

Human Resources Strategy



Hirokazu Yamamoto
Executive Officer, General Manager of
the Human Resources Department

Promoting Human Resources Strategy Aligned with Business strategies

In formulating our human resources strategy, we held extensive discussions on our Medium- to Long-term Vision looking 15 years ahead, taking into account changes in the internal and external environment. We also simulated future changes in our workforce composition, identified the workforce required to realize the business the Bank aims to achieve, and clarified the gaps between the current and future workforce.

As the external environment changes rapidly, driven by factors such as population decline and advances in AI and digital technologies, we will strengthen recruitment and improve productivity through the utilization of AI and other technologies to close these gaps. The human resources created through these initiatives will be strategically allocated to priority business areas and other key functions.

The New Medium-term Management Plan calls for challenges at a new stage of growth.

Accordingly, we will introduce a multi-track personnel system that enables employees to pursue greater specialization. We will also support employees' autonomous growth and career development through the Career Challenge System, an internal open application system, internal internships, and a variety of internal and external training programs. At the same time, we will enhance employee job satisfaction and create a workplace where diverse talent, including women and senior employees, can work with confidence.

Human resources play an important role in connecting management (business) and employees (the organization). We will therefore promote greater understanding of our Purpose, Vision, and business strategies through a variety of opportunities and communication channels so that each employee can develop a deeper understanding of the Bank's management philosophy and business strategies and proactively recognize their own role.

At the same time, from the perspective of aligning management and employees toward the common goal of enhancing corporate value, we will introduce a stock-based compensation system and review our personnel and compensation systems.

By strengthening the virtuous cycle in which employee growth leads to corporate growth and corporate growth is returned to employees, we will reinforce the connection between the Bank and its employees, enhance employee engagement, and realize higher corporate value through our human resources strategy.



Tomoko Seike
General Manager, Diversity &
Career Development Department

In April 2026, to create an environment where diverse employees can thrive and build their careers autonomously, we integrated the Diversity Promotion Department and the Human Resources Development Office of the Human Resources Department, which was responsible for training and career development, to establish the Diversity & Career Development Department.

The Diversity & Career Development Department seeks to realize autonomous career development, a comfortable workplace with psychological safety, and an environment in which diverse employees can thrive, based on the three pillars of our human resources strategy: Encourage Growth, Enhance Job Satisfaction, and Effectively Utilize Diversity. Through these initiatives, we aim to enable every employee to maximize their potential and contribute to enhancing corporate value.

In the past, career advancement and growth were generally based on career paths designed by the Company, primarily for employees who were able to work long hours on a full-time basis.

Given the declining working-age population and the rapid pace of change in the business environment and people's values, it is essential to establish a workplace foundation that enables

employees to maximize their abilities and continue to grow while accommodating their individual circumstances in order to achieve the Bank's sustainable growth. At the same time, employees are expected to take the initiative in choosing and building their own careers.

Working together with the Human Resources Department, the Diversity & Career Development Department will continue its efforts to realize "Japan Post Bank, where every employee can grow and perform to their full potential."

Column

Japan Post Group Human Resources Policy

The Japan Post Group Human Resources Policy sets out the basic direction for realizing our business strategy and human resources strategy. The Policy identifies four key elements: "Pride and Job Satisfaction," the desired future state, and the three pillars for achieving it: "Respect Differences," "Enhance Capabilities," and "Leverage Strengths." It also establishes specific indicators and targets for each element.

Key Indicators and Targets		FY2025 Results*1
Employee Engagement Score: Group-wide: B*2 (FY2028 Results)		—
Childcare Leave Utilization Rate: 100% for both men and women		100%
Average Duration of Childcare Leave Taken by Male Employees: One month or longer		53.5 days
Rate of female in managerial positions (Company-wide)		9.6%
Japan Post Holdings / Japan Post Co., Ltd.	14.0%	20.8%
JAPAN POST BANK	25.0%	10.6%
Japan Post Insurance Co., Ltd.	16.5%	(As of April 1, 2026)

*1 Results for the Japan Post Group.

*2 Survey to commence in FY2026. Based on the survey conducted by Link and Motivation Inc. "B" is the sixth-highest rating on an 11-level scale.

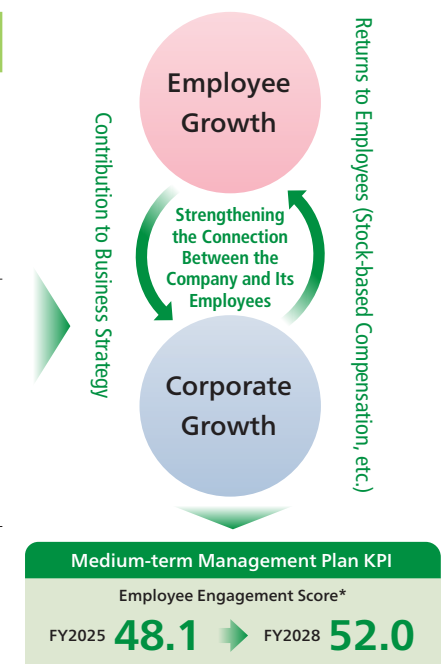
Alignment of Business Strategies and Human Resources Strategy

To ensure the successful execution of our business strategy based on our Purpose and Management Philosophy, and to leverage the Bank's unique strengths—its customer and

deposit base built on post offices and other channels—we are advancing initiatives under the three pillars of our Human Resources Strategy.



Three Pillars	As-is	Initiatives	To-be (aspirations)
Encourage Growth	• Foster a culture in which employees proactively consider their careers by providing opportunities to reflect on career development. • Introduce programs, including the Career Challenge System, that enable employees to realize their career aspirations.	• Build the talent portfolio required to execute our business strategy. • Support autonomous career development and growth in line with employees' aspirations and desired career paths.	• Align the company's direction with employees' career orientation, and strategically and continuously develop human resources that support the realization of business strategy.
Enhance Job Satisfaction	• Provide a comfortable working environment through flexible workstyles, including telecommuting and flextime, together with comprehensive employee benefit programs.	• Penetration of Management Philosophy and Strategy through continued and expanded dialogue between management and employees • Improve employees' understanding and acceptance of the personnel evaluation system by fostering a culture that encourages employees to take on challenges.	• In addition to providing a comfortable workplace, maximize the performance of each employee by fostering empathy with the Company's Purpose and enhancing job satisfaction.
Effectively Utilize Diversity	• Foster a culture that respects and values the diverse individuality of each employee by expanding opportunities for communication among employees.	• Creating an environment that respects and leverages each employee's experiences and values.	• Build an organizational customs and culture that can incorporate diverse employees' perspectives and insights into the business, thereby leading to innovation.



* Score based on the survey provided by Link and Motivation Inc. The average score of companies participating in the survey is set at 50.

Human Resources Strategy

Pillar 1 Encourage Growth

To support the four business strategies, we are advancing our recruitment strategy and enhancing human resource development while placing greater emphasis on supporting employees in building their careers autonomously.

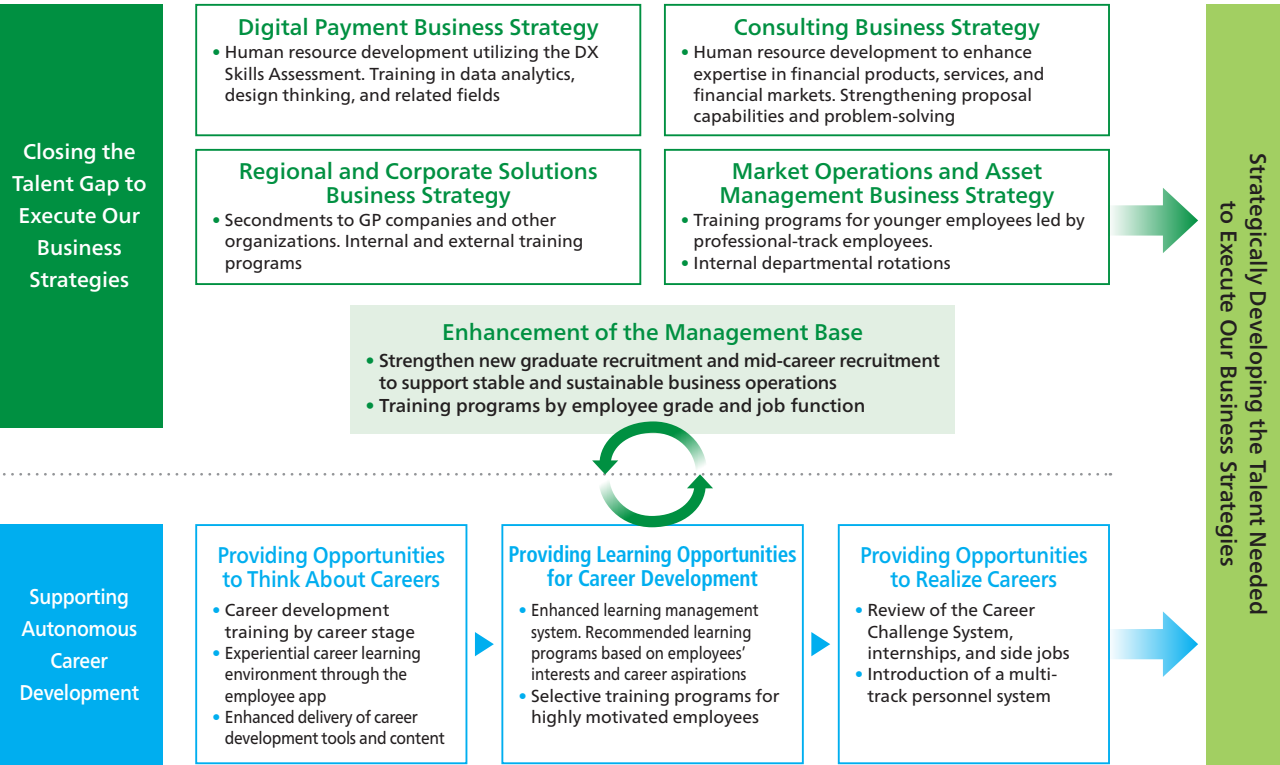
Specifically, in addition to attracting diverse talent through more sophisticated recruitment methods, including referral recruitment and expanded mid-career recruitment, we are enhancing the expertise of each employee by identifying the skills and experience required in each business field, visualizing employees' skills through surveys, and implementing development initiatives based on these assessments.

