

Financial Data (Consolidated)

(Millions of yen)

Summary of consolidated results	2021	2022	2023	2024	2025
Consolidated gross business profit	57,064	60,437	48,207	64,562	60,843
Net interest income	44,132	46,783	49,029	55,187	63,258
Net Fees and commissions (including trust fees)	11,978	13,273	12,777	14,265	13,230
Net other ordinary income	953	380	(13,599)	(4,890)	(15,645)
General and administrative expenses (excluding non-recurring expenses) (-)	42,159	48,235	46,153	52,924	46,468
Consolidated net business profit (before provision of allowance for general loan losses)	14,905	12,202	2,053	11,638	14,374
Provision of general allowance for loan losses (1) (-)	976	574	(2,286)	(635)	(693)
Consolidated net business profit	13,928	11,628	4,339	12,273	15,067
Other profit (loss) (non-recurring gains (losses))	(2,858)	12,371	15,701	11,693	3,882
Disposal of non-performing loans (2) (-)	7,144	1,541	4,171	3,955	5,565
Written-off of loans (-)	660	500	989	789	1,141
Provision of allowance for loan losses (excluding provision of general allowance for loan losses) (-)	6,482	1,033	3,172	3,106	4,348
Other credit costs (-)	2	8	9	59	74
Reversal of allowance for loan losses, etc. (3)	25	22	—	—	—
Recoveries of written off receivables	366	498	615	252	440
Gains (losses) related to equity securities	3,143	10,935	17,331	12,706	7,326
Gain on sale	5,542	13,753	18,382	13,861	9,722
Loss on sale (-)	823	2,734	1,014	866	2,345
Loss on devaluation (-)	1,575	83	37	288	50
Other profit (including non-recurring expenses in general and administrative expenses)	754	2,459	1,927	2,691	1,699
Expenses corresponding to money held in trust (-)	3	2	1	1	18
Ordinary profit	11,070	23,999	20,041	23,967	18,949
Extraordinary income (losses)	1,981	(590)	126	(231)	6,685
Profit before income taxes	13,051	23,408	20,168	23,735	25,635
Income taxes - current (-)	6,390	6,186	4,731	10,078	714
Income taxes - deferred (-)	(4,787)	(493)	578	(2,283)	6,199
Total income taxes (-)	1,603	5,692	5,309	7,794	6,914
Profit	11,448	17,715	14,858	15,940	18,720
Profit attributable to non-controlling interests (-)	—	—	—	—	—
Profit attributable to owners of parent	11,448	17,715	14,858	15,940	18,720
Credit costs (1 + 2 - 3) (-)	8,095	2,093	1,885	3,319	4,871
(Reference)					
Consolidated comprehensive income	122,660	(26,692)	(15,071)	55,925	(38,097)

(Millions of yen)

Summary of Consolidated Balance Sheet	2021	2022	2023	2024	2025
Total assets	7,793,748	7,537,956	7,305,698	7,970,551	7,528,217
Loans and bills discounted	4,001,698	4,064,683	4,343,641	4,475,442	4,529,399
Securities	1,586,506	1,511,864	1,515,578	1,857,431	1,802,020
Total liabilities	7,298,278	7,073,742	6,864,476	7,479,663	7,083,406
Deposits	5,398,851	5,611,084	5,714,368	5,803,032	5,806,185
Negotiable certificates of deposit	49,560	41,880	30,332	25,360	22,600
Total net assets	495,469	464,214	441,222	490,887	444,811
Total shareholders' equity	280,786	294,083	301,181	310,934	321,698
Retained earnings	232,289	248,089	258,053	269,792	284,546
Total accumulated other comprehensive income	214,598	170,027	140,040	179,953	123,112
Share acquisition rights	84	103	—	—	—

