

# Summary of Financial Results for the First Half of the FY2025

Sustainability Design Company

「三方よし」で地域を幸せにする

# SHIGA BANK

**NOV 2025**

<b>■ Summary of Financial Results for 1H of the FY2025</b>	
Key Messages	3
Income Statement Overview (1)	4
Income Statement Overview (2)	5
Deposits and Loans	6
Fees and Commissions / Expenses	7
Securities Portfolio Overview	8
Securities Portfolio Overview (Bond Investments)	9
Credit Costs and FRA Disclosed Claims	10
Total capital ratio	11
Progress on KPIs of the 8th Mid-Term Plan	12
Financial Forecast for FY2025	13
<b>■ Initiatives to Enhance Corporate Value</b>	
PBR Logic Tree	15
Business Outlook – Asset Allocation in Response to Environmental Changes	16
Status of Asset Allocation	17
Current Understanding of PBR	18
Financial Indicators in the 8th Medium-Term Plan	19
Portfolio: Results and Forecasts by Segment (Summary)	20
A. Customers of Corporate and Individual	21
B. Consumer Loans	22
B. Consumer Loans (Details)	23

C. Strategies for Finance (Structured Finance etc.)	24
D. Strategies for Securities	25
D. Strategies for Securities (Details)	26
E. Group Strategy and New Business	27
E. Group Strategy and New Business (Details)	28
Capital Policy	29
Capital allocation	30
Capital Efficiency and Per Share Indicators	31
Cross-shareholdings	32
Stock Split and Expansion of Shareholder Benefit Program	33
<b>■ Appendix</b>	
Balance of Deposits / Sales of assets under custody	35
Balance of Loans	36
Deposits and Loans Plan	37
Risk Factors for Performance: Interest Rate Scenario	38
Impact of Changes in Policy Rate	39
Impact of Rising Interest Rates	40
Overview of Shiga Prefecture	41
Mother Market: Potential of Shiga Prefecture	42
Mother Market: Potential of Shiga Prefecture (Deposit Environment)	43
System Investment – BankVision by BIPROGY	44

## ■ Summary of Financial Results for 1H of the FY2025

- ▶ **Consolidated Profit was 11.3 billion yen (up 2.6 billion yen YoY), showing steady progress [Progress rate: 56.5%].**
  - Net interest income (non-consolidated) increased by 6.0 billion yen YoY to 37.2 billion yen, driven by strategic allocation of loans and securities.  
Gross business profit(non-consolidated) rose by 2.2 billion yen YoY to 36.1 billion yen, marking a record high.
  - Credit costs decreased by 1.2 billion yen YoY to 1.0 billion yen.
- ▶ **Average deposit balance reached 5,868.4 billion yen (up 31.5 billion yen vs. previous FY-end).**
  - Both retail and corporate deposits continued to grow, with a focus on securing sticky deposits leveraging strong local market share.

## ■ Initiatives to Enhance Corporate Value

- ▶ **Strategic Allocation and Balance Sheet-Oriented Management (P16,P17, P18, P26)**
  - Review of loan operations and curbing low-rate lending; increasing high-RORA assets such as consumer loans and structured finance.
  - Sale of super-long-term JGBs and construction of a ladder-type portfolio.
- ▶ **Creating Businesses to Address Regional Challenges (P28)**
  - Business Succession Fund: Investments executed in two projects.
  - Area Design Project: Signed a basic agreement with Kusatsu City regarding partnership for commercialization studies.

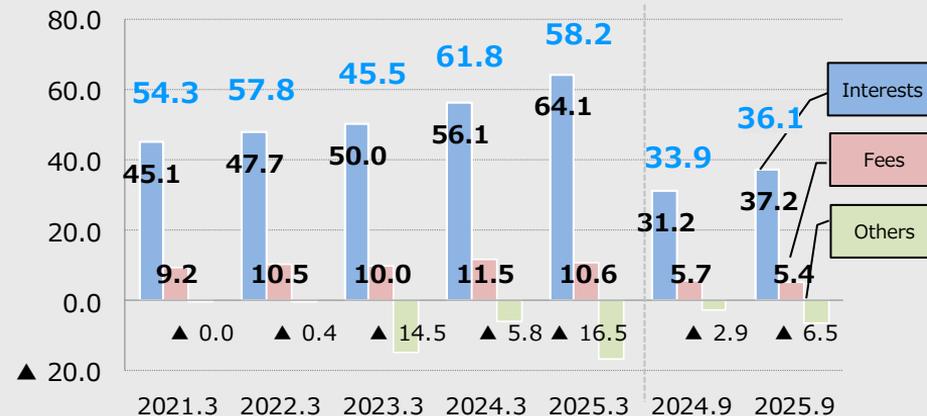
## ■ Financial Results(non-consolidated)

[Units : billion yen]

(non-consolidated)	#	2024.9	2025.9	YoY
Gross business profit	1	33.9	36.1	2.2
Net interest income	2	31.2	37.2	6.0
Interest on loans and discounts	3	23.5	28.7	5.1
Interest and dividends on securities	4	15.6	18.5	2.8
Interest on deposits etc. (▲)	5	1.8	6.2	4.4
Net fees and commissions	6	5.7	5.4	▲0.2
Net other ordinary income	7	▲2.9	▲6.5	▲3.5
Expenses (▲)	8	22.2	24.5	2.3
Personnel expenses (▲)	9	9.4	10.4	1.0
Non-personnel expenses (▲)	10	11.0	12.0	1.0
Taxes (▲)	11	1.7	1.9	0.2
Net business profit (before provision of general allowance for loan losses)	12	11.6	11.6	▲0.0
Provision of general allowance for loan losses (▲)	13	▲0.8	▲0.2	0.6
Net business profit	14	12.5	11.8	▲0.7
Non-recurring gains (losses)	15	▲0.8	3.4	4.3
Gains related to equity securities	16	1.5	3.9	2.3
Ordinary profit	17	11.6	15.3	3.6
Extraordinary income (losses)	18	▲0.1	0.0	0.1
Profit before income taxes	19	11.5	15.3	3.8
Profit	20	8.9	11.4	2.4
Credit costs (▲)	21	2.2	1.0	▲1.2
Consolidated: Profit attributable to owners of parent	22	8.7	11.3	2.6

## ■ Gross business profit

[Units : billion yen]



## ■ Changes in Ordinary profit / Profit

[Units : billion yen]

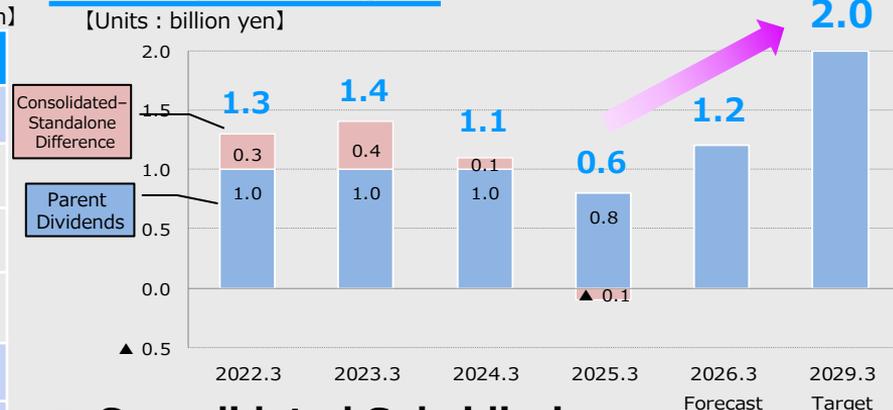
	2021.9	2022.9	2023.9	2024.9	2025.9
Ordinary profit	16.2	15.7	17.6	11.6	15.3
Profit	11.7	11.7	12.4	8.9	11.4
Consolidated: Profit attributable to owners of parent	11.9	11.9	12.5	8.7	11.3

## ■ Financial Results (consolidated)

【Units : billion yen】

(consolidated)	#	2024.9	2025.9	YoY
Gross business profit (Topline)	1	35.1	37.3	2.1
Net interest income	2	30.7	36.5	5.8
Net fees and commissions	3	6.9	6.7	▲0.2
Net other ordinary income	4	▲2.5	▲6.0	▲3.4
Expenses (▲)	5	23.1	25.5	2.3
Ordinary profit	6	11.6	15.6	4.0
Extraordinary income (losses)	7	▲0.1	0.0	0.1
Profit before income taxes	8	11.4	15.6	4.1
Profit	9	8.7	11.3	2.6
Profit Attributable to Non-Controlling Interests	10	-	-	-
<b>Consolidated: Profit attributable to owners of parent</b>	<b>11</b>	<b>8.7</b>	<b>11.3</b>	<b>2.6</b>

## ■ Group Earnings



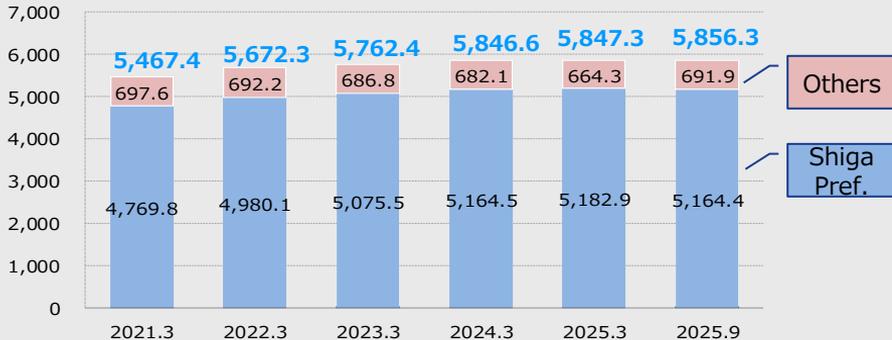
## ■ Consolidated Subsidiaries

【Units : billion yen】

Company	2024.9	2025.9	2026.3 Forecast
Shiga DC Card	0.0	0.1	0.2
Shigagin Lease	▲0.1	0.0	0.3
Shigagin JCB	0.0	0.0	0.0
Shiga Home Loan Guarantee Service	0.3	0.4	0.6
Shigagin energy	▲0.0	0.0	▲0.1
Shigagin capital partners	-	▲0.0	▲0.0
Total of 3 other companies	0.0	▲0.0	0.0
<b>Total Amount</b>	<b>0.2</b>	<b>0.5</b>	<b>1.2</b>
Dividends to parent company	0.5	0.6	1.2
Consolidated-Standalone Difference	▲0.2	▲0.0	0.0

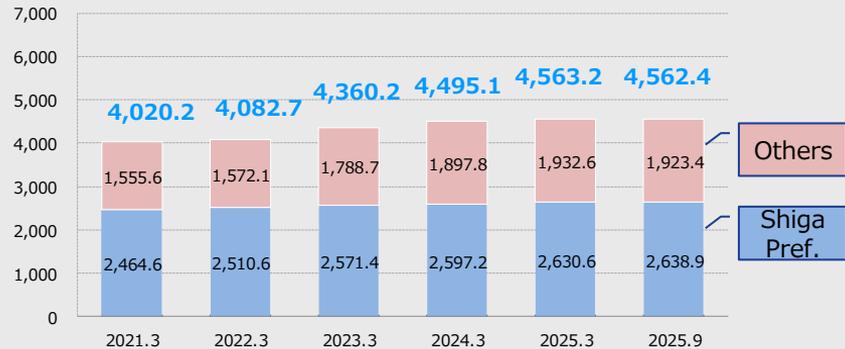
## Deposits (balance)

[Units : billion yen]



## Loans (balance)

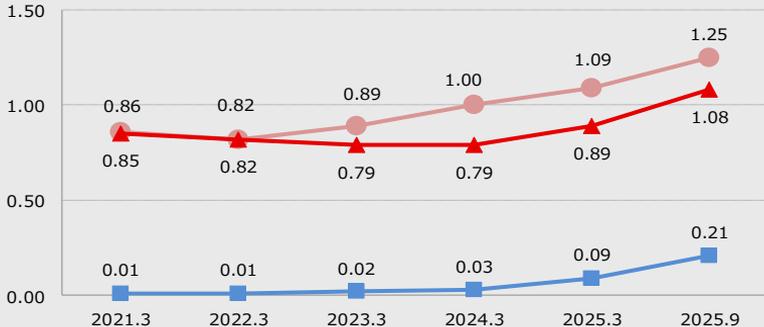
[Units : billion yen]



## Yields

[Units:%]

■ Yield on deposits ■ Yield on loans ■ Yield on loans (domestic)



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## Market share within Shiga Pref.

	2021.3	2025.3	Change
Deposits	46.42%	47.59%	1.17%
Loans	48.92%	48.54%	△0.38%

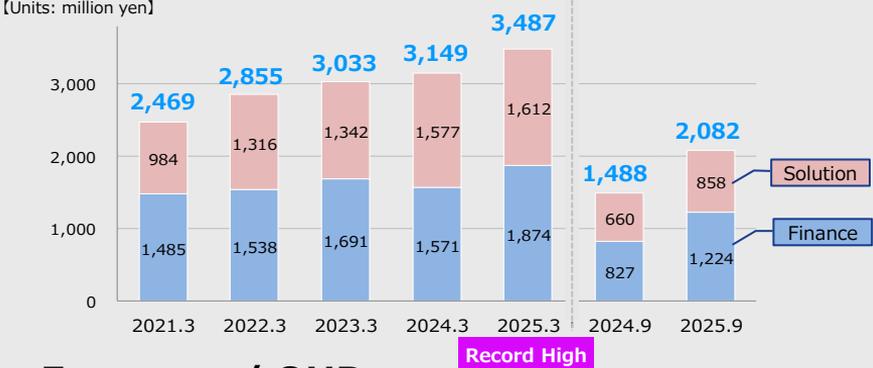
**Top 10 Regional Banks in Japan** (for Deposits)

**Top 6 Regional Banks in Japan** (for Loans)

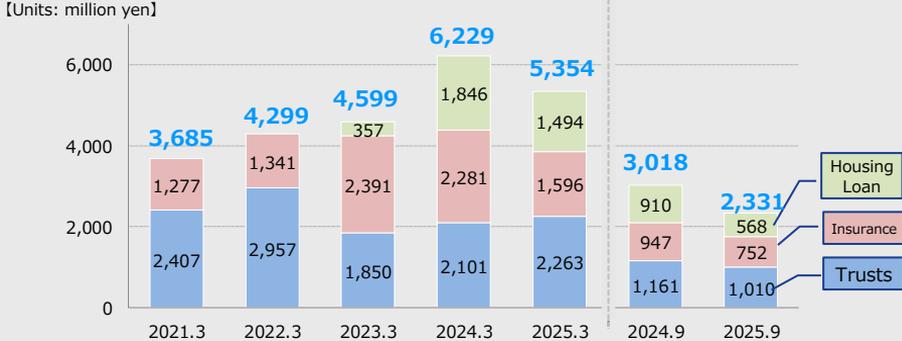
(Excluding Shoko Chukin Bank and some other financial institutions)

\*Rankings are from the Financial Map 2026.

