

FINANCIAL REPORT 2016



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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, 2016. We hope that reading this report will help you gain a deeper understanding of the Bank.

Looking back on the domestic economy last year, conditions continued to recover gradually in the first half amid improvements in the employment and income environment. However, in the second half some sectors of the domestic economy showed signs of weakness due mainly to the impact of growing uncertainty in overseas economies and fluctuations in the financial markets, such as foreign exchange rates and interest rates.

In the Tokai region, capital investment increased, and steady consumer spending followed improvements in the employment and income environment. However, with the impact of production halts related to automobiles and the slowdown in emerging countries, the economic recovery appeared to stall as export growth faltered, among other effects.

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 has continued to aspire to being "The first bank to ask for advice" as its basic management concept. 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 have implemented a raft of measures under its 16th Medium-Term Management Plan launched in April 2015. This plan aims at building a solid management foundation with the theme of "answering regional needs with gratitude." We advance our measures guided by three basic strategies of "human resource base," "customer base," and "financial base" and work to enhance the Bank's presence in the Tokai region and increase its corporate value as a regional financial institution. We will answer the needs of our diversifying customers in regional areas with a spirit of gratitude, thereby contributing to the development and invigoration of the regional environment 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 and strive to revitalize the region's economy.

August 2016

Masakazu Fukamachi, Chairman
Shigeo Muro, President

Operating Results

Looking back on the domestic economy last year, conditions continued to recover gradually in the first half amid improvements in the employment and income environment, along with the beneficial effect of various government policies. However, in the second half some sectors of the domestic economy showed signs of weakness due to the impact of growing uncertainty in overseas economies and fluctuations in the financial markets, such as foreign exchange rates and interest rates.

In the Tokai region, capital investment increased, and steady consumer spending followed improvements in the employment and income environment. However, with the impact of production halts related to automobiles and the slowdown in emerging countries, the economic recovery appeared to stall as export growth faltered, among other effects.

In the financial environment, long-term interest rates moved into negative territory from late February following the Bank of Japan's introduction of quantitative and qualitative monetary easing measures with a negative policy interest rate, falling to around -0.05% by the end of the fiscal year. The overnight rate fluctuated between -0.02% and 0.00% from late February onward. In the stock market, the Nikkei Stock Average made firm progress for the first half of the fiscal year, but began a seesawing decline from late August, following a global fall in stock prices. The index closed at 16,758 yen as of the end of March 2016, down 2,448 yen 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 worked to enhance the Bank's presence in the Tokai region and increase its corporate value as a regional financial institution.

In services for individual customers, the Bank sought to address a broad range of asset management and financing needs by running various marketing campaigns for time deposits and foreign currency time deposits and adding more investment trusts and insurance products to its lineup of offerings, while also making active lending proposals, such as housing loans.

In services for business customers, the Bank actively responded to demand for sound financing by offering various products utilizing government subsidies and credit guarantee systems, as well as meeting various other needs such as providing business startup support for small and medium-sized businesses, new business support, and business matching and overseas expansion support.

As part of its initiatives for regional revitalization, the Bank strengthened its cooperation with local government organizations and economic organizations in the regions where it operates, aiming to encourage and develop regional industry. 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" and "Chukyo Chihou Sousei Fund – α." The Bank also established the "Regional Revitalization Promotion Department" as an internal organization in October to enhance its structure for undertaking regional revitalization initiatives.

With respect to branches, in October the Bank relocated the Shimonoisshiki Branch and merged it with the Ishin Branch, changing its name to the Touchi Branch. Then, in January 2016, the Bank also merged the Ousu sub-branch. The new branch has the largest site area of all the Bank's branches, as well as a space that can be used for all manner of seminars and events, making it a branch that local customers can feel at home with. In March, the Bank merged the Kamori sub-branch with the Tsushima Branch, giving overall consideration to maintaining customer convenience and streamlining operations. The number of branches including the Head Office and the Internet branch as of March 31, 2016 stood at 88, a decline of three branches from the previous

fiscal year-end. Automatic cash facilities installed at non-branch locations stood at 45 locations, a decline of five from the previous fiscal year-end.

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 as of the end of the fiscal year stood at 1,711.2 billion yen, an increase of 1.6 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 1,274.2 billion yen as of the end of the fiscal year, an increase of 13.5 billion yen from the end of the previous 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 576.4 billion yen, an increase of 9.5 billion yen year on year as a result of accumulating the balance of corporate bonds and so forth in response to the market recovery.

