



Human Rights Report

Apr. 2025

Executive Summary

- As globalization spreads and conflicts become more frequent, human rights violations are becoming increasingly severe and varied in nature. Human rights due diligence is being codified in law in the West, while in Japan, the Guidelines on Respecting Human Rights in Responsible Supply Chains have been issued, among other initiatives that indicate increased expectations for both governmental and corporate accountability on human rights issues.
- Japan Post Bank has been implementing a wide range of human rights initiatives to date and has strived to enhance disclosure, including the publication of the Human Rights Report in April 2024. This report provides even greater detail, reflecting progress in FY2024 and the opinions of stakeholders.

Past Initiatives

- 
- Apr. 2019
 - Formulated the Human Rights Policy
 - Formulated the ESG Investment Policy (currently the ESG Investment and Financing Policy)
 - Apr. 2020
 - Established a new ESG Team (currently the Sustainability Management Office) within the Corporate Planning Department
 - Nov. 2021
 - Formulated the Basic Sustainability Policy
 - Jul. 2022
 - Revised the ESG Investment and Financing Policy
 - Feb. 2023
 - Signed the United Nations Global Compact
 - Apr.
 - Revised the Human Rights Policy, etc.
 - Mar. 2024
 - Revised the Japan Post Group CSR Procurement Guidelines
 - Revised the ESG Investment and Financing Policy
 - First disclosure based on the “United Nations Guiding Principles Reporting Framework” (Issue a Human Rights Report)
 - Announced Japan Post Group’s stance on customer harassment
 - Apr. 2025
 - Revised the Human Rights Policy and Environmental Policy

Key Points (progress in FY2024, improvements)

- Revised the Human Rights Policy and Environmental Policy
 - Included additional human rights that must be respected as prescribed in international guidelines.
 - Made clear reference to the need to consider human rights when advancing initiatives in the Environmental Policy as well.
- Announced Japan Post Group’s stance on customer harassment
 - Clearly set out the definition of customer harassment, assessment criteria (applicable cases), and a response policy.
- Added FY2024 initiatives to measures for preventing and mitigating negative impacts on human rights
 - Added FY2024 initiatives, such as enhancing multilingual support.
- Disclosed quantitative indicators
 - Disclosed number of cases and (year-on-year) rate of change and visualized the status of human rights risks.

Introduction (1) (What Are Human Rights?)

- Human rights are the rights of all people to live with dignity and to pursue happiness in a manner befitting their inherent humanity. A wide range of rights are recognized as human rights.
- The adoption of the Guiding Principles on Business and Human Rights in 2011 made clear the human rights responsibilities of governments and companies. Japan Post Bank and other companies must recognize and respond to the fact that, as society changes, so too will approaches to respecting human rights.

Major types of human rights risks that companies should be aware of

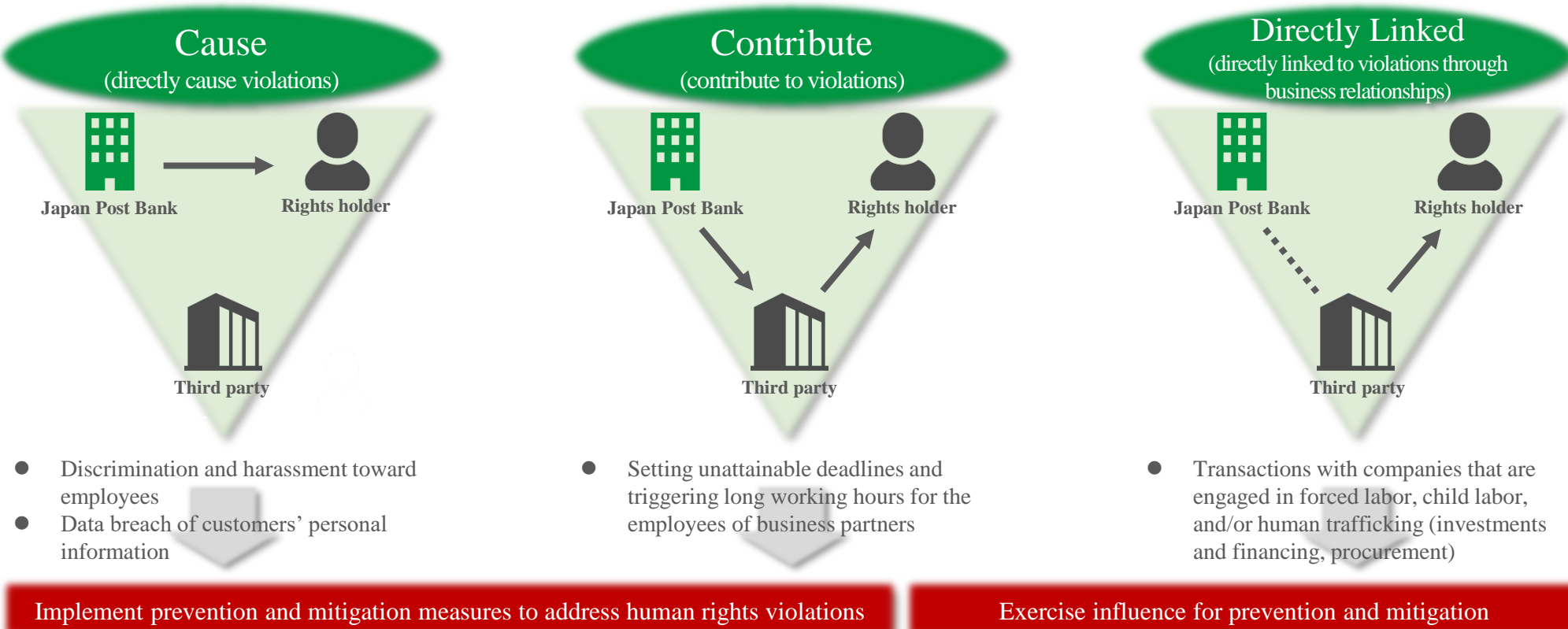
(1)	Unpaid/insufficient wages, living wage	(11)	Freedom of association and collective bargaining rights	(21)	Forced labor
(2)	Excessive or unfair working hours	(12)	Rights of foreign workers	(22)	Child labor and rights of children
(3)	Safe and healthy working environment (occupational health and safety)	(13)	Rights to privacy	(23)	Rights of indigenous peoples and local communities
(4)	Rights to social security	(14)	Consumers’ safety and rights to know	(24)	Human rights issues related to the environment and climate change
(5)	Discrimination	(15)	Freedom of movement and relocation	(25)	Human rights risks in the supply chain
(6)	Power harassment	(16)	Freedom of expression	(26)	Human rights issues in areas affected by conflicts, etc.
(7)	Sexual harassment	(17)	Human rights issues related to technology and AI		
(8)	Maternity and paternity harassment	(18)	Intellectual property rights		
(9)	Harassment related to nursing care leave (“care harassment”)	(19)	Bribery and corruption		
(10)	Gender-related human rights issues (including sexual minorities)	(20)	Rights to access relief		

Source: Prepared by Japan Post Bank based on the Report on the Survey Research on Business and Human Rights - Response to Business and Human Rights Required by Companies Today, published by the Center for Human Rights Education and Training and commissioned by the Human Rights Bureau, Ministry of Justice

Introduction (2) (Relationship between Financial Institutions and Human Rights)

- Human rights guidelines and other standards in Japan and internationally classify the human rights violations that companies should respond to (negative impact on human rights)* into three cases, and they set out the matters that should be addressed in each case.
- Financial institutions may directly cause or contribute to human rights violations and may be directly linked to such violations through their business relationships (investments and financing, procurement). Therefore, they need to take into consideration the human rights of various rights holders (those whose human rights should be protected).

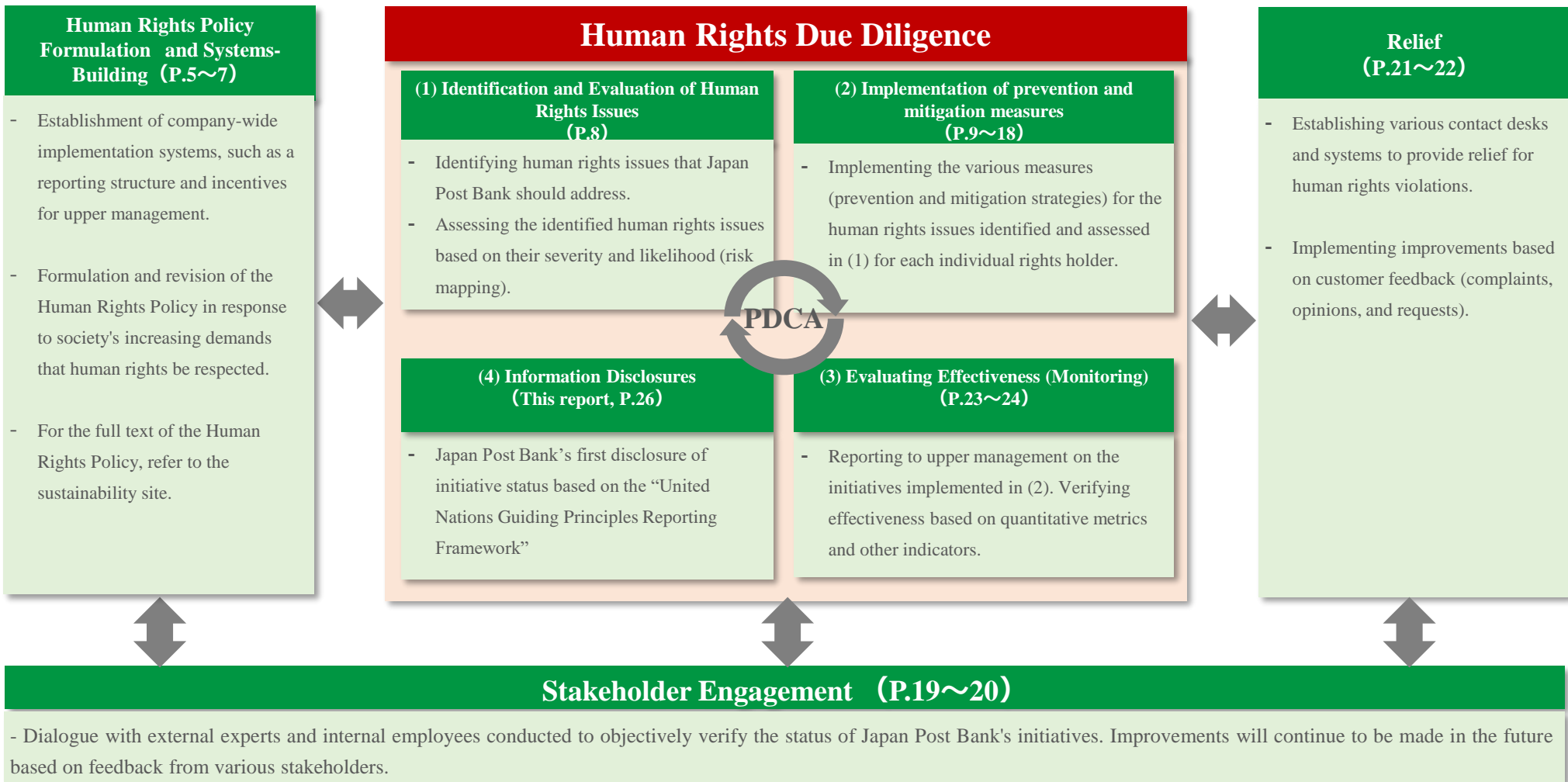
Three classifications of human rights violations



* In general, "negative impacts on human rights" includes not only actual human rights violations that have occurred, but also the risk of human rights violations that may occur. However, in this report, "negative impacts on human rights" is sometimes referred to as "human rights violations" for ease of understanding.

