Second 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

November 2026

THE SHIGA BANK,LTD.

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Income Statement Overview (1)

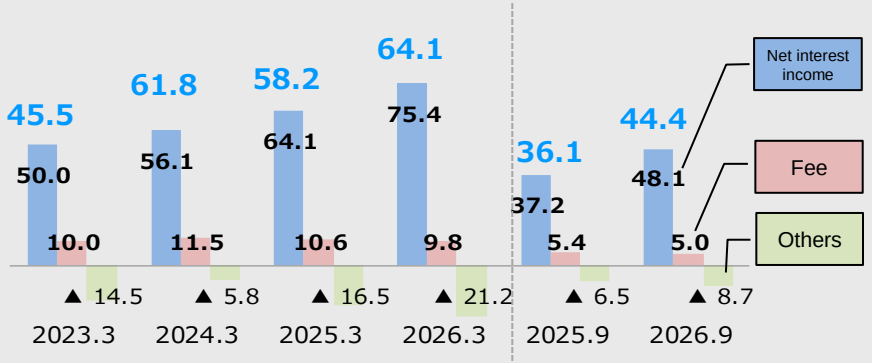
- Net interest income expanded due to increased loan interest and securities interest/dividends
- Profit reached a record high for the interim period on both a non-consolidated and consolidated basis

Financial Results Overview (Non-consolidated)

【Unit: billion yen】

[Non-consolidated]	No.	2025.9	2026.9	YoY	2027.3 Plan (※)	Progress
Gross business profit	1	36.1	44.4	+8.2	69.7	63.6%
Net interest income	2	37.2	48.1	+10.8	95.8	
Interest on loans and discounts	3	28.7	35.7	+7.0		
Interest and dividends on securities	4	18.5	23.8	+5.2		
Interest on deposits, etc. (▲)	5	6.2	11.0	+4.7		
Net fees and commissions	6	5.4	5.0	▲0.4	8.9	
Net other ordinary income	7	▲6.5	▲8.7	▲2.1	▲34.9	
Expenses (▲)	8	24.5	26.4	+1.9	56.8	46.5%
Personnel expenses (▲)	9	10.4	11.1	+0.6	22.3	
Non-personnel expenses (▲)	10	12.0	13.1	+1.0	29.6	
Taxes (▲)	11	1.9	2.1	+0.2		
Net business profit (before provision of general allowance for loan losses)	12	11.6	17.9	+6.3	12.9	
Provision of general allowance for loan losses (▲)	13	▲0.2	▲0.5	▲0.3	▲0.2	
Net Business Profit	14	11.8	18.5	+6.6	13.1	
Non-recurring gains (losses)	15	3.4	3.4	▲0.0	31.9	
Gains (losses) related to equity securities	16	3.9	3.6	▲0.2		
Ordinary profit	17	15.3	21.9	+6.6	45.0	48.8%
Extraordinary income (losses)	18	0.0	0.0	▲0.0	▲0.0	
Profit before income taxes	19	15.3	22.0	+6.6		
Profit	20	11.4	15.2	+3.8	31.5	48.2%
Credit costs (▲)	21	1.0	1.3	+0.3	3.2	41.9%
[Consolidated] Profit	22	11.3	15.1	+3.8	31.5	48.2%

Gross Business Profit Trends (billion yen)



Ordinary Profit / Profit Trends

【Unit: billion yen】

	2023.9	2024.9	2025.9	2026.9
Ordinary profit	17.6	11.6	15.3	21.9
Profit	12.4	8.9	11.4	15.2
Consolidated Profit	12.5	8.7	11.3	15.1

※The FY March 2027 plan has been revised from the figures disclosed on May 13 (disclosed on November 13, 2026)

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Income Statement Overview (2)

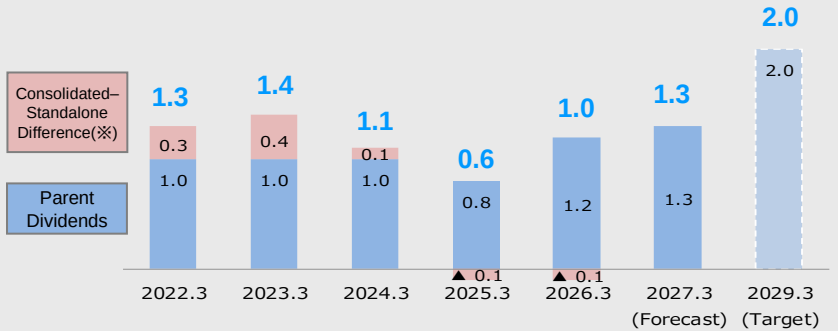
- Subsidiary performance is on an improving trend, with effective group company earnings expected to reach 1.3 billion yen for the full fiscal year

Financial Results (consolidated)

【Unit: billion yen】

[Consolidated]	No.	2025.9	2026.9	YoY
Consolidated Gross business profit	1	37.3	45.7	+8.4
Net interest income	2	36.5	47.3	+10.7
Net fees and commissions	3	6.7	6.3	▲0.3
Net other ordinary income	4	▲6.0	▲7.9	▲1.9
Expenses (▲)	5	25.5	27.4	+1.9
Ordinary profit	6	15.6	22.2	+6.6
Extraordinary income (losses)	7	0.0	0.0	▲0.0
Profit before income taxes	8	15.6	22.2	+6.5
Profit	9	11.3	15.1	+3.8
Profit attributable to non-controlling interests	10	-	-	-
Profit attributable to owners of parent	**11**	**11.3**	**15.1**	**+3.8**

