

The Yamanashi Chuo Bank, Ltd. The 22nd Analyst Meeting

Supplementary Materials

June 5, 2012 (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 2011 Business Results (1)

(¥ billion; %)

| | | FY09 | FY10 | FY11 | FY10-FY09 | | FY11-FY10 | |
|--------------------------|---|---------|---------|---------|-----------|------------|-----------|------------|
| | | | | | Amount | Percentage | Amount | Percentage |
| Average balance | Fund operations | 2,549.7 | 2,629.4 | 2,728.8 | 79.7 | 3.12 | 99.4 | 3.77 |
| | Loans | 1,476.2 | 1,481.9 | 1,466.6 | 5.7 | 0.38 | (15.3) | (1.02) |
| | Securities | 986.7 | 1,078.2 | 1,186.1 | 91.5 | 9.27 | 107.9 | 10.00 |
| | Call loans | 67.5 | 51.0 | 45.7 | (16.5) | (24.43) | (5.3) | (10.47) |
| | Due from banks (interest-bearing) | 10.3 | 7.7 | 19.8 | (2.6) | (24.69) | 12.1 | 154.84 |
| | Fund procurement | 2,445.7 | 2,522.4 | 2,621.8 | 76.7 | 3.13 | 99.4 | 3.93 |
| | Deposits | 2,425.2 | 2,496.8 | 2,592.2 | 71.6 | 2.94 | 95.4 | 3.82 |
| | Call money | 7.9 | 0.1 | 2.1 | (7.8) | (97.80) | 2.0 | 1,136.20 |
| | (Reference) Money held in trust | - | - | - | - | - | - | - |
| Yields / Interest margin | Fund operations | 1.59 | 1.47 | 1.36 | (0.12) | | (0.11) | |
| | Loans | 1.90 | 1.74 | 1.64 | (0.16) | | (0.10) | |
| | Securities | 1.25 | 1.18 | 1.07 | (0.07) | | (0.11) | |
| | Call loans | 0.18 | 0.17 | 0.16 | (0.01) | | (0.01) | |
| | Due from banks | 0.10 | 0.09 | 0.10 | (0.01) | | 0.01 | |
| | Fund procurement | 0.16 | 0.09 | 0.06 | (0.07) | | (0.03) | |
| | Deposits | 0.15 | 0.08 | 0.06 | (0.07) | | (0.02) | |
| | Call money | 0.69 | 0.33 | 0.23 | (0.36) | | (0.10) | |
| | Borrowings | 0.09 | 0.10 | 0.10 | 0.01 | | 0.00 | |
| | OHR | 1.16 | 1.17 | 1.16 | 0.01 | | (0.01) | |
| | Fund procurement cost | 1.32 | 1.25 | 1.22 | (0.07) | | (0.03) | |
| | Loan / deposit interest margin | 1.75 | 1.66 | 1.58 | (0.09) | | (0.08) | |
| | Fund operation / procurement interest margin | 1.43 | 1.38 | 1.30 | (0.05) | | (0.08) | |
| | Gross interest margin on loans | 0.58 | 0.48 | 0.41 | (0.10) | | (0.07) | |
| | Gross interest margin on funds under management | 0.27 | 0.22 | 0.14 | (0.05) | | (0.08) | |

Fiscal 2011 Business Results (2)

(¥ billion; %)

| | | FY09 | FY10 | FY11 | FY10-FY09 | | FY11-FY10 | |
|--------------------|--|-------|-------|-------|-----------|------------|-----------|------------|
| | | | | | Amount | Percentage | Amount | Percentage |
| Profits and losses | Interest income | 36.6 | 36.4 | 35.2 | (0.2) | (0.72) | (1.2) | (3.06) |
| | Loans | 28.0 | 25.7 | 24.1 | (2.3) | (8.18) | (1.6) | (6.30) |
| | Securities | 12.3 | 12.8 | 12.7 | 0.5 | 3.63 | (0.1) | (0.23) |
| | Call loans | 0.1 | 0.0 | 0.0 | (0.1) | (28.00) | (0.0) | (16.85) |
| | Due from banks | 0.0 | 0.0 | 0.0 | (0.0) | (20.00) | 0.0 | 171.42 |
| | Fees and commissions | 4.4 | 4.5 | 4.3 | 0.1 | 2.45 | (0.2) | (4.72) |
| | Other operating income (losses) | 0.9 | 1.2 | 0.1 | 0.3 | 36.56 | (1.1) | (91.20) |
| | JGBs and other bond transactions | 0.7 | 1.0 | (0.0) | 0.3 | 40.94 | (1.0) | (104.82) |
| | General provision to loan loss reserve | (0.3) | (0.7) | - | (0.4) | (144.62) | 0.7 | 100.00 |
| | Expenses | 28.3 | 29.3 | 30.1 | 1.0 | 3.58 | 0.8 | 2.90 |
| | Banking profit | 14.0 | 13.6 | 9.5 | (0.4) | (2.80) | (4.1) | (29.80) |
| | Modified banking profit | 13.7 | 12.9 | 9.5 | (0.8) | (6.09) | (3.4) | (25.71) |
| | Net business profit on core operations | 12.9 | 11.8 | 9.6 | (1.1) | (8.93) | (2.2) | (18.35) |
| | Non-operating income (losses) | (8.1) | (6.2) | (0.8) | 1.9 | 23.33 | 5.4 | 86.66 |
| | Equity share and similar transactions | (1.0) | (3.7) | (1.0) | (2.7) | (272.54) | 2.7 | 70.81 |
| | NPL disposal amount | 7.2 | 2.1 | 0.2 | (5.1) | (69.66) | (1.9) | (88.17) |
| | Money held in trust | - | - | - | - | - | - | - |
| | Ordinary profits | 5.8 | 7.3 | 8.7 | 1.5 | 25.87 | 1.4 | 18.53 |
| | Extraordinary income (losses) | (0.0) | (0.6) | (0.1) | (0.5) | (1,858.06) | 0.5 | 79.90 |
| | Income taxes - basic | 1.7 | 1.7 | 0.0 | (0.0) | (3.98) | (1.7) | (97.48) |
| | Income taxes - deferred | 1.3 | 1.1 | 1.6 | (0.2) | (7.91) | 0.5 | 34.94 |
| | Net income | 2.7 | 3.8 | 6.9 | 1.1 | 40.67 | 3.1 | 80.39 |

Capital Ratio (Non-Consolidated Basis)

(¥ billion; %)

| | FY08 | FY09 | FY10 | FY11 |
|--|---------|-------|-------|-------|
| Total capital ratio (domestic standards) | 14.23 | 15.14 | 15.90 | 16.07 |
| Tier 1 ratio | 13.64 | 14.54 | 15.35 | 15.66 |
| Regulatory capital | 146.8 | 148.1 | 148.7 | 152.7 |
| Tier 1 | 140.7 | 142.3 | 143.6 | 148.7 |
| Tier 2 | | | | |
| Unrealized gain on land revaluation (45%) | — | — | — | — |
| Unrealized gain on available-for-sale securities (45%) | — | — | — | — |
| Loan loss reserve | 6.1 | 5.8 | 5.0 | 3.9 |
| Subordinated debt | — | — | — | — |
| Deductions | — | — | — | — |
| Risk-weighted assets | 1,031.2 | 978.2 | 935.3 | 949.7 |
| On-balance items | 931.0 | 892.9 | 852.0 | 869.0 |
| Off-balance items | 15.1 | 13.8 | 13.0 | 11.5 |
| Operational risks / 0.08 | 85.0 | 71.4 | 70.2 | 69.1 |

