

Investor Presentation for the Fiscal Year Ended March 31, 2026

Sustainability Design Company

「三方よし」で地域を幸せにする

SHIGA BANK

Jun.2026

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Summary of Financial Results for the Fiscal Year Ended March 31, 2026

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My name is Endo, Managing Executive Officer.
I will now provide an overview of the financial results for the fiscal
year ended March 2026, starting from page 4.

■ Summary of Financial Results

▶ Consolidated Net Income 21.2 billion yen , record high (2 consecutive terms)

- Both non-consolidated and consolidated profits increased due to strategic allocation efforts made in anticipation of the transition to a "world with interest rates."

▶ Net interest income expansion drove performance

- Net interest income reached a record high of 75.4 billion yen (+11.3 billion yen YoY) due to an increase in interest on loans and dividends on securities.

▶ Both loans and deposits increased, expanding the transaction base

- Both business and consumer loans increased, and deposits also remained on an upward trend for both individuals and corporations.

▶ Forecast for the Fiscal Year Ended March 31,2027 :

Increase in both sales and profit, with record-high profit expected

- Plan for consolidated profit of 28.5 billion yen due to an increase in net interest income, etc.

This is a summary of the fiscal year ended March 2026.

Consolidated net income amounted to JPY 21.2 billion, marking a record high for the second consecutive year.

Both loans and deposits increased. Loans grew in both business and consumer segments, and deposits also increased for both individual and corporate customers. The expansion of net interest income was the main driver of earnings.

For the fiscal year ending March 2027, which is currently in progress, we expect increases in both revenue and profit, as well as another record high. Consolidated net income is projected at JPY 28.5 billion.

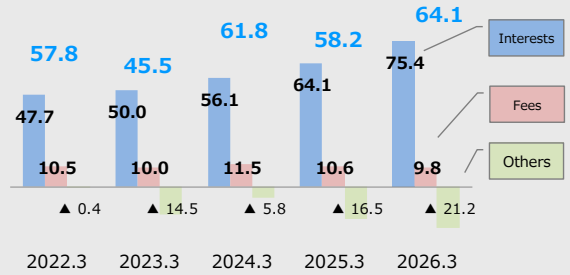
- Net interest income expanded due to increased loan interest and securities interest/dividends
- Despite strategic sales of low-yield bonds to improve future earnings, consolidated net income was 21.2 billion yen, achieving record-high profits for the second consecutive period

Financial Results(non-consolidated)

[Non-Consolidated]	No.	2025.3	2026.3	YoY
Gross business profit	1	58.2	64.1	5.9
Net Interest income	2	64.1	75.4	11.3
Interest on loans and discounts	3	49.4	60.0	10.6
Interest and dividends on securities	4	32.2	36.5	4.3
Interest on deposits etc. (▲)	5	5.7	14.2	8.5
Net fees and commissions	6	10.6	9.8	▲0.7
Net other ordinary income	7	▲16.5	▲21.2	▲4.6
Expenses (▲)	8	44.5	48.4	3.8
Personnel Expenses (▲)	9	18.9	21.1	2.2
Non-Personnel Expenses (▲)	10	22.3	23.7	1.3
Taxes (▲)	11	3.2	3.5	0.2
Net business profit (before provision of general allowance for loan losses)	12	13.6	15.7	2.0
Provision of general allowance for loan losses (▲)	13	▲1.0	-	1.0
Net business profit	14	14.7	15.7	1.0
Non-recurring gains (losses)	15	3.9	12.7	8.8
Gains related to equity securities	16	7.1	10.3	3.2
Ordinary profit	17	18.6	28.5	9.8
Extraordinary income (losses)	18	6.6	0.0	▲6.6
Profit before income taxes	19	25.3	28.5	3.2
Profit	20	18.8	21.4	2.5
Credit costs (▲)	21	4.2	▲0.1	▲4.3
Consolidated Profit	22	18.7	21.2	2.5

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Gross business profit(billion yen)



Ordinary profit / Profit

	2022.3	2023.3	2024.3	2025.3	2026.3
Ordinary profit	22.9	18.8	23.1	18.6	28.5
Profit	17.3	14.4	15.7	18.8	21.4
Consolidated Profit	17.7	14.8	15.9	18.7	21.2

This slide shows the non-consolidated profit and loss situation.

Net interest income continued to expand. Even while strategically proceeding with the sale of low-yield bonds, we achieved record-high profits for the second consecutive year.

Non-consolidated gross operating profit was JPY 64.1 billion, an increase of JPY 5.9 billion year-on-year.

Net income was JPY 21.4 billion, an increase of JPY 2.5 billion year-on-year.

Subsidiary performance is on an improving trend, with effective group company earnings of 1.0 billion yen

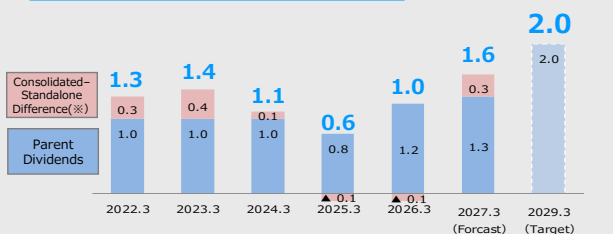
Financial Results (consolidated)

[Unit: billion yen]

[Consolidated]	No.	2025.3	2026.3	YoY
Gross business profit (Topline)	1	60.8	66.5	5.7
Net interest income	2	63.2	74.1	10.8
Net fees and commissions	3	13.2	12.5	▲0.7
Net other ordinary income	4	▲15.6	▲20.0	▲4.4
Expenses (▲)	5	46.4	50.4	3.9
Ordinary profit	6	18.9	29.0	10.0
Extraordinary income (losses)	7	6.6	▲0.0	▲6.7
Profit before income taxes	8	25.6	28.9	3.3
Profit	9	18.7	21.2	2.5
Profit Attributable to Non-Controlling Interests	10	-	-	-
Consolidated Profit attributable to owners of parent	11	18.7	21.2	2.5

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Group Earnings (billion yen)



※Consolidated-Standalone Difference refers to the gap between the bank Non-Consolidated Profit and Consolidated Profit.

Consolidated Subsidiaries (Profit)

[Unit: billion yen]

Company	2024.3	2025.3	2026.3
Shiga DC Card	0.2	0.2	0.2
Shigagin Lease	0.2	0.0	0.1
Shigagin JCB	0.0	0.0	0.0
Shiga Home Loan Guarantee Service	0.6	0.6	0.7
Shigagin Energy	-	▲0.2	▲0.0
Shigagin Capital Partners	-	▲0.0	▲0.0
Total of 3 other companies	0.0	0.0	0.0
Total Amount	1.1	0.6	1.0
Dividends to parent company	1.0	0.8	1.2
Consolidated-Standalone Difference	0.1	▲0.1	▲0.1

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This slide shows consolidated performance.

Consolidated net income was JPY 21.2 billion, an increase of JPY 2.5 billion year-on-year.

The difference between non-consolidated and consolidated net income was negative JPY 0.1 billion.

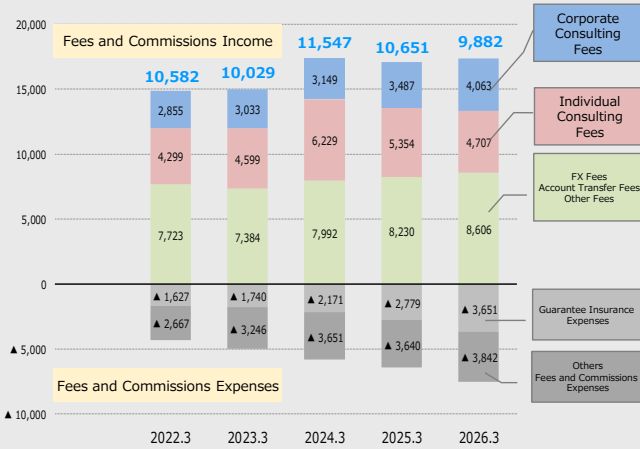
Including dividends to the parent company of JPY 1.2 billion, the total net income of consolidated subsidiaries amounted to JPY 1.0 billion.

We aim to increase this level to JPY 1.6 billion in the fiscal year ending March 2027 and to JPY 2.0 billion by March 2029. We recognize that there is still room for further growth at this level.

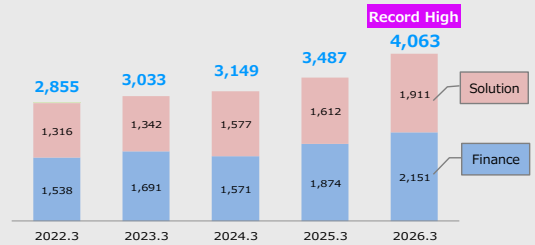
Corporate consulting fees reached a record high, while individual consulting fees decreased

Net Fees and Commissions

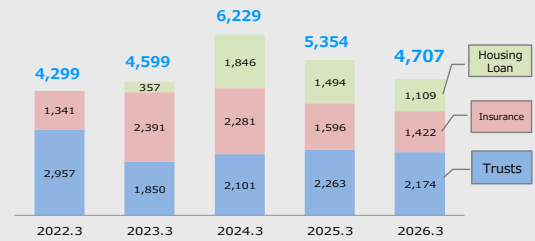
[Unit: million yen]



Corporate Consulting Fees(million yen)



Individual Consulting Fees(million yen)



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This slide shows the status of non-interest income.

Fees and commissions declined slightly due to an increase in guarantee insurance costs for consumer loans.

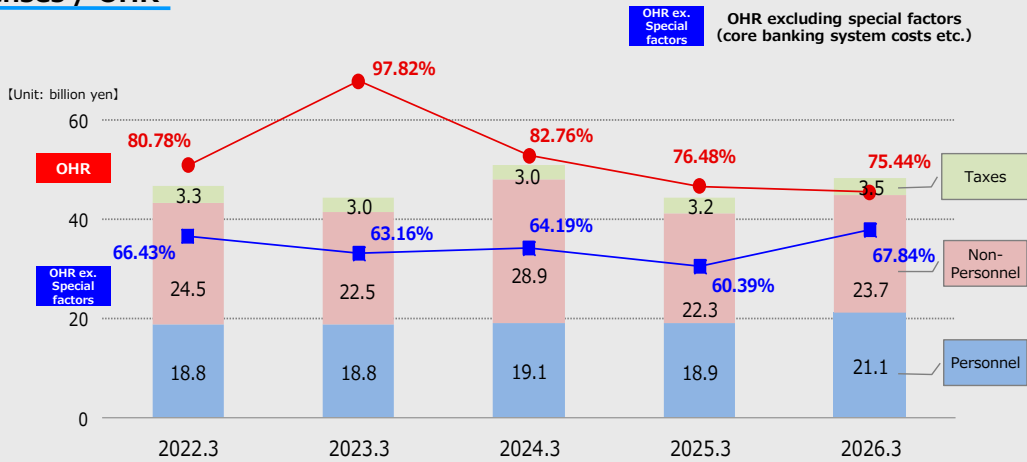
On the other hand, corporate consulting fees reached JPY 4.0 billion, which represents a record high.

Individual consulting fees also declined slightly; however, this reflects our shift toward supporting customers' stable, medium- to long-term asset formation based on their needs.

We expect to offset the decline in individual consulting fees through corporate consulting fees and believe that there is further room for growth.

Expenses increased due to growth investments such as human capital investment and system investment

Expenses / OHR



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This slide shows expenses.

Expenses increased due to growth investments, including investments in human capital and systems.

As shown, the OHR stands at the current level. We recognize the need to further increase revenue going forward.

Both loans and deposits increased, and the balance sheet expanded

B/S Overview
(Non-consolidated, End-of-period)

Total Assets 7.6 trillion yen

Loans (Unit: billion yen)

	2026.3	YoY
Loans Total (Shiga Pref.)	4,624.9 (2,678.3)	+61.6 (+47.7)
of which: Business (Shiga Pref.)	2,865.8 (1,120.8)	+1.7 (+23.4)
of which: Consumer (Shiga Pref.)	1,340.7 (1,144.8)	+100.2 (+63.5)
of which: Local Gov. (Shiga Pref.)	418.3 (412.7)	▲40.3 (▲39.2)

Cash and Due from Banks (Unit: billion yen)

	2026.3	YoY
Cash and Due from Banks	1,011.0	+112.2
of which: BOJ Current Account	977.3	+112.4

Securities (Unit: billion yen)

	2026.3	YoY
Securities Total	1,728.6	▲77.0
of which: Government bonds	304.9	▲201.3
of which: State Government bonds	301.2	+106.4
of which: Cross-shareholdings (Share)	369.3	+63.2

Liabilities 7.1 trillion yen

Deposits (Unit: billion yen)

	2026.3	YoY
Deposits Total (Shiga Pref.)	5,988.1 (5,264.0)	+140.8 (+81.0)
of which: Individual	4,276.7	+54.1
of which: Corporate	1,364.2	+55.9
of which: Specific certificates of deposit	30.9	▲3.8

Borrowings (Unit: billion yen)

	2026.3	YoY
Borrowings Total	784.2	▲46.0
of which: BOJ Borrowings	783.6	▲41.5

Net Assets

0.5 trillion yen

Both individual and corporate deposits maintained an increasing trend

May 2026
Increased self registration for corporate bond issuance

Considering the issuance of corporate bonds as one of the ways to diversify long-term stable funding

BOJ Borrowings

Balance decreased following the termination of the Loan Support Program. Most maturities will arrive by March 31, 2028.

Changed shareholder return policy
Conscious of capital control

Strategically curtailed low-rate lending mainly outside the prefecture while meeting local funding needs

Housing loans and direct consumer loans (online consumer loans) increased

Pooled funds from low-yield bond sales, gradually reinvesting given the rising rate environment

Strategically sold low-yield bonds during a period of rising interest rates
Reinvesting in high-yield bonds to improve future earnings

Valuation gains increased due to higher share prices

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This slide shows the balance sheet.

