

2025年9月期
1H, FY3/2026
(April – September 2025)

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, FY3/21	1H, FY3/22	1H, FY3/23	1H, FY3/24	1H, FY3/25	1H, FY3/26
業務粗利益 / Gross operating profit	40.7	36.1	29.5	31.9	32.5	31.6
業務純益 / Net operating profit	40.8	14.4	9.2	12.2	15.9	13.2
実質与信費用 / Actual credit costs	8.3	(5.9)	(4.4)	(0.5)	0.9	(1.3)
経常利益 / Ordinary profit	10.4	21.3	18.2	12.8	12.9	16.7
親会社株主に帰属する中間純利益 / Profit attributable to owners of parent	5.4	17.8	16.3	9.5	11.0	15.8

(末残 / Period-end balance)

(10億円 / Billions of yen)

	Sep. 20	Sep. 21	Sep. 22	Sep. 23	Sep. 24	Sep. 25
預金 / Deposits	3,180.6	3,284.8	3,304.4	3,254.7	3,129.8	3,110.1
貸出金 / Loans	2,423.3	2,259.0	2,087.9	2,044.0	2,112.7	2,269.3
有価証券 / Securities	208.5	410.3	438.8	352.3	318.6	383.0
純資産 / Total net assets	262.6	303.1	263.2	294.3	297.1	303.0
総資産 / Total assets	3,466.1	3,607.8	3,586.8	3,567.9	3,444.1	3,433.8

単体 / Non-consolidated

(10億円 / Billions of yen)

	1H, FY3/21	1H, FY3/22	1H, FY3/23	1H, FY3/24	1H, FY3/25	1H, FY3/26
業務粗利益 / Gross operating profit	36.8	33.5	28.5	29.5	30.0	29.1
業務純益 / Net operating profit	37.9	13.3	9.7	11.3	14.9	12.2
実質与信費用 / Actual credit costs	7.7	(6.6)	(5.2)	(1.2)	(0.0)	(2.0)
経常利益 / Ordinary profit	8.7	20.8	17.0	12.5	12.8	16.3
中間純利益 / Net income	4.1	17.5	16.1	9.3	11.0	15.6

(末残 / Period-end balance)

(10億円 / Billions of yen)

	Sep. 20	Sep. 21	Sep. 22	Sep. 23	Sep. 24	Sep. 25
預金 / Deposits	3,187.1	3,289.3	3,311.1	3,259.5	3,134.9	3,115.8
貸出金 / Loans	2,418.4	2,249.6	2,078.0	2,034.0	2,103.3	2,262.0
有価証券 / Securities	211.9	413.2	444.4	357.8	324.4	388.6
純資産 / Total net assets	249.4	282.8	247.0	278.2	280.1	287.5
総資産 / Total assets	3,453.3	3,584.9	3,568.4	3,547.8	3,424.5	3,414.8

貸出金(末残) Loans (Period-end balance)

(末残 / Period-end balance)

(10億円 / Billions of yen)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
総貸出金 / Total loans	2,418.4	2,310.9	2,249.6	2,138.5	2,078.0	2,080.1	2,034.0	2,066.7	2,103.3	2,183.8	2,262.0
個人ローン / Consumer loans	2,210.8	2,075.5	1,980.4	1,838.5	1,741.5	1,670.4	1,594.4	1,537.9	1,481.9	1,420.7	1,366.0
法人 / Corporates	201.0	226.2	256.1	279.5	309.8	383.2	413.1	500.5	595.6	732.2	869.4
公金 / Government institutions	6.5	9.2	13.1	20.5	26.6	26.4	26.4	28.2	25.7	30.7	26.5

(ローン等の残高、利回り / Outstanding balance, yield by loan category)

(10億円 / Billions of yen)

