Profile and History of The Gunma Bank

History of integration and reorganization It is 141 years since the original bank started, 87 years since the foundation of the current bank, and 64 years under the name of The Gunma Bank. September 1932 The Gunma Prefecture Kinyu, Ltd. was established with the aim of integrating small and middle-sized financial institutions in Gunma Prefecture. The origin bank **Establishment of the Bank** The 39th Integration The Gunma **National** Daido Bank reorganization Bank 1878 Establishment November 1932

Ordinary, savings

and commercia

Prefecture (About 40 banks)

Name changed

The

Gunma

Bank

1955

Tokyo Stock Exchange, Inc. (Listing changed to the first section) February 1970 As of the end of The Gunma Bank Group — Consolidated total assets 8,140.1 billion yen March 2019 Banking outlets — 154 domestically and 1 overseas (New York City) Consolidated subsidiaries — 5 domestically and 1 overseas (Hong Kong) Equity method affiliates — 2 subsidiaries and 1 affiliate ■Trend of business performance

Consolidated net profit attributable to owners of the parent 233



■ Recent Mid-Term Business Plans

Strengthen value-proposition



Aug 2005

2000

"V-Plan"

 Evolution to a bank that enables value proposition -While continuing our tradition of

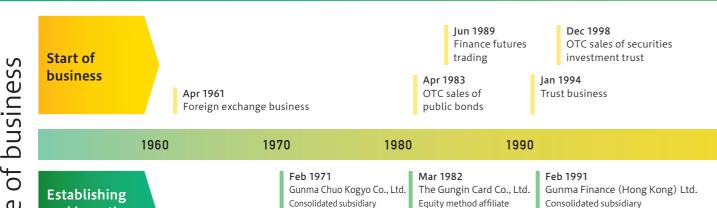
"Improvement in the quality of service," this concept has evolved to that of "Value Proposition."



"Value for Tomorrow"

· Value proposition toward tomorrow -Establish a sustainable business model for

'tomorrow" through the creation of new opportunities for revenue.



Gungin Lease Co., Ltd.

Consolidated subsidiary

The name was changed to The Gunma Daido Bank after an absorption-type merger of two banks

(Gunma and Joshu). Foundation of the Bank

(24 banks)

1932

(7 banks)

1944

6 banks

integrated

Gunma Shinyo Hosyo Co., Ltd.

Equity method affiliate

Gungin System Service Co., Ltd.

Consolidated subsidiary

Inheritance-related service Securities intermediary service Apr 2001 OTC sales of

2010

Issuing of credit cards by the insurance products Bank's main body

Leasing intermediary service

Monetary policy: The introduction of "Quantitative and Qualitative Monetary Easing (QQE)" in April 2013, and "QQE with a negative interest rate" since January 2016.

2018

Feb 2016 Gungin Securities Co., Ltd. Consolidated subsidiary

Apr 2018 Gungin Consulting Co., Ltd. Consolidated subsidiary

Jul 2016 (capital participation) Sky Ocean Asset Management Co., Ltd. Equity method affiliate

Jun 2018 FinX DIGITAL Co., Ltd. Joint investment by seven regional banks

2019

Providing consulting proposals with highly specialized expertise based on the collective strengths of the Group.

2016

Expansion of the

of the origin bank

and investing

in subsidiaries

and the like