

Innovations in human resources aimed at making the best use of creativity

Basic policy

As customers' needs are becoming increasingly sophisticated and diverse, we will nurture employees who can exercise their creativity to truly meet customers needs with an aim to reinforce our strengths in "Connections." To achieve this, we are shifting from uniform personnel development to personnel development that is tailored to the motivations, abilities, and aptitudes of each individual employee. We are accomplishing this through, amongst other things, the formulation of a professional personnel development

plan, the solicitation of Career Goals Declarations, and the implementation of one-on-one meetings. In this way, we aim to realize our Purpose.

Moreover, as values regarding work and career-building are becoming increasingly diverse, we will strive to create an environment in which each individual can maximize their abilities. We will do this by proactively working to reform work styles and increase diversity and inclusion while also realizing the well-being of each and every employee.

Strengthen comprehensive human resource capabilities and specialized human resources

Supporting the creation of specialists by creating an impetus to pursue specialized fields

We have developed a professional personnel development plan aimed at developing the specialized human resources that each of the departments at our headquarters requires. The plan describes the skills they must acquire, how these human resources will be developed, the qualifications they require, and other information. The plan is updated every year and disclosed to all employees to provide an impetus and motivation to pursue specialized fields.

In addition, we give employees opportunities to deepen their understanding of their career options by providing them with video content about specialized fields, as well as venues to interact with employees working in these fields. We also provide opportunities for those employees who wish to work as specialized human resources to express their intentions by soliciting "Career Goals Declaration" every year. Those who submit declarations are selected for assignment to specialized fields or dispatched to external training programs. We develop those who are assigned to specialized fields into highly specialized human resources based on a development management chart in a number of ways, including actively supporting their attendance of external training and their acquisition of qualifications.

Multi-faceted career development support

In order that employees can have a more positive outlook toward their work and gain a sense of fulfillment from it, we are supporting the career development of employees in two

ways. Namely, by having supervisors support the growth of their subordinates through one-on-one meetings (starting in October 2020) and by having Personnel Department staff visit workplaces to conduct individual interviews.

In addition, from April 2020, we will "visualize" and centrally manage employee skill data by incorporating it into our talent management system. This skill data will be used for a number of purposes, including understanding the characteristics of each individual and department/branch, as well as appropriately assigning and training personnel.

To support the growth of employees pursuing specialized fields, in April 2021 we established a "Skill Check Compass" that provides at-a-glance information on training, video content, etc. aimed at improving their work skills in their respective fields.

We have created an online environment where employees can select the videos they need based on their own Compass from more than 200 videos created by each of the departments of the headquarters, and learn at home.

Striving to realize the Purpose by fostering a rich corporate culture

By fostering a corporate culture that respects the will of the individual and encourages employees to take on new challenges in their jobs autonomously, we will refine our human resources, which is one of our strengths, and foster human resources that connect the community and the Bank. In this way, we will realize our Purpose.

Expanding our digital professional human resources - Raising the level of digital capabilities

Due to factors such as the growing digitalization needs of customers and the digitization of banking operations, there is an increased need to improve our IT consulting capabilities and the productivity of our internal operations.

Given this situation, the Bank is encouraging Group executives and employees to earn the IT Passport certification as a means improving their IT literacy, and aims to have 1,000 executives and employees earn the certification by March 2025. We are also establishing a support system that includes in-house training and seminars on digital-related topics.



Refining the Gunma Bank's human resources to enhance our strength in "Connections"

Enhance the organization by realizing the wellbeing of each executive and employee



Creating an environment where each individual can feel satisfaction in their work

Well-being refers to a state of physical, mental, and social fulfillment.

