

Corporate Data

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Japan Post Group Management Philosophy

Stressing the security and confidence of the Japan Post Group network, the Group, as a private corporation, is demonstrating creativity and efficiency to the greatest extent possible and will provide customer-oriented services, support the lives of customers

in local communities and aim for the happiness of customers and employees. The Group will also pursue managerial transparency on its own, observe rules and contribute to the development of society and the region.

Group Management Policy

1. We will duly consider our customers' lives, exercise our creativity and provide through our nationwide network a selection of products and services needed by customers in every stage of their lives.
2. We will establish effective corporate governance and compliance programs, including internal audits and internal controls.
3. We will maintain the transparency of the Group's operations through the timely and proper disclosure of information, the appropriate use of intra-group transactions and other activities.
4. We aim for the Group's sustainable growth and a mid-to-long term improvement in our corporate value.
5. We will create opportunities for all employees, business partners and the community to mutually cooperate and for each and every employee to grow.

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.
 - We respect human rights and provide safe and pleasant workplaces.
- (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.

1. Outline of Japan Post Holdings Co., Ltd.

1 Company Outline

Company name (in Japanese):	Nippon Yusei Kabushiki Kaisha
Company name:	JAPAN POST HOLDINGS Co., Ltd.
Head office location:	3-2, Kasumigaseki 1-chome, Chiyoda-ku, Tokyo 100-8798, Japan
Telephone:	03-3504-4411 (Japan Post Group main number)
Paid-in capital:	¥3,500 billion
Date of establishment:	January 23, 2006
Legal basis:	Established under the Japan Post Holdings Co., Ltd. Act (Law No. 98 of October 21, 2005)
Lines of business:	Strategy formulation of Group management

2 Information on Shares

(As of March 31, 2016)

1. Number of Shares

Authorized number of shares	18,000,000,000
Total shares issued	4,500,000,000
Number of shareholders as of March 31, 2016	579,701

2. Major Shareholders

	Condition of holdings	
	Shares owned	Percentage of total issued
Minister of Finance	3,622,098,300	80.49%
Japan Post Employee Shareholding Association	39,151,700	0.87%
Japan Trustee Services Bank, Ltd. (Trust Account)	18,415,700	0.40%
The Master Trust Bank of Japan, Ltd. (Trust Account)	11,482,200	0.25%
STATE STREET BANK WEST CLIENT - TREATY 505234	6,378,667	0.14%
NORTHERN TRUST CO. (AVFC) RE U.S. TAX EXEMPTED PENSION FUNDS	6,191,300	0.13%
STATE STREET BANK AND TRUST COMPANY 505001	6,060,500	0.13%
Japan Trustee Services Bank, Ltd. (Trust Account 1)	4,725,700	0.10%
Japan Trustee Services Bank, Ltd. (Trust Account 6)	4,722,900	0.10%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	4,719,300	0.10%

*The Company holds 383,306,000 shares (8.52%) of treasury stock, which are not included in the above list of major shareholders.

3. Information on Rights to Purchase New Shares, etc.

None outstanding

3 Number of Employees

2,886* (as of March 31, 2016)

* The number of employees excludes employees assigned to other companies by Japan Post Holdings Co., Ltd. but includes employees assigned to Japan Post Holdings Co., Ltd. by other companies. The figures do not include part-time employees.

(As of July 1, 2016)

1. Directors

President & CEO (Representative Executive Officer).....	Masatsugu Nagato (Concurrently holds the positions of Director of Japan Post Co., Ltd., Director of Japan Post Bank Co., Ltd., and Director of Japan Post Insurance Co., Ltd.)
Senior Executive Vice President (Representative Executive Officer) ...	Yasuo Suzuki (Concurrently holds the position of Director of Japan Post Co., Ltd.)
Director	Masami Ishii (Concurrently holds the position of President & CEO of Japan Post Insurance Co., Ltd.)
Director	Norito Ikeda (Concurrently holds the position of President & CEO of Japan Post Bank Co., Ltd.)
Director	Kunio Yokoyama (Concurrently holds the position of President & CEO of Japan Post Co., Ltd.)
Director (Outside)	Miwako Noma (Concurrently holds the position of Representative Director of Nippon Gurashi Co., Ltd.)
Director (Outside)	Akio Mimura (Concurrently holds the position of Senior Adviser to the Board and Chairman Emeritus of Nippon Steel & Sumitomo Metal Corp.)
Director (Outside)	Tadashi Yagi (Concurrently holds the position of Adviser to the Board of K. K. Kyodo News)
Director (Outside)	Satoshi Seino (Concurrently holds the position of Chairman and Director of East Japan Railway Company)
Director (Outside)	Kunio Ishihara (Concurrently holds the position of Adviser to the Board of Tokio Marine & Nichido Fire Insurance Co., Ltd.)
Director (Outside)	Yasuo Inubushi (Concurrently holds the position of Emeritus Adviser to the Board of Kobe Steel, Ltd.)
Director (Outside)	Toru Shimizu (Concurrently holds the position of Adviser to the Board of Hitachi Insurance Service, Ltd.)
Director (Outside)	Charles Ditmars Lake II (Concurrently holds the position of Representative Chairman in Japan of American Family Life Assurance Company of Columbus)
Director (Outside)	Michiko Hirono (Concurrently holds the position of Representative Director and President of 21 Lady Co., Ltd.)
Director (Outside)	Norio Munakata (Attorney-at-Law)

2. Executive Officers (Excludes persons with concurrent posts in the above 1. Directors)

Executive Vice President (Representative Executive Officer)	Susumu Atsuki	Executive Officer	Makoto Sakurai
Executive Vice President (Representative Executive Officer)	Toshihide Komatsu	Executive Officer	Atsuko Onodera
Executive Vice President (Representative Executive Officer)	Yoshifumi Iwasaki	Executive Officer	Hidetake Kikuhara
Senior Managing Executive Officer	Ryosuke Haraguchi	Executive Officer	Katsuyuki Takahashi
Senior Managing Executive Officer	Noboru Ichikura	Executive Officer	Tsutomu Shomura
Senior Managing Executive Officer	Kazuhide Kinugawa	Executive Officer	Mamiko Izumi
Senior Managing Executive Officer	Hiroshi Yamada	Executive Officer	Mitsuyuki Yamamoto
Managing Executive Officer	Kenji Fukumoto	Executive Officer	Katsumi Amano
Managing Executive Officer	Kimihiko Oku	Executive Officer	Shinji Denishi
Managing Executive Officer	Yoshiharu Miyazaki	Executive Officer	Masamichi Moribe
Managing Executive Officer	Toru Inasawa	Executive Officer	Noriko Kinoshita
Managing Executive Officer	Satoru Tatebayashi	Executive Officer	Akihito Nishiguchi
Managing Executive Officer	Susumu Tanaka	Executive Officer	Kenji Ogata
Managing Executive Officer	Tetsuya Senda		

3. Nomination Committee

Chairperson	Akio Mimura
Member	Kunio Ishihara
Member	Masatsugu Nagato

4. Audit Committee

Chairperson	Tadashi Yagi
Member	Miwako Noma
Member	Toru Shimizu
Member	Norio Munakata

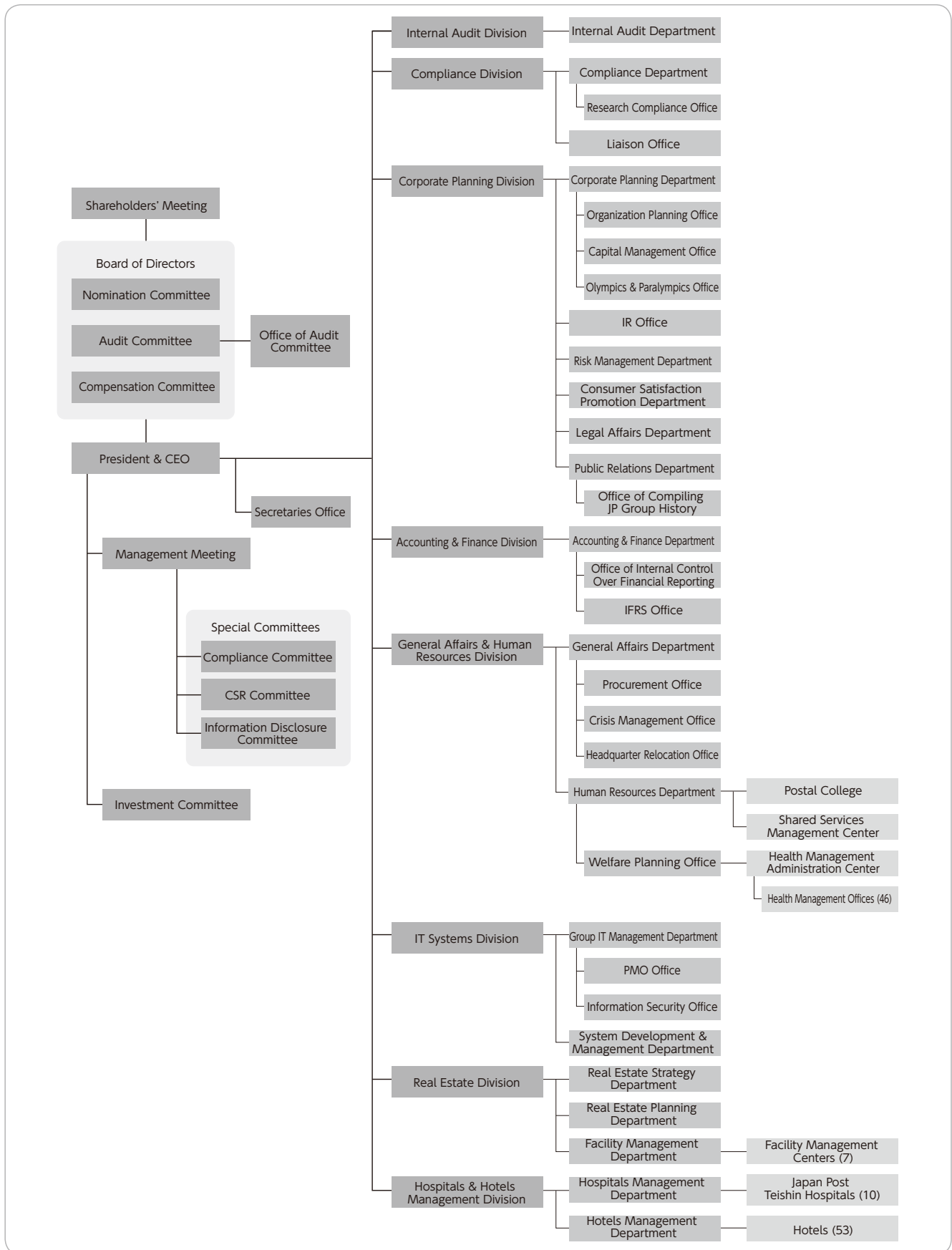
5. Compensation Committee

Chairperson	Satoshi Seino
Member	Tadashi Yagi
Member	Masatsugu Nagato

5

Organization Chart

(As of July 1, 2016)



