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February 12, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Japanese GAAP)

Company name: Shizuoka Financial Group, Inc.
Stock exchange listings: Tokyo
Securities code: 5831
URL: https://www.shizuoka-fg.co.jp/
Representative: Hisashi Shibata President
For inquiry: Hidehito Matsushita General Manager of Corporate Planning Dept.
Telephone: +81-54-261-3111

Dividend payment date: -
Trading accounts: Established
Supplemental information for financial results: Available
Investor meeting presentation: Not scheduled

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated business results

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2025	304,027	24.3	98,348	32.3	69,694	32.7
December 31, 2024	244,529	(4.8)	74,313	(2.0)	52,515	31.0

Note: Comprehensive income Nine months ended December 31, 2025: ¥ 133,536 million [254.2%]
Nine months ended December 31, 2024: ¥ 37,696 million [257.4%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	128.66	128.65
December 31, 2024	95.68	95.67

(2) Consolidated financial condition

	Total assets	Total net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	15,878,358	1,247,744	7.9
March 31, 2025	15,714,861	1,166,953	7.4

Reference: Equity
As of December 31, 2025: ¥ 1,247,696 million
As of March 31, 2025: ¥ 1,166,859 million

Note: "Equity-to-asset ratio" is computed under the formula below.
(Total net assets - Subscription 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, 2025	-	25.00	-	35.00	60.00
Fiscal year ending March 31, 2026	-	39.00	-		
Fiscal year ending March 31, 2026 (Forecast)				41.00	80.00

Notes: 1. Revision to the forecast for dividends announced most recently: Yes
2. For details, please refer to the "Notice Concerning Revised Forecasts of Full-Year Consolidated Financial Results and (Increased) Year-end Dividend, and Decision on Matters Related to Acquisition of Treasury Stock" disclosed on February 12, 2026.

3. Consolidated financial results forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(%: 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	127,000	24.4	88,000	17.9	163.09

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

*** Notes**

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

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

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

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

As of December 31, 2025	580,129,069 shares
As of March 31, 2025	580,129,069 shares

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

As of December 31, 2025	43,498,236 shares
As of March 31, 2025	38,195,411 shares

3) Average number of shares outstanding during the period

Nine months ended December 31, 2025	541,692,945 shares
Nine months ended December 31, 2024	548,827,164 shares

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

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

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

Table of Contents -Attachments

１．Overview of Consolidated Business Results, etc.

（１）Overview of Consolidated Business Results

Looking back at the Japanese economy during the first nine months of FY 2025, although the impact of U.S. trade policies has been observed particularly in the automobile industry, the domestic economy has been recovering moderately, supported by a rebound in private consumption and captal investment.

As for the Shizuoka prefecture's economy, while there are some signs of weakness such as the impact of rising prices on private consumptions and decline in housing investment, it is also recovering moderately due to steady public investments and an increase in capital investment.

The consolidated operating results for the first nine months of FY2025 were as follows:

Ordinary income increased by ￥59,498 million from the same period of the previous year to ￥304,027 million, mainly due to higher interest on loans and discounts and interest and dividends on securities, as well as an increase in gains on sales of equity securities. Ordinary expenses increased by ￥35,463 million from the same period of the previous year to ￥205,679 million, mainly due to an increase in losses on sales of debt securities and general and administrative expenses.

As a result, ordinary profit increased by ￥24,034 million from the same period of the previous year to ￥98,348 million, and profit attributable to owners of parent increased by ￥17,179 million from the same period of the previous year to ￥69,694 million.

Profit and loss status by reportable segment were as follows:

Ordinary income from banking increased by ￥59,013 million from the same period of the previous year to ￥270,641 million, and segment profit increased by ￥24,258 million from the same period of the previous year to ￥92,893 million. Ordinary income from leasing decreased by ￥419 million to ￥24,851 million, while segment profit increased by ￥161 million from the same period of the previous year to ￥1,380 million.

