

1H FY2015

Earnings Results Briefing

(References)

February, 2016



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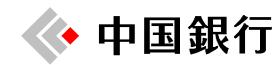
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Okayama Prefecture's Industrial Structure

Okayama Prefecture's Economic Scale

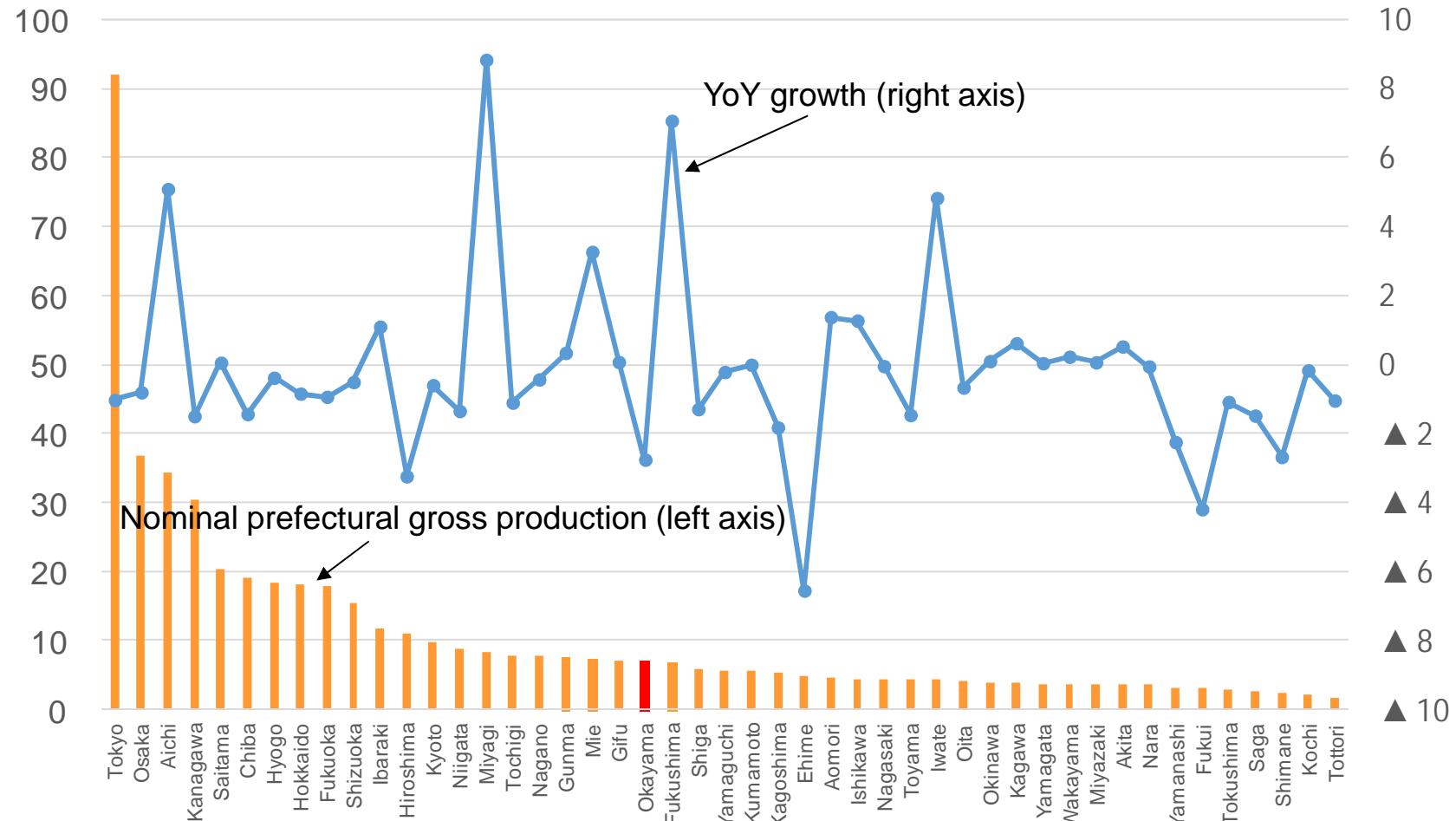


Items	Actual	Nationwide ranking (%)	Rank	Source	Survey date
Area	7,114km ²	1.9	17	Nationwide survey on size of villages, townships, cities, and prefectures	Oct. 2014
Population	1,939,000	1.5	21	Population estimates	Jan. 2015
Households	823,543	1.5	17	Population estimates	Jan. 2015
Prefectural gross productions (nominal)	7.646 trillion yen	1.4	21	Prefectural accounts	FY2012
Number of private enterprises	85,833	1.5	21	Economic census	Feb. 2012
Number of employees working at private enterprises	805,627	1.4	20	Economic census	Feb. 2012
Agricultural yield	126.0 billion yen	1.5	25	Statistics of Source: Agricultural Income Produced	2013
Product shipments	8.2474 trillion yen	2.7	12	Survey of Industry Statistics	2014
Information and communication industry sales (IT services, Internet related services)	81.4 billion yen	0.4	18	Economic census	2011
Wholesale and retail industry sales	4.8031 trillion yen	1.0	19	Economic census	2011
Real estate industry sales and lease of goods	284.0 billion yen	0.8	16	Economic census	2011
Hotel and restaurant industry sales	216.7 billion yen	1.1	25	Economic census	2011
Life related services and entertainment industry sales	354.9 billion yen	1.0	24	Economic census	2011
Healthcare and welfare sales	952.4 billion yen	1.3	16	Economic census	2011
Construction output	629.3 billion yen	1.3	26	Construction statistics	2014
New housing starts	10,960	1.2	22	Housing start statistics	FY2014
Customs and trade	3.3680 trillion yen	2.1	11	Trade figures by port	2014

Okayama Prefecture's Economic Scale



(Trillion yen) Nominal Gross Production by Prefecture and YoY Change (FY2012) (%)



Source: Cabinet Office's Annual Report on Prefectural Accounts

Okayama Prefecture's Industrial Structure (1)

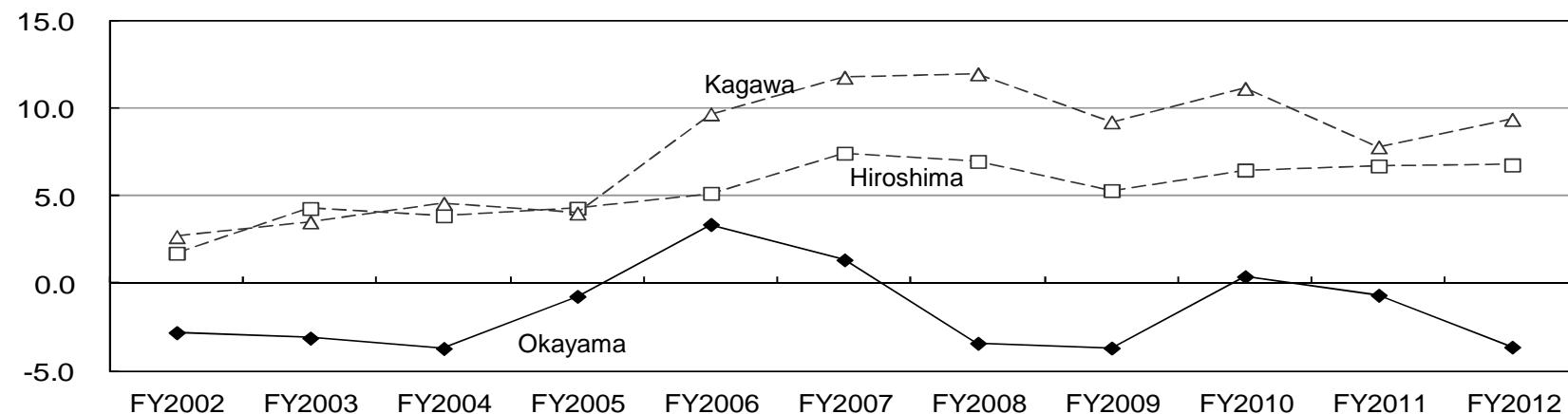


Gross production by economic activity (%)



Source: Cabinet Office's National Accounts and Okayama Prefectural Accounts

Ratio of goods and services imports/exports (net) to prefectoral gross production (nominal) (%)

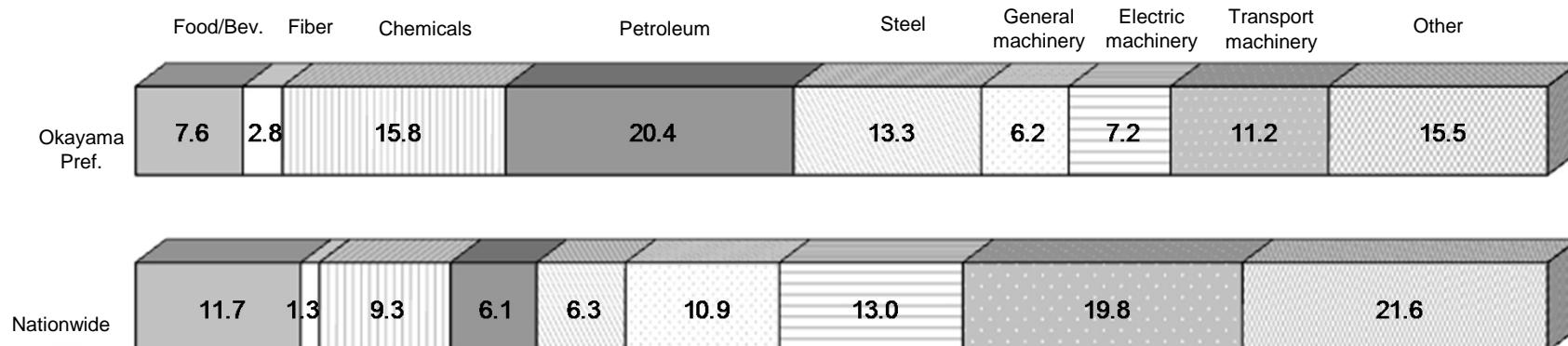


Source: Cabinet Office's Annual Report on Prefectural Accounts

Okayama Prefecture's Industrial Structure (2)



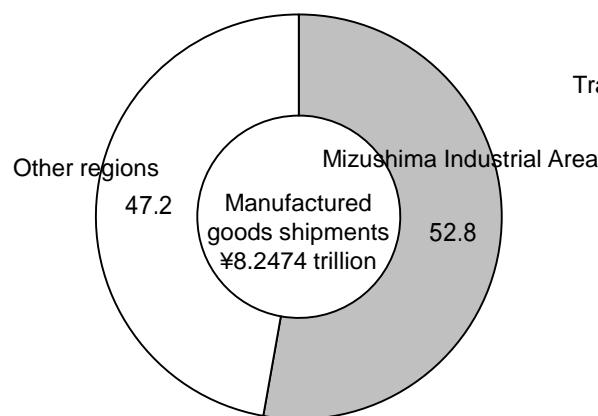
Breakdown of manufactured goods shipments (2014)



Source: METI, Survey of Industry Statistics for Okayama Prefecture

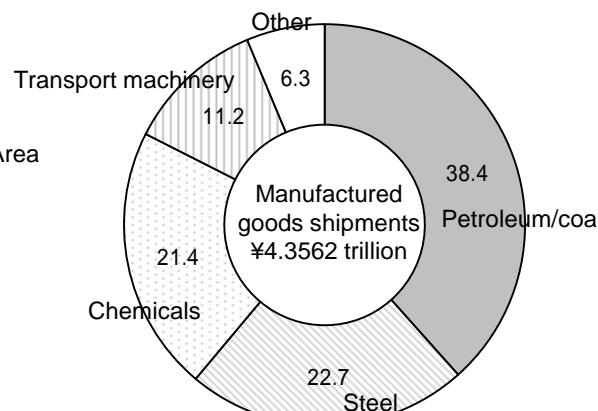
Mizushima Industrial Area's presence

Ratio of manufactured goods from the Mizushima Industrial Area versus Okayama manufactured goods shipments (2014)



Source: Survey of Industry Statistics for Okayama Prefecture

Breakdown of manufactured goods from the Mizushima Industrial Area by industry (2014)

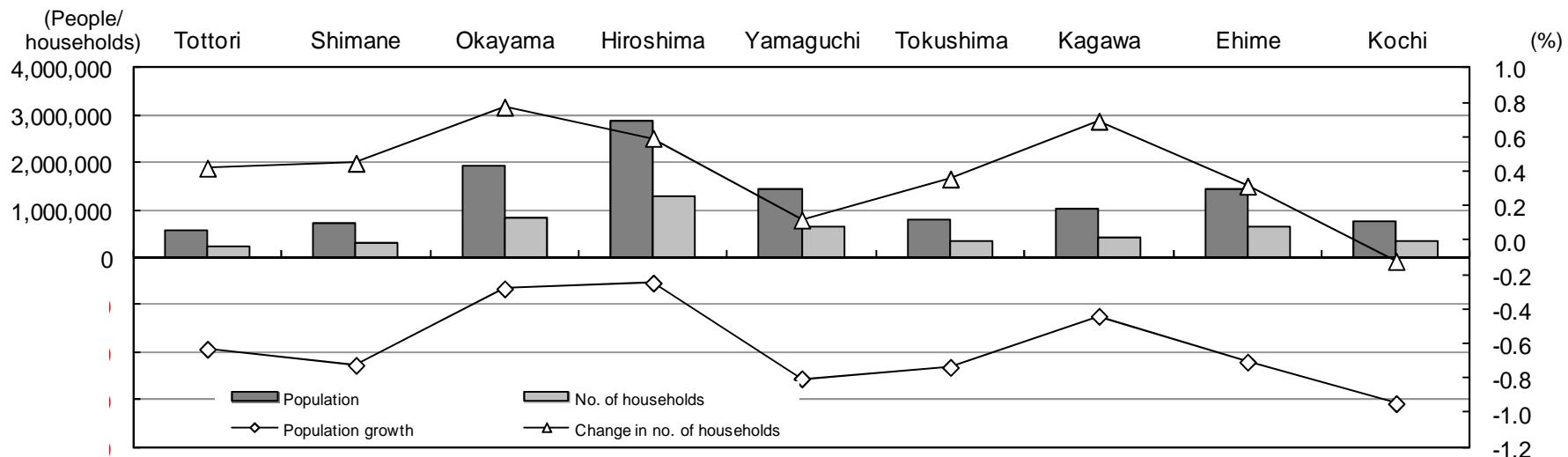


Source: Same as on the left

Okayama Prefecture's Growth Infrastructure and Potential (1)



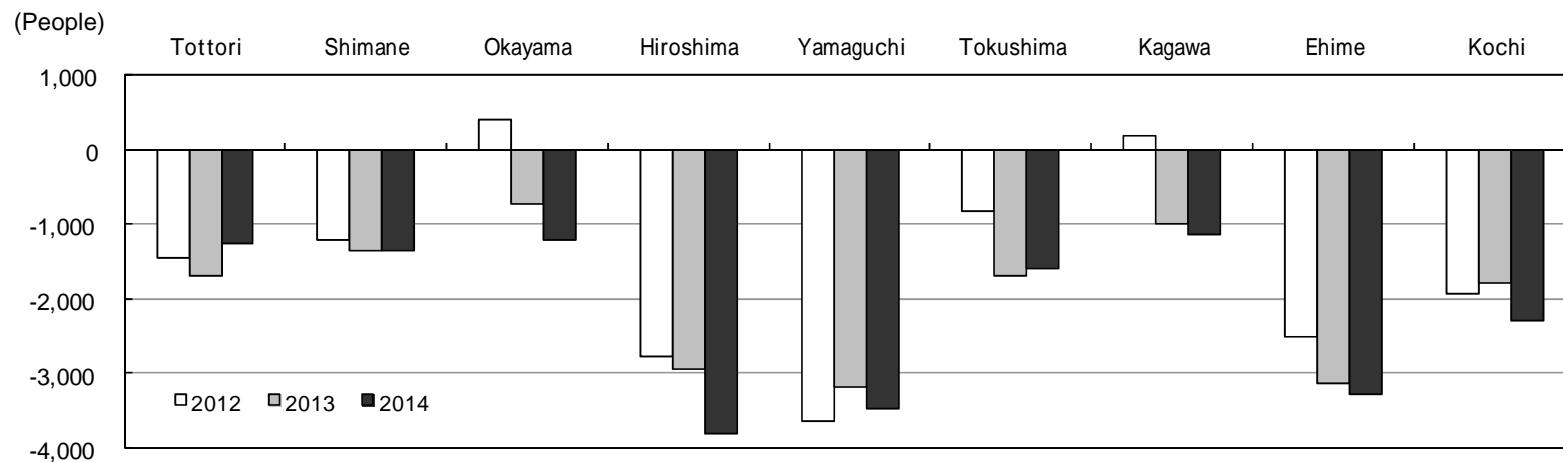
Population/No. of Households in Chugoku/Shikoku Region



Source: Population, Movement, and No. of Households Survey based on the Basic Resident Registration System, Ministry of Internal Affairs and Communications

Note: Population and number of households is for January 1, 2015; The change in population and households is a comparison between January 2014 and January 2015.

