

# **The Yamanashi Chuo Bank, Ltd. The 20th Analyst Meeting**

**Supplementary Materials**

**June 7, 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 2010 Business Results (1)

(¥ billion; %)

		FY08	FY09	FY10	FY09–FY08		FY10–FY09	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,505.9	2,549.7	2,629.4	43.8	1.7	79.7	3.1
	Loans	1,519.5	1,476.2	1,481.9	(43.2)	(2.8)	5.6	0.3
	Securities	896.3	986.7	1,078.2	90.3	10.0	91.5	9.2
	Call loans	74.3	67.5	51.0	(6.8)	(9.1)	(16.5)	(24.4)
	Due from banks (interest-bearing)	2.5	10.3	7.7	7.7	306.3	(2.5)	(24.6)
	Fund procurement	2,396.5	2,445.7	2,522.4	49.1	2.0	76.7	3.1
	Deposits	2,375.1	2,425.2	2,496.8	50.1	2.1	71.5	2.9
	Call money	12.4	7.9	0.1	(4.5)	(36.1)	(7.7)	(97.8)
	(Reference) Money held in trust	—	—	—	—	—	—	—
Yields / Interest margin	Fund operations	1.76	1.59	1.47	(0.17)		(0.12)	
	Loans	2.07	1.90	1.74	(0.17)		(0.16)	
	Securities	1.32	1.25	1.18	(0.07)		(0.07)	
	Call loans	0.98	0.18	0.17	(0.80)		(0.01)	
	Due from banks	0.10	0.10	0.09	0.00		(0.01)	
	Fund procurement	0.27	0.16	0.09	(0.11)		(0.07)	
	Deposits	0.25	0.15	0.08	(0.10)		(0.07)	
	Call money	2.34	0.69	0.33	(1.65)		(0.36)	
	Borrowings	0.53	0.09	0.10	(0.44)		0.01	
	OHR	1.16	1.16	1.17	0.00		0.01	
	Fund procurement cost	1.43	1.32	1.25	(0.11)		(0.07)	
	Loan / deposit interest margin	1.82	1.75	1.66	(0.07)		(0.09)	
	Fund operation / procurement interest margin	1.49	1.43	1.38	(0.06)		(0.05)	
	Gross interest margin on loans	0.66	0.58	0.48	(0.08)		(0.10)	
	Gross interest margin on funds under management	0.33	0.27	0.22	(0.06)		(0.05)	

# Fiscal 2010 Business Results (2)

(¥ billion; %)

		FY08	FY09	FY10	FY09-FY08		FY10-FY09	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	37.6	36.6	36.4	(0.9)	(2.5)	(0.2)	(0.7)
	Loans	31.5	28.0	25.7	(3.4)	(10.9)	(2.2)	(8.2)
	Securities	11.8	12.3	12.8	0.4	4.0	0.4	0.0
	Call loans	0.7	0.1	0.0	(0.6)	(82.8)	(0.0)	(28.0)
	Due from banks	0.0	0.0	0.0	0.0	350.0	(0.0)	(20.0)
	Fees and commissions	4.2	4.4	4.5	0.1	4.5	0.1	2.4
	Other operating income (losses)	(3.6)	0.9	1.2	4.5	125.0	0.3	36.5
	JGBs and other bond transactions	(3.8)	0.7	1.0	4.5	120.4	0.3	40.9
	General provision to loan loss reserve	—	(0.3)	(0.7)	(0.3)	—	(0.4)	(144.6)
	Expenses	27.7	28.3	29.3	0.5	1.9	1.0	3.5
	Banking profit	10.5	14.0	13.6	3.5	33.4	(0.3)	(2.8)
	Modified banking profit	10.5	13.7	12.9	3.2	30.5	(0.8)	(6.0)
	Net business profit on core operations	14.3	12.9	11.8	(1.3)	(9.5)	(1.1)	(8.9)
	Non-operating income (losses)	(4.4)	(8.1)	(6.2)	(3.7)	(83.2)	1.9	23.3
	Equity share and similar transactions	(2.9)	(1.0)	(3.7)	1.9	66.1	(2.7)	(272.5)
	NPL disposal amount	0.3	7.2	2.1	6.8	1,837.4	(5.0)	(69.6)
	Money held in trust	—	—	—	—	—	—	—
	Ordinary profits	6.0	5.8	7.3	(0.2)	(3.2)	1.5	25.8
	Extraordinary income (losses)	1.2	(0.0)	(0.6)	(1.2)	(102.5)	(0.5)	(1,858.0)
	Income taxes - basic	0.0	1.7	1.7	1.7	4,145.2	(0.0)	(3.9)
	Income taxes - deferred	1.2	1.3	1.1	0.0	5.6	(0.1)	(7.9)
	Net income	6.0	2.7	3.8	(3.2)	(54.4)	1.1	40.6

