



Data Book

- (1) Profit and loss – Nonconsolidated, Consolidated**
- (2) Loans (average balance)**
- (3) Loans (term-end balance)**
- (4) Deposits (average balance)**
- (5) Deposits (term-end balance)**
- (6) Customer assets (term-end balance)**
- (7) Securities (term-end balance, unrealized gains and losses)**
- (8) Group companies ordinary profit**

(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Nonconsolidated]	FY2017		FY2018		FY2019		FY2020		FY2021	
	1H		1H		1H		1H		1H	
Gross operating profit	62.5	127.3	72.7	134.8	69.8	131.0	72.8	138.5	72.8	134.7
Net interest income	53.9	111.5	63.2	116.6	54.6	106.8	57.5	114.7	61.8	124.5
Fees and commissions	7.7	15.2	8.2	15.8	8.3	15.6	8.3	15.9	7.8	14.8
Trading income	0.4	0.8	0.3	0.8	0.3	0.6	0.4	0.9	0.5	0.9
Other operating profit	0.6	-0.2	1.0	1.6	6.6	7.9	6.6	7.0	2.6	-5.5
Provision for general allowance for loan losses (-)	0.0	0.0	-1.1	1.0	0.3	0.4	1.9	3.5	2.0	2.6
Expenses (-)	41.8	82.2	41.4	80.9	40.5	79.1	40.5	84.4	45.3	88.2
Actual net operating profit	20.8	45.1	32.5	52.9	29.0	51.5	30.4	50.6	25.5	43.8
Net operating profit	20.8	45.1	31.4	53.9	29.3	51.9	32.2	54.1	27.4	46.4
Ordinary profit	31.3	56.2	35.9	56.4	29.4	46.5	32.0	51.5	28.3	45.3
Net income	22.4	43.4	28.4	42.6	21.6	33.4	22.2	35.5	24.9	36.1

Credit-related costs (-)	-6.6	-4.5	1.2	4.8	6.2	8.7	4.8	11.7	3.0	5.5
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[Consolidated]

Ordinary profit	35.4	65.8	38.8	63.4	32.7	54.6	35.5	63.3	33.4	54.2
Net profit attributable to parent company shareholders	24.9	50.1	30.0	46.9	23.5	38.7	24.4	43.6	27.5	41.6

(2) Loans (average balance)

(JPY bn)

	FY2017		FY2018		FY2019		FY2020		FY2021	
	1H		1H		1H		1H		1H	
Total loan balance	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	9,382.1
Domestic	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	9,166.8
Large and medium size enterprises	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	1,829.0
SMEs	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	3,660.9
Public	153.6	149.9	150.1	146.1	209.4	231.9	186.6	158.5	124.0	123.2
Retail	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	3,553.7
Overseas	237.5	221.5	225.6	221.0	219.8	216.3	233.3	229.5	205.3	215.2

Portion in Shizuoka Pref.	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	5,179.7
Large and medium size enterprises	366.0	354.1	327.6	330.0	342.0	348.8	461.8	474.7	468.7	460.5
SMEs	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	2,231.8
Public	152.3	148.2	147.8	144.5	208.6	231.2	186.0	158.0	123.6	122.9
Retail	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	2,364.5

Portion of outside Shizuoka Pref.	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	3,987.1
Large and medium size enterprises	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	1,368.5
SMEs	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	1,429.2
Public	1.3	1.7	2.3	1.6	0.8	0.7	0.6	0.6	0.4	0.4
Retail	764.0	792.5	876.0	899.3	963.0	983.9	1,057.1	1,082.9	1,161.1	1,189.2

(3) Loans (term-end balance)

(JPY bn)

	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	End of Mar. 2022
Total loan balance	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	9,533.8
Domestic	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	9,331.4
Large and medium size enterprises	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	1,821.8
SMEs	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	3,764.0
Public	147.0	143.5	144.9	135.4	257.9	242.5	130.2	120.0	118.7	115.0
Retail	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	3,630.6
Overseas	229.2	226.3	217.1	223.2	194.8	243.7	211.4	205.7	187.8	202.4

