

Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Nonconsolidated]	FY2014		FY2015		FY2016		FY2017		FY2018	
	1H		1H		1H		1H		1H	
Gross operating profit	79.2	144.5	79.0	145.4	78.0	98.6	62.5	127.3	72.7	134.8
Net interest income	58.2	114.7	63.5	115.9	56.9	109.5	53.9	111.5	63.2	116.6
Fees and commissions	7.7	15.6	7.8	15.9	8.1	15.2	7.7	15.2	8.2	15.8
Trading income	0.2	0.6	0.4	0.9	0.2	0.3	0.4	0.8	0.3	0.8
Other operating profit	13.0	13.5	7.2	12.7	12.7	-26.4	0.6	-0.2	1.0	1.6
Provision for general allowance for loan losses (-)	0.0	0.0	-0.2	-1.6	0.2	0.2	0.0	0.0	-1.1	1.0
Expenses (-)	41.1	81.5	39.9	79.5	40.2	79.2	41.8	82.2	41.4	80.9
Actual net operating profit	38.1	63.0	39.3	67.5	37.6	19.2	20.8	45.1	32.5	52.9
Net operating profit	38.1	63.0	39.0	65.9	37.8	19.4	20.8	45.1	31.4	53.9
Ordinary profit	42.2	67.1	38.2	66.1	35.3	51.8	31.3	56.2	35.9	56.4
Net income	19.8	42.6	18.1	44.0	12.8	24.4	22.4	43.4	28.4	42.6

Credit-related costs (-)	-1.1	0.5	2.3	2.4	3.1	4.1	-6.6	-4.5	1.2	4.8
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[Consolidated]

Ordinary profit	37.0	75.1	31.8	72.8	25.9	47.1	35.4	65.8	38.8	63.4
Net profit attributable to parent company shareholders	24.2	49.9	18.5	47.9	14.4	29.3	24.9	50.1	30.0	46.9

(2) Loans (average balance)

(JPY bn)

	FY2014		FY2015		FY2016		FY2017		FY2018	
	1H		1H		1H		1H		1H	
Total loan balance	7,176.7	7,243.0	7,320.7	7,384.1	7,571.9	7,694.2	7,968.2	8,042.0	8,256.8	8,336.9
Domestic	6,950.0	7,000.0	7,077.8	7,157.4	7,378.2	7,477.1	7,730.7	7,820.5	8,031.2	8,115.8
Large and medium size enterprises	1,498.4	1,531.3	1,523.7	1,522.1	1,461.0	1,483.3	1,484.1	1,480.5	1,469.1	1,479.7
SMEs	2,707.8	2,718.9	2,733.7	2,783.6	2,934.9	2,975.8	3,106.6	3,162.7	3,266.4	3,314.1
Public	234.9	206.4	175.6	170.2	163.8	158.7	153.6	149.9	150.1	146.1
Retail	2,509.0	2,543.4	2,644.8	2,681.5	2,818.4	2,859.4	2,986.4	3,027.5	3,145.6	3,175.9
Overseas	226.7	243.0	242.9	226.7	193.7	217.1	237.5	221.5	225.6	221.0

Portion in Shizuoka Pref.	4,675.7	4,665.0	4,606.0	4,633.6	4,707.9	4,739.7	4,824.9	4,837.6	4,851.3	4,859.2
Large and medium size enterprises	425.9	427.2	379.1	378.6	369.3	367.2	366.0	354.1	327.6	330.0
SMEs	2,012.7	2,008.8	1,980.9	1,998.1	2,024.9	2,044.9	2,084.3	2,100.3	2,106.4	2,108.2
Public	228.4	202.4	174.1	168.8	162.6	157.6	152.3	148.2	147.8	144.5
Retail	2,008.8	2,026.7	2,071.9	2,088.0	2,151.0	2,170.0	2,222.4	2,235.0	2,269.6	2,276.5

Portion of outside Shizuoka Pref.	2,274.3	2,335.0	2,471.7	2,523.8	2,670.3	2,737.4	2,905.8	2,982.9	3,179.8	3,256.6
Large and medium size enterprises	1,072.5	1,104.1	1,144.6	1,143.5	1,091.7	1,116.1	1,118.1	1,126.3	1,141.5	1,149.8
SMEs	695.1	710.1	752.8	785.4	910.0	930.9	1,022.3	1,062.4	1,160.0	1,205.9
Public	6.5	4.0	1.5	1.3	1.1	1.1	1.3	1.7	2.3	1.6
Retail	500.2	516.7	572.9	593.5	667.4	689.3	764.0	792.5	876.0	899.3

(3) Loans (term-end balance)

(JPY bn)