Overall Picture of Human Rights Initiatives (Table of Contents)

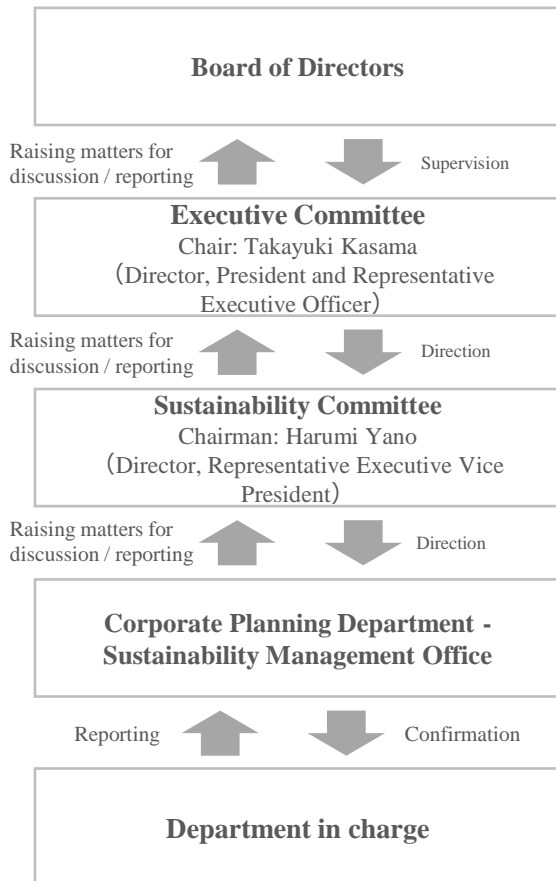
- The following is the overall picture of our human rights initiatives and the relationships between the matters covered within the report.
- The full text of the Human Rights Policy and other policies can be found on our website (Sustainability site).



Governance system

- Japan Post Bank has incorporated sustainability-related measures and KPIs into its Medium-term Management Plan and yearly management plans and engages in planning and promotion management that are integrated with the management strategy.
- The status of the promotion of sustainability management is reported on a quarterly basis to the Board of Directors so that it can properly supervise the progress of sustainability promotion. Reports are also made to the Audit Committee about once a year.

Governance system



Matters discussed/reported at each meeting (FY2024)

		Matters resolved / Matters discussed	Matters reported
Supervision	Board of Directors	<ul style="list-style-type: none"> ● Review of the Medium-term Management Plan and formulation of standard management plans (establishment of sustainability-related KPI) ● Formulation of Risk Appetite Statement (selection of sustainability-related risks, such as climate change, natural capital, and human rights, as top risks) ● Determination of the compensation system for executive officers, including evaluation items related to human rights (Compensation Committee) 	<ul style="list-style-type: none"> ● Status of the promotion of sustainability management (reported in conjunction with reports on the status of the promotion of the FY2024 management plan every quarter) ● Status of Risk Appetite Statement (top risks reassessed every quarter) ● Status of the promotion of sustainability management (Audit Committee, about once a year)
	Executive Committee	<ul style="list-style-type: none"> ● Discussions on proposed revisions to Human Rights Policy and Environmental Policy 	<ul style="list-style-type: none"> ● Matters discussed and reported at the Sustainability Committee (twice a year)
Execution	Sustainability Committee	<ul style="list-style-type: none"> ● Status of sustainability initiatives and FY2025 plans ● Review of materiality 	<ul style="list-style-type: none"> ● Status of the implementation of human rights due diligence

Compensation for Officers

- Japan Post Bank has introduced a performance-linked compensation system for officers (executives). In FY2024, we introduced a new monetary compensation system (annual bonus) that is linked to short-term performance.
- 15% of the annual bonus is assessed based on the status of ESG-related KPIs, and ESG-related indicators are applied to all executives, including the Representative Executive Officer, President and CEO.

Compensation system for executive officers(FY2024)

Type	Perfor mance-linked	Payment standard			Payment period	Payment method												
Base salary	Non-linked	Fixed level of compensation based on job responsibilities			Monthly	Cash												
Stock compensati on Revised In FY2024	Non-linked	Points for each position according to job responsibilities			At the time of retirement	Stock 70% Cash 30%												
	Linked	Linked to medium- and long-term performance (0~120%)																
		<div><div>Basic point</div><div>Points for each position according to job responsibilities</div></div> <div>×</div> <table><thead><tr><th colspan="2">Item</th><th>Evaluation weights</th></tr></thead><tbody><tr><td rowspan="2">Quantitative evaluation</td><td>Net income attributable to parent company shareholders</td><td>50%</td></tr><tr><td>ROE (based on shareholders' equity)</td><td>50%</td></tr></tbody></table>	Item				Evaluation weights	Quantitative evaluation	Net income attributable to parent company shareholders	50%	ROE (based on shareholders' equity)	50%						
Item		Evaluation weights																
Quantitative evaluation	Net income attributable to parent company shareholders	50%																
	ROE (based on shareholders' equity)	50%																
Bonus New setting In FY2024	Linked	Linked to short-term performance (0~130%)			Yearly	Cash												
		<div><div>Standard amount by position</div><div>Standard amount for each position according to job responsibilities</div></div> <div>×</div> <div>×</div> <div>Coefficient based on individual evaluation</div>	<table><thead><tr><th colspan="2">Item</th><th>Evaluation weights</th></tr></thead><tbody><tr><td rowspan="2">Quantitative evaluation</td><td>Financial targets</td><td rowspan="2">40%</td></tr><tr><td>OHR / Reduction of operating expenses</td></tr><tr><td rowspan="4">Target KPIs</td><td>Retail business</td><td rowspan="4">60%</td></tr><tr><td>Market business</td></tr><tr><td>Σ (Sigma) Business</td></tr><tr><td>ESG</td></tr><tr><td rowspan="2">Qualitative evaluation</td><td>Initiatives that contribute to enhancing corporate value</td><td rowspan="2">±20%</td></tr><tr><td>System trouble, etc.</td></tr></tbody></table>	Item			Evaluation weights	Quantitative evaluation	Financial targets	40%	OHR / Reduction of operating expenses	Target KPIs	Retail business	60%	Market business	Σ (Sigma) Business	ESG	Qualitative evaluation
Item		Evaluation weights																
Quantitative evaluation	Financial targets	40%																
	OHR / Reduction of operating expenses																	
Target KPIs	Retail business	60%																
	Market business																	
	Σ (Sigma) Business																	
	ESG																	
Qualitative evaluation	Initiatives that contribute to enhancing corporate value	±20%																
	System trouble, etc.																	

ESG Indicators	Evaluation weights
Balance of ESG-themed investments and financings	3%
ESG ratings from major ESG rating agencies	3%
Ratio of women in managerial positions	3%
Ratio of employees with disabilities	2%
Childcare leave rate for male employees(more than 4 weeks)	2%
Evaluation based on employee engagement index	2%

15% of the bonus is evaluated based on the achievement of ESG-related KPIs.

Human Rights Policy Formulation and Revision

- In response to society's increasing demands that human rights be respected, Japan Post Bank established its Human Rights Policy in April 2019 based on the UN “Guiding Principles on Business and Human Rights” and other ideas. This policy was thereafter revised in April 2023 and again in April 2025 after review through the process below and discussion at the Sustainability Committee and Executive Committee.

Review of International Guidelines

- Examine the initiatives required of companies by the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, the Guiding Principles on Business and Human Rights, and the Children's Rights and Business Principles, among others.

Identification and Evaluation of Human Rights Issues

- Identify human rights issues that are highly relevant to Japan Post Bank based on the roles expected of financial institutions as per the above guidelines and initiatives (UNEP FI).

Review of Other Banks' Initiatives

- Review other banks' human rights reports and other public information to identify differences with Japan Post Bank's own initiatives.

Policy Formulation, Revision, and Awareness

- The revision of the policy will be carried out following approval from top management (Executive Committee).
- Disclose the full text of the policy on Japan Post Bank's website (sustainability site).

Reflection in the Human Rights Policy

- Explicitly state the guidelines to the left in the Human Rights Policy as “human rights standards to be respected.”
- With respect to identified human rights issues, specify Japan Post Bank's initiatives (including expected actions) for each stakeholder.
- Discuss the approval process for the Human Rights Policy in the Sustainability Committee (attended by Executive Officer in charge of each business division), discuss in Executive Committee meetings, and then formulate/revise it. Explicitly describe the approval process in the Human Rights Policy.
- Explicitly include considerations for human rights in regulations other than the Human Rights Policy, such as ESG Investment and Financing Policy and Japan Post Group CSR Procurement Guidelines, to ensure human rights considerations are integrated into all business operations.

Identification and Evaluation of Human Rights Issues

- Japan Post Bank has identified human rights issues that our bank should address based on international guidelines and the roles required of financial institutions therein.
- The identified human rights issues have been evaluated (mapped) based on two criteria: severity and likelihood of occurrence. The mapping results will be continuously reviewed and revised based on changes in our internal and external environment.

