

Our Value

The Bank has built up a deposit base of ¥176 trillion (\$1,872 billion) through historical concerted efforts spanning its 130-plus years—a testament to three forms of value: “Accessible,” “Trustworthy,” and “Proactive.” Looking ahead, the Bank remains committed to providing these three forms of value to its customers, with the aim of achieving sustainable growth into the future.

Accessible

The Bank aims to continue offering accessibility to financial services to customers in every corner of Japan by maintaining and refining its network.

Proactive

The Bank aims to achieve sustainable growth through the proactive development of its earnings structure.

Trustworthy

The Bank aims to be the most trustworthy bank for customers based on a strong fund-procurement base.

Accessible

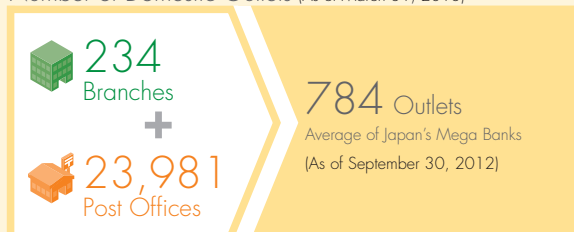
■ We aim to continue offering accessibility to financial services.

An Expansive and Accessible Network

As of March 31, 2013, the Bank had a total of 24,215 outlets (234 branches and 23,981 post offices) as well as 26,669 ATMs nationwide. The Bank thus has a wide and concentrated nationwide outlet network. This network is the wellspring of the value the Bank provides. It offers unrivalled accessibility, which is one of the major reasons customers choose to bank with us.

Japan

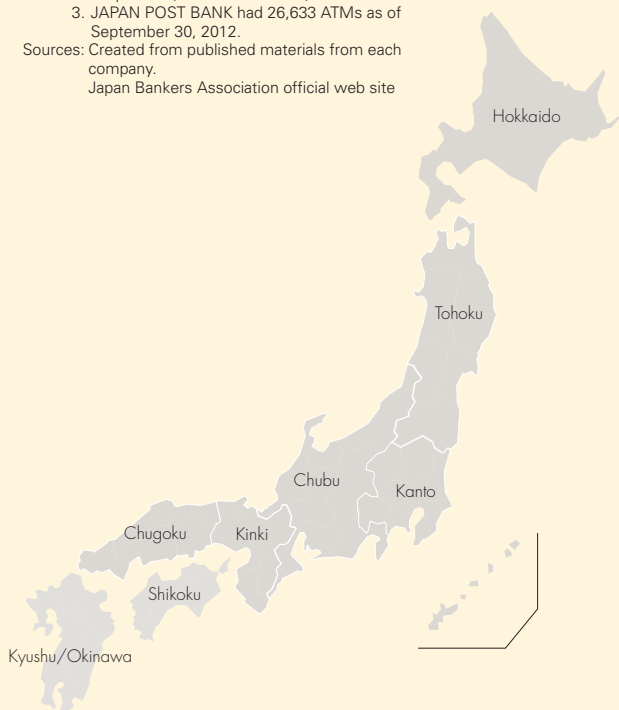
Number of Domestic Outlets (As of March 31, 2013)



Number of Domestic ATMs



- Notes: 1. Outlets = Branches + post offices
 2. Japan's Mega Banks: The Bank of Tokyo-Mitsubishi UFJ, Ltd., Sumitomo Mitsui Banking Corporation, and Mizuho Bank, Ltd.
 3. JAPAN POST BANK had 26,633 ATMs as of September 30, 2012.
 Sources: Created from published materials from each company.
 Japan Bankers Association official web site



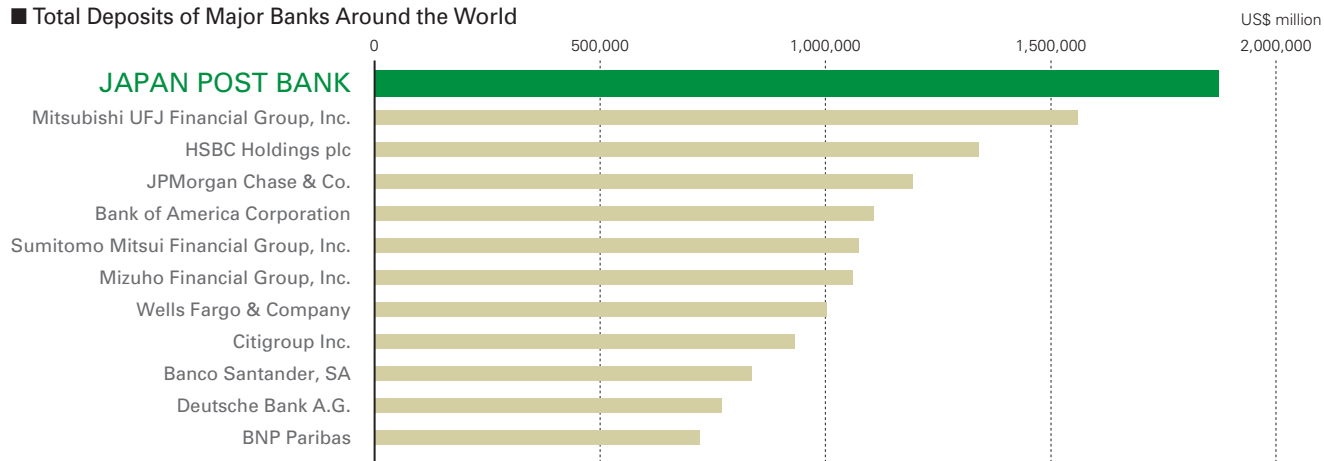
Trustworthy

■ We aim to be the most trustworthy bank.

Massive Deposit Base

Over the past 130 years since its founding, the Bank has provided savings products and services to customers across the country. Today, the Bank boasts one of the largest deposit balances in the world.

■ Total Deposits of Major Banks Around the World



Note: Japanese banks as of March 31, 2013, others as of December 31, 2012. Calculated based on foreign exchange rates as of the respective fiscal year-end. Source: Created from published materials

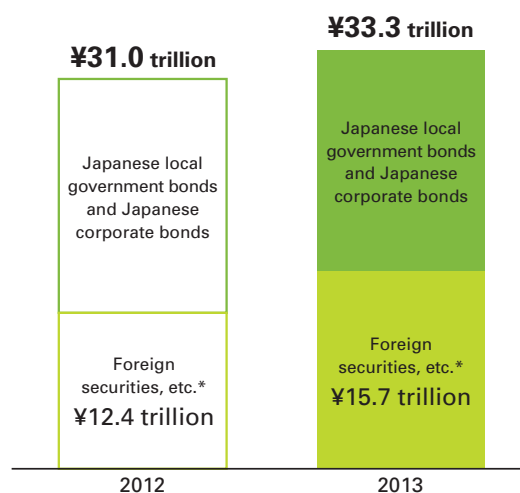
Proactive

■ We aim to achieve growth through the proactive development of our earnings structure.

Building an Even Stronger Earnings Structure

The Bank's earnings structure is premised on a stable business model in which the Bank attracts low-interest deposits and invests those deposits in securities, primarily Japanese Government Bonds, to secure interest income. However, in order to build an even stronger earnings structure, the Bank is working to spread revenue sources by diversifying its assets portfolio under a refined risk management system. Specifically, the Bank is increasing investment in Japanese local government bonds, Japanese corporate bonds, and foreign bonds.

■ Balance of Securities Excluding JGBs As of March 31



* Classified as "Others" or "Other securities" in securities filings.