

Major Quantities for Achieving the Targets

(Unit: Hundred millions of yen)

Retail loans receivable		As of March 31, 2019	As of March 31, 2020	As of March 31, 2021
Target of 4,780 billion yen (balance as of March 31, 2022)				
Results		45,008	45,505	46,573
SME loans		21,952	22,358	23,407
Individual loans		23,056	23,147	23,166
Achievement rate		-	95.1%	97.4%

Initiatives to Achieve Targets

(1) SME loans

We promoted lending while carefully listening to the financial requirements of our customers, by attentively listening to their issues and needs, current business conditions, and future prospects.

In particular, we actively provided financial support to customers impacted by the spread of COVID-19, by utilizing systematic loans such as the Fund for Handling the COVID-19 Infection (effectively interest-free loans).

(2) Individual loans

By strengthening our promotion system within Gunma Prefecture, leveraging guarantees provided by Zenkoku Hoshu Co., Ltd., and reducing guarantee fee rates, we are bringing on board premium customers, and this will enhance our ability to pursue new housing loans.

We also actively worked to expand our non-face-to-face channels and launched various campaigns to meet the diversifying needs of customers.

Status as of March 31, 2021

(Unit: Hundred millions of yen)

	As of March 31, 2019	As of March 31, 2020	As of March 31, 2021	YoY change	
				Change	Rate of change
Retail loans	45,008	45,505	46,573	1,067	2.3%
SME loans (*)	21,952	22,358	23,407	1,049	4.6%
Individual loans	23,056	23,147	23,166	18	0.0%
Of which, housing loans	13,170	13,124	13,287	162	1.2%
Of which, apartment loans	6,316	6,514	6,498	-16	-0.2%
Of which, unsecured consumer loans	515	546	547	1	0.2%

* SMEs exclude local government, the Tokyo branch, and Osaka branch accounts.

- Retail loans increased by 2.3% to 4,657.3 billion yen.
- As a result of the Bank responding to the financing needs of corporate clients, overall loans to SMEs increased by 4.6% to 2,340.7 billion yen.
- An increase in housing loans of 1.2% meant that individual loans as a whole increased to 2,316.6 billion yen.

Policy for Future Initiatives

(1) SME loans

In response to the long-term, ongoing impact of the COVID-19 pandemic, the Bank will continue to fulfill its responsibilities as a regional financial institution by proactively supporting the cash flows of corporate customers.

We will actively promote loan products that meet the varied needs of our customers. These include the new Financing with Special Clause for Waiver in the event of Torrential Rain and Financing with Special Clause for Waiver in the event of Earthquake.

By being conscious of the standard profit margin (the Bank's internal target level for client profitability), we will focus on increasing loan assets focusing on quality, thus working to secure loan interest rates that are commensurate with risk.

(2) Individual loans

Within each product category, we will move forward with strengthening its promotion system, improving the product quality, and improving its operational efficiency. As well as working to increase the profitability of individual loans, we will respond to a wide range of customers' financial needs.

By presenting customers with a range of products suitable to different life events starting with housing loans, we will strive to enhance the lifetime value for our customers.

By introducing electronic contract services for housing loans and web-based completion services for unsecured consumer loans, we will increase convenience for customers, and we will expand our non-face-to-face channels to adapt to new lifestyles.

Unsecured consumer loans receivable

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

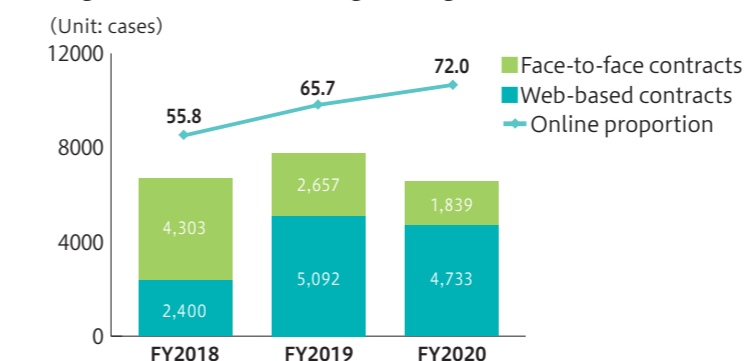
	As of March 31, 2019	As of March 31, 2020	As of March 31, 2021
Results	51.5 billion yen	54.6 billion yen	54.7 billion yen
Achievement rate	-	91.0%	91.3%

Initiatives to Achieve Targets

So that we can meet the increasingly diverse needs of our customers, we have improved the marketability of our products, making improvements so that these can be used by a wide range of customers. We are also using promotions through various advertising media to actively promote our products.

