

Internal Audit

Internal audit system

With the objective of contributing to sound and proper business operations by verifying the status of Japan Post Bank's management activities and internal control system, Japan Post Bank has established at its Head Office an Internal Audit Division independent from the business execution division and put in place a system to collect, in a timely and appropriate manner, important information concerning the operational status of audited departments.

The Internal Audit Division formulates the internal audit plan based on Japan Post Bank's Basic Policy for Internal Audit*, etc. In preparing the plan, it explains to the Audit Committee the draft internal audit plan, including audit resources, the risk assessment on which it is based, priority audit items, staffing plans and business objectives; after obtaining the Audit Committee's consent to the internal audit plan, it receives the approval of the President & CEO, Representative Executive Officer Member of the Board of Directors.

In addition, in accordance with the internal audit plan, we conduct audits of all operations at head office departments, regional headquarters, branches, administration service centers, operation support centers, the Seal Card Management Center, ATM management centers, data centers and the Credit Card Collection Service Center, among others, to verify the appropriateness and effectiveness of the internal control system, including the execution of management activities, compliance and risk management.

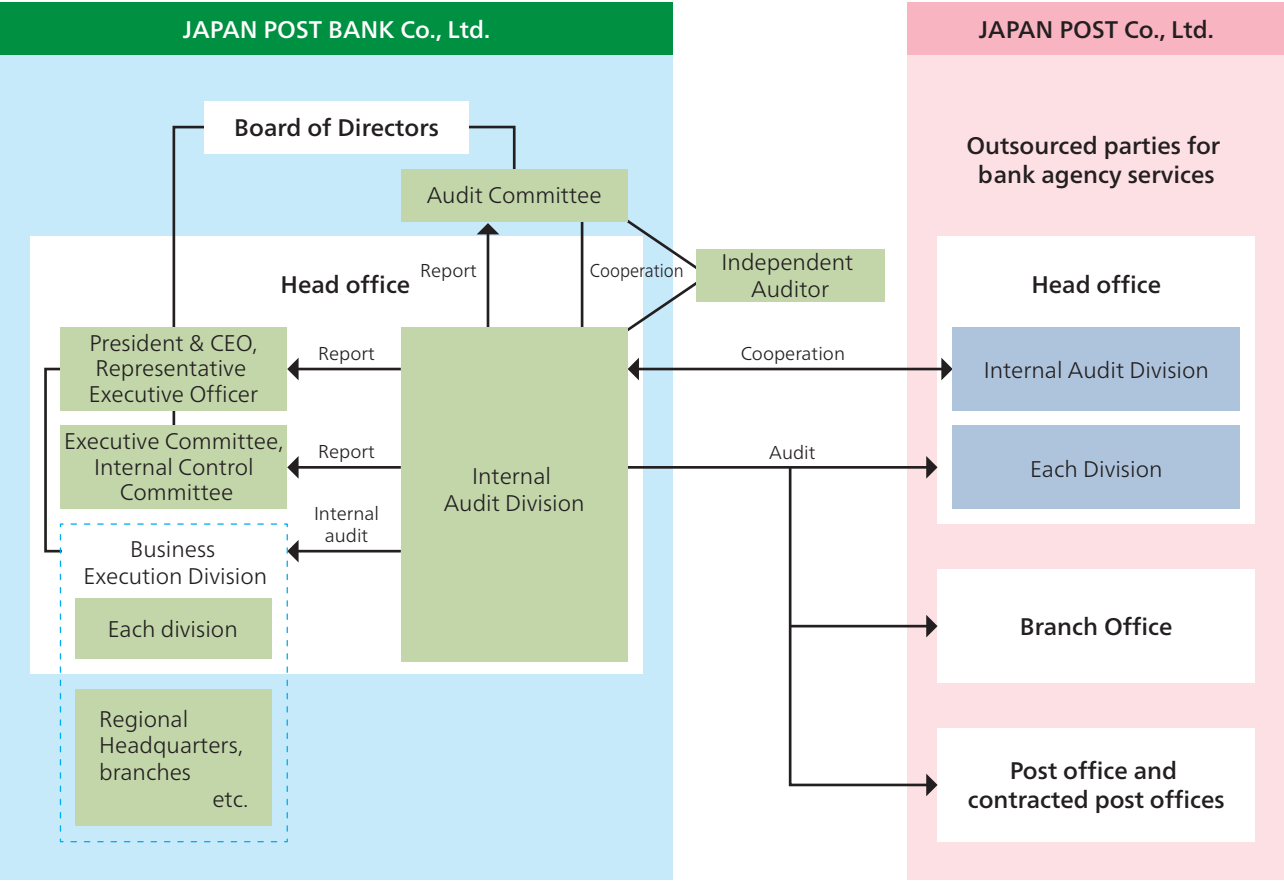
Furthermore, the Internal Audit Division audits Japan Post Co., Ltd., which is entrusted with bank agency services, to verify the appropriateness of its internal control system, including compliance and risk management related to bank agency services.

For significant issues identified in audits, such as making recommendations for correction or improvement, the status of implementation and the results of internal audits, as well as the status of corrective or improvement measures taken by the audited departments, are reported directly to the President & CEO, Representative Executive Officer, the Board of Directors and the Audit Committee, and instructions are received.

To enhance the independence and objectivity of the Internal Audit Division, significant personnel changes within the Internal Audit Division require the consent of the Audit Committee. In addition, the Audit Committee conducts reviews and evaluations of the establishment and operational status of the internal audit function, including the status of the performance of duties and responsibilities, audit methods and human resource development, and the content and implementation status of measures to continuously enhance and strengthen internal audits.

* Japan Post Bank's basic policy on internal audit is to follow the fundamental concepts of the Global Internal Audit Standards, which are the mandatory components of the Institute of Internal Auditors (IIA)'s "International Professional Practices Framework."