Corporate Data

Financial Data

Performance Data

Others

6

Principal Subsidiaries and Affiliates of Japan Post Holdings Co. *Excludes subsidiaries and affiliated companies of Toll Holdings Limited

(As of March 31, 2016)

Affiliation	Company name	Location	Issued capital (millions)	Main business	Date of establishment	Percentage ownership of voting rights
Consolidated subsidiaries	JAPAN POST Co., Ltd.	Chiyoda-ku, Tokyo	¥400,000	Postal and logistics business, financial services counter sales business	October 1, 2007	100.0%
	JAPAN POST BANK Co., Ltd.	Chiyoda-ku, Tokyo	¥3,500,000	Banking business	September 1, 2006	89.0%
	JAPAN POST INSURANCE Co., Ltd.	Chiyoda-ku, Tokyo	¥500,000	Life insurance business	September 1, 2006	89.0%
	JAPAN POST STAFF Co., Ltd.	Minato-ku, Tokyo	¥640	Temporary staffing service, contracted business	July 3, 2007	100.0%
	YUSEI CHALLENGED CO., Ltd.	Setagaya-ku, Tokyo	¥5	Office cleaning	November 20, 2007	100.0%
	Japan Post Hotel Service Co., Ltd.	Chuo-ku, Saitama-shi, Saitama	¥39	Contracted hotel management	December 25, 1996	100.0%
	Japan Post Information Technology Co., Ltd.	Shinjuku-ku, Tokyo	¥3,150	Communication network maintenance and management	July 3, 1987	100.0%
	Japan Post Trading Service Co., Ltd.	Koto-ku, Tokyo	¥100	Outsourcing services of catalog products ordering	September 11, 2007	100.0% (100.0%)
	Japan Post Building Management Co., Ltd.	Chiyoda-ku, Tokyo	¥150	Property management for commercial buildings	April 1, 2011	100.0% (100.0%)
	Japan Post Communications Co., Ltd.	Minato-ku, Tokyo	¥350	Operations related to sales of advertising media	August 8, 2014	100.0% (100.0%)
	JAPAN POST OFFICE SUPPORT Co., Ltd.	Minato-ku, Tokyo	¥100	Merchandise sales	March 16, 1971	100.0% (100.0%)
	JP TWOWAY CONTACT Co., Ltd.	Nishi-ku, Osakashi, Osaka	¥182	Telemarketing services	April 18, 1988	82.87% (82.87%)
	JP MITSUKOSHI MERCHANDISING Co., Ltd.	Koto-ku, Tokyo	¥50	Mail-order business, wholesale, others	April 1, 2014	60.0% (60.0%)
	YY Gift Co., Ltd.	Nishi-ku, Yokohama-shi, Kanagawa	¥20	Mail-order of gift catalogs	April 24, 1996	51.0% (51.0%)
	JP TOKYO TOKUSENKAI Co., Ltd.	Taito-ku, Tokyo	¥30	Sales of catalog products, mail-order business, others	March 2, 2015	51.0% (51.0%)
	Japan Post Transport Co., Ltd.	Minato-ku, Tokyo	¥18,250	Truck cargo transportation	November 30, 2007	100.0% (100.0%)
	JAPAN POST International Logistics Co., Ltd.	Shanghai, China	CNY50	Logistics business	September 6, 2013	100.0% (100.0%)
	Japan Post Delivery Co., Ltd.	Chuo-ku, Tokyo	¥400	Collection and delivery of Yu-Pack and other items	April 1, 2014	100.0% (100.0%)
	Toll Holdings Limited	Melbourne, Australia	AUD2,978	Forwarding business, 3PL business, express business	June 20, 1986	100.0% (100.0%)
	Japan Post Finance Co., Ltd.	Shinjuku-ku, Tokyo	¥400	Settlement service business	April 1, 2014	85.1% (85.1%)
	JP GENERAL INSURANCE AGENCY Co., Ltd.	Chiyoda-ku, Tokyo	¥20	Non-life insurance agency business	August 7, 1950	70.0% (70.0%)
	JP Logi Service Co., Ltd.	Chuo-ku, Osakashi, Osaka	¥34	Preparation and posting of postal items	October 15, 1968	67.6% (67.6%)
JP Biz Mail Co., Ltd.	Adachi-ku, Tokyo	¥100	Preparation and posting of postal items	February 1, 2006	58.5% (58.5%)	
JAPAN POST SANKYU GLOBAL LOGISTICS CO., LTD.	Chuo-ku, Tokyo	¥300	International air freight forwarding	July 1, 2008	60.0% (60.0%)	
JP Media Direct Co., Ltd.	Minato-ku, Tokyo	¥300	Product development of mail media	February 29, 2008	51.0% (51.0%)	
JAPAN POST INSURANCE SYSTEM SOLUTIONS Co., Ltd.	Shinagawa-ku, Tokyo	¥60	Commissioning of design, development, maintenance and operation of information systems	March 8, 1985	100.0% (100.0%)	
Affiliated companies accounted for under the equity method	JP Asset Management Co., Ltd.	Chuo-ku, Tokyo	¥500	Investment management business	August 18, 2015	50.0% (50.0%)
	SDP Center Co., Ltd.	Chuo-ku, Tokyo	¥2,000	Bank agency operations	May 28, 1980	45.0% (45.0%)
	SAISON ASSET MANAGEMENT Co., Ltd.	Toshima-ku, Tokyo	¥1,000	Type II financial instruments business operation and investment trust management business, others	June 12, 2006	40.0% (40.0%)
	ATM Japan Business Service, Ltd.	Minato-ku, Tokyo	¥100	ATM cash loading and collection as well as ATM management	August 30, 2012	35.0% (35.0%)
	JA Foods Oita Co., Ltd.	Kitsuki-shi, Oita	¥493	Processing and sales of agricultural products, fruits and vegetables	December 2, 1991	20.0% (20.0%)
	RINGBELL Co., Ltd.	Chuo-ku, Tokyo	¥354	Planning, production and sales of gift catalogs, others	July 3, 1987	20.0% (20.0%)

Note: The figures in parentheses in the column showing percentage ownership of voting rights indicate the percentage of indirect ownership through consolidated subsidiaries.

7

Teishin Hospitals

(As of April 1, 2016)

Name of facility	Location	Telephone number
Sapporo Teishin Hospital	1-5-1, Kawazoe 14-jo, Minami-ku, Sapporo, Hokkaido 005-8798	011-571-5103
Yokohama Teishin Hospital	13-10, Nishi Kanagawa 1-chome, Kanagawa-ku, Yokohama, Kanagawa 221-8798	045-321-4782
Tokyo Teishin Hospital	14-23, Fujimi 2-chome, Chiyoda-ku, Tokyo 102-8798	03-5214-7111
Toyama Teishin Hospital	2-29, Kashima-machi 2-chome, Toyama, Toyama 930-8798	076-423-7727
Nagoya Teishin Hospital	2-5, Izumi 2-chome, Higashi-ku, Nagoya, Aichi 461-8798	052-932-7151
Kyoto Teishin Hospital	109, Nishi Rokkakuchō, Shinmachi Nishiiru, Rokkakutori, Nakagyo-ku, Kyoto, Kyoto 604-8798	075-241-7167
Hiroshima Teishin Hospital	19-16, Higashi Hakushima-cho, Naka-ku, Hiroshima, Hiroshima 730-8798	082-224-5355
Tokushima Teishin Hospital	19-2, Iga-cho 3-chome, Tokushima, Tokushima 770-8798	088-623-8611
Fukuoka Teishin Hospital	6-11, Yakuin 2-chome, Chuo-ku, Fukuoka, Fukuoka 810-8798	092-741-0300
Kagoshima Teishin Hospital	12-1, Shimo Ishiki 1-chome, Kagoshima, Kagoshima 890-8798	099-223-6013

(As of July 1, 2016)

