

## SURUGA Bank LTD.

## Consolidated Financial Results for the First Half of the Fiscal Year Ending March 31, 2014

&lt;under Japanese GAAP&gt;

Stock Exchange: Tokyo (code:8358)  
 URL: <http://www.surugabank.co.jp>  
 Representative: President Mitsuyoshi Okano  
 Date of Payment of 2<sup>nd</sup> Quarter-End Dividends: December 12, 2013

(Japanese yen amounts of less than one million and the first decimal place have been rounded down.)

## 1. Consolidated Financial Results (for the six months ended September 30, 2013)

## (1) Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2013	58,671	8.5%	22,403	33.4%	13,846	35.4%
Six months ended September 30, 2012	54,053	1.7%	16,786	19.2%	10,224	29.3%

(Note1) Comprehensive Income: Six months ended September 30, 2013:¥16,900 million (92.0%); Six months ended September 30, 2012:¥8,801 million (13.7%)

(Note2) Percentages shown in Ordinary Income, Ordinary Profit and Net Income and Comprehensive Income are the increase (decrease) from the same period previous year.

	Net Income per Share	Net Income per Share(Diluted)
Six months ended September 30, 2013	¥58.59	¥58.51
Six months ended September 30, 2012	¥43.37	—

## (2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2013	3,836,195	238,182	6.1%
March 31, 2013	3,769,657	222,450	5.8%

(Reference) Own Capital: September 30, 2013: ¥236,046 million; March 31, 2013: ¥219,990 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets \* 100

## 2. Dividend on Common Stock

	Annual Cash Dividends par Share				
	1 <sup>st</sup> Quarter-End	2 <sup>nd</sup> Quarter-End	3 <sup>rd</sup> Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2013	—	¥6.50	—	¥8.50	¥15.00
Fiscal year ending March 31, 2014	—	¥7.50	—	—	—
Fiscal year ending March 31, 2014 (Forecasts)	—	—	—	¥7.50	¥15.00

(Note) Revision of forecasts for dividends for quarter in review: No

## 3. Earnings Forecasts (for the fiscal year ending March 31, 2014)

(Unit: Millions of Yen, except per share data)

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2014	115,000	3.3%	38,000	4.8%	23,100	8.7%	¥97.66

(Note1) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note2) Revision of earnings forecasts for quarter in review: No

## ※Note

(1) Changes in the scope of consolidated significant subsidiaries during the six months ended September 30, 2013: No

(2) Changes in accounting standards, accounting estimates, and restatements.

(A) Changes due to revision of accounting standards:	No
(B) Changes due to reasons other than (A):	No
(C) Changes in accounting estimates:	No
(D) Restatements:	No

(3) Number of common shares issued at the end of period

(A) Number of stocks issued (including treasury stocks):	September 30, 2013	258,139,248 shares	March 31, 2013	258,139,248 shares
(B) Number of treasury stocks:	September 30, 2013	21,614,259 shares	March 31, 2013	22,361,833 shares
(C) Average outstanding stocks for the six months ended:	September 30, 2013	236,316,767 shares	September 30, 2012	235,719,212 shares

## (Non-Consolidated Financial Highlight)

### 1. Non-Consolidated Financial Results (for the six months ended September 30, 2013)

#### (1) Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2013	54,847	9.4%	22,094	37.0%	13,824	38.8%
Six months ended September 30, 2012	50,125	1.9%	16,119	21.9%	9,953	32.3%

	Net Income per Share
Six months ended September 30, 2013	¥58.49
Six months ended September 30, 2012	¥42.22

(Note) Percentages Shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

#### (2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2013	3,830,069	233,383	6.0%
March 31, 2013	3,760,471	217,768	5.7%

(Reference) Own Capital: September 30, 2013: ¥232,974 million; March 31, 2013: ¥216,983 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets \* 100

### 2. Earnings Forecasts (for the fiscal year ending March 31, 2014)

(Unit: Millions of Yen, except per share data)

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2014	106,000	2.7%	37,500	5.8%	23,000	9.1%	¥97.24

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Statement relating to the status of the audit procedures)

This report is not subject to the audit procedures, which are based on the Financial Instruments and Exchange Law.

The audit procedures are not finished at the time of release of these financial statements.

(Notes for using forecasts information etc.)

- The description of future performance of this report is based on information, which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts. Regarding the assumptions for financial forecasts of this report, please refer to P2 of attached documents.
- The bank is a specified business company under "the Cabinet Office Ordinance on disclosure of Corporate Information, etc." Article 17-15 clause 2, and prepares the consolidated and non-consolidated interim financial statements for the 2nd quarter.

