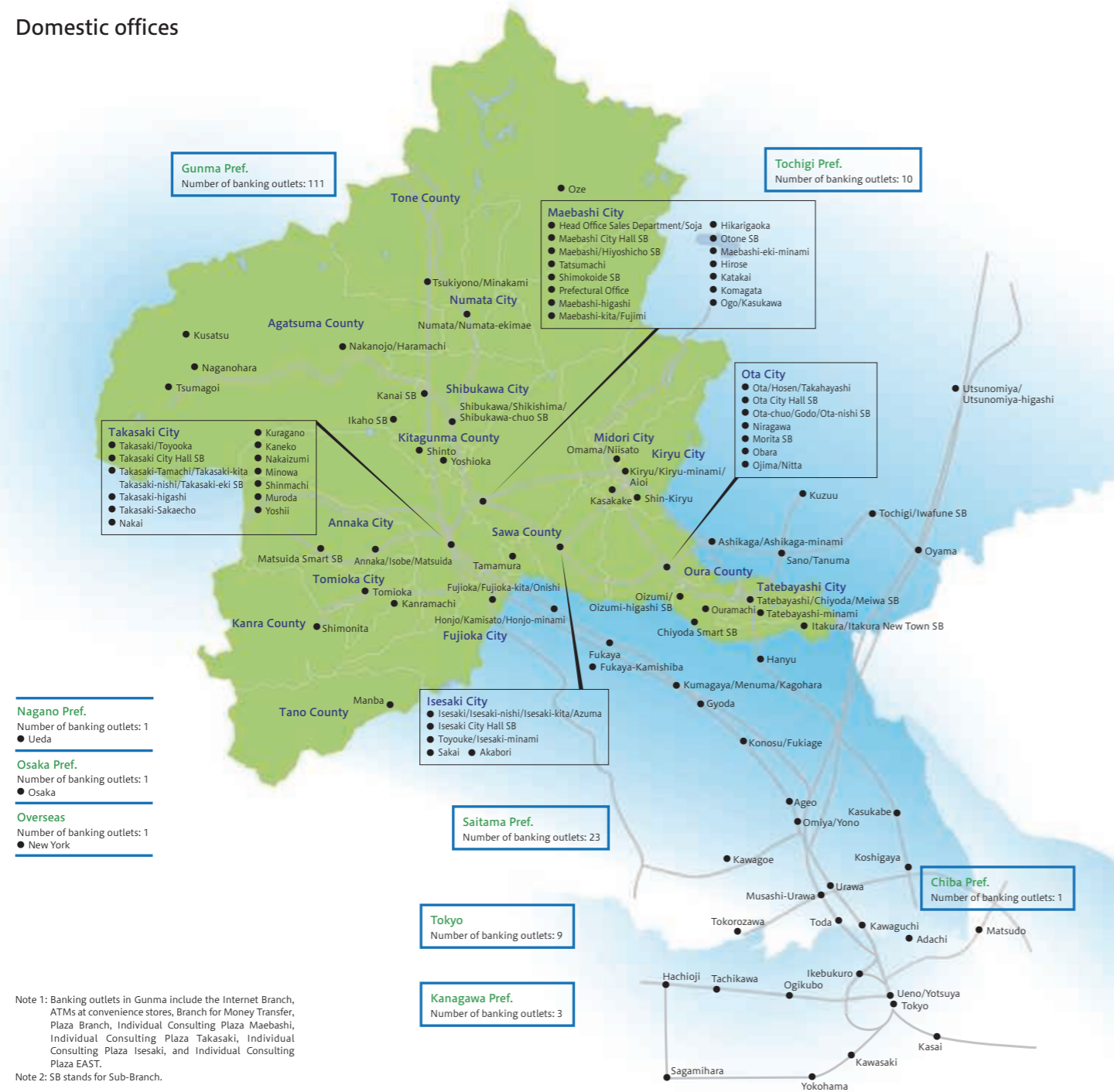
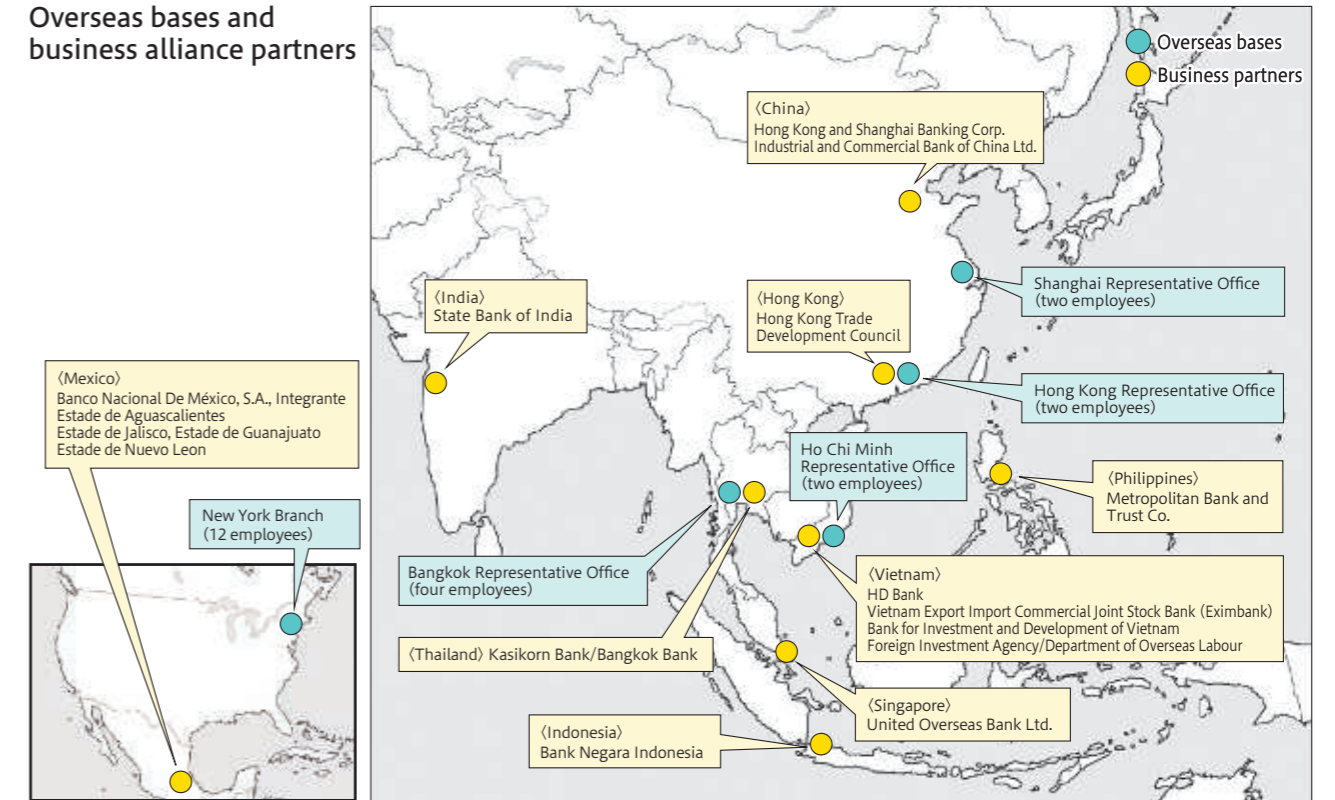


