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November 13, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (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 27, 2026
Scheduled date to commence dividend payments: December 10, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	100,793	26.8	22,249	42.3	15,198	33.4
September 30, 2025	79,519	31.5	15,640	34.5	11,389	30.2

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 83,657 million [104.4%]
For the six months ended September 30, 2025: ¥ 40,918 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	66.12	-
September 30, 2025	49.40	-

Notes:
1. Diluted earnings per share is not presented because there were no potentially dilutive shares.
2. THE SHIGA BANK,LTD. (“the Bank”) conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	7,699,635	589,275	7.7
March 31, 2026	7,669,084	509,025	6.6

Reference: Equity
As of September 30, 2026: ¥ 589,275 million
As of March 31, 2026: ¥ 509,025 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, 2026	-	65.00	-	75.00	140.00
Fiscal year ending March 31, 2027	-	27.50			
Fiscal year ending March 31, 2027 (Forecast)			-	27.50	55.00

Notes:

1. Revisions to the forecast of cash dividends most recently announced: Yes
2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. The dividend for the fiscal year ended March 31, 2026 is stated at the actual amounts prior to the share split.

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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	45,800	57.8	31,500	47.9	137.03

Note: Revisions to the financial result forecast most recently announced: Yes

*** 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, 2026	240,450,405 shares
As of March 31, 2026	240,450,405 shares

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

As of September 30, 2026	10,578,232 shares
As of March 31, 2026	10,571,035 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	229,875,868 shares
Six months ended September 30, 2025	230,578,294 shares

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Total number of issued shares at the end of the period (including treasury shares), number of treasury shares at the end of the period, and average number of shares outstanding during the period have been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	92,710	27.8	21,993	43.3	15,244	33.7
September 30, 2025	72,518	33.8	15,351	31.3	11,403	27.2

	Basic earnings per share
Six months ended	Yen
September 30, 2026	66.31
September 30, 2025	49.46

Notes:

1. Diluted earnings per share is not presented because there were no potentially dilutive shares.
2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	7,668,025	563,468	7.3
March 31, 2026	7,635,200	482,225	6.3

Reference: Equity

As of September 30, 2026: ¥ 563,468 million

As of March 31, 2026: ¥ 482,225 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, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	45,000	57.6	31,500	46.9	137.03

* 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, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,011,233	852,173
Call loans and bills bought	15,036	22,045
Monetary claims bought	250	316
Trading securities	42	8
Money held in trust	33,332	34,455
Securities	1,722,410	1,868,972
Loans and bills discounted	4,588,660	4,628,474
Foreign exchanges	6,608	6,068
Other assets	198,908	192,892
Tangible fixed assets	54,100	55,833
Intangible fixed assets	5,346	6,218
Retirement benefit asset	38,931	40,408
Deferred tax assets	603	608
Customers' liabilities for acceptances and guarantees	24,748	22,709
Allowance for loan losses	(31,128)	(31,549)
Total assets	7,669,084	7,699,635
Liabilities		
Deposits	5,950,294	5,934,315
Negotiable certificates of deposit	19,150	19,500
Call money and bills sold	79,300	74,898
Securities sold under repurchase agreements	-	71,557
Cash collateral received for securities lent	142,490	85,659
Borrowed money	784,282	676,570
Foreign exchanges	500	646
Bonds payable	-	20,000
Borrowed money from trust account	157	156
Other liabilities	87,657	101,397
Retirement benefit liability	194	200
Provision for retirement benefits for directors (and other officers)	6	7
Provision for loss on interest repayment	4	4
Provision for contingent loss	301	289
Deferred tax liabilities	65,357	96,849
Deferred tax liabilities for land revaluation	5,613	5,596
Acceptances and guarantees	24,748	22,709
Total liabilities	7,160,058	7,110,359

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	24,536	24,567
Retained earnings	285,621	297,409
Treasury shares	(6,655)	(6,645)
Total shareholders' equity	336,579	348,408
Valuation difference on available-for-sale securities	104,003	168,259
Deferred gains or losses on hedges	46,300	51,531
Revaluation reserve for land	8,057	8,018
Remeasurements of defined benefit plans	14,085	13,056
Total accumulated other comprehensive income	172,446	240,867
Total net assets	509,025	589,275
Total liabilities and net assets	7,669,084	7,699,635

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, 2025	For the six months ended September 30, 2026
Ordinary income	79,519	100,793
Interest income	49,890	64,142
Interest on loans and discounts	28,620	35,554
Interest and dividends on securities	17,958	23,196
Trust fees	0	-
Fees and commissions	9,872	10,195
Other ordinary income	14,693	21,821
Other income	5,063	4,633
Ordinary expenses	63,878	78,543
Interest expenses	13,332	16,872
Interest on deposits	6,250	10,963
Fees and commissions payments	3,101	3,806
Other ordinary expenses	20,694	29,757
General and administrative expenses	25,064	26,001
Other expenses	1,684	2,105
Ordinary profit	15,640	22,249
Extraordinary income	66	94
Gain on disposal of non-current assets	66	94
Extraordinary losses	28	86
Loss on disposal of non-current assets	13	86
Impairment losses	14	-
Profit before income taxes	15,678	22,257
Income taxes - current	2,665	6,845
Income taxes - deferred	1,623	214
Total income taxes	4,288	7,059
Profit	11,389	15,198
Profit attributable to owners of parent	11,389	15,198

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	11,389	15,198
Other comprehensive income		
Valuation difference on available-for-sale securities	29,301	64,255
Deferred gains or losses on hedges	578	5,231
Remeasurements of defined benefit plans, net of tax	(350)	(1,028)
Total other comprehensive income	29,529	68,459
Comprehensive income	40,918	83,657
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	40,918	83,657

