (1st half)	FY2012	FY2013 (1st half)	(%; ¥ billion)	
					FY2013	FY2014 (1st half)
Total capital ratio (domestic standards)	16.07	16.30	16.22	16.92	16.67	16.47
Tier 1 ratio	15.66	15.97	15.91	16.62		
Regulatory capital	152.7	153.4	155.5	158.7	161.0	163.1
Tier 1	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	3.9	3.1	2.9	2.8		
Subordinated debt	–	–	–	–		
Deductions	–	–	–	–		
Risk-weighted assets	949.7	940.8	958.6	937.9	965.8	990.6
On-balance items	869.0	860.8	880.3	860.7		
Off-balance items	11.5	11.7	11.2	11.0		
Operational risks / 0.08	69.1	68.2	67.1	66.1		

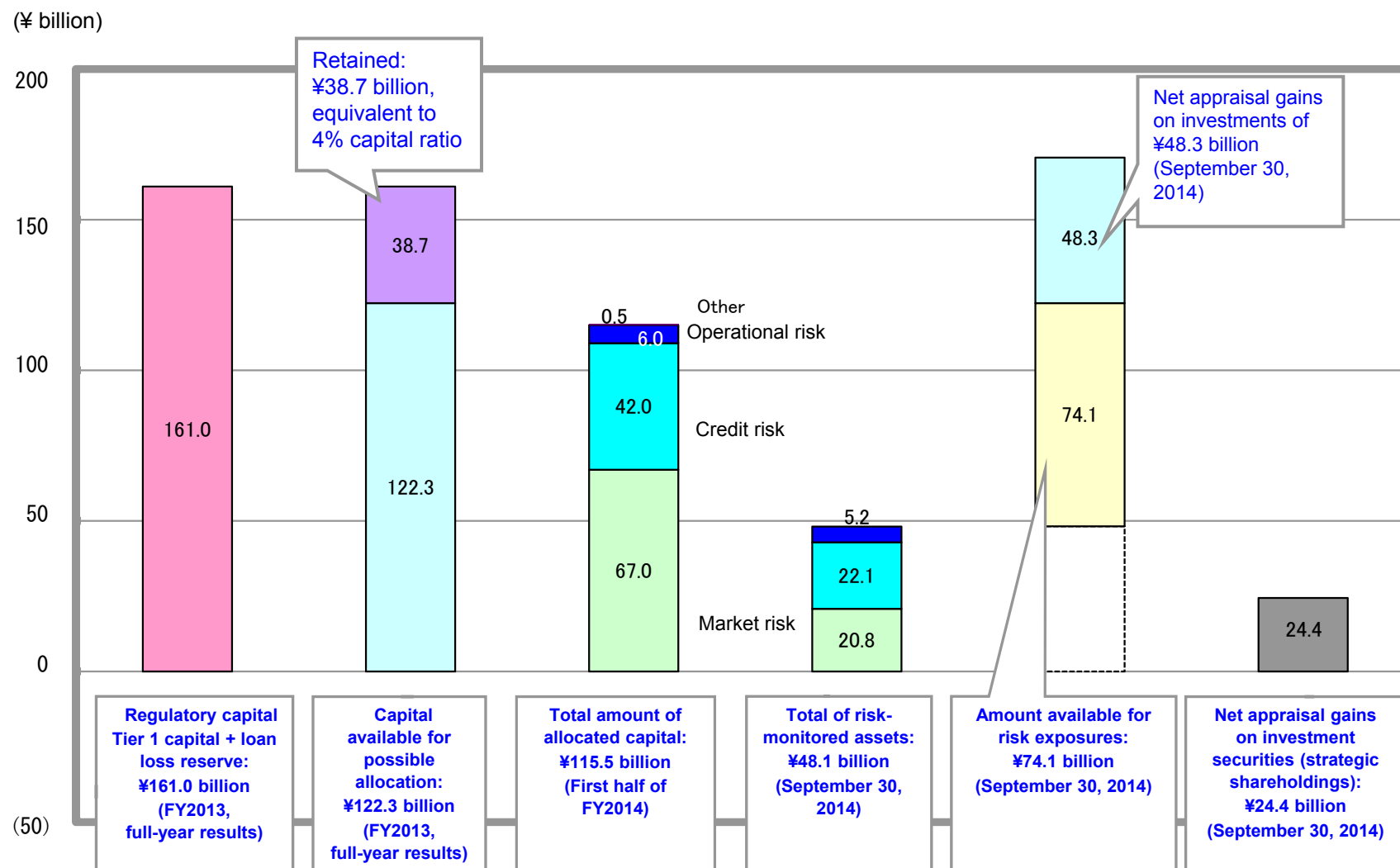
*The figures above are calculated according to the new domestic standard from FY2013.

(Reference)
Interest rate risk on the banking
account (September 30, 2014)

Interest rate shock	99th percentile
Risk amount	¥6.3 billion
Regulatory capita	¥163.1 billion
Outlier ratio	3.8%

* Core deposits are calculated with an in-house model.

Capital Allocation



Employees and Branches

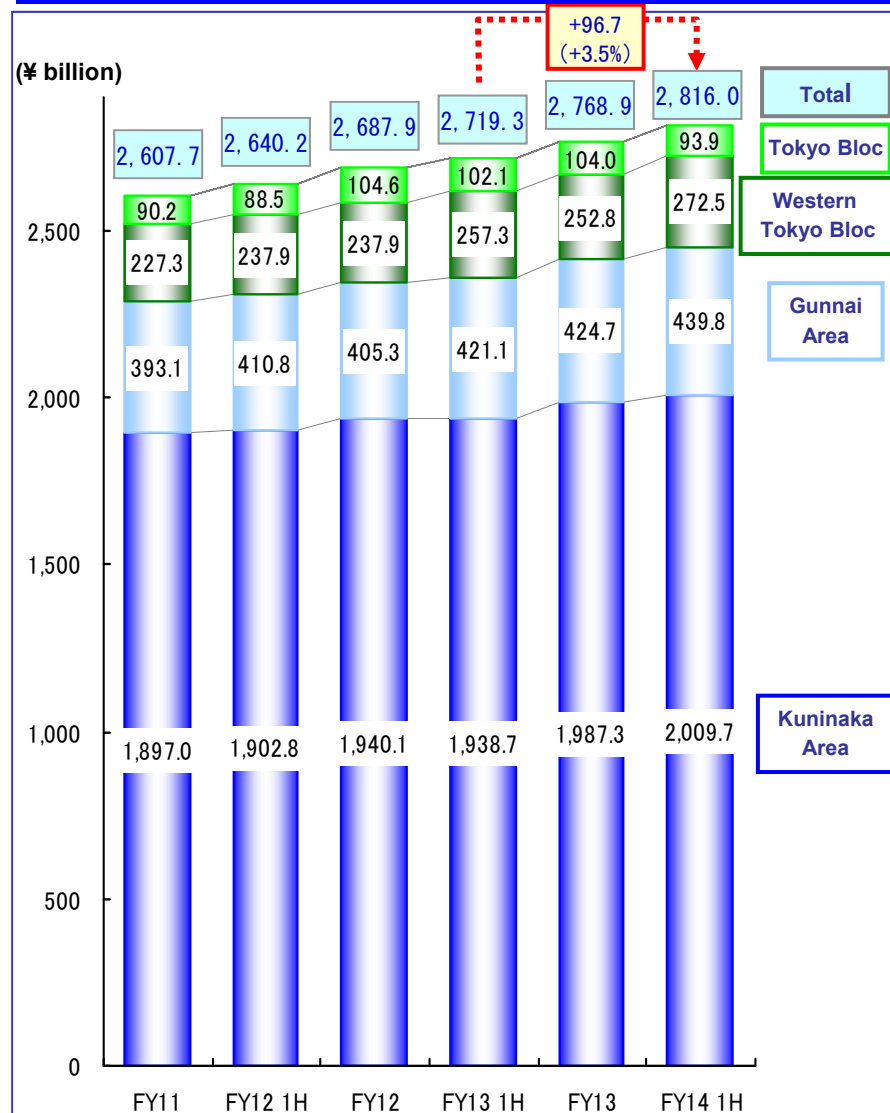
	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14 (1st half)	Comparison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,705	1,704	1,708	1,699	1,717	(47)
Part time employees	431	496	581	716	760	789	776	736	714	691	683	252
Branches (including sub-branches)	93	91	91	91	92	91	91	91	90	90	※2 90	(3)
Ordinary type	48	49	45	42	43	42	42	42	43	41	41	(7)
Covering wide area; full-range services	27	21	21	23	22	22	22	21	21	21	21	(6)
Covering wide area; designated for special functions ※1	18	21	25	26	27	27	27	28	26	28	※2 28	10
Corporate Sales Office	0	0	0	0	0	0	1	2	1	1	1	1
Loan Squares	3	3	3	4	5	5	5	5	6	7	7	4
Off-branch ATMs	135	138	131	132	134	132	130	129	126	129	128	(7)

