

2017年9月期
1H, FY3/2018
(April–September 2017)

資 料 編
Data Book

スルガ銀行
SURUGA bank, Ltd.

目次

Table of contents

財務サマリー(連結・単体) Summary of financial results (Consolidated / Non-consolidated)	1
貸出金(末残・平残) Loans (Period-end balance / Average balance)	2
業種別貸出金(末残) Loan breakdown by industry (Period-end balance)	3
預金(末残) Deposits (Period-end balance)	4
預金(平残・利回り) Deposits (Average balance / Yield)	5
有価証券(末残・平残・利回り・評価損益) Securities (Period-end balance / Average balance / Yield / Unrealized gains (losses))	6
個人預り資産(末残) Individual deposit assets (Period-end balance)	7
利ざや(全体・国内)・経営指標・従業員数・店舗数 Interest margins (Overall / Domestic) / Management indices / Number of employees and branches	8
与信関連費用 Credit costs	9
自己資本比率 Capital adequacy ratio	10
グループ会社の業績 Summary of financial results of subsidiaries and affiliates	11

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)

	1H, FY3/14	1H, FY3/15	1H, FY3/16	1H, FY3/17	1H, FY3/18
業務粗利益 / Gross operating profit	47.2	51.0	56.7	58.5	62.5
業務純益 / Net operating profit	24.8	26.3	32.1	32.1	36.2
実質与信費用 / Actual credit costs	2.0	1.1	3.1	4.3	5.4
経常利益 / Ordinary profit	22.4	24.6	28.9	28.0	31.1
親会社株主に帰属する中間純利益 / Profit attributable to owners of parent	13.8	15.3	18.9	19.2	21.1

(末残 / Period-end balance)

(10億円 / Billions of yen)

	Sep. 13	Sep. 14	Sep. 15	Sep. 16	Sep. 17
預金 / Deposits	3,564.3	3,836.5	4,075.9	4,089.1	4,065.8
貸出金 / Loans	2,804.4	2,952.6	3,057.4	3,184.7	3,286.9
有価証券 / Securities	228.8	220.8	227.5	225.0	125.5
純資産 / Total net assets	238.1	265.5	304.8	315.4	362.5
総資産 / Total assets	3,836.1	4,136.0	4,418.7	4,438.1	4,465.4

単体 / Non-consolidated

(10億円 / Billions of yen)

	1H, FY3/14	1H, FY3/15	1H, FY3/16	1H, FY3/17	1H, FY3/18
業務粗利益 / Gross operating profit	44.6	47.9	53.0	54.0	57.0
業務純益 / Net operating profit	23.6	24.6	29.8	30.0	33.1
実質与信費用 / Actual credit costs	1.2	0.1	1.7	2.3	3.2
経常利益 / Ordinary profit	22.0	23.8	27.8	27.4	29.9
中間純利益 / Net income	13.8	14.9	18.5	19.1	20.4

(末残 / Period-end balance)

(10億円 / Billions of yen)

	Sep. 13	Sep. 14	Sep. 15	Sep. 16	Sep. 17
預金 / Deposits	3,570.8	3,843.3	4,081.9	4,097.6	4,076.0
貸出金 / Loans	2,806.5	2,954.2	3,057.8	3,184.6	3,286.0
有価証券 / Securities	233.4	225.2	231.5	230.9	130.9
純資産 / Total net assets	233.3	258.6	294.8	306.6	352.4
総資産 / Total assets	3,830.0	4,129.4	4,407.9	4,431.9	4,458.8

貸出金(末残・平残)

Loans (Period-end balance / Average balance)

(末残 / Period-end balance)

(10億円 / Billions of yen)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
総貸出金 Total loans	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	3,253.7	3,286.0
個人ローン Consumer loans	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	2,907.3	2,963.4
住宅ローン Housing loans	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	2,040.6	2,055.0
パーソナルローン Personal loans	355.5	403.6	456.8	514.0	584.5	653.9	721.4	779.0	822.2	866.7	908.3
法人 Corporates	401.1	396.6	386.1	382.0	385.0	374.4	367.5	347.7	332.7	336.7	316.9
公金 Government institutions	23.8	31.3	21.5	27.5	19.4	26.6	17.7	17.5	16.1	9.7	5.6

(平残 / Average balance)

(10億円 / Billions of yen)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
総貸出金 Total loans	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	3,136.0	3,223.1
個人ローン Consumer loans	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	2,816.2	2,916.7
住宅ローン Housing loans	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	2,004.4	2,038.4
パーソナルローン Personal loans	327.6	348.8	419.7	447.9	542.0	576.2	673.1	707.9	791.4	811.8	878.2
法人 Corporates	366.6	360.9	345.2	346.1	333.9	334.4	336.0	330.0	305.2	304.8	299.9
公金 Government institutions	31.9	31.0	28.8	26.9	20.4	19.9	15.6	16.2	16.6	14.9	6.4

