



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

We are deeply rooted in the spirit of “Sampo yoshi” philosophy which we carry on from the Omi Merchants.

As a company that walks together with the region, we have expressed in our Purpose (reason for existence) our desire to realize a society where everyone can live happily with “Sampo yoshi.”

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SHIGA BANK REPORT 2024



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### 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

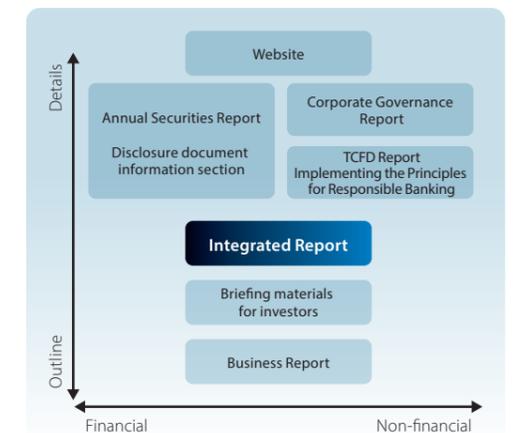
This report is based on the "International Integrated Reporting Framework" presented by the International Integrated Reporting Council (IIRC) and the "Value Creation Guidance" issued by the Ministry of Economy, Trade and Industry (METI), and is an integrated compilation of the Bank's and its community's sustainable value creation framework by linking financial information to management philosophy, strategy, ESG information (environment, society, governance), and other non-financial information. The report is an integrated compilation of the Bank's and the community's sustainable value creation framework. 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 at <https://www.w.shigagin.com/>), and the "SHIGA BANK REPORT 2024 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



# Philosophy

## Principles

On the occasion of its 90th anniversary, the Shiga Bank Group established the Purpose (reason for existence), “Maiking the region happy with “Sampou yoshi” phiilosophy” on April 1, 2024, and organized its principles, in order for all employees to continue moving forward as one toward the 100th anniversary and beyond.

Based on the Purpose, 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.