We also provide employees with opportunities to think

about, learn about, and realize their careers through participation in cross-organizational and cross-functional projects, including the Stakeholder Engagement Committee, the Career Challenge System, an open application system, and career development training programs tailored to different career stages.

Through these initiatives, we support employees in strengthening their sense of career ownership and developing the capabilities needed to realize their career aspirations.

By steadily advancing these initiatives, we will support the execution of our business strategies.



Closing the Talent Gap to Execute Our Business Strategy

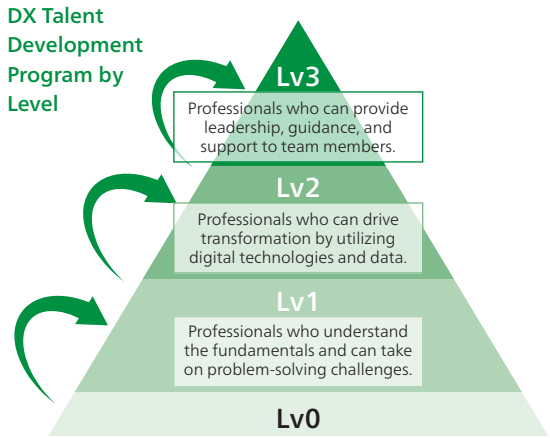
Talent to drive the Digital Payment Business

Developing DX Talent

We are developing DX talent to build a competitive organization by leveraging technologies such as AI, creating new businesses, and improving and transforming our services and operations.

For employees engaged in the Digital Payment Business, we are promoting talent development by participating in consortiums to acquire knowledge of cutting-edge technologies, learn from external case studies, and broaden perspectives. We also provide systematic development programs utilizing the DX Skills Assessment and encourage employees to obtain professional qualifications through financial support programs.

In FY2025, all Head Office employees participated in training to acquire the basic knowledge required for Level 1 shown in the figure below. In FY2026, we will further expand training programs in areas such as data analytics and design thinking.



Talent to Drive the Market Operations and Asset Management Business

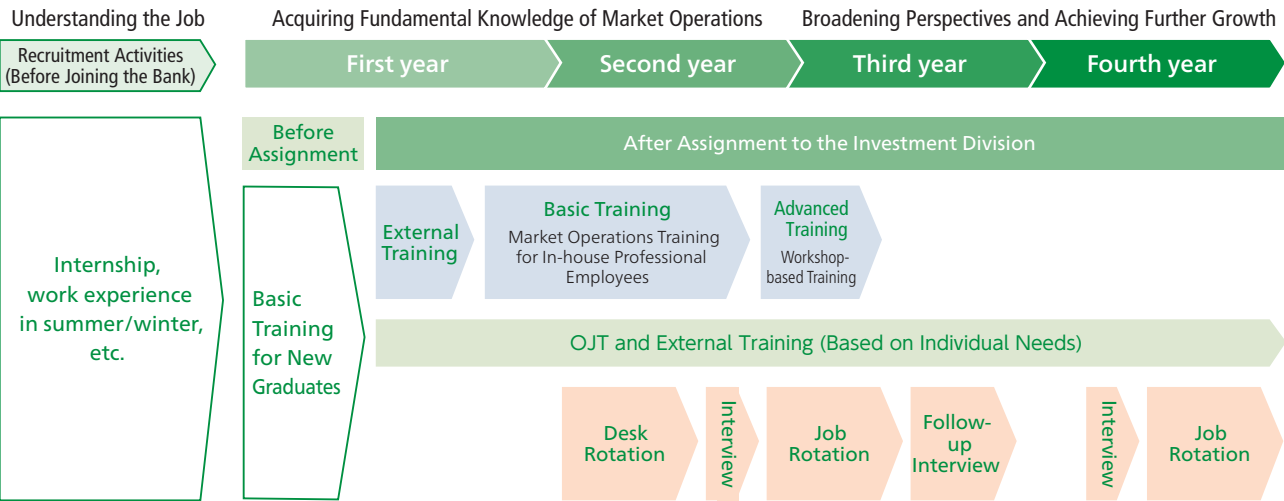
Recruiting and Developing Professional Talent

To strengthen our Market Operations framework, we have established a Market Course within our recruitment program for career-track employees and recruit new graduates through this course.

Through biannual work experience programs and communication events with employees, students gain a deeper understanding of the responsibilities and roles of the Investment Division. At the same time, these opportunities help prevent mismatches in expectations and enable us to recruit talent well suited to the Investment Division.

After joining the Bank, in addition to receiving training led

by Professional-track employees to acquire fundamental knowledge, young employees develop through desk rotations that provide an understanding of the work and culture of each department within the Investment Division, as well as job rotations that allow them to gain experience in multiple departments as they consider their future careers. We also conduct personnel exchanges between the Investment Division and middle- and back-office divisions, including the Risk Management Division, to promote mutual understanding of each other's work and enhance communication across divisions.



Support for Autonomous Career Development

To support the autonomous career development of each employee, we are implementing initiatives from three perspectives: providing opportunities to think about careers, providing learning opportunities for career development, and providing opportunities to realize careers.

As part of these initiatives, we utilize tools that help employees view career development as something familiar and relevant, including comic-style educational content, personality assessment tools, and original board games with different goals tailored to each employee's job category, grade, and role. Through these initiatives, we are fostering a culture in which employees proactively think about their careers.

In addition, through the Career Challenge System, which enables employees to take on new positions through an open application process, we provide opportunities for employees to realize the careers they envision for themselves. To support the achievement of these career goals, we have established a variety of learning content, training programs, and qualification support systems.

Through these initiatives, we promote changes in employees' awareness and behavior toward their careers and support autonomous career development.



Human Resources Strategy

Pillar 2 Enhance Job Satisfaction

We believe that enabling each employee to work in a healthy, energetic, and authentic manner requires both systems and a workplace environment that allow employees to fully leverage the knowledge and experience they have developed.

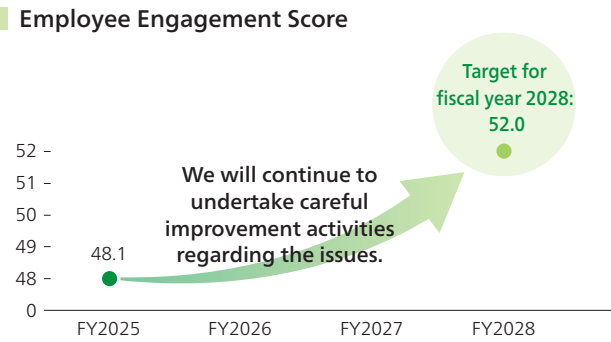
To date, we have steadily improved the workplace environment by expanding the flextime system and strengthening support for balancing work with childcare, nursing care, and other responsibilities.

In addition, since FY2023, we have conducted an annual employee engagement survey to understand employee awareness and organizational issues. The survey results are discussed at Executive Committee meetings, and members of the Executive Committee visit individual organizations to engage directly in dialogue and discussions with employees. Through these and other initiatives, we are addressing identified issues as company-wide management priorities.

Furthermore, we have established the ECHO BOX, which enables employees to submit proposals and opinions directly to management, and we continue to enhance both direct and indirect communication throughout the Bank.

Issues identified through the employee engagement survey are addressed through coordinated improvement efforts among the relevant organizations, utilizing a variety of opportunities and communication tools.

We will continue these ongoing improvement efforts to create a workplace that is both comfortable and rewarding.



Note: Score based on survey results provided by Link and Motivation, Inc. The average among companies using the company's survey is set at 50 (standard score).

Issues	~FY2025	FY2026	FY2027	FY2028
Promoting Understanding of the Management Philosophy and Strategies	- Hold Town Hall Meetings through ECHO and exchange views with frontline organizations - Expand channels for sharing Company information (Introduction of the employee app)	- Enhance communication between management and employees through the continued implementation of Town Hall Meetings and visits to frontline organizations - Promote understanding of the Management Philosophy through information sharing via the employee app and strengthen connections with employees		
Enhancing the Transparency and Effectiveness of Performance Evaluation	- Promote understanding of the performance evaluation system through various initiatives, including the use of support tools - Revise the performance evaluation system to encourage employees to take on new challenges	- Ensure regular dialogue to confirm progress toward goals and provide appropriate follow-up - Review the personnel and compensation systems		

Promoting Understanding of the Management Philosophy and Business Strategy

Town Hall Meetings and Frontline Visits

To deepen employees' understanding of the Management Philosophy and business strategy, we are strengthening opportunities for members of senior management to engage directly in dialogue with employees. Since FY2024, we have held Town Hall Meetings connecting the President with employees across Japan, both in person and online. These meetings provide an opportunity for the President to communicate management's thinking and business strategy directly while also listening to employees' views, thereby

emphasizing two-way dialogue.

In addition, the President has personally visited all 144 frontline organizations nationwide (as of March 31, 2026) to exchange views with employees, further deepening mutual understanding between management and employees.

We will continue to promote understanding of the New Medium-term Management Plan through careful and ongoing dialogue with employees.

Introduction of the Employee App

We introduced an employee app as a platform for sharing the Management Philosophy and business strategy on a daily basis. The app enables employees to access messages from management at any time, creating an environment in which all employees can feel closely connected to management's thinking. The app also allows employees to share their reactions and opinions, promoting two-way internal communication across regions and organizations. In addition, by consolidating access to the in-house newsletter, employee benefits information, and resources supporting career development, childcare, and nursing care, the app

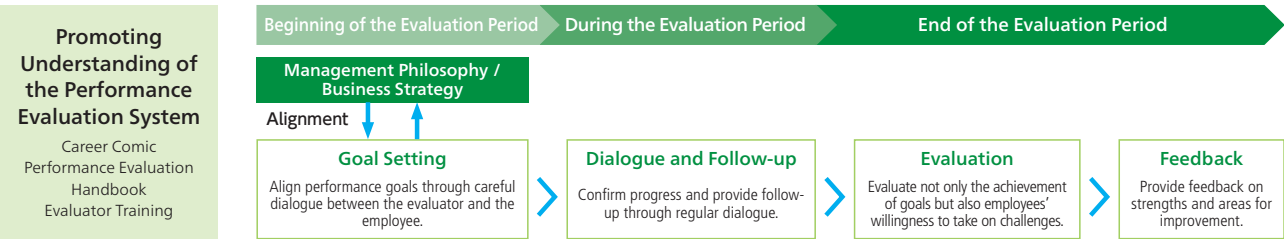
provides an environment in which all employees—including those on childcare leave—can access Company information anytime and anywhere.