Number of people transferring into prefectures in the Chugoku-Shikoku region (in excess of the number of people leaving)

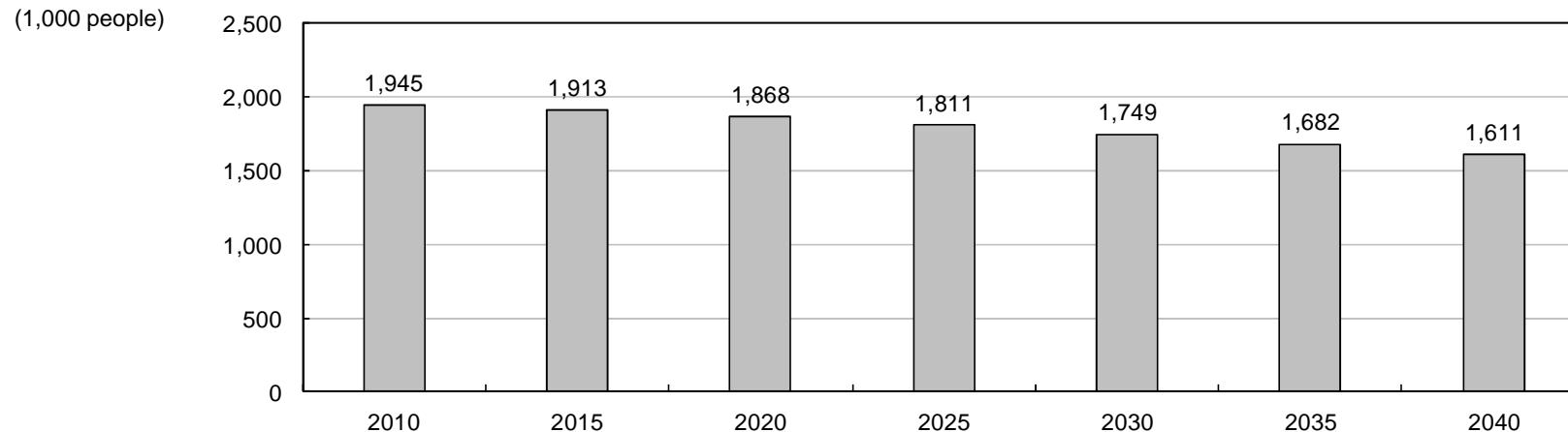


Source: Population transfer report based on basic resident registrations, Ministry of Internal Affairs and Communications

Okayama Prefecture's Growth Infrastructure and Potential (2)

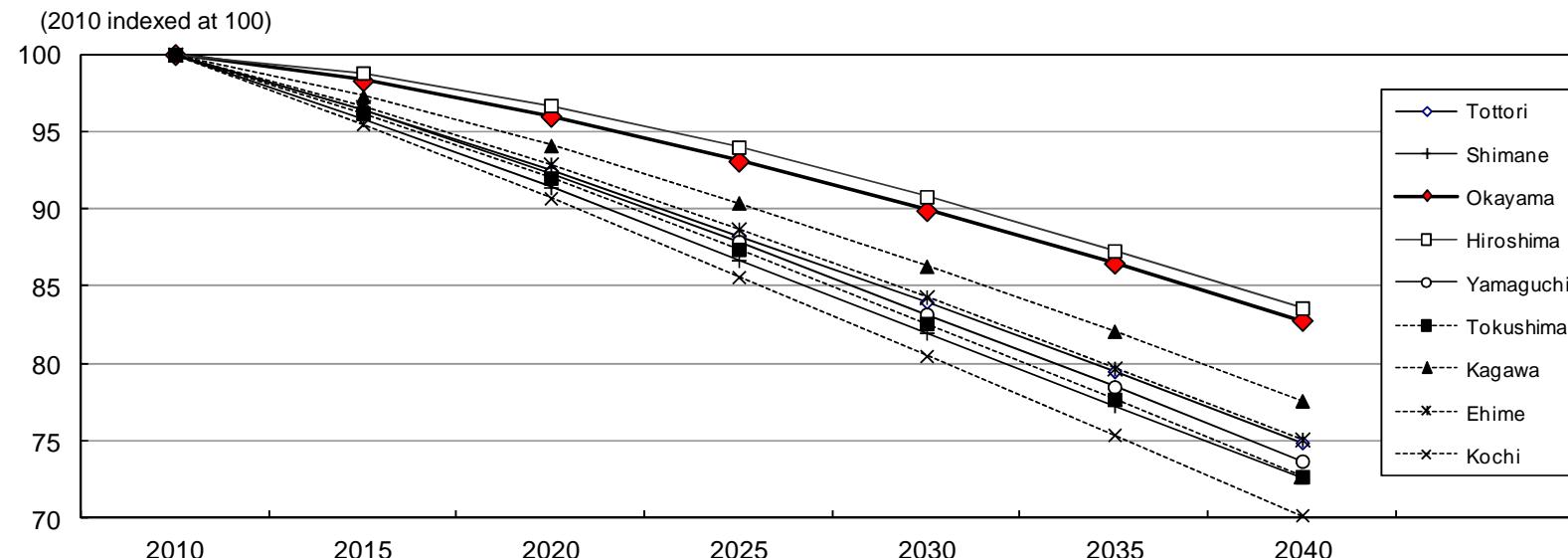


Population trends for Okayama Prefecture



Source: National Institute of Population and Social Security Research

Future population trends for the Chugoku-Shikoku region

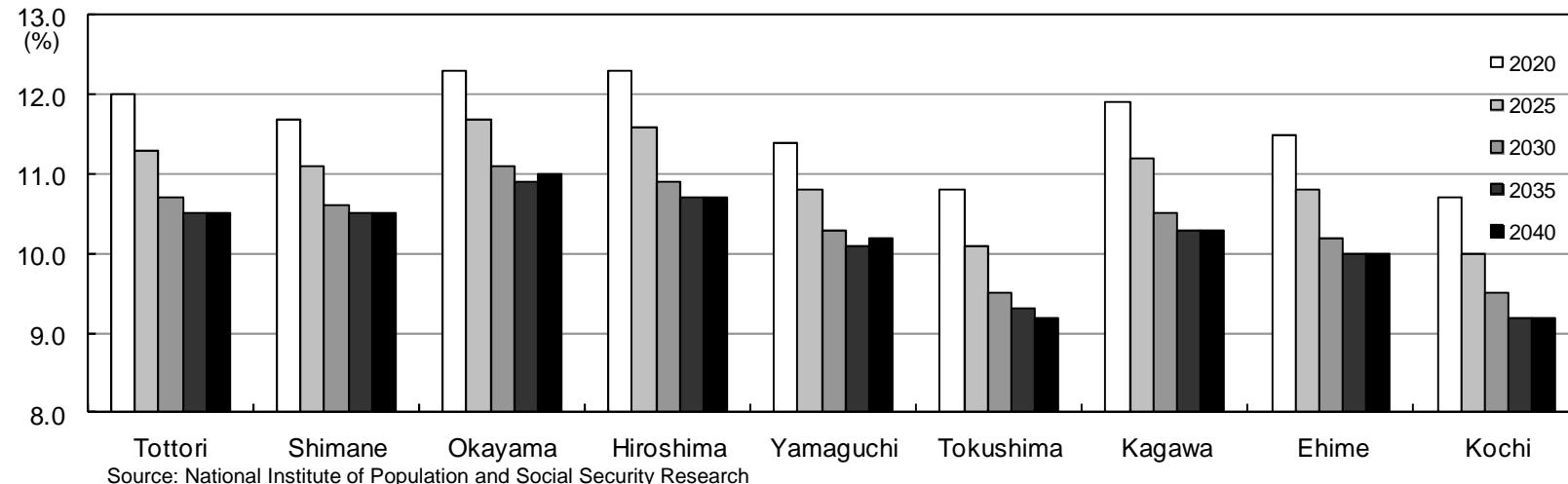


Source: National Institute of Population and Social Security Research

Okayama Prefecture's Growth Infrastructure and Potential (3)

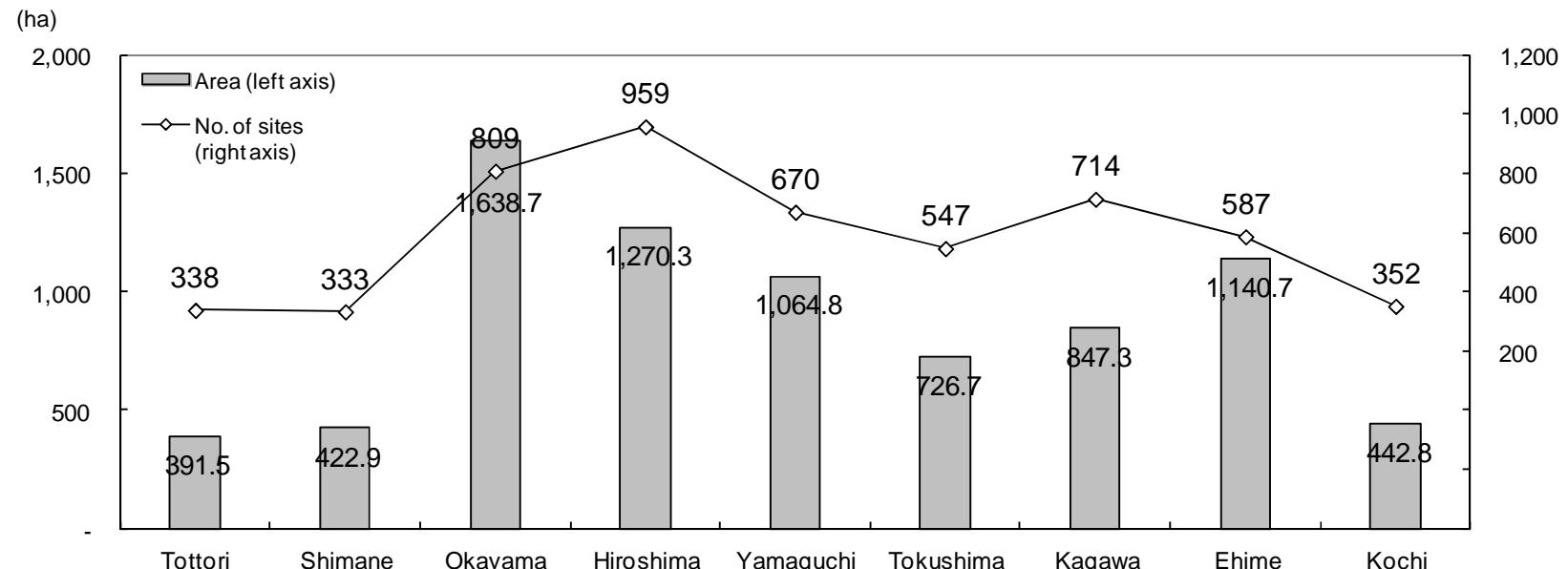


Youth population ratio trends in the Chugoku-Shikoku region



Source: National Institute of Population and Social Security Research

Cumulative total for number of prefectoral plant sites and site areas



Note: Acquired sites 1,000 sq. meters or larger. Cumulative for the period from January 1988 to June 2015; Excludes the electric power industry from 2015 onward

Source: Chugoku Bureau of Economy, Trade and Industry, Shikoku Bureau of Economy, Trade and Industry

Warm climate and crosspoint

Since the Great East Japan Earthquake, focus has been on Okayama Prefecture due to the minimal risk of natural disasters

➤ In recent years, chosen as a site to decentralize risk

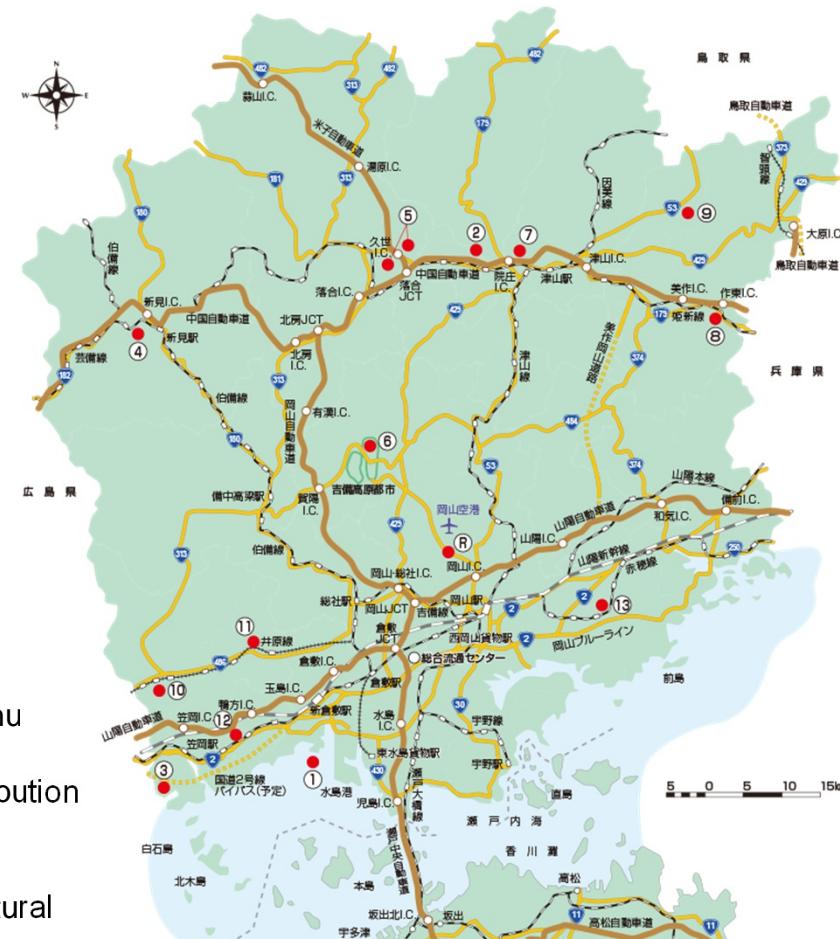
Shifting from centralization to decentralization of business sites

- Natural environment with minimal exposure to typhoons, earthquakes, and other natural disasters
 - The number and area of plant sites is increasing
 - Local government actively inviting companies to industrial zones
- Infrastructure development, including Okayama Research Park and Tamashima Harbor Island

➤ Favorable transit access

Becoming a connection point between Chugoku-Shikoku and West Japan

- Expressway network extending from the Great Seto Bridge Distribution points that cover a region from Kansai to Kyushu Population within two-hour diameter is 16 million people
Okayama Soja I.C Logistics Centre has an advanced distribution center
- Key transportation points
Railway directly connects Chugoku-Shikoku with all prefectoral capitals
Mizushima Port is an international container terminal and ranks 9th nationwide in terms of cargo volume handled



Materials provided by Okayama Prefecture

* ®: Industrial parks - : Industrial zones

Local promotion leveraging strengths

□ Energize Okayama's city center

Compact city —City shifting priority from cars to people—

- ◆ New culture and arts center to be built with a total budget of ¥10 billion
- ◆ Real estate market in the center of Okayama City brisk owing to the opening of Aeon Mall Okayama
- ◆ Expanded Momo-chari rental bike services; testing a pedestrian priority space



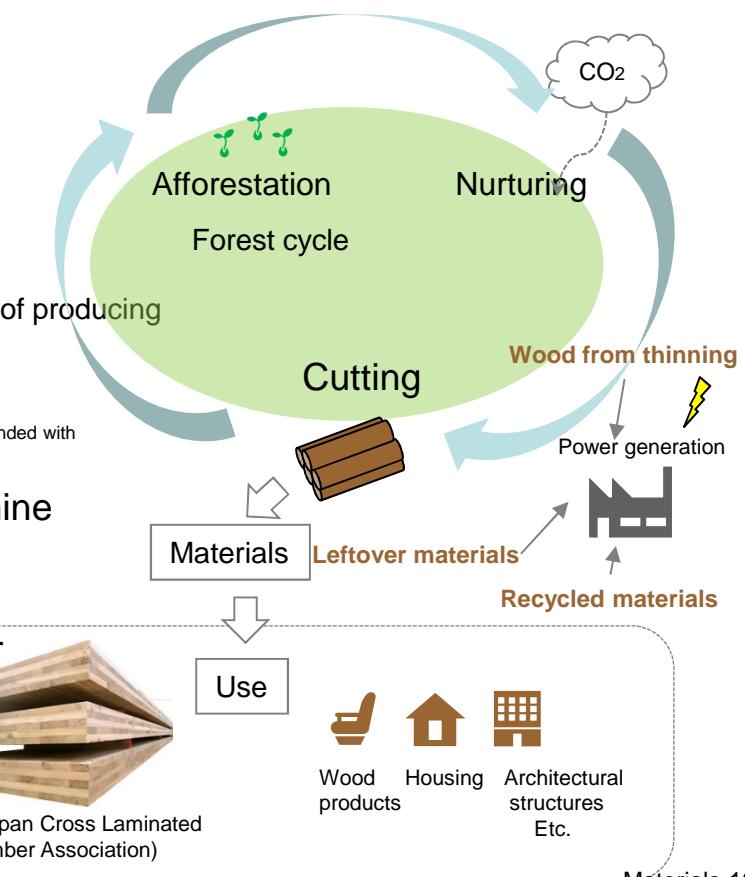
Momo-chari (from Okayama City website)

□ Recycling-oriented economy in northern part of prefecture

Local resources to be used in **local revitalization** model

- ◆ Renewable energy using rich natural resources
Power generation business using wood biomass
Preserve forest functions by using untouched wood from thinning
- ◆ Forestry business, a strength, reaching a new growth stage
Make forestry business a growth industry by cumulatively making use of producing regions ~ processing ~ distribution
Promotion of CLT (cross laminated timber) a possible innovation

CLT is a large panel consisting of several layers of kiln-dried lumber boards stacked in alternating directions, bonded with structural adhesives.