Status as of March 31, 2021

- The spread of the COVID-19 pandemic has seen heightened needs for non-face-to-face channels, and a higher proportion of non-face-to-face transactions such as web-based completion services.
- Individual consumption has declined as a result of the spread of the COVID-19 pandemic, leading to lower card loans which have had a negative effect on achieving the target.

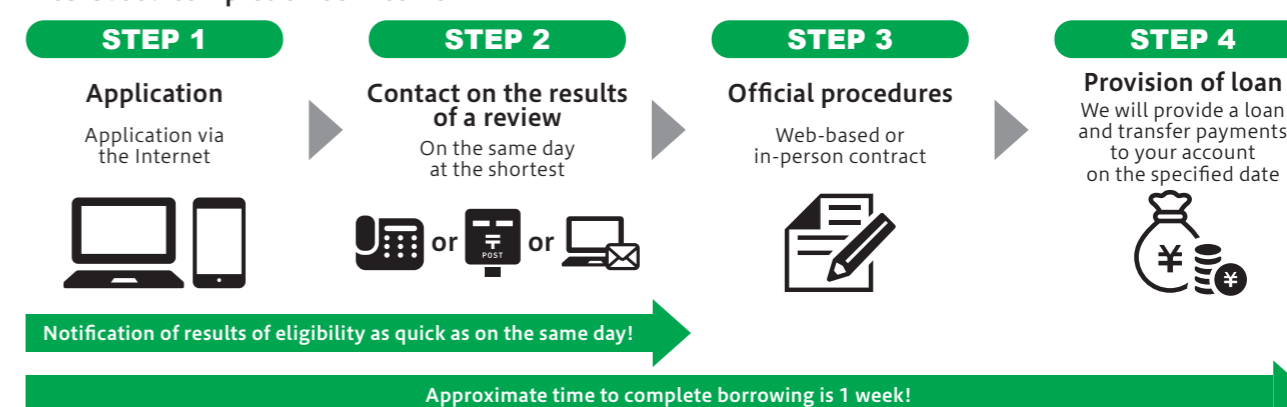


Policy for Future Initiatives

The Bank will continue to 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.

Furthermore, 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



* Please note that incomplete documents at application may result in your application taking several days.

Major Quantities for Achieving the Targets

Proceeds from corporate service provision (consolidated)

Target of 4.2 billion yen

(Unit: Millions of yen)

	Fiscal year ended March 31, 2019	Fiscal year ended March 31, 2020	Fiscal year ended March 31, 2020
Proceeds from corporate service provision	2,216	2,967	3,094
Of which, the Bank	2,158	2,760	2,821
Of which, Gungin Securities	56	95	130
Of which, Gungin Consulting*	2	112	143
Progress rate	—	70.6%	73.7%

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

*After consolidation adjustments

Initiatives to Achieve Targets

(1) Problem solving through business feasibility assessment ⇒ P34

(2) Business succession initiatives ⇒ P35

(3) M&A initiatives

The Bank supported nine client companies without a successor in business succession through M&As during FY 2020 through the Bank's independent support and collaboration with external experts with whom it has partnerships. The Bank carried out its first online M&A seminar in order to accelerate support for resolving business succession issues for SMEs and small businesses with a successor undecided.

- December 2020 M&A seminar for SMEs
Participants: 25 Presenter: Nihon M&A Center Inc.

(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 client companies to enable more sophisticated business matching.

- FY2020 Introductions: 3,735
Contracts concluded: 1,491

(5) Staffing service

In January 2020, the Gunma Bank received licensing to act as a fee-charging employment agency, and has been working in the staffing service. Using this business as a starting point, the Gunma Bank will actively work in human resource consulting in order to support the business growth of client companies, and to contribute to a revitalization of local economies. In April 2021, the Gunma Bank was selected by the Cabinet Office as an indirect subsidy provider for the 2020 Leading Human Resources Matching Project.

Status of recruitment needs (as of March 31, 2021)

By occupation	No. of offers	Composition ratio
Executive management	10	2.9%
Management	106	30.6%
Technical/specialist	230	66.5%
Total	346	100.0%

(6) Support for overseas transactions

The advance of globalization has seen a growing need for companies to expand overseas, and to enhance their sales channels. The Bank is utilizing its network of overseas offices (one branch, four representative offices) to support customers' overseas expansion and the enhancement of their sales channels. Given travel restrictions to areas impacted by the COVID-19 pandemic, the bank has set up online business meetings to develop these overseas business channels.

