

Financial Results for Fiscal 2020

(from April 1,2020 to March 31,2021)

CONTENTS

	Page
A. 連結決算情報	
CONSOLIDATED FINANCIAL INFORMATION	
1. 連結貸借対照表	1
CONSOLIDATED BALANCE SHEETS	
2. 連結損益計算書及び連結包括利益計算書	2
CONSOLIDATED STATEMENTS OF INCOME	
AND CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME	
3. 連結株主資本等変動計算書	3
CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS	
4. 連結キャッシュ・フロー計算書	5
CONSOLIDATED STATEMENTS OF CASH FLOWS	
5. 連結の範囲に関する事項、持分法の適用に関する事項等	6
THE SCOPE OF CONSOLIDATED FINANCIAL REPORTING AND APPLICATION	
OF THE EQUITY METHOD	
B. 単体決算情報	
NON-CONSOLIDATED FINANCIAL INFORMATION	
1. 貸借対照表	7
NON-CONSOLIDATED BALANCE SHEETS	
2. 損益計算書	8
NON-CONSOLIDATED STATEMENTS OF INCOME	
3. 株主資本等変動計算書	9
NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS	

THE SHIZUOKA BANK, LTD.

URL <https://www.shizuokabank.co.jp/>

A. CONSOLIDATED FINANCIAL INFORMATION 連結決算情報

1. CONSOLIDATED BALANCE SHEETS 連結貸借対照表

Millions of Yen (金額単位: 百万円)

		As of March 31, 2020	As of March 31, 2021
Assets	資産の部		
Cash and due from banks	現金預け金	1,384,218	2,097,487
Call loans and bills bought	コールローン及び買入手形	169,388	150,926
Monetary claims bought	買入金銭債権	35,820	31,524
Trading account assets	特定取引資産	14,429	18,464
Money held in trust	金銭の信託	4,000	104,100
Securities	有価証券	1,633,713	1,954,159
Loans and bills discounted	貸出金	8,939,666	9,303,121
Foreign exchanges	外国為替	11,921	14,474
Lease receivables and investments in leases	リース債権及びリース投資資産	82,181	83,747
Other assets	その他資産	139,205	192,273
Tangible fixed assets	有形固定資産	63,025	57,611
Intangible fixed assets	無形固定資産	46,457	50,051
Retirement benefit asset	退職給付に係る資産	7,883	13,057
Deferred tax assets	繰延税金資産	3,074	3,159
Customers' liabilities for acceptances and guarantees	支払承諾見返	52,928	55,644
Allowance for loan losses	貸倒引当金	△45,087	△53,901
Allowance for investment loss	投資損失引当金	△55	△54
Total assets	資産の部合計	12,542,772	14,075,848
Liabilities	負債の部		
Deposits	預金	9,966,195	11,076,800
Negotiable certificates of deposit	譲渡性預金	139,324	69,105
Call money and bills sold	コールマネー及び売渡手形	131,103	102,210
Securities sold under repurchase agreements	売現先勘定	333,380	357,952
Cash collateral received for securities lent	債券貸借取引受入担保金	—	143,311
Trading account liabilities	特定取引負債	4,113	3,016
Borrowed money	借入金	671,333	890,515
Foreign exchanges	外国為替	623	609
Bonds payable	社債	33,914	33,783
Bonds with share acquisition rights	新株予約権付社債	32,649	33,213
Borrowed money from trust account	信託勘定借	229	214
Other liabilities	その他負債	111,646	119,631
Retirement benefit liability	退職給付に係る負債	19,515	3,423
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	401	357
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,225	786
Provision for contingent loss	偶発損失引当金	1,447	1,369
Provision for point card certificates	ポイント引当金	420	460
Reserves under special laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	49,513	78,052
Acceptances and guarantees	支払承諾	52,928	55,644
Total liabilities	負債の部合計	11,549,977	12,970,470
Net assets	純資産の部		
Share capital	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Retained earnings	利益剰余金	721,793	743,157
Treasury shares	自己株式	△30,125	△20,371
Total shareholders' equity	株主資本合計	837,397	868,516
Valuation difference on available-for-sale securities	その他有価証券評価差額金	154,363	231,196
Deferred gains or losses on hedges	繰延ヘッジ損益	407	△98
Foreign currency translation adjustment	為替換算調整勘定	△1,103	1,212
Remeasurements of defined benefit plans	退職給付に係る調整累計額	121	2,800
Total accumulated other comprehensive income	その他の包括利益累計額合計	153,789	235,111
Share acquisition rights	新株予約権	361	330
Non-controlling interests	非支配株主持分	1,245	1,419
Total net assets	純資産の部合計	992,794	1,105,378
Total liabilities and net assets	負債及び純資産の部合計	12,542,772	14,075,848

Note: Figures less than ¥1 million are omitted.

