



Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Nonconsolidated]	FY2015		FY2016		FY2017		FY2018		FY2019	
	1H		1H		1H		1H		1H	
Gross operating profit	79.0	145.4	78.0	98.6	62.5	127.3	72.7	134.8	69.8	131.0
Net interest income	63.5	115.9	56.9	109.5	53.9	111.5	63.2	116.6	54.6	106.8
Fees and commissions	7.8	15.9	8.1	15.2	7.7	15.2	8.2	15.8	8.3	15.6
Trading income	0.4	0.9	0.2	0.3	0.4	0.8	0.3	0.8	0.3	0.6
Other operating profit	7.2	12.7	12.7	-26.4	0.6	-0.2	1.0	1.6	6.6	7.9
Provision for general allowance for loan losses (-)	-0.2	-1.6	0.2	0.2	0.0	0.0	-1.1	1.0	0.3	0.4
Expenses (-)	39.9	79.5	40.2	79.2	41.8	82.2	41.4	80.9	40.5	79.1
Actual net operating profit	39.3	67.5	37.6	19.2	20.8	45.1	32.5	52.9	29.0	51.5
Net operating profit	39.0	65.9	37.8	19.4	20.8	45.1	31.4	53.9	29.3	51.9
Ordinary profit	38.2	66.1	35.3	51.8	31.3	56.2	35.9	56.4	29.4	46.5
Net income	18.1	44.0	12.8	24.4	22.4	43.4	28.4	42.6	21.6	33.4
Credit-related costs (-)	2.3	2.4	3.1	4.1	-6.6	-4.5	1.2	4.8	6.2	8.7
[Consolidated]										
Ordinary profit	31.8	72.8	25.9	47.1	35.4	65.8	38.8	63.4	32.7	54.6
Net profit attributable to parent company shareholders	18.5	47.9	14.4	29.3	24.9	50.1	30.0	46.9	23.5	38.7

(2) Loans (average balance)

(JPY bn)

	FY2015		FY2016		FY2017		FY2018		FY2019	
	1H		1H		1H		1H		1H	
Total loan balance	7,320.7	7,384.1	7,571.9	7,694.2	7,968.2	8,042.0	8,256.8	8,336.9	8,628.6	8,740.1
Domestic	7,077.8	7,157.4	7,378.2	7,477.1	7,730.7	7,820.5	8,031.2	8,115.8	8,408.7	8,523.9
Large and medium size enterprises	1,523.7	1,522.1	1,461.0	1,483.3	1,484.1	1,480.5	1,469.1	1,479.7	1,528.8	1,566.9
SMEs	2,733.7	2,783.6	2,934.9	2,975.8	3,106.6	3,162.7	3,266.4	3,314.1	3,406.1	3,428.6
Public	175.6	170.2	163.8	158.7	153.6	149.9	150.1	146.1	209.4	231.9
Retail	2,644.8	2,681.5	2,818.4	2,859.4	2,986.4	3,027.5	3,145.6	3,175.9	3,264.5	3,296.5
Overseas	242.9	226.7	193.7	217.1	237.5	221.5	225.6	221.0	219.8	216.3
Portion in Shizuoka Pref.	4,606.0	4,633.6	4,707.9	4,739.7	4,824.9	4,837.6	4,851.3	4,859.2	4,956.3	5,006.3
Large and medium size enterprises	379.1	378.6	369.3	367.2	366.0	354.1	327.6	330.0	342.0	348.8
SMEs	1,980.9	1,998.1	2,024.9	2,044.9	2,084.3	2,100.3	2,106.4	2,108.2	2,104.2	2,113.7
Public	174.1	168.8	162.6	157.6	152.3	148.2	147.8	144.5	208.6	231.2
Retail	2,071.9	2,088.0	2,151.0	2,170.0	2,222.4	2,235.0	2,269.6	2,276.5	2,301.5	2,312.6
Portion of outside Shizuoka Pref.	2,471.7	2,523.8	2,670.3	2,737.4	2,905.8	2,982.9	3,179.8	3,256.6	3,452.5	3,517.6
Large and medium size enterprises	1,144.6	1,143.5	1,091.7	1,116.1	1,118.1	1,126.3	1,141.5	1,149.8	1,186.8	1,218.0
SMEs	752.8	785.4	910.0	930.9	1,022.3	1,062.4	1,160.0	1,205.9	1,301.9	1,314.9
Public	1.5	1.3	1.1	1.1	1.3	1.7	2.3	1.6	0.8	0.7
Retail	572.9	593.5	667.4	689.3	764.0	792.5	876.0	899.3	963.0	983.9

