

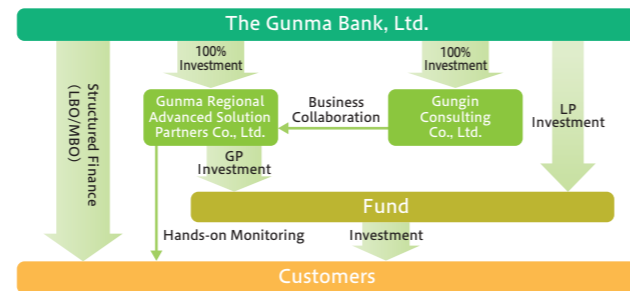
Measures for Protect Customers

Financial support

The Bank's branches and headquarters are working closely together to provide financial facilitation and business revitalization support to business partners affected by the COVID-19 pandemic and other factors.

The Bank's Credit Department Internal Review Office is playing a central role in providing support and advice to business partners regarding the formulation of business improvement plans. The Bank also collaborates with external organizations such as the Small and Medium Business Revitalization Council and external experts to enhance the effectiveness of the support we provide. We are also working with Group companies like Gungin Consulting and Gunma Regional Advanced Solution Partners to provide fundamental support for revitalization utilizing revitalization funds, capitalized borrowing, and other methods according to the business conditions of our business partners.

We also conduct problem-solving loan proposals based on business feasibility assessments, and are involved in capital investment in business restructuring, refinancing, and other related financial activities. We also offer proposals for lease-based capital investment in collaboration with Group company Gungin Lease.



Core business support

Staffing

In addition to labor shortages and difficulties in finding business successors, local companies are facing major challenges in responding to the changing business environment. We support the resolution of these management issues in terms of securing the human resources they need.

In January 2020, the Gunma Bank received licensing to act as a fee-charging employment agency, and has launched a staffing service. In April 2022, the Gunma Bank was selected by the Cabinet Office as an indirectly-subsidized service provider for the 2021 Leading Human Resource Matching Project. After ascertaining the management issues and human resource needs of our business partners, the HQ's Staffing Service team works with our affiliated staffing agencies to match our partners with human resources to fill a wide variety of positions. This includes everything from executives and managers to professional and technical staff. By doing so, the Bank helps our business partners expand their businesses and improve productivity.



Corporate Consulting Department Staffing Team

KPIs in Connections	
Number of staffing cases closed (cumulative for three years)	200 cases
Number of business matching cases (cumulative for three years)	3,000 cases

Business matching

Business matching is an area where the Bank can exercise its strength in "Connections" by utilizing its information and networks.

We utilize our wide-area network of bank clients, external partners, and alliances to match the clients of other banks with solutions to business needs such as sales channel expansion and finding business partners.

The Bank has also introduced the Gungin Business Matching System to enhance our consulting sales capabilities, improve administrative efficiency, and enable more sophisticated business matching.

Subsidy support

As an organization supporting business innovation, the Bank provides useful information on subsidies as well as assistance with subsidy applications to business partners that need it.

To stimulate the latent equipment demand of our business partners, the Bank also provides useful information on interest subsidies and support with matters such as interest subsidy applications.

Support for overseas transactions

▶ See P67 for information on our overseas bases.

The Bank actively supports the overseas expansions of our business partners in collaboration with our overseas bases (one branch and four representative offices) and external partners.

The Corporate Consulting Department Overseas Trade Support Office is playing a central role in providing packages of services for business partners considering expanding overseas or looking to develop their overseas sales channels. In the case of the former, this can include providing advice on business locations as well as practical

support with things like opening local bank accounts. In the case of the latter, this can include developing lists of candidate sites and arranging business meetings.



Seminar on the latest trends in Vietnam February 22, 2022

We will spin the threads of the future by connecting the various values of the Group and the region to businesses.

