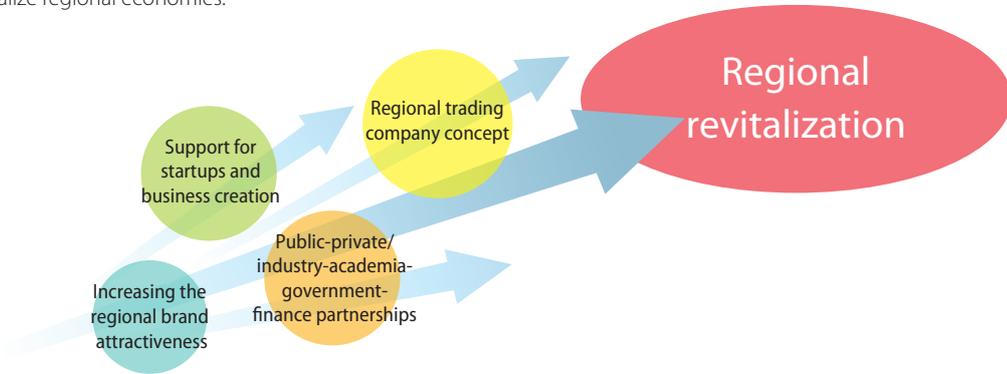


Challenge to regional revitalization

Drawing out the “earnings power” in the region -sustainable regional revitalization -

As a mission of a regional financial institution, the Bank works toward creation of a recycling-oriented society and supports and fosters new businesses, as well as supporting branding of local resources deeply rooted in the regions, such as cultures, history and industries, while also supporting their promotion so as to revitalize regional economies.



Support for Business Creation and Development of New Businesses

“Sowing Seeds of New Businesses, Cultivating their Buds, and Making Flowers Bloom”

Considering supporting and fostering of new businesses (Nonohana) as one of the missions of a regional financial institution, the Bank provides a wide range of support to individuals (including students) who want to start business, venture companies and enterprises planning to relaunch business.

- Saturday School for Entrepreneurship / Nonohana Prize
- Nonohana Support Group
- New Business Support Loan
- Crowdfunding
- Shiga Sixth-Sector Industrialization Fund



Support for creation of new businesses

New Business Support Loan (SDGs Plan)

—Supporting new businesses that lead to resolving social issues—
We provide the New Business Support Loan (SDGs Plan) in support of businesses that contribute to SDGs.



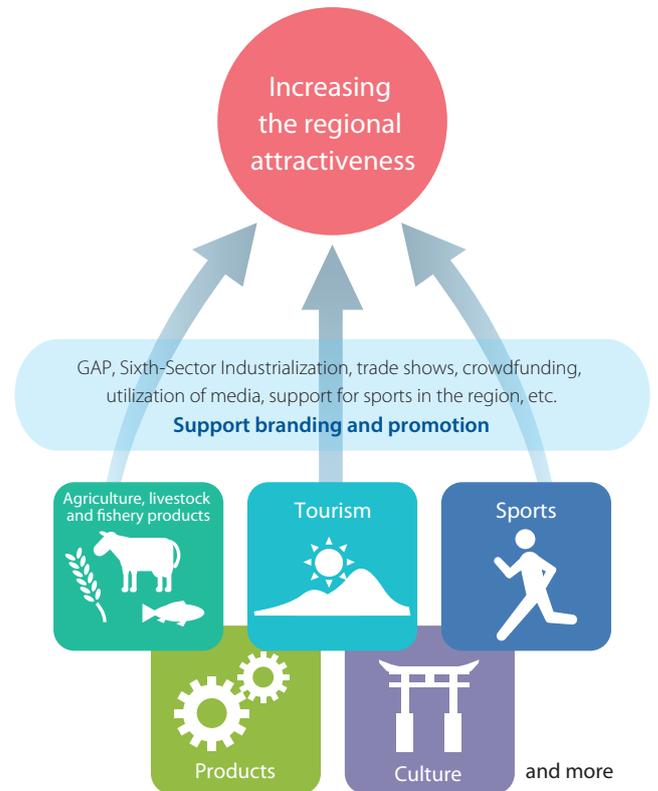
Financing case

The Bank provided financing to a company aiming to develop a proprietary water purification system that enables safe use of “hydrophilic parks” by anybody.

