Financial Results for Fiscal 2022

(from April 1,2022 to March 31,2023)

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Shizuoka Financial Group, Inc.,

URL https://www.shizuoka-fg.co.jp/

A. SFG連結決算情報

CONSOLIDATED FINANCIAL INFORMATION 連結決算情報

1. CONSOLIDATED BALANCE SHEETS 連結貸借対照表

	Millions o	f Yen(金額単位:百万円)
		As of March 31,2023
Assets	資産の部	Watch 61,2026
Cash and due from banks	現金預け金	1,747,165
Call loans and bills bought	コールローン及び買入手形	200,866
Monetary claims bought	買入金銭債権	49,184
Trading account assets	特定取引資産	10,895
Money held in trust	金銭の信託	110,095
Securities	有価証券	2,996,076
	有	
Loans and bills discounted		10,037,128
Foreign exchanges	外国為替	7,903
Lease receivables and investments in leases	リース債権及びリース投資資産	84,379
Other assets	その他資産	258,279
Tangible fixed assets	有形固定資産	54,338
Intangible fixed assets	無形固定資産	42,199
Retirement benefit asset	退職給付に係る資産	13,844
Deferred tax assets	操延税金資産	3,242
Customers' liabilities for acceptances and guarantees	支払承諾見返	91,672
Allowance for loan losses	貸倒引当金	$\triangle 52,336$
Allowance for investment loss	投資損失引当金	$\triangle 49$
Total assets	資産の部合計	15,654,886
Liabilities	負債の部	
Deposits	預金	11,705,070
Negotiable certificates of deposit	譲渡性預金	65,104
Call money and bills sold	コールマネー及び売渡手形	172,557
Securities sold under repurchase agreements	↓ │ 売現先勘定	385,270
Cash collateral received for securities lent		466,781
Trading account liabilities	特定取引負債	6,319
Borrowed money	借用金	1,325,573
Foreign exchanges	,	540
Bonds payable	社債	44,932
Borrowed money from trust account	信託勘定借	141
Other liabilities	その他負債	157,526
Retirement benefit liability	退職給付に係る負債	3,879
Provision for retirement benefits for directors (and other officers)	日	439
	投資返職窓カガヨ並 睡眠預金払戻損失引当金	485
Provision for reimbursement of deposits		
Provision for contingent loss	偶発損失引当金	1,324
Provision for point card certificates	ポイント引当金	288
Reserves under special laws	特別法上の引当金	11
Deferred tax liabilities	繰延税金負債	78,860
Acceptances and guarantees	支払承諾	91,672
Total liabilities	負債の部合計	14,506,781
Net assets	純資産の部	
Share capital	資本金	90,000
Capital surplus	資本剰余金	55,462
Retained earnings	利益剰余金	805,354
Treasury shares	自己株式	△33,607
Total shareholders' equity	株主資本合計	917,209
Valuation difference on available-for-sale securities	その他有価証券評価差額金	227,948
Deferred gains or losses on hedges	繰延ヘッジ損益	△1,387
Foreign currency translation adjustment	為替換算調整勘定	3,242
Remeasurements of defined benefit plans	退職給付に係る調整累計額	818
Total accumulated other comprehensive income	その他の包括利益累計額合計	230,622
Share acquisition rights	新株予約権	272
Total net assets	純資産の部合計	1,148,105
Total liabilities and net assets	負債及び純資産の部合計	15,654,886
Note: Elimonal and the dessets	ススクリポスエッドロロ	10,004,000

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)

	Millions o	f Yen(金額単位:百万円)
		FY2022
Ordinary income	経常収益	287,386
Interest income	資金運用収益	158,608
Interest on loans and discounts	貸出金利息	117,069
Interest and dividends on securities	有価証券利息配当金	33,592
Interest on call loans and bills bought	コールローン利息及び買入手形利息	1,572
Interest income on securities purchased under resale agreements	買現先利息	$\triangle 0$
Interest on deposits with banks	預け金利息	5,569
Other interest income	その他の受入利息	805
Trust fees	信託報酬	2
Fees and commissions	役務取引等収益	76,939
Gain on trading account transactions	特定取引収益	3,723
Other ordinary income	その他業務収益	26,824
Other income	その他経常収益	21,287
Recoveries of written off receivables	償却債権取立益	31
Other	その他の経常収益	21,256
Ordinary expenses	経常費用	213,422
Interest expenses	資金調達費用	39,719
Interest on deposits	預金利息	18,355
Interest on negotiable certificates of deposit	譲渡性預金利息	1,067
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	2,210
Interest expenses on securities sold under repurchase agreements	売現先利息	8,409
Interest expenses on cash collateral received for securities lent	債券貸借取引支払利息	245
Interest on borrowings and rediscounts	借用金利息	2,300
Interest expenses on bonds	社債利息	1,365
Interest expenses on bonds with share acquisition rights	新株予約権付社債利息	717
Other interest expenses	その他の支払利息	5,046
Fees and commissions payments	役務取引等費用	39,596
Other ordinary expenses	その他業務費用	26,616
General and administrative expenses	営業経費	95,857
Other expenses	その他経常費用	11,631
Provision of allowance for loan losses	貸倒引当金繰入額	4,543
Other	その他の経常費用	7,088
Ordinary profit	経常利益	73,964
Extraordinary income	特別利益	186
Gain on disposal of non-current assets	固定資産処分益	186
Extraordinary losses	特別損失	830
Loss on disposal of non-current assets	固定資産処分損	571
Impairment losses	減損損失	258
Profit before income taxes	税金等調整前当期純利益	73,320
Income taxes - current	法人税、住民税及び事業税	20,060
Income taxes - deferred	法人税等調整額	808
Total income taxes	法人税等合計	20,868
Profit	当期純利益	52,452
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	54
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	52,397
Note: Figures less than ¥1 million are omitted.		- , , , , ,

