

# FINANCIAL REPORT 2019



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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, 2019. 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 against a background of improvement in corporate earnings and increased capital investment, despite signs of weakness in some areas of exports and production towards the end of the fiscal year. In the Tokai region, despite the impact of the slowdown in the Chinese economy in some areas, the positive stance of companies toward capital investment was maintained as exports and production remained in a growth trend. Also, consumer spending moderately increased 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 have been carrying out various measures driven by the three basic strategies of "strengthening sales capabilities," "enhancing productivity," and "developing personnel," which are in accordance with the theme of "achieving further growth as an urban-style regional bank" under the 17th Medium-Term Management Plan "Chukyo Action Plan 17" launched in April 2018. 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.

October 2019

Ryo Nagai, President

## Operating Results

Looking back on the domestic economy last year, conditions have been continuing along a course of moderate recovery against a background of improvement in corporate earnings and increased capital investment, despite signs of weakness in some areas of exports and production towards the end of the fiscal year.

In the Tokai region, despite the impact of the slowdown in the Chinese economy in some areas, the positive stance of companies toward capital investment was maintained as exports and production remained in a growth trend. Also, consumer spending moderately increased 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 0.10% to plus 0.16%. 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 in the first half of the fiscal year, but it began falling on account of concerns over uncertainty in the overseas economy. The index closed at ¥21,205 as of the end of March 2019, down ¥248 from a year earlier.

Under these financial and economic conditions, the Bank implemented a range of measures under its 17th Medium-Term Management Plan launched in April 2018 and strove to increase its corporate value to achieve further growth as an urban-style regional bank.

In services for individual customers, the Bank enhanced the features of its smartphone application and started trialing stampless transactions at two branches. In addition to such efforts to provide greater convenience to our customers, the Bank 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. Furthermore, the Bank has been working to stimulate the local economy through its CSR activities (activities of social contribution), such as through starting to handle the “Chukyo CSR privately placed bond ‘Mirai Yell,’” which donates items to educational institutions, etc. designated by the customers, through part of the fee commissions received from the customers for the Bank’s issuance of privately placed bonds.

With respect to branches, the Bank newly constructed the Imaike Branch in December 2018, and regarding ATMs installed at non-branch locations, the Bank worked on ATM mutual collaboration with other financial institutions, enhanced cashless settlement services and other services. Through these actions, the Bank has made progress in revising its provision of services with our customers’ convenience in mind.

The number of branches including the Head Office and the Internet branch as of March 31, 2019 stood at 87. ATMs installed at non-branch locations stood at 20 locations.

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 1,771.4 billion yen as a result of an increase in deposits of 1.4 billion yen from the end of the previous fiscal year, mainly as a result of corporate customer deposits.

Loans and bills discounted totaled 1,311.5 billion yen as of the end of the fiscal year, an increase of 8.2 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.

The balance of securities at the end of the fiscal year stood at 515.4 billion yen, a decrease of 40.1 billion yen year on year mainly due to redemption of domestic bonds.

In terms of income, total income increased by 679 million yen year on year to 30,531 million yen, mainly reflecting increases in gains on sales of bonds and miscellaneous gains such as dividend income of group life insurance.

Total expenses stood at 26,334 million yen, an increase of 653 million yen year on year, mainly due to an increase in foreign currency procurement costs and an increase in loss on sales of bonds, partially offset by a decline in personnel expenses.

As a result, profit attributable to owners of the parent increased 401 million yen year on year to 3,481 million yen.

## **Cash Flows**

Cash flows for the fiscal year ended March 31, 2019 were as follows. Net cash used in operating activities totaled 34,533 million yen, mainly due to an increase in loans and bills discounted. Net cash provided by investing activities totaled 56,226 million yen, mainly due to proceeds from maturities of securities. Net cash used in financing activities totaled 1,834 million yen, mainly reflecting repayments of lease obligations.

