

2022

ANNUAL REPORT
Year ended March 31, 2022

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Referenced Guidelines

- International Integrated Reporting Framework, Value Reporting Foundation (IIRC, now VRF)
- Guidance for Integrated Corporate Disclosure and Company-Investor Dialogue for Collaborative Value Creation, Ministry of Economy, Trade and Industry

Editorial Policy

To foster a deeper understanding of JAPAN POST BANK's corporate value among shareholders, investors and stakeholders, for this Annual Report we produced an integrated report that offers extensive information on management strategy and environmental, social and governance (ESG) as well as financial information.

Target Period

Operating performance for the fiscal period from April 1, 2021 to March 31, 2022. The report also includes some activities outside this period.

This report is not a solicitation for the shares or other securities of the JAPAN POST GROUP. Furthermore, this report contains forward-looking statements, such as the Bank's forecasts and targets. These statements were written according to the Bank's judgment based on information available, forecasts, and assumptions made at the time when the report was created; they therefore encompass risks and uncertainties, and are not a guarantee of future results. You should bear in mind that actual business results may differ from those described in this report, because they are subject to a wide range of risks and factors such as changes in the assumed conditions relating to the business environment, economic and business trends, changes in laws and regulations, the occurrence of major disasters, fluctuations in the value of assets held by the Bank, and the impact of rumor and hearsay. The Bank undertakes no obligation to publicly update or revise any forward-looking statements in light of new information or future events. All finance-related figures and percentages in this report are rounded down for presentation, and therefore the totals may not be equal to the sum of the presented figures. The figures and percentages are information as of March 31, 2022, unless separately noted. Unless the context states otherwise, references in this report to "we," "us," "our," the "Bank" or similar terms are to JAPAN POST BANK. Unless otherwise individually noted, this integrated report contains non-consolidated numerical values.

Disclosure document

| | Financial information | Financial x Non-financial information | Non-financial information |
|-----------------------------------|--|---------------------------------------|-----------------------------|
| Legal disclosure | Composition of Capital Disclosure | Securities Report Annual Report | — |
| Exchange system disclosure | Summary of Financial Results (Kessan Tanshin) | Timely disclosure | Corporate Governance Report |
| Voluntary disclosure | Selected Financial Information | IR information website | Sustainability website |

Purpose of JAPAN POST BANK (raison d'être)

We aim for the happiness of customers and employees, and will contribute to the development of society and the region.

(The Management Philosophy of JAPAN POST GROUP)

The Management Philosophy of JAPAN POST BANK

We aim to become “the most accessible and trustworthy bank in Japan,” guided by the needs and expectations of our customers.

TRUST

We comply with laws, regulations, and other standards of behavior and value trusted relationships with customers, markets, shareholders, and employees and consistently serve as a responsible corporate citizen.

INNOVATION

We work sincerely to improve our management and business operations in response to requests from customers and changes in the business environment.

EFFICIENCY

We pursue improvements in speed and efficiency of our management and business operations in order to provide customer-oriented financial instruments and services.

EXPERTISE

We continually strive to strengthen our expertise for the aim of services meeting the expectations of our customers.

The Mission of JAPAN POST BANK

Providing “reliable and thorough” financial services “safely and securely” to anyone and everyone throughout Japan.

Contributing to the development of regional community economies by enhancing funds flow to, and relationships with, communities using various frameworks.

As one of the largest institutional investors in Japan, JAPAN POST BANK will work to both realize sound and profitable operations, and contribute to the realization of a sustainable society.

Realizing both the enhancement of corporate value, and contributing to the solution of social issues such as SDGs (ESG management)

