

## Corporate Philosophy

### It is our mission to take actions that will foster the development of regional communities.

As a member of the regional community, we are committed to strengthening a relationship of trust with all community members and playing a central role in promoting prosperity within local regions. To this end, we will strive to improve financial services and continue healthy growth while expanding our areas of activity. Our primary goal is to support regional communities in their efforts to develop industries, promote culture and build a prosperous life.

### The foundation of our business is to strengthen a creative relationship with our customers.

We highly value close ties with our customers and always strive to create what we believe is best for them. Our job starts at this point by pursuing what we can do to support them. It is our goal to establish a future together with our customers.

### Our operations are based on the motto “Be a good citizen first to become a good entrepreneur.”

Our first goal is for each employee to be a good citizen. It is the first step in building empathy and trust with our customers. In doing this, we can actively take part in society by acting as honorable people. We work each day under the principle of good citizenship.

### Our corporate culture is based on the value of face-to-face communication within our organization.

We endeavor to create an efficient organization where each employee's personality traits are best used. To achieve this, we respect each individual's personality and place high importance on opportunities where individuals can perform at their full potential as well as the generation of accurate performance reviews. These measures allow us to establish a corporate culture assuring a good work environment.



**Kazuo Saito**  
Chairman

**Akihiko Fukai**  
President

### Editorial Policy

The Gunma Bank created the “The Gunma Bank Report 2020 (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 2019 (from April 2019 to March 2020)  
Also includes some information for April 2020 and later.

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

### Date of Publication

July 2020

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 2020 (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.

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