

Principal Operations of the Chugin Financial Group

Chugin Financial Group, which comprises the Company along with thirteen subsidiaries, is positioned to offer a wealth of financial services, including corporate and personal banking, leasing and securities businesses, and more.

| Consolidated subsidiaries | Business segment |
|--|--|
| Organizational Chart for the Chugin Financial Group | |
| The Chugoku Bank, Limited | Banking business |
| — Domestic offices: Head office, 131 branch offices, 5 sub-branch offices, 21 branch-in-branch offices, 2 branch-in-branch sub-branch offices, 1 special sub-branch office, 1 representative office, 1 internet branch | |
| — Locations with ATM installed Outside branches: 209 locations (234 ATMs) | |
| — Overseas offices: 2 branch and 3 representative offices | |
| 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 |
| SETONOWA Co., Ltd. | Regional trading business |
| Chugin Capital Partners Co., Ltd. | Fund operation and management business |
| Chugin Energy Co., Ltd. (Established in April 3, 2023) | Regional energy and decarbonization business |
| Chugin Human Innovations Co., Ltd. | Fee-charging employment placement business |
| C Cube Consulting Co., Ltd. | Consulting business |

(As of March 31, 2023)

Shareholder Information

(As of March 31, 2023)

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 | 40 | 527,883 | 28.60 |
| Securities firms | 30 | 33,726 | 1.83 |
| Other corporations | 511 | 516,147 | 27.96 |
| Foreign investors | | | |
| Non-Individuals | 209 | 249,438 | 13.51 |
| Individuals | 4 | 9 | 0.00 |
| Individuals | 12,803 | 518,768 | 28.10 |
| Total | 13,599 | 1,846,062 | 100.00 |
| Number of shares held in less than trading units | — | 165,261 | — |

Major Shareholders

Unit: 1,000 shares

| Name of Shareholders | Number of holding shares | Percentage of outstanding shares |
|--|--------------------------|----------------------------------|
| The Master Trust Bank of Japan, Ltd. | 23,436 | 12.75 |
| Custody Bank of Japan, Ltd. | 9,693 | 5.27 |
| Okayama Tochisouko Co., Ltd. | 5,358 | 2.91 |
| Nippon Life Insurance Company..... | 4,756 | 2.58 |
| KJRABO INDUSTRIES LTD..... | 4,559 | 2.48 |
| CP CHEMICAL INCORPORATED | 4,478 | 2.43 |
| Chugin Financial Group Employee Stock Ownership Plan | 4,372 | 2.38 |
| Meiji Yasuda Life Insurance Company..... | 3,804 | 2.07 |
| GOVERNMENT OF NORWAY (Standing proxy: Citibank, N.A., Tokyo Branch)..... | 2,910 | 1.58 |
| Shizuka Forestry Co., Ltd. | 2,370 | 1.29 |
| Total | 65,740 | 35.78 |