

Consolidated Financial Highlights

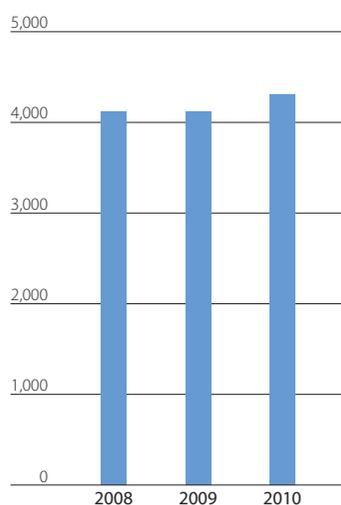
	Millions of yen			Thousands of U.S. dollars
	2010	2009	2008	2010
As of March 31				
Total assets	¥4,302,261	¥4,123,026	¥4,115,109	\$46,240,982
Investment securities	1,339,054	1,113,812	1,225,131	14,392,244
Loans and bills discounted	2,714,367	2,710,948	2,551,368	29,174,204
Deposits	3,781,025	3,654,781	3,595,050	40,638,707
Total equity	257,738	218,948	256,868	2,770,187
Years ended March 31				
Total income	98,269	96,103	116,258	1,056,208
Total expenses	88,490	113,592	106,138	951,098
Income (loss) before income taxes and minority interests	9,779	(17,488)	10,120	105,110
Net income (loss)	4,322	(16,218)	3,597	46,453
Per share data (in yen, dollar)				
Cash dividends	¥ 6.00	¥ 6.00	¥ 6.00	\$ 0.06
Net income (loss)	16.37	(61.40)	13.60	0.18
Net equity	889.50	743.58	887.14	9.56
Ratio				
Capital ratio	12.42%	10.34%	11.16%	
ROE	2.00%	(7.53%)	1.45%	

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

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥93.04 to US\$1.00 on March 31, 2010, the final business day of the term.

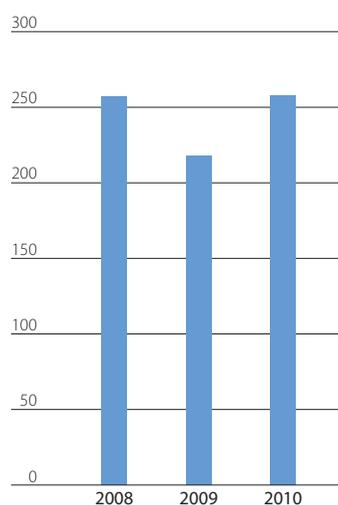
Total assets

(Billions of yen)



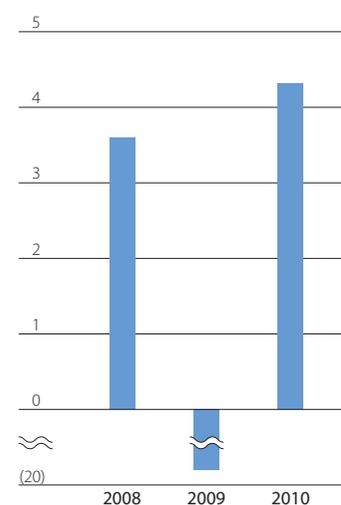
Total equity

(Billions of yen)



Net income (loss)

(Billions of yen)



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.