



Consolidated Financial Results for the Nine Months Ended December 31, 2025

<Under Japanese GAAP>

February 13, 2026

Company name: JAPAN POST BANK Co., Ltd. Stock exchange listing: Tokyo Stock Exchange
 Code number: 7182 URL: https://www.jp-bank.japanpost.jp/en_index.html
 Representative: KASAMA Takayuki, President & CEO, Representative Executive Officer
 Member of the Board of Directors
 For inquiry: KUROSAKI Takao, General Manager of Financial Accounting Department
 Dividend payment date: —
 Trading accounts: Unestablished
 Supplemental information for financial statements: Available
 Investor meeting presentation: Scheduled (for investors and analysts)

(Figures are rounded down)

1. Consolidated financial results for the nine months ended December 31, 2025

(1) Consolidated operating results

(Millions of yen, except for per share data and percentages)

	Ordinary income		Net ordinary income		Net income attributable to owners of parent	
Q3 FY2026/3	¥2,105,315	10.2 %	¥551,534	25.0 %	¥377,673	22.4 %
Q3 FY2025/3	1,910,267	(1.2)	441,217	20.2	308,348	17.0

Notes: 1. "Comprehensive income (loss)" was ¥582,562 million for the nine months ended December 31, 2025 and ¥(113,487) million for the nine months ended December 31, 2024.

2. Percentages shown in "Ordinary income", "Net ordinary income" and "Net income attributable to owners of parent" are the increase (decrease) from the same period in the previous fiscal year.

	Net income per share	Diluted net income per share
Q3 FY2026/3	¥ 105.61	¥ —
Q3 FY2025/3	85.26	—

Note: "Diluted net income per share" is not presented since there has been no potential dilution for the nine months ended December 31, 2025 and 2024.

(2) Consolidated financial conditions

(Millions of yen, except for percentages)

	Total assets	Total net assets	Net assets attributable to shareholders to total assets
Q3 FY2026/3	¥ 227,547,769	¥ 9,398,880	4.1%
FY2025/3	233,601,531	9,090,989	3.8

Reference: "Net assets attributable to shareholders" was ¥9,354,071 million as of December 31, 2025 and ¥9,040,152 million as of March 31, 2025.

Note: "Net assets attributable to shareholders to total assets" is calculated as follows:

$$\left[\frac{(\text{"Total net assets"} - \text{"Non-controlling interests"})}{\text{"Total assets"}} \right] \times 100$$

"Net assets attributable to shareholders to total assets" above is not based on Capital Adequacy Notification.

2. Dividends

(Yen)

	Dividends per share				
	As of June 30	As of September 30	As of December 31	As of March 31	Total
FY2025/3	¥ —	¥ 0.00	¥ —	¥ 58.00	¥ 58.00
FY2026/3	—	0.00	—		
FY2026/3 (forecast)				70.00	70.00

Notes: 1. Revision of the latest announced dividend forecasts for FY2026/3: Yes

2. For details concerning revisions made to the dividend forecast, please see the "Notice Concerning Revisions to Forecasts for Earnings and Year-end Dividend for the Fiscal Year Ending March 31, 2026", announced on February 13, 2026.

3. Consolidated earnings forecasts for the fiscal year ending March 31, 2026

(Millions of yen, except for per share data and percentages)

	Net ordinary income		Net income attributable to owners of parent		Net income per share
FY2026/3	¥ 720,000	23.1%	¥ 500,000	20.6%	¥ 139.94

Notes: 1. Revision of the latest announced earnings forecasts for FY2026/3: Yes

2. For details concerning revisions made to the consolidated earnings forecasts, please see the "Notice Concerning Revisions to Forecasts for Earnings and Year-end Dividend for the Fiscal Year Ending March 31, 2026", announced on February 13, 2026.
3. "Net income per share" is 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.
4. Percentages shown in "Net ordinary income" and "Net income attributable to owners of parent" are the increase (decrease) from the previous fiscal year.

* Notes

(1) Significant changes in the scope of consolidation during the period: No

(2) Adoption of specified accounting methods for the preparation of the quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates and restatements

- i) Changes in accounting policies due to revision of accounting standards: No
- ii) Changes in accounting policies due to reasons other than i): No
- iii) Changes in accounting estimates: No
- iv) Restatements: No

(4) Shares outstanding (common stock)

i) Period-end issued shares (including treasury stock):	As of December 31, 2025	3,575,878,720 shares	As of March 31, 2025	3,604,335,520 shares
ii) Period-end treasury stock:	As of December 31, 2025	8,315,477 shares	As of March 31, 2025	4,378,660 shares
iii) Average number of outstanding shares:	Q3 FY2026/3	3,575,905,891 shares	Q3 FY2025/3	3,616,389,403 shares

Note: The period-end treasury stock includes the Bank's shares held by stock benefit trust (1,186,500 shares as of December 31, 2025 and 1,064,200 shares as of March 31, 2025). The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by stock benefit trust (1,189,789 shares for Q3 FY2026/3 and 1,142,926 shares for Q3 FY2025/3).

