Financial Results for the 1st half of Fiscal 2021

(from April 1,2021 to September 30,2021)

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A. CONSOLIDATED INTERIM FINANCIAL INFORMATION 中間連結決算情報

1. CONSOLIDATED INTERIM BALANCE SHEETS 中間連結貸借対照表

Millions of Yen (金額単位:百万円)

おおかけ 日本の日本				(金額単位:百万円)
			As of March 31 2021	As of September 30 2021
コールーン及び東入手部	Assets	資産の部	Water 51,2021	Deptember 90:2021
Moneray claims hought 「不妨弱 peccount assets	Cash and due from banks	現金預け金	2,097,487	2,320,927
特別のでは、	Call loans and bills bought	コールローン及び買入手形	150,926	166,635
Money hald in trust 金衣の電子	Monetary claims bought	買入金銭債権	31,524	35,106
Money hold in trust	1	—————————————————————————————————————	·	·
新田田寺	1		·	
Lonn and bills discounted	Securities	有価証券	1,954,159	,
Poreign exchanges	Loans and bills discounted	貸出金		
Lease receivables and investments in leases	Foreign exchanges	外国為替		9,488
Other assets		リース債権及びリース投資資産	·	81,992
Tangible fixed assets	Other assets	その他資産		•
Intangible fived assets	Tangible fixed assets	有形固定資産		·
Retirement benefit asset	1	無形固定資産		·
Deferred tax assets	1	退職給付に係る資産	13,057	,
Customers' liabilities for acceptances and guarantees	Deferred tax assets	繰延税金資産		*
Allowance for loan losses 投資的当金	Customers' liabilities for acceptances and guarantees	支払承諾見返		,
Allowance for investment loss 投資機外引当金 人 54 人 554 で Total assets 関連の格合計 14,075,848 14,492,840				
対象の部合計	Allowance for investment loss	投資損失引当金	,	Δ 5 4
Deposits 預金			14,075,848	14,492,840
Negotiable certificates of deposit 23k性摂金 102,210 168,605 168,60	Liabilities	負債の部	, ,	· · ·
Call money and bills sold コールマネー及び売渡手形 102,210 168,605 Securities sold under repurchase agreements 売現大勘定 357,952 234,217 185,426 143,311 185,426 143,311 185,426 17 ading account liabilities 特定取引負債 3,016 2,814 185,426 187,200 197,200	Deposits	預金	11,076,800	11,256,986
Call money and bills sold コールマネー及び売速手形 102,210 168,605 Securities sold under repurchase agreements 売現大満定 337,952 234,217 Cash collateral received for securities lent 債券貨権助引受人担保金 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 143,311 185,426 144,311 143,	Negotiable certificates of deposit	譲渡性預金	69,105	121,514
Securities sold under repurchase agreements 売現先勘定 357,952 234,217 Cash collateral received for securities lent 債券貨債制受入担保金 143,311 185,426 Trading account liabilities 特定取引負債 3,016 2,814 Borrowed money 信用金 890,515 1,016,327 Foreign exchanges 外国為替 609 397 Bonds payable 社債 33,783 34,023 Borrowed money from trust account 信託勘定借 214 202 Other liabilities その他負債 119,631 188,551 Berrowed money from trust account 信託勘定借 214 202 Other liabilities その他負債 119,631 188,551 Berrowed money from trust account 信託勘定借 214 202 Other liabilities 200 3,423 3,286 Provision for reimbursement benefits for directors (and other officers) Q員運職財务引達 367 324 Provision for reimbursement of deposits 順議預金長男子書金 786 1,012 Provision for contingent loss イスクリー イスクリー 1,318 <td>· ·</td> <td>コールマネー及び売渡手形</td> <td>,</td> <td>168,605</td>	· ·	コールマネー及び売渡手形	,	168,605
Cash collateral received for securities lent	1		, in the second	·
Trading account liabilities	1	債券貸借取引受入担保金		·
日用金	Trading account liabilities	特定取引負債		2,814
Foreign exchanges	Borrowed money	借用金	890,515	· ·
Bonds with share acquisition rights	l ·	外国為替	, and the second	397
Bonds with share acquisition rights	Bonds payable	社債	33,783	34,023
Borrowed money from trust account	1	新株予約権付社債		33,585
Retirement benefit liability Provision for retirement benefits for directors (and other officers) Provision for retirement benefits for directors (and other officers) Provision for reimbursement of deposits Frovision for reimbursement of deposits Reserves under special laws Provision for point card certificates Reserves under special laws Reserves under specia		信託勘定借	214	202