(3) Loans (term-end balance)

(JPY bn)

	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	End of Sep. 2019	End of Mar. 2020
Total loan balance	7,424.8	7,663.7	7,693.2	7,955.3	8,139.0	8,287.5	8,384.6	8,556.9	8,787.7	8,969.5
Domestic	7,192.2	7,440.7	7,494.6	7,722.2	7,909.8	8,061.1	8,167.6	8,333.7	8,592.8	8,725.8
Large and medium size enterprises	1,507.1	1,503.2	1,468.3	1,481.0	1,487.0	1,460.3	1,486.4	1,497.5	1,570.1	1,631.1
SMEs	2,823.5	2,993.1	3,003.5	3,134.6	3,233.1	3,328.8	3,345.1	3,448.8	3,459.6	3,473.9
Public	165.7	161.7	153.9	150.5	147.0	143.5	144.9	135.4	257.9	242.5
Retail	2,696.0	2,782.7	2,868.9	2,956.1	3,042.6	3,128.5	3,191.2	3,252.0	3,305.2	3,378.3
Overseas	232.6	222.9	198.6	233.0	229.2	226.3	217.1	223.2	194.8	243.7

Portion in Shizuoka Pref.	4,691.3	4,806.2	4,779.3	4,865.1	4,915.9	4,923.8	4,910.5	4,930.0	5,047.4	5,090.7
Large and medium size enterprises	358.1	385.6	357.7	357.5	352.8	333.8	331.0	341.1	343.7	352.6
SMEs	2,069.8	2,122.3	2,091.1	2,141.5	2,172.5	2,176.2	2,150.5	2,151.7	2,125.7	2,154.5
Public	164.4	160.6	152.8	149.5	145.0	141.0	144.0	134.6	257.2	241.9
Retail	2,098.9	2,137.7	2,177.7	2,216.6	2,245.5	2,272.7	2,285.0	2,302.5	2,320.8	2,341.7

Portion of outside Shizuoka Pref.	2,501.0	2,634.5	2,715.2	2,857.1	2,993.9	3,137.4	3,257.0	3,403.7	3,545.4	3,635.1
Large and medium size enterprises	1,149.0	1,117.5	1,110.6	1,123.5	1,134.2	1,126.5	1,155.4	1,156.4	1,226.4	1,278.6
SMEs	753.7	870.8	912.4	993.1	1,060.7	1,152.6	1,194.6	1,297.0	1,334.0	1,319.3
Public	1.2	1.1	1.1	1.0	2.0	2.5	0.9	0.8	0.7	0.6
Retail	597.1	645.1	691.2	739.5	797.1	855.8	906.2	949.4	984.4	1,036.6

(4) Deposits (average balance)

(JPY bn)

