

FINANCIAL REPORT 2014



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Message from the President

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 2014. We hope that reading this report will help you gain a deeper understanding of the Bank.

Looking back at the situation last year, production and consumer spending began to pick up, underpinned by a change in direction in various policies such as monetary policy, and the Japanese economy consequently headed for a modest recovery in the first half of the fiscal year. In the second half of the fiscal year, economic conditions continued to follow a recovery track. This reflected upswings in exports and capital investment along with further increases in production and consumer spending partly due to last-minute demand prior to a consumption tax hike. The economy of the Tokai region also continued to recover, supported by increases in capital and housing investment as well as by a significant improvement in corporate earnings driven by robust export and production mainly for the U.S. market, particularly in the automobile industry.

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

Based on these ideas, the Bank has driven forward its 15th Medium-Term Management Plan (for the "Next Stage") since April 2012. Under this plan, we are aiming to continue our sound management to build a solid management foundation for 5 to 10 years into the future by implementing policies in line with three basic strategies: "raising customer satisfaction," "enhancing sales capabilities," and "improving operational efficiency."

All of us at the Bank, employees and directors alike, would appreciate your continued support and patronage as we implement a range of initiatives and strive to revitalize the region's economy.

August 2014

Masakazu Fukamachi, President

Operating Results

During the fiscal year ended March 31, 2014, production and consumer spending began to pick up, underpinned by a change in direction in various policies such as monetary policy, and the Japanese economy consequently headed for a modest recovery in the first half of the fiscal year. In the second half of the fiscal year, economic conditions continued to follow a recovery track. This reflected upswings in exports and capital investment along with further increases in production and consumer spending partly due to last-minute demand prior to a consumption tax hike.

The economy of the Tokai region also continued to recover, supported by increases in capital and housing investment as well as by a significant improvement in corporate earnings driven by robust export and production mainly for the U.S. market, particularly in the automobile industry.

In the financial environment, the Bank of Japan decided to introduce quantitative and qualitative monetary easing measures at the beginning of the fiscal year, which resulted in a fall in the long-term interest rate to 0.4% level. Despite a temporary increase to 0.9% level against the background of trends in the stock market and U.S. interest rates, the long-term interest rate declined to 0.6% level at the end of the fiscal year. The overnight interest rate fluctuated between 0.07% and 0.08% levels during the fiscal year under review. In the stock markets, the Nikkei Stock Average closed at 14,827 yen as of the end of March 2014, up 2,430 yen compared with a year earlier. This reflected brisk stock market trading by foreign and domestic investors due to expectations that deflation might be overcome through the influence of large-scale monetary easing measures and economic measures implemented by the government.

Under these financial and economic conditions, the Bank continued to implement a range of measures under its 15th Medium-Term Management Plan (for the “Next Stage”) launched in April 2012. These measures were aimed at enhancing the Bank’s presence in the Tokai region and at increasing its corporate value as a regional financial institution.

In services for individual customers, the Bank sought to address a broad range of asset management needs not only with marketing campaigns for “time deposits” and “foreign currency time deposits” as implemented heretofore, but also with the addition of further issues handled by investment trusts and a newly launched campaign encouraging customers to open “NISA accounts.”

In services for business customers, the Bank actively responded to demand for sound financing. The Bank also actively offered products such as “Subsidies-related Financing” and “Support by Lower Interest Rates on Guarantee Loans for Three Types of Business Projects” that utilize government subsidy and credit guarantee schemes associated with approval of projects that are eligible for government support: Collaboration among Agriculture, Commerce and Industry, Regional Resource Utilization and Advanced Corporate Networking. In addition, even after the expiration of the Act concerning Temporary Measures to Facilitate Financing for Small and Medium-Sized Enterprises (SMEs) etc. in March 2013, the Bank continued to provide cash management support and worked to leverage its consulting functions aimed at improving management at client companies by explaining various financing and guarantee schemes and providing business information through its ordinary sales activities.

With respect to branches, in October 2013 the Bank upgraded the Kikyogaoka sub-branch of the Nabari Branch to full branch status as a branch specifically for individual customers, and closed the Tenri Branch and transferred its operations to the Nara Branch to increase operational efficiency.

As a result of the above, the number of staffed branches including the Head Office as of March 31, 2014 stood at 90, a decline of one branch from the previous fiscal year-end. Automatic cash facilities installed at non-branch locations stood at 51 locations, a decline of two from the previous fiscal year-end.

