

FINANCIAL REPORT 2022



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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, 2022. We hope that reading this report will help you gain a deeper understanding of the Bank.

During the last fiscal year, although the Japanese economy continued to pick up, the impact of the novel coronavirus disease (COVID-19) resulted in severe conditions in some non-manufacturing industries. As economic and social activity began to normalize, various policies and improvements in overseas economies contributed to a pickup, mainly in capital investment and production, but consumer spending and the non-manufacturing industries remained weak. While there were signs of a pickup throughout the year, the trend slowed to a halt as exports and production stalled.

Under such circumstances, in the Aichi Prefecture, which is the Bank's main business area, although the economy is expected to pick up due to the effects of various policies and improvements in overseas economies, the Bank recognizes that there are downside risks, such as rising resource prices, fluctuations in financial and capital markets, and supply-side constraints amid uncertainty due to such factors as the situation in the Ukraine.

Additionally, in the medium to long term, the Bank recognizes the need for a drastic change in our business model in order to be able to respond to rapid changes in the environment, such as a shrinking domestic market due to a declining population, new competition due to digitalization accelerated by the COVID-19 pandemic, growing diversified needs of customers according to their life stages, and declining profitability of profit on deposits and loans, and interest and dividends on securities.

Under such a severe business environment, we have started the 18th Medium-Term Management Plan "CX Plan" in April 2021. Under the CX Plan, for the purpose of contributing to the growth of the local community, we are finding practical implementations for various measures to transition to a company that provides comprehensive consulting services tailored to the life stages of our customers in a timely fashion that complements our financial intermediary functions to achieve our theme of "becoming a consulting company that contributes to the community with financial functions."

As for our business integration with The Aichi Bank, Ltd., assuming the approval at the general meeting of shareholders and approval from the relevant authorities, on October 3, 2022, "Aichi Financial Group Co, Inc." will be established to become the wholly owning parent company of both banks by way of joint share transfer.

Aichi Financial Group will be able to leverage an expanded market share and the potential to additionally invest resources because of the business integration, and respond to changes in the management environment through having an expanded stabilized sales base and improved profitability. In addition, we will enhance corporate value and respond to stakeholder expectations by developing a sustainable business model for the future.

Going forward, in order to meet the diverse needs of our customers and to realize our management vision of becoming "the bank people want to talk to most," all executives and employees of the Bank will make concerted efforts to achieve this goal. We thus look forward to your continued support and patronage.

September 2022

Hideo Kobayashi, President

Operating Results

Under the 18th Medium-Term Management Plan “CX Plan,” for the purpose of contributing to the growth of the local community, we are pursuing various measures to transition to a company that provides comprehensive consulting services tailored to the life stages of our customers in a timely fashion that complements our financial intermediary functions to “become a consulting company that contributes to the community with financial functions.”

For customers operating businesses, in addition to providing financial support due to the effect of the spread of COVID-19, by regularly performing customer surveys to hear their views, we provided support on a companion-based model through consulting functions such as activities to offer solutions to the various management issues faced by customers and worked to contribute to the revitalization of the regional economy and the solving of social issues. Moreover, as a result of enhancing our solution menu that accompanies quality and volume, focusing on business succession and securing human resources, the number of solutions on the solution menu at the end of the fiscal year was 157 solutions, and we worked to assist in the main business of customers and offer support for improving business value.

For individual customers, the Bank took steps to support the asset formation of customers through such measures as starting to offer the Chukyo Omakase Navi, which is a hybridized investment discretionary service that fuses face-to-face and online customer experience. In addition, with the objective of enhancing non-face-to-face channels, the Bank has responded to the various needs of customers through such measures as “WEB Account Opening,” an online inquiry service designed for smartphones, and the start of bank account linking with “Bank Pay,” a smartphone payment service.