# Capital Ratio (Non-Consolidated Basis)

(¥ billion; %)

	FY07	FY08	FY09	FY10
Total capital ratio (domestic standards)	13.11	14.23	15.14	15.90
Tier 1 ratio	12.53	13.64	14.54	15.35
Regulatory capital	142.1	146.8	148.1	148.7
Tier 1	135.8	140.7	142.3	143.6
Tier 2				
Unrealized gain on land revaluation (45%)	—	—	—	—
Unrealized gain on available-for-sale securities (45%)	—	—	—	—
Loan loss reserve	6.4	6.1	5.8	5.0
Subordinated debt	—	—	—	—
Deductions	0.1	—	—	—
Risk-weighted assets	1,084.1	1,031.2	978.2	935.3
On-balance items	983.3	931.0	892.9	852.0
Off-balance items	15.7	15.1	13.8	13.0
Operational risks / 0.08	85.1	85.0	71.4	70.2

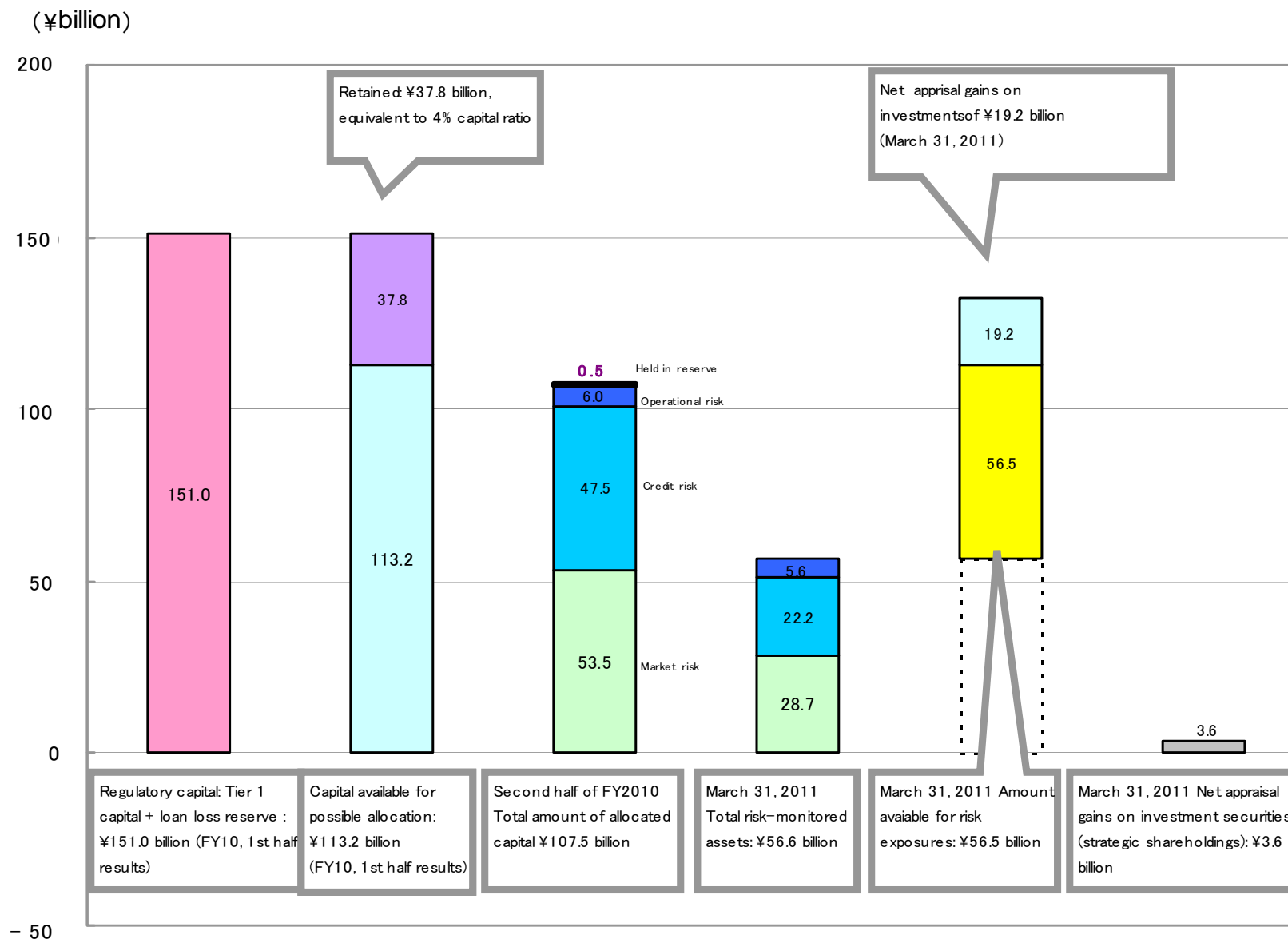
(Reference)

