２０２６年６月期

1Q, FY3/2027
(April - June 2026)

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）

	FY3/2022	FY3/2023	FY3/2024	FY3/2025	FY3/2026	1Q, FY3/2027
業務粗利益 ／ Gross operating profit	70.4	47.0	55.9	63.2	62.0	20.0
業務純益 ／ Net operating profit	39.0	7.9	17.7	25.0	25.6	10.4
実質与信費用 ／ Actual credit costs	17.8	0.3	(0.4)	(0.5)	(7.8)	(8.4)
経常利益 ／ Ordinary profit	10.5	13.2	20.6	26.1	35.5	20.5
親会社株主に帰属する当期(四半期)純利益 ／ Profit attributable to owners of parent	7.9	10.5	15.3	20.1	34.7	14.0

（末残 ／ Period-end balance） （10億円 ／ Billions of yen）

	Mar. 2022	Mar. 2023	Mar. 2024	Mar. 2025	Mar. 2026	Jun. 2026
預金 ／ Deposits	3,307.3	3,349.6	3,244.9	3,148.4	3,197.2	3,190.3
貸出金 ／ Loans	2,148.0	2,090.3	2,076.6	2,192.8	2,398.7	2,410.8
有価証券 ／ Securities	463.4	297.8	276.0	328.9	419.0	431.1
純資産 ／ Total net assets	264.2	271.0	295.1	295.8	323.4	330.4
総資産 ／ Total assets	3,589.9	3,639.9	3,560.7	3,462.2	3,543.5	3,561.1

単体 ／ Non-consolidated （10億円 ／ Billions of yen）

	FY3/2022	FY3/2023	FY3/2024	FY3/2025	FY3/2026	1Q, FY3/2027
業務粗利益 ／ Gross operating profit	65.3	43.4	51.1	58.2	56.8	18.7
業務純益 ／ Net operating profit	36.1	7.2	16.0	23.0	23.6	9.9
実質与信費用 ／ Actual credit costs	16.0	(1.1)	(2.0)	(2.1)	(8.9)	(8.6)
経常利益 ／ Ordinary profit	10.0	11.2	20.1	25.6	34.5	20.2
当期(四半期)純利益 ／ Net income	7.8	9.5	15.0	19.7	34.0	13.8

（末残 ／ Period-end balance） （10億円 ／ Billions of yen）

	Mar. 2022	Mar. 2023	Mar. 2024	Mar. 2025	Mar. 2026	Jun. 2026
預金 ／ Deposits	3,312.1	3,355.7	3,250.4	3,154.0	3,203.7	3,197.0
貸出金 ／ Loans	2,138.5	2,080.1	2,066.7	2,183.8	2,391.5	2,405.3
有価証券 ／ Securities	466.2	303.5	281.6	334.6	424.7	436.7
純資産 ／ Total net assets	246.3	255.1	277.7	280.4	302.5	309.6
総資産 ／ Total assets	3,568.7	3,620.8	3,540.4	3,443.8	3,517.8	3,536.8

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貸出金(末残)
Loans (Period-end balance)

(末残 ／ Period-end balance)　　(10億円 ／ Billions of yen)

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Mar. 2026	Jun. 2026
総貸出金／Total loans	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	2,391.5	2,405.3
個人ローン／Consumer loans	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	1,319.4	1,298.2
法人／Corporates	256.1	279.5	309.8	383.2	413.1	500.5	595.6	732.2	869.4	1,032.8	1,071.1
公金／Government institutions	13.1	20.5	26.6	26.4	26.4	28.2	25.7	30.7	26.5	39.2	35.9

延滞率(組織的交渉先除く) ／ Delinquency ratio (excluding organizational negotiation partners)　　(%)

	Mar. 2022	Mar. 2023	Mar. 2024	Mar. 2025	Mar. 2026	Jun. 2026
住宅ローン ／ Housing loans	0.28	0.22	0.24	0.09	0.05	0.06
投資用不動産ローン ／ Investment real estate loans	3.61	2.11	1.81	1.15	0.52	0.44

