

The Yamanashi Chuo Bank, Ltd. The 21st Analyst Meeting

Supplementary Materials

December 6, 2011 (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 First Half Results (1)

(¥ billion; %)

		FY2009 (1st half)	FY2010 (1st half)	FY2011 (1st half)	YoY comparison (FY10 1H)		YoY comparison (FY11 1H)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,549.2	2,628.4	2,704.9	79.1	3.10	76.4	2.91
	Loans	1,490.7	1,478.5	1,481.5	(12.2)	(0.82)	2.9	0.20
	Securities	943.2	1,054.1	1,126.0	110.9	11.75	71.8	6.81
	Call loans	93.3	77.8	60.0	(15.5)	(16.63)	(17.7)	(22.83)
	Due from banks (interest-bearing)	13.5	7.7	27.1	(5.8)	(43.05)	19.4	250.98
	Fund procurement	2,449.1	2,518.7	2,597.1	69.6	2.84	78.4	3.11
	Deposits	2,433.5	2,498.2	2,585.5	64.6	2.65	87.3	3.49
	Call money	9.3	0.1	1.5	(9.2)	(98.63)	1.4	1,137.50
	(Reference) Money held in trust	-	-	-	-	-	-	-
	Yields / Interest margin	Fund operations	1.60	1.49	1.36	(0.11)		(0.13)
Loans		1.91	1.77	1.63	(0.14)		(0.14)	
Securities		1.27	1.20	1.11	(0.07)		(0.09)	
Call loans		0.18	0.17	0.14	(0.01)		(0.03)	
Due from banks		0.10	0.09	0.09	(0.01)		0.00	
Fund procurement		0.17	0.10	0.06	(0.07)		(0.04)	
Deposits		0.17	0.10	0.06	(0.07)		(0.04)	
Call money		0.88	0.35	0.29	(0.53)		(0.06)	
Borrowings		0.09	0.10	0.09	0.01		(0.01)	
OHR		1.17	1.14	1.17	(0.03)		0.03	
Fund procurement cost		1.34	1.24	1.23	(0.10)		(0.01)	
Loan / deposit interest margin		1.74	1.67	1.57	(0.07)		(0.10)	
Fund operation / procurement interest margin		1.43	1.39	1.30	(0.04)		(0.09)	
Gross interest margin on loans	0.57	0.52	0.40	(0.05)		(0.12)		
Gross interest margin on funds under management	0.26	0.25	0.13	(0.01)		(0.12)		

Fiscal 2011 First Half Results (2)

(¥ billion; %)

		FY2009 (1st half)	FY2010 (1st half)	FY2011 (1st half)	YoY comparison (FY10 1H)		YoY comparison (FY11 1H)	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	18.2	18.2	17.6	0.0	0.00	(0.6)	(3.45)
	Loans	14.3	13.1	12.1	(1.1)	(8.32)	(0.9)	(7.51)
	Securities	6.0	6.3	6.3	0.3	5.88	(0.0)	(1.22)
	Call loans	0.0	0.0	0.0	(0.0)	(24.13)	(0.0)	(34.84)
	Due from banks	0.0	0.0	0.0	(0.0)	(42.85)	0.0	251.44
	Fees and commissions	2.2	2.3	2.1	0.0	3.26	(0.1)	(5.80)
	Other operating income (losses)	(0.3)	1.1	0.4	1.5	424.44	(0.7)	(64.21)
	JGBs and other bond transactions	(0.4)	1.0	0.3	1.5	359.71	(0.7)	(68.61)
	General provision to loan loss reserve	(0.8)	-	-	0.8	-	-	-
	Expenses	14.3	14.3	15.2	0.0	0.30	0.8	5.75
	Banking profit	6.6	7.3	5.0	0.7	10.66	(2.3)	(31.77)
	Modified banking profit	5.8	7.3	5.0	1.5	26.57	(2.3)	(31.77)
	Net business profit on core operations	6.2	6.2	4.6	0.0	0.48	(1.5)	(25.33)
	Non-operating income (losses)	(4.3)	(1.1)	0.5	3.1	72.09	1.6	145.36
	Equity share and similar transactions	(0.5)	(0.9)	(1.0)	(0.4)	(77.77)	(0.0)	(7.63)
	NPL disposal amount	4.0	0.0	0.0	(4.0)	(97.78)	(0.0)	(26.37)
	Money held in trust	-	-	-	-	-	-	-
	Ordinary profits	2.3	6.2	5.5	3.8	166.25	(0.6)	(10.95)
	Extraordinary income (losses)	(0.0)	1.4	(0.0)	1.5	2,014.10	(1.4)	(100.09)
	Income taxes - basic	0.8	0.9	1.8	0.1	18.00	0.9	99.57
Income taxes - deferred	0.3	1.4	0.4	1.0	322.05	(0.9)	(67.45)	
Net income	1.1	5.3	3.1	4.2	376.04	(2.1)	(40.19)	