Provision for retirement benefits for directors (and other officers) Provision for reimbursement of deposits Provision for reimbursement of deposits Provision for contingent loss Provision for contingent loss Provision for point card certificates Provision for contingent loss Provision for contingent loss Provision for retimebursement of deposits Provision for retimebursement of defined benefit plans Provision for retimebursement of defined benefit plans Provision for retimebursement of deposits Provision for retimebursement of the position for retimeburse provision for point card certificates Provision for reimbursement of defined benefit plans Provision for retimebursement provision for pass of the pass provision for point card certificates Provision for retimebursement provision provision for point card certificates Provision for retimebursement provision provision for pass provision for point card certificates Provision for reimbursement provision provis	Other liabilities	その他負債	119,631	138,551
Provision for reimbursement of deposits 睡眠預金払戻損失引当金 786 1,012 Provision for contingent loss 偶発損失引当金 1,369 1,318 Provision for point card certificates ボイント引当金 460 549 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 終延税金負債 78,052 83,973 Acceptances and guarantees 支払承諾 55,644 81,817 Total liabilities 負債の部合計 12,970,470 13,364,945 Net assets 純資産の部 54,844 54,844 Share capital 資本金 90,845 90,845 Capital surplus 資本剩余金 54,884 54,884 Retained earnings 利益剩余金 743,157 761,981 Treasury shares 自己株式 A20,371 A29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available-for-sale securities その他有価延券評価差額金 231,196 242,784 Deferred gains or losses on hedges 経域へジ規雄 A98 499 Foreign currency translation adjustment 海梯算調整勘定 1,212 1,337	Retirement benefit liability	退職給付に係る負債	3,423	3,286
Provision for contingent loss 偶発損失引当金 1,369 1,318 Provison for point card certificates ポイント引当金 460 549 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 練延税金負債 78,052 83,973 Acceptances and guarantees 支払承諾 55,644 81,817 Total liabilities 負債の部合計 12,970,470 13,364,945 Net assets 純資産の部 86,845 90,845 90,845 90,845 90,845 60,845 20,845 60,	Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	357	324
Provision for point card certificates ポイント引当金 460 549 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 繰延税金負債 78,052 83,973 Acceptances and guarantees 支払承諾 55,644 81,817 Total liabilities 負債の部合計 12,970,470 13,364,945 Net assets 純資産の部 90,845 90,845 Share capital 資本金 90,845 90,845 Capital surplus 資本剩余金 54,884 54,884 Retained earnings 利益剩余金 743,157 761,981 Treasury shares 自己株式 △20,371 △29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available for sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延へッジ損益 △98 499 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額会計 235,111	Provision for reimbursement of deposits	睡眠預金払戻損失引当金	786	1,012
Provision for point card certificates ポイント引当金 460 549 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 繰延税金負債 78,052 83,973 Acceptances and guarantees 支払承諾 55,644 81,817 Total liabilities 負債の部合計 12,970,470 13,364,945 Net assets 純資産の部 90,845 90,845 Share capital 資本金 90,845 90,845 Capital surplus 資本剩余金 54,884 54,884 Retained earnings 利益剩余金 743,157 761,981 Treasury shares 自己株式 △20,371 △29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available for sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延へッジ損益 △98 499 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額会計 235,111	Provision for contingent loss	偶発損失引当金	1,369	1,318
Reserves under special laws	1	ポイント引当金	·	549
