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February 13, 2026

Company Name: JAPAN POST BANK Co., Ltd.  
Representative: KASAMA Takayuki, President & CEO, Representative Executive Officer  
Member of the Board of Directors  
(Securities Code: 7182, Tokyo Stock Exchange Prime Market)

## **Notice Concerning Revisions to Forecasts for Earnings and Year-end Dividend for the Fiscal Year Ending March 31, 2026**

JAPAN POST BANK Co., Ltd. (Chiyoda-ku, Tokyo; President & CEO, Representative Executive Officer Member of the Board of Directors KASAMA Takayuki; hereinafter "JAPAN POST BANK") hereby provides notice that it has resolved at the Board of Directors meeting held today to revise its full-year earnings forecast and year-end dividend forecast for the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026), for which most recent forecasts were announced on May 15, 2025, as detailed below.

### **1. Revised Earnings Forecast**

#### (1) Revision of consolidated earnings forecast for the fiscal year ending March 31, 2026

	Net Ordinary Income (million yen)	Net Income Attributable to Owners of the Parent (million yen)	Net Income Per Share (yen)
Previous forecast (A) (announced on May 15, 2025)	680,000	470,000	131.43
Revised forecast (B)	720,000	500,000	139.94
Change (B - A)	40,000	30,000	
Percentage change (%)	5.8%	6.3%	
(Reference) Results for FY2024	584,533	414,324	114.60

(Note) The Net Income Per Share as listed above and the Dividend Payout Ratio in the following section have been calculated considering the contents of the "Notice Concerning Share Repurchase in the open market under discretionary transaction contracts with respect to the repurchase of shares" announced on December 24, 2025.

#### (2) Reasons for the revision

As stated in the basic policies of the revised Medium-term Management Plan announced in May 2024, in market operations, JAPAN POST BANK is striving to seize the reversal of the trend in yen interest rates and shift investment from due from banks, etc. to Japanese

government bonds (zero risk weighting). Due to the rise in domestic interest rates since the beginning of the fiscal year, JGBs interest income, etc. have exceeded expectations.

Given these circumstances and recent market conditions, JAPAN POST BANK have upwardly revised our full-year consolidated earnings forecasts for the fiscal year ending March 31, 2026.

Regarding the financial market environment in calculating the revised forecasts, it is assumed that domestic and foreign interest rates after the end of December 2025 will move in line with the implied forward rate as of the end of December 2025, and that overseas credit spreads will trend flat at the level of December 2025 for the period from end-December 2025 onward. Furthermore, it is also assumed that exchange rates will remain little changed from rates at the end of December 2025.

## 2. Revised Year-end Dividend Forecast

### (1) Revision of year-end dividend forecast for the fiscal year ending March 31, 2026

	Dividends Per Share (yen)			Dividend Payout Ratio
	End of Q2	End of fiscal year	Total	
Previous forecast (announced on May 15, 2025)		66.00	66.00	50.2%
Revised forecast		70.00	70.00	50.0%
FY2025 results	0.00			
FY2024 results	0.00	58.00	58.00	50.6%

### (2) Reasons for the revision

In consideration of the upwardly revised consolidated earnings forecast for the fiscal year ending March 31, 2026 and the shareholder return policy for the period of the Medium-term Management Plan (FY2021-FY2025) as described below, JAPAN POST BANK has revised its year-end dividend forecast from the previous forecast of 66 yen per share to 70 yen per share, an increase of 4 yen per share.

#### Shareholder Return Policy

Based on a consideration of the balance between shareholder returns, financial soundness, and investment for growth, JAPAN POST BANK's basic policy is to maintain a dividend payout ratio of approximately 50% during the period of the Medium-term Management Plan (FY2021-FY2025).

However, the target dividend payout ratio will be set between 50% and 60%, while giving attention to the stability and continuity of dividends, and JAPAN POST BANK will aim to increase dividends per share (DPS) from the level of the initial dividend forecast for FY2024.

End

This notification contains forward-looking statements including forecasts, targets and plans of the Group. These statements are based on estimates at the time in light of the information currently available to the Bank. The statements and assumptions may prove to be incorrect and may not be realized in the future. Any uncertainties, risks and other factors that may cause such a situation to arise include, but are not limited to, risks related to the effectiveness of risk management policies and procedures; market risks, market liquidity risks, credit risks and operational risks (such as risks related to the Bank's IT systems, the Bank's reputation, natural disasters, litigation and violations of applicable laws or regulations); risks related to Environmental, Social and Governance, or ESG, factors including climate change; risks related to business strategy and management planning; risks related to the expansion of the scope of operations; risks related to the business environment; risks related to the Bank's relationship with JAPAN POST HOLDINGS Co., Ltd. and JAPAN POST Co., Ltd.; risks related to domestic and overseas monetary policies; and other various risks. Please also see the Securities Report and the Semi-annual Securities Report for material facts that the Bank recognizes as potentially affecting the Group's actual results, performance or financial position.