□ Popular with people raising child; Living in the land of sunshine

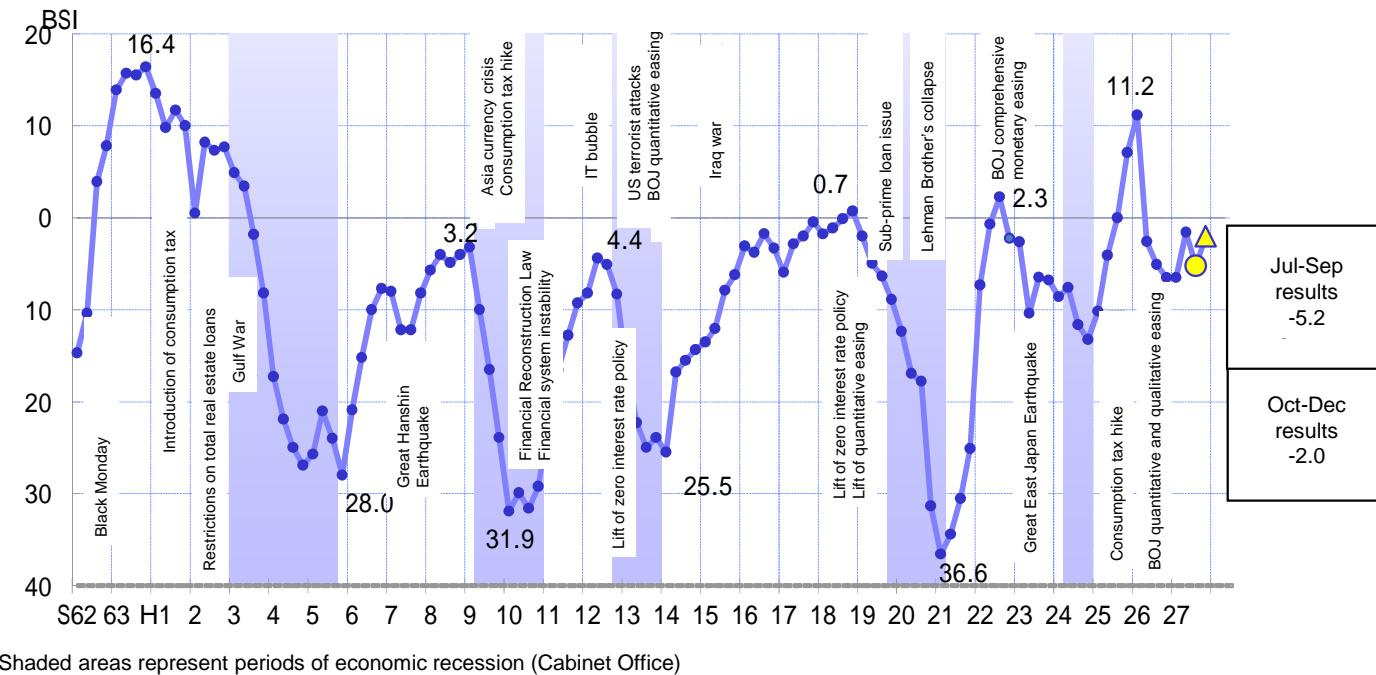
Ranks 3rd nationwide* as the choice for country living (2014)

- ◆ Urban functions plus nature
- ◆ Public/private promotion to get people to move to area
Extensive sites to support child-rearing and healthcare subsidies
Actively support home, farming, work

*Furusato Return Support Center survey

Okayama Prefecture's Economic Trends

Ease up in impact from reactionary decline to last-minute demand; Okayama's economy making a gradual recovery

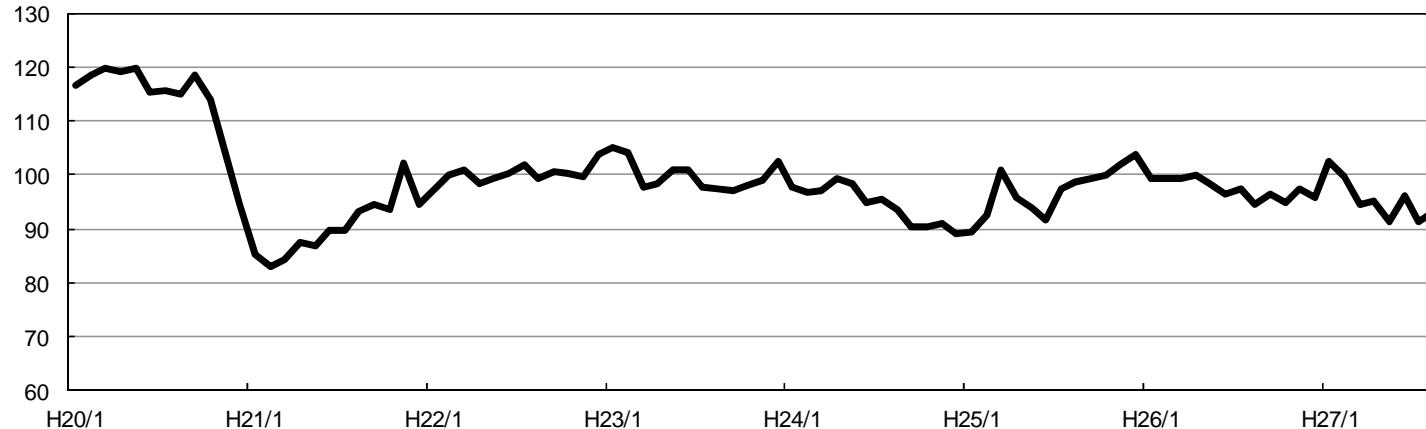


BSI (Business Survey Index) is designed to measure a corporate manager's confidence in its sales and business conditions and its forecasts (favorable turnaround, unchanged, deterioration). A favorable turnaround year-on-year warrants an A, while unchanged performance warrants a B, and deterioration a C ($A+B+C=100$). The BSI is calculated by using the following equation: $(A - C) \div 2$. Consequently, the more corporate managers indicate their performance is taking a positive turnaround, the closer the index reaches 50. Conversely, the more respondents that determine performance is deteriorating the close the index is to -50.

Local Economic Trends (2)

Industrial production ··· Trending weakly, mainly in the automotive and steel industries

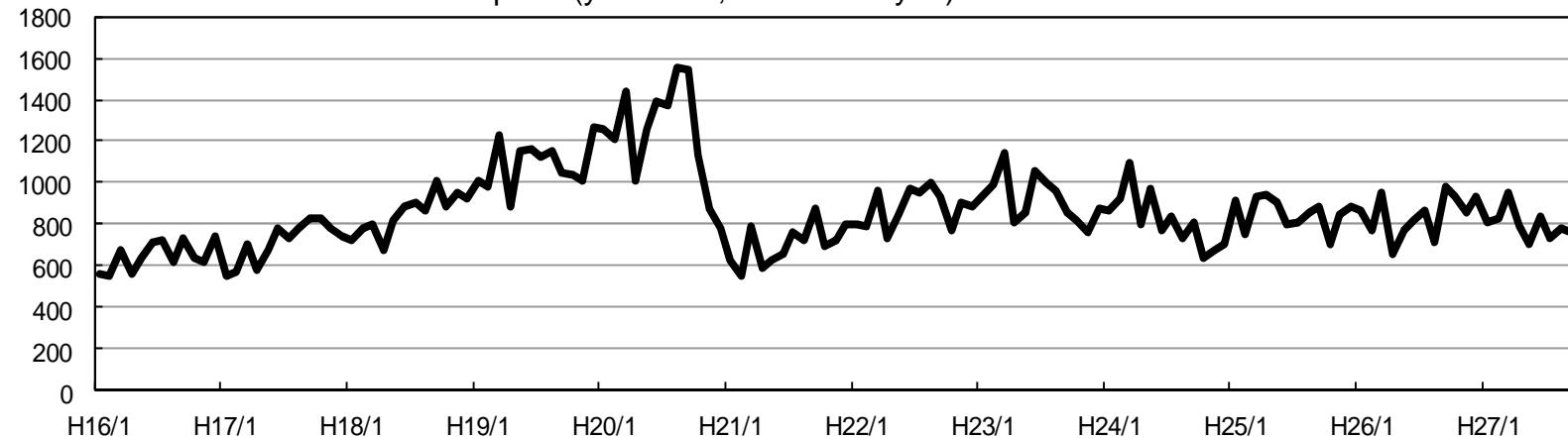
Industrial production index trends (2010 indexed at 100; seasonally adjusted)



Source: Okayama Prefecture Statistical Analysis Section

Export ··· Seesawing

Customs clearance value for exports (yen basis; 100 million yen)



Source: Kobe customs

Local Economic Trends (3)



Capital investments ··· Improving, mainly in the manufacturing industry

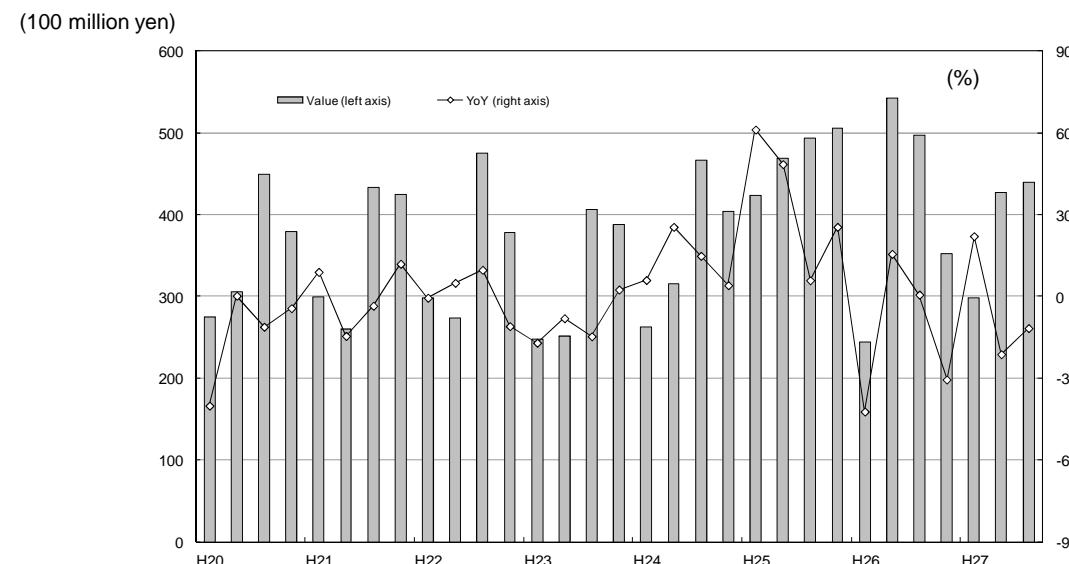
Change in capital investments year-on-year

(%)	Okayama			Nationwide		
	Manufacturing industry	Non-manufacturing industry	Total	Manufacturing industry	Non-manufacturing industry	Total
FY2012 results	23.9	11.6	19.3	0.8	7.6	5.2
FY2013 results	-4.0	25.9	6.4	0.5	8.2	5.6
FY2014 results	0.1	-3.7	-1.4	6.8	3.1	4.3
FY2015 results	10.3	-3.6	5.0	13.5	2.9	6.4

Source: Bank of Japan; Okayama BOJ branch

Public works investment ··· Trending level

Change in public works investments year-on-year

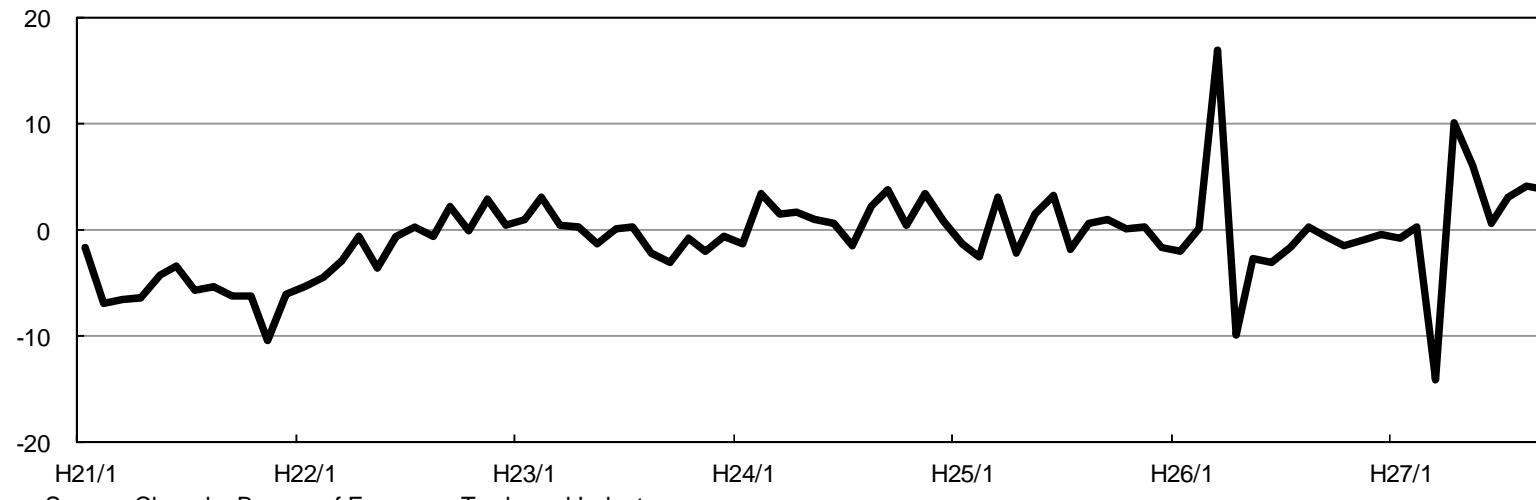


Source: West Japan Construction Surety Co.,Ltd.

Local Economic Trends (4)

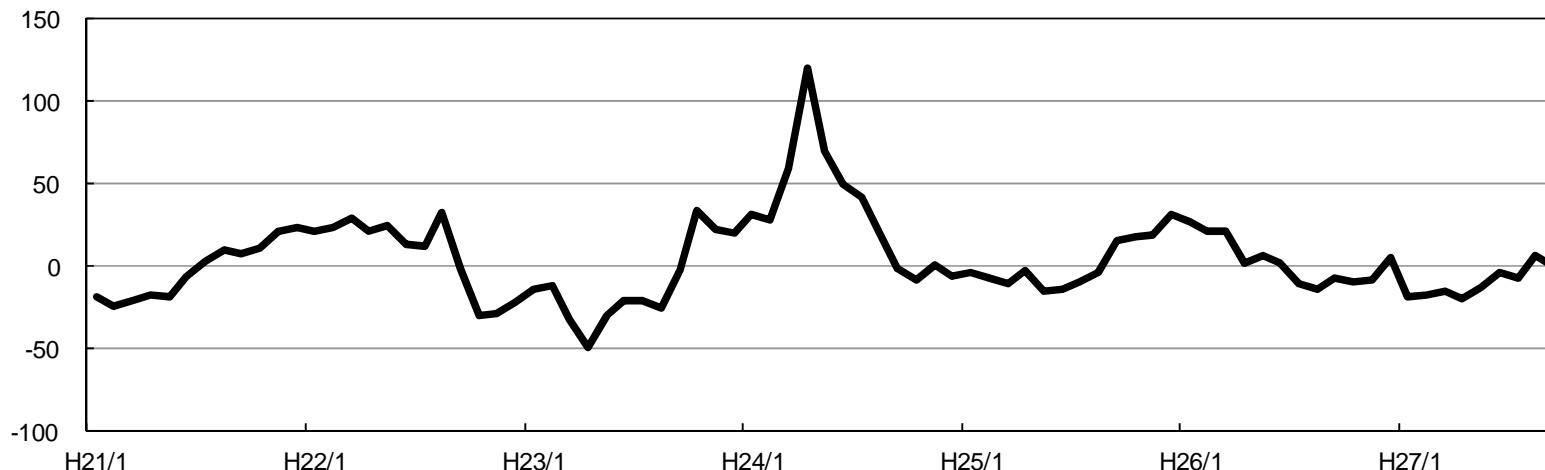
Consumer spending ··· Reactionary decline to last-minute demand easing up; trending stably

(%) Large store retail sales trends (all stores; YoY)



Source: Chugoku Bureau of Economy, Trade and Industry

(%) New passenger car registration trends (including minicars; YoY)