Enhancing the Transparency and Effectiveness of Performance Evaluation

We regard performance evaluation as one of the most important tools for developing human resources. We also believe that enhancing the transparency and effectiveness of performance evaluation is essential to improving employees' job satisfaction. Accordingly, at the beginning of each evaluation period, evaluators and employees carefully discuss and align their performance goals. During the evaluation period, they continue to engage in dialogue and follow-up regarding progress toward those goals and any issues that arise, thereby supporting the steady achievement

of objectives and enhancing employees' acceptance of year-end evaluations. Furthermore, rather than relying solely on a deduction-based evaluation approach, we have introduced an additional evaluation system that recognizes contributions made through taking on challenges. Through this and other initiatives, we are working to establish a highly effective evaluation system in which employees' efforts are appropriately recognized.



Promoting Understanding of the Performance Evaluation System

To help employees easily understand the performance evaluation system, we distribute Career Comic in digital comic format to all employees and provide a Performance Evaluation Handbook explaining the evaluation system and its underlying principles.

In addition, evaluator training is conducted every year to promote a common understanding of the principles and evaluation standards of the performance evaluation system, thereby improving both the quality of evaluations and employees' acceptance of evaluation results.



Fostering a Culture That Encourages Employees to Take on Challenges

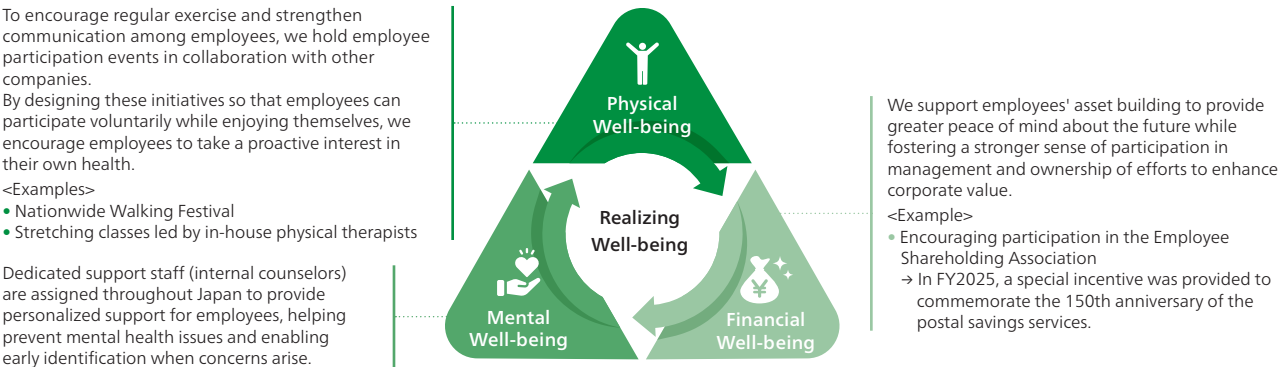
In addition to evaluating employees based on business performance targets and behaviors expected for their respective roles, we position employees' willingness to take on challenges as an important evaluation element. Even when initiatives do not immediately produce tangible results, employees may report activities that are expected to contribute to the organization over the longer term, proactive and ambitious challenges, and initiatives that improve productivity, all of which are eligible for additional evaluation points. Through this approach, we have established a framework that

appropriately recognizes employees' willingness to take on challenges and the processes behind those efforts. As a tangible way of recognizing these efforts, we present Challenge Awards and Idea Awards to commend innovative ideas and creative initiatives. We also provide employees with opportunities to present their challenges and ideas directly to members of the Executive Committee. We will continue to foster a culture that encourages employees to take on challenges, thereby enhancing employee motivation.

Realizing Employee Well-being

We are continuously implementing initiatives and establishing systems that promote the physical and mental health of our employees, which forms the foundation for enhancing each employee's well-being. We believe that creating an environment where employees can work with vitality and excitement leads to higher productivity and

sustainable organizational growth. Through these ongoing initiatives, Japan Post Bank has been certified as a 2026 Certified Health & Productivity Management Outstanding Organization (Large Enterprise Category (White 500)) for the fifth consecutive year.



For more information: https://www.jp-bank.japanpost.jp/en/sustainability/social/human_capital/ability/

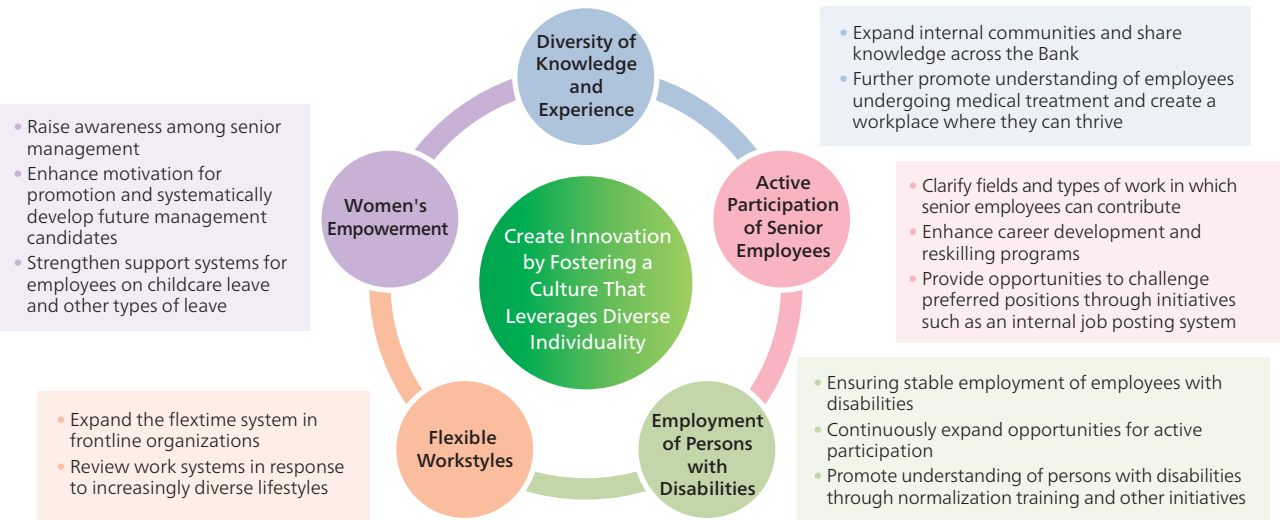
"Health and Productivity Management" is a registered trademark of the Health and Productivity Management Research Institute (NPO).

Human Resources Strategy

Pillar 3 Effectively Utilize Diversity

To accurately respond to the rapidly changing social environment and increasingly diverse customer needs and to achieve sustainable growth, we believe that diverse perspectives and ways of thinking are indispensable. Accordingly, we are committed to creating an environment in which diverse talent can thrive. In particular, given the Bank's origins and historical background as a relatively homogeneous organization, we have placed a strong emphasis on promoting DE&I.

Specifically, in addition to strong messages from top management, we have deepened understanding across the Bank by creating opportunities for dialogue between senior management, external experts, and women leaders.



Promoting Women's Empowerment

To incorporate diverse values into management and create an environment in which more women can leverage their individuality and thrive, we established the Women's Leaders Network, consisting of women executives and general managers. Through this network, we continue initiatives such as roundtable discussions with members of the Executive Committee.

In addition, to address the issue of the limited number of women managers serving as role models, we have introduced Diagonal 1on1 between women managers and women employees. Through these opportunities, participants identify role models whose experiences they can partially relate to and develop a more positive outlook on their own careers. Since launching this initiative in FY2023, approximately 1,000 employees and around 600 pairs had participated by the end of FY2025.

As a result of these initiatives, Japan Post Bank was ranked second overall in the Nikkei Woman Best 100 Companies Where Women Can Thrive 2026.

Promoting the Employment of Persons with Disabilities

To ensure that employees with disabilities can continue working with confidence, we are committed to improving the working environment and supporting employee retention through initiatives such as employing job coaches. As a result, many employees with disabilities are playing active roles in a wide range of organizations across Japan.

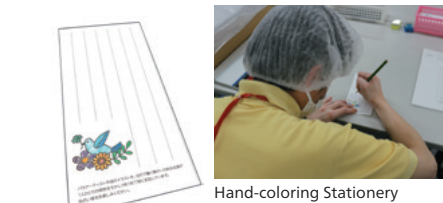
For example, at the JAPAN POST BANK ARIGATO Center, employees hand-color the stationery enclosed with correspondence sent to customers, delivering our message of "Thank You" to each customer.

In addition, as part of our integrated efforts with our Health and Productivity Management initiatives, we have introduced health keepers at five locations, and many employees make use of this service.



At the Women Leaders' Network, we discussed issues and response policies aimed at raising awareness among leadership.

Ratio of women in managerial positions
20.8% (As of April 2026)



Employment Rate of Persons with Disabilities
3.24% (As of June 2025)

Promoting Flexible Workstyles

Expanding the Flextime System

A significant proportion of Japan Post Bank employees are raising children or providing family care. To support the balance between work and childcare or nursing care, we have introduced a flextime system as one of our initiatives to promote flexible workstyles.

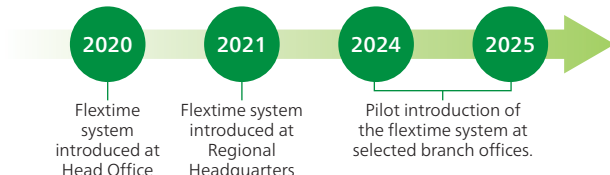
The flextime system was introduced at Head Office in FY2020. Today, all Head Office departments operate under a full flextime system with no core hours. To enable greater flexibility for employees working at sales offices and other customer-facing locations, we began a pilot program at selected sales offices in FY2024. Going forward, we will expand the scope of the system based on the results of the pilot program.

