

1 The Gunma Bank

Oze National Park

Operational Base of the Gunma Bank Group

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.

Tomioka Silk Mill

Kusatsu Onsen

A Network of Banks across Kanto and Excellent Access to Greater Tokyo

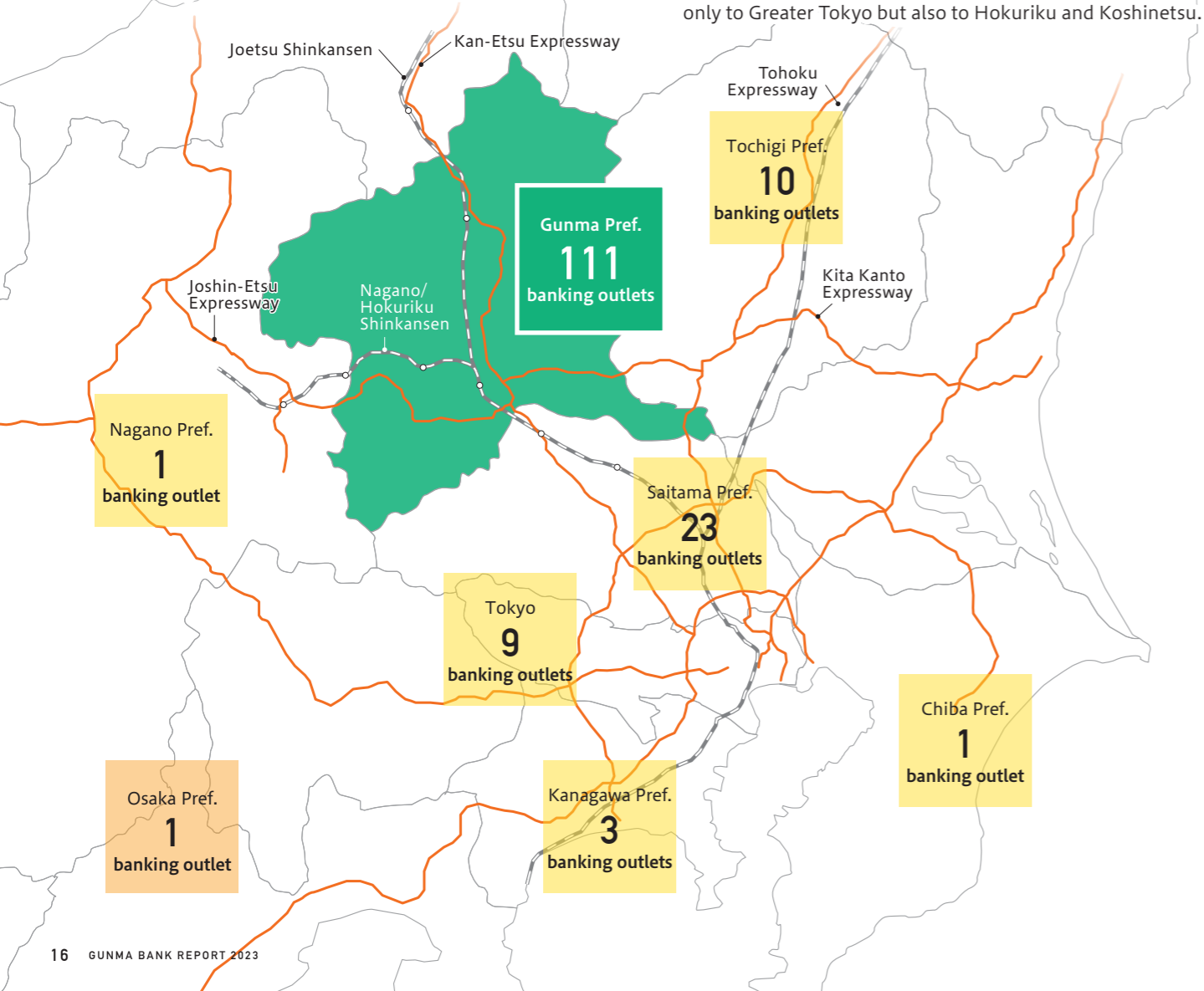
(As of June 30, 2023)