In terms of income, total income declined by 28 million yen year on year to 32,237 million yen, despite covering a decline in interest on loans and discounts due to lower yields with proceeds from the sale of shares and others. Total expenses declined 231 million yen year on year to 26,787 million yen, mainly reflecting a decline in interest expenses due to lower yields of deposits and a decline in loss on sales of securities such as Japanese government bonds. As a result, profit attributable to owners of the parent increased 965 million yen year on year to 4,022 million yen.

The consolidated capital adequacy ratio (domestic standard) declined 0.54 points compared with the previous fiscal year to 9.74%.

Cash Flows

Cash flows for the fiscal year ended March 31, 2016 were as follows. Net cash used in operating activities totaled 4,496 million yen, mainly due to an increase in loans and bills discounted. Net cash used in investing activities totaled 12,398 million yen, mainly due to purchases of securities. Net cash used in financing activities totaled 6,929 million yen, mainly reflecting redemption of subordinated bonds.

As a result of the above, cash and cash equivalents at the fiscal year-end totaled 33,706 million yen, a decrease of 23,866 million yen from the previous fiscal year-end.

Consolidated Financial Statements

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS MARCH 31, 2016 AND 2015

	Millions of Yen		Thousands of U.S. Dollars
	2016	2015	2016
ASSETS:			
Cash and due from banks	¥ 34,217	¥ 58,020	\$ 303,611
Trading securities	-	195	-
Securities	576,403	566,843	5,114,489
Loans and bills discounted	1,274,253	1,260,725	11,306,592
Foreign exchange	7,542	6,120	66,921
Other assets	10,947	10,431	97,133
Premises and equipment	20,814	21,290	184,685
Intangible assets	4,141	3,592	36,743
Deferred tax assets	1,042	605	9,245
Customers' liabilities for acceptances and guarantees	5,219	6,075	46,308
Reserve for possible loan losses	(11,628)	(17,251)	(103,176)
Total assets	<u>1,922,954</u>	<u>1,916,648</u>	<u>17,062,590</u>
LIABILITIES:			
Deposits	1,711,253	1,709,579	15,184,143
Call money and bills sold	10,000	15,000	88,731
Borrowed money	32,350	13,807	287,045
Foreign exchange	85	13	754
Subordinated bonds	15,000	20,000	133,096
Other liabilities	24,359	24,993	216,140
Net defined benefit liability	4,913	3,882	43,593
Reserve for reimbursement of dormant deposits	375	396	3,327
Reserve for contingencies	546	769	4,844
Deferred tax liabilities	6,537	7,574	58,003
Deferred tax liabilities for land revaluation surplus	2,664	2,982	23,637
Acceptances and guarantees	5,219	6,075	46,308
Total liabilities	<u>1,813,306</u>	<u>1,805,073</u>	<u>16,089,671</u>
EQUITY:			
Capital stock:			
Common stock –			
authorized, 500,000 thousand shares;			
issued, 217,459 thousand shares in 2016 and 2015	31,844	31,844	282,555
Capital surplus	23,184	23,184	205,714
Retained earnings	24,892	21,635	220,869
Treasury stock, at cost –			
1,399 thousand shares in 2016 and			
2,107 thousand shares in 2015	(379)	(542)	(3,362)
Accumulated other comprehensive income:			
Net unrealized gain on available-for-sale securities	24,919	28,987	221,109
Deferred loss on derivatives under hedge accounting	(424)	(267)	(3,762)
Land revaluation surplus	5,484	5,562	48,660
Remeasurements of defined benefit plans	(1,227)	(71)	(10,887)
Total	<u>108,293</u>	<u>110,333</u>	<u>960,896</u>
Subscription rights to shares	142	93	1,259
Non-controlling interests	1,211	1,147	10,745
Total equity	<u>109,647</u>	<u>111,574</u>	<u>972,910</u>
Total liabilities and equity	<u>¥ 1,922,954</u>	<u>¥ 1,916,648</u>	<u>\$ 17,062,590</u>

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF INCOME
YEARS ENDED MARCH 31, 2016 AND 2015**