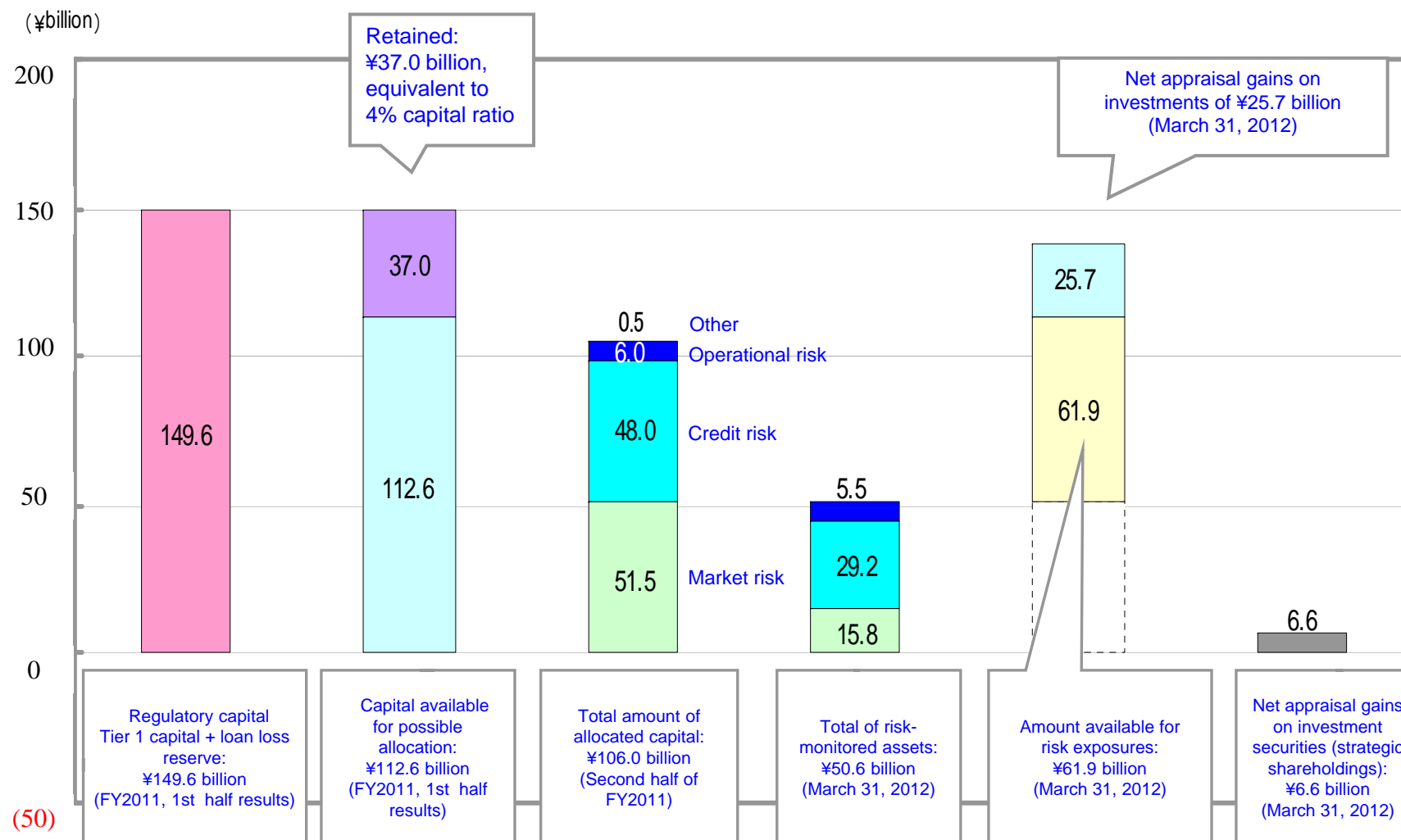
(Reference)

Interest rate risk on the banking account
(March 31, 2012)

| | |
|---------------------|-----------------|
| Interest rate shock | 99th percentile |
| Risk amount | ¥2.1 billion |
| Tier I + Tier II | ¥152.7 billion |
| Outlier ratio | 1.4% |

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

Capital Allocation



Employees and Branches

| | FY04 | FY05 | FY06 | FY07 | FY08 | FY09 | FY10 | FY11 | Comparison with FY2004 |
|---|-------|-------|-------|-------|-------|-------|-------|-----------------|------------------------|
| Regular employees | 1,764 | 1,688 | 1,612 | 1,564 | 1,605 | 1,659 | 1,705 | 1,704 | (60) |
| Fixed-term contract workers | 431 | 496 | 581 | 716 | 760 | 789 | 776 | 736 | 305 |
| Branches (including sub-branches) | 93 | 91 | 91 | 91 | 92 | 91 | 91 | 91 [*] | (2) |
| Ordinary type | 48 | 49 | 45 | 42 | 43 | 42 | 42 | 42 | (6) |
| Covering wide area; full-range services | 27 | 21 | 21 | 23 | 22 | 22 | 22 | 21 | (6) |
| Covering wide area; specialized in retailing | 15 | 17 | 24 | 25 | 26 | 26 | 26 | 27 [*] | 12 |
| Covering wide area; specialized in loans to individuals | 3 | 4 | 1 | 1 | 1 | 1 | 1 | 1 | (2) |
| Corporate Sales Office | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 |
| Loan centers | 3 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 2 |
| Off-branch ATMs | 135 | 138 | 131 | 132 | 134 | 132 | 130 | 129 | (6) |

*Of which two (Chuo Ichiba Branch and Nishi Branch) have moved and become “branches within branches”

Loan Portfolio by Customer Industry

(¥ billion)

| | March 31, 2011 | | March 31, 2012 | | YoY change | |
|---|----------------|----------------|----------------|----------------|------------|----------------|
| | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total |
| Manufacturing | 157.7 | 10.3% | 166.2 | 11.2% | 8.5 | 0.9P |
| Agriculture, forestry | 1.4 | 0.1% | 1.6 | 0.1% | 0.2 | 0.0P |
| Fishery | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0P |
| Mining, quarrying and gravel digging | 2.3 | 0.2% | 2.2 | 0.1% | (0.1) | (0.1)P |
| Construction | 45.4 | 3.0% | 40.0 | 2.7% | (5.4) | (0.3)P |
| Utilities, heat provision | 33.5 | 2.2% | 29.2 | 2.0% | (4.3) | (0.2)P |
| Telecommunications | 19.9 | 1.3% | 20.5 | 1.4% | 0.6 | 0.1P |
| Transportation, postal services | 72.6 | 4.8% | 74.2 | 5.0% | 1.6 | 0.2P |
| Wholesaling, retailing | 127.1 | 8.3% | 128.5 | 8.7% | 1.4 | 0.4P |
| Financing, insurance | 47.5 | 3.1% | 48.3 | 3.3% | 0.8 | 0.1P |
| Real estate, equipment rental and leasing | 198.9 | 13.0% | 195.6 | 13.2% | (3.3) | 0.2P |
| Miscellaneous services | 163.5 | 10.7% | 168.5 | 11.3% | 5.0 | 0.6P |
| National and local governments | 278.4 | 18.3% | 235.5 | 15.9% | (42.9) | (2.4)P |
| Individuals and others | 377.1 | 24.7% | 372.6 | 25.1% | (4.5) | 0.4P |
| Total lending | 1,526.0 | 100.0% | 1,483.4 | 100.0% | (42.6) | — |

Loan Balance by Customer's Business Scale

(¥ billion; %)

| | National and local government | | Large companies | | Second-tier companies | | SMEs | | Other individuals | | Total | |
|----------------------|-------------------------------|--------|-----------------|--------|-----------------------|--------|--------|--------|-------------------|--------|---------|---------|
| | FY2010 | FY2011 | FY2010 | FY2011 | FY2010 | FY2011 | FY2010 | FY2011 | FY2010 | FY2011 | FY2010 | FY2011 |
| Overall | 278.4 | 235.5 | 339.5 | 355.5 | 36.6 | 37.3 | 494.2 | 482.4 | 377.1 | 372.6 | 1,526.0 | 1,483.4 |
| | 18.2% | 15.9% | 22.2% | 24.0% | 2.4% | 2.5% | 32.4% | 32.5% | 24.7% | 25.1% | 100.0% | 100.0% |
| Yamanashi Prefecture | 192.3 | 200.0 | 32.5 | 33.6 | 17.2 | 17.5 | 362.4 | 337.8 | 297.2 | 294.5 | 901.9 | 883.6 |
| | 21.3% | 22.6% | 3.6% | 3.8% | 1.9% | 2.0% | 40.2% | 38.2% | 33.0% | 33.3% | 100.0% | 100.0% |
| Western Tokyo Bloc | 1.8 | 1.2 | 11.3 | 7.5 | 4.6 | 4.3 | 61.3 | 70.9 | 78.2 | 76.6 | 157.5 | 160.7 |
| | 1.2% | 0.7% | 7.2% | 4.7% | 2.9% | 2.7% | 38.9% | 44.1% | 49.7% | 47.7% | 100.0% | 100.0% |
| Eastern Tokyo Bloc | 4.2 | 4.2 | 252.4 | 266.3 | 14.7 | 15.4 | 64.1 | 64.8 | 1.6 | 1.4 | 337.1 | 352.2 |
| | 1.2% | 1.2% | 74.9% | 75.6% | 4.4% | 4.4% | 19.0% | 18.4% | 0.5% | 0.4% | 100.0% | 100.0% |
| Headquarters | 80.0 | 30.0 | 43.1 | 48.0 | - | - | 6.3 | 8.8 | 0.0 | 0.0 | 129.5 | 86.8 |
| | 61.8% | 34.6% | 33.3% | 55.3% | - | - | 4.9% | 10.1% | 0.0% | 0.0% | 100.0% | 100.0% |

Designated Financial Institution Contracts with Local Governments (March 31, 2012)

| | 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, 2011 | March 31, 2012 | Comparison with previous term-end | March 31, 2012 (consolidated basis) |
|---|----------------|----------------|-----------------------------------|-------------------------------------|
| Loans to customers in bankruptcy | 4.2 | 2.2 | (2.0) | 2.5 |
| Past due loans | 47.0 | 46.6 | (0.4) | 47.8 |
| Accruing loans contractually past due three months or more | - | 0.0 | 0.0 | 0.0 |
| Restructured loans | 2.3 | 2.8 | 0.5 | 2.8 |
| Total risk-monitored loans (A) | 53.6 | 51.8 | (1.8) | 53.2 |
| As a percentage of total loans | 3.51% | 3.49% | (0.02)P | 3.61% |
| Portions covered by collateral and guarantees (B) (including specific reserves) | 51.2 | 48.9 | (2.3) | 50.4 |
| Coverage ratio B / A | 95.57% | 94.53% | (1.04)P | 94.63% |
| Reserve for possible loan losses (non-specific) (C) | 5.0 | 3.9 | (1.1) | 7.8 |
| Coverage ratio (B + C) / A (including loan loss reserves) | 105.01% | 102.18% | (2.83)P | 109.29% |