（２）Overview of Consolidated Financial Conditions

Total assets as of December 31, 2025 increased by ￥163.4 billion from the end of the previous fiscal year to ￥15,878.3 billion, mainly due to an increase in loans and bills discounted. Total liabilities increased by ￥82.7 billion from the end of the previous fiscal year to ￥14,630.6 billion, mainly due to an increase in deposits from corporate and individual customers. Total net assets increased by ￥80.7 billion from the end of the previous fiscal year to ￥1,247.7 billion, mainly due to increase in net unrealized gains(losses) on available-for-sale securities.

The status of the main accounting items are as follows:

Loans and bills discounted increased by ￥391.9 billion from the end of the previous fiscal year to ￥11,064.7 billion, securities decreased by ￥84.5 billion from the end of the previous fiscal year to ￥3,185.2 billion, and deposits, including negotiable certificates of deposit, increased by ￥317.2 billion from the end of the previous fiscal year to ￥12,231.3 billion.

（３）Explanation of the Consolidated Earnings Forecast

Based on the financial results of the first nine months of FY 2025, and current business trends, Shizuoka Financial Group has revised its consolidated earnings forecasts for ordinary profit and profit attributable to owners of parent for FY 2025, both announced on November 7, 2025.

Ordinary profit has been revised upward by￥3.0 billion, setting it at￥127.0 billion, and profit attributable to owners of parent has also been revised upwardly by￥2.0 billion, setting it at￥88.0 billion.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	993,913	719,776
Call loans and bills bought	140,298	148,462
Monetary claims bought	50,723	52,606
Trading assets	9,955	35,311
Money held in trust	143,701	148,909
Securities	3,269,737	3,185,216
Loans and bills discounted	10,672,814	11,064,778
Foreign exchanges	9,366	5,099
Lease receivables and investments in leases	84,718	84,589
Other assets	230,709	322,081
Tangible fixed assets	50,084	51,368
Intangible fixed assets	21,049	21,475
Net defined benefit assets	17,279	17,773
Deferred tax assets	3,185	3,881
Customers' liabilities for acceptances and guarantees	69,971	70,151
Allowance for loan losses	(52,599)	(53,081)
Allowance for investment losses	(48)	(43)
Total assets	15,714,861	15,878,358
Liabilities		
Deposits	11,781,515	12,101,303
Negotiable certificates of deposit	132,619	130,090
Call money and bills sold	34,092	47,241
Payables under repurchase agreements	506,350	439,350
Payables under securities lending transactions	409,480	52,764
Trading liabilities	3,663	4,119
Borrowed money	1,338,684	1,420,288
Foreign exchanges	469	1,146
Bonds payable	3,000	2,000
Due to trust account	109	182
Other liabilities	206,123	272,972
Net defined benefit liabilities	3,805	4,289
Provision for retirement benefits for directors (and other officers)	563	760
Provision for reimbursement of deposits	583	552
Provision for contingent losses	1,242	1,309
Provision for point card certificates	246	743
Provision for employee stock ownership plan	112	-
Reserves under special laws	14	14
Deferred tax liabilities	55,258	81,334
Acceptances and guarantees	69,971	70,151
Total liabilities	14,547,907	14,630,614

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Capital stock	90,000	90,000
Capital surplus	40,861	40,946
Retained earnings	894,055	923,591
Treasury shares	(41,756)	(54,379)
Total shareholders' equity	983,161	1,000,157
Net unrealized gains (losses) on available-for-sale securities	163,223	207,883
Net deferred gains (losses) on hedging instruments	10,388	21,291
Foreign currency translation adjustment	8,841	17,294
Remeasurements of defined benefit plans	1,245	1,069
Total accumulated other comprehensive income	183,698	247,538
Subscription rights to shares	86	38
Non-controlling interests	8	9
Total net assets	1,166,953	1,247,744
Total liabilities and net assets	15,714,861	15,878,358

