

Stakeholder Communication

In order for JAPAN POST BANK to contribute to the creation of a sustainable society and future alongside realizing sustainable growth as a business, it is essential for the Bank to listen closely to its stakeholders, meet their expectations, and gain their understanding and support.

As “the most accessible and trustworthy bank in Japan,” we will continue to engage in dialogue with our stakeholders and aim to combine the enhancement of corporate value with the resolution of social issues.



Shareholders/
Investors



May 21, 2024
Investors Meeting FY2024/3

March 21, 2024
Themed Investors Meeting

Customers



Regional
communities



Prize-winning work in
the JAPAN POST BANK
Piggy Bank Design Contest

Financial Education

Employees



In-house WEB Newsletter

Communication with Shareholders and Investors

While aiming for sustainable growth and improvements in corporate value over the medium to long term, the Bank promotes the establishment of strong engagement with shareholders and investors. Through these activities, we will

deepen their understanding of the Bank's business, report their opinions and expectations to the management, and reflect these in our management.

IR Activity Results (FY2024/3)

Activity	Outline
17th Ordinary General Meeting of Shareholders (FY2024/3)	Held on June 20, 2023
Briefings for individual investors	The Bank holds briefing sessions for individual investors several times a year led by the management. Number of sessions: 6, Participants: 1,445
Investor Meetings	The Director, President and Representative Executive Officer holds half-yearly meetings mainly for institutional investors and analysts. Number of sessions: 2, Participants: 222
Interviews with institutional investors and analysts	Led by Managing Executive Officer in charge of the IR Department, the management, including the Director, President and Representative Executive Officer, conducts individual interviews, etc., with institutional investors and analysts, both domestically and overseas. Companies met with: 534 (283 of which were overseas institutional investors)
Securities firms-sponsored conferences for institutional investors	The Bank participates in conferences hosted by securities firms, and the Managing Executive Officer in charge of the IR Department holds individual interviews with overseas institutional investors. Number of attended conferences: 6
Other IR events	The Bank holds briefing sessions for small groups of analysts and institutional investors regarding real estate investments and yen bond investments led by the Executive Officer in charge of the Investment Division and the investment representatives, and ESG led by outside directors and the Executive in charge of sustainability etc.
18th Ordinary General Meeting of Shareholders (FY2025/3)	Held on June 18, 2024

Main Issues of Interest to Shareholders and Investors

- Outlook for domestic and international interest rate policies
- Timeframe for achieving ROE target stated in “Action to Implement Management that is Conscious of Cost of Capital and Stock Price”
- Progress in restructuring of the yen interest rate portfolio
- Stance and approach to real estate market uncertainty
- Future growth strategy and shareholder return policy

Disclosure Examples Based on Shareholder and Investor Opinions

- Added a summary page to investor briefing materials in response to requests to clarify key messages
- Disclosed response policy (restructuring of the yen interest rate portfolio) following Bank of Japan's monetary policy revision
- Disclosed investment status to dispel unease about North American real estate

Holding of Themed Investor Meetings with Outside Directors and Management Taking the Stage

JAPAN POST BANK's outside directors and management team took the stage to elaborate on the Bank's ESG initiatives in front of 40 interested parties, including institutional investors and analysts, focusing on sustainability and human capital

strategies that are integral to the Bank's management. As the Bank's first such meeting to include outside directors on the presentation stage, discussions were held on a variety of topics.

Looking ahead, JAPAN POST BANK will ramp up its IR activities in an effort to engage in active dialogue with investors and other stakeholders.

Select Dialogue Details

- Current approach and vision regarding the Bank's corporate culture and ESG management in general
- Challenges in strengthening human capital
- Status of Board of Directors' deliberations
- Evaluation of the Bank from a governance perspective
- Reasons for accepting to serve as an outside director of JAPAN POST BANK, etc.



A themed investors meeting (Outside directors Kenzo Yamamoto (left) and Atsuko Sato (right))

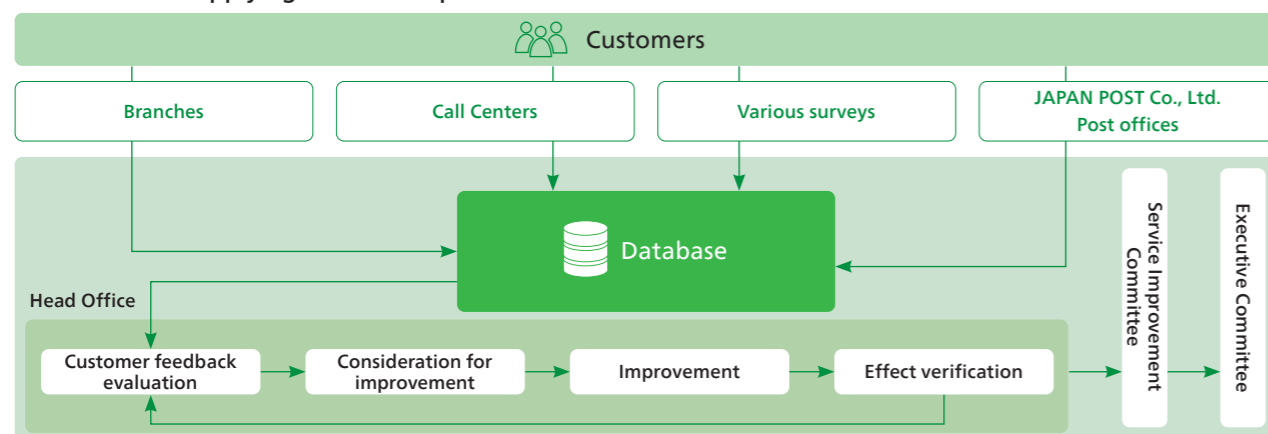
Communication with Customers

Customer feedback received at various locations, including branches, post offices, and call centers is centrally managed by the Customer Satisfaction Department within the Bank's head office as shown in the following diagram and is used to improve products and services. Details are reported to the Service Improvement Committee, which is chaired by the

Director, President and Representative Executive Officer, as well as to the Executive Committee.

