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November 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, 2027

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, 2027 (April 1, 2026 to March 31, 2027), for which most recent forecasts were announced on May 15, 2026, as detailed below.

1. Revised Earnings Forecast

(1) Revision of consolidated earnings forecast for the fiscal year ending March 31, 2027

	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, 2026)	955,000	660,000	185.29
Revised forecast (B)	1,010,000	700,000	196.69
Change (B - A)	55,000	40,000	
Percentage change	5.7%	6.0%	
(Reference) Results for FY2025	759,150	525,583	147.10

(2) Reasons for the revision

As stated in the Medium-term Management Plan announced in May 2026, in market operations, JAPAN POST BANK is striving to restructure the yen interest rate portfolio and improve investment efficiency (risk-adjusted return) of risk assets. Due to the rise in policy interest rates earlier than expected and etc., the profit is expected to exceed the plan.

Given these circumstances and recent market conditions, JAPAN POST BANK has

upwardly revised its full-year consolidated earnings forecasts for the fiscal year ending March 31, 2027.

Regarding the financial market environment in calculating the revised forecasts, it is assumed that domestic and foreign interest rates after the end of September 2026 will move in the line with the implied forward rate as of the end of September 2026, and that credit spreads will continue at the average levels over the past year. Furthermore, it is also assumed that exchange rates will continue at the levels as of the end of September 2026.

2. Revised Year-end Dividend Forecast

(1) Revision of year-end dividend forecast for the fiscal year ending March 31, 2027

	Dividends Per Share (yen)			Dividend Payout Ratio
	End of Q2	End of fiscal year	Total	
Previous forecast (announced on May 15, 2026)		93.00	93.00	50.1%
Revised forecast		99.00	99.00	50.3%
FY2026 results	0.00			
FY2025 results	0.00	74.00	74.00	50.3%

(2) Reasons for the revision

In consideration of the upwardly revised consolidated earnings forecast for the fiscal year ending March 31, 2027 and the shareholder return policy for the period of the Medium-term Management Plan (FY2026-FY2028) as described below, JAPAN POST BANK has revised its year-end dividend forecast from the previous forecast of 93 yen per share to 99 yen per share, an increase of 6 yen per share.

Shareholder Return Policy

Strive to further enhance shareholder returns based on progressive dividends, considering the balance of shareholder returns, financial soundness, and growth investment. Implement progressive dividends through profit growth, with a dividend payout ratio of approx. 50%.

Based on the status of the Bank's investment portfolio, the current policy is to pay dividends once a year, at the end of the fiscal year.

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.