

Business continuity

"Business continuity" refers to measures by a company to avoid any interruptions to its critical business, or if there is an interruption being able to recover from it as quickly as possible, even after suffering damage from a large-scale disaster such as an earthquake or an outbreak of an infectious disease such as a new strain of influenza.

Due to the highly public character of banks, the Banking Act also requires measures for "continuity of operations." Shiga Bank considers "business continuity" to be one important management issue from the perspective of corporate social responsibility (CSR) as well, so we have constructed a system to enable us to smoothly continue operating even when a crisis occurs.

Toward operation of an effective "business continuity plan"

The Bank formulated its Business Continuity Plan (BCP) based on the scenario of the occurrence of a major earthquake and its Business Continuity Plan "Infectious Diseases Countermeasures" based on the scenario of an outbreak of a new strain of influenza in March 2007 and December 2009 respectively. Based on these business continuity plans (BCPs), we established regulations regarding crisis management and disaster prevention, and produced manuals, regulations and procedural documents clearly stating what the initial response should be when a disaster occurs. In addition, we implemented a series of emergency drills and provided in-depth education about emergency responses to the executives and employees.

Business Continuity Plan (BCP)

A BCP is a plan that arranges in advance the methods and techniques for activities that should be carried out in normal times and for business continuity at times of emergency, so that when the company is faced with an emergency situation such as a natural disaster, major fire, etc. it is able to minimize the loss of business assets, achieve continuity of the core business and make a quick recovery.

Disaster measures

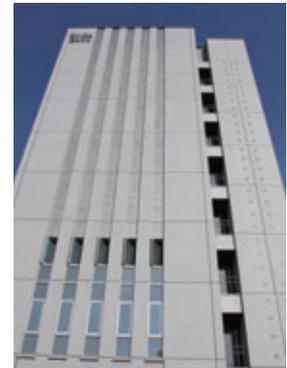
The Bank has taken a number of measures to protect infrastructure functions, so that even when a disaster such as a major earthquake occurs, it can still fulfill its role as a financial institution and maintain the functions necessary for the livelihoods of its customers, the economic activities of the region, and settlements.

● Maintaining the functions of on-line systems

The core element of business continuity is maintaining the functions of on-line systems. For this reason, we have installed all of the important computer equipment in an administration building with a base isolation structure that can maintain the functions of the systems center even in a major earthquake; moreover in the Kanto region, we have installed a system backup center.

Characteristics of the administration building

- Vibration-dampening base structure
- Installation of in-house electricity generating equipment
- Installation of water supply reservoir



● Maintaining the functions of branches

At each of the branches, we carry out seismic diagnoses and anti-seismic reinforcement, and in the main branches within a certain area, we have installed equipment that will enable business to continue even when a disaster occurs, including emergency-use power-generating equipment.



● Response when a disaster occurs

We are prepared to establish an Emergency Headquarters which will take overall control of disaster response in the event that an earthquake with a greater seismic intensity than was anticipated occurs in the Kyoto and Shiga area. The Headquarters will ensure that the Bank can gather information about the damage sustained and take measures to achieve business continuity quickly.

Furthermore, ensuring sufficient personnel are available is necessary for continuing bank operations. For this reason, the Bank will work hard through its Safety Verification System to confirm the safety of all of the executives and employees at once using mobile phones and other tools, in order to continue operating the branches.