



Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Nonconsolidated]	FY2016		FY2017		FY2018		FY2019		FY2020	
	1H		1H		1H		1H		1H	
Gross operating profit	78.0	98.6	62.5	127.3	72.7	134.8	69.8	131.0	72.8	138.5
Net interest income	56.9	109.5	53.9	111.5	63.2	116.6	54.6	106.8	57.5	114.7
Fees and commissions	8.1	15.2	7.7	15.2	8.2	15.8	8.3	15.6	8.3	15.9
Trading income	0.2	0.3	0.4	0.8	0.3	0.8	0.3	0.6	0.4	0.9
Other operating profit	12.7	-26.4	0.6	-0.2	1.0	1.6	6.6	7.9	6.6	7.0
Provision for general allowance for loan losses (-)	0.2	0.2	0.0	0.0	-1.1	1.0	0.3	0.4	1.9	3.5
Expenses (-)	40.2	79.2	41.8	82.2	41.4	80.9	40.5	79.1	40.5	84.4
Actual net operating profit	37.6	19.2	20.8	45.1	32.5	52.9	29.0	51.5	30.4	50.6
Net operating profit	37.8	19.4	20.8	45.1	31.4	53.9	29.3	51.9	32.2	54.1
Ordinary profit	35.3	51.8	31.3	56.2	35.9	56.4	29.4	46.5	32.0	51.5
Net income	12.8	24.4	22.4	43.4	28.4	42.6	21.6	33.4	22.2	35.5
Credit-related costs (-)	3.1	4.1	-6.6	-4.5	1.2	4.8	6.2	8.7	4.8	11.7

[Consolidated]

Ordinary profit	25.9	47.1	35.4	65.8	38.8	63.4	32.7	54.6	35.5	63.3
Net profit attributable to parent company shareholders	14.4	29.3	24.9	50.1	30.0	46.9	23.5	38.7	24.4	43.6

(2) Loans (average balance)

(JPY bn)

	FY2016		FY2017		FY2018		FY2019		FY2020	
	1H		1H		1H		1H		1H	
Total loan balance	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	9,234.2
Domestic	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	9,004.7
Large and medium size enterprises	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	1,817.5
SMEs	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	3,602.7
Public	163.8	158.7	153.6	149.9	150.1	146.1	209.4	231.9	186.6	158.5
Retail	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	3,426.0
Overseas	193.7	217.1	237.5	221.5	225.6	221.0	219.8	216.3	233.3	229.5
Portion in Shizuoka Pref.	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	5,182.0
Large and medium size enterprises	369.3	367.2	366.0	354.1	327.6	330.0	342.0	348.8	461.8	474.7
SMEs	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	2,206.2
Public	162.6	157.6	152.3	148.2	147.8	144.5	208.6	231.2	186.0	158.0
Retail	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	2,343.1
Portion of outside Shizuoka Pref.	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	3,822.8
Large and medium size enterprises	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	1,342.8
SMEs	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	1,396.5
Public	1.1	1.1	1.3	1.7	2.3	1.6	0.8	0.7	0.6	0.6
Retail	667.4	689.3	764.0	792.5	876.0	899.3	963.0	983.9	1,057.1	1,082.9

(3) Loans (term-end balance)

(JPY bn)

	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	End of Mar. 2021
Total loan balance	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	9,327.2
Domestic	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	9,121.5
Large and medium size enterprises	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	1,831.4
SMEs	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	3,676.1
Public	153.9	150.5	147.0	143.5	144.9	135.4	257.9	242.5	130.2	120.0
Retail	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	3,493.9
Overseas	198.6	233.0	229.2	226.3	217.1	223.2	194.8	243.7	211.4	205.7

Portion in Shizuoka Pref.	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	5,200.0
Large and medium size enterprises	357.7	357.5	352.8	333.8	331.0	341.1	343.7	352.6	496.5	480.5
SMEs	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	2,243.4
Public	152.8	149.5	145.0	141.0	144.0	134.6	257.2	241.9	129.7	119.6
Retail	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	2,356.5

