

CONTENTS

Profile	2
Message from the President	3
Management Policy of The Chukyo Bank	6
Topics	10
Consolidated Balance Sheets	12
Consolidated Statements of Income	13
Consolidated Statements of Shareholders' Equity	14
Consolidated Statements of Cash Flows	15
Notes to Consolidated Financial Statements	17
Independent Auditors' Report	42
Board of Directors and Auditors	43
Organization Chart of the Bank	43
Organization Chart of Chukyo Group	43

Profile

Chukyo Bank, Ltd. (the “Bank”), founded in 1943, is a leading regional bank headquartered in Nagoya, Japan’s fourth most prominent city following Tokyo, Osaka and Yokohama. Offering regional and comprehensive financial services, the Bank bases its operations primarily in the four neighboring prefectures of Aichi, Gifu, Mie, and Nara.

Aichi, Gifu and Mie prefectures are called the Three Tokai Prefectures. These prefectures are centrally located in Japan, have rich nature and surroundings, and had a population of 10,840 thousand, representing 8.6% of the total population of Japan as of March 2000. Manufacturing industries in the Three Tokai Prefectures are thriving, and the volume of goods manufactured and shipped in these prefectures comprises 15.6% of all goods manufactured and shipped in Japan. The Aichi prefecture, where the Bank’s headquarters is located, boasts automobile industries and has been ranked at the top of all prefectures in the shipment of goods manufactured for 23 consecutive years. Approximately 10% of GDP in Japan is produced in the Three Tokai Prefectures. This region is the focus of rising expectations, as industry and economy are actively gearing up for the 21st century as major projects, including Aichi 2005 World Exposition and the construction of the New Chubu International Airport, which will be completed in 2005, are underway.

The Bank has played an active role in supporting regional developmental and promotional projects, and is enthusiastically working to make even greater contributions to the development of the region.

As of the end of March 2001, the Bank was comprised of a network of 100 domestic branches, including Tokyo and Osaka, 13 overseas cooperative business alliances, and had agency agreements with 182 correspondent banks comprised of 597 branches. Through its extensive network, the Bank is able to provide accurate and valuable financial services to its customers.

