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(April-December 2016)

資 料 編
Data Book

スルガ銀行
SURUGA bank, Ltd.

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財務サマリー(連結・単体)

Summary of financial results (Consolidated / Non-consolidated)

(連結 / Consolidated)

(10億円 / Billions of yen)

	FY 3/12	FY 3/13	FY 3/14	FY 3/15	FY 3/16	1-3Q, FY 3/17
業務粗利益 / Gross operating profit	84.7	88.9	96.4	106.0	113.3	90.3
業務純益 / Net operating profit	39.9	44.5	50.2	57.6	63.8	50.8
実質与信費用 / Actual credit costs	9.8	5.5	2.9	3.2	8.0	6.3
経常利益 / Ordinary profit	29.7	36.2	46.1	53.4	56.3	44.3
親会社株主に帰属する当期(四半期)純利益 / Profit attributable to owners of parent	15.5	21.2	27.6	32.8	36.7	31.7

(末残 / Period-end balance)

(10億円 / Billions of yen)

	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Dec. 16
預金 / Deposits	3,258.2	3,510.0	3,809.6	3,952.8	4,049.4	4,125.5
貸出金 / Loans	2,612.3	2,754.9	2,878.7	3,010.7	3,137.1	3,201.6
有価証券 / Securities	329.0	230.7	218.8	228.7	230.0	173.7
純資産 / Total net assets	197.2	222.4	251.8	292.1	302.2	330.1
総資産 / Total assets	3,484.2	3,769.6	4,098.5	4,284.9	4,390.1	4,488.8

(単体 / Non-consolidated)

(10億円 / Billions of yen)

	FY 3/12	FY 3/13	FY 3/14	FY 3/15	FY 3/16	1-3Q, FY 3/17
業務粗利益 / Gross operating profit	80.1	84.0	90.8	99.4	105.3	83.4
業務純益 / Net operating profit	36.4	42.4	47.5	53.8	59.4	47.3
実質与信費用 / Actual credit costs	8.3	4.3	1.0	0.9	4.4	3.4
経常利益 / Ordinary profit	27.8	35.4	45.3	51.8	54.4	43.4
当期(四半期)純利益 / Net income	14.8	21.0	27.5	32.1	35.8	31.4

(末残 / Period-end balance)

(10億円 / Billions of yen)

	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Dec. 16
預金 / Deposits	3,264.9	3,514.8	3,816.3	3,959.1	4,056.4	4,134.3
貸出金 / Loans	2,612.2	2,755.3	2,880.0	3,011.3	3,137.6	3,201.3
有価証券 / Securities	333.8	235.4	223.3	232.8	234.0	179.6
純資産 / Total net assets	193.1	217.7	245.2	282.4	293.4	321.6
総資産 / Total assets	3,476.8	3,760.4	4,089.0	4,272.0	4,381.2	4,482.2

貸出金(末残・平残)

Loans (Period-end balance / Average balance)

(末残 / Period-end balance)

(10億円 / Billions of yen)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
総貸出金 Total loans	2,553.9	2,612.2	2,667.0	2,755.3	2,806.5	2,880.0	2,954.2	3,011.3	3,057.8	3,137.6	3,184.6	3,201.3
個人ローン Consumer loans	2,088.8	2,170.5	2,241.9	2,327.3	2,398.8	2,470.5	2,549.7	2,610.2	2,672.5	2,772.2	2,835.7	2,867.5
住宅ローン Housing loans	1,808.9	1,855.0	1,886.4	1,923.6	1,942.0	1,956.4	1,965.2	1,956.2	1,951.1	1,993.2	2,013.4	2,027.9
パーソナルローン Personal loans	279.9	315.4	355.5	403.6	456.8	514.0	584.5	653.9	721.4	779.0	822.2	839.6
法人 Corporates	438.4	415.7	401.1	396.6	386.1	382.0	385.0	374.4	367.5	347.7	332.7	317.9
公金 Government institutions	26.5	25.9	23.8	31.3	21.5	27.5	19.4	26.6	17.7	17.5	16.1	15.8

(平残 / Average balance)

