

Service Areas and Present State of Gunma Prefecture

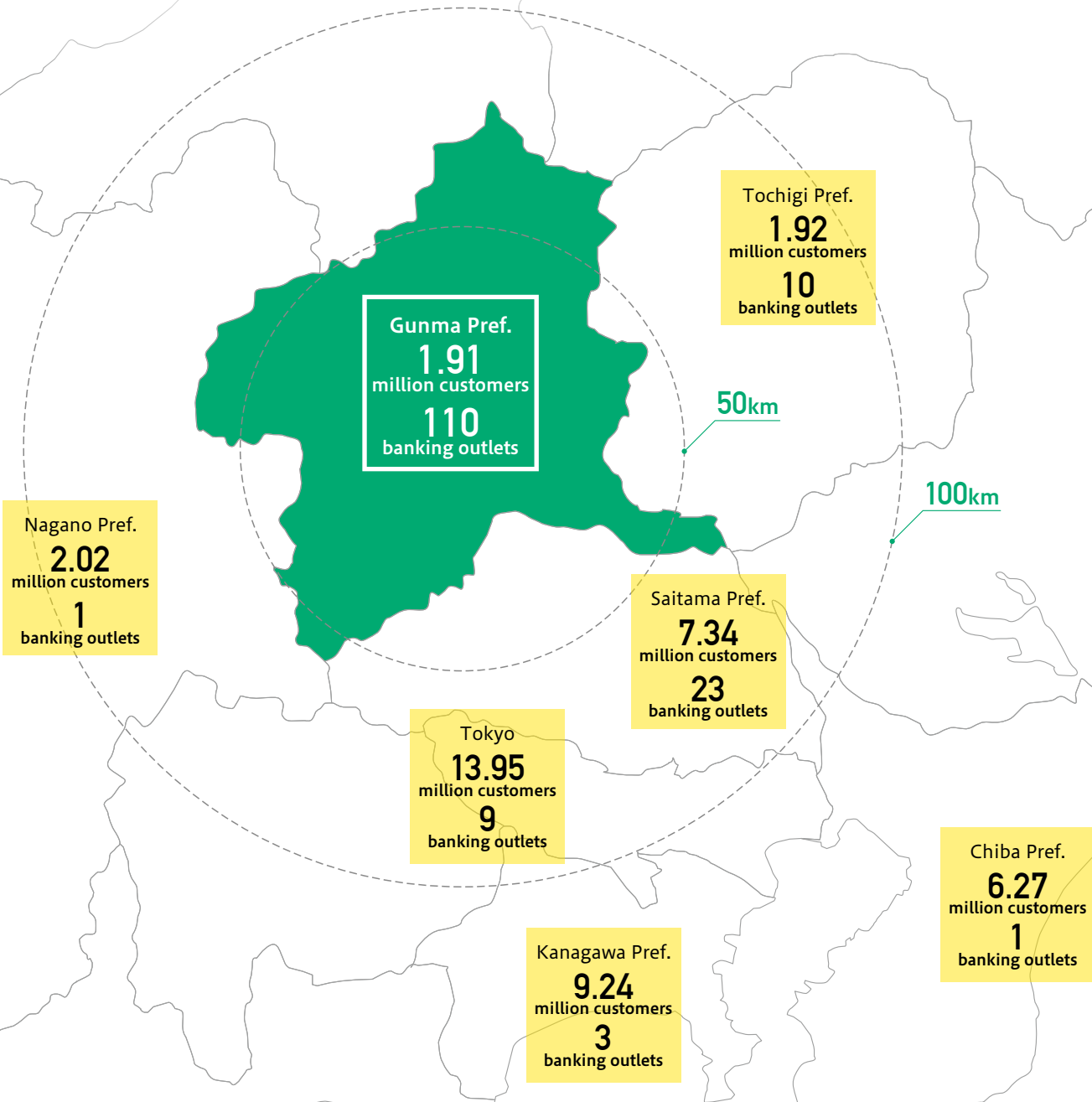
Gunma Prefecture is located in the center of Japan, and combines the locational advantage of its proximity to the Tokyo metropolitan area with a rich natural environment and abundant tourism resources.