Human Rights Issue Identification and Evaluation Process

STEP1 Review of International Guidelines

- We examine the roles required of financial institutions published in international guidelines and initiatives (UNEP FI) such as the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the Guiding Principles on Business and Human Rights, to identify the human rights issues Japan Post Bank needs to address.

STEP2 Evaluation Based on Severity and Likelihood

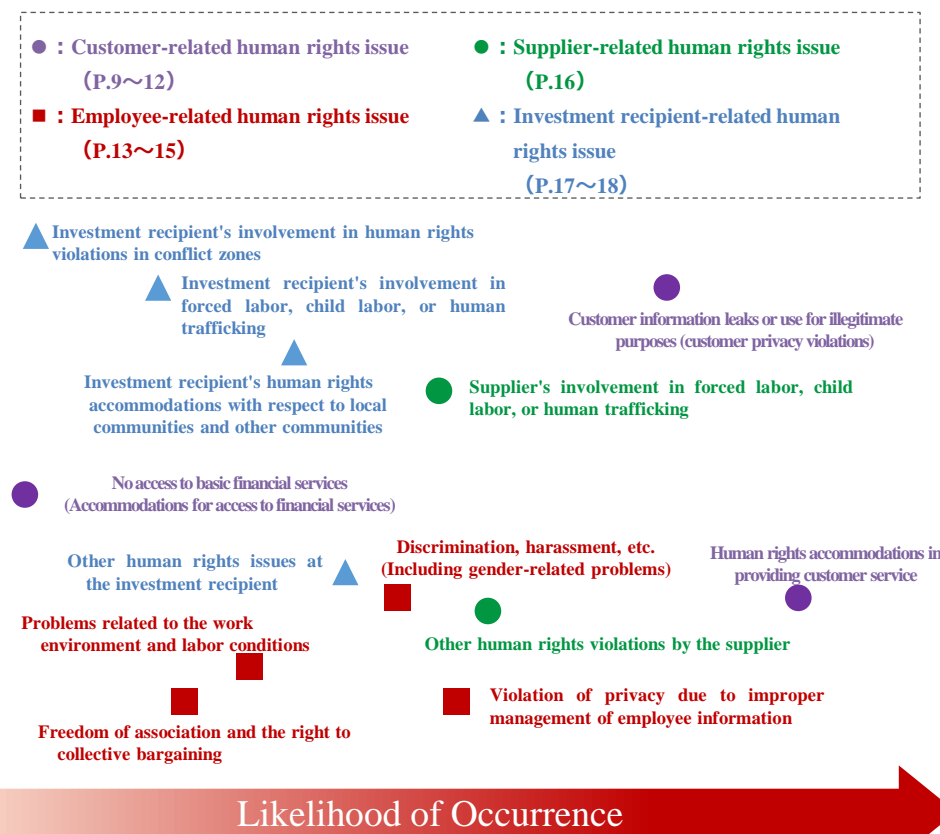
- “Severity” is calculated based on the scale of the human rights violations (e.g., impact on human life), the range of individuals affected (e.g., number of people), and the difficulty of providing relief (e.g., difficulty in restoring matters to their original state).
- “Likelihood” uses external data* to convert risks into scores by country and industry. This score is combined with each supplier or investment/loan recipient's share by country and by industry to calculate likelihood.
- Expert input from external consultants is also utilized in this evaluation.

STEP3 Implementation of Risk Mapping and Response Based on Results Thereof

- Human rights issues that Japan Post Bank needs to address are mapped on a chart on which the vertical axis represents severity and the horizontal axis represents likelihood.
- Consistency is confirmed between mapping results and the employee survey results (P.19)
- Implement revisions to the ESG investment policy and the Japan Post Group CSR Procurement Guidelines based on factors including tendencies towards high severity for human rights issues related to investment recipients and suppliers.

※ Data used includes general country-specific metrics published by international organizations and others, the Business & Human Rights Resource Centre (BHRRC) data, and FACTIVE data.

Risk mapping



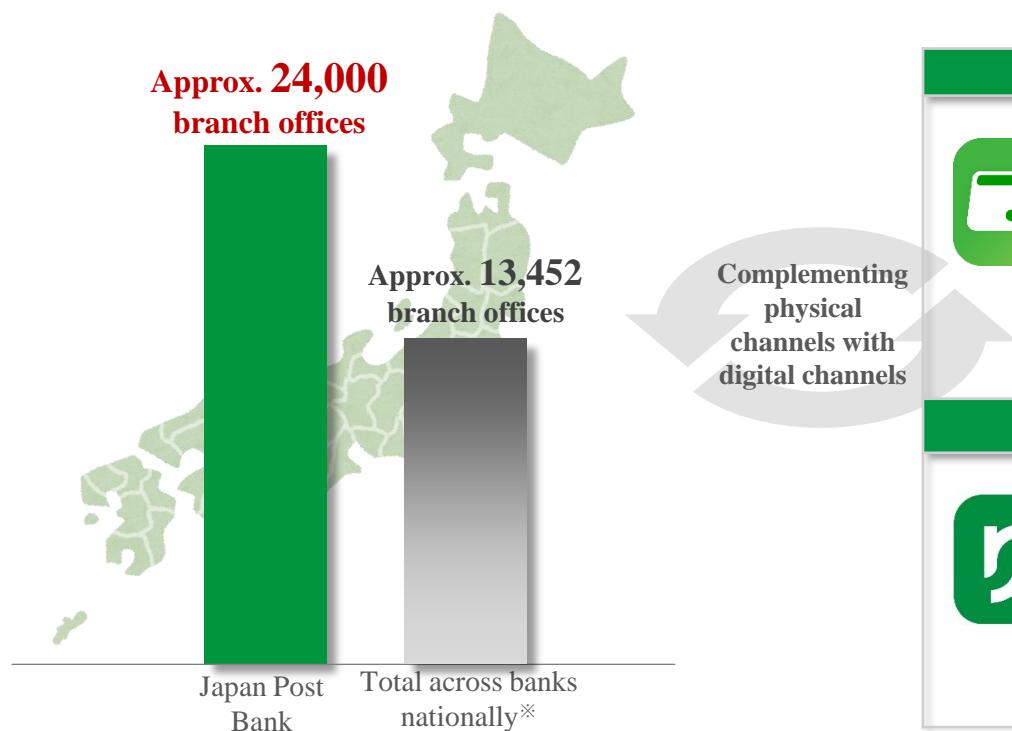
Human rights issues not included in risk mapping

- Relief measures (and respective contact desks, etc.) (P.21~22)
- AML/CFT/CPF (e.g. money laundering), bribery, and other anti-corruption measures, climate change measures, etc. (P.11, 18)



Initiatives for Customers (1)

- Amid declining birthrates and depopulation, Japan Post Bank recognizes that ensuring access to financial services to safeguard customers' lives constitutes an effort to respect human rights. We have Japan's largest physical network (post offices and ATMs) and have also been enhancing our digital channels (various apps, etc.), through which we provide safe and secure financial services to people throughout Japan.*

Japan's largest network (total number of branch offices)



Main digital services

Yucho Bankbook App	Yucho Tetsuzuki App
 <ul style="list-style-type: none"> An app that allows customers to check their current balances and deposit and withdrawal statements, as well as transfer money, on their everyday smartphone devices. 	 <ul style="list-style-type: none"> An app that allows customers to open accounts and make various transactions easily.
Yucho Pay App	Yucho Reco
 <ul style="list-style-type: none"> A Japan Post Bank smartphone payment app that transforms the smartphone into a wallet. 	 <ul style="list-style-type: none"> A PFM (Personal Financial Management) app that allows customers to manage their assets and household accounts on their everyday smartphone devices.

※ Japan Post Bank regards the risk of cyberattacks as one of the top risks for management, and works to continuously strengthen the cybersecurity system through management leadership to provide customers with safer and more secure services. Please refer to "Reference: Cybersecurity Initiatives" (P.12) in this report.

Source: Japanese Bankers Association website, "Financial Statements of All Banks (Capital, Number of Branches, Number of Bank Agents, and Number of Officers and Employees of All Banks)." The total across banks nationally is the total number of domestic head offices and branch offices (as of the end of March 2024).

Initiatives for Customers (2)

- We strive to make Japan Post Bank branch offices, ATMs, and other facilities user-friendly for all customers by ensuring barrier-free accessibility and applying universal design. We also provide accessible services to non-Japanese customers through multilingual support and other measures.

○ Installation of ATMs that are easy for anyone to use

We have installed ATMs equipped with audio guidance and braille to make machines easier to use for customers with visual impairments. Additionally, our ATM screens utilize universal design principles with respect to color to ensure they are easily readable to a wide range of people regardless of differences in color perception.

We are also in the process of installing compact small-sized ATMs with features like support for 16 languages at FamilyMart locations nationwide to ensure non-Japanese customers can use them with ease.



- Using the numeric keypad, follow the instructions in accordance with the instructions provided by the audio guidance.

ATM Front Panel

- We have braille on passbook/card insertion slots and various operational buttons.
- We also provide a braille amount display device that features small protrusions to indicate transaction amounts.
- Customers can listen to more detailed audio guidance on transaction amounts and other information.

○ Barrier-free (accessibility) support tools

To make our services easy to use for all customers, we have installed ramps to eliminate steep height differences, auxiliary handrails, and tactile paving blocks at branch entrances and exits. Inside branches, we provide cane holders and wheelchairs, as well as writing desks that can be used while seated. At service counters, we post the “ear symbol” for customers with hearing disabilities and provide writing pads to enable communication through writing.



○ Support for telecommunications relay services*

Since telecommunications relay services have been introduced as public infrastructure, we now provide support for customers with hearing disabilities who wish to conduct procedures using a telecommunications relay service.

※This service facilitates communication by people with hearing or speech disabilities by translating sign language or text through an operator, such as a sign language translator, thereby enabling phone conversations.

○ Braille on cash cards, etc., and proxy signing or stamping services

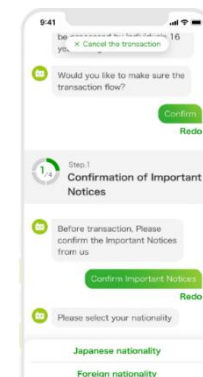
In addition to issuing cash cards printed with Braille and Braille stickers that can be pasted onto passbooks and certificates, we also provide Braille on various notifications, such as notifications regarding our ordinary deposit, TEIGAKU deposit, and time deposit services, and notifications about other information.