(10億円 / Billions of yen)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
総貸出金 Total loans	2,483.6	2,506.2	2,586.8	2,618.0	2,719.1	2,752.7	2,846.2	2,883.8	2,964.7	3,004.0	3,105.1	3,120.6
個人ローン Consumer loans	2,047.7	2,078.9	2,188.2	2,225.9	2,345.0	2,379.7	2,491.8	2,529.3	2,613.1	2,657.6	2,783.3	2,800.3
住宅ローン Housing loans	1,777.7	1,799.3	1,860.6	1,877.0	1,925.3	1,931.8	1,949.8	1,953.0	1,939.9	1,949.7	1,991.9	1,998.4
パーソナルローン Personal loans	270.0	279.6	327.6	348.8	419.7	447.9	542.0	576.2	673.1	707.9	791.4	801.9
法人 Corporates	389.9	385.5	366.6	360.9	345.2	346.1	333.9	334.4	336.0	330.0	305.2	303.9
公金 Government institutions	45.9	41.7	31.9	31.0	28.8	26.9	20.4	19.9	15.6	16.2	16.6	16.2

業種別貸出金(末残)

Loan breakdown by industry (Period-end balance)

(10億円 / Billions of yen)

	FY 3/12				FY 3/13				FY 3/14				FY 3/15				FY 3/16				FY 3/17			
	Sep. 11		Mar. 12		Sep. 12		Mar. 13		Sep. 13		Mar. 14		Sep. 14		Mar. 15		Sep. 15		Mar. 16		Sep. 16		Dec. 16	
	構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total		構成比 % to Total	
製造業 Manufacturing	64.8	2.5%	65.1	2.4%	61.4	2.3%	62.2	2.2%	60.9	2.1%	59.6	2.0%	67.1	2.2%	70.1	2.3%	72.2	2.3%	66.3	2.1%	65.3	2.0%	51.1	1.5%
農業、林業 Agriculture and forestry	7.1	0.2%	6.9	0.2%	6.7	0.2%	6.4	0.2%	6.3	0.2%	6.2	0.2%	5.7	0.1%	5.6	0.1%	5.5	0.1%	5.4	0.1%	5.2	0.1%	5.1	0.1%
漁業 Fishery	0.8	0.0%	0.8	0.0%	0.8	0.0%	0.7	0.0%	0.7	0.0%	0.4	0.0%	0.4	0.0%	0.4	0.0%	0.1	0.0%	0.1	0.0%	0	0.0%	0	0.0%
鉱業、採石業、砂利採取業 Mining, quarrying and gravel	-	-	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	-	-	-	-	0	0.0%	-	-	-	-	-	-
建設業 Construction	32.3	1.2%	33.5	1.2%	30.7	1.1%	29.6	1.0%	26.3	0.9%	25.6	0.8%	22.9	0.7%	21.8	0.7%	19.5	0.6%	19.0	0.6%	17.0	0.5%	16.6	0.5%
電気、ガス、熱供給、水道業 Utilities	9.0	0.3%	9.2	0.3%	8.1	0.3%	7.1	0.2%	8.1	0.2%	6.8	0.2%	5.9	0.1%	6.7	0.2%	5.6	0.1%	5.4	0.1%	5.2	0.1%	5.2	0.1%
情報通信業 Information and communication	1.7	0.0%	1.5	0.0%	1.4	0.0%	1.5	0.0%	1.9	0.0%	1.7	0.0%	1.6	0.0%	1.5	0.0%	1.6	0.0%	1.5	0.0%	1.5	0.0%	1.5	0.0%
運輸業、郵便業 Transportation and postal service	16.4	0.6%	15.7	0.6%	14.9	0.5%	14.2	0.5%	14.1	0.5%	13.7	0.4%	13.7	0.4%	13.0	0.4%	13.0	0.4%	12.0	0.3%	11.9	0.3%	11.4	0.3%
卸売業、小売業 Wholesale and retail trade	60.6	2.3%	60.9	2.3%	56.9	2.1%	54.6	1.9%	51.0	1.8%	51.3	1.7%	49.1	1.6%	47.0	1.5%	44.0	1.4%	42.0	1.3%	38.8	1.2%	38.0	1.1%
金融業、保険業 Finance and insurance	66.6	2.6%	61.1	2.3%	66.7	2.5%	71.3	2.5%	68.8	2.4%	75.8	2.6%	81.2	2.6%	72.1	2.3%	73.6	2.4%	73.6	2.3%	73.0	2.2%	73.8	2.3%
不動産業、物品賃貸業 Real estate, goods rental and leasing	116.6	4.5%	101.9	3.9%	99.1	3.7%	93.1	3.3%	91.7	3.2%	88.9	3.0%	86.8	2.8%	87.6	2.9%	85.8	2.8%	77.3	2.4%	70.2	2.2%	72.3	2.2%
各種サービス業 Services	62.9	2.4%	59.4	2.2%	54.5	2.0%	53.6	1.9%	52.7	1.8%	47.8	1.6%	45.5	1.5%	43.0	1.4%	40.6	1.3%	38.5	1.2%	37.6	1.1%	36.5	1.1%
国・地方公共団体 Government and municipal government	26.5	1.0%	25.9	0.9%	23.8	0.8%	31.3	1.1%	21.5	0.7%	27.5	0.9%	19.4	0.6%	26.6	0.8%	17.7	0.5%	17.5	0.5%	16.1	0.5%	15.8	0.4%
その他 Others	2,087.9	81.7%	2,169.8	83.0%	2,241.4	84.0%	2,329.0	84.5%	2,402.1	85.5%	2,474.2	85.9%	2,554.3	84.8%	2,615.3	86.8%	2,678.2	87.5%	2,778.3	88.5%	2,842.3	89.2%	2,873.4	89.7%
合計 Total	2,553.9	100.0%	2,612.2	100.0%	2,667.0	100.0%	2,755.3	100.0%	2,806.5	100.0%	2,880.0	100.0%	2,954.2	100.0%	3,011.3	100.0%	3,057.8	100.0%	3,137.6	100.0%	3,184.6	100.0%	3,201.3	100.0%