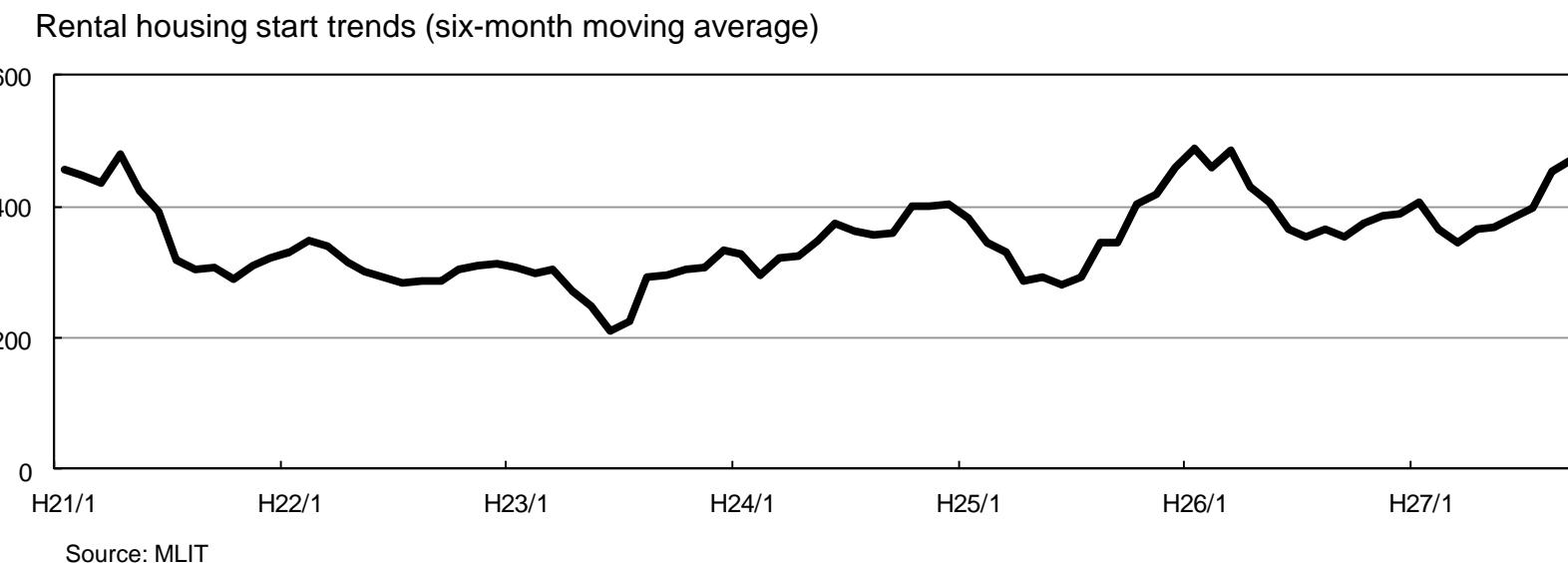
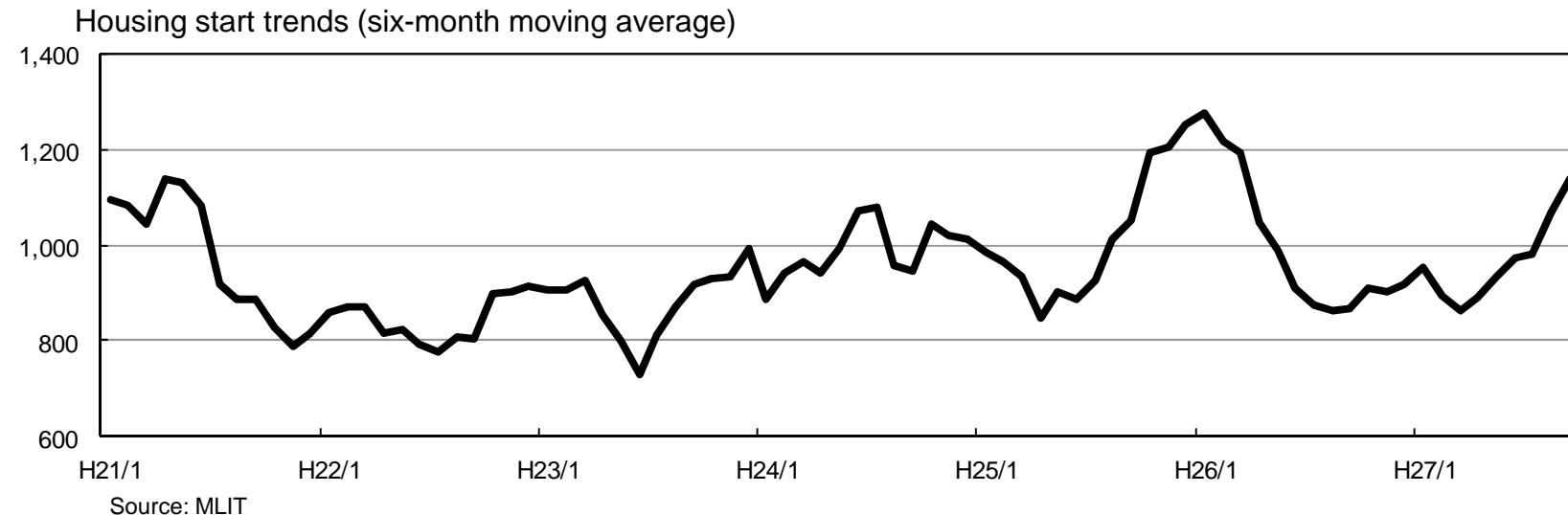


Source: Chugoku Transport & Tourism Bureau, Okayama branch

Local Economic Trends (5)

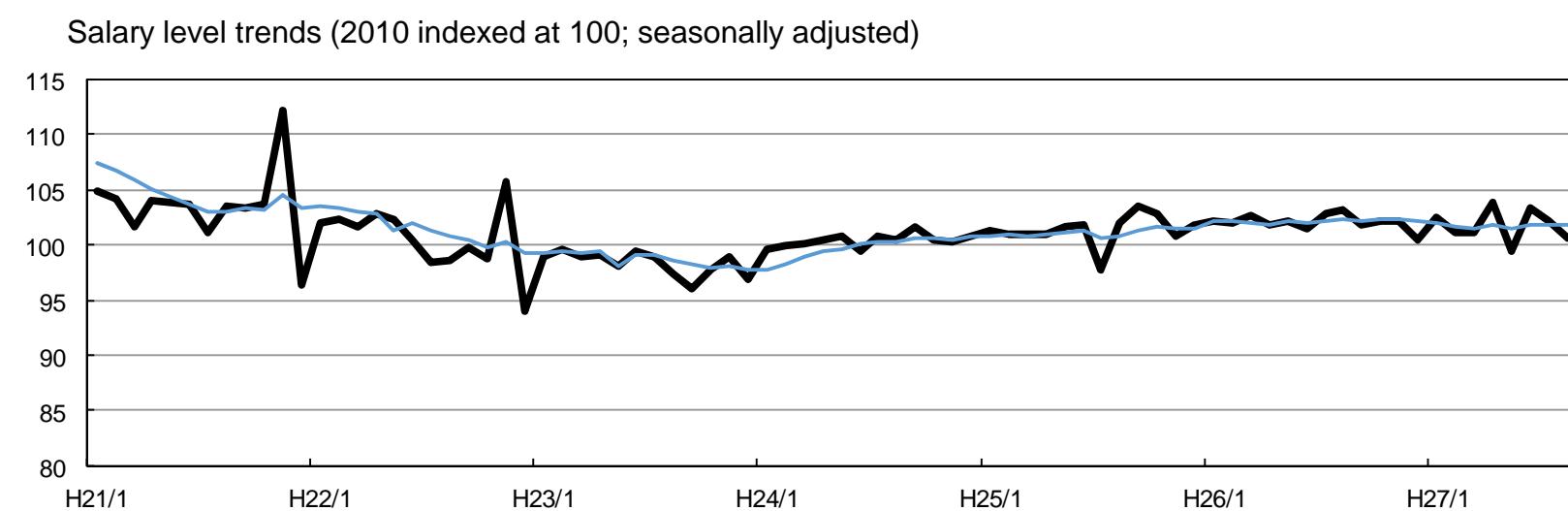
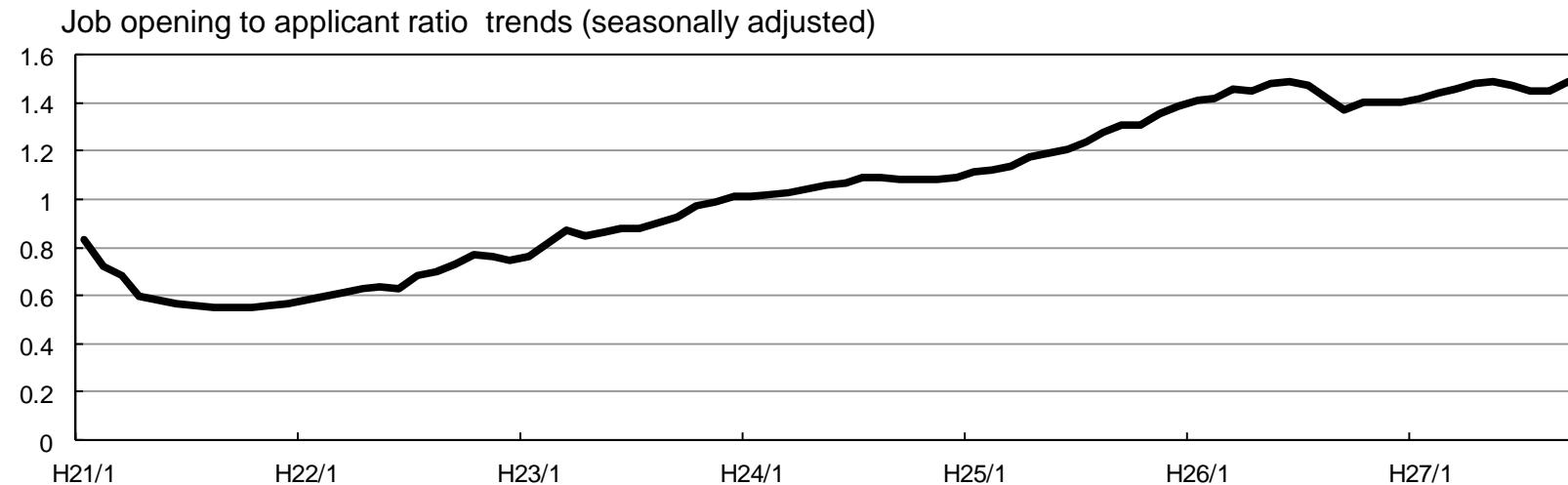


Housing investment ··· Recovering as reactionary decline to last-minute demand easing up



Local Economic Trends (6)

Employment and income trends · · · Job opening to applicant ratio still trending flat at a high level

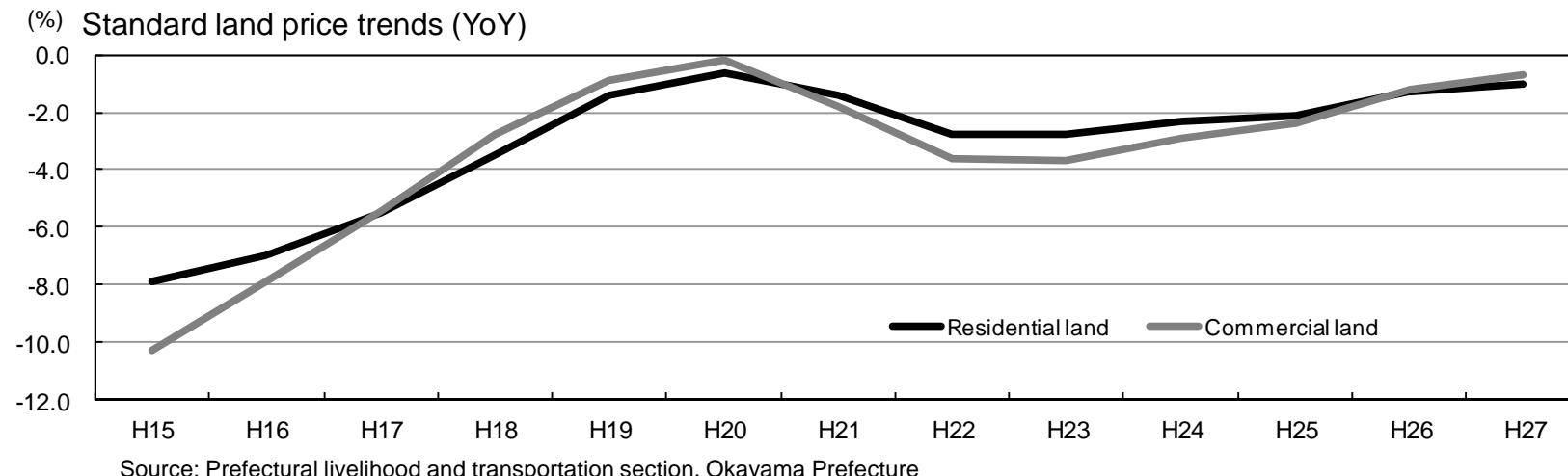


Source: Data from the Statistic Analysis Section of Okayama Prefecture seasonally adjusted by the Okayama Economic Research Institute

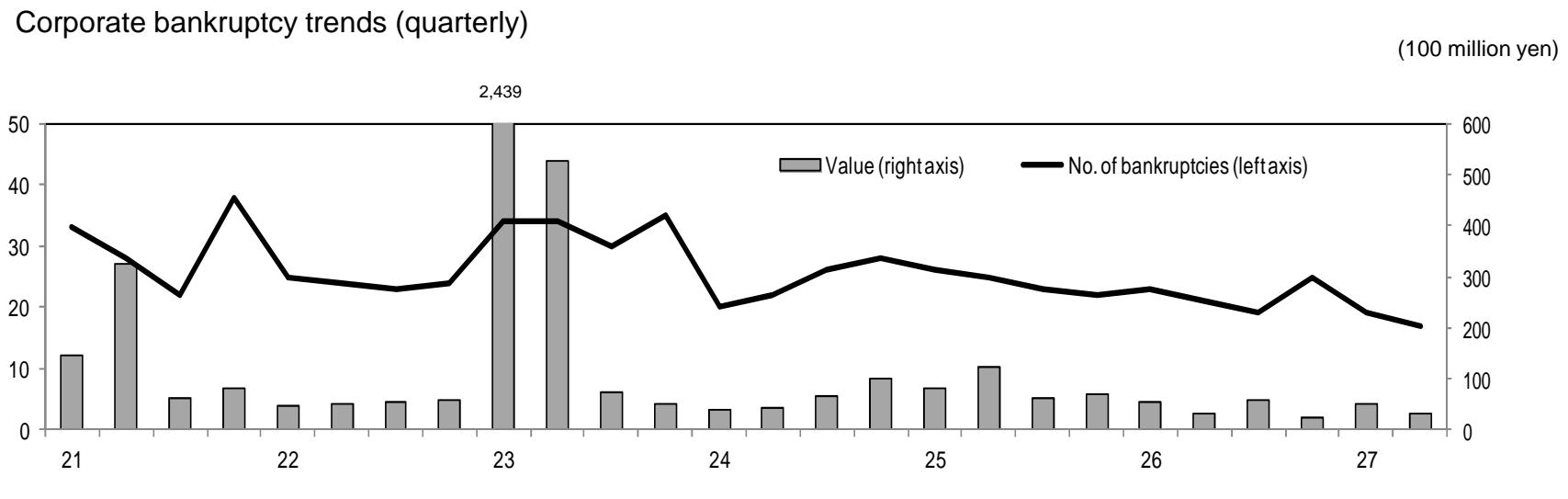
Local Economic Trends (7)



Land prices ··· Decline contracted for the 4th year in a row

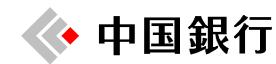


Corporate bankruptcies ··· Number of bankruptcies and total liabilities both at a low level



Chugoku Bank's Management Indicators

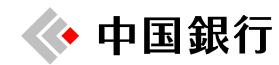
Profit Statement (1)



[Parent] (million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Ordinary revenue	120,045	53,644	117,598	51,195	102,256	60,354	117,853	55,893	109,307	58,723
Banking revenue	111,415	51,582	104,102	49,518	97,820	50,625	98,500	49,835	100,785	50,904
Extraordinary revenue	8,630	2,061	13,495	1,676	4,435	9,729	19,352	6,057	8,521	7,819
Ordinary expense	114,476	41,696	80,564	39,994	74,859	39,161	73,703	36,262	73,536	35,796
Banking expense	80,081	35,705	70,260	33,397	63,509	36,804	69,732	34,573	69,797	34,608
Extraordinary expense	34,395	5,991	10,303	6,596	11,350	2,357	3,971	1,688	3,739	1,187
Ordinary income	5,569	11,947	37,034	11,200	27,396	21,193	44,149	19,631	35,770	22,927
Banking income	31,361	15,888	33,863	16,128	34,327	13,828	28,783	15,269	31,001	16,303
Gross income	94,321	44,878	91,482	44,548	86,984	42,528	85,334	44,211	88,270	44,082
(Net interest income)	76,806	37,164	73,969	36,706	72,094	36,985	72,121	36,287	72,416	35,889
(Fees and commissions)	14,012	6,819	13,833	6,904	13,534	6,906	13,709	7,465	14,834	7,431
(Other banking income)	3,502	894	3,679	937	1,355	-1,363	-495	459	1,019	762
Expenses	57,881	28,990	57,619	29,605	56,919	28,700	56,551	28,942	57,269	22,779
General provisions for doubtful accounts	5,079	-	-	-1,186	-4,262	-	-	-	-	-
Extraordinary gain	55	15	15	-	8	30	91	1	1	44
Extraordinary loss	588	409	647	92	253	120	364	289	361	177
Impairment loss	325	381	442	55	79	36	143	237	246	66
Income before income tax (1H)	5,036	11,553	36,402	11,108	27,151	21,103	43,876	19,342	35,409	22,794
Corporate, residential, and business taxes	8,331	2,535	8,625	4,216	9,039	4,311	9,214	6,258	12,322	6,101
Income tax adjustments	-6,495	2,087	9,556	-230	1,150	3,322	7,575	133	2,182	1,140
Net income (1H)	3,199	6,930	18,220	7,122	16,960	13,469	27,086	12,950	20,904	15,552

[Consolidated]										
Ordinary revenue	136,273	61,170	131,869	58,420	117,198	68,010	133,177	63,124	124,221	65,753
Ordinary income	8,119	13,738	39,651	13,093	31,216	23,189	48,107	21,306	39,106	24,262
Net income attributable to owners of the parent (1H)	4,361	7,543	19,067	7,793	18,426	14,301	28,717	13,594	24,702	16,094
Net income (1H)	4,929	7,902	19,445	8,294	19,392	14,736	29,592	13,931	25,446	16,211
Other comprehensive income	-12,167	1,562	13,684	-5,419	38,713	-995	-669	15,318	48,293	-25,610
Valuation difference from other available-for-sale securities	-11,826	2,381	14,424	-4,771	39,636	-2,067	-1,682	16,011	48,301	-25,683
Deferred hedge gains	-341	-819	-740	-647	-923	1,072	1,012	-648	-1,262	46
Comprehensive income (1H)	-7,238	9,464	33,129	2,875	58,105	13,741	28,922	29,250	73,739	-9,398

Profit Statement (2)



