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July 29, 2026

Consolidated Financial Results for the Three Months Ended June 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
Inquiries: Joji Shimomura Executive Officer, General Manager of General Planning Dept.
Telephone: +81-77-521-2200
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

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

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	45,686	30.6	14,301	53.3	9,937	47.4
June 30, 2025	34,984	12.8	9,330	13.9	6,739	18.1

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 140,083 million [888.5%]
For the three months ended June 30, 2025: ¥ 14,172 million [142.6%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	43.23	-
June 30, 2025	29.25	-

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	%
June 30, 2026	7,943,892	645,660	8.1
March 31, 2026	7,669,084	509,025	6.6

Reference: Equity
As of June 30, 2026: ¥ 645,660 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	-				
Fiscal year ending March 31, 2027 (Forecast)		25.00	-	25.00	50.00

Notes:
1. Revisions to the forecast of cash dividends most recently announced: None
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
Six months ending September 30, 2026	20,900	33.6	14,300	25.6	62.21
Full year	42,100	45.0	28,500	33.8	123.98

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) 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

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 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 June 30, 2026	10,583,093 shares
As of March 31, 2026	10,571,035 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	229,873,689 shares
Three months ended June 30, 2025	230,409,435 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.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,011,233	1,071,860
Call loans and bills bought	15,036	13,247
Monetary claims bought	250	272
Trading securities	42	53
Money held in trust	33,332	33,962
Securities	1,722,410	1,973,421
Loans and bills discounted	4,588,660	4,576,973
Foreign exchanges	6,608	7,336
Other assets	198,908	173,141
Property, plant and equipment	54,100	54,624
Intangible assets	5,346	5,523
Retirement benefit asset	38,931	39,697
Deferred tax assets	603	590
Customers' liabilities for acceptances and guarantees	24,748	23,966
Allowance for loan losses	(31,128)	(30,779)
Total assets	7,669,084	7,943,892
Liabilities		
Deposits	5,950,294	6,080,027
Negotiable certificates of deposit	19,150	19,500
Call money and bills sold	79,300	96,459
Securities sold under repurchase agreements	-	24,649
Cash collateral received for securities lent	142,490	142,954
Borrowed money	784,282	688,623
Foreign exchanges	500	399
Borrowed money from trust account	157	156
Other liabilities	87,657	89,479
Retirement benefit liability	194	198
Provision for retirement benefits for directors (and other officers)	6	6
Provision for loss on interest repayment	4	7
Provision for contingent loss	301	301
Deferred tax liabilities	65,357	125,904
Deferred tax liabilities for land revaluation	5,613	5,596
Acceptances and guarantees	24,748	23,966
Total liabilities	7,160,058	7,298,231

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	24,536	24,536
Retained earnings	285,621	292,148
Treasury shares	(6,655)	(6,656)
Total shareholders' equity	336,579	343,106
Valuation difference on available-for-sale securities	104,003	234,003
Deferred gains or losses on hedges	46,300	46,961
Revaluation reserve for land	8,057	8,018
Remeasurements of defined benefit plans	14,085	13,570
Total accumulated other comprehensive income	172,446	302,554
Total net assets	509,025	645,660
Total liabilities and net assets	7,669,084	7,943,892

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	34,984	45,686
Interest income	25,851	30,966
Interest on loans and discounts	13,786	16,899
Interest and dividends on securities	10,519	11,679
Trust fees	0	-
Fees and commissions	4,855	4,911
Other ordinary income	3,334	8,089
Other income	943	1,718
Ordinary expenses	25,654	31,384
Interest expenses	6,181	7,846
Interest on deposits	2,938	5,012
Fees and commissions payments	1,025	1,263
Other ordinary expenses	6,053	9,267
General and administrative expenses	11,621	12,625
Other expenses	771	381
Ordinary profit	9,330	14,301
Extraordinary income	66	94
Gain on disposal of non-current assets	66	94
Extraordinary losses	2	60
Loss on disposal of non-current assets	2	60
Profit before income taxes	9,393	14,336
Income taxes - current	1,176	3,293
Income taxes - deferred	1,478	1,104
Total income taxes	2,654	4,398
Profit	6,739	9,937
Profit attributable to owners of parent	6,739	9,937

Quarterly Consolidated Statement of Comprehensive Income
For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	6,739	9,937
Other comprehensive income		
Valuation difference on available-for-sale securities	5,951	129,999
Deferred gains or losses on hedges	1,656	661
Remeasurements of defined benefit plans, net of tax	(175)	(514)
Total other comprehensive income	7,432	130,146
Comprehensive income	14,172	140,083
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	14,172	140,083

