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SHIZUOKA FINANCIAL GROUP

(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Shizuoka Bank Nonconsolidated]	FY2019		FY2020		FY2021		FY2022		FY2023		FY2024		FY2025
	1H		1H		1H		1H		1H		1H		1H
Gross operating profit	69.8	131.0	72.8	138.5	72.8	134.7	73.7	144.3	77.4	153.8	87.4	167.4	95.2
Net interest income	54.6	106.8	57.5	114.7	61.8	124.5	62.2	121.6	62.7	129.7	69.9	149.3	83.1
Fees and commissions	8.3	15.6	8.3	15.9	7.8	14.8	11.0	21.1	13.3	25.7	15.2	27.5	14.6
Trading income	0.3	0.6	0.4	0.9	0.5	0.9	0.9	1.4	0.4	0.7	0.7	1.0	0.6
Other operating profit	6.6	7.9	6.6	7.0	2.6	-5.5	-0.5	0.2	1.1	-2.3	1.7	-10.4	-3.1
Expenses (-)	40.5	79.1	40.5	84.4	45.3	88.2	44.0	86.9	45.1	86.3	43.6	86.5	45.9
Actual net operating profit	29.3	51.9	32.2	54.1	27.4	46.4	29.7	57.4	32.3	67.5	43.8	80.9	49.3
Provision for general allowance for loan losses (-)	0.3	0.4	1.9	3.5	2.0	2.6	-1.4	-1.7	-0.8	-0.5	-1.7	0.3	-1.4
Net operating profit	29.0	51.5	30.4	50.6	25.5	43.8	31.1	59.2	33.1	67.9	45.5	80.6	50.7
Ordinary profit	29.4	46.5	32.0	51.5	28.3	45.3	35.9	67.6	52.5	87.1	45.3	91.3	62.5
Net income	21.6	33.4	22.2	35.5	24.9	36.1	26.8	46.2	22.0	45.2	32.1	66.7	43.5
Credit-related costs (-)	6.2	8.7	4.8	11.7	3.0	5.5	3.9	4.8	1.6	3.9	2.3	4.4	2.4
[Consolidated]													
Ordinary profit	32.7	54.6	35.5	63.3	33.4	54.2	38.9	74.0	55.4	102.2	49.9	102.1	65.9
Net profit attributable to parent company shareholders	23.5	38.7	24.4	43.6	27.5	41.6	28.2	52.4	24.8	57.8	34.8	74.6	46.5

(2) Loans (average balance)

(JPY bn)

	FY2019		FY2020		FY2021		FY2022		FY2023		FY2024		FY2025
	1H		1H		1H		1H		1H		1H		1H
Total loan balance	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	10,196.6	10,427.7	10,529.9	10,768.6
Domestic	8,408.7	8,523.9	8,942.0	9,004.7	9,121.1	9,166.8	9,471.6	9,584.6	9,861.0	9,924.4	10,141.1	10,223.3	10,446.1
Large and medium size enterprises	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	1,849.9	1,830.8	1,846.2	1,859.0
SMEs	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	4,134.2	4.268.1	4,294.7	4,375.6
Public	209.4	231.9	186.6	158.5	124.0	123.2	116.3	113.3	102.9	100.2	88.7	86.0	76.0
Retail	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	3,840.0	3,953.4	3,996.5	4,135.6
Overseas	219.8	216.3	233.3	229.5	205.3	215.2	253.2	230.4	267.5	272.2	286.6	306.6	322.5
Portion in Shizuoka Pref.	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	5,268.7	5,294.5	5,305.2	5,359.0
Large and medium size enterprises	342.0	348.8	461.8	474.7	468.7	460.5	454.0	449.5	448.9	449.4	437.0	438.8	439.7
SMEs	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	2,309.6	2,343.2	2,349.3	2,401.6
Public	208.6	231.2	186.0	158.0	123.6	122.9	116.1	113.2	102.9	100.2	88.7	86.0	76.0
Retail	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	2,409.6	2,425.6	2,431.2	2,441.8
Portion of outside Shizuoka Pref.	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	4,655.6	4,846.6	4,918.1	5,087.1
Large and medium size enterprises	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	1,400.5	1,393.8	1,407.4	1,419.3
SMEs	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	1,824.7	1,925.0	1,945.4	1,974.0
Public	0.8	0.7	0.6	0.6	0.4	0.4	0.2	0.2	0.0	0.0	0.0	0.0	0.0
Retail	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	1,430.5	1,527.8	1,565.3	1,693.8