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

| | March 31, 2012 Prior to partial charge-offs (1) | March 31, 2012 After partial charge-offs (2) | Decrease |
|--|---|--|----------|
| Loans to customers in bankruptcy | 2.2 | 1.7 | (0.5) |
| Past due loans | 46.6 | 43.8 | (2.8) |
| Accruing loans contractually past due three months or more | 0.0 | 0.0 | 0.0 |
| Restructured loans | 2.8 | 2.8 | 0.0 |
| Total risk-monitored loans | 51.8 | 48.3 | (3.4) |
| As a percentage of total loans | 3.49% | 3.26% | (0.23)P |

Changes in Borrower Categories

(¥ billion)

| Total claim basis* (under the Financial Reconstruction Law) From March 31, 2011 to March 31, 2012 | | March 31, 2012 | | | | | | Deterioration to potentially bankrupt or worse |
|--|-----------------------------|--------------------|-------------------------------|--------------------------|-------------------------|-------------------------|---------------------|---|
| | | Normal borrower | Other requiring caution | Requiring supervision | Potentially bankrupt | Effectively Bankrupt | Legally bankrupt | |
| March 31, 2011 | Amount of newly occurred | — | 27.4 | 2.3 | - | 0.0 | - | - |
| | Normal borrower | 1,320.7 | 1,247.8 | 23.4 | 0.9 | 1.9 | 0.6 | 0.1 |
| | Other requiring caution | 158.8 | 12.3 | 122.8 | 0.6 | 4.2 | 0.3 | 0.0 |
| | Requiring supervision | 3.1 | - | 0.6 | 2.3 | 0.0 | - | - |
| | Potentially bankrupt | 37.0 | 0.0 | 1.2 | 0.1 | 30.7 | 1.3 | 0.4 |
| | Effectively Bankrupt | 10.3 | 0.0 | - | - | 0.1 | 7.2 | 0.1 |
| | Legally bankrupt | 4.2 | - | - | - | 0.1 | - | 1.5 |
| | Total | 1,534.4 | 1,287.7 | 150.5 | 4.0 | 37.2 | 9.6 | 2.2 |



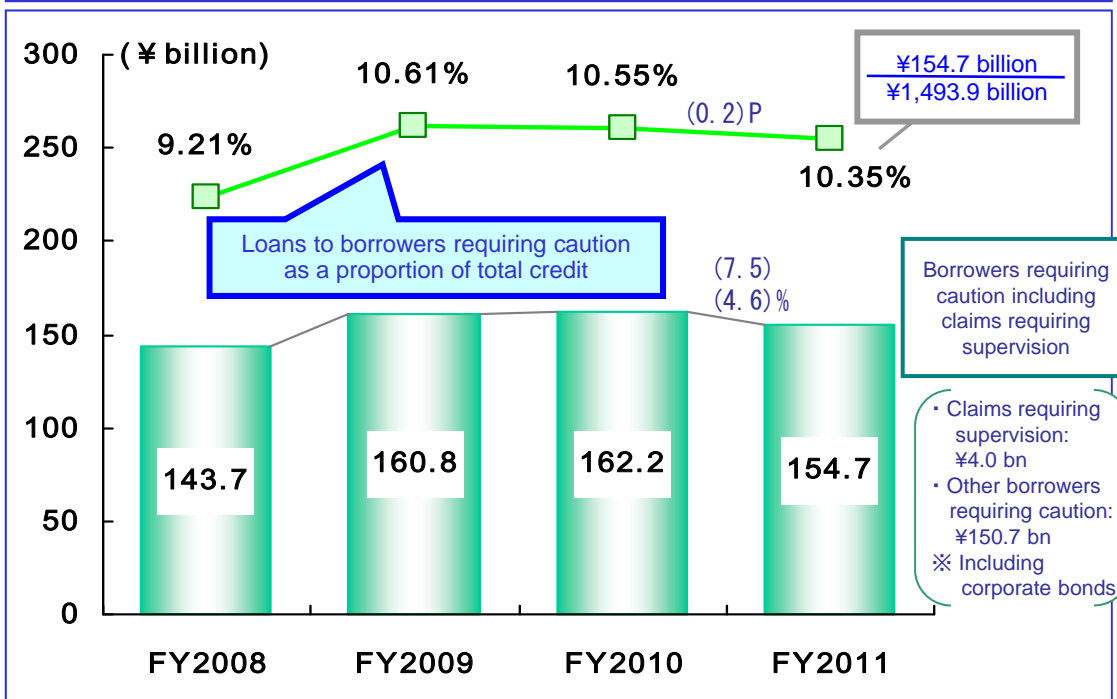
Improvement



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 moved corporate borrowers receiving facilitated financing support to management improvement support, thereby increasing the number of customers receiving this service.

Supporting a wider range of borrowers

Measures for financial facilitation

| Type | Application (Number of loans, Amounts (¥ billion)) | | | | | |
|------------------------|--|--------|--------------|--------|--------------|--------|
| | Application | | Approved | | Turned down | |
| | Applications | Amount | Applications | Amount | Applications | Amount |
| SME customers | 6,323 | 174.9 | 5,836 | 166.9 | 86 | 1.9 |
| Housing-loan customers | 1,036 | 15.9 | 687 | 10.4 | 101 | 1.5 |

| Category | Total |
|------------------------|------------|
| Management improvement | 100 |
| Headquarters | 50 |
| Branch managements | 50 |
| Funding facilitation | 95 |
| Total | 195 |

* Base date: March 31, 2012

Securities Portfolio (1)

Prior to Mark-to-Market Adjustment

(¥ billion; %, P)

| | FY2008 | | FY2009 | | FY2010 | | FY2011 | | YoY Change | |
|---------------------------------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|------------|----------------|
| | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total | Balance | Ratio to total |
| JGBs | 343.9 | 38.8 | 468.9 | 46.0 | 558.3 | 52.1 | 748.1 | 59.9 | 189.8 | 7.8 |
| Municipal bonds | 160.2 | 18.1 | 168.2 | 16.5 | 169.5 | 15.8 | 180.8 | 14.5 | 11.3 | (1.3) |
| Government guaranteed bonds | 167.6 | 18.9 | 183.3 | 18.0 | 174.3 | 16.3 | 173.5 | 13.9 | (0.8) | (2.4) |
| Bond issued by semi-government bodies | 5.4 | 0.6 | 3.0 | 0.3 | 2.5 | 0.2 | 1.4 | 0.1 | (1.1) | (0.1) |
| Financial debentures | 20.9 | 2.4 | 13.9 | 1.4 | - | - | - | - | - | - |
| Corporate bonds | 92.0 | 10.4 | 101.3 | 9.9 | 94.9 | 8.8 | 76.2 | 6.1 | (18.7) | (2.7) |
| Equity shares | 49.9 | 5.6 | 52.1 | 5.1 | 47.8 | 4.5 | 44.7 | 3.6 | (3.1) | (0.9) |
| Strategic holdings | 35.3 | 4.0 | 35.5 | 3.5 | 32.5 | 3.0 | 30.2 | 2.4 | (2.3) | (0.6) |
| Portfolio investments | 14.6 | 1.6 | 16.6 | 1.6 | 15.3 | 1.5 | 14.4 | 1.2 | (0.9) | (0.3) |
| Foreign securities | 15.7 | 1.8 | 2.4 | 0.3 | 1.9 | 0.2 | 2.8 | 0.2 | 0.9 | 0.0 |
| Investment trusts, etc. | 30.5 | 3.4 | 25.8 | 2.5 | 22.1 | 2.1 | 20.7 | 1.7 | (1.4) | (0.4) |
| Total | 886.4 | 100.0 | 1,019.2 | 100.0 | 1,071.8 | 100.0 | 1,248.6 | 100.0 | 176.8 | |

Securities Portfolio (2)

Yields

(%; P)

| | FY2008 | FY2009 | FY2010 | FY2011 | YoY increase (decrease) |
|------------------------------------|--------|--------|--------|--------|----------------------------|
| Yen-denominated bonds | 1.29 | 1.25 | 1.14 | 1.02 | (0.12) |
| Equity shares | 2.53 | 1.96 | 2.05 | 2.12 | 0.07 |
| Investment trusts, etc. | 0.00 | 0.00 | 1.24 | 1.49 | 0.25 |
| Total of yen-denominated bonds | 1.29 | 1.25 | 1.18 | 1.07 | (0.11) |
| Foreign-currency-denominated bonds | 3.13 | 1.21 | 1.76 | 2.02 | 0.26 |
| Total | 1.32 | 1.25 | 1.18 | 1.07 | (0.11) |

