

Corporate Information

Board of Directors and Auditors (As of June 30, 2011)



Chairman
Fumihiro Izumi

President
Masato Miyanaga

Senior Managing Director
Hiromichi Tsuboi



Managing Director
Hajime Aoyama

Managing Director
Yoshinori Yamamoto

Managing Director
Hiroyuki Hanazawa

Managing Director
Yoshimasa Asama

Chairman

Fumihiro Izumi

President

Masato Miyanaga

Senior Managing Director

Hiromichi Tsuboi

Managing Directors

Hajime Aoyama
Yoshinori Yamamoto
Hiroyuki Hanazawa
Yoshimasa Asama

Directors

Teruo Matsushima
Masahiko Fukuda
Tetsuya Okawa
Hiromichi Ando
Hitoshi Ikeda
Kazushi Shiwaku
Tokikazu Tsurui

Standing Auditors

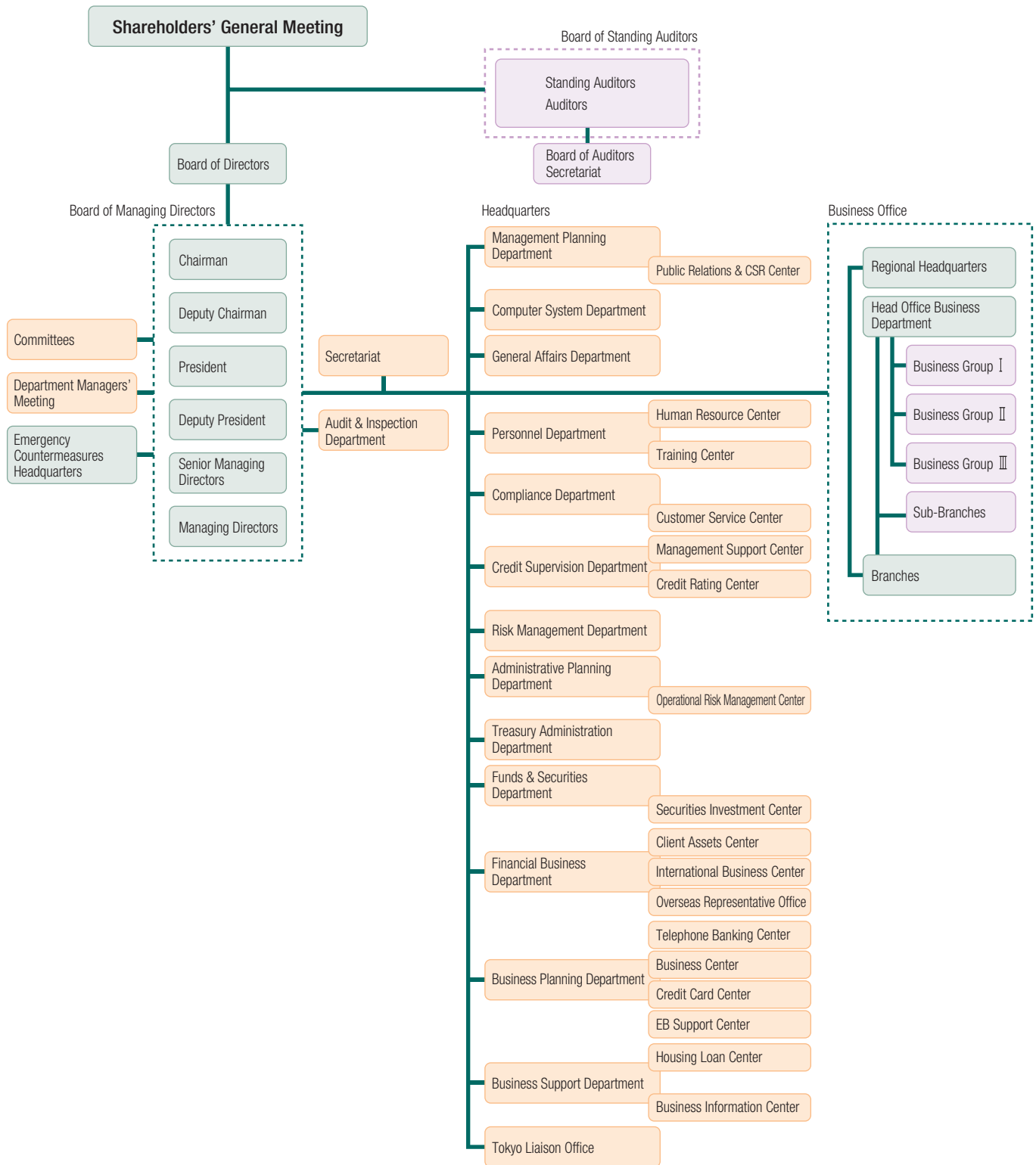
Masataka Takami
Nobuyasu Tachimori

Auditors

Michiyo Nishida
Shigenobu Honda
Yoshio Sato

Organization Chart

(As of June 30, 2011)



Principal Operations of the Chugoku Bank Group

Chugoku Bank Group, which comprises the Bank along with seven subsidiaries and one affiliate, is positioned to offer a wealth of financial services, including corporate and personal banking, leasing and investment advisory businesses, and more.

