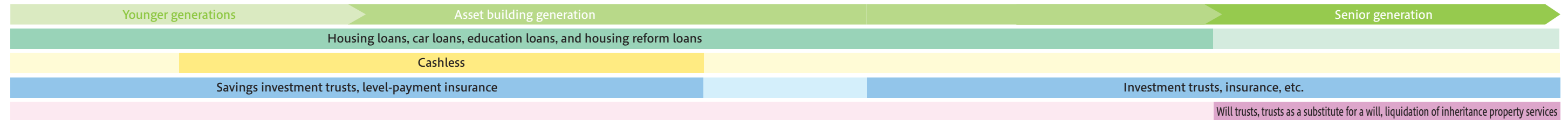


Measures for Individual Customers

Contribute to the prosperous future of individuals by supporting them according to their life-stage



Supporting Stable Asset Formation for Individuals

The Bank provides each individual customer with products and services according to their life-stage, whether this be acquiring a home, purchasing a car, or building assets. By providing the appropriate products and services at the appropriate time and through the appropriate channels, we support customers' prosperous futures.

Lending for individual customers

The Bank is strengthening its efforts in areas such as housing loans and unsecured consumer loans to support customers in building prosperous lives. Providing combined services tailored to a customer's life plan, starting with loans, leads to lifelong business with the customer. As housing loans and unsecured consumer loans are highly profitable relative to risk, we believe this is an area in which we will aggressively pursue opportunities from the perspective of strengthening our management structure.

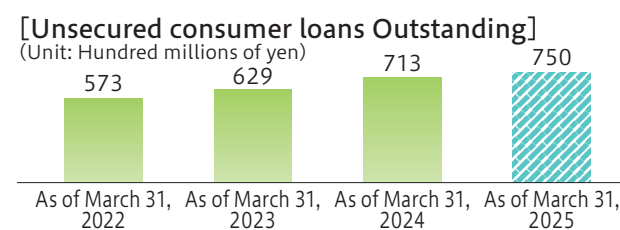
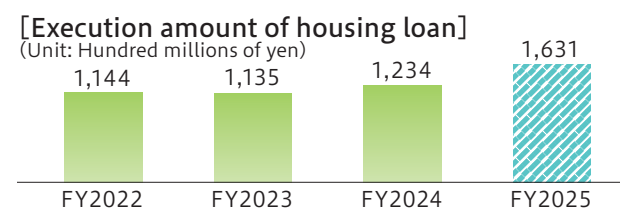
In order to respond to the diverse needs of customers, we are working to improve the quality of our loan products. We are also promoting digitization to increase customer convenience and improve the Bank's operational efficiency. Approximately 80% of new contracts for unsecured consumer loans are contracted through a completely online service, which allows customers to complete everything online from initial application to contract procedures. We have also introduced an E-contract service for housing loans that allows contract procedures to be completed online. (See page 48 for details on the E-contract service)

Customers' deposited financial asset services

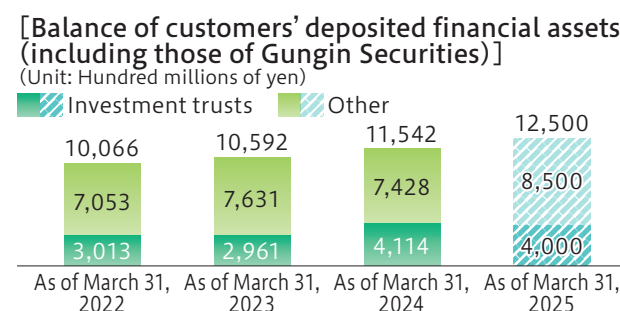
Supporting asset formation through asset management-type sales

In accordance with our initiative policy on Customer-Oriented Business Conduct, the Bank proposes asset formation through diversification and accumulation of investment assets. We support our customers' asset formation through asset management-based sales centered on long-term, accumulated, and diversified investments. This includes proposals for investment trusts with a focus on growth portfolios that aim to improve overall asset management efficiency from a long-term perspective, and proposals for accumulation funds that make use of the allowance for systematic, regular investments. We also actively provide financial and economic information by holding seminars for customers to improve the financial literacy of people in the region.