預金(末残) Deposits (Period-end balance)

(10億円 / Billions of yen)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
総預金 Total deposits	3,189.3	3,264.9	3,327.1	3,514.8	3,570.8	3,816.3	3,843.3	3,959.1	4,081.9	4,056.4	4,097.6	4,134.3
円貨預金 Yen deposits	3,088.2	3,134.9	3,186.7	3,364.2	3,450.4	3,669.4	3,686.8	3,774.0	3,904.3	3,949.2	4,011.1	4,057.7
外貨預金 Foreign currency deposits	101.1	129.9	140.4	150.6	120.4	146.9	156.5	185.1	177.6	107.1	86.4	76.5
個人 Individuals	2,220.8	2,278.5	2,368.5	2,499.5	2,631.9	2,727.1	2,821.4	2,889.4	2,983.7	3,085.9	3,134.7	3,190.3
円貨預金 Yen deposits	2,211.0	2,268.4	2,358.6	2,488.9	2,622.1	2,717.9	2,812.7	2,882.2	2,977.2	3,079.5	3,128.5	3,183.7
外貨預金 Foreign currency deposits	9.7	10.1	9.8	10.6	9.7	9.2	8.6	7.1	6.4	6.3	6.2	6.5
法人 Corporates	594.1	619.4	638.9	621.5	637.6	669.6	630.2	580.3	557.8	507.2	517.7	495.4
円貨預金 Yen deposits	502.7	526.7	548.0	530.6	551.9	577.2	549.7	501.6	470.7	445.6	471.6	483.1
外貨預金 Foreign currency deposits	91.3	92.6	90.8	90.8	85.7	92.4	80.4	78.7	87.0	61.5	46.1	12.2
公金 Government institutions	374.4	366.9	319.7	393.8	301.2	419.5	391.7	489.3	540.4	463.3	445.0	448.6
円貨預金 Yen deposits	374.4	339.8	279.9	344.6	276.3	374.2	324.3	390.1	456.3	424.0	411.0	390.8
外貨預金 Foreign currency deposits	–	27.1	39.7	49.2	24.8	45.2	67.3	99.1	84.0	39.3	34.0	57.7

※円貨預金＝NCD含まず、非居住者円預金を含む。

(Note) Yen deposits exclude NCD and include non-resident yen deposits.

