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 ¥298.7 billion to ¥10,855.9 billion, while liabilities increased by ¥242.3 billion to ¥10,236.6 billion. Net assets increased by ¥56.3 billion to ¥619.3 billion.

Ordinary income increased by ¥44,530 million from the previous fiscal year to ¥264,965 million, mainly due to an increase in interest income (interest on loans and discounts, interest and dividends on securities, etc.). Ordinary expenses increased by ¥21,673 million from the previous fiscal year to ¥180,079 million, mainly due to an increase in interest expenses (interest on deposits, etc.).

As a result, ordinary profit increased by ¥22,856 million from the previous fiscal year to ¥84,886 million. In addition, profit attributable to owners of parent increased by ¥14,963 million from the previous fiscal year to ¥58,863 million.

Consolidated Capital Adequacy Ratio (BIS Standards)

Billions of yen

	As at March 31, 2025	As at March 31, 2026
1. Consolidated total capital ratio (4/7)	13.12%	**15.13%**
2. Consolidated Tier 1 ratio (5/7)	12.61%	**14.34%**
3. Consolidated Common Equity Tier 1 ratio (6/7)	12.13%	**13.58%**
4. Total capital (consolidated)	541.4	**599.5**
5. Tier 1 capital (consolidated)	520.2	**568.2**
6. Common Equity Tier 1 capital (consolidated)	500.2	**538.2**
7. Risk weighted assets	4,123.4	**3,962.3**
8. Total Capital requirements (consolidated)	329.8	**316.9**
9. Consolidated leverage ratio	5.52%	**5.90%**