Company Information

Company overview

(as of March 31, 2026)

Name:	The Gunma Bank, Ltd.
Date of establishment:	September 1932
Location of head office:	194 Motosojamachi, Maebashi, Gunma
Capital:	48.6 billion yen
Number of employees:	2,775 (excluding temporary employees)
Number of bases:	160 branches in Japan (111 in Gunma, 49 outside Gunma) Overseas: one branch in New York; Three offices (Shanghai, Bangkok, and Ho Chi Minh)
Subsidiaries:	Eight companies in Japan
Affiliates:	One company in Japan
Total assets:	10,782.0 billion yen
Deposits:	8,571.0 billion yen
Loans and bills discounted:	7,226.1 billion yen
Net assets:	535.9 billion yen
Total capital adequacy ratio (uniform international standards)	Consolidated: 15.13% Non-consolidated: 14.07%
Ratings:	JCR #AA/Negative R&I A+ Moody's A3 S&P A-

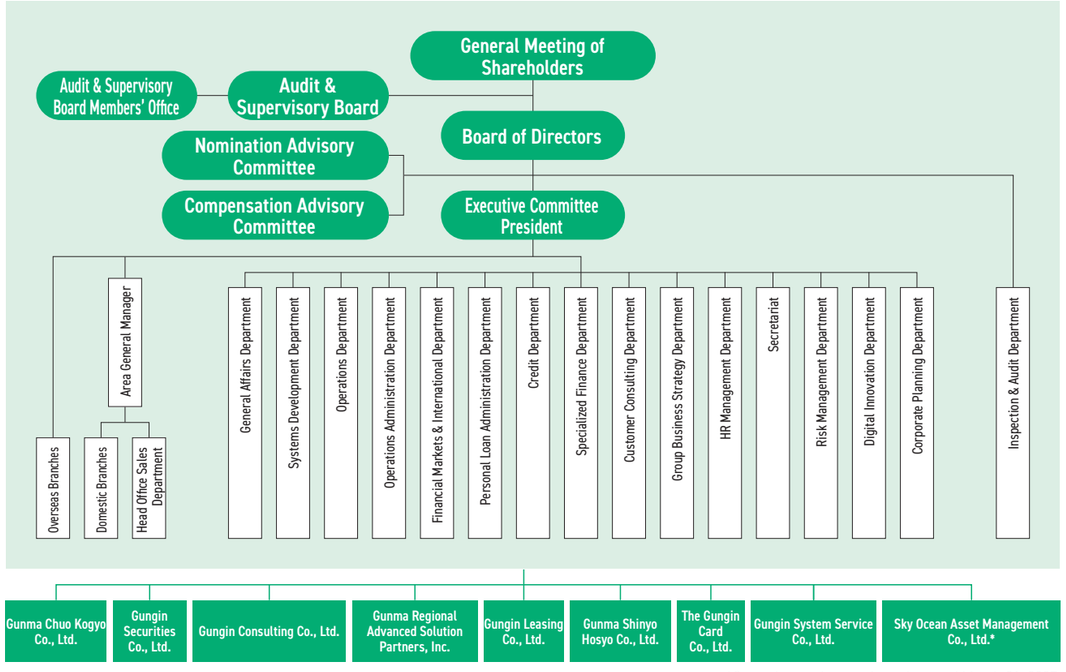


Note: The number of employees in the consolidated companies is 2,899 (2,650 for the Gunma Bank and 249 for its subsidiaries). Employees of the Gunma Bank include locally hired overseas employees and secondees to the Bank and exclude secondees from the Bank, etc., indicating the number of employees based on the establishment employment.

Subsidiaries and affiliates ▶ P.63

Organization chart

(as of June 30, 2026)



*Operations to be terminated around March 31, 2027.

Key operations

Deposit services	**Deposits**	Offering current deposits, ordinary deposits, savings deposits, fixed deposits, separate deposits, foreign currency deposits, etc.
	Certificates of deposit	Negotiable certificates of deposit
Loan services	**Loans**	Loans on bills, loans on deeds, overdrafts
	Bill discounting	Discounts on bank acceptance, commercial bills, and documentary bills
Trading of trading account securities		Trading of public bonds, such as national government bonds
Portfolio investments		Investments in government bonds, municipal bonds, corporate bonds, stocks, and other securities for bank reserves and fund management
Domestic exchange transactions		Transfers, debt collection, etc.
Foreign exchange business		Various services related to foreign exchange transactions for purposes such as exports, imports, foreign remittances, etc.
Over-the-counter sales of investment trusts		Over-the-counter sales of public bonds, such as national government bonds and investment trusts
Services as a trustee of bonds and an issuing and paying agent		Services as a trustee of bonds under the Secured Bond Trust Act, in addition to the offering of public bonds (entrusted), and conducting agency services for issuances and payments
Trust business		Testamentary substitute trust, land trust, real estate management trust, specific charitable trust, and charitable public trust. Also, we handle inheritance-related services (testamentary trust and estate liquidation services).
Handling of defined contribution pension plans		Operations and management of defined contribution pension plans under the Defined Contribution Pension Act
Supplementary services	(1) Agency services	① Acting branch of the Bank of Japan, acting revenue branch of the Bank of Japan ② Handling of public funds for local public bodies ③ Agency services for the Organization for Workers' Retirement Allowance Mutual Aid, etc. ④ Agency services for receipt of paid-in advances and payments of share dividends and the principal and interest of public and corporate bonds ⑤ Agency service for loans from the Japan Finance Corporation, etc. ⑥ Trust agent services for pension trusts ⑦ Non-life insurance agency service ⑧ Life insurance agency service
	(2) Safe deposit box (3) Lending of securities (4) Loan guarantee (acceptance of payment)	(5) Financial instruments brokerage (6) Underwriting of public bonds (7) Derivative transactions of interest rates and currencies
		(8) Handling of commercial papers

General meeting of shareholders

For the general meeting of shareholders held in June, we send a convocation notice at an early stage and, prior to the dispatch, post the notice on the websites of the stock exchanges and the Gunma Bank. We also strive to improve the voting environment by enabling shareholders to exercise their voting rights via the Internet and participate in the voting platform. After the general meeting, a notice of resolutions and results of the exercise of voting rights (extraordinary report) are immediately posted on our website.

	2023	2024	2025	2026
Date	Jun. 27 (Tue.)	Jun. 20 (Thu.)	Jun. 20 (Fri.)	Jun. 23 (Tue.)
Number of shareholders in attendance	98	89	107	135
Voting rights exercise ratio	82.2%	82.4%	82.2%	84.0%
Dispatch date of notice	Jun. 5 (Mon.)	May 30 (Thu.)	May 30 (Fri.)	Jun. 2 (Tue.)
Posting date of notice on website	May 29 (Mon.)	May 22 (Wed.)	May 21 (Wed.)	May 21 (Thu.)