2. CONSOLIDATED STATEMENTS OF INCOME

AND CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

連結損益計算書及び連結包括利益計算書

CONSOLIDATED STATEMENTS OF INCOME 連結損益計算書

Millions of Yen (金額単位:百万円)

		FY2019	FY2020
Ordinary income	経常収益	229,295	230,787
Interest income	資金運用収益	134,856	122,279
Interest on loans and discounts	(うち貸出金利息)	(105,118)	(98,971)
Interest and dividends on securities	(うち有価証券利息配当金)	(24,118)	(21,860)
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	68,597	71,952
Gain on trading account transactions	特定取引収益	3,047	3,553
Other ordinary income	その他業務収益	9,833	12,504
Other income	その他経常収益	12,958	20,493
Ordinary expenses	経常費用	174,712	167,437
Interest expenses	資金調達費用	28,666	9,096
Interest on deposits	(うち預金利息)	(11,604)	(3,201)
Fees and commissions payments	役務取引等費用	37,793	39,746
Other ordinary expenses	その他業務費用	1,939	5,463
General and administrative expenses	営業経費	87,571	93,715
Other expenses	その他経常費用	18,741	19,414
Ordinary profit	経常利益	54,582	63,349
Extraordinary income	特別利益	401	902
Gain on disposal of non-current assets	固定資産処分益	19	252
Gain on sale of shares of subsidiaries and associates	関係会社株式売却益	381	649
Extraordinary losses	特別損失	387	3,560
Loss on disposal of non-current assets	固定資産処分損	334	706
Impairment losses	減損損失	52	2,853
Profit before income taxes	税金等調整前当期純利益	54,596	60,691
Income taxes - current	法人税、住民税及び事業税	16,571	21,209
Income taxes - deferred	法人税等調整額	△765	△4,240
Total income taxes	法人税等合計	15,805	16,969
Profit	当期純利益	38,791	43,722
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	88	83
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	38,703	43,638

Note: Figures less than ¥1 million are omitted.

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME 連結包括利益計算書

Millions of Yen (金額単位:百万円)

		FY2019	FY2020
Profit	当期純利益	38,791	43,722
Other comprehensive income	その他の包括利益	△41,488	81,414
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△39,243	76,975
Deferred gains or losses on hedges	繰延ヘッジ損益	△263	△501
Foreign currency translation adjustment	為替換算調整勘定	△956	2,064
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	△782	2,678
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する持分相当額	△243	196
Comprehensive income	包括利益	△2,697	125,136
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	△2,587	124,960
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	△109	176

Note: Figures less than ¥1 million are omitted.

3. CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS 連結株主資本等変動計算書

前連結会計年度(自 2019年4月1日 至 2020年3月31日)

FY2019 Ended Mar.31,2020

Millions of Yen (金額単位:百万円)

		Shareholders' equity				
		株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholder s' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	90,845	54,884	705,966	△31,642	820,053
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当			△12,735		△12,735
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			38,703		38,703
Purchase of treasury shares	自己株式の取得				△8,623	△8,623
Disposal of treasury shares	自己株式の処分			△0	0	0
Cancellation of treasury shares	自己株式の消却			△10,139	10,139	—
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during period	当期変動額合計	—	—	15,827	1,516	17,344
Balance at end of period	当期末残高	90,845	54,884	721,793	△30,125	837,397

		Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	為替換算調整勘定	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計
Balance at beginning of period	当期首残高	193,428	671	75	904	195,080	323	1,357	1,016,815
Changes during period	当期変動額								
Dividends of surplus	剰余金の配当								△12,735
Profit attributable to owners of parent	親会社株主に帰属する当期純利益								38,703
Purchase of treasury shares	自己株式の取得								△8,623
Disposal of treasury shares	自己株式の処分								0
Cancellation of treasury shares	自己株式の消却								—
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△39,065	△264	△1,179	△782	△41,290	38	△112	△41,364
Total changes during period	当期変動額合計	△39,065	△264	△1,179	△782	△41,290	38	△112	△24,020
Balance at end of period	当期末残高	154,363	407	△1,103	121	153,789	361	1,245	992,794

Note: Figures less than ¥1 million are omitted.