Capital Ratio (Non-Consolidated Basis)

(%; ¥ billion)

	FY2008	FY2009 (1st half)	FY2009	FY2010 (1st half)	FY2010	FY2011 (1st half)
Total capital ratio (domestic standards)	14.23	14.47	15.14	15.98	15.90	16.19
Tier 1 ratio	13.64	13.94	14.54	15.50	15.35	15.83
Regulatory capital	146.8	146.5	148.1	151.0	148.7	149.6
Tier 1	140.7	141.2	142.3	146.4	143.6	146.2
Tier 2						
Unrealized gain on land revaluation (45%)	-	-	-	-	-	-
Unrealized gain on available-for-sale securities (45%)	-	-	-	-	-	-
Loan loss reserve	6.1	5.2	5.8	4.5	5.0	3.3
Subordinated debt	-	-	-	-	-	-
Deductions	-	-	-	-	-	-
Risk-weighted assets	1,031.2	1,012.7	978.2	944.8	935.3	923.6
On-balance items	931.0	914.3	892.9	860.9	852.0	841.5
Off-balance items	15.1	13.8	13.8	13.0	13.0	12.3
Operational risks / 0.08	85.0	84.5	71.4	70.8	70.2	69.7

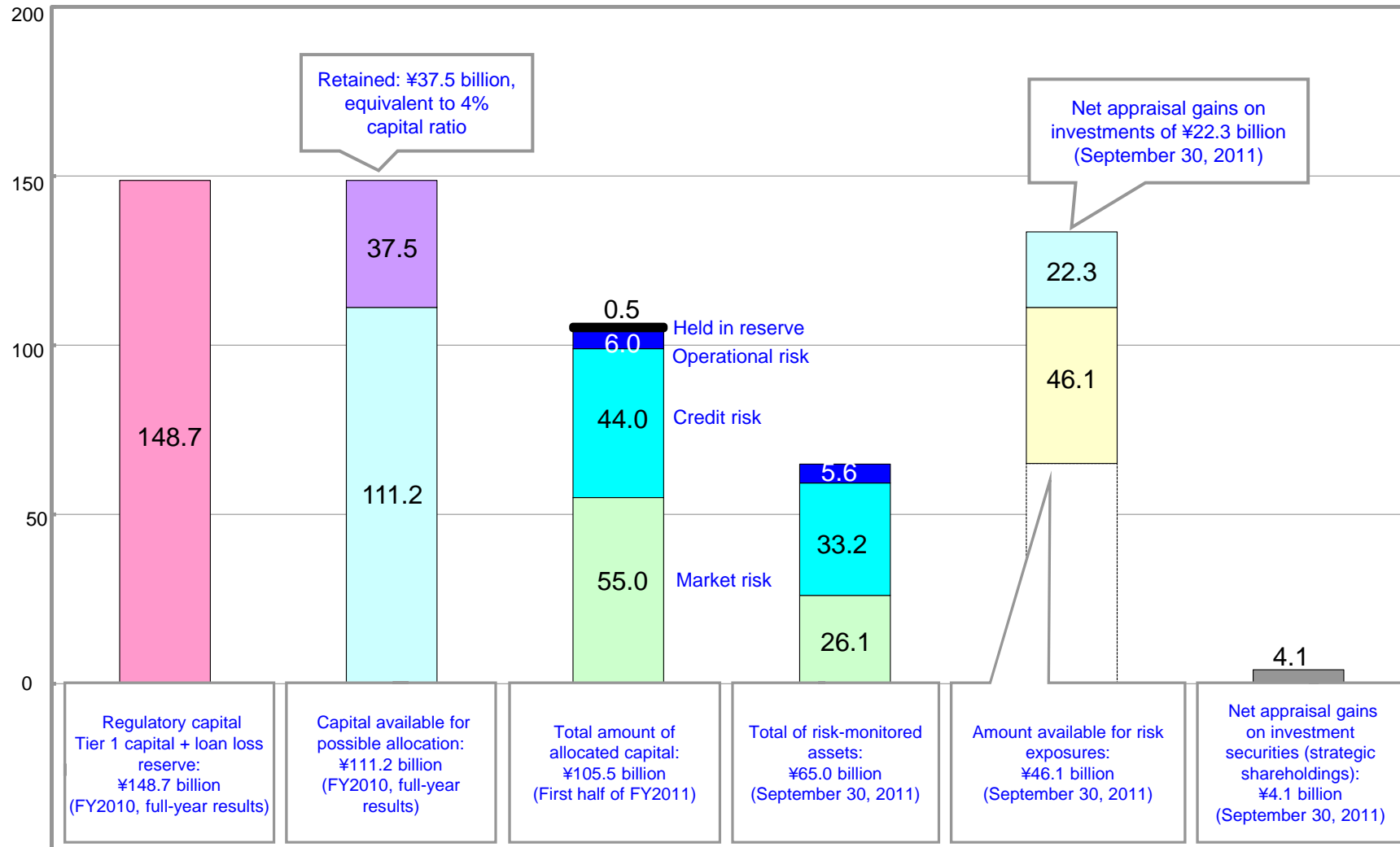
(Reference)
Interest rate risk on the banking account (September 30, 2011)