預金(平残・利回り)

Deposits (Average balance / Yield)

(10億円 / Billions of yen)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
総預金 Total deposits	3,129.2	3,154.1	3,252.8	3,309.0	3,518.3	3,560.2	3,789.3	3,813.1	3,967.8	4,012.6	4,036.3	4,048.9
円貨預金 Yen deposits	3,043.6	3,048.9	3,119.7	3,175.0	3,382.3	3,426.0	3,651.1	3,669.0	3,803.7	3,853.8	3,960.4	3,974.7
外貨預金 Foreign currency deposits	85.6	105.2	133.0	133.9	135.9	134.1	138.2	144.0	164.0	158.7	75.8	74.2
個人 Individuals	2,203.6	2,224.4	2,318.6	2,366.7	2,551.4	2,607.2	2,767.0	2,807.3	2,914.5	2,966.5	3,097.9	3,112.7
円貨預金 Yen deposits	2,193.9	2,214.7	2,308.7	2,356.6	2,541.3	2,597.5	2,758.0	2,799.0	2,907.7	2,959.9	3,091.6	3,106.4
外貨預金 Foreign currency deposits	9.6	9.7	9.9	10.0	10.0	9.7	9.0	8.3	6.7	6.6	6.2	6.3
法人 Corporates	531.4	551.2	586.9	593.2	605.9	612.9	607.4	583.5	541.4	540.4	485.1	484.8
円貨預金 Yen deposits	455.4	472.0	505.0	511.0	524.0	530.6	526.6	503.6	462.2	461.5	448.9	453.4
外貨預金 Foreign currency deposits	76.0	79.1	81.9	82.2	81.8	82.2	80.7	79.8	79.2	78.8	36.2	31.3
公金 Government institutions	394.1	378.5	347.2	348.9	360.8	340.0	414.8	422.2	511.8	505.6	453.2	451.3
円貨預金 Yen deposits	394.1	362.1	306.0	307.4	316.8	297.8	366.4	366.3	433.7	432.3	419.9	414.8
外貨預金 Foreign currency deposits	—	16.3	41.1	41.5	44.0	42.1	48.4	55.8	78.0	73.3	33.3	36.5

※ 円貨預金＝NCD含まず、非居住者円預金を含む。

(Note) Yen deposits exclude NCD and include non-resident yen deposits.

(%)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
預金利回 Yield on deposits	0.09	0.09	0.09	0.08	0.09	0.09	0.10	0.10	0.10	0.11	0.10	0.10
流動性預金 Liquid deposits	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.00	0.00
固定性預金 Fixed-term deposits	0.14	0.13	0.13	0.12	0.13	0.13	0.14	0.14	0.15	0.15	0.15	0.15

有価証券(末残・平残・利回り・評価損益)

Securities (Period-end balance / Average balance / Yield / Unrealized gains or losses)

(末残・平残 / Period-end balance / Average balance)

(10億円 / Billions of yen)

		FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
		Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
有価証券	末残 / Period-end balance	304.0	333.8	292.3	235.4	233.4	223.3	225.2	232.8	231.5	234.0	230.9	179.6
Securities	平残 / Average balance	349.6	340.6	327.3	295.8	226.8	216.5	208.2	208.1	203.3	206.2	221.7	217.5
国債	末残 / Period-end balance	245.7	268.0	230.7	150.3	145.3	145.2	145.1	145.1	145.1	145.0	125.0	75.0
Government bonds	平残 / Average balance	272.0	271.0	262.8	224.9	145.7	145.5	145.2	145.2	145.4	145.2	138.8	132.0
地方債	末残 / Period-end balance	0.1	0.9	0.8	8.5	11.6	0.1	0.2	0.2	1.2	4.1	23.1	27.0
Municipal bonds	平残 / Average balance	15.5	8.2	1.8	5.1	19.7	10.9	0.2	0.2	0.4	1.3	18.1	20.5
社債	末残 / Period-end balance	5.1	4.8	4.8	7.6	6.5	2.5	2.2	1.7	1.6	2.0	2.0	2.3
Corporate bonds	平残 / Average balance	6.4	5.7	4.9	8.1	7.3	5.4	2.3	2.2	1.6	1.6	1.9	2.0
株式	末残 / Period-end balance	31.3	37.5	35.6	45.6	49.2	49.4	52.1	61.3	58.8	56.2	53.0	59.1
Stocks	平残 / Average balance	32.5	32.5	36.0	35.9	35.2	34.9	35.8	35.8	34.7	34.6	35.7	35.9
外国証券	末残 / Period-end balance	11.2	12.1	10.7	11.0	8.2	9.9	11.2	9.6	8.5	7.0	4.9	5.1
Foreign securities	平残 / Average balance	11.5	11.6	11.3	11.2	8.9	9.1	10.4	10.2	9.0	8.5	5.8	5.4
その他の証券	末残 / Period-end balance	10.4	10.2	9.5	12.2	12.5	16.0	14.1	14.7	16.1	19.4	22.7	10.8
Others	平残 / Average balance	11.4	11.3	10.3	10.4	9.8	10.6	14.0	14.3	12.0	14.6	21.2	21.4

