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Consolidated Financial Results for the Six Months Ended September 30, 2026 [Japanese GAAP]

November 10, 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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Scheduled date to file semi-annual securities report: November 26, 2026
Scheduled date to commence dividend payments: December 10, 2026
Trading accounts: Established
Supplemental information for financial results: Available
Investor meeting presentation: Scheduled

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

1. Consolidated Financial Results for the Six Months Ended September 30, 2026 (April 1, 2026 to September 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	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	277,325	44.4	83,393	26.5	57,297	23.2
September 30, 2025	192,071	18.4	65,948	32.2	46,510	33.6

Note: Comprehensive income: Six months ended September 30, 2026: ¥ 56,156 million [(43.2) %]
Six months ended September 30, 2025: ¥ 98,904 million [584.4%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	108.34	108.33
September 30, 2025	85.77	85.76

(2) Consolidated Financial Condition

	Total assets	Total net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	15,670,684	1,237,824	7.9
March 31, 2026	16,016,015	1,231,900	7.7

Reference: Equity: As of September 30, 2026: ¥ 1,237,033 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	-	54.00			
Fiscal year ending March 31, 2027 (Forecast)			-	59.00	113.00

Note: Revision to the forecast for dividends announced most recently : Yes

3. Consolidated Earnings Forecast for the Fiscal Year Ending March 31, 2027 (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	173,000	32.8	120,000	32.6	227.95

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

* Notes:

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

(2) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions of 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

(3) Number of issued shares (common shares)

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

As of September 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 September 30, 2026	53,885,746 shares
As of March 31, 2026	49,578,515 shares

3) Average number of shares outstanding during the period

Six months ended September 30, 2026	528,862,891 shares
Six months ended September 30, 2025	542,253,044 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.

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.
* Proper use of earnings forecasts, and other special matters
  - Shizuoka Financial Group falls under the category of “Specified Business Corporation” under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2026.
  - 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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◇ Interim Financial Results for FY2026

Interim Financial highlights are posted on the Company's website.

✧ The Company will hold a briefing session for investors as described below. Materials to be used in this briefing session will be posted on the Company's website on the day of the session.
・Briefing session on financial results for institutional investors and analysts on Wednesday, November 25, 2026

1. Overview of Consolidated Business Results, etc.

(1) Overview of Consolidated Business Results

The consolidated operating results for the first six months of FY 2026 were as follows: ordinary income increased by ¥85,254 million from the same period of the previous year to ¥277,325 million, mainly due to an increase in interest income, primarily from interest on loans and discounts and from interest and dividends on securities, as well as an increase in gains on sales of equity securities. Ordinary expenses also increased by ¥67,809 million from the same period of the previous year to ¥193,932 million, mainly due to an increase in interest expenses, primarily from interest on deposits and others, as well as an increase in losses on sales debt securities.

As a result, ordinary profit increased by ¥17,445 million from the same period of the previous year to ¥83,393 million, and profit attributable to owners of parent increased by ¥10,787 million from the same period of the previous year to ¥57,297 million.

The business results of The Shizuoka Bank, Ltd. (hereinafter, the "Bank"), which is the core company of the Group, are as follows: ordinary income increased by ¥78,709 million from the same period of the previous year to ¥246,282 million, and ordinary expenses increased by ¥63,148 million from the same period of the previous year to ¥168,201 million.

As a result, ordinary profit increased by ¥15,561 million from the same period of the previous year to ¥78,081 million, and profit increased by ¥10,644 million from the same period of the previous year to ¥54,133 million.

(2) Overview of Consolidated Financial Conditions

○ Assets, liabilities, and net assets

Total assets as of September 30, 2026 decreased by ¥345.3 billion from the end of the previous fiscal year to ¥15,670.6 billion, mainly due to a decrease in cash and due from banks. Total liabilities decreased by ¥351.2 billion from the end of the previous fiscal year to ¥14,432.8 billion, mainly due to a decrease in borrowed money. Total net assets increased by ¥5.9 billion from the end of the previous fiscal year to ¥1,237.8 billion, mainly due to an increase in retained earnings resulting from the recording of profit attributable to owners of parent.

The balances of the Bank’s principal accounts are as follows:

○ Loans and bills discounted

In order to fulfill its role as a comprehensive financial group that grows together with the region, the Bank strove to provide stable financing for customers in the region. The balance of loans and bills discounted as of September 30, 2026 increased by ¥91.9 billion from the end of the previous fiscal year to ¥11,347.8 billion, mainly due to an increase in loans to individuals.

○ Deposits, etc. (including negotiable certificates of deposit)

The balance of deposits, etc. as of September 30, 2026 decreased by ¥209.6 billion from the end of the previous fiscal year to ¥12,402.6 billion, mainly due to a decrease in public sector deposits. In addition, to meet the diverse needs of individual customers, the Bank has offered a wide range of products, such as individual annuities and investment trusts. As a result of the foregoing, the balance of deposited assets from individual customers, including deposits, etc., increased by ¥58.2 billion from the end of the previous fiscal year to ¥9,220.2 billion.

○ Securities

The balance of securities as of September 30, 2026 decreased by ¥173.2 billion from the end of the previous fiscal year to ¥2,893.9 billion, mainly due to a decrease in JGBs.

The Bank strives for appropriate management of securities according to market trends, while working to build a sound and stable portfolio.

(3) Explanation of the Consolidated Earnings Forecast

Based on the financial results for the first six months of FY 2026 and current business trends, Shizuoka Financial Group has revised its consolidated earnings forecast for FY 2026, which was announced on August 6, 2026, with respect to ordinary profit and profit attributable to owners of parent.

Ordinary profit has been revised upward by ¥6.0 billion to ¥173.0 billion, and profit attributable to owners of parent has also been revised upward by ¥5.0 billion to ¥120.0 billion.

2. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	862,461	583,387
Call loans and bills bought	104,012	71,485
Monetary claims bought	44,738	45,089
Trading assets	10,625	9,727
Money held in trust	282,200	258,900
Securities	2,997,542	2,823,503
Loans and bills discounted	11,185,408	11,225,244
Foreign exchanges	8,754	4,293
Lease receivables and investments in leases	88,578	114,304
Other assets	319,301	397,646
Tangible fixed assets	53,538	56,535
Intangible fixed assets	20,990	25,051
Net defined benefit assets	24,775	25,028
Deferred tax assets	4,364	4,434
Customers' liabilities for acceptances and guarantees	62,325	80,639
Allowance for loan losses	(53,558)	(54,542)
Allowance for investment losses	(46)	(41)
Total assets	16,016,015	15,670,684
Liabilities		
Deposits	12,210,042	12,040,877
Negotiable certificates of deposit	176,658	147,971
Call money and bills sold	16,327	57,800
Payables under repurchase agreements	405,800	441,807
Payables under securities lending transactions	79,722	—
Trading liabilities	4,588	5,493
Borrowed money	1,480,829	1,243,477
Foreign exchanges	602	521
Bonds payable	2,000	61,500
Due to trust account	185	164
Other liabilities	268,608	274,756
Net defined benefit liabilities	2,640	3,018
Provision for retirement benefits for directors (and other officers)	992	1,212
Provision for reimbursement of deposits	573	441
Provision for contingent losses	1,303	1,280
Provision for point card certificates	669	754
Provision for employee stock ownership plan	185	—
Reserves under special laws	19	19
Deferred tax liabilities	70,039	71,124
Acceptances and guarantees	62,325	80,639
Total liabilities	14,784,115	14,432,860

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Capital stock	90,000	90,000
Capital surplus	40,946	34,715
Retained earnings	944,365	979,896
Treasury shares	(71,073)	(94,029)
Total shareholders' equity	1,004,237	1,010,582
Net unrealized gains (losses) on available-for-sale securities	184,052	183,414
Net deferred gains (losses) on hedging instruments	17,892	20,090
Foreign currency translation adjustment	19,323	17,008
Remeasurements of defined benefit plans	6,343	5,937
Total accumulated other comprehensive income	227,612	226,450
Subscription rights to shares	38	38
Non-controlling interests	11	752
Total net assets	1,231,900	1,237,824
Total liabilities and net assets	16,016,015	15,670,684

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	192,071	277,325
Interest income	123,486	148,763
Interest on loans and discounts	84,262	99,394
Interest and dividends on securities	33,761	44,583
Trust fees	1	0
Fees and commissions	45,795	54,223
Trading income	921	688
Other operating income	3,232	19,337
Other ordinary income	18,634	54,311
Ordinary expenses	126,123	193,932
Interest expenses	42,557	49,642
Interest on deposits	24,288	31,367
Fees and commissions payments	19,412	22,607
Other operating expenses	6,339	58,254
General and administrative expenses	52,619	55,968
Other ordinary expenses	5,194	7,458
Ordinary profit	65,948	83,393
Extraordinary income	3,066	0
Gains on disposal of fixed assets	327	0
Gains on bargain purchase	2,738	—
Extraordinary losses	3,759	629
Losses on disposal of fixed assets	82	175
Losses on impairment of fixed assets	2,308	454
Losses on step acquisitions	1,369	—
Profit before income taxes	65,254	82,764
Income taxes - current	18,615	24,865
Income taxes - deferred	129	581
Total income taxes	18,745	25,446
Profit	46,509	57,317
Income (loss) attributable to non-controlling interests	(1)	20
Profit attributable to owners of parent	46,510	57,297

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	46,509	57,317
Other comprehensive income	52,395	(1,161)
Net unrealized gains (losses) on available-for-sale securities	46,965	(509)
Net deferred gains (losses) on hedging instruments	4,444	2,414
Foreign currency translation adjustment	1,046	(2,159)
Remeasurements of defined benefit plans	(115)	(406)
Share of other comprehensive income of associates accounted for using equity method	54	(501)
Comprehensive income	98,904	56,156
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	98,906	56,136
Comprehensive income attributable to non-controlling interests	(1)	20

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at April 1, 2025	90,000	40,861	894,055	(41,756)	983,161
Changes during the period					
Cash dividends			(18,990)		(18,990)
Profit attributable to owners of parent			46,510		46,510
Repurchase of treasury shares				(0)	(0)
Disposal of treasury shares		84		683	768
Net changes of items other than shareholders' equity					
Total changes during the period	—	84	27,520	683	28,287
Balance at September 30, 2025	90,000	40,946	921,575	(41,072)	1,011,448

	Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Net deferred gains(losses) on hedging instruments	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at April 1, 2025	163,223	10,388	8,841	1,245	183,698	86	8	1,166,953
Changes during the period								
Cash dividends								(18,990)
Profit attributable to owners of parent								46,510
Repurchase of treasury shares								(0)
Disposal of treasury shares								768
Net changes of items other than shareholders' equity	46,946	4,509	1,054	(115)	52,395	(47)	(1)	52,346
Total changes during the period	46,946	4,509	1,054	(115)	52,395	(47)	(1)	80,634
Balance at September 30, 2025	210,170	14,897	9,896	1,129	236,094	38	6	1,247,588

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at April 1, 2026	90,000	40,946	944,365	(71,073)	1,004,237
Changes during the period					
Cash dividends			(21,766)		(21,766)
Profit attributable to owners of parent			57,297		57,297
Repurchase of treasury shares				(31,452)	(31,452)
Disposal of treasury shares		(6,230)		8,496	2,266
Net changes of items other than shareholders' equity					
Total changes during the period	—	(6,230)	35,531	(22,955)	6,345
Balance at September 30, 2026	90,000	34,715	979,896	(94,029)	1,010,582

	Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Net deferred gains(losses) on hedging instruments	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at April 1, 2026	184,052	17,892	19,323	6,343	227,612	38	11	1,231,900
Changes during the period								
Cash dividends								(21,766)
Profit attributable to owners of parent								57,297
Repurchase of treasury shares								(31,452)
Disposal of treasury shares								2,266
Net changes of items other than shareholders' equity	(637)	2,197	(2,315)	(406)	(1,161)	—	740	(420)
Total changes during the period	(637)	2,197	(2,315)	(406)	(1,161)	—	740	5,924
Balance at September 30, 2026	183,414	20,090	17,008	5,937	226,450	38	752	1,237,824

(4) Notes to Consolidated Financial Statements

(Notes to Going Concern Assumption)

None.

(Subsequent Events)

Aquisition of own shares

At the Board of Directors meeting held on November 10, 2026, 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	4,000,000 shares (maximum)
3) Total cost of acquisition	¥10,000 million (maximum)
4) Acquisition period	From November 13, 2026 through December 23, 2026

◆*Interim Financial Results for FY2026*

Shizuoka Financial Group, Inc.