Interest rate shock	99th percentile
Risk amount	¥10.5 billion
Tier I + Tier II	¥149.6 billion
Outlier ratio	7.0%

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

Capital Allocation

(¥ billion)



(50)

Employees and Branches

	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	FY2010	FY2011 (1st half)	Comparison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,705	1,735	(29)
Fixed-term contract workers	431	496	581	716	760	789	776	762	331
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	22	(5)
Covering wide area; specialized in retailing	15	17	24	25	26	26	26	* 26	11
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	131	(4)

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

Loan Portfolio by Customer Industry

(¥ billion; %; P)

	March 31, 2011		September 30, 2011		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	157.7	10.3%	156.2	10.8%	(1.5)	0.4P
Agriculture, forestry	1.4	0.2%	1.4	0.1%	(0.0)	(0.1)P
Fishery	0.0	0.0%	0.0	0.0%	0.0	0.0P
Mining, quarrying and gravel digging	2.3	0.2%	2.2	0.2%	(0.1)	(0.0)P
Construction	45.4	3.0%	41.3	2.9%	(4.1)	(0.1)P
Utilities, heat provision	33.5	2.2%	32.2	2.2%	(1.3)	0.0P
Telecommunications	19.9	1.3%	18.3	1.3%	(1.6)	(0.0)P
Transportation, postal services	72.6	4.8%	75.2	5.2%	2.6	0.4P
Wholesaling, retailing	127.1	8.3%	126.7	8.7%	(0.4)	0.4P
Financing, insurance	47.5	3.1%	49.6	3.4%	2.0	0.3P
Real estate, equipment rental and leasing	198.9	13.0%	188.8	13.0%	(10.1)	(0.0)P
Miscellaneous services	163.5	10.7%	165.1	11.4%	1.5	0.7P
National and local governments	278.4	18.2%	219.0	15.1%	(59.4)	(3.1)P
Individuals and others	377.1	24.7%	373.1	25.7%	(4.0)	1.0P
Total lending	1,526.0	100.0%	1,449.6	100.0%	(76.4)	—

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

Loan Balance by Customer's Business Scale

(¥ billion; %)

