

# Financial Results for Fiscal 2023

(from April 1,2023 to March 31,2024)

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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 of Yen (金額単位:百万円)

		As of March 31, 2023	As of March 31, 2024
Assets	資産の部		
Cash and due from banks	現金預け金	1,747,165	1,562,796
Call loans and bills bought	コールローン及び買入手形	200,866	101,876
Monetary claims bought	買入金銭債権	49,184	53,743
Trading account assets	特定取引資産	10,895	11,835
Money held in trust	金銭の信託	110,095	144,200
Securities	有価証券	2,996,076	3,332,594
Loans and bills discounted	貸出金	10,037,128	10,393,864
Foreign exchanges	外国為替	7,903	6,283
Lease receivables and investments in leases	リース債権及びリース投資資産	84,379	83,899
Other assets	その他資産	258,279	340,839
Tangible fixed assets	有形固定資産	54,338	50,262
Intangible fixed assets	無形固定資産	42,199	22,344
Retirement benefit asset	退職給付に係る資産	13,844	17,695
Deferred tax assets	繰延税金資産	3,242	3,260
Customers' liabilities for acceptances and guarantees	支払承諾見返	91,672	68,738
Allowance for loan losses	貸倒引当金	△52,336	△52,594
Allowance for investment loss	投資損失引当金	△49	△50
Total assets	資産の部合計	15,654,886	16,141,589
Liabilities	負債の部		
Deposits	預金	11,705,070	11,853,070
Negotiable certificates of deposit	譲渡性預金	65,104	99,085
Call money and bills sold	コールマネー及び売渡手形	172,557	50,146
Securities sold under repurchase agreements	売現先勘定	385,270	517,733
Cash collateral received for securities lent	債券貸借取引受入担保金	466,781	778,782
Trading account liabilities	特定取引負債	6,319	4,182
Borrowed money	借入金	1,325,573	1,267,287
Foreign exchanges	外国為替	540	1,122
Bonds payable	社債	44,932	4,000
Borrowed money from trust account	信託勘定借	141	117
Other liabilities	その他負債	157,526	204,760
Retirement benefit liability	退職給付に係る負債	3,879	3,497
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	439	415
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	485	706
Provision for contingent loss	偶発損失引当金	1,324	1,243
Provision for point card certificates	ポイント引当金	288	245
Reserves under special laws	特別法上の引当金	11	14
Deferred tax liabilities	繰延税金負債	78,860	83,048
Acceptances and guarantees	支払承諾	91,672	68,738
Total liabilities	負債の部合計	14,506,781	14,938,201
Net assets	純資産の部		
Share capital	資本金	90,000	90,000
Capital surplus	資本剰余金	55,462	45,922
Retained earnings	利益剰余金	805,354	845,288
Treasury shares	自己株式	△33,607	△36,042
Total shareholders' equity	株主資本合計	917,209	945,167
Valuation difference on available-for-sale securities	その他有価証券評価差額金	227,948	245,056
Deferred gains or losses on hedges	繰延ヘッジ損益	△1,387	1,238
Foreign currency translation adjustment	為替換算調整勘定	3,242	9,063
Remeasurements of defined benefit plans	退職給付に係る調整累計額	818	2,758
Total accumulated other comprehensive income	その他の包括利益累計額合計	230,622	258,116
Share acquisition rights	新株予約権	272	86
Non-controlling interests	非支配株主持分	—	16
Total net assets	純資産の部合計	1,148,105	1,203,387
Total liabilities and net assets	負債及び純資産の部合計	15,654,886	16,141,589

Note: Figures less than ¥1 million are omitted.

