

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

	Japanese Yen						US Dollars	
	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013		FY 2013	
Consolidated operating income	48,014	48,758	47,138	51,126	47,661	Millions	506,762	Thousands
Consolidated ordinary income	-24,119	9,603	7,963	11,848	8,821	Millions	93,791	Thousands
Consolidated net income	-21,810	8,776	6,667	5,078	5,250	Millions	55,821	Thousands
Consolidated comprehensive income	-	-	6,991	10,736	12,250	Millions	130,250	Thousands
Consolidated net assets	63,004	89,774	95,703	105,377	116,389	Millions	1,237,523	Thousands
Consolidated total assets	1,854,037	1,950,750	2,075,267	2,124,234	2,223,554	Millions	23,642,254	Thousands
Net assets per share	410.54	491.14	519.20	569.10	628.94	Yen	6.69	Dollars
Net income per share	-148.82	56.62	37.85	28.83	29.81	Yen	0.32	Dollars
Net income per share after residual stock adjustment	-	-	-	-	-	Yen	-	Dollars
Capital adequacy ratio	3.24	4.43	4.40	4.71	4.98	%	4.98	%
Consolidated capital adequacy ratio	9.74	12.23	12.24	11.85	11.70	%	11.70	%
Consolidated return on equity ratio	-29.79	11.96	7.49	5.29	4.97	%	4.97	%
Consolidated price earnings ratio (Times)	-	4.99	5.25	8.15	9.09	Times	9.09	Times
Cash flows from operating activities	89,663	32,229	74,593	-32,886	-20,689	Millions	-219,979	Thousands
Cash Flows from investing activities	-87,859	-47,134	-79,792	33,512	21,136	Millions	224,732	Thousands
Cash flows from financing activities	7,085	9,179	-4,062	-1,062	-1,238	Millions	-13,163	Thousands
Cash and cash equivalents at end of the period	41,370	35,647	26,387	25,948	25,167	Millions	267,592	Thousands
No. of employees	1,656	1,695	1,682	1,677	1,663	Persons	1,663	Persons
(Average numbers of non-regular staff)	386	379	375	369	375	Persons	375	Persons

(Notes)

1. Central and local consumption taxes are handled in a “net of tax” method among Miyazaki Bank and its consolidated subsidiaries.
2. “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 guidelines of accounting principles for net income per share for the respective fiscal term” (Application Guideline of Business Accounting Principle No. 4), respectively.
3. The net income per share after residual security adjustment are not given, since we have no residual securities.
4. The capital adequacy ratio was calculated by subtracting year-end balances 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.
5. 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.
6. Average numbers of non-regular staff are calculated by converting their working hours into those of regular bank employees.