Interest rate risk on the banking account  
(March 31, 2011)

Interest rate shock	99th percentile
Risk amount	¥20.0 billion
Tier I + Tier II	¥148.7 billion
Outlier ratio	13.4%

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

# Capital Allocation



# Employees and Branches

	FY04	FY05	FY06	FY07	FY08	FY09	FY10	Comparison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,705	(59)
Fixed-term contract workers	431	496	581	716	760	789	776	345
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)
Corporate Sales Office	0	0	0	0	0	0	1	1
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)

	March 31, 2010		March 31, 2011		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	162.6	10.8%	157.7	10.3%	(4.9)	(0.5)P
Agriculture, forestry	1.3	0.1%	1.4	0.2%	0.1	0.1P
Fishery	0.0	0.0%	0.0	0.0%	0.0	0.0P
Mining, quarrying and gravel digging	2.2	0.1%	2.3	0.2%	0.1	0.1P
Construction	50.6	3.4%	45.4	3.0%	(5.2)	(0.4)P
Utilities, heat provision	32.7	2.2%	33.5	2.2%	0.8	0.0P
Telecommunications	20.9	1.4%	19.9	1.3%	(1.0)	(0.1)P
Transportation, postal services	66.7	4.4%	72.6	4.8%	5.9	0.4P
Wholesaling, retailing	125.0	8.3%	127.1	8.3%	2.1	0.0P
Financing, insurance	44.8	3.0%	47.5	3.1%	2.7	0.1P
Real estate, equipment rental and leasing	223.6	14.9%	198.9	13.0%	(24.7)	(1.9)P
Miscellaneous services	149.5	10.0%	163.5	10.7%	14.0	0.7P
National and local governments	231.6	15.4%	278.4	18.2%	46.8	2.8P
Individuals and others	391.0	26.0%	377.1	24.7%	(13.9)	(1.3)P
Total lending	1,503.1	100.0%	1,526.0	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	FY2009	FY2010	FY2009	FY2010	FY2009	FY2010	FY2009	FY2010	FY2009	FY2010
Overall	231.6	278.4	350.5	339.5	27.8	36.6	502.0	494.2	391.0	377.1	1,503.1	1,526.0
	15.4%	18.2%	23.3%	22.2%	1.8%	2.4%	33.4%	32.4%	26.0%	24.7%	100.0%	100.0%
Yamanashi Prefecture	168.2	192.3	31.1	32.5	18.6	17.2	380.9	362.4	308.4	297.2	907.4	901.9
	18.5%	21.3%	3.4%	3.6%	2.0%	1.9%	42.0%	40.2%	33.9%	33.0%	100.0%	100.0%
Western Tokyo Bloc	1.5	1.8	14.5	11.3	3.3	4.6	60.0	61.3	80.3	78.2	159.7	157.5
	1.0%	1.2%	9.1%	7.2%	2.1%	2.9%	37.6%	38.9%	50.3%	49.7%	100.0%	100.0%
Eastern Tokyo Bloc	1.9	4.2	270.9	252.4	5.8	14.7	56.6	64.1	2.1	1.6	337.5	337.1
	0.6%	1.2%	80.3%	74.9%	1.7%	4.4%	16.8%	19.0%	0.6%	0.5%	100.0%	100.0%
Headquarters	60.0	80.0	33.8	43.1	-	-	4.5	6.3	0.0	0.0	98.3	129.5
	61.0%	61.8%	34.4%	33.3%	-	-	4.6%	4.9%	0.0%	0.0%	100.0%	100.0%