Increasing the regional brand attractiveness

“Rediscover Buried Local Resources and Introduce Them to Areas outside the Region”

Shiga Prefecture is home to unique cultures thanks to the rich natural environment that Lake Biwa provides. The Bank rediscovers local resources, develops branding and supports their promotion so as to create a bustling community.



*GAP (Good Agricultural Practice)

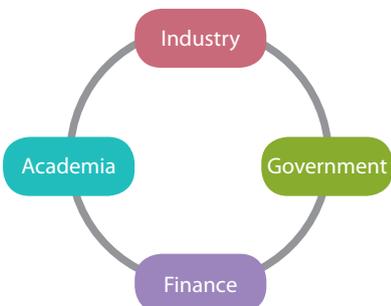
Continuous improvement activities through accurate implementation, record-keeping, inspection, and evaluation of each process in agricultural production, in accordance with each inspection item pursuant to applicable laws and regulations required for agricultural production activities.

Initiatives through public-private partnerships and industry-academia-government-finance partnerships

Demonstrate Superb Capabilities via Regional Partnerships

Via regional partnerships, we link local resources and local funds, and create a virtuous circle propelling the regional economy, thereby aiming to create innovation in the region through economic revitalization.

- Utilization of grants
- Utilization of public property
- Support industry-academia-government-finance partnerships
- Publicize and promote PPP/PFI



*** PPP (Public Private Partnership)**

A method to offer public services through partnership between governments and private companies.

*** PFI (Private Finance Initiative)**

A new method used for construction, maintenance and operation of public facilities that leverages the funds, managing capabilities and technical expertise of private companies.

Regional trading company project

Offering More Proactive Support to Customers for Regional Revitalization

As a "Sustainability Design Company," the Bank launched the regional trading company project to offer more proactive, specific business support toward resolving issues facing customers and realizing their dreams.



Based on the market-in approach, we are advancing the project in order for us to have truly required functions and to contribute to realizing a sustainable society.

Possible business contents

- 1) Exploration of local products and other resources, marketing and sales support
- 2) Exploration of tourism resources, development of tourism products and tourism promotion support
- 3) Support for securing human resources, bringing human resources back to the region
- 4) Support for adopting IT in the region and among customers

Value to be provided

- Support new business creation intended to break out of traditional businesses.
- Support branding of cultures, history and industry deeply rooted in the region, as well as their promotion.
- Strengthen industry-academia-government-finance partnerships, contribute to revitalization of the regional economy and support innovation in the regional economy.
- Help resolve issues facing the region and businesses and enhance added value in tandem with customers.

Supporting branding business for local products

Nihon Ryokucha Co., Ltd.

The Bank awarded the Nonohana Prize to a new business of a local company engaged in the manufacture of instant green tea for over 50 years. Aside from the prize, we also provided a wide range of support such as crowdfunding and exhibiting at the Regional Bank Food Selection, which significantly grew the company's marketing channels.



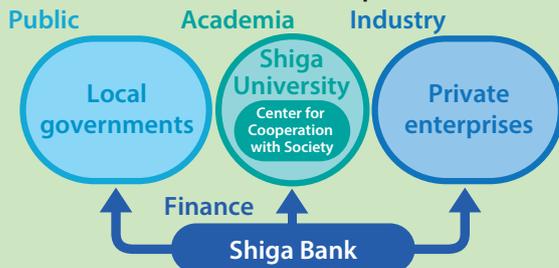
Promotion of PPP/PFI

Omi Public Private Partnership Research Forum

Shiga Prefecture, Shiga University and the Bank jointly structured a platform participated in by all local governments within the Prefecture.

In May 2019, the platform was certified as a PPP/PFI Regional Platform Arrangement granted by the Cabinet Office and the Ministry of Land, Infrastructure, Transport and Tourism. We are striving for creation of opportunities for public-private dialogue, and business opportunities for the private sector.

Omi Public Private Partnership Research Forum



Kakehashi Special Issue in commemoration of the 85th anniversary of the Shiga Bank

Rediscover the traditions, cultures and brands in Shiga

Under the theme of "Rediscover Shiga," we published a special issue to convey the attractiveness of Shiga, home to Lake Biwa, to everyone inside and outside the prefecture.

With sincere gratitude to our customers in the region for their support, we conducted "appreciation activity to the region," whose details are provided at the end of this booklet.

We also nominated articles featuring the attractiveness of the prefecture for the COOL JAPAN AWARD 2019, and one of the articles won a prize at the award.

