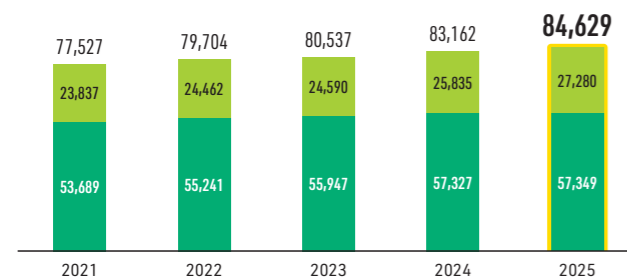


Financial Information Highlights

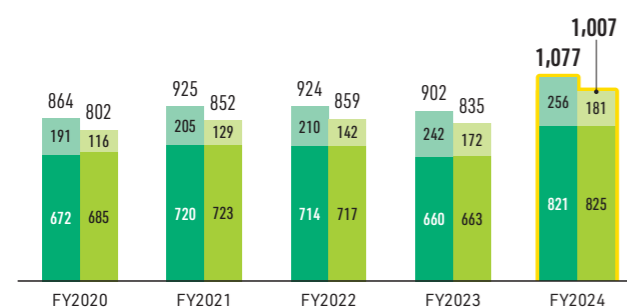
Deposits As of March 31, 2025 **8.4 trillion yen**

(Unit: Hundred millions of yen) (12th out of 61 regional banks)
 ■ Personal deposits ■ Corporate deposits and other



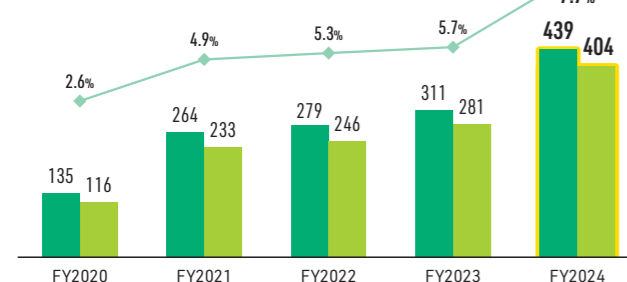
Breakdown of core business gross profit

(Unit: Hundred millions of yen)
 ■ [Consolidated] ■ [Non-consolidated] Non-interest business profit (Excluding gains or losses on bonds)
 ■ [Consolidated] ■ [Non-consolidated] Net interest income



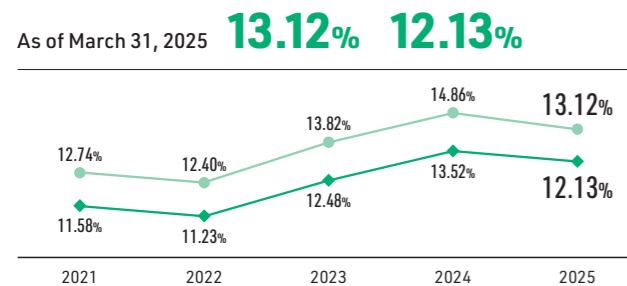
Profit

(Unit: Hundred millions of yen)
 ■ Consolidated ■ Non-consolidated ◆ Consolidated ROE



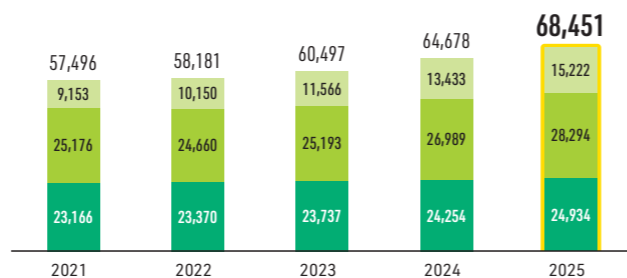
Consolidated capital adequacy ratio (uniform international standards)

◆ Capital adequacy ratio ◆ Common equity Tier 1 ratio



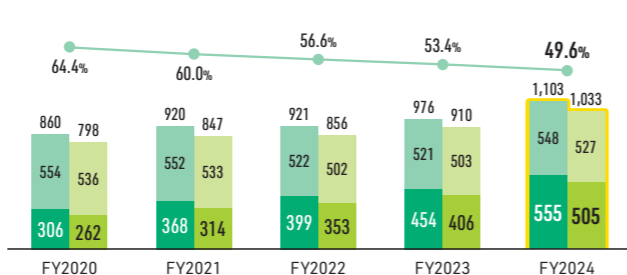
Loan balance As of March 31, 2025 **6.8 trillion yen**

(Unit: Hundred millions of yen) (10th out of 61 regional banks)
 ■ Individuals ■ Small and medium companies ■ Other



