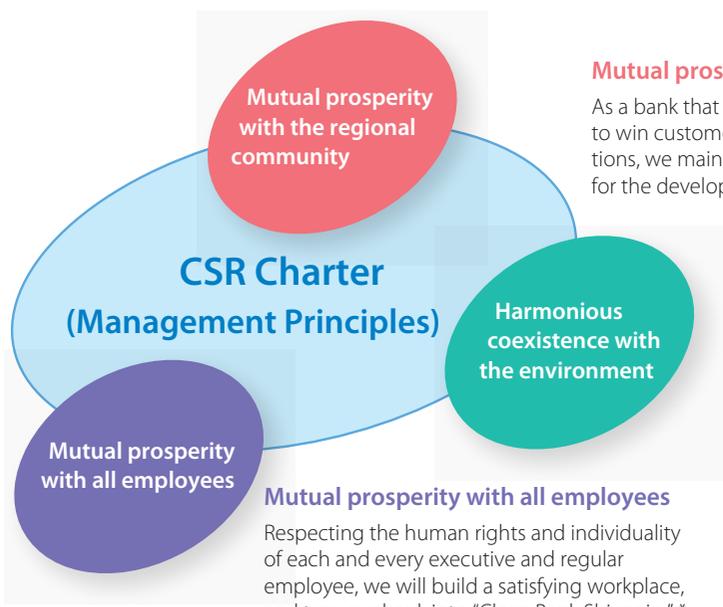
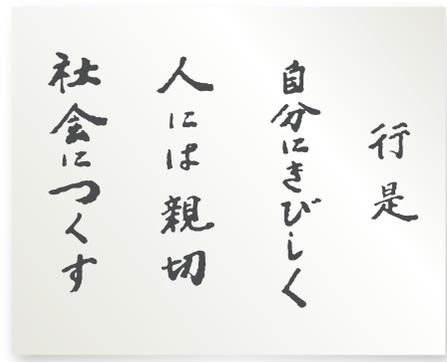


CSR Charter (Management Principles) (Instituted in April 2007)

The Shiga Bank has its own motto of “Be tough on ourselves, kind to others and serve society,” which forms the starting point for corporate social responsibility (CSR). As a member of society, the Bank will work for mutual prosperity with society. The Bank’s motto carries on the “Sampo yoshi” philosophy, a management philosophy embraced by Merchants in the Omi region of central Japan, which means to bring happiness to three sides: being good for the seller, the buyer, and society.



Mutual prosperity with the regional community

As a bank that advances hand-in-hand with society, in order to win customer confidence and meet customer expectations, we maintain a sound and enterprising bank and work for the development of regional communities.

Harmonious coexistence with the environment

The social mission of our company, which is headquartered next to Lake Biwa, is environmental management. We are committed to protection of the global environment and the building of a sustainable society.

Mutual prosperity with all employees

Respecting the human rights and individuality of each and every executive and regular employee, we will build a satisfying workplace, and turn our bank into “Clean Bank Shigagin.” *

*Clean Bank Shigagin

Under its motto Clean Bank Shigagin, since 1999 Shiga Bank has sought to raise environmental awareness among all employees, and is committed to improving transparency of disclosure and realizing its aim of being a “clean bank”

There are four aspects to being clean:

1. Creating “eco-offices” with low resource and energy consumption
2. Promote regional environmental conservation activities through “development and supply of environmentally-responsible financial products and services”
3. Fostering employee with a strong sense of ethics
4. Highly transparent disclosure

Profile (As of March 31, 2015, on non-consolidated)

Corporate Name: THE SHIGA BANK, LTD.
 Head Office: 1-38, Hamamachi, Otsu, Shiga 520-8686, Japan
 Established: October 1, 1933
 Total Assets: ¥4,974.6 billion
 Deposits (including negotiable certificates of deposits): ¥4,388.3 billion
 Loans: ¥3,060.5 billion
 Common Stock: ¥33.0 billion
 Employees: 2,228
 Offices and Branches: 137 (including 14 agents)
 Rating: JCR A⁺
 R&I A⁺

Contents

2	Consolidated Financial Highlights
3	Message from the President
5	5th Medium-Term Business Plan
7	The Year for Shigagin
9	Dig Up Shiga's Charm
11	Our Services for Corporate Customers and Sole Proprietors
16	Our Services for Individual Customers
17	CSR Initiatives
19	BCP
20	Corporate Governance
21	Internal Control System
22	Enhancing Legal Compliance
23	Toward a Stronger Risk Management System
26	Organization Chart / Consolidated Subsidiary / Board of Directors
27	Financial Section
55	Composition of Capital Disclosure
57	Matters concerning the disclosure of consolidated leverage ratio
58	Stock Information

