

# Initiatives to Improve Customer Satisfaction

## Customer-Oriented Business Conduct

In June 2023, the Bank reviewed and revised the Customer-Oriented Business Conduct Policy and Action Plan based on Customer-Oriented Business Conduct Policy which were both formulated together with Gungin Securities in June 2017. The Policy and Action Plan, along with the status of related initiatives and KPIs (shared and independent KPIs) are published on the Bank's website.

### Initiative Policy

#### Preface

The Gunma Bank and Gungin Securities (hereafter the Gunma Bank Group) uphold the corporate philosophy of always taking actions that will foster the development of regional communities, and strengthening a creative relationship with our customers. And based on our Purpose to "use our strengths in connections to spin the threads of the future for local communities," we will actively work to resolve social issues faced by society and customers (social value), and as a result, aim to achieve sustainable growth together by making a reasonable profit (economic value). Based on this corporate philosophy and Purpose, we will work to improve financial services predicated on the following policies.

#### Realization of Customers' Best Interests

1. Based on our corporate philosophy and Purpose, the Gunma Bank Group considers what products and services are most suitable for customers, striving to realize their best interests.
2. In order to realize customers' best interests, Gunma Bank will be responsible for providing comprehensive support for the various needs that arise depending on the life stage of our customers, and Gungin Securities will be responsible for broadly supporting their asset management needs.

#### Selection of Useful Products and Services for Customers

When selecting new products and services, or proposing products and services to customers, we base our decisions on what product or service is most suitable for the customer, not on the amount of commission we receive or our relationship with the company providing the product or service.

#### Improved Transparency of Bank Commissions, Etc.

In order to help customers make informed decisions when selecting products and services, we will improve the transparency of fees and commissions for each product and

service and provide detailed explanations to ensure that customers understand all the costs involved.

#### Provision of Important Information in an Easy-to-Understand Manner

1. When providing information on products and services, we will use IT and other tools to provide easy-to-understand explanations on the underlying returns or losses and other risks of the product or service, as well as the terms and conditions.
2. To ensure that customers can use their own judgment in selecting the product or service that best meets their needs, we will provide information that is clear, plain, and truthful in a manner that is not misleading.

#### Provision of Suitable Products and Services Available for Customers

1. The Group will work together to propose the most suitable product or service according to the customer's knowledge, experience, financial situation, objectives, and needs.
2. We will actively provide financial and economic information to improve the financial literacy of people in the region.
3. We will follow-up with customers in a timely and appropriate manner, including providing the information customers need to make investment decisions, such as information on the market environment and the state of customers' investments.

#### Human Resource Development and Evaluation

In order to provide optimal consulting services that meet the diverse needs of customers, we will strive to develop human resources with both expertise and advanced proposal skills. We will do this in a number of ways, including enhancing our training programs, giving support to employees to obtain professional qualifications, and placing importance on appropriate evaluations for employees.

## Efforts to Help Elderly Customers and Customers with Disabilities

### Installation of Communication Tools at All Branches

Various communication tools that can be used by customers who are elderly or those who need hearing or writing assistance are available at the counters of all sales branches, including hearing aids, ear mark plates, and writing boards for communication.

### Remote Sign Language Interpretation Service

A remote sign language interpretation service in which sign language operators provide interpretation via videophone using dedicated mobile PCs is now available at 26 of our branches.

### Telephone-Based Communication Relay Service

We have handled part of our operations through a telephone-based communication relay service, which enables the hard of hearing to communicate with the hearing through an interpreter.

### Barrier-Free Branches and ATMs

We are promoting the creation of a banking service environment that is safe and convenient for the elderly or

customers with disabilities, such as by eliminating steps inside and outside banking outlets, installing parking areas convenient for disabled people and having wheelchairs available for customer use.

In order that visually impaired or elderly customers can use ATMs smoothly, ATMs with handsets have also been installed at all branches, and we are also proceeding with installing universal design ATMs.