In addition, the Bank offered “Eco Time Deposits” during the fiscal year under review, a part of the balance of which was donated to a greening organization, in line with the environmental

declaration of the Bank, “We make a contribution to the regional community through our environmentally friendly activities,” issued on its 70th anniversary.

Furthermore, the Bank continued its tree-planting activities during the fiscal year under review by participating in tree-planting activities such as “Chita City Tree-Planting” and “Midori-no-Mori-Zukuri Tree-Planting Ceremony.”

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 as of the end of the fiscal year stood at 1652.3 billion yen, an increase of 16.6 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 conducting various campaigns and offering appealing products.

Loans and bills discounted totaled 1,224.4 billion yen as of the end of the fiscal year, an increase of 13 billion yen from the end of the previous fiscal year despite weak demand for funds during the current fiscal year, as the Bank proactively responded to the financing needs of small and medium-sized businesses and individual customers.

The balance of securities at the end of the fiscal year stood at 528.4 billion yen, a decline of 3.6 billion yen year on year, as a result of asset management with due regard for safety and efficiency.

In terms of income, total income declined by 400 million yen year on year to 32,303 million yen, reflecting a decline in interest on loans and discounts due to lower yields and a decrease in gain on sales of securities such as Japanese government bonds. Total expenses declined 3,427 million yen year on year to 27,695 million yen, mainly reflecting a decline in general and administrative expenses and a decline in provision of reserve for possible loan losses. As a result, net income increased 1,755 million yen year on year to 2,944 million yen.

The consolidated capital adequacy ratio, which is calculated in accordance with the new capital adequacy requirement (Basel III domestic standard) from the fiscal year ended March 31, 2014, is 11.35%.

Cash Flows

Cash flows for the fiscal year ended March 31, 2014 were as follows. Net cash provided by operating activities totaled 800 million yen, mainly due to an increase in deposits. Net cash provided by investing activities totaled 13,589 million yen, mainly due to sales and maturities of securities. Net cash provided by financing activities totaled 3,048 million yen, mainly reflecting issuance of subordinated bonds.

As a result of the above, cash and cash equivalents at the fiscal year-end totaled 47,057 million yen, an increase of 17,409 million yen from the previous fiscal year-end.

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED BALANCE SHEETS
MARCH 31, 2014 AND 2013**

	Millions of Yen		Thousands of U.S. Dollars
	2014	2013	2014
ASSETS:			
Cash and due from banks	¥ 47,511	¥ 29,962	\$ 461,720
Trading securities	326	346	3,168
Securities	528,465	532,093	5,135,714
Loans and bills discounted	1,224,437	1,211,347	11,899,290
Foreign exchange	7,175	8,045	69,727
Other assets	10,682	10,920	103,809
Premises and equipment	20,665	21,058	200,826
Intangible assets	3,949	4,307	38,377
Deferred tax assets	952	728	9,251
Customers' liabilities for acceptances and guarantees	7,550	10,287	73,372
Reserve for possible loan losses	(19,313)	(24,025)	(187,687)
Total assets	<u>1,832,403</u>	<u>1,805,074</u>	<u>17,807,609</u>
LIABILITIES:			
Deposits	1,652,331	1,635,659	16,057,638
Borrowed money	10,610	10,967	103,109
Foreign exchange	9	2	87
Subordinated bonds	30,000	25,000	291,545
Other liabilities	26,650	20,590	258,989
Liability for retirement benefits for employees	-	3,219	-
Net defined benefit liability	4,366	-	42,429
Retirement allowances for directors and corporate auditors	-	109	-
Reserve for reimbursement of dormant deposits	365	313	3,547
Reserve for contingencies	873	851	8,483
Deferred tax liabilities	1,055	306	10,252
Deferred tax liabilities for land revaluation surplus	3,358	3,437	32,633
Acceptances and guarantees	7,550	10,287	73,372
Total liabilities	<u>1,737,173</u>	<u>1,710,745</u>	<u>16,882,147</u>
EQUITY:			
Capital stock:			
Common stock –			
authorized, 500,000 thousand shares;			
issued, 217,459 thousand shares in 2014 and 2013	31,844	31,844	309,465
Capital surplus	23,184	23,184	225,306
Retained earnings	20,054	17,872	194,888
Treasury stock, at cost –			
2,827 thousand shares in 2014 and			
3,381 thousand shares in 2013	(707)	(842)	(6,870)
Accumulated other comprehensive income:			
Net unrealized gain on available-for-sale securities	15,389	16,132	149,552
Deferred loss on derivatives under hedge accounting	(203)	(115)	(1,972)
Land revaluation surplus	5,150	5,255	50,048
Remeasurements of defined benefit plans	(593)	-	(5,762)
Total	<u>94,118</u>	<u>93,331</u>	<u>914,655</u>
Subscription rights to shares	43	-	417
Minority interests	1,068	997	10,379
Total equity	<u>95,230</u>	<u>94,328</u>	<u>925,461</u>
Total liabilities and equity	<u>¥ 1,832,403</u>	<u>¥ 1,805,074</u>	<u>\$ 17,807,609</u>

