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Consolidated Financial Results for the Three Months Ended June 30, 2026 (Japanese GAAP)

August 6, 2026

Company name: Shizuoka Financial Group, Inc.
Stock exchange listings: Tokyo
Securities code: 5831
URL: https://www.shizuoka-fg.co.jp/
Representative: Hisashi Shibata President
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Dividend payment date: -
Trading accounts: Established
Supplemental information for financial results: Available
Investor meeting presentation: Not scheduled

(Amounts less than one million yen are rounded down.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated Business Results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	136,802	49.0	46,968	51.0	32,740	45.0
June 30, 2025	91,838	8.2	31,099	7.2	22,582	7.7

Note: Comprehensive income Three months ended June 30, 2026: ¥ 68,238 million [153.2%]
Three months ended June 30, 2025: ¥ 26,949 million [25.8%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	61.69	61.69
June 30, 2025	41.66	41.65

(2) Consolidated Financial Condition

	Total assets	Total net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	15,922,949	1,279,566	8.0
March 31, 2026	16,016,015	1,231,900	7.7

Reference: Equity As of June 30, 2026: ¥ 1,278,779 million
As of March 31, 2026: ¥ 1,231,850 million

Note: "Equity-to-asset ratio" is computed under the formula below.
(Total net assets – Subscription rights to shares - Non-controlling interests)/Total assets

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	39.00	-	41.00	80.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		54.00	-	54.00	108.00

Note: 1. Revision to the forecast for dividends announced most recently : Yes
2. For details, please refer to the "Notice Concerning Revised Forecasts of Full-Year Consolidated Financial Results and (Increased) Year-end Dividend, and Decision on Matters Related to Acquisition of Own Shares" disclosed on August 6, 2026.

3. Consolidated Earnings Forecast for the Fiscal Year Ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	167,000	28.2	115,000	27.1	217.91

Note: Revision to the financial results forecast announced most recently : Yes

*** Notes**

(1) Changes in significant subsidiaries during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement
1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
2) Changes in accounting policies due to other reasons: None
3) Changes in accounting estimates: None
4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	580,129,069 shares
As of March 31, 2026	580,129,069 shares

2) Number of treasury shares at the end of the period

As of June 30, 2026	49,272,723 shares
As of March 31, 2026	49,578,515 shares

3) Average number of shares outstanding during the period

Three months ended June 30, 2026	530,708,142 shares
Three months ended June 30, 2025	542,094,167 shares

Note: The Company has introduced a "Stock grant trust for employees". The shares of the Company held by the trust are included in the number of treasury shares to be deducted when calculating both the number of treasury shares and the average number of shares issued during the period.

* Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters
The description of future performance of this report is based on information which is presently available. Please note that future performance may differ from forecasts.

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１． Overview of Consolidated Business Results, etc.

（１） Overview of Consolidated Business Results

Looking back at the Japanese economy during the first three months of FY 2026, personal consumption and exports have shown signs of improvement, and capital investments, particularly in the manufacturing sector, have continued to recover. Accordingly, the economy has been on a moderate recovery path, although careful attention should be paid to the potential impact of the situation in the Middle East.

As for the economy of Shizuoka prefecture, although some sectors, such as housing investment, have shown signs of weakness, personal consumption and capital investments have remained firm, and the economy has continued to recover at a moderate pace.

The consolidated operating results for the first three months of FY 2026 were as follows: Ordinary income increased by ¥44,963 million from the same period of the previous year to ¥136,802 million, mainly due to increase in interest income, primarily from interest on loans and discounts and from interest and dividends on securities, as well as increase in gains on sales of stock and other securities. Ordinary expenses also increased by ¥29,093 million from the same period of the previous year to ¥89,833 million, mainly due to increase in interest expenses, primarily from interest on deposits and others, and losses on sales of JGBs and other bonds.

As a result, ordinary profit increased by ¥15,869 million from the same period of the previous year to ¥46,968 million, and profit attributable to owners of parent increased by ¥10,158 million from the same period of the previous year to ¥32,740 million.

Profit and loss status by reportable segment were as follows: Ordinary income from Banking Operations increased by ¥40,601 million from the same period of the previous year to ¥121,868 million, and segment profit increased by ¥13,761 million from the same period of the previous year to ¥43,605 million. Reflecting the inclusion of Tokyo Gas Lease Co., Ltd., which has been newly consolidated since the first quarter of the current fiscal year, ordinary income from Leasing Operations increased by ¥2,022 million to ¥10,457 million, and segment profit increased by ¥121 million from the same period of the previous year to ¥506 million.