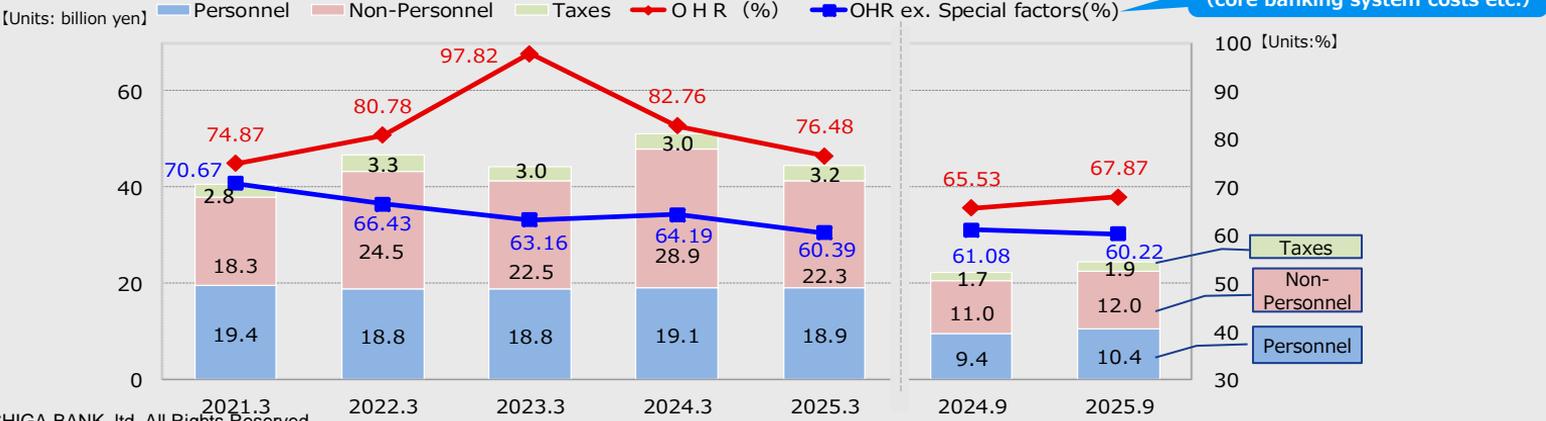
## Principal fees (Corporate)



## Principal fees (Individual)



## Expenses / OHR



## Balance (Market Value)

[Units : billion yen]

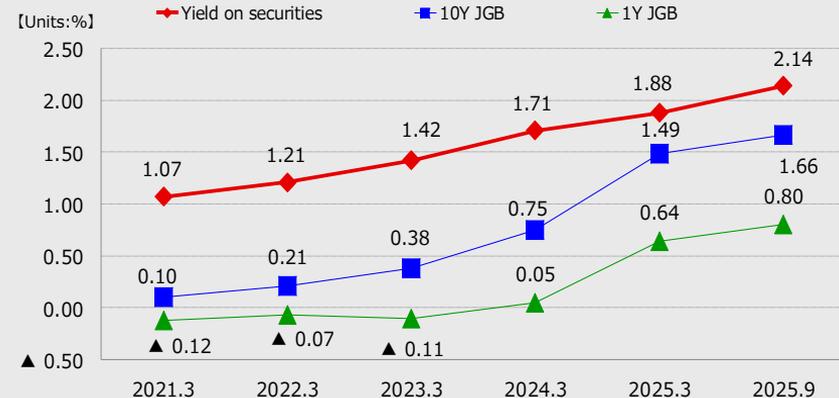
	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9	vs. FY-end
Government bonds	319.7	334.7	324.2	538.1	506.3	475.9	▲30.3
Local government bonds	255.7	198.1	228.1	231.7	194.7	268.0	73.3
Corporate Bonds	348.2	307.8	310.0	300.8	295.1	293.4	▲1.6
Stocks	353.0	318.5	287.6	348.7	306.1	340.7	34.6
Other securities	312.7	355.8	368.7	440.9	503.4	500.6	▲2.7
Foreign securities	255.3	302.1	255.8	298.4	320.8	319.7	▲1.1
Yen-Denominated Foreign Bonds	12.7	16.5	20.6	24.2	30.4	29.5	▲0.9
Euro-Yen Bonds	22.2	23.8	26.7	29.1	28.0	26.9	▲1.0
Foreign currency securities	220.1	261.7	208.4	244.9	262.3	263.2	0.8
Others	40.3	53.7	112.9	142.4	182.5	180.8	▲1.6
<b>Total</b>	<b>1,589.5</b>	<b>1,515.1</b>	<b>1,518.8</b>	<b>1,860.5</b>	<b>1,805.7</b>	<b>1,878.8</b>	<b>73.1</b>

## Valuation

[Units : billion yen]

	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9	vs. FY-end
Held-to-maturity	▲0.1	▲2.1	▲5.1	▲8.2	-	-	-
Available-for-sale securities	274.7	208.4	149.2	183.4	99.1	141.7	42.5
Stocks	272.9	220.9	182.7	239.2	192.5	231.2	38.6
Bonds	3.1	▲3.8	▲11.0	▲25.6	▲64.4	▲64.9	▲0.4
Others	▲1.2	▲8.6	▲22.4	▲30.1	▲29.0	▲24.6	4.3
Foreign securities	▲2.8	▲10.4	▲21.8	▲33.2	▲31.2	▲31.3	▲0.1
Subtotal	<b>274.5</b>	<b>206.3</b>	<b>144.0</b>	<b>175.1</b>	<b>98.9</b>	<b>141.6</b>	<b>42.6</b>
Deferred gains (losses) on hedges	2.3	8.6	22.4	43.4	50.0	50.5	0.5
<b>Total</b>	<b>276.8</b>	<b>214.9</b>	<b>166.4</b>	<b>218.5</b>	<b>148.9</b>	<b>192.1</b>	<b>43.1</b>

## Yield on Securities



## Yen-denominated Bond Duration (Incl. Hedge position)

	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9
Japanese Yen	4.65yers	5.64yers	5.19yers	4.93yers	4.11yers	4.07yers

- Shortening duration to manage risk under rising rate outlook

## Foreign currency Bond Duration (Incl. Hedge position)

	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9
Foreign currency	2.18yers	1.39yers	1.91yers	1.82yers	1.69yers	1.59yers

- Maintaining a portfolio centered on floating-rate bonds

## ■ Bond Gains/Losses

[Units : billion yen]

	2023.3	2024.3	2025.3	2024.9	2025.9
Bond Interest	4.5	6.3	7.8	3.6	4.8
Interest – JPY Bonds	4.6	6.1	7.3	3.5	4.1
Interest(net) – Foreign Currency Bonds	▲ 0.0	0.2	0.5	0.1	0.7
Bond Trading Gains/Losses	▲ 12.5	▲ 2.4	▲ 14.0	▲ 1.5	▲ 4.9
Interest – JPY Bonds	1.5	▲ 2.9	▲ 13.4	▲ 1.0	▲ 4.9
Interest – Foreign Currency Bonds	▲ 14.1	0.4	▲ 0.5	▲ 0.6	0.0
Total	▲ 7.9	3.8	▲ 6.2	2.1	▲ 0.0

## ● Background

	Contents
① 2023.3	Restructuring of Foreign Bond Portfolio In anticipation of a continued inversion of the yield curve between short- and long-term interest rates, we sold approximately 100 billion yen in fixed-rate foreign bonds. → The portfolio was shifted to focus on floating-rate bonds to avoid negative carry.
② 2025.3	Restructuring of JPY Bond Portfolio We sold low-yield bonds, mainly super-long-term JGBs, as part of a portfolio rebalancing initiative. → In a “positive interest rate environment,” this move aims to build a resilient portfolio that generates stable interest income.
③ 2025.9	Continuing from the previous fiscal year, we sold low-yield super-long-term JGBs.  Executed portfolio rebalancing of over 70 billion yen (FY2024 and 1H FY2025), mainly low-yield bonds. ➡ Expected to <b>improve yields by over 1%</b> , resulting in an annual earnings increase of more than <b>700 million yen</b> .

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## ■ Valuation on JPY Bonds

[Units : billion yen]

	2023.3	2024.3	2025.3	2025.9	vs. FY-end
JPY Bonds (incl. Held-to-Maturity)	▲ 16.2	▲ 33.9	▲ 64.4	▲ 64.9	▲ 0.4
Deferred Hedge (JPY Bonds)	4.7	14.2	22.6	22.0	▲ 0.5
Total	▲ 11.4	▲ 19.6	▲ 41.7	▲ 42.8	▲ 1.0

Interest Rate Risk (10bpv)	▲ 4.67	▲ 5.65	▲ 4.42	▲ 4.52	▲ 0.09
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## ● Changes in JPY Bond Portfolio

	2024.3	2025.3	2025.9	vs. FY-end
JPY Bonds (billion yen)	1,121.3	1,091.5	1,132.2	40.7
of which: Fixed-rate Bonds (billion yen)	921.4	901.7	971.8	70.1
Yields (%)	0.44	0.52	0.64	0.12

Note: Yield includes interest from swap transactions

## ■ Valuation on Foreign Bonds

[Units : billion yen]

	2023.3	2024.3	2025.3	2025.9	vs. FY-end
Foreign Currency Bonds	▲ 21.8	▲ 33.2	▲ 31.2	▲ 31.3	▲ 0.1
Deferred Hedge (Foreign Currency Bonds)	17.6	29.2	27.4	28.5	1.0
Total	▲ 4.1	▲ 3.9	▲ 3.8	▲ 2.8	0.9

Interest Rate Risk (10bpv)	▲ 0.45	▲ 0.58	▲ 0.56	▲ 0.55	0.0
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# Credit Costs and FRA(Financial Reconstruction Act) Disclosed Claims

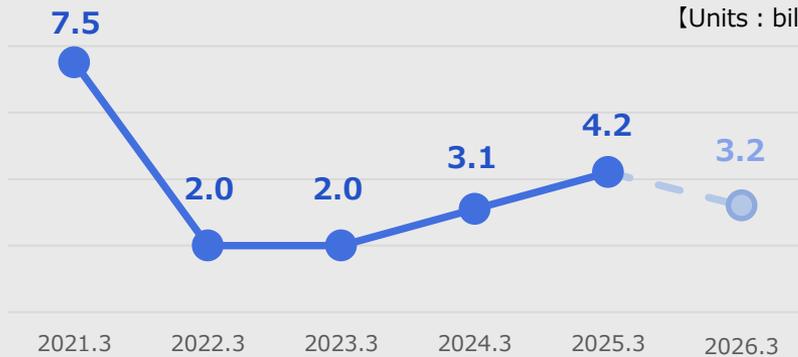
## Credit costs

[Units : billion yen]

	2021.3	2022.3	2023.3	2024.3	2025.3	2024.9	2025.9
Credit costs	7.5	2.0	2.0	3.1	4.2	2.2	1.0
Provision of general allowance for loan losses	0.8	0.6	▲ 2.1	▲ 0.6	▲ 1.0	▲ 0.8	▲ 0.2
Disposal of non-performing loans	6.7	1.4	4.1	3.7	5.2	3.0	1.2
Partial Direct Write-offs	0.6	0.4	0.9	0.7	1.1	0.8	0.3
Provisions for Specific Loan Losses	6.0	0.9	3.1	2.9	4.0	2.1	0.9
Credit Cost Ratio (Credit Costs ÷ Total Credit Balance)	0.18%	0.05%	0.05%	0.07%	0.09%	0.04%	0.02%

## Credit Cost Forecast

[Units : billion yen]

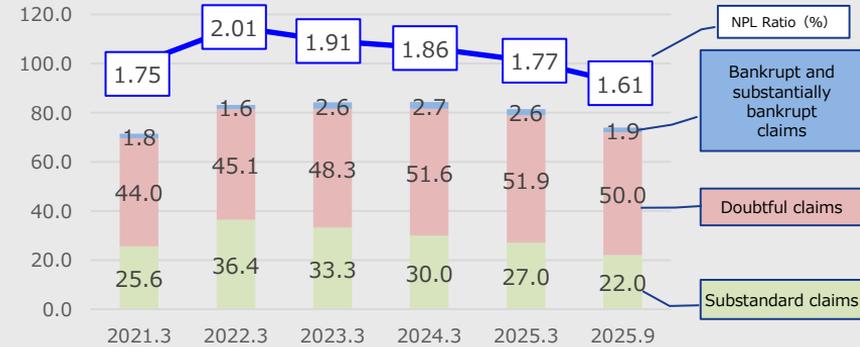


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Forecast

## FRA Disclosed Claims・NPL Ratio

[Units : billion yen]



## (Reference) Corporate Bankruptcy Trends in Shiga Prefecture

[Total Liabilities: million yen]

