

Chugin Group Philosophy



Group's Corporate Principles

Create with Our Community, Customers and Employees a Rich Future that We Can All Share

The Chugoku Bank Group aims to transition into a corporate group that creates services based on the needs of its customers and that finds resolutions to issues faced by these customers as we look to build a sustainable business model that will develop together with regional societies and customers alike.

To that end, due to the importance of raising awareness of the Group's corporate management activities, including making maximum use of the Group's management resources, as well as the importance of ensuring this thinking is fully internalized by each officer and employee of the Group, in April 2022, we established the "Group's Corporate Principles" as a set of management principles common throughout the Group.

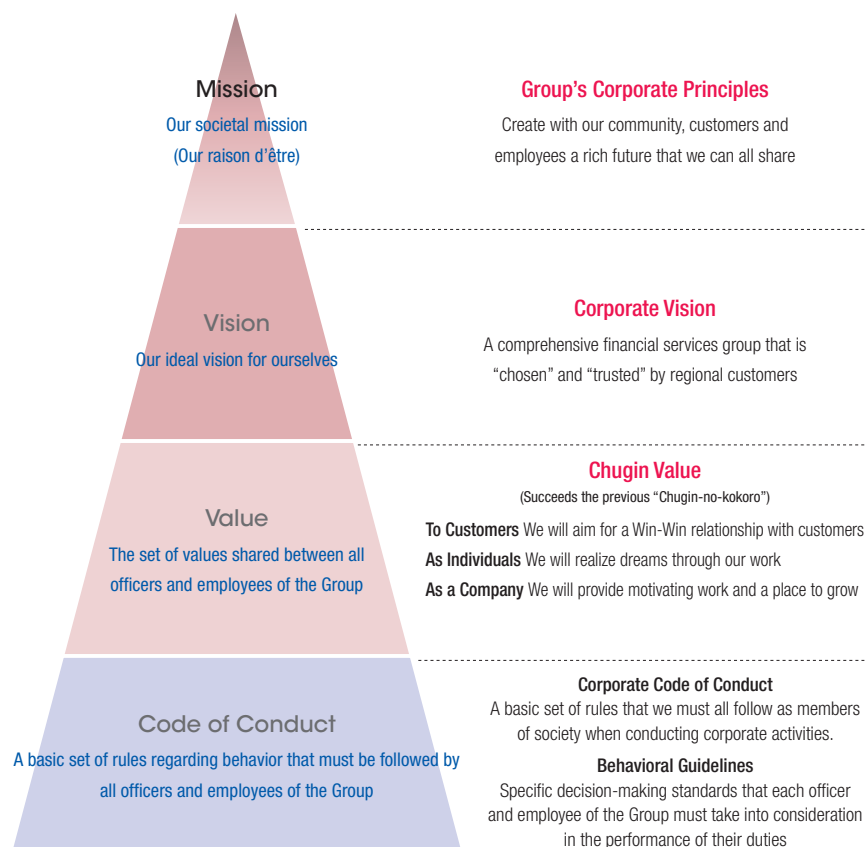
The details of the "Group's Corporate Principles" were established in the long-term management plan that began in 2017, with the details positioned in the long-term vision set out in that management plan. However, in consideration of the transition to a holding company structure, we have decided to position them in the "Group's Corporate Principles" as a mission for the Group to permanently adhere to and in order to communicate the Group's raison d'être.

Corporate Vision

A comprehensive financial services group that is "chosen" and "trusted" by regional customers

