



THE NISHI-NIPPON CITY BANK, LTD.

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NISHI-NIPPON CITY BANK

# Profile

Headquartered in Kyushu's largest urban center, Fukuoka City (population: 1.52 million), the Nishi-Nippon City Bank Group comprises a parent bank, seven consolidated subsidiaries, and one affiliate. While banking services are its primary focus, the Group also provides a diverse range of financial services, including investing and lending operations, credit guarantees and credit card services, as well as credit management and business consulting services.

Guided by its management philosophy, "Aiming high and motivated by pride in our services, we are committed to becoming Kyushu's leading bank through our ability to respond to change and to grow with our customers," the Group's core banking services provide community-oriented financial services that cater mainly to individuals and small and medium-sized enterprises (SMEs) in its host region of Kyushu.

As of March 31, 2015, the Group has a nationwide network of 194 branches (Head Office, 169 branches, and 24 sub-branches), together with three representative offices in Hong Kong, Seoul, and Shanghai.

## Consolidated Financial Highlights

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2015	2014	2015
Total income	¥152,206	¥156,249	\$1,266,596
Total expenses	110,837	115,468	922,340
Income before income taxes and minority interests	41,369	40,780	344,256
Net income	24,843	24,009	206,733

	Yen		U.S. dollars (Note 1)
Net income per share	¥31.32	¥30.20	\$0.26

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries March 31, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2015	2014	2015
Total assets	¥8,593,865	¥8,027,132	\$71,514,237
Deposits	7,330,003	6,952,471	60,996,949
Loans and bills discounted	6,158,682	5,849,866	51,249,746
Securities	1,887,925	1,781,211	15,710,455
Capital stock	85,745	85,745	713,535
Total net assets	469,065	429,734	3,903,350

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥120.17 to U.S.\$1.

2. In this report, Japanese yen figures are rounded down to the nearest million yen.

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