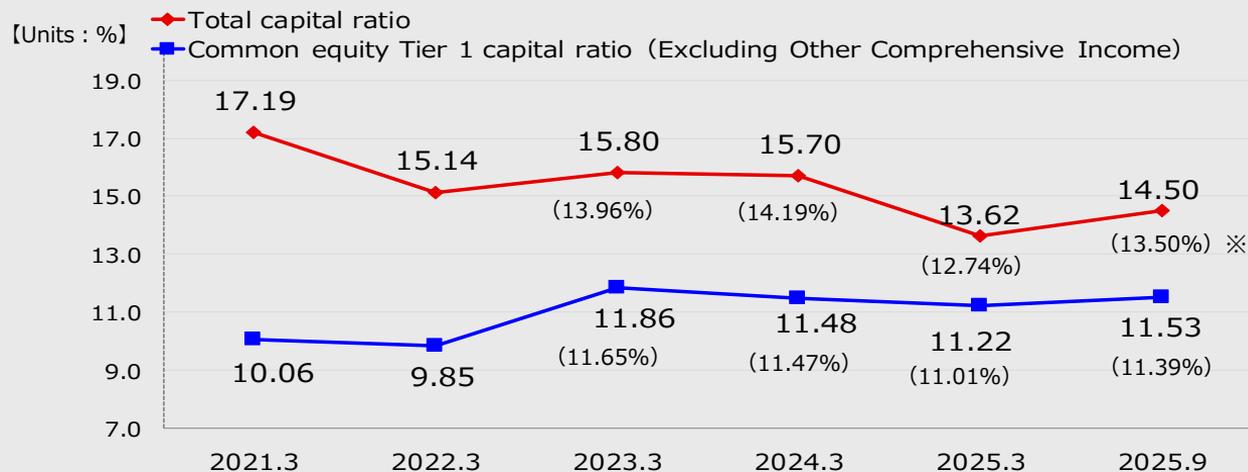
[Number of Cases]



Source: Tokyo Shoko Research, Shiga Branch – "Corporate Bankruptcy Situation in Shiga Prefecture"

## Total capital ratio(Consolidated)

	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9
Total capital ratio (%)	17.19	15.14	15.80	15.70	13.62	14.50
Total capital (billion yen)	472.9	432.5	411.9	462.4	409.6	451.2
Risk weighted assets (billion yen)	2,749.8	2,856.7	2,607.0	2,944.6	3,006.3	3,110.8



## Progress on “Sustainability Achievement Indicators” (KPIs) under the 8th Mid-Term Plan is on track.

Achievement Indicators		Plan for March 31, 2029		the First Half of the FY2025 Milestones	the First Half of the FY2025 Actual	Achievement Rate		
Sustainability achievement indicators	Impact Design	Amount of investment and financing to support regional growth	Cumulative total for the period	1,200.0 billion yen	345.0 billion yen	327.4 billion yen	94.9%	△
		Number of customers' dreams and businesses supported	Cumulative total for the period	30,000 cases	9,000 cases	11,348 cases	126.1%	○
		Amount of sustainable finance executed to increase the sustainability of region and society	Cumulative total for the period	700.0 billion yen	192.0 billion yen	192.9 billion yen	100.5%	○
	Base for Growth	Balance of investment and financing through new financing methods to improve earning power		750.0 billion yen	462.0 billion yen	473.0 billion yen	102.4%	○
		DX initiatives to create customers' value and transform business operations of the Shiga Bank Group		Qualitative evaluation	–	Year-End Evaluation		–
		Reduction of GHG emissions to achieve a carbon neutral society (Scope 1 and 2)		Achievement of Net Zero	–	Year-End Evaluation		–
	Human First	Improvement of employee engagement to maximize human capital (Percentage of positive responses)		Sustainable improvement	–	Year-End Evaluation		–
		Amount of investment to develop human resources who can take on the challenges for the future of the region as key players in value creation		Double compared to fiscal year 2023 (300 thousand yen per person/year)	–	108 thousand yen per person/half-year		○
		Number of people who autonomously challenged to improve their skills and develop their careers	Cumulative total for the period	2,000 persons	<FY2025 Milestones> 800 persons	955 persons	119.3%	○
Financial indicators	Consolidated ROE		6% or more	<FY2025 Milestones> 4.30%	4.88%	–	–	

- ▶ Although net interest income is expected to increase due to higher yields, expenses are also projected to rise from growth investments such as personnel costs; therefore, the full-year earnings forecast remains unchanged.
- ▶ Aiming for record-high net income of 20.0 billion yen, driven by higher net interest income and other revenue gains, as well as progress on various initiatives under the 8th Mid-Term Plan.

## ■ Profit and Loss (non-consolidated) [Units : billion yen]

	2025.3 Actual	2026.3 Forecast	YoY
Ordinary profit	18.6	27.5	8.8
Profit	18.8	20.0	1.1

## ■ Profit and Loss (Consolidated) [Units : billion yen]

	2025.3 Actual	2026.3 Forecast	YoY
Ordinary profit	18.9	28.3	9.3
Profit※	18.7	20.0	1.2

※ Profit attributable to owners of parent

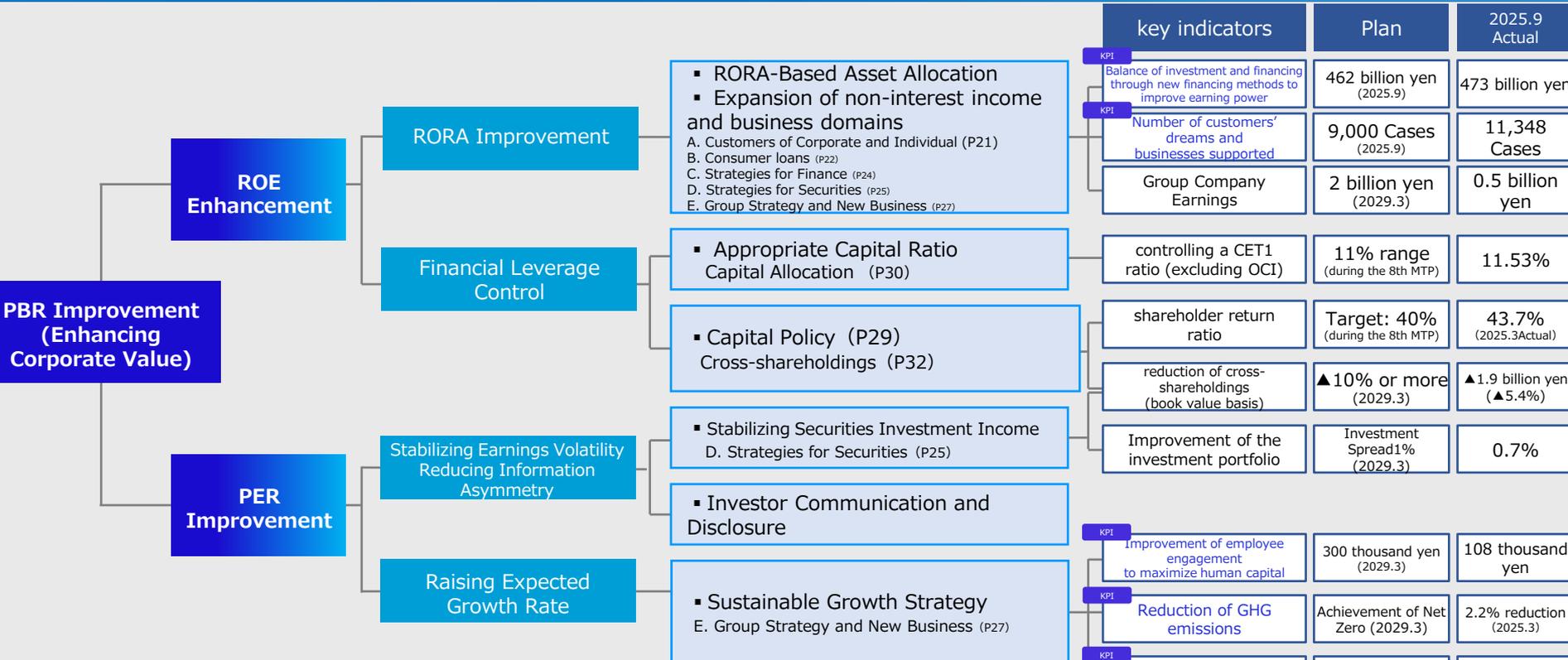
## □ Main Accounts (Average balance) [Units : billion yen]

non-consolidated	Forecast	YoY	Change
Deposits	5,861.9	25.0	0.4%
Loans	4,587.2	64.7	1.4%
Securities	1,768.7	55.0	3.2%

## □ Yields

non-consolidated	Forecast	Change
Deposits	0.24%	0.15%
Loans	1.28%	0.19%
Securities	1.98%	0.10%

# Initiatives to Enhance Corporate Value

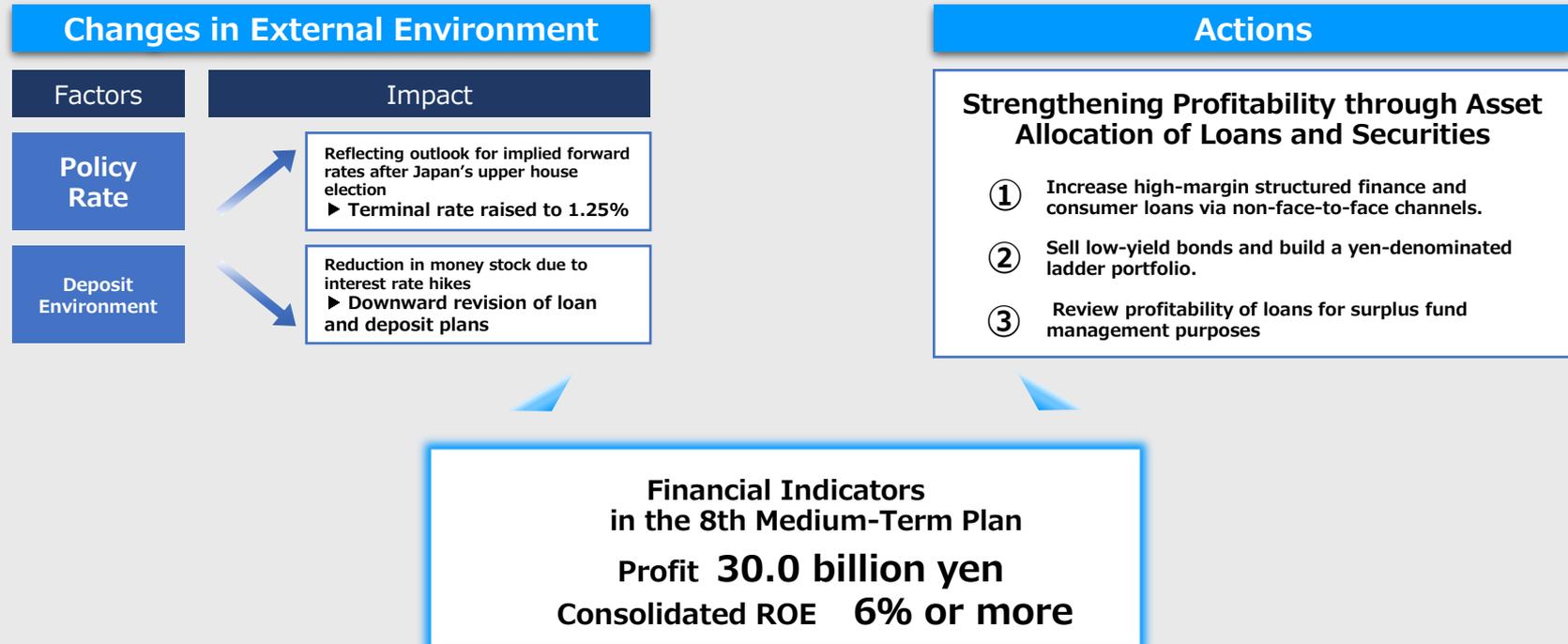


● Estimation of Capital Cost (As of 2025.3)

CAPM-based (TOPIX Expected Return × Beta + Risk-free Rate)	approx. 6%
Estimated based on Equity Earnings Yield	approx. 7–9%

key indicators	Plan	2025.9 Actual
KPI Balance of investment and financing through new financing methods to improve earning power	462 billion yen (2025.9)	473 billion yen
KPI Number of customers' dreams and businesses supported	9,000 Cases (2025.9)	11,348 Cases
Group Company Earnings	2 billion yen (2029.3)	0.5 billion yen
controlling a CET1 ratio (excluding OCI)	11% range (during the 8th MTP)	11.53%
shareholder return ratio	Target: 40% (during the 8th MTP)	43.7% (2025.3Actual)
reduction of cross-shareholdings (book value basis)	▲10% or more (2029.3)	▲1.9 billion yen (▲5.4%)
Improvement of the investment portfolio	Investment Spread1% (2029.3)	0.7%
KPI Improvement of employee engagement to maximize human capital	300 thousand yen (2029.3)	108 thousand yen
KPI Reduction of GHG emissions	Achievement of Net Zero (2029.3)	2.2% reduction (2025.3)
KPI Outstanding Sustainable Finance Loans	192 billion yen (2025.9)	192.9 billion yen

- ▶ Regularly review business outlook scenarios in light of external environment changes.
- ▶ Implement asset allocation strategies aligned with environmental changes to achieve medium-term financial targets (no revision to plan).



## Balance Sheet Overview (Non-consolidated, End-of-period)

**Total Assets:  
7.5 trillion**

**Loans**

[Units : billion yen]

	2025.9	vs. FY-end
Total	4,562.4	▲0.8
of which: Shiga Pref.	2,638.9	+8.3
of which: Others	1,923.4	▲9.2

**Securities**

[Units : billion yen]

	2025.9	vs. FY-end
Total	1,878.8	+73.1
of which: Government bonds	475.9	▲30.3
of which: Local Government bonds	268.0	+73.3
of which: Cross-shareholdings (Listed)	212.9	+27.7

**Liabilities:  
7.1 trillion**

**Deposits**

[Units : billion yen]

	2025.9	vs. FY-end
Total	5,856.3	+9.0
of which: Individuals	4,242.9	+20.3
of which: Corporations	1,350.8	+42.4
of which: Other Deposits	231.9	▲49.5
of which: negotiable certificates of deposit	30.6	▲4.2

**Net Assets:  
0.4 trillion**

Strategically curbed low-rate loans for investment purposes, improving yields on JPY-denominated loans.