（２） Overview of Consolidated Financial Conditions

Total assets as of June 30, 2026 decreased by ¥93.0 billion from the end of the previous fiscal year to ¥15,922.9 billion mainly due to decrease in cash and due from banks. Liabilities decreased by ¥140.7 billion from the end of the previous fiscal year to ¥14,643.3 billion mainly due to decrease in borrowed money. Net assets increased by ¥47.6 billion from the end of the previous fiscal year to ¥1,279.5 billion, mainly due to increase in net unrealized gains(losses) on available-for-sale securities.

Loans and bills discounted increased by ¥19.3 billion from the end of the previous fiscal year to ¥11,204.7 billion, securities increased by ¥76.9 billion from the end of the previous fiscal year to ¥3,074.4 billion, and deposits etc. (including negotiable certificates of deposit) decreased by ¥74.3 billion from the end of the previous fiscal year to ¥12,312.3 billion.

（３） Explanation of the Consolidated Earnings Forecast

Based on the financial results of the first three months of FY 2026, and current business trends, Shizuoka Financial Group has revised its consolidated earnings forecast for ordinary profit and profit attributable to owners of parent for FY 2026, both announced on May 12, 2026.

Ordinary profit has been revised upward by ¥15.0 billion, setting it at ¥167.0 billion, and profit attributable to owners of parent has also been revised upwardly by ¥10.0 billion, setting it at ¥115.0 billion.

２．Quarterly Consolidated Financial Statements and Notes

（１）Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	862,461	539,690
Call loans and bills bought	104,012	138,283
Monetary claims bought	44,738	44,057
Trading assets	10,625	32,695
Money held in trust	282,200	268,900
Securities	2,997,542	3,074,480
Loans and bills discounted	11,185,408	11,204,799
Foreign exchanges	8,754	5,085
Lease receivables and investments in leases	88,578	112,738
Other assets	319,301	364,526
Tangible fixed assets	53,538	55,715
Intangible fixed assets	20,990	24,066
Net defined benefit assets	24,775	24,923
Deferred tax assets	4,364	4,418
Customers' liabilities for acceptances and guarantees	62,325	84,437
Allowance for loan losses	(53,558)	(55.829)
Allowance for investment losses	(46)	(41)
Total assets	16,016,015	15,922,949
Liabilities		
Deposits	12,210,042	12,135,609
Negotiable certificates of deposit	176,658	176,735
Call money and bills sold	16,327	19,272
Payables under repurchase agreements	405,800	425,389
Payables under securities lending transactions	79,722	80,833
Trading liabilities	4,588	4,541
Borrowed money	1,480,829	1,333,625
Foreign exchanges	602	422
Bonds payable	2,000	1,500
Due to trust account	185	185
Other liabilities	268,608	288,178
Net defined benefit liabilities	2,640	2,932
Provision for retirement benefits for directors (and other officers)	992	1,162
Provision for reimbursement of deposits	573	518
Provision for contingent losses	1,303	1,352
Provision for point card certificates	669	765
Provision for employee stock ownership plan	185	-
Reserves under special laws	19	19
Deferred tax liabilities	70,039	85,903
Acceptances and guarantees	62,325	84,437
Total liabilities	14,784,115	14,643,383

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Capital stock	90,000	90,000
Capital surplus	40,946	41,598
Retained earnings	944,365	955,339
Treasury shares	(71,073)	(71,251)
Total shareholders' equity	1,004,237	1,015,686
Net unrealized gains (losses) on available-for-sale securities	184,052	213,272
Net deferred gains (losses) on hedging instruments	17,892	22,161
Foreign currency translation adjustment	19,323	21,517
Remeasurements of defined benefit plans	6,343	6,140
Total accumulated other comprehensive income	227,612	263,092
Subscription rights to shares	38	38
Non-controlling interests	11	748
Total net assets	1,231,900	1,279,566
Total liabilities and net assets	16,016,015	15,922,949

