

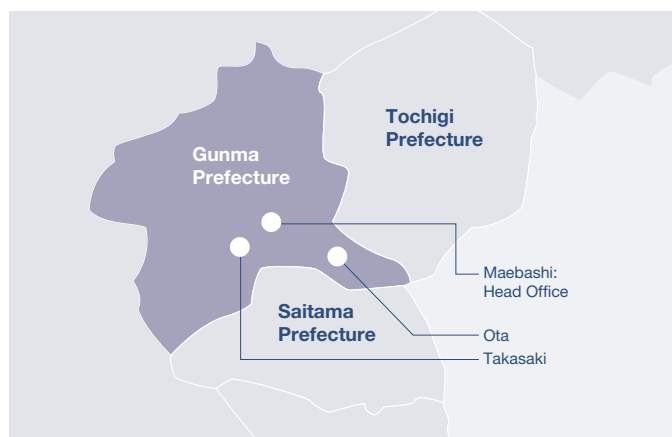
## Our Base of Operations—Gunma Prefecture

Our main business area: Gunma, Tochigi, and Saitama Pref.

Position in the market of Gunma Pref.: Top market share in terms of both loans and deposits in Gunma

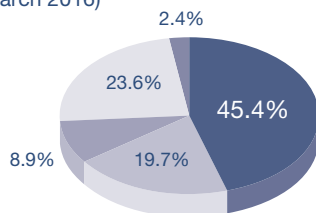
### Attractive Market—Gunma Prefecture

Gunma Prefecture is located 100km from Tokyo and is renowned as an inland region abundant in nature. Industries have thrived in Gunma, notably transportation machinery and electronic equipment. Gunma has made a mark for itself as an industry-based area with a transportation network that includes highways and the Shinkansen. In addition to industry, the prefecture plays an important role in supplying the Tokyo Metropolitan Area with agricultural produce.



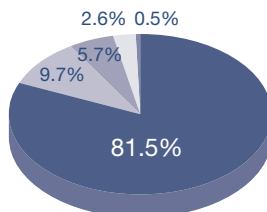
### Regional breakdown of gross loans

(at March 2016)



### Regional breakdown of gross deposits

(at March 2016)

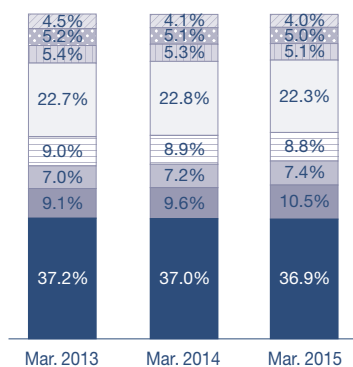


■ Gunma Prefecture ■ Saitama Prefecture  
■ Tochigi Prefecture ■ Tokyo, Yokohama and Osaka area  
■ Head Office and others

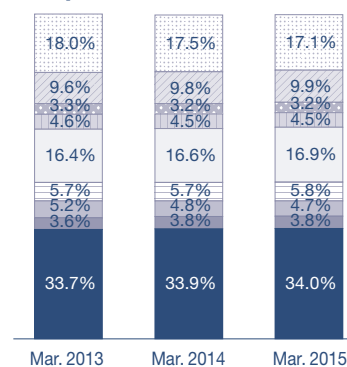
Note: Overseas balances, offshore accounts, and central government loans are excluded.

### Changes in Gunma Bank's Shares in Loans and Deposits in Gunma Prefecture

#### Loans



#### Deposits



Note: Comparison on the basis of ending balances

Source: "Map of Financial Market" from Kinyu Journal Extra Issue