
The Yamanashi Chuo Bank, Ltd.
The 18th Analyst Meeting

Supplementary Materials

June 8, 2010 (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 2009 Results (1)

(¥ billion; %)

		FY2007	FY2008	FY2009	YoY comparison (FY08)		YoY comparison (FY09)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,458.2	2,505.9	2,549.7	47.7	1.9	43.8	1.7
	Loans	1,468.0	1,519.5	1,476.2	51.4	3.5	(43.2)	(2.8)
	Securities	856.4	896.3	986.7	39.9	4.6	90.3	10.0
	Call loans	119.0	74.3	67.5	(44.6)	(37.5)	(6.8)	(9.1)
	Due from banks (interest-bearing)	0.0	2.5	10.3	2.5	8,985.7	7.7	306.3
	Fund procurement	2,353.8	2,396.5	2,445.7	42.7	1.8	49.1	2.0
	Deposits	2,339.0	2,375.1	2,425.2	36.1	1.5	50.1	2.1
	Call money	12.7	12.4	7.9	(0.3)	(2.4)	(4.5)	(36.1)
	(Reference) Money held in trust	-	-	-	-	-	-	-
Yields / Interest margin	Fund operations	1.93	1.76	1.59	(0.17)		(0.17)	
	Loans	2.16	2.07	1.90	(0.09)		(0.17)	
	Securities	1.42	1.32	1.25	(0.10)		(0.07)	
	Call loans	2.73	0.98	0.18	(1.75)		(0.80)	
	Due from banks	0.25	0.10	0.10	(0.15)		0.00	
	Fund procurement	0.37	0.27	0.16	(0.10)		(0.11)	
	Deposits	0.24	0.25	0.15	0.01		(0.10)	
	Call money	4.16	2.34	0.69	(1.82)		(1.65)	
	Borrowings	0.56	0.53	0.09	(0.03)		(0.44)	
	OHR	1.12	1.16	1.16	0.04		0.00	
	Fund procurement cost	1.49	1.43	1.32	(0.06)		(0.11)	
	Loan/deposit interest margin	1.92	1.82	1.75	(0.10)		(0.07)	
	Fund operation/procurement interest margin	1.56	1.49	1.43	(0.07)		(0.06)	
	Gross interest margin on loans	0.79	0.66	0.58	(0.13)		(0.08)	
	Gross interest margin on funds under management	0.44	0.33	0.27	(0.11)		(0.06)	

Fiscal 2009 Results (2)

(¥ billion; %)

		FY2007	FY2008	FY2009	YoY comparison (FY08)		YoY comparison (FY09)	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	38.6	37.6	36.6	(0.9)	(2.5)	(1.0)	(2.6)
	Loans	31.8	31.5	28.0	(0.3)	(0.9)	(3.5)	(11.1)
	Securities	12.2	11.8	12.3	(0.3)	(2.7)	0.5	4.2
	Call loans	3.2	0.7	0.1	(2.5)	(77.4)	(0.6)	(82.9)
	Due from banks	0.0	0.0	0.0	0.0	100.0	0.0	350.0
	Fees and commissions	4.9	4.2	4.4	(0.6)	(13.1)	0.2	4.7
	Other operating income (losses)	0.5	(3.6)	0.9	(4.1)	(812.7)	4.5	125.1
	JGBs and other bond transactions	0.3	(3.8)	0.7	(4.1)	(1,246.0)	4.5	-
	General provision to loan loss reserve	(0.7)	-	(0.3)	0.7	100.0	(0.3)	-
	Expenses	26.3	27.7	28.3	1.3	5.2	0.6	2.1
	Banking profit	18.4	10.5	14.0	(7.9)	(42.8)	3.5	33.3
	Modified banking profit	17.6	10.5	13.7	(7.1)	(40.4)	3.2	30.5
	Net business profit on core operations	17.3	14.3	12.9	(3.0)	(17.3)	(1.4)	(9.7)
	Non-operating income (losses)	(9.6)	(4.4)	(8.1)	5.2	53.8	(3.7)	-
	Equity share and similar transactions	4.4	(2.9)	(1.0)	(7.4)	(167.3)	1.9	-
	NPL disposal amount	14.3	0.3	7.2	(13.9)	(97.3)	6.8	1,837.4
	Money held in trust	-	-	-	-	-	-	-
	Ordinary profits	8.7	6.0	5.8	(2.6)	(30.7)	(0.2)	(3.3)
	Extraordinary income (losses)	(0.3)	1.2	(0.0)	1.5	461.2	(1.2)	(100.0)
	Income taxes - basic	6.4	0.0	1.7	(6.4)	(99.3)	1.7	-
	Income taxes - deferred	(2.7)	1.2	1.3	3.9	145.1	0.1	8.3
	Net income	4.6	6.0	2.7	1.3	28.7	(3.3)	(55.0)