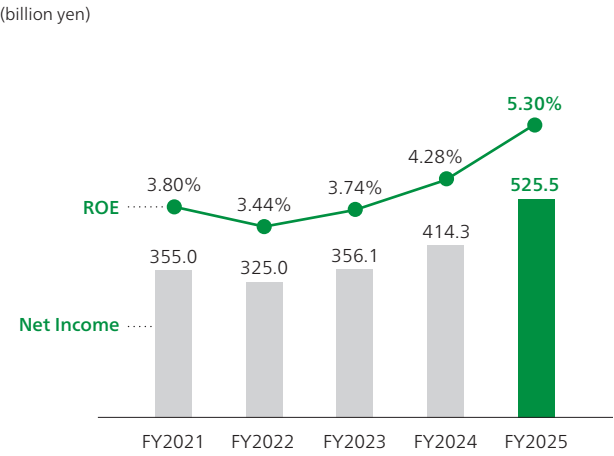
Internal audit system



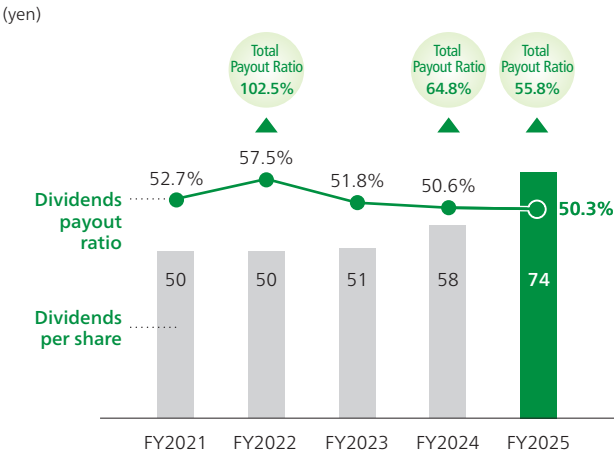
Performance Highlights

Financial Highlights (consolidated)

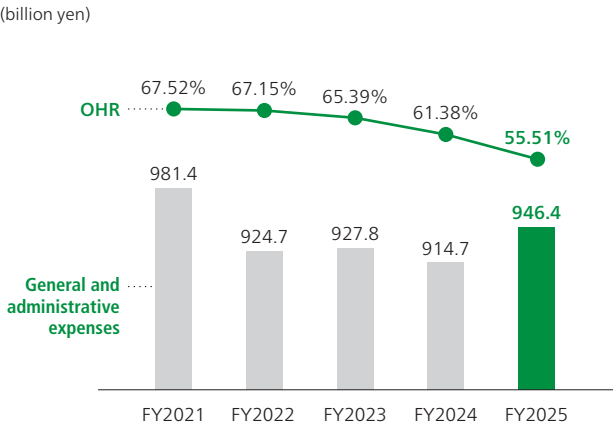
Profitability: Net income attributable to owners of parent, ROE based on shareholders' equity



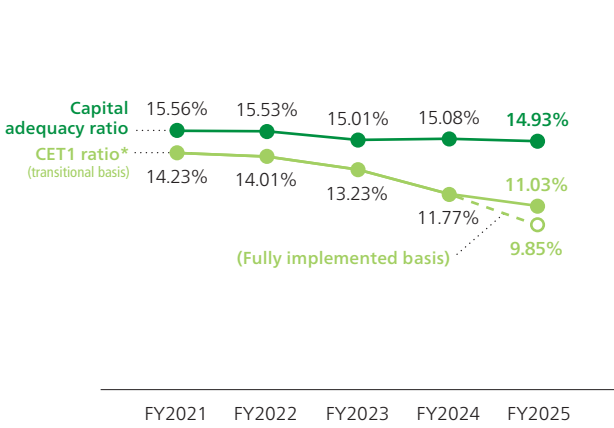
Shareholder Returns: Dividend per share (DPS), dividend payout ratio, Total Payout Ratio



Efficiency: General and administrative expenses, OHR*

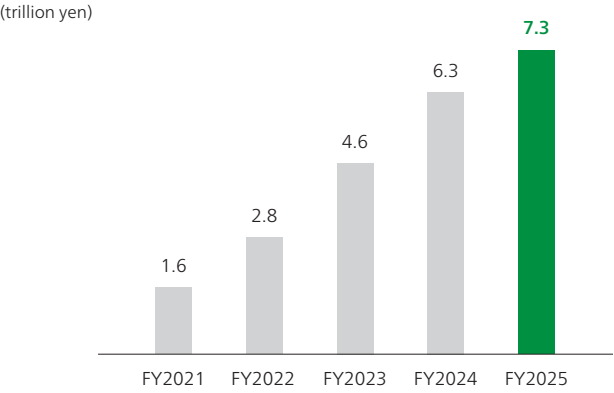


Soundness: Capital adequacy ratio, CET1 ratio

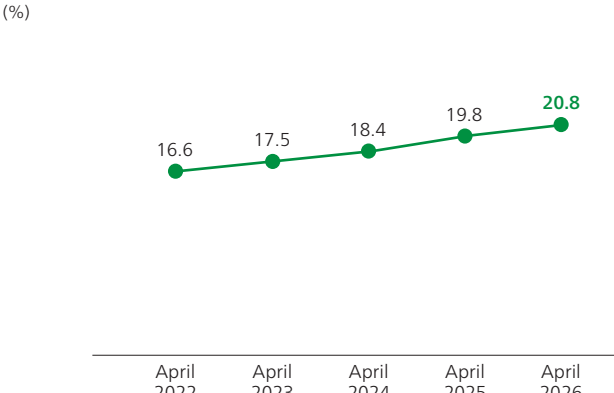


Non-financial Highlights

Cumulative amount of new sustainable finance investments and financing



Rate of female in managerial positions



Review of past Medium-term Management Plans

At Japan Post Bank, guided by our Purpose, we aim for the happiness of our customers and employees, and to contribute to the development of societies and local communities, and our Management Philosophy, Japan Post Bank aims to become the most accessible and trustworthy bank in Japan, guided by the needs and expectations of our customers, we have defined our vision and key strategies,

worked steadily toward their realization, and created value for our stakeholders.