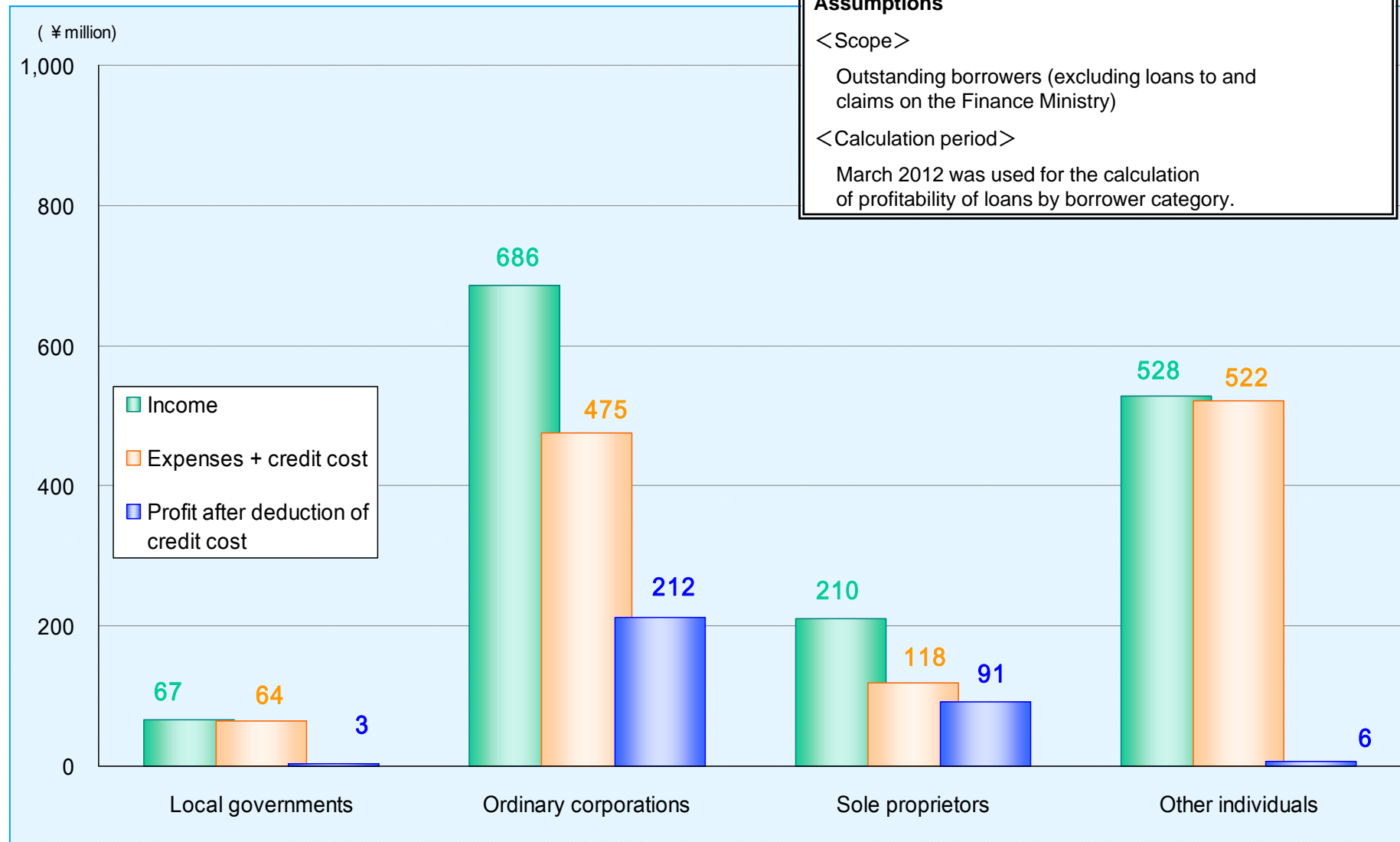
Valuation gains (losses)

(¥ billion)

| | FY2008 | FY2009 | FY2010 | FY2011 | YoY increase (decrease) |
|------------------------------------|--------|--------|--------|--------|----------------------------|
| Yen-denominated bonds | 6.5 | 17.3 | 17.6 | 23.8 | 6.2 |
| Equity shares | 4.6 | 11.8 | 5.3 | 8.0 | 2.7 |
| Investment trusts, etc. | (2.7) | 0.0 | (0.1) | 0.4 | 0.5 |
| Total of yen-denominated bonds | 8.3 | 29.2 | 22.8 | 32.3 | 9.5 |
| Foreign-currency-denominated bonds | (0.1) | (0.0) | 0.0 | 0.0 | 0.0 |
| Total | 8.2 | 29.2 | 22.8 | 32.3 | 9.5 |

Earnings Structure by Borrower Segment

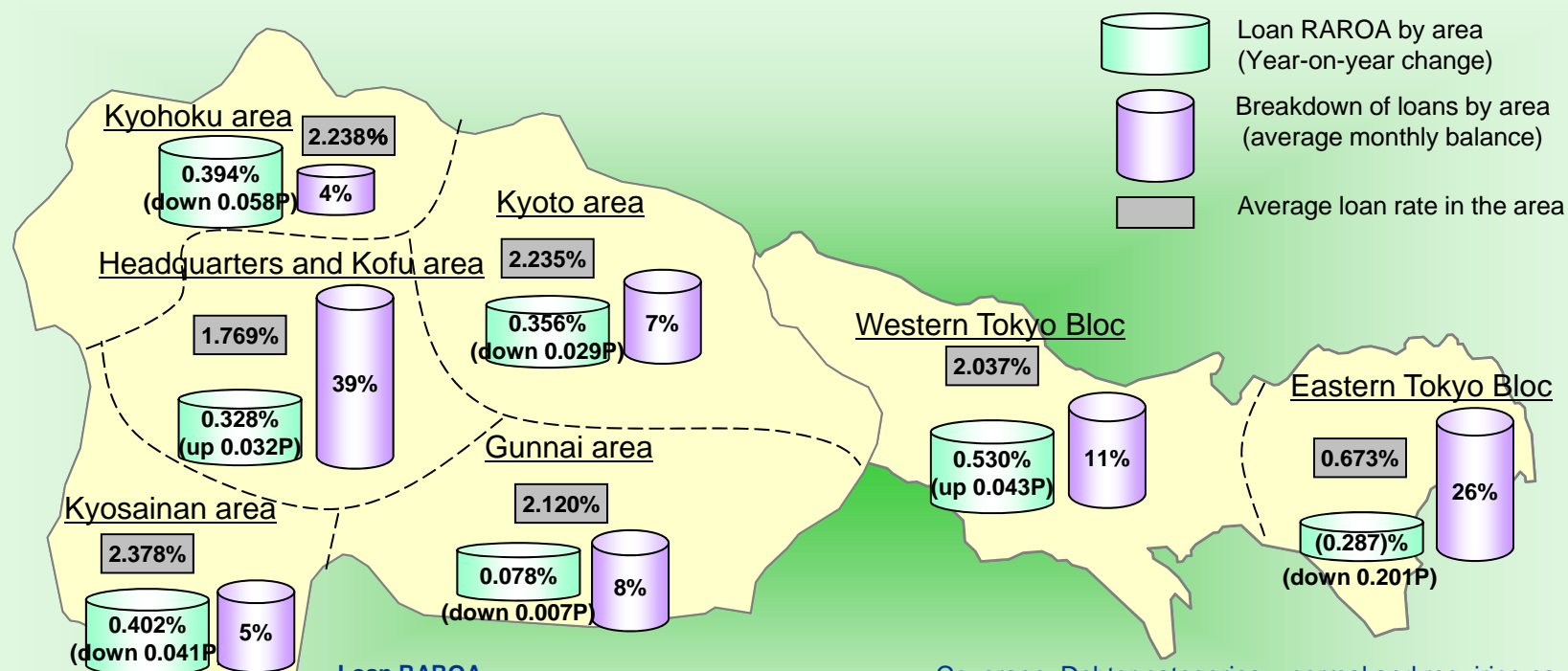
One-Month Results (March 2012)



Loan RAROA by Area

Loan RAROA for all areas: **0.176%** (down 0.048 percentage points YoY)

One-Month Results
(March 2012)