ローン種類 Loan category	Mar. 24		Sep. 24		Mar. 25		Sep. 25		
	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	残高 Period-end balance	利回り Yield	
有担保ローン / Secured loans	1,424.3	2.94%	1,374.3	2.89%	1,317.9	2.98%	1,267.6	3.12%	
住宅ローン / Housing loans	420.8	2.56%	419.8	2.48%	417.2	2.56%	416.7	2.73%	
投資用不動産ローン / Investment property loans	972.1	3.07%	922.7	3.04%	869.5	3.15%	820.0	3.28%	
その他有担保ローン / Other secured loans	31.4	4.06%	31.7	3.92%	31.2	4.00%	30.9	4.04%	
無担保ローン / Unsecured loans	113.5	10.50%	107.5	10.47%	102.8	10.46%	98.3	10.49%	
カードローン / Card loans	82.6	11.63%	79.9	11.53%	77.9	11.42%	75.9	11.34%	
無担保証券貸付等 / Unsecured certificate loans	30.8	7.47%	27.6	7.41%	24.8	7.47%	22.4	7.61%	
個人ローン / Consumer loans	A	1,537.9	3.50%	1,481.9	3.44%	1,420.7	3.52%	1,366.0	3.65%
法人向け不動産ローン / Corporate real estate loans	B	101.8	1.69%	130.8	1.81%	160.5	1.81%	203.9	1.95%
法人向け住宅ローン / Corporate residential loans		-	-	1.8	1.52%	6.0	1.53%	15.4	1.64%
法人向け投資用不動産ローン / Corporate investment real estate loans		101.8	1.69%	128.9	1.81%	154.5	1.83%	188.4	1.97%
ストラクチャードファイナンス / Structured finance	C	177.6	2.32%	203.9	2.50%	263.1	2.79%	305.5	2.81%
コラボレーション・ローン等 / Collaboration loans, etc.	D	141.1	2.15%	165.5	2.14%	175.6	2.15%	194.6	2.35%
合計 / Total	A + B + C + D	1,958.6	3.20%	1,982.1	3.13%	2,020.0	3.17%	2,070.2	3.24%

※ 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

(Note) Yield: Yield for customers (guarantee fee and accrued interest are not taken into account), period-end balance basis

※ 中期経営計画“Re:Start 2025”以降の推進領域別で区分

「ストラクチャードファイナンス」には特定社債等を含む。

「コラボレーション・ローン等」は、他社と共同・連携した形態でのローン等(ローン・パーティシペーションや他社債権の買入等)

(Note) Classified by the areas to be promoted under the “Re:Start 2025” Mid-term Business Plan and thereafter.

Structured finance includes specified bonds, etc.

Collaboration loans, etc. are loans made jointly or in partnership with other companies (loan participations, purchases of corporate loans, etc.)

業種別貸出金(末残)

Loan breakdown by industry (Period-end balance)