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

The balance of deposits (including negotiable certificates of deposit) stood at 1,860.1 billion yen as of the end of the fiscal year, a decrease of 36.6 billion yen during the fiscal year. This decrease mainly reflects declining convenience for some customers as a result of relocating a total of 22 branches under a branch-in-branch system where multiple branches share a single location.

Loans and bills discounted totaled 1,549.4 billion yen as of the end of the fiscal year, an increase of 13.5 billion yen during the fiscal year. This increase mainly reflects the Bank’s efforts to provide financial support to corporate customers affected by the changing situation in Japan and overseas and rising resource prices in addition to the Bank’s proactive response to the demand for funds by individual customers, mainly for housing loans.

The balance of securities at the end of the fiscal year stood at 405.2 billion yen, a decrease of 25.5 billion yen year on year mainly due to a decrease in domestic bonds, equity securities, etc.

In terms of income, interest income increased by 208 million yen year on year to 19,085 million yen mainly due to an increase in interest on loans as a result of an increase in loans to corporate customers as well as individual customers, and an increase in interest on deposits with banks, despite a decrease in interest and dividends on securities. Fees and commissions increased by 585 million yen year on year to 5,985 million yen mainly due to an increase in corporate-related fees and commissions as a result of proactive proposals for management support to businesses. Other ordinary income decreased by 2,182 million yen year on year to 1,415 million yen mainly due to a decrease in gain on sale of bonds. Other income increased by 1,470 million yen year on year to 5,042 million yen mainly due to an increase in gain on sale of equity securities. Primarily as a consequence of the aforementioned, total income increased by 359 million yen year on year to 32,113 million yen.

As for expenses, financing expenses decreased by 174 million yen year on year to 821 million yen mainly due to a decrease in foreign currency funding costs as a result of restrained investment in foreign currency-denominated bonds. Fees and commissions decreased by 29 million yen year on year to 1,993 million yen. Other ordinary expenses decreased by 1,554 million yen year on year to 1,404 million yen mainly due to a decrease in loss on sale of bonds. General and administrative expenses decreased by 665 million yen year on year to 17,025 million yen mainly due to decreases in personnel expenses and property expenses. Other expenses increased by 71 million yen year on year to 4,216 million yen. Primarily as a consequence of the aforementioned, total expenses decreased by 416 million yen year on year to 27,603 million yen.

As a result, profit attributable to owners of the parent increased 1,394 million yen, or up by 59.7% year on year to 3,728 million yen.

Cash Flows

Cash flows for the fiscal year ended March 31, 2022 were as follows. Net cash provided by operating activities totaled 239,315 million yen, mainly due an increase in borrowed money as a result of financial procurement from the Bank of Japan for financial operations in response to the spread of COVID-19. Net cash provided by investing activities totaled 20,542 million yen, mainly due to proceeds from sales of securities and proceeds from maturities of securities. Net cash used in financing activities totaled 1,179 million yen, mainly reflecting dividends paid.

As a result of the above, cash and cash equivalents at the fiscal year-end totaled 349,803 million yen, an increase of 258,679 million yen during the fiscal year ended March 31, 2022.

