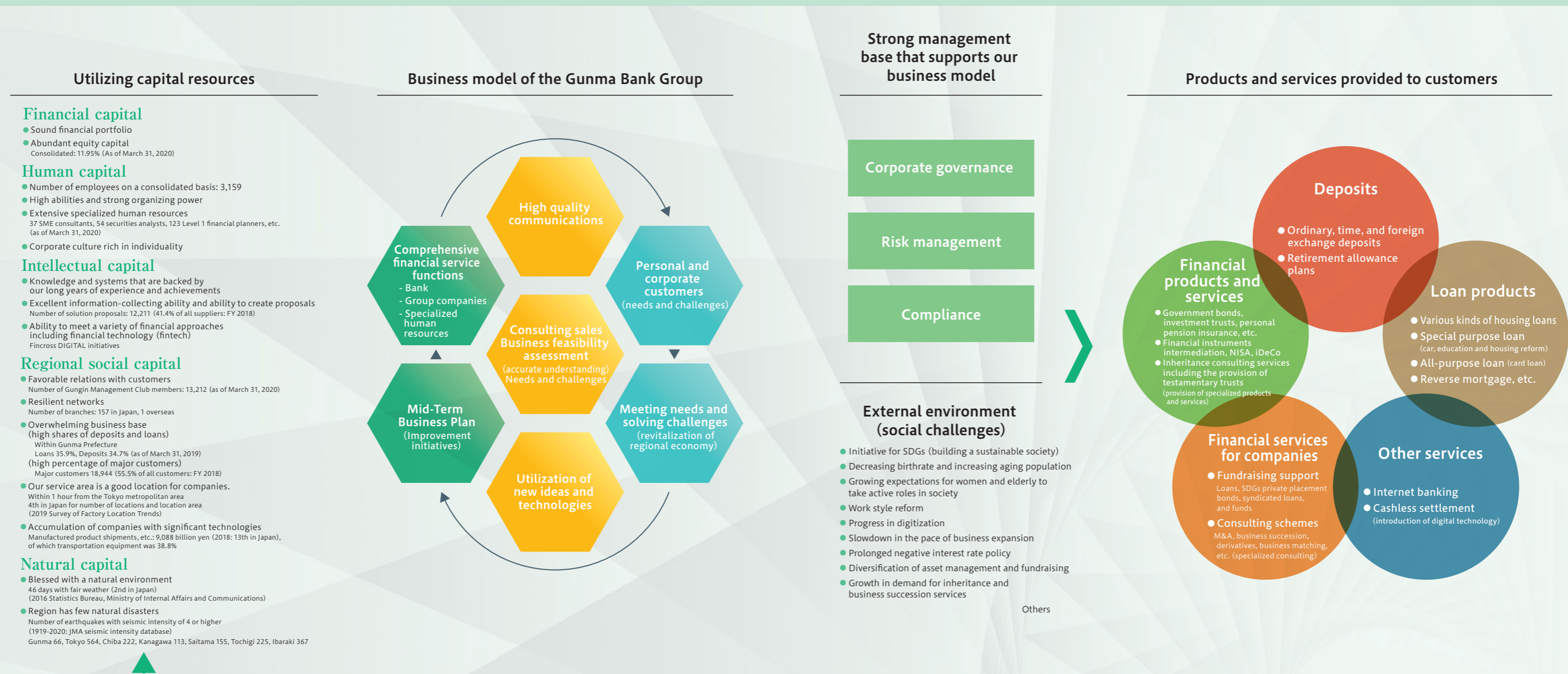


Value Creation Process at the Gunma Bank

- As a comprehensive regional financial service institution, the Gunma Bank promotes businesses by using various management resources, and endeavors to realize a sustainable society and create economic value while providing value to the stakeholders including regional customers, shareholders, investors, employees and regional communities as well as contributing to achieve the SDGs.

- Value creation will result in even a higher value creation through increasing capital of the Bank Group and raising its corporate value.



Initiatives to realize a sustainable society allow us to enhance the corporate value and create higher value.

Creating shared value (CSV)

The Gunma Bank Group (image that we aspire to be)
A regional financial group that responds to customer needs and creates value through the innovation of financial services

Customers

- Financial services that meet their various needs
- Overcoming management challenges such as business succession
- Asset building to accommodate each stage of life

Shareholders and investors

- Maximize shareholder value on a mid- to long-term basis

Employees

- Promotion of a variety of human resources into active positions
- Fostering human resources to play an active role at work, and offering flexible work arrangements
- Fulfilling corporate culture

Environment and regional communities

- Preservation and creation of the global environment
- Sustainable development of regional economy
- Promotion of the partnership

Creation of the value