

# Major Quantities for Achieving the Targets

## Retail loans receivable

Target of **4,780 billion yen**  
(balance as of March 31, 2022)

(Unit: 100 million yen)

	As of March 31, 2019	As of March 31, 2020
Results	45,008	45,505
SME loans	21,952	22,358
Individual loans	23,056	23,147
Achievement rate	-	95.1%

## Initiatives to Achieve Targets

### (1) SME loans

- The Bank continued to implement consulting services based on proactive cash flow support and business feasibility assessments by exercising discernment based on the life stage of client companies.
- The Bank proactively promoted lending by responding to diversifying customer needs and gaining an accurate understanding of the funding needs of individual companies, through efforts such as starting to handle loans with a special clause for principal waiver in the event of an earthquake disaster and improvements to the product features of monitored short-term extension loans.

### (2) Individual loans

- In order to support the overall consultation needs of individual customers, we opened the Individual Consulting Plaza Takasaki and the Individual Consulting Plaza East, and expanded points of contact with customers, including the commencement of loan consultations inside booths at shopping malls.
- We also actively worked to improve the product features of loan products and launched various campaigns to meet the diversifying needs of customers.

## Status as of March 31, 2020

(Unit: 100 million yen)

	As of March 31, 2019	As of March 31, 2020	YoY change	
			Change	Rate of change
Retail loans	45,008	45,505	497	1.1%
SME loans (*)	21,952	22,358	406	1.9%
Individual loans	23,056	23,147	91	0.4%
Of which, housing loans	13,170	13,124	(46)	(0.4%)
Of which, apartment loans	6,316	6,514	198	3.1%
Of which, unsecured consumer loans	515	546	31	6.1%

- Retail loans increased by 1.1% to 4,550.5 billion yen.
- Total SME loans increased by 1.9% to 2,235.8 billion yen as a result of robust performance in Gunma Prefecture, in a highly competitive environment.
- Total individual loans increased by 0.4% YoY to 2,314.7 billion yen, mainly due to an increase in apartment loans and unsecured consumer loans.

## Policy for Future Initiatives

### (1) SME loans

- In response to the rapid changes in the economic environment caused by factors including the spread of the novel coronavirus infection, the Bank will continue to fulfill its responsibilities as a regional financial institution by proactively supporting the cash flows of corporate customers.
- In addition, the Bank is actively promote high-value-added lending products including structured covenant loans and monitored short-term extension loans.
- The Bank will improve the quality of its loans and maintain and enhance net interest income and non-interest business income by instilling and deepening efforts to secure customer profitability commensurate with credit risk through standardized profit margins (the internal target level of customer profitability).

### (2) Individual loans

- The Bank will strengthen efforts to capture new execution projects, mainly for housing loans in Gunma Prefecture, including the launch of special interest rates for group credit joint life insurance for couples and special interest rates for group credit cancer insurance and improvements to the efficiency of examinations through enhanced cooperation with guarantee companies.
- In addition, the Bank will improve its housing loan and apartment loan products and services to meet the needs of customers, and it will proactively hold consultations at Connect booths at housing exhibitions and shopping malls.
- The Bank will also respond to the growing need for non-face-to-face channels triggered by the spread of the novel coronavirus infection through means such as improving the product features of the web-based unsecured loans, using reception channels including the Internet, and considering the introduction of electronic contracting services.

## Unsecured consumer loans receivable

Target of **60 billion yen**  
(balance as of March 31, 2022)

	As of March 31, 2019	As of March 31, 2020
Results	51.5 billion yen	54.6 billion yen
Achievement rate	-	91.0%

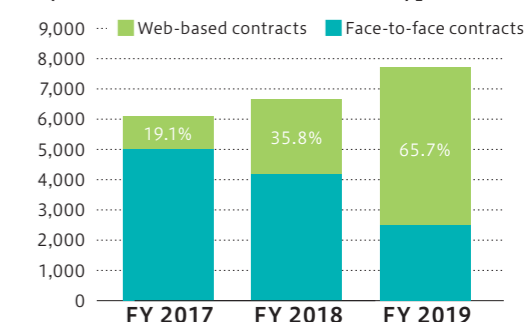
## Initiatives to Achieve Targets

- In November 2018, we expanded the products covered by the web-based completion service for unsecured consumer loans to allow customers to make web-based contracts for loans including car loans and educational loans.

