

Consolidated Financial Highlights

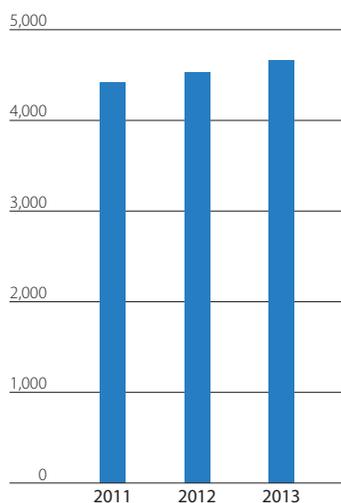
	Millions of yen			Thousands of U.S. dollars
	2013	2012	2011	2013
As of March 31				
Total assets	¥4,662,055	¥4,523,309	¥4,420,479	\$49,569,963
Investment securities	1,486,497	1,430,242	1,385,525	15,805,401
Loans and bills discounted	2,822,561	2,743,438	2,768,107	30,011,286
Deposits	4,090,014	3,985,459	3,891,407	43,487,658
Total equity	267,535	248,047	257,531	2,844,607
Years ended March 31				
Total income	88,872	91,082	93,324	944,950
Total expenses	74,991	72,998	81,532	797,362
Income before income taxes and minority interests	13,880	18,084	11,792	147,587
Net income	5,544	8,228	4,676	58,951
Per share data (in yen, dollar)				
Cash dividends	¥ 6.00	¥ 6.00	¥ 6.00	\$ 0.064
Net income	21.00	31.17	17.71	0.223
Net equity	998.62	926.27	886.58	10.62
Ratio				
Capital ratio	14.14%	14.04%	13.01%	—
ROE	2.18	3.43%	1.99%	—

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

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥94.05 to US\$1.00 on March 31, 2013, the final business day of the term.

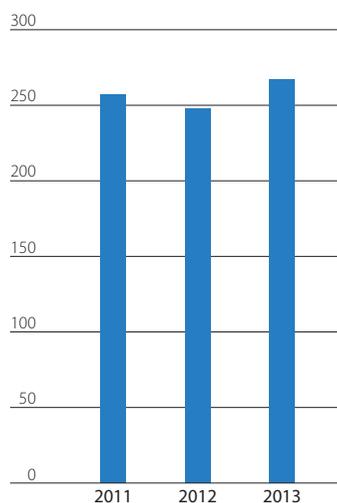
Total assets

(Billions of yen)



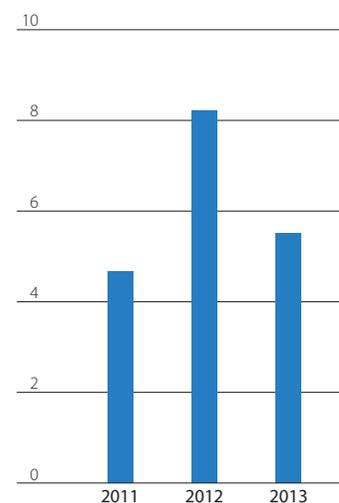
Total equity

(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.