








# 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.

ESG	Stakeholder	Section of this report	Main initiatives	SDGs	Achievement highlights
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		<ul style="list-style-type: none"> <li>- Sales of the "Natural Environment Protection Fund (nickname: Oze Kiko)"; Outstanding deposit balance: 0.9 billion yen (as of March 31, 2019) (Part of the commission fee received by the Bank was donated to environmental protection organizations); Cumulative donation amount: 13 million yen</li> <li>- Balance of loans financing solar power generation business: 104.2 billion yen (as of March 31, 2019)</li> <li>- The Gunma Bank Environment Foundation Commendation was awarded to seven bodies for the Foundation Prize and 11 bodies for the Education Prize.</li> <li>- Promotion of going paperless by using tablet terminals at meetings within the Bank</li> <li>- Promotion of LED lighting at the headquarters and branches, and installation of an EV charging stand in the parking lot of the headquarters</li> </ul>
			(Initiatives for social contribution) Promotion of sports Promotion of art and culture Financial education Barrier-free measures		<ul style="list-style-type: none"> <li>- The "Mothers Volleyball Team Competition" was held by the Volley Club (participating in the V-League)</li> <li>- Sponsoring the marathon race in Gunma Prefecture</li> <li>- Sponsoring the regular concert of the Gunma Symphony Orchestra</li> <li>- Organizing the Gunma Tournament of the National Senior High School Finance and Economics Quiz Championship "Economics Koshien"</li> <li>- All the branches are equipped with communication tools such as hearing aid devices to assist customers.</li> </ul>
Society (S)	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		<ul style="list-style-type: none"> <li>- The membership of the Gunma Bank Management Club is 12,067.</li> <li>- The number of supports for business start-up: 911 (fiscal year 2018)</li> <li>- Number of applications for the Gungin Business Support Grand Award: 340 (fiscal year 2018)</li> <li>- Total amount of underwriting private placement bonds to contribute to the environment, regional revitalization and SDGs: 61 billion yen (March 31, 2019) (Part of the commission fee received by the Bank was used to purchase goods that were donated to schools; the number of donations totaled 286 and the total amount of donations was 4.4 million yen)</li> <li>- Number of business succession services was 1,804, and that of M&amp;A services was 367 (fiscal year 2018)</li> <li>- Number of the companies that created the management improvement plan was 232 (71%) out of the 326 major companies that changed their management conditions. (March 31, 2019)</li> </ul>
			○ Initiatives for Corporate Customers (pp. 26-)	Business feasibility assessment Provision of management challenges and solutions	
	Employee	○ Initiatives for Retail Customers (pp. 28-)	Provision of services meeting every life stage Customer-oriented business operations		<ul style="list-style-type: none"> <li>- Housing loans discounted: 1,317 billion yen (March 31, 2019)</li> <li>- Asset management seminars were held 549 times with about 7,000 participants (fiscal year 2018)</li> <li>- Number of the 1st grade certified skilled professionals of Financial Planning (FP): 116 (March 31, 2019)</li> </ul>
			○ Initiatives for Digital Banking (pp. 34-)	Business innovation through digitization technology Efforts to provide cashless payment service	
	Governance (G)	Shareholder and investor	○ Communication with Our Shareholders and Investors (pp. 60-)	IR activities Shareholder return	
○ Management Framework to Support Business Model (pp. 42-)				Initiative in promoting corporate governance	