

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		Banking business
<ul style="list-style-type: none"> — Domestic offices: Head office, 137 branch offices, 5 sub-branch offices, 15 branch-in-branch offices, 2 branch-in-branch sub-branch offices, 2 special sub-branch office, 1 representative office, 1 internet branch — Locations with ATM installed Outside branches: 213 locations (234 ATMs) — Overseas offices: 1 branch and 4 representative offices 		
Consolidated subsidiaries		
CBS Company, Limited	Consigned administrative operations for banks	
The Chugin Operation Center Co., Limited	Deposits, loans, exchanges, direct debits, public money services, Business processing and document management of investment trusts	
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, 2022)

Shareholder Information

(As of March 31, 2022)

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	39	520,659	26.69
Securities firms	24	23,867	1.22
Other corporations	503	517,734	26.54
Foreign investors			
Non-Individuals	184	290,579	14.89
Individuals	1	2	0.00
Individuals	11,893	598,160	30.66
Total	12,646	1,951,092	100.00
Number of shares held in less than trading units	—	162,906	—

Major Shareholders

Unit: 1,000 shares

Name of Shareholders	Number of holding shares	Percentage of outstanding shares
The Master Trust Bank of Japan, Ltd.	23,210	12.49
Custody Bank of Japan, Ltd.	7,824	4.21
Okayama Tochisouko Co., Ltd.	5,358	2.88
Nippon Life Insurance Company	4,756	2.56
Meiji Yasuda Life Insurance Company	4,754	2.55
KURABO INDUSTRIES LTD.	4,559	2.45
CP CHEMICAL INCORPORATED	4,478	2.41
NORTHERN TRUST CO. (AVFC) RE SILCHESTER INTERNATIONAL INVESTORS INTERNATIONAL VALUE EQUITY TRUST (Standing proxy: The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch)	4,381	2.35
Chugoku Bank Employee Stock Ownership Plan	4,349	2.34
Shizuka Forestry Co., Ltd.	2,370	1.27
Total	66,043	35.55