[Parent] (million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Bond related gains/losses	3,602	902	439	730	1,034	-2,136	-1,626	225	45	406
Gain on bond sales, including JGBs	7,559	1,776	2,326	862	2,229	1,037	1,878	1,038	2,625	1,892
Gain on bond redemption, including JGBs	-	-	-	-	-	-	-	-	-	-
Loss on bond sales, including JGBs	3,956	874	1,887	131	1,195	3,173	3,505	813	2,580	1,485
Loss on bond redemption, including JGBs	-	-	-	-	-	-	-	-	-	-
Bond redemption, including JGBs	-	-	-	-	-	-	-	-	-	-
Equity-related gains/losses	-1,875	-4,185	-4,382	-2,458	-1,498	1,982	2,620	1,569	3,775	2,696
Gain on equity sales	3,609	361	1,021	302	1,628	3,574	5,062	2,438	5,448	3,255
Loss on equity sales	4,776	2,316	3,742	181	2,334	1,587	2,437	817	1,673	540
Share redemption	708	2,230	1,661	2,579	792	4	4	51	-	18
Non-performing loan disposal	29,873	-230	-8,753	1,745	2,349	-4,310	-10,845	-1,827	222	-2,659
General provisions for doubtful receivables	5,079	-103	456	-1,186	-4,262	-4,001	-9,456	-4,145	-6,160	-2,577
Individual provisions for doubtful accounts	24,675	-156	-10,899	2,931	6,599	-328	-1,456	2,109	5,789	-82
Loan write-offs	15	-	1,532	-	-	-	6	-	-	-
Loss on claim sales	102	28	157	0	12	18	61	208	592	0

Ordinary Revenue Breakdown



[Parent] (million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Ordinary revenue	120,045	53,644	117,598	51,195	102,256	60,354	117,853	55,893	109,307	58,723
Banking revenue	111,415	51,582	104,102	49,518	97,820	50,625	98,500	49,835	100,785	50,904
Net interest income	85,252	40,811	80,824	39,458	77,760	39,830	77,648	39,004	78,174	39,113
Lending rate	55,395	25,718	51,070	24,421	48,241	22,945	45,475	21,991	43,673	21,195
Securities interest rate	29,060	14,533	28,854	14,789	29,041	16,656	31,751	16,787	33,951	17,526
Call loan interest rate	61	39	70	52	88	46	78	34	83	56
Interest rate on bills bought	-	-	-	-	-	-	-	-	-	-
Gensaki transaction interest rate	13	13	14	0	0	-	-	-	-	-
Deposit interest rate	285	305	423	13	40	23	39	53	207	211
Foreign currency interest income	37	26	49	26	52	30	60	26	51	23
Financial swap interest income	-	-	-	-	-	-	-	-	-	-
Other interest income	398	176	341	154	294	127	242	110	207	99
Fees and commissions	17,912	8,768	17,711	8,865	17,509	8,975	17,831	9,522	18,950	9,502
Fee and commission income	6,037	2,974	5,925	2,931	5,862	2,903	5,817	2,883	5,780	2,844
Other fee and commission income	11,867	5,790	11,777	5,931	11,642	6,072	12,012	6,639	13,167	6,657
Trust fee	8	3	7	2	3	-	1	-	1	-
Other banking revenue	8,250	2,003	5,567	1,194	2,550	1,818	3,020	1,308	3,659	2,288
Gain on sale of bonds, including JGBs	7,559	1,776	2,326	862	2,229	1,037	1,878	1,038	2,625	1,892
Gain on sale of foreign currencies	-	-	2,487	325	104	256	296	-	-	-
Gain on sale of securities	-	6	1	6	9	-	-	-	-	-
Financial derivative revenue	688	217	746	-	203	521	841	268	1,032	394
Other	2	2	4	0	2	2	4	0	2	1
Extraordinary income	8,630	2,061	13,495	1,676	4,435	9,729	19,352	6,057	8,521	7,819
Gain on sale of equities	3,609	361	1,021	302	1,628	3,574	5,062	2,438	5,448	3,255
Gain on investment trusts	7	6	65	6	52	119	152	50	145	-
Reversal to provisions for doubtful receivables	-	259	10,443	-	-	4,329	10,912	2,035	370	2,659
Gain on non-performing loans recovered	-	5	8	27	45	6	6	0	4	0
Other	5,013	1,428	1,957	1,339	2,709	1,700	3,218	1,532	2,553	1,903

Ordinary Expense Breakdown



[Parent] (million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Ordinary expenses	114,476	41,696	80,564	39,994	74,859	39,161	73,703	36,262	73,536	35,796
Banking expenses	80,081	35,705	70,260	33,397	63,509	36,804	69,732	34,573	69,797	34,608
Interest expense	8,472	3,658	6,875	2,760	5,681	2,852	5,542	2,724	5,771	3,230
Expenses matching the amount of investment of money held in trust	26	11	20	7	15	7	14	6	13	6
Deposit interest	5,046	2,031	3,578	1,286	2,561	1,229	2,333	1,122	2,182	1,136
Negotiable certificates of deposit (NCD) interest	236	96	176	102	196	113	211	95	196	102
Call money interest	563	276	552	252	648	423	839	378	937	630
Securities lending transaction interest payable	419	160	391	236	512	130	237	161	511	384
Borrowed money interest payable	35	33	113	40	80	47	112	92	218	144
Foreign exchange interest payable	117	102	171	2	0	0	0	0	0	9
Financial swap interest payable	2,049	954	1,888	837	1,680	907	1,802	868	1,714	820
Other interest payable	3	1	2	1	2	1	5	5	10	1
Fees and commissions	3,900	1,948	3,877	1,960	3,975	2,069	4,122	2,057	4,115	2,071
Fees and commissions payable	902	449	894	437	879	440	880	435	875	441
Other fees and commissions payable	2,997	1,499	2,983	1,522	3,095	1,628	3,241	1,621	3,239	1,630
Other banking expenses	4,747	1,108	1,887	257	1,195	3,182	3,516	848	2,640	1,526
Loss on sale of bonds, including JGBs	3,956	874	1,887	131	1,195	3,173	3,505	813	2,580	1,485
Redemption of bonds, including JGBs	-	-	-	-	-	-	-	-	-	-
Loss on foreign exchange transactions	787	234	-	-	-	-	-	34	48	34
Loss on securities transactions	3	-	-	-	-	8	11	1	11	6
Financial derivative expenses	-	-	-	125	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
General provisions for doubtful receivables	5,079	-	-	-1186	-4262	-	-	-	-	-
Expenses	57,881	28,990	57,619	29,605	56,919	28,700	56,551	28,942	57,269	27,779
Extraordinary expenses	34,395	5,991	10,303	6,596	11,350	2,357	3,971	1,688	3,739	1,187
Individual provisions for doubtful accounts	24,675	-	-	2,931	6,599	-	-	-	-	-
Redemption of loans and bills discounted	15	-	1,532	-	-	-	6	-	-	-
Loss on sale of equity	4,776	2,316	3,742	181	2,334	1,587	2,437	817	1,673	540
Equity redemption	708	2,230	1,661	2,579	792	4	4	51	-	18
Loss on money held in trust	239	65	151	135	17	62	25	70	3	106
Retirement expense	1,328	587	1,175	254	510	-37	-75	-67	13	39
Other	2,651	791	2,039	512	1,096	740	1,573	816	2,049	482

Expense Breakdown



[Parent] (million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Expenses (1)	57,881	28,990	57,619	29,605	56,919	28,700	56,551	28,942	57,269	27,779
Personnel	31,208	15,388	30,959	15,440	30,727	15,434	31,106	15,457	31,232	14,879
Salaries	16,666	8,332	16,643	8,320	16,706	8,290	16,650	8,250	16,549	8,259
Bonuses	6,318	2,970	6,078	2,923	5,640	2,879	5,894	3,029	6,268	3,107
Retirement expenses	2,462	1,225	2,448	1,216	2,433	1,222	2,437	1,011	2,024	212
Social insurance	3,261	1,618	3,297	1,682	3,371	1,714	3,461	1,753	3,550	1,789
Temporary employment expense	2,500	1,241	2,491	1,296	2,576	1,328	2,662	1,412	2,840	1,511
Property expense	23,770	11,760	23,959	12,408	23,600	11,496	23,015	11,636	23,238	10,901
Depreciation	3,388	1,570	3,270	1,375	2,849	1,382	2,829	1,368	2,837	1,456
Land and building leasing expense	607	321	647	330	676	357	722	371	757	398
Machinery leasing expense	400	136	260	102	197	62	137	58	128	60
Outsourcing expense	2,328	1,215	2,421	1,258	2,492	1,276	2,542	1,288	2,552	1,294
Maintenance expense	460	112	290	125	342	119	318	120	232	107
Travel expense	182	89	199	113	222	101	201	92	192	104
Sales promotion expense	59	-	-	16	39	26	53	33	64	33
Deposit insurance premium	4,148	2,103	4,207	2,153	3,572	2,193	3,639	2,258	3,789	1,178
Miscellaneous expense	12,194	6,212	12,663	6,932	13,209	5,976	12,570	6,042	12,681	6,266
Taxes	2,902	1,840	2,701	1,756	2,591	1,768	2,428	1,848	2,798	1,999
Core business gross profit (2)	90,719	43,976	91,043	43,818	85,950	44,664	86,960	43,986	88,225	43,676
OHR (1)÷(2)	63.8%	65.9%	63.3%	67.6%	66.2%	64.3%	65.0%	65.8%	64.9%	63.6%

Major Yields



(%)		FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Total for all branches	1. Interest-earning asset yield	1.45	1.36	1.34	1.28	1.25	1.22	1.19	1.14	1.11	1.08
	Loan yield	1.66	1.55	1.52	1.43	1.41	1.32	1.30	1.22	1.20	1.11
	Securities yield	1.20	1.18	1.15	1.11	1.06	1.14	1.08	1.10	1.10	1.21
	Call loan yield	0.23	0.16	0.18	0.17	0.19	0.14	0.14	0.20	0.18	0.17
	Deposit yield (including NCD)	0.60	0.57	0.63	0.33	0.26	0.16	0.18	0.10	0.10	0.09
	2. Interest-bearing liabilities	0.15	0.12	0.12	0.09	0.09	0.09	0.08	0.08	0.08	0.09
	Deposit yield	0.09	0.07	0.06	0.04	0.04	0.04	0.04	0.04	0.03	0.04
	Call money yield	0.46	0.48	0.51	0.45	0.45	0.36	0.35	0.32	0.37	0.51
	Loan yield	0.19	0.13	0.18	0.12	0.12	0.12	0.12	0.14	0.15	0.17
	3. Expense ratio	1.08	1.06	1.06	1.06	1.02	0.99	0.97	0.97	0.96	0.91
4. Fundraising expense		1.19	1.15	1.13	1.10	1.05	1.01	0.99	0.97	0.94	0.90
5. Total net interest income (1-4)		0.26	0.21	0.21	0.18	0.20	0.21	0.19	0.17	0.17	0.18
Simple loan-deposit margin		1.57	1.48	1.46	1.39	1.37	1.28	1.26	1.18	1.17	1.07
Simple deposit-securities margin		1.11	1.11	1.09	1.07	1.02	1.10	1.04	1.06	1.07	1.17

Domestic banking operations	1. Interest-earning asset yield	1.37	1.29	1.28	1.21	1.17	1.13	1.09	1.04	1.01	0.96
	Loan yield	1.66	1.55	1.53	1.44	1.42	1.33	1.31	1.23	1.21	1.12
	Securities yield	1.04	1.07	1.03	1.01	0.94	1.00	0.93	0.94	0.94	1.03
	Call loan yield	0.10	0.10	0.10	0.12	0.13	0.12	0.12	0.17	0.15	0.13
	Deposit yield (including NCD)	0.42	0.42	0.43	0.24	0.24	0.16	0.18	0.10	0.10	0.09
	2. Interest-bearing liabilities	0.13	0.11	0.10	0.07	0.07	0.07	0.07	0.06	0.06	0.06
	Deposit yield	0.09	0.07	0.06	0.04	0.04	0.04	0.04	0.03	0.03	0.03
	Call money yield	0.10	0.10	0.10	0.10	0.10	0.07	0.07	0.06	0.06	0.05
	Loan yield	0.19	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11	0.11
	3. Expense ratio	1.07	1.04	1.04	1.04	1.00	0.97	0.95	0.95	0.93	0.88
4. Fundraising expense		1.19	1.14	1.13	1.10	1.06	1.03	1.00	0.98	0.95	0.90
5. Total net interest income (1-4)		0.18	0.15	0.15	0.11	0.11	0.10	0.09	0.06	0.06	0.06
Simple loan-deposit margin		1.57	1.48	1.47	1.40	1.38	1.29	1.27	1.20	1.18	1.09
Simple deposit-securities margin		0.95	1.00	0.97	0.97	0.90	0.96	0.89	0.91	0.91	1.00

Major Accounts (year-end balance) Assets



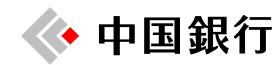
(100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Total assets	61,877	60,930	63,064	64,148	67,453	66,814	69,508	72,964	75,894	73,908
Management account	60,441	59,555	61,730	62,902	66,364	65,425	68,159	69,468	71,082	68,344
Loans	33,234	33,040	34,273	34,036	34,811	34,486	35,664	36,121	37,289	38,610
Securities	25,261	24,635	26,460	27,613	30,240	29,672	31,431	32,013	32,614	28,773
Securities products	39	27	36	29	30	29	23	23	23	23
Money in trust	200	199	200	198	200	200	200	199	200	198
Deposits (excluding non-interest bearing portion)	450	937	1	100	300	150	150	150	52	52
Call loan	613	364	408	582	477	584	351	658	518	405
Debt purchased	327	315	295	300	261	239	273	242	320	198
Foreign exchange	314	36	53	40	42	62	64	58	63	81
(Interest-earnings assets)	60,241	59,356	61,530	62,703	66,164	65,224	67,959	69,268	70,882	68,145
Cash and deposits (non-interest bearing)	746	774	718	723	706	883	734	2,829	3,871	4,818
Tangible fixed assets	461	452	451	448	447	441	436	432	433	426
Intangible fixed assets	1	1	1	1	8	13	20	30	38	48
Other assets	568	502	450	324	374	375	369	350	580	355
Deferred tax assets	357	326	202	229	-	-	-	-	-	-
Guarantee endorsement	251	249	255	253	260	255	256	281	321	308
Provisions for doubtful receivables	-950	-933	-746	-735	-708	-580	-469	-428	-433	-392

Major Accounts (year-end balance) Liabilities & Net Assets



(100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Total liabilities and net assets	61,877	60,930	63,064	64,148	67,453	66,814	69,508	72,964	75,894	73,908
Total liabilities	58,179	57,161	59,302	60,383	63,176	62,437	65,037	68,316	70,890	69,032
Interest-bearing liabilities	57,081	56,117	58,272	59,464	62,172	61,568	64,035	67,097	69,409	67,912
Deposits	52,247	51,915	53,149	53,167	54,925	55,294	56,900	56,667	58,945	58,113
Negotiable certificates of deposit (NCD)	1,561	1,787	1,838	2,233	2,040	2,471	1,626	2,544	1,638	2,568
Call money	1,150	691	1,419	1,362	2,268	2,063	2,901	2,189	3,392	1,799
Payables under Securities Lending Transactions	1,720	1,090	1,228	2,052	2,308	750	1,544	4,119	3,898	3,475
Borrowed money	400	630	631	646	624	986	1,058	1,571	1,530	1,951
Foreign exchange	0	1	3	0	1	1	3	3	1	3
(Expenses matching the amount of investment of money held in trust)	200	199	200	198	200	200	200	199	200	198
(Interest-bearing liabilities)	56,881	55,918	58,072	59,266	61,972	61,367	63,835	66,897	69,209	67,713
Other liabilities	673	624	605	496	562	411	501	548	664	433
Retirement provision	143	141	140	140	139	137	134	237	233	221
Bonus provision	15	14	15	13	14	14	14	13	15	15
Director bonus provision	-	-	-	-	-	-	-	-	-	-
Director retirement provision	-	-	-	-	-	-	-	-	-	-
Point expense provision	1	0	0	0	0	0	0	0	0	0
Reversal to provision for inactive deposits	13	13	13	13	12	12	11	10	9	9
Deferred tax liabilities	-	-	-	-	15	38	83	127	236	131
Acceptances and guarantees	251	249	255	253	260	255	256	281	321	308
Total net assets	3,697	3,768	3,761	3,764	4,276	4,376	4,470	4,647	5,004	4,876
Capital	151	151	151	151	151	151	151	151	151	151
Surplus capital	62	62	62	62	62	62	62	62	62	62
Retained earnings	3,354	3,408	3,392	3,449	3,461	3,581	3,628	3,670	3,696	3,831
Treasury stock (-)	14	13	125	125	65	75	32	52	36	46
Valuation difference on other securities	172	197	316	269	712	691	694	854	1,177	922
Gain/loss on deferred hedges	-30	-38	-37	-44	-46	-36	-36	-43	-49	-49
Warrants	1	0	1	1	1	1	2	2	3	2

Major Accounts (average balance) Assets



(100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Total assets	60,495	61,265	61,383	62,951	63,752	66,357	66,863	69,722	71,711	73,666
Interest-earning assets	58,936	59,923	60,087	61,580	62,392	64,926	65,401	68,138	70,063	71,932
Loans	33,311	33,086	33,447	33,909	34,083	34,523	34,866	35,908	36,351	37,881
Securities	24,089	24,479	24,887	26,437	27,162	28,933	29,261	30,376	30,773	28,688
Securities Products	41	33	36	32	31	29	28	24	24	22
Money in trust	196	199	199	199	199	200	200	199	200	199
Deposits (excluding non-interest bearing portion)	474	1,055	665	82	151	278	214	1,047	1,989	4,220
Call loan	256	477	379	592	458	641	529	329	444	645
Repurchase agreement	115	237	130	11	5	-	-	-	-	-
Debt purchased	311	275	268	242	233	206	193	187	172	176
Foreign exchange	138	77	71	72	65	114	108	63	106	97
(Interest-earnings assets)	58,739	59,723	59,887	61,380	62,192	64,726	65,201	67,938	69,863	71,732
Cash and deposits (non-interest bearing)	775	774	776	795	794	813	825	829	837	863
Tangible fixed assets	451	465	466	453	458	448	451	441	444	434
Intangible fixed assets	1	1	1	1	3	10	13	24	29	42
Other assets	443	350	303	230	224	242	213	209	201	226
Deferred tax assets	389	451	440	355	356	342	325	284	292	281
Guarantee endorsement	262	248	250	256	256	256	264	262	292	314
Provisions for doubtful receivables	-765	-949	-943	-722	-734	-683	-631	-467	-449	-428

