

The Yamanashi Chuo Bank, Ltd. The 19th Analyst Meeting

Supplementary Materials

December 7, 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 2010 First Half Results (1)

(¥ billion; %)

		FY2008 (1st half)	FY2009 (1st half)	FY2010 (1st half)	YoY comparison (FY09 1H)		YoY comparison (FY10 1H)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,522.8	2,549.2	2,628.4	26.4	1.04	79.1	3.10
	Loans	1,523.1	1,490.7	1,478.5	(32.3)	(2.12)	(12.2)	(0.82)
	Securities	875.9	943.2	1,054.1	67.3	7.69	110.9	11.75
	Call loans	109.5	93.3	77.8	(16.1)	(14.76)	(15.5)	(16.63)
	Due from banks (interest-bearing)	0.0	13.5	7.7	13.5	54,280.00	(5.8)	(43.05)
	Fund procurement	2,410.9	2,449.1	2,518.7	38.2	1.58	69.6	2.84
	Deposits	2,391.8	2,433.5	2,498.2	41.7	1.74	64.6	2.65
	Call money	13.0	9.3	0.1	(3.6)	(28.02)	(9.2)	(98.63)
(Reference) Money held in trust						—	—	—
Yields / Interest margin	Fund operations	1.78	1.60	1.49	(0.18)		(0.11)	
	Loans	2.08	1.91	1.77	(0.17)		(0.14)	
	Securities	1.35	1.27	1.20	(0.08)		(0.07)	
	Call loans	1.20	0.18	0.17	(1.02)		(0.01)	
	Due from banks	0.24	0.10	0.09	(0.14)		(0.01)	
	Fund procurement	0.31	0.17	0.10	(0.14)		(0.07)	
	Deposits	0.27	0.17	0.10	(0.10)		(0.07)	
	Call money	2.86	0.88	0.35	(1.98)		(0.53)	
	Borrowings	0.58	0.09	0.10	(0.49)		0.01	
	OHR	1.13	1.17	1.14	0.04		(0.03)	
	Fund procurement cost	1.44	1.34	1.24	(0.10)		(0.10)	
	Loan / deposit interest margin	1.81	1.74	1.67	(0.07)		(0.07)	
	Fund operation / procurement interest margin	1.47	1.43	1.39	(0.04)		(0.04)	
	Gross interest margin on loans	0.67	0.57	0.52	(0.10)		(0.05)	
	Gross interest margin on funds under management	0.34	0.26	0.25	(0.08)		(0.01)	

Fiscal 2010 First Half Results (2)

(¥ billion; %)

		FY2008	FY2009	FY2010	YoY comparison (FY09 1H)		YoY comparison (FY10 1H)	
		(1st half)	(1st half)	(1st half)	Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	18.7	18.2	18.2	(0.4)	(2.43)	0.0	0.00
	Loans	15.9	14.3	13.1	(1.5)	(9.91)	(1.1)	(8.32)
	Securities	5.9	6.0	6.3	0.0	1.25	0.3	5.88
	Call loans	0.6	0.0	0.0	(0.5)	(86.81)	(0.0)	(24.13)
	Due from banks	0.0	0.0	0.0	0.0	0.00	(0.0)	(42.85)
	Fees and commissions	2.2	2.2	2.3	(0.0)	(2.53)	0.0	3.26
	Other operating income (losses)	(0.1)	(0.3)	1.1	(0.2)	(174.80)	1.5	424.44
	JGBs and other bond transactions	(0.2)	(0.4)	1.0	(0.2)	(105.85)	1.5	359.71
	General provision to loan loss reserve	0.1	(0.8)	—	(0.9)	(897.14)	0.8	—
	Expenses	13.6	14.3	14.3	0.6	4.94	0.0	0.30
	Banking profit	7.1	6.6	7.3	(0.4)	(6.65)	0.7	10.66
	Modified banking profit	7.2	5.8	7.3	(1.4)	(19.56)	1.5	26.57
	Net business profit on core operations	7.4	6.2	6.2	(1.2)	(16.12)	0.0	0.48
	Non-operating income (losses)	(1.7)	(4.3)	(1.1)	(2.5)	(146.24)	3.1	72.09
	Equity share and similar transactions	(0.6)	(0.5)	(0.9)	0.1	20.54	(0.4)	(77.77)
	NPL disposal amount	0.7	4.0	0.0	3.2	447.27	(4.0)	(97.78)
	Money held in trust	—	—	—	—	—	—	—
	Ordinary profits	5.3	2.3	6.2	(3.0)	(56.51)	3.8	166.25
	Extraordinary income (losses)	(0.1)	(0.0)	1.4	0.0	32.17	1.5	2,014.10
	Income taxes - basic	1.6	0.8	0.9	(0.8)	(52.18)	0.1	18.00
	Income taxes - deferred	0.2	0.3	1.4	0.1	56.68	1.0	322.05
	Net income	3.3	1.1	5.3	(2.2)	(66.74)	4.2	376.04

Capital Ratio (Non-Consolidated Basis)

(%; ¥ billion)

