

Changes in Principal Management Indices in last 5 years (Consolidated)

	Japanese Yen					US Dollars	
	FY2003	FY 2004	FY 2005	FY 2006	FY 2007	FY 2007	
Consolidated operating income	45,153	45,255	47,679	46,740	47,982	Million	406,455 thousands
Consolidated ordinary income (losses)	3,126	2,856	3,741	5,445	7,363	Million	62,372 thousands
Consolidated net income (losses)	937	2,874	2,384	2,116	4,559	Million	38,619 thousands
Consolidated net assets	85,859	90,056	92,351	92,374	101,466	Million	859,517 thousands
Consolidated total assets	1,667,796	1,676,720	1,724,698	1,749,403	1,848,612	Million	15,659,568 thousands
Net asset per share	580.65	613.95	630.95	631.33	670.91	Yen	5.68 Dollars
Net income (losses) per share	6.10	19.32	16.07	14.26	31.16	Yen	0.26 Dollars
Net income per share after residual stock adjustment	-	-	-	-	-	Yen	- Dollars
Consolidated capital adequacy	9.75	9.85	9.92	11.02	10.94	%	10.94 %
Consolidated return on equity	1.08	3.26	2.61	2.29	4.77	%	4.77 %
Consolidated price earnings ratio (times)	67.56	21.73	28.43	42.25	16.81	times	16.81 times
Cash flows from operating activities	74,399	3,355	76,857	72,875	64,559	Million	546,878 thousands
Cash Flows from investing activities	49,647	13,599	40,816	2,979	53,205	Million	450,699 thousands
Cash flows from financing activities	3,540	1,214	864	14,238	5,324	Million	45,100 thousands
Cash and cash equivalents at end of the period	50,525	59,543	94,719	33,117	39,146	Million	331,605 thousands
No. of employees	1,645	1,627	1,597	1,580	1,520	persons	1,520 persons
(Average numbers of non-regular staff)	397	408	395	429	479	persons	479 persons

(Notes)

- Central and local consumption taxes are handled in a "net of tax" method among Miyazaki Bank and its consolidated subsidiaries.
- For the calculation of consolidated net assets and consolidated total assets, in fiscal 2006, rules stipulated in the Accounting Standards Concerning Presentation of Net Assets on Balance Sheet (Corporate Accounting Standards No. 5) and the Guideline for Adopting Accounting Standards Concerning Presentation of Net Assets on Balance Sheet (Corporate Accounting Standards Adoption Guideline No. 8) were applied.
- In and after FY 2002, "net assets per share" and "net income per share" (hereinafter collectively called "data per share") are computed under "accounting principle for net income per share" (Business Accounting Principle No. 2) and "Application guideline of accounting principle for net income per share" (Application Guideline of Business Accounting Principle No. 4), respectively.
In fiscal 2006, in response to the revision of Corporate Accounting Standards Adoption Guideline No. 4, net deferred hedge profit/loss was included in the calculation of net assets per share.
- Net income per share after residual security adjustment are not given, since we have no residual securities.
- In fiscal 2006, the consolidated capital adequacy ratio was calculated by the calculation method specified in the Financial Services Agency Announcement No. 19, 2006 in accordance with Article 14-2 of the Banking Act.
In and prior to fiscal 2005, the consolidated capital adequacy ratio was calculated by the calculation method specified in the Ministry of Finance Announcement No. 55, 1993 in accordance with Article 14-2 of the Banking Act.
- Average numbers of non-regular staff are calculated by converting their working hours into those of regular bank employees.