	National and local government		Large companies		Second-tier companies		SMEs		Other individuals		Total	
	FY2010	FY2011 (1st half)	FY2010	FY2011 (1st half)	FY2010	FY2011 (1st half)	FY2010	FY2011 (1st half)	FY2010	FY2011 (1st half)	FY2010	FY2011 (1st half)
Overall	278.4	219.0	349.5	355.2	37.4	36.8	483.4	465.2	377.1	373.1	1,526.0	1,449.6
	18.2%	15.1%	22.9%	24.5%	2.4%	2.5%	31.7%	32.1%	24.7%	25.7%	100.0%	100.0%
Yamanashi Prefecture	192.3	183.2	32.7	30.4	18.0	18.3	361.4	336.0	297.2	294.5	901.9	862.6
	21.3%	21.2%	3.6%	3.5%	2.0%	2.1%	40.1%	39.0%	33.0%	34.1%	100.0%	100.0%
Western Tokyo Bloc	1.8	1.6	11.3	9.7	4.6	4.1	61.4	65.0	78.2	77.0	157.5	157.5
	1.2%	1.0%	7.2%	6.1%	2.9%	2.6%	39.0%	41.3%	49.7%	48.9%	100.0%	100.0%
Eastern Tokyo Bloc	4.2	4.2	258.3	263.3	14.8	14.4	58.1	61.6	1.6	1.5	337.1	345.2
	1.2%	1.2%	76.6%	76.3%	4.4%	4.2%	17.2%	17.8%	0.5%	0.4%	100.0%	100.0%
Headquarters	80.0	30.0	47.0	51.7	-	-	2.5	2.5	0.0	0.0	129.5	84.2
	61.8%	35.6%	36.3%	61.4%	-	-	1.9%	3.0%	0.0%	0.0%	100.0%	100.0%

Number of Designated Financial Institution Contracts with Local Governments (September 30, 2011)

	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	September 30, 2011	Comparison with previous term-end	September 30, 2011 (consolidated basis)
Loans to customers in bankruptcy	4.2	3.9	(0.3)	4.1
Past due loans	47.0	47.4	0.4	48.7
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	54.2	0.6	55.7
As a percentage of total loans	3.51%	3.74%	0.23P	3.87%
Portions covered by collateral and guarantees (B) (including specific reserves)	51.2	51.4	0.2	52.9
Coverage ratio B / A	95.57%	94.80%	(0.77)P	94.88%
Reserve for possible loan losses (non-specific) (C)	5.0	3.3	(1.7)	7.1
Coverage ratio (B + C) / A (including loan loss reserves)	105.01%	101.00%	(4.01)P	107.78%

* 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, 2011 Prior to partial charge-offs (1)	September 30, 2011 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	3.9	1.8	(2.1)
Past due loans	47.4	45.0	(2.4)
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	54.2	49.8	(4.4)
As a percentage of total loans	3.74%	3.47%	(0.27)P

Changes in Borrower Categories

(¥ billion)

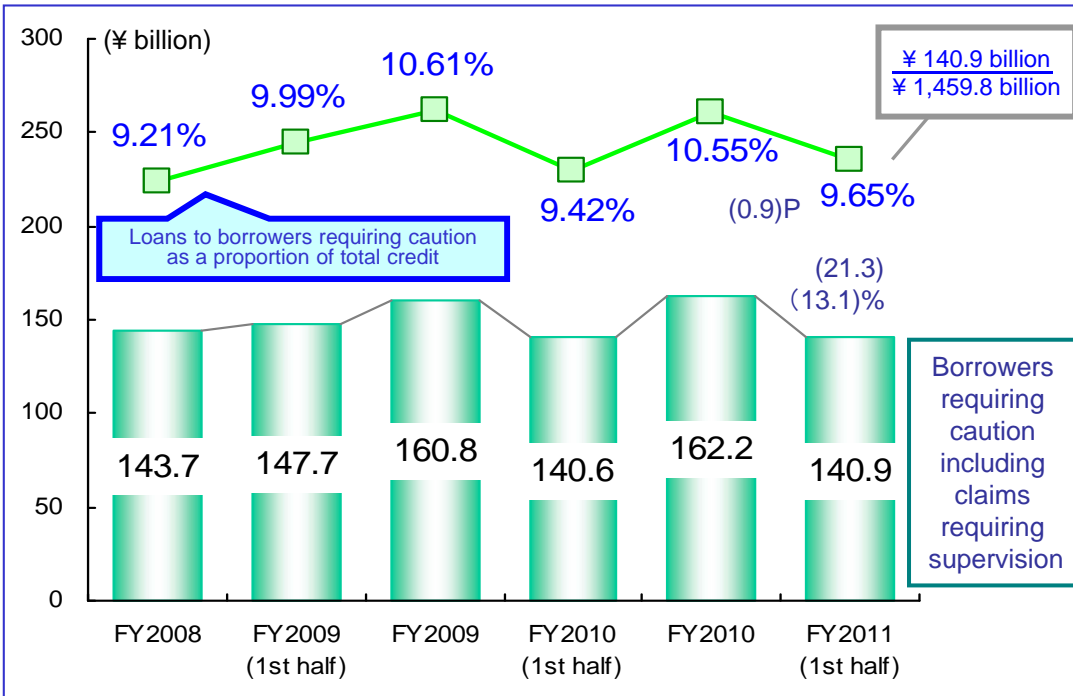
Total claim basis* (under the Financial Reconstruction Law) From March 31, 2011 to September 30, 2011		September 30, 2011						Deterioration to potentially bankrupt or worse
		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively Bankrupt	Legally bankrupt	
March 31, 2011	Amount of newly occurred	—	7.4	0.2	-	0.0	-	-
	Normal borrower	1,320.7	1,250.4	11.3	0.2	1.1	0.3	0.11%
	Other requiring caution	158.8	7.0	124.1	0.4	2.8	0.1	1.91%
	Requiring supervision	3.1	0.0	0.1	2.8	0.0	-	0.06%
	Potentially bankrupt	37.0	0.0	1.1	0.1	33.5	0.8	0.0
	Effectively Bankrupt	10.3	-	-	-	0.2	8.5	0.1
	Legally bankrupt	4.2	-	-	-	0.1	-	3.7
	Total	1,534.4	1,264.9	137.0	3.7	37.8	9.8	3.9

