

Our Services for Corporate Customers

Shiga Bank supports corporate customers with its “solutions business,” which offers management and fund procurement consultations that provide solutions for their day-to-day business operations. In addition, we share and solve problems with our customers in a way that is tailored to their “business life-cycle” (i.e., foundation, growth, and maturity). We seek to create a financial service business that can deliver high added value so that we can achieve even greater mutual prosperity with our customers.

Support for customers affected by the Great East Japan Earthquake

In order to actively support customers who have been affected by the recent Great East Japan Earthquake, we established a Special Consultation Counter for the Great East Japan Earthquake in our head office and all of our branches nationwide in April 2011.

We are providing meticulous support for fund-procurement for disaster damage and funding needs arising from demands related to the disaster, tailored to the situation of our customers, who are saying “our sales have fallen because our customers were affected by the disaster,” “the supply chain was cut so purchasing is difficult,” “the number of tourists has fallen because of the mood of restraint in the country” and so on.



Establishment of “the Fund for Communicating Shiga’s Appeal”

We established “the Fund for Communicating Shiga’s Appeal” for investment in the tourism business in May 2011. It supports businesses that are combining Shiga’s local resources including nature, food, history, and industry with tourism to increase the appeal of the regional brand and offer new products and services utilizing local resources.

The first company to benefit from the Fund was Kurokabe Corporation, the operator of Kurokabe Glass Shop, which is visited by more tourists than any other attraction in Shiga Prefecture. A total of ¥750,000 from the Fund was allocated to the Kurokabe Glass Workshop Fund, a fund which solicits small-lot contributions for the company to use to increase its appeal and strengthen its brand power.



Developing new businesses

With the aspiration that our initiatives will vitalize the economy in the region where we operate, we engage in multifaceted initiatives to assist in the development of new businesses.

Specifically, the Business Support Office in the Business Promotion Department is taking the lead in a wide range of activities including, (i) coordination of new business alliances (industry-industry and industry-university alliances), (ii) support and counseling services to companies working on new businesses, and (iii) holding the Saturday School for Entrepreneurship to provide ideas for new businesses.

Eco Business Forum “Saturday School for Entrepreneurship”

Every year since 2000, we have been offering a study program called the “Saturday School for Entrepreneurship” in order to support a strong spirit of entrepreneurship. The school presents the latest trends, university seeds, and examples of specific initiatives (best practices) in each field based on themes such as the environment, medical care, tourism, and regional rehabilitation.

New business incentive “Shigagin Nonohana (Wild Flowers) Prize”

We established the “Shigagin Nonohana (Wild Flowers) Prize” to commemorate the 70th anniversary of the founding of the Bank. The prize is awarded to companies attending the “Saturday School for Entrepreneurship” that are working on new businesses through industry-academia-government (including intra-industry) cooperation and have produced results.

In fiscal 2010, we donated a total of ¥600,000 to six companies, meaning that we have given a total of ¥6,300,000 to 63 companies since the prize was established in 2003.



Business Matching Service

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

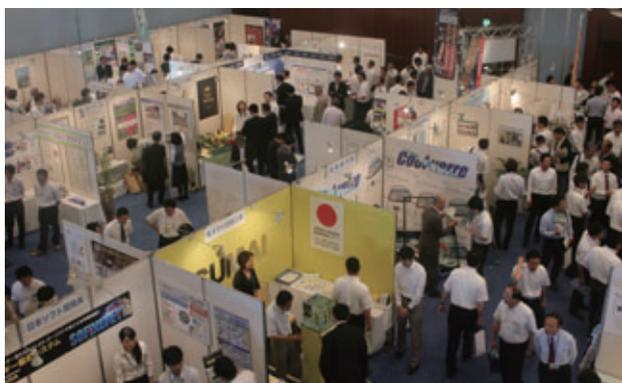
We select companies that satisfy the demands of our customers, including corporations and sole proprietors, and introduce them as candidate partners, making full use of our branch network to create new “business currents” through the matching of enterprise seeds and needs.

In fiscal 2010, there were 1,750 cases of business matching.

● “Eco Business Matching Fair 2011” Highly Successful

We held the “Eco Business Matching Fair 2011” on June 21, 2011 to provide a forum for business talks focusing on environmental businesses. We hold the fair every year, and this was the fourth time.

A total of 84 companies presented exhibits on six themes including new energy and energy saving, recycling, and environmentally-friendly civil engineering and construction, with 2,170 visitors and 612 business talks held. All of the booths were extremely busy all day.

