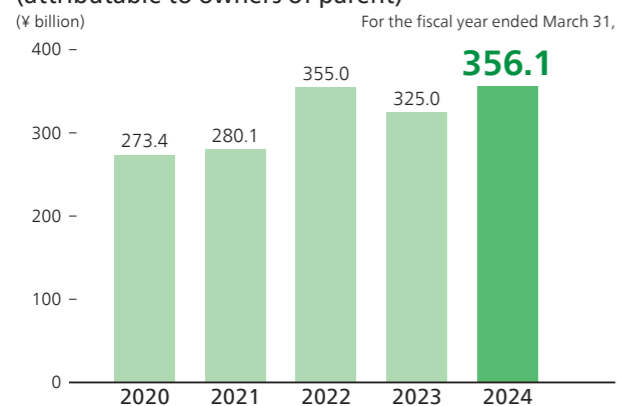


Value Creation (Highlights)

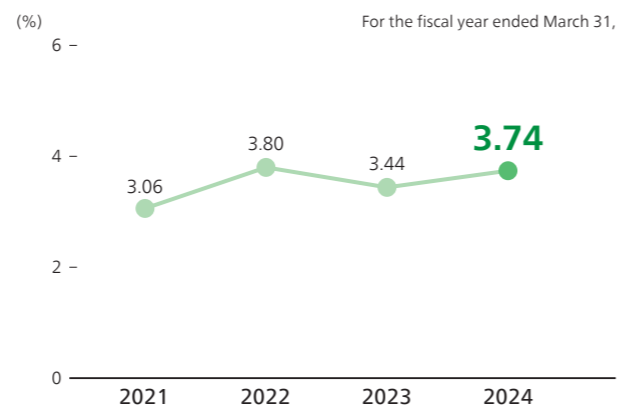
Financial Highlights

Profitability

Consolidated net income (attributable to owners of parent)

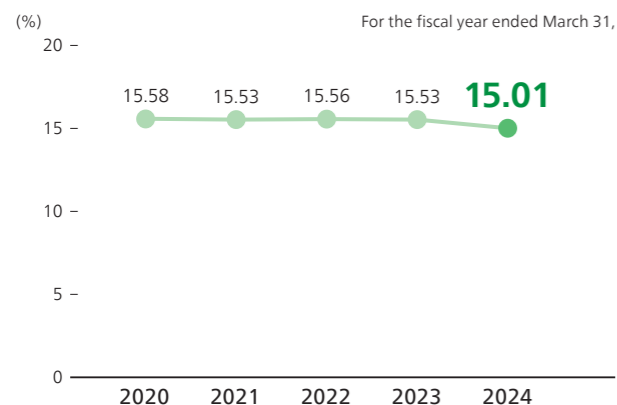


ROE (based on shareholders' equity) (Consolidated)

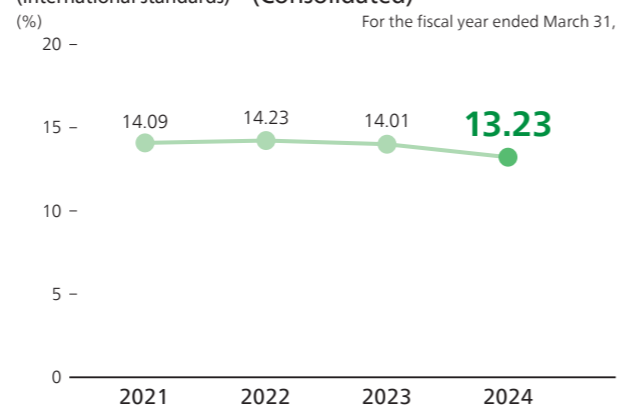


Soundness

Capital adequacy ratio (domestic standard) (Consolidated)



Common equity tier1 (CET1) capital ratio (international standards)*1 (Consolidated)



Efficiency

OHR (Basis including gains (losses) on money held in trust)*2 (Consolidated) FY2024/3

