

Environmental businesses and new businesses

■ We began the Shigagin Business Forum 2013 called “Saturday School for Entrepreneurship” in May. We helped the creation of new businesses even more strongly under the themes of the environment, regional development, medical care and health, industry-academia cooperation, and cooperation with small and medium-sized enterprises. A total of 1,811 people have attended the forum up until fiscal year 2012.



Saturday School for Entrepreneurship

■ We held the Shigagin Eco Business Matching Fair 2013 this year as well. We were holding the fair the sixth time this year and newly established the “Asian Market Expansion Support Corner” to provide support for overseas business.



Eco Business Matching Fair 2013

■ We held a solar power generation seminar and a seminar on creating hexagonal industry, both for the first time. Both seminars were highly successful, with the participants asking many enthusiastic questions.

The Shiga Bank Topics

Products and services tailored to life stages

■ We offer a lineup of three-month time deposits in the “retirement benefits special time deposits” category. Furthermore, the “Shigagin Twin Plan Dedicated for Retirement Benefits” meets retirement benefit management needs by setting the time deposit interest rate at a higher level than usual for a limited period until the end of September.



■ A full-time officer in the Head Office who is in charge of insurance only and three Personal offices in Shiga Prefecture offer insurance consulting in order to meet the diverse needs of our customers as those needs change along with the life events of the customers, such as starting work, getting married, having children, buying a house, retiring, and so on.

■ In order to improve the convenience of our customers, we have commenced a service through our “Shigagin Direct Telephone Banking” accepting partial advanced repayment of mortgage loans. There is no handling fee for the partial advanced repayment.



Strongly supporting Asian business

■ Our customers are accelerating their entry into overseas markets, particularly in Southeast Asia, so we concluded business alliances with Bank Negara Indonesia (Indonesia) in September 2012, the State Bank of India (India) in February 2013, and the Thailand Board of Investment (Thailand) in June 2013. Now we are able to provide local information and support our customers' entry into these markets.



Signing ceremony with Bank Negara Indonesia

■ We have provided greater support for the Asian businesses of our customers using our network centered on the Hong Kong Branch, which is the only overseas branch run by a regional bank in Kinki, the Shanghai Representative Office, the Bangkok Representative Office which increased its staff numbers in April 2013, and the Asia Desk in the International Department.



The building in which the Bangkok Representative Office is located

In fiscal year 2012, the final year of the 4th Medium-Term Business Plan, the Bank aimed to “create a financial service business that can deliver high added value” and based on the “three brand-building strategies” we created environmental businesses and new businesses, developed and provided products and services that met the diverse needs of our customers, and supported our customers' efforts to develop their businesses in Asia. The entire bank also engaged in multifaceted activities including CSR (corporate social responsibility) with the focus on the environment.

Thorough implementation of CSR

■ Our *Ikimonogatari** activities to preserve the environment and ecosystem of Lake Biwa were included in the 2012 Environmental White Paper published by the Ministry of the Environment. The ministry highly praised the content of activities which had a strong narrative, including “reed-cutting,” “reed planting,” “release of *Nigorobuna* and *Wataka* fish,” and “volunteers for fishing to eradicate exotic fish species.” In the current fiscal year we will develop the above activities into ongoing activities with potential for development and a strong narrative, in the form of a Shiga Bank's 80th Anniversary Celebration Project called the *Ikimonogatari* Project.



* The *Ikimonogatari* Project: a project for saving biodiversity by weaving together the futures of living creatures.

■ Shiga Bank granted ¥2 million to four elementary and intermediate schools in Shiga Prefecture for the creation of school biotopes that will assist the environmental studies of the children and, due to our desire to improve regional welfare, we granted ¥9.18 million in Shigagin Welfare Fund subsidies to 15 organizations in the prefecture.



Subsidy Granting Ceremony of the Shigagin Welfare Fund