

April 9, 2021

Company Name: JAPAN POST BANK Co., Ltd.

Representative: IKEDA Norito , 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 IKEDA Norito) 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 April 9, 2021. 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 December 23, 2020.

* Please refer to the “Notice of Filing for Regulatory Approval of New Services” issued on December 29, 2020.

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

1. Holding of a subsidiary to conduct credit guarantee services related to loan operations through JAPAN POST BANK Co., Ltd. overdrafts
Guarantee of the debt at JAPAN POST BANK LOAN CENTER Co., Ltd., a subsidiary of the Bank, with respect to the approval obtained for an account overdraft service in June 2017.
2. Direct handling of Flat 35 loans, etc.
Conduct of housing loan business for individuals utilizing the securitization support business, etc. of the Japan Housing Finance Agency.
3. Non-life insurance solicitation services
Conduct of mortgage long-term fire insurance solicitation services for Flat 35 loan customers as a non-life insurance agency.

The impact of these matters on the Bank’s business performance is expected to be insignificant, but if there is a need to revise the business forecast or matters to be announced in the future, these will be promptly disclosed.

Over the medium to long term, the Bank believes that these services are necessary from the perspective of enhancing customer convenience and ensuring the stable management of the Bank.