

BOARD OF DIRECTORS AND AUDITORS



President
Akira Nagashima



Senior Managing Director
Katsutoshi Moriya



Senior Managing Director
Fumihiko Izumi



Managing Director
Katsutoshi Sato



Managing Director
Kunio Soda



Managing Director
Isao Yamagata



Managing Director
Masayoshi Inaka



Managing Director
Takashi Kenmotsu

President

Akira Nagashima

Senior Managing Directors

Katsutoshi Moriya
Fumihiko Izumi

Managing Directors

Katsutoshi Sato
Kunio Soda
Isao Yamagata
Masayoshi Inaka
Takashi Kenmotsu

Directors

Masashi Hinoishi
Satoshi Kuyama
Yoshiya Fujii
Yasuo Mori
Munemitsu Yoda
Osamu Maekawa
Shojiro Yamamoto

Standing Auditors

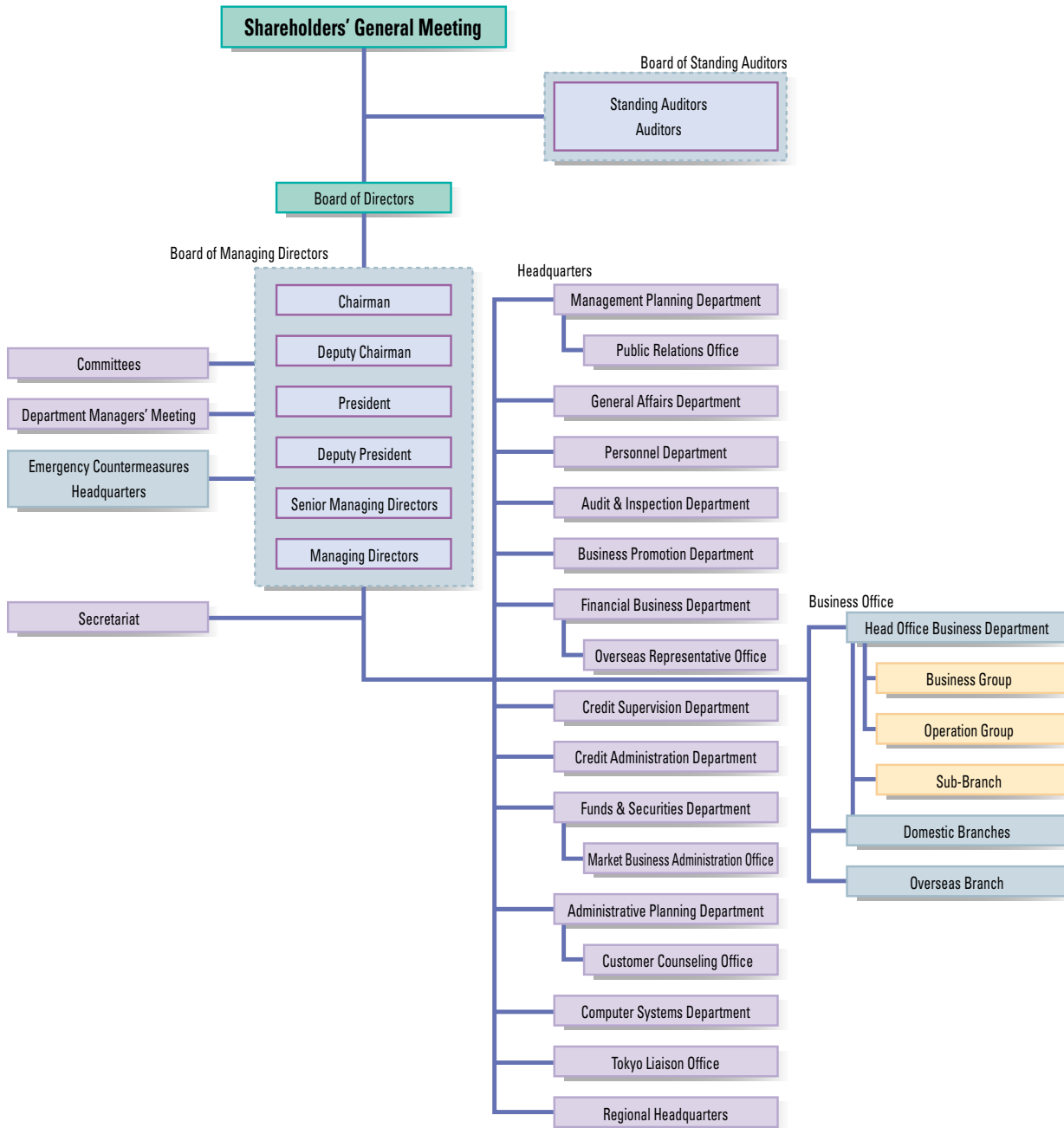
Shizuo Tani
Kenzo Endo

Auditors

Tokuo Shiaki
Kenichi Yoshinaga



ORGANIZATION CHART



SERVICE NETWORKS (July 31, 2002)

International Department:

Head Office, Okayama

1-15-20, Marunouchi,
Okayama, Japan

International Business Center

Telephone: (086) 234-6525, 6539
Facsimile: (086) 227-6000
Telex: 5922220 CHUGINJ
SWIFT: CHGKJP JZ

