Customer-Oriented Business Conduct

Customer-Oriented Business Conduct Policy

With the Customer-Oriented Business Conduct Principles revised in September 2024, we reviewed and revised the Customer-Oriented Business Conduct Policy and Action Plan based on Customer-Oriented Business Conduct Policy, which were jointly established by the Gunma Bank and Gungin Securities in June 2017, in June 2025. The Policy and the Action Plan, along with progress and KPIs (both shared and independent KPIs), are published on the Bank's website.

Initiative Policy

1. Preface

We at the Gunma Bank and Gungin Securities (hereafter the Gunma Bank Group) are committed in our corporate philosophy to always taking actions that will foster the development of regional communities and strengthening a creative relationship with our customers, while we are also committed to our Purpose, "By connecting the strands of resources, people, and generations, we weave better futures for our communities."

With the corporate philosophy and the Purpose in mind, and based on the following policy, we will provide products and services most suitable for customers (social value) and make reasonable profits (economic value) from doing so, and will thereby strive to improve sustainable financial services.

2. Realization of Customers' Best Interests

(1) Based on our corporate philosophy and Purpose, the Gunma Bank Group considers what products and services are most suitable for customers, striving to realize their best interests.

(2) In order to realize customers' best interests, the Gunma Bank will be responsible for providing comprehensive support for the various needs that arise depending on the life stage of our customers, and Gungin Securities will be responsible for broadly supporting their asset management needs.

3. Selection of Useful Products and Services for Customers

(1) When selecting new products and services, or proposing products and services to customers, we base our decisions on what product or service is most suitable for the customer, not on the amount of commission we receive or our relationship with the company providing the product or service.

(2) We mutually share information with product and service provider companies, depending on the complexity of products as well as properties of products such as risk. In addition, based on the shared information, we analyze, among others, whether the assumed customer attributes match the attributes of the customers who have purchased products and improve products and services as needed.

4. Improved Transparency of Bank Commissions, Etc.

In order to help customers make informed decisions when selecting products and services, we will improve the transparency of fees and commissions for each product and service and provide detailed explanations to ensure that customers understand all the costs involved.

5. Provision of Important Information in an Easy-to-Understand Manner

(1) When providing information on products and services, we will use IT and other tools to provide easy-to-understand explanations on the underlying returns or losses and other risks of the product or service, as well as the terms and conditions.

(2) To ensure that customers can use their own judgment in selecting the product or service that best meets their needs, we will provide information that is clear, plain, and truthful in a manner that is not misleading.

6. Provision of Suitable Products and Services Available for Customers

(1) The Group will work together to propose the most suitable product or service according to the customer's knowledge, experience, financial situation, objectives, and needs.

(2) We will actively provide financial and economic information to improve the financial literacy of people in the region.

(3) We will follow up with customers in a timely and appropriate manner, including providing the information customers need to make investment decisions, such as information on the market environment and the state of customers' investments.

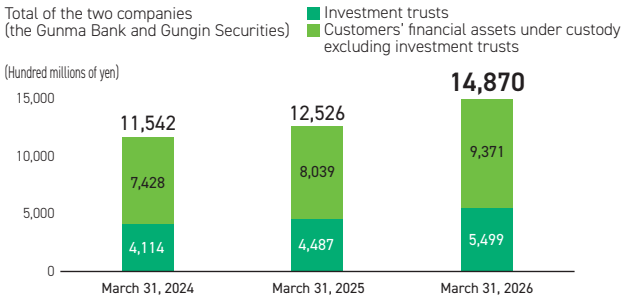
7. Human Resource Development and Evaluation

In order to provide optimal consulting services that meet the diverse needs of customers, we will strive to develop human resources with both expertise and advanced proposal skills. We will do this in a number of ways, including enhancing our training programs, giving support to employees to obtain professional qualifications, and placing importance on appropriate evaluations for employees.

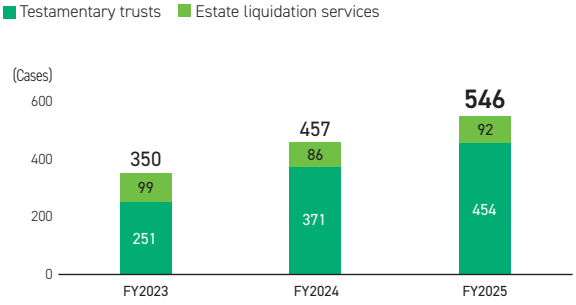
Status of initiatives

The Gunma Bank Group as a whole achieved an improvement year on year in various performance indicators such as the balance of customers' financial assets under custody and the number of contracts for inheritance-related services.

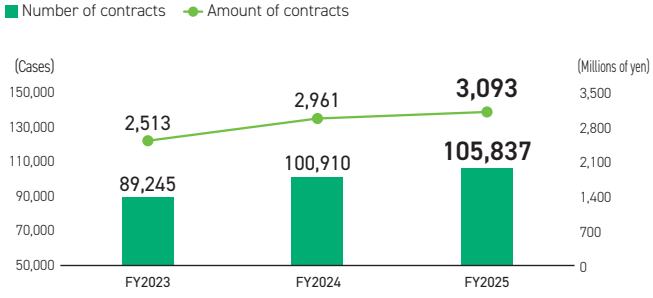
The balance of customers' financial assets under custody and the balance of investment trusts



Number of contracts for inheritance-related services



Number and amount of contracts for periodic investments in investment trusts



The number of new NISA account holders, the number of active NISA account holders, and the balance of NISA accounts

