

## Our Services for Corporate Customers

Shiga Bank supports corporate customers with its “solutions business,” which offers management consultations that provide solutions for their business operations. In addition, we share and solve management problems with our customers in a way that is tailored to their “business life-cycle” (i.e., foundation, growth, and maturity).

With these initiatives 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.

### Developing new businesses

To assist in the development of new businesses, 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-government 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.

#### ■ “Saturday School for Entrepreneurship”

Every year since fiscal 2000, we have been offering an Eco Business Forum called the “Saturday School for Entrepreneurship” which supports a strong spirit of entrepreneurship by presenting the latest trends, university seeds (ideas and concepts for new businesses), and examples of specific initiatives (best practices), based on themes such as the environment, medical care, tourism and regional revitalization.

In June we started the “Saturday School for Entrepreneurship” for fiscal 2012, the thirteenth year. It will be held five times, on a Saturday each time, until February 2013.



#### ■ Shigagin New Business Support Loan

To swiftly meet the diverse funding needs of entrepreneurs, the Bank offers the Shigagin New Business Support Loan, an unsecured loan of up to ¥30 million.

As of March 31, 2012, a total of 96 such loans had been extended for the sum of ¥2,143,000 thousand.

### Business matching

We offer business matching services to create new “business currents” through the matching of enterprise seeds and needs.

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 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 help our customers improve their business results.

#### ■ Holding of the Eco Business Matching Fair 2012

We held the “Eco Business Matching Fair 2012” on July 11, 2012 to provide a forum for business talks focusing on environmental businesses.

We hold the fair every year, and this was the fifth time.

87 companies presented exhibits on six themes including new energy and energy saving, recycling, and environmentally-friendly civil engineering and construction, with 1,910 visitors and enthusiastic business talks held.



### M&A support

We support the mergers and acquisitions (M&A) undertaken by our customers in order to solve management issues such as the “successor problem.” We meet customer’s needs such as “I want to hand over management to ensure the continued survival of the company” and “I want to take over the company to achieve greater development” by providing information and offering advisory services with specialized staff.

### BCP Support Consulting

The Bank offers “Business Continuity Plan (BCP) Formulation Consulting.”

The BCP consulting support helps to minimize damage when a disaster, such as a massive earthquake, strikes, and we also assist in formulating the BCP, the purpose of which is the speedy restoration of business. In this way we are strengthening our customer's business foundation.

### Establishment of a fund for communicating Shiga's appeal

We have created a fund for communicating Shiga's appeal as an investment in the tourism business. 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 develop and provide new products and services utilizing local resources.

### Environmental measures

Initiatives to prevent global warming and to preserve biodiversity are essential for a company's sustainable development. 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.

#### ■ Adoption of the PLB 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."

#### ■ 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 2012, a total of 1,102 loans worth ¥25.5 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.

