What We Want to Convey in This Report

Introduction

Launch of new financial group that constitutes one of the top regional banks

1 Message from Management

This section describes the agenda set by the management team with an eye on a "world with interest rates," and our initiatives and roadmap toward the business integration with Daishi Hokuetsu Financial Group.

2 The Gunma Bank Group's Value Creation Story

This section explains the reasons why the Gunma Bank Group demonstrates its strengths in the region and its ways to create value.

3 The Gunma Bank Group's Strategy to Execute Its Business Plan

Under the Mid-Term Business Plan "Growth with 'Purpose,'" we strive to deepen our purpose-driven management. This section describes the specific initiatives for the enhancement of corporate value.

4 Management Base That Supports Sustainable Growth

This section describes our initiatives to contribute to the region's sustainable development and solve environmental and social issues and our governance structure to stay committed to enhancing corporate value over the mid- to long-term.

Data Section

Contents

Front Corporate Philosophy Structure
2 What We Want to Convey in This Report/Contents
4 History of the Gunma Bank Group
6 Financial and Non-Financial Information Highlights


8 Message from the President


18 Message from the Director of Finance

14 Special Feature Process Leading to Integration for Creating New Value
24 Outside Director Roundtable Discussion

30 Strengths of Gunma Prefecture
32 Strengths of the Gunma Bank Group
34 Value Creation Process at the Gunma Bank Group
36 Materiality (Priority Issues for the Realization of the Purpose) and Initiatives
38 Mid-Term Business Plan "Growth with 'Purpose'"

42 Deepening Purpose-Driven Sales
46 AI and Data Utilization and Digital Transformation Initiatives
48 Enhancing Human Capital
56 RORA Management to Improve Corporate Value
58 External Collaboration
60 Initiatives of the Gunma Bank Group

64 Sustainability Initiatives
80 Corporate Governance
86 Executives
90 Risk Management
94 Compliance Management System
96 Customer-Oriented Business Conduct
97 Social Contribution Activities

98 Company Information
100 Branch and ATM Network

