
The Yamanashi Chuo Bank, Ltd. The 17th Analyst Meeting

Supplementary Materials

December 14, 2009

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 First Half Results (1)



(¥ billion; %)

		FY2007 (1st half)	FY2008 (1st half)	FY2009 (1st half)	YoY comparison (FY08 1H)		YoY comparison (FY09 1H)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,469.8	2,522.8	2,549.2	52.9	2.14	26.4	1.04
	Loans	1,475.2	1,523.1	1,490.7	47.9	3.24	(32.3)	(2.12)
	Securities	852.1	875.9	943.2	23.7	2.79	67.3	7.69
	Call loans	127.6	109.5	93.3	(18.1)	(14.21)	(16.1)	(14.76)
	Due from banks (interest-bearing)	0	0	13.5	(0)	(7.40)	13.5	54,280.00
	Fund procurement	2,366.9	2,410.9	2,449.1	44.0	1.86	38.2	1.58
	Deposits	2,349.3	2,391.8	2,433.5	42.5	1.81	41.7	1.74
	Call money	15.8	13.0	9.3	(2.8)	(17.93)	(3.6)	(28.02)
	(Reference) Money held in trust	-	-	-	-	-	-	-

Yields / Interest margin	Fund operations	1.94	1.78	1.60	(0.16)		(0.18)	
	Loans	2.13	2.08	1.91	(0.05)		(0.17)	
	Securities	1.45	1.35	1.27	(0.10)		(0.08)	
	Call loans	3.12	1.20	0.18	(1.92)		(1.02)	
	Due from banks	0.26	0.24	0.10	(0.02)		(0.14)	
	Fund procurement	0.39	0.31	0.17	(0.08)		(0.14)	
	Deposits	0.23	0.27	0.17	0.04		(0.10)	
	Call money	4.31	2.86	0.88	(1.45)		(1.98)	
	Borrowings	0.58	0.58	0.09	0.00		(0.49)	
	OHR	1.13	1.13	1.17	0.00		0.04	
	Fund procurement cost	1.52	1.44	1.34	(0.08)		(0.10)	
	Loan/deposit interest margin	1.90	1.81	1.74	(0.09)		(0.07)	
	Fund operation/procurement interest margin	1.55	1.47	1.43	(0.08)		(0.04)	
	Gross interest margin on loans	0.76	0.67	0.57	(0.09)		(0.10)	
	Gross interest margin on funds under management	0.42	0.34	0.26	(0.08)		(0.08)	

Fiscal 2009 First Half Results (2)



(¥ billion; %)

		FY2007 (1st half)	FY2008 (1st half)	FY2009 (1st half)	YoY comparison (FY08 1H)		YoY comparison (FY09 1H)	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	19.3	18.7	18.2	(0.5)	(2.93)	(0.4)	(2.43)
	Loans	15.7	15.9	14.3	0.1	0.99	(1.5)	(9.91)
	Securities	6.2	5.9	6.0	(0.2)	(4.24)	0	1.25
	Call loans	1.9	0.6	0	(1.3)	(66.96)	(0.5)	(86.81)
	Due from banks	0	0	0	0	-	0	-
	Fees and commissions	2.6	2.2	2.2	(0.3)	(13.51)	(0)	(2.53)
	Other operating income (losses)	0.1	(0.1)	(0.3)	(0.2)	(195.62)	(0.2)	(174.80)
	JGBs and other bond transactions	0	(0.2)	(0.4)	(0.2)	(472.72)	(0.2)	(105.85)
	General provision to loan loss reserve	0.3	0.1	(0.8)	(0.2)	(71.92)	(0.9)	(897.14)
	Expenses	13.3	13.6	14.3	0.2	1.93	0.6	4.94
	Banking profit	8.3	7.1	6.6	(1.1)	(14.22)	(0.4)	(6.65)
	Modified banking profit	8.6	7.2	5.8	(1.4)	(16.70)	(1.4)	(19.56)
	Net business profit on core operations	8.6	7.4	6.2	(1.1)	(13.78)	(1.2)	(16.12)
	Non-operating income (losses)	(0.6)	(1.7)	(4.3)	(1.0)	(164.06)	(2.5)	(146.24)
	Equity share and similar transactions	0.8	(0.6)	(0.5)	(1.5)	(181.19)	0.1	20.54
	NPL disposal amount	1.7	0.7	4.0	(0.9)	(57.32)	3.2	447.27
	Money held in trust	-	-	-	-	-	-	-
	Ordinary profits	7.6	5.3	2.3	(2.2)	(29.70)	(3.0)	(56.51)
	Extraordinary income (losses)	(0.1)	(0.1)	(0)	0	38.17	0	32.17
	Income taxes - basic	2.7	1.6	0.8	(1.1)	(39.73)	(0.8)	(52.18)
	Income taxes - deferred	0.7	0.2	0.3	(0.5)	(71.33)	0.1	56.68
	Net income	3.9	3.3	1.1	(0.5)	(14.24)	(2.2)	(66.74)

Capital Ratio (nonconsolidated basis)

(%; ¥billion)

	FY2006	FY2007 (1st half)	FY2007	FY2008 (1st half)	FY2008	FY2009 (1st half)
Total capital ratio (domestic standards)	11.99	12.45	13.11	13.51	14.23	14.47
Tier 1 ratio	11.40	11.86	12.53	12.91	13.64	13.94
Regulatory capital	139.0	142.3	142.1	145.1	146.8	146.5
Tier 1	132.1	135.6	135.8	138.6	140.7	141.2
Tier 2						
Unrealized gain on land revaluation (45%)	-	-	-	-	-	-
Unrealized gain on available-for-sale securities (45%)	-	-	-	-	-	-
Loan loss reserve	7.1	7.5	6.4	6.5	6.1	5.2
Subordinated debt	-	-	-	-	-	-
Deductions	0.3	0.3	0.1	0	-	-
Risk-weighted assets	1,159.0	1,143.1	1,084.1	1,074.1	1,031.2	1,012.7
On-balance items	1,056.6	1,040.3	983.3	973.6	931.0	914.3
Off-balance items	19.0	18.5	15.7	15.1	15.1	13.8
Operational risks / 0.08	83.4	84.2	85.1	85.2	85.0	84.5

(Reference)

Interest rate risk on the banking account (September 30, 2009)

Interest rate shock	99th percentile
Risk amount	¥13.8 billion
Tier I + Tier II	¥146.5 billion
Outlier ratio	9.5%

* The new capital accord (Basel II) has been applied from fiscal 2006 (ended March 2007) onward.

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

Employees and Branches

	FY2004	FY2005 1H	FY2005	FY2006 1H	FY2006	FY2007 1H	FY2007	FY2008 1H	FY2008	FY2009 1H	Comaprison with FY2004
Regular employees	1,764	1,743	1,688	1,677	1,612	1,649	1,564	1,644	1,605	1,689	(75)
Fixed-term contract workers	431	457	496	571	581	644	716	634	760	783	352
Branches (including sub-branches)	93	91	91	91	91	91	91	92	92	91	(2)
Ordinary type	48	48	49	49	45	46	42	43	43	42	(6)
Covering wide area; full-range services	27	22	21	21	21	19	23	22	22	22	(5)
Covering wide area; specialized in retailing	15	17	17	17	24	25	25	26	26	26	11
Covering wide area; specialized in loans to individuals	3	4	4	4	1	1	1	1	1	1	(2)
Loan centers	3	3	3	3	3	4	4	5	5	5	2
Off-branch ATMs	135	136	138	135	131	129	132	132	132	134	(1)

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; %)

	September 30, 2009	
	Balance	Ratio to total
Manufacturing	162.2	11.1%
Agriculture, forestry	1.2	0.1%
Fishery	0	0.0%
Mining, quarrying and gravel digging	2.1	0.1%
Construction	50.9	3.5%
Utilities, heat provision	34.3	2.3%
Telecommunications	19.0	1.3%
Transportation, postal services	61.3	4.2%
Wholesaling, retailing	132.3	9.0%
Financing, insurance	50.9	3.5%
Real estate, equipment rental and leasing	214.3	14.6%
Miscellaneous services	147.4	10.1%
National and local governments	194.6	13.3%
Individuals and others	393.2	26.9%
Total lending	1,464.4	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 and September 30, 2009, are not directly comparable.