Capital Ratio (Non-Consolidated Basis)

(¥ billion; %)

	FY2007	FY2008	FY2009
Total capital ratio (domestic standards)	13.11	14.23	15.14
Tier 1 ratio	12.53	13.64	14.54
Regulatory capital	142.1	146.8	148.1
Tier 1	135.8	140.7	142.3
Tier 2			
Unrealized gain on land revaluation (45%)	-	-	-
Unrealized gain on available-for-sale securities (45%)	-	-	-
Loan loss reserve	6.4	6.1	5.8
Subordinated debt	-	-	-
Deductions	0.1	-	-
Risk-weighted assets	1,084.1	1,031.2	978.2
On-balance items	983.3	931.0	892.9
Off-balance items	15.7	15.1	13.8
Operational risks / 0.08	85.1	85.0	71.4

(Reference)
Interest rate risk on the banking account (March 31, 2010)

Interest rate shock	99th percentile
Risk amount	¥18.7 billion
Tier I + Tier II	¥148.1 billion
Outlier ratio	12.6%

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

Employees and Branches

	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	Comaprison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	(105)
Fixed-term contract workers	431	496	581	716	760	789	358
Branches (including sub-branches)	93	91	91	91	92	91	(2)
Ordinary type	48	49	45	42	43	42	(6)
Covering wide area; full-range services	27	21	21	23	22	22	(5)
Covering wide area; specialized in retailing	15	17	24	25	26	26	11
Covering wide area; specialized in loans to incividuals	3	4	1	1	1	1	(2)
Loan centers	3	3	3	4	5	5	2
Off-branch ATMs	135	138	131	132	134	132	(3)

Loan Portfolio by Customer Industry

(¥ billion; %)

	March 31, 2009	
	Balance	Ratio to total
Manufacturing	163.1	10.6%
Agriculture, fishery and mining	3.6	0.2%
Construction	62.5	4.0%
Utilities, heat provision	35.5	2.3%
Transportation, telecommunications	72.3	4.7%
Wholesaling, retailing	136.1	8.8%
Financing, insurance	71.0	4.6%
Real estate	182.5	11.8%
Miscellaneous services	193.8	12.6%
National and local governments	225.0	14.6%
Individuals and others	397.6	25.8%
Total lending	1,543.4	100.0%

(¥ billion; %)

	March 31, 2010	
	Balance	Ratio to total
Manufacturing	162.6	10.8%
Agriculture, forestry	1.3	0.1%
Fishery	0.0	0.0%
Mining, quarrying and gravel digging	2.2	0.1%
Construction	50.6	3.4%
Utilities, heat provision	32.7	2.2%
Telecommunications	20.9	1.4%
Transportation, postal services	66.7	4.4%
Wholesaling, retailing	125.0	8.3%
Financing, insurance	44.8	3.0%
Real estate, equipment rental and leasing	223.6	14.9%
Miscellaneous services	149.5	10.0%
National and local governments	231.6	15.4%
Individuals and others	391.0	26.0%
Total lending	1,503.1	100.0%

Note: Due to amendments to the Japan Standardized Industrial Classification (November 2007), the Bank reclassified loans outstanding as of June 30, 2009. In consequence, figures for March 31 2009 and 2010, are not directly comparable.

