

Financial Results for the 1st quarter of Fiscal 2015

(from April 1,2015 to June 30,2015)

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(Note)

① Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts presented herein have not been audited.

② “△” means a negative number.

③ Figures less than ¥1million are omitted.

THE GUNMA BANK, LTD.

FIRST QUARTER CONSOLIDATED FINANCIAL INFORMATION

(四半期連結決算情報)

1. CONSOLIDATED QUARTERLY BALANCE SHEETS

(四半期連結貸借対照表)

Millions of Yen

(金額単位: 百万円)

		As of March 31, 2015	As of June 30, 2015
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	164,918	280,321
Call loans and bills bought	コールローン及び買入手形	114,604	14,989
Monetary claims bought	買入金銭債権	13,491	11,881
Trading account securities	商品有価証券	1,074	1,721
Money held in trust	金銭の信託	5,000	4,991
Securities	有価証券	2,320,706	2,308,358
Loans and bills discounted	貸出金	4,806,908	4,844,499
Foreign exchanges	外国為替	4,539	3,790
Lease receivables and investment assets	リース債権及びリース投資資産	41,498	41,674
Other assets	その他資産	29,006	30,883
Tangible fixed assets	有形固定資産	67,545	67,438
Intangible fixed assets	無形固定資産	9,007	8,772
Net defined benefit asset	退職給付に係る資産	3	101
Deferred tax assets	繰延税金資産	1,672	1,563
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,561	15,272
Allowance for loan losses	貸倒引当金	△44,591	△44,379
Total assets	資産の部合計	7,550,949	7,591,882
LIABILITIES:	(負債の部)		
Deposits	預金	6,112,402	6,131,328
Negotiable certificates of deposit	譲渡性預金	142,955	261,416
Call money and bills sold	コールマネー及び売渡手形	170,265	69,507
Payables under securities lending transactions	債券貸借取引受入担保金	262,906	255,943
Borrowed money	借入金	187,647	190,885
Foreign exchanges	外国為替	241	217
Bonds with subscription rights to shares	新株予約権付社債	24,034	24,490
Other liabilities	その他負債	47,893	40,818
Provision for directors' bonuses	役員賞与引当金	67	16
Net defined benefit liability	退職給付に係る負債	1,297	1,534
Provision for directors' retirement benefits	役員退職慰労引当金	640	622
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,057	1,140
Provision for point card certificates	ポイント引当金	152	158
Provision for contingent loss	偶発損失引当金	1,133	1,095
Deferred tax liabilities	繰延税金負債	50,606	55,075
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,551	8,551
Acceptances and guarantees	支払承諾	15,561	15,272
Total liabilities	負債の部合計	7,027,413	7,058,075
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,140	29,140
Retained earnings	利益剰余金	302,852	308,806
Treasury shares	自己株式	△12,251	△14,664
Total shareholders' equity	株主資本合計	368,394	371,934
Valuation difference on available-for-sale securities	その他有価証券評価差額金	136,783	143,384
Deferred gains or losses on hedges	繰延ヘッジ損益	△9	△60
Revaluation reserve for land	土地再評価差額金	13,960	13,960
Foreign currency translation adjustment	為替換算調整勘定	461	446
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△1,429	△1,357
Total accumulated other comprehensive income	その他の包括利益累計額合計	149,766	156,375
Subscription rights to shares	新株予約権	316	316
Non-controlling interests	非支配株主持分	5,058	5,180
Total net assets	純資産の部合計	523,535	533,807
Total liabilities and net assets	負債及び純資産の部合計	7,550,949	7,591,882

2. CONSOLIDATED QUARTERLY STATEMENTS OF INCOME AND
CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME
(四半期連結損益計算書及び四半期連結包括利益計算書)

CONSOLIDATED QUARTERLY STATEMENTS OF INCOME
(四半期連結損益計算書)

Millions of Yen

(金額単位: 百万円)

		1st Quarter of FY 2014	1st Quarter of FY 2015
Ordinary income	経常収益	34,051	37,035
Interest income	資金運用収益	22,632	22,833
(Interest on loans and discounts)	(うち貸出金利息)	14,933	14,590
(Interest and dividends on securities)	(うち有価証券利息配当金)	7,426	7,951
Fees and commissions	役務取引等収益	4,346	4,706
Other ordinary income	その他業務収益	5,476	5,972
Other income	その他経常収益	1,595	3,522
Ordinary expenses	経常費用	22,883	23,536
Interest expenses	資金調達費用	823	1,062
(Interest on deposits)	(うち預金利息)	524	577
Fees and commissions payments	役務取引等費用	1,597	1,769
Other ordinary expenses	その他業務費用	4,540	4,825
General and administrative expenses	営業経費	15,464	15,064
Other expenses	その他経常費用	457	815
Ordinary profit	経常利益	11,167	13,498
Extraordinary income	特別利益	-	0
Gain on disposal of non-current assets	固定資産処分益	-	0
Extraordinary losses	特別損失	10	6
Loss on disposal of non-current assets	固定資産処分損	6	6
Impairment loss	減損損失	4	-
Income before income taxes and minority interests	税金等調整前四半期純利益	11,156	13,493
Income taxes – current	法人税、住民税及び事業税	2,129	2,999
Income taxes – deferred	法人税等調整額	1,446	1,469
Total income taxes	法人税等合計	3,575	4,469
Profit	四半期純利益	7,580	9,023
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	238	133
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	7,342	8,890

CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME
(四半期連結包括利益計算書)

Millions of Yen

(金額単位: 百万円)

		1st Quarter of FY 2014	1st Quarter of FY 2015
Profit	四半期純利益	7,580	9,023
Other comprehensive income	その他の包括利益	7,950	6,607
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7,919	6,583
Deferred gains or losses on hedges	繰延ヘッジ損益	33	△51
Foreign currency translation adjustment	為替換算調整勘定	△95	△14
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	103	72
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する持分相当額	△9	17
Comprehensive income	四半期包括利益	15,531	15,631
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	15,293	15,498
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	238	132