

*NISHI-NIPPON CITY BANK*

*Annual Report*  
*2013*



THE NISHI-NIPPON CITY BANK, LTD.

# Profile

The Nishi-Nippon City Bank Group, headquartered in the city of Fukuoka (population 1.50 million) the largest urban center in Kyushu, a gateway to Asia, comprises the parent bank, eight 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.

The Group's management philosophy is: "Adapt to changing times with great vision and pride while growing with customers to become the leading bank in Kyushu." Based on this, our core banking services involve providing community-oriented financial services to a customer base comprised mainly of individuals and small and medium-sized enterprises (SME) in the Kyushu Region of Japan. As of March 31, 2013, 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.

## Consolidated Financial Highlights

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2013	2012	2013
Total income	¥156,314	¥164,616	\$1,662,031
Total expenses	122,809	123,271	1,305,790
Income before income taxes and minority interests	33,504	41,344	356,240
Net income	18,436	17,972	196,032
	Yen		U.S. dollars
Net income per share	¥23.18	¥22.60	\$0.24

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2013	2012	2013
Total assets	¥7,774,565	¥7,670,937	\$82,664,169
Deposits	6,822,234	6,665,687	72,538,376
Loans and bills discounted	5,585,226	5,389,886	59,385,714
Securities	1,717,636	1,722,791	18,263,018
Capital stock	85,745	85,745	911,702
Total net assets	409,320	373,541	4,352,154

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥94.05 to U.S.\$1.  
2. In this report, Japanese yen figures are rounded down to the nearest million yen.

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