

FINANCIAL REPORT 2018



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Message from the Management

We would like to thank you for your ongoing support of the Chukyo Bank.

This disclosure report presents the settlement of accounts for the fiscal year ended March 31, 2018. We hope that reading this report will help you gain a deeper understanding of the Bank.

Japan's economy has been continuing along a course of moderate recovery, enjoying improvement in corporate earnings boosted by a pickup in exports and increased production, and benefiting also from increased capital investment. In the Tokai region, the positive stance of companies toward capital investment was maintained as exports and production increased due to a moderate recovery in overseas economies, and consumer spending was also moderately picking up following improvements in the employment and income environment.

Amid such economic conditions, the role of a regional financial institution that supports customers in the region and contributes to the region's economic growth is becoming increasingly important. To that end, the Chukyo Bank aspires to realizing its management vision of being "The first bank to ask for advice." By working to further improve the quality of our service, we want to contribute to greater business growth and lifestyle enrichment for our customers.

Based on these ideas, we launched the 17th Medium-Term Management Plan "Chukyo Action Plan 17" in April 2018. Working under this plan we are carrying out various measures driven by three basic strategies "strengthening sales capabilities," "enhancing productivity," and "developing personnel" based on the theme of "achieving further growth as an urban-style regional bank." The business model of an urban-style regional bank is one where there is a network of branches in a major city, but where those individual branches don't possess full banking functions on a stand-alone basis and instead provide full banking functions by working together in small-area networks. The advantage of this model is that sustainable growth can be delivered even inside existing markets. We will answer the diversifying needs of our customers, thereby contributing to the development and invigoration of the regional economy through financial services.

All of us at the Bank, employees and directors alike, would appreciate your continued support and patronage as we implement a range of initiatives.

August 2018

Ryo Nagai, President

Operating Results

Looking back on the domestic economy last year, conditions have been continuing along a course of moderate recovery, enjoying improvement in corporate earnings boosted by a pickup in exports and increased production, and benefiting also from increased capital investment.

In the Tokai region, the positive stance of companies toward capital investment was maintained as exports and production increased due to a moderate recovery in overseas economies, and consumer spending was also moderately picking up following improvements in the employment and income environment.

Amid such economic conditions, the monetary situation in Japan continued to be under the influence of quantitative and qualitative monetary easing with long- and short-term interest rate control by the Bank of Japan, which resulted in a range of movement of long-term interest rate of minus 0.02% to plus 0.10%. In addition, the range of movement for the overnight interest rate was minus 0.08% to minus 0.02%. In the stock market, the Nikkei Stock Average showed an upward trend for the overall fiscal year, but it began falling from February onward on account of concerns over uncertainty in the overseas economy. The index closed at ¥21,454 as of the end of March 2018, up ¥2,545 from a year earlier.

Under these financial and economic conditions, the Bank implemented a range of measures under its 16th Medium-Term Management Plan launched in April 2015 and strove to increase its corporate value as a regional financial institution with a strong presence.

In services for individual customers, the Bank has started an e-money charging service and is offering a smartphone app. In addition, it ran various marketing campaigns for time deposits and foreign currency time deposits supporting their stable asset formation, and added more investment trusts and insurance products to its lineup. Through these initiatives, the Bank worked to respond to diversifying needs of customers.

In services for business customers, the Bank worked to respond to broad ranging needs through offering finance properly evaluated on the strength of the business as a proactive measure to meet demand for sound financing, and strengthening initiatives for providing support to businesses starting up and new businesses, overseas expansion support, proposals for business succession and business matching.

As part of its initiatives for regional revitalization, the Bank strengthened its cooperation with local government organizations, economic organizations and universities in the regions where it operates, aiming to encourage and develop regional industry and economy. Moreover, for customers taking initiatives to utilize regional resources or enhance the competitiveness of regional industry, the Bank actively proposed loan products “Chukyo Chihou Sousei Fund – α.” In regard to its internal organization, the Bank established the Business Evaluation Office to evaluate the usefulness of the business models of mid-level risk companies so that the bank could gain a clear picture of each company’s risk-taking capabilities. With this establishment, the Bank started an initiative to conduct a proposal-based business solution service, which involves analyzing the business activities and growth potential of customers who are engaged in business and developing a dialogue with these customers.

