

The Yamanashi Chuo Bank, Ltd. The 26th Analyst Meeting

Supplementary Materials

June 4, 2014 (Wed)

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 2013 Business Results (1)

(¥ billion; %)

		FY2011	FY2012	FY2013	YoY comparison (FY13)		YoY comparison (FY12)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	2,728.8	2,808.3	2,884.8	79.5	2.91	76.4	2.72
	Loans	1,466.6	1,459.3	1,446.9	(7.2)	(0.49)	(12.4)	(0.85)
	Securities	1,186.1	1,293.1	1,366.8	107.0	9.02	73.6	5.69
	Call loans	45.7	29.2	11.2	(16.4)	(36.00)	(18.0)	(61.58)
	Due from banks (interest-bearing)	19.8	16.1	49.5	(3.6)	(18.47)	33.3	206.11
	Fund procurement	2,621.8	2,696.4	2,773.2	74.6	2.84	76.8	2.84
	Deposits	2,592.2	2,631.3	2,717.8	39.0	1.50	86.5	3.28
	Call money	2.1	0.6	5.4	(1.5)	(71.55)	4.8	787.11
	(Reference) Money held in trust	-	-	-	-	-	-	-
Yields / Interest margin	Fund operations	1.36	1.22	1.19	(0.14)		(0.03)	
	Loans	1.64	1.53	1.42	(0.11)		(0.11)	
	Securities	1.07	0.93	1.00	(0.14)		0.07	
	Call loans	0.16	0.19	0.24	0.03		0.05	
	Due from banks	0.10	0.10	0.10	0.00		0.00	
	Fund procurement	0.06	0.06	0.06	0.00		0.00	
	Deposits	0.06	0.06	0.05	0.00		(0.01)	
	Call money	0.23	0.13	0.28	(0.10)		0.15	
	Borrowings	0.10	0.10	0.10	0.00		0.00	
	OHR	1.16	1.08	1.03	(0.08)		(0.05)	
	Fund procurement cost	1.22	1.12	1.07	(0.10)		(0.05)	
	Loan / deposit interest margin	1.58	1.47	1.37	(0.11)		(0.10)	
	Fund operation / procurement interest margin	1.30	1.16	1.13	(0.14)		(0.03)	
	Gross interest margin on loans	0.41	0.39	0.33	(0.02)		(0.06)	
	Gross interest margin on funds under management	0.14	0.10	0.12	(0.04)		0.02	

Fiscal 2013 Business Results (2)

(¥ billion; %)

		FY2011	FY2012	FY2013	YoY comparison (FY12)		YoY comparison (FY13)	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	35.2	32.6	32.7	(2.6)	(7.42)	0.1	0.24
	Loans	24.1	22.3	20.6	(1.8)	(7.57)	(1.7)	(7.67)
	Securities	12.7	12.0	13.7	(0.7)	(5.83)	1.7	14.16
	Call loans	0.0	0.0	0.0	(0.0)	(23.00)	(0.0)	(51.40)
	Due from banks	0.0	0.0	0.0	(0.0)	(18.57)	0.0	224.52
	Fees and commissions	4.3	4.4	4.2	0.0	1.49	(0.2)	(3.22)
	Other operating income (losses)	0.1	1.6	0.4	1.5	1,411.55	(1.2)	(70.12)
	JGBs and other bond transactions	(0.0)	1.5	0.2	1.5	2,929.39	(1.3)	(81.11)
	General provision to loan loss reserve	-	(1.0)	-	(1.0)	-	1.0	100.00
	Expenses	30.1	28.5	28.1	(1.6)	(5.46)	(0.4)	(1.47)
	Banking profit	9.5	11.2	9.4	1.6	17.45	(1.8)	(16.29)
	Modified banking profit	9.5	10.2	9.4	0.6	6.71	(0.8)	(7.86)
	Net business profit on core operations	9.6	8.7	9.1	(0.9)	(9.43)	0.4	4.72
	Non-operating income (losses)	(0.8)	(1.3)	2.1	(0.4)	(58.87)	3.4	259.24
	Equity share and similar transactions	(1.0)	0.0	0.7	1.1	101.47	0.7	4,484.70
	NPL disposal amount	0.2	1.3	0.1	1.0	413.91	(1.2)	(89.58)
	Money held in trust	-	-	-	-	-	-	-
	Ordinary profits	8.7	9.9	11.5	1.1	13.49	1.6	16.25
	Extraordinary income (losses)	(0.1)	(0.6)	(0.3)	(0.5)	(416.29)	0.3	46.22
	Income taxes - basic	0.0	3.2	2.5	3.2	7,452.47	(0.6)	(20.60)
	Income taxes - deferred	1.6	0.1	0.7	(1.4)	(90.11)	0.5	344.85
	Net income	6.9	5.8	7.8	(1.0)	(15.70)	2.0	34.52

Capital Ratio (Non-Consolidated Basis)

(%; ¥ billion)

	FY2010	FY2011	FY2012	FY2013
Total capital ratio (domestic standards)	15.90	16.07	16.22	16.67
Tier 1 ratio	15.35	15.66	15.91	
Regulatory capital	148.7	152.7	155.5	161.0
Tier 1	143.6	148.7	152.6	
Tier 2				
Unrealized gain on land revaluation (45%)	-	-	-	
Unrealized gain on available-for-sale securities (45%)	-	-	-	
Loan loss reserve	5.0	3.9	2.9	
Subordinated debt	-	-	-	
Deductions	-	-	-	
Risk-weighted assets	935.3	949.7	958.6	965.8
On-balance items	852.0	869.0	880.3	
Off-balance items	13.0	11.5	11.2	
Operational risks / 0.08	70.2	69.1	67.1	

(Reference)
Interest rate risk on the banking
account (March 31, 2014)

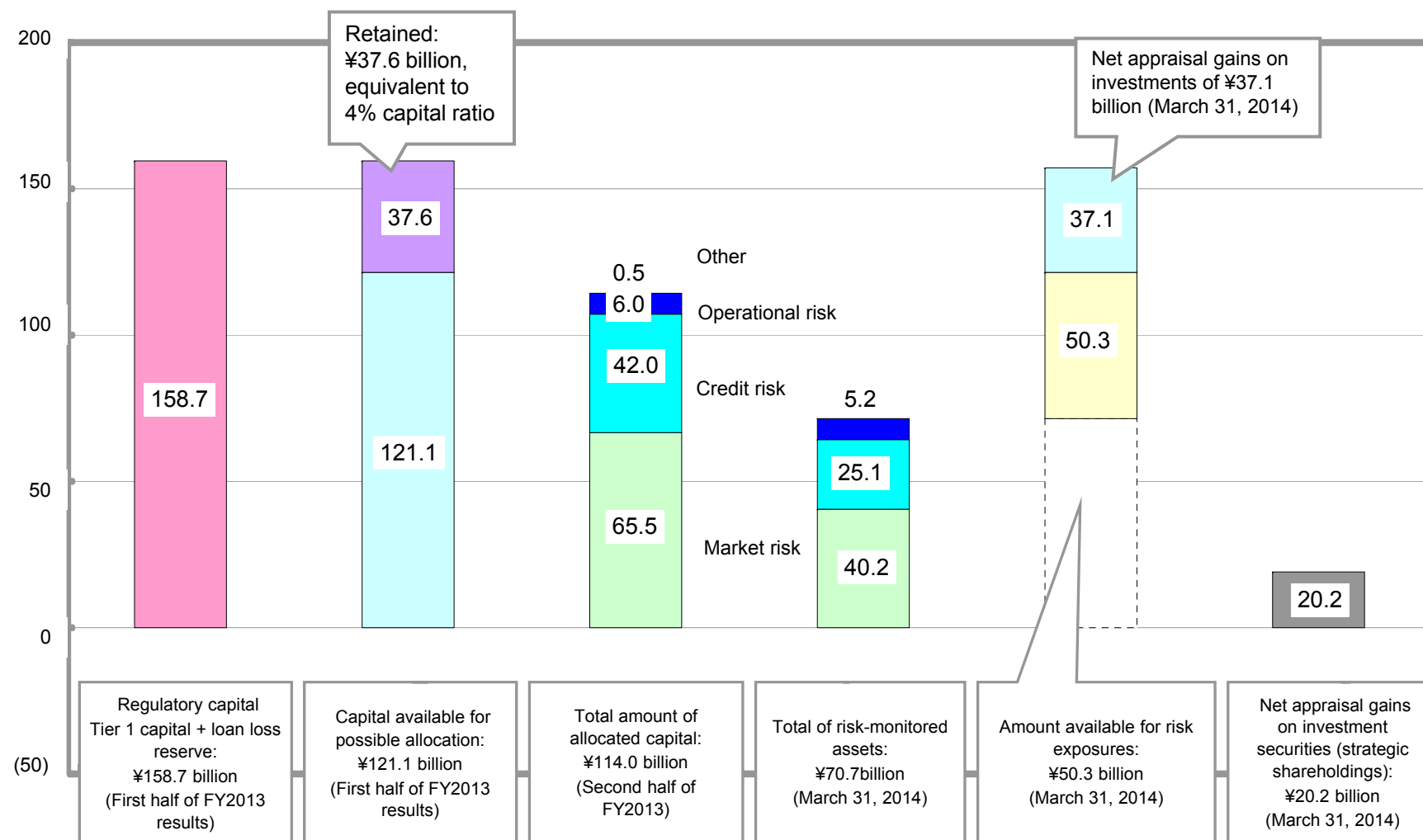
Interest rate shock	99th percentile	1st percentile
Risk amount	¥(2.2) billion	¥3.9 billion
Tier I + Tier II	¥161.0 billion	¥161.0 billion
Outlier ratio	(1.4)%	2.4%

*The figures above are calculated according to the new domestic standard from FY2013.