Loan Balance by Customer's Business Scale / Designated Financial Institutions of Local Governments



Loan Balance by Customer's Business Scale

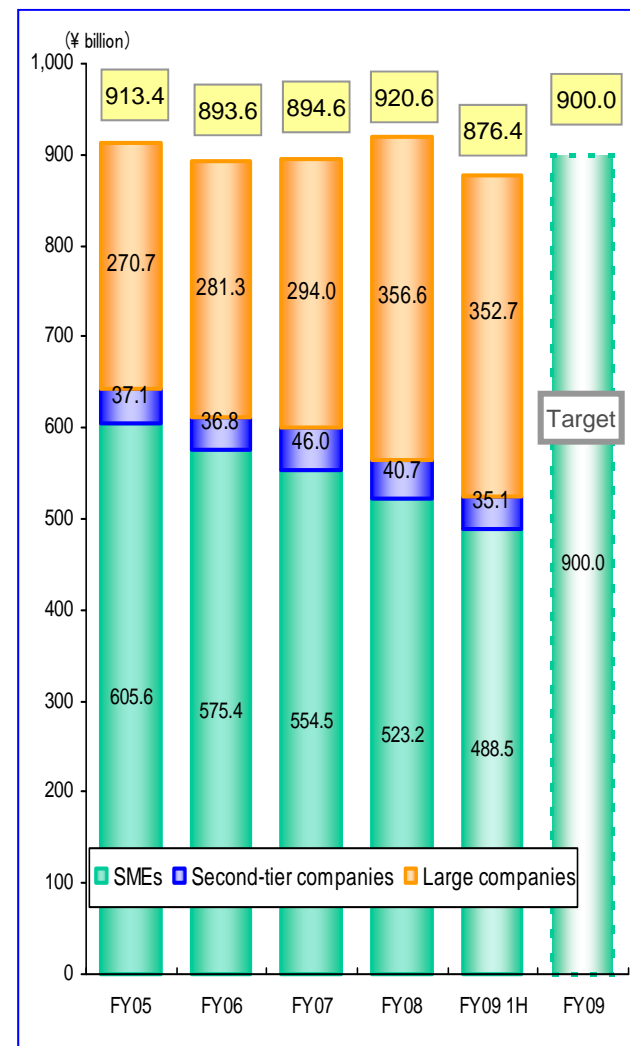
(¥ billion; %)

	National and local government		Large companies		Second-tier companies		SMEs		Other individuals		Total	
	FY08	FY09 1H	FY08	FY09 1H	FY08	FY09 1H	FY08	FY09 1H	FY08	FY09 1H	FY08	FY09 1H
Overall	225.0	194.6	356.6	352.7	40.7	35.1	523.2	488.5	397.6	393.2	1,543.4	1,464.4
	14.6%	13.3%	23.1%	24.1%	2.6%	2.4%	33.9%	33.4%	25.8%	26.9%	100.0%	100.0%
Yamanashi Prefecture	153.1	143.0	36.1	34.0	21.1	16.0	391.0	366.0	312.5	309.4	913.9	868.6
	16.7%	16.5%	3.9%	3.9%	2.3%	1.8%	42.8%	42.1%	34.2%	35.6%	100.0%	100.0%

Designated Financial Institutions of Local Governments (Sept. 30, 2009)

	Prefecture	City	Town / Village	Total
Total number of local governments in Yamanashi Prefecture	1	13	15	29
Number of government bodies by which the Bank is designated	1	13	11	25

Balance of Business Loans by Corporate Size



Risk-Monitored Loans

Risk-Monitored Loans under the Banking Law

The Bank has never implemented partial charge-offs.

(¥ billion)

	March 31, 2009	Sept. 30, 2009	Comparison with previous term-end	Sept. 30, 2009 (consolidated basis)
Loans to customers in bankruptcy	12.0	10.9	(1.0)	11.3
Past due loans	50.2	52.7	2.5	54.4
Accruing loans contractually past due three months or more	0.3	0.4	0.1	0.4
Restructured loans	2.7	1.8	(0.9)	1.8
Total risk-monitored loans (A)	65.5	66.1	0.5	68.0
As a percentage of total loans	4.24%	4.51%	0.27%	4.68%
Portions covered by collateral and guarantees (B) (including specific reserves)	62.0	61.5	(0.4)	63.4
Coverage ratio B / A	94.68%	93.15%	(1.53P)	93.23%
Reserve for possible loan losses (non-specific) (C)	6.1	5.2	(0.8)	8.6
Coverage ratio (B + C) / A (including loan loss reserves)	104.03%	101.15%	(2.88P)	105.88%

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

(¥ billion)

	Sept. 30, 2009 Prior to partial charge-offs (1)	Sept. 30, 2009 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	10.9	3.3	(7.5)
Past due loans	52.7	45.6	(7.1)
Accruing loans contractually past due three months or more	0.4	0.4	0
Restructured loans	1.8	1.8	0
Total risk-monitored loans	66.1	51.3	(14.7)
As a percentage of total loans	4.51%	3.54%	(0.97%)

Changes in Borrower Categories

(¥ billion)

Total claim basis* (under the Financial Reconstruction Law) From March 31, 2009 to Sept. 30, 2009		Sept. 30, 2009						Deterioration to potentially bankrupt or worse	
		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively bankrupt	Legally bankrupt		
March 31, 2009	Normal borrower	1,352.4	1,264.0	36.8	0.1	1.6	0.8	0	0.19%
	Other requiring caution	137.7	1.8	104.6	0.5	6.9	0.4	0	5.34%
	Requiring supervision	5.9	-	0.9	3.9	0.4	0	-	8.86%
	Potentially bankrupt	35.3	-	0.5	-	26.7	4.3	0.4	
	Effectively bankrupt	15.6	-	-	-	0	11.7	0.1	
	Legally bankrupt	12.0	-	-	-	0	-	10.2	
	Total	1,559.2	1,265.9	143.0	4.6	35.9	17.4	10.9	

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		FY07 1H		FY2007		FY08 1H		FY2008		FY09 1H		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	406.7	50.2	401.3	47.5	365.4	43.9	357.4	40.4	343.9	38.8	360.8	37.7	3.3	(2.7)
Municipal bonds	157.3	19.4	183.0	21.7	160.3	19.3	183.8	20.8	160.2	18.1	187.3	19.6	3.5	(1.2)
Government guaranteed bonds	30.4	3.8	37.7	4.5	76.9	9.2	114.8	13.0	167.6	18.9	205.4	21.5	90.6	8.5
Bond issued by semi- government bodies	5.9	0.7	5.9	0.7	5.7	0.7	5.5	0.6	5.4	0.6	3.3	0.3	(2.2)	(0.3)
Financial debentures	26.5	3.4	24.1	2.9	26.9	3.2	24.5	2.8	20.9	2.4	19.1	2.0	(5.4)	(0.8)
Corporate bonds	55.5	6.8	62.2	7.4	70.7	8.5	76.7	8.7	92.0	10.4	97.7	10.2	21.0	1.5
Convertible bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Equity shares	53.0	6.5	53.2	6.3	50.4	6.1	52.4	5.9	49.9	5.6	48.8	5.1	(3.5)	(0.8)
Foreign securities	17.4	2.1	17.1	2.0	18.0	2.2	16.4	1.8	15.7	1.8	11.1	1.2	(5.3)	(0.6)
Investment trusts	57.8	7.1	59.2	7.0	57.7	6.9	52.8	6.0	30.5	3.4	23.2	2.4	(29.5)	(3.6)
Total	810.8	100.0	844.1	100.0	832.4	100.0	884.6	100.0	886.4	100.0	957.1	100.0	72.4	

Securities Portfolio (2)

Yields

(%)

	FY2006	FY07 1H	FY2007	FY08 1H	FY2008	FY09 1H	YoY decrease
Yen-denominated bonds	1.21	1.26	1.28	1.28	1.29	1.26	(0.01)
Equity shares	2.26	2.63	2.45	2.84	2.53	2.09	(0.75)
Investment trusts, etc.	1.74	1.78	1.52	0.37	0.00	0.00	(0.37)
Total of yen-denominated bonds	1.32	1.38	1.37	1.32	1.29	1.27	(0.05)
Foreign-currency-denominated bonds	5.85	5.69	5.31	3.41	3.13	1.44	(1.97)
Total	1.43	1.45	1.42	1.35	1.32	1.27	(0.08)

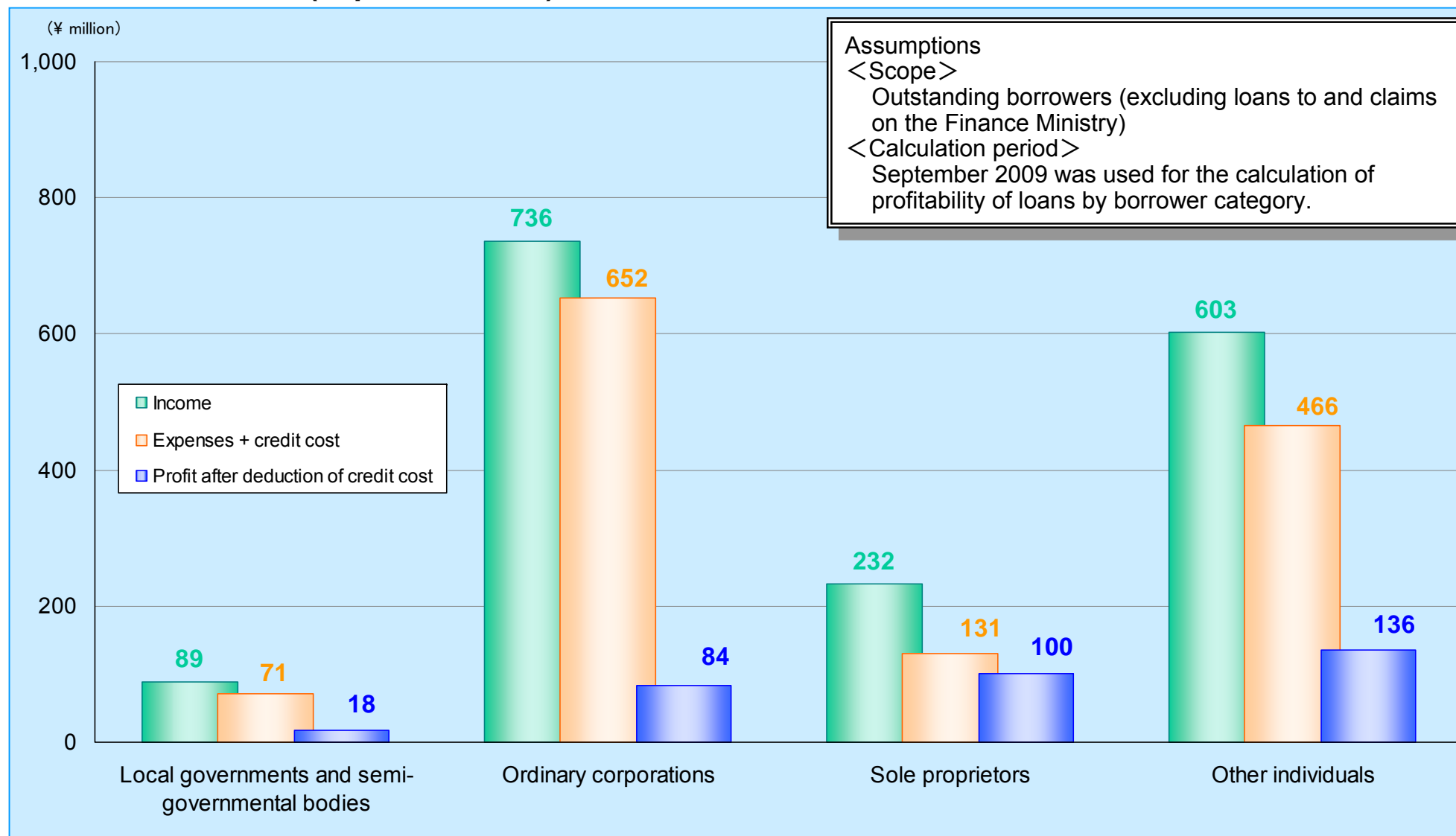
Valuation gains (losses)