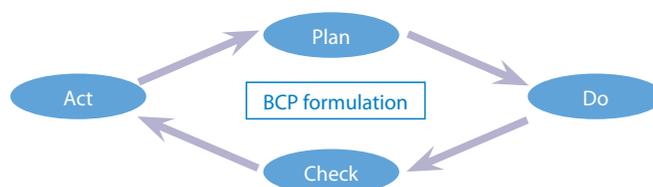


Offering M&A advisory service

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 match 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 to review group relationships and streamline management.

Consulting on the formulation of a BCP

We are offering “consulting on the formulation of a business continuity plan (BCP)” as preparation for a large-scale earthquake or outbreak of an infectious disease. This consulting supports the formulation of a business continuity plan as preparation for risks such as a natural disaster which may have a major impact on business management, and promotes the quick recovery and smooth continuation of the businesses of our customers after such an event.



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).

Services for business succession

Partly due to the aging of business managers, problems associated with business succession have been attracting interest in recent year.

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

Supporting customers' environment management business

Initiatives to prevent global warming and to preserve biodiversity are essential for a company's sustainable development. Under the slogan of "Protecting the global environment through financial flows," Shiga Bank helps its customers develop environmental business to achieve compatibility between their environmental and economic concerns.

Shiga Bank Principles for Lake Biwa (PLB)

The Bank has established "the Shiga Bank Principles for Lake Biwa (PLB)" for working together with its customers to protect Lake Biwa and the global environment, and is enlisting support for these principles.

(The Three Principles of PLB: Declaration by Customers)

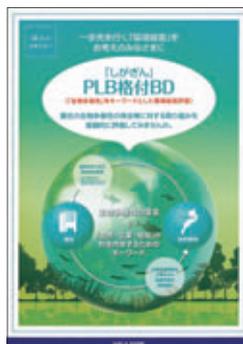
1. We will establish production, sales and service standards that will contribute to environmental conservation.
2. We will aim to achieve a coexistence of environmentally friendly activities and business opportunities.
3. We will seek to develop sustainable communities by reducing risks to the environment.

● Adoption of the PLB rating (environmental rating)

As part of its initiatives for preserving the environment, the Bank rates customers who have agreed with the principles of the PLB and offers interest-rate incentives. It uses five grades (L1 through L5) for the ratings, which are based on its unique evaluation standards developed in accordance with "CSR Management Documents with an Environmental Focus."

● Adoption of biodiversity rating (PLB rating BD)

The Bank has adopted its own unique biodiversity rating out of a desire to support the activities of our customers to preserve biodiversity. The rating uses set indicators to measure and evaluate the "biodiversity-friendliness" of customers that agree with the goal of the rating — "the inheritance of abundant biodiversity and the construction of a symbiotic society" — and wish to obtain a rating.



● Principles for Lake Biwa Support Fund (PLB Fund)

When extending loans to customers who adopt initiatives to preserve the environment and biodiversity, the Bank examines the status of the initiatives and offers a discount up to a maximum of 0.6% per annum on annual interest rates on loans, in accordance with the applicable PLB rating and PLB rating BD.

As of the end of March 2011, a total of 934 loans worth ¥22.2 billion had been extended by the Fund.

Carbon Neutral Loan, *Mirai-Yoshi* (Bright future)

To preserve the environment and the ecological system of Lake Biwa, the Bank offers a "Carbon Neutral Loan, *Mirai-Yoshi*," which is designed to encourage customers to reduce emissions of greenhouse gas.

Under this initiative, the Bank estimates the reduction in greenhouse gas emissions achieved by its customers through their introduction of solar power generation systems and other environmentally friendly systems made possible by using the Bank's environmental preservation financial products. The Bank then converts the reduced emission amount into a monetary value based on emissions trading prices. This is then used as funds for the release program of *Nigorobuna* and *Wataka* fish, endangered indigenous species of Lake Biwa.



Support for the reduction of greenhouse gases

The Bank supports initiatives leading to the reduction of running costs (utility costs) and greenhouse gases through its "service to support the reduction of greenhouse gases."

Specifically, the Bank assesses the customers who are aware of the need to reduce emissions of greenhouse gases, examining the equipment they own and their energy usage, and then introduces them to partner companies who have expertise in greenhouse gas reduction. Then, we support customers who have received specific proposals from partner companies by providing them with the funds for the capital investments needed to make the reduction.