

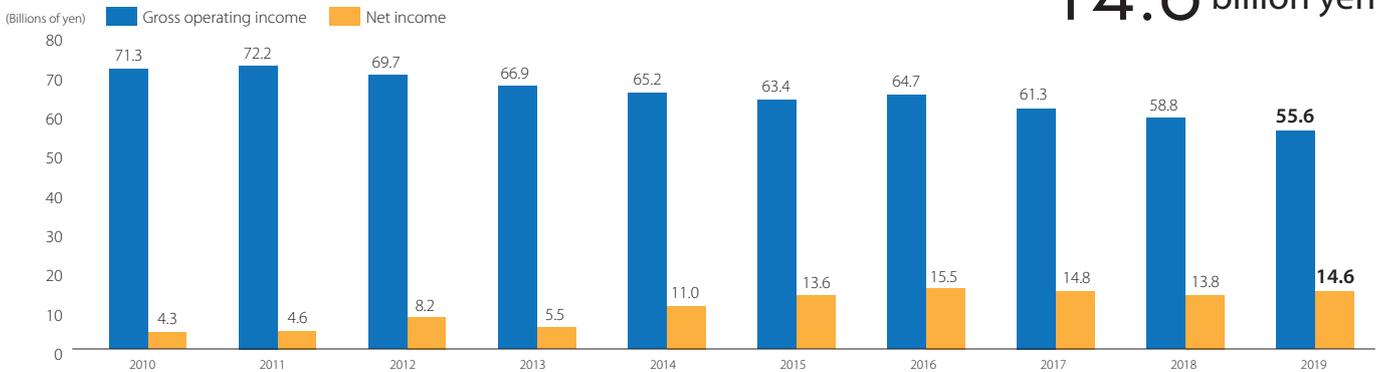
Financial Highlights (As of March 31, 2019)

Gross operating income (consolidated)

55.6 billion yen

Net income attributable to owners of parent (consolidated)

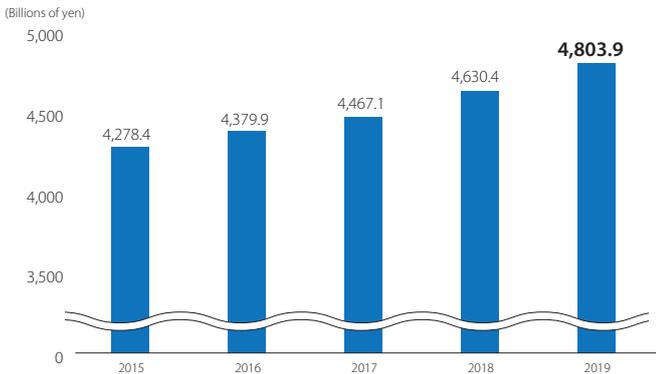
14.6 billion yen



Average balance of deposits during the period (including negotiable certificates of deposits) (non-consolidated)

4,803.9 billion yen

Share within Shiga Prefecture **45.17%**

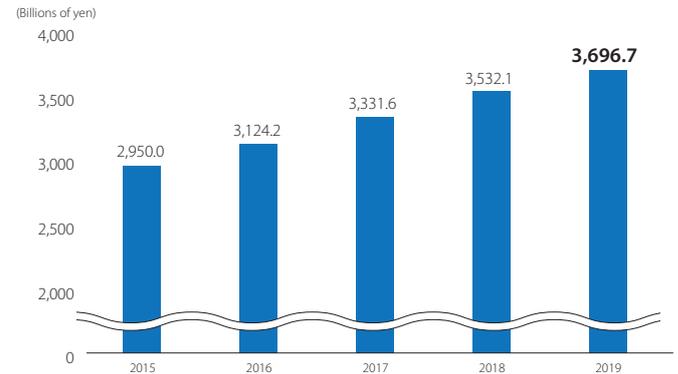


* Share within Shiga Prefecture excludes JAPAN POST BANK Co., Ltd. and The Shoko Chukin Bank, Ltd.

