

Financial Results for the 1st quarter of Fiscal 2020
(from April 1,2020 to June 30,2020)

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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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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, 2020	As of June 30, 2020
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	845,309	1,197,949
Monetary claims bought	買入金銭債権	9,113	8,942
Trading account securities	商品有価証券	1,722	805
Money held in trust	金銭の信託	6,778	7,028
Securities	有価証券	1,789,364	1,818,127
Loans and bills discounted	貸出金	5,543,176	5,609,389
Foreign exchanges	外国為替	17,872	21,540
Lease receivables and investments in leases	リース債権及びリース投資資産	58,925	58,072
Other assets	その他資産	93,309	98,590
Tangible fixed assets	有形固定資産	68,354	68,056
Intangible fixed assets	無形固定資産	9,760	9,688
Retirement benefit asset	退職給付に係る資産	251	315
Deferred tax assets	繰延税金資産	8,552	5,472
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,790	10,148
Allowance for loan losses	貸倒引当金	△ 45,418	△ 50,929
Total assets	資産の部合計	8,416,864	8,863,196
LIABILITIES:	(負債の部)		
Deposits	預金	7,040,108	7,266,302
Negotiable certificates of deposit	譲渡性預金	164,214	265,198
Payables under repurchase agreements	売現先勘定	18,402	10,499
Payables under securities lending transactions	債券貸借取引受入担保金	91,131	69,297
Borrowed money	借入金	481,744	583,259
Foreign exchanges	外国為替	381	209
Bonds payable	社債	50,000	50,000
Borrowed money from trust account	信託勘定借	4,899	5,530
Other liabilities	その他負債	47,657	70,633
Provision for bonuses for directors (and other officers)	役員賞与引当金	61	15
Retirement benefit liability	退職給付に係る負債	10,521	10,298
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	288	273
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	682	680
Provision for point card certificates	ポイント引当金	140	144
Provision for contingent loss	偶発損失引当金	947	929
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	14	3,268
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,851	7,851
Acceptances and guarantees	支払承諾	9,790	10,148
Total liabilities	負債の部合計	7,928,835	8,354,540
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,581	29,581
Retained earnings	利益剰余金	383,452	386,008
Treasury shares	自己株式	△ 9,309	△ 9,309
Total shareholders' equity	株主資本合計	452,377	454,932
Valuation difference on available-for-sale securities	その他有価証券評価差額金	31,427	49,171
Deferred gains or losses on hedges	繰延ヘッジ損益	△ 330	△ 304
Revaluation reserve for land	土地再評価差額金	13,778	13,778
Foreign currency translation adjustment	為替換算調整勘定	29	△ 0
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△ 9,541	△ 9,210
Total accumulated other comprehensive income	その他の包括利益累計額合計	35,363	53,435
Share acquisition rights	新株予約権	287	287
Total net assets	純資産の部合計	488,028	508,655
Total liabilities and net assets	負債及び純資産の部合計	8,416,864	8,863,196

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 2019	1st Quarter of FY 2020
Ordinary income	経常収益	39,128	39,291
Interest income	資金運用収益	20,321	18,981
Interest on loans and discounts	(うち貸出金利息)	14,470	13,538
Interest and dividends on securities	(うち有価証券利息配当金)	5,617	5,247
Trust fees	信託報酬	16	8
Fees and commissions	役務取引等収益	5,621	5,759
Other ordinary income	その他業務収益	8,266	10,864
Other income	その他経常収益	4,902	3,678
Ordinary expenses	経常費用	27,687	32,359
Interest expenses	資金調達費用	1,684	924
Interest on deposits	(うち預金利息)	333	155
Fees and commissions payments	役務取引等費用	2,032	2,054
Other ordinary expenses	その他業務費用	6,857	7,272
General and administrative expenses	営業経費	14,887	14,934
Other expenses	その他経常費用	2,225	7,172
Ordinary profit	経常利益	11,441	6,932
Extraordinary income	特別利益	0	0
Gain on disposal of non-current assets	固定資産処分益	0	0
Extraordinary losses	特別損失	33	36
Loss on disposal of non-current assets	固定資産処分損	33	6
Impairment loss	減損損失	-	29
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	11,408	6,896
Income taxes - current	法人税、住民税及び事業税	2,682	2,911
Income taxes - deferred	法人税等調整額	334	△ 1,507
Total income taxes	法人税等合計	3,017	1,403
Profit	四半期純利益	8,390	5,492
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	89	-
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	8,300	5,492

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 2019	1st Quarter of FY 2020
Profit	四半期純利益	8,390	5,492
Other comprehensive income	その他の包括利益	△ 2,901	18,071
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△ 2,939	17,544
Deferred gains or losses on hedges	繰延ヘッジ損益	△ 67	25
Foreign currency translation adjustment	為替換算調整勘定	△ 0	△ 29
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	28	331
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	78	199
Comprehensive income	四半期包括利益	5,489	23,564
(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	5,357	23,564
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	132	-