(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. 2026		Jun. 2026	
	末残 Period-end balance	利回り Yield	末残 Period-end balance	利回り Yield
不動産関連 ／ Real estate related	1,973.8	2.91%	1,993.1	2.95%
住宅ローン ／ Housing loans	453.7	2.59%	465.6	2.77%
投資用不動産ローン ／ Investment real estate loans	980.1	3.15%	968.2	3.09%
不動産ノンリコースローン ／ Non-recourse real estate loans	310.4	3.06%	310.0	3.13%
不動産業向け ／ Loan to real estate companies	32.5	1.69%	38.5	1.75%
コラボレーションローン等 ／ Collaboration loans, etc.	196.9	2.41%	210.6	2.68%
非不動産関連 ／ Non-real estate related	509.1	3.56%	515.1	3.56%
その他リテールローン ／ Other retail loans	125.4	8.93%	122.7	8.90%
大企業向けローン(LBO等含む) ／ Loans to large corporations (including LBO financing)	121.2	2.49%	127.9	2.55%
事業性法人向けローン等 ／ Loans to business corporations, etc.	213.4	1.41%	213.3	1.51%
コラボレーションローン等 ／ Collaboration loans, etc.	49.0	1.81%	51.0	1.85%
合計／ Total	2,482.9	3.04%	2,508.3	3.08%

※「住宅ローン」「投資用不動産ローン」:個人・法人向けを含む
※ 旧「ストラクチャードファイナンス」は「不動産ノンリコースローン」「大企業向けローン(LBO等含む)」へ再編　(旧区分のLBO残高・利回り:26/3期 545億円・3.70%、26/6期 537億円・3.77%)
※「不動産ノンリコースローン」「コラボレーションローン等」:特定社債・買入金銭債権を含む
(Note)
※ "Housing loans" and "Investment real estate loans": Include both individual and corporate loans
※ Former "Structured finance" reorganized into "Non-recourse real estate loans" and "Loans to large corporations (including LBO financing)" (Former LBO financing balance/yield: ¥54.5B/3.70% as of Mar/26, ¥53.7B/3.77% as of Jun/26)
※ "Non-recourse real estate loans" and "Collaboration loans, etc.": Include specified corporate bonds and monetary claims bought

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預金(末残)
Deposits (Period-end balance)

(10億円 ／ Billions of yen)

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Mar. 2026	Jun. 2026
総預金 Total deposits	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	3,203.7	3,197.0
円貨預金 Yen deposits	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	3,203.7	3,197.0
外貨預金 Foreign currency deposits	9.0	3.5	2.9	2.4	2.3	1.8	1.0	0.5	0.3	–	–
個人 Individuals	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	2,480.7	2,464.3
円貨預金 Yen deposits	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	2,480.7	2,464.3
外貨預金 Foreign currency deposits	3.9	3.5	2.8	2.4	2.3	1.8	1.0	0.5	0.3	–	–
法人 Corporates	408.8	407.1	416.4	415.7	422.6	422.1	418.9	417.9	433.6	429.8	446.3
円貨預金 Yen deposits	408.8	407.1	416.3	415.7	422.6	422.1	418.9	417.9	433.6	429.8	446.3
外貨預金 Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	–	–
公金 Government institutions	214.4	216.8	197.3	261.4	185.8	217.3	158.3	217.7	185.5	293.1	286.2
円貨預金 Yen deposits	209.3	216.8	197.3	261.4	185.8	217.3	158.3	217.7	185.5	293.1	286.2
外貨預金 Foreign currency deposits	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.

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預金（平残・利回り）
Deposits (Average balance / Yield)

（10億円 ／ Billions of yen）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
総預金 Total deposits	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	3,141.2	3,164.1
円貨預金 Yen deposits	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	3,141.0	3,164.1
外貨預金 Foreign currency deposits	4.2	4.5	3.0	2.9	2.4	2.3	1.4	1.1	0.4	0.2	–
個人 Individuals	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	2,503.7	2,457.5
円貨預金 Yen deposits	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	2,503.5	2,457.5
外貨預金 Foreign currency deposits	3.9	3.8	3.0	2.8	2.3	2.2	1.4	1.1	0.4	0.2	–
法人 Corporates	412.3	411.0	414.7	414.5	424.8	421.9	419.2	417.4	427.7	427.7	435.9
円貨預金 Yen deposits	412.3	411.0	414.7	414.5	424.7	421.9	419.2	417.4	427.7	427.7	435.9
外貨預金 Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	–
公金 Government institutions	221.1	217.7	237.6	232.2	234.0	209.8	192.0	177.8	235.3	209.7	270.6
円貨預金 Yen deposits	220.9	217.1	237.6	232.2	234.0	209.8	192.0	177.8	235.3	209.7	270.6
外貨預金 Foreign currency deposits	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.

