

**2019年9月期**  
**1H, FY3/2020**  
**(April–September 2019)**

**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)

	1H, FY3/16	1H, FY3/17	1H, FY3/18	1H, FY3/19	1H, FY3/20
業務粗利益 / Gross operating profit	56.7	58.5	62.5	57.0	47.6
業務純益 / Net operating profit	32.1	32.1	36.2	3.5	21.1
実質与信費用 / Actual credit costs	3.1	4.3	5.4	124.1	8.5
経常利益 / Ordinary profit	28.9	28.0	31.1	(85.7)	20.0
親会社株主に帰属する中間純利益 又は 親会社株主に帰属する中間純損失 / Profit attributable to owners of parent	18.9	19.2	21.1	(100.7)	15.9

#### (末残 / Period-end balance)

(10億円 / Billions of yen)

	Sep. 15	Sep. 16	Sep. 17	Sep. 18	Sep. 19
預金 / Deposits	4,075.9	4,089.1	4,065.8	3,410.3	3,159.0
貸出金 / Loans	3,057.4	3,184.7	3,286.9	3,090.9	2,677.6
有価証券 / Securities	227.5	225.0	125.5	144.3	129.8
純資産 / Total net assets	304.8	315.4	362.5	238.9	253.6
総資産 / Total assets	4,418.7	4,438.1	4,465.4	3,747.7	3,441.5

#### 単体 / Non-consolidated

(10億円 / Billions of yen)

	1H, FY3/16	1H, FY3/17	1H, FY3/18	1H, FY3/19	1H, FY3/20
業務粗利益 / Gross operating profit	53.0	54.0	57.0	53.9	42.4
業務純益 / Net operating profit	29.8	30.0	33.1	3.3	18.3
実質与信費用 / Actual credit costs	1.7	2.3	3.2	119.6	6.3
経常利益 / Ordinary profit	27.8	27.4	29.9	(83.7)	19.3
中間純利益 又は中間純損失 / Net income	18.5	19.1	20.4	(98.2)	15.6

#### (末残 / Period-end balance)

(10億円 / Billions of yen)

	Sep. 15	Sep. 16	Sep. 17	Sep. 18	Sep. 19
預金 / Deposits	4,081.9	4,097.6	4,076.0	3,415.9	3,164.9
貸出金 / Loans	3,057.8	3,184.6	3,286.0	3,085.8	2,671.6
有価証券 / Securities	231.5	230.9	130.9	147.2	132.5
純資産 / Total net assets	294.8	306.6	352.4	229.2	239.0
総資産 / Total assets	4,407.9	4,431.9	4,458.8	3,735.8	3,424.6

## 貸出金(末残) Loans (Period-end balance)

(末残 / Period-end balance)

(10億円 / Billions of yen)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
総貸出金 / Total loans	2,954.2	3,011.3	3,057.8	3,137.6	3,184.6	3,253.7	3,286.0	3,245.9	3,085.8	2,898.8	2,671.6
個人ローン / Consumer loans	2,549.7	2,610.2	2,672.5	2,772.2	2,835.7	2,907.3	2,963.4	2,925.9	2,790.8	2,664.8	2,455.4
法人 / Corporates	385.0	374.4	367.5	347.7	332.7	336.7	316.9	312.6	290.8	229.2	212.5
公金 / Government institutions	19.4	26.6	17.7	17.5	16.1	9.7	5.6	7.2	4.1	4.7	3.6

(ローンの種別ごとの残高、利回り / Outstanding balance, yield by loan category)

(10億円 / Billions of yen)

ローン種類 Loan category	Sep.18		Mar.19		Sep.19	
	残高 Period-end balance	利回り Yield	残高 Period-end balance	利回り Yield	残高 Period-end balance	利回り Yield
有担保ローン / Secured loans	2,533.3	3.39%	2,424.4	3.24%	2,231.5	3.17%
住宅ローン / Housing loans	653.3	2.91%	618.6	2.89%	582.0	2.88%
ワンルームローン / Studio apartment loans	362.7	3.47%	329.4	3.44%	213.0	3.42%
一棟収益ローン / Single building apartment loans	1,263.6	3.73%	1,226.9	3.51%	1,193.0	3.41%
シェアハウスローン / Share house loans	203.0	2.34%	201.9	1.99%	199.2	1.83%
その他有担保ローン / Other secured loans	50.7	4.90%	47.6	4.88%	44.3	4.89%
無担保ローン / Unsecured loans	257.5	10.02%	240.3	10.09%	223.8	10.16%
カードローン / Card loans	167.3	11.28%	157.2	11.37%	147.6	11.45%
無担保証券貸付等 / Unsecured certificate loans	90.2	7.69%	83.1	7.68%	76.2	7.66%
個人ローン / Consumer loans	2,790.8	4.00%	2,664.8	3.86%	2,455.4	3.79%

