

LOOKING BACK ON OUR GROWTH PATHWAY

2033

100th anniversary

The philosophy of the Shiga Bank

CSR Charter, the Bank's motto which carries on the "Sampo yoshi" philosophy

The Shiga Bank was born in 1933 through the merger of the 133rd National Bank (Hyakusanjusan Bank), which prided itself on "sound management," and the Hachiman Bank, which emphasized a culture of "enterprise." Since then we have forged ahead with fulfilling our mission of helping business partners and local communities to flourish. The "Sampo yoshi" management philosophy, embraced by merchants in the Omi region of central Japan, was upheld through our motto of "being tough on ourselves, kind to others and serving society." The Bank has made this motto and the "CSR Charter (Management Principles)" the starting point for our activities.

Measures to modernize the Bank's management

For the development of the regional communities

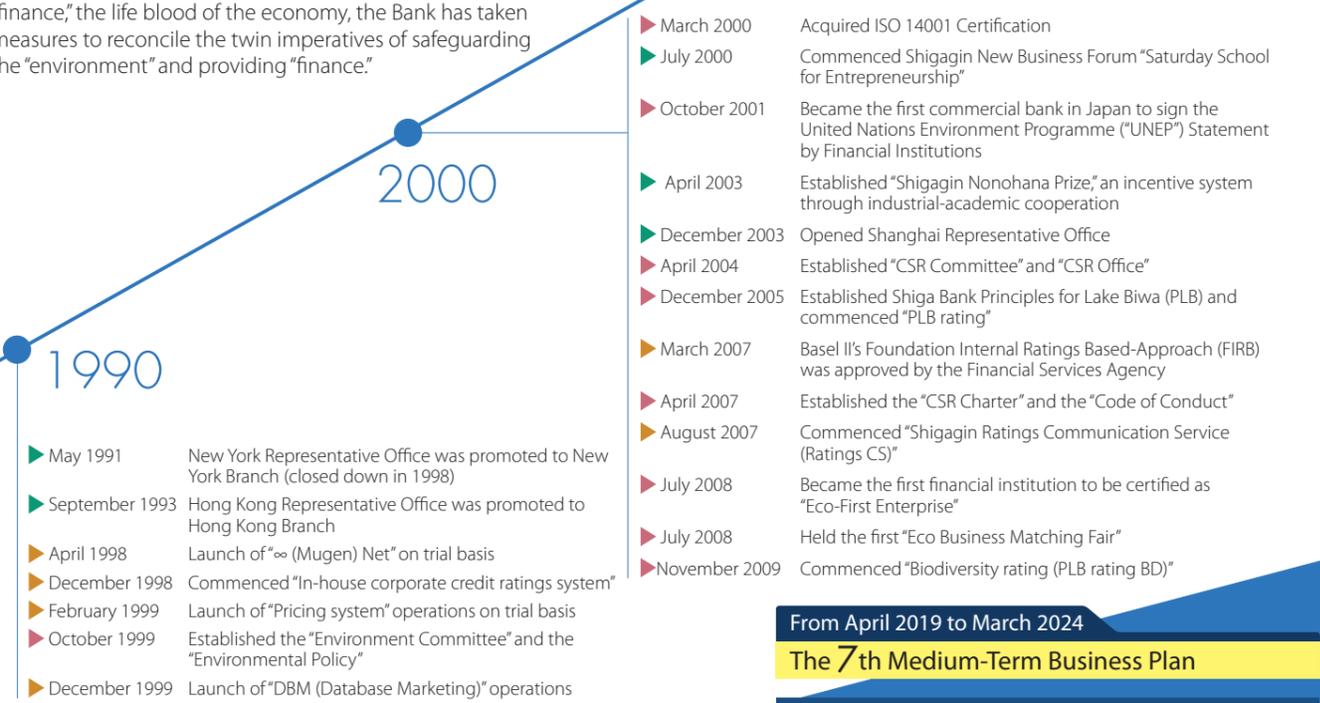
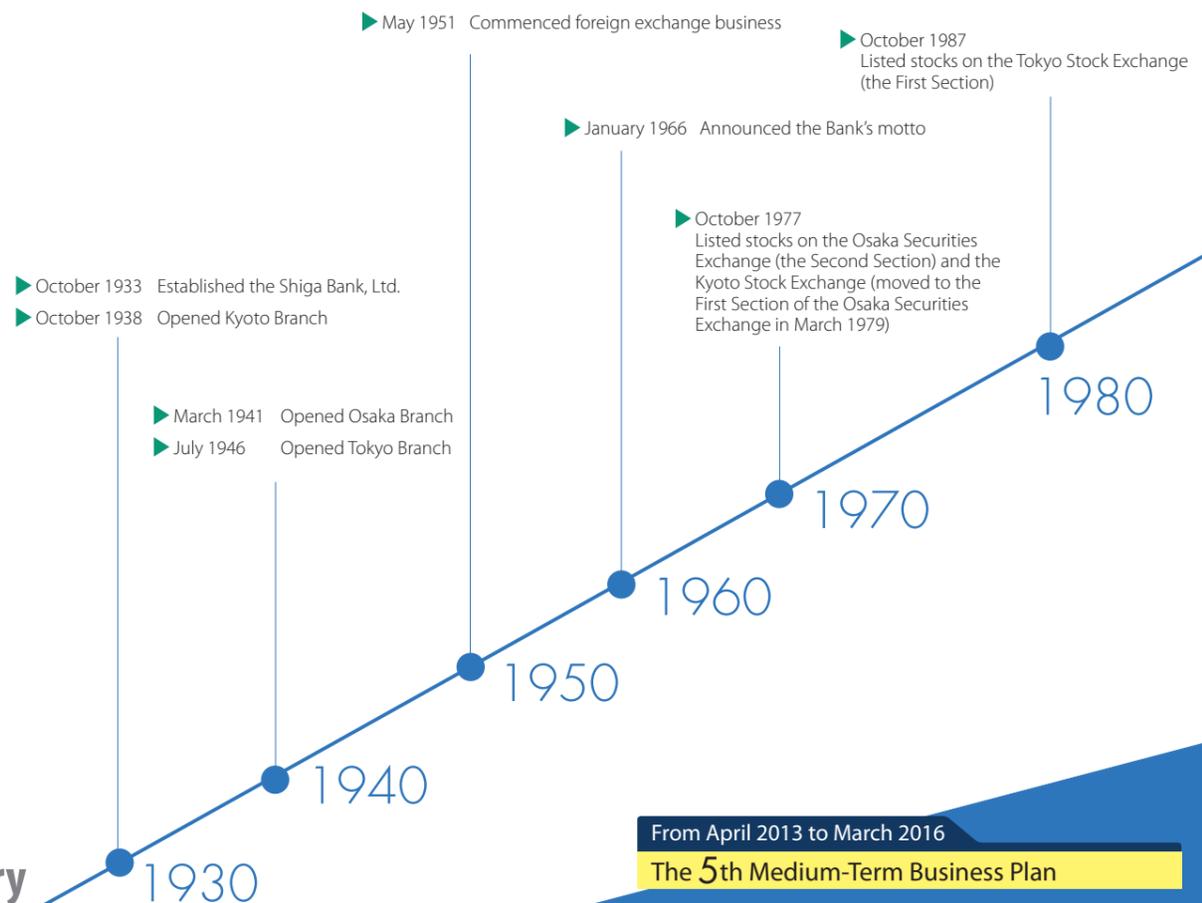
We believe that the ultimate role of the management of a Bank is to "take on risk." For us, this means the risk assumed on behalf of the development of the regional communities. To contribute to the development of regional communities, the Bank is pioneering measures to modernize its management through adoption of an "In-house corporate credit ratings system," "Pricing system," and Basel II's Foundation Internal Ratings Base-Approach (FIRB).

