



Annual Report **2009**

NISHI-NIPPON CITY BANK



THE NISHI-NIPPON CITY BANK, LTD.

Profile

Headquartered in the city of Fukuoka (population 1.4 million), the largest urban center in Kyushu, the Nishi-Nippon City Bank Group comprises the parent bank, 11 consolidated subsidiaries, and one affiliate. While banking services are its prime focus, the Group also provides a full range of financial services, including credit guarantees and credit card services, as well as credit management and business consulting services.

As of the end of March 2009 the Bank had a network of 209 branches in Japan, and 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 Vietnam, Thailand, and Indonesia.

We are making top-level services available to our customers in Kyushu, with the aim of prospering together with our customers as Kyushu's No. 1 bank. For this purpose, in April 2008 we launched New Stage 2008, our new medium-term management plan, and have steadily implemented a mix of initiatives aimed at putting top priority on meeting customer expectations and expanding our profitability.

Consolidated Financial Highlights

The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2009 and 2008

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2009	2008	2009
Total income	¥181,770	¥184,269	\$1,850,456
Total expenses	162,377	154,480	1,653,031
Income before income taxes and minority interests	19,393	29,789	197,424
Net income	14,616	14,316	148,795
	Yen		U.S. dollars
Net income per share	¥17.84	¥17.46	\$0.18

The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries March 31, 2009 and 2008

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2009	2008	2009
Total assets	¥7,208,363	¥6,980,635	\$73,382,501
Deposits	6,314,328	6,168,481	64,281,058
Loans and bills discounted	5,073,132	4,911,346	51,645,449
Securities	1,570,882	1,525,026	15,991,883
Capital stock	85,745	85,745	872,906
Net assets * (after deduction of minority interests)	289,733	299,538	2,949,540

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥98.23 to U.S.\$1.
2. In this report, Japanese yen figures are rounded down to the nearest million yen.

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