

# Consolidated Financial Highlights

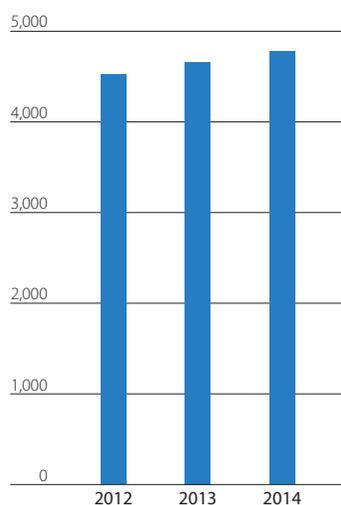
	Millions of yen			Thousands of U.S. dollars
	2014	2013	2012	2014
As of March 31				
Total assets	¥4,777,483	¥4,662,055	¥4,523,309	\$46,419,383
Investment securities	1,422,210	1,486,497	1,430,242	13,818,596
Loans and bills discounted	2,916,953	2,822,561	2,743,438	28,341,945
Deposits	4,163,311	4,090,014	3,985,459	40,451,914
Total equity	292,466	267,535	248,047	2,841,682
Years ended March 31				
Total income	88,519	88,872	91,082	860,075
Total expenses	69,072	74,991	72,998	671,123
Income before income taxes and minority interests	19,447	13,880	18,084	188,952
Net income	11,027	5,544	8,228	107,141
Per share data (in yen, dollar)				
Cash dividends	¥ 7.00	¥ 6.00	¥ 6.00	\$ 0.068
Net income	41.79	21.00	31.17	0.406
Net equity	1,091.45	998.62	926.27	10.60
Ratio				
Capital ratio	14.80%	14.14%	14.04%	—
ROE	3.99	2.18	3.43%	—

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

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥102.92 to US\$1.00 on March 31, 2014, the final business day of the term.

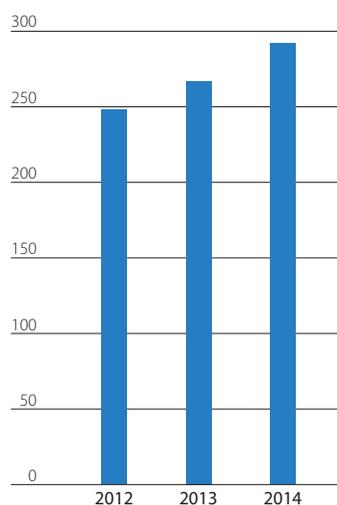
## Total assets

(Billions of yen)



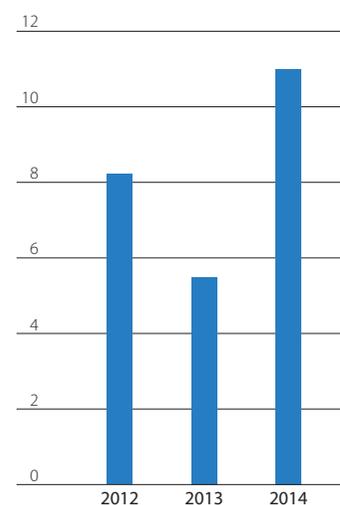
## Total equity

(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.