* Review of attached consolidated quarterly financial statements: No
by a certified public accountant or an audit corporation

* Forward-looking statements and other matters

This document contains forward-looking statements including forecasts, targets and plans of JAPAN POST BANK Co., Ltd. (the "Bank") and its consolidated subsidiaries (the "Japan Post Bank 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 Japan Post Bank Group's actual results, performance or financial position. The Japan Post Bank Group's actual results, performance or financial position may be materially different from those expressed or implied by such forward-looking statements.

The statements in this document are current as of the date of the document or the date otherwise specified, and the Bank has no obligation or intent to keep this information up to date.

The information concerning companies or parties other than the Japan Post Bank Group and the Japan Post Group is based on publicly available and other information as cited, and the Bank has neither independently verified the accuracy and appropriateness of, nor makes any warranties with respect to, such information. The information of the document may be revised without prior notice.

[Attachment]**Contents of Attachment**

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1. Overview of Consolidated Financial Results for the Nine Months Ended December 31, 2025

(Operating results)

Ordinary income increased by ¥195.0 billion year on year, to ¥2,105.3 billion for the nine months ended December 31, 2025. Interest income increased by ¥358.7 billion year on year, to ¥1,627.5 billion for the nine months ended December 31, 2025. Fees and commissions increased by ¥9.3 billion year on year, to ¥150.7 billion for the nine months ended December 31, 2025. Other operating income decreased by ¥0.6 billion year on year, to ¥2.4 billion for the nine months ended December 31, 2025.

Ordinary expenses increased by ¥84.7 billion year on year, to ¥1,553.7 billion for the nine months ended December 31, 2025. Interest expenses increased by ¥116.7 billion year on year, to ¥724.0 billion for the nine months ended December 31, 2025. General and administrative expenses increased by ¥22.5 billion year on year, to ¥712.2 billion for the nine months ended December 31, 2025.

Taking into account of the above, net ordinary income increased by ¥110.3 billion year on year, to ¥551.5 billion for the nine months ended December 31, 2025, which equated to 76.6% of the full-year earnings forecast of ¥720.0 billion.

Net income attributable to owners of parent increased by ¥69.3 billion year on year, to ¥377.6 billion for the nine months ended December 31, 2025, which equated to 75.5% of the full-year earnings forecast of ¥500.0 billion.

Note: We have revised the full-year earnings forecasts upward, on February 13, 2026. Progress rates above are against the revised earnings forecasts.

(Financial conditions)

Total assets decreased by ¥6,053.7 billion from March 31, 2025, to ¥227,547.7 billion as of December 31, 2025. Securities increased by ¥2,457.9 billion from March 31, 2025, to ¥146,045.9 billion as of December 31, 2025. Loans increased by ¥772.7 billion from March 31, 2025, to ¥3,903.3 billion as of December 31, 2025. Deposits decreased by ¥1,593.3 billion from March 31, 2025, to ¥188,868.3 billion as of December 31, 2025.

Shareholder's equity as of December 31, 2025 increased by ¥118.5 billion from March 31, 2025. In addition, total accumulated other comprehensive income increased by ¥195.3 billion from March 31, 2025. As a result, net assets totaled ¥9,398.8 billion. Retained earnings, included in shareholders' equity, were ¥2,913.2 billion.

2. Consolidated Financial Statements

(1) Consolidated balance sheets

	(Millions of yen)	
	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	64,639,102	56,173,715
Call loans	2,135,000	1,185,000
Receivables under resale agreements	8,463,537	8,578,759
Monetary claims bought	593,739	521,581
Trading account securities	224	151
Money held in trust	5,721,973	5,933,142
Securities	143,588,016	146,045,993
Loans	3,130,595	3,903,346
Foreign exchanges	134,261	169,347
Other assets	4,459,237	4,401,582
Tangible fixed assets	191,935	178,524
Intangible fixed assets	101,559	101,537
Asset for retirement benefits	1,432	—
Deferred tax assets	442,748	357,147
Reserve for possible loan losses	(1,057)	(1,164)
Reserve for possible investment losses	(775)	(894)
Total assets	233,601,531	227,547,769