Organizational Chart for the Chugoku Bank Group

		Business segment
The Chugoku Bank, Limited		Banking business
<ul style="list-style-type: none"> — Domestic offices: Head office, 151 branch offices, 9 sub-branch offices, 1 representative office — Overseas offices: 1 branch and 3 representative offices 		
Consolidated subsidiaries		
CBS Company, Limited		Consigned administrative operations for banks
The Chugin Credit Guarantee Co., Limited		Credit guarantee business
The Chugin Card Company, Limited		Credit card business
The Chugin Lease Company, Limited		Leasing businesses
Chugin Asset Management Company, Limited		Asset management business
The Chugin Operation Center, Co., Limited		Deposits, bank remittances, and valuation of collateralized real estate
Chugin Securities Co., Ltd.		Securities business

(As of March 31, 2011)



Service Networks

(As of June 30, 2011)

INTERNATIONAL DIVISION:

Head Office, Okayama

1-15-20, Marunouchi, Kita-ku,
Okayama, Japan

International Business Center

Telephone: (086) 234-6539
Facsimile: (086) 227-6000
SWIFT: CHGKJP JZ

Funds and Securities Department

Telephone: (086) 234-6503
Facsimile: (086) 234-6595

Treasury Administration Department

Telephone: (086) 234-6664
Facsimile: (086) 234-7439
SWIFT: CHGKJP JT

Tokyo Office

JP Building, 3-4-4, Nihonbashi, Muromachi,
Chuo-ku, Tokyo, Japan

Funds and Securities Department

Telephone: (03) 3243-0459
Facsimile: (03) 5255-7750

OVERSEAS OFFICES:

Hong Kong Branch

Rooms 2704-2706,
27th Floor Gloucester Tower,
The Landmark,
15 Queen's Road Central,
Hong Kong,
People's Republic of China
Telephone: 2523-0312
Facsimile: 2521-8730

Shanghai Representative Office

Room 2007, Shanghai
International Trade Center,
2201 Yan-an Road (West),
Shanghai, People's Republic of China
Telephone: (021) 6275-1988
Facsimile: (021) 6275-1989

Singapore Representative Office

16 Collyer Quay, #23-03
Singapore 049318
Telephone: 6536-7757
Facsimile: 6536-7767

New York Representative Office

150 East 52nd Street, 7th Floor,
New York, N.Y. 10022, U.S.A.
Telephone: (212) 371-7700
Facsimile: (212) 371-7173

FOREIGN EXCHANGE OFFICES:

