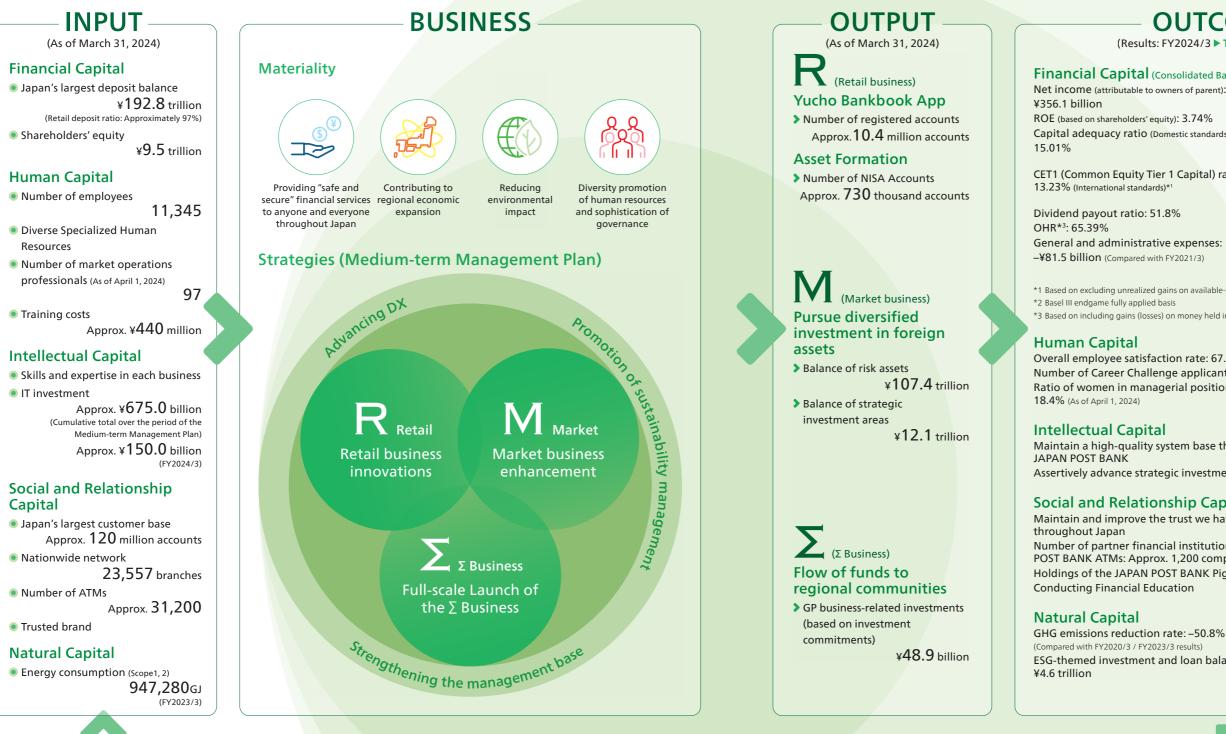
Value Creation Process

JAPAN POST BANK aims to maximize the value it provides to its stakeholders by increasing the value created through its business activities, while at the same time enhancing its corporate value and contributing to the development of society and the region.

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



PURPOSE JAPAN POST BANK's Value Creation OUTCOME (Results: FY2024/3 ► Targets: FY2026/3) Financial Capital (Consolidated Basis) Net income (attributable to owners of parent): ► ¥400 billion or higher ▶ 4.0% or higher Capital adequacy ratio (Domestic standards): Approx. 10%*2 (Target level in normal times) CET1 (Common Equity Tier 1 Capital) ratio: Approx. 10%*2 (Target level in normal times) A basic policy for approx. 50% ▶ 62% or lower ► -¥69.0 billion (Compared with FY2021/3) *1 Based on excluding unrealized gains on available-for-sale securities, reflects Basel III finalization *3 Based on including gains (losses) on money held in trust Overall employee satisfaction rate: 67.3% ▶ 70% or more Number of Career Challenge applicants: 206 ▶ 100 or more Ratio of women in managerial positions: ▶ 20% (April 1, 2026) Maintain a high-quality system base that can support trust in Assertively advance strategic investments in IT Social and Relationship Capital Maintain and improve the trust we have built with local communities Number of partner financial institutions where cards can be used at JAPAN POST BANK ATMs: Approx. 1,200 companies Holdings of the JAPAN POST BANK Piggy Bank Design Contest ▶ -60% (Compared with FY2020/3, FY2031/3) ESG-themed investment and loan balance: ► ¥7 trillion