

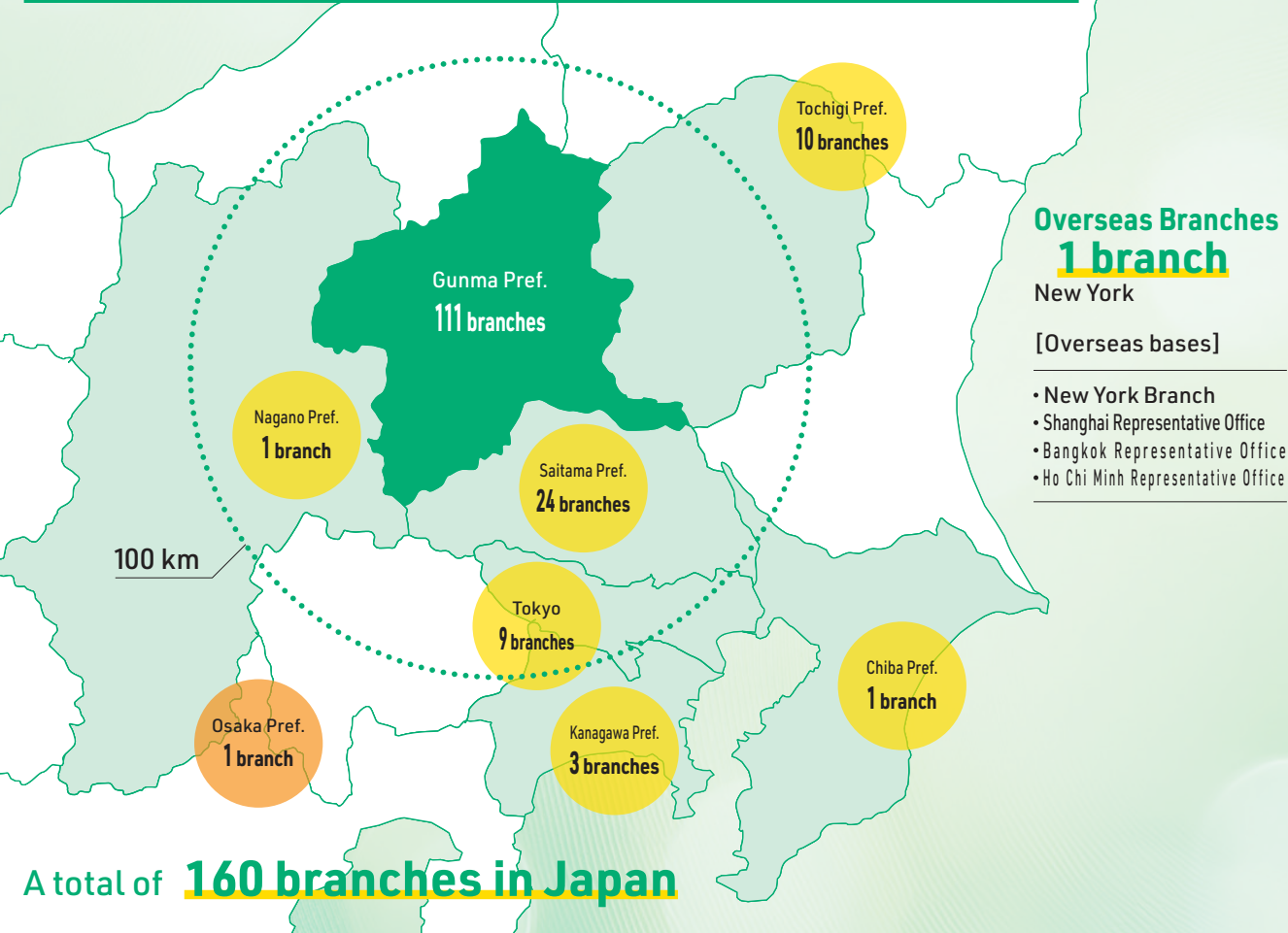
## Strengths of the Gunma Bank Group

### 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



### Collaboration in the Gunma Bank Group

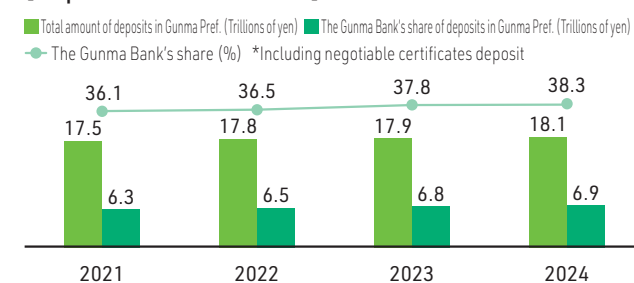
The Gunma Bank Group consists of the Bank, six consolidated subsidiaries, two non-consolidated equity-method subsidiaries, and one equity-method affiliate. In addition to our core banking services, we provide a wide range of financial products and services. The Group will strive to maximize its revenue 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.



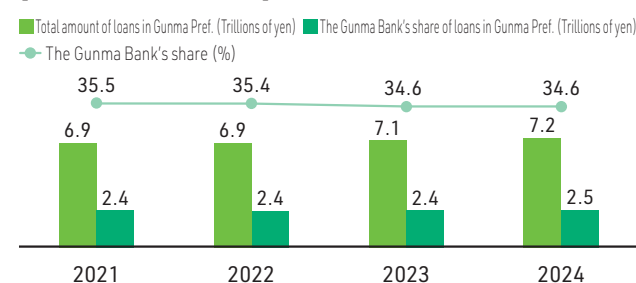
### Strong customer base

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.\*]



#### [Loans in Gunma Pref.]



Source: The Financial Journal

### 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]

Capital adequacy ratio (consolidated)	13.12%
Common equity Tier 1 ratio (consolidated)	12.13%

#### [Profitability ranking high among regional banks]

Profit attributable to owners of parent	43.9 billion yen
ROE (consolidated)	7.7%
RORA	1.0%

#### [Low overhead ratio (efficient management)]

OHR	49.6%
[Sound loan assets]	
Non-performing loan ratio (consolidated)	1.35%