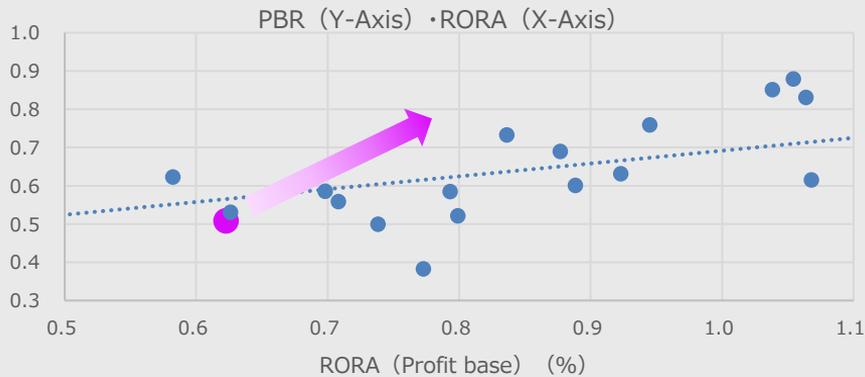
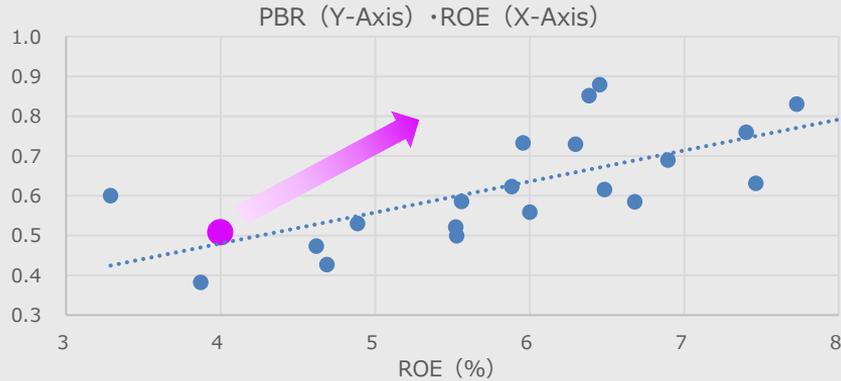
Sold low-yield bonds such as super-long-term JGBs and reinvested in government and municipal bonds to enhance yields.

Book value declined, but valuation gains on policy-holding stocks increased due to higher share prices.

Both retail and corporate deposits continued to show steady growth.

# Current Understanding of PBR Asset Allocation in Loans

We recognize that our low PBR is attributable to low ROE and RORA, and aim to improve them through the strategies outlined in the Medium-Term Management Plan.



## RORA Enhancement Strategy under the 8th Medium-Term Plan

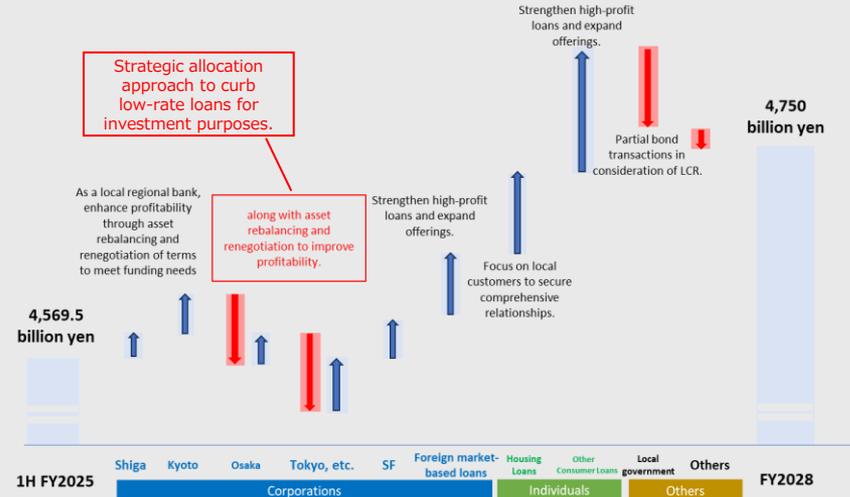
Asset allocation focused on RORA (capital efficiency) and net interest margin (funding efficiency)

【Asset Allocation in Loans】

A. Corporate(Osaka,Tkyo etc.) : Select high-RORA, high-margin transactions while curbing low-rate loans for investment purposes.

B. Other Consumer Loans : Leverage the strengths of nationwide reach and fully remote operations

C. Structured Finance etc. : Maintain a strong focus on RORA and net interest margin, with thorough risk diversification



## Financial Targets

	Actual	Forecast
	2025.3	2029.3
(Units : billion yen)		
Gross business profit	58.2	<b>87</b>
Net interest income	64.1	<b>77</b>
Interest on loans and discounts	49.4	<b>87</b>
Interest on deposits, etc.	5.7	<b>33</b>
Net fees and commissions	10.6	<b>9.5</b>
Fees and commissions income	17.0	<b>18</b>
Profit	18.8	<b>30</b>
Consolidated ROE	4%	<b>6%</b>

## Loan and Deposit Plan

(Units : billion yen)

	FY2025	FY2026	FY2027	FY2028
Loans	4,600	4,650	4,700	4,750
Deposits	5,850	5,900	5,950	6,000

## Interest Rate Assumptions

### Market Interest Rates 【Units : %】

	FY2025	FY2026	FY2027	FY2028
BOJ Policy Rate	0.75	1.00	1.25	1.25
TIBOR 3M	0.86	1.11	1.37	1.37
JGB10Y	1.50	1.60	1.75	1.75

Policy rate is assumed to rise from 0.75% in January 2026 to 1.00% in January 2027 and 1.25% in January 2028, remaining flat thereafter.

### Applied Interest Rate (Yield) 【Units : %】

	FY2025	FY2026	FY2027	FY2028
Average yield on loans and bills discounted	1.28	1.45	1.65	1.84
JPY Currency	1.12	1.30	1.52	1.71
Foreign Currency	4.52	4.34	4.09	4.12
Average yield on deposits and negotiable certificates of deposit	0.24	0.36	0.45	0.55
JPY Currency	0.21	0.33	0.43	0.53
Foreign Currency	3.47	3.02	2.63	2.62

# Portfolio: Results and Forecasts by Segment(Summary)

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Sustainability Design Company

SHIGA BANK

## Business Portfolio: Five Segment Strategies (Key Strategic Pillars under the 8th Medium-Term Plan)

Stabilizing Earnings  
Volatility

RORA  
Improvement

Segment	Core Business	2025.9 Actual Results (billion yen)	Policy and Outlook
 <b>A. Customers of Corporate and Individual</b>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Corporate Loans and Bills Discounted</div> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Corporate and Personal Consulting</div> </div>	Corporate Loans Interest 13.0 Corporate Consulting Fee 2.0 Personal Consulting Fee 1.7	(Corporate) Secure appropriate interest margins and increase fee income through consulting services. (Retail) Ensure stable earnings by offering customized solutions based on customer needs, though profit margins are expected to decline.
 <b>B. Consumer Loans</b>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Other Consumer Loans</div> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Housing Loan</div> </div>	Other Consumer Loans Income 3.2 Housing Loan Income 5.4	(Other Consumer Loans Income) Actively promote leveraging non-face-to-face convenience. Despite rising interest rates, demand remains strong. (Housing Loans) Strengthen offerings through product revisions, such as 40-year loan terms.
 <b>C. Strategies for Finance</b>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Domestic Structured Finance Loans</div> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Alternatives Investments</div> </div> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white; margin-top: 5px;">Overseas market-based Loans</div>	Total earnings 2.9	(Loans) Build a high-quality portfolio with appropriate risk-return balance, focusing on RORA and interest margins. (Alternatives) Pursue high-return assets with a strong emphasis on risk diversification.
 <b>D. Strategies for Securities</b> <small>Excluding Cross-shareholdings</small>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Bond</div> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Equity Securities, etc.</div> </div>	Bond(JPY) 2.6 Bond(Foreign currency) 1.1 Stocks etc. 4.1	(Bonds & Equities) Aim to build a resilient portfolio for the future amid rising interest rates. Dynamically reallocate assets in line with market trends, targeting a 1% spread.
 <b>E. Group Strategy and New Business</b>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">Existing business cashless・Lease</div> <div style="border: 1px solid black; padding: 5px; background-color: #00a0e3; color: white;">New Businesses energy・capital</div> </div>	Group earnings 0.5 Dividends to parent company 0.6 Consolidated-Standalone Difference ▲0.0	(Existing Business) Strengthen collaboration with the core banking operations. (New Business) Continue taking on challenges with future earnings potential. Actively explore new business domains.



## Vision

Growth Strategy

■ **Creating Value through Deeper Customer Engagement in the Region**

- Expand business by building strong relationships and understanding customer needs.
- Link consulting and solution offerings to loan and deposit transactions to boost net interest income.

2025.9 Actual

- Link consulting and solution offerings to loan and deposit transactions to boost net interest income.
- Corporate business-related fees reached a record high on a half-year basis.
- Domestic lending: curb low-rate loans through asset allocation focused on RORA and margins.Strong inflows into "Biwako Blue Deposits," part of which is used for projects to protect Lake Biwa; both corporate and retail deposits continued to grow.

Challenges and Risk Factors

- Strengthening and developing human resources.
- Potential defaults among large or highly rated clients outside the region, following historically low default rates.
- Intensifying competition due to population decline and the rise of online banks.
- Uncertainty in the external environment, including economic conditions.

## Earnings Plan

RORA Improvement

### Corporate Loans Average balance



### earnings





## Vision

**Growth Strategy**

**■ Effective Use of Non-Face-to-Face Channels**  
 ・Promote operational efficiency by utilizing digital channels, such as the growing share of online housing loan applications.  
 ・Expand high-margin loans through nationwide direct lending, leveraging strengths in non-face-to-face operations.

**2025.9 Actual**

**■ Other Consumer Loans**  
 ・In June 2025, revised real estate collateral loan product (maximum amount raised from 50 million yen to 100 million yen).  
 ・Outstanding balance exceeded 200 billion yen (initial medium-term plan target); aiming for new target of 300 billion yen by expanding transactions and developing new customer segments, centered on real estate collateral loans.

**■ Housing Loans**  
 ・Implemented product revision in April 2025 (introduced 40-year term option).  
 ・Recent execution amount and number of cases are on an increasing trend.

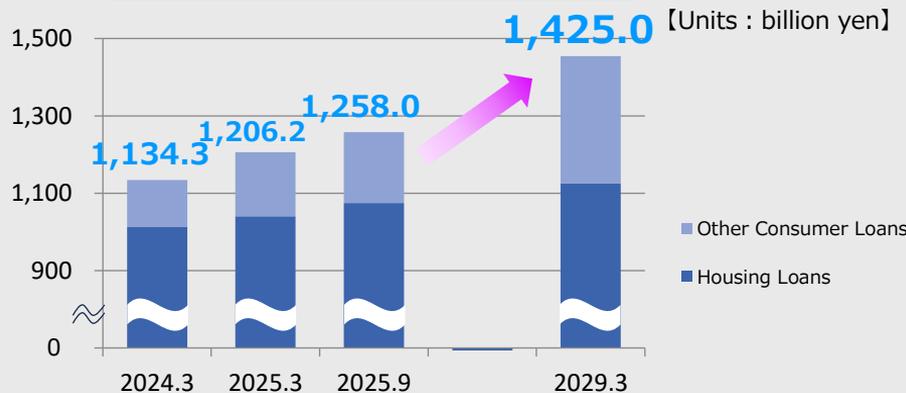
**Challenges and Risk Factors**

・Strengthening and developing human resources.  
 ・Intensifying competition due to population decline and the rise of online banks.  
 ・Changes in economic conditions and external environment.

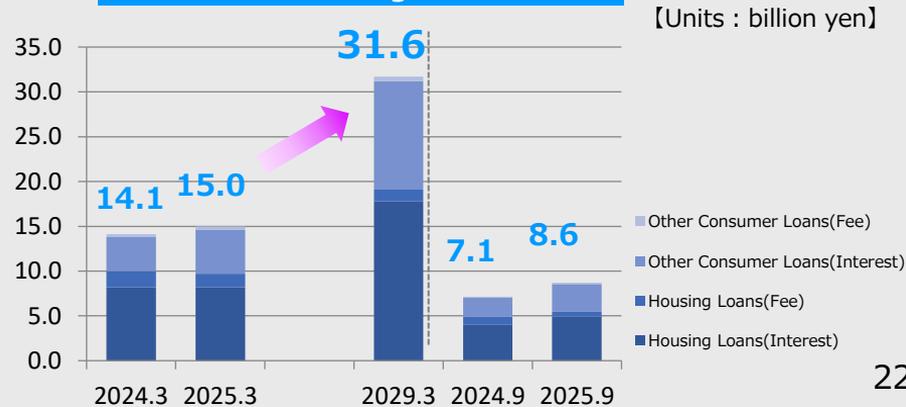
## Earnings Plan

RORA Improvement

Consumer Loans Average balance



earnings





## Other Consumer Loans

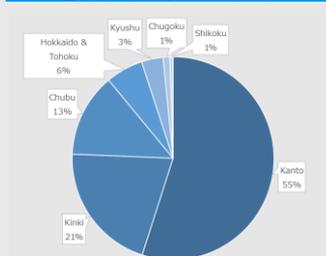
### Significance of Non-Face-to-Face Channels

- Enhancing customer experience by completing application, contract, and execution processes entirely online.
- Driving new customer acquisition and portfolio diversification.
- Ability to approach diverse customer segments (by region, age, and profile).

Execution Volume and Amount Trend for Real Estate Collateral Loans



Regional Breakdown of Real Estate Collateral Loans



### Our Competitive Advantage

Unique mechanism to improve CVR (Conversion Rate), backed by a patented business model.

(CVR: Conversion Rate – the percentage of website visitors who complete a specific desired action.)