(¥ billion)

	FY2006	FY07 1H	FY2007	FY08 1H	FY2008	FY09 1H	YoY increase (decrease)
Yen-denominated bonds	0.7	0.5	9.0	0.8	6.5	16.7	15.8
Equity shares	64.8	51.0	26.0	22.3	4.6	9.0	(13.2)
Investment trusts, etc.	15.0	11.4	2.9	(1.8)	(2.7)	(0.7)	1.0
Total of yen-denominated bonds	80.5	63.0	38.0	21.4	8.3	25.0	3.6
Foreign-currency-denominated bonds	0	0	(0)	0	(0.1)	(0)	(0)
Total	80.5	63.0	38.0	21.4	8.2	25.0	3.6

Earnings Structure by Borrower Segment

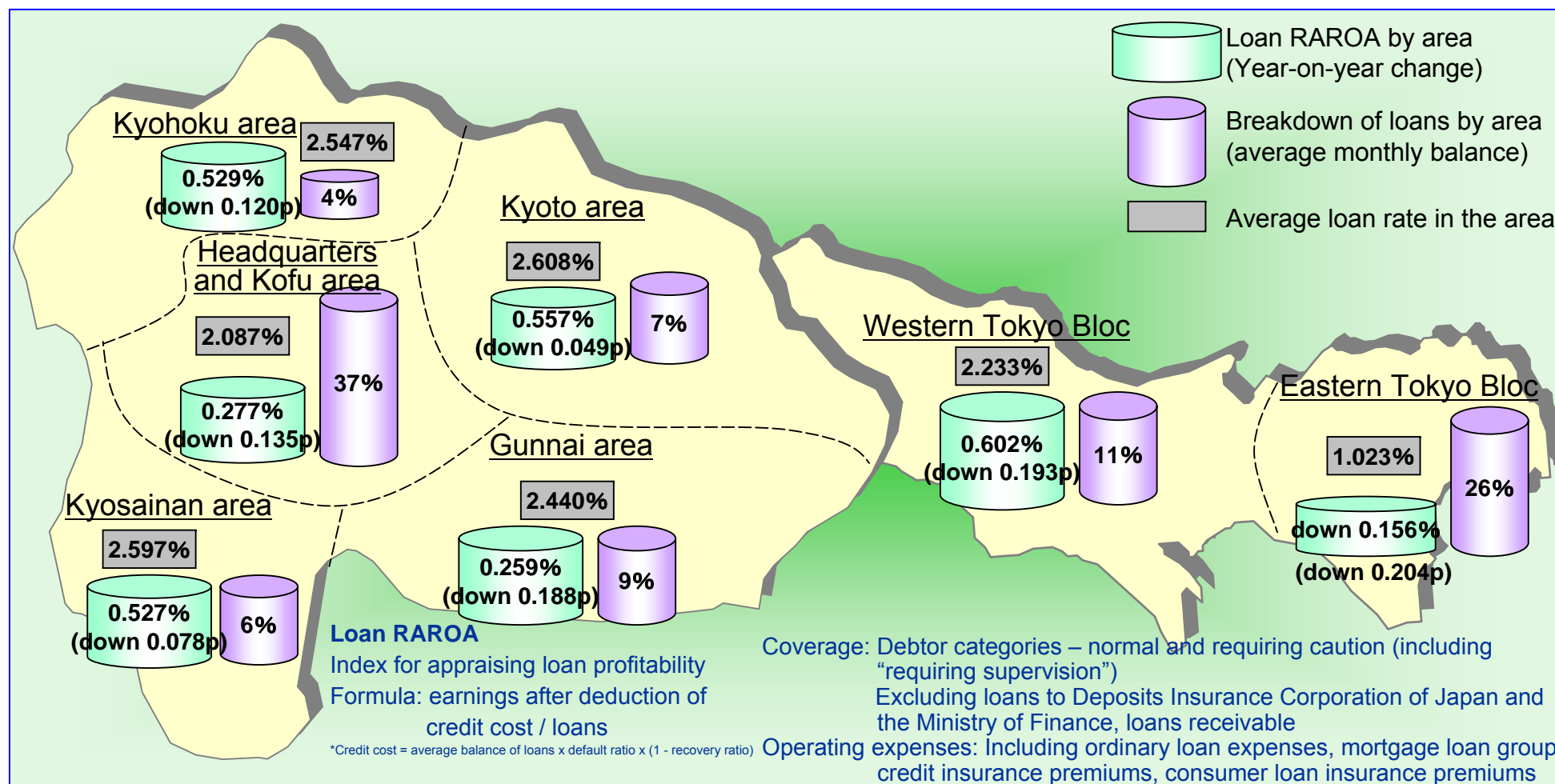
One-Month Results (September 2009)



Loan RAROA by Area

Loan RAROA for all areas: **0.241%** (down 0.168 points YoY)