Consolidated Financial Statements

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS

MARCH 31, 2022 AND 2021

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
ASSETS:			
Cash and due from banks	¥ 350,633	¥ 92,026	\$ 2,864,882
Securities	405,263	430,763	3,311,242
Loans and bills discounted	1,549,464	1,535,869	12,660,053
Foreign exchange	6,589	15,931	53,836
Other assets	21,757	15,288	177,767
Premises and equipment	17,802	18,419	145,453
Intangible assets	1,724	1,814	14,086
Retirement benefit asset	3,251	2,943	26,562
Deferred tax assets	341	387	2,786
Customers' liabilities for acceptances and guarantees	2,462	2,813	20,116
Reserve for possible loan losses	(11,093)	(9,255)	(90,636)
Total assets	2,348,196	2,107,003	19,186,175
LIABILITIES:			
Deposits	1,860,106	1,896,745	15,198,186
Call money and bills sold	45,000	-	367,677
Payables under securities lending transactions	9,001	-	73,543
Borrowed money	291,500	56,300	2,381,730
Foreign exchange	57	22	465
Subordinated bonds	5,000	5,000	40,853
Other liabilities	22,908	28,259	187,172
Retirement benefit liability	-	149	-
Reserve for reimbursement of dormant deposits	122	149	996
Reserve for contingencies	562	492	4,591
Deferred tax liabilities	1,030	3,842	8,415
Deferred tax liabilities for land revaluation surplus	2,298	2,537	18,776
Acceptances and guarantees	2,462	2,813	20,116
Total liabilities	2,240,049	1,996,311	18,302,549
EQUITY:			
Capital stock:			
Common stock –			
authorized, 50,000 thousand shares;			
issued, 21,780 thousand shares in 2022 and			
21,745 thousand shares in 2021	31,879	31,844	260,470
Capital surplus	24,029	23,994	196,331
Retained earnings	38,551	35,211	314,984
Treasury stock, at cost –			
5 thousand shares in 2022 and			
30 thousand shares in 2021	(11)	(78)	(89)
Accumulated other comprehensive income:			
Net unrealized gain on available-for-sale securities	8,110	14,393	66,263
Deferred gain (loss) on derivatives under hedge accounting	472	(650)	3,856
Land revaluation surplus	4,864	5,407	39,741
Remeasurements of defined benefit plans	18	269	147
Total	107,915	110,392	881,730
Share acquisition rights	230	299	1,879
Total equity	108,146	110,691	883,617
Total liabilities and equity	¥ 2,348,196	¥ 2,107,003	\$19,186,175

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF INCOME
YEARS ENDED MARCH 31, 2022 AND 2021

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
INCOME:			
Interest income:			
Interest on loans and discounts	¥ 13,459	¥ 13,344	\$ 109,968
Interest and dividends on securities	5,231	5,427	42,740
Other interest income	394	104	3,219
Fees and commissions	5,985	5,399	48,901
Other ordinary income	1,415	3,598	11,561
Gain on sales and disposal of premises and equipment	584	62	4,771
Gain on liquidation of subsidiaries and associates	-	245	-
Recoveries of written-off receivables	1	0	8
Other income	5,041	3,570	41,188
Total income	32,113	31,754	262,382
EXPENSES:			
Interest expenses:			
Interest on deposits	158	237	1,290
Interest on bonds	56	56	457
Other interest expenses	606	702	4,951
Fees and commissions	1,993	2,022	16,284
Other ordinary expenses	1,404	2,958	11,471
General and administrative expenses	17,025	17,690	139,104
Provision of reserve for possible loan losses	2,475	2,678	20,222
Loss on sales and disposal of premises and equipment	13	20	106
Impairment loss on long-lived assets	1,250	185	10,213
Other expenses	2,617	1,466	21,382
Total expenses	27,603	28,020	225,533
PROFIT BEFORE INCOME TAXES	4,509	3,733	36,841
INCOME TAXES:			
Current	1,506	1,529	12,304
Deferred	(725)	(129)	(5,923)
Total income taxes	781	1,399	6,381
PROFIT	3,728	2,333	30,460
PROFIT ATTRIBUTABLE TO OWNERS OF THE PARENT	¥ 3,728	¥ 2,333	\$ 30,460
PER SHARE OF COMMON STOCK:			
	Yen		U.S. Dollars
Basic earnings	¥ 171.30	¥ 107.51	\$ 1.39
Cash dividends applicable to the year	55.00	40.00	0.44