## Other Consumer Loans(Balance)



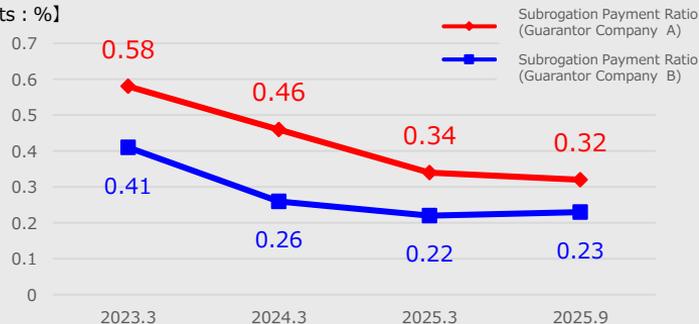
[Units : billion yen]



## Subrogation Payment Ratio

The subrogation payment ratio remains at a low level, reflecting the accumulation of high-quality assets.

[Units : %]



## Vision

Growth Strategy

+X

### ■ Investment and Lending Strategy Focused on RORA and Risk Diversification

Allocate human and management resources to growth areas:

- Economic capital → Accumulate high-RORA assets
- Human capital → Take on new financing approaches

Mitigate risks through thorough diversification:

- Strategic, regional, and time diversification

Invest across a wide range of sectors and methods:

- Domestic structured finance: infrastructure, real estate, data centers, etc.
- Foreign market-based loans: overseas corporates, structured finance, etc.
- Alternatives: venture and buyout funds, real estate, etc.

2025.9 Actual

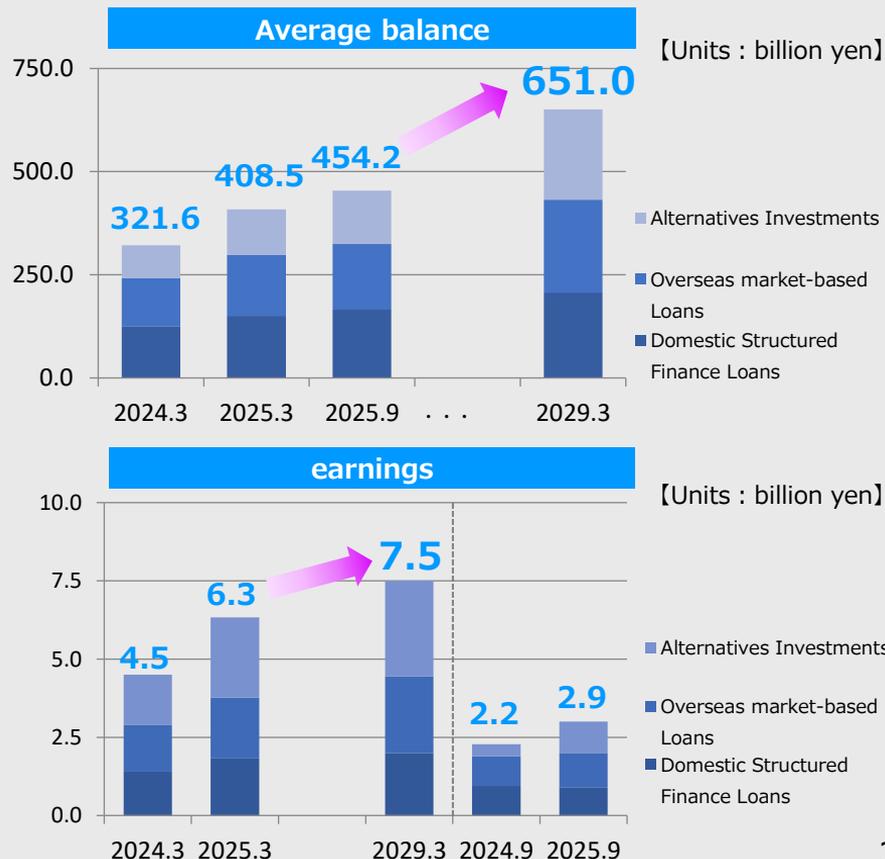
- Balances in all three segments increased steadily.
- First-half FY2025 earnings reached 2.9 billion yen, progressing at a pace exceeding the annual plan.

Challenges and Risk Factors

- Organizational retention of know-how and human resource development.
- Risk management of credit risk, structure risk, etc.
- Occurrence of sudden defaults, leading to the realization of credit costs.
- Environment for procuring foreign currency funds.

## Earnings Plan

RORA Improvement



## Vision

### Growth Strategy

■ **Ongoing Optimization of the Investment Portfolio**  
→ **Shift toward a portfolio with 1% spread (current level: approx. 0.7%)**

※Excluding strategic shareholdings; net of JPY and foreign currency funding costs

・Transform earnings structure from capital gains to stable carry income

・Respond flexibly to monetary policy changes by forecasting interest rate trends in line with the economic cycle

### 2025.9 Actual

・Purchasing mainly municipal bonds with remaining maturities of 10 years or less to build a ladder-type portfolio and improve overall portfolio yield.

・Increase earnings through higher bond yields from yen-denominated portfolio rebalancing, combined with gains on sales of stocks, foreign exchange, and gold.

### Challenges and Risk Factors

・Sharp interest rate hikes, and increased correlation between interest rates and risk assets such as equities

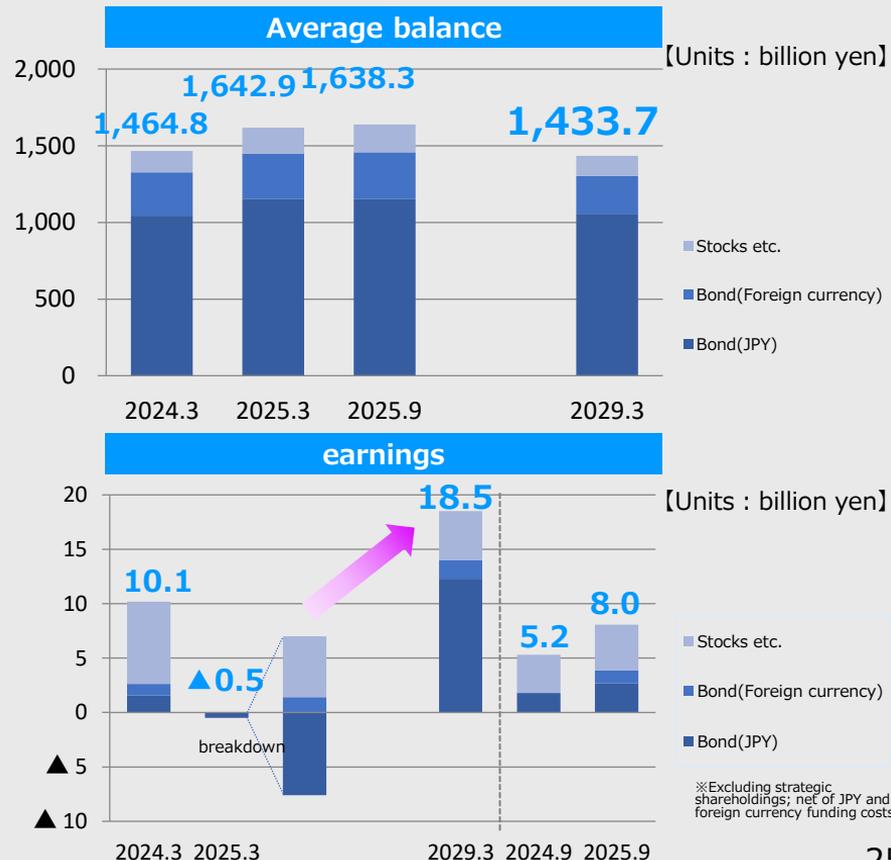
・Ensuring risk-taking remains in line with management capacity and risk control capability

・Strengthening effective investment and risk management frameworks

## Earnings Plan

Stabilizing Earnings  
Volatility

RORA  
Improvement

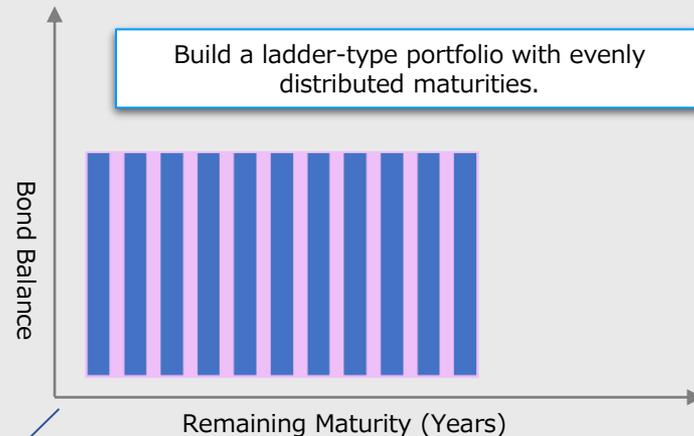
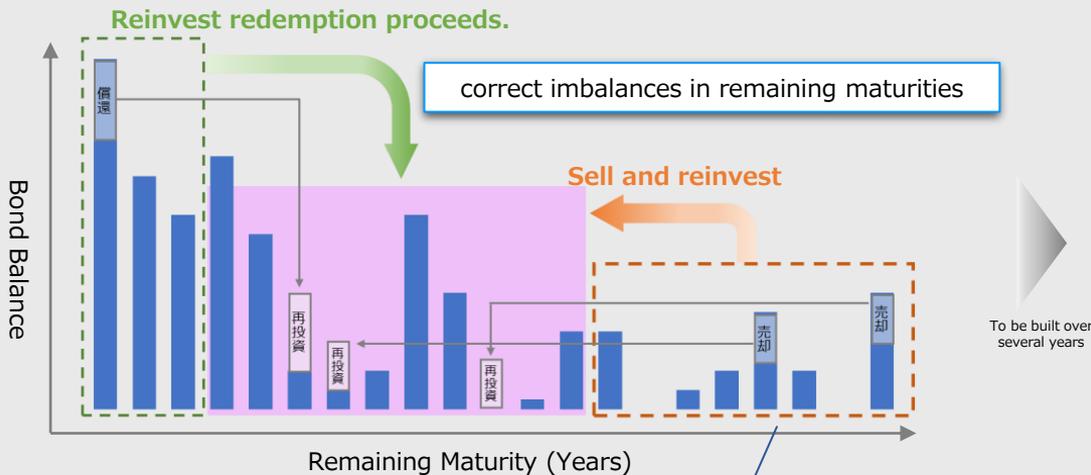


## JPY Bonds Portfolio Management

**Aim: Build a ladder-type portfolio to secure stable interest income.**

### Approach

### Target portfolio structure in a positive interest rate environment



【Super-long-term JGBs】  
Sold approximately 70 billion yen  
in FY2024 and 1H FY2025.

- Invest in bonds with 10-year remaining maturities to secure stable interest income.  
⇒ Average out interest rate fluctuations and improve yields through ladder structure.
- Liquidity becomes increasingly important.  
⇒ Maintain liquidity by ensuring regular redemption through ladder-type portfolio.

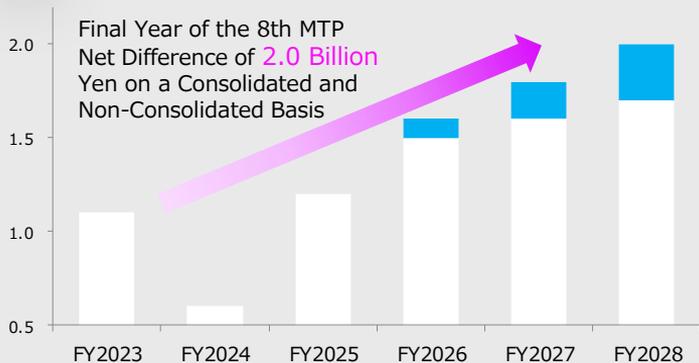


# E. Group Strategy and New Business

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Sustainability Design Company

# SHIGA BANK

[Units : billion yen] Existing business New business



Raising Expected Growth Rate RORA Improvement

Existing business	
<b>Shiga DC Card</b> <b>Shigagin JCB</b>	...Cashless
<b>Shigagin Lease</b>	...Lease
<b>Shigagin E&amp;C Center</b>	...Consulting
<b>Shigagin Business Service</b>	...Administrative agent
<b>Shigagin Agency</b>	...Bank agency operations
<b>Shiga Home Loan Guarantee Service</b>	...Loan collateral valuation and management

### Shigagin capital partners

● Investment business

- Established in October 2024
- Addressing regional issues such as market contraction, succession, and labor shortages through equity holdings and hands-on support for clients

<Investment Business>

- Launching the first fund with 2 billion yen in January 2025
- Targeting 30,000 companies in Shiga Prefecture without successors, starting with investments in clients facing business succession challenges
- First investment executed in September 2025, followed by the second in October 2025.

### Shigagin energy

● FIT power generation and PPA ● GX consulting

- Established in April 2024
- Promoting the expansion of renewable energy use and local production for local consumption through GX, creating a positive impact on the region

<FIT Power Generation Business>

- Acquired 25 solar power plants in central Shiga Prefecture with a total generating capacity of approximately 28 MW
- Total investment of approximately 9 billion yen, expanding steadily
- For the fiscal year ending March 2025, depreciation expenses will be significant, resulting in an operating loss
- Aiming for profitability after the investment cycle (3-4 years)
- Considering investments in new areas such as power purchase agreements (PPA) and battery storage business

### Rent liability guarantee business

- Commencing a business alliance with Zenhoren Co., Ltd. from April 2024
- Collaborating with local real estate agents to create a safe rental environment for landlords and tenants

### "Future Design Group"

- Established in April 2024
- Considering the launch of a project (regional development project planning, etc.) to proactively solve regional issues identified through information gathering from more than 300 companies and local governments over the course of one year, utilizing regional resources.
- Selected as a project development partner by Kusatsu City.

