



We support our corporate customers with a “solutions business,” in which we share and solve problems with them in a way that meets their “business life-cycle,” encompassing foundation, growth, and maturity.

Developing new businesses

With the aspiration that our initiatives will vitalize the economy in the region where we operate, we engage in activities to assist in the development of new businesses such as (1) coordinating new business alliances (industry-industry and industry-university alliances) and (2) providing support and counseling services for new business operators.

Organizing an environmental business forum under the “Saturday School for Entrepreneurship” program

Working in cooperation with industry, government, academia and the financial sector, every year since 2000 we have been offering a study program called the “Saturday School for Entrepreneurship” to support entrepreneurs who are seeking to launch new businesses.

The specialized theme for this year’s program is environmental business. In an attempt to help participants identify business opportunities, we invite corporate personnel and experts actively working in the field to come and speak about topical, frontline environmental business trends, and the latest eco-ideas being generated by universities.



Business matching service

Leveraging the robust “Shiga Bank Networks,” an extensive network of companies we have built as a regional bank operating across a wide area, we offer business matching services to help our customers improve their results.

We select companies that satisfy the demands of our customers, including corporations and sole proprietors, and introduce them as candidate partners, making full use of our branch network to create new “business currents” through the matching of enterprise seeds and needs.



Services for business succession

Partly due to the aging of business managers, problems associated with business succession have been under the spotlight in recent years.

At the Bank, experienced small and medium enterprise consultants, and financial planners holding a level one qualification, propose optimum solutions to customers covering areas that include capital policies, business succession plans, and methods for transferring treasury stock.



Our support services (examples)

Selection of a business successor and provision of management training

Examination of schemes for splitting assets, including private assets

Measures for securing funds to pay inheritance tax

Measures for protecting treasury stock

Measures for securing voting rights that take advantage of class stocks

Provision of information relating to recent tax system

Offering M&A advisory service

We are proactively resolving the business challenges faced by customers in the field of mergers and acquisitions (M&A), which is one of the management strategies adopted by small and medium sized enterprises. We offer an advisory service to respond to diverse customer needs, including the need to buy a company to enter new businesses and strengthen core businesses, the need to sell a company to deal with the absence of a successor and focus on core businesses, and the need to restructure a company for merger and streamlining purposes.

Supporting medical business launch and management

We assist our customers operating in the fields of medical treatment and nursing care with services that encompass the provision of real estate information for those starting practice, fund procurement, medical corporation establishment, and medical services succession (handovers of transferred business).

Performing financial intermediary functions smoothly

We aim to achieve mutual prosperity with the regional community by sharing our customers' business challenges and management visions; "offering expertise and customer care" according to the needs of our customers; and "performing smooth financial

intermediary functions." To achieve these goals, we propose and support measures to address any weaknesses and problems we identify based on our understanding of our customers' management visions.

Assisting in the development of management improvement plans

For customers requiring this kind of support, we assist in establishing management improvement plans. We support their management improvement initiatives with timely monitoring of the progress of established plans.

Supporting business management

We offer extensive support to customers working to improve their management. The Company Management Support Office, operating within the Credit Supervision Department, is at the center of these activities. Qualified employees, including certified small and medium enterprise management consultants, comprise this Office. The Office members provide management support to our corporate customers by making active use of their expertise and collaborating with external experts.



Upgrading borrower categories (ranks)

As a result of the above initiatives, the borrower categories (borrower ranks) of 152 corporate customers have been upgraded in the period through March 2010.