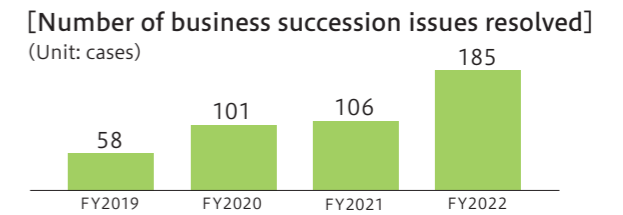
Business succession support

Management issues related to the business succession of local companies will have a significant impact on local economies in terms of passing down technology, maintaining supply chains, and maintaining employment. Business succession has become a major issue with implications for the sustainability of the region.

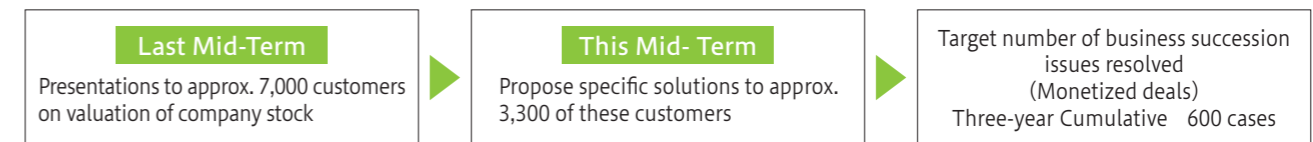
Our HQ and sales branches cooperate to understand the business succession and M&A needs of our business partners and provide them with appropriate proposals and advice, collaborating with external partners to do so when appropriate. We are also collaborating with our alliance partners in the fields of business succession and M&As.

In the previous Mid-Term Business Plan, we set a quantitative target for the number of business succession support cases. In three years, we gave presentations to approximately 7,000 customers on the valuation of their company's stock. In the three years of the current Mid-Term Business Plan, we will make proposals to business partners who received these presentations on how to resolve their issues. We will work to both realize the resolution of these issues and to make the Bank more profitable.

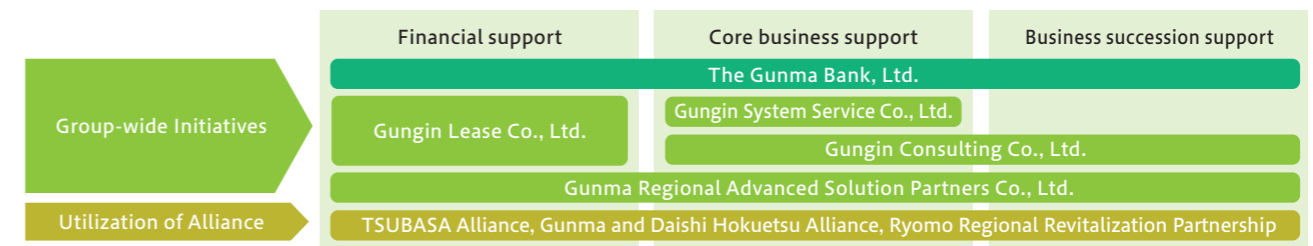
KPIs in Connections	
Number of business succession issues resolved (cumulative for three years)	600 cases



Main partners	
Gungin Consulting Co., Ltd.	
Deloitte Tohmatsu Tax Co.	
Gunma Prefecture Business Succession Support Center	
Nihon M&A Center Inc.	



Demonstrate our ability to "connect" through collaboration with the Gunma Bank Group and Alliances



Feature Article Establishment of the Specialized Finance & International Department

In April 2022, the Bank established a Specialized Finance & International Department based on the International Department, as well as a Specialized Finance Office within the new department.

This move centralized the structured finance-related functions that were previously dispersed across multiple departments. By increasing the number of staff engaged in structured finance operations, we strengthened our ability to provide a variety of financing methods, including project finance for renewable energy and other projects, as well as leveraged buyout (LBO) finance to support business succession and M&A.

By providing structuring and lending for structured finance deals, we are able to do more than just meet the needs of customers. We are also able to actively contribute through one of our core businesses to solving local social issues such as bringing about a decarbonized society and solving the succession problem.

Main Functions of the Specialized Finance & International Department

- Structured finance (Structuring and lending)
- Cross-border loans
- Management of the New York Branch and other overseas bases
- Foreign exchange business

[Organization Chart]