### [Products covered by the web-based completion service (loans on deeds)]

<b>Private car loan</b> • Purchase of new cars, used cars, and motorcycles • Refinancing of loans from other companies, such as credit with residual value, etc.	<b>Educational loan</b> • Admission fees, tuitions • Funds sent to family members • Other expenses at the time of admission and during the school year, etc.
<b>Non-purpose loan</b> Good Life Plan Omatome Taro Internet loans	<b>Home renovation loans</b> Energy saving loans Eco plans

### [Ratio of web-based contracts (based on the number of contracts)]



- The Bank worked to expand transactions through advertising in various channels, including posting advertisements for unsecured consumer loans on social networking sites.
- The Bank revised the product features of various loans to meet the diversifying needs of customers. For example, the Bank raised the borrowing limit for car loans (from 5 million yen to 10 million yen), raised the age at the time of full repayment (from under age 71 to under age 76), and expanded the scope of loan coverage to include customers with less than one continuous year of employment.

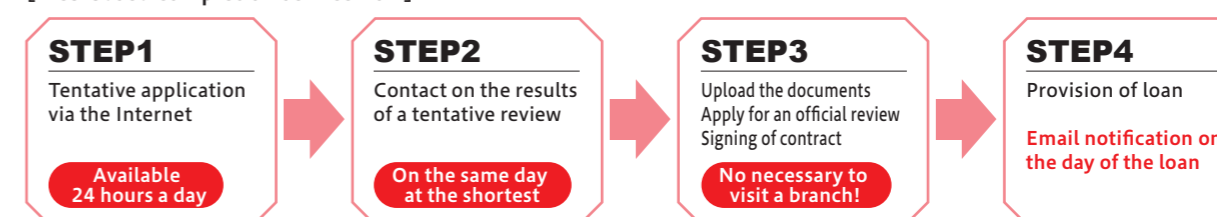
## Status as of March 31, 2020

- The balance of unsecured consumer loans was 54.6 billion yen as a result of revisions to various loan product features, improved convenience through the introduction of the web-based completion service, and enhanced telemarketing utilizing the loan desk established in June 2019.
- Demand for financing for automobiles, travel and other products is declining as a result of the spread of the novel coronavirus infection, which will have a negative effect on achieving the target.

## Policy for Future Initiatives

- The Bank will strengthen efforts to capture unsecured consumer loans by promoting the web-based completion service, which allows customers to complete the entire process from application to contracting channels utilizing the non-face-to-face channel.
- The Bank will endeavor to improve its services by reviewing the content of its products to meet the needs of customers in the future.

### [Web-based completion service flow]



# Major Quantities for Achieving the Targets

Proceeds from corporate service provision (consolidated)

Target of 4.2 billion yen

Total fee and commission income from corporate services. Includes Gungin Consulting and Gungin Securities

(Unit: million yen)

	Fiscal year ended March 31, 2019	Fiscal year ended March 31, 2020
Proceeds from corporate service provision	2,216	2,967
Of which, the Bank	2,158	2,760
Of which, Gungin Securities	56	95
Of which, Gungin Consulting*	2	112
Progress rate	—	70.6%

\*After consolidation adjustments



Seminar on growth strategy through M&As

## Initiatives to Achieve Targets

(1) Problem solving through business feasibility assessment → P32

(2) Business succession initiatives → P33

(3) M&A initiatives

The Bank supported 13 clients without a successor in business succession through M&As during FY 2019 through the Bank's independent support and collaboration with external experts with whom it has partnerships. The Bank entered business alliance agreements on M&As with the following external organizations in order to accelerate support for resolving business succession issues for SMEs and small businesses with a successor undecided.

July 2019: Hoken no Madoguchi Group \*First time in Japan for this group and a financial institution to form an alliance related to business succession

March 2020: Three credit unions in Gunma Prefecture (Takasaki Shinkin Bank, Kiryu Shinkin Bank, and Shinonome Shinkin Bank)

(4) Business matching

The Bank is actively providing group company functions, providing introductions to external partners of the Bank, and providing support for sales channel development to contribute to improvements in the productivity of client companies.

The Bank introduced the Gungin Business Matching System in September 2019 to create a database of information on the needs of its corporate clients to enable more sophisticated business matching.

