



Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Nonconsolidated]	FY2016		FY2017		FY2018		FY2019		FY2020		FY2021
	1H		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	72.8
Net interest income	56.9	109.5	53.9	111.5	63.2	116.6	54.6	106.8	57.5	114.7	61.8
Fees and commissions	8.1	15.2	7.7	15.2	8.2	15.8	8.3	15.6	8.3	15.9	7.8
Trading income	0.2	0.3	0.4	0.8	0.3	0.8	0.3	0.6	0.4	0.9	0.5
Other operating profit	12.7	-26.4	0.6	-0.2	1.0	1.6	6.6	7.9	6.6	7.0	2.6
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	2.0
Expenses (-)	40.2	79.2	41.8	82.2	41.4	80.9	40.5	79.1	40.5	84.4	45.3
Actual net operating profit	37.6	19.2	20.8	45.1	32.5	52.9	29.0	51.5	30.4	50.6	25.5
Net operating profit	37.8	19.4	20.8	45.1	31.4	53.9	29.3	51.9	32.2	54.1	27.4
Ordinary profit	35.3	51.8	31.3	56.2	35.9	56.4	29.4	46.5	32.0	51.5	28.3
Net income	12.8	24.4	22.4	43.4	28.4	42.6	21.6	33.4	22.2	35.5	24.9
Credit-related costs (-)	3.1	4.1	-6.6	-4.5	1.2	4.8	6.2	8.7	4.8	11.7	3.0
[Consolidated]											
Ordinary profit	25.9	47.1	35.4	65.8	38.8	63.4	32.7	54.6	35.5	63.3	33.4
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	27.5

(2) Loans (average balance)

(JPY bn)

	FY2016		FY2017		FY2018		FY2019		FY2020		FY2021
	1H		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	9,326.4
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	9,121.1
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	1,830.4
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	3,647.8
Public	163.8	158.7	153.6	149.9	150.1	146.1	209.4	231.9	186.6	158.5	124.0
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	3,518.8
Overseas	193.7	217.1	237.5	221.5	225.6	221.0	219.8	216.3	233.3	229.5	205.3
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	5,188.0
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	468.7
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	2,238.0
Public	162.6	157.6	152.3	148.2	147.8	144.5	208.6	231.2	186.0	158.0	123.6
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	2,357.7
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	3,933.1
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	1,361.8
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	1,409.8
Public	1.1	1.1	1.3	1.7	2.3	1.6	0.8	0.7	0.6	0.6	0.4
Retail	667.4	689.3	764.0	792.5	876.0	899.3	963.0	983.9	1,057.1	1,082.9	1,161.1

(3) Loans (term-end balance)

(JPY bn)

	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	End of Sep. 2021
Total loan balance	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	9,343.4
Domestic	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	9,155.6
Large and medium size enterprises	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	1,813.1
SMEs	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	3,666.1
Public	150.5	147.0	143.5	144.9	135.4	257.9	242.5	130.2	120.0	118.7
Retail	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	3,557.7
Overseas	233.0	229.2	226.3	217.1	223.2	194.8	243.7	211.4	205.7	187.8

Portion in Shizuoka Pref.	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	5,172.3
Large and medium size enterprises	357.5	352.8	333.8	331.0	341.1	343.7	352.6	496.5	480.5	457.7
SMEs	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	2,230.5
Public	149.5	145.0	141.0	144.0	134.6	257.2	241.9	129.7	119.6	118.4
Retail	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	2,365.8

Portion of outside Shizuoka Pref.	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	3,983.3
Large and medium size enterprises	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	1,355.4
SMEs	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	1,435.7
Public	1.0	2.0	2.5	0.9	0.8	0.7	0.6	0.5	0.4	0.3
Retail	739.5	797.1	855.8	906.2	949.4	984.4	1,036.6	1,087.0	1,137.4	1,192.0

(4) Deposits (average balance)

(JPY bn)

	FY2016		FY2017		FY2018		FY2019		FY2020		FY2021
	1H		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	11,167.8
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	10,741.6
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	2,949.7
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	7,341.7
Financial institution	102.0	96.9	78.4	75.7	80.2	83.8	122.4	120.2	126.5	124.2	117.2
Public	267.8	280.7	268.1	234.0	270.9	294.0	284.8	269.8	323.2	302.4	333.0
Offshore	345.0	376.5	278.4	268.1	249.3	243.6	221.2	227.1	219.8	233.3	277.9
Overseas	143.7	147.7	156.5	153.1	157.6	150.6	156.2	162.3	152.0	159.9	148.3
NCD	159.0	163.2	177.8	161.2	97.3	102.4	186.1	174.7	77.1	85.8	125.1
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	11,292.9

(Internet Branch)	400.8	423.3	466.5	475.4	503.4	517.2	550.7	521.7	433.0	439.4	455.6
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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	9,660.9
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	9,592.1
NCD	56.9	56.1	88.3	87.0	41.0	39.7	94.8	88.9	42.7	38.1	68.8

