



February 10, 2026

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

Notice Regarding Capital Ratio as of December 31, 2025

THE SHIGA BANK, LTD. hereby announces the capital ratio (international standard) as of December 31, 2025, based on the Basel III standards as stated below.

(Monetary amounts: Billion yen)

[Consolidated]		As of December 31, 2025 (a)	(a-b)	As of March 31, 2025 (b)
(1) Total capital ratio (%)	[(4) ÷ (7)]	14.43	0.81	13.62
(2) Tier 1 capital ratio (%)	[(5) ÷ (7)]	14.42	0.81	13.61
(3) Common equity Tier 1 capital ratio (%)	[(6) ÷ (7)]	14.42	0.81	13.61
(4) Total capital		460.2	50.5	409.6
(5) Tier 1 capital		459.9	50.4	409.4
(6) Common equity Tier 1 capital		459.9	50.4	409.4
(7) Risk weighted assets		3,187.5	181.2	3,006.3
(8) Total capital requirements	[(7) × 8%]	255.0	14.4	240.5

(Monetary amounts: Billion yen)

[Non-consolidated]		As of December 31, 2025 (a)	(a-b)	As of March 31, 2025 (b)
(1) Total capital ratio (%)	[(4) ÷ (7)]	14.09	0.75	13.34
(2) Tier 1 capital ratio (%)	[(5) ÷ (7)]	14.09	0.75	13.34
(3) Common equity Tier 1 capital ratio (%)	[(6) ÷ (7)]	14.09	0.75	13.34
(4) Total capital		444.6	49.6	394.9
(5) Tier 1 capital		444.6	49.6	394.9
(6) Common equity Tier 1 capital		444.6	49.6	394.9
(7) Risk weighted assets		3,154.3	194.0	2,960.2
(8) Total capital requirements	[(7) × 8%]	252.3	15.5	236.8