(5) Issuance of private placement bonds

Along with fundraising support, the Bank provides services such as Gungin SDGs private placement bonds to support the needs of customers to contribute to the achievement of the SDGs. A portion of the fees received by the Bank for the issuance of SDGs private placement bonds are donated to schools, local public bodies, or groups that engage in the SDGs efforts.

As of March 31, 2020

Total amount issued 72.9 billion yen (including private placement bonds for environmentally-friendly projects and regional revitalization)

Total amount of donations 348 cases; 62,052 thousand yen (including private placement bonds for regional revitalization)

(6) Gungin Consulting

The consultants of Gungin Consulting use their expertise to propose the best solutions and support the implementation of solutions when consulting on a client's business issues requires a high level of expertise or a complex and difficult approach.

(7) Gungin Securities

The Bank works in collaboration with Gungin Securities to provide a wide range of financial products including stocks, investment trusts, and bonds that Gungin Securities offers, as well as specialized services, to meet the diverse needs of customers and support surplus fund management.

## Status as of March 31, 2020

(Unit: million yen)

	Fiscal year ended March 31, 2019	Fiscal year ended March 31, 2020	YoY change	
			(Amount)	(Rate of change)
[Corporate service provision]	2,216	2,967	751	33.9%
Of which, the Bank	2,158	2,760	602	27.9%
Syndicated loans	533	703	170	31.9%
Private placement bonds	258	290	32	12.4%
Financial instruments intermediation for corporate customers	52	91	39	75.0%
Business insurance for corporate customers	316	50	(266)	(84.2%)
M&As	181	277	96	53.0%
Business matching	307	440	133	43.3%
Structured covenant loans and short-term extension loans	63	272	209	331.7%
Derivatives (interest rate and foreign exchange)	435	623	188	43.2%
Other	13	13	0	0.0%
Of which, Gungin Securities	56	95	39	69.6%
Of which, Gungin Consulting*	2	112	110	5,500.0%

\*After consolidation adjustments

- Results were up 751 million yen YoY, the rate of change was steady at +33.9%, and progress on the Mid-term progress rate was 70.6%.
- Efforts were made to steadily increase syndicated loans, business matching, and derivatives (foreign exchange). In addition, the major policies of the Mid-term Business Plan are showing results, including structured covenant loans to support business succession and M&As due to the effect of increasing the number of dedicated head office staff.
- Business insurance for corporate customers decreased significantly YoY due to a sharp decline in term insurance for corporate customers following a revision of tax treatment.
- Sales increased steadily for Gungin Securities due to an increase in proposal opportunities in collaboration with banks and securities companies and the development of initiatives to meet surplus funds management needs.
- Gungin Consulting had a full year of activity since fully launching operations in October 2018. More than 330 requests for problem resolution were received, bringing the total number of contracts to 103.



## Policy for Future Initiatives

In addition to conducting sales activities that combine financing and consulting, the Bank is actively working to diversify its earnings by providing services that meet the challenges and needs of our client companies and changes in social structure.

Particularly in the area of business succession, the Bank is striving to support its clients by providing value-added solutions through M&A, business matching, and structured covenant loans, which are directly linked to our corporate services and financing functions, in order to increase its profitability.

# Major Quantities for Achieving the Targets

Customers' deposited financial assets (consolidated)

Target: 1 trillion yen

\*Customers' deposited financial assets including investment trusts, public bonds, and life insurance. Including Gungin Securities

	As of March 31, 2019	As of March 31, 2020
Customers' deposited financial assets	877.6 billion yen	850.8 billion yen
Of which, the Bank	786.0 billion yen	737.5 billion yen
Of which, Gungin Securities	91.5 billion yen	113.2 billion yen
Achievement rate	-	85.1%

## Initiatives to Achieve Targets

### (1) Realization of stable asset formation for customers

The Bank expanded the number of balanced core funds and introduced a principal-protected funds for low-risk customers.

### (2) Support for asset formation for customers through long-term, installment-type, and diversified investments

The Bank expanded the range of Reserve NISA dedicated products, which provide long-term tax benefits. In addition, a campaign was launched for installment-type products.

### (3) Support for an era of people living to age 100

The Bank has introduced investment trust products that extend the life of money through asset management while receiving fixed-rate distributions as well as life insurance products that protect against the risk of longevity.

### (4) Expansion of Individual Consulting Plazas as a holiday sales base

With the addition of the Takasaki and East branches in October 2019, three branches, including the Maebashi branch, meet the asset management and insurance consultation needs of asset building customers who are not able to visit standard branches on weekdays.