Loans increased, mainly in Shiga Prefecture, across both business and consumer segments.

Regarding securities, we have strategically sold low-yield bonds and are working to reinvest in higher-yield bonds in order to generate future earnings.

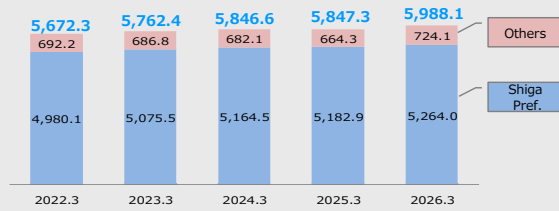
A portion of the proceeds from the sale of low-yield bonds is currently being held as cash, and we plan to reinvest this gradually going forward.

Deposits have continued to increase for both individuals and corporates.

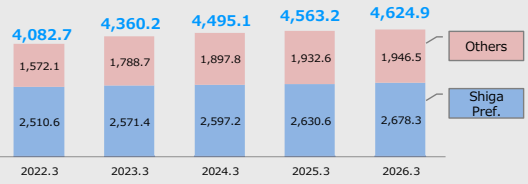
Regarding funding, we expanded our corporate bond issuance registration limit to JPY 100 billion in May this year. We position this as one means of diversifying stable long-term funding sources.

- Deposits and loans both increased against the backdrop of a high market share in Shiga Prefecture, expanding the business base
- Yields on both deposits and loans are rising; we will secure appropriate loan spreads as deposit costs continue to rise

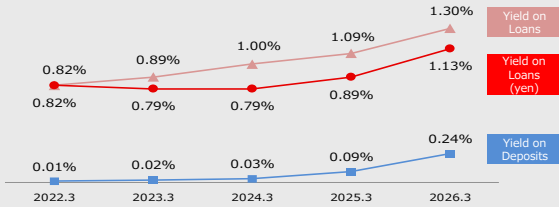
■ Deposits (balance) (billion yen)



■ Loans (balance) (billion yen)



■ Yields



■ Market share within Shiga Pref.

	2022.3	2025.3	Change
Deposits	46.73%	47.59% <i>Top 10 Regional Banks in Japan</i>	0.86%
Loans	48.87%	48.54% <i>Top 6 Regional Banks in Japan</i>	△0.33%

(Excluding Shoko Chukin Bank and some other financial institutions)

*Rankings are from the Financial Map 2026.

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This slide shows the status of deposits and loans.

In terms of yields, the loan yield was 1.3%, the deposit yield was 0.24%, and the spread widened to 1.06%, representing an increase year-on-year.

Regarding our share within the prefecture, we continue to maintain a high level. We believe that this share contributes to our stable deposit acquisition.

- In light of rising interest rates, strategically sold low-yield bonds, resulting in a decrease in government bond balance
- Aiming to improve future profitability by reinvesting sale proceeds into high-yield bonds

Balance (Market Value)

[Unit: billion yen]

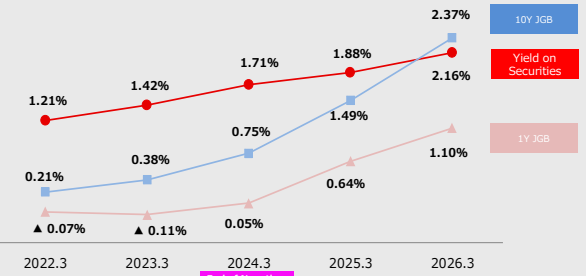
	2022.3	2023.3	2024.3	2025.3	2026.3	YoY
Government bonds	334.7	324.2	538.1	506.3	304.9	▲201.3
Local government bonds	198.1	228.1	231.7	194.7	301.2	106.4
Corporate Bonds	307.8	310.0	300.8	295.1	230.8	▲64.2
Stocks	318.5	287.6	348.7	306.1	369.3	63.2
Other securities	355.8	368.7	440.9	503.4	522.2	18.8
Foreign securities	302.1	255.8	298.4	320.8	335.2	14.3
Yen-Denominated Foreign Bonds	16.5	20.6	24.2	30.4	29.0	▲1.4
Euro-Yen Bonds	23.8	26.7	29.1	28.0	28.7	0.7
Foreign currency securities	261.7	208.4	244.9	262.3	277.4	15.1
Others	53.7	112.9	142.4	182.5	186.9	4.4
Money Trusts	15.3	27.0	30.3	32.3	33.3	0.9
Total	1,530.5	1,545.9	1,890.9	1,838.0	1,762.0	▲76.0

Valuation

[Unit: billion yen]

	2022.3	2023.3	2024.3	2025.3	2026.3	YoY
Held-to-maturity	▲2.1	▲5.1	▲8.2	-	-	-
Available-for-sale securities	208.4	149.2	183.4	99.1	145.6	46.4
Stocks	220.9	182.7	239.2	192.5	258.9	66.3
Bonds	▲3.8	▲11.0	▲25.6	▲64.4	▲87.5	▲23.1
Others	▲8.6	▲22.4	▲30.1	▲29.0	▲25.8	3.2
Foreign securities	▲10.4	▲21.8	▲33.2	▲31.2	▲36.5	▲5.2
Subtotal	206.3	144.0	175.1	98.9	145.4	46.4
Deferred gains (losses) on hedges	8.6	22.4	43.4	50.0	63.6	13.6
Total	214.9	166.4	218.5	148.9	209.0	60.1

Yield on Securities



Yen-denominated Bond Duration (Incl. Hedge position)

	2022.3	2023.3	2024.3	2025.3	2026.3
Japanese Yen	5.64years	5.19years	4.93years	4.11years	4.47years

Duration extended due to commencement of ladder portfolio construction

Foreign currency Bond Duration (Incl. Hedge position)

	2022.3	2023.3	2024.3	2025.3	2026.3
Foreign currency	1.39years	1.91years	1.82years	1.69years	1.57years

Maintained a floating-rate bond-centric portfolio

This slide shows the status of securities.

The yield on securities for the fiscal year ended March 2026 was 2.16%, an increase of 0.28 percentage points year-on-year.

The duration of both yen-denominated and foreign bonds is as shown on the slide.

Bond Gains/Losses

(Unit: billion yen)

	2023.3	2024.3	2025.3	2026.3
Bond Interest	4.5	6.3	7.8	11.0
Interest – JPY Bonds	4.6	6.1	7.3	9.1
Interest(net) – Foreign Currency Bonds	▲ 0.0	0.2	0.5	1.9
Bond Trading Gains/Losses	▲ 12.5	▲ 2.4	▲ 14.0	▲ 18.0
Interest – JPY Bonds	1.5	▲ 2.9	② ▲ 13.4	③ ▲ 18.0
Interest – Foreign Currency Bonds	① ▲ 14.1	0.4	▲ 0.5	0.0
Total	▲ 7.9	3.8	▲ 6.2	▲ 7.0

Sold over **220 billion yen** (FY2025) of low-yield bonds
→ **1%+** yield improvement, **Annual 2.2 billion yen** earnings improvement expected

● **Background**

FY	Details
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 2026.3	Strategically replaced low-yield bonds early, anticipating rate hikes Additional low-yield bond sales considering Middle East situation (Securities balance declined) Gradually restoring balance (reinvesting) considering rate environment

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Valuation on JPY Bonds

(Unit: billion yen)

	2023.3	2024.3	2025.3	2026.3	YoY
JPY Bonds (incl. Held-to-Maturity)	▲ 16.2	▲ 33.9	▲ 64.4	▲ 87.5	▲ 23.1
Deferred Hedge (JPY Bonds)	4.7	14.2	22.6	29.7	7.0
Total	▲ 11.4	▲ 19.6	▲ 41.7	▲ 57.8	▲ 16.0
Interest Rate Risk (10bpv)	▲ 4.67	▲ 5.65	▲ 4.42	▲ 4.10	0.32

Valuation on Foreign Bonds

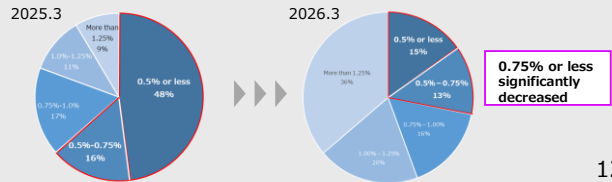
(Unit: billion yen)

	2023.3	2024.3	2025.3	2026.3	YoY
Foreign Currency Bonds	▲ 21.8	▲ 33.2	▲ 31.2	▲ 36.5	▲ 5.2
Deferred Hedge (Foreign Currency Bonds)	17.6	29.2	27.4	33.9	6.5
Total	▲ 4.1	▲ 3.9	▲ 3.8	▲ 2.5	1.2
Interest Rate Risk (10bpv)	▲ 0.45	▲ 0.58	▲ 0.56	▲ 0.56	▲ 0.00

● **Changes in JPY Bond Portfolio** ※ Yield includes interest from swap transactions

	2024.3	2025.3	2026.3	YoY
JPY Bonds (billion yen)	1,121.3	1,091.5	954.0	▲ 137.5
of which Fixed-rate Bonds (billion yen)	921.4	901.7	804.2	▲ 97.5
Yields (%)	0.44	0.52	0.76	0.24

● **JPY Bond Composition Change by Yield** ※ Excluding floating bonds



Regarding bond gains and losses, we sold over JPY 220 billion of primarily low-yield bonds.

As a result, we expect an improvement in yields of more than 1% and an increase in annual earnings of more than JPY 2.2 billion going forward.

Unrealized losses on yen bonds amounted to negative JPY 87.5 billion, with approximately one-third of this covered by deferred hedging.

For foreign bonds, unrealized losses were negative JPY 36.5 billion, and deferred hedging of approximately the same amount has been recorded.

Looking at the composition of yen bonds by yield, as shown in the pie chart, the proportion of low-yield bonds below 0.75% has significantly decreased.

We believe that the bond restructuring process has reached a certain stage of completion.

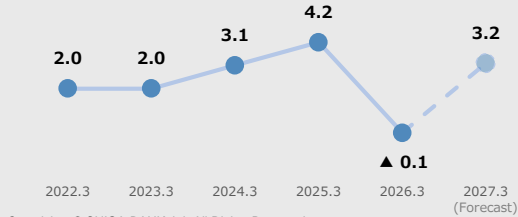
• Credit costs decreased significantly due to factors such as fewer downgrades of large borrowers and the reversal of general allowance for loan losses

Credit costs

[Unit: billion yen]

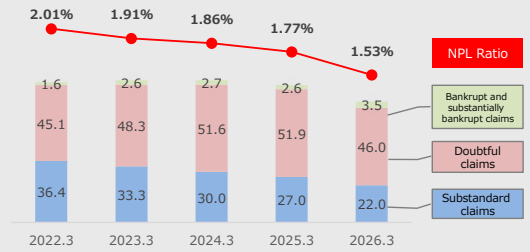
	2022.3	2023.3	2024.3	2025.3	2026.3
Credit costs	2.0	2.0	3.1	4.2	▲ 0.1
Provision of general allowance for loan losses	0.6	▲ 2.1	▲ 0.6	▲ 1.0	▲ 1.7
Disposal of non-performing loans	1.4	4.1	3.7	5.2	1.5
Partial Direct Write-offs	0.4	0.9	0.7	1.1	0.6
Provisions for Specific Loan Losses	0.9	3.1	2.9	4.0	0.8
Credit Cost Ratio (Credit Costs ÷ Total Credit Balance)	0.05%	0.05%	0.07%	0.09%	▲ 0.00%

Credit Cost Forecast (billion yen)

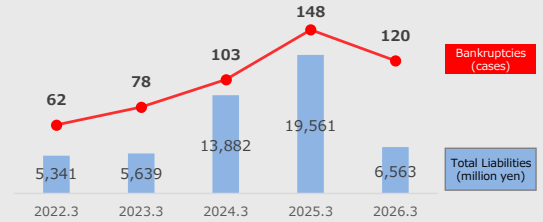


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FRA Disclosed Claims(billion yen)/NPL Ratio



(Reference) Corporate Bankruptcy Trends in Shiga Prefecture



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

This slide shows credit costs.

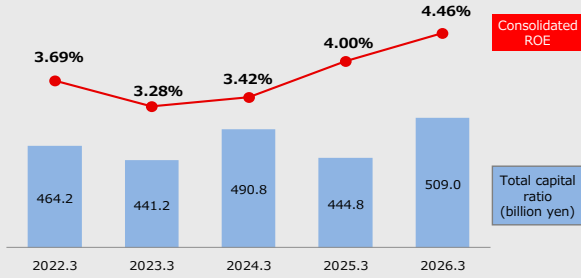
In the fiscal year ended March 2026, there were few downgrades among large borrowers, and reversals of general provisions were recorded, resulting in a significant decrease in credit costs to negative JPY 0.1 billion.

For the current fiscal year, taking into account factors such as rising prices, labor shortages, and geopolitical developments, we expect a certain level of credit risk to materialize, and therefore forecast credit costs of JPY 3.2 billion.

