

# **The Yamanashi Chuo Bank, Ltd. The 29th Analyst Meeting**

**Supplementary Materials**

**December 2, 2015 (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 2015 First Half Business Results (1)

(¥ billion; %)

		FY2013 (1st half)	FY2014 (1st half)	FY2015 (1st half)	YoY comparison (FY14 1H)		YoY comparison (FY15 1H)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,901.4	2,961.0	3,023.7	59.5	2.05	62.7	2.12
	Loans	1,467.6	1,430.9	1,454.2	(36.6)	(2.50)	23.3	1.62
	Securities	1,378.1	1,374.4	1,443.9	(3.6)	(0.26)	69.4	5.05
	Call loans	10.3	25.4	27.9	15.0	144.38	2.5	10.08
	Due from banks (interest-bearing)	35.6	118.7	86.2	83.1	233.56	(32.5)	(27.38)
	Fund procurement	2,787.9	2,849.5	2,905.5	61.6	2.21	55.9	1.96
	Deposits	2,710.3	2,810.7	2,848.4	100.3	3.70	37.7	1.34
	Call money	6.9	5.0	0.2	(1.8)	(27.10)	(4.7)	(94.42)
	(Reference) Money held in trust	—	—	—	—	—	—	—
Yields / Interest margin	Fund operations	1.20	1.14	1.17	(0.06)		0.03	
	Loans	1.42	1.36	1.25	(0.06)		(0.11)	
	Securities	0.99	1.03	1.18	0.04		0.15	
	Call loans	0.27	0.15	0.14	(0.12)		(0.01)	
	Due from banks	0.10	0.10	0.10	0.00		0.00	
	Fund procurement	0.06	0.06	0.06	0.00		0.00	
	Deposits	0.06	0.05	0.05	(0.01)		0.00	
	Call money	0.25	0.34	0.56	0.09		0.22	
	Borrowings	0.10	0.12	0.14	0.02		0.02	
	Cost ratio	1.05	1.02	0.98	(0.03)		(0.04)	
	Fund procurement cost	1.09	1.07	1.02	(0.02)		(0.05)	
	Loan / deposit interest margin	1.36	1.31	1.20	(0.05)		(0.11)	
	Fund operation / procurement interest margin	1.14	1.08	1.11	(0.06)		0.03	
	Gross interest margin on loans	0.31	0.28	0.21	(0.03)		(0.07)	
	Gross interest margin on funds under management	0.11	0.07	0.15	(0.04)		0.08	

# Fiscal 2015 First Half Business Results (2)

(¥ billion; %)

	FY2013 (1st half)	FY2014 (1st half)	FY2015 (1st half)	YoY comparison (FY14 1H)		YoY comparison (FY15 1H)	
				Amount	Percentage	Amount	Percentage
Interest income	16.5	16.1	16.9	(0.3)	(2.17)	0.7	4.51
Loans	10.5	9.7	9.1	(0.7)	(6.81)	(0.6)	(6.51)
Securities	6.8	7.1	8.5	0.2	4.01	1.4	19.61
Call loans	0.0	0.0	0.0	0.0	42.85	0.0	0.00
Due from banks	0.0	0.0	0.0	0.0	221.05	(0.0)	(27.86)
Fees and commissions	2.1	2.1	2.2	0.0	1.62	0.1	4.65
Other operating income (losses)	0.6	0.1	(0.0)	(0.4)	(78.15)	(0.1)	(136.29)
JGBs and other bond transactions	0.5	0.0	0.0	(0.4)	(87.52)	0.0	(56.25)
General provision to loan loss reserve	—	—	—	—	—	—	—
Expenses	14.3	14.4	14.0	0.0	0.42	(0.3)	(2.28)
Banking profit	4.9	4.0	5.0	(0.8)	(17.53)	0.9	23.93
Modified banking profit	4.9	4.0	5.0	(0.8)	(17.53)	0.9	23.93
Net business profit on core operations	4.4	4.0	5.0	(0.4)	(9.44)	1.0	25.21
Non-operating income (losses)	0.9	0.9	4.4	0.0	1.55	3.5	358.07
Equity share and similar transactions	0.3	0.3	4.0	(0.0)	(2.48)	3.6	1176.43
NPL disposal amount	0.0	0.0	0.0	0.0	3.44	0.0	20.00
Money held in trust	—	—	—	—	—	—	—
Ordinary profits	5.9	5.0	9.5	(0.8)	(14.42)	4.4	88.50
Extraordinary income (losses)	(0.1)	(0.3)	(0.1)	(0.1)	(102.65)	0.1	48.29
Income taxes - basic	1.5	1.0	2.5	(0.5)	(35.37)	1.5	149.95
Income taxes - deferred	0.1	0.2	0.3	0.0	51.70	0.0	40.80
Net income	4.0	3.4	6.5	(0.5)	(14.27)	3.0	88.94

# Capital Ratio (Non-Consolidated Basis)

(%; ¥ billion)

	FY2012	FY2013 (1st half)	FY2013	FY2014 (1st half)	FY2014	FY2015 (1st half)
Total capital ratio (domestic standards)	16.22	16.92	16.67	16.47	16.70	17.55
Tier 1 ratio	15.91	16.62				
Regulatory capital	155.5	158.7	161.0	163.1	164.8	170.7
Tier 1	152.6	155.8				
Tier 2						
Unrealized gain on land revaluation (45%)	—	—				
Unrealized gain on available-for-sale securities (45%)	—	—				
Loan loss reserve	2.9	2.8				
Subordinated debt	—	—				
Deductions	—	—				
Risk-weighted assets	958.6	937.9	965.8	990.6	986.9	972.8
On-balance items	880.3	860.7				
Off-balance items	11.2	11.0				
Operational risks / 0.08	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, 2015)

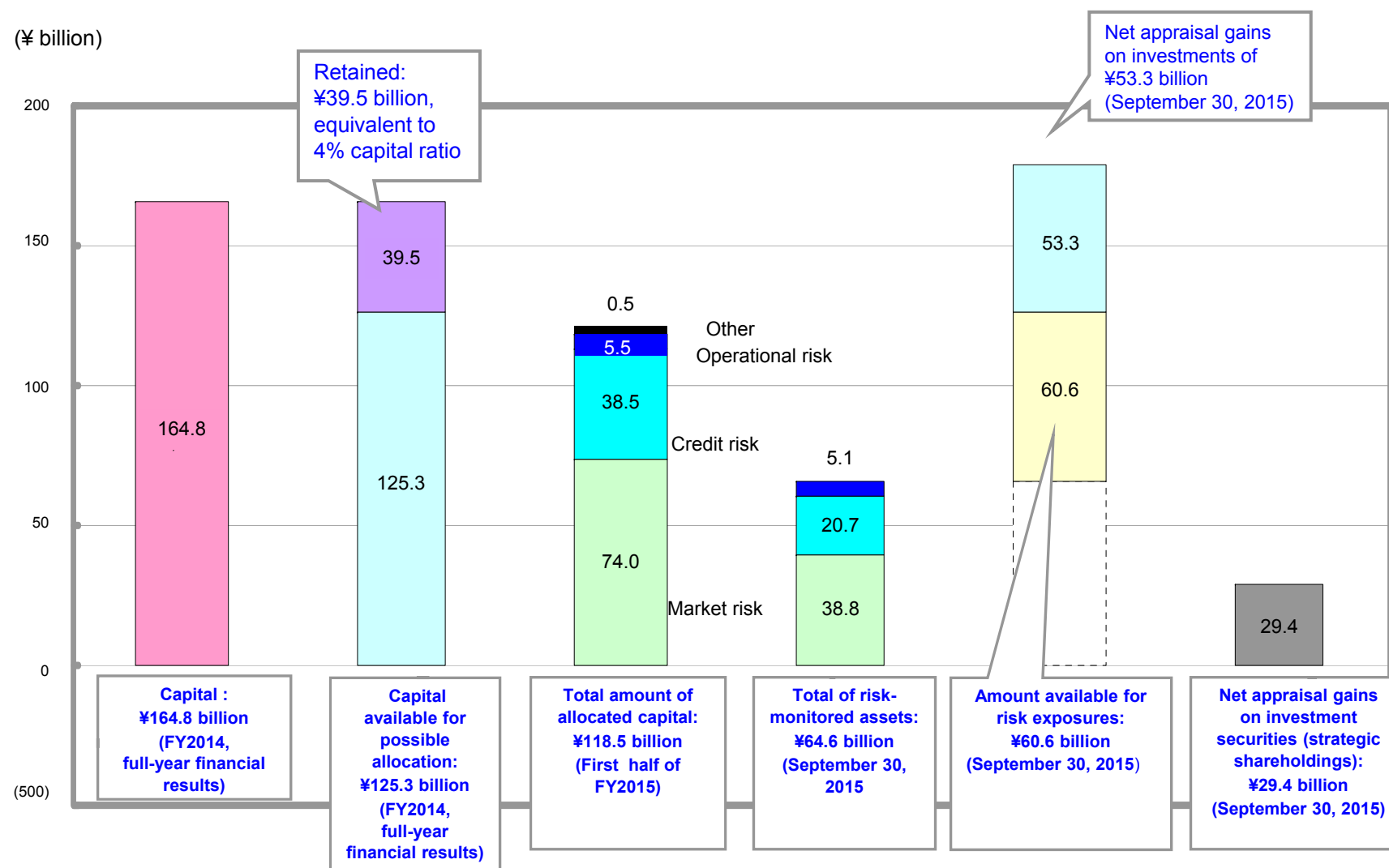
Risk amount	¥15.0 billion
Tier I + Tier II	¥170.7 billion
Outlier ratio	8.7%

\* yen interest rate risk is 1% tile value (0.7 billion),  
Foreign currency interest rate risk is 99% tile  
value (14.3 billion yen)

The employed, to calculate the amount of interest  
rate risk in the banking book Cage you.

