

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

	Japanese Yen						US Dollars	
	FY 2001	FY2002	FY 2003	FY 2004	FY 2005		FY 2005	
Consolidated operating income	47,123	47,683	45,153	45,255	47,679	Million	443,980	thousands
Consolidated ordinary income (losses)	2,791	1,236	3,126	2,856	3,741	Million	34,836	thousands
Consolidated net income (losses)	4,230	346	937	2,874	2,384	Million	22,199	thousands
Consolidated net assets	90,658	86,253	85,859	90,056	92,351	Million	859,959	thousands
Consolidated total assets	1,653,057	1,673,335	1,667,796	1,676,720	1,724,698	Million	16,060,136	thousands
Net asset per share	607.48	578.09	580.65	613.95	630.95	Yen	5.88	Dollars
Net income (losses) per share	28.34	2.32	6.10	19.32	16.07	Yen	0.15	Dollars
Net income per share after residual stock adjustment	-	-	-	-	-	Yen	-	Dollars
Consolidated capital adequacy	10.25	9.80	9.75	9.85	9.92	%	9.92	%
Consolidated return on equity	4.80	0.39	1.08	3.26	2.61	%	2.61	%
Consolidated price earnings ratio (times)	-	159.48	67.56	21.73	28.43	times	28.43	times
Cash flows from operating activities	63,761	30,605	74,399	3,355	76,857	Million	715,681	tousands
Cash Flows from investing activities	64,597	27,790	49,647	13,599	40,816	Million	380,073	thousands
Cash flows from financing activities	6,748	761	3,540	1,214	864	Million	8,045	thousands
Cash and cash equivalents at end of the period	27,264	29,326	50,525	59,543	94,719	Million	882,009	thousands
No. of employees	1,809	1,722	1,645	1,627	1,597	persons	1,597	persons
(Average numbers of non-regular staff)	285	340	397	408	395	persons	395	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 income per share for FY 2001 or earlier (or net losses concerned) are based on computations using an average number of shares (except for “common stock held in treasury” and “parent company’s shares held by subsidiaries”).
3. In and after FY 2002, “net assets per share” and “net income per share” (or net losses) (hereinafter collectively called “data per share”) are computed under “accounting principle for net income per share” (Business Accounting Principle No. 2) and “Application guideline of accounting principle for net income per share” (Application Guideline of Business Accounting Principle No. 4), respectively.
4. Net income per share after residual security adjustment are not given, since we have no residual securities.
5. Consolidated capital adequacy ratio is calculated under equations specified in Finance Ministry Announcement based on Article 14-2 of the Banking Law.
6. Average numbers of non-regular staff are calculated by converting their working hours into those of regular bank employees.