業種別貸出金(末残)

Loan breakdown by industry (Period-end balance)

(10億円 / Billions of yen)

	FY3/13				FY3/14				FY3/15				FY3/16				FY3/17				FY3/18	
	Sep. 12		Mar. 13		Sep. 13		Mar. 14		Sep. 14		Mar. 15		Sep. 15		Mar. 16		Sep. 16		Mar. 17		Sep. 17	
	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	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%	66.7	2.0%	54.2	1.6%
農業、林業 Agriculture and forestry	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%	5.0	0.1%
漁業 Fishery	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	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	0.0%	-	-	-	-	-	-	-	-
建設業 Construction	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%	15.2	0.4%
電気、ガス、熱供給、水道業 Utilities	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%	5.0	0.1%	3.1	0.0%
情報通信業 Information and communication	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%	1.4	0.0%
運輸業、郵便業 Transportation and postal service	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%	13.5	0.4%	13.2	0.4%
卸売業、小売業 Wholesale and retail trade	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%	38.9	1.1%	37.4	1.1%
金融業、保険業 Finance and insurance	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%	74.7	2.2%	74.0	2.2%
不動産業、物品賃貸業 Real estate, goods rental and leasing	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%	71.4	2.1%	70.3	2.1%
各種サービス業 Services	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%	36.2	1.1%	35.6	1.0%
国・地方公共団体 Government and municipal government	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%	9.7	0.2%	5.6	0.1%
その他 Others	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%	2,913.9	89.5%	2,970.3	90.3%
合計 Total	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%	3,253.7	100.0%	3,286.0	100.0%

預金(末残) Deposits (Period-end balance)

(10億円 / Billions of yen)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
総預金 Total deposits	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	4,105.4	4,076.0
円貨預金 Yen deposits	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	4,026.9	3,960.1
外貨預金 Foreign currency deposits	140.4	150.6	120.4	146.9	156.5	185.1	177.6	107.1	86.4	78.5	115.9
個人 Individuals	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	3,190.8	3,208.2
円貨預金 Yen deposits	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	3,184.4	3,201.8
外貨預金 Foreign currency deposits	9.8	10.6	9.7	9.2	8.6	7.1	6.4	6.3	6.2	6.3	6.3
法人 Corporates	638.9	621.5	637.6	669.6	630.2	580.3	557.8	507.2	517.7	484.0	507.5
円貨預金 Yen deposits	548.0	530.6	551.9	577.2	549.7	501.6	470.7	445.6	471.6	476.8	500.2
外貨預金 Foreign currency deposits	90.8	90.8	85.7	92.4	80.4	78.7	87.0	61.5	46.1	7.2	7.3
公金 Government institutions	319.7	393.8	301.2	419.5	391.7	489.3	540.4	463.3	445.0	430.5	360.2
円貨預金 Yen deposits	279.9	344.6	276.3	374.2	324.3	390.1	456.3	424.0	411.0	365.6	258.0
外貨預金 Foreign currency deposits	39.7	49.2	24.8	45.2	67.3	99.1	84.0	39.3	34.0	64.9	102.2

※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)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
総預金 Total deposits	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	4,054.5	4,050.1
円貨預金 Yen deposits	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	3,982.7	3,969.1
外貨預金 Foreign currency deposits	133.0	133.9	135.9	134.1	138.2	144.0	164.0	158.7	75.8	71.7	80.9
個人 Individuals	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	3,127.5	3,195.3
円貨預金 Yen deposits	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	3,121.2	3,189.0
外貨預金 Foreign currency deposits	9.9	10.0	10.0	9.7	9.0	8.3	6.7	6.6	6.2	6.3	6.3
法人 Corporates	586.9	593.2	605.9	612.9	607.4	583.5	541.4	540.4	485.1	482.6	486.9
円貨預金 Yen deposits	505.0	511.0	524.0	530.6	526.6	503.6	462.2	461.5	448.9	456.8	479.7
外貨預金 Foreign currency deposits	81.9	82.2	81.8	82.2	80.7	79.8	79.2	78.8	36.2	25.8	7.1
公金 Government institutions	347.2	348.9	360.8	340.0	414.8	422.2	511.8	505.6	453.2	444.2	367.8
円貨預金 Yen deposits	306.0	307.4	316.8	297.8	366.4	366.3	433.7	432.3	419.9	404.6	300.3
外貨預金 Foreign currency deposits	41.1	41.5	44.0	42.1	48.4	55.8	78.0	73.3	33.3	39.5	67.4

※ 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.

