

Financial Results for the 1st quarter of Fiscal 2010

(from April 1,2010 to Jun 30,2010)

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THE SHIZUOKA BANK, LTD.

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FIRST QUARTER CONSOLIDATED FINANSIAL INFORMATION 四半期連結決算情報

1. CONSOLIDATED QUARTERLY BALANCE SHEETS 比較四半期連結貸借対照表

Millions of Yen (金額単位: 百万円)

		As of Jun 30, 2010	As of March 31, 2010
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	458,191	401,989
Call loans and bills bought	コールローン及び買入手形	304,776	23,632
Monetary claims bought	買入金銭債権	33,982	33,012
Trading assets	特定取引資産	50,673	46,685
Money held in trust	金銭の信託	2,200	2,100
Securities	有価証券	1,646,966	2,044,611
Loans and bills discounted	貸出金	6,278,466	6,284,067
Foreign exchanges	外国為替	3,690	3,896
Lease receivables and investment assets	リース債権及びリース投資資産	39,806	39,550
Other assets	その他資産	95,109	92,189
Tangible fixed assets	有形固定資産	67,255	67,479
Intangible fixed assets	無形固定資産	17,029	17,516
Deferred tax assets	繰延税金資産	2,988	2,871
Customers' liabilities for acceptances and guarantees	支払承諾見返	64,385	71,693
Allowance for loan losses	貸倒引当金	△91,947	△90,873
Allowance for investment loss	投資損失引当金	△90	△90
Total assets	資産の部合計	8,973,485	9,040,330
LIABILITIES:	(負債の部)		
Deposits	預金	7,169,532	7,210,146
Negotiable certificates of deposit	譲渡性預金	478,324	269,300
Call money and bills sold	コールマネー及び売渡手形	121,575	113,880
Payables under securities lending transactions	債券貸借取引受入担保金	190,126	207,795
Trading liabilities	特定取引負債	32,015	27,751
Borrowed money	借入金	18,788	164,998
Foreign exchanges	外国為替	179	89
Bonds payable	社債	45,000	65,000
Other liabilities	その他負債	121,540	158,131
Provision for retirement benefits	退職給付引当金	22,951	23,014
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	759	889
Provision for contingent loss	偶発損失引当金	2,239	2,141
Reserves under the speical laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	—	6,417
Acceptances and guarantees	支払承諾	64,385	71,693
Total liabilities	負債の部合計	8,267,431	8,321,261
Net assets	(純資産の部)		
Capital stock	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Retained earnings	利益剰余金	486,540	480,707
Treasury stock	自己株式	△16,243	△8,640
Total shareholders' equity	株主資本合計	616,026	617,796
Valuation difference on available-for-sale securities	その他有価証券評価差額金	72,135	83,376
Deferred gains or losses on hedges	繰延ヘッジ損益	△466	△404
Foreign currency translation adjustment	為替換算調整勘定	△1,559	△1,031
Total valuation and translation adjustments	評価・換算差額等合計	70,109	81,940
Subscription rights to shares	新株予約権	200	181
Minority interests	少数株主持分	19,717	19,150
Total net assets	純資産の部合計	706,054	719,069
Total liabilities and net assets	負債及び純資産の部合計	8,973,485	9,040,330

Note: Figures less than ¥1 million are omitted.

2. CONSOLIDATED QUARTERLY STATEMENTS OF INCOME

比較四半期連結損益計算書

Millions of Yen (金額単位:百万円)

		1st Quarter of FY2009	1st Quarter of FY2010
Ordinary income (KEIJO SHUEKI)	経常収益	54,628	55,056
Interest income	資金運用収益	37,813	35,704
(Interest on loans and discounts)	(うち貸出金利息)	(28,668)	(26,462)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(8,585)	(8,873)
Trust fees	信託報酬	—	0
Fees and commissions	役務取引等収益	11,182	11,426
Trading income	特定取引収益	333	60
Other ordinary income	その他業務収益	1,607	5,880
Other income	その他経常収益	3,689	1,983
Ordinary expenses (KEIJO HIYO)	経常費用	38,801	36,173
Interest expenses	資金調達費用	4,441	2,749
(Interest on deposits)	(うち預金利息)	(3,146)	(1,990)
Fees and commissions payments	役務取引等費用	5,610	5,529
Trading expenses	特定取引等費用	—	212
Other ordinary expenses	その他業務費用	1,025	308
General and administrative expenses	営業経費	23,339	23,140
Other expenses	その他経常費用	4,383	4,233
Ordinary profit (KEIJO RIEKI)	経常利益	15,826	18,882
Extraordinary income	特別利益	556	3
Gain on disposal of noncurrent assets	固定資産処分益	555	—
Recoveries of written-off claims	償却債権取立益	1	3
Extraordinary loss	特別損失	119	551
Loss on disposal of noncurrent assets	固定資産処分損	119	222
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	—	329
Income before income taxes and minority interests	税金等調整前四半期純利益	16,264	18,334
Income taxes-current	法人税、住民税及び事業税	4,466	7,026
Income taxes-deferred	法人税等調整額	1,498	332
Total income taxes	法人税等合計	5,965	7,358
Income before minority interests	少数株主損益調整前四半期純利益	—	10,976
Minority interests in income	少数株主利益	230	618
Net income (SHIHANKI JUN RIEKI)	四半期純利益	10,067	10,357