(10億円 / Billions of yen)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26											
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25											
	構成比 % to Total																					
製造業 Manufacturing	41.6	1.7%	42.1	1.8%	34.6	1.5%	35.0	1.6%	37.8	1.8%	36.8	1.7%	38.7	1.9%	38.5	1.8%	46.9	2.2%	53.4	2.4%	56.6	2.5%
農業、林業 Agriculture and forestry	4.3	0.1%	4.2	0.1%	4.1	0.1%	4.0	0.1%	3.9	0.1%	3.8	0.1%	3.7	0.1%	0.0	0.0%	1.3	0.0%	1.3	0.0%	1.2	0.0%
漁業 Fishery	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	0.0%	0.0	0.0%	0.3	0.0%	0.3	0.0%
鉱業、採石業、砂利採取業 Mining, quarrying and gravel	0.2	0.0%	0.2	0.0%	0.2	0.0%	0.2	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%
建設業 Construction	11.4	0.4%	12.2	0.5%	12.5	0.5%	14.0	0.6%	14.1	0.6%	16.1	0.7%	15.9	0.7%	17.6	0.8%	16.5	0.7%	17.7	0.8%	20.4	0.9%
電気、ガス、熱供給、水道業 Utilities	0.1	0.0%	0.1	0.0%	0.2	0.0%	0.2	0.0%	0.2	0.0%	0.8	0.0%	0.8	0.0%	0.8	0.0%	0.8	0.0%	2.6	0.1%	5.1	0.2%
情報通信業 Information and communication	1.1	0.0%	1.5	0.0%	1.5	0.0%	1.8	0.0%	3.4	0.1%	3.6	0.1%	1.9	0.0%	1.7	0.0%	2.1	0.1%	2.3	0.1%	2.3	0.1%
運輸業、郵便業 Transportation and postal service	14.5	0.6%	12.7	0.5%	12.8	0.5%	12.8	0.6%	14.7	0.7%	14.5	0.7%	15.4	0.7%	15.4	0.7%	15.5	0.7%	19.0	0.8%	16.9	0.7%
卸売業、小売業 Wholesale and retail trade	29.7	1.2%	29.4	1.2%	30.0	1.3%	32.1	1.5%	32.5	1.5%	33.7	1.6%	32.4	1.5%	35.7	1.7%	35.6	1.6%	36.1	1.6%	36.9	1.6%
金融業、保険業 Finance and insurance	20.1	0.8%	14.0	0.6%	23.8	1.0%	14.4	0.6%	22.8	1.1%	33.2	1.6%	31.5	1.5%	40.9	1.9%	54.2	2.5%	64.3	2.9%	83.0	3.6%
不動産業、物品賃貸業 Real estate, goods rental and leasing	39.4	1.6%	64.2	2.7%	82.5	3.6%	107.6	5.0%	121.5	5.8%	159.3	7.6%	194.3	9.5%	250.5	12.1%	296.4	14.0%	395.2	18.0%	492.5	21.7%
各種サービス業 Services	30.1	1.2%	37.3	1.6%	45.9	2.0%	51.2	2.3%	52.4	2.5%	75.1	3.6%	72.7	3.5%	77.8	3.7%	80.1	3.8%	74.5	3.4%	72.5	3.2%
国・地方公共団体 Government and municipal government	6.5	0.2%	9.2	0.4%	13.1	0.5%	20.5	0.9%	26.6	1.2%	26.4	1.2%	26.4	1.3%	28.2	1.3%	25.7	1.2%	30.7	1.4%	26.5	1.1%
その他 Others	2,218.8	91.7%	2,083.2	90.1%	1,987.9	88.3%	1,844.3	86.2%	1,747.4	84.0%	1,676.1	80.5%	1,599.8	78.6%	1,559.1	75.4%	1,527.5	72.6%	1,485.7	68.0%	1,447.1	63.9%
合計 Total	2,418.4	100.0%	2,310.9	100.0%	2,249.6	100.0%	2,138.5	100.0%	2,078.0	100.0%	2,080.1	100.0%	2,034.0	100.0%	2,066.7	100.0%	2,103.3	100.0%	2,183.8	100.0%	2,262.0	100.0%

預金(末残)

Deposits (Period-end balance)

(10億円 / Billions of yen)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
総預金 Total deposits	3,187.1	3,250.4	3,289.3	3,312.1	3,311.1	3,355.7	3,259.5	3,250.4	3,134.9	3,154.0	3,115.8
円貨預金 Yen deposits	3,161.0	3,246.3	3,280.2	3,308.6	3,308.2	3,353.2	3,257.1	3,248.6	3,133.8	3,153.5	3,115.4
外貨預金 Foreign currency deposits	26.1	4.1	9.0	3.5	2.9	2.4	2.3	1.8	1.0	0.5	0.3
個人 Individuals	2,579.4	2,637.4	2,666.0	2,688.1	2,697.3	2,678.5	2,651.0	2,610.9	2,557.6	2,518.3	2,496.5
円貨預金 Yen deposits	2,575.5	2,633.3	2,662.1	2,684.6	2,694.4	2,676.0	2,648.6	2,609.1	2,556.5	2,517.8	2,496.2
外貨預金 Foreign currency deposits	3.9	4.1	3.9	3.5	2.8	2.4	2.3	1.8	1.0	0.5	0.3
法人 Corporates	402.9	418.4	408.8	407.1	416.4	415.7	422.6	422.1	418.9	417.9	433.6
円貨預金 Yen deposits	402.7	418.4	408.8	407.1	416.3	415.7	422.6	422.1	418.9	417.9	433.6
外貨預金 Foreign currency deposits	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
公金 Government institutions	204.7	194.5	214.4	216.8	197.3	261.4	185.8	217.3	158.3	217.7	185.5
円貨預金 Yen deposits	182.7	194.5	209.3	216.8	197.3	261.4	185.8	217.3	158.3	217.7	185.5
外貨預金 Foreign currency deposits	22.0	-	5.0	-	-	-	-	-	-	-	-