Major Accounts (average balance) Liabilities & Net Assets



(100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Total liabilities and net assets	60,495	61,265	61,383	62,951	63,752	66,357	66,863	69,722	71,711	73,666
Total liabilities	56,862	57,664	57,837	59,434	60,177	62,746	63,184	65,977	67,892	69,768
Interest-bearing liabilities	55,876	56,788	56,975	58,605	59,336	61,915	62,344	65,153	66,944	68,864
Deposits	51,043	52,170	52,164	52,928	53,125	54,803	55,225	56,835	56,912	58,260
Negotiable certificates of deposit (NCD)	2,062	2,134	2,044	2,504	2,391	2,816	2,684	2,555	2,629	2,621
Call money	1,221	1,136	1,073	1,097	1,418	2,294	2,373	2,304	2,506	2,434
Payables under Securities Lending Transactions	1,365	840	1,066	1,432	1,761	1,229	1,169	2,151	3,463	3,861
Borrowed money	177	502	621	638	636	770	889	1,301	1,429	1,681
Foreign exchange	1	2	3	1	1	1	1	3	3	3
(Expenses matching the amount of investment of money held in trust)	196	199	199	199	199	200	200	199	200	199
(Interest-bearing liabilities)	55,679	56,588	56,775	58,405	59,136	61,715	62,144	64,953	66,744	68,864
Other liabilities	561	464	448	412	424	416	419	356	425	343
Retirement provision	144	141	140	139	139	137	136	186	210	228
Bonus provision	8	7	7	7	7	6	7	7	7	7
Director bonus provision	-	-	-	-	-	-	-	-	-	-
Director retirement provision	-	-	-	-	-	-	-	-	-	-
Point expense provision	1	1	0	0	0	0	0	0	0	0
Reversal to provision for inactive deposits	9	13	13	12	12	11	11	10	10	8
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-
Acceptances and guarantees	262	248	250	256	256	256	264	262	292	314
Total net assets	3,632	3,600	3,546	3,517	3,575	3,611	3,678	3,744	3,819	3,898
Capital	151	151	151	151	151	151	151	151	151	151
Surplus capital	54	62	62	62	61	62	62	62	62	62
Retained earnings	3,448	3,396	3,445	3,425	3,481	3,461	3,534	3,564	3,647	3,713
Treasury stock (-)	25	14	116	125	125	72	79	45	54	42
Valuation difference on other securities	2	2	2	2	4	6	7	9	10	11
Gain/loss on deferred hedges	0	0	0	0	0	0	0	0	0	0
Warrants	0	1	1	1	1	2	2	2	2	2

Deposits (year-end balance)



(100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Okayama	39,405	39,255	40,330	40,150	41,461	41,885	43,351	43,152	44,936	44,251
Private portion	30,272	30,583	30,924	31,404	32,059	32,599	33,123	33,425	34,178	34,305
Corporate portion	7,283	7,245	7,575	7,474	7,671	7,824	8,038	8,258	8,549	8,480
Hiroshima	7,502	7,337	7,410	7,406	7,915	7,688	7,803	7,884	8,388	8,055
Private portion	5,114	5,134	5,175	5,220	5,308	5,395	5,443	5,482	5,554	5,544
Corporate portion	2,111	2,060	2,072	1,989	2,159	2,120	2,203	2,209	2,387	2,414
Kagawa/Ehime	3,789	3,815	3,872	3,837	3,877	3,904	3,995	3,919	4,002	3,928
Private portion	2,677	2,676	2,678	2,707	2,755	2,796	2,789	2,785	2,821	2,804
Corporate portion	1,060	1,111	1,134	1,111	1,076	1,092	1,162	1,120	1,136	1,114
Hyogo	866	904	904	929	931	926	947	944	962	1,017
Private portion	585	594	598	601	607	612	611	613	619	624
Corporate portion	278	305	303	323	321	309	334	329	342	381
Tottori	89	87	85	90	93	89	94	96	102	105
Private portion	47	47	46	49	50	50	53	51	51	51
Corporate portion	41	39	38	40	42	38	41	44	50	53
Osaka	176	172	173	228	195	342	201	216	202	236
Private portion	65	65	66	70	72	66	67	67	67	67
Corporate portion	109	104	104	156	122	274	133	147	133	167
Tokyo	190	183	160	272	156	255	231	248	167	199
Private portion	73	74	68	76	74	68	66	68	69	70
Corporate portion	113	106	90	192	78	178	162	171	96	126
Total for domestic branches (prior to reorganization)	52,020	51,756	52,936	52,916	54,630	55,089	56,625	56,462	58,763	57,794
Total for private portion	38,836	39,176	39,559	40,130	40,928	41,589	42,154	42,494	43,363	43,469
Total for corporate portion	10,995	10,972	11,319	11,289	11,472	11,835	12,075	12,282	12,695	12,737
Overseas branches	228	161	214	253	296	205	276	206	183	321
Total deposits	52,247	51,915	53,149	53,167	54,925	55,294	56,900	56,667	58,945	58,113
Liquidity	30,692	30,375	32,124	32,009	33,573	33,855	35,698	35,620	38,085	37,071
Time deposits	21,554	21,540	21,025	21,158	21,352	21,439	21,201	21,046	20,860	21,042
Domestic banking	51,305	51,027	52,384	52,402	54,071	54,506	55,942	55,895	58,196	57,153
International banking	942	888	765	765	854	788	957	772	749	960

Deposits (average balance)



(100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Okayama	38,427	39,481	39,509	40,095	40,244	41,763	42,006	43,204	43,301	44,457
	Private portion	29,958	30,623	30,783	31,314	31,605	32,582	32,850	33,477	33,731
	Corporate portion	7,134	7,439	7,387	7,394	7,382	7,826	7,833	8,158	8,179
Hiroshima	7,334	7,390	7,357	7,438	7,437	7,584	7,661	7,922	7,958	8,088
	Private portion	5,073	5,146	5,158	5,210	5,246	5,378	5,413	5,481	5,510
	Corporate portion	2,086	2,106	2,064	1,977	1,971	2,050	2,104	2,209	2,244
Kagawa/Ehime	3,747	3,821	3,815	3,828	3,818	3,882	3,909	3,996	3,966	4,001
	Private portion	2,661	2,687	2,686	2,697	2,715	2,785	2,801	2,794	2,802
	Corporate portion	1,078	1,121	1,115	1,121	1,093	1,087	1,099	1,191	1,153
Hyogo	857	870	880	910	912	919	928	938	949	978
	Private portion	581	590	594	599	601	611	613	616	616
	Corporate portion	273	278	284	308	308	305	313	321	330
Tottori	88	86	86	88	89	88	90	93	93	100
	Private portion	47	47	47	47	48	50	51	52	51
	Corporate portion	40	38	39	40	40	37	38	40	41
Osaka	178	168	169	174	172	201	216	176	182	195
	Private portion	64	65	66	67	69	67	67	67	67
	Corporate portion	112	102	103	106	101	133	147	108	114
Tokyo	174	181	185	166	169	162	171	205	187	186
	Private portion	74	74	73	69	72	70	69	67	70
	Corporate portion	97	104	109	93	94	90	100	136	115
Total domestic branches	50,809	51,999	52,004	52,702	52,843	54,601	54,984	56,537	56,640	58,007
Total for private portion	38,462	39,234	39,408	40,007	40,360	41,547	41,866	42,556	42,851	43,701
Total for corporate portion	10,824	11,190	11,101	11,042	10,992	11,531	11,638	12,166	12,179	12,680
Overseas branches	233	169	159	225	281	201	240	297	272	252
Total deposits	51,043	52,170	52,164	52,928	53,125	54,803	55,225	56,835	56,912	58,260
Liquidity	29,455	30,553	30,751	31,837	31,927	33,455	33,881	35,579	35,786	37,274
Time deposits	21,587	21,616	21,413	21,090	21,197	21,347	21,343	21,255	21,126	20,986
Domestic banking	50,138	51,273	51,319	52,164	52,290	54,042	54,395	55,940	56,065	57,399
International banking	904	897	845	763	834	760	829	894	847	861

Loans (year-end balance)



(100 million yen)			FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015			
By scale	General capital		29,527	29,371	30,365	30,212	30,829	30,598	31,663	31,918	32,710	33,669			
	Large-scale companies		5,709	5,766	6,300	6,536	6,802	6,950	7,234	7,555	7,597	8,001			
	Medium-scale companies		1,377	1,329	1,301	1,212	1,457	1,400	1,399	1,358	1,379	1,420			
	Small-scale companies		15,147	14,918	15,241	14,804	14,813	14,457	15,178	15,135	15,809	16,258			
	Private individuals		7,292	7,357	7,520	7,658	7,756	7,790	7,850	7,868	7,922	7,988			
	Government and municipal loans		3,645	3,609	3,836	3,749	3,892	3,786	3,903	4,089	4,415	4,792			
	State and local public works groups		3,506	3,482	3,694	3,626	3,762	3,696	3,819	4,014	4,327	4,726			
	Local public corporations		138	126	141	123	130	90	84	74	87	66			
	Total loans by domestic branches		33,173	32,980	34,201	33,962	34,721	34,384	35,567	36,007	37,125	38,461			
	By region		Okayama	18,422	18,185	18,315	18,061	18,403	17,916	18,426	18,461	19,167	19,842		
By region			Hiroshima	6,093	6,051	6,263	6,198	6,291	6,219	6,407	6,518	6,588	6,726		
By region			Kagawa/Ehime	2,431	2,411	2,490	2,391	2,447	2,400	2,497	2,536	2,603	2,602		
By region			Hyogo	1,159	1,208	1,272	1,317	1,373	1,421	1,494	1,539	1,628	1,705		
By region			Tottori	274	267	259	263	263	256	276	273	267	270		
By region			Osaka	851	836	944	1,054	924	973	986	1,029	1,049	1,162		
By region			Tokyo	3,943	4,023	4,657	4,677	5,021	5,197	5,479	5,649	5,822	6,151		
Loan liabilities			-	-	-	-	-	-	-	-	-	-			
Overseas branches			61	59	72	74	89	101	97	113	163	149			
Total loans			33,234	33,040	34,273	34,036	34,811	34,486	35,664	36,121	37,289	38,610			

Loans (average balance)



		FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
(100 million yen)											
	General capital	29,669	29,453	29,772	30,077	30,264	30,606	30,934	31,746	32,129	33,084
By type	Local development	16,505	16,225	16,289	15,765	15,836	15,640	15,783	16,025	16,172	16,382
	Urban	4,895	4,860	5,049	5,617	5,655	5,971	6,103	6,468	6,609	6,885
	Private loans	8,253	8,353	8,421	8,683	8,761	8,984	9,026	9,202	9,253	9,433
	Housing loan portion	6,729	6,839	6,905	7,134	7,195	7,332	7,350	7,407	7,420	7,472
	Other	15	13	13	10	10	10	21	49	94	383
Government and municipal loans		3,603	3,571	3,609	3,761	3,737	3,817	3,826	4,046	4,093	4,636
State and local public works groups		3,446	3,441	3,480	3,627	3,608	3,698	3,721	3,973	4,018	4,569
Local public corporations		156	129	128	133	129	119	104	73	75	67
Total loans by domestic branches		33,272	33,024	33,381	33,838	34,002	34,424	34,761	35,792	36,223	37,720
By region	Okayama	18,328	18,198	18,253	18,024	18,101	18,118	18,178	18,472	18,641	19,533
	Hiroshima	6,136	6,081	6,125	6,186	6,216	6,233	6,295	6,468	6,524	6,626
	Kagawa/Ehime	2,453	2,398	2,425	2,402	2,385	2,377	2,413	2,494	2,517	2,582
	Hyogo	1,160	1,184	1,216	1,284	1,316	1,400	1,433	1,518	1,556	1,689
	Tottori	277	267	266	264	264	256	259	270	270	270
	Osaka	891	830	858	975	971	953	973	999	1,023	1,087
	Tokyo	4,028	4,067	4,239	4,705	4,749	5,083	5,206	5,568	5,689	5,930
Loan liabilities		-	-	-	-	-	-	-	-	-	-
Overseas branches		38	62	65	71	81	98	104	116	127	160
Total loans		33,311	33,086	33,447	33,909	34,083	34,523	34,866	35,908	36,351	37,881

Loans by Industry (year-end balance)



(100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Domestic branches	33,173	32,980	34,201	33,962	34,721	34,384	35,567	36,007	37,125	38,461
Manufacturing	6,554	6,368	6,590	6,389	6,802	6,581	6,918	6,720	6,911	6,845
Agriculture, forestry	19	23	25	23	27	28	30	30	31	30
Fishing	2	4	2	6	3	5	2	14	10	13
Mining, stone, sand	22	23	22	23	21	19	24	23	23	24
Construction	1,367	1,313	1,328	1,227	1,205	1,145	1,203	1,167	1,130	1,119
Electric power, gas, heat supply, water	389	384	425	419	475	544	576	656	739	861
Information and communication	342	324	334	325	294	280	317	302	304	281
Transport, postal	1,020	1,060	1,146	1,122	1,149	1,138	1,186	1,275	1,274	1,362
Wholesale, retail	4,943	4,860	5,059	5,006	4,992	4,746	4,899	4,839	4,815	4,848
Financial, insurance	1,125	1,149	1,156	1,197	1,152	1,271	1,302	1,291	1,337	1,686
Real estate, goods leasing	3,368	3,357	3,549	3,592	3,727	3,827	3,995	4,292	4,495	4,760
Public corporations	138	126	141	123	130	90	84	74	87	66
Other	3,229	3,230	3,407	3,469	3,597	3,737	3,911	4,217	4,408	4,693
Various services	2,334	2,351	2,348	2,313	2,321	2,314	2,405	2,404	2,500	2,510
Public organizations	3,506	3,482	3,694	3,626	3,762	3,696	3,819	4,014	4,327	4,726
Other	8,175	8,276	8,517	8,689	8,785	8,784	8,884	8,975	9,222	9,389
Housing loans	6,870	6,943	7,124	7,263	7,364	7,402	7,465	7,478	7,525	7,563
Overseas branches + offshore loans	61	59	72	74	89	101	97	113	163	149
Total	33,234	33,040	34,273	34,036	34,811	34,486	35,664	36,121	37,289	38,610

Loans by Industry (breakdown)



	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Domestic branches	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Manufacturing	19.8%	19.3%	19.3%	18.8%	19.6%	19.1%	19.5%	18.7%	18.6%	17.8%
Agriculture, forestry	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Fishing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mining, stone, sand	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Construction	4.1%	4.0%	3.9%	3.6%	3.5%	3.3%	3.4%	3.2%	3.0%	2.9%
Electric power, gas, heat supply, water	1.2%	1.2%	1.2%	1.2%	1.4%	1.6%	1.6%	1.8%	2.0%	2.2%
Information and communication	1.0%	1.0%	1.0%	1.0%	0.8%	0.8%	0.9%	0.8%	0.8%	0.7%
Transport, postal	3.1%	3.2%	3.4%	3.3%	3.3%	3.3%	3.3%	3.5%	3.4%	3.5%
Wholesale, retail	14.9%	14.7%	14.8%	14.7%	14.4%	13.8%	13.8%	13.4%	13.0%	12.6%
Financial, insurance	3.4%	3.5%	3.4%	3.5%	3.3%	3.7%	3.7%	3.6%	3.6%	4.4%
Real estate, goods leasing	10.2%	10.2%	10.4%	10.6%	10.7%	11.1%	11.2%	11.9%	12.1%	12.4%
Public corporations	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%
Other	9.7%	9.8%	10.0%	10.2%	10.4%	10.9%	11.0%	11.7%	11.9%	12.2%
Various services	7.0%	7.1%	6.9%	6.8%	6.7%	6.7%	6.8%	6.7%	6.7%	6.5%
Public organizations	10.6%	10.6%	10.8%	10.7%	10.8%	10.7%	10.7%	11.1%	11.7%	12.3%
Other	24.6%	25.1%	24.9%	25.6%	25.3%	25.5%	25.0%	24.9%	24.8%	24.4%
Housing loans	20.7%	21.1%	20.8%	21.4%	21.2%	21.5%	21.0%	20.8%	20.3%	19.7%

Share of Total Deposits

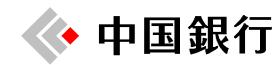


[Year-end balance] (%)		FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Okayama	Chugoku Bank	47.0	46.5	46.9	46.6	47.3	47.7	47.8	47.4	48.0	47.7
	Other than Chugoku Bank	53.0	53.5	53.1	53.4	52.7	52.3	52.2	52.6	52.0	52.3
	Local banks other than Chugoku Bank	8.4	8.6	8.4	8.4	8.3	8.3	8.3	8.3	8.3	8.4
	Secondary local banks	10.8	10.8	11.3	11.3	11.3	11.1	11.3	11.6	11.6	11.8
	City banks, trust banks	12.2	12.4	11.9	12.3	11.6	11.5	11.5	11.7	11.2	11.0
	Shinkin banks, investment association, etc.	21.6	21.7	21.5	21.4	21.3	21.4	21.1	21.0	20.9	21.1
Bingo region (Eastern region of Hiroshima)	Chugoku Bank	21.0	20.6	20.5	21.3	21.6	20.8	20.7	21.5	21.6	21.0
	Other than Chugoku Bank	79.0	79.4	79.5	78.7	78.4	79.2	79.3	78.5	78.4	79.0
	Local banks other than Chugoku Bank	37.8	38.3	39.0	37.9	38.0	38.7	39.5	39.1	39.5	40.1
	Secondary local banks	13.2	12.9	13.2	13.0	12.8	12.8	12.5	12.2	11.9	11.9
	City banks, trust banks	12.7	12.6	12.3	12.4	12.5	12.2	12.2	12.1	12.2	12.0
	Shinkin banks, investment association, etc.	15.3	15.6	15.0	15.4	15.0	15.5	15.0	15.1	14.8	15.0
Shikoku region	Chugoku Bank	8.1	8.2	8.0	8.0	7.9	8.0	7.9	7.8	7.9	7.7
	Other than Chugoku Bank	91.9	91.8	92.0	92.0	92.1	92.0	92.1	92.2	92.1	92.3
	Local banks other than Chugoku Bank	50.6	50.8	50.5	51.0	51.0	51.0	51.6	51.2	51.7	51.8
	Secondary local banks	17.5	17.6	18.4	17.7	17.6	17.3	17.0	17.2	17.2	17.2
	City banks, trust banks	10.9	10.6	10.6	10.6	10.9	11.0	11.0	11.1	10.8	10.9
	Shinkin banks, investment association, etc.	12.9	12.8	12.5	12.7	12.6	12.7	12.4	12.6	12.4	12.4

Note 1: Market shares (internal use) excluding postal savings and Nokyo savings

Note 2: Excluding offshore loans. Including our NCDs.

