



August 8, 2025

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## Notice Regarding Capital Ratio as of June 30, 2025

THE SHIGA BANK, LTD. hereby announces the capital ratio (international standard) as of June 30, 2025, based on the Basel III standards as stated below.

(Monetary amounts: Billion yen)

[Consolidated]		As of June 30, 2025 (a)	(a-b)	As of March 31, 2025 (b)
(1) Total capital ratio (%)	[(4) ÷ (7)]	14.09	0.47	13.62
(2) Tier 1 capital ratio (%)	[(5) ÷ (7)]	14.09	0.48	13.61
(3) Common equity Tier 1 capital ratio (%)	[(6) ÷ (7)]	14.09	0.48	13.61
(4) Total capital		425.7	16.0	409.6
(5) Tier 1 capital		425.5	16.0	409.4
(6) Common equity Tier 1 capital		425.5	16.0	409.4
(7) Risk weighted assets		3,019.7	13.4	3,006.3
(8) Total capital requirements	[(7) × 8%]	241.5	1.0	240.5

(Monetary amounts: Billion yen)

[Non-consolidated]		As of June 30, 2025 (a)	(a-b)	As of March 31, 2025 (b)
(1) Total capital ratio (%)	[(4) ÷ (7)]	13.79	0.45	13.34
(2) Tier 1 capital ratio (%)	[(5) ÷ (7)]	13.79	0.45	13.34
(3) Common equity Tier 1 capital ratio (%)	[(6) ÷ (7)]	13.79	0.45	13.34
(4) Total capital		410.5	15.5	394.9
(5) Tier 1 capital		410.5	15.5	394.9
(6) Common equity Tier 1 capital		410.5	15.5	394.9
(7) Risk weighted assets		2,975.7	15.4	2,960.2
(8) Total capital requirements	[(7) × 8%]	238.0	1.2	236.8