

Financial Results for the 1st quarter of Fiscal 2017
(from April 1,2017 to June 30,2017)

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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

(単位:百万円)

		As of March 31, 2017	As of June 30, 2017
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	539,879	578,090
Call loans and bills bought	コールローン及び買入手形	2,243	55,600
Monetary claims bought	買入金銭債権	10,891	10,541
Trading account securities	商品有価証券	1,028	2,070
Money held in trust	金銭の信託	4,429	4,429
Securities	有価証券	2,089,768	1,983,962
Loans and bills discounted	貸出金	5,181,288	5,285,768
Foreign exchanges	外国為替	6,852	6,319
Lease receivables and investment assets	リース債権及びリース投資資産	47,126	47,575
Other assets	その他資産	48,188	45,933
Tangible fixed assets	有形固定資産	68,655	68,299
Intangible fixed assets	無形固定資産	10,094	10,936
Net defined benefit asset	退職給付に係る資産	335	448
Deferred tax assets	繰延税金資産	1,459	1,366
Customers' liabilities for acceptances and guarantees	支払承諾見返	13,376	12,936
Allowance for loan losses	貸倒引当金	△39,019	△39,161
Total assets	資産の部合計	7,986,598	8,075,117
LIABILITIES:	(負債の部)		
Deposits	預金	6,489,290	6,489,956
Negotiable certificates of deposit	譲渡性預金	163,617	268,539
Call money and bills sold	コールマネー及び売渡手形	12,259	15,071
Payables under securities lending transactions	債券貸借取引受入担保金	329,844	306,924
Borrowed money	借入金	326,833	323,808
Foreign exchanges	外国為替	405	201
Bonds payable	社債	10,000	20,000
Bonds with subscription rights to shares	新株予約権付社債	22,438	22,400
Other liabilities	その他負債	49,467	44,822
Provision for directors' bonuses	役員賞与引当金	57	14
Net defined benefit liability	退職給付に係る負債	3,207	2,977
Provision for directors' retirement benefits	役員退職慰労引当金	518	502
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,056	1,190
Provision for point card certificates	ポイント引当金	132	128
Provision for contingent loss	偶発損失引当金	991	1,019
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	28,840	26,705
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	13,376	12,936
Total liabilities	負債の部合計	7,460,416	7,545,282
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	346,848	358,696
Treasury shares	自己株式	△21,276	△23,720
Total shareholders' equity	株主資本合計	403,365	412,768
Valuation difference on available-for-sale securities	その他有価証券評価差額金	107,251	101,030
Deferred gains or losses on hedges	繰延ヘッジ損益	△140	△208
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	303	133
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△4,995	△4,412
Total accumulated other comprehensive income	その他の包括利益累計額合計	116,704	110,830
Subscription rights to shares	新株予約権	413	413
Non-controlling interests	非支配株主持分	5,697	5,823
Total net assets	純資産の部合計	526,181	529,835
Total liabilities and net assets	負債及び純資産の部合計	7,986,598	8,075,117

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
(単位:百万円)

		1st Quarter of FY 2016	1st Quarter of FY 2017
Ordinary income	経常収益	39,637	48,236
Interest income	資金運用収益	22,621	25,631
Interest on loans and discounts	(うち貸出金利息)	14,337	13,931
Interest and dividends on securities	(うち有価証券利息配当金)	8,067	11,467
Fees and commissions	役務取引等収益	4,547	5,993
Other ordinary income	その他業務収益	6,440	6,726
Other income	その他経常収益	6,028	9,883
Ordinary expenses	経常費用	27,396	27,043
Interest expenses	資金調達費用	1,177	1,781
Interest on deposits	(うち預金利息)	414	479
Fees and commissions payments	役務取引等費用	1,856	1,863
Other ordinary expenses	その他業務費用	5,220	6,014
General and administrative expenses	営業経費	16,032	16,179
Other expenses	その他経常費用	3,109	1,204
Ordinary profit	経常利益	12,240	21,193
Extraordinary income	特別利益	-	1
Gain on disposal of non-current assets	固定資産処分益	-	1
Extraordinary losses	特別損失	149	115
Loss on disposal of non-current assets	固定資産処分損	108	115
Impairment loss	減損損失	41	-
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	-	0
Profit before income taxes	税金等調整前四半期純利益	12,091	21,079
Income taxes - current	法人税、住民税及び事業税	4,475	6,005
Income taxes - deferred	法人税等調整額	△3,420	470
Total income taxes	法人税等合計	1,055	6,475
Profit	四半期純利益	11,035	14,603
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(△)	△2	128
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	11,038	14,475

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

Millions of Yen
(単位:百万円)

		1st Quarter of FY 2016	1st Quarter of FY 2017
Profit	四半期純利益	11,035	14,603
Other comprehensive income	その他の包括利益	△16,155	△5,866
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△16,480	△6,240
Deferred gains or losses on hedges	繰延ヘッジ損益	24	△67
Foreign currency translation adjustment	為替換算調整勘定	△309	△169
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	658	583
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	△49	26
Comprehensive income	四半期包括利益	△5,119	8,736
(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	△5,116	8,600
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	△3	136