（２）Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the nine months

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	244,529	304,027
Interest income	166,488	186,759
Interest on loans and discounts	112,138	129,015
Interest and dividends on securities	46,900	49,991
Trust fees	0	1
Fees and commissions	65,850	69,273
Gain on trading account transactions	1,188	1,143
Other operating income	1,618	5,203
Other ordinary income	9,383	41,645
Ordinary expenses	170,215	205,679
Interest expenses	61,662	64,112
Interest on deposits	30,217	37,057
Fees and commissions payments	29,010	30,115
Other operating expenses	997	24,741
General and administrative expenses	72,658	79,009
Other ordinary expenses	5,886	7,699
Ordinary profit	74,313	98,348
Extraordinary income	18	3,066
Gain on disposal of fixed assets	18	327
Gain on bargain purchase	-	2,738
Extraordinary losses	957	3,802
Loss on disposal of fixed assets	133	125
Loss on impairment of fixed assets	823	2,308
Loss on step acquisitions	-	1,369
Profit before income taxes	73,375	97,611
Income taxes - current	18,947	26,723
Income taxes - deferred	1,922	1,192
Total income taxes	20,869	27,915
Profit	52,506	69,696
Income (loss) attributable to non-controlling interests	(9)	1
Profit attributable to owners of parent	52,515	69,694

Quarterly Consolidated Statement of Comprehensive Income

For the nine months

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	52,506	69,696
Other comprehensive income	(14,809)	63,840
Net unrealized gains (losses) on available-for-sale securities	(28,606)	44,722
Net deferred gains (losses) on hedging instruments	9,665	10,834
Foreign currency translation adjustment	4,571	7,256
Remeasurements of defined benefit plans	(388)	(176)
Share of other comprehensive income of associates accounted for using equity method	(50)	1,202
Comprehensive income	37,696	133,536
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	37,705	133,535
Comprehensive income attributable to non-controlling interests	(9)	1

（３）Notes to Quarterly Consolidated Financial Statements

(Notes to Segment Information)

Fiscal year ended December 31, 2024

１． Information about Ordinary Income, Profit (Loss)

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income:							
Ordinary income from external customers	209,479	24,511	233,991	10,537	244,529	—	244,529
Ordinary income from intersegment transactions	2,148	759	2,908	38,457	41,365	(41,365)	—
Total	211,628	25,271	236,899	48,995	285,895	(41,365)	244,529
Segment profit	68,635	1,219	69,854	40,616	110,470	(36,156)	74,313

Notes: 1.Ordinary income is presented in lieu of net sales for companies in other industries.
2.“Other” category incorporates operations not included in reportable segments, such as domestic financial instruments transaction service, management consulting service, IPO support service and others.
3. A reconciliation for segment profit of ￥36,156 million is an elimination of intersegment transactions.
4. Segment profit is adjusted with ordinary profit in the Quarterly Consolidated Statements of Income.

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

(Significant losses on impairment of fixed assets)

None.

(Significant changes in amount of goodwill)

None.

(Significant amount of bargain purchase gain)

None.

Fiscal year ended December 31, 2025

１． Information about Ordinary Income, Profit (Loss)

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income:							
Ordinary income from external customers	268,384	24,173	292,558	11,469	304,027	—	304,027
Ordinary income from intersegment transactions	2,257	678	2,935	58,980	61,915	(61,915)	—
Total	270,641	24,851	295,493	70,449	365,942	(61,915)	304,027
Segment profit	92,893	1,380	94,273	61,286	155,559	(57,211)	98,348

Notes: 1.Ordinary income is presented in lieu of net sales for companies in other industries.
2.“Other” category incorporates operations not included in reportable segments, such as domestic financial instruments transaction service, management consulting service, IPO support service and others.
3. A reconciliation for segment profit of ￥57,211 million is an elimination of intersegment transactions.
4. Segment profit is adjusted with ordinary profit in the Quarterly Consolidated Statements of Income.

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

(Significant losses on impairment of fixed assets)

None.

