

Financial Results for Fiscal 2011

(from April 1,2011 to March 31,2012)

CONTENTS

A. 連結決算情報	Page
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.....	3~4
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.....	9~10
NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS	

THE SHIZUOKA BANK, LTD.

URL <http://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, 2011	As of March 31, 2012
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	385,726	349,882
Call loans and bills bought	コールローン及び買入手形	44,135	85,013
Monetary claims bought	買入金銭債権	41,670	45,330
Trading assets	特定取引資産	45,168	36,648
Money held in trust	金銭の信託	2,300	2,500
Securities	有価証券	2,067,097	2,273,448
Loans and bills discounted	貸出金	6,636,119	6,671,027
Foreign exchanges	外国為替	5,721	5,457
Lease receivables and investment assets	リース債権及びリース投資資産	40,334	40,325
Other assets	その他資産	104,765	105,876
Tangible fixed assets	有形固定資産	64,211	61,253
Intangible fixed assets	無形固定資産	15,678	13,933
Deferred tax assets	繰延税金資産	7,554	2,008
Customers' liabilities for acceptances and guarantees	支払承諾見返	68,479	79,174
Allowance for loan losses	貸倒引当金	△86,574	△76,028
Allowance for investment loss	投資損失引当金	△370	△354
Total assets	資産の部合計	9,442,019	9,695,497
LIABILITIES:	(負債の部)		
Deposits	預金	7,357,396	7,676,145
Negotiable certificates of deposit	譲渡性預金	300,657	403,942
Call money and bills sold	コールマネー及び売渡手形	55,959	226,509
Payables under securities lending transactions	債券貸借取引受入担保金	223,921	303,944
Trading liabilities	特定取引負債	29,456	22,257
Borrowed money	借入金	512,094	67,800
Foreign exchanges	外国為替	146	91
Bonds payable	社債	25,000	20,000
Other liabilities	その他負債	127,463	111,255
Provision for retirement benefits	退職給付引当金	22,785	22,618
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	883	708
Provision for contingent loss	偶発損失引当金	3,582	3,627
Provision for point card certificates	ポイント引当金	—	265
Reserves under the special laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	—	5,898
Acceptances and guarantees	支払承諾	68,479	79,174
Total liabilities	負債の部合計	8,727,838	8,944,251
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	491,986	520,518
Treasury stock	自己株式	△7,734	△22,339
Total shareholders' equity	株主資本合計	629,981	643,908
Valuation difference on available-for-sale securities	その他有価証券評価差額金	64,179	85,719
Deferred gains or losses on hedges	繰延ヘッジ損益	△427	△367
Foreign currency translation adjustment	為替換算調整勘定	△1,257	△1,504
Total accumulated other comprehensive income	その他の包括利益累計額合計	62,493	83,847
Subscription rights to shares	新株予約権	253	324
Minority interests	少数株主持分	21,452	23,166
Total net assets	純資産の部合計	714,180	751,246
Total liabilities and net assets	負債及び純資産の部合計	9,442,019	9,695,497

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)