1. Kanpo no Yado Inns

Number	Name of facility	Location	Telephone number	Number of rooms	Notes
1	Otaru	2-670, Asarigawa Onsen, Otaru, Hokkaido 047-0154	0134-54-8511	21	Kazeru Otaru Annex
2	Ichinoseki	147-5, Horyu, Genbi-cho, Ichinoseki, Iwate 021-0101	0191-29-2131	55	
3	Sakata	17-26, Iimoriyama 3-chome, Sakata, Yamagata 998-8588	0234-31-4126	39	
4	Koriyama	3-198, Atami, Atami-machi, Koriyama, Fukushima 963-1380	024-984-3511	36	
5	Iwaki	60, Shibazaki, Tairafujima, Iwaki, Fukushima 970-0103	0246-39-2670	59	
6	Oarai	7986-2, Isohama-cho, Oarai-machi, Higashi-Ibaraki-gun, Ibaraki 311-1301	029-267-3191	52	
7	Itako	1830-1, Mizuhara, Itako, Ibaraki 311-2404	0299-67-5611	56	
8	Shiobara	1256, Shiobara, Nasushiobara, Tochigi 329-2921	0287-32-2845	39	
9	Tochigi Kitsuregawa Onsen	5296-1, Kitsuregawa, Sakura, Tochigi 329-1412	028-686-2822	53	
10	Isobe	22, Gobara, Annaka, Gunma 379-0135	027-385-6321	51	
11	Yorii	2267, Sueno, Yorii-machi, Osato-gun, Saitama 369-1205	048-581-1165	51	
12	Kamogawa	1137, Nishi-cho, Kamogawa, Chiba 296-0043	04-7092-1231	101	
13	Asahi	2280-1, Nittama, Asahi, Chiba 289-2525	0479-63-2161	61	
14	Katsuura	2183-5, Ubara, Katsuura, Chiba 299-5243	0470-76-3011	50	
15	Ome	668-2, Komaki-cho 3-chome, Ome, Tokyo 198-0053	0428-23-1171	56	
16	Hakone	159, Motohakone, Hakone-machi, Ashigarashimo-gun, Kanagawa 250-0522	0460-84-9126	29	
17	Isawa	348-1, Matsumoto, Isawa-cho, Fuefuki, Yamanashi 406-0021	055-262-3755	54	
18	Suwa	15-16, Owa 2-chome, Suwa, Nagano 392-0001	0266-52-1551	36	
19	Atami (Main Building)	12-3, Minaguchi-cho 2-chome, Atami, Shizuoka 413-0016	0557-83-6111	159	
	Atami (Annex)	13-77, Minaguchi-cho 2-chome, Atami, Shizuoka 413-0016	0557-83-6111	45	
20	Izukogen	1104-5, Yawatano, Ito, Shizuoka 413-0232	0557-51-4400	59	
21	Toyama	5691-2, Hane, Fuchu-machi, Toyama, Toyama 939-2694	076-469-3135	40	
22	Fukui	43-17, Fuchi-machi, Fukui, Fukui 918-8026	0776-36-5793	33	
23	Yaizu	1375-2, Hamatome, Yaizu, Shizuoka 425-8533	054-627-0661	40	
24	Hamanako-Mikkabi	2977-2, Tsuzuki, Mikkabi-cho, Kita-ku, Hamamatsu, Shizuoka 431-1496	053-526-1201	41	
25	Chita-Mihama	39, Suhara, Okuda, Mihama-cho, Chita-gun, Aichi 470-3233	0569-87-1511	45	
26	Ena	2709, Oi-cho, Ena, Gifu 509-7201	0573-26-4600	54	
27	Gifu-Hashima	1041, Umaminami, Kuwabara-cho, Hashima, Gifu 501-6323	058-398-2631	40	
28	Toba	1200-7, Arashima-cho, Toba, Mie 517-0021	0599-25-4101	58	
29	Hikone	3759, Matsubara-cho, Hikone, Shiga 522-0002	0749-22-8090	41	
30	Maizuru	224-5, Ueyasu, Maizuru, Kyoto 624-0912	—	—	Temporarily closed
31	Tondabayashi	880-1, Ryusen, Tondabayashi, Osaka 584-0053	0721-33-0700	43	

Number	Name of facility	Location	Telephone number	Number of rooms	Notes
32	Yamatoheguri	16-1, Kamisho 2-chome, Heguri-cho, Ikoma-gun, Nara 636-0905	0745-45-0351	34	
33	Nara	9-1, Nijo-cho 3-chome, Nara, Nara 630-8002	0742-33-2351	42	
34	Kii-Tanabe	24-1, Mera, Tanabe, Wakayama 646-8501	0739-24-2900	52	
35	Arima	1617-1, Arima-cho, Kita-ku, Kobe, Hyogo 651-1401	078-904-0951	53	
36	Ako	883-1, Misaki, Ako, Hyogo 678-0215	0791-43-7501	50	
37	Awajishima	824, Toshima, Awaji, Hyogo 656-1711	0799-82-1073	40	
38	Takehara	442-2, Nishino-cho, Takehara, Hiroshima 725-0002	0846-29-0141	40	
39	Hikari	31-1, Murozumi-Higashinosho, Hikari, Yamaguchi 743-0005	0833-78-1515	40	
40	Yuda	1-42, Kanda-cho, Yamaguchi, Yamaguchi 753-0064	083-922-5226	40	
41	Kanonji	1101-4, Ikenoshiri-cho, Kanonji, Kagawa 768-0031	0875-27-6161	55	
42	Tokushima	3-70, Nakatsuyama, Hachiman-cho, Tokushima, Tokushima 770-8071	088-625-1255	46	
43	Ino	1569, Hakawa, Ino-cho, Agawa-gun, Kochi 781-2128	088-892-1580	52	
44	Kitakyushu	2829, Arige, Wakamatsu-ku, Kitakyushu, Fukuoka 808-0123	093-741-1335	50	
45	Yanagawa	10-1, Yashiro-machi, Yanagawa, Fukuoka 832-0057	0944-72-6295	40	
46	Shimabara	8362-3, Hakusan-machi, Shimabara, Nagasaki 855-0824	—	—	Temporarily closed
47	Beppu	457, Tsurumi, Beppu, Oita 874-0844	0977-66-1271	49	
48	Hita	685-6, Nakanoshima-machi, Hita, Oita 877-0074	0973-24-0811	53	
49	Aso	5936, Miyaji, Ichinomiya-machi, Aso, Kumamoto 869-2612	0967-22-1122	66	
50	Nichinan	2228-1, Hoshikura, Nichinan, Miyazaki 889-2533	0987-22-5171	46	

2. Kanpo no Sato Inns

Number	Name of facility	Location	Telephone number	Number of rooms	Notes
51	Shobara	281-1, Shinjo-cho, Shobara, Hiroshima 727-0004	0824-73-1800	62	

3. Rafre Saitama and Other Facilities

Number	Name of facility	Location	Telephone number	Number of rooms	Notes
52	Rafre Saitama	3-2, Shintoshin, Chuo-ku, Saitama, Saitama 330-0081	048-601-1111	186	
53	U-Port Recreation Center in Setagaya	17-1, Kamata 2-chome, Setagaya, Tokyo 157-0077	03-3709-0161	—	No accommodation facilities

Notes 1: For more details, contact the hotels directly or call the customer service center of *Kanpo no Yado* inns at 0120-715294 (weekdays: 9:30 to 17:30).

2: Each accommodation facility has formed a disaster agreement beforehand with local municipalities to provide evacuation areas, bathing facilities and food in accordance with requests from these municipalities (except Koriyama).

Year	Major Event
1871	Modern postal service established (new postal system set up between Tokyo and Kyoto and Tokyo and Osaka)
1872	Registered mail service launched Nationwide postal network completed
1873	Nationwide flat-rate system introduced Issuance of postcards begun
1875	Government mail offices and mail handling offices renamed post offices Postal money order service established International mail service launched Postal savings service established
1877	Joined the Universal Postal Union
1880	Foreign postal money order service launched
1885	Issuance of reply-paid postcards begun Ministry of Communications established
1887	The 〒 mark adopted as the logo for the Ministry of Communications
1892	Parcel post service begun
1894	First commemorative stamps (two types; celebrating the 25th royal wedding anniversary of the Meiji Emperor) issued
1899	Special New Year's postcards delivery service launched (suspended in 1923, when the Great Kanto Earthquake occurred, and in the pre- and post-war periods from 1940 to 1947)
1901	Red post boxes introduced
1906	Money Transfer service established
1910	Governmental pensions payment receiving service launched
1911	Express mail service launched
1916	Postal life insurance service established
1926	Postal life annuity service established
1928	<i>Kokumin Hoken Taiso</i> (radio exercise) program launched
1931	Foreign Money Transfer service launched
1941	<i>TEIGAKU</i> deposits introduced
1944	System allowing payment of postage in arrears introduced
1949	The Ministry of Posts and Telecommunications established Law Concerning Contracted Post Offices went into effect Issuance of New Year's lottery postcards begun
1950	Issuance of summer greeting postcards begun
1951	New radio exercise program launched
1961	Postal orders (<i>TEIGAKU KOGAWASE</i>) service introduced
1968	Three- or five-digit postal code system introduced
1973	Depositor loan service introduced
1975	Express mail service (EMS) launched

Year	Major Event
1977	Online postal life insurance service launched
1978	Online postal savings service launched
1980	Cash dispensers (CDs) for postal savings introduced
1981	Automatic teller machines (ATMs) for postal savings introduced Trial service for electronic postal mail launched
1983	<i>Furusato</i> parcel service launched
1986	Automatic insurance premiums transfer service launched
1988	Sales of Japanese Government Bonds etc. begun
1989	Issuance of regional stamps (later renamed <i>Furusato</i> stamps) and New Year's lottery stamps begun The passbook with remittance service launched
1991	Issuance of <i>Furusato</i> picture postcards and donation-added New Year's lottery stamps begun Foreign exchange service launched
1998	Seven-digit postal code system introduced
1999	ATM/CD alliance service with private-sector financial institutions launched <i>Minna no Taiso</i> ("Exercise for Everyone") program developed Sales of lotteries begun
2000	Mutual remittance services between post offices and private-sector financial institutions begun
2001	Postal Services Agency established
2002	Defined contribution pensions (individual annuities) service begun
2003	Japan Post established
2005	Sales of investment trusts begun
2007	Japan Post Group established Agent sales of automobile insurance begun
2008	Issuance of JP BANK CARD begun Intermediary service for individual loans launched Agent sales of Variable Annuities Policies begun A new hospitalization rider, <i>Sono hi kara</i> , launched Agent sales of third-sector insurance begun Sales of life insurance for corporate clients (for management-level personnel) begun
2009	Online connection to the Zengin Data Telecommunication System (Zengin System) established
2010	Letter Pack service launched
2012	The "Act for Partial Revision of the Postal Service Privatization Act and others" went into effect, Japan Post Service and Japan Post Network merged, and Japan Post Co., Ltd. established Japan Post Group Vision 2021 announced
2013	Grand opening of JP Tower
2014	"Japan Post Group Medium-term Management Plan—New Japan Post Group Network Creation Plan 2016" announced Japan Post Group Women's Athletics Team established Sales of <i>Hajime no Kampo</i> Educational Endowment Insurance begun
2015	"Japan Post Group Medium-term Management Plan—New Japan Post Group Network Creation Plan 2017" announced Japan Post Holdings Co., Ltd. acquired 100% ownership of Toll Holdings Limited, an Australian logistics company. Japan Post Holdings Co., Ltd. listed on the First Section of the Tokyo Stock Exchange Japan Post Bank Co., Ltd. listed on the First Section of the Tokyo Stock Exchange Japan Post Insurance Co., Ltd. listed on the First Section of the Tokyo Stock Exchange

2. Outline of Japan Post Co., Ltd.

1 Company Outline

Company name (in Japanese):	Nippon Yubin Kabushiki Kaisha
Company name:	JAPAN POST Co., Ltd.
Head office location:	3-2, Kasumigaseki 1-chome, Chiyoda-ku, Tokyo 100-8798, Japan
Telephone:	03-3504-4411 (Japan Post Group main number)
Paid-in capital:	¥400 billion
Date of establishment:	October 1, 2007
Legal basis:	Established under the Japan Post Co., Ltd. Act (Law No. 100 of October 21, 2005)
Lines of business:	Postal operations; banking counter operations; insurance counter operations; sales of documentary stamps; operations consigned by local government entities; bank and life and non-life insurance agency services other than those mentioned previously; domestic distribution and delivery business and international cargo transport and agency services for air cargo business; logistics business; real estate business; and merchandise sales

2 Management Philosophy

Management Philosophy

"Japan Post Co., Ltd. will fully utilize its resources that include its post office and delivery networks covering every corner of the country to provide safe, reliable and fast services tailored to the needs of each community while contributing to the realization of a society with an abundance of human contact by supporting people's lifestyles throughout their entire lives."