(Significant changes in amount of goodwill)

None.

(Significant amount of bargain purchase gain)

None.

(Notes to Changes in Shareholder's Equity)

None.

(Notes to Going Concern Assumption)

None.

(Notes to Consolidated Statements of Cash Flows)

Consolidated quarterly statements of cash flows have not been prepared for the nine months of FY 2025. Depreciation and amortization expenses (including amortization expenses related to intangible fixed assets excluding goodwill) for the nine months of 2024 and 2025 were as follows:

(Millions of Yen)

	Fiscal year ended December 31, 2024	Fiscal year ended December 31, 2025
Depreciation and amortization expenses	9, 820	10, 032

(Subsequent Events)

Aquisition of Treasury Stock

Through a written resolution on February 12, 2026, of the Board of Directors pursuant to Article 370 of the Companies Act and the Company's Articles of Incorporation, the Company resolved to acquire treasury stock 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	5,000,000 shares (maximum)
3) Total cost of acquisition	￥10,000 million (maximum)
4) Acquisition period	From February 17, 2026 through March 24, 2026

Supplemental Information

Financial Results for the First Nine Months of Fiscal Year 2025, ending March 31, 2026

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

1. Status of profit and loss

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

<Consolidated Statements of Income>

(Millions of Yen)

	For the nine months ended			For the year ended
	December 31,2025 (a)	December 31,2024 (b)	(a)-(b)	March 31, 2025
Gross profits (Note)	143,411	143,474	(63)	187,310
Net interest income	122,647	104,825	17,822	147,101
Net fees and commissions	39,159	36,839	2,320	49,117
Net trading income	1,143	1,188	(45)	1,542
Net other operating income	(19,538)	620	(20,158)	(10,451)
General and administrative expenses (-)	79,009	72,658	6,351	97,110
(1) Provision for general allowance for credit losses (-)	(779)	(1,275)	496	79
(2) Disposal of non-performing loans (-)	5,790	3,857	1,933	4,826
Losses on loan write-offs (-)	264	102	162	227
Provision for specific allowance for credit losses (-)	4,932	3,199	1,733	3,798
Losses on sale of loan receivables (-)	117	131	(14)	260
Provision for contingent losses (-)	67	(5)	72	(1)
Payments to credit guarantee corporations (-)	408	429	(21)	540
(3) Reversal of allowance for credit losses	—	—	—	—
(4) Recoveries of written off receivables	32	59	(27)	71
[Credit costs: (1)+(2)-(3)-(4)] (-)	4,978	2,523	2,455	4,834
Net gains (losses) on equity securities	35,906	3,482	32,424	13,770
Equity in earnings of equity method investees	1,102	1,078	24	823
Other	1,916	1,459	457	2,114
Ordinary profits	**98,348**	**74,313**	**24,035**	**102,073**
Net extraordinary gains (losses)	(736)	(938)	202	2,556
Profit before income taxes	**97,611**	**73,375**	**24,236**	**104,630**
Income taxes-current (-)	26,723	18,947	7,776	29,307
Income taxes-deferred (-)	1,192	1,922	(730)	713
Total income taxes (-)	27,915	20,869	7,046	30,020
Profit	69,696	52,506	17,190	74,609
Income (loss) attributable to non-controlling interests	1	(9)	10	(8)
Profit attributable to owners of parent	**69,694**	**52,515**	**17,179**	**74,618**

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

[The Shizuoka Bank, non-consolidated]

(Millions of Yen)