Promotion of Childcare Leave

As Japan's declining birthrate and aging population have become major social issues, Japan Post Bank places particular emphasis on supporting employees in balancing work with childcare and other family responsibilities.

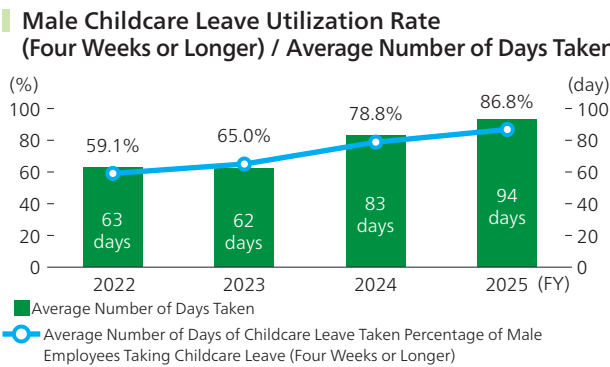
As a key initiative, in October 2025, we introduced a Childcare and Nursing Care Leave Support Allowance. Under this system, up to 200,000 yen per employee taking leave is allocated and paid to employees who support the work of colleagues taking childcare leave or nursing care leave, thereby fostering a culture in which teams support child-rearing and other responsibilities together.

Today, a culture of sharing housework and childcare has taken root within the Bank. In FY2025, the childcare leave utilization rate for both men and women reached 100%, while the percentage of male employees taking childcare



• Average Monthly Overtime Hours*	6.3 hours (FY2025)
* Average monthly overtime hours calculated on an annual basis.	
• Average Number of Paid Leave Days Taken per Employee	19.0 days (FY2025)
• Average paid leave utilization rate per employee	96.2% (FY2025)

leave of four weeks or longer and the average number of days taken increased to 86.8% and 93.6 days, respectively.



Active Participation of Senior Employees

As Japan's declining birthrate and aging population continue to intensify competition for younger talent and increase labor mobility, it is essential for the Bank's sustainable growth that employees with extensive knowledge and experience continue to play active roles over the long term.

Against this backdrop, we introduced a Self-Career Dock Program for senior employees, supported by career advisors, to strengthen adaptability during career transition periods.

Specifically, we conducted a Life Career Workshop for employees aged 55 (approximately 400 employees in FY2025), providing opportunities for participants to reflect on their careers to date and proactively consider their future careers. Following the workshop, each participant has an individual career consultation with a career advisor to deepen self-understanding and receive support in translating their

reflections into new actions. Participants have commented positively, saying that "the program changed the way I think about my future career."



Career Talks with individual employees are also used to identify organizational issues underlying employees' individual concerns.

Diversity of Knowledge and Experience

We regard Diversity of Knowledge and Experience as an important management resource that contributes to enhancing corporate value, and we are promoting initiatives to leverage this resource.

For example, to connect each employee's background and experience to organizational strength, we have established various communities and support networks, including Can-Yu-kai, a community for employees who are cancer survivors, thereby fostering a culture that transforms

diversity into organizational strength.

In addition, to create a workplace where everyone can thrive with confidence, we promote understanding of LGBTQ+. We also define same-sex partners as spouses under our internal systems, enabling them to access marriage leave, dependent allowances, company housing, and other benefits on the same basis as opposite-sex partners. As a result of these initiatives, Japan Post Bank has received the Gold rating in the PRIDE Index, an evaluation index for LGBTQ+ initiatives, for eight consecutive years.

Special Feature

The President and Employees Discuss the Future

Creating Value for the Future

On May 2, 2025, Japan Post Bank marked a major milestone—the 150th anniversary of the postal savings business. As we look toward the next 10, 20, and even more years ahead, we are reexamining how we should manage the Bank to achieve sustainable growth. In this roundtable discussion, the President and young managers working at Head Office exchanged views on the future of financial services in an era of rapid change.



* Positions as of March 31, 2026.

Looking ahead to the next 10 and 20 years—and beyond—what do you see as the Bank's key challenges, what should it aspire to become, and what would you personally like to take on?

The Future of Business Created by Advances in Digital Technology

Nishikawa I believe digitalization will continue to advance. At the same time, however, there will always be customers who are not comfortable using digital technologies. That is why I believe one of our key challenges is achieving the integration of physical and digital channels by making effective use of our physical branch network while continuing to advance digitalization.

I also believe that, even in the future, our branches will not become completely unmanned. Some customers will continue to find digital services difficult to use, while others will simply prefer speaking with our employees. I can envision a future in which customers complete procedures by operating digital devices themselves, but I believe our current approach—providing services while employees remain close to customers—will not change.

Nakano Some customers gather the information they need in advance through digital channels and then visit a branch for consultation before making a final decision. If Head Office can understand what information customers have viewed through digital channels and share that information with branches, branch employees will be able to make proposals that better meet customers' needs.

Nishikawa Looking back, I realize how quickly digital tools have evolved—from feature phones to smartphones, mobile apps, and now AI. Ten years from now, entirely new services that we cannot even imagine today may exist. I hope to continue contributing to the Bank through application and system development, so I believe it is important to stay constantly alert to the latest technological developments.

Kasama New technologies have the potential to fundamentally transform our business model. For example, our tokenized deposits initiative, announced recently (September 2025), has the potential to create new business opportunities for the Bank. Not only tokenized deposits, but technological innovation itself is often the starting point for game-changing developments. That is why we must continue to closely monitor changes taking place around the world.

Joined the Bank in 2012. Drawing on her experience in the System Development Department, she is engaged in the development of the Yucho Tetsuzuki App.



A Culture of Listening to Customer Feedback

Nakano One of the things I strongly identify with is our management policy of providing safe, secure, courteous, and attentive financial services to everyone throughout Japan. I believe this is a unique part of the Bank's identity that we should continue to uphold for the next 150 years. That said, I also believe we need to continuously review the services we provide. I recently learned that one manufacturer has established Five Principles of Product Development, under which user testing is conducted whenever a new product is developed. This enables the company to accurately identify market needs and quickly bring products to market.

Kasama We also have mechanisms for incorporating customers' feedback into management, and we conduct user testing in some cases. Your point is that there is still room to improve these mechanisms, isn't it?

Nakano Yes. For example, when we introduce newly developed systems, we conduct thorough user testing. However, when we make relatively small- or medium-scale functional enhancements, there are cases where user testing is not carried out. Similarly, when updating existing deposit products, I believe we should make even greater efforts to confirm users' opinions.

Kasama So the next step is to reach a level where we thoroughly incorporate users' opinions into everything we do.

Nishikawa When we introduced the Yucho Tetsuzuki App, we conducted extensive customer surveys at the outset. However, when

developing additional functions, there were occasions when greater priority was given to feedback from employees responsible for operations and to operational workloads. That said, I believe we have been able to properly reflect the feedback we receive from customers through our branch counters.

Kasama I'm reassured to hear that. The fact that customers' feedback are being reflected in our services shows that our Management Philosophy—"Using customer feedback as our compass for tomorrow"—has truly taken root among our employees.



Joined the Bank in 2013. He is responsible for advertising and promotional initiatives, including mass-media campaigns such as television commercials, based on data analysis.

Nakano Looking ahead, I hope we can build a mechanism that makes even greater use of customers' feedback in developing our products and services. I also hope that, through initiatives such as the Stakeholder Engagement Committee, which incorporates customers' feedback into management, sincerely listening to customers' real voices will become firmly established as part of our corporate culture.

The Significance of Providing Services to All Customers

Nishikawa Recently, we have seen a sharp increase in the number of foreign customers opening accounts with the Bank. President Kasama, how do you think we should respond to the growing number of transactions with foreign customers?

Kasama As long as the Japan Post Group is committed to providing Universal Service, we will not differentiate the services we provide based on who our customers are, unless required by laws or regulations. Rather, I believe we should pursue greater operational efficiency and explore new business opportunities while maintaining Universal Service as our foundation.

Toda We expect the number of procedures involving foreign customers to continue increasing. However, because many of our foreign customers are relatively young, I believe we can respond effectively by further advancing digitalization. It is also said that foreign residents may account for around 10% of Japan's total population in the near future. We should therefore regard them as an important customer segment that can contribute to the Bank's future growth.

Nishikawa Transactions with foreign customers tend to be associated with complex and time-consuming administrative procedures. However, today's discussion has reminded me that viewing foreign customers as valued customers whose needs contribute to the Bank's growth is equally important.

Looking Beyond Individual Organizations to Strengthen the Company

Seki When I look at our corporate culture, I feel that, although we should always work with the Company as a whole in mind, there are still occasions when we focus too much on the interests of our own organizations.

Nishikawa I also feel that a silo mentality still exists among departments and divisions at Head Office. It is natural for people in different positions to have different perspectives. However, I believe



Joined the Bank in 2013. In addition to supporting the operation of the Board of Directors, he is responsible for coordinating with directors, particularly Outside Members of the Board of Directors.

it is important to understand each other's positions and engage in discussions while giving full respect to one another's views.

Kasama One possible solution would be to encourage personnel exchanges between departments that tend to have a strong silo mentality. Such exchanges could help deepen mutual understanding. What do you think?

Nishikawa I think personnel exchanges would be extremely effective in helping employees understand each other's departments. I have worked in both the System Division and the Operations Division, and there were many things I only came to understand after actually being assigned there. That experience made me realize the importance of mutual understanding firsthand.

Nakano In the past, when a matter required a management decision, the usual approach was to explain it individually to each relevant executive and obtain approval one by one. Since President Kasama assumed office, however, there have been more opportunities for the executives responsible for related initiatives to come together and discuss issues directly. As a result, decision-making has become faster, and communication has become more open.

Seki Just as executives now hold thematic meetings, I think it would also be effective for younger managers like us, who are responsible for day-to-day operations, to hold similar meetings. Such opportunities could help break down silo mentality across the organization.