※各期平残は、9月末は上期、3月末は通期、12月末は12月期の実績

(Note) Average balance as of Sep., Mar. and Dec. represents average balance for 1st half, Full year and 1-3Q, respectively.

(利回り / Yield)

(%)

		FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
		1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
有価証券利回 (全体) / Yield on securities (Overall)		0.50	0.43	0.36	0.37	0.96	0.90	0.98	1.20	2.91	1.92	0.53	1.32
有価証券利回 (国内) / Yield on securities (Domestic)		0.45	0.38	0.32	0.32	0.92	0.86	0.95	1.18	2.96	1.92	0.53	1.34
債券利回 / Yield on bonds		0.25	0.19	0.10	0.07	0.06	0.04	0.01	0.01	0.01	0.01	0.01	0.02
株式利回 / Yield on stocks		2.46	2.18	2.11	1.95	2.34	2.21	2.35	2.26	2.70	2.58	2.70	2.99

(評価損益の状況 / Unrealized gains or losses)

(10億円 / Billions of yen)

		FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
		Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
満期保有目的の債券(時価有) / Held-to-maturity bonds		1.6	1.5	0.9	0.2	(0.2)	(0.3)	(0.3)	(0.1)	(0.1)	0	0.1	0
その他の有価証券(時価有) / Other securities		(1.5)	1.3	(1.0)	11.8	16.2	15.9	19.3	30.8	25.4	22.0	16.9	24.4
債券 / Bonds		0.2	0.1	0	0	0	0	0	0	0	0	0.1	0
株式 / Stocks		(0.5)	1.3	0	10.5	14.1	13.7	16.4	26.7	24.4	22.0	16.8	22.9
その他の証券 / Others		(1.2)	(0.1)	(1.1)	1.1	2.0	2.1	2.8	3.9	0.9	(0)	(0)	1.5

個人預り資産(末残) Individual deposit assets (Period-end balance)

(10億円 / Billions of yen)

		FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
		Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
	投資信託 Mutual funds	106.3	110.0	102.1	120.6	118.8	118.3	125.4	134.3	122.0	119.4	110.6	111.2
	個人年金保険 Personal pension plans	128.3	124.9	122.3	116.5	102.8	91.8	81.3	71.0	63.2	56.4	51.4	47.5
	一時払終身保険 Single premium life insurance	6.2	8.8	10.0	10.8	11.4	12.4	13.5	14.2	14.9	14.9	14.6	14.4
	国債等保護預り Public bonds	44.5	42.6	39.7	36.9	34.2	30.3	27.1	22.3	17.0	14.1	11.8	11.0
	外貨預金 Foreign currency deposits	9.7	10.1	9.8	10.6	9.7	9.2	8.6	7.1	6.4	6.3	6.2	6.5
	投資性商品 (A) Investment products (A)	295.1	296.5	284.1	295.6	277.1	262.2	256.1	249.0	223.7	211.4	194.8	190.7
	個人預金(円貨) Individual deposits (Yen)	2,211.0	2,268.4	2,358.6	2,488.9	2,622.1	2,717.9	2,812.7	2,882.2	2,977.2	3,079.5	3,128.5	3,183.7
	個人預り資産合計 (B) Total individual deposit assets (B)	2,506.2	2,564.9	2,642.8	2,784.5	2,899.3	2,980.1	3,068.9	3,131.3	3,201.0	3,291.0	3,323.3	3,374.5
	投資性商品比率 (A) ÷ (B) The ratio of Investment products to Total individual deposit assets (A) / (B)	11.7%	11.5%	10.7%	10.6%	9.5%	8.8%	8.3%	7.9%	6.9%	6.4%	5.8%	5.6%