Individual online business meeting to develop online sales channels (held in January 2021)



(7) Issuance of private placement bonds

By fundraising support through the issuance of private placement bonds, the Bank is meeting the increasingly diversified fund procurement needs of its customers. Additionally, along with fundraising support, the Bank provides services such as Gungin SDGs private placement bonds to support the needs of customers in contributing to the achievement of the SDGs.

(8) Gungin Consulting

The consultants of Gungin Consulting use their expertise to offer the best solutions and support the implementation of solutions when offering assistance in resolving clients' business issues requires a high level of expertise or complex and difficult consulting.

(9) 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.

Fiscal year ended March 31, 2021

(Unit: Millions of yen)

	Fiscal year ended March 31, 2019	Fiscal year ended March 31, 2020	Fiscal year ended March 31, 2021	YoY change	
				(Amount)	(Rate of change)
[Income from corporate services]	2,216	2,967	3,094	127	4.3%
Of which, the Bank	2,158	2,760	2,821	61	2.2%
Syndicated loans	533	703	624	(79)	(11.1%)
Private placement bonds	258	290	199	(91)	(31.2%)
Financial instruments intermediation for corporate customers	52	91	231	140	153.1%
Business insurance for corporate customers	316	50	90	40	80.0%
M&As	181	277	377	100	36.0%
Business matching	307	440	346	(94)	(21.2%)
Structured covenant loans and short-term extension loans	63	272	353	81	29.8%
Derivatives (interest rate and foreign exchange)	435	623	537	(86)	(13.6%)
Other	13	13	59	46	368.9%
Of which, Gungin Securities	56	95	130	36	37.8%
Of which, Gungin Consulting*	2	112	143	31	27.7%

* After consolidation adjustments

- Results were up 127 million yen YoY, the rate of change was steady at +4.3%, and progress on the mid-term progress rate was 73.7%.
- 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.
- Sales of business insurance for corporations increased significantly year on year due mainly to the emergence of insurance needs attributable to the spread of COVID-19, and the penetration of the new tax system for corporate term life insurance.
- Sales increased steadily for Gungin Securities due to strengthened 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 with 440 requests for problem resolution received, bringing the total number of contracts to 156. These issues included business succession, management diagnosis and planning, organization, and human resources.

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	As of March 31, 2021
Customers' deposited financial assets	877.6 billion yen	850.8 billion yen	935.8 billion yen
Of which, the Bank	786.0 billion yen	737.5 billion yen	771.1 billion yen
Of which, Gungin Securities	91.5 billion yen	113.2 billion yen	164.6 billion yen
Achievement rate	-	85.1%	93.5%

Initiatives to Achieve Targets

(1) Realization of stable asset formation for customers

The Bank expanded the number of balanced core funds, and has started handling one type of ESG investment in the shape of ESG funds that conduct impact investment (an investment method that aims to obtain two benefits: resolving social issues, and return on investment), and it has also started handling 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, and has also launched a campaign for installment-type products. This campaign has its aim revitalizing local communities, and uses products such as hot spring accommodation vouchers that can be used within Gunma Prefecture. In investment trusts, we achieved our mid-term target of 1 billion yen per month in investment trust contracts a year ahead of schedule.

(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

The Maebashi, Takasaki, and East branches meet the asset management and insurance consultation needs of asset building customers who are not able to visit standard branches on weekdays. Additionally, from April 2020, the Bank has set up a holiday-only inheritance consultation service at the Individual Consulting Plaza Maebashi, where the Bank's inheritance specialists respond to customer needs.



Individual Consulting Plaza Maebashi (Maebashi Minami Mall Sub-branch)

Status as of March 31, 2021

- Continued monetary easing by central banks around the world and financial support from governments, combined with expectations of an economic recovery because of the increasing availability of a vaccine for COVID-19 meant a sharp rise in stock markets, and a general rise in the base price for investment trusts.
- Given this upturn in the market environment, sales of satellite funds managed by global equities and the like grew in addition to core funds subject to balanced management. In bonds, the introduction of new products together with attention paid to after-sales follow-ups to a wide customer base aimed at meeting their diverse investment needs meant sales remained strong, and the balance of deposited financial assets rose.