Funds and Securities Department

Telephone: (086) 234-6503
Facsimile: (086) 234-6595

Tokyo Office

3-4-4, Nihonbashi, Muromachi,
Chuo-ku, Tokyo, Japan

Funds and Securities Department

Telephone: (03) 3231-1381, 3243-0248
Facsimile: (03) 5255-7750

Market Business Administration Office

Telephone: (03) 3243-0457
Facsimile: (03) 3270-2653
SWIFT: CHGKJP JT

Overseas offices:

Hong Kong Branch

Rooms 3701 & 3710
37th Floor, Edinburgh Tower
15 Queen's Road Central
Hong Kong, China
Telephone: 2523-0312
Facsimile: 2521-8730
Telex: 70320 CGKBK HX

Shanghai Representative Office

Room 2007, Shanghai
International Trade Center
2201 Yan-an Road (West)
Shanghai, China
Telephone: (021) 6275-1988
Facsimile: (021) 6275-1989

Singapore Representative Office

16 Collyer Quay, #23-03 Hitachi Tower,
Singapore 049318
Telephone: 6536-7757
Facsimile: 6536-7767

New York Representative Office

5th Floor, 666 Fifth Avenue
New York, NY10103, U.S.A.
Telephone: (212) 397-6000
Facsimile: (212) 397-6009

Foreign Exchange Offices:

