

March 25, 2016

Company Name: JAPAN POST BANK Co., Ltd.  
Representative: Masatsugu Nagato, Director, President and Representative Executive Officer  
(Securities Code: 7182, Tokyo Stock Exchange First Section)

## **Notice Regarding of Change in Deposit Limits**

JAPAN POST BANK Co., Ltd. (the “Bank”) hereby announces that pursuant to the Cabinet Ordinance partially revising the Order for Enforcement of the Postal Service Privatization Act promulgated on March 25, 2016, the Bank’s deposit limits will be changed effective from the ordinance enforcement date of April 1, 2016, with details as follows.

The Bank believes that this change in deposit limits will have only a negligible impact on its financial results. However, the Bank will provide prompt notification if any matters that require disclosure should arise going forward.

### **1. Outline of Change in Deposit Limits**

Product name	Limits after change	Limits before change
Ordinary deposits, ordinary savings deposits, various TEIGAKU deposits, various time deposits (deposits excluding various asset-formation deposits.)	¥13 million in aggregate (principal) *(1) (2) (4)	¥10 million in aggregate (principal) *(1) (2) (4)
various asset-formation deposits	No change	¥5.50 million in aggregate (principal) *(3) (4)
Transfer accounts (transfer deposits)	No change	No deposit limits

Notes:

- (1) Includes savings deposits made prior to postal service privatization (until September 30, 2007) (deposits that were passed on to the Management Organization for Postal Savings and Postal Life Insurance).
- (2) The deposit limits of ¥10 million shall continue to apply to savings deposits made prior to postal service privatization (until September 30, 2007).
- (3) The deposit limits for asset-formation annuities TEIGAKU deposits made prior to postal service privatization (until September 30, 2007) is ¥3.85 million.
- (4) The total deposit balance for deposits that reach full term shall be calculated as the total amount of principal and interest (after tax).

### **2. Date of Change in Deposit Limits**

April 1, 2016

### **3. Cautionary Notes on Other Matters**

There have been no changes to the scope of deposit protection under the deposit insurance system.

(Reference) Deposit Protection Under the Deposit Insurance System

Type of deposit	JAPAN POST BANK products	Scope of protection
Ordinary deposits	Ordinary deposits, ordinary savings deposits, various TEIGAKU deposits, various time deposits, various asset-formation deposits	Total amount* of principal of up to ¥10 million and accrued interest thereon, etc., per depositor, per financial institution
Payment and settlement deposits	Transfer accounts (transfer deposits)	Full amount

\* Amounts in excess of ¥10 million may still be paid depending on the financial condition of the financial institution. (Some amounts may not be protected in certain cases.)

\* Savings deposits made through to September 30, 2007 are not protected by the deposit insurance system, but will continue to be protected by government guarantee of principal and interest.