As a result of the above, cash and cash equivalents at the fiscal year-end totaled 86,644 million yen, an increase of 19,813 million yen from the previous fiscal year-end.

# Consolidated Financial Statements

## THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

### CONSOLIDATED BALANCE SHEETS

MARCH 31, 2019 AND 2018

	Millions of Yen		Thousands of U.S. Dollars
	2019	2018	2019
<b>ASSETS:</b>			
Cash and due from banks	¥ 87,355	¥ 67,330	\$ 787,052
Securities	515,428	555,578	4,643,913
Loans and bills discounted	1,311,543	1,303,315	11,816,767
Foreign exchange	6,760	7,988	60,906
Other assets	16,282	11,887	146,697
Premises and equipment	19,249	19,359	173,430
Intangible assets	2,329	2,722	20,983
Retirement benefit asset	797	32	7,180
Deferred tax assets	384	564	3,459
Customers' liabilities for acceptances and guarantees	4,005	4,145	36,084
Reserve for possible loan losses	(7,327)	(8,455)	(66,014)
Total assets	<u>1,956,809</u>	<u>1,964,467</u>	<u>17,630,498</u>
<b>LIABILITIES:</b>			
Deposits	1,771,435	1,770,002	15,960,311
Payables under securities lending transactions	-	18,303	-
Borrowed money	35,116	30,519	316,388
Foreign exchange	6	28	54
Subordinated bonds	5,000	5,000	45,049
Other liabilities	18,152	18,915	163,546
Retirement benefit liability	232	151	2,090
Reserve for reimbursement of dormant deposits	478	355	4,306
Reserve for contingencies	494	554	4,450
Deferred tax liabilities	6,019	4,824	54,230
Deferred tax liabilities for land revaluation surplus	2,552	2,562	22,993
Acceptances and guarantees	4,005	4,145	36,084
Total liabilities	<u>1,843,493</u>	<u>1,855,363</u>	<u>16,609,541</u>
<b>EQUITY:</b>			
Capital stock:			
Common stock –			
authorized, 50,000 thousand shares;			
issued, 21,745 thousand shares in 2019 and 2018	31,844	31,844	286,908
Capital surplus	23,994	23,994	216,181
Retained earnings	32,366	29,751	291,611
Treasury stock, at cost –			
48 thousand shares in 2019 and			
71 thousand shares in 2018	(139)	(205)	(1,252)
Accumulated other comprehensive income:			
Net unrealized gain on available-for-sale securities	20,211	18,728	182,097
Deferred loss on derivatives under hedge accounting	(323)	(318)	(2,910)
Land revaluation surplus	5,367	5,391	48,355
Remeasurements of defined benefit plans	(248)	(304)	(2,234)
Total	<u>113,073</u>	<u>108,883</u>	<u>1,018,767</u>
Share acquisition rights	242	220	2,180
Total equity	<u>113,316</u>	<u>109,103</u>	<u>1,020,956</u>
Total liabilities and equity	<u>¥ 1,956,809</u>	<u>¥ 1,964,467</u>	<u>\$ 17,630,498</u>