\* core deposits are calculated with an in-house  
model.

# Capital Allocation



# Employees and Branches

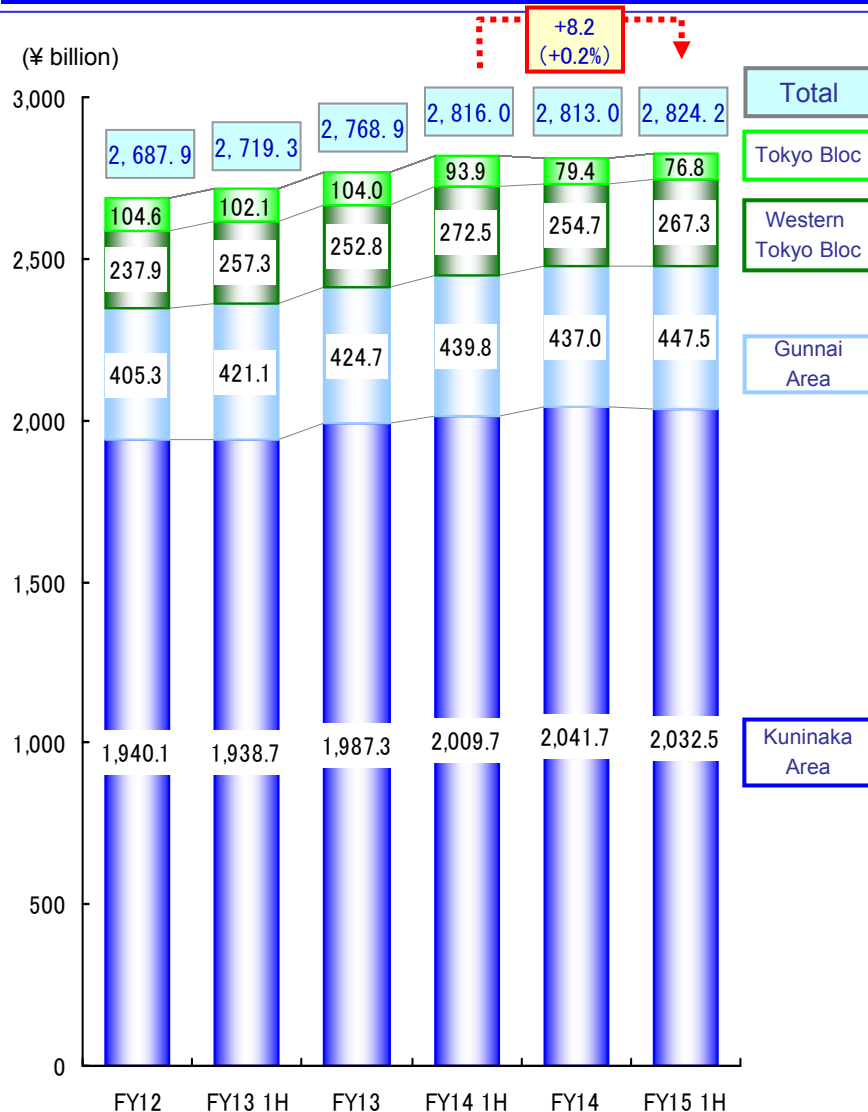
	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15 (1st half)	Comparison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,705	1,704	1,708	1,699	1,675	1,699	(65)
Fixed-term contract workers	431	496	581	716	760	789	776	736	714	691	672	677	246
Branches (including sub-branches)	93	91	91	91	92	91	91	91	90	90	90	※2 91	(2)
Ordinary type	48	49	45	42	43	42	42	42	43	41	41	42	(6)
Covering wide area; full-range services	27	21	21	23	22	22	22	21	21	21	21	21	(6)
Covering wide area; designated for special functions ※1	18	21	25	26	27	27	27	28	26	28	28	※2 28	10
Corporate Sales Office	0	0	0	0	0	0	1	2	1	1	1	0	0
Loan Squares	3	3	3	4	5	5	5	5	6	7	7	8	5
Off-branch ATMs	135	138	131	132	134	132	130	129	126	129	130	133	(2)

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

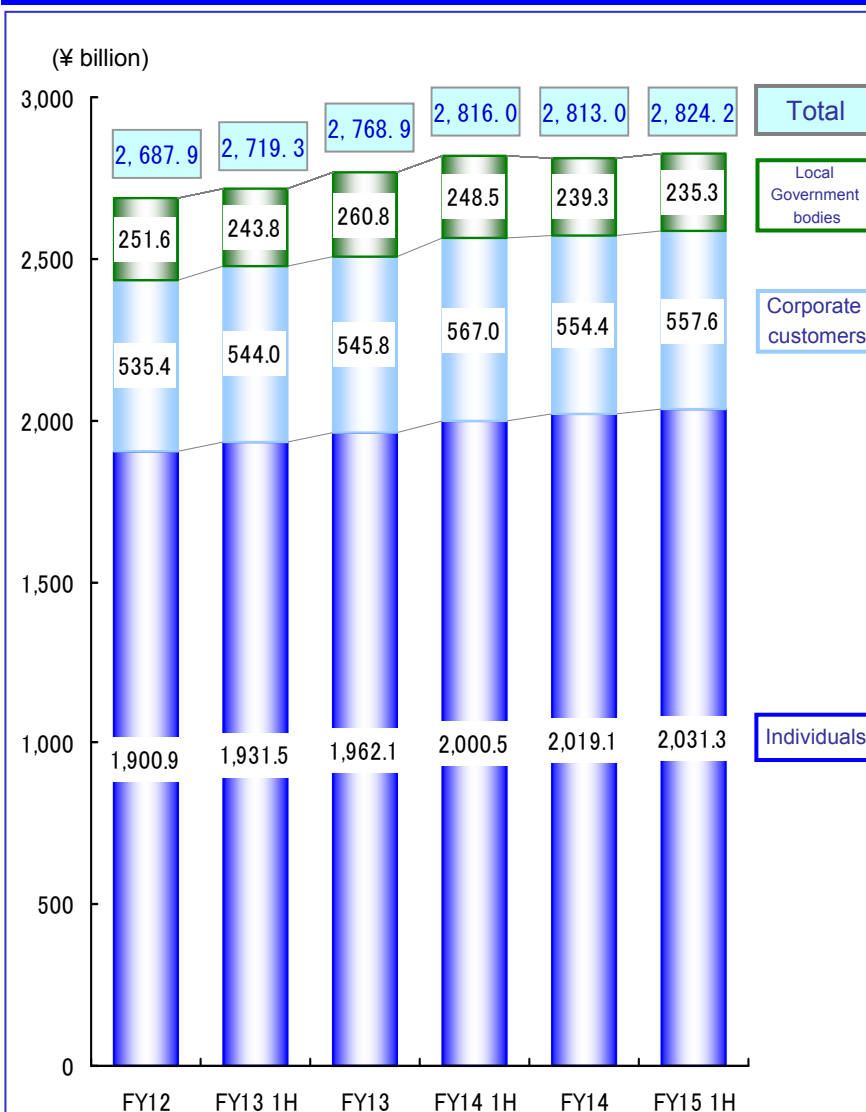
\*2 . Chuo Ichiba Branch operates at the Kokubo Branch