- ROE steadily improved due to ROE enhanced profitability
- Total capital ratio maintained at a sound level

Consolidated ROE

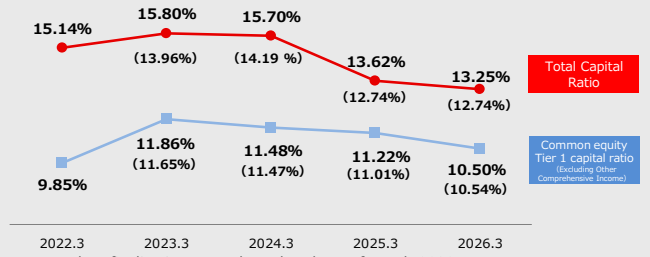
Item	2022.3	2023.3	2024.3	2025.3	2026.3
ROE (%)	3.69	3.28	3.42	4.00	4.46
Profit (billion yen)	17.7	14.8	15.9	18.7	21.2
Net Assets (billion yen)	464.2	441.2	490.8	444.8	509.0



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Consolidated Total Capital Ratio

Item	2022.3	2023.3	2024.3	2025.3	2026.3
Total Capital Ratio (%)	15.14	15.80	15.70	13.62	13.25
Total Capital (billion yen)	432.5	411.9	462.4	409.6	453.3
Risk-Weighted Assets (billion yen)	2,856.7	2,607.0	2,944.6	3,006.3	3,420.7



※ Basel III finalization was adopted early as of March 2023.
Figures in parentheses are on a fully phased-in basis.

This slide shows ROE and capital.

ROE has been steadily improving, and the capital adequacy ratio remains at a sound level.

Progress on “Sustainability Achievement Indicators” (KPIs) under the 8th MTP is on track.

Achievement Indicators		Plan for March 31,2029	Milestones for March 31,2026	Results for March 31,2026	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	465.0 billion yen	445.0 billion yen	95.7% △
		Number of customers' dreams and businesses supported	Cumulative total for the period 30,000 cases	12,000 cases	15,863 cases	132.2% ◎
		Amount of sustainable finance executed to increase the sustainability of region and society	Cumulative total for the period 700.0 billion yen	259.0 billion yen	260.4 billion yen	100.5% ○
	Base for Growth	Balance of investment and financing through new financing methods to improve earning power	750.0 billion yen	501.3 billion yen	503.5 billion yen	100.4% ○
		DX initiatives to create customers' value and transform business operations of the Shiga Bank Group	Qualitative evaluation	—	Bank-wide implementation of AI training (doubling the utilization rate) Pilot implementation of "Shiga Prefecture Economic Analysis" Establishment of unmanned branches through industry-academia-bank collaboration	○
		Reduction of GHG emissions to achieve a carbon neutral society (Scope 1 and 2)	Achievement of Net Zero	—	*Achievement of Net Zero (GHG emissions for Scope 1 and Scope 2)	◎
		Improvement of employee engagement to maximize human capital (Percentage of positive responses)	Sustainable improvement	—	Engagement survey "positive response rate" - Improved for two consecutive years (87.3%)	○
	Human First	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)	200 thousand yen per person	209 thousand yen per person	104.5% ○
		Number of people who autonomously challenged to improve their skills and develop their careers	Cumulative total for the period 2,000 persons	800 persons	1,246 persons	155.8% ◎
	Financial indicators		Consolidated ROE Upward	8% or more (Before Revision:6% or more)	4.30%	4.46%

※ "Achievement of Net Zero" indicates that carbon neutrality for Scope 1 and Scope 2 emissions has been achieved through appropriate carbon offsets.

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This slide shows the status of KPIs under the medium-term management plan. Overall, progress has been generally steady. Regarding financial indicators, we recently announced that we will raise our consolidated ROE target to 8%.

Based on an increase in net interest income, we anticipate increased revenue and profits in the current fiscal year.

[Unit: billion yen]

[Non-Consolidated]	2026.3 Actual	2027.3 Forecast	Change
Gross Business Profit	64.1	86.1	+22.0
Net Interest Income	75.4	83.1	+7.6 ①
Net Fees and Commissions	9.8	8.5	▲1.3 ②
Net other ordinary income	▲21.2	▲5.4	+15.7 ③
Expenses (▲)	48.4	52.8	+4.4 ④
Personnel Expenses (▲)	21.1	22.0	+0.9
Non-Personnel Expenses (▲)	23.7	26.9	+3.2
Net business profit (before provision of general allowance for loan losses)	15.7	33.2	+17.5
Provision of general allowance for loan losses (▲)	—	0.1	+0.1
Net business profit	15.7	33.1	+17.4
Non-recurring gains (losses)	12.7	7.9	▲4.8
Ordinary Profit	28.5	41.0	+12.5
Extraordinary Gains/Losses	0.0	▲0.0	▲0.0
Net Income	21.4	28.2	+6.7 ⑤
Credit Costs (▲)	▲0.1	3.2	+3.4 ⑥

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

	Forecast Avg. Balance	YoY	Change
Deposits (Incl. NCDs)	5,961.3	79.3	1.3%
Loans	4,679.8	83.8	1.8%
Securities	1,720.7	28.2	1.6%

□ Yields

	Forecast	YoY
Deposits (Incl. NCDs)	0.44%	0.20%
Loans	1.59%	0.29%
Securities	2.07%	▲0.09%

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

	2026.3 Actual	2027.3 Forecast	YoY
Ordinary Profit	29.0	42.1	13.0
Profit ※	21.2	28.5	7.2

※ Profit attributable to owners of parent

- ① Expect higher net interest income from growing in Shiga prefecture deposits/loans, higher-yield lending, and rate hikes
 ② Aiming to increase corporate/individual consulting fees, but net fees and commissions expected to decline YoY due to higher guarantee insurance expenses from growth in consumer loans
 ③ Last fiscal year, significant losses were recorded from the sale of bonds in order to strategically replace existing bonds; a decrease is expected this fiscal year
 ④⑤ Expenses rising from growth investments in human capital and systems, but profit expected to reach record high
 ⑥ Assuming credit risk materialization from price increases, Middle East tensions, and financial market volatility

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This slide shows our earnings forecast for the current fiscal year.

We expect increases in both revenue and profit, driven primarily by higher net interest income.

Non-consolidated gross operating profit is expected to be JPY 86.1 billion, an increase of JPY 22.0 billion year-on-year.

As we have improved the yen bond portfolio and do not expect bond sale losses this fiscal year, we plan for consolidated net income of JPY 28.5 billion, an increase of JPY 7.2 billion year-on-year.

While there are uncertain factors such as geopolitical developments, we recognize this level as the minimum that must be achieved.

This concludes the explanation of the financial results.

Initiatives to Enhance Corporate Value

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Initiatives to
Enhance
Corporate
Value

- ▶ **Set "Consolidated ROE of 8% or more," a long-term challenge indicator, as a financial KPI for the fiscal year ending March 31, 2029**
- Revised upward the consolidated ROE target for the second consecutive year, reflecting improved profitability and changes in the external environment
- Aim to achieve through enhanced profitability via asset allocation and capital control

Growth
Investment

- ▶ **Concluded capital and business alliance agreement with Senshu Ikeda Holdings**
- Strengthen medium- to long-term collaborative relationships through capital and business alliances, and improve regional sustainability by strengthening regional financial capabilities
- Established 4 subcommittees and 20 working groups (WGs). Embody collaborative measures in each WG and aim to maximize synergy effects

Capital
Policy

- ▶ **Changed shareholder return policy based on MTP progress and outlook for business environment and capital**
- Changed to "Dividend payout ratio 40% target + flexible share buybacks"
- Enhance shareholder returns through dividends and implement capital control through flexible share buybacks with an eye toward achieving ROE targets

Good morning. My name is Kubota, and I am President of Shiga Bank. Thank you very much for attending our company presentation today. As explained earlier by Managing Executive Officer Endo, our performance for the fiscal year ended March 2026 resulted in record-high profits. This was supported by the transition to a full-fledged interest rate environment and the contribution of our strategic asset allocation initiatives to date.

However, we believe that we must continue striving for even higher levels of performance.

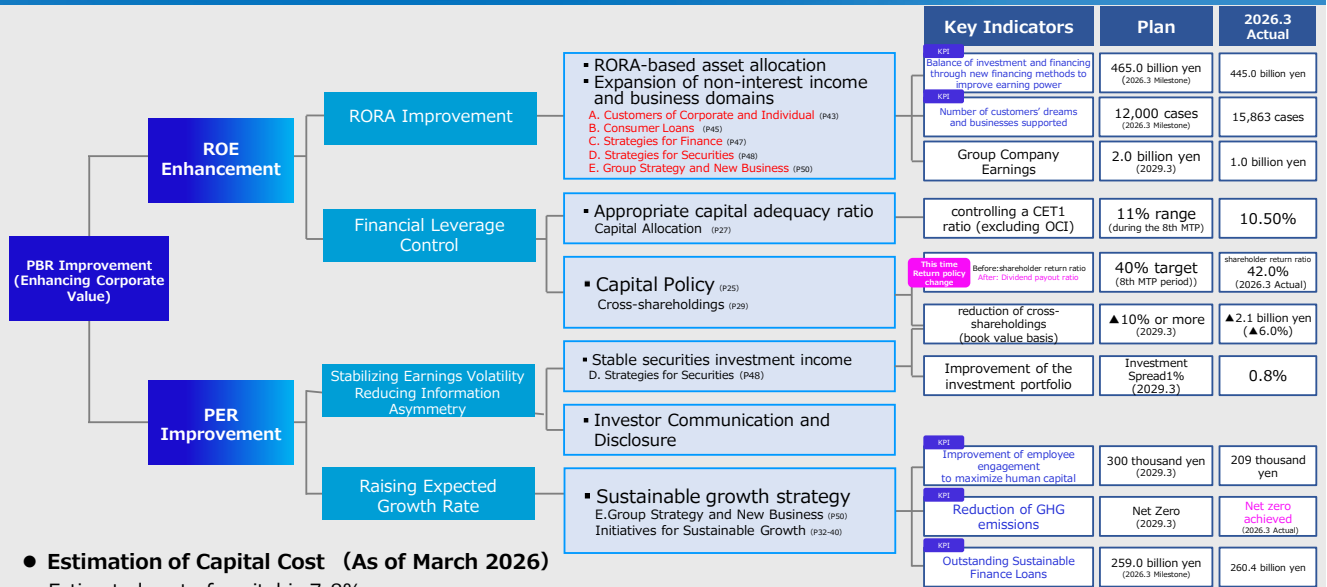
With this in mind, I would like to highlight three key points for today.

First, our initiatives to enhance corporate value, including raising our financial target of consolidated ROE to 8%.

Second, our growth investments, including the capital and business alliance with Senshu Ikeda Holdings.

Third, our capital policy, including the revision of our shareholder return policy in light of progress in the medium-term management plan, the business environment, and our capital position.

I will now explain these three points in detail.



Key Indicators	Plan	2026.3 Actual
KPI Balance of investment and financing through new financing methods to improve earning power	465.0 billion yen (2026.3 Milestone)	445.0 billion yen
KPI Number of customers' dreams and businesses supported	12,000 cases (2026.3 Milestone)	15,863 cases
Group Company Earnings	2.0 billion yen (2029.3)	1.0 billion yen
controlling a CET1 ratio (excluding OCI)	11% range (during the 8th MTP)	10.50%
Shareholder Return Policy Change Before: shareholder return ratio After: Dividend payout ratio	40% target (8th MTP period)	shareholder return ratio 42.0% (2026.3 Actual)
reduction of cross-shareholdings (book value basis)	▲10% or more (2029.3)	▲2.1 billion yen (▲6.0%)
Improvement of the investment portfolio	Investment Spread1% (2029.3)	0.8%
KPI Improvement of employee engagement to maximize human capital	300 thousand yen (2029.3)	209 thousand yen
KPI Reduction of GHG emissions	Net Zero (2029.3)	Net zero achieved (2026.3 Actual)
KPI Outstanding Sustainable Finance Loans	259.0 billion yen (2026.3 Milestone)	260.4 billion yen

● Estimation of Capital Cost (As of March 2026)

Estimated cost of capital is 7-8%

※Calculated based on CAPM (proprietary calculation based on historical data) and equity earnings yield, etc.

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Financial Targets

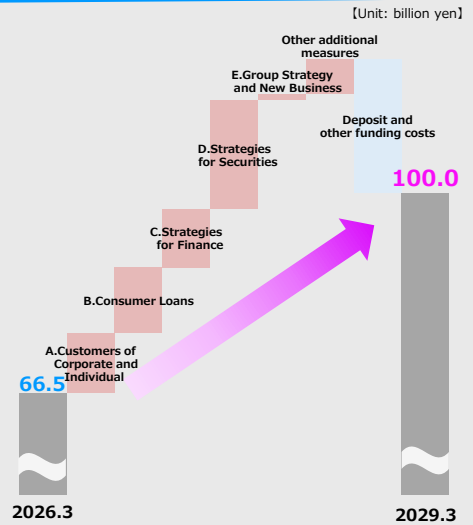
	Actual	Before Revision	After Revision
	2026.3	2029.3	2029.3
Consolidated Gross business profit	66.5	87.0	100.0
Consolidated Profit	21.2	30.0	40.0
Consolidated ROE	4.46%	6%	8%

[Unit: billion yen]

- Various measures based on the 8th MTP are steadily yielding results, and the improvement in profitability is progressing at a pace exceeding expectations.
- As a result of verification based on changes in the external environment, we have moved to a stage where we aim to achieve the long-term challenge indicator of consolidated ROE of 8% within the current plan period.
- In response to this, we have raised the target level for consolidated ROE, which is a financial indicator.
- We aim to achieve this by strengthening profitability through "Asset Allocation" and the "Five Segment Strategy," and by controlling financial leverage through "Capital Measures."

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Consolidated Gross Business Profit Image



We have revised the financial targets of our 8th Medium-Term Management Plan and raised the consolidated ROE target to above 8%. Last year, we raised the target to 6%, and this time we have further raised it to 8%, reflecting our view that we need to accelerate growth and shorten the timeline to achieve our targets.

This level has been set by backcasting from our cost of capital, and we recognize it not simply as a target but as a level that we must achieve in order to enhance corporate value.

Our current consolidated ROE stands at 4.46%, which highlights the significance and challenge of this target.

We recognize that our key challenges are improving profitability and optimizing capital control.

