



Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 7, 2025

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 Stock exchange listings: Tokyo
 Securities code: 5831
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 Dividend payment date: -
 Trading accounts: Established
 Supplemental information for financial results: Available
 Investor meeting presentation: Not scheduled

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

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (from April 1, 2025 to June 30, 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	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	91,838	8.2	31,099	7.2	22,582	7.7
June 30, 2024	84,914	3.0	29,009	24.5	20,970	27.3

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 26,949 million [25.8%]
 Three months ended June 30, 2024: ¥ 21,424 million [(42.5) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	41.66	41.65
June 30, 2024	38.15	38.15

(2) Consolidated Financial Condition

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	16,108,090	1,175,377	7.3
March 31, 2025	15,714,861	1,166,953	7.4

(Reference) Equity: As of June 30, 2025: ¥ 1,175,332 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	-				
Fiscal year ending March 31, 2026 (Forecast)		36.00	-	36.00	72.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Earnings Forecast 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	118,000	15.6	81,000	8.6	149.35

(Note) Revision to the financial results forecast announced most recently: None

* 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 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

(4) Number of issued shares (common shares)

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

June 30, 2025: 580,129,069 shares

March 31, 2025: 580,129,069 shares

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

June 30, 2025: 37,839,339 shares

March 31, 2025: 38,195,411 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 542,094,167 shares

Three months ended June 30, 2024: 549,592,783 shares

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

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

* Proper use of earnings forecasts, and other special matters

The description of future performance of this report is based on information which is presently available. Please note that future performance may differ from forecasts.

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1. Overview of Consolidated Business Results, etc.

(1) Overview of Consolidated Business Results

Looking back at the Japanese economy during the first three months of FY 2025, despite weak consumer sentiment, the overall economy has been recovering moderately, with private consumption driven by improvements in employment and income conditions, as well as steady progress in capital investment. However, uncertainties stemming from U.S. trade policies and other factors persist.

The prefecture's economy has recovered moderately; although there are some weak trends in areas such as exports and housing investment, as well as the impact of rising prices on personal consumption, it is supported by an increase in capital investment, particularly in the manufacturing sector.

The consolidated operating results for the first three months of FY 2025 were as follows: interest income increased mainly due to interests on loans and discounts, ordinary income increased by ¥6,924 million from the same period of the previous year to ¥91,838 million. Ordinary expenses increased by ¥4,834 million to ¥60,739 million, mainly due to increase in provision of allowance for credit losses and general and administrative expenses.

As a result, ordinary profit increased by ¥2,089 million from the same period of the previous year to ¥31,099 million, and profit attributable to owners of parent increased by ¥1,611 million from the same period of the previous year to ¥22,582 million.

Profit and loss status by reportable segment were as follows: ordinary income from Banking increased by ¥7,310 million from the same period of the previous year to ¥81,267 million, and segment profit increased by ¥2,642 million from the same period of the previous year to ¥29,844 million. Ordinary income from Leasing increased by ¥89 million to ¥8,435 million, and segment profit increased by ¥68 million from the same period of the previous year to ¥385 million.

(2) Overview of Consolidated Financial Conditions

Total assets as of June 30, 2025 increased by ¥393.2 billion from the end of the previous fiscal year to ¥16,108.0 billion mainly due to increase in cash and due from banks. Liabilities increased by ¥384.8 billion from the end of the previous fiscal year to ¥14,932.7 billion mainly due to increase in deposits from corporate and individual customers. Net assets increased by ¥8.4 billion from the end of the previous fiscal year to ¥1,175.3 billion, mainly due to increase in net unrealized gain(losses) on available-for-sale securities.

Loans and bills discounted increased by ¥37.4 billion from the end of the previous fiscal year to ¥10,710.2 billion, securities decreased by ¥33.5 billion from the end of the previous fiscal year to ¥3,236.1 billion, and deposits etc. (including negotiable certificates of deposit) increased by ¥248.7 billion from the end of the previous fiscal year to ¥12,162.8 billion.

