

Shift to a Holding Company Structure

The Bank has endeavored to pursue synergetic effects presented by the unique functions of each of the Bank group companies by conducting reorganizations from time to time, and has enhanced the Bank group's comprehensive financial strength. As a result, the business activities of the Bank group companies have been steadily expanding. Nevertheless, with regard to the business environment surrounding the Bank, the economy is changing even more dramatically and rapidly than expected.

With this situation in mind, in order to further strengthen intragroup collaboration that would allow each of the Bank group companies to exhibit its unique

characteristics and strengths as well as to appropriately respond to various environmental changes and address risks in the future, the Bank has decided to move to a holding company structure and establish a new group management framework on October 3, 2016, under the presumption of receiving permission from the authorities and others concerned.

As a comprehensive financial group rooted in the region, the Bank group will aim to enhance its comprehensive financial strength and achieve "further contribution to the regional economy" and "maximization of group corporate value" under the Holding Company system.

Profile of the Company (joint holding company)

Name: Nishi-Nippon Financial Holdings, Inc.

► Location	1-1, Hakata-ekimae 3-chome, Hakata-ku, Fukuoka, Japan
► Representatives	Chairman and Director (Representative Director), Isao Kubota, Present: Chairman of The Nishi-Nippon City Bank, Ltd. President and Director (Representative Director), Hiromichi Tanigawa, Present: President of The Nishi-Nippon City Bank, Ltd. Deputy President and Director (Representative Director), Seiji Isoyama, Present: Deputy President of The Nishi-Nippon City Bank, Ltd.
► Business	Management and operation of banks and other companies that the Company may have as subsidiaries under the Banking Act and any all businesses incidental or related thereto.
► Capital	50 billion yen
► Date of establishment	October 3, 2016
► Fiscal year end	March 31
► Stock exchange	Tokyo Stock Exchange and Fukuoka Stock Exchange
► Share-trading unit	100 shares