		FY2010	FY2011
Ordinary income (KEIJO SHUEKI)	経常収益	209,014	205,091
Interest income	資金運用収益	137,830	135,411
(Interest on loans and discounts)	(うち貸出金利息)	(105,307)	(102,348)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(30,992)	(31,758)
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	46,448	47,626
Trading income	特定取引収益	139	1,107
Other ordinary income	その他業務収益	14,596	12,231
Other income	その他経常収益	9,999	8,714
Reversal of allowance for loan losses	貸倒引当金戻入益	—	474
Recoveries of written off claims	償却債権取立益	—	14
Other	その他の経常収益	9,999	8,225
Ordinary expenses (KEIJO HIYO)	経常費用	144,845	136,287
Interest expenses	資金調達費用	9,550	7,950
(Interest on deposits)	(うち預金利息)	(6,553)	(5,015)
Fees and commissions payments	役務取引等費用	22,647	23,675
Trading expenses	特定取引等費用	—	242
Other ordinary expenses	その他業務費用	5,618	6,118
General and administrative expenses	営業経費	89,143	89,080
Other expenses	その他経常費用	17,886	9,219
Provision of allowance for loan losses	貸倒引当金繰入額	6,098	—
Other	その他の経常費用	11,787	9,219
Ordinary profit (KEIJO RIEKI)	経常利益	64,169	68,803
Extraordinary income	特別利益	577	329
Gain on disposal of noncurrent assets	固定資産処分益	567	329
Recoveries of written-off claims	償却債権取立益	9	—
Extraordinary loss	特別損失	1,253	314
Loss on disposal of noncurrent assets	固定資産処分損	909	261
Impairment loss	減損損失	15	53
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	税金等調整前当期純利益	63,493	68,817
Income taxes-current	法人税、住民税及び事業税	24,803	22,217
Income taxes-deferred	法人税等調整額	194	7,723
Total income taxes	法人税等合計	24,997	29,941
Income before minority interests	少数株主損益調整前当期純利益	38,495	38,875
Minority interests in income	少数株主利益	2,339	1,687
Net income (TOKI JUNRIEKI)	当期純利益	36,155	37,188

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)

		FY2010	FY2011
Income before minority interests	少数株主損益調整前当期純利益	38,495	38,875
Other comprehensive income	その他の包括利益	△19,456	21,407
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△19,205	21,593
Deferred gains or losses on hedges	繰延ヘッジ損益	△23	60
Foreign currency translation adjustment	為替換算調整勘定	△226	△246
Comprehensive income	包括利益	19,039	60,283
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	16,708	58,541
Comprehensive income attributable to minority interests	少数株主に係る包括利益	2,330	1,741

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

Millions of Yen (金額単位:百万円)

		FY2010	FY2011
Shareholders' equity	株主資本		
Capital stock	資本金		
Balance at the beginning of current period	当期首残高	90,845	90,845
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	90,845	90,845
Capital surplus	資本剰余金		
Balance at the beginning of current period	当期首残高	54,884	54,884
Changes of items during the period	当期変動額		
Disposal of treasury stock	自己株式の処分	—	0
Total changes of items during the period	当期変動額合計	—	0
Balance at the end of current period	当期末残高	54,884	54,884
Retained earnings	利益剰余金		
Balance at the beginning of current period	当期首残高	480,707	491,986
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,917	△8,656
Net income	当期純利益	36,155	37,188
Disposal of treasury stock	自己株式の処分	△1	—
Retirement of treasury stock	自己株式の消却	△15,957	—
Total changes of items during the period	当期変動額合計	11,278	28,532
Balance at the end of current period	当期末残高	491,986	520,518
Treasury stock	自己株式		
Balance at the beginning of current period	当期首残高	△8,640	△7,734
Changes of items during the period	当期変動額		
Purchase of treasury stock	自己株式の取得	△15,063	△14,607
Disposal of treasury stock	自己株式の処分	11	2
Retirement of treasury stock	自己株式の消却	15,957	—
Total changes of items during the period	当期変動額合計	905	△14,605
Balance at the end of current period	当期末残高	△7,734	△22,339
Total shareholders' equity	株主資本合計		
Balance at the beginning of current period	当期首残高	617,796	629,981
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,917	△8,656
Net income	当期純利益	36,155	37,188
Purchase of treasury stock	自己株式の取得	△15,063	△14,607
Disposal of treasury stock	自己株式の処分	9	2
Retirement of treasury stock	自己株式の消却	—	—
Total changes of items during the period	当期変動額合計	12,184	13,927
Balance at the end of current period	当期末残高	629,981	643,908
Accumulated other comprehensive income	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the beginning of current period	当期首残高	83,376	64,179
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△19,196	21,539
Total changes of items during the period	当期変動額合計	△19,196	21,539
Balance at the end of current period	当期末残高	64,179	85,719
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the beginning of current period	当期首残高	△404	△427
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△23	60
Total changes of items during the period	当期変動額合計	△23	60
Balance at the end of current period	当期末残高	△427	△367
Foreign currency translation adjustment	為替換算調整勘定		
Balance at the beginning of current period	当期首残高	△1,031	△1,257
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△226	△246
Total changes of items during the period	当期変動額合計	△226	△246
Balance at the end of current period	当期末残高	△1,257	△1,504
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the beginning of current period	当期首残高	81,940	62,493
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△19,447	21,353
Total changes of items during the period	当期変動額合計	△19,447	21,353
Balance at the end of current period	当期末残高	62,493	83,347

