

Financial Results for the 3rd quarter of Fiscal 2009

(from April 1,2009 to December 31,2009)

連結四半期決算情報

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THIRD QUARTER CONSOLIDATED FINANCIAL INFORMATION

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THE SHIZUOKA BANK, LTD.

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THIRD QUARTER CONSOLIDATED FINANCIAL INFORMATION 四半期連結決算情報

1. CONSOLIDATED QUARTERLY BALANCE SHEETS 四半期連結貸借対照表

Millions of Yen (金額単位:百万円)

		As of December 31, 2009	As of March 31, 2009
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	369,062	287,987
Call loans and bills bought	コールローン及び買入手形	173,841	57,233
Monetary claims bought	買入金銭債権	34,531	62,107
Trading assets	特定取引資産	97,178	65,127
Money held in trust	金銭の信託	2,000	—
Securities	有価証券	1,758,502	2,063,085
Loans and bills discounted	貸出金	6,329,970	6,350,250
Foreign exchanges	外国為替	3,481	10,178
Lease receivables and investment assets	リース債権及びリース投資資産	38,646	36,422
Other assets	その他資産	99,238	83,029
Tangible fixed assets	有形固定資産	68,431	71,916
Intangible fixed assets	無形固定資産	17,626	18,788
Deferred tax assets	繰延税金資産	2,570	18,831
Customers' liabilities for acceptances and guarantees	支払承諾見返	74,960	71,034
Allowance for loan losses	貸倒引当金	△99,193	△81,141
Allowance for investment loss	投資損失引当金	△119	△109
Total Assets	資産の部合計	8,970,730	9,114,742
LIABILITIES:	(負債の部)		
Deposits	預金	7,183,942	7,100,823
Negotiable certificates of deposit	譲渡性預金	338,870	289,140
Call money and bills sold	コールマネー及び売渡手形	155,110	149,623
Payables under securities lending transactions	債券貸借取引受入担保金	156,597	126,751
Trading liabilities	特定取引負債	31,062	28,341
Borrowed money	借入金	116,042	478,045
Foreign exchanges	外国為替	349	116
Bonds payable	社債	65,000	85,000
Other liabilities	その他負債	117,071	108,245
Provision for retirement benefits	退職給付引当金	23,017	22,870
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	761	960
Provision for contingent loss	偶発損失引当金	2,044	1,263
Reserve under the special laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	1,117	—
Acceptances and guarantees	支払承諾	74,960	71,034
Total Liabilities	負債の部合計	8,265,959	8,462,226
NET ASSETS:	(純資産の部)		
Capital stock	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,887
Retained earnings	利益剰余金	477,462	462,094
Treasury stock	自己株式	△12,457	△12,349
Total Shareholders' Equity	株主資本合計	610,735	595,479
Valuation difference on available-for-sale securities	その他有価証券評価差額金	76,540	40,284
Deferred gains or losses on hedges	繰延ヘッジ損益	△431	△312
Foreign currency translation adjustment	為替換算調整勘定	△818	△884
Total Valuation and Translation Adjustments	評価・換算差額等合計	75,291	39,087
Subscription rights to shares	新株予約権	161	129
Minority Interests	少数株主持分	18,582	17,819
Total Net Assets	純資産の部合計	704,771	652,515
Total Liabilities and Net Assets	負債及び純資産の部合計	8,970,730	9,114,742

Note: Figures less than ¥1 million are omitted.

2. CONSOLIDATED QUARTERLY STATEMENTS OF INCOME 四半期連結損益計算書

Millions of Yen (金額単位:百万円)

		3rd Quarter of FY2008	3rd Quarter of FY2009
Ordinary Income (KEIJO SHUEKI)	経常収益	173,947	164,454
Interest Income	資金運用収益	125,638	110,581
(Interest on loans and discounts)	(うち貸出金利息)	(93,258)	(84,036)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(28,757)	(24,892)
Trust Fees	信託報酬	0	—
Fees and Commissions	役務取引等収益	32,837	33,777
Trading Income	特定取引収益	1,843	1,146
Other Ordinary Income	その他業務収益	7,018	10,783
Other Income	その他経常収益	6,609	8,164
Ordinary Expenses (KEIJO HIYO)	経常費用	158,566	126,251
Interest Expenses	資金調達費用	28,410	11,771
(Interest on Deposits)	(うち預金利息)	(17,008)	(8,491)
Fees and Commissions Payments	役務取引等費用	15,081	16,472
Other Ordinary Expenses	その他業務費用	8,746	2,768
General and Administrative Expenses	営業経費	64,905	67,898
Other Expenses	その他経常費用	41,423	27,340
Ordinary Profit (KEIJO RIEKI)	経常利益	15,380	38,203
Extraordinary Income	特別利益	727	751
Gain on Disposal of Noncurrent Assets	固定資産処分益	714	745
Recoveries of Written-off Claims	償却債権取立益	8	6
Other	その他の特別利益	4	—
Extraordinary Loss	特別損失	769	319
Loss on Disposal of Noncurrent Assets	固定資産処分損	681	316
Impairment Loss	減損損失	28	3
Other	その他の特別損失	58	—
Income before Income Taxes and Minority Interests	税金等調整前四半期純利益	15,338	38,635
Income Taxes-current	法人税、住民税及び事業税	15,665	19,070
Income Taxes-deferred	法人税等調整額	△10,083	△5,270
Total Income Taxes	法人税等合計	5,581	13,800
Minority Interests in Income	少数株主利益	1,038	742
Net Income (SHIHANKI JUN RIEKI)	四半期純利益	8,717	24,092

