

Looking back on our growth pathway

The philosophy of the Shiga Bank

CSR Charter, the Bank's motto which carries on the "Sampo yoshi" philosophy

The Shiga Bank was born in 1933 through the merger of the 133rd National Bank (Hyakusanjusan Bank), which prided itself on "sound management," and the Hachiman Bank, which emphasized a culture of "enterprise." Since then we have forged ahead with fulfilling our mission of helping business partners and local communities to flourish. The "Sampo yoshi" management philosophy, embraced by merchants in the Omi region of central Japan, was upheld through our motto of "being tough on ourselves, kind to others and serving society." The Bank has made this motto and the "CSR Charter (Management Principles)" the starting point for our activities.

Measures to modernize the Bank's management

For the development of the regional communities

We believe that the ultimate role of the management of a Bank is to "take on risk." For us, this means the risk assumed on behalf of the development of the regional communities. To contribute to the development of regional communities, the Bank is pioneering measures to modernize its management through adoption of an "in-house corporate credit ratings system," "pricing system," and Basel II's Foundation Internal Ratings Base-Approach (FIRB).

Environmental management

Aiming to reconcile environmental and economic needs

The Bank sees CSR as the role of the Bank as a corporate citizen in fostering sustainable growth of society. The Bank has been developing CSR activities based on the three key concepts of "environment," "welfare," and "culture." By implementing "environmental management" which contributes to the creation of a sustainable society through "finance," the life blood of the economy, the Bank has taken measures to reconcile the twin imperatives of safeguarding the "environment" and providing "finance."

1930

- October 1933 Established the Shiga Bank, Ltd.
- October 1938 Opened Kyoto Branch

1940

- March 1941 Opened Osaka Branch
- July 1946 Opened Tokyo Branch

1970

- October 1977 Listed stocks on the Osaka Securities Exchange (the Second Section) and the Kyoto Stock Exchange (moved to the First Section of the Osaka Securities Exchange in March 1979)

1960

- January 1966 Announced the Bank's motto

1950

- May 1951 Commenced foreign exchange business

1990

- May 1991 New York Representative Office was promoted to New York Branch (closed down in 1998)
- September 1993 Hong Kong Representative Office was promoted to Hong Kong Branch
- April 1998 Launch of "∞ (Mugen) Net" on trial basis
- December 1998 Commenced "In-house corporate credit ratings system"
- February 1999 Launch of "Pricing system" operations on trial basis
- October 1999 Established the "Environment Committee" and the "Environmental Policy"
- December 1999 Launch of "DBM (Database Marketing)" operations

2000

- March 2000 Acquired ISO 14001 Certification
- July 2000 Commenced Shigagin New Business Forum "Saturday School for Entrepreneurship"
- October 2001 Became the first commercial bank in Japan to sign the United Nations Environment Programme ("UNEP") Statement by Financial Institutions
- April 2003 Established "Shigagin Nonohana Prize," an incentive system through industrial-academic cooperation
- December 2003 Opened Shanghai Representative Office
- April 2004 Established "CSR Committee" and "CSR Office"
- December 2005 Established Shiga Bank Principles for Lake Biwa (PLB) and commenced "PLB rating"

2010

- August 2010 Established the "policies for biodiversity preservation"
- February 2012 Opened Bangkok Representative Office
- April 2013 Established the "Regional Promotion Office"
- June 2014 Established the "ICT Strategy Office"
- December 2015 Commenced the "Ratings Simulation Service (Ratings SS)"
- April 2016 Started the 6th Medium-Term Business Plan
- November 2017 Announced Shigagin SDGs Declaration

100th anniversary

2033

- March 2007 Basel II's Foundation Internal Ratings Based-Approach (FIRB) was approved by the Financial Services Agency
- April 2007 Established the "CSR Charter" and the "Code of Conduct"
- August 2007 Commenced "Shigagin Ratings Communication Service (Ratings CS)"
- July 2008 Became the first financial institution to be certified as "Eco-First Enterprise"
- July 2008 Held the first "Eco Business Matching Fair"
- November 2009 Commenced "biodiversity rating (PLB rating BD)"

Evolution of management plans

From April 2010 to March 2013

The 4th Medium-Term Business Plan

Basic vision

Meeting the Challenge of the Next Stage—
Greater mutual prosperity through strengthened dialogue

Realization of financial services
that deliver high added value

Achieved value

ROE	2.18%	Total deposits	¥4 trillion
OHR	68.89%	Total loans	¥2.8 trillion

From April 2013 to March 2016

The 5th Medium-Term Business Plan

Basic vision

A bank journeying into the future together
with its customers and region

Main theme

Awareness-raising and behavioral improvement
for improving customer satisfaction

Achieved value

ROE	4.52%	Total deposits	¥4.4 trillion
OHR	69.97%	Total loans	¥3.2 trillion

From April 2016 to March 2019

The 6th Medium-Term Business Plan

Main theme

Change & Challenge

Long-term vision

The Regional Bank that innovates the future

Numerical target

Total deposit assets (end of year balance)	¥5 trillion
<small>(total deposits + investment trust + public bond + financial instruments intermediary)</small>	
Total loans (end of year balance)	¥3.5 trillion
Share of loans made within Shiga Prefecture	50%
<small>(excluding Shoko Chukin Bank and some other financial institutions)</small>	
Reduction in greenhouse gas emissions	30%
<small>(an average 30% reduction compared to fiscal year 2006 over the three years from fiscal year 2016 to fiscal year 2018)</small>	