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JAPAN POST BANK

NOTICE OF CONVOCAION OF THE 19TH ORDINARY GENERAL MEETING OF SHAREHOLDERS

Date and Time	Tuesday, June 24, 2025 at 10:00 a.m. Japan time (Reception starts at 9:00 a.m.)
Place	Convention Hall B2 The Prince Park Tower Tokyo 8-1, Shibakoen 4-chome, Minato-ku, Tokyo, Japan (Please refer to the map at the back of this notice for the location.)

In light of the purpose of the system for electronic provision of materials for general meetings of shareholders, this document is provided with the Business Report, Financial Statements and Audit Reports omitted.

In accordance with laws and regulations and the provisions of the Articles of Incorporation of Japan Post Bank, the written documents excluding some of the matters to be provided electronically are enclosed for shareholders who have requested the delivery of written documents.

▶ **Deadline for the exercise of voting rights via the Internet**

No later than Monday, June 23, 2025 at 5:15 p.m. Japan time

▶ **Deadline for the exercise of voting rights in writing**

Votes shall arrive no later than Monday, June 23, 2025 at 5:15 p.m. Japan time

JAPAN POST BANK Co., Ltd.

Securities Identification Code: 7182

Purpose of JAPAN POST BANK

We aim for the happiness of customers and employees, and will contribute to the development of society and the region.

Management Philosophy

We aim to become “the most accessible and trustworthy bank in Japan,” guided by the needs and expectations of our customers.

Mission

- Providing “reliable and thorough” financial services “safely and securely” to anyone and everyone throughout Japan.
- Contributing to the development of regional community economies by enhancing funds flow to, and relationships with, communities using various frameworks.
- As one of the largest institutional investors in Japan, JAPAN POST BANK will work to both realize sound and profitable operations, and contribute to the realization of a sustainable society.

To Our Shareholders

I would like to express my sincere gratitude for your continued support.

We would like to offer our deepest apologies to all shareholders for the concern caused by the recent incident at post offices, where undisclosed financial information about customers' savings was used, without prior consent from customers, to invite them to visit post offices for the purpose of soliciting them to buy Japan Post Insurance's insurance, etc. We take this incident very seriously and we will make every effort going forward to ensure that we provide customer-oriented services.

In FY2025/3, the market environment changed significantly due to the Bank of Japan raising interest rates twice, and the inauguration of a new administration in the U.S. and its policy trends, etc.

In this business environment, Japan Post Bank's net income for FY2025/3 was ¥414.3 billion, a record high since its listing, and the FY2026/3 profit target in the Medium-term Management Plan, which we revised last year, was achieved one year ahead of schedule. As a result, dividends per share have been increased to ¥58.

While flexibly responding to changes in the financial and economic environment and the progress of digitalization in society, we will further accelerate the promotion of the three business strategies outlined in our Medium-term Management Plan: "Retail business," "Market business," and "Σ Business (a corporate business for creating futures for societies and local communities through investment)." We will also further accelerate the strengthening of the management base that supports these strategies.

Based on our unchanging purpose and management philosophy, we will steadily implement the three business strategies and work to increase corporate value and enhance shareholder returns. I humbly request the continued understanding and support of you, our shareholders, in these efforts.

KASAMA Takayuki

Director, President and Representative Executive Officer
JAPAN POST BANK Co., Ltd.

Contents

Notice of Convocation

To Our Shareholders	2
Medium-term Management Plan and Financial Highlights	4
Dividends and Shareholder Return Policy	7
Notice of Convocation of the 19th Ordinary General Meeting of Shareholders	8
Guidance on the Exercise of Voting Rights	10
Information about the Live Stream and Reception of Questions in Advance	12

Reference Documents for the General Meeting of Shareholders

Proposal: Election of Fourteen (14) Directors	13
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Business Report

Matters Concerning the Current Status of JAPAN POST BANK Co., Ltd.	
(1) Progress and Results of Business, etc.	
(2) Financial Condition and Results of Operations	
(3) Employees	
(4) Branches, etc.	
(5) Capital Investment	
(6) Parent Company and Principal Subsidiaries, etc.	
(7) Business Transfer, etc.	
(8) Other Important Matters Concerning the Current Status of Japan Post Bank	*
Matters Concerning Directors and Executive Officers	
Matters Concerning Outside Directors	
Matters Concerning Shares	
Matters Concerning Stock Acquisition Rights, etc. of Japan Post Bank	*
Matters Concerning Independent Auditor	
Basic Policy Concerning Persons Who Control the Decisions on Financial and Business Policies	*
Systems to Ensure the Appropriate Conduct of Operations	*
Matters Concerning Specified Wholly-Owned Subsidiaries	*
Matters Concerning Transactions with Parent Company and Other Related Companies	*
Matters Concerning Accounting Advisors	*
Others	

Financial Statements

Non-Consolidated Financial Statements	
Non-Consolidated Balance Sheet	
Non-Consolidated Statement of Income	
Non-Consolidated Statement of Changes in Net Assets	*
Notes to the Non-Consolidated Financial Statements	*
Consolidated Financial Statements	
Consolidated Balance Sheet	
Consolidated Statement of Income	
Consolidated Statement of Changes in Net Assets	*
Notes to the Consolidated Financial Statements	*

Audit Report

Independent Auditor's Report	
Independent Auditor's Report on the Consolidated Financial Statements	
The Audit Report by the Audit Committee	

Stated in this document

Posted on the websites (separate documents are sent to shareholders who have requested the delivery of written documents (excluding items marked with *))

Items posted on the websites can be viewed on the Japan Post Bank website, etc.

Japan Post Bank website ►

https://www.jp-bank.japanpost.jp/en/ir/stock/en_ir_stk_meeting.html

Medium-term Management Plan and Financial Highlights

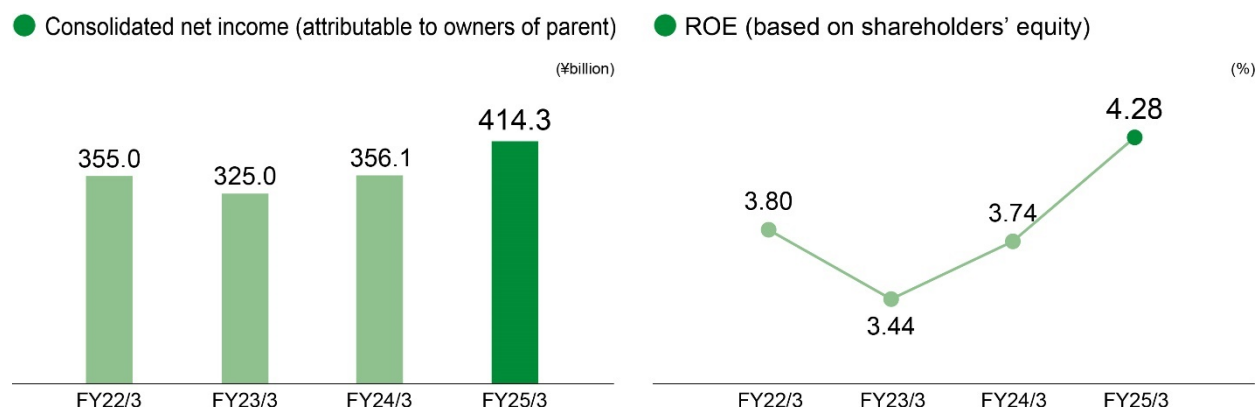
Net income for FY2025/3 was ¥414.3 billion, marking the second consecutive year of increased income and a record high since our listing. In addition, we achieved the financial targets (consolidated net income, ROE, OHR) for FY2026/3 set forth in the revised Medium-term Management Plan announced in May 2024 one year ahead of schedule. Based on our purpose of “contributing to the development of society and the region” and our management philosophy of “aiming to become ‘the most accessible and trustworthy bank in Japan’,” we have steadily implemented the business strategies aimed at innovating our business model and enhancing business sustainability, and have worked to increase shareholder value.

Financial Targets in the Medium-term Management Plan and Numerical Trends

	FY2025/3 Targets* ¹	FY2025/3 Actual	FY2026/3 Targets* ²
Consolidated net income (attributable to owners of parent)	¥365.0 billion or more	¥414.3 billion	¥400.0 billion or more
ROE (based on shareholders' equity)	3.77% or more	4.28%	4.0% or more
OHR (expense ratio) (basis including gains (losses) on money held in trust)	65% or less	61.38%	62% or less

*1 On November 14, 2024, the full-year earnings forecast for FY2025/3 was revised upward to ¥400.0 billion. ROE and OHR were revised to 4.0% or more and 62% or less, respectively.