	(Millions of yen)	
	As of March 31, 2025	As of December 31, 2025
Liabilities		
Deposits	190,461,748	188,868,358
Payables under repurchase agreements	26,985,038	20,673,376
Payables under securities lending transactions	2,004,678	2,714,666
Borrowed money	2,510,100	2,694,000
Foreign exchanges	924	1,043
Other liabilities	2,496,676	3,153,639
Reserve for bonuses	7,555	1,707
Reserve for bonuses for management board	235	—
Liability for retirement benefits	4	203
Reserve for employee stock ownership plan trust	414	172
Reserve for management board benefit trust	630	593
Reserve for reimbursement of deposits	42,534	41,128
Total liabilities	224,510,541	218,148,889
Net Assets		
Capital stock	3,500,000	3,500,000
Capital surplus	3,500,000	3,499,872
Retained earnings	2,784,473	2,913,280
Treasury stock	(6,384)	(16,485)
Total shareholders' equity	9,778,088	9,896,667
Net unrealized gains (losses) on available-for-sale securities	390,850	955,155
Net deferred gains (losses) on hedges	(1,126,952)	(1,495,994)
Accumulated adjustments for retirement benefits	(1,833)	(1,757)
Total accumulated other comprehensive income	(737,936)	(542,596)
Non-controlling interests	50,836	44,809
Total net assets	9,090,989	9,398,880
Total liabilities and net assets	233,601,531	227,547,769

(2) Consolidated statements of income and consolidated statements of comprehensive income

Consolidated statements of income

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	1,910,267	2,105,315
Interest income	1,268,763	1,627,500
Interest on loans	8,632	17,296
Interest and dividends on securities	1,154,636	1,343,874
Fees and commissions	141,367	150,733
Other operating income	3,144	2,474
Other ordinary income	496,992	324,607
Ordinary expenses	1,469,050	1,553,781
Interest expenses	607,374	724,096
Interest on deposits	59,503	219,718
Fees and commissions	21,295	21,713
Other operating expenses	45,486	46,998
General and administrative expenses	689,631	712,223
Other ordinary expenses	105,262	48,751
Net ordinary income	441,217	551,534
Extraordinary loss	312	539
Losses on sales and disposals of fixed assets	310	477
Losses on impairment of fixed assets	1	62
Income before income taxes	440,905	550,994
Income taxes		
Current	126,803	166,106
Deferred	1,665	(5,647)
Total income taxes	128,468	160,458
Net income	312,437	390,535
Net income attributable to non-controlling interests	4,088	12,862
Net income attributable to owners of parent	308,348	377,673

Consolidated statements of comprehensive income

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Net income	312,437	390,535
Other comprehensive income (loss)	(425,924)	192,027
Net unrealized gains (losses) on available-for-sale securities	(301,715)	560,992
Net deferred gains (losses) on hedges	(123,525)	(369,041)
Adjustments for retirement benefits	(683)	75
Comprehensive income (loss)	(113,487)	582,562
Total comprehensive income (loss) attributable to:		
Owners of parent	(119,566)	573,013
Non-controlling interests	6,079	9,549

(3) Notes to consolidated financial statements**Notes on segment information, etc.**

(Segment information)

Segment information is omitted since the Group comprises only one segment, which is defined as banking services.

Note for material changes in the amount of shareholders' equity

The Bank repurchased 32,271 thousand shares of treasury stock based on the resolution at the Board of Directors meeting held on February 27, 2025 and December 23, 2025. As a result, treasury stock increased by ¥49,845 million.

In addition, the Bank cancelled 28,456 thousand shares of treasury stock based on the resolution at the Board of Directors meeting held on February 27, 2025. As a result, capital surplus and treasury stock decreased by ¥40,006 million, respectively.

Since the balance of other capital surplus included in capital surplus amounted to ¥(40,006) million due to the cancellation of treasury stock and others, other capital surplus was reduced to nil whereby the aforementioned negative value was deducted from other retained earnings.

As a result, retained earnings at the end of the nine months ended December 31, 2025 increased by ¥128,807 million from the end of the previous fiscal year, to ¥2,913,280 million, treasury stock increased by ¥10,100 million to ¥16,485 million.

Notes on going-concern assumption

None

Notes on consolidated statement of cash flows

The Group has not prepared the consolidated statement of cash flows for the nine months ended December 31, 2025. Depreciation and amortization (including the amortization related to the intangible fixed assets) for the nine months ended December 31, 2024 and 2025 were as follows:

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation and amortization	34,074	38,528