

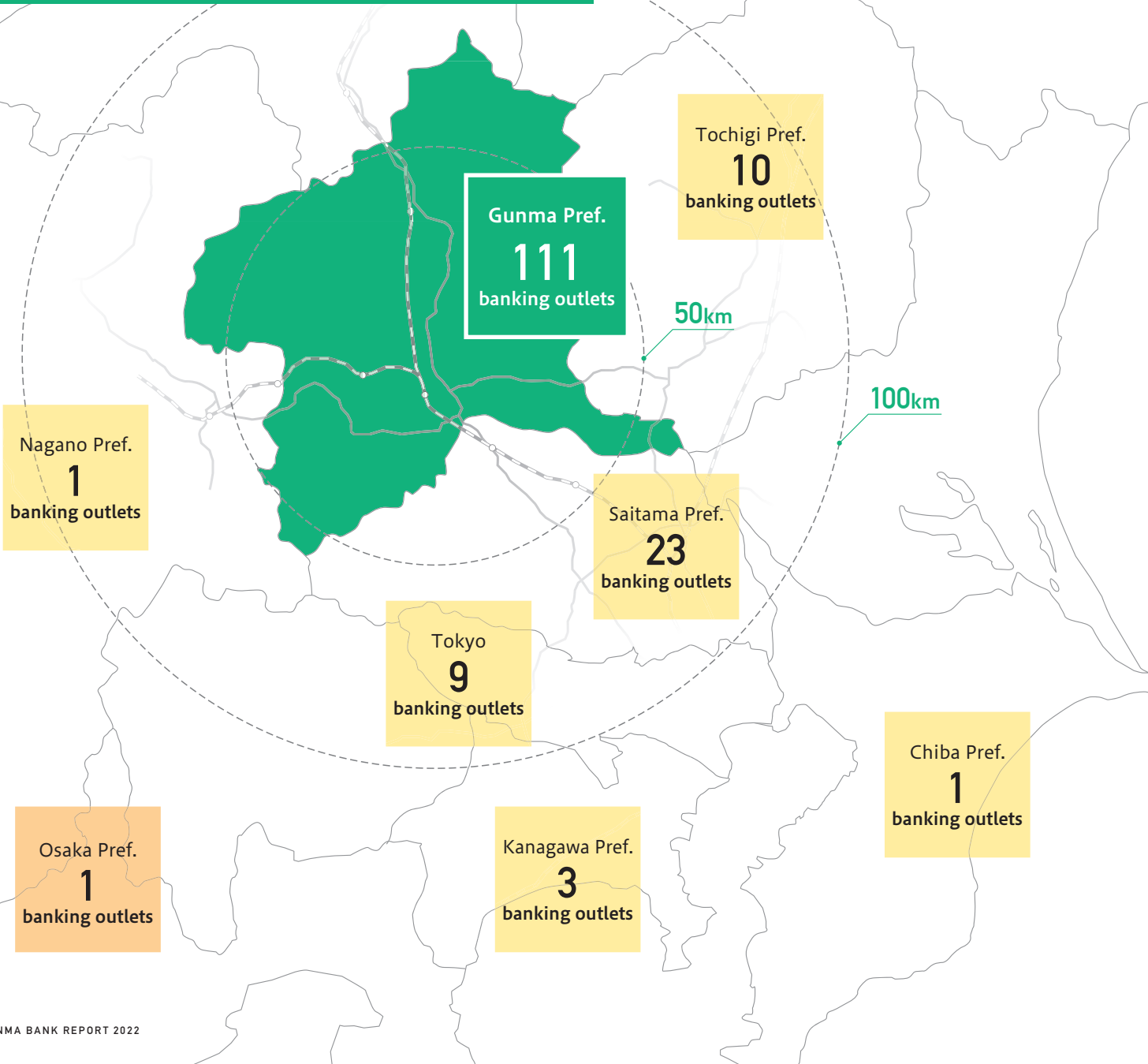
Service Areas and Present State of Gunma Prefecture

The Gunma Bank Group operates in a wide service area that extends to the greater Tokyo area but is centered on 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. Gunma Prefecture, the main area of the Gunma Bank Group, is located in the northern part of the Kanto region. Because of its location in the center of Japan, the region has long flourished as a major transportation hub. Today, the prefecture allows easy access to the Tokyo metropolitan area thanks to a well-developed transportation system including the Shinkansen and expressways. It also notable for its stable climate and for few natural disasters such as earthquakes and floods. Other attractions include its rich natural setting, especially Oze National Park and the Three Mountains of Jomo, as well as abundant tourism resources such as its famous hot springs and World Heritage sites.

