

# Measures for Corporate Customers

## Connecting Process

Since October 2022, the Gunma Bank has been developing a series of sales activities as a “connecting process”, starting with dialog with customers, sharing goals and needs, and providing appropriate solutions to customers. We share our customers’ vision (goals), their direction for the future of their business, and their story of creating business value, offering solutions based on understanding the needs and management issues to fill any gaps with the current situation. In the six months since we began this connecting process, we have talked with 2,548 companies and identified more than 7,000 needs.



## Financial Support

The Gunma Bank’s branches and headquarters are working closely together to provide support for the financial facilitation and business improvement. 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 the Regional Economy Vitalization Corporation of Japan (REVIC), as well as 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.

### 〈Responding to the Guidelines for Personal Guarantee Provided by Business Owners〉

Based on a full understanding of the meaning of the Guidelines for Personal Guarantee Provided by Business Owners (published by the Working Group of the Guidelines for Personal Guarantee Provided by Business Owners, on December 5, 2013), Gunma Bank strives to respond faithfully and flexibly in accordance with these guidelines when a guarantee contract is entered into with a customer, when a customer requests a review of an existing guarantee contract, or when a customer requests to settle their guarantee obligations. In addition, when a customer enters into a guarantee contract, the Bank endeavors to explain in detail so that customers have a full understanding on what is lacking, why the guarantee is needed, and what improvements could be made to increase the likelihood of changing or canceling the guarantee contract. Furthermore, the Bank strives to ensure that this response is permeated and established as integral to our lending practices, working to provide loans that do not rely excessively on collateral or guarantees.

## Core Business Support

### Staffing

▶ See page 38 for details on Gungin Consulting

In addition to labor shortages and difficulties in finding business successors, local companies are facing major challenges in responding to the changing business environment. To help resolve these management issues in terms of securing the human resources businesses need, in January 2020, the Gunma Bank received licensing to act as a fee-charging employment agency, and launched a staffing service.

Until now, the Staffing Service team at headquarters has been working to find the right human resources for businesses, from executives and managers to professional and technical staff, but since the Group company Gungin Consulting obtained approval as a company to advance banking services in other industries in April 2023, it is now engaged in the human resource solutions business.

### 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

### KPIs in Connections

	Target (FY3/23-FY3/25 cumulative)	Results (FY2023)
Staffing cases closed	200 cases	82 cases
Number of business matching cases	3,000 cases	1,000 cases

introduced the Gungin Business Matching System to enhance our consulting sales capabilities, improve administrative efficiency, and enable more sophisticated business matching by creating a database of information on the needs of our business partners. In January 2023, we launched a service to introduce our business partners among financial institutions, etc. that use the same system as the Gunma Business Matching System.

### 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.

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

## Business Succession Support

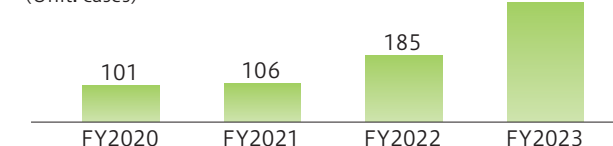
Management issues related to the business succession of local companies have become major issues related to the sustainability of the region in terms of passing down technology, maintaining supply chains, and maintaining employment. Our HQ and sales branches cooperate to understand the business succession 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

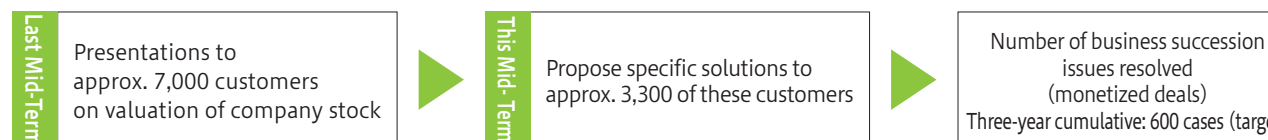
	Target (FY3/23-FY3/25 cumulative)	Results (FY2023)
Number of business succession issues resolved	600 cases	330 cases

[Number of business succession issues resolved]  
(Unit: cases)



### Main partners

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



## Support for Overseas Transactions ▶ See P73 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.



ASEAN Automotive Seminar, January 2023

## Collaboration with the Gunma Bank Group and Alliances

In addition to maximizing the resources of the Gunma Bank Group, we are also utilizing alliances to support our customers.