### Number of Designated Financial Institution Contract with Local Governments (March 31, 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, 2010	March 31, 2011	Comparison with previous term-end	March 31, 2011 (consolidated basis)
Loans to customers in bankruptcy	13.3	4.2	(9.1)	4.5
Past due loans	48.5	47.0	(1.5)	48.4
Accruing loans contractually past due three months or more	0.1	—	(0.1)	—
Restructured loans	1.2	2.3	1.1	2.3
Total risk-monitored loans (A)	63.3	53.6	(9.7)	55.3
As a percentage of total loans	4.21%	3.51%	(0.70)P	3.65%
Portions covered by collateral and guarantees (B) (including specific reserves)	61.2	51.2	(10.0)	52.9
Coverage ratio B / A	96.67%	95.57%	(1.10)P	95.64%
Reserve for possible loan losses (non-specific) (C)	5.8	5.0	(0.8)	9.1
Coverage ratio (B + C) / A (including loan loss reserves)	105.86%	105.01%	(0.85)P	112.22%

\* 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, 2011 Prior to partial charge-offs (1)	March 31, 2011 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	4.2	2.1	(2.1)
Past due loans	47.0	44.2	(2.8)
Accruing loans contractually past due three months or more	—	—	—
Restructured loans	2.3	2.3	0.0
Total risk-monitored loans	53.6	48.7	(4.9)
As a percentage of total loans	3.51%	3.20%	(0.31)P

# Changes in Borrower Categories

(¥ billion)

Total claim basis* (under the Financial Reconstruction Law) From March 31, 2010 to March 31, 2011		March 31, 2011						Deterioration to potentially bankrupt or worse
		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively Bankrupt	Legally bankrupt	
March 31, 2010	Amount of newly occurred	—	38.6	3.1	-	0.0	-	0.0
	Normal borrower	1,289.6	1,270.2	34.4	0.8	1.9	0.8	0.2
	Other requiring caution	158.6	11.8	118.5	0.6	8.2	0.4	0.1
	Requiring supervision	2.2	-	0.6	1.3	0.0	0.0	-
	Potentially bankrupt	33.0	0.0	2.0	0.2	25.9	0.7	0.0
	Effectively Bankrupt	15.9	-	0.0	-	0.6	8.2	0.4
	Legally bankrupt	13.4	-	-	-	0.1	-	3.3
	Total	1,512.8	1,320.7	158.8	3.1	37.0	10.3	4.2



