



Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Shizuoka Bank Nonconsolidated]	FY2017		FY2018		FY2019		FY2020		FY2021		FY2022		FY2023
	1H		1H		1H		1H		1H		1H		1H
Gross operating profit	62.5	127.3	72.7	134.8	69.8	131.0	72.8	138.5	72.8	134.7	73.7	144.3	77.4
Net interest income	53.9	111.5	63.2	116.6	54.6	106.8	57.5	114.7	61.8	124.5	62.2	121.6	62.7
Fees and commissions	7.7	15.2	8.2	15.8	8.3	15.6	8.3	15.9	7.8	14.8	11.0	21.1	13.3
Trading income	0.4	0.8	0.3	0.8	0.3	0.6	0.4	0.9	0.5	0.9	0.9	1.4	0.4
Other operating profit	0.6	-0.2	1.0	1.6	6.6	7.9	6.6	7.0	2.6	-5.5	-0.5	0.2	1.1
Provision for general allowance for loan losses (-)	0.0	0.0	-1.1	1.0	0.3	0.4	1.9	3.5	2.0	2.6	-1.4	-1.7	-0.8
Expenses (-)	41.8	82.2	41.4	80.9	40.5	79.1	40.5	84.4	45.3	88.2	44.0	86.9	45.1
Actual net operating profit	20.8	45.1	32.5	52.9	29.0	51.5	30.4	50.6	25.5	43.8	31.1	59.2	33.1
Net operating profit	20.8	45.1	31.4	53.9	29.3	51.9	32.2	54.1	27.4	46.4	29.7	57.4	32.3
Ordinary profit	31.3	56.2	35.9	56.4	29.4	46.5	32.0	51.5	28.3	45.3	35.9	67.6	52.5
Net income	22.4	43.4	28.4	42.6	21.6	33.4	22.2	35.5	24.9	36.1	26.8	46.2	22.0

Credit-related costs (-)	-6.6	-4.5	1.2	4.8	6.2	8.7	4.8	11.7	3.0	5.5	3.9	4.8	1.6
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[Consolidated]

Ordinary profit	35.4	65.8	38.8	63.4	32.7	54.6	35.5	63.3	33.4	54.2	38.9	74.0	55.4
Net profit attributable to parent company shareholders	24.9	50.1	30.0	46.9	23.5	38.7	24.4	43.6	27.5	41.6	28.2	52.4	24.8

(2) Loans (average balance)

(JPY bn)

	FY2017		FY2018		FY2019		FY2020		FY2021		FY2022		FY2023
	1H		1H		1H		1H		1H		1H		1H
Total loan balance	7,968.2	8,042.0	8,256.8	8,336.9	8,628.6	8,740.1	9,175.3	9,234.2	9,326.4	9,382.1	9,724.8	9,815.0	10,128.6
Domestic	7,730.7	7,820.5	8,031.2	8,115.8	8,408.7	8,523.9	8,942.0	9,004.7	9,121.1	9,166.8	9,471.7	9,584.6	9,861.0
Large and medium size enterprises	1,484.1	1,480.5	1,469.1	1,479.7	1,528.8	1,566.9	1,802.9	1,817.5	1,830.4	1,829.0	1,864.4	1,867.1	1,870.7
SMEs	3,106.6	3,162.7	3,266.4	3,314.1	3,406.1	3,428.6	3,557.0	3,602.7	3,647.8	3,660.9	3,833.4	3,911.6	4,085.6
Public	153.6	149.9	150.1	146.1	209.4	231.9	186.6	158.5	124.0	123.2	116.3	113.3	102.9
Retail	2,986.4	3,027.5	3,145.6	3,175.9	3,264.5	3,296.5	3,395.5	3,426.0	3,518.8	3,553.7	3,657.5	3,692.6	3,801.8
Overseas	237.5	221.5	225.6	221.0	219.8	216.3	233.3	229.5	205.3	215.2	253.2	230.4	267.5