Consolidated financial indicators, etc.	2021	2022	2023	2024	2025
Net assets per share (Yen)	9,958.46	9,552.14	9,293.39	10,459.88	9,652.60
Basic earnings per share (Yen)	228.12	359.50	310.57	336.31	399.72
Diluted earnings per share (Yen)	220.43	359.20	310.49	—	—
Annual dividend per share (Yen)	40.00	80.00	80.00	90.00	90.00
Closing stock price (Yen)	2,396	2,211	2,679	4,195	5,260
Capital adequacy ratio (%)	6.35	6.15	6.03	6.15	5.90
Consolidated capital ratio (under the criteria stipulated by the Financial Services Agency)	17.19	15.14	15.80	15.70	13.62
Consolidated return on equity (ROE) (%)	2.62	3.69	3.28	3.42	4.00
Consolidated price earnings ratio (PER) (times)	10.50	6.15	8.62	12.47	13.15
Consolidated price book-value ratio (PBR) (times)	0.24	0.23	0.28	0.40	0.54
Consolidated payout ratio (%)	17.53	22.25	25.75	26.76	22.51

(Note) "Diluted earnings per share" is not shown for the fiscal years ended March 31, 2024 and March 31, 2025 because there are no dilutive shares.

ESG Data

E (Environment)

GHG emissions

	Classification	Fiscal year 2023		Fiscal year 2024	
		Energy use/ non-energy GHG	Emissions (tCO ₂ e)	Energy use/ non-energy GHG	Emissions (tCO ₂ e)
Scope 1	Total		620		670
	City gas	23,659 m ³	49	27,119 m ³	56
	LP gas	84 m ³	1	81 m ³	1
	Gasoline	207,571 L	475	198,379 L	454
	Fuel oil	0 L	0	0 L	0
	Diesel oil	3,895 L	10	3,930 L	10
	HFC	60 kg	86	96 kg	156
Scope 2	Electricity	13,403 MWh	Market-based 3,389 Location-based 5,871	13,384 MWh	Market-based 3,203 Location-based 5,556
Scope 3	Total		16,480,774		18,063,664
	Category 1	Purchased products and services	19,757	Purchased products and services	10,845
	Category 2	Capital goods	2,349	Capital goods	1,162
	Category 3	Other fuel energy	1,018	Other fuel energy	1,039
	Category 4	Transportation (upstream)	272	Transportation (upstream)	482
	Category 5	Wastes	68	Wastes	62
	Category 6	Business travel	131	Business travel	149
	Category 7	Commuting	878	Commuting	1,107
	Category 15	Investment and financing	16,456,300	Investment and financing	18,048,819
Scope 1-3 total			Market-based 16,484,783 Location-based 16,487,264	Market-based 18,067,538 Location-based 18,069,890	

Scope 3 Category 15 Details

Emissions by industry (carbon-related sectors based on TCFD recommendations)

Industry	Fiscal year 2023			Fiscal year 2024		
	Emissions (tCO ₂ e)	Carbon intensity (tCO ₂ e/million yen)	Weighted average DQ (value-weighted)	Emissions (tCO ₂ e)	Carbon intensity (tCO ₂ e/million yen)	Weighted average DQ (value-weighted)
Energy	2,064,070	13.8	2.3	1,888,730	12.1	2.1
Transportation	3,377,692	12.0	2.1	5,803,617	21.3	2.1
Materials and Building	6,580,705	6.2	3.0	6,231,217	6.0	3.0
Agriculture, Food and Forest Products	1,428,257	12.6	2.9	1,330,951	12.7	2.8
Other	3,005,576	2.2	3.5	2,467,414	1.8	3.4
Total	16,456,300	5.5	3.1	17,721,930	6.0	3.0