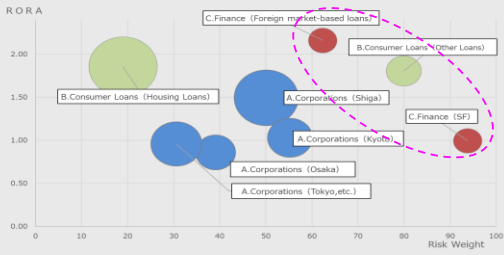
With regard to profitability, we aim to increase gross operating profit by more than JPY 13.0 billion from the current plan through appropriate asset allocation that balances segment strategies and ALM strategy.

In addition, we have revised our shareholder return policy.

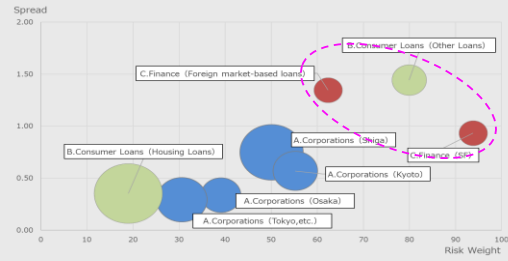
We intend to control financial leverage while maximizing capital efficiency through initiatives such as flexible share buybacks.

・ RORA(Capital Efficiency) and spread (Funding Efficiency)-focused asset allocation

Capital Efficiency



Funding Efficiency

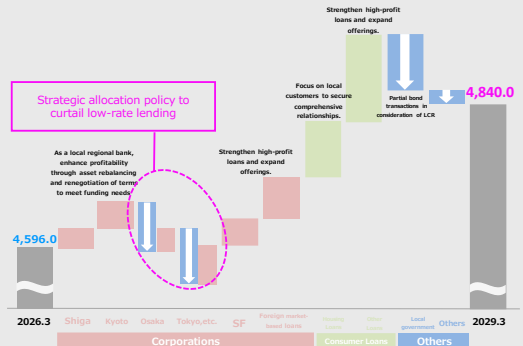


Loan Asset Allocation

- A. Customers of Corporate and Individual(Osaka, Tokyo, etc.) : Select high-RORA/high-spread deals; curtail low-rate lending
- B. Consumer Loans(Other Loans) : Leverage strengths of nationwide expansion and fully non-face-to-face operations
- C. Finance(Overseas market-type / Domestic SF) : RORA: Focus on RORA/spread with thorough risk diversification

Loan Average Balance Image

[Unit: billion yen]



Aim to improve ROE through strategic loan asset allocation

Loans 4,624.9 billion yen (+61.6 billion yen) ※2026.3 end balance

Key Increasing Segments		Key Decreasing Segments	
A. Customers of Corporate and Individual (Shiga, Kyoto)	1,402.5 billion yen (+12.5 billion yen)	A. Customers of Corporate and Individual (Tokyo, Osaka)	962.5 billion yen (▲55.6 billion yen)
B. Consumer Loans (Other Loans)	244.4 billion yen (+77.9 billion yen)	Local Government, etc.	433.0 billion yen (▲44.4 billion yen)
B. Consumer Loans (Housing Loans)	1,089.4 billion yen (+24.6 billion yen)		
C. Finance (SF, etc.)	368.8 billion yen (+54.1 billion yen)		

Securities, etc. 1,762.0 billion yen (▲76.0 billion yen) ※2026.3 end balance

Key Increasing Segments		Key Decreasing Segments	
D. Securities (Municipal Bonds)	301.2 billion yen (+106.4 billion yen)	D. Securities (JGSA)	304.9 billion yen (▲201.3 billion yen)
C. Finance (Alternative Investments)	86.2 billion yen (+19.7 billion yen)	D. Securities (Corporate Bonds)	230.8 billion yen (▲64.2 billion yen)

JPY Loan Yield : 1.13% (+0.24%)

Securities Yield : 2.16% (+0.28%)
JPY Bond Yield : 0.77% (+0.24%)

- While meeting the funding needs of the Shiga and Kyoto areas, we will strategically curb low-yield loans in Tokyo, Osaka, and other areas, and allocate funds to highly efficient loans such as direct consumer loans (online consumer loans) and structured finance, which are our strengths.
- Regarding loans to local governments, we implemented initiatives considering profitability and a shift to the bond method.
- Sold approximately 220 billion yen of yen bonds, mainly low-yield bonds. In light of the rising interest rate environment, we will gradually restore the balance (reinvest) for the portion sold.
- Considering bond issuance as one way to diversify long-term stable funding methods. Secure investment funds for high-profitability assets (alternative investments, etc.) and steadily make investments.

Wide-area alliance of top regional banks across 10 regions

- While maintaining independence, 10 banks pool knowledge and collaborate across a wide range of fields
- Total assets: approx. **100** trillion yen Customers: **24** million individuals / **2.2** million corporates

Established
10 years ago



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Key Collaborative Initiatives

Joint Finance Arrangement

- Joint arrangement of real estate non-recourse loans, LBO loans, and foreign currency-denominated syndicated loans

Joint Customer Seminars

- DX seminar for healthcare institutions (2025.7)
- Shanghai Tsubasa Seminar & Networking Event 2025 (2025.9)
- iDeCo Seminar (2026.2)
- Bangkok Tsubasa Seminar & Networking Event 2026 (2026.2)

Joint implementation of personnel exchange and training for officers and employees

- "Management School" for senior executives (2025.4)
- Visit to Singapore by presidents of all participating banks (2025.7)
- "Cross-Mentor Program" for female executive candidates (2025.8 ~)
- Implementation of "Group Training for Digital Talent for Beginners" (2025.12)

Other Collaborations

- Joint hosting of Walking x Charity Event (2025.10)
- Implementation of joint food drive by 10 banks (2026.2)
- Information exchange and sharing of know-how in various fields through participation in approximately 50 subcommittees

▶ Through a capital and business alliance, formalize medium- to long-term collaborative relationships to further strengthen regional financial capabilities and contribute to local communities

- **With the Company** mainly serving **Shiga and Kyoto Prefectures** and **Senshu Ikeda Holdings** serving **Osaka and Hyogo Prefectures**, the alliance allows us to leverage each other's management resources—including physical branch networks, customer bases, personnel, and brands—across adjacent sales areas to create higher added value.

Senshu Ikeda-Shiga Alliance

Main areas of alliance

01 Corporate business

- Support business growth and strengthen the business foundation
- Business succession, M&A
- Collaboration in growth areas
- Mutual use of service functions for corporate customers

02 Retail business

- Asset building, asset succession
- Wealth management
- Strengthen consulting functions that support diverse financing needs

03 Sustainability and community support

- Sustainable finance
- Promote industrial development and address social issues in the region

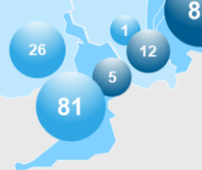
04 Personnel, digital, etc.

- Mutual development and exchange of personnel
- Utilize digital technology and data
- Share knowledge and jointly create advanced, efficient services

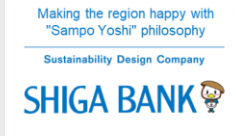
Strengthen regional financial capabilities through medium- to long-term collaborative relationships



Senshu Ikeda Bank	
Osaka	81 locations
Hyogo	26 locations
Kyoto	1 location



Shiga Bank	
Shiga	85 locations
Kyoto	12 locations
Osaka	5 locations



The branch networks of Senshu Ikeda Bank (Osaka, Hyogo, etc.) and Shiga Bank (Shiga, Kyoto, etc.) overlap little and complement each other.

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This slide explains the alliance between Senshu Ikeda Holdings and Shiga Bank

On April 17, we entered into a capital and business alliance agreement with Senshu Ikeda Holdings.

As the environment surrounding regional economies continues to change significantly, regional banks are increasingly required to strengthen and demonstrate their financial capabilities.

Through this alliance, we aim to leverage each other's management resources and strengths to provide higher value-added services and contribute to the sustainable development of both the region and our customers.

As shown in the slide, Senshu Ikeda Holdings is a complementary partner, and together we believe we can effectively cover most of the Kansai region.

Although competition in the region is intense, we will work together for the benefit of the region and our customers.

Currently, we have established an alliance promotion structure, including four committees and 20 working groups.

These groups are discussing and promoting specific initiatives such as business matching and M&A, while also facilitating information sharing.

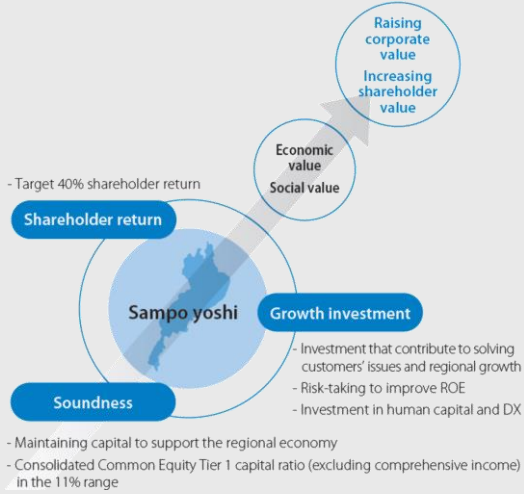
Regarding synergy effects, we intend to provide updates at an appropriate time based on the progress of these initiatives.

At this stage, our current view is to aim for approximately JPY 10.0 billion in synergy effects over five years.

Raising Expected
Growth Rate

Financial
Leverage Control

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



Recent Capital-Related Initiatives

- 2025.11
Stock Split & Shareholder Benefits Expansion (P30)
⇒ Improved liquidity through "lower investment unit" and "increased individual shareholders"
- 2026.1
Share buyback and cancellation of treasury shares
⇒ Appropriate capital control and elimination of dilution concerns
- 2026.4
Senshu Ikeda -Shiga Alliance Capital and Business Alliance (P24)
⇒ Improved expected return through reinforced regional financial capabilities
- 2026.5
Year-end dividend increase & shareholder return policy change (P26)
⇒ Improved capital efficiency through strengthened capital control

**Aim to improve PBR from both ROE and PER perspectives
PBR through these initiatives**

Raising Expected Growth Rate

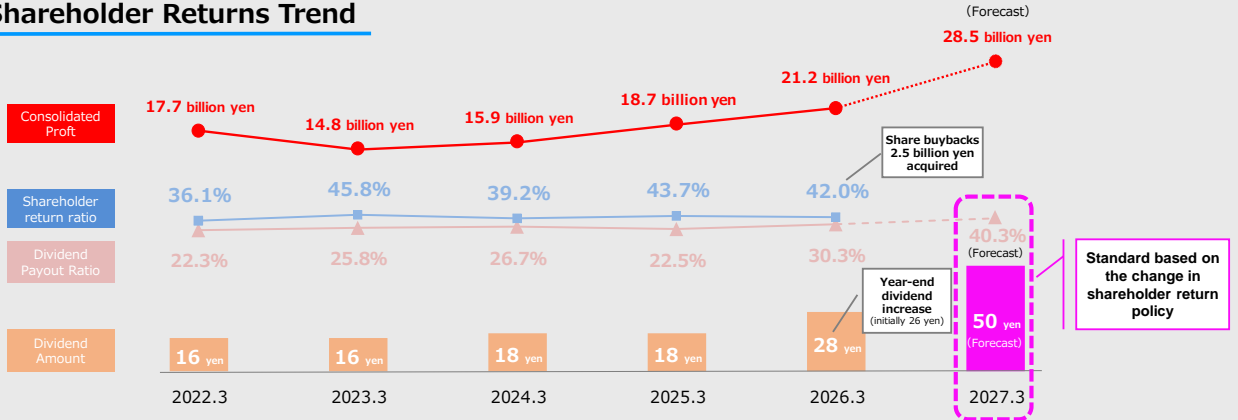
■ Revision of Shareholder Return Policy

The progress of the 8th MTP, as well as the current and future business environment and capital conditions, the Bank has decided to revise its shareholder return policy in order to **further enhance shareholder returns through dividends**.

[Before] Pursue a total shareholder return ratio of approximately 40%.

[After] **Dividend payout ratio 40% target + flexible share buybacks**

■ Shareholder Returns Trend



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※Dividend per share is calculated based on the number of shares after the stock split implemented on April 1, 2026.

This slide explains shareholder returns.

Until fiscal 2024, our dividend payout ratio remained in the 20% range.

In fiscal 2025, through a dividend increase, the payout ratio rose to 30%, and total shareholder returns reached 42%.

Based on the view that we need to further enhance shareholder returns through dividends, we have revised our shareholder return policy starting from fiscal 2026.

The new policy is to target a payout ratio of approximately 40%, combined with flexible share buybacks.

Under this policy, we expect an annual dividend of JPY 50 for fiscal 2026.

Going forward, we will continue to enhance shareholder returns through dividends while also implementing capital control through flexible share buybacks.

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.



