2 The Gunma Bank Group's Value Creation Story

Strengths of Gunma Prefecture

Excellent access to Greater Tokyo and a rich natural environment

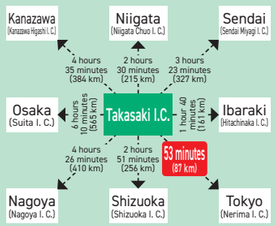
Gunma Prefecture as a key transportation hub

With a railway network centered on the Joetsu, Nagano, and Hokuriku Shinkansen lines, and a road network centered on the Kan-Etsu Expressway, Gunma provides good access not only to Greater Tokyo but also to Hokuriku and Koshinetsu.



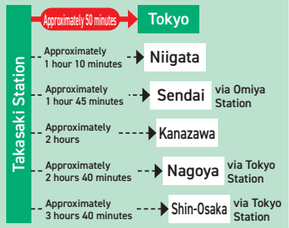
Kan-Etsu, Joshin-Etsu, Kita-Kanto, and Tohoku Expressways form high-speed transportation networks that connect Eastern Japan and Western Japan, as well as the Pacific coast and the Sea of Japan coast of the country.

●Using expressways



Joetsu Shinkansen and Hokuriku Shinkansen run across Gunma Prefecture, and Takasaki Station serves as a railway transportation hub, allowing easy access to various destinations.

●Using Shinkansen



Rich natural environment

Gunma has had 78 earthquakes with seismic intensity of 4 or higher over the past 107 years, the least number among the prefectures in the Kanto region of Japan, while the number of households affected by natural disasters has been at the lowest level in the country.

Besides, Gunma ranks second among all the prefectures of Japan in hours of sunlight per year, and the amount of snowfall in the wintertime is relatively small in its lowland areas. Gunma has a rich natural environment.

Number of earthquakes with seismic intensity of 4 or higher
(January 1, 1919 to March 31, 2026)

Ranking	Prefecture	Number of occurrences
1	**Gunma Pref.**	**78**
2	Kanagawa Pref.	122
3	Saitama Pref.	166
4	Chiba Pref.	243
5	Tochigi Pref.	252
6	Ibaraki Pref.	405
7	Tokyo	580

Number of households affected by natural disasters, etc.
(2014 to 2023)

Ranking	Prefecture	Number of households affected
1	**Gunma Pref.**	**443**
2	Tokyo	2,397
3	Kanagawa Pref.	3,075
4	Saitama Pref.	5,795
5	Tochigi Pref.	7,434
6	Chiba Pref.	8,654
7	Ibaraki Pref.	8,720

Hours of sunlight (yearly)
(FY2024)

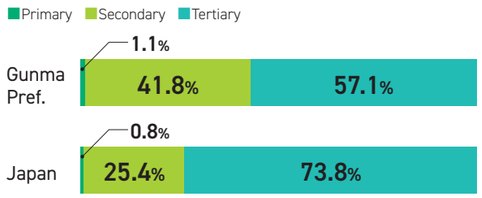
Ranking	Prefecture
1	Kochi Pref.
2	**Gunma Pref.**
3	Saitama Pref.
4	Shizuoka Pref.
5	Aichi Pref.

Source: IR Materials of Gunma Prefecture (May 2026)

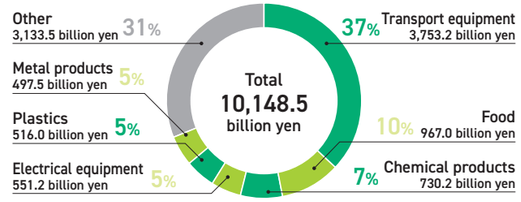
Manufacturing industry serving as an engine for Gunma Prefecture's economy

The manufacturing industry has developed thanks to a well-developed transportation network, stable climate, fewer natural disasters, fundamental technology cultivated over a long time period, and other factors.

Nominal prefectural (domestic) gross production ratio by industry (2023)



Manufactured product shipments, etc. (2023)



Number of factory locations

38 locations

Ranking 8th in Japan (2024)

Ranking high in the number of factory locations every year

2019	2020	2021	2022	2023
4th	4th	4th	6th	4th

Source: IR Materials of Gunma Prefecture (May 2026)

Attractive tourism resources

- Gunma has 98 hot spring areas, ranking first in the Kanto region of Japan and eighth in the country.
- World Heritage Site of the Tomioka Silk Mill and related sites.
  ➡Began operation as Japan's first government-run model silk mill factory. Became the first industrial heritage designated as a national treasure of Japan.
- Leveraging its rich water resources, Gunma ranks sixth in Japan in the maximum output of hydro-electric power.



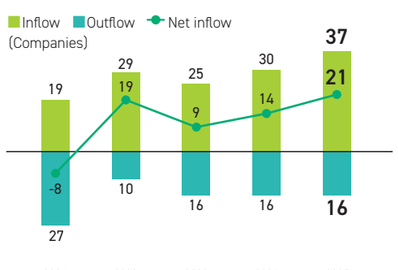




Sources: "2024 State of Use of Hot Springs," the Ministry of the Environment, and 2025 Electric Power Survey Statistics (the number of power plants and output by prefecture, February 2026), the Ministry of Economy, Trade and Industry

Key data of Gunma Prefecture

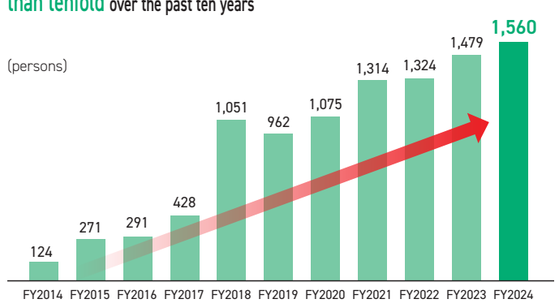
The number of companies relocated to Gunma Prefecture (inflow) was 37, the second highest ever, with inflow exceeding outflow for four consecutive years



Source: "Gunma Prefecture: Head Office Relocation Trend Survey (2025)," Teikoku Databank

Has ranked first in the ranking of the best places for relocation for two consecutive years

The number of people relocating to the prefecture has increased more than tenfold over the past ten years



Source: IR Materials of Gunma Prefecture (May 2026)