First Quarter of FY2026
Summary of Financial Results

Sustainability Design Company

「三方よし」で地域を幸せにする

SHIGA BANK

July 2026

Income Statement Overview

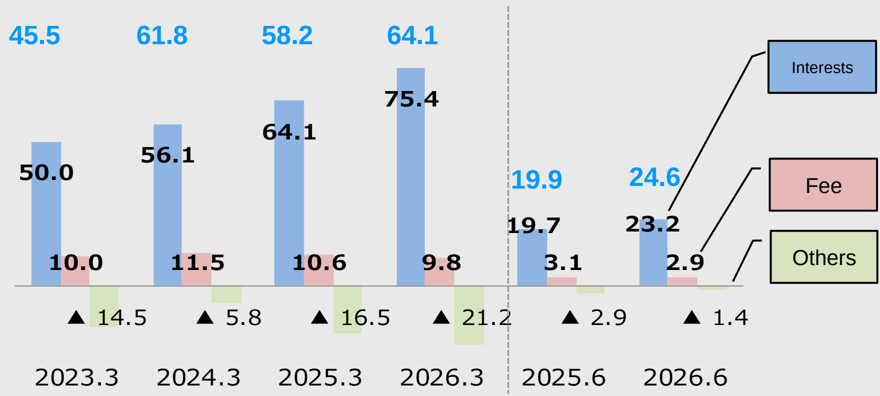
- Net interest income expanded due to increased loan interest and securities interest/dividends
- Quarterly net income reached a record high for the first quarter on both a non-consolidated and consolidated basis

Financial Results Overview (Non-consolidated)

【Unit: billion yen】

[Non-consolidated]	No.	2025.6	2026.6	YoY	2027.3 Plan	Progress
Gross business profit	1	19.9	24.6	4.7	86.1	28.6%
Net interest income	2	19.7	23.2	3.4	83.1	
Interest on loans and discounts	3	13.8	16.9	3.1		
Interest and dividends on securities	4	10.5	11.6	1.1		
Interest on deposits, etc. (▲)	5	2.9	5.0	2.0		
Net fees and commissions	6	3.1	2.9	▲0.1	8.5	
Net other ordinary income	7	▲2.9	▲1.4	1.4	▲5.4	
Expenses (▲)	8	11.3	12.8	1.4	52.8	24.3%
Personnel expenses (▲)	9	5.0	5.4	0.3	22.0	
Non-personnel expenses (▲)	10	5.2	6.1	0.8	26.9	
Taxes (▲)	11	1.0	1.2	0.2		
Net business profit (before provision of general allowance for loan losses)	12	8.6	11.8	3.2	33.2	35.5%
Provision of general allowance for loan losses (▲)	13	▲0.1	▲0.1	0.0	0.1	
Net business profit	14	8.7	11.9	3.2	33.1	36.1%
Non-recurring gains (losses)	15	0.1	1.9	1.7	7.9	
Gains (losses) related to equity securities	16	0.1	1.2	1.0		
Ordinary profit	17	8.9	13.9	5.0	41.0	33.9%
Extraordinary income (losses)	18	0.0	0.0	▲0.0	▲0.0	
Profit before income taxes	19	9.0	13.9	4.9	41.0	
Quarterly Profit	20	6.5	9.7	3.2	28.2	34.4%
Credit costs (▲)	21	0.3	0.0	▲0.3	3.2	0.8%
[Consolidated] Quarterly Profit	22	6.7	9.9	3.1	28.5	34.8%

Gross Business Profit Trends (billion yen)



Ordinary Profit / Quarterly Net Income Trends

【Unit: billion yen】

	2022.6	2023.6	2024.6	2025.6	2026.6
Ordinary Profit	12.0	13.0	7.7	8.9	13.9
Quarterly Profit	8.7	9.4	5.4	6.5	9.7
Consolidated quarterly Profit	9.0	9.6	5.7	6.7	9.9

Balance Sheet

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

Corporate loans in the prefecture decreased due to the reaction to funding demand at the end of March, but we continue to respond carefully to the funding needs of local businesses.

Consumer loans increased, centered on housing loans in the prefecture.

Due to an increase in deposits, etc., deposits with banks increased temporarily.