Portion in Shizuoka Pref.	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	5,180.7
Large and medium size enterprises	352.8	333.8	331.0	341.1	343.7	352.6	496.5	480.5	457.7	436.7
SMEs	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	2,247.8
Public	145.0	141.0	144.0	134.6	257.2	241.9	129.7	119.6	118.4	114.8
Retail	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	2,381.3

Portion of outside Shizuoka Pref.	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	4,150.7
Large and medium size enterprises	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	1,385.1
SMEs	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	1,516.2
Public	2.0	2.5	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2
Retail	797.1	855.8	906.2	949.4	984.4	1,036.6	1,087.0	1,137.4	1,192.0	1,249.3

(4) Deposits (average balance)

(JPY bn)

	FY2017		FY2018		FY2019		FY2020		FY2021	
	1H		1H		1H		1H		1H	
Total deposit balance	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	11,228.3
Domestic	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	11,804.0
Corporate	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	2,921.0
Retail	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	7,416.0
Financial institution	78.4	75.7	80.2	83.8	122.4	120.2	126.5	124.2	117.2	123.3
Public	268.1	234.0	270.9	294.0	284.8	269.8	323.2	302.4	333.0	343.7
Offshore	278.4	268.1	249.3	243.6	221.2	227.1	219.8	233.3	277.9	271.5
Overseas	156.5	153.1	157.6	150.6	156.2	162.3	152.0	159.9	148.3	152.9
NCD	177.8	161.2	97.3	102.4	186.1	174.7	77.1	85.8	125.1	141.3
Deposit + NCD	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	11,369.7

(Internet Branch)	466.5	475.4	503.4	517.2	550.7	521.7	433.0	439.4	455.6	455.9
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Portion in Shizuoka Pref. (Deposit + NCD)	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	9,712.2
Deposit	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	9,643.4
NCD	88.3	87.0	41.0	39.7	94.8	88.9	42.7	38.1	68.8	68.8

Portion of outside Shizuoka Pref. (Deposit + NCD)	851.9	874.4	870.3	875.3	921.1	921.6	954.6	1,004.9	1,150.7	1,169.5
Deposit	848.2	871.0	867.5	870.2	907.2	911.3	950.6	1,002.2	1,149.5	1,160.6
NCD	3.7	3.4	2.8	5.0	14.0	10.4	4.1	2.7	1.2	8.9

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Mar. 2022
Total deposit balance	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	11,416.6
Domestic	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	11,061.6
Corporate	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	2,875.2
Retail	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	7,525.5
Financial institution	78.8	95.9	83.4	114.1	164.8	166.4	180.8	175.0	161.7	245.0
Public	181.8	232.1	260.8	289.0	210.5	309.6	252.7	312.6	319.1	415.9
Offshore	343.1	288.1	242.6	245.9	288.5	223.8	238.2	301.1	329.7	239.6
Overseas	137.2	148.4	141.6	143.1	132.3	200.3	166.7	159.5	133.3	115.4
NCD	190.4	156.5	111.4	119.5	209.6	143.1	112.6	72.9	130.3	166.1
Deposit + NCD	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	11,582.6

(Internet Branch)	459.4	502.3	504.6	560.5	527.8	432.5	439.7	455.6	456.2	441.4
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Portion in Shizuoka Pref. (Deposit + NCD)	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	9,952.2
Deposit	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	9,846.4
NCD	105.2	92.3	49.8	17.1	111.0	83.8	55.7	22.4	64.1	105.8

Portion of outside Shizuoka Pref. (Deposit + NCD)	921.0	871.5	896.6	915.4	959.9	915.2	1,060.5	1,150.5	1,187.7	1,218.3
Deposit	917.5	868.6	893.8	895.1	946.5	905.6	1,059.1	1,149.3	1,186.5	1,215.2
NCD	3.5	2.9	2.9	20.3	13.5	9.6	1.4	1.2	1.2	3.1