*2 The full-year earnings forecast for FY2026/3, announced on May 15, 2025, is ¥470.0 billion. ROE and OHR are planned to be 4.7% or more and 59% or less, respectively.



Please refer here for financial results details.

Japan Post Bank website

[Home](#) > [Investor Relations](#) > [IR Library](#) > [Quarterly Results](#)

https://www.jp-bank.japanpost.jp/en/ir/financial/en_ir_fnc_library.html

Basic Policies for the Medium-term Management Plan

Based on our purpose of “contributing to the development of society and the region” and our management philosophy of “aiming to become ‘the most accessible and trustworthy bank in Japan’,” we have positioned the period of the Medium-term Management Plan from FY2022/3 to FY2026/3 as the five-year period of “deepening trust, and taking on the challenge for financial innovations” with the aim of innovating our business model and enhancing business sustainability.



Summary of Initiatives for Each Business Strategy in FY2025/3

1. Retail business innovations



- The number of registered accounts exceeded 13 million thanks mainly to the improved convenience of the Yucho Bankbook App and promotion activities.
- We improved operational efficiency and customer convenience by enhancing the functionality of the self-service branch terminal Madotab, and the development and expansion of remote channels in the asset-building support business.

2. Market business enhancement



- We promoted investment in Japanese government bonds to capitalize on the upward shift of domestic interest rates.
- We pursued diversified investments in foreign assets while remaining conscious of risk-adjusted returns amid a backdrop of remaining uncertainties such as policy interest rate cuts by the U.S. and European central banks and economic policies by the new U.S. administration.

3. Full-scale launch of the Σ (Sigma) Business



- We worked to provide equity funds to regional businesses, identify potential investee companies, and promote the introduction of products and services of investee companies, etc.
- In May 2024, we established a wholly-owned subsidiary, JAPAN POST BANK CAPITAL PARTNERS Co., Ltd., to take the lead in investment operations.

4. Strengthening the management base



- In addition to promoting human capital management, we strengthened our internal control systems and reformed our corporate culture in order to enhance the human resources that are responsible for the three business strategies.
- We implemented multifaceted measures such as developing autonomous employees, managing diversity, enhancing system infrastructure, and strengthening cybersecurity.

Please refer here for the matters to be provided electronically (Business Report, etc.).

Japan Post Bank website

[Home](#) > [Investor Relations](#) > [Stock and Debt Information](#) > [General Meeting of Shareholders](#)
https://www.jp-bank.japanpost.jp/en/ir/stock/en_ir_stk_meeting.html

Dividends and Shareholder Return Policy

Dividends

(1) Annual dividends

¥58 per share

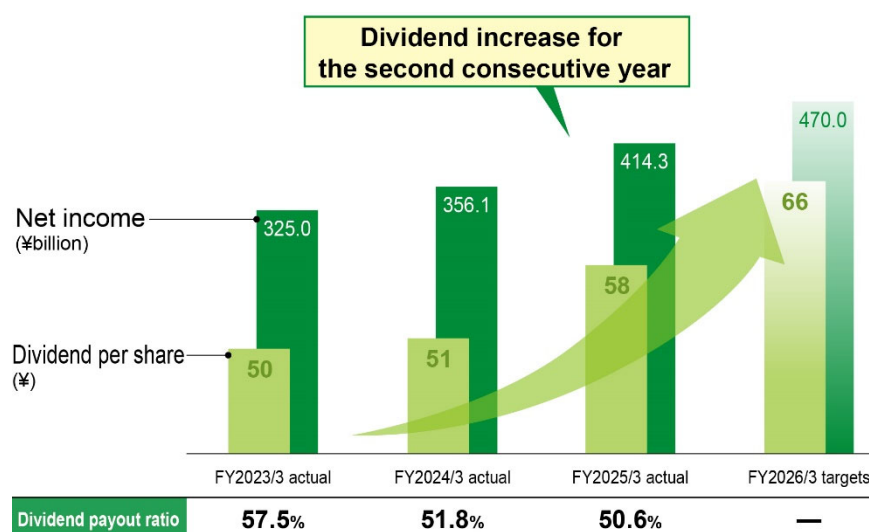
(2) Effective date

June 25, 2025

At the meeting of the Board of Directors held on May 15, 2025, we have resolved to pay an annual dividend of ¥58 per share with an effective date (payment start date) of June 25, 2025. “Annual Dividend Receipt” (“Dividend Calculation Sheet” and “Payment of Dividend via Bank Transfer” for shareholders who have requested dividend payment via bank transfer) will be enclosed and delivered with Notice of Resolution of the 19th Ordinary General Meeting of Shareholders to be held on June 24, 2025.

Shareholder Return Policy

- Considering the balance between shareholder returns, financial soundness, and investment for growth, our basic policy is to maintain a dividend payout ratio of approximately 50% during the period of the Medium-term Management Plan (FY2022/3-FY2026/3).
- However, based on the stability and continuity of dividends, we seek to increase the dividend per share (DPS) from the initial dividend forecast level (¥52) for FY2025/3, by aiming for a payout ratio in the range of 50% to 60%.



Please refer here for the details of dividends and shareholder return policy.

Japan Post Bank website

[Home](#) > [Investor Relations](#) > [Stock and Debt Information](#) > [Shareholder Returns](#)

https://www.jp-bank.japanpost.jp/en/ir/stock/en_ir_stk_haitou.html

(Securities Identification Code: 7182)
June 3, 2025
(Start Date of Measures for Electronic Provision: May 27, 2025)

Dear Shareholders:

KASAMA Takayuki
Director, President and
Representative Executive
Officer
JAPAN POST BANK Co., Ltd.
Location of Headquarters:
3-1, Otemachi 2-chome,
Chiyoda-ku, Tokyo, Japan
(Location of Registered Head
Office: 7-2, Marunouchi 2-
chome, Chiyoda-ku, Tokyo,
Japan)

NOTICE OF CONVOCAION OF THE 19TH ORDINARY GENERAL MEETING OF SHAREHOLDERS

We are pleased to announce that the 19th Ordinary General Meeting of Shareholders of JAPAN POST BANK Co., Ltd. ("Japan Post Bank") will be held for the purposes described below.

When convening this General Meeting of Shareholders, we have electronically provided information, and have posted the matters to be provided electronically on the following websites.

Japan Post Bank Website

(https://www.jp-bank.japanpost.jp/en/ir/stock/en_ir_stk_meeting.html)



Tokyo Stock Exchange (TSE) Website

(<https://www2.jpx.co.jp/tseHpFront/JJK020010Action.do?Show=Show>)



If you wish to confirm the information on the TSE website (Listed Company Search), please search by entering our company name (Japan Post Bank) or securities code (7182), and select "Basic information" and "Documents for public inspection/PR information" in that order.

With regard to the exercise of voting rights in advance, you may exercise your voting rights in advance via electromagnetic means (the Internet, etc.) or in writing by submitting the Voting Rights Exercise Form. Please review the Reference Documents for the General Meeting of Shareholders (from pages 13 to 33) and exercise your voting rights by no later than 5:15 p.m. Japan time, Monday, June 23, 2025, in accordance with the "Guidance on the Exercise of Voting Rights" on pages 10 and 11.

- 1. Date and Time:** Tuesday, June 24, 2025 at 10:00 a.m. Japan time (Reception starts at 9:00 a.m.)
- 2. Place:** Convention Hall B2
The Prince Park Tower Tokyo
8-1, Shibakoen 4-chome, Minato-ku, Tokyo, Japan
- 3. Meeting Agenda:**
- Matters to be reported:** The Business Report, Non-consolidated Financial Statements, Consolidated Financial Statements, and Audit Results of Consolidated Financial Statements by Independent Auditor and Audit Committee for the 19th fiscal year (from April 1, 2024 to March 31, 2025)
- Matters to be resolved:**
- Proposal:** Election of Fourteen (14) Directors

-End-

- The documents sent to shareholders who requested the delivery of written documents do not include the following matters in accordance with relevant laws and regulations and the Articles of Incorporation of Japan Post Bank.
 - i) The following matters in the Business Report:
 - Other Important Matters Concerning the Current Status of Japan Post Bank
 - Matters Concerning Stock Acquisition Rights, etc. of Japan Post Bank
 - Basic Policy Concerning Persons Who Control the Decisions on Financial and Business Policies
 - Systems to Ensure the Appropriate Conduct of Operations
 - Matters Concerning Specified Wholly-Owned Subsidiaries
 - Matters Concerning Accounting Advisors
 - ii) The following matters in the Financial Statements:
 - Non-Consolidated Statement of Changes in Net Assets
 - Notes to the Non-Consolidated Financial Statements
 - Consolidated Statement of Changes in Net Assets
 - Notes to the Consolidated Financial Statements
- The Audit Committee and the Independent Auditor has audited the documents subject to audit including the above matters.
- Any updates to the matters to be provided electronically will be posted on each of the aforementioned websites.