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

I. Overview of Financial Results

1. Status of profit and loss

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

<Consolidated Statements of Income> For the six months ended (Millions of Yen)

	September 30, 2026 (a)	(a) - (b)	September 30, 2025 (b)
Gross ordinary profit (Note)	92,509	(12,619)	105,128
Net interest income	99,120	18,192	80,928
Net fees and commissions	31,616	5,231	26,385
Net trading income	688	(233)	921
Net other opertating income	(38,916)	(35,809)	(3,107)
General and administrative expenses (-)	55,968	3,349	52,619
(1) Provision for general allowance for loan losses (-)	(657)	945	(1,602)
(2) Disposal of non-performing loans (-)	6,602	2,024	4,578
Losses on loan write-offs (-)	242	41	201
Provsion for specific allowance for loan losses (-)	6,094	2,217	3,877
Losses on sale of loan receivables (-)	(49)	(166)	117
Provision for contingent losses (-)	(22)	(71)	49
Payments to credit guarantee corporations (-)	338	7	331
(3) Reversal of allowance for loan losses	—	—	—
(4) Recoveries of written-off receivables	11	(16)	27
[Credit costs: (1)+(2)-(3)-(4)] (-)	5,933	2,984	2,949
Net gains (losses) on equity securities	49,411	34,194	15,217
Equity in earnings of equity method investees	530	594	(64)
Other	2,843	1,608	1,235
Ordinary profit	**83,393**	**17,445**	**65,948**
Net extraordinary gains (losses)	(629)	64	(693)
Profit before income taxes	**82,764**	**17,510**	**65,254**
Income taxes - current (-)	24,865	6,250	18,615
Income taxes - deferred (-)	581	452	129
Total income taxes (-)	25,446	6,701	18,745
Profit	57,317	10,808	46,509
income (loss) attributable to non-controlling interests	20	21	(1)
Profit attributable to owners of parent	**57,297**	**10,787**	**46,510**

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

(Net operating profit) (Millions of Yen)

	September 30, 2026 (a)	(a) - (b)	September 30, 2025 (b)
Net operating profit	38,110	(16,018)	54,128

(Note) Net operating profit = Net operating profit of the Bank (non-consolidated) + Consolidated ordinary profit – Ordinary profit of the Bank (non-consolidated)

(Number of companies in the scope of consolidation)

	September 30, 2026 (a)	(a) - (b)	September 30, 2025 (b)
Number of consolidated subsidiaries	18	—	18
Number of equity method affiliates	3	1	2

(Note) ・ In April 2026, Shizugin Mortgage Service Co., Ltd. and Shizugin Business Create Co., Ltd., both consolidated subsidiaries,merged to form Shizugin Business Partners Co., Ltd.
・In April 2026, SFG acquired shares of Tokyo Gas Lease Co., Ltd. making it a consolidated subsidiary.
・In April 2026, SFG Real Estate Investment Advisors Co., Ltd. established Shizuoka Community Development Consulting Co., Ltd. as an equity method affiliate.

[The Shizuoka Bank, non-consolidated] For the six months ended (Millions of Yen)

	September 30, 2026 (a)	(a) - (b)	September 30, 2025 (b)
Gross ordinary profit	80,335	(14,819)	95,154
Gross ordinary profit from core banking service (Note 1)	121,040	21,273	99,767
Net interest income	101,879	18,738	83,141
(Interest on loans and discounts)	100,042	15,538	84,504
(Domestic currency)	81,340	17,188	64,152
Net fees and commissions	16,909	2,351	14,558
Net trading income	257	(301)	558
Net other operating income	(38,711)	(35,608)	(3,103)
Net gains (losses) on debt securities	(40,704)	(36,091)	(4,613)
Gross ordinary profit (Domestic)	72,363	(10,227)	82,590
Gross ordinary profit from core banking service	109,846	21,747	88,099
Net interest income	90,802	17,999	72,803
Net fees and commissions	17,058	2,534	14,524
Net trading income	178	85	93
Net other operating income	(35,675)	(30,845)	(4,830)
(Net gains (losses) on debt securities)	(37,482)	(31,973)	(5,509)
Gross ordinary profit (International)	7,971	(4,592)	12,563
Gross ordinary profit from core banking service	11,193	(474)	11,667
Net interest income	11,077	740	10,337
Net fees and commissions	(148)	(182)	34
Net trading income	78	(386)	464
Net other operating income	(3,035)	(4,761)	1,726
(Net gains (losses) on debt securities)	(3,221)	(4,116)	895
General and administrative expenses (excluding non-recurrent items) (-)	48,003	2,109	45,894
Personnel expenses (-)	17,630	732	16,898
Non-personnel expenses (-)	25,376	1,129	24,247
Taxes (-)	4,996	248	4,748
Net operating profit, gross (Note 2)	32,331	(16,928)	49,259
Net operating profit from core banking service (Note 3)	**73,036**	**19,164**	**53,872**
Net operating profit from core banking service (excluding gains or losses on cancellation of investment trusts)	67,104	14,359	52,745
(1) Provision for general allowance for credit losses (-)	(466)	974	(1,440)
Net operating profit	**32,798**	**(17,902)**	**50,700**
(Cost of money held in trust) (-)	496	352	144
Net non-recurring gains (losses)	45,779	33,815	11,964
(2) Disposal of non-performing loans (-)	5,871	1,983	3,888
Losses on loan write-offs (-)	—	—	—
Provision for specific allowance for loan losses (-)	5,801	2,292	3,509
Losses on sale of loan receivables (-)	(246)	(244)	(2)
Provision for contingent losses (-)	(22)	(71)	49
Payments to credit guarantee corporations (-)	338	7	331
(3) Reversal of allowance for loan losses	—	—	—
(4) Recoveries of written-off receivables	0	—	0
[Credit costs: (1)+(2)-(3)-(4)] (-)	5,405	2,958	2,447
Net gains (losses) on equity securities	49,403	34,301	15,102
Gains on sales of equity securities	49,534	33,568	15,966
Losses on sales of equity securities (-)	98	(715)	813
Losses on wite-down of equity securities (-)	32	(18)	50
Other non-recurring gains (losses)	2,247	1,498	749
Ordinary profit	**78,081**	**15,562**	**62,519**
Net extraordinary gains (losses)	(629)	1,431	(2,060)
Net gains (losses) on disposal of fixed assets	(174)	(421)	247
Losses on impairment of fixed assets (-)	454	(1,854)	2,308
Profit before income taxes	**77,451**	**16,993**	**60,458**
Income taxes - current (-)	22,709	6,127	16,582
Income taxes - deferred (-)	609	221	388
Total income taxes (-)	23,318	6,348	16,970
Profit	**54,133**	**10,645**	**43,488**

(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. Net operating profit [The Shizuoka Bank, non-consolidated]

For the six months ended (Millions of Yen)

	September 30, 2026 (a)	(a) - (b)	September 30, 2025 (b)
(1) Net operating profit, gross	32,331	(16,928)	49,259
Per employee (Thousands of Yen)	11,289	(6,209)	17,498
(2) Net operating profit	32,798	(17,902)	50,700
Per employee (Thousands of Yen)	11,451	(6,559)	18,010

(Note) The number of employees includes the number of those employed overseas and uses the average number excluding those on secondments.

