February 10, 2025

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Notice Regarding Capital Ratio as of December 31, 2024

THE SHIGA BANK, LTD. hereby announces the capital ratio (international standard) as of December 31, 2024, based on the Basel III standards as stated below.

(Monetary amounts: Billion yen)

[Consolidated]		As of December 31, 2024 (a)	(a-b)	As of March 31, 2024 (b)
(1) Total capital ratio (%)	[(4) ÷ (7)]	15.10	(0.60)	15.70
(2) Tier 1 capital ratio (%)	[(5) ÷ (7)]	15.09	(0.61)	15.70
(3) Common equity Tier 1 capital ratio (%)	[(6) ÷ (7)]	15.09	(0.61)	15.70
(4) Total capital		449.1	(13.2)	462.4
(5) Tier 1 capital		448.9	(13.3)	462.3
(6) Common equity Tier 1 capital		448.9	(13.3)	462.3
(7) Risk weighted assets		2,973.8	29.2	2,944.6
(8) Total capital requirements	[(7) × 8%]	237.9	2.3	235.5

(Monetary amounts: Billion yen)

[Non-consolidated]		As of December 31, 2024 (a)	(a-b)	As of March 31, 2024 (b)
(1) Total capital ratio (%)	[(4) ÷ (7)]	14.84	(0.62)	15.46
(2) Tier 1 capital ratio (%)	[(5) ÷ (7)]	14.84	(0.62)	15.46
(3) Common equity Tier 1 capital ratio (%)	[(6) ÷ (7)]	14.84	(0.62)	15.46
(4) Total capital		434.3	(14.2)	448.6
(5) Tier 1 capital		434.3	(14.2)	448.6
(6) Common equity Tier 1 capital		434.3	(14.2)	448.6
(7) Risk weighted assets		2,926.0	24.6	2,901.3
(8) Total capital requirements	[(7) × 8%]	234.0	1.9	232.1