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January 29, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	119,284	29.5	23,371	51.5	17,020	7.1
December 31, 2024	92,099	1.2	15,423	(40.3)	15,896	(10.7)
Note: Comprehensive income	For the nine months ended December 31, 2025:	¥ 56,568 million	[-%]			
	For the nine months ended December 31, 2024:	¥ (9,638) million	[-%]			
	Basic earnings per share		Diluted earnings per share			
	Yen		Yen			
Nine months ended December 31, 2025	368.64		-			
December 31, 2024	338.71		-			

Note: Diluted earnings per share is not presented because there were no potentially dilutive shares.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of December 31, 2025	Millions of yen 7,625,949	Millions of yen 497,471	% 6.5
March 31, 2025	7,528,217	444,811	5.9

Reference: Equity

As of December 31, 2025: ¥ 497,471 million

As of March 31, 2025: ¥ 444,811 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
Fiscal year ended March 31, 2025	Yen -	Yen 45.00	Yen -	Yen 45.00	Yen 90.00
Fiscal year ending March 31, 2026	-	65.00	-		
Fiscal year ending March 31, 2026 (Forecast)				65.00	130.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share Yen
	Millions of yen	%	Millions of yen	%	
Full year	28,300	49.3	20,000	6.8	432.17

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 December 31, 2025	53,090,081 shares
As of March 31, 2025	53,090,081 shares
 - (ii) Number of treasury shares at the end of the period

As of December 31, 2025	6,811,735 shares
As of March 31, 2025	7,008,097 shares
 - (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	46,170,298 shares
Nine months ended December 31, 2024	46,932,500 shares

* 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, 2025	As of December 31, 2025
Assets		
Cash and due from banks	898,939	951,625
Call loans and bills bought	6,429	12,348
Monetary claims bought	770	573
Trading securities	19	25
Money held in trust	32,356	33,143
Securities	1,802,020	1,768,905
Loans and bills discounted	4,529,399	4,580,483
Foreign exchanges	7,029	6,717
Other assets	177,407	193,460
Tangible fixed assets	53,949	53,423
Intangible fixed assets	1,991	5,005
Retirement benefit asset	26,579	28,012
Deferred tax assets	611	554
Customers' liabilities for acceptances and guarantees	26,120	25,377
Allowance for loan losses	(35,406)	(33,708)
Total assets	7,528,217	7,625,949
Liabilities		
Deposits	5,806,185	5,900,409
Negotiable certificates of deposit	22,600	19,100
Call money and bills sold	109,149	100,824
Cash collateral received for securities lent	156,949	149,102
Borrowed money	830,352	780,259
Foreign exchanges	317	410
Borrowed money from trust account	174	156
Other liabilities	84,792	85,568
Retirement benefit liability	183	190
Provision for retirement benefits for directors (and other officers)	4	5
Provision for loss on interest repayment	6	6
Provision for contingent loss	266	311
Deferred tax liabilities	40,690	61,141
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	25,377
Total liabilities	7,083,406	7,128,478

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	33,076	33,076
Capital surplus	24,548	25,147
Retained earnings	284,546	296,484
Treasury shares	(20,473)	(19,898)
Total shareholders' equity	321,698	334,810
Valuation difference on available-for-sale securities	71,925	105,050
Deferred gains or losses on hedges	35,569	42,518
Revaluation reserve for land	8,057	8,057
Remeasurements of defined benefit plans	7,560	7,034
Total accumulated other comprehensive income	123,112	162,660
Total net assets	444,811	497,471
Total liabilities and net assets	7,528,217	7,625,949

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	92,099	119,284
Interest income	64,557	75,587
Interest on loans and discounts	36,289	44,015
Interest and dividends on securities	23,875	26,582
Trust fees	0	0
Fees and commissions	14,644	14,738
Other ordinary income	8,854	20,398
Other income	4,042	8,559
Ordinary expenses	76,675	95,913
Interest expenses	17,674	20,675
Interest on deposits	3,641	9,768
Fees and commissions payments	4,416	5,247
Other ordinary expenses	14,863	31,153
General and administrative expenses	33,306	36,822
Other expenses	6,415	2,013
Ordinary profit	15,423	23,371
Extraordinary income	8,001	66
Gain on disposal of non-current assets	1	66
Settlement income	8,000	-
Extraordinary losses	1,280	42
Loss on disposal of non-current assets	112	28
Impairment losses	1,167	14
Profit before income taxes	22,144	23,394
Income taxes - current	6,512	4,043
Income taxes - deferred	(264)	2,330
Total income taxes	6,248	6,374
Profit	15,896	17,020
Profit attributable to owners of parent	15,896	17,020

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

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	15,896	17,020
Other comprehensive income		
Valuation difference on available-for-sale securities	(33,958)	33,125
Deferred gains or losses on hedges	9,350	6,948
Remeasurements of defined benefit plans, net of tax	(927)	(525)
Total other comprehensive income	(25,535)	39,548
Comprehensive income	(9,638)	56,568
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(9,638)	56,568