 Improvement
 Deterioration

* Including loans, customers' liabilities for acceptances and guarantees, foreign exchanges, suspense payments and accrued interest.

Loans to national and local governments and claims outside scope of asset under self-assessment are included in "Normal" borrowers.

Balance of loans to borrowers requiring caution and as a proportion of total credit



Measures to support managements at corporate borrowers

Basic stance

Our basic stance is unchanged: We have proactively worked to facilitate funding and support management improvement at customer companies in our region.

Measures taken

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

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	5,195	141.0	4,717	132.2	74	1.8
Housing-loan customers	892	13.7	566	8.5	93	1.4

Category	Total
Management improvement	74
Headquarters	43
Branch managements	31
Funding facilitation	126
Total	200

* Base date: September 30, 2011

Securities Portfolio (1)

Prior to Mark-to-Market Adjustment

(¥ billion; %; P)

	FY2008		FY2009 (1st half)		FY2009		FY2010 (1st half)		FY2010		FY2011 (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	343.9	38.8	360.8	37.7	468.9	46.0	544.6	50.6	558.3	52.1	694.4	57.8	149.8	7.1
Municipal bonds	160.2	18.1	187.3	19.6	168.2	16.5	169.7	15.8	169.5	15.8	179.5	14.9	9.8	(0.8)
Government guaranteed bonds	167.6	18.9	205.4	21.5	183.3	18.0	176.1	16.4	174.3	16.3	174.1	14.5	(2.0)	(1.9)
Bond issued by semi-government bodies	5.4	0.6	3.3	0.3	3.0	0.3	2.7	0.3	2.5	0.2	1.5	0.1	(1.2)	(0.1)
Financial debentures	20.9	2.4	19.1	2.0	13.9	1.4	11.5	1.1	-	-	-	-	(11.5)	(11.0)
Corporate bonds	92.0	10.4	97.7	10.2	101.3	9.9	96.3	9.0	94.9	8.8	81.5	6.8	(14.8)	(2.2)
Equity shares	49.9	5.6	48.8	5.1	52.1	5.1	51.7	4.8	47.8	4.5	45.7	3.8	(6.0)	(1.0)
Strategic holdings	35.3	4.0	34.1	3.6	35.5	3.5	35.5	3.3	32.5	3.0	30.9	2.6	(4.6)	(0.7)
Portfolio investments	14.6	1.6	14.7	1.5	16.6	1.6	16.2	1.5	15.3	1.5	14.8	1.2	(1.4)	(0.3)
Foreign securities	15.7	1.8	11.1	1.2	2.4	0.3	1.1	0.1	1.9	0.2	2.2	0.2	1.1	0.1
Investment trusts, etc.	30.5	3.4	23.2	2.4	25.8	2.5	21.5	2.0	22.1	2.1	22.7	1.9	1.2	(0.1)
Total	886.4	100.0	957.1	100.0	1,019.2	100.0	1,075.7	100.0	1,071.8	100.0	1,201.9	100.0	126.2	

Securities Portfolio (2)

Yields

(%; P)

