

Principal Management Indicators (Non-Consolidated)

Employees

Years ended March 31

| | At the end of FY 2024 | At the end of FY 2025 |
|--------------------------------------|--------------------------|--------------------------|
| Number of employees (persons) | 1,284 | 1,261 |
| Average age (years/months) | 39.1 | 39.1 |
| Average service years (years/months) | 16.2 | 16.1 |
| Average salary (month/JPY1,000) | 367 | 369 |

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) | |
|-------------------------------------|-----------|---------|
| | FY 2024 | FY 2025 |
| Persons employed (formal employees) | 71 | 87 |
| Graduate school graduates | — | 1 |
| University graduates | 56 | 62 |
| Technical college graduates | 1 | — |
| College graduates | 3 | 5 |
| High school graduates | 11 | 19 |

Number of Offices

(As of March 31, 2025)

| | Head Office and Branches | Subbranches |
|-----------------------|--------------------------|-------------|
| Miyazaki Prefecture | 60 | 25 |
| Kagoshima Prefecture | 6 | — |
| Fukuoka/Kumamoto/Oita | 3 | — |
| Tokyo | 2 | — |
| Subtotal | 71 | 25 |
| Total | 96 | |

(Note) Other non-branch installed CDs and ATMs: 124 locations.

Number of ATMs

(As of March 31, 2025)

| | | |
|----------------------------------|-----|---------|
| Automatic teller machines (ATMs) | 372 | (160) |
|----------------------------------|-----|---------|

(Note) The number of non-branch ATMs is noted in the parenthesis.

Major Shareholders

(As of March 31, 2025)

| Shareholders | (Thousands) | (%) |
|--|-------------|----------------------|
| | Shares held | Ratio of shares held |
| 1 The Master Trust Bank of Japan, Ltd. (Trust Account) | 1,726 | 10.16 |
| 2 Custody Bank of Japan, Ltd. (Trust Account) | 569 | 3.35 |
| 3 Meiji Yasuda Life Insurance Co. | 540 | 3.18 |
| 4 Miyazaki Bank Employees' Shareholding Group | 468 | 2.75 |
| 5 The Bank of Fukuoka, Ltd. | 457 | 2.69 |
| 6 Nippon Life Insurance Co. | 441 | 2.59 |
| 7 The Kagoshima Bank, Ltd. | 332 | 1.96 |
| 8 The Higo Bank, Ltd. | 311 | 1.83 |
| 9 Sumitomo Life Insurance Company | 289 | 1.70 |
| 10 QR Fund Investment Limited Partnership | 271 | 1.60 |
| Total | 5,410 | 31.84 |

Classification of Shareholders

(As of March 31, 2025)

| | (Persons) | (Units) | (%) |
|--|------------------------|-----------------------|----------------------|
| | Number of shareholders | Number of shares held | Ratio of shares held |
| Central and local governments | 26 | 2,630 | 1.54 |
| Financial institutions | 37 | 61,962 | 36.36 |
| Financial instruments business operators | 25 | 4,209 | 2.47 |
| Other corporations | 554 | 39,183 | 23.00 |
| Foreign corporations and others | 90 | 14,639 | 8.59 |
| Foreign individuals | 3 | 3 | 0.00 |
| Individuals and others | 5,796 | 47,770 | 28.04 |
| Total | 6,531 | 170,396 | 100.00 |
| Shares less than one unit | — | 93,800 shares | — |

(Notes)

1. Of the 147,045 treasury shares, 1,470 units are included in the “Individuals and others” and 45 shares are included in “Shares less than one unit.”
2. “Other corporations” and “Shares less than one unit” include 1 unit and 70 shares, respectively, under the name of Japan Securities Depository Center, Inc.

Issued Shares

| Type | Number of issued shares | Stock listing |
|--------------|--|--|
| Common stock | 17,133,400 shares (As of June 30, 2025) | The Prime Market of the Tokyo Stock Exchange Fukuoka Stock Exchange |