Fiscal year 2025, which corresponds to the final year of the Medium-term Management Plan (2021-2025), focused on promoting three business strategies and strengthening the management base that supports them.

Medium-term Management Plan 2018-2020 — Have more people say “JP Bank, of course” —

2015-2017

Vision

- Through a finely detailed network centered on post offices, we provide services that are No.1 in customer satisfaction, aiming to be “the most familiar and trusted bank”.
- As one of the largest institutional investors in Japan, under appropriate risk management, we promote diversification of investment activities and secure stable income.

Basic Strategy

- ① Promoting retail services that contribute to the lives and asset formation of approximately 100 million customers.
- ② Under a stable funding structure, while basing on Japanese Government Bonds (JGBs), seek greater investment returns and further sophisticate investment strategies
- ③ With “Compliance First” as a fundamental premise, build a robust management structure as a listed company.

Results of Initiatives

- Expansion of fees and commissions in growth areas such as investment products, ATMs, and credit cards
- Strengthening the business foundation and establishing a customer-oriented service delivery system.
- Accelerating global asset allocation and pioneering new investment areas such as alternative investments.
- Further reinforcement of compliance and strengthening of governance as a listed company, etc.

Key Financial Indicators (Consolidated)	FY2018	FY2019	FY2020
ROE based on shareholders' equity	2.97%	3.03%	3.06%
Net income	266.1 billion yen	273.4 billion yen	280.1 billion yen

Vision

Under the slogan “Have more people say ‘JP Bank, of course,’” we will, through the post office network, continue to walk together with our customers by firmly supporting a wide range of individual customers across the country—from small children to the elderly—throughout each person’s long life.

Basic Strategy

- ① Provision of High-quality Customer-oriented Financial Services (support for asset formation, improving convenience of payment services)
- ② Diversification and Sophistication of Investment Management (promotion of global asset allocation, expansion of alternative investments, strengthening of risk management systems)
- ③ Funds Flow to Regional Communities (various collaborations with regional financial institutions, expansion of LP investments, entry into GP operations, etc.)

Results of Initiatives

- By promoting “asset formation from savings” and efforts to enhance payment services, net fees and commissions increased by +32% compared with fiscal 2017.
- Promoted investments in Regional Vitalization Funds with regional financial institutions (32 investments in total)
- Expanded the balance of risk assets to ¥91 trillion and the balance of strategic investment areas to ¥4.2 trillion

Medium-term Management Plan 2021-2025

— Deepening Trust, and Taking on the Challenge for Financial Innovations —

Target State

We position the coming 5-year period as “Deepening Trust, and Taking on the Challenge for Financial Innovations,” and by promoting key strategies that leverage Japan Post Bank’s unique strengths, we aim to transform our business model and strengthen the sustainability of our operations.

Basic Strategy

① Retail Business innovations

Accelerating the strategy to achieve complementarity between physical channels and digital/remote channels.

② Market Business enhancement

Pursue an optimal investment portfolio that combines a yen interest-rate portfolio with risk assets while deepening risk management.

③ Full-scale launch of the Σ Business (a corporate business that creates the future of society and local communities through investment)

Realizing a co-creation platform with regional financial institutions (promoting, centered on subsidiaries, general partnership (GP) activities that leverage Japan Post Bank’s unique characteristics)

④ Strengthening the management base

Continuation of customer-oriented business operations, promotion of human capital management, promotion of strategic IT investment, and strengthening of company-wide administrative efficiency through the use of AI and other technologies.

Note: Business strategy after the May 2024 review of the Medium-term Management Plan.

Results of Initiatives

While steadily advancing the three businesses—Retail Business, Market Business, and Σ Business—we worked to strengthen the management base that supports them and achieved tangible results. In the Retail Business, the number of users of the Yucho Bankbook App exceeded 16 million accounts, and we grew to be the largest in scale among Japanese banks. In the Market Business, we concurrently shifted investments toward Japanese Government Bonds (JGBs) and improved the quality of risk assets. In the Σ Business, we established a 100% subsidiary, Japan Post Bank Capital Partners and put in place a structure to promote GP operations.

		Targets for FY2025*	Results for FY2025
Financial targets (consolidated basis)	Net income (attributable to the Bank)	350 billion yen or more	525.5 billion yen
	ROE (based on shareholders' equity)	3.6% or more	5.30%
	OHR (overhead ratio) basis including gains (losses) on money held in trust	66% or less	55.51%
Retail Business	Number of accounts registered for the Yucho Bankbook App	10 million accounts	16.62 million accounts
	Number of tax-free Nippon Individual Savings Account (NISA) for individual investors	940,000 accounts	870,000 accounts
Market Business	Balance of risk assets	approximately 110 trillion yen	109.0 trillion yen
	Balance of strategic investment areas	approximately 10 trillion yen	15.1 trillion yen
Σ-business	GP business-related investments (based on investment commitments)	approximately 400 billion yen	174.7 billion yen

* Targets for the number of NISA (tax-free Nippon Individual Savings Account) accounts and for GP business-related investments (based on investment commitments) are those set after the May 2024 review of the Medium-term Management Plan. All other targets are those set in May 2021 when the Medium-term Management Plan was formulated.

Issues

The challenge for the Retail Business is to strengthen the customer base by expanding products and services and by improving sales channels in response to the diversification of lifestyles and needs. The challenge for the Market Business is, in addition to securing stable income, to take on new initiatives that go beyond the scope of existing market operations. The challenge for Σ-business is to increase its presence in the domestic PE market and to work on strengthening the overall capabilities of regional solutions.

We formulated a new Medium-term Management Plan in light of these 3 issues and changes in the internal and external environments.