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

Capital Allocation

(¥ billion)



Employees and Branches

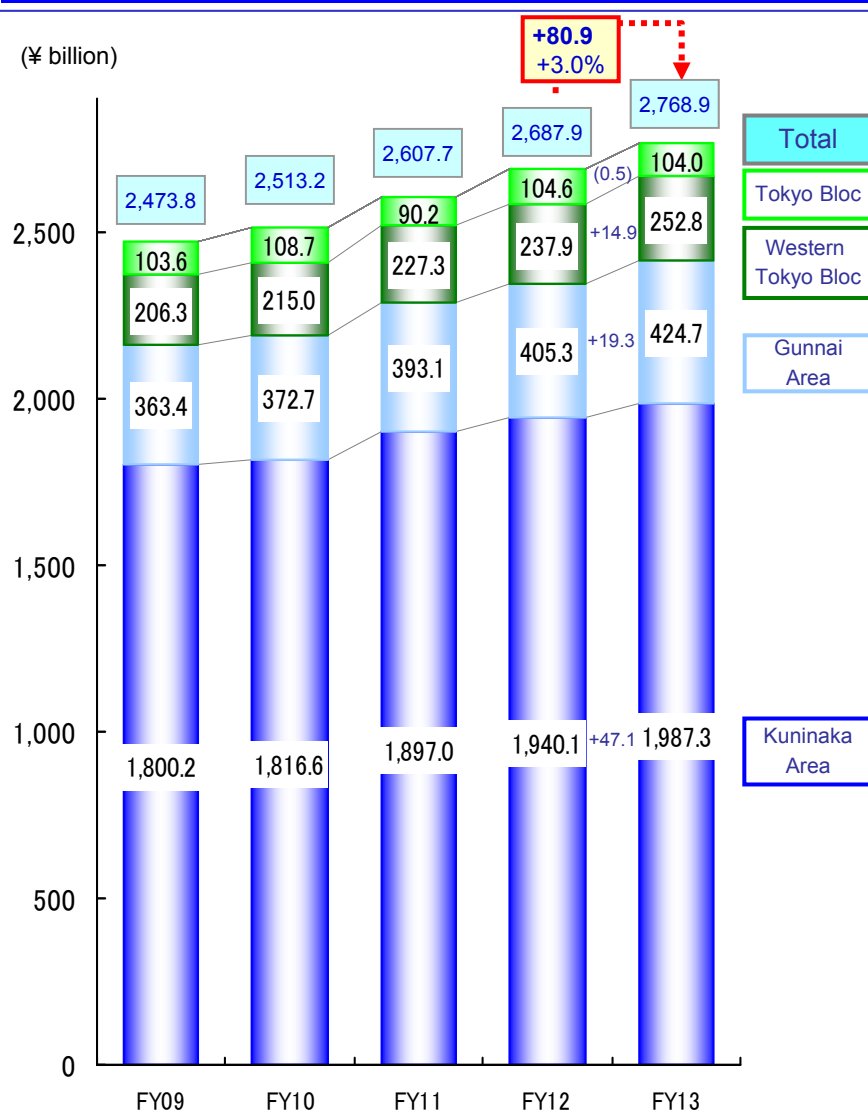
	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	Comparison with FY2004
Regular employees	1,764	1,688	1,612	1,564	1,605	1,659	1,705	1,704	1,708	1,699	(65)
Fixed-term contract workers	431	496	581	716	760	789	776	736	714	691	260
Branches (including sub-branches)	93	91	91	91	92	91	91	91	90	^{*2} 90	(3)
Ordinary type	48	49	45	42	43	42	42	42	43	41	(7)
Covering wide area; full-range services	27	21	21	23	22	22	22	21	21	21	(6)
Covering wide area; designated for special functions ^{*1}	18	21	25	26	27	27	27	28	26	^{*2} 28	10
Corporate Sales Office	0	0	0	0	0	0	1	2	1	1	1
Loan centers	3	3	3	4	5	5	5	5	6	7	4
Off-branch ATMs	135	138	131	132	134	132	130	129	126	129	(6)

*1. Total of branches specialized in retailing and branches specialized in loans to individuals

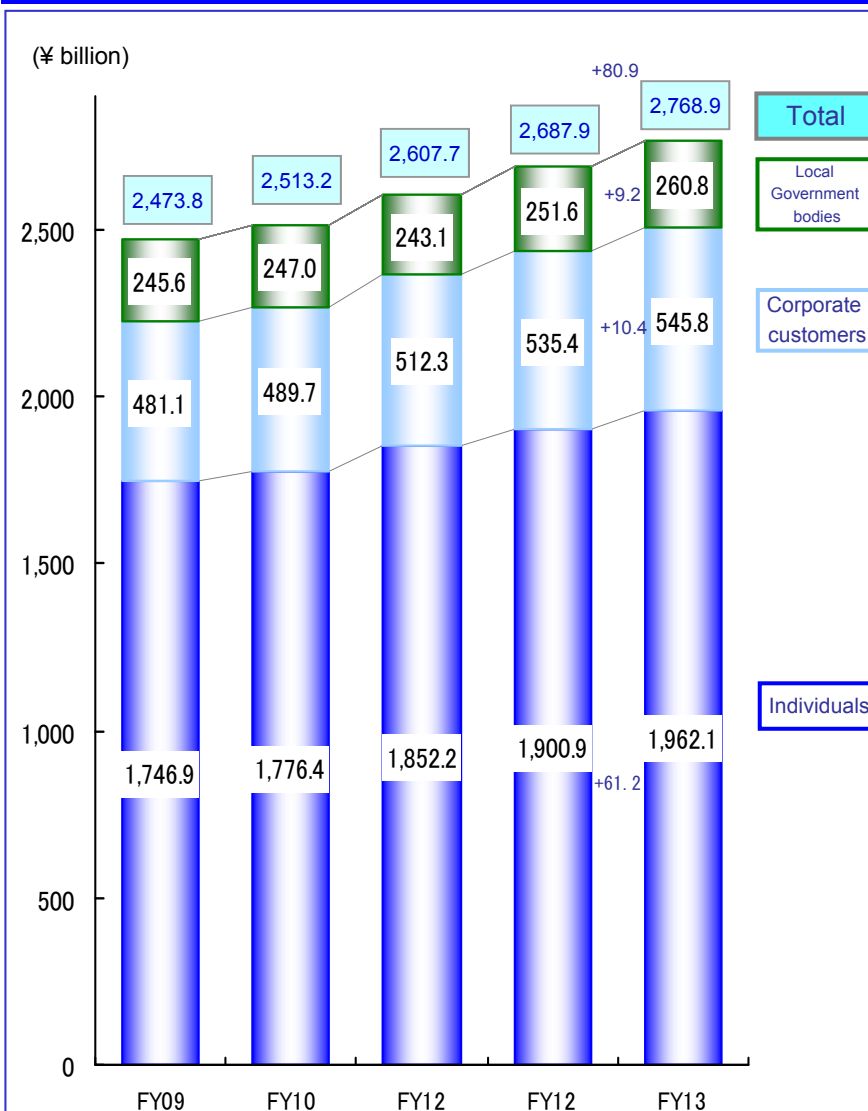
*2 . Chuo Ichiba Branch operates at the Kokubo Branch

Deposits

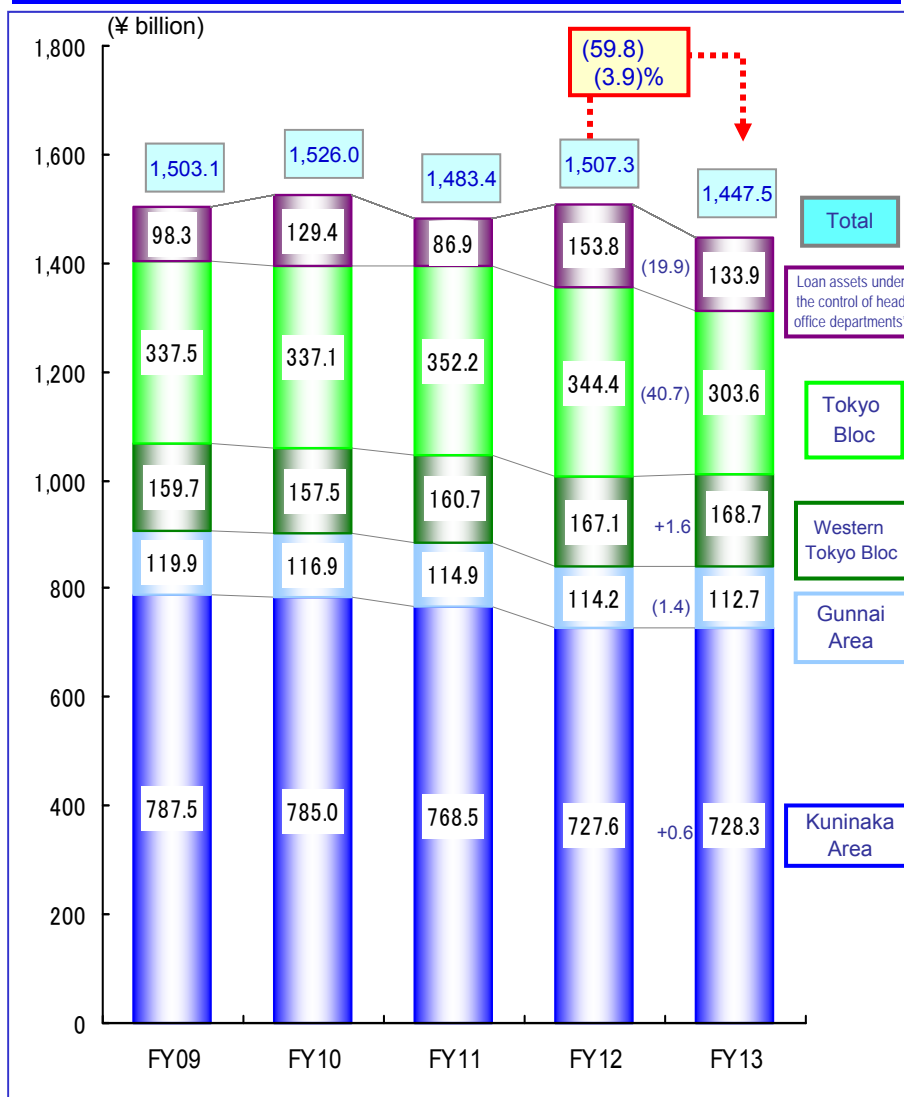
Deposit (term-end)



