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

Corporate Profile

Credit Ratings (As of March 31, 2024)

Corporate name	JAPAN POST BANK Co., Ltd.	Total assets	¥233,854 billion		Long-term	Short-term
Date of establishment	September 1, 2006	Total net assets	¥9,661 billion	Moody's	A1	P-1
Director, President and Representative Executive Officer	Takayuki Kasama	Capital	¥3,500 billion	S&P	А	A-1
		Number of employees*	11,345			
Address of head office	2-3-1 Otemachi, Chiyoda-ku, Tokyo 100-8793, Japan					
		Securities identification code	7182 (Tokyo Stock Exchange Prime Market)			

* The number of employees excludes employees assigned to other companies by the Bank but includes employees assigned to the Bank by other companies. The figure does not include part-time employees (including the indefinite-term employees (associates) based on the indefinite-term employment conversion system)

Editor's Note

This Annual Report has been prepared primarily for the purpose of communicating to investors in Japan and overseas the Bank's growth potential based on its largescale branch and ATM network throughout Japan and its stable financial and capital base.

In response to the feedback we have received from our stakeholders to date, in this instance, we have expanded the content of the report to provide a better understanding of our revised Medium-term Management Plan, our business model, and our story of value creation.

Moving forward, we will continue our efforts to realize the enhancement of corporate value while contributing to the solution of social issues through the appropriate disclosure of information and dialogue with our stakeholders.

We sincerely hope that this Annual Report will help our stakeholders deepen their understanding of JAPAN POST BANK.



All members of the JAPAN POST BANK Annual Report 2024 publication team

Referenced Guidelines

International Integrated Reporting Framework, IFRS Foundation

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, 2023 to March 31, 2024. 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, 2024, 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.



Title: Tokyo Station Artist: Yuka Matsuo

Message from the Artist

Drawing on the photos I took when visiting the newly restored Tokyo Station with my family at the time of my exhibition in Tokyo in December 2013, I painstakingly took my time to capture the station's roofs, walls, windows and the surrounding trees, people, and traffic in significant details.

I am delighted to once again have the opportunity to exhibit my work in Tokyo after the passage of a decade, and hope that my painting of the new look Tokyo Station will showcase its retro appeal and instill a sense of history.

As a part of its ongoing efforts to support people with disabilities to become self-reliant, JAPAN POST BANK provides artists with outstanding talent the opportunity to showcase their works. Among a host of initiatives, the Bank distributes goods that feature the works of artists with disabilities at its branches and other locations, and has held an annual exhibition since FY2018/3.

In FY2024/3, six works including "Tokyo Station" were exhibited in the basement plaza in front of JP Tower (Marunouchi).

July 2024

JAPAN POST BANK Co., Ltd.

2-3-1 Otemachi, Chiyoda-ku, Tokyo 100-8793, Japan https://www.jp-bank.japanpost.jp/en_index.html

Supporting Artists with Disabilities