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

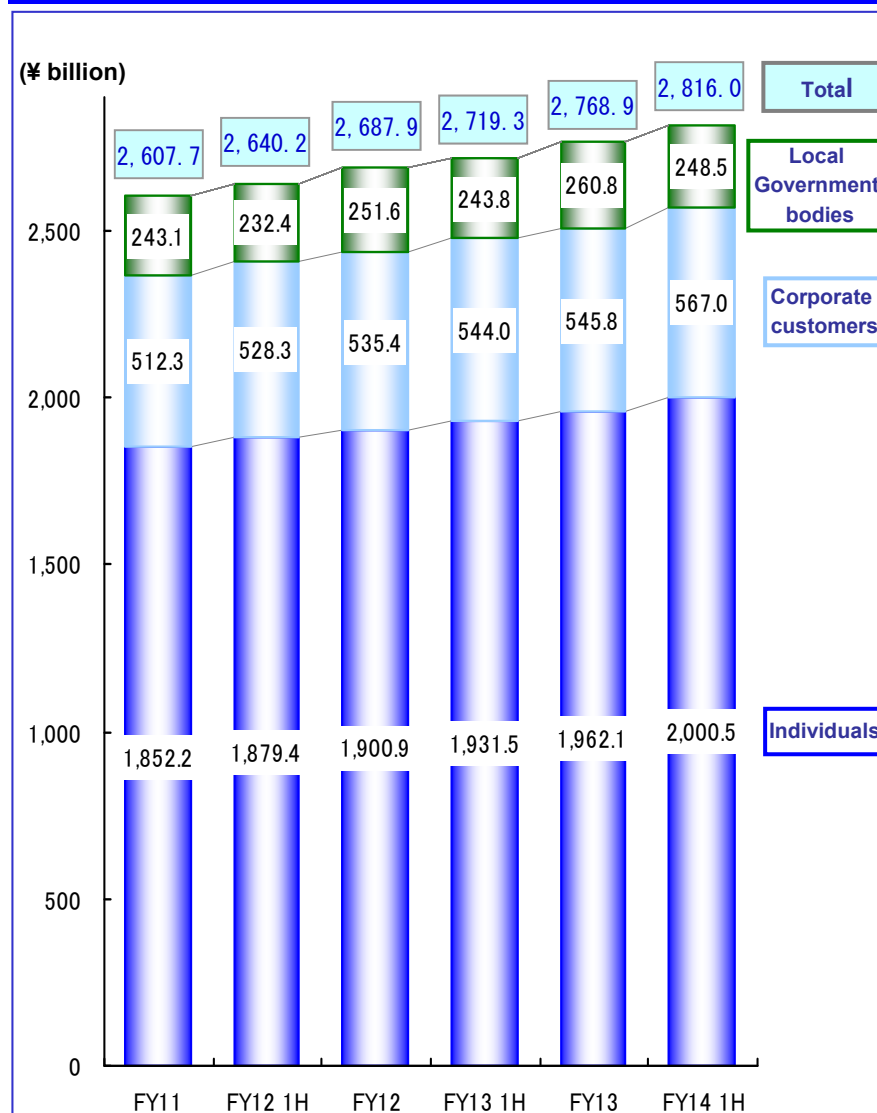
*2. Chuo Ichiba Branch operates at the Kokubo Branch

Deposits

Deposit (term-end)

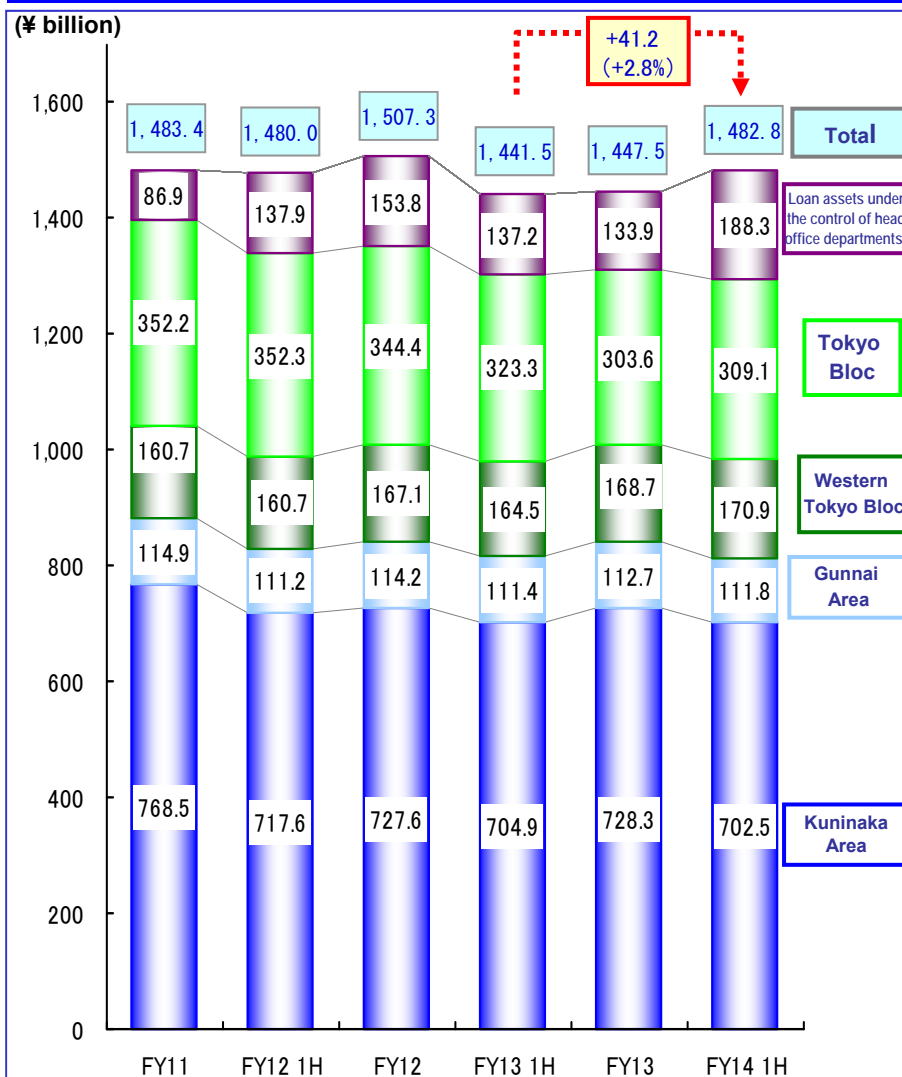


Market Segment (term-end)