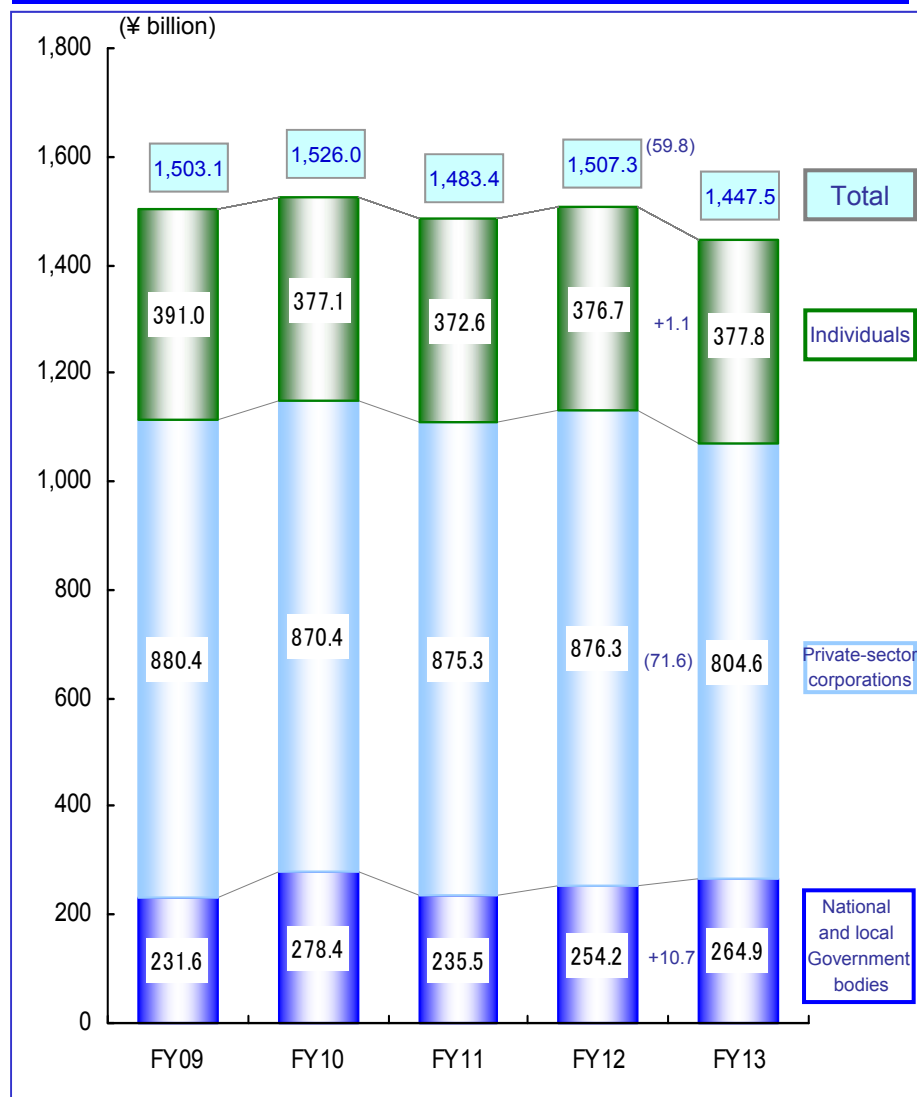
Customer Segment (term-end)



Loan (term-end)



Customer Segment (term-end)



*Note: Loan assets under the control of head office departments refers to loans to the Ministry of Finance, loans made under loan participation agreements and financial receivables transferred from other industries.

Loan Portfolio by Customer Industry

(¥ billion)

	March 31, 2013		March 31, 2014		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	173.4	11.5%	157.9	10.9%	(15.5)	(0.6)P
Agriculture, forestry	1.6	0.1%	2.3	0.2%	0.7	0.1P
Fishery	0.0	0.0%	0.0	0.0%	0.0	0.0P
Mining, quarrying and gravel digging	2.1	0.1%	1.5	0.1%	(0.6)	0.0P
Construction	42.5	2.8%	37.4	2.6%	(5.1)	(0.2)P
Utilities, heat provision	27.8	1.9%	26.2	1.8%	(1.6)	(0.1)P
Telecommunications	18.7	1.3%	12.5	0.9%	(6.2)	(0.4)P
Transportation, postal services	73.9	4.9%	65.2	4.5%	(8.7)	(0.4)P
Wholesaling, retailing	125.6	8.3%	120.6	8.3%	(5.0)	0.0P
Financing, insurance	51.0	3.4%	44.7	3.1%	(6.3)	(0.3)P
Real estate, equipment rental and leasing	197.7	13.1%	188.8	13.0%	(8.9)	(0.1)P
Miscellaneous services	161.4	10.7%	147.1	10.2%	(14.3)	(0.5)P
National and local governments	254.2	16.9%	264.9	18.3%	10.7	1.4P
Individuals and others	376.7	25.0%	377.8	26.1%	1.1	1.1P
Total lending	1,507.3	100.0%	1,447.5	100.0%	(59.8)	—

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

Loan Balance by Customer's Business Scale (Term-end)

(¥ billion; %)

		Overall		Yamanashi Prefecture		Western Tokyo Bloc		Eastern Tokyo Bloc		Headquarters	
		FY12	FY13	FY12	FY13	FY12	FY13	FY12	FY13	FY12	FY13
National and local government	Balance	254.2	264.9	207.0	218.0	0.4	0.5	6.8	6.4	40.0	39.9
	Ratio to total	16.9%	18.3%	24.6%	25.9%	0.2%	0.3%	2.0%	2.1%	26.0%	29.8%
Large companies	Balance	352.0	307.5	20.8	21.0	8.4	8.2	264.9	236.8	57.8	41.4
	Ratio to total	23.4%	21.3%	2.5%	2.5%	5.0%	4.9%	76.9%	78.0%	37.6%	30.9%
Second-tier companies	Balance	32.4	25.8	15.1	14.1	4.7	4.5	9.7	5.2	2.9	1.8
	Ratio to total	2.1%	1.8%	1.8%	1.7%	2.8%	2.7%	2.8%	1.7%	1.9%	1.3%
SMEs	Balance	491.7	471.3	300.3	289.3	76.8	77.8	61.4	53.2	53.1	50.8
	Ratio to total	32.6%	32.6%	35.7%	34.4%	46.0%	46.1%	17.8%	17.5%	34.5%	37.9%
Other individuals	Balance	376.7	377.8	298.5	298.4	76.7	77.5	1.4	1.7	—	0.0
	Ratio to total	25.0%	26.1%	35.5%	35.5%	45.9%	45.9%	0.4%	0.6%	—	0.0%
Total	Balance	1,507.3	1,447.5	841.9	841.1	167.1	168.7	344.4	303.6	153.8	133.9
	Ratio to total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Designated Financial Institution Contracts with Local Governments (March 31, 2014)

	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)

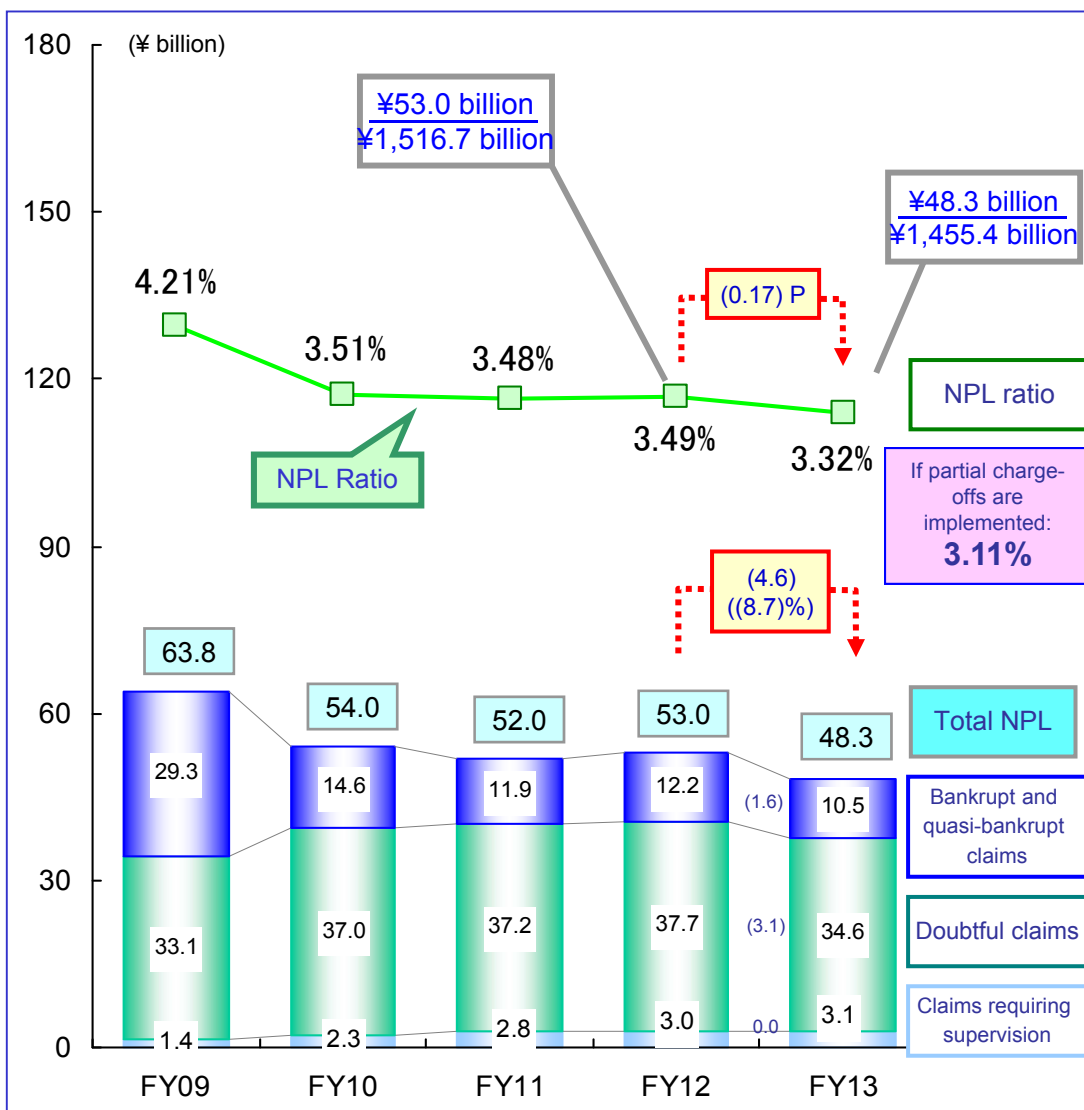
	March 31, 2013	March 31, 2014	Comparison with previous term-end	March 31, 2014 (consolidated basis)
Loans to customers in bankruptcy	2.6	2.9	0.3	3.1
Past due loans	47.0	41.9	(5.1)	42.9
Accruing loans contractually past due three months or more	-	0.0	0.0	0.0
Restructured loans	3.0	3.0	0.0	3.0
Total risk-monitored loans (A)	52.7	48.1	(4.6)	49.3
As a percentage of total loans	(3.50%)	(3.32%)	((0.18)P)	(3.42%)
Portions covered by collateral and guarantees (B) (including specific reserves)	49.3	44.8	(4.5)	46.0
Coverage ratio B / A	93.59%	93.29%	(0.30)P	93.41%
Reserve for possible loan losses (non-specific) (C)	2.9	2.4	(0.5)	5.3
Coverage ratio (B + C) / A (including loan loss reserves)	99.15%	98.46%	(0.69)P	104.25%