当連結会計年度(自 2020年4月1日 至 2021年3月31日)

FY2020 Ended Mar.31,2021

Millions of Yen (金額単位:百万円)

		Shareholders' equity				
		株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholder s' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	90,845	54,884	721,793	△30,125	837,397
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当			△12,627		△12,627
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			43,638		43,638
Purchase of treasury shares	自己株式の取得				△0	△0
Disposal of treasury shares	自己株式の処分			△27	136	108
Cancellation of treasury shares	自己株式の消却			△9,619	9,619	—
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes during period	当期変動額合計	—	—	21,363	9,754	31,118
Balance at end of period	当期末残高	90,845	54,884	743,157	△20,371	868,516

		Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	為替換算調整勘定	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計
Balance at beginning of period	当期首残高	154,363	407	△1,103	121	153,789	361	1,245	992,794
Changes during period	当期変動額								
Dividends of surplus	剰余金の配当								△12,627
Profit attributable to owners of parent	親会社株主に帰属する当期純利益								43,638
Purchase of treasury shares	自己株式の取得								△0
Disposal of treasury shares	自己株式の処分								108
Cancellation of treasury shares	自己株式の消却								—
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	76,833	△506	2,316	2,678	81,322	△30	173	81,464
Total changes during period	当期変動額合計	76,833	△506	2,316	2,678	81,322	△30	173	112,583
Balance at end of period	当期末残高	231,196	△98	1,212	2,800	235,111	330	1,419	1,105,378

Note: Figures less than ¥1 million are omitted.

4. CONSOLIDATED STATEMENTS OF CASH FLOWS 連結キャッシュ・フロー計算書

Millions of Yen (金額単位：百万円)

		FY2019	FY2020
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes	税金等調整前当期純利益	54,596	60,691
Depreciation	減価償却費	11,852	13,411
Impairment losses	減損損失	52	2,853
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益(△は益)	△505	△3,517
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	3,252	8,814
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	0	△1
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額(△は増加)	△1,496	△5,173
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	△598	△16,092
Increase (decrease) in provision for retirement benefits for directors (and other officers)	役員退職慰労引当金の増減額(△は減少)	52	△43
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	245	△439
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	198	△78
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	66	39
Interest income	資金運用収益	△134,856	△122,279
Interest expenses	資金調達費用	28,666	9,096
Loss (gain) related to securities	有価証券関係損益(△)	△7,107	△13,460
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△45	△51
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	315	453
Net decrease (increase) in trading account assets	特定取引資産の純増(△)減	22,039	△4,034
Net increase (decrease) in trading account liabilities	特定取引負債の純増減(△)	△1,915	△1,096
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△420,349	△351,362
Net increase (decrease) in deposits	預金の純増減(△)	172,829	1,097,526
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	26,427	△71,673
Net increase (decrease) in borrowed money	借入金の純増減(△)	390,234	216,443
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	81,029	49,537
Net decrease (increase) in call loans	コールローン等の純増(△)減	100,252	19,362
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	4,511	4,296
Net increase (decrease) in call money	コールマネー等の純増減(△)	△34,407	△37,280
Net increase (decrease) in payables under repurchase agreements	売現先勘定の純増減(△)	207,152	18,356
Net increase (decrease) in cash collateral received for securities lent	債券貸借取引受入担保金の純増減(△)	—	143,311
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	△4,363	△2,534
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	81	△13
Net decrease (increase) in lease receivables and investments in leases	リース債権及びリース投資資産の純増(△)減	△11,878	△1,966
Decrease (increase) in straight bonds by redemption (issue)	普通社債発行及び償還による増減(△)	△1,036	△844
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	△13	△15
Interest received	資金運用による収入	141,489	123,636
Interest paid	資金調達による支出	△29,349	△11,753
Other, net	その他	△2,261	2,526
Subtotal	小計	595,162	1,126,645
Income taxes paid	法人税等の支払額	△15,240	△16,342
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	579,922	1,110,303
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	△1,382,860	△1,269,099
Proceeds from sale of securities	有価証券の売却による収入	922,345	879,374
Proceeds from redemption of securities	有価証券の償還による収入	166,176	163,428
Increase in money held in trust	金銭の信託の増加による支出	△100	△100,100
Purchase of tangible fixed assets	有形固定資産の取得による支出	△2,650	△4,197
Purchase of intangible fixed assets	無形固定資産の取得による支出	△12,092	△12,655
Proceeds from sale of tangible fixed assets	有形固定資産の売却による収入	508	850
Sales of stocks of equity method affiliate	持分法適用関連会社株式の売却による収入	1,274	2,200
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△307,397	△340,197
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Dividends paid	配当金の支払額	△12,719	△12,605
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△2	△2
Purchase of treasury shares	自己株式の取得による支出	△8,623	△0
Proceeds from sale of treasury shares	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△21,345	△12,608
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	△8	1
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	251,170	757,498
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	908,669	1,159,840
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,159,840	1,917,339

Note: Figures less than ¥1 million are omitted.