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)

	1/11110110 01	1011(亚银牛区:口271)
		FY2022
Profit	当期純利益	52,452
Other comprehensive income	その他の包括利益	29,782
Valuation difference on available-for-sale securities	その他有価証券評価差額金	34,530
Deferred gains or losses on hedges	繰延ヘッジ損益	$\triangle 1,612$
Foreign currency translation adjustment	為替換算調整勘定	$\triangle 1,552$
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	$\Delta 1,818$
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する持分相当額	236
Comprehensive income	包括利益	82,234
Comprehensive income attributable to	(内訳)	
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	82,215
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	19
N + · D: 1 +1 ×1 ·11: · · · · · 1	<u>_</u>	

3. CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS 連結株主資本等変動計算書

当連結会計年度(自 2022年4月1日 至 2023年3月31日)

FY2022 Ended Mar.31,2023

Millions of Yen(金額単位:百万円)

Shareholders' equity						
			, D110	株主資本	<u>larey</u>	
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	90,845	54,884	769,036	△29,030	885,735
Changes during period	当期変動額					
Purchase of shares of consolidated subsidiaries	連結子会社株式の取得 による持分の増減		△270			△270
Dividends of surplus	剰余金の配当			△16,078		△ 16,078
Profit attributable to owners of parent	親会社株主に帰属する 当期純利益			52,397		52,397
Purchase of treasury shares	自己株式の取得				△ 4,705	△ 4,705
Disposal of treasury shares	自己株式の処分		2		128	131
Transfer from capital to capital surplus	資本金から資本剰余金 への振替	△845	845			_
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)					
Total changes during period	当期変動額合計	△845	578	36,318	△4,577	31,473
Balance at end of period	当期末残高	90,000	55,462	805,354	△33,607	917,209

			Accumulated other comprehensive income						
			その他の包括利益累計額						
		Valuation difference on available for- sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Share acquisition rights	Non- controlling interests	Total net assets
		その他有価証 券評価差額金	繰延ヘッジ 損益	為替換算 調整勘定	退職給付に係る調 整累計額	その他の包括利 益累計額合計	新株予約権	非支配 株主持分	純資産合計
Balance at beginning of period	当期首残高	193,717	223	4,226	2,637	200,804	318	1,388	1,088,247
Changes during period	当期変動額								
Purchase of shares of consolidated subsidiaries	連結子会社株式の取得 による持分の増減								△270
Dividends of surplus	剰余金の配当								△16,078
Profit attributable to owners of parent	親会社株主に帰属する 当期純利益								52,397
Purchase of treasury shares	自己株式の取得								△4,705
Disposal of treasury shares	自己株式の処分								131
Transfer from capital to capital surplus	資本金から資本剰余金 への振替								_
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	34,231	Δ1,611	△983	△1,818	29,818	△45	Δ1,388	28,383
Total changes during period	当期変動額合計	34,231	Δ1,611	△983	Δ1,818	29,818	△45	△1,388	59,857
Balance at end of period	当期末残高	227,948	△1,387	3,242	818	230,622	272	_	1,148,105