The Gunma Bank Group operates in the greater Tokyo area, mainly in Gunma Prefecture. Our share in Gunma is more than 30%, and we have provided services to many customers as a leading bank in the region.

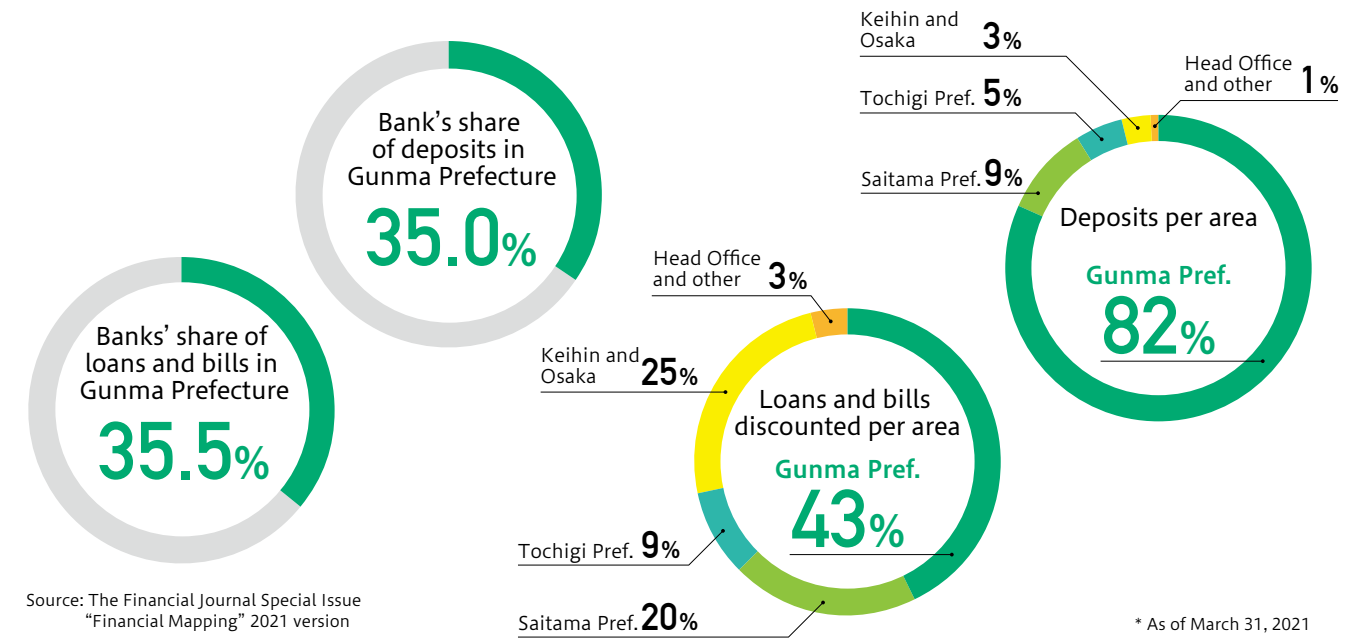
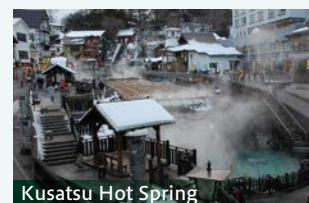
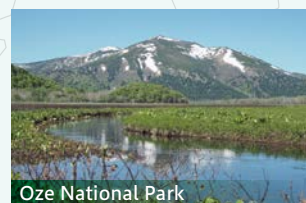
Strengths of Gunma Prefecture

- Easily accessible to the Tokyo metropolitan area, with the well-developed transportation system, including the Shinkansen and expressways
- Stable climate and few natural disasters such as earthquakes and floods
- Rich natural resources such as Ozegahara and the Three Mountains of Jomo, and abundant tourism resources such as famous hot springs and the World Heritage sites