3. Interest rate spread [The Shizuoka Bank, non-consolidated]

For the six months ended (%)

		September 30, 2026 (a)	(a) - (b)	September 30, 2025 (b)
(1) Yield on investments	(A)	2.03	0.36	1.67
(i) Yield on loans	(a)	1.76	0.20	1.56
(ii) Yield on securities		3.28	0.97	2.31
(2) Fundraising costs	(B)	1.35	0.14	1.21
(i) Yield on deposits	(b)	0.53	0.11	0.42
(ii) Yield on external debts		0.53	0.38	0.15
(3) Deposit and loan rates spread	(a)-(b)	1.23	0.09	1.14
(4) Gross interest spread	(A)-(B)	0.67	0.22	0.45

(Reference) Domestic business segment (%)

(1) Yield on investments	(A)	1.69	0.44	1.25
(i) Yield on loans	(a)	1.54	0.27	1.27
(ii) Yield on securities		3.02	1.35	1.67
(2) Fundraising costs	(B)	1.07	0.21	0.86
(i) Yield on deposits	(b)	0.35	0.17	0.18
(ii) Yield on external debt		0.44	0.36	0.08
(3) Deposit and loan rates spread	(a)-(b)	1.19	0.11	1.08
(4) Gross interest spread	(A)-(B)	0.62	0.23	0.39

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

For the six months ended (Millions of Yen)

		September 30, 2026 (a)	(a) - (b)	September 30, 2025 (b)
Gains (losses) on debt securities		(40,704)	(36,091)	(4,613)
Gains on sales		17,296	15,570	1,726
Gains on redemptions		—	—	—
Losses on sales	(-)	58,000	51,661	6,339
Losses on redemptions	(-)	—	—	—
Losses on write-down	(-)	—	—	—

(Millions of Yen)

Gains (losses) on equity securities		49,403	34,301	15,102
Gains on sales		49,534	33,568	15,966
Losses on sales	(-)	98	(715)	813
Losses on write-down	(-)	32	(18)	50

5. Unrealized gains (losses) on securities

(1) Accounting for securities

Trading securities	Stated at fair value (Unrealized gains (losses) are recorded as profit or loss.)
Held-to-maturity securities	Stated at amortized cost
Available-for-sale securities	Stated at fair value (Unrealized gains (losses) are recorded directly in net assets.)
Shares of subsidiaries and affiliated companies	Stated at cost

(2) Unrealized gains (losses)

[SFG, consolidated] (Millions of Yen)

	As of September 30, 2026					As of March 31, 2026			
	Carrying values	Unrealized gains (losses) (a)	(a) - (b)	Unrealized gains	Unrealized losses	Carrying values	Unrealized gains (losses) (b)	Unrealized gains	Unrealized losses
Held-to-maturity securities	173,203	(8,977)	(5,919)	—	8,977	151,195	(3,058)	—	3,058
Available-for-sale securities	2,478,314	262,100	(104)	514,531	252,430	2,680,178	262,204	491,189	228,984
Stocks	571,593	493,528	21,494	493,535	7	553,194	472,034	472,052	17
Bonds	996,710	(197,178)	(7,783)	0	197,178	1,186,644	(189,395)	19	189,415
Others	910,009	(34,249)	(13,815)	20,994	55,244	940,339	(20,434)	19,117	39,551
Total	2,651,517	253,122	(6,024)	514,531	261,408	2,831,373	259,146	491,189	232,043
Hedging instruments (deffered hedge)		40,750	3,091				37,659		
Unrealized gains (losses) after hedge accounting		293,872	(2,933)				296,805		

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

	As of September 30, 2026					As of March 31, 2026			
	Carrying values	Unrealized gains (losses) (a)	(a) - (b)	Unrealized gains	Unrealized losses	Carrying values	Unrealized gains (losses) (b)	Unrealized gains	Unrealized losses
Held-to-maturity securities	163,499	(7,989)	(5,816)	10	7,999	140,936	(2,173)	12	2,186
Shares of subsidiaries and affiliated companies	—	—	—	—	—	—	—	—	—
Available-for-sale securities	2,477,520	264,713	(274)	513,791	249,077	2,679,422	264,987	490,651	225,664
Stocks	570,799	492,788	21,448	492,795	7	552,438	471,340	471,357	17
Bonds	996,710	(197,178)	(7,783)	0	197,178	1,186,644	(189,395)	19	189,415
Others	910,009	(30,896)	(13,939)	20,994	51,891	940,339	(16,957)	19,273	36,231
Total	2,641,019	256,724	(6,089)	513,801	257,077	2,820,358	262,813	490,664	227,850

(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.

6. Retirement benefits [The Shizuoka Bank, non-consolidated]

(Millions of Yen)

Category			For the six months ended September 30, 2026	For the six months ended September 30, 2025
Defined benefit obligations (beginning of period)		(A)	45,958	53,913
(Discount rate)			(2.6%)	(1.0%)
Plan assets (beginning of period)		(B)	70,733	69,698
Provision for retirement benefits (beginning of period)		(C)	(15,659)	(14,080)
Unrecognized actuarial differences (beginning of period)		(A)-(B)-(C)	(9,115)	(1,704)
(Accumulation (Amortization) period)			(10years)	(10years)
Accumulation (Amortization) of unrecognized actuarial differences			(574)	(159)

(Millions of Yen)

Category	September 30, 2026	September 30, 2025
Retirement benefit costs	(224)	301
Service cost	428	589
Interest cost	597	269
Expected return on plan assets	(907)	(600)
Accumulation (Amortization) of unrecognized actuarial differences	(574)	(159)
Others (Note)	231	202

(Note) Extra retirement payments paid on a temporary basis and contributions to defined contribution pension plans, etc. are recorded as "Others."