Guidance on the Exercise of Voting Rights

For those who wish to exercise their voting rights in advance
(please exercise your voting rights in advance as long as circumstances permit)



Exercise via the Internet

Voting Deadline

No later than Monday, June 23, 2025 at 5:15 p.m. Japan time

Procedures for Smart Exercise

① Access the voting website for smartphones

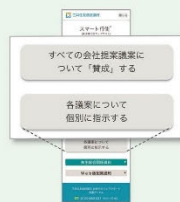
Use a smartphone or tablet device to scan the QR code on the bottom right of the Voting Rights Exercise Form.

*QR Code is a registered trademark of DENSO WAVE INCORPORATED.



You can easily exercise your voting rights without entering your Voting Rights Exercise Code or password.

② Follow the on-screen guidance and exercise your voting rights by entering your approval or disapproval of each proposal.



NOTE

If you wish to change your votes after you have exercised your voting rights, please access the voting website shown on the right to change your votes.

*Connection fees, broadband fees and other fees incurred in using the Internet shall be borne by shareholders.

*The smart exercise procedures or the voting website might not be accessible depending on the Internet environment, the service subscribed or the model used.

Should you have any questions, please contact the below.

Inquiries regarding voting via the Internet

[Administrator of Shareholder Registry]
Stock Transfer Agency Business Planning Department,
Sumitomo Mitsui Trust Bank, Limited

☎ 0120-652-031

(toll free in Japan) (Open from 9:00 a.m. to 9:00 p.m.)

Method of voting via Voting Website

① Access the voting website

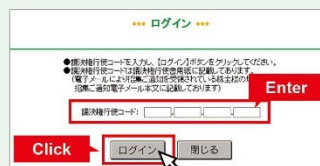
<https://www.web54.net>



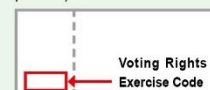
Click "Next." [次へすすむ](#)

② Enter the Voting Rights Exercise Code

Enter the "Voting Rights Exercise Code" shown on the lower left of the back of the Voting Rights Exercise Form and click "Login." [ログイン](#)



Back of the Voting Rights Exercise Form
(Number of shares you hold is printed.)



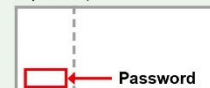
③ Enter the Password

Please enter the "Password" shown on the lower left of the back of the Voting Rights Exercise Form and click "Next." [次へ](#)

*Set a new password on the next screen. Please keep the new password you set.



Back of the Voting Rights Exercise Form
(Number of shares you hold is printed.)



④ Follow the on-screen guidance and exercise your voting rights by entering your approval or disapproval of each proposal.



Exercise in Writing

**Voting
Deadline**

Votes shall arrive no later than **Monday, June 23, 2025 at 5:15 p.m. Japan time**

Please indicate your approval or disapproval of each proposal on the enclosed Voting Rights Exercise Form and return in by post to reach us no later than the above voting deadline.

How to fill out your Voting Rights Exercise Form

Please indicate your approval or disapproval of the proposal inside this box.

Proposal	Instructions
In case you approve all the candidates	→ Please circle the "approval" "賛" column
In case you disapprove all the candidates	→ Please circle the "disapproval" "否" column
In case you disapprove certain candidates	→ Please circle the "approval" "賛" column and fill in the candidate number(s) of the candidate(s) you disapprove.

If there is no indication of approval or disapproval for the proposal, it will be deemed as an indication of approval.

Handling of multiple exercises of voting rights

- (1) If you vote both via the Internet and in writing, your vote via the Internet will be treated as effective.
- (2) If you vote more than once via the Internet, your last vote will be treated as effective.

For Institutional Investors

The Electronic Voting Platform, operated by ICJ Co., Ltd., is available for institutional investors that have applied in advance to use the platform.

If you attend the venue in person

Please submit your Voting Rights Exercise Form at the reception.

Date and Time

Tuesday, June 24, 2025 at 10:00 a.m. Japan time (Reception starts at 9:00 a.m.)

Place

Convention Hall B2 The Prince Park Tower Tokyo
8-1, Shibakoen 4-chome, Minato-ku, Tokyo, Japan

Information about the Live Stream and Reception of Questions in Advance

Live stream

The 19th Ordinary General Meeting of Shareholders will be live streamed online so that all shareholders can watch the proceedings at home.

1. Date and time of live stream: from 10:00 a.m. on Tuesday, June 24, 2025.
2. How to watch: Please watch the meeting live-streamed by accessing an Internet link on the Japan Post Bank website given below.
3. Notes
 - (1) You are not able to exercise your voting rights or ask questions via the live stream.
 - (2) The meeting will be shot from the back of the venue and due care will be taken so as not to include images of attending shareholders. In some cases, however, images of shareholders may unavoidably appear in the streaming.
 - (3) Please be careful about handling personal information as the comments of attending shareholders will be included in the audio of the live stream.
 - (4) Video and audio of the General Meeting of Shareholders may be faulty due to the environment of the PC used (model, performance, etc.), Internet connection environment (line status, connection speed, etc.), viewer traffic, and other factors. For various other reasons, the live stream may be interrupted, cut short or canceled.
 - (5) Telecommunications fees and other costs charged for viewing the live stream shall be borne by shareholders.

Reception of questions in advance

From 10:00 a.m. on Wednesday, June 4, 2025 to 5:00 p.m. on Friday, June 20, 2025, Japan Post Bank will accept questions from shareholders about the matters to be reported and the matters to be resolved for the 19th Ordinary General Meeting of Shareholders on its website as described below.

Please refer here for the General Meeting of Shareholders on the Japan Post Bank website.

[Home](#) > [Investor Relations](#) > [Stock and Debt Information](#) > [General Meeting of Shareholders](#)
https://www.jp-bank.japanpost.jp/en/ir/stock/en_ir_stk_meeting.html

Reference Documents for the General Meeting of Shareholders

Proposal and References

Proposal: Election of Fourteen (14) Directors

The term of office of all fourteen (14) Directors will expire at the closing of this Ordinary General Meeting of Shareholders. It is therefore proposed to elect fourteen (14) Directors based on the decision of the Nomination Committee. Candidates for Directors are as follows:

No.	Name			Candidate attributes	Current positions and responsibilities at Japan Post Bank	Number of years in office	Planned committee membership			
							Nomina- tion	Audit	Compen- sation	Risk
1	Re-elected	KASAMA Takayuki	Male		Director, President and Representative Executive Officer Member of the Nomination Committee	2	○			
2	Re-elected	YANO Harumi	Male		Director and Representative Executive Vice President	1				
3	Newly elected	OGATA Kenji	Male		Executive Vice President	—				
4	Newly elected	NEGISHI Kazuyuki	Male		—	—	○		○	
5	Newly elected	ICHIKI Miho	Female		—	—		○		○
6	Re-elected	KAIWA Makoto	Male	Outside Independent	Director Chairman of the Nomination Committee	6	◎			
7	Re-elected	KAWAMURA Hiroshi	Male	Outside Independent	Director Chairman of the Audit Committee	5		◎		
8	Re-elected	YAMAMOTO Kenzo	Male	Outside Independent	Director Chairman of the Risk Committee Member of the Audit Committee	5		○		◎
9	Re-elected	NAKAZAWA Keiji	Male	Outside Independent	Director Member of the Audit Committee Member of the Compensation Committee	3		○	○	
10	Re-elected	SATO Atsuko	Female	Outside Independent	Director Member of the Risk Committee	3				○
11	Re-elected	AMANO Reiko	Female	Outside Independent	Director Member of the Nomination Committee	2			◎	
12	Re-elected	KATO Akane	Female	Outside Independent	Director Member of the Audit Committee	2		○		
13	Newly elected	MORI Shigeki	Male	Outside Independent	—	—	○		○	
14	Newly elected	MORO Junko	Female	Outside Independent	—	—	○			

(◎: chairman candidate)

Outside: Outside Director candidate; Independent: Independent director candidate under the provisions of the Tokyo Stock Exchange.

<Skills Matrix>

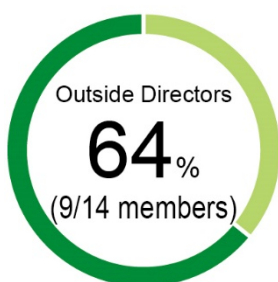
In accordance with our Basic Policy on Corporate Governance, the Board of Directors shall be composed of diverse Directors with abundant knowledge and experience, as well as deep insight, in order for them to perform an appropriate supervisory function toward realizing Japan Post Bank's sustainable growth and improvement of its corporate value over the medium to long term.

