

UNOFFICIAL TRANSLATION

Although the Company pays close attention to provide English translation of the information disclosed in Japanese, the Japanese original prevails over its English translation in the case of any discrepancy.

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JAPAN POST HOLDINGS Co., Ltd.,

JAPAN POST Co., Ltd.,

JAPAN POST BANK Co., Ltd.

JAPAN POST INSURANCE Co., Ltd.,

Partnership Implemented New Service for Elderly Executing Feasibility Study Collaborating with IBM and Apple

Japan Post Group*, IBM, and Apple held an executive meeting today in New York (USA), where they agreed to team up for a feasibility study on the utilization of custom tablets and other technology in the provision of elderly care services in Japan.

* Composed of Japan Post Holdings Co., Ltd., (Chiyoda-ku, Tokyo; President and CEO: Taizo Nishimuro); Japan Post Co., Ltd., (Chiyoda-ku, Tokyo; President and CEO: Toru Takahashi); Japan Post Bank Co., Ltd., (Chiyoda-ku, Tokyo; President and CEO: Taizo Nishimuro); and Japan Post Insurance Co., Ltd., (Chiyoda-ku, Tokyo; President and CEO: Masami Ishii)

1. Overview

Japan Post Group, in partnership with IBM and Apple, aims to implement new elderly care services. Together with both companies, a feasibility study will be initiated in the latter half of 2015.

2. Goals of the Partnership

Japan Post Group seeks to become "integrated lifestyle-support corporate group" which improve the quality of life for many people through the utilization of its "safety, security, reliability, and convenience" leveraged the network of 24,000 post offices nationwide. The Group aims to provide support to elderly in Japan (approx. 33 million people aged 65 and older, as of September 2014) and to develop services that will contribute to community-based regional growth. This partnership is targeting the full-scale implementation of new services for elderly to commence in 2016, concretely by using advanced ICT such as tablet applications.

3. Contents of the Partnership

In fiscal year 2016, Japan Post Group is targeting to start the full-scale implementation of new advanced ICT-based services for elderly.

With this view, Japan Post Group will conduct the feasibility study, which provides various online services and aims at the assistance of real Watch Over services by postal employees, by distributing new apps and tablets for elderly in the second half of fiscal 2015 with IBM and Apple. Consequently, further to the aim of expanding the Watch Over service, there are now plans to phase-in the expansion of other services beyond the Watch Over service.

(IBM)

IBM is the corporation that provides advanced IT services worldwide. In Japan, IBM Research--Tokyo is playing a central role in the development of a completely elderly-friendly interface, based on the most technologically advanced accessibility research. These elderly-friendly apps are based upon the unique intellectual property owned by IBM and Apple that has made this service available.

(Apple)

Apple is the corporation that provides superior human interface devices around the world. In collaboration with IBM, they will provide the framework and tablets, etc., that will allow the specialized apps to become standard equipment for accessibility of the elderly, and that make this service possible.

4. Overview of Elderly Care Services

For the elderly in Japan, these are the three merits our services will provide as below,

- (1) "Security" of being watched over;
- (2) "Convenience" of receiving practical support; and
- (3) "Connection" with community and society.

By distributing tablets and other technology to elderly, they will be able to cement the community with family, local governments, business owners, and post offices through those tablets and technologies. And it will also create the bases for local virtual communication and an online elderly community.

Furthermore, using the network of 24,000 post offices nationwide, it will provide the service fused with virtual and real community by strengthening practical communications with elderly.

5. Overview of the Feasibility Study

Japan Post Co., Ltd. of Japan Post Group will select localities in which Watch Over service will be implemented, distribute the tablets and other elderly support services developed by IBM and Apple to the elderly residents, provide each of these persons with various online services, and assist postal employees and others in providing real services.

Preparations are now underway for the feasibility study to be initiated from the second half of the fiscal year 2015, in partnership with IBM and Apple. The service contents, which are to be provided gradually in accordance with the characteristics of the localities, are:

- ICT integrated “Watch Over services”
- Parent-generation and child-generation specific “Communication services”
- Enabling to order at home “Shopping Support services”
- By cooperating with Local government “Community Information services”
- Various kinds of “Consultation services”