

A Leading Regional Bank

Since its establishment in 1932, The Gunma Bank, Ltd. has played the role of a leading regional financial institution in Gunma Prefecture and neighboring areas. Under its basic philosophy of “Dedication to Sound Development of Local Communities,” the Bank has given top priority to the growth of regional society.

Solid Operational Base

As of 31st March, 2016, the Bank and consolidated subsidiaries had assets totaling ¥7,631.5 billion (US\$67.7 billion) and net assets of ¥507.7 billion (US\$4.5 billion). The Bank’s consolidated capital adequacy ratio according to the BIS standards was 12.62%. Today, the Bank is one of the most distinguished regional banks in Japan.

1) Non-Japanese Rating Agencies

| | Long-term | Short-term |
|---------|-----------|------------|
| Moody’s | A2 | P-1 |
| S & P | A- | A-2 |

2) Japanese Rating Agencies

| | |
|-------------------------------------------------|----|
| R & I (Rating and Investment Information, Inc.) | A+ |
| JCR (Japan Credit Rating Agency, Ltd.) | AA |

(As of 30th June, 2016)

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