

MIYAZAKI BANK '05 INFORMATION

Principal Management Indices

Employees

	(Persons)	
	2004	2005
No. of employees	1,309	1,288
Average age (years/months)	37.07	37.08
Average salary (JPY1,000/month)	368	363

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)	
	2004	2005
Persons employed (regular bases)	22	23
University graduates	17	23
College graduates	0	0
High school graduates	5	0
Persons employed (probationary employees)	0	35
University graduates	0	9
College graduates	0	12
High school graduates	0	14

Branch Offices

(As of March 31, 2005)

	Head and Branch Offices	Local Offices
Miyazaki Prefecture	82	5
Kagoshima Prefecture	5	-
Fukuoka/Kumamoto/ Oita	3	-
Tokyo/Osaka	2	-
Subtotal	92	5
Total	97	

(Note) Other non-branch installed CDs and ATMs: 122 locations

Installation of ATMs

(As of March 31, 2005)

Automatic teller machines (ATMs)	400	(153)
----------------------------------	-----	---------

(Note) Number of non-branch ATMs is in a parenthesis.

Major Shareholders

Shareholders	(thousands)	(%)
	Shares held	Ratio of shares held
1 Japan Trustee Services Bank, Ltd.	7,639	5.20
2 Nippon Life Insurance Co.	4,835	3.29
3 Meiji Yasuda Life Insurance Co.	4,402	3.00
4 Miyazaki Bank Employees' Shareholding Group	3,913	2.66
5 The Kagoshima Bank, Ltd.	3,869	2.63
6 The Higo Bank, Ltd.	3,605	2.45
6 The Bank of Fukuoka, Ltd.	3,605	2.45
8 Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,084	2.10
9 Sumitomo Mitsui Banking Corporation	2,992	2.03
10 Sumitomo Life Insurance Co.	2,897	1.97
Total	40,844	27.84

Classification of shareholders

	No. of shareholders	No. of shares held (unit)	Percentage
Central and local governments	39	2,618	1.81
Financial institutions	81	72,057	49.72
Securities companies	19	1,279	0.88
Other corporations	764	29,306	20.22
Foreign corporations (individuals included)	37(-)	3,555(-)	2.45(-)
Individuals and others	4,111	36,126	24.92
Total	5,051	144,941	100.00
Shares less than transaction unit	-	1,759,000 shares	-

(Notes)

1. A transaction unit indicates 1,000 shares.
2. A total of 374,140 common stocks held in treasury are divided into 374 units in the "Individuals and others" category and 140 shares in "Shares less than transaction unit."
3. "Other corporations" and "Shares less than transaction unit" include 7 units and 700 shares, respectively, under the name of Japan Securities Depository Center, Inc.

Issued shares

Type	No. of issued Shares	Stock listing
Common stock	146,700,000 shares (as of June 30, 2005)	Tokyo Stock Exchanges Fukuoka Stock Exchanges

Restructured loans (non-consolidated)

Year ended March 31	Millions of Yen		Thousands of US Dollars
	At the end of FY 2004	At the end of FY 2005	At the end of FY 2005
Loans to bankrupt parties	4,862	6,449	60,052
Loans past due	35,661	32,300	300,773
Loans delinquent 3 months or more	-	-	-
Lending condition-eased loans	25,362	23,541	219,210
Total	65,886	62,291	580,045

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

Year ended March 31	Millions of Yen		Thousands of US Dollars
	At the end of FY 2004	At the end of FY 2005	At the end of FY 2005
Loans to bankrupt parties and rehabilitation and similar cases	15,009	12,693	118,195
High-risk loans	25,954	26,354	245,405
Loans under management	25,362	23,541	219,210
Subtotal	66,326	62,590	582,829
Standard loans	975,847	994,739	9,262,864
Total	1,042,174	1,057,329	9,845,693

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 creditors, but not including loans to bankrupt parties, loans past due and loans with delinquent repayments of three months or more mentioned herein.

Asset assessment

Asset assessment is made under Article 6 of Japanese Law No. 2000-132, "Law concerning emergency measures for revitalizing financial functions" to classify those listed as 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.