

# Financial and Non-financial Data

## Financial Data (Consolidated)

(Millions of yen)

	FY2019/3	FY2020/3	FY2021/3	FY2022/3	FY2023/3
Ordinary income	1,845,413	1,799,544	1,946,728	1,977,640	2,064,251
Net ordinary income	373,978	379,137	394,221	490,891	455,566
Net income attributable to owners of parent	266,189	273,435	280,130	355,070	325,070
Comprehensive income (loss)	23,376	(2,177,244)	2,470,383	(910,994)	(364,552)
Net assets	11,362,365	9,003,256	11,394,827	10,302,261	9,651,874
Total assets	208,974,134	210,910,882	223,870,673	232,954,480	229,582,232
Net assets per share (yen)	3,029.61	2,398.98	3,033.03	2,739.60	2,621.17
Net income per share (yen)	71.00	72.94	74.72	94.71	86.84
Capital adequacy ratio (%)	5.43	4.26	5.07	4.40	4.18
Capital adequacy ratio (domestic standard) (%)	15.80	15.58	15.53	15.56	15.53
ROE (%)	2.32	2.68	2.75	3.28	3.26
ROE (based on shareholders' equity) (%)	-	-	3.06	3.80	3.44
PER (times)	17.02	13.66	14.23	10.39	12.47

- Notes: 1. The Bank having established a stock benefit trust, the shares of the Bank held by the trust are recorded as treasury stock in the consolidated financial statements. Accordingly, the Bank's shares held by the stock benefit trust are included in the number of treasury shares to be deducted from the number of common shares issued at the end of the fiscal year when calculating net assets per share. In addition, when calculating net income per share, the Bank's shares held by the stock benefit trust are included in the number of treasury shares that are deducted from the calculation of the average number of shares of common stock during the period.
2. As there are no stock acquisition rights or share award rights, Capital adequacy ratio is calculated by dividing Total net assets at the end of the period - Non-controlling interests at the end of the period by Total assets at the end of the period.
3. The consolidated capital adequacy ratio (domestic standard) is defined as criteria for judging whether a bank's own capital is sufficient in light of the assets held, etc., under the provisions of Article 14-2 of the Banking Law (Financial Services Agency Notification No. 19 of 2006).
4. ROE is calculated by dividing net income attributable to owners of parent by the average consolidated net assets for the period after having deducted non-controlling interests.

## Non-financial Data (Non-consolidated)

	FY2019/3	FY2020/3	FY2021/3	FY2022/3	FY2023/3
Total energy consumption (GJ)	1,042,490	982,219	990,125	949,073	-
CO <sub>2</sub> emissions Scope 1 (t-CO <sub>2</sub> )	5,867	5,584	4,877	4,412	-
CO <sub>2</sub> emissions Scope 2 (t-CO <sub>2</sub> )	47,866	42,347	39,124	38,783	-
CO <sub>2</sub> emissions Scope 1+2 (t-CO <sub>2</sub> )	53,733	47,931	44,002	43,195	-
Number of employees	12,800	12,477	12,408	12,169	11,742
Average years of employment	19.2	19.5	19.9	20.4	20.5
New hires (total)	404	234	230	147	141
[Of whom, ratio of women (%)]	[64.9%]	[61.1%]	[62.2%]	[63.9%]	[53.9%]
Number of mid-career hires (total)	9	11	17	45	17
[Of whom, ratio of women (%)]	[11.1%]	[45.5%]	[23.5%]	[26.7%]	[41.2%]
Ratio of mid-career hires (percentage of all hires (%))	2.2	4.5	6.9	23.4	10.8
Ratio of women in managerial positions (%)	14.4	15.3	15.7	16.6	17.5
Ratio of men taking childcare leave	91.2	87.0	98.8	100	100
Gender wage disparity (all employees) (%)	-	-	-	-	64.1
Of whom regular employees (%)	-	-	-	-	63.1
Of whom non-regular employees (%)	-	-	-	-	67.1
Of whom in managerial positions (%)	-	-	-	-	89.8
Of whom on major career track (%)	-	-	-	-	89.3
Of whom on area key position track (%)	-	-	-	-	86.2
Training cost per person / Course hours	-	-	-	-	¥43,000 / 75 hours
Overall employee satisfaction level	57.0	63.8	64.9	68.7	67.4
Ratio of employees with disabilities (%)	2.56	2.68	2.74	2.71	2.72
Directors (people)	11	13	12	12	13
Outside directors (people)	7	9	8	8	9
Female directors (people)	2	3	3	3	3
Average attendance rate at Board of Directors' meetings (%)	98.6	97.3	99.4	100	99.4

- Notes: 1. Energy consumption and CO<sub>2</sub> emissions for FY2023/3 were being tabulated at the time this report was compiled.
2. The number of employees excludes employees assigned to other companies by the Bank but includes employees assigned to the Bank by other companies. The figure does not include part-time employees (including the indefinite-term employees (associates) based on the indefinite-term employment conversion system).
3. The percentage of female managers is the figure as of April 1 of the following fiscal year.
4. Based on payroll, gender wage disparity is described as being the ratio of the average pay of female employees to the average pay of male employees during the fiscal year under review (average annual pay = total pay / number of employees). Retirement allowances are excluded from total pay, and those on leave/leave of absence are excluded from the number of employees. Based on the indefinite-term conversion system, indefinite-term employees (associates) are included in regular employees. (Wage disparity for regular employees excluding the said employees is 75.7%.) At JAPAN POST BANK there is no difference between men and women in terms of their pay systems, the operation of their promotions and pay raises, and the hiring standards. Currently, there is an imbalance in the ratio of men and women in terms of the age structure, resulting in the pay differential. Therefore, we are working to foster an organizational culture in which young and female employees can more actively participate. We will also work to improve engagement and reduce wage disparity by promoting appointments to more senior positions, including managerial positions.
5. The employment rate for people with disabilities is the figure as of June 1 of each fiscal year.
6. The figures for the number of directors, the number of outside directors, and the number of female directors are as of July 1 of each fiscal year.
7. The average attendance rate of Board of Directors' meetings is determined by the sum for the full fiscal year (April 1-March 31) and dividing the sum by the number of meetings held (rounded to the second decimal place).