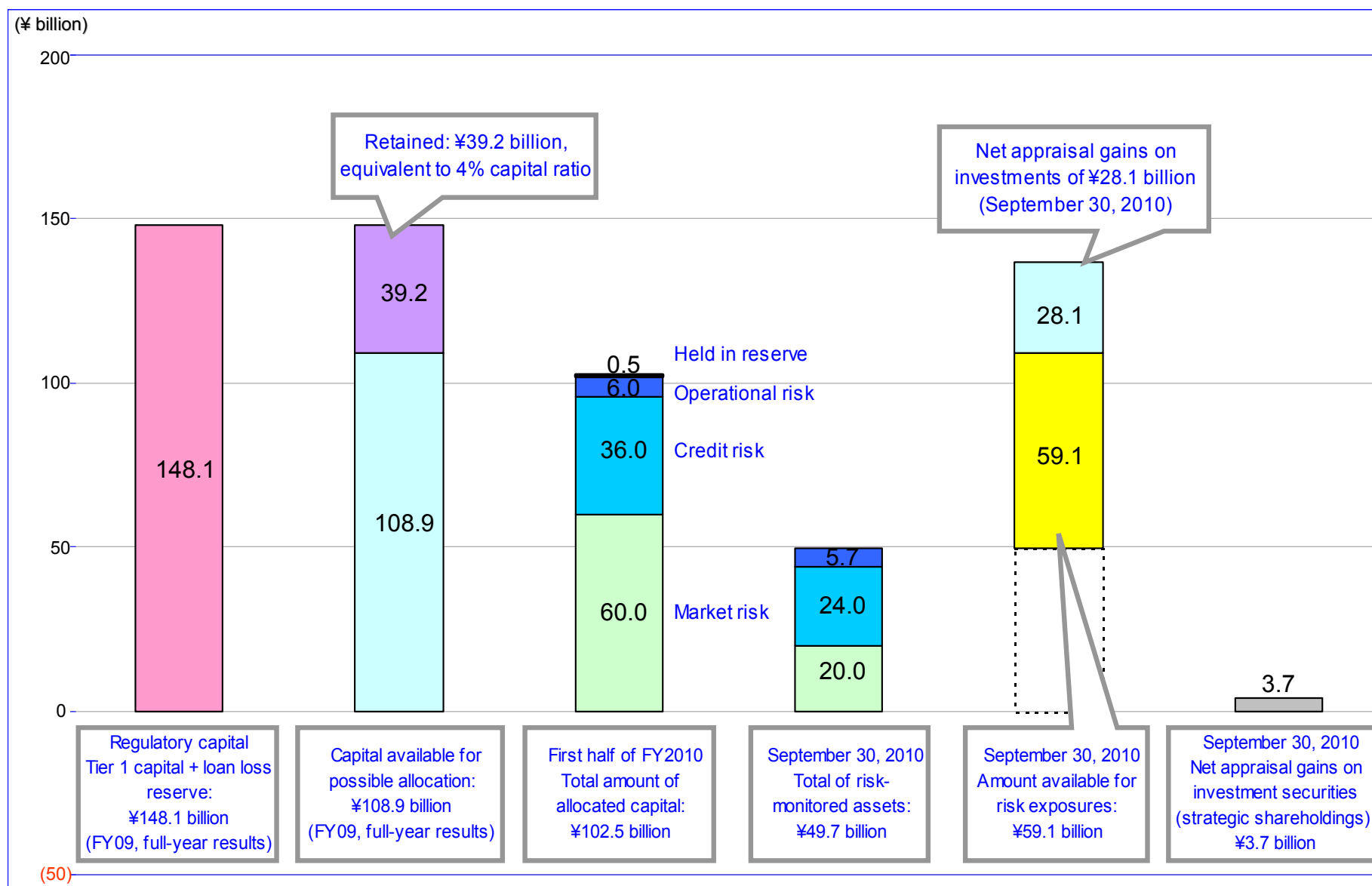
	FY2007	FY2008 (1st half)	FY2008	FY2009 (1st half)	FY2009	FY2010 (1st half)
Total capital ratio (domestic standards)	13.11	13.51	14.23	14.47	15.14	15.98
Tier 1 ratio	12.53	12.91	13.64	13.94	14.54	15.50
Regulatory capital	142.1	145.1	146.8	146.5	148.1	151.0
Tier 1	135.8	138.6	140.7	141.2	142.3	146.4
Tier 2						
Unrealized gain on land revaluation (45%)						—
Unrealized gain on available-for-sale securities (45%)						—
Loan loss reserve	6.4	6.5	6.1	5.2	5.8	4.5
Subordinated debt						—
Deductions	0.1	0.0				—
Risk-weighted assets	1,084.1	1,074.1	1,031.2	1,012.7	978.2	944.8
On-balance items	983.3	973.6	931.0	914.3	892.9	860.9
Off-balance items	15.7	15.1	15.1	13.8	13.8	13.0
Operational risks / 0.08	85.1	85.2	85.0	84.5	71.4	70.8

(Reference)
Interest rate risk on the banking account (September 30, 2010)

Interest rate shock	99th percentile
Risk amount	¥19.9 billion
Tier I + Tier II	¥151.0 billion
Outlier ratio	13.2%

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

Capital Allocation



Employees and Branches

	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	Fy2010 (1st half)	Comaprison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,732	(32)
Fixed-term contract workers	431	496	581	716	760	789	792	361
Branches (including sub-branches)	93	91	91	91	92	91	91	(2)
Ordinary type	48	49	45	42	43	42	42	(6)
Covering wide area; full-range services	27	21	21	23	22	22	22	(5)
Covering wide area; specialized in retailing	15	17	24	25	26	26	26	11
Covering wide area; specialized in loans to individuals	3	4	1	1	1	1	1	(2)
Loan centers	3	3	3	4	5	5	5	2
Off-branch ATMs	135	138	131	132	134	132	130	(5)

Loan Portfolio by Customer Industry

(¥ billion; %; P)

	March 31, 2010		September 30, 2010		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	162.6	10.8%	158.6	10.7%	(4.0)	(0.1)P
Agriculture, forestry	1.3	0.1%	1.2	0.1%	(0.1)	0.0 P
Fishery	0.0	0.0%	0.0	0.0%	0.0	0.0 P
Mining, quarrying and gravel digging	2.2	0.1%	2.3	0.1%	0.1	0.0 P
Construction	50.6	3.4%	41.6	2.8%	(9.0)	(0.6)P
Utilities, heat provision	32.7	2.2%	35.2	2.4%	2.5	0.2 P
Telecommunications	20.9	1.4%	19.8	1.3%	(1.1)	(0.1)P
Transportation, postal services	66.7	4.4%	66.5	4.5%	(0.2)	0.1 P
Wholesaling, retailing	125.0	8.3%	123.9	8.4%	(1.1)	0.1 P
Financing, insurance	44.8	3.0%	50.5	3.4%	5.7	0.4 P
Real estate, equipment rental and leasing	223.6	14.9%	188.4	12.7%	(35.2)	(2.2)P
Miscellaneous services	149.5	10.0%	154.8	10.5%	5.3	0.5 P
National and local governments	231.6	15.4%	252.3	17.1%	20.7	1.7 P
Individuals and others	391.0	26.0%	384.5	26.0%	(6.5)	0.0 P
Total lending	1,503.1	100.0%	1,480.2	100.0%	(22.9)	—