In cases where it is difficult for a customer to sign or stamp documents on their own, depending on the type of transaction, a family member or other person accompanying the customer may sign or stamp the documents on the customer's behalf.

○ Multilingual support (foreign language services)

When completing procedures to open an account, a service is available on Japan Post Bank's website that allows customers to prepare the necessary application forms and other documents on their home computers before visiting the counter. This service is available in 16 languages.

Since March 2024, we have also enabled multilingual compatibility (machine translation) for the chatbot on our website, and a function for switching between different languages has been introduced on some web pages. We have also launched Yucho Tetsuzuki App, which offers multilingual support for account opening and various other transactions.



Screenshot of the Yucho
Tetsuzuki App

Initiatives for Customers (3)

- In providing financial services to our customers, Japan Post Bank is committed to respecting customer privacy and ensuring safety (e.g., preventing multiple-debt problems and financial crimes), among other human rights initiatives.

○ Customer information management

In order to provide services that fully satisfy customer needs, Japan Post Bank recognizes the importance of properly protecting and handling personal information such as personally identifying information and individual identification numbers. To that end, we have established and implemented a Personal Information Protection Policy (Privacy Policy).

We take proper safety management measures to prevent personal information from being lost or misplaced, altered, or leaked, and conduct proper supervision of our employees and subcontractors to prevent such issues.

○ Creating human rights-conscious advertisements, etc.

We have established guidelines incorporating Universal Communication Design (UCD) and a perspective rooted in respect for human rights, and we work alongside the relevant departments to create advertisements and other materials that easily communicate our message to customers while also respecting human rights.

○ Providing financial education

Japan Post Bank believes that contributing to improving young people's financial literacy helps to prevent multiple-debt problems and financial crimes. Accordingly, we provide financial education for elementary, junior high, and senior high school students. In addition to publishing our original learning materials on our website, our employees visit schools to conduct lessons, explaining money-related matters in an easy-to-understand way to help children acquire proper financial literacy. In FY2024, we also implemented new initiatives such as conducting classes on finance for elementary school students at the Postal Museum Japan.



Original learning
materials



Lesson on a school visit



Finance class held at the Postal
Museum Japan

○ Examining the human rights impact prior to the introducing of new products and businesses

Before introducing new products or new lines of business, we first conduct a risk assessment and ensure a proper risk management system has been put in place. We confirm that the new product or business will be accessible and non-discriminatory, regardless of gender, disability, or other characteristics, and that the product or business is accommodating of human rights.

○ Initiatives to facilitate financing

Japan Post Bank has established a Basic Policy to Facilitate Financing* that is aimed at small- and medium-sized enterprises and individual customers, and we are developing infrastructure to ensure its proper implementation.

*Note: Japan Post Bank does not offer bilateral loan services to small and medium-sized enterprises. Our loan services include automatic loans secured by deposits, credit card cash advances, account overdraft services, and Yucho Flat 35.

○ Measures against Countering Money Laundering, Financing of Terrorism, and Proliferation Financing

Japan Post Bank is committed to preventing money laundering and the financing of terrorism and proliferation financing, and takes countermeasures against the risk of criminal activities, including human rights abuses. In our initiatives to combat money laundering and other crimes, we are conscious of the human rights of our customers and strive to prevent our customers, officers, employees, and others from being involved in or affected by money laundering or the financing of terrorism and proliferation financing. Since March 2024, we have begun taking measures to ensure customers are protected from financial damage relating to bank transfer scams by utilizing AI image analysis system. When a customer is detected making a mobile phone call in front of an ATM, a warning screen such as the one shown below on the right is displayed immediately to alert the give warning to the customer.

In addition, in January 2025, we concluded an information sharing agreement with the National Police Agency to prevent the spread of financial damage relating to special fraud cases.

We continue to engage in an efforts to strengthen special fraud cases countermeasures.



AI image analysis system
(implemented at some ATMs)

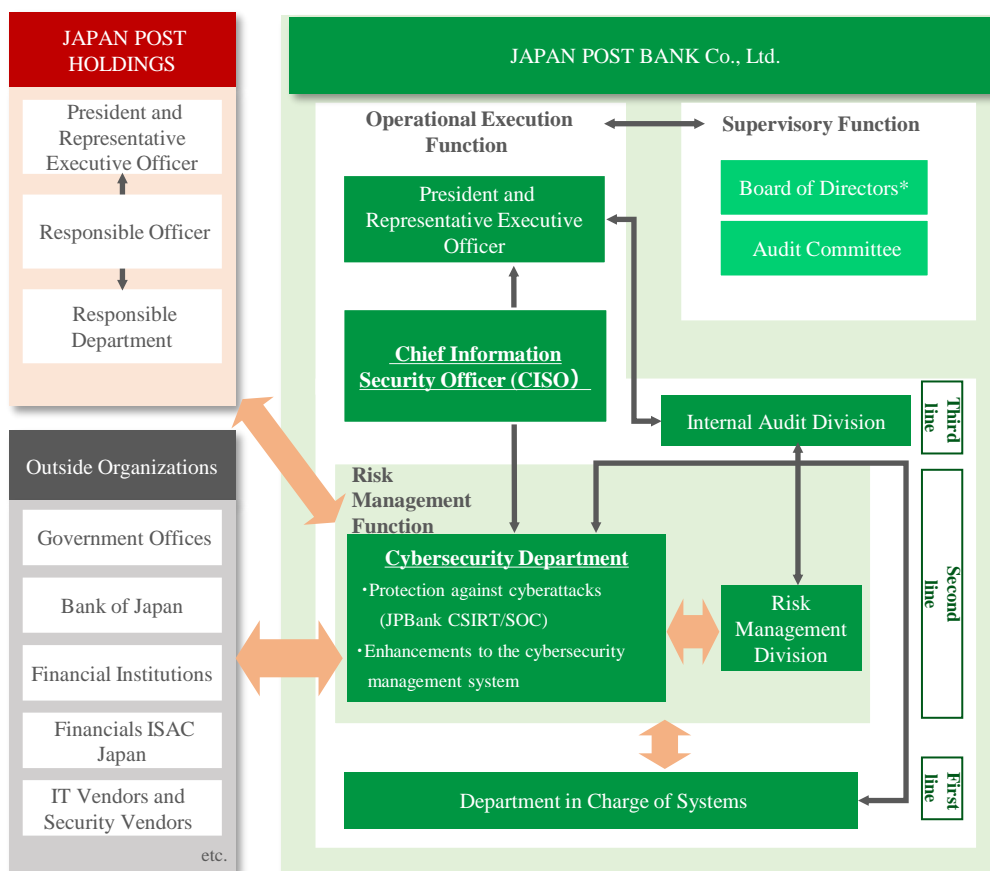


Warning screen

Reference: Cybersecurity Initiatives

- In order to strengthen the cybersecurity system through management initiative, Japan Post Bank has established an organization dedicated to cybersecurity (the Cybersecurity Department) under the President and Representative Executive Officer, and the Chief Information Security Officer (CISO). By providing reports on a regular and ad hoc basis to the Board of Directors and the Executive Committee, the Bank has developed a governance system that allows for timely, appropriate management decisions in accordance with changes in the environment.

Cybersecurity Management System



* Reports to the Board of Directors at least once a year

Major Cybersecurity Initiatives

Measures	Specific initiatives
Establishment of a specialized organization	<ul style="list-style-type: none"> Japan Post Bank has established several professional cybersecurity organizations, including JPBank CSIRT (Computer Security Incident Response Team), which serves to prevent cyber incidents and respond in the event one actually occurs, and JPBank SOC (Security Operation Center), which monitors logs from security devices, network equipments, and other sources to detect and analyze any indications of cyber incidents.
Third-party assessment	<ul style="list-style-type: none"> Japan Post Bank works to strengthen its cybersecurity system in accordance with third party assessments and recommendations based on the FFIEC-CAT, which is used internationally as a tool to evaluate the management systems of financial institutions.
Cooperation with external organizations	<ul style="list-style-type: none"> Japan Post Bank has prepared multilayer detection and defense measures, including analysis of and countermeasures against new modes of attack, through cooperation with government offices, other companies in the industry, and related associations.
Security protection for digital channels	<ul style="list-style-type: none"> In order to enable our customers to use services provided through digital channels with a greater level of safety and security, Japan Post Bank has implemented security measures, including strong identity verification and authentication processes, anti-virus measures, vulnerability responses, threat trend analyses, cyberattack detection, and fraudulent transaction monitoring.

Initiatives for Employees(1)

- To eradicate human rights violations by employees, Japan Post Bank has established a system for promoting human rights awareness and conducts training and other courses for all employees. We also take various measures to deepen understanding of human rights, alongside efforts to reinforce the functions of the harassment consultation desk.

Human Rights Awareness Promotion Systems and Training Programs

Human Rights Awareness Promotion Council

Chairman: Hirokazu Yamamoto, Executive Officer in charge of the Human Resources Department
Members: Regional Headquarters general managers, Operation Support Center directors, Data Center directors

Headquarters, Operation Support Centers, etc.

Manager
(Executive officer in charge, Human Resources Department)

A human rights awareness officer is appointed at headquarters and each Operation Support Center, etc.

Each region

Manager
(Regional Headquarters general managers)

A human rights awareness officer is appointed at each regional headquarters and branch.

○ Various trainings and newsletters

Workshop name	Target audience	Details
New employee orientation	All new employees	Basic human rights information
Training for executives and officers	Officers*, headquarters department heads, etc. *Including outside directors	Corporate expectations for the handling of human rights issues
Job-specific trainings	Personnel in specific jobs	Relevant human rights that need to be considered in that job
Human rights awareness e-learning training	All employees	Practical operational-level issues with respect to corporate expectations for the handling of human rights issues
Human rights newsletter - "Jinken Tsushin"	All employees	Every other month, 6 times per year

Preventing Discrimination and Harassment

○ Message from top management

To commemorate Human Rights Week (Dec. 4–10) as designated by the Ministry of Justice and others, we issue a message from top management to provide all employees with an opportunity to learn and think about human rights.

○ Collection, selection, and commendation of human rights slogans, and submission to external organizations like the Japanese Bankers Association

Japan Post Bank collects slogans to promote human rights from officers, employees, and their families to instill an awareness of human rights throughout the organization. The best slogans of those collected are then submitted to external organizations that are collecting such slogans themselves.

○ Establishing systems for safe reporting and whistleblowing

We have appointed harassment counselors (one male and one female) at each business location and established harassment reporting hotlines as well. To improve the skills of these counselors, we conduct training sessions that draw on both internal and external case studies.