	FY2015		FY2016		FY2017		FY2018		FY2019	
	1H		1H		1H		1H		1H	
Total deposit balance	8,661.8	8,696.4	8,910.8	9,049.1	9,260.5	9,303.6	9,558.3	9,641.2	9,886.9	9,914.0
Domestic	8,155.7	8,194.0	8,422.1	8,524.9	8,825.7	8,882.4	9,151.4	9,247.0	9,509.5	9,524.6
Corporate	1,957.5	1,972.2	2,016.3	2,043.3	2,180.7	2,210.7	2,250.6	2,240.9	2,298.4	2,310.7
Retail	5,991.6	6,006.5	6,036.0	6,104.1	6,298.5	6,362.1	6,549.7	6,628.3	6,803.9	6,824.0
Financial institution	64.6	73.9	102.0	96.9	78.4	75.7	80.2	83.8	122.4	120.2
Public	141.9	141.4	267.8	280.7	268.1	234.0	270.9	294.0	284.8	269.8
Offshore	281.2	295.7	345.0	376.5	278.4	268.1	249.3	243.6	221.2	227.1
Overseas	225.0	206.7	143.7	147.7	156.5	153.1	157.6	150.6	156.2	162.3
NCD	440.5	354.4	159.0	163.2	177.8	161.2	97.3	102.4	186.1	174.7
Deposit + NCD	9,102.4	9,050.8	9,069.8	9,212.3	9,438.3	9,464.8	9,655.6	9,743.6	1,007.3	1,008.9

(Internet Branch)	409.0	409.8	400.8	423.3	466.5	475.4	503.4	517.2	550.7	521.7
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Portion in Shizuoka Pref. (Deposit + NCD)	7,415.0	7,432.0	7,651.9	7,748.2	8,065.7	8,098.4	8,324.9	8,416.5	8,697.1	8,702.2
Deposit	7,336.0	7,353.5	7,595.0	7,692.1	7,977.5	8,011.4	8,283.9	8,376.8	8,602.3	8,613.4
NCD	79.0	78.5	56.9	56.1	88.3	87.0	41.0	39.7	94.8	88.9

Portion of outside Shizuoka Pref. (Deposit + NCD)	952.0	943.6	837.9	841.7	851.9	874.4	870.3	875.3	921.1	921.6
Deposit	819.7	840.5	827.1	832.8	848.2	871.0	867.5	870.2	907.2	911.3
NCD	132.3	103.1	10.8	8.8	3.7	3.4	2.8	5.0	14.0	10.4

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Sep. 2019	End of Mar. 2020
Total deposit balance	8,827.4	9,002.4	9,044.6	9,304.1	9,405.0	9,539.8	9,681.3	9,877.7	9,938.2	10,055.2
Domestic	8,265.3	8,435.1	8,521.8	8,789.4	8,924.6	9,103.2	9,297.2	9,488.7	9,517.5	9,631.1
Corporate	2,050.7	2,032.6	2,080.6	2,162.7	2,319.0	2,285.4	2,320.3	2,312.5	2,337.7	2,338.8
Retail	6,005.9	6,001.8	6,072.8	6,250.2	6,344.9	6,489.8	6,632.7	6,773.1	6,804.4	6,816.4
Financial institution	115.9	146.9	140.6	140.5	78.8	95.9	83.4	114.1	164.8	166.4
Public	92.8	253.8	227.9	235.9	181.8	232.1	260.8	289.0	210.5	309.6
Offshore	336.8	414.0	374.4	358.9	343.1	288.1	242.6	245.9	288.5	223.8
Overseas	225.3	153.3	148.3	155.7	137.2	148.4	141.6	143.1	132.3	200.3
NCD	444.3	183.2	170.8	125.8	190.4	156.5	111.4	119.5	209.6	143.1
Deposit + NCD	9,271.7	9,185.6	9,215.4	9,429.9	9,595.4	9,696.2	9,792.7	9,997.2	10,147.8	10,198.3

(Internet Branch)	424.3	390.9	417.9	475.3	459.4	502.3	504.6	560.5	527.8	432.5
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Portion in Shizuoka Pref. (Deposit + NCD)	7,462.6	7,658.5	7,722.3	7,955.4	8,112.3	8,326.9	8,453.2	8,610.7	8,682.0	8,809.3
Deposit	7,363.1	7,590.0	7,653.6	7,930.2	8,007.1	8,234.6	8,403.4	8,593.6	8,571.0	8,725.5
NCD	99.5	68.6	68.7	25.2	105.2	92.3	49.8	17.1	111.0	83.8

