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Message from the President

To Our Stakeholders



Norito Ikeda
Director, President and Representative Executive Officer

■ **As the most accessible and trustworthy bank in Japan, we will contribute to the realization of a sustainable society.**

The business environment surrounding JAPAN POST BANK is characterized by a declining population and super-aging society, shrinking regional economies, advance in digital innovation, changes to new lifestyle following the COVID-19 pandemic, growing momentum toward the realization of a sustainable society against the backdrop of the increasingly severe climate change problem and other factors. In addition, the current situation is characterized by increasing uncertainties, such as monetary policy shifts in the U.S. and other countries against the backdrop of inflationary concerns and heightened geopolitical risks including escalating tensions in Ukraine.

■ Toward fulfilling our purpose

Against this backdrop, reflecting on the significance of its purpose, namely its aim for the happiness of customers and employees and efforts to contribute to the development of society and the region, as well as its management philosophy of becoming the most accessible and trustworthy bank in Japan guided by the needs and expectations of its customers, JAPAN POST BANK clarified its three social missions under the Medium-term Management Plan. At the same time, the Bank also identified four priority issues (materiality) to be addressed in order to realize sustainable management through efforts aimed at both enhancing corporate value and solving social issues.

Priority Issues (Materiality)

Providing "safe and secure" financial services to anyone and everyone throughout Japan	Contributing to regional economic expansions	Reducing environmental impact	Advancement of work style reforms, and sophistication of governance
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Related Information

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■ A customer-oriented mindset underpins every facet of our operations

I believe that a customer-oriented mindset is the most important attribute in realizing the Bank's purpose through materiality. Uppermost is the need to ensure that our customers can avail themselves of our products and services with confidence and to maintain their trust. Established as a customer-oriented initiative, the Service Improvement Committee engages in thoroughgoing deliberations on customer-oriented issues, focusing not only on the validity of products and services as well as the digitalization of teller and customer center operations, but also on internal organizational and cultural reforms. In addition, the Bank uses videos to convey to employees nationwide management's thoughts regarding behavior, attitude and spirit toward customers. I believe it is essential that management and front-line employees share each of their values and engage in close-knit communication in order to provide high-quality, customer-oriented financial services. Furthermore, the Bank maintains forums to gain access to information not only from a management, but also from the employee and organizational perspectives. These forums facilitate discussions regarding specific attributes that are unique to JAPAN POST BANK and are linked to the Bank's purpose, work to strengthen vertical, horizontal and diagonal communication and lead to organizational and cultural reform.

In order for the Bank's true corporate value to be understood, while firmly tackling our materiality, it is vital that we articulate our journey of growth, engage in dialogue, and enhance information disclosure. As president and representative executive officer, I have absolute faith in the Bank's strength and its growth potential. Moving forward, all executives and employees will work in unison to set and achieve ever loftier goals. Market expectations call for nothing less, and I am convinced that our efforts in this regard will further strengthen the trust that binds us to our customers. We will continue to engage in dialogue with all of our stakeholders. Determined to enhance the corporate value of JAPAN POST BANK while resolving social issues, I ask for your continued support and patronage.

Norito Ikeda
 Director, President and Representative Executive Officer
 JAPAN POST BANK Co., Ltd.