

# MIYAZAKI BANK '11 INFORMATION

## Principal Management Indices

### Employees

	2010	2011
No. of employees	1,486	1,485
Average age (years/months)	37.1	37.2
Average service years (years/months)	14.1	14.2
Average salary (JPY1,000/month)	350	351

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)	
	2010	2011
Persons employed (regular bases)	81	66
University graduates	64	50
College graduates	7	4
High school graduates	10	12

### Branch Offices

(As of March 31, 2011)

	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: 114 locations.

### Installation of ATMs

(As of March 31, 2011)

Automatic teller machines (ATMs)	387	( 159 )
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(Note) Number of non-branch ATMs is in a parenthesis.

## Major Shareholders

(As of March 31, 2011)

Shareholders	(thousands)	(%)
	Shares held	Ratio of shares held
1 Nippon Life Insurance Co.	4,835	2.74
2 The Master Trust Bank of Japan, Ltd. (Trust Account)	4,654	2.63
3 The Bank of Fukuoka, Ltd.	4,578	2.59
4 Meiji Yasuda Life Insurance Co.	4,402	2.49
5 Japan Trustee Services Bank, Ltd. (Trust Account)	4,386	2.48
6 Miyazaki Bank Employees' Shareholding Group	4,148	2.35
7 The Kagoshima Bank, Ltd.	3,869	2.19
8 The Higo Bank, Ltd.	3,605	2.04
9 Japan Trustee Services Bank, Ltd. (Trust Account 4)	3,085	1.74
10 Sumitomo Mitsui Banking Corporation	2,992	1.69
Total	40,557	23.00

## Classification of shareholders

(As of March 31, 2011)

	No. of shareholders	No. of shares held (unit)	Percentage
Central and local governments	27	2,623	1.50
Financial institutions	69	75,056	42.87
Financial instruments business operators	34	2,790	1.59
Other corporations	741	34,713	19.83
Foreign corporations and others	97	11,551	6.59
Foreign individuals	3	11	0.01
Individuals and others	7,445	48,314	27.61
Total	8,416	175,058	100.00
Shares less than transaction unit	—	1,276,000 shares	—

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 194,113 common stocks held in treasury are divided into 194 units in the "Individuals and others" category and 113 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, 2011)	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 2010	At the end of FY 2011	At the end of FY 2011
Loans to bankrupt parties	1,017	3,063	36,837
Loans past due	30,468	29,513	354,937
Loans delinquent 3 months or more	–	–	–
Lending condition-eased loans	2,731	1,832	22,032
Total	34,217	34,409	413,818

## Remaining debts under the Financial Revitalization Act (non-consolidated)

Year ended March 31	Millions of Yen		Thousands of US Dollars
	At the end of FY 2010	At the end of FY 2011	At the end of FY 2011
Loans to bankrupt parties and rehabilitation and similar cases	4,467	8,567	103,031
High-risk loans	27,084	24,087	289,681
Loans under management	2,731	1,832	22,032
Subtotal	34,284	34,488	414,768
Standard loans	1,172,300	1,258,932	15,140,493
Total	1,206,585	1,293,421	15,555,274

### 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 debtors, 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 the Act on Emergency Measures for Revitalization of the Financial Functions (Act No. 132 of 1998) to classify those listed as corporate bonds (limited to bonds held by financial institutions that guarantee, in whole or in part, the repayment of principal or the payment of interest and that are issued as private-placement securities under the provisions of Article 2-3 of the Financial Instruments and Exchange Act), 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.