

# **The Yamanashi Chuo Bank, Ltd. The 36th Analyst Meeting**

## **Supplementary Materials**

**June 5, 2019 (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.

# FY18 Business Results (1)

(¥ billion, %)

		FY16	FY17	FY18	YoY change (FY17)		YoY change (FY18)	
					Amount	Percentage	Amount	Percentage
Average balance	Fund operations	3,069.1	3,071.2	<b>2,906.3</b>	2.1	0.06	(164.9)	(5.36)
	Loans	1,498.3	1,525.8	<b>1,630.4</b>	27.4	1.83	104.6	6.85
	Securities	1,281.9	1,132.0	<b>1,174.7</b>	(149.8)	(11.69)	42.7	3.77
	Call loan	90.2	282.0	<b>14.3</b>	191.7	212.52	(267.6)	(94.91)
	Due from banks (interest-bearing)	185.5	117.8	<b>73.7</b>	(67.6)	(36.47)	(44.1)	(37.48)
	Fund procurement	2,963.0	3,016.0	<b>3,112.2</b>	52.9	1.78	96.2	3.19
	Deposits	2,852.8	2,917.3	<b>2,954.6</b>	64.4	2.25	37.3	1.28
	Call money	0.0	-	<b>0.0</b>	(0.0)	(100.00)	0.0	-
	(Reference) Money held in trust	-	-	-	-	-	-	-

Yields/Interest margin	Fund operations	1.09	1.04	<b>1.05</b>	(0.05)		0.01	
	Loans	1.11	1.03	<b>0.97</b>	(0.08)		(0.06)	
	Securities	1.29	1.40	<b>1.23</b>	0.11		(0.17)	
	Call loan	0.22	0.06	<b>0.63</b>	(0.16)		0.57	
	Due from banks	(0.01)	0.03	<b>0.09</b>	0.04		0.06	
	Fund procurement	0.07	0.05	<b>0.02</b>	(0.02)		(0.03)	
	Deposits	0.03	0.01	<b>0.01</b>	(0.02)		0.00	
	Call money	1.23	-	<b>2.18</b>	(1.23)		2.18	
	Borrowings	0.50	0.30	<b>0.03</b>	(0.20)		(0.27)	
	Cost ratio	0.94	0.92	<b>0.89</b>	(0.02)		(0.03)	
	Fund procurement cost	0.98	0.95	<b>0.87</b>	(0.03)		(0.08)	
	Loans/deposits interest margin	1.08	1.02	<b>0.96</b>	(0.06)		(0.06)	
	Fund operations/procurement interest margin	1.02	0.99	<b>1.03</b>	(0.03)		0.04	
	Loans/deposits margin	0.13	0.10	<b>0.06</b>	(0.03)		(0.04)	
	Gross interest margin on funds under management	0.11	0.09	<b>0.18</b>	(0.02)		0.09	

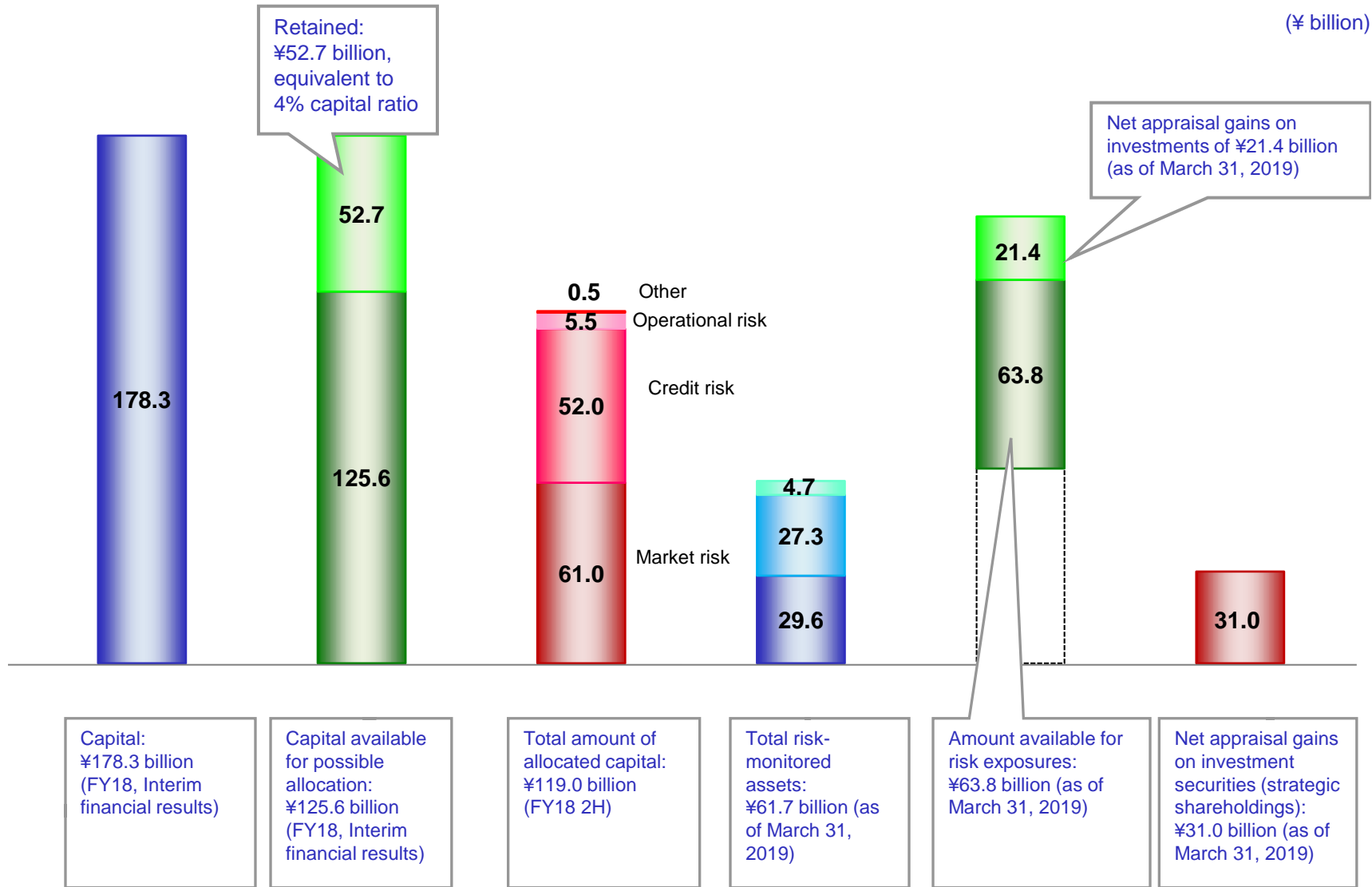
# FY18 Business Results (2)

(¥ billion, %)