（%）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
預金利回り Yield on deposits	0.04	0.04	0.04	0.03	0.03	0.03	0.05	0.08	0.20	0.24	0.35
流動性預金 Liquid deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	0.15	0.16	0.23
固定性預金 Fixed-term deposits	0.08	0.08	0.07	0.07	0.06	0.06	0.07	0.10	0.26	0.32	0.48

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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)

		FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
		Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Mar. 2026	Jun. 2026
有価証券 Securities	末残 ／ Period-end balance	413.2	466.2	444.4	303.5	357.8	281.6	324.4	334.6	388.6	424.7	436.7
	平残 ／ Average balance	345.8	388.9	477.8	456.2	332.1	330.3	294.8	309.3	327.9	360.3	410.0
国債 Government bonds	末残 ／ Period-end balance	–	–	11.7	29.7	34.4	21.4	35.6	61.3	94.1	132.4	144.6
	平残 ／ Average balance	–	–	4.3	14.5	30.5	28.3	32.2	40.4	71.7	92.8	141.2
地方債 Municipal bonds	末残 ／ Period-end balance	135.3	138.9	155.0	120.4	138.5	115.5	131.6	128.1	144.9	82.0	81.3
	平残 ／ Average balance	131.6	135.0	153.1	152.7	136.1	131.5	130.3	132.1	147.0	139.0	89.4
短期社債 Short-term corporate bonds	末残 ／ Period-end balance	–	–	–	–	–	–	–	–	29.9	79.9	80.0
	平残 ／ Average balance	–	–	–	–	–	–	2.2	5.1	25.1	43.0	89.7
社債 Corporate bonds	末残 ／ Period-end balance	4.6	4.5	4.6	4.5	14.9	22.1	26.3	31.0	36.0	39.2	37.9
	平残 ／ Average balance	4.6	4.6	4.5	4.5	8.2	13.5	25.1	27.4	34.7	36.8	40.7
株式 Stocks	末残 ／ Period-end balance	25.1	23.9	24.7	23.6	47.1	55.0	56.8	59.0	64.6	70.6	69.9
	平残 ／ Average balance	16.5	16.4	16.4	16.3	23.7	27.5	30.0	30.0	29.1	28.9	28.3
外国証券 Foreign securities	末残 ／ Period-end balance	62.9	121.1	113.3	60.1	59.1	60.6	65.7	45.5	7.9	7.9	9.9
	平残 ／ Average balance	28.5	58.9	123.3	115.0	63.3	63.3	67.7	66.5	10.5	9.2	9.0
その他の証券 Others	末残 ／ Period-end balance	185.0	177.5	135.0	64.9	63.5	6.9	8.2	9.4	10.9	12.5	12.8
	平残 ／ Average balance	164.5	173.8	175.9	153.0	70.0	66.0	6.9	7.6	9.5	10.4	11.3

※ 各期平残は、6月末は6月期、9月末は上期、3月末は通期の実績
(Note) Average balance as of Jun., Sep. and Mar. represents average balance for 3 months, 1st half and Full year respectively.

(利回り ／ Yield) (%)

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
有価証券利回り(全体) ／ Yield on securities (Overall)	0.45	0.51	0.86	0.55	0.34	0.37	1.23	0.94	1.52	1.20	2.27
有価証券利回り(国内) ／ Yield on securities (Domestic)	0.48	0.49	1.14	0.72	0.42	0.46	1.58	1.18	1.55	1.21	2.30
債券利回り ／ Yield on bonds	0.10	0.10	0.05	0.19	0.37	0.42	0.60	0.63	0.70	0.74	0.93
株式利回り ／ Yield on stocks	2.28	2.17	23.44	13.03	2.05	1.73	7.70	4.68	9.15	5.62	19.10

(評価損益の状況 ／ Unrealized gains (losses)) (10億円 ／ Billions of yen)

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Mar. 2026	Jun. 2026
その他有価証券(時価有) ／ Available-for-sale securities	10.9	(1.4)	(15.8)	(1.2)	0.7	21.7	22.6	20.4	30.1	37.3	38.3
債券 ／ Bonds	0.4	(0.3)	(1.2)	(0.3)	(3.1)	(0.9)	(2.0)	(6.5)	(6.3)	(5.2)	(4.5)
株式 ／ Stocks	8.7	7.5	8.4	7.7	15.6	25.2	27.1	29.2	36.3	42.2	42.5
その他の証券 ／ Others	1.8	(8.7)	(22.9)	(8.6)	(11.8)	(2.6)	(2.3)	(2.2)	0.1	0.2	0.3