	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	End of Sep. 2018	End of Mar. 2019
Total loan balance	7,266.6	7,393.1	7,424.8	7,663.7	7,693.2	7,955.3	8,139.0	8,287.5	8,384.6	8,556.9
Domestic	7,041.0	7,144.5	7,192.2	7,440.7	7,494.6	7,722.2	7,909.8	8,061.1	8,167.6	8,333.7
Large and medium size enterprises	1,544.8	1,555.5	1,507.1	1,503.2	1,468.3	1,481.0	1,487.0	1,460.3	1,486.4	1,497.5
SMEs	2,758.4	2,791.2	2,823.5	2,993.1	3,003.5	3,134.6	3,233.1	3,328.8	3,345.1	3,448.8
Public	181.5	170.4	165.7	161.7	153.9	150.5	147.0	143.5	144.9	135.4
Retail	2,556.3	2,627.5	2,696.0	2,782.7	2,868.9	2,956.1	3,042.6	3,128.5	3,191.2	3,252.0
Overseas	225.6	248.6	232.6	222.9	198.6	233.0	229.2	226.3	217.1	223.2

Portion in Shizuoka Pref.	4,740.7	4,740.2	4,691.3	4,806.2	4,779.3	4,865.1	4,915.9	4,923.8	4,910.5	4,930.0
Large and medium size enterprises	434.1	420.1	358.1	385.6	357.7	357.5	352.8	333.8	331.0	341.1
SMEs	2,087.7	2,080.1	2,069.8	2,122.3	2,091.1	2,141.5	2,172.5	2,176.2	2,150.5	2,151.7
Public	180.0	168.8	164.4	160.6	152.8	149.5	145.0	141.0	144.0	134.6
Retail	2,038.8	2,071.3	2,098.9	2,137.7	2,177.7	2,216.6	2,245.5	2,272.7	2,285.0	2,302.5

Portion of outside Shizuoka Pref.	2,300.3	2,404.3	2,501.0	2,634.5	2,715.2	2,857.1	2,993.9	3,137.4	3,257.0	3,403.7
Large and medium size enterprises	1,110.7	1,135.5	1,149.0	1,117.5	1,110.6	1,123.5	1,134.2	1,126.5	1,155.4	1,156.4
SMEs	670.7	711.1	753.7	870.8	912.4	993.1	1,060.7	1,152.6	1,194.6	1,297.0
Public	1.5	1.6	1.2	1.1	1.1	1.0	2.0	2.5	0.9	0.8
Retail	517.5	556.2	597.1	645.1	691.2	739.5	797.1	855.8	906.2	949.4

(4) Deposits (average balance)

(JPY bn)

	FY2014		FY2015		FY2016		FY2017		FY2018	
	1H		1H		1H		1H		1H	
Total deposit balance	8,238.3	8,348.2	8,661.8	8,696.4	8,910.8	9,049.1	9,260.5	9,303.6	9,558.3	9,641.2
Domestic	7,908.1	7,948.2	8,155.7	8,194.0	8,422.1	8,524.9	8,825.7	8,882.4	9,151.4	9,247.0
Corporate	1,876.9	1,901.7	1,957.5	1,972.2	2,016.3	2,043.3	2,180.7	2,210.7	2,250.6	2,240.9
Retail	5,822.3	5,868.1	5,991.6	6,006.5	6,036.0	6,104.1	6,298.5	6,362.1	6,549.7	6,628.3
Financial institution	48.7	42.3	64.6	73.9	102.0	96.9	78.4	75.7	80.2	83.8
Public	160.1	136.1	141.9	141.4	267.8	280.7	268.1	234.0	270.9	294.0
Offshore	207.8	254.8	281.2	295.7	345.0	376.5	278.4	268.1	249.3	243.6
Overseas	122.4	145.1	225.0	206.7	143.7	147.7	156.5	153.1	157.6	150.6
NCD	471.6	492.5	440.5	354.4	159.0	163.2	177.8	161.2	97.3	102.4
Deposit + NCD	8,709.9	8,840.6	9,102.4	9,050.8	9,069.8	9,212.3	9,438.3	9,464.8	9,655.6	9,743.6

(Internet Branch)	374.3	383.3	409.0	409.8	400.8	423.3	466.5	475.4	503.4	517.2
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Portion in Shizuoka Pref. (Deposit + NCD)	7,214.1	7,242.4	7,415.0	7,432.0	7,651.9	7,748.2	8,065.7	8,098.4	8,324.9	8,416.5
Deposit	7,115.9	7,152.6	7,336.0	7,353.5	7,595.0	7,692.1	7,977.5	8,011.4	8,283.9	8,376.8
NCD	98.2	89.9	79.0	78.5	56.9	56.1	88.3	87.0	41.0	39.7