		FY16	FY17	FY18	YoY change (FY17)		YoY change (FY18)	
					Amount	Percentage	Amount	Percentage
Profits and losses	Interest income	31.3	30.1	<b>29.8</b>	(1.1)	(3.62)	(0.3)	(1.25)
	Loans	16.6	15.8	<b>15.8</b>	(0.8)	(5.27)	0.0	0.41
	Securities	16.5	15.8	<b>14.5</b>	(0.7)	(4.25)	(1.3)	(8.29)
	Call loan	0.2	0.1	<b>0.0</b>	(0.0)	(7.92)	(0.0)	(51.07)
	Due from banks	(0.0)	0.0	<b>0.0</b>	0.0	209.37	0.0	108.57
	Fees and commissions	4.2	4.7	<b>4.6</b>	0.4	11.76	(0.0)	(1.20)
	Other operating income	2.1	(0.2)	<b>4.4</b>	(2.4)	(109.47)	4.6	2,226.92
	JGBs and other bond transactions	4.3	0.6	<b>4.9</b>	(3.6)	(83.97)	4.2	609.95
	General provision to loan loss reserve	(0.1)	-	<b>1.0</b>	0.1	100.00	1.0	-
	Expenses	26.9	26.9	<b>26.5</b>	(0.0)	(0.30)	(0.3)	(1.48)
	Net business profit	10.8	7.8	<b>11.3</b>	(3.0)	(28.26)	3.5	45.54
	Modified banking profit	10.7	7.8	<b>12.4</b>	(2.9)	(27.50)	4.5	58.87
	Net business profit on core operations	6.4	7.1	<b>7.4</b>	0.6	10.40	0.3	5.17
	Non-operating income (losses)	(1.9)	(1.1)	<b>(4.8)</b>	0.7	39.43	(3.6)	(319.04)
	Gains on reversal of provision to loan loss reserve	-	0.6	<b>-</b>	0.6	-	(0.6)	(100.00)
	Equity share and similar transactions	4.5	6.4	<b>0.0</b>	1.9	42.19	(6.3)	(98.97)
	Loss on dissolution of investment trusts	5.2	7.5	<b>5.2</b>	2.3	44.36	(2.3)	(31.04)
	Reversal of loan loss reserve	0.5	0.0	<b>(0.6)</b>	(0.5)	(98.73)	(0.6)	(8,814.28)
	Ordinary profits	8.9	6.6	<b>6.5</b>	(2.3)	(25.88)	(0.1)	(1.95)
	Extraordinary income (losses)	(0.2)	(0.6)	<b>(0.2)</b>	(0.3)	106.12	0.3	62.37
	Income taxes - basic	2.1	1.0	<b>0.5</b>	(1.0)	(49.85)	(0.5)	(49.25)
	Income taxes - deferred	(0.1)	0.5	<b>1.2</b>	0.6	415.43	0.7	145.40
	Net income	6.7	4.4	<b>4.4</b>	(2.2)	(33.47)	0.0	0.67

# Capital Allocation

(¥ billion)



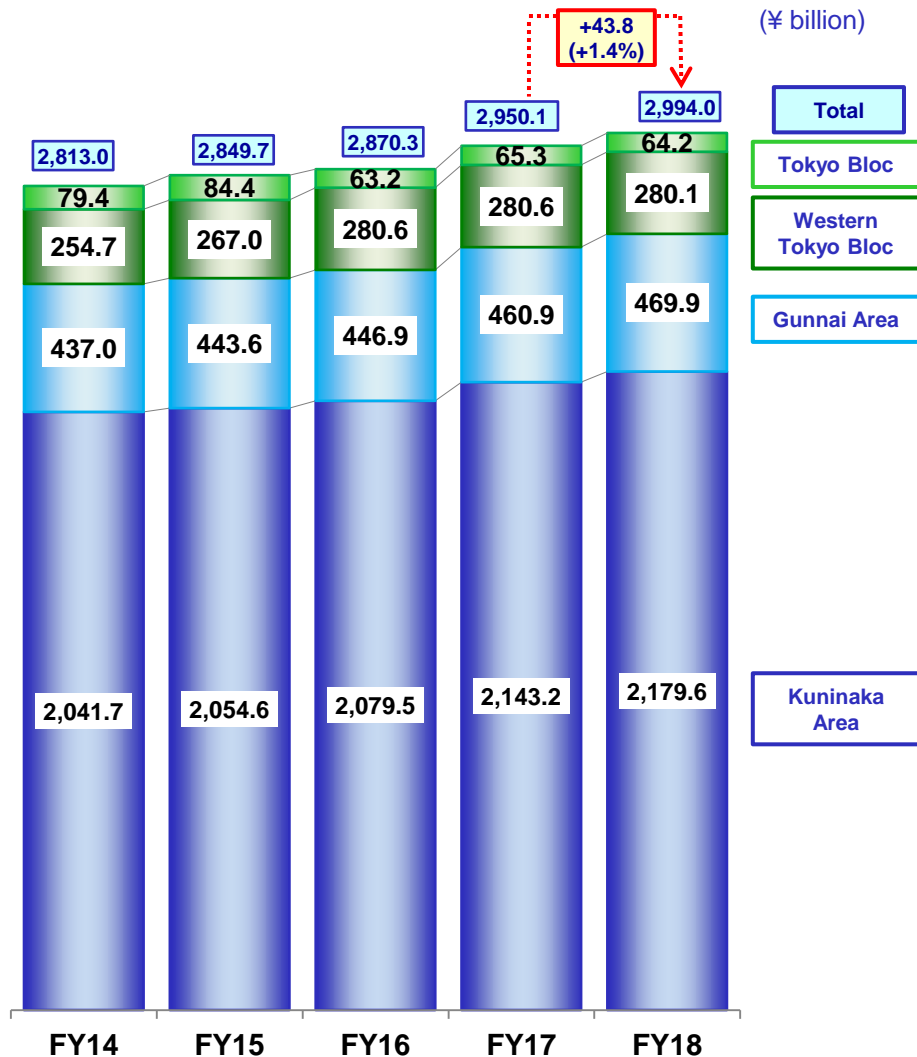
# Employees and Branches

	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	Comparison with FY08
Regular employees	1,605	1,659	1,705	1,704	1,708	1,699	1,675	1,677	1,685	1,737	1,726	121
Fixed-term contract workers	760	789	776	736	714	691	672	678	711	714	686	(74)
Branches (including sub-branches)	92	91	91	91	90	90	90	91	91	92	<sup>*2</sup> 92	0
Ordinary type	43	42	42	42	43	41	41	42	42	41	41	(2)
Covering wide area/full-range services	22	22	22	21	21	21	21	21	21	21	21	(1)
Covering wide area/designated for special functions, Internet branches <sup>*1</sup>	27	27	27	28	26	28	28	28	28	30	<sup>*2</sup> 30	3
Corporate Sales Office	0	0	1	2	1	1	1	0	0	0	1	1
Life Squares/Loan Squares	5	5	5	5	6	7	7	8	8	8	8	3
Off-branch ATMs	134	132	130	129	126	129	130	133	135	141	142	8