※利回りは対顧客利回り(保証料、未収利息勘案前)、末残ベース

(Note1) Yield: Yield for customers (excluding guarantee fee, accrued interest), period-end balance basis

※ワンルームローン・有担保ローン・個人ローンの利回りは証券化した債権を原債権ベースで算出

(Note2) Yield of Studio apartment loans, secured loans and consumer loans are calculated based on originals claims before securitization.

# 業種別貸出金(末残)

## Loan breakdown by industry (Period-end balance)

(10億円 / Billions of yen)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20											
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19											
	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	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%	54.2	1.6%	48.1	1.5%	38.6	1.3%	37.3	1.3%
農業、林業 Agriculture and forestry	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%	4.9	0.1%	4.7	0.1%	4.6	0.1%	4.5	0.1%
漁業 Fishery	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%	0.0	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%	-	-	-	-	-	-	-	-	-	-	0.2	0.0%	0.2	0.0%	0.2	0.0%
建設業 Construction	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%	15.4	0.4%	13.1	0.4%	12.7	0.4%	8.7	0.3%
電気、ガス、熱供給、水道業 Utilities	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%	1.0	0.0%	1.1	0.0%	1.0	0.0%	1.0	0.0%
情報通信業 Information and communication	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%	1.6	0.0%	1.3	0.0%	1.3	0.0%	1.2	0.0%
運輸業、郵便業 Transportation and postal service	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%	13.8	0.4%	12.7	0.4%	9.9	0.3%	9.8	0.3%
卸売業、小売業 Wholesale and retail trade	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%	35.8	1.1%	31.6	1.0%	31.0	1.0%	31.6	1.1%
金融業、保険業 Finance and insurance	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%	74.7	2.3%	70.6	2.2%	27.8	0.9%	27.2	1.0%
不動産業、物品賃貸業 Real estate, goods rental and leasing	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%	69.3	2.1%	67.5	2.1%	64.0	2.2%	53.7	2.0%
各種サービス業 Services	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%	33.6	1.0%	30.9	1.0%	28.8	0.9%	27.6	1.0%
国・地方公共団体 Government and municipal government	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%	7.2	0.2%	4.1	0.1%	4.7	0.1%	3.6	0.1%
その他 Others	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%	2,933.8	90.3%	2,799.1	90.7%	2,673.6	92.2%	2,464.7	92.2%
合計 Total	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%	3,245.9	100.0%	3,085.8	100.0%	2,898.8	100.0%	2,671.6	100.0%