**THE CHUKYO BANK, LIMITED AND SUBSIDIARIES**

**CONSOLIDATED STATEMENTS OF INCOME  
YEARS ENDED MARCH 31, 2019 AND 2018**

	Millions of Yen		Thousands of U.S. Dollars
	2019	2018	2019
<b>INCOME:</b>			
Interest income:			
Interest on loans and discounts	¥ 12,968	¥ 13,544	\$ 116,839
Interest and dividends on securities	7,254	7,258	65,357
Other interest income	209	142	1,883
Fees and commissions	5,239	5,424	47,202
Other ordinary income	2,550	1,751	22,975
Reversal of reserve for possible loan losses	-	7	-
Gain on sales and disposal of premises and equipment	77	117	693
Recoveries of written-off claims	1	4	9
Other income	2,231	1,600	20,100
<b>Total income</b>	<b>30,531</b>	<b>29,852</b>	<b>275,078</b>
<b>EXPENSES:</b>			
Interest expenses:			
Interest on deposits	468	459	4,216
Interest on borrowings	-	0	-
Interest on bonds	56	86	504
Other interest expenses	963	789	8,676
Fees and commissions	2,080	2,003	18,740
Other ordinary expenses	2,998	1,908	27,011
General and administrative expenses	18,267	18,807	164,582
Provision of reserve for possible loan losses	310	-	2,793
Loss on sales and disposal of premises and equipment	55	26	495
Impairment loss on long-lived assets	45	493	405
Other expenses	1,087	1,105	9,793
<b>Total expenses</b>	<b>26,334</b>	<b>25,680</b>	<b>237,264</b>
<b>PROFIT BEFORE INCOME TAXES</b>	<b>4,197</b>	<b>4,171</b>	<b>37,814</b>
<b>INCOME TAXES:</b>			
Current	271	787	2,441
Deferred	444	304	4,000
<b>Total income taxes</b>	<b>716</b>	<b>1,091</b>	<b>6,451</b>
<b>PROFIT</b>	<b>3,481</b>	<b>3,080</b>	<b>31,363</b>
<b>PROFIT ATTRIBUTABLE TO OWNERS OF THE PARENT</b>	<b>¥ 3,481</b>	<b>¥ 3,080</b>	<b>\$ 31,363</b>
<b>PER SHARE OF COMMON STOCK:</b>			
	Yen		U.S. Dollars
Basic earnings	¥ 160.50	¥ 142.08	\$ 1.44
Cash dividends applicable to the year	40.00	40.00	0.36

**THE CHUKYO BANK, LIMITED AND SUBSIDIARIES**

**CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME  
YEARS ENDED MARCH 31, 2019 AND 2018**

	Millions of Yen		Thousands of U.S. Dollars
	2019	2018	2019
<b>PROFIT</b>	¥ 3,481	¥ 3,080	\$ 31,363
<b>OTHER COMPREHENSIVE INCOME:</b>			
Net unrealized gain (loss) on available-for-sale securities	1,485	(1,744)	13,379
Deferred loss on derivatives under hedge accounting	(5)	(32)	(45)
Land revaluation surplus	-	(11)	-
Remeasurements of defined benefit plans	56	795	504
Share of other comprehensive income of associates accounted for using equity method	(3)	(0)	(27)
Total other comprehensive income	1,533	(993)	13,812
<b>COMPREHENSIVE INCOME</b>	¥ 5,015	¥ 2,086	\$ 45,184
<b>COMPREHENSIVE INCOME ATTRIBUTABLE TO:</b>			
Owners of the parent	¥ 5,015	¥ 2,086	\$ 45,184



THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY  
YEARS ENDED MARCH 31, 2019 AND 2018

	Thousands	Millions of Yen										
	Outstanding Number of Shares of Common Stock	Accumulated Other Comprehensive Income								Share Acquisition Rights	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, 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	(9)	-	-	-	(22)	-	-	-	-	(22)	-	(22)
Disposal of treasury stock	15	-	-	(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)	108,883	220	109,103
Profit attributable to owners of the parent	-	-	-	3,481	-	-	-	-	-	3,481	-	3,481
Cash dividends, ¥40.00 per share	-	-	-	(867)	-	-	-	-	-	(867)	-	(867)
Purchases of treasury stock	(3)	-	-	-	(7)	-	-	-	-	(7)	-	(7)
Disposal of treasury stock	25	-	-	(23)	73	-	-	-	-	50	-	50
Reversal of land revaluation surplus	-	-	-	24	-	-	-	-	-	24	-	24
Net changes of items other than shareholders' equity	-	-	-	-	-	1,482	(5)	(24)	56	1,509	21	1,531
BALANCE AT MARCH 31, 2019	21,697	¥ 31,844	¥ 23,994	¥ 32,366	¥ (139)	¥ 20,211	¥ (323)	¥ 5,367	¥ (248)	¥ 113,073	¥ 242	¥ 113,316