Portion in Shizuoka Pref.	4,824.9	4,837.6	4,851.3	4,859.2	4,956.3	5,006.3	5,165.1	5,182.0	5,188.0	5,179.7	5,202.2	5,222.2	5,262.1
Large and medium size enterprises	366.0	354.1	327.6	330.0	342.0	348.8	461.8	474.7	468.7	460.5	453.5	449.5	448.9
SMEs	2,084.3	2,100.3	2,106.4	2,108.2	2,104.2	2,113.7	2,178.9	2,206.2	2,238.0	2,231.8	2,248.2	2,270.7	2,307.1
Public	152.3	148.2	147.8	144.5	208.6	231.2	186.0	158.0	123.6	122.9	116.1	113.2	102.9
Retail	2,222.4	2,235.0	2,269.6	2,276.5	2,301.5	2,312.6	2,338.4	2,343.1	2,357.7	2,364.5	2,383.8	2,388.8	2,403.2

Portion of outside Shizuoka Pref.	2,905.8	2,982.9	3,179.8	3,256.6	3,452.5	3,517.6	3,776.9	3,822.8	3,933.1	3,987.1	4,269.5	4,362.4	4,598.9
Large and medium size enterprises	1,118.1	1,126.3	1,141.5	1,149.8	1,186.8	1,218.0	1,341.1	1,342.8	1,361.8	1,368.5	1,410.4	1,417.5	1,421.8
SMEs	1,022.3	1,062.4	1,160.0	1,205.9	1,301.9	1,314.9	1,378.2	1,396.5	1,409.8	1,429.2	1,585.2	1,640.9	1,778.5
Public	1.3	1.7	2.3	1.6	0.8	0.7	0.6	0.6	0.4	0.4	0.2	0.2	0.0
Retail	764.0	792.5	876.0	899.3	963.0	983.9	1,057.1	1,082.9	1,161.1	1,189.2	1,273.6	1,303.8	1,398.6

(3) Loans (term-end balance)

(JPY bn)

	End of Mar. 2019	End of Sep. 2019	End of Mar. 2020	End of Sep. 2020	End of Mar. 2021	End of Sep. 2021	End of Mar. 2022	End of Sep. 2022	End of Mar. 2023	End of Sep. 2023
Total loan balance	8,556.9	8,787.7	8,969.5	9,217.1	9,327.2	9,343.4	9,533.8	9,867.3	10,063.0	10,256.8
Domestic	8,333.7	8,592.8	8,725.8	9,005.6	9,121.5	9,155.6	9,331.4	9,630.9	9,815.5	9,996.3
Large and medium size enterprises	1,497.5	1,570.1	1,631.1	1,831.5	1,831.4	1,813.1	1,821.8	1,889.4	1,859.7	1,862.2
SMEs	3,448.8	3,459.6	3,473.9	3,614.9	3,676.1	3,666.1	3,764.0	3,929.8	4,083.9	4,186.0
Public	135.4	257.9	242.5	130.2	120.0	118.7	115.0	110.4	100.7	98.1
Retail	3,252.0	3,305.2	3,378.3	3,429.0	3,493.9	3,557.7	3,630.6	3,701.4	3,771.3	3,850.0
Overseas	223.2	194.8	243.7	211.4	205.7	187.8	202.4	236.4	247.5	260.5

Portion in Shizuoka Pref.	4,930.0	5,047.4	5,090.7	5,177.5	5,200.0	5,172.3	5,180.7	5,235.4	5,290.9	5,287.2
Large and medium size enterprises	341.1	343.7	352.6	496.5	480.5	457.7	436.7	460.7	447.7	443.3
SMEs	2,151.7	2,125.7	2,154.5	2,209.4	2,243.4	2,230.5	2,247.8	2,271.5	2,342.0	2,331.0
Public	134.6	257.2	241.9	129.7	119.6	118.4	114.8	110.3	100.7	98.1
Retail	2,302.5	2,320.8	2,341.7	2,341.9	2,356.5	2,365.8	2,381.3	2,392.9	2,400.5	2,414.7

Portion of outside Shizuoka Pref.	3,403.7	3,545.4	3,635.1	3,828.2	3,921.5	3,983.3	4,150.7	4,395.5	4,524.6	4,709.1
Large and medium size enterprises	1,156.4	1,226.4	1,278.6	1,335.0	1,351.0	1,355.4	1,385.1	1,428.7	1,411.9	1,418.9
SMEs	1,297.0	1,334.0	1,319.3	1,405.6	1,432.8	1,435.7	1,516.2	1,658.3	1,741.9	1,855.0
Public	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
Retail	949.4	984.4	1,036.6	1,087.0	1,137.4	1,192.0	1,249.3	1,308.5	1,370.8	1,435.2