## 預金(末残)

### Deposits (Period-end balance)

(10億円 / Billions of yen)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
<b>総預金</b> Total deposits	3,843.3	3,959.1	4,081.9	4,056.4	4,097.6	4,105.4	4,076.0	4,089.6	3,415.9	3,165.6	3,164.9
<b>円貨預金</b> Yen deposits	3,686.8	3,774.0	3,904.3	3,949.2	4,011.1	4,026.9	3,960.1	4,083.5	3,410.9	3,161.4	3,160.9
<b>外貨預金</b> Foreign currency deposits	156.5	185.1	177.6	107.1	86.4	78.5	115.9	6.1	4.9	4.2	4.0
<b>個人</b> Individuals	2,821.4	2,889.4	2,983.7	3,085.9	3,134.7	3,190.8	3,208.2	3,191.8	2,743.3	2,505.7	2,456.1
<b>円貨預金</b> Yen deposits	2,812.7	2,882.2	2,977.2	3,079.5	3,128.5	3,184.4	3,201.8	3,185.9	2,738.4	2,501.6	2,452.1
<b>外貨預金</b> Foreign currency deposits	8.6	7.1	6.4	6.3	6.2	6.3	6.3	5.9	4.8	4.1	3.9
<b>法人</b> Corporates	630.2	580.3	557.8	507.2	517.7	484.0	507.5	501.4	453.0	456.6	463.6
<b>円貨預金</b> Yen deposits	549.7	501.6	470.7	445.6	471.6	476.8	500.2	501.2	452.8	456.5	463.6
<b>外貨預金</b> Foreign currency deposits	80.4	78.7	87.0	61.5	46.1	7.2	7.3	0.2	0.1	0.0	0.0
<b>公金</b> Government institutions	391.7	489.3	540.4	463.3	445.0	430.5	360.2	396.3	219.5	203.3	245.1
<b>円貨預金</b> Yen deposits	324.3	390.1	456.3	424.0	411.0	365.6	258.0	396.3	219.5	203.3	245.1
<b>外貨預金</b> Foreign currency deposits	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)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
<b>総預金</b> Total deposits	3,789.3	3,813.1	3,967.8	4,012.6	4,036.3	4,054.5	4,050.1	4,047.0	3,791.3	3,504.2	3,078.9
<b>円貨預金</b> Yen deposits	3,651.1	3,669.0	3,803.7	3,853.8	3,960.4	3,982.7	3,969.1	3,975.5	3,785.4	3,499.0	3,074.9
<b>外貨預金</b> Foreign currency deposits	138.2	144.0	164.0	158.7	75.8	71.7	80.9	71.5	5.8	5.1	4.0
<b>個人</b> Individuals	2,767.0	2,807.3	2,914.5	2,966.5	3,097.9	3,127.5	3,195.3	3,198.8	3,015.1	2,799.2	2,464.7
<b>円貨預金</b> Yen deposits	2,758.0	2,799.0	2,907.7	2,959.9	3,091.6	3,121.2	3,189.0	3,192.6	3,009.6	2,794.2	2,460.7
<b>外貨預金</b> Foreign currency deposits	9.0	8.3	6.7	6.6	6.2	6.3	6.3	6.1	5.5	4.9	3.9
<b>法人</b> Corporates	607.4	583.5	541.4	540.4	485.1	482.6	486.9	487.1	472.2	440.4	390.3
<b>円貨預金</b> Yen deposits	526.6	503.6	462.2	461.5	448.9	456.8	479.7	481.3	471.9	440.2	390.3
<b>外貨預金</b> Foreign currency deposits	80.7	79.8	79.2	78.8	36.2	25.8	7.1	5.7	0.2	0.1	0.0
<b>公金</b> Government institutions	414.8	422.2	511.8	505.6	453.2	444.2	367.8	361.0	303.9	264.5	223.8
<b>円貨預金</b> Yen deposits	366.4	366.3	433.7	432.3	419.9	404.6	300.3	301.4	303.9	264.5	223.8
<b>外貨預金</b> Foreign currency deposits	48.4	55.8	78.0	73.3	33.3	39.5	67.4	59.6	-	-	-

※ 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.

(%)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
<b>預金利回り</b> Yield on deposits	0.10	0.10	0.10	0.11	0.10	0.10	0.09	0.08	0.05	0.04	0.03
<b>流動性預金</b> Liquid deposits	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>固定性預金</b> Fixed-term deposits	0.14	0.14	0.15	0.15	0.15	0.15	0.14	0.13	0.08	0.08	0.07