Average balance of loans and bills discounted during the period (non-consolidated)

3,696.7 billion yen

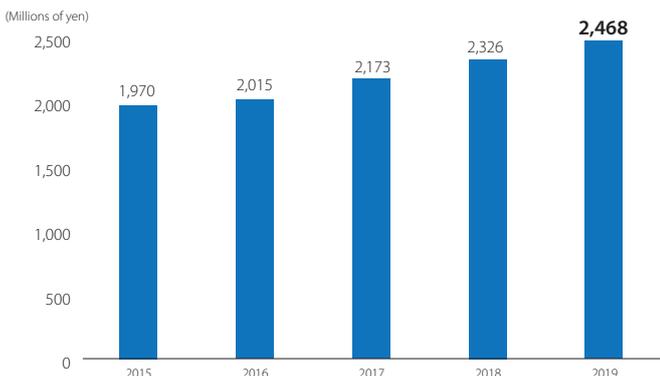
Share within Shiga Prefecture **49.42%**



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

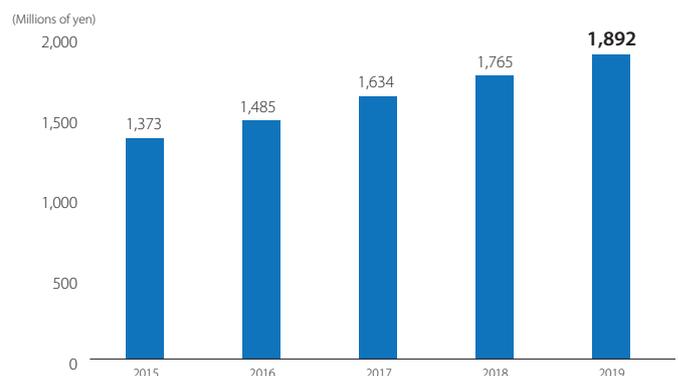
Deposits per employee (non-consolidated)

2,468 million yen



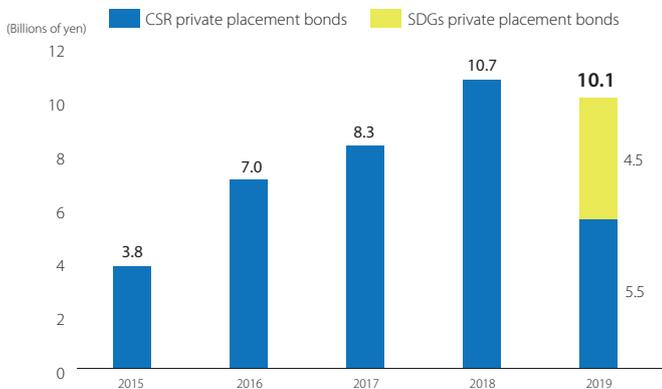
Loans and bills discounted per employee (non-consolidated)

1,892 million yen

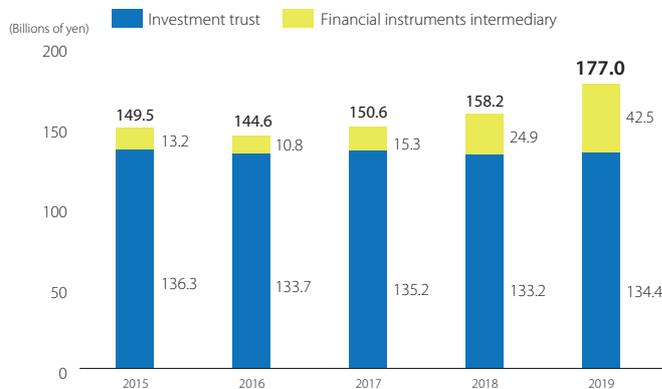


* Deposits and loans per employee = Deposits and loans (end of year) / Number of employees excluding part-time staff and seconded staff (end of year)

