

Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Nonconsolidated]	FY2013		FY2014		FY2015		FY2016		FY2017	
	1H		1H		1H		1H		1H	
Gross operating profit	80.5	144.5	79.2	144.5	79.0	145.4	78.0	98.6	62.5	127.3
Net interest income	68.4	126.2	58.2	114.7	63.5	115.9	56.9	109.5	53.9	111.5
Fees and commissions	7.6	14.8	7.7	15.6	7.8	15.9	8.1	15.2	7.7	15.2
Trading income	0.3	0.5	0.2	0.6	0.4	0.9	0.2	0.3	0.4	0.8
Other operating profit	4.2	2.9	13.0	13.5	7.2	12.7	12.7	-26.4	0.6	-0.2
Provision for general allowance for loan losses (-)	0.0	0.0	0.0	0.0	-0.2	-1.6	0.2	0.2	0.0	0.0
Expenses (-)	40.7	79.7	41.1	81.5	39.9	79.5	40.2	79.2	41.8	82.2
Actual net operating profit	39.7	64.7	38.1	63.0	39.3	67.5	37.6	19.2	20.8	45.1
Net operating profit	39.7	64.7	38.1	63.0	39.0	65.9	37.8	19.4	20.8	45.1
Ordinary profit	41.9	67.2	42.2	67.1	38.2	66.1	35.3	51.8	31.3	56.2
Net income	27.1	42.8	19.8	42.6	18.1	44.0	12.8	24.4	22.4	43.4

Credit-related costs (-)	-2.1	0.5	-1.1	0.5	2.3	2.4	3.1	4.1	-6.6	-4.5
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[Consolidated]

Ordinary profit	46.0	74.7	37.0	75.1	31.8	72.8	25.9	47.1	35.4	65.8
Net profit attributable to parent company shareholders	29.3	46.7	24.2	49.9	18.5	47.9	14.4	29.3	24.9	50.1

(2) Loans (average balance)

(JPY bn)

	FY2013		FY2014		FY2015		FY2016		FY2017	
	1H		1H		1H		1H		1H	
Total loan balance	6,909.5	7,011.5	7,176.7	7,243.0	7,320.7	7,384.1	7,571.9	7,694.2	7,968.2	8,042.0
Domestic	6,734.3	6,816.8	6,950.0	7,000.0	7,077.8	7,157.4	7,378.2	7,477.1	7,730.7	7,820.5
Large and medium size enterprises	1,442.0	1,465.8	1,498.4	1,531.3	1,523.7	1,522.1	1,461.0	1,483.3	1,484.1	1,480.5
SMEs	2,702.6	2,726.2	2,707.8	2,718.9	2,733.7	2,783.6	2,934.9	2,975.8	3,106.6	3,162.7
Public	222.5	223.9	234.9	206.4	175.6	170.2	163.8	158.7	153.6	149.9
Retail	2,367.3	2,400.9	2,509.0	2,543.4	2,644.8	2,681.5	2,818.4	2,859.4	2,986.4	3,027.5
Overseas	175.2	194.7	226.7	243.0	242.9	226.7	193.7	217.1	237.5	221.5

Portion in Shizuoka Pref.	4,538.6	4,576.6	4,675.7	4,665.0	4,606.0	4,633.6	4,707.9	4,739.7	4,824.9	4,837.6
Large and medium size enterprises	370.3	375.7	425.9	427.2	379.1	378.6	369.3	367.2	366.0	354.1
SMEs	2,038.6	2,047.3	2,012.7	2,008.8	1,980.9	1,998.1	2,024.9	2,044.9	2,084.3	2,100.3
Public	214.2	216.5	228.4	202.4	174.1	168.8	162.6	157.6	152.3	148.2
Retail	1,915.5	1,937.1	2,008.8	2,026.7	2,071.9	2,088.0	2,151.0	2,170.0	2,222.4	2,235.0