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

**CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
YEARS ENDED MARCH 31, 2022 AND 2021**

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
PROFIT	¥ 3,728	¥ 2,333	\$ 30,460
OTHER COMPREHENSIVE INCOME:			
Net unrealized (loss) gain on available-for-sale securities	(6,282)	8,381	(51,327)
Deferred gain on derivatives under hedge accounting	1,123	74	9,175
Remeasurements of defined benefit plans	(250)	1,223	(2,042)
Total other comprehensive income	(5,410)	9,679	(44,202)
COMPREHENSIVE INCOME	<u>¥ (1,682)</u>	<u>¥ 12,013</u>	<u>\$ (13,742)</u>
COMPREHENSIVE INCOME ATTRIBUTABLE TO:			
Owners of the parent	¥ (1,682)	¥ 12,013	\$ (13,742)

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
YEARS ENDED MARCH 31, 2022 AND 2021

	Thousands	Millions of Yen										
		Accumulated Other Comprehensive Income										
	Outstanding Number of Shares of Common Stock	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Net Unrealized Gain on Available-for-sale Securities	Deferred (Loss) Gain on Derivatives under Hedge Accounting	Land Revaluation Surplus	Remeasure- ments of Defined Benefit Plans	Total	Share Acquisition Rights	Total Equity
BALANCE AT APRIL 1, 2020	21,680	¥ 31,844	¥ 23,994	¥ 33,817	¥ (169)	¥ 6,011	¥ (725)	¥ 5,357	¥ (953)	¥ 99,177	¥ 295	¥ 99,472
Profit attributable to owners of the parent	-	-	-	2,333	-	-	-	-	-	2,333	-	2,333
Cash dividends, ¥40.00 per share	-	-	-	(867)	-	-	-	-	-	(867)	-	(867)
Purchases of treasury stock	(1)	-	-	-	(3)	-	-	-	-	(3)	-	(3)
Disposal of treasury stock	36	-	-	(21)	94	-	-	-	-	73	-	73
Reversal of land revaluation surplus	-	-	-	(49)	-	-	-	-	-	(49)	-	(49)
Net changes in items other than shareholders' equity	-	-	-	-	-	8,381	74	49	1,223	9,729	3	9,733
BALANCE AT MARCH 31, 2021	21,715	31,844	23,994	35,211	(78)	14,393	(650)	5,407	269	110,392	299	110,691
Cumulative effects of changes in accounting policies	-	-	-	(48)	-	-	-	-	-	(48)	-	(48)
Restated balance	-	31,844	23,994	35,163	(78)	14,393	(650)	5,407	269	110,344	299	110,643
Issuance of new shares	34	35	35	-	-	-	-	-	-	70	-	70
Profit attributable to owners of the parent	-	-	-	3,728	-	-	-	-	-	3,728	-	3,728
Cash dividends, ¥55.00 per share	-	-	-	(869)	-	-	-	-	-	(869)	-	(869)
Purchases of treasury stock	(1)	-	-	-	(2)	-	-	-	-	(2)	-	(2)
Disposal of treasury stock	26	-	-	(13)	68	-	-	-	-	54	-	54
Reversal of land revaluation surplus	-	-	-	542	-	-	-	-	-	542	-	542
Net changes in items other than shareholders' equity	-	-	-	-	-	(6,282)	1,123	(542)	(250)	(5,952)	(68)	(6,021)
BALANCE AT MARCH 31, 2022	21,774	¥ 31,879	¥ 24,029	¥ 38,551	¥ (11)	¥ 8,110	¥ 472	¥ 4,864	¥ 18	¥ 107,915	¥ 230	¥ 108,146

