



Corporate Principles

Remain firm in self-driven sound management to develop in step with regional society by providing unwavering trust and superior comprehensive financial services

Corporate Vision

A bank that is “chosen” and “trusted” by regional customers



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THE CHUGOKU BANK, LTD.

Chugin-no-kokoro (Philosophy of Chugoku Bank)

“Chugin-no-kokoro” was formulated as a guide and set of values that each individual in the Chugoku Bank Group should hold when engaging in self-motivated work.

To Customers: We will aim for a Win-Win relationship with customers

[Added value] We will deliver satisfaction and emotion to our customers through “mindful service”

[Stance] We will work toward mutual growth with customers

As Individuals: We will realize dreams through our work

[Growth] We will hold high motivation and challenge ourselves to grow

[Concentration of strength] We will recognize, respect, and cooperate with each other

As a Company: We will provide motivating work and a place to grow

[Culture] The Chugoku Bank Group will provide a motivating workplace

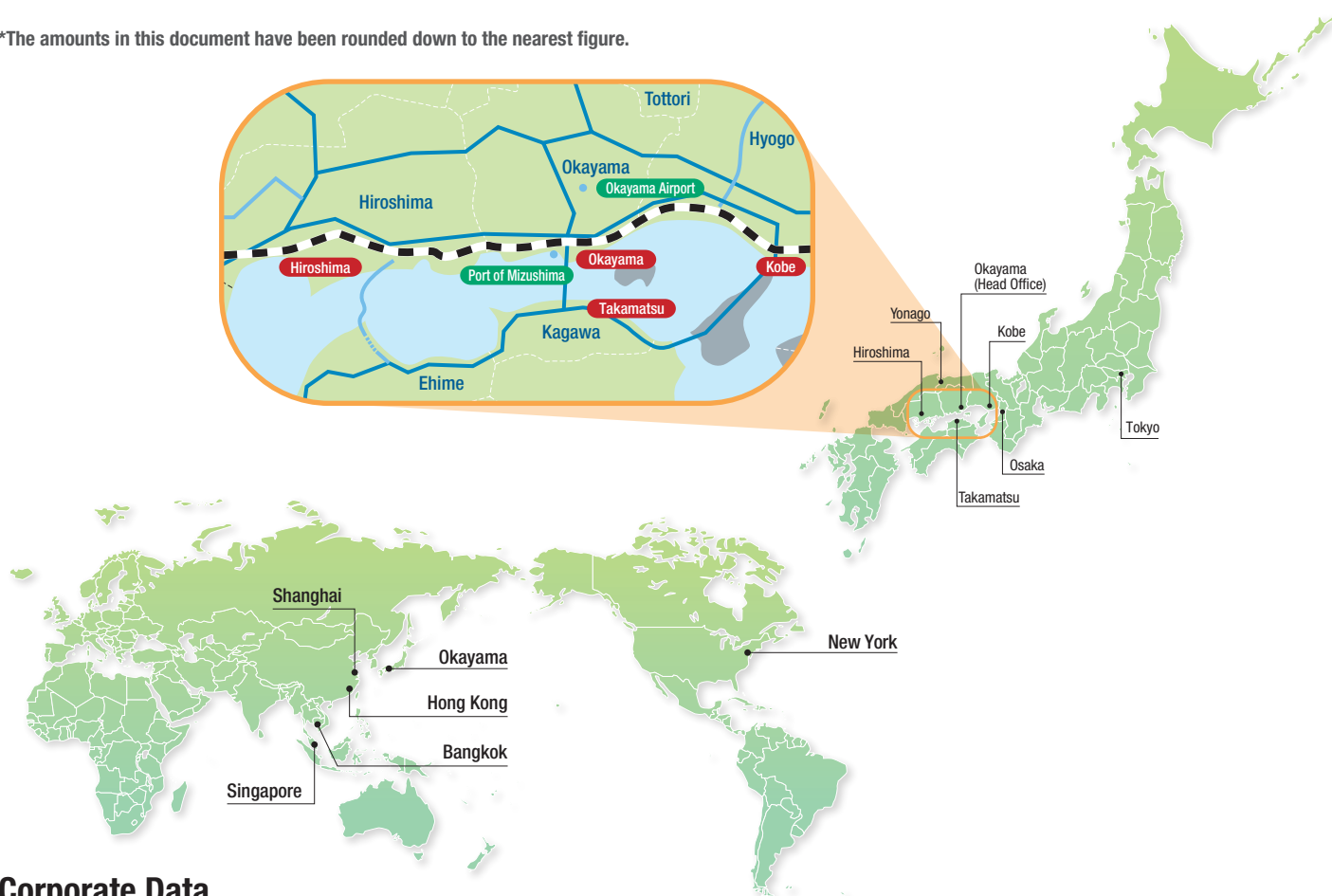
[Organizational strength] The Chugoku Bank Group will collect diverse strengths to raise its organizational strength

Profile

Okayama Prefecture, home to the head office of the Chugoku Bank, is situated approximately 700 kilometers west of Tokyo. Facing the Seto Inland Sea, the prefecture is known throughout Japan as “the sunny land” due to its mild climate and consistently nice weather.

With a population of 1.91 million people, Okayama Prefecture yields a gross prefectural product of over ¥7,681 billion (U.S.\$70,579 million), or an impressive 1.40% of Japan’s GDP. Manufacturing is the core industry in Okayama, having evolved around the Mizushima Waterfront Industrial District—the world’s leading petrochemical complex—which was constructed in the 1960s. Given the prefecture’s ever-improving highways, airports, and harbors, there is further growth anticipated, with the area serving as an important economic and cultural center for the Eastern Setouchi region.

*The amounts in this document have been rounded down to the nearest figure.



Corporate Data

(As of March 31, 2020)

Head Office

Address: 1-15-20, Marunouchi, Kita-ku, Okayama, Japan
 Telephone: (81) 86-223-3111
 SWIFT Code: CHGKJPJZ
 Website: <https://www.chugin.co.jp/>
 Date of Establishment: December 21, 1930

Stated Capital: 15,149 million yen
 Number of Authorized Shares: 391,000,000
 Number of Issued and Outstanding Shares of Common Stock: 195,272,106
 Number of Shareholders: 13,391
 Number of Employees: 2,831

Number of Employees

As of March 31	Number of Employees		
	2020	2019	2018
Employees	2,831	2,884	2,961

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