

April 26, 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 Start of New Services

JAPAN POST BANK Co., Ltd. (Chiyoda-ku, Tokyo; Director, President and Representative Executive Officer IKEDA Norito) announced that the Bank will begin handling account overdraft lending services, housing loan business for individuals (Flat 35 loans), and non-life insurance solicitation services, starting May 6, 2021.

* Please refer to the “Notice of Regulatory Approval of New Services” issued on April 9, 2021.

New services:

1. Account overdraft lending services

Lending services for overdrafts to respond to customers’ sudden expenditures and temporary financing needs.

2. Housing loan business for individuals (Flat 35 loans)

Housing loan business for individuals (Flat 35 loans) utilizing the securitization support business, etc. of the Japan Housing Finance Agency.

3. Non-life insurance solicitation services

Mortgage long-term fire insurance solicitation services for Flat 35 loan customers as a non-life insurance agency.

* See supplementary overview of new services.

(Details of the services will be posted on the Bank’s website on May 6, 2021.)

(Number of branches offering services)

	JAPAN POST BANK	Post offices
Credit guarantee services	233 branches	About 20,000 branches (excluding contracted post offices)
Housing loan business for individuals (Flat 35 loans)	41 branches	—
Non-life insurance solicitation services	41 branches	—

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.

Overview of New Services

1. Account overdraft lending services

(1) Overview

A service that automatically lends the overdraft amount via a regular savings account when payments exceed the account balance. A fixed monthly maximum amount can be repaid. It is possible to repay any amount of money borrowed at any time.

(2) Service Description*

Handling locations	<ul style="list-style-type: none"> • Directly operated JAPAN POST BANK branches • Post office branches (applications, terminations, and repayments cannot be done at contracted post offices)
Credit guarantee customers	<ul style="list-style-type: none"> • Individuals from 20 to 70 years of age who have a savings account • Customers with a guarantee from a credit guarantee company designated by JAPAN POST BANK
Overdraft lending amount (maximum)	¥300,000
Annual interest rate	14%

*Service features are subject to change.

2. Housing loan business for individuals (Flat 35 loans)

(1) Overview

In addition to the housing loan agency service the Bank began offering in 2019 (for Sony Bank and Shinsei Bank), the Bank will directly offer “Flat 35” housing loans for individuals utilizing the securitization support business of the Japan Housing Finance Agency.

Long-term, fixed interest rate housing loans provided in partnership with private financial institutions and the Japan Housing Finance Agency.

(2) Product Description

Handling locations	• 41 JAPAN POST BANK branches (with Loan Services Departments)
Products	<ul style="list-style-type: none"> • Flat 35 (Purchase Program) housing loans • Flat 35S housing loans

3. Non-life insurance solicitation services

(1) Overview

Conduct of mortgage long-term fire insurance solicitation services for Flat 35 loan customers as a non-life insurance agency.

*Customers may choose to apply for fire insurance with any agent, including agents other than JAPAN POST BANK.

(2) Product Description

Handling locations	41 JAPAN POST BANK branches (with Loan Services Departments)	
Type of insurance	Mortgage long-term fire insurance and incidental earthquake insurance	
Underwriters	Mitsui Sumitomo Insurance Co., Ltd.	Sompo Japan Insurance Inc.