FY2021	FY2022	FY2023	FY2024	FY2025
3.80%	3.44%	3.74%	4.28%	5.30%
355.0 billion yen	325.0 billion yen	356.1 billion yen	414.3 billion yen	525.5 billion yen

Financial and Non-financial Data

Financial data

Business Performance Summary (consolidated) (millions of yen)	FY2017	FY2018	FY2019	FY2020
Gross operating profit	1,462,367	1,326,823	1,314,028	1,319,136
Net interest income	1,175,691	1,015,916	976,639	961,997
Net fees and commissions	96,448	106,761	128,891	127,942
Net other operating income (loss)	190,227	204,145	208,497	229,195
Of which, gains (losses) on foreign exchanges	194,930	219,447	202,139	254,662
Of which, gains (losses) on bonds	(6,473)	(12,241)	8,097	(25,980)
General and administrative expenses (excluding non-recurring items)	(1,045,156)	(1,038,558)	(1,021,503)	(1,011,444)
Net operating profit	417,199	288,264	292,509	307,691
Non-recurring gains (losses)	82,454	85,714	86,628	86,530
Net ordinary income	499,654	373,978	379,137	394,221
Net income attributable to owners of parent	352,775	266,189	273,435	280,130
Comprehensive income (loss)	(80,426)	23,376	(2,177,244)	2,470,383
Net assets	11,521,680	11,362,365	9,003,256	11,394,827
Total assets	210,629,821	208,974,134	210,910,882	223,870,673
Per Share Data (consolidated) (yen)				
Net income per share	94.09	71.00	72.94	74.72
Dividend per share	50	50	50	50
Net assets per share	3,073.20	3,029.61	2,398.98	3,033.03
Key Financial Indicators (consolidated) (%)				
OHR (overhead ratio)	70.55	74.20	73.17	72.34
Capital adequacy ratio (domestic standard)	17.43	15.80	15.58	15.53
CET1 ratio (international standard - transitional basis)	—	—	—	14.09
CET1 ratio (international standard, fully implemented basis)	—	—	—	—
ROE (Based on Shareholders' Equity)	4.00	2.97	3.03	3.06
Stock Data				
Total dividend payment (million yen)	187,473	187,473	187,473	187,473
Dividend payout ratio (consolidated) (%)	53.1	70.4	68.5	66.9
Year-end share price (yen)	1,428	1,209	997	1,064
Price-earnings ratio (PER) (consolidated) (times)	15.17	17.02	13.66	14.23
Price Book-value Ratio (PBR) (consolidated) (times)	0.46	0.40	0.42	0.35
Total shareholder return (TSR) (%)	—	—	—	—

Non-financial Data	FY2017	FY2018	FY2019	FY2020
CO ₂ emissions Scope 1 (10,000 t-CO ₂)	—	—	0.6	0.5
CO ₂ emissions Scope 2 (10,000 t-CO ₂)	—	—	4.2	3.9
CO ₂ emissions Scope 1 + 2 (10,000 t-CO ₂)	—	—	4.8	4.4
Cumulative amount of new sustainable finance investments and financing (trillion yen)	—	—	—	0.6
Number of employees (persons)	13,009	12,800	12,477	12,408
Number of mid-career hires (total) (persons)	28	9	11	17
(of which, percentage of females)	(25.0%)	(11.1%)	(45.5%)	(23.5%)
Percentage of mid-career hires (percentage of total hires)	10.7	2.2	4.5	6.9
Number of personnel dispatched to other companies (persons)	97	90	102	84
Number of Career Challenge applicants (persons)	—	—	—	114
Rate of male taking childcare leave (%)	78.9	91.2	87.0	98.8
Gender wage disparity (all employees) (%)	—	—	—	—
Average salary (thousands of yen)	6,546	6,699	6,759	6,746
Average age (years)	42.5	42.8	43.3	43.8
Training expenses per person/training hours (thousands of yen/hour)	—	—	—	—
Employee engagement metrics	—	—	—	—
Rate of employees with disabilities (%)	2.52	2.56	2.68	2.74
Average number of overtime hours worked (hours)	11.2	10.6	9.8	7.4

	2018	2019	2020	2021
Number of new hires (total) (persons)	404	234	230	147
(of which, percentage of females)	(64.9%)	(61.1%)	(62.2%)	(63.9%)
Rate of female in managerial positions (%)	12.7	14.4	15.3	15.7
Rate of female members of the Board of Directors (%)	18.1	23.0	25.0	25.0

Notes:

1: Net operating profit = Gross operating profit – General and administrative expenses (excluding non-recurring items) – Provision for general reserve for possible loan losses

2: "Non-recurring gains (losses)" are defining as amounts obtained by excluding the provision for general reserve for possible loan losses from "Other ordinary income and expenses" in the consolidated statements of income, and adding expenses incurred on money held in trust and the portion of retirement benefit costs treated as non-recurring expenses, etc.

3: Gains (losses) on bonds = Gains on sales of bonds + Gains on redemption of bonds – Losses on sales of bonds – Losses on redemption of bonds – Losses on devaluation of bonds

4: Numbers in parenthesis indicate the amount of loss or expense.

5: Japan Post Bank has established a stock benefit trust, and the shares of Japan Post Bank held by the trust are recorded as treasury stock in the consolidated financial statements. Accordingly, the Japan Post Bank shares held by the stock benefit trust are included in the number of treasury stock deducted from the number of common stock outstanding at the end of the fiscal year for the purpose of calculating net assets per share, and are included in the number of treasury stock deducted from the average number of outstanding shares during the fiscal year for the purpose of calculating net income per share.

6: OHR is calculated as General and administrative expenses ÷ (Net interest income, etc. + Net fees and commissions). Net interest income, etc., is calculated as Interest income – Interest expenses (including gains and losses on sales, etc.). In addition, Japan Post Bank has set OHR as an indicator that includes gains (losses) on money held in trust in the denominator, given that it manages securities on a scale commensurate with its size.

