

### Sales Strategy

We will work toward the enhancement of business support by strengthening our consulting function adapted to life stages of client companies, through efforts including responding to growth support and needs for overseas development and enhancing support for corporate rehabilitation.

#### Holding Overseas Development Support Seminars

Overseas Development Support Seminars are held as needed to support overseas development by customers.

A “Field Report Meeting and Individual Consultation Meeting” was held in April 2015 by managers and dispatched employees of the Bank’s overseas location to provide customers with the latest local information.

In addition, “the 2nd Seminar on Dealing with Halal” on the current situation regarding the acquisition of Halal certification was held in November 2015. In December 2015 and January 2016, seminars for “ASEAN Latest Economic Trends” and “Vietnamese Investment Environment and Market Entry Case Studies” were held as preparatory studies for the Vietnamese Investment Environment Observation Team. Going forward, we will continue to offer information related to overseas development in a timely manner to support clients with overseas business opportunities.

#### Holding Business Conferences Overseas

We actively hold business conferences overseas in order to support the needs of customers to expand overseas sales destinations.

In China, we held the “Corporate Business Exchange Meeting in Shanghai” organized jointly with Gunma Prefecture, the “China Business Seminar and Exchange Meeting” organized by three Kanto-region banks (the Bank, The Bank of Yokohama, and The Jyo Bank), and the “Business Exchange Meeting for Japanese Companies in Hong Kong and South China Area” and “Regional Bank Joint Business Conference @ Guangzhou 2015” organized jointly with regional banks that have overseas bases.

Moreover, in Thailand, in addition to the “Mfair Bangkok 2016 Business Matching Platform for Manufactures’ Network in Asia,” as a first effort to directly attract overseas companies as buyers, we held an individual business conference with the Thai Summit Group (TSG), which holds Thailand’s leading automobile-related companies.

#### Dispatch of Vietnamese Investment Environment Observation Team

Continuing from the “Philippine Investment Environment Observation Team” in January 2015, the “Vietnamese Investment Environment Observation Team” was dispatched as the second overseas observation team from February 15 to 18, 2016, composed of members of the Gunma Bank Management Club.

The team participated in plant visits of business partners that have expanded into the region and conducted investment seminars through local partner banks. We received feedback from one business partner that participated, “it was a valuable experience that allowed me to get a real sense for the potential and attractiveness of the market.”

#### Overseas Development Support Network Utilizing Overseas Offices and Business Partners

We have developed a system for providing direct support to our customers’ overseas business locally through the collaboration of overseas offices (New York Branch, Gunma Finance (Hong Kong) Limited, and Shanghai Representative Office), the overseas dispatched employees, and our business partners.

In Asia, where there are high needs for overseas development, we have ten partnering banks in seven countries (as of March 2016), and we have dispatched one employee each to KASIKORNBANK in Thailand and Bank Negara Indonesia in Indonesia, both countries in which a particularly large number of our customers operates. Also, a representative office was established in Bangkok, Thailand in August 2016.

## Organization and Human Resource Strategies

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We are making efforts to foster an active corporate culture where each employee thinks independently and works proactively through the development and deployment of personnel with expert knowledge, promotion of the active participation of diverse human resources, and innovation of work styles for a better work-life balance.

### **Acquisition of Certification as a Qualified General Business Owner Under the Act of Promotion of Women's Participation and Advancement in the Workplace**

The Bank was certified as a Qualified General Business Owner under the Act of Promotion of Women's Participation and Advancement in the Workplace in May 2016, and became the first company in Gunma Prefecture to acquire the Eruboshi certification mark.

This certification is given to companies that formulate and submit a general business owner action plan and are recognized as excellent companies in terms of the implementation of initiatives related to promoting the active participation of women. Going forward, we will continue to work towards providing better services to customers by developing workplace environments that allow for the active participation of women and making work more rewarding.

### **Development and Deployment of Personnel with Expert Knowledge**

Through the Gunma Bank Finance Academy, which was established with the goal of enhancing our employee education system, we are supporting our employees to acquire operational skills for the development of specialized human resources equipped with proposal capabilities. The Gunma Bank Finance Academy provides training curriculums for each field of operations in order for each person in charge to acquire the necessary operational skills in a systematic manner. In addition, the Bank also conducts night classes and weekend classes on a voluntary participation basis. In conjunction with this, we also actively dispatch employees to external organizations and trainings in order to acquire specialized knowledge and skills including international business and appraisal capabilities.

### **Promotion of Diversified Personnel Promoting Active Roles for Female Employees**

We are working to develop a workplace environment where female employees can fully bring out their capabilities through systematic training programs to cultivate female managers, the establishment of a consistent follow-up structure for employees that have acquired maternity or child-rearing leave that assumes career advancement, and bank-wide awareness transformation efforts that also incorporate male executives.

Furthermore, we have set up the "Committee to Promote Active Roles for Female Employees" and are carrying out bank-wide efforts in order to promote the active participation of female employees. In addition, we are working to solve issues, such as support to continue working over various life stages, support for career development and awareness reform, from the female perspective, by launching the "Female Employees Team," an activity organization led by female employees.