Loan RAROA

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

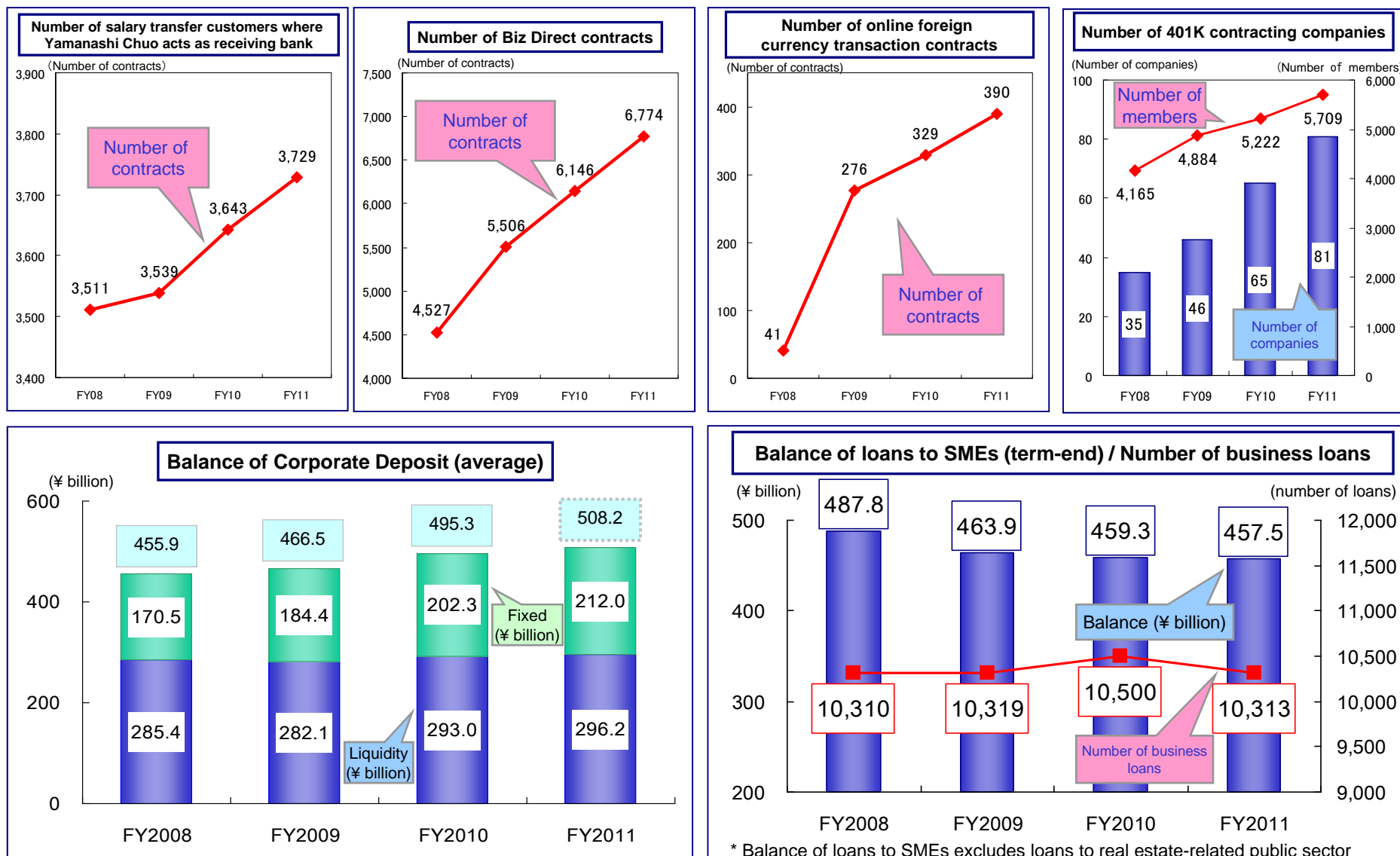
*Credit cost = average balance of loans x default ratio x (1 - recovery ratio)

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

Promotional items aimed at ensuring customers select Yamanashi Chuo as their main bank



Strengthen Business Solution

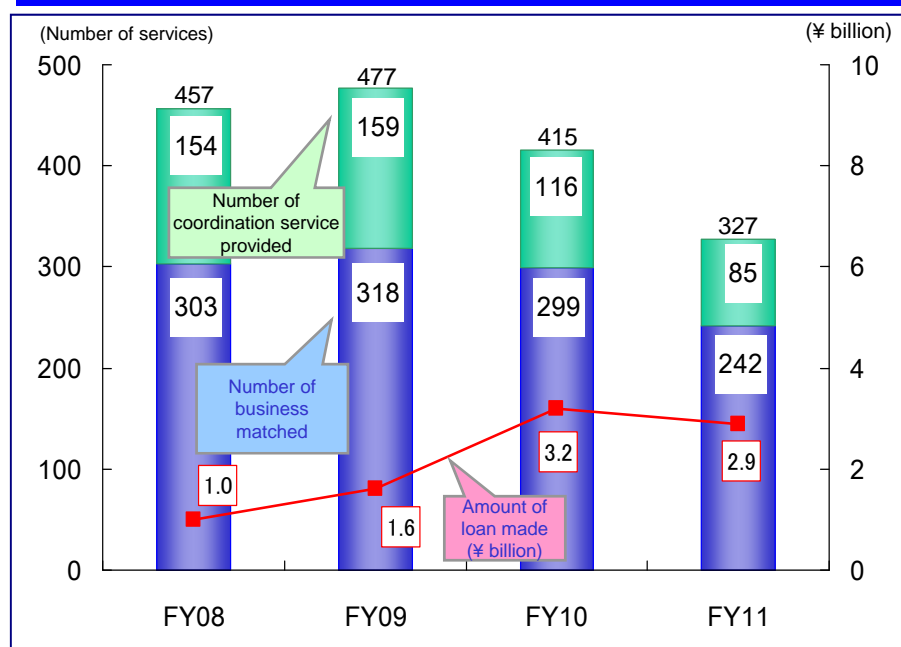
Management support through business matching and coordination services

- Utilize Yamanashi Chuo's management resources and networking system with external institutions
- Industry, academia, government and finance sector collaboration

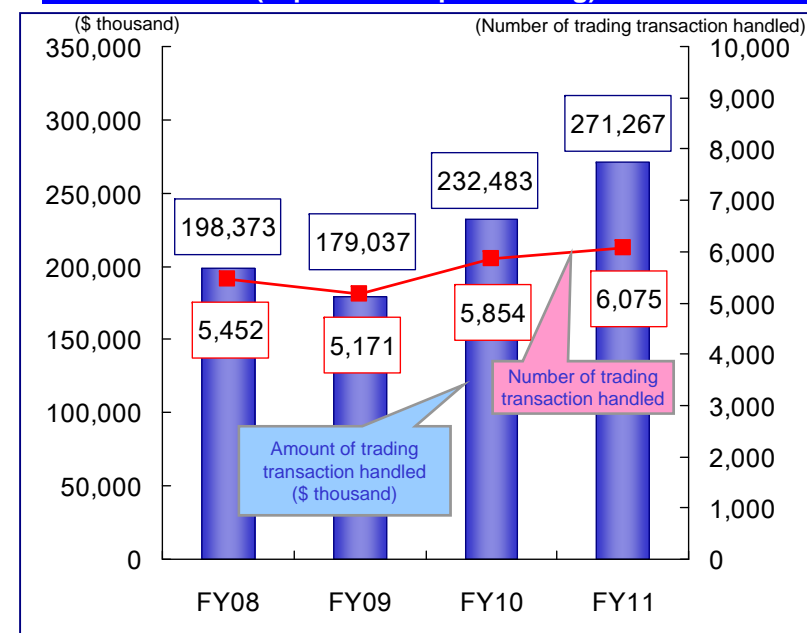
Oversea trading support especially for trading in Asia

- Enhance trading experts
- Collaborate with external institutions
- Business tie-up concluded with Bangkok Bank (Thailand) and Bank of Communications (China)

Results of business matching and coordination service



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



Strengthen activities in SME and growth field

Response to funding needs through "Growth Platform Reinforcement"

Support to growing business fields
Expand quality loans

Target
Fund: **¥ 20 billion**

**Stimulus for
Regional
Revitalization**

Results as of March 31, 2012
**283 totaling approx.
¥ 19.2 billion**

**Medical
and
Nursing care**

Loans
in FY11
¥ 2.2 billion

Environment

Loans
in FY11
¥ 2 billion

Deploy personnel
from each growth fields
at headquarters

Tourism

Loans
in FY11
¥ 0.7 billion

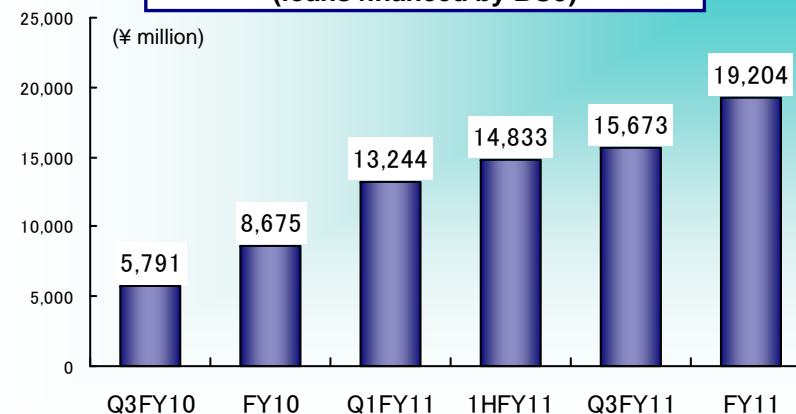
Agriculture

Loans
in FY11
¥ 0.02 billion

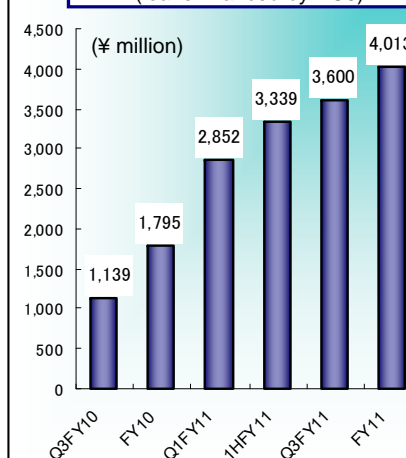
Other fields

Loans
in FY11
¥ 5.4 billion

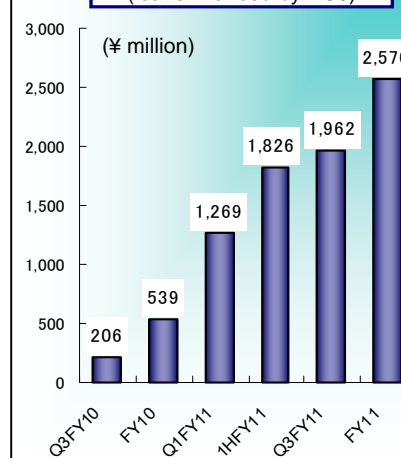
**Total accumulated loans in growth fields
(loans financed by BOJ)**