（２） Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	91,838	136,802
Interest income	60,932	70,468
Interest on loans and discounts	40,962	48,046
Interest and dividends on securities	17,412	20,015
Trust fees	0	-
Fees and commissions	21,686	26,807
Trading income	618	340
Other operating income	1,831	3,051
Other ordinary income	6,769	36,134
Ordinary expenses	60,739	89,833
Interest expenses	20,620	23,860
Interest on deposits	11,636	14,855
Fees and commissions payments	8,853	10,295
Other operating expenses	1,412	24,242
General and administrative expenses	26,657	28,382
Other ordinary expenses	3,194	3,052
Ordinary profit	31,099	46,968
Extraordinary income	327	0
Gains on disposal of fixed assets	327	0
Extraordinary losses	36	62
Losses on disposal of fixed assets	36	62
Profit before income taxes	31,390	46,906
Income taxes - current	8,642	13,022
Income taxes - deferred	166	1,126
Total income taxes	8,809	14,149
Profit	22,581	32,757
Income (loss) attributable to non-controlling interests	(1)	16
Profit attributable to owners of parent	22,582	32,740

Quarterly Consolidated Statement of Comprehensive Income

For the three months

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	22,581	32,757
Other comprehensive income	4,368	35,480
Net unrealized gains (losses) on available-for-sale securities	5,125	29,261
Net deferred gains (losses) on hedging instruments	1,575	4,341
Foreign currency translation adjustment	(2,126)	1,904
Remeasurements of defined benefit plans	(54)	(203)
Share of other comprehensive income of associates accounted for using equity method	(150)	176
Comprehensive income	26,949	68,238
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	26,950	68,221
Comprehensive income attributable to non-controlling interests	(1)	16

（３） Notes to Quarterly Consolidated Financial Statements

(Notes to Segment Information)

For the three months ended June 30, 2025

１． Information about Ordinary Income, Profit (Loss)

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income:							
Ordinary income from external customers	80,523	8,202	88,726	3,112	91,838	—	91,838
Ordinary income from intersegment transactions	743	232	976	27,774	28,750	(28,750)	—
Total	81,267	8,435	89,702	30,887	120,589	(28,750)	91,838
Segment profit	29,844	385	30,229	28,078	58,308	(27,209)	31,099

Notes: 1.Ordinary income is presented in lieu of net sales for companies in other industries.
2.“Other” category incorporates operations not included in reportable segments, such as domestic financial instruments transaction service, management consulting service, IPO support service and others.
3. Reconciliations for segment profit of ¥(27,209) million are an elimination of intersegment transactions.
4. Segment profit is adjusted with ordinary profit in the Quarterly Consolidated Statements of Income.

２． Information regarding impairment losses on fixed assets or goodwill, etc. for each reportable segment

（Significant losses on impairment of fixed assets）

None.

（Significant changes in amount of goodwill）

None.

（Significant amount of gains on bargain purchase）

None.

For the three months ended June 30, 2026

１． Information about Ordinary Income, Profit (Loss)

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income:							
Ordinary income from external customers	120,920	10,240	131,160	5,641	136,802	—	136,802
Ordinary income from intersegment transactions	948	217	1,165	28,810	29,976	(29,976)	—
Total	121,868	10,457	132,326	34,452	166,778	(29,976)	136,802
Segment profit	43,605	506	44,112	30,919	75,032	(28,063)	46,968

Notes: 1.Ordinary income is presented in lieu of net sales for companies in other industries.
2.“Other” category incorporates operations not included in reportable segments, such as domestic financial instruments transaction service, management consulting service, IPO support service and others.
3. Reconciliations for segment profit of ¥(28,063) million are an elimination of intersegment transactions.
4. Segment profit is adjusted with ordinary profit in the Quarterly Consolidated Statements of Income.
5. Shizugin Mortgage Service Co., Ltd. and Shizugin Business Create Co., Ltd. merged on April 1, 2026, and the merged company was renamed Shizugin Business Partners Co., Ltd. The Company continues to be included in the “Banking” category, as in the previous fiscal year.
6. Shizuoka Community Development Consulting Co., Ltd., established on April 1, 2026, is included in the “Others” category.
7. Tokyo Gas Lease Co., Ltd., which became a consolidated subsidiary through a share acquisition on April 22, 2026, is included in the “Leasing” category.

２． Information regarding impairment losses on fixed assets or goodwill, etc. for each reportable segment

(Significant losses on impairment of fixed assets)

None.

(Significant changes in amount of goodwill)

None.

(Significant amount of gains on bargain purchase)

None.

(Notes to Changes in Shareholder’s Equity)

None.

(Notes to Going Concern Assumption)

None.

