

Consolidated Statement of Income

Years ended March 31, 2026 and 2025

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2026	2025	2026
Income (Notes 22 and 38)			
Interest income:			
Interest on loans and discounts.....	¥ 60,002	¥ 49,422	\$ 375,293
Interest and dividends on securities	35,436	31,516	221,641
Other interest income	6,914	5,694	43,244
Trust fees	0	0	0
Fees and commissions.....	19,976	19,634	124,943
Other operating income (Note 23)	22,910	16,030	143,294
Settlement income	—	8,000	—
Other income (Note 24)	13,884	10,813	86,840
Total income	159,124	141,111	995,271
Expenses			
Interest expenses:			
Interest on deposits	14,229	5,698	88,997
Interest on borrowing and rediscounts	7,870	11,179	49,224
Other interest expenses	6,171	6,515	38,597
Fees and commissions.....	7,472	6,404	46,735
Other operating expenses (Note 25)	42,968	31,676	268,751
General and administrative expenses (Note 26)	49,392	44,690	308,931
Other expenses (Note 27)	2,048	9,311	12,809
Total expenses	130,153	115,476	814,066
Income before income taxes	28,971	25,635	181,204
Income taxes (Note 32)			
Current	5,697	714	35,632
Deferred	1,980	6,199	12,384
Net income	21,293	18,720	133,181
Net income attributable to owners of the parent	¥ 21,293	¥ 18,720	\$ 133,181

	Yen		U.S. dollars
	2026	2025	2026
Per share information (Note 36)			
Basic net income (*1)	¥ 92.27	¥ 79.94	\$ 0.577
Cash dividends applicable to the year (*2)	140.00	90.00	0.875

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. Per share information for the years ended March 31, 2026 and 2025 has been calculated assuming that the stock split had occurred at the beginning of the previous fiscal year.

(*2) Cash dividends applicable to the year represent the actual dividend amounts before the stock split described in (*1) above.

Consolidated Statement of Comprehensive Income

Years ended March 31, 2026 and 2025

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2026	2025	2026
Net income			
Other comprehensive income (loss) (Note 35):			
Net unrealized gains (losses) on available-for-sale securities	32,078	(59,941)	200,637
Deferred gains on derivatives under hedge accounting	10,730	5,423	67,112
Land revaluation surplus	—	(161)	—
Defined retirement benefit plans.....	6,524	(2,139)	40,805
Total other comprehensive income (loss)	49,333	(56,818)	308,562
Comprehensive income (loss)	¥70,627	¥ (38,097)	\$ 441,750
Attributable to			
Owners of the parent.....	¥70,627	¥ (38,097)	\$ 441,750

See Notes to Consolidated Financial Statements.

Consolidated Statement of Changes in Equity

Years ended March 31, 2026 and 2025

	Thousands	Millions of yen							
		Common stock	Capital surplus	Retained earnings	Treasury stock	Accumulated Other Comprehensive Income			
						Net unrealized gains on available-for-sale securities	Deferred gains on derivatives under hedge accounting	Land revaluation surplus	Defined retirement benefit plans
Balance as of April 1, 2024	46,930	¥ 33,076	¥ 24,541	¥ 269,792	¥ (16,476)	¥ 131,867	¥ 30,145	¥ 8,240	¥ 9,700
Changes during the year:									
Net income attributable to owners of the parent				18,720					
Cash dividends, ¥85.00 per share.....				(3,989)					
Purchase of treasury stock	(853)				(4,010)				
Sales of treasury stock	4		7		13				
Reversal of land revaluation surplus				22					
Other changes						(59,941)	5,423	(183)	(2,139)
Net change in the year		—	7	14,753	(3,997)	(59,941)	5,423	(183)	(2,139)
Balance as of March 31, 2025	46,081	33,076	24,548	284,546	(20,473)	71,925	35,569	8,057	7,560
Changes during the year:									
Net income attributable to owners of the parent				21,293					
Cash dividends, ¥110.00 per share.....				(5,081)					
Purchase of treasury stock	(305)				(2,511)				
Sales of treasury stock	199		599		581				
Cancellation of treasury stock			(610)	(15,137)	15,747				
Other changes						32,078	10,730	—	6,524
Net change in the year		—	(11)	1,074	13,817	32,078	10,730	—	6,524
Balance as of March 31, 2026	45,975	¥33,076	¥24,536	¥285,621	¥ (6,655)	¥104,003	¥46,300	¥8,057	¥14,085

	Thousands of U.S. dollars (Note 1)							
	Common stock	Capital surplus	Retained earnings	Treasury stock	Accumulated Other Comprehensive Income			
					Net unrealized gains on available-for-sale securities	Deferred gains on derivatives under hedge accounting	Land revaluation surplus	Defined retirement benefit plans
Balance as of April 1, 2025	\$206,880	\$153,540	\$1,779,747	\$ (128,052)	\$ 449,868	\$222,473	\$50,394	\$47,285
Changes during the year:								
Net income attributable to owners of the parent			133,181					
Cash dividends, \$0.68 per share.....			(31,780)					
Purchase of treasury stock				(15,705)				
Sales of treasury stock		3,746		3,633				
Cancellation of treasury stock		(3,815)	(94,677)	98,492				
Other changes					200,637	67,112	—	40,805
Net change in the year	—	(68)	6,717	86,421	200,637	67,112	—	40,805
Balance as of March 31, 2026	\$206,880	\$153,465	\$1,786,471	\$ (41,624)	\$ 650,506	\$289,592	\$50,394	\$88,097

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 outstanding number of shares of common stock and the amount of cash dividends per share presented above have not been adjusted to reflect the effect of the stock split