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

（10億円 ／ Billions of yen）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Mar. 2026	Jun. 2026
投資信託 Mutual funds	67.9	68.4	62.2	62.8	65.6	71.4	73.4	72.2	78.3	83.3	95.3
個人年金保険 Personal pension plans	16.5	14.6	14.1	14.2	19.2	23.6	28.2	33.4	38.2	41.7	43.5
一時払終身保険 Single premium life insurance	13.7	13.9	15.5	18.5	20.8	23.7	26.3	27.7	30.0	31.8	32.1
国債等保護預り Public bonds	5.1	4.3	3.8	3.8	4.0	4.6	7.4	12.0	17.6	22.6	30.1
外貨預金 Foreign currency deposits	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)	107.2	104.9	98.7	101.9	112.0	125.2	136.4	146.0	164.6	179.5	201.1
個人預金(円貨) Individual deposits (Yen)	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	2,480.7	2,464.3
個人預り資産合計 （B） Total individual deposit assets (B)	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	2,660.3	2,665.4
投資性商品比率 （A）÷（B） The ratio of investment products to total individual deposit assets (A) / (B)	3.8%	3.7%	3.5%	3.6%	4.0%	4.5%	5.0%	5.4%	6.1%	6.7%	7.5%

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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)) （%）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
資金運用利回り ／ Yield on interest earning assets	2.08	2.03	1.94	1.89	1.87	1.84	1.84	1.90	2.15	2.19	2.59
貸出金利回り ／ Yield on loans and bills discounted	3.05	3.02	2.91	2.92	2.84	2.80	2.68	2.69	2.78	2.80	2.99
有価証券利回り ／ Yield on securities	0.45	0.51	0.86	0.55	0.34	0.37	1.23	0.94	1.52	1.20	2.27
資金調達原価 ／ Yield on interest bearing liabilities	1.27	1.25	1.16	1.12	1.12	1.10	1.13	1.19	1.26	1.30	1.46
預金等利回り ／ Yield on deposits	0.04	0.04	0.04	0.03	0.03	0.03	0.05	0.08	0.20	0.24	0.35
経費率 ／ Expense ratio	1.22	1.20	1.11	1.08	1.09	1.07	1.08	1.11	1.06	1.05	1.11
預貸金利ざや ／ Loan-deposit spread	1.78	1.77	1.76	1.80	1.71	1.70	1.54	1.49	1.51	1.49	1.52
総資金利ざや ／ Net interest margin	0.81	0.78	0.78	0.77	0.74	0.73	0.71	0.70	0.88	0.89	1.13

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

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
資金運用利回り ／ Yield on interest earning assets	2.08	2.02	1.94	1.89	1.87	1.84	1.84	1.90	2.14	2.19	2.59
貸出金利回り ／ Yield on loans and bills discounted	3.06	3.02	2.91	2.92	2.84	2.80	2.68	2.69	2.78	2.80	2.99
有価証券利回り ／ Yield on securities	0.48	0.49	1.14	0.72	0.42	0.46	1.58	1.18	1.55	1.21	2.30
資金調達原価 ／ Yield on interest bearing liabilities	1.23	1.21	1.12	1.10	1.12	1.10	1.12	1.19	1.26	1.29	1.46
預金等利回り ／ Yield on deposits	0.04	0.04	0.04	0.03	0.03	0.03	0.05	0.08	0.20	0.24	0.35
経費率 ／ Expense ratio	1.19	1.17	1.08	1.06	1.09	1.06	1.07	1.11	1.05	1.05	1.11
預貸金利ざや ／ Loan-deposit spread	1.82	1.80	1.79	1.81	1.71	1.70	1.55	1.50	1.51	1.50	1.52
総資金利ざや ／ Net interest margin	0.84	0.81	0.81	0.79	0.74	0.74	0.71	0.71	0.88	0.89	1.13

（経営指標 ／ Management indices）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
OHR（業務粗利益ベース ／ Gross operating profit basis）	60.2%	60.8%	65.7%	83.3%	61.6%	68.7%	57.6%	60.4%	58.0%	58.3%	46.8%
EPS（円 ／ Unit: yen）	75.94	34.26	85.53	50.63	45.47	73.73	57.6	104.76	87.68	194.51	81.36
ROA（純利益ベース ／ Net income basis）	0.98%	0.22%	0.89%	0.26%	0.51%	0.42%	0.63%	0.57%	0.90%	0.99%	1.60%
ROE（純利益ベース ／ Net income basis）	13.63%	3.06%	13.05%	3.87%	7.07%	5.67%	8.46%	7.73%	12.03%	13.36%	20.17%

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

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Mar. 2026	Jun. 2026
従業員数(人) ／ Number of employees (Unit: persons)	1,392	1,352	1,331	1,283	1,244	1,209	1,195	1,172	1,186	1,169	1,183
店舗数(店) ／ Number of branches (Unit: branches)	121	118	117	113	111	107	104	103	98	98	98

