

## Principal Operations of the Chugoku Bank Group

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

### Organizational Chart for the Chugoku Bank Group

		Business segment
<b>The Chugoku Bank, Limited</b>		<b>Banking business</b>
<ul style="list-style-type: none"> <li>— Domestic offices: Head office, 152 branch offices, 7 sub-branch offices, 1 special sub-branch office, 1 representative office, 1 internet branch</li> <li>— Locations with ATM installed Outside branches: 214 locations (238 ATMs)</li> <li>— Overseas offices: 1 branch and 4 representative offices</li> </ul>		
<b>Consolidated subsidiaries</b>		
CBS Company, Limited		Consigned administrative operations for banks
The Chugin Operation Center Co., Limited		Deposits, bank remittances, and valuation of collateralized real estate
The Chugin Credit Guarantee Co., Limited		Credit guarantee business
The Chugin Lease Company, Limited		Leasing businesses
The Chugin Card Company, Limited		Credit card business
Chugin Asset Management Company, Limited		Asset management business
Chugin Securities Co., Ltd.		Securities business

(As of March 31, 2020)

## Shareholder Information

(As of March 31, 2020)

### Breakdown of Types of Shareholders

Category	Number of shareholders	Number of shares	
		(Hundreds of shares)	Percentage
Government and local authorities .....	2	91	0.00
Financial institutions.....	49	534,777	27.41
Securities firms.....	22	16,935	0.87
Other corporations .....	502	528,039	27.06
Foreign investors .....	207	292,229	14.98
Individuals .....	10,891	579,039	29.68
Total.....	11,673	1,951,110	100.00
Number of shares held in less than trading units.....	—	161,106	—

### Major Shareholders

Unit: 1,000 shares

Name of Shareholders	Number of holding shares	Percentage of outstanding shares
Japan Trustee Services Bank, Ltd. ....	18,578	9.87
The Master Trust Bank of Japan, Ltd. ....	10,188	5.41
NORTHERN TRUST CO. (AVFC) RE SILCHESTER INTERNATIONAL INVESTORS INTERNATIONAL VALUE EQUITY TRUST (Standing proxy: The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch).....	5,742	3.05
Okayama Estate and Warehousing Co., Ltd. ....	5,358	2.84
Nippon Life Insurance Company.....	4,756	2.52
Meiji Yasuda Life Insurance Company .....	4,754	2.52
KURABO INDUSTRIES LTD. ....	4,559	2.42
CP CHEMICAL INCORPORATED.....	4,478	2.38
Chugoku Bank Employee Stock Ownership Plan.....	4,319	2.29
NORTHERN TRUST CO. (AVFC) RE U.S. TAX EXEMPTED PENSION FUNDS (Standing proxy: The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch).....	3,032	1.61
Total .....	65,769	34.97