

September 12, 2025

The Gunma Bank, Ltd.

Allocation of 6th Issuance of BaselⅢ - compliant Subordinated Bonds (Sustainability Bond) and Impact Reporting

Based on “ The Gunma Bank Group Green/Social/Sustainability Bond Framework ”(released on May, 2021), The Bank announces about allocation of “6th Issuance of Basel III- compliant Subordinated Bonds(Sustainability Bond) ” for Green Project / Social Project and Impact reporting index.

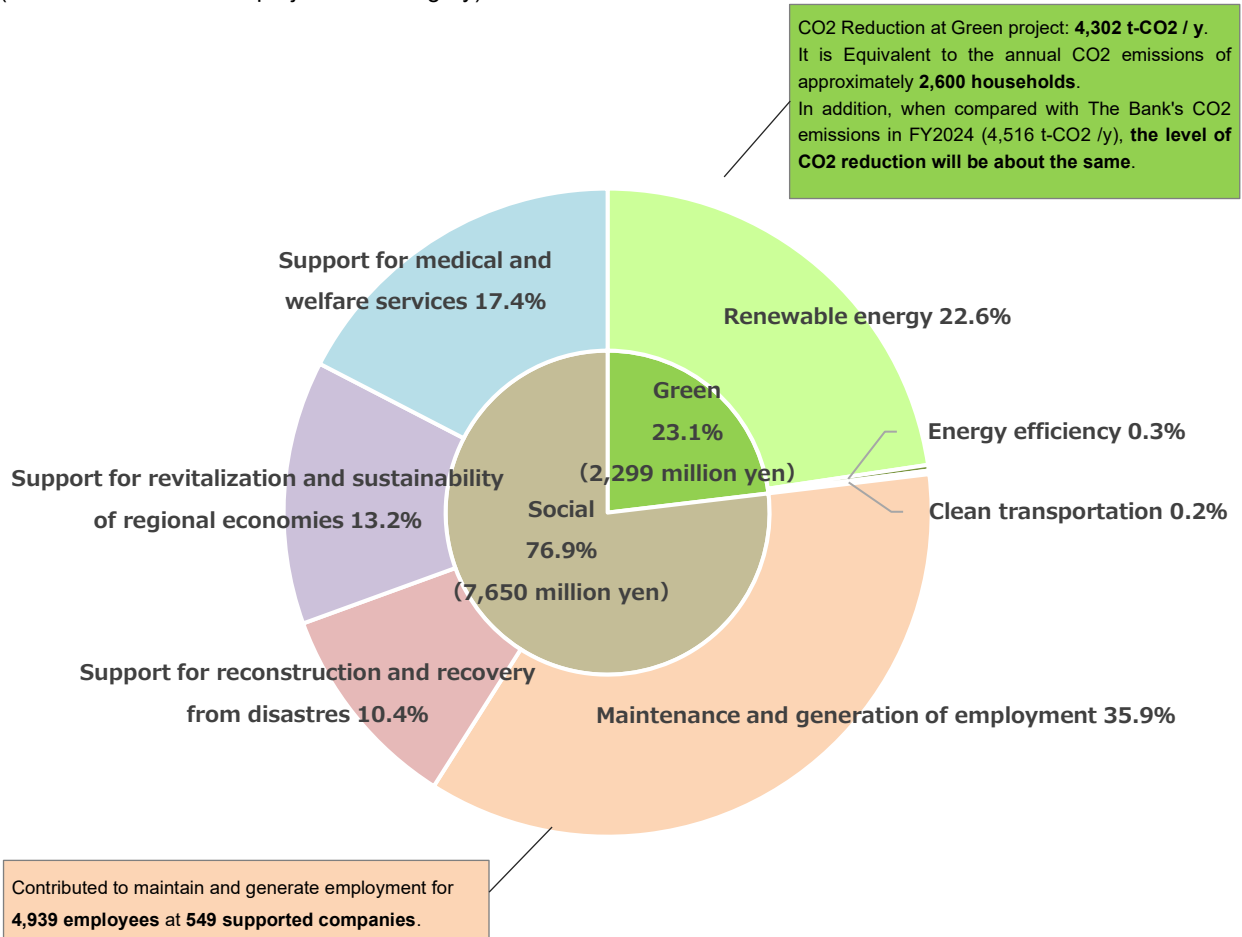
As long as there is a sustainability bond issue balance, The Bank will annually release the same kind of reporting.