Plaza Maebashi  
(Maebashi Minami Mall Sub-branch)

## Status as of March 31, 2020

Customers' deposited financial assets decreased due to the impact of a sharp drop in stock prices resulting from the spread of the novel coronavirus infection and a general decline in the net asset value of investment trusts. However, the impact of cancellation was minimal thanks to careful follow-ups with a wide range of customers after the sudden change in market conditions.

[Reference] Customers' deposited financial assets commissions (Unit: million yen)

	FY 2018	FY 2019	YoY change	
			(Amount)	(Rate of change)
[Customers' deposited financial assets]	5,306	5,531	225	4.2%
Investment trust handling commissions	2,398	2,212	(186)	(7.8%)
Insurance sales commissions (individuals)	1,658	1,375	(283)	(17.1%)
Gungin Securities (for individuals), etc.	1,250	1,944	694	55.5%

## Policy for Future Initiatives

### (1) Investment trusts

The Bank will continue to promote balanced core funds that can be expected to deliver stable investment results over the medium- to long-term while minimizing risk through diversified investment. In addition, the Bank will support the stable asset formation of our customers by strengthening the promotion of installment-type investment trusts that provide time diversification benefits.

### (2) Life insurance

The Bank meets the needs of customers who are concerned about the risk of living longer in an era of people living to age 100 by providing insurance products including whole life annuities that complement public pension insurance. The Bank also offers comprehensive consulting services including measures for inheritance and gift giving.

### (3) Bonds (financial instruments intermediation)

The Bank will respond to a wide range of asset management needs of customers through proposals for foreign bonds and private placement structured bonds. It will strengthen its ability to make proposals to customers with diverse investment needs by strengthening its alliance with Gungin Securities.

### (4) Inheritance-related services

The Bank will increase the number of head office staff dedicated to inheritance-related services and improve its organizational structure to meet the latent needs of customers in order to provide will trust and liquidation of inheritance property services.

#### Increasing the number of dedicated head office staff

As of March 31, 2019	As of March 31, 2020	Plan for March 31, 2021
4 people	9 people	13 people

#### Will trust and liquidation of inheritance property services achievements

	As of March 31, 2019	As of March 31, 2020	Mid-term Business Plan target for March 31, 2022
Will trusts	23 cases	61 cases	400 cases
Liquidation of inheritance property services	13 cases	10 cases	
Total	36 cases	71 cases	

## Feature Article Customer-Oriented Business Conduct

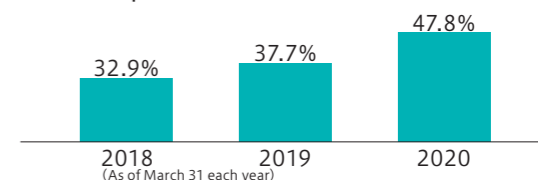
In June 2017, the Bank, together with Gungin Securities, established the Customer-Oriented Business Conduct Policy and Action Plan based on Customer-Oriented Business Conduct Policy, and regularly announces the status of its efforts, including performance indicators.

### Selection of Useful Products for Customers

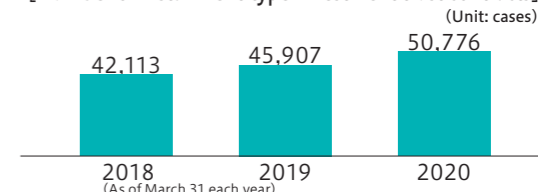
The Bank proposes core-satellite management as an asset management method. In core-satellite management, we aim to increase operational efficiency from a long-term perspective by a well-balanced combination of core assets, which are stable investments over the medium- to long-term using diversified investments (balanced products, for example) and satellite assets, which focus on specific fields and aim for high returns.

For customers in the life stage of asset building, we recommend installment-type investment trusts utilizing Reserve NISA, etc.

[Balanced product ratio in investment trust balance]



[Number of installment-type investment trust contracts] (Unit: cases)



### Improved Transparency of Bank Commissions, etc.

For bank commissions for investment trusts, we have prepared information on "Main services for investment trusts and costs to be borne by customers" (included in the Investment Trust Lineup sales materials) in an easy-to-understand manner. This document also shows our fundamental perspective on the level of commissions that we receive as a sales company.

### Provision of Important Information in an Easy-to-understand Manner

The Core Fund Product Lineup is available as a resource for comparing the product features of core funds.