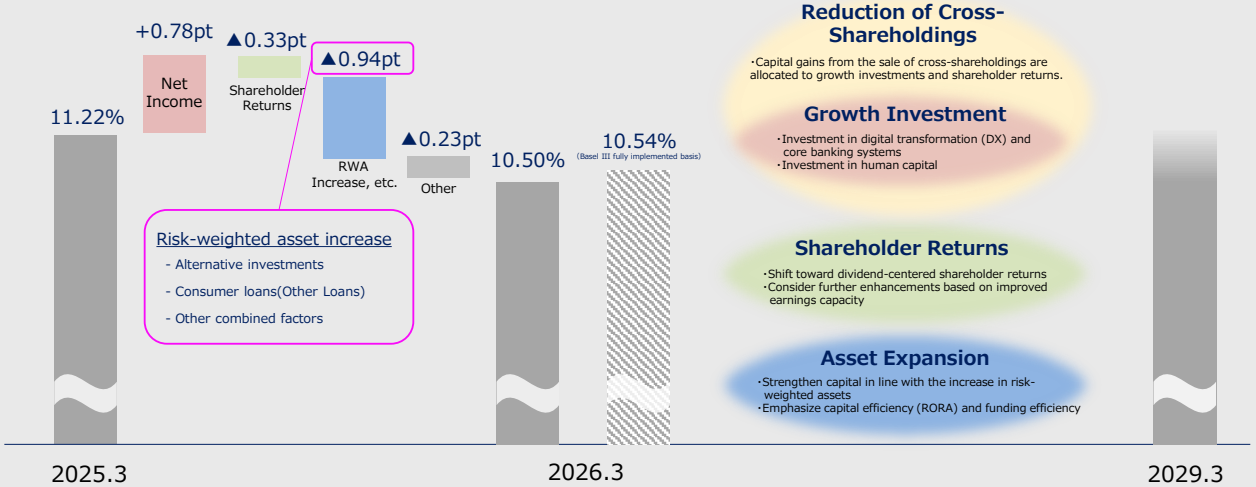
As a listed company
It is expected that we:

- ① Be conscious of cost of capital
- ② With appropriate capital levels for investment and returns
- ③ Maximize capital efficiency

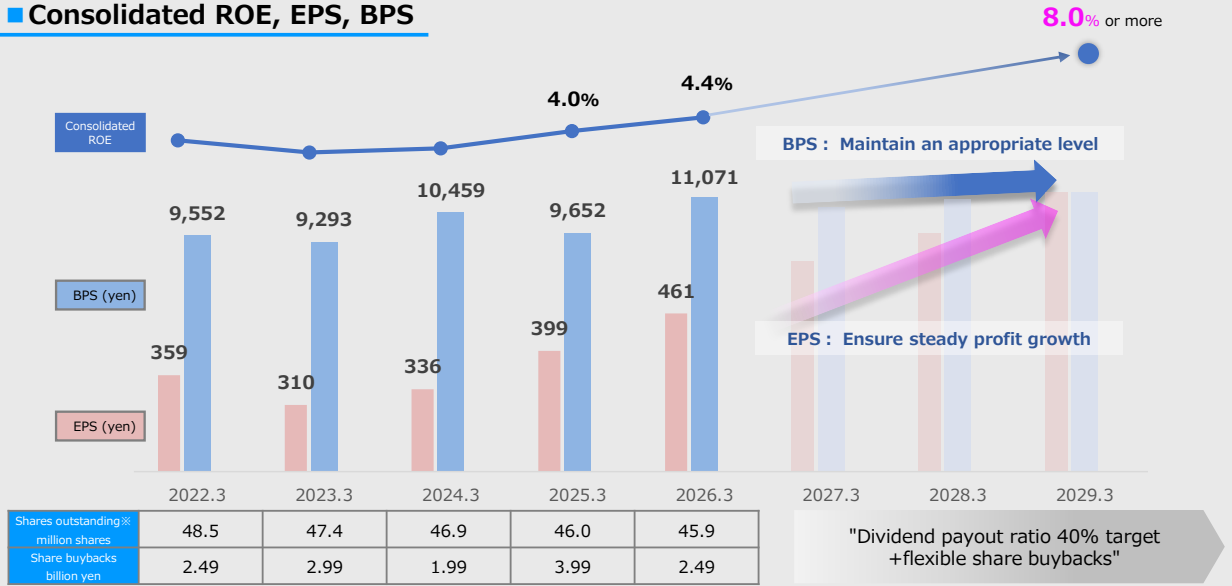


Control capital by aiming for the consolidated Common Equity Tier 1 capital ratio (excluding OCI) in the 11% range.

Financial Leverage Control

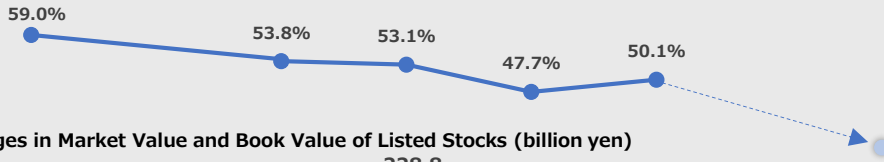


Consolidated ROE, EPS, BPS

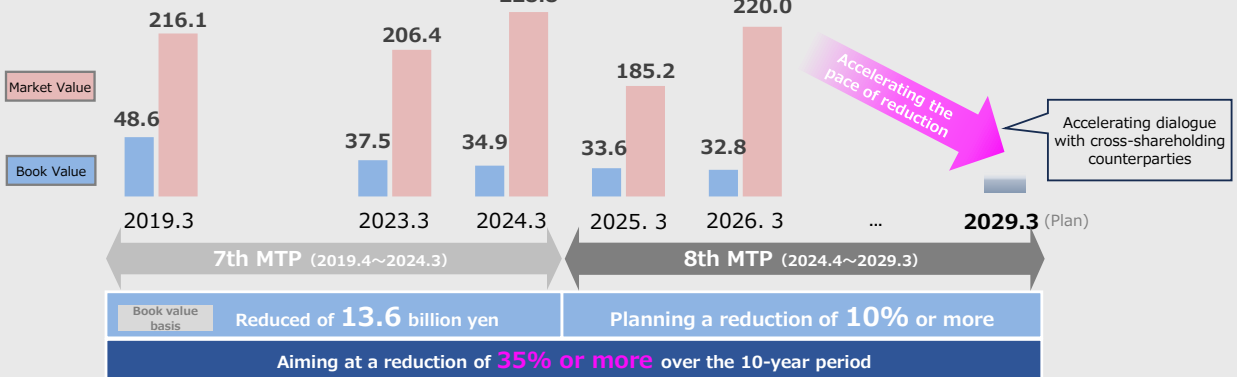


*Excl. treasury shares, pre-stock split
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● Changes in percentage of Consolidated Net Assets
(market-value basis, including unlisted and deemed holdings)



● Changes in Market Value and Book Value of Listed Stocks (billion yen)



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This slide presents the current status and future direction regarding the reduction of strategic shareholdings.

Due to recent increases in stock prices, the market value of our holdings has increased.

However, the number of holdings has steadily declined, from 84 counterparties in March 2024 to 75 in March 2026.

There may be differing views regarding the pace of reduction, but under our current medium-term plan, we have set a reduction target of JPY 3.5 billion on a book value basis.

Over the past two years, we have reduced book value by JPY 2.1 billion, which corresponds to approximately JPY 16.0 billion on a market value basis.

Recently, through ongoing dialogue, we have seen increasing willingness among counterparties to reduce cross-shareholdings, and we are beginning to observe changes in this area.

We intend to proceed with reductions based on concrete timelines and will promptly disclose any revisions to our targets as appropriate.

- ・ 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: 9,000yen)

Before split: 100 shares
= 900,000 yen



After split: 500 shares
= 900,000 yen
(180,000 yen per 100 shares)

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]

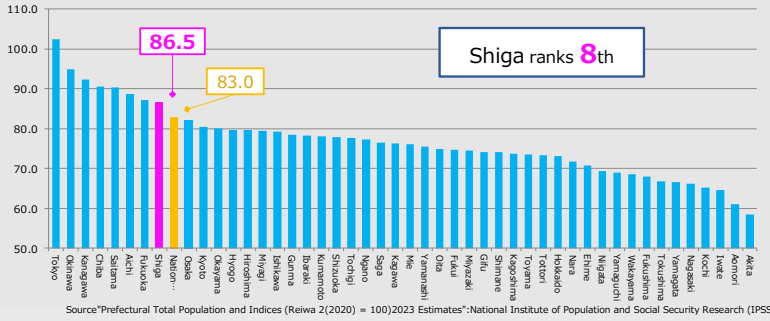
The number of shares	Shareholders holding for 1 year or more	Shareholders holding for 3 years or more
1,000~4,999	Gift equivalent to 3,000 yen	Gift equivalent to 6,000 yen
5,000~	Gift equivalent to 6,000 yen	Gift equivalent to 10,000 yen

Initiatives to Achieve Sustainable Growth

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Up to this point, I have mainly explained our short-term initiatives. From here, I would like to provide an overview of our initiatives aimed at medium- to long-term growth.

Estimated Population in 2050 (Index)



Estimated Working-age Population in 2050

[Units: %]

Rank	Regions	2050
—	National Average	52.9
1st	Tokyo	60.4
2nd	Kanagawa	55.0
3rd	Aichi	54.7
4th	Saitama	54.6
5th	Chiba	54.5
6th	Osaka	53.7
7th	Fukuoka	53.6
8th	Okinawa	52.6
9th	Shiga	52.4
10th	Kyoto	52.0

One of Japan's Leading Manufacturing Regions

Share of Secondary Industry in Prefecture's GDP		
1st	Shiga	46.9%
2nd	Tochigi	44.2%
3rd	Mie	43.7%
National Average		26.3%

Source : Cabinet Office "Prefectural Economic Accounts for Fiscal Year 2022"

A Vibrant Region

Percentage of Young Population (Under 15 Years)		
1st	Okinawa	15.8%
2nd	Shiga, Saga	12.7%
4th	Kumamoto	12.6%
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, 7th 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

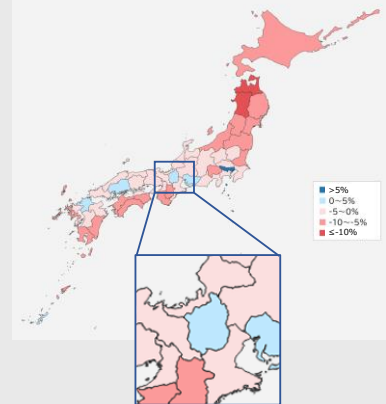
Abundant Nature and Cultural Heritage

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"

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This slide outlines Shiga Prefecture, which is our core market

We recognize it as one of the few regions where growth opportunities remain, given its relatively gradual population decline.

However, the broader trend of population decline is not irrelevant to our region.

Shiga accounts for approximately 1.2% of Japan's GDP, and as we aim to expand our business scale, we intend to strengthen profitability by maximizing our market share in this region.

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
Yamaguchi	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

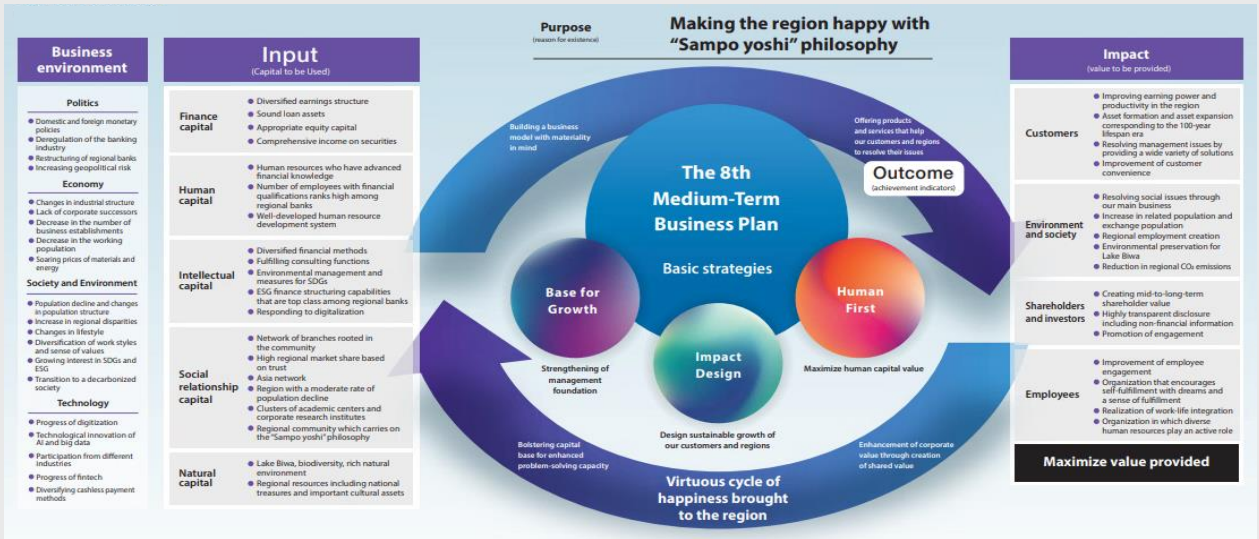
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“Lake Biwa Blue Deposit”

- 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)



The 8th Mid-Term Plan movie is here



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This slide shows our value creation story, which aims to generate a virtuous cycle for regional prosperity.

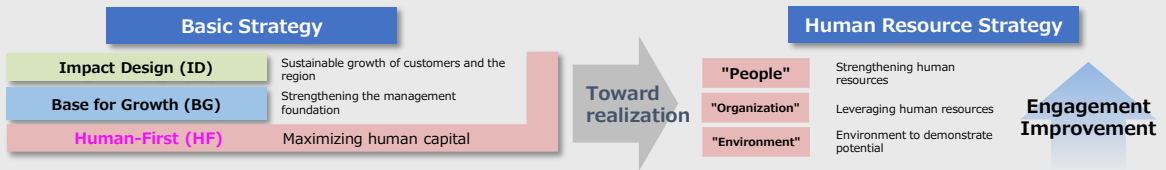
This concept serves as the foundation for executing our strategies.



With "people" as the driver of value creation, we will increase the probability of achieving our management strategy through proactive investment in human capital.

RORA Improvement Raising Expected Growth Rate

Positioning in the 8th Mid-Term Management Plan



Human Resource Issues for Achieving Strategy

	Management Issues (Opportunities)	Necessary Organizational Capabilities	Human Resource Issues (Risks)
Ideal State Company	<ul style="list-style-type: none"> ID Expanding value creation and profit opportunities starting from regional and customer issues ID Strengthening sustainable profitability through revenue diversification and productivity improvement BG Establishing a sustainable growth foundation by strengthening adaptability to environmental changes 	<ul style="list-style-type: none"> Issue discovery capability Value conceptualization capability Implementation capability to leverage expertise Strategic human resource allocation 	<ul style="list-style-type: none"> Loss of profit opportunities due to lack of value conceptualization capability Delays in commercialization and provision of advanced solutions due to lack or dispersion of expertise Insufficient allocation to priority areas due to rigid human resource placement
Current Status Bank	<ul style="list-style-type: none"> HF Improving organizational execution capability by maximizing human capital 	<ul style="list-style-type: none"> Management and development capability Culture reform 	<ul style="list-style-type: none"> Stagnation of reform actions due to lack of a culture of pride and challenge

This slide explains our approach to human capital investment.

