



Data Book

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(1) Profit and loss – Nonconsolidated, Consolidated

(JPY bn)

[Shizuoka Bank Nonconsolidated]	FY2020		FY2021		FY2022		FY2023		FY2024		FY2025	
	1H		1H		1H		1H		1H		1H	
Gross operating profit	72.8	138.5	72.8	134.7	73.7	144.3	77.4	153.8	87.4	167.4	95.2	155.5
Net interest income	57.5	114.7	61.8	124.5	62.2	121.6	62.7	129.7	69.9	149.3	83.1	172.2
Fees and commissions	8.3	15.9	7.8	14.8	11.0	21.1	13.3	25.7	15.2	27.5	14.6	29.0
Trading income	0.4	0.9	0.5	0.9	0.9	1.4	0.4	0.7	0.7	1.0	0.6	0.8
Other operating profit	6.6	7.0	2.6	-5.5	-0.5	0.2	1.1	-2.3	1.7	-10.4	-3.1	-46.4
Expenses (-)	40.5	84.4	45.3	88.2	44.0	86.9	45.1	86.3	43.6	86.5	45.9	90.8
Actual net operating profit	32.2	54.1	27.4	46.4	29.7	57.4	32.3	67.5	43.8	80.9	49.3	64.7
Provision for general allowance for loan losses (-)	1.9	3.5	2.0	2.6	-1.4	-1.7	-0.8	-0.5	-1.7	0.3	-1.4	1.0
Net operating profit	30.4	50.6	25.5	43.8	31.1	59.2	33.1	67.9	45.5	80.6	50.7	63.7
Ordinary profit	32.0	51.5	28.3	45.3	35.9	67.6	52.5	87.1	45.3	91.3	62.5	119.0
Net income	22.2	35.5	24.9	36.1	26.8	46.2	22.0	45.2	32.1	66.7	43.5	81.6

Credit-related costs (-)	4.8	11.7	3.0	5.5	3.9	4.8	1.6	3.9	2.3	4.4	2.4	8.1
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[Consolidated]

Ordinary profit	35.5	63.3	33.4	54.2	38.9	74.0	55.4	102.2	49.9	102.1	65.9	130.3
Net profit attributable to parent company shareholders	24.4	43.6	27.5	41.6	28.2	52.4	24.8	57.8	34.8	74.6	46.5	90.5

(2) Loans (average balance)

(JPY bn)

	FY2020		FY2021		FY2022		FY2023		FY2024		FY2025	
	1H		1H		1H		1H		1H		1H	
Total loan balance	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	10,936.3
Domestic	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	10,589.9
Large and medium size enterprises	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	1,862.8
SMEs	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	4,446.2
Public	186.6	158.5	124.0	123.2	116.3	113.3	102.9	100.2	88.7	86.0	76.0	73.9
Retail	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	4,206.9
Overseas	233.3	229.5	205.3	215.2	253.2	230.4	267.5	272.2	286.6	306.6	322.5	346.4

Portion in Shizuoka Pref.	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	5,402.5
Large and medium size enterprises	461.8	474.7	468.7	460.5	454.0	449.5	448.9	449.4	437.0	438.8	439.7	443.2
SMEs	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	2,433.3
Public	186.0	158.0	123.6	122.9	116.1	113.2	102.9	100.2	88.7	86.0	76.0	73.9
Retail	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	2,452.0

Portion of outside Shizuoka Pref.	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	5,187.4
Large and medium size enterprises	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	1,419.5
SMEs	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	2,012.9
Public	0.6	0.6	0.4	0.4	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Retail	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	1,755.0

(3) Loans (term-end balance)

(JPY bn)

	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	End of Mar. 2026
Total loan balance	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	11,255.9
Domestic	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	10,902.1
Large and medium size enterprises	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	1,825.0
SMEs	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	4,638.6
Public	120.0	118.7	115.0	110.4	100.7	98.1	89.4	83.4	75.7	71.4	66.4
Retail	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	4,372.2
Overseas	205.7	187.8	202.4	236.4	247.5	260.5	308.5	302.2	324.8	317.3	353.8

Portion in Shizuoka Pref.	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	5,519.9
Large and medium size enterprises	480.5	457.7	436.7	460.7	447.7	443.3	461.6	430.4	460.9	442.2	443.8
SMEs	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	2,534.2
Public	119.6	118.4	114.8	110.3	100.7	98.1	89.4	83.4	75.7	71.4	66.4
Retail	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	2,475.5