Deferred tax liabilities 繰延税金負債 78,052 83,973 Acceptances and guarantees 支払承諾 55,644 81,817 Total liabilities 負債の部合計 12,970,470 13,364,945 Net assets 純資産の部 90,845 90,845 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 743,157 761,981 Treasury shares 自己株式 △20,371 △29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available for sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延ヘッジ損益 △98 499 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,45	Reserves under special laws	特別法上の引当金	11	11
Total liabilities 負債の部合計 12,970,470 13,364,945 Net assets 純資産の部 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 743,157 761,981 Treasury shares 自己株式 △20,371 △29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available for sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延ヘッジ損益 △98 △99 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895	<u> </u>	繰延税金負債	78,052	83,973
Total liabilities	Acceptances and guarantees	支払承諾	55,644	81,817
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 743,157 761,981 Treasury shares 自己株式 Δ20,371 Δ29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available for sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延ヘッジ損益 Δ98 499 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895		負債の部合計	·	13,364,945
Capital surplus 資本剰余金 54,884 54,884 Retained earnings 利益剰余金 743,157 761,981 Treasury shares 自己株式 Δ20,371 Δ29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available-for-sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延ヘッジ損益 Δ98 499 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895	Net assets	純資産の部	, ,	, ,
Retained earnings Treasury shares 自己株式	Share capital	資本金	90,845	90,845
Retained earnings Treasury shares 自己株式	<u> </u>	資本剰余金	·	54,884
Treasury shares 自己株式 A20,371 A29,030 Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available-for-sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延ヘッジ損益 A98 A99 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895	l -	利益剰余金	·	·
Total shareholders' equity 株主資本合計 868,516 878,681 Valuation difference on available-for-sale securities その他有価証券評価差額金 231,196 242,784 Deferred gains or losses on hedges 繰延へッジ損益 △98 499 Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895	l	自己株式	,	Δ29,030
Deferred gains or losses on hedges繰延ヘッジ損益A98499Foreign currency translation adjustment為替換算調整勘定1,2121,337Remeasurements of defined benefit plans退職給付に係る調整累計額2,8002,816Total accumulated other comprehensive incomeその他の包括利益累計額合計235,111247,437Share acquisition rights新株予約権330318Non-controlling interests非支配株主持分1,4191,458Total net assets純資産の部合計1,105,3781,127,895	Total shareholders' equity	株主資本合計	868,516	878,681
Deferred gains or losses on hedges繰延ヘッジ損益ム98499Foreign currency translation adjustment為替換算調整勘定1,2121,337Remeasurements of defined benefit plans退職給付に係る調整累計額2,8002,816Total accumulated other comprehensive incomeその他の包括利益累計額合計235,111247,437Share acquisition rights新株予約権330318Non-controlling interests非支配株主持分1,4191,458Total net assets純資産の部合計1,105,3781,127,895	* V	その他有価証券評価差額金	·	242,784
Foreign currency translation adjustment 為替換算調整勘定 1,212 1,337 Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895	Deferred gains or losses on hedges	繰延ヘッジ損益	Δ98	499
Remeasurements of defined benefit plans 退職給付に係る調整累計額 2,800 2,816 Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895	1	為替換算調整勘定	1,212	1,337
Total accumulated other comprehensive income その他の包括利益累計額合計 235,111 247,437 Share acquisition rights 新株予約権 330 318 Non-controlling interests 非支配株主持分 1,419 1,458 Total net assets 純資産の部合計 1,105,378 1,127,895	1		·	2,816
Share acquisition rights新株予約権330318Non-controlling interests非支配株主持分1,4191,458Total net assets純資産の部合計1,105,3781,127,895	<u> </u>		·	247,437
Non-controlling interests非支配株主持分1,4191,458Total net assets純資産の部合計1,105,3781,127,895	-			318
Total net assets 純資産の部合計 1,105,378 1,127,895	1 0		1,419	1,458
			·	1,127,895
	Total liabilities and net assets	負債及び純資産の部合計		14,492,840