(See P.21 for more information on harassment counselor contact information)

○ Use of Harassment Self-check Sheet and enforcement of the Zero Harassment Declaration

We are putting in place initiatives to preemptively prevent harassment. These include using a Harassment Self-check Sheet to help employees recognize the possibility of misunderstandings that may arise in their daily lives through their behavioral tendencies, and enforcing the Zero Harassment Declaration under which managers in the workplace discuss harassment prevention initiatives and put them up in offices.

○ Announcement of Japan Post Group's Stance on Customer Harassment

We have defined "customer harassment," taking reference from the Corporate Manual on Customer Harassment Countermeasures prepared by the Ministry of Health, Labor and Welfare, and clearly set out our assessment criteria for what constitutes customer harassment along with applicable examples.

Initiatives for Employees (2)

- Building a safe and healthy work environment is an internationally recognized human rights issue. Japan Post Bank strives to establish a work environment that helps employees maintain and improve their physical and mental health and enables flexible work styles appropriate for different phases of life.

Health Management Initiatives

Based on our belief that maintaining and building the physical and mental health of our employees leads to a positive work environment that contributes to increased corporate productivity and value, Japan Post Bank has created the “Japan Post Bank Health Management Promotion System.” Under this system, we work on to maintain and build health through measures including the reduction of long working hours, health guidance for the prevention and rectification of poor lifestyle patterns, and mental healthcare.

○ Walking Festival

We have been holding a “Walking Festival” for all employees since the FY2022 with the aim of raising health consciousness, cultivating good exercise habits, and stimulating communication. We also organize events that are easy for employees to participate in and enjoy, such as team competitions and regional contests. In the FY2024, approximately 3,300 employees from across Japan participated.

Initiatives such as these have been recognized as excellent health management practices by the Ministry of Economy, Trade and Industry and the Japan Health Council, who included Japan Post Bank in 2025 Certified Health & Productivity Management Outstanding Organization Recognition Program (Large Enterprise Category “White 500”).



Photo of the Walking Festival

Building of Work Environment

○ Compliance with relevant laws (Labor Standards Act, etc.)

Japan Post Bank introduced a work interval system in order to create an environment where employees can be ensured time to live their lives and work in good health. In addition, we comply with labor laws such as the Article 36 Agreement on working hours and have introduced policies to reduce excessive work hours. Based on those policies, we comply with relevant laws and regulations such as the Minimum Wage Act and the Labor Standards Act, and when any Labor Standards Act violations are discovered within the company, we take prompt corrective action.

○ Promoting flexible work styles and supporting work-life balance

We strive to promote work-life balance and flexible work styles by establishing an environment that allows employees to choose from a wide range of working styles, including a system with reduced working hours, a telecommuting system, a flextime system, and a re-employment scheme. We also support employees in achieving work-life balance by establishing systems that provide support above and beyond the statutory standards, allowing them to continue working while fulfilling commitments such as childcare, long-term nursing care for family members, or their own medical treatment.

○ Respect for freedom of association and collective bargaining rights

We respect freedom of association and collective bargaining rights, and state in our Human Rights Policy that we "shall not tolerate any discriminatory behaviors such as discrimination based on membership in labor unions." We also conduct collective bargaining on various working conditions including employees' wages and working hours, based on an equal footing between labor and management.

○ Protecting employees' personal information

We recognize that violating the privacy not only of our customers but also of our employees (breaches of personal information, use for purposes other than those intended) is a human rights issue that must be addressed. When acquiring and using employees' personal information, we do so through lawful and fair means and manage the information appropriately according to its confidentiality level based on the Personal Information Protection Manual.

Initiatives for Employees (3)

- Japan Post Bank promotes diversity management with the aim of building a culture that powers our organizations by respecting the diverse value systems of each and every employee, without prejudice and discrimination based on gender, disability, sexual orientation, etc.

Promoting DE&I

In 2016, Japan Post Bank established the Diversity and Inclusion Department and has been implementing various measures to promote DE&I, starting with the active participation of women in the workplace. By incorporating an awareness of equity into the previous D&I perspectives, we aim to be a bank where each employee, with their diverse range of attributes and sensitivities, can thrive, feel fulfilled, and experience well-being.

○ Implementation structure and initiatives

We have established Diversity Committees that comprise members from across the country with a variety of experiences and backgrounds. These Committees plan and promote initiatives tailored to the circumstances of their respective organizations. Furthermore, we hold the Japan Post Bank DE&I Forum Talk Event for members from across the country with the goal of promoting DE&I company-wide. A diverse group of employees participates in these Forums, sharing their mindset and thoughts with the President and Representative Executive Officer.

Japan Post Bank DE&I Forum Talk Event



The President (right) speaking about DE&I promotion



About 700 people participated both in-person and online

○ Setting a Diversity Enhancement Month

We have designated a “Diversity Enhancement Month” focused on tackling diversity issues in order to recognize the diversity among individual employees and prompt changes in consciousness and behavior. In-workplace study meeting for all employees on diversity-related themes are held at the workplace to promote diversity throughout the company.

○ Promotion of understanding of LGBTQ+

To foster a work environment where every employee can thrive with peace of mind, we distribute ally stickers as a “symbol of our understanding and support” for LGBTQ+ individuals, and we sponsor the Tokyo Rainbow Pride event. In addition, same-sex partners are included in the definition of spouse for various company systems, allowing them to use marriage leave, bereavement leave, family allowances, and residence in company housing for couples.

As a result of these initiatives, we have been awarded the highest rating of “Gold” for seven consecutive years since 2018 in the “PRIDE Index,” a metric operated by “work with Pride” that evaluates LGBTQ+ related corporate initiatives.



Ally stickers



“PRIDE Index” Gold

○ Active participation of persons with disabilities

Japan Post Bank is expanding opportunities for employees with disabilities to continue working in the company with peace of mind for the long term and is actively providing various forms of support such as improving the workplace environment. We are working on initiatives such as operating the Japan Post Bank ARIGATO Center, where candy is bagged and prepared for handing out to customers, and employing in-house physiotherapists (Health Keepers). Employees with disabilities are playing active roles in our organizations across the country.

In addition to creating employment opportunities, we also support employees with disabilities in participating in customer service and promoting employee engagement. This enhances their job satisfaction and improves employee retention.



Japan Post Bank ARIGATO Center

Initiatives for Suppliers

- At Japan Post Bank, we recognize the risk of procurement activities potentially having negative impacts on the employees of our suppliers, and we ask our suppliers to conduct human rights initiatives to prevent human rights violations occurring within our supply chain.

Japan Post Group CSR Procurement Guidelines

The Japan Post Group revised its “Approach to Procurement Activity” in December 2018, and now requests that suppliers incorporate consideration of environmental and social issues towards the realization of the ten principles of the UN Global Compact. In July 2019, we formulated and published the “Japan Post Group CSR Procurement Guidelines”, and since December 2020, we have requested that all suppliers comply with these guidelines. Specifically, suppliers are asked to take the following measures, which cover the respect for human rights.

I Respect for Human Rights

- | | |
|--|--|
| <ul style="list-style-type: none"> - Prohibition of forced or compulsory labor - Prohibition of harassment | <ul style="list-style-type: none"> - Prohibition of child labor - Prohibition of discrimination in hiring and occupation |
|--|--|

II Occupational Safety and Health

- | | |
|---|---|
| <ul style="list-style-type: none"> - Ensuring workplace safety - Management of facilities and work environment - Assurance of workplace hygiene - Regular health management for employees | <ul style="list-style-type: none"> - Prevention of labor accidents and illnesses and appropriate response - Thorough response to emergencies - Employee education and training |
|---|---|

III Consideration for the Global Environment

- | | |
|--|--|
| <ul style="list-style-type: none"> - Operation of environmental management systems - Control and reduction of chemical substances - Minimizing environmental impact - Promotion of efficient use and cyclic use of resources, energy and water | <ul style="list-style-type: none"> - Consideration for biodiversity and natural ecosystems in the procurement of raw materials - Contribution to the environment through business activities - Disclosure of environmental conservation status - Environmental education for employees |
|--|--|

* We also request cooperation with respect to compliance with laws, regulations and social standards and development of a compliance system.

Supplier partnerships

○ Inclusion of human rights considerations in contracts

Japan Post Bank includes CSR clauses in its contracts that require adherence to the Japan Post Group CSR Procurement Guidelines described at left.

The CSR clauses require suppliers to promptly report to Japan Post Bank if there is any suspicion or confirmation that severe human rights violations have taken place, such as forced labor or child labor. If a supplier fails to correct that violation within a reasonable period despite Japan Post Bank’s demands for corrective action, Japan Post Bank may terminate all or part of the contract.

○ Awareness of the whistleblower hotline

To prevent human rights violations such as the above from occurring, we have established a whistleblower hotline for employees of suppliers to contact us about human rights issues and have stipulated in the contract that knowledge of the existence of the hotline is to be disseminated. We also distribute flyers about the hotline when the contract is signed to ensure employees are aware of it.

○ Supplier Questionnaire

Japan Post Bank conducts questionnaires to monitor the status of human rights initiatives at our suppliers. These questionnaires comprehensively cover a wide range of topics, from the company's basic stance on human rights to anti-discrimination initiatives and whether there is any methodology used to determine the outcomes of these measures. We use these questionnaire results to provide feedback to suppliers to aid in them in the promotion of CSR procurement.

○ Support for the Declaration of Partnership Building

Japan Post Bank adheres to the "Declaration of Partnership Building," which stipulates appropriate determination of delivery deadlines and transaction compensation, and strives for collaboration and coexistence with our suppliers in mutual prosperity.

Initiatives for Investees and Borrowers (1)

- In view of the risk that financial institutions may be directly linked to human rights violations through their business relationships (investments and financing), Japan Post Bank has established an ESG Investment and Financing Policy, based on which we ensure that the businesses of our investees and borrowers do not cause any negative impacts on human rights, etc. We also revise the policy periodically in light of changes in our internal and external environment and strive to strengthen our prevention and mitigation measures.

ESG Investment and Financing Policy

Japan Post Bank works to respond appropriately to environmental issues such as climate change and biodiversity, as well as social issues such as human rights violations, in our investment and lending activities based on our Environmental Policy and Human Rights Policy. In 2019, Japan Post Bank formulated the ESG Investment and Financing Policy and regularly revises it with the aim of achieving stable returns and risk mitigation in the medium to long term.