The table below lists the skills that we expect from Directors, and shows particularly highly specialized areas in which the candidates for Director have abundant experience and deep insight.

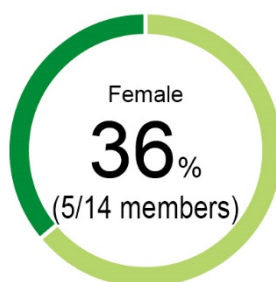
(If the Proposal "Election of Fourteen (14) Directors" is approved)

	KASAMA Takayuki	YANO Harumi	OGATA Kenji	NEGISHI Kazuyuki	ICHIKI Miho	KAIWA Makoto	KAWAMURA Hiroshi
Re-elected / Newly elected	Re-elected	Re-elected	Newly elected	Newly elected	Newly elected	Re-elected	Re-elected
Position	Director	Director	Director	Director	Director	Outside Director Independent Director	Outside Director Independent Director
Management (Corporate Management)	●					●	
Legal / Compliance / Risk Management	●		●	●	●		●
Financial Accounting			●			●	
Finance / Market Operation	●	●	●	●			
IT / Digital Transformation		●					
Sales / Marketing				●	●		
Human Resource Development		●			●		
Sustainability	●	●	●	●		●	

Percentage of Outside Directors



Percentage of female Directors



	YAMAMOTO Kenzo	NAKAZAWA Keiji	SATO Atsuko	AMANO Reiko	KATO Akane	MORI Shigeki	MORO Junko
Re-elected / Newly elected	Re-elected	Re-elected	Re-elected	Re-elected	Re-elected	Newly elected	Newly elected
Position	Outside Director Independent Director	Outside Director Independent Director	Outside Director Independent Director	Outside Director Independent Director	Outside Director Independent Director	Outside Director Independent Director	Outside Director Independent Director
Management (Corporate Management)					●	●	
Legal / Compliance / Risk Management	●	●	●	●		●	
Financial Accounting		●					
Finance / Market Operation	●		●				
IT / Digital Transformation		●					
Sales / Marketing		●	●		●		●
Human Resource Development			●		●	●	●
Sustainability				●		●	●