Note: Figures less than ¥1 million are omitted.

3. CONSOLIDATED QUARTERLY STATEMENTS OF CASH FLOWS

比較四半期連結キャッシュ・フロー計算書

Millions of Yen (金額単位:百万円)

		1st Quarter of FY2009	1st Quarter of FY2010
1.Net cash provided by (used in) operating activities	1. 営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前四半期純利益	16,264	18,334
Depreciation and amortization	減価償却費	3,181	3,213
Equity in (earnings) losses of affiliates	持分法による投資損益(△は益)	73	44
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	—	329
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	2,446	1,073
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	0	0
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(△は減少)	97	△63
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△107	△130
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	150	97
Gain on fund management	資金運用収益	△37,813	△35,704
Financing expenses	資金調達費用	4,441	2,749
Loss (gain) related to securities	有価証券関係損益(△)	△1,709	△3,567
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	—	0
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(△は益)	△431	212
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	△9,318	△3,988
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	6,343	4,264
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	50,768	△2,756
Net increase (decrease) in deposit	預金の純増減(△)	16,227	△26,391
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	40,540	209,024
Net Increase (decrease) in borrowed money	借入金の純増減(△)	△203,759	△146,209
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	△43,065	△35,346
Net decrease (increase) in call loans	コールローン等の純増(△)減	1,200	△282,302
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	20,191	△969
Net Increase (decrease) in call money	コールマネー等の純増減(△)	290,746	13,275
Net Increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	△65,158	△7,178
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(△)減	6,240	123
Net Increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減(△)	△19	90
Net decrease (increase) in lease receivables and investment assets	リース債権及びリース投資資産の純増(△)減	△1,170	△558
Increase (decrease) in straight bonds-issuance and redemption	普通社債発行及び償還による増減(△)	—	△20,000
Proceeds from fund management	資金運用による収入	37,017	39,576
Payments for finance	資金調達による支出	△4,048	△3,122
Other, net	その他	△3,200	4,714
Subtotal	小計	126,129	△271,162
Income taxes paid	法人税等の支払額	△2,275	△16,856
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	123,854	△288,018
2.Net cash provided by (used in) investing activities	2. 投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	△354,182	△329,221
Proceeds from sales of securities	有価証券の売却による収入	262,019	614,179
Proceeds from redemption of securities	有価証券の償還による収入	51,546	41,400
Increase in money held in trust	金銭の信託の増加による支出	△1,500	△100
Purchase of tangible fixed assets	有形固定資産の取得による支出	△3,079	△1,672
Purchase of intangible fixed assets	無形固定資産の取得による支出	△877	△904
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	957	128
Payments for execution of assets retirement obligations	資産除去債務の履行による支出	—	△27
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△45,115	323,782
3.Net cash provided by (used in) financing activities	3. 財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	△4,076	△4,311
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	△21	△27
Purchase of treasury stock	自己株式の取得による支出	△131	△7,608
Proceeds from sales of treasury stock	自己株式の売却による収入	67	3
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△4,162	△11,943
4.Effect of exchange rate change on cash and cash equivalents	4. 現金及び現金同等物に係る換算差額	△1	△27
5.Net increase (decrease) in cash and cash equivalents	5. 現金及び現金同等物の増減額(△は減少)	74,574	23,792
6.Cash and cash equivalents at beginning of period	6. 現金及び現金同等物の期首残高	137,295	131,917
7.Cash and cash equivalents at end of period	7. 現金及び現金同等物の四半期末残高	211,869	155,710

Note: Figures less than ¥1 million are omitted.