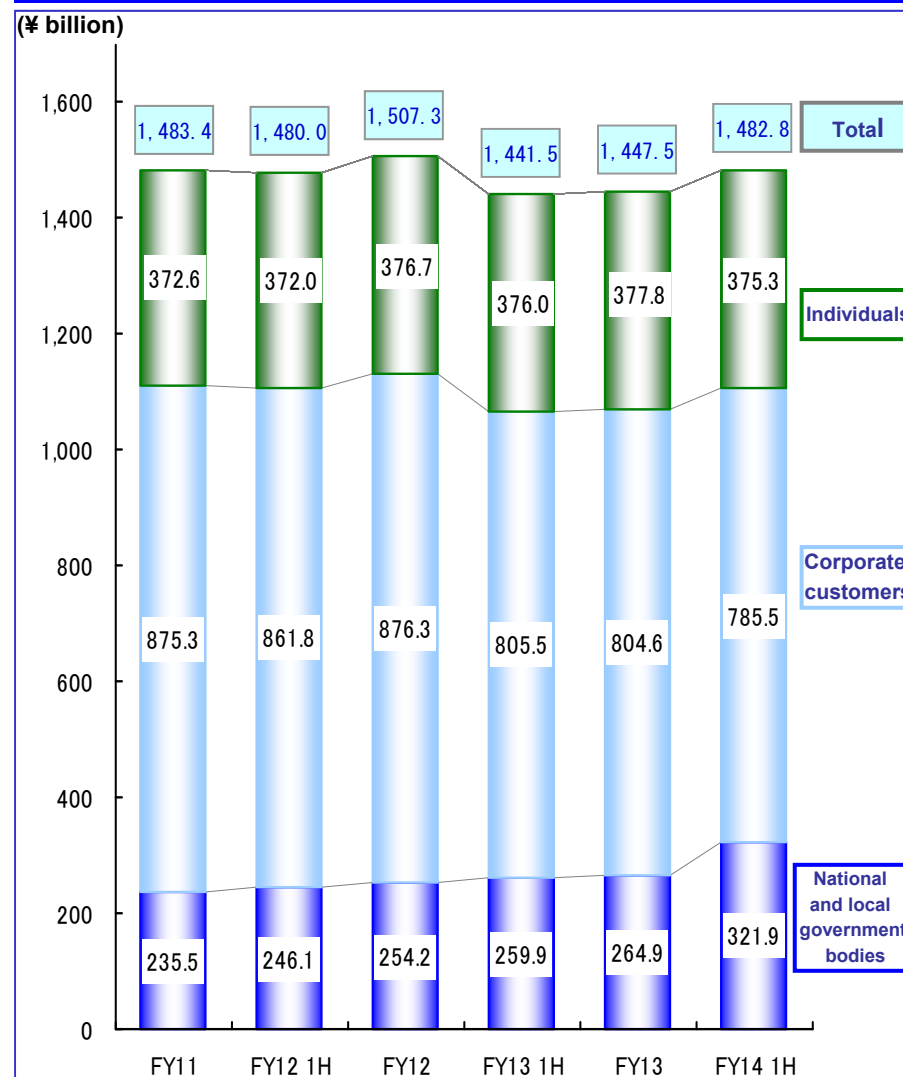


Loans

Loan (term-end)



Market 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 Sector

(¥ billion)

	March 31, 2014		September 30, 2014		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	157.9	10.9%	156.1	10.5%	(1.8)	(0.4)P
Agriculture, forestry	2.3	0.2%	2.5	0.2%	0.1	0.0P
Fishery	0.0	0.0%	0.0	0.0%	(0.0)	0.0P
Mining, quarrying and gravel digging	1.5	0.1%	1.4	0.1%	(0.1)	0.0P
Construction	37.4	2.6%	34.6	2.3%	(2.7)	(0.3)P
Utilities	26.2	1.8%	26.7	1.8%	0.4	0.0P
Telecommunications	12.5	0.9%	13.7	0.9%	1.2	0.0P
Transportation, postal services	65.2	4.5%	65.7	4.4%	0.4	(0.1)P
Wholesaling, retailing	120.6	8.3%	117.7	8.0%	(2.8)	(0.3)P
Financing, insurance	44.7	3.1%	45.7	3.1%	1.0	0.0P
Real estate, equipment rental and leasing	188.8	13.0%	178.6	12.1%	(10.2)	(0.9)P
Miscellaneous services	147.1	10.2%	142.3	9.6%	(4.7)	(0.6)P
National and local governments	264.9	18.3%	321.9	21.7%	56.9	3.4P
Individuals and others	377.8	26.1%	375.3	25.3%	(2.5)	(0.8)P
Total lending	1,447.5	100.0%	1,482.8	100.0%	35.2	—

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

Loan Balance by Customer's Business Scale

(%; ¥ billion)

		Overall		Yamanashi Prefecture		Western Tokyo Bloc		Eastern Tokyo Bloc		Head office lending	
		FY13	FY14 (1st half)	FY13	FY14 (1st half)	FY13	FY14 (1st half)	FY13	FY14 (1st half)	FY13	FY14 (1st half)
National and local government	Balance	264.9	321.9	218.0	215.8	0.5	0.4	6.4	6.2	39.9	99.4
	Ratio to total	18.3%	21.7%	25.9%	26.5%	0.3%	0.2%	2.1%	2.0%	29.8%	52.8%
Large companies	Balance	307.5	305.5	21.0	24.3	8.2	7.9	236.8	233.1	41.4	40.1
	Ratio to total	21.3%	20.6%	2.5%	3.0%	4.9%	4.6%	78.0%	75.4%	30.9%	21.3%
Second-tier companies	Balance	25.8	24.6	14.1	13.4	4.5	4.3	5.2	6.7	1.8	0.0
	Ratio to total	1.8%	1.7%	1.7%	1.6%	2.7%	2.5%	1.7%	2.2%	1.3%	0.0%
SMEs	Balance	471.3	455.3	289.3	264.7	77.8	80.7	53.2	61.0	50.8	48.8
	Ratio to total	32.6%	30.7%	34.4%	32.5%	46.1%	47.2%	17.5%	19.7%	37.9%	25.9%
Non-business individuals	Balance	377.8	375.3	298.4	296.0	77.5	77.4	1.7	1.8	0.0	0.0
	Ratio to total	26.1%	25.3%	35.5%	36.3%	45.9%	45.3%	0.6%	0.6%	0.0%	0.0%
Total	Balance	1,447.5	1,482.8	841.1	814.4	168.7	170.9	303.6	309.1	133.9	188.3
	Ratio to total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Designated Financial Institution Contracts with Local Governments (September 30, 2014)

	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)

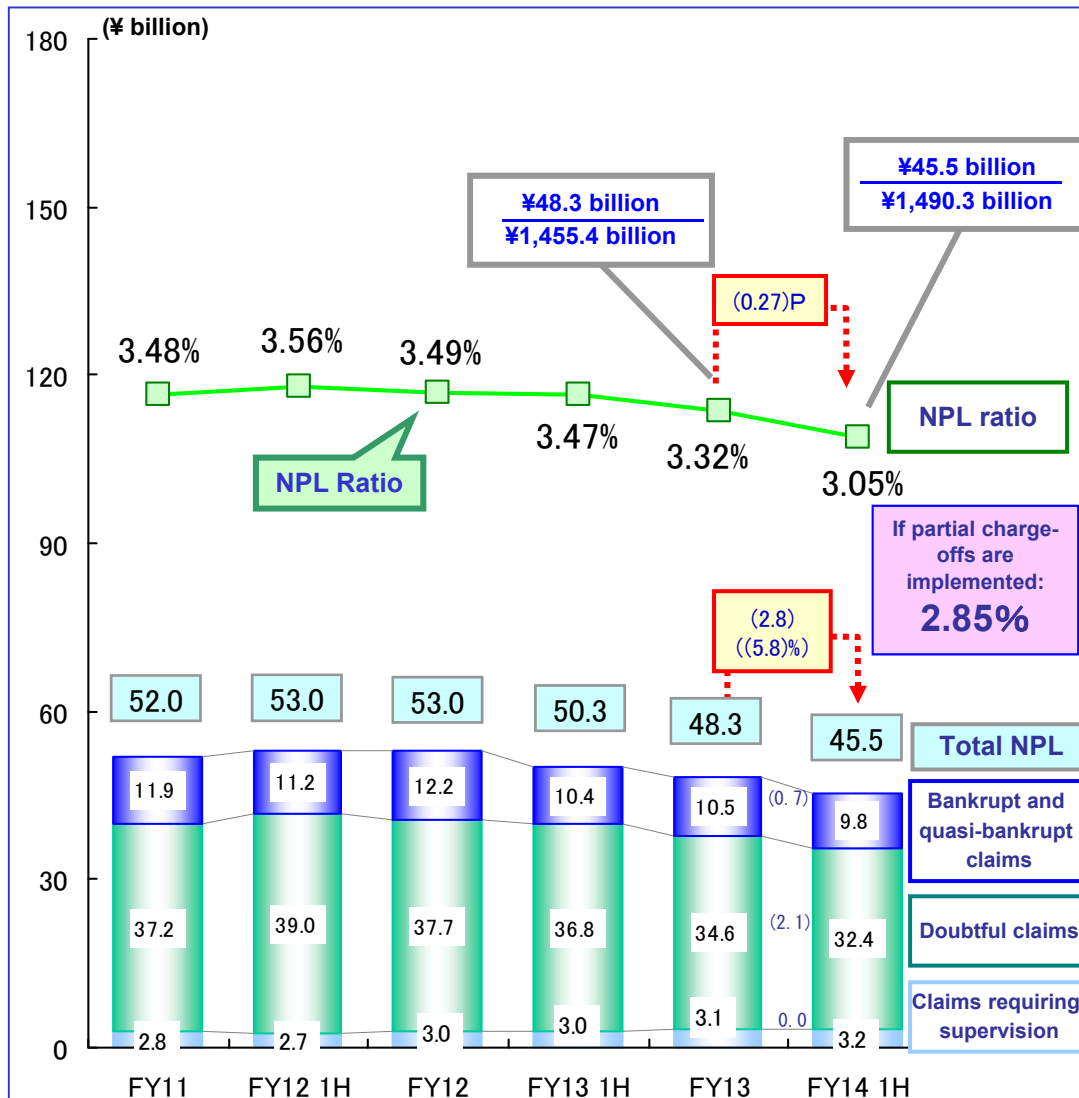
	March 31, 2014	September 30, 2014	Comparison with previous term-end	September 30, 2014 (consolidated basis)
Loans to customers in bankruptcy	2.9	3.0	0.0	3.2
Past due loans	41.9	39.0	(2.9)	39.7
Loans in arrears three months or more	0.0	0.0	(0.0)	0.0
Restructured loans	3.0	3.2	0.1	3.2
Total risk-monitored loans (A)	48.1	45.3	(2.8)	46.2
As a percentage of total loans	3.32%	3.05%	(0.27)P	3.13%
Portions covered by collateral and guarantees (B) (including specific reserves)	44.8	42.0	(2.8)	42.9
Coverage ratio B / A	93.29%	92.92%	(0.37)P	93.03%
Reserve for possible loan losses (non-specific) (C)	2.4	1.9	(0.5)	4.7
Coverage ratio (B + C) / A (including loan loss reserves)	98.46%	97.15%	(1.31)P	103.38%