# Deposits

## Deposit (term-end)



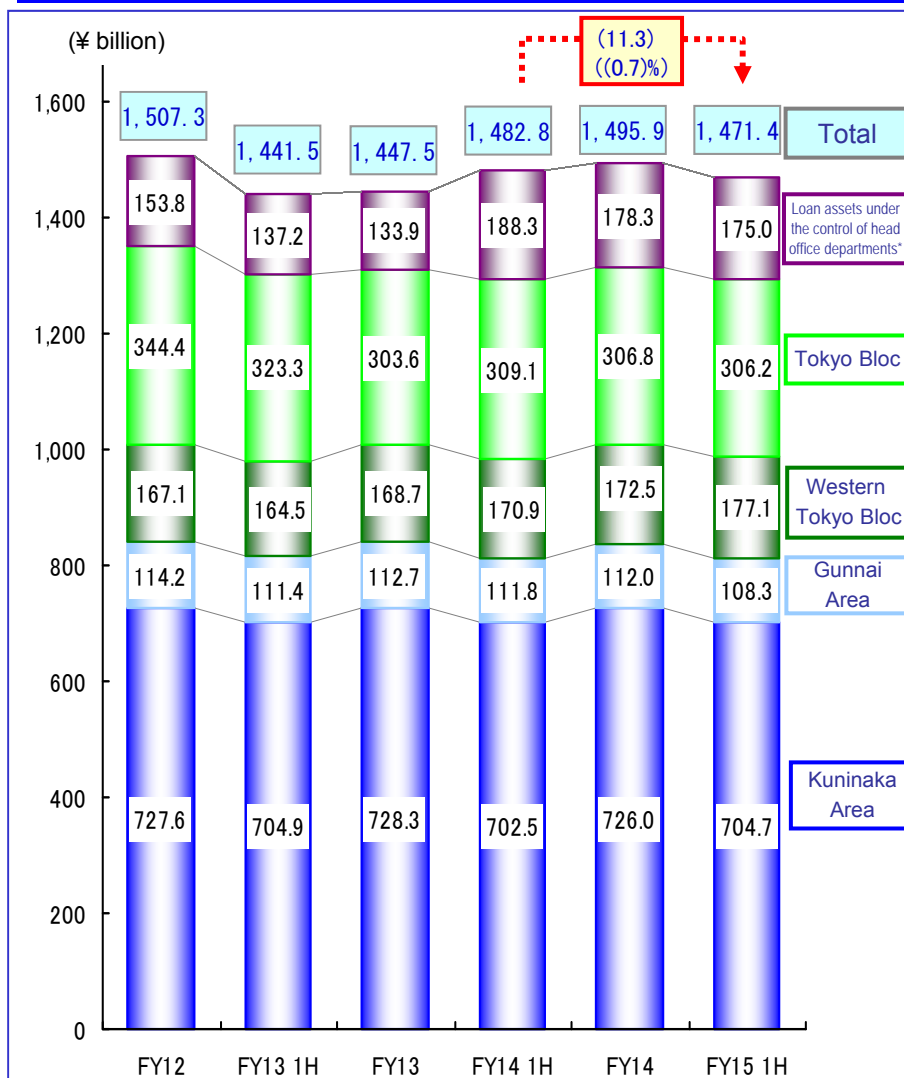
## Customer Segment (term-end)



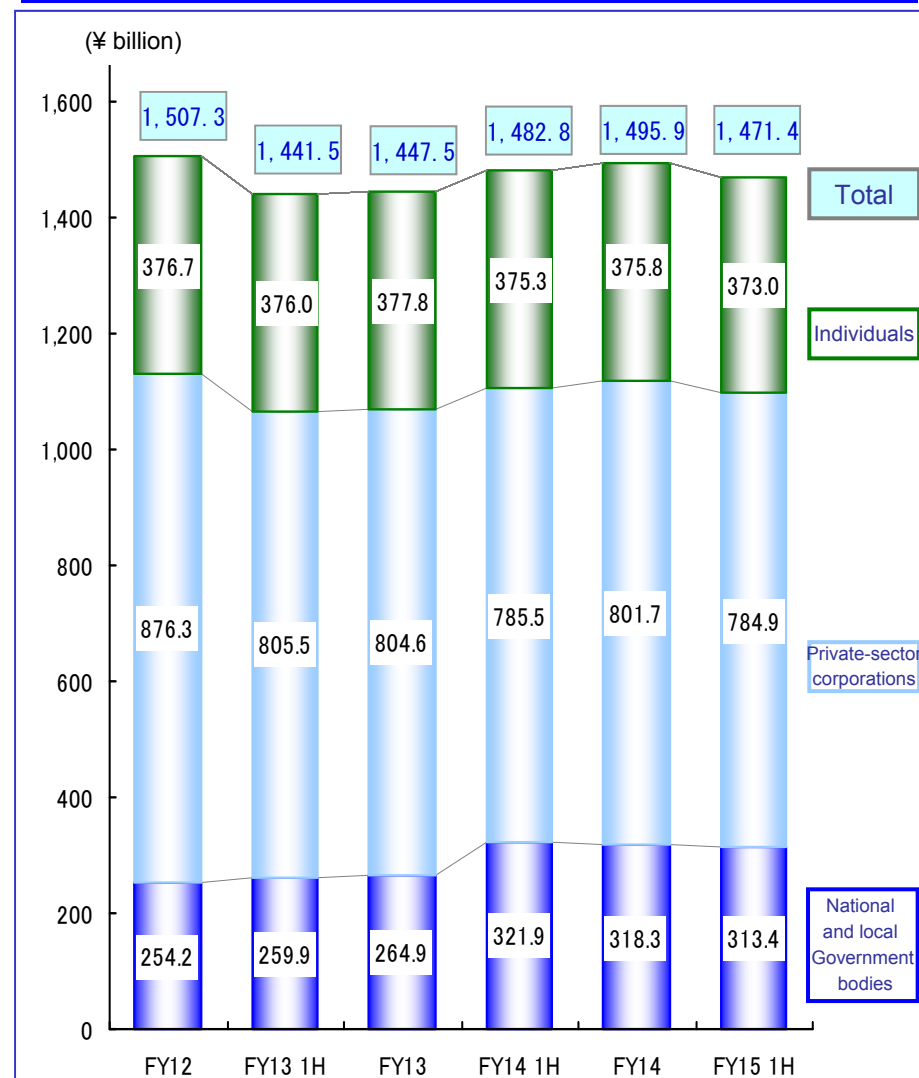


# Loans

## 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, 2015		September 30, 2015		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	150.3	10.1%	146.2	9.9%	(4.0)	(0.2)P
Agriculture, forestry	2.3	0.2%	2.2	0.1%	(0.1)	(0.1)P
Fishery	0.0	0.0%	0.0	0.0%	(0.0)	0.0P
Mining, quarrying and gravel digging	1.4	0.1%	1.3	0.1%	(0.0)	0.0P
Construction	36.2	2.4%	35.0	2.4%	(1.1)	0.0P
Utilities, heat provision	25.9	1.7%	25.8	1.8%	(0.1)	0.1P
Telecommunications	13.3	0.9%	11.7	0.8%	(1.6)	(0.1)P
Transportation, postal services	64.6	4.3%	66.3	4.5%	1.7	0.2P
Wholesaling, retailing	120.2	8.0%	115.3	7.8%	(4.9)	(0.2)P
Financing, insurance	45.6	3.1%	58.8	4.0%	13.2	0.9P
Real estate, equipment rental and leasing	194.7	13.0%	188.3	12.8%	(6.4)	(0.2)P
Miscellaneous services	146.7	9.8%	133.3	9.1%	(13.3)	(0.7)P
National and local governments	318.3	21.3%	313.4	21.3%	(4.8)	0.0P
Individuals and others	375.8	25.1%	373.0	25.4%	(2.7)	0.3P
Total lending	1,495.9	100.0%	1,471.4	100.0%	(24.4)	—

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



## Loan Balance by Customer Business Scale (term-end)

(¥ billion; %)

		Overall		Yamanashi Prefecture		Western Tokyo Bloc		Tokyo Bloc		Headquarters	
		FY14	FY15 (1st half)	FY14	FY15 (1st half)	FY14	FY15 (1st half)	FY14	FY15 (1st half)	FY14	FY15 (1st half)
National and local government	Balance	318.3	313.4	223.8	219.4	0.3	0.2	4.1	3.7	89.9	89.9
	Ratio to total	21.3%	21.3%	26.7%	27.0%	0.2%	0.1%	1.3%	1.2%	50.4%	51.4%
Large companies	Balance	301.8	298.9	23.7	25.3	8.5	7.5	232.2	232.5	37.2	33.4
	Ratio to total	20.2%	20.3%	2.8%	3.1%	4.9%	4.2%	75.7%	75.9%	20.9%	19.1%
Second-tier companies	Balance	26.5	29.6	13.0	12.0	3.9	4.3	9.5	13.2	0.0	0.0
	Ratio to total	1.8%	2.0%	1.6%	1.5%	2.3%	2.4%	3.1%	4.3%	0.0%	0.0%
SMEs	Balance	473.3	456.3	281.6	263.2	81.6	86.8	58.9	54.7	51.1	51.6
	Ratio to total	31.6%	31.0%	33.6%	32.4%	47.3%	49.0%	19.2%	17.9%	28.7%	29.5%
Other individuals	Balance	375.8	373.0	295.7	293.0	78.1	78.1	1.8	1.8	0.0	0.0
	Ratio to total	25.1%	25.4%	35.3%	36.0%	45.3%	44.1%	0.6%	0.6%	0.0%	0.0%
Total	Balance	1,495.9	1,471.4	838.1	813.0	172.5	177.1	306.8	306.2	178.3	175.0
	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, 2015)

	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)