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF INCOME
YEARS ENDED MARCH 31, 2014 AND 2013**

	Millions of Yen		Thousands of U.S. Dollars
	2014	2013	2014
INCOME:			
Interest income:			
Interest on loans and discounts	¥ 17,533	¥ 18,974	\$ 170,388
Interest and dividends on securities	6,440	6,221	62,585
Other interest income	530	357	5,150
Fees and commissions	4,819	4,352	46,831
Other operating income	1,033	1,909	10,038
Gain on sales of premises and equipment	-	11	-
Recoveries of written-off claims	43	64	417
Other income	1,900	812	18,464
Total income	32,303	32,703	313,926
EXPENSES:			
Interest expenses:			
Interest on deposits	1,830	2,076	17,784
Interest on borrowings	16	15	155
Interest on bonds	427	496	4,149
Other interest expenses	293	312	2,847
Fees and commissions	1,586	1,574	15,413
Other operating expenses	825	1,186	8,017
General and administrative expenses	19,294	20,073	187,502
Provision of reserve for possible loan losses	1,385	2,942	13,459
Loss on sales and disposal of premises and equipment	35	42	340
Impairment loss on long-lived assets	451	101	4,382
Other expenses	1,549	2,299	15,053
Total expenses	27,695	31,122	269,144
INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	4,606	1,580	44,761
INCOME TAXES:			
Current	271	144	2,633
Deferred	1,319	208	12,818
Total income taxes	1,590	353	15,451
INCOME BEFORE MINORITY INTERESTS	3,015	1,227	29,300
MINORITY INTERESTS IN NET INCOME	70	37	680
NET INCOME	¥ 2,944	¥ 1,189	\$ 28,610
PER SHARE OF COMMON STOCK:			
Basic net income	¥ 13.73	¥ 5.56	\$ 0.13
Cash dividends applicable to the year	4.50	4.00	0.04

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
YEARS ENDED MARCH 31, 2014 AND 2013

	Millions of Yen		Thousands of U.S. Dollars
	2014	2013	2014
INCOME BEFORE MINORITY INTERESTS	¥ 3,015	¥ 1,227	\$ 29,300
OTHER COMPREHENSIVE INCOME:			
Net unrealized (loss) gain on available-for-sale securities	(742)	10,907	(7,210)
Deferred loss on derivatives under hedge accounting	(87)	(137)	(845)
Share of other comprehensive income of associates accounted for using equity method	0	0	0
Total other comprehensive income	(829)	10,770	(8,056)
COMPREHENSIVE INCOME	<u>¥ 2,186</u>	<u>¥ 11,998</u>	<u>\$ 21,243</u>
COMPREHENSIVE INCOME ATTRIBUTABLE TO:			
Owners of the parent	¥ 2,114	¥ 11,959	\$ 20,544
Minority interests	72	39	699

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
YEARS ENDED MARCH 31, 2014 AND 2013

