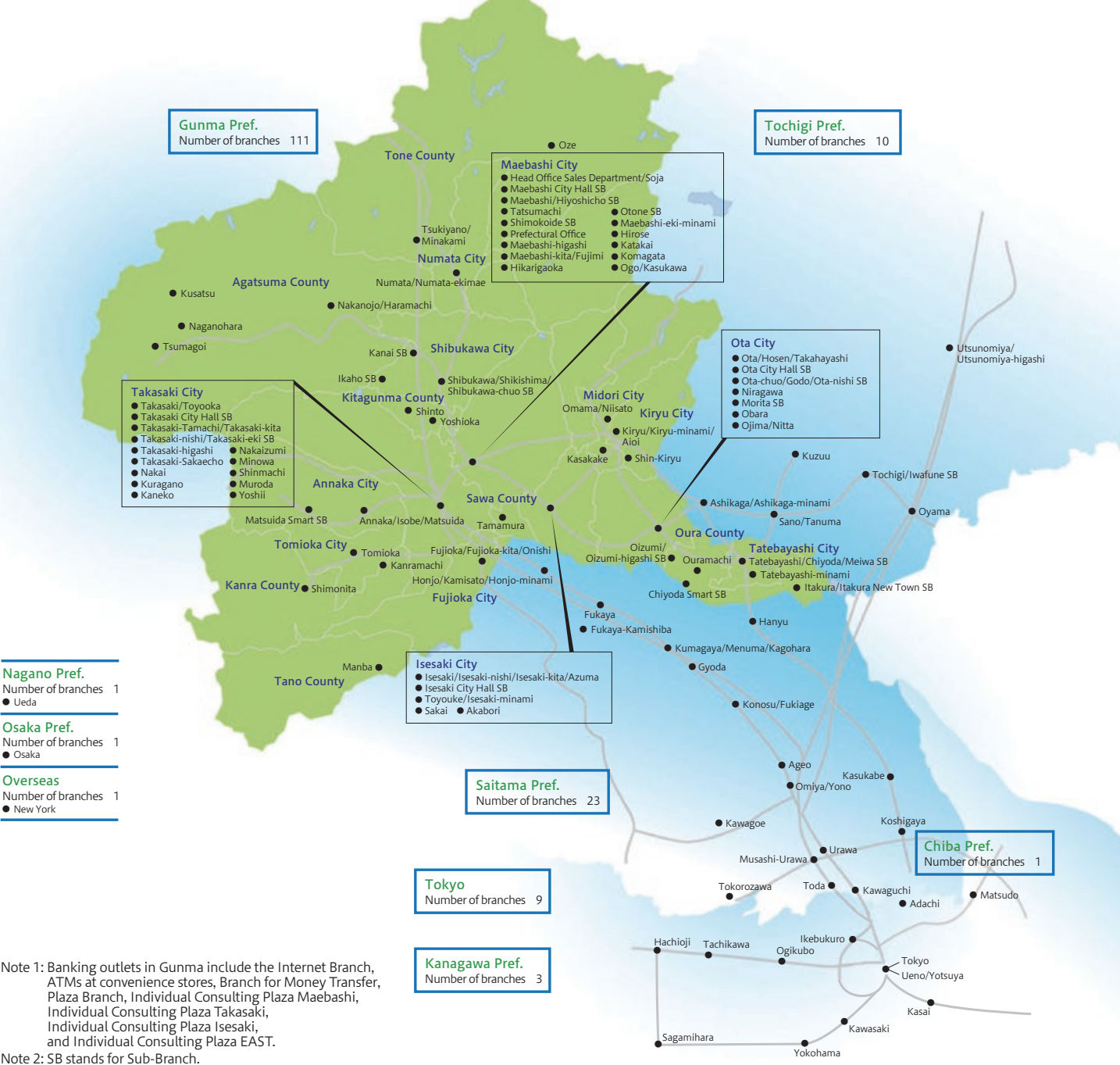




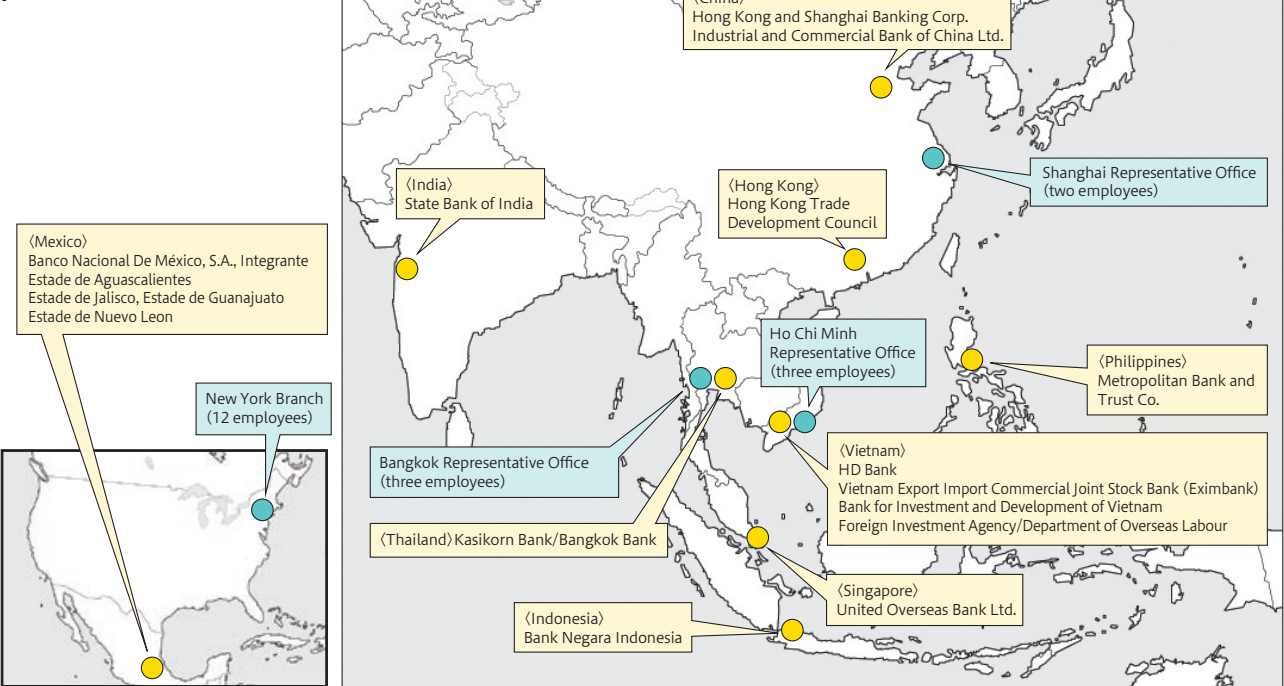
Service Network

(as of June 30, 2024)

Domestic offices



Overseas bases and business alliance partners



New York Branch

780 Third Avenue,
6th Floor New York,
NY 10017 U.S.A.



Shanghai Representative Office

18th Floor, Hang Seng Bank Tower,
1000 Lujiazui Ring Road, Pudong New Area, Shanghai, P.R. China



Bangkok Representative Office

689 Bhiraj Tower at EmQuartier, 16th Floor Unit 1612, Sukhumvit Road, Klongton-nue, Wattana, Bangkok 10110 Thailand



Ho Chi Minh Representative Office

Zen Plaza 904, 54-56 Nguyen Trai St., Ben Thanh ward, Dist. 1, Ho Chi Minh City, Vietnam

Individual Consulting Plazas



Individual Consulting Plaza Maebashi



Individual Consulting Plaza Takasaki



Individual Consulting Plaza Isesaki



Individual Consulting Plaza EAST (Oizumi Branch)

Editorial Policy

This Integrated Report has been prepared to provide stakeholders with an easy-to-understand overview of the Gunma Bank Group, its management policies, business strategies, its mid- to long-term vision, and other financial and nonfinancial information.

When editing the report, we referred to the International Financial Reporting Standards Foundation's Integrated Reporting Framework and the Ministry of Economy, Trade and Industry's Guidance for Collaborative Value Creation.

This integrated report acts as a main part of the disclosure magazine (explanatory documents pertinent to business and financial status) prepared pursuant to the Banking Act Article 21. When using this integrated report as a disclosure magazine, please refer, at the same time, to "The Gunma Bank Report 2024 (Annex)."

This integrated report includes "descriptions about future performance" relating to the financial situation and operating results of the Gunma Bank and its Group Companies. These descriptions have been based on the information available at the date when this integrated report was prepared and some preconditions (assumptions) that might influence future results. They do not guarantee the described future results of the Bank and its Group and may involve risks and uncertainties.

Coverage of Reporting

Period: FY2023 (April 2023 to March 2024)
Also includes some information for April 2024 and later.

Scope: The Gunma Bank, Ltd.
and its subsidiaries
(The Gunma Bank Group)