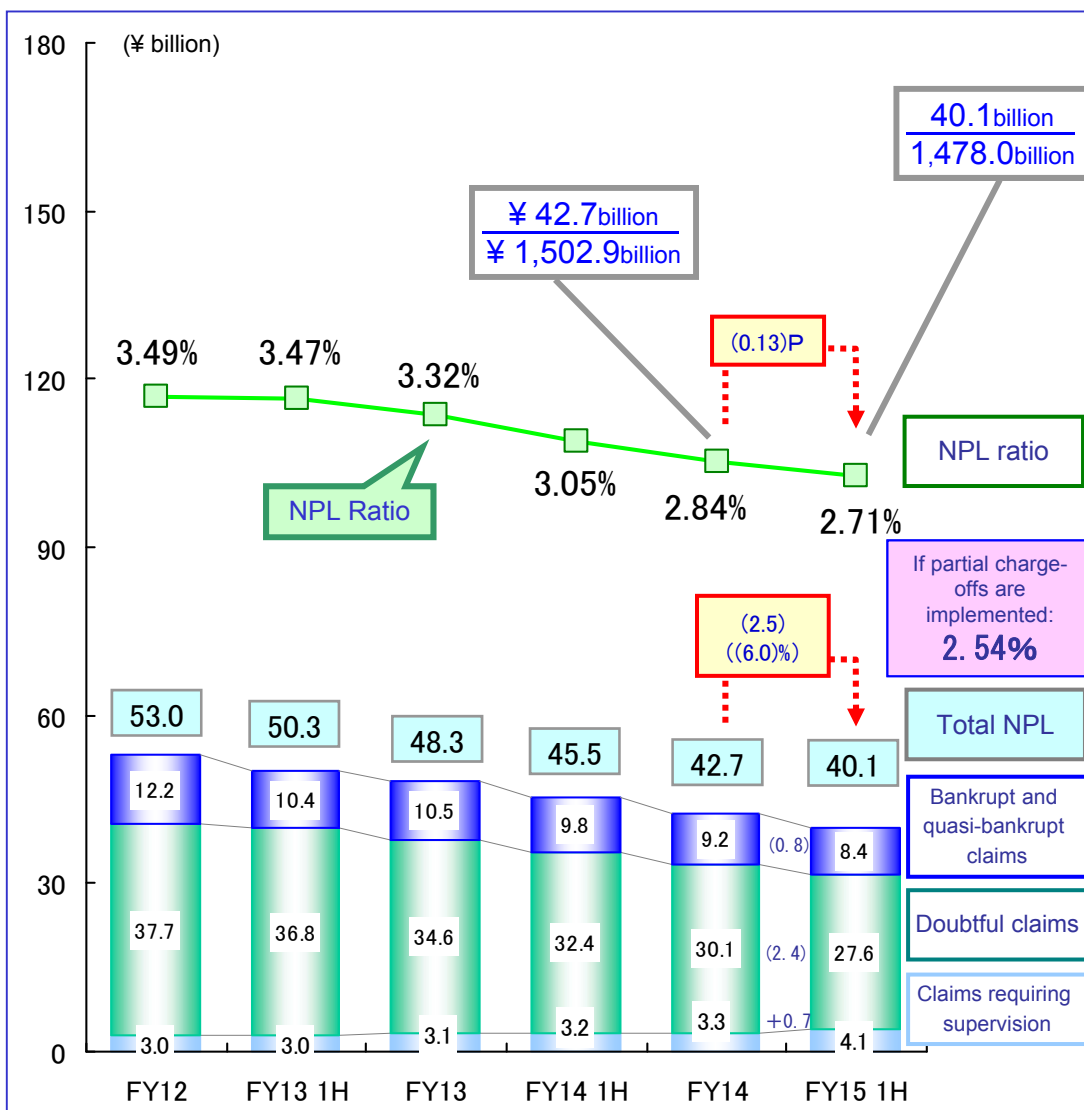
	March 31, 2015	September 30, 2015	Comparison with previous term-end	September 30, 2015 (consolidated basis)
Loans to customers in bankruptcy	2.6	2.6	(0.0)	2.7
Past due loans	36.5	33.2	(3.2)	33.9
Accruing loans contractually past due three months or more	0.0	0.0	0.0	0.0
Restructured loans	3.3	4.0	0.7	4.0
Total risk-monitored loans (A)	42.5	40.0	(2.5)	40.8
As a percentage of total loans	(2.84%)	(2.72%)	((0.12)P)	(2.79%)
Portions covered by collateral and guarantees (B) (including specific reserves)	39.3	36.5	(2.8)	37.3
Coverage ratio B / A	92.32%	91.33%	(0.99)	91.48%
Reserve for possible loan losses (non-specific) (C)	1.7	1.5	(0.1)	4.0
Coverage ratio (B + C) / A (including loan loss reserves)	96.37%	95.24%	(1.13)P	101.42%

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

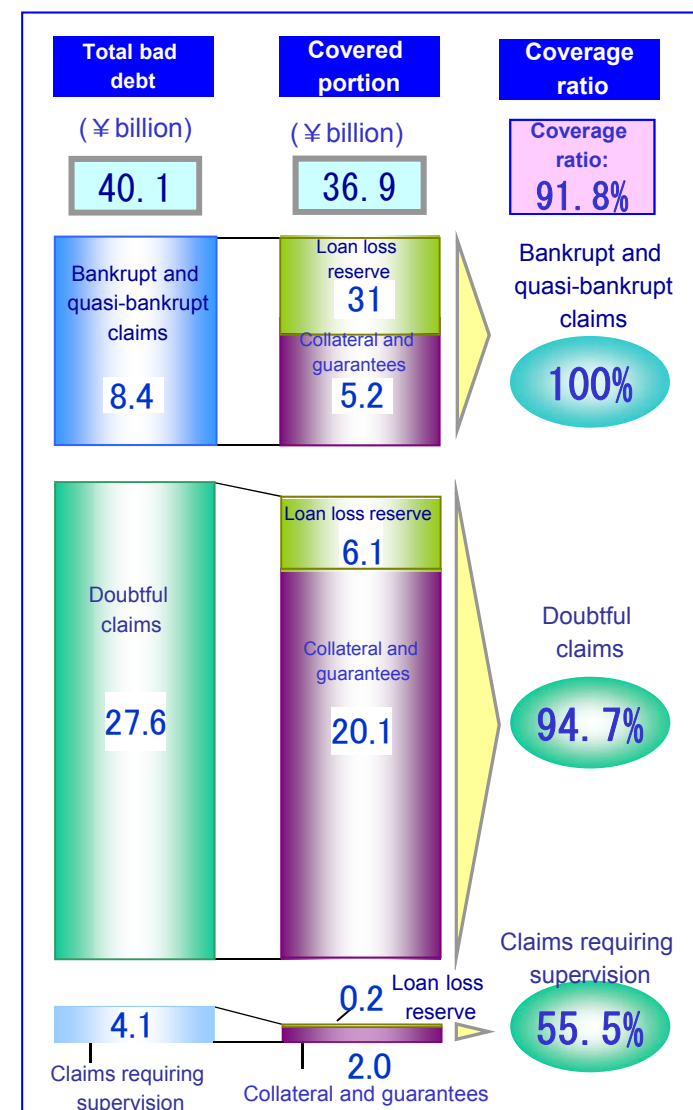
(¥ billion)

	September 30, 2015 Prior to partial charge-offs (1)	September 30, 2015 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	2.6	1.4	(1.1)
Past due loans	33.2	31.8	(1.4)
Accruing loans contractually past due three months or more	0.0	0.0	0.0
Restructured loans	4.0	4.0	0.0
Total risk-monitored loans	40.0	37.4	(2.6)
As a percentage of total loans	(2.72%)	(2.54%)	((0.18)P)

