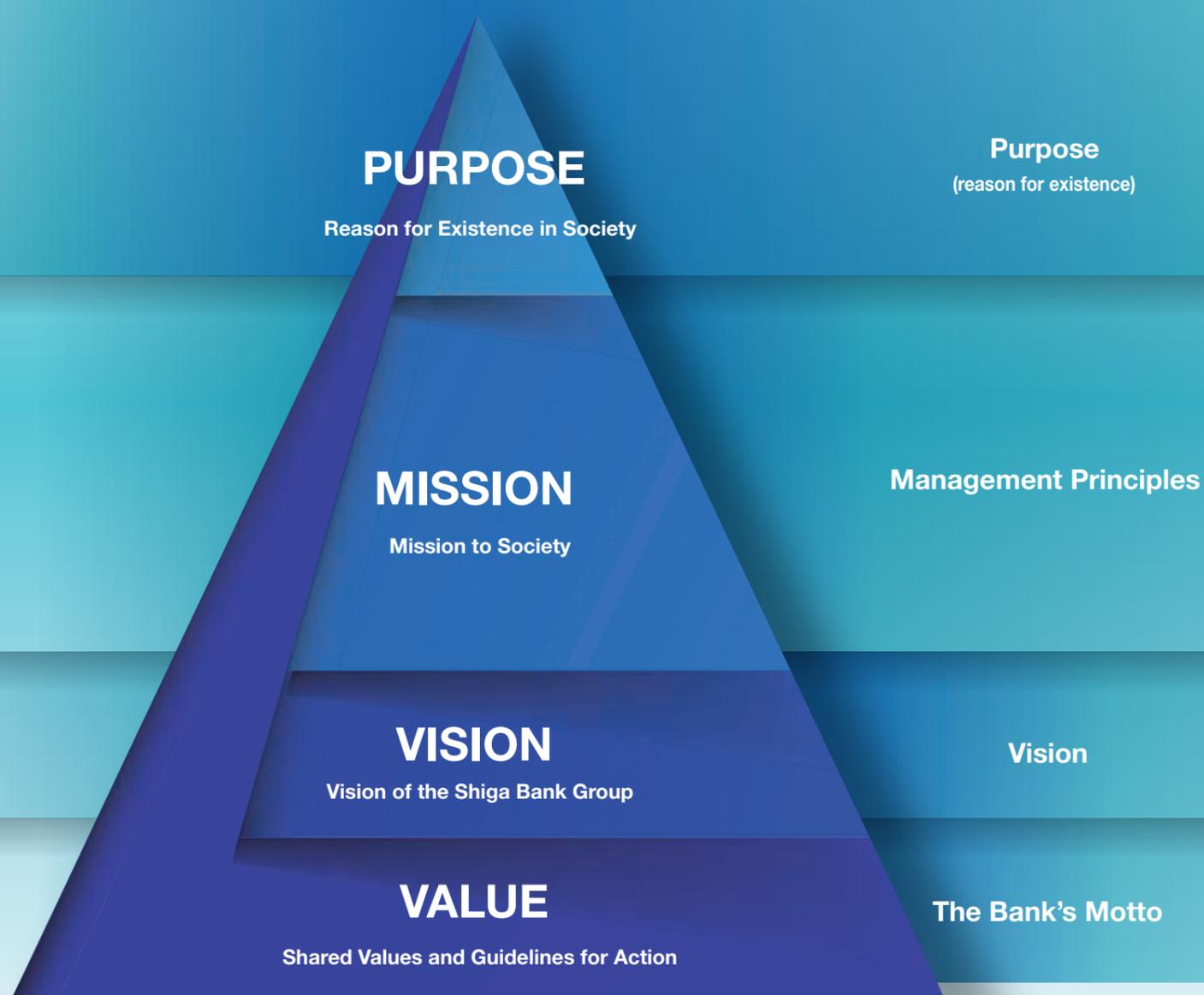


# Philosophy Principles

The Shiga Bank Group established the Purpose (reason for existence), “Making the region happy with ‘Sampo yoshi’ philosophy,” in order for all employees to continue moving forward as one toward our 100th anniversary in 2033 and beyond.