4. CONSOLIDATED STATEMENTS OF CASH FLOWS 連結キャッシュ・フロー計算書

Cush Diese from agenuting authorises Deprociation Impairment loses Deprociation Impairment loses Share of lose (good) of encises accounted for using equity outlood Impairment loses Share of lose (good) of encises accounted for using equity outlood Impairment loses Share of lose (good) of encises accounted for using equity outlood Impairment loses Impairment l		Millions of Yen	(金額単位:百万円)
Profits for in recents terrors			FY2022
Page	Cash flows from operating activities		
			73,320
Application			17,965
Because (discrease) in allowene for learn losses			258
### Decrease Checrease In actionment benefit sates			$\triangle 417$
Decrease (increase) in retrievement benefit asset			$\triangle 1,046$
Increase (decrease) in retirement heads liability Increase (decrease) in provision for retirement heads (decrease) Increase (decrease) in provision for retirement heads (deposits Increase (decrease) in provision for point card certificates Increase (decrease) in provision for point card certificates Increase (decrease) in provision for point card certificates Increase (algorithm) (decrease) in provision for point card certificates Increase (algorithm) (decrease) in provision for point card certificates Increase (algorithm) (decrease) in provision for point card certificates Increase (algorithm) (decrease) in provision for point card certificates Increase (algorithm) (decrease) in trading account insets Increase (algorithm) (decrease) in trading account insets Not decrease (increase) in trading account insets Not decrease (increase) in lors and bills discounted Ratio (Participal Company) (decrease) in provision during the provision of the increase (decrease) in question during the provision of the increase (decrease) in question during the provision of the increase (decrease) in during the provision during the provision of the increase (decrease) in cash collateral received for securities leat Not increase (decrease) in cash collateral received for securities leat Not increase (decrease) in cash collateral received for securities leat Not increase (decrease) in cash collateral received for securities leat Not increase (decrease) in cash collateral received for securities leat Not increase (decrease) in cash collateral received for securities leat Not increase (decrease) in cash collateral received for securities leat Not increase (decrease) in contract such many of the provision of securities leat Not increase (decrease) in cash collateral received for securities leat Not increase (decrease) in cash collateral received fo			{
Increase (decrease) in provision for retirement benefits for directors (and other officers)			46
Remarks (decrease) in provision for reimbursement of deposits (Papers (decrease) in provision for reimbursement of deposits (Papers (decrease) in provision for point card certificates (Papers (decrease) in trust (Papers (de	Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	113
Increase (decrease) in provision for continuent leases		役員退職慰労引当金の増減額(△は減少)	56
Increase (decreases) in provision for point card certificates	Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(Δ)	△360
Interest income	Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	68
Interest expenses	Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	$\triangle 129$
大田	Interest income	資金運用収益	$\triangle 158,608$
金銭の高いの money held in trust	Interest expenses	資金調達費用	39,719
出来で表の語のでの歌を) in trading account assets	Loss (gain) related to securities	有価証券関係損益(△)	$\triangle 6,283$
Net decrease (increase) in trading account assets Net increase (decrease) in trading account liabilities Net decrease (increase) in deposits Net decrease (increase) in deposits Net increase (decrease) in deposits Net increase (decrease) in provine banks (excluding due from banks Net decrease (increase) in tactif mothers (excluding due from banks Net decrease (increase) in actif mothers (excluding due from banks Net decrease (increase) in deposits Net decrease (increase) in call loans Net decrease (increase) in call loans Net increase (decrease) in call loans Net increase (decrease) in call money Net decrease (increase) in foreign exchanges - liabilities Net decrease (increase) in believe to develope	Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	$\Delta 8^{2}$
Net decrease (increase) in trading account inabilities 特定則負債的機構(点) 2.98 Net increase (decrease) in trading account liabilities 特定則負債的機構(点) 2.98 Net decrease (increase) in deposits 法性合成性 2.98 Net increase (decrease) in deposits 法性合成性 2.98 Net increase (decrease) in profitable certificates of deposit 法性合成性 2.98 Net increase (decrease) in borowed money	Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	388