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与信関連費用
Credit costs

（10億円 ／ Billions of yen）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
一般貸倒引当金繰入額 Provision for general allowance for loan losses	–	(10.5)	–	–	–	–	(2.2)	–	–	–	–
貸出金償却 Write-off of loans	2.4	5.5	2.0	4.5	3.4	8.1	2.1	6.8	2.8	6.4	0.3
個別貸倒引当金繰入額 Provision for specific allowance for loan losses	–	24.7	–	–	–	–	2.6	–	–	–	–
延滞債権等売却損 Losses on sales of delinquent loans	0.1	1.2	0.7	1.4	0.0	0.5	0.3	0.5	0.0	0.4	(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	8.1	8.1
与信費用 Net credit costs	(3.7)	20.9	(4.0)	1.9	1.4	4.2	2.9	3.7	1.2	(1.2)	(7.8)
与信費用比率 （年率換算） Net credit costs ratio (annualized)	(0.32%)	0.93%	(0.37%)	0.09%	0.13%	0.20%	0.28%	0.17%	0.11%	(0.05%)	(1.31%)
償却債権取立益 （△） Recoveries on written-off claims (–)	2.9	4.9	1.2	3.0	2.7	6.3	2.9	5.9	3.3	7.7	0.8
実質与信費用 Actual credit costs	(6.6)	16.0	(5.2)	(1.1)	(1.2)	(2.0)	(0.0)	(2.1)	(2.0)	(8.9)	(8.6)
実質与信費用比率 （年率換算） Actual credit costs ratio (annualized)	(0.58%)	0.71%	(0.49%)	(0.05%)	(0.12%)	(0.10%)	(0.00%)	(0.10%)	(0.18%)	(0.39%)	(1.45%)

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1st half	Full year	1Q
貸出金平残 Average loan balance	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	2,249.8	2,391.8

※ 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

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自己資本比率
Capital adequacy ratio

自己資本比率 ／ Capital adequacy ratio

（10億円 ／ Billions of yen）

国内基準 ／ Domestic standard

（連結 ／ Consolidated）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025 ※	Sep. 2025	Mar. 2026	Jun. 2026
自己資本比率 Capital adequacy ratio	13.82%	12.68%	13.93%	13.43%	15.31%	14.44%	14.35%	11.84%	11.35%	11.40%	12.02%
自己資本 Own capital (Core capital)	286.3	256.8	273.2	264.1	286.0	271.4	273.9	273.5	270.4	276.8	289.5
控除項目（調整項目） Regulatory adjustments (−)	30.0	28.0	26.9	27.5	26.5	26.4	26.0	22.8	22.9	28.3	28.2
リスク・アセット等 Risk-weighted assets	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	2,428.0	2,409.0

（単体 ／ Non-consolidated）

	FY3/2022		FY3/2023		FY3/2024		FY3/2025		FY3/2026		FY3/2027
	Sep. 2021	Mar. 2022	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025 ※	Sep. 2025	Mar. 2026	Jun. 2026
自己資本比率 Capital adequacy ratio	13.54%	12.35%	13.59%	13.04%	14.91%	14.00%	13.91%	11.27%	10.81%	10.84%	11.43%
自己資本 Own capital (Core capital)	275.2	245.2	261.7	251.8	273.4	258.6	261.0	259.2	256.3	261.8	274.3
控除項目（調整項目） Regulatory adjustments (−)	22.5	23.5	22.5	24.2	23.5	22.3	22.3	21.0	20.9	21.9	22.1
リスク・アセット等 Risk-weighted assets	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	2,415.4	2,398.5

※ 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月末よりバーゼル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おりません）

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

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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		1Q, FY3/2027	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	1.9	0.1
		経常利益 ／ Ordinary profit	0.2	0.1
		四半期純利益 ／ 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	0.0	0.0
		経常利益 ／ Ordinary profit	(0.0)	0.0
		四半期純利益 ／ 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	0.3	0.1
		経常利益 ／ Ordinary profit	0.0	0.0
		四半期純利益 ／ 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
		四半期純利益 ／ 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	0.2	0.0
		経常利益 ／ Ordinary profit	0.0	0.0
		四半期純利益 ／ Net income	0.0	0.0
合　計 Total		経常収益 ／ Ordinary income	2.5	0.1
		経常利益 ／ Ordinary profit	0.3	0.1
		四半期純利益 ／ Net income	0.2	0.1

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スルガ銀行

SURUGA bank

（ 本件に関する照会先 ／ Inquiries ）

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