

## Consolidating Information

### Outline of Miyazaki Bank Group

#### Group outline

Miyazaki Bank and its six consolidated subsidiaries engage in general retail banking and related financial services, such as leasing, credit guarantee and credit card businesses.

#### Bank business

Head Office and 77 branches offer deposit functions, loan businesses, domestic exchange businesses, foreign exchange businesses, and other related services.

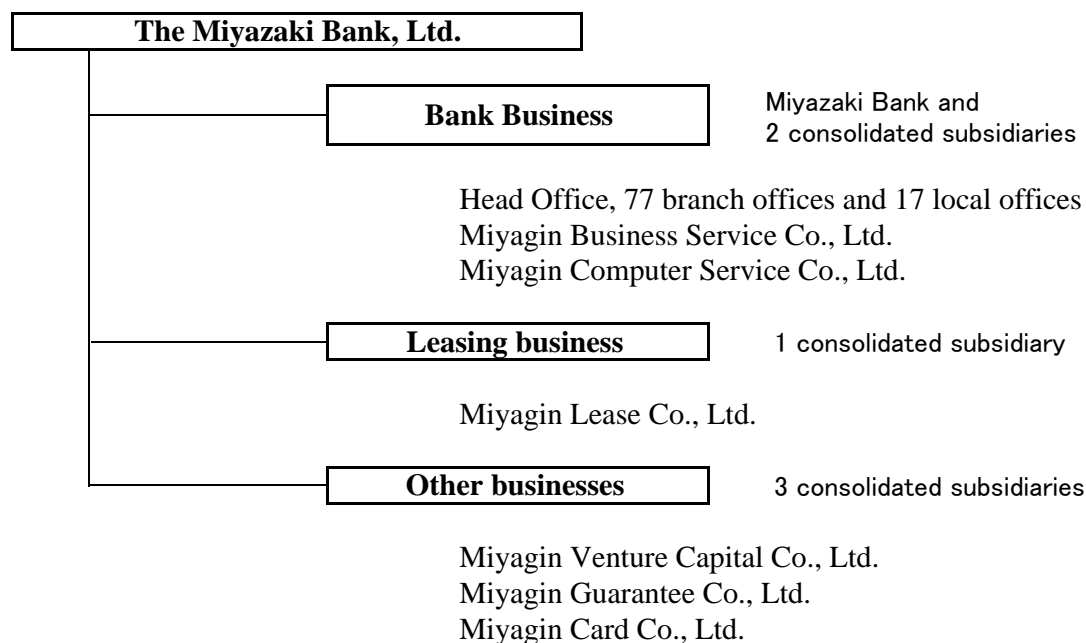
#### Leasing business

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.

In addition, Miyagin Building Service Co., Ltd., Miyagin Business Service Co., Ltd. and Miyagin Staff Service Co., Ltd. merged on April 1, 2011 in an absorption-type merger, with Miyagin Business Service as the surviving company and Miyagin Building Service and Miyagin Staff Service were liquidated on the same day.