

# MIYAZAKI BANK '06 INFORMATION

## Principal Management Indices

### Employees

	(Persons)	
	2005	2006
No. of employees	1,288	1,279
Average age (years/months)	37.08	38.00
Average salary (JPY1,000/month)	363	371

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)	
	2005	2006
Persons employed (regular bases)	23	27
University graduates	23	27
College graduates	0	0
High school graduates	0	0
Persons employed (probationary employees)	35	50
University graduates	9	18
College graduates	12	16
High school graduates	14	16

### Branch Offices

(As of March 31, 2006)

	Head and Branch Offices	Local Offices
Miyazaki Prefecture	82	5
Kagoshima Prefecture	5	-
Fukuoka/Kumamoto/ Oita	3	-
Tokyo/Osaka	2	-
Subtotal	92	5
Total	97	

(Note) Other non-branch installed CDs and ATMs: 128 locations

### Installation of ATMs

(As of March 31, 2006)

Automatic teller machines (ATMs)	407	( 161 )
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(Note) Number of non-branch ATMs is in a parenthesis.

## Major Shareholders

Shareholders	(thousands)	(%)
	Shares held	Ratio of shares held
1 Japan Trustee Services Bank, Ltd.	7,052	4.80
2 Nippon Life Insurance Co.	4,835	3.29
3 Meiji Yasuda Life Insurance Co.	4,402	3.00
4 The Kagoshima Bank, Ltd.	3,869	2.63
5 Miyazaki Bank Employees' Shareholding Group	3,693	2.51
6 The Higo Bank, Ltd.	3,605	2.45
6 The Bank of Fukuoka, Ltd.	3,605	2.45
8 Japan Trustee Services Bank, Ltd.	3,279	2.23
9 Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,084	2.10
10 Sumitomo Mitsui Banking Corporation	2,992	2.03
Total	40,419	27.55

## Classification of shareholders

	No. of shareholders	No. of shares held (unit)	Percentage
Central and local governments	34	2,621	1.81
Financial institutions	76	70,736	48.77
Securities companies	21	1,500	1.03
Other corporations	731	29,494	20.34
Foreign corporations (individuals included)	53(-)	6,089(-)	4.20(-)
Individuals and others	4,010	34,574	23.85
Total	4,925	145,014	100.00
Shares less than transaction unit	-	1,686,000 shares	-

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 425,096 common stocks held in treasury are divided into 425 units in the "Individuals and others" category and 96 shares in "Shares less than transaction unit."
3. "Other corporations" and "Shares less than transaction unit" include 5 units and 700 shares, respectively, under the name of Japan Securities Depository Center, Inc.

## Issued shares

Type	No. of issued Shares	Stock listing
Common stock	146,700,000 shares (as of June 30, 2006)	Tokyo Stock Exchanges Fukuoka Stock Exchanges

## Restructured loans (non-consolidated)

Year ended March 31	Millions of Yen		Thousands of US Dollars
	At the end of FY 2005	At the end of FY 2006	At the end of FY 2006
Loans to bankrupt parties	6,449	822	6,998
Loans past due	32,300	27,855	237,124
Loans delinquent 3 months or more	-	-	-
Lending condition-eased loans	23,541	12,601	107,270
Total	62,291	41,279	351,400

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

Year ended March 31	Millions of Yen		Thousands of US Dollars
	At the end of FY 2005	At the end of FY 2006	At the end of FY 2006
Loans to bankrupt parties and rehabilitation and similar cases	12,693	3,503	29,820
High-risk loans	26,354	25,281	215,212
Loans under management	23,541	12,601	107,270
Subtotal	62,590	41,386	352,311
Standard loans	994,739	1,059,552	9,019,767
Total	1,057,329	1,100,938	9,372,078

### 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 creditors, 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 Japanese Law No. 2000-132, “Law concerning emergency measures for revitalizing financial functions” to classify those listed as 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.