

Enhancing Legal Compliance

What is important for a company fulfilling its corporate social responsibility is, in addition to legal compliance, a sense of ethics and honest corporate activities.

We are making Company-wide efforts led by the Legal Affairs Office of the Assets and Liabilities Managing Department to tackle these important issues.

Legal compliance system

The Bank has stipulated the Code of Conduct based on the CSR Charter, our management principles. A Legal Compliance Committee chaired by the senior managing director of the Bank takes the lead in observation of this Code of Conduct and thorough compliance with laws and regulations, based on a Compliance Program that is drawn up once every six months.

Specifically, training is conducted every year at each department, branch and affiliate in accordance with set themes, and the extent to which the training has been understood is monitored by the head office. Departments, branches and affiliates which are determined not to understand it sufficiently redouble their efforts and try to strengthen their legal compliance system by continuously implementing the PDCA cycle.

In fiscal 2011, we conducted training about the management of client information and eliminating transactions with antisocial forces, using DVDs and images from the in-house information distribution system.

Whistle-blowing system established

To detect violations of laws and regulations in the Bank at an early stage through a whistle-blower function and to solve legal problems appropriately, we have established a legal compliance help line (24 hours a day) in the Legal Affairs Office of the Assets and Liabilities Managing Department.

We have also established a system that allows employees to consult with lawyers and solve problems early when they face legal problems.

Code of Conduct of the Shiga Bank (established in April 2007)

1. Establishing trust and fulfilling corporate social responsibility

Fully aware of the public and social mission of banks and our need to fulfill our corporate social responsibility, we will strive to establish unwavering trust.

2. Providing high-quality financial services

We will always provide imaginative and ingenious goods and services and will contribute to the development of society.

3. Strictly complying with laws and regulations

Strictly complying with all laws and regulations, we will carry out honest and fair corporate activities.

4. Enhancing communication with society

We will communicate with our customers and shareholders, and regional society through the proactive and fair disclosure of management information and will endeavor to achieve transparent management.

5. Respecting the human rights of all employees and giving them job satisfaction

We will respect the human rights and individuality of all employees and will strive to create vigorous workplaces where each employee can fully demonstrate his or her abilities.

6. Promoting environmentally-friendly management

We will strive to conserve resources and will promote environmentally friendly management to contribute to environmental preservation in cooperation with the regional society.

7. Undertaking philanthropic activities

As a good corporate citizen that is close to its local community and operates hand-in-hand with society, we will strive to promote a range of philanthropic activities including cultural and welfare activities.

8. Excluding antisocial forces

We will be resolute in our stance against antisocial forces that could threaten sound civil society.