**Total accumulated loans in
medical and nursing care fields
(loans financed by BOJ)**



**Total accumulated loans
in environmental fields
(loans financed by BOJ)**



Strengthen Sales Promotion System

【1】 Capture more of the senior citizen and middle aged markets

- Strengthen promotion efforts to secure severance payments and pensions
- Expand activities targeting the Omotokai* (Senior community) market
→ Bolster points of customer contact

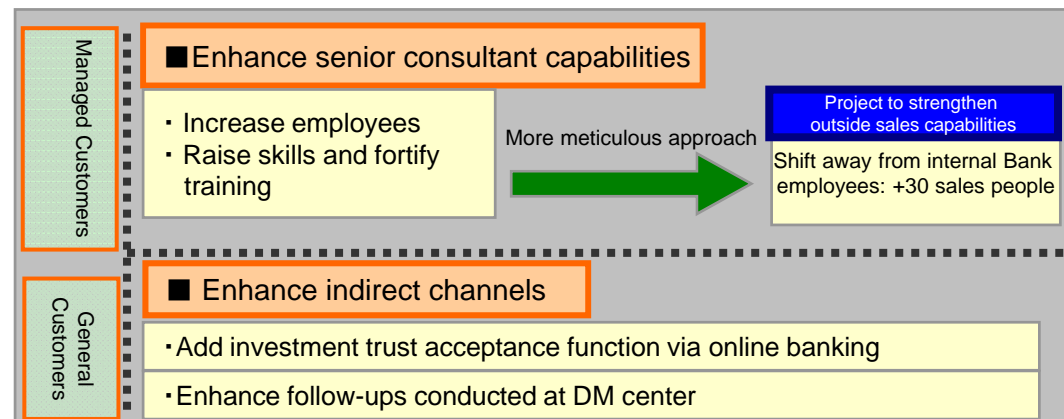
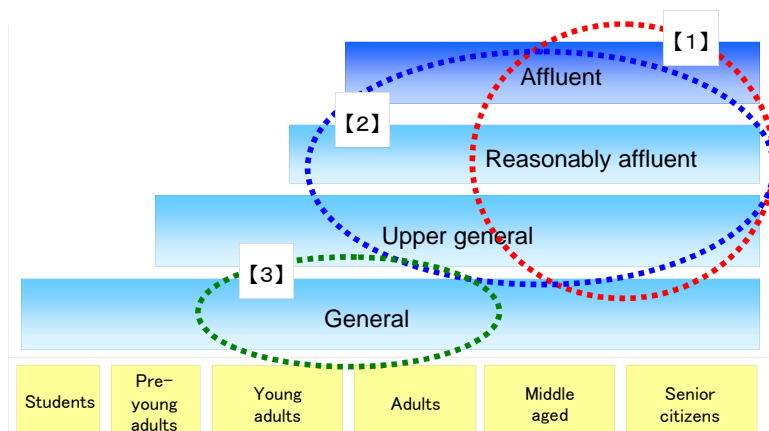
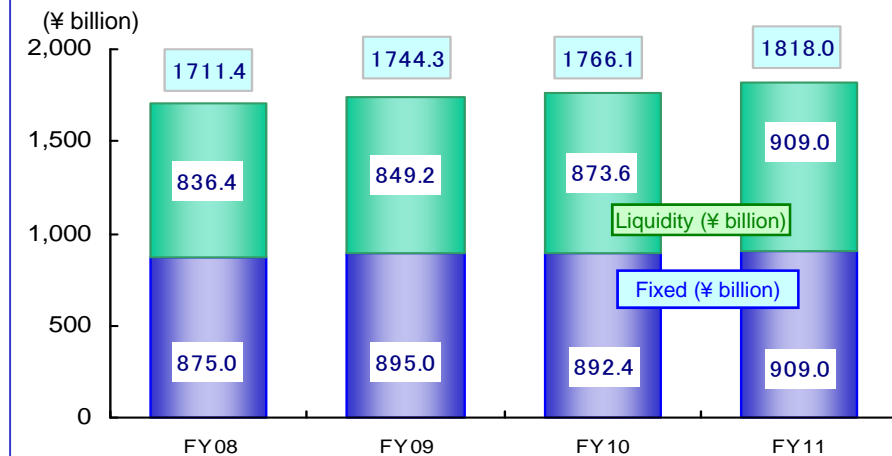
【2】 Strengthen sales of asset management products

- Strengthen by using senior consultants

【3】 Strengthen efforts to expand sales of wealth-building products for general customers

- ATM time deposit special interest rate campaign
- Internet investment trust campaign

Balance of deposits for individuals (average)



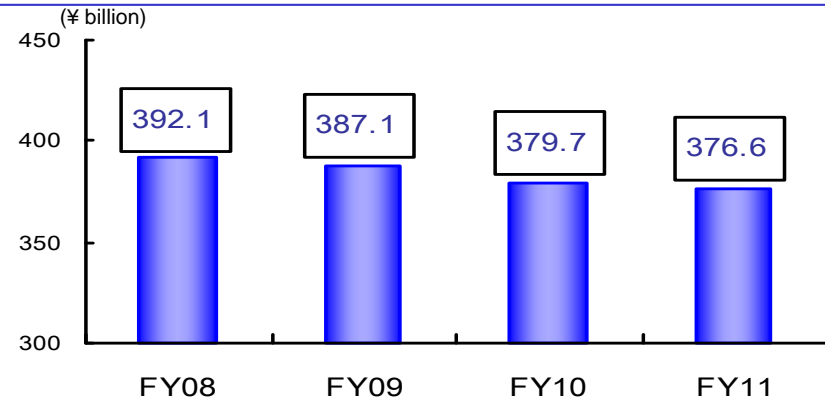
Strengthen mortgage loan

- Slowdown in new housing starts within Yamanashi Prefecture
- Declining consumer appeal

(Competition for Flat 35, long-term mortgage loans, with other financial institutions and banks has intensified)

Balance of mortgage loan has been decreasing

Balance of deposits for individuals (term-end)



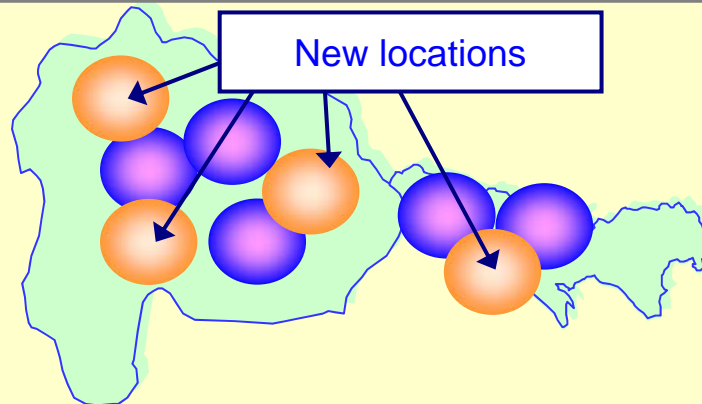
Rebuild Promotion System

Increase Loan Squares (branches that handle mortgage loans)

Current: 5 locations
(3 in Yamanashi and 2 in Western Tokyo)



Increase to 9 locations
within three years



Concentrate administration works at headquarters

Set interest rates Strategically

- Strengthen quality item activities
- Strengthen approaches on homebuilders
- Strengthen assumption of debt