### Provision of Suitable Products and Services Available for Customers

We conduct seminars on weeknights and on holidays to improve the financial literacy of a wide range of customers.

	Fiscal year ended March 31, 2018	Fiscal year ended March 31, 2019	Fiscal year ended March 31, 2020
Large-scale seminars	9	9	2
Holiday and evening seminars	16	16	14
Branch manager seminars	37	504	615



Asset management seminars

### Human Resource Development and Evaluation

In order to improve the skills of employees so that they can make appropriate asset management proposals according to the customer's life cycle and various needs, we strive to develop specialized skill holders by implementing weekend and night classes for employees. In addition to encouraging employees to acquire Level 1 Financial Planner certification, we are also focusing on support for certification acquisition, such as holding exam preparation courses in weekend seminars.

We have also introduced performance evaluations that encourage customer-oriented sales activities.

[Number of qualified employees] (Unit: people)

		As of March 31, 2018	As of March 31, 2019	As of March 31, 2020	YoY change
		Certified Financial Planner	Level 1	113	116
	Level 2	2,008	2,069	2,114	45
Deposited financial assets *Internal bank qualification	Advanced	95	116	142	26
	Intermediate	605	643	681	38
	Beginner	498	602	668	66

Note: Please refer to our website for the overall Key Performance Indicators (KPI) for customer-oriented business conduct. Please read the QR code to view materials.



<https://www.gunmabank.co.jp/about/gyomuunei/>

# Major Quantities for Achieving the Targets

Number of cases with issues resolved through business feasibility assessments

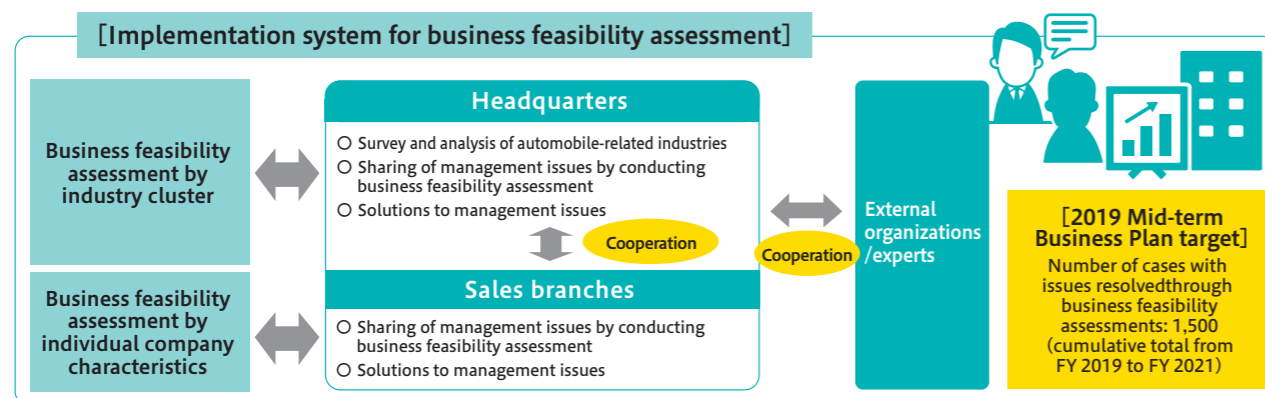
Target: 1,500 cases

	As of March 31, 2020
Number of business feasibility assessments	1,430 cases
Number of problems resolved	739 cases
Progress rate	49.2%

\*The number of solutions to customer problems identified through business feasibility assessments (cumulative total)

## Initiatives to Achieve Targets

- In addition to expanding the businesses of our corporate customers, we provide optimal solution proposals (value propositions) for overcoming various obvious and/or potential management issues such as for human resources, sales, and risk management. We believe that we can create shared values with our customers only after realizing such value propositions.
- To that end, we are strengthening our business feasibility assessment efforts by sharing awareness of management issues through repeated dialogue with corporate managers.



## Status as of March 31, 2020

Major problem solving items	Number of cases	Resolution rate*	Average time to resolution
Expansion of business facilities	150 cases	74.0%	8 months
Diversification of funding and improvement of financial structure	145 cases	79.6%	7 months
Recruitment and training of human resources	64 cases	54.2%	8 months
Business succession	63 cases	47.7%	10 months
Sales channel development	44 cases	57.9%	9 months

\*The ratio of the management issues of clients that have been resolved by identifying and helping to resolve them.