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

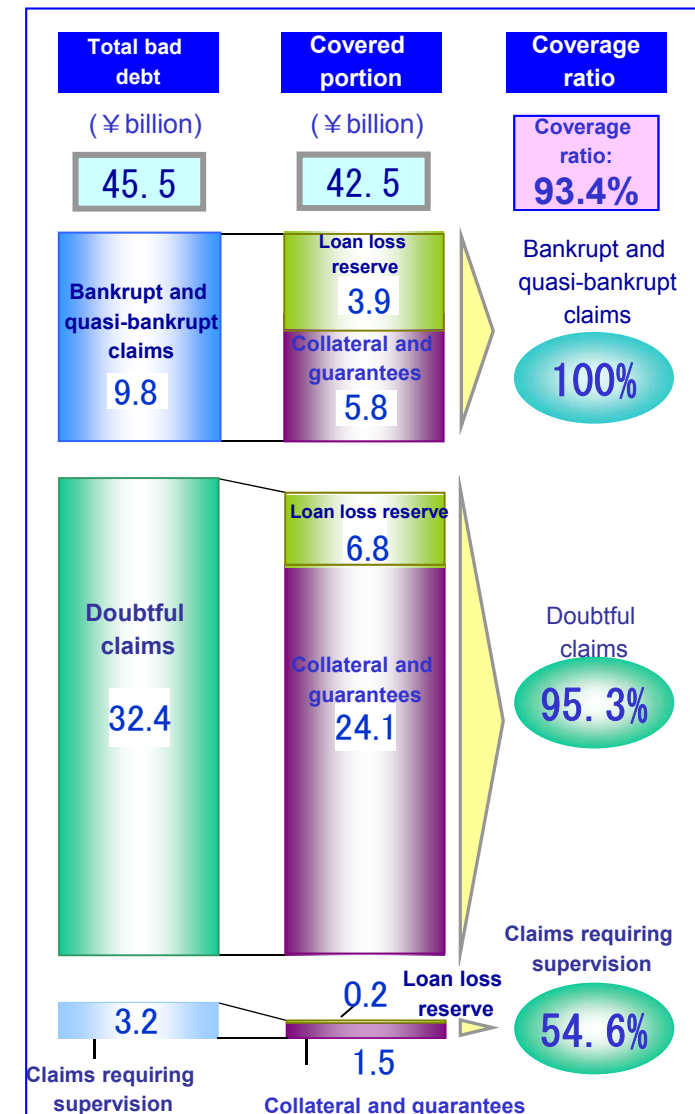
(¥ billion)

	September 30, 2014 Prior to partial charge-offs (1)	September 30, 2014 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	3.0	1.9	(1.1)
Past due loans	39.0	37.0	(1.9)
Loans in arrears three months or more	0.0	0.0	0.0
Restructured loans	3.2	3.2	0.0
Total risk-monitored loans	45.3	42.1	(3.1)
As a percentage of total loans	3.05%	2.84%	(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, 2014 to September 30, 2014			September 30, 2014						Deterioration to potentially bankrupt or worse
			Normal	Requiring caution otherwise	Requiring supervision	Potentially bankrupt	Effectively Bankrupt	Legally bankrupt	
March 31, 2014	New	—	6.5	0.2	—	—	—	—	
	Normal	1,260.9	1,310.1	8.4	0.0	0.3	0.1	—	0.04%
	Requiring caution otherwise	143.5	12.4	102.9	0.4	0.8	0.0	0.1	0.78%
	Requiring supervision	4.0	—	0.5	3.1	0.0	0.0	—	1.43%
	Potentially bankrupt	34.5	0.0	1.1	0.3	31.1	0.3	0.1	
	Effectively Bankrupt	7.6	—	—	—	0.0	6.1	0.0	
	Legally bankrupt	2.9	—	—	—	0.0	—	2.7	
	Total	1,453.7	1,329.1	113.3	4.1	32.4	6.7	3.0	

 Deterioration
 Improvement

* 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.

Initiatives to Provide Support for Positive Management Improvement Through a New Supply of Funds

Expanding the Management Improvement Support Menu Through Yamanashi Chugin Management Support Loan “Jikkoryoku”

- Full support for customers that have formulated management improvement plans and are working positively to improve management

Formulate management improvement plan

Cooperate with external institutions

Regularly track progress against plans

Provide preferential interest rates linked to performance

- Increase communication with customers through the formulation of plans
- Train young Bank staff using simplified plan formats
- Improve plan objectivity in cooperation with the Yamanashi Prefecture SME Business Rehabilitation Support Co-operative
- Amass expertise through cooperation with external institutions
- Provide timely advice through quarterly monitoring
- Support the customer's change in commitment to activities and conduct
- Provide preferential interest rates of up to 1.00% according to the degree of accomplishment of the management plan
- Make a solid commitment together with customers by concluding a special agreement

Individual Performance Awards for Initiatives to Provide New Loans that Lead to Business Rehabilitation and Management Improvement of Customers

- Speed up and raise the effectiveness of initiatives to support management improvement

<Evaluation items>

- (1) Formulation of new management improvement plans
- (2) New loans to customers that have formulated those plans

* Evaluated based on results from December 9, 2013 to September 30, 2014

<Results>

- (1) Number of customers that have formulated new management improvement plans: 96
- (2) New loans to customers that have formulated those plans: ¥3,055 million (Includes 90 “Jikkoryoku” loans: ¥1,669 million)

Securities Portfolio (1)

Prior to Mark-to-Market Adjustment

(¥ billion; %)

