

CSR (CORPORATE SOCIAL RESPONSIBILITY)

JAPAN POST BANK sees CSR as one of its highest management priorities given the fundamental importance of the Bank's role in society. Aiming to become "the most accessible and trustworthy Bank in Japan," we will continue to fulfill our responsibilities as a good corporate citizen. In the process, we will remain focused on three key CSR themes—offering accessible services to everyone, contributing to society and regional communities, and protecting the environment.

Offering Accessible Services to Everyone

We strive to enhance and expand the range of products and services we provide to ensure that senior citizens, people who are physically challenged and other customers can readily access the Bank's services. Examples include services using Braille for the visually impaired. Furthermore, we are striving to enhance the Bank's facilities so that all customers can use our facilities with peace of mind.

Examples of Activities

Services Using Braille for the Visually Impaired

To ensure that visually impaired customers have access to the Bank's services, we provide services in which the content of ordinary deposits and various notices are presented using Braille and delivered to these customers.

Discounted Money Transfer Fees for the Visually Impaired

We offer discounts on money transfer fees for visually impaired customers transferring money from teller windows at branches. By presenting their physical disability certificates, these customers can transfer money from branch teller windows at the ATM rate, which is lower than the branch teller window rate.

Barrier-free Facilities

The Bank is working to provide barrier-free facilities. For example, entrances and exits at branches have been fitted with ramps and with handrails, thereby enabling senior citizens and people who are physically challenged to readily access bank services. In addition, Braille walkway blocks have been installed for visually challenged customers.

Employee-Friendly Workplaces

We are implementing various initiatives to raise employee awareness and build a corporate culture where employees can succeed by demonstrating their abilities to the fullest, while taking a positive approach to both work and private life.

Initiatives to Better Work-Life Balance

In order to empower employees to work productively, the realization of Work-Life Balance is essential. For this purpose, we encourage employees to take planned leave, by promoting "Refresh Days" twice a week, when employees finish work by the end of regular business hours. We also conduct various seminars for our employees. In addition, we have support systems such as a reduced working hours system to ensure that employees can balance child care, nursing care and other such responsibilities with their careers.



Next generation accreditation mark "KURUMIN"

Operation of “JAPAN POST BANK ARIGATO Center”

As part of our CSR activities, we manage the “JAPAN POST BANK ARIGATO Center.” At this facility, people who are physically challenged bag candy that is handed to customers visiting branches as a customer appreciation initiative.



Bagging operation at the “JAPAN POST BANK ARIGATO Center”

Contributing to Society and Local Communities

As a bank with deep roots in local communities, we are actively engaged in social contribution activities. For example, we have established the “JAPAN POST BANK Deposits for International Aid” program; participate in clean-up activities and events held by local communities, including areas surrounding branches; and produce post cards featuring illustrations by artists who are physically challenged and hand these post cards out to our customers.

Examples of Activities

“JAPAN POST BANK Deposits for International Aid”

We conduct the “JAPAN POST BANK Deposits for International Aid” program to ensure that we lend the fullest possible support to people in need and to environmental preservation activities around the world.

Under the “JAPAN POST BANK Deposits for International Aid” program, customers donate 20% of the interest received on their savings (after-tax) to JAPAN POST BANK. By using the JICA (Japan International Cooperation Agency) Fund established by JICA, these resources are used in such activities as improving living standards in developing countries and regions through nongovernmental organizations (NGOs) and other groups.

Given the increasing importance of environmental preservation measures in recent years, customers may also choose to donate funds specifically to international cooperation and aid efforts in the field of environmental preservation.

The program began in October 2008, and as of March 31, 2013 we had received 568,072 applications for the program, and a total of ¥9,890,876 has been donated to the JICA Fund.

Piggy Bank Design Contest for Children

With the objectives of increasing children’s interest in saving and fostering their artistic creativity by making piggy banks, we hold the JAPAN POST BANK original piggy bank design contest for children, the leaders of tomorrow’s society.

We started the contest in 1975 to commemorate the founding centennial of postal savings services in Japan. The fiscal year ended March 2013 marked the 37th contest. We received 811,386 piggy bank entries from 11,520 elementary schools across Japan.

In the fiscal year ended March 2013, we donated ¥10 for every piggy bank entry received (a total of ¥8,113,860) to the Japan Committee for UNICEF and JICA. The donations to the Japan Committee for UNICEF will be used to assist children and their families who have been directly affected by the Great East Japan Earthquake, while the donations to JICA will be used to provide aid to children suffering from poverty and illness in developing countries. Moreover, we conducted a traveling exhibition called “Grow a Large Forest” featuring drawings of trees created by children visiting each exhibition venue. The event was attended by more than 2,500 children nationwide.