5. THE SCOPE OF CONSOLIDATED FINANCIAL REPORTING AND APPLICATION OF THE EQUITY METHOD 連結の範囲に関する事項、持分法の適用に関する事項等

1. The Scope of Consolidated Financial Reporting

Number of consolidated subsidiaries : 13

SHIZUGIN MANAGEMENT CONSULTING CO., LTD.
SHIZUGIN LEASE CO., LTD.
SHIZUGIN IT SOLUTION CO., LTD.
SHIZUGIN CREDIT GUARANTY CO., LTD.
SHIZUGIN DC CARD CO., LTD.
SHIZUOKA CAPITAL CO., LTD.
SHIZUGIN TM SECURITIES CO., LTD.
SHIZUGIN GENERAL SERVICE CO., LTD.
SHIZUGIN MORTGAGE SERVICE CO., LTD.
SHIZUGIN BUSINESS CREATE CO., LTD.
SHIZUGIN HEARTFUL CO., LTD.
SHIZUOKA BANK (EUROPE) S.A.
SHIZUOKA LIQUIDITY RESERVE , LTD.

2. Application of the Equity Method

Number of affiliated companies accounted for by the equity method : 3

SHIZUGIN SAISON CARD CO., LTD.
MONEX GROUP, INC.
COMMONS ASSET MANAGEMENT, INC.

3. Balance Sheet Dates of Consolidated Subsidiaries

Balance sheet dates of consolidated subsidiaries are as follows :

March 31, 2021 : 13

B. NON-CONSOLIDATED FINANCIAL INFORMATION 単体決算情報
1. NON-CONSOLIDATED BALANCE SHEETS 貸借対照表

Millions of Yen (金額単位: 百万円)

		As of March 31, 2020	As of March 31, 2021
Assets	資産の部		
Cash and due from banks	現金預け金	1,373,370	2,074,765
Call loans	コールローン	169,388	150,926
Monetary claims bought	買入金銭債権	35,820	31,524
Trading account assets	特定取引資産	11,979	17,812
Money held in trust	金銭の信託	4,000	104,100
Securities	有価証券	1,660,896	1,987,386
Loans and bills discounted	貸出金	8,969,542	9,327,236
Foreign exchanges	外国為替	11,882	14,010
Other assets	その他資産	113,545	162,809
Property, plant and equipment	有形固定資産	59,172	54,013
Intangible assets	無形固定資産	46,953	50,605
Prepaid pension costs	前払年金費用	8,129	9,540
Customers' liabilities for acceptances and guarantees	支払承諾見返	80,509	109,878
Allowance for loan losses	貸倒引当金	△39,463	△48,216
Allowance for investment loss	投資損失引当金	△55	△54
Total assets	資産の部合計	12,505,670	14,046,337
Liabilities	負債の部		
Deposits	預金	10,055,167	11,151,993
Negotiable certificates of deposit	譲渡性預金	143,124	72,905
Call money	コールマネー	131,103	102,210
Securities sold under repurchase agreements	売現先勘定	318,295	351,236
Cash collateral received for securities lent	債券貸借取引受入担保金	—	143,311
Trading account liabilities	特定取引負債	4,115	3,019
Borrowed money	借入金	631,655	853,988
Foreign exchanges	外国為替	632	615
Bonds payable	社債	33,914	33,783
Bonds with share acquisition rights	新株予約権付社債	32,649	33,213
Borrowed money from trust account	信託勘定借	229	214
Other liabilities	その他負債	73,428	79,609
Provision for retirement benefits	退職給付引当金	18,257	2,117
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	159	167
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,225	786
Provision for contingent loss	偶発損失引当金	1,447	1,369
Provision for point card certificates	ポイント引当金	369	409
Deferred tax liabilities	繰延税金負債	49,134	76,365
Acceptances and guarantees	支払承諾	80,509	109,878
Total liabilities	負債の部合計	11,575,419	13,017,194
Net assets	純資産の部		
Share capital	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Legal capital surplus	資本準備金	54,884	54,884
Retained earnings	利益剰余金	659,913	673,124
Legal retained earnings	利益準備金	90,845	90,845
Other retained earnings	その他利益剰余金	569,068	582,278
Reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金	3,200	3,105
Reserve for special depreciation	特別償却準備金	13	6
Special reserve	特別積立金	518,700	523,700
Retained earnings brought forward	繰越利益剰余金	47,154	55,466
Treasury shares	自己株式	△30,125	△20,371
Total shareholders' equity	株主資本合計	775,517	798,482
Valuation difference on available-for-sale securities	その他有価証券評価差額金	154,011	230,470
Deferred gains or losses on hedges	繰延ヘッジ損益	360	△141
Total valuation and translation adjustments	評価・換算差額等合計	154,371	230,329
Share acquisition rights	新株予約権	361	330
Total net assets	純資産の部合計	930,251	1,029,142
Total liabilities and net assets	負債及び純資産の部合計	12,505,670	14,046,337