※ 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)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	1 st half	Full year	1 st half								
総預金 Total deposits	3,189.7	3,194.4	3,284.6	3,291.5	3,346.6	3,339.4	3,322.8	3,278.4	3,197.4	3,156.5	3,174.0
円貨預金 Yen deposits	3,184.1	3,181.2	3,280.3	3,287.0	3,343.6	3,336.5	3,320.3	3,276.0	3,195.9	3,155.4	3,173.5
外貨預金 Foreign currency deposits	5.6	13.2	4.2	4.5	3.0	2.9	2.4	2.3	1.4	1.1	0.4
個人 Individuals	2,545.1	2,572.7	2,651.1	2,662.6	2,694.3	2,692.6	2,663.8	2,646.6	2,586.1	2,561.2	2,510.9
円貨預金 Yen deposits	2,541.3	2,568.8	2,647.1	2,658.8	2,691.2	2,689.8	2,661.4	2,644.3	2,584.6	2,560.1	2,510.5
外貨預金 Foreign currency deposits	3.8	3.9	3.9	3.8	3.0	2.8	2.3	2.2	1.4	1.1	0.4
法人 Corporates	396.7	401.8	412.3	411.0	414.7	414.5	424.8	421.9	419.2	417.4	427.7
円貨預金 Yen deposits	396.6	401.6	412.3	411.0	414.7	414.5	424.7	421.9	419.2	417.4	427.7
外貨預金 Foreign currency deposits	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
公金 Government institutions	247.8	219.9	221.1	217.7	237.6	232.2	234.0	209.8	192.0	177.8	235.3
円貨預金 Yen deposits	246.2	210.7	220.9	217.1	237.6	232.2	234.0	209.8	192.0	177.8	235.3
外貨預金 Foreign currency deposits	1.6	9.1	0.2	0.6	-	-	-	-	-	-	-

※ 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.

(%)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	1 st half	Full year	1 st half								
預金利回り Yield on deposits	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.05	0.08%	0.20%
流動性預金 Liquid deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05%	0.15%
固定性預金 Fixed-term deposits	0.08	0.08	0.08	0.08	0.07	0.07	0.06	0.06	0.07	0.10%	0.26%

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)

		FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
		Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
有価証券	末残 / Period-end balance	211.9	270.4	413.2	466.2	444.4	303.5	357.8	281.6	324.4	334.6	388.6
Securities	平残 / Average balance	168.8	201.2	345.8	388.9	477.8	456.2	332.1	330.3	294.8	309.3	327.9
国債	末残 / Period-end balance	2.1	-	-	-	11.7	29.7	34.4	21.4	35.6	61.3	94.1
Government bonds	平残 / Average balance	2.2	1.6	-	-	4.3	14.5	30.5	28.3	32.2	40.4	71.7
地方債	末残 / Period-end balance	109.7	114.3	135.3	138.9	155.0	120.4	138.5	115.5	131.6	128.1	144.9
Municipal bonds	平残 / Average balance	109.6	111.0	131.6	135.0	153.1	152.7	136.1	131.5	130.3	132.1	147.0
短期社債	末残 / Period-end balance	-	-	-	-	-	-	-	-	-	-	29.9
Short-term corporate bonds	平残 / Average balance	-	-	-	-	-	-	-	-	2.2	5.1	25.1
社債	末残 / Period-end balance	4.7	4.7	4.6	4.5	4.6	4.5	14.9	22.1	26.3	31.0	36.0
Corporate bonds	平残 / Average balance	4.7	4.7	4.6	4.6	4.5	4.5	8.2	13.5	25.1	27.4	34.7
株式	末残 / Period-end balance	23.4	25.0	25.1	23.9	24.7	23.6	47.1	55.0	56.8	59.0	64.6
Stocks	平残 / Average balance	16.5	16.5	16.5	16.4	16.4	16.3	23.7	27.5	30.0	30.0	29.1
外国証券	末残 / Period-end balance	1.0	2.8	62.9	121.1	113.3	60.1	59.1	60.6	65.7	45.5	7.9
Foreign securities	平残 / Average balance	0.0	0.6	28.5	58.9	123.3	115.0	63.3	63.3	67.7	66.5	10.5
その他の証券	末残 / Period-end balance	70.8	123.3	185.0	177.5	135.0	64.9	63.5	6.9	8.2	9.4	10.9
Others	平残 / Average balance	35.6	66.6	164.5	173.8	175.9	153.0	70.0	66.0	6.9	7.6	9.5