## ■ Creating Businesses to Address Regional Challenges

Raising Expected Growth Rate

RORA Improvement

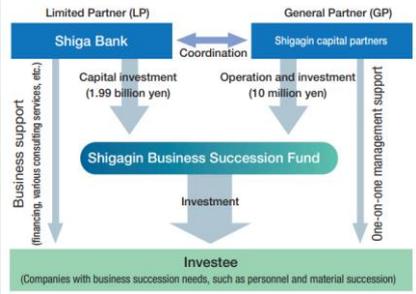
Not only providing “indirect” support through loans, but also taking direct action to solve regional issues, aiming to create sustainable long-term growth for the region and new business opportunities for the Bank.

### Business succession

Business succession challenges in Shiga Prefecture have become increasingly evident.



**Shigagin Capital Partners**  
 · Provides equity investments and hands-on support (first investment executed in September, second in October).  
 · Addressing regional issues such as market contraction, succession, and labor shortages through equity holdings and hands-on support for clients.



### Town development

Shiga Prefecture’s population fell below 1.4 million for the first time in 16 years and 7 months. (Source : Shiga Prefecture, 「Monthly Population Estimate Survey Feb,2025」)

First step toward creating new businesses that uncover and leverage regional resources (initiatives by the Future Design Group, established in April 2024).

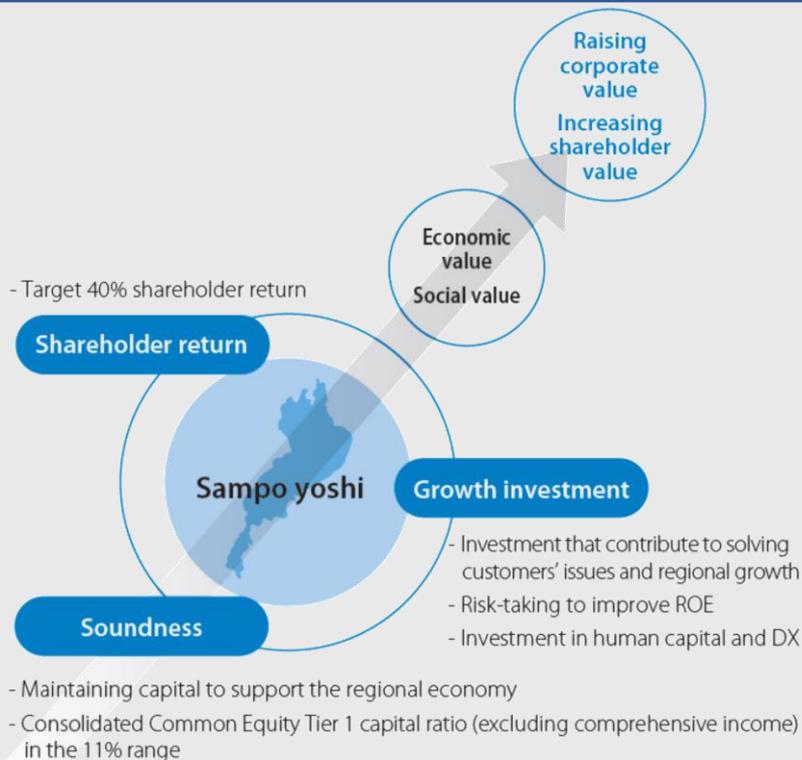
Selected as a project development partner by Kusatsu City for “Creating an Innovation Hub” (public proposal process).



Source : Teikoku Databank “Successor Unavailability Rate in Shiga Prefecture: Trends Survey (2024)”

Source : Teikoku Databank “Survey on Suspension, Closure, and Dissolution Trends in Shiga Prefecture (January-August 2025)”

## Emphasizing the Balance between Shareholder Return, Soundness, and Growth Investment



## Shareholder Return Policy during the 8th Medium-Term Plan

Aim to maintain a total shareholder return ratio of **40%**, combining dividends and share buybacks.

FY2024 Dividend  
Ordinary Dividend: 90 yen  
Dividend Payout Ratio: 22.5%

FY2025 Dividend Forecast  
Ordinary Dividend: **130 yen (+40 yen)**  
Dividend Payout Ratio: **30.0%**

Consolidated	2020.3	2021.3	2022.3	2023.3	2024.3	2025.3	2026.3 (Forecast)
Profit (billion yen)	12.4	11.4	17.7	14.8	15.9	18.3	20.0
Total Dividend (billion yen)	2.02	1.99	3.89	3.81	4.25	4.22	5.99
Annual dividend per share (yen)	40	40	80	80	90	90	<b>130</b>
Ordinary dividend	35	35	35	80	80	90	130
Special dividend	5	5	45	-	-	-	-
Commemorative dividend	-	-	-	-	10	-	-
Dividend payout ratio (%)	16.5	17.5	22.3	25.8	26.8	22.5	<b>30.0</b>
Share buyback (billion yen)	2.28	0.99	2.49	2.99	1.99	3.99	(Target) <b>40%</b>
Shareholder return ratio(%)	34.7	26.2	36.1	45.8	39.2	<b>43.7</b>	<b>40%</b>

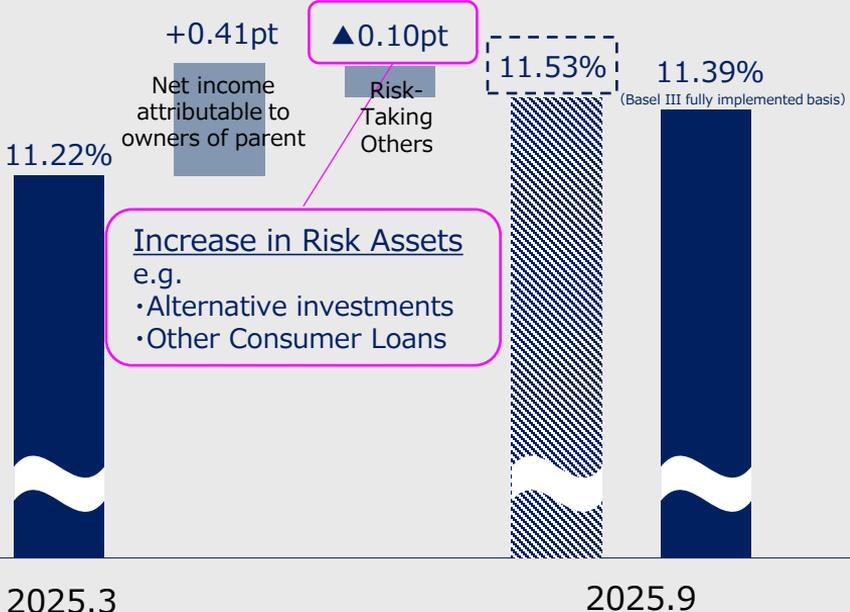
As a Financial Institution Supporting the Regional Economy  
It is expected that we:

- ① Continue providing risk capital to the region,
- ② Even in the event of a credit shock on the scale of the Lehman crisis,
- ③ And even if our other comprehensive income is depleted.

➔

Control capital by aiming for the consolidated Common Equity Tier 1 capital ratio (excluding OCI) in the 11% range.

Financial  
Leverage Control



**Increase in Risk Assets**  
e.g.  
• Alternative investments  
• Other Consumer Loans

**Reduction of Cross-Shareholdings**

• Capital gains from the sale of cross-shareholdings are allocated to growth investments and shareholder returns.

**Growth Investments**

• Investment in digital transformation (DX) and core banking systems  
• Investment in human capital, including grants of Restricted Stock (RS) to employees

**Shareholder Returns**

• Shift toward dividend-centered shareholder returns  
• Consider further enhancements based on improved earnings capacity

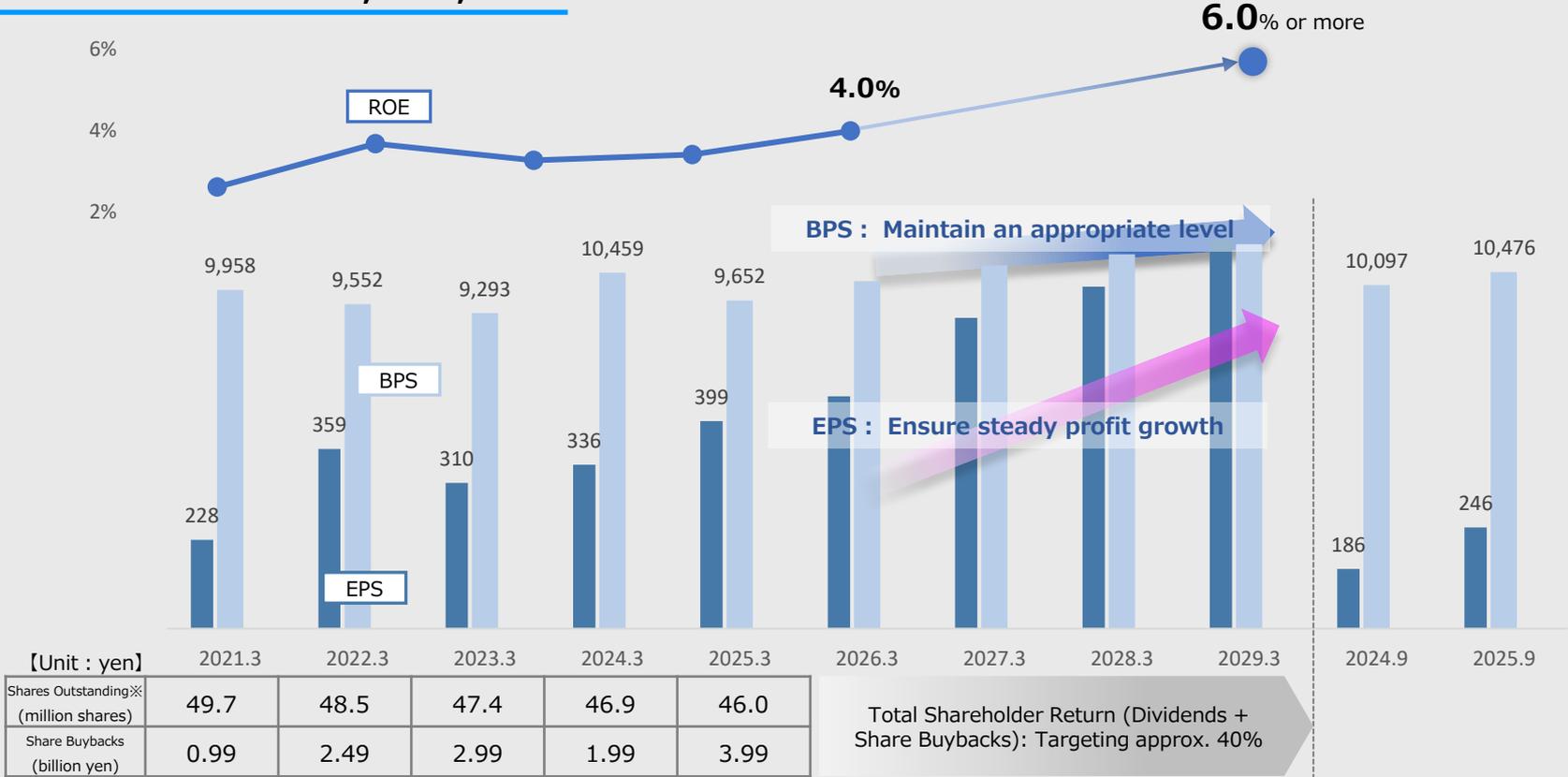
**Asset Expansion**

• Strengthen capital in line with the increase in risk-weighted assets  
• Emphasize capital efficiency (RORA) and funding efficiency

Controlled in the 11% range



## Consolidated ROE, EPS, BPS



※ excluding treasury shares

Financial  
Leverage Control

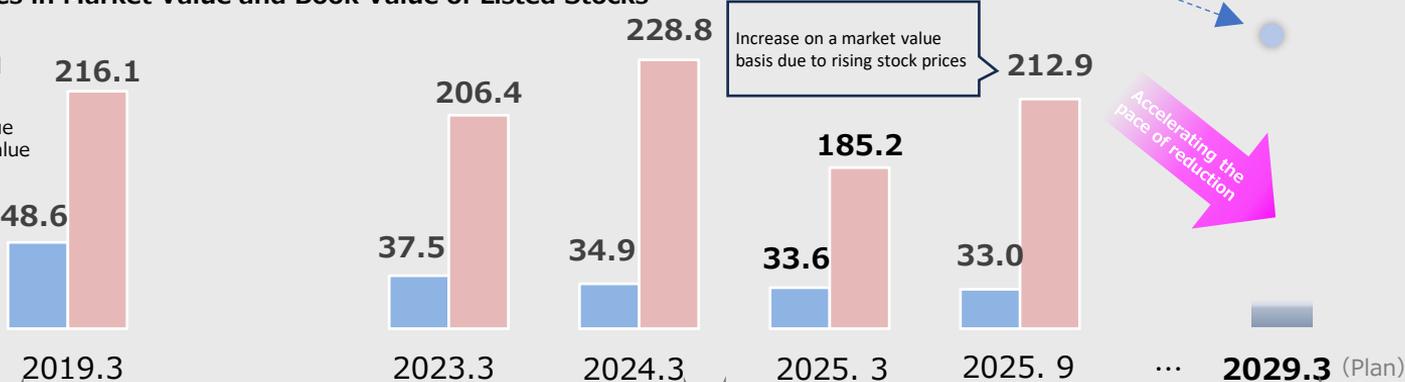
● **Changes in percentage of Consolidated Net Assets (market-value basis, including unlisted and deemed holdings)**



● **Changes in Market Value and Book Value of Listed Stocks**

[Unit : billion yen]

■ Book value  
■ Market value



7<sup>th</sup> Mid-Term Plan (2019.4~2024.3)      8<sup>th</sup> Mid-Term Plan (2024.4~2029.3)

Book value basis  
Reduction of 13.6 billion yen      Planning a reduction of 10% or more  
Aiming at a reduction of 35% or more over the 10-year period

# Stock Split and Expansion of Shareholder Benefit Program

- ▶ To enhance liquidity and broaden the investor base, we implemented a stock split by reducing the investment unit size.
- ▶ To further increase the attractiveness of investing in our shares and encourage long-term ownership by a wider range of shareholders, we expanded the shareholder benefit program.