With respect to branches, the Bank established Ichinomiya-nami Branch in a newly built building in May, 2017 and relocated the Kachigawa Branch to a newly built building in July of that year. Through enhancing the branch infrastructure in this way, the Bank strives to improve the convenience of customers.

The number of branches including the Head Office and the Internet branch as of March 31, 2018 stood at 87. ATMs installed at non-branch locations stood at 45 locations, a decrease of one from the previous fiscal year-end. The Bank continues to examine the possibilities in regard to future relocation or merger of branches and ATMs at non-branch locations, while considering the convenience of customers in the region.

Moreover, in line with the policy of its environmental declaration “We make a contribution to the regional community through our environmentally friendly activities,” the Bank continued to offer “Eco Time Deposits” in the fiscal year under review, a part of the balance of which was donated to a greening organization. Part of the trust income from the “Eco Investment Trust” was donated to an environmental preservation fund.

The Bank will continue to make an active contribution to society through its environmentally friendly activities.

As a result of these initiatives, the operating results for the Bank and its consolidated subsidiaries were as follows.

The balance of deposits (including negotiable certificates of deposit) as of the end of the fiscal year stood at 1,770.0 billion yen, an increase of 20.9 billion yen from the end of the previous fiscal year. This increase reflected efforts by the Bank to respond to the fund management needs of customers by offering appealing products through conducting various campaigns.

Loans and bills discounted totaled 1,303.3 billion yen as of the end of the fiscal year, an increase of 5.7 billion yen from the end of the previous fiscal year. This increase mainly reflects the promotion of financing for medium- and small-sized businesses that bases evaluation mainly on business attributes, and initiatives for housing loans targeting individual customers.

The balance of securities at the end of the fiscal year stood at 555.5 billion yen, a decrease of 23.1 billion yen year on year mainly due to redemption of domestic bonds.

In terms of income, total income declined by 874 million yen year on year to 29,852 million yen, mainly reflecting a decline in interest on loans and discounts due to lower yields and a decline in the reversal of reserve for possible loan losses. Total expenses increased 38 million yen year on year to 25,680 million yen, due to an increase in impairment loss on long-lived assets largely offset by a decline in personnel expenses. As a result, profit attributable to owners of the parent decreased 599 million yen year on year to 3,080 million yen.

Cash Flows

Cash flows for the fiscal year ended March 31, 2018 were as follows. Net cash provided by operating activities totaled 8,848 million yen, mainly due to an increase in deposits. Net cash provided by investing activities totaled 24,373 million yen, mainly due to proceeds from maturities of securities. Net cash used in financing activities totaled 12,239 million yen, mainly reflecting redemption of subordinated bonds.

As a result of the above, cash and cash equivalents at the fiscal year-end totaled 66,831 million yen, an increase of 20,938 million yen from the previous fiscal year-end.

Consolidated Financial Statements

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS

MARCH 31, 2018 AND 2017

	Millions of Yen		Thousands of U.S. Dollars
	2018	2017	2018
ASSETS:			
Cash and due from banks	¥ 67,330	¥ 46,485	\$ 633,753
Securities	555,578	578,762	5,229,461
Loans and bills discounted	1,303,315	1,297,534	12,267,648
Foreign exchange	7,988	6,169	75,188
Other assets	11,887	8,270	111,888
Premises and equipment	19,359	19,930	182,219
Intangible assets	2,722	3,265	25,621
Net defined benefit asset	32	-	301
Deferred tax assets	564	931	5,308
Customers' liabilities for acceptances and guarantees	4,145	4,811	39,015
Reserve for possible loan losses	(8,455)	(9,906)	(79,583)
Total assets	<u>1,964,467</u>	<u>1,956,255</u>	<u>18,490,841</u>
LIABILITIES:			
Deposits	1,770,002	1,749,055	16,660,410
Call money and bills sold	-	15,000	-
Payables under securities lending transactions	18,303	-	172,279
Borrowed money	30,519	30,105	287,264
Foreign exchange	28	1	263
Subordinated bonds	5,000	15,000	47,063
Other liabilities	18,915	24,176	178,040
Net defined benefit liability	151	1,759	1,421
Reserve for reimbursement of dormant deposits	355	372	3,341
Reserve for contingencies	554	567	5,214
Deferred tax liabilities	4,824	5,082	45,406
Deferred tax liabilities for land revaluation surplus	2,562	2,626	24,115
Acceptances and guarantees	4,145	4,811	39,015
Total liabilities	<u>1,855,363</u>	<u>1,848,558</u>	<u>17,463,883</u>
EQUITY:			
Capital stock:			
Common stock –			
authorized, 50,000 thousand shares;			
issued, 21,745 thousand shares in 2018 and 2017	31,844	31,844	299,736
Capital surplus	23,994	23,856	225,847
Retained earnings	29,751	27,551	280,035
Treasury stock, at cost –			
71 thousand shares in 2018 and			
77 thousand shares in 2017	(205)	(229)	(1,929)
Accumulated other comprehensive income:			
Net unrealized gain on available-for-sale securities	18,728	20,473	176,280
Deferred loss on derivatives under hedge accounting	(318)	(285)	(2,993)
Land revaluation surplus	5,391	5,406	50,743
Remeasurements of defined benefit plans	(304)	(1,099)	(2,861)
Total	<u>108,883</u>	<u>107,516</u>	<u>1,024,877</u>
Share acquisition rights	220	180	2,070
Total equity	<u>109,103</u>	<u>107,697</u>	<u>1,026,948</u>
Total liabilities and equity	<u>¥ 1,964,467</u>	<u>¥ 1,956,255</u>	<u>\$ 18,490,841</u>