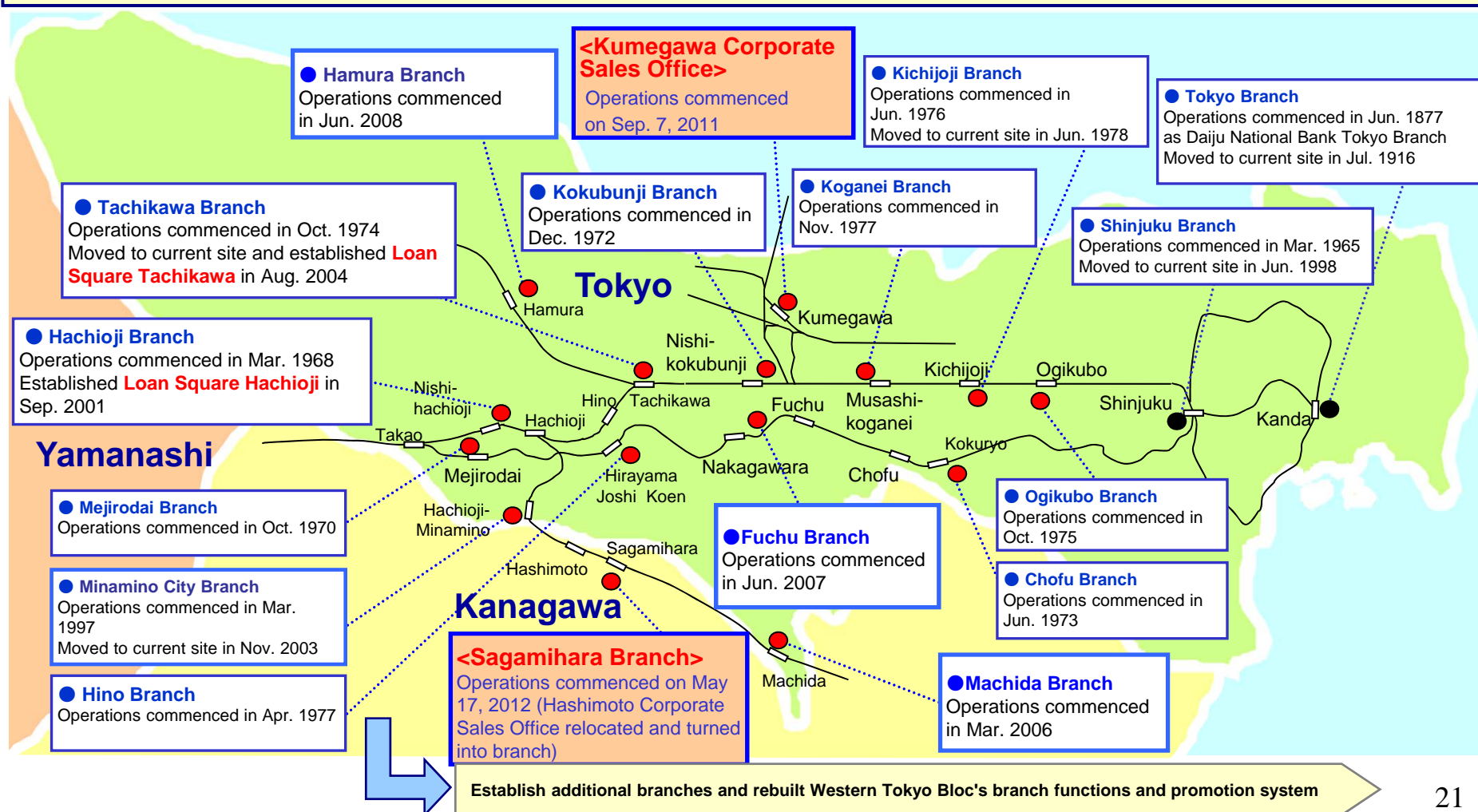
Develop more lifelong customer relationship

Western Tokyo Area Strategies [Prospect]

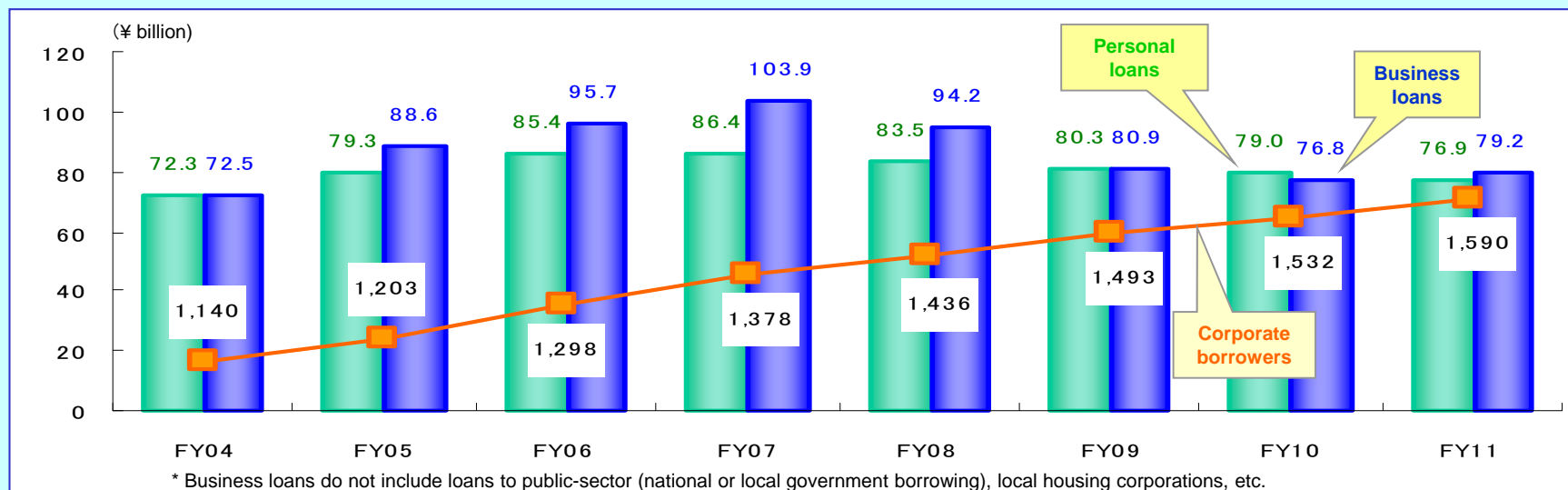
The goal is to achieve greater profitability and efficiency than in Yamanashi

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

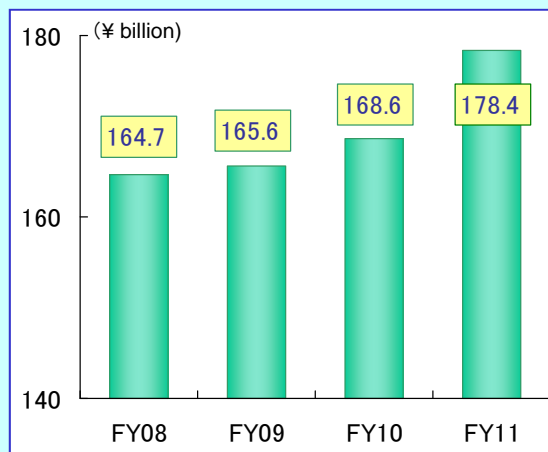
Expanding business base to the whole area



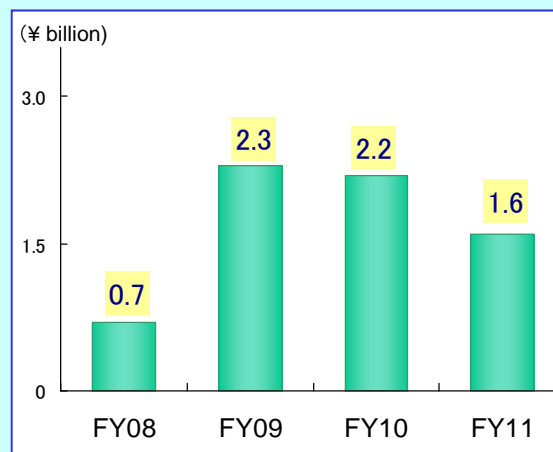
Average Loan Balance and Corporate Borrowers



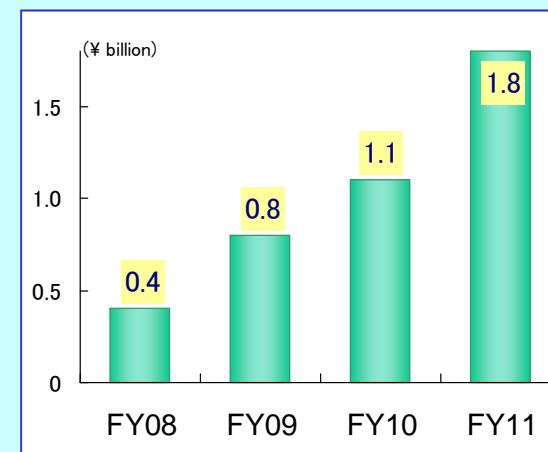
Balance of Deposits for Individuals (term-end)



Sales for Investment Trusts



Sales for Life Insurance Products



Measures to improve loans to SMEs

- Strengthen promotion system by segment
- Strengthen transactions utilizing business solutions

Large Market

(Total of western part of Tokyo, Nishitama District, Suginami-ku and Sagami-hara city)