**One-Month Results
(September 2009)**

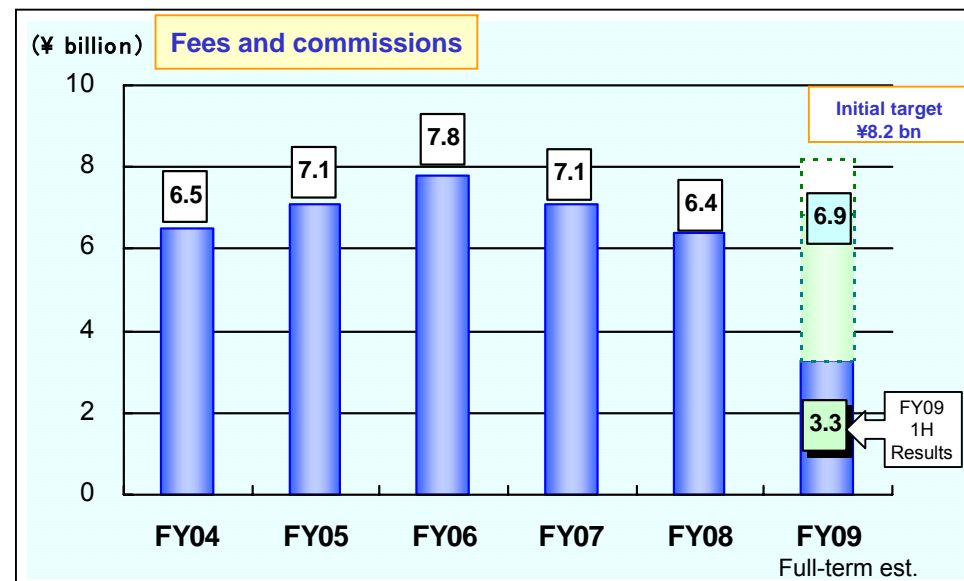
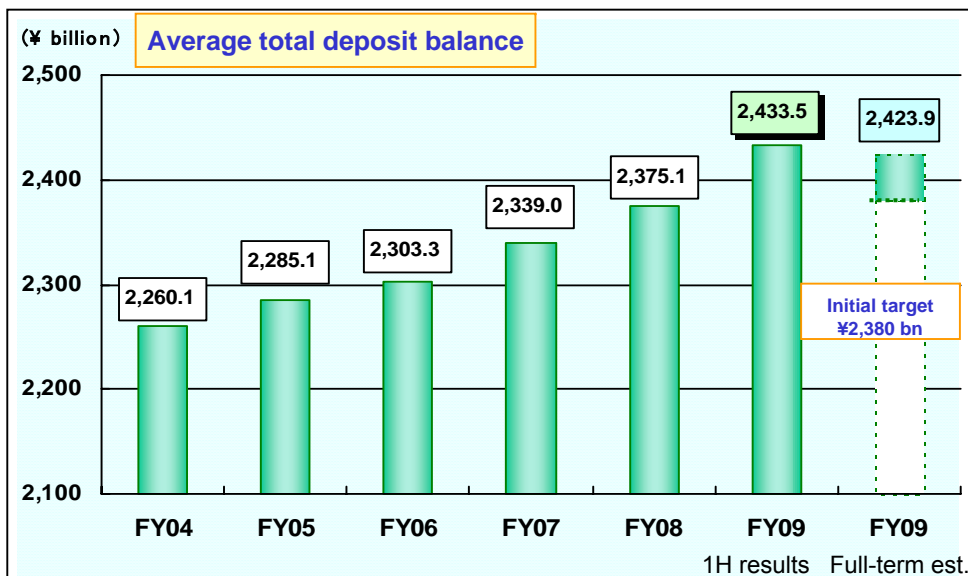
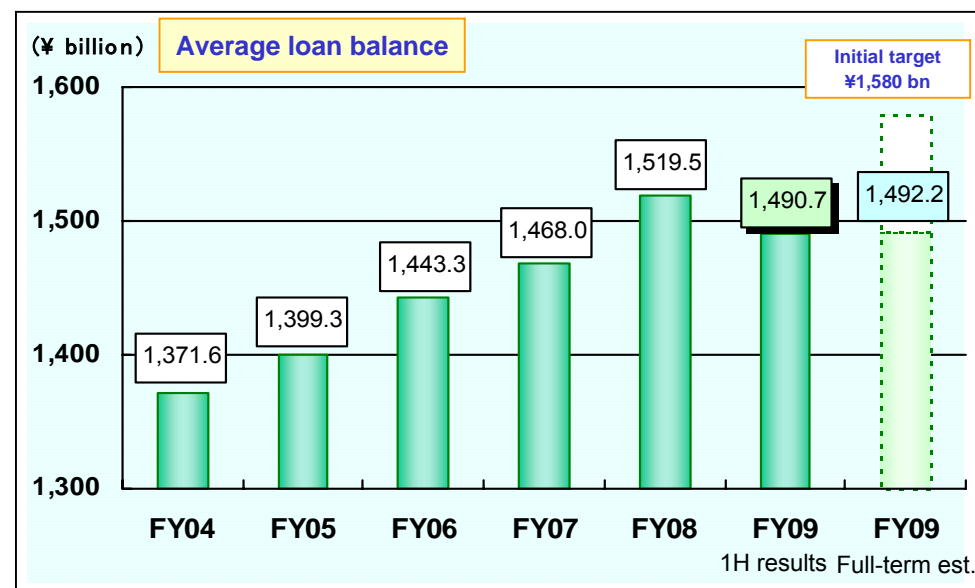
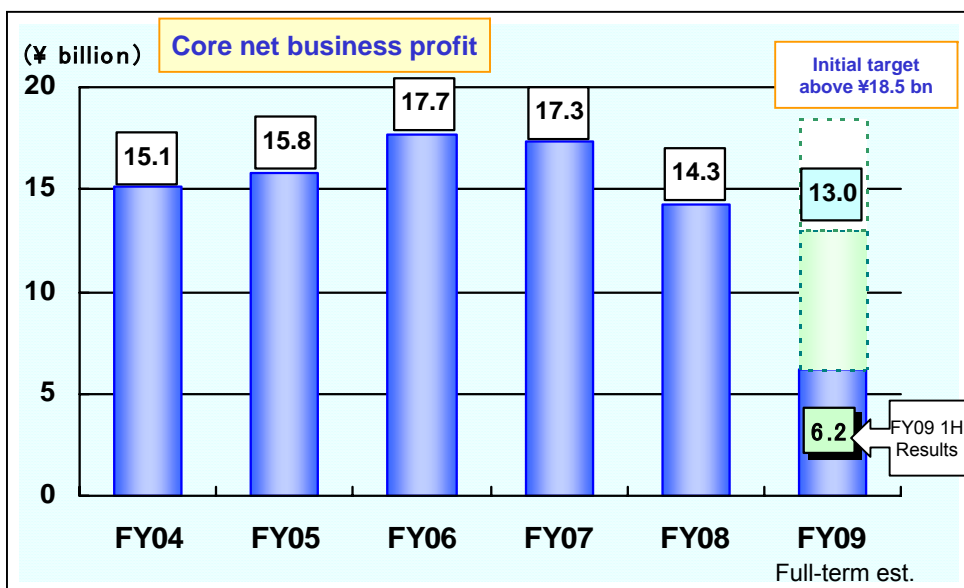


Comparison with Medium-Term Management Plan

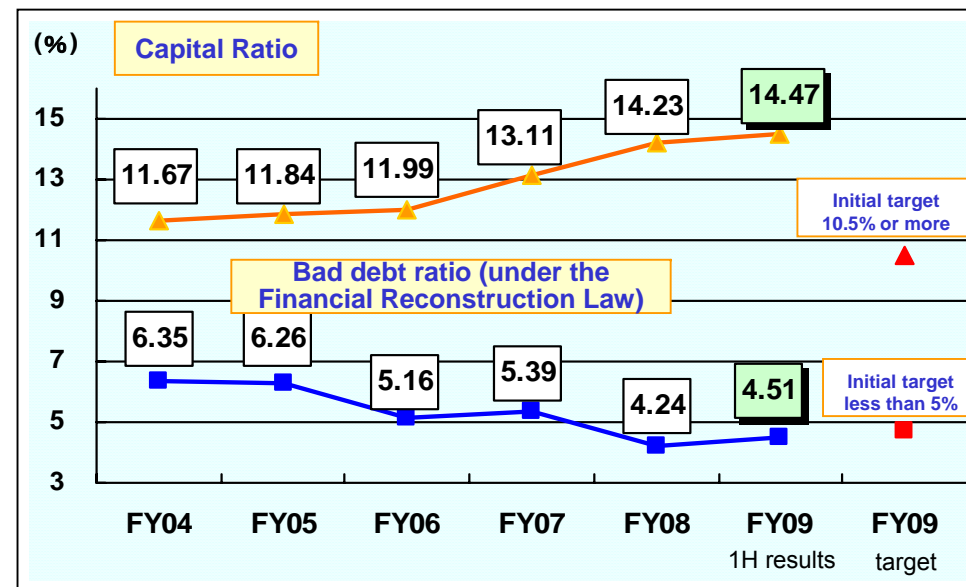
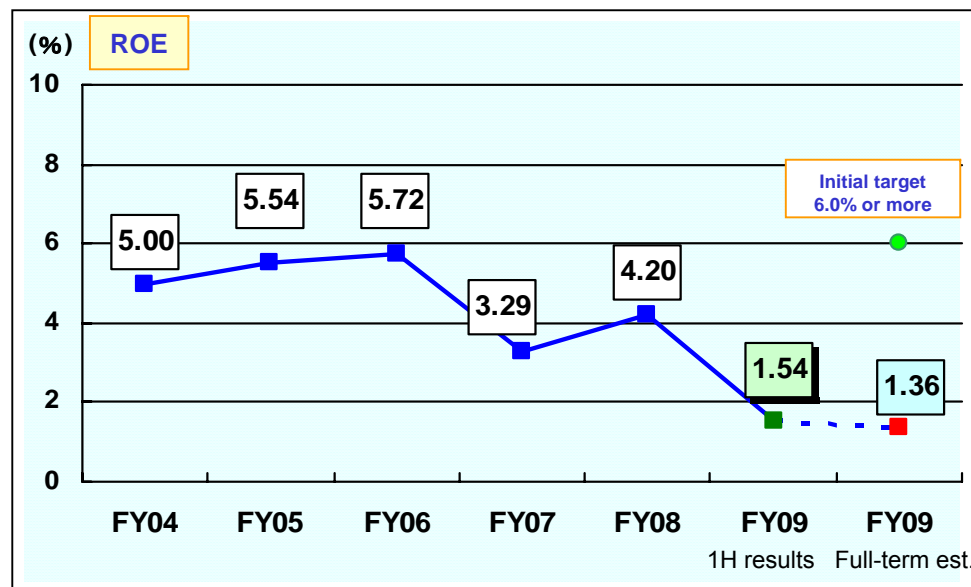
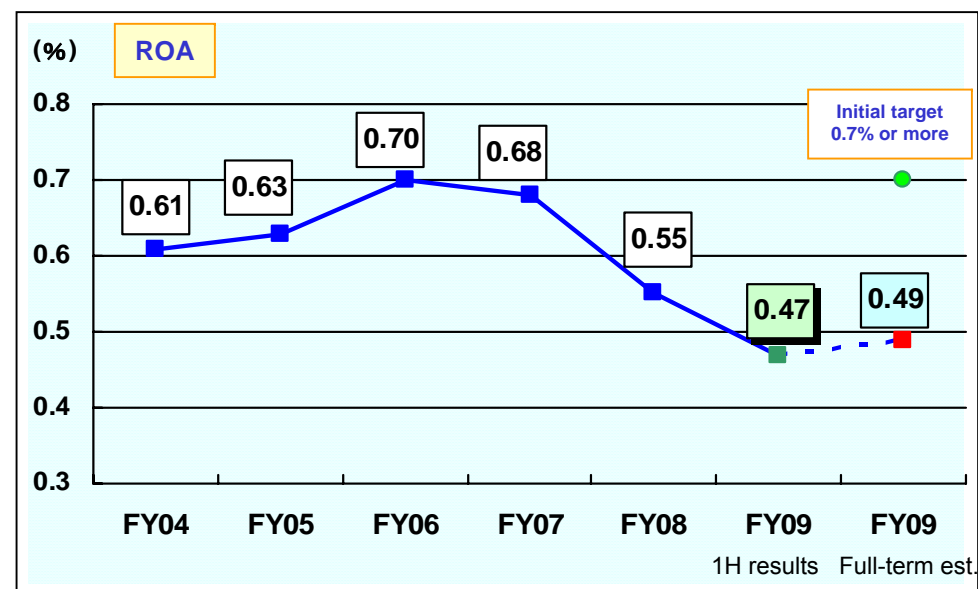
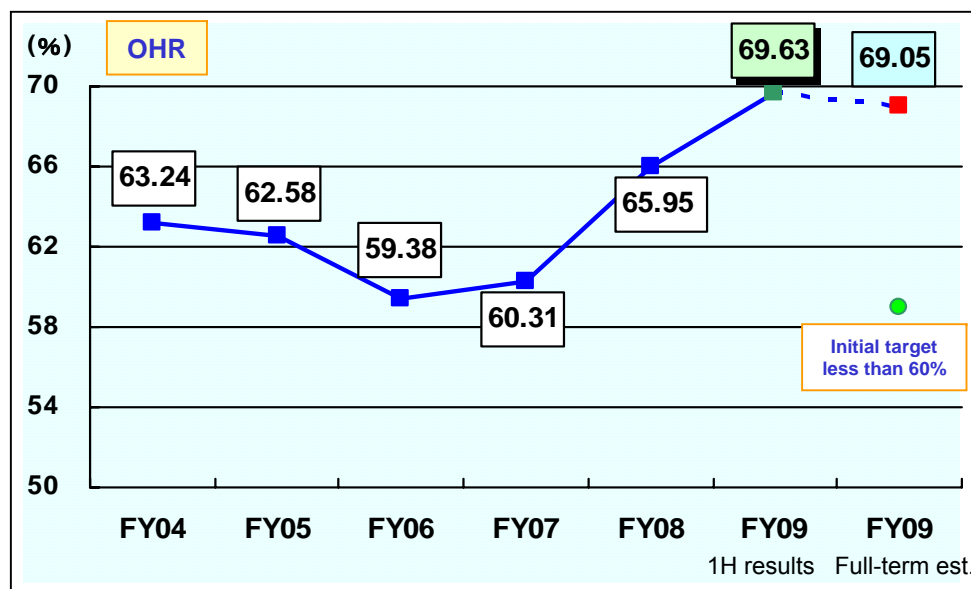