(3) Loans (term-end balance)

(JPY bn)

	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	End of Mar. 2024	End of Sep. 2024	End of Mar. 2025	End of Sep. 2025
Total loan balance	8,969.5	9,217.1	9,327.2	9,343.4	9,533.8	9,867.3	10,063.0	10,256.8	10,446.6	10,545.4	10,735.1	10,861.4
Domestic	8,725.8	9,005.6	9,121.5	9,155.6	9,331.4	9,630.9	9,815.5	9,996.3	10,138.0	10,243.2	10,410.2	10,544.1
Large and medium size enterprises	1,631.1	1,831.5	1,831.4	1,813.1	1,821.8	1,889.4	1,859.7	1,862.2	1,837.8	1,851.7	1,877.1	1,877.4
SMEs	3,473.9	3,614.9	3,676.1	3,666.1	3,764.0	3,929.8	4,083.9	4,186.0	4,284.4	4,306.5	4,359.5	4,393.4
Public	242.5	130.2	120.0	118.7	115.0	110.4	100.7	98.1	89.4	83.4	75.7	71.4
Retail	3,378.3	3,429.0	3,493.9	3,557.7	3,630.6	3,701.4	3,771.3	3,850.0	3,926.3	4,001.6	4,097.9	4,201.9
Overseas	243.7	211.4	205.7	187.8	202.4	236.4	247.5	260.5	308.5	302.2	324.8	317.3
Portion in Shizuoka Pref.	5,090.7	5,177.5	5,200.0	5,172.3	5,180.7	5,235.4	5,290.9	5,287.2	5,358.6	5,328.3	5,372.3	5,393.2
Large and medium size enterprises	352.6	496.5	480.5	457.7	436.7	460.7	447.7	443.3	461.6	430.4	460.9	442.2
SMEs	2,154.5	2,209.4	2,243.4	2,230.5	2,247.8	2,271.5	2,342.0	2,331.0	2,381.9	2,381.8	2,393.5	2,428.3
Public	241.9	129.7	119.6	118.4	114.8	110.3	100.7	98.1	89.4	83.4	75.7	71.4
Retail	2,341.7	2,341.9	2,356.5	2,365.8	2,381.3	2,392.9	2,400.5	2,414.7	2,425.7	2,432.6	2,442.2	2,451.3
Portion of outside Shizuoka Pref.	3,635.1	3,828.2	3,921.5	3,983.3	4,150.7	4,395.5	4,524.6	4,709.1	4,779.4	4,915.0	5,037.9	5,150.8
Large and medium size enterprises	1,278.6	1,335.0	1,351.0	1,355.4	1,385.1	1,428.7	1,411.9	1,418.9	1,376.3	1,421.2	1,416.3	1,435.2
SMEs	1,319.3	1,405.6	1,432.8	1,435.7	1,516.2	1,658.3	1,741.9	1,855.0	1,902.5	1,924.7	1,966.0	1,965.1
Public	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Retail	1,036.6	1,087.0	1,137.4	1,192.0	1,249.3	1,308.5	1,370.8	1,435.2	1,500.6	1,569.0	1,655.6	1,750.6

(4) Deposits (average balance)

(JPY bn)