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)

		FY2022	FY2023
Ordinary income	経常収益	287,386	346,526
Interest income	資金運用収益	158,608	206,074
Interest on loans and discounts	貸出金利息	117,069	139,155
Interest and dividends on securities	有価証券利息配当金	33,592	52,065
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	7,359
Interest income on securities purchased under resale agreements	買現先利息	△0	△0
Interest on deposits with banks	預け金利息	5,569	6,807
Other interest income	その他の受入利息	805	686
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	76,939	82,753
Gain on trading account transactions	特定取引収益	3,723	1,542
Other ordinary income	その他業務収益	26,824	19,188
Other income	その他経常収益	21,287	36,964
Recoveries of written off receivables	償却債権取立益	31	53
Other	その他の経常収益	21,256	36,910
Ordinary expenses	経常費用	213,422	244,301
Interest expenses	資金調達費用	39,719	78,315
Interest on deposits	預金利息	18,355	38,332
Interest on negotiable certificates of deposit	譲渡性預金利息	1,067	2,796
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	1,377
Interest expenses on securities sold under repurchase agreements	売現先利息	8,409	25,462
Interest expenses on cash collateral received for securities lent	債券貸借取引支払利息	245	288
Interest on borrowings and rediscounts	借入金利息	2,300	4,073
Interest expenses on bonds	社債利息	1,365	1,003
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	4,981
Fees and commissions payments	役務取引等費用	39,596	38,397
Other ordinary expenses	その他業務費用	26,616	21,525
General and administrative expenses	営業経費	95,857	96,469
Other expenses	その他経常費用	11,631	9,593
Provision of allowance for loan losses	貸倒引当金繰入額	4,543	3,980
Other	その他の経常費用	7,088	5,612
Ordinary profit	経常利益	73,964	102,224
Extraordinary income	特別利益	186	25
Gain on disposal of non-current assets	固定資産処分益	186	25
Extraordinary losses	特別損失	830	22,759
Loss on disposal of non-current assets	固定資産処分損	571	409
Impairment losses	減損損失	258	22,143
Provision of reserve for financial instruments transaction liabilities	金融商品取引責任準備金繰入額	—	3
Loss on liquidation of subsidiaries	子会社清算損	—	203
Profit before income taxes	税金等調整前当期純利益	73,320	79,490
Income taxes - current	法人税、住民税及び事業税	20,060	27,019
Income taxes - deferred	法人税等調整額	808	△5,286
Total income taxes	法人税等合計	20,868	21,732
Profit	当期純利益	52,452	57,757
Profit (loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益又は非支配株主に帰属する四半期純損失(△)	54	△3
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	52,397	57,760

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)

		FY2022	FY2023
Profit	当期純利益	52,452	57,757
Other comprehensive income	その他の包括利益	29,782	27,494
Valuation difference on available-for-sale securities	その他有価証券評価差額金	34,530	17,057
Deferred gains or losses on hedges	繰延ヘッジ損益	△1,612	2,794
Foreign currency translation adjustment	為替換算調整勘定	△1,552	4,925
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	△1,818	1,939
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	776
Comprehensive income	包括利益	82,234	85,251
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	85,255
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	19	△3

Note: Figures less than ¥1 million are omitted.

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

前連結会計年度(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				
		株主資本				
		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					Share acquisition rights	Non-controlling interests	Total net assets
		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			
		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	△1,611	△983	△1,818	29,818	△45	△1,388	28,383
Total changes during period	当期変動額合計	34,231	△1,611	△983	△1,818	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

Note: Figures less than ¥1 million are omitted.

当連結会計年度(自 2023年4月1日 至 2024年3月31日)  
FY2023 Ended Mar.31,2024

Millions of Yen (金額単位:百万円)

		Shareholders' equity				
		株主資本				
		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	90,000	55,462	805,354	△33,607	917,209
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当			△17,827		△17,827
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			57,760		57,760
Purchase of treasury shares	自己株式の取得				△12,297	△12,297
Disposal of treasury shares	自己株式の処分		△7		330	322
Cancellation of treasury shares	自己株式の消却		△9,532		9,532	-
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	-	△9,539	39,933	△2,435	27,958
Balance at end of period	当期末残高	90,000	45,922	845,288	△36,042	945,167

		Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
		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			
		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	227,948	△1,387	3,242	818	230,622	272	-	1,148,105
Changes during period	当期変動額								
Dividends of surplus	剰余金の配当								△17,827
Profit attributable to owners of parent	親会社株主に帰属する当期純利益								57,760
Purchase of treasury shares	自己株式の取得								△12,297
Disposal of treasury shares	自己株式の処分								322
Cancellation of treasury shares	自己株式の消却								-
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)	17,107	2,626	5,820	1,939	27,494	△186	16	27,324
Total changes during period	当期変動額合計	17,107	2,626	5,820	1,939	27,494	△186	16	55,282
Balance at end of period	当期末残高	245,056	1,238	9,063	2,758	258,116	86	16	1,203,387

Note: Figures less than ¥1 million are omitted.