Loan Balance by Customer's Business Scale

(¥ billion; %)

	National and local government		Large companies		Second-tier companies		SMEs		Other individuals		Total	
	FY2009	FY2010 (1st half)	FY2009	FY2010 (1st half)	FY2009	FY2010 (1st half)	FY2009	FY2010 (1st half)	FY2009	FY2010 (1st half)	FY2009	FY2010 (1st half)
Overall	231.6	252.3	350.5	328.3	27.8	37.4	502.0	477.4	391.0	384.5	1,503.1	1,480.2
	15.4%	17.1%	23.3%	22.2%	1.8%	2.5%	33.4%	32.3%	26.0%	26.0%	100.0%	100.0%
Yamanashi Prefecture	168.2	169.4	31.1	28.3	18.6	18.4	380.9	350.7	308.4	302.9	907.4	869.8
	18.5%	19.5%	3.4%	3.3%	2.0%	2.1%	42.0%	40.3%	33.9%	34.8%	100.0%	100.0%
Western Tokyo Bloc	1.5	1.0	14.5	9.0	3.3	4.5	60.0	60.1	80.3	79.7	159.7	154.4
	1.0%	0.6%	9.1%	5.8%	2.1%	2.9%	37.6%	38.9%	50.3%	51.6%	100.0%	100.0%
Eastern Tokyo Bloc	1.9	1.9	270.9	255.8	5.8	14.4	56.6	58.1	2.1	1.8	337.5	332.2
	0.6%	0.6%	80.3%	77.0%	1.7%	4.3%	16.8%	17.5%	0.6%	0.5%	100.0%	100.0%
Headquarters	60.0	79.9	33.8	35.1	-	-	4.5	8.5	0.0	0.0	98.3	123.6
	61.0%	64.6%	34.4%	28.4%	-	-	4.6%	6.9%	0.0%	0.0%	100.0%	100.0%

Number of Designated Financial Institution Contract with Local Governments (September 30, 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 under the Banking Law

The Bank has never implemented partial charge-offs.

(¥ billion)

	March 31, 2010	September 30, 2010	Comparison with previous term-end	September 30, 2010 (consolidated basis)
Loans to customers in bankruptcy	13.3	7.6	(5.7)	8.0
Past due loans	48.5	43.4	(5.1)	44.9
Accruing loans contractually past due three months or more	0.1	0.9	0.8	0.9
Restructured loans	1.2	1.7	0.5	1.7
Total risk-monitored loans (A)	63.3	53.8	(9.4)	55.7
As a percentage of total loans	4.21%	3.64%	(0.57)P	3.79%
Portions covered by collateral and guarantees (B) (including specific reserves)	61.2	51.0	(10.1)	52.8
Coverage ratio B / A	96.67%	94.78%	(1.89)P	94.89%
Reserve for possible loan losses (non-specific) (C)	5.8	4.5	(1.2)	8.4
Coverage ratio (B + C) / A (including loan loss reserves)	105.86%	103.25%	(2.61)P	110.02%

* 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, 2010 Prior to partial charge-offs (1)	September 30, 2010 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	7.6	1.8	(5.8)
Past due loans	43.4	39.4	(3.9)
Accruing loans contractually past due three months or more	0.9	0.9	0.0
Restructured loans	1.7	1.7	0.0
Total risk-monitored loans	53.8	44.0	(9.8)
As a percentage of total loans	3.64%	2.99%	(0.65)P

Changes in Borrower Categories

(¥ billion)

Total claim basis* (under the Financial Reconstruction Law) From March 31, 2010 to September 30, 2010			September 30, 2010							
			Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively bankrupt	Legally bankrupt	Cancellation	Deterioration to potentially bankrupt or worse
March 31, 2010	Amounts of newly occurred	-	23.4	1.1	0.0	0.0	0.0	0.0	-	
	Normal borrower	1,289.6	1,264.4	11.1	0.7	0.9	0.3	0.1	11.8	0.11%
	Other requiring caution	158.6	9.6	122.6	0.9	1.6	0.2	0.0	23.5	1.20%
	Requiring supervision	2.2	0.0	0.4	1.4	0.0	0.0	0.0	0.2	2.04%
	Potentially bankrupt	33.0	0.0	1.4	0.2	28.5	0.6	0.0	2.0	
	Effectively bankrupt	15.9	0.0	0.0	0.0	0.4	10.9	0.1	4.3	
	Legally bankrupt	13.4	0.0	0.0	0.0	0.0	7.3	6.0		
	Total	1,512.8	1,297.5	136.8	3.4	31.6	12.2	7.7		