We consider investment in human capital to be one of the most critical elements for our financial business.

We have identified key human resource challenges necessary for achieving our strategic objectives.

We believe it is important not only to enhance employee awareness but also to foster a corporate culture that supports our desired future state.

Initiatives such as recognition programs to encourage challenge and mutual appreciation are progressing steadily.

While KPIs for our human resource strategy are making progress, we recognize that these are ongoing challenges, and we will continue to integrate HR strategy with management strategy to strengthen human capital investment.



Action

Human Resource Strategy



PICK UP

Shigagin Human Award

Highlight actions that embody the corporate motto and positive challenges, where employees praise each other. This initiative will start in 2025.



Outcome and Impact

RORA Improvement

Raising Expected Growth Rate

Status of KPIs (Important Indicators in Human Resource Strategy)

	As of March 31, 2024 (At the start of the 8th Mid-Term Plan)	As of March 31, 2026
Engagement score	69	71
Investment in human resource development per person	165 thousand yen per year	209 thousand yen per year
Number of people who autonomously challenged their careers	269 persons per year	589 persons per year

Improve customer problem-solving capabilities, promote new businesses and priority areas, and improve productivity

Toward improving profitability (ROE) and creating a "virtuous cycle that makes the region happy"

• Achieve **carbon neutrality (Scope 1 and 2)** for the Shiga Bank Group **in FY2025**
(First among regional banks in the Kinki region)

Raising Expected
Growth Rate

• Achieve sustainability achievement indicators of the 8th MTP **three years ahead of schedule**

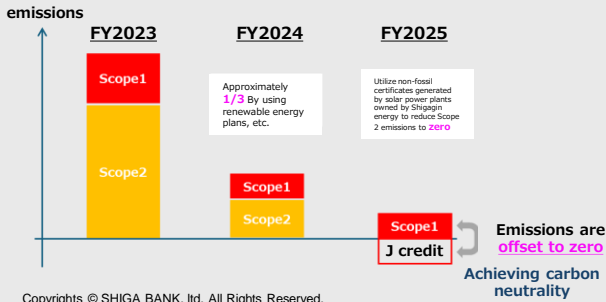
Initiatives

(1) Reduction of GHG emissions

Reduce emissions to **1/3** of FY2013 levels through energy-saving equipment and operational efficiency

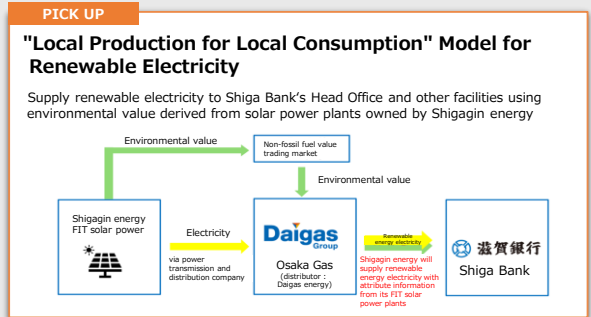
(2) Utilization of renewable energy generated by the Group

Utilize non-fossil certificates generated by solar power plants owned by Shigagin energy



Future Plans

- Launch "local production for local consumption" model for renewable energy
- Expand initiatives to utilize locally derived renewable energy within the region and **further promote decarbonization** of the entire region



We achieved carbon neutrality (Scope 1 and 2) for the Shiga Bank Group ahead of schedule by three years during the fiscal year ended March 2026.

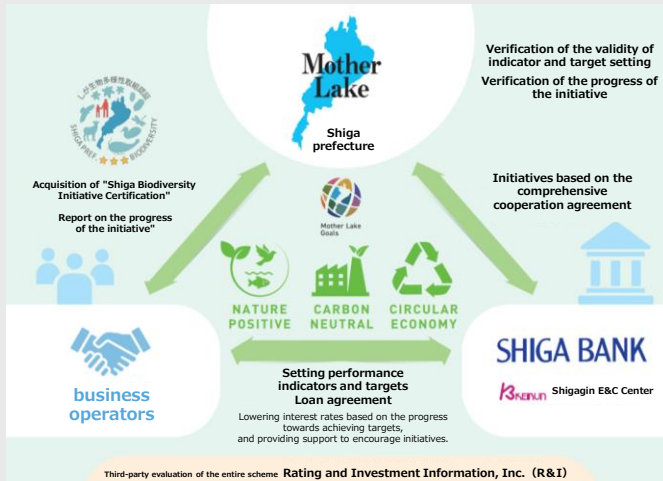
Despite some recent changes in global perspectives on environmental issues, we believe that, as the only regional bank headquartered in Shiga Prefecture, we have a responsibility to balance environmental sustainability and economic development.

We will continue to promote awareness and further accelerate regional decarbonization efforts.



Raising Expected Growth Rate

- ▶ **Japan's first** ESG finance with three environmental elements as KPIs
- ▶ Aiming to realize "Sampo yoshi" for the region, environment, and business operators



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Structure

- Set environmental KPIs (carbon neutral / nature positive / circular economy)
- Vary interest rates according to the degree of KPI achievement
- Ensure effectiveness through annual monitoring

Significance

Business Value

- Promote ESG investment by regional companies
- Capture environmental response needs (expand customer base)
- Strengthen non-price competitiveness (value-added finance)

Through the creation of local economic and environmental value, Realize sustainable regional growth

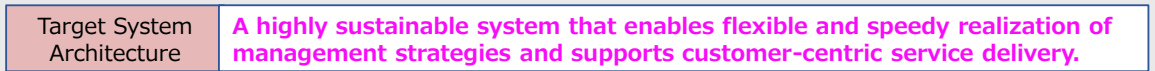
We have launched a new ESG finance initiative, the "Shiga Tri-Link Loan," which is the first of its kind in Japan.

Through this framework, we aim to support companies that promote environmental management based on three key perspectives.

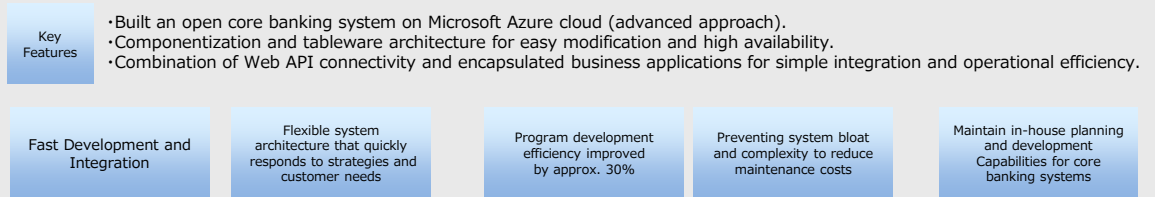
In today's VUCA era of rapid changes in social and business environments, it is essential to have:

- **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



BankVision by BIPROGY



Enables management strategies to be implemented flexibly and swiftly.

Future goal:
Improve **OHR to the 50% range**

Ensure sustainability and leverage core and peripheral systems to create diverse business models

System investment is a major area of growth investment as well as a key challenge.

We have entered into an agreement with BIPROGY and are steadily advancing system investments.

In particular, we believe it is important to develop systems that enable visualization and integration with other industries.

We aim to build such systems and effectively utilize them in our business operations.

Appendix

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

Stabilizing Earnings
Volatility

RORA
Improvement

Segment	Core Business	2026.3 Actual Results (billion yen)	Policy / Future Outlook
A. Customers of Corporate and Individual	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid blue; padding: 2px;">Corporate Loans and Bills Discounted</div> <div style="border: 1px solid blue; padding: 2px;">Corporate and Personal Consulting</div> </div>	Corporate Loans Interest 26.9 Corporate Consulting Fees 4.0 Individual Consulting Fees 3.5	(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. Consumer Loans	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid blue; padding: 2px;">Other Consumer Loans</div> <div style="border: 1px solid blue; padding: 2px;">Housing Loan</div> </div>	Other Consumer Loans Income (※) 4.0 Housing Loan Income 11.4 ※After deducting Guarantee Insurance Expenses	(Other Consumer Loans Income) Actively promote leveraging non-face-to-face convenience. Despite rising interest rates, demand remains strong. (Housing Loans) Promote digitization, aiming for a 50% market share within the prefecture.
C. Strategies for Finance	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid blue; padding: 2px;">Domestic Structured Finance Loans Overseas market-based Loans</div> <div style="border: 1px solid blue; padding: 2px;">Alternatives Investments</div> </div>	Total segment earnings 7.4 ※After JPY/foreign currency funding cost deduction	(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.
D. Strategies for Securities ※Excluding cross-shareholdings	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid blue; padding: 2px;">Bond</div> <div style="border: 1px solid blue; padding: 2px;">Equity Securities, etc.</div> </div>	Bonds (JPY) ▲12.0 Bonds (Foreign currency) etc. 3.0 Stocks etc. 9.6 ※After JPY/foreign currency funding cost deduction	(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.
E. Group Strategy and New Business	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid blue; padding: 2px;">Existing business cashless · Lease</div> <div style="border: 1px solid blue; padding: 2px;">New Businesses energy · capital</div> </div>	Group earnings 1.0 Dividends to parent company 1.2 Consolidated-Standalone Difference ▲0.1	(Existing Business) Strengthen collaboration with the core banking operations. (New Business) Continue taking on challenges with future earnings potential. Actively explore new business domains.

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■ 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.

2026.3 Actual

- Corporate business-related fees reached a record high.
- Domestic lending: curb low-rate loans through asset allocation focused on RORA and margins, resulting in a decrease in balance.
- Individual consulting fees: while fees from investment trust sales, life insurance, and housing loan executions decreased, the number of investment trust accumulation contracts and housing loan execution amounts increased, leading to progress in expanding the transaction base over the medium to long term.

Challenges and Risk Factors

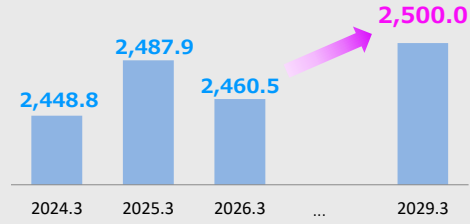
- Strengthening and developing human resources.
- Potential defaults among large or highly rated clients outside the region, following historically low default rates.
- Intensifying competition due to population decline and the rise of online banks.
- Uncertainty in the external environment, including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

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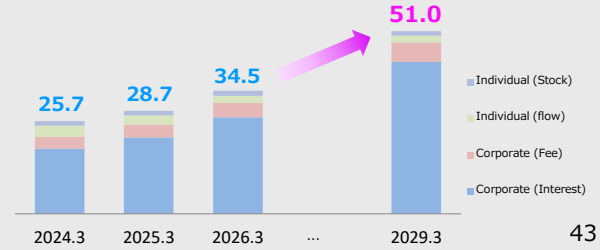
■ Balance and Earnings Plan

RORA Improvement

Corporate Loans Average balance (billion yen)



Earnings (billion yen)



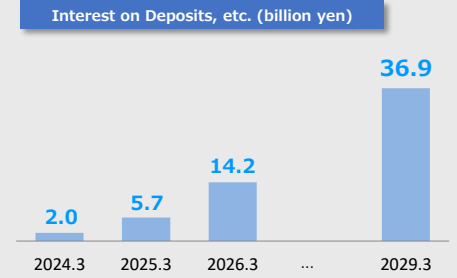
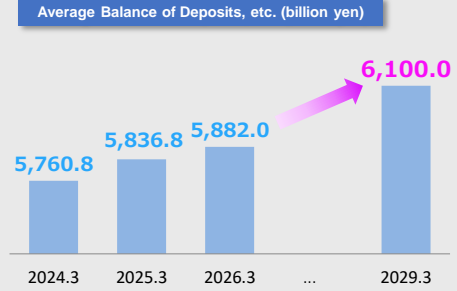
Vision

Growth Strategy	<ul style="list-style-type: none"> ■ 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.
2026.3 Actual	<ul style="list-style-type: none"> • Achieved 60.2 billion yen in deposits for the "Lake Biwa Blue Deposit," where a portion of the deposit amount is used for projects to protect Lake Biwa. • Effectively implemented other campaigns to increase retail deposits. • Corporate deposits also grew through deposit promotion based on loan share and initiatives to become the main bank for corporate clients.
Challenges and Risk Factors	<ul style="list-style-type: none"> • Intensifying competition for deposits due to a decrease in the monetary base. • Intensifying competition due to population decline and the rise of online banks.