Net increase (decrease) in loans and bills discounted		■ ■ 特定取引資産の純増(△)減	3,861
Net decrease (increase) in nons and bills discounted 第金の影響な(3) 268.90 Net increase (decrease) in deposits 第金の影響な(4) 268.90 Net increase (decrease) in hoprowed money (情形の財産な(4)) 268.90 Net decrease (increase) in borrowed money (情形の財産な(4)) 26.40,64 Net decrease (increase) in tent mon banks (excluding due from Bank of Japan) (元年の財産な(4)) 27.20 Net decrease (increase) in call loans (1) 27.20 Net increase (decrease) in foreign exchanges - labilities (1) 27.20 Net increase (increase) in foreign exchanges - labilities (1) 27.20 Net increase (increase) in foreign exchanges - labilities (1) 27.20 Net increase (increase) in lease rocivables and investments in leases (1) 27.20 Decrease (increase) in lease rocivables and investments in leases (1) 27.20 Decrease (increase) in borrowed money from trust account (1) 28.20 Net increase (decrease) in borrowed money from trust account (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used in) operating activities (1) 28.20 Net cash provided by (used i			2,989
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Net increase (decrease) in borrowed money			*
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Net increase (decrease) in monetary claims bought Net increase (decrease) in call money Net increase (decrease) in call money Net increase (decrease) in call money Net increase (decrease) in cash collateral received for securities lent Net increase (decrease) in cash collateral received for securities lent Net increase (decrease) in foreign exchanges assets Net decrease (increase) in foreign exchanges rasets Net increase (decrease) in foreign exchanges rasets Net increase (decrease) in lease receivables and investments in leases Decrease (increase) in straight bonds by redemption (issue) Decrease (increase) in straight bonds by redemption (issue) Decrease (increase) in borrowed money from trust account Interest received Interest received Interest received Interest paid Other, net - たの他 - たの男の Subtotal - 小計 - たの他 - たの男の Subtotal - 小計 - たの表との表は - たりままが、		コールローン第の姉増(人)薄	A 100 AA
Net increase (decrease) in call money Net increase (decrease) in payables under repurchase agreements Net increase (decrease) in payables under repurchase agreements Net increase (decrease) in cash collateral received for securities lent (携発機助引要人程保金の料理域(ム) 38,77,7 Net decrease (increase) in foreign exchanges · labilities Net increase (decrease) in foreign exchanges · labilities Net decrease (increase) in foreign exchanges · labilities Net decrease (increase) in straight bonds by redemption (issue) Decrease (increase) in straight bonds by redemption (issue) Decrease (increase) in straight bonds by redemption (issue) Decrease (increase) in borrowed money from trust account 信託助定信の特理域(ム) 4,36 Action (ERB)定信の物理域(ム) 5 Action (ERB)定信の物理域(ム) 4,36 Action (ERB)定信の対理域(ム) 4,36 Action (ERB)定信の対理域(Action (ERB)定信の対理域(Act			
Ret increase (decrease) in payables under repurchase agreements			*
Net increase (decrease) in cash collateral received for securities lent Net decrease (increase) in foreign exchanges - assets Net increase (decrease) in foreign exchanges - liabilities Net increase (decrease) in foreign exchanges - liabilities Net increase (decrease) in foreign exchanges - liabilities Net decrease (increase) in lease receivables and investments in leases Decrease (increase) in straight bonds by redemption (issue) Becrease (decrease) in straight bonds and investments and part of the straight bonds and part of the s	•		*
Net decrease (increase) in foreign exchanges - laselts Net increase (decrease) in foreign exchanges - liabilities Net increase (decrease) in foreign exchanges - liabilities Net decrease (increase) in lease receivables and investments in leases Decrease (increase) in intraight bonds by redemption (issue) Becrease (increase) in intraight bonds by redemption (issue) Becrease (increase) in borrowed money from trust account 信託動定帽の海暗環(ム)			,
Net increase (decrease) in foreign exchanges · liabilities			
Net decrease (increase) in lease receivables and investments in leases Decrease (increase) in straight bonds by redemption (issue) Betrease (increase) in straight bonds by redemption (issue) Net increase (decrease) in borrowed money from trust account Interest received Interest received Interest received Interest paid Other, net			*
Becrease (increase) in straight bonds by redemption (issue)		1	
Net increase (decrease) in borrowed money from trust account			, and the second
Interest received 資金運用による収入			
Interest paid			
