

A Story of Value Creation

Working to become “the most accessible and trustworthy bank in Japan,” and “a one-of-a-kind bank that fully utilizes its strengths.”

Japan's postal service was founded by Hisoka Maejima roughly 150 years ago.

The origins of the JAPAN POST GROUP lie in supporting its customers and regional communities and in creating a form of social infrastructure that is equitable and accessible by all.

First bankbooks created at birth.

When young children receive a New Year's gift and go to the counter to make a deposit, they learn about the importance of money. Even when they move away from their parental homes and go on to higher education or find employment, they can still receive their living expenses and are impressed when their first salary is remitted to that very same JAPAN POST BANK bankbook. As an indispensable presence in people's lives, we have worked to contribute in a variety of ways, including the change from bankbooks to bankbook apps, increasing ATM and online transactions, and offering consultations not only for deposits but also for investments.

Our services may have moved with the times, but our support for the daily lives of our customers—by means of safe and secure financial services that are equitable and readily accessible to all, everywhere in Japan—has remained constant.

We will continue to support all our customers in Japan by means of physical channels throughout the country and a range of digital products and services.



Enhance corporate value and resolve social issues through business expansion that leverages the Bank's strengths (competitive advantage)

External environment and social issues surrounding JAPAN POST BANK

- Declining birthrate, shrinking and aging population
- Local economic downturns
- Entry into different industries
- Growing trend toward digitalization
- Price hikes (inflation)
- Growing demand to engage in management that is conscious of the cost of capital and stock price
- Increase in domestic interest rates, fluctuations on overseas interest rates
- Growing demand to engage in sustainability and human capital management

Scale

Overwhelming network of branches and ATMs and an extensive customer base in Japan

Deposit / Capital Bases

Stable deposit / capital bases

Trusted Brand

The most accessible bank to anyone and everyone throughout Japan

Diverse Human Resources

Diverse human resources play active roles

Value provided to stakeholders

Customers

- Provide safe and secure financial services that are accessible to all customers
- Provide new service opportunities through complementarity between physical and digital channels
- Support customers in their shift from savings to investment
- Stably manage the deposits and saving entrusted to the Bank by its customers
- Provide universal services

Regional communities

- Vitalization of regional economies through the supply of equity funds to regions
- Contribution to regional communities through ESG investments and loans

Employees

- A workplace environment in which each and every employee is able to thrive and work comfortably and with a sense of motivation and satisfaction
- Continuous human capital investment

Shareholders and investors

- Ensure the Bank's continued growth through the practice of sustainable management
- Increase ROE, the Bank's share prices, and shareholder returns through various measures, including strengthening revenue in the three businesses and operational reforms

Environment

- Reduction of paper consumption through non-bankbook general accounts and various digital services
- Contribution to the global environment through ESG investments and loans

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