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Mar. 2022
Customer assets -Nonconsolidated	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	8,553.9
Deposits in Japanese yen +NCD	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	7,506.1
Deposits in foreign currency	23.4	23.2	23.4	21.4	20.9	20.4	20.5	22.2	20.6	19.4
Investment trusts	28.4	29.7	33.2	32.4	34.8	30.7	37.5	41.6	43.9	45.0
Public & corporate bonds	61.2	55.7	52.4	48.8	43.7	41.1	39.5	38.2	37.0	35.2
Individual annuity insurance products	849.8	824.4	847.0	860.9	863.8	858.4	866.0	889.8	904.0	948.2

Shizugin TM Securities	491.0	467.5	459.8	442.0	444.5	398.2	445.0	480.3	516.1	539.1
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Customer assets (Including Shizugin TM Securities)	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	9,093.0
Customer asset excluding JPY deposits	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	1,587.0

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

(JPY bn)

[Term-end balance]	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	End of Mar. 2022
Securities	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	2,317.0
Government bonds	397.4	387.5	315.7	50.1	23.5	64.2	88.0	191.4	238.1	600.4
Municipal bonds	72.8	72.9	85.0	89.7	96.7	120.4	137.7	137.6	174.6	196.6
Corporate bonds	190.8	225.9	258.5	357.2	309.5	360.1	374.0	362.7	355.2	425.1
Stocks	381.1	395.1	449.9	397.7	396.0	345.4	408.4	452.2	460.4	416.5
Foreign bonds	309.5	257.2	397.1	285.6	462.7	482.0	533.7	601.7	613.5	413.6
Others	224.3	277.0	249.6	233.7	267.3	288.9	242.1	241.8	315.0	264.7

(JPY bn)

[Unrealized gains and losses]	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	End of Mar. 2022
Securities	+273.7	+272.5	+319.8	+271.5	+272.4	+217.3	+292.7	+325.6	+342.2	+274.2
Stocks	+265.0	+265.4	+313.1	+261.8	+260.3	+211.5	+277.6	+321.4	+333.5	+288.0
Yen based bonds	+4.7	+5.2	+2.7	+5.9	+6.5	+3.4	+3.4	+0.9	+0.9	-6.6
Foreign bonds	-0.2	-0.6	-2.3	+2.6	+3.4	+5.1	+3.7	-6.0	-3.5	-17.8
Investment trusts	+3.6	+1.8	+5.2	-1.2	+0.2	-6.6	+4.9	+4.1	+4.3	+0.6
Others	+0.6	+0.7	+1.0	+2.4	+2.2	+3.8	+3.0	+5.2	+7.0	+10.0

(8) Group companies ordinary profit

(JPY bn)

	FY2017		FY2018		FY2019		FY2020		FY2021	
	1H		1H		1H		1H		1H	
Shizugin Management Consulting Co., Ltd.	0.2	0.4	0.3	0.5	0.4	0.7	0.2	0.6	0.3	0.6
Shizugin Lease Co., Ltd.	0.8	1.7	0.8	1.8	0.7	1.5	0.9	1.5	0.9	1.6
Shizugin IT Solution Co., Ltd.	0.1	0.2	0.2	0.3	0.2	0.4	0.2	0.3	0.2	0.3
Shizugin Credit Guaranty Co., Ltd.	1.5	2.8	1.5	2.8	1.3	2.7	1.3	3.5	2.0	3.7
Shizugin DC Card Co., Ltd.	0.3	0.7	0.3	0.7	0.4	0.8	0.4	1.0	0.4	0.9
Shizuoka Capital Co., Ltd.	0.1	0.1	0.1	0.2	0.1	0.3	0.1	0.3	0.1	0.3
Shizugin TM Securities Co., Ltd.	1.7	3.3	0.9	1.5	0.8	2.0	1.0	2.7	1.2	2.3
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.	0.2	0.4	0.4	0.9	0.4	0.8	0.1	0.1	0.0	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
Shizugin Mortgage Service Co., Ltd.	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	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
Shizugin Heartful Co., Ltd.	—	—	—	—	—	0.0	0.0	0.0	0.0	0.0
Total(13companies)	4.9	9.8	4.4	8.9	4.4	9.3	4.2	10.0	5.1	9.6
Shizugin Saison Card Co., Ltd.	0.2	0.4	0.2	0.3	0.2	0.3	0.3	0.4	0.1	0.1