利ざや(全体・国内)・経営指標・従業員数・店舗数

Interest margins (Overall / Domestic), Management indices and Number of employees and branches

(利ざや(全体) / Interest margins (Overall))

(%)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
資金運用利回 / Yield on interest earning assets	2.54	2.56	2.58	2.59	2.79	2.63	2.59	2.65	2.72	2.70	2.73	2.79
貸出金利回 / Yield on loans	3.18	3.22	3.25	3.29	3.33	3.38	3.44	3.49	3.52	3.56	3.59	3.61
有価証券利回 / Yield on securities	0.50	0.43	0.36	0.37	0.96	0.90	0.98	1.20	2.91	1.92	0.53	1.32
資金調達原価 / Yield on interest bearing liabilities	1.42	1.41	1.38	1.34	1.28	1.31	1.32	1.30	1.27	1.26	1.30	1.29
預金等利回 / Yield on deposits	0.09	0.09	0.09	0.08	0.09	0.09	0.10	0.10	0.10	0.11	0.10	0.10
経費率 / Expense ratio	1.32	1.31	1.29	1.25	1.19	1.21	1.22	1.19	1.16	1.14	1.19	1.18
預貸金利ざや / Loan-deposit margin (after deduction of expenses)	1.76	1.81	1.86	1.94	2.04	2.06	2.11	2.19	2.25	2.30	2.29	2.32
総資金利ざや / Net interest margin	1.12	1.15	1.19	1.24	1.51	1.31	1.26	1.35	1.44	1.43	1.42	1.50

(利ざや(国内) / Interest margins (Domestic))

(%)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
資金運用利回 / Yield on interest earning assets	2.56	2.60	2.61	2.62	2.81	2.64	2.60	2.66	2.72	2.70	2.73	2.79
貸出金利回 / Yield on loans	3.25	3.28	3.31	3.33	3.35	3.40	3.46	3.51	3.54	3.57	3.59	3.61
有価証券利回 / Yield on securities	0.45	0.38	0.32	0.32	0.92	0.86	0.95	1.18	2.96	1.92	0.53	1.34
資金調達原価 / Yield on interest bearing liabilities	1.41	1.40	1.37	1.32	1.26	1.28	1.29	1.27	1.24	1.22	1.26	1.25
預金等利回 / Yield on deposits	0.09	0.09	0.08	0.08	0.09	0.09	0.09	0.10	0.10	0.10	0.10	0.09
経費率 / Expense ratio	1.31	1.31	1.30	1.26	1.20	1.22	1.23	1.20	1.17	1.15	1.18	1.16
預貸金利ざや / Loan-deposit margin (after deduction of expenses)	1.84	1.87	1.91	1.98	2.06	2.08	2.13	2.20	2.25	2.31	2.31	2.34
総資金利ざや / Net interest margin	1.15	1.19	1.23	1.29	1.55	1.35	1.30	1.39	1.48	1.47	1.46	1.54

(経営指標 / Management indices)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
OHR	51.8%	51.7%	51.5%	49.4%	47.1%	47.6%	48.5%	45.8%	43.7%	43.6%	44.7%	43.2%
EPS (円 / Unit: yen)	31.42	62.26	42.22	89.38	58.49	116.54	63.27	135.63	78.17	152.28	82.55	135.71
ROA (純利益ベース / Net income basis)	0.45%	0.44%	0.57%	0.59%	0.73%	0.72%	0.73%	0.78%	0.86%	0.82%	0.87%	0.95%
ROE (純利益ベース / Net income basis)	8.27%	8.24%	10.42%	11.10%	13.18%	13.22%	12.91%	13.92%	14.23%	14.12%	13.78%	15.10%

(従業員数・店舗数 / Number of employees and branches)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
従業員数(人) / Number of employees (Unit: persons)	1,612	1,599	1,585	1,575	1,589	1,576	1,605	1,577	1,584	1,567	1,566	1,551
店舗数(店) / Number of branches (Unit: branches)	127	127	128	128	128	130	130	131	133	132	133	133