- We will provide the basic postal services of postal, banking and insurance services extensively across the country into the future.
- We will take on the challenge of providing innovative services that respond accurately to changes in society and enrich people's lives.
- We will fulfill our responsibilities as a corporate citizen by establishing corporate governance systems and strictly implementing compliance.
- Each and every employee will continue to grow to ensure we are appreciated by our customers and trusted and respected by local communities.

3 Information on Shares

(as of March 31, 2016)

1. Number of Shares

Total shares issued	10,000,000
---------------------	------------

2. Shareholder

Japan Post Holdings Co., Ltd.	Condition of holdings	
	Shares owned	Percentage of total issued
	10,000,000	100%

4 Number of Employees

195,143* (as of March 31, 2016)

* The number of employees excludes employees assigned to other companies by Japan Post Co., Ltd. but includes employees assigned to Japan Post Co., Ltd. by other companies. The figures do not include part-time employees.

(As of July 1, 2016)

1. Directors

Chairman	Toru Takahashi
President & CEO (Representative Executive Officer).....	Kunio Yokoyama (Concurrently holds the position of Director of Japan Post Holdings Co., Ltd.)
Senior Executive Vice President (Representative Director).....	Tomohiro Yonezawa
Executive Vice President (Representative Director).....	Seiki Fukuda
Director	Yasuo Suzuki (Concurrently holds the position of Representative Director and Senior Executive Vice President of Japan Post Holdings Co., Ltd.)
Director	Masatsugu Nagato (Concurrently holds the position of Representative Executive Officer and President & CEO of Japan Post Holdings Co., Ltd.)
Director (Outside)	Kenji Kitahara (Former member of the NHK Management Committee)
Director (Outside)	Risa Tanaka (Concurrently holds the position of President of The Graduate School of Project Design)
Director (Outside)	Yoshinori Suzuki (Concurrently holds the position of Senior Executive Officer and CIO of Japan Securities Depository Center, Incorporated)
Director (Outside)	Toyohiko Takabe (Concurrently holds the position of Senior Adviser of Nippon Telegraph and Telephone East Corporation)
Director (Outside)	Kaori Sasaki (Concurrently holds the position of President and CEO of ewoman, Inc.)

2. Audit and Supervisory Board Member

Hisamitsu Gannyo
Hiroshi Shidehara
Toshiyuki Takano
Yoshio Haibara

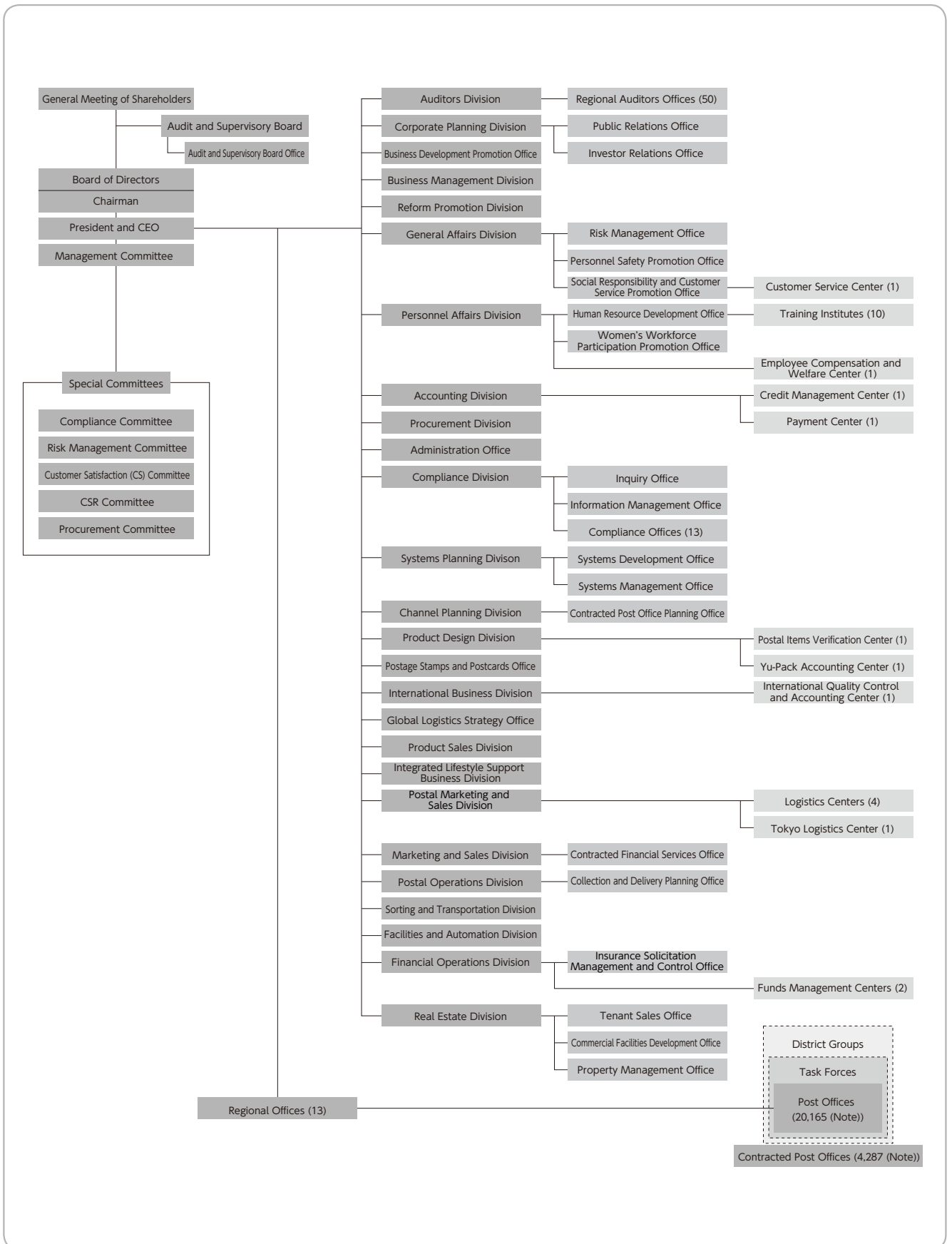
3. Executive Officers

Vice President	Chikashi Isayama	Executive Officer	Kazuaki Daikaku
First Executive Officer	Kenji Sasaki	Executive Officer	Keiichi Yano
First Executive Officer (Concurrently holds the position of Managing Executive Officer of Japan Post Holdings Co., Ltd.)	Toru Inasawa	Executive Officer	Hitoshi Arawaka
First Executive Officer	Makoto Osawa	Executive Officer	Toshiyuki Yazaki
Senior Executive Officer	Naoki Nakashima	Executive Officer	Nobuo Tsuruda
Senior Executive Officer	Tsunehiko Matsuyama	Executive Officer	Kazuya Hino
Senior Executive Officer	Ryutarō Yamamoto	Executive Officer	Masahiko Metoki
Senior Executive Officer	Keiichi Shirato	Executive Officer	Atsushi Fuchie
Senior Executive Officer	Yoshiyuki Higuchi	Executive Officer	Satoshi Higashikozono
Senior Executive Officer (Concurrently holds the position of Managing Executive Officer of Japan Post Holdings Co., Ltd.)	Satoru Tatebayashi	Executive Officer	Ichiro Mio
Senior Executive Officer	Norio Wakasa	Executive Officer	Kimikazu Sano
Senior Executive Officer	Hiroaki Kawamoto	Executive Officer	Kanako Asami
Senior Executive Officer	Katsuhiko Tsuyama	Executive Officer	Katsuhiko Sato
Senior Executive Officer (Concurrently holds the position of Managing Executive Officer of Japan Post Holdings Co., Ltd.)	Yoshiharu Miyazaki	Executive Officer	Koji Kamiozaki
		Executive Officer	Katsuyo Yamazaki
		Executive Officer	Hiroshi Shiraishi
		Executive Officer (Concurrently holds the position of Executive Officer of Japan Post Holdings Co., Ltd.)	Katsuyuki Takahashi

6

Organization Chart

(As of July 1, 2016)



Note: The number of directly managed post offices and contracted post offices is as of March 31, 2016.