	FY2019		FY2020		FY2021		FY2022		FY2023		FY2024		FY2025
	1H		1H		1H		1H		1H		1H		1H
Total deposit balance	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	11,755.5	11,901.9	11,876.0	12,012.0
Domestic	9,509.5	9,524.6	9,979.1	10,189.1	10,741.6	11,804.0	11,024.6	11,036.7	11,298.8	11,283.7	11,459.5	11,423.3	11,530.2
Corporate	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	3,039.8	3,067.2	3,040.3	3,131.7
Retail	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	7,694.6	7,741.7	7,751.7	7,733.7
Financial institution	122.4	120.2	126.5	124.2	117.2	123.3	165.1	152.6	212.2	221.7	273.2	290.5	290.4
Public	284.8	269.8	323.2	302.4	333.0	343.7	356.6	331.3	354.2	327.6	377.5	340.9	374.3
Offshore	221.2	227.1	219.8	233.3	277.9	271.5	218.8	253.5	292.0	284.7	257.0	241.7	255.0
Overseas	156.2	162.3	152.0	159.9	148.3	152.9	173.7	150.9	174.4	187.1	185.4	211.0	226.8
NCD	186.1	174.7	77.1	85.8	125.1	141.3	93.8	89.3	137.7	135.0	180.8	192.0	251.9
Deposit + NCD	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	11,890.5	12,082.7	12,068.0	12,263.9
(Internet Branch)	550.7	521.7	433.0	439.4	455.6	455.9	434.0	421.3	392.3	384.8	361.4	363.5	346.6
Portion in Shizuoka Pref. (Deposit + NCD)	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	10,099.1	10,167.0	10,131.0	10,236.8
Deposit	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	10,022.7	10,145.8	10,115.8	10,188.6
NCD	94.8	88.9	42.7	38.1	68.8	68.8	39.7	37.0	85.1	76.4	21.2	15.2	48.2
Portion of outside Shizuoka Pref. (Deposit + NCD)	921.1	921.6	954.6	1,004.9	1,150.7	1,169.5	1,196.9	1,191.9	1,257.1	1,270.0	1,425.1	1,442.8	1,506.5
Deposit	907.2	911.3	950.6	1,002.2	1,149.5	1,160.6	1,181.7	1,175.3	1,254.6	1,261.0	1,313.7	1,307.5	1,341.6
NCD	14.0	10.4	4.1	2.7	1.2	8.9	15.2	16.5	2.5	9.0	111.4	135.3	164.9

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Mar. 2024	End of Sep. 2024	End of Mar. 2025	End of Sep. 2025
Total deposit balance	10,055.2	10,639.6	11,152.0	11,308.4	11,416.6	11,404.5	11,752.6	11,694.9	11,997.6	11,789.6	11,984.7	12,002.7
Domestic	9,631.1	10,234.6	10,691.4	10.845.4	11,061.6	10,989.6	11,283.8	11,260.9	11,525.2	11,384.0	11,513.8	11,535.9
Corporate	2,338.8	2,725.2	2,931.6	2,951.4	2,875.2	2,894.2	2,996.7	3,057.6	3,096.8	2,984.1	3,038.5	3,193.1
Retail	6,816.4	7,075.9	7,272.1	7,413.1	7,525.5	7,603.6	7,651.7	7,693.5	7,731.7	7,722.2	7,729.5	7,735.6
Financial institution	166.4	180.8	175.0	161.7	245.0	229.1	235.2	237.5	286.5	331.7	387.7	285.9
Public	309.6	252.7	312.6	319.1	415.9	262.7	400.2	272.2	410.3	346.1	358.0	321.3
Offshore	223.8	238.2	301.1	329.7	239.6	260.6	322.1	258.2	274.2	198.1	252.3	253.0
Overseas	200.3	166.7	159.5	133.3	115.4	154.3	146.7	175.8	198.2	207.4	218.6	213.7
NCD	143.1	112.6	72.9	130.3	166.1	72.3	72.9	139.5	103.4	208.3	134.9	221.2
Deposit + NCD	10,198.3	10,752.2	11,224.9	11,438.7	11,582.6	11,476.8	11,825.5	11,834.4	12,101.0	11,997.9	12,119.6	12,223.9
(Internet Branch)	432.5	439.7	455.6	456.2	441.4	437.1	396.8	385.0	368.1	357.6	344.7	350.3
Portion in Shizuoka Pref. (Deposit + NCD)	8,809.3	9,231.2	9,564.5	9,722.9	9,952.2	9,823.4	10,075.6	10,070.8	10,237.8	10,140.6	10,176.0	10,183.4
Deposit	8,725.5	9,175.5	9,542.1	9,658.9	9,846.4	9,790.4	10,044.6	9,991.4	10,200.1	10,125.8	10,166.1	10,150.1
NCD	83.8	55.7	22.4	64.1	105.8	33.0	31.0	79.5	37.7	14.8	9.9	33.3
Portion of outside Shizuoka Pref. (Deposit + NCD)	915.2	1,060.5	1,150.5	1,187.7	1,218.3	1,202.3	1,241.6	1,272.0	1,342.9	1,419.6	1,427.9	1,532.9
Deposit	905.6	1,059.1	1,149.3	1,186.5	1,215.2	1,199.2	1,239.1	1,269.5	1,325.1	1,258.2	1,347.7	1,385.9
NCD	9.6	1.4	1.2	1.2	3.1	3.1	2.5	2.5	17.8	161.4	80.2	147.0