(3) Explanation of the Consolidated Earnings Forecast

There are no changes to the FY 2025 Earning Forecast released on May 9, 2025.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	993,913	1,368,311
Call loans and bills bought	140,298	137,258
Monetary claims bought	50,723	49,634
Trading assets	9,955	7,407
Money held in trust	143,701	143,200
Securities	3,269,737	3,236,181
Loans and bills discounted	10,672,814	10,710,230
Foreign exchanges	9,366	5,263
Lease receivables and investments in leases	84,718	85,236
Other assets	230,709	247,018
Tangible fixed assets	50,084	49,724
Intangible fixed assets	21,049	23,010
Net defined benefit assets	17,279	17,452
Deferred tax assets	3,185	3,405
Customers' liabilities for acceptances and guarantees	69,971	78,853
Allowance for credit losses	(52,599)	(54,054)
Allowance for investment loss	(48)	(44)
Total assets	15,714,861	16,108,090
Liabilities		
Deposits	11,781,515	11,843,137
Negotiable certificates of deposit	132,619	319,729
Call money and bills sold	34,092	19,419
Payables under repurchase agreements	506,350	492,892
Payables under securities lending transactions	409,480	492,164
Trading liabilities	3,663	3,930
Borrowed money	1,338,684	1,416,554
Foreign exchanges	469	920
Bonds payable	3,000	2,500
Due to trust account	109	122
Other liabilities	206,123	197,162
Net defined benefit liabilities	3,805	3,916
Provision for retirement benefits for directors (and other officers)	563	663
Provision for reimbursement of deposits	583	545
Provision for contingent loss	1,242	1,333
Provision for point card certificates	246	317
Provision for employee stock ownership plan	112	-
Reserves under special laws	14	14
Deferred tax liabilities	55,258	58,533
Acceptances and guarantees	69,971	78,853
Total liabilities	14,547,907	14,932,712

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Capital stock	90,000	90,000
Capital surplus	40,861	40,852
Retained earnings	894,055	897,646
Treasury shares	(41,756)	(41,235)
Total shareholders' equity	983,161	987,264
Net unrealized gains (losses) on available-for-sale securities	163,223	168,349
Net deferred gains (losses) on hedging instruments	10,388	12,018
Foreign currency translation adjustment	8,841	6,508
Remeasurements of defined benefit plans	1,245	1,190
Total accumulated other comprehensive income	183,698	188,067
Subscription rights to shares	86	38
Non-controlling interests	8	7
Total net assets	1,166,953	1,175,377
Total liabilities and net assets	15,714,861	16,108,090

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income (For the three months)

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	84,914	91,838
Interest income	56,142	60,932
Interest on loans and discounts	36,798	40,962
Interest and dividends on securities	16,477	17,412
Trust fees	0	0
Fees and commissions	21,285	21,686
Gain on trading account transactions	508	618
Other operating income	776	1,831
Other ordinary income	6,202	6,769
Ordinary expenses	55,905	60,739
Interest expenses	21,054	20,620
Interest on deposits	10,036	11,636
Fees and commissions payments	8,009	8,853
Other operating expenses	518	1,412
General and administrative expenses	25,371	26,657
Other ordinary expenses	950	3,194
Ordinary profit	29,009	31,099
Extraordinary gains	11	327
Gain on disposal of fixed assets	11	327
Extraordinary losses	26	36
Loss on disposal of fixed assets	26	36
Profit before income taxes	28,994	31,390
Income taxes - current	6,243	8,642
Income taxes - deferred	1,782	166
Total income taxes	8,026	8,809
Profit	20,967	22,581
Loss attributable to non-controlling interests	(2)	(1)
Profit attributable to owners of parent	20,970	22,582

Quarterly Consolidated Statement of Comprehensive Income (For the three months)

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	20,967	22,581
Other comprehensive income	456	4,368
Net unrealized gains (losses) on available-for-sale securities	(10,225)	5,125
Net deferred gains (losses) on hedging instruments	6,814	1,575
Foreign currency translation adjustment	3,374	(2,126)
Remeasurements of defined benefit plans	(129)	(54)
Share of other comprehensive income of associates accounted for using equity method	623	(150)
Comprehensive income	21,424	26,949
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	21,427	26,950
Comprehensive income attributable to non-controlling interests	(2)	(1)