Group Company Earnings Trend (billion yen)



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

Status of Consolidated Subsidiaries (Profit)

【Unit: billion yen】

Company Name	2024.9	2025.9	2026.9
Shiga DC Card	0.0	0.1	0.1
Shigagin Lease	▲0.1	0.0	0.0
Shigagin JCB	0.0	0.0	0.0
Shiga Home Loan Guarantee Service	0.3	0.4	0.3
Shigagin Energy	▲0.0	0.0	0.1
Shigagin capital partners	-	▲0.0	▲0.0
Total of 3 other companies	0.0	▲0.0	▲0.0
Total	0.2	0.5	0.6
Parent Dividends	0.5	0.6	0.6
Consolidated- Standalone Difference	▲0.2	▲0.0	▲0.0

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Financial Forecast for the FY2026(Points of Revision)

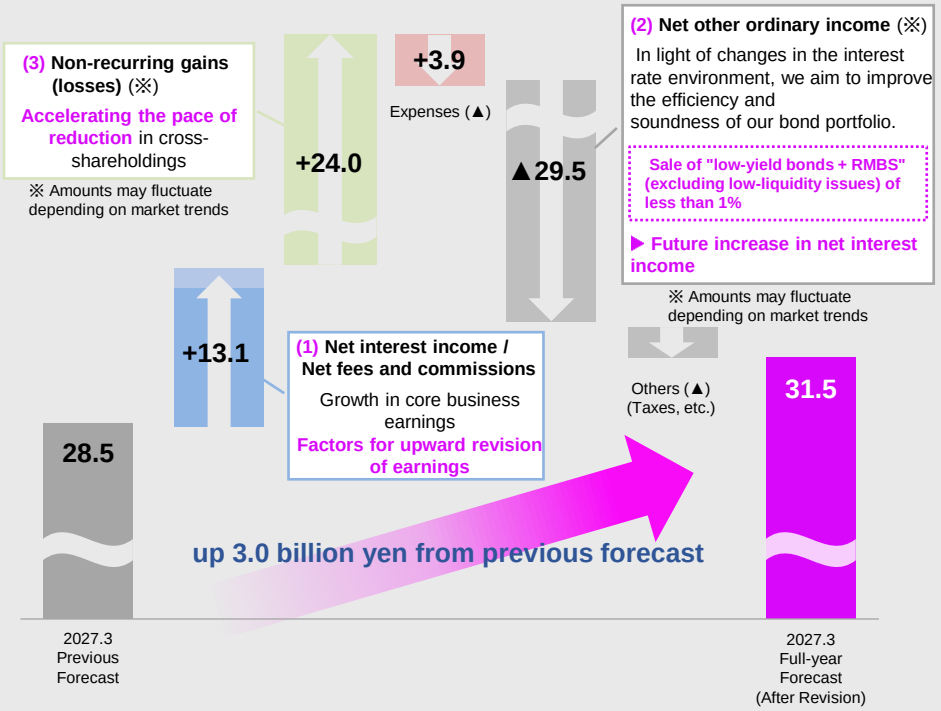
- Revised full-year Financial Results Forecast primarily due to an increase in net interest income, etc.
- Expect consolidated profit of 31.5 billion yen (up 3.0 billion yen from previous forecast)

Financial Results Forecast Revision

【Unit: billion yen】

[Non-consolidated]	2027.3 Previous Forecast	2027.3 Full-year Forecast (After Revision)	Change
Gross business profit	86.1	69.7	▲16.4
Net interest income	83.1	95.8	+12.7
Net fees and commissions	8.5	8.9	(1) +0.3
Net other ordinary income	▲5.4	▲34.9	(2) ▲29.5
Expenses (▲)	52.8	56.8	+3.9
Personnel expenses (▲)	22.0	22.3	+0.2
Non-personnel expenses (▲)	26.9	29.6	+2.7
Net business profit (before provision of general allowance for loan losses)	33.2	12.9	▲20.3
Provision of general allowance for loan losses (▲)	0.1	▲0.2	▲0.3
Net Business Profit	33.1	13.1	▲20.0
Non-recurring gains (losses)	7.9	31.9	(3) +24.0
Ordinary profit	41.0	45.0	+3.9
Extraordinary income (losses)	▲0.0	▲0.0	+0.0
Profit	28.2	31.5	+3.3
Credit costs (▲)	3.2	3.2	▲0.0
[Consolidated] Profit	28.5	31.5	+3.0
Dividends per share	50 yen (YoY +22 yen)	55 yen (YoY +27 yen)	+5 yen

Points of Financial Results Forecast Revision (billion yen)



Utilize gains on sale of cross-shareholdings to further replace bonds in the portfolio, aiming to build a more profitable portfolio.