Improvement

Deterioration

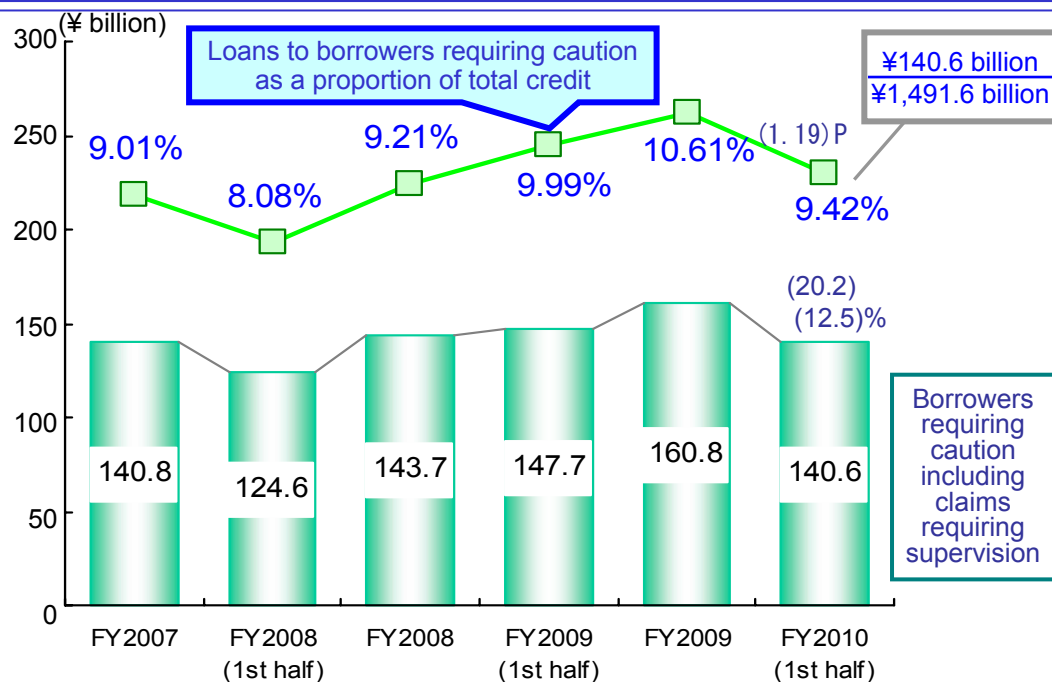
Improvement
Deterioration

* 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 under self-assessment are included in "Normal" borrowers.

Support of Management Improvement

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

1. Increase one specialized staff for Corporate Support Department
2. Expanded scope of support services for managements at corporate borrowers to include new category, **funding facilitation for corporate borrowers**, based on rigorous screening

Supporting a wider range of borrowers

Measures for financial facilitation

Type	(Number of loans, Amounts (¥ billion))					
	Application		Approved		Turned down	
	Applications	Amount	Applications	Amount	Applications	Amount
SME customers	2,568	64.8	2,236	59.4	53	0.8
Housing-loan customers	554	8.4	294	4.3	57	0.8

* Base date: September 30, 2010

Category	Total
Management improvement	52
Headquarters	31
Branch managements	21
Funding facilitation	60
Total	112

60 added after screening

Securities Portfolio (1)

Prior to Mark-to-Market Adjustment

(¥ billion; %, P)

	FY2007		FY2008 (1st half)		FY2008		FY2009 (1st half)		FY2009		FY2010 (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	365.4	43.9	357.4	40.4	343.9	38.8	360.8	37.7	468.9	46.0	544.6	50.6	183.8	13
Municipal bonds	160.3	19.3	183.8	20.8	160.2	18.1	187.3	19.6	168.2	16.5	169.7	15.8	(17.6)	(3.8)
Government guaranteed bonds	76.9	9.2	114.8	13.0	167.6	18.9	205.4	21.5	183.3	18.0	176.1	16.4	(29.3)	(5.1)
Bond issued by semi-government bodies	5.7	0.7	5.5	0.6	5.4	0.6	3.3	0.3	3.0	0.3	2.7	0.3	(0.6)	(0.0)
Financial debentures	26.9	3.2	24.5	2.8	20.9	2.4	19.1	2.0	13.9	1.4	11.5	1.1	(7.6)	(0.9)
Corporate bonds	70.7	8.5	76.7	8.7	92.0	10.4	97.7	10.2	101.3	9.9	96.3	9.0	(1.4)	(1.2)
Equity shares	50.4	6.1	52.4	5.9	49.9	5.6	48.8	5.1	52.1	5.1	51.7	4.8	2.9	(0.3)
Strategic purposes	36.2	4.4	36.1	4.1	35.3	4.0	34.1	3.6	35.5	3.5	35.5	3.3	1.4	(0.3)
Investment purposes	14.2	1.7	16.3	1.8	14.6	1.6	14.7	1.5	16.6	1.6	16.2	1.5	1.5	0.0
Foreign securities	18.0	2.2	16.4	1.8	15.7	1.8	11.1	1.2	2.4	0.3	1.1	0.1	(10.0)	(1.1)
Investment trusts	57.7	6.9	52.8	6.0	30.5	3.4	23.2	2.4	25.8	2.5	21.5	2.0	(1.7)	(0.4)
Total	832.4	100.0	884.6	100.0	886.4	100.0	957.1	100.0	1,019.2	100.0	1,075.7	100.0	118.8	

Securities Portfolio (2)

Yields

(%; P)

	FY2007	FY2008 (1st half)	FY2008	FY2009 (1st half)	FY2009	FY2010 (1st half)	YoY increase (decrease)
Yen-denominated bonds	1.28	1.28	1.29	1.26	1.25	1.16	(0.10)
Equity shares	2.45	2.84	2.53	2.09	1.96	2.17	0.08
Investment trusts, etc.	1.52	0.37	0.00	0.00	0.00	1.04	1.04
Total of yen-denominated bonds	1.37	1.32	1.29	1.27	1.25	1.20	(0.07)
Foreign-currency-denominated bonds	5.31	3.41	3.13	1.44	1.21	1.65	0.21
Total	1.42	1.35	1.32	1.27	1.25	1.20	(0.06)

