



# Social Contribution Activities

## GUNGIN Foundation Initiatives

Established in 1995, the Gunma Bank Environmental Foundation changed its name to the GUNGIN Foundation in November 2022 and is engaged in two key areas: environmental conservation and social welfare.

In the field of environmental conservation, the foundation supports activities such as the GUNGIN Foundation Environmental Award and the GUNGIN Foundation Environmental Education Award, as well as awareness programs like the Eco Kids Camp. For social welfare, the foundation runs the Connect Together Future Project: Everyone Has a Dream, which each year focuses on a specific theme to support activities that contribute to a prosperous future for the community. In fiscal 2023, the foundation donated 3 million yen to Gunma Prefecture to support young carers.

Moving forward, we remain committed to contributing to the development of local communities and the realization of a sustainable society through these activities.

## Biodiversity Initiatives

### Maintenance Activities for Gungin Forest

In 2011, as part of our environmental conservation activities, we named a forest as the Gungin Forest based on the designation in the Prefectural Forest Maintenance Partner Project Implementation Agreement signed with Gunma Prefecture, and are working on its maintenance and conservation activities.

### Donations to Oze Preservation Foundation

Part of the trust fees received by the Gunma Bank and its contractors are handled as part of the Oze Kiko, an investment trust that donates to the Oze Preservation Foundation, which conducts environmental preservation activities in Oze. We also handle donations made to the foundation through the donation course of the shareholder benefits program.

- Total amount donated to the Oze Preservation Foundation by the Gunma Bank Group: ...19,221,675 yen

## Other Measures

### Support for Finance Education

#### Dispatching of instructors to Gunma University

Since fiscal 2017, we have been conducting collaborative seminars with Gunma University. In fiscal 2023, we dispatched one instructor to give lectures on financial literacy.

#### Financial education classes

To help improve financial literacy in the region, the Bank employees go to schools and conduct financial education classes.

Classes are also given to high school students, as part of training for the Bank's younger employees.

#### Admission of elementary, junior high, and high school students for experiential learning

We admit local elementary and junior high school students for experiential learning courses conducted at our branches, as well as a company tour for high school students at our head office.

#### Economics Koshien

In order to provide opportunities for high school students to enjoy learning about finance and the economy and acquire financial literacy while having fun, we organize the Gunma Tournament of the National High School Finance and Economics Quiz Championship "Economics Koshien."

### Support for Arts and Cultural Activities

We support activities such as sponsoring regular concerts for the Gunma Symphony Orchestra.

The Gunma Symphony Orchestra is engaged in artistic activities closely connected to regional communities and contributes to the improvement of regional music culture by holding traveling music classes for elementary and junior high school students in addition to regular concerts.

### Donations to Gunma Prefecture World Heritage, Gunma Silk Inheritance Succession Fund

We work with the Silk Inheritance of Gunma, which donates part of the trust fee received by the Bank and the trustee company for the protection of the World Cultural Heritage site of the Tomioka Silk Mill and related sites. We also handle donations to the fund through the donation course of the shareholder benefits program.

- Total amount donated by the Gunma Bank Group to Gunma Prefecture World Heritage/Gunma Silk Inheritance Succession Fund: ...9,953,603 yen



# Company Information

## Company Overview

(as of March 31, 2024)

Name:	The Gunma Bank, Ltd.	
Date of establishment:	September 1932	
Location of head office:	194 Motosojamachi, Maebashi, Gunma	
Capital	48.6 billion yen	
Number of employees:	2,830 (excluding temporary employees)	
Number of bases Domestic:	159 banking outlets in Japan (111 in Gunma, 48 outside Gunma) Overseas: one banking outlet in New York; Three offices (Shanghai, Bangkok, and Ho Chi Minh)	
Subsidiaries Domestic:	Eight companies	
Affiliates Domestic:	One company	
Total assets:	10,763.5 billion yen	
Deposits	8,316.2 billion yen	
Loans and bills Discounted	6,467.8 billion yen	
Net assets:	512.1 billion yen	
Total capital adequacy ratio: (uniform international standards)	Consolidated 14.86% Non-consolidated 14.14%	
Ratings:	JCR AA R&I A+ Moody's A3 S&P A-	



Note: Number of employees in the consolidated companies is 2,983 (2,767 for the Gunma Bank and 216 for its subsidiaries). Employees of the Gunma Bank include "locally hired overseas employees and secondees to the Bank" and exclude "secondees from the Bank," etc., indicating the number of employees based on the establishment employment.

▶ For details on subsidiaries and affiliates, see P.49.

## Key Operations

Deposit services	Deposits	Offering current deposits, ordinary deposits, savings deposits, fixed deposits, separate deposits, foreign currency deposits, etc.
	Certificates of deposit	Negotiable certificates of deposit
Loan services	Loans	Loans on bills, loans on deeds, overdrafts
	Bill discounting	Discounts on bank acceptance, commercial bills, documentary bills
Trading of trading account securities		Trading of public bonds such as national government bonds
Portfolio investments		Investments in government bonds, municipal bonds, corporate bonds, stocks, and other securities for bank reserves and fund management
Domestic exchange transactions		Transfers, debt collection, etc.
Foreign exchange business		Various services related to foreign exchange transactions for purposes such as exports, imports, foreign remittances, etc.
Over-the-counter sales of investment trusts		Over-the-counter sales of public bonds such as national government bonds and investment trusts
Services as a trustee of bonds and debentures and an issuing and paying agent		Services as a trustee of bonds and debentures under the Secured Bond Trust Act, in addition to floating public bonds, and conducting agency services for issuances and payments
Trust business		Trust as a substitute for a will, land trust, real estate management trust, specific charitable trust, charitable public trust. Also, we handle inheritance-related services (will trust and liquidation of inheritance property services).
Handling of defined contribution pension plans		Operations and management of defined contribution pension plans under the Defined Contribution Pension Act
Supplementary services	(1) Agency services	#1 Acting branch of the Bank of Japan, acting revenue branch of the Bank of Japan #2 Handling of public funds for local public bodies #3 Agency services for the Workers' Retirement Allowance Mutual Aid #4 Agency services for receipt of paid-in advances on stocks and payments of share dividends and the principal and interest of public and corporate bonds #5 Agency service for loans from the Japan Finance Corporation #6 Trust agent services for pension trusts #7 Non-life insurance agent services #8 Life insurance agent services
	(2) Safe deposit box (3) Loan of securities (4) Loan guarantee (acceptance of payment) (5) Financial instruments brokerage	(6) Underwriting of public bonds (7) Derivative transactions of interest rates and currencies (8) Handling of commercial papers