7: The consolidated capital adequacy ratio (domestic standard) is calculated based on the "Standards for Determining the Adequacy of Capital of Banks in Light of the Assets They Hold, etc., Pursuant to the Provisions of Article 14-2 of the Banking Act/Banking Act of Japan" (Financial Services Agency Notification No. 19 of 2006). The final Basel III standards have been applied from the end of FY2024.

8: The CET1 (Common Equity Tier 1) ratio (international standard) is presented on a basis excluding unrealized gains on available-for-sale securities (some calculation items are calculated by simplified methods), and the finalization of Basel III has been applied from the end of FY2023. Although Japan Post Bank is a domestic bank (regulatory minimum capital adequacy ratio: 4% or more), given the size of its overseas credit exposures, Japan Post Bank conducts internal management using the CET1 ratio based on its policy of aiming to manage capital at the same level as large domestic financial institutions.

9: ROE (based on shareholders' equity) is calculated as consolidated net income (attributable to owners of parent) ÷ ((shareholders' equity at the beginning of the period + shareholders' equity at the end of the period) ÷ 2).

10: Price-book value ratio (PBR) is rounded to the nearest whole number.

11: Total shareholder return (TSR) is calculated as (Stock price at the end of each fiscal year + Cumulative dividends per share from the fiscal year four years prior to the current fiscal year) ÷ Stock price at the end

FY2021	FY2022	FY2023	FY2024	FY2025
1,292,028	1,056,329	733,655	1,045,631	1,407,289
1,147,487	796,383	715,754	956,709	1,307,807
128,471	147,809	153,015	156,356	167,587
16,069	112,136	(135,115)	(67,433)	(68,105)
79,059	200,041	(117,445)	(68,801)	(61,632)
(63,245)	(88,083)	(15,676)	1,203	(6,687)
(983,240)	(926,309)	(929,183)	(915,699)	(945,927)
308,777	130,019	(195,542)	129,932	461,150
182,113	325,547	691,601	454,601	297,999
490,891	455,566	496,059	584,533	759,150
355,070	325,070	356,133	414,324	525,583
(910,994)	(364,552)	292,767	(409,164)	464,011
10,302,261	9,651,874	9,707,923	9,090,989	9,260,090
232,954,480	229,582,232	233,907,990	233,601,531	226,571,574

94.71	86.84	98.43	114.60	147.10
50	50	51	58	74
2,739.60	2,621.17	2,673.23	2,511.18	2,586.63

67.52	67.15	65.39	61.38	55.51
15.56	15.53	15.01	15.08	14.93
14.23	14.01	13.23	11.77	11.03
—	—	—	—	9.85
3.80	3.44	3.74	4.28	5.30

187,473	183,483	184,494	208,859	263,671
52.7	57.5	51.8	50.6	50.3
985	1,083	1,626	1,506	2,517.5
10.39	12.47	16.51	13.14	17.11
0.36	0.41	0.61	0.60	0.97
97.27	111.18	167.01	161.18	263.20

FY2021	FY2022	FY2023	FY2024	FY2025
0.4	0.4	0.4	0.4	—
3.9	1.9	1.5	1.4	—
4.3	2.4	1.9	1.8	—
1.6	2.8	4.6	6.3	7.3
12,169	11,742	11,345	10,952	10,659
45	17	10	10	14
(26.7%)	(41.2%)	(20.0%)	(20.0%)	(14.3%)
23.4	10.8	6.6	8.3	7.2
87	87	110	112	120
141	193	206	196	135
100	100	100	100	100
—	64.1	66.1	66.8	68.8
6,770	6,845	7,116	7,160	7,295
44.5	44.8	45.2	45.6	45.8
—	43 thousand yen / 74 hours	39 thousand yen / 71 hours	37 thousand yen / 49 hours	24 thousand yen / 33 hours
—	—	—	—	48.1
2.71	2.72	2.94	3.00	3.24
6.2	6.6	6.8	6.7	6.3

2022	2023	2024	2025	2026
141	141	110	181	370
(53.9%)	(50.4%)	(56.4%)	(50.3%)	(52.2%)
16.6	17.5	18.4	19.8	20.8
23.0	35.7	35.7	35.7	35.7

of the fiscal year five years prior to the current fiscal year.

12: For non-financial data, except for the amount of average salary, average age, training expenses per person/training hours, the rate of female members of the Board of Directors, and items whose unit is (people), fractions below the unit are rounded to the nearest unit. For training expenses per person/training hours, figures for fiscal years up to 2023 are rounded to the nearest unit, and figures from FY2024 onward are rounded down.

13: CO2 emissions for FY2025 are currently being calculated.

14: The number of employees excludes employees assigned to other companies by the Bank but includes employees assigned to the Bank by other companies. The figure does not include part-time employees (including the indefinite-term employees (associates) based on the indefinite-term employment conversion system).

15: The rate of male taking childcare leave included those who took spousal childbirth leave up to FY2019.

16: Gender wage disparity is calculated based on the average wages of male employees during the current fiscal year (average annual wages = total wages ÷ number of employees) as recorded in the wage ledger. Retirement benefits are excluded from total wages, and employees on leave are excluded from the number of employees. In addition, employees converted to indefinite employment under the indefinite conversion system (associate employees) are included in regular employees (the wage difference for regular employees excluding such employees is 77.5%). Japan Post Bank does not differentiate between men and women in terms of wage systems, promotion and salary increase practices, or hiring criteria. Currently, there is a gender imbalance in the age composition of our workforce, which results in wage differences. Therefore, we will work to foster an organizational culture that encourages younger employees and female employees to participate more actively, and promote them to senior positions, including management positions, to improve engagement and reduce wage disparities

17: Training expenses per person/training hours are calculated based on the total number of employees (regular employees only). This includes hierarchical training and job-specific training. Due to a revision in the calculation criteria, Group-wide hierarchical training, etc., has been added from FY2023 onward.