Quantitative Objectives	FY08	FY09 (1st half) (Results)	FY09 (Full-term est.)	(Target)	Point
Net business profit on core	14.3 bn	6.2 bn	13.0 bn	Above 18.5 bn	•Main reason is lower interest income due to cuts in key policy rates
Balance of loans (average for the term)	1,519.5 bn	1,490.7 bn	1,492.2 bn	1,580.0 bn	•Target is unlikely to be met due to a switch of ¥70 billion to securities from loans to the Finance Ministry
Balance of deposits (average for the term; including CDs)	2,375.1 bn	2,433.5 bn	2,423.9 bn	2,380.0 bn	•Target is likely to be met due to steady performance by deposits from individuals
Income from fees and commissions	6.4 bn	3.3 bn	6.9 bn	8.2 bn	•Main reason is weak sales of financial products due to deepening difficulties in the financial sector
OHR	65.95%	69.63%	69.05%	Less than 60%	Profitability will be raised by upgrading marketing systems and launching new life insurance and other products
ROA	0.55%	0.47%	0.49%	0.7% or more	
ROE	4.20%	1.54%	1.36%	6.0% or more	
Capital ratio (domestic standards)	14.23%	14.47%	—	10.5% or more	•Maintain high level
Bad debt ratio (under the Financial Reconstruction Law)	4.24%	4.51%	—	Less than 5%	

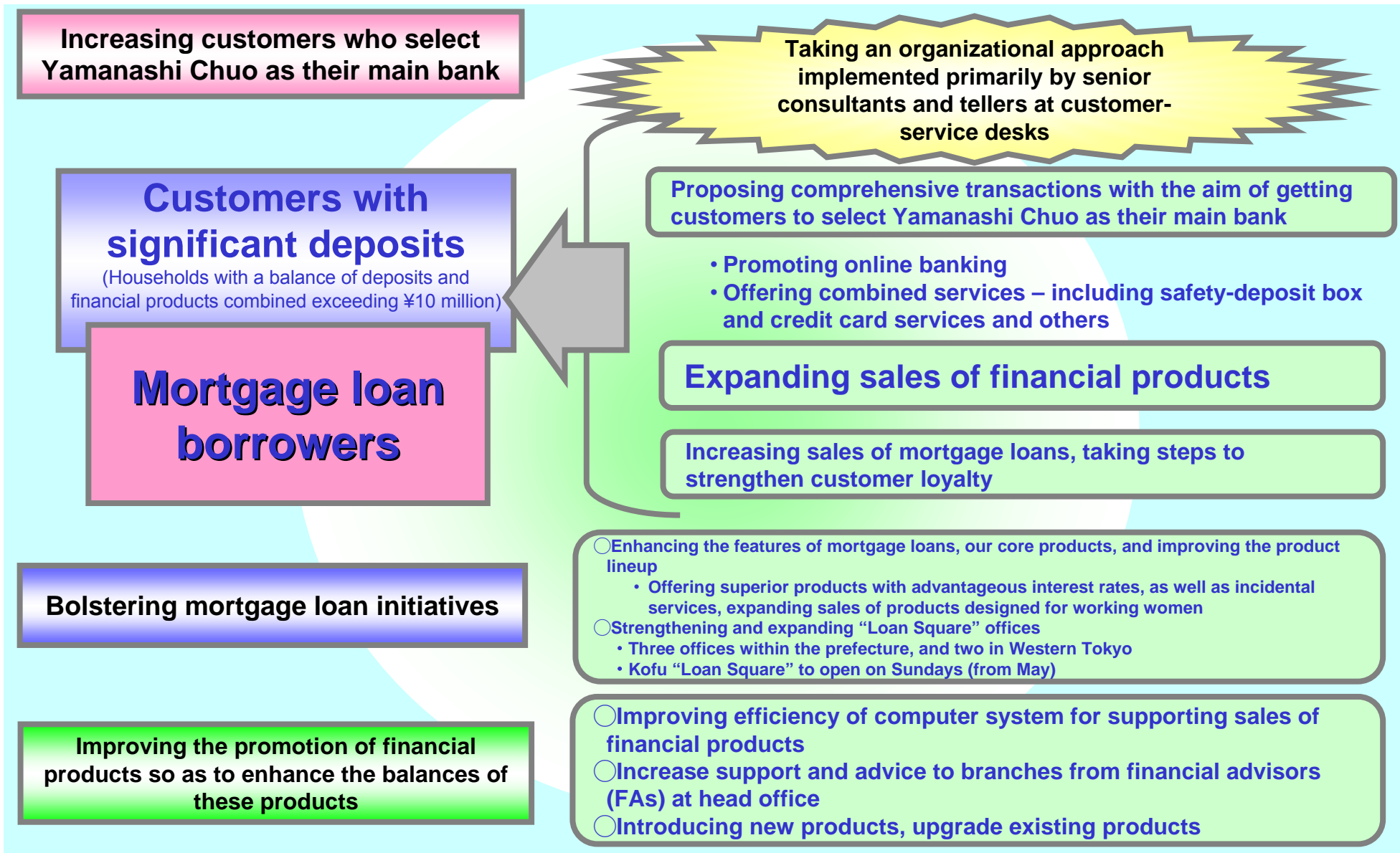
Progress under Medium-Term Management Plan (1) 山梨中央銀行



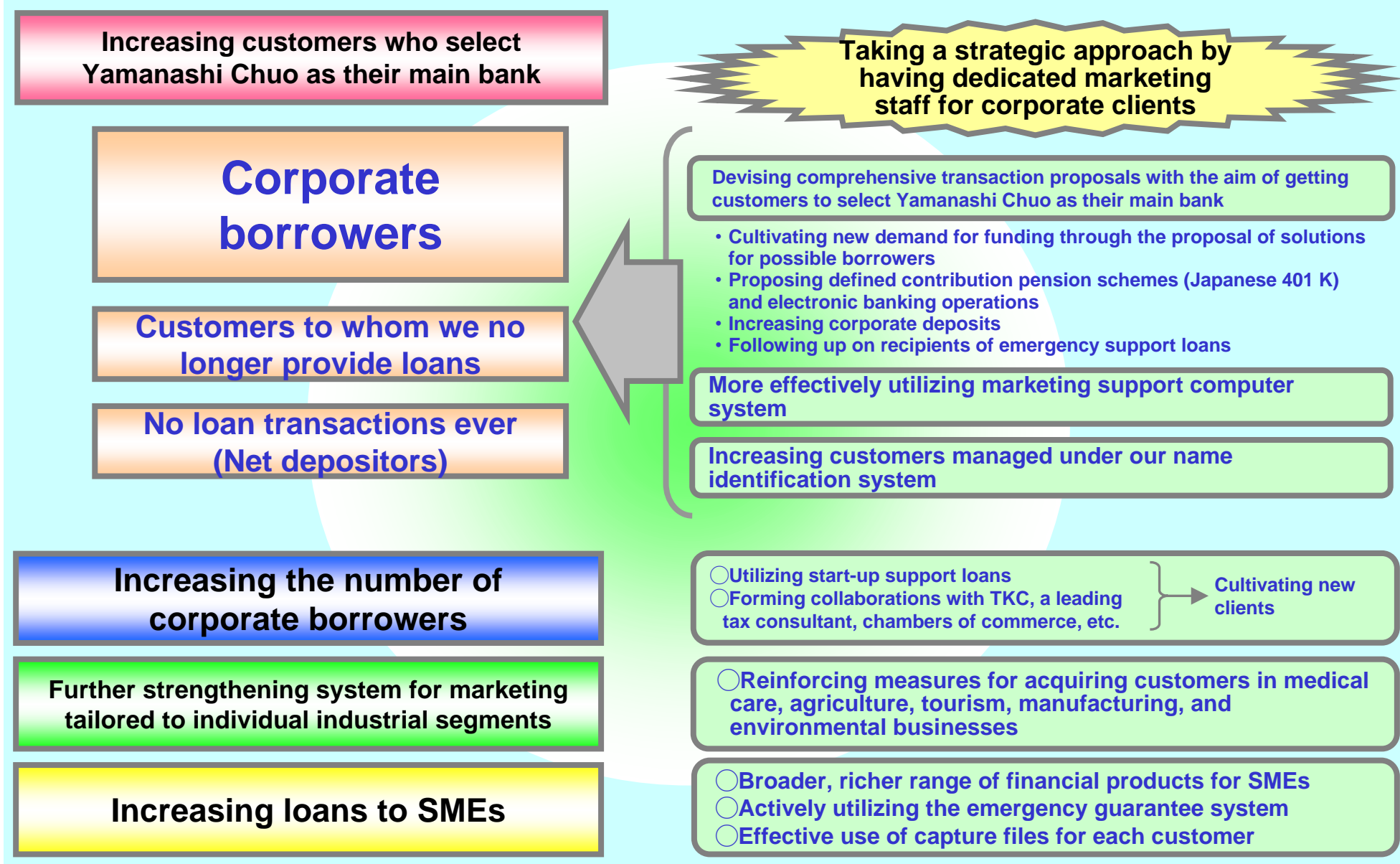
Progress under Medium-Term Management Plan (2) 山梨中央銀行