Supplementary Information

Non-Consolidated Financial Results for the Nine Months Ended December 31, 2025

1. Financial Results for the Nine Months Ended December 31, 2025 (April 1, 2025 to December 31, 2025) [Non-consolidated]

(Million yen)

	(Japanese)	#	For the nine months ended December 31, 2025	For the nine months ended December 31, 2024	YoY
Gross business profit	業務粗利益	1	51,534	48,982	2,551
Net interest income	資金利益	2	55,633	47,399	8,234
Interest on loans and discounts	うち貸出金利息	3	44,175	36,337	7,838
Interest and dividends on securities	うち有価証券利息配当金	4	27,142	24,337	2,804
Other interest income	うちその他運用収益	5	4,971	4,388	582
Interest on deposits, etc.	(-) うち預金等利息	(△) 6	9,835	3,656	6,178
Other interest expenses	(-) うちその他調達費用	(△) 7	10,821	14,008	(3,187)
Net fees and commissions	役務取引等利益	8	7,579	8,315	(735)
Net other ordinary income	その他業務利益	9	(11,679)	(6,731)	(4,947)
[Gains (losses) related to bonds, etc.]	【うち債券等関係損益】	10	(10,811)	(6,458)	(4,353)
Expenses	(-) 経費	(△) 11	36,075	33,187	2,888
Personnel expenses	(-) 人件費	(△) 12	15,775	14,158	1,616
Non-personnel expenses	(-) 物件費	(△) 13	17,582	16,616	965
Taxes	(-) 税金	(△) 14	2,717	2,411	305
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	15,458	15,795	(336)
Core net business profit	コア業務純益	16	36,722	20,670	16,051
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	35,402	19,750	15,651
Provision of general allowance for loan losses [(1)]	(-) 一般貸倒引当金繰入額 [①]	(△) 18	(22)	(837)	814
Net business profit	業務純益	19	15,481	16,632	(1,151)
Non-recurring gains (losses)	臨時損益	20	7,289	(1,648)	8,938
Gains (losses) related to equity securities	うち株式等関係損益	21	7,004	1,712	5,291
Recoveries of written off receivables	うち債却債権取立益	22	378	194	183
Disposal of non-performing loans [(2)]	(-) うち不良債権処理額 [②]	(△) 23	978	4,699	(3,721)
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	22,771	14,984	7,786
Extraordinary income (losses)	特別損益	26	23	6,723	(6,699)
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	38	(109)	147
Impairment loss	(-) うち減損損失	(△) 28	14	1,167	(1,153)
Settlement income	うち受取和解金	29	—	8,000	(8,000)
Profit before income taxes	税引前四半期純利益	30	22,794	21,707	1,087
Total income taxes	(-) 法人税等合計	(△) 31	5,975	5,901	73
Profit	四半期純利益	32	16,818	15,805	1,013
Credit costs [(1)+(2)-(3)]	(-) 与信コスト [①+②-③]	(△) 33	955	3,862	(2,906)
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	34	17,020	15,896	1,123

(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. Core net business profit (excluding gains (losses) on cancellation of investment trusts) = Core net business profit – Gains on cancellation of investment trusts
Gains on cancellation of investment trusts is recorded in net interest income, losses on cancellation of investment trusts is recorded in gains (losses) related to bonds
4. 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

		(Japanese)	As of December 31, 2025 (a)			As of March 31, 2025 (b)	As of December 31, 2024 (c)
				(a-b)	(a-c)		
Deposits and negotiable certificates of deposit	(Term-end balance)	預 金 等 (預金 + 譲渡性預金) (末残)	5,938,058	90,724	64,961	5,847,334	5,873,097
Deposits	(Term-end balance)	預 金 (末残)	5,907,258	94,724	70,000	5,812,534	5,837,258
Individuals	(Term-end balance)	う ち 個 人 預 金 (末残)	4,328,796	106,168	46,592	4,222,628	4,282,204
Negotiable certificates of deposit	(Term-end balance)	譲 渡 性 預 金 (末残)	30,800	(4,000)	(5,038)	34,800	35,838
Deposits and negotiable certificates of deposit	(Average balance)	預 金 等 (預金 + 譲渡性預金) (平残)	5,872,767	35,910	28,169	5,836,857	5,844,597

(2) Loans

		(Japanese)	As of December 31, 2025 (a)			As of March 31, 2025 (b)	As of December 31, 2024 (c)
				(a-b)	(a-c)		
Loans and bills discounted	(Term-end balance)	貸 出 金 (末残)	4,617,359	54,061	34,374	4,563,298	4,582,984
Consumer loans	(Term-end balance)	う ち 消 費 者 ロ ー ン (末残)	1,303,984	73,933	88,468	1,230,050	1,215,515
Housing loans	(Term-end balance)	う ち 住 宅 ロ ー ン (末残)	1,082,187	17,428	16,126	1,064,759	1,066,060
Loans and bills discounted	(Average balance)	貸 出 金 (平残)	4,582,983	60,415	78,060	4,522,568	4,504,923