## 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)

		FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
		Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
有価証券 Securities	末残 / Period-end balance	225.2	232.8	231.5	234.0	230.9	154.3	130.9	136.8	147.2	136.1	132.5
	平残 / Average balance	208.2	208.1	203.3	206.2	221.7	202.2	118.0	112.2	127.6	124.2	124.7
国債 Government bonds	末残 / Period-end balance	145.1	145.1	145.1	145.0	125.0	45.0	-	-	-	-	-
	平残 / Average balance	145.2	145.2	145.4	145.2	138.8	117.0	17.3	8.7	-	-	-
地方債 Municipal bonds	末残 / Period-end balance	0.2	0.2	1.2	4.1	23.1	28.2	51.8	58.2	83.7	81.1	89.7
	平残 / Average balance	0.2	0.2	0.4	1.3	18.1	22.2	45.4	50.5	78.2	79.4	88.0
社債 Corporate bonds	末残 / Period-end balance	2.2	1.7	1.6	2.0	2.0	2.6	3.6	4.5	5.3	5.5	4.7
	平残 / Average balance	2.3	2.2	1.6	1.6	1.9	2.1	3.1	3.6	4.9	5.2	4.8
株式 Stocks	末残 / Period-end balance	52.1	61.3	58.8	56.2	53.0	57.4	56.1	51.3	41.7	34.2	25.5
	平残 / Average balance	35.8	35.8	34.7	34.6	35.7	36.0	32.1	30.1	26.6	23.2	17.6
外国証券 Foreign securities	末残 / Period-end balance	11.2	9.6	8.5	7.0	4.9	4.6	4.7	4.6	4.9	3.8	0.9
	平残 / Average balance	10.4	10.2	9.0	8.5	5.8	5.1	4.1	4.1	4.1	3.7	2.9
その他の証券 Others	末残 / Period-end balance	14.1	14.7	16.1	19.4	22.7	16.3	14.6	17.9	11.4	11.3	11.5
	平残 / Average balance	14.0	14.3	12.0	14.6	21.2	19.4	15.7	14.9	13.6	12.4	11.1

※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 1<sup>st</sup> half and Full year respectively.

(利回り / Yield)

(%)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
有価証券利回り(全体) / Yield on securities (Overall)	0.98	1.20	2.91	1.92	0.53	1.26	3.03	3.63	5.37	3.13	0.68
有価証券利回り(国内) / Yield on securities (Domestic)	0.95	1.18	2.96	1.92	0.53	1.28	3.12	3.74	5.52	3.20	0.69
債券利回り / Yield on bonds	0.01	0.01	0.01	0.01	0.01	0.02	0.07	0.08	0.10	0.10	0.11
株式利回り / Yield on stocks	2.35	2.26	2.70	2.58	2.70	2.56	3.22	2.95	22.02	13.76	2.66

(評価損益の状況 / Unrealized gains (losses))

(10億円 / Billions of yen)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
満期保有目的の債券(時価有) / Held-to-maturity bonds	(0.3)	(0.1)	(0.1)	0.0	0.1	0.0	-	-	-	-	-
その他有価証券(時価有) / Other securities	19.3	30.8	25.4	22.0	16.9	23.3	28.1	24.8	20.9	17.2	10.7
債券 / Bonds	0.0	0.0	0.0	0.0	0.1	(0.1)	(0.1)	(0.0)	(0.2)	0.6	0.7
株式 / Stocks	16.4	26.7	24.4	22.0	16.8	21.9	26.7	24.6	20.4	15.9	9.3
その他の証券 / Others	2.8	3.9	0.9	(0.0)	(0.0)	1.5	1.5	0.2	0.6	0.6	0.7



## 個人預り資産(末残)

### Individual deposit assets (Period-end balance)

(10億円 / Billions of yen)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
投資信託 Mutual funds	125.4	134.3	122.0	119.4	110.6	107.9	104.4	93.6	88.1	80.4	76.7
個人年金保険 Personal pension plans	81.3	71.0	63.2	56.4	51.4	43.7	38.0	35.6	33.3	25.4	23.3
一時払終身保険 Single premium life insurance	13.5	14.2	14.9	14.9	14.6	14.2	14.7	15.2	15.4	15.3	15.1
国債等保護預り Public bonds	27.1	22.3	17.0	14.1	11.8	10.2	9.2	8.8	8.4	8.3	7.8
外貨預金 Foreign currency deposits	8.6	7.1	6.4	6.3	6.2	6.3	6.3	5.9	4.8	4.1	3.9
投資性商品 (A) Investment products (A)	256.1	249.0	223.7	211.4	194.8	182.6	172.8	159.3	150.2	133.6	127.2
個人預金(円貨) Individual deposits (Yen)	2,812.7	2,882.2	2,977.2	3,079.5	3,128.5	3,184.4	3,201.8	3,185.9	2,738.4	2,501.6	2,452.1
個人預り資産合計 (B) Total individual deposit assets (B)	3,068.9	3,131.3	3,201.0	3,291.0	3,323.3	3,367.1	3,374.7	3,345.2	2,888.7	2,635.2	2,579.3
投資性商品比率 (A) ÷ (B) The ratio of Investment products to Total individual deposit assets (A) / (B)	8.3%	7.9%	6.9%	6.4%	5.8%	5.4%	5.1%	4.7%	5.2%	5.0%	4.9%