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Balance Sheet

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

Strategically curtailing low-rate lending while meeting local funding needs

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

Decreased due to repayment of BOJ borrowings and increase in loans

Strategically sold low-yield bonds during a period of rising interest rates since FY2023
Invested primarily in local government bonds in 1H FY2026 and restored a portion of bonds sold during the previous period

Valuation gains increased due to higher share prices

Total Assets 7.6 trillion yen

Loans

【Unit: billion yen】

	2026.9	YoY	vs. March 31, 2026
LoansTotal (Shiga Pref.)	4,668.7 (2,687.3)	+106.2 (+48.3)	+43.8 (+8.9)
of which Business (Shiga Pref.)	2,883.3 (1,122.7)	+39.9 (+20.8)	+17.5 (+1.8)
of which Consumer (Shiga Pref.)	1,395.2 (1,182.0)	+113.0 (+76.0)	+54.5 (+37.1)
of which Local Gov. (Shiga Pref.)	390.0 (382.6)	▲46.7 (▲48.4)	▲28.2 (▲30.0)

Cash and Due from Banks

【Unit: billion yen】

	2026.9	YoY	vs. March 31, 2026
Cash and Due from Banks	851.9	▲44.4	▲159.0
of which BOJ Current Account	821.2	▲42.6	▲156.1

Securities

【Unit: billion yen】

	2026.9	YoY	vs. March 31, 2026
Securities Total	1,875.1	▲3.7	+146.4
of which Gov. bonds	271.5	▲204.4	▲33.4
of which Local Gov. bonds	369.0	+100.9	+67.8
of which Stocks	486.3	+145.6	+117.0

Liabilities 7.1 trillion yen

Deposits

【Unit: billion yen】

	2026.9	YoY	vs. March 31, 2026
Deposits Total (Shiga Pref.)	5,971.6 (5,258.3)	+115.2 (+93.8)	▲16.5 (▲5.7)
of which Individuals	4,270.3	+27.3	▲6.4
of which Corporations	1,373.5	+22.7	+9.2
of which Negotiable certificates of deposit	31.0	+0.4	+0.0

Borrowings

【Unit: billion yen】

	2026.9	YoY	vs. March 31, 2026
Borrowings Total	676.5	▲153.0	▲107.7
of which BOJ Borrowings	676.0	▲148.5	▲107.6
corporate bonds	20.0	+20.0	+20.0

Net Assets

0.5 trillion yen

Increased year-on-year, but slight decrease compared to March 31
Focusing on becoming the main bank for both individuals and corporations
Further efforts to acquire sticky deposits

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

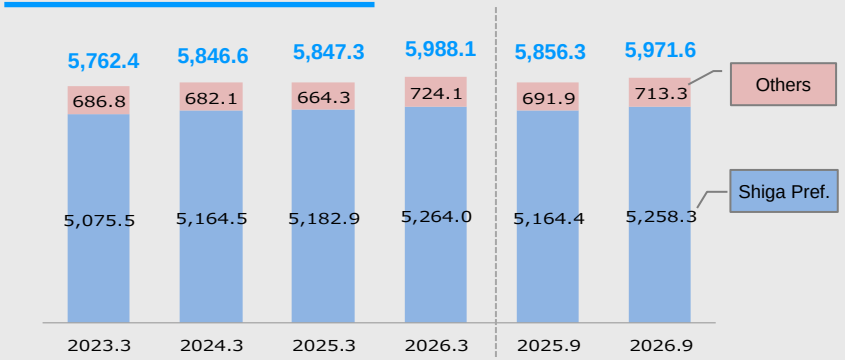
Issued first senior bonds in July 2026
Aiming to maintain and expand the balance sheet by diversifying long-term stable funding sources

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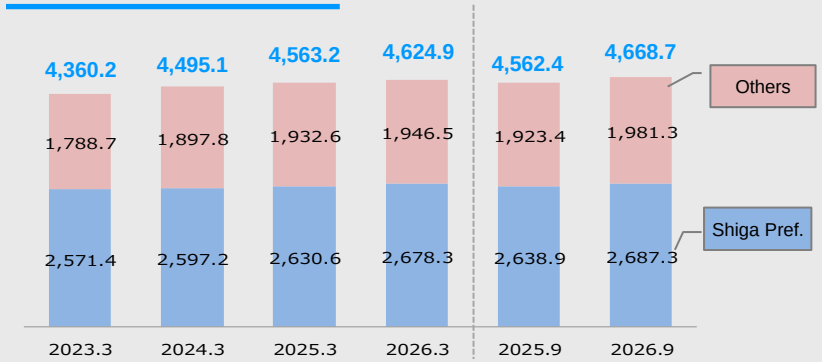
Deposits and Loans (1)

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

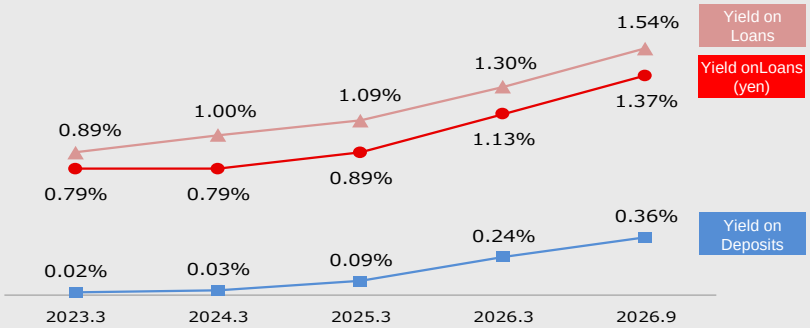
Deposits (balance) (billion yen)



Loans (balance) (billion yen)

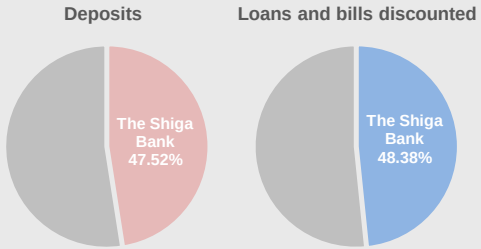


Yields



Market share within Shiga Pref.