KPIs in Connections		
Execution amount of housing loan	Target (FY2023-FY2025 cumulative)	Results (FY2023-FY2024 cumulative)
	400.0 billion yen	236.9 billion yen
Unsecured consumer loans Outstanding	Target (As of March 31, 2025)	Results (As of March 31, 2024)
	75.0 billion yen	71.3 billion yen



KPIs in Connections		
	Target (consolidated, as of March 31, 2025)	Results (consolidated, as of March 31, 2024)
Customers' deposited financial Assets	1,250.0 billion yen	1,154.2 billion yen
Of which, investment trusts	400.0 billion yen	411.4 billion yen



Support for an era of people living to age 100

In an era of people living to age 100, many customers have concerns regarding retirement, particularly about asset formation and living expenses. To assuage those concerns, the Bank provides comprehensive consulting based on the customer's asset situation, family structure, life plan, and other factors.

One of the risks that the elderly may face is the risk of longevity. The Bank supports customers in preparing for this risk with products such as investment trusts that extend the life of money through asset management, as well as personal annuities that complement public pensions.

Collaboration with Gungin Securities

The Gunma Bank launched Gungin Securities as a wholly owned subsidiary in October 2016. It has established a Head Office Sales Department (Maebashi City) as well as four other locations* (Takasaki Branch, Ota Branch, Shibukawa Representative Office, Kiryu Representative Office) in Gunma Prefecture. There, it provides a wide range of financial products and services, as well as asset management proposals. The sales locations are located inside of branches of the Gunma Bank. Since its establishment, Gungin Securities has collaborated with the Bank to practice customer-oriented asset formation support and propose optimal financial solutions.

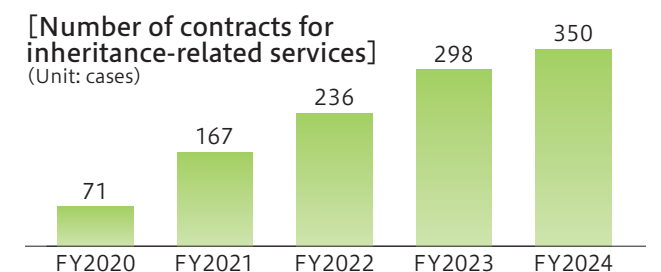
* Fukaya Representative Office scheduled to open in August 2024

Support in "Connecting" to the Next Generation

With the increasing need to smoothly "Connect" assets to the next generation in light of the decreasing birthrate and increasing aging population, the Bank offers a variety of services such as will trusts, will substitute trusts, and inherited property liquidation services. The Wealth Management Office (see below) at our HQ has asset succession advisors who are familiar with these matters and provide consulting services that align with the wishes of customers.

Will trusts	This service covers everything from answering questions about writing a will to the storage and execution of a will.
Trusts as a substitute for a will	This service invests and manages your assets so that the necessary funds can be passed quickly to your designated family members when the time comes.
Liquidation of inheritance property services	This service includes the inheritance surveys and help with the preparation of inheritance partition agreements.

KPIs in Connections		
Number of contracts for inheritance-related services	Target (FY2023-FY2025 cumulative)	Results (FY2023-FY2024 cumulative)
	1,000 cases	648 cases



Expansion of Consultation Centers—Individual Consulting Plazas

The Maebashi, Takasaki, Isesaki, and East branches meet the asset management, insurance and loan consultation needs of asset building customers who are not able to visit other branches on weekdays. Additionally, the Bank has set up a weekend-only inheritance consultation service at Individual Consulting Plaza Maebashi, where the Bank's specialists answer customers' questions about inheritance.

* Individual Consulting Plaza Takasaki scheduled to open in August 2024



Individual Consulting Plaza Takasaki, which moved in December 2022

Initiatives of the Wealth Management Office

The Bank has established a Wealth Management Office within the Consulting Sales Division. The Office is staffed with experts in fields including asset formation, asset succession, and real estate utilization, allowing it to respond to consultations on these and other matters received from customers at our sales branches. The Wealth Management Office at our HQ and our sales branches work together to resolve the increasingly diverse and sophisticated issues of our customers.