18: The average number of overtime hours might differ depending on the fiscal year due to differences in the definition of overtime.

19: Rates of employees with disabilities are as of June 1 of each fiscal year. Rates of female in managerial positions is as of April 1 of each fiscal year. Rate of female members of the Board of Directors is as of July 1 of each fiscal year.

20: For details of non-financial data, please refer to Japan Post Bank's sustainability site. <https://www.jp-bank.japanpost.jp/en/sustainability/esg-index/data/>

Company Overview

Overview of Japan Post Bank

Name	JAPAN POST BANK Co., Ltd.	Total assets	¥226,503.5 billion
Date of establishment	September 1, 2006*1	Net assets	¥9,190 billion
President & CEO, Representative Executive Officer, Member of the Board of Directors	Takayuki Kasama	Capital stock	¥3,500.0 billion
Address of head office	2-3-1, Otemachi, Chiyoda-ku, Tokyo 100-8793, Japan TEL: +81-3-3477-0111 (Representative of Japan Post Group)	Number of employees*2	10,659 people
		Security code	7182 (Tokyo Stock Exchange)

*1: On October 1, 2007, the company name was changed from Yucho Co., Ltd. to JAPAN POST BANK Co., Ltd.
*2: The number of employees excludes employees assigned to other companies by the Bank but includes employees assigned to the Bank by other companies.
The figure does not include part-time employees (including the indefinite-term employees (associates) based on the indefinite-term employment conversion system).

Rating information (as of March 31, 2026)

	Long-term	Short-term
Moody's	A1	P-1
S&P	A	A-1

Executive Officers

As of July 1, 2026

Takayuki Kasama President & CEO, Representative Executive Officer, Member of the Board of Directors	Hideki Nakao Managing Executive Officer	Ryotaro Yamada Executive Officer	Hirokazu Yamamoto Executive Officer
Harumi Yano Deputy President, Representative Executive Officer, Member of the Board of Directors	Koji Iimura Managing Executive Officer	Masaya Touma Executive Officer	Kenichi Imai Executive Officer
Kenji Ogata Deputy President, Representative Executive Officer, Member of the Board of Directors	Etsuko Kishi Managing Executive Officer	Koichiro Yoshida Executive Officer	Koichiro Watanabe Executive Officer
Masato Tamaki Senior Managing Executive Officer	Akihiro Den Managing Executive Officer	Yasumitsu Toyoda Executive Officer	Katsuya Yamamoto Executive Officer
Hisashi Matsunaga Senior Managing Executive Officer	Koji Hasukawa Managing Executive Officer	Junko Fujie Executive Officer	Takuya Yamada Executive Officer
Makoto Shinmura Senior Managing Executive Officer	Yuko Yoshida Managing Executive Officer	Hiroshi Ueda Executive Officer	
Satoru Ogata Managing Executive Officer	Katsuya Fukushima Managing Executive Officer	Kenji Aono Executive Officer	

External Evaluation

Selected for the first time as an A List company with the highest rating in CDP's climate change survey.

Selected for inclusion for the first time in S&P Global's "The Sustainability Yearbook 2026."

Selected for the first time by S&P Dow Jones Indices for inclusion in the "Dow Jones Best-in-Class Asia Pacific Index".



ESG index

- FTSE4Good Developed Index
- FTSE JPX Blossom Japan Index
- FTSE JPX Blossom Japan Sector Relative Index
- MSCI NIHONKABU ESG SELECT LEADERS INDEX
- MSCI Japan Empowering Women Index (WIN)
- S&P/JPX Carbon Efficient Index
- Morningstar Japan ex-REIT Gender Diversity Tilt Index (GenDi J)
- SOMPO Sustainability Index

Other external evaluations

- Platinum Kurumin
- Tomonin Mark
- Eruboshi (3 stage)
- 2026 Certified Health & Productivity Management Outstanding Organizations Recognition Program (Large Enterprise Category) White 500
- Sports Yell Company 2026
- Tokyo Metropolitan Sports Promotion Company (Bronze) 2025
- PRIDE Index 2025 (Gold)
- "Nikkei Sustainable Comprehensive Survey: Smart Work Management Edition" 4 stars (November 2025)
- "Nikkei Sustainable Comprehensive Survey: SDGs Management Edition" 3.5 stars (November 2025)
- Gomez IR Site Ranking 2025 Gold Award
- Gomez ESG Site Ranking 2025: Outstanding Companies
- Daiwa Investor Relations 2025 Internet IR Excellence Award
- Daiwa Investor Relations 2025 Internet IR Sustainability Category Excellence Award

On the Publication of the Integrated Report (Annual Report) 2026



Junko Fujie
Executive Officer
Public Relations Department

This Integrated Report has been prepared to provide shareholders, investors, and other stakeholders with a deeper understanding of Japan Post Bank's value creation story. In preparing this report, we carefully considered the valuable feedback received from our stakeholders over the past year and substantially enhanced both its structure and content to better address their expectations.

Throughout the preparation process, the Public Relations Department served as the secretariat, working closely with each division through a series of editorial meetings and gathering a wide range of information from organizations across all over Japan. The report was produced through the collective efforts of the entire Bank.

I hereby affirm that both the preparation process and the content of this Integrated Report are appropriate. I also remain committed to further enhancing this report so that it will continue to serve as a valuable communication tool with our stakeholders.

Editorial policy

The Integrated Report 2026 has been prepared as an integrated report that, in addition to providing financial information such as Japan Post Bank's performance, business overview and management strategies, presents in an integrated manner non-financial information — the "intangible assets" that underpin value creation, such as sustainability and governance — so as to clearly explain what value the Bank provides and the process by which corporate value is enhanced. In preparing the report, we referred to the IFRS Foundation's "International Integrated Reporting Framework," the Ministry of Economy, Trade and Industry's "Guidance on Integrated Disclosure and Dialogue for Value Co-Creation," the Cabinet Office's "Management Design Sheet," and other materials.