※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)

(%)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	1 st half	Full year	1 st half								
有価証券利回り(全体) / Yield on securities (Overall)	0.47	0.52	0.45	0.51	0.86	0.55	0.34	0.37	1.23	0.94	1.52
有価証券利回り(国内) / Yield on securities (Domestic)	0.46	0.52	0.48	0.49	1.14	0.72	0.42	0.46	1.58	1.18	1.55
債券利回り / Yield on bonds	0.10	0.10	0.10	0.10	0.05	0.19	0.37	0.42	0.60	0.63	0.70
株式利回り / Yield on stocks	2.27	1.99	2.28	2.17	23.44	13.03	2.05	1.73	7.70	4.68	9.15

(評価損益の状況 / Unrealized gains (losses))

(10億円 / Billions of yen)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
満期保有目的の債券(時価有) / Held-to-maturity bonds	-	-	-	-	-	-	-	-	-	-	-
その他有価証券(時価有) / Available-for-sale securities	8.5	9.5	10.9	(1.4)	(15.8)	(1.2)	0.7	21.7	22.6	20.4	30.1
債券 / Bonds	0.4	0.3	0.4	(0.3)	(1.2)	(0.3)	(3.1)	(0.9)	(2.0)	(6.5)	(6.3)
株式 / Stocks	6.9	8.6	8.7	7.5	8.4	7.7	15.6	25.2	27.1	29.2	36.3
その他の証券 / Others	1.1	0.5	1.8	(8.7)	(22.9)	(8.6)	(11.8)	(2.6)	(2.3)	(2.2)	0.1

個人預り資産(末残)

Individual deposit assets (Period-end balance)

(10億円 / Billions of yen)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
投資信託 Mutual funds	63.6	68.0	67.9	68.4	62.2	62.8	65.6	71.4	73.4	72.2	78.3
個人年金保険 Personal pension plans	19.9	18.0	16.5	14.6	14.1	14.2	19.2	23.6	28.2	33.4	38.2
一時払終身保険 Single premium life insurance	14.3	14.0	13.7	13.9	15.5	18.5	20.8	23.7	26.3	27.7	30.0
国債等保護預り Public bonds	6.5	6.0	5.1	4.3	3.8	3.8	4.0	4.6	7.4	12.0	17.6
外貨預金 Foreign currency deposits	3.9	4.1	3.9	3.5	2.8	2.4	2.3	1.8	1.0	0.5	0.3
投資性商品 (A) Investment products (A)	108.4	110.3	107.2	104.9	98.7	101.9	112.0	125.2	136.4	146.0	164.6
個人預金(円貨) Individual deposits (Yen)	2,575.5	2,633.3	2,662.1	2,684.6	2,694.4	2,676.0	2,648.6	2,609.1	2,556.5	2,517.8	2,496.2
個人預り資産合計 (B) Total individual deposit assets (B)	2,683.9	2,743.7	2,769.3	2,789.5	2,793.2	2,778.0	2,760.7	2,734.4	2,693.0	2,663.8	2,660.8
投資性商品比率 (A) ÷ (B) The ratio of investment products to total individual deposit assets (A) / (B)	4.0%	4.0%	3.8%	3.7%	3.5%	3.6%	4.0%	4.5%	5.0%	5.4%	6.1%

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))

(%)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	1 st half	Full year	1 st half								
資金運用利回り / Yield on interest earning assets	2.29	2.25	2.08	2.03	1.94	1.89	1.87	1.84	1.84	1.90	2.15
貸出金利回り / Yield on loans and bills discounted	3.12	3.12	3.05	3.02	2.91	2.92	2.84	2.80	2.68	2.69	2.78
有価証券利回り / Yield on securities	0.47	0.52	0.45	0.51	0.86	0.55	0.34	0.37	1.23	0.94	1.52
資金調達原価 / Yield on interest bearing liabilities	1.33	1.31	1.27	1.25	1.16	1.12	1.12	1.10	1.13	1.19	1.26
預金等利回り / Yield on deposits	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.05	0.08	0.20
経費率 / Expense ratio	1.28	1.26	1.22	1.20	1.11	1.08	1.09	1.07	1.08	1.11	1.06
預貸金利ざや / Loan-deposit spread	1.79	1.81	1.78	1.77	1.76	1.80	1.71	1.70	1.54	1.49	1.51
総資金利ざや / Net interest margin	0.96	0.94	0.81	0.78	0.78	0.77	0.74	0.73	0.71	0.70	0.88