7

Names and Locations of Regional Offices

(As of July 1, 2016)

Name of regional office	Location
Hokkaido	4-3, Kita Nijo Nishi, Chuo-ku, Sapporo, Hokkaido 060-8797
Tohoku	1-34, Ichiban-cho 1-chome, Aoba-ku, Sendai, Miyagi 980-8797
Kanto	3-1, Shintoshin, Chuo-ku, Saitama, Saitama 330-9797
Tokyo	6-19, Azabudai 1-chome, Minato-ku, Tokyo 106-8797
Minami Kanto	1-2, Enoki-cho, Kawasaki-ku, Kawasaki, Kanagawa 210-8797
Shinetsu	801, Kurita, Nagano, Nagano 380-8797
Hokuriku	1-15, Kamitsutsumi-cho, Kanazawa, Ishikawa 920-8797
Tokai	1-1, Meieki 1-chome, Nakamura-ku, Nagoya, Aichi 469-8797
Kinki	3-9, Kitahama Higashi, Chuo-ku, Osaka, Osaka 530-8797
Chugoku	19-8, Higashi Hakushima-cho, Naka-ku, Hiroshima, Hiroshima 730-8797
Shikoku	8-5, Miyata-cho, Matsuyama, Ehime 790-8797
Kyushu	1-1, Joto-machi, Chuo-ku, Kumamoto, Kumamoto 860-8797
Okinawa	26-29, Higashi-machi, Naha, Okinawa 900-8797

(As of March 31, 2016)

Prefecture	Post offices in service				Post offices out of service				Grand total
	Directly managed post offices		Contracted post offices	Total	Directly managed post offices		Contracted post offices	Total	
	Regular post offices	Post office branches			Regular post offices	Post office branches			
Hokkaido	1,208	1	282	1,491	1	0	13	14	1,505
Aomori	267	0	90	357	0	0	5	5	362
Iwate	299	1	120	420	8	0	5	13	433
Miyagi	345	0	82	427	17	0	11	28	455
Akita	273	0	125	398	0	0	3	3	401
Yamagata	289	0	108	397	0	0	1	1	398
Fukushima	411	0	106	517	19	0	11	30	547
Ibaraki	465	0	50	515	0	0	6	6	521
Tochigi	312	0	42	354	0	0	5	5	359
Gunma	301	0	39	340	0	0	0	0	340
Saitama	626	0	19	645	0	0	0	0	645
Chiba	689	0	32	721	1	0	2	3	724
Kanagawa	752	0	13	765	0	0	1	1	766
Yamanashi	201	0	64	265	0	0	2	2	267
Tokyo	1,477	0	5	1,482	20	0	1	21	1,503
Niigata	534	0	137	671	0	0	10	10	681
Nagano	443	0	198	641	0	0	11	11	652
Toyama	212	0	76	288	0	0	3	3	291
Ishikawa	253	0	69	322	0	0	5	5	327
Fukui	207	0	32	239	0	0	2	2	241
Gifu	355	0	90	445	0	0	11	11	456
Shizuoka	484	0	97	581	0	0	16	16	597
Aichi	839	2	74	915	0	0	18	18	933
Mie	372	0	81	453	0	0	13	13	466
Shiga	230	0	31	261	0	0	1	1	262
Kyoto	441	0	30	471	1	0	4	5	476
Osaka	1,084	4	29	1,117	0	0	1	1	1,118
Hyogo	839	2	118	959	0	0	6	6	965
Nara	241	0	77	318	0	0	5	5	323
Wakayama	263	0	53	316	0	0	1	1	317
Tottori	147	0	95	242	0	0	5	5	247
Shimane	257	0	113	370	0	0	7	7	377
Okayama	417	2	103	522	0	0	10	10	532
Hiroshima	580	0	113	693	0	0	7	7	700

Prefecture	Post offices in service				Post offices out of service				Grand total
	Directly managed post offices		Contracted post offices	Total	Directly managed post offices		Contracted post offices	Total	
	Regular post offices	Post office branches			Regular post offices	Post office branches			
Yamaguchi	352	0	57	409	0	0	6	6	415
Tokushima	201	0	31	232	0	0	6	6	238
Kagawa	188	0	26	214	0	0	11	11	225
Ehime	316	0	76	392	0	0	8	8	400
Kochi	228	0	90	318	0	0	5	5	323
Fukuoka	714	0	95	809	1	0	1	2	811
Saga	166	0	40	206	0	0	1	1	207
Nagasaki	309	0	136	445	0	0	3	3	448
Kumamoto	387	0	177	564	0	0	3	3	567
Oita	302	0	99	401	0	0	1	1	402
Miyazaki	195	0	112	307	0	0	2	2	309
Kagoshima	435	2	274	711	0	0	9	9	720
Okinawa	177	0	23	200	0	0	0	0	200
Nationwide total	20,083	14	4,029	24,126	68	0	258	326	24,452

Note: Contracted post offices operate under consignment contracts.

"Post offices out of service" are post offices for which customers have been informed of a temporary closure and postal counter operations have been ceased.

Other emergency services are as follows.

Number of instances where services are provided by personnel dispatched to the location	Number of instances where services are provided by 1 mobile post office
0	3

Post offices out of service are as follows.

	Closed due to the Great East Japan Earthquake	Closed for reasons other than the Great East Japan Earthquake	Total
Directly managed post offices	44	24	68
Contracted post offices	14	244	258

9

Principal Subsidiaries

(As of March 31, 2016)

Affiliation	Company name	Location	Paid-in capital (millions)	Line of business	Date of establishment	Japan Post ownership	Ownership of voting shares
Consolidated Subsidiaries	Japan Post Office Support Co., Ltd.	Minato-ku, Tokyo	¥100	Merchandise sales Facilities management and contracting business	March 16, 1971	100.0%	100.0%
	JP General Insurance Agency Co., Ltd.	Chiyoda-ku, Tokyo	¥20	Non-life insurance agency business	August 7, 1950	70.0%	70.0%
	Japan Post Sankyu Global Logistics Co., Ltd.	Chuo-ku, Tokyo	¥300	International air freight forwarding	July 1, 2008	60.0%	60.0%
	Toll Holdings Limited	Melbourne, Australia	AUD2,978	Forwarding business, 3PL business, express business	June 20, 1986	100.0%	100.0%
	Japan Post International Logistics Co., Ltd.	Shanghai, China	CNY50	International logistics business	September 6, 2013	100.0%	100.0%
	Japan Post Trading Service Co., Ltd.	Koto-ku, Tokyo	¥100	Merchandise business, contracting business for merchandise operations	September 11, 2007	100.0%	100.0%
	Japan Post Communications Co., Ltd.	Minato-ku, Tokyo	¥350	Operations related to posting advertisements in post offices	August 8, 2014	100.0%	100.0%
	JP Logi Service Co., Ltd.	Osaka-shi, Osaka	¥34	Preparation and posting of postal items, parcels and mail items	October 15, 1968	67.6%	67.6%
	JP Media Direct Co., Ltd.	Minato-ku, Tokyo	¥300	Planning, development and sales of direct media and contracted shipment of merchandise	February 29, 2008	51.0%	51.0%
	Japan Post Finance Co., Ltd.	Shinjuku-ku, Tokyo	¥400	Settlement service business	April 1, 2014	85.1%	85.1%
	JP Biz Mail Co., Ltd.	Adachi-ku, Tokyo	¥100	Preparation and posting of postal items	February 1, 2006	51.0%	58.5%
	Japan Post Delivery Co., Ltd.	Chuo-ku, Tokyo	¥400	Collection and delivery of Yu-Pack and other items	April 1, 2014	100.0%	100.0%
	Japan Post Transport Co., Ltd.	Minato-ku, Tokyo	¥18,250	Truck cargo transportation	November 30, 2007	100.0%	100.0%
	Japan Post Building Management Co., Ltd.	Chiyoda-ku, Tokyo	¥150	Property management for commercial buildings	April 1, 2011	100.0%	100.0%

Postal Services

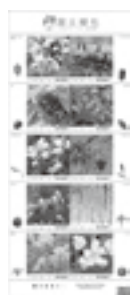
1. Stamps and Postcards

(As of April 1, 2016)

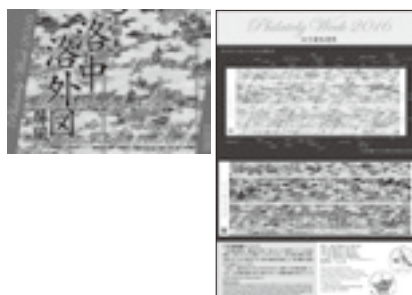
Products	Description/Features
Ordinary stamps	Standard lineup of postage stamps.
Special stamps	Stamps issued for a special purpose, such as to commemorate an important national event in Japan or a significant campaign in Japan or other countries. We also provide greeting postage stamps with designs suitable for use with greeting cards for celebrations and various other occasions.
Furusato stamps	Stamps issued to stimulate interest in specific regions of Japan using regional themes.
Donation-added New Year's postage stamps	These lottery stamps allow individuals who use their own New Year's postcards and letters to participate in the New Year's postcard lottery. There are two types: one for postcards and one for letters.
Frame stamps	An original postage stamp that is designed to look like a photo frame, with its inner blank space available for printing photographs, etc. Frame stamps can be ordered via the Internet or at a post office.
Standard postcards	In addition to the postage mark featuring a house sparrow, other postcards are available featuring a moth orchid, suitable for use for winter greetings or announcing a period of mourning.
New Year's postcards (New Year's lottery postcards)	These postcards are available in a standard format and with a donation added. A service called <i>Nenga Town-Mail</i> is also available to deliver no name specified New Year's postcards to all households and offices within a particular town neighborhood, where there is a delivery of New Year's postcards on January 1.
Summer greeting postcards (Kamo-Mail)	Kamo-Mail is lottery postcards for summer greetings. A service called <i>Kamome Town</i> is also available to deliver no name specified Kamo-Mail postcards, which are accepted during a specified period, to all households and offices within a particular town neighborhood.
Echo-postcards	Part of the postcard is used for advertising and the advertising income is used to reduce the price by ¥5 to ¥47.
Inkjet printing standard postcards	Postcards with a special coating permitting the postcards to be used for printing photographs, pictures and other colorful images. The postage mark is in the design of mountain cherry blossoms. Other postcards are available featuring a moth orchid, suitable for use for winter greetings or announcing a period of mourning.
Reply-paid postcards	This is two attached postcards, one to be used by the sender and the other by the recipient to send a reply back to the sender. The absence of a fold in the middle allows these postcards to be easily used with a printer or copier. These postcards are useful for printing large numbers of invitations to parties, sales events, exhibitions and other events.
Four-surface printing postcards	With four postcards in a single sheet, these postcards are useful for situations where a large number of postcards need to be printed.
Postcards with indentations	These postcards have a semicircular indentation on the lower left corner of the front so that visually impaired individuals can tell the front and back and top and bottom of a postcard.
Picture postcards	Picture postcards featuring famous scenery and other sights from all over Japan.
International postcards	These postcards are used for international air mail and have the same rate (¥70) for every foreign country.
Mini-letters (Postal envelopes)	These sheets, in which writing space is three times the size of a postcard, are a combined letter and an envelope. Postage is printed on the front just as with a postcard. Items can be enclosed up to the limit of 25 g.
Letter Pack Plus (Specified postage-paid envelope, with recorded delivery service)	This is a special purpose A4 file size, pre-paid envelope, with which correspondence and items can be sent nationwide for a flat rate (¥510). As the package is hand delivered to the recipient in exchange of his or her signature or seal, it offers a secure way to send items by post. A tracking service is available to check delivery status.
Letter Pack Light (Specified postage-paid envelope)	This is a special purpose A4 file size, pre-paid envelope, with which correspondence and items that do not exceed 3 cm in depth can be sent nationwide for a flat rate (¥360). This item is placed in the recipient's mail box and is therefore useful for persons who are not often at home to receive mail items. A tracking service is available to check delivery status.
Aerogrammes	The international mail version of the "mini-letter." Items can be enclosed up to a limit of 25 g. Space is three times the size of a postcard and postage is printed on the front. Air-mail postage is cheaper (¥90 for anywhere in the world).
Stamp booklets	Stamp booklets have a cover and contain several stamps or several dozen stamps, with an accompanying explanation of each stamp.