	For the nine months ended			For the year ended
	December 31,2025 (a)	December 31,2024 (b)	(a)-(b)	March 31, 2025
Gross profits	127,021	128,892	(1,871)	167,394
Gross profits from core banking service (Note 1)	148,389	128,359	20,030	177,908
Net interest income	125,098	106,871	18,227	149,277
(Interest on loans and discounts)	129,344	112,356	16,988	150,416
(Domestic currency)	98,161	76,189	21,972	104,730
Net Fees and commissions	20,965	20,768	197	27,523
Net trading income	673	800	(127)	1,006
Net other operating income	(19,716)	451	(20,167)	(10,413)
Net gains (losses) on debt securities	(21,368)	533	(21,901)	(10,513)
General and administrative expenses (excluding non-recurrent items) (-)	68,676	65,180	3,496	86,481
Personnel expenses (-)	25,548	24,359	1,189	32,411
Non-personnel expenses (-)	36,815	35,555	1,260	47,151
Taxes (-)	6,312	5,264	1,048	6,918
Net operating profits, gross (Note 2)	58,344	63,711	(5,367)	80,912
Net operating profits from core banking service (Note 3)	**79,712**	**63,178**	**16,534**	**91,426**
Net operating profits from core banking service (excluding gains or losses on cancellation of investment trusts)	79,256	62,733	16,523	88,231
(1) Provision for general allowance for credit losses (-)	(700)	(1,064)	364	294
Net operating profits	**59,044**	**64,776**	**(5,732)**	**80,617**
Net non-recurring gains (losses)	32,046	1,663	30,383	10,830
(2) Disposal of non-performing loans (-)	4,691	2,879	1,812	4,170
Losses on loan write-offs (-)	—	—	—	—
Provision for specific allowance for credit losses (-)	4,218	2,469	1,749	3,651
Losses on sale of loan receivables (-)	(2)	(14)	12	(19)
Provision for contingent losses (-)	67	(5)	72	(1)
Payments to credit guarantee corporations (-)	408	429	(21)	540
(3) Reversal of allowance for credit losses	—	—	—	—
(4) Recoveries of written off receivables	0	28	(28)	28
[Credit costs: (1)+(2)-(3)-(4)] (-)	3,990	1,786	2,204	4,437
Net gains (losses) on equity securities	35,622	3,330	32,292	13,412
Other non-recurring gains (losses)	1,115	1,184	(69)	1,560
Ordinary profits	**90,870**	**66,364**	**24,506**	**91,325**
Net extraordinary gains (losses)	(2,103)	(938)	(1,165)	1,791
Net gains (losses) on disposal of fixed assets	204	(114)	318	6,170
Losses on impairment of fixed assets (-)	2,308	823	1,485	4,379
Profit before income taxes	**88,766**	**65,426**	**23,340**	**93,116**
Income taxes-current (-)	23,631	16,235	7,396	25,474
Income taxes-deferred (-)	1,520	2,210	(690)	983
Total income taxes (-)	25,151	18,445	6,706	26,457
Profit	**63,615**	**46,981**	**16,634**	**66,659**

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

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

(%)

	For the nine months ended			For the year ended
	December 31,2025 (a)	December 31,2024 (b)	(a)-(b)	March 31, 2025
(1) Yield on investment	1.28	1.00	0.28	1.05
(i) Yield on loans	1.29	1.03	0.26	1.07
(ii) Yield on securities	1.76	1.41	0.35	1.50
(2) Fundraising costs	0.87	0.69	0.18	0.71
(i) Yield on deposits	0.19	0.05	0.14	0.06
(ii) Yield on external debt	0.10	0.00	0.10	0.01
(3) Deposit and loan rates spread (1)(i)-(2)(i)	1.09	0.98	0.11	1.00
(4) Gross interest spread (1)-(2)	0.41	0.30	0.11	0.33

3. Status of securities

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

(Billions of Yen)

	As of December. 31, 2025	As of September. 30, 2025
Japanese government bonds	827.8	927.6
Municipal bonds	97.5	123.8
Corporate bonds	543.9	542.5
Stocks	573.8	552.9
Others	1,211.3	1,166.2
Foreign bonds	596.1	555.2
Total	3,254.6	3,313.3

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

(Millions of Yen)

