

Value Creation

Medium- to Long-term Value Creation

Awareness of the business environment and business issues

The business environment in which the JAPAN POST BANK operates is undergoing major changes, including a declining population and super-ageing society, shrinking regional economies, the progressing digital revolution, changing new lifestyles amid COVID-19, and the prolonging of the ultra-low interest rate environment.

Business Environment We Face

- Shrinking population, super-ageing society
- Diversification of lifestyles

- Local economic downturns

- Digital innovation

- Changing to new lifestyles

- The demands of realizing a sustainable society

- Low interest rates becoming long-term, and increased risk of stress events manifesting

Business Issues

- ▷ Providing customer-oriented services
- ▷ Expanding products and services

- ▷ Contributions to vitalization of communities

- ▷ Creating new value
- ▷ Addressing the digital divide problem

- ▷ Addressing no-contact and non-face-to-face needs
- ▷ Security enhancements

- ▷ ESG management

- ▷ Deepening market operations and risk management
- ▷ Enhancing the capital base

Implementing the Medium-term Management Plan (FY2022/3 through FY2026/3) to solve issues