## Bad Debt under the Financial Reconstruction Law





## Coverage of Bad Debt under the Financial Reconstruction Law



# Changes in Borrower Categories

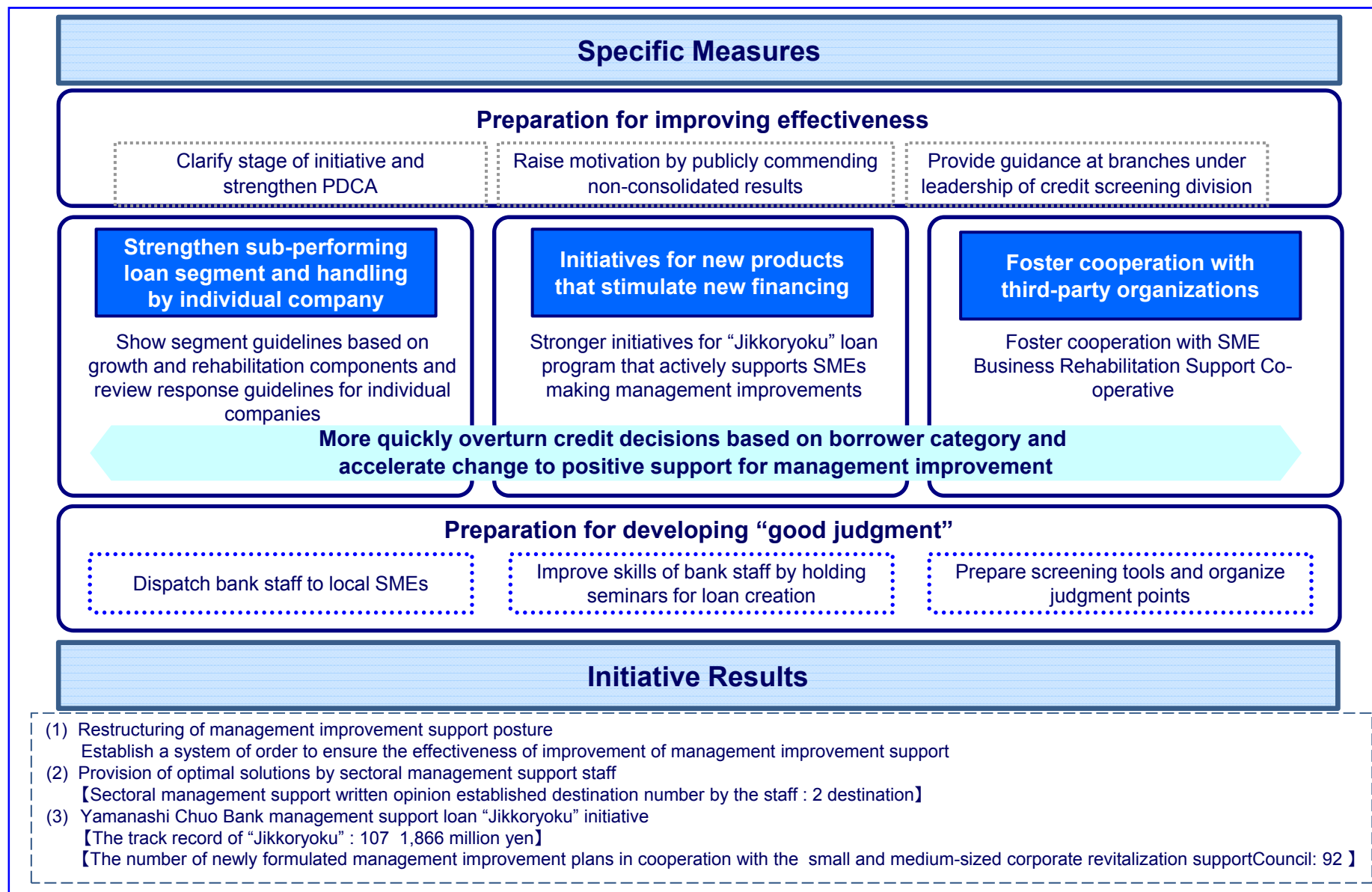
(¥ billion)

Total claim basis* (under the Financial Reconstruction Law) From March 31, 2015 to September 30, 2015			September 30, 2015						
			Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively Bankrupt	Legally bankrupt	Deterioration to potentially bankrupt or worse
March 31, 2015	Amount of newly occurred	—	13.0	0.3	—	0.0	—	—	
	Normal borrower	1,333.0	1,316.6	3.4	0.0	0.4	0.0	0.0	0.04%
	Other requiring caution	124.8	5.8	94.7	1.3	0.5	0.1	0.0	0.56%
	Requiring supervision	4.2	0.0	0.2	3.6	0.0	0.0	—	1.02%
	Potentially bankrupt	30.1	0.0	0.9	0.2	25.8	0.4	0.0	
	Effectively Bankrupt	6.6	—	—	—	0.8	5.0	0.1	
	Legally bankrupt	2.6	—	—	—	0.0	—	2.4	
	Total	1,501.6	1,335.6	99.7	5.3	27.6	5.7	2.6	

 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



# Securities Portfolio (1)

## Prior to Mark-to-Market Adjustment

(¥ billion; %)

	FY2012		FY2013 (1st half)		FY2013		FY2014 (1st half)		FY2014		FY2015 (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	818.1	62.2	803.3	60.0	818.9	60.2	798.5	58.0	774.2	54.6	696.1	49.3	(102.4)	(8.7)
Municipal bonds	198.4	15.1	213.7	16.0	210.5	15.5	224.1	16.3	225.4	15.9	219.1	15.5	(5.0)	(0.8)
Government guaranteed bonds	166.9	12.7	168.1	12.6	155.5	11.4	131.1	9.5	116.6	8.2	94.6	6.7	(36.5)	(2.8)
FILP Agency bonds	1.3	0.1	1.2	0.1	1.1	0.1	1.0	0.1	1.0	0.1	0.9	0.1	(0.1)	0.0
Financial debentures	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Corporate bonds	61.1	4.6	49.7	3.7	46.6	3.4	35.7	2.6	23.3	1.6	16.3	1.2	(19.4)	(1.4)
Equity shares	43.1	3.3	46.3	3.5	47.6	3.5	46.8	3.4	46.3	3.3	42.7	3.0	(4.1)	(0.4)
Strategic holdings	29.4	2.3	29.2	2.2	29.4	2.2	29.3	2.1	28.7	2.1	28.7	2.0	(0.6)	(0.1)
Portfolio investments	13.6	1.0	17.1	1.3	18.2	1.3	17.5	1.3	17.5	1.2	13.9	1.0	(3.6)	(0.3)
Foreign securities	3.7	0.3	13.6	1.0	19.8	1.5	38.3	2.8	79.1	5.6	121.5	8.6	83.2	5.8
Investment trusts, etc.	22.4	1.7	41.5	3.1	60.4	4.4	99.7	7.2	152.2	10.7	219.3	15.6	119.6	8.4
Total	1,315.4	100.0	1,337.8	100.0	1,360.7	100.0	1,375.6	100.0	1,418.4	100.0	1,410.9	100.0	35.3	



## <Yields and Valuation gains (losses)>

### Yields

(%)

	FY2012	FY2013 (1st half)	FY2013	FY2014 (1st half)	FY2014	FY2015 (1st half)	YoY increase (decrease)
Yen-denominated bonds	0.84	0.88	0.89	0.82	0.82	0.79	(0.03)
Equity shares	2.23	2.50	2.44	2.99	2.91	3.32	0.33
Investment trusts, etc.	2.87	3.28	2.72	2.89	3.35	2.61	(0.28)
Total of yen-denominated bonds	0.92	0.98	0.99	1.01	1.08	1.13	0.12
Foreign-currency-denominated bonds	2.08	1.82	1.94	2.07	1.92	1.82	(0.25)
Total	0.93	0.99	1.00	1.03	1.11	1.18	0.15

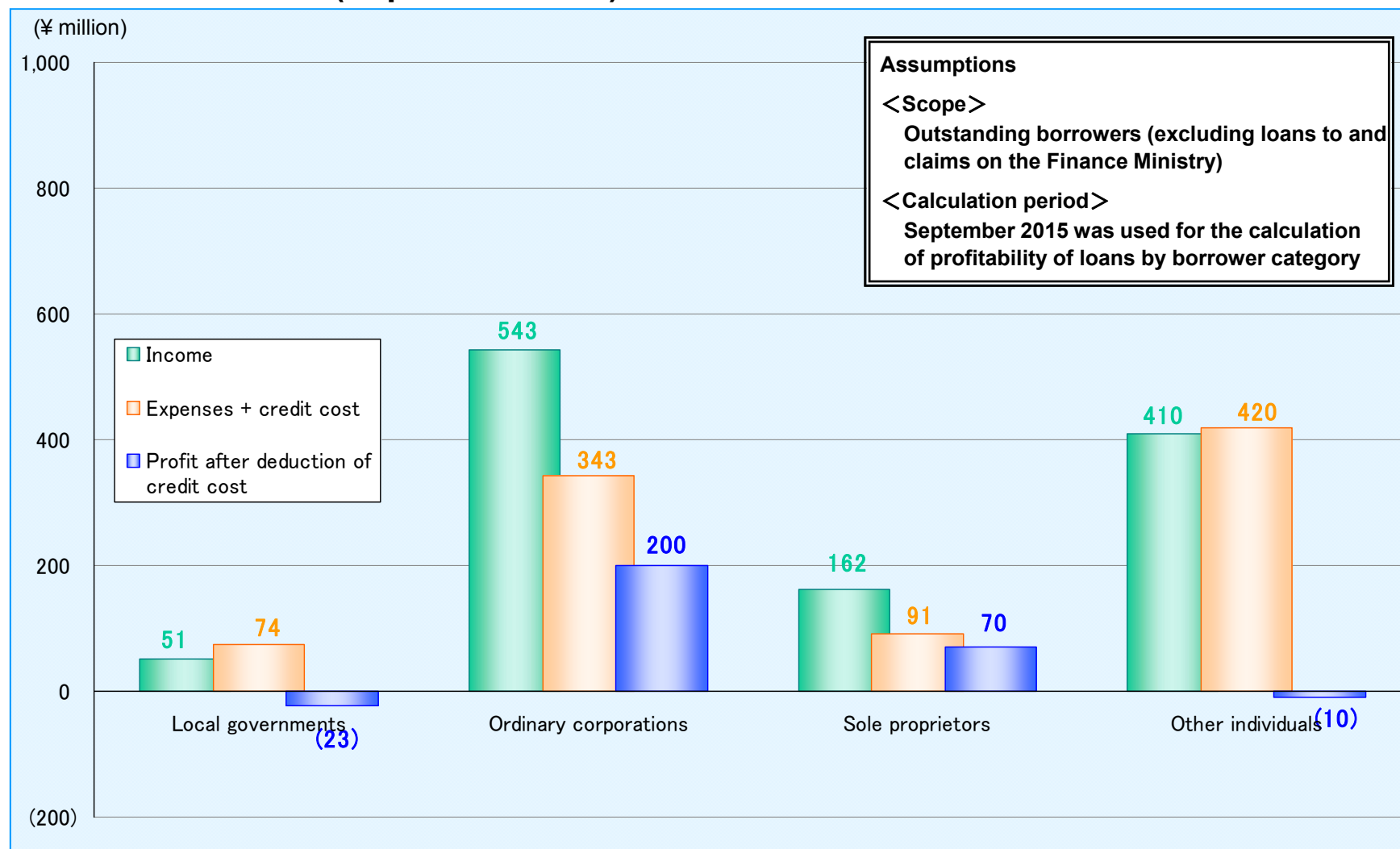
### Valuation gains (losses)

