

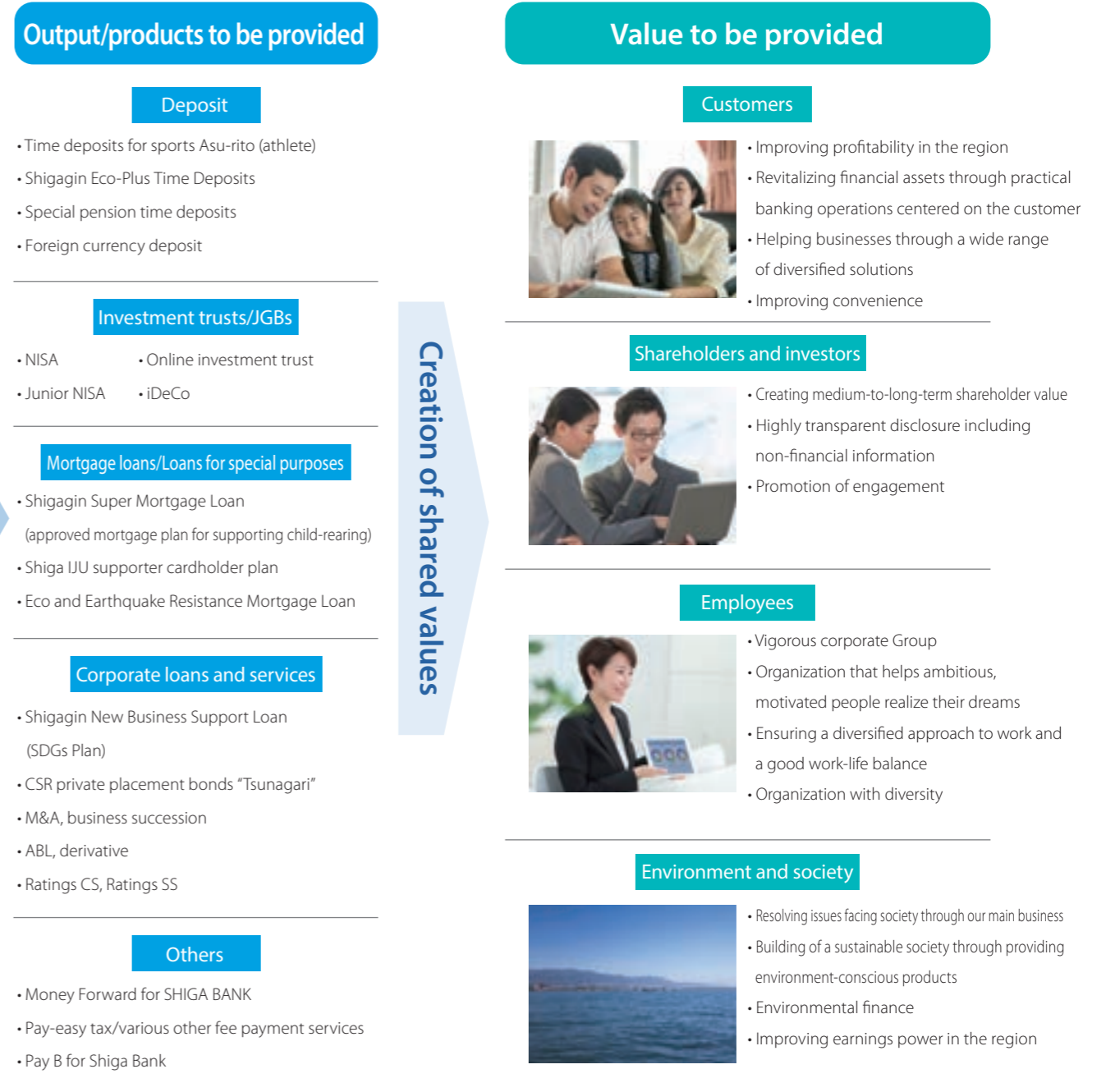
Value Creation Process of the Shiga Bank

Improving corporate value through solution of issues facing society



Step up joint approach to issues, for further development of a sustainable society

Creating a sustainable society



Social issues

World economy

- Measures for SDGs (building of a sustainable society)
- Concerns regarding US interest rate rises
- Protracted low growth in developed countries, and blunted growth rates in emerging countries
- Emergence of protectionism
- Expansion of geopolitical risk

Japanese economy

- Low birth rate and aging population
- Population decline
- Breaking out of deflation
- Regional regeneration
- Society 5.0

Issues facing the customer

- Drastic change in the business environment
- Measures for AI and the IoT
- Business succession issues
- Formation of assets
- Inheritance of assets to the next generation

Management environment

- Prolonged negative interest rates
- Identifying fund demand in Japan
- Strengthening corporate governance
- Banking operations that put the customer first
- Public-private partnerships for regional regeneration
- Responses to FinTech
- ESG investment and expectations for SDGs
- Contribution to the sustainable development of the environment and society