

Financial Results for the 1st quarter of Fiscal 2016
(from April 1,2016 to June 30,2016)

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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 31,2016	As of June 30,2016
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	335,643	447,346
Monetary claims bought	買入金銭債権	11,564	11,101
Trading account securities	商品有価証券	1,039	580
Money held in trust	金銭の信託	4,967	4,467
Securities	有価証券	2,133,238	2,094,547
Loans and bills discounted	貸出金	5,010,417	5,008,628
Foreign exchanges	外国為替	3,196	20,335
Lease receivables and investment assets	リース債権及びリース投資資産	43,898	43,598
Other assets	その他資産	32,852	41,669
Tangible fixed assets	有形固定資産	67,732	67,897
Intangible fixed assets	無形固定資産	8,623	8,794
Deferred tax assets	繰延税金資産	1,416	1,609
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,870	13,767
Allowance for loan losses	貸倒引当金	△38,951	△40,986
Total assets	資産の部合計	7,631,510	7,723,358
LIABILITIES:	(負債の部)		
Deposits	預金	6,284,836	6,254,619
Negotiable certificates of deposit	譲渡性預金	136,209	277,911
Call money and bills sold	コールマネー及び売渡手形	29,296	32,416
Payables under securities lending transactions	債券貸借取引受入担保金	270,574	258,841
Borrowed money	借入金	257,764	270,791
Foreign exchanges	外国為替	292	204
Bonds with subscription rights to shares	新株予約権付社債	22,536	20,582
Other liabilities	その他負債	45,002	43,195
Provision for directors' bonuses	役員賞与引当金	62	15
Net defined benefit liability	退職給付に係る負債	17,890	17,725
Provision for directors' retirement benefits	役員退職慰労引当金	571	558
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,070	1,107
Provision for point card certificates	ポイント引当金	151	148
Provision for contingent loss	偶発損失引当金	1,008	1,072
Deferred tax liabilities	繰延税金負債	32,564	22,426
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,081	8,081
Acceptances and guarantees	支払承諾	15,870	13,767
Total liabilities	負債の部合計	7,123,782	7,223,467
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	326,122	334,265
Treasury shares	自己株式	△17,296	△17,106
Total shareholders' equity	株主資本合計	386,619	394,951
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,745	96,217
Deferred gains or losses on hedges	繰延ヘッジ損益	△134	△109
Revaluation reserve for land	土地再評価差額金	14,287	14,287
Foreign currency translation adjustment	為替換算調整勘定	463	154
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△12,196	△11,538
Total accumulated other comprehensive income	その他の包括利益累計額合計	115,165	99,011
Subscription rights to shares	新株予約権	377	377
Non-controlling interests	非支配株主持分	5,564	5,550
Total net assets	純資産の部合計	507,727	499,891
Total liabilities and net assets	負債及び純資産の部合計	7,631,510	7,723,358

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 2015	1st Quarter of FY 2016
Ordinary income	経常収益	37,035	39,637
Interest income	資金運用収益	22,833	22,621
Interest on loans and discounts	(うち貸出金利息)	14,590	14,337
Interest and dividends on securities	(うち有価証券利息配当金)	7,951	8,067
Fees and commissions	役務取引等収益	4,706	4,547
Other ordinary income	その他業務収益	5,972	6,440
Other income	その他経常収益	3,522	6,028
Ordinary expenses	経常費用	23,536	27,396
Interest expenses	資金調達費用	1,062	1,177
Interest on deposits	(うち預金利息)	577	414
Fees and commissions payments	役務取引等費用	1,769	1,856
Other ordinary expenses	その他業務費用	4,825	5,220
General and administrative expenses	営業経費	15,064	16,032
Other expenses	その他経常費用	815	3,109
Ordinary profit	経常利益	13,498	12,240
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	6	149
Loss on disposal of non-current assets	固定資産処分損	6	108
Impairment loss	減損損失	-	41
Profit before income taxes	税金等調整前四半期純利益	13,493	12,091
Income taxes - current	法人税、住民税及び事業税	2,999	4,475
Income taxes - deferred	法人税等調整額	1,469	△3,420
Total income taxes	法人税等合計	4,469	1,055
Profit	四半期純利益	9,023	11,035
Profit (loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益又は 非支配株主に帰属する四半期純損失(△)	133	△2
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	8,890	11,038

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 2015	1st Quarter of FY 2016
Profit	四半期純利益	9,023	11,035
Other comprehensive income	その他の包括利益	6,607	△16,155
Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,583	△16,480
Deferred gains or losses on hedges	繰延ヘッジ損益	△51	24
Foreign currency translation adjustment	為替換算調整勘定	△14	△309
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	72	658
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	17	△49
Comprehensive income	四半期包括利益	15,631	△5,119
(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	15,498	△5,116
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	132	△3