2. CONSOLIDATED INTERIM STATEMENTS OF INCOME AND CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME 中間連結損益計算書及び中間連結包括利益計算書

CONSOLIDATED INTERIM STATEMENTS OF INCOME 中間連結損益計算書

Millions of Yen(金額単位:百万円)

	First half of FY 2020	First half of FY 2021
経常収益	117,024	
資金運用収益	61,561	62,915
(うち貸出金利息)	(49,738)	(48,809)
(うち有価証券利息配当金)	(11,090)	(13,269)
信託報酬	0	0
役務取引等収益	35,603	36,689
特定取引収益	1,606	1,964
その他業務収益	6,947	4,863
その他経常収益	11,305	9,804
経常費用	81,504	82,855
資金調達費用	5,420	3,036
(うち預金利息)	(2,015)	(1,028)
役務取引等費用	19,625	20,952
その他業務費用	374	2,274
営業経費	45,030	49,845
その他経常費用	11,052	6,745
経常利益	35,520	33,381
特別利益	119	5,494
固定資産処分益	119	0
関係会社株式売却益	_	5,494
特別損失	239	66
固定資産処分損	239	66
税金等調整前中間純利益	35,400	38,809
法人税、住民税及び事業税	12,063	10,284
法人税等調整額	Δ1,057	953
法人税等合計	11,005	11,238
中間純利益	24,394	27,571
非支配株主に帰属する中間純利益	40	41
親会社株主に帰属する中間純利益	24,354	27,529
	資金運用収益 (うち有価証券利息配当金) 信託報酬 役務取引等収益 その他経経常常期 資金預用 資金預用 資金預用 資金預用 資金預別等費用 営業の他経費 者の他経費 者の他経費 者の他のでする でする でする でする でする でする でする でする でする でする	経常収益 117,024 資金運用収益 61,561 (うち貸出金利息) (49,738) (うち有価証券利息配当金) (11,090) 信託報酬 0 役務取引等収益 35,603 特定取引収益 1,606 その他業務収益 6,947 その他経常収益 11,305 経常費用 81,504 資金調達費用 5,420 (うち預金利息) (2,015) 役務取引等費用 19,625 その他業務費用 374 営業経費 45,030 その他経常費用 11,052 経常利益 35,520 特別利益 119 固定資産処分益 119 関係会社株式売却益 119 関係会社株式売却益 119 関係会社株式売却益 129 財別負失 239 税金等調整前中間純利益 35,400 法人税、住民税及び事業税 12,063 法人税等調整額 △1,057 法人税等高計 11,005 中間純利益 24,394 非支配株主に帰属する中間純利益 40

Note: Figures less than ¥1 million are omitted.

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

Millions of Yen (金額単位:百万円)

		First half of	First half of
		FY 2020	FY 2021
Profit	中間純利益	24,394	27,571
Other comprehensive income	その他の包括利益	51,129	12,325
Valuation difference on available-for-sale securities	その他有価証券評価差額金	53,383	11,562
Deferred gains or losses on hedges	繰延ヘッジ損益	△546	604
Foreign currency translation adjustment	為替換算調整勘定	$\Delta1,757$	138
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	178	16
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	△127	2
Comprehensive income	中間包括利益	75,524	39,896
Comprehensive income attributable to:	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	75,411	39,855
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	112	41

Note: Figures less than $\, \, \mathbf{Y} \, \mathbf{1} \,$ million are omitted.

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

前中間連結会計期間(自 2020年4月1日 至 2020年9月30日)

First half of FY2020 Millions of Yen(金額単位:百万円) Shareholders' equity 株主資本 Total Share Capital Retained Treasury shareholders' capital surplusearnings shares equity 資本剰余金 利益剰余金 自己株式 株主資本合計 資本金 837,397 Balance at beginning of period 当期首残高 90,845 54,884 721,793 △30,125 当中間期変動額 Changes during period Dividends of surplus 剰余金の配当 △6,312 △6,312 親会社株主に帰属する Profit attributable to owners of parent 24,354 24,354 中間純利益 自己株式の取得 Purchase of treasury shares $\Delta 0$ $\Delta 0$ Disposal of treasury shares 自己株式の処分 $\triangle 27$ 136 108 自己株式の消却 △9,619 9,619 Cancellation of treasury shares Net changes in items other than 株主資本以外の項目の 当中間期変動額(純額) shareholders' equity 当中間期変動額合計 8,394 9,754 18,148 Total changes during period

当中間期末残高

		Ac	ccumulated	other compr	ehensive inc	ome			
			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	Remeasure ments of defined benefit plans	Total accumulated other comprehensive income	rights	Non- controlling interests	Total net assets
		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	Δ1,103	121	153,789	361	1,245	992,794
Changes during period	当中間期変動額								
Dividends of surplus	剰余金の配当								△6,312
Profit attributable to owners of parent	親会社株主に帰属する 中間純利益								24,354
Purchase of treasury shares	自己株式の取得								Δ0
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 当中間期変動額(純額)	53,325	△547	△1,899	178	51,057	△30	109	51,137
Total changes during period	当中間期変動額合計	53,325	△547	△1,899	178	51,057	△30	109	69,285
Balance at end of period	当中間期末残高	207,689	△139	△3,002	300	204,847	330	1,355	1,062,080

90,845

730,187

△20,371

855,546

54,884

Note: Figures less than ¥1 million are omitted.