Invested mainly in local government bonds such as Shiga Prefecture bonds, and restored some of the bonds sold during the previous period. Government bonds decreased due to the sale of a portion of asset swaps.

Valuation gains increased due to higher share prices

Total Assets 7.9 trillion yen

Loans 【Unit: billion yen】

	2026.6	Change from Mar. 31, 2026
LoansTotal (Shiga Pref.)	4,614.3 (2,659.4)	▲10.5 (▲18.9)
of which Business (Shiga Pref.)	2,855.1 (1,110.3)	▲10.6 (▲10.5)
of which Consumer (Shiga Pref.)	1,365.3 (1,160.7)	+24.6 (+15.8)
of which Local Gov. (Shiga Pref.)	393.8 (388.3)	▲24.5 (▲24.3)

Cash and Due from Banks 【Unit: billion yen】

	2026.6	Change from Mar. 31, 2026
Cash and Due from Banks	1,071.6	+60.6
of which : BOJ Current Account	1,038.3	+60.9

Securities 【Unit: billion yen】

	2026.6	Change from Mar. 31, 2026
Securities Total	1,979.3	+250.6
of which Government bonds	289.2	▲15.7
of which Local Government bonds	354.0	+52.8
of which Cross-shareholdings (Listed)	562.5	+193.2

Liabilities 7.2 trillion yen

Deposits 【Unit: billion yen】

	2026.6	Change from Mar. 31, 2026
Deposits Total (Shiga Pref.)	6,117.8 (5,381.5)	+129.6 (+117.4)
of which: Individuals	4,320.2	+43.4
of which: Corporate	1,410.4	+46.1
of which: Negotiable certificates of deposit	31.4	+0.4

Borrowings 【Unit: billion yen】

	2026.6	Change from Mar. 31, 2026
Borrowings Total	688.6	▲95.6
of which: BOJ Borrowings	688.0	▲95.6

Deposits reached 6 trillion yen. Individual deposits and corporate deposits both maintained an increasing trend.

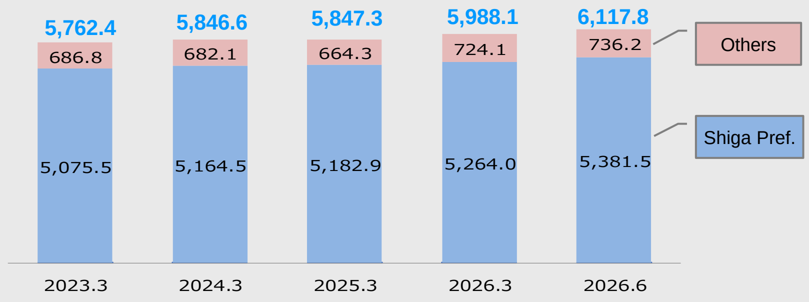
Balance decreased following the termination of the Loan Support Program. By March 31, 2028, most maturities will arrive.

Net Assets

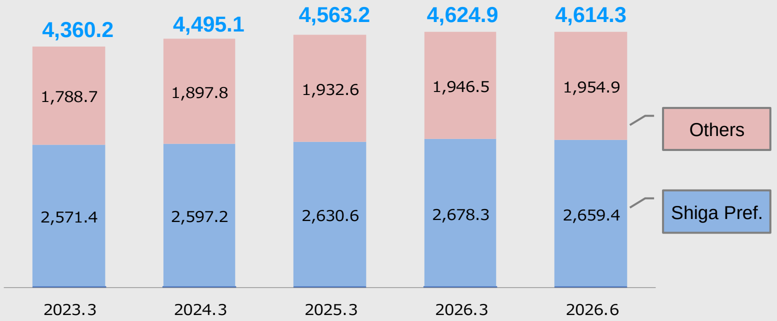
0.6 trillion yen

- Deposits have increased steadily against the backdrop of a high market share in Shiga Prefecture, reaching a balance of 6 trillion yen
- Yields on both deposits and loans are rising in line with the increase in the policy rate