Industry	Fiscal year 2023			Fiscal year 2024		
	Emissions (tCO ₂ e)	Carbon intensity (tCO ₂ e/million yen)	Weighted average DQ (value-weighted)	Emissions (tCO ₂ e)	Carbon intensity (tCO ₂ e/million yen)	Weighted average DQ (value-weighted)
Energy	1,785,366	13.3	2.3	1,666,143	11.9	2.1
Coal	1,678	3.3	4.0	1,611	2.1	4.0
Oil and Gas	645,842	16.5	2.7	571,420	14.6	2.7
Electric power companies	1,137,847	12.0	2.2	1,093,113	10.9	1.9
Transportation	1,205,165	6.2	2.6	2,641,857	13.0	2.4
Trucking service	128,287	1.9	3.9	145,198	2.0	3.6
Marine transportation	194,104	6.4	1.6	139,786	5.4	1.8
Air freight forwarding	17,238	13.5	4.0	10,159	8.7	4.0
Air passenger transportation	11,005	3.4	1.0	12,776	4.5	1.0
Automotive and Parts	804,507	17.7	1.9	2,282,266	39.3	1.6
Rail transportation	50,022	1.0	2.0	51,671	1.2	2.0
Materials and Building	5,231,008	5.9	3.2	4,946,101	5.6	3.2
Chemicals	676,588	5.6	2.8	594,312	5.0	2.6
Metals and Mining	287,759	8.5	2.8	284,861	7.0	2.8
Construction materials	852,752	34.7	3.4	832,164	26.8	3.1
Capital goods (buildings, etc.)	3,322,464	10.6	2.7	3,124,676	11.0	2.7
Real estate management and development	91,445	0.2	3.8	110,089	0.3	3.7
Agriculture, Food and Forest Products	1,382,668	14.4	3.1	1,298,160	14.7	3.1
Beverages	52,333	1.5	2.4	37,699	1.2	2.7
Paper and Forest products	171,600	8.0	2.6	162,046	7.2	2.2
Agriculture	16,083	1.7	4.0	14,500	1.8	4.0
Packaged foods and Meat	1,142,652	39.3	3.9	1,083,915	39.3	3.9
Other	2,522,972	2.4	3.7	2,011,909	1.9	3.6
Other	2,522,972	2.4	3.7	2,011,909	1.9	3.6
Total	12,127,178	5.1	3.3	12,564,171	5.3	3.2

*The numbers in the total column for carbon intensity and weighted average DQ are the carbon intensity and the weighted average DQ for the total emissions of the relevant portfolio.
 *The weighted average DQ is the weighted average of the DQs for the individual investments.
 *Totals are the aggregate results for each industry, including decimals, and do not necessarily correspond to the apparently rounded aggregate results for each industry.

S (Social)

	Fiscal year 2023	Fiscal year 2024
Employees (consolidated)		
Number of employees (persons)	2,154	2,171
Employees (non-consolidated)		
Number of employees (persons)	1,875	1,873
Average age	38.16	37.91
Average years of service (years)	15.25	15.00
Average annual salary (thousands of yen)	6,793	6,916
Percentage of female managers (%)	17.6	18.6
Percentage of male employees taking childcare leave (%)*	95.4	94.0
Wage difference between male and female employees (%)	All workers	48.5
	Full-time workers	68.2
	Non full-time workers	43.2
Employment of people with disabilities (%)	2,348	2,347
Average number of days of paid leave taken (days)	17	17
Employee engagement (%)	84.1	86.9

Human resource development		Fiscal year 2023	Fiscal year 2024
Investment amount for human resources development per person (thousands of yen)	165	176	
Number of employees seconded to outside companies (persons)	20 per fiscal year	9 per fiscal year	
Number of employees with Financial Planning Grade 1 certification (persons)	231	231	
Dispatch to external training (persons)	23	39	
Management score of managers (graded by others on a 5-point scale)	3.76	3.78	
Activities of diversified human resources			
Retention rate within 3 years of recruiting new graduates (%)	85.7	87.3	
Number of mid-career hires (persons)	11	19	
Percentage of management candidates with both head-quarters and branch experience (%)	52.4	52.4	
Number of persons utilizing human resources recruitment system (persons)	50	80	
Job satisfaction and ease of working			
Percentage of retests received for regular health checkups (including medical checkups) (%)	90.2	94.7	
Engagement score	69	70	
Percentage of participants in trainings on compliance, human rights, etc. (%)	(First half) 92.4 (Second half) 92.6	(First half) 94.3 (Second half) 94.3	
Number of people who independently challenged their careers (persons)	—	657	

*This is the percentage of employees who took childcare leave, etc., as defined in Article 71-6, Item 1 of the Ordinance for Enforcement of the Act on Childcare Leave, Caregiver Leave, and Other Measures for the Welfare of Workers Caring for Children or Other Family Members.