		FY2010	FY2011
Subscription rights to shares	新株予約権		
Balance at the beginning of current period	当期首残高	181	253
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)	72	70
Total changes of items during the period	当期変動額合計	72	70
Balance at the end of current period	当期末残高	253	324
Minority interests	少数株主持分		
Balance at the beginning of current period	当期首残高	19,150	21,452
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)	2,302	1,714
Total changes of items during the period	当期変動額合計	2,302	1,714
Balance at the end of current period	当期末残高	21,452	23,166
Total net assets	純資産合計		
Balance at the beginning of current period	当期首残高	719,069	714,180
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,917	△8,656
Net income	当期純利益	36,155	37,188
Purchase of treasury stock	自己株式の取得	△15,063	△14,607
Disposal of treasury stock	自己株式の処分	9	2
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)	△17,072	23,138
Total changes of items during the period	当期変動額合計	△4,888	37,065
Balance at the end of current period	当期末残高	714,180	751,246

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)

		FY2010	FY2011
1. Net cash provided by (used in) operating activities	I 営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	63,493	68,817
Depreciation and amortization	減価償却費	13,023	13,044
Impairment loss	減損損失	15	53
Equity in (earnings) losses of affiliates	持分法による投資損益(△は益)	240	△1
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(△)	△4,299	△10,546
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	280	△15
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(△は減少)	△229	△166
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△6	△175
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	1,441	44
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	—	265
Gain on fund management	資金運用収益	△137,830	△135,411
Financing expenses	資金調達費用	9,550	7,950
Loss (gain) related to securities	有価証券関係損益(△)	△6,782	△5,871
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△15	△18
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(△は益)	341	△67
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	1,516	8,520
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	1,705	△7,199
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△367,877	△37,471
Net increase (decrease) in deposit	預金の純増減(△)	173,123	321,441
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	31,357	104,223
Net increase (decrease) in borrowed money	借入金の純増減(△)	347,095	△444,294
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	43,522	21,164
Net decrease (increase) in call loans	コールローン等の純増(△)減	△23,015	△41,041
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	△8,658	△3,659
Net increase (decrease) in call money	コールマネー等の純増減(△)	△45,815	171,195
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	38,068	82,761
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(△)減	△1,981	231
Net increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減(△)	56	△54
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	△1,464	△696
Increase (decrease) in straight bonds-issuance and redemption	普通社債発行及び償還による増減(△)	△40,000	△5,000
Proceeds from fund management	資金運用による収入	142,671	142,376
Payments for finance	資金調達による支出	△12,685	△8,970
Other, net	その他	7,550	9,255
Subtotal	小計	224,722	250,685
Income taxes paid	法人税等の支払額	△28,895	△25,287
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	195,827	225,397
2. Net cash provided by (used in) investing activities	II 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	△1,623,963	△1,917,700
Proceeds from sales of securities	有価証券の売却による収入	1,333,457	1,519,728
Proceeds from redemption of securities	有価証券の償還による収入	158,309	189,968
Increase in money held in trust	金銭の信託の増加による支出	△200	△300
Decrease in money held in trust	金銭の信託の減少による収入	—	100
Purchase of tangible fixed assets	有形固定資産の取得による支出	△4,646	△4,733
Purchase of intangible fixed assets	無形固定資産の取得による支出	△3,889	△3,902
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,263	1,089
Payments for asset retirement obligations	資産除去債務の履行による支出	△60	△38
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△139,729	△215,788
3. Net cash provided by (used in) financing activities	III 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	△8,907	△8,645
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	△27	△27
Purchase of treasury stock	自己株式の取得による支出	△15,063	△14,607
Proceeds from sales of treasury stock	自己株式の売却による収入	9	2
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△23,989	△23,277
4. Effect of exchange rate change on cash and cash equivalents	IV 現金及び現金同等物に係る換算差額	△40	△7
5. Net increase (decrease) in cash and cash equivalents	V 現金及び現金同等物の増減額(△は減少)	32,068	△13,676
6. Cash and cash equivalents at beginning of period	VI 現金及び現金同等物の期首残高	131,917	163,985
7. Cash and cash equivalents at end of period	VII 現金及び現金同等物の期末残高	163,985	150,309