(4) Deposits (average balance)

(JPY bn)

	FY2017		FY2018		FY2019		FY2020		FY2021		FY2022		FY2023
	1H		1H		1H		1H		1H		1H		1H
Total deposit balance	9,260.5	9,303.6	9,558.3	9,641.2	9,886.9	9,914.0	10,350.8	10,582.3	11,167.8	11,228.3	11,417.1	11,441.0	11,765.2
Domestic	8,825.7	8,882.4	9,151.4	9,247.0	9,509.5	9,524.6	9,979.1	10,189.1	10,741.6	11,804.0	11,243.4	11,036.7	11,298.8
Corporate	2,180.7	2,210.7	2,250.6	2,240.9	2,298.4	2,310.7	2,562.1	2,689.1	2,949.7	2,921.0	2,920.6	2,939.0	3,055.7
Retail	6,298.5	6,362.1	6,549.7	6,628.3	6,803.9	6,824.0	6,967.3	7,073.4	7,341.7	7,416.0	7,582.3	7,613.8	7,676.8
Financial institution	78.4	75.7	80.2	83.8	122.4	120.2	126.5	124.2	117.2	123.3	165.1	152.6	212.2
Public	268.1	234.0	270.9	294.0	284.8	269.8	323.2	302.4	333.0	343.7	356.6	331.3	354.2
Offshore	278.4	268.1	249.3	243.6	221.2	227.1	219.8	233.3	277.9	271.5	218.8	253.5	292.0
Overseas	156.5	153.1	157.6	150.6	156.2	162.3	152.0	159.9	148.3	152.9	173.7	150.9	174.4
NCD	177.8	161.2	97.3	102.4	186.1	174.7	77.1	85.8	125.1	141.3	93.8	89.3	137.7
Deposit + NCD	9,438.3	9,464.8	9,655.6	9,743.6	10,073.0	10,088.7	10,427.9	10,668.1	11,292.9	11,369.7	11,510.9	11,530.4	11,903.0

(Internet Branch)	466.5	475.4	503.4	517.2	550.7	521.7	433.0	439.4	455.6	455.9	434.0	421.3	392.3
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Portion in Shizuoka Pref. (Deposit + NCD)	8,065.7	8,098.4	8,324.9	8,416.5	8,697.1	8,702.2	9,071.2	9,225.0	9,660.9	9,712.2	9,882.6	9,898.3	10,129.3
Deposit	7,977.5	8,011.4	8,283.9	8,376.8	8,602.3	8,613.4	9,028.5	9,186.9	9,592.1	9,643.4	9,842.9	9,861.3	10,044.2
NCD	88.3	87.0	41.0	39.7	94.8	88.9	42.7	38.1	68.8	68.8	39.7	37.0	85.1

Portion of outside Shizuoka Pref. (Deposit + NCD)	851.9	874.4	870.3	875.3	921.1	921.6	954.6	1,004.9	1,150.7	1,169.5	1,196.9	1,191.9	1,257.1
Deposit	848.2	871.0	867.5	870.2	907.2	911.3	950.6	1,002.2	1,149.5	1,160.6	1,181.7	1,175.3	1,254.6
NCD	3.7	3.4	2.8	5.0	14.0	10.4	4.1	2.7	1.2	8.9	15.2	16.5	2.5

(5) Deposits (term-end balance)

(JPY bn)