(%)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
預金利回り Yield on deposits	0.09	0.08	0.09	0.09	0.10	0.10	0.10	0.11	0.10	0.10	0.09
流動性預金 Liquid deposits	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.00	0.00	0.00
固定性預金 Fixed-term deposits	0.13	0.12	0.13	0.13	0.14	0.14	0.15	0.15	0.15	0.15	0.14

有価証券(末残・平残・利回り・評価損益)

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

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

(10億円 / Billions of yen)

		FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
		Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
有価証券 Securities	末残 / Period-end balance	292.3	235.4	233.4	223.3	225.2	232.8	231.5	234.0	230.9	154.3	130.9
	平残 / Average balance	327.3	295.8	226.8	216.5	208.2	208.1	203.3	206.2	221.7	202.2	118.0
国債 Government bonds	末残 / Period-end balance	230.7	150.3	145.3	145.2	145.1	145.1	145.1	145.0	125.0	45.0	-
	平残 / Average balance	262.8	224.9	145.7	145.5	145.2	145.2	145.4	145.2	138.8	117.0	17.3
地方債 Municipal bonds	末残 / Period-end balance	0.8	8.5	11.6	0.1	0.2	0.2	1.2	4.1	23.1	28.2	51.8
	平残 / Average balance	1.8	5.1	19.7	10.9	0.2	0.2	0.4	1.3	18.1	22.2	45.4
社債 Corporate bonds	末残 / Period-end balance	4.8	7.6	6.5	2.5	2.2	1.7	1.6	2.0	2.0	2.6	3.6
	平残 / Average balance	4.9	8.1	7.3	5.4	2.3	2.2	1.6	1.6	1.9	2.1	3.1
株式 Stocks	末残 / Period-end balance	35.6	45.6	49.2	49.4	52.1	61.3	58.8	56.2	53.0	57.4	56.1
	平残 / Average balance	36.0	35.9	35.2	34.9	35.8	35.8	34.7	34.6	35.7	36.0	32.1
外国証券 Foreign securities	末残 / Period-end balance	10.7	11.0	8.2	9.9	11.2	9.6	8.5	7.0	4.9	4.6	4.7
	平残 / Average balance	11.3	11.2	8.9	9.1	10.4	10.2	9.0	8.5	5.8	5.1	4.1
その他の証券 Others	末残 / Period-end balance	9.5	12.2	12.5	16.0	14.1	14.7	16.1	19.4	22.7	16.3	14.6
	平残 / Average balance	10.3	10.4	9.8	10.6	14.0	14.3	12.0	14.6	21.2	19.4	15.7

※各期平残は、9月末は上期、3月末は通期の実績

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

(利回り / Yield)

(%)

		FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
		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
有価証券利回り(全体) / Yield on securities (Overall)		0.36	0.37	0.96	0.90	0.98	1.20	2.91	1.92	0.53	1.26	3.03
有価証券利回り(国内) / Yield on securities (Domestic)		0.32	0.32	0.92	0.86	0.95	1.18	2.96	1.92	0.53	1.28	3.12
債券利回り / Yield on bonds		0.10	0.07	0.06	0.04	0.01	0.01	0.01	0.01	0.01	0.02	0.07
株式利回り / Yield on stocks		2.11	1.95	2.34	2.21	2.35	2.26	2.70	2.58	2.70	2.56	3.22

(評価損益の状況 / Unrealized gains (losses))

(10億円 / Billions of yen)

		FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
		Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
満期保有目的の債券(時価有) / Held-to-maturity bonds		0.9	0.2	(0.2)	(0.3)	(0.3)	(0.1)	(0.1)	0.0	0.1	0.0	-
その他有価証券(時価有) / Other securities		(1.0)	11.8	16.2	15.9	19.3	30.8	25.4	22.0	16.9	23.3	28.1
債券 / Bonds		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	(0.1)	(0.1)
株式 / Stocks		0.0	10.5	14.1	13.7	16.4	26.7	24.4	22.0	16.8	21.9	26.7
その他の証券 / Others		(1.1)	1.1	2.0	2.1	2.8	3.9	0.9	(0.0)	(0.0)	1.5	1.5

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

(10億円 / Billions of yen)

		FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
		Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
	投資信託 Mutual funds	102.1	120.6	118.8	118.3	125.4	134.3	122.0	119.4	110.6	107.9	104.4
	個人年金保険 Personal pension plans	122.3	116.5	102.8	91.8	81.3	71.0	63.2	56.4	51.4	43.7	38.0
	一時払終身保険 Single premium life insurance	10.0	10.8	11.4	12.4	13.5	14.2	14.9	14.9	14.6	14.2	14.7
	国債等保護預り Public bonds	39.7	36.9	34.2	30.3	27.1	22.3	17.0	14.1	11.8	0.0	9.2
	外貨預金 Foreign currency deposits	9.8	10.6	9.7	9.2	8.6	7.1	6.4	6.3	6.2	6.3	6.3
	投資性商品 (A) Investment products (A)	284.1	295.6	277.1	262.2	256.1	249.0	223.7	211.4	194.8	172.4	172.8
	個人預金(円貨) Individual deposits (Yen)	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	3,184.4	3,201.8
	個人預り資産合計 (B) Total individual deposit assets (B)	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	3,356.9	3,374.7
	投資性商品比率 (A) ÷ (B) The ratio of Investment products to Total individual deposit assets (A) / (B)	10.7%	10.6%	9.5%	8.8%	8.3%	7.9%	6.9%	6.4%	5.8%	5.1%	5.1%

利ざや(全体・国内)・経営指標・従業員数・店舗数

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

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

(%)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
資金運用利回り / Yield on interest earning assets	2.58	2.59	2.79	2.63	2.59	2.65	2.72	2.70	2.73	2.81	2.89
貸出金利回り / Yield on loans	3.25	3.29	3.33	3.38	3.44	3.49	3.52	3.56	3.59	3.62	3.58
有価証券利回り / Yield on securities	0.36	0.37	0.96	0.90	0.98	1.20	2.91	1.92	0.53	1.26	3.03
資金調達原価 / Yield on interest bearing liabilities	1.38	1.34	1.28	1.31	1.32	1.30	1.27	1.26	1.30	1.27	1.27
預金等利回り / Yield on deposits	0.09	0.08	0.09	0.09	0.10	0.10	0.10	0.11	0.10	0.10	0.09
経費率 / Expense ratio	1.29	1.25	1.19	1.21	1.22	1.19	1.16	1.14	1.19	1.16	1.17
預貸金利ざや / Loan-deposit margin (after deduction of expenses)	1.86	1.94	2.04	2.06	2.11	2.19	2.25	2.30	2.29	2.35	2.31
総資金利ざや / Net interest margin	1.19	1.24	1.51	1.31	1.26	1.35	1.44	1.43	1.42	1.54	1.62

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

(%)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
資金運用利回り / Yield on interest earning assets	2.61	2.62	2.81	2.64	2.60	2.66	2.72	2.70	2.73	2.81	2.88
貸出金利回り / Yield on loans	3.31	3.33	3.35	3.40	3.46	3.51	3.54	3.57	3.59	3.62	3.58
有価証券利回り / Yield on securities	0.32	0.32	0.92	0.86	0.95	1.18	2.96	1.92	0.53	1.28	3.12
資金調達原価 / Yield on interest bearing liabilities	1.37	1.32	1.26	1.28	1.29	1.27	1.24	1.22	1.26	1.23	1.22
預金等利回り / Yield on deposits	0.08	0.08	0.09	0.09	0.09	0.10	0.10	0.10	0.10	0.09	0.08
経費率 / Expense ratio	1.30	1.26	1.20	1.22	1.23	1.20	1.17	1.15	1.18	1.14	1.15
預貸金利ざや / Loan-deposit margin (after deduction of expenses)	1.91	1.98	2.06	2.08	2.13	2.20	2.25	2.31	2.31	2.38	2.34
総資金利ざや / Net interest margin	1.23	1.29	1.55	1.35	1.30	1.39	1.48	1.47	1.46	1.58	1.66

(経営指標 / Management indices)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
OHR	51.5%	49.4%	47.1%	47.6%	48.5%	45.8%	43.7%	43.6%	44.7%	42.6%	41.7%
EPS (円 / Unit: yen)	42.22	89.38	58.49	116.54	63.27	135.63	78.17	152.28	82.55	180.22	88.41
ROA (純利益ベース / Net income basis)	0.57%	0.59%	0.73%	0.72%	0.73%	0.78%	0.86%	0.82%	0.87%	0.95%	0.92%
ROE (純利益ベース / Net income basis)	10.42%	11.10%	13.18%	13.22%	12.91%	13.92%	14.23%	14.12%	13.78%	15.14%	13.03%

