

March 13, 2019

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 Regarding of Change in Deposit Limits and Related Matters

JAPAN POST BANK Co., Ltd. (the “Bank”) hereby announces that pursuant to the Cabinet Ordinance partially revising the Order for Enforcement of the Postal Service Privatization Act promulgated on March 13, 2019, the Bank’s deposit limits will be changed effective from the ordinance enforcement date of April 1, 2019, with details as follows.

In accordance with this change in deposit limits, the upper usage limit for ordinary deposits that can be made will be set at a uniform ¥13 million. Accordingly, the automatic transfer threshold for general accounts will be automatically set at ¥13 million. As a result of this measure, the balances of interest-free transfer accounts (general) will be automatically transferred to ordinary deposits (interest bearing) up to the limit of ¥13 million per depositor.

The Bank believes that this change in deposit limits and the automatic setting of the automatic transfer threshold will have only a negligible impact on its financial results. However, the Bank will provide prompt notification if any matters that require disclosure should arise going forward.

I Change in Deposit Limits

1. Outline of Change in Deposit Limits

Product name	Limits after change	Limits before change
Ordinary deposits (including ordinary savings deposits)	¥13 million*2	¥13 million in aggregate*1,2
Time deposits (various TEIGAKU deposits and various time deposits (excluding various asset-formation deposits))	¥13 million*1,2	
Various asset-formation deposits	No change*3	¥5.5 million in aggregate
Transfer accounts (transfer deposits)	No change	No deposit limits

Notes

1. Deposit limits for time deposits include deposits made prior to postal service privatization (until September 30, 2007) (deposits that were passed on to the Management Organization for Postal Savings and Postal Life Insurance (to be renamed as the Organization for Postal Savings, Postal Life Insurance and Post Office Network from April 1, 2019)) (excluding housing collection savings).
2. If interest has accrued, the total deposit balance shall be calculated as the total amount of principal and interest (after tax).
3. If time deposits have not reached the deposit limit of ¥13 million, the unused portion may be added to the deposit limit for asset-formation deposits.

2. Date of Change in Deposit Limits

April 1, 2019

3. Cautionary Notes on Other Matters

There have been no changes to the scope of deposit protection under the deposit insurance system.

(Reference) Deposit Protection under the Deposit Insurance System

Type of deposit	JAPAN POST BANK products	Scope of protection
Ordinary deposits	Ordinary deposits, ordinary savings deposits, various TEIGAKU deposits, various time deposits, various asset-formation deposits	Total amount* of principal of up to ¥10 million and accrued interest thereon, etc., per depositor, per financial institution
Payment and settlement deposits	Transfer accounts (transfer deposits)	Full amount

* Amounts in excess of ¥10 million may still be paid depending on the financial condition of the financial institution. (Some amounts may not be protected in certain cases.)

* Savings deposits made from October 1, 2007 (after postal service privatization) are protected by the deposit insurance system, but are not protected by government guarantee of principal and interest.

II Automatic Setting of the Automatic Transfer Threshold

On April 2, the automatic transfer threshold for general accounts (the upper usage limit for ordinary deposits), with certain exceptions, will be automatically set at ¥13 million. As a result of this measure, the balances of interest-free transfer accounts (general) will be automatically transferred to ordinary deposits (interest bearing) up to the limit of ¥13 million per depositor. As before, depositors may continue to change the automatic transfer threshold to desired amounts by following the prescribed procedures. (For details, please see the example below.)

Example:

The customer has set the automatic transfer threshold (upper usage limit for ordinary deposits) to ¥10 million and deposited ¥15 million in general accounts (ordinary deposits of ¥10 million and transfer deposits of ¥5 million).

