

Employee Messages For the Happiness of our Customers and Employees

"We Will Build the Next JAPAN POST BANK Together."

At JAPAN POST BANK, our Purpose is to aim for the happiness of our customers and employees, and to contribute to the development of societies and local communities. Guided by this Purpose, each of our employees across Japan is committed to creating value for our customers and all other stakeholders.



Chugoku Regional Headquarters*5

General Affairs Department
Miho Sugawara

"Building Strong Connections"

I am committed to helping our branch employees build stronger relationships with customers so that they can provide an even higher standard of customer service.



Nagano Administration Service Center*4

Partner Division
Daiki Kitamura

"Being Approachable"

I carry out my work each day with the goal of building relationships in which customers and colleagues alike feel comfortable seeking advice, while working closely with those around me.



Kanazawa Branch

Corporate Services Department*2

Mai Ohashi

"Being the Financial Institution Closest to Our Customers"

Whenever I see an opportunity to create value for our customers, I take action. By putting customers first in everything I do, I hope to remain a trusted and familiar presence in their daily lives.



Sapporo Higashi Branch

Financial Services Department*1

Minami Kunikane

"A Familiar Presence that Brings Peace of Mind"

By valuing every interaction, no matter how small, and treating each one with care, I hope to reinforce the image of JAPAN POST BANK as a bank that is always close at hand and one customers can rely on whenever they need us.



Tohoku Regional Headquarters*5

General Affairs Department
Kyohei Abe

"Always being sincere"

By treating both customers and fellow employees with sincerity, and by responding thoughtfully and honestly, I aim to build trust and contribute to creating a bank that customers can use with confidence and a workplace where employees feel secure.



Naha Branch

Financial Services Department*1

Yui Matsumoto

"Compassion"

I always ask myself what I can do to bring a smile not only to our customers but also to everyone I interact with. With compassion and sincerity, I strive to make a positive difference every day.



Osaka Operation Support Center*3

Document Management Division
Hideki Sugiyama

"Delivering Warmth in Every Interaction"

I carefully listen to every customer comment and remain committed to providing services that customers can use with confidence and peace of mind.



Head Office

Marketing Department

Yosuke Saiki

"A Financial Institution Chosen by Customers"

Through my daily work, I strive to ensure that JAPAN POST BANK continues to be the financial institution chosen by more customers by approaching every challenge with strategic thinking and flexibility.



Notes

- *1 Financial Services Department: Provides over-the-counter banking services, including proposing financial products and services to individual customers and offering consultation on asset management, such as investment trusts.
 - *2 Corporate Services Department: Provides proposals and support for a variety of financial services to corporate and institutional customers.
 - *3 Operation Support Centers: Handles specialized operations such as inheritance procedures and reviews various applications submitted through digital channels and branch counters.
 - *4 Administration Service Centers: Provides operational and sales support to post offices and responds to operational inquiries from post offices.
 - *5 Regional Headquarters: Performs regional headquarters functions, including planning and administrative management.
- Note: Department and office names are as of March 31, 2026.

Our History

Only 917 Customers at the Beginning*¹
Today, approximately 120 million accounts are entrusted to us.
The trust we have built together with our customers over the past 150 years forms the foundation for our future. As we continue our journey of value creation, we will strengthen returns to all stakeholders while contributing to the sustainable development of society and local communities.

*¹ Source: Maejima Hisoka Ichidaiki

1875 >>>

The fourth Postal Savings System to be established worldwide*²
A Financial Network That Accelerated Japan's Modernization and Enriched People's Lives

1885 Ministry of Communications
1949 Ministry of Posts and Telecommunications

2001 Ministry of Internal Affairs and Communications / Postal Services Agency
2003 Japan Post Corporation

Fostering a culture of saving across Japan

1875 • Postal money order and postal savings services launched



"Never hesitate to work behind the scenes. Always keep in your heart the desire to act for the benefit of others."
— Hisoka Maejima

"Our relationship with customers has been passed down for 150 years."

Building the nationwide post office network

1906 • Postal Transfer Service launched
1941 • Fixed-Amount Postal Savings and Installment Postal Savings introduced

2007 >>>

Postal Savings to JAPAN POST BANK
—Continuing Our Journey of Growth

2007 JAPAN POST BANK Co., Ltd. (privatization)

Expanding global asset allocation

2005 • Sales of investment trusts began



"Today's net interest income, which is the core of our earnings, is the result of steadily building a global asset allocation over many years."