#### Other Measures

- The transfer fee at the counter for visually impaired customers will be the same as that for ATM transfer fees.
- For customers who are visually impaired or have difficulty reading, our staff will do the procedure by reading or writing on behalf of the customer.
- Braille notification service, use of Braille business cards.
- Text-to-speech function on the Bank's website.
- Participation in the Dementia Supporters Program.

# Social Contribution Activities

## GUNGIN Foundation Initiatives

The Gunma Bank Environmental Foundation, established in 1995, changed its name to the GUNGIN Foundation in November 2022, and is now working on social welfare projects in addition to its existing environmental conservation projects.

The GUNGIN Foundation Environmental Education Award and the GUNGIN Foundation Environmental Award are presented as subsidies, and the Eco-kids Camp and Environmental Expedition Group are held as activities to raise awareness.

The GUNGIN Foundation also carries out the "Connect Together Future Project: Everyone has a dream," supporting activities that lead to a prosperous future for the region under a different theme each year. In FY2022, the GUNGIN Foundation donated 3 million yen to the Children's Cafeteria Network Gunma with the theme of supporting children's cafeterias.

We will continue to contribute to the sustainable development of local communities through our business activities.

## Biodiversity Initiatives

### Maintenance Activities for Gungin Forest

In 2011, as part of our environmental conservation activities, we named a forest as the Gungin Forest based on the designation in the Prefectural Forest Maintenance Partner Project Implementation Agreement signed with Gunma Prefecture, and are working on its maintenance and conservation activities. In addition, as part of the training given to new employees, they take part in forest conservation activities to raise awareness.

### Donations to Oze Preservation Foundation

Part of the trust fees received by Gunma Bank and its contractors are handled as part of the Oze Kiko, a natural environment protection fund that donates to the Oze Preservation Foundation, which conducts environmental preservation activities in Oze. We also handle donations made to the foundation through the donation course of the shareholder benefits program.

- Total amount donated to the Oze Preservation Foundation by the Gunma Bank Group: 18,217,000 yen

## Other Measures

### Support for Finance Education

#### Dispatching of instructors to Gunma University

Since fiscal 2017, we have been conducting collaborative seminars with Gunma University. In FY2022, we dispatched three instructors to give lectures on financial literacy.

#### Financial education classes

To help improve financial literacy in the region, Bank employees go to schools and conduct financial education classes.

Classes are also given to high school students, as part of training for the Bank's younger employees. (Classes were held online in fiscal 2022.)

#### Admission of elementary, junior high, and high school students for experiential learning

We admit local elementary and junior high school students for experiential learning courses conducted at our branches, as well as a company tour for high school students at our head office.

#### Economics Koshien

In order to provide opportunities for high school students to enjoy learning about finance and the economy and acquire financial literacy while having fun, we organize the Gunma Tournament of the National High School Finance and Economics Quiz Championship "Economics Koshien."

### Support for Arts and Cultural Activities

We support activities such as sponsoring regular concerts for the Gunma Symphony Orchestra.

The Gunma Symphony Orchestra is engaged in artistic activities closely connected to regional communities and contributes to the improvement of regional music culture by holding traveling music classes for elementary and junior high school students in addition to regular concerts.

### Donations to Gunma Prefecture World Heritage, Gunma Silk Inheritance Succession Fund

We work with the Silk Inheritance of Gunma, which donates part of the trust fee received by the Bank and the trustee company for the protection of the World Cultural Heritage site of the Tomioka Silk Mill and related sites. We also handle donations to funds through the donation course of the shareholder benefits program.

- Total amount donated by the Gunma Bank Group to Gunma Prefecture World Heritage/Gunma Silk Inheritance Succession Fund: 9,298,000 yen

### Support for Sports Activities

The Gunma Bank Green Wings were the runner-up last season (for the second consecutive year) in the V2 level of the Women's V League for volleyball. The Bank also actively contributes to the local community through volleyball classes and other activities.

In addition, the Bank supports local sporting events, for example, by sponsoring the Gunma Marathon held in November every year.



[Gunma Bank Green Wings] 2022-23 season