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Mar. 2024	End of Sep. 2024	End of Mar. 2025	End of Sep. 2025
Customer assets -Nonconsolidated	7,746.7	8,018.9	8,241.8	8,398.0	8,553.9	8,656.1	8,687.7	8,805.0	8,862.1	8,823.4	8,867.3	8,942.8
Deposits in Japanese yen +NCD	6,796.0	7,055.4	7,250.0	7,392.5	7,506.1	7,587.0	7,638.2	7,680.0	7,718.9	7,710.9	7,718.1	7,723.7
Deposits in foreign currency	20.4	20.5	22.2	20.6	19.4	16.6	13.5	13.6	12.7	11.3	11.4	11.9
Investment trusts	30.7	37.5	41.6	43.9	45.0	44.7	50.2	55.7	66.3	71.0	73.5	93.0
Public & corporate bonds	41.1	39.5	38.2	37.0	35.2	32.5	32.0	31.8	32.1	35.2	41.5	51.9
Individual annuity insurance products	858.4	866.0	889.8	904.0	948.2	975.4	953.8	1,023.9	1,032.0	995.1	1,022.7	1,062.2
Shizugin TM Securities	398.2	445.0	480.3	516.1	539.1	536.2	561.9	608.1	691.7	697.8	718.1	820.1
Customer assets (Including Shizugin TM Securities)	8,144.9	8,463.9	8,722.1	8,914.1	9,093.0	9,192.4	9,249.6	9,413.0	9,553.8	9,521.2	9,585.3	9,762.9
Customer asset excluding JPY deposits	1,348.9	1,408.5	1,472.1	1,521.6	1,587.0	1,605.3	1,611.4	1,733.1	1,834.8	1,810.3	1,867.2	2,039.2

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

(JPY bn)

[Term-end balance]	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	End of Mar. 2024	End of Sep. 2024	End of Mar. 2025	End of Sep. 2025
Securities	1,660.9	1,783.9	1,987.4	2,156.7	2,317.0	2,591.1	2,947.7	3,030.6	3,334.4	3,487.3	3,324.5	3,313.3
Government bonds	64.2	88.0	191.4	238.1	600.4	640.7	854.5	825.7	954.6	1,054.4	947.3	927.7
Municipal bonds	120.4	137.7	137.6	174.6	196.6	245.3	235.9	252.9	236.4	233.9	163.2	123.9
Corporate bonds	360.1	374.0	362.7	355.2	425.1	437.0	496.0	478.8	502.0	537.3	529.2	542.6
Equities	345.4	408.4	452.2	460.4	416.5	447.6	457.4	453.3	514.0	500.5	470.6	552.9
Foreign bonds	482.0	533.7	601.7	613.5	413.6	458.4	534.5	621.0	618.5	602.8	634.7	555.3
Others	288.9	242.1	241.8	315.0	264.7	362.1	369.3	398.8	508.8	558.4	579.5	611.0