(Notes to Consolidated Statements of Cash Flows)

Consolidated quarterly statements of cash flows have not been prepared for the three months of FY 2026. Depreciation and amortization expenses (including amortization expenses related to intangible fixed assets excluding goodwill) for the three months of 2025 and 2026 were as follows:

(Millions of Yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation and amortization expenses	3,073	2,672

(Subsequent Events)

Aquisition of Own Shares

Through a written resolution on August 6, 2026. of the Board of Directors pursuant to Article 370 of the Companies Act and the Company's Articles of Incorporation, the Company resolved to acquire own shares as follows, pursuant to the provisions of Article 156 of the Companies Act, as applied pursuant in this case by replacing the relevant terms pursuant to the provisions of Article 165, paragraph (3) of the same Act.

1) Class of shares to be acquired	Common stock
2) Total number of shares to be acquired	10,000,000 shares (maximum)
3) Total cost of acquisition	¥30,000 million (maximum)
4) Acquisition period	From August 7, 2026 through September 18, 2026

Supplemental Information

Financial Results for the First Three Months of Fiscal Year 2026, ending March 31, 2027

Year-on-year comparisons and other changes are calculated on the tables.

1. Status of profit and loss

[Shizuoka Financial Group (hereinafter, "SFG"), consolidated]

<Consolidated Statements of Income> (Millions of Yen)

		For the three months ended June 30,2026 (a)	For the three months ended June 30,2025 (b)	(a)-(b)	For the year ended March 31, 2026
Gross ordinary profit	(Note)	42,269	54,182	(11,913)	178,885
Net interest income		46,607	40,312	6,295	169,557
Net fees and commissions		16,512	12,833	3,679	54,081
Net trading income		340	618	(278)	1,432
Net other operating income		(21,191)	418	(21,609)	(46,184)
General and administrative expenses	(-)	28,382	26,657	1,725	105,301
(1) Provision for general allowance for loan losses	(-)	86	(146)	232	902
(2) Disposal of non-performing loans	(-)	2,327	1,882	445	8,344
Losses on loan write-offs	(-)	57	—	57	445
Provision for specific allowance for loan losses	(-)	2,056	1,625	431	7,044
Losses on sale of loan receivables	(-)	—	3	(3)	308
Provision for contingent losses	(-)	48	91	(43)	61
Payments to credit guarantee corporations	(-)	165	162	3	484
(3) Reversal of allowance for loan losses		—	—	—	—
(4) Recoveries of written-off receivables		5	11	(6)	52
[Credit costs: (1)+(2)-(3)-(4)]	(-)	2,409	1,724	685	9,195
Net gains (losses) on equity securities		32,930	4,374	28,556	61,463
Equity in earnings of equity method investees		1,267	245	1,022	1,517
Other		1,292	678	614	2,928
Ordinary profit		**46,968**	**31,099**	**15,869**	**130,298**
Net extraordinary gains (losses)		(62)	290	(352)	(3,201)
Profit before income taxes		**46,906**	**31,390**	**15,516**	**127,097**
Income taxes - current	(-)	13,022	8,642	4,380	37,543
Income taxes - deferred	(-)	1,126	166	960	(918)
Total income taxes	(-)	14,149	8,809	5,340	36,624
Profit		32,757	22,581	10,176	90,472
Income (loss) attributable to non-controlling interests		16	(1)	17	3
Profit attributable to owners of parent		**32,740**	**22,582**	**10,158**	**90,469**

(Note) Gross ordinary profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commission payments) + (Trading income - Trading losses) + (Other operating income - Other operating expenses)

[The Shizuoka Bank, non-consolidated]

(Millions of Yen)

