Strengths of the Gunma Bank Group

Strong domestic and overseas networks of branches and bases

In Japan, the Gunma Bank conducts business by utilizing its network of branches spanning the Kanto region that include branches in Tokyo, Osaka and six prefectures, the majority of which are in Gunma.

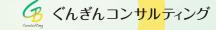
Outside of Japan, the Bank has one branch in the U.S. and three representative offices in China, Thailand and Vietnam. Operating a branch in New York is a distinguishing characteristic of the Bank. These overseas bases support the overseas operations of the Bank's customers in Japan by collaborating with local financial institutions.

A network of branches throughout the Kanto region Tochigi Pref 10 branches **Overseas Branches** 1 branch Gunma Pref. New York 111 branches [Overseas bases] New York Branch Nagano Pref Shanghai Representative Office 1 branch Bangkok Representative Office • Ho Chi Minh Representative Office 24 branches 100 km 9 branches Chiha Pret 1 branch Osaka Pref. Kanagawa Pref. 1 branch 3 branches A total of 160 branches in Japan

Collaboration in the Gunma Bank Group

The Gunma Bank Group consists of the Bank, six consolidated subsidiaries, two non-consolidated equity-method subsidiaries, and one equity-method affiliate. In addition to our core banking services, we provide a wide range of financial products and services. The Group will strive to maximize its revenue by utilizing the Group function and strengthening the Group consolidation and will also work as one to create and provide value that goes beyond its existing business domains to contribute to the development of local communities.





Major business: consulting, human resources solutions, regional trading company, marketing and advertising business



Gunma Shinyo Hosyo Co., Ltd.

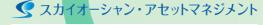
SS ぐんぎんシステムサービス株式会社 Gungin System Service Co., Ltd.

Major business: system development and sales

Major business: guarantee business



Major business: fund structuring and operation



Major business: asset management (investment trust)



Gunma Chuo Kogyo Co., Ltd.

Major business: transportation of goods, maintenance of

automated teller machines (ATM), etc.

Strong customer base

The Bank's share of deposits and share of loans in Gunma Prefecture both stand at more than 30%, a testament to the relationship of trust that the Bank has built with customers over many years.

[Deposits in Gunma Pref.*] Total amount of deposits in Gunma Pref. (Trillions of yen) The Gunma Bank's share of deposits in Gunma Pref. (Trillions of yen) - The Gunma Bank's share (%) *Including negotiable certificates deposit 38 3 36.5 18.1 17.5 17.8 17.9 6.3 6.8 2022 2023 2024 2021



Sound financial foundations

Implementing RORA management, the Bank has achieved high management efficiency, as demonstrated by its ROE, which is at the highest level among regional banks, as well as low OHR. (The data shown below are the data for FY2024 or as of the end of March 2025.)

[Capital]		[Profitability ranking high among regional bank	
Capital adequacy ratio (consolidated)	13.12%	Profit attributable to owners of parent	43.9 billion ye
		ROE (consolidated)	7.7%
Common equity Tier 1 ratio (consolidated)	12.13%	RORA	1.0%

[Low overhead rat	o (efficient management)]
OHR	49.6%
[Sound loan as	sets]

GUNMA BANK REPORT 2025 GUNMA BANK REPORT 2025 31