

# Financial Results for the 3rd quarter of Fiscal 2010

(from April 1,2010 to December 31,2010)

## 連結四半期決算情報

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**THE SHIZUOKA BANK, LTD.**

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

1. CONSOLIDATED QUARTERLY BALANCE SHEETS 比較四半期連結貸借対照表

Millions of Yen (金額単位: 百万円)

		As of December 31, 2010	As of March 31, 2010
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	486,449	401,989
Call loans and bills bought	コールローン及び買入手形	32,188	23,632
Monetary claims bought	買入金銭債権	40,460	33,012
Trading assets	特定取引資産	56,627	46,685
Money held in trust	金銭の信託	2,200	2,100
Securities	有価証券	2,056,050	2,044,611
Loans and bills discounted	貸出金	6,448,632	6,284,067
Foreign exchanges	外国為替	3,299	3,896
Lease receivables and investment assets	リース債権及びリース投資資産	40,230	39,550
Other assets	その他資産	105,026	92,189
Tangible fixed assets	有形固定資産	64,872	67,479
Intangible fixed assets	無形固定資産	16,124	17,516
Deferred tax assets	繰延税金資産	4,047	2,871
Customers' liabilities for acceptances and guarantees	支払承諾見返	71,305	71,693
Allowance for loan losses	貸倒引当金	△91,256	△90,873
Allowance for investment loss	投資損失引当金	△94	△90
Total assets	資産の部合計	9,336,165	9,040,330
LIABILITIES:	(負債の部)		
Deposits	預金	7,301,746	7,210,146
Negotiable certificates of deposit	譲渡性預金	375,496	269,300
Call money and bills sold	コールマネー及び売渡手形	185,469	113,880
Payables under securities lending transactions	債券貸借取引受入担保金	214,189	207,795
Trading liabilities	特定取引負債	34,501	27,751
Borrowed money	借入金	265,779	164,998
Foreign exchanges	外国為替	334	89
Bonds payable	社債	25,000	65,000
Other liabilities	その他負債	119,640	158,131
Provision for retirement benefits	退職給付引当金	22,765	23,014
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	734	889
Provision for contingent loss	偶発損失引当金	3,421	2,141
Reserves under the speical laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	—	6,417
Acceptances and guarantees	支払承諾	71,305	71,693
Total liabilities	負債の部合計	8,620,397	8,321,261
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	54,884
Retained earnings	利益剰余金	501,597	480,707
Treasury stock	自己株式	△23,688	△8,640
Total shareholders' equity	株主資本合計	623,638	617,796
Valuation difference on available-for-sale securities	その他有価証券評価差額金	72,996	83,376
Deferred gains or losses on hedges	繰延ヘッジ損益	△465	△404
Foreign currency translation adjustment	為替換算調整勘定	△1,554	△1,031
Total valuation and translation adjustments	評価・換算差額等合計	70,976	81,940
Subscription rights to shares	新株予約権	235	181
Minority interests	少数株主持分	20,916	19,150
Total net assets	純資産の部合計	715,767	719,069
Total liabilities and net assets	負債及び純資産の部合計	9,336,165	9,040,330

Note: Figures less than ¥1 million are omitted.

## 2. CONSOLIDATED QUARTERLY STATEMENTS OF INCOME

## 比較四半期連結損益計算書

Millions of Yen (金額単位:百万円)

