



April 17, 2026

Company name:	THE SHIGA BANK, LTD.
Name of representative:	Shinya Kubota, President & CEO (Securities code: 8366; TSE Prime Market)
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Notice Concerning Capital and Business Alliance with Senshu Ikeda Holdings, Inc.

THE SHIGA BANK, LTD. (the “Bank”) has resolved at its Board of Directors meeting held April 17, 2026 that it shall enter into a capital and business alliance (hereinafter referred to as “the Alliance”) with Senshu Ikeda Holdings, Inc. (Hirohito Sakaguchi, Corporate Officer, President & CEO; hereinafter referred to as “Senshu Ikeda HD”). The details are as outlined below.

1. Background and purpose of the Alliance

In recent years, environments surrounding local economies and regional financial institutions have been significantly changing, for example, a decrease in population, changes in industrial structures, advance in digitalization, and responses to decarbonization. Under such circumstances, regional financial institutions have been further required to exercise “regional financial capabilities” to create values through resolving local and customers’ issues, in addition to conventional financial intermediation services.

The Bank, main business areas of which are Shiga prefecture and Kyoto prefecture, and Senshu Ikeda HD, ones of which are Osaka prefecture and Hyogo prefecture, both provide financial services based in the regions. Both have a common value “an enterprising spirit” to keep taking on new challenges as respecting traditions, and have pushed ahead with cooperation toward an improvement in customers’ convenience, such as making mutual ATMs fee-free since 2017.

By making effective use of mutual business resources and strengths, including branch office networks, customer bases, human resources, and brands the Bank and Senshu Ikeda HD have in the adjacent business areas, the Bank believes that it can create higher added values and contribute to the sustainable development of regions and customers. Accordingly, the Bank agreed on the Alliance.

Through the Alliance, both the Bank and Senshu Ikeda HD will aim to further strengthen the regional financial capabilities and contribute to local communities, clarifying a mid- and long-term cooperative relationship by further deepening the business cooperation.

2. Name of the Alliance

A name of the Alliance is “Senshu Ikeda / Shiga Alliance.”

3. Overview of the Alliance

(1) Establishment of capital relationship

From a viewpoint of increasing effects of the alliance, the Bank and Senshu Ikeda HD will mutually acquire stocks and establish a capital relationship to clarify the mid- and long-term cooperative relationship. On the assumption of current stock prices, a percentage of the acquisition is expected to be around 0.5% - 1%. The specific number of shares to acquire and its method will be decided by the Bank and Senshu Ikeda HD in

consideration of the market environment and other factors.

(2) Main fields of the business alliance

i) Corporation

- * Cooperation toward support for corporate growth and enhancement of business bases
- * Sophisticating support functions for corporate issues including business succession and M&A
- * Cooperation in growth areas taking into account changes in industrial structures
- * Mutual utilization of corporate service functions including group companies

ii) Individuals

- * Sophisticating products and services to respond to needs for asset building and succession
- * Cooperation and promotion of human resource development in the wealth management domain
- * Strengthening consulting functions to respond to various financial needs

iii) Sustainability/Regional support

- * Promoting sustainable finance that increases corporate sustainability
- * Expanding cooperation toward industrial development and solution of social issues in regions

iv) Human resources/Digitalization

- * Promoting development and exchange of human resources that contribute to an improvement in organizational power of the Bank and Senshu Ikeda HD
- * Cooperation regarding digital technologies and utilization of data
- * Sharing knowledge and implementing joint consideration toward further sophisticated and efficient services

v) Other

- * Considering cooperative measures for improving values to provide and expanding areas of cooperation

4. Overview of the counterpart of the Alliance

Trade name	Senshu Ikeda Holdings, Inc.
Location	18-14 Chayamachi, Kita-ku, Osaka-City, Osaka 530-0013, Japan
Representative	Hirohito Sakaguchi, Corporate Officer, President & CEO
Business description	Management and other related operations of banks and affiliates whose shares can be held in accordance with the Banking Act and other related operations, and businesses which bank holding company can operate in accordance with the Banking Act.
Capital	102,900 million yen
Stock market	The Tokyo Stock Exchange Prime Market

5. Future initiatives

The Bank will advance formulation and implementation of specific cooperative measures through a consultative body consisting of the Bank and Senshu Ikeda HD. It is considered that impacts of this matter on the consolidated business results will be minor for the time being. When the significant impacts are revealed, the Bank will promptly publicize it.