

Financial Results for the 3rd quarter of Fiscal 2019
(from April 1,2019 to December 31,2019)

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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.
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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

(単位: 百万円)

		As of March 31, 2019	As of December 31, 2019
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	752,818	960,607
Monetary claims bought	買入金銭債権	9,965	10,156
Trading account securities	商品有価証券	1,355	707
Money held in trust	金銭の信託	5,938	8,648
Securities	有価証券	1,701,356	1,759,885
Loans and bills discounted	貸出金	5,512,182	5,524,391
Foreign exchanges	外国為替	6,786	7,556
Lease receivables and investments in leases	リース債権及びリース投資資産	55,302	58,244
Other assets	その他資産	46,053	49,650
Tangible fixed assets	有形固定資産	68,806	68,590
Intangible fixed assets	無形固定資産	10,678	9,797
Retirement benefit asset	退職給付に係る資産	1,471	1,675
Deferred tax assets	繰延税金資産	1,498	1,380
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,638	10,406
Allowance for loan losses	貸倒引当金	△44,716	△44,815
Total assets	資産の部合計	8,140,134	8,426,883
LIABILITIES:	(負債の部)		
Deposits	預金	6,798,874	6,930,755
Negotiable certificates of deposit	譲渡性預金	183,181	269,835
Payables under repurchase agreements	売現先勘定	18,181	20,763
Payables under securities lending transactions	債券貸借取引受入担保金	44,503	68,388
Borrowed money	借入金	417,342	439,434
Foreign exchanges	外国為替	367	399
Bonds payable	社債	30,000	50,000
Bonds with share acquisition rights	新株予約権付社債	22,198	-
Borrowed money from trust account	信託勘定借	1,984	4,480
Other liabilities	その他負債	49,895	46,149
Provision for bonuses for directors (and other officers)	役員賞与引当金	48	43
Retirement benefit liability	退職給付に係る負債	4,848	4,115
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	390	333
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	905	735
Provision for point card certificates	ポイント引当金	135	141
Provision for contingent loss	偶発損失引当金	938	916
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	15,823	21,161
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,917	7,898
Acceptances and guarantees	支払承諾	10,638	10,406
Total liabilities	負債の部合計	7,608,175	7,875,960
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,255	29,581
Retained earnings	利益剰余金	376,865	388,687
Treasury shares	自己株式	△16,977	△15,009
Total shareholders' equity	株主資本合計	437,795	451,911
Valuation difference on available-for-sale securities	その他有価証券評価差額金	78,127	88,857
Deferred gains or losses on hedges	繰延ヘッジ損益	△179	△238
Revaluation reserve for land	土地再評価差額金	13,929	13,886
Foreign currency translation adjustment	為替換算調整勘定	86	△36
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△3,846	△3,760
Total accumulated other comprehensive income	その他の包括利益累計額合計	88,118	98,708
Share acquisition rights	新株予約権	510	303
Non-controlling interests	非支配株主持分	5,534	-
Total net assets	純資産の部合計	531,959	550,922
Total liabilities and net assets	負債及び純資産の部合計	8,140,134	8,426,883

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)

		3rd Quarter of FY 2018	3rd Quarter of FY 2019
Ordinary income	経常収益	116,107	110,967
Interest income	資金運用収益	63,355	58,923
Interest on loans and discounts	(うち貸出金利息)	43,172	42,976
Interest and dividends on securities	(うち有価証券利息配当金)	19,405	15,196
Trust fees	信託報酬	16	30
Fees and commissions	役務取引等収益	16,072	15,273
Other ordinary income	その他業務収益	21,320	27,813
Other income	その他経常収益	15,343	8,927
Ordinary expenses	経常費用	82,408	80,220
Interest expenses	資金調達費用	5,448	5,017
Interest on deposits	(うち預金利息)	1,176	1,060
Fees and commissions payments	役務取引等費用	5,844	6,124
Other ordinary expenses	その他業務費用	21,369	21,157
General and administrative expenses	営業経費	45,031	43,055
Other expenses	その他経常費用	4,713	4,865
Ordinary profit	経常利益	33,699	30,746
Extraordinary income	特別利益	39	0
Gain on disposal of non-current assets	固定資産処分益	39	0
Extraordinary losses	特別損失	385	321
Loss on disposal of non-current assets	固定資産処分損	263	146
Impairment loss	減損損失	121	174
Provision of reserve for financial instruments transaction liabilities	金融商品取引責任準備金繰入額	0	0
Profit before income taxes	税金等調整前四半期純利益	33,353	30,425
Income taxes – current	法人税、住民税及び事業税	9,419	7,638
Income taxes – deferred	法人税等調整額	577	769
Total income taxes	法人税等合計	9,996	8,407
Profit	四半期純利益	23,357	22,018
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	257	79
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	23,099	21,939

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)

		3rd Quarter of FY 2018	3rd Quarter of FY 2019
Profit	四半期純利益	23,357	22,018
Other comprehensive income	その他の包括利益	△33,864	10,729
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△35,876	10,633
Deferred gains or losses on hedges	繰延ヘッジ損益	44	△59
Foreign currency translation adjustment	為替換算調整勘定	22	△123
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	1,852	85
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	93	194
Comprehensive income	四半期包括利益	△10,507	32,748
(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	△10,710	32,571
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	203	176