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
1	<p>KASAMA Takayuki (Aug. 9, 1973) (Age 51)</p> <p>Male</p> <p>Re-elected</p> <p>Director, President and Representative Executive Officer, Member of the Nomination Committee</p> <p>Number of years in office as Director 2 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Nomination Committee 100% (7/7 meetings)</p>	<p>Apr. 1996 Joined The Long-Term Credit Bank of Japan, Limited (current SBI Shinsei Bank, Limited)</p> <p>Dec. 1998 Joined IBJ Securities Co., Ltd. (current Mizuho Securities Co., Ltd.)</p> <p>Oct. 2000 Joined Goldman Sachs (Japan) Ltd.</p> <p>Jan. 2010 Managing Director, Goldman Sachs (Japan) Ltd.</p> <p>Jan. 2011 Managing Director, Head of Credit Trading, Goldman Sachs (Japan) Ltd.</p> <p>Jul. 2013 CEO, Senior Portfolio Manager, GOLVIS INVESTMENT PTE. LTD.</p> <p>Nov. 2015 Managing Director (in charge of credit investments), Investment Division of JAPAN POST BANK Co., Ltd.</p> <p>Jun. 2016 Managing Director, General Manager of Global Credit Investment Department, Investment Division of JAPAN POST BANK Co., Ltd.</p> <p>May 2018 Senior Managing Director, General Manager of Global Credit Investment Department, Investment Division of JAPAN POST BANK Co., Ltd.</p> <p>Jul. 2019 Concurrently serving as General Manager of Global Fund Investment Department, Investment Division of JAPAN POST BANK Co., Ltd.</p> <p>Apr. 2020 Executive Managing Director (supervising bonds and credit), Investment Division of JAPAN POST BANK Co., Ltd. Concurrently serving as General Manager of Rates and FX Investment Department, Investment Division of JAPAN POST BANK Co., Ltd.</p> <p>Jun. 2020 Senior Managing Executive Officer of JAPAN POST BANK Co., Ltd.</p> <p>Jun. 2023 Director and Representative Executive Vice President of JAPAN POST BANK Co., Ltd.</p> <p>Apr. 2024 Director, President and Representative Executive Officer of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Jun. 2024 Director of JAPAN POST HOLDINGS Co., Ltd. (current position)</p> <p>Significant concurrent positions: Director of JAPAN POST HOLDINGS Co., Ltd.</p> <p><u>Reasons for the election as candidate for Director</u> Mr. KASAMA Takayuki successively held various important posts at our Investment Division and others, and has been responsible for the management of Japan Post Bank as President and Representative Executive Officer, and as such Japan Post Bank expects that, with his abundant experience and achievements, he will sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors.</p>	80,100 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
2	<p>YANO Harumi (Dec. 23, 1961) (Age 63)</p> <p>Male</p> <p>Re-elected</p> <p>Director and Representative Executive Vice President (Assistant to the President)</p> <p>Number of years in office as Director 1 year</p> <p>Status of attendance at the meetings of: Board of Directors 100% (11/11 meetings)</p>	<p>Apr. 1984 Joined The Industrial Bank of Japan, Ltd.</p> <p>Feb. 2008 Senior Manager, Administration Department, Mizuho Corporate Bank, Ltd..</p> <p>Jul. 2009 Senior Manager, Strategic Research Office, General Planning Department, Mizuho Securities Co., Ltd.</p> <p>Apr. 2010 General Manager, Strategic Research Department, Mizuho Securities Co., Ltd.</p> <p>Apr. 2011 General Manager, Research Department, Corporate Administration Division of JAPAN POST BANK Co., Ltd.</p> <p>Oct. 2011 Executive Officer of JAPAN POST BANK Co., Ltd.</p> <p>Mar. 2015 General Manager, ALM Planning Department, Corporate Administration Division of JAPAN POST BANK Co., Ltd.</p> <p>Jun. 2016 Managing Executive Officer of JAPAN POST BANK Co., Ltd.</p> <p>Jun. 2019 Senior Managing Executive Officer of JAPAN POST BANK Co., Ltd.</p> <p>Jun. 2023 Executive Vice President of JAPAN POST BANK Co., Ltd.</p> <p>Apr. 2024 Representative Executive Vice President of JAPAN POST BANK Co., Ltd.</p> <p>Jun. 2024 Director and Representative Executive Vice President of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Significant concurrent positions: None</p> <p><u>Reasons for the election as candidate for Director</u> Mr. YANO Harumi successively held various important posts at our Corporate Administration Division and others, and has been responsible for the management as Representative Executive Vice President of Japan Post Bank, and as such Japan Post Bank expects that, with his abundant experience and achievements, he will sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors.</p>	14,300 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
3	<p>OGATA Kenji (May 4, 1967) (Age 58)</p> <p>Male</p> <p>Newly elected</p> <p>Executive Vice President (Compliance Division; Legal Affairs Department of Corporate Administration Division)</p> <p>Number of years in office as Director – year</p> <p>Status of attendance at the meetings of: Board of Directors – % (–/– meetings)</p>	<p>Apr. 1990 Joined the Ministry of Posts and Telecommunications</p> <p>Feb. 2012 Deputy Senior General Manager of Corporate Planning Department, Corporate Planning Division of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Sep. 2013 Senior General Manager of Corporate Planning Department, Corporate Planning Division of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Apr. 2015 Senior General Manager of Corporate Planning Department and Head of IR Office, Corporate Planning Division of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Jun. 2016 Executive Officer and Senior General Manager of Corporate Planning Department of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Sep. 2017 Executive Officer and Head of Secretaries Office of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Apr. 2018 Managing Executive Officer and Head of Secretaries Office of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Apr. 2019 Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Apr. 2021 Senior Executive Officer and Director of Kinki Regional Office of JAPAN POST Co., Ltd.</p> <p>Jun. 2023 Executive Vice President of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Jun. 2025 Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd.*</p> <p>Significant concurrent positions: Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd.* * Scheduled to be appointed in June 2025.</p> <p><u>Reasons for the election as candidate for Director</u> Mr. OGATA Kenji successively held various important posts at JAPAN POST HOLDINGS Co., Ltd. and others, and has been responsible for the management as Executive Vice President of Japan Post Bank, and as such Japan Post Bank expects that, with his abundant experience and achievements, he will sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors.</p>	3,300 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
4	<p>NEGISHI Kazuyuki (March 17, 1971) (Age 54)</p> <p>Male</p> <p>Newly elected</p> <p>—</p> <p>Number of years in office as Director — year</p> <p>Status of attendance at the meetings of: Board of Directors —% (—/— meetings)</p>	<p>Apr. 1994 Joined the Ministry of Posts and Telecommunications</p> <p>Apr. 2010 General Manager of Sales Promotion Department of JAPAN POST INSURANCE Co., Ltd.</p> <p>Apr. 2011 General Manager of Investment Planning Department of JAPAN POST INSURANCE Co., Ltd.</p> <p>Apr. 2012 General Manager of Corporate Planning Division of Japan Post Network Co., Ltd. (currently JAPAN POST Co., Ltd.)</p> <p>Oct. 2012 General Manager of Corporate Planning Division of JAPAN POST Co., Ltd.</p> <p>Jan. 2014 Executive Manager for Planning of Corporate Planning Division of JAPAN POST Co., Ltd.</p> <p>Dec. 2015 Senior General Manager of Corporate Planning Division of JAPAN POST Co., Ltd.</p> <p>Apr. 2017 Executive Officer of JAPAN POST Co., Ltd.</p> <p>Apr. 2019 Senior Executive Officer of JAPAN POST Co., Ltd. Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd.</p> <p>Apr. 2023 Senior Executive Officer and Director of Tokai Regional Office of JAPAN POST Co., Ltd.</p> <p>Apr. 2025 Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd. (current position)</p> <p>Jun. 2025 Director and Representative Executive Officer, President & CEO of JAPAN POST HOLDINGS Co., Ltd.*1 Director of JAPAN POST Co., Ltd.*2 Director of JAPAN POST INSURANCE Co., Ltd.*2</p> <p>Significant concurrent positions: Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd. Director of JAPAN POST Co., Ltd.*2 Director of JAPAN POST INSURANCE Co., Ltd.*2 *1 Scheduled to be appointed as Director and Representative Executive Officer, President & CEO of JAPAN POST HOLDINGS Co., Ltd. in June 2025. *2 Scheduled to be appointed in June 2025.</p> <p><u>Reasons for the election as candidate for Director</u> Mr. NEGISHI Kazuyuki successively held various important posts at JAPAN POST Co., Ltd. and others, and has been responsible for the management of JAPAN POST GROUP as Managing Executive Officer of the parent company, JAPAN POST HOLDINGS Co., Ltd., and as such Japan Post Bank expects that, with his abundant experience and achievements, he will sufficiently fulfill his role in enhancing the decision- making function and supervision function of the Board of Directors.</p>	0 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
5	<p>ICHIKI Miho (July 22, 1969) (Age 55)</p> <p>Female</p> <p>Newly elected</p> <p>—</p> <p>Number of years in office as Director — year</p> <p>Status of attendance at the meetings of: Board of Directors —% (—/— meetings)</p>	<p>Apr. 1992 Joined the Ministry of Posts and Telecommunications</p> <p>Aug. 2008 General Manager of Corporate Planning Division of Japan Post Network Co., Ltd. (currently JAPAN POST Co., Ltd.)</p> <p>Apr. 2012 Head of Reform Promotion Office of Japan Post Network Co., Ltd.</p> <p>Oct. 2012 Head of Reform Promotion Office, Corporate Management Division, Postal Network Headquarters of JAPAN POST Co., Ltd.</p> <p>Apr. 2013 Head of Reform Promotion Office, Corporate Planning Division of JAPAN POST Co., Ltd.</p> <p>Spt. 2014 Head of Women's Workforce Participation Promotion Office, General Affairs and Personnel Division of JAPAN POST Co., Ltd.</p> <p>Apr. 2015 Head of Women's Workforce Participation Promotion Office, Personnel Affairs Division of JAPAN POST Co., Ltd.</p> <p>Apr. 2017 Head of Human Resource Development Office, Personnel Affairs Division of JAPAN POST Co., Ltd.</p> <p>Apr. 2019 Head of Liaison Office, Corporate Planning Division of JAPAN POST Co., Ltd.</p> <p>Apr. 2020 Senior General Manager of Procurement Division of JAPAN POST Co., Ltd.</p> <p>Oct. 2020 Senior General Manager of Financial Services Sales Promotion Division, JAPAN POST Co., Ltd.</p> <p>Apr. 2021 Executive Officer and Director of Minami- Kanto Regional Office of JAPAN POST Co., Ltd.</p> <p>Apr. 2023 Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd. (current position)* Senior Executive Officer of JAPAN POST Co., Ltd. (current position)*</p> <p>Significant concurrent positions: Managing Executive Officer of JAPAN POST HOLDINGS Co., Ltd.* Senior Executive Officer of JAPAN POST Co., Ltd.* * Scheduled to retire in June 2025.</p> <p><u>Reasons for the election as candidate for Director</u> Ms. ICHIKI Miho successively held various important posts at JAPAN POST Co., Ltd., and has been responsible for the management of JAPAN POST GROUP as Managing Executive Officer of the parent company, JAPAN POST HOLDINGS, Co., Ltd., and as such Japan Post Bank expects that, with her abundant experience and achievements, she will sufficiently fulfill her role in enhancing the decision-making function and supervision function of the Board of Directors.</p>	0 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
6	<p>KAIWA Makoto (Sept. 25, 1949) (Age 75)</p> <p>Male</p> <p>Re-elected</p> <p>Outside Director Independent Director</p> <p>Director, Chairman of the Nomination Committee</p> <p>Number of years in office as Director 6 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Nomination Committee 100% (7/7 meetings)</p>	<p>Apr. 1973 Joined Tohoku Electric Power Co., Inc.</p> <p>Jun. 2005 Director and General Manager of Corporate Planning Dept. of Tohoku Electric Power Co., Inc.</p> <p>Jun. 2007 Senior Executive Officer and General Manager of Niigata Branch Office of Tohoku Electric Power Co., Inc.</p> <p>Jun. 2009 Representative Director & Executive Vice President in charge of Investor Relations of Tohoku Electric Power Co., Inc.</p> <p>Jun. 2010 Representative Director & President of Tohoku Electric Power Co., Inc.</p> <p>Jun. 2015 Representative Director & Chairman of the Board of Tohoku Electric Power Co., Inc.</p> <p>Jun. 2019 Director of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Apr. 2021 Director & Chairman Emeritus of Tohoku Electric Power Co., Inc.</p> <p>Jun. 2021 Chairman Emeritus of Tohoku Electric Power Co., Inc.</p> <p>Jun. 2022 Special Advisor of Tohoku Electric Power Co., Inc. (current position)</p> <p>Significant concurrent positions: Special Advisor of Tohoku Electric Power Co., Inc.</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u></p> <p>Mr. KAIWA Makoto has been involved in corporate management of a publicly traded company for a long time, and Japan Post Bank expects him to sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors as an Outside Director, based on his abundant experience and insights as a specialist of corporate management gained through his career.</p>	0 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
7	<p>KAWAMURA Hiroshi (Jan. 16, 1952) (Age 73)</p> <p>Male</p> <p>Re-elected</p> <p>Outside Director Independent Director</p> <p>Director, Chairman of the Audit Committee</p> <p>Number of years in office as Director 5 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Audit Committee 100% (14/14 meetings)</p>	<p>Apr. 1977 Appointed as Public Prosecutor of Tokyo District Prosecutors Office</p> <p>Jul. 2008 Director-General, Trial Department of Supreme Public Prosecutors Office</p> <p>Jan. 2009 Chief Prosecutor of Chiba District Public Prosecutors Office</p> <p>Apr. 2010 Chief Prosecutor of Yokohama District Public Prosecutors Office</p> <p>Jan. 2012 Superintending Prosecutor of Sapporo High Public Prosecutors Office</p> <p>Jan. 2014 Superintending Prosecutor of Nagoya High Prosecutors Office</p> <p>Mar. 2015 Outside Corporate Auditor of Asahi Glass, Limited. (current AGC Inc.)</p> <p>Apr. 2015 Professor, Faculty of Law of Doshisha University</p> <p>Jun. 2015 Outside Auditor of ISHII IRON WORKS CO., LTD.</p> <p>Jun. 2016 Outside Director of ISHII IRON WORKS CO., LTD. (current position)</p> <p>Jun. 2020 Director of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Apr. 2022 Registered as Attorney-at-law (current position)</p> <p>Significant concurrent positions: Attorney-at-law Outside Director of ISHII IRON WORKS CO., LTD.</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u></p> <p>Mr. KAWAMURA Hiroshi has been in the legal profession for a long time, and Japan Post Bank expects him to sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors as an Outside Director, based on his abundant experience and insights gained through his career as a legal professional.</p> <p>Mr. KAWAMURA previously has not been involved in corporate management except as outside officer. However, we have determined that he has the capabilities to appropriately execute duties as Outside Director due to the above reasons.</p>	4,400 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
8	<p>YAMAMOTO Kenzo (Jan. 21, 1954) (Age 71)</p> <p>Male</p> <p>Re-elected</p> <p>Outside Director Independent Director</p> <p>Director, Chairman of the Risk Committee, Member of the Audit Committee</p> <p>Number of years in office as Director 5 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Audit Committee 100% (14/14 meetings) Risk Committee 100% (6/6 meetings)</p>	<p>Apr. 1976 Joined the Bank of Japan</p> <p>Feb. 2002 Director-General, Financial Markets Department of the Bank of Japan</p> <p>May. 2003 Associate Director-General, Representative Office in New York of the Bank of Japan</p> <p>Dec. 2003 General Manager for the Americas and Chief Representative in New York of the Bank of Japan</p> <p>Jul. 2005 Director-General, Payment and Settlement Systems Department of the Bank of Japan</p> <p>Jul. 2006 Director-General, Financial System and Bank Examination Department of the Bank of Japan</p> <p>May. 2008 Executive Director of the Bank of Japan</p> <p>Jun. 2012 Chairman of NTT Data Institute of Management Consulting, Inc.</p> <p>Mar. 2016 Member of the Board as Outside Director of Bridgestone Corporation (current position)</p> <p>Jun. 2018 Representative of Office KY Initiative (current position)</p> <p>Feb. 2019 Director of TOMIYAMA CULTURAL FOUNDATION (current position)</p> <p>Jul. 2019 Outside Director of SUMITOMO LIFE INSURANCE COMPANY (current position)</p> <p>Jun. 2020 Director of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Significant concurrent positions: Representative of Office KY Initiative Member of the Board as Outside Director of Bridgestone Corporation Outside Director of SUMITOMO LIFE INSURANCE COMPANY</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u> Mr. YAMAMOTO Kenzo successively held various important posts at the Bank of Japan, and Japan Post Bank expects him to sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors as an Outside Director, based on his abundant experience and insights in the financial market and financial system gained through his career.</p>	3,800 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
9	<p>NAKAZAWA Keiji (Jan. 2, 1956) (Age 69)</p> <p>Male</p> <p>Re-elected</p> <p>Outside Director Independent Director</p> <p>Director, Member of the Audit Committee, Member of the Compensation Committee</p> <p>Number of years in office as Director 3 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Audit Committee 100% (14/14 meetings) Compensation Committee 100% (6/6 meetings)</p>	<p>Apr. 1978 Joined Sony Corporation</p> <p>Apr. 2000 General Manager of Corporate Planning Department, Electronics Headquarters of Sony Corporation</p> <p>Apr. 2003 Chief Financial Officer, Home Network Company of Sony Corporation</p> <p>Jun. 2004 Group Executive Officer of Sony Corporation, and Representative Director and Chief Financial Officer of S-LCD Corporation</p> <p>Jun. 2010 Executive Officer, Senior Vice President of Sony Corporation</p> <p>Apr. 2015 Executive Officer of Sun Frontier Fudousan Co., Ltd.</p> <p>Oct. 2015 Senior Adviser of McDonald's Company (Japan), Ltd.</p> <p>Aug. 2017 Vice President of McDonald's Company (Japan), Ltd.</p> <p>Jun. 2022 Director of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Significant concurrent positions: None</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u> Mr. NAKAZAWA Keiji successively held various important posts at publicly traded companies for a long time, and Japan Post Bank expects him to sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors as an Outside Director, based on his abundant experience and insights in finance and accounting gained through his career.</p>	8,400 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
10	<p>SATO Atsuko (Jun. 7, 1966) (Age 59)</p> <p>Female</p> <p>Re-elected</p> <p>Outside Director Independent Director</p> <p>Director, Member of the Risk Committee</p> <p>Number of years in office as Director 3 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Risk Committee 100% (6/6 meetings)</p>	<p>Apr. 1989 Joined Goldman Sachs (Japan) Ltd.</p> <p>Dec. 2000 Managing Director, Goldman Sachs (Japan) Ltd.</p> <p>Feb. 2002 Managing Director and Head of Capital Market Division, Goldman Sachs (Japan) Ltd.</p> <p>Jul. 2005 Founded Ciel Bleu Co., Ltd. and became Representative Director and President</p> <p>Aug. 2007 Director, Investor Relations, Unison Capital Inc.</p> <p>Sep. 2013 Professor, School of Hospitality & Tourism Management of Meikai University</p> <p>Apr. 2017 Associate Professor, Department of International Studies, Faculty of Economics of Takasaki City University of Economics (current position)</p> <p>Apr. 2018 Adjunct Faculty, National Graduate Institute for Policy Studies</p> <p>Jun. 2019 Outside Corporate Auditor of DeNA Co., Ltd. (current position)</p> <p>Feb. 2022 Outside Director of Japan Management Succession Support Co. Ltd.</p> <p>Jun. 2022 Director of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Jun. 2024 Outside Director of YOMEISHU SEIZO CO., LTD. (current position)</p> <p>Significant concurrent positions: Associate Professor, Department of International Studies, Faculty of Economics of Takasaki City University of Economics Outside Corporate Auditor of DeNA Co., Ltd. Outside Director of YOMEISHU SEIZO CO., LTD.</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u> Ms. SATO Atsuko successively held various important posts at Goldman Sachs (Japan) Ltd. and positions as university professor, and Japan Post Bank expects her to sufficiently fulfill her role in enhancing the decision-making function and supervision function of the Board of Directors as an Outside Director, based on her abundant experience and insights in market operations, risk management and human resource development gained through her career.</p>	4,900 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
11	<p>AMANO Reiko (Jan. 21, 1954) (Age 71)</p> <p>Female</p> <p>Re-elected</p> <p>Outside Director Independent Director</p> <p>Director, Member of the Nomination Committee</p> <p>Number of years in office as Director 2 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Nomination Committee 100% (7/7 meetings)</p>	<p>Apr. 1980 Joined KAJIMA CORPORATION</p> <p>Mar. 2004 Visiting Professor of International Center for Urban Safety Engineering, Institute of Industrial Science, The University of Tokyo</p> <p>Apr. 2005 Senior Manager, Civil Engineering Technology Department, Civil Engineering Management Division of KAJIMA CORPORATION</p> <p>Apr. 2011 General Manager, Intellectual Property and License Department of KAJIMA CORPORATION</p> <p>Feb. 2014 Divisional Advisor, Intellectual Property and License Department of KAJIMA CORPORATION</p> <p>Oct. 2014 Executive Director, Research Center for Reinforcement of Resilience Function, Independent Administrative Agency National Research Institute for Earth Science and Disaster Resilience (current National Research Institute for Earth Science and Disaster Resilience)</p> <p>Apr. 2015 Auditor of the National Institute for Environmental Studies</p> <p>Apr. 2016 Executive Director of the National Research Institute for Earth Science and Disaster Resilience</p> <p>Jun. 2016 Outside Director of East Japan Railway Company</p> <p>Sep. 2019 Auditor of Japan Atomic Energy Agency</p> <p>Jun. 2021 Outside Director of Yokogawa Bridge Holdings Corp. (current position)</p> <p>Jun. 2023 Director of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Significant concurrent positions: Outside Director of Yokogawa Bridge Holdings Corp.</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u></p> <p>Ms. AMANO Reiko successively held various important posts at publicly traded companies and national research and development agencies for a long time, and Japan Post Bank expects her to sufficiently fulfill her role in enhancing the decision-making function and supervision function of the Board of Directors as an Outside Director, based on her abundant experience and insights in risk management gained through her career.</p> <p>Ms. AMANO Reiko previously has not been involved in corporate management except as outside officer. However, we have determined that she has the capabilities to appropriately execute duties as Outside Director due to the above reasons.</p>	1,300 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
12	<p>KATO Akane (Sept. 3, 1963) (Age 61)</p> <p>Female</p> <p>Re-elected</p> <p>Outside Director Independent Director</p> <p>Director, Member of the Audit Committee</p> <p>Number of years in office as Director 2 years</p> <p>Status of attendance at the meetings of: Board of Directors 100% (13/13 meetings) Audit Committee 100% (14/14 meetings)</p>	<p>Nov. 1984 Joined ALL NIPPON AIRWAYS CO., LTD.</p> <p>Jul. 1994 Instructor, Inflight Services Training Department, Inflight Services Center of ALL NIPPON AIRWAYS CO., LTD.</p> <p>Jul. 2007 Chief, Training Division of ANA Learning Co., Ltd. (current ANA Business Solutions Co., Ltd.)</p> <p>Apr. 2012 Manager of VIP Service Department, Tokyo Airport Branch of ALL NIPPON AIRWAYS CO., LTD. (current ANA AIRPORT SERVICES CO., LTD.)</p> <p>Jul. 2014 Representative Director of AKANE IDENTITIES INC. (current position)</p> <p>Jun. 2016 Outside Director of SAN-EI Corporation</p> <p>Apr. 2018 Part-time Lecturer of Toho College of Music</p> <p>Aug. 2019 Registered as a Career Consultant</p> <p>Mar. 2020 Outside Director of SUMCO CORPORATION (current position)</p> <p>Jun. 2023 Director of JAPAN POST BANK Co., Ltd. (current position)</p> <p>Significant concurrent positions: Representative Director of AKANE IDENTITIES INC. Outside Director of SUMCO CORPORATION</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u></p> <p>Ms. KATO Akane worked as a human resources development consultant for a long time, and Japan Post Bank expects her to sufficiently fulfill her role in enhancing the decision-making function and supervision function of the Board of Directors as an Outside Director, based on her abundant experience and insights in human resources development gained through her career.</p>	600 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
13	<p>MORI Shigeki (July 22, 1958) (Age 66)</p> <p>Male</p> <p>Newly elected</p> <p>Outside Director Independent Director</p> <p>–</p> <p>Number of years in office as Director – year</p> <p>Status of attendance at the meetings of: Board of Directors –% (–/– meetings)</p>	<p>Apr. 1981 Joined Nippon Sheet Glass Co., Ltd.</p> <p>Apr. 2003 General Manager of Planning Dept., Architectural Glass Company of Nippon Sheet Glass Co., Ltd.</p> <p>Jan. 2005 General Manager of Functional Glass Production & Technology, Architectural Glass Company of Nippon Sheet Glass Co., Ltd. President of NSG Kanto Co., Ltd. (currently NSG Building Products Co., Limited)</p> <p>Jul. 2010 Head of Production, Fabrication and Marketing, UK and South Europe, Architectural Glass (UK) of Nippon Sheet Glass Co., Ltd.</p> <p>May 2012 Senior Corporate Officer, Head of Architectural Glass Japan of Nippon Sheet Glass Co., Ltd.</p> <p>Jun. 2012 Senior Corporate Officer, Head of Technical Glass SBU of Nippon Sheet Glass Co., Ltd.</p> <p>Apr. 2015 Representative Executive Officer, President and CEO of Nippon Sheet Glass Co., Ltd.</p> <p>Jun. 2015 Director, Representative Executive Officer, President and CEO of Nippon Sheet Glass Co., Ltd.</p> <p>Apr. 2023 Director, Representative Executive Officer, Chairperson of Nippon Sheet Glass Co., Ltd.</p> <p>Jun. 2023 Executive Officer, Chairperson of Nippon Sheet Glass Co., Ltd. (current position)</p> <p>Significant concurrent positions: Executive Officer, Chairperson of Nippon Sheet Glass Co., Ltd.</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u> Mr. MORI Shigeki has been involved in corporate management of a publicly traded company for a long time, and has experience particularly in corporate management and risk management. Japan Post Bank judges that, with his abundant experience and insights as a specialist of corporate management gained through his career, he will contribute to strengthening its management base, promoting sustainability, and improving its corporate value over the medium to long term. Due to these reasons, he has been nominated as a candidate for Outside Director, as Japan Post Bank expects that he will sufficiently fulfill his role in enhancing the decision-making function and supervision function of the Board of Directors.</p>	0 shares