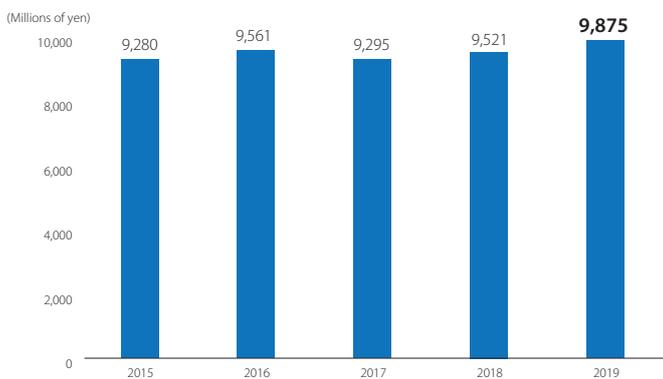
Actual amount of CSR private placement bonds / SDGs private placement bonds **10.1 billion yen**



Investment trust / financial instruments intermediary balance **177.0 billion yen**

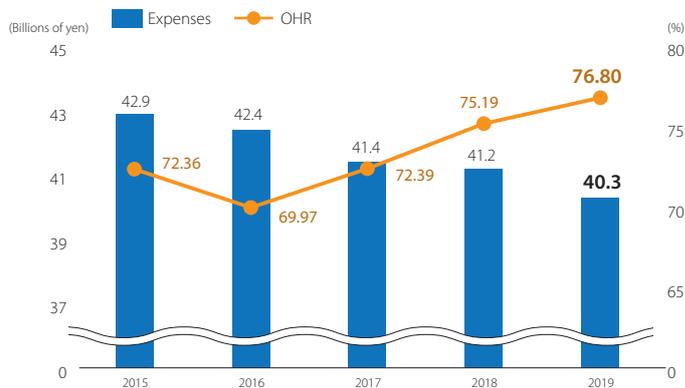


Fees and commissions (consolidated) **9,875 million yen**



Expenses (non-consolidated) **40.3 billion yen**

OHR (non-consolidated) **76.80%**



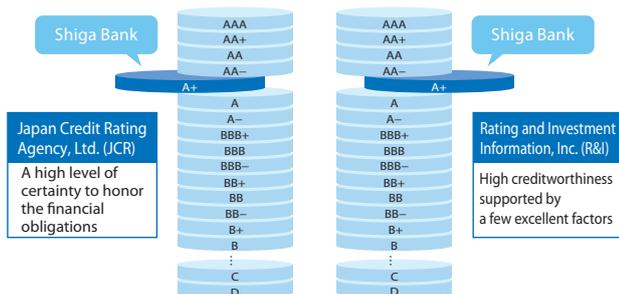
Rating

Japan Credit Rating Agency, Ltd. (JCR)

A+

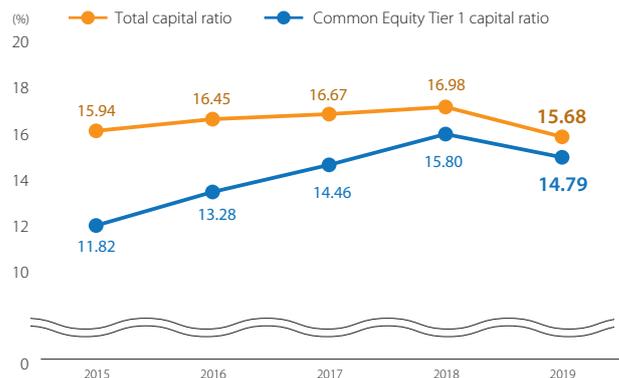
Rating and Investment Information, Inc. (R&I)

A+



Total capital ratio (consolidated) **15.68%**

Common Equity Tier 1 capital ratio (consolidated) **14.79%**



Non-financial Highlights (As of March 31, 2019)

Reduction in greenhouse gas emissions

Rate of reduction in greenhouse gas emissions **35.62%**
 (an average compared to fiscal year 2006 over the three years from fiscal year 2016 to fiscal year 2018)