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Overseas bases and business alliance partners



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Individual Consulting Plazas



Individual Consulting Plaza
Maebashi



Individual Consulting Plaza
Takasaki



Individual Consulting Plaza
Isesaki



Individual Consulting Plaza
EAST (Oizumi Branch)

Editorial Policy

This Integrated Report has been prepared to provide stakeholders with an easy-to-understand overview of the Gunma Bank Group, its management policies, business strategies, its mid- to long-term vision, and other financial and non-financial information.

When editing the report, we referred to the International Financial Reporting Standards Foundation's Integrated Reporting Framework and the Ministry of Economy, Trade and Industry's Guidance for Collaborative Value Creation.

This integrated report was confirmed by our management to be appropriately created and information disclosed according to our "disclosure policy."

This integrated report acts as a main part of the disclosure magazine (explanatory documents pertinent to business and financial status) prepared pursuant to the Banking Act Article 21. When using this integrated report as a disclosure magazine, please refer, at the same time, to "The Gunma Bank Report 2023 (Annex)."
This integrated report includes "descriptions about future performance" relating to the financial situation and operating results of the Gunma Bank and its Group Companies. These descriptions have been based on the information available at the date when this integrated report was prepared and some preconditions (assumptions) that might influence future results. They do not guarantee the described future results of the Bank and its Group and may involve risks and uncertainties.

Coverage of Reporting

Period: FY2022 (April 2022 to March 2023)
Also includes some information for April 2023 and later.
Scope: The Gunma Bank, Ltd. and its subsidiaries (The Gunma Bank Group)