(¥ billion)

	FY2012	FY2013 (1st half)	FY2013	FY2014 (1st half)	FY2014	FY2015 (1st half)	YoY increase (decrease)
On bond relationship profit and loss	150.0	51.3	28.4	6.4	1.0	2.8	(3.6)
On bond gain on sale	233.1	93.8	103.7	8.6	9.5	55.5	46.9
On bond sale loss	83.1	41.7	74.6	2.1	8.5	52.6	50.5
On bond amortization	—	0.7	0.7	—	—	—	—
Stock and other related income	1.6	32.2	74.0	31.4	103.3	400.8	369.4
Gains on sales of stocks and other	71.0	58.0	87.6	47.6	118.8	433.4	385.8
Shares loss on sale	69.4	1.5	5.6	7.9	7.9	32.1	24.2
Shares amortization	—	24.3	8.0	8.2	7.6	0.3	(7.9)
Total	151.6	83.5	102.4	37.8	104.3	403.6	365.8

# Earnings Structure by Borrower Segment

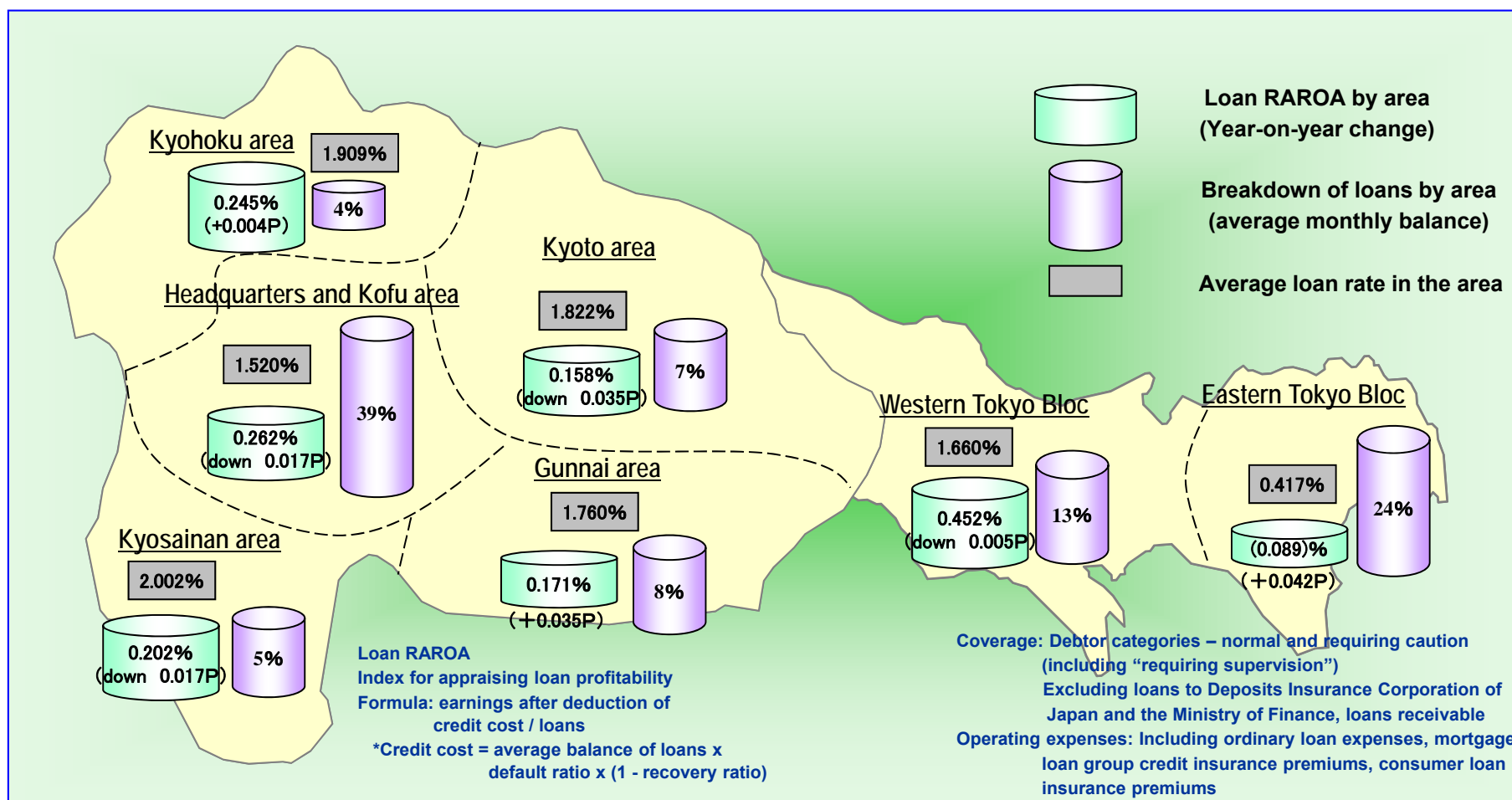
## One-Month Results (September 2015)



# Loan RAROA by Area

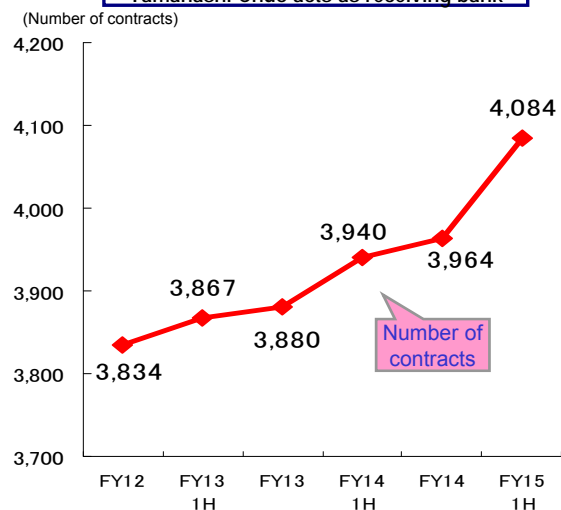
Loan RAROA for all areas: 0.183% ( +0.004 percentage points YoY)

One-Month Results  
(September 2015)

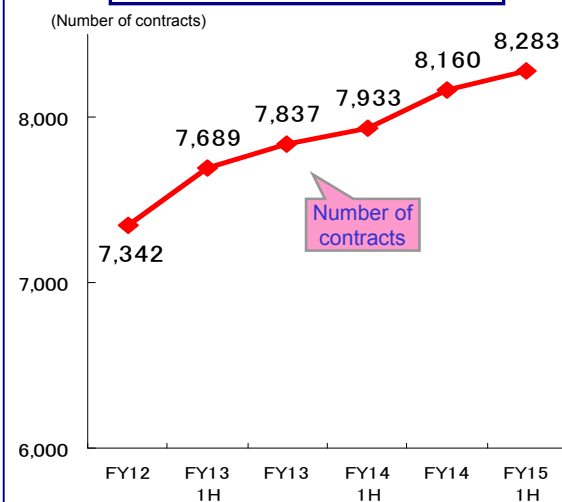


# Corporate Promotion Item Results

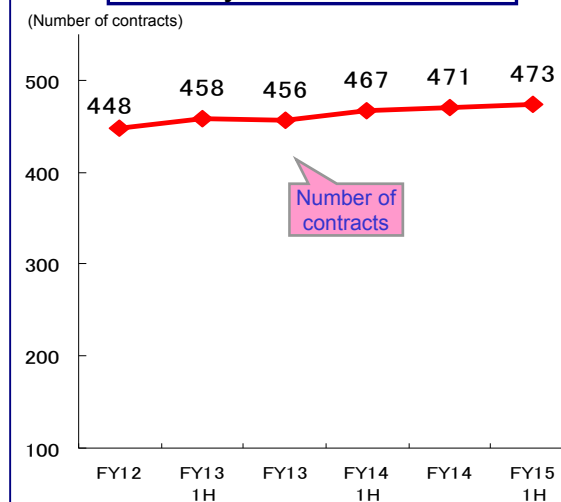
Number of salary transfer customers where Yamanashi Chuo acts as receiving bank