A customer satisfaction survey conducted in August 2023 revealed that approximately 70% of customers are satisfied with the Bank's services.

Framework for Applying Customer Opinions within Business Activities



Examples of Product and Service Improvement

Customer feedback	Outline of improvements
I would like to be able to pay my bills without going to the service counter or ATM.	Added a function to the Yucho Bankbook App service that can accommodate various types of payments. <ul style="list-style-type: none"> • Payments by bank transfer (ordinary in-payment), taxes and various other payments (pay-easy) • Payment of taxes and public money by QR code
I want to be able to withdraw money from an ATM even if I do not have my cash card.	Added a function to the Yucho Bankbook App service that enables cash deposits and withdrawals by reading the QR code displayed on the ATM screen.
When withdrawing and inserting bills at an ATM, my sleeve touched the "Cancel" button on the screen and the operation was canceled.	Reposition the "Cancel" button on the ATM screen to prevent unintended operations.

Emergency handling of savings, etc., and free disaster relief donation remittance service

JAPAN POST BANK would like to express its deepest sympathies to all those affected by the Noto Peninsula Earthquake of 2024. The Bank is committed to supporting those affected by the disaster.

- **Emergency handling of savings and other accounts**
For those who have lost their passbooks, certificates, or seals, refunds of up to ¥200,000 per person are available for ordinary deposits.
- **Free disaster relief donation remittance service**
To support relief efforts for disaster victims, JAPAN POST BANK and post offices offer a free disaster relief donation remittance service through regular payments at their savings counter and the Yucho Bankbook App.

Communication with Employees

JAPAN POST BANK utilizes the President's Direct-line Opinion Box and the in-house WEB newsletter Yucho Life to draw on employee opinions to improve operations and services as well as strengthen cooperation and vitalize communication between organizations.

In addition, the Voice of the Employee subcommittees (Culture Reform PT and Productivity Improvement PT) have

been established under the umbrella of the Service Improvement Committee, which is overseen by the President and Representative Executive Officer. Through these forums, every effort is being made to promote cooperation with related departments, strengthen communication between organizations and among employees, improve productivity, and create a better and more rewarding workplace.

Communication with Regional Communities

Financial Education

JAPAN POST BANK conducts financial education classes and other visiting lessons at elementary and junior high schools.

Financial education is becoming increasingly important due to a variety of factors, including the lowering of the legal age of adulthood in Japan.

Utilizing our proprietary teaching materials, we are helping children develop good financial sense by teaching them the importance of money and how to manage their money.

JAPAN POST's Piggy Bank Design Contest

JAPAN POST BANK has conducted the Piggy Bank Design Contest since 1975 with the aim of encouraging children to stretch their creative muscles and design piggy banks, generating greater interest in deposits. In FY2024/3, 240 works were selected from 484,757 entries and exhibited nationwide. In addition, JAPAN POST BANK donates ¥10 to the Japan Committee for UNICEF, the Japan International Cooperation Agency (JICA), and JOICFP.

External Assessments

A collection of external assessment logos and titles, including: NADE SHI KO 2024 (A Nadeshiko brand in FY2024/3), Platinum Kurumin, Tomonin, Eruboshi (3 stars), 2024 Certified Health & Productivity Outstanding Organization Recognition Program (Large Enterprise Category "White 500"), SPORTS YELL COMPANY 2024, TOKYO 2023, 人的資本経営品質 2023 (Human Capital Management Quality 2023 Silver), PRIDE Index Gold, NIKKEI Smart Work Management Survey 3.5 Stars, NIKKEI SDGs Management Survey 3.5 Stars, BELS Building-Housing Energy-efficiency Labeling System (BELS) 3 Star Rating, Gomez IR Site Ranking 2023 Gold Prize, Gomez ESG Site Ranking 2023 Web Awards, Internet IR Excellence Award 2023 (Granted the Excellence Award for Internet IR in the 2023 Internet IR Awards by Daiwa Investor Relations), and Internet IR Sustainability Award 2023 (Granted the Excellence Award for the Sustainability Category in the 2023 Internet IR Awards by Daiwa Investor Relations).

Status of Inclusion in ESG Indices (As of June 30, 2024)

A collection of ESG index logos and titles, including: FTSE4Good Developed Index, Bloomberg Gender-Equality Index, FTSE Blossom Japan Index, FTSE Blossom Japan Sector Relative Index, MSCI JAPAN EMPowering WOMEN INDEX (WIN)* (MSCI Japan Empowering Women Index (WIN)), Euronext Vigeo World 120 Index, S&P/JPX Carbon Efficient Index, Morningstar Morningstar Japan ex-REIT Gender Diversity Tilt Index (GenDi J), and MSCI Japan ESG Select Leaders Index.

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