	For the three months ended			For the year ended
	June 30,2026 (a)	June 30,2025 (b)	(a)-(b)	March 31, 2026
Gross ordinary profit	37,083	50,861	(13,778)	155,542
Gross ordinary profit from core banking service (Note 1)	59,359	51,244	8,115	203,446
Net interest income	48,735	42,363	6,372	172,231
(Interest on loans and discounts)	48,309	41,091	7,218	175,968
(Domestic currency)	38,477	31,036	7,441	134,629
Net fees and commissions	9,431	7,532	1,899	28,973
Net trading income	165	447	(282)	776
Net other operating income	(21,249)	518	(21,767)	(46,438)
Net gains (losses) on debt securities	(22,275)	(382)	(21,893)	(47,903)
General and administrative expenses (excluding non-recurrent items) (-)	24,725	23,601	1,124	90,830
Personnel expenses (-)	8,944	8,532	412	34,141
Non-personnel expenses (-)	13,101	12,816	285	48,534
Taxes (-)	2,679	2,252	427	8,154
Net operating profit, gross (Note 2)	12,358	27,260	(14,902)	64,711
Net operating profit from core banking service (Note 3)	**34,633**	**27,642**	**6,991**	**112,615**
Net operating profit from core banking service (excluding gains or losses on cancellation of investment trusts)	34,053	26,898	7,155	112,327
(1) Provision for general allowance for loan losses (-)	319	(14)	333	972
Net operating profit	**12,038**	**27,274**	**(15,236)**	**63,739**
(Cost of money held in trust) (-)	228	68	160	321
Net non-recurring gains (losses)	32,124	3,357	28,767	55,534
(2) Disposal of non-performing loans (-)	1,887	1,524	363	7,114
Losses on loan write-offs (-)	—	—	—	—
Provision for specific allowance for loan losses (-)	1,673	1,267	406	6,582
Losses on sale of loan receivables (-)	—	3	(3)	(13)
Provision for contingent losses (-)	48	91	(43)	61
Payments to credit guarantee corporations (-)	165	162	3	484
(3) Reversal of allowance for loan losses	—	—	—	—
(4) Recoveries of written-off receivables	0	0	—	14
[Credit costs: (1)+(2)-(3)-(4)] (-)	2,206	1,510	696	8,072
Net gains (losses) on equity securities	32,934	4,379	28,555	61,108
Other non-recurring gains (losses)	1,077	502	575	1,526
Ordinary profit	**43,934**	**30,563**	**13,371**	**118,951**
Net extraordinary gains (losses)	(62)	291	(353)	(4,560)
Net gains (losses) on disposal of fixed assets	(62)	291	(353)	385
Losses on impairment of fixed assets (-)	—	—	—	4,945
Profit before income taxes	**43,872**	**30,855**	**13,017**	**114,391**
Income taxes-current (-)	11,901	7,573	4,328	32,931
Income taxes-deferred (-)	998	515	483	(124)
Total income taxes (-)	12,899	8,088	4,811	32,806
Profit	**30,973**	**22,766**	**8,207**	**81,585**

(Notes) 1. Gross ordinary profit from core banking service ＝ Gross ordinary profit - Net gains (losses) on debt securities
2. Net operating profit, gross = Net operating profit + Provision for general allowance for loan losses
3. Net operating profit from core banking service = Net operating profit + Provision for general allowance for loan losses - Net gains (losses) on debt securities

2. Interest rate spread [The Shizuoka Bank, non-consolidated (Domestic business segment)]

(%)

	For the three months ended			For the year ended
	June 30,2026 (a)	June 30,2025 (b)	(a)-(b)	March 31, 2026
(1) Yield on investments	1.62	1. 29	0. 33	1.34
(i) Yield on loans	1.47	1. 24	0. 23	1.32
(ii) Yield on securities	2.93	2. 06	0. 87	1.92
(2) Fundraising costs	1.05	0. 88	0. 17	0.88
(i) Yield on deposits	0.32	0. 17	0. 15	0.21
(ii) Yield on external debt	0.34	0. 07	0. 27	0.12
(3) Deposit and loan rates spread (1)(i)-(2)(i)	1.15	1. 06	0. 09	1.11
(4) Gross interest spread (1)-(2)	0.56	0. 41	0. 15	0.45

3. Status of securities

(1) Balance of securities [The Shizuoka Bank, non-consolidated]

(Billions of Yen)

	As of June 30, 2026	As of March 31, 2026
Japanese government bonds	781.6	831.1
Municipal bonds	—	5.7
Corporate bonds	480.1	486.1
Stocks	599.3	560.8
Other securities	1,282.0	1,183.2
Foreign bonds	654.4	583.7
Total	3,143.1	3,067.1

(2) Gains (losses) on securities [The Shizuoka Bank, non-consolidated]

(Millions of Yen)

		For the three months ended		For the year ended
		June 30,2026 (a)	June 30,2025 (b)	March 31, 2026
Gains (losses) on debt securities		(22,275)	(382)	(47,903)
Gains on sales		1,859	1,030	15,060
Gains on redemptions		—	—	—
Losses on sales	(-)	24,135	1,412	62,964
Losses on redemptions	(-)	—	—	—
Losses on write-down	(-)	—	—	—
Gains (losses) on equity securities		32,934	4,379	61,108
Gains on sales		32,958	5,236	61,997
Losses on sales	(-)	—	813	813
Losses on write-down	(-)	23	43	75

