

# MIYAZAKI BANK '08 INFORMATION

## Principal Management Indices

### Employees

	(Persons)	
	2007	2008
No. of employees	1,238	1,298
Average age (years/months)	38.04	38.09
Average salary (JPY1,000/month)	378	378

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)	
	2007	2008
Persons employed (regular bases)	36	118
University graduates	36	79
College graduates	0	13
High school graduates	0	26
Persons employed (probationary employees)	55	0
University graduates	17	0
College graduates	16	0
High school graduates	22	0

### Branch Offices

(As of March 31, 2008)

	Head and Branch Offices	Local Offices
Miyazaki Prefecture	79	8
Kagoshima Prefecture	5	-
Fukuoka/Kumamoto/ Oita	3	-
Tokyo/Osaka	2	-
Subtotal	89	8
Total	97	

(Note) Other non-branch installed CDs and ATMs: 132 locations

### Installation of ATMs

(As of March 31, 2008)

Automatic teller machines (ATMs)	417	( 169 )
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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 Nippon Life Insurance Co.	4,835	3.29
2 Meiji Yasuda Life Insurance Co.	4,402	3.00
3 The Kagoshima Bank, Ltd.	3,869	2.63
4 The Higo Bank, Ltd.	3,605	2.45
4 The Bank of Fukuoka, Ltd.	3,605	2.45
6 Miyazaki Bank Employees' Shareholding Group	3,598	2.45
7 Japan Trustee Services Bank, Ltd.	3,351	2.28
8 Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,084	2.10
9 Sumitomo Mitsui Banking Corporation	2,992	2.03
10 Sumitomo Life Insurance Co.	2,897	1.97
Total	36,241	24.70

## Classification of shareholders

	No. of shareholders	No. of shares held (unit)	Percentage
Central and local governments	30	2,623	1.81
Financial institutions	69	66,883	46.08
Securities companies	27	1,489	1.03
Other corporations	722	29,807	20.54
Foreign corporations (individuals included)	78(1)	9,261(5)	6.38(0.00)
Individuals and others	4,822	35,069	24.16
Total	5,748	145,132	100.00
Shares less than transaction unit	-	1,568,000 shares	-

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 88,746 common stocks held in treasury are divided into 88 units in the "Individuals and others" category and 746 shares in "Shares less than transaction unit."
3. "Other corporations" and "Shares less than transaction unit" include 3 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, 2008)	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 2007	At the end of FY 2008	At the end of FY 2008
Loans to bankrupt parties	961	1,903	18,994
Loans past due	22,492	21,146	211,059
Loans delinquent 3 months or more	-	-	-
Lending condition-eased loans	10,637	10,916	108,953
Total	34,090	33,966	339,016

## 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 2007	At the end of FY 2008	At the end of FY 2008
Loans to bankrupt parties and rehabilitation and similar cases	3,154	5,891	58,798
High-risk loans	20,406	17,261	172,283
Loans under management	10,637	10,916	108,953
Subtotal	34,197	34,069	340,044
Standard loans	1,131,048	1,179,350	11,771,135
Total	1,165,246	1,213,419	12,111,179

### 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.