

Initiatives of the Gunma Bank Group

The Gunma Bank Group consists of the Bank, six consolidated subsidiaries, two non-consolidated equity-method subsidiaries, and one equity-method affiliate. In addition to our core banking services, we provide a wide range of financial products and services. In our new Mid-Term Business Plan, we will aim to realize our Purpose by demonstrating the Group's comprehensive capabilities of exploring new businesses and deepening our existing businesses.

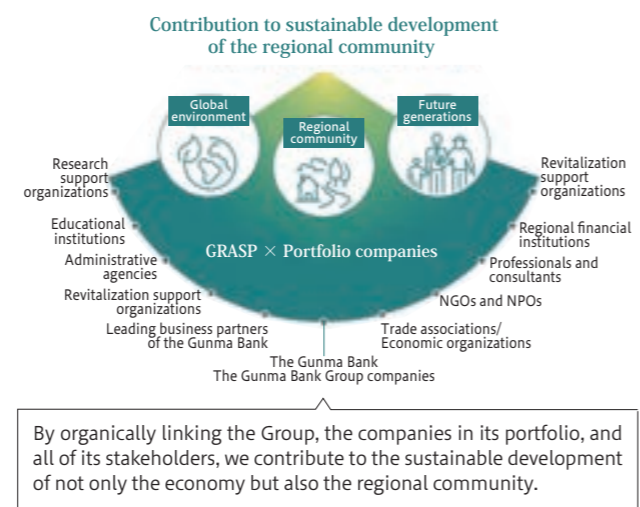


Gunma Regional Advanced Solution Partners Co., Ltd.

Boosting the regional economy and business value through investment and management support
Gunma Regional Advanced Solution Partners is a "region-building producer" that creates excitement through investment. Through investment and hands-on management support, we will engage in initiatives including the creation of new businesses that help revitalize the regional economy, as well as the facilitation of smooth business succession to the next generation. At the same time, we will encourage businesses essential to the region to rebuild their competitiveness. In this way, we will strive to boost the regional economy and our corporate value. Some of our other initiatives include the revitalization of areas such as tourism, the building of a recycling-based society through promotion of locally produced and locally consumed energy, and the building of a system for addressing the hiring and human resource development challenges shared by companies in the region.

Our mission is to spin the threads of a more prosperous and livable sustainable society by connecting the strengths of every individual person and company in the region.

We want to be your partner in spinning the threads of your hopes and desires.



Gungin Lease Co., Ltd.

Providing diverse added value through support for equipment installation
As a member of the Gunma Bank Group, Gungin Lease helps customers install equipment by providing leasing services. We also provide diverse added value through the mechanism of leasing. Here are a few specific examples. First, customers do not require large amounts of capital to install equipment. Second, lease payments are fixed, making it easy for customers to track costs. Third, customers

are freed from administrative tasks such as paying property taxes and insuring the equipment. Fourth, the leased equipment is simply returned to the leasing company at the end of the lease, meaning customers need not worry about environmental regulations related to waste disposal, etc. Gungin Lease will continue to spin the threads of a prosperous future for the region by carefully connecting the needs of each customer with the right leasing solution.

We will contribute to the future of local communities by providing value that goes beyond existing business areas as a Groupwide effort.

Gungin Consulting Co., Ltd.

Supporting customers' business expansions as a Groupwide effort

As a business strategy partner that is rooted in the region and supports the growth of customers, Gungin Consulting strives to provide what the Bank cannot on its own. Namely, more specialized consulting services, proposals for solutions to issues, and support with their implementation.

More specifically, we provide solution proposals with business succession support as a starting point, as well core business support in collaboration with the Gunma Bank and Gunma Regional Advanced Solution Partners. We also conduct study sessions and provide consulting services on goal-setting in support of SDGs initiatives.

Moving forward, the Group as a whole will continue to spin the threads of a prosperous future by exploring new business areas while deepening existing businesses in order to solve customers' problems and help realize their goals.



Gungin System Service Co., Ltd.

Supporting the digitalization of the region, our customers, and the Bank

As the Group's systems company, Gungin System Service plays an important role within our digital strategies that are the foundation for "Connections and Spinning the Threads." In the digitalization of the community, it provides support in a number of ways, including actually going to customers' places of business to set up and operate their

systems. In the digitalization of customer contact points, meanwhile, it works with the Gunma Bank on system development and also provides operational support. In the digitalization of internal bank operations, it provides its insights and know-how as a systems company and works with the Bank to plan and manage a number of initiatives including the promotion of paperless operations and the automation of routine operations.

Gungin Securities ▶ P36

Feature Article Explore new business areas

In order to respond to the increasingly diverse and complex issues and needs of local communities, the Group is working to provide new value not limited to its existing business areas focused on financial services. In order to make the most of the Group's accumulated know-how and management resources, we are considering expanding into the following business areas.

Human resources solution business

In addition to expanding our existing staffing business, we will provide new services such as temporary staffing and employment placement dispatching. We will contribute to sustainable region-building by connecting local companies suffering from a shortage of human resources with people who want to demonstrate their abilities in Gunma Prefecture and other regions where the Bank operates.

Regional trading company business

We will support the development of new products and businesses based on the superior technologies, services, and local resources of local companies. In addition, we will aim to enhance the value of the region by widely providing local products to people within and without the region through the operation of an e-commerce mall.

ICT/DX solutions business

In order to promote the digitalization of the region, we will work to support the introduction of ICT and digitalization at local companies. We will enhance the support we provide to customers according to their actual situations and needs, including groupware and other business support systems.

Promote local cashless society

We will create a sustainable regional digital ecosystem by connecting payments and settlements across the region with the power of digital.

Expansion of cashless (Gungin Card) member stores

We will expand our cashless (Gungin Card) member stores by growing the number of stores, offices, clinics, and other businesses in the region with multi-payment terminals. In this way, we aim to make the region a place where cashless payment can be used everywhere.

Expansion of cashless payment users

By expanding our credit card membership, enhancing QR code account linkage, and other means, we aim to create an environment where anyone can use cashless payment. We will also consider new services to expand the number of cashless payment users, such as branded debit cards.