	FY2008	FY2009 (1st half)	FY2009	FY2010 (1st half)	FY2010	FY2011 (1st half)	YoY increase (decrease)
Yen-denominated bonds	1.29	1.26	1.25	1.16	1.14	1.04	(0.12)
Equity shares	2.53	2.09	1.96	2.17	2.05	2.25	0.08
Investment trusts, etc.	0.00	0.00	0.00	1.04	1.24	1.80	0.76
Total of yen-denominated bonds	1.29	1.27	1.25	1.20	1.18	1.11	(0.09)
Foreign-currency-denominated bonds	3.13	1.44	1.21	1.65	1.76	1.90	0.25
Total	1.32	1.27	1.25	1.20	1.18	1.11	(0.09)

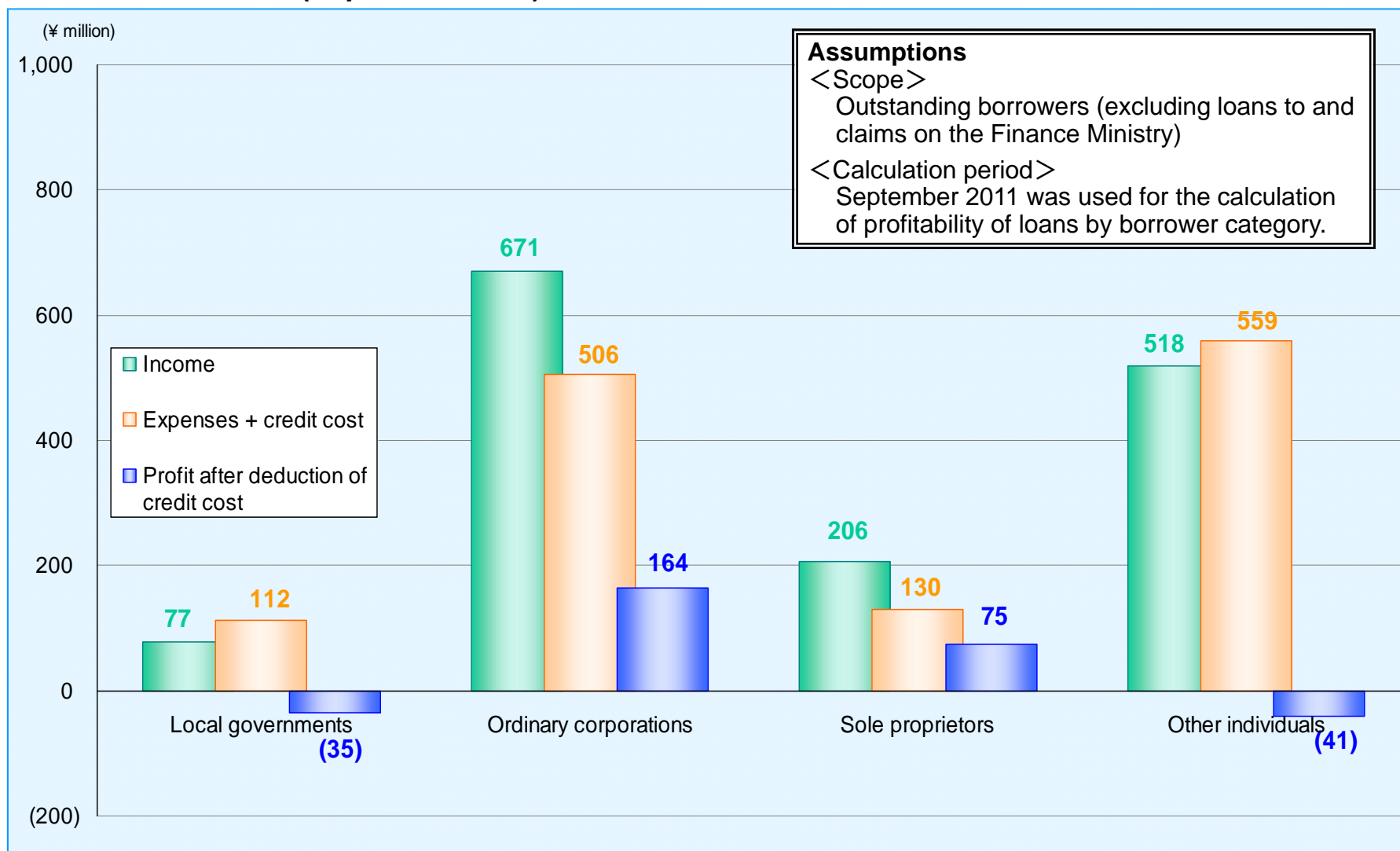
Valuation gains (losses)

