

Consolidated Financial Highlights

The Chugoku Bank, Limited and its Consolidated Subsidiaries
Years ended March 31, 2020 and 2019

	Millions of Yen (except per share amounts)		Thousands of U.S. Dollars (Note 1)
	2020	2019	2020
For the year:			
Total income	¥ 127,320	¥ 128,637	\$ 1,169,898
Total expenses	110,495	105,215	1,015,299
Net income attributable to owners of parent	11,916	16,199	109,491
Per share of common stock (yen/U.S. dollars):			
Basic net income	¥ 63.35	¥ 85.67	\$ 0.582
Diluted net income	63.29	85.55	0.581
At year-end:			
Deposits	¥ 6,896,745	¥ 6,800,290	\$ 63,371,726
Loans and bills discounted	4,899,984	4,802,184	45,024,202
Securities	2,339,566	2,389,510	21,497,436
Total assets	8,147,386	8,253,750	74,863,420
Net assets	511,193	537,818	4,697,169
For the year:			
Cash flows used in operating activities	(169,359)	(240,799)	(1,556,179)
Cash flows used in (provided by) investing activities	(10,370)	235,740	(95,286)
Cash flows used in financing activities	(4,969)	(6,014)	(45,658)
Cash and cash equivalents at end of year	564,672	749,382	5,188,569

Notes: 1. U.S. dollar amounts represent translations from yen, for convenience only, at the rate of ¥108.83 = US\$1 in effect on March 31, 2020.

2. Net income per share is based on the weighted average number of shares of common stock outstanding during the year (excluding treasury stock).