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

Millions of Yen (金額単位：百万円)

		FY2022	FY2023
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes	税金等調整前当期純利益	73,320	79,490
Depreciation	減価償却費	17,965	15,229
Impairment losses	減損損失	258	22,143
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益(△は益)	△417	△8,131
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△1,046	258
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	5	0
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額(△は増加)	464	△3,851
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	111	△382
Increase (decrease) in provision for retirement benefits for directors (and other officers)	役員退職慰労引当金の増減額(△は減少)	56	△23
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△360	221
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	68	△80
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	△129	△42
Interest income	資金運用収益	△158,608	△206,074
Interest expenses	資金調達費用	39,719	78,315
Loss (gain) related to securities	有価証券関係損益(△)	△6,281	△22,707
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△84	△99
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	385	384
Loss (gain) on liquidation of subsidiaries	子会社清算損益(△は益)	—	203
Net decrease (increase) in trading account assets	特定取引資産の純増(△)減	3,861	△939
Net increase (decrease) in trading account liabilities	特定取引負債の純増減(△)	2,989	△2,136
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△482,517	△266,909
Net increase (decrease) in deposits	預金の純増減(△)	268,903	42,110
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	△97,368	28,709
Net increase (decrease) in borrowed money	借入金の純増減(△)	△44,972	△66,846
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	△40,649	59,928
Net decrease (increase) in call loans	コールローン等の純増(△)減	△128,447	123,193
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	△10,832	△4,559
Net increase (decrease) in call money	コールマネー等の純増減(△)	△11,417	△132,062
Net increase (decrease) in payables under repurchase agreements	売現先勘定の純増減(△)	61,471	80,960
Net increase (decrease) in cash collateral received for securities lent	債券貸借取引受入担保金の純増減(△)	387,775	312,001
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	3,444	1,830
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	△1,861	582
Net decrease (increase) in lease receivables and investments in leases	リース債権及びリース投資資産の純増(△)減	△2,066	△20
Decrease (increase) in straight bonds by redemption (issue)	普通社債発行及び償還による増減(△)	4,367	△44,769
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	△56	△24
Interest received	資金運用による収入	156,157	205,531
Interest paid	資金調達による支出	△33,830	△76,191
Other, net	その他	△59,991	△23,520
Subtotal	小計	△59,613	191,723
Income taxes paid	法人税等の支払額	△12,877	△21,670
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	△72,490	170,053
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	△2,571,773	△1,505,234
Proceeds from sale of securities	有価証券の売却による収入	1,987,567	1,037,606
Proceeds from redemption of securities	有価証券の償還による収入	174,800	225,342
Increase in money held in trust	金銭の信託の増加による支出	△5,295	△39,400
Purchase of tangible fixed assets	有形固定資産の取得による支出	△4,661	△4,941
Purchase of intangible fixed assets	無形固定資産の取得による支出	△8,104	△7,136
Proceeds from sale of tangible fixed assets	有形固定資産の売却による収入	677	265
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△426,789	△293,497
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Dividends paid	配当金の支払額	△16,043	△17,796
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△2	—
Purchase of treasury shares	自己株式の取得による支出	△4,705	△7,002
Proceeds from sale of treasury shares	自己株式の売却による収入	86	0
Redemption of bonds with subscription rights to shares	新株予約権付社債の償還による支出	△39,813	—
Proceeds from share issuance to non-controlling shareholders	非支配株主からの払込みによる収入	—	20
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	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	△1,400	—
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△61,878	△24,778
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	2	4
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	△561,155	△148,217
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	2,129,843	1,568,687
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,568,687	1,420,470

Note: Figures less than ¥ 1 million are omitted.