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

		(Japanese)	As of December 31, 2025 (a)			As of March 31, 2025 (b)	As of December 31, 2024 (c)
				(a-b)	(a-c)		
Loans to SMEs, etc.	(A)	中 小 企 業 等 貸 出 金 残 高 (A)	3,223,965	124,764	125,296	3,099,200	3,098,668
Loans to SMEs	(Note)	う ち 中 小 企 業 向 け 残 高 (注)	1,919,980	50,830	36,827	1,869,149	1,883,153
Domestic loans and bills discounted	(B)	国 内 店 貸 出 金 残 高 (B)	4,576,829	49,710	32,367	4,527,119	4,544,461
Loans to SMEs, etc. ratio (%)	(A) ÷ (B)	中 小 企 業 等 貸 出 金 比 率 (%) (A) ÷ (B)	70.44	1.99	2.26	68.45	68.18

(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 Nine Months Ended December 31, 2025

[Non-consolidated]

Balance of Assets in Custody

(Million yen)

	(Japanese)	As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
		(a)	(a-b)	(a-c)		
Investment trusts (A)	投 資 信 託 期 末 残 高	296,730	52,783	38,450	243,947	258,279
Public bonds (B)	公 共 債 期 末 残 高	48,009	4,366	5,478	43,643	42,531
Mediated financial products (C)	金 融 商 品 仲 介 期 末 残 高	17,213	74	(447)	17,139	17,660
Total asset in custody (A+B+C)	預 り 資 産 残 高 合 計	361,953	57,223	43,481	304,729	318,471
Individual assets in custody	う ち 個 人 預 り 資 産 残 高	328,871	53,314	40,738	275,556	288,132

Sales during the Nine Months Ended December 31, 2025

(Million yen)

	(Japanese)	For the nine months ended December 31, 2025		For the nine months ended December 31, 2024	
		(a)	(a-b)	(b)	
Investment trusts	投 資 信 託	41,542	(10,101)	51,643	
Public bonds	公 共 債	11,603	2,223	9,379	
Mediated financial products	金 融 商 品 仲 介	586	(38)	624	
Insurance	保 険	41,242	151	41,090	

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥778,102 million.

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

(Million yen)

	(Japanese)	As of December 31, 2025		As of March 31, 2025	
		Valuation gains (losses)	Valuation gains	Valuation losses	Valuation gains (losses)
Held-to-maturity	満 期 保 有 目 的	—	—	—	—
Available-for-sale securities	そ の 他 有 債 証 券	146,834	261,011	114,176	99,134
Stocks	株 式	247,198	247,516	317	192,573
Bonds	債 券	(78,776)	8	78,785	(64,412)
Others	そ の 他	(21,587)	13,486	35,074	(29,026)
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)	196	300	103	(190)
(1) Total gains (losses) on valuation	① 評 価 損 益 合 計	147,031			98,943
(2) Deferred gains (losses) on hedges	② 繰 延 ヘ ッ ジ 損 益	58,896			50,027
(1) + (2)	③ 参 考 (① + ②)	205,928			148,971

	(Japanese)	As of December 31, 2024	
		Valuation gains (losses)	Valuation gains
Held-to-maturity	満 期 保 有 目 的	(11,035)	—
Available-for-sale securities	そ の 他 有 債 証 券	134,793	223,546
Stocks	株 式	215,739	216,357
Bonds	債 券	(43,229)	367
Others	そ の 他	(37,716)	6,821
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)	(10)	42
(1) Total gains (losses) on valuation	① 評 価 損 益 合 計	123,746	
(2) Deferred gains (losses) on hedges	② 繰 延 ヘ ッ ジ 損 益	55,953	
(1) + (2)	③ 参 考 (① + ②)	179,700	

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

(Million yen)

	(Japanese)	As of December 31, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of December 31, 2024 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,393	(236)	669	2,629	1,723
Doubtful claims	危険債権	48,506	(3,475)	(5,197)	51,981	53,704
Substandard claims (Loans past due 3 months or more)	要管理債権 (うち三月以上延滞債権)	23,548 83	(3,503) (495)	(4,929) (1,137)	27,051 579	28,478 1,220
(Restructured loans)	(うち貸出条件緩和債権)	23,465	(3,007)	(3,792)	26,472	27,257
Subtotal (A)	小計	74,448	(7,215)	(9,457)	81,663	83,905
Non-performing loans ratio (%) (A) ÷ (B)	総貸出残高に占める比率 (A) ÷ (B)	1.59	(0.18)	(0.22)	1.77	1.81
Normal claims	正常債権	4,578,926	61,220	41,418	4,517,706	4,537,507
Total claims (B)	合計	4,653,374	54,004	31,961	4,599,369	4,621,413