



Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Nonconsolidated]	FY2015		FY2016		FY2017		FY2018		FY2019		FY2020
	1H		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	72.8
Net interest income	63.5	115.9	56.9	109.5	53.9	111.5	63.2	116.6	54.6	106.8	57.5
Fees and commissions	7.8	15.9	8.1	15.2	7.7	15.2	8.2	15.8	8.3	15.6	8.3
Trading income	0.4	0.9	0.2	0.3	0.4	0.8	0.3	0.8	0.3	0.6	0.4
Other operating profit	7.2	12.7	12.7	-26.4	0.6	-0.2	1.0	1.6	6.6	7.9	6.6
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	1.9
Expenses (-)	39.9	79.5	40.2	79.2	41.8	82.2	41.4	80.9	40.5	79.1	40.5
Actual net operating profit	39.3	67.5	37.6	19.2	20.8	45.1	32.5	52.9	29.0	51.5	30.4
Net operating profit	39.0	65.9	37.8	19.4	20.8	45.1	31.4	53.9	29.3	51.9	32.2
Ordinary profit	38.2	66.1	35.3	51.8	31.3	56.2	35.9	56.4	29.4	46.5	32.0
Net income	18.1	44.0	12.8	24.4	22.4	43.4	28.4	42.6	21.6	33.4	22.2
Credit-related costs (-)	2.3	2.4	3.1	4.1	-6.6	-4.5	1.2	4.8	6.2	8.7	4.8
[Consolidated]											
Ordinary profit	31.8	72.8	25.9	47.1	35.4	65.8	38.8	63.4	32.7	54.6	35.5
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	24.4

(2) Loans (average balance)

(JPY bn)

	FY2015		FY2016		FY2017		FY2018		FY2019		FY2020
	1H		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	9,175.3
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	8,942.0
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	1,802.9
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	3,557.0
Public	175.6	170.2	163.8	158.7	153.6	149.9	150.1	146.1	209.4	231.9	186.6
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	3,395.5
Overseas	242.9	226.7	193.7	217.1	237.5	221.5	225.6	221.0	219.8	216.3	233.3
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	5,165.1
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	461.8
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	2,178.9
Public	174.1	168.8	162.6	157.6	152.3	148.2	147.8	144.5	208.6	231.2	186.0
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	2,338.4
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	3,776.9
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	1,341.1
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	1,378.2
Public	1.5	1.3	1.1	1.1	1.3	1.7	2.3	1.6	0.8	0.7	0.6
Retail	572.9	593.5	667.4	689.3	764.0	792.5	876.0	899.3	963.0	983.9	1,057.1

(3) Loans (term-end balance)

(JPY bn)

	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	End of Sep. 2020
Total loan balance	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	9,217.1
Domestic	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	9,005.6
Large and medium size enterprises	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	1,831.5
SMEs	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	3,614.9
Public	161.7	153.9	150.5	147.0	143.5	144.9	135.4	257.9	242.5	130.2
Retail	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	3,429.0
Overseas	222.9	198.6	233.0	229.2	226.3	217.1	223.2	194.8	243.7	211.4

Portion in Shizuoka Pref.	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	5,177.5
Large and medium size enterprises	385.6	357.7	357.5	352.8	333.8	331.0	341.1	343.7	352.6	496.5
SMEs	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	2,209.4
Public	160.6	152.8	149.5	145.0	141.0	144.0	134.6	257.2	241.9	129.7
Retail	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	2,341.9

Portion of outside Shizuoka Pref.	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	3,828.2
Large and medium size enterprises	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	1,335.0
SMEs	870.8	912.4	993.1	1,060.7	1,152.6	1,194.6	1,297.0	1,334.0	1,319.3	1,405.6
Public	1.1	1.1	1.0	2.0	2.5	0.9	0.8	0.7	0.6	0.5
Retail	645.1	691.2	739.5	797.1	855.8	906.2	949.4	984.4	1,036.6	1,087.0

(4) Deposits (average balance)

(JPY bn)

	FY2015		FY2016		FY2017		FY2018		FY2019		FY2020
	1H		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	10,350.8
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	9,979.1
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	2,562.1
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	6,967.3
Financial institution	64.6	73.9	102.0	96.9	78.4	75.7	80.2	83.8	122.4	120.2	126.5
Public	141.9	141.4	267.8	280.7	268.1	234.0	270.9	294.0	284.8	269.8	323.2
Offshore	281.2	295.7	345.0	376.5	278.4	268.1	249.3	243.6	221.2	227.1	219.8
Overseas	225.0	206.7	143.7	147.7	156.5	153.1	157.6	150.6	156.2	162.3	152.0
NCD	440.5	354.4	159.0	163.2	177.8	161.2	97.3	102.4	186.1	174.7	77.1
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	10,073.0	10,088.7	10,427.9

(Internet Branch)	409.0	409.8	400.8	423.3	466.5	475.4	503.4	517.2	550.7	521.7	433.0
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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	9,071.2
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	9,028.5
NCD	79.0	78.5	56.9	56.1	88.3	87.0	41.0	39.7	94.8	88.9	42.7

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	954.6
Deposit	819.7	840.5	827.1	832.8	848.2	871.0	867.5	870.2	907.2	911.3	950.6
NCD	132.3	103.1	10.8	8.8	3.7	3.4	2.8	5.0	14.0	10.4	4.1

