

# Financial Results for the 3rd quarter of Fiscal 2016

(from April 1,2016 to December 31,2016)

## 四半期連結決算情報

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### THIRD QUARTER CONSOLIDATED FINANCIAL INFORMATION

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**THE SHIZUOKA BANK, LTD.**

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

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

Millions of Yen (金額単位:百万円)

|   |                | As of<br>March 31, 2016 | As of<br>December 31, 2016 |
|---|----------------|-------------------------|----------------------------|
| ASSETS:   | (資産の部)         |                         |                            |
| Cash and due from banks                               | 現金預け金          | 578,327                 | 726,854                    |
| Call loans and bills bought                           | コールローン及び買入手形   | 369,194                 | 521,737                    |
| Monetary claims bought                                | 買入金銭債権         | 40,285                  | 42,974                     |
| Trading assets  | 特定取引資産         | 33,799                  | 37,384                     |
| Money held in trust                                   | 金銭の信託          | 3,200                   | 3,200                      |
| Securities  | 有価証券           | 2,181,076               | 1,998,528                  |
| Loans and bills discounted                            | 貸出金            | 7,643,361               | 7,913,239                  |
| Foreign exchanges                                     | 外国為替           | 7,608                   | 6,396                      |
| Lease receivables and investment assets               | リース債権及びリース投資資産 | 56,333                  | 60,247                     |
| Other assets  | その他資産          | 74,555                  | 446,419                    |
| Tangible fixed assets                                 | 有形固定資産         | 71,994                  | 75,925                     |
| Intangible fixed assets                               | 無形固定資産         | 23,318                  | 28,909                     |
| Net defined benefit asset                             | 退職給付に係る資産      | 11,011                  | 12,804                     |
| Deferred tax assets                                   | 繰延税金資産         | 1,985                   | 2,007                      |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返         | 69,806                  | 89,616                     |
| Allowance for loan losses                             | 貸倒引当金          | △48,556                 | △49,770                    |
| Allowance for investment loss                         | 投資損失引当金        | △54                     | △53                        |
| Total assets  | 資産の部合計         | 11,117,249              | 11,916,421                 |
| LIABILITIES:  | (負債の部)         |                         |                            |
| Deposits  | 預金             | 8,949,700               | 9,377,051                  |
| Negotiable certificates of deposit                    | 譲渡性預金          | 173,270                 | 175,215                    |
| Call money and bills sold                             | コールマネー及び売渡手形   | 223,394                 | 160,568                    |
| Payables under repurchase agreements                  | 売現先勘定          | 48,416                  | 207,899                    |
| Payables under securities lending transactions        | 債券貸借取引受入担保金    | 310,984                 | 446,729                    |
| Trading liabilities                                   | 特定取引負債         | 23,219                  | 23,366                     |
| Borrowed money  | 借入金            | 154,904                 | 251,286                    |
| Foreign exchanges                                     | 外国為替           | 140                     | 421                        |
| Bonds with subscription rights to shares              | 新株予約権付社債       | 56,340                  | 58,245                     |
| Borrowed money from trust account                     | 信託勘定借          | 3                       | 160                        |
| Other liabilities                                     | その他負債          | 115,021                 | 124,631                    |
| Net defined benefit liability                         | 退職給付に係る負債      | 21,676                  | 21,308                     |
| Provision for directors' retirement benefits          | 役員退職慰労引当金      | 238                     | 249                        |
| Provision for reimbursement of deposits               | 睡眠預金払戻損失引当金    | 333                     | 133                        |
| Provision for contingent loss                         | 偶発損失引当金        | 1,730                   | 1,794                      |
| Provision for point card certificates                 | ポイント引当金        | 305                     | 451                        |
| Reserve under special laws                            | 特別法上の引当金       | 11                      | 11                         |
| Deferred tax liabilities                              | 繰延税金負債         | 45,390                  | 45,480                     |
| Acceptances and guarantees                            | 支払承諾           | 69,806                  | 89,616                     |
| Total liabilities                                     | 負債の部合計         | 10,194,888              | 10,984,622                 |
| 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          | 668,039                 | 677,299                    |
| Treasury shares                                       | 自己株式           | △54,559                 | △63,070                    |
| Total shareholders' equity                            | 株主資本合計         | 759,209                 | 759,958                    |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金   | 162,340                 | 167,560                    |
| Deferred gains or losses on hedges                    | 繰延ヘッジ損益        | 2,187                   | 1,856                      |
| Foreign currency translation adjustment               | 為替換算調整勘定       | 152                     | 2,777                      |
| Remeasurements of defined benefit plans               | 退職給付に係る調整累計額   | △2,990                  | △1,857                     |
| Total accumulated other comprehensive income          | その他の包括利益累計額合計  | 161,690                 | 170,337                    |
| Subscription rights to shares                         | 新株予約権          | 367                     | 398                        |
| Non-controlling interests                             | 非支配株主持分        | 1,092                   | 1,104                      |
| Total net assets                                      | 純資産の部合計        | 922,360                 | 931,798                    |
| Total liabilities and net assets                      | 負債及び純資産の部合計    | 11,117,249              | 11,916,421                 |

Note: Figures less than ¥1 million are omitted.