Policy for Future Initiatives

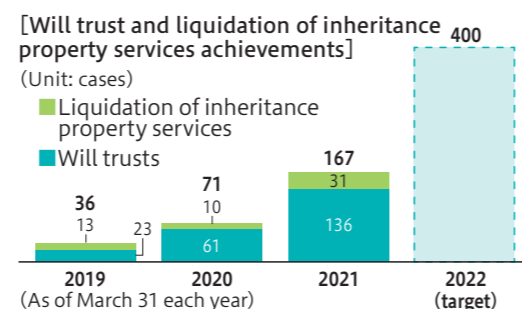
(1) Customers' deposited financial asset services

For investment trusts, the Bank will continue to propose "core-satellite management" with the aim of improving the management efficiency of overall assets from a long-term perspective, and will support stable customer asset formation by further promoting funded investment trusts that provide time diversification effects.

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 the public pension, and the Bank also offers comprehensive consulting services including measures for inheritance and gift giving. The Bank will respond to a wide range of asset management needs of customers through proposals for foreign bonds and private placement structured bonds. Moreover, it will strengthen its ability to make proposals to customers with diverse investment needs by strengthening its alliance with Gungin Securities.

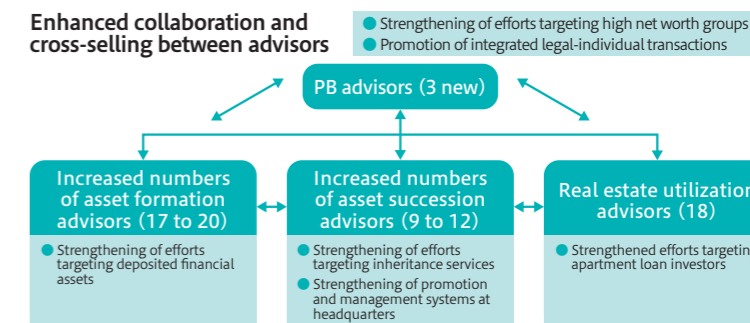
(2) Inheritance-related services

By further increasing numbers of staff dedicated to inheritance services, the Bank will strengthen its promotion and management system for will trusts and estate planning, thus supporting smooth asset succession.



(3) Strengthening the Wealth Management Group

The Bank is strengthening the functions and systems of the Wealth Management Group, including by creating new private banking (PB) advisors and increasing the numbers of other advisors, and by promoting collaboration and cross-selling between advisors. Through this, it will work to increase the balance of deposited financial assets and to further promote inheritance-related businesses.



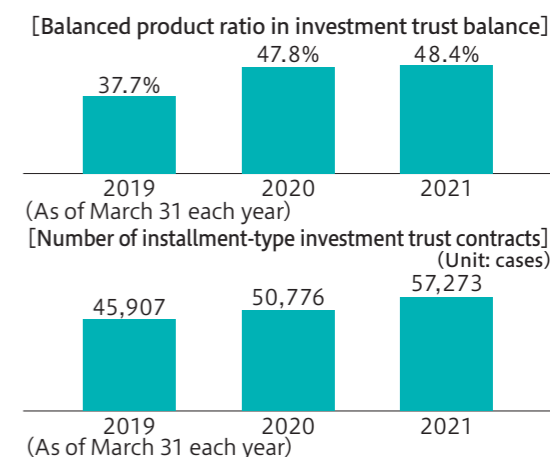
Feature Article Customer-Oriented Business Conduct

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 actively balancing managed 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.



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 and Investment Trust Line-up, which summarizes main investment trust products handled by the Bank including their overviews and management are available as resources 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. These were formerly held in person, but measures to prevent the spread of COVID-19 mean that these are being held online, in view of this new style of working.

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 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.