The largest number of projects are related to financing operations, such as expansion of business facilities, diversification of funding, and improvement of the financial structure. In addition, the Bank is also proactively addressing social issues such as the recruitment and training of human resources and business succession.

## Policy for Future Initiatives

The headquarters and branch offices work together to provide optimal solutions regarding the management issues through the shared awareness on the business feasibility assessment, and when implementing more advanced consulting proposals, the Bank will provide a wide range of one-stop in-depth consulting services in cooperation with Gungin Consulting Co., Ltd. The Bank will also collaborate with other Group companies, local professionals, and external professional organizations as necessary.

Number of business succession support cases

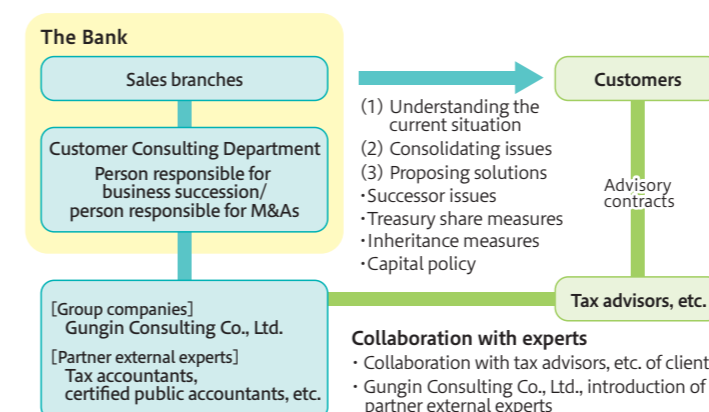
Target: 6,000 cases

	As of March 31, 2020
Number of support cases	3,083 cases
Progress rate	51.3%

## Initiatives to Achieve Targets

- Amid concerns about aging managers and successor issues, management issues related to business succession by customers will have a significant impact on local economies in terms of passing down technology, maintaining supply chains, and maintaining employment.
- Up until now, the Bank has provided various types of support for business succession, including (1) understanding the current situation, (2) consolidating issues, and (3) proposing solutions, through consultations with customers. Because regional financial institutions are increasingly being required to provide business succession support for SMEs, all branches have worked to support business succession by customers since FY 2018.
- Sales branches, Customer Consulting Department, and the wholly-owned subsidiary, Gungin Consulting Co., Ltd., work together to support customers in resolving their issues by consolidating issues and proposing solutions.
- The Bank also strives to resolve issues by providing a place where customers and experts can consult with each other on an individual basis.

### [Activity scheme]

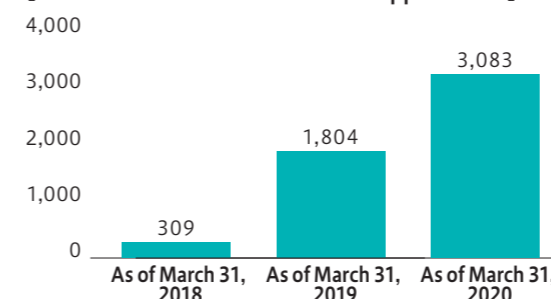


### [Individual consultation meetings, M&A seminars]

Name of seminar	Date held	Location held	Total number of participants
Individual consultation meetings on business succession	May and Sept. 2019 and Mar. 2020	Inside the prefecture: 2 Outside the prefecture: 2	Number of companies: 20
Seminar on growth strategy through M&As	May and Nov. 2019	Inside the prefecture: 1 Outside the prefecture: 1	49 people

## Status as of March 31, 2020

### [Number of business succession support cases]



- The number of business succession support cases as of March 31, 2020 totaled 3,083 as a result of efforts at all sales branches.
- Progress has been steady, with a progress rate of 51.3% compared to the plan.
- In addition, the Bank has increased the number of dedicated head office staff in order to strengthen efforts to meet the needs of clients. There are also plans to increase the number of staff going forward.