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Balance Plan

RORA Improvement



B. Consumer Loans (Housing Loans+Other Consumer Loans)

「三方よし」で地域を幸せにする
Sustainability Design Company

SHIGA BANK

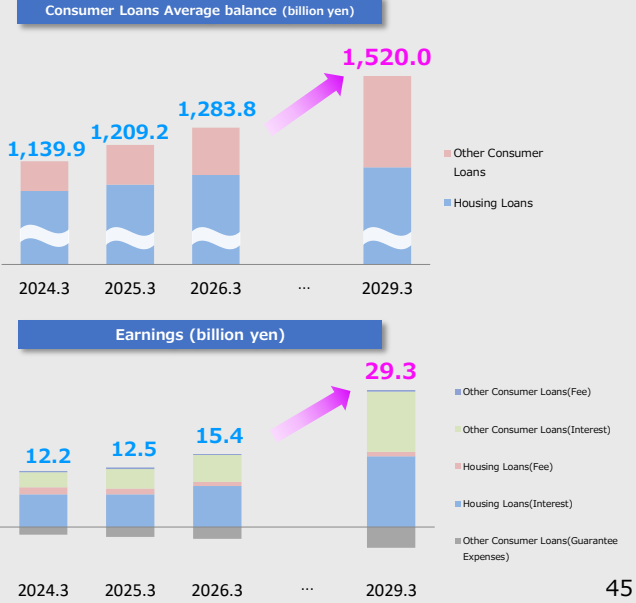
Vision

Growth Strategy	<ul style="list-style-type: none"> ■ Effective Use of Non-Face-to-Face Channels <ul style="list-style-type: none"> •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.
2026.3 Actual	<ul style="list-style-type: none"> ■ Housing Loans <ul style="list-style-type: none"> •Implemented product revision in April 2025 (introduced 40-year term option).Recent execution amount and number of cases are on an increasing trend. •Promote digitalization to achieve a 50% market share within the prefecture. ■ Other Consumer Loans <ul style="list-style-type: none"> •In June 2025, revised real estate collateral loan product (maximum amount raised from 50 million yen to 100 million yen). •Final MTP year balance target to 400 billion yen, and for real estate collateral loans, aim to develop new customer segments and expand transactions.
Challenges and Risk Factors	<ul style="list-style-type: none"> •Strengthening and developing human resources. •Intensifying competition due to population decline and the rise of online banks. •Changes in economic conditions and external environment.

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Balance and Earnings Plan

RORA Improvement

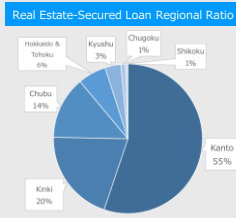
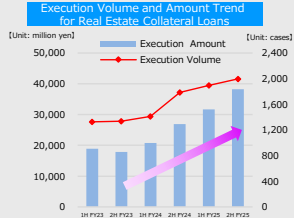


Other Consumer Loans(Online Consumer Loans)

Features and Strengths

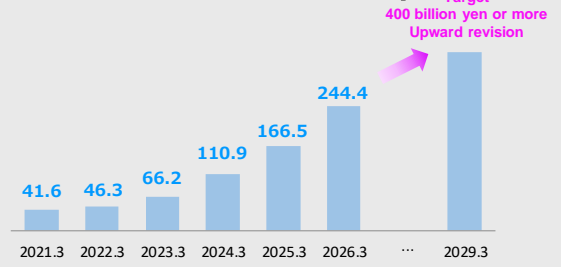
- Fully Non-Face-to-Face Process×Generous Support System**
 - Procedures from application to contract and execution are completed entirely online
 - Extensive support system via telephone and chat by specialized call center staff
- Unique system to improve CVR (※)**
 - Business model patent acquired; system built to increase application rate
 - ※ Conversion Rate: WEB Percentage of website visitors achieving specific outcomes
- Strategic Web Promotion**
 - Improving brand awareness and WEBSmooth guidance to website

Leveraging service advantages to capture a wide market



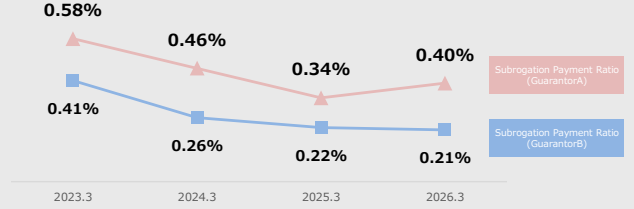
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Balance Trend (billion yen)



Subrogation Payment Ratio

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



■ 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.

2026.3 Actual

- Balances in all three segments increased steadily
- 2026.3 earnings reached the initial final-year plan of the Medium-Term Management Plan (7.5 billion yen) due to buyout fund earnings, etc.
- Revised the final-year earnings plan of the Medium-Term Management Plan to **8 billion yen**

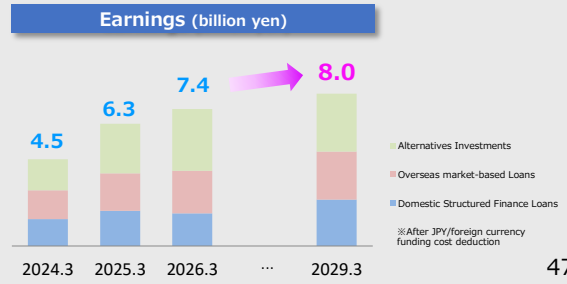
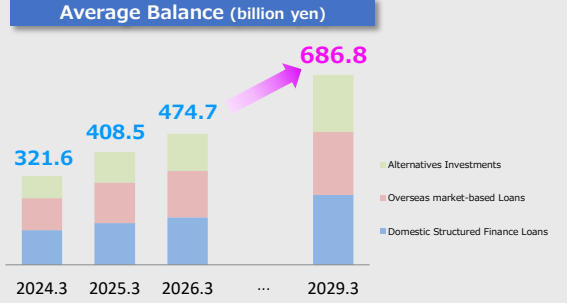
Challenges and Risk Factors

- 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.

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■ Balance and Earnings Plan

RORA Improvement



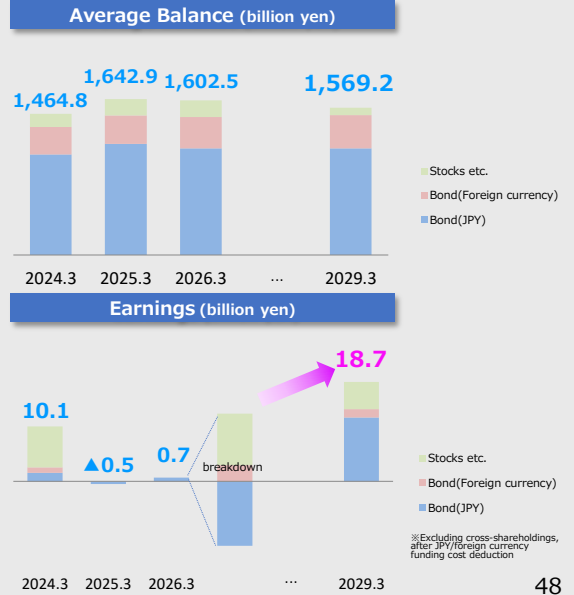
■ Vision

■ Balance and Earnings Plan

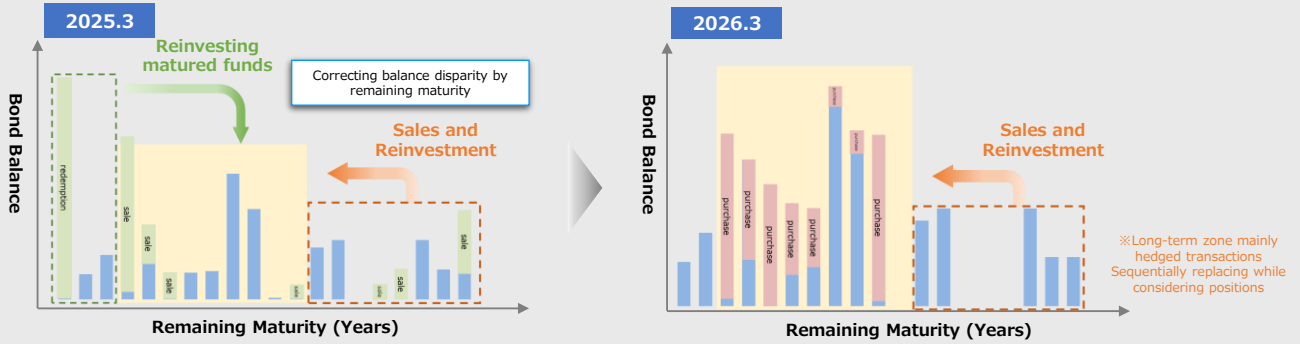
Stabilizing Earnings
Volatility

RORA
Improvement

Growth Strategy	<ul style="list-style-type: none"> ■ Ongoing Optimization of the Investment Portfolio → Shift toward a portfolio with 1% spread (current level: approx. 0.8%) ※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.
2026.3 Actual	<ul style="list-style-type: none"> • Purchasing mainly municipal bonds with remaining maturities of 10 years or less to build a ladder-type portfolio and improve overall portfolio yield. • In light of rising interest rates, reinvestment will be implemented in stages. • 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	<ul style="list-style-type: none"> • 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.



JPY Bond Portfolio Management (Ladder Portfolio Construction Progress)



[Low-Yield JGB Sales Record]

FY 2024

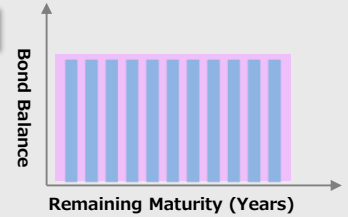
Approx. 140 billion yen sold

FY 2025

Approx. 220 billion yen sold

Target State for Securities Investment in an Era with Interest Rates

- Remaining maturity 10-year bonds ensures stable interest income
⇒ Averaging interest rate fluctuations through ladder portfolio + yield improvement
- Securing liquidity becomes an increasingly important issue
⇒ Maintaining liquidity through ladder portfolio with fixed annual maturities

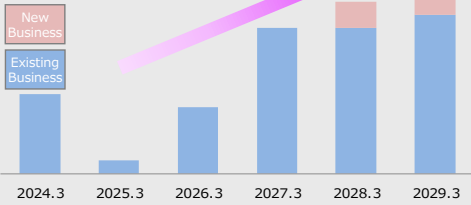


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Raising Expected Growth Rate

RORA Improvement

Final Year of the 8th MTP
Net Difference of **2.0 Billion**
Yen on a Consolidated and
Non-Consolidated Basis



Shigagin Capital Partners

● Investment Business

- Established in October 2024
- Addressing regional challenges such as market contraction, successor shortage, and talent shortage through equity ownership and hands-on support

<Investment Business>

- 2025.1 1 fund launched
- Targeting 30,000 companies without successors in Shiga Prefecture, starting with investments in clients facing succession challenges
- Investment progressed smoothly, with the first investment in September 2025, the second in October, and the third in May 2026. In March 2026, the total fund size was increased to 5 billion yen

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Shigagin Energy

- FIT Power Generation & PPABusiness
- GX Consulting Business

- 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>

- Mainly in Shiga, solar power plants: 25 plants, storage facility: 1 plants, generation capacity approx. 28MW acquired, total investment approx. 9 billion yen, expanding steadily
- In the last 2 years, recorded losses due to front-loaded depreciation
- PPA through investment in new areas such as PPA and battery storage such as PPA and battery storage business

Existing Business

Shiga DC Card	}	...Cashless
Shigagin JCB		
Shigagin Lease		...Lease
Shigagin E&C Center		...Consulting
Shigagin Business Service		...Administrative agent
Shigagin Agency		...Bank agency operations
Shiga Home Loan Guarantee Service		...Loan collateral valuation and management

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

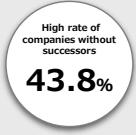
Raising Expected Growth Rate

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.



Investment Subsidiary Shigagin Capital Partners through Investment and Hands-on Support (established in October 2024).
(2026.3: Fund total increased from 2 billion yen to 5 billion yen)



Source : Teikoku Databank “Successor Unavailability Rate in Shiga Prefecture: Trends Survey (2025)”

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

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).

PICK UP

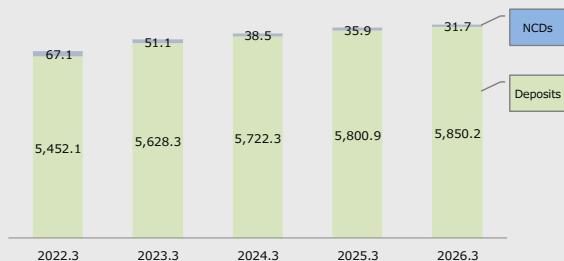
Selected as a project development partner by Kusatsu City for “Creating an Innovation Hub” (public proposal process).