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

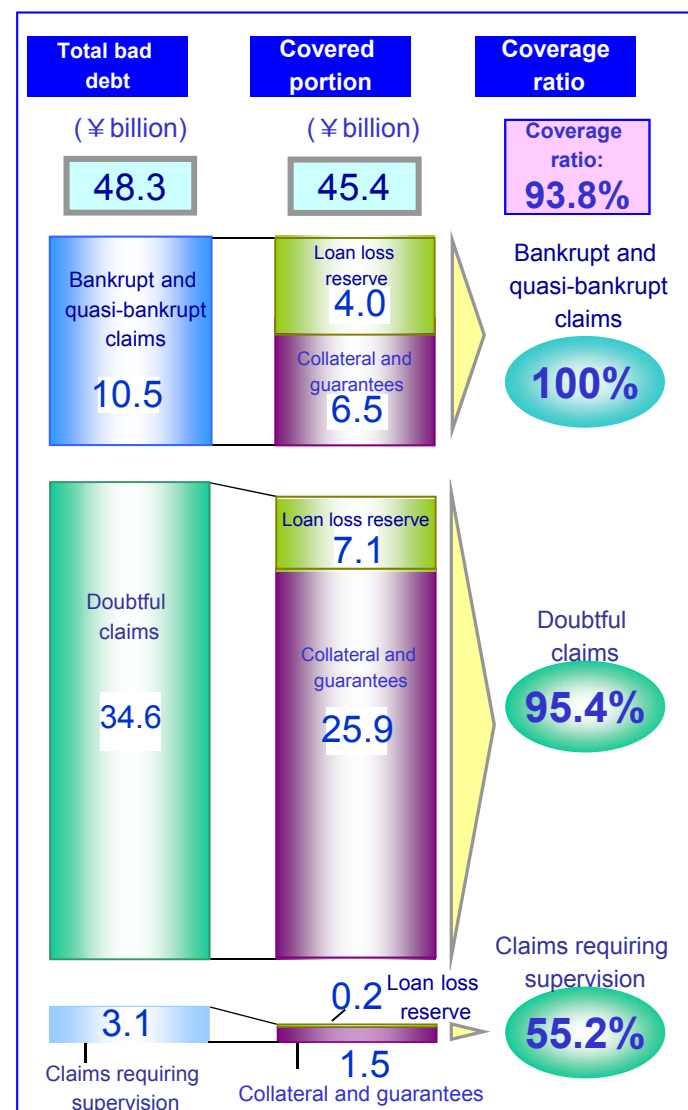
(¥ billion)

	March 31, 2014 Prior to partial charge-offs (1)	March 31, 2014 After partial charge-offs (2)	Decrease (2) - (1)
Loans to customers in bankruptcy	2.9	1.9	(1.0)
Past due loans	41.9	39.8	(2.1)
Accruing loans contractually past due three months or more	0.0	0.0	0.0
Restructured loans	3.0	3.0	0.0
Total risk-monitored loans	48.1	44.9	(3.1)
As a percentage of total loans	(3.32%)	(3.11%)	((0.21)P)

Bad Debt under the Financial Reconstruction Law



Coverage of Bad Debt under the Financial Reconstruction Law



Changes in Borrower Categories

(¥ billion)

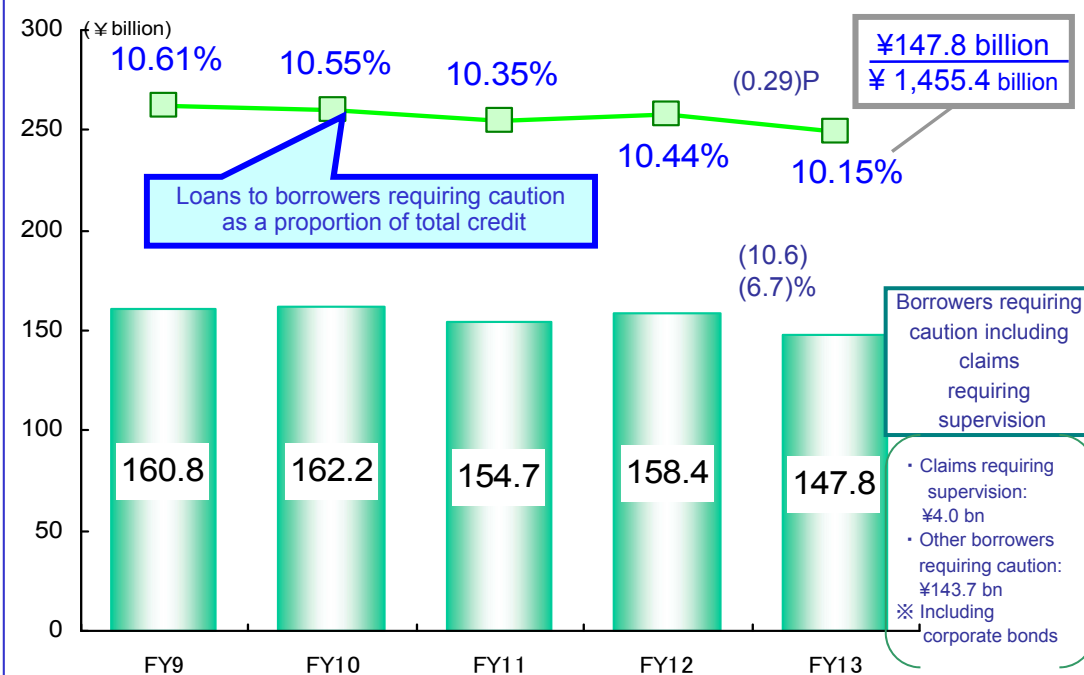
Total claim basis* (under the Financial Reconstruction Law) From March 31, 2013 to March 31, 2014		March 31, 2014						Deterioration to potentially bankrupt or worse
		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively Bankrupt	Legally bankrupt	
March 31, 2013	Amount of newly occurred	-	12.1	0.8	-	0.0	-	-
	Normal borrower	1,306.3	1,237.8	16.6	0.4	1.0	0.3	0.11%
	Other requiring caution	154.4	10.8	124.5	0.8	1.7	0.3	1.34%
	Requiring supervision	3.7	0.0	0.5	2.7	0.1	-	3.01%
	Potentially bankrupt	37.7	0.0	1.0	0.0	31.5	0.7	
	Effectively Bankrupt	9.5	0.0	0.0	-	0.0	6.1	0.3
	Legally bankrupt	2.6	-	-	-	0.0	-	1.8
	Total	1,514.4	1,260.9	143.5	4.0	34.5	7.6	2.9

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.

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

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

Support for management improvement using new loans

Establishment of new institutional loans for customers who are actively improving management. Strengthen support for management improvement and growth for customers through new loans.

Measures for financial facilitation

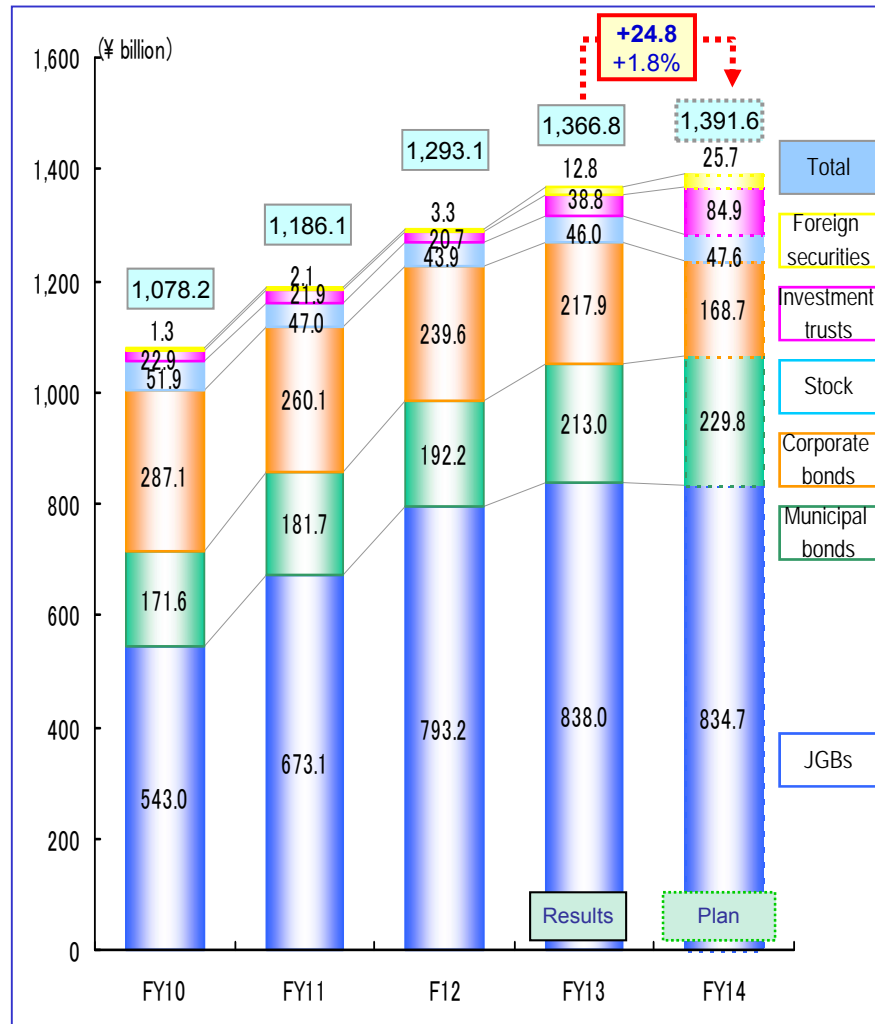
Type	Application (Number of loans, Amounts (¥ billion))					
	Application		Approved		Turned down	
	Applications	Amount	Applications	Amount	Applications	Amount
SME customers	11,005	316.2	10,359	305.5	148	2.8
Housing-loan customers	1,415	21.6	1,028	15.5	117	1.7