**[Attachment]****○ Contents of the attachment**

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## 1. Qualitative information on the interim financial statements

### (1) Description of business performance

The Japanese economy during the interim consolidated period continued to improve modestly as corporate earnings improved and domestic demand including personal consumption remained strong thanks to easy monetary policy and the other economic measures.

With regard to the profit and loss situation on a consolidated basis ordinary income was up ¥4.618 billion from the same period of the previous year to ¥58.671 billion owing to factors such as gains from increase in interest on loans and discounts.

Ordinary expenses totaled ¥36.268 billion, down ¥998 million year-on-year owing to factors such as decrease in loan-loss allowance and retirement of shares.

As a result, ordinary profit increased ¥5.617 billion from a year earlier to ¥22.403 billion.

Net income during the interim period performed a year-on-year increase of ¥3.622 billion to ¥13.846 billion.

### (2) Description of financial position

With regard to our main accounts on a consolidated basis at the end of the interim period, balance of loans and bills discounted totaled ¥2.804484 trillion, up ¥ 49.583 billion from the same period of the previous year as the personal loan balance (non-consolidated) increased ¥71.547 billion.

Balance of securities totaled ¥228.868 billion, down ¥1.924 billion compared to the end of the previous fiscal year.

The balance of deposits was up ¥54.233 billion to ¥3.564324 trillion from the end of the previous fiscal year, as the balance of individual deposits grew ¥ 132.447 billion.

### (3) Description of forward-looking information such as consolidated earnings forecast

There is no change in forecasts for the year ending March 31, 2014 from the figures published on May 10, 2013.

#### Consolidated

	Full year
Ordinary income	115,000 million yen
Ordinary profit	38,000 million yen
Net income	23,100 million yen

#### Non-consolidated

	Full year
Ordinary income	106,000 million yen
Net business profit	43,000 million yen
Ordinary profit	37,500 million yen
Net income	23,000 million yen
Credit-related expenses in real terms	4,000 million yen

(Note) The earnings forecast was created based on the information available as of the date of this announcement and actual results may differ from the forecast figures owing to various factors in the future.

**2. Items regarding summary information (notes)**

**There is no applicable item.**

**3. Interim consolidated financial statements**  
**(1) Interim consolidated balance sheets**

Millions of Yen

	Previous consolidated fiscal year (March 31, 2013)	Current interim consolidated period (September 30, 2013)
<b>Assets</b>		
Cash and due from banks	109,970	181,975
Call loans and bills bought	570,064	515,615
Trading account securities	34	48
Money held in trust	1,000	950
Securities	230,792	228,868
Loans and bills discounted	2,754,901	2,804,484
Foreign exchanges	3,927	3,542
Lease receivables and investment assets	5,652	5,533
Other assets	38,635	36,421
Tangible fixed assets	48,953	49,133
Intangible fixed assets	23,919	28,101
Deferred tax assets	7,917	5,447
Customers' liabilities for acceptances and guarantees	4,170	4,347
Allowance for loan losses	△ 30,282	△ 28,277
<b>Total assets</b>	<b>3,769,657</b>	<b>3,836,195</b>
<b>Liabilities</b>		
Deposits	3,510,091	3,564,324
Borrowed money	3,265	2,735
Foreign exchanges	17	6
Other liabilities	25,024	21,853
Provision for bonus	648	676
Provision for directors' bonus	80	—
Provision for retirement benefits	261	271
Provision for directors' retirement benefits	2,701	2,800
Provision for reimbursement of deposits	274	318
Provision for contingent loss	552	540
Deferred tax liabilities	119	138
Acceptances and guarantees	4,170	4,347
<b>Total liabilities</b>	<b>3,547,207</b>	<b>3,598,012</b>
<b>Net assets</b>		
Capital stock	30,043	30,043
Capital surplus	19,547	20,211
Retained earnings	179,511	191,354
Treasury stock	△ 17,194	△ 16,647
<b>Total shareholders' equity</b>	<b>211,908</b>	<b>224,961</b>
Valuation difference on available-for-sale securities	8,097	11,089
Deferred gains or losses on hedges	△ 15	△ 4
<b>Total accumulated other comprehensive income</b>	<b>8,082</b>	<b>11,084</b>
Subscription rights to shares	784	409
Minority interests	1,675	1,727
<b>Total net assets</b>	<b>222,450</b>	<b>238,182</b>
<b>Total liabilities and net assets</b>	<b>3,769,657</b>	<b>3,836,195</b>