(¥ billion)

	FY2008	FY2009 (1st half)	FY2009	FY2010 (1st half)	FY2010	FY2011 (1st half)	YoY increase (decrease)
Yen-denominated bonds	6.5	16.7	17.3	28.3	17.6	24.0	(4.3)
Equity shares	4.6	9.0	11.8	4.5	5.3	4.0	(0.5)
Investment trusts, etc.	(2.7)	(0.7)	0.0	(1.0)	(0.1)	(1.5)	(0.5)
Total of yen-denominated bonds	8.3	25.0	29.2	31.8	22.8	26.5	(5.3)
Foreign-currency-denominated bonds	(0.1)	(0.0)	(0.0)	0.0	0.0	0.0	0.0
Total	8.2	25.0	29.2	31.8	22.8	26.5	(5.3)

Earnings Structure by Borrower Segment

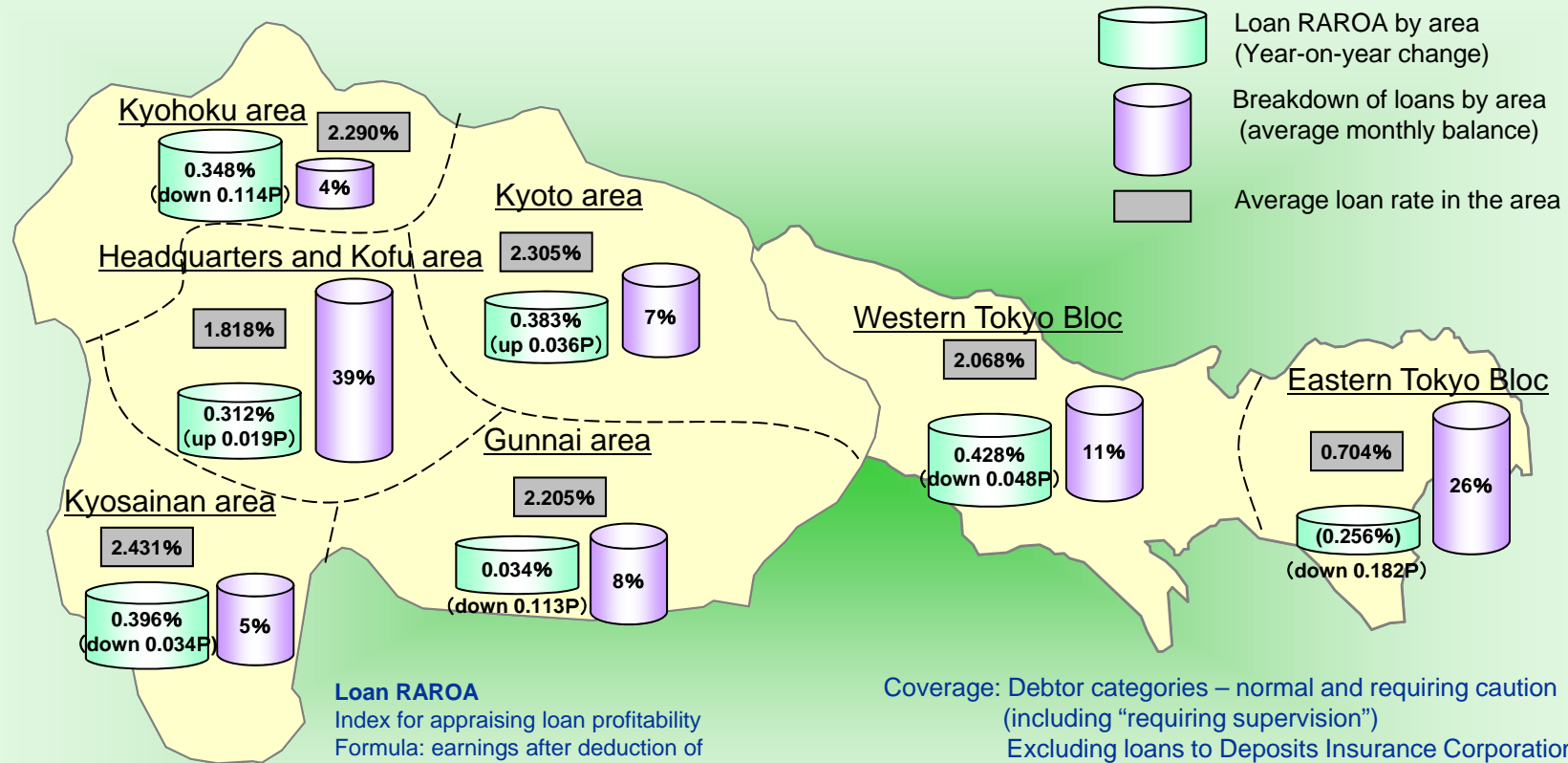
One-Month Results (September 2011)