## Stock Split

Stock Split Ratio	1 : 5	Record date	March 31, 2026
		Effective date	April 1, 2026

Example: If you hold 100 shares of our stock before the split (share price: 6,000yen)

Before split: 100 shares  
= 600,000 yen



After split: 500 shares  
= 600,000 yen

## Shareholder Benefit Program

- ▶ The new program will apply to shareholders registered in the shareholder registry as of March 31, 2026.
  - ▶ The determination of continuous shareholding under the new program will be made retroactively from March 31, 2026.
- ※ Since the stock split will take effect on April 1, 2026, the shareholder benefit program based on the record date of March 31, 2026 will be implemented using the number of shares held before the stock split.

[Current]

The number of shares	Shareholders holding for 1 year or more
200~999	Gift equivalent to 3,000 yen
1,000~	Gift equivalent to 6,000 yen



[After changed]

The number of shares	Shareholders holding for 1 year or more	Shareholders holding for 3 years or more
1,000~4,999	Gift equivalent to 3,000 yen	Gift equivalent to 6,000 yen
5,000~	Gift equivalent to 6,000 yen	Gift equivalent to 10,000 yen

# Appendix

## Deposit (Average balance)

[Units : billion yen]

	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9
Deposits	5,201.7	5,452.1	5,628.3	5,722.3	5,800.9	5,835.6
Individuals	3,782.4	3,953.9	4,082.3	4,161.2	4,221.2	4,236.3
Corporations	1,205.3	1,268.6	1,296.4	1,310.6	1,332.1	1,355.4
Other Deposits	214.0	229.4	249.5	250.4	247.5	243.9
negotiable certificates of deposit	75.5	67.1	51.1	38.5	35.9	32.7
Total	5,277.2	5,519.2	5,679.5	5,760.8	5,836.8	5,868.4

## Sales during the custody

[Units : billion yen]

	2021.3	2022.3	2023.3	2024.3	2025.3	2024.9	2025.9
Investment trusts	71.1	82.1	45.2	67.0	70.3	37.0	23.8
Mediated financial products	36.1	30.0	15.3	3.9	0.7	0.2	0.4
Insurance	19.9	22.9	50.5	49.2	51.3	27.9	29.0
Total	127.1	135.2	111.1	120.1	122.4	65.3	53.3

[Units : billion yen]



[Units : billion yen]



## Loans (Average balance)

【Units : billion yen】

	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9
Corporate loans and bills discounted	2,443.2	2,453.8	2,597.9	2,762.0	2,841.0	2,863.7
Consumer loans and bills discounted	1,035.1	1,057.1	1,079.4	1,139.9	1,209.2	1,258.0
Local governments, other	516.3	546.0	551.0	499.8	472.2	447.7
<b>Total</b>	<b>3,994.7</b>	<b>4,057.0</b>	<b>4,228.3</b>	<b>4,401.8</b>	<b>4,522.5</b>	<b>4,569.5</b>

【Units : billion yen】



## loans to small and medium-sized enterprises ("SMEs"), etc. (Average balance)

【Units : billion yen】

	2021.3	2022.3	2023.3	2024.3	2025.3	2025.9
Loans to SMEs	1,652.7	1,644.6	1,787.2	1,860.8	1,869.1	1,887.0
Consumer Loans	1,022.3	1,041.3	1,083.6	1,162.7	1,230.0	1,273.3
Housing Loans	978.4	993.1	1,015.9	1,052.0	1,064.7	1,072.4
Other Consumer Loans	43.9	48.2	67.6	110.6	165.2	200.9
<b>Total</b>	<b>2,675.1</b>	<b>2,685.9</b>	<b>2,870.9</b>	<b>3,023.5</b>	<b>3,099.2</b>	<b>3,160.4</b>

【Units : billion yen】



## ■ Deposits Plan (Average balance)

Segment 【Units : billion yen】

	2025.9	2029.3(Plan)	Growth Rate (%)
Corporations	1,355.4	1,425	+5%
Individuals	4,236.3	4,325	+2%
Others	276.6	250	-
<b>Total</b>	<b>5,868.4</b>	<b>6,000</b>	<b>+2%</b>

Deposit type

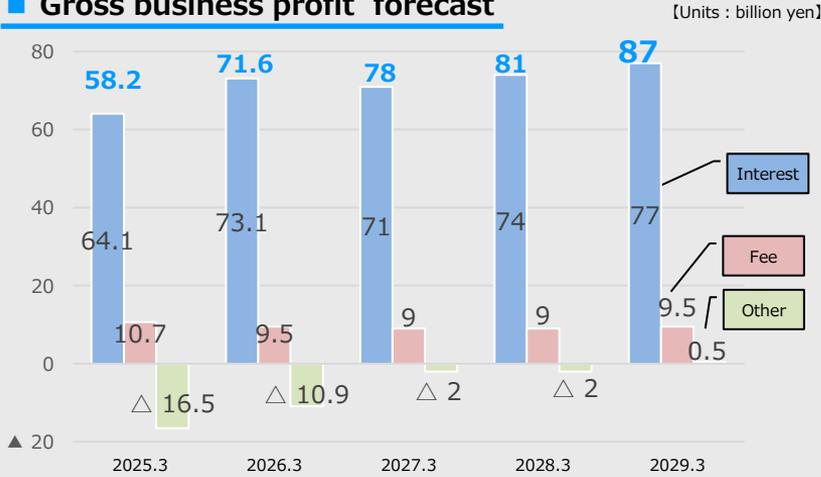
	2025.9	2029.3(Plan)	Growth Rate (%)
Liquid Deposits	3,880.7	3,900	+0%
Time Deposits	1,883.2	2,000	+6%
NCDs・Foreign Currency Deposits	104.4	100	-
<b>Total</b>	<b>5,868.4</b>	<b>6,000</b>	<b>+2%</b>

## ■ Loans Plan (Average balance)

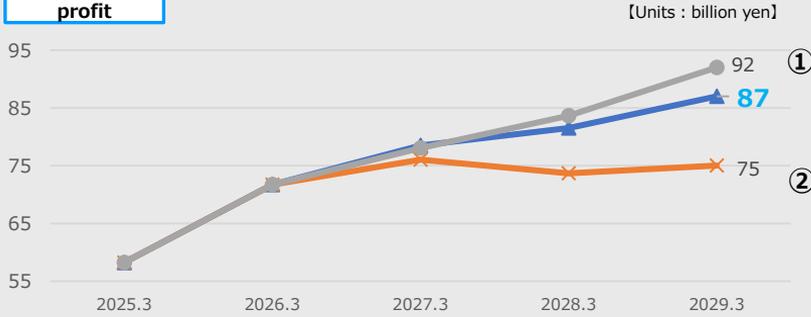
【Units : billion yen】

	2025.9	2029.3(Plan)	Growth Rate (%)
Corporate (A.)	2,539.4	2,500	-
Consumer Loans (B.)	1,258.0	1,425	+13%
Housing Loans	1,075.1	1,100	+2%
Other Consumer Loans	182.9	325	+77%
Structured Finance etc. (C.)	324.3	425	+31%
Others (Local governments, etc.)	447.7	400	-
<b>Total</b>	<b>4,569.5</b>	<b>4,750</b>	<b>+3%</b>

## Gross business profit forecast



### Gross business profit



## Interest Rate Scenario

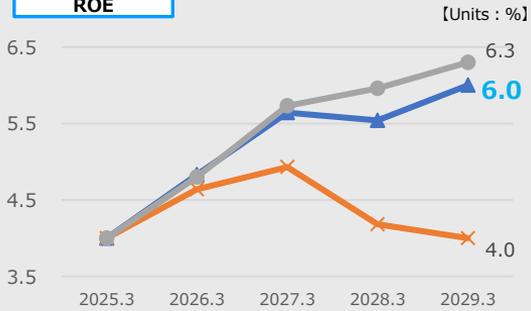
Main Scenario	1H FY2025	2H FY2025	1H FY2026	2H FY2026	1H FY2027	2H FY2027	FY2028
Policy rate	0.50	0.75	0.75	1.00	1.00	1.25	1.25
Swap5Y	0.91	1.00	1.00	1.30	1.30	1.45	1.45
JGB10Y	1.50	1.50	1.50	1.60	1.60	1.75	1.75
Deposit Yield	0.24	0.24	0.36	0.36	0.45	0.45	0.55
Loan Yield	1.28	1.28	1.45	1.45	1.65	1.65	1.84

Policy rate is assumed to rise from 0.75% in January 2026 to 1.00% in January 2027 and 1.25% in January 2028, remaining flat thereafter.

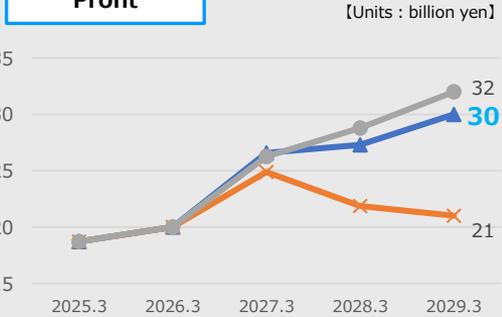
## Alternative Scenarios

- ① Sharp Rate Hike  
Policy rate rises to 1.00% in the second half of FY2025 and to 1.50% in the first half of FY2026, then remains flat.
- ② Flat Rate Scenario  
Policy rate remains flat at 0.50%.

### Consolidated ROE

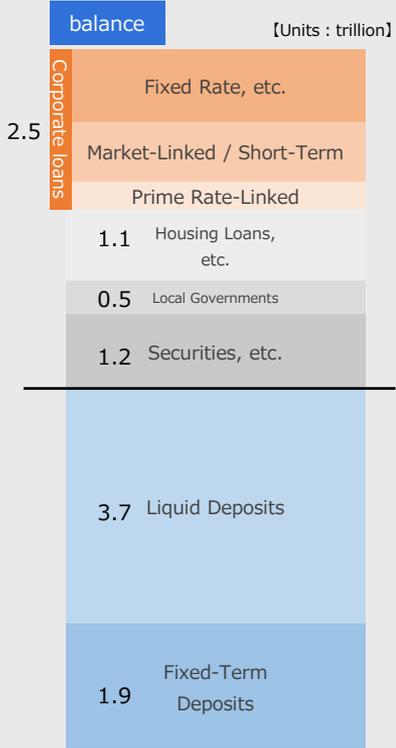


### Profit



## Investment/Funding Portfolio

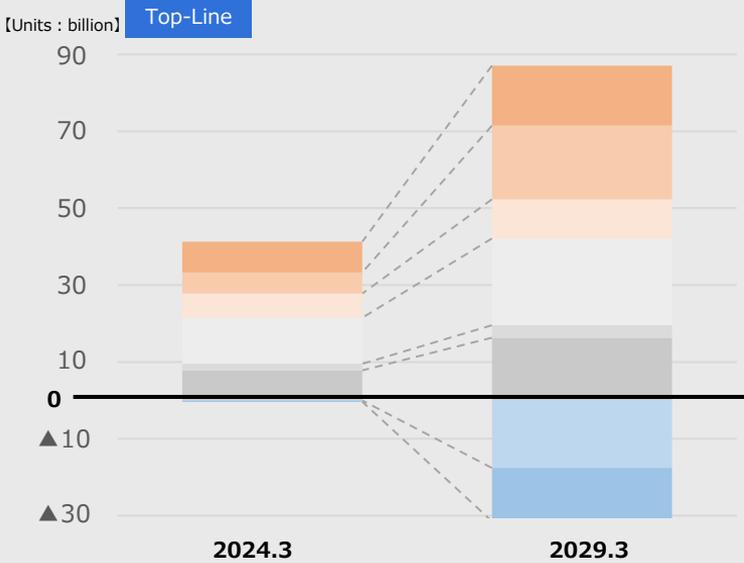
※as of 2024.3



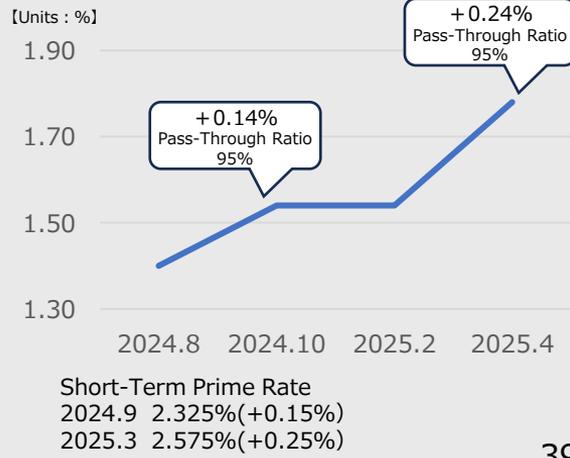
## Top-Line Sensitivity (Loans + Securities) to Policy Rate Changes

BOJ Policy Rate	Top-Line Change
Impact of a 1% increase from the Zero Interest Rate Policy	+13.4billion yen
	Top-Line Change
A. Loans	+28.9billion yen
B. Securities	+6.7billion yen
C. Deposits	▲22.2billion yen
Total	+13.4billion yen

Main Scenario	2023	1H FY2024	2H FY2024	1H FY2025	2H FY2025	1H FY2026	2H FY2026	1H FY2027	2H FY2027	FY2028
BOJ Policy Rate	0.10	0.25	0.50	0.50	0.75	0.75	1.00	1.00	1.25	1.25

