

Concerning the JAPAN POST GROUP Agreement

JAPAN POST HOLDINGS Co., Ltd. is the parent company of the Bank, and the Bank is the only bank in the corporate group of JAPAN POST HOLDINGS Co., Ltd. corporate group (JAPAN POST GROUP).

The Bank has close personal, capital and other relationships with JAPAN POST HOLDINGS Co., Ltd., but it makes decisions based on the Bank’s responsibility and conducts management and business operations independently.

With a view to displaying the effects of mutual collaboration, cooperation and synergies in the JAPAN POST GROUP between JAPAN POST HOLDINGS Co., Ltd., JAPAN POST Co., Ltd. and JAPAN POST INSURANCE Co., Ltd. As well as increasing the value of Group companies and, in turn, that of the entire JAPAN POST GROUP, the Bank has prescribed fundamental matters relating to Group management such as principles and policies common to the Group, and has concluded the JAPAN

POST GROUP Agreement aimed at contributing to smooth Group operations.

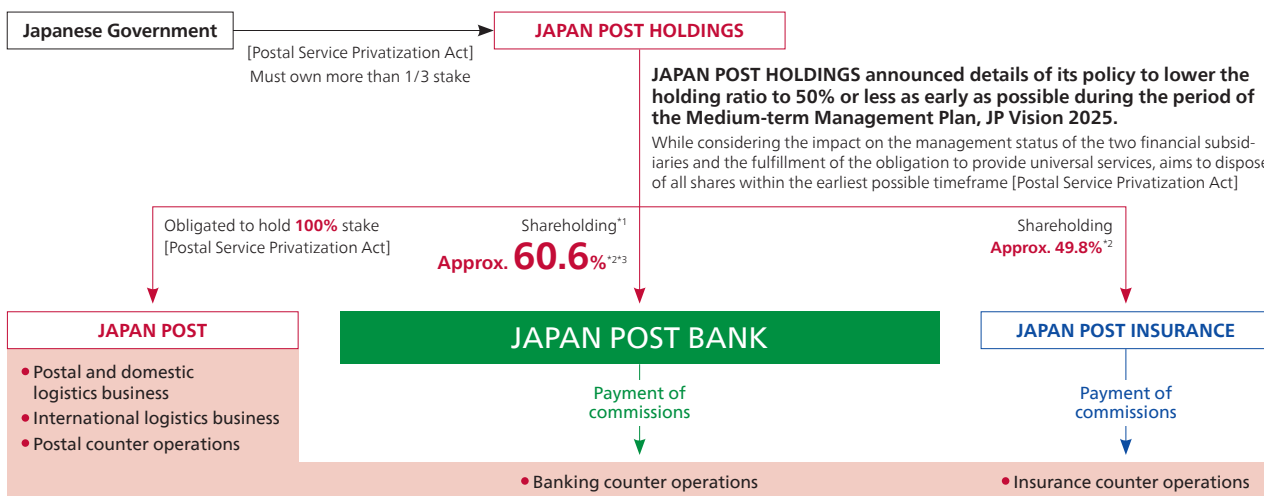
Following this agreement, the Bank has entered into contracts regarding JAPAN POST GROUP operations with JAPAN POST HOLDINGS Co., Ltd. and these contracts decide important matters for Group operations that will be discussed in advance with and reported to JAPAN POST HOLDINGS Co., Ltd. but specify that JAPAN POST HOLDINGS Co., Ltd. will not hinder or restrain the decision-making of the Bank. Furthermore, the above agreement stipulates that the operating subsidiaries of JAPAN POST HOLDINGS, including the Bank, will take advantage of the fact that it belongs to the JAPAN POST GROUP and carry out independent and autonomous management.

 **More information**

JAPAN POST GROUP Agreement

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Current JAPAN POST GROUP Structure (As of March 31, 2023)



*1 Shareholding of JAPAN POST HOLDINGS more than 50% → New services: licensing system
 Shareholding of JAPAN POST HOLDINGS 50% or less → New services: notification system

*2 Shareholding relating to total outstanding shares excluding treasury stock

*3 Under JP Vision 2025, the JAPAN POST HOLDINGS aims to dispose of their equity interests in JAPAN POST BANK to lower the holding ratio to 50% or less as early as possible. In March 2023, the secondary offering of shares of the Bank’s common stock held by Japan Post Holdings Co., Ltd. and the repurchase and the cancellation of the Bank’s shares were implemented. The percentage of voting rights of Japan Post Bank held by JAPAN POST HOLDINGS became approximately 60.6%. JAPAN POST BANK will make every effort to create an environment in which it is easy for JAPAN POST HOLDINGS to implement the relevant policies (increase profits and increase corporate value).