## 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 : 17

SHIZUOKA BANK CO., LTD.  
SHIZUGIN MANAGEMENT CONSULTING CO., LTD.  
SHIZUGIN LEASE CO., LTD.  
SHIZUGIN IT SOLUTION CO., LTD.  
SHIZUGIN CREDIT GUARANTY CO., LTD.  
SHIZUGIN CARD., 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 LIQUIDITY RESERVE , LTD.  
SHIZUOKA EU LIQUIDITY RESERVE , LTD.  
SHIZUOKA SG LIQUIDITY RESERVE , LTD.  
SFG MARKETING CO., LTD  
SFG REAL ESTATE INVESTMENT ADVISORS CO., 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, 2024 : 17

## B. 静岡銀行(単体)決算情報

### NON-CONSOLIDATED FINANCIAL INFORMATION 決算情報

#### 1. NON-CONSOLIDATED BALANCE SHEETS 貸借対照表

Millions of Yen (金額単位:百万円)

		As of March 31,2023	As of March 31,2024
Assets	資産の部		
Cash and due from banks	現金預け金	1,742,967	1,527,507
Call loans	コールローン	200,866	101,876
Monetary claims bought	買入金銭債権	49,184	53,743
Trading account assets	特定取引資産	10,478	11,424
Money held in trust	金銭の信託	104,800	144,200
Securities	有価証券	2,947,686	3,334,370
Loans and bills discounted	貸出金	10,063,002	10,446,561
Foreign exchanges	外国為替	7,481	6,283
Other assets	その他資産	216,281	297,679
Property, plant and equipment	有形固定資産	50,398	46,217
Intangible assets	無形固定資産	42,756	22,871
Prepaid pension costs	前払年金費用	12,775	14,235
Customers' liabilities for acceptances and guarantees	支払承諾見返	142,038	68,683
Allowance for loan losses	貸倒引当金	△46,780	△46,891
Allowance for investment loss	投資損失引当金	△49	△50
Total assets	資産の部合計	15,543,886	16,028,714
Liabilities	負債の部		
Deposits	預金	11,752,566	11,997,565
Negotiable certificates of deposit	譲渡性預金	72,904	103,385
Call money	コールマネー	172,557	50,146
Securities sold under repurchase agreements	売現先勘定	381,175	517,733
Cash collateral received for securities lent	債券貸借取引受入担保金	466,781	778,782
Trading account liabilities	特定取引負債	6,321	4,185
Borrowed money	借入金	1,295,936	1,235,214
Foreign exchanges	外国為替	549	1,122
Bonds payable	社債	39,932	—
Borrowed money from trust account	信託勘定借	141	117
Other liabilities	その他負債	115,534	155,122
Provision for retirement benefits	退職給付引当金	2,022	1,737
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	330	362
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	485	706
Provision for contingent loss	偶発損失引当金	1,324	1,243
Provision for point card certificates	ポイント引当金	244	196
Deferred tax liabilities	繰延税金負債	77,860	80,673
Acceptances and guarantees	支払承諾	142,038	68,683
Total liabilities	負債の部合計	14,528,707	14,996,980
Net assets	純資産の部		
Share capital	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Legal capital surplus	資本準備金	54,884	54,884
Retained earnings	利益剰余金	640,428	636,240
Legal retained earnings	利益準備金	90,845	90,845
Other retained earnings	その他利益剰余金	549,582	545,395
Reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金	2,787	2,697
Special reserve	特別積立金	493,700	493,700
Retained earnings brought forward	繰越利益剰余金	53,095	48,997
Total shareholders' equity	株主資本合計	786,157	781,970
Valuation difference on available-for-sale securities	その他有価証券評価差額金	230,444	248,391
Deferred gains or losses on hedges	繰延ヘッジ損益	△1,423	1,370
Total valuation and translation adjustments	評価・換算差額等合計	229,020	249,762
Total net assets	純資産の部合計	1,015,178	1,031,733
Total liabilities and net assets	負債及び純資産の部合計	15,543,886	16,028,714

Note: Figures less than ¥1 million are omitted.



