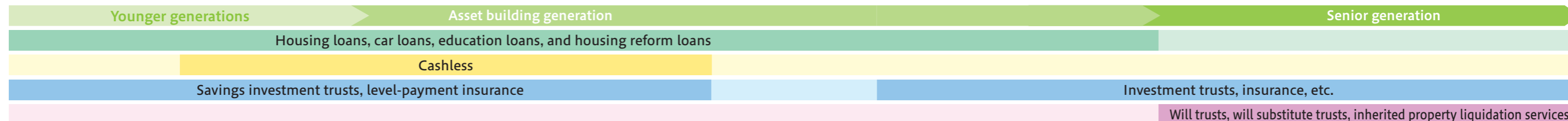


Measures for Individual Customers

Contribute to the prosperous future of individuals by supporting them according to their life-stage



Supporting stable asset formation for individuals

The Bank provides each individual customer with products and services according to their life events and life-stage, whether this be acquiring a home, purchasing a car, or building assets. By providing the appropriate products and services at the appropriate time and through the appropriate channels, we support customers' prosperous futures.

Lending for individual customers

The Bank is strengthening its efforts in areas such as housing loans and unsecured consumer loans to support customers in building prosperous lives. Providing combined services tailored to a customer's life plan, starting with loans, leads to lifelong business with the customer. As housing loans and unsecured consumer loans are highly profitable relative to risk, we believe this is an area in which we will aggressively pursue opportunities from the perspective of strengthening our management structure.

In order to respond to the diverse needs of customers, we are working to improve the quality of our loan products. We are also promoting digitization to increase customer convenience and improve the Bank's operational efficiency. In October 2021, we introduced an E-contract service that allows customers to complete housing loan contract procedures anywhere and anytime online. More than 90% of new housing loan contracts are now signed through the E-contract service.

Customers' deposited financial asset services

Realization of stable asset formation for customers

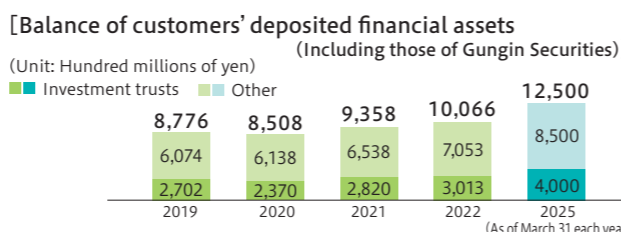
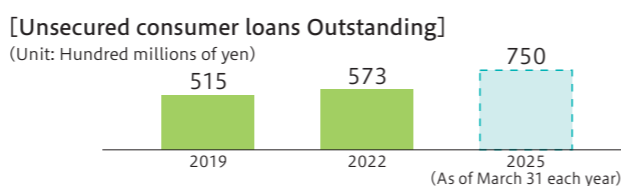
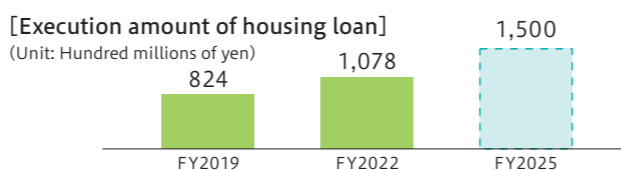
In accordance with our initiative policy on Customer-Oriented Business Conduct, the Bank proposes the diversification and accumulation of investment assets as the means to realize stable asset formation for customers. We support customers asset formation by proposing long-term, accumulated, diversified investment. This includes proposing "core-satellite management" of investment trusts, which aims to raise the overall investment efficiency of assets from a long-term perspective. It also includes savings investment trusts utilizing the "Tsumitate NISA" system, which provides long-term tax benefits. [Core/Satellite (Asset) Management]

This investment management method balances core assets, which refers to stable, diversified medium- to long-term investments, and satellite assets, which refers to investments in specific fields aimed at high returns.

Support for an era of people living to age 100

In an era of people living to age 100, many customers have concerns regarding retirement, particularly about asset formation and living expenses. To assuage those concerns, the Bank provides comprehensive consulting based on the customer's asset situation, family structure, life plan, and other factors.

