

MIYAZAKI BANK '09 INFORMATION

Principal Management Indices

Employees

	2008	2009
No. of employees	1,298	1,450
Average age (years/months)	38.9	37.3
Average service years (years/months)	15.4	14.2
Average salary (JPY1,000/month)	378	356

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)	
	2008	2009
Persons employed (regular bases)	118	109
University graduates	79	78
College graduates	13	17
High school graduates	26	14
Persons employed (probationary employees)	0	0
University graduates	0	0
College graduates	0	0
High school graduates	0	0

Branch Offices

(As of March 31, 2009)

	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, 2009)

Automatic teller machines (ATMs)	419	(175)
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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 The Bank of Fukuoka, Ltd.	4,578	3.12
3 Japan Trustee Services Bank, Ltd. (Trust Account 4G)	4,507	3.07
4 Meiji Yasuda Life Insurance Co.	4,402	3.00
5 The Kagoshima Bank, Ltd.	3,869	2.63
6 Miyazaki Bank Employees' Shareholding Group	3,780	2.57
7 The Higo Bank, Ltd.	3,605	2.45
8 Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,084	2.10
9 Japan Trustee Services Bank, Ltd. (Trust Account 4)	3,042	2.07
10 Sumitomo Mitsui Banking Corporation	2,992	2.03
Total	38,697	26.37

Classification of shareholders

	No. of shareholders	No. of shares held (unit)	Percentage
Central and local governments	30	2,621	1.80
Financial institutions	64	68,926	47.43
Securities companies	21	1,035	0.71
Other corporations	709	30,505	20.99
Foreign corporations (individuals included)	65 (1)	7,233 (5)	4.98 (0.00)
Individuals and others	4,713	35,027	24.09
Total	5,602	145,347	100.00
Shares less than transaction unit	–	1,353,000 shares	–

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 171,425 common stocks held in treasury are divided into 171 units in the “Individuals and others” category and 425 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	146,700,000 shares (As of June 30, 2009)	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 2008	At the end of FY 2009	At the end of FY 2009
Loans to bankrupt parties	1,903	4,004	40,761
Loans past due	21,146	28,785	293,037
Loans delinquent 3 months or more	–	–	–
Lending condition-eased loans	10,916	7,550	76,860
Total	33,966	40,340	410,669

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 2008	At the end of FY 2009	At the end of FY 2009
Loans to bankrupt parties and rehabilitation and similar cases	5,891	8,589	87,438
High-risk loans	17,261	24,302	247,399
Loans under management	10,916	7,550	76,860
Subtotal	34,069	40,443	411,717
Standard loans	1,179,350	1,178,091	11,993,189
Total	1,213,419	1,218,534	12,404,907

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.