7. ROE [The Shizuoka Bank, non-consolidated]

(%)

	For the six months ended September 30, 2026 (a)	(a) - (b)	For the six months ended September 30, 2025 (b)
Net operating profit basis	6.17	(3.69)	9.86
Net operating profit from core banking service basis	13.75	3.27	10.48
Profit basis	10.19	1.73	8.46

(Note) Average balance of equity that serves as a denominator is calculated as follows:

(Total equity at the beginning of the period + Total equity at the end of the period) / 2

8. Balances of deposits, and loans and bills discounted [The Shizuoka Bank, non-consolidated]

(Millions of Yen)

		For the six months ended September 30, 2026 (a)	(a) - (b)	(a) - (c)	FY2025 (b)	For the six months ended September 30, 2025 (c)
Deposits	(term-end balance)	12,253,209	(180,958)	250,551	12,434,167	12,002,658
	(average balance)	12,327,965	217,517	315,934	12,110,448	12,012,031
Loans and bills discounted	(term-end balance)	11,347,829	91,926	486,430	11,255,903	10,861,399
	(average balance)	11,279,762	343,486	511,152	10,936,276	10,768,610

9. Capital ratio (international standard)

[SFG, consolidated] (Billions of Yen)

	As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
(1) Total capital ratio (4) / (7)	15.78%	0.18%	(1.89%)	15.60%	17.67%
(2) Tier 1 capital ratio (5) / (7)	15.78%	0.18%	(1.89%)	15.60%	17.67%
(3) Common equity Tier 1 capital ratio (6) / (7)	15.78%	0.18%	(1.89%)	15.60%	17.67%
(4) Total capital (Note 1)	1,113.7	32.2	24.6	1,081.5	1,089.1
(5) Tier 1 capital	1,113.7	32.2	24.6	1,081.5	1,089.1
(6) Common equity Tier 1 capital	1,113.7	32.2	24.6	1,081.5	1,089.1
(7) Risk-weighted assets	7,055.4	125.4	891.7	6,930.0	6,163.7

(Reference) Estimated capital ratio calculated on the finalized and fully implemented Basel III basis * (Billions of Yen)

	As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
(1) Total capital ratio (2) / (3)	13.60%	0.15%	(0.22%)	13.45%	13.82%
(2) Total capital (Note 1)	1,113.7	32.2	24.6	1,081.5	1,089.1
(3) Estimated risk-weighted assets	8,186.2	149.3	305.5	8,036.9	7,880.7

* Preconditions for estimated values

A. Numerator for calculating capital ratio
- Used the results for total capital.

B. Denominator for calculating capital ratio
- Credit risk assets (the Foundation Internal Rating-based Approach and the Standardized Approach for calculating capital floor): Calculated the total risk-weighted assets on the finalized and fully implemented Basel III basis based on the results.
- Operational risk equivalent and market risk equivalent: Used the results.

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

	As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
(1) Total capital ratio (4) / (7)	13.19%	0.51%	(0.42%)	12.68%	13.61%
(2) Tier 1 capital ratio (5) / (7)	13.19%	0.51%	(0.42%)	12.68%	13.61%
(3) Common equity Tier 1 capital ratio (6) / (7)	13.19%	0.51%	(0.42%)	12.68%	13.61%
(4) Total capital (Note 1)	925.0	52.7	55.2	872.3	869.8
(5) Tier 1 capital	925.0	52.7	55.2	872.3	869.8
(6) Common equity Tier 1 capital	925.0	52.7	55.2	872.3	869.8
(7) Risk-weighted assets	7,008.5	130.1	619.6	6,878.4	6,388.9

(Notes) 1. Total capital does not include preferred shares and subordinated bonds, etc.
2. "Composition of Capital Disclosure" based on the 7th notice by the Financial Services Agency in 2014 will be posted on the Company's website as Basel Information (https://www.shizuoka-fg.co.jp/ir/basel.html) (in Japanese only).

II. Status of Loans and Bills Discounted, etc.

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

[SFG, consolidated] (Millions of Yen, %)

	As of September 30, 2026						As of March 31, 2026		As of September 30, 2025	
	(a)	% to total credit balance	(a) - (b)	% to total credit balance	(a) - (c)	% to total credit balance	(b)	% to total credit balance	(c)	% to total credit balance
Bankrupt and quasi-bankrupt loans	19,637	0.17	2,281	0.02	(1,676)	(0.02)	17,356	0.15	21,313	0.19
Doubtful loans	65,392	0.57	(1,633)	(0.02)	(1,469)	(0.04)	67,025	0.59	66,861	0.61
Special Attention	6,968	0.06	(985)	(0.01)	(1,666)	(0.01)	7,953	0.07	8,634	0.07
Past due loans (3 months or more)	712	0.00	272	0.00	107	0.00	440	0.00	605	0.00
Restructured loans	6,255	0.05	(1,258)	(0.01)	(1,774)	(0.02)	7,513	0.06	8,029	0.07
Subtotal	91,998	0.80	(338)	(0.01)	(4,811)	(0.08)	92,336	0.81	96,809	0.88
Normal	11,267,999	99.19	50,901	0.01	441,304	0.08	11,217,098	99.18	10,826,695	99.11
Total	11,359,997		50,563		436,493		11,309,434		10,923,504	
(When partial direct write-offs are executed)										
the FRA claims	84,617	0.74	(2,039)	(0.02)	(3,195)	(0.06)	86,656	0.76	87,812	0.80
(Deducting loans guaranteed by credit guarantee corporations from the table above)										
the FRA claims	55,534	0.48	(996)	(0.02)	(1,692)	(0.04)	56,530	0.50	57,226	0.52
(The FRA claims after deducting collateral and allowance for loan losses, etc.)										
Net risk management loans	9,385	0.08	(551)	(0.00)	(1,551)	(0.02)	9,936	0.08	10,936	0.10

(Note) Figures are presented based on the results of self-assessment on all the consolidated subsidiaries of the Company.