65.39%

General and administrative expenses (compared with FY2021/3) FY2024/3

¥-81.5 billion

Shareholder Returns

Dividend payout ratio (Consolidated) FY2024/3

51.8%

Total shareholder returns (TSR) FY2024/3

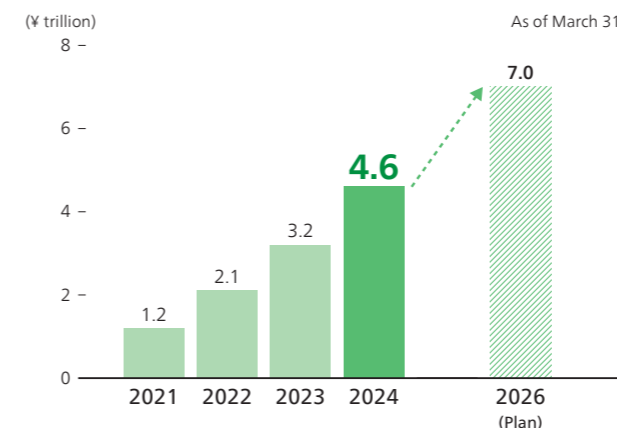
155.25%

*1 Based on excluding unrealized gains on available-for-sale securities (certain calculation items simply calculated); reflects Basel III finalization from the end of FY2024/3.
*2 Considering that JAPAN POST BANK manages securities by using money held in trust of a considerable scope, the OHR is set as an indicator that includes investment gains (losses) related to money held in trust in the denominator. Calculated as general and administrative expenses ÷ (net interest income, etc. + net fees and commissions).
Net interest income, etc. = Interest income - Interest expenses (including gains (losses) on sales etc.).

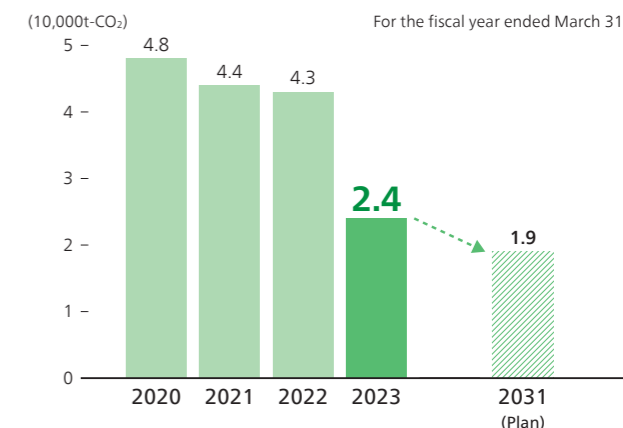
Non-financial Highlights

Environment- and Climate Change-related

ESG-themed investment and loan balance



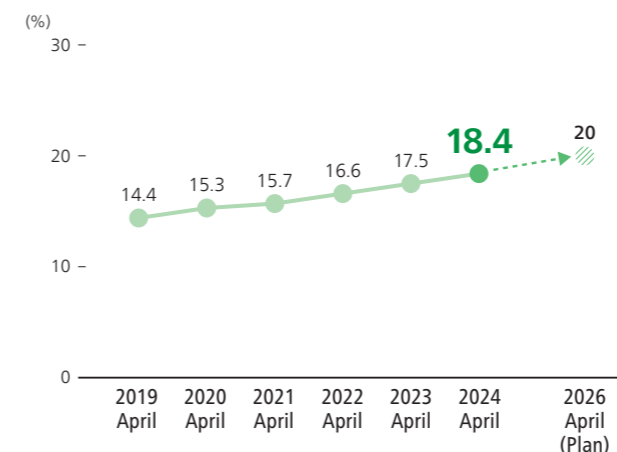
GHG Emissions for the Bank (Scope 1, Scope 2)



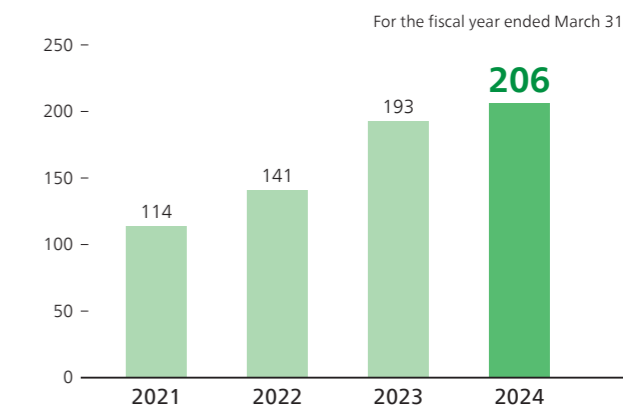
* Rounded to the second decimal place.

Human Capital-related

Ratio of women in managerial positions



Number of applicants for Career Challenge system



Ratio of employees taking childcare leave (regardless of gender)

FY2024/3

100%

KPI (FY2026/3) ▶ 100%

Paid holiday utilization rate (Average)

FY2024/3

19.3 days