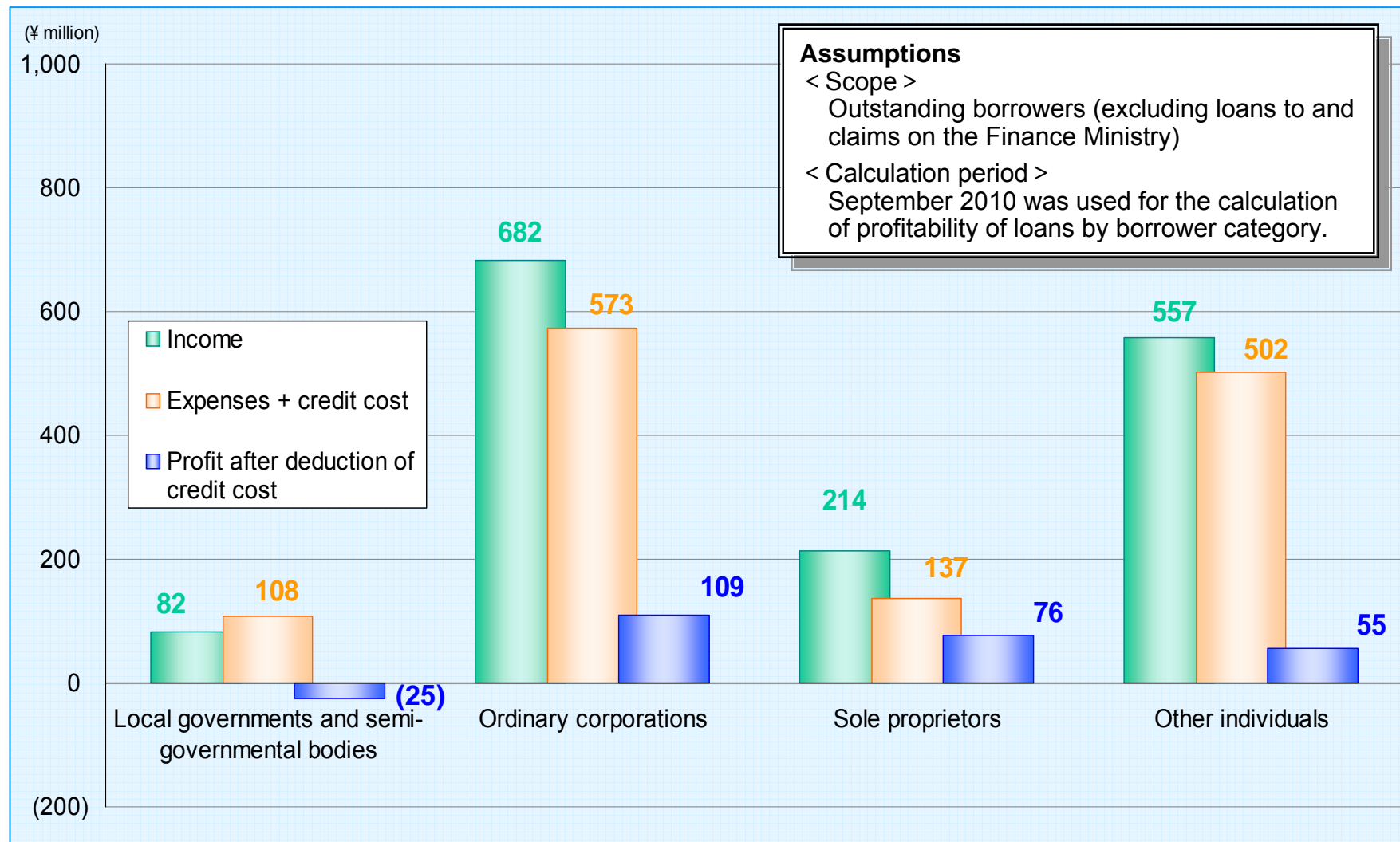
Valuation gains (losses)

(¥ billion)

	FY2007	FY2008 (1st half)	FY2008	FY2009 (1st half)	FY2009	FY2010 (1st half)	YoY increase (decrease)
Yen-denominated bonds	9.0	0.8	6.5	16.7	17.3	28.3	11.5
Equity shares	26.0	22.3	4.6	9.0	11.8	4.5	(4.5)
Investment trusts, etc.	2.9	(1.8)	(2.7)	(0.7)	0.0	(1.0)	(0.2)
Total of yen-denominated bonds	38.0	21.4	8.3	25.0	29.2	31.8	6.7
Foreign-currency-denominated bonds	(0.0)	0.0	(0.1)	(0.0)	0.0	0.0	0.0
Total	38.0	21.4	8.2	25.0	29.2	31.8	6.7

