

## JAPAN POST BANK's Strengths (Competitive Advantages)

### Scale

#### Overwhelming network of branches and ATMs throughout Japan

As one of the largest financial institutions in Japan, we possess a network of branches and ATMs throughout Japan, giving us an overwhelming advantage in terms of individual customer access.

▶ Total No. of Branches  
**23,642**

Store network branches  
As of March 31, 2023

JAPAN POST BANK  
**23,642**

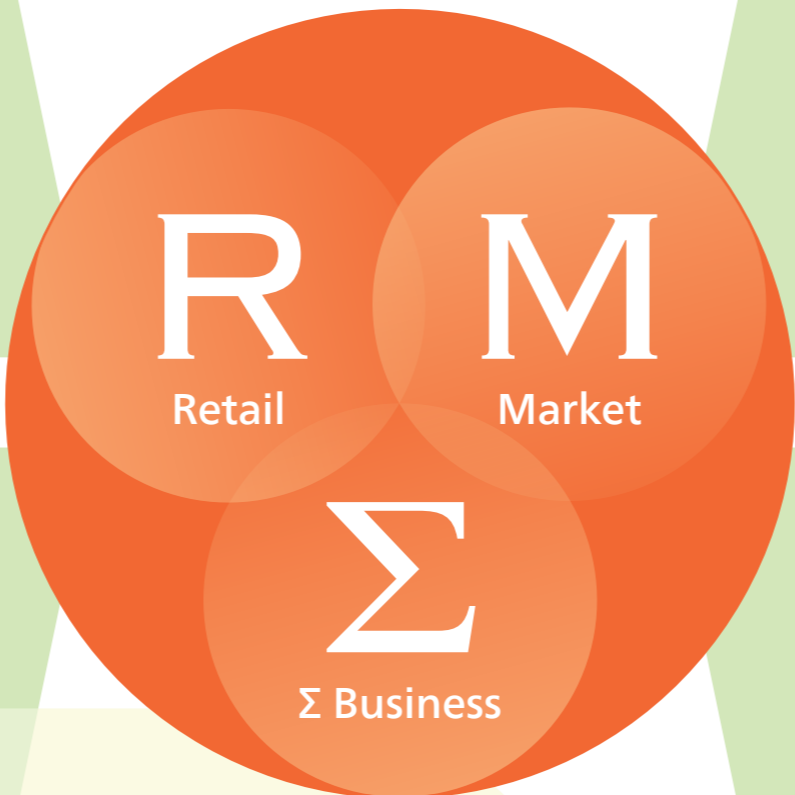
Total across banks nationally  
**13,488**

Source: Japanese Bankers Association HP "National Bank Financial Statement Analysis (National Bank Capital, Number of Stores, Number of Bank Agents, Number of Officers and Employees List)," total domestic head offices and branch offices (as of September 30, 2022)

▶ No. of partner financial institutions able to use ATMs  
**Approx. 1,250 companies**

▶ Total No. of ATMs  
**31,454**

Leveraging the strengths that JAPAN POST BANK possesses, we are actively engaged in the three growth retail, market, and  $\Sigma$  business engines.



### Deposit/Capital Bases

#### Stable deposit/capital bases

Underpinned by resources in forms that include stable personal deposits, JAPAN POST BANK manages huge funds that amount to ¥226.3 trillion and is thus one of the world's leading institutional investors. While maintaining a high level of financial soundness, the Bank promotes internationally diversified investments, such as investing approximately 34% of its assets under management in foreign securities and other financial instruments, while also encouraging increased investment sophistication and diversification.

For more details on the Bank's market business please see [page 32](#).

▶ Deposit balance  
**¥194.9 trillion**

▶ Capital adequacy ratio (domestic standards)  
**15.53%**

▶ Total assets under management  
**¥226.3 trillion**

### Diverse Human Resources

#### Specialized human resources play active roles

To provide safe and secure services to its customers throughout Japan, the Bank conducts a variety of life planning and consulting training programs for asset management consultants who provide customers with product guidance. To expand and upgrade our digital services, we are also hiring digital specialists and conducting basic DX training for all employees in headquarters organizations. In addition to these initiatives, we are actively establishing specialized departments and project teams in areas that include digital services, cybersecurity and data analysis.

In terms of market operations, in addition to appointing market specialists from outside, we are promoting the career development of young employees by dispatching them, for example, to fund GPs and having their training conducted by professionals.

For more details on the Bank's human capital management please see [page 44](#).

▶ Number of human resources dispatched to fund GPs\*2  
**23**  
(As of April 1, 2023)

▶ Number of participants in DX training (basic)  
**2,014**  
(Cumulative total as of March 31, 2023)

▶ Market human resources  
**406, of whom 91 are market professionals**  
(As of April 1, 2023)

\*2 Abbreviation of General Partner. A fund operator that selects investee companies and makes investment decisions.

### Trusted Brand

#### The most accessible bank to anyone and everyone throughout Japan

JAPAN POST BANK ordinary deposit accounts number about 120 million, roughly equivalent to the entire population of Japan. The balance of deposits entrusted to us by our customers amounts to ¥194.9 trillion, which is equivalent to the total balance of personal deposits of three major city banks and accounts for about 20% of all individual deposits and savings in Japan.

These figures stand testament to the Bank having connected the DNA of trust from local residents as the most accessible bank in Japan since its founding. We are utilizing the precious deposits entrusted to us for investment and our retail business.

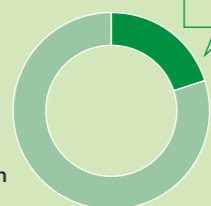
For more details on the Bank's retail business please see [page 28](#).

▶ Number of ordinary deposit accounts

**Approx. 120 million**

▶ Deposit balance  
**¥194.9 trillion**

Proportion of deposits with JAPAN POST BANK attributable to deposits and savings with the household financing division (estimate)



Share  
Approx.  
**20%\***



\*1 This figure represents JAPAN POST BANK personal deposits divided by the total amount of household deposits in the Bank of Japan "funding circulation statistics" (as of Dec. 31, 2022).