Other, net その他 △59,99 Subtotal 小針 △59,61 Income taxes paid 法人税等の支払額 △12,87 Net cash provided by (used in) operating activities 営業活動によるキャッシュ・フロー →72,49 Cash flows from investing activities 有価証券の取得による支出 △2,571,77 Proceeds from sale of securities 有価証券の取得による支出 △2,571,77 Proceeds from redemption of securities 有価証券の売却による収入 174,80 Increase in money held in trust 金銭の信託の増加による支出 △5,29 Purchase of tangible fixed assets 有形固定資産の取得による支出 △4,66 Purchase of intangible fixed assets 有形固定資産の取得による支出 △8,10 Proceeds from sale of tangible fixed assets 有形固定資産の売却による収入 67 Net cash provided by (used in) investing activities 投資活動によるキャッシュ・フロー △426,78 Cash flows from financing activities 財務活動によるキャッシュ・フロー △426,78 Dividends paid △16,04 △16,04 Purchase of treasury shares 自己株式の売却による収入 8 Purchase of treasury shares 自己株式の売却による収入 8 Redemption of bonds with subscription rights to shares rurenase of snares or subscription righ			
Subtotal			
Income taxes paid 法人税等の支払額 △12,87 Net cash provided by (used in) operating activities 営業活動によるキャッシュ・フロー Purchase of securities 有価証券の限制による支出 △2,571,77 Proceeds from sale of securities 有価証券の限制による支出 △2,571,77 Proceeds from redemption of securities 有価証券の優別による収入 1,987,56 Proceeds from redemption of securities 有価証券の優別による収入 174,80 Increase in money held in trust 金銭の信託の増加による支出 △5,29 Purchase of tangible fixed assets 有形固定資産の取得による支出 △4,66 Purchase of intangible fixed assets 有形固定資産の取得による支出 △4,66 Purchase of intangible fixed assets 有形固定資産の売却による収入 67 Net cash provided by (used in) investing activities 投資活動によるキャッシュ・フロー Dividends paid 日記金の支払額 △16,04 Dividends paid to non-controlling interests 非支配株主への配当金の支払額 △16,04 Dividends paid to non-controlling interests 非支配株主への配当金の支払額 △4,70 Purchase of treasury shares 自己株式の売却による支出 △4,70 Proceeds from sale of treasury shares 自己株式の売却による支出 △3,81 中では、中では、中では、中では、中では、中では、中では、中では、中では、中では、			
Net cash provided by (used in) operating activities Cash flows from investing activities Purchase of securities Purchase of securities Proceeds from redemption of securities Purchase of tangible fixed assets Purchase of tangible fixed assets Purchase of intangible fixed assets Proceeds from sale of tangible fixed assets Purchase of intangible fixed assets Proceeds from sale of tangible fixed assets Purchase of intangible fixed assets Purchase of intangible fixed assets Proceeds from financing activities Proceeds from financing activities Proceeds from financing activities Dividends paid Dividends paid to non-controlling interests Purchase of treasury shares Proceeds from sale of treasury shares Redemption of bonds with subscription rights to shares rurcnase or shares or subscitairies not resulting in cnange in scope of subscitairies not resulting in cnange in scope of Section Sec			,
Redemption of bonds with subscription rights to shares Purchase of treasury shares Purchase of treasury shares Redemption of bonds with subscription rights to shares rurchase of streasure stores or subsidiaries not resulting in change in scope of Scab and cash equivalents Reference Cash and cash equivalents Redevalve Cash and cash equivalents Redevalva lent as description for cash and cash equivalents Redevalva lent as description for period	•		
Purchase of securities 有価証券の取得による支出			$\triangle 72,490$
Proceeds from sale of securities 有価証券の売却による収入 1,987,566 Proceeds from redemption of securities 174,800 Increase in money held in trust 金銭の信託の増加による支出 △5,299 Purchase of tangible fixed assets 7800円による支出 44,666 Purchase of intangible fixed assets 7800円による支出 48,100 Proceeds from sale of tangible fixed assets 7800円による支出 48,100 Proceeds from sale of tangible fixed assets 7800円による支出 48,100 Proceeds from sale of tangible fixed assets 7800円による支出 48,100 Proceeds from financing activities 7800円による大中ツシュ・フロー 6426,780 Cash flows from financing activities 8800円によるキャッシュ・フロー 7800円によるキャッシュ・フロー 7800円による支払額 8800円による支払額 8800円による支払額 610円による支払額 610円による支払額 610円による支出 610円による支出 610円による支出 610円による支出 610円による支出 610円による支出 610円による支出 7800円による支出 610円による支出 7800円による支出 610円による支出 610円による 6			
Proceeds from redemption of securities 有価証券の償還による収入 174,800 Increase in money held in trust 金銭の信託の増加による支出 △5,29 Purchase of tangible fixed assets 有形固定資産の取得による支出 △4,66 Purchase of intangible fixed assets 無形固定資産の取得による支出 △8,10 Proceeds from sale of tangible fixed assets 有形固定資産の取得による支出 △8,10 Proceeds from sale of tangible fixed assets 有形固定資産の取得による収入 67 Net cash provided by (used in) investing activities 投資活動によるキャッシュ・フロー △426,78 Dividends paid Dividends paid 配当金の支払額 △516,04 Dividends paid to non-controlling interests 非支配株主への配当金の支払額 △4,70 Proceeds from sale of treasury shares 自己株式の取得による支出 △4,70 Proceeds from sale of treasury shares 自己株式の取得による支出 △4,70 Redemption of bonds with subscription rights to shares rurchase of shares of subschladition Net cash provided by (used in) financing activities 財務活動によるキャッシュ・フロー △61,87 Effect of exchange rate change on cash and cash equivalents 現金及び現金同等物の増減額(△は減少) △561,15 Cash and cash equivalents は金及び現金同等物の増減額(△は減少) △561,15 Cash and cash equivalents は金及び現金同等物の増減額(△は減少) △561,15 Cash and cash equivalents at beginning of period			$\triangle 2,571,773$