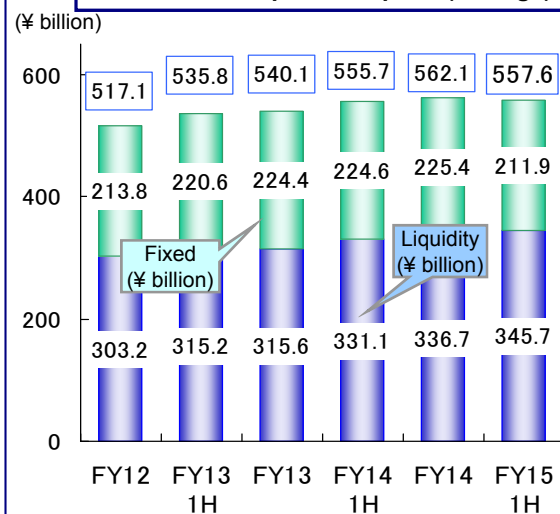
Number of Biz Direct contracts



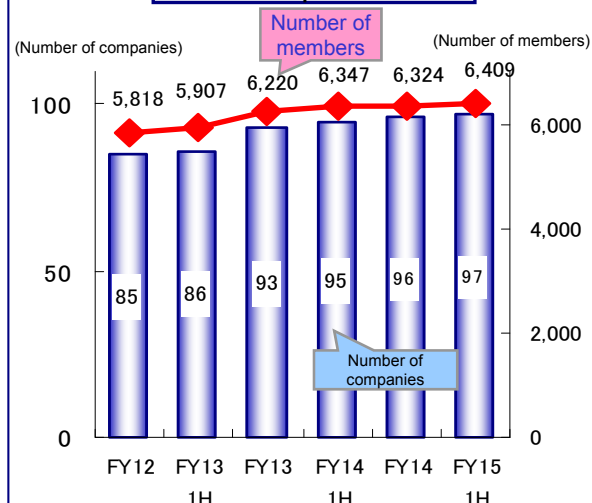
Number of online foreign currency transaction contracts



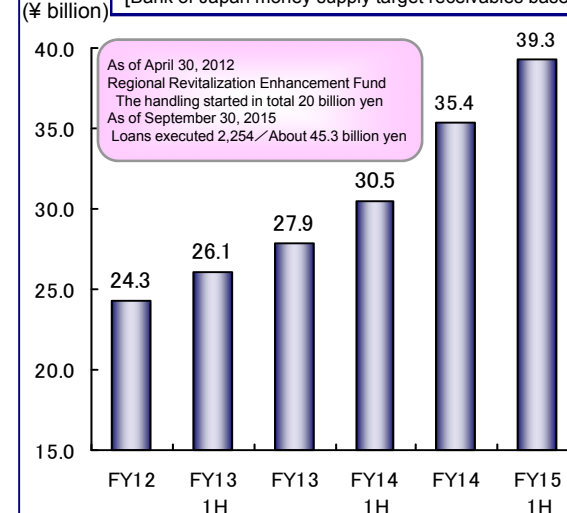
Balance of Corporate Deposit (average)



Number of 401K contracting companies



For growth areas Disbursements total  
[Bank of Japan money supply target receivables base]

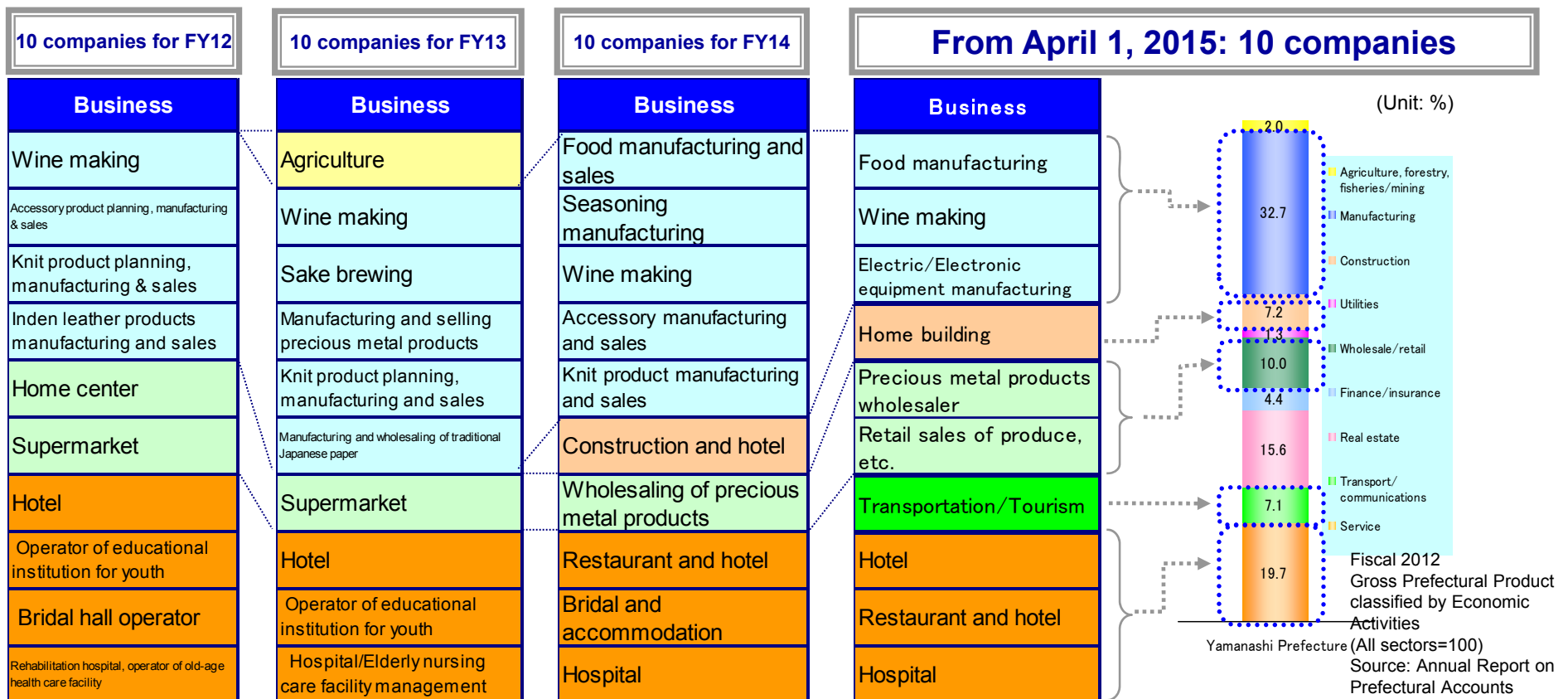


# Strengthen Support for Local Industry Revitalization

## 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



30 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



## Subsidiaries of the Bank

(¥ million; as of September 30, 2015)

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 managemenet: economic research
Operating revenue	211	2,293	420	103
Operating income (loss)	109	169	5	4
Recurring profit (loss)	256	170	28	4
Net income (loss)	240	109	18	3
Total assets	7,341	10,886	3,008	402
Net assets	4,502	2,180	1,046	376
Borrowings	—	8,438	1,203	—
Borrowed from the Bank	(—)	(8,105)	(1,203)	(—)



# Yamanashi Prefecture Economic Topics

Topics	Effects on Yamanashi Prefecture	The Bank's Initiatives for Economic Revitalization for Yamanashi Prefecture
<p>June 2013</p> <p>Mt. Fuji designated as a World Heritage Site</p>	<p><b>Increase in tourists</b></p> <ul style="list-style-type: none"> <li>-Tourists visiting Yamanashi Pref. in first half of 2015 up 23.2% y-o-y, the 2nd highest percentage increase in nation</li> <li>- Among them, foreigners increase by 55.4%</li> </ul>	<ul style="list-style-type: none"> <li>- Meeting demand for funds from tourist destinations and facilities</li> <li>- Meeting demand for settlement/currency conversion from foreign tourists                             <ul style="list-style-type: none"> <li>• Providing credit card settlement terminals for restaurants in Hokuroku freeing of charge</li> <li>• Relocating foreign currency exchange machines outside branches and expanded service hours</li> </ul> </li> </ul>
<p>June 2013</p> <p>Prefectural Government opened Yamanashi Living Assistance Center in Yurakucho</p> <p>March 2014</p> <p>Began employment service at this center</p>	<p><b>Increase in residents</b></p> <ul style="list-style-type: none"> <li>- People moving to Yamanashi Prefecture in FY2014 increased by 199 (100 households), up nearly 4.0 times y-o-y</li> <li>- Yamanashi Prefecture ranked No. 1 according to "Ranking of countryside regions desirable for living" (Return to Your Hometown Support Center survey)</li> </ul>	<ul style="list-style-type: none"> <li>-Cooperation with the Yamanashi Prefectural Government to increase the resident population</li> <li>- Began handling "Hokuto alliance mortgage", the corporation measure with Hokuto city</li> </ul>
<p>September 2013</p> <p>Tokyo named as the host of the 2020 Olympic/Paralympic Games</p>	<p><b>Increase in tourists visiting Yamanashi Prefecture</b></p> <p>Possibility as a camping destination</p>	<ul style="list-style-type: none"> <li>- Meeting demand for funds from tourist destinations and facilities, and camping sites</li> </ul>
<p>October 2014</p> <p>Maglev Chuo Shinkansen construction approval</p>	<p><b>Progress developing areas surrounding stations</b></p> <p>(such as new housing areas)</p>	<ul style="list-style-type: none"> <li>- Meeting demand for funds for the development of areas surrounding stations</li> <li>- Provision of loans to those who intend to move to Yamanashi Prefecture</li> <li>- Cooperation with the Yamanashi Prefectural Government to increase the resident population</li> </ul>
<p>July 2013</p> <p>"Yamanashi" wine designated by the National Tax Agency as a geographical indication</p>	<p><b>Increase in attention to wine using Koshu grapes</b></p> <p>In Europe and Southeast Asia</p>	<ul style="list-style-type: none"> <li>- Strengthening of support for export (such as exhibitions at overseas business meetings and cooperation with foreign partner banks)</li> <li>- Continual dispatch of Bank staff to wineries</li> <li>=&gt; improving the capability of making good judgment and meeting demand for funds</li> </ul>



# Local Industries in Yamanashi Prefecture

## Wine



- 21.8% share of shipment amount ranks second in Japan.
- "Yamanashi" wine designated as an indication (National Tax Agency)

## Sake



## Mineral Water



- 25.9% share of shipment amount ranks first in Japan.