	Thousands of U.S. Dollars										
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Income				Total	Share Acquisition Rights	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			
BALANCE AT MARCH 31, 2018	\$ 286,908	\$ 216,181	\$ 268,051	\$ (1,847)	\$ 168,735	\$ (2,865)	\$ 48,571	\$ (2,738)	\$ 981,016	\$ 1,982	\$ 982,998
Profit attributable to owners of the parent	-	-	31,363	-	-	-	-	-	31,363	-	31,363
Cash dividends, \$0.36 per share	-	-	(7,811)	-	-	-	-	-	(7,811)	-	(7,811)
Purchases of treasury stock	-	-	-	(63)	-	-	-	-	(63)	-	(63)
Disposal of treasury stock	-	-	(207)	657	-	-	-	-	450	-	450
Reversal of land revaluation surplus	-	-	216	-	-	-	-	-	216	-	216
Net changes of items other than shareholders' equity	-	-	-	-	13,352	(45)	(216)	504	13,595	189	13,794
BALANCE AT MARCH 31, 2019	\$ 286,908	\$ 216,181	\$ 291,611	\$ (1,252)	\$ 182,097	\$ (2,910)	\$ 48,355	\$ (2,234)	\$1,018,767	\$ 2,180	\$1,020,956

**THE CHUKYO BANK, LIMITED AND SUBSIDIARIES**

**CONSOLIDATED STATEMENTS OF CASH FLOWS  
YEARS ENDED MARCH 31, 2019 AND 2018**

	Millions of Yen		Thousands of U.S. Dollars
	2019	2018	2019
<b>OPERATING ACTIVITIES:</b>			
Profit before income taxes	¥ 4,197	¥ 4,171	\$ 37,814
Adjustments for:			
Income tax paid	(785)	(1,081)	(7,072)
Depreciation and amortization	1,755	1,862	15,812
Impairment loss on long-lived assets	45	493	405
Share of profit of entities accounted for using equity method	(35)	(37)	(315)
Net gain on sales and redemption of securities	(1,072)	(1,136)	(9,658)
Net foreign exchange (gain) loss	(2,635)	3,567	(23,740)
Net gain on sales and disposal of premises and equipment	(21)	(90)	(189)
Changes in assets and liabilities:			
Net increase in loans and bills discounted	(8,228)	(5,780)	(74,132)
Net increase in deposits	1,432	20,947	12,902
Net increase in borrowed money (excluding subordinated borrowings of the Bank)	4,597	414	41,418
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(211)	93	(1,901)
Net decrease in call money and bills sold	-	(15,000)	-
Net (decrease) increase in payables under securities lending transactions	(18,303)	18,303	(164,906)
Net decrease (increase) in foreign exchange, assets	1,227	(1,818)	11,055
Net (decrease) increase in foreign exchange, liabilities	(22)	26	(198)
Net decrease in reserve for possible loan losses	(1,128)	(1,450)	(10,163)
Net increase in asset for retirement benefit asset	(840)	(32)	(7,568)
Net increase (decrease) in liability for retirement benefit liability	238	(465)	2,144
Net increase in interest receivable	(7,222)	(7,476)	(65,068)
Net increase (decrease) in interest payable	19	(239)	171
Net increase in other assets	(4,097)	(2,995)	(36,913)
Net decrease in other liabilities	(3,439)	(3,424)	(30,984)
Total adjustments	(38,730)	4,676	(348,950)
Net cash (used in) provided by operating activities	(34,533)	8,848	(311,136)
<b>FORWARD</b>	¥ (34,533)	¥ 8,848	\$ (311,136)

(Continued)