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 : 11

SHIZUGIN MANAGEMENT CONSULTING CO., LTD.

SHIZUGIN LEASE CO., LTD.

SHIZUOKA COMPUTER SERVICE 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.

SHIZUOKA MORTGAGE SERVICE CO., LTD.

SHIZUGIN BUSINESS CREATE CO., LTD.

SHIZUOKA BANK (EUROPE) S.A.

2. Application of the Equity Method

Number of affiliated companies accounted for by the equity method : 1

SHIZUGIN SAISON CARD CO., LTD.

3. Balance Sheet Dates of Consolidated Subsidiaries

Balance sheet dates of consolidated subsidiaries are as follows :

March 31,2012 : 11

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 31,2011	As of March 31,2012
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	382,574	346,591
Call loans	コールローン	44,135	85,013
Monetary claims bought	買入金銭債権	41,670	45,330
Trading assets	特定取引資産	45,173	36,615
Money held in trust	金銭の信託	2,300	2,500
Securities	有価証券	2,048,853	2,250,891
Loans and bills discounted	貸出金	6,659,157	6,694,881
Foreign exchanges	外国為替	5,591	5,436
Other assets	その他資産	85,106	85,714
Tangible fixed assets	有形固定資産	57,274	56,368
Intangible fixed assets	無形固定資産	15,279	13,600
Deferred tax assets	繰延税金資産	5,226	—
Customers' liabilities for acceptances and guarantees	支払承諾見返	70,924	82,234
Allowance for loan losses	貸倒引当金	△82,524	△72,429
Allowance for investment loss	投資損失引当金	△346	△345
Total assets	資産の部合計	9,380,395	9,632,401
LIABILITIES:	(負債の部)		
Deposits	預金	7,352,965	7,674,142
Negotiable certificates of deposit	譲渡性預金	310,857	414,142
Call money	コールマネー	55,959	226,509
Payables under securities lending transactions	債券貸借取引受入担保金	210,577	289,267
Trading liabilities	特定取引負債	29,462	22,261
Borrowed money	借入金	499,896	56,004
Foreign exchanges	外国為替	148	93
Bonds payable	社債	25,000	20,000
Other liabilities	その他負債	110,988	95,522
Provision for retirement benefits	退職給付引当金	21,981	21,712
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	883	708
Provision for contingent loss	偶発損失引当金	3,582	3,627
Provision for point card certificates	ポイント引当金	—	223
Deferred tax liabilities	繰延税金負債	—	5,814
Acceptances and guarantees	支払承諾	70,924	82,234
Total liabilities	負債の部合計	8,693,227	8,912,265
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
Legal capital surplus	資本準備金	54,884	54,884
Other capital surplus	その他資本剰余金	—	0
Retained earnings	利益剰余金	485,186	511,184
Legal retained earnings	利益準備金	90,845	90,845
Other retained earnings	その他利益剰余金	394,340	420,338
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	2,793	3,003
Reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金	—	89
Special reserve	特別積立金	363,700	363,700
Retained earnings brought forward	繰越利益剰余金	27,847	53,546
Treasury stock	自己株式	△7,734	△22,339
Total shareholders' equity	株主資本合計	623,181	634,574
Valuation difference on available-for-sale securities	その他有価証券評価差額金	64,160	85,605
Deferred gains or losses on hedges	繰延ヘッジ損益	△427	△367
Total valuation and translation adjustments	評価・換算差額等合計	63,732	85,237
Subscription rights to shares	新株予約権	253	324
Total net assets	純資産の部合計	687,167	720,136
Total liabilities and net assets	負債及び純資産の部合計	9,380,395	9,632,401