Loan Balance by Customer's Business Scale / Designation of Local Governments

Loan Balance by Customer's Business Scale

(¥ billion; %)

	National and local government		Large companies		Second-tier companies		SMEs		Other individuals		Total	
	FY08	FY09	FY08	FY09	FY08	FY09	FY08	FY09	FY08	FY09	FY08	FY09
Overall	225.0	231.6	356.6	350.5	40.7	27.8	523.2	502.0	397.6	391.0	1,543.4	1,503.1
	14.6%	15.4%	23.1%	23.3%	2.6%	1.8%	33.9%	33.4%	25.8%	26.0%	100.0%	100.0%
Yamanashi Prefecture	153.1	168.2	36.1	31.1	21.1	18.6	391.0	380.9	312.5	308.4	913.9	907.4
	16.7%	18.5%	3.9%	3.4%	2.3%	2.0%	42.8%	42.0%	34.2%	33.9%	100.0%	100.0%
Western Tokyo Bloc	1.8	1.5	12.5	14.5	3.8	3.3	65.4	60.0	82.7	80.3	166.4	159.7
	1.1%	1.0%	7.5%	9.1%	2.3%	2.1%	39.3%	37.6%	49.7%	50.3%	100.0%	100.0%
Eastern Tokyo Bloc	-	1.9	280.7	270.9	15.7	5.8	62.3	56.6	2.4	2.1	361.1	337.5
	-	0.6%	77.7%	80.3%	4.4%	1.7%	17.3%	16.8%	0.7%	0.6%	100.0%	100.0%
Headquarters	70.0	60.0	27.2	33.8	-	-	4.5	4.5	0.0	0.0	101.7	98.3
	68.8%	61.0%	26.7%	34.4%	-	-	4.4%	4.6%	0.0%	0.0%	100.0%	100.0%

Number of Designated Financial Institution Contract with Local Governments (March 31, 2010)

	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

Risk-Monitored Loans under the Banking Law

The Bank has never implemented partial charge-offs.

(¥ billion)

	March 31, 2009	March 31, 2010	Comparison with previous term-end	March 31, 2010 (consolidated basis)
Loans to customers in bankruptcy	12.0	13.3	1.3	13.6
Past due loans	50.2	48.5	(1.7)	50.1
Accruing loans contractually past due three months or more	0.3	0.1	(0.2)	0.1
Restructured loans	2.7	1.2	(1.5)	1.2
Total risk-monitored loans (A)	65.5	63.3	(2.1)	65.2
As a percentage of total loans	(4.24%)	(4.21%)	(-0.03P)	(4.36%)
Portions covered by collateral and guarantees (B) (including specific reserves)	62.0	61.2	(0.8)	63.0
Coverage ratio B / A	94.68%	96.67%	1.99P	96.71%
Reserve for possible loan losses (non-specific) (C)	6.1	5.8	(0.3)	9.3
Coverage ratio (B + C) / A (including loan loss reserves)	104.03%	105.86%	1.83P	111.11%

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

(¥ billion)

	March 31, 2010 Prior to partial charge-offs (1)	March 31, 2010 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	13.3	1.9	(11.4)
Past due loans	48.5	42.0	(6.4)
Accruing loans contractually past due three months or more	0.1	0.1	0.0
Restructured loans	1.2	1.2	0.0
Total risk-monitored loans	63.3	45.4	(17.9)
As a percentage of total loans	(4.21%)	(3.05%)	(△1.16P)

Changes in Borrower Categories

(¥ billion)