	Thousands of U.S. Dollars										
	Accumulated Other Comprehensive Income										
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Net Unrealized Gain on Available-for-sale Securities	Deferred (Loss) Gain on Derivatives under Hedge Accounting	Land Revaluation Surplus	Remeasure- ments of Defined Benefit Plans	Total	Share Acquisition Rights	Total Equity
BALANCE AT MARCH 31, 2021	\$ 260,184	\$ 196,045	\$ 287,695	\$ (637)	\$ 117,599	\$ (5,310)	\$ 44,178	\$ 2,197	\$ 901,969	\$ 2,443	\$ 904,412
Cumulative effects of changes in accounting policies	-	-	(392)	-	-	-	-	-	(392)	-	(392)
Restated balance	260,184	196,045	287,302	(637)	117,599	(5,310)	44,178	2,197	901,576	2,443	904,019
Issuance of new shares	285	285	-	-	-	-	-	-	571	-	571
Profit attributable to owners of the parent	-	-	30,460	-	-	-	-	-	30,460	-	30,460
Cash dividends, \$0.44 per share	-	-	(7,100)	-	-	-	-	-	(7,100)	-	(7,100)
Purchases of treasury stock	-	-	-	(16)	-	-	-	-	(16)	-	(16)
Disposal of treasury stock	-	-	(106)	555	-	-	-	-	441	-	441
Reversal of land revaluation surplus	-	-	4,428	-	-	-	-	-	4,428	-	4,428
Net changes in items other than shareholders' equity	-	-	-	-	(51,327)	9,175	(4,428)	(2,042)	(48,631)	(555)	(49,195)
BALANCE AT MARCH 31, 2022	\$ 260,470	\$ 196,331	\$ 314,984	\$ (89)	\$ 66,263	\$ 3,856	\$ 39,741	\$ 147	\$ 881,730	\$ 1,879	\$ 883,617

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS YEARS ENDED MARCH 31, 2022 AND 2021

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
OPERATING ACTIVITIES:			
Profit before income taxes	¥ 4,509	¥ 3,733	\$ 36,841
Adjustments for:			
Income taxes paid	(1,590)	(1,079)	(12,991)
Extra retirement payments	(876)	-	(7,157)
Depreciation and amortization	1,188	1,412	9,706
Impairment loss on long-lived assets	1,250	185	10,213
Gain on liquidation of subsidiaries and associates	-	(245)	-
Other extraordinary loss	876	-	7,157
Share of loss of entities accounted for using equity method	-	113	-
Net gain on sales and redemption of securities	(3,894)	(3,399)	(31,816)
Net foreign exchange gain	(3,971)	(429)	(32,445)
Net gain on sales and disposal of premises and equipment	(570)	(37)	(4,657)
Changes in assets and liabilities:			
Net increase in loans and bills discounted	(13,594)	(172,122)	(111,071)
Net (decrease) increase in deposits	(36,639)	121,645	(299,362)
Net increase in borrowed money (excluding subordinated borrowings of the Bank)	235,200	19,300	1,921,725
Net decrease in due from banks (excluding due from the Bank of Japan)	71	246	580
Net increase in call money	45,000	-	367,677
Net increase (decrease) in payables under securities lending transactions	9,001	(30,411)	73,543
Net decrease (increase) in foreign exchange, assets	9,341	(5,341)	76,321
Net increase (decrease) in foreign exchange, liabilities	34	(77)	277
Net increase in reserve for possible loan losses	1,838	1,216	15,017
Net increase in retirement benefit asset	(653)	(734)	(5,335)
Net (decrease) increase in retirement benefit liability	(164)	52	(1,339)
Net increase in interest receivable	(5,277)	(5,519)	(43,116)
Net increase (decrease) in interest payable	24	(4)	196
Net (increase) decrease in other assets	(2,153)	1,104	(17,591)
Net increase (decrease) in other liabilities	362	(1,488)	2,957
Total adjustments	234,805	(75,614)	1,918,498
Net cash provided by (used in) operating activities	239,315	(71,880)	1,955,347
FORWARD	¥ 239,315	¥ (71,880)	\$ 1,955,347

(Continued)