Portion of outside Shizuoka Pref.	2,195.7	2,240.1	2,274.3	2,335.0	2,471.7	2,523.8	2,670.3	2,737.4	2,905.8	2,982.9
Large and medium size enterprises	1,071.6	1,090.1	1,072.5	1,104.1	1,144.6	1,143.5	1,091.7	1,116.1	1,118.1	1,126.3
SMEs	664.0	678.9	695.1	710.1	752.8	785.4	910.0	930.9	1,022.3	1,062.4
Public	8.3	7.4	6.5	4.0	1.5	1.3	1.1	1.1	1.3	1.7
Retail	451.8	463.7	500.2	516.7	572.9	593.5	667.4	689.3	764.0	792.5

(3) Loans (term-end balance)

(JPY bn)

	End of Sep. 2013	End of Mar. 2014	End of Sep. 2014	End of Mar. 2015	End of Sep. 2015	End of Mar. 2016	End of Sep. 2016	End of Mar. 2017	End of Sep. 2017	End of Mar. 2018
Total loan balance	7,139.8	7,240.8	7,266.6	7,393.1	7,424.8	7,663.7	7,693.2	7,955.3	8,139.0	8,287.5
Domestic	6,953.0	7,024.8	7,041.0	7,144.5	7,192.2	7,440.7	7,494.6	7,722.2	7,909.8	8,061.1
Large and medium size enterprises	1,474.8	1,479.0	1,544.8	1,555.5	1,507.1	1,503.2	1,468.3	1,481.0	1,487.0	1,460.3
SMEs	2,839.0	2,811.7	2,758.4	2,791.2	2,823.5	2,993.1	3,003.5	3,134.6	3,233.1	3,328.8
Public	227.5	242.4	181.5	170.4	165.7	161.7	153.9	150.5	147.0	143.5
Retail	2,411.7	2,491.7	2,556.3	2,627.5	2,696.0	2,782.7	2,868.9	2,956.1	3,042.6	3,128.5
Overseas	186.7	215.9	225.6	248.6	232.6	222.9	198.6	233.0	229.2	226.3

Portion in Shizuoka Pref.	4,711.5	4,800.9	4,740.7	4,740.2	4,691.3	4,806.2	4,779.3	4,865.1	4,915.9	4,923.8
Large and medium size enterprises	382.1	424.8	434.1	420.1	358.1	385.6	357.7	357.5	352.8	333.8
SMEs	2,162.6	2,139.6	2,087.7	2,080.1	2,069.8	2,122.3	2,091.1	2,141.5	2,172.5	2,176.2
Public	221.0	235.9	180.0	168.8	164.4	160.6	152.8	149.5	145.0	141.0
Retail	1,945.9	2,000.5	2,038.8	2,071.3	2,098.9	2,137.7	2,177.7	2,216.6	2,245.5	2,272.7

Portion of outside Shizuoka Pref.	2,241.5	2,223.9	2,300.3	2,404.3	2,501.0	2,634.5	2,715.2	2,857.1	2,993.9	3,137.4
Large and medium size enterprises	1,092.7	1,054.2	1,110.7	1,135.5	1,149.0	1,117.5	1,110.6	1,123.5	1,134.2	1,126.5
SMEs	676.4	672.1	670.7	711.1	753.7	870.8	912.4	993.1	1,060.7	1,152.6
Public	6.6	6.5	1.5	1.6	1.2	1.1	1.1	1.0	2.0	2.5
Retail	465.9	491.2	517.5	556.2	597.1	645.1	691.2	739.5	797.1	855.8

(4) Deposit (average balance)

(JPY bn)

	FY2013		FY2014		FY2015		FY2016		FY2017	
	1H		1H		1H		1H		1H	
Total deposit balance	7,886.5	7,967.9	8,238.3	8,348.2	8,661.8	8,696.4	8,910.8	9,049.1	9,260.5	9,303.6
Domestic	7,710.2	7,745.2	7,908.1	7,948.2	8,155.7	8,194.0	8,422.1	8,524.9	8,825.7	8,882.4
Corporate	1,825.5	1,835.1	1,876.9	1,901.7	1,957.5	1,972.2	2,016.3	2,043.3	2,180.7	2,210.7
Retail	5,642.5	5,689.1	5,822.3	5,868.1	5,991.6	6,006.5	6,036.0	6,104.1	6,298.5	6,362.1
Financial institution	72.9	67.0	48.7	42.3	64.6	73.9	102.0	96.9	78.4	75.7
Public	169.2	154.0	160.1	136.1	141.9	141.4	267.8	280.7	268.1	234.0
Offshore	71.0	104.0	207.8	254.8	281.2	295.7	345.0	376.5	278.4	268.1
Overseas	105.4	118.7	122.4	145.1	225.0	206.7	143.7	147.7	156.5	153.1
NCD	414.9	440.7	471.6	492.5	440.5	354.4	159.0	163.2	177.8	161.2
Deposit + NCD	8,301.4	8,408.6	8,709.9	8,840.6	9,102.4	9,050.8	9,069.8	9,212.3	9,438.3	9,464.8