2009 • Interbank fund transfer services launched through the Zengin System
2013 • Investment in ATM Japan Business Service, Ltd.

Expanding Products and Services Contributing to Regional Development Through the national investment and loan programs

1970 • Electronic Data Processing System (EDPS) introduced

1973 • "Yuyu Loan" depositor loan program launched

1975 • "Original Piggy Bank Design Contest" established to commemorate the 100th anniversary of the postal savings service (currently the Yucho Idea Piggy Bank Contest)

The foundation of today's online network

1978 • Online system service launched
1981 • ATM services introduced
• Integrated passbook service launched

The beginning of fund management

1987 • Independent investment management of Postal Saving assets commenced

2015 >>>

Responding to a Changing Environment and Moving to a New Stage

2015 Listed on the First Section of the Tokyo Stock Exchange
2018 Medium-term Management Plan 2018–2020

2015 • Investment in JP Asset Management Co., Ltd.
2016 • Professional Career System introduced
• Investments in Regional Vitalization Funds commenced
2018 • Japan Post Investment Corporation (JPIC) established
• Expansion of strategic investment assets
2020 • Yucho Bankbook App launched



"The Yucho Bankbook App has grown to 16.62 million registered accounts in only about six years!"

2021 >>>

Accelerating Our Value Creation Journey
Toward Becoming Japan's Leading Comprehensive Financial Platform
A Leading Global Market Player

2021 Medium-term Management Plan 2021–2025
2022 Transition to the Prime Market of the Tokyo Stock Exchange

2022 • Launch of discretionary investment services (Yucho Fund wraps)

2023 • Secondary offering of JAPAN POST BANK shares by Japan Post Holdings

Rebuilding the Yen Interest Rate Portfolio

2024 • Continued compliance with TSE Prime Market listing standards
• Yucho Tetsuzuki App launched
• JAPAN POST BANK CAPITAL PARTNERS Co., Ltd. established
2025 • Tertiary offering of JAPAN POST BANK shares by Japan Post Holdings
• Corporate mascot "Haricho" introduced



2026 >>>

2026 Medium-term Management Plan 2026–2028

2026 • Japan Post Bank Asset Management Co., Ltd. established through the merger of JP Asset Management Co., Ltd. and Japan Post Investment Corporation.



"So that's how Japan Post Bank Asset Management was created!"

Medium-term Management Plan 2026–2028
Four Business Strategies

Business Strategy 1 P.34-35
Digital Payment Business Strategy

Business Strategy 2 P.36-37
Consulting Business Strategy

Business Strategy 3 P.38-41
Market Operations and Asset Management Business Strategy

Business Strategy 4 P.42-43
Regional and Corporate Solutions Business Strategy

2040

Notes
* Based on Everything for Our Customers: The 150-Year History of Japan Post (pp. 265–266), with graphs prepared by JAPAN POST BANK.
* Figures shown in the graphs represent fiscal year-end balances.
* Certain scale markings have been omitted for ease of presentation.
* From FY2007 onward, deposit balances represent the combined total of former Postal Savings deposits and JAPAN POST BANK deposits.

Trends in Deposit Balance and Ordinary Deposit Interest Rate

Fiscal Year	Deposit Balance (¥ tn)	Ordinary Deposit Interest Rate (%)
FY1875	¥20,000	4.00%
FY1880	¥740,000	6.00%
FY1940	¥7.9 billion	2.76%
FY2007	¥182 trillion	0.21%
FY2015	¥179 trillion	0.001%
FY2025	¥186 trillion	0.30%

Ordinary Deposit Interest Rate

Date	Ordinary Deposit Interest Rate (%)
Sep. 2, 2024	0.10%
Mar. 3, 2025	0.20%
Feb. 9, 2026	0.30%

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JAPAN POST BANK Integrated Report 2026

