

Financial Results for the 3rd quarter of Fiscal 2014

(from April 1, 2014 to December 31, 2014)

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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.

THIRD 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 31,2014	As of December 31,2014
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	125,098	145,065
Call loans and bills bought	コールローン及び買入手形	93,730	127,324
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	76
Monetary claims bought	買入金銭債権	16,393	14,572
Trading account securities	商品有価証券	2,749	1,657
Money held in trust	金銭の信託	5,000	5,000
Securities	有価証券	2,226,096	2,327,288
Loans and bills discounted	貸出金	4,552,403	4,744,769
Foreign exchanges	外国為替	4,084	3,577
Lease receivables and investment assets	リース債権及びリース投資資産	39,389	40,912
Other assets	その他資産	27,749	28,903
Tangible fixed assets	有形固定資産	66,867	67,353
Intangible fixed assets	無形固定資産	9,322	9,023
Net defined benefit asset	退職給付に係る資産	6,805	-
Deferred tax assets	繰延税金資産	2,014	1,799
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,961	16,078
Allowance for loan losses	貸倒引当金	△51,996	△46,993
Total assets	資産の部合計	7,141,671	7,486,408
LIABILITIES:	(負債の部)		
Deposits	預金	5,977,780	6,049,009
Negotiable certificates of deposit	譲渡性預金	114,248	192,334
Call money and bills sold	コールマネー及び売渡手形	60,493	101,250
Payables under securities lending transactions	債券貸借取引受入担保金	224,745	283,676
Borrowed money	借入金	180,118	187,751
Foreign exchanges	外国為替	254	288
Bonds with subscription rights to shares	新株予約権付社債	-	24,110
Other liabilities	その他負債	50,513	50,088
Provision for directors' bonuses	役員賞与引当金	58	42
Net defined benefit liability	退職給付に係る負債	2,515	4,950
Provision for directors' retirement benefits	役員退職慰労引当金	709	665
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,030	1,141
Provision for point card certificates	ポイント引当金	140	150
Provision for contingent loss	偶発損失引当金	1,196	1,147
Deferred tax liabilities	繰延税金負債	34,648	53,537
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,457	9,457
Acceptances and guarantees	支払承諾	15,961	16,078
Total liabilities	負債の部合計	6,673,872	6,975,679
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	289,102	297,064
Treasury shares	自己株式	△5,312	△9,319
Total shareholders' equity	株主資本合計	361,583	365,538
Valuation difference on available-for-sale securities	その他有価証券評価差額金	88,916	126,566
Deferred gains or losses on hedges	繰延ヘッジ損益	△70	△60
Revaluation reserve for land	土地再評価差額金	13,130	13,130
Foreign currency translation adjustment	為替換算調整勘定	△126	31
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△4,061	△3,751
Total accumulated other comprehensive income	その他の包括利益累計額合計	97,789	135,916
Subscription rights to shares	新株予約権	243	316
Minority interests	少数株主持分	8,183	8,957
Total net assets	純資産の部合計	467,798	510,729
Total liabilities and net assets	負債及び純資産の部合計	7,141,671	7,486,408

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)

		3rd Quarter of FY 2013	3rd Quarter of FY 2014
Ordinary income	経常収益	99,647	97,838
Interest income	資金運用収益	65,191	65,176
Interest on loans and discounts	(うち貸出金利息)	46,015	45,028
Interest and dividends on securities	(うち有価証券利息配当金)	18,360	19,230
Fees and commissions	役務取引等収益	12,865	13,966
Other ordinary income	その他業務収益	15,270	16,160
Other income	その他経常収益	6,319	2,534
Ordinary expenses	経常費用	70,567	67,679
Interest expenses	資金調達費用	2,528	2,691
Interest on deposits	(うち預金利息)	1,675	1,625
Fees and commissions payments	役務取引等費用	4,541	4,955
Other ordinary expenses	その他業務費用	13,158	13,558
General and administrative expenses	営業経費	44,885	45,054
Other expenses	その他経常費用	5,453	1,418
Ordinary profit	経常利益	29,080	30,158
Extraordinary income	特別利益	8	-
Gain on disposal of non-current assets	固定資産処分益	8	-
Extraordinary losses	特別損失	134	110
Loss on disposal of non-current assets	固定資産処分損	84	101
Impairment loss	減損損失	49	9
Income before income taxes and minority interests	税金等調整前四半期純利益	28,953	30,047
Income taxes - current	法人税、住民税及び事業税	8,958	7,381
Income taxes - deferred	法人税等調整額	1,962	1,728
Total income taxes	法人税等合計	10,920	9,110
Income before minority interests	少数株主損益調整前四半期純利益	18,033	20,937
Minority interests in income	少数株主利益	662	765
Net income	四半期純利益	17,371	20,172

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)

		3rd Quarter of FY 2013	3rd Quarter of FY 2014
Income before minority interests	少数株主損益調整前四半期純利益	18,033	20,937
Other comprehensive income	その他の包括利益	21,959	38,147
Valuation difference on available-for-sale securities	その他有価証券評価差額金	21,516	37,557
Deferred gains or losses on hedges	繰延ヘッジ損益	△13	9
Foreign currency translation adjustment	為替換算調整勘定	433	157
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	-	310
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	22	112
Comprehensive income	四半期包括利益	39,992	59,084
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	39,329	58,299
Comprehensive income attributable to minority interests	少数株主に係る四半期包括利益	663	784