● Market share of deposits and loans (As of March 31, 2026)



● Shiga Prefecture main bank survey (2025)

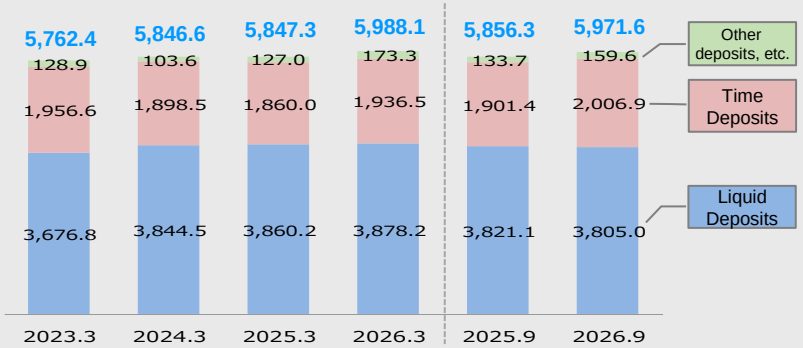
Number of main bank clients	8,150 companies
Main bank share	57.28 %
Market share by industry	Ranked 1st in all 7 industries

*Source: Teikoku Databank
Shiga Prefecture "Main Bank" Trend Survey (2025)

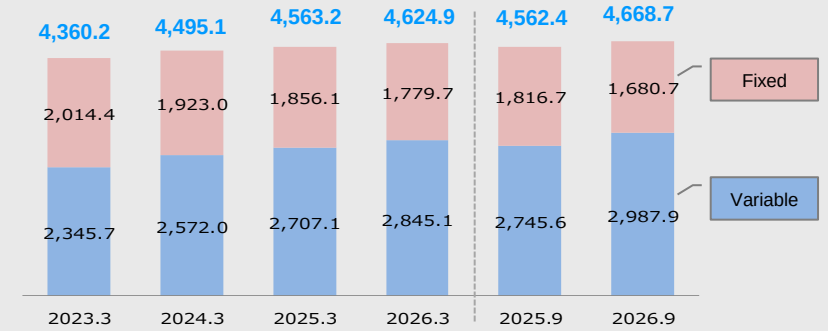
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Deposits and Loans (2)

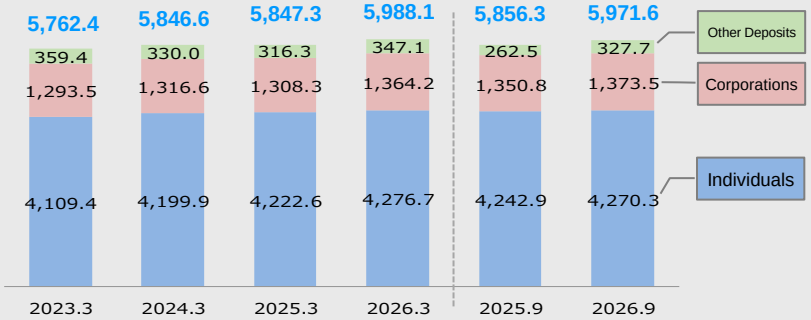
Deposits (balance) by Type (billion yen)



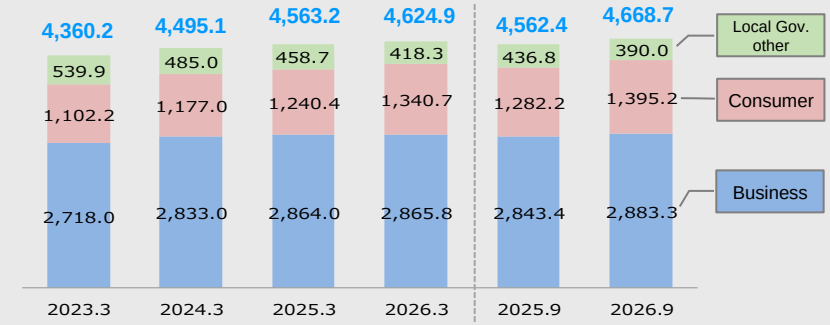
Loans (balance) by Type (billion yen)



Deposits (balance) by Segment (billion yen)



Loans (balance) by Segment (billion yen)