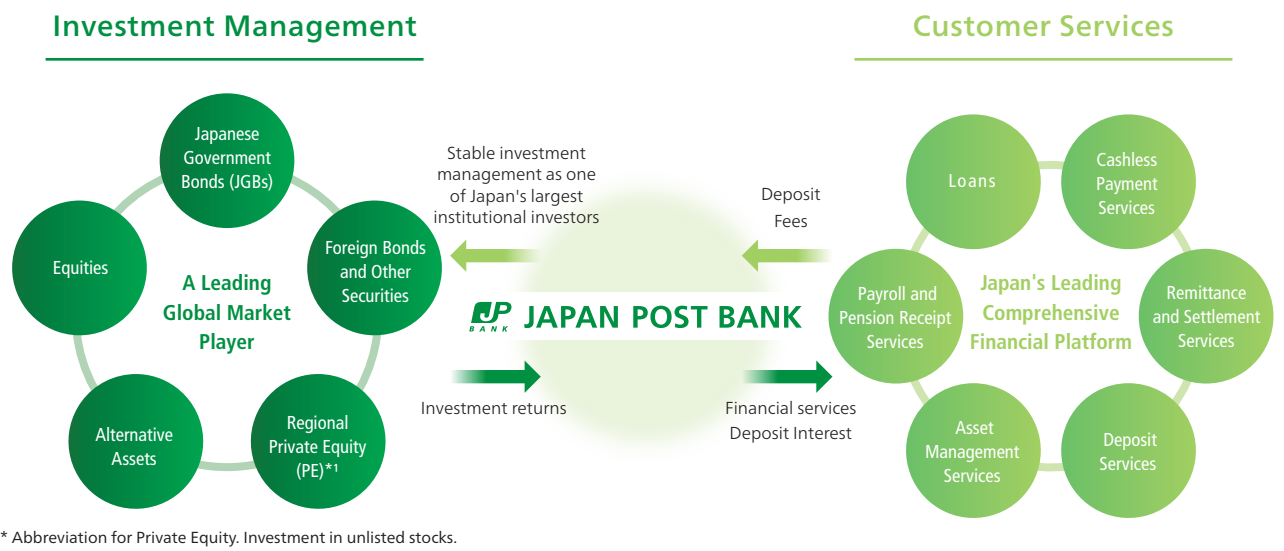
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New Medium-term Management Plan
5 For Sustainable Growth
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Business Model

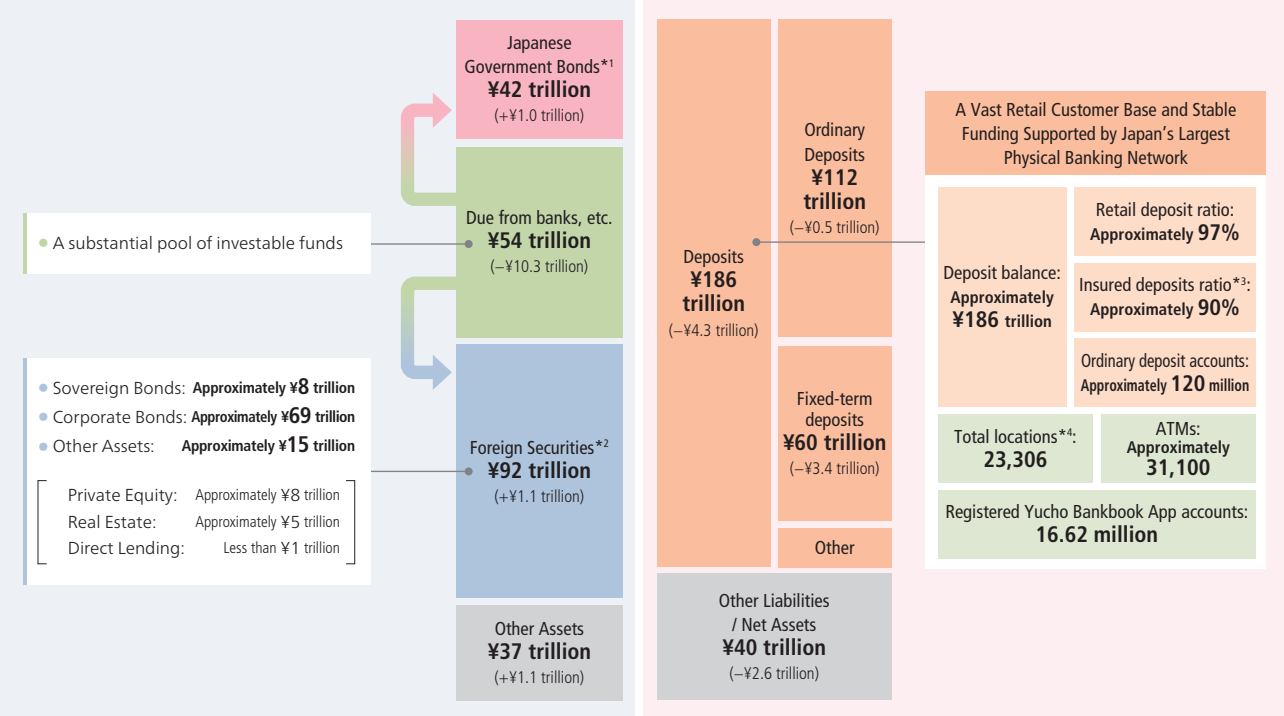
Japan Post Bank aims to become “the most familiar and trusted bank.” Through the nationwide post office network, we have long provided safe, secure, and convenient financial services to customers of all generations across Japan. Leveraging the deposits entrusted to us by our customers, we invest both in Japan and overseas under a disciplined risk management framework, with the aim of generating stable and sustainable investment returns.

