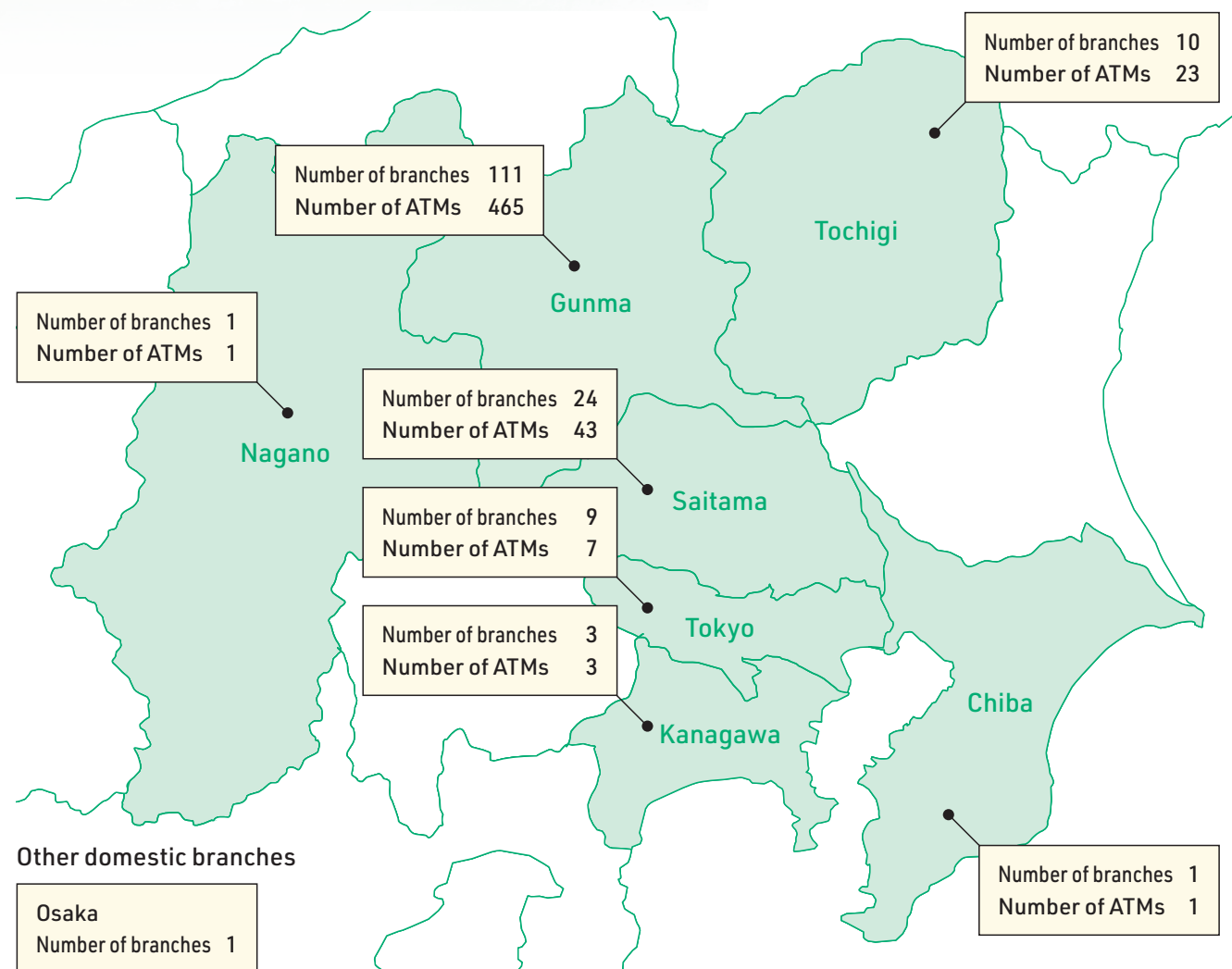


Branch and ATM Network (as of June 30, 2025)

Domestic branches



Total number of branches **160** Number of ATMs **543**

		In Gunma Pref.	Outside of Gunma Pref.	Total
Sales branches	Branches	89	47	136
	Sub-branches	22	2	24
	Total	111	49	160
ATMs	Inside branches	257	57	314
	Outside branches	208	21	229
	Total	465	78	543

*In addition to the above, the Bank has 10 outlets of loan stations (one in Gunma Pref. and nine outside of Gunma Pref.) and one moving outlet car.
 *Branches in Gunma Pref. include the Internet Branch, ATMs at convenience stores, Branch for Money Transfer, Plaza Branch, Individual Consulting Plaza Maebashi, Individual Consulting Plaza Takasaki, Individual Consulting Plaza Isesaki, and Individual Consulting Plaza EAST.
 *Branches outside of Gunma Pref. include Individual Consulting Plaza Fukaya.

