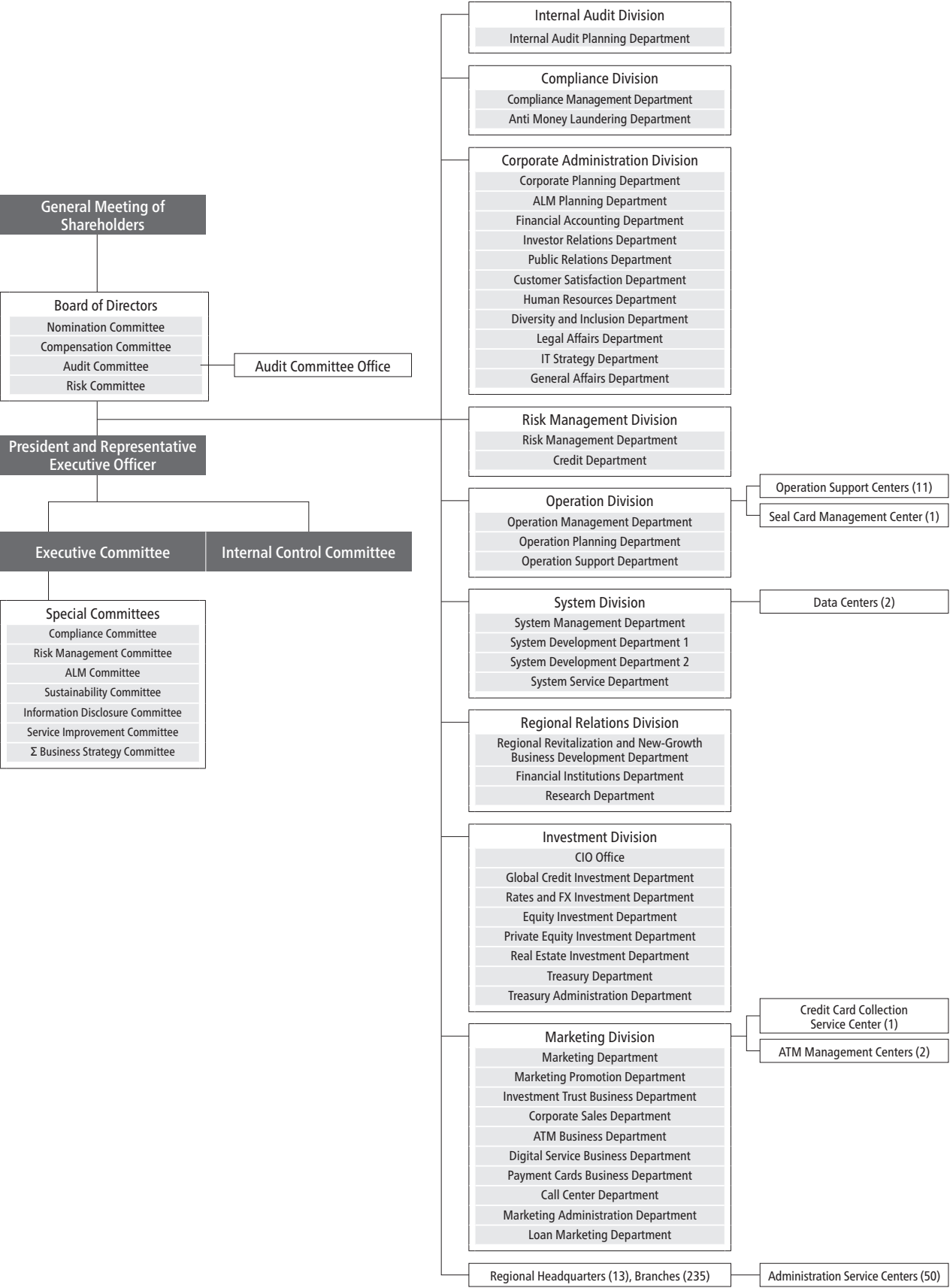


Corporate Data

Organization

(As of July 1, 2023)