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)

		FY2010	FY2011
Ordinary income (KEIJO SHUEKI)	経常収益	179,326	174,796
Interest income	資金運用収益	137,496	134,984
(Interest on loans and discounts)	(うち貸出金利息)	(105,238)	(102,262)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(30,719)	(31,425)
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	23,210	23,743
Trading income	特定取引収益	56	236
Other ordinary income	その他業務収益	14,593	12,199
Other income	その他経常収益	3,967	3,630
(Reversal of allowance for loan losses)	(うち貸倒引当金戻入益)	(—)	(724)
(Recoveries of written off claims)	(うち償却債権取立益)	(—)	(0)
Ordinary expenses (KEIJO HIYO)	経常費用	120,642	112,484
Interest expenses	資金調達費用	9,305	7,723
(Interest on deposits)	(うち預金利息)	(6,455)	(4,907)
Fees and commissions payments	役務取引等費用	8,710	8,994
Trading expenses	特定取引費用	344	199
Other ordinary expenses	その他業務費用	5,600	5,989
General and administrative expenses	営業経費	84,084	83,885
Other expenses	その他経常費用	12,597	5,692
(Provision of allowance for loan losses)	(うち貸倒引当金繰入額)	(6,554)	(—)
Ordinary profit (KEIJO RIEKI)	経常利益	58,684	62,312
Extraordinary income	特別利益	567	329
Extraordinary loss	特別損失	1,215	296
Income before income taxes	税引前当期純利益	58,036	62,345
Income taxes-current	法人税、住民税及び事業税	22,904	20,348
Income taxes-deferred	法人税等調整額	△222	7,343
Total income taxes	法人税等合計	22,681	27,691
Net income (TOKI JUNRIEKI)	当期純利益	35,355	34,654

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

Millions of Yen (金額単位: 百万円)

		FY2010	FY2011
Shareholders' equity	株主資本		
Capital stock	資本金		
Balance at the beginning of current period	当期首残高	90,845	90,845
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	90,845	90,845
Capital surplus	資本剰余金		
Legal capital surplus	資本準備金		
Balance at the beginning of current period	当期首残高	54,884	54,884
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	54,884	54,884
Other capital surplus	その他資本剰余金		
Balance at the beginning of current period	当期首残高	—	—
Changes of items during the period	当期変動額		
Disposal of treasury stock	自己株式の処分	—	0
Total changes of items during the period	当期変動額合計	—	0
Balance at the end of current period	当期末残高	—	0
Total capital surplus	資本剰余金合計		
Balance at the beginning of current period	当期首残高	54,884	54,884
Changes of items during the period	当期変動額		
Disposal of treasury stock	自己株式の処分	—	0
Total changes of items during the period	当期変動額合計	—	0
Balance at the end of current period	当期末残高	54,884	54,884
Retained earnings	利益剰余金		
Legal retained earnings	利益準備金		
Balance at the beginning of current period	当期首残高	90,845	90,845
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	90,845	90,845
Other retained earnings	その他利益剰余金		
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金		
Balance at the beginning of current period	当期首残高	2,781	2,793
Changes of items during the period	当期変動額		
Provision of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の積立	87	343
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩	△75	△134
Total changes of items during the period	当期変動額合計	11	209
Balance at the end of current period	当期末残高	2,793	3,003
Reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金		
Balance at the beginning of current period	当期首残高	—	—
Changes of items during the period	当期変動額		
Provision of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の積立	—	89
Total changes of items during the period	当期変動額合計	—	89
Balance at the end of current period	当期末残高	—	89
Reserve for special depreciation	特別償却準備金		
Balance at the beginning of current period	当期首残高	0	—
Changes of items during the period	当期変動額		
Reversal of reserve for special depreciation	特別償却準備金の取崩	△0	—
Total changes of items during the period	当期変動額合計	△0	—
Balance at the end of current period	当期末残高	—	—
Special reserve	特別積立金		
Balance at the beginning of current period	当期首残高	348,700	363,700
Changes of items during the period	当期変動額		
Provision of special reserve	特別積立金の積立	15,000	—
Total changes of items during the period	当期変動額合計	15,000	—
Balance at the end of current period	当期末残高	363,700	363,700
Retained earnings brought forward	繰越利益剰余金		
Balance at the beginning of current period	当期首残高	32,380	27,847
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,917	△8,656
Provision of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の積立	△87	△343
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩	75	134
Provision of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の積立	—	△89
Reversal of reserve for special depreciation	特別償却準備金の取崩	0	—
Provision of special reserve	特別積立金の積立	△15,000	—
Net income	当期純利益	35,355	34,654
Disposal of treasury stock	自己株式の処分	△1	—
Retirement of treasury stock	自己株式の消却	△15,957	—
Total changes of items during the period	当期変動額合計	△4,533	25,699
Balance at the end of current period	当期末残高	27,847	53,546

