

Business continuity

“Business continuity” refers to measures by a company to avoid any interruptions to its critical business, or if there is an interruption being able to recover from it as quickly as possible, even after suffering damage from a large-scale disaster such as an earthquake or an outbreak of an infectious disease such as a new strain of influenza.

Due to the highly public character of banks, the Banking Act also requires measures for “continuity of operations.” Shiga Bank considers “business continuity” to be one important management issue from the perspective of corporate social responsibility (CSR) as well, so we have constructed a system to enable us to smoothly continue operating even when a crisis occurs.

Toward operation of an effective “Business Continuity Plan”

The Bank formulated its Business Continuity Plan (BCP) based on the scenario of the occurrence of a major earthquake and its Business Continuity Plan “Infectious Diseases Countermeasures” based on the scenario of an outbreak of a new strain of influenza in March 2007 and December 2009 respectively.

Based on these business continuity plans (BCPs), we established regulations regarding crisis management and disaster prevention, and produced manuals and procedural documents clearly stating what the initial response should be when a disaster occurs. In addition, we are endeavoring to improve the effectiveness of our emergency responses by regularly implementing emergency drills and providing in-depth education about emergency responses to the executives and employees. Moreover we regularly hold meetings of the BCP Committee chaired by the Senior Managing Director, keep everyone in the bank informed, and continuously revise our in-house systems.

■ Learning from the Great East Japan Earthquake

In order to clarify what our initial response should be when a disaster occurs, we formulated the “Earthquake Disaster Initial Response Manual” in April 2011 and in order to clarify what our initial response should be when a nuclear accident occurs we formulated the “Nuclear Facility Accident Initial Response Manual” in October 2012.

We will continue to make efforts to develop business continuity systems.

Disaster measures

The Bank has taken measures to develop in-house infrastructure so that even when a disaster such as a major earthquake occurs, it can still fulfill its role as a financial institution and maintain the functions necessary for the livelihoods of its customers, the economic activities of the region, and settlements.

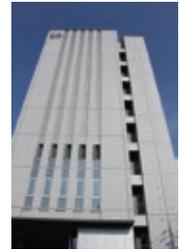
■ Introduction of satellite cell-phones

When the Great East Japan Earthquake occurred, many fixed-line telephones and cell phones stopped working so in November 2011 we introduced satellite cell-phones with the goal of diversifying our communication methods.



■ Maintaining the functions of on-line systems

The core element of business continuity is maintaining the functions of on-line systems. For this reason, we have installed all of the important computer equipment in an administrative building that has its very own 72-hour power generation capacity. Also in the Kanto region, we have installed a system backup center.



■ Maintaining the functions of branches

At each of the branches, we carry out seismic diagnoses and anti-seismic reinforcement, and in the main branches within a certain area, we have installed equipment that will enable business to continue even when a disaster occurs, including emergency-use power-generating equipment.



■ Construction of systems for when a major earthquake occurs

We are prepared to establish an Emergency Headquarters which will automatically take overall control of disaster response in the event that an a major earthquake occurs in the Kyoto and Shiga area, and systems for gathering information about the damage sustained at the branches and determining and taking measures to achieve business continuity. Furthermore, in order to urgently ascertain the human damage sustained at the time of the disaster, we have introduced the Safety Verification System to confirm the safety of all of the executives and employees at once using mobile phones and other tools.