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

Millions of Yen (金額単位:百万円)

		FY2022	FY2023
Ordinary income	経常収益	237,459	291,033
Interest income	資金運用収益	159,567	207,693
(Interest on loans and discounts)	(うち貸出金利息)	( 116,840)	( 139,055)
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 34,680)	( 53,348)
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	34,784	39,049
Gain on trading account transactions	特定取引収益	1,367	724
Other ordinary income	その他業務収益	26,793	19,188
Other income	その他経常収益	14,944	24,374
Ordinary expenses	経常費用	169,875	203,982
Interest expenses	資金調達費用	37,944	77,970
(Interest on deposits)	(うち預金利息)	( 17,083)	( 38,066)
Fees and commissions payments	役務取引等費用	13,638	13,345
Loss on trading account transactions	特定取引費用	0	—
Other ordinary expenses	その他業務費用	26,616	21,518
General and administrative expenses	営業経費	86,234	86,079
Other expenses	その他経常費用	5,440	5,068
Ordinary profit	経常利益	67,583	87,050
Extraordinary income	特別利益	459	24
Extraordinary losses	特別損失	3,618	24,033
Profit before income taxes	税引前当期純利益	64,424	63,042
Income taxes - current	法人税、住民税及び事業税	17,314	23,691
Income taxes - deferred	法人税等調整額	944	△5,862
Total income taxes	法人税等合計	18,258	17,829
Profit	当期純利益	46,165	45,212

Note: Figures less than ¥1 million are omitted.

### 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		
		Share capital	Capital surplus	
			資本剰余金	
	Legal capital surplus	Total capital 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
Changes during period	当期変動額			
Changes by share transfer	株式移転による変動			
Dividends of surplus	剰余金の配当			
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			
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 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	—	—	—
Balance at end of period	当期末残高	90,845	54,884	54,884

		Shareholders' equity						
		株主資本						
		Retained earnings					Treasury shares	Total shareholders' equity
		利益剰余金						
		Legal retained earnings	Other retained earnings			Total retained earnings		
その他利益剰余金								
	Reserve for tax purpose reduction entry of non-current assets	Special reserve	Retained earnings brought forward					
	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						△0	△0
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

		Valuation and translation adjustments			Share acquisition rights	Total net assets
		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		
	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					△0
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

Note: Figures less than ¥1 million are omitted.

当事業年度(自平成2023年4月1日 至 平成2024年3月31日)

FY2023 Ended Mar.31,2024

Millions of Yen (金額単位:百万円)

		Shareholders' equity		
		株主資本		
		Capital surplus		
		資本剰余金		
		Legal capital surplus	Total capital 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
Changes during period	当期変動額			
Dividends of surplus	剰余金の配当			
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩			
Profit	当期純利益			
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	—	—	—
Balance at end of period	当期末残高	90,845	54,884	54,884

		Shareholders' equity					
		株主資本					
		Retained earnings				Treasury shares	Total shareholders' equity
		利益剰余金					
		Legal retained earnings	Other retained earnings		Total retained earnings		
			その他利益剰余金				
		Reserve for tax purpose reduction entry of non-current assets	Special reserve	Retained earnings brought forward			
		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
Balance at beginning of period	当期首残高	90,845	2,787	493,700	53,095	640,428	—
Changes during period	当期変動額						
Dividends of surplus	剰余金の配当				△49,400	△49,400	△49,400
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩		△89		89	—	—
Profit	当期純利益				45,212	45,212	45,212
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	—	△89	—	△4,097	△4,187	—
Balance at end of period	当期末残高	90,845	2,697	493,700	48,997	636,240	—

		Valuation and translation adjustments			Share acquisition rights	Total net assets
		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		
		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	
Balance at beginning of period	当期首残高	230,444	△1,423	229,020	—	1,015,178
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当					△49,400
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の取崩					
Profit	当期純利益					45,212
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)	17,947	2,794	20,741		20,741
Total changes during period	当期変動額合計	17,947	2,794	20,741	—	16,554
Balance at end of period	当期末残高	248,391	1,370	249,762	—	1,031,733

Note: Figures less than ¥1 million are omitted.