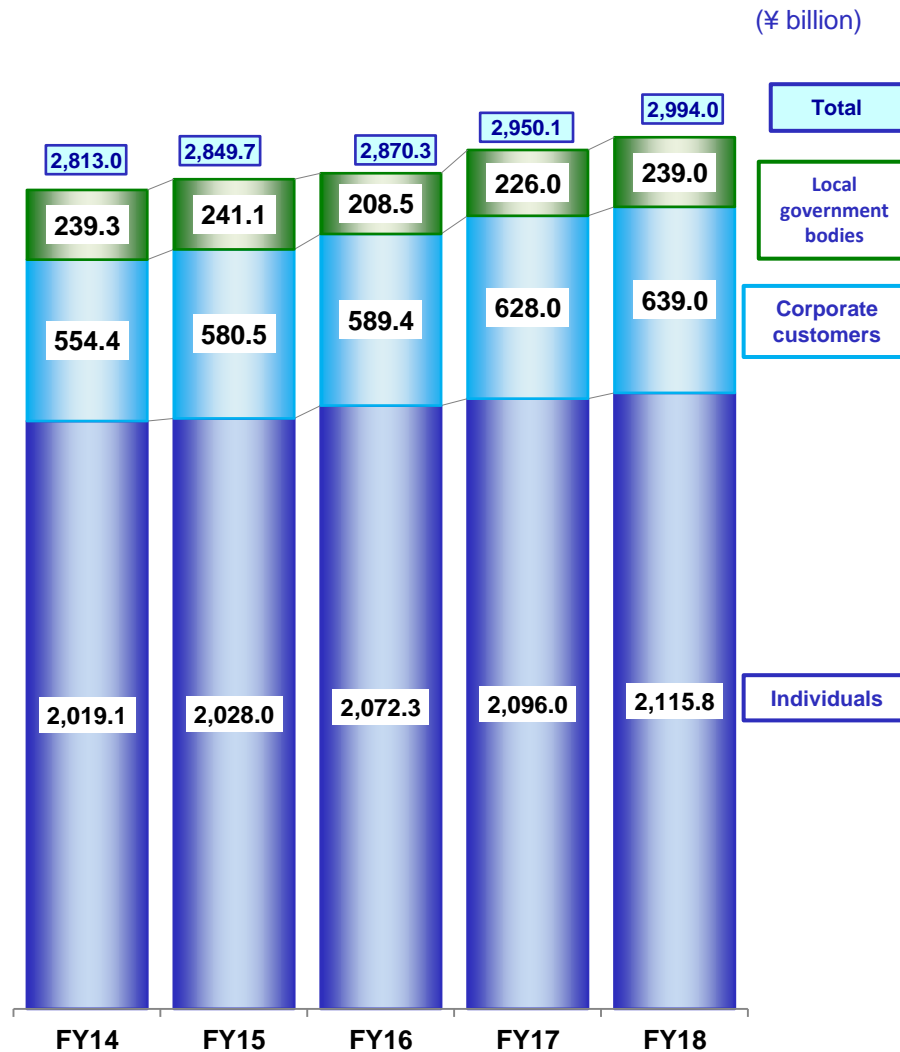
<sup>\*1</sup> Branches designated for special functions are the total of branches specialized in retailing and branches specializes in loans to individuals, and a special-designation branch (Life Square Kofu Branch) and an Internet branch (Fujisan Internet Branch).

<sup>\*2</sup> The Chuo Ichiba branch operates at the Kokubo Branch, the Sumiyoshi Branch at the Minami Branch, the Chizuka Branch at the Yumura Branch, the Art Gallery Branch at the Life Square Kofu branch, and the Kasugai Branch at the Isawa Branch.

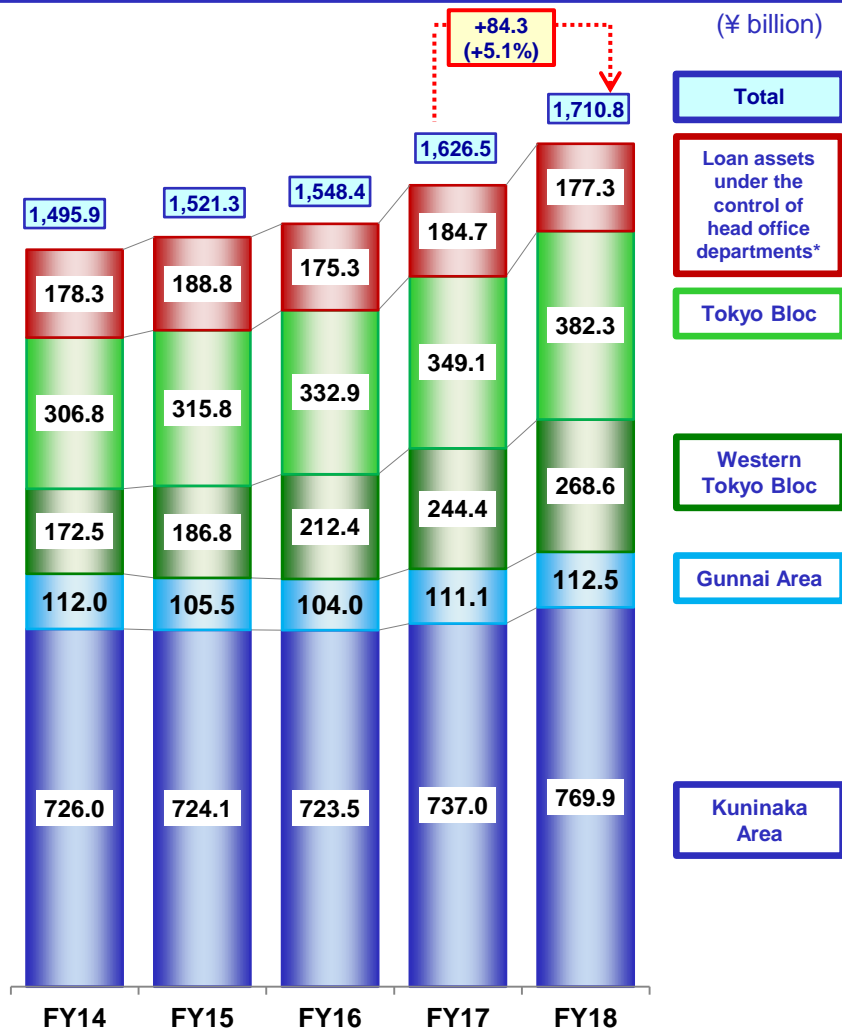
## Balance of Deposits (term-end)



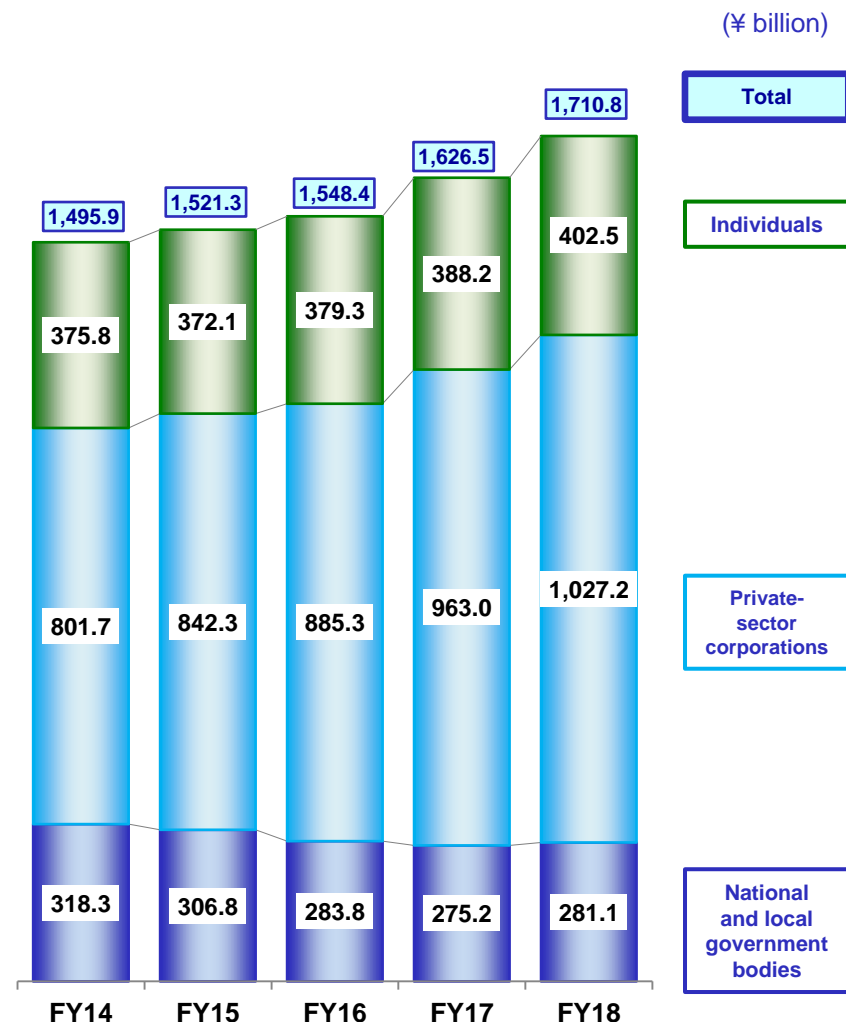
## Balance by Customer Segment (term-end)