(Internet Branch)	275.1	302.4	374.3	383.3	409.0	409.8	400.8	423.3	466.5	475.4
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Portion in Shizuoka Pref. (Deposit + NCD)	7,013.7	7,045.1	7,214.1	7,242.4	7,415.0	7,432.0	7,651.9	7,748.2	8,065.7	8,098.4
Deposit	6,877.2	6,913.8	7,115.9	7,152.6	7,336.0	7,353.5	7,595.0	7,692.1	7,977.5	8,011.4
NCD	136.5	131.4	98.2	89.9	79.0	78.5	56.9	56.1	88.3	87.0

Portion of outside Shizuoka Pref. (Deposit + NCD)	966.1	975.2	980.7	985.9	952.0	943.6	837.9	841.7	851.9	874.4
Deposit	833.0	831.4	792.3	795.7	819.7	840.5	827.1	832.8	848.2	871.0
NCD	133.2	143.8	188.4	190.2	132.3	103.1	10.8	8.8	3.7	3.4

(5) Deposit (term-end balance)

(JPY bn)

	End of Sep. 2013	End of Mar. 2014	End of Sep. 2014	End of Mar. 2015	End of Sep. 2015	End of Mar. 2016	End of Sep. 2016	End of Mar. 2017	End of Sep. 2017	End of Mar. 2018
Total deposit balance	8,733.7	8,234.3	8,366.7	8,715.1	8,827.4	9,002.4	9,044.6	9,304.1	9,405.0	9,539.8
Domestic	8,499.1	7,938.8	8,005.4	8,177.3	8,265.3	8,435.1	8,521.8	8,789.4	8,924.6	9,103.2
Corporate	1,923.6	1,888.7	1,934.7	1,959.7	2,050.7	2,032.6	2,080.6	2,162.7	2,319.0	2,285.4
Retail	5,679.5	5,750.8	5,869.4	5,943.6	6,005.9	6,001.8	6,072.8	6,250.2	6,344.9	6,489.8
Financial institution	717.1	69.6	102.8	83.1	115.9	146.9	140.6	140.5	78.8	95.9
Public	178.9	229.7	98.5	191.0	92.8	253.8	227.9	235.9	181.8	232.1
Offshore	135.7	165.6	255.8	306.7	336.8	414.0	374.4	358.9	343.1	288.1
Overseas	98.9	129.9	105.4	231.2	225.3	153.3	148.3	155.7	137.2	148.4
NCD	284.6	445.9	499.8	518.6	444.3	183.2	170.8	125.8	190.4	156.5
Deposit + NCD	9,018.2	8,680.2	8,866.4	9,233.8	9,271.7	9,185.6	9,215.4	9,429.9	9,595.4	9,696.2

(Internet Branch)	308.4	347.3	406.5	396.4	424.3	390.9	417.9	475.3	459.4	502.3
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Portion in Shizuoka Pref. (Deposit + NCD)	7,110.9	7,261.2	7,282.4	7,459.2	7,462.6	7,658.5	7,722.3	7,955.4	8,112.3	8,326.9
Deposit	7,018.6	7,175.8	7,190.2	7,407.0	7,363.1	7,590.0	7,653.6	7,930.2	8,007.1	8,234.6
NCD	92.3	85.4	92.2	52.3	99.5	68.6	68.7	25.2	105.2	92.3