Portion of outside Shizuoka Pref.	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	3,921.5
Large and medium size enterprises	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	1,351.0
SMEs	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	1,432.8
Public	1.1	1.0	2.0	2.5	0.9	0.8	0.7	0.6	0.5	0.4
Retail	691.2	739.5	797.1	855.8	906.2	949.4	984.4	1,036.6	1,087.0	1,137.4

(4) Deposits (average balance)

(JPY bn)

	FY2016		FY2017		FY2018		FY2019		FY2020	
	1H		1H		1H		1H		1H	
Total deposit balance	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	10,582.3
Domestic	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	10,189.1
Corporate	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	2,689.1
Retail	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	7,073.4
Financial institution	102.0	96.9	78.4	75.7	80.2	83.8	122.4	120.2	126.5	124.2
Public	267.8	280.7	268.1	234.0	270.9	294.0	284.8	269.8	323.2	302.4
Offshore	345.0	376.5	278.4	268.1	249.3	243.6	221.2	227.1	219.8	233.3
Overseas	143.7	147.7	156.5	153.1	157.6	150.6	156.2	162.3	152.0	159.9
NCD	159.0	163.2	177.8	161.2	97.3	102.4	186.1	174.7	77.1	85.8
Deposit + NCD	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	10,668.1

(Internet Branch)	400.8	423.3	466.5	475.4	503.4	517.2	550.7	521.7	433.0	439.4
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Portion in Shizuoka Pref. (Deposit + NCD)	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	9,225.0
Deposit	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	9,186.9
NCD	56.9	56.1	88.3	87.0	41.0	39.7	94.8	88.9	42.7	38.1

Portion of outside Shizuoka Pref. (Deposit + NCD)	837.9	841.7	851.9	874.4	870.3	875.3	921.1	921.6	954.6	1,004.9
Deposit	827.1	832.8	848.2	871.0	867.5	870.2	907.2	911.3	950.6	1,002.2
NCD	10.8	8.8	3.7	3.4	2.8	5.0	14.0	10.4	4.1	2.7

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Mar. 2021
Total deposit balance	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	11,152.0
Domestic	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	10,691.4
Corporate	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	2,931.6
Retail	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	7,272.1
Financial institution	140.6	140.5	78.8	95.9	83.4	114.1	164.8	166.4	180.8	175.0
Public	227.9	235.9	181.8	232.1	260.8	289.0	210.5	309.6	252.7	312.6
Offshore	374.4	358.9	343.1	288.1	242.6	245.9	288.5	223.8	238.2	301.1
Overseas	148.3	155.7	137.2	148.4	141.6	143.1	132.3	200.3	166.7	159.5
NCD	170.8	125.8	190.4	156.5	111.4	119.5	209.6	143.1	112.6	72.9
Deposit + NCD	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	11,224.9

(Internet Branch)	417.9	475.3	459.4	502.3	504.6	560.5	527.8	432.5	439.7	455.6
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Portion in Shizuoka Pref. (Deposit + NCD)	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	9,564.5
Deposit	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	9,542.1
NCD	68.7	25.2	105.2	92.3	49.8	17.1	111.0	83.8	55.7	22.4

Portion of outside Shizuoka Pref. (Deposit + NCD)	879.6	863.9	921.0	871.5	896.6	915.4	959.9	915.2	1,060.5	1,150.5
Deposit	868.3	859.2	917.5	868.6	893.8	895.1	946.5	905.6	1,059.1	1,149.3
NCD	11.3	4.7	3.5	2.9	2.9	20.3	13.5	9.6	1.4	1.2

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Mar. 2021
Customer assets -Nonconsolidated	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	8,241.8
Deposits in Japanese yen +NCD	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	7,250.0
Deposits in foreign currency	23.2	22.7	23.4	23.2	23.4	21.4	20.9	20.4	20.5	22.2
Investment trusts	24.7	26.6	28.4	29.7	33.2	32.4	34.8	30.7	37.5	41.6
Public & corporate bonds	77.0	67.8	61.2	55.7	52.4	48.8	43.7	41.1	39.5	38.2
Individual annuity insurance products	857.1	855.8	849.8	824.4	847.0	860.9	863.8	858.4	866.0	889.8