Kasama For me, transforming our corporate culture is one of our most important management priorities. I feel we have made more progress than I initially expected, but there is no finish line. We will continue working together to move these efforts forward.

Finally, President Kasama, could you share a closing message?

One of the Most Important Roles of Managers Is to Serve as the Organization's "Connecting Point"

Kasama The most important thing for Japan Post Bank is that everyone moves in the same direction. Senior management looks several years—and sometimes more than a decade—ahead, as reflected in the Medium-term Management Plan. Meanwhile, employees at our branches devote themselves every day to serving the customers in front of them. Employees at Head Office and managers, who stand between these two groups, play a vital role as the organization's connecting point, ensuring that everyone is working toward the same goal. They must fully understand the intentions of management, communicate them in a way that is easy for their teams to understand, and, at the same time, clearly communicate important issues back to senior management. I would like to build an organization where this kind of bridge-building takes place effectively. Today's discussion has given me many valuable insights. Thank you all very much.

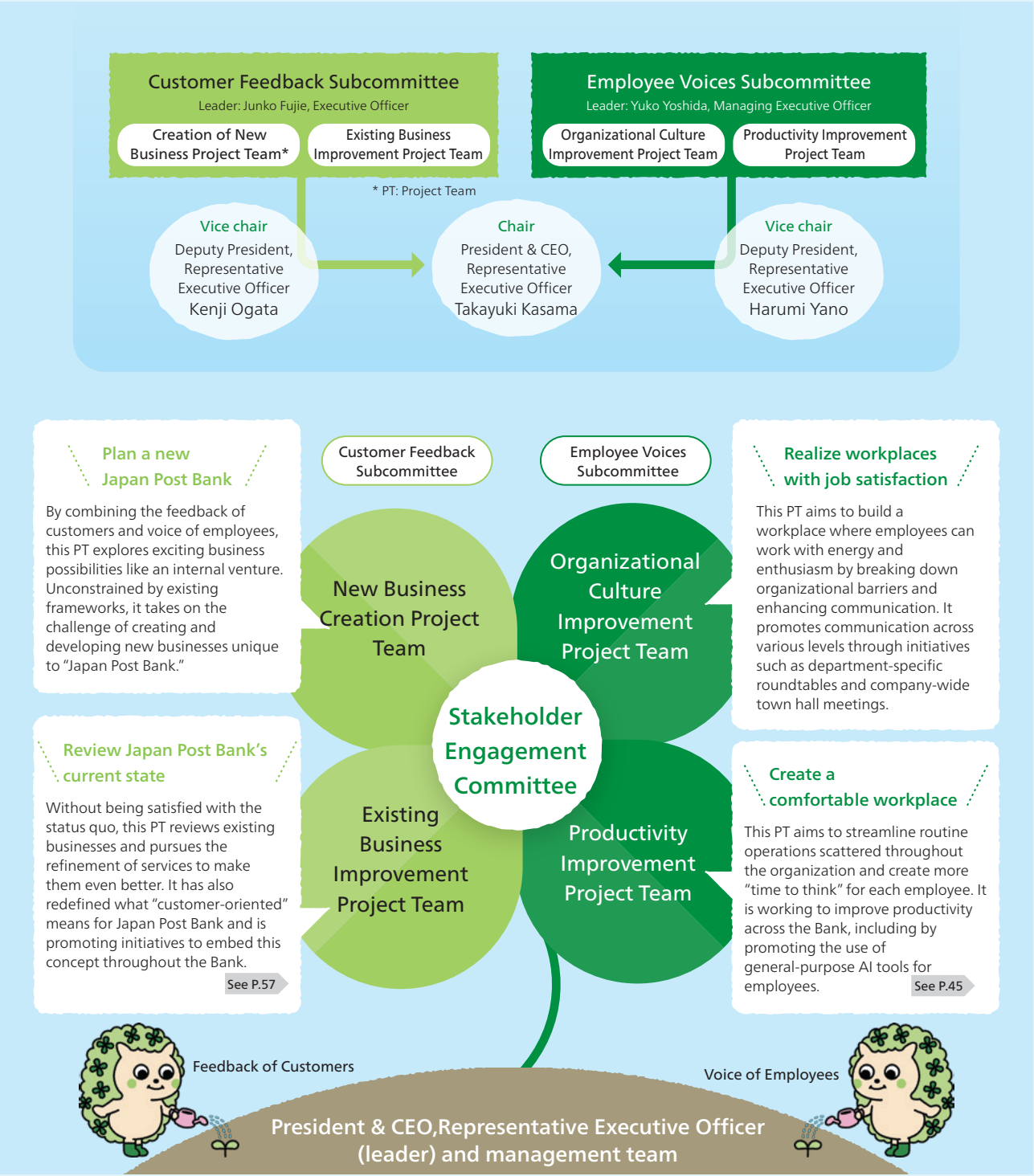


Corporate Culture Reform

Stakeholder Engagement Committee

In 2024, Japan Post Bank established the Stakeholder Engagement Committee, a special committee composed of key management members, including the President & CEO, Representative Executive Officer. The committee was established as a cycle for directly incorporating the Feedback of Customers and the Voice of Employees into management, with the aim of further promoting and practicing customer-

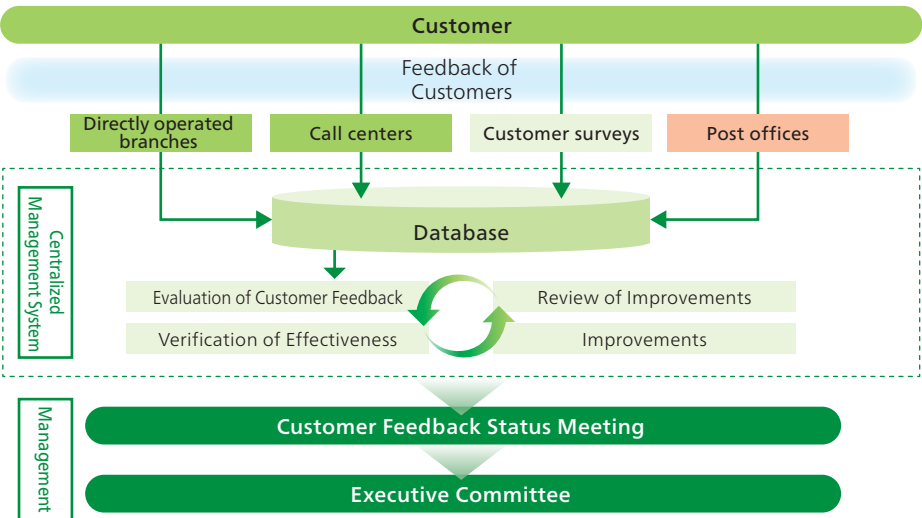
oriented business conduct. As shown in the diagram below, the committee has subcommittees and Project Teams. Members from different departments, positions, and years of experience sincerely listen to a wide range of voices and make bottom-up proposals to management, not only to improve products and services, but also to create new value.



Value Co-creation with Customers

Customer feedback received at directly operated branches, post offices, call centers, and other contact points is centrally managed at Head Office, as shown in the diagram below. This feedback is used to improve products and services and is reported to the Customer Feedback Status Meeting, chaired

by the President and Representative Executive Officer, as well as to the Executive Committee and other bodies. In a customer satisfaction survey conducted in December 2025, approximately 73% of customers responded that they were satisfied with the Bank's services.



Examples of Product and Service Improvements Based on Customer Feedback

Feedback of Customers	Improvements
"I would like to be able to purchase JGBs online."	We improved the Yucho Bankbook App and Yucho Direct to enable customers to apply to purchase JGBs for individuals, use electronic delivery services, and manage transactions and balances. (May 2025)
"When using the Yucho Bankbook App for ATM deposits and withdrawals, the button is difficult to find. I would like the layout to be easier to understand."	We renewed the menu screen and updated it with a more visible and user-friendly design. (May 2025)

TOPICS

Initiatives by the Existing Business Improvement Project Team of the Stakeholder Engagement Committee

With the aim of reviewing existing businesses and refining services to make them even better, the PT redefined what "customer-oriented" means at Japan Post Bank. What does "customer-oriented" mean for Japan Post Bank? What is necessary for Japan Post Bank to continue being chosen by customers? Through interviews with other companies and repeated discussions with employees who interact with

customers every day, as well as with management, we newly established Three Guidelines as a decision-making framework to be shared by all employees.

These guidelines do not exist independently of one another. They form an integrated framework for action to deepen relationships with customers and continue delivering corporate value.

In June 2026, we incorporated these Three Guidelines into the Basic Policy on Customer-oriented Business Operations.

At Japan Post Bank, all employees, including management, are committed to thoroughly practicing customer-oriented business conduct.

Three Guidelines

- Being a Lifelong Partner to Our Customers.
- Delivering Tailored Value Anytime, Anywhere, and Through Any Connection.
- Continuously Evolving.

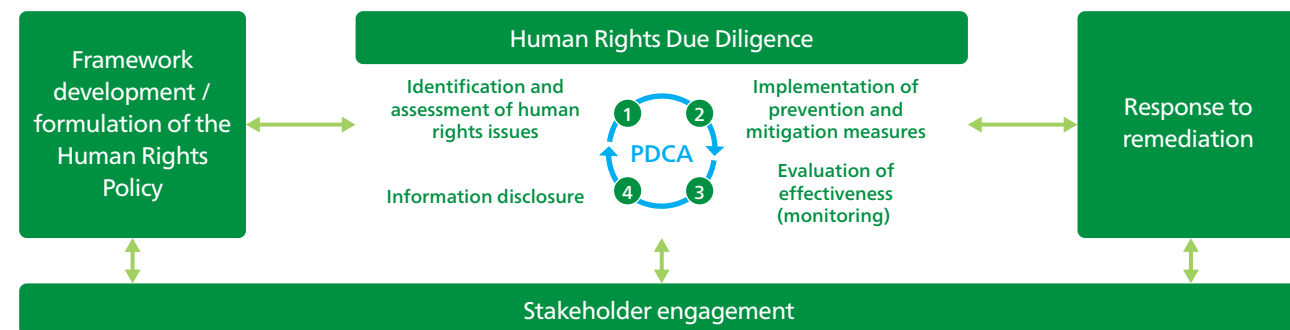
Respect for Human Rights

Japan Post Bank considers respect for human rights to be both an important social responsibility and an essential foundation for sustainable management as we work to realize our management philosophy of becoming “the most familiar and trusted bank.” We believe that respecting the human rights of all people involved in our business activities, including customers, suppliers, and employees, leads to the accumulation of trust and business sustainability. Japan Post Bank has established its Human Rights Policy and promotes initiatives to respect human rights through the business and social activities of the Bank and the Japan Post Group.

