This report contains forward-looking statements. Forward-looking statements are statements that are not historical facts; they include statements about our beliefs and expectations and assumptions made by Japan Post Bank’s management. These statements are based on plans, estimates and projections currently available to the management at the time of producing these statements. Japan Post Bank undertakes no obligation to publicly update or revise any forward-looking statements in light of new information or future events.

By their nature, forward-looking statements involve risks and uncertainties. A number of important factors could therefore cause actual results to differ materially from those contained in any forward-looking statements.