	Millions of Yen		Thousands of U.S. Dollars
	2016	2015	2016
INCOME:			
Interest income:			
Interest on loans and discounts	¥ 15,265	¥ 16,321	\$ 135,448
Interest and dividends on securities	7,375	7,174	65,439
Other interest income	140	163	1,242
Fees and commissions	5,749	5,649	51,011
Other operating income	2,108	1,976	18,704
Reversal of reserve for possible loan losses	-	22	-
Gain on sales of premises and equipment	157	17	1,393
Recoveries of written-off claims	2	4	17
Other income	1,437	936	12,750
Total income	32,237	32,265	286,042
EXPENSES:			
Interest expenses:			
Interest on deposits	1,368	1,484	12,138
Interest on borrowings	29	13	257
Interest on bonds	224	392	1,987
Other interest expenses	455	319	4,037
Fees and commissions	1,744	1,610	15,474
Other operating expenses	1,935	2,349	17,169
General and administrative expenses	19,091	19,356	169,396
Provision of reserve for possible loan losses	150	-	1,330
Loss on sales and disposal of premises and equipment	19	31	168
Impairment loss on long-lived assets	602	441	5,341
Other expenses	1,164	1,018	10,328
Total expenses	26,787	27,018	237,684
PROFIT BEFORE INCOME TAXES	5,449	5,247	48,349
INCOME TAXES:			
Current	99	609	878
Deferred	1,261	1,502	11,188
Total income taxes	1,360	2,112	12,067
PROFIT	4,088	3,134	36,273
PROFIT ATTRIBUTABLE TO NON-CONTROLLING INTERESTS	66	77	585
PROFIT ATTRIBUTABLE TO OWNERS OF THE PARENT	¥ 4,022	¥ 3,057	\$ 35,687
PER SHARE OF COMMON STOCK:			
	Yen		U.S. Dollars
Basic earnings	¥ 18.64	¥ 14.21	\$ 0.16
Cash dividends applicable to the year	5.00	4.50	0.04

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
YEARS ENDED MARCH 31, 2016 AND 2015**

	Millions of Yen		Thousands of U.S. Dollars
	2016	2015	2016
PROFIT	¥ 4,088	¥ 3,134	\$ 36,273
OTHER COMPREHENSIVE INCOME:			
Net unrealized (loss) gain on available-for-sale securities	(4,061)	13,588	(36,033)
Deferred loss on derivatives under hedge accounting	(156)	(64)	(1,384)
Land revaluation surplus	139	304	1,233
Remeasurements of defined benefit plans	(1,156)	522	(10,257)
Share of other comprehensive income of associates accounted for using equity method	(7)	12	(62)
Total other comprehensive income	(5,242)	14,362	(46,512)
COMPREHENSIVE INCOME	¥ (1,153)	¥ 17,497	\$ (10,230)
COMPREHENSIVE INCOME ATTRIBUTABLE TO:			
Owners of the parent	¥ (1,218)	¥ 17,417	\$ (10,807)
Non-controlling interests	65	80	576

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
YEARS ENDED MARCH 31, 2016 AND 2015