 JAPAN POST BANK Human Rights Policy
<https://www.jp-bank.japanpost.jp/en/sustainability/social/supplychain/policy/>

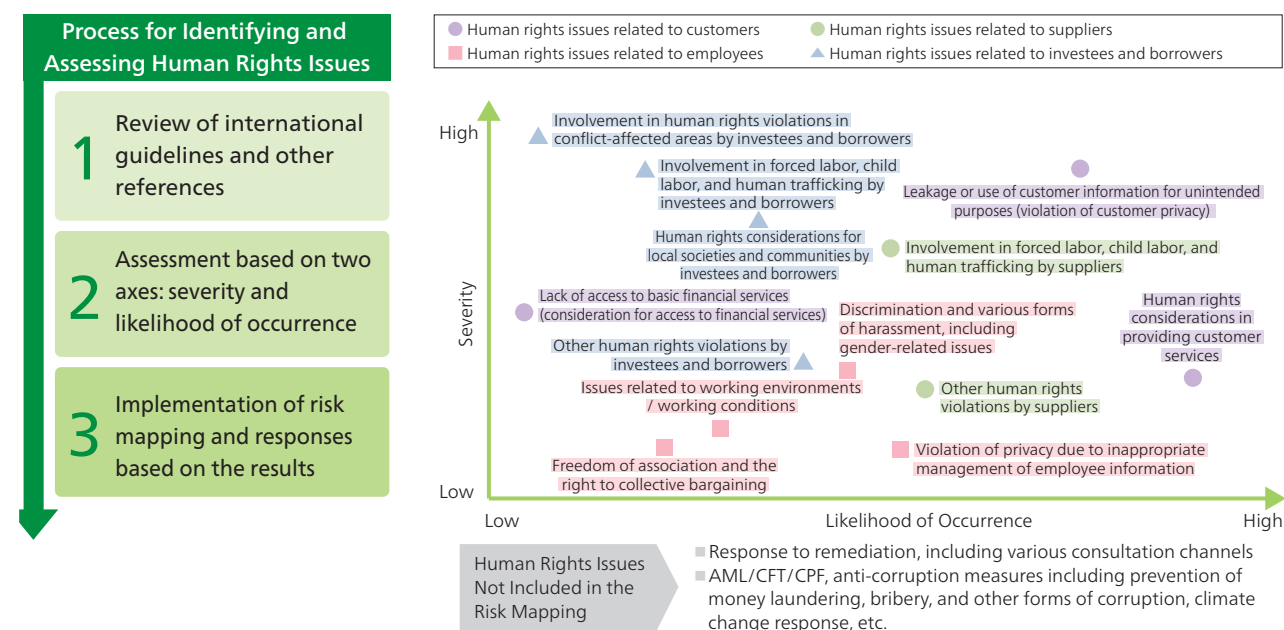
Through these efforts, we contribute to realizing a safe, secure, and prosperous society and seek to enhance corporate value over the long term. The status of initiatives to respect human rights is discussed by the Sustainability Committee and the Executive Committee, and is regularly reported to the Board of Directors to ensure effectiveness. Our Human Rights Policy, established in April 2019, is periodically revised in light of trends in international guidelines and other developments. We will continue to review the policy on an ongoing basis, taking into account changes in social conditions and the business environment.

Implementation of Human Rights Due Diligence



Identification and Assessment of Human Rights Issues

Japan Post Bank identifies human rights issues that the Bank should address based on international guidelines, the role expected of financial institutions, and other factors. The identified human rights issues are assessed and mapped along two axes: severity and likelihood of occurrence. We will continue to review the mapping results in light of changes in the external environment and other factors.



Initiatives to Address Human Rights Issues

Japan Post Bank undertakes various initiatives, including prevention and mitigation measures, for each human rights issue by stakeholder group.

Initiatives for Customers	● Providing financial services to customers throughout Japan ● Promoting barrier-free access, universal design, and related initiatives in both physical and non-physical aspects	● Human rights considerations in products, services, and advertising materials ● Multilingual support ● Customer information management, implementation of financial education, etc.
Initiatives for Suppliers	● Establishment and revision of the Japan Post Group CSR Procurement Guidelines ● Inclusion of human rights considerations in contracts	● Communication of whistleblowing channels ● Implementation of supplier surveys
Initiatives for Employees	● Implementation of various training programs on discrimination and harassment, and publication of internal newsletters	● Promotion of health management initiatives ● Promotion of DE&I ● Improvement of working environments, etc.
Initiatives for Investees and Borrowers	● Establishment and revision of the Sustainability Investment and Financing Policy ● Engagement activities	● Promotion of sustainable finance ● Prevention of involvement in human rights violations in conflict-affected countries

Initiatives for All Rights Holders (Formulation of the AI Policy)

In recent years, as AI technologies have become essential to the development of society and companies, the use of AI has required responses to ethical issues and risks. Against this backdrop, the Japan Post Group formulated the Japan Post Group AI Policy to further promote the use of AI and strengthen the governance framework that supports it. The policy recognizes risks such as the destabilization and

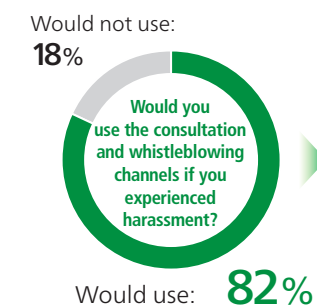
disruption of society caused by false, misleading, or biased information generated by AI, as well as concerns that AI outputs may hinder autonomous human decision-making. It states that necessary measures will be taken, that the Group will strive to use AI free from all unfair and harmful bias and discrimination, and that it will respond appropriately so that customers can use services safely and securely.

Dialogue with Employees (Stakeholder Engagement)

Employees are important stakeholders who are at risk of becoming victims of human rights violations. Japan Post Bank conducts an annual human rights survey of its employees, who are both users of the Bank’s services and a key channel for customer feedback, and uses the results to improve its human rights due diligence.

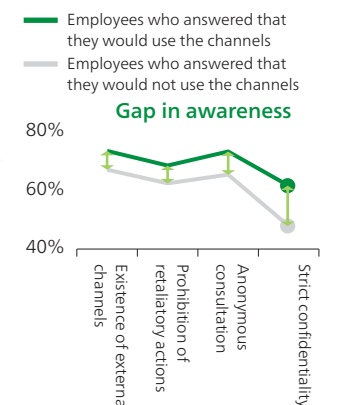
In FY2025, we again conducted a survey regarding consultation and whistleblowing channels. The results showed that there remains a difference in awareness of the system between employees who answered that they would use the consultation and whistleblowing channels and those who answered that they would not. Compared with the previous fiscal year, trust in the channels has improved. We will continue working to raise awareness of the system and enhance trust in it.

Trust in Consultation and Whistleblowing Channels



Figures are rounded to the nearest whole number.

Awareness of Consultation and Whistleblowing Channels



Evaluation of Effectiveness (Monitoring)

Japan Post Bank has established quantitative monitoring indicators to verify whether initiatives to prevent and mitigate negative impacts on human rights are effective. We

will continue monitoring these indicators while working to further enhance human rights due diligence.

Rights Holders	Quantitative Indicators	FY2022	FY2023	FY2024	FY2025
Employees	Number of internal whistleblowing reports	241	195	196	178
	Number of harassment-related reports and consultations	105	144	128	129
	Number of confirmed harassment cases	9	10	11	20
Customers	Number of personal information leaks (indexed to FY2022 = 100)	100	89	86	95
Suppliers	Number of supplier contract violations (CSR clauses)	0	0	0	0
Investees and borrowers	Number of negative screening cases (investees and borrowers identified as cluster munition manufacturers)	0	0	0	0

Environment (TCFD/TNFD-aligned)

Japan Post Bank recognizes the principal risks associated with climate change, natural capital, and biodiversity as including a decline in social reputation resulting from insufficient initiatives and a decline in the value of securities and other assets held by the Bank. At the same time, the Bank recognizes business opportunities, including expanding

investment opportunities in green bonds and other sustainable finance instruments. To appropriately mitigate these risks and capture these opportunities, we are promoting a wide range of initiatives, including establishing targets for sustainable finance and publishing a roadmap toward achieving those targets.

Governance Framework For the governance framework, see P.65.

Initiatives related to climate change, natural capital, and biodiversity are led by the Sustainability Management Office of the Corporate Planning Department. Matters are submitted to and reported to the Sustainability Committee,

the Executive Committee, and the Board of Directors, with the Board overseeing the Bank’s response to climate-related and nature-related risks and opportunities.

ESG Metrics Reflected in Executive Compensation

Japan Post Bank has introduced a performance-linked executive compensation system for Executive Officers. In FY2025, 15% of annual monetary compensation (annual bonuses) was linked to the achievement of ESG-related KPIs. This applies to all Executive Officers, including the President and Representative Executive Officer.

For details, see P.73–75.

Natural Capital and Biodiversity Conservation Initiatives

<https://www.jp-bank.japanpost.jp/en/sustainability/environment/biodiversity/>

Social Contribution Activities for the Environment

<https://www.jp-bank.japanpost.jp/en/sustainability/environment/social-contributions/>

Strategy

Roadmap Toward Net Zero and Nature Positive

Japan Post Bank has been working toward achieving net zero GHG emissions by 2050 by reducing emissions from its own operations while also reducing emissions associated with its investment and financing portfolio.

Under the New Medium-term Management Plan, which commenced in FY2026, we have established a new target of achieving approximately ¥10 trillion in new sustainable finance investment and financing by FY2030.