Corporate Data

Overview of Major Businesses

- | | |
|--|--|
| 1. Deposit business | Provides transfer deposit, ordinary deposit, ordinary savings deposit, time deposit, TEIGAKU deposit, and other deposit services |
| 2. Lending business | Provides loans on deeds and overdraft services. |
| 3. Securities investment business | Invests in Japanese government bonds, Japanese local government bonds, Japanese corporate bonds, and other securities for the purpose of reserves for deposits and fund management |
| 4. Domestic exchange business | Provides money order, transfer, and direct deposit services |
| 5. Foreign exchange business | Provides international remittance services |
| 6. Major incidental businesses | |
| (1) Agency services | ① Bank of Japan annual revenue agency and Bank of Japan government bond agency services
② Japanese local government public fund handling services
③ Contracted services for the Organization for Postal Savings, Postal Life Insurance and Post Office Network
④ Mortgage intermediary services |
| (2) Japanese government bond, investment trust, and insurance product retail sales | |
| (3) Credit card operations | |
| (4) Defined contribution pension plan management and administrative services (exclusive to plans for individual-type pensions) | |

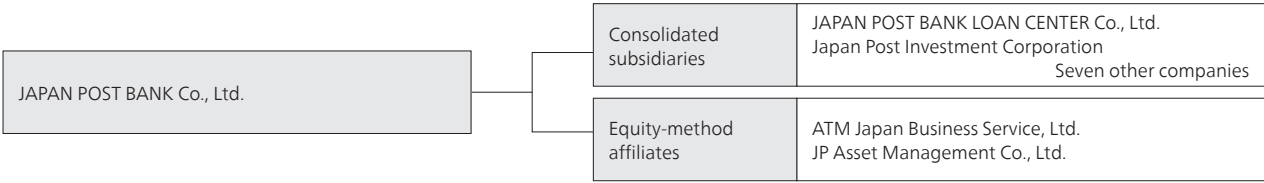
Affiliated Companies

(As of March 31, 2023)

	Name	Location	Issued capital (millions of yen)	Main business	Date of Establishment	Holding as percentage (%)
Consolidated subsidiaries	JAPAN POST BANK LOAN CENTER Co., Ltd.	Triton Square Tower X 43F, 8-10, Harumi 1-chome, Chuo-ku, Tokyo	2,000	Credit guarantee operations for account overdraft lending services of the Bank and administrative agency services	May 28, 1980	100.00
	Japan Post Investment Corporation	3-1, Otemachi 2-chome, Chiyoda-ku, Tokyo	750	Investment management operations of securities and investment advisory business	February 9, 2018	50.00 [25.00]
	Seven other companies	—	—	—	—	—
Equity-method affiliates	ATM Japan Business Service, Ltd.	30-5, Hamamatsucho 1-chome, Minato-ku, Tokyo	100	Management of ATMs, for example cash loading and withdrawal	August 30, 2012	35.00
	JP Asset Management Co., Ltd.	1-11-2 Nihonbashi Ningyocho, Chuo-ku, Tokyo	500	Investment management business, type II financial instruments business	August 18, 2015	45.00

Notes: 1 JAPAN POST BANK LOAN CENTER Co., Ltd., relocated to 3-17-2 Kikukawa, Sumida-ku, Tokyo, on May 8, 2023.
2 Data in parentheses in the “Holdings as percentage” column represent the ownership percentage (superscription) of persons who are found to exercise their voting rights in accordance with the wishes of the first Company, etc., due to a close relationship therewith in terms of investment, human resources, funds, technology, transactions or other matters or persons who have agreed to exercise their voting rights in accordance with the wishes of the first Company, etc.

Business organization chart: The Bank and its affiliated companies



Note: In addition to the above, there are two non-consolidated subsidiaries not accounted for by the equity method.