Portion of outside Shizuoka Pref. (Deposit + NCD)	1,515.7	929.0	1,020.9	988.0	952.7	866.3	879.6	863.9	921.0	871.5
Deposit	1,480.4	763.0	815.3	770.3	902.2	845.1	868.3	859.2	917.5	868.6
NCD	35.2	166.0	205.6	217.6	50.5	21.2	11.3	4.7	3.5	2.9

(6) Customer assets (term-end balance)

(JPY bn)

	End of Sep. 2013	End of Mar. 2014	End of Sep. 2014	End of Mar. 2015	End of Sep. 2015	End of Mar. 2016	End of Sep. 2016	End of Mar. 2017	End of Sep. 2017	End of Mar. 2018
Customer assets -Nonconsolidated	6,873.0	6,931.3	7,032.6	7,050.2	7,031.2	7,004.0	7,031.6	7,200.4	7,284.3	7,399.6
Deposits in Japanese yen +NCD	5,647.9	5,720.9	5,838.7	5,914.8	5,981.9	5,979.2	6,049.6	6,227.5	6,321.5	6,466.7
Deposits in foreign currency	31.6	30.0	30.7	28.8	25.0	23.1	23.2	22.7	23.4	23.2
Investment trusts	15.8	15.2	17.3	20.3	20.5	22.4	24.7	26.6	28.4	29.7
Public & corporate bonds	261.3	215.9	172.6	134.4	104.3	87.7	77.0	67.8	61.2	55.7
Individual annuity insurance products	916.3	949.3	973.3	951.8	899.6	891.5	857.1	855.8	849.8	824.4

Shizugin TM Securities	422.6	450.2	491.2	543.6	522.2	501.8	473.7	485.5	491.0	467.5
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Customer assets (Including Shizugin TM Securities)	7,295.6	7,381.4	7,523.8	7,593.7	7,553.5	7,505.8	7,505.3	7,686.0	7,775.3	7,867.1
Customer asset excluding JPY deposits	1,647.7	1,660.5	1,685.1	1,678.9	1,571.5	1,526.6	1,455.6	1,458.5	1,453.8	1,400.4

(7) Securities (term-end balance, unrealized gains and losses)

(JPY bn)

[Term-end balance]	End of Sep. 2013	End of Mar. 2014	End of Sep. 2014	End of Mar. 2015	End of Sep. 2015	End of Mar. 2016	End of Sep. 2016	End of Mar. 2017	End of Sep. 2017	End of Mar. 2018
Securities	2,124.2	2,339.0	2,376.9	2,584.7	1,972.8	2,204.0	2,196.0	1,365.4	1,575.9	1,615.6
Government bonds	940.6	1,121.4	1,043.8	934.9	629.5	613.3	511.3	438.5	397.4	387.5
Municipal bonds	46.6	56.9	49.9	48.0	18.6	18.8	59.9	59.2	72.8	72.9
Corporate bonds	304.9	281.7	275.5	193.9	162.6	178.1	190.6	196.0	190.8	225.9
Stocks	275.5	272.1	327.3	383.0	355.0	351.3	340.6	342.3	381.1	395.1
Foreign bonds	463.8	472.9	521.8	779.3	518.5	639.7	703.3	136.2	309.5	257.2
Others	92.8	134.0	158.6	245.6	288.7	402.8	390.3	193.2	224.3	277.0

(JPY bn)

[Unrealized gains and losses]	End of Sep. 2013	End of Mar. 2014	End of Sep. 2014	End of Mar. 2015	End of Sep. 2015	End of Mar. 2016	End of Sep. 2016	End of Mar. 2017	End of Sep. 2017	End of Mar. 2018
Securities	+177.8	+180.6	+216.4	+285.5	+232.6	+227.4	+216.0	+230.9	+273.7	+272.5
Stocks	+154.1	+153.7	+190.9	+238.8	+219.9	+204.6	+206.2	+222.8	+265.0	+265.4
Bonds	+10.3	+11.2	+8.4	+9.3	+7.1	+12.6	+11.0	+5.8	+4.7	+5.2
Others	+13.3	+15.6	+17.1	+37.3	+5.6	+10.2	-1.2	+2.3	+4.0	+1.9
Foreign bonds	+5.4	+5.8	+5.4	+14.6	+3.6	+9.8	+2.2	+0.0	-0.2	-0.6
Investment trusts	+6.9	+8.6	+11.5	+22.7	+1.9	+0.2	-3.7	+1.6	+3.6	+1.8

