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November 14, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: THE SHIGA BANK,LTD.

Listing: Tokyo Stock Exchange

Securities code: 8366

URL: <https://www.shigagin.com>

Representative: Shinya Kubota President & CEO

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Scheduled date to file semi-annual securities report: November 25, 2025

Scheduled date to commence dividend payments: December 11, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

Six months ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	79,519	31.5	15,640	34.5	11,389	30.2
September 30, 2024	60,493	2.9	11,625	(35.7)	8,748	(30.1)

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 40,918 million [-%]
For the six months ended September 30, 2024: ¥ (15,090) million [-%]

Six months ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
September 30, 2025	246.98	-
September 30, 2024	186.41	-

Note: Diluted earnings per share is not presented because there were no potentially dilutive shares.

(2) Consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
September 30, 2025	7,589,627	484,832	6.4
March 31, 2025	7,528,217	444,811	5.9

Reference: Equity

As of September 30, 2025: ¥ 484,832 million

As of March 31, 2025: ¥ 444,811 million

Note: “Equity-to-asset ratio” is calculated by dividing (total net assets at the end of the period – share acquisition rights at the end of the period) by total assets at the end of the period.

“Equity-to-asset ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	45.00	-	45.00	90.00
Fiscal year ending March 31, 2026	-	65.00			
Fiscal year ending March 31, 2026 (Forecast)			-	65.00	130.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	28,300	49.3	20,000	6.8	432.15

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies()
Excluded: - companies()

(2) Changes in accounting policies, changes in accounting estimates, and restatement

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2025	53,090,081 shares
As of March 31, 2025	53,090,081 shares

(ii) Number of treasury shares at the end of the period

As of September 30, 2025	6,809,906 shares
As of March 31, 2025	7,008,097 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	46,115,658 shares
Six months ended September 30, 2024	46,931,867 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended						
September 30, 2025	72,518	33.8	15,351	31.3	11,403	27.2
September 30, 2024	54,189	2.4	11,695	(33.7)	8,968	(27.7)

	Basic earnings per share
Six months ended	Yen
September 30, 2025	247.29
September 30, 2024	191.09

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	7,567,555	465,023	6.1
March 31, 2025	7,505,260	424,662	5.7

Reference: Equity

As of September 30, 2025: ¥ 465,023 million

As of March 31, 2025: ¥ 424,662 million

Note: “Equity-to-asset ratio” is calculated by dividing (total net assets at the end of the period – share acquisition rights at the end of the period) by total assets at the end of the period.

“Equity-to-asset ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	27,500	47.4	20,000	6.1	432.15

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

Semi-annual Consolidated Financial Statements
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	898,939	896,577
Call loans and bills bought	6,429	2,382
Monetary claims bought	770	553
Trading securities	19	28
Money held in trust	32,356	31,396
Securities	1,802,020	1,875,166
Loans and bills discounted	4,529,399	4,527,001
Foreign exchanges	7,029	6,141
Other assets	177,407	173,726
Tangible fixed assets	53,949	53,774
Intangible fixed assets	1,991	3,736
Retirement benefit asset	26,579	27,583
Deferred tax assets	611	578
Customers' liabilities for acceptances and guarantees	26,120	25,391
Allowance for loan losses	(35,406)	(34,411)
Total assets	7,528,217	7,589,627
Liabilities		
Deposits	5,806,185	5,818,644
Negotiable certificates of deposit	22,600	19,300
Call money and bills sold	109,149	125,059
Cash collateral received for securities lent	156,949	147,857
Borrowed money	830,352	829,613
Foreign exchanges	317	332
Borrowed money from trust account	174	156
Other liabilities	84,792	76,523
Retirement benefit liability	183	187
Provision for retirement benefits for directors (and other officers)	4	5
Provision for loss on interest repayment	6	6
Provision for contingent loss	266	298
Deferred tax liabilities	40,690	55,806
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	25,391
Total liabilities	7,083,406	7,104,795
Net assets		
Share capital	33,076	33,076
Capital surplus	24,548	25,147
Retained earnings	284,546	293,862
Treasury shares	(20,473)	(19,896)
Total shareholders' equity	321,698	332,190
Valuation difference on available-for-sale securities	71,925	101,227
Deferred gains or losses on hedges	35,569	36,147
Revaluation reserve for land	8,057	8,057
Remeasurements of defined benefit plans	7,560	7,209
Total accumulated other comprehensive income	123,112	152,641
Total net assets	444,811	484,832
Total liabilities and net assets	7,528,217	7,589,627

