

Board of Directors and Auditors



President
Akira Nagashima



Senior Managing Director
Katsutoshi Moriya



Senior Managing Director
Fumihiro Izumi



Managing Director
Masayoshi Inaka



Managing Director
Takashi Kenmotsu



Managing Director
Munemitsu Yoda



Managing Director
Makoto Shimizu



Managing Director
Hajime Kenmotsu

President

Akira Nagashima

Senior Managing Directors

Katsutoshi Moriya
Fumihiro Izumi

Managing Directors

Masayoshi Inaka
Takashi Kenmotsu
Munemitsu Yoda
Makoto Shimizu
Hajime Kenmotsu

Directors

Shojiro Yamamoto
Minoru Muguruma
Takanobu Asagoe
Masao Nagahara
Hiromichi Tsuboi
Masato Miyanaga
Hiroyuki Hanazawa

Standing Auditors

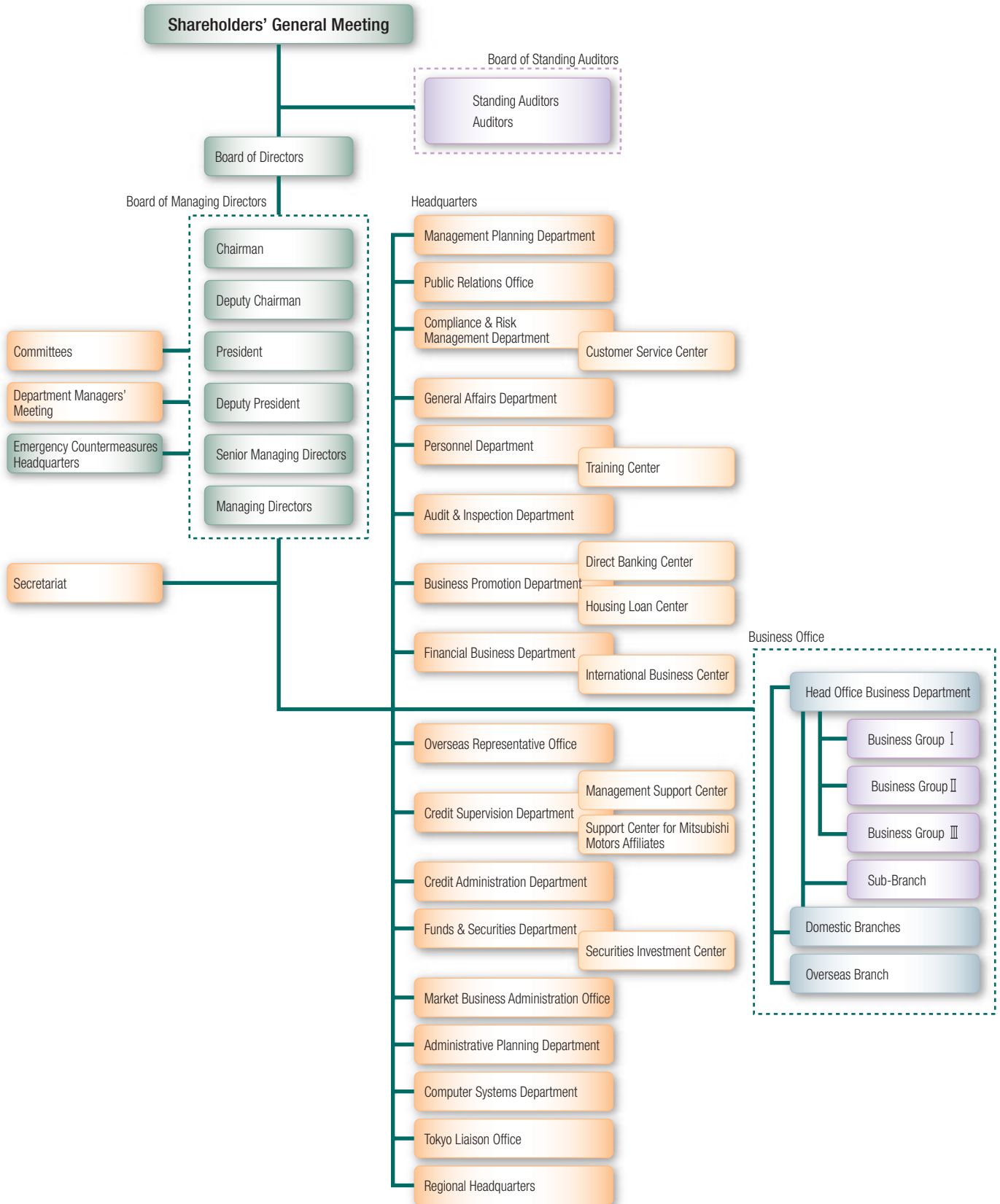
Katsutoshi Sato
Masashi Tamura

Auditors

Michiyo Nishida
Shigenobu Honda

Organization Chart

(June 30, 2005)



