

MIYAZAKI BANK '10 INFORMATION

Principal Management Indices

Employees

	2009	2010
No. of employees	1,450	1,486
Average age (years/months)	37.3	37.1
Average service years (years/months)	14.2	14.1
Average salary (JPY1,000/month)	356	350

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)	
	2009	2010
Persons employed (regular bases)	109	81
University graduates	78	64
College graduates	17	7
High school graduates	14	10

Branch Offices

(As of March 31, 2010)

	Head and Branch Offices	Local Offices
Miyazaki Prefecture	68	17
Kagoshima Prefecture	5	—
Fukuoka/Kumamoto/Oita	3	—
Tokyo/Osaka	2	—
Subtotal	78	17
Total	95	

(Note) Other non-branch installed CDs and ATMs: 116 locations.

Installation of ATMs

(As of March 31, 2010)

Automatic teller machines (ATMs)	391	(163)
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(Note) Number of non-branch ATMs is in a parenthesis.

Major Shareholders

(As of March 31, 2010)

Shareholders	(thousands)	(%)
	Shares held	Ratio of shares held
1 Nippon Life Insurance Co.	4,835	2.74
2 The Bank of Fukuoka, Ltd.	4,578	2.59
3 Meiji Yasuda Life Insurance Co.	4,402	2.49
4 The Master Trust Bank of Japan, Ltd. (Trust Account)	4,287	2.43
5 The Kagoshima Bank, Ltd.	3,869	2.19
6 Miyazaki Bank Employees' Shareholding Group	3,855	2.18
7 The Higo Bank, Ltd.	3,605	2.04
8 Japan Trustee Services Bank, Ltd. (Trust Account)	3,315	1.87
9 Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,084	1.74
10 Sumitomo Mitsui Banking Corporation	2,992	1.69
Total	38,825	22.01

Classification of shareholders

(As of March 31, 2010)

	No. of shareholders	No. of shares held (unit)	Percentage
Central and local governments	31	2,623	1.50
Financial institutions	75	75,557	43.17
Securities companies	37	2,747	1.57
Other corporations	795	33,527	19.16
Foreign corporations (individuals included)	106 (4)	12,799 (12)	7.31 (0.01)
Individuals and others	9,446	47,773	27.29
Total	10,490	175,026	100.00
Shares less than transaction unit	—	1,308,000 shares	—

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 187,248 common stocks held in treasury are divided into 187 units in the "Individuals and others" category and 248 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	176,334,000 shares (As of June 30, 2010)	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 2009	At the end of FY 2010	At the end of FY 2010
Loans to bankrupt parties	4,004	1,017	10,931
Loans past due	28,785	30,468	327,472
Loans delinquent 3 months or more	–	–	–
Lending condition-eased loans	7,550	2,731	29,353
Total	40,340	34,217	367,767

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 2009	At the end of FY 2010	At the end of FY 2010
Loans to bankrupt parties and rehabilitation and similar cases	8,589	4,467	48,012
High-risk loans	24,302	27,084	291,101
Loans under management	7,550	2,731	29,353
Subtotal	40,443	34,284	368,487
Standard loans	1,178,091	1,172,300	12,599,957
Total	1,218,534	1,206,585	12,968,454

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.