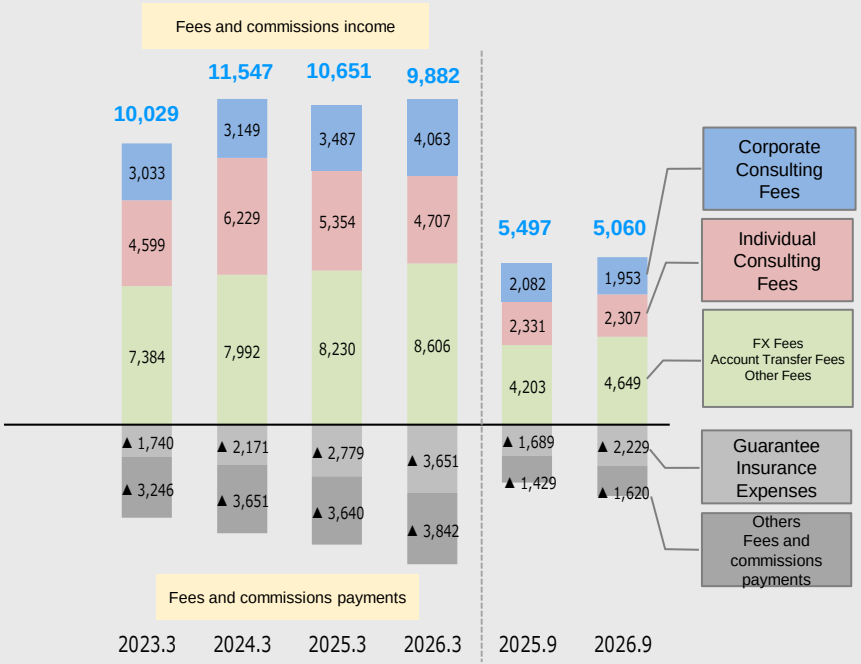


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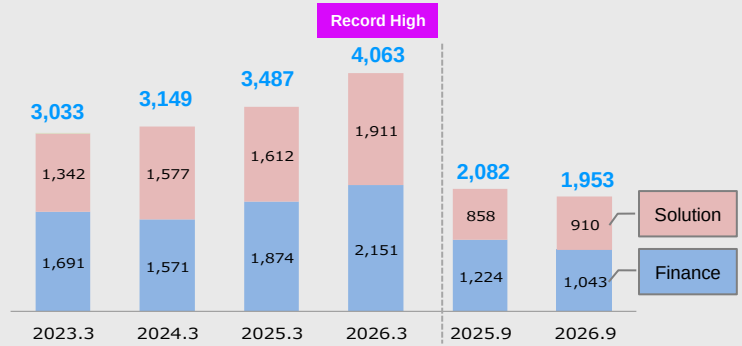
Non-Interest Income

- 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

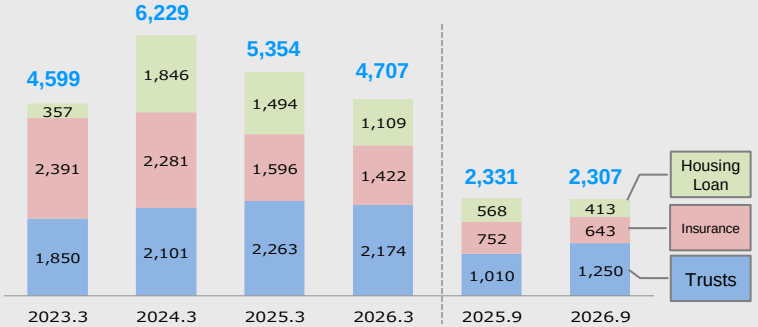
Net Fees and Commissions (million yen)



Major Corporate Consulting Fees (million yen)



Major Individual Consulting Fees (million yen)