Principal Operations of the Chugoku Bank Group

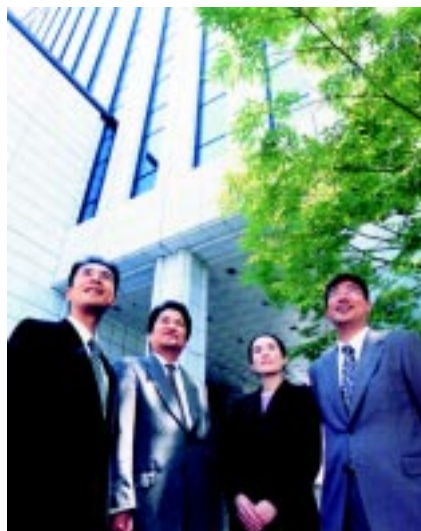
Chugoku Bank Group, which comprises the Bank along with eight subsidiaries and one affiliate, is positioned to offer a wealth of financial services, including corporate and personal banking, leasing and investment advisory businesses, and more.

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, 158 branch offices, 9 sub-branch offices. — Overseas offices: 1 branch and 3 representative offices 	
Consolidated subsidiaries	
CBS Company, Limited	Consigned administrative operations for banks
Chugin System Development Company, Limited	Software business
The Chugin Credit Guarantee Co., Limited	Credit guarantee business
The Chugin Card Company, Limited	Credit card business
The Chugin Computer Service Co., Limited	Software business
The Chugin Lease Company, Limited	Leasing and financing businesses
Chugin Asset Management Company, Limited	Asset management business
The Chugin Operation Center, Co., Limited	Deposits, Bank Remittances, and Valuation of Collateralized Real Estate
Affiliated company	
The Okayama Prepaid Card Co., Limited	Prepaid-card business

(March 31, 2005)



Service Networks

(July 31, 2005)

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

Katakami Branch
36-1, Higashi-Katakami, Bizen, Okayama

Kojima Branch
2-1-33, Kojima Ajino, 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, Shikoku-chuo, 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
3-6-1, Hirano-cho, Chuo-ku, Osaka

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

Foreign Remittance and Exchange Offices

12 Offices

Foreign Currency Exchange Offices

47 Offices

(July 31, 2005)

Location	Number of Offices
Okayama Pref.	113
Hiroshima Pref.	28
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, 2005)

Category	
Number inside branches:	
ATMs (Automated Teller Machines)	513
Number outside branches:	
Cash Dispensers	25
ATMs	234
Total	772
Locations with ATMs installed	
Outside branches	227

Corporate Data

(As of March 31, 2005)

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: 237,272,106
Number of Shareholders: 10,266
Number of Employees: 2,874



Number of Employees

March 31,	Number of Employees		
	2005	2004	2003
Employees	2,874	2,957	2,993

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

Shareholder Information

(As of March 31, 2005)

Breakdown of Types of Shareholders

Category	Number of shareholders	Number of shares	
		(Thousands of shares)	Percentage
Government and local authorities	2	9	0.01
Financial institutions	77	58,213	24.86
Securities firms	26	545	0.23
Other corporations	520	81,895	34.97
Foreign investors	149	11,507	4.91
Individuals	9,492	82,013	35.02
Total	10,266	234,182	100.00
Number of shares held in less than trading units	—	3,090,106	—

Major Shareholders

Unit: 1,000 shares

Name of Shareholders	Number of holding shares	Percentage of Outstanding shares
Hayashibara Co., Ltd.	11,516	4.85
Japan Trustee Services Bank, Ltd.	9,143	3.85
Taiyo Estate Co., Ltd.	7,903	3.33
The Master Trust Bank of Japan, Ltd.	7,204	3.03
Chugoku Bank Employee Stock Ownership Plan	6,965	2.93
Hayashibara Biochemical Laboratories, Inc.	5,500	2.31
Okayama Estate and Warehousing Co., Ltd.	5,358	2.25
Nippon Life Insurance Company	4,916	2.07
Meiji Yasuda Life Insurance Company	4,754	2.00
Kurabo Industries Ltd.	3,033	1.27
Total	66,296	27.94