Earnings Structure by Borrower Segment

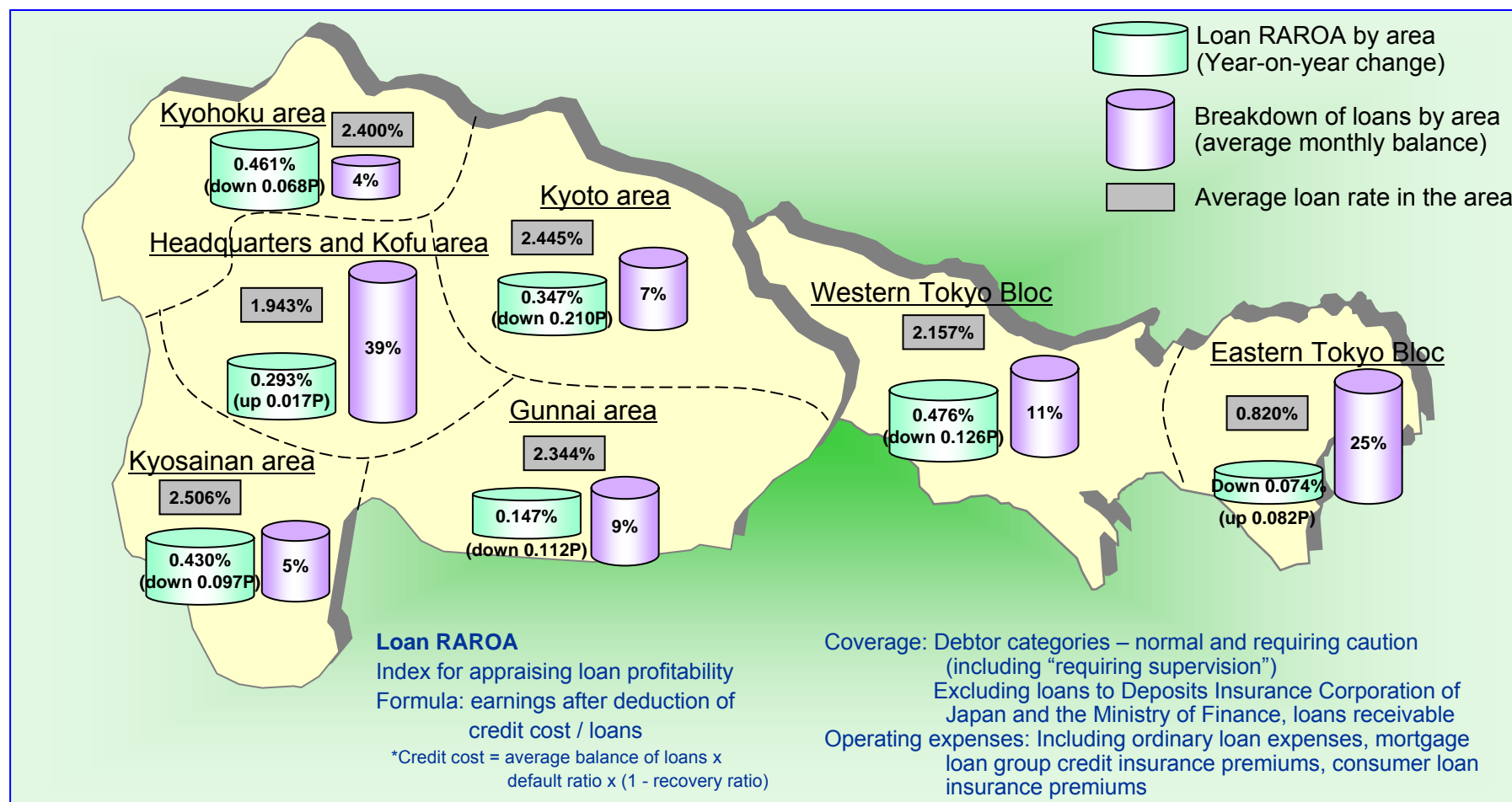
One-Month Results (September 2010)

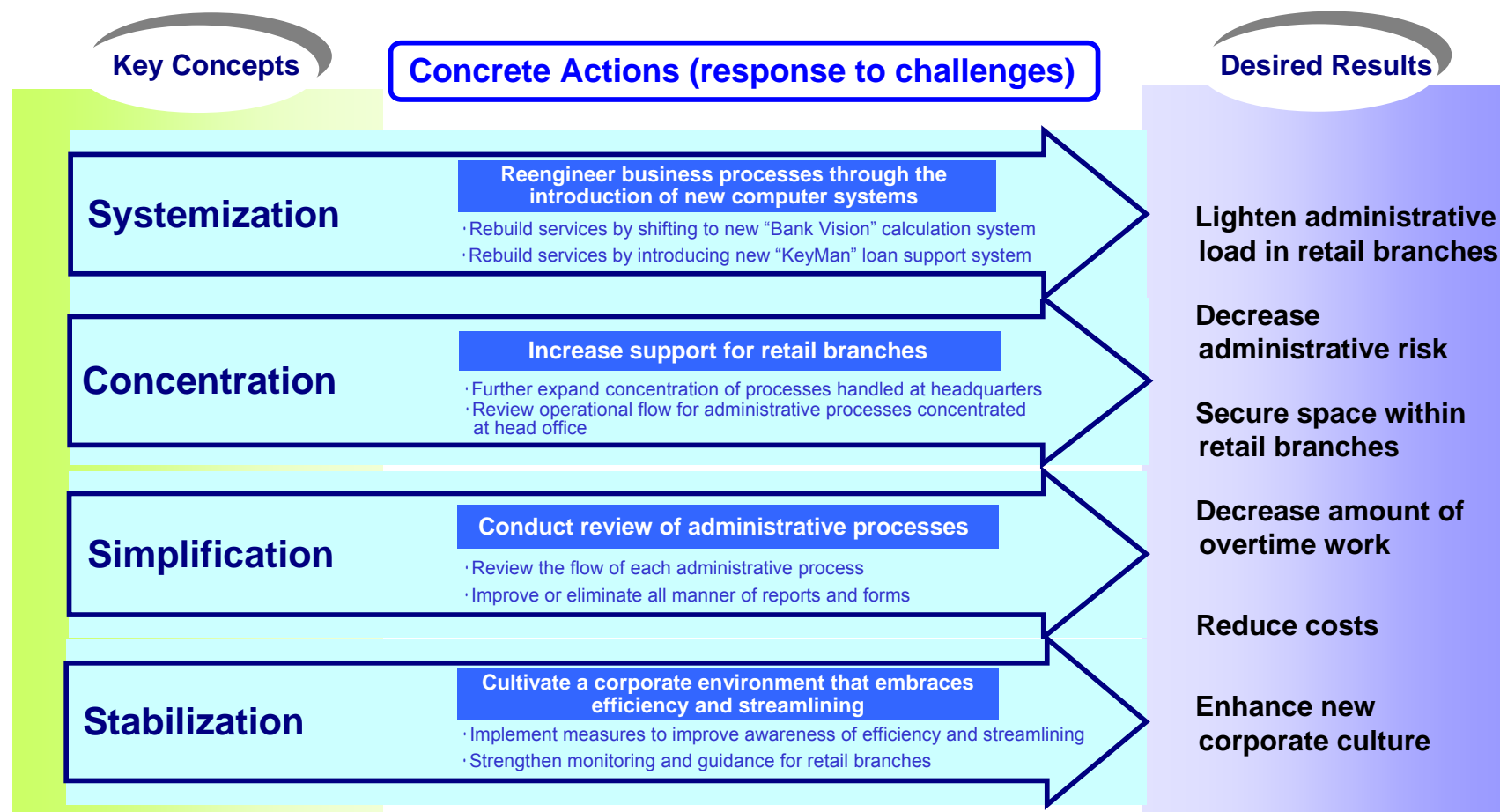


Loan RAROA by Area

Loan RAROA for all areas: **0.226%** (down 0.015 percentage points YoY)