Increase in money held in trust			1,987,567
Purchase of tangible fixed assets Purchase of intangible fixed assets Purchase of intangible fixed assets Proceeds from sale of tangible fixed assets A**B固定資産の取得による支出 A**S40 A			174,800
Purchase of intangible fixed assets 無形固定資産の取得による支出			$\triangle 5,298$
Proceeds from sale of tangible fixed assets	Purchase of tangible fixed assets		$\triangle 4,661$
Net cash provided by (used in) investing activities 投資活動によるキャッシュ・フロー Dividends paid 配当金の支払額 公16,04 Dividends paid to non-controlling interests 非支配株主への配当金の支払額 公4,70 Purchase of treasury shares 自己株式の取得による支出 公4,70 Proceeds from sale of treasury shares 自己株式の取得による支出 公4,70 Redemption of bonds with subscription rights to shares rurchase of snares of subsidiaries not resulting in change in scope of Seffect of exchange rate change on cash and cash equivalents 現金及び現金同等物に係る換算差額 現金及び現金同等物の増減額(公は減少) 公561,15 Cash and cash equivalents at beginning of period 現金及び現金同等物の期首残高 2,129,84	Purchase of intangible fixed assets	無形固定資産の取得による支出	$\triangle 8,104$
Redemption of bonds with subscription rights to shares rurchase of snares of snares of snares of subsidiaries not resulting in change in scope of Net cash provided by (used in) financing activities Net increase (decrease) in cash and cash equivalents Dividends paid	Proceeds from sale of tangible fixed assets	有形固定資産の売却による収入	67'
Dividends paid Dividends paid to non-controlling interests Purchase of treasury shares Purchase of treasury shares 自己株式の取得による支出 白己株式の取得による支出	Net cash provided by (used in) investing activities		$\triangle 426,789$
Purchase of treasury shares 自己株式の取得による支出	Cash flows from financing activities	財務活動によるキャッシュ・フロー	
Purchase of treasury shares	Dividends paid	配当金の支払額	△16,048
Proceeds from sale of treasury shares Redemption of bonds with subscription rights to shares Purchase of shares of subsidiaries not resulting in change in scope of Septimber 1 Net cash provided by (used in) financing activities Effect of exchange rate change on cash and cash equivalents Net increase (decrease) in cash and cash equivalents Cash and cash equivalents at beginning of period 自己株式の売却による収入 新株予約権付社債の償還による支出 立39,81 連結の範囲の変更を伴わない子会社株式の取得による支出 立1,40 基語の範囲の変更を伴わない子会社株式の取得による支出 立1,40 本語の範囲の変更を伴わない子会社株式の取得による支出 本語の範囲の変更を作わない子会社株式の取得による表による表による表による表による表に表になる表による表による表による表による表による表による表による表による表による表によ	Dividends paid to non-controlling interests	非支配株主への配当金の支払額	Δ:
Redemption of bonds with subscription rights to shares rurchase of snares of subsidiaries not resulting in change in scope of each provided by (used in) financing activities Net cash provided by (used in) financing activities Effect of exchange rate change on cash and cash equivalents Net increase (decrease) in cash and cash equivalents Cash and cash equivalents at beginning of period 新株予約権付社債の償還による支出 連結の範囲の変更を伴わない子会社株式の取得による支出 Δ1,40 財務活動によるキャッシュ・フロー Δ61,87 現金及び現金同等物に係る換算差額 現金及び現金同等物の増減額(Δは減少) Δ561,15 現金及び現金同等物の期首残高 2,129,84	Purchase of treasury shares	自己株式の取得による支出	$\triangle 4,708$
Redemption of bonds with subscription rights to shares Purchase of snares of subsidiaries not resulting in change in scope of each provided by (used in) financing activities Effect of exchange rate change on cash and cash equivalents Net increase (decrease) in cash and cash equivalents Cash and cash equivalents at beginning of period 新株予約権付社債の償還による支出 連結の範囲の変更を伴わない子会社株式の取得による支出	Proceeds from sale of treasury shares	自己株式の売却による収入	80
Purchase of snares of subsidiaries not resulting in change in scope of 連結の範囲の変更を伴わない子会社株式の取得による支出	Redemption of bonds with subscription rights to shares	新株予約権付社債の償還による支出	△39,81
Net cash provided by (used in) financing activities 財務活動によるキャッシュ・フロー 上行 (A)	Furchase of snares of subsidiaries not resulting in change in scope of		,
Effect of exchange rate change on cash and cash equivalents 現金及び現金同等物に係る換算差額 Net increase (decrease) in cash and cash equivalents 現金及び現金同等物の増減額(△は減少) △561,15 Cash and cash equivalents at beginning of period 現金及び現金同等物の期首残高 2,129,84			,
Net increase (decrease) in cash and cash equivalents 現金及び現金同等物の増減額(△は減少) △561,15 Cash and cash equivalents at beginning of period 現金及び現金同等物の期首残高 2,129,84			201,07
Cash and cash equivalents at beginning of period現金及び現金同等物の期首残高2,129,84			<u> </u>
· · · · · · · · · · · · · · · · · · ·	Cash and cash equivalents at beginning of period	現金及び現金同等物の期末残高	1,568,68