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

	As of September 30, 2026						As of March 31, 2026		As of September 30, 2025	
	(a)	% to total credit balance	(a) - (b)	% to total credit balance	(a) - (c)	% to total credit balance	(b)	% to total credit balance	(c)	% to total credit balance
Bankrupt and quasi-bankrupt loans	16,713	0.14	2,135	0.02	(2,080)	(0.03)	14,578	0.12	18,793	0.17
Doubtful loans	64,961	0.56	(1,622)	(0.02)	(1,451)	(0.04)	66,583	0.58	66,412	0.60
Special Attention	6,968	0.06	(985)	(0.00)	(1,666)	(0.01)	7,953	0.06	8,634	0.07
Past due loans (3 months or more)	712	0.00	272	0.00	107	0.00	440	0.00	605	0.00
Restructured loans	6,255	0.05	(1,258)	(0.01)	(1,774)	(0.02)	7,513	0.06	8,029	0.07
Subtotal	88,642	0.77	(473)	(0.01)	(5,198)	(0.08)	89,115	0.78	93,840	0.85
Normal	11,376,370	99.22	101,339	0.01	494,631	0.08	11,275,031	99.21	10,881,739	99.14
Total	11,465,013		100,866		489,433		11,364,147		10,975,580	
(When partial direct write-offs are executed)										
the FRA claims	83,650	0.72	(2,157)	(0.03)	(3,361)	(0.07)	85,807	0.75	87,011	0.79
(Deducting loans guaranteed by credit guarantee corporations from the table above)										
the FRA claims	54,567	0.47	(1,113)	(0.02)	(1,859)	(0.04)	55,680	0.49	56,426	0.51
(The FRA claims after deducting collateral and allowance for loan losses, etc.)										
Net risk management loans	8,833	0.07	(536)	(0.01)	(1,519)	(0.02)	9,369	0.08	10,352	0.09

2. Status of coverage of non-performing loans based on the BA and the FRA

[SFG, consolidated] (Millions of Yen, %)

	As of September 30, 2026			As of March 31, 2026	As of September 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
the FRA claims (A)	91,998	(338)	(4,811)	92,336	96,809
Amount covered by collateral and guarantees, etc. (B)	56,645	(1,382)	(3,338)	58,027	59,983
Amount not covered (C) = (A) - (B)	35,352	1,044	(1,473)	34,308	36,825
Allowance for loan losses (D)	25,966	1,594	77	24,372	25,889
Allowance ratio (D)/(C)	73.45	2.42	3.15	71.03	70.30
Coverage ratio (B+D)/(A)	89.79	0.56	1.09	89.23	88.70

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

	As of September 30, 2026			As of March 31, 2026	As of September 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
the FRA claims (A)	88,642	(473)	(5,198)	89,115	93,840
Amount covered by collateral and guarantees, etc. (B)	56,307	(1,482)	(3,464)	57,789	59,771
Amount not covered (C) = (A) - (B)	32,334	1,008	(1,735)	31,326	34,069
Allowance for loan losses (D)	23,501	1,545	(216)	21,956	23,717
Allowance ratio (D)/(C)	72.68	2.60	3.07	70.08	69.61
Coverage ratio (B+D)/(A)	90.03	0.55	1.07	89.48	88.96

3. Results of self-assessment (by borrower category)

[SFG, consolidated]

(Millions of Yen)

	As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Loans to bankrupt borrowers	4,996	1,371	289	3,625	4,707
Loans to effectively bankrupt borrowers	14,645	915	(1,962)	13,730	16,607
Loans to potentially bankrupt borrowers	65,372	(1,668)	(1,523)	67,040	66,895
Loans to caution-required borrowers	633,998	(755)	(21,035)	634,753	655,033
Loans to management-required borrowers	8,388	(974)	(1,829)	9,362	10,217
Management-required loans (loans and bills discounted only)	6,968	(985)	(1,666)	7,953	8,634
Other loans to caution-required borrowers	625,609	218	(19,207)	625,391	644,816
Loans to normal borrowers	10,611,086	(5,445)	411,260	10,616,531	10,199,826
Total credit balance (Note)	11,330,099	(5,582)	387,030	11,335,681	10,943,069

(Note) Including credit card receivables and rights of indemnity of credit card companies, lease and installment receivables of leasing companies, and rights of indemnity of credit guarantee companies, etc.

[The Shizuoka Bank, non-consolidated]

(Millions of Yen)

	As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Loans to bankrupt borrowers	4,337	1,347	245	2,990	4,092
Loans to effectively bankrupt borrowers	12,375	787	(2,325)	11,588	14,700
Loans to potentially bankrupt borrowers	64,923	(1,660)	(1,489)	66,583	66,412
Loans to caution-required borrowers	630,011	(7,789)	(21,663)	637,800	651,674
Loans to management-required borrowers	8,388	(974)	(1,829)	9,362	10,217
Management-required loans (loans and bills discounted only)	6,968	(985)	(1,666)	7,953	8,634
Other loans to caution-required borrowers	621,623	(6,814)	(19,833)	628,437	641,456
Loans to normal borrowers	10,739,351	110,576	519,331	10,628,775	10,220,020
Total credit balance (Note)	11,450,999	103,262	494,099	11,347,737	10,956,900

(Note) Loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchanges, accrued interest, and suspense payments similar to loans (deducting bank-guaranteed private placement bonds)

4. Status of allowance for loan losses, etc.

[SFG, consolidated]

(Millions of Yen)

	As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Allowance for loan losses	54,542	984	1,803	53,558	52,739
General allowance for loan losses	26,914	(629)	1,862	27,543	25,052
Specific allowance for loan losses	27,628	1,613	(59)	26,015	27,687
Provision for contingent losses	1,280	(23)	(12)	1,303	1,292

[The Shizuoka Bank, non-consolidated]

(Millions of Yen)

	As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Allowance for loan losses	48,890	1,122	1,813	47,768	47,077
General allowance for loan losses	25,730	(466)	1,947	26,196	23,783
Specific allowance for loan losses	23,160	1,589	(133)	21,571	23,293
Provision for contingent losses	1,280	(23)	(12)	1,303	1,292

[Standard for reporting allowance for loan losses, etc. (The Shizuoka Bank, non-consolidated)]

<<General allowance for loan losses>>

Category	Standard for reporting allowance
Loans to normal borrowers	The Shizuoka Bank provides a general allowance for loan losses based on anticipation of the expected loss ratio for the average remaining life of loans. The loss ratio is calculated based on the actual loan loss ratio over a certain period in the past for each category of borrowers, and the expected loss amount is calculated by multiplying the loan amount by the loss ratio. For certain large loans to borrowers requiring caution and loans to borrowers under management, The Shizuoka Bank calculates the general allowance for loan losses using the cash flow estimation method (DCF method).
Loans to caution-required borrowers	
Loans to management-required borrowers	

<<Specific allowance for loan losses>>

Category	Standard for reporting allowance
Loans to potentially bankrupt borrowers	The Shizuoka Bank provides an specific allowance for loan losses based on anticipation of the expected loss ratio for the average retention period of loans. The expected loss ratio is calculated based on the actual loan loss ratio over a certain period in the past, and the expected loss amount is calculated by multiplying the loan amount classified as III by the loss ratio. For some large loans, The Shizuoka Bank calculates the specific allowance for loan losses using the cash flow estimation method (DCF method).
Loans to effectively bankrupt borrowers	The amount of loans classified as III and IV are fully recorded as an specific allowance.
Loans to bankrupt borrowers	

<<Provision for contingent losses>>

Standard for reporting allowance
Based on the internally prescribed standards for amortization and allowance, the estimated future payments to credit guarantee corporations is recorded when calculating the provision for contingent losses.

