

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

	Japanese Yen					US Dollars		
	FY 2005	FY 2006	FY 2007	FY 2008	FY 2009		FY 2009	
Consolidated operating income	47,679	46,740	47,982	60,593	48,014	Million	488,792	thousands
Consolidated ordinary income	3,741	5,445	7,363	4,944	-24,119	Million	-245,536	thousands
Consolidated net income	2,384	2,116	4,559	2,294	-21,810	Million	-222,030	thousands
Consolidated net assets	92,351	92,374	101,466	89,718	63,004	Million	641,393	thousands
Consolidated total assets	1,724,698	1,749,403	1,848,612	1,860,673	1,854,037	Million	18,874,448	thousands
Net asset per share	630.95	631.33	670.91	588.26	410.54	Yen	4.18	Dollars
Net income per share	16.07	14.26	31.16	15.64	-148.82	Yen	-1.52	Dollars
Net income per share after residual stock adjustment	—	—	—	—	—	Yen	—	Dollars
Capital adequacy ratio	—	—	5.32	4.63	3.24	%	3.24	%
Consolidated capital adequacy	9.92	11.02	10.94	10.89	9.74	%	9.74	%
Consolidated return on equity	2.61	2.29	4.77	2.48	-29.79	%	-29.79	%
Consolidated price earnings ratio (times)	28.43	42.25	16.81	26.66	—	times	—	times
Cash flows from operating activities	76,857	-72,875	64,559	-68,930	89,663	Million	912,786	tousands
Cash Flows from investing activities	-40,816	-2,979	-53,205	63,281	-87,859	Million	-894,421	thousands
Cash flows from financing activities	-864	14,238	-5,324	-984	7,085	Million	72,127	thousands
Cash and cash equivalents at end of the period	94,719	33,117	39,146	32,494	41,370	Million	421,154	thousands
No. of employees	1,597	1,580	1,520	1,505	1,656	persons	1,656	persons
(Average numbers of non-regular staff)	395	429	479	495	386	persons	386	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.
- The capital adequacy ratio was calculated by subtracting year-end balance s of equity warrants and minority interest from year-end balance of total net assets and dividing the difference by year-end balance of total assets.
- 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.