Portion of outside Shizuoka Pref.	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	5,382.3
Large and medium size enterprises	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	1,381.1
SMEs	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	2,104.4
Public	0.4	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Retail	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	1,896.7

(4) Deposits (average balance)

(JPY bn)

	FY2020		FY2021		FY2022		FY2023		FY2024		FY2025	
	1H		1H		1H		1H		1H		1H	
Total deposit balance	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	12,110.4
Domestic	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	11,621.3
Corporate	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	3,165.6
Retail	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	7,770.6
Financial institution	126.5	124.2	117.2	123.3	165.1	152.6	212.2	221.7	273.2	290.5	290.4	278.2
Public	323.2	302.4	333.0	343.7	356.6	331.3	354.2	327.6	377.5	340.9	374.3	406.9
Offshore	219.8	233.3	277.9	271.5	218.8	253.5	292.0	284.7	257.0	241.7	255.0	247.5
Overseas	152.0	159.9	148.3	152.9	173.7	150.9	174.4	187.1	185.4	211.0	226.8	241.7
NCD	77.1	85.8	125.1	141.3	93.8	89.3	137.7	135.0	180.8	192.0	251.9	201.4
Deposit + NCD	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	12,311.8
(Internet Branch)	433.0	439.4	455.6	455.9	434.0	421.3	392.3	384.8	361.4	363.5	346.6	354.6
Portion in Shizuoka Pref. (Deposit + NCD)	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	10,256.2
Deposit	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	10,213.9
NCD	42.7	38.1	68.8	68.8	39.7	37.0	85.1	76.4	21.2	15.2	48.2	42.3
Portion of outside Shizuoka Pref. (Deposit + NCD)	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	1,518.6
Deposit	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	1,407.4
NCD	4.1	2.7	1.2	8.9	15.2	16.5	2.5	9.0	111.4	135.3	164.9	111.2

(5) Deposits (term-end balance)

(JPY bn)

	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	End of Mar. 2026
Total deposit balance	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	12,434.2
Domestic	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	11,983.8
Corporate	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	3,282.4
Retail	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	7,874.9
Financial institution	175.0	161.7	245.0	229.1	235.2	237.5	286.5	331.7	387.7	285.9	295.9
Public	312.6	319.1	415.9	262.7	400.2	272.2	410.3	346.1	358.0	321.3	530.6
Offshore	301.1	329.7	239.6	260.6	322.1	258.2	274.2	198.1	252.3	253.0	219.4
Overseas	159.5	133.3	115.4	154.3	146.7	175.8	198.2	207.4	218.6	213.7	230.9
NCD	72.9	130.3	166.1	72.3	72.9	139.5	103.4	208.3	134.9	221.2	178.2
Deposit + NCD	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	12,612.3

(Internet Branch)	455.6	456.2	441.4	437.1	396.8	385.0	368.1	357.6	344.7	350.3	381.6
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Portion in Shizuoka Pref. (Deposit + NCD)	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	10,371.5
Deposit	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	10,341.5
NCD	22.4	64.1	105.8	33.0	31.0	79.5	37.7	14.8	9.9	33.3	29.9

Portion of outside Shizuoka Pref. (Deposit + NCD)	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	1,718.5
Deposit	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	1,642.3
NCD	1.2	1.2	3.1	3.1	2.5	2.5	17.8	161.4	80.2	147.0	76.3

(6) Customer assets (term-end balance)

(JPY bn)

	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	End of Mar. 2026
Customer assets -Nonconsolidated	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	9,162.0
Deposits in Japanese yen +NCD	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	7,863.3
Deposits in foreign currency	22.2	20.6	19.4	16.6	13.5	13.6	12.7	11.3	11.4	11.9	11.6
Investment trusts	41.6	43.9	45.0	44.7	50.2	55.7	66.3	71.0	73.5	93.0	108.6
Public & corporate bonds	38.2	37.0	35.2	32.5	32.0	31.8	32.1	35.2	41.5	51.9	70.4
Individual annuity insurance products	889.8	904.0	948.2	975.4	953.8	1,023.9	1,032.0	995.1	1,022.7	1,062.2	1,108.2

Shizugin TM Securities	480.3	516.1	539.1	536.2	561.9	608.1	691.7	697.8	718.1	820.1	867.5
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Customer assets (Including Shizugin TM Securities)	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	10,029.5
Customer asset excluding JPY deposits	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	2,166.2