(3) Notes to Quarterly Consolidated Financial Statements

(Notes to Segment Information)

Fiscal year ended June 30, 2024

1 . Information about Ordinary Income, Profit (Loss), Assets, Liabilities and Other Items

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income:							
Ordinary income from external customers	73,319	8,083	81,403	3,510	84,914	—	84,914
Ordinary income from intersegment transactions	636	262	899	16,776	17,675	(17,675)	—
Total	73,956	8,346	82,302	20,286	102,589	(17,675)	84,914
Segment profit	27,201	317	27,519	17,641	45,160	(16,151)	29,009

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 and IPO support service.

3. A reconciliation for segment profit of ¥16,151 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 June 30, 2025

1 . Information about Ordinary Income, Profit (Loss), Assets, Liabilities and Other Items

(Millions of Yen)

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

Notes: 1. Ordinary income is presented in lieu of net sales for companies in other industries.

2. "Other" category incorporates operations not included in reportable segments, such as domestic financial instruments transaction service, management consulting service and IPO support service.

3. A reconciliation for segment profit of ¥27,209 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 three months of FY 2025. Depreciation and amortization expenses (including amortization expenses related to intangible fixed assets excluding goodwill) for the three months of 2024 and 2025 were as follows:

	(Millions of Yen)	
	Fiscal year ended June 30, 2024	Fiscal year ended June 30, 2025
Depreciation and amortization expenses	3, 116	3, 073

Supplemental Information

Financial Results for the First Three 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 three months ended			For the year ended
	June 30,2025 (a)	June 30,2024 (b)	(a)-(b)	March 31, 2025
Gross profits (Note 1)	54,182	49,129	5,053	187,310
Net interest income	40,312	35,087	5,225	147,101
Net fees and commissions	12,833	13,276	(443)	49,117
Net trading income	618	508	110	1,542
Net other operating income	418	257	161	(10,451)
General and administrative expenses (-)	26,657	25,371	1,286	97,110
(1) Provision for general allowance for credit losses (-) (Note 2)	(146)	[(580)]	[434] (146)	79
(2) Disposal of non-performing loans (-)	1,882	176	1,706	4,826
Losses on loan write-offs (-)	—	—	—	227
Provision for specific allowance for credit losses (-) (Note 2)	1,625	[(297)]	[1,922] 1,625	3,798
Losses on sale of loan receivables (-)	3	—	3	260
Provision for contingent losses (-)	91	18	73	(1)
Payments to credit guarantee corporations (-)	162	157	5	540
(3) Reversal of allowance for credit losses (Note 2)	—	877	(877)	—
(4) Recoveries of written-off receivables	11	34	(23)	71
[Credit costs: (1)+(2)-(3)-(4)] (-)	1,724	(736)	2,460	4,834
Net gains (losses) on equity securities	4,374	3,495	879	13,770
Equity in earnings of equity method investees	245	545	(300)	823
Other	678	474	204	2,114
Ordinary profits	31,099	29,009	2,090	102,073
Net extraordinary gains (losses)	290	(15)	305	2,556
Income before income taxes	31,390	28,994	2,396	104,630
Income taxes-current (-)	8,642	6,243	2,399	29,307
Income taxes-deferred (-)	166	1,782	(1,616)	713
Total income taxes (-)	8,809	8,026	783	30,020
Net Income	22,581	20,967	1,614	74,609
Net income (loss) attributable to non-controlling interests	(1)	(2)	1	(8)
Net income attributable to owners of parent	22,582	20,970	1,612	74,618

- (Notes) 1. Gross profits = (Interest income - Interest expenses) + (Fees and commissions - Fees and commission payments) + (Trading income - Trading Losses) + (Other operating income - Other operating expenses)
2. In the three months ended June 30, 2024, as the total amount of general and specific provision for credit losses exceeded the reversal amount, the excess are recognized as Reversal of allowance for credit losses. [] indicates the amount before netting.

