Value Creation Process at the Gunma Bank Group

Through business activities based on our Purpose, the Gunma Bank Group endeavors to realize a sustainable society and create economic value by providing value to the stakeholders including customers, regional communities, shareholders, investors, and employees.

Value creation will result in even higher value creation through increasing capital of the Bank Group and raising its corporate value.

Materiality
Priority issues for the realization of the Purpose

- Sustainable development of regional economy
- Response to decreasing birthrates and a declining, aging population
- Response to digital transformation
- Preservation and creation of the global environment
- Enhancement of human capital
- Establishment of robust governance

Inputs

Strengths ▸ P.32,33

Financial capital

As of March 31, 2026

Deposits ..... 8,571.0 billion yen

Loan balance ..... 7,226.1 billion yen

Consolidated capital adequacy ratio 15.13%

Human capital

Number of employees (Consolidated) ..... 2,899 people

Ratio of mid-career hires 39.6%

Number of specialist qualification holders* ..... 308 people

*Total number holding qualifications such as Small and Medium Enterprise Management Consultant, 1st grade Certified Skilled Professional of Financial Planning, Certified Member Analyst of the Securities Analysts Association of Japan, Certified Anti-Money Laundering Specialist, and Information Technology Engineer (advanced)

Intellectual capital

Information capabilities driven by overwhelming share

Main bank share* 44.45%

*Source: "2025 survey on main banks of companies in Gunma Prefecture," Teikoku Databank

Social capital

Strong customer base underpinned by our wide-area network covering Japan and overseas

Number of domestic branches ..... 160 branches

Number of overseas bases ..... 1 branch, 3 representative offices

Natural capital

Abundant natural capital and potential for green transformation cultivated through long hours of sunlight (2nd in Japan) and the region's strong business continuity

Hours of sunlight (yearly) ..... Ranking 2nd in Japan (2024)

*Source: IR Materials of Gunma Prefecture (May 2026)

Activities
Mid-Term Business Plan "Growth with 'Purpose'"

Basic policy I

Creating a virtuous cycle of social and economic values

Strategic theme 1

Deepening purpose-driven sales

Expanding the scope of solutions and enhancing their quality through sales activities realizing a balance between social and economic values

(Implementation of the full-spec approach)

Strategic theme 2

Striving to establish sustainable regional economic zones

Enhancing earnings by promoting initiatives that contribute to solving local issues from a medium- to long-term perspective

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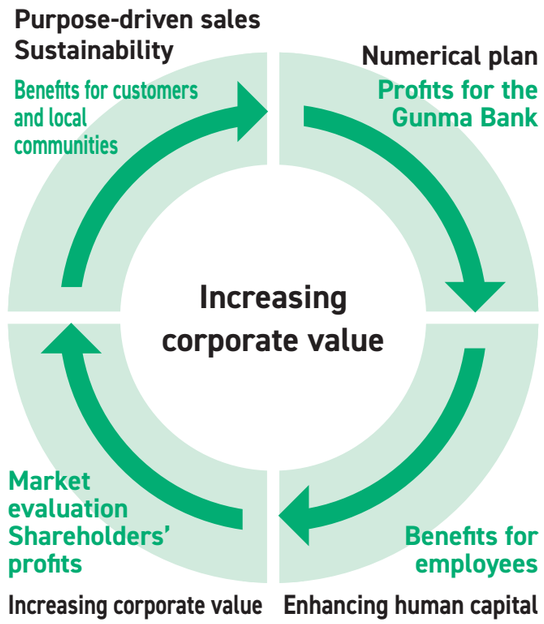
Basic policy II

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

Outcomes



Simultaneously achieving profits and benefits in all these four areas

Sustainable growth of local communities and the Gunma Bank Group "Vision"

Toward the realization of the Purpose