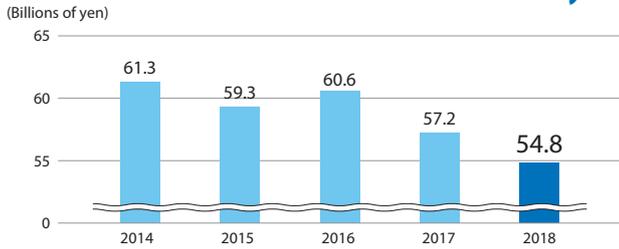


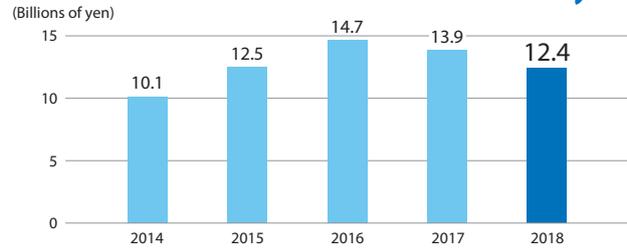


# Financial Highlights (As of March 31, 2018)

## Gross operating income **54.8 billion yen**

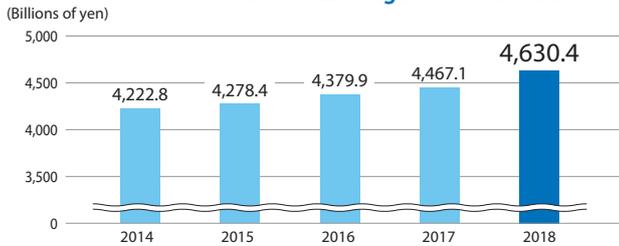


## Net income **12.4 billion yen**



## Average balance of deposits during the period (including negotiable certificates of deposits) **4,630.4 billion yen**

Share within Shiga Prefecture **44.99%**



\* Share within Shiga Prefecture excludes JAPAN POST BANK Co., Ltd. and The Shoko Chukin Bank, Ltd.

## Average balance of loans and bills discounted during the period **3,532.1 billion yen**

Share within Shiga Prefecture **48.35%**

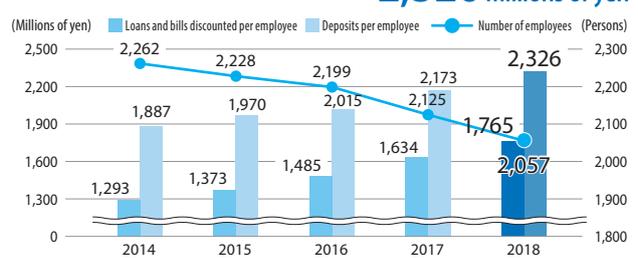


\* Share within Shiga Prefecture excludes JAPAN POST BANK Co., Ltd., The Shoko Chukin Bank, Ltd., and Japan Finance Corporation.

## Expenses **41.2 billion yen** OHR **75.19%**



## Loans and bills discounted per employee **1,765 millions of yen** Deposits per employee **2,326 millions of yen**

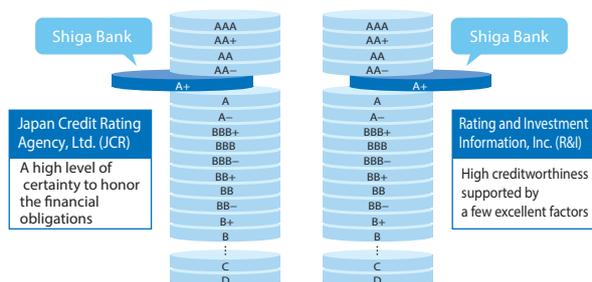


\* Deposits and loans per employee = Deposits and loans (end of year) / Number of employees excluding part-time staff and seconded staff (end of year)

## Total capital ratio (consolidated) **16.98%** Common Equity Tier 1 capital ratio (consolidated) **15.80%**



Japan Credit Rating Agency, Ltd. (JCR)	A+
Rating and Investment Information, Inc. (R&I)	A+





# Non-financial Highlights (As of March 31, 2018)

## Reduction in greenhouse gas emissions

Reduction in CO<sub>2</sub> in fiscal 2017 **3,185 t**

Rate of reduction **36.22%**  
(Compared to fiscal 2006)



## CSR private placement bonds (As of May 31, 2018)

Total issue amount **31.2 billion yen**

Total amount of donation **47.62 million yen**  
(Page 53)



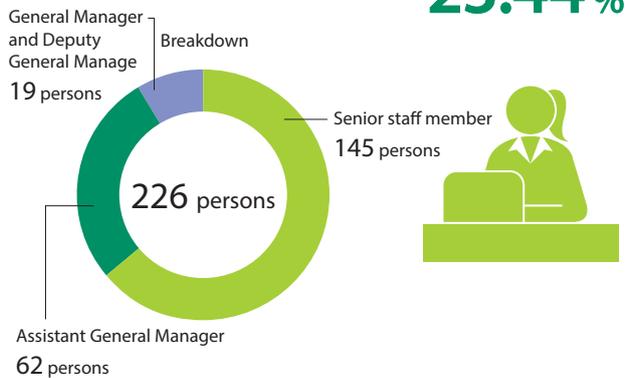
## Number of customers approved for PLB (as of May 31, 2018)



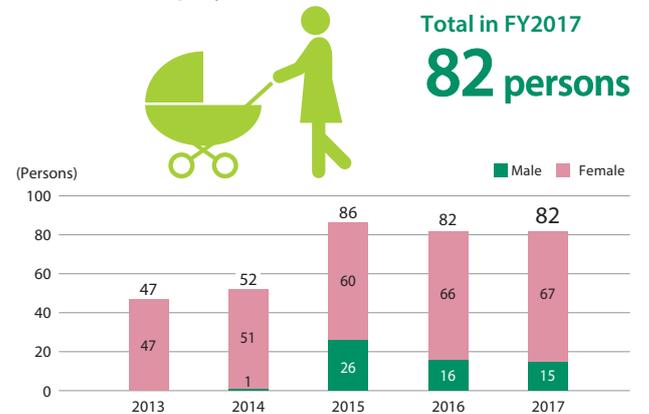
## Number of employees with Financial Planning Grade 1 certification



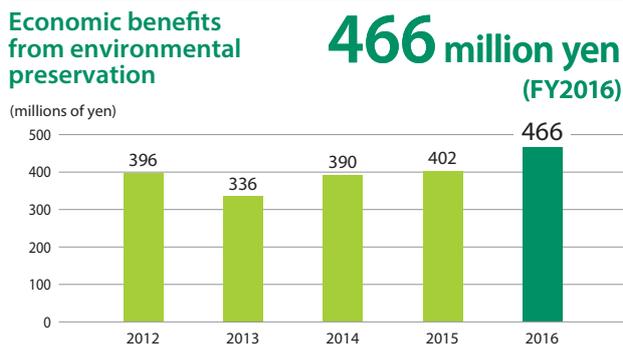
## Women managers ratio



## Number of employees who have taken childcare leave



## Economic benefits from environmental preservation



For details, please refer to [Related information] "Environmental accounting" in the "CSR report 2017" on the Bank's website.

URL <http://www.shigagin.com/csr/report/>