

# Annual Report 2010

NISHI-NIPPON CITY BANK



THE NISHI-NIPPON CITY BANK, LTD.

# Profile

Headquartered in the city of Fukuoka (population 1.45 million), the largest urban center in Kyushu, the Nishi-Nippon City Bank Group comprises the parent bank, 12 consolidated subsidiaries, and one affiliate. While banking services are its prime focus, the Group also provides a full range of financial services, including securities brokerage, credit guarantees and credit card services, as well as credit management and business consulting services.

In our core banking services, we have been promoting community-oriented financial services to our customer base mainly consisting of individuals and small and medium-sized enterprises (SME) in the Kyushu region. As of March 31, 2010, the Bank has a network of 208 branches in Japan. It also maintains representative offices in Hong Kong, Seoul, and Shanghai. The Bank supports the overseas business expansion of local companies through its service alliances with overseas financial institutions, mainly in China, South Korea, Vietnam, Thailand, and Indonesia.

## Consolidated Financial Highlights

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2010 and 2009

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2010	2009	2010
Total income	¥173,537	¥181,770	\$1,865,191
Total expenses	135,702	162,377	1,458,544
Income before income taxes and minority interests	37,834	19,393	406,647
Net income	21,800	14,616	234,317
	Yen		U.S. dollars
Net income per share	¥26.88	¥17.84	\$0.28

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries March 31, 2010 and 2009

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2010	2009	2010
Total assets	¥7,287,892	¥7,208,363	\$78,330,749
Deposits	6,469,642	6,314,328	69,536,138
Loans and bills discounted	5,147,505	5,073,132	55,325,721
Securities	1,597,140	1,570,882	17,166,174
Capital stock	85,745	85,745	921,599
Net assets (after deduction of minority interests)	336,661	289,733	3,618,460

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥93.04 to U.S.\$1.

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



## Contents

Message from the President ... 1	Financial Section ... 7
Toward a Sounder Financial Position... 4	Organization Chart ... 57
Risk Management Systems ... 5	Corporate Data ... 58
Board of Directors and Corporate Auditors ... 6	International Network ... 58