

ANNUAL REPORT 2016

NISHI-NIPPON CITY BANK



THE NISHI-NIPPON CITY BANK, LTD.

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Profile

Headquartered in Kyushu's largest urban center, Fukuoka City (population: 1.55 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, 2016, the Group has a nationwide network of 188 branches (Head Office, 165 branches, and 22 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, 2016 and 2015

	Millions of yen (Note 1)		Thousands of U.S. dollars (Note 2)
	2016	2015	2016
Total income	¥154,970	¥152,206	\$1,375,319
Total expenses	113,014	110,837	1,002,966
Profit (loss) before income taxes	41,956	41,369	372,352
Profit (loss) attributable to owners of parent	26,921	24,843	238,923
	Yen		U.S. dollars (Note 2)
Profit (loss) attributable to owners of parent per share	¥34.19	¥31.32	\$0.30

The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries As of March 31, 2016 and 2015

	Millions of yen (Note 1)		Thousands of U.S. dollars (Note 2)
	2016	2015	2016
Total assets	¥9,090,350	¥8,593,865	\$80,674,038
Deposits	7,763,337	7,330,003	68,897,211
Loans and bills discounted	6,451,953	6,158,682	57,259,084
Securities	1,818,567	1,887,925	16,139,221
Capital stock	85,745	85,745	760,965
Total net assets	487,831	469,065	4,329,350

Notes: 1. In this report, Japanese yen figures are rounded down to the nearest million yen.

2. Conversion into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥112.68 to \$1.