



February 10, 2026

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Notice Regarding Capital Ratio as of December 31, 2025

THE SHIGA BANK, LTD. hereby announces the capital ratio (international standard) as of December 31, 2025, based on the Basel III standards as stated below.

(Monetary amounts: Billion yen)

[Consolidated]	As of December 31, 2025 (a)	(a-b)	As of March 31, 2025 (b)
(1) Total capital ratio (%) $[(4) \div (7)]$	14.43	0.81	13.62
(2) Tier 1 capital ratio (%) $[(5) \div (7)]$	14.42	0.81	13.61
(3) Common equity Tier 1 capital ratio (%) $[(6) \div (7)]$	14.42	0.81	13.61
(4) Total capital	460.2	50.5	409.6
(5) Tier 1 capital	459.9	50.4	409.4
(6) Common equity Tier 1 capital	459.9	50.4	409.4
(7) Risk weighted assets	3,187.5	181.2	3,006.3
(8) Total capital requirements $[(7) \times 8\%]$	255.0	14.4	240.5

(Monetary amounts: Billion yen)

[Non-consolidated]	As of December 31, 2025 (a)	(a-b)	As of March 31, 2025 (b)
(1) Total capital ratio (%) $[(4) \div (7)]$	14.09	0.75	13.34
(2) Tier 1 capital ratio (%) $[(5) \div (7)]$	14.09	0.75	13.34
(3) Common equity Tier 1 capital ratio (%) $[(6) \div (7)]$	14.09	0.75	13.34
(4) Total capital	444.6	49.6	394.9
(5) Tier 1 capital	444.6	49.6	394.9
(6) Common equity Tier 1 capital	444.6	49.6	394.9
(7) Risk weighted assets	3,154.3	194.0	2,960.2
(8) Total capital requirements $[(7) \times 8\%]$	252.3	15.5	236.8