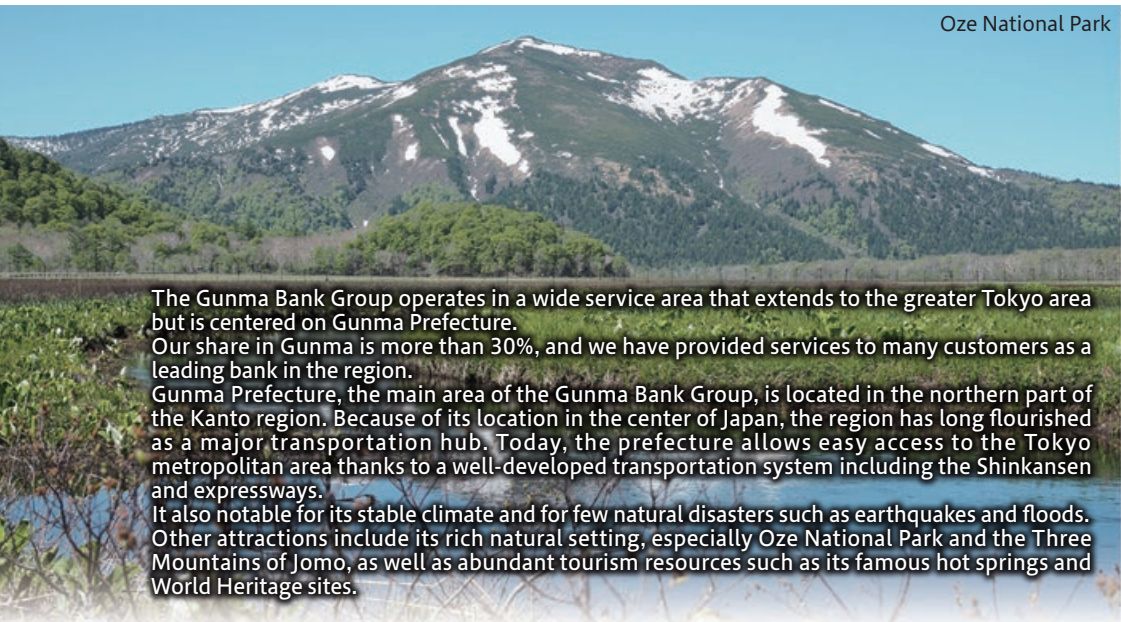


Operational Base of the Gunma Bank Group

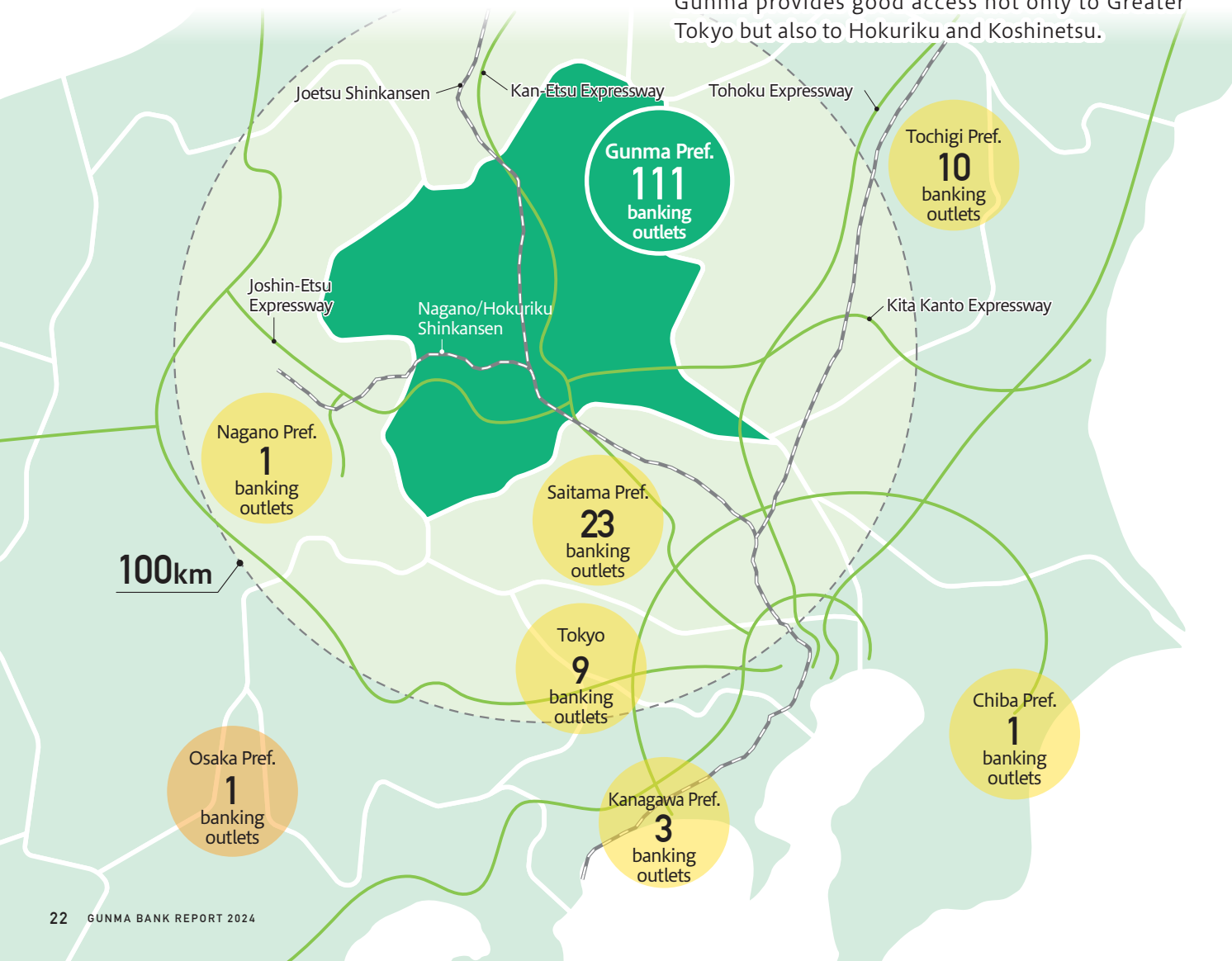


A Network of Banks across Kanto and Excellent Access to Greater Tokyo

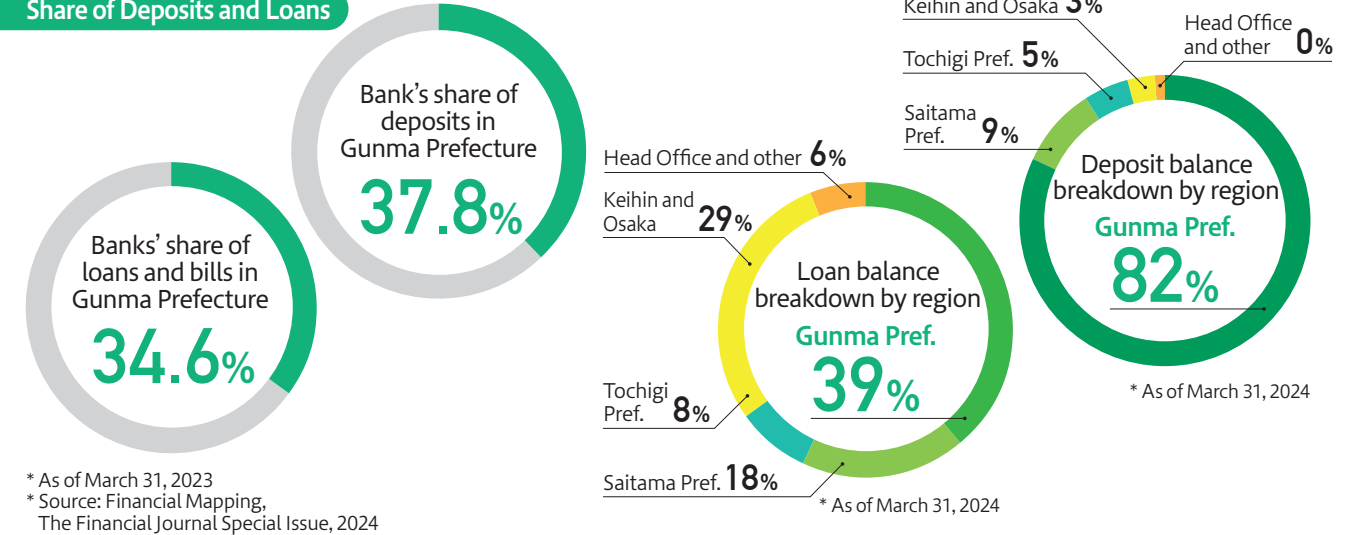
(As of June 30, 2024)

A network of branches throughout the Kanto region
The Gunma Bank conducts business by utilizing its wide network of branches in Tokyo, Osaka and six prefectures, the majority of which are in Gunma.