	FY2011		FY2012 (1st half)		FY2012		FY2013 (1st half)		FY2013		FY2014 (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	748.1	59.1	771.8	61.0	818.1	62.2	803.3	60.0	818.9	60.2	798.5	58.0	(4.8)	(2.0)
Municipal bonds	180.8	14.3	191.0	15.1	198.4	15.1	213.7	16.0	210.5	15.5	224.1	16.3	10.4	0.3
Government guaranteed bonds	173.5	13.7	168.5	13.3	166.9	12.7	168.1	12.6	155.5	11.4	131.1	9.5	(37.0)	(3.1)
Bond issued by quasi-government bodies	1.4	0.1	1.3	0.1	1.3	0.1	1.2	0.1	1.1	0.1	1.0	0.1	(0.2)	(0.0)
Bank debentures	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Corporate bonds	76.2	6.0	65.8	5.2	61.1	4.6	49.7	3.7	46.6	3.4	35.7	2.6	(14.0)	(1.1)
Equity shares	44.7	3.5	43.3	3.4	43.1	3.3	46.3	3.5	47.6	3.5	46.8	3.4	0.5	(0.1)
Strategic holdings	30.2	2.4	29.8	2.4	29.4	2.3	29.2	2.2	29.4	2.2	29.3	2.1	0.1	(0.1)
Portfolio investments	14.4	1.1	13.4	1.1	13.6	1.0	17.1	1.3	18.2	1.3	17.5	1.3	0.4	(0.0)
Foreign bonds	2.8	0.2	3.0	0.2	3.7	0.3	13.6	1.0	19.8	1.5	38.3	2.8	24.7	1.8
Investment trusts, etc.	20.7	1.6	20.1	1.6	22.4	1.7	41.5	3.1	60.4	4.4	99.7	7.2	58.2	4.1
Total	1,248.6	100.0	1,265.0	100.0	1,315.4	100.0	1,337.8	100.0	1,360.7	100.0	1,375.6	100.0	37.8	

Yields and Valuation gains (losses)

Yields

(%)

	FY2011	FY2012 (1st half)	FY2012	FY2013 (1st half)	FY2013	FY2014 (1st half)	YoY increase (decrease)
Yen-denominated bonds	1.02	0.85	0.84	0.88	0.89	0.82	(0.06)
Equity shares	2.12	2.35	2.23	2.50	2.44	2.99	0.49
Investment trusts, etc.	1.49	2.56	2.87	3.28	2.72	2.89	(0.39)
Total of yen-denominated bonds	1.07	0.93	0.92	0.98	0.99	1.01	0.03
Foreign-currency-denominated bonds	2.02	1.91	2.08	1.82	1.94	2.07	0.25
Total	1.07	0.93	0.93	0.99	1.00	1.03	0.04

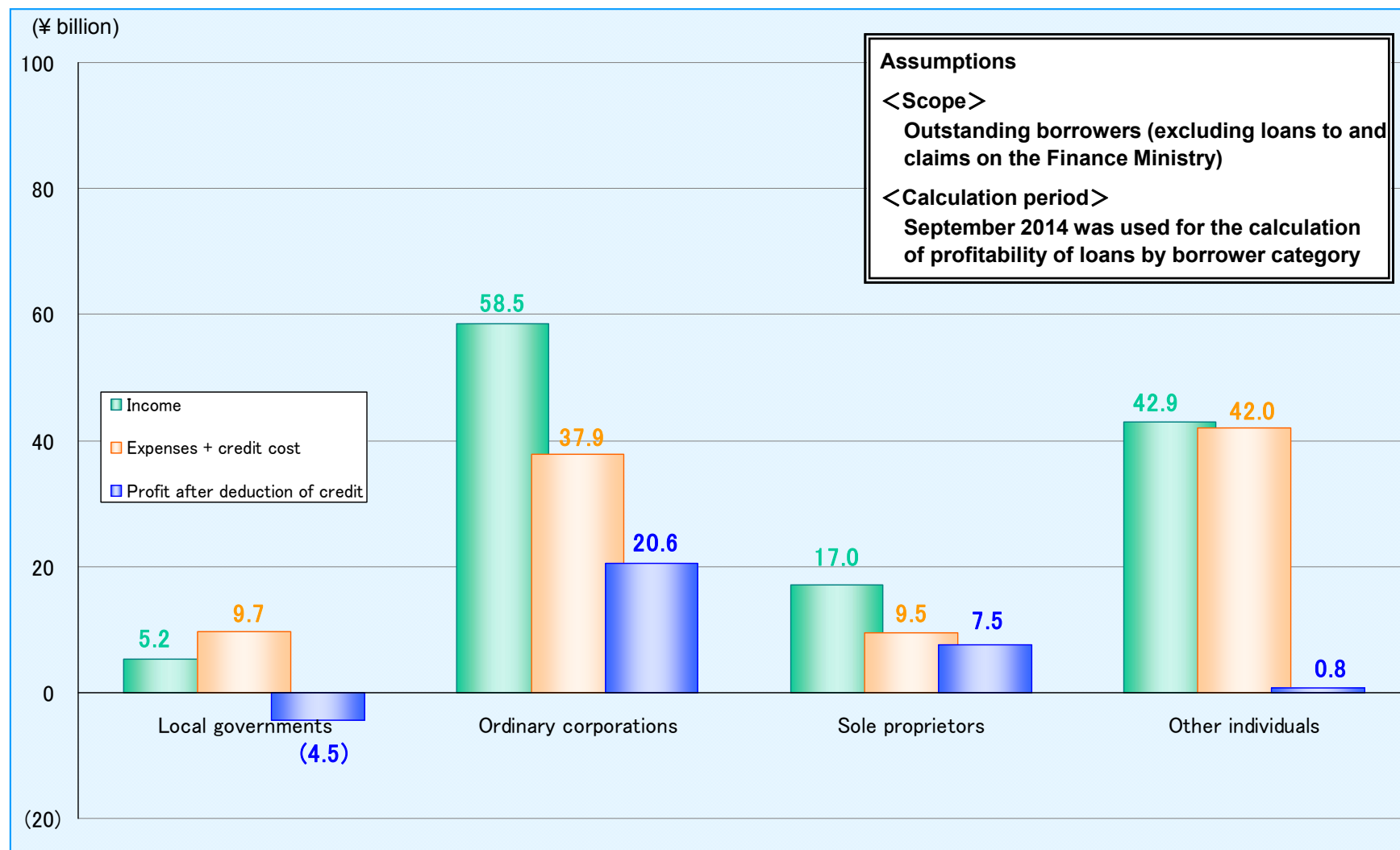
Valuation gains (losses)

(¥ billion)

	FY2011	FY2012 (1st half)	FY2012	FY2013 (1st half)	FY2013	FY2014 (1st half)	YoY increase (decrease)
JGBs and other bonds	(5.3)	148.2	150.0	51.3	28.3	6.4	(44.9)
Gain on sale	102.5	231.4	233.1	93.8	103.7	8.6	(85.2)
Loss on sale	107.8	38.1	83.1	41.7	74.6	2.1	(39.6)
At amortization	—	45.0	—	0.7	0.7	—	(0.7)
Stocks and other related securities	(109.7)	(127.4)	1.6	32.2	73.9	31.4	(0.8)
Gains on sales of stocks and other	33.0	30.9	71.0	58.0	87.6	47.6	(10.4)
Shares loss on sale	84.5	59.9	69.4	1.5	5.6	7.9	6.4
Shares amortization	58.2	98.3	—	24.3	8.0	8.2	(16.1)
Total	(115.0)	20.7	151.6	83.5	102.3	37.8	(45.7)

