

Consolidated Financial Highlights

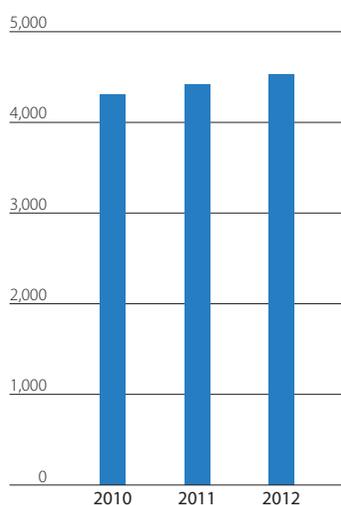
	Millions of yen			Thousands of U.S. dollars
	2012	2011	2010	2012
As of March 31				
Total assets	¥4,523,309	¥4,420,479	¥4,302,261	\$55,034,793
Investment securities	1,430,242	1,385,525	1,339,054	17,401,655
Loans and bills discounted	2,743,438	2,768,107	2,714,367	33,379,221
Deposits	3,985,459	3,891,407	3,781,025	48,490,813
Total equity	248,047	257,531	257,738	3,017,979
Years ended March 31				
Total income	91,082	93,324	98,269	1,108,195
Total expenses	72,998	81,532	88,490	888,166
Income before income taxes and minority interests	18,084	11,792	9,779	220,029
Net income	8,228	4,676	4,322	100,111
Per share data (in yen, dollar)				
Cash dividends	¥ 6.00	¥ 6.00	¥ 6.00	\$ 0.073
Net income	31.17	17.71	16.37	0.379
Net equity	926.27	886.58	889.50	11.27
Ratio				
Capital ratio	14.04%	13.01%	12.42%	—
ROE	3.43%	1.99%	2.00%	—

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

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥82.19 to US\$1.00 on March 31, 2012, the final business day of the term.

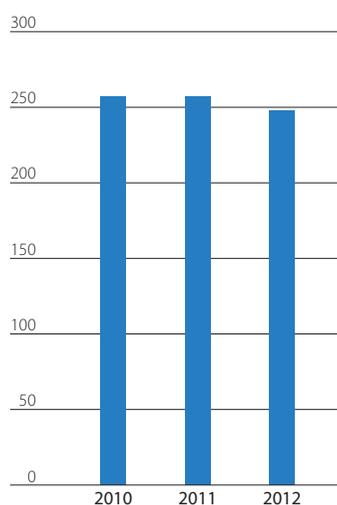
Total assets

(Billions of yen)



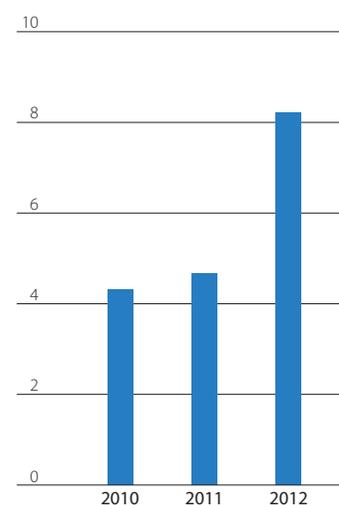
Total equity

(Billions of yen)



Net income

(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.