In addition to providing financial services that are safe, secure, and convenient, we are enhancing the value we offer by making our services even more rewarding for customers. Through these efforts, we will further strengthen our customer and deposit base while expanding net fees and commissions. At the same time, we will pursue new sources of earnings, including our entry into the asset management business, to further enhance profitability.



Balance Sheet (Non-consolidated) Total Assets: ¥226 trillion (down ¥7.0 trillion)

Note: As of March 31, 2026. Figures in parentheses indicate the change from March 31, 2025.



*1 Includes Japanese government bonds held in money held in trust.
*2 Includes real estate funds, direct lending funds, and infrastructure debt funds held in money held in trust.
*3 Ratio of the approximate amount equivalent to deposits covered by the deposit insurance system under the Deposit Insurance Act to the total deposit balance.
*4 Includes post offices.

Realizing Our Medium- to Long-term Vision

- “Japan’s leading comprehensive financial platform,” meeting customers’ diverse needs and accompanying them through life
- “A leading global market player” aiming to increase the value of customers’ assets and realize a sustainable society through investment in Japan and overseas



Note: LTV (Lifetime Value): The profit and value a customer generates for a company over the course of the customer relationship.

Earnings Structure

The majority of our earnings is generated from net interest income, etc. from market investment activities. At the same time, net fees and commissions, which represent our fee-based income, have continued to expand. Through the steady execution of the four business strategies under the New Medium-term Management Plan, we aim to increase both net interest income, etc. and net fees and commissions while achieving sustainable profit growth through disciplined cost management.

FY2025 Results and FY2026 Forecast (Consolidated)

	FY2025 (Initial)	FY2025 (Revised)	FY2025 (Actual)	FY2026 (Forecast)
Net interest income, etc. *	14,760	15,100	15,363	17,820
Net fees and commissions	1,630	1,650	1,675	1,700
General and administrative expenses	9,580	9,540	9,464	9,970
Net ordinary income	6,800	7,200	7,591	9,550
Net income attributable to owners of parent	4,700	5,000	5,255	6,600

(¥100 million)

Enhancing Investment Returns: Promote the Market Operations and Asset Management Business Strategy and the Regional and Corporate Solutions Business Strategy.

Expanding Fee Businesses: Promote the Digital Payment Business Strategy, Consulting Business Strategy, and Regional and Corporate Solutions Business Strategy, including collaboration with partner companies.

Cost Control: Continue investing proactively in initiatives that will drive future earnings growth while maintaining disciplined and effective cost management.

Note: Financial forecasts are based on information available as of the date of publication. Actual results may differ materially due to various factors. Net interest income, etc. represent income from fund management activities less funding costs, including gains and losses on sales, etc.

At a Glance — Our Strengths

Over the course of approximately 150 years, Japan Post Bank has built up a wide range of management capital that forms the foundation of our strengths. Leveraging these strengths, we are committed to enhancing corporate value as we strive to become Japan’s Leading Comprehensive Financial Platform and a leading global market player.

Financial Capital

Japan Post Bank is one of the world’s leading institutional investors, managing approximately ¥223 trillion in assets funded primarily by individual deposits.

While continuously enhancing our risk management framework, we have pursued an optimal investment portfolio by combining yen interest rate assets, including Japanese government bonds (JGBs) and due from banks, etc., with risk assets such as foreign securities.