Overview of Retail Banking Strategy



Overview of Corporate Banking Strategy



Overview of Solutions Strategies

Providing the right solutions for the issues faced by corporate and individual customers, and the region as a whole

Initiatives
Target Two
Directions

Our solutions capabilities

Corporate banking solutions

- Launching initiatives at brainstorming meetings
- Strengthening support by financial advisors at head office departments
- Increasing solution proposals for SMEs under emergency support schemes
- Strengthening services to help with business succession issues
- More personalized contact with business owners through sales calls

Retail banking solutions

- Having financial advisors from head office departments provide more support to retail branches
- Strengthening service menu for high net worth customers
- Understanding client needs via over-the-counter and direct channels

Community revitalization solutions

- Expand operations designated as promising businesses for enhancing regional collaboration support center functions
- Strengthen industry-government-academia collaborations
- Business matching

Strengthening marketing at branches

Strengthening marketing via closer collaboration among various skilful staff

Expanding more personalized channels

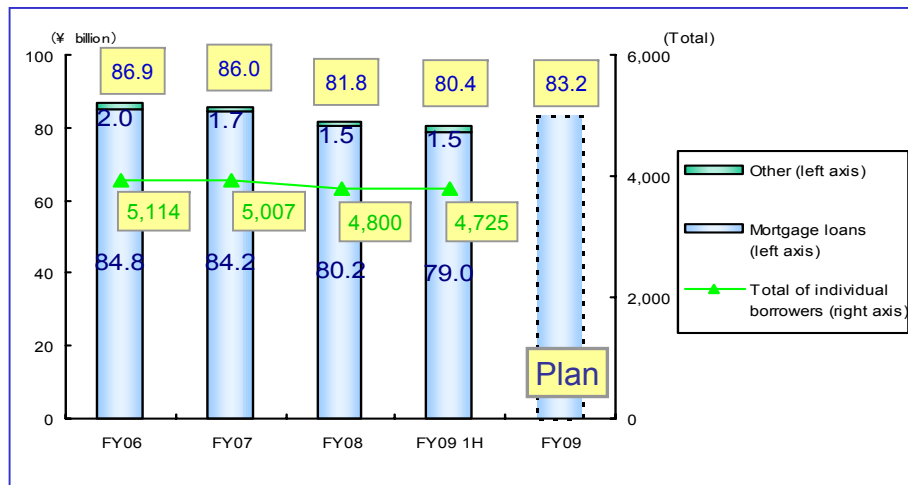
Expanding Our Customer Base: Results and Plans

(1) Western Tokyo Bloc



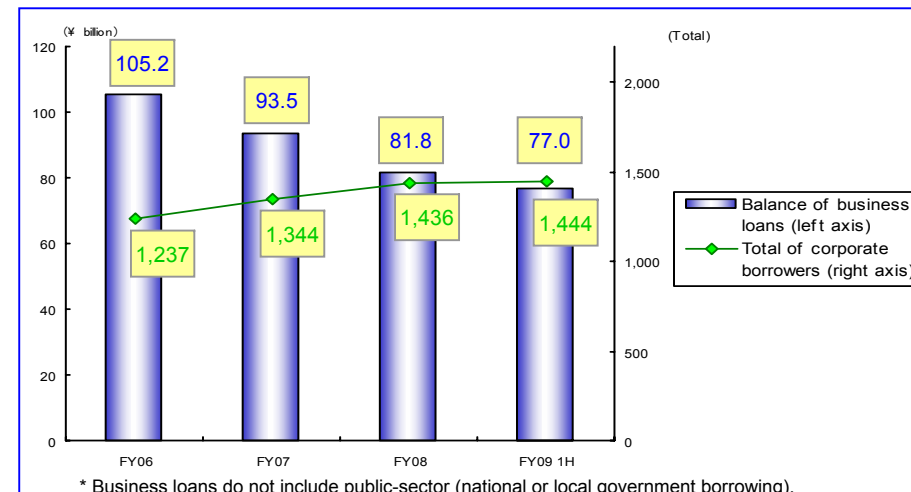
Personal loans and key categories (Western Tokyo Bloc)

Balance of loans to individuals (term-end) and total of individual borrowers

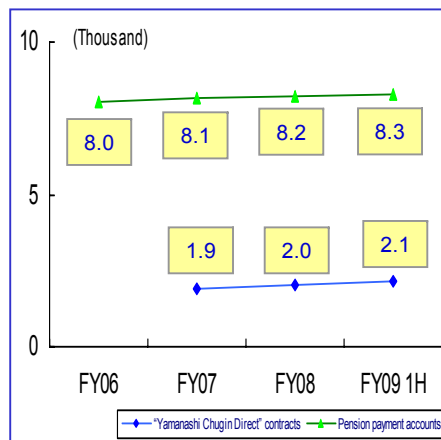


Business loans and key categories (Western Tokyo Bloc)

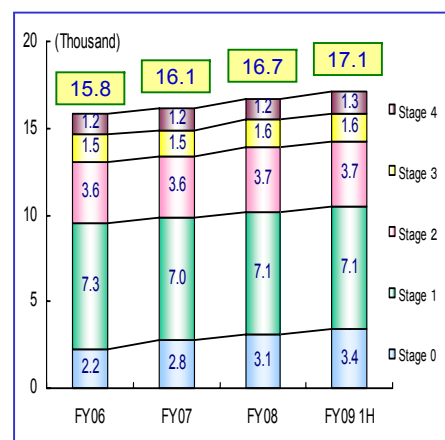
Balance of business loans (term-end) and total of corporate borrowers



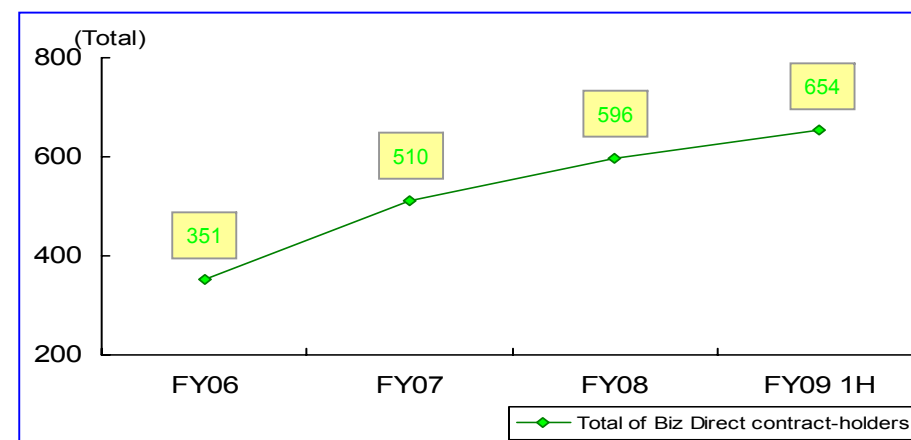
Pension payment accounts and “Yamanashi Chugin Direct” online & mobile banking services contracts



“Yamanashi Chugin Tokutoku Club” contracts



Online banking transaction (Biz Direct) contracts



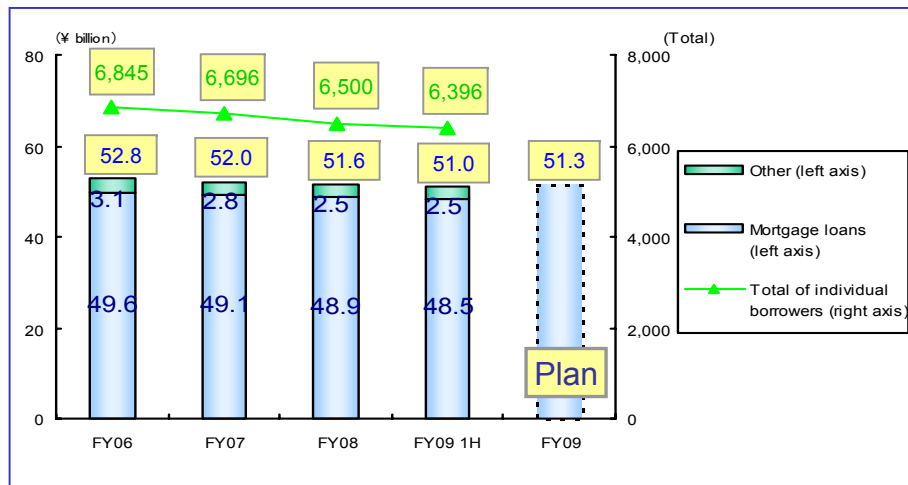
Expanding Our Customer Base: Results and Plans