Item	As of March 31, 2019	As of March 31, 2020	Plan for March 31, 2021
Business succession	6 people	8 people	12 people
M&A	6 people	8 people	12 people

### Results of M&A initiatives

FY 2017	FY 2018	FY 2019
11 cases	18 cases	28 cases
232 million yen	181 million yen	277 million yen

### Support starting from business succession (fiscal year ended March 31, 2020)

Structured covenant loans	Loan amount: 4,790 million yen / 84 million yen in commissions
Business matching	42 cases / 6 million yen in commissions
Promotion of corporate and individual integration (assets under management)	12 million yen in commissions

## Policy for Future Initiatives

The Bank will continue to meet with customers and provide optimal solutions for each customer to resolve issues, thereby ensuring smooth succession and maintaining and improving regional economic vitality.

# Major Quantities for Achieving the Targets

## Number of start-up support cases

Target: **2,000** cases

	As of March 31, 2019	As of March 31, 2020
Number of start-up support cases*	911	565
Progress rate	-	28.2%

\*Number of corporations and sole proprietors who plan to establish a business within six months or who have been in business for five years or less

## Initiatives to Achieve Targets

The Bank is actively working to find and support start-up companies in order to maintain and improve the vitality of the regional economy.

### (1) Strengthen the structure for the start-up dedicated desk

#### ○ Subsidies

As an organization supporting business innovation, the Bank provides useful information on subsidies and supports subsidy applications.

#### ○ Interest subsidy system

The Bank provides useful information on interest subsidies and supports interest subsidy applications in order to stimulate the latent equipment needs of clients.

#### FY 2018 supplemental budget

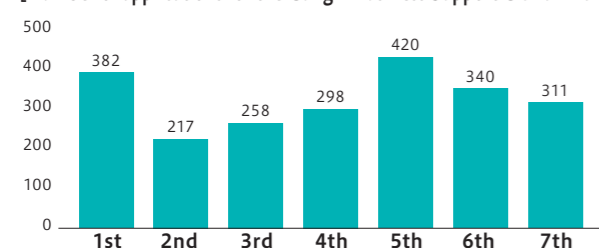
Manufacturing, Commerce, and Service Management Capabilities Improvement Support Subsidy:  
57 cases adopted with application support

#### FY 2019

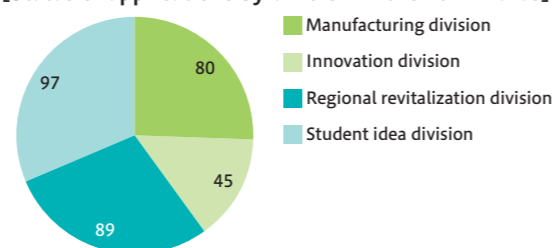
Subsidy for Energy Efficiency Investments:  
3 cases adopted with application support

### (2) Promoting the commercialization of new business plans through the Gungin Business Support Grand Award

[Number of applications for the Gungin Business Support Grand Award]



[Status of applications by division in the 7th Awards]



There have been a total of 2,226 applications for the Gungin Business Support Grand Award, and the Bank has supported 818 companies with commercialization. [Number of loans provided to applicants: 1,460 cases, amount of loans: 48,893 million yen]

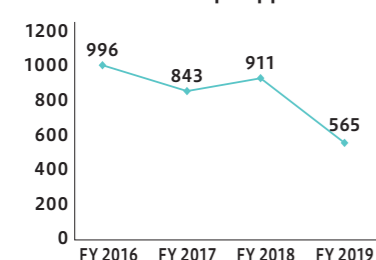
### (3) Expansion and implementation of multifaceted growth support measures

The Bank has provided support in cooperation with local public bodies and other related institutions, such as by handling start-up support loans in cooperation with the Credit Guarantee Corporation of Gunma and the Japan Finance Corporation, and by dispatching instructors to the Maebashi City Start-up Support School.

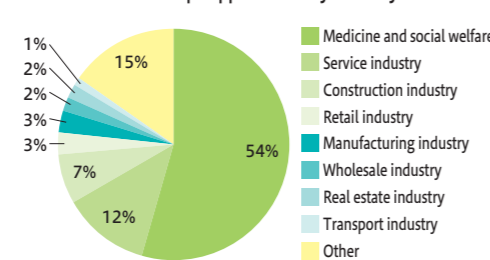
In addition to start-up loans, the Bank has also provided multifaceted support for growth, including business matching and the dispatch of external experts.