The April 1, 2024 revisions served to clarify the environmental and social issues to be recognized in each sector and the countermeasures to prevent and mitigate risks.

○ Policy on human rights violations

The Human Rights Policy states that we will strive to avoid investment in and lending to businesses that have a negative impact on human rights, and the Bank monitors the status of risk of human rights infringements.

○ Investment and Financing Prohibited Across Sectors

Based on its adherence to international agreements and policy of not investing in or financing activities that are contrary to the public or social good, Japan Post Bank does not invest in or finance businesses where funding is allocated to any of the following areas.

- A) Illegal transactions and transactions for illegal purposes
- B) Transactions which violate public order and good morals
- C) Transactions that negatively impact wetlands designated under the Ramsar Convention
- D) Transactions that negatively impact UNESCO-designated World Heritage Sites
- E) Transactions violating the Convention on International Trade in Endangered Species of Wild Fauna and Flora (Washington Convention)
- F) Businesses engaged in forced labor, child labor, and human trafficking

○ Policies with respect to special sectors

The types of negative impact on human rights vary by sector and line of business, and thus there is a diverse range of prevention and mitigation countermeasures. Among the specific sectors outlined in our ESG Investment and Financing Policy, the following have recognized human rights issues with accompanying preventive and mitigative countermeasures:

Sector	Recognized human rights issue	Prevention/mitigation measure
Weapons manufacturing	- Impact ordinary residents indiscriminately over a wide area and recognized by the international community as entailing humanitarian risks that cannot be ignored.	- Ban on investment and loans to companies that manufacture cluster bombs. - Also ban on investments and loans for the purpose of raising funds for other weapons manufacturing.
Coal mining	- Forced labor and child labor in coal mines	- Ban on investment and loans that will be used to fund new coal mining activities for fuel coal or to expand existing coal mining
Oil and gas	- Violations of the human rights of indigenous peoples	- Confirm status of environmental and social accommodations being made at investment or loan recipients
Palm oil plantations	- Forced labor and child labor	- Confirmation of RSPO certification status and FPIC status, etc.
Large-scale hydropower projects	- Human rights violations such as forcing the relocation of indigenous peoples and local communities	- Confirm status of environmental and social accommodations being made at investment or loan recipients

Initiatives for Investees and Borrowers(2)

- We conduct engagement and negative screening to prevent and mitigate the negative impacts of investment and financing on human rights.
- We recognize that it is the important responsibility of an institutional investor to make a positive impact on human rights and the environment through sustainable financing. In light of that, we carry out investment and financing in gender bonds and other forms of sustainable financing.

Preventing and mitigating the negative impacts of investment and financing

○ Engagement with investees and borrowers

To prevent a direct negative impact on human rights through our investment and financing activities, we verify the human rights compliance status of our investees and borrowers during engagements.

Industry	Dialogues with investees and borrowers	Future measures
Power Company A July 2024	<p>Visited the site of a nuclear power plant to verify the working environment and other matters.</p> <ul style="list-style-type: none"> ● The company strives to promote health management and improve the working environment not only for its own workforce, but also that of its contractors. ● The company strives to disclose information with consideration for local residents, among other efforts. 	<ul style="list-style-type: none"> ● In addition to following up on the status of these initiatives through publicly disclosed information and other sources, continue to engage in dialogues on an ongoing basis and verify the status of prevention and mitigation measures where necessary.

○ Negative screening

With a view to ensuring that investees and borrowers are not involved in human rights violations in conflict-stricken countries, we prohibit investment and financing used to finance weapons manufacturing. We also conduct negative screening using external data to ensure that investment and financing is not provided to cluster bomb manufacturers.

Initiatives through sustainable financing

○ Climate change response (investing in green bonds and transition bonds)

There is growing recognition within the international community that climate change is a problem closely linked to human rights violations, as shown by the increase in the number of people forced to migrate due to extreme weather conditions in recent years, for example.

Japan Post Bank is actively supporting initiatives that contribute to climate change mitigation and adaptation, for example by investing in products such as green bonds.

○ Addressing social issues other than climate change (investing in social bonds)

We also invest in social bonds as a way of actively addressing social issues other than climate change. In November 2024, we invested in Gender Bonds (a type of social bond) issued by the Japan International Cooperation Agency (JICA), thereby contributing to promoting gender equality and female empowerment.



Photographs from JICA's website

Stakeholder Engagement

- Japan Post Bank conducts a human rights survey on employees every year to help improve human rights due diligence. This year, we conducted a survey on employees' views of measures to raise awareness human rights and their awareness of the contact offices for whistle-blowing, and we will incorporate the results of the survey into future measures.

Employee Questionnaire on Human Rights Issues (FY2023)

Employees are important stakeholders who can potentially fall victim to human rights violations such as discrimination and harassment. In addition to being users of Japan Post Bank services, they also interact with our customers on a daily basis and therefore can serve as the voice of our customers as well.

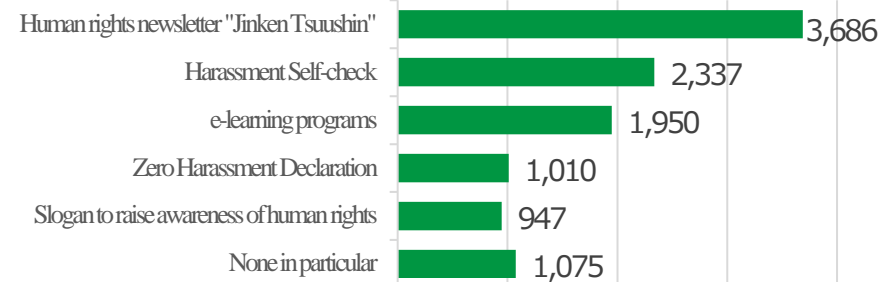
To that end, we conducted a questionnaire survey on specific human rights issues at Japan Post Bank, asking employees to identify the most critical human rights issues from their perspective (as employees) and from the perspective of bank users (as customers). The questionnaire results revealed that “discrimination and harassment” and “leaks or misuse of customer information for illegitimate purposes” are recognized as serious human rights issues, aligning with the results of our risk mapping (P. 8).

Q. Among the following human rights issues, select the one you consider to be the most serious. (Number of respondents: 6,657)



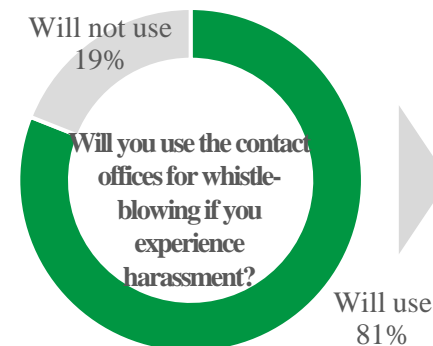
Employee survey on measures, etc. (FY2024)

Q. Please select the measures implemented this fiscal year that you felt were good. (Select all applicable answers)

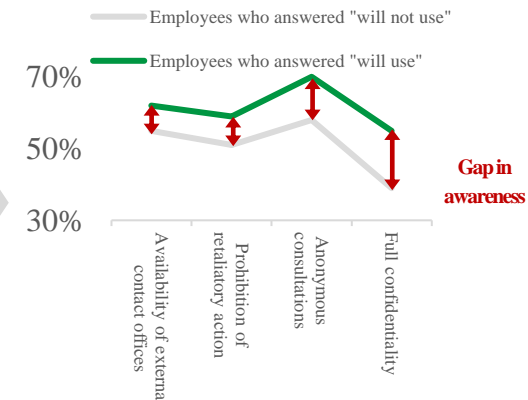


Q. Please answer the following questions about the contact offices for whistle-blowing. (Number of respondents: 6,625 employees)

Confidence in contact offices for whistle-blowing



Awareness of contact offices for whistle-blowing



Given the gap in awareness of the system between employees who answered that they "will use" the contact offices for whistle-blowing and those who "will not use" it, we aim to build confidence in the system by raising awareness of it.

Reference: Communication with Stakeholders

- Japan Post Bank aims to promote respect for human rights through communication with various stakeholders and will continue to improve initiatives by taking their views and feedback into consideration.



Customers

- In addition to regular communication through our branches and call centers, we receive opinions and feedback through customer surveys.
- Barrier-free support tools such as cane holders and wheelchairs are also provided to customers who require such support.



**Shareholders
and investors**

- In addition to conducting briefings for individual and institutional investors, we also conduct investor meetings and other efforts to deepen investors' understanding of our initiatives in areas such as sustainability.



**Human rights
organizations,
etc.**

- Japan Post Bank is a member of the Industrial Federation of Human Rights Tokyo and participates in various seminars. We also share a wide range of information about human rights education with other member companies.



Employees

- We conduct various training programs for officers and employees to raise awareness of human rights.
- An anonymous survey is conducted every year. In FY2024, a survey was conducted regarding measures to raise awareness human rights and employees' awareness of the relief contact point.



**Investees and
borrowers**

- We engage in dialogues (engagement) with investees and borrowers on the environment and human rights.