Net Zero Declaration										Interim Target	Final Target
FY	2019	2020	2021	2022	2023	2024	...	2030	...	2050	
GHG emissions: net zero Climate Change											
Acceleration of efforts toward net zero											
Own emissions (Scope 1+2) [10,000 t-CO ₂]		4.8	4.4	4.3	2.4	1.9	1.8				
		Switch to renewable energy at the Bank's own facilities		Continue switching to renewable energy / replace gasoline-powered vehicles with HV vehicles, etc.							
Financed emissions* (Scope 3, Category 15)					Boost emissions reductions through engagement						
All sectors	Absolute emissions [million t-CO ₂]			48	47	39					
	Per unit of investment [t-CO ₂ /100 million yen]	120	99	85	81	67			vs. FY2019 ▲50%		
Financing to boost decarbonization and nature positivity Climate Change Natural Capital											
Contribute to addressing social issues through sustainable finance											
Sustainable finance (cumulative new investments and financing) [trillion yen]		0.6	1.6	2.8	4.6	6.3		Approx. ¥10 trillion			
		Maintain investment in green bonds and similar instruments									
Outstanding balance of project finance for new construction of coal-fired power plants		Maintained at zero									

* Finance portfolio emissions may be revised retroactively in the future if there is a change in the vendor acquiring the emissions data or the calculation method is improved. The values above are calculated using the corporate value used in the attribution factor based on book value

Identification of Risks and Opportunities For risk management, see P.62.

Japan Post Bank recognizes that climate change, natural capital, and biodiversity present risks such as a decline in the value of the securities held by the Bank due to typhoons, floods, and changes in the business environment of investees and borrowers.

With respect to opportunities, based on publicly available market research, we recognize that green bonds and similar instruments represent a global issuance market of approximately US\$500 billion annually, providing continuing

investment opportunities for the Bank. In addition, we recognize that appropriate initiatives and disclosures contribute to increased investor demand for Japan Post Bank shares through inclusion in investment indices and recognition as an ESG-leading company. Although it is difficult to quantify this effect precisely, we estimate that index inclusion alone has resulted in at least several tens of billions of yen of investment in our shares within the scope that can be reasonably identified.

Initiatives as an Institutional Investor

Sustainability Investment and Financing Policy

Based on the JAPAN POST BANK Environmental Policy and the JAPAN POST BANK Human Rights Policy, we have established the Sustainability Investment and Financing Policy to appropriately address environmental issues such as climate change and biodiversity, as well as social issues including human rights, while securing stable long-term

returns and reducing investment risk. In April 2026, we newly introduced provisions relating to mining (excluding thermal coal) and woody biomass power generation. We will continue to review the policy periodically in response to changes in the internal and external environment.

Cross-sector Prohibited Activities	Businesses that violate the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES), businesses involving forced labor, child labor, or human trafficking and other prohibited activities
Sector-specific Policy (Prohibited or Subject to Careful Review)	Weapons manufacturing, palm oil, coal-fired power generation, deforestation, coal mining (thermal coal), large-scale hydropower generation, mining (excluding thermal coal), woody biomass power generation, and oil and gas (oil sands, Arctic development, shale oil and gas, pipeline construction)

ESG Integration

When making investment and financing decisions, we assess the environmental, social, and governance (ESG) initiatives of investees and borrowers as part of our credit assessment process.

By considering ESG factors as qualitative factors that may affect creditworthiness, we practice ESG integration in our investment and financing activities.

Examples of Engagement

Theme	Investees and Borrowers	Dialogue
Climate Change	Energy supply and network operators	•Confirmed that the company is advancing emissions reduction initiatives integrated into its business operations, including the introduction of renewable energy, enhancement of network infrastructure, and improved energy efficiency through equipment upgrades.
Natural Capital	Infrastructure operators adjacent to natural environments	•Confirmed that the company has adopted alternative facility layouts and construction methods to minimize impacts on ecosystems and landscapes, and is implementing vegetation management and conservation activities that take into consideration the habitats of rare flora and fauna.

Initiatives as a Business Operator

During the previous Medium-term Management Plan period, Japan Post Bank reduced GHG emissions from its own operations by switching electricity used at its facilities to renewable energy and replacing gasoline-powered vehicles used for business activities with environmentally friendly vehicles such as EVs and HVs.

In addition, from 2026, we introduced a new initiative under which business partners wishing to express congratulations on personnel appointments or transfers may make donations in lieu of sending congratulatory flowers or similar gifts.

Response to Disasters and Accidents

When natural disasters, accidents, or other emergencies caused by climate change or other factors occur, Japan Post Bank supports affected communities by providing services such as free remittance of disaster relief donations. In FY2024, the Japan Housing Finance Agency and the Japan Post Group entered into a Comprehensive Cooperation Agreement for Supporting the Early Recovery of Disaster-

affected Areas to cooperate in the timely exchange of information on disaster damage and other matters and to support post-disaster reconstruction. We will continue to appropriately identify and respond to the impacts of climate change and other risks so that customers can continue to use our services with confidence, even during disasters.

Support Through the “Yucho Eco-Communication” Program

To deepen mutual communication with local communities and residents and contribute to the sustainable development of regional communities, Japan Post Bank provides donations to organizations across Japan that address regional social issues, including environmental conservation, community coexistence, and next-generation development, thereby supporting their activities.



Environment (TCFD/TNFD-aligned)

Risk Management

Impact of climate-related risks and nature-related risks on Japan Post Bank

Climate-related risks and nature-related risks are classified into physical risks and transition risks. These risks may affect the Bank through credit risk / market risk, liquidity risk, operational risk, and reputational risk.

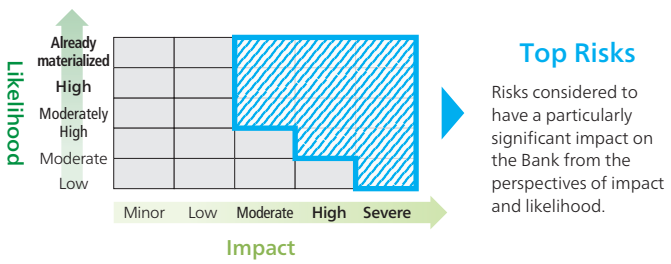
(Short term: within 1 year / Medium term: 1–5 years / Long term: over 5 years)

Financial Risk Category	Climate-related Risks		Nature-related Risks	
	Physical Risks	Transition Risks	Physical Risks	Transition Risks
Credit Risk / Market Risk*1	• Damage to facilities of investees and borrowers caused by typhoons, floods, or other natural disasters may deteriorate their business performance and creditworthiness, resulting in a decline in the value of securities held by the Bank. Short to Long term	• Changes in the business environment related to climate change*2 may deteriorate the business performance and creditworthiness of investees and borrowers, resulting in a decline in the value of securities held by the Bank. Medium to Long term	• Damage to facilities of investees and borrowers caused by floods, wildfires, and other nature-related events may deteriorate their business performance and creditworthiness, resulting in a decline in the value of securities held by the Bank. Short to Long term	• Changes in the nature-related business environment*3 may deteriorate the business performance and creditworthiness of investees and borrowers, resulting in a decline in the value of securities held by the Bank. Medium to Long term
Liquidity Risk	• Increased demand for repair funds due to typhoons, floods, and other natural disasters may increase cash outflows. Short to Long term	• Delays in responding to changes in the climate-related business environment*2 may increase funding costs. Medium to Long term	• Increased demand for repair funds due to floods, wildfires, and other nature-related events may increase cash outflows. Short to Long term	• Delays in responding to changes in the nature-related business environment*3 may increase funding costs. Medium to Long term
Operational Risk	• Typhoons, floods, and other natural disasters may cause damage to facilities and business interruptions. Short to Long term	• Changes in the climate-related business environment*2 may increase the Bank's response costs. Medium to Long term	• Floods, wildfires, and other nature-related events may cause damage to facilities and business interruptions. Short to Long term	• Changes in the nature-related business environment*3 may increase the Bank's response costs. Medium to Long term
Reputational Risk	• Inadequate responses to climate change may lead to a decline in the Bank's social reputation. Short to Long term		• Inadequate responses to natural capital may lead to a decline in the Bank's social reputation. Short to Long term	

Notes
*1 As securities constitute the majority of the Bank's investment assets, credit risk and market risk are presented together.
*2 Climate-related changes in the business environment: Strengthened regulations on GHG emissions, replacement of existing products and services with lower-carbon alternatives, changes in consumer behavior, rising raw material costs, etc.
*3 Nature-related changes in the business environment: Strengthened regulations aimed at restoring natural capital, replacement of existing products and services with those having lower dependence on or impact on nature, changes in consumer behavior, rising raw material costs, etc.

Risk Management Integrated into the Risk Appetite Framework (RAF)*

To maintain financial soundness while securing stable and medium- to long-term earnings, Japan Post Bank has introduced the Risk Appetite Framework (RAF) to clearly define and visualize the types and levels of risk that the Bank is willing to assume. Climate-related risks and nature-related risks are also assessed and managed within this framework.



Impact	Likelihood
• Quantitative assessment: Evaluated on a five-level scale based on the financial impact on the Bank, including net income and unrealized gains (losses) on available-for-sale securities. • Qualitative assessment: Evaluated on a five-level scale based on the degree of impact on business operations and reputation.	• Evaluated on a five-level scale based on whether the risk has already materialized or, if not, the expected timeframe in which it may occur.

