

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 **23.3%**

*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 domestic branches **160 branches**
Number of overseas bases **1 branch, 3 representative offices**
Share of deposits*1 **38.3%**
Share of loans*1 **34.6%**
Main bank share*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

Area of forests*1 **427,000 hectares (No.1 in Kanto)**
Tourism resources (hot spring areas)*2 **97 locations (No.1 in Kanto)**

*1 Source: "Gunma's Forests and Forestry"

*2 Source: "Data on Hot Springs," Ministry of the Environment

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, investors, and employees.

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

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Basic policy II

Strengthening the business foundation to support sustainable growth

Strategic themes

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

Outcomes

Purpose-driven sales Sustainability

Benefits for customers and local communities

Numerical plan

Profits for the Gunma Bank

Increasing corporate value

Market evaluation
Shareholders' profits

Benefits for employees

Increasing corporate value

Enhancing human capital

Sustainable growth of local communities and the Gunma Bank Group

"Vision"

Toward the realization of the Purpose