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF INCOME
YEARS ENDED MARCH 31, 2018 AND 2017**

	Millions of Yen		Thousands of U.S. Dollars
	2018	2017	2018
INCOME:			
Interest income:			
Interest on loans and discounts	¥ 13,544	¥ 14,170	\$ 127,484
Interest and dividends on securities	7,258	7,184	68,317
Other interest income	142	133	1,336
Fees and commissions	5,424	5,191	51,054
Other operating income	1,751	1,555	16,481
Reversal of reserve for possible loan losses	7	763	65
Gain on sales of premises and equipment	117	22	1,101
Recoveries of written-off claims	4	1	37
Other income	1,600	1,703	15,060
Total income	29,852	30,726	280,986
EXPENSES:			
Interest expenses:			
Interest on deposits	459	894	4,320
Interest on borrowings	0	10	0
Interest on bonds	86	189	809
Other interest expenses	789	626	7,426
Fees and commissions	2,003	1,859	18,853
Other operating expenses	1,908	1,618	17,959
General and administrative expenses	18,807	19,059	177,023
Loss on sales and disposal of premises and equipment	26	9	244
Impairment loss on long-lived assets	493	289	4,640
Other expenses	1,105	1,086	10,400
Total expenses	25,680	25,642	241,716
PROFIT BEFORE INCOME TAXES	4,171	5,084	39,260
INCOME TAXES:			
Current	787	750	7,407
Deferred	304	587	2,861
Total income taxes	1,091	1,337	10,269
PROFIT	3,080	3,746	28,990
PROFIT ATTRIBUTABLE TO NON-CONTROLLING INTERESTS	-	67	-
PROFIT ATTRIBUTABLE TO OWNERS OF THE PARENT	¥ 3,080	¥ 3,679	\$ 28,990
PER SHARE OF COMMON STOCK:			
Basic earnings	¥ 142.08	¥ 169.99	\$ 1.33
Cash dividends applicable to the year	40.00	22.00	0.37

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
YEARS ENDED MARCH 31, 2018 AND 2017**

	Millions of Yen		Thousands of U.S. Dollars
	2018	2017	2018
PROFIT	¥ 3,080	¥ 3,746	\$ 28,990
OTHER COMPREHENSIVE INCOME:			
Net unrealized loss on available-for-sale securities	(1,744)	(4,458)	(16,415)
Deferred gain (loss) on derivatives under hedge accounting	(32)	138	(301)
Land revaluation surplus	(11)	-	(103)
Remeasurements of defined benefit plans	795	128	7,483
Share of other comprehensive income of associates accounted for using equity method	(0)	5	(0)
Total other comprehensive income	(993)	(4,186)	(9,346)
COMPREHENSIVE INCOME	<u>¥ 2,086</u>	<u>¥ (439)</u>	<u>\$ 19,634</u>
COMPREHENSIVE INCOME ATTRIBUTABLE TO:			
Owners of the parent	¥ 2,086	¥ (499)	\$ 19,634
Non-controlling interests	-	59	-

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
YEARS ENDED MARCH 31, 2018 AND 2017

