

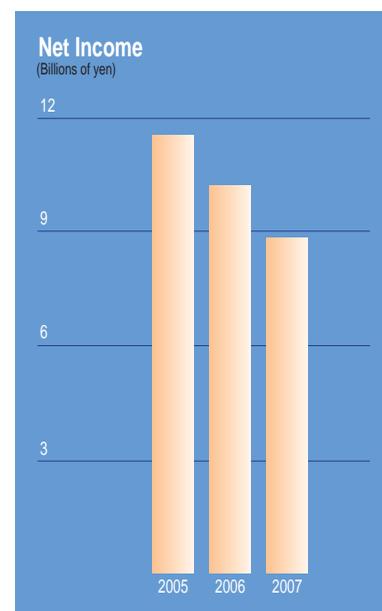
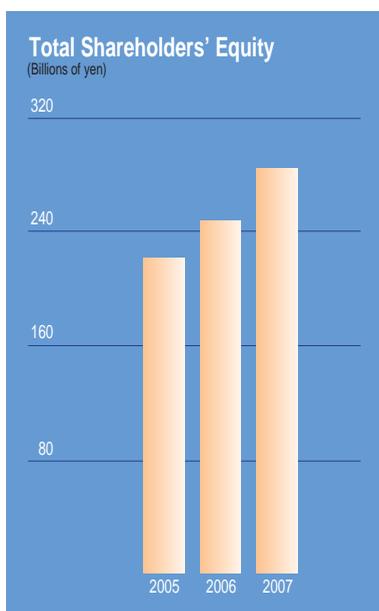
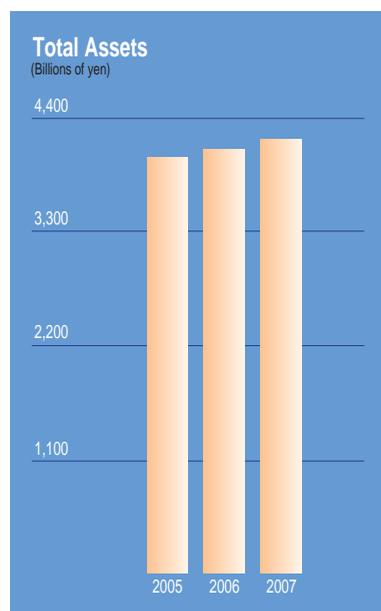
Consolidated Financial Highlights

March 31, 2007, 2006 and 2005

	Millions of yen			Thousands of U.S. dollars
	2007	2006	2005	2007
As of March 31				
Total assets	¥4,179,335	¥4,082,911	¥4,006,137	\$35,403,099
Securities	1,355,021	1,426,683	1,403,630	11,478,368
Loans and bills discounted	2,473,464	2,378,949	2,318,503	20,952,681
Deposits	3,705,751	3,624,279	3,579,204	31,391,373
Total shareholders' equity	283,997	247,333	221,701	2,405,737
Years ended March 31				
Total income	99,356	99,914	90,974	841,648
Total expenses	83,956	77,892	71,544	711,198
Net income before income taxes and minority interests	15,399	22,021	19,429	130,450
Net income	8,839	10,209	11,483	74,882
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Cash dividends	1,587	1,323	1,320	13,446
Net income per share (in yen)	¥33.41	¥38.43	¥43.31	\$0.28
Capital ratio	12.20%	11.25%	11.18%	

Notes: 1. Japanese yen figures below one million are omitted.

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥118.05 to US\$1.00 on March 31, 2007, the final business day of the term.



Cautionary Statement with Respect to Forward-Looking Statements

Statements made in this annual report with respect to The Shiga Bank, Ltd.'s current plans, estimates, strategies and beliefs, and other statements that are not historical facts are forward-looking statements about the future performance of Shiga Bank. These statements are based on management's assumptions and beliefs in light of the information currently available to it, and therefore readers should not place undue reliance on them. Shiga Bank cautions readers that a number of important factors could cause actual results to differ materially from those discussed in the forward-looking statements.