Note: Figures less than ¥1 million are omitted.

2. NON-CONSOLIDATED STATEMENTS OF INCOME 損益計算書

Millions of Yen (金額単位:百万円)

		FY2019	FY2020
Ordinary income	経常収益	183,906	180,067
Interest income	資金運用収益	135,714	123,883
Interest on loans and discounts	(うち貸出金利息)	(105,162)	(99,018)
Interest and dividends on securities	(うち有価証券利息配当金)	(24,934)	(23,402)
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	30,797	31,298
Gain on trading account transactions	特定取引収益	633	874
Other ordinary income	その他業務収益	9,833	12,512
Other income	その他経常収益	6,924	11,495
Ordinary expenses	経常費用	137,443	128,561
Interest expenses	資金調達費用	28,865	9,225
Interest on deposits	(うち預金利息)	(11,872)	(3,305)
Fees and commissions payments	役務取引等費用	15,193	15,407
Other ordinary expenses	その他業務費用	1,939	5,463
General and administrative expenses	営業経費	79,372	85,137
Other expenses	その他経常費用	12,072	13,327
Ordinary profit	経常利益	46,462	51,506
Extraordinary income	特別利益	411	974
Extraordinary losses	特別損失	385	3,549
Profit before income taxes	税引前当期純利益	46,489	48,931
Income taxes - current	法人税、住民税及び事業税	13,473	17,907
Income taxes - deferred	法人税等調整額	△426	△4,460
Total income taxes	法人税等合計	13,046	13,446
Profit	当期純利益	33,442	35,485

Note: Figures less than ¥1 million are omitted.

3. NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS

株主資本等変動計算書

前事業年度(自 平成2019年4月1日 至 平成2020年3月31日)

FY2019 Ended Mar.31,2020

Millions of Yen (金額単位:百万円)

		Shareholders' equity		
		株主資本		
		Share capital	Capital surplus	
			Legal capital surplus	Total capital surplus
資本金	資本準備金	資本剰余金合計		
Balance at beginning of period	当期首残高	90,845	54,884	54,884
Changes during period	当期変動額			
Dividends of surplus	剰余金の配当			
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩			
Reversal of reserve for special depreciation	特別償却準備金の取崩			
Provision of special reserve	特別積立金の積立			
Profit	当期純利益			
Purchase of treasury shares	自己株式の取得			
Disposal of treasury shares	自己株式の処分			
Cancellation of treasury shares	自己株式の消却			
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			
Total changes during period	当期変動額合計	—	—	—
Balance at end of period	当期末残高	90,845	54,884	54,884

		Shareholders' equity							Treasury shares	Total shareholders' equity	
		株主資本									
		Retained earnings					Total retained earnings	自己株式			株主資本合計
		利益剰余金									
		Legal retained earnings	Other retained earnings								
Reserve for tax purpose reduction entry of non-current assets	Reserve for special depreciation		Special reserve	Retained earnings brought forward							
利益準備金	固定資産圧縮積立金	特別償却準備金	特別積立金	繰越利益剰余金	利益剰余金合計	自己株式	株主資本合計				
Balance at beginning of period	当期首残高	90,845	3,307	20	513,700	41,473	649,346	△31,642	763,433		
Changes during period	当期変動額										
Dividends of surplus	剰余金の配当					△12,735	△12,735		△12,735		
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩		△106			106	—		—		
Reversal of reserve for special depreciation	特別償却準備金の取崩			△6		6	—		—		
Provision of special reserve	特別積立金の積立				5,000	△5,000	—		—		
Profit	当期純利益					33,442	33,442		33,442		
Purchase of treasury shares	自己株式の取得							△8,623	△8,623		
Disposal of treasury shares	自己株式の処分					△0	△0	0	0		
Cancellation of treasury shares	自己株式の消却					△10,139	△10,139	10,139	—		
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)										
Total changes during period	当期変動額合計	—	△106	△6	5,000	5,680	10,567	1,516	12,083		
Balance at end of period	当期末残高	90,845	3,200	13	518,700	47,154	659,913	△30,125	775,517		