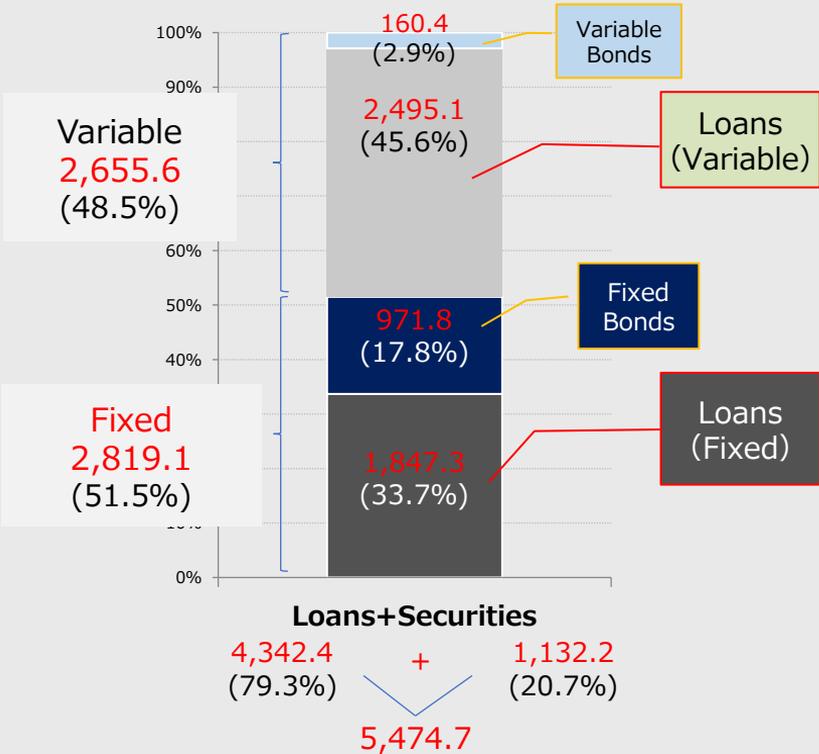


## Short-Term Prime Rate Pass-Through Ratio (Long-Term Business Loans)

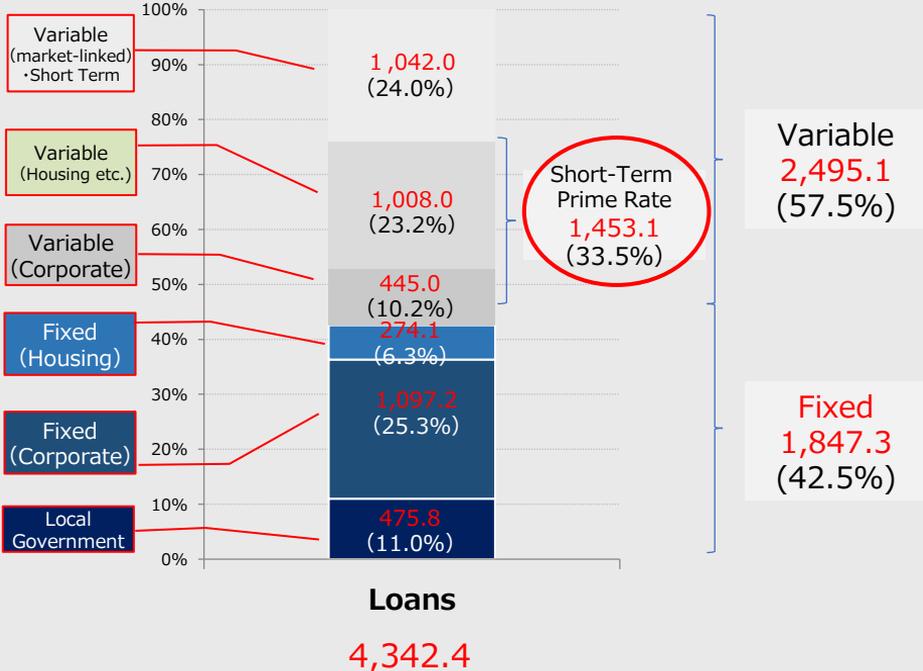


## ■ Total yen assets (2025.9)

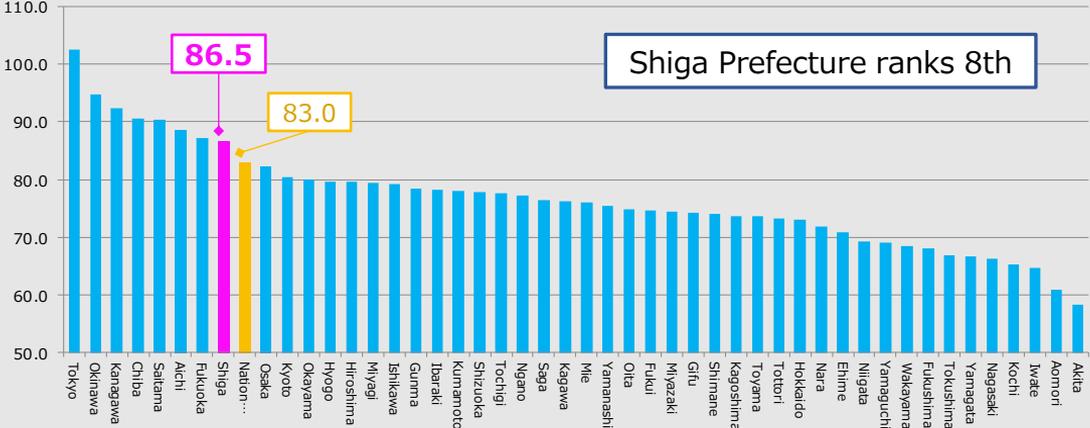
[Units : billion yen]



[Units : billion yen]



## ■ Estimated Population in 2050 (Index)



Source: National Institute of Population and Social Security Research (IPSS) "Prefectural Total Population and Indices (Reiwa 2 (2020) = 100) 2023 Estimates"

## ■ Estimated Working-age Population in 2050

[Units : %]

Rank	Regions	2020	2050
—	National Average	59.5	52.9
1 <sup>st</sup>	Tokyo	66.1	60.4
2 <sup>nd</sup>	Kanagawa	62.7	55.0
3 <sup>rd</sup>	Aichi	61.7	54.7
4 <sup>th</sup>	Saitama	61.1	54.6
5 <sup>th</sup>	Chiba	60.7	54.5
6 <sup>th</sup>	Osaka	60.7	53.7
7 <sup>th</sup>	Fukuoka	59.1	53.6
8 <sup>th</sup>	Okinawa	60.8	52.6
9 <sup>th</sup>	Shiga	60.1	52.4
10 <sup>th</sup>	Kyoto	59.2	52.0

## ■ One of Japan's Leading Manufacturing Regions

Share of Secondary Industry in Prefecture's GDP		
1 <sup>st</sup>	Shiga	48.7%
2 <sup>nd</sup>	Mie	45.3%
3 <sup>rd</sup>	Tochigi	44.3%
	National Average	27.0%

Source : Cabinet Office "Prefectural Economic Accounts for Fiscal Year 2021"

## ■ A Vibrant Region

Percentage of Young Population (Under 15 Years)		
1 <sup>st</sup>	Okinawa	15.8%
2 <sup>nd</sup>	Shiga	12.8%
3 <sup>rd</sup>	Saga	12.7%
	National Average	11.2%

Source : Statistics Bureau of Japan "Current Population Estimates as of October 1, 2024"

## Rich Natural Environment, Stable Demographics, and a Vibrant Regional Economy

### Moderate Population Decline

Shiga ranks 8th nationwide in lowest population decline rate. Population projected to decrease from 1.41 million in 2020 to 1.22 million by 2050.

### High Proportion of Younger Generations

Shiga ranks 2nd in child population share, 9th in working-age population share, and 3rd in birth rate nationwide.

### Nation-Leading Longevity

Shiga boasts the highest average life expectancy for men and the 2nd highest for women in Japan.



### Located at the intersection of Major Economic Regions

Located at the intersection of the Kansai, Chubu, and Hokuriku regions, with access to multiple international airports (Osaka, Chubu) and seaports (Osaka, Yokkaichi, Nagoya, Tsuruga) within 100 km.

Well-developed transportation infrastructure includes the Tokaido Shinkansen, Meishin Expressway, Shin-Meishin Expressway, and Hokuriku Expressway.

### Japan's Leading Manufacturing Hub

Shiga ranks 1st nationwide in the share of secondary industry in its gross prefectural

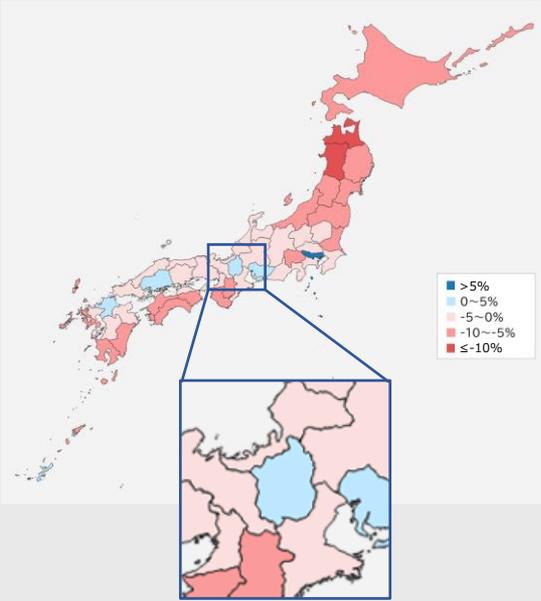
### Abundant Nature and Cultural Heritage

Shiga has the highest ratio of natural parkland to total area in Japan, and ranks 2nd in the number of nationally designated Important Cultural Landscapes.

## One of the Few Growing Markets

Loan market growth is expected in Shiga.

<Change in Loan Market Size from 2022 to 2030>



Source: Mitsubishi Research Institute, "How Should Regional Financial Institutions Evolve in an Era of Population Decline? — Vol.1: Loan Market Estimates by Prefecture"

# Mother Market: Potential of Shiga Prefecture (Deposit Environment)

## ■ Deposit Environment in Shiga Prefecture (Retail Deposits)

	2025.9	2024.9	Change	2025 Ranks	2024 Ranks	Change in ranking
Tokyo	5.70%	3.81%	1.89%	1	1	↑0
Yamacuchi	2.08%	▲0.05%	2.12%	2	41	↑39
Shimane	1.60%	1.79%	▲0.19%	3	3	↑0
Chiba	1.49%	1.21%	0.28%	4	11	↑7
Kyoto	1.30%	0.29%	1.01%	5	35	↑30
Kanagawa	1.22%	1.38%	▲0.16%	6	6	↑0
Kagoshima	1.21%	1.02%	0.19%	7	16	↑9
Shiga	1.10%	1.31%	▲0.20%	8	8	↑0
Fukuoka	0.99%	0.87%	0.12%	9	19	↑10
Hyogo	0.95%	0.86%	0.08%	10	21	↑11
Saitama	0.95%	1.00%	▲0.05%	11	17	↑6
Yamanashi	0.94%	1.32%	▲0.38%	12	7	↓5
Kumamoto	0.90%	0.83%	0.07%	13	23	↑10
Ishikawa	0.86%	2.84%	▲1.98%	14	2	↓12
Okinawa	0.86%	1.58%	▲0.72%	15	5	↓10
...	...	...	...	...	...	...
Miyagi	▲0.22%	▲0.06%	▲0.15%	38	42	↑4
Mie	▲0.24%	0.65%	▲0.89%	39	28	↓11
Okayama	▲0.32%	0.38%	▲0.70%	40	33	↓7
Niigata	▲0.35%	0.31%	▲0.66%	41	34	↓7
Shizuoka	▲0.41%	▲0.22%	▲0.19%	42	44	↑2
Ibaraki	▲0.54%	0.08%	▲0.62%	43	39	↓4
Gifu	▲0.58%	0.43%	▲1.01%	44	31	↓13
Tokushima	▲0.61%	▲0.18%	▲0.43%	45	43	↓2
Kagawa	▲0.99%	▲0.38%	▲0.61%	46	46	↑0
Kochi	▲1.08%	▲0.77%	▲0.31%	47	47	↑0

Source : Bank of Japan Prefectural Deposits, Loans, and Cash Data

## ■ “Lake Biwa Blue Deposit”

- Following the introduction of “Green Deposit” in 2024, launched the “Lake Biwa Blue Deposit” themed on water and biodiversity. (Green Deposit: A deposit product where funds are allocated to renewable energy projects.)
- Donate an amount equivalent to 0.005% of time deposit balances to organizations engaged in research on water, environment, and ecosystems. Donations are used for projects such as protecting Lake Biwa.
- Achieved 30 billion yen in deposits within about four months of launch; increased the total offering from 30 billion yen to 60 billion yen.

Product Overview	
Purpose	A deposit product designed to support activities that protect Lake Biwa’s water, environment, and ecosystems—considered a “gift from the future.”
Eligible Customers	Individuals and corporations
Application Period	July 1, 2025 (Tue) – March 31, 2026 (Tue)
Total Offering Amount	60 billion yen
Deposit Term	5 years
Minimum Deposit Amount	5 million yen (cannot be transferred from existing time deposits at our bank)
Handling at Maturity	Automatic renewal only
Applicable Interest Rate	Posted rate (no additional premium)



In today's VUCA era of rapid changes in social and business environments, it is essential to have:

- Advanced systems that can flexibly and quickly reflect management strategies.
- IT talent capable of smoothly implementing these strategies into systems.
- Connectivity with external services, collaboration with other companies, AI utilization, and adoption of new technologies.

Raising Expected Growth Rate

Target System Architecture	A highly sustainable system that enables flexible and speedy realization of management strategies and supports customer-centric service delivery.
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## BankVision by BIPROGY

- |              |   |
|--------------|---|
| Key Features | <ul style="list-style-type: none"><li>•Built an open core banking system on Microsoft Azure cloud (advanced approach).</li><li>•Componentization and tableware architecture for easy modification and high availability.</li><li>•Combination of Web API connectivity and encapsulated business applications for simple integration and operational efficiency.</li></ul> |
|--------------|---|



# Inquiries

This document contains forward-looking statements regarding future performance. Such statements do not guarantee future performance and involve risks and uncertainties. Please note that future performance may differ from targets due to changes in the business environment.

<Inquiries>

Shiga Bank General Planning Department  
TEL +81-(0)77-521-2200  
HP <https://www.shigagin.com/>

「三方よし」で地域を幸せにする

Sustainability Design Company

**SHIGA BANK** 

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