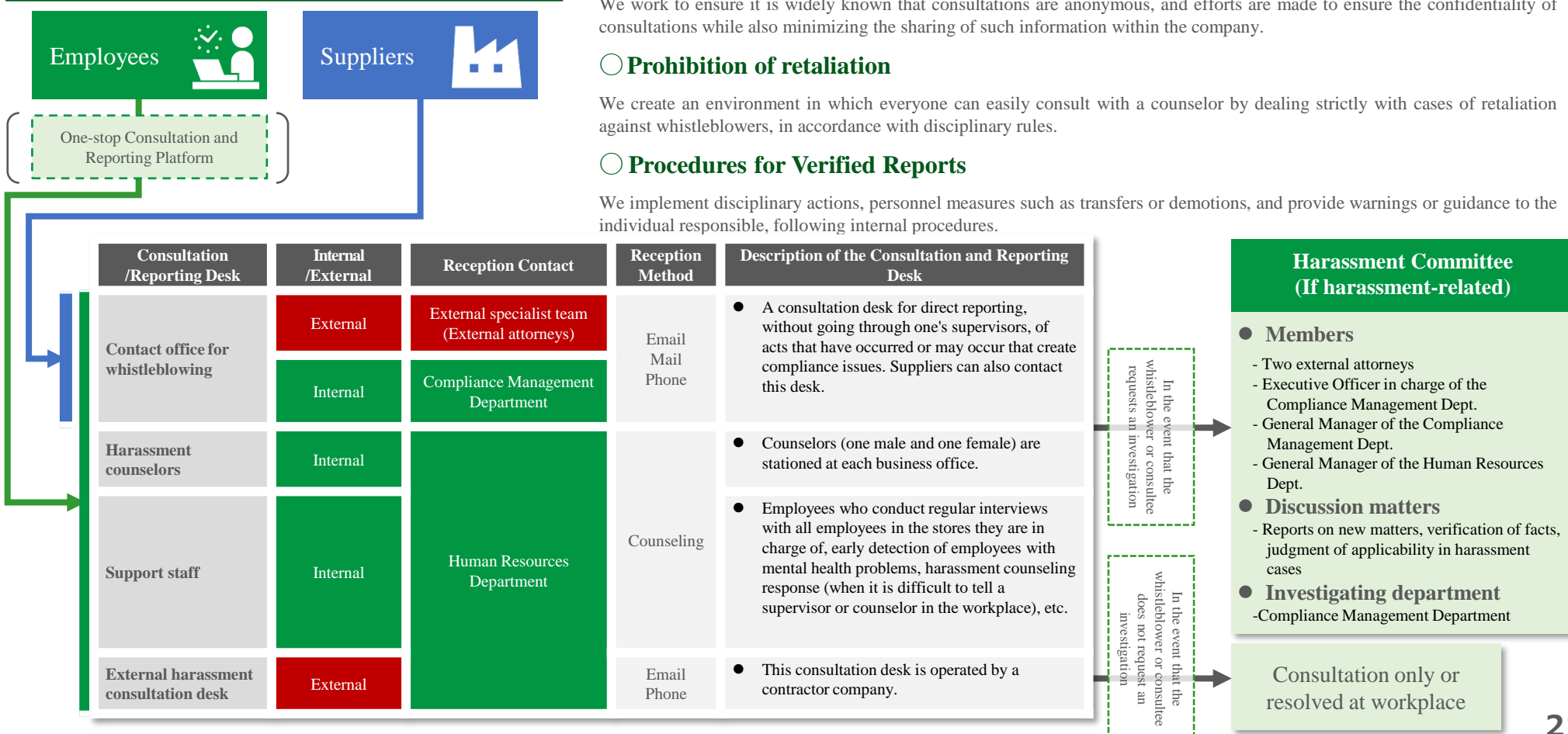
Suppliers

- In addition to requesting suppliers to comply with the CSR Procurement Guidelines, we also conduct a survey on some suppliers regarding the status of their human rights-related initiatives (feedback of the survey results is given to these suppliers)

Whistle-blowing and Harassment Consultation System

- Japan Post Bank has set up consultation and whistle-blowing contact offices that employees and suppliers can approach and consult with 24 hours a day, 365 days a year, through e-mail and other channels.
- We are working to improve the system, including the development of a One-stop Consultation and Reporting Platform for employees (a function that guides employees to the consultation office they need by following instructions provided on the website), and the establishment of a Harassment Committee that includes external attorneys among its members.

Consultation/Whistleblowing Flowchart



- Customer feedback (complaints, opinions and requests), including feedback related to human rights, is centrally managed on a system to enable company-wide sharing. We also analyze this customer feedback and use it to make necessary improvements.

```

graph TD
    Customers[Customers] --> Feedback[Customer Feedback]
    Feedback --> Branches[Branches]
    Feedback --> CallCenters[Call Centers]
    Feedback --> Surveys[Customer Surveys]
    Feedback --> PostOffices[JAPAN POST Co., Ltd. Post Offices]
    Branches --> Database[(Database  
(Centrally managed by Headquarters  
Customer Satisfaction Dept.)
    CallCenters --> Database
    Surveys --> Database
    PostOffices --> Database
    Database --> Eval[Customer Feedback evaluation]
    Eval --> Ver[Effect verification]
    Ver --> Imp[Improvement]
    Imp --> Cons[Consideration for improvement]
    Cons --> Eval
    Cons --> Meeting[Customer Feedback Status Meeting]
    Meeting --> Exec[Executive Committee]
  
```

The diagram illustrates the customer feedback process. It begins with 'Customers' at the top, leading to a central 'Customer Feedback' hub. This hub branches into four collection points: 'Branches', 'Call Centers', 'Customer Surveys', and 'JAPAN POST Co., Ltd. Post Offices'. All four points feed into a central 'Database (Centrally managed by Headquarters Customer Satisfaction Dept.)'. From the database, the process flows into a cycle of four steps: 'Customer Feedback evaluation', 'Effect verification', 'Improvement', and 'Consideration for improvement'. The 'Consideration for improvement' step leads to the 'Customer Feedback Status Meeting', which then reports to the 'Executive Committee'.

Complaints, opinions and requests	Response taken
<ul style="list-style-type: none"> I want various services to support foreign languages. 	<ul style="list-style-type: none"> We have upgraded the chatbot on our website to support multiple languages (via machine translation) and have introduced a multilingual switching function on some pages. We have released the "Yucho Tetsuzuki App," which supports account opening and various procedures in multiple languages.
<ul style="list-style-type: none"> I want to open a general account at the counter, but I'm not Japanese so it's difficult to fill out the application documents in the Japanese language. 	<ul style="list-style-type: none"> We introduced a multilingual system on our website that enables customers to use their home computer, etc., to prepare the necessary application documents for opening a general account.
<ul style="list-style-type: none"> I want to make inquiries via telephone using a Telecommunications Relay Service. 	<ul style="list-style-type: none"> We accommodated the use of the Telecommunications Relay Service for all procedures and inquiries that can be handled over the phone.
<ul style="list-style-type: none"> I have a hearing impairment, so I want it to be possible to register on the app without using automatic voice recognition. 	<ul style="list-style-type: none"> In addition to the existing automatic voice recognition service, we also added SMS-based verification* for customers who have registered their mobile phone numbers to their accounts.

22

Evaluating and Monitoring Effectiveness (1) (Discussions in the Sustainability Committee, etc.)

- The implementation status of human rights due diligence was evaluated and reported at the Sustainability Committee in February 2025.
- We will continue to improve our monitoring methodology, etc.

Content of Reports to the Sustainability Committee and Executive Committee

- The status of human rights due diligence initiatives (e.g., revisions to the Human Rights Policy and various regulations) was self-assessed using a system of ○, △, × (indicating good, lacking, and poor, respectively).
 - In April 2024, reports were made on the publication of Japan Post Bank's first Human Rights Report, the enhancement of disclosures pertaining to the relief contact point, and Japan Post Bank's proactive communication with investors.
- Year-on-year changes in the quantitative metrics, set to monitor the occurrence of human rights-related risks, were reported.
- Parts of the Human Rights Policy were revised in light of the disclosure requirements set by international guidelines, ESG rating agencies, and others.

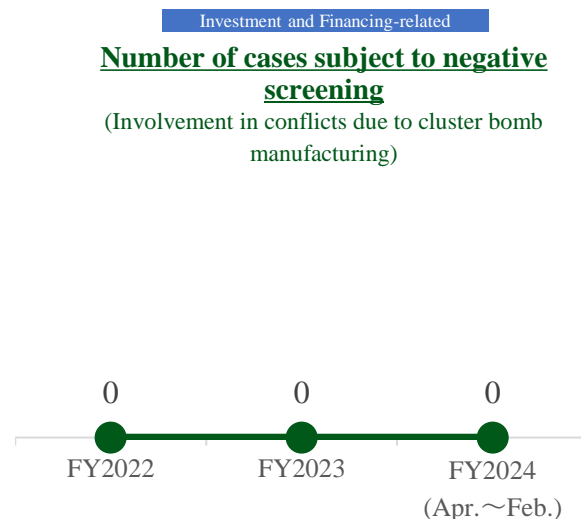
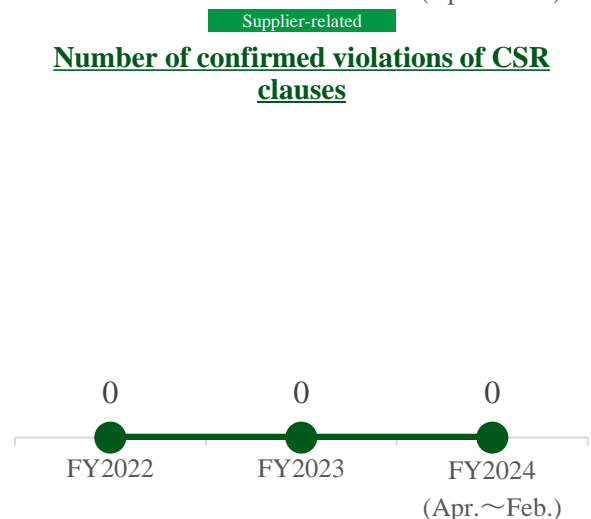
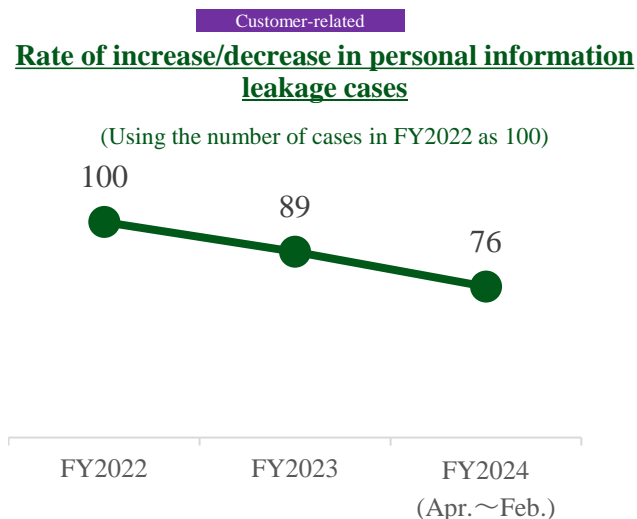
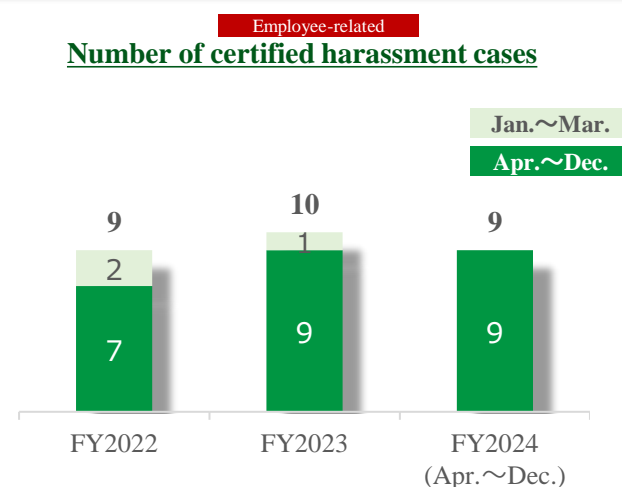
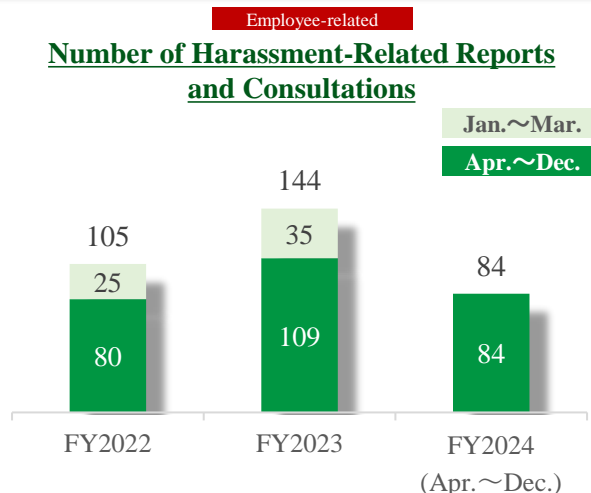
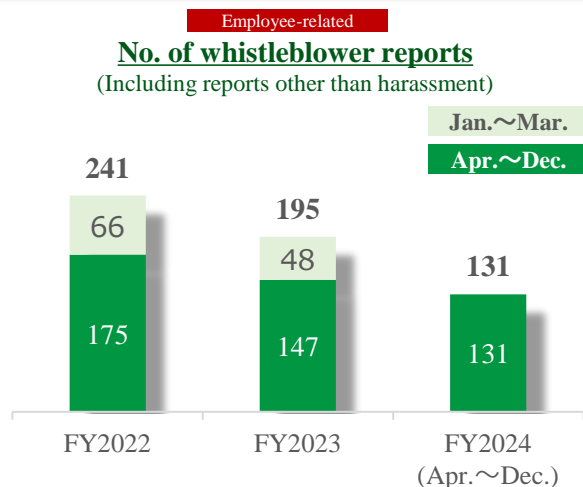
Primary Opinions from Committee Members (Executive Officer in Charge of Each Respective Department)

