The Shiga Bank, Ltd. and Consolidated Subsidiaries

CONSOLIDATED STATEMENTS OF INCOME

Years ended March 31, 2008 and 2007

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2008	2007	**2008**
INCOME			
Interest income:			
Interest on loans and discounts	**¥ 52,284**	¥ 45,180	**$ 521,857**
Interest and dividends on securities	**20,665**	20,906	**206,263**
Other interest income	**641**	330	**6,400**
Fees and commissions	**13,460**	14,116	**134,348**
Other operating income (Note 18)	**14,059**	12,029	**140,327**
Other income (Note 19)	**15,147**	6,793	**151,186**
Total income	**116,258**	99,356	**1,160,385**
EXPENSES			
Interest expenses:			
Interest on deposits	**12,073**	5,675	**120,509**
Interest on borrowings and rediscounts	**893**	1,886	**8,921**
Other interest expenses	**1,705**	1,564	**17,023**
Fees and commissions	**3,843**	3,562	**38,365**
Other operating expenses (Note 20)	**19,064**	14,606	**190,283**
General and administrative expenses	**47,933**	46,044	**478,425**
Other expenses (Notes 9 and 21)	**20,623**	10,616	**205,842**
Total expenses	**106,138**	83,956	**1,059,371**
INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	**10,120**	15,399	**101,013**
INCOME TAXES (Note 24)			
Current	**12,715**	7,479	**126,909**
Deferred	**(6,581)**	(1,344)	**(65,688)**
MINORITY INTERESTS	**(389)**	(424)	**(3,891)**
NET INCOME (Note 28)	**¥ 3,597**	¥ 8,839	**$ 35,902**

	yen		U.S. dollars (Note 1)
	2008	2007	**2008**
PER SHARE INFORMATION (Notes 2(u) and 28)			
Basic net income	**¥13.60**	¥33.41	**$0.135**
Cash dividends applicable to the year	**6.00**	6.00	**0.059**

See Notes to Consolidated Financial Statements.