Other financial institutions' ATMs that Gunma Bank account holders can use

■ **Partner financial institutions' ATMs**
 (ATMs of the financial institutions that are Multi Integrated Cash Service members
 Regional banks, city banks, secondary regional banks, shinkin banks, credit unions, labor banks, Agricultural Cooperatives and Credit Federations of Fishery Cooperatives, and trust banks)

■ **ATMs of JAPAN POST BANK and AEON Bank**

■ **ATMs of convenience store chains**
 ATMs of Seven Bank, ATMs of Lawson Bank, and ATMs of E-net

*Gunma Bank account holders may not be able to use the above ATMs, depending on the ATM opening hours of each financial institution or transaction type. Each of the ATM counters has different opening days and hours.

For details about the location and opening hours of our branches and ATMs, please see the Gunma Bank's website.

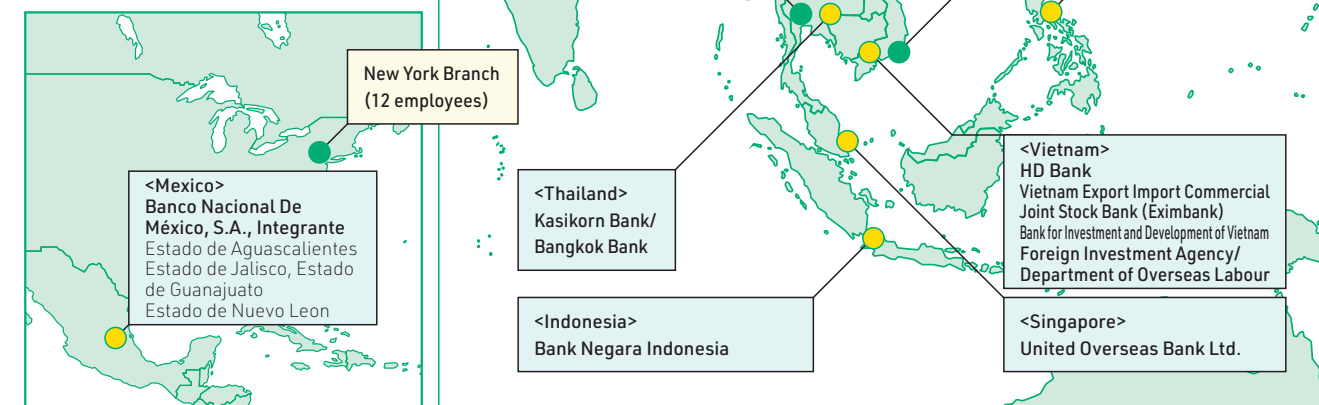


(<http://sasp.mapion.co.jp/b/gunmabank/>)

Overseas bases and business alliance partners

(as of June 30, 2025)

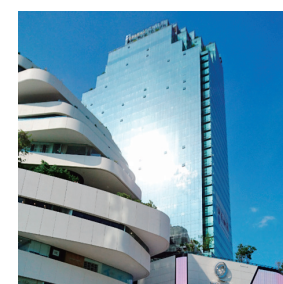
● Overseas bases
 ● Business partners



New York Branch
 780 Third Avenue, 6th Floor
 New York, NY10017 U.S.A.



Shanghai Representative Office
 18th Floor, Hang Seng Bank Tower,
 1000 Lujiazui Ring Road, Pudong
 New Area, Shanghai, P.R. China



Bangkok Representative Office
 689 Bhiraj Tower at
 EmQuartier, 16th Floor Unit 1612,
 Sukhumvit Road, Klongton-nue,
 Wattana, Bangkok 10110 Thailand



Ho Chi Minh Representative Office
 Saigon Tower Suite 1708, 29 Le
 Duan Boulevard, Ben Nghe Ward,
 Dist. 1, Ho Chi Minh City, Vietnam

Editorial policy

This integrated report has been prepared to provide stakeholders with an easy-to-understand overview of the Gunma Bank Group, its management policies, business strategies, its mid- to long-term vision, and other financial and nonfinancial information. When editing the report, we referred to the International Financial Reporting Standards Foundation's Integrated Reporting Framework and the Ministry of Economy, Trade and Industry's Guidance for Collaborative Value Creation.

Coverage of reporting

Period: FY2024 (April 2024 to March 2025)
 Also includes some information for April 2025 and later.

Scope: The Gunma Bank, Ltd. and its subsidiaries
 (The Gunma Bank Group)

This integrated report acts as a main part of the disclosure magazine (explanatory documents pertinent to business and financial status) prepared pursuant to the Banking Act Article 21. When using this integrated report as a disclosure magazine, please refer, at the same time, to The Gunma Bank Report 2025 (Annex).
 This integrated report includes descriptions about future performance relating to the financial situation and operating results of the Gunma Bank and its Group companies. These descriptions have been based on the information available at the date when this integrated report was prepared and some preconditions (assumptions) that might influence future results. They do not guarantee the described future results of the Bank and its Group and may involve risks and uncertainties.