

MIYAZAKI BANK '14 INFORMATION

Principal Management Indicators (Non-Consolidated)

Employees

	At the end of FY2013	At the end of FY2014
Number of employees (persons)	1,480	1,464
Average age (years/months)	37.7	38.1
Average service years (years/months)	14.7	15.0
Average salary (JPY1,000/month)	374	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 temporary staffs for a specific period of time.

	(Persons)	
	At the end of FY2013	At the end of FY2014
Persons employed (formal employees)	79	62
University graduates	60	49
College graduates	6	2
High school graduates	13	11

Number of Offices

(As of March 31, 2014)

	Head Office and Branches	Subbranches
Miyazaki Prefecture	62	23
Kagoshima Prefecture	6	—
Fukuoka/Kumamoto/Oita	3	—
Tokyo/Osaka	2	—
Subtotal	73	23
Total	96	

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

Number of ATMs

(As of March 31, 2014)

Automatic teller machines (ATMs)	381	(155)
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(Note) The number of non-branch ATMs is noted in the parenthesis.

Major Shareholders

(As of March 31, 2014)

Shareholders	(Thousands)	(%)
	Shares held	Ratio of shares held
1 Miyazaki Bank Employees' Shareholding Group	5,127	2.90
2 Japan Trustee Services Bank, Ltd. (Trust Account)	4,858	2.75
3 Nippon Life Insurance Co.	4,625	2.62
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 CBNY DFA INTL SMALL CAP VALUE PORTFOLIO	3,616	2.05
8 The Higo Bank, Ltd.	3,605	2.04
9 Japan Trustee Services Bank, Ltd. (Trust Account 4)	3,097	1.75
10 Sumitomo Mitsui Banking Corporation	2,992	1.69
Total	40,772	23.12

Classification of Shareholders

(As of March 31, 2014)

	(Persons)	(Units)	(%)
	Number of shareholders	Number of shares held	Ratio of shares held
Central and local governments	26	2,624	1.50
Financial institutions	61	71,028	40.56
Financial instruments business operators	22	2,308	1.32
Other corporations	668	35,446	20.24
Foreign corporations and others	116	16,169	9.23
Foreign individuals	1	1	0.00
Individuals and others	5,718	47,547	27.15
Total	6,612	175,123	100.00
Shares less than transaction unit	—	1,211,000 shares	—

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 5,521,702 common stocks held in treasury are divided into 5,521 units in the "Individuals and others" category and 702 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	Number of issued shares	Stock listing
Common stock	176,334,000 shares (As of June 30, 2014)	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 U.S. Dollars
	At the end of FY 2013	At the end of FY 2014	At the end of FY 2014
Loans to bankrupt parties	630	388	3,770
Loans past due	29,177	27,020	262,534
Loans delinquent 3 months or more	—	—	—
Lending condition-eased loans	6,584	14,320	139,137
Total	36,391	41,729	405,451

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 U.S. Dollars
	At the end of FY 2013	At the end of FY 2014	At the end of FY 2014
Loans to bankrupt parties and rehabilitation and similar cases	5,769	3,032	29,460
High-risk loans	24,057	24,433	237,398
Loans under management	6,584	14,320	139,137
Subtotal	36,410	41,786	406,005
Standard loans	1,403,352	1,513,088	14,701,593
Total	1,439,763	1,554,875	15,107,608

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.