Supplementary Information

Non-Consolidated Financial Results for the Three Months Ended June 30, 2026

1. Financial Results for the Three Months Ended June 30, 2026 (April 1, 2026 to June 30, 2026)
   [Non-consolidated]

(Million yen)

	(Japanese)	#	For the three months ended June 30, 2026	For the three months ended June 30, 2025	YoY
Gross business profit	業務粗利益	1	24,699	19,974	4,724
Net interest income	資金利益	2	23,206	19,717	3,488
Interest on loans and discounts	うち貸出金利息	3	16,988	13,838	3,149
Interest and dividends on securities	うち有価証券利息配当金	4	11,666	10,509	1,156
Other interest income	うちその他運用収益	5	2,386	1,543	842
Interest on deposits, etc. (-)	うち預金等利息 (△)	6	5,043	2,957	2,086
Other interest expenses (-)	うちその他調達費用 (△)	7	2,791	3,217	(426)
Net fees and commissions	役務取引等利益	8	2,982	3,179	(196)
Net other ordinary income	その他業務利益	9	(1,490)	(2,922)	1,432
[Gains (losses) related to bonds, etc.]	［うち債券等関係損益］	10	[(1,227)]	[(2,417)]	[1,189]
Expenses (-)	経費 (△)	11	12,866	11,374	1,492
Personnel expenses (-)	人件費 (△)	12	5,470	5,077	393
Non-personnel expenses (-)	物件費 (△)	13	6,129	5,261	867
Taxes (-)	税金 (△)	14	1,266	1,034	231
Net business profit (before provision of general allowance for loan losses)	**実質業務純益（一般貸倒引当金繰入前）**	15	**11,832**	**8,600**	**3,232**
Core net business profit	コア業務純益	16	17,402	10,549	6,853
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益（除く投資信託解約損益）	17	16,879	9,275	7,604
Provision of general allowance for loan losses [(1)] (-)	一般貸倒引当金繰入額［①］ (△)	18	(140)	(145)	5
Net business profit	**業務純益**	19	**11,973**	**8,746**	**3,226**
Non-recurring gains (losses)	臨時損益	20	1,990	194	1,796
Gains (losses) related to equity securities	うち株式等関係損益	21	1,271	186	1,084
Recoveries of written off receivables	うち償却債権取立益	22	159	268	(108)
Disposal of non-performing loans [(2)] (-)	うち不良債権処理額［②］ (△)	23	170	483	(312)
Reversal of allowance for loan losses, etc. [(3)]	うち貸倒引当金等戻入益［③］	24	—	—	—
Ordinary profit	**経常利益**	25	**13,963**	**8,940**	**5,023**
Extraordinary income (losses)	特別損益	26	34	63	(29)
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	34	63	(29)
Impairment loss (-)	うち減損損失 (△)	28	—	—	—
Profit before income taxes	税引前四半期純利益	29	13,998	9,004	4,994
Total income taxes (-)	法人税等合計 (△)	30	4,266	2,493	1,773
Profit	**四半期純利益**	31	**9,731**	**6,510**	**3,221**
Credit costs [(1)+(2)-(3)] (-)	与信コスト［①＋②－③］ (△)	32	29	337	(307)
Consolidated: Profit attributable to owners of parent	**連結：親会社株主に帰属する四半期純利益**	33	**9,937**	**6,739**	**3,197**

(Notes)
1. Gains (losses) related to bonds, etc. = Gains (losses) related to bonds + Gain on financial derivatives − Loss on financial derivatives
2. Core net business profit = Net business profit + Provision of general allowance for loan losses – Gains (losses) related to bonds
3. Reversal of allowance for loan losses,etc. = Reversal of allowance for loan losses + Reversal of provision for contingent loss

2. Balance of Deposits and Loans [Non-consolidated]

(1) Deposits

(Million yen)

		(Japanese)		As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
Deposits and negotiable certificates of deposit	(Term-end balance)	預金等（預金＋譲渡性預金）	(末残)	6,117,821	129,634	192,196	5,988,187	5,925,625
Deposits	(Term-end balance)	預金	(末残)	6,086,421	129,184	193,646	5,957,237	5,892,775
Individuals	(Term-end balance)	うち個人預金	(末残)	4,320,207	43,452	57,920	4,276,755	4,262,286
Negotiable certificates of deposit	(Term-end balance)	譲渡性預金	(末残)	31,400	450	(1,450)	30,950	32,850
Deposits and negotiable certificates of deposit	(Average balance)	預金等（預金＋譲渡性預金）	(平残)	6,007,407	125,313	162,583	5,882,093	5,844,824

(2) Loans

(Million yen)

		(Japanese)		As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
Loans and bills discounted	(Term-end balance)	貸出金	(末残)	4,614,344	(10,590)	80,591	4,624,935	4,533,752
Consumer loans	(Term-end balance)	うち消費者ローン	(末残)	1,357,739	25,173	110,337	1,332,565	1,247,402
Housing loans	(Term-end balance)	うち住宅ローン	(末残)	1,095,118	5,685	29,045	1,089,433	1,066,073
Loans and bills discounted	(Average balance)	貸出金	(平残)	4,610,350	14,315	44,793	4,596,034	4,565,556

(3) Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.