[The Shizuoka Bank, non-consolidated]

(Millions of Yen)

For the three months ended				For the year ended
	June 30, 2025 (a)	June 30, 2024 (b)	(a)-(b)	March 31, 2025
Gross profits	50,861	45,319	5,542	167,394
Gross profits from core banking service (Note 1)	51,244	45,139	6,105	177,908
Net interest income	42,363	36,895	5,468	149,277
(Interest on loans and discounts)	41,091	36,860	4,231	150,416
(Domestic currency)	31,036	24,091	6,945	104,730
Net Fees and commissions	7,532	8,078	(546)	27,523
Net trading income	447	335	112	1,006
Net other operating income	518	10	508	(10,413)
Net gains (losses) on debt securities	(382)	179	(561)	(10,513)
General and administrative expenses (excluding non-recurrent items) (-)	23,601	22,807	794	86,481
Personnel expenses (-)	8,532	8,146	386	32,411
Non-personnel expenses (-)	12,816	12,499	317	47,151
Taxes (-)	2,252	2,161	91	6,918
Net operating profits, gross (Note 2)	27,260	22,511	4,749	80,912
Net operating profits from core banking service (Note 3)	27,642	22,331	5,311	91,426
Net operating profits from core banking service (excluding gains or losses on cancellation of investment trusts)	26,898	21,693	5,205	88,231
(1) Provision for general allowance for credit losses (Note 4)(-)	(14)	— [(424)]	[410] (14)	294
Net operating profits	27,274	22,511	4,763	80,617
Net non-recurring gains (losses)	3,357	5,010	(1,653)	10,830
(2) Disposal of non-performing loans (-)	1,524	176	1,348	4,170
Losses on loan write-offs (-)	—	—	—	—
Provision for specific allowance for loan losses (Note 4)(-)	1,267	— [(852)]	[2,119] 1,267	3,651
Loss on sale of loan receivables (-)	3	—	3	(19)
Provision for contingent losses (-)	91	18	73	(1)
Payments to credit guarantee corporations (-)	162	157	5	540
(3) Reversal of allowance for loan losses (Note 4)	—	1,276	(1,276)	—
(4) Recoveries of written off receivables	0	28	(28)	28
[Credit costs: (1)+(2)-(3)-(4)] (-)	1,510	(1,128)	2,638	4,437
Net gains (losses) on equity securities	4,379	3,495	884	13,412
Other non-recurring gains (losses)	502	386	116	1,560
Ordinary profits	30,563	27,506	3,057	91,325
Extraordinary gains (losses)	291	(15)	306	1,791
Net gains (losses) on disposal of fixed assets	291	(15)	306	6,170
Losses on impairment of fixed assets (-)	—	—	—	4,379
Net income before taxes	30,855	27,491	3,364	93,116
Income taxes-current (-)	7,573	5,406	2,167	25,474
Income taxes-deferred (-)	515	1,808	(1,293)	983
Total income taxes (-)	8,088	7,214	874	26,457
Net income	22,766	20,277	2,489	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

4. In the three months ended June 30, 2025, as the total amount of general and specific provision for loan losses exceeded the reversal amount, the excess are recognized as Reversal of allowance for credit losses. [] indicates the amount before netting.

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

(%)

For the three months ended				For the year ended
	June 30, 2025 (a)	June 30, 2024 (b)	(a)-(b)	March 31, 2025
(1) Yield on fund operation	1.29	1.00	0.29	1.05
(i) Yield on loans	1.24	1.00	0.24	1.07
(ii) Yield on securities	2.06	1.75	0.31	1.50
(2) Fundraising cost	0.88	0.70	0.18	0.71
(i) Yield on deposits	0.17	0.02	0.15	0.06
(ii) Yield on external debt	0.07	0.00	0.07	0.01
(3) Deposit and loan rates spread (1)-(2)(i)	1.06	0.98	0.08	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 June. 30, 2025	As of March. 31, 2025
Japanese government bonds	936.2	947.2
Municipal bonds	156.4	163.2
Corporate bonds	538.0	529.2
Stocks	479.8	470.5
Others	1,194.3	1,214.1
Foreign bonds	601.6	634.6
Total	3,304.9	3,324.4

