

## BOARD OF DIRECTORS AND AUDITORS



*President*  
Akira Nagashima



*Senior Managing Director*  
Katsutoshi Moriya



*Senior Managing Director*  
Fumihiro Izumi



*Managing Director*  
Katsutoshi Sato



*Managing Director*  
Isao Yamagata



*Managing Director*  
Masayoshi Inaka



*Managing Director*  
Takashi Kenmotsu



*Managing Director*  
Munemitsu Yoda

**President**  
Akira Nagashima

**Senior Managing Directors**  
Katsutoshi Moriya  
Fumihiro Izumi

**Managing Directors**  
Katsutoshi Sato  
Isao Yamagata  
Masayoshi Inaka  
Takashi Kenmotsu  
Munemitsu Yoda

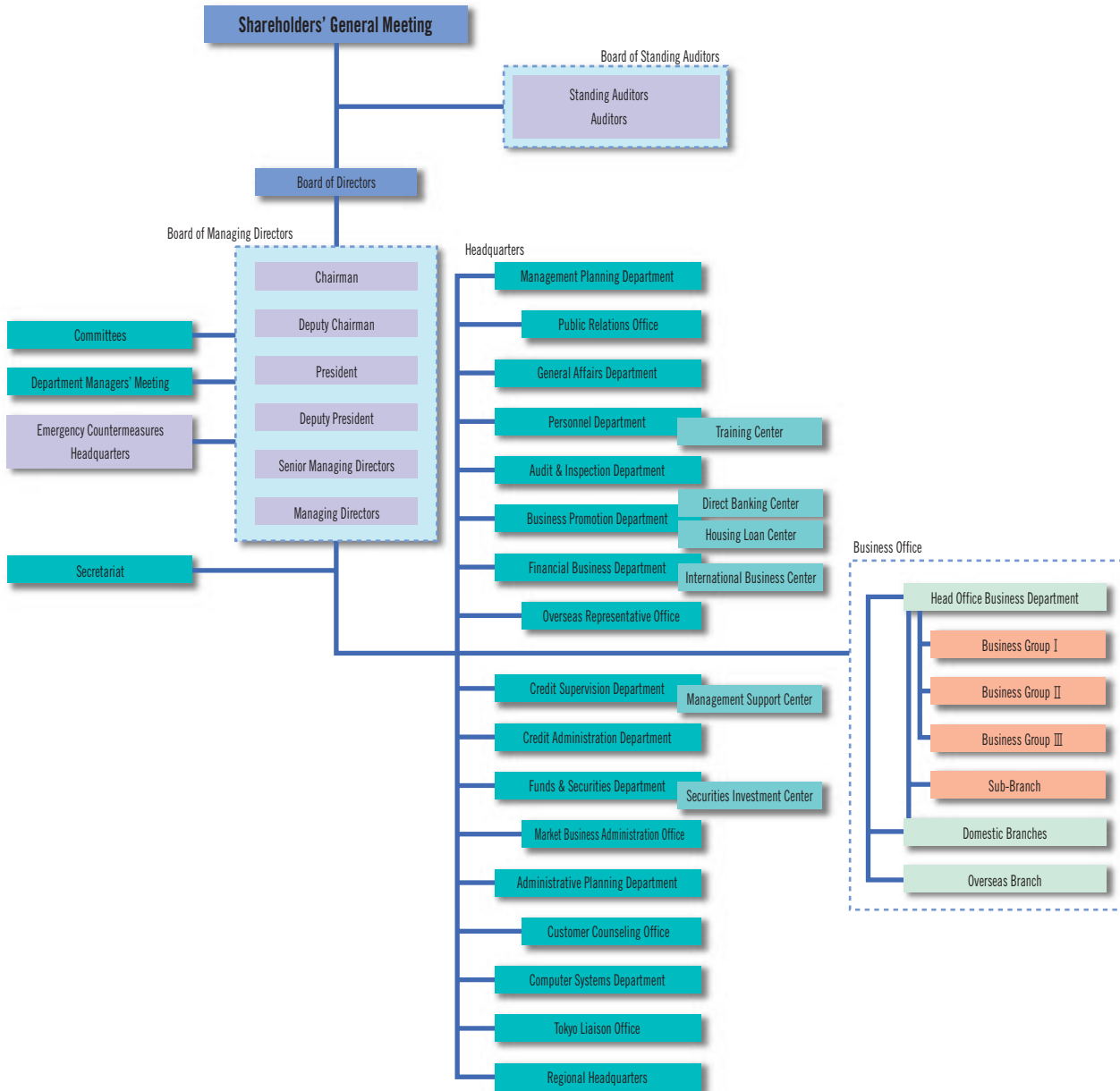
**Directors**  
Osamu Maekawa  
Shojiro Yamamoto  
Minoru Muguruma  
Makoto Shimizu  
Takanobu Asagoe  
Masao Nagahara  
Hajime Kenmotsu

