



Providing products and services tailored for each life stage

Shiga Bank provides a wide range of products and services meeting requirements from customers who have different objectives and visions for the future.

Age	20s	30s and 40s	50s	60s
Life stage	Marriage and employment	Home purchase and childcare expenses	Second-life planning	Living in retirement
Personal loans	Mortgage loans and home improvement loans Unsecured loans STIO, a cash card with credit card functions			
Settlement bases	Salary payments		Pension preparation	Pension payments
Savings and insurance	Saving products and medical and cancer insurance			Pension time deposits

Deployment of asset management advisors

In April 2010, Shiga Bank assigned asset management advisors who have extensive expertise in finance, taxes, and inheritance, to all of its branches in Shiga and Kyoto prefectures.

In cooperation with branch and head office staff, these advisors act as specialists in asset management at each branch. Taking a long-term view, they respond to the varied requirements of our customers in regard to their valuable assets.

Personal office

Shiga Bank has established “personal offices,” which are branches tailored to individual customers. Individual customers can simply visit these offices—even on holidays—and receive advice from staff about their asset management. At present, the Bank has established booths specializing in asset management consulting at two locations: Minami Kusatsu and Kusatsu. The booths offer comprehensive asset management consulting services in a variety of areas including investment trusts, insurance.

e-Shigagin Plaza

Shiga Bank has established e-Shigagin Plazas in 11 locations in Shiga Prefecture offering comprehensive services to meet all loan-related needs, including repayment schedule proposals, loan consulting, and loan applications. To meet differing customer lifestyles, e-Shigagin Plazas operate not only on weekdays, but also on weekends and holidays (excluding year-end/New Year holidays which includes bank holidays).



Shigagin Direct

Customers who hold accounts with cash cards are eligible to use Shigagin Direct, which offers comprehensive services in internet banking, mobile phone banking, and telephone banking.