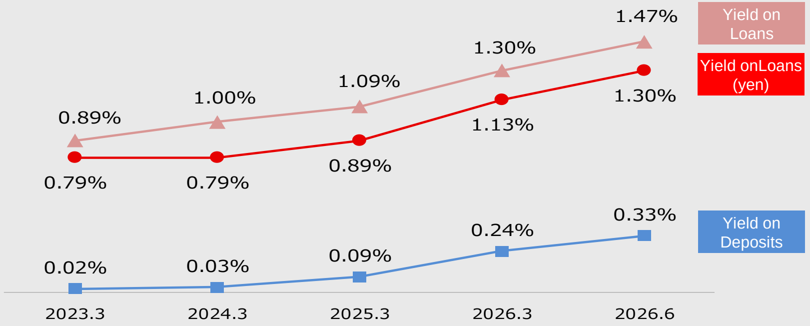
Deposits (balance) (billion yen)



Loans (balance) (billion yen)



Yields



Market share within Shiga Pref.

	As of March 31, 2021	As of March 31, 2025	Change
Deposits	46.42%	47.59% TOP 10 Regional Banks in Japan	1.17%
Loans and bills discounted	48.92%	48.54% TOP 6 Regional Banks in Japan	△0.38%

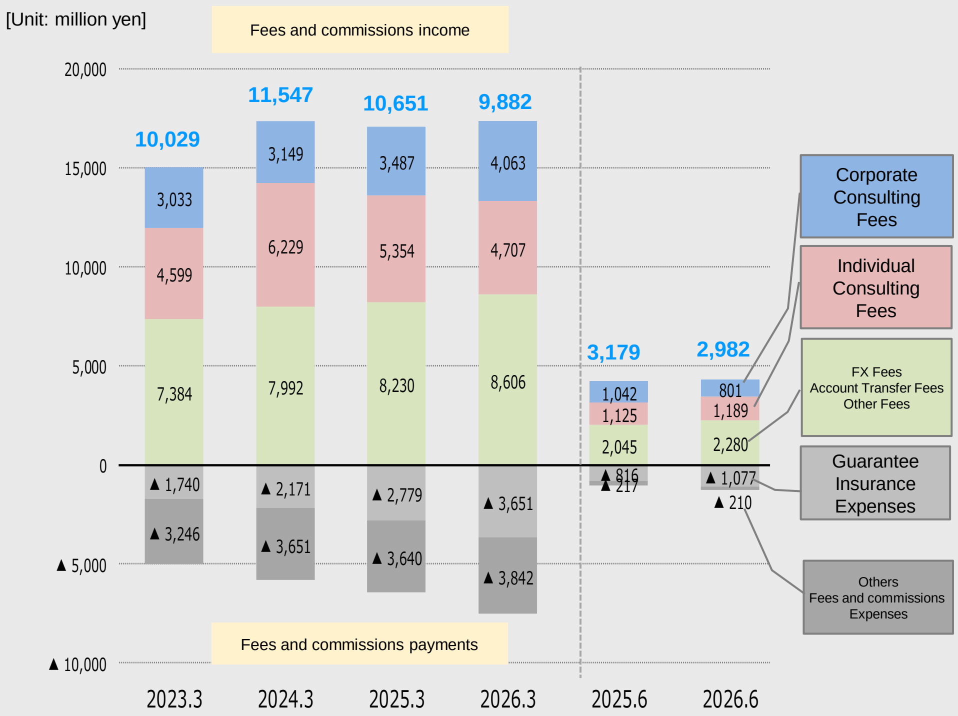
(Excluding Shoko Chukin Bank and some other financial institutions)

*Rankings are from the Financial Map 2026.

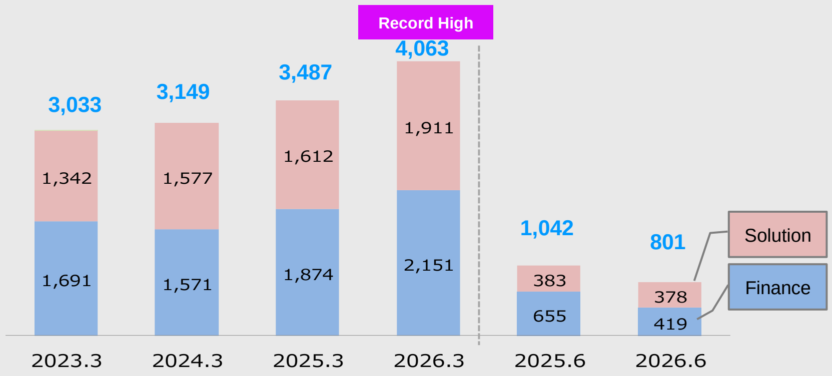
Non-Interest Income

- Corporate consulting fees decreased due to the reactionary decline from large-scale syndicated loan and M&A deals in the previous period
- Individual consulting fees increased due to stronger customer approaches to asset formation, leading to higher sales of trusts and other products

