

# Board of Directors and Auditors



*President*  
Akira Nagashima



*Senior Managing Director*  
Katsutoshi Moriya



*Senior Managing Director*  
Fumihiko Izumi



*Managing Director*  
Isao Yamagata



*Managing Director*  
Masayoshi Inaka



*Managing Director*  
Takashi Kenmotsu



*Managing Director*  
Munemitsu Yoda

## **President**

Akira Nagashima

## **Senior Managing Directors**

Katsutoshi Moriya  
Fumihiko Izumi

## **Managing Directors**

Isao Yamagata  
Masayoshi Inaka  
Takashi Kenmotsu  
Munemitsu Yoda

## **Directors**

Osamu Maekawa  
Shojiro Yamamoto  
Minoru Mugeruma  
Makoto Shimizu  
Takanobu Asagoe  
Masao Nagahara  
Hajime Kenmotsu

## **Standing Auditors**

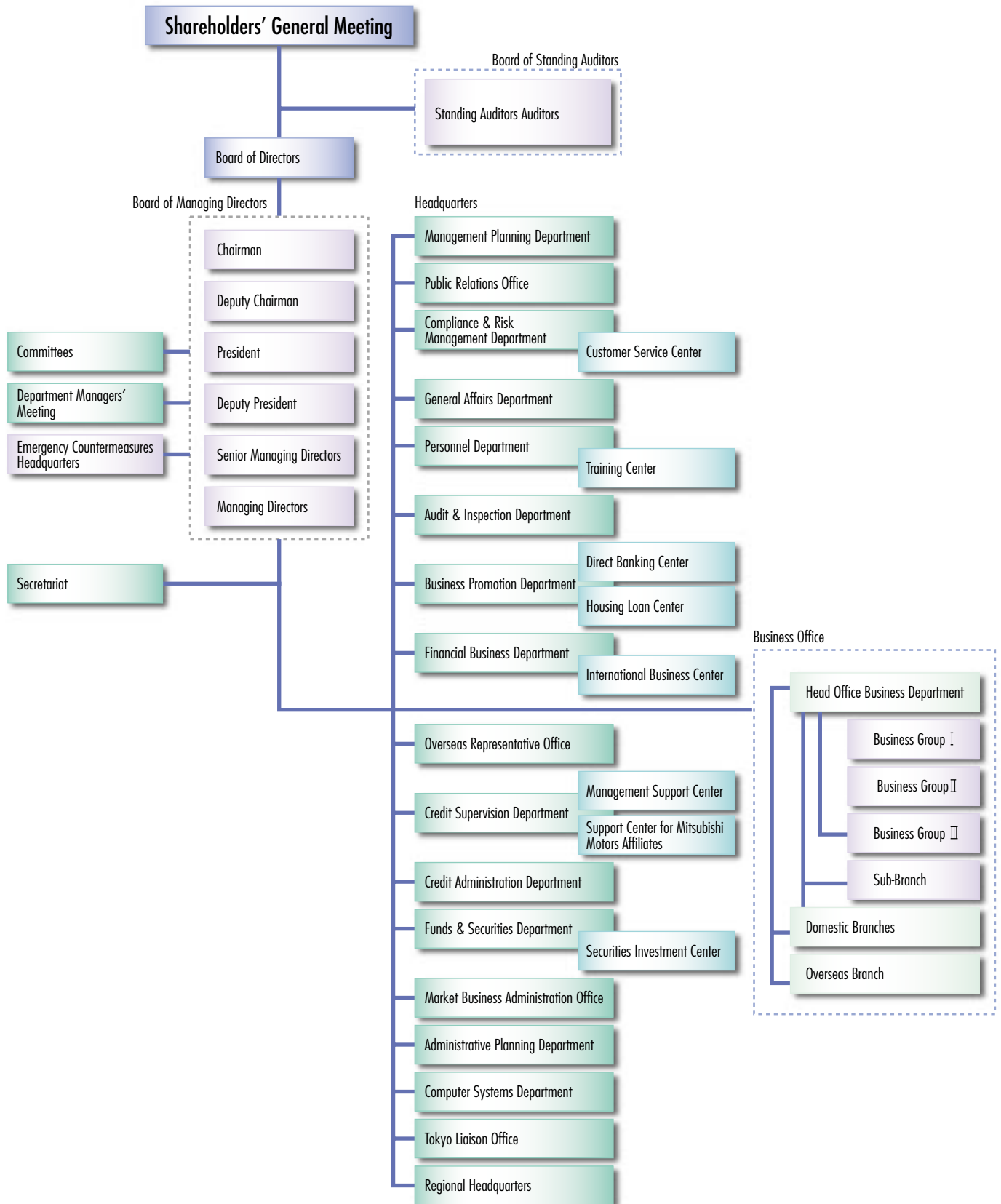
Katsutoshi Sato  
Kenzo Endo

## **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 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

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

### Katakami Branch

36-1, Higashi-Katakami, Bizen, 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

### Soja Branch

1-4-20, Ekimae, Soja, 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

60 Offices

(July 31, 2004)

Location	Number of Offices
Okayama Pref.	114
Hiroshima Pref.	29
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, 2004)

Category	
Number inside branches:	
ATMs (Automated Teller Machines) .....	503
Number outside branches:	
Cash Dispensers .....	27
ATMs .....	243
Total .....	773
Locations with ATMs installed	
Outside branches .....	235

# Corporate Data

(As of March 31, 2004)

## Head Office

Address:	1-15-20, Marunouchi, Okayama, Japan
Telephone:	(086) 223-3111
Swift Address:	CHGKJPJZ
Internet Homepage Address:	http://www.chugin.co.jp
Year of Establishment:	December 1930
Stated Capital:	15,149 million yen
Authorized Number of Shares:	396,000,000
Shares of Common Stock Issued and Outstanding:	240,272,106
Number of Shareholders:	10,893
Number of Employees:	2,957



## Number of Employees

March 31,	Number of Employees		
	2004	2003	2002
Employees	2,957	2,993	3,083

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 .....	74	59,705	25.19
Securities firms .....	27	914	0.38
Other corporations .....	530	81,824	34.53
Foreign investors .....	112	7,304	3.08
Individuals .....	10,148	87,229	36.81
Total .....	10,893	236,990	100.00
Number of shares held in less than trading units .....	—	3,282,106	—

## Major Shareholders

Unit: 1,000 shares

Name of Shareholders	Number of holding shares	Percentage of Outstanding shares
Hayashibara Co., Ltd. ....	11,516	4.79
Japan Trustee Services Bank, Ltd. ....	8,949	3.72
Taiyo Estate Co., Ltd. ....	7,903	3.28
The Master Trust Bank of Japan, Ltd. ....	7,190	2.99
Chugoku Bank Employee Stock Ownership Plan .....	7,089	2.95
Hayashibara Biochemical Laboratories, Inc. ....	5,500	2.28
Okayama Estate and Warehousing Co., Ltd. ....	5,358	2.22
Nippon Life Insurance Company .....	5,062	2.10
Meiji Yasuda Life Insurance Company .....	4,754	1.97
UFJ Bank Limited .....	4,309	1.79
Total .....	67,635	28.14