**(2) Interim consolidated statements of income and interim consolidated statements of comprehensive income**

Millions of Yen

	Previous interim consolidated period (from April 1st, 2012 to September 30, 2012)	Current interim consolidated period (from April 1st, 2013 to September 30, 2013)
Ordinary income	54,053	58,671
Interest income	44,838	48,977
(Interest on loans and discounts)	43,868	47,467
(Interest and dividends on securities)	604	1,106
Fees and commissions	6,098	6,240
Other ordinary income	2,137	2,033
Other income	978	1,419
Ordinary expenses	37,266	36,268
Interest expenses	1,520	1,653
(Interest on deposits)	1,484	1,622
Fees and commissions payments	6,486	6,194
Other ordinary expenses	1,616	2,133
General and administrative expenses	22,661	22,494
Other expenses	4,982	3,791
Ordinary profit	16,786	22,403
Extraordinary income	—	140
Gain on disposal of noncurrent assets	—	51
Reversal of subscription rights to shares gain	—	88
Extraordinary loss	58	85
Loss on disposal of noncurrent assets	58	85
Interim income before income taxes and minority interests	16,728	22,458
Corporate, inhabitant, and enterprise taxes	3,620	7,722
Income taxes—deferred	2,724	850
Total income taxes	6,345	8,573
Interim income before minority interests	10,382	13,885
Income attributable to minority interests	158	38
Interim net income	10,224	13,846

## Interim consolidated statements of comprehensive income

Millions of Yen

	Previous interim consolidated period (from April 1st, 2012 to September 30, 2012)	Current interim consolidated period (from April 1st, 2013 to September 30, 2013)
Interim income before minority interests	10,382	13,885
Other comprehensive income		
Valuation difference on available-for-sale securities	△ 1,562	3,005
Deferred gains or losses on hedges	△ 18	10
Total other comprehensive income	△ 1,581	3,015
Interim comprehensive income	8,801	16,900
(Breakdown)		
Comprehensive income attributable to owners of the parent	8,648	16,848
Comprehensive income attributable to minority interests	152	51



**(3) Interim consolidated statements of changes in net assets**

Millions of Yen

	Previous interim consolidated period (from April 1st, 2012 to September 30, 2012)	Current interim consolidated period (from April 1st, 2013 to September 30, 2013)
Shareholders' equity		
Capital stock		
Balance at the beginning of current period	30,043	30,043
Changes of items during the interim period		
Total changes of items during the interim period	—	—
Balance at the end of current interim period	30,043	30,043
Capital surplus		
Balance at the beginning of current period	19,501	19,547
Changes of items during the interim period		
Disposal of treasury stock	—	663
Total changes of items during the interim period	—	663
Balance at the end of current interim period	19,501	20,211
Retained earnings		
Balance at the beginning of current period	161,336	179,511
Changes of items during the interim period		
Dividends from surplus	△ 1,533	△ 2,004
Interim net income	10,224	13,846
Total changes of items during the interim period	8,690	11,842
Balance at the end of current interim period	170,027	191,354
Treasury stock		
Balance at the beginning of current period	△ 17,018	△ 17,194
Changes of items during the interim period		
Purchase of treasury stock	△ 233	△ 51
Disposal of treasury stock	—	598
Total changes of items during the interim period	△ 233	547
Balance at the end of current interim period	△ 17,252	△ 16,647
Total shareholders' equity		
Balance at the beginning of current period	193,862	211,908
Changes of items during the interim period		
Dividends from surplus	△ 1,533	△ 2,004
Interim net income	10,224	13,846
Purchase of treasury stock	△ 233	△ 51
Disposal of treasury stock	—	1,262
Total changes of items during the interim period	8,456	13,052
Balance at the end of current interim period	202,319	224,961