(Million yen, %)

		(Japanese)	As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
Loans to SMEs, etc.	(A)	中小企業等貸出金残高 (A)	3,250,807	15,082	137,077	3,235,725	3,113,730
Loans to SMEs	(Note)	うち中小企業向け残高 (注)	1,893,067	(10,091)	26,740	1,903,159	1,866,327
Domestic loans and bills discounted	(B)	国内店貸出金残高 (B)	4,577,877	(10,129)	81,361	4,588,007	4,496,515
Loans to SMEs, etc. ratio (%)	(A)÷(B)	中小企業等貸出金比率(%) (A)÷(B)	71.01	0.49	1.77	70.52	69.24

(Note) Loans to SMEs is calculated by deducting the above consumer loans in from (A) Loans to SMEs, etc.

3. Balance of Assets in Custody/Sales during the Three Months Ended June 30, 2026 [Non-consolidated]

Balance of Assets in Custody

(Million yen)

	(Japanese)	As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
Investment trusts (A)	投資信託期末残高	337,916	48,821	75,256	289,094	262,660
Public bonds (B)	公共債期末残高	60,569	7,624	14,577	52,944	45,991
Mediated financial products (C)	金融商品仲介期末残高	17,395	409	562	16,985	16,833
Total asset in custody (A+B+C)	預り資産残高合計	415,880	56,855	90,396	359,025	325,484
Individual assets in custody	うち個人預り資産残高	380,793	54,119	85,541	326,673	295,252

Sales during the Three Months Ended June 30, 2026

(Million yen)

	(Japanese)	For the three months ended June 30, 2026 (a)	(a-b)	For the three months ended June 30, 2025 (b)
Investment trusts	投資信託	19,196	8,176	11,020
Public bonds	公共債	7,716	4,026	3,690
Mediated financial products	金融商品仲介	500	300	199
Insurance	保険	11,905	(2,719)	14,625

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥800,747 million.

4. Gains (Losses) on Valuation of Securities [Non-consolidated]

(Million yen)

	(Japanese)	As of June 30, 2026			As of March 31, 2026		
		Valuation gains (losses)	Valuation gains	Valuation losses	Valuation gains (losses)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	334,821	468,770	133,948	145,612	273,120	127,508
Stocks	株式	451,301	452,203	902	258,968	259,873	904
Bonds	債券	(93,007)	9	93,016	(87,530)	3	87,533
Others	その他	(23,472)	16,556	40,029	(25,825)	13,243	39,069
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託（運用目的及び満期保有目的以外）	(350)	—	350	(198)	139	338
(1) Total gains (losses) on valuation	①評価損益合計	334,471			145,413		
(2) Deferred gains (losses) on hedges	②繰延ヘッジ損益	64,232			63,660		
(1) + (2)	③参考（①＋②）	398,703			209,073		

	(Japanese)	As of June 30, 2025		
		Valuation gains (losses)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	—	—	—
Available-for-sale securities	その他有価証券	107,750	208,522	100,772
Stocks	株式	201,586	202,949	1,362
Bonds	債券	(63,163)	314	63,478
Others	その他	(30,673)	5,257	35,930
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託（運用目的及び満期保有目的以外）	(93)	16	109
(1) Total gains (losses) on valuation	①評価損益合計	107,656		
(2) Deferred gains (losses) on hedges	②繰延ヘッジ損益	52,759		
(1) + (2)	③参考（①＋②）	160,416		

5. Disclosed Claims under the Financial Reconstruction Act and Risk-monitored Loans [Non-consolidated]

(Million yen)

	(Japanese)	As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	3,238	(333)	592	3,571	2,645
Doubtful claims	危険債権	45,487	(578)	(4,742)	46,066	50,229
Substandard claims	要管理債権	21,423	(609)	(4,209)	22,033	25,633
(Loans past due 3 months or more)	（うち三月以上延滞債権）	94	25	11	69	82
(Restructured loans)	（うち貸出条件緩和債権）	21,329	(634)	(4,221)	21,963	25,550
Subtotal (A)	小計	70,149	(1,521)	(8,359)	71,670	78,508
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A)÷(B)	1.50	(0.03)	(0.21)	1.53	1.71
Normal claims	正常債権	4,578,463	(9,807)	86,849	4,588,271	4,491,614
Total claims (B)	合計	4,648,612	(11,329)	78,489	4,659,942	4,570,123