Earnings Structure by Borrower Segment

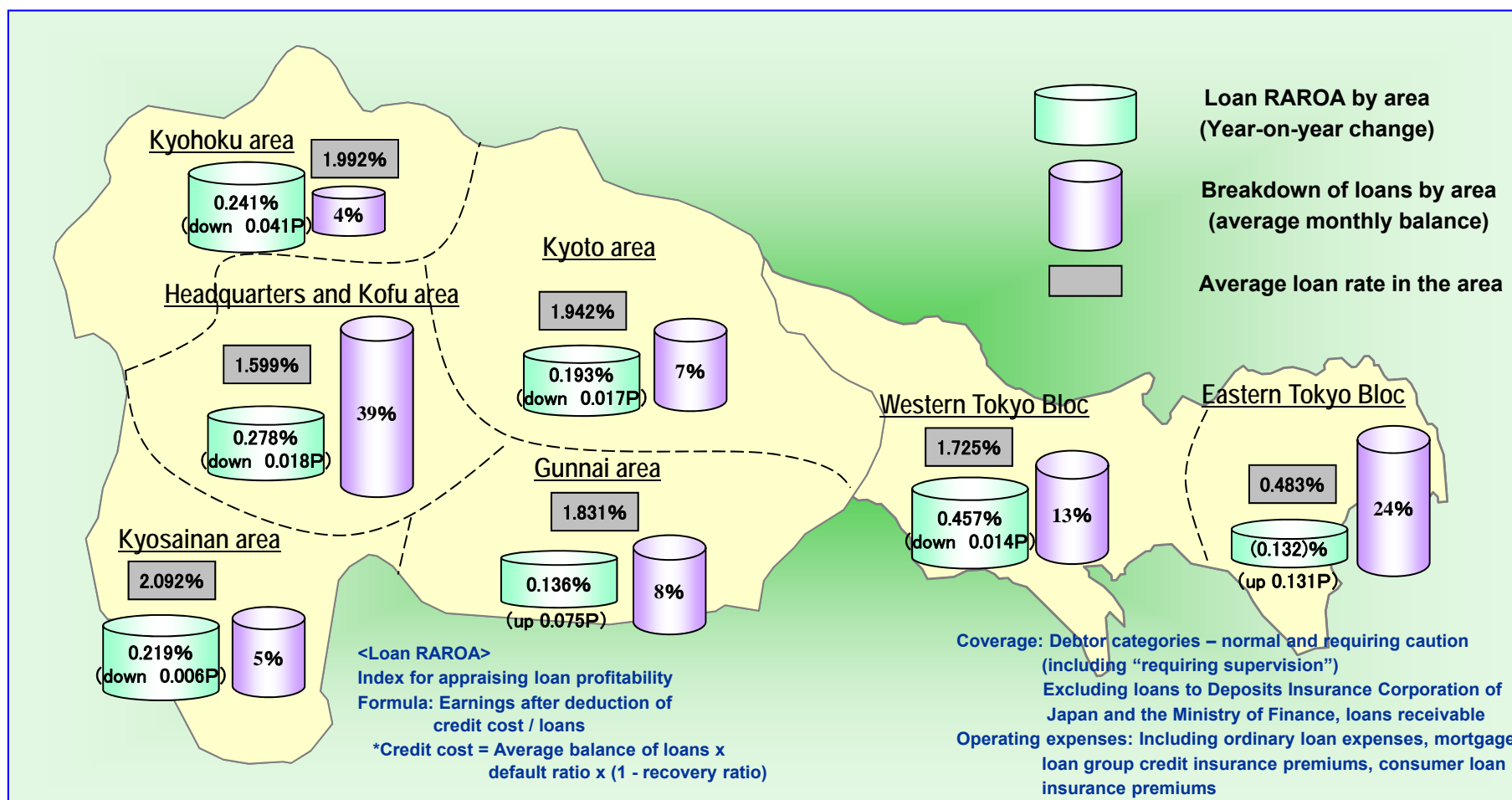
One-Month Results (September 2014)



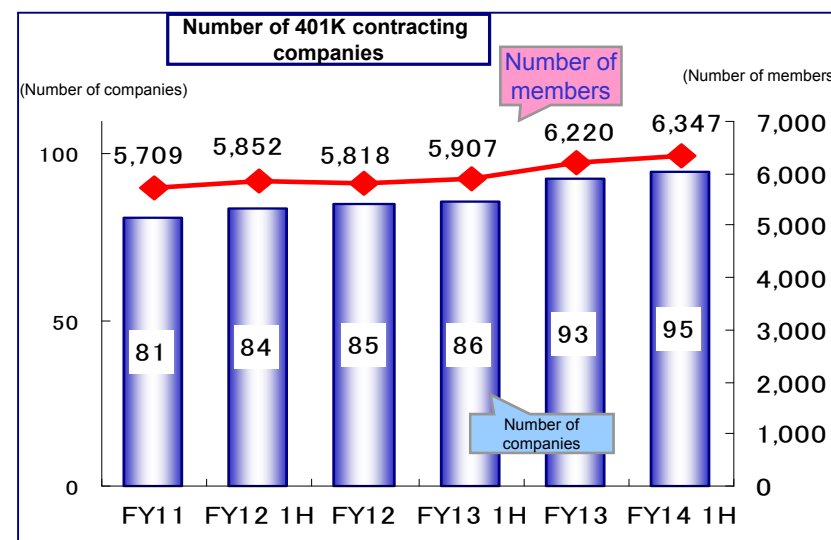
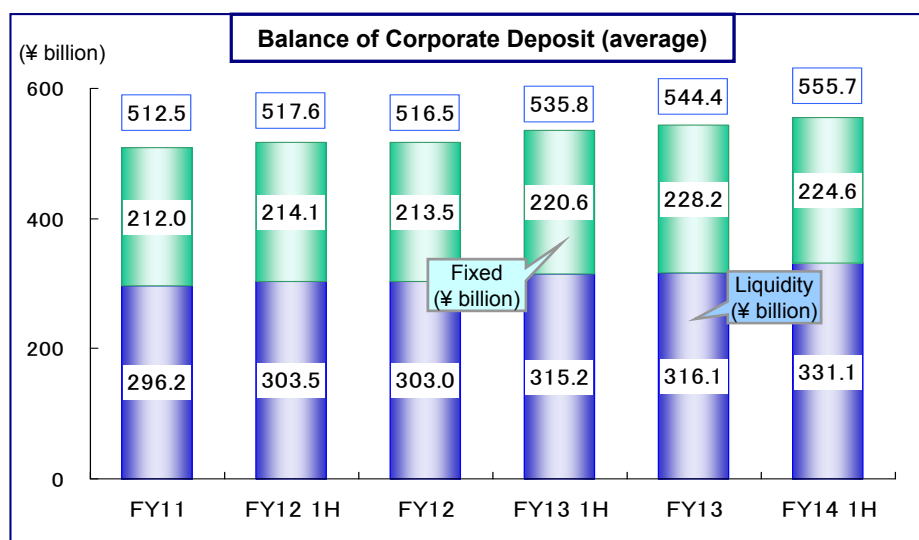
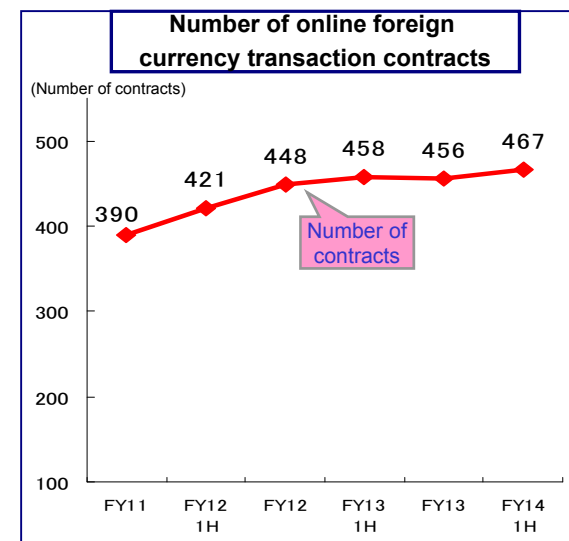
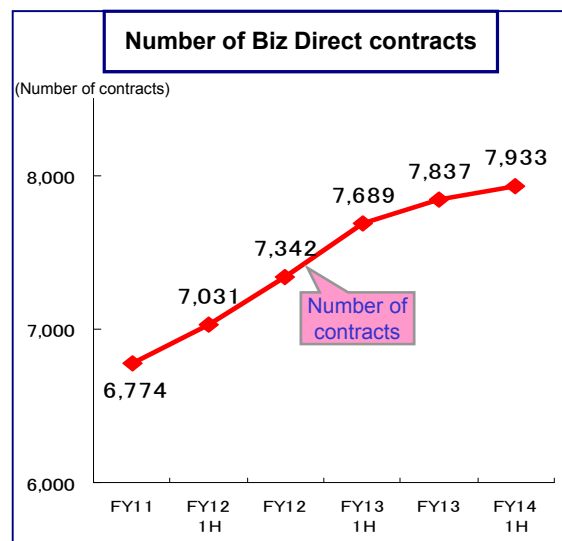
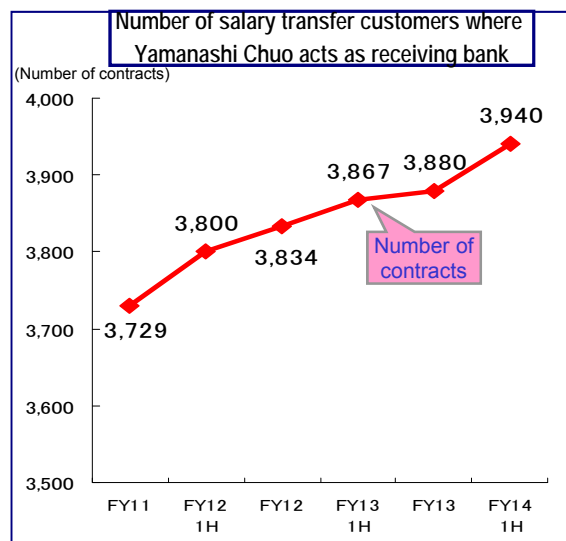
Loan RAROA by Area