与信関連費用 Credit costs

(10億円 / Billions of yen)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
一般貸倒引当金繰入額 Provision for general allowance for loan losses	1.1	2.2	(0.5)	–	–	–	–	–	–	–	(0.1)	0
貸出金償却 Write-off of loans	1.6	4.6	1.5	3.1	1.4	2.7	0.9	2.2	0.9	2.9	1.2	2.0
個別貸倒引当金繰入額 Provision for specific allowance for loan losses	1.4	1.6	1.4	–	–	–	–	–	–	–	0.6	0.5
延滞債権等売却損 Losses on sales of delinquent loans	0.7	1.9	0.8	2.4	1.0	2.5	0.8	2.0	1.5	2.7	1.2	1.4
偶発損失引当金繰入額 Provision for allowance for contingent losses	0.1	0.2	0	0	0	0	(0.1)	0	0	0	0	0
貸倒引当金戻入益 (△) Reversal of allowance for loan losses (–)	–	–	–	0.4	0.9	3.4	1.3	2.4	0.5	0.6	–	–
与信費用 Net credit costs	5.1	10.6	3.3	5.3	1.5	1.8	0.4	1.7	2.0	5.0	2.9	4.0
与信費用比率 (年率換算) Net credit costs ratio (annualized)	0.41%	0.42%	0.25%	0.20%	0.11%	0.06%	0.03%	0.05%	0.13%	0.16%	0.18%	0.17%
償却債権取立益 (△) Recoveries of written-off claims (–)	0.8	2.3	0.4	1.0	0.3	0.7	0.2	0.7	0.2	0.6	0.5	0.6
実質与信費用 Actual credit costs	4.3	8.3	2.9	4.3	1.2	1.0	0.1	0.9	1.7	4.4	2.3	3.4
実質与信費用比率 (年率換算) Actual credit costs ratio (annualized)	0.34%	0.33%	0.22%	0.16%	0.08%	0.03%	0.01%	0.03%	0.11%	0.14%	0.15%	0.14%

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	Full year	1 st half	1-3Q
貸出金平残 Average loan balance	2,483.6	2,506.2	2,586.8	2,618.0	2,719.1	2,752.7	2,846.2	2,883.8	2,964.7	3,004.0	3,105.1	3,120.6

与信費用比率＝与信費用／貸出金平残 / Net credit costs ratio = Net credit costs / Average loan balance

実質与信費用比率＝実質与信費用／貸出金平残 / Actual credit costs ratio = Actual credit costs / Average loan balance

実質与信費用には、償却債権取立益を含めて記載しております。 / The amount of Actual credit costs is presented at the amount after net of Recoveries of written-off claims.

自己資本比率 Capital adequacy ratio

自己資本比率 / Capital adequacy ratio

国内基準 / Domestic standard

(連結 / Consolidated)

(10億円 / Billions of yen)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
自己資本比率 Capital adequacy ratio	10.65%	10.42%	10.69%	10.74%	11.15%	11.47%	11.62%	11.69%	12.25%	11.67%	12.37%	12.93%
自己資本 Own capital (Core capital)	199.6	202.7	211.7	221.9	235.4	252.0	262.6	272.8	289.4	286.0	303.4	315.4
控除項目(調整項目) Regulatory adjustments (-)	0.6	1.1	1.0	0.7	0.5	2.4	2.3	6.9	6.9	11.3	11.1	11.6
リスク・アセット等 Risk-weighted assets	1,873.9	1,945.2	1,979.3	2,065.0	2,110.0	2,195.5	2,260.0	2,332.5	2,362.2	2,449.0	2,452.1	2,439.1

(単体 / Non-consolidated)

(10億円 / Billions of yen)

	FY 3/12		FY 3/13		FY 3/14		FY 3/15		FY 3/16		FY 3/17	
	Sep. 11	Mar. 12	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Dec. 16
自己資本比率 Capital adequacy ratio	10.61%	10.47%	10.72%	10.78%	11.17%	11.42%	11.53%	11.59%	12.15%	11.56%	12.22%	12.76%
自己資本 Own capital (Core capital)	195.9	201.1	209.6	219.7	233.1	247.6	257.6	267.2	283.1	279.2	295.9	307.6
控除項目(調整項目) Regulatory adjustments (-)	0.6	1.1	1.0	0.7	0.5	0	0	4.0	4.1	8.5	8.5	9.2
リスク・アセット等 Risk-weighted assets	1,846.1	1,920.1	1,954.3	2,038.4	2,085.8	2,167.2	2,234.4	2,305.2	2,329.2	2,415.1	2,421.1	2,410.1