Millions of Yen

	Previous interim consolidated period (from April 1st, 2012 to September 30, 2012)	Current interim consolidated period (from April 1st, 2013 to September 30, 2013)
<b>Accumulated other comprehensive income</b>		
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	1,227	8,097
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	△ 1,555	2,992
Total changes of items during the interim period	△ 1,555	2,992
Balance at the end of current interim period	△ 328	11,089
Deferred gains or losses on hedges		
Balance at the beginning of current period	16	△ 15
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	△ 18	10
Total changes of items during the interim period	△ 18	10
Balance at the end of current interim period	△ 1	△ 4
<b>Total accumulated other comprehensive income</b>		
Balance at the beginning of current period	1,243	8,082
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	△ 1,573	3,002
Total changes of items during the interim period	△ 1,573	3,002
Balance at the end of current interim period	△ 330	11,084
<b>Subscription rights to shares</b>		
Balance at the beginning of current period	760	784
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	22	△ 374
Total changes of items during the interim period	22	△ 374
Balance at the end of current interim period	783	409
<b>Minority interests</b>		
Balance at the beginning of current period	1,404	1,675
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	152	51
Total changes of items during the interim period	152	51
Balance at the end of current interim period	1,557	1,727
<b>Total net assets</b>		
Balance at the beginning of current period	197,271	222,450
Changes of items during the interim period		
Dividends from surplus	△ 1,533	△ 2,004
Interim net income	10,224	13,846
Purchase of treasury stock	△ 233	△ 51
Disposal of treasury stock	—	1,262
Net changes of items other than shareholders' equity during the interim period	△ 1,398	2,679
Total changes of items during the interim period	7,058	15,732
Balance at the end of current interim period	204,330	238,182

**(4) Explanatory notes regarding the going concern assumption**

**There is no applicable item.**

## 4. Interim financial statements

## (1) Interim balance sheets

Millions of Yen

	Previous fiscal year (March 31, 2013)	Current interim period (September 30, 2013)
<b>Assets</b>		
Cash and due from banks	109,215	181,708
Call loans	570,064	515,615
Trading account securities	34	48
Money held in trust	1,000	950
Securities	235,432	233,490
Loans and bills discounted	2,755,395	2,806,589
Foreign exchanges	3,927	3,542
Other assets	30,776	29,124
Other assets	30,776	29,124
Tangible fixed assets	47,566	47,794
Intangible fixed assets	21,272	25,525
Deferred tax assets	7,513	5,003
Customers' liabilities for acceptances and guarantees	4,176	4,353
Allowance for loan losses	△ 25,906	△ 23,676
<b>Total assets</b>	<b>3,760,471</b>	<b>3,830,069</b>
<b>Liabilities</b>		
Deposits	3,514,877	3,570,862
Foreign exchanges	17	6
Other liabilities	19,417	17,185
Corporate tax payable	9,511	7,583
Lease obligations	644	754
Other liabilities	9,261	8,847
Provision for bonus	607	621
Provision for directors' bonus	80	—
Provision for directors' retirement benefits	2,699	2,798
Provision for reimbursement of deposits	274	318
Provision for contingent loss	552	540
Acceptances and guarantees	4,176	4,353
<b>Total liabilities</b>	<b>3,542,703</b>	<b>3,596,685</b>

Millions of Yen

	Previous fiscal year (March 31, 2013)	Current interim period (September 30, 2013)
Net assets		
Capital stock	30,043	30,043
Capital surplus	18,631	19,295
Legal capital surplus	18,585	18,585
Other capital surplus	45	709
Retained earnings	177,646	189,466
Legal retained earnings	30,043	30,043
Other retained earnings	147,603	159,423
Reserve for advanced depreciation of noncurrent assets	55	55
General reserve	103,032	103,032
Retained earnings brought forward	44,516	56,336
Treasury stock	△ 17,194	△ 16,647
Total shareholders' equity	209,127	222,157
Valuation difference on available-for-sale securities	7,869	10,819
Deferred gains or losses on hedges	△ 13	△ 2
Total valuation and translation adjustments	7,856	10,816
Subscription rights to shares	784	409
Total net assets	217,768	233,383
Total liabilities and net assets	3,760,471	3,830,069

**(2) Interim statements of income**

Millions of Yen

	Previous interim period (from April 1st, 2012 to September 30, 2012)	Current interim period (from April 1st, 2013 to September 30, 2013)
Ordinary income	50,125	54,847
Interest income	43,220	46,982
(Interest on loans and discounts)	42,252	45,477
(Interest and dividends on securities)	599	1,098
Fees and commissions	5,768	5,833
Other ordinary income	316	325
Other income	820	1,705
Ordinary expenses	34,005	32,752
Interest expenses	1,504	1,639
(Interest on deposits)	1,485	1,622
Fees and commissions payments	6,634	6,230
Other ordinary expenses	117	587
General and administrative expenses	21,304	21,159
Other expenses	4,445	3,136
Ordinary profit	16,119	22,094
Extraordinary income	—	121
Extraordinary loss	52	85
Interim net income before tax	16,067	22,131
Corporate, inhabitant, and enterprise taxes	3,392	7,405
Income taxes—deferred	2,721	902
Total income taxes	6,113	8,307
Interim net income	9,953	13,824