## Status as of March 31, 2020

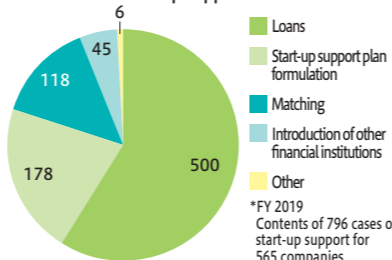
[Number of start-up support cases]



[Breakdown of start-up support cases by industry in FY2019]



[Contents of start-up support in FY2019]



Although the Bank has proactively provided support, the number of support cases has been on a downward trend due to the enhancement of various start-up support programs by government agencies and efforts by other financial institutions. Meanwhile, from the perspective of fostering and revitalizing local industries, the Bank recognizes the importance of supporting start-ups and will continue to provide active support in cooperation with related institutions.

## Policy for Future Initiatives

The Bank will promote the commercialization of new business plans through the Gungin Business Support Grand Award while continuing to provide multifaceted support in cooperation with the start-up support measures of Gunma Prefecture and other municipalities in Japan. Furthermore, the Bank will actively provide consulting support such as dispatching external experts and providing information on subsidies in response to the issues and needs of companies.

## Number of women in managerial positions

Target: **20% increase** from March 31, 2019

	As of March 31, 2019	As of March 31, 2020
Results	120 people	131 people
Progress rate	-	90.9%

## Initiatives to Achieve Targets

In addition to assigning human resources and training managers to enable women to play an active role in more fields, the Bank is developing systems that enables women to achieve a balance between work and family life and to maximize their abilities.

## Development of Systems

### ○ Continuous initiatives to identify issues and propose solutions from a woman's perspective

Since November 2014, the Bank has continued team activities to identify issues to promote the advancement of women from a woman's perspective and propose specific measures to address these issues.

In 2019, the team's name was changed from the all-women staff team to L-NEXT, with an "L" which stands for luminous, and "next", which means "to connect to the next generation". This reflects the desire of the team to create an environment in which each person of different ages and genders can be luminous with energy and enthusiasm, and carry on with activities that will continue to bring that energy and enthusiasm shining into the next generation.

### ○ Formulation of General Employer Action Plan

Based on the Act on Promotion of Female Participation and Career Advancement in the Workplace, the Bank formulated its second General Employer Action Plan in April 2019 that incorporates the following numerical targets.

- Increase women managers by 20% (deputy/vice branch managers or higher positions) compared to the number as of March 31, 2019 (120 women managers)
- Improve percentage of women employees (39.1% as of March 31, 2019)
- Improve paid leave acquisition rate (60.8% in fiscal year 2018: total of men and women)
- Improve average length of service for women (14 years and six months for women in service as of March 31, 2019)

### ○ Abolition of specific days

The Bank has eliminated specific days with a 17:45 end of the workday from July 2019 in response to the team's recommendations.

With the end of the workday at this time, the Bank will promote the achievement of work-life balance and revitalize the organization by promoting work-style reforms.



Women in managerial positions

## Expansion and Dissemination of Various Systems

The Bank has established its own systems to help women achieve their full potential.

- Allowance for the support of early return to work after childcare leave (provision for employees who return to work before child becomes one and a half years of age)
- Childcare support allowance (provision for employees for the birth of the second child and each subsequent child (up to 2 million yen))
- Timely leave (a system for acquiring annual paid leave by the hour)
- Use of business names (employees who have changed their surname may use their maiden name if they wish)
- Child plan leave (special leave of absence for fertility treatment for up to five days)
- Work-Life Balance Handbook (issuance of a booklet to promote the use of various systems)

## Evaluation of Women's Participation and Enhancement

The Bank's efforts for women's participation and enhancement have resulted in the following achievements, and it will continue to make efforts to improve systems to ensure that the certification is continued.

- Platinum Kurumin Mark certified by the Ministry of Health, Labor and Welfare (June 2017)
- Eruboshi Mark certified by the Ministry of Health, Labor and Welfare (June 2018, highest grade 3)
- Gunma Prefecture breath breath G company: certified by Gunma Prefecture (February 2019, excellence office commendation)

Highest grade 3



## Status as of March 31, 2020

As of March 31, 2020, the number of women in managerial positions was 131 (down 13 compared to the target).

19 new appointments were made in April 2020, bringing the total number of women in managerial positions to 150 (up six compared to the target).

## Policy for Future Initiatives

So that female employees can continue working, the Bank will enhance the systems and programs that enable them to make the most of their abilities while achieving a good work-life balance.

At the same time, the Bank will continue to support and develop the career development of female employees, who will form the base for women in managerial positions, and actively promote female employees.