# Document and entity information

| | Mar 2025 | Dec 2024 |
|---|---|---|
| Company information | | |
| Company information | | |
| FASF member mark | | true |
| Document name | | 第３四半期決算短信〔日本基準〕(連結) |
| Filing date | | 2025-02-06 |
| Company name | | Suruga Bank Ltd. |
| Stock exchange listings | | |
| Tokyo | | true |
| Tokyo Prime | | true |
| Tokyo Standard | | - |
| Tokyo Growth | | - |
| Tokyo PRO Market | | - |
| Tokyo Others | | - |
| Nagoya | | - |
| Nagoya Premire | | - |
| Nagoya Main | | - |
| Nagoya Next | | - |
| Nagoya Others | | - |
| Sapporo | | - |
| Sapporo | | - |
| Sapporo Ambitious | | - |
| Sapporo Others | | - |
| Fukuoka | | - |
| Fukuoka | | - |
| Fukuoka Q-Board | | - |
| Fukuoka Others | | - |
| Phoenix | | - |
| Japan Securities Dealers Association | | - |
| Securities code | | 83580 |
| URL | | https://www.surugabank.co.jp |
| Business category | | |
| General Business | - | |
| Specific Business | true | |
| Fiscal Year End | 2025-03-31 | |
| Quarterly period | | 3 |
| Representative | | |
| Title | | 取締役社長 |
| Name | | 加藤 広亮 |
| Inquiries | | |
| Title | | 常務執行役員総合企画本部長 |
| Name | | 佐藤 富士夫 |
| Tel | | 03-3279-5536 |
| Other | | |
| Dividend payable date (as planned) | | - |
| Setting of trading account | | - |
| Supplemental material of results | | true |
| Way of getting | | - |
| Convening briefing of results | | true |
| Target for briefing of results | | 機関投資家・アナリスト向け |
| Note to fraction processing method | | （注）金額は百万円未満, 比率は小数点第１位未満を切り捨てて表示しております。 |

# Business Results-Quarterly operating results

(in millions of yens)

| | Dec 2024 | Dec 2023 |
|---|---|---|
| Quarterly operating results | | |
| Quarterly operating results | | |
| Consolidated operating results | | |
| Consolidated income statements information | | |
| Ordinary revenues | | |
| Ordinary revenues | 67,665 | 67,416 |
| % change | 0.3 | -7.7 |
| Ordinary profit | | |
| Ordinary profit | 22,305 | 17,733 |
| % change | 25.7 | -23.3 |
| Profit attributable to owners of parent | | |
| Profit attributable to owners of parent | 18,365 | 13,497 |
| % change | 36.0 | -35.3 |
| Note to consolidated income statements information | | |
| Comprehensive income | | |
| Comprehensive income | 18,125 | 20,912 |
| Change in comprehensive income | -13.3 | - |
| Other consolidated operating results | | |
| Basic earnings per share (Yen) | 96.75 | 65.40 |
| Diluted earnings per share (Yen) | - | - |
| Note to consolidated operating results | | |
| Note to operating results | (注)「潜在株式調整後１株当たり四半期純利益」については、潜在株式が存在しないため、記載しておりません。 | |

# Business Results-Quarterly financial positions

(in millions of yens)

| | Dec 2024 | Mar 2024 |
|---|---|---|
| Quarterly financial positions | | |
| Quarterly financial positions | | |
| Consolidated financial positions | | |
| Total assets | 3,446,490 | 3,560,741 |
| Net assets | 301,493 | 295,120 |
| Capital adequacy ratio (%) | 8.7 | 8.2 |
| Note to consolidated financial positions | | |
| Owner's equity | 301,387 | 295,012 |
| Note to financial positions | (注)「自己資本比率」は、(期末純資産の部合計－期末非支配株主持分)を期末資産の部合計で除して算出しております。なお、本「自己資本比率」は、自己資本比率告示に定める自己資本比率ではありません。 | |

# Business Results-Note to quarterly business results

| | Dec 2024 |
|---|---|
| Quarterly note to business results | |
| Quarterly note to business results | |
| Note to consolidated financial results | |
| Note to consolidated financial results | - |

# Quarterly Dividends

(in millions of yens)

| | Mar 2025 | Dec 2024 | Mar 2024 |
|---|---|---|---|
| Quarterly dividends | | | |
| Quarterly dividends | | | |
| Dividends | | | |
| Dividend per share (Yen) | | | |
| Dividend per share (Yen) | | | |
| First quarter | | | |
| Result | - | | - |
| Second quarter | | | |
| Result | 14.50 | | 7.00 |
| Third quarter | | | |
| Result | - | | - |
| Year end | | | |
| Result | | | 14.00 |
| Forecast | 14.50 | | |
| Upper | - | | |
| Lower | - | | |
| Annual | | | |
| Result | | | 21.00 |
| Forecast | 29.00 | | |
| Upper | - | | |
| Lower | - | | |
| Correction of dividend forecast from the most recent dividend forecast | | | |
| Correction of dividend forecast from the most recent dividend forecast | | | |
| Annual | - | | |
| Note to dividends | | | |
| Note to dividends | | | |
| Annual | | - | |