No.	Name (Date of birth)	Past experience, positions and responsibilities	Number of shares of Japan Post Bank held
14	<p>MORO Junko (May 31, 1963) (Age 62)</p> <p>Female</p> <p>Newly elected</p> <p>Outside Director Independent Director</p> <p>–</p> <p>Number of years in office as Director – year</p> <p>Status of attendance at the meetings of: Board of Directors –% (–/– meetings)</p>	<p>Apr. 1986 Joined Mitsui O.S.K. Lines, Ltd. (currently Mitsui O.S.K. Lines, Ltd.)</p> <p>Jun. 2014 General Manager of Secretaries Office of Mitsui O.S.K. Lines, Ltd.</p> <p>Apr. 2017 Associate General Manager of Corporate Planning Division and General Manager of One MOL Business Strategy Execution Office, Corporate Planning Division of Mitsui O.S.K. Lines, Ltd.</p> <p>Apr. 2018 General Manager of Corporate Marketing Division of Mitsui O.S.K. Lines, Ltd.</p> <p>Apr. 2019 Executive Officer of Mitsui O.S.K. Lines, Ltd.</p> <p>Apr. 2021 Managing Executive Officer of Mitsui O.S.K. Lines, Ltd.</p> <p>Apr. 2023 Adviser of Mitsui O.S.K. Lines, Ltd.</p> <p>Jun. 2023 Director of Mitsui O.S.K. Lines, Ltd. (current position)</p> <p>Significant concurrent positions: Director of Mitsui O.S.K. Lines, Ltd.</p> <p><u>Reasons for the election as candidate for Outside Director and a summary of the roles expected of the candidate</u></p> <p>Ms. MORO Junko successively held various important posts including Chief Human Resources Officer (CHRO) at a publicly traded company for a long time, and has experience in human resources development and marketing.</p> <p>Japan Post Bank judges that, with her abundant experience and insights gained through her career, she will contribute to strengthening its management base, promoting sustainability, and improving its corporate value over the medium to long term.</p> <p>Due to these reasons, she has been nominated as a candidate for Outside Director, as Japan Post Bank expects that she will sufficiently fulfill her role in enhancing the decision-making function and supervision function of the Board of Directors.</p>	0 shares