We have reviewed and improved this report so that a broader and more diverse range of stakeholders can understand Japan Post Bank's story of value creation. In particular, the opening management message conveys management's intent and is designed to enable a comprehensive understanding of the report as a whole, and we would appreciate it if you would take a look.



Reporting entity: JAPAN POST BANK Co., Ltd. and its subsidiaries

Reporting period Reporting period (fiscal year 2025: April 1, 2025–March 31, 2026) results. Includes some activities that extend beyond this period.

Cautionary Notes Regarding Forward-Looking Statements

This Integrated Report (including the Main Report and the Data Section) has been prepared as a disclosure document (an explanatory document on the Bank's business operations and financial condition) pursuant to Article 21 of the Banking Act of Japan. It is not intended to constitute an offer or solicitation to acquire the Bank's shares or any other securities. This report contains forward-looking statements, including the Bank's forecasts, targets, and other statements regarding future business performance. These statements are based on information available and assumptions deemed reasonable by the Bank at the time of preparation. They do not constitute guarantees of future performance and are subject to various risks and uncertainties. Accordingly, actual results may differ materially from those described in this report due to a wide range of factors, including changes in assumptions regarding the business

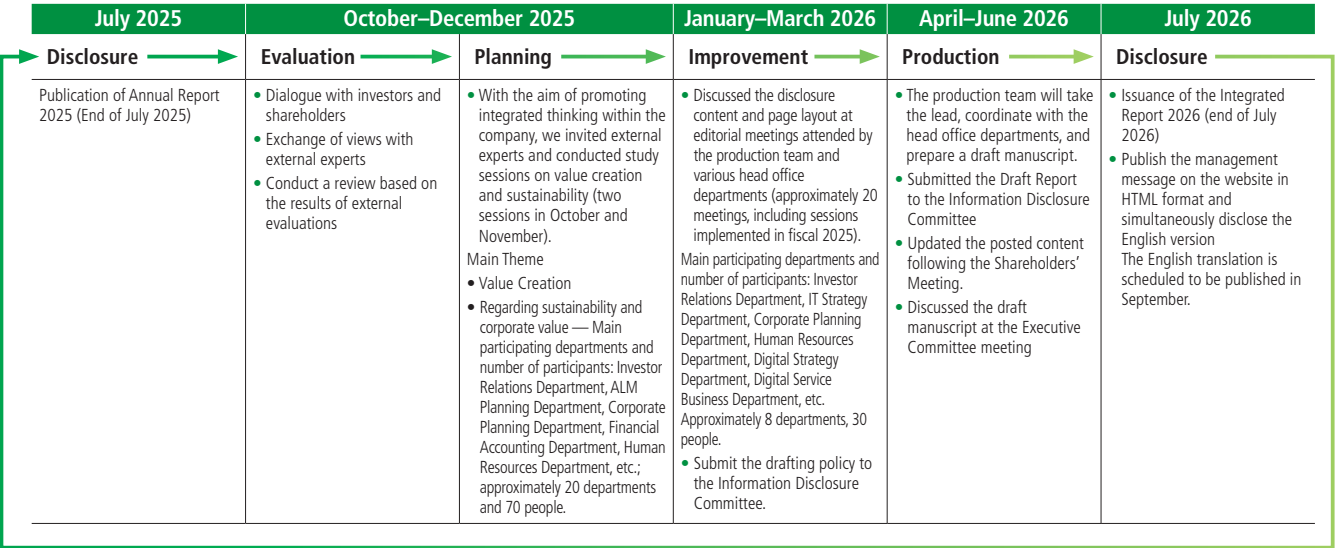
environment, economic and market conditions, laws and regulations, the occurrence of large-scale disasters, fluctuations in the value of assets held by the Bank, reputational factors, market rumors, and other risks and uncertainties.

Unless otherwise indicated, financial figures and percentages presented in this report have been rounded down to the nearest unit. As a result, totals may not equal the sum of the individual amounts. Unless otherwise specified, all figures and percentages in this report are as of March 31, 2026.

Unless otherwise indicated, or except for the Consolidated Financial Data and Capital Adequacy sections in the Data Section, all financial information presented in this report is provided on a non-consolidated basis.

Photo provided by: Japan Post Holdings (JP CAST) (Senya Post Office).
Postal Museum Japan (Hisoka Maejima, Yokohama Regional Savings Bureau, mechanization of postal savings operations)

Production Flow



Company Overview

Various Information Disclosures

Information sought by stakeholders	Disclosure media
Overview of Value Creation and Management - Overview of the Value Creation Process and the Story for Enhancing Corporate Value - Features and strengths of the business model, and medium- to long-term management strategies - Future direction of capital allocation, human resources strategy, and corporate governance	Integrated Report (Main text) https://www.jp-bank.japanpost.jp/en/ir/financial/en_ir_fnc_annualreport.html Key Points of the Integrated Report 2026 ▶ Compiled the management messages at the beginning. ▶ Add a Q&A section to the CEO message and present it in an easy-to-understand way. 
Information infrastructure to support dialogue with investors and analysts - Information on management strategies, the latest business performance, and financial condition - Supplementary information based on financial results presentation materials and investor meeting materials, etc.	IR information site and IR materials https://www.jp-bank.japanpost.jp/en/ir/en_ir_index.html
Detailed information pursuant to statutory disclosure Disclosure is made with a focus on detailed and comprehensive financial information that emphasizes objectivity based on laws and regulations.	Securities Report https://www.jp-bank.japanpost.jp/ir/financial/ir_fnc_yukashoken.html in the Japanese reference materials. Disclosure Materials (Data Section) https://www.jp-bank.japanpost.jp/ir/financial/ir_fnc_disclosure.html in the Japanese reference materials.
Performance overview and key points, transparency of important decision-making and events. - Overview of quarterly and full-year performance and an explanation of trends in key financial indicators and the revenue structure - Important information that affects important managerial decisions and investment decisions	Financial Results and Selected Financial Information https://www.jp-bank.japanpost.jp/en/ir/financial/en_ir_fnc_kessan.html Timely Disclosure Information Note: Please check via the Timely Disclosure Information Transmission System (TDnet) operated by Tokyo Stock Exchange, Inc.
Governance structure and effectiveness - Basic Approach and Framework for Corporate Governance - Status of implementation of measures related to stakeholders	Corporate Governance Report https://www.jp-bank.japanpost.jp/en/sustainability/governance/report/
Comprehensive and Continuous Information Disclosure - All quantitative and qualitative sustainability-related information - Timely and ongoing disclosure of the latest information on sustainability policies, initiatives, ESG data, and other sustainability-related topics	Sustainability site https://www.jp-bank.japanpost.jp/en/sustainability/ • Natural Capital Report • Human Rights Report • Sustainability Focus Report 