Note: Please refer to our website for the overall status of initiatives 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

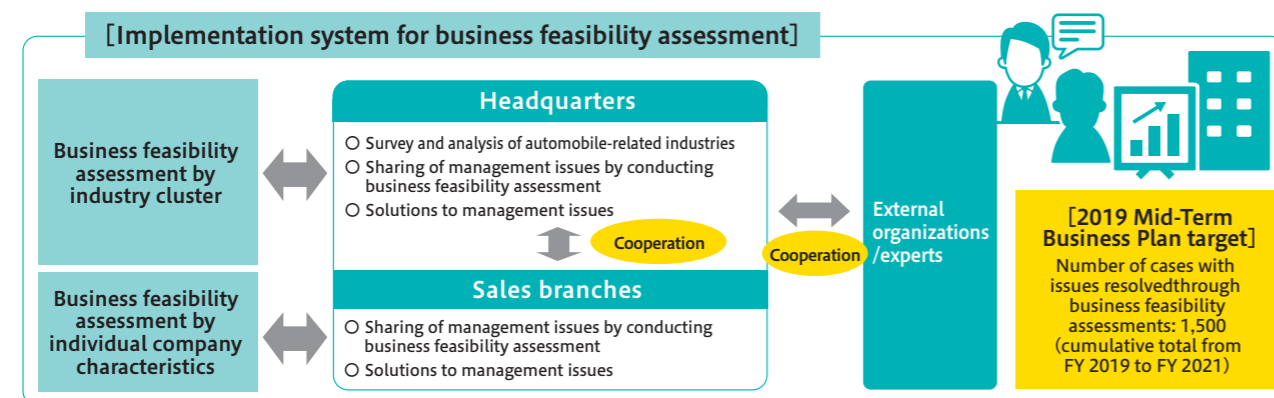
	As of March 31, 2020	As of March 31, 2021
Number of business feasibility assessments	1,430 cases	1,569 cases
Number of problems resolved	739 cases	1,312 cases
Progress rate	49.2%	87.4%

* The number of solutions to customer problems identified through business feasibility assessments (cumulative total)
 * In H1 of FY2020, given the impact of the COVID-19 pandemic, we did not conduct a feasibility study.

Initiatives to Achieve Targets

In addition to expanding the businesses of our 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, 2021

Major problem solving items	Number of cases	Resolution rate*	Average time to resolution
Diversification of funding and improvement of financial structure	299 cases	79.3%	8 months
Expansion of business facilities	257 cases	66.6%	11 months
Business succession	104 cases	43.3%	14 months
Recruitment and training of human resources	98 cases	43.9%	12 months
Tax deferral	82 cases	64.1%	6 months
Sales channel development	78 cases	49.7%	15 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 diversification of funding, improvement of the financial structure, and expansion of business facilities.
- In addition, the Bank is also proactively addressing social issues such as business succession, the recruitment and training of human resources, and expanding sales channels, as well as matters related to supporting its core businesses.

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

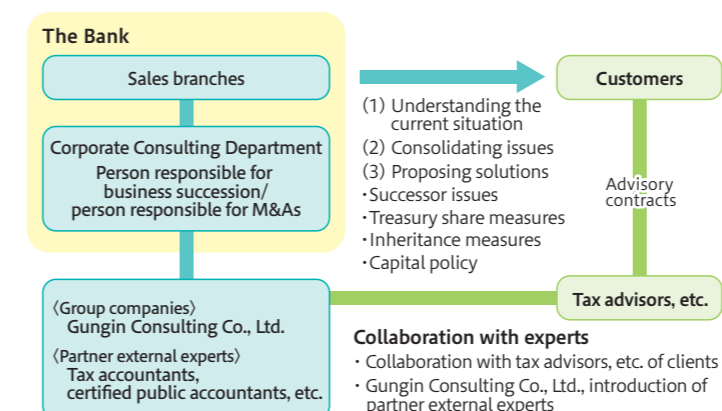
	As of March 31, 2020	As of March 31, 2021
Number of support cases	3,083 cases	5,069 cases
Progress rate	51.4%	84.5%

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, Corporate Consulting Department, and 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]



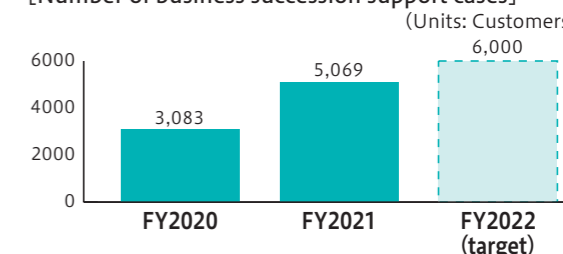
[Online seminar]

Name of seminar	Date held	Total number of participants
Business succession and inheritance seminar	November 2020	60 people
M&A Seminar for SMEs	December 2020	25 people

Status as of March 31, 2021

- The number of business succession support cases as of March 31, 2021 totaled 5,069 as a result of efforts at all sales branches.
- Progress has been steady, with an achievement rate of 84.5% compared to the plan.