(8) Group companies

(JPY bn)

		FY2013		FY2014		FY2015		FY2016		FY2017	
		1H		1H		1H		1H		1H	
Shizugin Management Consulting Co., Ltd.	Ordinary Revenue	0.5	1.1	0.6	1.1	0.6	1.3	0.7	1.4	0.7	1.5
	Ordinary Profit	0.0	0.1	0.1	0.1	0.1	0.3	0.1	0.3	0.2	0.4
Shizugin Lease Co., Ltd.	Ordinary Revenue	12.1	24.2	11.9	24.3	12.3	25.8	13.5	28.5	14.7	31.1
	Ordinary Profit	0.8	1.5	0.7	1.4	0.8	1.4	0.8	1.6	0.8	1.7
Shizugin Computer Service Co., Ltd.	Ordinary Revenue	2.3	4.9	2.6	5.1	2.3	4.7	2.3	4.5	1.9	3.8
	Ordinary Profit	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.2	0.1	0.2
Shizugin Credit Guaranty Co., Ltd.	Ordinary Revenue	1.0	2.2	1.1	2.3	1.3	2.9	1.7	3.6	2.0	4.1
	Ordinary Profit	0.8	1.6	0.8	1.6	1.0	1.9	1.3	2.6	1.5	2.8
Shizugin DC Card Co., Ltd.	Ordinary Revenue	0.9	1.9	0.9	1.8	1.0	2.0	1.1	2.2	1.2	2.5
	Ordinary Profit	0.2	0.5	0.2	0.4	0.2	0.4	0.3	0.5	0.3	0.7
Shizuoka Capital Co., Ltd.	Ordinary Revenue	0.3	0.5	0.2	0.4	0.2	0.5	0.2	0.5	0.2	0.4
	Ordinary Profit	0.1	0.2	0.0	0.1	0.1	0.1	0.1	0.2	0.1	0.1
Shizugin TM Securities Co., Ltd.	Ordinary Revenue	4.2	7.8	4.1	8.9	4.7	8.7	3.5	7.7	4.3	8.5
	Ordinary Profit	2.0	3.4	1.8	4.0	2.1	3.7	1.2	3.0	1.7	3.3
Shizuoka Bank (Europe) S.A.	Ordinary Revenue	0.3	0.6	0.3	0.5	0.2	0.4	0.2	0.4	0.3	0.6
	Ordinary Profit	0.1	0.1	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1
Shizuoka Liquidity Reserve Ltd.	Ordinary Revenue	-	-	-	0.0	0.0	0.1	0.1	0.2	0.2	0.4
	Ordinary Profit	-	-	-	0.0	0.0	0.1	0.1	0.2	0.2	0.4
Shizugin General Service Co., Ltd.	Ordinary Revenue	0.5	0.9	0.5	0.9	0.5	0.9	0.5	0.9	0.5	0.9
	Ordinary Profit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Shizugin Mortgage Service Co., Ltd.	Ordinary Revenue	0.8	1.6	0.8	1.7	0.9	1.7	0.8	1.7	0.9	1.7
	Ordinary Profit	0.0	0.0	-0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0
Shizugin Business Create Co., Ltd.	Ordinary Revenue	2.1	4.3	2.1	4.0	1.9	3.8	1.8	3.6	1.7	3.3
	Ordinary Profit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total(12 companies)	Ordinary Revenue	25.0	49.8	24.9	51.1	26.0	52.7	26.4	55.2	28.5	58.7
	Ordinary Profit	4.2	7.6	3.7	7.9	4.4	8.4	4.0	8.8	4.9	9.8
Shizugin Saison Card Co., Ltd.	Ordinary Revenue	0.7	1.6	0.9	1.9	1.0	2.1	1.1	2.3	1.2	2.4
	Ordinary Profit	0.0	0.1	0.0	0.1	0.1	0.2	0.2	0.4	0.2	0.4