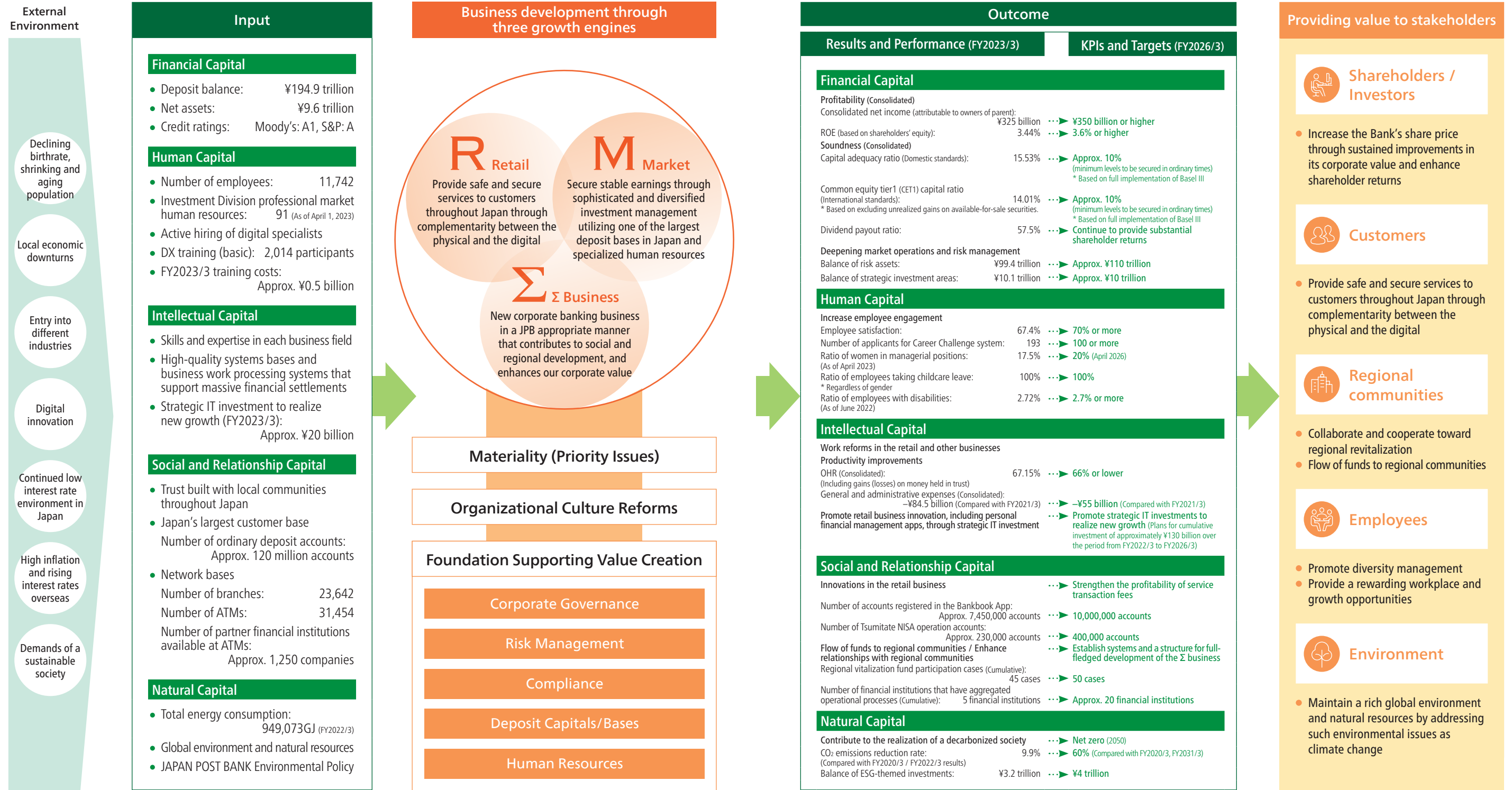


JAPAN POST BANK's Value Creation Process

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



Financial Capital
Achieve both growth and returns to shareholders by building a robust financial foundation, and providing capital reserves that enable flexible investment and high capital efficiency.

Human and Intellectual Capital
Drive all aspects of value creation through the active efforts of a diverse workforce of highly specialized professionals

Social and Relationship Capital
Foster relationships of trust over many years and a nationwide customer base network / Continuously create value based on relationships built with each stakeholder

Natural Capital
Contribute to the conservation of the global environment by reducing environmental impact through the appropriate management of energy consumption in offices and data centers

Driven by its three growth engines, JAPAN POST BANK is committed to enhancing its corporate value through a virtuous cycle in which working capital is strengthened and expanded while serving as a resource for the next stage of value creation.