

Review of the Mid-Term Business Plan

Forecasting

After the six-year reform carried out under the Mid-Term Business Plan "Innovation New Dimension" launched in 2019, the Gunma Bank Group established its new Mid-Term Business Plan "Growth with 'Purpose'" in April 2025. Under this new Mid-Term Business Plan, we will work to take to a higher level the purpose-driven management that we have implemented, while also striving to achieve growth of customers and local communities, the Gunma Bank Group, and each of our executives and employees.

2019

Mid-Term Business Plan before the Previous Mid-Term Business Plan
Innovation New Dimension

Achieving **growth** after the six-year "Innovation (**reform**)"

Basic policy

Transforming the management platform by three reform initiatives

- ① Process reform
- ② Channel reform
- ③ Human resource reform

Achieving advanced value creation by evolving the business model

2022

Previous Mid-Term Business Plan
Innovation for "Purpose"

Basic policy

Implementing digital strategies as the foundation for
"connections and weaving better futures"

Reinforcing strengths in "connections" by five reform initiatives

- ① Sales process reform
- ② Business process reform
- ③ Channel reform
- ④ Human resource reform
- ⑤ External collaboration reform

"Weaving better futures" by exercising our strengths in "connections"

2025

New Mid-Term Business Plan
Growth with "Purpose"

Taking **purpose**-driven management to a higher level and achieving **three kinds of growth**

Growth of our customers and local communities
Growth of our Group
Growth of every one of our executives and employees

Basic policy I

Creating a virtuous cycle of social and economic values

Strategic theme 1
Deepening purpose-driven sales

[Social value]

Strategic theme 2

[Economic value]

Striving to establish sustainable regional economic zones

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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

To-be Future

Sustainable development of local communities and the Gunma Bank Group

November 2021 Established the Purpose:

By connecting the strands of resources, people, and generations, we weave better futures for our local communities.

	FY2019	FY2020	FY2021
Core business net profit (Hundred millions of yen) (excluding gains or losses on cancellation of investment trusts)	300	306	368
Non-interest business profit (Hundred millions of yen)	171	191	205
Profit attributable to owners of parent (Hundred millions of yen)	222	135	264
OHR (%)	65.1	64.4	60.0
ROE (%)	4.4	2.6	4.9

	FY2022	FY2023	FY2024
Core business net profit	399	454	555
Non-interest business profit	210	242	256
Profit attributable to owners of parent	279	311	439
OHR (%)	56.6	53.4	49.6
ROE (%)	5.3	5.7	7.7

FY2027

80.0 billion yen

35.0 billion yen

60.0 billion yen

Around 45%

10% or above

Backcasting