	Thousands	Millions of Yen											
	Outstanding Number of Shares of Common Stock	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Income				Subscription rights to shares	Minority Interests	Total Equity	
						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
BALANCE AT APRIL 1, 2012	213,376	¥ 31,844	¥ 23,184	¥ 17,478	¥ (999)	¥ 5,225	¥ 21	¥ 5,326	¥ -	¥ 82,082	¥ -	¥ 959	¥ 83,042
Net income	-	-	-	1,189	-	-	-	-	-	1,189	-	-	1,189
Cash dividends, ¥4.00 per share	-	-	-	(867)	-	-	-	-	-	(867)	-	-	(867)
Purchases of treasury stock	(27)	-	-	-	(5)	-	-	-	-	(5)	-	-	(5)
Disposal of treasury stock	729	-	-	-	162	-	-	-	-	162	-	-	162
Reversal of land revaluation surplus	-	-	-	70	-	-	-	-	-	70	-	-	70
Net changes of items other than shareholder' equity	-	-	-	-	-	10,906	(137)	(70)	-	10,698	-	37	10,736
BALANCE AT MARCH 31, 2013	214,078	31,844	23,184	17,872	(842)	16,132	(115)	5,255	-	93,331	-	997	94,328
Net income	-	-	-	2,944	-	-	-	-	-	2,944	-	-	2,944
Cash dividends, ¥4.50 per share	-	-	-	(867)	-	-	-	-	-	(867)	-	-	(867)
Purchases of treasury stock	(220)	-	-	-	(38)	-	-	-	-	(38)	-	-	(38)
Disposal of treasury stock	773	-	-	(0)	172	-	-	-	-	171	-	-	171
Reversal of land revaluation surplus	-	-	-	104	-	-	-	-	-	104	-	-	104
Net changes of items other than shareholders' equity	-	-	-	-	-	(743)	(87)	(104)	(593)	(1,529)	43	71	(1,415)
BALANCE AT MARCH 31, 2014	214,631	¥ 31,844	¥ 23,184	¥ 20,054	¥ (707)	¥ 15,389	¥ (203)	¥ 5,150	¥ (593)	¥ 94,118	¥ 43	¥ 1,068	¥ 95,230

	Thousands of U.S. Dollars											
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Income				Subscription rights to shares	Minority Interests	Total Equity	
					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
BALANCE AT MARCH 31, 2013	\$ 309,465	\$ 225,306	\$ 173,683	\$ (8,182)	\$ 156,773	\$ (1,117)	\$ 51,068	\$ -	\$ 907,006	\$ -	\$ 9,689	\$ 916,695
Net income	-	-	28,610	-	-	-	-	-	28,610	-	-	28,610
Cash dividends, \$0.04 per share	-	-	(8,425)	-	-	-	-	-	(8,425)	-	-	(8,425)
Purchases of treasury stock	-	-	-	(369)	-	-	-	-	(369)	-	-	(369)
Disposal of treasury stock	-	-	(0)	1,671	-	-	-	-	1,661	-	-	1,661
Reversal of land revaluation surplus	-	-	1,010	-	-	-	-	-	1,010	-	-	1,010
Net changes of items other than shareholders' equity	-	-	-	-	(7,220)	(845)	(1,010)	(5,762)	(14,859)	417	689	(13,751)
BALANCE AT MARCH 31, 2014	\$ 309,465	\$ 225,306	\$ 194,888	\$ (6,870)	\$ 149,552	\$ (1,972)	\$ 50,048	\$ (5,762)	\$ 914,655	\$ 417	\$ 10,379	\$ 925,461

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF CASH FLOWS
YEARS ENDED MARCH 31, 2014 AND 2013**

	Millions of Yen		Thousands of U.S. Dollars
	2014	2013	2014
OPERATING ACTIVITIES:			
Income before income taxes and minority interests	¥ 4,606	¥ 1,580	\$ 44,761
Adjustments for:			
Income tax paid	(186)	(203)	(1,807)
Depreciation and amortization	1,179	1,165	11,457
Impairment loss on long-lived assets	451	101	4,382
Equity in earnings of an affiliated company	(71)	(99)	(689)
Net gain on sales and redemption of securities	(898)	(265)	(8,726)
Net foreign exchange gain	(2,927)	(4,038)	(28,445)
Net loss on sales and disposal of premises and equipment	35	30	340
Changes in assets and liabilities:			
Net (increase) decrease in loans and bills discounted	(13,090)	405	(127,210)
Net increase in deposits	16,672	32,316	162,021
Net (decrease) increase in borrowed money (excluding subordinated borrowings of the Bank)	(357)	3,705	(3,469)
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(139)	318	(1,350)
Net decrease in call loans and bills purchased	-	109	-
Net decrease in call money and bills sold	-	(18,000)	-
Net decrease (increase) in foreign exchange, debit	870	(1,442)	8,454
Net increase in foreign exchange, credit	6	2	58
Net decrease in reserve for possible loan losses	(4,712)	(2,800)	(45,792)
Net increase in liability for retirement benefits for employees	-	405	-
Net increase in liability for net defined benefit liability	229	-	2,225
Net decrease in retirement allowances for directors and corporate auditors	(109)	(30)	(1,059)
Net increase in interest receivable	(6,256)	(6,272)	(60,796)
Net decrease in interest payable	(35)	(403)	(340)
Net decrease (increase) in other assets	1,556	(235)	15,121
Net increase in other liabilities	3,971	1,657	38,590
Total adjustments	(3,806)	6,426	(36,987)
Net cash provided by operating activities	800	8,007	7,774
FORWARD	¥ 800	¥ 8,007	\$ 7,774