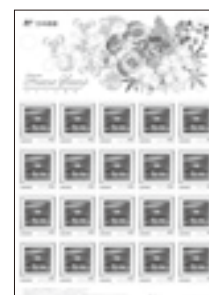
Special stamps



Furusato stamps



Stamp booklets



Frame stamps

2. Standard Mail Services

Category	Description/Features
First-class mail (<i>Daiisshu yubin</i>)	This category includes letters and is divided into standard-size items of a certain size and weight and nonstandard-size items. This category also includes "mini-letters."
Second-class mail (<i>Dainishu yubin</i>)	This is the category for postcards. There are two categories: standard postcards and reply-paid postcards.
Third-class mail (<i>Daisanshu yubin</i>)	Newspapers, magazines and other periodicals issued at least four times each year and that have been approved by Japan Post. This includes third-class mail, which has discounted rates, and covers a portion of newspapers published three or more times monthly or publications containing one-day's content that are mailed by a publisher, seller or organization. Third-class mail at a discounted rate is also available for organizations for persons with disabilities that have the aim of promoting the welfare of persons with disabilities.
Fourth-class mail (<i>Daiyonshu yubin</i>)	A reduced-rate or free postage category for materials associated with public service or welfare. Examples include correspondence education materials, Braille materials, sound recordings intended solely for the use of the visually impaired, plants and seeds, and academic publications.

3. Yu-Pack, Yu-Mail and Other Services

Products	Description/Features
Yu-Pack	Yu-Pack is a domestic delivery service for sending parcels having the sum total of length, width and thickness of less than 170 cm and weighing less than 30 kg, with the receiver's address listed on an attached invoice. The Yu-Pack service offers a host of benefits and conveniences. These include discounts for parcels brought to post offices, discounts for the same destination, discounts for multiple parcels to the same destination simultaneously, volume discounts for 10 or more parcels, service that allows the user to specify the nearest post office to home or work for receipt of the package, forwarding to a second address when no one is at the primary address, notice of completed delivery service, same-day redelivery, specified time delivery service and same-day delivery (certain post offices and regions).
Airport Yu-Pack	An easy and inexpensive way for travelers to ship their luggage to and from an airport. Luggage can be picked up at a designated counter at the airport. There is a reduction available for using the service on both outbound and inbound journeys.
Golf and Ski Yu-Pack	Golf and ski equipment is delivered to a hotel or other location by the day prior to the customer's arrival or back to the customer's home. There is a reduction available for using the service on both outbound and inbound journeys.
Pos Packet	A convenient service for sending small and light items anywhere in Japan at a flat rate of ¥360. Delivery confirmation is available online. No prior procedure is needed. Simply drop Pos Packet in a post box.
Yu-Mail (booklet parcels)	A service for sending books and other publications. No prior procedure is needed. Simply drop Yu-Mail in a post box.
Town Plus	A service to deliver Yu-Mail to all deliverable addresses within a particular town neighborhood without the name of receivers.
Yu-Mail for persons with disabilities	Yu-Mail for materials sent between libraries and persons with severe physical or mental disabilities.
Braille Yu-Pack	Used to send Braille materials.
Yu-Pack for the hearing impaired	Used to send videotapes for hearing-impaired individuals. Available for tapes sent between facilities approved by Japan Post and eligible recipients.



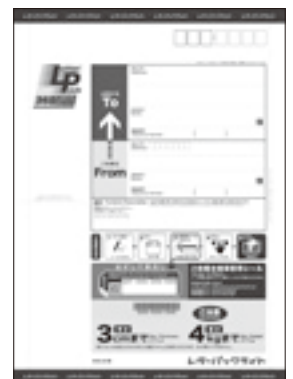
New Year's postcard
(Nenga Town-Mail)



Kamo-Mail (Kamome Town)



Letter Pack Plus



Letter Pack Light



Yu-Pack package (large box)



Yu-Pack package
(large pouch)






Yu-Pack package
(small pouch)



Yu-Pack package (small box)

4. Major Supplementary Services

(As of April 1, 2016)

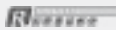


Services	Description/Features
Express mail (<i>Sokutatsu</i>)	The fastest form of delivery, in which mail receives priority over other letters and parcels in the same class.
New special express mail (<i>Shin tokkyu yubin</i>)	Delivers mail received around morning time by approximately 17:00 the same day.
Delivery time-specified mail (<i>Haitatsu-jikantai shitei yubin</i>)	This service enables delivery time to be delivered within the three specified timeframes of morning (8:00 to 12:00), afternoon (12:00 to 17:00) and evening (17:00 to 21:00) starting from the earliest possible delivery slot.
Registered mail (<i>Kakitome</i>)	Letters and parcels are tracked from acceptance to delivery. If the item is damaged or lost, the sender will be reimbursed for the actual loss based on the amount submitted when the item was sent. There are three types: cash registered mail, ordinary registered mail and simplified registered mail (discounted postage).
Security service	This service provides compensation for loss up to ¥500,000 in the event that a Yu-Pack is damaged or lost.
Acceptance-recorded mail (<i>Tokutei kiroku</i>)	A service for registering the acceptance and delivery of letters and parcels.
Recorded delivery mail (<i>Kofu kiroku yubin</i>)	This is a service provided for a flat rate of ¥510, using a specified postage-paid envelope, which records the delivery of the items in the specified envelope.
ID confirmation delivery service (<i>Honjin gentei uketori</i>)	This service provides delivery of letters and parcels only to a person whose name is listed on the letter or parcel. There are three types of service: basic, special-case and conveying specific details.
Cash on Delivery (<i>Daikin hikikae</i>)	The recipient pays the designated amount upon receipt of the letter or parcel. The amount due is remitted to the sender's bank account. For cash on delivery Yu-Pack parcels, we also offer Cash on Delivery and Remittance Service (<i>Daikin hikikae matome sokin</i>), a service to collect payments and make a lump-sum transfer of money in five-day increments to the sender, and Yu-Pack Collection Service.
Refrigerated delivery service	A safe and reliable refrigerated delivery service for fresh produce and other goods to keep their freshness while in transport.
Delivery date-specified mail (<i>Haitatsu-bi shitei</i>)	The letter or parcel is delivered on the day specified by the sender.
Letax 	A service to deliver messages to recipients, such as congratulatory messages for weddings and condolence messages for funerals, using mat boards and designs specified by senders. It is possible to apply online via the Internet (Web Letax, Web <i>Sokutatsu</i>), by telephone (Telephone Letax), or at post office.
Computer mail 	The sender submits the recipient's name, address, electronic message and other data. Japan Post Co. performs everything from printing to placing the messages in envelopes so they can be delivered using standard mail. It is possible to apply online via the Internet (Web Letter).
e-content certificate 	A service for using the Internet to conveniently send mail that requires certification of the contents; available on a 24-hour basis.
Certification service	Receipt time certification is for certifying the time a letter or parcel sent as registered mail was received. Delivery certification certifies the delivery of a letter or parcel sent as registered mail. Certification forms (which are verified by postal certification officers) state the date, sender and recipient, and contents of the letter or parcel, with certification by Japan Post.

* These services may not be available depending on the type of letter or parcel.

5. Other Services


Services	Description/Features
Forwarding service	When an individual relocates, mail is forwarded to the new address for one year from the date of submission at no charge. In addition to submitting an application using relocation forms, which are available at post offices, a service is available for submitting applications via the Internet. For online service, access http://welcometown.post.japanpost.jp and fill in required items according to the instructions. Additionally, the status of applications can be checked online after submittal.
Requests for alteration of address and withdrawal of mail	When a sender realizes there was a mistaken entry for the sender or address after sending a letter or parcel, a request for change of recipient or return of the item can be submitted (a fee may be required).
Stamp and postcard exchanges	Postage stamps, non-usable postcards due to mistaken entries and other unneeded stamps and postcards can be exchanged for new ordinary stamps and postcards by paying the prescribed fee. Exchanges are not possible for postcards and postal envelopes, etc. where the printed postage stamp rate is soiled or damaged, and for soiled or damaged stamps.
Free exchange of lottery number postcards, etc.	New Year's postcards and stamps with lottery numbers that cannot be used due to the death of a close relative can be exchanged for ordinary postcards at no cost. Lottery postcards purchased by mistake and that can be resold can be exchanged at no cost for another type of lottery postcard for the same year. (This service may not be available for certain postcards or stamps.)
Sales of documentary stamps	Revenue stamps, automobile weight tax documentary stamps, unemployment insurance documentary stamps, health insurance documentary stamps and patent documentary stamps are sold at sales outlets designated by the Ministry of Internal Affairs and Communications on behalf of the Japanese national government.