Share of Total Loans



[Year-end balance] (%)		FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Okayama	Chugoku Bank	38.5	38.2	38.8	38.5	38.7	38.1	38.1	37.7	38.2	38.8
	Other than Chugoku Bank	61.5	61.8	61.2	61.5	61.3	61.9	61.9	62.3	61.8	61.2
	Local banks other than Chugoku Bank	17.1	17.3	17.4	17.6	17.5	17.8	17.8	17.8	17.9	17.8
	Secondary local banks	15.8	15.8	16.4	16.2	16.6	16.9	17.1	17.6	17.6	17.8
	City banks, trust banks	11.7	11.6	10.5	10.6	10.4	10.4	10.6	10.5	10.3	9.7
	Shinkin banks, investment association, etc.	16.9	17.1	16.9	17.1	16.8	16.8	16.4	16.4	16.0	15.9
Bingo region (Eastern region of Hiroshima)	Chugoku Bank	23.3	23.2	23.6	23.5	23.7	23.4	23.5	23.4	23.2	23.1
	Other than Chugoku Bank	76.7	76.8	76.4	76.5	76.3	76.6	76.5	76.6	76.8	76.9
	Local banks other than Chugoku Bank	41.7	41.8	42.0	42.5	42.5	43.2	42.8	43.5	44.1	43.7
	Secondary local banks	13.7	13.4	13.5	12.8	12.8	13.2	13.2	12.7	12.8	13.7
	City banks, trust banks	8.1	8.3	8.1	8.2	8.2	7.6	8.0	7.9	7.8	7.8
	Shinkin banks, investment association, etc.	13.2	13.3	12.8	13.0	12.8	12.6	12.5	12.5	12.1	11.7
Shikoku region	Chugoku Bank	9.7	9.9	10.0	9.6	9.7	9.4	9.5	9.6	9.6	9.7
	Other than Chugoku Bank	90.3	90.1	90.0	90.4	90.3	90.6	90.5	90.4	90.4	90.3
	Local banks other than Chugoku Bank	49.3	48.2	49.1	49.8	50.5	50.6	50.9	51.4	51.3	50.3
	Secondary local banks	17.7	17.9	17.3	17.4	17.0	16.7	16.5	16.5	16.5	17.2
	City banks, trust banks	11.1	11.5	11.5	11.0	11.0	11.7	11.7	11.3	11.6	11.7
	Shinkin banks, investment association, etc.	12.2	12.5	12.1	12.2	11.8	11.6	11.4	11.2	11.0	11.1

Note 1: Market shares (internal use) excluding postal savings and Nokyo savings

Securities



Balance by type

[Parent] (100 million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Year-end balance	25,261	24,635	26,460	27,613	30,240	29,672	31,431	32,013	32,614	28,773
JGBs	8,320	7,428	8,681	10,457	11,212	11,144	12,268	12,947	13,615	11,377
Local bonds	6,629	6,970	6,917	6,761	6,548	6,215	6,159	5,764	5,175	4,654
Corporate bonds	5,481	5,773	5,310	4,768	5,310	5,356	5,352	4,907	4,237	4,040
Foreign bonds	3,250	2,797	3,719	3,898	4,777	4,328	4,813	5,125	5,803	5,284
(Foreign currency-denominated portion)	(3,169)	(2,689)	(3,478)	(3,482)	(4,367)	(3,959)	(4,455)	(4,727)	(5,387)	(4,949)
Other securities	498	582	606	701	977	1,073	1,230	1,541	1,779	1,624
Equities	1,080	1,082	1,225	1,026	1,413	1,554	1,607	1,726	2,002	1,792
Average balance during year	24,089	24,479	24,887	26,437	27,162	28,933	29,261	30,376	30,773	28,688
JGBs	8,027	7,660	7,851	9,485	9,723	10,865	11,214	12,382	12,878	11,822
Local bonds	5,607	6,721	6,747	6,692	6,692	6,212	6,166	5,814	5,628	4,801
Corporate bonds	5,610	5,570	5,541	4,859	4,921	5,274	5,324	5,165	4,754	4,079
Foreign bonds	3,179	2,921	3,062	3,630	4,016	4,600	4,493	4,684	5,080	5,392
(Foreign currency-denominated portion)	(3,076)	(2,828)	(2,925)	(3,320)	(3,647)	(4,207)	(4,115)	(4,311)	(4,690)	(5,038)
Other securities	558	566	604	664	701	827	882	1,129	1,224	1,383
Equities	1,106	1,039	1,080	1,106	1,106	1,154	1,178	1,200	1,206	1,210

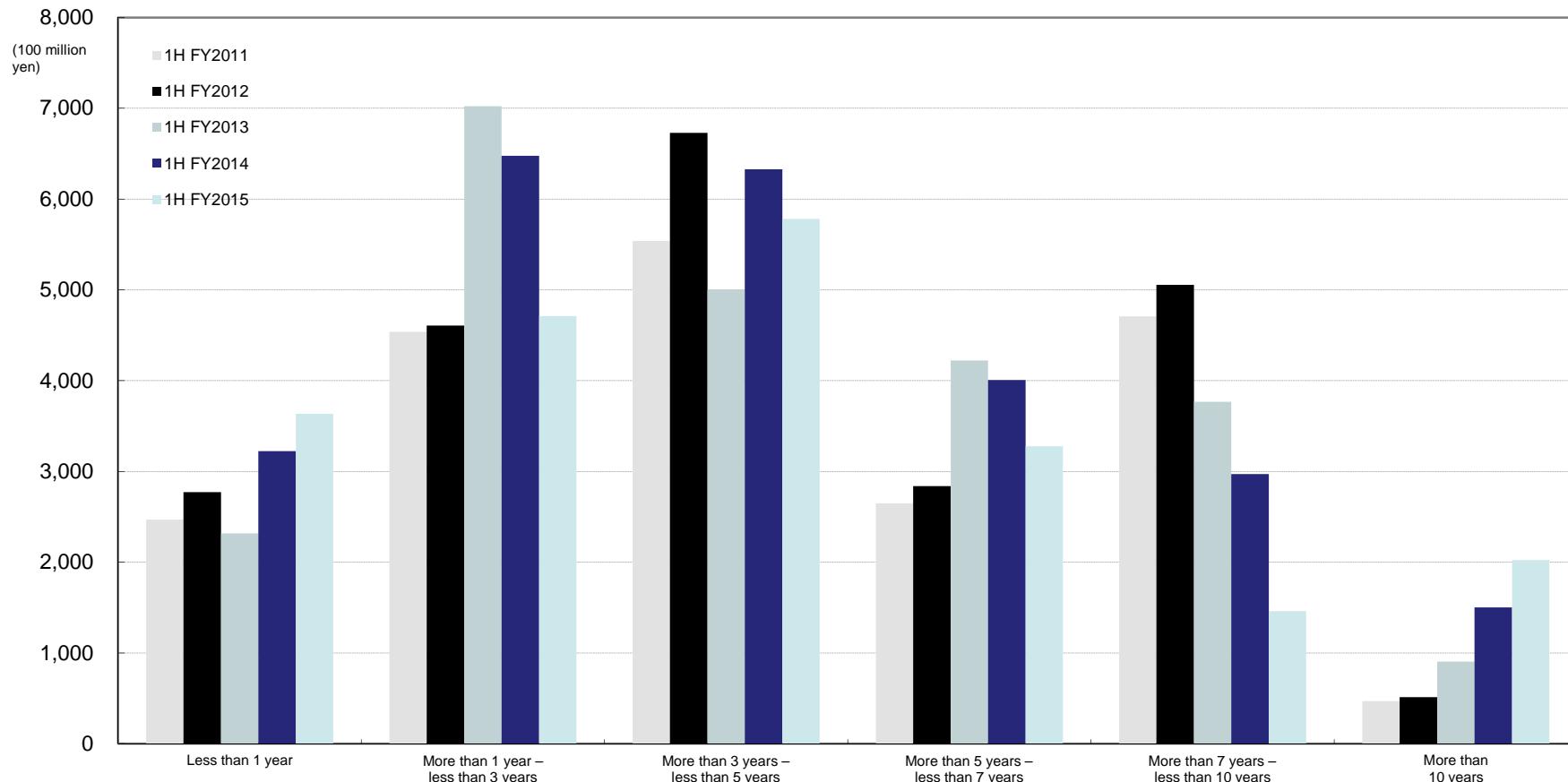
Valuation gain/loss

[Parent] (Million yen)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Securities held to maturity	1,277	1,071	880	806	635	576	501	479	406	564
Subsidiary/affiliate equities	-	-	-	-	-	-	-	-	-	-
Other securities	28,823	32,875	49,174	42,377	109,917	106,181	106,859	131,344	172,331	135,180
Equities	5,096	-883	9,962	-4,436	27,501	39,780	39,262	51,898	75,726	57,427
Bonds	25,617	34,894	35,629	41,886	48,180	37,087	38,320	40,565	41,653	40,807
Other	-1,891	-1,135	3,581	4,928	34,235	29,313	29,276	38,880	54,951	36,944
Total	30,100	33,947	50,054	43,184	110,552	106,757	107,360	131,823	172,738	135,744

Balance/Duration by Remaining Number of Years to Maturity for Securities

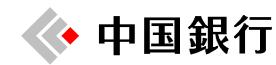


Outstanding balance based on the remaining number of years to maturity for securities

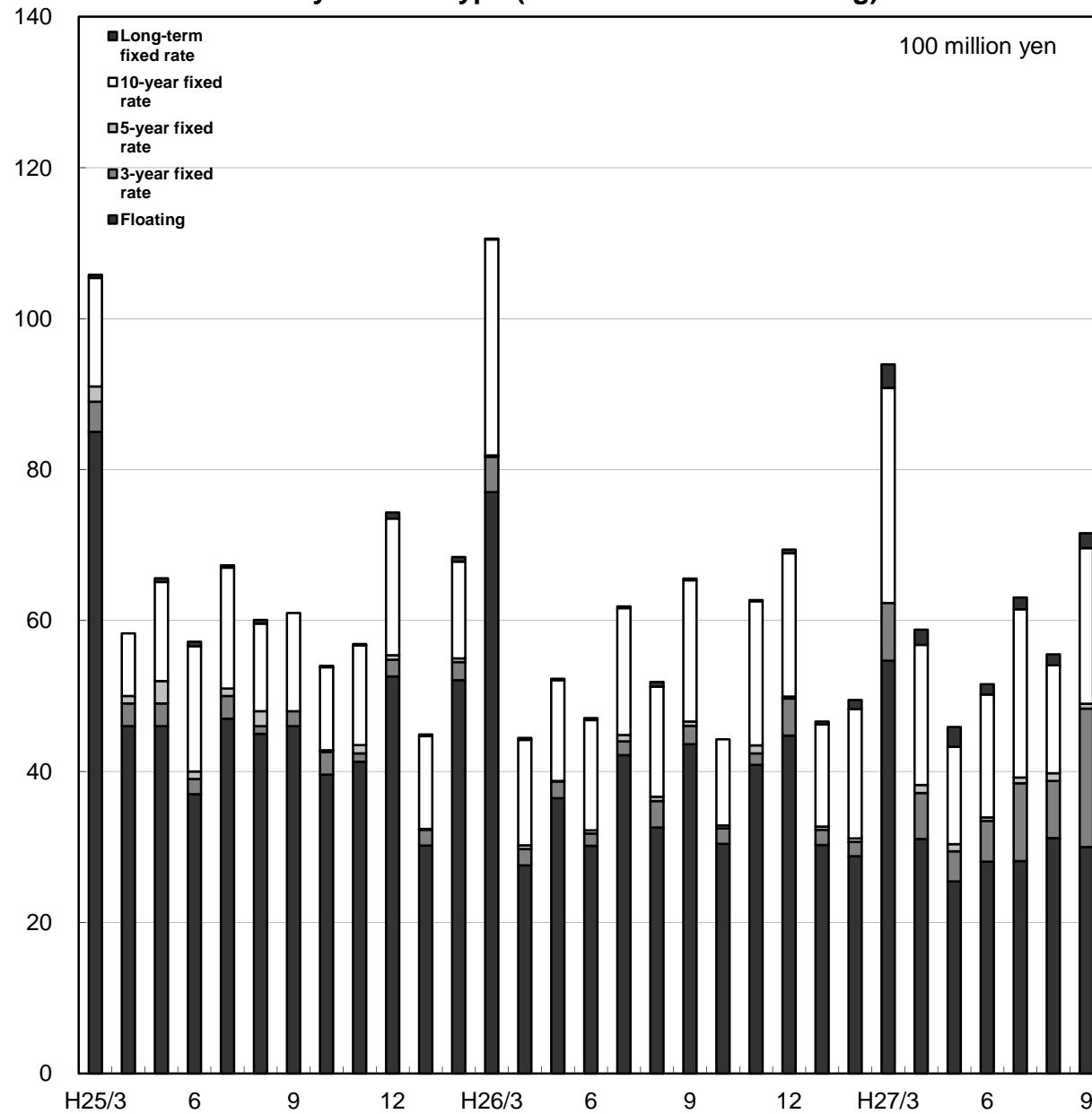


Duration (Year)	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Yen denominated	3.9	3.9	3.9	4.0	4.1	3.9	4.2	4.0	4.2	4.1
Foreign currency denominated	3.6	3.5	3.7	3.6	3.7	3.1	2.7	2.6	2.9	3.1

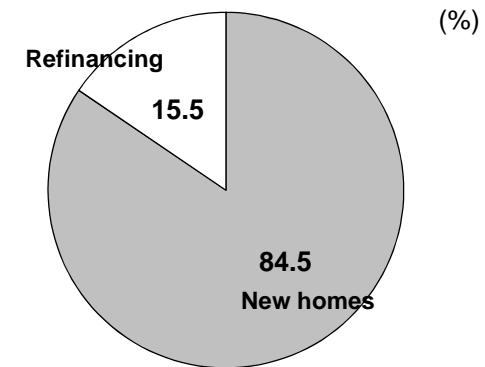
Housing Loans



Loans executed by interest type (new homes + refinancing)

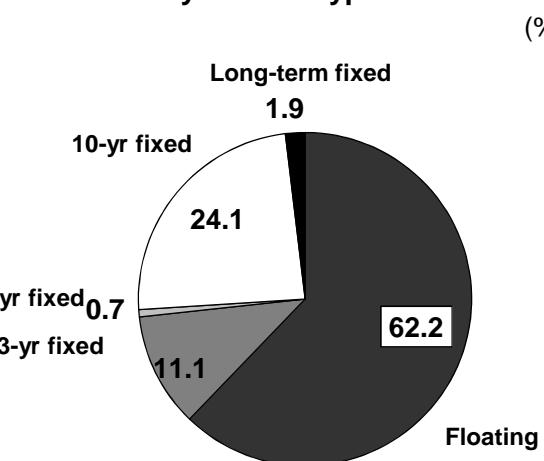


Breakdown of use of loans executed



Total for period from Oct. 2014 to Sep. 2015

Ratio of loans by interest type for new homes



Total for new home loans for Oct. 2014 to Sep. 2015

Non-Performing Loans



Risk monitored loans

[Parent] (million yen, %)	End-March 2011	End-September 2011	End-March 2012	End-September 2012	End-March 2013	End-September 2013	End-March 2014	End-September 2014	End-March 2015	End-September 2015
1. Loans in bankruptcy proceedings (% of total loans outstanding)	66,347 2.00	62,212 1.88	18,930 0.55	16,903 0.50	17,141 0.49	12,761 0.37	7,778 0.22	6,412 0.18	5,355 0.14	4,151 0.11
2. Delinquent loans (% of total loans outstanding)	78,915 2.37	82,214 2.49	76,459 2.23	72,942 2.14	78,034 2.24	69,770 2.02	64,003 1.79	65,215 1.81	67,891 1.82	65,206 1.69
3. Loans more than 3 months delinquent (% of total loans outstanding)	2,339 0.07	945 0.03	847 0.02	1,735 0.05	569 0.02	844 0.02	663 0.02	589 0.02	1,068 0.03	1,617 0.04
4. Restructured loans (% of total loans outstanding)	6,769 0.20	8,870 0.27	10,708 0.31	14,055 0.41	13,397 0.38	12,206 0.35	13,756 0.39	14,367 0.40	14,542 0.39	17,088 0.44
Total risk monitored loans (% of total loans outstanding)	154,372 4.64	154,242 4.67	106,946 3.12	105,637 3.10	109,142 3.14	95,583 2.77	86,202 2.42	86,584 2.40	88,858 2.38	88,063 2.28

Liabilities Disclosed under the Financial Reconstruction Law

[Parent] (million yen)	End-March 2011	End-September 2011	End-March 2012	End-September 2012	End-March 2013	End-September 2013	End-March 2014	End-September 2014	End-March 2015	End-September 2015
Bankrupt and quasi-bankrupt loans (after partial direct write-off)	82,591 (38,347)	77,906 (34,467)	39,589 (11,034)	40,388 (11,003)	37,690 (10,805)	25,635 (8,112)	20,479 (7,576)	18,639 (7,067)	20,063 (8,147)	18,059 (7,357)
Doubtful loans	63,194	66,967	56,375	49,847	58,966	57,419	51,818	53,412	54,395	52,632
Substandard loans	9,109	9,815	11,556	15,791	13,966	13,051	14,420	14,956	15,611	18,705
Subtotal (A) (after partial direct write-off) (B)	154,895 (110,651)	154,689 (111,249)	107,522 (78,967)	106,027 (76,641)	110,623 (83,739)	96,106 (78,583)	86,718 (73,815)	87,008 (75,436)	90,069 (78,153)	89,398 (78,696)
Health loans	3,223,682	3,205,820	3,381,551	3,359,810	3,437,059	3,419,383	3,548,264	3,601,079	3,720,986	3,857,992
Total (C) (after partial direct write-off) (D)	3,378,577 (3,334,333)	3,360,509 (3,317,070)	3,489,074 (3,460,518)	3,465,837 (3,436,452)	3,547,683 (3,520,798)	3,515,489 (3,497,966)	3,634,982 (3,622,079)	3,688,088 (3,676,516)	3,811,056 (3,799,140)	3,947,390 (3,936,688)
Ratio of target loans (A/C) (after partial direct write-off) (B/D)	4.58 (3.32)	4.60 (3.35)	3.08 (2.28)	3.06 (2.23)	3.12 (2.38)	2.73 (2.25)	2.39 (2.04)	2.36 (2.05)	2.36 (2.06)	2.26 (2.00)

*We do not implement partial direct write-off.