Total claim basis* (under the Financial Reconstruction Law) From March 31, 2009 to March 31, 2010		March 31, 2010						Cancellation	Deterioration to potentially bankrupt or worse	
		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively bankrupt	Legally bankrupt			
March 31, 2009	Amounts of newly occurred	—	16.3	2.1	0.0	0.0	0.0	0.0	—	
	Normal borrower	1,352.4	1,266.5	47.2	0.3	3.0	1.2	0.7	33.2	0.38%
	Other requiring caution	137.7	6.7	105.6	0.3	5.2	0.3	3.0	16.3	6.23%
	Requiring supervision	5.9	-	2.4	1.4	1.1	0.0	-	0.8	20.27%
	Potentially bankrupt	35.3	0.0	1.0	-	23.2	4.7	0.4	5.8	
	Effectively bankrupt	15.6	-	0.0	-	0.2	9.4	0.5	5.3	
	Legally bankrupt	12.0	-	-	-	0.1	-	8.7	3.2	
	Total	1,559.2	1,289.6	158.6	2.2	33.0	15.9	13.4		

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 self assessment are included in "Normal" borrowers.

Securities Portfolio (1)

Prior to Mark-to-Market Adjustment

(¥ billion; %)

	FY2006		FY2007		FY2008		FY2009		YoY increase (decrease)	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
JGBs	406.7	50.2	365.4	43.9	343.9	38.8	468.9	46.0	124.9	7.2
Municipal bonds	157.3	19.4	160.3	19.3	160.2	18.1	168.2	16.5	7.9	(1.6)
Government guaranteed bonds	30.4	3.8	76.9	9.2	167.6	18.9	183.3	18.0	15.6	(0.9)
Bond issued by semi-government bodies	5.9	0.7	5.7	0.7	5.4	0.6	3.0	0.3	(2.3)	(0.3)
Financial debentures	26.5	3.4	26.9	3.2	20.9	2.4	13.9	1.4	(7.0)	(1.0)
Corporate bonds	55.5	6.8	70.7	8.5	92.0	10.4	101.3	9.9	9.3	(0.5)
Convertible bonds	—	—	—	—	—	—	—	—	—	—
Equity shares	53.0	6.5	50.4	6.1	49.9	5.6	52.1	5.1	2.2	(0.5)
Foreign securities	17.4	2.1	18.0	2.2	15.7	1.8	2.4	0.3	(13.3)	(1.5)
Investment trusts	57.8	7.1	57.7	6.9	30.5	3.4	25.8	2.5	(4.7)	(0.9)
Total	810.8	100.0	832.4	100.0	886.4	100.0	1,019.2	100.0	132.7	

Securities Portfolio (2)

Yields

(%)

	FY2006	FY2007	FY2008	FY2009	YoY decrease
Yen-denominated bonds	1.21	1.28	1.29	1.24	(0.05)
Equity shares	2.26	2.45	2.53	1.96	(0.57)
Investment trusts, etc.	1.74	1.52	0.00	0.00	0.00
Total of yen-denominated bonds	1.32	1.37	1.29	1.25	(0.04)
Foreign-currency-denominated bonds	5.85	5.31	3.13	1.21	(1.92)
Total	1.43	1.42	1.32	1.25	(0.07)