6. International Mail

Services	Description/Features
EMS (Express Mail Service)	Letters and parcels are given the highest priority from the time of receipt through delivery. Status of delivery can be confirmed. (Note)
EMS delivery time guaranteed service (time certain service)	Provides a guarantee for delivery time for EMS mail sent from Tokyo or Osaka to five countries/regions (China, Hong Kong, Singapore, South Korea, Taiwan)
Cool EMS	A speed post service for small-lot, temperature-sensitive parcels by way of Express Mail Service (EMS) being provided as a trial for addresses in Taiwan, Hong Kong, Singapore, Malaysia, Vietnam and France.
International parcels	Available in three types: air parcels where speed is the priority, surface (sea) parcels where low cost is the priority and economy air mail (SAL) parcels that combine speed and low cost. (Note)
International letter-post mail	
International registered mail 	A service to record acceptance and delivery of a mail item and to compensate for actual damage incurred when it gets damaged or lost, to the extent insured by the sender.
International e-Packet 	A service to apply a special rate, which is lower than normal fees, to a small packet when customers use special labels issued online to send these parcels by air as registered mail.
International insured mail 	A service to record acceptance and delivery. If the item is damaged or does not reach its destination, the sender or the addressee will be reimbursed for the actual loss based on the amount submitted when the item was sent.
Letters	A frequently-used service to deliver letters to overseas addresses. Letters are divided into two categories: standard-size mail having specific weights and sizes and other nonstandard-size mail. This service is available to send letters or documents weighing up to 2 kg by air mail or surface mail. "Letters" include aerogrammes and greeting cards.
Postcards	A service to deliver postcards worldwide at a flat rate of ¥60 for surface mail and ¥70 for air mail.
Printed matter	A low-cost international mail service for periodicals, catalogs, direct marketing materials, business documents and other printed materials. Can be sent as air mail, surface mail or economy air mail (SAL).
Small packet	A service for sending parcels up to 2 kg to overseas destinations. Less expensive than EMS or international small parcels. Can be sent as air mail, surface mail or economy air mail (SAL).
D-mail, P-mail	A service to apply a special rate, when a single sender mails a large quantity of pre-sorted items at once at the specified post office (300 or more for printed matters and 50 or more for small packets).

Note: Tracking availability, maximum size and weights depend on each country.

7. International Parcel Delivery

Services	Description/Features
U-Global Express (UGX) 	An international small-lot delivery service provided in affiliation with excellent logistics service operators overseas. The service makes it possible to easily and securely send goods overseas at a trusted level of quality and an affordable price.



Shipping labels for EMS (Merchandise)



International registered mail label



International e-Packet label

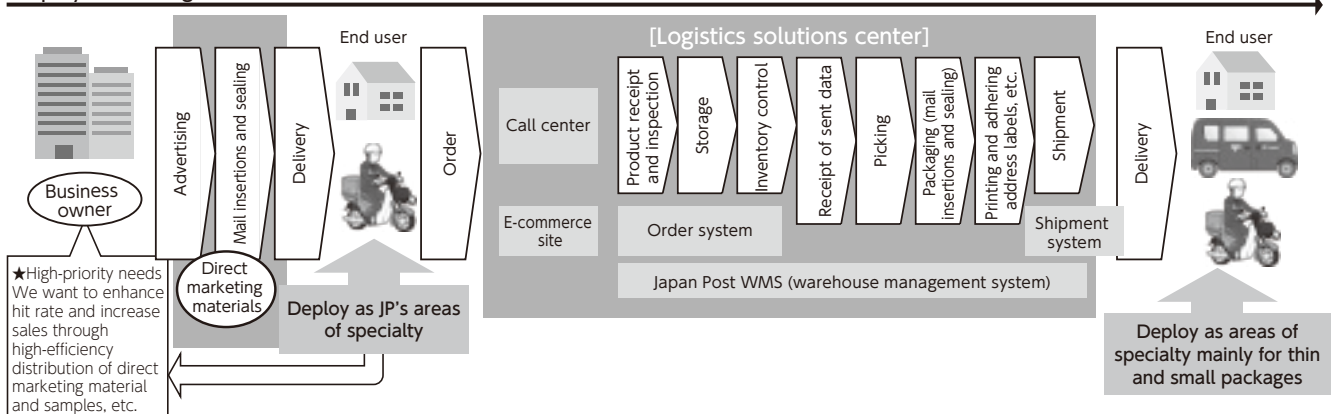


UGX label

8. Logistics Solutions

We provide from the delivery of direct marketing materials and samples to the ordering, shipment management and delivery of products in a one-stop package.

(Deployment of logistics solutions)



Banking

We handle ordinary deposits, TEIGAKU deposits and time deposits, provide remittance and settlement services in addition to handling public pension payments and carrying out counter sales of Japanese Government Bonds and investment trusts. (For details, please refer to pages 115-119.)

Insurance





We solicit life insurance and handle premium payments of Japan Post Insurance. (For details, please refer to pages 124-125.)

Other Insurance Products

(As of April 1, 2016)

Products	Description/Features
Cancer insurance	<p>Cancer insurance is sold at 20,064 post offices nationwide in order to meet the growing need to guard against the possibility of cancer, which is becoming more prevalent.</p> <p>[Products handled]</p> <ul style="list-style-type: none"> • New Days - Cancer insurance for daily living [underwriter: Aflac American Family Life Assurance Company of Columbus] <p>A cancer insurance product providing hospitalization coverage and a lump-sum payment when a policyholder is diagnosed with cancer. Hospitalization and treatment include surgery, radiation therapy and anti-cancer drugs. Also provided are benefits for outpatient cancer treatment, which has been increasing, coverage for advanced medical treatment, not usually covered under public health insurance, and treatment for female-specific cancer. Coverage of treatment for female-specific cancer (female cancer rider) can be added as an option.</p>
Medical insurance with eased underwriting conditions	<p>In order to respond to needs for healthcare coverage, which have been rising in years, we sell medical insurance with eased underwriting conditions at 1,000 post offices.</p> <p>[Products handled]</p> <ul style="list-style-type: none"> • <i>Tayoreru</i> YOU Plus [underwriter: Sumitomo Life Insurance Company] <p>This whole life medical insurance (medical insurance with eased underwriting conditions) allows for the enrollment of persons with pre-existing conditions (diabetes, hypertension, etc.) who are not accepted under traditional health insurance*.</p> <p>* Insurance products providing benefits for hospitalization or injury or when undergoing prescribed surgery</p>
Variable annuity	<p>In order to further enhance our life planning and asset accumulation consulting-related products, we sell variable annuities at 1,079 post offices.</p> <p>[Products handled]</p> <ul style="list-style-type: none"> • <i>Shiawase Teikibin</i> [underwriter: Mitsui Sumitomo Primary Life Insurance Co., Ltd.] • <i>Yu Yu Tsumitate Nenkin</i> [underwriter: MetLife Life Insurance K.K.]
Life insurance for companies (for management-level personnel)	<p>In order to respond to a variety of needs of executives, such as needs for retirement benefit-related measures, business insurance, business succession and inheritance countermeasures, we sell life insurance for companies (for management-level personnel) at 200 post offices.</p> <p>[Products handled]</p> <ul style="list-style-type: none"> • Level term life insurance • Increasing term life insurance <p>[underwriters: NN Life Insurance Company, Ltd., Sumitomo Life Insurance Company, Tokio Marine & Nichido Life Insurance Co., Ltd., Nippon Life Insurance Company, Mitsui Sumitomo Aioi Life Insurance Co., Ltd., Meiji Yasuda Life Insurance Company, MetLife Life Insurance K.K.]</p> <p>* Sumitomo Life Insurance Company only underwrites level term life insurance.</p>
Automobile insurance	<p>As a non-life insurance agency, we have been handling post office automobile insurance in cooperation with five non-life insurance companies at 1,495 post offices.</p> <p>[Products handled]</p> <ul style="list-style-type: none"> • Post Office Automobile Insurance <p>[five underwriters: Aioi Nissay Dowa Insurance Co., Ltd., Sompo Japan Nipponkoa Insurance Inc., Tokio Marine & Nichido Fire Insurance Co., Ltd., The Fuji Fire and Marine Insurance Co., Ltd. and Mitsui Sumitomo Insurance Co., Ltd.]</p> <p>This insurance provides three types of basic coverage, namely, compensation and liability coverage, personal coverage of the insured and vehicle coverage in addition to combining seven types of support services ranging from accident-prevention support to support after an accident. Premium rates are set depending on the purpose of the vehicle usage and the category (color) of the driver's license held.</p>

Merchandise

Products	Description/Features
<p>Sales of catalog products</p>	<p>We offer a number of catalog services, including the <i>furusato</i> parcel service, which allows customers to order desired products from catalogs listing specialty products from all regions of Japan or leaflets that feature products specific to a certain area, and to have these products delivered by Yu-Pack service. There is also a regular order service that lets customers enjoy the flavors and tastes of the regions of Japan once a month.</p> 
<p>Sales at post offices</p>	<p>We have been selling mail-related items such as letter paper, envelopes and pens and pencils at post offices nationwide (excluding certain outlets). In addition, we are also selling <i>Gotochi</i> Form Cards, which enable non-standard sized mail items to be sent, and limited-time original frame stamps.</p>  <p>Original frame stamp</p>  <p>Posukuma stuffed bears</p>
<p>Post Office Internet Shop</p>	<p>The Post Office Internet Shop is an online shopping site opened on Japan Post's website. The shop offers a variety of products ranging from frame stamps to local specialty products provided under our <i>furusato</i> parcel service as well as medicines and daily necessities. We offer a Total Printing Service via our Post Office Internet Shop. In addition to conventional printing service for New Year's postcards, we now offer printing services for other greeting cards and business cards.</p> 

Post Office Advertising

We implement an advertising business by deploying extra space at post offices and using our nationwide network of post offices to place advertisements by companies and local governments at around 20,000 sites.