	Thousands	Millions of Yen											
	Outstanding Number of Shares of Common Stock	Accumulated Other Comprehensive Income										Total Equity	
		Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Net Unrealized Gain on Available-for-sale Securities	Deferred Loss on Derivatives under Hedge Accounting	Land Revaluation Surplus	Remeasure- ments of Defined Benefit Plans	Total	Share Acquisition Rights		Non- controlling Interests
BALANCE AT APRIL 1, 2016	21,605	¥ 31,844	¥ 23,184	¥ 24,892	¥ (379)	¥ 24,919	¥ (424)	¥ 5,484	¥ (1,227)	¥ 108,293	¥ 142	1,211	¥ 109,647
Profit attributable to owners of the parent	-	-	-	3,679	-	-	-	-	-	3,679	-	-	3,679
Cash dividends, ¥22.00 per share	-	-	-	(1,083)	-	-	-	-	-	(1,083)	-	-	(1,083)
Purchases of treasury stock	(0)	-	-	-	(7)	-	-	-	-	(7)	-	-	(7)
Disposal of treasury stock	49	-	-	(15)	157	-	-	-	-	141	-	-	141
Reversal of land revaluation surplus	-	-	-	78	-	-	-	-	-	78	-	-	78
Change in ownership interest of parent due to transactions with non-controlling interests	-	-	671	-	-	-	-	-	-	671	-	-	671
Net changes of items other than shareholders' equity	13	-	-	-	-	(4,446)	138	(78)	128	(4,257)	37	(1,211)	(5,430)
BALANCE AT MARCH 31, 2017	21,668	31,844	23,856	27,551	(229)	20,473	(285)	5,406	(1,099)	107,516	180	-	107,697
Profit attributable to owners of the parent	-	-	-	3,080	-	-	-	-	-	3,080	-	-	3,080
Cash dividends, ¥40.00 per share	-	-	-	(867)	-	-	-	-	-	(867)	-	-	(867)
Purchases of treasury stock	(10)	-	-	-	(22)	-	-	-	-	(22)	-	-	(22)
Disposal of treasury stock	16	-	-	(15)	46	-	-	-	-	30	-	-	30
Reversal of land revaluation surplus	-	-	-	2	-	-	-	-	-	2	-	-	2
Change in ownership interest of parent due to transactions with non-controlling interests	-	-	138	-	-	-	-	-	-	138	-	-	138
Net changes of items other than shareholders' equity	-	-	-	-	-	(1,744)	(32)	(14)	795	(996)	39	-	(956)
BALANCE AT MARCH 31, 2018	21,674	¥ 31,844	¥ 23,994	¥ 29,751	¥ (205)	¥ 18,728	¥ (318)	¥ 5,391	¥ (304)	¥ 108,882	¥ 220	-	¥ 109,103

	Thousands of U.S. Dollars											
	Accumulated Other Comprehensive Income										Total Equity	
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Net Unrealized Gain on Available-for-sale Securities	Deferred Loss on Derivatives under Hedge Accounting	Land Revaluation Surplus	Remeasure- ments of Defined Benefit Plans	Total	Share Acquisition Rights		Non- controlling Interests
BALANCE AT MARCH 31, 2017	\$ 299,736	\$ 224,548	\$ 259,327	\$ (2,155)	\$ 192,705	\$ (2,682)	\$ 50,884	\$ (10,344)	\$1,012,010	\$ 1,694	-	\$1,013,714
Profit attributable to owners of the parent	-	-	28,990	-	-	-	-	-	28,990	-	-	28,990
Cash dividends, \$0.37 per share	-	-	(8,160)	-	-	-	-	-	(8,160)	-	-	(8,160)
Purchases of treasury stock	-	-	-	(207)	-	-	-	-	(207)	-	-	(207)
Disposal of treasury stock	-	-	(141)	432	-	-	-	-	282	-	-	282
Reversal of land revaluation surplus	-	-	18	-	-	-	-	-	18	-	-	18
Change in ownership interest of parent due to transactions with non-controlling interests	-	1,298	-	-	-	-	-	-	1,298	-	-	1,298
Net changes of items other than shareholders' equity	-	-	-	-	(16,415)	(301)	(131)	7,483	(9,375)	367	-	(8,998)
BALANCE AT MARCH 31, 2018	\$ 299,736	\$ 225,847	\$ 280,035	\$ (1,929)	\$ 176,280	\$ (2,993)	\$ 50,743	\$ (2,861)	\$1,024,868	\$ 2,070	-	\$1,026,948