	Thousands	Millions of Yen											
	Outstanding Number of Shares of Common Stock	Accumulated Other Comprehensive Income									Subscription Rights to Shares	Non- controlling Interests	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			
BALANCE AT APRIL 1, 2014	214,631	¥ 31,844	¥ 23,184	¥ 20,054	¥ (707)	¥ 15,389	¥ (203)	¥ 5,150	¥ (593)	94,118	¥ 43	¥ 1,068	¥ 95,230
Cumulative effects of changes in accounting policies	-	-	-	(388)	-	-	-	-	-	(388)	-	-	(388)
BALANCE AT APRIL 1, 2014	214,631	31,844	23,184	19,666	(707)	15,389	(203)	5,150	(593)	93,730	43	1,068	94,842
Profit attributable to owners of the parent	-	-	-	3,057	-	-	-	-	-	3,057	-	-	3,057
Cash dividends, ¥4.50 per share	-	-	-	(974)	-	-	-	-	-	(974)	-	-	(974)
Purchases of treasury stock	(65)	-	-	-	(12)	-	-	-	-	(12)	-	-	(12)
Disposal of treasury stock	785	-	-	(4)	177	-	-	-	-	172	-	-	172
Reversal of land revaluation surplus	-	-	-	(108)	-	-	-	-	-	(108)	-	-	(108)
Net changes of items other than shareholders' equity	-	-	-	-	-	13,598	(64)	412	522	14,468	50	79	14,597
BALANCE AT MARCH 31, 2015	215,351	31,844	23,184	21,635	(542)	28,987	(267)	5,562	(71)	110,333	93	1,147	¥ 111,574
Profit attributable to owners of the parent	-	-	-	4,022	-	-	-	-	-	4,022	-	-	4,022
Cash dividends, ¥5.00 per share	-	-	-	(974)	-	-	-	-	-	(974)	-	-	(974)
Purchases of treasury stock	(22)	-	-	-	(5)	-	-	-	-	(5)	-	-	(5)
Disposal of treasury stock	730	-	-	(9)	168	-	-	-	-	158	-	-	158
Reversal of land revaluation surplus	-	-	-	218	-	-	-	-	-	218	-	-	218
Net changes of items other than shareholders' equity	-	-	-	-	-	(4,067)	(156)	(78)	(1,156)	(5,459)	48	63	(5,346)
BALANCE AT MARCH 31, 2016	216,059	¥ 31,844	¥ 23,184	¥ 24,892	¥ (379)	¥ 24,919	¥ (424)	¥ 5,484	¥ (1,227)	¥ 108,293	¥ 142	¥ 1,211	¥ 109,647

	Thousands of U.S. Dollars											
	Accumulated Other Comprehensive Income									Subscription Rights to Shares	Non- controlling Interests	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			
BALANCE AT MARCH 31, 2015	\$ 282,555	\$ 205,714	\$ 191,969	\$ (4,809)	\$ 257,204	\$ (2,369)	\$ 49,352	\$ (629)	\$ 978,997	\$ 825	\$ 10,177	\$ 990,008
Profit attributable to owners of the parent	-	-	35,687	-	-	-	-	-	35,687	-	-	35,687
Cash dividends, \$0.04 per share	-	-	(8,642)	-	-	-	-	-	(8,642)	-	-	(8,642)
Purchases of treasury stock	-	-	-	(44)	-	-	-	-	(44)	-	-	(44)
Disposal of treasury stock	-	-	(79)	1,490	-	-	-	-	1,401	-	-	1,401
Reversal of land revaluation surplus	-	-	1,934	-	-	-	-	-	1,934	-	-	1,934
Net changes of items other than shareholders' equity	-	-	-	-	(36,086)	(1,384)	(692)	(10,257)	(48,438)	425	559	(47,435)
BALANCE AT MARCH 31, 2016	\$ 282,555	\$ 205,714	\$ 220,869	\$ (3,362)	\$ 221,109	\$ (3,762)	\$ 48,660	\$ (10,887)	\$ 960,896	\$ 1,259	\$ 10,745	\$ 972,910

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF CASH FLOWS
YEARS ENDED MARCH 31, 2016 AND 2015**

	Millions of Yen		Thousands of U.S. Dollars
	2016	2015	2016
OPERATING ACTIVITIES:			
Profit before income taxes	¥ 5,449	¥ 5,247	\$ 48,349
Adjustments for:			
Income tax paid	(813)	(510)	(7,213)
Depreciation and amortization	1,345	1,227	11,934
Impairment loss on long-lived assets	602	441	5,341
Equity in earnings of an affiliated company	(33)	(47)	(292)
Net (gain) loss on sales and redemption of securities	(617)	369	(5,474)
Net foreign exchange loss (gain)	3,911	(6,895)	34,702
Net (gain) loss on sales and disposal of premises and equipment	(137)	14	(1,215)
Changes in assets and liabilities:			
Net increase in loans and bills discounted	(13,527)	(36,288)	(120,026)
Net increase in deposits	1,674	57,247	14,853
Net increase in borrowed money (excluding subordinated borrowings of the Bank)	18,543	3,196	164,534
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(64)	6	(567)
Net (decrease) increase in call money and bills sold	(5,000)	15,000	(44,365)
Net (increase) decrease in foreign exchange, debit	(1,422)	1,055	(12,617)
Net increase in foreign exchange, credit	71	4	629
Net decrease in reserve for possible loan losses	(5,623)	(2,061)	(49,893)
Net decrease in liability for net defined benefit liability	(629)	(271)	(5,581)
Net increase in interest receivable	(7,367)	(7,152)	(65,368)
Net increase in interest payable	1	159	8
Net decrease (increase) in other assets	50	(1,380)	443
Net (decrease) increase in other liabilities	(911)	2,237	(8,083)
Total adjustments	(9,946)	26,351	(88,251)
Net cash (used in) provided by operating activities	(4,496)	31,598	(39,893)
FORWARD	¥ (4,496)	¥ 31,598	\$ (39,893)