Gunma Prefecture as a key transportation hub
With a railway network centered on the Joetsu, Nagano, and Hokuriku Shinkansen lines, and a road network centered on the Kan-Etsu Expressway, Gunma provides good access not only to Greater Tokyo but also to Hokuriku and Koshinetsu.



Share of Deposits and Loans



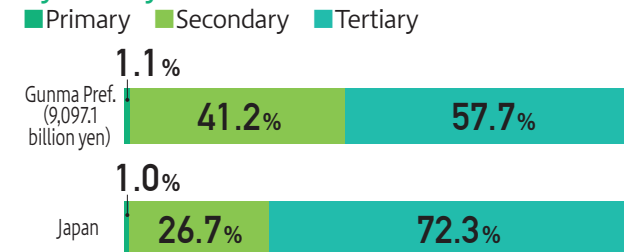
Key Data of Gunma Prefecture

Parameter	Value	National ranking
Population (as of October 1, 2023)	1,902,000 people	18th
Prefectural income per capita (in 2020)	2,937,000 yen	16th
Gross prefectural product (nominal) (in 2020)	8,653.5 billion yen	17th
Agricultural output (in 2021)	240.4 billion yen	12th

* Source: IR Materials of Gunma Prefecture (June 2024), Statistical Characteristics (Industry), Gunma Prefecture, and Gunma Prefecture based on Major Economic Indicators, Gunma Economic Research Institute

Manufacturing Industry Serving as an Engine for Gunma Prefecture's Economy

Nominal prefectural (domestic) gross production ratio by industry (2021)

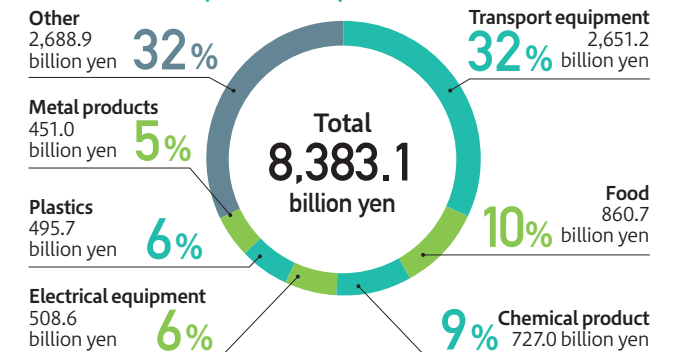


No. 1 product nationwide in terms of manufactured product shipment value (2021)

Instant noodles Tofu Ballpoint pens

* Source: IR Materials of Gunma Prefecture (June 2024)

Manufactured product shipments, etc. in 2021



Rich natural environment

Gunma Prefecture has been chosen as the location for new factories and for the relocation of headquarters due to its low risk of floods and earthquakes, as well as its accessible transport links.

Low flood risk

Amount of flood damage in past 10 years (2012-2021)

51.9 billion yen

National average 149.8 billion yen

Kanto (Tokyo and 6 prefectures) average 157.1 billion yen

Source: 2021 Flood Damage Statistical Survey, Ministry of Land, Infrastructure, Transport and Tourism

Low earthquake risk

Number of earthquakes with seismic intensity of 4 or higher (1919 to March 31, 2024)

78

Lowest risk in Kanto region (Tokyo and six prefectures)

Many hours of sunshine

Hours of sunlight (yearly)

5th in Japan

* Source: IR Materials of Gunma Prefecture (June 2024)

Parameter	National ranking	
	2022	2023
Number of factory locations	6th	4th
Number of companies that have relocated their headquarters*	5th	8th

* Source: Teikoku Databank survey (The number of companies relocating to Gunma Prefecture minus the number of companies relocating to other prefectures)