# Profile and History of The Gunma Bank

## History of Integration and Reorganization

It is 142 years since the original bank started, 88 years since the foundation of the current bank, and 65 years under the name of The Gunma Bank.

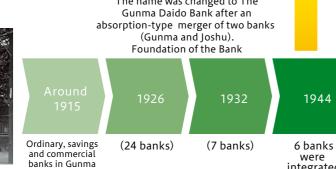
> September 1932 The Gunma Prefecture Kinyu, Ltd. was established with the aim of integrating small and middle-sized financial institutions in Gunma Prefecture.

The origin bank Establishment of the Bank The 39th The Gunma Integration National **Daido Bank** reorganization Bank 1878 Establishment November 1932 of the origin bank The name was changed to The

(About 40 banks)

Apr. 1961

The Gunma Bank 1955



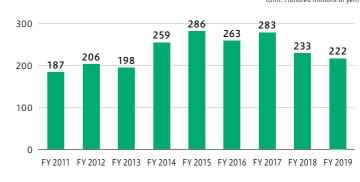
integrated

Name changed

■ February 1970 Tokyo Stock Exchange, Inc. (Listing changed to the first section)

#### ■Trend of business performance

Consolidated net profit attributable to owners of the parent





■ Recent Mid-Term Business Plans

Strengthen Value-proposition



#### "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.

Start of Business **Business** of the

Jun. 1989 Finance futures trading

1990

Jan. 1994

Trust business

Dec. 1998

OTC sales of securities investment trust

> Apr. 2001 OTC sales of

> > 2000

Aug. 2008

2010

Inheritance-related service

insurance products

Aug. 2005

Securities

service

intermediary

Feb. 2007 Issuing of credit cards by the Bank's main body Leasing intermediary service

Nov. 2016

1960

1970

Foreign exchange business

Apr. 1983

1993 Financial System Reform Act (Establishment of securities

1998 Financial System Reform Ac (Investment and insurance

<Monetary Policy> Apr 2013 Introduced quantitative and qualitative monetary easing policy From Jan 2016 Changed to minus interest rate policy

2018

Establishing and Investing in Subsidiaries and the Like

Feb. 1971 Gunma Chuo Kogyo Co., Ltd.

1980

The Gungin Card Co., Ltd. Credit card services

Consolidated subsidiary

OTC sales of public bonds

Gunma Finance (Hong Kong) Ltd. Financing and securities dealing in Hong Kong Consolidated subsidiary

Gungin Securities Co., Ltd. Consolidated subsidiary

Feb. 2016

2016

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. Promotion of digitalization Joint investment by seven regional banks

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

Transportation of goods, maintenance of automated teller machines (ATM) Consolidated subsidiary

Equity method affiliate

Gunma Shinyo Hosyo Co., Ltd. Loan guarantee business

Oct. 1973 Gungin Lease Co., Ltd.

Consolidated subsidiary

Gungin System Service Co., Ltd. Equity method affiliate

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