Loan RAROA by Area

Loan RAROA for all areas: **0.224%** (down 0.025 percentage points YoY)

One-Month Results
(September 2011)



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

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

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

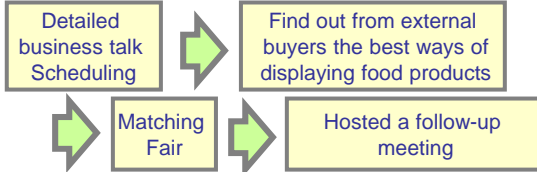


Medium-Term Management Plan: 'Future Creation Plan 2013'

Contribute to the Regional Community - Strengthening CSR Initiatives -

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

Held "Yamanashi Food Matching Fair"



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

- Number of business meetings held: 1,838
- Matches made at business meetings (contracts concluded): 58
- Potential contracts/ Business meetings continued: 245

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



Contributing to the Regional Community

- Educational support
- Promotion of culture, arts, sports, etc.
- Social contribution activities, in welfare etc.



Holding financial courses at universities



Promotion of sports in Yamanashi Prefecture through volleyball



Acquired the naming rights to the Kose Sports Park athletic field



Solar power unit



Environment-friendly products

Environmental Initiatives

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

Subsidiaries of the Bank

(¥ million; as of September 30, 2011)

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	Corporate management consulting: Investment
Operating revenue	219	2,970	451	90
Operating income (loss)	151	224	104	7
Recurring profit (loss)	155	248	142	8
Net income (loss)	167	142	63	6
Total assets	7,412	12,279	2,902	288
Net assets	2,949	1,184	674	270
Borrowings	—	10,755	1,595	—
Borrowed from the Bank	—	9,805	1,595	—

Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Rank		As of		Rank		As of		Rank
Total area	2010	4,465km ²	32	Number of plants and offices	2009	49,611	41	Real household income (average per month per salaried household)	2010	¥523,033	21
Habitable area	2009	21.3%	44	Value of shipments of manufactures	2009	¥1,900.0 bn	35				
Wilderness and parkland, etc	2009	27.1%	7	As above, per manufacturing employee	2009	¥25,972,000	28	Household spending (monthly average, at least two people)	2010	¥307,823	37
Population	2010	863,000	41	Annual sales of goods	2007	¥1,899.7 bn	41				
Number of households	2010	328,000	41	As above, per sales employee	2007	¥27,701,000	30	Average consumer propensity (worker's household)	2010	71.5%	36
Children under 15 years	2010	13.4%	23	Total agricultural output	2009	¥76.4 bn	34	Number of personal vehicles (per 1,000 people)	2010	457.7	6
Working age population	2010	61.9%	22	Productivity of land (revenue from farming per 10 are)	2008	¥120,000	4	Number of public libraries (per 10,000 people)	2010	0.6	1
Persons over 65 years	2010	24.6%	25	Housing starts	2010	4,681	39	Number of convenience stores (per 100,000 people)	2007	37.1	6
Population growth	2009	-4.3%	26	Floor area per housing start	2010	104.6m ²	12	Average price of residential land (per 1m ² , published prices)	2010	¥30,500	31
GDP (prefecture)	FY07	¥3,779.9 bn	41	Value of public works contracts	2010	¥82.1 bn	41	Home ownership ratio	2008	69.4%	19
Economic growth rate	FY07	0.7%	23	Total site area of building starts	2010	904,327m ²	40	Cost of education (share of consumer spending)	2010	5.0%	10
Per capita income	FY07	¥2,767,000	25	Job offer-to-seeker ratio	2010	0.55 times	20	Proportion of people in higher education	2010	58.5%	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.