Based on a system of principles with Purpose at the core, the “Sampo yoshi” traditional management philosophy, embraced by the Omi Merchants, was upheld through our motto of “Be tough on ourselves, kind to others and serve society.” The Bank has made this motto the starting point for our activities and strives to increase corporate value by making effort to realize “Co-existence and Co-prosperity” with the regional communities, all employees, and the environment as in the Bank’s Management Principles.



## Making the region happy with “Sampo yoshi” philosophy

The Bank’s motto of “Be tough on ourselves, kind to others and serve society” carries on the “Sampo yoshi” philosophy, a traditional management philosophy embraced by the Omi Merchants, which means to bring happiness to three sides: being good for the seller, the buyer, and community. The Bank has made this motto the starting point for our activities and will strive to realize Co-existence and Co-prosperity with stakeholders.

**Co-existence and Co-prosperity with the regional communities**  
As a bank that advances hand-in-hand with society, in order to win customer confidence and meet customer expectations, we maintain a “sound” and “enterprising” bank and work for the development of regional communities.

**Co-existence and Co-prosperity with all employees**  
Respecting the human rights and individuality of each of our officers and employees, we will build a satisfying workplace, and turn our bank into “Clean Bank Shigagin.”

**Co-existence and Co-prosperity with the environment**  
As the social mission of our company, which is headquartered next to Lake Biwa, we are committed to protection of the global environment and the building of a sustainable society with stakeholders.

## Sustainability Design Company

—Design the future of our customers and communities—

**Be tough on ourselves, kind to others and serve society.**

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## Editorial Theme of Integrated Report 2025

“Integrated Report 2025” sets out to clearly convey how we will solve issues identified through backcasting based on our vision for regional communities that we wish to achieve in the medium to long term, using the Shiga Bank Group’s value creation philosophy as a foundation, and how we will link these solutions to the enhancement of corporate value through our management strategy and business model.

In addition to our efforts to enhance our financial and non-financial capital, we have compiled this document to help you understand our approach of a “virtuous cycle of happiness brought to the region” by linking each type of capital to co-create a positive impact on the region through the operations of the Shiga Bank Group.

The Shiga Bank Group is proactively engaging in dialogue with shareholders, investors, and other stakeholders through its integrated reports. We are striving to incorporate the feedback we receive from our stakeholders into the improvement of our management and to reflect it in future information disclosure and opportunities for dialogue.

In addition, employees are also important stakeholders, and we are working to raise awareness of corporate value among each and every employee through our integrated reports.

### Shiga Bank's Disclosure Policy

#### 1. Basic views

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 regional communities.

#### 2. Information to be disclosed

The Bank will disclose management information in accordance with laws and regulations such as the Banking Act and the Financial Instruments and Exchange Act, as well as the Rules on Timely Disclosure of Corporate Information by Issuers of Listed Securities established by the Tokyo Stock Exchange (hereinafter referred to as the “Timely Disclosure Rules”).

In addition, we will disclose information that is deemed useful to our stakeholders in a fair and timely manner to the greatest extent possible, even if the information does not fall under the category of material facts specified by laws and regulations or the Timely Disclosure Rules.

#### 3. Methods of information disclosure

Information required to be disclosed under laws and regulations as well as the Timely Disclosure Rules will be disclosed in a timely and appropriate manner in accordance with such rules and regulations, and will also be posted on the Bank’s website.

For other voluntarily disclosed information, we will strive to disclose information that is fair and useful in an appropriate manner.

#### 4. Information disclosure procedures and systems

The Bank has established the “Rules on Management-related Information Disclosure” and has designated the General Planning Department as the department responsible for disclosure of management-related information in order to develop and enhance procedures and systems for timely and appropriate information disclosure.

