



## Being strong in Asia

Through its network comprising the Head Office and Branch Offices in Japan, the Hong Kong Branch, and the Shanghai Representative Office, the Bank provides support to customers that are expanding business abroad. Examples of the kind of support offered by the Bank include helping customers expand business into Asian markets, holding various seminars, and quickly providing the latest local information obtained through our overseas offices. In fiscal 2009, the number of instances of support provided to customers in the area of business expansion into Asian markets reached 1,445.

## Supporting businesses in other Asian countries

In recent years, we have been receiving an increasing number of customer queries regarding business expansion into China and Southeast Asian countries, international trade, restructuring of overseas business M&As and other related matters. While handling these queries the Bank, through its Asia Desk in the International Department in Japan, is also providing finely-tuned support for its local customers' businesses in other Asian countries through its Overseas Expansion Advisory Services, Asia Seminars, Overseas Study Tours, and other initiatives.

### Asia Network



## Overseas offices

As the only overseas branch operated by a regional bank in the Kinki region, Shiga Bank's Hong Kong Branch provides full banking services (deposits, loans, exchange), and serves as a partner to our customers' overseas subsidiaries. The Branch's lending services meet customer funding needs not only within Hong Kong, but also in mainland China and Southeast Asian countries.

## Business partnerships

Leveraging our business tie-ups with the Industrial and Commercial Bank of China, the Bank of China, Thailand's Kasikorn Bank, and the Bangkok Bank, we are meeting the financing, trade, and investment needs of our customers operating in those areas. In addition, our partnerships with Japanese leasing companies also service the overseas leasing requirements of those customers.



## International business / Services

The Bank has correspondent agreements with 621 branches of 148 foreign-based banks and facilitates financial settlements between its customers and overseas entities. We also offer a lineup of products that meet client needs, such as foreign currency deposits and foreign exchange risk hedging instruments.