Shizugin TM Securities	473.7	485.5	491.0	467.5	459.8	442.0	444.5	398.2	445.0	480.3
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Customer assets (Including Shizugin TM Securities)	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	8,722.1
Customer asset excluding JPY deposits	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	1,472.1

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

(JPY bn)

[Term-end balance]	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	End of Mar. 2021
Securities	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	1,987.4
Government bonds	511.3	438.5	397.4	387.5	315.7	50.1	23.5	64.2	88.0	191.4
Municipal bonds	59.9	59.2	72.8	72.9	85.0	89.7	96.7	120.4	137.7	137.6
Corporate bonds	190.6	196.0	190.8	225.9	258.5	357.2	309.5	360.1	374.0	362.7
Stocks	340.6	342.3	381.1	395.1	449.9	397.7	396.0	345.4	408.4	452.2
Foreign bonds	703.3	136.2	309.5	257.2	397.1	285.6	462.7	482.0	533.7	601.7
Others	390.3	193.2	224.3	277.0	249.6	233.7	267.3	288.9	242.1	241.8

(JPY bn)

[Unrealized gains and losses]	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	End of Mar. 2021
Securities	+216.0	+230.9	+273.7	+272.5	+319.8	+271.5	+272.4	+217.3	+292.7	+325.6
Stocks	+206.2	+222.8	+265.0	+265.4	+313.1	+261.8	+260.3	+211.5	+277.6	+321.4
Yen based bonds	+11.0	+5.8	+4.7	+5.2	+2.7	+5.9	+6.5	+3.4	+3.4	+0.9
Foreign bonds	+2.2	+0.0	-0.2	-0.6	-2.3	+2.6	+3.4	+5.1	+3.7	-6.0
Investment trusts	-3.7	+1.6	+3.6	+1.8	+5.2	-1.2	+0.2	-6.6	+4.9	+4.1
Others	+0.3	+0.7	+0.6	+0.7	+1.0	+2.4	+2.2	+3.8	+3.0	+5.2

(8) Group companies ordinary profit

(JPY bn)

	FY2016		FY2017		FY2018		FY2019		FY2020	
	1H		1H		1H		1H		1H	
Shizugin Management Consulting Co., Ltd.	0.1	0.3	0.2	0.4	0.3	0.5	0.4	0.7	0.2	0.6
Shizugin Lease Co., Ltd.	0.8	1.6	0.8	1.7	0.8	1.8	0.7	1.5	0.9	1.5
Shizugin IT Solution Co., Ltd.	0.1	0.2	0.1	0.2	0.2	0.3	0.2	0.4	0.2	0.3
Shizugin Credit Guaranty Co., Ltd.	1.3	2.6	1.5	2.8	1.5	2.8	1.3	2.7	1.3	3.5
Shizugin DC Card Co., Ltd.	0.3	0.5	0.3	0.7	0.3	0.7	0.4	0.8	0.4	1.0
Shizuoka Capital Co., Ltd.	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.3	0.1	0.3
Shizugin TM Securities Co., Ltd.	1.2	3.0	1.7	3.3	0.9	1.5	0.8	2.0	1.0	2.7
Shizuoka Bank (Europe) S.A.	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	-0.0	-0.1
Shizuoka Liquidity Reserve Ltd.	0.1	0.2	0.2	0.4	0.4	0.9	0.4	0.8	0.1	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
Shizugin Mortgage Service Co., Ltd.	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1
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
Shizugin Heartful Co., Ltd.	—	—	—	—	—	—	—	0.0	0.0	0.0
Total(13companies)	4.0	8.8	4.9	9.8	4.4	8.9	4.4	9.3	4.2	10.0
Shizugin Saison Card Co., Ltd.	0.2	0.4	0.2	0.4	0.2	0.3	0.2	0.3	0.3	0.4