		Valuation and translation adjustments			Share acquisition rights	Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計	新株予約権	純資産合計		
Balance at beginning of period	当期首残高	192,476	623	193,100	323	956,857
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当					△12,735
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩					—
Reversal of reserve for special depreciation	特別償却準備金の取崩					—
Provision of special reserve	特別積立金の積立					—
Profit	当期純利益					33,442
Purchase of treasury shares	自己株式の取得					△8,623
Disposal of treasury shares	自己株式の処分					0
Cancellation of treasury shares	自己株式の消却					—
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△38,465	△263	△38,728	38	△38,689
Total changes during period	当期変動額合計	△38,465	△263	△38,728	38	△26,606
Balance at end of period	当期末残高	154,011	360	154,371	361	930,251

Note: Figures less than ¥1 million are omitted.

当事業年度(自平成20年4月1日 至平成21年3月31日)

FY2020 Ended Mar.31,2021

Millions of Yen (金額単位:百万円)

		Shareholders' equity		
		株主資本		
		Share capital	Capital surplus	
			資本剰余金	
資本金	資本準備金	資本剰余金合計		
Balance at beginning of period	当期首残高	90,845	54,884	54,884
Changes during period	当期変動額			
Dividends of surplus	剰余金の配当			
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩			
Reversal of reserve for special depreciation	特別償却準備金の取崩			
Provision of special reserve	特別積立金の積立			
Profit	当期純利益			
Purchase of treasury shares	自己株式の取得			
Disposal of treasury shares	自己株式の処分			
Cancellation of treasury shares	自己株式の消却			
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			
Total changes during period	当期変動額合計	—	—	—
Balance at end of period	当期末残高	90,845	54,884	54,884

		Shareholders' equity							Treasury shares	Total shareholders' equity	
		株主資本									
		Retained earnings					Total retained earnings	自己株式			株主資本合計
		利益剰余金									
		Legal retained earnings	Other retained earnings								
Reserve for tax purpose reduction entry of non-current assets	Reserve for special depreciation		Special reserve	Retained earnings brought forward							
利益準備金	固定資産圧縮積立金	特別償却準備金	特別積立金	繰越利益剰余金	利益剰余金合計	自己株式	株主資本合計				
Balance at beginning of period	当期首残高	90,845	3,200	13	518,700	47,154	659,913	△30,125	775,517		
Changes during period	当期変動額										
Dividends of surplus	剰余金の配当					△12,627	△12,627		△12,627		
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩		△95			95	—		—		
Reversal of reserve for special depreciation	特別償却準備金の取崩			△6		6	—		—		
Provision of special reserve	特別積立金の積立				5,000	△5,000	—		—		
Profit	当期純利益					35,485	35,485		35,485		
Purchase of treasury shares	自己株式の取得							△0	△0		
Disposal of treasury shares	自己株式の処分					△27	△27	136	108		
Cancellation of treasury shares	自己株式の消却					△9,619	△9,619	9,619	—		
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)										
Total changes during period	当期変動額合計	—	△95	△6	5,000	8,312	13,210	9,754	22,964		
Balance at end of period	当期末残高	90,845	3,105	6	523,700	55,466	673,124	△20,371	798,482		

		Valuation and translation adjustments			Share acquisition rights	Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計	新株予約権	純資産合計		
Balance at beginning of period	当期首残高	154,011	360	154,371	361	930,251
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当					△12,627
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩					—
Reversal of reserve for special depreciation	特別償却準備金の取崩					—
Provision of special reserve	特別積立金の積立					—
Profit	当期純利益					35,485
Purchase of treasury shares	自己株式の取得					△0
Disposal of treasury shares	自己株式の処分					108
Cancellation of treasury shares	自己株式の消却					—
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	76,458	△501	75,957	△30	75,926
Total changes during period	当期変動額合計	76,458	△501	75,957	△30	98,891
Balance at end of period	当期末残高	230,470	△141	230,329	330	1,029,142

Note: Figures less than ¥1 million are omitted.