investors, and employees.

Through business activities based on our Purpose, the Gunma Bank Group endeavors to realize a sustainable society and create economic value by providing value to the stakeholders including customers, regional communities, shareholders,

# 3 Value Creation Story at the Gunma Bank Group

# Value Creation Process at the Gunma Bank Group

# Materiality Priority issues for the realization of the Purpose

Sustainable development of regional economy

Response to decreasing birthrates and a declining, aging population

Response to digital transformation

Preservation and creation of the global environment

**Enhancement of human capital** 

**Establishment of robust governance** 

# **Inputs**

See P.28 and P.30 Strengths

## Financial capital

As of March 31, 2025

Deposits 8,462.9 billion yen
Loan balance ...... 6,845.1 billion yen
Consolidated capital adequacy ratio 13.12%

### **Human capital**

Number of employees (Consolidated) 2,927 people
Ratio of female managers 21.2%
Number of specialist qualification holders*1 294 people
Ratio of mid-career hires <b>23.3%</b>

\*1 Total number holding qualifications such as Small and Medium Enterprise Management Consultant, 1st grade Certified Skilled Professional of Financial Planning, Certified Member Analyst of the Securities Analysts Association of Japan, Certified Anti-Money Laundering Specialist, and Information Technology Engineer (advanced)

#### Intellectual capital

The Group's comprehensive strengths ...... 9 companies

#### Social capital

Number of domes	stic branches	0 branches
Number of overseas ba	ses1 branch, 3 represe	entative offices
Share of depos	sits*1	38.3%
Share of loans*	*1	34.6%
Main bank shar	re*2	45.29%

- \*1 End of March 2024 (Source: The Financial Journal Special Issue "Financial Mapping" 2025 version)
- \*2 Taken from 2024 survey on main banks of companies in Gunma Prefecture by Teikoku Databank

### Natural capital

- \*1 Source: "Gunma's Forests and Forestry"
- \*2 Source: "Data on Hot Springs," Ministry of the Environment

# Value creation will result in even higher value creation through increasing capital of the Bank Group and raising its corporate value.

## **Activities**

Mid-Term Business Plan "Growth with 'Purpose"

### Basic policy I

# Creating a virtuous cycle of social and economic values

#### Strategic theme 1

#### Deepening purpose-driven sales

Deepening the purpose-driven sales implemented under the previous Mid-Term Business Plan (the achievement of a balance between social and economic values)

[Social value]

[Economic value]

Strategic theme 2

# Striving to establish sustainable regional economic zones

Enhancing earnings by promoting initiatives that contribute to solving local issues from a medium- to long-term perspective

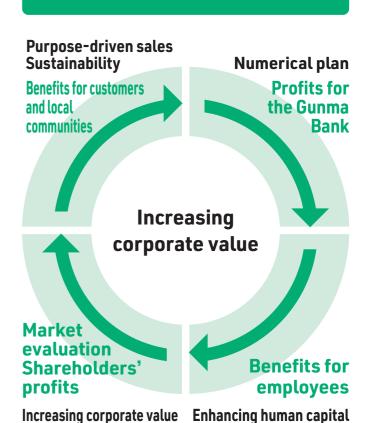


# Basic policy II Strengthening the business foundation to support sustainable growth

#### Strategic themes

- ① Digital transformation and business reform
- on 4RORA management 5Governance
- ②Data utilization ③Human capital
- ⑥ Group collaboration and external collaboration

# **Outcomes**



Sustainable growth of local communities and the Gunma Bank Group

"Vision"

Toward the realization of the Purpose

GUNMA BANK REPORT 2025 25