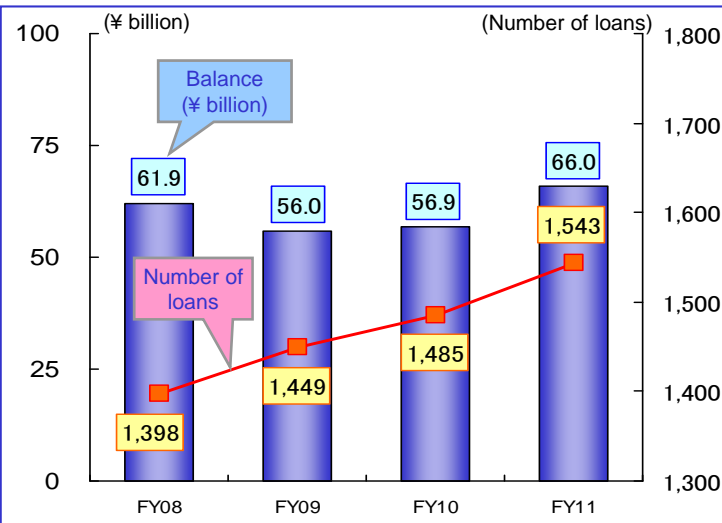
Offices, factories and shops 180,000

Population 5,300,000

Households 2,440,000

(Source: Number of offices, factories and shops is obtained from Economic Census for Business Frame in 2009 and number of population and households from Population Census in 2011)

Balance and number of loans to SMEs (term-end)



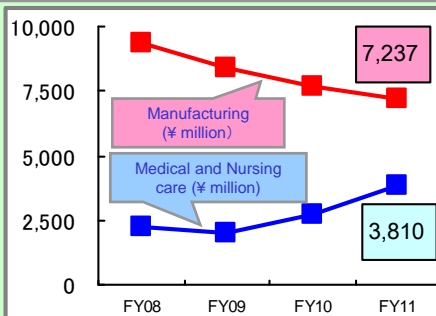
Strengthen the promotion system by segment

Strengthen activities in growth fields

Strengthen promotion in medical and nursing care and manufacturing industry

Station full-time staff

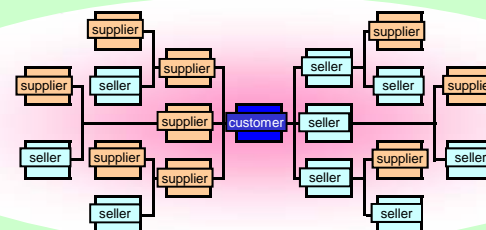
Balance of loans to medical and nursing care and manufacturing industry



Strengthen business solutions

Aggressively use KeyMan and KeyManS³ business data

- Achieve more tangible solution sales by understanding business trends
- Expand customer network by accumulating supplier and seller information



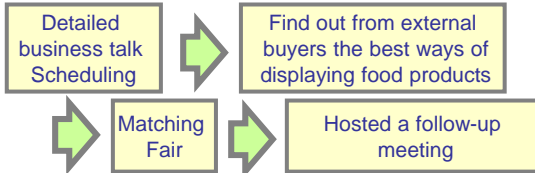
Medium-Term Management Plan: 'Future Creation Plan 2013'

Strengthen Management Base (Reform Administrative Processes at Retail Branches) 山梨中央銀行

| Key Concepts | Plans | Results (March 31, 2012) |
|-----------------------|---|--|
| Systemization | <p>Reengineer business processes through the introduction of new computer systems</p> <ul style="list-style-type: none"> Shift to new "Bank Vision" calculation system Introduce new "KeyMan" loan support system to be shared with other banks | <ul style="list-style-type: none"> Launched new "Bank Vision" calculation system in Jan. 2011 Fully launched new "KeyMan" loan support system in October 2011 Seal referral system renewed (March 2012) |
| Concentration | <p>Increase support for retail branches</p> <ul style="list-style-type: none"> Further expand concentration of processes handled at head office Review operational flow for administrative processes concentrated at head office | <ul style="list-style-type: none"> Centralizing personal loan in head office (from screening to approval) Outsource management of ATMs located outside branches (starting May 2011) |
| Simplification | <p>Review administrative processes</p> <ul style="list-style-type: none"> Review the flow of each administrative process Improve or eliminate all manner of reports and forms | <ul style="list-style-type: none"> Revise reports and forms in accordance to the new calculation system ex) consolidate existing two forms into one form Develop easy-to-understand forms and reports Prepare new "Practical Work Form" and "Office Procedure Manual" |
| Stabilization | <p>Cultivate a corporate environment that embraces efficiency and streamlining</p> <ul style="list-style-type: none"> Implement measures to improve awareness of efficiency and streamlining Strengthen monitoring and guidance for retail branches | <ul style="list-style-type: none"> Implemented retail branch business improvement campaign (QC Circle Activities) Enforce basic manner Implement monitoring system at retail branches (Strengthen monitoring; evaluate retail branches based on measures and policies from headquarters) Provide guidance through special visits to branches (cooperation between headquarters and branches) |

Established "Basic CSR Policy" and "Environmental Policy" in September 2010

Held "Yamanashi Food Matching Fair"



Results of "Yamanashi Food Matching Fair 2011"
(As of December 31, 2011)

- Number of business meetings held: 1,838
- Matches made at business meetings (contracts concluded): 141
- Potential contracts/ Business meetings continued: 245
- Loan procurement, etc.: 32

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

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 March 31, 2012)

| Trade name | Yamanashi Chuo Guarantee Co., Ltd. | Yamanashi Chugin Lease Co., Ltd. | Yamanashi Chugin DC Card Co., Ltd. | Yamanashi Chugin Management Consulting Co., Ltd. |
|-------------------------|---|-------------------------------------|---------------------------------------|--|
| Established | July 1, 1986 | April 6, 1987 | July 2, 1991 | August 2, 1996 |
| Paid-in capital | 20 | 20 | 20 | 200 |
| The Bank's equity stake | 99.65% | 30.25% | 30.25% | 45% |
| Consolidated basis | 99.81% | 61% | 67.5% | 85% |
| Business lines | Loan guarantees: Creditworthiness appraisal | Leasing | Credit card | Consulting for corporate managmenet: economic research |
| Operating revenue | 441 | 5,912 | 900 | 191 |
| Operating income (loss) | 179 | 406 | 223 | 30 |
| Recurring profit (loss) | 186 | 426 | 266 | 32 |
| Net income (loss) | 187 | 230 | 144 | 26 |
| Total assets | 7,300 | 11,958 | 2,749 | 308 |
| Net assets | 2,968 | 1,273 | 754 | 293 |
| Borrowings | - | 10,201 | 1,370 | - |
| Borrowed from the Bank | (-) | (9,264) | (1,370) | (-) |

Major Economic Indicators in Yamanashi Prefecture

| | As of | | Rank | | As of | | Rank | | As of | | Rank |
|-----------------------------------|-------|----------------------|------|--|-------|-----------------------|------|--|-------|----------|------|
| Total area | 2011 | 4,465km ² | 32 | Private businesses | 2009 | 47,901 | 41 | Real household income | 2011 | ¥468,100 | 33 |
| Habitable area | 2010 | 21.3% | 44 | Value of shipments of manufactures | 2010 | ¥2,321.0 bn | 33 | (average per month per salaried household) | | | |
| Wilderness and parkland, etc | 2010 | 27.1% | 7 | As above, per manufacturing employee | 2010 | ¥31,454,000 | 24 | Household spending | 2011 | ¥284,324 | 38 |
| Population | 2010 | 863,000 | 41 | Annual sales of goods | 2007 | ¥1,899.7 bn | 41 | (average per month per salaried household) | | | |
| Number of households | 2010 | 328,000 | 41 | As above, per sales employee | 2007 | ¥27,701,000 | 30 | Average consumer propensity (worker's household) | 2011 | 72.9% | 24 |
| Children under 15 years | 2010 | 13.4% | 23 | Total agricultural output | 2009 | ¥76.4 bn | 34 | Number of personal vehicles (per 1,000 people) | 2011 | 456.6 | 6 |
| Working age population | 2010 | 61.9% | 22 | Ratio of agricultural income produced to gross agricultural output | 2009 | 37.2% | 7 | Number of public libraries (per 10,000 people) | 2011 | 0.60 | 1 |
| Persons over 65 years | 2010 | 24.6% | 25 | Housing starts | 2011 | 4,316 | 41 | Number of convenience stores (per 100,000 people) | 2007 | 37.1 | 6 |
| Population growth | 2010 | (2.4)% | 33 | Floor area per housing start | 2011 | 109.0m ² | 7 | Average price of residential land (per 1m ² , published prices) | 2011 | ¥29,500 | 32 |
| GDP (prefecture) (real terms) | FY09 | ¥3,476.1 bn | 41 | Value of public works contracts | 2011 | ¥97.3 bn | 37 | Home ownership ratio | 2008 | 69.4% | 19 |
| Economic growth rate (real terms) | FY09 | (6.1)% | 41 | Total site area of building starts | 2011 | 916,871m ² | 42 | Cost of education (Worker's household expenditure) | 2011 | 5.7% | 21 |
| Per capita income | FY09 | ¥2,542,000 | 24 | Job offer-to-seeker ratio | 2011 | 0.61 times | 28 | Proportion of people in higher education | 2011 | 57.9% | 10 |

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.