



November 14, 2025

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Notice regarding Stock Split, Partial Amendment to the Articles of Incorporation and Changes to the Shareholder Benefit Program

THE SHIGA BANK, LTD. hereby announces that it has resolved to conduct a stock split, make partial changes to Articles of Incorporation resulting from the stock split and an enhancement of shareholder benefit program at the Board of Directors meeting held on November 14, 2025, as stated below.

1. Details of the stock split

(1) Purpose of the stock split

By reducing the size of our investment units, we aim to create a more accessible investment environment, enhance the attractiveness of investing in our stock, and expand the pool of investors who support our sustainable growth.

(2) Overview of the stock split

① Method of the stock split

As of March 31, 2026 (record date), we will conduct a five-for-one stock split of the common shares held by shareholders recorded in the shareholder registry at the end of that day. The effective date will be April 1, 2026.

② Increase in the number of shares due to the split

Total number of shares issued before the stock split	53,090,081 shares
Increase in the number of shares due to the stock split	212,360,324 shares
Total number of shares issued after the stock split	265,450,405 shares
Total number of authorized shares after the stock split	500,000,000 shares

③ Schedule of the stock split

Public notice of the record date	March 16, 2026 (scheduled)
Record date	March 31, 2026
Effective date	April 1, 2026

2. Partial changes to Articles of Incorporation

(1) Reason for the change

To change the total number of authorized shares following this stock split, based on the rules laid out in Article 184, Paragraph 2 of the Companies Act.

(2) Content of the change

The content of the change is as follows.

(Changes are underlined.)

Current	After changed
Chapter 2 Shares (Total number of shares that were authorized to issue) Article 6. The total number of shares that were authorized to issue by the Bank shall be <u>one hundred million (100,000,000)</u> shares.	Chapter 2 Shares (Total number of shares that were authorized to issue) Article 6. The total number of shares that were authorized to issue by the Bank shall be <u>five hundred million (500,000,000)</u> shares.

(3) Schedule

Effective date : April 1, 2026

3. Partial Changes and Expansion of Shareholder Benefit Program

In conjunction with the stock split effective April 1, 2026, the criteria for shareholder benefits will be adjusted, and a new benefit program for long-term shareholders will be introduced as follows:

(1) Adjustment of Shareholding Criteria Due to Stock Split

Following the stock split, the minimum number of shares required to qualify for shareholder benefits will be revised based on the split ratio. There will be no substantial changes to the shareholder benefit program.

(2) Expansion of Shareholder Benefit Program

To further enhance the attractiveness of investing in our shares and to encourage more shareholders to hold our shares over the long term, we will introduce a new program for long-term shareholders starting from the record date of March 31, 2026.

“Shareholders who have continuously held shares for over one year” refers to those who have been recorded in the shareholder registry with the same shareholder number and holding at least the required number of shares as specified in the table below for three consecutive times as of March 31 and September 30 each year.

“Shareholders who have continuously held shares for over three years” refers to those who have been recorded in the shareholder registry with the same shareholder number and holding at least the required number of shares as specified in the table below for seven consecutive times as of March 31 and September 30 each year

Current

(Changes are underlined.)

The number of shares	Shareholders holding for 1 year or more
<u>200~999</u>	Gift equivalent to 3,000 yen
<u>1,000~</u>	Gift equivalent to 6,000 yen

After changed

(Changes are underlined.)

The number of shares	Shareholders holding for 1 year or more	<u>Shareholders holding for 3 years or more</u>
<u>1,000~4,999</u>	Gift equivalent to 3,000 yen	<u>Gift equivalent to 6,000 yen</u>
<u>5,000~</u>	Gift equivalent to 6,000 yen	<u>Gift equivalent to 10,000 yen</u>

(3) Timing and Determination Method

The new program will apply to shareholders registered in the shareholder registry as of March 31, 2026. Since the stock split will take effect on April 1, 2026, the shareholder benefit program based on the record date of March 31, 2026 will be implemented using the number of shares held before the stock split. The determination of continuous shareholding under the new program will be made retroactively from March 31, 2026.

4. Others

(1) Change to the amount of shareholders' capital

When the stock split is conducted, there will be no change in the amount of shareholders' capital.

(2) Dividends

Because the effective date of the stock split is April 1, 2026, the year-end dividend for the fiscal year ending March 2026, for which the base date is March 31, 2026, will be paid for the total number of shares before the stock split. Moreover, regarding the year-end dividend forecast for the fiscal year ending March 2026, there will be no change in the amount of 65.00 yen per share.