Funding and Capital Base

Total investment assets
¥223.0 trillion

Deposit balance
¥186.1 trillion

Shareholders’ equity
¥10.0 trillion

Investment Portfolio

Japanese Government Bonds	18.5%
Due from banks, etc.	24.4%
Foreign securities, etc.	39.5%
Other (Local government bonds, corporate bonds, money held in trust, loans, short-term investments, etc.)	17.4%

Profitability

Net income attributable to owners of parent (consolidated)
¥525.5 billion

ROE based on shareholders’ equity (consolidated)
5.30%

Soundness

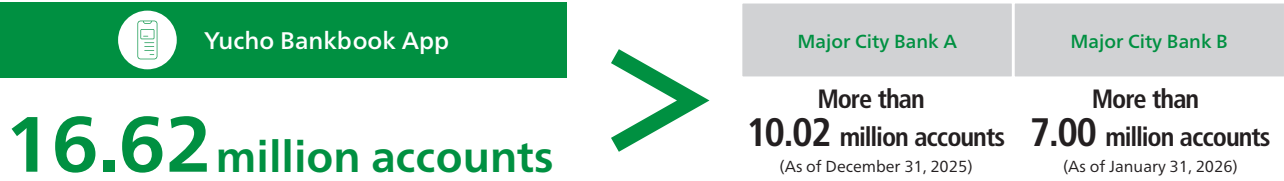
Capital adequacy ratio (domestic standard) (consolidated)
14.93%

CET1 (Common Equity Tier 1) ratio (international standard) (consolidated)*
Fully implemented basis: **9.85%**
Transitional basis: **11.03%**

* Basel III finalization basis, excluding unrealized gains on available-for-sale securities.

Position

Comparison of Registered Banking App Accounts



Source: Prepared by Japan Post Bank based on publicly available information. Definitions may differ among financial institutions.

(as of March 31, 2026)

Non-financial Capital

Human Capital

Guided by our Human Resources Strategy, which is built on the three pillars of Encourage Growth, Enhance Job Satisfaction, and Effectively Utilize Diversity, we have fostered an organization where diverse talent across Japan can thrive. Together with our employees, we aim to build a workplace filled with vitality and enthusiasm while enhancing corporate value.



Intellectual Capital

We are promoting both strategic IT investments to support new growth and IT investments that ensure stable and sustainable business operations, while designing a sustainable future IT architecture capable of responding to changes in society and the business environment.



Social and Relationship Capital

Through our nationwide network of branches and ATMs, together with digital channels such as the Yucho Bankbook App, which has grown to 16.62 million registered accounts, we have continued to provide financial services that are safe, secure, and convenient. With approximately 120 million ordinary deposit accounts, equivalent to Japan’s entire population, our services support people’s daily lives and serve as an indispensable part of the nation’s financial infrastructure.

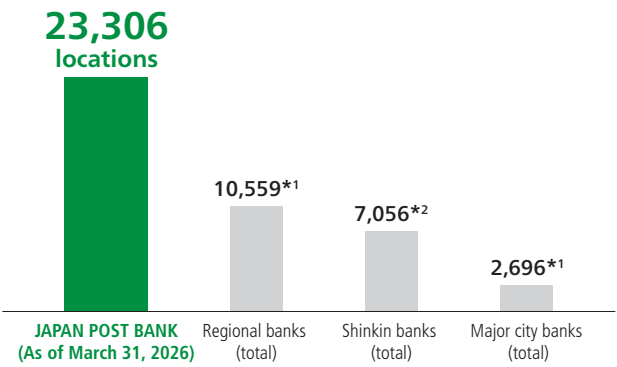
Customer Base



Network Infrastructure



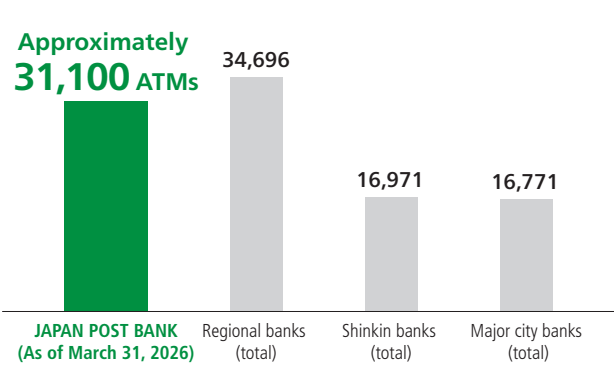
Network Comparison



^{*1} Japanese Bankers Association website, Analysis of Financial Statements of Japanese Banks (Capital, Number of Branches, Number of Bank Agents, and Number of Officers and Employees of Japanese Banks). Total number of domestic head offices, branches, and sub-branches of major banks (5 banks) and regional banks (97 banks). (As of September 30, 2025).

^{*2} Shinkin Central Bank Research Institute website, Shinkin Bank Statistics (Number of Branches, Members, and Full-time Officers and Employees). Total number of branches and sub-branches.

Comparison of ATM Network



Source: Japanese Bankers Association, Payment Statistics Yearbook 2025, total number of CDs and ATMs (as of September 30, 2025).