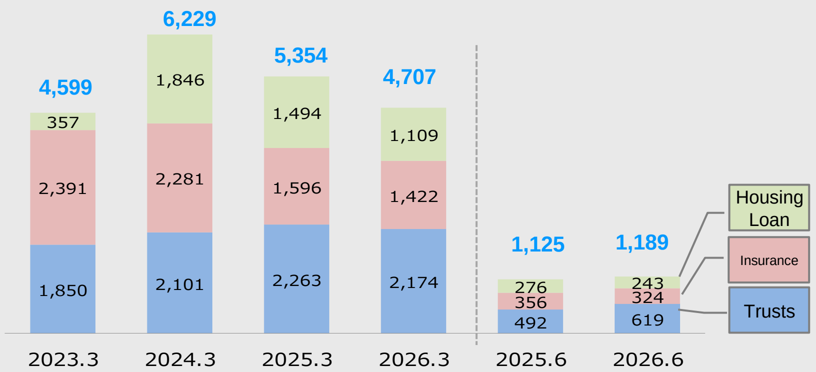
Net Fees and Commissions



Corporate Consulting Fees (million yen)

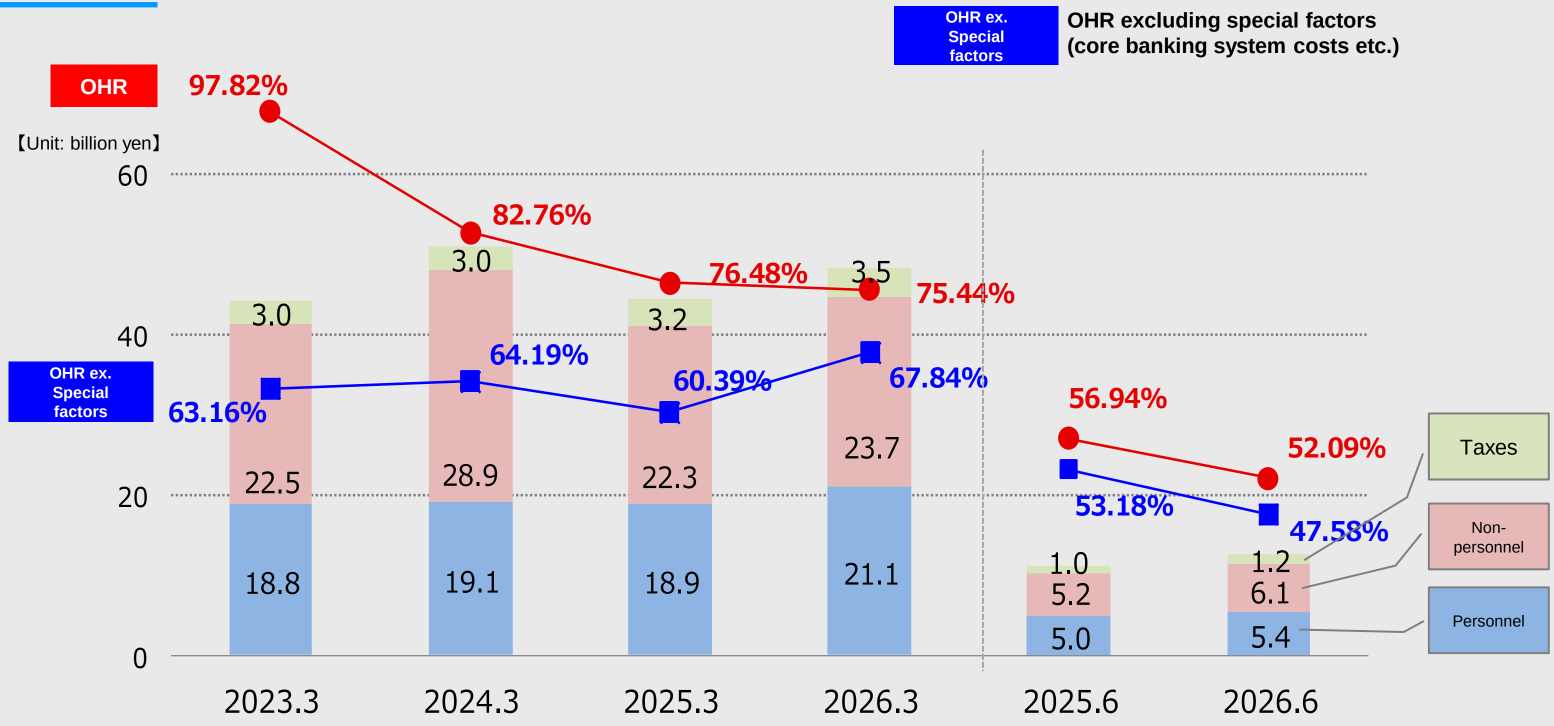


Individual Consulting Fees (million yen)



- Expenses increased due to growth investments such as human capital investment and system investment, but OHR decreased due to an increase in gross business profit

Expenses / OHR



Securities Portfolio

- Invested primarily in local government bonds and restored a portion of bonds sold during the previous period
- Market value of stocks increased significantly due to the rise in stock prices of semiconductor-related companies

Balance (Market Value)

【Unit: billion yen】

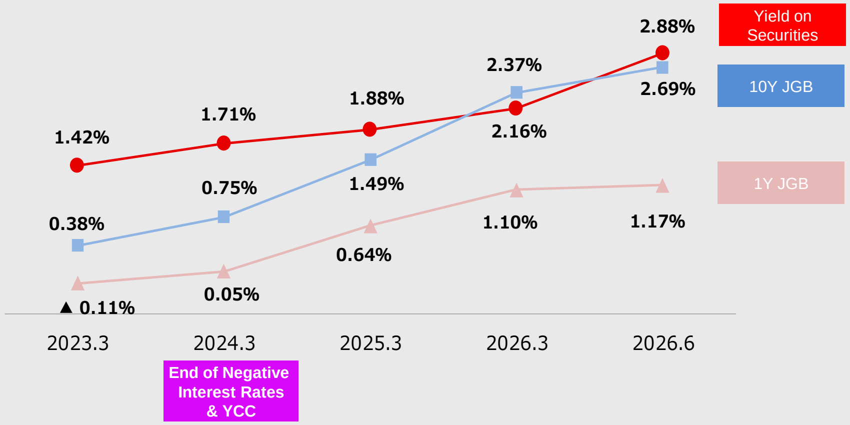
Item	2023.3	2024.3	2025.3	2026.3	2026.6	YoY
Government bonds	324.2	538.1	506.3	304.9	289.2	▲15.7
Local Government bonds	228.1	231.7	194.7	301.2	354.0	52.8