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Sep. 2020
Total deposit balance	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	10,639.6
Domestic	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	10,234.6
Corporate	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	2,725.2
Retail	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	7,075.9
Financial institution	146.9	140.6	140.5	78.8	95.9	83.4	114.1	164.8	166.4	180.8
Public	253.8	227.9	235.9	181.8	232.1	260.8	289.0	210.5	309.6	252.7
Offshore	414.0	374.4	358.9	343.1	288.1	242.6	245.9	288.5	223.8	238.2
Overseas	153.3	148.3	155.7	137.2	148.4	141.6	143.1	132.3	200.3	166.7
NCD	183.2	170.8	125.8	190.4	156.5	111.4	119.5	209.6	143.1	112.6
Deposit + NCD	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	10,752.2

(Internet Branch)	390.9	417.9	475.3	459.4	502.3	504.6	560.5	527.8	432.5	439.7
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Portion in Shizuoka Pref. (Deposit + NCD)	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	9,231.2
Deposit	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	9,175.5
NCD	68.6	68.7	25.2	105.2	92.3	49.8	17.1	111.0	83.8	55.7

Portion of outside Shizuoka Pref. (Deposit + NCD)	866.3	879.6	863.9	921.0	871.5	896.6	915.4	959.9	915.2	1,060.5
Deposit	845.1	868.3	859.2	917.5	868.6	893.8	895.1	946.5	905.6	1,059.1
NCD	21.2	11.3	4.7	3.5	2.9	2.9	20.3	13.5	9.6	1.4

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Sep. 2020
Customer assets -Nonconsolidated	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	8,018.9
Deposits in Japanese yen +NCD	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	7,055.4
Deposits in foreign currency	23.1	23.2	22.7	23.4	23.2	23.4	21.4	20.9	20.4	20.5
Investment trusts	22.4	24.7	26.6	28.4	29.7	33.2	32.4	34.8	30.7	37.5
Public & corporate bonds	87.7	77.0	67.8	61.2	55.7	52.4	48.8	43.7	41.1	39.5
Individual annuity insurance products	891.5	857.1	855.8	849.8	824.4	847.0	860.9	863.8	858.4	866.0

Shizugin TM Securities	501.8	473.7	485.5	491.0	467.5	459.8	442.0	444.5	398.2	445.0
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Customer assets (Including Shizugin TM Securities)	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	8,463.9
Customer asset excluding JPY deposits	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	1,408.5

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

(JPY bn)

[Term-end balance]	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	End of Sep. 2020
Securities	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	1,783.9
Government bonds	613.3	511.3	438.5	397.4	387.5	315.7	50.1	23.5	64.2	88.0
Municipal bonds	18.8	59.9	59.2	72.8	72.9	85.0	89.7	96.7	120.4	137.7
Corporate bonds	178.1	190.6	196.0	190.8	225.9	258.5	357.2	309.5	360.1	374.0
Stocks	351.3	340.6	342.3	381.1	395.1	449.9	397.7	396.0	345.4	408.4
Foreign bonds	639.7	703.3	136.2	309.5	257.2	397.1	285.6	462.7	482.0	533.7
Others	402.8	390.3	193.2	224.3	277.0	249.6	233.7	267.3	288.9	242.1

(JPY bn)

[Unrealized gains and losses]	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	End of Sep. 2020
Securities	+227.4	+216.0	+230.9	+273.7	+272.5	+319.8	+271.5	+272.4	+217.3	+292.7
Stocks	+204.6	+206.2	+222.8	+265.0	+265.4	+313.1	+261.8	+260.3	+211.5	+277.6
Yen based bonds	+12.6	+11.0	+5.8	+4.7	+5.2	+2.7	+5.9	+6.5	+3.4	+3.4
Foreign bonds	+9.8	+2.2	+0.0	-0.2	-0.6	-2.3	+2.6	+3.4	+5.1	+3.7
Investment trusts	+0.2	-3.7	+1.6	+3.6	+1.8	+5.2	-1.2	+0.2	-6.6	+4.9
Others	+0.2	+0.3	+0.7	+0.6	+0.7	+1.0	+2.4	+2.2	+3.8	+3.0

(8) Group companies ordinary profit

(JPY bn)

	FY2015		FY2016		FY2017		FY2018		FY2019		FY2020
	1H		1H		1H		1H		1H		1H
Shizugin Management Consulting Co., Ltd.	0.1	0.3	0.1	0.3	0.2	0.4	0.3	0.5	0.4	0.7	0.2
Shizugin Lease Co., Ltd.	0.8	1.4	0.8	1.6	0.8	1.7	0.8	1.8	0.7	1.5	0.9
Shizugin IT Solution Co., Ltd.	0.1	0.2	0.1	0.2	0.1	0.2	0.2	0.3	0.2	0.4	0.2
Shizugin Credit Guaranty Co., Ltd.	1.0	1.9	1.3	2.6	1.5	2.8	1.5	2.8	1.3	2.7	1.3
Shizugin DC Card Co., Ltd.	0.2	0.4	0.3	0.5	0.3	0.7	0.3	0.7	0.4	0.8	0.4
Shizuoka Capital Co., Ltd.	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.3	0.1
Shizugin TM Securities Co., Ltd.	2.1	3.7	1.2	3.0	1.7	3.3	0.9	1.5	0.8	2.0	1.0
Shizuoka Bank (Europe) S.A.	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	-0.0
Shizuoka Liquidity Reserve Ltd.	0.0	0.1	0.1	0.2	0.2	0.4	0.4	0.9	0.4	0.8	0.1
Shizugin General Service Co., Ltd.	0.0	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.	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Shizugin Business Create Co., Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Shizugin Heartful Co., Ltd.	—	—	—	—	—	—	—	—	—	0.0	0.0
Total(13companies)	4.4	8.4	4.0	8.8	4.9	9.8	4.4	8.9	4.4	9.3	4.2
Shizugin Saison Card Co., Ltd.	0.1	0.2	0.2	0.4	0.2	0.4	0.2	0.3	0.2	0.3	0.3