G (Governance)

	Fiscal year 2023	Fiscal year 2024
Compliance		
Comprehension of compliance training (%)	(First half) 97.4 (Second half) 98.6	(First half) 99.3 (Second half) 96.8
Corporate Governance		
Percentage of compliance with the Corporate Governance Code (%)	100.0	100.0
Attendance ratio at meetings of the Board of Directors (Outside Directors) (%)	100.0	97.4
Number of Directors (persons)	9	9
Number of Outside Directors (persons)	3	3
Percentage of Outside Directors (%)	33.3	33.3
Number of female Directors (persons)	1	1
Percentage of female Directors (%)	11.1	11.1

External Evaluation

The only bank to receive the award for six consecutive years!

Received Silver Prize (Minister of the Environment Award) at the 6th ESG Finance Awards Japan

The Bank received Silver Prize (Minister of the Environment Award) in the indirect finance category of the 6th ESG Finance Awards Japan by the Ministry of the Environment. This is the sixth consecutive year since the first award in 2020.

In the selection process, we were recognized for our strengths in providing support based on in-depth dialogue with our business partners through sustainable finance, as well as our efforts to continuously upgrade our practices. As a signatory to the Principles for Responsible Banking (PRB), we conduct impact assessments across our entire portfolio, including more sophisticated analysis and calculation of financed emissions, which we disclose after obtaining third-party assurance. Furthermore, we were recognized for incorporating the renewable energy business undertaken by our group company Shigagin energy Co., Ltd. into the use of funds raised through the first-ever dual-currency (yen and foreign currency) green deposits offered by a regional bank, thereby driving local production and consumption of energy across the entire Group and establishing a system for regional capital circulation geared toward achieving a carbon-neutral society.



The Minister of the Environment, Mr. Asao (left), presented the award.



Certified as an "Eco-First Enterprise" by the Ministry of the Environment



Component of the SOMPO Sustainability Index



CDP Climate Change Questionnaire Rank B



Obtained the "Platinum Kurumin Plus" certification by the Ministry of Health, Labour and Welfare



Obtained 2 stars for the "Eroboshi" certification by the Ministry of Health, Labour and Welfare



Acquired JQA-EMO777 ISO14001 certification

Endorsement and membership in initiatives, etc.



Signed the United Nations Environment Programme Finance Initiative (UNEP FI)



Signed the United Nations Principles for Responsible Banking (PRB)



Supports the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)