## Balance of Loans (term-end)



## Balance by Customer Segment (term-end)



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



# Loan Portfolio by Customer Industry

(¥ billion)

	FY17		FY18		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
Manufacturing	161.2	9.9%	179.0	10.5%	17.8	0.6P
Agriculture, forestry	2.4	0.2%	3.4	0.2%	0.9	0.0P
Fishery	0.0	0.0%	0.0	0.0%	0.0	0.0P
Mining, quarrying and gravel digging	4.0	0.2%	3.7	0.2%	(0.2)	0.0P
Construction	37.4	2.3%	38.4	2.2%	1.0	(0.1)P
Utilities, heat provision	31.4	1.9%	30.0	1.8%	(1.4)	(0.1)P
Telecommunications	14.1	0.9%	15.8	0.9%	1.7	0.0P
Transportation, postal services	86.0	5.3%	91.3	5.3%	5.2	0.0P
Wholesaling, retailing	116.6	7.2%	119.4	7.0%	2.7	(0.2)P
Financing, insurance	80.9	5.0%	79.6	4.7%	(1.3)	(0.3)P
Real estate, equipment rental and leasing	271.6	16.7%	298.6	17.5%	26.9	0.8P
Real estate	192.0	11.8%	220.0	12.9%	28.0	1.1P
Local public corporations	22.8	1.4%	19.3	1.1%	(3.4)	(0.3)P
Equipment rental and leasing	56.7	3.5%	59.2	3.5%	2.4	0.0P
Other services	156.9	9.6%	167.4	9.8%	10.5	0.2P
National and local government bodies	275.2	16.9%	281.1	16.4%	5.8	(0.5)P
Individuals and others	388.2	23.9%	402.5	23.5%	14.3	(0.4)P
Total	1,626.5	100.0%	1,710.8	100.0%	84.3	-

# Balance of Loans by Customer Business Scale/Designated Financial Institution Contracts with Local Government Bodies



## Balance of Loans by Customer Business Scale (term-end)

(¥ billion, %, P)

		Overall			Yamanashi Prefecture			Western Tokyo Bloc			Tokyo Bloc			Headquarters		
		FY17	FY18		FY17	FY18		FY17	FY18		FY17	FY18		FY17	FY18	
				YoY change			YoY change			YoY change			YoY change			YoY change
National and local government bodies	Balance	275.2	281.1	5.9	195.7	208.0	12.3	0.6	5.4	4.8	1.8	1.5	(0.3)	77.0	66.1	(10.9)
	Ratio to total	16.9%	16.4%	(0.5)	23.1%	23.6%	0.5	0.2%	2.0%	1.8	0.5%	0.4%	(0.1)	41.7%	37.3%	(4.4)
Large companies	Balance	324.9	359.9	35.0	27.8	30.9	3.1	10.2	11.4	1.2	259.0	280.9	21.9	27.7	36.6	8.9
	Ratio to total	20.0%	21.0%	1.1	3.3%	3.5%	0.2	4.2%	4.2%	0.1	74.2%	73.5%	(0.7)	15.0%	20.6%	5.6
Second-tier companies	Balance	23.1	22.3	(0.8)	9.4	9.7	0.3	6.3	5.8	(0.5)	7.4	6.8	(0.6)	0.0	0.0	0.0
	Ratio to total	1.4%	1.3%	(0.1)	1.1%	1.1%	(0.0)	2.6%	2.2%	(0.4)	2.1%	1.8%	(0.3)	0.0%	0.0%	0.0
SMEs	Balance	614.9	644.9	30.0	316.6	326.8	10.2	139.8	152.8	13.0	78.4	90.7	12.3	79.9	74.6	(5.3)
	Ratio to total	37.8%	37.7%	(0.1)	37.3%	37.0%	(0.3)	57.2%	56.9%	(0.3)	22.5%	23.7%	1.3	43.3%	42.1%	(1.2)
Other individuals	Balance	388.2	402.5	14.3	298.4	306.9	8.5	87.4	93.0	5.6	2.3	2.4	0.1	0.0	0.0	0.0
	Ratio to total	23.9%	23.5%	(0.3)	35.2%	34.8%	(0.4)	35.8%	34.6%	(1.1)	0.7%	0.6%	(0.0)	0.0%	0.0%	0.0
Total	Balance	1,626.5	1,710.8	84.3	848.1	882.4	34.3	244.4	268.6	24.2	349.1	382.3	33.2	184.7	177.3	(7.4)
	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 Government Bodies (FY18)

	Prefecture	City	Town/village	Total
Total number of local government bodies in Yamanashi prefecture	1	13	14	28
Number of local 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)

	FY17	FY18	YoY change	FY18 (consolidated basis)
Loans to customers in bankruptcy	2.1	<b>1.6</b>	(0.4)	1.7
Past due loans	23.6	<b>19.8</b>	(3.8)	20.1
Accruing loans contractually past due three months or more	-	-	-	-
Restructured loans	4.0	<b>3.5</b>	(0.5)	3.5
Total risk-monitored loans (A) (as a percentage of total loans)	29.9 (1.83%)	<b>25.0</b> ( <b>1.46%</b> )	(4.8) ((0.37)P)	25.4 (1.49%)
Portions covered by collateral and guarantees (B) (including specific reserves)	26.3	<b>21.6</b>	(4.6)	22.0
Coverage ratio B / A	87.97%	<b>86.48%</b>	(1.49)P	86.66%
Reserve for possible loan losses (non-specific) (C)	3.6	<b>4.6</b>	1.0	6.6
Coverage ratio (including loan loss reserve) (B + C) / A	100.04%	<b>105.05%</b>	5.01P	112.70%

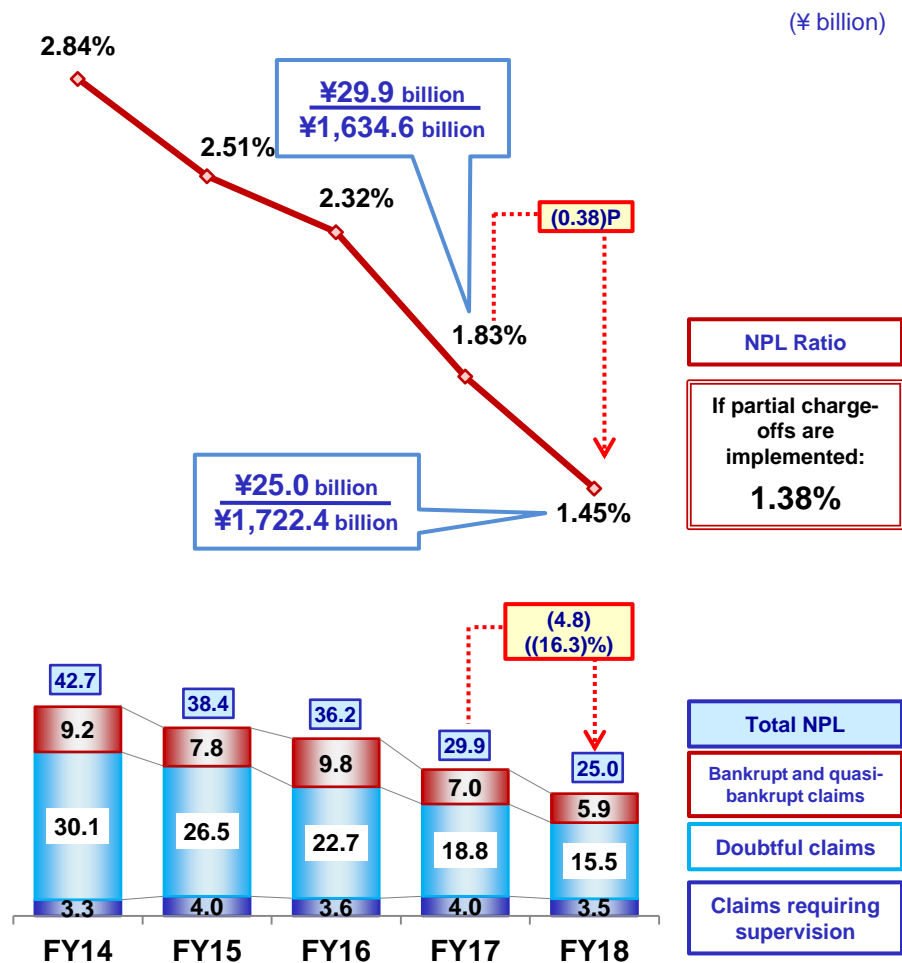
(\*) The following figures in the yellow column represent risk-monitored loan amounts (non-consolidated basis) on the assumption of implementation of partial charge-offs.

