Non-Financial Information Highlights (ESG/SDGs)

The Gunma Bank is engaged in actively working on environmental preservation of our communities and plays a responsible role as citizens while aiming at realizing the prosperity of regional communities based on the harmony between the environment and industries. In addition, we are working hard to support the growth of regional economies through the provision of broader financial services and are providing various initiatives for social contribution that lead to the development of regional communities.

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	ESG	Stakeholder	Section of this report	Main initiatives	SDGs	Achiev
	Environment (E)	Environment Regional community	 Initiatives to Contribute to the Global Environment and Society (pp. 38-) 	(Initiatives for environmental issues) Efforts through our banking businesses Gunma Bank Environment Foundation Efforts for the reduction of individuals' environmental impact	7 EXERCISE 2 EXERCISE 13 ARRECER 13 ARRECER 13 ARRECER 13 ARRECER 13 ARRECER 14 ARRECER 15 ERREAL 17 Marticular 18 ARRECER 19 ARRECER 19 ARRECER 19 ARRECER 19 ARRECER 10 A	 Sales of the "Natural Environment Protection Furbillion yen (as of March 31, 2019) (Part of the coprotection organizations); Cumulative donation Balance of loans financing solar power generatio The Gunma Bank Environment Foundation Command 11 bodies for the Education Prize. Promotion of going paperless by using tablet term Promotion of LED lighting at the headquarters and lot of the headquarters
	Society (S)			(Initiatives for social contribution) Promotion of sports Promotion of art and culture Financial education Barrier-free measures	4 #000-888 4 #4000 10 #880088 4 \$2000 10 #880088 4 \$2000 8 \$20000 8 \$200000 8 \$2000000000000000000000000000000000000	 The "Mothers Volleyball Team Competition" was Sponsoring the marathon race in Gunma Prefect Sponsoring the regular concert of the Gunma Sy Organizing the Gunma Tournament of the Natio "Economics Koshien" All the branches are equipped with communicational systems and systems and systems are equipped with communicational systems are equipped with communicational systems are equipped with communicational systems and systems are equipped with communicational systems are equipped with communicational systems are equipped sys
		Customer	○ Initiatives to Revitalize the Regional Economy (pp. 22-)	Initiatives through our banking businesses Promotion of regional community-based finance Gunma Bank Management Club Gungin Business Support Grand Award SDGs private placement bonds and Gunma Bank regional revitalization private placement bonds Regional revitalization funds	4 Accurate 4 Accurate 4 Accurate 9 Sectors 9 Sectors 11 Beneral 11 Bener	 The membership of the Gunma Bank Manageme The number of supports for business start-up: 91 Number of applications for the Gungin Business Total amount of underwriting private placement and SDGs: 61 billion yen (March 31, 2019) (Part of goods that were donated to schools; the number million yen) Number of business succession services was 1,80 Number of the companies that created the mana companies that changed their management condi-
			 Initiatives for Corporate Customers (pp. 26-) 	Business feasibility assessment Provision of management challenges and solutions	8 ##### ### 17 ######## ############################	- Financing loans discounted based on business fe - Number of customers receiving solutions: 13,482 - Number of provisions of assistance in collaborati
			 Initiatives for Retail Customers (pp. 28-) 	Provision of services meeting every life stage Customer-oriented business operations	4 Asse	 Housing loans discounted: 1,317 billion yen (Ma Asset management seminars were held 549 time Number of the 1st grade certified skilled professi
			○ Initiatives for Digital Banking (pp. 34-)	Business innovation through digitization technology Efforts to provide cashless payment service	8 *****	- Establishment of FinX DIGITAL Co., Ltd. by the jo - Expansion of smartphone payment service (J-Co
		Employee	○ Initiatives for Work Style Reform (pp. 36-)	Work style reforms Promotion of women's participation and advancement in the workplace	5 sectorer © 8 sector	 Campaign of "smart working and leaving early" f Percentage of female managers: 10.3% (March 3' Certified as an enterprise of "Platinum Kurumin," Management (White 500)"
	Governance (G)	Shareholder and investor	 Communication with Our Shareholders and Investors (pp. 60-) 	IR activities Shareholder return	17 contractor Research	- Implementation of explanatory meetings for inv - Shareholder return ratio: 41.9% (fiscal year 2018)
		Corporate governance (business management)	 Management Framework to Support Business Model (pp. 42-) 	Initiative in promoting corporate governance		 Establishment of the advisory bodies to the Bank Compensation Advisory Committee) Reviewing of the directors' remuneration system remuneration)
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ievement highlights

Fund (nickname: Oze Kiko)"; Outstanding deposit balance: 0.9 e commission fee received by the Bank was donated to environmental ion amount: 13 million yen ation business: 104.2 billion yen (as of March 31, 2019) commendation was awarded to seven bodies for the Foundation Prize terminals at meetings within the Bank rs and branches, and installation of an EV charging stand in the parking
was held by the Volley Club (participating in the V-League) fecture a Symphony Orchestra ational Senior High School Finance and Economics Quiz Championship ication tools such as hearing aid devices to assist customers.
ement Club is 12,067. 1: 911 (fiscal year 2018) ess Support Grand Award: 340 (fiscal year 2018) ient bonds to contribute to the environment, regional revitalization art of the commission fee received by the Bank was used to purchase iber of donations totaled 286 and the total amount of donations was 4.4 1,804, and that of M&A services was 367 (fiscal year 2018) ianagement improvement plan was 232 (71%) out of the 326 major conditions. (March 31, 2019)
ss feasibility evaluation: 1,058; 288.5 billion yen (March 31, 2019) ,482 (fiscal year 2018) pration with Gungin Consulting, Co., Ltd.: 100 (fiscal year 2018)
(March 31, 2019) imes with about 7,000 participants (fiscal year 2018) essionals of Financial Planning (FP): 116 (March 31, 2019)
ne joint investment of seven regional banks -CoinPay, Merpay, etc.)
ly" from the office h 31, 2019) <i>nin</i> ," " <i>Eruboshi</i> (highest grade 3)," "Health and Productivity
investors (funds and personals) and interviews for individual investors 018)
Bank's board of directors (the Nomination Advisory Committee and the
tem (restricted stock remuneration and performance-linked stock