

行 是
自 分 に きびしく
人 に は 親 切
社 会 に つ く す

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

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.

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.”

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.

Contents

Value Creation Process	4
Special feature: SDGs	6
Top Message	8
Financial / Non-financial Highlights	14
Corporate Governance	16
Five Challenges	
1. Challenge to regional revitalization	24
2. Challenge to strengthening top line	32
3. Challenge to increasing productivity	40
4. Challenge to constructing a robust management foundation	44
5. Challenge to a strategic CSR	52
Financial Section	62

Editorial Policy

Shiga Bank has compiled the integrated report SHIGA BANK ANNUAL REPORT 2018. This report links financial information to non-financial information, such as the Management Principles, environmental, social and governance (ESG) information by reference to the “International Integrated Reporting Framework” proposed by International Integrated Reporting Council (IIRC) and “The Guidance for Collaborative Value Creation” by the Ministry of Economy, Trade and Industry. It serves as an integrated review of measures for creation of sustainable value for the Bank and in regional communities.

This report serves also as disclosure materials (briefing documents of status of operations and assets) pursuant to Article 21 of the Banking Act. The reader is recommended, when using this document for disclosure purposes, to refer also to “Financial Data, Basel III, Column 3 of SHIGA BANK ANNUAL REPORT 2018” (viewable over the counter at Bank branches and on our website (<http://www.shigagin.com>)). (Japanese only)

The management team of the Bank confirms that this combined report has been duly disclosed in accordance with the Disclosure Policy.

Cautionary Statement with Respect to Forward-Looking Statements

This material contains statements regarding future earnings forecasts and targets, etc. relating to the Bank. These statements are based on information available at the time of compilation of these materials and forecasts or certain conditions (assumptions) that could affect business performance. They are not guarantees of future performance of the Bank, and involve various risks and uncertainties.