(¥ billion)

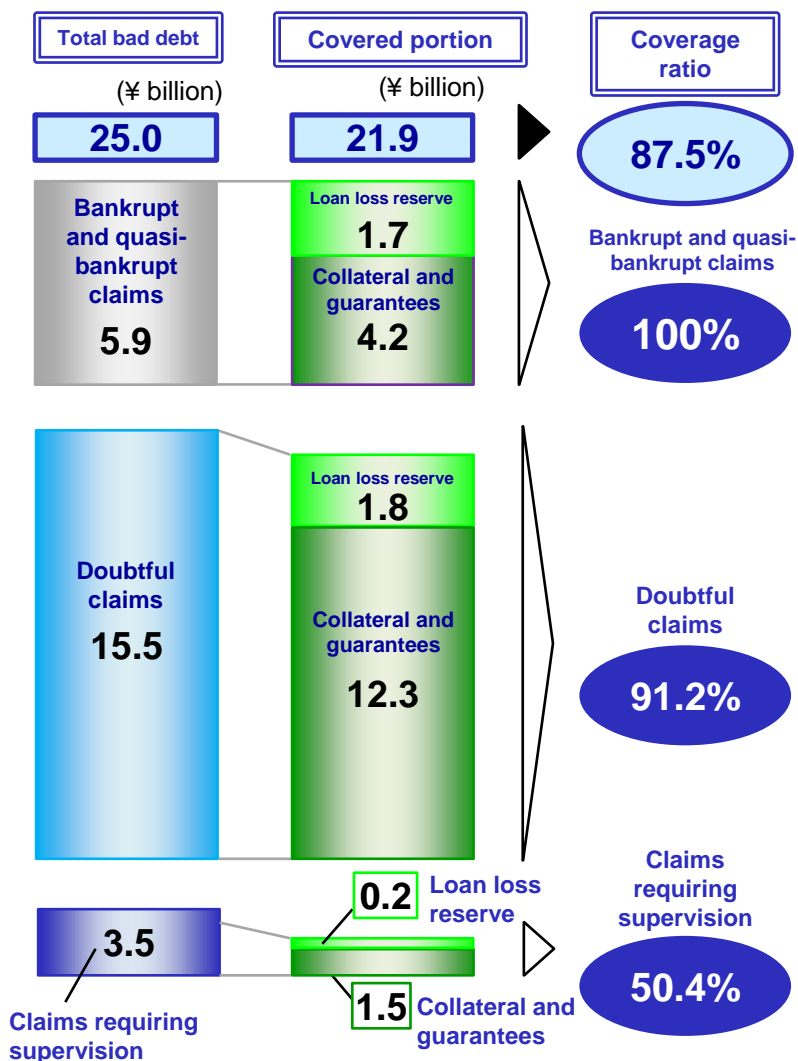
	FY18 Prior to partial charge-offs(1)	FY18 Prior to partial charge-offs(2)	Decrease (2)-(1)
Loans to customers in bankruptcy	1.6	<b>1.3</b>	(0.2)
Past due loans	19.8	<b>18.8</b>	(1.0)
Accruing loans contractually due three months or more	-	-	-
Restructured loans	3.5	<b>3.5</b>	0.0
Total risk-monitored loans (As a percentage of total loans)	25.0 (1.46%)	<b>23.7</b> ( <b>1.38%</b> )	(1.2) ((0.08)P)

# Mandatory Disclosure of Bad Debt under the Financial Reconstruction Law

## 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 FY17 to FY18		FY18						Deterioration to potentially bankrupt or worse
		Normal borrower	Other requiring caution	Requiring supervision	Potentially bankrupt	Effectively bankrupt	Legally bankrupt	
FY17	Amount of newly occurred	-	57.2	1.3	0.0	0.0	0.0	-
	Normal borrower	1,497.0	1,527.3	9.9	1.1	0.7	0.2	0.0
	Other requiring caution	103.6	4.7	86.2	0.9	0.8	0.1	0.0
	Requiring supervision	5.0	0.0	1.5	2.8	0.0	-	-
	Potentially bankrupt	18.8	0.0	2.3	-	13.7	0.3	-
	Effectively bankrupt	4.9	0.0	0.0	-	0.0	3.4	0.1
	Legally bankrupt	2.1	-	-	-	0.0	-	1.3
	Total	1,631.5	1,589.5	101.4	5.0	15.5	4.2	1.6

 Deterioration  
 Improvement

(\*) Including loans, customers' liabilities for acceptances and guarantees, foreign exchanges, suspense payments and accrued interest.  
Loans to national and local government bodies and claims outside scope of asset under self-assessment are included in "Normal borrower".

# Securities Portfolio (1)

## <Prior to Mark-to-Market Adjustment>

(¥ billion, %)

	FY15		FY16		FY17		FY18		YoY change	
	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total	Balance	Ratio to total
JGBs	592.4	41.4	381.9	32.1	376.3	31.1	338.7	31.2	(37.6)	0.1
Municipal bonds	227.3	15.9	162.1	13.6	168.9	14.0	182.7	16.8	13.8	2.8
Government guaranteed bonds	79.0	5.5	45.1	3.8	50.7	4.2	47.2	4.3	(3.5)	0.1
FILP Agency bonds	0.9	0.1	0.8	0.1	0.7	0.1	0.6	0.1	(0.1)	0.0
Financial debentures	—	—	—	—	—	—	3.5	0.3	3.5	0.3
Corporate bonds	9.2	0.6	6.2	0.5	5.9	0.5	8.0	0.7	2.1	0.2
Equity shares	39.3	2.8	33.8	2.9	40.5	3.3	34.1	3.1	(6.4)	(0.2)
Strategic holdings	27.7	1.9	26.6	2.2	25.5	2.1	24.5	2.2	(1.0)	0.1
Portfolio investments	11.5	0.8	7.1	0.6	15.0	1.2	9.5	0.9	(5.5)	(0.3)
Foreign securities	216.8	15.2	205.3	17.3	39.4	3.3	33.0	3.0	(6.4)	(0.3)
Investment trusts, etc.	265.1	18.5	352.9	29.7	525.1	43.5	437.4	40.3	(87.7)	(3.2)
Total	1,430.4	100.0	1,188.4	100.0	1,207.8	100.0	1,085.5	100.0	(122.3)	