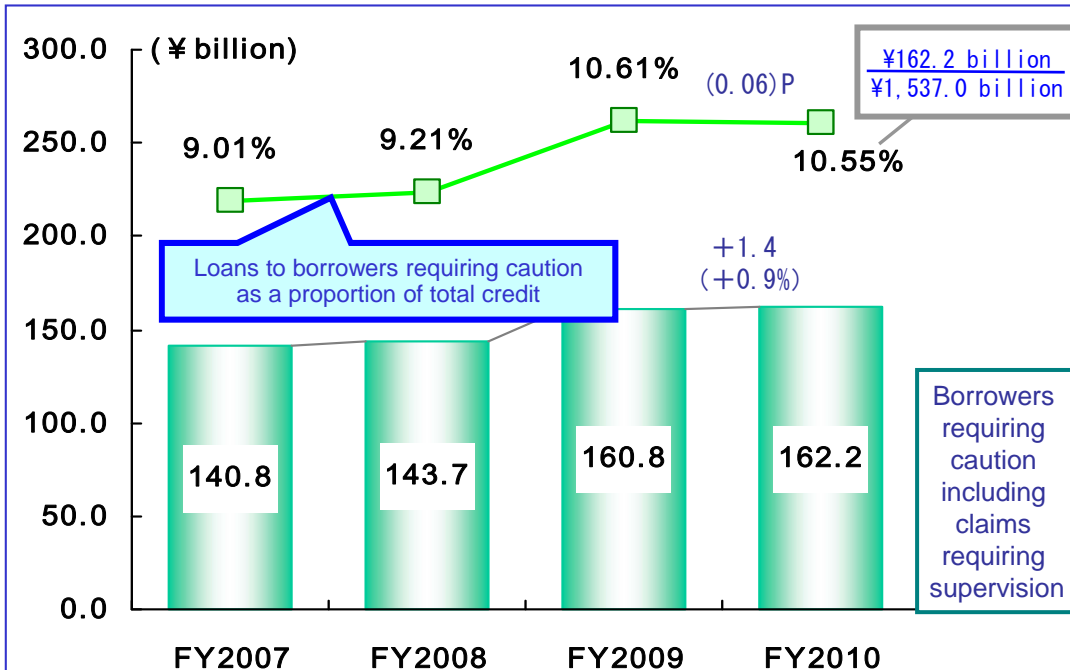
Improvement



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

1. Increase two 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	Application (Number of loans, Amounts (¥ billion))					
	Application		Approved		Turned down	
	Applications	Amount	Applications	Amount	Applications	Amount
SME customers	3,990	104.8	3,572	97.5	62	1.1
Housing-loan customers	716	11.1	431	6.7	82	1.2

Category	Total
Management improve	57
Headquarters	35
Branch managements	22
Funding facilitation	60
<b>Total</b>	<b>117</b>

60 added after screening

\* Base date: March 31, 2011

# Securities Portfolio (1)

## Prior to Mark-to-Market Adjustment

(¥ billion; %; P)

	FY2007		FY2008		FY2009		FY2010		YoY Change	
	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	343.9	38.8	468.9	46.0	558.3	52.1	89.4	6.1
Municipal bonds	160.3	19.3	160.2	18.1	168.2	16.5	169.5	15.8	1.3	(0.7)
Government guaranteed bonds	76.9	9.2	167.6	18.9	183.3	18.0	174.3	16.3	(9.0)	(1.7)
Bond issued by semi-government bodies	5.7	0.7	5.4	0.6	3.0	0.3	2.5	0.2	(0.5)	(0.1)
Financial debentures	26.9	3.2	20.9	2.4	13.9	1.4	-	-	(13.9)	(1.4)
Corporate bonds	70.7	8.5	92.0	10.4	101.3	9.9	94.9	8.8	(6.4)	(1.1)
Equity shares	50.4	6.1	49.9	5.6	52.1	5.1	47.8	4.5	(4.3)	(0.6)
Strategic holdings	36.2	4.4	35.3	4.0	35.5	3.5	32.5	3.0	(3.0)	(0.5)
Portfolio investments	14.2	1.7	14.6	1.6	16.6	1.6	15.3	1.5	(1.3)	(0.1)
Foreign securities	18.0	2.2	15.7	1.8	2.4	0.3	1.9	0.2	(0.5)	(0.1)
Investment trusts	57.7	6.9	30.5	3.4	25.8	2.5	22.1	2.1	(3.7)	(0.4)
Total	832.4	100.0	886.4	100.0	1,019.2	100.0	1,071.8	100.0	52.6	

## Securities Portfolio (2)

### Yields

(%; P)