## 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))

(%)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
資金運用利回り / Return on investments	2.59	2.65	2.72	2.70	2.73	2.81	2.89	2.93	2.82	2.84	2.71
貸出金利回り / Yield on loans	3.44	3.49	3.52	3.56	3.59	3.62	3.58	3.61	3.36	3.32	3.21
有価証券利回り / Yield on securities	0.98	1.20	2.91	1.92	0.53	1.26	3.03	3.63	5.37	3.13	0.68
資金調達原価 / Yield on interest bearing liabilities	1.32	1.30	1.27	1.26	1.30	1.27	1.27	1.24	1.31	1.39	1.50
預金等利回り / Yield on deposits	0.10	0.10	0.10	0.11	0.10	0.10	0.09	0.08	0.05	0.04	0.03
経費率 / Expense ratio	1.22	1.19	1.16	1.14	1.19	1.16	1.17	1.15	1.25	1.33	1.45
預貸金利ざや / Loan-deposit margin (after deduction of expenses)	2.11	2.19	2.25	2.30	2.29	2.35	2.31	2.37	2.06	1.93	1.72
総資金利ざや / Net interest margin	1.26	1.35	1.44	1.43	1.42	1.54	1.62	1.68	1.51	1.45	1.21

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

(%)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
資金運用利回り / Return on investments	2.60	2.66	2.72	2.70	2.73	2.81	2.88	2.92	2.81	2.83	2.70
貸出金利回り / Yield on loans	3.46	3.51	3.54	3.57	3.59	3.62	3.58	3.61	3.36	3.32	3.21
有価証券利回り / Yield on securities	0.95	1.18	2.96	1.92	0.53	1.28	3.12	3.74	5.52	3.20	0.69
資金調達原価 / Yield on interest bearing liabilities	1.29	1.27	1.24	1.22	1.26	1.23	1.22	1.20	1.26	1.34	1.44
預金等利回り / Yield on deposits	0.09	0.10	0.10	0.10	0.10	0.09	0.08	0.07	0.05	0.04	0.03
経費率 / Expense ratio	1.23	1.20	1.17	1.15	1.18	1.14	1.15	1.13	1.21	1.29	1.40
預貸金利ざや / Loan-deposit margin (after deduction of expenses)	2.13	2.20	2.25	2.31	2.31	2.38	2.34	2.40	2.09	1.97	1.76
総資金利ざや / Net interest margin	1.30	1.39	1.48	1.47	1.46	1.58	1.66	1.72	1.55	1.49	1.25

### (経営指標 / Management indices)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
OHR	48.5%	45.8%	43.7%	43.6%	44.7%	42.6%	41.7%	40.5%	44.1%	46.8%	52.8%
EPS (円 / Unit: yen)	63.27	135.63	78.17	152.28	82.55	180.22	88.41	22.55	(424.26)	(418.80)	67.50
ROA (純利益ベース / Net income basis)	0.73%	0.78%	0.86%	0.82%	0.87%	0.95%	0.92%	0.11%	(4.71%)	(2.50%)	0.93%
ROE (純利益ベース / Net income basis)	12.91%	13.92%	14.23%	14.12%	13.78%	15.14%	13.03%	1.67%	(61.10%)	(30.62%)	14.45%

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

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
従業員数(人) / Number of employees (Unit: persons)	1,605	1,577	1,584	1,567	1,566	1,531	1,536	1,484	1,514	1,495	1,497
店舗数(店) / Number of branches (Unit: branches)	130	131	133	132	133	133	132	132	132	131	130