## <Yields and Valuation Gains (Losses)>

(Yields)

(%)

	FY15	FY16	FY17	FY18	YoY change (P)
Yen-denominated bonds	0.82	0.86	0.84	<b>0.73</b>	(0.11)
Equity shares	3.29	3.43	3.39	<b>3.56</b>	0.17
Investment trusts, etc.	2.66	1.68	1.81	<b>1.62</b>	(0.19)
Total of yen-denominated bonds	1.19	1.15	1.31	<b>1.20</b>	(0.11)
Foreign-currency-denominated bonds	1.72	1.95	2.06	<b>2.39</b>	0.33
Total	1.24	1.29	1.40	<b>1.23</b>	(0.13)

(Changes in appraisal gains (losses))

(¥ billion)

	FY15	FY16	FY17	FY18	YoY change
Yen-denominated bonds	37.8	24.8	21.2	<b>18.5</b>	(2.7)
Equity shares	32.8	31.8	31.9	<b>32.1</b>	0.2
Strategic shareholdings	24.0	25.2	29.4	<b>31.0</b>	1.6
Investment trusts, etc.	14.8	(0.4)	(2.6)	<b>1.8</b>	4.4
Foreign currency-denominated securities	5.0	(0.7)	(0.8)	<b>0.0</b>	0.8
Total	90.5	55.5	49.6	<b>52.5</b>	2.9

(Valuation gains (losses))

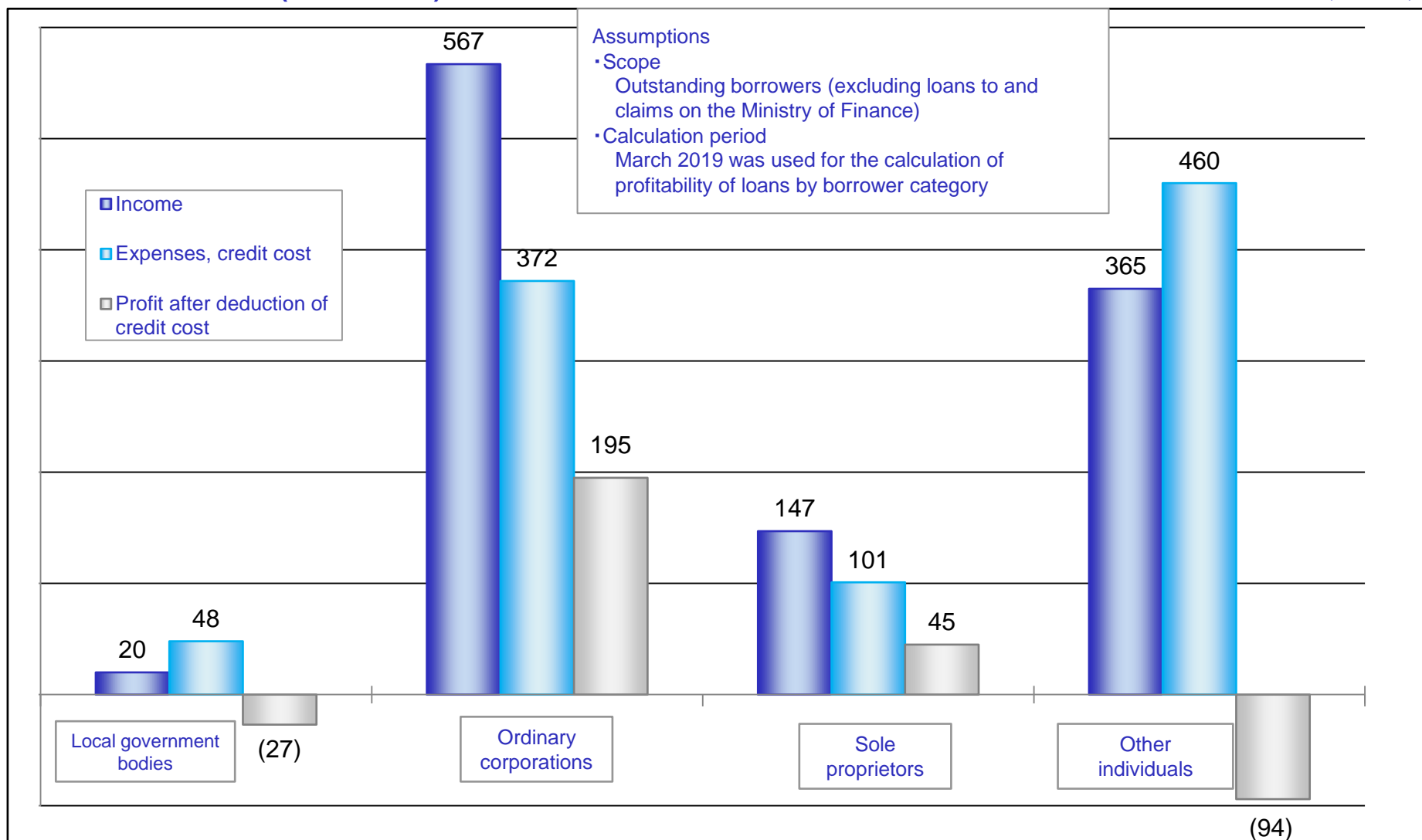
(¥ million)

	FY15	FY16	FY17	FY18	YoY change
JGBs and other bond transactions	543	4,324	693	<b>4,920</b>	4,227
On bond gain on sale	1,474	5,149	2,164	<b>5,242</b>	3,078
On bond sale loss	930	825	1,471	<b>322</b>	(1,149)
On bond amortization	—	—	—	—	—
Stock and other related income	5,219	4,541	6,457	<b>66</b>	(6,391)
Gains on sales of stocks and other securities	5,545	4,644	6,457	<b>3,414</b>	(3,043)
Shares loss on sale	321	100	—	<b>3,348</b>	3,348
Shares amortization	3	1	—	—	—
Total	5,763	8,866	7,150	<b>4,986</b>	2,164

# Earnings Structure by Borrower Segment

<One-Month Results (March 2019)>

(¥ million)