Corporate bonds	310.0	300.8	295.1	230.8	231.5	0.7
Stocks	287.6	348.7	306.1	369.3	562.5	193.2
Other securities	368.7	440.9	503.4	522.2	541.9	19.7
Foreign securities	255.8	298.4	320.8	335.2	344.8	9.6
Others	112.9	142.4	182.5	186.9	197.0	10.1
Money Trust	27.0	30.3	32.3	33.3	33.9	0.6
Total	1,545.9	1,890.9	1,838.0	1,762.0	2,013.3	251.3

Valuation

【Unit: billion yen】

Item	2023.3	2024.3	2025.3	2026.3	2026.6	YoY
Held-to-maturity	▲5.1	▲8.2	-	-	-	-
Available-for-sale securities	149.2	183.4	99.1	145.6	334.8	189.2
Stocks	182.7	239.2	192.5	258.9	451.3	192.4
Bonds	▲11.0	▲25.6	▲64.4	▲87.5	▲93.0	▲5.5
Others	▲22.4	▲30.1	▲29.0	▲25.8	▲23.4	2.4
Foreign securities	▲21.8	▲33.2	▲31.2	▲36.5	▲37.0	▲0.5
Subtotal	**144.0**	**175.1**	**98.9**	**145.4**	**334.4**	**189.0**
Deferred gains (losses) on hedges	22.4	43.4	50.0	63.6	64.2	0.6
Total	**166.4**	**218.5**	**148.9**	**209.0**	**398.7**	**189.7**