## 与信関連費用 Credit costs

(10億円 / Billions of yen)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
一般貸倒引当金繰入額 Provision for general allowance for loan losses	-	-	-	-	(0.1)	-	0.0	46.4	26.8	26.7	1.6
貸出金償却 Write-off of loans	0.9	2.2	0.9	2.9	1.2	7.1	1.8	3.8	1.9	2.6	0.3
個別貸倒引当金繰入額 Provision for specific allowance for loan losses	-	-	-	-	0.6	-	0.7	12.2	90.3	105.4	4.2
延滞債権等売却損 Losses on sales of delinquent loans	0.8	2.0	1.5	2.7	1.2	1.9	1.0	2.7	1.0	2.2	0.4
偶発損失引当金繰入額 Provision for allowance for contingent losses	(0.1)	(0.0)	0.0	0.0	0.0	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 (-)	1.3	2.4	0.5	0.6	-	2.5	-	-	-	-	-
与信費用 Net credit costs	0.4	1.7	2.0	5.0	2.9	6.5	3.7	65.3	120.1	137.0	6.6
与信費用比率 (年率換算) Net credit costs ratio (annualized)	0.03%	0.05%	0.13%	0.16%	0.18%	0.20%	0.23%	2.02%	7.64%	4.48%	0.48%
償却債権取立益 (△) Recoveries on written-off claims (-)	0.2	0.7	0.2	0.6	0.5	1.0	0.4	1.3	0.5	0.7	0.2
実質与信費用 Actual credit costs	0.1	0.9	1.7	4.4	2.3	5.5	3.2	64.0	119.6	136.3	6.3
実質与信費用比率 (年率換算) Actual credit costs ratio (annualized)	0.01%	0.03%	0.11%	0.14%	0.15%	0.17%	0.20%	1.98%	7.61%	4.46%	0.46%

  

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half	Full year	1 <sup>st</sup> half
貸出金平残 Average loan balance	2,846.2	2,883.8	2,964.7	3,004.0	3,105.1	3,136.0	3,223.1	3,229.7	3,134.8	3,054.7	2,739.3

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 on 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)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
自己資本比率 Capital adequacy ratio	11.62%	11.69%	12.25%	11.67%	12.37%	12.17%	12.93%	12.22%	8.64%	8.90%	9.33%
自己資本 Own capital (Core capital)	262.6	272.8	289.4	286.0	303.4	315.8	335.1	331.0	223.1	220.0	235.7
控除項目(調整項目) Regulatory adjustments (-)	2.3	6.9	6.9	11.3	11.1	16.3	16.6	22.4	27.8	36.1	36.8
リスク・アセット等 Risk-weighted assets	2,260.0	2,332.5	2,362.2	2,449.0	2,452.1	2,594.6	2,590.3	2,708.0	2,580.1	2,470.8	2,524.0

(単体 / Non-consolidated)

(10億円 / Billions of yen)

	FY3/15		FY3/16		FY3/17		FY3/18		FY3/19		FY3/20
	Sep. 14	Mar. 15	Sep. 15	Mar. 16	Sep. 16	Mar. 17	Sep. 17	Mar. 18	Sep. 18	Mar. 19	Sep. 19
自己資本比率 Capital adequacy ratio	11.53%	11.59%	12.15%	11.56%	12.22%	11.96%	12.70%	12.15%	8.65%	8.80%	9.23%
自己資本 Own capital (Core capital)	257.6	267.2	283.1	279.2	295.9	307.2	325.5	324.7	219.7	213.7	228.9
控除項目(調整項目) Regulatory adjustments (-)	0.0	4.0	4.1	8.5	8.5	13.9	13.9	18.5	23.7	29.5	30.8
リスク・アセット等 Risk-weighted assets	2,234.4	2,305.2	2,329.2	2,415.1	2,421.1	2,567.4	2,562.0	2,671.1	2,538.0	2,427.0	2,479.6

※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.

※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”.

## 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, FY3/20	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	0.1	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	1.8	(0.3)
		経常利益 / Ordinary profit	0.1	(0.7)
		中間純利益 / Net income	0.1	(0.4)
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	0.6	0.1
		経常利益 / Ordinary profit	(0.1)	0.1
		中間純利益 / Net income	(0.2)	0.0
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	0.7	0.0
		経常利益 / Ordinary profit	0.3	0.1
		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	0.5	0.1
		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	3.2	(0.4)
		経常利益 / Ordinary profit	0.1	(0.1)
		中間純利益 / Net income	0.0	(0.1)
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	0.0
		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	0.5	0.0
		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	8.2	(0.6)
		経常利益 / Ordinary profit	0.5	(0.8)
		中間純利益 / Net income	0.2	(0.5)

#### 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	0.4	(0.2)
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	0.0



**( 本件に関する照会先 / Inquiries )**  
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