In addition, to maintain the appropriateness of the information, we consult with audit firms and other experts as necessary, and periodically verify the appropriateness and effectiveness of the information.

#### 5. Forward-looking statements

The information on the Bank’s website and in the Integrated Report contains statements regarding the financial position of and future forecasts concerning the Bank and other Group companies.

These forward-looking statements do not guarantee that future performance will be achieved as stated. They are affected by certain risks and uncertainties and may not necessarily be consistent with actual results due to changes in the business environment in the future.

### On the Publication of Integrated Report

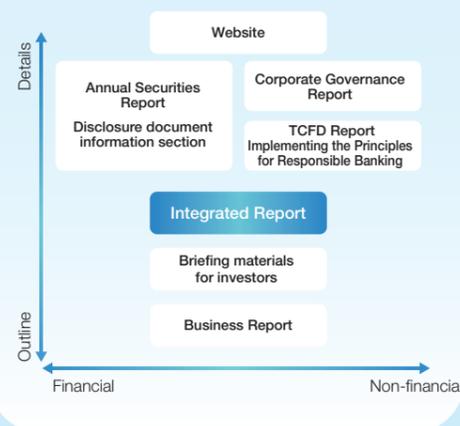
This report is based on the “International Integrated Reporting Framework” presented by the International Financial Reporting Standards (IFRS) Foundation and the “Value Creation Guidance” issued by the Ministry of Economy, Trade and Industry (METI), and is an integrated compilation of the Bank’s and its community’s sustainable value creation framework by linking financial information to management philosophy, strategy, ESG information (environment, society, governance), and other non-financial information. This publication also serves as disclosure material (documents explaining the status of operations and assets) in accordance with Article 21 of the Banking Act. When using this document as a disclosure document, please refer to this document, the information section (available on the Bank’s website), and the “SHIGA BANK REPORT 2025 Financial Data and Basel III Pillar 3 Disclosure” (available on the same website). Management and others have confirmed that appropriate disclosures have been made in accordance with the Bank’s Disclosure Policy.



