

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
The Chugoku Bank, Limited Domestic offices: Head office, 144 branch offices, 5 sub-branch offices, 8 branch-in-branch offices, 2 branch-in-branch sub-branch offices, 1 special sub-branch office, 1 representative office, 1 internet branch Locations with ATM installed Outside branches: 212 locations (233 ATMs) Overseas offices: 1 branch and 4 representative offices	Banking business
Consolidated subsidiaries CBS Company, Limited The Chugin Operation Center Co., Limited The Chugin Credit Guarantee Co., Limited The Chugin Lease Company, Limited The Chugin Card Company, Limited Chugin Asset Management Company, Limited Chugin Securities Co., Ltd.	Consigned administrative operations for banks Deposits, loans, exchanges, direct debits, public money services, Business processing and document management of investment trusts Credit guarantee business Leasing businesses Credit card business Asset management business Securities business

(As of March 31, 2021)

Shareholder Information

(As of March 31, 2021)

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.....	42	527,759	27.05
Securities firms.....	28	24,338	1.25
Other corporations	504	517,381	26.52
Foreign investors	202	306,073	15.69
Individuals	11,319	575,457	29.49
Total.....	12,097	1,951,099	100.00
Number of shares held in less than trading units.....	—	162,206	—

Major Shareholders

Unit: 1,000 shares

Name of Shareholders	Number of holding shares	Percentage of outstanding shares
Custody Bank of Japan, Ltd.	18,764	9.97
The Master Trust Bank of Japan, Ltd.	13,115	6.97
Okayama Estate and Warehousing Co., Ltd.	5,358	2.84
NORTHERN TRUST CO. (AVFC) RE SILCHESTER INTERNATIONAL INVESTORS INTERNATIONAL VALUE EQUITY TRUST (Standing proxy: The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch).....	5,143	2.73
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.....	4,350	2.31
NORTHERN TRUST CO. (AVFC) RE U.S. TAX EXEMPTED PENSION FUNDS (Standing proxy: The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch).....	2,877	1.53
Total	68,158	36.24