

2024.4.1 2025.3.31

2025



“Tokyo Scenic Views: From Aramebashi to Edo Bridge”
by Hiroshige Utagawa (third generation) (1875)
On the left side of the river is the Daiichi National Bank, where Eiichi Shibusawa served as president, and on the right side is the Ekitei-ryo, where Hisoka Maejima served as stationmaster. Painted in the year the postal savings business was established, this work symbolizes the transition from the currency of the Edo period, the *ryo* and *mon*, to the yen and sen inherited today.

1875

2025



1. Postal Savings Bureau Abacus Competition
2. Tokyo Central Post Office (1917)
3. TEIGAKU deposits poster
4. Postal savings counter (1979)
5. Hisoka Maejima, father of modern postal service in Japan (during his stay in Europe)
6. “Postal Operations Picture Scroll (Fifth Picture: Tokyo Post and Telegraph Office Money Order and Savings Counter Lobby)” by Bensen Kubota (1893)
7. Postal savings passbook from the Ministry of Posts and Telecommunications era
8. Cash dispenser (automatic postal savings machine) (1975)
9. Tokyo Central Post Office/Japan Post Bank Central Branch (present day)

Contents

SECTION 1 Message from the President & CEO

- 02 Message from the President & CEO
- 08 President Kasama’s Nationwide Visits

SECTION 2 Value Creation at Japan Post Bank

- 10 Stakeholder Engagement Committee
- 12 What I Think “Yucho-spirit” Is
- 14 Japan Post Bank’s Value Creation Story
- 16 Value Creation Process
- 18 Business Model
- 20 Management Capital and Strengths (Competitive Advantages)
- 22 From “Postal Savings” to “Yucho” –150 Years of History–
- 26 Co-creating Value with Stakeholders
- 28 Priority Social Issues (Materiality)
- 30 Advancing Sustainability Management

SECTION 3 Strategies to Achieve Value Creation

Medium-term Management Plan

- 32 Review of the Medium-term Management Plan
- 34 Overview of the Medium-term Management Plan (2021–2025) and Initiatives for the Next Medium-term Management Plan
- 36 Value Proposition (Highlights)

Financial and Capital Strategy

- 38 Message from the Executive Officer in Charge of Financial and Capital Strategy

Three Business Strategies

- 44 External Environment Awareness
- 45 Retail Business
 - 47 Special Feature: Retail Business × DX
- 48 Market Business
- 52 Σ (Sigma) Business

DX Promotion

- 55 DX Strategy

SECTION 4 Foundations to Support Value Creation

Sustainability

- 56 Co-creating Value with Customers
- 57 Co-creating Value with Local Communities
- 58 Co-creating Value with Employees (Human Capital Management)
 - 64 Special Feature: A Year in the Women Leaders’ Network
- 66 Co-creating Value through Environmental Initiatives (TCFD and TNFD)
- 70 Respect for Human Rights

Governance

- 72 Message from an Outside Member of the Board of Directors
- 74 Messages from the Chairpersons of the Compensation, Audit, and Risk Committees
- 76 Corporate Governance
- 88 Business Risks
- 89 Risk Management
- 91 Internal Audit
- 92 Cybersecurity
- 94 Compliance

SECTION 5 Corporate Information

- 96 Financial and Non-financial Data
- 98 Company Overview



150th anniversary of postal savings
Japan Post Bank corporate character Haricho

1875 → 2025 → And beyond

150th

The postal savings business is celebrating its 150th anniversary.
We will continue to use customer feedback as our compass
for tomorrow and aim to be “the most familiar and trusted bank.”

Main concerns
of shareholders,
investors, and other
stakeholders

I would like to know
the medium- to
long-term vision of the
management team.

P.2 Message from
the President & CEO

I would like to know about
your efforts to reform your
organizational culture.

P.2 Message from the President & CEO

P.8 President Kasama’s Nationwide Visits

P.58 Co-creating Value with Employees
(Human Capital Management)

I would like to
know the strategy
for improving ROE.

P.38 Message from the
Executive Officer in
Charge of Financial
and Capital Strategy