

June 28, 2017

Company Name: JAPAN POST BANK Co., Ltd.
Representative: Norito Ikeda, Director, President and Representative Executive Officer
(Securities Code: 7182, Tokyo Stock Exchange First Section)

Notice of Regulatory Approval of New Services

JAPAN POST BANK Co., Ltd. (Chiyoda-ku, Tokyo; Director, President and Representative Executive Officer Norito Ikeda) announced that the Bank has obtained regulatory approval of the following new services from the Commissioner of the Financial Services Agency and the Minister for Internal Affairs and Communications on June 19, 2017. The Bank had filed for regulatory approval of the new services with the Commissioner of the Financial Services Agency and the Minister for Internal Affairs and Communications pursuant to the provisions of Article 110, Paragraph 1 of the Postal Service Privatization Act (Act No.97 of 2005) on March 31, 2017.

The Bank has obtained regulatory approval of the following new services:

1. Account overdraft lending services

As part of efforts to upgrade and enhance settlement services, the Bank will provide account overdraft lending services to help its customers to prepare for any sudden expenditures by automatically providing account overdraft loans to cover any shortfalls arising when, for example, automatic payment requests exceed the outstanding balance of deposit. Going forward, after developing an appropriate sales framework, including systems development, the Bank plans to file for approvals based on the Banking Act.

2. Asset management-related business

The Bank will undertake market investment-related businesses, such as CDS, in order to help promote increasingly sophisticated and diversified asset management. The Bank has obtained comprehensive regulatory approval of these market investment-related businesses.

3. Other services incidental to banking services

The Bank will conduct operations incidental to operations permitted by the Bank under the Postal Service Privatization Act (incidental operations, etc., prescribed by the main paragraph of Article 10, Paragraph 2 of the Banking Act). The Bank will work to enhance its collaborative relationships with regional financial institutions, by, for example, undertaking shared back-office operations with the regional financial institutions.

The Bank believes that the implementation of the abovementioned services will help to enhance customer convenience, ensure stable management of the Bank, and strengthen cooperation with regional financial institutions.