Notes:

1. JAPAN POST HOLDINGS Co., Ltd. where Mr. NEGISHI Kazuyuki is scheduled to serve as Director and Representative Executive Officer, President & CEO*, is the parent company of Japan Post Bank holding 50% of its shares (excluding treasury stock). Japan Post Bank has concluded an agreement with JAPAN POST HOLDINGS Co., Ltd. on group management and is paying a brand license fee thereto based on such agreement. In addition, there are business transactions including contracts related to the use of systems such as information provision services between the Bank and JAPAN POST HOLDINGS Co., Ltd. There are no special conflicts of interest between the other candidates for Directors and Japan Post Bank.
- * Scheduled to be appointed as Director and Representative Executive Officer, President & CEO of JAPAN POST HOLDINGS Co., Ltd. in June 2025.
2. Of the candidates for Directors, Mr. KAIWA Makoto, Mr. KAWAMURA Hiroshi, Mr. YAMAMOTO Kenzo, Mr. NAKAZAWA Keiji, Ms. SATO Atsuko, Ms. AMANO Reiko, Ms. KATO Akane, Mr. MORI Shigeki and Ms. MORO Junko are candidates for Outside Directors as stipulated in Article 2, Paragraph 3, Item 7 of the Ordinance for Enforcement of the Companies Act.
3. Mr. KAIWA Makoto, Mr. KAWAMURA Hiroshi, Mr. YAMAMOTO Kenzo, Mr. NAKAZAWA Keiji, Ms. SATO Atsuko, Ms. AMANO Reiko and Ms. KATO Akane are Independent Directors which appointment is required by Tokyo Stock Exchange, Inc. for the purpose of protecting general shareholders, and Japan Post Bank has filed them as Independent Directors to the said Exchange. In addition, Mr. MORI Shigeki and Ms. MORO Junko satisfy the requirements for Independent Director stipulated by Tokyo Stock Exchange, Inc. and the independent director appointment standards of Japan Post Bank, and Japan Post Bank intends to file them as Independent Directors to the said Exchange.
4. Japan Post Bank has entered into liability limitation agreements with Mr. KAIWA Makoto, Mr. KAWAMURA Hiroshi, Mr. YAMAMOTO Kenzo, Mr. NAKAZAWA Keiji, Ms. SATO Atsuko, Ms. AMANO

Reiko and Ms. KATO Akane to limit their liabilities to the minimum liability amount as stipulated in Article 425, Paragraph 1 of the Companies Act. Subject to the approval of election of these candidates, Japan Post Bank will continue the above-mentioned liability limitation agreements with each of them. In addition, if the election of Mr. NEGISHI Kazuyuki, Ms. ICHIKI Miho, Mr. MORI Shigeki and Ms. MORO Junko is approved, Japan Post Bank will enter into similar liability limitation agreements with them.