Balance at end of period

当中間連結会計期間(自 2021年4月1日 至 2021年9月30日) First half of FY2021 Millions of Yen (金額単位:百万円)

First nail of F12021		Millions of Yen (並領単位:日万円)							
		Shareholders' equity							
		株主資本							
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' 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	743,157	△20,371	868,516			
Cumulative effects of changes in accounting policies	会計方針の変更による 累積的影響額			△662		△662			
Restated balance	会計方針の変更を反映し た当期首残高	90,845	54,884	742,495	△20,371	867,853			
Changes during period	当中間期変動額								
Dividends of surplus	剰余金の配当			△8,036		△8,036			
Profit attributable to owners of parent	親会社株主に帰属する 中間純利益			27,529		27,529			
Purchase of treasury shares	自己株式の取得				△8,759	△8,759			
Disposal of treasury shares	自己株式の処分			△6	100	94			
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)								
Total changes during period	当中間期変動額合計	_	_	19,486	△8,658	10,827			
Balance at end of period	当中間期末残高	90,845	54,884	761,981	△29,030	878,681			

		Ac	cumulated	other compr	ehensive inc	ome			
		その他の包括利益累計額							
	diffe avail	Valuation difference on available-for- sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasure ments of defined	Total accumulated other comprehensive income	Share acquisition rights	Non- controlling interests	Total net assets
		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	231,196	△98	1,212	2,800	235,111	330	1,419	1,105,378
Cumulative effects of changes in accounting policies	会計方針の変更による 累積的影響額								△662
Restated balance	会計方針の変更を反映し た当期首残高	231,196	△98	1,212	2,800	235,111	330	1,419	1,104,715
Changes during period	当中間期変動額								
Dividends of surplus	剰余金の配当								△8,036
Profit attributable to owners of parent	親会社株主に帰属する 中間純利益								27,529
Purchase of treasury shares	自己株式の取得								△8,759
Disposal of treasury shares	自己株式の処分								94
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	11,587	598	124	16	12,325	△12	38	12,351
Total changes during period	当中間期変動額合計	11,587	598	124	16	12,325	△12	38	23,179
Balance at end of period	当中間期末残高	242,784	499	1,337	2,816	247,437	318	1,458	1,127,895

Note: Figures less than $\, \mathbf{Y} \, \mathbf{1} \,$ million are omitted.

4. CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS

中間連結キャッシュ・フロー計算書

		Millions of Yen(金	·額単位:百万円)
		First half of FY2020	First half of FY2021
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes	税金等調整前中間純利益	35,400	38,809
Depreciation	減価償却費	5,612	9,606
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益(△は益)	Δ817	$\Delta 2,396$
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	4,029	Δ1,003
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	Δ0	Δ0
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額(△は増加)	Δ1,592	Δ992
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	Δ139	Δ136
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)	Δ112	∆33
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	Δ145	226
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	Δ233	Δ50
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	186	88
Interest income	資金運用収益	Δ61,561	$\Delta 62,915$
Interest expenses	資金調達費用	5,420	3,036
Loss (gain) related to securities	有価証券関係損益(△)	Δ8,391	Δ8,934
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	Δ28	Δ33
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	119	66
Net decrease (increase) in trading account assets	特定取引資産の純増(△)減	Δ486	Δ124
Net increase (decrease) in trading account liabilities	特定取引負債の純増減(△)	Δ165	Δ200
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	$\Delta 265,404$	7,894
Net increase (decrease) in deposits	預金の純増減(Δ)	609,839	173,324
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	△29,377	51,856
Net increase (decrease) in borrowed money	借用金の純増減(Δ)	14,635	125,402
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	75,075	999
Net decrease (increase) in call loans	コールローン等の純増(△)減	30,970	Δ15,138
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	7,345	· ·
Net increase (decrease) in call money	コールマネー等の純増減(Δ)	Δ9,674	65,541
Net increase (decrease) in payables under repurchase agreements	売現先勘定の純増減(Δ)	Δ79,322	∆127,675
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(Δ)	146,930	40,509
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(Δ)減	383	4,992
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	Δ78	Δ212
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	△745	1,527
Increase (decrease) in straight bonds - issuance and redemption	普通社債発行及び償還による増減(△)	△592	Δ186
Net increase (decrease) in borrowed money from trust account	 信託勘定借の純増減(Δ)	Δ21	Δ11
Interest received	資金運用による収入	64,052	62,335
Interest paid	資金調達による支出	Δ7,702	Δ3,258
Other, net	その他	Δ10,148	1,088
Subtotal	小計	523,259	360,417
Income taxes paid	法人税等の支払額	Δ8,013	Δ13,557
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	515,245	346,860
Cash flows from investing activities	投資活動によるキャッシュ・フロー		3 2 3 , 3 3 3
Purchase of securities	有価証券の取得による支出	∆530,345	△960,744
Proceeds from sale of securities	有価証券の売却による収入	407,302	768,522
Proceeds from redemption of securities	有価証券の償還による収入	80,202	83,925
Increase in money held in trust	金銭の信託の増加による支出		Δ700
Purchase of tangible fixed assets	有形固定資産の取得による支出	Δ1,866	Δ2,058
Purchase of intangible fixed assets	無形固定資産の取得による支出	Δ1,800	$\Delta 2,038$ $\Delta 5,105$
Proceeds from sale of tangible fixed assets	有形固定資産の売却による収入	415	242
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	410	8,263
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	Δ52,094	Δ107,653
Cash flows from financing activities	財務活動によるキャッシュ・フロー	Δ02,034	Δ107,000
Dividends paid	配当金の支払額	Δ6,300	Δ8,018
Dividends paid Dividends paid to non-controlling interests	非支配株主への配当金の支払額	$\Delta 0,300$ $\Delta 2$	Δ0,010
Purchase of treasury shares	自己株式の取得による支出	$\Delta 2$ $\Delta 0$	$\Delta 8,759$
Proceeds from sale of treasury shares	自己株式の取得による文田 自己株式の売却による収入	$\begin{bmatrix} \Delta 0 \\ 0 \end{bmatrix}$	
	財務活動によるキャッシュ・フロー		0 A 16 770
Net cash provided by (used in) financing activities Effect of eyebongs rate change on each and each equivalents	現務活動によるキャッシュ・ノロー 現金及び現金同等物に係る換算差額	Δ6,303	Δ16,779
Effect of exchange rate change on cash and cash equivalents Net increase (decrease) in cash and cash equivalents	現金及び現金同等物に係る授昇差額 現金及び現金同等物の増減額(△は減少)	Δ0	999 497
1	現金及び現金同等物の増減額(△は減少) 現金及び現金同等物の期首残高	1 150 840	222,427
Cash and cash equivalents at beginning of period		1,159,840	1,917,339
Cash and cash equivalents at end of period Note: Figures loss than X1 million are emitted	現金及び現金同等物の中間期末残高	1,616,687	2,139,766

B. NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION 中間決算情報 1. NON-CONSOLIDATED INTERIM BALANCE SHEETS 中間貸借対照表

Millions of Yen(金額単位:百万円)

	1		(金額単位:百万円)
		As of March 31,2021	As of September 30,2021
Assets	資産の部	Watch 51,2021	Deptember 50,2021
Cash and due from banks	現金預け金	2,074,765	2,295,199
Call loans	コールローン	150,926	166,635
Monetary claims bought	買入金銭債権	31,524	35,106
Trading account assets		17,812	17,338
Money held in trust	金銭の信託	104,100	104,800
Securities	有価証券	1,987,386	2,156,741
Loans and bills discounted	貸出金	9,327,236	9,343,389
Foreign exchanges	外国為替	14,010	9,030
Other assets	その他資産	162,809	124,193
Tangible fixed assets	有形固定資産	54,013	52,602
Intangible fixed assets	無形固定資産	50,605	49,398
Prepaid pension costs	前払年金費用	9,540	10,572
Customers' liabilities for acceptances and guarantees	支払承諾見返	109,878	104,974
Allowance for loan losses		Δ48,216	Δ47,150
Allowance for investment loss	投資損失引当金	Δ40,210	Δ41,150 Δ54
Total assets	資産の部合計	14,046,337	14,422,778
Liabilities	負債の部	14,040,557	14,422,110
Deposits	預金	11,151,993	11,308,412
Negotiable certificates of deposit	譲渡性預金	72,905	130,314
Call money	マールマネー	102,210	168,605
Securities sold under repurchase agreements	コールマホー 一 売現先勘定	351,236	234,217
Cash collateral received for securities lent	情券貸借取引受入担保金 「 请券 貸借取引受入担保金	· ·	·
	特定取引負債	143,311	185,426
Trading account liabilities		3,019	2,817
Borrowed money	借用金 外国為替	853,988	986,356
Foreign exchanges	外国為省 社債	615	402
Bonds payable Bonds with shows acquisition wights		33,783	34,023
Bonds with share acquisition rights	新株予約権付社債 信託勘定借	33,213 214	33,585
Borrowed money from trust account Other liabilities	その他負債		202
Provision for retirement benefits	退職給付引当金	79,609 2,117	97,330
Provision for retirement benefits for directors (and other officers)	^{返戦和刊}	167	2,163 215
Provision for reimbursement of deposits	世眠預金払戻損失引当金	786	1,012
Provision for contingent loss	一座・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・	1,369	1,318
Provision for point card certificates	ポイント引当金	409	490
Deferred tax liabilities	ペインド・ケーコ 並 繰延税金負債	76,365	82,045
Acceptances and guarantees		109,878	104,974
Total liabilities	負債の部合計	13,017,194	13,373,913
Net assets	純資産の部	15,017,154	10,070,910
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	673,124	689,329
Legal retained earnings	利益準備金	90,845	90,845
Other retained earnings	や その他利益剰余金	582,278	598,484
Reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金	3,105	3,058
Reserve for special depreciation	特別償却準備金	5,105	o,000
Special reserve	特別積立金	523,700	528,700
Retained earnings brought forward	繰越利益剰余金	55,466	66,722
Treasury shares	自己株式	Δ20,371	Δ29,030
Total shareholders' equity	株主資本合計	798,482	806,029
Valuation difference on available-for-sale securities	その他有価証券評価差額金	230,470	242,053
Deferred gains or losses on hedges	繰延ヘッジ損益	Δ141	463
Total valuation and translation adjustments	評価・換算差額等合計	230,329	242,517
Share acquisition rights	新株予約権	330	318
Total net assets	純資産の部合計	1,029,142	1,048,865
Total liabilities and net assets	負債及び純資産の部合計	14,046,337	14,422,778
N + + D' 1 +1 N/1 111	1	, , ,	, ,

