



NISHI-NIPPON CITY BANK

Annual Report

2012



THE NISHI-NIPPON CITY BANK, LTD.

Profile

The Nishi-Nippon City Bank Group, headquartered in the city of Fukuoka (population 1.49 million) the largest urban center in Kyushu, a gateway to Asia, comprises the parent bank, 10 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 in Japan. As of March 31, 2012, the Bank has a network of 206 branches including head office and sub-branches. 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, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2012	2011	2012
Total income	¥164,616	¥172,830	\$2,002,872
Total expenses	123,271	138,594	1,499,835
Income before income taxes and minority interests	41,344	34,235	503,036
Net income	17,972	53,384	218,667
Yen			U.S. dollars
Net income per share	¥22.60	¥66.98	\$0.27

The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries
March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2012	2011	2012
Total assets	¥7,670,937	¥7,401,749	\$93,331,756
Deposits	6,665,687	6,592,902	81,100,953
Loans and bills discounted	5,389,886	5,229,084	65,578,376
Securities	1,722,791	1,635,176	20,961,079
Capital stock	85,745	85,745	1,043,260
Total net assets	373,541	351,480	4,544,857

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥82.19 to U.S.\$1.
2. In this report, Japanese yen figures are rounded down to the nearest million yen.

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