THE CHUKYO BANK, LIMITED AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS YEARS ENDED MARCH 31, 2022 AND 2021

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
FORWARD	¥ 239,315	¥ (71,880)	\$ 1,955,347
INVESTING ACTIVITIES:			
Purchases of securities	(73,427)	(78,290)	(599,942)
Proceeds from sales of securities	55,430	81,854	452,896
Proceeds from maturities of securities	34,854	82,342	284,778
Proceeds from liquidation of subsidiaries and associates	-	1,746	-
Dividends and interest received from investing activities	4,748	5,159	38,794
Purchases of premises and equipment	(1,345)	(550)	(10,989)
Proceeds from sales of premises and equipment	966	155	7,892
Purchases of intangible assets	(684)	(801)	(5,588)
Net cash provided by investing activities	20,542	91,616	167,840
FINANCING ACTIVITIES:			
Payments as financing activities	(56)	(56)	(457)
Dividends paid	(869)	(867)	(7,100)
Purchases of treasury stock	(2)	(3)	(16)
Proceeds from sales of treasury stock	54	73	441
Repayments of lease obligations	(305)	(448)	(2,492)
Net cash used in financing activities	(1,179)	(1,303)	(9,633)
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS ON CASH AND CASH EQUIVALENTS	0	0	0
NET INCREASE IN CASH AND CASH EQUIVALENTS	258,679	18,432	2,113,563
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	91,124	72,691	744,537
CASH AND CASH EQUIVALENTS, END OF YEAR	¥ 349,803	¥ 91,124	\$ 2,858,101

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 ¥122.39 to \$1, the approximate rate of exchange at March 31, 2022. 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 Audit & Supervisory Board Members (as of June 30, 2022)

Shigenobu Tokuoka	Chairman
Hideo Kobayashi	President
Noriaki Kojima	Director and Senior Managing Executive Officer
Toshiyuki Wakao	Director and Managing Executive Officer
Hiroshi Kawai	Director and Executive Officer
Junko Hiratsuka	Director and Executive Officer
Yuki Shibata	Director (Outside)
Hiroyuki Noguchi	Director (Outside)
Akihiro Maeda	Audit & Supervisory Board Member
Kazuhiko Kimura	Audit & Supervisory Board Member (Outside)
Yoshiko Kurimoto	Audit & Supervisory Board Member (Outside)

Status of Principal Shareholders (as of March 31, 2022)

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	39.19
Misono Service Co., Ltd.	15-56, Heian 2-Chome, Kita-ku, Nagoya-City, Aichi	2,174	9.98
Custody Bank of Japan, Ltd. (trust a/c 4)	8-12, Harumi 1-Chome, Chuo-ku, Tokyo	992	4.55
The Master Trust Bank of Japan, Ltd. (trust a/c)	11-3, Hamamatsu-cho 2-Chome, Minato-ku, Tokyo	912	4.18
Custody Bank of Japan, Ltd. (trust a/c)	8-12, Harumi 1-Chome, Chuo-ku, Tokyo	620	2.85
KT CAPITAL CORPORATION	17-2, Marunouchi 1-Chome, Naka-ku, Nagoya-City, Aichi	610	2.80
The Chukyo Bank Employees Shareholding Association	33-13, Sakae 3-Chome, Naka-ku, Nagoya-City, Aichi	417	1.91
Daido Life Insurance Company (Standing proxy: Custody Bank of Japan, Ltd.)	2-1, Edobori 1-Chome, Nishi-ku, Osaka-City, Osaka (8-12, Harumi 1-Chome, Chuo-ku, Tokyo)	329	1.51
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		15,150	69.57

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, 2022, 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:	31.879 billion yen
Deposits:	1,865.5 billion yen *Including negotiable certificates of deposit
Loans and Bills Discounted:	1,549.1 billion yen
Number of Employees:	882

Bank Network (as of June 30, 2022)

	Head Office and branches and sub-branches
Nagoya-shi	39
Aichi	27
Mie	15
Shizuoka	1
Osaka	3
Tokyo	1
Internet branch	1
Total	87
Number of ATMs	164