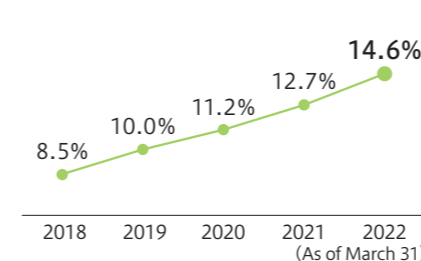
We believe that there are three things that will lead to the strengthening of our organizational capabilities, the improvement of the Bank's performance and corporate value, and the realization of the Group's Purpose and the Personal Purposes of executives and employees. The first is understanding individuals' mental and physical conditions, lifestyles, career ideas, values, etc. in an integrated manner amidst the increasing diversification of work styles and values. The second is creating an environment in which each and every executive and employee can work more vigorously than ever while feeling a sense of satisfaction. The third is develop a system that enables diverse human resources to maximize their individual abilities.

Addressing health issues as a leading regional company

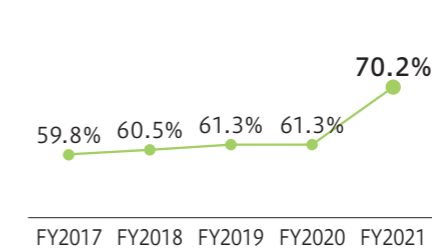
In the future, we will deepen the workstyle reforms we have undertaken to date in order to expand the infrastructure (systems, facilities, etc.) that allows us to meet the needs of diverse work styles. Further, as a leading regional company in the area of health management (we were selected for the White 500 list of Excellent Health and Productivity Management Enterprises), we will continue to proactively address the health issues of our employees to improve our corporate vitality. In these ways, we will aim to further promote job satisfaction and make it easier to work.

Through the promotion of diversity and inclusion, we will ensure organizational diversity by creating opportunities for diverse human resources including women, seniors, mid-career hires, and people with disabilities, to succeed. At the same time, we will also promote initiatives that leverage our diversity. In addition, we will actively work to support career development with a recognition of the fact that we are in an era of people living to age 100.

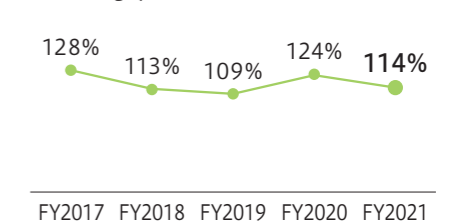
[Percentage of female manager]



[Percentage of paid leave taken]



[Percentage of childcare leave taken] *Including spousal childbirth leave



Feature Article Set up a Personal Purpose

Incorporating the Purpose at the individual level through the setting of Personal Purposes

Since April 2022, each executive and employee has set a "Personal Purpose." Personal Purposes are a statement of what each employee hopes to do and accomplish for society through their work, why they do their work, and other matters. It is set from a far-looking viewpoint, not a short-term one, based on three different perspectives. These are the Social Perspective (what is useful to society and contributes to the sustainability of the community), the Personal Perspective (what the employee is good at, likes, and wants to accomplish), and the Bank Perspective (what aligns with the Group's Purpose and what is expected in the workplace).

The process of having each individual set a Personal Purpose allows us to incorporate the Bank's Purpose into individual-level activities. It is also an opportunity for our employees to rethink and express things such as how they can contribute to local society and the community's future, and what they should do as employees of the Bank to put "Connections" and "Spinning the Threads" into practice.

In addition, the Personal Purposes employees set are

shared with their supervisors by recording them on their goal management sheets each year. During their regular interviews, employees talk with and receive advice from their supervisors about topics such as the state of their personal initiatives. This leads to employees taking concrete action.

Sharing of Personal Purposes within departments and branches

We believe that each employees' realization of their Personal Purpose and performance of their daily duties with an awareness of their Personal Purpose will lead to the realization of the Group's Purpose.

Employees' Personal Purposes are shared with all of the employees at each department and branch by, among other things, posting them in a place where they can be seen by everyone at any time. This makes it possible for every employee to support the realization of others' Personal Purposes.



Sharing of Personal Purposes at a branch