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

(Millions of Yen)

For the three months ended			For the year ended
	June 30, 2025 (a)	June 30, 2024 (b)	March 31, 2025
Gains (losses) on debt securities	(382)	179	(10,513)
Gains on sales	1,030	647	1,990
Gains on redemptions	—	—	—
Losses on sales (-)	1,412	467	12,504
Losses on redemptions (-)	—	—	—
Redemptions (-)	—	—	—
Gains (losses) on equity securities	4,379	3,495	13,412
Gains on sales	5,236	3,511	14,732
Losses on sales (-)	813	12	994
Redemptions (-)	43	3	326

(3) Unrealized gains (losses) on securities

[SFG, consolidated]

(Billions of Yen)

	As of June. 30, 2025				As of March. 31, 2025			
	Book value	Unrealized gains (losses)			Book value	Unrealized gains (losses)		
			Unrealized gains	Unrealized losses			Unrealized gains	Unrealized losses
Held-to-maturity securities	21.1	(0.5)	—	0.5	23.2	(0.6)	—	0.6
Available-for-sale securities	3,053.6	226.2	399.8	173.6	3,085.9	218.5	387.5	168.9
Stocks	472.3	385.6	385.6	0.0	463.0	375.7	375.8	0.0
Bonds	1,624.1	(130.7)	0.0	130.8	1,631.4	(127.8)	0.0	127.8
Others	957.1	(28.6)	14.0	42.7	991.5	(29.3)	11.6	41.0
Total	3,074.8	225.6	399.8	174.2	3,109.2	217.8	387.5	169.6
Hedging instruments (deferred hedge)		22.6				19.2		
Unrealized gain (losses) after hedge accounting		248.2				237.1		

[The Shizuoka Bank, non-consolidated]

(Billions of Yen)

	As of June. 30, 2025				As of March. 31, 2025			
	Book value	Unrealized gains (losses)			Book value	Unrealized gains (losses)		
			Unrealized gains	Unrealized losses			Unrealized gains	Unrealized losses
Held-to-maturity securities	10.6	0.0	0.0	0.0	12.2	0.0	0.0	0.0
Shares of subsidiaries and affiliated companies	—	—	—	—	—	—	—	—
Available-for-sale securities	3,052.9	228.8	399.2	170.4	3,085.2	221.2	387.1	165.9
Stocks	471.6	384.9	385.0	0.0	462.2	375.1	375.1	0.0
Bonds	1,624.1	(130.7)	0.0	130.8	1,631.4	(127.8)	0.0	127.8
Others	957.1	(25.3)	14.1	39.5	991.5	(25.9)	11.9	37.9
Total	3,063.5	228.8	399.3	170.4	3,097.4	221.3	387.2	165.9

(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 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 Jun. 30, 2025(a)	As of Jun. 30, 2024(b)	(a)-(b)	As of Mar. 31, 2025
Loans and bills discounted	10,774.3	10,536.6	237.7	10,735.0
Loans to SMEs, etc.	8,517.2	8,290.0	227.2	8,458.2
Consumer loans	4,123.8	3,946.9	176.9	4,085.6
Loans and bills discounted within Shizuoka prefecture	5,373.0	5,334.2	38.8	5,372.3
Loans to SMEs, etc.	4,857.6	4,805.1	52.5	4,836.6
Consumer loans	2,428.3	2,416.7	11.6	2,429.9

(Average balance)

For the three months ended

(Billions of Yen)

	June 30, 2025 (a)	June 30, 2024 (b)	(a)-(b)
Loans and bills discounted	10,729.1	10,411.2	317.9
Loans to SMEs, etc.	8,472.3	8,183.7	288.6
Consumer loans	4,100.8	3,923.7	177.1
Loans and bills discounted within Shizuoka prefecture	5,354.8	5,289.4	65.4
Loans to SMEs, etc.	4,839.2	4,760.1	79.1
Consumer loans	2,430.0	2,412.7	17.3

(Note) "Consumer loans" include apartment loans.

