Regional Communities

We believe that the Japanese economy can only develop so long as local economies develop. Therefore, relationships with local communities are very important to JAPAN POST BANK, as a financial institution rooted in the community. We will carry on our tradition of working hand in hand with members of local communities, while contributing to the development of the Japanese economy through revitalization of local economies with new initiatives, such as the flow of funds to communities and mechanisms that meet the needs for cashless transactions.

Fostering the next generation is a common challenge for communities. In particular, all sorts of new money-related problems involving youth have arisen with the spread of credit cards and e-money. Furthermore, the impact on youth from the spread of poverty is growing stronger, but we at JAPAN POST BANK believe that it is our responsibility to contribute to the improvement of financial literacy as a way to help solve these problems. We will contribute to the future of regional communities by helping to raise children who have the basic skills to boldly make their own path forward, through education about money that utilizes our unique attributes as a financial institution.

JAPAN POST BANK has decided to participate in the following funds, with the purpose of directing vital funding to customers in every part of Japan and further strengthening our collaboration with regional financial institutions to contribute to the development of regional economies.

We will use investment in these funds as an opportunity to contribute to the vitalization and development of regional economies.

**Topic 1** Vitalize of regional economies

**Funds Flow to Regional Communities**

**Participating in Regional Vitalization Funds**

JAPAN POST BANK has decided to participate in the following funds, with the purpose of directing vital funding to customers in every part of Japan and further strengthening our collaboration with regional financial institutions to contribute to the development of regional economies.

We will use investment in these funds as an opportunity to contribute to the vitalization and development of regional economies.

**Recirculating funds to regional economies through local government bonds and loans to local public agencies**

To help restore and revitalize communities, JAPAN POST BANK recirculates funds to local communities by earmarking the cash deposited by local customers for local government bonds and loans to local public agencies.
Contributing to regional economies through service

Measures to Support Management at SMEs

JAPAN POST BANK offers a variety of services to corporations and business owners, such as fund transfers, bill payments and Internet banking (Yucho Biz Direct).

The support we offer to managers of small and medium-sized enterprises (SMEs) relates to improving the efficiency, facilitating the process, and reducing the cost of doing business, by focusing efforts on enhancing the quality of services that take advantage of our nationwide branch, post office and ATM network. Such services include convenient regular payments for receiving payments for goods or for collecting accounts receivable, electronic transfers, and the transfer of payroll to employees.

We do not provide management support through loans to SMEs.

Issuing the “mijica” Visa Debit Card (with prepaid option)

JAPAN POST BANK began issuing this debit card at some post office and JAPAN POST BANK branches in Sendai and Kumamoto in January 2017. In addition to accepting applications through the website, we now also accept applications at all JAPAN POST BANK and some post office branches.

We have improved the convenience of mijica. For example, in January 2019 we added a debit charge function and enabled Visa contactless payments.

We will contribute to regional economic revitalization and greater use of cashless payments through this service. In fact, there is a large number of stores that offer double or triple points in Sapporo, Sendai, and Kumamoto, as well as in Chiba Prefecture.

Topic 2  Fostering the next generation human resources

My First New Year’s Gift and Greeting Cards

When a new ordinary deposit account is opened and an application form is also submitted for children less than 1 year of age during our campaign period, JAPAN POST and JAPAN POST BANK give a New Year’s Gift of ¥1,000 and deliver a New Year’s card in January, in a way to support the upbringing of children from the financial side of their life. (Implementation in the fiscal year ended March 31, 2019)

Financial Education

JAPAN POST BANK conducts financial education classes and other visiting lessons at elementary and junior high schools. Utilizing our proprietary teaching materials, we are helping children develop good financial sense by teaching them the importance of money and how to manage their money.

Visiting lessons/Seminars at branches/ Classes by instructors

- Application fee and annual membership fees are free!
- Use your card at 53 million Visa member stores worldwide.
  (You can get double or triple points at selected stores)
Piggy Bank Design Contest for Children

The largest and most storied art contest in Japan

We hold the JAPAN POST BANK Piggy Bank Design Contest with the objectives of fostering elementary school children’s artistic creativity and heightening their interest in savings by making piggy banks. The contest started in 1975 to commemorate the founding centennial of postal savings business in Japan, and the 43rd annual contest was held in the fiscal year ended March 31, 2019.

* We exhibited 240 prize winning piggy banks at 7 venues (in Tohoku, Kanto, Tokyo, Chubu, Kansai, Chugoku, Kyushu). We also hold events such as “Piggy Bank Making Workshops” at each exhibition venue.

