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 78 branches offer deposit functions, loan businesses, domestic exchange businesses, foreign exchange businesses, and other related services.

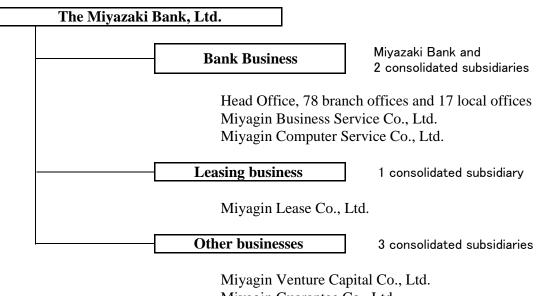
Leasing business

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 service for government and corporate bonds and management consulting service, credit guarantee services, and credit card businesses, respectively.

The following chart illustrates the business organizations of the Group as described above.



Miyagin Guarantee Co., Ltd. Miyagin Card Co., Ltd.

None of our consolidated subsidiaries are listed companies.