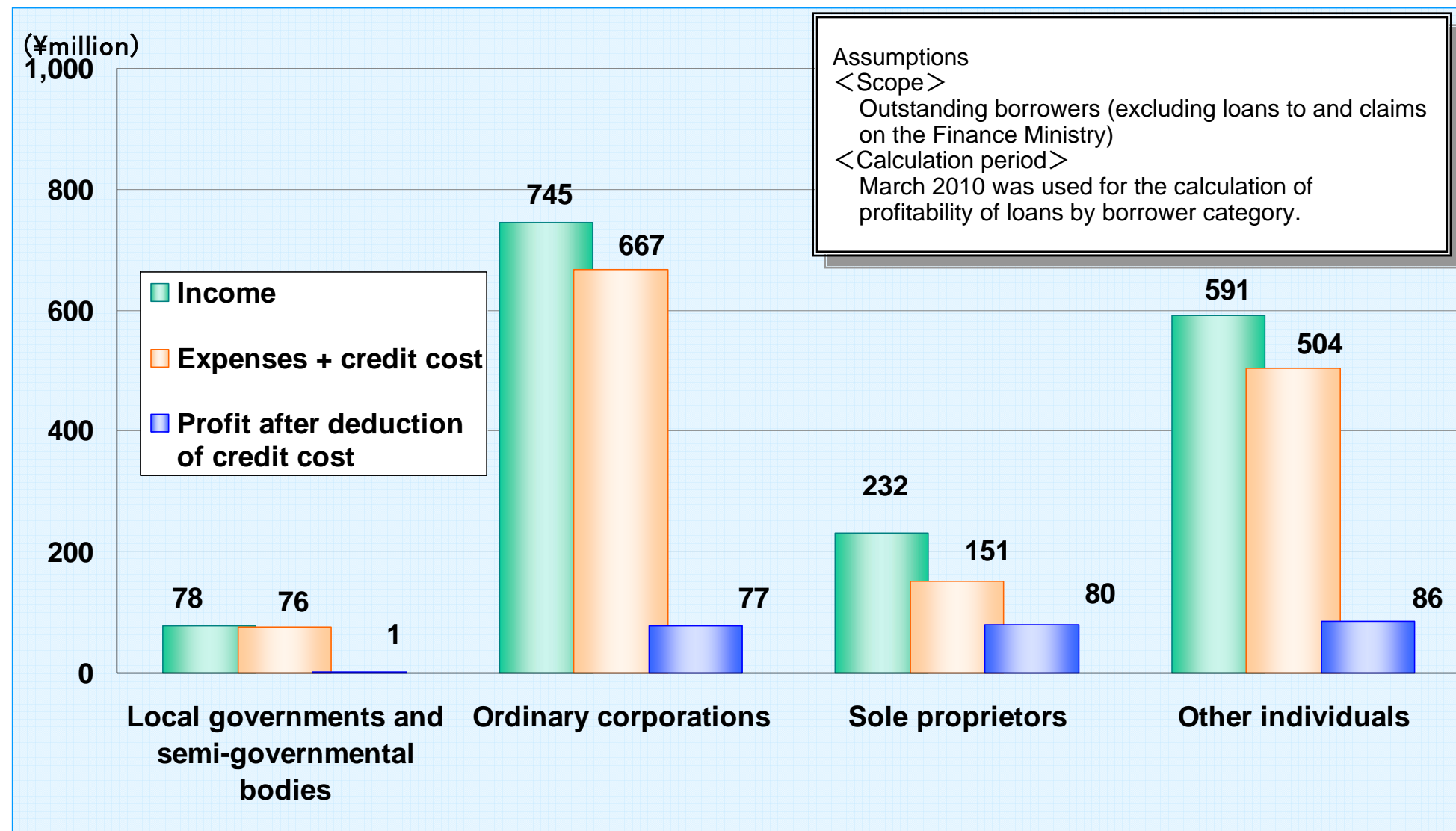
Valuation gains (losses)

(¥ billion)

	FY2006	FY2007	FY2008	FY2009	YoY increase (decrease)
Yen-denominated bonds	0.7	9.0	6.5	17.3	10.8
Equity shares	64.8	26.0	4.6	11.8	7.2
Investment trusts, etc.	15.0	2.9	(2.7)	(0.0)	2.7
Total of yen-denominated bonds	80.5	38.0	8.3	29.2	20.9
Foreign-currency-denominated bonds	0.0	(0.0)	(0.1)	(0.0)	0.1
Total	80.5	38.0	8.2	29.2	21.0