Corporate Data

Shares

(As of March 31, 2023)

Number of Shares

Total number of outstanding shares	3,690,021,220
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Major Shareholders

Rank	Name of shareholder	Number of shares held and percentage of shares held	
		Number of shares held	Percentage of shares held (%)
1	Japan Post Holdings Co., Ltd.	2,224,866,500	60.62
2	The Master Trust Bank of Japan, Ltd. (Trust Account)	76,659,500	2.08
3	JP JPMSE LUX RE UBS AG LONDON BRANCH EQ CO	30,418,700	0.82
4	STATE STREET BANK WEST CLIENT – TREATY 505234	29,273,600	0.79
5	Custody Bank of Japan, Ltd. (Trust Account)	18,239,200	0.49
6	SSBTC CLIENT OMNIBUS ACCOUNT	12,279,075	0.33
7	Japan Post Bank Employee Shareholding Association	11,874,000	0.32
8	JP MORGAN CHASE BANK 385770	11,719,614	0.31
9	STATE STREET BANK AND TRUST COMPANY 505103	10,595,079	0.28
10	JP MORGAN CHASE BANK 385765	9,018,224	0.24

Notes: 1 The percentage of shares held is calculated excluding treasury stock (20,347,703 shares) and is rounded down to the second decimal place.
2 The Bank holds 20,347,703 shares (the ratio of the number of shares held against the total number of shares issued is 0.55%) of treasury stock, which are not included in the above list of major shareholders. The treasury stock does not include the Bank's shares held by the stock benefit trust (1,436,900 shares).

Initiatives to Support Small and Medium-sized Enterprises

JAPAN POST BANK offers various remittance and settlement services, as well as online banking (Yucho Biz Direct) services, for corporations and business operators. Similarly, we are taking steps to support managers of small and medium-sized enterprises (SMEs) from the perspectives of increased business efficiency, speed and cost reductions. For this purpose, the Bank is striving to further enhance the marketability of its services that

leverage the nationwide JAPAN POST BANK, post office, and ATM networks, including regular payment and electronic transfer services that are convenient for receiving payment for goods and collecting accounts receivable, as well as employee payroll transfer services. We do not provide management support through mutual loans to SMEs.

Corporate Data

JAPAN POST GROUP Charter of Corporate Conduct

- 1. Earn the trust of customers**

 - We earn the trust of customers by adopting their perspective and meeting their expectations.
 - We protect and manage information strictly so that customers can use our services with peace of mind.
 - We fulfill our responsibility to explain our operations by conducting highly transparent business operations and disclosing information in a fair manner.
- 2. Observe ethical standards**

 - We continue to conduct business activities with sincerity by complying with laws, regulations, social standards and internal rules.
 - We stand firmly against antisocial forces and organizations that threaten the order and safety of civil society.
 - We maintain workplace discipline by clearly defining responsibilities and authority and fairly evaluating performance and results.
- 3. Place priority on coexistence**

 - We actively promote environmental conservation and make a significant contribution to society through business activities.
 - We aim for sustainable coexistence by placing importance on maintaining dialogues with diverse stakeholders.
- 4. Create value**

 - We will create new convenience for customers and provide them with high-quality services.
 - We will create stable value by providing universal services in our three core businesses through the JAPAN POST GROUP network.
 - We will utilize teamwork and create corporate value for the JAPAN POST GROUP by promoting mutual understanding and cooperation among employees and encouraging each and every employee to fulfill their roles and responsibilities.
- 5. Be a source of change**

 - We will apply technological innovation and continually make innovative changes internally to provide stable services to our customers.
 - We exercise our creativity from a broad viewpoint and lofty perspective to promote the Group's development.
 - We aggressively take on the challenge of conducting global business activities.
- 6. We respect human rights and provide safe and pleasant workplaces.**

Disclosure Document

	Financial information	Financial x Non-financial information	Non-financial information
Legal disclosure	Composition of Capital Disclosure	Securities Report Annual Report	—
Exchange system disclosure	Summary of Financial Results (Kessan Tanshin)	Timely disclosure	Corporate Governance Report
Voluntary disclosure	Selected Financial Information	IR information website	Sustainability website

Corporate Profile

Corporate name	JAPAN POST BANK Co., Ltd.	Total assets	¥229,545 billion
Date of establishment	September 1, 2006	Total net assets	¥9,608 billion
Director, President and Representative Executive Officer	Norito Ikeda	Capital	¥3,500 billion
Address of head office	2-3-1 Otemachi, Chiyoda-ku, Tokyo 100-8793, Japan	Number of employees*	11,742
		Securities identification code	7182 (Tokyo Stock Exchange Prime Market)

Credit Ratings (As of March 31, 2023)

	Long-term	Short-term
Moody's	A1	P-1
S&P	A	A-1

* 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).