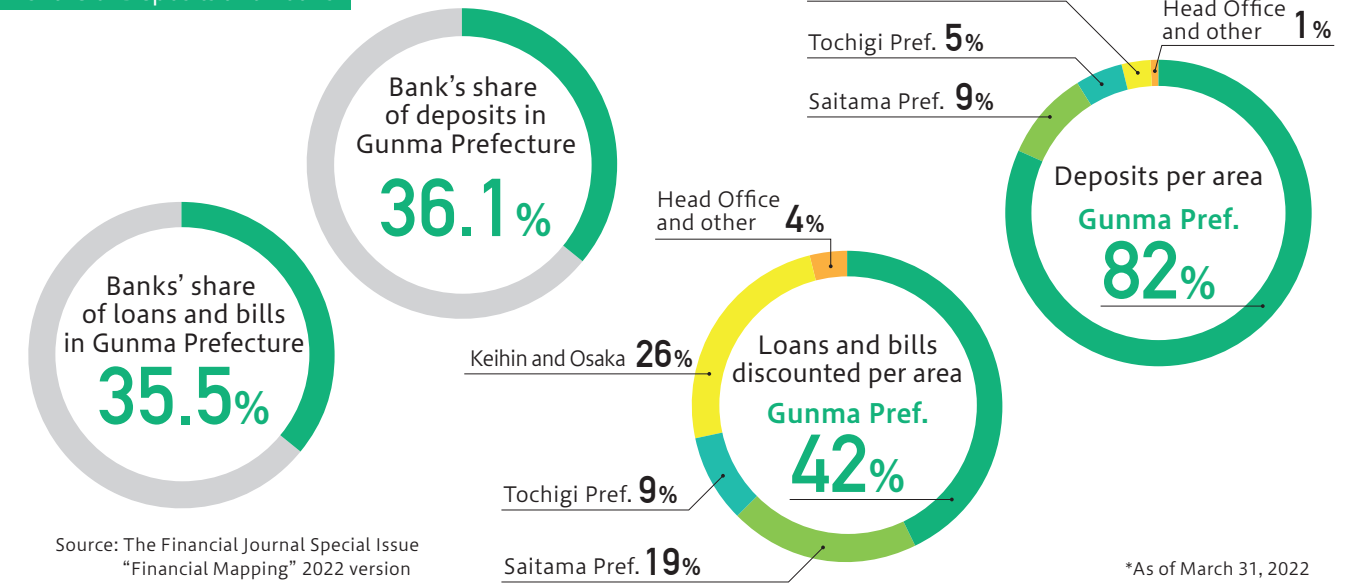
Oze National Park

A network of banks across Kanto and excellent access to Greater Tokyo

(As of June 30, 2022)



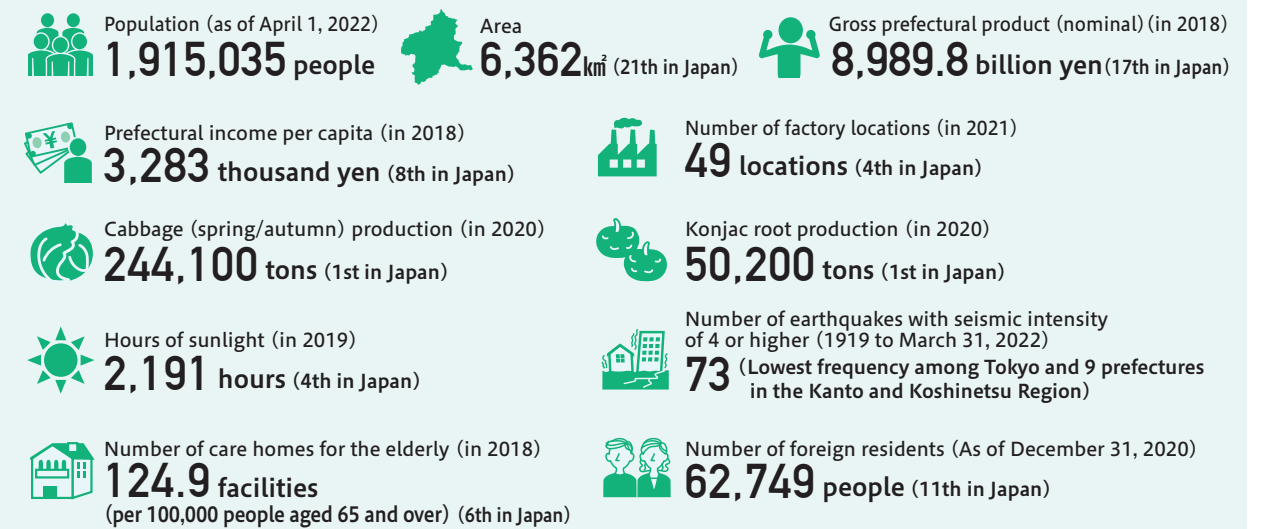
Share of Deposits and Loans



Source: The Financial Journal Special Issue "Financial Mapping" 2022 version

*As of March 31, 2022

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: "2021 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. Gunma ranks first in Japan in the value of shipments of car bodies, coffee drinks, financial terminals, and tofu. It is home to 4,480 manufacturing facilities, making it 16th in the nation.

*Source: "Financial State of Gunma Prefecture"