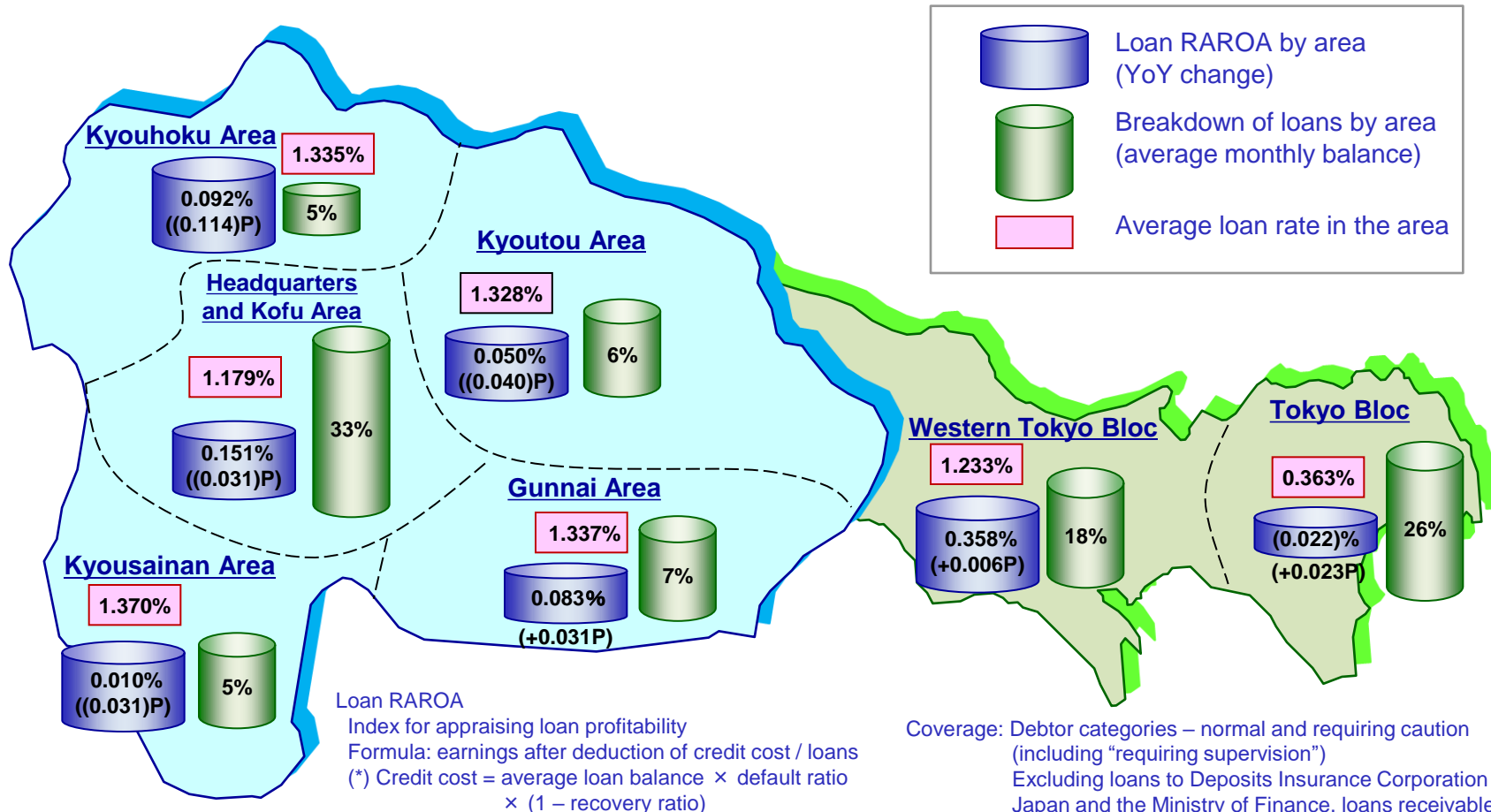




# Loan RAROA by Area

Loan RAROA for all areas: **0.122%** ((0.011)P YoY change)

<One-Month Results (March 2019)>



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

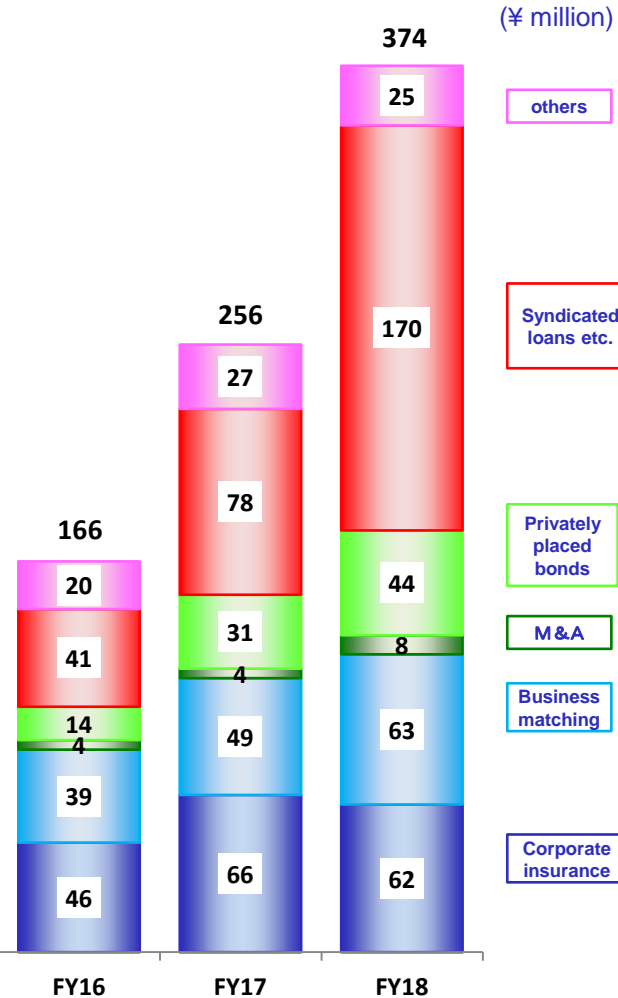
Operating expenses: Including ordinary loan expenses, mortgage loan group credit insurance premiums, consumer loan insurance premiums

# Corporate Promotion Item Results

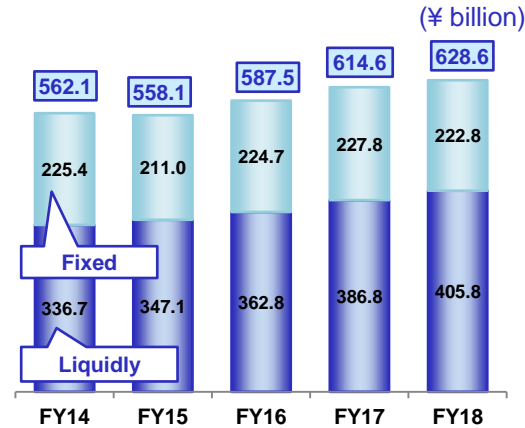
## Revenue from Corporate-related Services

<Service revenue details>

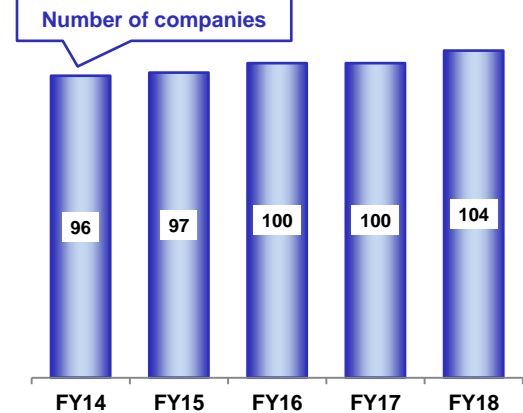
Business matching fees, Corporate insurance sales commission, Privately placed bonds commission, Finance related commissions such as syndicated loans, and others



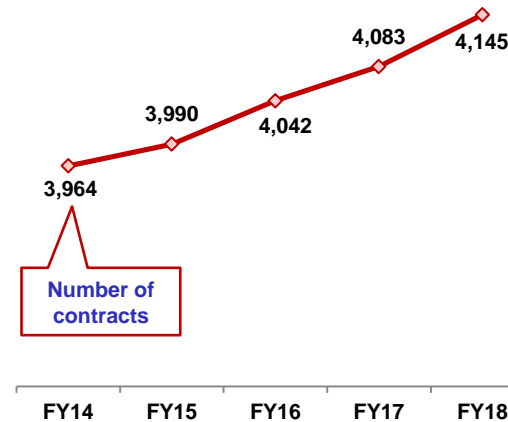
## Balance of Corporate Deposit (average)