*Base date: March 31, 2014

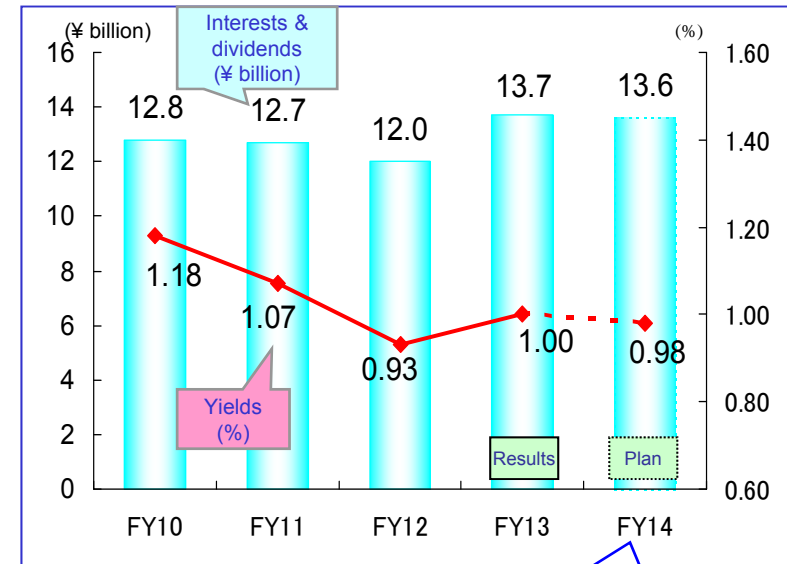
Category	No. of banks
HQ Management improvement support	168
Financial	55
Cosultation	113
Total	168

Plan for Investment in Marketable Securities

Securities (average balance)



Securities Yields / Interests & Dividends



Plan Breakdown of Interests & Dividends for FY14

	(¥billion)		
	FY13	FY14	Change
Securities	11.6	10.3	(1.3)
Stocks	1.1	1.2	0.1
Investment trusts	1.0	2.1	1.1
Total	13.7	13.6	(0.1)

Securities Portfolio (1)

Prior to Mark-to-Market Adjustment

(¥ billion; %)

	FY10		FY11		FY12		FY13		YoY increase (decrease)	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
JGBs	558.3	52.1	748.1	59.1	818.1	62.2	818.9	60.2	0.8	(2.0)
Municipal bonds	169.5	15.8	180.8	14.3	198.4	15.1	210.5	15.5	12.1	0.4
Government guaranteed bonds	174.3	16.3	173.5	13.7	166.9	12.7	155.5	11.4	(11.4)	(1.3)
Bond issued by semi-government bodies	2.5	0.2	1.4	0.1	1.3	0.1	1.1	0.1	(0.2)	(0.0)
Financial debentures	-	-	-	-	-	-	-	-	-	-
Corporate bonds	94.9	8.8	76.2	6.0	61.1	4.6	46.6	3.4	(14.5)	(1.2)
Equity shares	47.8	4.5	44.7	3.5	43.1	3.3	47.6	3.5	4.5	0.2
Strategic holdings	32.5	3.0	30.2	2.4	29.4	2.3	29.4	2.2	0.0	(0.1)
Portfolio investments	15.3	1.5	14.4	1.1	13.6	1.0	18.2	1.3	4.6	0.3
Foreign securities	1.9	0.2	2.8	0.2	3.7	0.3	19.8	1.5	16.1	1.2
Investment trusts, etc.	22.1	2.1	20.7	1.6	22.4	1.7	60.4	4.4	38.0	2.7
Total	1,071.8	100.0	1,248.6	100.0	1,315.4	100.0	1,360.7	100.0	45.3	

<Yields and Valuation gains (losses)>

Yields

(%)

	FY10	FY11	FY12	FY13	YoY increase (decrease)
Yen-denominated bonds	1.14	1.02	0.84	0.89	0.05
Equity shares	2.05	2.12	2.23	2.44	0.21
Investment trusts, etc.	1.24	1.49	2.87	2.72	(0.15)
Total of yen-denominated bonds	1.18	1.07	0.92	0.99	0.07
Foreign-currency-denominated bonds	1.76	2.02	2.08	1.94	(0.14)
Total	1.18	1.07	0.93	1.00	0.07

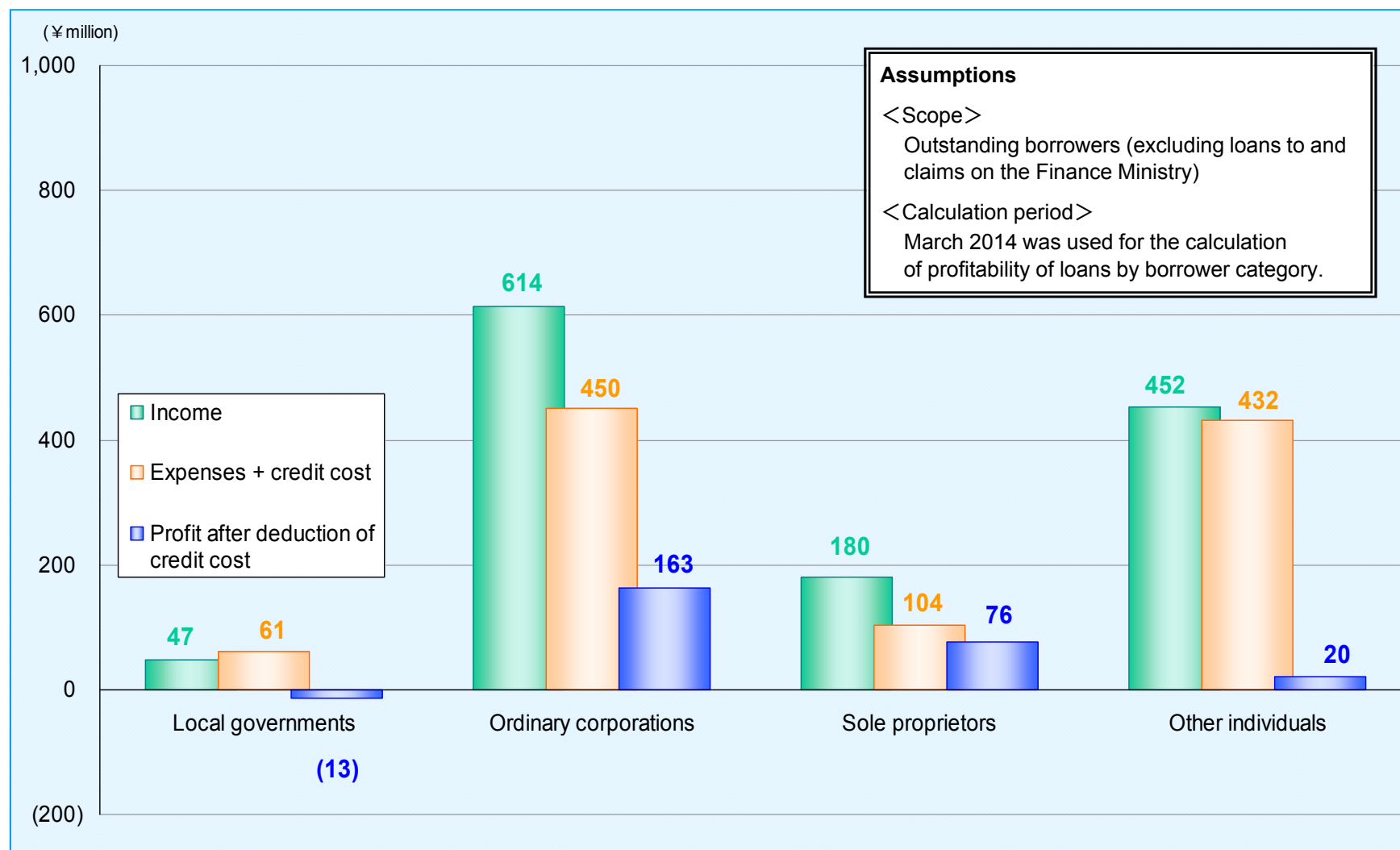
Valuation gains (losses)

(¥ billion)

	FY10	FY11	FY12	FY13	YoY increase (decrease)
Yen-denominated bonds	17.6	23.8	25.9	21.1	(4.8)
Equity shares	5.3	8.0	22.9	27.7	4.8
Investment trusts, etc.	(0.1)	0.4	9.0	8.4	(0.6)
Total of yen-denominated bonds	22.8	32.3	57.9	57.3	(0.6)
Foreign-currency-denominated bonds	0.0	0.0	0.1	0.0	(0.1)
Total	22.8	32.3	58.0	57.3	(0.7)