(Continued)

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS YEARS ENDED MARCH 31, 2014 AND 2013

	Millions of Yen		Thousands of U.S. Dollars
	2014	2013	2014
FORWARD	¥ 800	¥ 8,007	\$ 7,774
INVESTING ACTIVITIES:			
Purchases of securities	(63,347)	(122,697)	(615,617)
Proceeds from sales of securities	41,731	82,365	405,549
Proceeds from maturities of securities	30,476	24,307	296,171
Dividends and interest received from investing activities	5,358	5,346	52,069
Purchases of premises and equipment	(419)	(398)	(4,071)
Purchases of intangible assets	(211)	(63)	(2,050)
Proceeds from sales of premises and equipment	-	115	-
Net cash provided by (used in) investing activities	13,589	(11,023)	132,060
FINANCING ACTIVITIES:			
Proceeds from issuance of subordinated bonds	4,969	9,937	48,289
Redemption of subordinated bonds	-	(10,000)	-
Interest paid on subordinated loans	(401)	(508)	(3,896)
Dividends paid	(867)	(867)	(8,425)
Dividends paid by subsidiaries to minority shareholders	(1)	(1)	(9)
Purchases of treasury stock	(38)	(5)	(369)
Proceeds from sales of treasury stock	137	133	1,331
Repayments of lease obligations	(750)	(706)	(7,288)
Net cash provided by (used in) financing activities	3,048	(2,017)	29,620
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS ON CASH AND CASH EQUIVALENTS	(28)	(25)	(272)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	17,409	(5,060)	169,183
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	29,648	34,708	288,124
CASH AND CASH EQUIVALENTS, END OF YEAR	¥ 47,057	¥ 29,648	\$ 457,308

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 ¥102.90 to \$1, the approximate rate of exchange at March 31, 2014. Amounts less than one million yen and amounts less than one thousand dollars as of and for the year ended March 31, 2014 and amounts less than one million yen as of and for the year ended March 31, 2013 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 27, 2014)

Masakazu Fukamachi	President
Shigeo Muro	Managing Director
Masahiro Kawamura	Managing Director
Noriaki Kojima	Director
Ryo Nagai	Director
Hiroshi Ishikawa	Director
Taichi Murase	Director
Katsufumi Nomura	Director (Outside)
Osamu Tanahashi	Corporate Auditor
Kunihiko Okada	Corporate Auditor (Outside)
Yasuhiro Ozaki	Corporate Auditor (Outside)
Hiroko Murata	Corporate Auditor (Outside)

Status of Principal Shareholders (as of March 31, 2014)

Name	Address	Number of shares held (thousand)	Percentage of share ownership (%)
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	7-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo	85,343	39.24
Japan Trustee Services Bank, Ltd. (trust a/c)	8-11, Harumi 1-Chome, Chuo-ku, Tokyo	11,034	5.07
Japan Trustee Services Bank, Ltd. (trust a/c 4)	8-11, Harumi 1-Chome, Chuo-ku, Tokyo	9,698	4.45
Misono Service Co., Ltd.	15-56, Heian 2-Chome, Kita-ku, Nagoya-City, Aichi	6,338	2.91
The Chukyo Bank Employees Shareholding Association	33-13, Sakae 3-Chome, Naka-ku, Nagoya-City, Aichi	5,153	2.36
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)	4,700	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)	3,929	1.80
Nippon Life Insurance Company	6-6, Marunouchi 1-Chome, Chiyoda-ku, Tokyo	3,602	1.65
Chukyo TV. Broadcasting Co., Ltd.	154, Takamine-cho, Showa-ku, Nagoya-City, Aichi	2,635	1.21
Sumitomo Life Insurance Company (Standing proxy: Japan Trustee Services Bank, Ltd.)	28-24, Tsukiji 7-Chome, Chuo-ku, Tokyo (8-11, Harumi 1-Chome, Chuo-ku, Tokyo)	1,963	0.90
Total		134,396	61.80

Bank Data (as of March 31, 2014, 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:	1,659.4 billion yen
Loans and Bills Discounted:	1,224.4 billion yen
Number of Employees:	1,261

Bank Network (as of June 30, 2014)

	Head office and branches and sub-branches
Nagoya-shi	40
Aichi	29
Mie	16
Shizuoka	1
Nara	2
Osaka	1
Tokyo	1
Total	90
Number of ATMs	249