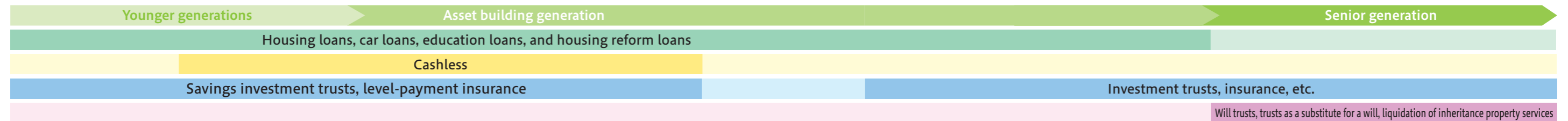


Measures for Individual Customers

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



Supporting Stable Asset Formation for Individuals

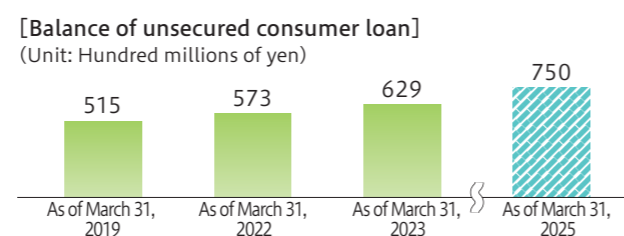
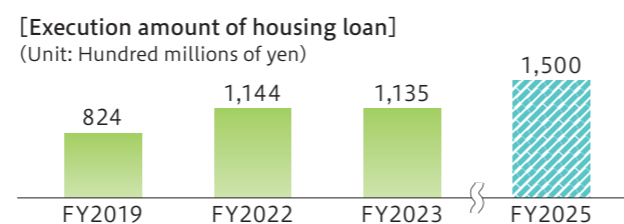
The Bank provides each individual customer with products and services according to their life-stage, whether this be acquiring a home, purchasing a car, or building assets. By providing the appropriate products and services at the appropriate time and through the appropriate channels, we support customers' 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. Approximately 80% of new contracts for unsecured consumer loans are contracted through a completely online service, which allows customers to complete everything online from initial application to contract procedures. We have also introduced an E-contract service for housing loans that allows contract procedures to be completed online. (See page 48 for details on the E-contract service)

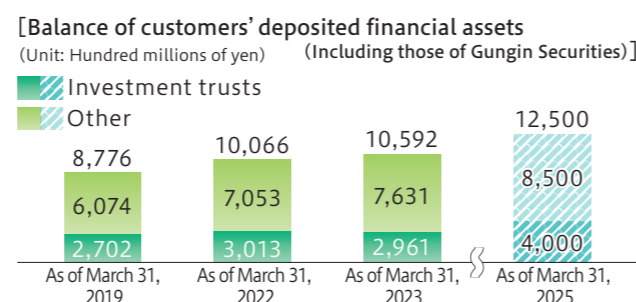
KPIs in Connections		
Execution amount of housing loan	Target (FY3/23-FY3/25 cumulative) 400.0 billion yen	Results (FY2023) 113.5 billion yen
Unsecured consumer loans Outstanding	Target (As of March 31, 2025) 75.0 billion yen	Results (As of March 31, 2023) 62.9 billion yen



Customers' deposited financial asset services Supporting asset formation through asset management-type sales

In accordance with our initiative policy on Customer-Oriented Business Conduct, the Bank proposes asset formation through diversification and accumulation of investment assets. We support our customers' asset formation through asset management-type sales centered on long-term, accumulated, and diversified investments. This includes proposals for investment trusts that aim to raise the overall investment efficiency of assets from a long-term perspective, and proposals for accumulation funds that make use of the Tsumitate NISA system, which provides long-term tax benefits. We also actively provide financial and economic information by holding seminars for customers to improve the financial literacy of people in the region.

KPIs in Connections		
Customers' deposited financial Assets	Target (consolidated, as of March 31, 2025) 1,250.0 billion yen	Results (consolidated, as of March 31, 2023) 1,059.2 billion yen
Of which, investment trusts	400.0 billion yen	296.1 billion yen



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.

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 personal annuities that complement public pensions.

Collaboration with Gungin Securities

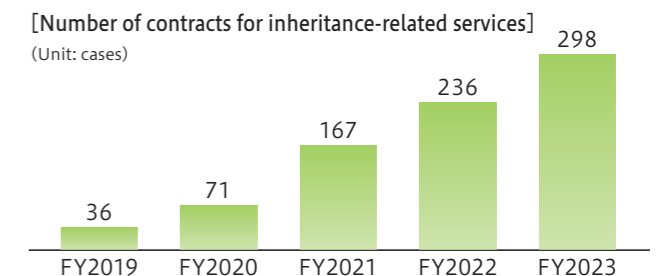
The Gunma Bank launched Gungin Securities as a wholly owned subsidiary in October 2016. It has established a Head Office Sales Department (Maebashi City) as well as four other locations (Takasaki Branch, Ota Branch, Shibukawa Representative Office, Kiryu Representative Office) in Gunma Prefecture. There,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

KPIs in Connections		
Number of contracts for inheritance-related services	Target (FY3/23-FY3/25 cumulative) 1,000 cases	Results (FY2023) 298 cases

Will trusts	This services covers everything from answering questions about writing a will to the storage and execution of a will.
Trusts as a substitute for a will	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.
Liquidation of inheritance property 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 weekend-only inheritance consultation service at Individual Consulting Plaza Maebashi, where the Bank's specialists answer customers' questions about inheritance.



Individual Consulting Plaza Takasaki, which moved in December 2022

Initiatives of the Wealth Management Group

The Bank has established a Wealth Management Group within the Personal Consulting Department. 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 work together to resolve the increasingly diverse and sophisticated issues of our customers.