Earnings Structure by Borrower Segment

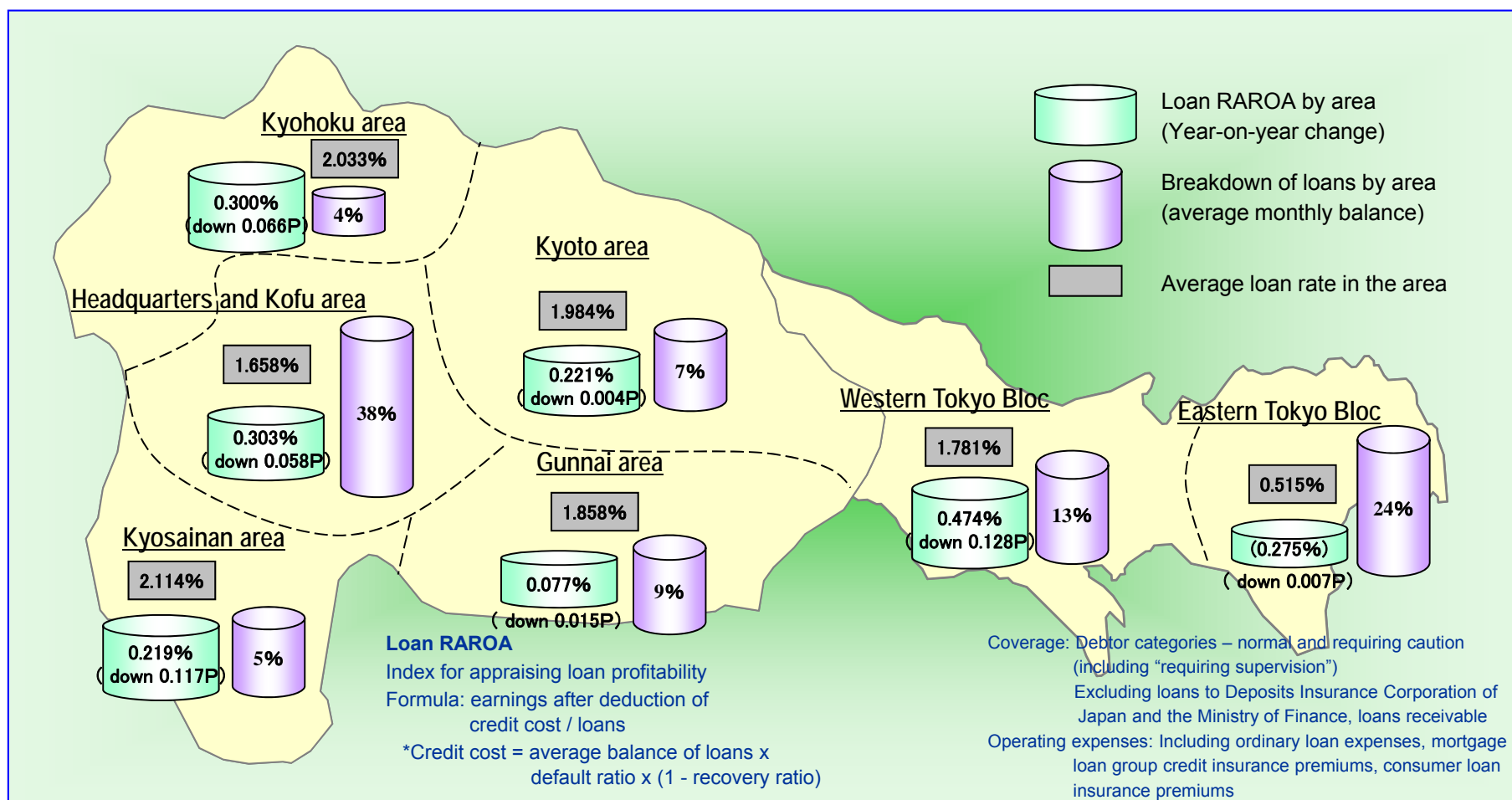
One-Month Results (March 2014)



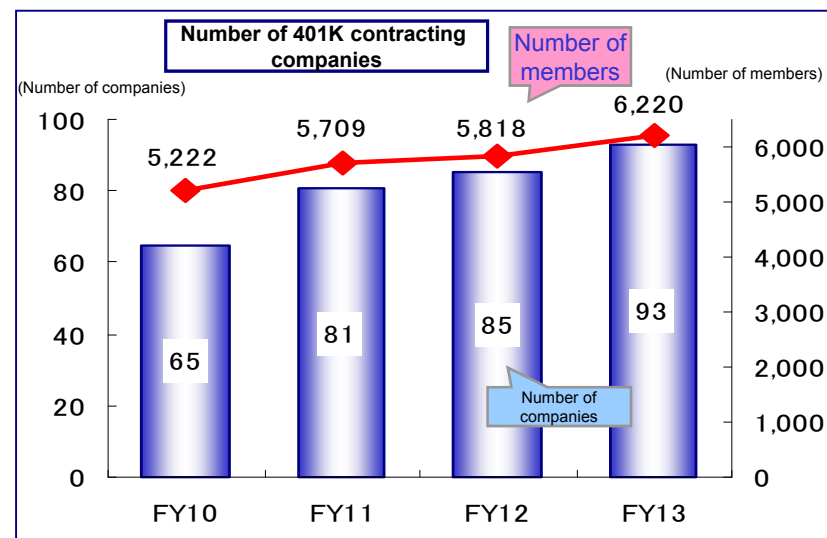
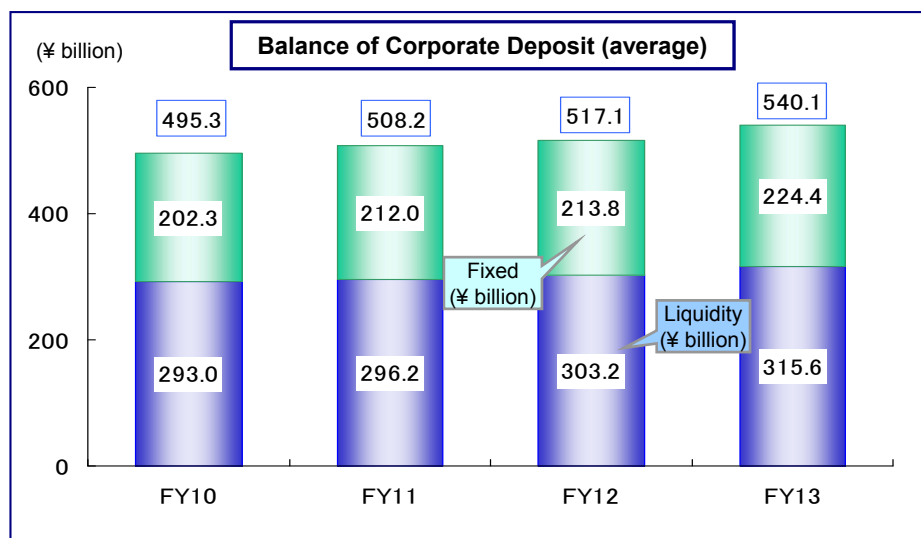
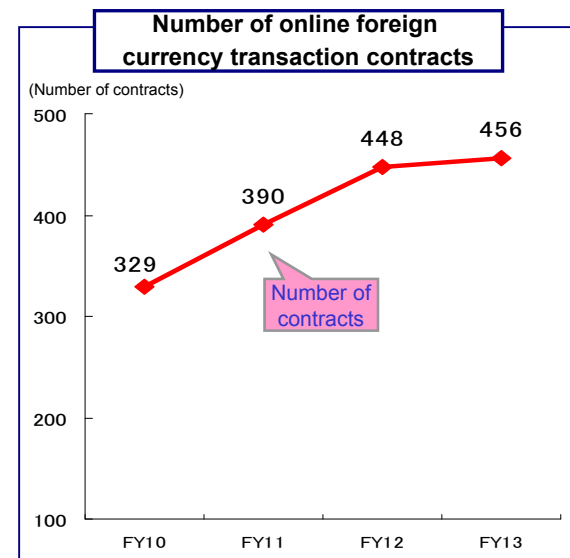
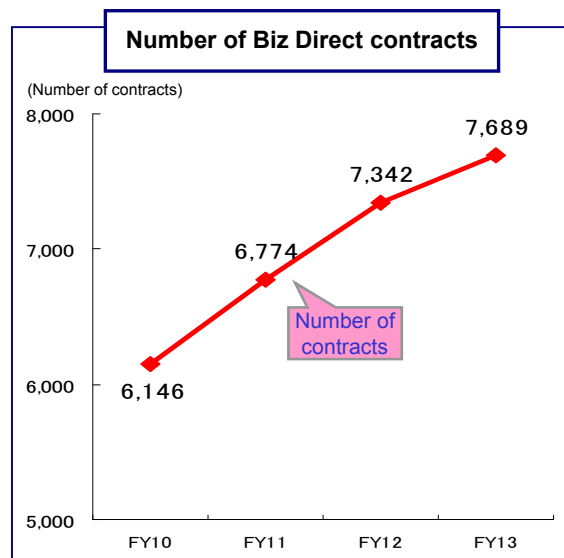
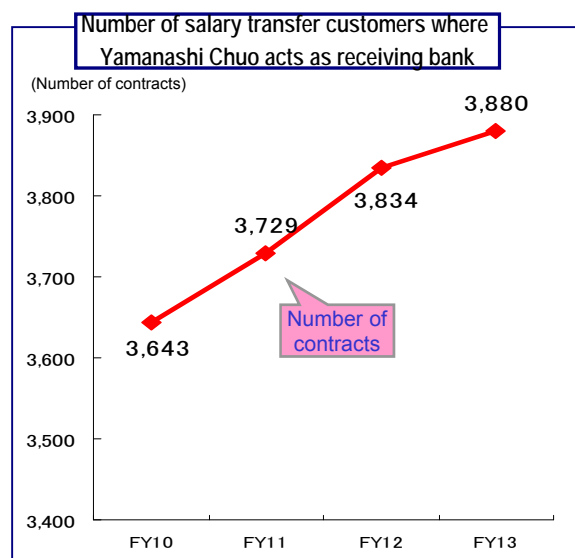
Loan RAROA by Area

Loan RAROA for all areas: **0.155%** (down 0.036 percentage points YoY)

