

Company Name : The Gunma Bank, Ltd.
 URL: <https://www.gunmabank.co.jp/>
 Representative : Akihiko Fukai, President
 Stock Exchange Listing : Tokyo(code:8334)
 For Inquiry: Takeo Uchibori, Managing Executive Officer and General Manager,
 Corporate Planning Department

Capital Ratio for the Third Quarter of the Year Ending March 31, 2021

The Gunma Bank, Ltd. hereby announces capital ratio for the third quarter of the year ending March 31, 2021, as follows ;

(International standard)

【Consolidated】

(Unit : billion of yen)

	As of Dec.31, 2020			As of Sep.30, 2020	As of Dec.31, 2019
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total capital ratio	12.84 %	0.27 %	(0.59) %	12.57 %	13.43 %
Tier1 ratio	11.65 %	0.28 %	(0.57) %	11.37 %	12.22 %
Common equity Tier1 ratio	11.65 %	0.28 %	(0.57) %	11.37 %	12.22 %
Total capital	552.7	16.2	(17.3)	536.4	570.0
Tier1 capital	501.5	16.3	(17.3)	485.1	518.8
Common equity Tier1 capital	501.5	16.3	(17.3)	485.1	518.8
Risk weighted assets	4,304.5	38.5	61.5	4,265.9	4,242.9
Total required capital	344.3	3.0	4.9	341.2	339.4

【Non-consolidated】

(Unit : billion of yen)

	As of Dec.31, 2020			As of Sep.30, 2020	As of Dec.31, 2019
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total capital ratio	12.43 %	0.27 %	(0.56) %	12.16 %	12.99 %
Tier1 ratio	11.25 %	0.28 %	(0.54) %	10.97 %	11.79 %
Common equity Tier1 ratio	11.25 %	0.28 %	(0.54) %	10.97 %	11.79 %
Total capital	528.5	16.2	(15.4)	512.2	543.9
Tier1 capital	478.4	16.2	(15.4)	462.1	493.9
Common equity Tier1 capital	478.4	16.2	(15.4)	462.1	493.9
Risk weighted assets	4,249.7	40.0	62.7	4,209.7	4,186.9
Total required capital	339.9	3.2	5.0	336.7	334.9

Note 1. " Total required capital " = " Risk weighted assets " × 8%

Note 2. Of the amount of " Risk weighted assets ", credit risk is calculated by the foundation internal rating-based approach, and operational risk is calculated by the standardized approach.