Head Office Business Department

1-15-20, Marunouchi, Kita-ku, Okayama

Okayama-Minami Branch

1-8-11, Aoe, Kita-ku, Okayama

Okayama-Nishi Branch

3-101, Toiya-cho, Kita-ku, Okayama

Saidaiji Branch

3-7-1, Saidaiji-Naka, Higashi-ku, Okayama

Katakami Branch

36-1, Higashi-Katakami, Bizen, Okayama

Kojima Branch

2-1-33, Kojima Ajino, Kurashiki, Okayama

Kurashiki Branch

257-1, Bakuro-cho, Kurashiki, Okayama

Kurashiki Ekimae Branch

2-2-2, Achi, Kurashiki, Okayama

Mizushima Branch

4-32, Mizushima Nishiyayoi-cho, Kurashiki, Okayama

Hayashima Branch

1380, Hayashima, Hayashima-cho,
Tsukubo-gun, Okayama

Soja Branch

1-4-20, Ekimae, Soja, Okayama

Kasaoka Branch

2-8, Rokuban-cho, Kasaoka, Okayama

Ibara Branch

176-5, Ibara-cho, Ibara, Okayama

Tsuyama Branch

30-7, Sange, Tsuyama, Okayama

Fukuyama Branch

1-1, Momiji-cho, Fukuyama, Hiroshima

Onomichi Branch

4-9, Toyohimotomachi, Onomichi, Hiroshima

Mihara Branch

1-11-7, Minatomachi, Mihara, Hiroshima

Shinichi Branch

593-7, Shinichi, Shinichi-cho, Fukuyama, Hiroshima

Kure Branch

3-6-1, Hon-dori, Kure, Hiroshima

Fuchu Branch

1-3, Fukawa-cho, Fuchu, Hiroshima

Hiroshima Branch

15-4, Hatchobori, Naka-ku, Hiroshima

Takamatsu Branch

3-6, Marugamemachi, Takamatsu, Kagawa

Sanbonmatsu Branch

610-4, Sanbonmatsu, Higashi-Kagawa, Kagawa

Sakaide Branch

1-2-2, Kyomachi, Sakaide, Kagawa

Marugame Branch

207-6, Futaimatsu, Marugame, Kagawa

Kawanoe Branch

4062-4, Kawanoe-cho, Shikoku-chuo, Ehime

Yonago Branch

1-1-1, Higashi-Fukuhara, Yonago, Tottori

Kobe Branch

2-6-1, Sakaemachi-dori, Chuo-ku, Kobe, Hyogo

Himeji Branch

108, Shirogane-cho, Himeji, Hyogo

Osaka Branch

Aioi Nissay Dowa Insurance Midotsuji Building, 3-6-1,
Hirano-cho, Chuo-ku, Osaka

Tokyo Branch

JP Building, 3-4-4, Nihonbashi, Muromachi,
Chuo-ku, Tokyo

Foreign Remittance and Exchange Offices

13 Offices

Foreign Currency Exchange Offices

45 Offices

(As of June 30, 2011)

Location	Number of Offices
Okayama Pref.	110
Hiroshima Pref.	25
Tottori Pref.	1
Kagawa Pref.	17
Ehime Pref.	1
Hyogo Pref.	5
Osaka Pref.	1
Tokyo	1
Liaison Offices	1
Overseas Offices	4

Number of ATMs and Locations with ATMs Outside Branches

(As of March 31, 2011)

Category	
Number inside branches:	
ATMs	532
Number outside branches:	
Cash dispensers	18
ATMs	228
Total	778
Locations with ATMs installed	
Outside branches	220

Corporate Data

(As of March 31, 2011)

Head Office

Address:	1-15-20, Marunouchi, Kita-ku, Okayama, Japan
Telephone:	(086) 223-3111
SWIFT Address:	CHGKJPJZ
Internet Homepage Address:	http://www.chugin.co.jp/
Year of Establishment:	December 1930
Stated Capital:	15,149 million yen
Authorized Number of Shares:	391,000,000
Shares of Common Stock Issued and Outstanding:	231,272,106
Number of Shareholders:	9,069
Number of Employees:	3,149



Number of Employees

As of March 31	Number of Employees		
	2011	2010	2009
Employees	3,149	3,114	3,100

Note: Number of employees does not include part-time and temporary staff or overseas local staff.

Shareholder Information

(As of March 31, 2011)

Breakdown of Types of Shareholders

Category	Number of shareholders	Number of shares	
		(Thousands of shares)	Percentage
Government and local authorities	2	9	0.00
Financial institutions	67	52,736	23.01
Securities firms	32	1,948	0.85
Other corporations	509	79,907	34.85
Foreign investors	242	27,502	12.00
Individuals	8,217	67,169	29.29
Total	9,069	229,271	100.00
Number of shares held in less than trading units	—	2,001,106	—

Major Shareholders

Name of Shareholders	Number of holding shares	Unit: 1,000 shares	
		Percentage of outstanding shares	
Japan Trustee Services Bank, Ltd.	12,003	5.18	
Hayashibara Co., Ltd.	11,316	4.89	
Taiyo Estate Co., Ltd.	7,903	3.41	
Northern Trust Company (AVFC) Sub-Account American Client	6,530	2.82	
Chugoku Bank Employee Stock Ownership Plan	6,418	2.77	
The Master Trust Bank of Japan, Ltd.	6,342	2.74	
Hayashibara Biochemical Laboratories, Inc.	5,700	2.46	
Okayama Estate and Warehousing Co., Ltd.	5,358	2.31	
Nippon Life Insurance Company	4,916	2.12	
Meiji Yasuda Life Insurance Company	4,754	2.05	
Total	71,243	30.80	

Disclosure Policy

Chugoku Bank proactively undertakes the disclosure of information in order that customers, investors, business partners and other parties can accurately understand matters concerning the Bank as a result of conducting timely and appropriate information disclosure. This includes disclosing information in a timely manner by producing disclosure pamphlets, business reports, annual reports and financial reports as well as via our website and other mediums.

Chugoku Bank will continue to endeavor to disclose information in an appropriate and timely manner.



Forward-looking Statements

This annual report contains forward-looking statements regarding the future results and performance of Chugoku Bank. Such forward-looking statements are based on current information and assumptions. Please be advised that actual results could differ materially from those anticipated by the forward-looking statements due to a variety of factors.