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

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
従業員数(人) / Number of employees (Unit: persons)	1,585	1,575	1,589	1,576	1,605	1,577	1,584	1,567	1,566	1,531	1,536
店舗数(店) / Number of branches (Unit: branches)	128	128	128	130	130	131	133	132	133	133	132

与信関連費用

Credit costs

(10億円 / Billions of yen)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
一般貸倒引当金繰入額 Provision for general allowance for loan losses	(0.5)	–	–	–	–	–	–	–	(0.1)	–	0.0
貸出金償却 Write-off of loans	1.5	3.1	1.4	2.7	0.9	2.2	0.9	2.9	1.2	7.1	1.8
個別貸倒引当金繰入額 Provision for specific allowance for loan losses	1.4	–	–	–	–	–	–	–	0.6	–	0.7
延滞債権等売却損 Losses on sales of delinquent loans	0.8	2.4	1.0	2.5	0.8	2.0	1.5	2.7	1.2	1.9	1.0
偶発損失引当金繰入額 Provision for allowance for contingent losses	0.0	0.0	0.0	0.0	(0.1)	0.0	0.0	0.0	0.0	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	–	2.5	–
与信費用 Net credit costs	3.3	5.3	1.5	1.8	0.4	1.7	2.0	5.0	2.9	6.5	3.7
与信費用比率 (年率換算) Net credit costs ratio (annualized)	0.25%	0.20%	0.11%	0.06%	0.03%	0.05%	0.13%	0.16%	0.18%	0.20%	0.23%
償却債権取立益 (△) Recoveries of written-off claims (–)	0.4	1.0	0.3	0.7	0.2	0.7	0.2	0.6	0.5	1.0	0.4
実質与信費用 Actual credit costs	2.9	4.3	1.2	1.0	0.1	0.9	1.7	4.4	2.3	5.5	3.2
実質与信費用比率 (年率換算) Actual credit costs ratio (annualized)	0.22%	0.16%	0.08%	0.03%	0.01%	0.03%	0.11%	0.14%	0.15%	0.17%	0.20%

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	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
貸出金平残 Average loan balance	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	3,136.0	3,223.1

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＝与信費用－償却債権取立益 / Actual credit costs = Net credit costs – 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)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
自己資本比率 Capital adequacy ratio	10.69%	10.74%	11.15%	11.47%	11.62%	11.69%	12.25%	11.67%	12.37%	12.17%	12.93%
自己資本 Own capital (Core capital)	211.7	221.9	235.4	252.0	262.6	272.8	289.4	286.0	303.4	315.8	335.1
控除項目(調整項目) Regulatory adjustments (-)	1.0	0.7	0.5	2.4	2.3	6.9	6.9	11.3	11.1	16.3	16.6
リスク・アセット等 Risk-weighted assets	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	2,594.6	2,590.3

(単体 / Non-consolidated)

(10億円 / Billions of yen)

	FY3/13		FY3/14		FY3/15		FY3/16		FY3/17		FY3/18
	Sep. 12	Mar. 13	Sep. 13	Mar. 14	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17
自己資本比率 Capital adequacy ratio	10.72%	10.78%	11.17%	11.42%	11.53%	11.59%	12.15%	11.56%	12.22%	11.96%	12.70%
自己資本 Own capital (Core capital)	209.6	219.7	233.1	247.6	257.6	267.2	283.1	279.2	295.9	307.2	325.5
控除項目(調整項目) Regulatory adjustments (-)	1.0	0.7	0.5	0.0	0.0	4.0	4.1	8.5	8.5	13.9	13.9
リスク・アセット等 Risk-weighted assets	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	2,567.4	2,562.0

※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、バーゼル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		1H, FY3/18	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	1.0	0.0
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	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	2.0	0.6
		経常利益 / Ordinary profit	0.4	0.2
		中間純利益 / Net income	0.4	0.2
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	0.2
		経常利益 / Ordinary profit	(0.2)	0.1
		中間純利益 / Net income	(0.2)	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	0.6	0.1
		経常利益 / Ordinary profit	0.4	0.2
		中間純利益 / Net income	0.2	0.1
(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	0.0
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	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	0.4	0.0
		経常利益 / Ordinary profit	0.1	0.0
		中間純利益 / Net income	0.0	0.0
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	3.9	(0.1)
		経常利益 / Ordinary profit	0.3	(0.1)
		中間純利益 / Net income	0.2	0.0
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	0.2
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	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	0.7	0.3
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	0.0
合 計 Total		経常収益 / Ordinary income	8.8	1.1
		経常利益 / Ordinary profit	1.2	0.5
		中間純利益 / Net income	0.8	0.4

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	0.6	(0.1)
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	0.0



スルガ銀行 SURUGA bank

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