

# MIYAZAKI BANK '12 INFORMATION

## Principal Management Indices

### Employees

	2011	2012
No. of employees	1,485	1,479
Average age (years/months)	37.2	37.6
Average service years (years/months)	14.2	14.6
Average salary (JPY1,000/month)	351	345

1. Average monthly salary includes overtime charges for March, but does not include bonus.
2. Employees' retirement age is 60. Some retiring individuals may be rehired as non-regular employees for a specific period of time.

	(Persons)	
	2011	2012
Persons employed (regular bases)	66	77
University graduates	50	57
College graduates	4	9
High school graduates	12	11

### Branch Offices

(As of March 31, 2012)

	Head and Branch Offices	Local Offices
Miyazaki Prefecture	68	17
Kagoshima Prefecture	5	–
Fukuoka/Kumamoto/Oita	3	–
Tokyo/Osaka	2	–
Subtotal	78	17
Total	95	

(Note) Other non-branch installed CDs and ATMs: 112 locations.

### Installation of ATMs

(As of March 31, 2012)

Automatic teller machines (ATMs)	385	( 157 )
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(Note) Number of non-branch ATMs is in a parenthesis.

## Major Shareholders

(As of March 31, 2012)

	(thousands)	(%)
Shareholders	Shares held	Ratio of shares held
1 Japan Trustee Services Bank, Ltd. (Trust Account)	6,632	3.76
2 Nippon Life Insurance Co.	4,835	2.74
3 The Bank of Fukuoka, Ltd.	4,578	2.59
4 Miyazaki Bank Employees' Shareholding Group	4,481	2.54
5 Meiji Yasuda Life Insurance Co.	4,402	2.49
6 The Kagoshima Bank, Ltd.	3,869	2.19
7 The Higo Bank, Ltd.	3,605	2.04
8 The Master Trust Bank of Japan, Ltd. (Trust Account)	3,429	1.94
9 Japan Trustee Services Bank, Ltd. (Trust Account 4)	3,122	1.77
10 CBNY DFA INTL SMALL CAP VALUE PORTFOLIO	3,112	1.76
Total	42,068	23.85

## Classification of shareholders

(As of March 31, 2012)

	No. of shareholders	No. of shares held (unit)	Percentage
Central and local governments	26	2,624	1.50
Financial institutions	65	73,627	42.05
Financial instruments business operators	27	2,222	1.27
Other corporations	719	36,490	20.84
Foreign corporations and others	103	13,304	7.60
Foreign individuals	2	6	0.00
Individuals and others	7,019	46,810	26.74
Total	7,961	175,083	100.00
Shares less than transaction unit	—	1,251,000 shares	—

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 204,147 common stocks held in treasury are divided into 204 units in the "Individuals and others" category and 147 shares in "Shares less than transaction unit."
3. "Other corporations" and "Shares less than transaction unit" include 1 unit and 700 shares, respectively, under the name of Japan Securities Depository Center, Inc.

## Issued shares

Type	No. of issued Shares	Stock listing
Common stock	176,334,000 shares (As of June 30, 2012)	The First Section of the Tokyo Stock Exchange Fukuoka Stock Exchange

## Restructured loans (non-consolidated)

Year ended March 31	Millions of Yen		Thousands of US Dollars
	At the end of FY 2011	At the end of FY 2012	At the end of FY 2012
Loans to bankrupt parties	3,063	1,139	13,858
Loans past due	29,513	31,508	383,356
Loans delinquent 3 months or more	–	–	–
Lending condition-eased loans	1,832	7,305	88,879
Total	34,409	39,953	486,105

## Remaining debts under the Financial Revitalization Act (non-consolidated)

Year ended March 31	Millions of Yen		Thousands of US Dollars
	At the end of FY 2011	At the end of FY 2012	At the end of FY 2012
Loans to bankrupt parties and rehabilitation and similar cases	8,567	6,610	80,423
High-risk loans	24,087	26,086	317,387
Loans under management	1,832	7,305	88,879
Subtotal	34,488	40,001	486,689
Standard loans	1,258,932	1,334,530	16,237,133
Total	1,293,421	1,374,532	16,723,835

### Loans to bankrupt parties

Loans to which bankruptcy, reorganization, or rehabilitation procedures have been taken from among those whose accrued interests are not recorded in this report under the judgment that their principals and/or interests cannot be collected or repaid, due mainly to the fact that payments of such principals and/or interests have been delayed for a considerably lengthy period.

### Loans past due

Loans whose accrued interests are not recorded in this report and do not include those loans for which interest payments have been granted, in an attempt to help management reconstruction of bankrupt parties and debtors.

### Loans delinquent 3 months or more

Loans for which principal and/or interest payments are delinquent more than three months as accounted from the day following the due date, not including loans to bankrupt parties and loans past due mentioned herein.

### Lending condition-eased loans

Loans for which repayment condition-easing agreements have been concluded to accommodate each debtor's situation, such as reduction and exemption of interest payments, postponement of repayment of principal, and/or interest payments, debt write-offs, arrangements favorable to debtors, but not including loans to bankrupt parties, loans past due and loans with delinquent repayments of three months or more mentioned herein.

## Asset assessment

Asset assessment is made under Article 6 of the Act on Emergency Measures for Revitalization of the Financial Functions (Act No. 132 of 1998) to classify those listed as corporate bonds (limited to bonds held by financial institutions that guarantee, in whole or in part, the repayment of principal or the payment of interest and that are issued as private-placement securities under the provisions of Article 2-3 of the Financial Instruments and Exchange Act), loans and foreign exchange in our Balance Sheet, as well as those listed in accrued interest, temporary payments, and guaranty endorsement accounts, together with securities (limited only to those under loan for use, or lease agreements) in the case of security loans that should be annotated in the margin, into the following four types based on debtors' financial conditions and management results.

1. Loans to bankrupt parties and rehabilitation and similar cases  
Loans to bankrupt parties and rehabilitation and similar cases include claims against debtors in bankruptcy because bankruptcy, reorganization, or rehabilitation procedures have been taken against them and similar cases.
2. High-risk loans  
High-risk loans include loans where principal and/or interest cannot be collected or received in a manner as agreed as a result of aggravated financial conditions and records, though the debtors concerned have not filed for bankruptcy.
3. Loans under management  
Loans under management include both loans delinquent three months or more and lending condition-eased loans.
4. Standard loans  
Standard loans include those loans in which there are no particular concerns about debtors' financial conditions and management results and are not included in the debts listed in items 1 to 3 above.