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

(%)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	1 st half	Full year	1 st half								
資金運用利回り / Yield on interest earning assets	2.29	2.26	2.08	2.02	1.94	1.89	1.87	1.84	1.84	1.90	2.14
貸出金利回り / Yield on loans and bills discounted	3.13	3.13	3.06	3.02	2.91	2.92	2.84	2.80	2.68	2.69	2.78
有価証券利回り / Yield on securities	0.46	0.52	0.48	0.49	1.14	0.72	0.42	0.46	1.58	1.18	1.55
資金調達原価 / Yield on interest bearing liabilities	1.29	1.27	1.23	1.21	1.12	1.10	1.12	1.10	1.12	1.19	1.26
預金等利回り / Yield on deposits	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.05	0.08	0.20
経費率 / Expense ratio	1.24	1.23	1.19	1.17	1.08	1.06	1.09	1.06	1.07	1.11	1.05
預貸金利ざや / Loan-deposit spread	1.83	1.85	1.82	1.80	1.79	1.81	1.71	1.70	1.55	1.50	1.51
総資金利ざや / Net interest margin	0.99	0.98	0.84	0.81	0.81	0.79	0.74	0.74	0.71	0.71	0.88

(経営指標 / Management indices)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	1 st half	Full year	1 st half								
OHR	55.6%	55.6%	60.2%	60.8%	65.7%	83.3%	61.6%	68.7%	57.6%	60.4%	58.0%
EPS (円 / Unit: yen)	18.11	81.76	75.94	34.26	85.53	50.63	45.47	73.73	57.6	104.76	87.68
ROA (純利益ベース / Net income basis)	0.24%	0.54%	0.98%	0.22%	0.89%	0.26%	0.51%	0.42%	0.63%	0.57%	0.90%
ROE (純利益ベース / Net income basis)	3.49%	7.91%	13.63%	3.06%	13.05%	3.87%	7.07%	5.67%	8.46%	7.73%	12.03%

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

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
従業員数(人) / Number of employees (Unit: persons)	1,449	1,424	1,392	1,352	1,331	1,283	1,244	1,209	1,195	1,172	1,186
店舗数(店) / Number of branches (Unit: branches)	126	123	121	118	117	113	111	107	104	103	98

与信関連費用 Credit costs

(10億円 / Billions of yen)

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	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	(21.6)	(17.9)	-	(10.5)	-	-	-	-	(2.2)	-	-
貸出金償却 Write-off of loans	0.7	4.8	2.4	5.5	2.0	4.5	3.4	8.1	2.1	6.8	2.8
個別貸倒引当金繰入額 Provision for specific allowance for loan losses	29.2	23.1	-	24.7	-	-	-	-	2.6	-	-
延滞債権等売却損 Losses on sales of delinquent loans	0.6	4.1	0.1	1.2	0.7	1.4	0.0	0.5	0.3	0.5	0.0
偶発損失引当金繰入額 Provision for allowance for contingent losses	(0.0)	0.0	0.0	0.0	0.0	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 (-)	-	-	6.3	-	6.8	4.0	2.0	4.5	-	3.6	1.6
与信費用 Net credit costs	8.9	14.2	(3.7)	20.9	(4.0)	1.9	1.4	4.2	2.9	3.7	1.2
与信費用比率 (年率換算) Net credit costs ratio (annualized)	0.72%	0.58%	(0.32%)	0.93%	(0.37%)	0.09%	0.13%	0.20%	0.28%	0.17%	0.11%
償却債権取立益 (△) Recoveries on written-off claims (-)	1.1	1.9	2.9	4.9	1.2	3.0	2.7	6.3	2.9	5.9	3.3
実質与信費用 Actual credit costs	7.7	12.2	(6.6)	16.0	(5.2)	(1.1)	(1.2)	(2.0)	(0.0)	(2.1)	(2.0)
実質与信費用比率 (年率換算) Actual credit costs ratio (annualized)	0.63%	0.50%	(0.58%)	0.71%	(0.49%)	(0.05%)	(0.12%)	(0.10%)	(0.00%)	(0.10%)	(0.18%)
	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	1 st half	Full year	1 st half								
貸出金平残 Average loan balance	2,457.0	2,414.7	2,277.8	2,244.3	2,112.9	2,085.5	2,058.1	2,049.0	2,069.2	2,100.2	2,204.5