Portion of outside Shizuoka Pref. (Deposit + NCD)	952.7	866.3	879.6	863.9	921.0	871.5	896.6	915.4	959.9	915.2
Deposit	902.2	845.1	868.3	859.2	917.5	868.6	893.8	895.1	946.5	905.6
NCD	50.5	21.2	11.3	4.7	3.5	2.9	2.9	20.3	13.5	9.6

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Sep. 2019	End of Mar. 2020
Customer assets -Nonconsolidated	7,031.2	7,004.0	7,031.6	7,200.4	7,284.3	7,399.6	7,565.3	7,715.2	7,746.8	7,746.7
Deposits in Japanese yen +NCD	5,981.9	5,979.2	6,049.6	6,227.5	6,321.5	6,466.7	6,609.3	6,751.7	6,783.6	6,796.0
Deposits in foreign currency	25.0	23.1	23.2	22.7	23.4	23.2	23.4	21.4	20.9	20.4
Investment trusts	20.5	22.4	24.7	26.6	28.4	29.7	33.2	32.4	34.8	30.7
Public & corporate bonds	104.3	87.7	77.0	67.8	61.2	55.7	52.4	48.8	43.7	41.1
Individual annuity insurance products	899.6	891.5	857.1	855.8	849.8	824.4	847.0	860.9	863.8	858.4

Shizugin TM Securities	522.2	501.8	473.7	485.5	491.0	467.5	459.8	442.0	444.5	398.2
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Customer assets (Including Shizugin TM Securities)	7,553.5	7,505.8	7,505.3	7,686.0	7,775.3	7,867.1	8,025.1	8,157.2	8,191.3	8,144.9
Customer asset excluding JPY deposits	1,571.5	1,526.6	1,455.6	1,458.5	1,453.8	1,400.4	1,415.8	1,405.4	1,407.7	1,348.9

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

(JPY bn)

[Term-end balance]	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	End of Sep. 2019	End of Mar. 2020
Securities	1,972.8	2,204.0	2,196.0	1,365.4	1,575.9	1,615.6	1,755.8	1,414.0	1,555.6	1,660.9
Government bonds	629.5	613.3	511.3	438.5	397.4	387.5	315.7	50.1	23.5	64.2
Municipal bonds	18.6	18.8	59.9	59.2	72.8	72.9	85.0	89.7	96.7	120.4
Corporate bonds	162.6	178.1	190.6	196.0	190.8	225.9	258.5	357.2	309.5	360.1
Stocks	355.0	351.3	340.6	342.3	381.1	395.1	449.9	397.7	396.0	345.4
Foreign bonds	518.5	639.7	703.3	136.2	309.5	257.2	397.1	285.6	462.7	482.0
Others	288.7	402.8	390.3	193.2	224.3	277.0	249.6	233.7	267.3	288.9

(JPY bn)

[Unrealized gains and losses]	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	End of Sep. 2019	End of Mar. 2020
Securities	+232.6	+227.4	+216.0	+230.9	+273.7	+272.5	+319.8	+271.5	+272.4	+217.3
Stocks	+219.9	+204.6	+206.2	+222.8	+265.0	+265.4	+313.1	+261.8	+260.3	+211.5
Bonds	+7.1	+12.6	+11.0	+5.8	+4.7	+5.2	+2.7	+5.9	+6.5	+3.4
Others	+5.6	+10.2	-1.2	+2.3	+4.0	+1.9	+4.0	+3.8	+5.7	+2.3
Foreign bonds	+3.6	+9.8	+2.2	+0.0	-0.2	-0.6	-2.3	+2.6	+3.4	+5.1
Investment trusts	+1.9	+0.2	-3.7	+1.6	+3.6	+1.8	+5.2	-1.2	+0.2	-6.6