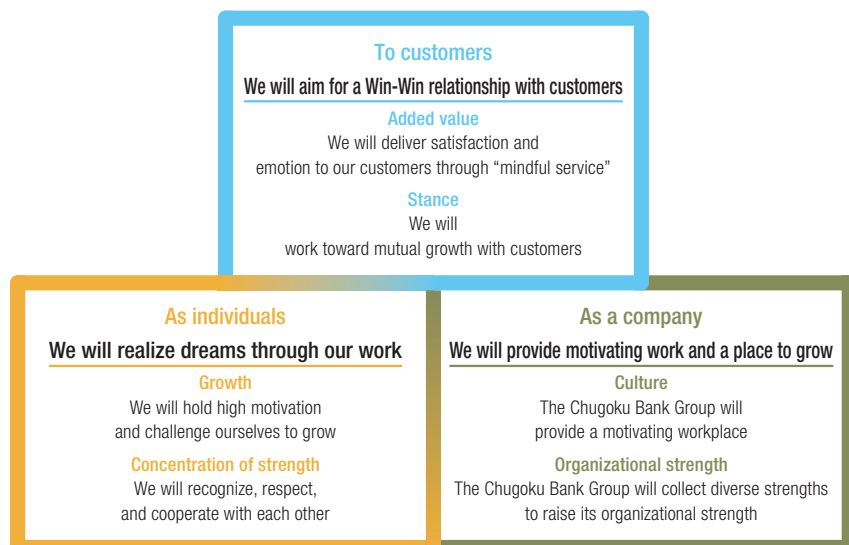
System of Principles

The Chugin Group's System of Principles is comprised of the Group's Corporate Principles in which the Group's stated mission is set out, the Corporate Vision which is the ideal state the Group sees for itself, and the Chugin Value which are the set of values shared between all officers and employees of the Group.



Chugin Value

The sharing of these behavior and decision-making standards and values displayed by all employees of the Chugin Group allows us to better align our vectors, improve the strengths of our organization and ensure greater satisfaction and impressions from our customers.



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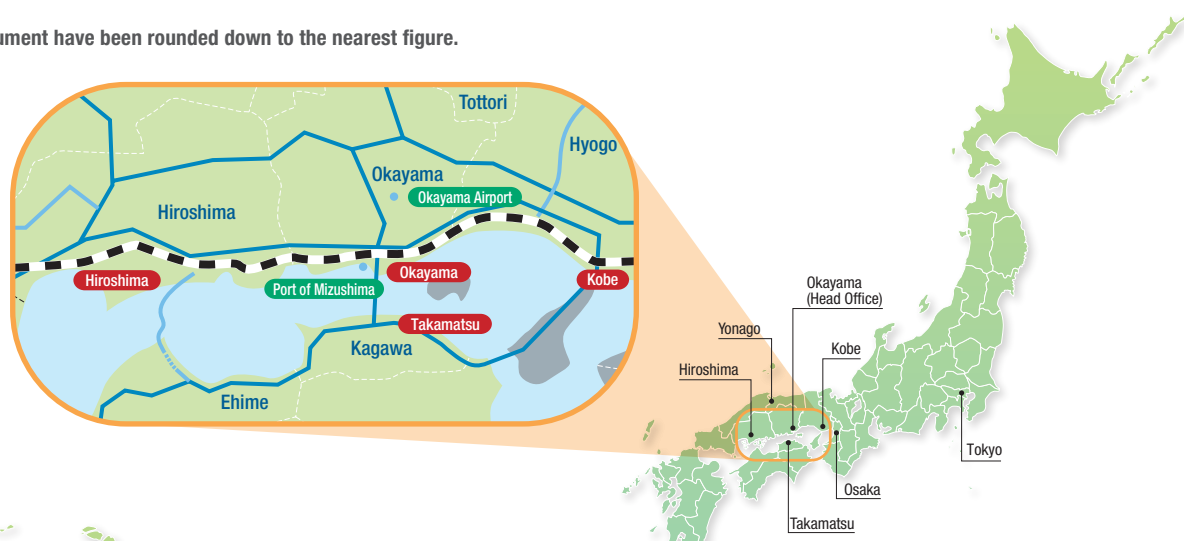
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Profile

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 1.89 million people, Okayama Prefecture yields a gross prefectural product of over ¥7,805 billion (U.S.\$63,777 million), or an impressive 1.38% 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, 2022)

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: 14,989
 Number of Employees: 2,725

Number of Employees

As of March 31	Number of Employees		
	2022	2021	2020
Employees	2,725	2,792	2,831

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