### Cautionary Statement with Respect to Forward-Looking Statements

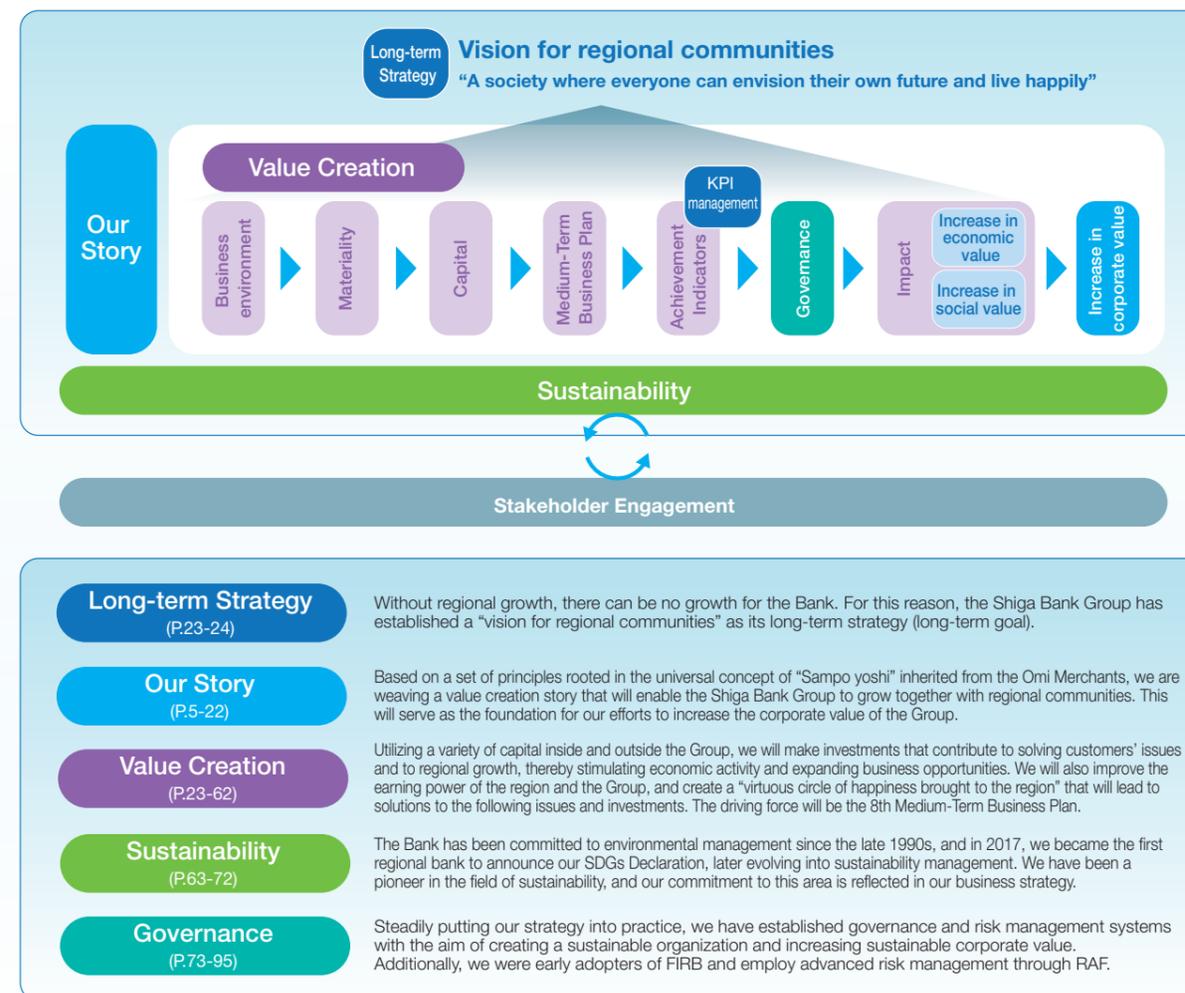
This material contains statements regarding future earnings forecasts and targets, etc. relating to the Bank. These statements are based on information available at the time of compilation of these materials and forecasts or certain conditions (assumptions) that could affect business performance. They are not guarantees of future performance of the Bank, and involve various risks and uncertainties.

### Main disclosure media



## Structure of Integrated Report 2025

This report is structured as shown in the diagram below in order to explain Shiga Bank’s value creation story. Throughout this report, we have structured and compiled a story that extensively conveys the principles, strategy, governance, and other elements essential to understanding the value creation story of our group, with sustainability serving as the core theme.



### Noteworthy Contents in Integrated Report 2025

#### ■ P.5-10: Top Message

This section will share the President’s message, focusing on a review of the first year of the 8th Medium-Term Business Plan, which was launched with the aim of realizing our purpose of “making the region happy with the ‘Sampo yoshi’ philosophy.”

#### ■ P.13-18: Approach to Capital Policy and Efforts to Enhance Corporate Value/Message from the Officer Responsible for Finance

This section summarizes our approach to capital policy and specific efforts to enhance corporate value using a PBR logic tree in a TOPICS format, and provides details in a message from the officer responsible for finance.

#### ■ P.53-62: Human First

This section outlines the initiatives implemented over the past year and future challenges related to “Human First,” one of the basic strategies of the 8th Medium-Term Business Plan. It also features comments from three employees who have put into practice a “culture of challenge and admiration.” The first Human Award is an award system that embodies the values of the Shiga Bank Group.

#### ■ P.79-82: Roundtable Discussion with Outside Directors

A roundtable discussion was held with three Outside Directors. From an external perspective, we received a wide collection of opinions assessing the efforts of the Group and identifying issues to be addressed.