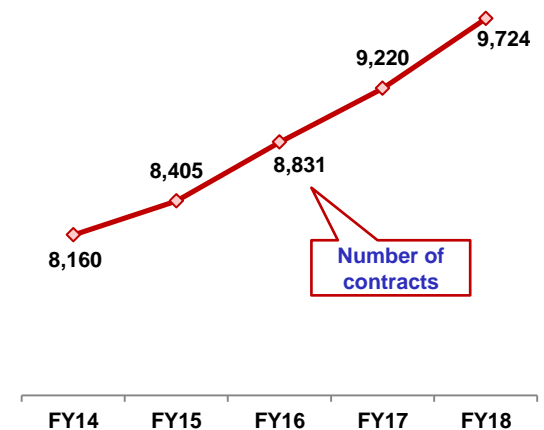
## Number of 401k Contracting Companies



## Number of Salary Transfer Customers Where Yamanashi Chuo Acts as Receiving Bank



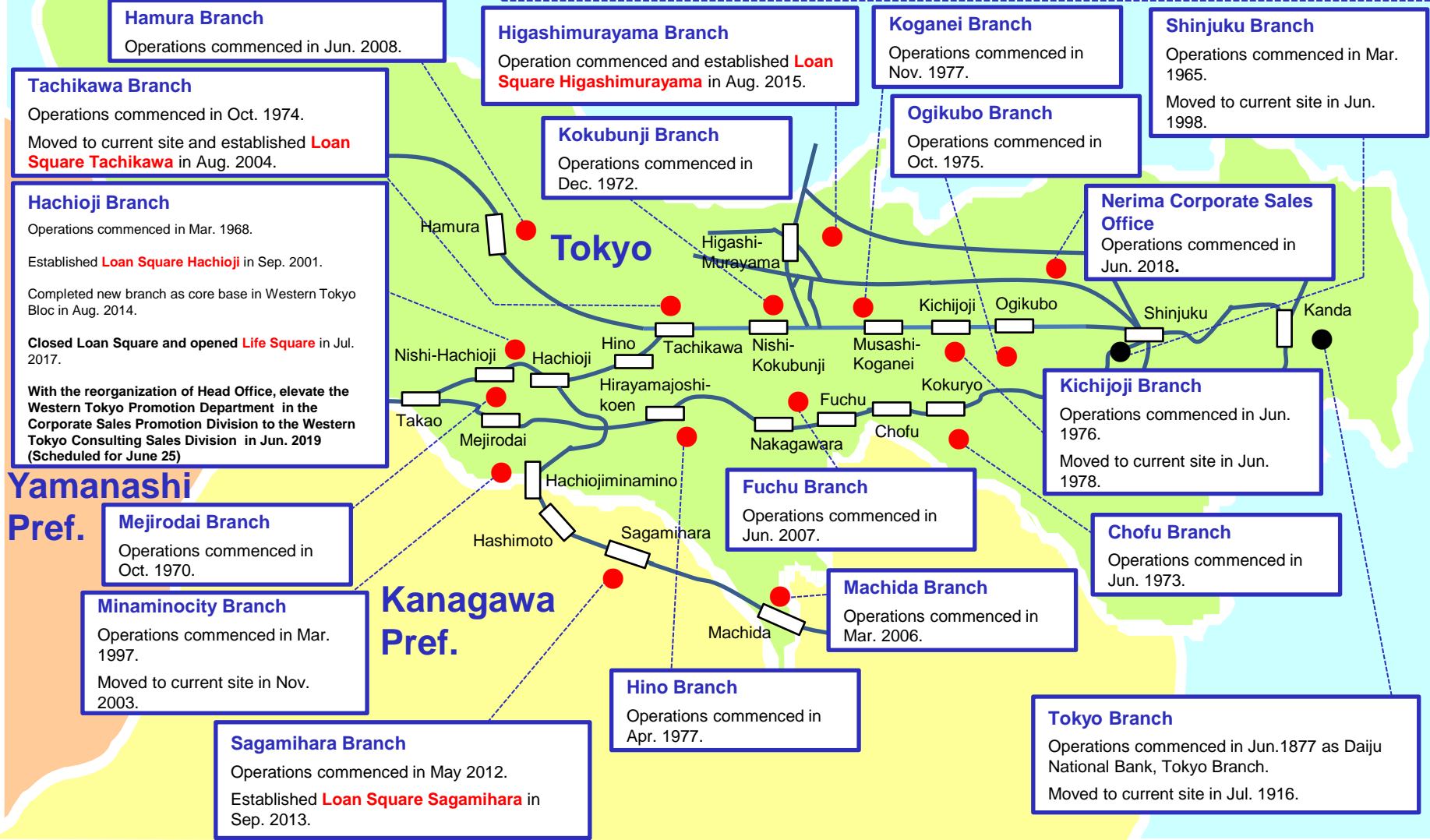
## Number of Biz Direct Contracts



# Status of Branch Development Outside Yamanashi Prefecture

**Tokyo Metropolis: 16 branches, 1 sales office, Kanagawa Prefecture: 1 branch**

- Since launch of Hachioji Branch in 1968, currently operating 15 branches and 1 corporate sales office in the Western Tokyo area.
- The Bank is currently operating four locations as Loan Squares and/or Life Squares.



# Subsidiaries of the Bank

(¥ million, as of March 31, 2019)

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 (The Bank's equity stake) (Consolidated basis)	20 (99.65%) (99.81%)	20 (30.25%) (61.00%)	20 (30.25%) (67.50%)	200 (45.00%) (87.50%)
Business lines	Loan guarantees/ creditworthiness appraisal	Leasing	Credit Card	Consulting for corporate management/economic research
Operating revenue	447	4,566	933	285
Operating income (loss)	328	449	55	57
Ordinary profits	394	450	79	59
Net income	276	296	57	39
Total assets	8,542	10,548	3,230	1,030
Net assets	5,705	3,109	1,281	850
Borrowings (Borrowed from the Bank)	- (-)	6,939 (6,385)	1,005 (1,005)	- (-)

# Major Economic Indicators in Yamanashi Prefecture

General				Business				Household			
	As of		Pref. rank		As of		Pref. rank		As of		Pref. rank
Total area	2018	4,465km <sup>2</sup>	32	Private businesses	2016	43,173	41	Real household income (average per month per salaried household)	2018	¥537,701	33
Habitable area	2017	21.4%	44	Value of manufacturing shipments	2017	¥2,502.0 billion	33				
Wilderness and parkland, etc.	2017	27.1%	8	Value of per capita manufacturing shipments	2017	¥35,144,000	24	Household spending (average per month per salaried household)	2018	¥296,315	38
Population	2018	817,000	42	Annual sales of goods	2016	¥1,882.7 billion	42				
Number of households	2018	358,000	41	Annual per capita sales of goods	2016	¥31,868,000	33	Average consumption propensity (worker's household)	2018	67.9%	30
Children under 15 years	2018	11.9%	33	Total agricultural output	2017	¥94.0 billion	34	Number of personal vehicles (per 1,000 people)	2018	660	5
Working age population	2018	57.8%	20	Ratio of agricultural income to output	2017	48.3%	5	Number of public libraries (per 10,000 people)	2018	0.62	1
Persons over 65 years	2018	30.3%	24	Housing starts	2018	4,518	41	Number of convenience stores (per 100,000 people)	2018	56.5	2
Population growth	2018	(0.71)%	31	Floor area per housing start	2018	101.7 m <sup>2</sup>	5	Average price of residential land (per m <sup>2</sup> , reference price)	2018	¥24,600	36
Prefectural GDP (real-term)	FY15	¥3,160.4 billion	41	Value of public works contracts	2018	¥142.9 billion	38	Home ownership	2013	70.9%	17
Economic growth (real-term)	FY15	2.2%	15	Total site area of construction starts	2018	965,636 m <sup>2</sup>	39	Cost education (worker's household expenditure)	2018	5.7%	17
Per capita income	FY15	¥2,785,000	23	Jobs-to-applications ratio	2018	1.47 times	30	Proportion of people in higher education	2018	57.2%	9

Placing 42nd in Japan in total population and 41st 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.