The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Balance Sheets

March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2007	2006	**2007**
Assets			
Cash and due from banks (Note 14)	**¥ 50,322**	¥ 55,324	**$ 426,279**
Call loans and bills bought	**151,744**	57,720	**1,285,424**
Trading account securities (Notes 3 and 21)	**1,012**	340	**8,574**
Money held in trust (Note 22)	**13,999**	13,807	**118,590**
Securities (Notes 3, 9, 21 and 23)	**1,355,021**	1,426,683	**11,478,368**
Loans and bills discounted (Notes 4 and 16)	**2,473,464**	2,378,949	**20,952,681**
Foreign exchange assets (Note 5)	**8,460**	5,272	**71,671**
Other assets	**22,106**	30,376	**187,261**
Tangible fixed assets (Note 6)	**76,255**	—	**645,956**
Intangible fixes assets	**8,014**	—	**67,889**
Premises and equipment (Note 6)	**—**	79,069	**—**
Customers' liabilities for acceptances and guarantees	**36,625**	52,945	**310,250**
Deferred tax assets (Note 13)	**315**	272	**2,671**
Reserve for possible losses on loans and other credits	**(17,981)**	(17,822)	**(152,323)**
Reserve for possible losses on securities	**(23)**	(28)	**(196)**
Total assets	**¥4,179,335**	¥4,082,911	**$35,403,099**
Liabilities			
Deposits (Notes 7 and 9)	**¥3,705,751**	¥3,624,279	**$31,391,373**
Call money	**14,166**	3,759	**120,000**
Deposits received for bonds lending/borrowing transactions (Note 9)	**38,114**	40,188	**322,865**
Borrowed money (Note 8)	**21,552**	38,387	**182,574**
Foreign exchange liabilities (Note 5)	**63**	93	**537**
Other liabilities (Note 9)	**44,377**	36,675	**375,920**
Accrued bonuses to directors and corporate auditors	**35**	—	**296**
Reserve for employee retirement and severance benefits (Note 25)	**6,846**	8,079	**57,997**
Reserve for retirement benefits to directors and corporate auditors	**251**	—	**2,126**
Reserve for repayment for prescribed deposits	**418**	—	**3,549**
Reserve for losses on interest repayment	**40**	—	**344**
Acceptances and guarantees	**36,625**	52,945	**310,250**
Deferred tax liabilities (Note 13)	**14,743**	15,012	**124,891**
Deferred tax liabilities relating to land revaluation (Note 10)	**12,292**	13,619	**104,133**
Negative goodwill	**59**	—	**502**
Consolidated goodwill	**—**	21	**—**
Total liabilities	**¥3,895,338**	¥3,833,062	**$32,997,362**
Minority interest in consolidated subsidiaries	**—**	2,515	**—**

The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Balance Sheets

March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2007	2006	**2007**
Net assets			
Common stock	**¥ 33,076**	—	**$ 280,194**
Authorized — 500,000,000 shares in 2007			
Issued — 265,450,406 shares in 2007			
Additional paid-in capital	**23,966**	—	**203,019**
Retained earnings (Note 20)	**135,261**	—	**1,145,800**
Treasury stock — 1,030,473 shares in 2007	**(604)**	—	**(5,120)**
Total stockholders' equity	**191,700**	—	**1,623,893**
Unrealized gains on securities available for sale, net of taxes (Note 23)	**57,635**	—	**488,230**
Deferred hedge losses, net of taxes	**(7)**	—	**(66)**
Excess of land revaluation, net of taxes (Note 10)	**11,915**	—	**100,936**
Total valuation and translation adjustments	**69,543**	—	**589,100**
Minority interest in consolidated subsidiaries	**22,753**	—	**192,743**
Total net assets	**283,997**	—	**2,405,737**
Total liabilities and net assets	**¥4,179,335**	—	**$35,403,099**
Shareholders' equity			
Common stock	—	¥ 33,076	—
Authorized — 500,000,000 shares in 2006			
Issued — 265,450,406 shares in 2006			
Additional paid-in capital	—	23,962	—
Retained earnings (Note 20)	—	126,089	—
Excess of land revaluation, net of taxes (Note 10)	—	13,870	—
Unrealized gains on securities available for sale, net of taxes (Note 23)	—	50,804	—
Treasury stock — 864,638 shares in 2006	—	(470)	—
Total shareholders' equity	—	247,333	—
Total liabilities, minority interest and shareholders' equity	¥ —	¥4,082,911	$ —

See notes to consolidated financial statements.