

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, 126 branch offices, 5 sub-branch offices, 26 branch-in-branch offices, 2 branch-in-branch sub-branch offices, 3 special sub-branch office, 1 representative office, 1 internet branch	
Locations with ATM installed Outside branches: 199 locations (225 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.	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, 2024)

Shareholder Information

(As of March 31, 2024)

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	37	500,229	27.10
Securities firms	31	45,405	2.46
Other corporations	536	509,564	27.60
Foreign investors			
Non-Individuals	207	252,565	13.68
Individuals	4	13	0.00
Individuals	14,068	538,198	29.16
Total	14,885	1,846,065	100.00
Number of shares held in less than trading units	—	164,961	—

Major Shareholders

Unit: 1,000 shares

Name of Shareholders	Number of holding shares	Percentage of outstanding shares
The Master Trust Bank of Japan, Ltd.	23,321	12.81
Custody Bank of Japan, Ltd.	8,950	4.91
Okayama Tochisouko Co., Ltd.	5,358	2.94
Nippon Life Insurance Company.....	4,756	2.61
KURABO INDUSTRIES LTD.....	4,559	2.50
CP CHEMICAL INCORPORATED.....	4,478	2.46
Chugin Financial Group Employee Stock Ownership Plan	4,282	2.35
Meiji Yasuda Life Insurance Company	3,804	2.09
Shizuka Forestry Co., Ltd.	2,370	1.30
SUMITOMO LIFE INSURANCE COMPANY	2,320	1.27
Total	64,201	35.28