Earnings Structure by Borrower Segment

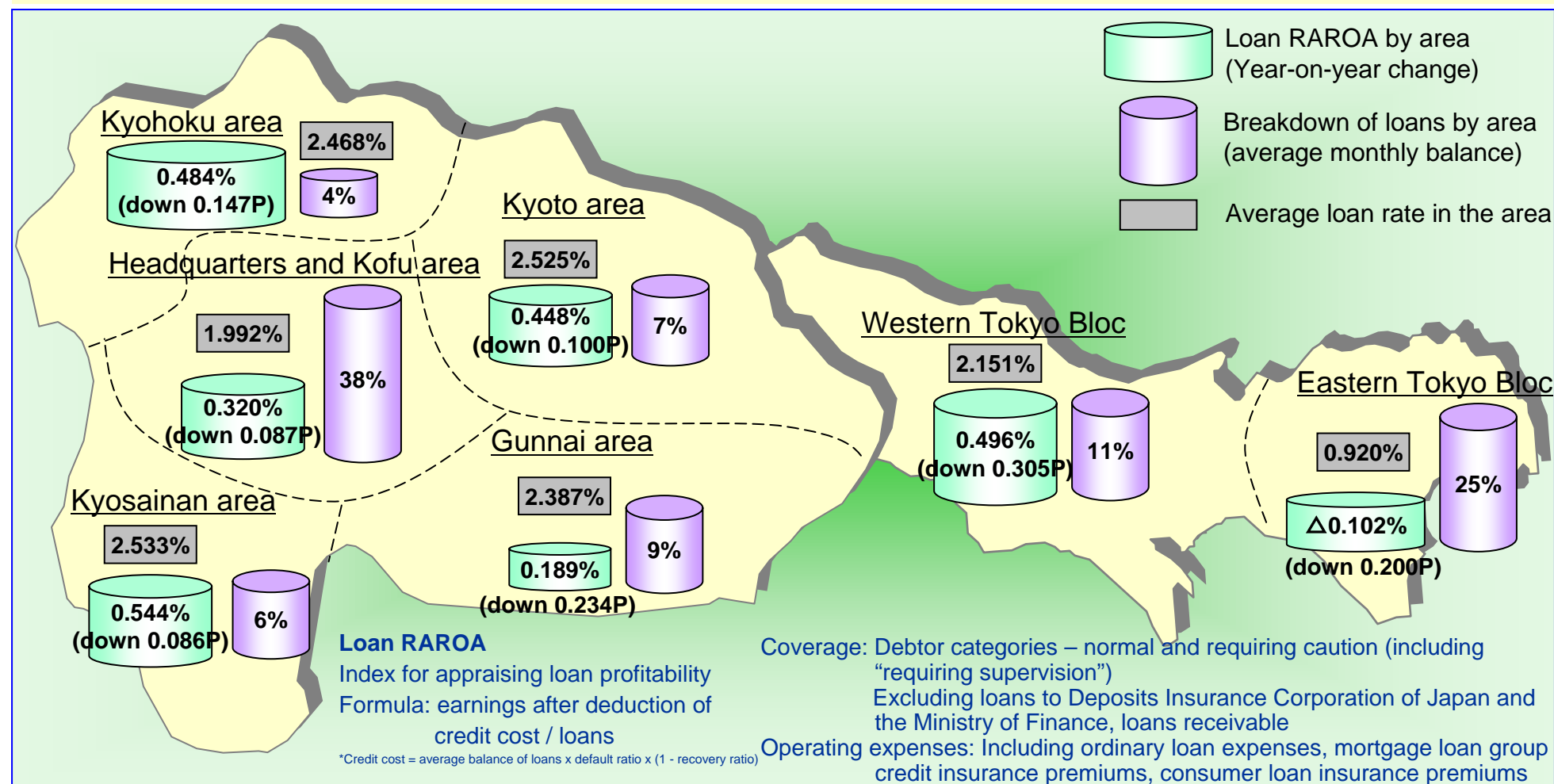
One-Month Results (March 2010)