**(3) Interim statements of changes in net assets**

Millions of Yen

	Previous interim period (from April 1st, 2012 to September 30, 2012)	Current interim period (from April 1st, 2013 to September 30, 2013)
Shareholders' equity		
Capital stock		
Balance at the beginning of current period	30,043	30,043
Changes of items during the interim period		
Total changes of items during the interim period	—	—
Balance at the end of current interim period	30,043	30,043
Capital surplus		
Legal capital surplus		
Balance at the beginning of current period	18,585	18,585
Changes of items during the interim period		
Total changes of items during the interim period	—	—
Balance at the end of current interim period	18,585	18,585
Other capital surplus		
Balance at the beginning of current period	—	45
Changes of items during the interim period		
Disposal of treasury stock	—	663
Total changes of items during the interim period	—	663
Balance at the end of current interim period	—	709
Total capital surplus		
Balance at the beginning of current period	18,585	18,631
Changes of items during the interim period		
Disposal of treasury stock	—	663
Total changes of items during the interim period	—	663
Balance at the end of current interim period	18,585	19,295
Retained earnings		
Legal retained earnings		
Balance at the beginning of current period	30,043	30,043
Changes of items during the interim period		
Total changes of items during the interim period	—	—
Balance at the end of current interim period	30,043	30,043
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the beginning of current period	55	55
Changes of items during the interim period		
Total changes of items during the interim period	—	—
Balance at the end of current interim period	55	55
General reserve		
Balance at the beginning of current period	103,032	103,032
Changes of items during the interim period		
Total changes of items during the interim period	—	—
Balance at the end of current interim period	103,032	103,032

Millions of Yen

	Previous interim period (from April 1st, 2012 to September 30, 2012)	Current interim period (from April 1st, 2013 to September 30, 2013)
Retained earnings brought forward		
Balance at the beginning of current period	26,512	44,516
Changes of items during the interim period		
Dividends from surplus	△ 1,533	△ 2,004
Interim net income	9,953	13,824
Total changes of items during the interim period	8,420	11,819
Balance at the end of current interim period	34,932	56,336
Total retained earnings		
Balance at the beginning of current period	159,642	177,646
Changes of items during the interim period		
Dividends from surplus	△ 1,533	△ 2,004
Interim net income	9,953	13,824
Total changes of items during the interim period	8,420	11,819
Balance at the end of current interim period	168,062	189,466
Treasury stock		
Balance at the beginning of current period	△ 17,018	△ 17,194
Changes of items during the interim period		
Purchase of treasury stock	△ 233	△ 51
Disposal of treasury stock	—	598
Total changes of items during the interim period	△ 233	547
Balance at the end of current interim period	△ 17,252	△ 16,647
Total shareholders' equity		
Balance at the beginning of current period	191,253	209,127
Changes of items during the interim period		
Dividends from surplus	△ 1,533	△ 2,004
Interim net income	9,953	13,824
Purchase of treasury stock	△ 233	△ 51
Disposal of treasury stock	—	1,262
Total changes of items during the interim period	8,186	13,030
Balance at the end of current interim period	199,439	222,157



Millions of Yen

	Previous interim period (from April 1st, 2012 to September 30, 2012)	Current interim period (from April 1st, 2013 to September 30, 2013)
Valuation and translation adjustments		
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	1,102	7,869
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	△ 1,547	2,949
Total changes of items during the interim period	△ 1,547	2,949
Balance at the end of current interim period	△ 444	10,819
Deferred gains or losses on hedges		
Balance at the beginning of current period	19	△ 13
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	△ 18	10
Total changes of items during the interim period	△ 18	10
Balance at the end of current interim period	0	△ 2
Total valuation and translation adjustments		
Balance at the beginning of current period	1,121	7,856
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	△ 1,565	2,959
Total changes of items during the interim period	△ 1,565	2,959
Balance at the end of current interim period	△ 444	10,816
Subscription rights to shares		
Balance at the beginning of current period	760	784
Changes of items during the interim period		
Net changes of items other than shareholders' equity during the interim period	22	△ 374
Total changes of items during the interim period	22	△ 374
Balance at the end of current interim period	783	409
Total net assets		
Balance at the beginning of current period	193,135	217,768
Changes of items during the interim period		
Dividends from surplus	△ 1,533	△ 2,004
Interim net income	9,953	13,824
Purchase of treasury stock	△ 233	△ 51
Disposal of treasury stock	—	1,262
Net changes of items other than shareholders' equity during the interim period	△ 1,543	2,584
Total changes of items during the interim period	6,643	15,615
Balance at the end of current interim period	199,778	233,383

**(4) Explanatory notes regarding the going concern assumption**

**There is no applicable item.**