	For the nine months ended		For the year ended
	December 31,2025 (a)	December 31,2024 (b)	March 31, 2025
Net gains (losses) on debt securities	(21,368)	533	(10,513)
Gains on sales	3,373	1,407	1,990
Gains on redemptions	—	—	—
Losses on sales (-)	24,741	874	12,504
Losses on redemptions (-)	—	—	—
Losses on write-down (-)	—	—	—
Net gains (losses) on equity securities	35,622	3,330	13,412
Gains on sales	36,500	4,325	14,732
Losses on sales (-)	813	852	994
Losses on write-down (-)	64	141	326

(3) Unrealized gains (losses) on securities

[SFG, consolidated]

(Billions of Yen)

	As of December. 31, 2025				As of September. 30, 2025			
	Carrying value	Unrealized gains (losses)			Carrying value	Unrealized gains (losses)		
			Unrealized gains	Unrealized losses			Unrealized gains	Unrealized losses
Held-to-maturity securities	48.8	(1.6)	—	1.6	20.1	(0.6)	—	0.6
Available-for-sale securities	2,965.9	282.3	503.2	220.8	3,057.1	286.1	477.0	190.8
Stocks	566.3	482.0	482.1	0.0	545.3	458.9	458.9	0.0
Bonds	1,435.8	(182.5)	0.0	182.5	1,589.0	(153.3)	0.0	153.3
Others	963.7	(17.2)	21.0	38.3	922.8	(19.4)	18.0	37.4
Total	3,014.8	280.6	503.2	222.5	3,077.3	285.4	477.0	191.5
Hedging instruments (deferred hedge)		42.2				29.4		
Unrealized gain (losses) after hedge accounting		322.8				314.8		

[The Shizuoka Bank, non-consolidated]

(Billions of Yen)

	As of December. 31, 2025				As of September. 30, 2025			
	Carrying value	Unrealized gains (losses)			Carrying value	Unrealized gains (losses)		
			Unrealized gains	Unrealized losses			Unrealized gains	Unrealized losses
Held-to-maturity securities	38.0	(0.8)	0.0	0.9	9.3	0.0	0.0	0.0
Shares of subsidiaries and affiliated companies	—	—	—	—	—	—	—	—
Available-for-sale securities	2,965.1	285.0	502.7	217.6	3,056.4	288.7	476.6	187.8
Stocks	565.5	481.4	481.4	0.0	544.6	458.2	458.3	0.0
Bonds	1,435.8	(182.5)	0.0	182.5	1,589.0	(153.3)	0.0	153.3
Others	963.7	(13.8)	21.2	35.0	922.8	(16.1)	18.3	34.4
Total	3,003.2	284.2	502.7	218.5	3,065.8	288.8	476.7	187.8

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

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

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

(Ending balance) (Billions of Yen)

	As of Dec. 31, 2025(a)	As of Dec. 31, 2024(b)	(a)-(b)	As of Sep. 30, 2025
Loans and bills discounted	11,134.4	10,686.9	447.5	10,861.3
Loans to SMEs, etc.	8,837.4	8,409.7	427.7	8,596.2
Consumer loans	4,280.1	4,033.5	246.6	4,190.4
Loans and bills discounted within Shizuoka prefecture	5,468.6	5,348.8	119.8	5,393.2
Loans to SMEs, etc.	4,942.0	4,822.9	119.1	4,880.5
Consumer loans	2,454.6	2,427.9	26.7	2,439.7

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

	December 31, 2025 (a)	December 31, 2024 (b)	(a)-(b)
Loans and bills discounted	10,844.3	10,501.9	342.4
Loans to SMEs, etc.	8,571.0	8,261.0	310.0
Consumer loans	4,159.5	3,965.2	194.3
Loans and bills discounted within Shizuoka prefecture	5,373.8	5,297.2	76.6
Loans to SMEs, etc.	4,859.0	4,775.3	83.7
Consumer loans	2,435.7	2,417.6	18.1

(Note) "Consumer loans" include apartment loans.