Portion of outside Shizuoka Pref. (Deposit + NCD)	980.7	985.9	952.0	943.6	837.9	841.7	851.9	874.4	870.3	875.3
Deposit	792.3	795.7	819.7	840.5	827.1	832.8	848.2	871.0	867.5	870.2
NCD	188.4	190.2	132.3	103.1	10.8	8.8	3.7	3.4	2.8	5.0

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Sep. 2018	End of Mar. 2019
Total deposit balance	8,366.7	8,715.1	8,827.4	9,002.4	9,044.6	9,304.1	9,405.0	9,539.8	9,681.3	9,877.7
Domestic	8,005.4	8,177.3	8,265.3	8,435.1	8,521.8	8,789.4	8,924.6	9,103.2	9,297.2	9,488.7
Corporate	1,934.7	1,959.7	2,050.7	2,032.6	2,080.6	2,162.7	2,319.0	2,285.4	2,320.3	2,312.5
Retail	5,869.4	5,943.6	6,005.9	6,001.8	6,072.8	6,250.2	6,344.9	6,489.8	6,632.7	6,773.1
Financial institution	102.8	83.1	115.9	146.9	140.6	140.5	78.8	95.9	83.4	114.1
Public	98.5	191.0	92.8	253.8	227.9	235.9	181.8	232.1	260.8	289.0
Offshore	255.8	306.7	336.8	414.0	374.4	358.9	343.1	288.1	242.6	245.9
Overseas	105.4	231.2	225.3	153.3	148.3	155.7	137.2	148.4	141.6	143.1
NCD	499.8	518.6	444.3	183.2	170.8	125.8	190.4	156.5	111.4	119.5
Deposit + NCD	8,866.4	9,233.8	9,271.7	9,185.6	9,215.4	9,429.9	9,595.4	9,696.2	9,792.7	9,997.2
(Internet Branch)	406.5	396.4	424.3	390.9	417.9	475.3	459.4	502.3	504.6	560.5
Portion in Shizuoka Pref. (Deposit + NCD)	7,282.4	7,459.2	7,462.6	7,658.5	7,722.3	7,955.4	8,112.3	8,326.9	8,453.2	8,610.7
Deposit	7,190.2	7,407.0	7,363.1	7,590.0	7,653.6	7,930.2	8,007.1	8,234.6	8,403.4	8,593.6
NCD	92.2	52.3	99.5	68.6	68.7	25.2	105.2	92.3	49.8	17.1
Portion of outside Shizuoka Pref. (Deposit + NCD)	1,020.9	988.0	952.7	866.3	879.6	863.9	921.0	871.5	896.6	915.4
Deposit	815.3	770.3	902.2	845.1	868.3	859.2	917.5	868.6	893.8	895.1
NCD	205.6	217.6	50.5	21.2	11.3	4.7	3.5	2.9	2.9	20.3

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Sep. 2018	End of Mar. 2019
Customer assets -Nonconsolidated	7,032.6	7,050.2	7,031.2	7,004.0	7,031.6	7,200.4	7,284.3	7,399.6	7,565.3	7,715.2
Deposits in Japanese yen +NCD	5,838.7	5,914.8	5,981.9	5,979.2	6,049.6	6,227.5	6,321.5	6,466.7	6,609.3	6,751.7
Deposits in foreign currency	30.7	28.8	25.0	23.1	23.2	22.7	23.4	23.2	23.4	21.4
Investment trusts	17.3	20.3	20.5	22.4	24.7	26.6	28.4	29.7	33.2	32.4
Public & corporate bonds	172.6	134.4	104.3	87.7	77.0	67.8	61.2	55.7	52.4	48.8
Individual annuity insurance products	973.3	951.8	899.6	891.5	857.1	855.8	849.8	824.4	847.0	860.9

Shizugin TM Securities	491.2	543.6	522.2	501.8	473.7	485.5	491.0	467.5	459.8	442.0
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Customer assets (Including Shizugin TM Securities)	7,523.8	7,593.7	7,553.5	7,505.8	7,505.3	7,686.0	7,775.3	7,867.1	8,025.1	8,157.2
Customer asset excluding JPY deposits	1,685.1	1,678.9	1,571.5	1,526.6	1,455.6	1,458.5	1,453.8	1,400.4	1,415.8	1,405.4

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

(JPY bn)

[Term-end balance]	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	End of Sep. 2018	End of Mar. 2019
Securities	2,376.9	2,584.7	1,972.8	2,204.0	2,196.0	1,365.4	1,575.9	1,615.6	1,755.8	1,414.0
Government bonds	1,043.8	934.9	629.5	613.3	511.3	438.5	397.4	387.5	315.7	50.1
Municipal bonds	49.9	48.0	18.6	18.8	59.9	59.2	72.8	72.9	85.0	89.7
Corporate bonds	275.5	193.9	162.6	178.1	190.6	196.0	190.8	225.9	258.5	357.2
Stocks	327.3	383.0	355.0	351.3	340.6	342.3	381.1	395.1	449.9	397.7
Foreign bonds	521.8	779.3	518.5	639.7	703.3	136.2	309.5	257.2	397.1	285.6
Others	158.6	245.6	288.7	402.8	390.3	193.2	224.3	277.0	249.6	233.7