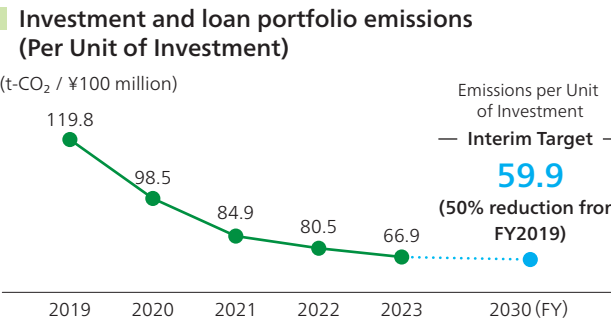
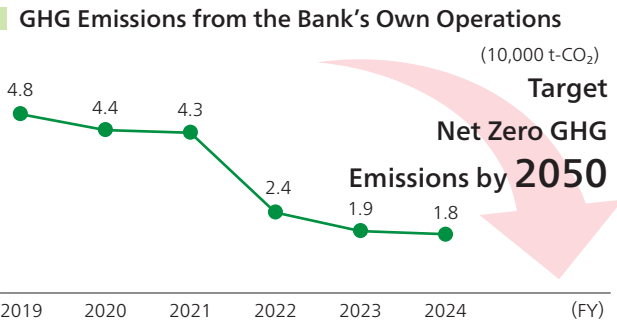
Note
* Risk Appetite refers to the types and overall level of risk that the Bank is willing to accept in order to achieve its business plan, taking into account the characteristics of its business model. The Risk Appetite Framework (RAF) is a management framework that uses risk appetite as a common language throughout the Bank for risk-taking policies, including capital allocation and profit maximization.

Metrics and Targets

Progress in Reducing GHG Emissions

The Bank has steadily reduced GHG emissions from its own operations (Scope 1 and Scope 2) through initiatives including the introduction of renewable energy at its facilities. Emissions from the investment and loan portfolio emissions (Scope 3, Category 15) have also continued to decline toward the interim target—a 50% reduction from the FY2019 level on a per unit of investment basis by FY2030—as a result of steady engagement with investees

and borrowers. The Bank believes that encouraging investees and borrowers to advance decarbonization initiatives through engagement contributes not only to reducing GHG emissions across society as a whole, but also to enhancing the resilience of investees and borrowers, thereby mitigating the Bank's credit risk and market risk. Accordingly, we will continue to promote these initiatives.



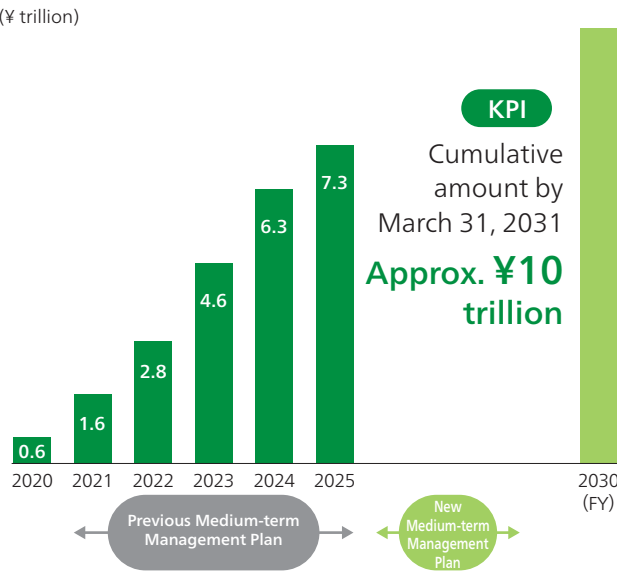
Note: Figures for the Bank's own GHG emissions and investment and loan portfolio emissions are rounded to the nearest whole number.

Progress in Sustainable Finance and Measurement of Positive Impact

While seeking stable medium- to long-term returns, Japan Post Bank has established investment and financing targets for Sustainable Finance to support investees and borrowers in addressing social issues through financing. Accordingly, we promote investment and financing in green bonds/loans, transition bonds/loans, and other sustainable finance instruments. The Bank believes that, as one of Japan's largest institutional investors, providing investment and financing to

meet the growing demand for funding to achieve decarbonization and Nature Positive will contribute both to enhancing corporate value and to addressing social issues. In addition, recognizing that the creation of positive impact contributes to a virtuous cycle of economic growth and sustainability, we will continue to enhance our methodologies for measuring and utilizing impact.

Cumulative New Sustainable Finance Investment and Financing



Examples of Positive Impact Created through Sustainable Finance

Contribution to GHG Emissions Reduction	Approx. 9.7 million t-CO₂/year Estimated reduction in GHG emissions achieved by companies and other organizations through projects financed by Japan Post Bank.
Reduction / Avoidance of Water Use	Approx. 400,000 tons/year Estimated volume of water use reduced or avoided through projects financed by Japan Post Bank.
People Benefiting from Improved Health	Approx. 79,000 people/year Estimated number of people whose health has improved through projects financed by Japan Post Bank.
Job Creation	Approx. 9,600 people/year Estimated number of jobs created through projects financed by Japan Post Bank.

Co-Creating a Connected Society

Supporting the Next Generation

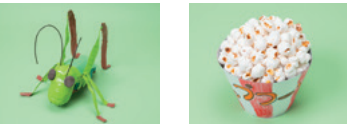
Supporting the next generation is a common challenge shared by all communities. As the use of credit cards, electronic money, and other cashless payment methods has expanded, financial problems involving children and young people have become increasingly diverse. Japan Post Bank believes that helping improve financial literacy to address these issues is part of its responsibility as a financial

institution. By leveraging its expertise as a financial institution to provide financial education and other learning opportunities, the Bank contributes to the development of children and helps build a brighter future for local communities.

The Japan Post Bank Piggy Bank Design Contest
Since 1975, the Bank has organized The Japan Post Bank Piggy Bank Design Contest with the aim of encouraging children’s creativity through designing piggy banks while fostering their interest in saving. In FY2025, 240 winning entries were selected from 368,018 submissions, and exhibitions were held throughout Japan.
For every entry submitted, the Bank donated ¥10, for a total of ¥3,680,180 (including approximately 12,500 stationery items), to the Japan Committee for UNICEF, the Japan International Cooperation Agency (JICA), and JOICFP (Japanese Organization for International Cooperation in Family Planning).
In FY2025, marking its 50th anniversary, The Japan Post Bank Piggy Bank Design Contest was officially recognized by Guinness World Records™ as the longest-running piggy bank design competition.



Guinness World Records™ Title: Longest-running Piggy Bank Design Competition



Award-winning Entries

Sponsorship of the FES Contest
The Bank sponsors the FES Contest National Competition, organized by the Japan Financial Education Support Organization.
The FES Contest is a contest by students, for students, in which junior high and high school students create financial education videos for elementary school students, while university students support the operation of the competition.
The contest aims to provide elementary, junior high, high school, and university students with opportunities to regard financial education as personally relevant. Sharing the objectives of the contest, the Bank supports its operation.



Awards Ceremony of the 3rd FES Contest National Competition

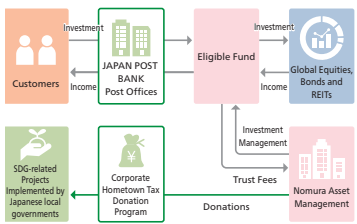
Financial Education Classes (Outreach Programs)
With globalization, the widespread adoption of cashless payments, and the lowering of the legal age of adulthood, the importance of financial education continues to grow.
The Bank conducts financial education classes, including outreach programs at elementary, junior high, and high schools. Using original teaching materials, these classes help children develop sound financial literacy by teaching them the value of money and how to manage it responsibly.



Japan Post Bank Financial Classroom

TOPICS “Delivering Together” Project

As part of its regional revitalization initiatives, the Bank promotes the “Delivering Together” Project.
Under this project, a portion of the revenue generated from the Nomura World Six Assets Diversified Fund, managed by Nomura Asset Management and distributed through post offices and Japan Post Bank, is donated—through the Corporate Hometown Tax Donation Program—to Japanese local governments in 46 prefectures (excluding Tokyo) that are implementing regional revitalization initiatives under Japan’s Town, People and Job Creation policy.



Sustainability Promotion Framework

At Japan Post Bank, sustainability initiatives are integrated into the New Medium-term Management Plan and the annual management plan, enabling the Bank to promote its business strategy and sustainability in an integrated manner. The Bank has also established a company-wide framework to advance sustainability by incorporating sustainability-related

evaluation indicators into the performance-linked compensation of all Executive Officers. Matters relating to sustainability initiatives are deliberated by the Sustainability Committee and are submitted or reported to the Executive Committee and the Board of Directors in a timely and appropriate manner.

Governance Structure



FY2025 Discussions

		Matters for Resolution / Deliberation	Reports
Supervision	Board of Directors	Deliberation of the New Medium-term Management Plan and formulation of the annual management plan (including the establishment of materialities and sustainability-related KPIs)	Status of sustainability management promotion (reported quarterly in conjunction with progress under the annual management plan)
		Formulation of the Risk Appetite Statement (designating sustainability-related risks, including climate change, natural capital, and human rights, as Top Risks)	Status of the Risk Appetite Statement (Top Risks reassessed quarterly)
	Statutory Committees	Determination of the executive compensation system incorporating sustainability-related evaluation indicators (Compensation Committee)	Status of sustainability management promotion (reported to Audit Committee approximately once a year)
Execution	Sustainability Committee	Deliberation of the Sustainability Investment and Financing Policy and proposed revisions to the Basic Sustainability Policy	Matters deliberated and reported by the Sustainability Committee (twice a year)
		Progress of sustainability initiatives and the FY2026 action plan	
		Progress in the review of materialities for the next Medium-term Management Plan	Status of human rights due diligence Progress in responding to the Sustainability Disclosure Standards (SSBJ Standards)
		Review of sustainable finance targets	



Under its Purpose—“We aim for the happiness of our customers and employees, and to contribute to the development of societies and local communities.”—Japan Post Bank aims to provide financial services that meet the needs of customers of all generations throughout Japan. In May 2026, in conjunction with the launch of the New Medium-term Management Plan, the Bank established four materialities (key social issues) aligned with the four business strategies under the new plan.
As social issues continue to evolve rapidly, the Bank will continue to promote sustainability management by engaging in ongoing discussions about how its business activities can contribute to solving these challenges.

For details, see Pages 30–33.

TOPICS Publication of the Sustainability Focus Report 2026



In May 2026, Japan Post Bank published the Sustainability Focus Report 2026. The report explains the background to the formulation of the Bank’s four materialities, which were newly established as the key social issues to be addressed through its business activities, and introduces specific initiatives related to each materiality. It also provides detailed information, including progress updates, on the Bank’s initiatives relating to climate change, natural capital and biodiversity, and human rights.
https://www.jp-bank.japanpost.jp/en/sustainability/report/pdf/sustainability_focus_report_2026_en.pdf