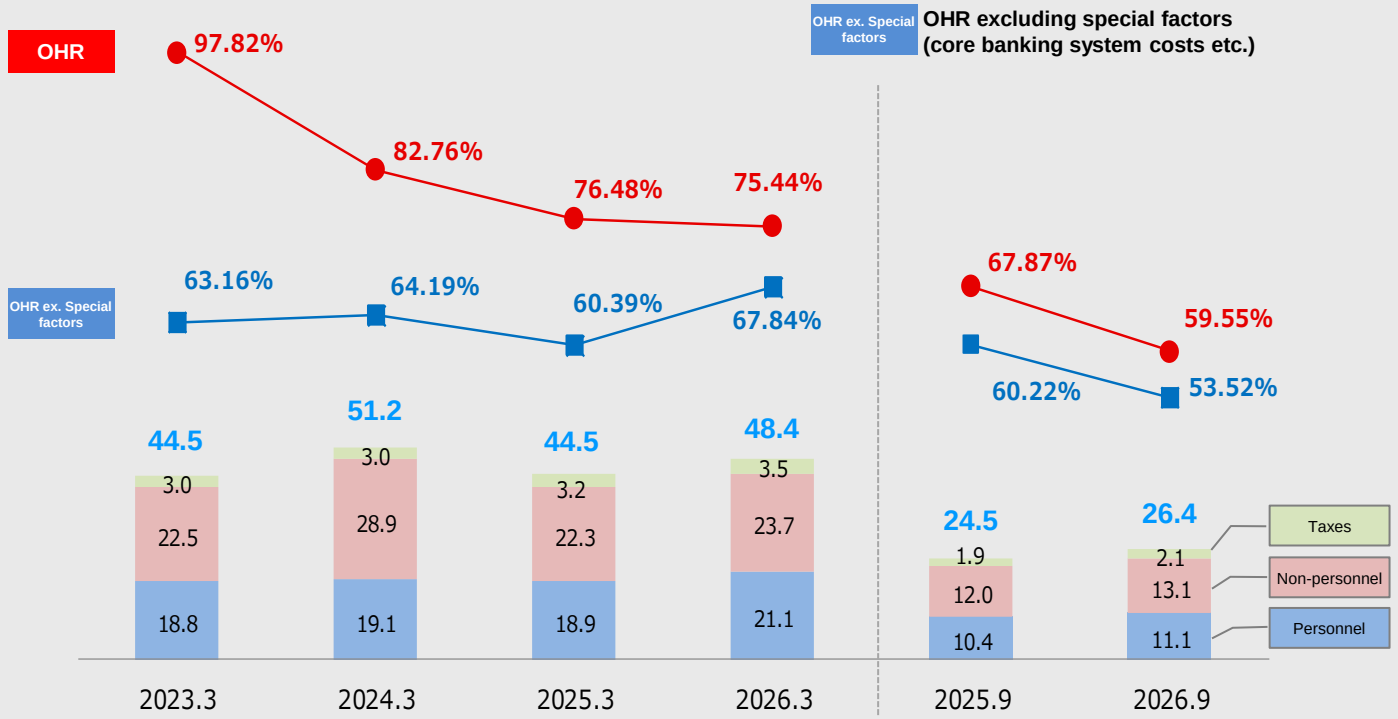


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Expenses

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

Expenses / OHR (billion yen)



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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】

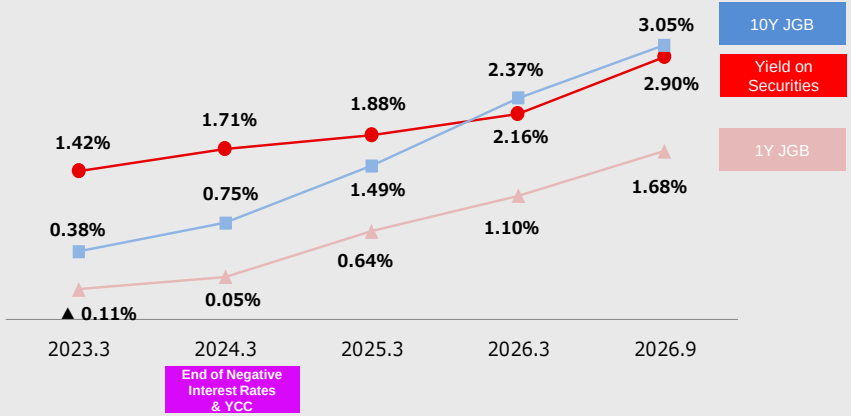
Item	2023.3	2024.3	2025.3	2026.3	2026.9	vs. March-end
Government bonds	324.2	538.1	506.3	304.9	271.5	▲33.4
Local Government bonds	228.1	231.7	194.7	301.2	369.0	67.8
corporate bonds	310.0	300.8	295.1	230.8	228.5	▲2.3
Stocks	287.6	348.7	306.1	369.3	486.3	117.0
Other securities (Foreign bonds, investment trusts, etc.)	368.7	440.9	503.4	522.2	519.6	▲2.6
Foreign securities	255.8	298.4	320.8	335.2	324.3	▲10.8
Others	112.9	142.4	182.5	186.9	195.1	8.2
Money held in trust	27.0	30.3	32.3	33.3	34.4	1.1
Total	1,545.9	1,890.9	1,838.0	1,762.0	1,909.5	147.5

Valuation

【Unit: billion yen】

Item	2023.3	2024.3	2025.3	2026.3	2026.9	vs. March-end
Held-to-maturity	▲5.1	▲8.2	-	-	-	-
Available-for-sale securities	149.2	183.4	99.1	145.6	239.0	93.4
Stocks	182.7	239.2	192.5	258.9	376.9	117.9
Bonds	▲11.0	▲25.6	▲64.4	▲87.5	▲93.3	▲5.7
Others	▲22.4	▲30.1	▲29.0	▲25.8	▲44.5	▲18.7
of which Foreign securities	▲21.8	▲33.2	▲31.2	▲36.5	▲51.6	▲15.1
Subtotal	**144.0**	**175.1**	**98.9**	**145.4**	**238.8**	**93.4**
Deferred gains (losses) on hedges	22.4	43.4	50.0	63.6	70.3	6.6
Total	**166.4**	**218.5**	**148.9**	**209.0**	**309.2**	**100.1**

Yield on Securities



Valuation on JPY Bonds

【Unit: billion yen】

	2023.3	2024.3	2025.3	2026.3	2026.9	vs. March-end
JPY Bonds (incl. Held-to-Maturity)	▲16.2	▲33.9	▲64.4	▲87.5	▲93.3	▲5.7
Deferred Hedge (JPY Bonds)	4.7	14.2	22.6	29.7	22.7	▲6.9
Total	▲11.4	▲19.6	▲41.7	▲57.8	▲70.5	▲12.7

Valuation on Foreign Bonds

【Unit: billion yen】

	2023.3	2024.3	2025.3	2026.3	2026.9	vs. March-end
Foreign Currency Bonds	▲21.8	▲33.2	▲31.2	▲36.5	▲51.6	▲15.1
Deferred Hedge (Foreign Currency Bonds)	17.6	29.2	27.4	33.9	47.5	+13.6
Total	▲4.1	▲3.9	▲3.8	▲2.5	▲4.1	▲1.5

