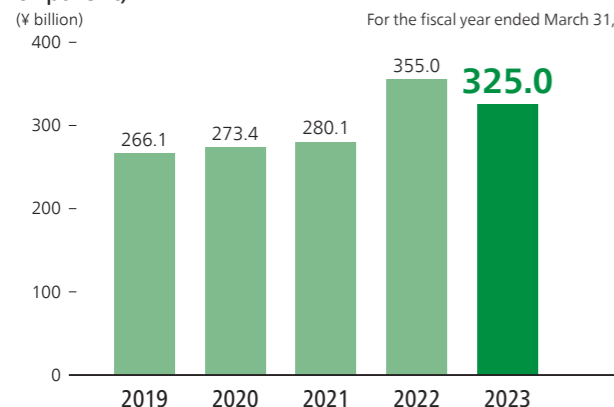


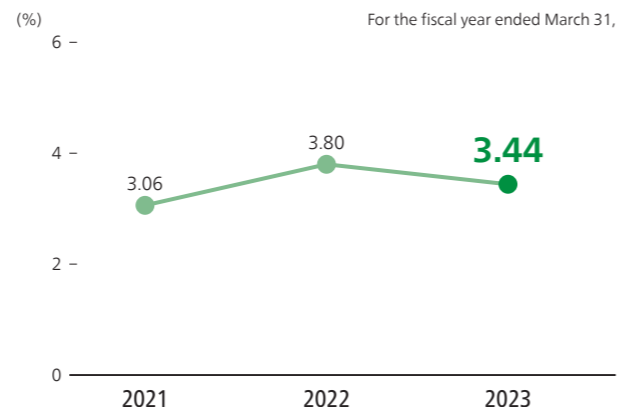
# Value Creation (Highlights)

## Financial Highlights

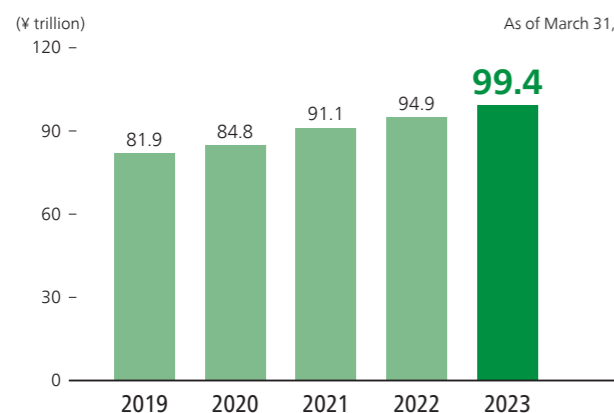
Consolidated net income (attributable to owners of parent)



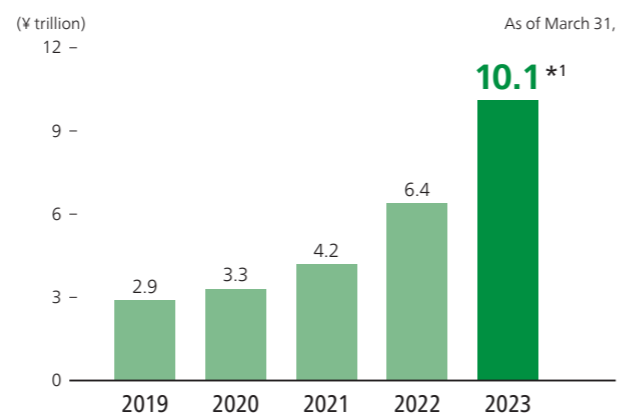
ROE (based on shareholders' equity) (Consolidated)



Balance of risk assets



Balance of strategic investment areas



Common equity tier1 (CET1) capital ratio (international standards)\*2 (Consolidated)

FY2023/3  
**14.01%**

Dividend payout ratio (Consolidated)

FY2023/3  
**57.5%**

Capital adequacy ratio (domestic standard) (Consolidated)

FY2023/3  
**15.53%**

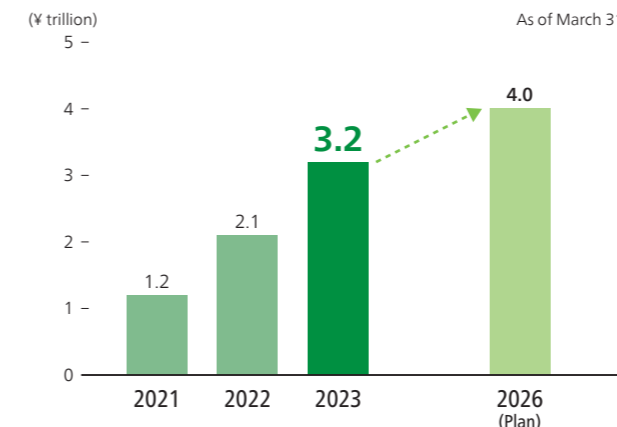
OHR (Basis including gains (losses) on money held in trust)\*3 (Consolidated)