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

(Ending balance) (Billions of Yen)

	As of Dec. 31, 2025(a)	As of Dec. 31, 2024(b)	(a)-(b)	As of Sep. 30, 2025
Deposits, etc. (Deposits + Negotiable certificates of deposit)	12,461.6	12,269.0	192.6	12,223.9
Deposits	12,330.0	12,054.3	275.7	12,002.6
Domestic branches (excluding offshore accounts)	11,812.8	11,558.9	253.9	11,535.9
Individual deposits	7,903.0	7,877.4	25.6	7,735.6
Deposits within Shizuoka prefecture	10,340.8	10,197.7	143.1	10,150.0
Negotiable certificates of deposit	131.5	214.7	(83.2)	221.2

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

	December 31, 2025 (a)	December 31, 2024 (b)	(a)-(b)
Deposits, etc. (Deposits + Negotiable certificates of deposit)	12,258.4	12,072.8	185.6
Deposits	12,035.4	11,888.1	147.3
Domestic branches (excluding offshore accounts)	11,550.2	11,428.3	121.9
Individual deposits	7,743.1	7,744.9	(1.8)
Deposits within Shizuoka prefecture	10,186.5	10,128.0	58.5
Negotiable certificates of deposit	222.9	184.6	38.3

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

(Billions of Yen)

	As of Dec. 31, 2025(a)	As of Dec. 31, 2024(b)	(a)-(b)	As of Sep. 30, 2025
Balance of individually held assets	10,038.3	9,783.5	254.8	9,762.9
Asset management products (Note)	2,146.8	1,917.9	228.9	2,039.2
Public bonds (Japanese government bonds, etc.)	58.6	38.1	20.5	51.9
Individual annuity insurance products	1,094.3	1,047.5	46.8	1,062.2
Foreign currency deposits	11.5	11.7	(0.2)	11.9
Investment trusts	103.3	74.8	28.5	92.9
Shizugin TM Securities	878.9	745.5	133.4	820.1
Japanese yen deposits, etc. (Japanese yen deposits + Negotiable certificates of deposit)	7,891.4	7,865.6	25.8	7,723.6

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

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

[SFG, consolidated]

(Billions of Yen)

	As of Dec. 31, 2025(a)	As of Sep. 30, 2025(b)	(a)-(b)
Bankrupt and quasi-bankrupt loans	21.3	21.3	0.0
Doubtful loans	66.2	66.8	(0.6)
Special Attention	8.1	8.6	(0.5)
Past due loans (3months or more)	0.5	0.6	(0.1)
Restructured loans	7.6	8.0	(0.4)
Subtotal	95.8	96.8	(1.0)
Normal	11,102.2	10,826.6	275.6
Total	11,198.0	10,923.5	274.5
% to total credit balance	0.85	0.88	(0.03)
(When partial direct write-offs are executed)			
the FRA claims	87.6	87.8	(0.2)
% to total credit balance	0.78	0.80	(0.02)
(Deducting loans guaranteed by credit guarantee corporations from the table above)			
the FRA claims	56.8	57.2	(0.4)
% to total credit balance	0.50	0.52	(0.02)
(Reference)			
Net risk management loans (Note	10.4	10.9	(0.5)
% to total credit balance	0.09	0.10	(0.01)

[The Shizuoka Bank, non-consolidated]

(Billions of Yen)

As of Dec. 31, 2025(a)	As of Sep. 30, 2025(b)	(a)-(b)
18.1	18.7	(0.6)
65.8	66.4	(0.6)
8.1	8.6	(0.5)
0.5	0.6	(0.1)
7.6	8.0	(0.4)
92.1	93.8	(1.7)
11,158.5	10,881.7	276.8
11,250.6	10,975.5	275.1
0.81	0.85	(0.04)
86.4	87.0	(0.6)
0.76	0.79	(0.03)
55.6	56.4	(0.8)
0.49	0.51	(0.02)
9.8	10.3	(0.5)
0.08	0.09	(0.01)

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