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: 14

SHIZUOKA BANK CO., LTD.

SHIZUGIN MANAGEMENT CONSULTING CO., LTD.

SHIZUGIN LEASE CO., LTD.

SHIZUGIN IT SOLUTION 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.

SHIZUGIN MORTGAGE SERVICE CO., LTD.

SHIZUGIN BUSINESS CREATE CO., LTD.

SHIZUGIN HEARTFUL CO., LTD.

SHIZUOKA BANK (EUROPE) S.A.

SHIZUOKA LIQUIDITY RESERVE, LTD.

2. Application of the Equity Method

Number of affiliated companies accounted for by the equity method: 3

SHIZUGIN SAISON CARD CO., LTD.

MONEX GROUP, INC.

COMMONS ASSET MANAGEMENT, INC.

3. Balance Sheet Dates of Consolidated Subsidiaries

Balance sheet dates of consolidated subsidiaries are as follows:

March 31,2023: 14

B. 静岡銀行単体決算情報

NON-CONSOLIDATED FINANCIAL INFORMATION 単体決算情報

1. NON-CONSOLIDATED BALANCE SHEETS 貸借対照表

	-		n(金額単位:百万円)
		As of March 31,2022	As of March 31,2023
Assets	資産の部		,
Cash and due from banks	現金預け金	2,252,120	1,742,96
Call loans	コールローン	71,382	200,866
Monetary claims bought	買入金銭債権	38,352	49,184
Trading account assets	特定取引資産	14,256	10,478
Money held in trust	金銭の信託	104,800	104,800
Securities	有価証券	2,316,984	2,947,686
Loans and bills discounted	貸出金	9,533,758	10,063,002
Foreign exchanges	外国為替	10,278	7,481
Other assets	その他資産	300,629	216,281
Property, plant and equipment	有形固定資産	51,005	50,398
Intangible assets	無形固定資産	47,176	42,756
Prepaid pension costs	前払年金費用	10,921	12,775
Customers' liabilities for acceptances and guarantees	支払承諾見返	123,845	
Allowance for loan losses	┃ 貸倒引当金	△47,481	△46,780
Allowance for investment loss	上 投資損失引当金	∆44	∆49
Total assets	資産の部合計	14,827,985	
Liabilities	負債の部	, ,	, ,
Deposits	預金	11,416,559	11,752,566
Negotiable certificates of deposit	譲渡性預金	166,066	
Call money	コールマネー	177,528	
Securities sold under repurchase agreements		296,764	381,175
Cash collateral received for securities lent	情券貸借取引受入担保金 「	72,701	466,781
Trading account liabilities	特定取引負債	3,331	,
Borrowed money	借用金	1,330,522	,
Foreign exchanges	外国為替	2,406	, ,
Bonds payable	社債	37,118	
Bonds with share acquisition rights		36,717	-
Borrowed money from trust account	信託勘定借	198	141
Other liabilities	その他負債	91,809	
Provision for retirement benefits	退職給付引当金	2,408	· ·
Provision for retirement benefits for directors (and other officers)		254	330
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	845	485
Provision for contingent loss	偶発損失引当金	1,255	
Provision for point card certificates	ポイント引当金	372	$\frac{1,324}{244}$
Deferred tax liabilities	ペイントラーコー	62,168	77,860
Acceptances and guarantees		123,845	142,038
Total liabilities	負債の部合計	13,822,873	14,528,707
Net assets	純資産の部	13,022,073	14,526,707
	 資本金	90,845	00.945
Share capital	貝本亜 資本剰余金	· ·	· ·
Capital surplus	日	54,884	54,884
Legal capital surplus	貝本华····································	54,884	54,884
Retained earnings		693,539	·
Legal retained earnings	利益準備金	90,845	ŕ
Other retained earnings	その他利益剰余金	602,693	· ·
Reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金	3,017	2,787
Special reserve	特別積立金	528,700	· ·
Retained earnings brought forward	繰越利益剰余金	70,976	,
Treasury shares	自己株式	△29,030	
Total shareholders' equity	株主資本合計	810,238	·
Valuation difference on available-for-sale securities	その他有価証券評価差額金	194,366	·
Deferred gains or losses on hedges	繰延へッジ損益 	189	Δ1,423
Total valuation and translation adjustments	評価・換算差額等合計	194,555	229,020
Share acquisition rights	新株予約権	318	_
Total net assets	純資産の部合計	1,005,112	1,015,178
Total liabilities and net assets Note: Figures less than ¥1 million are omitted	負債及び純資産の部合計	14,827,985	15,543,886

2. NON-CONSOLIDATED STATEMENTS OF INCOME 損益計算書

Millions of Yen(金額単位:百万円)

		FY2021	FY2022
	100 AF		
Ordinary income	経常収益	192,502	
Interest income	資金運用収益	130,463	159,567
(Interest on loans and discounts)	(うち貸出金利息)	(97,979)	(116,840)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(29,742)	(34,680)
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	30,860	34,784
Gain on trading account transactions	特定取引収益	869	1,367
Other ordinary income	その他業務収益	23,145	26,793
Other income	その他経常収益	7,160	14,944
Ordinary expenses	経常費用	147,219	169,875
Interest expenses	資金調達費用	6,009	37,944
(Interest on deposits)	(うち預金利息)	(2,096)	(17,083)
Fees and commissions payments		16,025	13,638
Loss on trading account transactions	特定取引費用	_	0
Other ordinary expenses	その他業務費用	28,659	26,616
General and administrative expenses	営業経費	88,490	86,234
Other expenses	その他経常費用	8,034	5,440
Ordinary profit	経常利益	45,282	67,583
Extraordinary income	特別利益	6,009	459
Extraordinary losses	特別損失	1,495	3,618
Profit before income taxes	税引前当期純利益	49,796	64,424
Income taxes - current	法人税、住民税及び事業税	12,486	17,314
Income taxes - deferred	法人税等調整額	1,189	944
Total income taxes	法人税等合計	13,675	18,258
Profit	当期純利益	36,120	46,165

3. NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS 株主資本等変動計算書

前事業年度(自 平成2021年4月1日 至 平成2022年3月31日)

FY2021 Ended Mar.31,2022	Mill	ions of Yen(金	額単位:百万円)			
		Shareholders' equity				
		株主資本				
				surplus		
·		Share capital	資本剰余金			
		1	Legal capital	Total capital		
		海上人	surplus	surplus		
		資本金	資本準備金	資本剰余金合計		
Balance at beginning of period	当期首残高	90,845	54,884	54,884		
Cumulative effects of changes in accounting policies	会計方針の変更による 累積的影響額					
Restated balance	会計方針の変更を反映し た当期首残高	90,845	54,884	54,884		
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当					
Provision of reserve for tax purpose	固定資産圧縮積立金の					
reduction entry of non-current assets	積立					
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩					
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					
Profit	当期純利益					
Purchase of treasury shares	自己株式の取得					
Disposal of treasury shares	自己株式の処分					
Net changes in items other than	株主資本以外の項目の					
shareholders' equity	当期変動額(純額)					
Total changes during period	当期変動額合計	_	_	_		
Balance at end of period	当期末残高	90,845	54,884	54,884		