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Securities Portfolio Overview (Bond Investments)

Bond Gains/Losses

【Unit: billion yen】

	2023.3	2024.3	2025.3	2026.3	2025.9	2026.9
Bond Interest	4.5	6.3	7.8	11.0	4.8	6.7
Interest – JPY Bonds	4.6	6.1	7.3	9.1	4.1	5.9
Interest – Foreign Currency Bonds (excluding funding costs)	▲ 0.0	0.2	0.5	1.9	0.7	0.7
Bond Trading Gains/Losses	▲ 12.5	▲ 2.4	▲ 14.0	▲ 18.0	▲ 4.9	▲ 6.5
Interest – JPY Bonds	1.5	▲ 2.9	▲ 13.4	▲ 18.0	▲ 4.9	▲ 6.4
Interest – Foreign Currency Bonds	▲ 14.1	0.4	▲ 0.5	0.0	0.0	▲ 0.0
Total	▲ 7.9	3.8	6.2	▲ 7.0	▲ 0.1	0.2

●Background

FY	Details
1 2023.3	・Sold approximately 100.0 billion yen of foreign bonds (fixed-rate bonds) ➡ The portfolio was shifted to focus on floating-rate bonds to avoid negative carry
2 2025.3	・Restructuring of JPY Bond Portfolio; sold low-yield bonds, mainly super-long-term JGBs ➡ Aiming to generate stable interest income in a “positive interest rate environment“ actions to build a resilient portfolio
3 2026.3	・Strategically replaced low-yield bonds early, anticipating rate hikes ・Additional low-yield bond sales considering Middle East situation ・Gradually restoring balance (reinvesting) considering rate environment
4 2026.10 and beyond	・Utilize gains on sale of cross-shareholdings to further replace the bond portfolio and build a more profitable portfolio

Sold "low-yield bonds + RMBS" with yields of less than 1% (excluding low-liquidity issues) ➡ 1.5% or more yield improvement, approx. 2.5 billion yen earnings improvement expected

JPY Bond Risk Indicators

	2023.3	2024.3	2025.3	2026.3	2026.9
JPY Bond Duration (including deferred hedge)	5.19 years	4.93 years	4.11 years	4.47 years	4.56 years
Interest Rate Risk (10bpv) (billion yen)	▲4.67	▲5.65	▲4.42	▲4.10	▲4.28

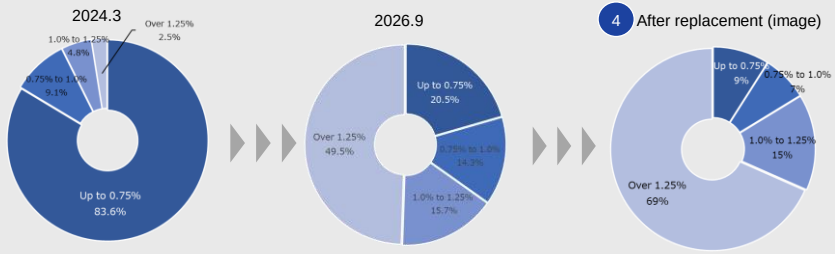
Foreign Bond Risk Indicators

	2023.3	2024.3	2025.3	2026.3	2026.9
Foreign Bond Duration (including deferred hedge)	1.91 years	1.82 years	1.69 years	1.57 years	1.86 years
Interest Rate Risk (10bpv) (billion yen)	▲0.45	▲0.58	▲0.56	▲0.56	▲0.67

●Changes in JPY Bond Portfolio ※Includes asset swaps

	2024.3	2025.3	2026.3	2026.9	vs. March-end
JPY Bonds (average balance) (billion yen)	1,142.2	1,151.1	1,106.7	1,010.5	▲96.2
Yield (%)	0.44	0.52	0.76	1.17	+0.41

●JPY Bond Composition Change by Yield ※Excluding asset swaps and floating bonds



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Credit Costs / FRA(Financial Reconstruction Act) Disclosed Claims

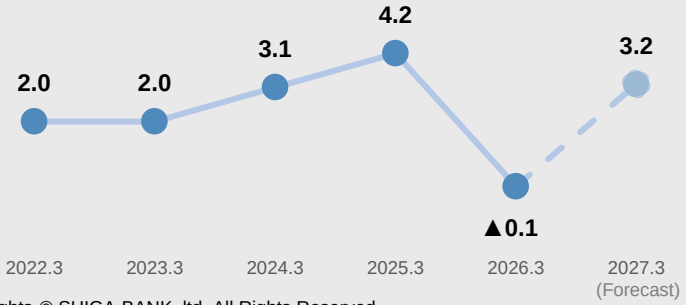
- There were no major defaults, and credit costs remained at a low level