	FY2007	FY2008	FY2009	FY2010	YoY increase
Yen-denominated	1.28	1.29	1.25	1.14	(0.11)
Equity shares	2.45	2.53	1.96	2.05	0.09
Investment trusts, etc.	1.52	0.00	0.00	1.24	1.24
Total of yen-denominated	1.37	1.29	1.25	1.18	(0.07)
Foreign-currency-	5.31	3.13	1.21	1.76	0.55
Total	1.42	1.32	1.25	1.18	(0.07)

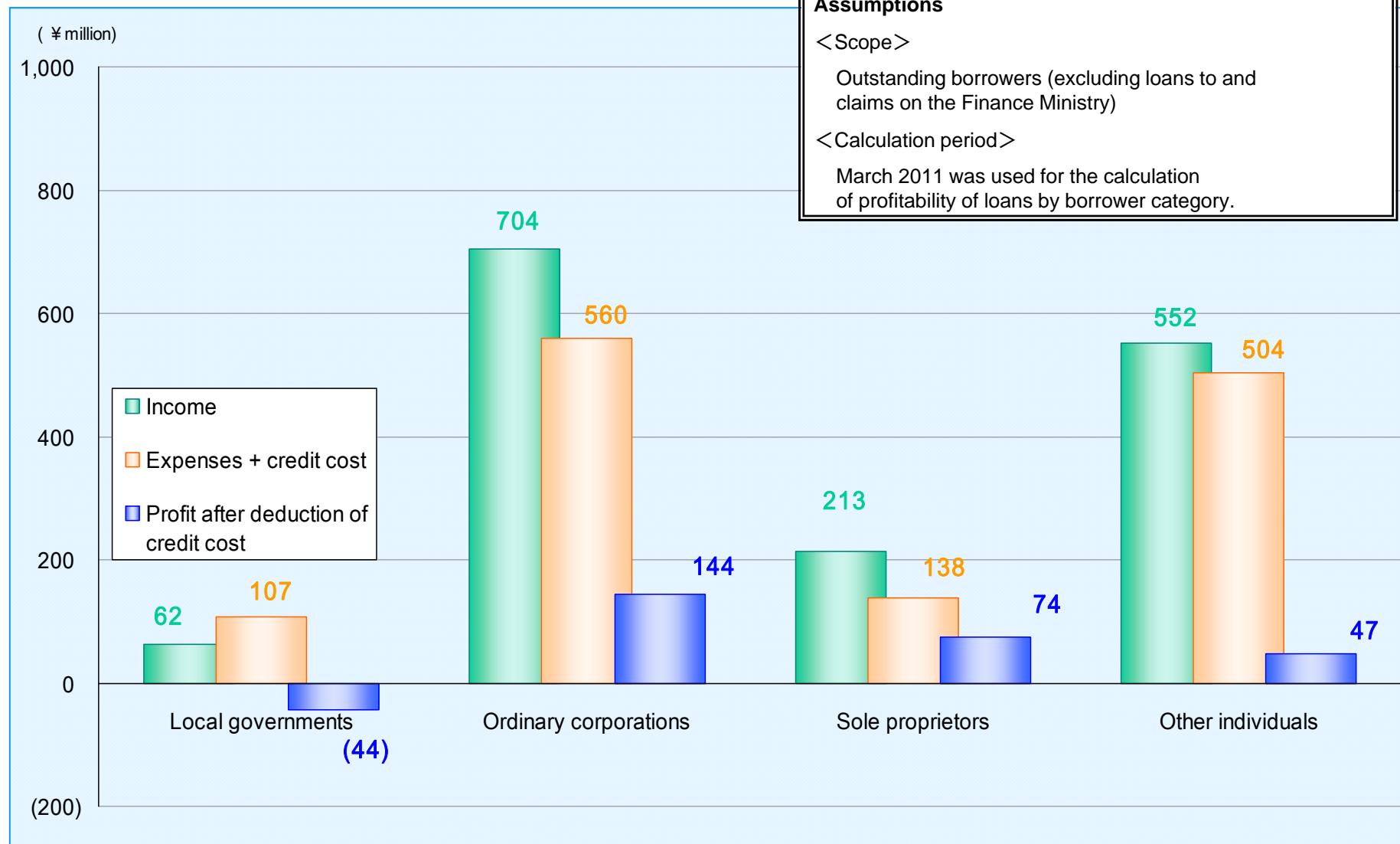
### Valuation gains (losses)