Joined the Taskforce on Nature-related Financial Disclosures (TNFD) Forum



Participated in GX League



Signed the Principles for Financial Action for the 21st Century



Supports the Initiative based on the Declaration of Biodiversity by Keidanren



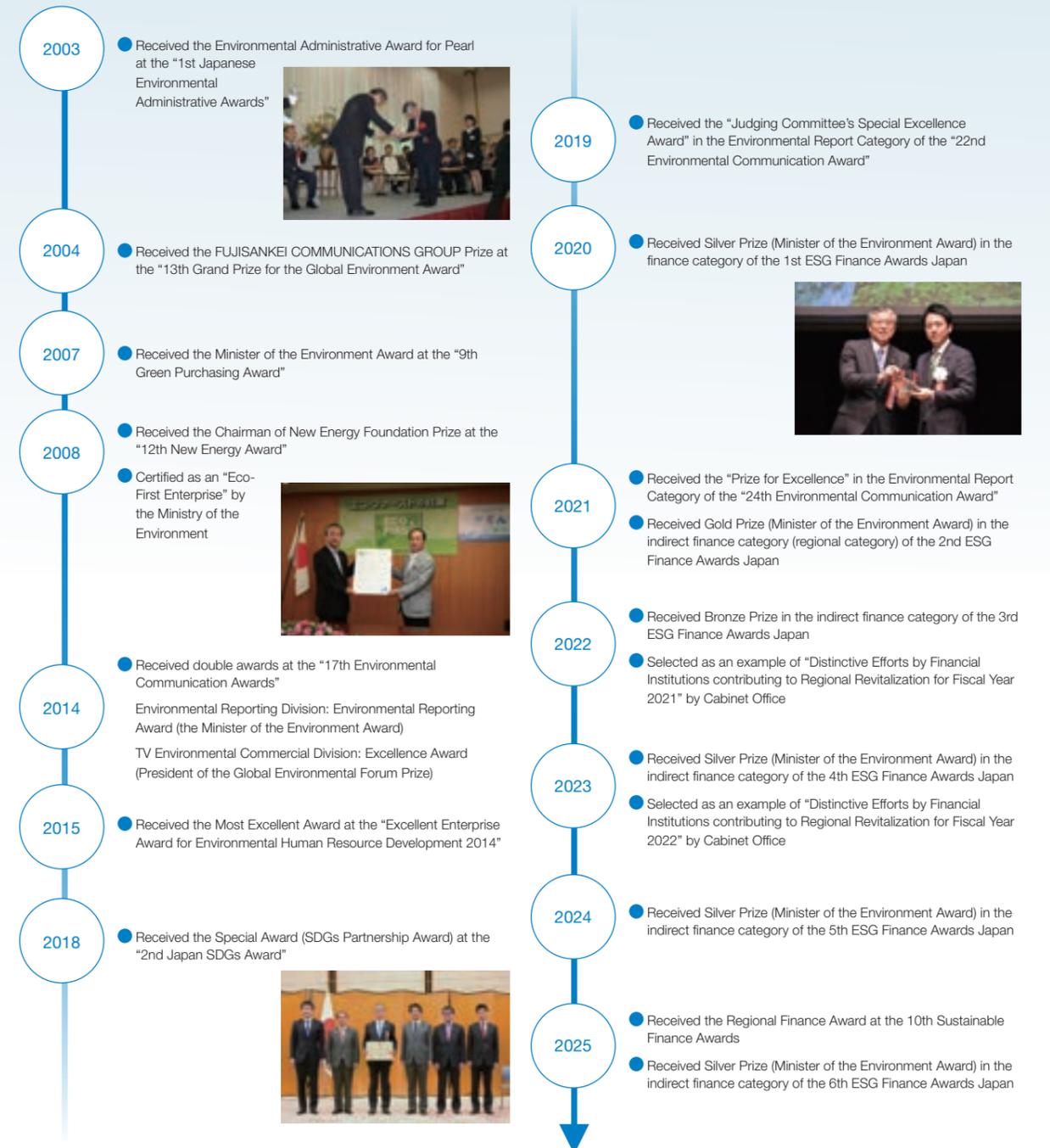
Joined the Japan Climate Initiative (JCI)



