

Consolidated Financial Highlights

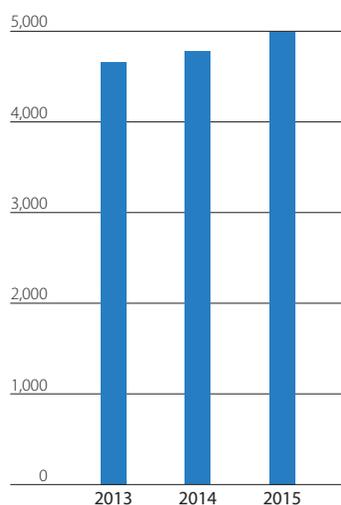
	Millions of yen			Thousands of U.S. dollars
	2015	2014	2013	2015
As of March 31				
Total assets	¥4,996,976	¥4,777,483	¥4,662,055	\$41,582,558
Investment securities	1,542,013	1,422,210	1,486,497	12,831,929
Loans and bills discounted	3,051,704	2,916,953	2,822,561	25,394,890
Deposits	4,281,984	4,163,311	4,090,014	35,632,720
Total equity	349,851	292,466	267,535	2,911,300
Years ended March 31				
Total income	88,499	88,519	88,872	736,448
Total expenses	64,439	69,072	74,991	536,232
Income before income taxes and minority interests	24,060	19,447	13,880	200,216
Net income	13,675	11,027	5,544	113,797
Per share data (in yen, dollar)				
Cash dividends	¥ 6.00	¥ 7.00	¥ 6.00	\$ 0.050
Net income	51.87	41.79	21.00	0.432
Net equity	1,324.63	1,091.45	998.62	11.02
Ratio				
Capital ratio	15.94%	14.80%	14.14%	—
ROE	4.32%	3.99	2.18	—

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

2. U.S. dollar amounts represent translation of Japanese yen at the rate of ¥120.17 to US\$1.00 on March 31, 2015, the final business day of the term.

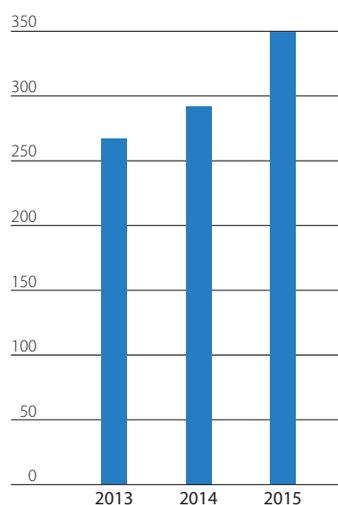
Total assets

(Billions of yen)



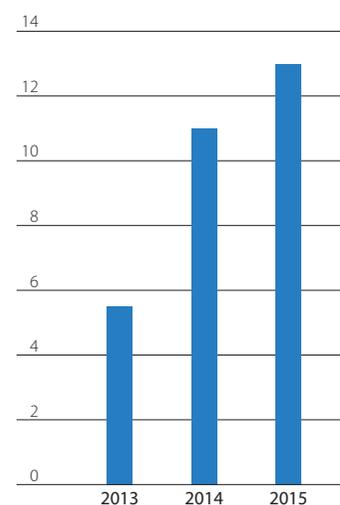
Total equity

(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.