(2) Gunnai Area



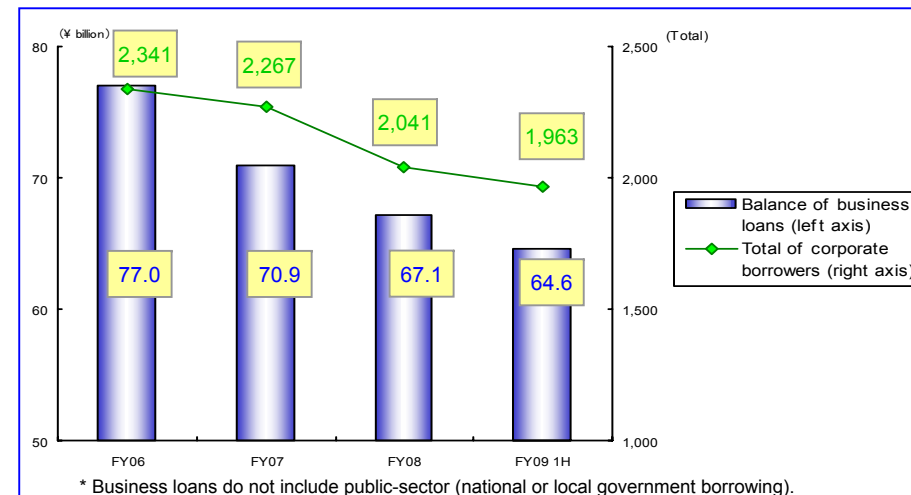
Personal loans and key categories (Gunnai Area)

Balance of loans to individuals (term-end) and total of individual borrowers

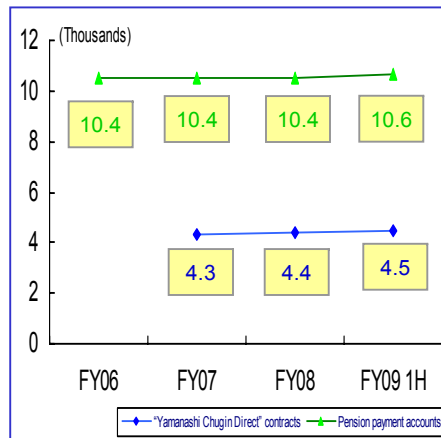


Business loans and key categories (Gunnai Area)

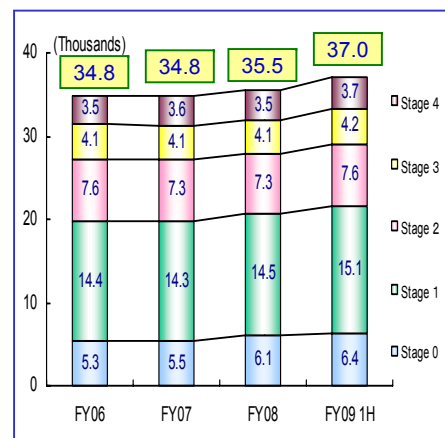
Balance of business loans (term-end) and total of corporate borrowers



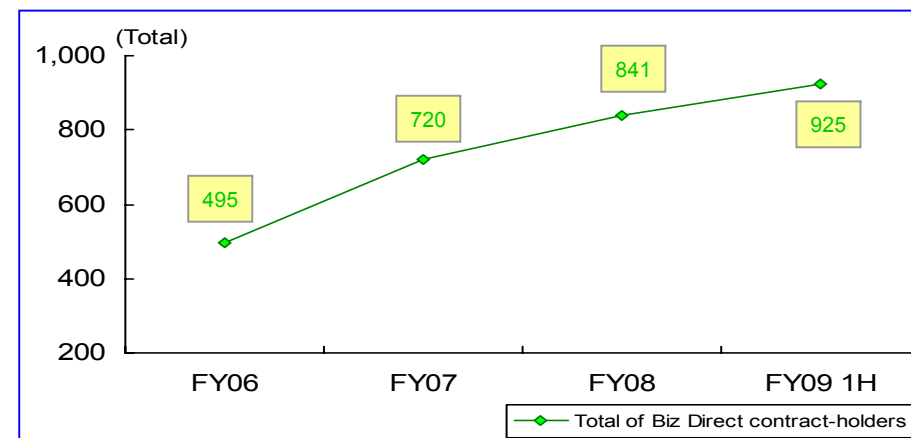
Pension payment accounts and “Yamanashi Chugin Direct” online & mobile banking services contracts



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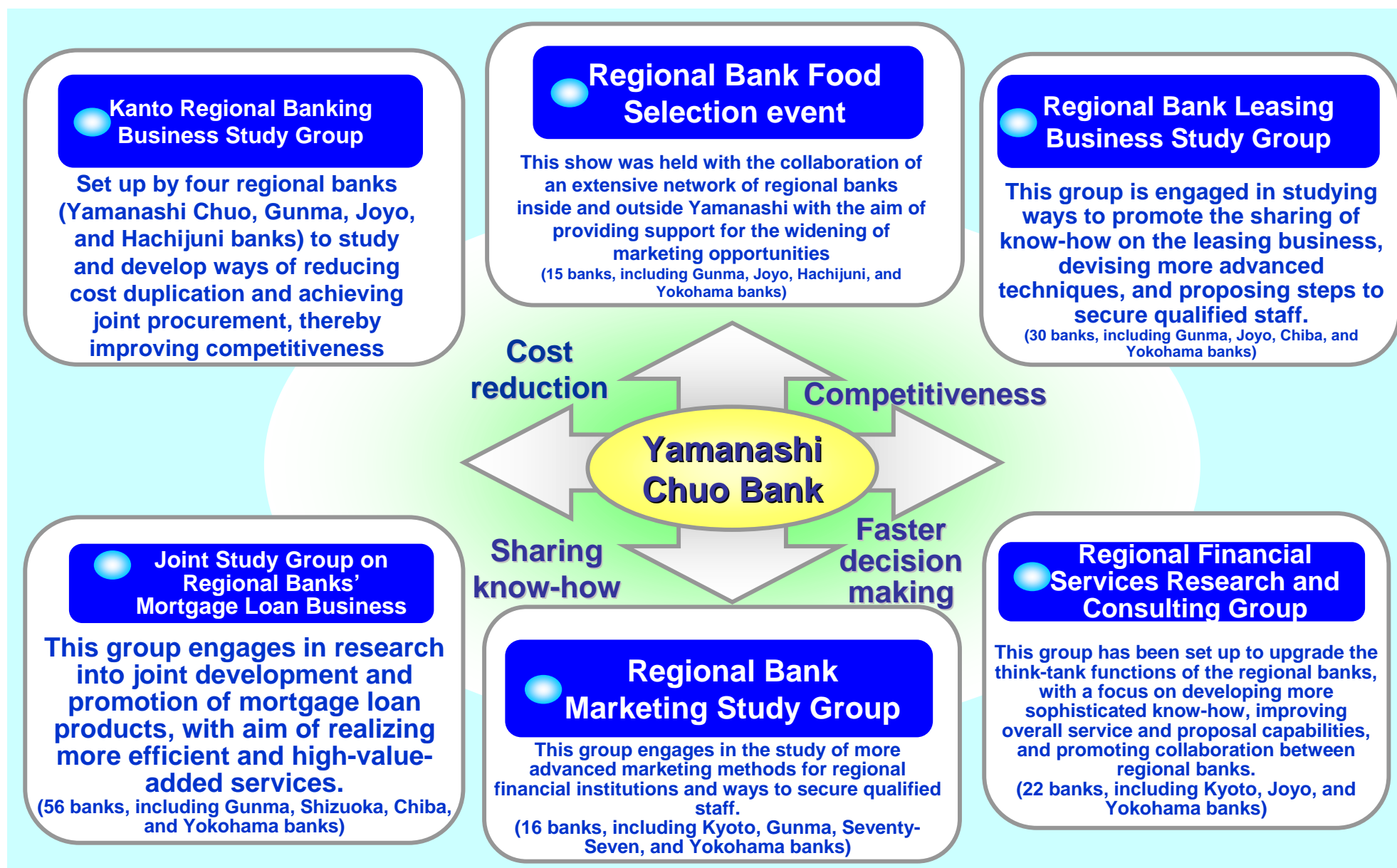


Online banking transaction (Biz Direct) contracts



Liaison and Collaboration Strategy

(1) Wider Cooperation with Other Regional Banks



Liaison and Collaboration Strategy

(2) Next-Generation Core Computer Systems

Bank Vision

- This is an accounting software package developed by Nihon Unysis.
- The accounting system is already commenced at Hyakugo Bank and Eighteenth Bank.
- In addition to the Yamanashi Chuo Bank, the system is also scheduled to be introduced by Saga, Chikuho, Kiyo, and Kagoshima banks.