(¥ billion)

	FY2007	FY2008	FY2009	FY2010	YoY increase
Yen-denominated	9.0	6.5	17.3	17.6	0.3
Equity shares	26.0	4.6	11.8	5.3	(6.5)
Investment trusts, etc.	2.9	(2.7)	0.0	(0.1)	(0.1)
Total of yen-denominated	38.0	8.3	29.2	22.8	(6.4)
Foreign-currency-denominated bonds	(0.0)	(0.1)	(0.0)	0.0	0.0
Total	38.0	8.2	29.2	22.8	(6.4)

# Earnings Structure by Borrower Segment

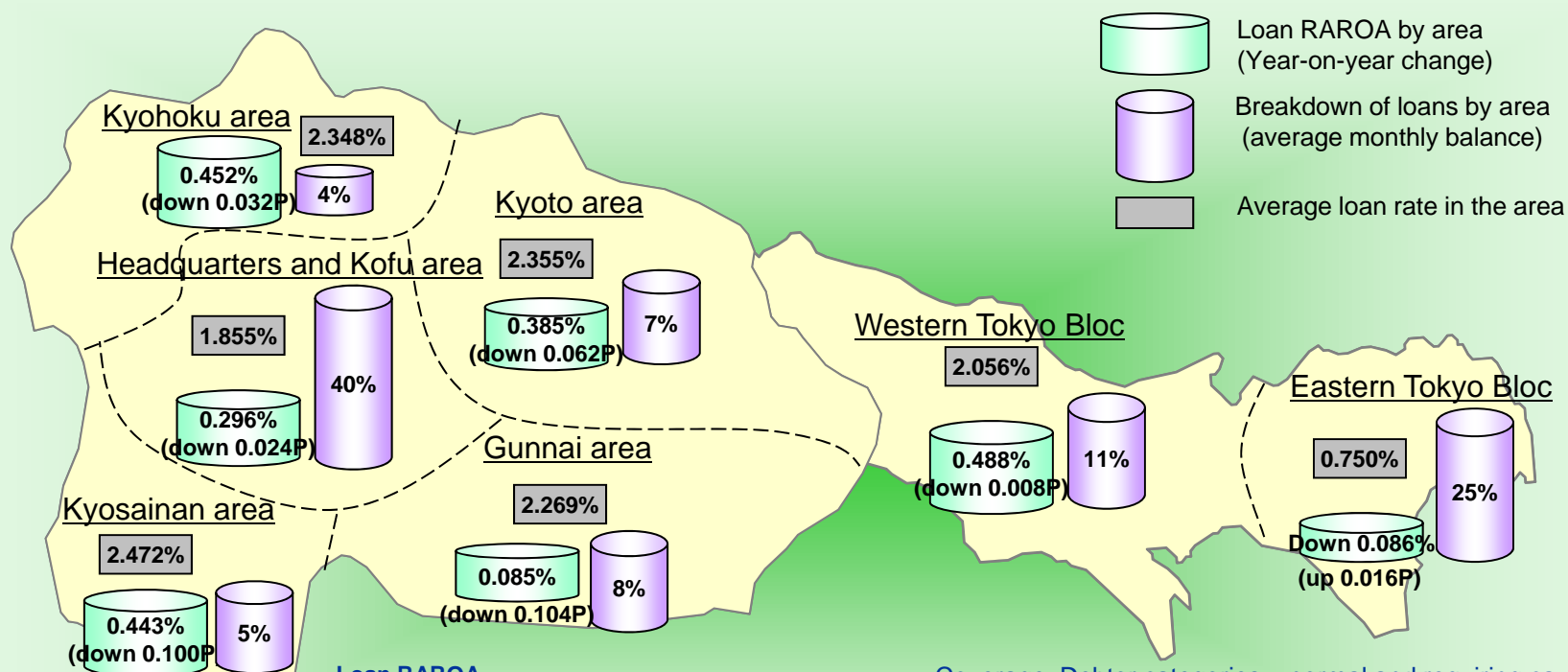
## One-Month Results (March 2011)