(3) Unrealized gains (losses) on securities

[SFG, consolidated] (Billions of Yen)

	As of June 30, 2026				As of March 31, 2026			
	Carrying value	Unrealized gains (losses)	Unrealized gains	Unrealized losses	Carrying value	Unrealized gains (losses)	Unrealized gains	Unrealized losses
Held-to-maturity securities	174.7	(5.2)	0.1	5.3	151.1	(3.0)	—	3.0
Available-for-sale securities	2,730.5	304.4	535.8	231.3	2,680.1	262.2	491.1	228.9
Stocks	591.7	512.3	512.3	0.0	553.1	472.0	472.0	0.0
Bonds	1,101.7	(193.1)	0.0	193.1	1,186.6	(189.3)	0.0	189.4
Others	1,037.0	(14.7)	23.4	38.2	940.3	(20.4)	19.1	39.5
Total	2,905.3	299.2	535.9	236.7	2,831.3	259.1	491.1	232.0
Hedging instruments (deffered hedge)		44.4				37.6		
Unrealized gain (losses) after hedge accounting		343.7				296.8		

[The Shizuoka Bank, non-consolidated] (Billions of Yen)

	As of June 30, 2026				As of March 31, 2026			
	Carrying value	Unrealized gains (losses)	Unrealized gains	Unrealized losses	Carrying value	Unrealized gains (losses)	Unrealized gains	Unrealized losses
Held-to-maturity securities	164.5	(4.3)	0.1	4.4	140.9	(2.1)	0.0	2.1
Shares of subsidiaries and affiliated companies	—	—	—	—	—	—	—	—
Available-for-sale securities	2,729.8	307.2	535.3	228.0	2,679.4	264.9	490.6	225.6
Stocks	590.9	511.6	511.6	0.0	552.4	471.3	471.3	0.0
Bonds	1,101.7	(193.1)	0.0	193.1	1,186.6	(189.3)	0.0	189.4
Others	1,037.0	(11.2)	23.5	34.8	940.3	(16.9)	19.2	36.2
Total	2,894.3	302.9	535.4	232.5	2,820.3	262.8	490.6	227.8

(Note)"Available-for-sale securities" are stated at fair value, and "Unrealized gains (losses)" presents the differences between the carrying values and acquisition costs.
The figures above do not include investment partnership.

4. Balances of loans and bills discounted, deposits, etc. and individually held assets

(1) Loans and bills discounted [The Shizuoka Bank, non-consolidated]

(Ending balance) (Billions of Yen)

	As of June 30, 2026(a)	As of June 30, 2025(b)	(a)-(b)	As of March 31, 2026
Loans and bills discounted	11,325.1	10,774.3	550.8	11,255.9
Loans to SMEs, etc.	9,099.5	8,517.2	582.3	9,011.7
Consumer loans	4,432.2	4,123.8	308.4	4,360.5
Loans and bills discounted within Shizuoka prefecture	5,564.9	5,373.0	191.9	5,519.8
Loans to SMEs, etc.	5,069.0	4,857.6	211.4	5,010.5
Consumer loans	2,472.8	2,428.3	44.5	2,463.8

(Average balance) For the three months ended (Billions of Yen)

	June 30,2026 (a)	June 30,2025 (b)	(a)-(b)
Loans and bills discounted	11,251.8	10,729.1	522.7
Loans to SMEs, etc.	9,008.0	8,472.3	535.7
Consumer loans	4,392.5	4,100.8	291.7
Loans and bills discounted within Shizuoka prefecture	5,514.2	5,354.8	159.4
Loans to SMEs, etc.	5,004.4	4,839.2	165.2
Consumer loans	2,470.2	2,430.0	40.2

(Note) "Consumer loans" include apartment loans.

