



NISHI-NIPPON CITY BANK

Annual Report 2007



THE NISHI-NIPPON CITY BANK, LTD.

Profile

Aiming to be No. 1 Bank in Kyushu

The Nishi-Nippon City Bank group comprises the Bank, 11 consolidated subsidiaries and 1 affiliate, which together offer a broad range of financial services. To realize our ambition of becoming the leading bank in Kyushu, we are working to meet the goals of our "Active NCB" medium-term management plan, launched in fiscal 2005. As a regional financial institution, our goal is the undisputed No. 1 position in Kyushu in terms of financial transactions with small and medium-sized enterprises (SMEs), as well as with individuals (retail banking customers).

Headquartered in Fukuoka, the largest city in Kyushu

The population of Fukuoka Prefecture, where we are headquartered, is approximately 5 million. Economically the prefecture is in good health, as it has attracted major Japanese companies such as Toyota Motor Corp. and high-technology industries as a production location. In recent years, Fukuoka has also expanded its business with East Asia, leveraging its geographical proximity to China and South Korea.

Building a Business Network in Japan and Overseas

At the end of March 2007, the Bank had 210 branches around Japan and maintained representative offices in Hong Kong, Seoul and Shanghai. We have built up numerous business alliances and networks in China and elsewhere in East Asia, and are positioned to offer powerful support to customers developing business in the region.

Consolidated Financial Highlights

The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2007	2006	2007
Total income	¥186,980	¥203,088	\$1,583,909
Total expenses	141,336	177,457	1,197,256
Income before income taxes and minority interests	45,644	25,630	386,653
Net income	25,330	12,899	214,571
	Yen		U.S. dollars
Net income per share	¥28.68	¥17.40	\$0.242

The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2007	2006	2007
Total assets	¥6,952,905	¥6,935,384	\$58,897,970
Deposits	6,046,748	5,947,732	51,221,924
Loans and bills discounted	4,795,703	4,768,704	40,624,337
Securities	1,514,353	1,447,440	12,828,067
Capital stock	85,745	63,517	726,349
Net assets * (after deduction of minority interests)	320,738	262,297	2,716,971

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥118.05 to U.S.\$1.
2. In this report, Japanese yen figures are rounded down to the nearest million yen.

* For the terms ended March 2006, the amount posted under shareholders' equity is employed.

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