- We received various opinions and feedback* from institutional investors and others following the publication of the Human Rights Report, and we must continue to strengthen our initiatives while listening to the views of a wide range of stakeholders.
- ※ Examples of opinions and feedback: Potentially inadequate cybersecurity measures could lead to the manifestation of human rights-related risks such as breaches of customer information or system malfunctions (disabling access to financial services) resulting from cyberattacks, so Japan Post Bank should disclose information on the preventive measures that it is implementing.



Evaluating and Monitoring Effectiveness (2) (Quantitative Indicators)

- We establish quantitative monitoring indicators to verify the effectiveness of our efforts to prevent and mitigate negative impacts on human rights.
- We will continue to monitor these indicators and strive to enhance our human rights due diligence.



Reference: Links to each policy

Policy	URL
Basic Sustainability Policy	https://www.jp-bank.japanpost.jp/en/sustainability/esg-index/list/pdf/sustainability.pdf
Human Rights Policy	https://www.jp-bank.japanpost.jp/en/sustainability/social/supplychain/policy/
ESG Investment and Financing Policy	https://www.jp-bank.japanpost.jp/en/sustainability/environment/esg/investment/
Japan Post Group CSR Procurement Guidelines	https://www.japanpost.jp/en/sustainability/procurement/pdf/procurement_guideline.pdf
Basic Policy to Facilitate Financing (In Japanese)	https://www.jp-bank.japanpost.jp/aboutus/activity/finance/abt_act_fnc_index.html
Privacy Policy	https://www.jp-bank.japanpost.jp/en/policy/privacy/en_pcy_prv_index.html

Others	URL
ESG Data	https://www.jp-bank.japanpost.jp/en/sustainability/esg-index/data/
Dialogue with outside experts	https://www.japanpost.jp/en/sustainability/sustainability-management/engagement.html
Sustainability (Respect for Human Rights)	https://www.jp-bank.japanpost.jp/en/sustainability/social/supplychain/human-rights/

Reference: UN Guiding Principles Reporting Framework Comparison Table

Item				Relevant page
Part A Human rights governance	Policy commitments	A1.1	How is the public commitment decided upon?	P7
		A1.2	Whose human rights are addressed by the public commitment?	P25 (Human Rights Policy)
		A1.3	How is knowledge of the public commitment disseminated?	P7,13
	Human rights initiatives	A2.1	How is day-to-day responsibility for human rights performance structured within the company, and for what reason is it structured that way?	P5,6,13
		A2.2	When senior management and the Board of Directors discuss human rights issues, what types of human rights issues do they discuss and for what reasons?	P5,7,8,23
		A2.3	How is awareness of the need to be conscious in various ways of human rights perspectives in decision-making and actions disseminated among employees and contract workers?	P13~15
		A2.4	How does the company clearly indicate its emphasis on respecting human rights in its business relationships?	P16~18,25 (Human Rights Policy)
		A2.5	During the reporting period, what lessons has the company learned about achieving respect for human rights, and what has changed as a result?	P23
Part B Clarifying the reporting focus	Presentation of salient human rights issues	B1	Presentation of salient human rights issues: Present salient human rights issues related to the company's activities and business relationships during the reporting period.	P8
	Determination of salient human rights issues	B2	Determination of salient human rights issues: Explain how the salient human rights issues were determined, including opinions from stakeholders.	P7,8,19,20
	Selection of priority regions	B3	Selection of priority regions: If reporting on salient human rights issues focuses on specific regions, explain how those choices were made.	—
	Additional serious effects	B4	Additional serious effects: Aside from the salient issues, identify any serious impact on human rights that occurred during the reporting period or that continues to be addressed, and explain how they are addressed.	—
Part C Management of salient human rights issues	Specific policies	C1.1	How does the company communicate the relevance and significance of its policies to those required to implement them?	P13,16~18,25 (Human Rights Policy, etc.)
	Stakeholder engagement	C2.1	How does the company determine which stakeholders to engage with on each of the salient human rights issues, and when and how to engage?	P19~22,25 (Human Rights Policy, etc.)
		C2.2	During the reporting period, with which stakeholders did the company engage on each of the salient human rights issues, and why?	P9~22
		C2.3	During the reporting period, how did stakeholders' opinions affect the company's understanding of and method of tackling each of the salient human rights issues?	P19~22
	Impact evaluation	C3.1	Were there any noticeable trends or patterns in the effects related to the salient human rights issues during the reporting period? If so, what were they?	P6,16~18
		C3.2	During the reporting period, did any serious effects related to the salient human rights issues occur? If so, what were they?	P21,22,24
	Evaluation result consolidation and response	C4.1	How are the internal company departments that make decisions and take actions affecting the management of salient human rights issues involved in finding and implementing solutions?	P5,21,22
		C4.2	If tension emerges between preventing/mitigating effects related to salient human rights issues on the one hand and other business objectives on the other, how is this tension addressed?	P16~18,25 (Investment and Financing Policy)
		C4.3	During the reporting period, what measures did the company take to prevent or mitigate potential effects related to each of the salient human rights issues?	P9~22
	Performance tracking	C5.1	What specific examples from the reporting period demonstrate whether each of the salient human rights issues is being effectively managed?	P19,24
	Rectification	C6.1	Through what means can the company receive complaints or concerns related to each of the salient human rights issues?	P21,22
		C6.2	How does the company confirm whether people feel they are able to raise complaints or concerns?	P19,21,22,24
		C6.3	How does the company process complaints and assess the effectiveness of the outcomes?	P19,21,22,24
		C6.4	During the reporting period, what were the trends and patterns observed in complaints, concerns, and outcomes pertaining to the salient human rights issues? What lessons did the company learn?	P19,21,22,24
		C6.5	During the reporting period, did the company provide or enable any remedy for actual effects related to the salient human rights issues? If so, what were some typical or significant examples?	P19,21,22,24

Matters to Be Noted

This report was prepared for the purpose of providing corporate and other information on JAPAN POST BANK Co., Ltd. (hereinafter referred to as “Japan Post Bank”) and its consolidated subsidiaries (hereinafter referred to as “the Japan Post Bank Group”), and does not constitute a solicitation for shares or other securities issued by Japan Post Bank, both in Japan and overseas. This report contains forward-looking statements such as forecasts, plans, and targets. These statements are based on information available to Japan Post Bank at the time this report was prepared, as well as on forecasts drawn up at such times. These statements are also based on certain assumptions. These statements or assumptions may be objectively inaccurate or may not be realized in the future. The uncertainties and risks that may lead to such situations include, but are not limited to, the following: risks related to the effectiveness of risk management policies and procedures, market risks, market liquidity risks, funding liquidity risks, credit risks, operational risks (systems, reputation, disasters, violations of laws and regulations, etc.), risks related to sustainability issues including climate change, risks related to business strategies and management plans, risks related to the expansion of the scope of business, risks related to the business environment, risks related to the relationship between Japan Post Bank and JAPAN POST HOLDINGS Co., Ltd. as well as JAPAN POST Co., Ltd., risks related to domestic and overseas monetary policies, and various other factors. Please refer to the securities report and the latest quarterly report for important facts that Japan Post Bank recognizes as being likely to have an impact on the performance and financial position of the Japan Post Bank Group. Note that the statements presented in this report are accurate as of the date of publication (or any date otherwise specified), and Japan Post Bank has no obligations or policy to update such information to the latest information at any time. Accordingly, forward-looking statements may not necessarily be consistent with actual results. Information about companies other than the Japan Post Bank Group and Japan Post Holdings contained in this report is cited from publicly available information and other sources deemed to be reliable, but Japan Post Bank has not verified, nor guarantees, the accuracy and appropriateness of such information. The contents of this report are subject to change without prior notice.

JAPAN POST BANK Co., Ltd.

2-3-1 Otemachi, Chiyoda-ku, Tokyo, 100-8793

URL: <https://www.jp-bank.japanpost.jp/sustainability/>

Published April 1, 2025

Unless otherwise specified, the contents of this report are based on information current as of the date of publication.