※自己資本比率は、「銀行法第14条の2の規定に基づき、銀行がその保有する資産等に照らし自己資本の充実の状況が適当であるかどうかを判断するための基準(平成18年金融庁告示第19号)」に基づき算出しております。なお、当社は国内基準にて開示しております。

(Note) Capital adequacy ratio is computed using the method stipulated in the “Standards for a bank to examine the status of capital adequacy in consideration of assets held by it pursuant to the Article 14-2 of the Banking Act” (Notification No. 19 issued by the Japanese Financial Services Agency in 2006). The company has applied domestic standard.

※14/3末より、パーゼルⅢを踏まえた新国内基準により算出しております。

(Note) Capital adequacy ratio has been calculated in accordance with the new domestic standard based on “Basel Ⅲ” since the end of March 2014.

グループ会社の業績

Summary of financial results of subsidiaries and affiliates

(10億円 / Billions of yen)

会社名 Company name	主要業務 Main business		1-3Q, FY 3/17	前年同期比 YoY change
スルガスタッフサービス(株) Suruga Staff Service Co., Ltd.	人材派遣業務 Staffing	経常収益 / Ordinary income	0.2	0
		経常利益 / Ordinary profit	0	0
		四半期純利益 / Net income	0	0
ダイレクトワン(株) DIRECTONE Co., Ltd.	貸金業務・保証業務 Money lending and Credit guarantee	経常収益 / Ordinary income	2.2	0.5
		経常利益 / Ordinary profit	0.3	0.1
		四半期純利益 / Net income	0.3	0.1
ライフ ナビ パートナーズ(株) Life NAVI PARTNERS Co., Ltd.	保険募集業務 Insurance policy solicitation	経常収益 / Ordinary income	0.3	0.3
		経常利益 / Ordinary profit	(0.4)	(0.1)
		四半期純利益 / Net income	(0.4)	(0.1)
SDP(株) SDP Co., Ltd.	住宅ローン等の保証業務 Guarantee of mortgage loans, etc.	経常収益 / Ordinary income	0.8	(0.1)
		経常利益 / Ordinary profit	0.3	(0.3)
		四半期純利益 / Net income	0.2	(0.2)
(株)エイ・ピー・アイ A・P・I	印刷・製本業務、梱包・発送業務 Printing, Bookbinding, Packing and Shipping	経常収益 / Ordinary income	0.1	0
		経常利益 / Ordinary profit	0	0
		四半期純利益 / Net income	0	0
スルガカード(株) Suruga Card Co., Ltd.	クレジットカード業務 Credit card services	経常収益 / Ordinary income	0.7	0.1
		経常利益 / Ordinary profit	0.1	0
		四半期純利益 / Net income	0.1	0
スルガ・キャピタル(株) Suruga Capital Co., Ltd.	リース業務、保証業務 Leasing and Credit guarantee	経常収益 / Ordinary income	5.9	0.6
		経常利益 / Ordinary profit	0.6	0.4
		四半期純利益 / Net income	0.4	0.3
スルガコンピューターサービス(株) Suruga Computer Service Co., Ltd.	事務処理代行業務・システム開発業務 Clerical agency services and System engineering	経常収益 / Ordinary income	0.4	0
		経常利益 / Ordinary profit	0	0
		四半期純利益 / Net income	0	0
中部債権回収(株) CHUBU SERVICER Co., Ltd.	債権管理回収業務 Servicer	経常収益 / Ordinary income	0.6	(0.2)
		経常利益 / Ordinary profit	0	0
		四半期純利益 / Net income	0	0
合 計 Total		経常収益 / Ordinary income	11.6	0.9
		経常利益 / Ordinary profit	1.1	0.1
		四半期純利益 / Net income	0.7	0.1

持分法適用関連会社 / Equity-method accounted affiliates

SDPセンター(株) SDP Center Co., Ltd.	事務処理代行業務 Clerical agency services	経常収益 / Ordinary income	1.0	(0.2)
		経常利益 / Ordinary profit	0	0
		四半期純利益 / Net income	0	0

SURUGA bank

Thank you.

（本件に関する照会先 / Inquiries）

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