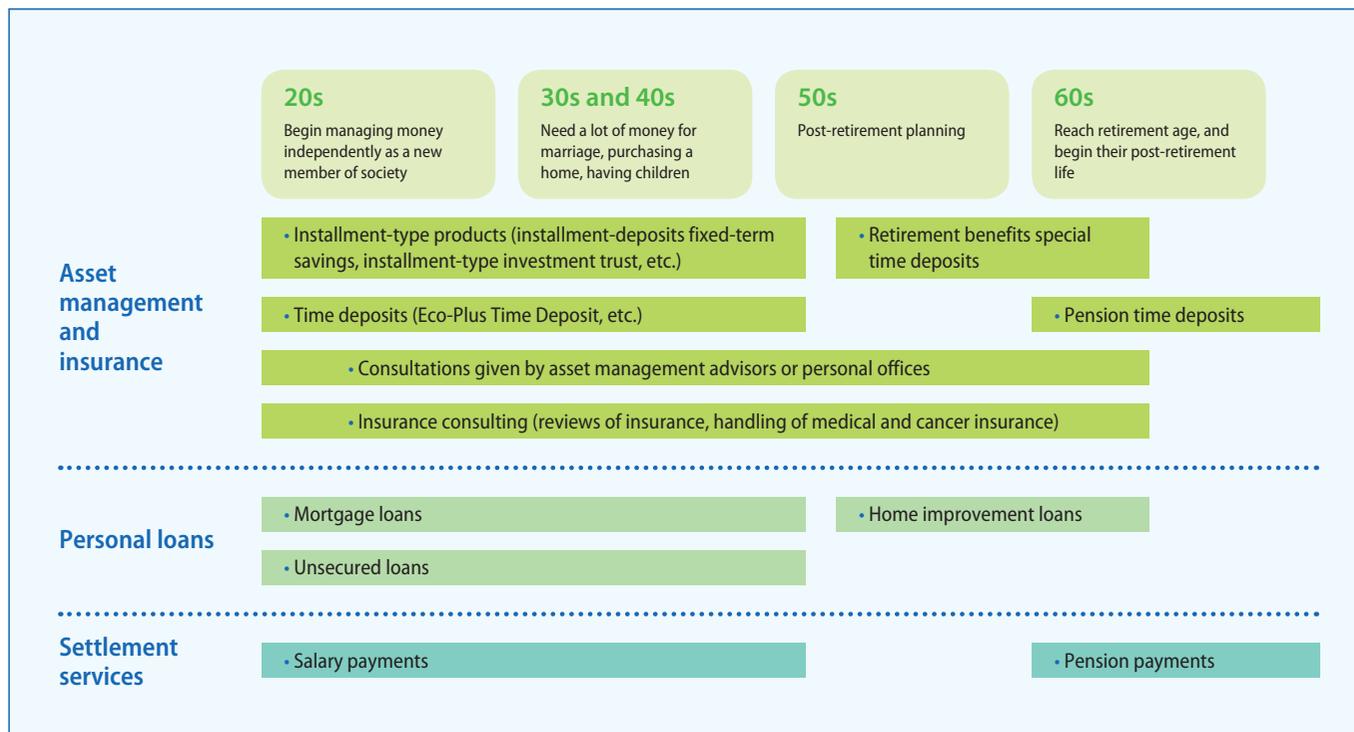


# Our Services for Individual Customers

Wishing to support the fruitful lifestyles of our customers, we provide products and services tailored to life stages which take into account the future visions of our customers.



## Opening of the “Oyabu Personal Office”

We opened our “Oyabu Personal office” tailored to individual customers on April 23, 2012. This means that we now have three “personal offices,” along with the ones in Kusatsu and Minami Kusatsu. (Please see page 7 for further details)

At each of the “personal offices” we have established booths specializing in providing sufficient consultations to customers, and they are open to 5pm on weekdays and on Saturdays and Sundays as well, enabling our busy customers to come for consultations at the time which best suits them.

## Asset management advisors make thoughtful proposals

We have appointed “asset management advisors” possessing wide-ranging knowledge about pensions, taxation, inheritance, and other matters to all of the branches in the Kyoto and Shiga area, and they are working hard to make thoughtful proposals tailored to the life plans of the customers.

## Mortgage loans in the “Shigagin Plazas”

The “Shigagin Plazas” are open on Saturdays and Sundays and public holidays, and they meticulously meet the loan needs tailored to the lifestyles of our customers, including consultations and receipt of applications for mortgage loans.

## Eco-Plus Time Deposit

With our environmentally-friendly financial product, Shigagin Eco-Plus Time Deposit, since fiscal 2006 each time a customer uses an ATM, Internet banking, or telephone banking to make a time deposit the Bank puts aside ¥7 (the amount equal to the application form charge that is saved) and makes a donation every year to support the environmental education of children.

The Bank has donated a cumulative total of ¥10,795,000 to 23 schools to support the creation of biotopes in elementary schools in Shiga Prefecture (as of the end of June 2012).