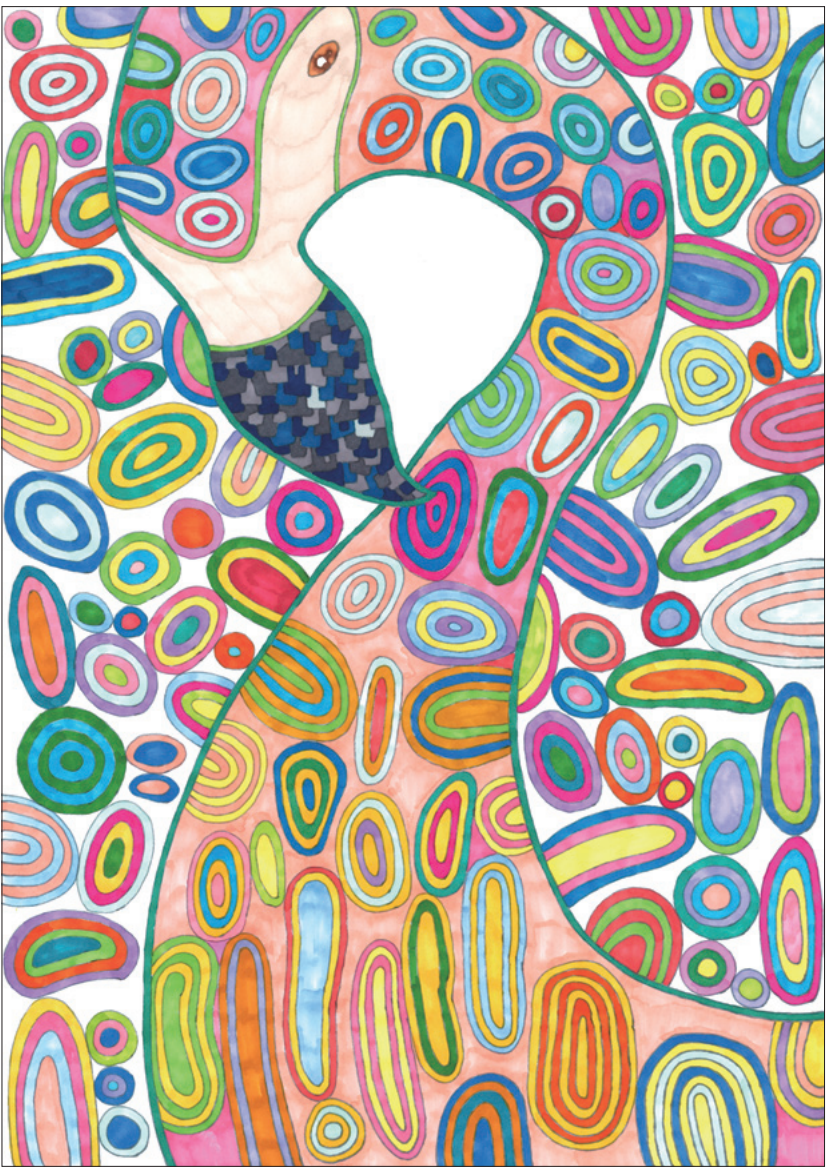
Integrated Report 2026 Production Team

Japan Post Bank corporate character “Haricho”



- ✿ Birthday: May 2
- ✿ Dream: To create a happy world with everyone.

On May 2, 2025, commemorating the 150th anniversary of the founding of the postal savings business, Japan Post Bank’s corporate character “Haricho” was unveiled. Haricho is modeled on a hedgehog and a four-leaf clover, — a symbol that brings happiness — and it deeply resonates with the Bank’s purpose. Haricho’s design was selected through an internal idea contest and voting, and is a character created by all of our employees.



Title: “The creatures of many colors that I can see.”
Author: Asumi Uchizono
(Affiliated with Able Art Company)

Message from the author

I am very bad at speaking with words. So I want to “speak with pictures.” From the animal encyclopedia that lives entirely in my head, I choose the animal I want to draw at that moment. The flamingo is myself. The colorful circles express the feelings and memories inside me.

Support for artists with disabilities

To support the independence of people with disabilities, the Bank provides opportunities for talented artists with disabilities to showcase their work. Through this initiative, we seek to contribute to the sustainable development of an inclusive society that recognizes, respects, and embraces diversity.

The Bank also produces original PE (polyethylene) bags* featuring artwork created by artists with disabilities and distributes them at Japan Post Bank branches and other locations. By making these bags available at branches throughout Japan, we hope to introduce more people to the work of artists with disabilities, raise awareness of their activities, and foster greater understanding of disability art.

* What is a PE bag?

We use a biomass film (containing 25% or more biomass-derived materials) that has received Biomass Mark certification (Japan Association for Organic Resources) for contributing to the prevention of global warming. Because its thickness is 50 micrometers (0.05 millimeters) or more, it is an environmentally friendly bag recommended for repeated use.