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	60,493	79,519
Interest income	41,822	49,890
Interest on loans and discounts	23,542	28,620
Interest and dividends on securities	15,169	17,958
Trust fees	0	0
Fees and commissions	9,836	9,872
Other ordinary income	5,755	14,693
Other income	3,079	5,063
Ordinary expenses	48,867	63,878
Interest expenses	11,121	13,332
Interest on deposits	1,873	6,250
Fees and commissions payments	2,859	3,101
Other ordinary expenses	8,268	20,694
General and administrative expenses	22,287	25,064
Other expenses	4,329	1,684
Ordinary profit	11,625	15,640
Extraordinary income	-	66
Gain on disposal of non-current assets	-	66
Extraordinary losses	130	28
Loss on disposal of non-current assets	109	13
Impairment losses	20	14
Profit before income taxes	11,495	15,678
Income taxes - current	3,520	2,665
Income taxes - deferred	(773)	1,623
Total income taxes	2,747	4,288
Profit	8,748	11,389
Profit attributable to owners of parent	8,748	11,389

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	8,748	11,389
Other comprehensive income		
Valuation difference on available-for-sale securities	(17,406)	29,301
Deferred gains or losses on hedges	(5,814)	578
Remeasurements of defined benefit plans, net of tax	(618)	(350)
Total other comprehensive income	(23,839)	29,529
Comprehensive income	(15,090)	40,918
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(15,090)	40,918

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,541	269,792	(16,476)	310,934
Changes during period					
Dividends of surplus			(1,877)		(1,877)
Profit attributable to owners of parent			8,748		8,748
Purchase of treasury shares				(6)	(6)
Disposal of treasury shares		7		13	20
Reversal of revaluation reserve for land			4		4
Net changes in items other than shareholders' equity					
Total changes during period	-	7	6,875	7	6,889
Balance at end of period	33,076	24,548	276,668	(16,469)	317,824

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	131,867	30,145	8,240	9,700	179,953	490,887
Changes during period						
Dividends of surplus						(1,877)
Profit attributable to owners of parent						8,748
Purchase of treasury shares						(6)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						4
Net changes in items other than shareholders' equity	(17,406)	(5,814)	(4)	(618)	(23,843)	(23,843)
Total changes during period	(17,406)	(5,814)	(4)	(618)	(23,843)	(16,953)
Balance at end of period	114,460	24,331	8,236	9,081	156,109	473,934

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,548	284,546	(20,473)	321,698
Changes during period					
Dividends of surplus			(2,073)		(2,073)
Profit attributable to owners of parent			11,389		11,389
Purchase of treasury shares				(4)	(4)
Disposal of treasury shares		598		581	1,180
Net changes in items other than shareholders' equity					
Total changes during period	-	598	9,316	577	10,492
Balance at end of period	33,076	25,147	293,862	(19,896)	332,190

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	71,925	35,569	8,057	7,560	123,112	444,811
Changes during period						
Dividends of surplus						(2,073)
Profit attributable to owners of parent						11,389
Purchase of treasury shares						(4)
Disposal of treasury shares						1,180
Net changes in items other than shareholders' equity	29,301	578	-	(350)	29,529	29,529
Total changes during period	29,301	578	-	(350)	29,529	40,021
Balance at end of period	101,227	36,147	8,057	7,209	152,641	484,832

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	898,807	896,396
Call loans	6,429	2,382
Monetary claims bought	770	553
Trading securities	19	28
Money held in trust	32,356	31,396
Securities	1,805,729	1,878,835
Loans and bills discounted	4,563,298	4,562,483
Foreign exchanges	7,029	6,141
Other assets	134,638	129,710
Other	134,638	129,710
Tangible fixed assets	45,935	46,049
Intangible fixed assets	1,933	3,695
Prepaid pension costs	15,566	17,081
Customers' liabilities for acceptances and guarantees	26,120	25,391
Allowance for loan losses	(33,374)	(32,589)
Total assets	7,505,260	7,567,555
Liabilities		
Deposits	5,812,534	5,825,748
Negotiable certificates of deposit	34,800	30,600
Call money	109,149	125,059
Cash collateral received for securities lent	156,949	147,857
Borrowed money	830,322	829,613
Foreign exchanges	317	332
Borrowed money from trust account	174	156
Other liabilities	67,142	59,371
Income taxes payable	169	1,119
Asset retirement obligations	579	579
Other	66,394	57,673
Provision for contingent loss	266	298
Deferred tax liabilities	37,207	52,491
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	25,391
Total liabilities	7,080,597	7,102,532