Supports the "Shiga CO2 Net Zero" movement

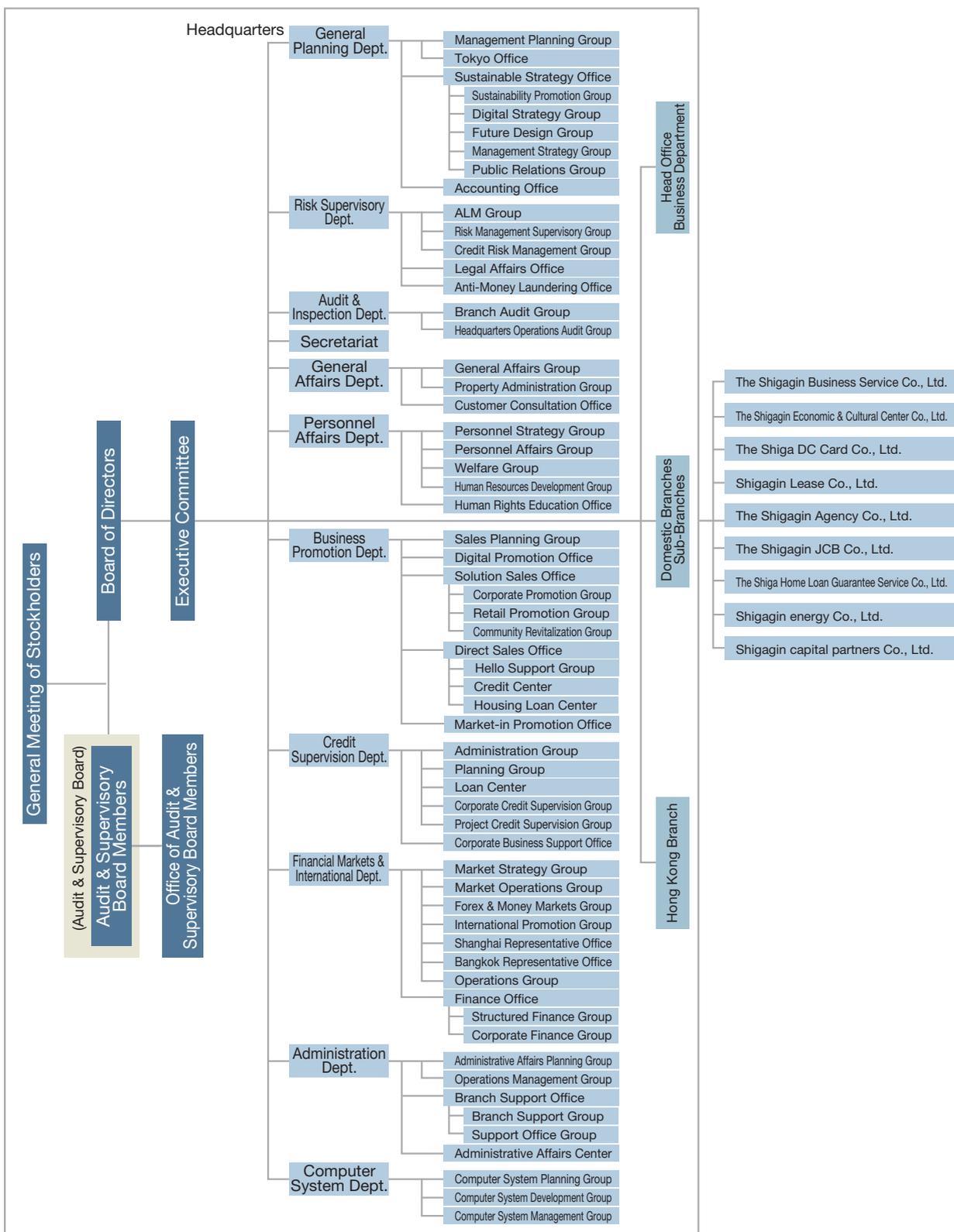
History of "External Evaluation"

We have been committed to the sustainable development of the region through "environmental finance," which uses finance to solve environmental problems, and through the progressive approach to the SDGs. These efforts have been highly evaluated by various institutions and organizations, and we have received many awards.



FINANCIAL SECTION

Group Organization Chart (As of June 25, 2025)



Profile

(As of March 31, 2025)

Corporate Name	THE SHIGA BANK, LTD.
Head Office	1-38, Hamamachi, Otsu, Shiga 520-8686, Japan
Established	October 1, 1933
Total Assets	¥7,505.2 billion
Deposits	¥5,847.3 billion
Loans	¥4,563.2 billion
Common Stock	¥33.0 billion
Employees	1,873 persons
Offices and Branches	133 (including 33 agents)