■ Deposit (Average balance)

[Units : billion yen]

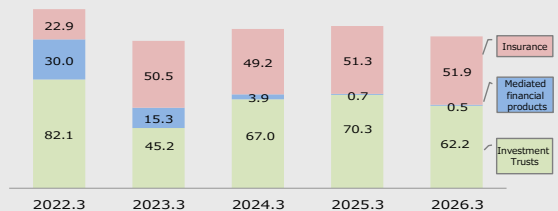
	2022.3	2023.3	2024.3	2025.3	2026.3
Deposits	5,452.1	5,628.3	5,722.3	5,800.9	5,850.2
Individuals	3,953.9	4,082.3	4,161.2	4,221.2	4,255.9
Corporations	1,268.6	1,296.4	1,310.6	1,332.1	1,360.5
Other Deposits	229.4	249.5	250.4	247.5	233.8
negotiable certificates of deposit	67.1	51.1	38.5	35.9	31.7
Total	5,519.2	5,679.5	5,760.8	5,836.8	5,882.0



■ Sales during the custody

[Units : billion yen]

	2022.3	2023.3	2024.3	2025.3	2026.3
Investment trusts	82.1	45.2	67.0	70.3	62.2
Mediated financial products	30.0	15.3	3.9	0.7	0.5
Insurance	22.9	50.5	49.2	51.3	51.9
Total	135.2	111.1	120.1	122.4	114.8

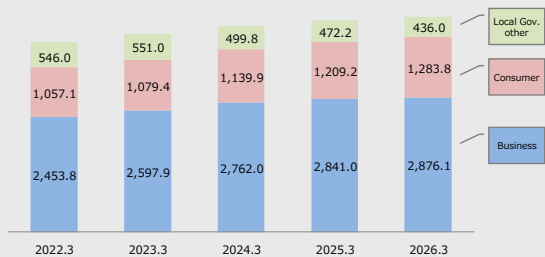


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Loans (Average balance)

[Unit:billion yen]

	2022.3	2023.3	2024.3	2025.3	2026.3
Corporate loans and bills discounted	2,453.8	2,597.9	2,762.0	2,841.0	2,876.1
Consumer loans and bills discounted	1,057.1	1,079.4	1,139.9	1,209.2	1,283.8
Local governments, other	546.0	551.0	499.8	472.2	436.0
Total	4,057.0	4,228.3	4,401.8	4,522.5	4,596.0

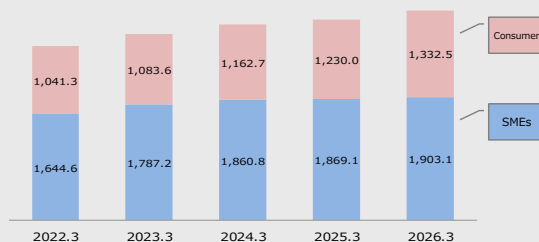


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loans to small and medium-sized enterprises ("SMEs"), etc. (End-of-period)

[Unit:billion yen]

	2022.3	2023.3	2024.3	2025.3	2026.3
Loans to SMEs	1,644.6	1,787.2	1,860.8	1,869.1	1,903.1
Consumer Loans	1,041.3	1,083.6	1,162.7	1,230.0	1,332.5
Housing Loans	993.1	1,015.9	1,052.0	1,064.7	1,089.4
Other Consumer Loans	48.2	67.6	110.6	165.2	243.1
Total	2,685.9	2,870.9	3,023.5	3,099.2	3,235.7



■ Deposits Plan (Average balance)

[Unit: billion yen]

Segment		2026.3	2029.3 Plan	Growth Rate (%)
Corporations	1,360.5	1,450	+6%	
Individuals	4,255.9	4,370	+2%	
Others	265.6	280	+5%	
Total	5,882.0	6,100	+3%	

Deposit Type		2026.3	2029.3 Plan	Growth Rate (%)
Liquid Deposits	3,865.5	3,970	+2%	
Time Deposits	1,902.1	2,000	+5%	
NCDs・Foreign Currency Deposits	114.4	130	+13%	
Total	5,882.0	6,100	+3%	

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■ Deposits Plan (Average balance)

[Unit: billion yen]

Segment		2026.3	2029.3 Plan	Growth Rate (%)
Corporate (A.)	2,536.1	2,500	-	
Consumer Loan (B.)	1,283.8	1,520	+18%	
Housing Loans	1,081.3	1,110	+2%	
Other Consumer Loans	202.5	410	+102%	
Structured Finance etc. (C.)	340.0	480	+41%	
Others (Local governments, etc.)	436.0	340	-	
Total	4,596.0	4,840	+5%	

Interest Rate Scenario

Main Scenario	1H FY2026	2H FY2026	1H FY2027	2H FY2027	1H FY2028	2H FY2028
Policy Rate	1.00	1.25	1.25	1.25	1.25	1.25
TIBOR 3M	1.25	1.45	1.45	1.45	1.45	1.45
Swap 5Y	1.70	1.70	1.70	1.70	1.70	1.70
JGB 10Y	2.30	2.30	2.30	2.30	2.30	2.30
Loan Yield	1.59		1.87		1.97	
of which 3PY	1.43		1.73		1.84	
of which Foreign Currency	4.37		4.13		4.14	
Deposit Yield	0.44		0.58		0.61	
of which 3PY	0.40		0.54		0.57	
of which Foreign Currency	3.38		2.96		2.94	

Policy rate is assumed to rise from **1.00%** in June 2026 to **1.25%** in January 2027, remaining flat thereafter.

Alternative Scenarios

- ① Sharp Rate Hike : Policy rate rises to **2.00%** in the first half of FY2026, then remains flat.
- ② Flat Rate Scenario : Policy rate remains flat at **0.75%**.

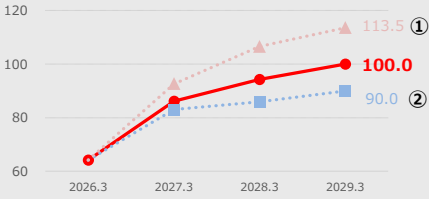
Policy Rate change impact on Top-line (Deposits/Loans+Securities) Change

Policy Rate	Top Line Increase
50bp (0.5%) rise	+10.0 billion yen

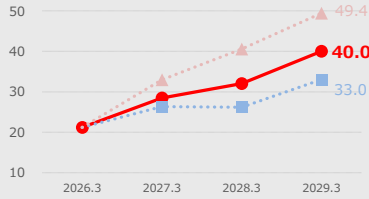
Category	Top Line Change
Loans	+20.6 billion yen
Securities	+3.5 billion yen
Deposits	▲14.1 billion yen
Total	+10.0 billion yen

※Changes in the top line in response to policy rate changes from FY2025 to FY2028

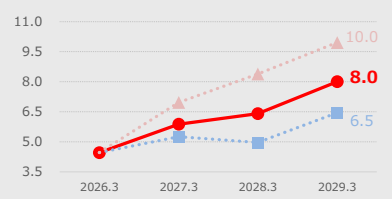
Gross Business Profit (billion yen)



Consolidated Profit (billion yen)

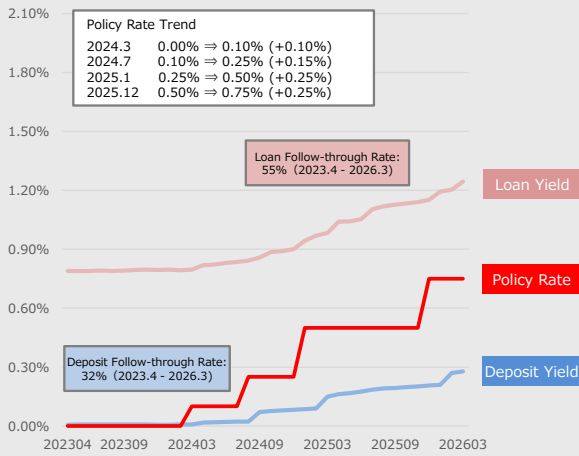


Consolidated ROE (%)

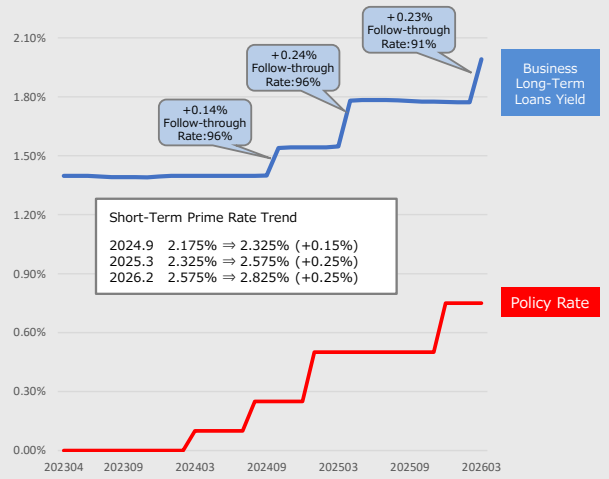


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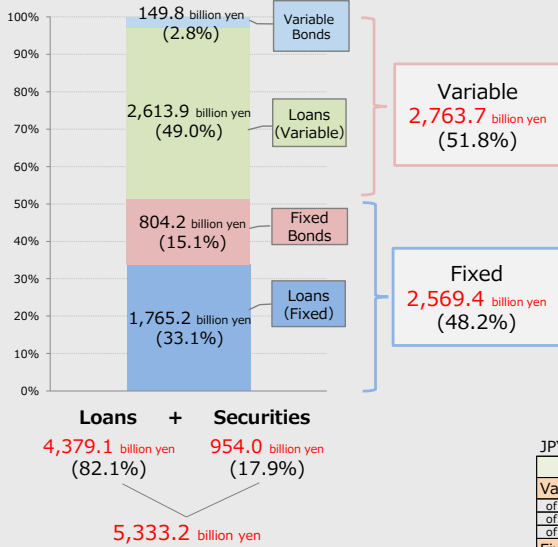
■ Deposit & Loan Yield Trends (JPY)



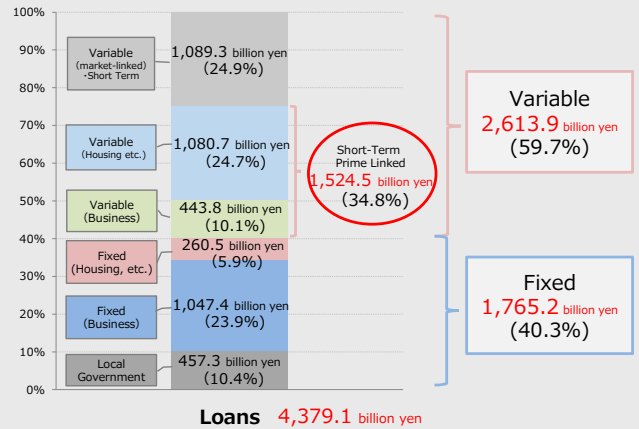
■ Long-Term Business Loan Yield Trend (Short-Term Prime Rate Linked)



Total JPY Assets (2026.3)



JPY Loans (2026.3)



JPY Loans Fixed/Variable ratio trend

	2023.3	2024.3	2025.3	2026.3
Variable	51.8%	54.0%	56.4%	59.7%
of which Market-linked-Short Term	20.7%	22.8%	24.2%	24.9%
of which Housing etc.	16.0%	20.0%	21.9%	24.7%
of which Business	15.1%	11.3%	10.3%	10.1%
Fixed	48.2%	46.0%	43.6%	40.3%
of which Housing etc.	7.8%	7.4%	6.6%	5.9%
of which Business	27.7%	26.0%	25.4%	23.9%
of which Local Government	12.6%	12.5%	11.6%	10.4%

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Inquiries

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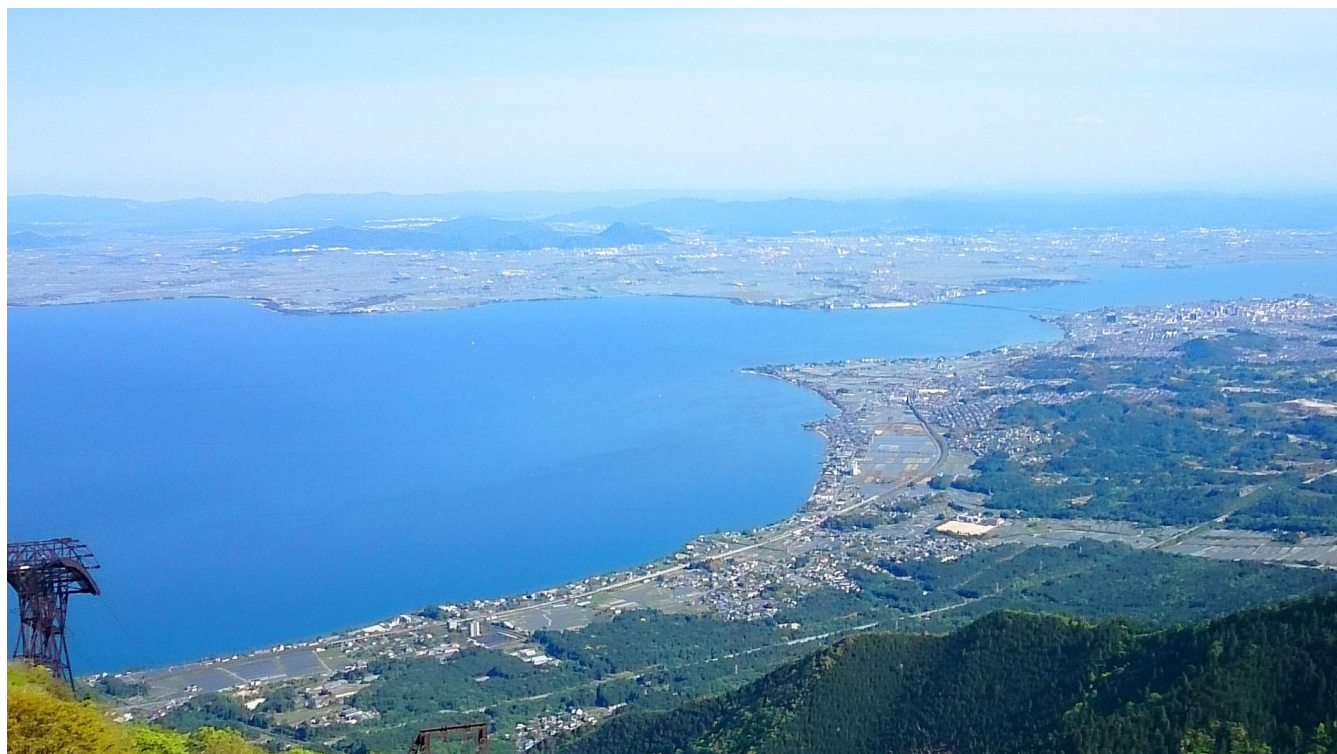
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「三方よし」で地域を幸せにする

Sustainability Design Company

SHIGA BANK 



Finally, I would like to briefly touch on the philosophy behind the execution of our various strategies.

We aim to evolve from being a simple provider of funds into an entity that co-creates value together with our customers and communities.

At the core of our management philosophy is the “Sanpo-yoshi” principle inherited from the Ohmi merchants.

While expanding scale is an important perspective, we strongly recognize that inadequate management during expansion can undermine corporate sustainability.

Profit is the source of future investment, and it is essential to build a strong earnings foundation to continue delivering value to society and local communities.

We aim to continuously generate sustainable value for all stakeholders and embrace change without fear, guided by the belief that continuous innovation forms the true tradition.

We will evolve the “Sanpo-yoshi” philosophy into a modern context and strive to achieve sustainable growth and maximize corporate value.

Thank you very much for your attention.