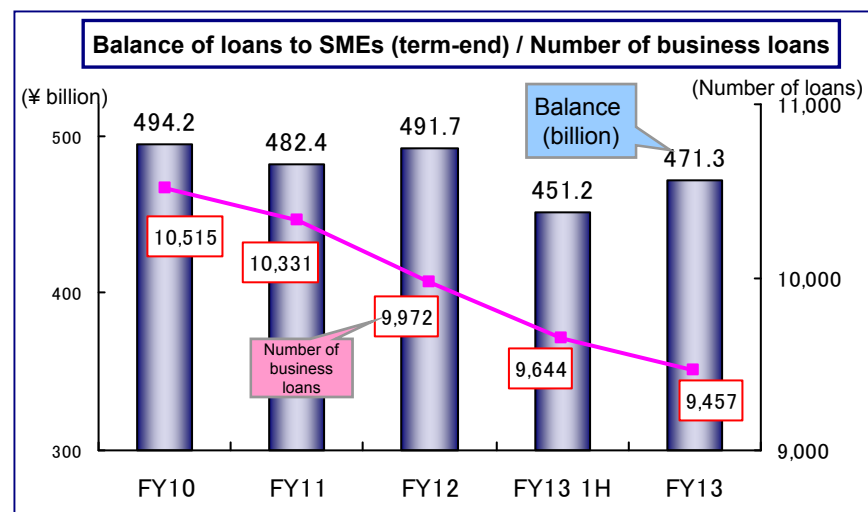
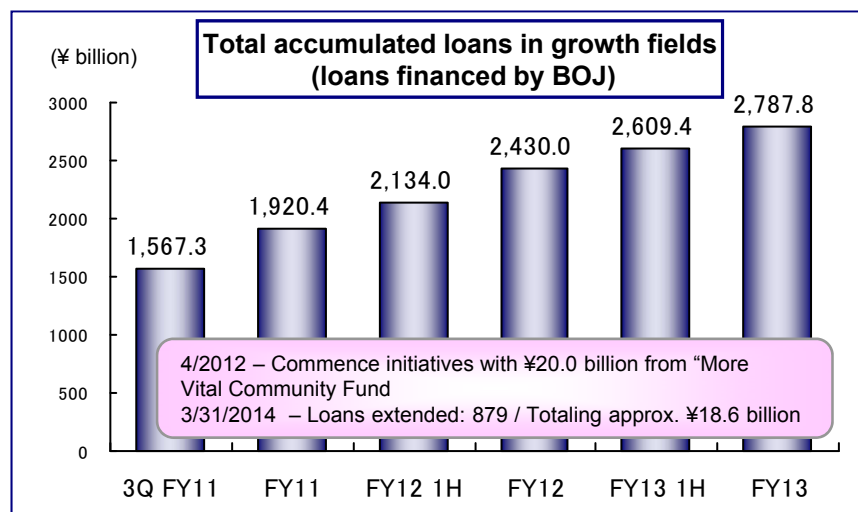
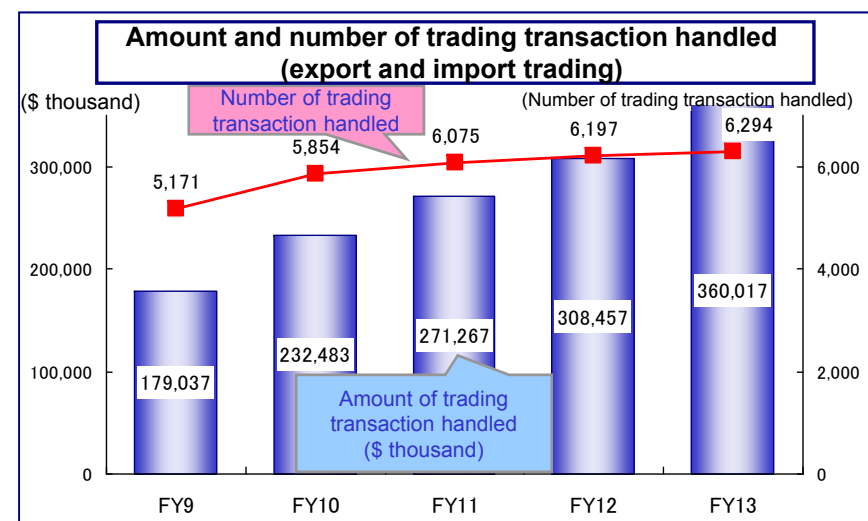
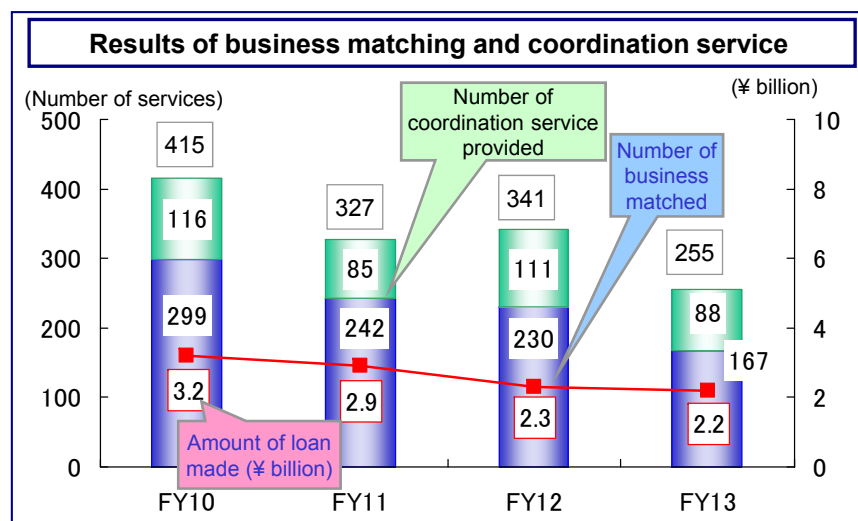
One-Month Results
(March 2014)



Corporate Promotion Item Results (1)



Corporate Promotion Item Results (2)



*Balance of loans to SMEs includes loans to real estate-related public sector.

Western Tokyo Area branch expansion plan

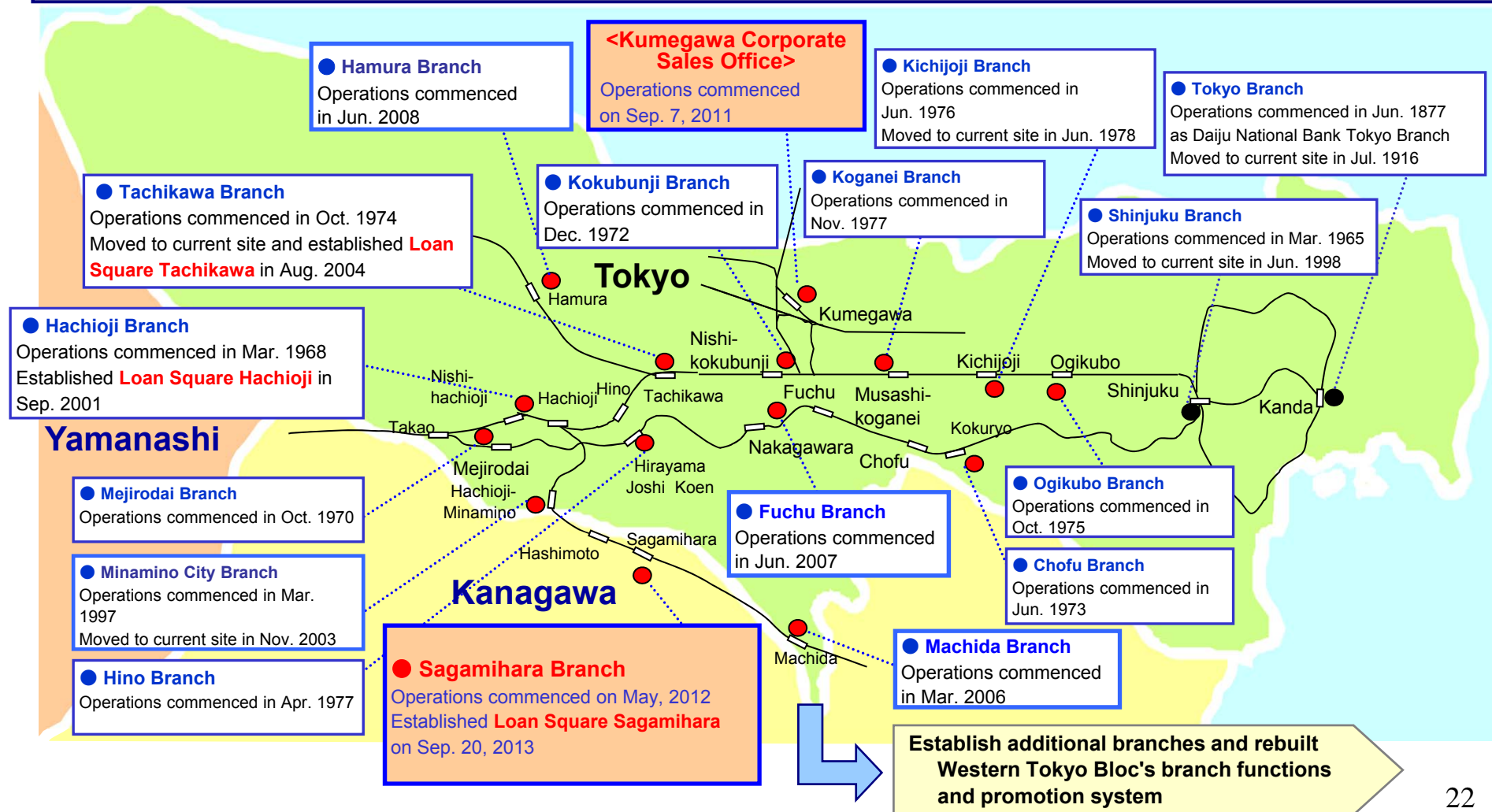


Western Tokyo Area Strategies [Prospect]