Note: Figures less than ¥1 million are omitted.

3. CONSOLIDATED QUARTERLY STATEMENTS OF CASH FLOWS

比較四半期連結キャッシュ・フロー計算書

Millions of Yen (金額単位:百万円)

		3rd Quarter of FY2008	3rd Quarter of FY2009
1. Operating Activities	1. 営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前四半期純利益	15,338	38,635
Adjustments for:			
Depreciation and amortization	減価償却費	8,498	9,769
Impairment loss	減損損失	28	3
Equity in (earnings) losses of affiliates	持分法による投資損益(△は益)	360	216
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	18,252	18,051
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	△9	10
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(△は減少)	△12	147
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△22	△199
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	628	780
Gain on fund management	資金運用収益	△125,638	△110,581
Financing expenses	資金調達費用	28,410	11,771
Loss (gain) on related to securities	有価証券関係損益(△)	16,501	△7,785
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	—	△16
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(△は益)	△318	△351
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	△7,152	△32,050
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	7,417	2,721
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△504,683	8,332
Net increase (decrease) in deposit	預金の純増減(△)	22,404	96,829
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	△106,610	49,730
Net Increase (decrease) in borrowed money	借入金の純増減(△)	271,470	△357,331
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	98,750	△76,000
Net decrease (increase) in call loans	コールローン等の純増(△)減	175,077	△117,184
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	12,675	17,797
Net Increase (decrease) in call money	コールマネー等の純増減(△)	129,777	8,631
Net Increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	5,490	37,541
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(△)減	△17,678	6,515
Net Increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減(△)	15	232
Net decrease (increase) in lease receivables and investment assets	リース債権及びリース投資資産の純増(△)減	△7,870	△2,800
Increase (decrease) in straight bonds-issuance and redemption	普通社債発行及び償還による増減(△)	△59,618	△20,000
Proceeds from fund management	資金運用による収入	127,736	114,588
Payments for finance	資金調達による支出	△26,930	△12,512
Other, net	その他	24,608	△15,083
Subtotal	小計	106,899	△329,590
Income taxes paid	法人税等の支払額	△25,413	△9,692
Net Cash Provided by (Used in) Operating Activities	営業活動によるキャッシュ・フロー	81,485	△339,283
2. Investing Activities:	2. 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	△914,421	△1,356,820
Proceeds from sales of securities	有価証券の売却による収入	692,408	1,561,985
Proceeds from redemption of securities	有価証券の償還による収入	226,856	157,198
Increase in money held in trust	金銭の信託の増加による支出	—	△2,000
Purchase of tangible fixed assets	有形固定資産の取得による支出	△5,986	△4,643
Purchase of intangible fixed assets	無形固定資産の取得による支出	△4,754	△2,729
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,123	1,342
Net Cash Provided by (Used in) Investing Activities	投資活動によるキャッシュ・フロー	△4,774	354,332
3. Financing Activities	3. 財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	△9,314	△8,597
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	△27	△21
Purchase of treasury stock	自己株式の取得による支出	△444	△195
Proceeds from sales of treasury stock	自己株式の売却による収入	261	82
Net Cash Provided by (Used in) Financing Activities	財務活動によるキャッシュ・フロー	△9,524	△8,731
4. Effect of Exchange Rate Change on Cash and Cash Equivalents	4. 現金及び現金同等物に係る換算差額	△53	△16
5. Net Increase (Decrease) in Cash and Cash Equivalents	5. 現金及び現金同等物の増減額(△は減少)	67,132	6,301
6. Cash and Cash Equivalents at Beginning of period	6. 現金及び現金同等物の期首残高	115,590	137,295
7. Cash and Cash Equivalents at End of Period	7. 現金及び現金同等物の四半期末残高	182,722	143,596

Note: Figures less than ¥1 million are omitted.