(2) Deposits, etc. [The Shizuoka Bank, non-consolidated]

(Ending balance) (Billions of Yen)

	As of June 30, 2026(a)	As of June 30, 2025(b)	(a)-(b)	As of March 31, 2026
Deposits, etc. (Deposits + Negotiable certificates of deposit)	12,554.6	12,386.9	167.7	12,612.3
Deposits	12,376.4	12,065.7	310.7	12,434.1
Domestic branches (excluding offshore accounts)	11,947.6	11,574.1	373.5	11,983.8
Individual deposits	7,933.8	7,777.7	156.1	7,874.8
Deposits within Shizuoka prefecture	10,403.3	10,225.0	178.3	10,341.5
Negotiable certificates of deposit	178.2	321.2	(143.0)	178.1

(Average balance) For the three months ended (Billions of Yen)

	June 30,2026 (a)	June 30,2025 (b)	(a)-(b)
Deposits, etc. (Deposits + Negotiable certificates of deposit)	12,571.2	12,257.7	313.5
Deposits	12,396.1	11,991.4	404.7
Domestic branches (excluding offshore accounts)	11,937.5	11,521.0	416.5
Individual deposits	7,849.6	7,694.0	155.6
Deposits within Shizuoka prefecture	10,361.3	10,185.1	176.2
Negotiable certificates of deposit	175.1	266.3	(91.2)

(3) Individually held assets [The Shizuoka Bank + Shizugin TM Securities] (Billions of Yen)

	As of June 30, 2026(a)	As of June 30, 2025(b)	(a)-(b)	As of March 31, 2026
Balance of individually held assets	10,255.4	9,692.6	562.8	10,029.5
Asset management products (Note)	2,333.0	1,926.4	406.6	2,166.1
Public bonds (Japanese government bonds, etc.)	81.7	47.6	34.1	70.3
Individual annuity insurance products	1,122.1	1,024.6	97.5	1,108.1
Foreign currency deposits	11.5	11.5	0.0	11.5
Investment trusts	138.6	83.4	55.2	108.6
Shizugin TM Securities	978.9	759.2	219.7	867.5
Japanese yen deposits, etc. (Japanese yen deposits + Negotiable certificates of deposit)	7,922.3	7,766.2	156.1	7,863.3

(Note) "Asset management products" do not include domestic currency deposits etc.

5.Non-performing loans based on the Banking Act and the Financial Reconstruction Act ("the FRA")
(Partial direct write-offs are not executed.)

[SFG, consolidated]

(Billions of Yen)

	As of June 30, 2026(a)	As of March 31, 2026(b)	(a)-(b)
Bankrupt and quasi-bankrupt loans	23.5	17.3	6.2
Doubtful loans	63.8	67.0	(3.2)
Special Attention	7.5	7.9	(0.4)
Past due loans (3months or more)	0.3	0.4	(0.1)
Restructured loans	7.1	7.5	(0.4)
Subtotal	94.9	92.3	2.6
Normal	11,251.5	11,217.0	34.5
Total	11,346.4	11,309.4	37.0
% to total credit balance	0.83	0.81	0.02
(When partial direct write-offs are executed)			
the FRA claims	86.8	86.6	0.2
% to total credit balance	0.76	0.76	(0.00)
(Deducting loans guaranteed by credit guarantee corporations from the table above)			
the FRA claims	56.5	56.5	0.0
% to total credit balance	0.49	0.50	(0.01)
(Reference)			
Net risk management loans (Note)	9.8	9.9	(0.1)
% to total credit balance	0.08	0.08	(0.00)

[The Shizuoka Bank, non-consolidated]

(Billions of Yen)

	As of June 30, 2026(a)	As of March 31, 2026(b)	(a)-(b)
Bankrupt and quasi-bankrupt loans	20.4	14.5	5.9
Doubtful loans	63.4	66.5	(3.1)
Special Attention	7.5	7.9	(0.4)
Past due loans (3months or more)	0.3	0.4	(0.1)
Restructured loans	7.1	7.5	(0.4)
Subtotal	91.3	89.1	2.2
Normal	11,357.9	11,275.0	82.9
Total	11,449.2	11,364.1	85.1
% to total credit balance	0.79	0.78	0.01
(When partial direct write-offs are executed)			
the FRA claims	85.9	85.8	0.1
% to total credit balance	0.75	0.75	(0.00)
(Deducting loans guaranteed by credit guarantee corporations from the table above)			
the FRA claims	55.6	55.6	(0.0)
% to total credit balance	0.48	0.49	(0.01)
(Reference)			
Net risk management loans (Note)	9.2	9.3	(0.1)
% to total credit balance	0.08	0.08	(0.00)

(Note) The FRA claims after deducting collateral and allowance for loan losses, etc.