**Standing Auditors**  
Shizuo Tani  
Kenzo Endo

**Auditors**  
Tokuo Shiaki  
Michiyo Nishida



# ORGANIZATION CHART



**International Division:**

**Head Office, Okayama**

1-15-20, Marunouchi,  
Okayama, Japan

**International Business Center**

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

**Funds and Securities Department**

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

**Market Business Administration Office**

Telephone: (086) 234-6664  
Facsimile: (086) 234-7439  
SWIFT: CHGKJP JT

**Tokyo Office**

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

**Funds and Securities Department**

Telephone: (03) 3243-0459  
Facsimile: (03) 5255-7750

**Overseas office:**

**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 CGKKBK 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**

150 East 52nd Street, 7th Floor,  
New York, N.Y. 10022, U.S.A.  
Telephone: (212) 371-7700  
Facsimile: (212) 371-7173

**Foreign Exchange Offices:**

**Head Office Business Department**

1-15-20, Marunouchi, Okayama

**Okayama-Minami Branch**

1-8-11, Aoe, Okayama

**Okayama-Nishi Branch**

3-101, Toiya-cho, 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**

34-2, Chuo-cho, Kasaoka, Okayama

**Ibara Branch**

176-5, Ibara-cho, Ibara, 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**

593-7, Shinichi, Shinichi-cho, Fukuyama,  
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, Higashi-Kagawa,  
Kagawa

**Sakaide Branch**

1-2-2, Kyomachi, Sakaide, Kagawa

**Kawanoe Branch**

4062-4, Kawanoe-cho, Kawanoe, Ehime

**Yonago Branch**

1-1-1, 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**

62 Offices

(July 31, 2003)	
Location	Number of Offices
Okayama Pref.	115
Hiroshima Pref.	30
Tottori Pref.	1
Kagawa Pref.	19
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, 2003)

Category	
Number inside branches:	
ATMs (Automated Teller Machines) .....	510
Number outside branches:	
Cash Dispensers .....	32
ATMs .....	237
Total .....	779
Locations with ATMs installed	
Outside branches .....	238

## CORPORATE DATA

(As of March 31, 2003)

### Head Office

Address:	1-15-20, Marunouchi, Okayama, Japan
Telephone:	(086) 223-3111
Telex:	5922220 CHUGINJ
Swift Address:	CHGKJPJZ
Internet Homepage Address:	<a href="http://www.chugin.co.jp">http://www.chugin.co.jp</a>
Year of Establishment:	December 1930
Stated 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:	11,541
Number of Employees:	2,993



### Number of Employees

March 31,	Number of Employees		
	2003	2002	2001
Employees	2,993	3,083	3,227

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

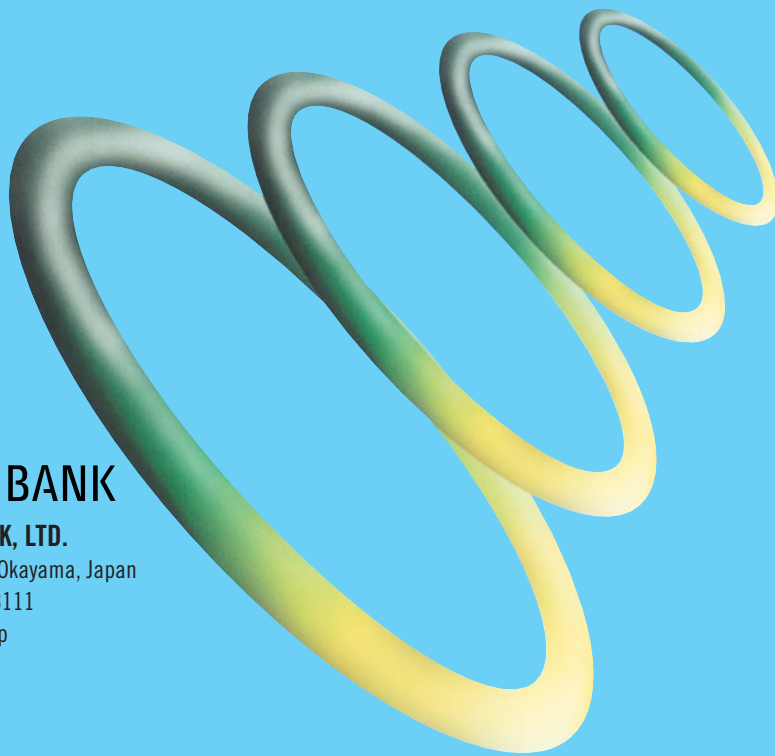
### Breakdown of Types of Stockholders

Category	Number of shareholders	Number of shares	
		(Thousands of shares)	Percentage
Government and local authorities .....	3	30	0.01
Financial institutions .....	84	63,559	26.39
Securities firms .....	29	1,258	0.52
Other corporations .....	553	82,962	34.45
Foreign investors .....	77	4,837	2.01
Individuals .....	10,795	88,189	36.62
Total .....	11,541	240,835	100.00
Number of shares held in less than trading units .....	—	3,437,106	—

### 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 .....	7,192	2.94	
The Master Trust Bank of Japan, Ltd. ....	5,792	2.37	
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 .....	5,062	2.07	
Japan Trustee Services Bank, Ltd. ....	4,684	1.91	
Meiji Life Insurance Company .....	4,213	1.72	
Total .....	62,801	25.70	





# CHUGOKU BANK

**THE CHUGOKU BANK, LTD.**

1-15-20, Marunouchi, Okayama, Japan

Telephone: (086) 223-3111

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