

MIYAZAKI BANK '13 INFORMATION

Principal Management Indices

Employees

	At the end of FY2012	At the end of FY2013
No. of employees	1,479	1,480
Average age (years/months)	37.6	37.7
Average service years (years/months)	14.6	14.7
Average salary (JPY1,000/month)	345	374

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)	
	At the end of FY2012	At the end of FY2013
Persons employed (regular bases)	77	79
University graduates	57	60
College graduates	9	6
High school graduates	11	13

Branch Offices

(As of March 31, 2013)

	Head and Branch Offices	Local Offices
Miyazaki Prefecture	68	17
Kagoshima Prefecture	6	-
Fukuoka/Kumamoto/Oita	3	-
Tokyo/Osaka	2	-
Subtotal	79	17
Total	96	

(Note) Other non-branch installed CDs and ATMs: 110 locations.

Installation of ATMs

(As of March 31, 2013)

Automatic teller machines (ATMs)	389	(145)
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(Note) Number of non-branch ATMs is in a parenthesis.

Major Shareholders

(As of March 31, 2013)

	(thousands)	(%)
Shareholders	Shares held	Ratio of shares held
1 Japan Trustee Services Bank, Ltd. (Trust Account)	5,679	3.22
2 Miyazaki Bank Employees' Shareholding Group	4,956	2.81
3 Nippon Life Insurance Co.	4,835	2.74
4 The Bank of Fukuoka, Ltd.	4,578	2.59
5 Meiji Yasuda Life Insurance Co.	4,402	2.49
6 The Kagoshima Bank, Ltd.	3,869	2.19
7 The Higo Bank, Ltd.	3,605	2.04
8 CBNY DFA INTL SMALL CAP VALUE PORTFOLIO	3,329	1.88
9 Japan Trustee Services Bank, Ltd. (Trust Account 4)	3,130	1.77
10 Sumitomo Mitsui Banking Corporation	2,992	1.69
Total	41,378	23.46

Classification of shareholders

(As of March 31, 2013)

	No. of shareholders	No. of shares held (unit)	Ratio of shares held
Central and local governments	26	2,624	1.50
Financial institutions	63	71,879	41.05
Financial instruments business operators	28	2,403	1.37
Other corporations	698	36,723	20.97
Foreign corporations and others	113	15,498	8.85
Foreign individuals	2	6	0.01
Individuals and others	6,691	45,964	26.25
Total	7,621	175,097	100.00
Shares less than transaction unit	—	1,237,000 shares	—

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 211,522 common stocks held in treasury are divided into 211 units in the "Individuals and others" category and 522 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, 2013)	The First Section of the Tokyo Stock Exchange Fukuoka Stock Exchange

Restructured loans (non-consolidated)

Year ended March 31	Millions of Japanese Yen		Thousands of US Dollars
	At the end of FY 2012	At the end of FY 2013	At the end of FY 2013
Loans to bankrupt parties	1,139	630	6,699
Loans past due	31,508	29,177	310,229
Loans delinquent 3 months or more	–	–	–
Lending condition-eased loans	7,305	6,584	70,005
Total	39,953	36,391	386,932

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.

Remaining debts under the Financial Revitalization Law (non-consolidated)

Year ended March 31	Millions of Japanese Yen		Thousands of US Dollars
	At the end of FY 2012	At the end of FY 2013	At the end of FY 2013
Loans to bankrupt parties and rehabilitation and similar cases	6,610	5,769	61,340
High-risk loans	26,086	24,057	255,789
Loans under management	7,305	6,584	70,005
Subtotal	40,001	36,410	387,135
Standard loans	1,334,530	1,403,352	14,921,340
Total	1,374,532	1,439,763	15,308,485

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.