## 2. CONSOLIDATED QUARTERLY STATEMENTS OF INCOME

### AND CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME

#### 四半期連結損益計算書及び四半期連結包括利益計算書

#### CONSOLIDATED QUARTERLY STATEMENTS OF INCOME 四半期連結損益計算書

Millions of Yen (金額単位:百万円)

|  |                  | 3rd Quarter of<br>FY 2015 | 3rd Quarter of<br>FY 2016 |
|--|------------------|---------------------------|---------------------------|
| Ordinary income (KEIJO SHUEKI)                   | 経常収益             | 176,526                   | 183,656                   |
| Interest income                                  | 資金運用収益           | 100,845                   | 97,236                    |
| (Interest on loans and discounts)                | (うち貸出金利息)        | ( 69,269)                 | ( 71,377)                 |
| (Interest and dividends on securities)           | (うち有価証券利息配当金)    | ( 28,737)                 | ( 22,682)                 |
| Trust fees                                       | 信託報酬             | 0                         | 1                         |
| Fees and commissions                             | 役務取引等収益          | 43,452                    | 44,939                    |
| Trading income                                   | 特定取引収益           | 2,254                     | 2,079                     |
| Other ordinary income                            | その他業務収益          | 20,469                    | 18,384                    |
| Other income                                     | その他経常収益          | 9,504                     | 21,015                    |
| Ordinary expenses (KEIJO HIYO)                   | 経常費用             | 116,120                   | 147,794                   |
| Interest expenses                                | 資金調達費用           | 7,557                     | 10,962                    |
| (Interest on deposits)                           | (うち預金利息)         | ( 4,110)                  | ( 5,021)                  |
| Fees and commissions payments                    | 役務取引等費用          | 21,383                    | 23,508                    |
| Trading expenses                                 | 特定取引費用           | —                         | 201                       |
| Other ordinary expenses                          | その他業務費用          | 10,203                    | 25,816                    |
| General and administrative expenses              | 営業経費             | 66,352                    | 66,964                    |
| Other expenses                                   | その他経常費用          | 10,623                    | 20,339                    |
| Ordinary profit (KEIJO RIEKI)                    | 経常利益             | 60,406                    | 35,862                    |
| Extraordinary income                             | 特別利益             | 97                        | 0                         |
| Gain on disposal of non-current assets           | 固定資産処分益          | 97                        | 0                         |
| Extraordinary losses                             | 特別損失             | 155                       | 125                       |
| Loss on disposal of non-current assets           | 固定資産処分損          | 142                       | 125                       |
| Impairment loss                                  | 減損損失             | 13                        | —                         |
| Profit before income taxes                       | 税金等調整前四半期純利益     | 60,347                    | 35,737                    |
| Income taxes-current                             | 法人税、住民税及び事業税     | 20,042                    | 13,460                    |
| Income taxes-deferred                            | 法人税等調整額          | △746                      | 710                       |
| Total income taxes                               | 法人税等合計           | 19,296                    | 14,171                    |
| Profit   | 四半期純利益           | 41,051                    | 21,566                    |
| Profit attributable to non-controlling interests | 非支配株主に帰属する四半期純利益 | 33                        | 27                        |
| Profit attributable to owners of parent          | 親会社株主に帰属する四半期純利益 | 41,017                    | 21,539                    |

Note: Figures less than ¥1 million are omitted.

#### CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME

#### 四半期連結包括利益計算書

Millions of Yen (金額単位:百万円)

|  |                  | 3rd Quarter of<br>FY 2015 | 3rd Quarter of<br>FY 2016 |
|--|------------------|---------------------------|---------------------------|
| Profit   | 四半期純利益           | 41,051                    | 21,566                    |
| Other comprehensive income   | その他の包括利益         | △11,472                   | 8,633                     |
| Valuation difference on available-for-sale securities                                | その他有価証券評価差額金     | △13,331                   | 5,263                     |
| Deferred gains or losses on hedges   | 繰延ヘッジ損益          | 350                       | △116                      |
| Foreign currency translation adjustment  | 為替換算調整勘定         | 695                       | 2,372                     |
| Remeasurements of defined benefit plans  | 退職給付に係る調整額       | 723                       | 1,132                     |
| Share of other comprehensive income of entities<br>accounted for using equity method | 持分法適用会社に対する持分相当額 | 90                        | △17                       |
| Comprehensive income   | 四半期包括利益          | 29,578                    | 30,200                    |
| Comprehensive income attributable to:  | (内訳)             |                           |                           |
| Owners of parent   | 親会社株主に係る四半期包括利益  | 29,439                    | 30,185                    |
| Non-controlling interests  | 非支配株主に係る四半期包括利益  | 139                       | 14                        |

Note: Figures less than ¥1 million are omitted.