Reporting of Allocation and Impact reporting index

1. Allocated Proceeds for the entire project (As of Jun 30, 2025)

Allocated Proceeds	9,950 million yen
New loan	9,950 million yen
Refinancing of existing loan	—
Unallocated Proceeds	—

(Allocation ratio of each project and category)



2. Green Project



Allocated Proceeds 2,299 million yen

CO₂ Reduction 4,302 t-CO₂/y

(Equivalent to the annual CO₂ emissions of approximately 2,600 households *)

* Calculation of CO₂ emissions based on annual electric power consumption per household (Calculation based on FY2023 Survey on the Actual Conditions of Households for the Estimation of Carbon Dioxide Emissions: Summary (Update)). In addition, when compared with The Bank's CO₂ emissions in FY2024 (4,516 t-CO₂/y), the level of CO₂ reduction will be about the same.

Breakdown of Green project by category

As of Jun 30, 2025

Eligibility Project Category	Allocated Proceeds	Impact reporting index
a. Renewable energy	2,252 million yen	CO ₂ reduction 4,257 t- CO ₂ /y
Solar power generation business	1,994 million yen	CO ₂ reduction 938 t- CO ₂ /y
Biomass power generation business	— million yen	CO ₂ reduction — t- CO ₂ /y
Hydro power generation business	258 million yen	CO ₂ reduction 3,318 t- CO ₂ /y
b. Energy efficiency	28 million yen	CO ₂ reduction 38 t- CO ₂ /y
c. Clean transportation	18 million yen	CO ₂ reduction 7 t- CO ₂ /y
Total Green Project	2,299 million yen	Total CO ₂ reduction 4,302 t- CO ₂ /y

3. Social Project



Allocated Proceeds 7,650 million yen

Various index Refer to the following.

Breakdown of Social project by category

As of Jun 30, 2025

Eligibility Project Category	Allocated Proceeds	Impact reporting index
a. Maintenance and generation of employment	3,571 million yen	<ul style="list-style-type: none"> • loan cases 563 cases • loan account 3,571 million yen • supported companies 549 companies • number of employees 4,939 people
b. Support for reconstruction and recovery from disasters	1,038 million yen	<ul style="list-style-type: none"> • loan cases 35 cases • loan account 1,038 million yen
c. Support for revitalization and sustainability of regional economies	1,308 million yen	<ul style="list-style-type: none"> • loan cases 22 cases • loan account 1,308 million yen • investment cases and account Not applicable
d. Support for medical and welfare services	1,731 million yen	<ul style="list-style-type: none"> < Support for medical services > <ul style="list-style-type: none"> • loan cases 77 cases • loan account 1,331 million yen • supported facilities 75 facilities < Support for welfare services > <ul style="list-style-type: none"> • loan cases 14 cases • loan account 400 million yen • rooms of supported facilities 57 rooms
Total Social Project	7,650 million yen	

(Reference) Overview of the Bond

Bond name	The Gunma Bank, Ltd. 6th Issuance of Basel III- compliant Subordinated Bonds (Sustainability Bond)
Issuance amount / Maturity	10 billion yen / 10 years (with Early Redemption Clause)
Payment date	October 29, 2021

Note:

This document is a press release to announce the issuance of The Gunma Bank, Ltd. to the general public.

It is not prepared for the purpose of soliciting investment. Investors should review the shelf registration prospectus and supplementary shelf registration prospectus, prepared by The Gunma Bank, Ltd. prior to making any investment decisions, and should make such decisions at their own discretion.