A network of branches throughout the Kanto region

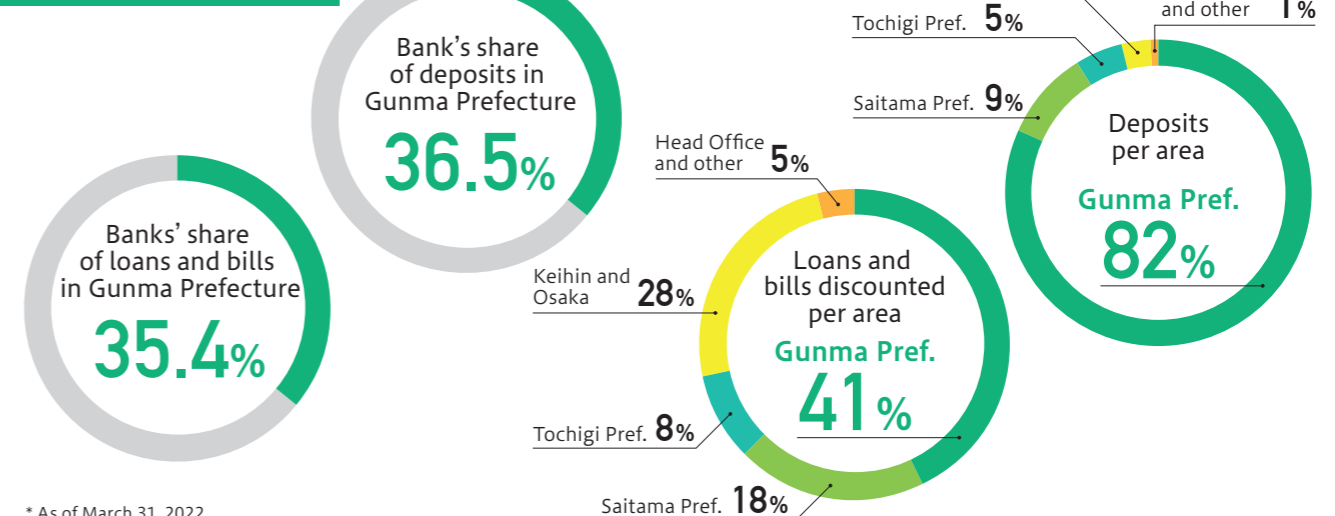
The Gunma Bank conducts business by utilizing its wide network of branches in Tokyo, Osaka and six prefectures, the majority of which are in Gunma.

Gunma Prefecture as a key transportation hub

With a railway network centered on the Joetsu, Nagano, and Hokuriku Shinkansen lines, and a road network centered on the Kan-Etsu Expressway, Gunma provides good access not only to Greater Tokyo but also to Hokuriku and Koshinetsu.



Share of Deposits and Loans



* As of March 31, 2022
Source: Financial Mapping, The Financial Journal Special Issue, 2023

* As of March 31, 2023

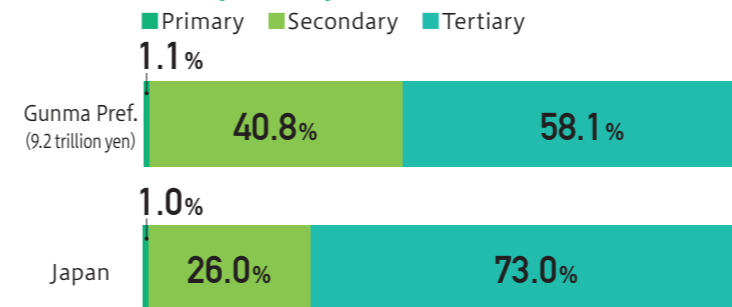
Key Data of Gunma Prefecture

Parameter	Value	National ranking
Population (as of October 1, 2022)	1,913,000 people	18th
Prefectural income per capita (in 2019)	3,298,000 yen	8th
Gross prefectural product (nominal) (in 2019)	9,308.3 billion yen	15th
Agricultural output (in 2021)	240.4 billion yen	12th

Source: IR Materials of Gunma Prefecture (June 2023) and "Statistical Characteristics (Industry)," Gunma Prefecture

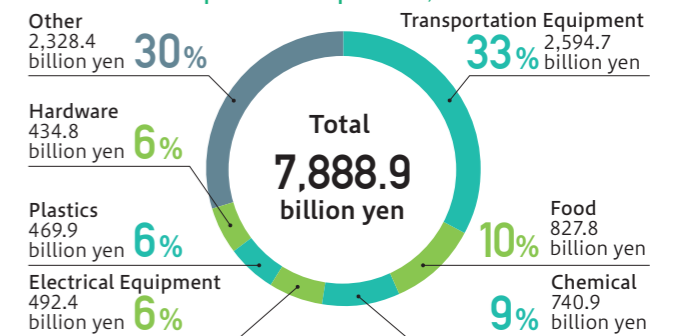
Manufacturing Industry Serving as an Engine for Gunma Prefecture's Economy

Nominal prefectural (domestic) gross production ratio by industry (2019)



Of the 9.2 trillion yen of nominal prefectural gross production, Gunma Prefecture's secondary industry accounts for about 40% which when compared to the national average of about 26% shows that the secondary industry is thriving.

Manufactured product shipments, etc. in 2021



Among them are many manufacturing industries centered on automobiles and food products with shipments of semiconductor/IC measuring instruments, instant noodles, and tofu ranking highest in Japan.

Source: IR Materials of Gunma Prefecture (June 2023)

Abundant Natural Conditions and Top Factory Locations in Japan

Number of factory locations in Gunma Prefecture

	2017	2018	2019	2020	2021	2022
National ranking	2	2	4	4	4	6
Number of cases	62	69	59	52	49	39

Gunma Prefecture ranks among the top in terms of the number of factory locations in Japan due to its low risk of flooding and earthquake, as well as its favorable sunshine.

Low flood risk
Amount of flood damage in past 10 years (2011-2020)

56.0 billion yen

National average: 157.7 billion yen
Kanto (Tokyo and 6 prefectures) average: 160.1 billion yen

Source: 2020 Flood Damage Statistical Survey, Ministry of Land, Infrastructure, Transport and Tourism

Low earthquake risk
Number of earthquakes with seismic intensity of 4 or higher (1919 to March 31, 2023)

76

Lowest risk in Kanto region (Tokyo and six prefectures)

Many hours of sunshine

Hours of sunlight (yearly)

5th in Japan

Source: IR Materials of Gunma Prefecture (June 2023)