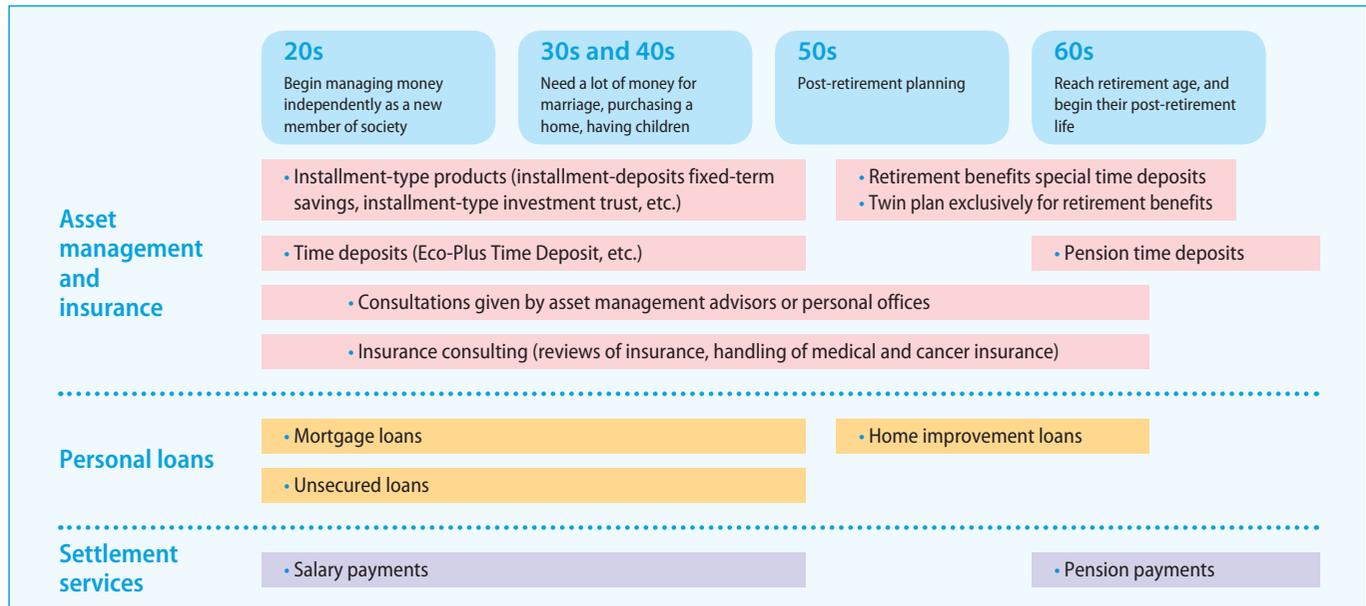


# Our Services for Individual Customers

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.



## Our convenient Net Investment Trust service is very popular

Our Shigagin Net Investment Trust service enables its users to manage their assets more easily at any time and any place and to purchase investment trusts on the Internet. The application fee is discounted 20% compared to applications handled at branch counters, and the service is extremely convenient because it handles a wide range of funds and transactions are possible on Saturdays, Sundays and public holidays.

Asset management needs are growing, partly due to the effect of the high share prices from December 2012 onwards.

The number of contracts have been increasing for this product too since we started handling it, and the number and value of the investment trusts handled are also increasing.

## Shiga Bank's 80th Anniversary Cerebration Project

The Bank will celebrate the 80th anniversary of its founding on October 1, 2013. To express our gratitude, we will hold a lottery to select customers who choose to receive their pensions from our bank for invitations to the "Yoshimoto Shinkigeki Variety Performance."

In addition, following on from the "80th Anniversary Pre-Concert" in February 2013, we will hold the "Shiga Bank 80th Anniversary Concert" conducted by Yutaka Sado, a leading Japanese conductor, in September 2013.

## 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 year 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 ¥12,790,000 to 27 schools to support the creation of biotopes in elementary schools in Shiga Prefecture (as of the end of June 2013).