[Number of business succession support cases]



Policy for Future Initiatives

The Bank will continue to meet with customers and provide optimal solutions for each customer to resolve issues, such as by utilizing the Gunma Regional Co-creation Limited Partnership, thereby ensuring smooth succession and maintaining and improving regional economic vitality.

Outline of Gunma Regional Co-creation Limited Partnership



Major Quantities for Achieving the Targets

Number of start-up support cases
Target: **2,000** cases

	As of March 31, 2020	As of March 31, 2021
Number of start-up support cases	565	1,489
Progress rate	28.2%	74.4%

* 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 potential equipment needs of clients.

Subsidies and grants	No. of applications supported
2020 Manufacturing, Commerce, and Service Management Capabilities Improvement Support Subsidy	13
2020 Subsidy for Energy Efficiency Investments	1

(2) Promotion of creation and development of new, next-generation industries (technology-related venture businesses) through collaboration between industry, academia, government, and financial institutions

On March 12, 2021, the Gunma Next-Generation Industries Creation and Cultivation Collaboration Agreement was signed by seven organizations: Gunma Bank, Gunma Prefecture, Shinonome Shinkin Bank, Gunma University, Maebashi Institute of Technology, National Institute of Technology, Gunma College, and Leave a Nest Co., Ltd.

As of FY2021, this consortium will host the Gunma Tech Planter and implement programs to promote the discovery and social implementation of science and technology originating in universities, technical colleges, and companies.

(3) Promoting the commercialization of new business plans for recipients of the Gungin Business Support Grand Award

There have been a total of 2,226 applications for the Gungin Business Support Grand Award, and the Bank has supported 848 companies with commercialization.

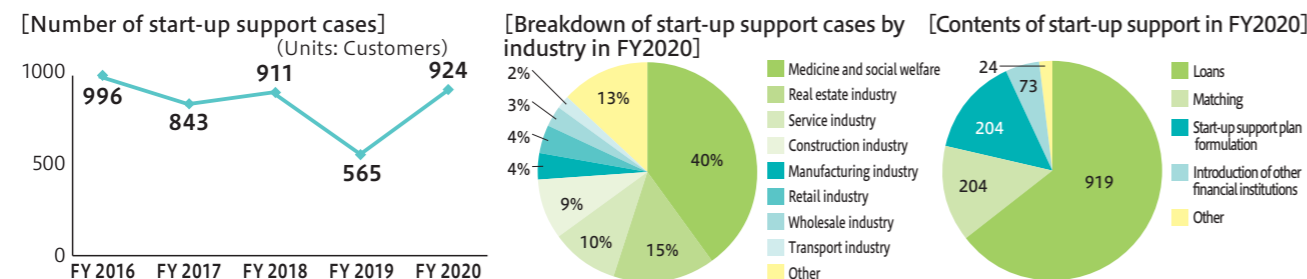
	Number of loans provided to applicants	Amount of loans
FY 2020	223 cases	1,579 million yen
Total	1,683 cases	50,472 million yen

(4) Expansion and implementation of multifaceted growth support measures

The Bank is providing 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 is also providing multifaceted support for growth, including business matching and the dispatch of external experts.

Status as of March 31, 2021

As of the end of March 2021, the Bank has supported a total of 1,489 start-ups, achieving a progress rate of 74.4%. This number is increasing due to COVID-19 relief funds, start-up assistance provided by government agencies, and improved start-up support systems.



Policy for Future Initiatives

The Bank is active in creating and cultivating next-generation industries by utilizing the fruit of research from educational and research institutions in Gunma Prefecture, and the research and development capabilities of local companies. An example of this is holding the "Gunma Tech Planter" event sponsored by the Gunma Next-Generation Industries Creation and Cultivation Consortium comprising seven organizations including the Gunma Bank, Gunma Prefecture, and Gunma University. The Bank will also continue to promote the commercialization of new business plans of recipients of the "Gungin Business Support Grand Award". Additionally, it will provide multifaceted support in cooperation with the start-up support measures of Gunma Prefecture and other municipalities in Japan.

In the future, the Bank will continue to 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	As of March 31, 2021
Results	120 people	131 people	147 people
Progress rate	—	90.9%	102.0%

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)



L-NEXT

○ 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.

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, 2021

As of March 31, 2021, the number of women in managerial positions was 147 (up three compared to the target). With the addition of new appointments made in April 2021, the total number of women in managerial positions reached 172 (up 28 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.