Some of the creative piggy bank entries received from children for our design contest

Protecting the Environment

The JAPAN POST GROUP has formulated the “Environmental Vision,” which identifies global warming and sustainable forests as two key environmental issues the Bank should address.

The Bank has also established the “JAPAN POST BANK Environmental Policy.” The basic principle calls on the Bank to make environmentally considerate efforts in terms of energy efficiency and resource conservation, among other areas. The policy’s overarching goal is to protect the environment and to pass on the Earth’s precious natural environment to future generations. The Bank is also engaged in various environmental protection activities.

Examples of Activities

Energy Efficiency Measures

The Bank has prepared the Ecology Guidebook and other guidelines in cooperation with other JAPAN POST GROUP companies. These guidelines set forth concrete methods on how to achieve the “Environmental Vision.” Based on these guidelines, the Bank is implementing measures to increase energy efficiency and reduce copy paper usage at all branches and facilities.

Because summer is a time of particularly large energy consumption, all JAPAN POST GROUP companies also make a concerted effort to conserve energy during this season. Measures include dressing lightly in the office to reduce air conditioner use as part of the government’s “Cool Biz” policy and adjusting office air conditioner settings to energy-efficient levels.

Acquisition of ISO 14001 Certification

Since our JAPAN POST years, we have continued working to acquire ISO 14001, an international standard for environmental management systems. The Bank has acquired ISO 14001 certification at 10 branches. At these branches, we have developed the JAPAN POST BANK Environmental Management System as a standardized framework modeled on ISO 14001. Based on this system, the branches are actively working to continuously improve environmental management by reducing their environmental impact and implementing other measures using PDCA cycles.

JAPAN POST BANK Environmental Policy

I Basic Philosophy

As “the most accessible and trustworthy Bank in Japan,” JAPAN POST BANK shall endeavor to conduct environmentally friendly activities to protect the natural riches and environment of regional communities, and hand the Earth’s precious natural environment to children and future generations.

II Basic Policies

- 1 We shall properly comply with environmental laws and regulations, ordinances, various agreements we have signed, and other obligations while endeavoring to implement measures to reduce our impact on the Earth’s natural environment even more than before and to prevent environmental pollution.
- 2 We shall endeavor to continuously improve our environmental management system by establishing environmental goals and targets and systematically executing measures to achieve them, while building a framework for regularly revising these goals and targets.
- 3 We shall endeavor to preserve the Earth’s natural environment by actively working to conserve resources and energy, and recycle resources, among other initiatives, in the course of fulfilling our daily duties.
- 4 We shall actively implement measures to achieve a recycling-oriented society through such means as using environmentally friendly supplies.
- 5 We shall endeavor to improve our awareness of environmental issues by actively disclosing information related to the environment both within and outside the Bank, while promoting environmental education and awareness-raising activities.
- 6 We shall actively participate in and support environmental protection measures in regional communities as “the most accessible and trustworthy Bank in Japan.”
- 7 We shall endeavor to increase our understanding and awareness of the environment in line with these environmental policies, while disclosing these policies to a broad cross section of the general public.

October 1, 2007

Great East Japan Earthquake Assistance Measures

We wish to express our deepest sympathies to all those who were directly affected by the Great East Japan Earthquake, which struck the Tohoku region, their family members and other related parties.

The Bank has undertaken various measures to provide assistance to people directly affected by the earthquake and to the disaster-stricken regions. In this section, we take a look at some of these activities.

Free-of-charge Money Transfers for Natural Disaster Relief Donations

We offered free money transfers by ordinary in-payment for natural disaster relief donations, in support of relief activities for victims of the Great East Japan Earthquake. These free money transfers were sent to the accounts of organizations engaged in relief and other related activities such as the Japanese Red Cross Society and the Central Community Chest of Japan.

As of May 31, 2013, the Bank had processed a total of approximately 3.15 million free money transfers for disaster relief donations, in the total transfer amount of approximately ¥90.8 billion.

Emergency Handling of Deposits

We have permitted withdrawals of up to ¥200,000 per person from ordinary deposit accounts by depositors who have lost their deposit passbooks, deposit certificates, seals or other such articles as a result of the Great East Japan Earthquake.

As of March 31, 2013, the Bank had processed a total of approximately 22 thousand transactions as part of the emergency handling of deposits (accepted through the Deposit Savings Business Center), in the total amount of approximately ¥2.61 billion.