Semi-annual Consolidated Statement of Changes in Equity

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

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,536	285,621	(6,655)	336,579
Changes during period					
Dividends of surplus			(3,448)		(3,448)
Profit attributable to owners of parent			15,198		15,198
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		31		11	42
Reversal of revaluation reserve for land			38		38
Net changes in items other than shareholders' equity					
Total changes during period	-	31	11,788	9	11,829
Balance at end of period	33,076	24,567	297,409	(6,645)	348,408

	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	104,003	46,300	8,057	14,085	172,446	509,025
Changes during period						
Dividends of surplus						(3,448)
Profit attributable to owners of parent						15,198
Purchase of treasury shares						(1)
Disposal of treasury shares						42
Reversal of revaluation reserve for land						38
Net changes in items other than shareholders' equity	64,255	5,231	(38)	(1,028)	68,421	68,421
Total changes during period	64,255	5,231	(38)	(1,028)	68,421	80,250
Balance at end of period	168,259	51,531	8,018	13,056	240,867	589,275

Semi-annual Non-consolidated Financial Statements
Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,011,017	851,966
Call loans	15,036	22,045
Monetary claims bought	250	316
Trading securities	42	8
Money held in trust	33,332	34,455
Securities	1,728,697	1,875,129
Loans and bills discounted	4,624,935	4,668,738
Foreign exchanges	6,608	6,068
Other assets	149,970	141,659
Other	149,970	141,659
Tangible fixed assets	46,145	47,164
Intangible fixed assets	5,301	6,130
Prepaid pension costs	18,414	21,388
Customers' liabilities for acceptances and guarantees	24,748	22,709
Allowance for loan losses	(29,299)	(29,756)
Total assets	7,635,200	7,668,025
Liabilities		
Deposits	5,957,237	5,940,613
Negotiable certificates of deposit	30,950	31,000
Call money	79,300	74,898
Securities sold under repurchase agreements	-	71,557
Cash collateral received for securities lent	142,490	85,659
Borrowed money	784,282	676,570
Foreign exchanges	500	646
Bonds payable	-	20,000
Borrowed money from trust account	157	156
Other liabilities	68,592	84,107
Income taxes payable	2,906	5,512
Asset retirement obligations	597	570
Other	65,088	78,024
Provision for contingent loss	301	289
Deferred tax liabilities	58,801	90,751
Deferred tax liabilities for land revaluation	5,613	5,596
Acceptances and guarantees	24,748	22,709
Total liabilities	7,152,974	7,104,557

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	23,942	23,973
Legal capital surplus	23,942	23,942
Other capital surplus	-	31
Retained earnings	274,295	286,129
Legal retained earnings	9,134	9,134
Other retained earnings	265,161	276,995
Reserve for tax purpose reduction entry of non-current assets	417	417
General reserve	242,493	249,793
Retained earnings brought forward	22,250	26,784
Treasury shares	(6,655)	(6,645)
Total shareholders' equity	324,659	336,534
Valuation difference on available-for-sale securities	103,208	167,383
Deferred gains or losses on hedges	46,300	51,531
Revaluation reserve for land	8,057	8,018
Total valuation and translation adjustments	157,565	226,933
Total net assets	482,225	563,468
Total liabilities and net assets	7,635,200	7,668,025

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	72,518	92,710
Interest income	50,570	64,959
Interest on loans and discounts	28,724	35,755
Interest and dividends on securities	18,538	23,814
Trust fees	0	-
Fees and commissions	8,616	8,909
Other ordinary income	8,269	14,227
Other income	5,062	4,613
Ordinary expenses	57,167	70,716
Interest expenses	13,347	16,897
Interest on deposits	6,255	10,971
Fees and commissions payments	3,118	3,849
Other ordinary expenses	14,849	22,981
General and administrative expenses	24,037	24,954
Other expenses	1,814	2,032
Ordinary profit	15,351	21,993
Extraordinary income	66	94
Gain on disposal of non-current assets	66	94
Extraordinary losses	28	86
Loss on disposal of non-current assets	13	86
Impairment losses	14	-
Profit before income taxes	15,389	22,002
Income taxes - current	2,371	6,506
Income taxes - deferred	1,613	251
Total income taxes	3,985	6,758
Profit	11,403	15,244

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity										
		Capital surplus			Retained earnings						
						Other retained earnings					
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
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

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity										
		Capital surplus			Retained earnings						
						Other retained earnings					
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	23,942	-	23,942	9,134	417	242,493	22,250	274,295	(6,655)	324,659
Changes during period											
Dividends of surplus								(3,448)	(3,448)		(3,448)
Provision of general reserve							7,300	(7,300)			-
Profit								15,244	15,244		15,244
Purchase of treasury shares										(1)	(1)
Disposal of treasury shares			31	31						11	42
Reversal of revaluation reserve for land								38	38		38
Net changes in items other than shareholders' equity											
Total changes during period	-	-	31	31	-	-	7,300	4,533	11,833	9	11,874
Balance at end of period	33,076	23,942	31	23,973	9,134	417	249,793	26,784	286,129	(6,645)	336,534

	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	103,208	46,300	8,057	157,565	482,225
Changes during period					
Dividends of surplus					(3,448)
Provision of general reserve					-
Profit					15,244
Purchase of treasury shares					(1)
Disposal of treasury shares					42
Reversal of revaluation reserve for land					38
Net changes in items other than shareholders' equity	64,174	5,231	(38)	69,368	69,368
Total changes during period	64,174	5,231	(38)	69,368	81,243
Balance at end of period	167,383	51,531	8,018	226,933	563,468