# Quarterly Forecasts

(in millions of yens)

| | Mar 2025 |
|---|---|
| Quarterly forecasts | |
| Quarterly forecasts | |
| Title for forecasts | ３．2025年３月期の連結業績予想（2024年４月１日～2025年３月31日） |
| Preamble to consolidated forecasts | |
| Preamble to forecasts | - |
| Main table of consolidated forecasts | |
| Ordinary profit | |
| Ordinary profit | |
| Forecast | 22,000 |
| Upper | - |
| Lower | - |
| % change | |
| Forecast | 6.5 |
| Upper | - |
| Lower | - |
| Profit attributable to owners of parent | |
| Profit attributable to owners of parent | |
| Forecast | 17,500 |
| Upper | - |
| Lower | - |
| % change | |
| Forecast | 13.8 |
| Upper | - |
| Lower | - |
| Basic earnings per share (Yen) | |
| Basic earnings per share (Yen) | |

| | |
|---|---|
| Forecast | 92.57 |
| Upper | - |
| Lower | - |
| Note to consolidated forecasts | |
| Note to forecasts | - |
| Correction of financial forecast from the most recent financial forecast | |
| Correction of financial forecast from the most recent financial forecast | |
| Forecast | - |

## Notes-Significant changes in the scope of consolidation during the period

(in millions of yens)

| | Dec 2024 |
|---|---|
| Significant changes in the scope of consolidation during the period | |
| Significant changes in the scope of consolidation during the period | |
| Others | |
| Significant changes in the scope of consolidation during the period | |
| Significant changes in the scope of consolidation during the period | - |
| Note to significant changes in the scope of consolidation during the period | |
| Note to significant changes in the scope of consolidation during the period | - |

## Notes, Quarterly-Applying of specific accounting of the consolidated quarterly financial statements

| | Dec 2024 |
|---|---|
| Applying of specific accounting of the consolidated quarterly financial statements | |
| Applying of specific accounting of the consolidated quarterly financial statements | |
| Others | |
| Applying of specific accounting of the consolidated quarterly financial statements | |
| Applying of specific accounting of the consolidated quarterly financial statements | true |
| Note to applying of specific accounting of the consolidated quarterly financial statements | |
| Note to applying of specific accounting of the consolidated quarterly financial statements | (注) 詳細は、【添付資料】６ページ「２.四半期連結財務諸表及び主な注記 （３）四半期連結財務諸表に関する注記事項（四半期連結財務諸表の作成に特有の会計処理の適用）」をご覧ください。 |

## Notes, Quarterly-Changes in accounting policies and accounting estimates retrospective restatement

| | Dec 2024 |
|---|---|
| Changes in accounting policies, accounting estimates and retrospective restatement | |
| Changes in accounting policies, accounting estimates and retrospective restatement | |
| Others | |
| Changes in accounting policies, accounting estimates and retrospective restatement | |
| Changes in accounting policies based on revisions of accounting standard | - |
| Changes in accounting policies other than ones based on revisions of accounting standard | - |
| Changes in accounting estimates | - |

| | |
|---|---|
| Retrospective restatement | - |
| Note to changes in accounting policies, accounting estimates and retrospective restatement | |
| Note to changes in accounting policies, accounting estimates and retrospective restatement | - |

# Notes, Quarterly-Number of issued and outstanding shares common stock

| | Dec 2024 | Mar 2024 | Dec 2023 |
|---|---|---|---|
| Number of issued and outstanding shares (common stock) | | | |
| Number of issued and outstanding shares (common stock) | | | |
| Others | | | |
| Number of issued and outstanding shares (common stock) | | | |
| Number of issued and outstanding shares at the end of fiscal year (including treasury stock) | 197,139,248 | 232,139,248 | |
| Number of treasury stock at the end of fiscal year | 10,436,998 | 39,592,505 | |
| Average number of shares | 189,815,204 | | 206,379,691 |
| Note to number of issued and outstanding shares (common stock) | | | |
| Note to number of issued and outstanding shares (common stock) | (注) 期末自己株式数には、株式付与ESOP信託が保有する当社株式（2025年３月期３Q 257,900株、2024年３月期 257,900株）を含めております。また期中平均株式数を算定するにあたり、株式付与ESOP信託が保有する当社株式の期中平均株式数（2025年３月期３Q 257,900株、2024年３月期３Q 124,729株）を控除する自己株式数に含めております。 | | |

**This information is a summary of the earnings report. It does not contain all details included in the earnings report disclosed in Japanese.**