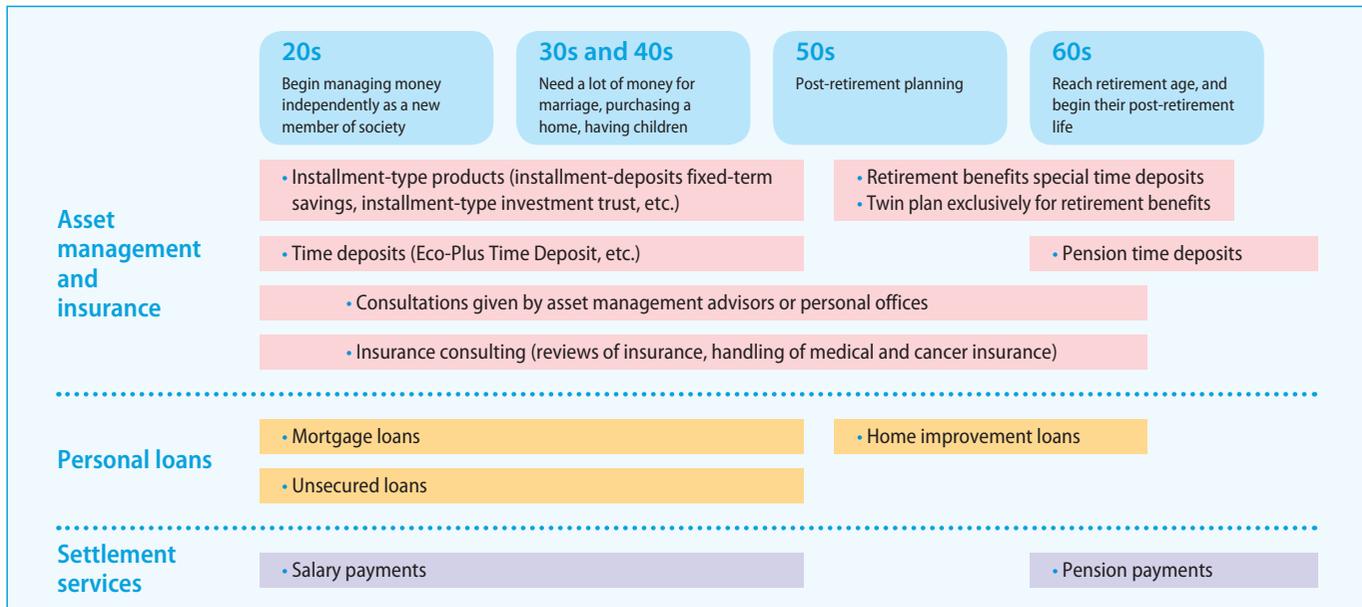


Providing products and services



NISA Seminars

The Bank held seminars on NISA (Japanese ISA) to deepen our customers' understanding about these products and asset management from the perspective of the process "from saving to investment." We are holding the seminars on an as needed basis even on the holidays, Saturdays and Sundays.



A seminar

Increased Quality, Speed and Volume of Information Provision with Introduction of Tablets

The Bank's customer service officers began using tablets in order to provide customers with timely information and proposals that match their needs.

As a result, it is possible to provide customers with the information they need quickly in a visual format, including market information such as share prices and exchange rates, and information on individual funds, to achieve proposals and after sales service that are more closely tailored to customers' requirements than in the past.



150 tablets introduced

Commenced Dissemination of Information using LINE (social network)

In March 2014, the Bank became the first regional bank in the Kinki region to set up an account with smartphone communication app LINE. We have disseminated information in a timely manner, including information on promotional campaigns and convenient services.

LINE@



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 ¥13,790,000 to 29 schools to support the creation of biotopes in the elementary schools in Shiga Prefecture (as of July 7, 2014).