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	33,076	33,076
Capital surplus	23,954	24,552
Legal capital surplus	23,942	23,942
Other capital surplus	11	610
Retained earnings	273,073	282,404
Legal retained earnings	9,134	9,134
Other retained earnings	263,939	273,269
Reserve for tax purpose reduction entry of non-current assets	417	417
General reserve	242,493	242,493
Retained earnings brought forward	21,028	30,358
Treasury shares	(20,473)	(19,896)
Total shareholders' equity	309,631	320,137
Valuation difference on available-for-sale securities	71,404	100,680
Deferred gains or losses on hedges	35,569	36,147
Revaluation reserve for land	8,057	8,057
Total valuation and translation adjustments	115,031	144,885
Total net assets	424,662	465,023
Total liabilities and net assets	7,505,260	7,567,555

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	54,189	72,518
Interest income	42,322	50,570
Interest on loans and discounts	23,565	28,724
Interest and dividends on securities	15,650	18,538
Trust fees	0	0
Fees and commissions	8,601	8,616
Other ordinary income	218	8,269
Other income	3,046	5,062
Ordinary expenses	42,493	57,167
Interest expenses	11,121	13,347
Interest on deposits	1,874	6,255
Fees and commissions payments	2,888	3,118
Other ordinary expenses	3,199	14,849
General and administrative expenses	21,351	24,037
Other expenses	3,933	1,814
Ordinary profit	11,695	15,351
Extraordinary income	-	66
Gain on disposal of non-current assets	-	66
Extraordinary losses	128	28
Loss on disposal of non-current assets	108	13
Impairment losses	20	14
Profit before income taxes	11,566	15,389
Income taxes - current	3,260	2,371
Income taxes - deferred	(662)	1,613
Total income taxes	2,598	3,985
Profit	8,968	11,403

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	4	23,946	9,134	422	230,893	17,746	258,197	(16,476)	298,744
Changes during period											
Dividends of surplus								(1,877)	(1,877)		(1,877)
Provision of general reserve							11,600	(11,600)	-		
Profit								8,968	8,968		8,968
Purchase of treasury shares										(6)	(6)
Disposal of treasury shares			7	7						13	20
Reversal of revaluation reserve for land								4	4		4
Net changes in items other than shareholders' equity											
Total changes during period	-	-	7	7	-	-	11,600	(4,504)	7,095	7	7,109
Balance at end of period	33,076	23,942	11	23,954	9,134	422	242,493	13,241	265,292	(16,469)	305,853

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	131,167	30,145	8,240	169,552	468,297
Changes during period					
Dividends of surplus					(1,877)
Provision of general reserve					
Profit					8,968
Purchase of treasury shares					(6)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					4
Net changes in items other than shareholders' equity	(17,411)	(5,814)	(4)	(23,229)	(23,229)
Total changes during period	(17,411)	(5,814)	(4)	(23,229)	(16,120)
Balance at end of period	113,755	24,331	8,236	146,323	452,177

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631
Changes during period											
Dividends of surplus								(2,073)	(2,073)		(2,073)
Profit								11,403	11,403		11,403
Purchase of treasury shares										(4)	(4)
Disposal of treasury shares			598	598						581	1,180
Net changes in items other than shareholders' equity											
Total changes during period	-	-	598	598	-	-	-	9,330	9,330	577	10,506
Balance at end of period	33,076	23,942	610	24,552	9,134	417	242,493	30,358	282,404	(19,896)	320,137

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	71,404	35,569	8,057	115,031	424,662
Changes during period					
Dividends of surplus					(2,073)
Profit					11,403
Purchase of treasury shares					(4)
Disposal of treasury shares					1,180
Net changes in items other than shareholders' equity	29,275	578	-	29,853	29,853
Total changes during period	29,275	578	-	29,853	40,360
Balance at end of period	100,680	36,147	8,057	144,885	465,023