

# Consolidated Financial Highlights

The Chugoku Bank, Limited and its Consolidated Subsidiaries  
Years ended March 31, 2021 and 2020

	Millions of Yen (except per share amounts)		Thousands of U.S. Dollars (Note 1)
	2021	2020	2021
For the year:			
Total income .....	¥ 116,979	¥ 127,320	\$ 1,056,625
Total expenses .....	96,069	110,495	867,753
Net income attributable to owners of parent .....	14,418	11,916	130,232
Per share of common stock (yen/U.S. dollars):			
Basic net income .....	¥ 76.66	¥ 63.35	\$ 0.692
Diluted net income .....	76.58	63.29	0.691
At year-end:			
Deposits .....	¥ 7,667,019	¥ 6,896,745	\$ 69,253,174
Loans and bills discounted .....	5,135,435	4,899,984	46,386,369
Securities .....	2,618,039	2,339,566	23,647,719
Total assets .....	9,153,162	8,147,386	82,676,921
Net assets .....	562,197	511,193	5,078,104
For the year:			
Cash flows used in operating activities .....	656,480	(169,359)	5,929,726
Cash flows used in (provided by) investing activities .....	(227,992)	(10,370)	(2,059,362)
Cash flows used in financing activities .....	5,642	(4,969)	50,961
Cash and cash equivalents at end of year .....	998,813	564,672	9,021,886

Notes: 1. U.S. dollar amounts represent translations from yen, for convenience only, at the rate of ¥110.71 = US\$1 in effect on March 31, 2021.

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