KPIs in Connections	
Amount of housing loan executed (three-year cumulative total)	400.0 billion yen
Balance of unsecured consumer loan (as of March 31, 2025)	75.0 billion yen
Balance of customers' deposited financial assets (consolidated, as of March 31, 2025)	1,250.0 billion yen
Of which, investment trusts (consolidated, as of March 31, 2025)	400.0 billion yen



One of the risks that the elderly may face is the risk of longevity. The Bank supports customers in preparing for this risk with products such as investment trusts that extend the life of money through asset management, as well as whole life annuities that complement public pensions.

Collaboration with Gungin Securities

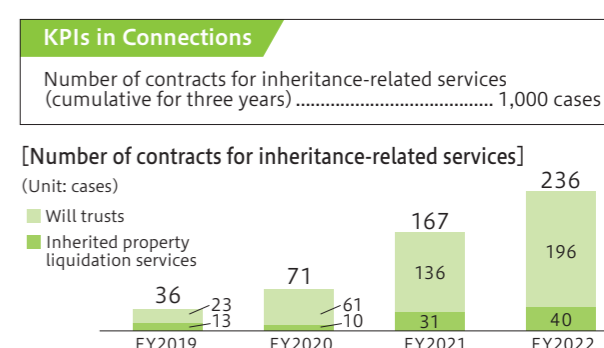
The Gunma Bank launched Gungin Securities as a fully-owned subsidiary in October 2016. It has established a Head Office Sales Department (Maebashi City) as well as four other locations (Takasaki Branch, Ota Branch, Shibukawa Representative Office, Kiryu Representative Office) in Gunma Prefecture. There, it provides a wide range of financial products and services, including stocks, bonds, and investment trusts, as well as asset management proposals.

The sales locations are located inside of branches of the Gunma Bank. Since its establishment, Gungin Securities has collaborated with the Bank to practice customer-oriented asset formation support and propose optimal financial solutions.



Support in "Connecting" to the next generation

With the increasing need to smoothly "Connect" assets to the next generation in light of the decreasing birthrate and increasing aging population, the Bank offers a variety of services such as will trusts, will substitute trusts, and inherited property liquidation services. The Wealth Management Group (see below) at our HQ has asset succession advisors who are familiar with these matters and provide consulting services that align with the wishes of customers.



Will trusts	This services covers everything from answering questions about writing a will to the storage and execution of a will.
Will substitute trusts	This service invests and manages your assets so that the necessary funds can be passed quickly to your designated family members when the time comes.
Inherited property liquidation services	This service includes the inheritance surveys and help with the preparation of inheritance partition agreements.

Expansion of Individual Consulting Plazas as a holiday sales base

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

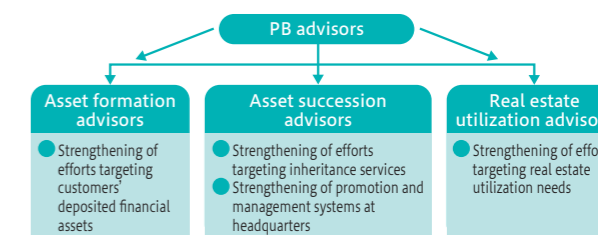


Individual Consulting Plaza Isesaki, which opened in June 2022

Feature Article Initiatives of the Wealth Management Group

The Bank established a Wealth Management Group within the Personal Consulting Department in an effort to strengthen its wealth management services. The Group is staffed with experts in fields including asset formation, asset succession, and real estate utilization, allowing it to respond to consultations on these and other matters received from customers at our sales branches.

The Wealth Management Group at our HQ and our sales branches will work together to strengthen our consulting services to resolve customer issues that are increasingly diverse and advanced.



Structure	Target segment	Direction
Private banking advisors	Upper class	Strengthening of services for the upper class and integrated personal-corporate services
Asset formation advisors	Middle - Upper Middle class	Station at branches to train branch staff and respond to customers' investment needs
Asset succession advisors	Middle - Upper Middle class	Reinforce inheritance-related operations, and strengthen proposals to real estate and corporate owners, etc.
Real estate utilization advisors	Real estate owner	Strengthen proposals for real estate utilization to owners of real estate whose market has growth potential