

Our Services for Corporate Customers

Believing that the development of our customers is our most important mission, 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).

Developing new businesses

To assist in the development of new businesses that realize new growth for our customers, we are providing in a wide range of activities including (i) industry-academia-government cooperation through the new business support network Shigagin Nonohana Support Group, (ii) providing ideas for new businesses by holding the Saturday School for Entrepreneurship, and (iii) equity investment through the Shigagin New Business Support Loan and the Shiga Venture 4th Fund which meet diverse funding needs.

■ "Saturday School for Entrepreneurship" business forum

The "Saturday School for Entrepreneurship" supports a strong spirit of entrepreneurship through lectures by business executives currently active in each field and presentations about the latest trends in each field by experts, based on themes such as the environment, medical care and health, regional development, and cooperation with small and medium-sized enterprises.

In May we started the "Saturday School for Entrepreneurship" business forum for fiscal year 2013, which is the fourteenth year. This year we will add subcommittees and introduce content for creating more practical business ideas in the form of a new program. The school will be held on Saturdays five times, until February 2014.

Business matching

We offer business matching services to create new "business currents" by matching the needs of enterprises. We introduce companies that satisfy the demands of our customers, including corporations and sole proprietors. We also propose them as candidate partners, to help our customers improve their business results by leveraging the extensive network of companies and branch network that we have built up as a community-based financial institution.

■ Holding of the Eco Business Matching Fair 2013

We held the "Eco Business Matching Fair 2013" on June 19, 2013 to provide a forum for business talks focusing on environmental businesses. This year was the sixth time we have held the fair.

89 companies and organizations presented exhibits on six

themes including new energy and energy saving, recycling, and environmentally-friendly civil engineering and construction, with 1,780 visitors and enthusiastic business talks held. Participating customers gave compliments about the event, saying "We were able to find new business partners" and "We want to participate next year as well." Furthermore, we newly established the "Asian Market Expansion Support Corner."



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.

We invested in a fund that has the objective of increasing the brand power of Kurokabe Corporation, the operator of Kurokabe Glass Shop (Nagahama City, Shiga Prefecture), and in a fund that has the objective of reviving the freshwater pearl industry in which production volumes are falling dramatically.

ASIA GATEWAY 1, L.P.

The Bank has made an equity investment in the "ASIA GATEWAY 1, L.P." which has SUMITOMO MITSUI TRUST INVESTMENT CO., LTD. as an unlimited liability partner in an investment project to promote

new business development by the Organization for Small & Medium Enterprises and Regional Innovation, JAPAN, and in March 2013 we signed the partnership contract.

Through this fund, we will make investments in small and medium-sized enterprises that are developing their businesses globally, and will provide hands-on support for their efforts to open up overseas markets, with the aim of expanding the overseas businesses and improving the corporate value of the companies that receive the investments.

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)

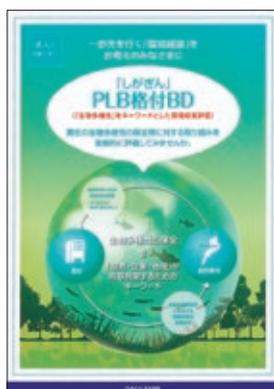
The Bank has established "the Shiga Bank Principles for Lake Biwa (PLB)" to protect Lake Biwa and the global environment, and is enlisting support for these principles.

■ 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 2013, a total of 1,278 loans worth ¥28.9 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.



Nigorobuna fish



Wataka fish