# Loan RAROA by Area

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

**One-Month Results**  
(March 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

Key Concepts	Plans	Results (March 31, 2011)
<b>Systemization</b>	<p>Reengineer business processes through the introduction of new computer systems</p> <ul style="list-style-type: none"> <li>Shift to new "Bank Vision" calculation system</li> <li>Introduce new "KeyMan" loan support system to be shared with other banks</li> </ul>	<ul style="list-style-type: none"> <li>Officially launched new "Bank Vision" calculation system in Jan. 2011</li> <li>Preparing the new "KeyMan" loan support system for trial in July 2011</li> <li>Launched system that produces contracts in Oct. 2010</li> </ul>
<b>Concentration</b>	<p>Increase support for retail branches</p> <ul style="list-style-type: none"> <li>Further expand concentration of processes handled at head office</li> <li>Review operational flow for administrative processes concentrated at head office</li> </ul>	<ul style="list-style-type: none"> <li>Centralizing business succession service at head office</li> <li>Centralizing personal loan in head office (from screening to approval)</li> <li>Outsource management of ATMs located outside branches (starting May 2011)</li> </ul>
<b>Simplification</b>	<p>Review administrative processes</p> <ul style="list-style-type: none"> <li>Review the flow of each administrative process</li> <li>Improve or eliminate all manner of reports and forms</li> </ul>	<ul style="list-style-type: none"> <li>Simplify business successor service</li> <li>Expand online transactions (cancel of time deposits, notification of changes, etc)</li> <li>Revise reports and forms in accordance to the new calculation system ex) consolidate existing two forms into one form</li> <li>Develop easy-to-understand forms and reports</li> </ul>
<b>Stabilization</b>	<p>Cultivate a corporate environment that embraces efficiency and streamlining</p> <ul style="list-style-type: none"> <li>Implement measures to improve awareness of efficiency and streamlining</li> <li>Strengthen monitoring and guidance for retail branches</li> </ul>	<ul style="list-style-type: none"> <li>Improve administrative work efficiency</li> <li>Enforce basic manner</li> <li>Implement monitoring system at retail branches (Strengthen monitoring; evaluate retail branches based on measures and policies from headquarters)</li> <li>Provide guidance through special visits to branches (cooperation between headquarters and branches)</li> </ul>

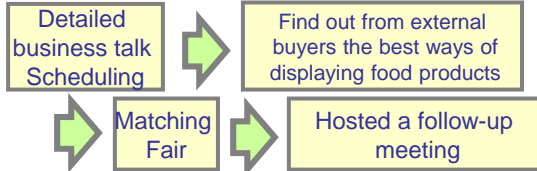
# Medium-Term Management Plan: 'Future Creation Plan 2013'

## 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 March 31, 2011)

- Number of business meetings held: 1,554
- Matches made at business meetings (contracts concluded): 149
- Contracts for new loans concluded at the Bank: 47

### 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, 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	441	6,187	970	201
Operating income (loss)	(546)	453	219	21
Recurring profit (loss)	(544)	446	239	21
Net income (loss)	(507)	292	163	4
Total assets	7,554	12,382	2,781	319
Net assets	2,781	1,044	610	278
Borrowings	—	11,026	1,614	—
Borrowed from the Bank	—	10,235	1,614	—

# Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Rank		As of		Rank		As of		Rank
Total area	2010	4,465 km <sup>2</sup>	32	Number of plants and offices	2009	50,997	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	2009	867,000	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	2009	13.5%	22	Total agricultural output	2009	¥76.4 bn	34	Number of personal vehicles (per 1,000 people)	2010	457.7	6
Working age population	2009	62.2%	24	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	2009	24.3%	24	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	104.6 m <sup>2</sup>	12	Average price of residential land (per 1m <sup>2</sup> , published prices)	2010	¥30,500	31
Real 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
Real economic growth rate	FY07	0.7%	23	Total site area of building starts	2010	904,327m <sup>2</sup>	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.