## Fruits



- Harvest of grapes, peaches and Japanese plums ranks first in Japan.

## Jewelry



- 28.3% share of shipment amount ranks first in Japan.

## Silk Fabric



- Shipment amount of ties ranks second in Japan.
- Shipment amount of scarves and mufflers ranks seventh in Japan.
- Shipment amount of down quilts ranks first in Japan.

## Knit Products



## Inden Leather



## Traditional Japanese Paper



- Shipment amount of shoji paper and calligraphy paper ranks second in Japan.

\*Source: 2013 Census of Manufacturer, 2014 Census of Crops

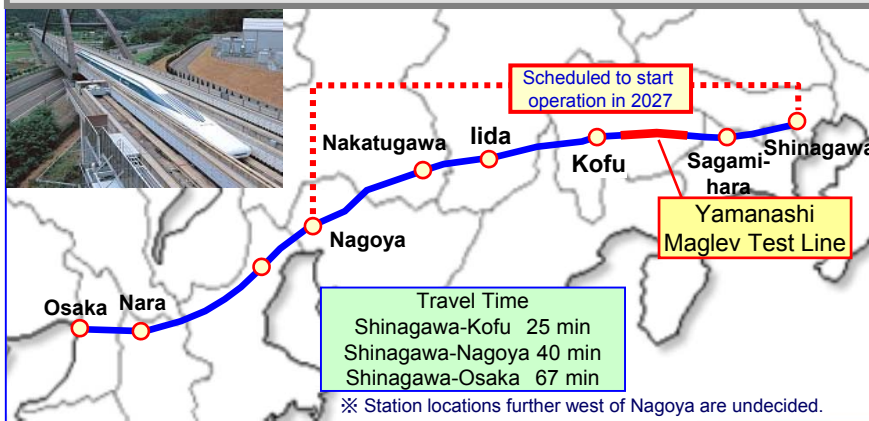
# Preparations for High-Speed Transportation Network

Expected Effects: Increase in tourists from Kansai and Tokai regions, increase in opportunities for receiving orders, expansion of logistic facilities, and increase in residents due to expanded commuting radius to Greater Tokyo

## Maglev Chuo Shinkansen Line

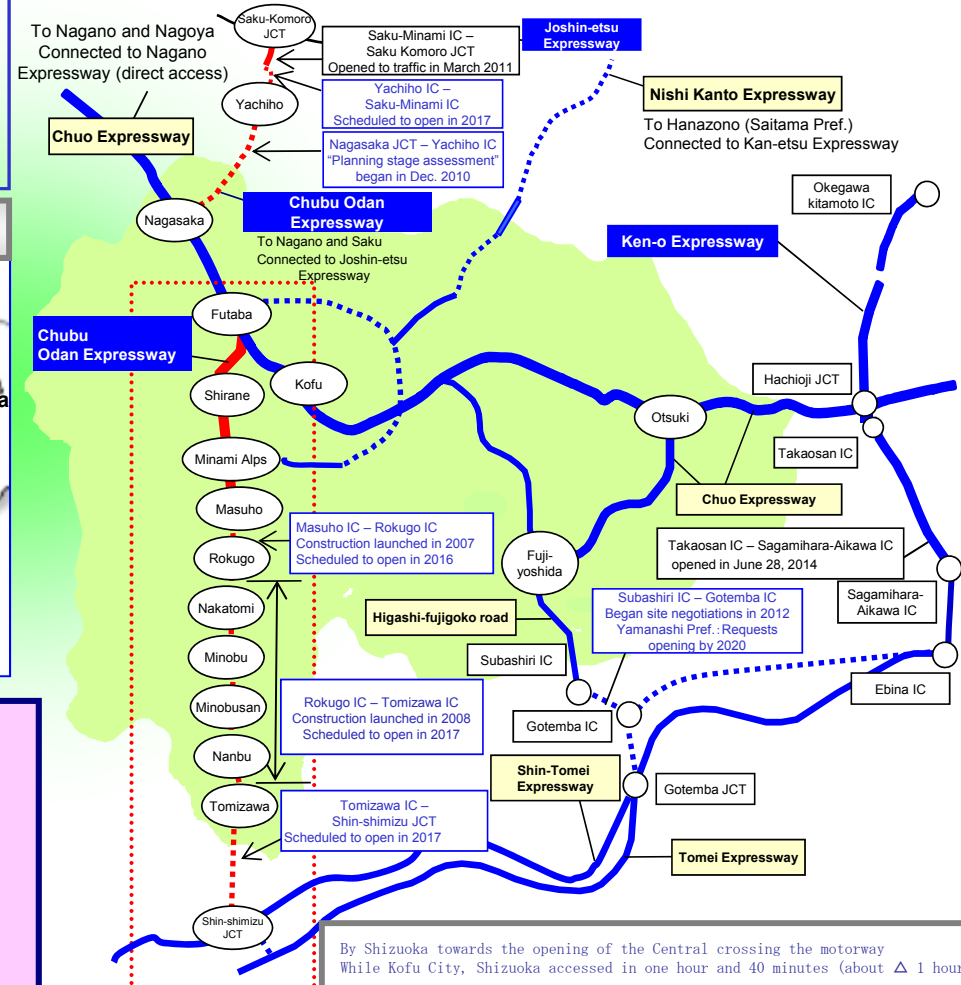
- October 17, 2014: Minister of Land, Infrastructure, Transport and Tourism approved the start of construction, with opening planned for 2027
- ⇒ Request for certain segments to enter service by the start of the 2020 Tokyo Olympic Games
- July 12, 2015 :Yamanashi side section construction schedule of the Southern Alps tunnel (total length 25 km)

### Map of Maglev Chuo Shinkansen Line Route



- ★ Boost collaboration with Yamanashi Living Assistance Center (established by the Yamanashi Prefectural Government in Yurakucho, Tokyo in June 2013)
- ★ Offer housing loans to those purchasing subdivisions (sale of 171 lots commenced in July 2013) near train stations along the Maglev Chuo Shinkansen Line, known as Asahi Linear Town

## Chubu Odan Expressway



# Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Pref. rank		As of		Pref. rank		As of		Pref. rank
Total area	2014	4,465km <sup>2</sup>	32	Private businesses	2014	43,183	41	Real household income	2014	¥519,626	26
Habitable area	2013	21.3%	44	Value of manufacturing shipments *Office with four or more employees	2014	¥2,124.4bn	34	(average per month per salaried household)			
Wilderness and parkland, etc	2013	27.1%	7	Value of per capita manufacturing shipments	2014	¥30,982,000	26	Household spending	2014	¥334,976	14
Population	2014	841,000	41	Annual sales of goods	2014	¥1,646.8bn	42	(average per month per salaried household)			
Number of households	2015	352,000	42	Annual per capita sales of goods	2014	¥30,058,000	39	Average consumption propensity (worker's household)	2014	81.2%	8
Children under 15 years	2014	12.6%	31	Total agricultural output	2013	¥81.5bn	34	Number of personal vehicles (per 1,000 people)	2014	459.2	7
Working age population	2014	59.9%	17	Ratio of agricultural income to output	2013	46.1%	3	Number of public libraries (per 10,000 people)	2014	0.60	1
Persons over 65 years	2014	27.5%	26	Housing starts	2014	4,359	41	Number of convenience stores (per 100,000 people)	2007	37.1	6
Population growth	2014	( 0.72)%	36	Floor area per housing start	2014	98.8m <sup>2</sup>	12	Average price of residential land (per m <sup>2</sup> , reference price)	2014	¥26,600	33
Prefectural GDP (real-term)	FY12	¥3,536.6bn	41	Value of public works contracts	2014	¥137.1bn	40	Home ownership	2013	70.6%	17
Economic growth (real-term)	FY12	( 0.18)%	43	Total site area of construction starts	2014	782,253m <sup>2</sup>	43	Cost of education (Worker's household expenditure)	2014	6.5%	15
Per capita income	FY12	¥2,845,000	17	Jobs-to-applicants ratio	2014	0.92 times	33	Proportion of people in higher education	2014	56.9%	9

Placing 41st in Japan in total population and 41nd 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.