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

(JPY bn)

[Term-end balance]	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	End of Mar. 2026
Securities	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	3,067.2
Government bonds	191.4	238.1	600.4	640.7	854.5	825.7	954.6	1,054.4	947.3	927.7	831.1
Municipal bonds	137.6	174.6	196.6	245.3	235.9	252.9	236.4	233.9	163.2	123.9	5.8
Corporate bonds	362.7	355.2	425.1	437.0	496.0	478.8	502.0	537.3	529.2	542.6	486.2
Equities	452.2	460.4	416.5	447.6	457.4	453.3	514.0	500.5	470.6	552.9	560.8
Foreign bonds	601.7	613.5	413.6	458.4	534.5	621.0	618.5	602.8	634.7	555.3	583.7
Others	241.8	315.0	264.7	362.1	369.3	398.8	508.8	558.4	579.5	611.0	599.5

(JPY bn)

[Gains and losses on revaluation]	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	End of Mar. 2026
Securities	+325.6	+342.2	+274.2	+273.7	+325.8	+258.5	+351.2	+339.9	+237.6	+305.3	+267.9
Equities	+321.4	+333.5	+288.0	+319.4	+355.5	+354.9	+415.9	+402.5	+375.1	+458.3	+471.3
JPY bonds	+0.9	+0.9	-6.6	-13.3	-9.9	-49.8	-41.4	-59.8	-127.8	-153.4	-189.4
Foreign bonds	-6.0	-3.5	-17.8	-41.3	-32.5	-64.5	-38.7	-20.4	-34.0	-32.0	-34.4
Investment trusts	+4.1	+4.3	+0.6	-3.9	+0.2	+3.6	+0.5	+3.8	+7.8	+15.3	+17.3
Others	+5.2	+7.0	+10.0	+12.9	+12.5	+14.3	+14.9	+13.9	+16.5	+17.0	+3.1

(8) Group companies ordinary profit

(JPY bn)

	FY2020		FY2021		FY2022		FY2023		FY2024		FY2025		
	1H		1H		1H		1H		1H		1H		
Shizugin Management Consulting Co., Ltd.	0.2	0.6	0.3	0.6	0.2	0.5	0.2	0.5	0.2	0.5	0.1	0.4	
Shizugin Lease Co., Ltd.	0.9	1.5	0.9	1.6	0.8	1.6	0.9	1.7	0.8	1.7	0.8	1.5	
Shizuoka Capital Co., Ltd.	0.1	0.3	0.1	0.3	0.2	0.3	0.1	0.3	0.2	0.3	0.1	0.3	
Shizugin TM Securities Co., Ltd.	1.0	2.7	1.2	2.3	1.0	1.8	1.0	2.0	1.5	2.9	1.7	3.9	
SFG Marketing Co., Ltd	-	-	-	-	-	-	-0.0	-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	1.0	
Subsidiaries of Shizuoka Bank													
Shizugin IT Solution Co., Ltd.	0.2	0.3	0.2	0.3	0.2	0.3	0.1	0.2	0.1	0.2	0.1	0.2	
Shizugin Credit Guaranty Co., Ltd.	1.3	3.5	2.0	3.7	2.1	4.1	2.0	4.0	1.9	4.2	1.9	4.0	
Shizugin Card Co., Ltd	0.4	1.0	0.4	0.9	0.4	0.9	0.4	0.8	0.5	0.9	0.4	0.9	
Shizuoka Bank (Europe) S.A. (Liquidified in march 2024)	-0.0	-0.1	-0.0	-0.1	-0.1	-0.3	-4.4	-4.3	-	-	-	-	
Shizuoka Liquidity Reserve Ltd.	0.1	0.1	0.0	0.0	0.1	0.2	0.1	0.1	0.0	0.1	0.0	0.1	
Shizuoka EU Liquidity Reserve Ltd.	-	-	-	-	-	-	-	0.0	0.0	0.1	0.0	0.0	
Shizuoka SG Liquidity Reserve Ltd.	-	-	-	-	-	-	-	0.0	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	
Shizugin Mortgage Service Co., Ltd.	0.0	0.1	0.0	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	
Shizugin Saison Card Co., Ltd.*	(0.3)	(0.4)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	0.2	0.3	
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	4.2	10.0	5.1	9.6	4.9	9.3	0.3	5.3	5.6	11.7	5.7	12.7	

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