(JPY bn)

[Unrealized gains and losses]	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	End of Sep. 2018	End of Mar. 2019
Securities	+216.4	+285.5	+232.6	+227.4	+216.0	+230.9	+273.7	+272.5	+319.8	+271.5
Stocks	+190.9	+238.8	+219.9	+204.6	+206.2	+222.8	+265.0	+265.4	+313.1	+261.8
Bonds	+8.4	+9.3	+7.1	+12.6	+11.0	+5.8	+4.7	+5.2	+2.7	+5.9
Others	+17.1	+37.3	+5.6	+10.2	-1.2	+2.3	+4.0	+1.9	+4.0	+3.8
Foreign bonds	+5.4	+14.6	+3.6	+9.8	+2.2	+0.0	-0.2	-0.6	-2.3	+2.6
Investment trusts	+11.5	+22.7	+1.9	+0.2	-3.7	+1.6	+3.6	+1.8	+5.2	-1.2

(8) Group companies

(JPY bn)

		FY2014		FY2015		FY2016		FY2017		FY2018	
		1H		1H		1H		1H		1H	
Shizugin Management Consulting Co., Ltd.	Ordinary Revenue	0.6	1.1	0.6	1.3	0.7	1.4	0.7	1.5	0.9	1.7
	Ordinary Profit	0.1	0.1	0.1	0.3	0.1	0.3	0.2	0.4	0.3	0.5
Shizugin Lease Co., Ltd.	Ordinary Revenue	11.9	24.3	12.3	25.8	13.5	28.5	14.7	31.1	15.6	31.5
	Ordinary Profit	0.7	1.4	0.8	1.4	0.8	1.6	0.8	1.7	0.8	1.8
Shizugin Computer Service Co., Ltd.	Ordinary Revenue	2.6	5.1	2.3	4.7	2.3	4.5	1.9	3.8	2.0	3.8
	Ordinary Profit	0.1	0.1	0.1	0.2	0.1	0.2	0.1	0.2	0.2	0.3
Shizugin Credit Guaranty Co., Ltd.	Ordinary Revenue	1.1	2.3	1.3	2.9	1.7	3.6	2.0	4.1	2.1	4.3
	Ordinary Profit	0.8	1.6	1.0	1.9	1.3	2.6	1.5	2.8	1.5	2.8
Shizugin DC Card Co., Ltd	Ordinary Revenue	0.9	1.8	1.0	2.0	1.1	2.2	1.2	2.5	1.3	2.7
	Ordinary Profit	0.2	0.4	0.2	0.4	0.3	0.5	0.3	0.7	0.3	0.7
Shizuoka Capital Co., Ltd.	Ordinary Revenue	0.2	0.4	0.2	0.5	0.2	0.5	0.2	0.4	0.2	0.5
	Ordinary Profit	0.0	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.2
Shizugin TM Securities Co., Ltd.	Ordinary Revenue	4.1	8.9	4.7	8.7	3.5	7.7	4.3	8.5	3.4	6.4
	Ordinary Profit	1.8	4.0	2.1	3.7	1.2	3.0	1.7	3.3	0.9	1.5
Shizuoka Bank (Europe) S.A.	Ordinary Revenue	0.3	0.5	0.2	0.4	0.2	0.4	0.3	0.6	0.4	0.8
	Ordinary Profit	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.0	-0.0
Shizuoka Liquidity Reserve Ltd.	Ordinary Revenue	-	0.0	0.0	0.1	0.1	0.2	0.2	0.4	0.4	0.9
	Ordinary Profit	-	0.0	0.0	0.1	0.1	0.2	0.2	0.4	0.4	0.9
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	1.7	0.9	1.7	0.8	1.7	0.9	1.7	0.8	1.7
	Ordinary Profit	-0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Shizugin Business Create Co., Ltd.	Ordinary Revenue	2.1	4.0	1.9	3.8	1.8	3.6	1.7	3.3	1.5	3.0
	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	24.9	51.1	26.0	52.7	26.4	55.2	28.5	58.7	29.2	58.0
	Ordinary Profit	3.7	7.9	4.4	8.4	4.0	8.8	4.9	9.8	4.4	8.8
Shizugin Saison Card Co., Ltd.	Ordinary Revenue	0.9	1.9	1.0	2.1	1.1	2.3	1.2	2.4	1.2	2.5
	Ordinary Profit	0.0	0.1	0.1	0.2	0.2	0.4	0.2	0.4	0.2	0.3