

Consolidated Financial Highlights

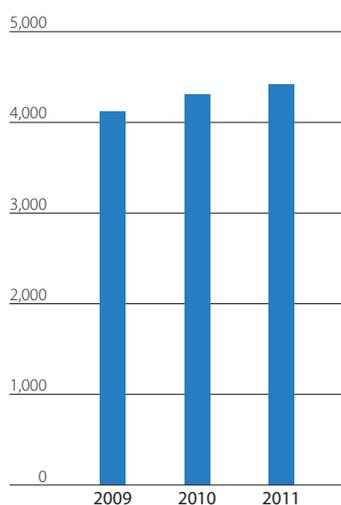
	Millions of yen			Thousands of U.S. dollars
	2011	2010	2009	2011
As of March 31				
Total assets	¥4,420,479	¥4,302,261	¥4,123,026	\$53,162,714
Investment securities	1,385,525	1,339,054	1,113,812	16,662,969
Loans and bills discounted	2,768,107	2,714,367	2,710,948	33,290,525
Deposits	3,891,407	3,781,025	3,654,781	46,799,853
Total equity	257,531	257,738	218,948	3,097,193
Years ended March 31				
Total income	93,324	98,269	96,103	1,122,361
Total expenses	81,532	88,490	113,592	980,542
Income (loss) before income taxes and minority interests	11,792	9,779	(17,488)	141,818
Net income (loss)	4,676	4,322	(16,218)	56,238
Per share data (in yen, dollar)				
Cash dividends	¥ 6.00	¥ 6.00	¥ 6.00	\$ 0.072
Net income (loss)	17.71	16.37	(61.40)	0.213
Net equity	886.58	889.50	743.58	10.66
Ratio				
Capital ratio	13.01%	12.42%	10.34%	—
ROE	1.99%	2.00%	(7.53%)	—

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

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥83.15 to US\$1.00 on March 31, 2011, the final business day of the term.

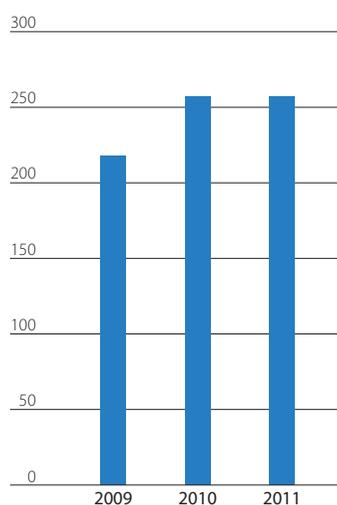
Total assets

(Billions of yen)



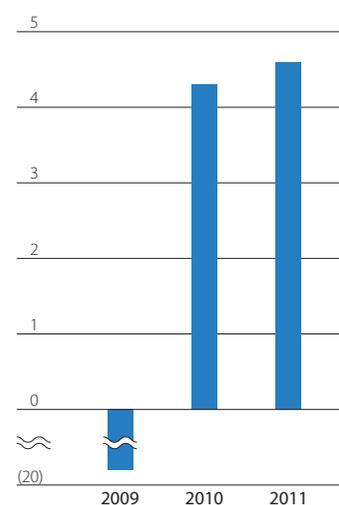
Total equity

(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.