The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Operations

Years ended March 31, 2010 and 2009

	Millions of yen		Thousands of U.S. dollars
	2010	2009	2010
Income			
Interest income:			
Interest on loans and discounts	¥50,650	¥ 53,319	$ 544,393
Interest and dividends on securities	15,571	16,434	167,360
Other interest income	230	283	2,473
Fees and commissions	11,895	12,377	127,849
Other operating income (Note 22)	14,120	10,298	151,771
Other income (Note 23)	5,802	3,389	62,360
Total income	98,269	96,103	1,056,208
Expenses			
Interest expenses:			
Interest on deposits	9,041	11,548	97,180
Interest on borrowings and rediscounts	726	425	7,811
Other interest expenses	319	591	3,439
Fees and commissions	3,619	3,660	38,902
Other operating expenses (Note 24)	7,395	15,379	79,483
General and administrative expenses	48,889	49,898	525,465
Other expenses (Notes 2 (s) ii, 12 and 25)	18,497	32,088	198,814
Total expenses	88,490	113,592	951,098
Income (loss) before income taxes and minority interests	9,779	(17,488)	105,110
Income taxes (Note 28)			
Current	886	797	9,524
Deferred	3,560	(2,886)	38,271
Minority interests	1,010	819	10,860
Net income (loss) (Note 31)	¥ 4,322	¥(16,218)	$ 46,453

	Yen		U.S. dollars
	2010	2009	2010
Per share information (Notes 2 (v) and 31)			
Basic net income (loss)	¥16.37	¥(61.40)	$0.176
Cash dividends applicable to the year	6.00	6.00	0.064

See Notes to Consolidated Financial Statements.