**THE CHUKYO BANK, LIMITED AND SUBSIDIARIES**

**CONSOLIDATED STATEMENTS OF CASH FLOWS  
YEARS ENDED MARCH 31, 2019 AND 2018**

	Millions of Yen		Thousands of U.S. Dollars
	2019	2018	2019
<b>FORWARD</b>	¥ (34,533)	¥ 8,848	\$ (311,136)
<b>INVESTING ACTIVITIES:</b>			
Purchases of securities	(101,727)	(85,250)	(916,542)
Proceeds from sales of securities	68,576	35,500	617,857
Proceeds from maturities of securities	83,313	68,507	750,635
Dividends and interest received from investing activities	7,021	6,558	63,257
Purchases of premises and equipment	(371)	(676)	(3,342)
Proceeds from sales of premises and equipment	130	282	1,171
Purchases of intangible assets	(716)	(549)	(6,451)
Net cash provided by investing activities	56,226	24,373	506,586
<b>FINANCING ACTIVITIES:</b>			
Redemption of subordinated bonds	-	(10,000)	-
Payments as financing activities	(56)	(123)	(504)
Dividends paid	(867)	(867)	(7,811)
Purchases of treasury stock	(7)	(22)	(63)
Proceeds from sales of treasury stock	50	30	450
Repayments of lease obligations	(953)	(1,257)	(8,586)
Net cash used in financing activities	(1,834)	(12,239)	(16,524)
<b>FOREIGN CURRENCY TRANSLATION ADJUSTMENTS ON CASH AND CASH EQUIVALENTS</b>	(45)	(43)	(405)
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	19,813	20,938	178,511
<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	66,831	45,893	602,135
<b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>	¥ 86,644	¥ 66,831	\$ 780,646

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 ¥110.99 to \$1, the approximate rate of exchange at March 31, 2019. 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, 2019)

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 Managing Executive Officer
Hiroshi Kawai	Director
Junko Hiratsuka	Director and Executive Officer
Mikiyasu Hiroi	Director (Outside)
Yuki Shibata	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, 2019)

Name	Address	Number of shares held (thousand)	Percentage of share ownership (%) (Note)
MUFG Bank, Ltd.	7-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo	8,534	39.33
Japan Trustee Services Bank, Ltd. (trust a/c)	8-11, Harumi 1-Chome, Chuo-ku, Tokyo	1,021	4.70
Japan Trustee Services Bank, Ltd. (trust a/c 4)	8-11, Harumi 1-Chome, Chuo-ku, Tokyo	992	4.57
Misono Service Co., Ltd.	15-56, Heian 2-Chome, Kita-ku, Nagoya-City, Aichi	753	3.47
Tamazen Co., Ltd.	17-2, Marunouchi 1-Chome, Naka-ku, Nagoya-City, Aichi	538	2.48
The Chukyo Bank Employees Shareholding Association	33-13, Sakae 3-Chome, Naka-ku, Nagoya-City, Aichi	505	2.32
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
The Master Trust Bank of Japan, Ltd. (trust a/c)	11-3, Hamamatsu-cho 2-Chome, Minato-ku, Tokyo	346	1.59
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
Total		13,894	64.03

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

## Bank Data (as of March 31, 2019, non-consolidated)

<b>Name:</b>	The Chukyo Bank, Limited
<b>Location of Head Office:</b>	33-13, Sakae 3-Chome, Naka-ku, Nagoya-City, Aichi
<b>Date of Establishment:</b>	February 10, 1943
<b>Capital Stock:</b>	31.844 billion yen
<b>Deposits:</b>	1,779.2 billion yen *Including negotiable certificates of deposit
<b>Loans and Bills Discounted:</b>	1,312.6 billion yen
<b>Number of Employees:</b>	1,173

## Bank Network (as of June 30, 2019)

	Head Office and branches and sub-branches
<b>Nagoya-shi</b>	38
<b>Aichi</b>	28
<b>Mie</b>	15
<b>Shizuoka</b>	1
<b>Nara</b>	2
<b>Osaka</b>	1
<b>Tokyo</b>	1
<b>Internet branch</b>	1
<b>Total</b>	87
<b>Number of ATMs</b>	206