		Shareholders' equity								
					株主資	本				
				Retained e	arnings					
				利益剰系						
			Other retaine	_						
				その他利益	剰余金		/D - 4 - 1	Treasury	Total shareholders'	
		Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	Total retained earnings	shares	equity	
		利益準備金	固定資産 圧縮積立金	特別償却 準備金	特別積立金	繰越利益 剰余金	利益剰余金 合計	自己株式	株主資本 合計	
Balance at beginning of period	当期首残高	90,845	3,105	6	523,700	55,466	673,124	△20,371	798,482	
Cumulative effects of changes in accounting policies	会計方針の変更による 累積的影響額					△610	△610		△610	
Restated balance	会計方針の変更を反映し た当期首残高	90,845	3,105	6	523,700	54,856	672,513	△20,371	797,872	
Changes during period	当期変動額									
Dividends of surplus	剰余金の配当					△15,088	△15,088		△15,088	
Provision of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 積立		6			△6			_	
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩		△94			94			_	
Reversal of reserve for special depreciation	特別償却準備金の取崩			△6		6	_		_	
Provision of special reserve	特別積立金の積立				5,000	△5,000			_	
Profit	当期純利益					36,120	36,120		36,120	
Purchase of treasury shares	自己株式の取得							△8,759	△8,759	
Disposal of treasury shares	自己株式の処分			_	_	Δ6	Δ6	100	94	
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)									
Total changes during period	当期変動額合計	_	△87	△6	5,000	16,120	21,025	△8,658	12,366	
Balance at end of period	当期末残高	90,845	3,017	_	528,700	70,976	693,539	△29,030	810,238	

			nd translation a 評価·換算差額等	adjustments		
		Valuation difference on available-for- sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	Share acquisition rights	Total net assets
		その他有価証券 評価差額金	繰延ヘッジ損益	評価·換算差額 等合計	新株予約権	純資産合計
Balance at beginning of period	当期首残高	230,470	△141	230,329	330	1,029,142
Cumulative effects of changes in accounting policies	会計方針の変更による 累積的影響額					△610
Restated balance	会計方針の変更を反映し た当期首残高	230,470	△141	230,329	330	1,028,532
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当					△15,088
Provision of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 積立					_
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩					
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					_
Profit	当期純利益					36,120
Purchase of treasury shares	自己株式の取得					△8,759
Disposal of treasury shares	自己株式の処分					94
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	△36,104	330	△35,773	△12	△35,786
Total changes during period	当期変動額合計	△36,104	330	△35,773	△12	△23,419
Balance at end of period	当期末残高	194,366	189	194,555	318	1,005,112

当事業年度(自 平成2022年4月1日 至 平成2023年3月31日)

FY2022 Ended Mar.31,2023 Millions of Yen(金額単位:百万円) Shareholders' equity 株主資本 Capital surplus 資本剰余金 Share capital Legal capital Total capital surplus surplus 資本剰余金合計 資本金 資本準備金 Balance at beginning of period 当期首残高 90,845 54,884 54,884 当期変動額 Changes during period 株式移転による変動 Changes by share transfer Dividends of surplus 剰余金の配当 Reversal of reserve for tax purpose 固定資産圧縮積立金の reduction entry of non-current assets 特別積立金の積立 Provision of special reserve Reversal of reserve for special reserve 特別積立金の取崩 Profit 当期純利益 Purchase of treasury shares 自己株式の取得 Disposal of treasury shares 自己株式の処分 Net changes in items other than 株主資本以外の項目の 当期変動額(純額) shareholders' equity Total changes during period 当期変動額合計 90,845 54,884 Balance at end of period 当期末残高 54,884

		Shareholders' equity									
	株主資本										
		Retained earnings									
		利益剰余金									
				Other retained earnings							
		Legal retained earnings	その他利益剰余金			/D + 1	Treasury	Total shareholders'			
			Reserve for tax purpose reduction entry of non-current assets	Special reserve	Retained earnings brought forward	Total retained earnings	shares	equity			
		利益準備金	固定資産 圧縮積立金	特別積立金	繰越利益 剰余金	利益剰余金 合計	自己株式	株主資本 合計			
Balance at beginning of period	当期首残高	90,845	3,017	528,700	70,976	693,539	△29,030	810,238			
Changes during period	当期変動額										
Changes by share transfer	株式移転による変動						28,987	28,987			
Dividends of surplus	剰余金の配当				△97,793	△97,793		△97,793			
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩		△229		229						
Provision of special reserve	特別積立金の積立			5,000	△5,000	_		_			
Reversal of reserve for special reserve	特別積立金の取崩			△40,000	40,000			_			
Profit	当期純利益				46,165	46,165		46,165			
Purchase of treasury shares	自己株式の取得						Δ0	Δ0			
Disposal of treasury shares	自己株式の処分				△1,483	△1,483	42	△1,440			
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)										
Total changes during period	当期変動額合計		△229	△35,000	△17,881	△53,111	29,030	△24,080			
Balance at end of period	当期末残高	90,845	2,787	493,700	53,095	640,428	_	786,157			

			nd translation a 評価•換算差額等			
		Valuation difference on available-for- sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	Share acquisition rights	Total net assets
		その他有価証券 評価差額金	繰延ヘッジ損益	評価·換算差額 等合計	新株予約権	純資産合計
Balance at beginning of period	当期首残高	194,366	189	194,555	318	1,005,112
Changes during period	当期変動額					
Changes by share transfer	株式移転による変動					28,987
Dividends of surplus	剰余金の配当					△97,793
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩					_
Provision of special reserve	特別積立金の積立					
Reversal of reserve for special reserve	特別積立金の取崩					_
Profit	当期純利益					46,165
Purchase of treasury shares	自己株式の取得					Δ0
Disposal of treasury shares	自己株式の処分					△1,440
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	36,078	△1,612	34,465	△318	34,147
Total changes during period	当期変動額合計	36,078	△1,612	34,465	△318	10,066
Balance at end of period	当期末残高	230,444	△1,423	229,020	_	1,015,178