	End of Mar. 2019	End of Sep. 2019	End of Mar. 2020	End of Sep. 2020	End of Mar. 2021	End of Sep. 2021	End of Mar. 2022	End of Sep. 2022	End of Mar. 2023	End of Sep. 2023
Total deposit balance	9,877.7	9,938.2	10,055.2	10,639.6	11,152.0	11,308.4	11,416.6	11,404.5	11,752.6	11,694.9
Domestic	9,488.7	9,517.5	9,631.1	10,234.6	10,691.4	10,845.4	11,061.6	10,989.6	11,283.8	11,260.9
Corporate	2,312.5	2,337.7	2,338.8	2,725.2	2,931.6	2,951.4	2,875.2	2,894.2	2,996.7	3,057.6
Retail	6,773.1	6,804.4	6,816.4	7,075.9	7,272.1	7,413.1	7,525.5	7,603.6	7,651.7	7,693.5
Financial institution	114.1	164.8	166.4	180.8	175.0	161.7	245.0	229.1	235.2	237.5
Public	289.0	210.5	309.6	252.7	312.6	319.1	415.9	262.7	400.2	272.2
Offshore	245.9	288.5	223.8	238.2	301.1	329.7	239.6	260.6	322.1	258.2
Overseas	143.1	132.3	200.3	166.7	159.5	133.3	115.4	154.3	146.7	175.8
NCD	119.5	209.6	143.1	112.6	72.9	130.3	166.1	72.3	72.9	139.5
Deposit + NCD	9,997.2	10,147.8	10,198.3	10,752.2	11,224.9	11,438.7	11,582.6	11,476.8	11,825.5	11,834.4

(Internet Branch)	560.5	527.8	432.5	439.7	455.6	456.2	441.4	437.1	396.8	385.0
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Portion in Shizuoka Pref. (Deposit + NCD)	8,610.7	8,682.0	8,809.3	9,231.2	9,564.5	9,722.9	9,952.2	9,823.4	10,075.6	10,070.8
Deposit	8,593.6	8,571.0	8,725.5	9,175.5	9,542.1	9,658.9	9,846.4	9,790.4	10,044.6	9,991.4
NCD	17.1	111.0	83.8	55.7	22.4	64.1	105.8	33.0	31.0	79.5

Portion of outside Shizuoka Pref. (Deposit + NCD)	915.4	959.9	915.2	1,060.5	1,150.5	1,187.7	1,218.3	1,202.3	1,241.6	1,272.0
Deposit	895.1	946.5	905.6	1,059.1	1,149.3	1,186.5	1,215.2	1,199.2	1,239.1	1,269.5
NCD	20.3	13.5	9.6	1.4	1.2	1.2	3.1	3.0	2.5	2.5

(6) Customer assets (term-end balance)

(JPY bn)

	End of Mar. 2019	End of Sep. 2019	End of Mar. 2020	End of Sep. 2020	End of Mar. 2021	End of Sep. 2021	End of Mar. 2022	End of Sep. 2022	End of Mar. 2023	End of Sep. 2023
Customer assets -Nonconsolidated	7,715.2	7,746.8	7,746.7	8,018.9	8,241.8	8,398.0	8,553.9	8,656.1	8,687.7	8,805.0
Deposits in Japanese yen +NCD	6,751.7	6,783.6	6,796.0	7,055.4	7,250.0	7,392.5	7,506.1	7,587.0	7,638.2	7,680.0
Deposits in foreign currency	21.4	20.9	20.4	20.5	22.2	20.6	19.4	16.6	13.5	13.6
Investment trusts	32.4	34.8	30.7	37.5	41.6	43.9	45.0	44.7	50.2	55.7
Public & corporate bonds	48.8	43.7	41.1	39.5	38.2	37.0	35.2	32.5	32.0	31.8
Individual annuity insurance products	860.9	863.8	858.4	866.0	889.8	904.0	948.2	975.4	953.8	1,023.9

Shizugin TM Securities	442.0	444.5	398.2	445.0	480.3	516.1	539.1	536.2	561.9	608.1
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Customer assets (Including Shizugin TM Securities)	8,157.2	8,191.3	8,144.9	8,463.9	8,722.1	8,914.1	9,093.0	9,192.4	9,249.6	9,413.0
Customer asset excluding JPY deposits	1,405.4	1,407.7	1,348.9	1,408.5	1,472.1	1,521.6	1,587.0	1,605.3	1,611.4	1,733.1

(7) Securities (term-end balance, unrealized gains and losses)

(JPY bn)

