

Annual Report 2011

NISHI-NIPPON CITY BANK

THE NISHI-NIPPON CITY BANK, LTD.

Annual Report 2011



THE NISHI-NIPPON CITY BANK, LTD.

Profile

The Nishi-Nippon City Bank Group, headquartered in the city of Fukuoka (population 1.47 million) the largest urban center in Kyushu, 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, credit guarantees and credit card services, as well as credit management and business consulting services.

In our core banking services, we have provided community-oriented financial services to a customer base comprised mainly of individuals and small and medium-sized enterprises (SME) in the Kyushu Region. As of March 31, 2011, the Bank has a network of 208 branches including sub-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, 2011 and 2010

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2011	2010	2011
Total income	¥172,830	¥173,537	\$2,078,538
Total expenses	138,594	135,702	1,666,801
Income before income taxes and minority interests	34,235	37,834	411,737
Net income	53,384	21,800	642,020
	Yen		U.S. dollars
	2011	2010	2011
Net income per share	¥66.98	¥26.88	\$0.80

The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries March 31, 2011 and 2010

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2011	2010	2011
Total assets	¥7,401,749	¥7,287,892	\$89,016,833
Deposits	6,592,902	6,469,642	79,289,261
Loans and bills discounted	5,229,084	5,147,505	62,887,366
Securities	1,635,176	1,597,140	19,665,379
Capital stock	85,745	85,745	1,031,215
Net assets (after deduction of minority interests)	351,480	336,661	4,227,067

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥83.15 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 ... 63
Risk Management Systems ... 5	Corporate Data ... 64
Board of Directors and Corporate Auditors ... 6	International Network ... 64