



THE GUNMA BANK REPORT 2019

Integrated Report

Disclosure magazine [main part]

Content

Profile and History of The Gunma Bank 4	Sales Strategy Development Status	Management Framework to Support Business Model	Corporate Data
Feature Article: Declaration of SDGs and Priority Issues 6	Initiatives to Revitalize the Regional Economy... 22	Corporate Governance 42	Performance and Financial Status 62
Financial Information Highlights 8	Initiatives for Customer Consulting Service	Interview with Outside Director 48	Company Overview 64
Non-Financial Information Highlights (ESG/SDGs) 10	Initiatives for Corporate Customers ... 26	Executives 50	Overview of the Group 64
Value Creation Process at the Gunma Bank ... 12	Initiatives for Retail Customers 28	Organization Chart 53	Major Shareholders 65
Message from the President 14	Customer-oriented Initiatives 31	Compliance Management System 54	Key Operations 65
New Mid-term Business Plan	Initiatives to Prevent Bank-Transfer Fraud... 33	Risk Management 56	Service Network 66
Transformation of Management Platform... 18	Initiatives for Digital Banking 34	Communication with Our Shareholders and Investors 60	
Evolution of the Business Model 20	Initiatives for Work Style Reform 36		
	Initiatives to Contribute to the Global Environment and Society 38		
	Barrier-Free Initiatives 41		

Editorial policy

The Gunma Bank created the “The Gunma Bank Report 2019 (Integrated Report)” to give our stakeholders an overview of our Bank Group, the development of our marketing strategies and its management base from the two perspectives of financial information and non-financial information.

When editing the report, we referred to the “International Integrated Reporting Framework” released in December 2013 by the International Integrated Reporting Council (IIRC) and the “Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation” formulated by the Japanese Ministry of Economy, Trade and Industry.

This integrated report was confirmed by our management to be appropriately created and information disclosed according to our “disclosure policy.”

Coverage of reporting

Duration: Fiscal 2018 (from April 2018 to March 2019)
Also includes some information for April 2019 and later.

Scope: The Gunma Bank, Ltd. and its subsidiaries (The Gunma Bank Group)

Date of publication

July 2019

This report acts as a main part of the disclosure magazine (explanatory documents pertinent to business and financial status) prepared pursuant to the Banking Act Article 21. When using this report as a disclosure magazine, please refer, at the same time, to “The Gunma Bank Report 2019 (Annex).”

This report includes “descriptions about future performance” relating to the financial situation and operating results of the Gunma Bank and its Group Companies. These descriptions have been based on the information available at the date when this material was prepared, and the outlook that might influence future results in addition to some preconditions (assumptions). They do not guarantee the described future results of the Bank and its Group and may involve risks and uncertainties.

Inquiries

Public Relations Office,
Corporate Planning
Department, The Gunma
Bank, Ltd.

194 Motosojamachi,
Maebashi, Gunma 371-8611,
Japan
Phone: +81-(0)27-252-1111
(key number)