

By connecting the strands of resources, people, and generations, we weave better futures for our communities

The Gunma Bank Group's Purpose (Established on November 20, 2021)

1 Message from the Management

Message from the President	02
Message from the Director of Finance	08
Outside Director Roundtable Discussion	14

2 The Gunma Bank

Corporate Philosophy/Purpose/To-be Future/ Mid-Term Business Plan	18
The Gunma Bank Group's Purpose-Driven Management	19
History of the Gunma Bank Group	20
Financial and Non-Financial Information Highlights	22

3 Value Creation Story at the Gunma Bank Group

Value Creation Process at the Gunma Bank Group	24
Materiality (Priority Issues for the Realization of the Purpose) and Initiatives	26

Strengths of Gunma Prefecture	28
Strengths of the Gunma Bank Group	30
Review of the Mid-Term Business Plan	32
The Mid-Term Business Plan "Growth with 'Purpose'"	34
Deepening Purpose-Driven Sales	38
Advancing Digital Transformation and Business Reform and Enhancing Data Utilization	42
Enhancing Human Capital	44
RORA Management to Improve Corporate Value	50
External Collaboration	52
Initiatives of the Gunma Bank Group	54

4 Management Base That Supports Sustainable Growth

Sustainability Initiatives	58
Corporate Governance	70
Executives	74
Compliance Management System	78

Risk Management	80
Customer-Oriented Business Conduct	84
Social Contribution Activities	85
Company Information	86
Branch and ATM Network	88