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

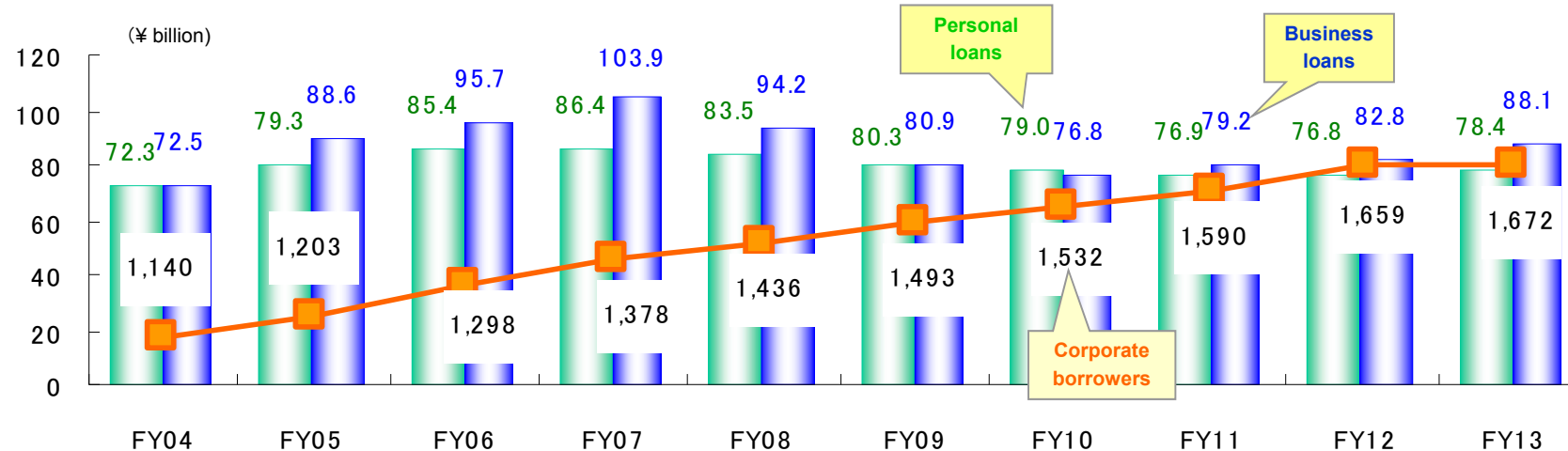
Since launch of Hachioji Branch in 1968, the Bank has launched 14 branches and 1 corporate sales offices

Expanding business base to the whole area



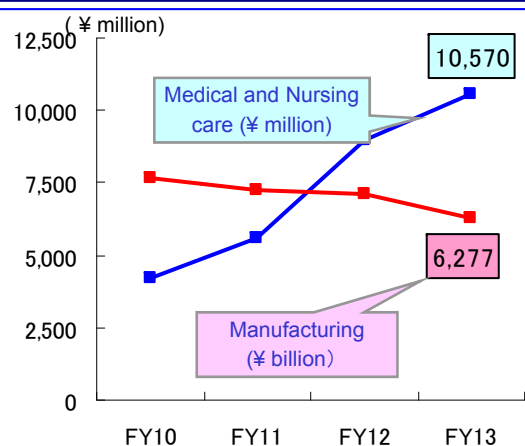
Western Tokyo Area business Results

Average Loan Balance and Corporate Borrowers



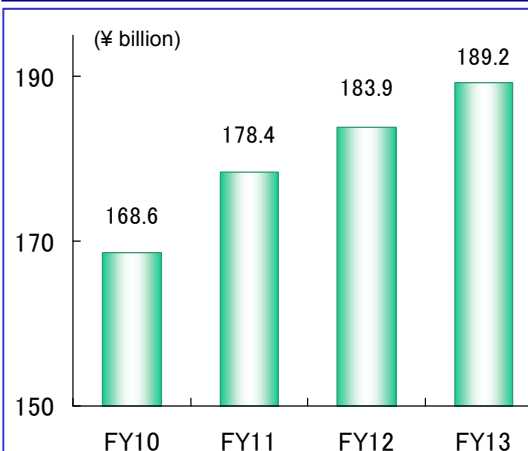
* Business loans do not include loans to public-sector (national or local government borrowing), local housing corporations, etc.

Balance of loans to medical and nursing care and manufacturing industry (term-end)

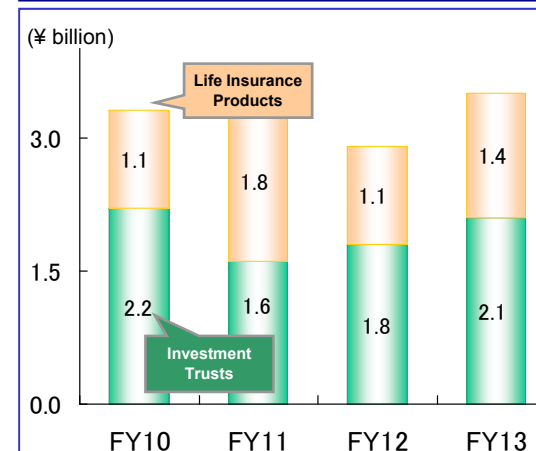


* Balance of loans to SMEs for manufacturing industry

Balance of Deposits for Individuals (term-end)



Sales for Investment Trusts and Life Insurance Products



Medium-Term Management Plan “Best Bank Plan 2016” Basic Policy III “Promote CSR”

Established “Basic CSR Policy” and “Environmental Policy” in September 2010



Strengthen Support for Local Industry Revitalization

Status of dispatch of Bank staff to local companies

Develop personnel (50 in 5 years) with good judgment to revitalize local industry and new demand growth

Began dispatching Bank staff for a 1-year period to 10 companies in Yamanashi Pref. on April 1, 2012

10 companies for FY12

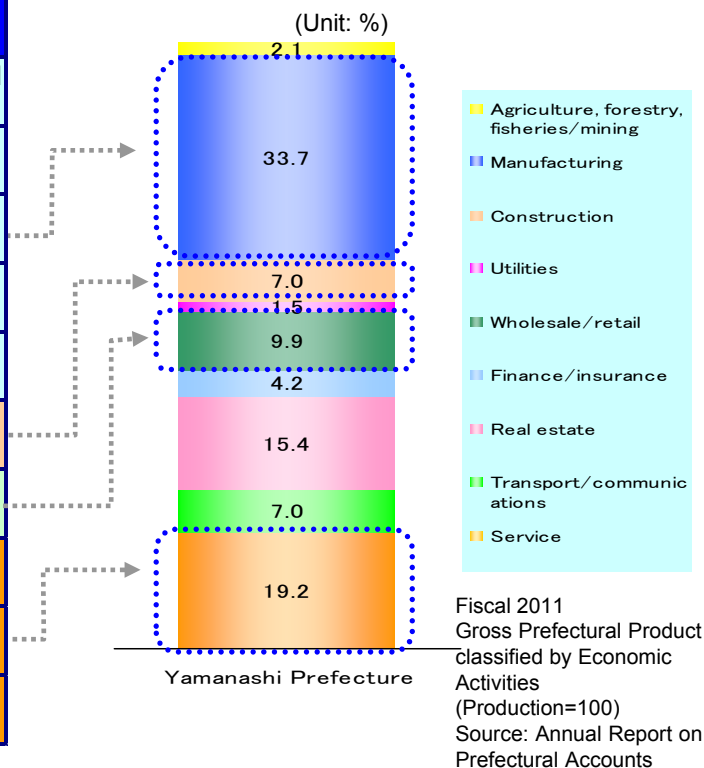
Company	Business
A	Wine making
B	Accessory product planning, manufacturing & sales
C	Knit product planning, manufacturing and sales
D	Seal/stamp manufacturing and sales
E	Home center
F	Supermarket
G	Hotel
H	Operator of educational institution for youth
I	Bridal hall operator
J	Rehabilitation hospital, operator of long-term health care facility

10 companies for FY13

Company	Business
A	Agriculture
B	Wine making
C	Sake brewing
D	Manufacturing and selling precious metal products
E	Knit product planning, manufacturing and sales
F	Manufacturing and wholesaling of traditional Japanese paper
G	Supermarket
H	Hotel
I	Operator of educational institution for youth
J	Hospital/Elderly nursing care facility management

From April 1, 2014: 10 companies

Company	Business
A	Food manufacturing and sales
B	Seasoning manufacturing
C	Wine making
D	Accessory manufacturing and
E	Knit product manufacturing and
F	Construction and hotel
G	Wholesaling of precious metal products
H	Restaurant and hotel
I	Bridal and accommodation
J	Hospital



20 employees allocated mainly to division and core stores offering regional development/operational support

Utilize core members of main customer target promotion staff/loan creation staff

Continual dispatch of staff from next fiscal year, for a planned total of approx. 50 staff over five years

Subsidiaries of the Bank

(¥ million; as of March 31, 2014)

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%	87.5%
Business lines	Loan guarantees: Creditworthiness appraisal	Leasing	Credit card	Consulting for corporate managemenet: economic research
Operating revenue	430	5,325	790	212
Operating income (loss)	252	378	124	28
Recurring profit (loss)	650	405	152	29
Net income (loss)	640	271	91	18
Total assets	7,180	10,661	2,644	403
Net assets	3,880	1,845	947	367
Borrowings	-	8,306	1,091	-
Borrowed from the Bank	(-)	(7,768)	(1,091)	(-)

Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Rank		As of		Rank		As of		Rank
Total area	2013	4,465km ²	32	Private businesses	2012	44,084	41	Real household income (average per month per salaried household)	2013	¥478,411	37
Habitable area	2012	21.3%	45	Value of shipments of manufactures *Office with four or more employees	2012	¥1,976.2bn	34				
Wilderness and parkland, etc	2012	27.1%	7	As above, per manufacturing employee*Same as above	2012	¥28,283,000	28	Household spending (average per month per salaried household)	2013	¥307,857	31
Population	2013	847,000	41	Annual sales of goods	2012	¥ 1,569.7bn	42				
Number of households	2013	348,000	42	As above, per sales employee	2012	¥23,614,000	36	Average consumer propensity (worker's household)	2013	79.0%	9
Children under 15 years	2013	12.7%	29	Total agricultural output	2012	¥81.1bn	34	Number of personal vehicles (per 1,000 people)	2013	459.1	6
Working age population	2013	60.7%	17	Ratio of agricultural income produced to gross agricultural output	2012	41.2%	4	Number of public libraries (per 10,000 people)	2012	0.60	1
Persons over 65 years	2013	26.5%	26	Housing starts	2013	5,158	41	Number of convenience stores (per 100,000 people)	2007	37.1	6
Population growth	2012	(0.58)%	36	Floor area per housing start	2013	108.5m ²	8	Average price of residential land (per 1m ² , published prices)	2013	¥27,200	32
GDP (prefecture) (real terms)	FY10	¥3,406.8bn	42	Value of public works contracts	2013	¥175.3bn	33	Home ownership ratio	2010	69.3%	22
Economic growth rate (real terms)	FY10	9.3%	1	Total site area of building starts	2013	936,535m ²	43	Cost of education (Worker's household expenditure)	2013	4.5%	35
Per capita income	FY10	¥2,802,000	13	Job offer-to-seeker ratio	2013	0.76 times	36	Proportion of people in higher education	2013	57.4%	9

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.