FY2023/3  
**67.15%**

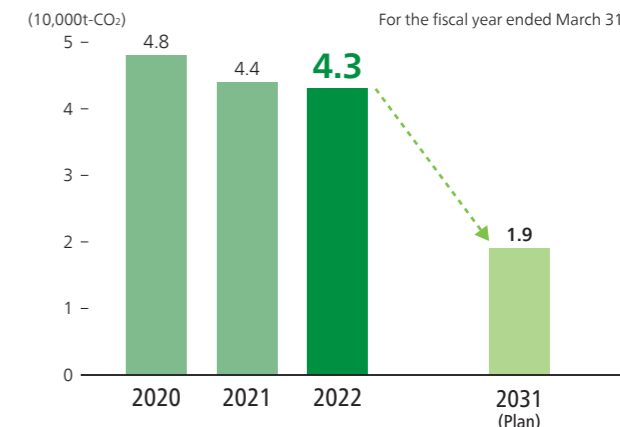
\*1 Following application of the Implementation Guidance on Accounting Standard for Fair Value Measurement (revised in 2021), from FY2023/3 the balance of private equity funds and real estate funds will, with the exception of some assets, be based on market value.  
\*2 Excluding unrealized gains on available-for-sale securities.  
\*3 Keeping in mind that JAPAN POST BANK manages securities that utilize money held in trust of a considerable scope, we will establish OHRs as targets that include the denominator operational profit/loss pertaining to money held in trust. Calculated as general and administrative expenses + (net interest income, etc. + net fees and commissions). Net interest income, etc. = Interest income - Interest expenses (including gains (losses) on sales etc.).

## Non-financial Highlights

Balance of ESG-themed investments



GHG Emissions for the Bank (Scope 1, Scope 2)



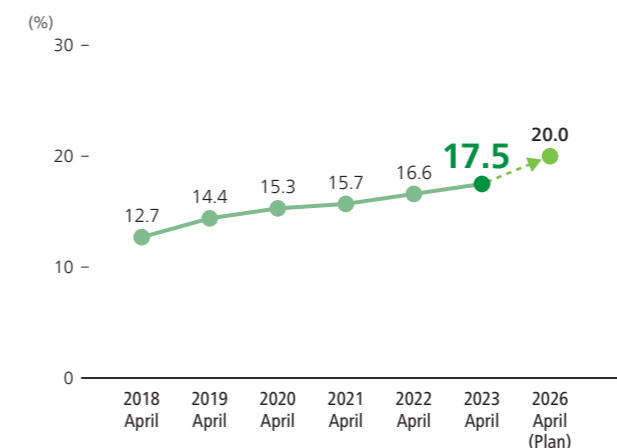
\* Increased the Bank's target for GHG emissions for FY2031/3 in March 2023.

GHG emissions from the finance portfolio (Scope 3)

Power generation sector  
Results (FY2022/3): **346**gCO<sub>2</sub>e/kWh  
Target (FY2031/3): **165-213**gCO<sub>2</sub>e/kWh

\* Results and targets are subject to change in the future due to the upgrade and expansion of data on emissions from companies and data vendors as well as increasingly sophisticated estimation.

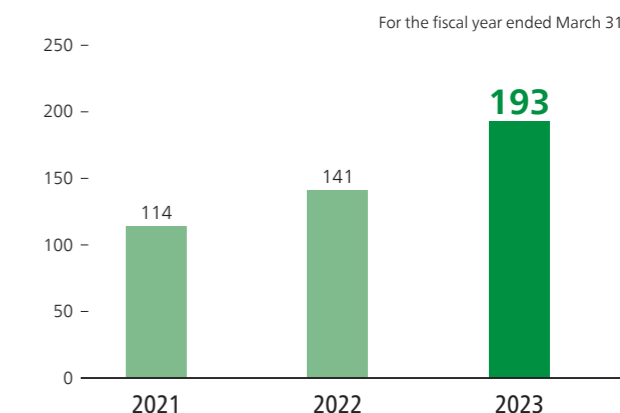
Ratio of women in managerial positions



Ratio of employees taking childcare leave (regardless of gender)

FY2023/3  
**100%**  
KPI (FY2026/3) > 100%

Number of applicants for Career Challenge system



Paid holiday utilization rate (Average)

FY2023/3  
**19.1 days**

Number of regional vitalization fund contributions (cumulative)

As of March 31, 2023: **45 cases**  
KPI (FY2026/3): **50 cases**  
Committed investment amount > Approx. ¥25 billion

Number of accounts registered in the Yucho Bankbook App

As of March 31, 2023: **7.45 million accounts**  
KPI (FY2026/3): **10 million accounts**