Note: Figures less than \(\frac{1}{2}\) million are omitted.

2. NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME

中間損益計算書

Millions of Yen(金額単位:百万円)

	T	First half of	(亜領単位: 日ガロ) First half of
		FY 2020	FY 2021
Ordinary income	経常収益	94,204	91,471
Interest income	資金運用収益	62,968	64,928
(Interest on loans and discounts)	(うち貸出金利息)	(49,766)	(48,838)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(12,453)	(15,252)
Trust fees	信託報酬	0	0
Fees and commissions		16,020	15,932
Gain on trading account transactions	特定取引収益	416	501
Other ordinary income	その他業務収益	6,950	4,872
Other income	その他経常収益	7,847	5,236
Ordinary expenses	経常費用	62,223	63,142
Interest expenses	資金調達費用	5,492	3,090
(Interest on deposits)	(うち預金利息)	(2,084)	(1,075)
Fees and commissions payments	役務取引等費用	7,711	8,116
Other ordinary expenses	その他業務費用	374	2,274
General and administrative expenses	営業経費	40,844	45,421
Other expenses	その他経常費用	7,800	4,240
Ordinary profit	経常利益	31,980	28,328
Extraordinary income	特別利益	119	5,974
Extraordinary losses	特別損失	229	66
Profit before income taxes	税引前中間純利益	31,870	34,236
Income taxes-current	法人税、住民税及び事業税	10,684	8,695
Income taxes-deferred	法人税等調整額	Δ1,028	682
Total income taxes	法人税等合計	9,655	9,377
Profit	中間純利益	22,214	24,859

3. NON-CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS 中間株主資本等変動計算書

前中間会計期間(自 2020年4月1日 至 2020年9月30日)

First half of FY2020		Mill	ions of Yen(金	額単位:百万円)		
		Sh	areholders' equ	ity		
		株主資本				
			Capital	surplus		
		Share capital	資本乗	1余金		
		Share capital	Legal capital	Total capital		
			surplus	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	当中間期変動額					
Dividends of surplus	剰余金の配当					
Reversal of reserve for tax purpose	固定資産圧縮積立金の					
reduction entry of non-current assets	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	中間純利益					
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	株主資本以外の項目の					
shareholders' equity	当中間期変動額(純額)					
Total changes during period	当中間期変動額合計	_	_	_		
Balance at end of period	当中間期末残高	90,845	54,884	54,884		