5. Loans and bills discounted, classified by type of industry, etc.

(1) Loans and bills discounted, classified by type of industry [The Shizuoka Bank, non-consolidated]

(Millions of Yen)

	As of September 30, 2026			As of March 31, 2026	As of September 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic branches (excluding offshore accounts)	11,007,787	105,648	463,719	10,902,139	10,544,068
Manufacturing	1,548,178	(42,860)	(31,016)	1,591,038	1,579,194
Agriculture and forestry	8,249	255	185	7,994	8,064
Fishery	14,455	246	(331)	14,209	14,786
Mining and quarrying	17,800	1,665	3,751	16,135	14,049
Construction	293,942	(10,106)	11,080	304,048	282,862
Utilities	141,698	(15,462)	(20,247)	157,160	161,945
Telecommunications	78,266	1,298	(6,037)	76,968	84,303
Transportation and postal service	324,634	(2,003)	8,305	326,637	316,329
Wholesale and retailing	777,918	(6,035)	(5,804)	783,953	783,722
Finance and insurance	682,763	(93,428)	(39,329)	776,191	722,092
Real estate, lease, and rental	2,853,950	138,534	214,228	2,715,416	2,639,722
Medical, welfare, accomodation, and other services	759,677	4,062	74,169	755,615	685,508
Local governments	60,913	(4,532)	(9,525)	65,445	70,438
Other	3,445,337	134,013	264,287	3,311,324	3,181,050

(2) Loans and bills discounted, classified by type of industry [The Shizuoka Bank, non-consolidated] <Shizuoka Prefecture only>

(Millions of Yen)

	As of September 30, 2026			As of March 31, 2026	As of September 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic branches (excluding offshore accounts)	5,574,880	55,029	181,660	5,519,851	5,393,220
Manufacturing	911,085	(35,511)	(18,643)	946,596	929,728
Agriculture and forestry	7,899	241	143	7,658	7,756
Fishery	12,430	321	(261)	12,109	12,691
Mining and quarrying	2,818	(209)	279	3,027	2,539
Construction	222,452	(11,521)	5,816	233,973	216,636
Utilities	26,065	(1,771)	(2,987)	27,836	29,052
Telecommunications	15,414	(409)	194	15,823	15,220
Transportation and postal service	192,253	8,911	7,794	183,342	184,459
Wholesale and retailing	421,341	522	3,562	420,819	417,779
Finance and insurance	101,528	2,462	(2,200)	99,066	103,728
Real estate, lease, and rental	1,045,999	82,665	104,698	963,334	941,301
Medical, welfare, accomodation, and other services	534,671	(2,012)	54,007	536,683	480,664
Local governments	60,913	(4,532)	(9,525)	65,445	70,438
Other	2,020,006	15,872	38,783	2,004,134	1,981,223

(3) Non-performing loans based on the BA and the FRA, classified by type of industry [The Shizuoka Bank, non-consolidated]

(Millions of Yen)

	As of September 30, 2026			As of March 31, 2026	As of September 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic branches (excluding offshore accounts)	88,642	(473)	(5,198)	89,115	93,840
Manufacturing	15,078	71	(2,108)	15,007	17,186
Agriculture and forestry	526	(6)	(49)	532	575
Fishery	2,030	1,999	1,999	31	31
Mining and quarrying	73	(1)	(1)	74	74
Construction	7,537	(231)	(5)	7,768	7,542
Utilities	92	(3)	(6)	95	98
Telecommunications	318	80	5	238	313
Transportation and postal service	1,201	(505)	46	1,706	1,155
Wholesale and retailing	17,348	(98)	2,450	17,446	14,898
Finance and insurance	446	377	364	69	82
Real estate, lease, and rental	12,438	(74)	(1,476)	12,512	13,914
Medical, welfare, accomodation, and other services	17,470	(2,675)	(6,491)	20,145	23,961
Local governments	—	—	—	—	—
Other	14,079	591	75	13,488	14,004

(4) Balance of consumer loans [The Shizuoka Bank, non-consolidated]

(Millions of Yen)

	As of September 30, 2026			As of March 31, 2026	As of September 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Balance of consumer loans (Note)	4,535,240	174,695	344,839	4,360,545	4,190,401
Balance of housing loans (Note)	4,198,156	175,803	344,874	4,022,353	3,853,282
Balance of other loans	337,083	(1,109)	(36)	338,192	337,119

(Note) "Balance of consumer loans" and "Balance of housing loans" include apartment loans.

(5) Ratio of loans to SMEs, etc. [The Shizuoka Bank, non-consolidated]

(Millions of Yen, %)

	As of September 30, 2026			As of March 31, 2026	As of September 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Balance of loans to SMEs	9,133,565	121,827	537,330	9,011,738	8,596,235
Balance of loans to individuals (Note 1)	4,546,820	174,583	344,943	4,372,237	4,201,877
Balance of loans to SMEs	4,586,745	(52,755)	192,387	4,639,500	4,394,358
Ratio of loans to SMEs, etc. (Note 2)	82.97	0.31	1.45	82.66	81.52

(Notes) 1. "Balance of loans to individuals" includes apartment loans.