One-Month Results
(September 2010)





Change retail branches from places of "administrative work," to places where "communicating with customers (sales)" is paramount

Rebuild services by introducing new system ["Bank Vision," a banking system package]

Bank Vision

- **Banking system package** provided by Nihon Unisys, Ltd.
- Already in use at Hyakugo Bank, Ltd., Eighteenth Bank, Ltd., Chikuho Bank, Ltd., Bank of Saga Ltd. and Kiyo Bank, Ltd.
- Yamanashi Chuo Bank and Kagoshima Bank, Ltd. are planning to use

Bank Vision enables shared system operation at banks where adopted

Banks adopting the system can use its superior functionality

New system enables shared operation at banks where it is adopted
(Installation site: Osaka)

What Yamanashi Chuo Bank seeks to achieve by introducing Bank Vision

Achieve Bank Vision

"Creating a prosperous future together with the local community through the provision of high-quality financial services"

Strengthen management base and marketing capabilities

Simplify and systematize (streamline) administrative processes at retail branches

Provide high-quality service to customers

Reduce administrative process time

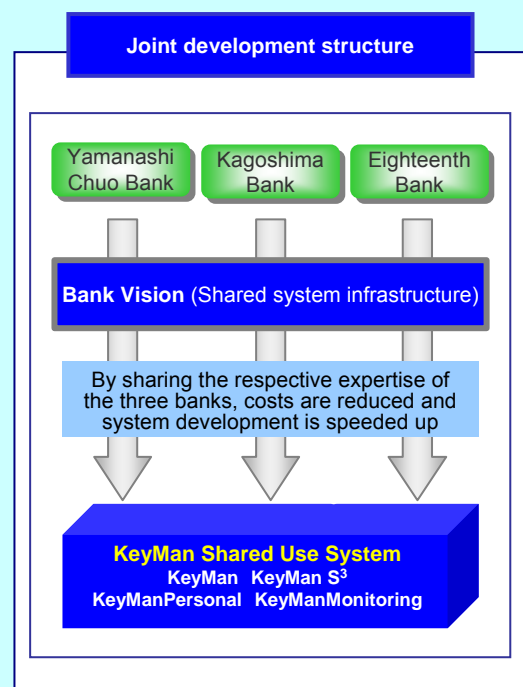
Increase marketing time

Introducing Bank Vision

Outline of “KeyMan Shared Use System”

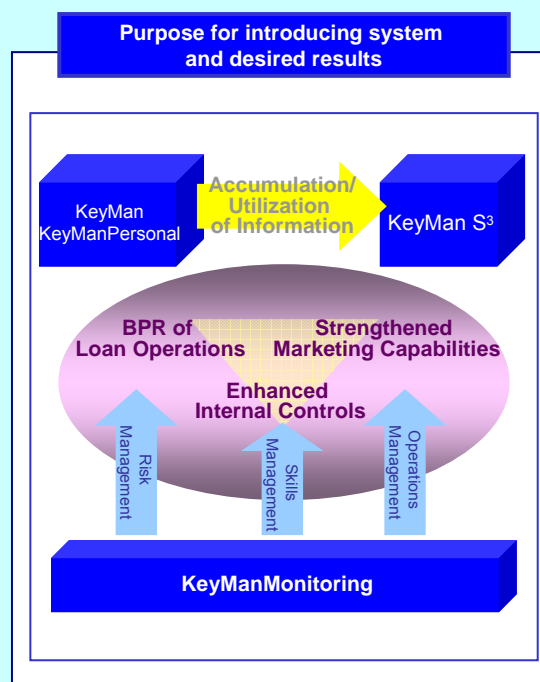
Shared Use of “KeyMan” System

Through joint research, the Yamanashi Chuo Bank, Kagoshima Bank, and Eighteenth Bank have been able to concentrate their respective know-how and develop a highly scalable system based on the loan and marketing support system in place at the Kagoshima Bank



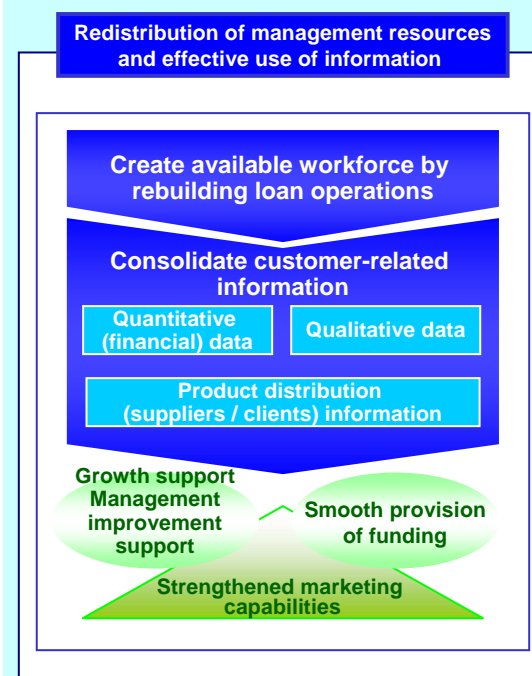
Primary Reasoning behind Introduction of System

By establishing the flow of information—from collection and storage to aggregation and use, and a constant monitoring and PDCA cycle, the following can be achieved: 1) loan BPR, 2) strengthened marketing capabilities and, 3) enhanced internal controls