Applicant School Ratio
For the fiscal year ended March 31,

- Textbooks are made according to the goals for each age group set forth in the “Courses of Study” and “Financial Education Program” specified by the Central Council for Financial Services Information.
- We cooperate with the Central Council for Financial Services Information and financial planners to innovate contents for children that are easy to understand and fun to learn.
- We also prepare materials and DVDs as a “Handbook for Curriculum by Grade” so that employees can teach in a way that is easy for children to understand.

Applicant schools: 10,834
Participating students: 758,820
Total participating students: Approx. 59 million
(43rd contest held in the fiscal year ended March 31, 2019)

Piggy Bank Design Contest Selection Process

1. Participants: Used their summer vacation to make piggy banks
758,820 piggy banks

2. Selection in Schools: Elementary schools selected one piggy bank from each grade as their “representative piggy banks” and submitted them to the contest. Each school may submit a total of six piggy banks, one piggy bank for each grade.
* Schools that have submissions from a special class for handicapped children may submit one piggy bank from that class in addition to the six other piggy banks.
48,028 piggy banks

3. Primary Selection: Conducted a document screening for each grade using pictures of the piggy banks to select the piggy banks, which then advanced to the final screening.
240 piggy banks

4. Final Screening: Conducted a screening to decide the winners from among the top 240 piggy banks using the actual piggy banks.
This screening was done with the utmost scrutiny by art educators, art experts, members of supporter organizations, members of cooperating organizations, and the organizer.

5. Announcing Winners: Winners were given certificates and prizes, students whose works were selected as representative works for their schools were given an “original stationery set,” and all students who participated were given “idea notebooks.”

6. Award Winner Exhibitions: The 240 winning piggy banks were exhibited at 7 locations across Japan.

* The number and content of winning piggy banks is for the 43rd contest, held in the fiscal year ended March 31, 2019

* The number of schools nationwide is taken from the “Basic School Survey” by the Ministry of Education, Culture, Sports, Science and Technology
In the fiscal year ended March 31, 2019, we donated ¥10 for every piggy bank entry received (a total of ¥7,588,200) to the Japan Committee for UNICEF (United Nations Children’s Fund), JICA (Japan International Cooperation Agency), and JOICFP (Japanese Organization for International Cooperation in Family Planning).

These donations are used to improve the living conditions of children suffering from poverty and illness in developing countries. In addition, we donated stationery including approximately 50,000 notebooks to JOICFP, who then delivered them to children in Afghanistan.

**Work Experience / Workplace Tours**

JAPAN POST BANK welcomes students from local schools for work experiences and workplace tours. In work experiences, students take customer support manners training and learn about banking business, then greet customers and distribute flyers as employees of a financial institution in a real work environment.

(Content is arranged with each school.)

**Support for Artists with Disabilities**

JAPAN POST BANK creates original clear document folders using works drawn by disabled artists with outstanding talent, and distributes these files at branches across the country.

Furthermore, with the purpose of providing a place to many artists to present their works, we introduced a total of 15 works by 11 artists with disabilities at KITTE in Tokyo on January 6 and 7, 2019.

**Other Activities**

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<th>Sponsoring regional events</th>
<th>We support and cooperate with non-profit social and cultural activities conducted by organizations that serve the public interest, with the purpose of contributing to regional communities.</th>
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<tr>
<td>Using the bank as a town exhibition hall</td>
<td>JAPAN POST BANK customer lobbies are used to exhibit paintings by local elementary school students and other art works.</td>
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<td>Participating in regional festivals</td>
<td>JAPAN POST GROUP cooperates and participates in the Aomori Nebuta Festival, Yamagata Hanagasa Festival, and Awa Odon Dance Festival.</td>
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<td>Creating the JAPAN POST BANK Machiomoi Calendar</td>
<td>We publish calendars with content closely tied to regional communities and distribute them at JAPAN POST BANK branches and post offices nationwide. We also distribute these to childcare facilities nationwide.</td>
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<tr>
<td>Sponsoring regional revitalization awards</td>
<td>We support and cooperate with the goal of honoring and assisting organizations that work to restore and vitalize regional communities.</td>
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<td>Sponsoring the Tokyo Philharmonic Orchestra</td>
<td>We support and cooperate with various activities conducted by Japan’s oldest orchestra that contribute to the creation of a rich society through the power of music, including children’s education, international exchange, and disaster area support.</td>
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<td>Accepting university interns</td>
<td>We accept short-term university interns and offer project planning experiences at our head office.</td>
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