

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 decreased by ¥261.0 billion to ¥10,557.1 billion, while liabilities decreased by ¥250.8 billion to ¥9,994.2 billion. Net assets decreased by ¥10.1 billion to ¥562.9 billion.

Ordinary income increased by ¥20,079 million from the previous fiscal year to ¥220,435 million, mainly due to increases in interest income (interest on loans and discounts, etc.). Ordinary expenses increased by ¥1,838 million from the previous fiscal year to ¥158,405 million, mainly due to an increase in interest expenses (interest on deposits, etc.).

As a result, ordinary profit increased by ¥18,240 million from the previous fiscal year to ¥62,029 million. In

addition, profit attributable to owners of parent increased by ¥12,774 million from the previous fiscal year to ¥43,900 million.

Consolidated Capital Adequacy Ratio (BIS Standards)

	As at March 31, 2024	As at March 31, 2025
1. Consolidated total capital ratio (4/7)	14.86%	13.12%
2. Consolidated Tier 1 ratio (5/7)	13.79%	12.61%
3. Consolidated Common Equity Tier 1 ratio (6/7)	13.52%	12.13%
4. Total capital (consolidated)	570.6	541.4
5. Tier 1 capital (consolidated)	529.5	520.2
6. Common Equity Tier 1 capital (consolidated)	519.5	500.2
7. Risk weighted assets	3,840.1	4,123.4
8. Total Capital requirements (consolidated)	307.2	329.8
9. Consolidated leverage ratio	5.82%	5.52%

Billions of yen