(Continued)

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF CASH FLOWS
YEARS ENDED MARCH 31, 2016 AND 2015**

	Millions of Yen		Thousands of U.S. Dollars
	2016	2015	2016
FORWARD	¥ (4,496)	¥ 31,598	\$ (39,893)
INVESTING ACTIVITIES:			
Purchases of securities	(106,185)	(110,341)	(942,191)
Proceeds from sales of securities	18,801	42,452	166,823
Proceeds from maturities of securities	69,234	54,613	614,321
Dividends and interest received from investing activities	6,399	6,034	56,779
Purchases of premises and equipment	(437)	(1,508)	(3,877)
Proceeds from sales of premises and equipment	1,001	47	8,881
Purchases of intangible assets	(1,212)	(313)	(10,754)
Net cash used in investing activities	(12,398)	(9,014)	(110,008)
FINANCING ACTIVITIES:			
Redemption of subordinated bonds	(5,000)	(10,000)	(44,365)
Interest paid on subordinated loans	(246)	(402)	(2,182)
Dividends paid	(974)	(974)	(8,642)
Dividends paid by subsidiaries to non-controlling shareholders	(1)	(1)	(8)
Purchases of treasury stock	(5)	(12)	(44)
Proceeds from sales of treasury stock	160	151	1,419
Repayments of lease obligations	(862)	(799)	(7,648)
Net cash used in financing activities	(6,929)	(12,039)	(61,481)
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS ON CASH AND CASH EQUIVALENTS	(42)	(29)	(372)
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(23,866)	10,514	(211,765)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	57,572	47,057	510,842
CASH AND CASH EQUIVALENTS, END OF YEAR	¥ 33,706	¥ 57,572	\$ 299,077

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 ¥112.70 to \$1, the approximate rate of exchange at March 31, 2016. 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, 2016)

Masakazu Fukamachi	Chairman
Shigeo Muro	President
Noriaki Kojima	Director and Managing Executive Officer
Ryo Nagai	Director and Managing Executive Officer
Hiroshi Ishikawa	Director and Executive Officer
Taichi Murase	Director and Executive Officer
Masaaki Shibata	Director
Toshiyuki Wakao	Director and Executive Officer
Katsufumi Nomura	Director (Outside)
Yasuhiro Ozaki	Director (Outside)
Osamu Tanahashi	Audit & Supervisory Board Member
Kunihiko Okada	Audit & Supervisory Board Member (Outside)
Hiroko Murata	Audit & Supervisory Board Member (Outside)
Kazuhiko Kimura	Audit & Supervisory Board Member (Outside)

Status of Principal Shareholders (as of March 31, 2016)

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	11,414	5.24
Japan Trustee Services Bank, Ltd. (trust a/c 4)	8-11, Harumi 1-Chome, Chuo-ku, Tokyo	9,784	4.49
Misono Service Co., Ltd.	15-56, Heian 2-Chome, Kita-ku, Nagoya-City, Aichi	7,949	3.65
The Chukyo Bank Employees Shareholding Association	33-13, Sakae 3-Chome, Naka-ku, Nagoya-City, Aichi	5,256	2.41
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	3,413	1.56
Daiwa Can Company	7-2, Marunouchi 2-Chome, Chiyoda-ku, Tokyo	2,962	1.36
Chukyo TV. Broadcasting Co., Ltd.	154, Takamine-cho, Showa-ku, Nagoya-City, Aichi	2,635	1.21
Total		137,387	63.17

Bank Data (as of March 31, 2016, 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:	1,719.1 billion yen
Loans and Bills Discounted:	1,274.6 billion yen
Number of Employees:	1,222

Bank Network (as of June 30, 2016)

	Head office and branches and sub-branches
Nagoya-shi	38
Aichi	28
Mie	16
Shizuoka	1
Nara	2
Osaka	1
Tokyo	1
Internet branch	1
Total	88
Number of ATMs	237