Credit costs

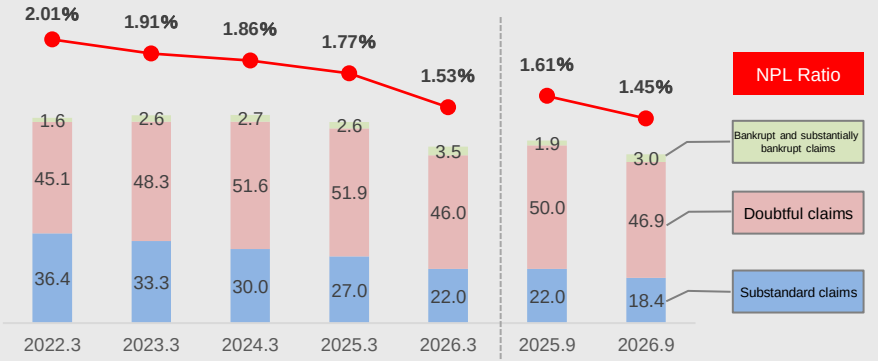
【Unit: billion yen】

	2023.3	2024.3	2025.3	2026.3	2025.9	2026.9
Credit costs	2.0	3.1	4.2	▲ 0.1	1.0	1.3
Provision of general allowance for loan losses	▲ 2.1	▲ 0.6	▲ 1.0	▲ 1.7	▲ 0.2	▲ 0.5
Disposal of non-performing loans	4.1	3.7	5.2	1.5	1.2	1.9
Partial Direct Write-offs	0.9	0.7	1.1	0.6	0.9	1.6
Provisions for Specific Loan Losses	3.1	2.9	4.0	0.8	0.3	0.3
Credit Cost Ratio (Credit Costs ÷ Total Credit Balance)	0.05%	0.07%	0.09%	▲ 0.00%	0.02%	0.03%
Total claims	4,402.2	4,536.3	4,599.3	4,659.9	4,597.8	4,701.6

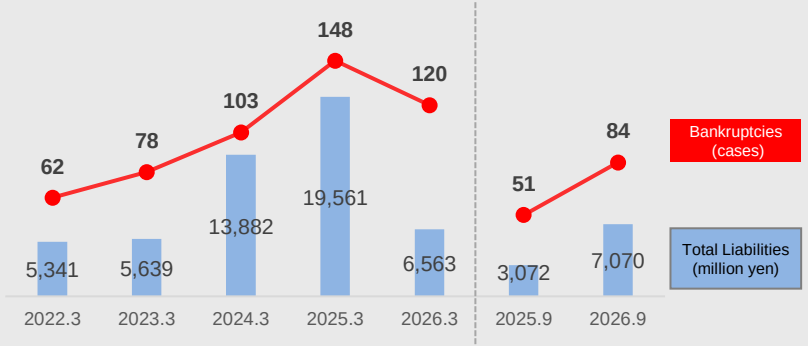
Credit cost forecast (billion yen)



Disclosed Claims Under the Financial Reconstruction Law (billion yen) ・NPL Ratio



(Reference) Corporate Bankruptcy Trends in Shiga Prefecture



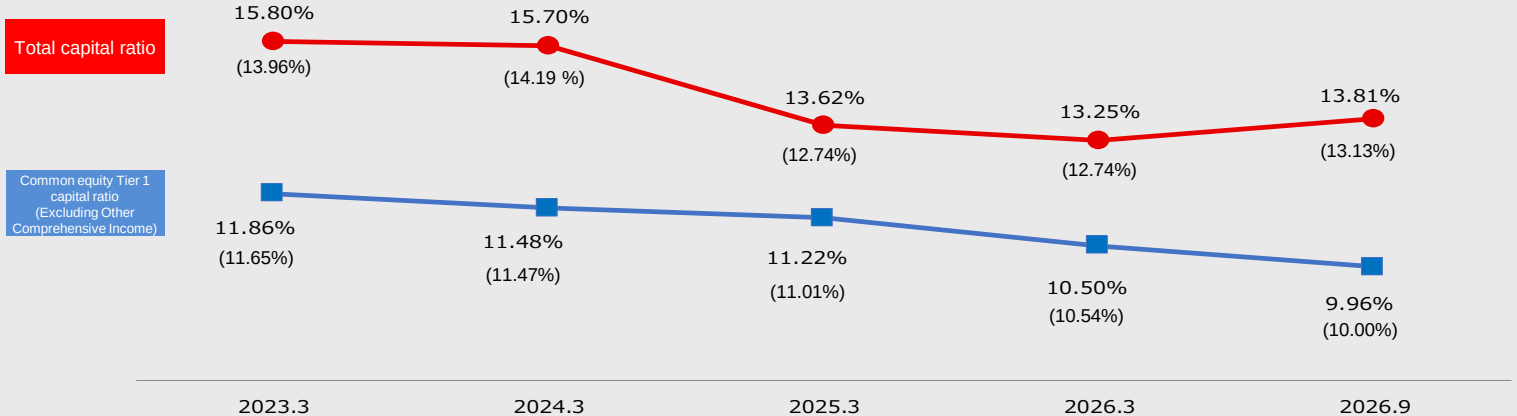
Source: Tokyo Shoko Research, Shiga Branch – “Corporate Bankruptcy Situation in Shiga Prefecture”

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Total capital ratio

- Total capital ratio maintained at a sound level

Consolidated Total Capital Ratio



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

Item	2023.3	2024.3	2025.3	2026.3	2026.9
Consolidated Total Capital Ratio (%)	15.80	15.70	13.62	13.25	13.81
Total Capital (billion yen)	411.9	462.4	409.6	453.3	519.9
Risk weighted assets (billion yen)	2,607.0	2,944.6	3,006.3	3,420.7	3,764.4

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Inquiries

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Such statements do not guarantee future performance and involve risks and uncertainties.
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