		FY2010	FY2011
Total retained earnings	利益剰余金合計		
Balance at the beginning of current period	当期首残高	474,708	485,186
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,917	△8,656
Provision of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の積立	—	—
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩	—	—
Provision of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の積立	—	—
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	—	—
Net income	当期純利益	35,355	34,654
Disposal of treasury stock	自己株式の処分	△1	—
Retirement of treasury stock	自己株式の消却	△15,957	—
Total changes of items during the period	当期変動額合計	10,478	25,997
Balance at the end of current period	当期末残高	485,186	511,184
Treasury stock	自己株式		
Balance at the beginning of current period	当期首残高	△8,640	△7,734
Changes of items during the period	当期変動額		
Purchase of treasury stock	自己株式の取得	△15,063	△14,607
Disposal of treasury stock	自己株式の処分	11	2
Retirement of treasury stock	自己株式の消却	15,957	—
Total changes of items during the period	当期変動額合計	905	△14,605
Balance at the end of current period	当期末残高	△7,734	△22,339
Total shareholders' equity	株主資本合計		
Balance at the beginning of current period	当期首残高	611,798	623,181
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,917	△8,656
Net income	当期純利益	35,355	34,654
Purchase of treasury stock	自己株式の取得	△15,063	△14,607
Disposal of treasury stock	自己株式の処分	9	2
Retirement of treasury stock	自己株式の消却	—	—
Total changes of items during the period	当期変動額合計	11,383	11,392
Balance at the end of current period	当期末残高	623,181	634,574
Valuation and translation adjustments	評価・換算差額等		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the beginning of current period	当期首残高	83,327	64,160
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△19,166	21,444
Total changes of items during the period	当期変動額合計	△19,166	21,444
Balance at the end of current period	当期末残高	64,160	85,605
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the beginning of current period	当期首残高	△404	△427
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△23	60
Total changes of items during the period	当期変動額合計	△23	60
Balance at the end of current period	当期末残高	△427	△367
Total valuation and translation adjustments	評価・換算差額等合計		
Balance at the beginning of current period	当期首残高	82,923	63,732
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△19,190	21,504
Total changes of items during the period	当期変動額合計	△19,190	21,504
Balance at the end of current period	当期末残高	63,732	85,237
Subscription rights to shares	新株予約権		
Balance at the beginning of current period	当期首残高	181	253
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	72	70
Total changes of items during the period	当期変動額合計	72	70
Balance at the end of current period	当期末残高	253	324
Total net assets	純資産合計		
Balance at the beginning of current period	当期首残高	694,902	687,167
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,917	△8,656
Net income	当期純利益	35,355	34,654
Purchase of treasury stock	自己株式の取得	△15,063	△14,607
Disposal of treasury stock	自己株式の処分	9	2
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△19,118	21,575
Total changes of items during the period	当期変動額合計	△7,735	32,968
Balance at the end of current period	当期末残高	687,167	720,136