					Shareholders 株主資				
			Retained ea					1	
			1	利益剰約					1
				Other retaine					m , 1
		T1		その他利益	剌余金		/D - 4 - 1	Treasury	Total shareholders'
		Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	Total retained earnings	shares	equity
		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	当中間期変動額								
Dividends of surplus	剰余金の配当					△ 6,312	△ 6,312		△ 6,312
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩		△ 46			46	_		_
Reversal of reserve for special depreciation	特別償却準備金の取崩			△ 3		3	_		_
Provision of special reserve	特別積立金の積立				5,000	△ 5,000	_		_
Profit	中間純利益					22,214	22,214		22,214
Purchase of treasury shares	自己株式の取得							Δ 0	Δ 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 当中間期変動額(純額)								
Total changes during period	当中間期変動額合計	_	△ 46	△ 3	5,000	1,304	6,254	9,754	16,009
Balance at end of period	当中間期末残高	90,845	3,153	10	523,700	48,459	666,168	△ 20,371	791,527

		Valuation a	nd translation a 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	Share acquisition rights	Total net assets
		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	当中間期変動額					
Dividends of surplus	剰余金の配当					△6,312
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	中間純利益					22,214
Purchase of treasury shares	自己株式の取得					Δ0
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 当中間期変動額(純額)	52,921	△546	52,374	△30	52,343
Total changes during period	当中間期変動額合計	52,921	△546	52,374	△30	68,353
Balance at end of period	当中間期末残高	206,933	△186	206,746	330	998,604

当中間会計期間(自 2021年4月1日 至 2021年9月30日)

Millions of Yen(金額単位:百万円) First half of FY2021 Shareholders' equity 株主資本 Capital surplus 資本剰余金 Share capital Legal capital Total capital surplus surplus 資本金 資本準備金 資本剰余金合計 当期首残高 90,845 54,884 54,884 Balance at beginning of period 会計方針の変更による 累積的影響額 Cumulative effects of changes in accounting policies 会計方針の変更を反映し Restated balance 90,845 54,884 54,884 た当期首残高 当中間期変動額 Changes during period Dividends of surplus 剰余金の配当 Reversal of reserve for tax purpose 固定資産圧縮積立金の reduction entry of non-current assets 取崩 特別償却準備金の取崩 Reversal of reserve for special depreciation 特別積立金の積立 Provision of special reserve Profit 中間純利益 自己株式の取得 Purchase of treasury shares Disposal of treasury shares 自己株式の処分 Net changes in items other than 株主資本以外の項目の 当中間期変動額(純額) shareholders' equity Total changes during period 当中間期変動額合計 Balance at end of period 当中間期末残高 90,845 54,884 54,884

					Sharahaldare	y oquity				
		Shareholders' equity 株主資本								
		Retained earnings								
		利益剰余金						1		
			Other retained earnings				M-4-1	Treasury	Total shareholders'	
		T1	その他利益剰余金							
		Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	Total retained earnings	shares	equity	
		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	3,105	6	523,700	55,466	673,124	△20,371	798,482	
Cumulative effects of changes in accounting policies	会計方針の変更による 累積的影響額					△610	△610		△610	
Restated balance	会計方針の変更を反映し た当期首残高	90,845	3,105	6	523,700	54,856	672,513	△20,371	797,872	
Changes during period	当中間期変動額									
Dividends of surplus	剰余金の配当					△8,036	△8,036		△8,036	
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩		△46			46	_		_	
Reversal of reserve for special depreciation	特別償却準備金の取崩			Δ3		3	_		_	
Provision of special reserve	特別積立金の積立				5,000	△5,000	_		_	
Profit	中間純利益					24,859	24,859		24,859	
Purchase of treasury shares	自己株式の取得							△8,759	△8,759	
Disposal of treasury shares	自己株式の処分					△6	△6	100	94	
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)									
Total changes during period	当中間期変動額合計	_	△46	Δ3	5,000	11,866	16,816	△8,658	8,157	
Balance at end of period	当中間期末残高	90,845	3,058	3	528,700	66,722	689,329	△29,030	806,029	

		Valuation a	nd translation a 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	Share acquisition rights	Total net assets
		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	230,470	△141	230,329	330	1,029,142
Cumulative effects of changes in accounting policies	会計方針の変更による 累積的影響額					△610
Restated balance	会計方針の変更を反映し た当期首残高	230,470	△141	230,329	330	1,028,532
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当					△8,036
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	中間純利益					24,859
Purchase of treasury shares	自己株式の取得					△8,759
Disposal of treasury shares	自己株式の処分					94
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	11,583	604	12,188	△12	12,175
Total changes during period	当中間期変動額合計	11,583	604	12,188	△12	20,333
Balance at end of period	当中間期末残高	242,053	463	242,517	318	1,048,865