

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

	Japanese Yen					US Dollars	
	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2010	
Consolidated operating income	46,740	47,982	60,593	48,014	48,758	Million	524,054 thousands
Consolidated ordinary income	5,445	7,363	4,944	-24,119	9,603	Million	103,214 thousands
Consolidated net income	2,116	4,559	2,294	-21,810	8,776	Million	94,325 thousands
Consolidated net assets	92,374	101,466	89,718	63,004	89,774	Million	964,897 thousands
Consolidated total assets	1,749,403	1,848,612	1,860,673	1,854,037	1,950,750	Million	20,966,788 thousands
Net asset per share	631.33	670.91	588.26	410.54	491.14	Yen	5.28 Dollars
Net income per share	14.26	31.16	15.64	-148.82	56.62	Yen	0.61 Dollars
Net income per share after residual stock adjustment	-	-	-	-	-	Yen	- Dollars
Capital adequacy ratio	-	5.32	4.63	3.24	4.43	%	4.43 %
Consolidated capital adequacy	11.02	10.94	10.89	9.74	12.23	%	12.23 %
Consolidated return on equity ratio	2.29	4.77	2.48	-29.79	11.96	%	11.96 %
Consolidated price earnings ratio (times)	42.25	16.81	26.66	-	4.99	times	4.99 times
Cash flows from operating activities	-72,875	64,559	-68,930	89,663	32,229	Million	346,399 thousands
Cash Flows from investing activities	-2,979	-53,205	63,281	-87,859	-47,134	Million	-506,599 thousands
Cash flows from financing activities	14,238	-5,324	-984	7,085	9,179	Million	98,656 thousands
Cash and cash equivalents at end of the period	33,117	39,146	32,494	41,370	35,647	Million	383,136 thousands
No. of employees	1,580	1,520	1,505	1,656	1,695	persons	1,695 persons
(Average numbers of non-regular staff)	429	479	495	386	379	persons	379 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 2007, 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.
- “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 2007, 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 2007, 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. The bank adopts the accounting standards generally accepted in Japan.
In fiscal 2006, 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.