Loan RAROA by Area

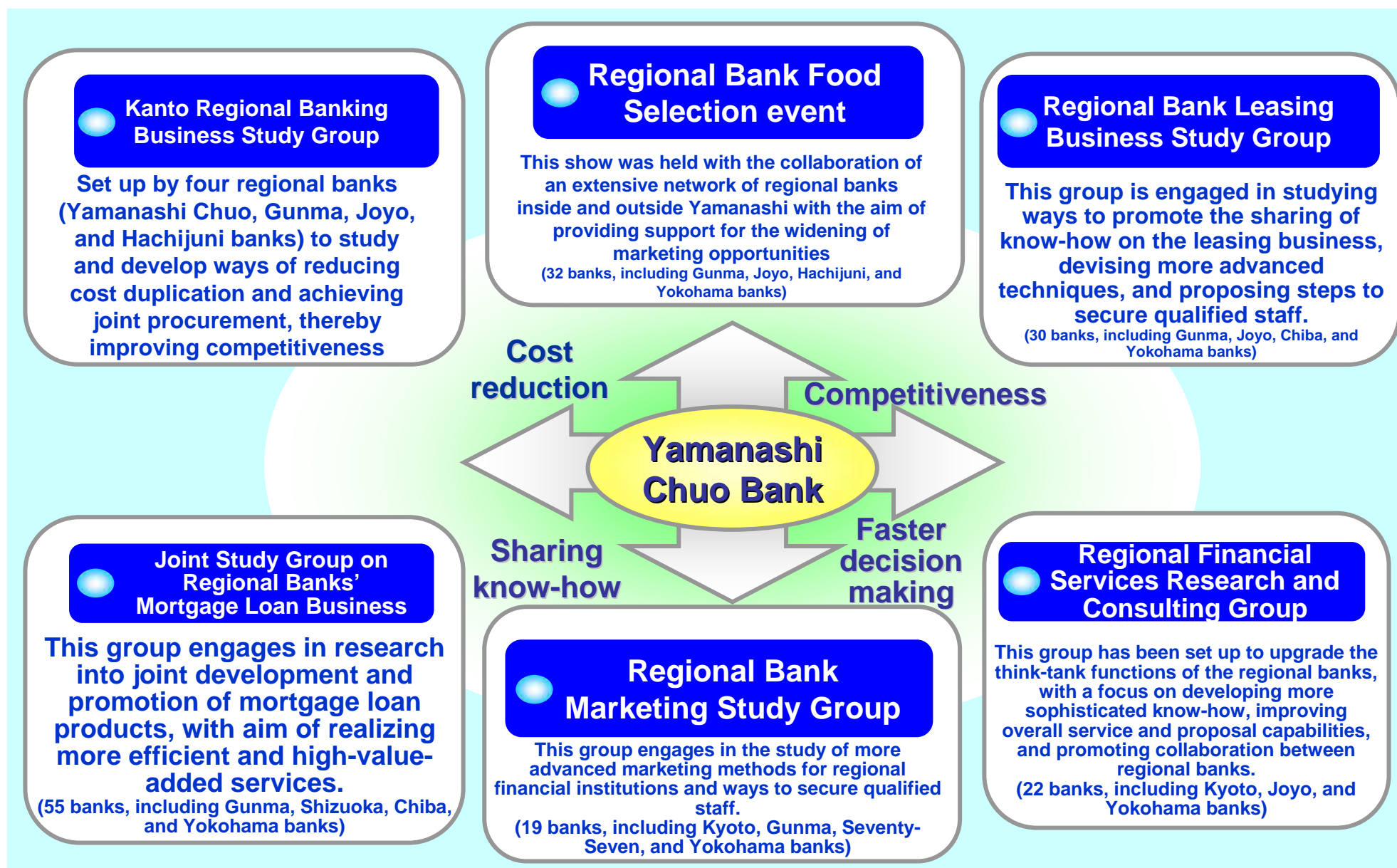
Loan RAROA for all areas: **0.248%** (down 0.155 points YoY)

