



February 10, 2025

Company Name: THE SHIGA BANK,LTD.
 Representative: Shinya Kubota,
 President & CEO
 (Securities code: 8366, TSE Prime Market)
 Inquiries: Masaaki Hiranuma,
 General Manager of General Planning Dept.
 (Telephone: +81-77-521-2200)

Notice Regarding Capital Ratio as of December 31, 2024

THE SHIGA BANK, LTD. hereby announces the capital ratio (international standard) as of December 31, 2024, based on the Basel III standards as stated below.

(Monetary amounts: Billion yen)

| [Consolidated] | | As of | | As of |
|--|-------------|-----------------------------|--------|--------------------------|
| | | December 31, 2024 (a) | (a-b) | March 31, 2024 (b) |
| (1) Total capital ratio (%) | [(4) ÷ (7)] | 15.10 | (0.60) | 15.70 |
| (2) Tier 1 capital ratio (%) | [(5) ÷ (7)] | 15.09 | (0.61) | 15.70 |
| (3) Common equity Tier 1 capital ratio (%) | [(6) ÷ (7)] | 15.09 | (0.61) | 15.70 |
| (4) Total capital | | 449.1 | (13.2) | 462.4 |
| (5) Tier 1 capital | | 448.9 | (13.3) | 462.3 |
| (6) Common equity Tier 1 capital | | 448.9 | (13.3) | 462.3 |
| (7) Risk weighted assets | | 2,973.8 | 29.2 | 2,944.6 |
| (8) Total capital requirements | [(7) × 8%] | 237.9 | 2.3 | 235.5 |

(Monetary amounts: Billion yen)

| [Non-consolidated] | | As of | | As of |
|--|-------------|-----------------------------|--------|--------------------------|
| | | December 31, 2024 (a) | (a-b) | March 31, 2024 (b) |
| (1) Total capital ratio (%) | [(4) ÷ (7)] | 14.84 | (0.62) | 15.46 |
| (2) Tier 1 capital ratio (%) | [(5) ÷ (7)] | 14.84 | (0.62) | 15.46 |
| (3) Common equity Tier 1 capital ratio (%) | [(6) ÷ (7)] | 14.84 | (0.62) | 15.46 |
| (4) Total capital | | 434.3 | (14.2) | 448.6 |
| (5) Tier 1 capital | | 434.3 | (14.2) | 448.6 |
| (6) Common equity Tier 1 capital | | 434.3 | (14.2) | 448.6 |
| (7) Risk weighted assets | | 2,926.0 | 24.6 | 2,901.3 |
| (8) Total capital requirements | [(7) × 8%] | 234.0 | 1.9 | 232.1 |