(8) Group companies

(JPY bn)

		FY2015		FY2016		FY2017		FY2018		FY2019	
		1H		1H		1H		1H		1H	
Shizugin Management Consulting Co., Ltd.	Ordinary Revenue	0.6	1.3	0.7	1.4	0.7	1.5	0.9	1.7	0.9	1.9
	Ordinary Profit	0.1	0.3	0.1	0.3	0.2	0.4	0.3	0.5	0.4	0.7
Shizugin Lease Co., Ltd.	Ordinary Revenue	12.3	25.8	13.5	28.5	14.7	31.1	15.6	31.5	15.8	32.4
	Ordinary Profit	0.8	1.4	0.8	1.6	0.8	1.7	0.8	1.8	0.7	1.5
Shizugin IT Solution Co., Ltd.*	Ordinary Revenue	2.3	4.7	2.3	4.5	1.9	3.8	2.0	3.8	1.8	3.7
	Ordinary Profit	0.1	0.2	0.1	0.2	0.1	0.2	0.2	0.3	0.2	0.4
Shizugin Credit Guaranty Co., Ltd.	Ordinary Revenue	1.3	2.9	1.7	3.6	2.0	4.1	2.1	4.3	2.3	4.6
	Ordinary Profit	1.0	1.9	1.3	2.6	1.5	2.8	1.5	2.8	1.3	2.7
Shizugin DC Card Co., Ltd	Ordinary Revenue	1.0	2.0	1.1	2.2	1.2	2.5	1.3	2.7	1.4	2.9
	Ordinary Profit	0.2	0.4	0.3	0.5	0.3	0.7	0.3	0.7	0.4	0.8
Shizuoka Capital Co., Ltd.	Ordinary Revenue	0.2	0.5	0.2	0.5	0.2	0.4	0.2	0.5	0.2	0.6
	Ordinary Profit	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.3
Shizugin TM Securities Co., Ltd.	Ordinary Revenue	4.7	8.7	3.5	7.7	4.3	8.5	3.4	6.4	3.1	6.9
	Ordinary Profit	2.1	3.7	1.2	3.0	1.7	3.3	0.9	1.5	0.8	2.0
Shizuoka Bank (Europe) S.A.	Ordinary Revenue	0.2	0.4	0.2	0.4	0.3	0.6	0.4	0.8	0.5	1.0
	Ordinary Profit	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1
Shizuoka Liquidity Reserve Ltd.	Ordinary Revenue	0.0	0.1	0.1	0.2	0.2	0.4	0.4	0.9	0.4	0.8
	Ordinary Profit	0.0	0.1	0.1	0.2	0.2	0.4	0.4	0.9	0.4	0.8
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	0.9	1.7	0.8	1.7	0.9	1.7	0.8	1.7	0.9	1.7
	Ordinary Profit	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Shizugin Business Create Co., Ltd.	Ordinary Revenue	1.9	3.8	1.8	3.6	1.7	3.3	1.5	3.0	1.4	2.8
	Ordinary Profit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Shizugin Heartful Co., Ltd.	Ordinary Revenue	—	—	—	—	—	—	—	—	—	2.1
	Ordinary Profit	—	—	—	—	—	—	—	—	—	0.0
Total(13companies)	Ordinary Revenue	26.0	52.7	26.4	55.2	28.5	58.7	29.2	58.0	29.3	60.2
	Ordinary Profit	4.4	8.4	4.0	8.8	4.9	9.8	4.4	8.9	4.4	9.3

* Changed the company name from Shizugin Computer Service on Apr. 1st, 2020

Shizugin Saison Card Co., Ltd.	Ordinary Revenue	1.0	2.1	1.1	2.3	1.2	2.4	1.2	2.5	1.3	2.7
	Ordinary Profit	0.1	0.2	0.2	0.4	0.2	0.4	0.2	0.3	0.2	0.3