Debtor Classification Transition in 1H



(Upper level: Forecast Lower level: Value (100 million yen))

		End September 2015								
		Healthy loans	Other doubtful loans	Substandard loans	Virtually bankrupt loans	Legally bankrupt loans	Bankrupt clients	Other (note)	Favorable turnaround	Deterioration
End March 2015	Healthy loans	151,229								
		34,436							652	
	Other doubtful loans	5,645							161	
		2,212							354	166
	Substandard loans	923							194	81
		248							104	25
	Virtually bankrupt loans	979							33	4
		540							27	21
Total	Legally bankrupt loans	553							11	12
		144							8	7
	Bankrupt clients	237							6	1
		53							0	
	Total	159,566							493	871
		37,633							244	259
			150,826	5,498	864	987	540	234	617	
			34,291	2,074	288	538	147	42	253	

Note: This indicates transactions that were eliminated as of the end of March 2015. This was not subject to the self-assessment given the small amount.

Debtor Classification Transition in 1H (comparison)



(Upper level: Forecast basis Lower level: Value basis)

		End September 2015							Favorable turnaround	Deterioration
End March 2015	Healthy loans	Healthy loans	Other doubtful loans	Substandard loans	Virtually bankrupt loans	Legally bankrupt loans	Bankrupt clients	Other (note)		
	100%	100%	99.49%	0.37%	0.03%	0.02%	0.02%	0.00%	0.08%	0.43%
	100%	100%	99.00%	0.39%	0.07%	0.01%	0.01%	0.00%	0.53%	0.47%
	Other doubtful loans	100%	6.27%	85.40%	1.49%	1.03%	0.39%	0.04%	5.39%	6.27%
	100%	100%	8.77%	86.08%	2.67%	0.77%	0.14%	0.09%	1.49%	3.66%
	Substandard loans	100%	1.41%	9.86%	80.07%	0.65%	1.52%	0.54%	5.96%	2.71%
	100%	100%	2.02%	11.29%	81.85%	1.21%	0.40%	0.00%	3.23%	1.61%
	Virtually bankrupt loans	100%	0.31%	2.25%	0.20%	91.22%	1.94%	0.20%	3.88%	2.15%
	100%	100%	0.00%	1.67%	0.37%	94.44%	2.04%	0.19%	1.30%	2.22%
Legally bankrupt loans	Legally bankrupt loans	100%	-	0.72%	-	0.72%	83.54%	1.27%	13.74%	1.27%
	100%	100%	-	0.00%	-	4.17%	90.28%	0.69%	4.86%	0.69%
Bankrupt clients	Bankrupt clients	100%	-	-	-	-	-	90.30%	9.70%	0.00%
	100%	100%	-	-	-	-	-	71.70%	28.30%	0.00%
Total		100%	94.52%	3.45%	0.54%	0.62%	0.34%	0.15%	0.39%	0.31%
		100%	91.12%	5.51%	0.77%	1.43%	0.39%	0.11%	0.67%	0.65%

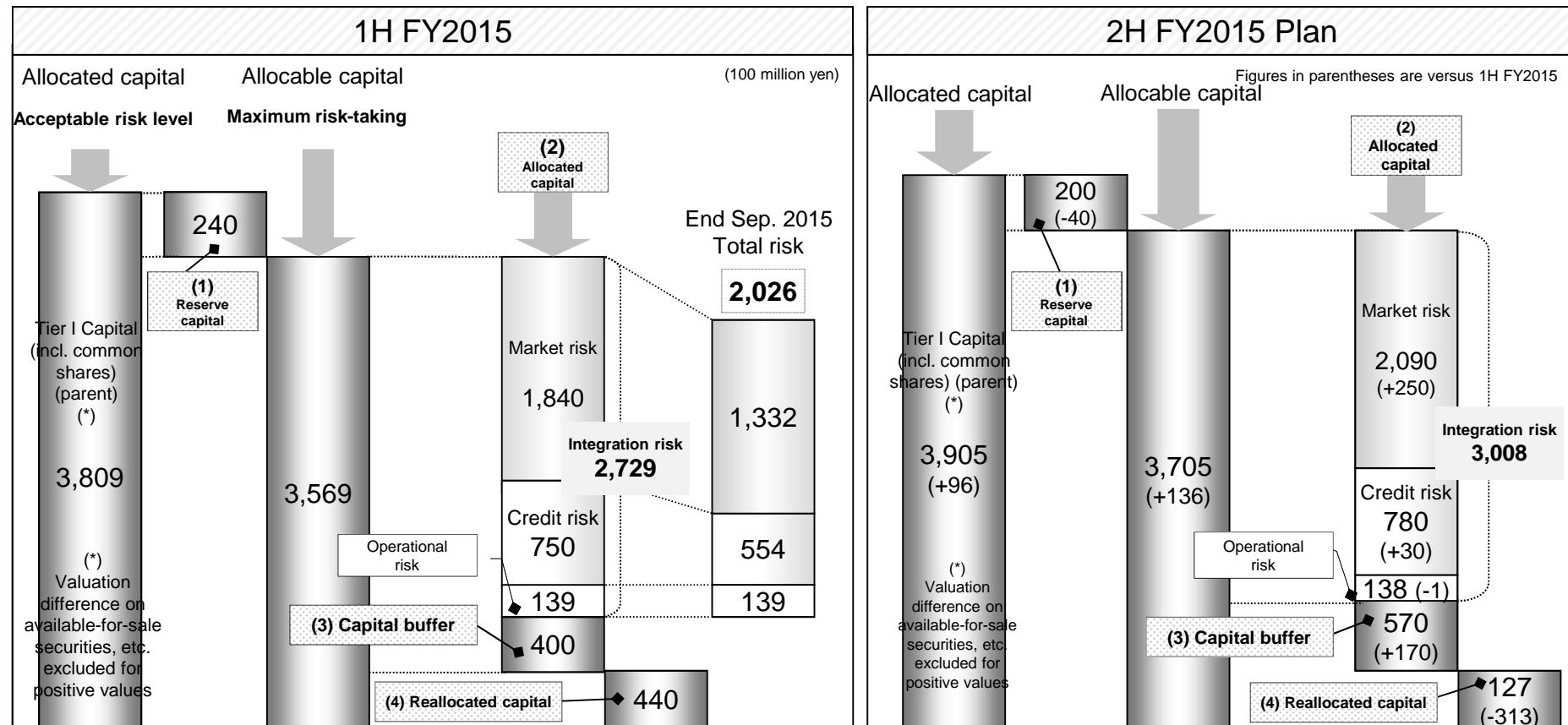
Note: This indicates transactions that were eliminated as of the end of March 2015. This was not subject to the self-assessment given the small amount.

Capital Adequacy Ratio (parent) Trends



[Basel III standards] (%, 100 million yen)	FY2013	1H FY2013	FY2014	1H FY2014	FY2015	1H FY2015
Overall capital adequacy ratio	15.14	15.13	14.83	14.35	14.73	14.80
Tier I ratio	12.92	13.22	13.52	12.89	13.34	13.72
Tier I ratio (including common shares)	12.92	13.22	13.52	12.89	13.34	13.72
Overall capital adequacy ratio ((1)+(2))	4,216	4,241	4,306	4,405	4,722	4,603
(1) Tier I capital	3,596	3,706	3,925	3,955	4,275	4,269
Common shares and warrants, etc.	3,596	3,706	3,795	3,819	3,857	3,983
Valuation difference on other securities	-	-	138	170	470	368
(2) Tier II capital	619	534	380	450	446	334
Gain/loss on securities valuation (45%)	492	477	383	469	460	359
General provisions for doubtful receivables	-	-	-	-	-	-
Qualified provisions that exceed expected losses	127	57	-3	-18	-13	-25
Risk assets	27,833	28,029	29,035	30,680	32,038	31,094
Asset items (on balance sheet)	24,935	25,073	26,090	27,425	28,695	27,939
Off balance sheet transaction items	976	1,024	1,019	1,319	1,411	1,173
Amount obtained by dividing the amount equivalent to the operational risk by 8%	1,676	1,664	1,657	1,658	1,639	1,640
Amount obtained by dividing the amount equivalent to the CVA risk by 8%	228	246	243	245	261	304
Credit risk asset related to exposure connected with central clearing house	7	7	7	7	7	7
Amount including the amount for risk assets in accordance with transitional measures related to adjustment items	8	13	16	24	23	28

Capital Allocation and Integration Risks



Role of different types of capital

(1) Reserve capital	<input type="checkbox"/> Reserves in case of erosion due to stress <input type="checkbox"/> In case of immeasurable risks	Priority on securing capital to ensure soundness
(2) Allocated capital	<input type="checkbox"/> Allocated to cover risks within the scope of Allocable capital (maximum risk-taking during normal operations)	Maximum risk for various risk categories
(3) Capital buffer	<input type="checkbox"/> When econometric model unable to estimate risk <input type="checkbox"/> Cover gap between risk and allocated capital during stress	In case risk exceeds the expected level
(4) Reallocated capital	<input type="checkbox"/> For new risk-taking (new products, strategies, etc.) <input type="checkbox"/> Allocate residual capital after allocation	Risk-taking leeway

(Ref.) Standards at end of Sep. 2015 for outlier standards and liquidity coverage ratio (parent)

Outlier ratio	5.5%
Outlier ratio does not exceed 20% Does not apply to the outlier bank	
Liquidity coverage ratio (LCR)	164.7%
Standard substantially exceeds 100% No liquidity issues	

Use of Allocated Capital and Risk Exposure Assumptions



Capital allocation and integration risk (supplement)

The table below outlines capital allocation and integration risk in 1H FY2015 and 2H FY2015.

	1H FY2015		2H FY2015		Calculation methods, etc. (Supplemental measurements)						
	Value	Risk volume (end-Sep. 2015)	Value	(YoY)	Major catalysts						
Allocated capital	3,809		3,905	(+96)	-						
Capital reserve	240		200	(- 40)	<ul style="list-style-type: none"> Prepare to cover erosion of Tier I capital, including -40 common shares, based on stress test 						
Allocable capital	3,569		3,705	(+136)	<ul style="list-style-type: none"> Allocated capital +96 Increase in line with decrease in capital reserve +40 						
Integrated risk	2,729	2,026	3,008	(+279)							
Market risk total	1,840	1,332	2,090	(+250)							
Banking	1,820	<table border="1"> <tr> <td>Interest risk</td> <td>392</td> </tr> <tr> <td>Price fluctuation risk</td> <td>1,057</td> </tr> <tr> <td>(Correlation)</td> <td>- 116</td> </tr> </table>	Interest risk	392	Price fluctuation risk	1,057	(Correlation)	- 116	2,070	(+250)	<ul style="list-style-type: none"> Reflect recent volatility in interest rates Raise ceiling on interest rate and share forecast range Build up foreign currency bonds Increase capital allocation owing to a hike in the forecast maximum risk
Interest risk	392										
Price fluctuation risk	1,057										
(Correlation)	- 116										
Trading	20	0	20	(0)	-						
Credit risk total	750	554	780	(+30)							
Commercial credit	580	414	610	(+30)	<ul style="list-style-type: none"> Increase in capital allocation by taking into account an increase unexecuted loans (approved) +30 						
Consumer credit	170	139	170	(0)	-						
Operational risk	139	139	138	(- 1)	-						
(Unused allocated capital)		(1,143)									
Capital buffer	400		570	(+170)	<ul style="list-style-type: none"> Market risk buffer +170 Increase in buffer against rise in interest rates 						
Reallocated capital	440		127	(- 313)	<ul style="list-style-type: none"> Increase in allocable capital +136 Decrease in tandem with a rise in allocated capital for integrated risk -279 Decrease in tandem with an increase in capital buffer -170 						

Group Company Performance Trends



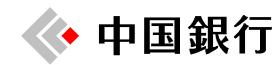
(Million yen, %)	Business profile	Real ownership ratio		FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015
Chugin Lease Co., Ltd	Leasing	67.26	Ordinary revenue	11,874	5,758	11,381	5,589	11,378	5,684
			Ordinary income	1,152	390	796	346	720	427
			Net income	710	240	466	222	430	297
Chugin Credit Guarantee Co., Ltd.	Credit assurance	90.07	Ordinary revenue	1,559	788	1,581	798	1,677	838
			Ordinary income	1,632	903	1,760	744	1,686	837
			Net income	1,007	560	1,085	471	1,033	553
Chugin Card Co., Ltd.	Credit card	89.91	Ordinary revenue	1,271	604	1,217	606	1,196	660
			Ordinary income	404	186	389	148	310	184
			Net income	301	133	306	62	186	100
Chugin Asset Management Co., Ltd.	Securities investment advisor	90.28	Ordinary revenue	147	130	274	155	330	213
			Ordinary income	-7	33	73	42	71	70
			Net income	-7	30	59	27	44	49
Chugin Securities Co., Ltd.	Financial instrument transactions	100.00	Ordinary revenue	2,429	1,689	3,357	1,678	4,047	1,969
			Ordinary income	431	417	766	323	877	454
			Net income	261	256	469	198	563	305
CBS Co., Ltd.	Banking operation outsourcing	100.00	Ordinary revenue	1,030	508	1,011	509	1,014	516
			Ordinary income	71	43	76	55	99	46
			Net income	40	25	42	35	58	29
Chugin Operation Center Co., Ltd.	Banking operation outsourcing	100.00	Ordinary revenue	678	367	730	373	756	388
			Ordinary income	33	25	41	18	40	16
			Net income	18	14	20	13	23	9

Key Press Releases



2015	April 1	Local Bank Food Selection 2015 Event
	April 3	Open Asset Management Training Plaza
	April 10	Investment in Fund to Revitalize Core Local Company
	April 22	Sign Business Agreement for Ako City Senior Citizen Online Watch
	April 23	Cooperate in Oishii JAPAN 2015, a Food Trade Show held in Singapore
	May 20	Implement Collaboration Campaign with Banks Participating in the TSUBASA Project
	May 20	Sign Agreement to Revitalize Tourism Industry in the Setouchi Region by the Six Local Banks in the Setouchi Area and the DBJ
	May 29	Chugin "Land of Sunshine" Corporate Financing Initiative
	June 1	Launch Loans for Healthcare
	June 1	Financing for the startup of new businesses
	June 5	Build a Cooperative System related to Financing System for Start-ups in Kagawa Prefecture
	June 12	Setouchi Taiwan Food Consultation
	June 19	Newly Construct Branch in Front of Kurashiki Station
	January 26	Joint Development of Marketable Products by Banks Participating in the TSUBASA Project
	June 30	Business Partnership with J-Will International (Thailand) Co., Ltd.
	July 10	Intellectual Property Business—Collaboration with Banks Participating in the TSUBASA Project—
	July 29	Setouchi Brand Promotion System Agreement Signed by Setouchi Brand Promotion Association, the 7 Local Setouchi Banks, and the DBJ
	August 3	Hold a Local Start-up Seminar
	August 13	Start Offering Special Accounts for Tax Exemption Measures for Gift Tax related to Lump-sum Donation for Wedding and Child-rearing Capital
	August 17	10th Nationwide High School Finance and Economic Quiz Championship Economics Koshien—Okayama Tournament
	August 17	Launch Catalog Gift Pamphlet for Pensioners
	August 26	North Pacific Bank Joins TSUBASA Project
	September 14	Chugin Industrial-Academic Seminar
	September 14	Seminar on Basic Knowledge for Overseas Development and Risk Management
	September 30	Support Overseas Market Entry via Collaboration with Lease Company
	October 1	Establish Research & Consulting Center

Our Profile and Branch (office) Network



Chugoku Bank Profile

(As of Sep. 30, 2015)

Establishment

December 9, 1930

Headquarters

1-15-20 Marunouchi,
Kita-ku Okayama

Capital

¥15.1 billion

No. of employees

3,149 people

No. of branches

163 branches
HQ, domestic branches (152),
Overseas branch (1),
sub-branch (8)
Internet branch (1)

No. of branches in local area

109 in Okayama Pref.

39 in Okayama City

21 in Kurashiki City

26 in Hiroshima Pref.

20 in Bingo region

3 in Hiroshima City

17 in the Shikoku area

6 in Hyogo Pref.



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