2. Figures are the ratios of loans to SMEs, etc. to the total amount of loans from domestic branches.

III. Reference

Non-consolidated Financial Statements of The Shizuoka Bank

(1) Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 30, 2026
Assets		
Cash and due from banks	832,029	556,034
Call loans	104,012	71,485
Monetary claims bought	44,738	45,089
Trading assets	10,556	9,653
Money held in trust	282,200	258,900
Securities	3,067,186	2,893,974
Loans and bills discounted	11,255,903	11,347,829
Foreign exchanges	8,754	4,293
Other assets	261,395	314,292
Other assets	261,395	314,292
Tangible fixed assets	48,735	49,375
Intangible fixed assets	21,385	25,298
Prepaid pension costs	16,466	17,385
Customers' liabilities for acceptances and guarantees	61,307	77,653
Allowance for loan losses	(47,768)	(48,890)
Allowance for investment losses	(46)	(41)
Total assets	15,966,858	15,622,334
Liabilities		
Deposits	12,434,167	12,253,209
Negotiable certificates of deposit	178,158	149,471
Call money	16,327	57,800
Payables under repurchase agreements	405,800	441,807
Payables under securities lending transactions	79,722	—
Trading liabilities	4,591	5,496
Borrowed money	1,453,779	1,274,415
Foreign exchanges	602	521
Due to trust account	185	164
Other liabilities	217,731	216,861
Income taxes payable	19,731	21,859
Lease liabilities	549	383
Asset retirement obligations	45	45
Other liabilities	197,406	194,573
Provision for retirement benefits	807	896
Provision for retirement benefits for directors (and other officers)	644	831
Provision for reimbursement of deposits	573	441
Provision for contingent losses	1,303	1,280
Provision for point card certificates	221	287
Deferred tax liabilities	66,474	67,849
Acceptances and guarantees	61,307	77,653
Total liabilities	14,922,400	14,548,989

(Millions of yen)

	As of March 31, 2025	As of March 30, 2026
Net assets		
Capital stock	90,845	90,845
Capital surplus	54,884	54,884
Legal capital surplus	54,884	54,884
Retained earnings	693,485	720,619
Legal retained earnings	90,845	90,845
Other retained earnings	602,639	629,773
Reserve for tax purpose reduction entry of fixed assets	3,523	3,469
Special reserve	493,700	493,700
Retained earnings brought forward	105,416	132,603
Total shareholders' equity	839,215	866,348
Net unrealized gains (losses) on available-for-sale securities	187,465	186,804
Net deferred gains (losses) on hedging instruments	17,777	20,191
Total valuation and translation adjustments	205,242	206,996
Total net assets	1,044,458	1,073,345
Total liabilities and net assets	15,966,858	15,622,334

(2) Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	167,572	246,282
Interest income	125,595	150,969
Interest on loans and discounts	84,504	100,042
Interest and dividends on securities	35,671	46,200
Trust fees	1	0
Fees and commissions	21,264	23,818
Trading income	558	257
Other operating income	3,235	19,396
Other ordinary income	16,916	51,839
Ordinary expenses	105,052	168,201
Interest expenses	42,598	49,585
Interest on deposits	24,382	31,506
Fees and commissions payments	6,707	6,909
Other operating expenses	6,339	58,107
General and administrative expenses	45,850	47,647
Other ordinary expenses	3,556	5,950
Ordinary profit	62,519	78,081
Extraordinary income	327	0
Extraordinary losses	2,388	629
Profit before income taxes	60,458	77,451
Income taxes - current	16,582	22,709
Income taxes - deferred	388	609
Total income taxes	16,970	23,318
Profit	43,488	54,133

(3) Statements of Changes in Net Assets

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity		
	Capital stock	Capital surplus	
		Legal capital surplus	Total capital surplus
Balance at April 1, 2025	90,845	54,884	54,884
Changes during the period			
Cash dividends			
Reversal of reserve for tax purpose reduction entry of fixed assets			
Profit			
Net changes of items other than shareholder's equity			
Total changes during the period	—	—	—
Balance at September 30, 2025	90,845	54,884	54,884

	Shareholders' equity					
	Retained earnings					Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings	
		Reserve for tax purpose reduction entry of fixed assets	Special reserve	Retained earnings brought forward		
Balance at April 1, 2025	90,845	3,629	493,700	79,724	667,899	813,629
Changes during the period						
Cash dividends				(26,000)	(26,000)	(26,000)
Reversal of reserve for tax purpose reduction entry of fixed assets		(53)		53	—	—
Profit				43,488	43,488	43,488
Net changes of items other than shareholder's equity						
Total changes during the period	—	(53)	—	17,542	17,488	17,488
Balance at September 30, 2025	90,845	3,576	493,700	97,266	685,388	831,118

	Valuation and translation adjustments			Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Net deferred gains(losses) on hedging instruments	Total valuation and translation adjustments	
Balance at April 1, 2025	166,456	10,233	176,689	990,319
Changes during the period				
Cash dividends				(26,000)
Reversal of reserve for tax purpose reduction entry of fixed assets				—
Profit				43,488
Net changes of items other than shareholder's equity	46,895	4,444	51,340	51,340
Total changes during the period	46,895	4,444	51,340	68,829
Balance at September 30, 2025	213,351	14,678	228,030	1,059,148

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity		
	Capital stock	Capital surplus	
		Legal capital surplus	Total capital surplus
Balance at April 1, 2026	90,845	54,884	54,884
Changes during the period			
Cash dividends			
Reversal of reserve for tax purpose reduction entry of fixed assets			
Profit			
Net changes of items other than shareholder's equity			
Total changes during the period	—	—	—
Balance at September 30, 2026	90,845	54,884	54,884

	Shareholders' equity					
	Retained earnings					Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings	
		Reserve for tax purpose reduction entry of fixed assets	Special reserve	Retained earnings brought forward		
Balance at April 1, 2026	90,845	3,523	493,700	105,416	693,485	839,215
Changes during the period						
Cash dividends				(27,000)	(27,000)	(27,000)
Reversal of reserve for tax purpose reduction entry of fixed assets		(53)		53	—	—
Profit				54,133	54,133	54,133
Net changes of items other than shareholder's equity						
Total changes during the period	—	(53)	—	27,187	27,133	27,133
Balance at September 30, 2026	90,845	3,469	493,700	132,603	720,619	866,348

	Valuation and translation adjustments			Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Net deferred gains(losses) on hedging instruments	Total valuation and translation adjustments	
Balance at April 1, 2026	187,465	17,777	205,242	1,044,458
Changes during the period				
Cash dividends				(27,000)
Reversal of reserve for tax purpose reduction entry of fixed assets				—
Profit				54,133
Net changes of items other than shareholder's equity	(661)	2,414	1,753	1,753
Total changes during the period	(661)	2,414	1,753	28,886
Balance at September 30, 2026	186,804	20,191	206,996	1,073,345