[Term-end balance]	End of Mar. 2019	End of Sep. 2019	End of Mar. 2020	End of Sep. 2020	End of Mar. 2021	End of Sep. 2021	End of Mar. 2022	End of Sep. 2022	End of Mar. 2023	End of Sep. 2023
Securities	1,414.0	1,555.6	1,660.9	1,783.9	1,987.4	2,156.7	2,317.0	2,591.1	2,947.7	3,030.6
Government bonds	50.1	23.5	64.2	88.0	191.4	238.1	600.4	640.7	854.5	825.7
Municipal bonds	89.7	96.7	120.4	137.7	137.6	174.6	196.6	245.3	235.9	252.9
Corporate bonds	357.2	309.5	360.1	374.0	362.7	355.2	425.1	430.7	496.0	478.8
Stocks	397.7	396.0	345.4	408.4	452.2	460.4	416.5	447.6	457.4	453.3
Foreign bonds	285.6	462.7	482.0	533.7	601.7	613.5	413.6	458.4	534.5	621.0
Others	233.7	267.3	288.9	242.1	241.8	315.0	264.7	362.1	369.3	398.8

(JPY bn)

[Unrealized gains and losses]	End of Mar. 2019	End of Sep. 2019	End of Mar. 2020	End of Sep. 2020	End of Mar. 2021	End of Sep. 2021	End of Mar. 2022	End of Sep. 2022	End of Mar. 2023	End of Sep. 2023
Securities	+271.5	+272.4	+217.3	+292.7	+325.6	+342.2	+274.2	+273.7	+325.8	+258.5
Stocks	+261.8	+260.3	+211.5	+277.6	+321.4	+333.5	+288.0	+319.4	+355.5	+354.9
Yen based bonds	+5.9	+6.5	+3.4	+3.4	+0.9	+0.9	-6.6	-13.3	-9.9	-49.8
Foreign bonds	+2.6	+3.4	+5.1	+3.7	-6.0	-3.5	-17.8	-41.3	-32.5	-64.5
Investment trusts	-1.2	+0.2	-6.6	+4.9	+4.1	+4.3	+0.6	-3.9	+0.2	+3.6
Others	+2.4	+2.2	+3.8	+3.0	+5.2	+7.0	+10.0	+12.9	+12.5	+14.3

(8) Group companies ordinary profit

(JPY bn)

	FY2017		FY2018		FY2019		FY2020		FY2021		FY2022		FY2023
	1H		1H		1H		1H		1H		1H		1H
Shizugin Management Consulting Co., Ltd.	0.2	0.4	0.3	0.5	0.4	0.7	0.2	0.6	0.3	0.6	0.2	0.5	0.2
Shizugin Lease Co., Ltd.	0.8	1.7	0.8	1.8	0.7	1.5	0.9	1.5	0.9	1.6	0.8	1.6	0.9
Shizuoka Capital Co., Ltd.	0.1	0.1	0.1	0.2	0.1	0.3	0.1	0.3	0.1	0.3	0.2	0.3	0.1
Shizugin TM Securities Co., Ltd.	1.7	3.3	0.9	1.5	0.8	2.0	1.0	2.7	1.2	2.3	1.0	1.8	1.0
SFG Marketing Co., Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-0.0
Subsidiaries of Shizuoka Bank													
Shizugin IT Solution Co., Ltd.	0.1	0.2	0.2	0.3	0.2	0.4	0.2	0.3	0.2	0.3	0.2	0.3	0.1
Shizugin Credit Guaranty Co., Ltd.	1.5	2.8	1.5	2.8	1.3	2.7	1.3	3.5	2.0	3.7	2.1	4.1	2.0
Shizugin Card Co., Ltd	0.3	0.7	0.3	0.7	0.4	0.8	0.4	1.0	0.4	0.9	0.4	0.9	0.4
Shizuoka Bank (Europe) S.A.	0.0	0.1	0.0	0.1	0.0	0.1	-0.0	-0.1	-0.0	-0.1	-0.1	-0.3	-4.4
Shizuoka Liquidity Reserve Ltd.	0.2	0.4	0.4	0.9	0.4	0.8	0.1	0.1	0.0	0.0	0.1	0.2	0.1
Shizugin General Service Co., Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.0
Shizugin Mortgage Service Co., Ltd.	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-0.0
Shizugin Business Create Co., Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.0	-0.0	0.0	0.0	0.0
Shizugin Heartful Co., Ltd.	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	-0.0	0.0	0.0
Total	4.9	9.8	4.4	8.9	4.4	9.3	4.2	10.0	5.1	9.6	4.9	9.3	0.3
Shizugin Saison Card Co., Ltd.	0.2	0.4	0.2	0.3	0.2	0.3	0.3	0.4	0.1	0.1	0.1	0.2	0.1