Utilization of “KeyMan” System

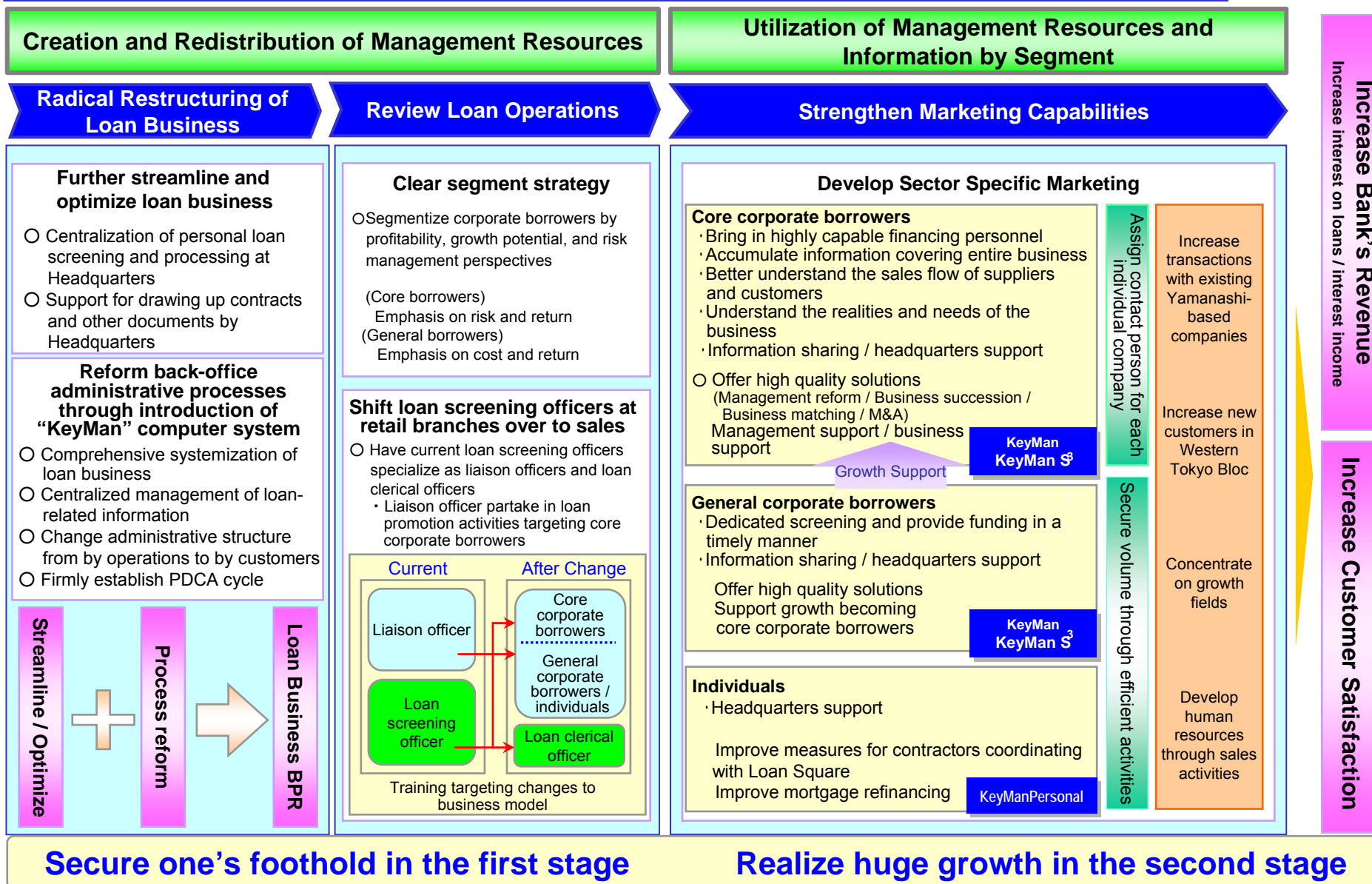
- 1) Rebuild loan operations and create available workforce
- 2) Improve marketing strength through effective utilization of consolidated information



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

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

Reform financing procedures and strengthen marketing capabilities through "KeyMan Shared Use System"



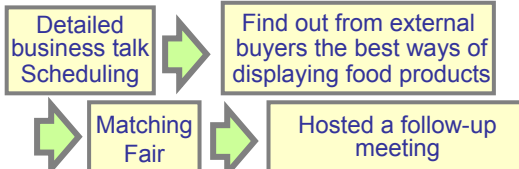
Medium-Term Management Plan: 'Future Creation Plan 2013'

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 2010"
(As of August 31, 2010)

- Number of business meetings held: 1,554
- Matches made at business meetings (contracts concluded): 76

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" (1st issue: June 28, 2006)

Sustainable Development of the Regional Community

Contributing to the Regional Community

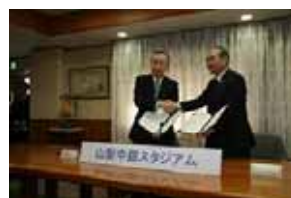
Educational support
Promotion of culture, arts, sports, etc.
Social contribution activities, in welfare etc.



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 September 30, 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.
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	272	3,168	484	91
Operating income (loss)	(226)	164	76	(4)
Recurring profit (loss)	(222)	162	86	(4)
Net income (loss)	(250)	119	46	(10)
Total assets	7,601	13,122	3,048	325
Net assets	3,038	871	491	252
Borrowings	-	11,909	1,875	50
Borrowed from the Bank	-	11,358	1,875	-

Major Economic Indicators in Yamanashi Prefecture

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 (average per month per salaried household)	2009	¥489,034	30
Habitable area	2008	21.3%	44	Value of shipments of manufactures	2009	¥1,890.6 bn	35				
Wilderness and parkland, etc	2008	27.1%	7	As above, per manufacturing employee	2009	¥25,933,000	28	Household spending (monthly average, at least two people)	2009	¥302,073	20
Population	2009	867,000	41	Annual sales of goods	2007	¥1,899.7 bn	41				
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 1m ² , published prices)	2010	¥30,500	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)	2009	3.8%	31
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.