

# Stakeholder communication

The Shiga Bank believes that we can provide better value by recognizing social issues and building trust relationships through repeated communication with various stakeholders deeply relating to our business activities. We aim for sustainable development of the local community and enhancement of corporate value by disclosing information transparently and utilizing opinions and requests from stakeholders for better management.

**Customers**

**Individuals**

We aim to provide customer-oriented services tailored to the life stage of each customer and improve reliability, trustworthiness and satisfaction through the PDCA cycle toward CS enhancement and other systems.



Communication card

**Specific dialogue methods**

- Communication card
- Customer questionnaire survey
- Call center
- CS promotion leader



**Corporations**

We offer consulting services in a timely and appropriate manner and promote proactive approaches with SDGs as a starting point, through deep dialogues about the future of businesses to improve both corporate value of customers and social value of the region.

**Specific dialogue methods**

- Ratings CS/SS
- ESG investments and loans
- Management club, etc.



**Regional communities**

We contribute to enhancement of vitality of the overall region by solving social issues through relationships with regional communities, responding to potential needs and conducting regional branding toward a resilient and sustainable society.

**Specific dialogue methods**

- Shiga SDGs x Innovation Hub
- Dialogue toward a Regional Circular and Ecological Sphere
- CSR Report
- *Kakehashi*, a general information magazine for the region
- Welfare fund
- Culture business and supports promotion



SHIGA HUB



Kakehashi




**Global environment**

We strive to realize a society where children who will form the next generation can live with a sense of security by carrying out direct and indirect activities through volunteer services and our business operations, while making discussion with external parties about approaches to environmental problems including climate changes and crises looming over local resources and ecosystem.

**Specific dialogue methods**

- Regional volunteers
- Participation in various initiatives and dialogues
- CSR lectures
- Environmental accounting disclosure
- Environment management organization



Monetary donation to the business for releasing Nigorobuna fish (*carassius auratus grandoculis*) and Wataka fish (*ischikauia*)



Nigorobuna fish



Wataka fish

**Industrial associations and peer companies**

We aim to grow together while improving convenience and addressing issues peculiar to the industry by utilizing respective strengths and through partnerships.

**Specific dialogue methods**

- Alliances with other domestic banks
- Business tie-ups with overseas financial institutions
- ATM alliance
- FinTech alliance



Participation in the TSUBASA Alliance

**Employees and their families**

We respect human rights, support diverse work styles and put in place a support system toward self-realization so that each and every officer and employee can display their maximum capabilities feeling high job satisfaction.

**Specific dialogue methods**

- Diversity & inclusion
- Recruitment system
- System for discussion
- Internal reporting system
- Labor-management negotiation



System for discussion



Working father and mother support seminar

**Stockholders and investors**

We conduct constructive dialogues with stockholders and investors and disclose corporation and management information transparently for sustainable growth and corporate value enhancement.

**Specific dialogue methods**

- Announcement of financial results
- General Meeting of Stockholders
- Seminars for investors
- ANNUAL REPORT
- Exercise of voting rights via the Internet/smartphone
- Implementation of engagement



SHIGA BANK REPORT 2018

ANNUAL REPORT 2018

**Administrative and educational bodies, NPO, NGO, etc.**

We realize sophisticated, high-quality solutions by linking new research ideas with local needs through partnerships with administrative agencies and experts. In addition, we actively carry out cooperation with educational institutions for improving literacy of finance and SDGs.

**Specific dialogue methods**

- Relationship with regulatory authorities
- Joint projects and dialogues among industry, academia, government and finance
- Education of literacy regarding SDGs and finance



Financial economy lecture at Shiga University of Medical Science



Financial education at the Head Office

**Disclosure Policy < Basic approach >**  
 Based on our social responsibility and public mission as a regional financial institution, we aim to ensure highly transparent disclosure. We shall ensure timely, due, continuous, fair and accurate disclosure of information, to foster understanding and appropriate evaluation of Bank operations by all of our stakeholders, including our customers, shareholders, investors and local communities.  
 \* Details can be found on our website. ([https://www.shigagin.com/pdf/disclosure\\_policy.pdf](https://www.shigagin.com/pdf/disclosure_policy.pdf))