External Collaboration

The Gunma Bank Group is working on wide-area collaborations such as the TSUBASA Alliance and the Fincross Partnership and regional collaborations such as the Gunma and Daishi Hokuetsu Alliance and the Ryomo Regional Revitalization Partnership. We will enhance our strengths in "connections" by leveraging outside resources.

Wide-area collaboration TSUBASA Alliance

The Bank joined the TSUBASA Alliance, a wide-area collaborative effort among 10 top regional banks, in 2020. The goal of the TSUBASA Alliance is to achieve the sustainable growth of the region and enhance its financial system while improving the top line and reducing the costs of participating banks by collaborating on common issues. The alliance promotes collaboration in a broad range of areas while respecting the individuality of each participating bank.

In FY2025, efforts were made aiming for greater profit opportunities, including mutual invitation to syndicated loans and continued information sharing initiatives through collaboration among participating banks. In addition, we collaborated in the human resource development area by conducting a trainee program, in which we mutually exchange employees, a mentor program that enables exchanges between senior management and next-generation leaders, and other programs. Moreover, the ten participating banks organized joint seminars for corporate and individual customers on a wide variety of subjects. As such, we offered added value by combining the advantages of economies of scale and the participating banks' expertise.

In addition, we have implemented initiatives to help solve issues of local communities, including a joint food drive in which the participating banks' officers and employees bring food from home and donate it to food banks and councils of social welfare in Japan.

Furthermore, in January 2026, the Bank, together with five banks—The Chiba Bank, Daishi Hokuetsu Bank, The Chugoku Bank, North Pacific Bank, and The Toho Bank—as well as IBM Japan, Limited and Kyndryl Japan KK, entered into a basic agreement for sharing the TSUBASA core banking system.

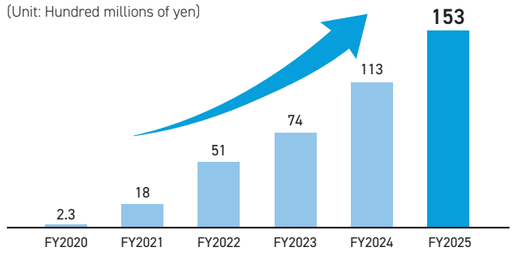
Operation is scheduled to start in FY2029. We aim to create more synergistic effects by further increasing operational efficiencies and enhancing operations.

Going forward, we will continue to strive to provide advanced financial services with higher added value by harnessing knowledge from every participating bank.

10th TSUBASA ALLIANCE
地域とともに未来へはばたく



Total revenue effect: cumulative amount
(Unit: Hundred millions of yen)



Main alliance dealings

- Joint arrangement of various types of finance
- Shared office work and systems
- Matching between customers
- Joint seminars for customers
- Joint training for executives and employees

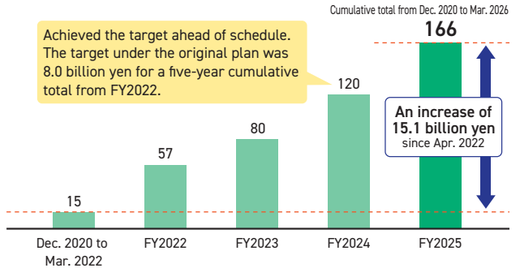
Regional alliance The Gunma and Daishi Hokuetsu Alliance

Since December 2021, we have entered into the Gunma and Daishi Hokuetsu Alliance with Daishi Hokuetsu Bank. The goal of this alliance is to leverage the geographical proximity of our business areas to further contribute to the local community and sustainably enhance the corporate value of both banks.

➡ For the business integration with Daishi Hokuetsu Financial Group, see P. 14.

GUNMA DAISHI HOKUETSU ALLIANCE
群馬・第四北越 アライアンス

Synergistic effects from collaborative measures: cumulative (total of the two banks)
(Unit: Hundred millions of yen)



Main alliance dealings

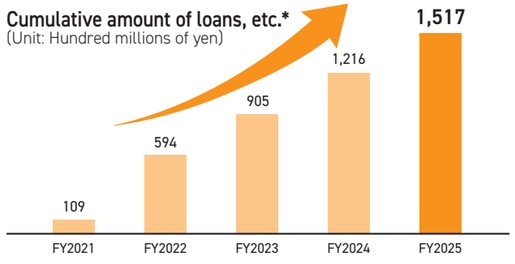
- Business succession, M&A, and business matching service by fully utilizing the customer base of the two banks
- Mutual use of know-how and collaboration in the two groups
- Sharing branches and other facilities held by each bank
- Collaboration to promote tourism and products of the two prefectures and for regional vitalization

Regional alliance The Ryomo Regional Revitalization Partnership

Since January 2022, we have entered into the Ryomo Regional Revitalization Partnership with Ashikaga Bank. The objective of the partnership is to increase our contribution to the region more than ever before through collaborations in the overlapping areas of the two banks, particularly the Ryomo region (southeastern Gunma and southwestern Tochigi). Specifically, these collaborations will be aimed at revitalizing industry and solving issues, and at improving customer service. In this partnership, we have stepped up information exchange and the collaboration framework primarily between branches located in overlapping sales regions and between relevant departments at each headquarters and executed joint financing of 151.7 billion yen in total. Furthermore, we have worked on strengthening our consulting capabilities such as business succession support for customers that the two banks serve.

りょうもう 地域活性化 partnership

Cumulative amount of loans, etc.*
(Unit: Hundred millions of yen)



*Loans, etc.: A total of syndicated loans, joint financing, structured finance, and private placement bonds

Main alliance dealings

- Partnerships on syndicated loans and sustainable finance, etc.
- Support for growth, management improvement, business revitalization, change of business, etc. for regional companies by utilizing the two banks' specialist investment arms, etc.
- Cooperation in core business support such as business succession and M&A support

Wide-area collaboration Fincross Partnership

The Fincross Partnership was concluded among seven (currently eight) regional banks in 2018 to form Fincross DIGITAL Co., Ltd. in order to promote collaboration on research and development aimed at the digitalization of finance. The eight banks have been working together by contributing data to develop a data analysis infrastructure and build AI models.

Currently, Fincross Digital supports the advancement of data utilization across the banks and offers digital marketing solutions, such as web advertising and social media management, through information exchange meetings and training sessions with each bank.

Fincross DIGITAL

Participating Banks (Japanese syllabary order)

The Senshu Ikeda Bank, Ltd. The Kiraboshi Bank, Ltd.
The Gunma Bank The San-in Godo Bank, Ltd.
The Shikoku Bank, Ltd. The Chiba Kogyo Bank, Ltd.
The Tsukuba Bank, Ltd. The Fukui Bank, Ltd.