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF CASH FLOWS
YEARS ENDED MARCH 31, 2018 AND 2017**

	Millions of Yen		Thousands of U.S. Dollars
	2018	2017	2018
OPERATING ACTIVITIES:			
Profit before income taxes	¥ 4,171	¥ 5,084	\$ 39,260
Adjustments for:			
Income tax paid	(1,081)	(195)	(10,175)
Depreciation and amortization	1,862	1,783	17,526
Impairment loss on long-lived assets	493	289	4,640
Equity in earnings of an affiliated company	(37)	(37)	(348)
Net gain on sales and redemption of securities	(1,136)	(1,084)	(10,692)
Net foreign exchange loss (gain)	3,567	(105)	33,574
Net gain on sales and disposal of premises and equipment	(90)	(13)	(847)
Changes in assets and liabilities:			
Net increase in loans and bills discounted	(5,780)	(23,281)	(54,405)
Net increase in deposits	20,947	37,802	197,166
Net increase (decrease) in borrowed money (excluding subordinated borrowings of the Bank)	414	(2,245)	3,896
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	93	(80)	875
Net (decrease) increase in call money and bills sold	(15,000)	5,000	(141,189)
Net increase in payables under securities lending transactions	18,303	-	172,279
Net (increase) decrease in foreign exchange, debit	(1,818)	1,372	(17,112)
Net increase (decrease) in foreign exchange, credit	26	(83)	244
Net decrease in reserve for possible loan losses	(1,450)	(1,722)	(13,648)
Net increase in asset for net defined benefit asset	(32)	-	(301)
Net decrease in liability for net defined benefit liability	(465)	(2,970)	(4,376)
Net increase in interest receivable	(7,476)	(7,197)	(70,368)
Net decrease in interest payable	(239)	(148)	(2,249)
Net (increase) decrease in other assets	(2,995)	2,189	(28,190)
Net (decrease) increase in other liabilities	(3,424)	1,537	(32,228)
Total adjustments	4,676	10,808	44,013
Net cash provided by operating activities	8,848	15,893	83,283
FORWARD	¥ 8,848	¥ 15,893	\$ 83,283

(Continued)

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF CASH FLOWS
YEARS ENDED MARCH 31, 2018 AND 2017**

	Millions of Yen		Thousands of U.S. Dollars
	2018	2017	2018
FORWARD	¥ 8,848	¥ 15,893	\$ 83,283
INVESTING ACTIVITIES:			
Purchases of securities	(85,250)	(100,853)	(802,428)
Proceeds from sales of securities	35,500	37,505	334,149
Proceeds from maturities of securities	68,507	56,751	644,832
Dividends and interest received from investing activities	6,558	6,145	61,728
Purchases of premises and equipment	(676)	(358)	(6,362)
Proceeds from sales of premises and equipment	282	307	2,654
Purchases of intangible assets	(549)	(315)	(5,167)
Net cash provided by (used in) investing activities	24,373	(816)	(229,414)
FINANCING ACTIVITIES:			
Redemption of subordinated bonds	(10,000)	-	(94,126)
Interest paid on subordinated loans	(123)	(189)	(1,157)
Dividends paid	(867)	(1,083)	(8,160)
Dividends paid by subsidiaries to non-controlling shareholders	-	(1)	-
Purchases of treasury stock	(22)	(7)	(207)
Proceeds from sales of treasury stock	30	146	282
Payments from changes in ownership interests in subsidiaries that do not result in change in scope of consolidation	-	(598)	-
Repayments of lease obligations	(1,257)	(1,143)	(11,831)
Net cash used in financing activities	(12,239)	(2,877)	(115,201)
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS ON CASH AND CASH EQUIVALENTS	(43)	(11)	(404)
NET INCREASE IN CASH AND CASH EQUIVALENTS	20,938	12,186	197,082
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	45,893	33,706	431,974
CASH AND CASH EQUIVALENTS, END OF YEAR	¥ 66,831	¥ 45,893	\$ 629,056

Basis of presentation

These financial statements without footnotes have been compiled from the consolidated financial statements prepared in accordance with the provisions set forth in the Japanese Financial Instruments and Exchange Act and its related accounting regulations and the Ordinance for Enforcement of the Banking Act, and in conformity with accounting principles generally accepted in Japan. Certain reclassifications and rearrangements have been made to the consolidated financial statements issued domestically in order to present them in a form which is more familiar to readers outside Japan.

