

# Company Information

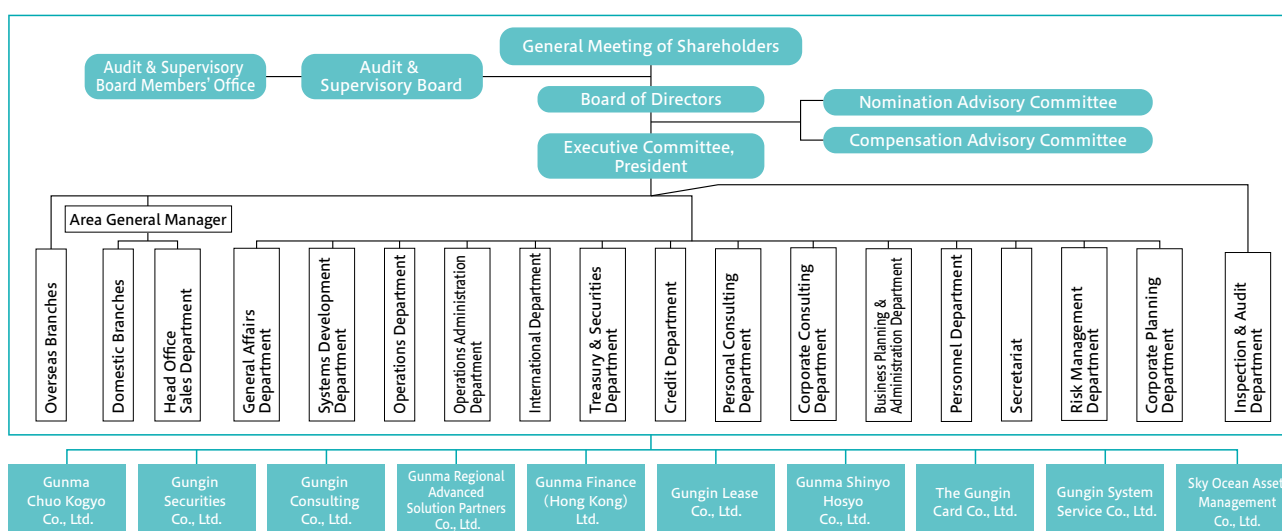
## Company Overview

(as of March 31, 2021)

Name:	The Gunma Bank, Ltd.	Total assets:	10,598.7 billion yen
Date of establishment:	September 1932	Deposits:	7,752.7 billion yen
Location of head office:	194 Motosojamachi, Maebashi, Gunma	Loans and bills discounted:	5,749.6 billion yen
Capital:	48.6 billion yen	Net assets:	517.0 billion yen
Number of employees:	3,006 (excluding temporary employees)	Total capital adequacy ratio:	Consolidated 12.74%, (uniform international standards) Non-consolidated 12.18%
Number of bases Domestic:	158 banking outlets in Japan (110 in Gunma, 48 outside Gunma)	Ratings:	JCR AA R&I A+ Moody's A3 S&P A-
Overseas:	one banking outlet in New York; Four offices (Hong Kong, Shanghai, Bangkok, and Ho Chi Minh)	Note: Number of employees in the consolidated companies is 3,175 (2,976 for the Gunma Bank and 199 for its subsidiaries). Employees of the Gunma Bank include "locally hired overseas employees and secondees to the Bank" and exclude "secondees from the Bank," etc., indicating the number of employees based on the establishment employment.	
Subsidiaries Domestic:	Eight companies		
Overseas:	One company (in liquidation)		
Affiliates Domestic:	One company		

## Organization Chart

(as of June 30, 2021)



## Key Operations

### Deposit services

- (1) Deposits  
Current deposits, ordinary deposits, savings deposits, deposits at notice, fixed deposits, periodic deposits, separate deposits, earmarked deposits for taxes, foreign currency deposits  
(2) Certificates of deposit  
Negotiable certificates of deposit

### Loan services

- (1) Loans  
Loans on bills, loans on deeds, overdrafts  
(2) Bill discounting  
Discounts on bank acceptance, commercial bills, documentary bills

### Trading of trading account securities

Trading of public bonds such as national government bonds

### Portfolio investments

Investments in government bonds, municipal bonds, corporate bonds, stocks, and other securities for bank reserves and fund management

### Domestic exchange transactions

Transfers, debt collection, etc.

### Foreign exchange transactions

Various services related to foreign exchange transactions for purposes such as exports, imports, foreign remittances, currency exchanges, etc.

### Over-the-counter sales of investment trusts

Over-the-counter sales of public bonds such as national government bonds and investment trusts

### Services as a trustee of bonds and debentures and an issuing and paying agent

Services as a trustee of bonds and debentures under the Secured Bond Trust Act, in addition to floating public bonds, and conducting agency services for issuances and payments

### Trust services

Trust as a substitute for a will, land trust, real estate management trust, specific charitable trust, charitable public trust. Also, we handle inheritance-related services (will trust and Liquidation of inheritance property services).

### Handling of defined contribution pension plans

Operations and management of defined contribution pension plans under the Defined Contribution Pension Act

### Supplementary services

- (1) Agency services  
#1 Acting branch of the Bank of Japan, acting revenue branch of the Bank of Japan  
#2 Handling of public funds for local public bodies  
#3 Agency services for the Workers' Retirement Allowance Mutual Aid Organization  
#4 Agency services for receipt of paid-in advances on stocks and payments of share dividends and the principal and interest of public and corporate bonds  
#5 Agency service for loans from the Japan Finance Corporation  
#6 Trust agent services for pension trusts  
#7 Non-life insurance agent services  
#8 Life insurance agent services  
(2) Safe deposit box  
(3) Loan of securities  
(4) Loan guarantee (acceptance of payment)  
(5) Financial instruments brokerage  
(6) Underwriting of public bonds  
(7) Credit card services  
(8) Derivative transactions of interest rates and currencies  
(9) Handling of commercial papers  
(10) Staffing