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

(Ending balance)

(Billions of Yen)

	As of Jun. 30, 2025(a)	As of Jun. 30, 2024(b)	(a)-(b)	As of Mar. 31, 2025
Deposits, etc. (Deposits + Negotiable certificates of deposit)	12,386.9	12,235.6	151.3	12,119.6
Deposits	12,065.7	12,024.0	41.7	11,984.7
Domestic branches (excluding offshore accounts)	11,574.1	11,562.3	11.8	11,513.7
Individual deposits	7,777.7	7,817.3	(39.6)	7,729.5
Deposits within Shizuoka prefecture	10,225.0	10,225.7	(0.7)	10,166.1
Negotiable certificates of deposit	321.2	211.6	109.6	134.9

(Average balance)

For the three months ended

(Billions of Yen)

	June 30, 2025 (a)	June 30, 2024 (b)	(a)-(b)
Deposits, etc. (Deposits + Negotiable certificates of deposit)	12,257.7	12,168.2	89.5
Deposits	11,991.4	11,992.6	(1.2)
Domestic branches (excluding offshore accounts)	11,521.0	11,503.5	17.5
Individual deposits	7,694.0	7,710.3	(16.3)
Deposits within Shizuoka prefecture	10,185.1	10,158.6	26.5
Negotiable certificates of deposit	266.3	175.6	90.7

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

(Billions of Yen)

	As of Jun. 30, 2025(a)	As of Jun. 30, 2024(b)	(a)-(b)	As of Mar. 31, 2025
Balance of individually held assets	9,692.6	9,702.4	(9.8)	9,585.3
Asset management products (Note)	1,926.4	1,897.9	28.5	1,867.2
Public bonds (Japanese government bonds, etc.)	47.6	32.6	15.0	41.4
Individual annuity insurance products	1,024.6	1,050.4	(25.8)	1,022.7
Foreign currency deposits	11.5	12.8	(1.3)	11.4
Investment trusts	83.4	69.9	13.5	73.5
Shizugin TM Securities	759.2	732.0	27.2	718.0
Japanese yen deposits, etc. (Japanese yen deposits + Negotiable certificates of deposit)	7,766.2	7,804.5	(38.3)	7,718.0

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

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

[SFG, consolidated]

	As of Jun. 30, 2025(a)	As of Mar. 31, 2025(b)	(Billions of Yen) (a)-(b)
Bankrupt and quasi-bankrupt loans	22.3	19.7	2.6
Doubtful loans	64.3	66.3	(2.0)
Special Attention	8.3	8.8	(0.5)
Past due loans (3months or more)	0.7	1.1	(0.4)
Restructured loans	7.6	7.7	(0.1)
Subtotal	95.0	94.9	0.1
Normal	10,740.4	10,696.4	44.0
Total	10,835.4	10,791.4	44.0
% to total credit balance	0.87	0.88	(0.01)

(When partial direct write-offs are executed)

the FRA claims	84.6	85.7	(1.1)
% to total credit balance	0.78	0.79	(0.01)

(Deducting loans guaranteed by credit guarantee corporations from the table above)

the FRA claims	52.8	53.7	(0.9)
% to total credit balance	0.48	0.49	(0.01)

(Reference)

Net risk management loans (Note)	9.9	10.9	(1.0)
% to total credit balance	0.09	0.10	(0.01)

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

[The Shizuoka Bank, non-consolidated]

	As of Jun. 30, 2025(a)	As of Mar. 31, 2025(b)	(Billions of Yen) (a)-(b)
	19.9	17.6	2.3
	64.3	66.3	(2.0)
	8.3	8.8	(0.5)
	0.7	1.1	(0.4)
	7.6	7.7	(0.1)
	92.6	92.9	(0.3)
	10,802.2	10,756.0	46.2
	10,894.9	10,848.9	46.0
	0.85	0.85	(0.00)

	83.9	85.2	(1.3)
	0.77	0.78	(0.01)

	52.1	53.3	(1.2)
	0.47	0.49	(0.02)

	9.9	10.9	(1.0)
	0.09	0.10	(0.01)