

Management Support Initiatives

In order to share the needs and business issues and solve the issues of our customers, we offer support for the formulation of management improvement plans and management support through collaboration with external institutions.

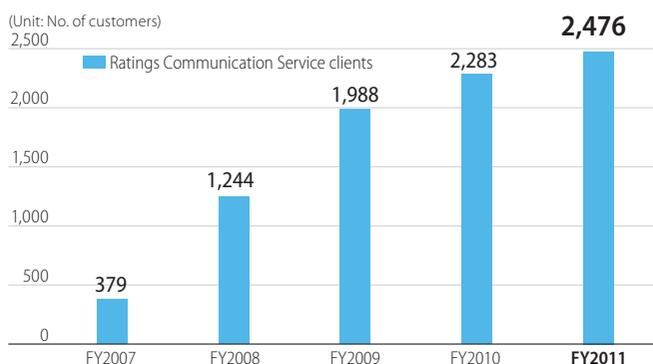
The Bank is endeavoring to realize “mutual prosperity with regional communities” by strengthening its consulting functions through “providing expertise and care” and supporting the development of its customers.

Ratings Communication Service

The Bank positions the “corporate credit ratings” as a rational communication tool that connects our customers to the Bank, and rationally decides the ratings through quantitative financial analysis based on the financial statements, qualitative evaluations using the Bank’s unique expertise in credit supervision, and comprehensive analyses of large amounts of information.

Using the “Ratings Communication Service,” the Bank shares with its clients their respective “strengths” and “weaknesses” which were discovered through the rating process. The service also aims to support the clients in building sustainable management infrastructures and increasing their corporate value, by working together with them to solve their problems and improve their financial condition. Specifically, after asking the customers about its management vision, we propose and provide support for improvement measures for the challenges and problems that the Bank perceives.

Rating Communication Service clients (cumulative total)



Backing up the corporate management of our customers

We offer extensive support to customers working to improve their management. The Company Management Support Office in the Credit Supervision Department is at the center of these activities. Qualified employees, including certified small and medium



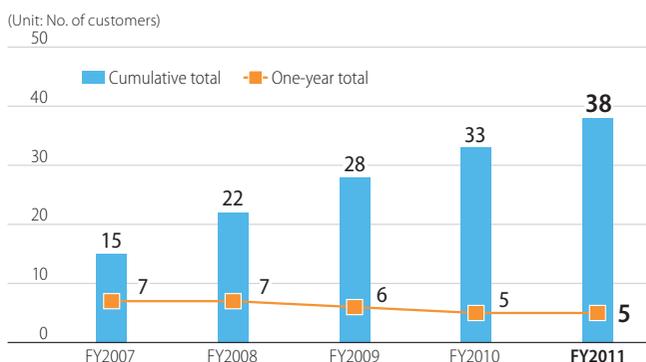
enterprise management consultants, comprise this Office. The Office members provide management support to our corporate customers by making active use of their expertise and collaborating with external experts, such as lawyers, certified public accountants, tax accountants and consulting companies.

Initiative for fundamental business revitalization support

For customers that need fundamental management improvements, including reconstruction of their finances, we offer full-scale business revitalization support entailing financial support such as DDS (debt-debt swap).

For our business revitalization service, including financial support, we are strengthening our collaboration with the Small and Medium-sized Enterprise Revitalization Support Councils and other fair and neutral third-party institutions, and focusing all of our energies on the revitalization of the customers.

Use of Small- and Medium-sized Enterprise Revitalization Support Councils



* Use of Small- and Medium-sized Enterprise Revitalization Support Councils refers to BCPs whose formulation has been formally decided on out of all projects accepted by Shiga Prefecture Small- and Medium-sized Enterprise Revitalization Support Councils.

Improvement (upgrading) of debtor category

As a result of these initiatives, the debtor category of 142 customers had improved (been upgraded) by March 2012.

Business revitalization is a long-term effort which by its nature does not produce results immediately, but going forward the Bank will continue to focus on “providing expertise and care.”