		3rd Quarter of FY2009	3rd Quarter of FY2010
Ordinary income (KEIJO SHUEKI)	経常収益	164,454	158,287
Interest income	資金運用収益	110,581	104,415
(Interest on loans and discounts)	(うち貸出金利息)	( 84,036)	( 79,531)
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 24,892)	( 23,756)
Trust fees	信託報酬	—	0
Fees and commissions	役務取引等収益	33,777	34,545
Trading income	特定取引収益	1,146	19
Other ordinary income	その他業務収益	10,783	12,794
Other income	その他経常収益	8,164	6,512
Ordinary expenses (KEIJO HIYO)	経常費用	126,251	106,889
Interest expenses	資金調達費用	11,771	7,444
(Interest on deposits)	(うち預金利息)	( 8,491)	( 5,238)
Fees and commissions payments	役務取引等費用	16,472	16,749
Trading expenses	特定取引等費用	—	84
Other ordinary expenses	その他業務費用	2,768	2,334
General and administrative expenses	営業経費	67,898	66,936
Other expenses	その他経常費用	27,340	13,338
Ordinary profit (KEIJO RIEKI)	経常利益	38,203	51,398
Extraordinary income	特別利益	751	575
Gain on disposal of noncurrent assets	固定資産処分益	745	567
Recoveries of written-off claims	償却債権取立益	6	7
Extraordinary loss	特別損失	319	711
Loss on disposal of noncurrent assets	固定資産処分損	316	382
Impairment loss	減損損失	3	—
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	—	329
Income before income taxes and minority interests	税金等調整前四半期純利益	38,635	51,262
Income taxes-current	法人税、住民税及び事業税	19,070	20,947
Income taxes-deferred	法人税等調整額	△5,270	△1,292
Total income taxes	法人税等合計	13,800	19,654
Income before minority interests	少数株主損益調整前四半期純利益	—	31,607
Minority interests in income	少数株主利益	742	1,798
Net income (SHIHANKI JUN RIEKI)	四半期純利益	24,092	29,809

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 FY2009	3rd Quarter of FY2010
<b>1. Net cash provided by (used in) operating activities</b>	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	38,635	51,262
Depreciation and amortization	減価償却費	9,769	9,855
Impairment loss	減損損失	3	—
Equity in (earnings) losses of affiliates	持分法による投資損益(△は益)	216	127
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	—	329
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	18,051	382
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	10	4
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(△は減少)	147	△248
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△199	△155
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	780	1,279
Gain on fund management	資金運用収益	△110,581	△104,415
Financing expenses	資金調達費用	11,771	7,444
Loss (gain) related to securities	有価証券関係損益(△)	△7,785	△8,950
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△16	△9
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(△は益)	△351	△185
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	△32,050	△9,942
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	2,721	6,749
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	8,332	△183,871
Net increase (decrease) in deposit	預金の純増減(△)	96,829	123,036
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	49,730	106,196
Net increase (decrease) in borrowed money	借入金の純増減(△)	△357,331	100,781
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	△76,000	△70,168
Net decrease (increase) in call loans	コールローン等の純増(△)減	△117,184	△11,490
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	17,797	△7,447
Net increase (decrease) in call money	コールマネー等の純増減(△)	8,631	85,725
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	37,541	32,258
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(△)減	6,515	406
Net increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減(△)	232	244
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	△2,800	△1,315
Increase (decrease) in straight bonds-issuance and redemption	普通社債発行及び償還による増減(△)	△20,000	△40,000
Proceeds from fund management	資金運用による収入	114,588	104,656
Payments for finance	資金調達による支出	△12,512	△10,027
Other, net	その他	△15,083	6,944
Subtotal	小計	△329,590	189,456
Income taxes paid	法人税等の支払額	△9,692	△28,823
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	△339,283	160,632
<b>2. Net cash provided by (used in) investing activities</b>	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	△1,356,820	△1,348,644
Proceeds from sales of securities	有価証券の売却による収入	1,561,985	1,126,326
Proceeds from redemption of securities	有価証券の償還による収入	157,198	110,876
Increase in money held in trust	金銭の信託の増加による支出	△2,000	△100
Purchase of tangible fixed assets	有形固定資産の取得による支出	△4,643	△3,260
Purchase of intangible fixed assets	無形固定資産の取得による支出	△2,729	△2,898
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,342	1,150
Payments for execution of assets retirement obligations	資産除去債務の履行による支出	—	△60
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	354,332	△116,610
<b>3. Net cash provided by (used in) financing activities</b>	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	△8,597	△8,734
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	△21	△27
Purchase of treasury stock	自己株式の取得による支出	△195	△15,057
Proceeds from sales of treasury stock	自己株式の売却による収入	82	7
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△8,731	△23,811
<b>4. Effect of exchange rate change on cash and cash equivalents</b>	4. 現金及び現金同等物に係る換算差額	△16	△51
<b>5. Net increase (decrease) in cash and cash equivalents</b>	5. 現金及び現金同等物の増減額(△は減少)	6,301	20,158
<b>6. Cash and cash equivalents at beginning of period</b>	6. 現金及び現金同等物の期首残高	137,295	131,917
<b>7. Cash and cash equivalents at end of period</b>	7. 現金及び現金同等物の四半期末残高	143,596	152,075

Note: Figures less than ¥1 million are omitted.