**One-Month Results
(March 2010)**



Liaison and Collaboration Strategy

—Wider Cooperation with Other Regional Banks



Subsidiaries of the Bank

(¥ million; as of March 31, 2010)

Trade name	Yamanashi Chuo Guarantee Co., Ltd.	Yamanashi Chugin Lease Co., Ltd.	Yamanashi Chugin DC Card Co., Ltd.	Yamanashi Chugin Management Consulting Co., Ltd.	Yamanashi Chugin Business Service Co., Ltd.
Established	July 1, 1986	April 6, 1987	July 2, 1991	August 2, 1996	July 2, 1993
Paid-in capital	1,770	20	20	200	10
The Bank's equity stake	99.65%	30.25%	30.25%	45%	100%
Consolidated basis	99.81%	61%	67.5%	85%	100%
Business lines	Loan guarantees: Creditworthiness appraisal	Leasing	Credit card	Corporate management consulting: Investment	Banking clerical services
Operating revenue	433	6,581	993	171	319
Operating income (loss)	(859)	457	83	2	3
Recurring profit (loss)	(865)	428	89	(4)	3
Net income (loss)	(862)	332	58	6	(5)
Total assets	7,739	13,263	3,091	336	51
Net assets	3,289	754	449	265	16
Borrowings	-	12,171	1,940	50	-
Borrowed from the Bank	-	11,492	1,940	-	-

Note: Yamanashi Chugin Business Service Co., Ltd. was dissolved by March 31, 2010.

The Yamanashi Chuo Bank, Ltd. succeeded all the business of the Yamanashi Chugin Business Service Co., Ltd.

Major Economic Indicators in Yamanashi Prefecture

(With Ranking among Japan's 47 Prefectures)



General				Business				Household			
	As of		Rank		As of		Rank		As of		Rank
Total area	2009	4,465 km ²	32	Number of plants and offices	2006	48,723	41	Real household income	2009	¥489,034	30
Habitable area	2008	21.3%	44	Value of shipments of manufactures	2008	¥2,657.6 bn	33	(average per month per salaried household)			
Wilderness and parkland, etc	2008	27.1%	7	As above, per manufacturing employee	2008	¥32,913,000	24	Household spending	2009	¥302,073	20
Population	2009	867,000	41	Annual sales of goods	2007	¥1,899.7 bn	41	(monthly average, at least two people)			
Number of households	2005	321,000	42	As above, per sales employee	2007	¥27,701,000	30	Average consumer propensity (worker's household)	2009	82.5%	6
Children under 15 years	2009	13.5%	22	Total agricultural output	2008	¥78.8 bn	34	Number of personal vehicles (per 1,000 people)	2009	461.1	6
Working age population	2009	62.2%	24	Productivity of land (revenue from farming per 10 are)	2007	¥157,000	1	Number of public libraries (per 10,000 people)	2009	0.6	1
Persons over 65 years	2009	24.3%	24	Housing starts	2009	4,012	42	Number of convenience stores (per 100,000 people)	2007	37.1	6
Population growth	2009	-4.3%	26	Floor area per housing start	2009	102.4 m ²	11	Average price of residential land (per 1 m ² , published prices)	2009	¥31,500	31
Real GDP (prefecture)	FY07	¥3,779.9 bn	41	Value of public works contracts	2009	¥119.4 bn	36	Home ownership ratio	2008	69.4%	19
Real economic growth rate	FY07	0.7%	23	Total site area of building starts	2009	642,148m ²	43	Cost of education (share of consumer spending)	2008	4.4%	17
Per capita income	FY07	¥2,767,000	25	Job offer-to-seeker ratio	2009	0.43 times	26	Proportion of people in higher education	2009	59.6%	6

Placing 41st in Japan in total population and 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.