Loan RAROA for all areas: 0.180% (+0.034 percentage points YoY)

One-Month Results
(September 2014)

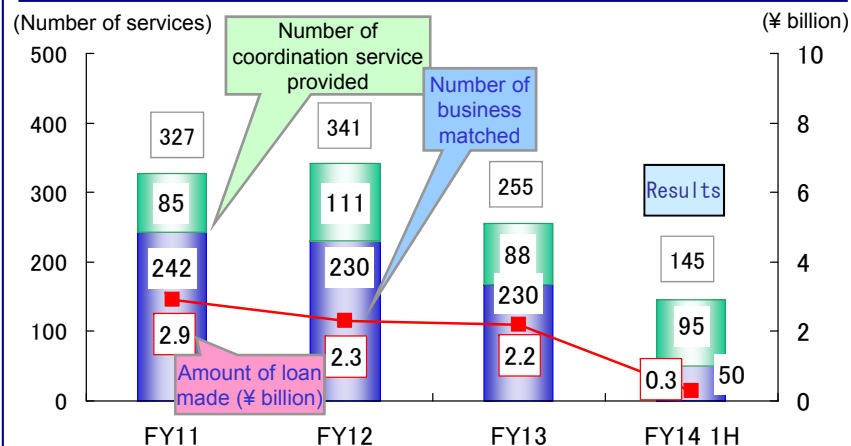


Corporate Promotion Item Results (1)

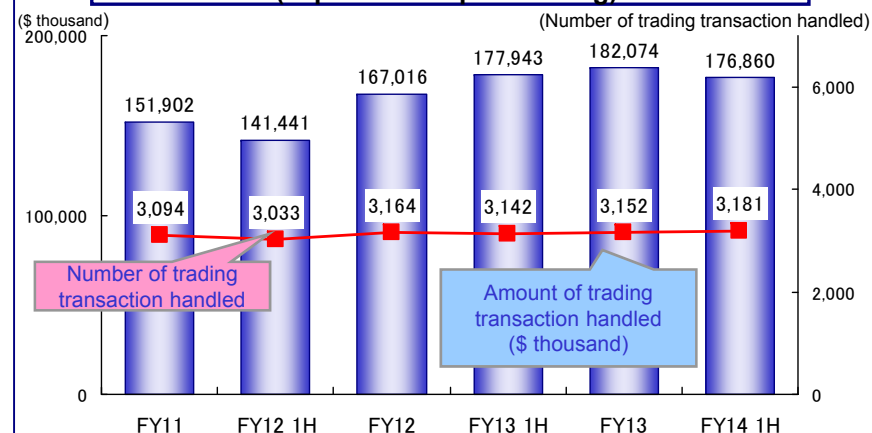


Corporate Promotion Item Results (2)

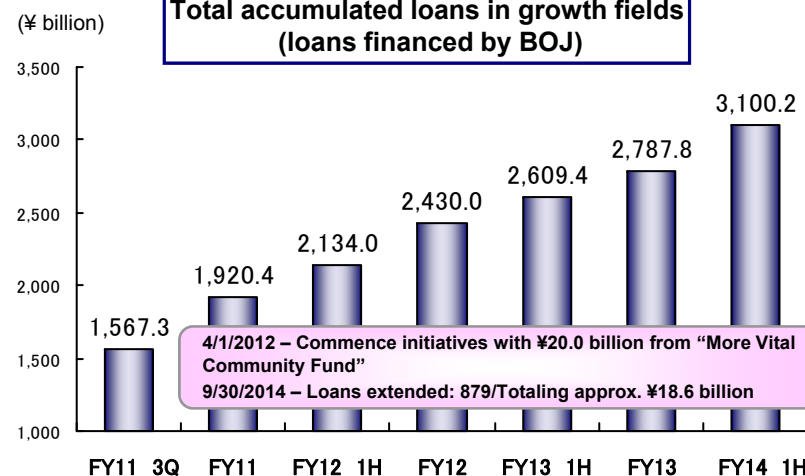
Results of business matching and coordination service



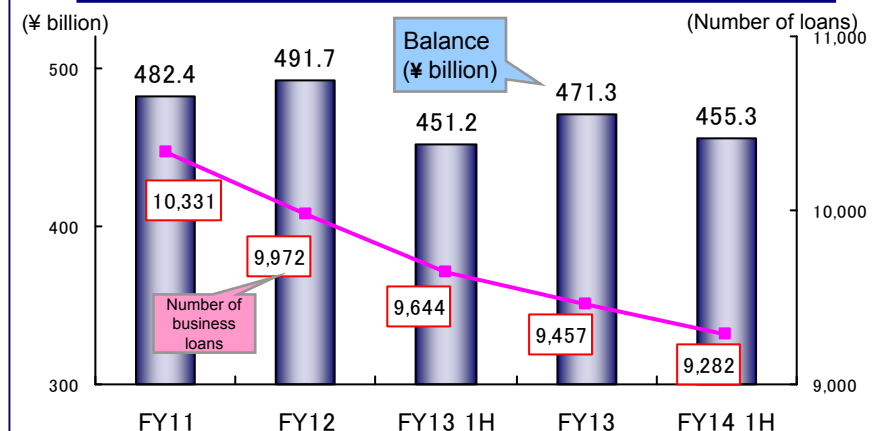
Amount and number of trading transaction handled (export and import trading)



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



Balance of loans to SMEs (term-end) / Number of business loans



*Balance of loans to SMEs includes loans to real estate-related public sector.

Turning Yamanashi into a Clean Energy Developer – a Cutting-Edge Industry

Fuel Cells

<Initiatives in Yamanashi>

Yamanashi Conference for the Promotion of Widespread Fuel Cell Use

Participation by 30 groups from within and outside the prefecture, including universities and leading automakers

Fuel Cell Nanomaterials Center, University of Yamanashi

- World-leading basic research aimed at realizing fuel cell usage
- Project budget of ¥7 billion
- World-class testing equipment
- Started joint development with Nissan, Honda and Daihatsu in Nov. 2010
- In March 2012, began joint evaluation with Honda and Panasonic of usability of catalyst developed at said Center. Confirmed that this catalyst is approximately 20 times more durable than existing catalysts. Fuel cell vehicles that use this catalyst could be sold by around 2018.