U.S. dollar amounts are included solely for the convenience of readers outside Japan and have been made at the rate of ¥106.24 to \$1, the approximate rate of exchange at March 31, 2018. Amounts less than one million yen and amounts less than one thousand dollars are omitted. As a result, totals shown in the accompanying financial statements without footnotes do not necessarily agree with the sum of the individual amounts.

Directors and Corporate Auditors (as of June 30, 2018)

Masakazu Fukamachi	Chairman
Ryo Nagai	President
Noriaki Kojima	Director and Senior Managing Executive Officer
Toshiyuki Wakao	Director and Managing Executive Officer
Akira Hotta	Director and Managing Executive Officer
Hideo Kobayashi	Director and Executive Officer
Hiroshi Kawai	Director
Katsufumi Nomura	Director (Outside)
Mikiyasu Hiroi	Director (Outside)
Junji Miyazaki	Audit & Supervisory Board Member
Hiroko Murata	Audit & Supervisory Board Member (Outside)
Kazuhiko Kimura	Audit & Supervisory Board Member (Outside)
Shunichi Samura	Audit & Supervisory Board Member (Outside)

Status of Principal Shareholders (as of March 31, 2018)

Name	Address	Number of shares held (thousand)	Percentage of share ownership (%) (Note 1)
The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Note 2)	7-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo	8,534	39.37
Japan Trustee Services Bank, Ltd. (trust a/c)	8-11, Harumi 1-Chome, Chuo-ku, Tokyo	1,181	5.44
Japan Trustee Services Bank, Ltd. (trust a/c 4)	8-11, Harumi 1-Chome, Chuo-ku, Tokyo	988	4.55
Misono Service Co., Ltd.	15-56, Heian 2-Chome, Kita-ku, Nagoya-City, Aichi	648	2.98
The Chukyo Bank Employees Shareholding Association	33-13, Sakae 3-Chome, Naka-ku, Nagoya-City, Aichi	510	2.35
Daido Life Insurance Company (Standing proxy: Japan Trustee Services Bank, Ltd.)	2-1, Edobori 1-Chome, Nishi-ku, Osaka-City, Osaka (8-11, Harumi 1-Chome, Chuo-ku, Tokyo)	470	2.16
Aioi Nissay Dowa Insurance Co., Ltd. (Standing proxy: The Master Trust Bank of Japan, Ltd.)	28-1, Ebisu 1-Chome, Shibuya-ku, Tokyo (11-3, Hamamatsu-cho 2-Chome, Minato-ku, Tokyo)	392	1.81
Nippon Life Insurance Company (Standing proxy: The Master Trust Bank of Japan, Ltd.)	6-6, Marunouchi 1-Chome, Chiyoda-ku, Tokyo (11-3, Hamamatsu-cho 2-Chome, Minato-ku, Tokyo)	341	1.57
Daiwa Can Company	7-2, Marunouchi 2-Chome, Chiyoda-ku, Tokyo	296	1.36
Chukyo TV. Broadcasting Co., Ltd.	60-11, Hiraike-cho 4-Chome, Nakamura-ku, Nagoya-City, Aichi	263	1.21
Total		13,626	62.86

Notes 1. The figures presented for percentage of share ownership show the percentage of the total number of shares issued (excluding treasury stock).

2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. changed its trade name to MUFG Bank, Ltd. on April 1, 2018.

Bank Data (as of March 31, 2018, non-consolidated)

Name:	The Chukyo Bank, Limited
Location of Head Office:	33-13, Sakae 3-Chome, Naka-ku, Nagoya-City, Aichi
Date of Establishment:	February 10, 1943
Capital Stock:	31.844 billion yen
Deposits:	1,778.2 billion yen *Including negotiable certificates of deposit
Loans and Bills Discounted:	1,304.4 billion yen
Number of Employees:	1,204

Bank Network (as of June 30, 2018)

	Head office and branches and sub-branches
Nagoya-shi	38
Aichi	28
Mie	15
Shizuoka	1
Nara	2
Osaka	1
Tokyo	1
Internet branch	1
Total	87
Number of ATMs	230