

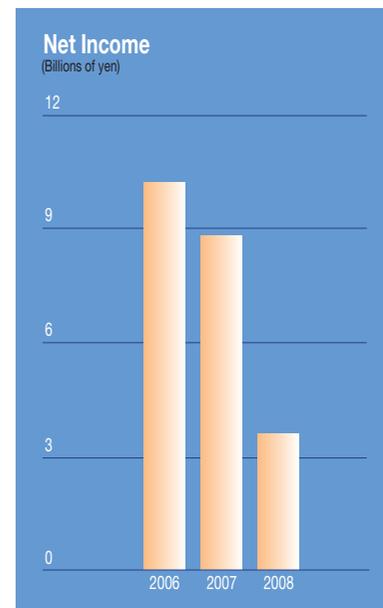
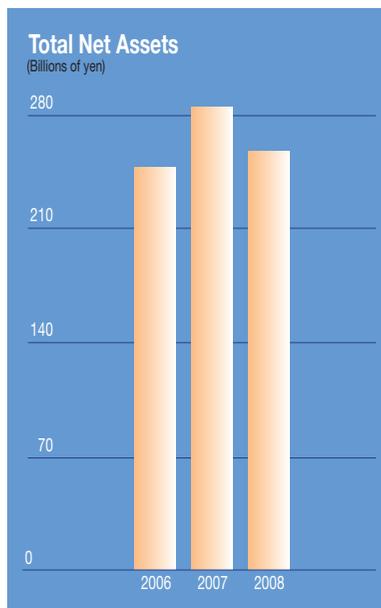
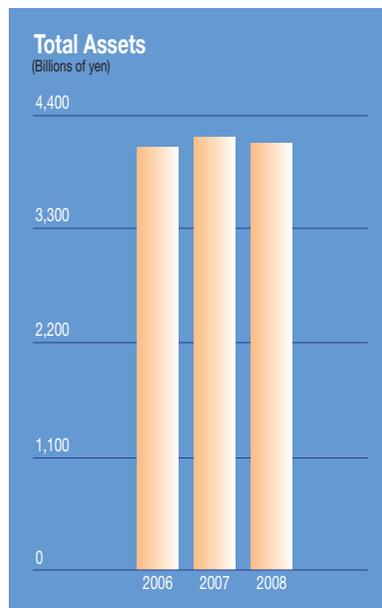
Consolidated Financial Highlights

March 31, 2008, 2007 and 2006

	Millions of yen			Thousands of U.S. dollars
	2008	2007	2006	2008
As of March 31				
Total assets	¥4,115,109	¥4,179,335	¥4,082,911	\$41,073,055
Securities	1,225,131	1,355,021	1,426,683	12,228,080
Loans and bills discounted	2,551,368	2,473,464	2,378,949	25,465,299
Deposits	3,695,055	3,705,751	3,624,279	36,880,482
Total net assets	256,868	283,997	247,333	2,563,810
Years ended March 31				
Total income	116,258	99,356	99,914	1,160,385
Total expenses	106,138	83,956	77,892	1,059,371
Net income before income taxes and minority interests	10,120	15,399	22,021	101,013
Net income	3,597	8,839	10,209	35,902
Per share data (in yen, dollar)				
Cash dividends	¥ 6.00	¥ 6.00	¥ 5.50	\$0.06
Net income	13.60	33.41	38.43	0.14
Net assets	887.14	987.98	934.66	8.85
Ratio				
Capital ratio	11.16%	12.20%	11.25%	
ROE	1.45%	3.47%	4.35%	

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

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥100.19 to US\$1.00 on March 31, 2008, 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.