Environmental management

Aiming to reconcile environmental and economic needs

The Bank sees CSR as the role of the Bank as a corporate citizen in fostering sustainable growth of society. The Bank has been developing CSR activities based on the three key concepts of "environment," "welfare," and "culture." By implementing "environmental management" which contributes to the creation of a sustainable society through "finance," the life blood of the economy, the Bank has taken measures to reconcile the twin imperatives of safeguarding the "environment" and providing "finance."

- ▶ August 2010 Established the "Policies for biodiversity preservation"
- ▶ February 2012 Opened Bangkok Representative Office
- ▶ April 2013 Established the "Regional Promotion Office"
- ▶ June 2014 Established the "ICT Strategy Office"
- ▶ December 2015 Commenced the "Ratings Simulation Service (Ratings SS)"
- ▶ April 2016 Started the 6th Medium-Term Business Plan
- ▶ November 2017 Announced Shigagin SDGs Declaration
- ▶ April 2019 Started the 7th Medium-Term Business Plan
- ▶ May 2019 Joined "TSUBASA Alliance"



History

Evolution of management plans

From April 2013 to March 2016
The 5th Medium-Term Business Plan

Basic vision
 A bank journeying into the future together with its customers and region

Main theme
 Awareness-raising and behavioral improvement for improving customer satisfaction

Achieved value

ROE 4.52%	Total deposits	¥4.4 trillion
OHR 69.97%	Total loans	¥3.2 trillion

From April 2016 to March 2019
The 6th Medium-Term Business Plan

Long-term vision
 The Regional Bank that innovates the future

Main theme
 Change & Challenge

Achieved value

Total deposit assets (end of year balance) (total deposits + investment trust + public bond + financial instruments intermediation)	¥5.1 trillion
Total loans (end of year balance)	¥3.7 trillion
Share of loans made within Shiga Prefecture (excluding Shoko Chukin Bank and some other financial institutions)	49.42%
Reduction in greenhouse gas emissions (an average 30% reduction compared to fiscal year 2006 over the three years from fiscal year 2016 to fiscal year 2018)	35.62%

From April 2019 to March 2024
The 7th Medium-Term Business Plan

Vision
Sustainability Design Company
 —Realizing mutual prosperity based on the "Sampo yoshi" philosophy—

Main theme
Define the future and realize a dream
 —For the future of customers, regional communities and all employees—

Numerical targets

Investment and financing to promote Sustainable Development (cumulative amount of new investment and financing)	¥500 billion
Support for value improvement of regional customers (the number of requests for consultation per year)	1,000 cases
Support for asset formation of regional customers (the balance of assets under custody "investment trust + financial instruments intermediary")	¥300 billion
Reduction in greenhouse gas emissions (%) (compared to fiscal 2013)	25%
Activities for promotion and improvement of SDGs and financial literacy Training of next-generation workforce (the number of participants of training, etc.)	5,000 persons
Net income attributable to owners of parent (consolidated)	¥10 billion or more in the final year
Income from services for customers	¥3 billion