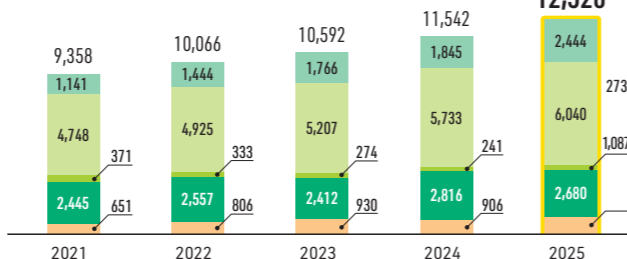
Core business net profit (excluding gains or losses on cancellation of investment trusts)

(Unit: Hundred millions of yen)
 ■ [Consolidated] ■ [Non-consolidated] Expenses ◆ Consolidated OHR
 ■ [Consolidated] ■ [Non-consolidated] Core business net profit (excluding gains or losses on cancellation of investment trusts)
 Core business net profit = Core business gross profit - Expenses (excluding non-recurring expenses) - Gains or losses on cancellation of investment trusts



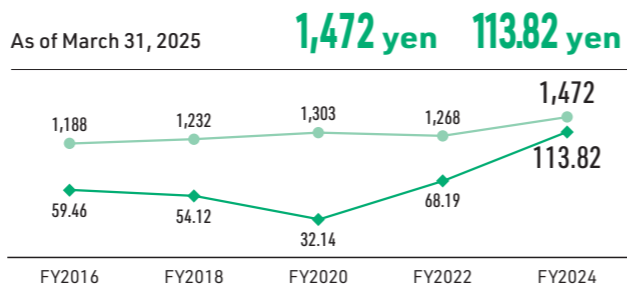
Balance of customers' financial assets under custody (including Gungin Securities)

(Unit: Hundred millions of yen)
 ■ Individuals ■ Gungin Securities (including intermediary) ■ Life insurance ■ Public bonds ■ Investment trusts
 (Corporate) ■ Corporate Total



Index per share (Consolidated)

(Unit: Yen)
 ◆ Consolidated BPS ◆ Consolidated EPS
 Net assets per share (Consolidated BPS) Profit per share (Consolidated EPS)



Non-Financial Information Highlights

Sustainable development of regional economy

Number of business succession issues resolved

FY2022 to FY2024 (cumulative)

1,391 cases

cumulative total from FY2025 to FY2027
Target: 1,500 cases

Number of contracts for inheritance-related services

FY2022 to FY2024 (cumulative)

1,105 cases

cumulative total from FY2025 to FY2027
Target: 2,000 cases

Volume of cashless transactions

FY2024

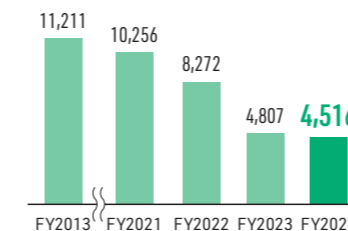
267.0 billion yen

FY2027
Target: 350.0 billion yen

Preservation and creation of the global environment

Greenhouse gas emission

(Units: Tons of CO₂)



Down 59.7%
 (Compared to FY2013)

Cumulative amount of sustainable financing

FY2022 to FY2024 (cumulative)

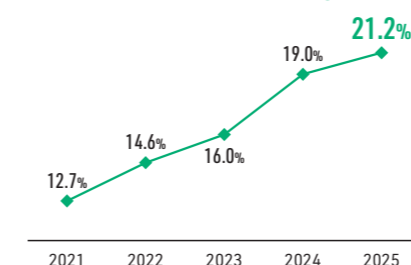
1,128.4 billion yen

(including 581.3 billion yen in the environmental field)
 FY2025 to FY2027 **Target: 1,200.0 billion yen**

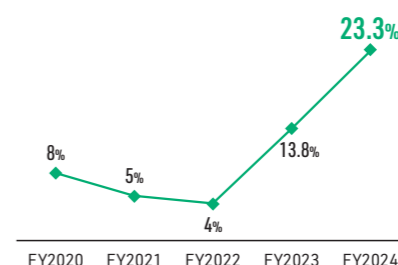
*Accumulated amount executed since FY2022. Sustainable finance refers to finance activities that contribute to solving environmental issues (renewable energy, energy-saving equipment, etc.) and social issues (business start-ups and succession-related issues, medical care, etc.).

Promotion of a variety of human resources into active positions

Ratio of female managers



Ratio of mid-career hires



Number of employees appointed to specialist positions

FY2024 results
 (Number of employees in the position as of April of the next fiscal year)

181

Promotion of partnerships

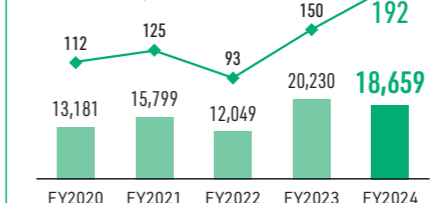
Cooperation with local public bodies in Gunma Prefecture

13

(As of March 31, 2025)

Donations from SDGs private placement bonds (Cumulative: 141,970 thousand yen/1,020 donations)

(Unit: Thousands of yen) ■ Amount ◆ Number of cases



External collaboration



りょうもう
地域活性化
partnership
Fincross DIGITAL