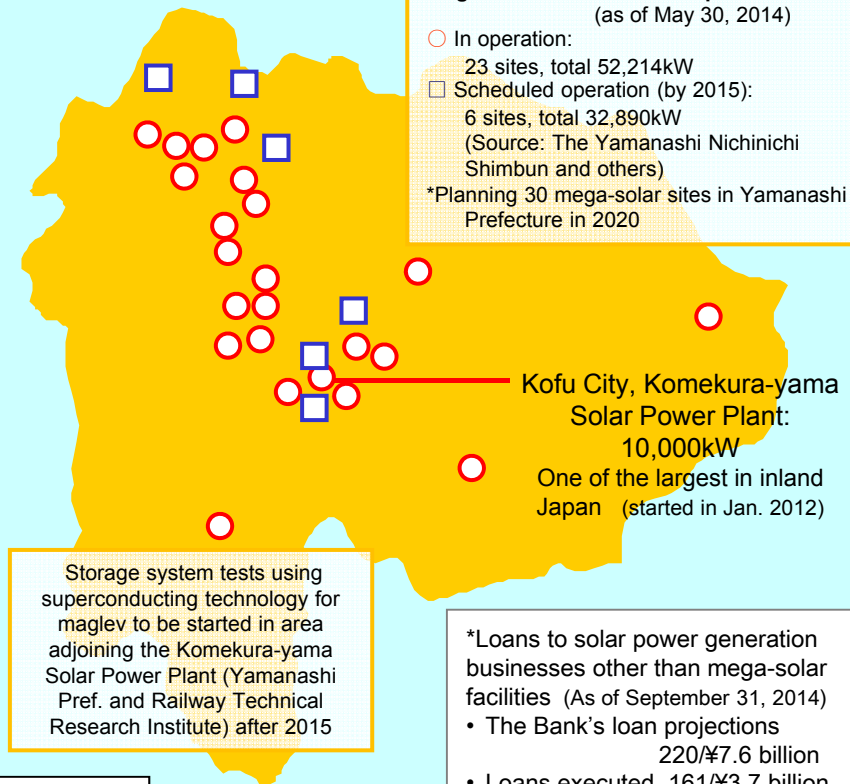
- Market Forecast -

- **Toyota announced on Dec. 15 that it plans to start selling a fuel cell vehicle for approx. ¥7.23 million**
- **Fuel cell vehicle sales volumes and market scale**
(Source: Deloitte Tohmatsu Consulting Co., Ltd., November 2014 forecast)
Japanese market in 2030: Approx. 400,000 vehicles
Economic ripple effect: Approx. ¥4.4 trillion

Solar-Power Generation

Mega-solar facilities within prefecture (as of May 30, 2014)

- In operation:
23 sites, total 52,214kW
- Scheduled operation (by 2015):
6 sites, total 32,890kW
(Source: The Yamanashi Nichinichi Shimbun and others)
- *Planning 30 mega-solar sites in Yamanashi Prefecture in 2020



- *Loans to solar power generation businesses other than mega-solar facilities (As of September 31, 2014)
- The Bank's loan projections
220/¥7.6 billion
- Loans executed 161/¥3.7 billion

Help customers create more new industries and increase machinery industry orders within Yamanashi

- ☆ Actively finance relevant industries
- ☆ Better matching of advanced research results with technical needs of companies

Strengthen Support for Local Industry Revitalization

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 a 1-year period to 10 companies in Yamanashi Pref. on April 1, 2012

10 companies for FY12

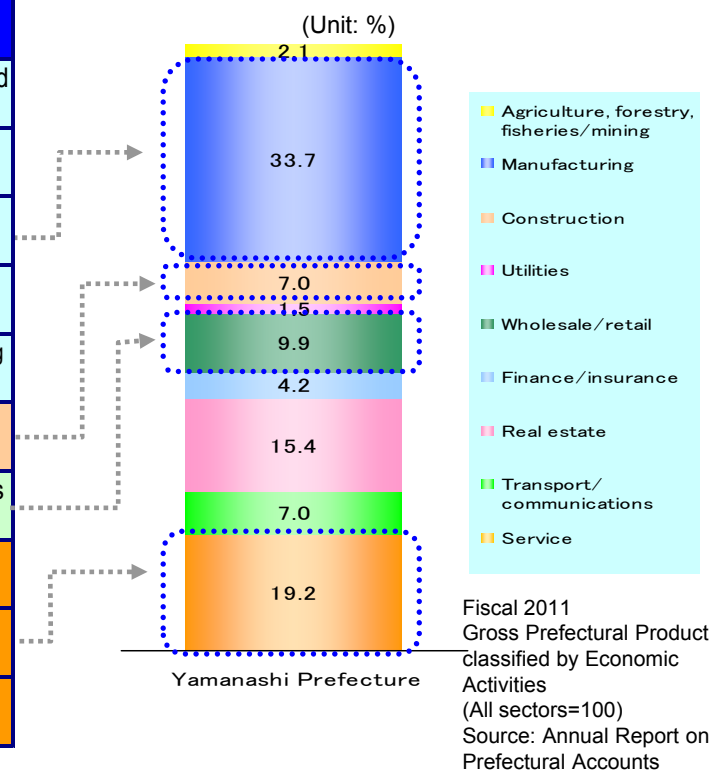
Company	Business
A	Wine making
B	Accessory product planning, manufacturing & sales
C	Knit product planning, manufacturing & sales
D	Inden leather products manufacturing and sales
E	Home center
F	Supermarket
G	Hotel
H	Operator of educational institution for youth
I	Bridal hall operator
J	Rehabilitation hospital, operator of old-age health care facility

10 companies for FY13

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

From April 1, 2014: 10 companies

Company	Business
A	Food manufacturing and sales
B	Seasoning manufacturing
C	Wine making
D	Accessory manufacturing and sales
E	Knit product manufacturing and sales
F	Construction and hotel
G	Wholesaling of precious metal products
H	Restaurant and hotel
I	Bridal and accommodation
J	Hospital



20 employees allocated mainly to division and core stores offering regional development/operational support

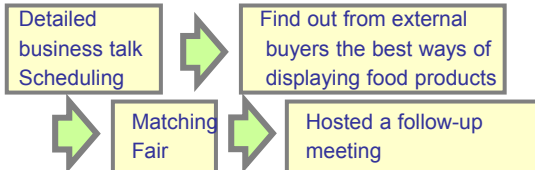
Utilize core members of main customer target promotion staff/loan creation staff

Continual dispatch of staff from next fiscal year, for a planned total of approx. 50 staff over five years

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 2014 in Tokyo”
Date commenced: Jul. 17, 2014
Date tabulated: Aug. 31, 2014

- Number business meetings held: 2,250
- Matches made at business meetings: 38
- Potential contracts/
Business meetings continued: 301

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.



Solar power unit



Environment-friendly products

Environmental Initiatives

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



Holding financial courses at universities



Promotion of sports in Yamanashi Prefecture through volleyball



Acquired the naming rights to the Kose Sports Park athletic field

Subsidiaries of the Bank

(¥ million; as of September 30, 2014)

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 equity stake	99.81%	61%	67.5%	87.5%
Business lines	Loan guarantees: Credit appraisal	Leasing	Credit card	Corporate management consulting: economic research
Operating revenue	217	2,504	393	97
Operating income	96	164	29	3
Recurring profit	176	166	46	4
Net income	165	118	33	2
Total assets	7,307	10,302	2,763	388
Net assets	4,046	1,961	978	359
Borrowings	—	7,928	1,213	—
Borrowed from the Bank	(—)	(7,511)	(1,213)	(—)

Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Pref. rank		As of		Pref. rank		As of		Pref. rank
Total area	2013	4,465km ²	32	Private businesses	2012	44,084	41	Real household income	2013	¥478,411	37
Habitable area	2012	21.3%	45	Value of manufacturing shipments *Office with four or more employees	2013	¥1,941.5bn	34	(average per month per salaried household)			
Wilderness and parkland, etc	2012	27.1%	7	Value of per capita manufacturing shipments	2013	¥28,705,000	28	Household spending	2013	¥307,857	31
Population	2013	847,000	41	Annual sales of goods	2012	¥1,569.7bn	42	(average per month per salaried household)			
Number of households	2014	350,000	42	Annual per capita sales of goods	2012	¥23,614,000	36	Average consumption propensity (worker's household)	2013	79.0%	9
Children under 15 years	2013	12.7%	29	Total agricultural output	2012	¥81.1bn	34	Number of personal vehicles (per 1,000 people)	2013	459.1	6
Working age population	2013	60.7%	17	Ratio of agricultural income to output	2012	41.2%	4	Number of public libraries (per 10,000 people)	2013	0.61	1
Persons over 65 years	2013	26.5%	26	Housing starts	2013	5,158	41	Number of convenience stores (per 100,000 people)	2007	37.1	6
Population growth	2013	(0.6)%	32	Floor area per housing start	2013	108.5m ²	8	Average price of residential land (per m ² , reference price)	2013	¥27,200	32
Prefectural GDP (real-term)	FY11	¥3,535.9bn	42	Value of public works contracts	2013	¥175.3bn	33	Home ownership	2010	69.3%	22
Economic growth (real-term)	FY11	1.4%	28	Total site area of construction starts	2013	936,535m ²	43	Cost of education (Worker's household expenditure)	2013	4.5%	35
Per capita income	FY11	¥2,779,000	18	Jobs-to-applicants ratio	2013	0.76 times	36	Proportion of people in higher education	2013	57.4%	9

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.