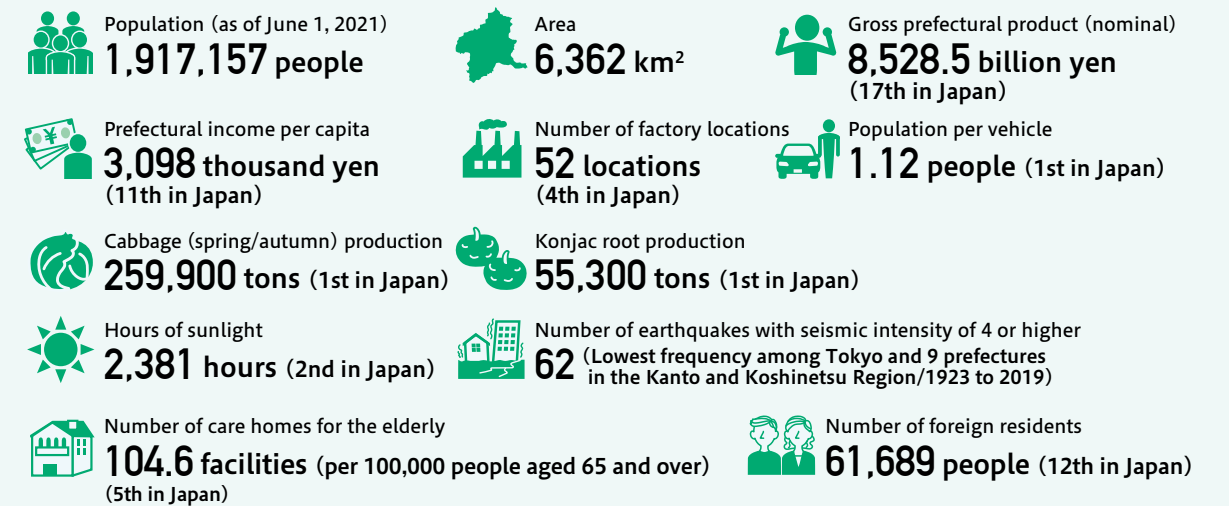
(As of June 30, 2021)



Rich Natural Environment and Abundant Tourism Resources in Gunma



Key Data of Gunma Prefecture

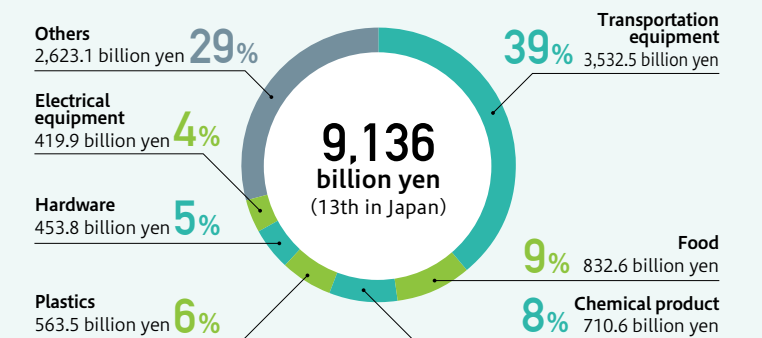


* Source: "Statistics concerning Gunma's characteristics" posted on the Gunma prefectural government's website * Source: "IR news on local bonds" released by the Gunma prefectural government in October 2020 * Source: "2020 Survey of Factory Location Trends" by METI

Manufacturing Industry Serving as an Engine for Gunma's Economy

Gunma Prefecture has a thriving manufacturing industry mainly in the automobile and food sectors. In particular, Gunma ranks first in Japan in the value of shipment of plastics, car body, soft drink, and bean curd (tofu). Gunma has 4,640 manufacturing facilities, which comes in 16th place in the number.

Manufactured product shipments, etc. in 2018



* Source: "IR news on local bonds" released by the Gunma prefectural government in October 2020

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