

Consolidated Balance Sheet

As of March 31, 2026 and 2025

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2026	2025	2026
Assets			
Cash and due from banks (Notes 3 and 33)	¥1,011,233	¥ 898,939	\$ 6,324,949
Call loans and bills bought	15,036	6,429	94,045
Debt purchased	250	770	1,563
Trading securities (Note 4)	42	19	262
Money held in trust (Note 5)	33,332	32,356	208,481
Investment securities (Notes 4, 7, 12, 19 and 33)	1,722,410	1,802,020	10,773,142
Loans and bills discounted (Notes 7, 12, 13 and 33)	4,588,660	4,529,399	28,700,650
Foreign exchange assets (Notes 7 and 8)	6,608	7,029	41,330
Other assets (Notes 7, 9 and 12)	198,908	177,407	1,244,108
Tangible fixed assets (Notes 10, 11 and 14)	54,100	53,949	338,378
Intangible fixed assets (Note 11)	5,346	1,991	33,437
Asset for retirement benefits (Note 31)	38,931	26,579	243,501
Deferred tax assets (Note 32)	603	611	3,771
Customers' liabilities for acceptances and guarantees (Notes 7 and 19)	24,748	26,120	154,791
Allowance for loan losses	(31,128)	(35,406)	(194,696)
Total assets	7,669,084	7,528,217	47,967,750
Liabilities			
Deposits (Notes 12, 15 and 33)	5,950,294	5,806,185	37,217,250
Negotiable certificates of deposit (Note 33)	19,150	22,600	119,777
Call money and bills sold (Note 33)	79,300	109,149	495,996
Payables under securities lending transactions (Notes 12 and 33)	142,490	156,949	891,230
Borrowed money (Notes 12, 16 and 33)	784,282	830,352	4,905,441
Foreign exchange liabilities (Note 8)	500	317	3,127
Borrowed money from trust account (Note 17)	157	174	981
Other liabilities (Note 18)	87,657	84,792	548,267
Liability for retirement benefits (Note 31)	194	183	1,213
Liability for retirement benefits of directors and Audit & Supervisory Board Members	6	4	37
Allowance for repayment of excess interest	4	6	25
Reserve for other contingent losses	301	266	1,882
Deferred tax liabilities (Note 32)	65,357	40,690	408,787
Deferred tax liabilities for land revaluation (Note 14)	5,613	5,613	35,107
Acceptances and guarantees (Note 19)	24,748	26,120	154,791
Total liabilities	7,160,058	7,083,406	44,783,950
Equity (Notes 20, 21 and 37)			
Common stock, authorized, 100,000,000 shares; issued, 48,090,081 shares and 53,090,081 shares as of March 31, 2026 and 2025, respectively	33,076	33,076	206,880
Capital surplus	24,536	24,548	153,465
Retained earnings	285,621	284,546	1,786,471
Treasury stock – at cost 2,114,207 shares and 7,008,097 shares as of March 31, 2026 and 2025, respectively (*1)	(6,655)	(20,473)	(41,624)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6)	104,003	71,925	650,506
Deferred gains on derivatives under hedge accounting	46,300	35,569	289,592
Land revaluation surplus (Note 14)	8,057	8,057	50,394
Defined retirement benefit plans	14,085	7,560	88,097
Total equity	509,025	444,811	3,183,794
Total liabilities and equity	¥7,669,084	¥7,528,217	\$47,967,750

See Notes to Consolidated Financial Statements.

(*1) THE SHIGA BANK, LTD. conducted a 5-for-1 stock split of its common stock, effective April 1, 2026. The numbers of shares of treasury stock presented above have not been adjusted to reflect the effect of the stock split.