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	1,150.7
Deposit	827.1	832.8	848.2	871.0	867.5	870.2	907.2	911.3	950.6	1,002.2	1,149.5
NCD	10.8	8.8	3.7	3.4	2.8	5.0	14.0	10.4	4.1	2.7	1.2

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Sep. 2021
Total deposit balance	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	11,308.4
Domestic	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	10,845.4
Corporate	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	2,951.4
Retail	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	7,413.1
Financial institution	140.5	78.8	95.9	83.4	114.1	164.8	166.4	180.8	175.0	161.7
Public	235.9	181.8	232.1	260.8	289.0	210.5	309.6	252.7	312.6	319.1
Offshore	358.9	343.1	288.1	242.6	245.9	288.5	223.8	238.2	301.1	329.7
Overseas	155.7	137.2	148.4	141.6	143.1	132.3	200.3	166.7	159.5	133.3
NCD	125.8	190.4	156.5	111.4	119.5	209.6	143.1	112.6	72.9	130.3
Deposit + NCD	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	11,438.7

(Internet Branch)	475.3	459.4	502.3	504.6	560.5	527.8	432.5	439.7	455.6	456.2
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Portion in Shizuoka Pref. (Deposit + NCD)	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	9,722.9
Deposit	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	9,658.9
NCD	25.2	105.2	92.3	49.8	17.1	111.0	83.8	55.7	22.4	64.1

Portion of outside Shizuoka Pref. (Deposit + NCD)	863.9	921.0	871.5	896.6	915.4	959.9	915.2	1,060.5	1,150.5	1,187.7
Deposit	859.2	917.5	868.6	893.8	895.1	946.5	905.6	1,059.1	1,149.3	1,186.5
NCD	4.7	3.5	2.9	2.9	20.3	13.5	9.6	1.4	1.2	1.2

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Sep. 2021
Customer assets -Nonconsolidated	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	8,398.0
Deposits in Japanese yen +NCD	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	7,392.5
Deposits in foreign currency	22.7	23.4	23.2	23.4	21.4	20.9	20.4	20.5	22.2	20.6
Investment trusts	26.6	28.4	29.7	33.2	32.4	34.8	30.7	37.5	41.6	43.9
Public & corporate bonds	67.8	61.2	55.7	52.4	48.8	43.7	41.1	39.5	38.2	37.0
Individual annuity insurance products	855.8	849.8	824.4	847.0	860.9	863.8	858.4	866.0	889.8	904.0

Shizugin TM Securities	485.5	491.0	467.5	459.8	442.0	444.5	398.2	445.0	480.3	516.1
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Customer assets (Including Shizugin TM Securities)	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	8,914.1
Customer asset excluding JPY deposits	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	1,521.6

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

(JPY bn)

[Term-end balance]	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	End of Sep. 2021
Securities	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	2,156.7
Government bonds	438.5	397.4	387.5	315.7	50.1	23.5	64.2	88.0	191.4	238.1
Municipal bonds	59.2	72.8	72.9	85.0	89.7	96.7	120.4	137.7	137.6	174.6
Corporate bonds	196.0	190.8	225.9	258.5	357.2	309.5	360.1	374.0	362.7	355.2
Stocks	342.3	381.1	395.1	449.9	397.7	396.0	345.4	408.4	452.2	460.4
Foreign bonds	136.2	309.5	257.2	397.1	285.6	462.7	482.0	533.7	601.7	613.5
Others	193.2	224.3	277.0	249.6	233.7	267.3	288.9	242.1	241.8	315.0

(JPY bn)

[Unrealized gains and losses]	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	End of Sep. 2021
Securities	+230.9	+273.7	+272.5	+319.8	+271.5	+272.4	+217.3	+292.7	+325.6	+342.2
Stocks	+222.8	+265.0	+265.4	+313.1	+261.8	+260.3	+211.5	+277.6	+321.4	+333.5
Yen based bonds	+5.8	+4.7	+5.2	+2.7	+5.9	+6.5	+3.4	+3.4	+0.9	+0.9
Foreign bonds	+0.0	-0.2	-0.6	-2.3	+2.6	+3.4	+5.1	+3.7	-6.0	-3.5
Investment trusts	+1.6	+3.6	+1.8	+5.2	-1.2	+0.2	-6.6	+4.9	+4.1	+4.3
Others	+0.7	+0.6	+0.7	+1.0	+2.4	+2.2	+3.8	+3.0	+5.2	+7.0

(8) Group companies ordinary profit

(JPY bn)

	FY2016		FY2017		FY2018		FY2019		FY2020		FY2021
	1H		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	0.3
Shizugin Lease Co., Ltd.	0.8	1.6	0.8	1.7	0.8	1.8	0.7	1.5	0.9	1.5	0.9
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	0.2
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	2.0
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	0.4
Shizuoka Capital Co., Ltd.	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.3	0.1	0.3	0.1
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	1.2
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	-0.0
Shizuoka Liquidity Reserve Ltd.	0.1	0.2	0.2	0.4	0.4	0.9	0.4	0.8	0.1	0.1	0.0
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	0.0	0.0	0.0	0.0	0.1	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	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	5.1
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	0.1