

Consolidating Information

Outline of Miyazaki Bank Group

Group outline

Miyazaki Bank and its eight consolidated subsidiaries engage in general retail banking and related financial services, such as leasing, credit guarantee and credit card businesses. In October 2005, the Bank established the Miyagin First Venture Enterprise Incubation Investment Limited Responsibility Union, to provide support for venture enterprises. This body is relatively unimportant to the financial statements, however, and so is excluded from the consolidated statements and from the equity method. Our bank group is positioned in the following business fields.

Bank business

Head Office and 88 branches offer deposit functions, loan businesses, domestic exchange businesses, foreign exchange businesses, and other related services.

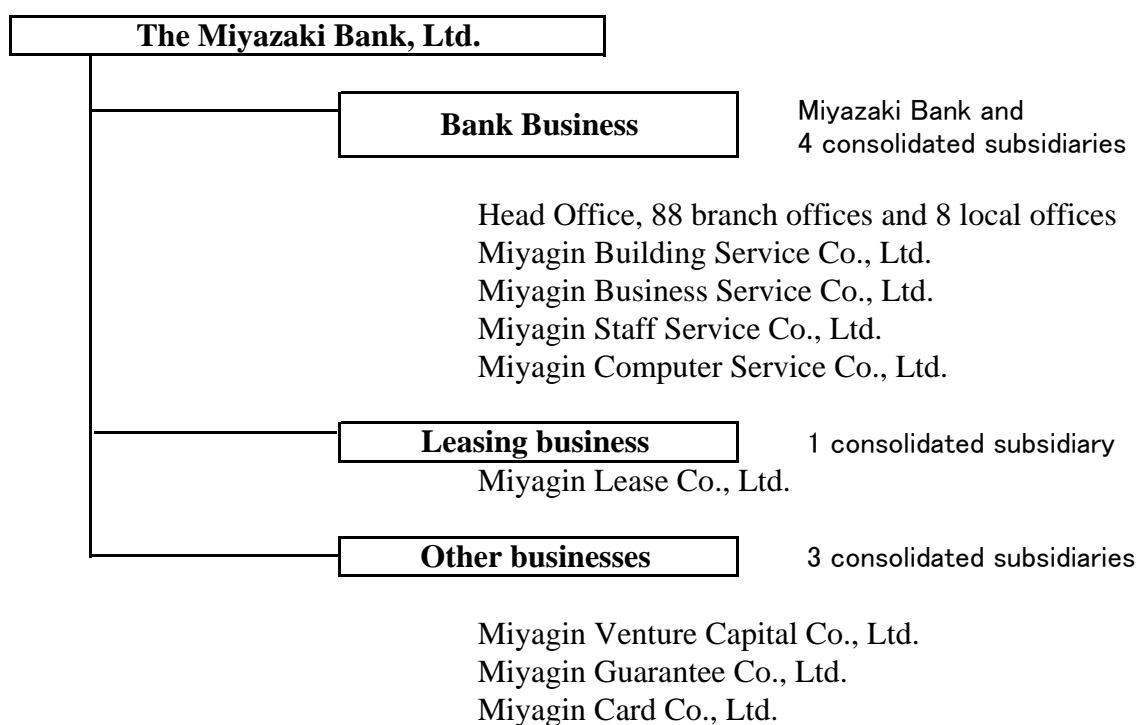
Leasing business

Consolidated subsidiary Miyagin Lease Co., Ltd. offers general leasing services.

Other businesses

Consolidated subsidiaries Miyagin Venture Capital Co., Ltd., Miyagin Guarantee Co., Ltd. and Miyagin Card Co., Ltd. engage in investment and management consulting services for government and corporate bonds, credit guarantee services, and credit card businesses, respectively.

The following chart illustrates the business organizations of the Group as described above.



None of our consolidated subsidiaries are listed companies.