Strengths of the Gunma Bank Group

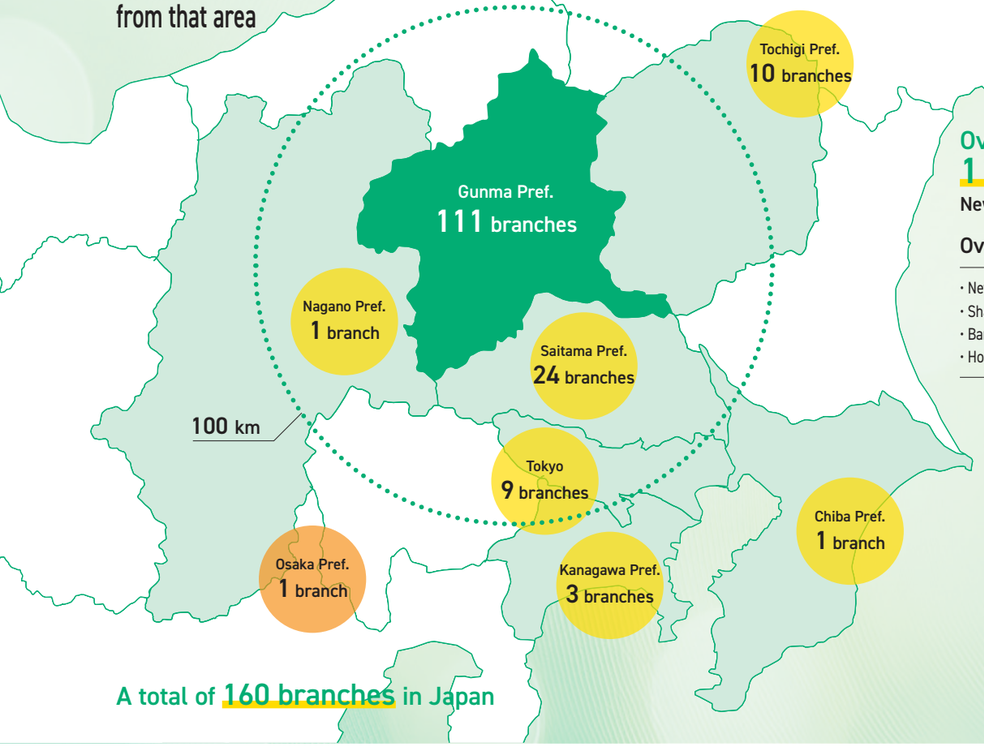
Strong domestic and overseas networks of branches and bases

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

Providing support for regional companies' expansion into the Greater Tokyo area and attracting businesses from that area



Overseas Branches
1 branch
New York

Overseas bases
- New York Branch
- Shanghai Representative Office
- Bangkok Representative Office
- Ho Chi Minh Representative Office

A total of 160 branches in Japan

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 and strengthening the Group's functions 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.

ぐんぎんリース株式会社 GUNGIN LEASING CO.,LTD.
Major business: leasing

ぐんぎん証券
Major business: securities business

ぐんぎんシステムサービス株式会社 Gungin System Service Co., Ltd.
Major business: system development and sales

ぐんぎんコンサルティング
Major business: consulting, human resources solutions, regional trading company, marketing and advertising business

Gunma Bank

Gunma Shinyo Hosyo Co., Ltd.
Major business: guarantee business

ぐんま地域共創パートナーズ Gunma Regional Advanced Solution Partners
Major business: fund structuring and operation

スカイオーシャン・アセットマネジメント *
Major business: asset management (investment trust)

株式会社 群銀カード
Major business: credit cards

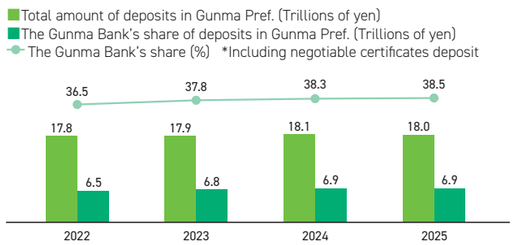
Gunma Chuo Kogyo Co., Ltd.
Major business: transportation of goods, maintenance of automated teller machines (ATM), etc.

*Operations to be terminated around March 31, 2027.

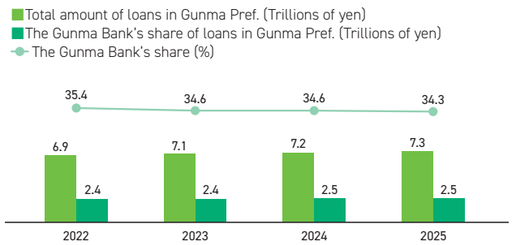
Strong customer base

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 FY2025 or as of the end of March 2026.)

Capital

Capital adequacy ratio (consolidated)	15.13%
Common equity Tier 1 ratio (consolidated)	13.58%

Profitability ranking high among regional banks

Profit attributable to owners of parent	58.8 billion yen
ROE (consolidated)	10.0%
RORA	1.48%

Low overhead ratio (efficient management)

OHR	45.7%

Sound loan assets

Non-performing loan ratio (consolidated)	1.19%