5. Japan Post Bank has entered into a directors and officers liability insurance contract with an insurance company. The insurance policy covers compensation for damages and litigation expenses that may be incurred by the insured parties, which include each of the Directors, as a result of claims for damages for the action (including omission) that the insured parties took as officer of the Bank. Japan Post Bank plans to renew the contract with the same content at next renewal.

6. If this proposal is approved, each committee composition will be as follows.

Nomination Committee	: KAIWA Makoto (Chairman), MORI Shigeki, MORO Junko, NEGISHI Kazuyuki, KASAMA Takayuki
Audit Committee	: KAWAMURA Hiroshi (Chairman), YAMAMOTO Kenzo, NAKAZAWA Keiji, KATO Akane, ICHIKI Miho
Compensation Committee	: AMANO Reiko (Chairman), NAKAZAWA Keiji, MORI Shigeki, NEGISHI Kazuyuki
Risk Committee	: YAMAMOTO Kenzo (Chairman), SATO Atsuko, ICHIKI Miho, YAJIMA Takao (external expert), YAMAOKA Hiromi (external expert)

7. The ages indicated for Directors are their ages as of this General Meeting.

Criteria for Nomination of Director Candidates

Article 1 (Purpose)

These criteria prescribe criteria when nominating candidates for the position of director in the Nomination Committee.

Article 2 (Size and composition of director candidates)

- 1 The Nomination Committee shall nominate diverse director candidates with differing expert knowledge and experience while considering the balance of the Board of Directors as a whole.
- 2 The number of director candidates shall be an appropriate number of persons not exceeding 20, as prescribed by the Articles of Incorporation, and at least a majority shall comprise independent outside director candidates. In addition, at least one person with expertise regarding finance and accounting shall be included.

Article 3 (Criteria for nomination of internal director candidates)

The Nomination Committee shall nominate persons that satisfy the following conditions as internal director candidates of the Bank.

- (1) Having expert knowledge regarding the Bank's business operations
- (2) Having excellent management judgment and management execution capability
- (3) Having excellent leadership ability, decision-making ability, foresight and planning capability
- (4) Having character and insight that is suitable as a director
- (5) Having no health impairment in executing duties as a director

Article 4 (Criteria for nomination of external director candidates)

The Nomination Committee shall nominate persons that satisfy the following conditions as outside director candidates of the Bank.

- (1) Having expertise in specialist areas such as management, legal, compliance, financial accounting, and finance and have made suitable achievements in these specialist areas
- (2) Having character and insight that is suitable as a director
- (3) Having no health or business-related impairment in executing duties as an outside director

Article 5 (Grounds for disqualification)

The Nomination Committee shall not nominate persons that fall under the following conditions as director candidates.

- (1) Persons who fall under the grounds for disqualification prescribed in Article 331, Paragraph 1 of the Companies Act
- (2) A person who has been adjudicated as bankrupt and whose rights have not yet been restored or a person who is treated in the same manner under the laws and regulations of a foreign state

Article 6 (Revision or abolition)

Any revision or abolition of these criteria shall be by a resolution of the Nomination Committee.

Japan Post Bank shall appoint Independent Directors stipulated by the Tokyo Stock Exchange from Outside Directors who do not fall under any of the following.

1. Those who have served as an Executive of the JAPAN POST GROUP in the past
2. Those who have served as a Director who is not an Executive of the parent company of Japan Post Bank in the past
3. Entities which hold Japan Post Bank as major client or an Executive thereof, etc.
4. Entities which are major clients of Japan Post Bank or an Executive thereof, etc.
5. Consultant, accounting expert or legal expert who acquire, or have acquired substantial money or other property from Japan Post Bank other than officers' compensation (in case of an organization including corporation, association, etc., those who are, or have been affiliated to such organization in the past)
6. Major shareholder of Japan Post Bank (in case of a corporation, an Executive thereof, etc.)
7. Spouse or relative within the second degree of kinship of the following (excluding those without significance).
 - (1) Those listed in 1 to 6 above
 - (2) Executive of the JAPAN POST GROUP (excluding Japan Post Bank)
 - (3) Director who is not an Executive of the parent company of Japan Post Bank
8. Those who execute business in a company in which those who execute business, etc. of Japan Post Bank serve as outside officer
9. Those who receive a substantial amount of donation from Japan Post Bank (in case of an organization including corporation, association, etc., those who execute business, etc. thereof, or similar)

Appendix

1. The definitions of the terms in these Standards are as follows.

JAPAN POST GROUP	Japan Post Bank, its parent company, subsidiaries and fellow subsidiaries of the parent company
Executive	An executive stipulated in Article 2, Paragraph 3, Item 6 of the Ordinances for the Enforcement of the Companies Act
Executive, etc.	An Executive or those who have been an Executive in the past
Entities which hold Japan Post Bank as major client	An entity which the average annual cash amount paid from Japan Post Bank thereto in the past three fiscal years is over 2% of annual average consolidated total net sales thereof in the past three fiscal years
Entities which are major clients of Japan Post Bank	An entity which the average annual cash amount paid therefrom to Japan Post Bank in the past three fiscal years is over 2% of annual average consolidated ordinary income of Japan Post Bank in the past three fiscal years
Substantial money	Individuals: An average annual cash amount of over ¥10 million in the past three fiscal years Organizations: The average annual cash amount paid from Japan Post Bank to such entity in the past three fiscal years

	which is over 2% of annual average consolidated total net sales of such entity in the past three fiscal years
Major shareholders	Major shareholders stipulated in Article 163, Paragraph 1 of the Financial Instruments and Exchange Act
Substantial amount of donation	An average annual donation of over ¥10 million in the past three fiscal years

2. In case transactions or donations relating to the independent directors satisfy the following standards of immateriality, statement on the attribute information of independent directors will be omitted on the judgment that there are no effects on the independence of such independent directors.

(1) Transactions

- 1) The average annual amount paid from Japan Post Bank to such entity in the past three fiscal years is less than 1% of annual average consolidated total net sales of such entity in the past three fiscal years
- 2) The average annual amount paid from such entity to Japan Post Bank in the past three fiscal years is less than 1% of annual average consolidated ordinary income of Japan Post Bank in the past three fiscal years

(2) Donations

An annual average donation from Japan Post Bank is less than ¥5 million in the past three fiscal years

Information on Shareholder Benefits

FY2026/3 **JAPAN POST BANK**

Shareholder Benefit Catalog Gifts

Choose one of two ways to apply



Website



Application
postcard

In addition to the products in this catalog,
we are offering around 400 online
exclusive products.



Application deadline Wednesday,
December 31, 2025



Timing of shareholder benefit catalog distribution

Applicable shareholders will be able to choose from a range of products (equivalent to ¥3,000) in the Japan Post Bank original catalog. **You will find the original catalog enclosed with the Notice of Resolutions of the Ordinary General Meeting of Shareholders, which will be sent after the 19th Ordinary General Meeting of Shareholders to be held on Tuesday, June 24, 2025.**

Shareholders Eligible for FY2026/3 Japan Post Bank Shareholder Benefits

Shareholders listed or registered in the shareholder register who hold at least 500 shares (five units) in Japan Post Bank as of March 31, 2025 are eligible. (Once a year)

Products listed in the catalog

The original catalog includes products from JAPAN POST Co., Ltd.'s "Furusato Kozutsumi" (Hometown Parcel) service, as well as gourmet foods, interior goods, contributions to social welfare organizations, original frame stamps, Yucho Pay points and more.

<Examples of products>



Please see the following website for details.

Japan Post Bank website (shareholder benefit program information)

[Home](#) → [Investor Relations](#) → [Stock and Debt Information](#) → [Shareholder Benefit Program](#)

https://www.jp-bank.japanpost.jp/ir/stock/ir_stk_yutai.html (in Japanese)



Information Map of the General Meeting of Shareholders

Convention Hall B2 The Prince Park Tower Tokyo

Venue 8-1, Shibakoen 4-chome, Minato-ku, Tokyo, Japan
 * Please be careful not to confuse the venue with the Tokyo Prince Hotel.



Transportation Guide

① Toei Subway Mita Line

Shibakoen Station

Exit A4 approx. 6-minute walk → Route

Exit A3 (with elevator) approx. 7-minute walk

② Toei Subway Oedo Line

Akabanebashi Station

Akabanebashi Exit approx. 8-minute walk → Route

Nakanohashi Exit (with elevator) approx. 10-minute walk

No parking is available. Please use public transportation.

- Souvenirs will not be offered at this Ordinary General Meeting of Shareholders.
- For shareholders attending the meeting, please submit your Voting Right Exercise Form at the reception.
- Visitors in wheelchairs and others who need assistance, please notify us at the reception desk.
- Please bring this convocation notice to conserve paper resources.