Head Office Business Department

1-15-20, Marunouchi, Okayama

Saidaiji Branch

3-7-1, Saidaiji-Naka, Okayama

Kojima Branch

2-1-33, Ajino, Kojima Kurashiki, Okayama

Kurashiki Branch

257-1, Bakuro-cho, Kurashiki, Okayama

Kurashiki Ekimae Branch

2-2-2, Achi, Kurashiki Okayama

Mizushima Branch

4-32, Mizushima, Nishiyayoi-cho, Kurashiki,
Okayama

Hayashima Branch

1380, Hayashima, Hayashima-cho,
Tsukubo-gun, Okayama

Kasaoka Branch

2591, Kasaoka, Kasaoka, Okayama

Tsuyama Branch

30-7, Sange, Tsuyama, Okayama

Fukuyama Branch

1-1, Momiji-cho, Fukuyama, Hiroshima

Onomichi Branch

4-9, Toyohimotomachi, Onomichi, Hiroshima

Mihara Branch

1-11-7, Minatomachi, Mihara, Hiroshima

Shinichi Branch

654-2, Shinichi, Shinichi-cho, Ashina-gun,
Hiroshima

Kure Branch

3-6-1, Hon-dori, Kure, Hiroshima

Fuchu Branch

1-3, Fukawa-cho, Fuchu, Hiroshima

Hiroshima Branch

15-4, Hatchobori, Naka-ku, Hiroshima

Takamatsu Branch

3-6, Marugamemachi, Takamatsu, Kagawa

Sanbonmatsu Branch

610-4, Sanbonmatsu, Ouchi-cho,
Okawa-gun, Kagawa

Sakaide Branch

1-2-2, Kyomachi, Sakaide, Kagawa

Kawanoe Branch

4062-4, Kawanoe-cho, Kawanoe, Ehime

Yonago Branch

1-2-2, Higashi-Fukuhara, Yonago, Tottori

Kobe Branch

2-6-1, Sakaemachi-dori, Chuo-ku, Kobe,
Hyogo

Himeji Branch

108, Shirogane-cho, Himeji, Hyogo

Osaka Branch

1-5-33, Dojima, Kita-ku, Osaka

Tokyo Branch

3-4-4, Nihonbashi, Muromachi, Chuo-ku,
Tokyo

Foreign Currency Exchange Offices

66 Offices

(July 31, 2002)	
Location	Number of Offices
Okayama Pref.	120
Hiroshima Pref.	30
Tottori Pref.	1
Kagawa Pref.	21
Ehime Pref.	1
Hyogo Pref.	4
Osaka Pref.	1
Tokyo	1
Liaison Offices	1
Overseas Offices	4

Number of ATMs and Locations with ATMs Outside Branches

(July 31, 2002)

Category	
Number inside branches:	
ATMs (Automated Teller Machines)	511
Number outside branches:	
Cash Dispensers	34
ATMs	226
Total	771
Location with ATMs installed	
Outside branches	232

CORPORATE DATA

(As of March 31, 2002)

Head Office

Address: 1-15-20, Marunouchi, Okayama, Japan
 Telephone: (086) 223-3111
 Telex: 5922220 CHUGINJ
 Swift Address: CHGKJPJZ
 Internet Homepage Address: <http://www.chugin.co.jp>
 Year of Establishment: December 1930
 Paid-in Capital: 15,149 million yen
 Authorized Number of Shares: 400,000,000
 Shares of Common Stock Issued and Outstanding: 244,272,106
 Number of Shareholders: 11,823
 Number of Employees: 3,083



Number of Employees

March 31,	Number of Employees		
	2002	2001	2000
Employees	3,083	3,227	3,482

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

Breakdown of Types of Stockholders

Category	Number of shareholders	Number of shares	
		(Thousands of shares)	Percentage
Government and local authorities	2	14	0.01
Financial institutions	92	61,848	25.71
Securities firms	25	966	0.40
Other corporations	558	82,871	34.45
Foreign investors	65	3,272	1.36
Individuals	11,081	91,594	38.07
Total	11,823	240,565	100.00
Number of shares held in less than trading units	—	3,707,106	—

Major Shareholders

Name of Shareholders	Number of holding shares	Unit: 1,000 shares	
		Percentage of Outstanding shares	
Hayashibara Co., Ltd.	12,016	4.91	
Taiyo Estate Co., Ltd.	7,360	3.01	
Chugoku Bank Employee Stock Ownership Plan	6,999	2.86	
Mitsui Asset Trust and Banking Company, Limited (Trust Account)	5,665	2.31	
UFJ Bank Limited	5,619	2.30	
Hayashibara Biochemical Laboratories, Inc	5,500	2.25	
Okayama Estate and Warehousing Co., Ltd.	5,358	2.19	
Nippon Life Insurance Company	5,345	2.18	
The Mitsubishi Trust and Banking Corporation (Trust Account)	4,483	1.83	
Meiji Life Insurance Company	4,213	1.72	
Total	62,563	25.61	



CHUGOKU BANK

THE CHUGOKU BANK, LTD.

1-15-20, Marunouchi, Okayama, Japan

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<http://www.chugin.co.jp>