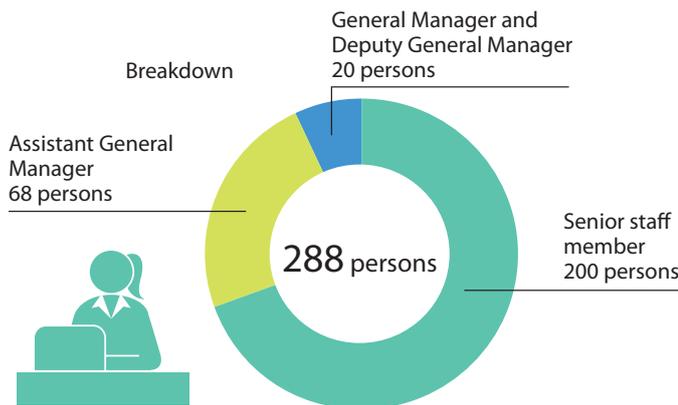


Number/ratio of customers approved for PLB → Page 32

11,259 organizations
 Customer ratio **60.3%**



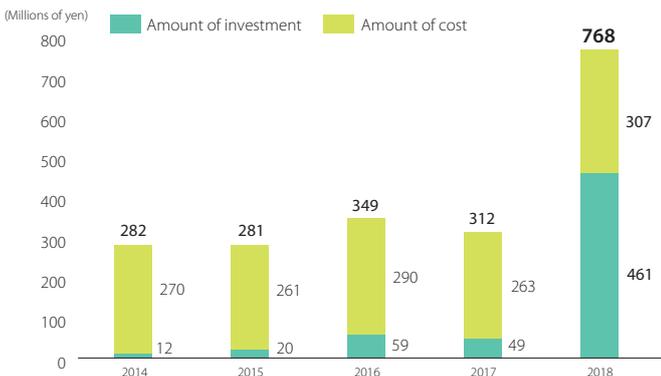
Women managers ratio **26.74%**



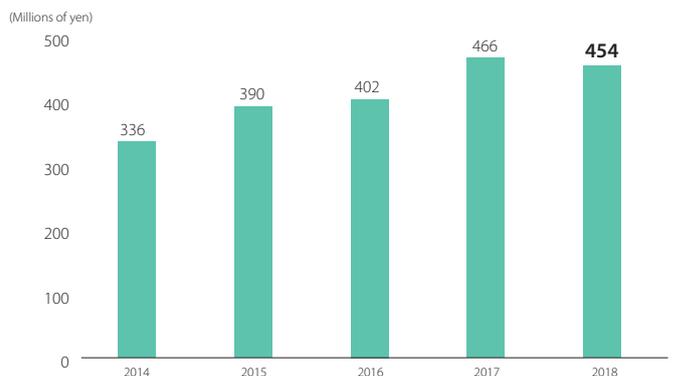
Number of employees who have taken childcare leave **65 persons**



Environmental preservation cost **768 million yen** (Fiscal year ended March 31, 2018)



Economic benefits from environmental preservation **454 million yen** (Fiscal year ended March 31, 2018)



* Capital investment increased during the fiscal year ended March 31, 2018 owing to repairs to the administrative center.

For details, please refer to [Related information] "Environmental accounting" in the "CSR report 2018" on the Bank's website.

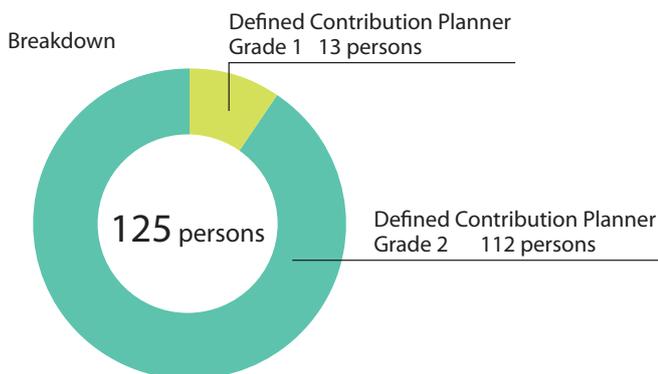
Number of employees with Financial Planning Grade 1 certification **188** persons



Number of employees certified as Small and Medium Enterprise Management Consultant **43** persons



Number of employees with Defined Contribution Planner Grade 1 / Grade 2 certification **125** persons



Number of employees certified as Securities Analyst **25** persons



Number of employees certified as Labor and Social Security Attorney **7** persons



Number of employees certified as Farm Management Advisor **5** persons