- **Yield on Securities**



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

	2023.3	2024.3	2025.3	2026.3	2026.6
Japanese Yen	5.19 years	4.93 years	4.11 years	4.47 years	4.53 years

Constructed a 10-year ladder-type portfolio, resulting in a slight extension of Yen-denominated bond duration

- **Foreign currency Bond Duration (Incl. Hedge position)**

	2023.3	2024.3	2025.3	2026.3	2026.6
Foreign currency	1.91 years	1.82 years	1.69 years	1.57 years	1.72 years

Maintained a floating-rate bond-centric portfolio

Credit Costs / FRA(Financial Reconstruction Act) Disclosed Claims

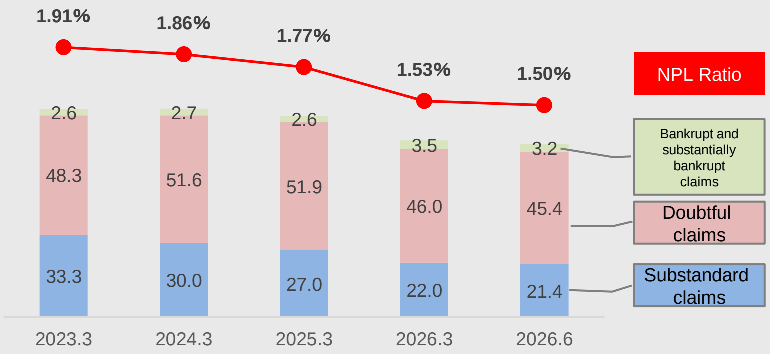
- There were no major defaults, and credit costs remained at a low level

Credit costs

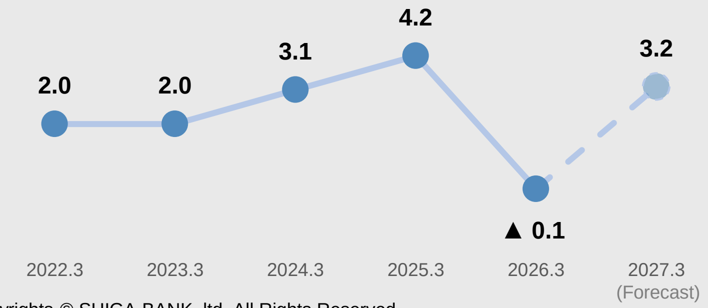
【Unit: billion yen】

	2023.3	2024.3	2025.3	2026.3	2025.6	2026.6
Credit costs	2.0	3.1	4.2	▲0.1	0.3	0.0
Provision of general allowance for loan losses	▲2.1	▲0.6	▲1.0	▲1.7	▲0.1	▲0.1
Disposal of non-performing loans	4.1	3.7	5.2	1.5	0.4	0.1
Partial Direct Write-offs	0.9	0.7	1.1	0.6	0.1	0.0
Provisions for Specific Loan Losses	3.1	2.9	4.0	0.8	0.3	0.1
Credit Cost Ratio (Credit Costs ÷ Total Credit Balance)	0.00%	0.01%	0.01%	▲ 0.00%	0.00%	0.00%

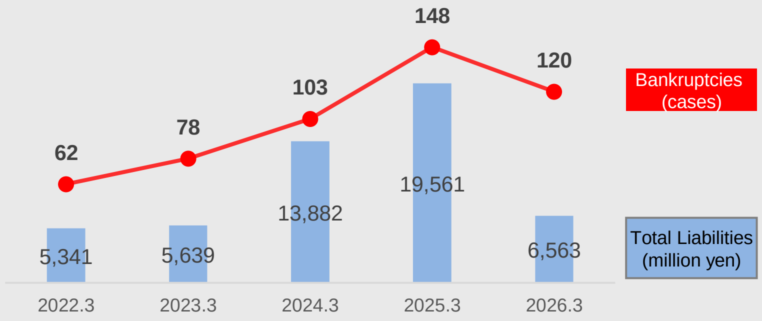
FRA Disclosed Claims (billion yen) / NPL Ratio



Credit cost forecast (billion yen)



(Reference) Corporate Bankruptcy Trends in Shiga Prefecture



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

Inquiries

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