(JPY bn)

[Gains and losses on revaluation]	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	End of Mar. 2024	End of Sep. 2024	End of Mar. 2025	End of Sep. 2025
Securities	+217.3	+292.7	+325.6	+342.2	+274.2	+273.7	+325.8	+258.5	+351.2	+339.9	+237.6	+305.3
Equities	+211.5	+277.6	+321.4	+333.5	+288.0	+319.4	+355.5	+354.9	+415.9	+402.5	+375.1	+458.3
JPY bonds	+3.4	+3.4	+0.9	+0.9	-6.6	-13.3	-9.9	-49.8	-41.4	-59.8	-127.8	-153.4
Foreign bonds	+5.1	+3.7	-6.0	-3.5	-17.8	-41.3	-32.5	-64.5	-38.7	-20.4	-34.0	-32.0
Investment trusts	-6.6	+4.9	+4.1	+4.3	+0.6	-3.9	+0.2	+3.6	+0.5	+3.8	+7.8	+15.3
Others	+3.8	+3.0	+5.2	+7.0	+10.0	+12.9	+12.5	+14.3	+14.9	+13.9	+16.5	+17.0

(8) Group companies ordinary profit

(JPY bn)

	FY2019		FY2020		FY2021		FY2022		FY2023		FY2024		FY2025
	1H		1H		1H		1H		1H		1H		1H
Shizugin Management Consulting Co., Ltd.	0.4	0.7	0.2	0.6	0.3	0.6	0.2	0.5	0.2	0.5	0.2	0.5	0.1
Shizugin Lease Co., Ltd.	0.7	1.5	0.9	1.5	0.9	1.6	0.8	1.6	0.9	1.7	0.8	1.7	0.8
Shizuoka Capital Co., Ltd.	0.1	0.3	0.1	0.3	0.1	0.3	0.2	0.3	0.1	0.3	0.2	0.3	0.1
Shizugin TM Securities Co., Ltd.	0.8	2.0	1.0	2.7	1.2	2.3	1.0	1.8	1.0	2.0	1.5	2.9	1.7
SFG Marketing Co., Ltd	-	-	-	-	-	-	-	-	-0.0	-0.0	-0.0	-0.0	-0.0
SFG Real Estate Investment Advisors Co., Ltd.	-	-	-	-	-	-	-	-	-	-0.0	0.4	0.7	0.5
Subsidiaries of Shizuoka Bank													
Shizugin IT Solution Co., Ltd.	0.2	0.4	0.2	0.3	0.2	0.3	0.2	0.3	0.1	0.2	0.1	0.2	0.1
Shizugin Credit Guaranty Co., Ltd.	1.3	2.7	1.3	3.5	2.0	3.7	2.1	4.1	2.0	4.0	1.9	4.2	1.9
Shizugin Card Co., Ltd	0.4	0.8	0.4	1.0	0.4	0.9	0.4	0.9	0.4	0.8	0.5	0.9	0.4
Shizuoka Bank (Europe) S.A. (Liquidified in march 2024)	0.0	0.1	-0.0	-0.1	-0.0	-0.1	-0.1	-0.3	-4.4	-4.3	-	-	-
Shizuoka Liquidity Reserve Ltd.	0.4	0.8	0.1	0.1	0.0	0.0	0.1	0.2	0.1	0.1	0.0	0.1	0.0
Shizuoka EU Liquidity Reserve Ltd.	-	-	-	-	-	-	-	-	-	0.0	0.0	0.1	0.0
Shizuoka SG Liquidity Reserve Ltd.	-	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
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	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-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 Saison Card Co., Ltd.*	(0.2)	(0.3)	(0.3)	(0.4)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	0.2
Shizugin Heartful 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
Total	4.4	9.3	4.2	10.0	5.1	9.6	4.9	9.3	0.3	5.3	5.6	11.7	5.7

* Made consolidated subsidiary on July 1, 2025, following revision of capital structure