

Consolidated Financial Review

Performance

The Gunma Bank Group comprises six consolidated subsidiaries, two unconsolidated subsidiaries accounted for by the equity method, and one affiliated company accounted for by the equity method. The consolidated business results were as follows.

During the fiscal year, total assets increased by ¥532.7 billion to ¥11,148.5 billion, while liabilities increased by ¥551.6 billion to ¥10,619.2 billion.

Net assets decreased by ¥18.8 billion to ¥529.2 billion.

Ordinary income increased by ¥6,881 million from the previous fiscal year to ¥150,197 million, mainly due to an increase in interest income (interest and dividends on securities, etc.). Ordinary expenses decreased by ¥12,147 million from the previous fiscal year to ¥111,086 million, mainly due to a decrease in "other expenses" (provision of allowance for loan losses, etc.).

As a result, ordinary profit came to ¥39,111 million, an increase of ¥19,028 million from the previous fiscal year. Furthermore, profit attributable to owners of parent

increased by ¥12,934 million from the previous fiscal year to ¥26,436 million.

Consolidated Capital Adequacy Ratio (BIS Standards)

	As at March 31, 2021	As at March 31, 2022
1. Consolidated total capital ratio (4/7)	12.74%	12.40%
2. Consolidated Tier 1 ratio (5/7)	11.58%	11.23%
3. Consolidated Common Equity Tier 1 ratio (6/7)	11.58%	11.23%
4. Total capital (consolidated)	564.9	541.3
5. Tier 1 capital (consolidated)	513.8	490.1
6. Common Equity Tier 1 capital (consolidated)	513.8	490.1
7. Risk weighted assets	4,433.4	4,362.2
8. Total Capital requirements (consolidated)	354.6	348.9
9. Consolidated leverage ratio	6.09%	5.67%

Billions of yen