Unified approach to development of application software

Realizing faster development of products and services

Enables adoption of excellent features developed by participating banks

Yamanashi Chuo Bank's objectives through introduction of Bank Vision

Realizing our management vision

We aim to continuously evolve and expand our financial services with the trust of our customers.

Introduction of Bank Vision

This will allow the Bank to make timely proposals of high-quality services.

Examples of measures provided by new Bank Vision

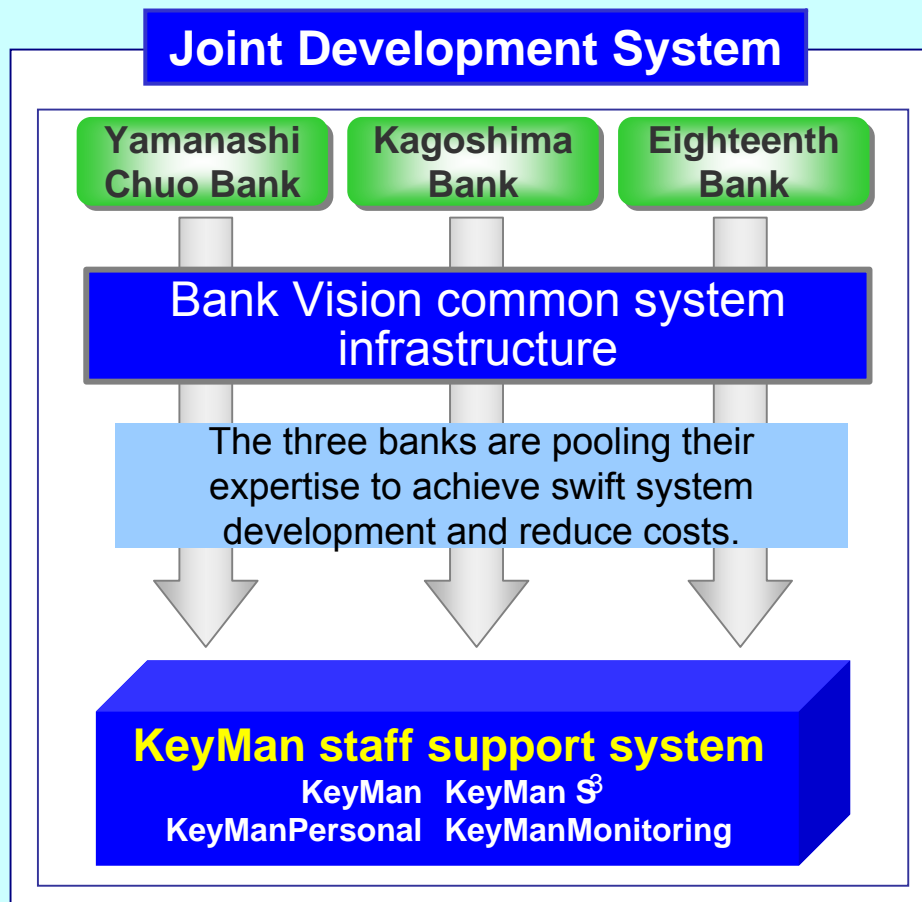
- Longer bank counter opening hours
- Longer ATM operating hours
- Expansion of depositor identification system
- Allows more effective system backup

Liaison and Collaboration Strategy

(3) Loan Provision Support System

Common-Use KeyMan Staff Support System

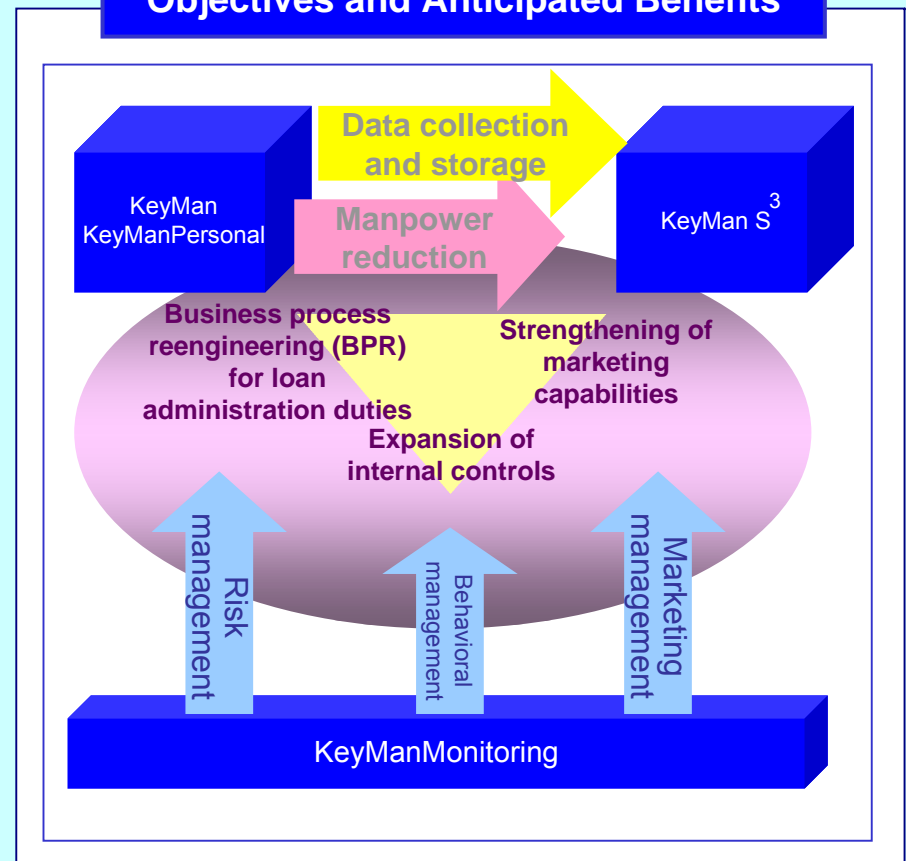
Based on a loan provision and marketing support system already in operation at Kagoshima Bank, KeyMan is an easily expandable system that will be jointly developed by Yamanashi Chuo, Kagoshima and Eighteenth banks.



Thinking behind the introduction of the “KeyMan” Staff Support System

Establish a flow, starting with “data collection and storage” through “data tabulation and effective utilization.” The system allows for real-time monitoring and the application of the PDCA (Plan-Do-Check-Act) cycle.

Objectives and Anticipated Benefits



Subsidiaries of the Bank

(¥ million; as of September 30, 2009)

Trade name	Yamanashi Chuo Guarantee Co., Ltd.	Yamanashi Chugin Lease Co., Ltd.	Yamanashi Chugin DC Card Co., Ltd.	Yamanashi Chugin Business Service Co., Ltd.	Yamanashi Chugin Management Consulting Co., Ltd.
Established	July 1, 1986	April 6, 1987	July 2, 1991	July 2, 1993	August 2, 1996
Paid-in capital	20	20	20	10	200
The Bank's equity stake	99.05%	30.25%	30.25%	100%	45%
Consolidated basis	99.5%	61%	67.5%	100%	85%
Business lines	Loan guarantees: Creditworthiness appraisal	Leasing	Credit card	Banking clerical services	Corporate management consulting: Investment
Operating revenue	219	3,090	495	157	83
Operating income (loss)	(446)	111	17	0	(5)
Recurring profit (loss)	(441)	105	24	0	(5)
Net income (loss)	(446)	89	23	0	10
Total assets	4,466	14,187	3,197	50	332
Net assets	205	510	402	22	265
Borrowings	-	13,268	2,062	-	50
Borrowed from the Bank	-	12,454	2,062	-	-

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	2008	4,465 km ²	32	Number of plants and offices	2006	48,723	41	Real household income	2008	¥544,466	20
Habitable area	2007	21.3%	44	Value of shipments of manufactures	2008	¥2,657.6 bn	33	(average per month per salaried household)			
Wilderness and parkland, etc	2007	27.1%	7	As above, per manufacturing employee	2008	¥32,913	25	Household spending	2008	¥299,175	21
Population	2008	871,000	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	Balance of deposits held by individuals (per household)	2007	¥4,868,000	21
Children under 15 years	2008	11.5%	15	Total agricultural output	2007	¥83.7 bn	34	Number of personal vehicles (per 1,000 people)	2008	468.2	6
Working age population	2008	62.6%	25	Productivity of land (revenue from farming per 10 are)	2006	¥159,000	1	Number of public libraries (per 10,000 people)	2008	0.594	1
Persons over 65 years	2008	23.7%	25	Housing starts	2008	5,764	41	Number of convenience stores (per 100,000 people)	2007	37.1	6
Population growth	2008	-0.7%	35	Floor area per housing start	2008	100.4 m ²	8	Average price of residential land (per 1 m ² , published prices)	2008	¥32,500	32
Real GDP (prefecture)	FY06	¥3,375.1 bn	42	Value of public works contracts	2008	¥122.9 bn	35	Home ownership ratio	2003	69.6%	21
Real economic growth rate	FY06	1.6%	18	Total site area of building starts	2008	1,122 km ²	39	Cost of education (share of consumer spending)	2007	4.7%	10
Per capita income	FY06	¥2,773,000	24	Job offer-to-seeker ratio	2007	1.07 times	18	Proportion of people in higher education	2008	57.6%	7

Placing 41st in Japan in total population and 42nd in total production, Yamanashi is one of Japan's lower-ranked prefectures. However, in value of shipments of manufacturers and other items, it is middle-ranking. In terms of economic activity and living standards, it is relatively well-positioned.