※ 与信費用比率=与信費用/貸出金平残 / (Note) 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 / (Note) 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 / (Note) 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)

← 旧規制
→ バゼルⅢ最終化
完全適用

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
自己資本比率 Capital adequacy ratio	11.25%	12.39%	13.82%	12.68%	13.93%	13.43%	15.31%	14.44%	14.35%	11.84%	11.35%
自己資本 Own capital (Core capital)	254.5	269.5	286.3	256.8	273.2	264.1	286.0	271.4	273.9	273.5	270.4
控除項目(調整項目) Regulatory adjustments (-)	25.9	30.7	30.0	28.0	26.9	27.5	26.5	26.4	26.0	22.8	22.9
リスク・アセット等 Risk-weighted assets	2,262.2	2,175.1	2,071.8	2,024.5	1,961.3	1,966.4	1,868.4	1,879.3	1,908.0	2,310.2	2,382.6

(単体 / Non-consolidated)

← 旧規制
→ バゼルⅢ最終化
完全適用

	FY3/21		FY3/22		FY3/23		FY3/24		FY3/25		FY3/26
	Sep. 20	Mar. 21	Sep. 21	Mar. 22	Sep. 22	Mar. 23	Sep. 23	Mar. 24	Sep. 24	Mar. 25	Sep. 25
自己資本比率 Capital adequacy ratio	11.04%	12.13%	13.54%	12.35%	13.59%	13.04%	14.91%	14.00%	13.91%	11.27%	10.81%
自己資本 Own capital (Core capital)	245.3	258.8	275.2	245.2	261.7	251.8	273.4	258.6	261.0	259.2	256.3
控除項目(調整項目) Regulatory adjustments (-)	23.3	22.5	22.5	23.5	22.5	24.2	23.5	22.3	22.3	21.0	20.9
リスク・アセット等 Risk-weighted assets	2,221.2	2,133.3	2,031.4	1,984.2	1,925.3	1,930.4	1,833.1	1,846.2	1,876.4	2,300.0	2,370.9

※ 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(2006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.

※当社は2025年3月末よりバゼルⅢ最終化完全実施ベースを適用しております。(経過措置を適用していません)

(Note) The company has been applying the finalized Basel III standards since the end of March 31, 2025.

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, FY3/26	前期比 YoY change
ダイレクトワン(株) DIRECTONE Co., Ltd.	貸金業務・リース業務・保証業務 Money lending, Leasing and Credit guarantee	経常収益 / Ordinary income	3.8	0.3
		経常利益 / Ordinary profit	0.3	0.3
		中間純利益 / Net income	0.5	0.5
(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	0.0	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	0.0
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	0.0
スルガ・キャピタル(株) Suruga Capital Co., Ltd.	投資業務 Investment	経常収益 / Ordinary income	0.0	0.0
		経常利益 / Ordinary profit	0.0	0.0
		中間純利益 / Net income	0.0	0.0
スルガビジネスソリューション(株) Suruga Business Solution Co., Ltd.	事務処理代行業務・システム開発業務・人材派遣業務 Clerical agency services, System engineering and Staffing	経常収益 / Ordinary income	0.4	
		経常利益 / Ordinary profit	0.0	
		中間純利益 / Net income	0.0	
合 計 Total		経常収益 / Ordinary income	4.9	0.4
		経常利益 / Ordinary profit	0.4	0.3
		中間純利益 / Net income	0.6	0.5

※スルガビジネスソリューション(株)は、2025年4月1日を効力発生日とするスルガスタッフサービス(株)の吸収合併により、スルガスタッフサービス(株)の人材派遣業務を承継しております。
(Note) Suruga Business Solution Co., Ltd. has inherited the Staffing businesses of Suruga Staff Service Co., Ltd. through the absorption-type merger (effective April 1, 2025) of the latter.



(本件に関する照会先 / Inquiries)

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