Services	Description/Features
Posters	Posters can be displayed on poster boards designed exclusively for post office advertising or on clear wall space inside post office lobbies.
Flyers, pamphlets	Pamphlets and flyers can be placed in pamphlet racks designed exclusively for post office advertising or in clear space inside post office lobbies.
Advertising rack	A single company can have exclusive use of an advertising rack with space for a poster and four slots for pamphlets and flyers.
Film-coated posters	Posters coated with special film can be displayed on the glass area of the post office. The color of the poster does not fade even after prolonged display, making it a highly cost-effective form of advertising.
Event space	Space inside post office lobbies and outside post offices can be used for product PR and sales and to introduce services.
Sampling	Flyers and samples, etc. are handed to customers at post office counters.
Monitor showing fees at post office counters	Still-image advertisements are displayed on monitors showing postal fees at post offices nationwide. It is possible to present an advertisement on approximately 20,000 post office monitor screens at the same time by making use of the post office network.
Advertising outside post offices and vertical banners, etc.	Advertisements can be displayed on the walls, glass areas and vertical banners at post offices. It is possible to designate post offices in line with target area.
Post code book	It is possible to advertise in the post code book provided nationwide.



Flyers and pamphlets



Advertising rack



Event space



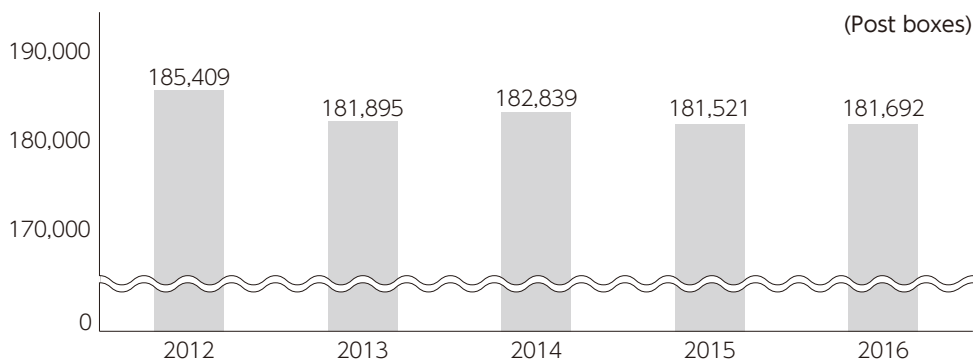
Sampling



Monitor showing fees

11 Number of Post Boxes

Fiscal years ended March 31



12 Outsourcing

Japan Post outsources some of its business activities as prescribed by law.

■ Outsourcing of Transport of Postal Materials or others

The following table shows the status for the outsourcing of the collection, transport and delivery operations to transport companies and other parties as prescribed in the Law for Outsourcing Postal Material Transport (1949 Law No. 284).

Fiscal years ended March 31

(Millions of yen)

Category	2014	2015	2016
Collection, delivery and transport outsourcing expenses	173,568	187,701	193,431

■ Outsourcing of Sale of Postage Stamps or others

The following table shows the status of outsourcing of the sale of postage stamps, etc., as prescribed in the Law Concerning Locations for the Sale of Postage Stamps (1949 Law No. 91).

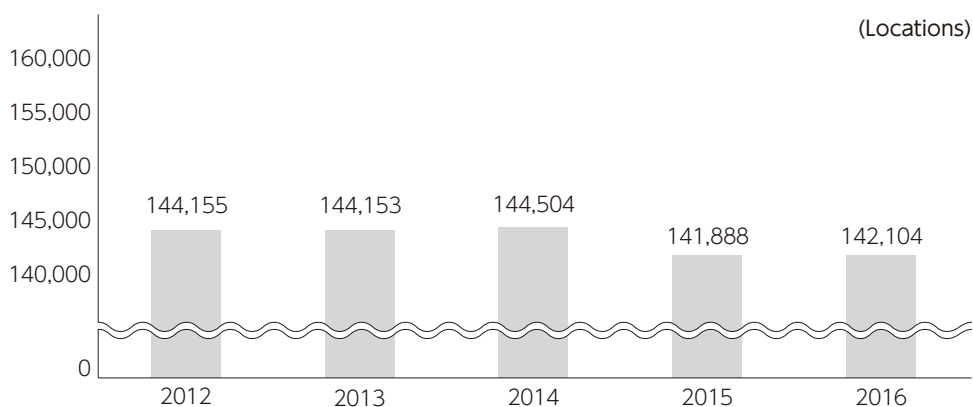
Fiscal years ended March 31

(Millions of yen)

Category	2014	2015	2016
Fees paid to locations selling postage stamps	18,713	17,443	17,291

13 Number of Locations Selling Postage Stamps and Documentary Stamps

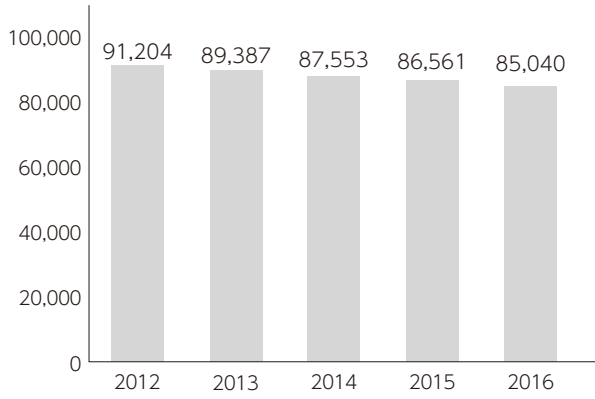
Fiscal years ended March 31



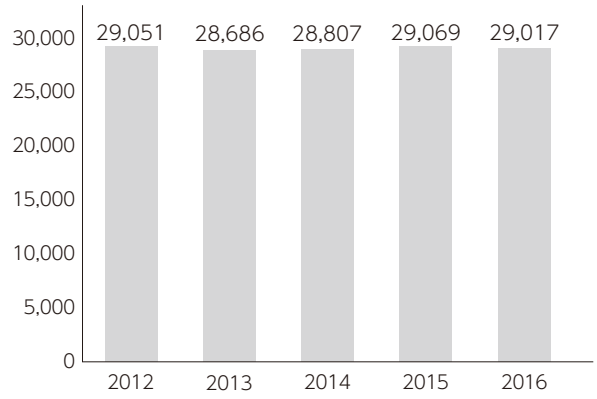
14

Number of Postal Service Vehicles Owned

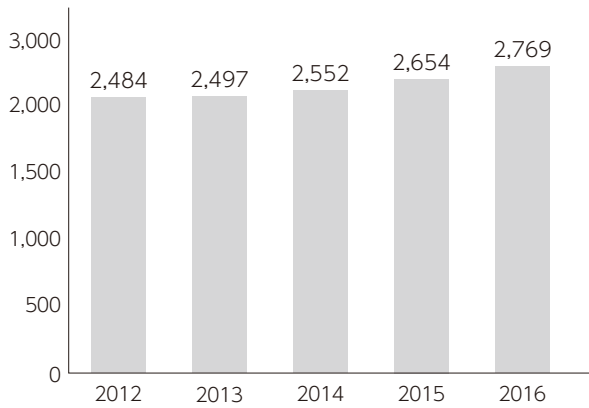
■ Two-wheeled vehicles (including small motor vehicles)
Fiscal years ended March 31 (Number of vehicles)



■ Four-wheeled mini vehicles
Fiscal years ended March 31 (Number of vehicles)



■ Small cargo vehicles
Fiscal years ended March 31 (Number of vehicles)



3. Outline of Japan Post Bank Co., Ltd.

1 Company Outline

Company name (in Japanese):	Kabushiki Kaisha Yucho Ginko
Company name:	JAPAN POST BANK Co., Ltd.
Head office location:	3-2, Kasumigaseki 1-chome, Chiyoda-ku, Tokyo 100-8798, Japan
Telephone:	03-3504-4411 (Japan Post Group main number)
Paid-in capital:	¥3,500 billion
Date of establishment:	September 1, 2006 (On October 1, 2007, the name was changed from Yucho Co., Ltd. to Japan Post Bank Co., Ltd.)
Line of business:	Banking
Financial institution code number:	9900

2 Management Philosophy

Management Philosophy

Japan Post Bank Co. is dedicated to serving as “the most accessible and trustworthy bank in Japan,” with operations that are guided by the needs and wishes of our customers.

Trustworthy:	We will comply with laws regulations and other standards of behavior in order to earn the trust of markets, shareholders and employees and consistently serve as a responsible corporate citizen.
Innovation:	We will constantly use innovative ideas to improve our management and business activities in response to input from customers and changes in market conditions.
Efficiency:	We will pursue improvements in speed and efficiency in order to be a source of products and services that match our customers' requirements.
Expertise:	We will work continually on upgrading expertise in specialized fields with the aim of meeting the high expectations of our customers.

3 Information on Shares

(as of March 31, 2016)

1. Number of Shares

Total shares issued	4,500,000,000
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2. Major Shareholders

		Shares owned	Percentage of total issued
1	Japan Post Holdings Co., Ltd.	3,337,032,700	88.99%
2	Japan Trustee Services Bank, Ltd. (Trust Account)	13,425,000	0.35%
3	The Master Trust Bank of Japan, Ltd. (Trust Account)	8,271,500	0.22%
4	GOLDMAN SACHS INTERNATIONAL	7,194,516	0.19%
5	STATE STREET BANK WEST CLIENT - TREATY 505234	5,852,580	0.15%
6	Japan Post Bank Employee Shareholding Association	5,365,200	0.14%
7	STATE STREET BANK - WEST PENSION FUND CLIENTS - EXEMPT 505233	4,309,200	0.11%
8	JP MORGAN CHASE BANK 385151	4,270,223	0.11%
9	Japan Trustee Services Bank, Ltd. (Trust Account 1)	3,891,300	0.10%
10	Japan Trustee Services Bank, Ltd. (Trust Account 6)	3,889,000	0.10%

Note 1: The Company holds 750,525,000 shares of treasury stock, which are not included in the above list of major shareholders.

Note 2: Percentage of total issued has been rounded down to the second decimal place.

4 Number of Employees

12,905* (as of March 31, 2016)

* The number of employees excludes employees assigned to other companies by the Bank but includes employees assigned to the Bank by other companies. The figures do not include part-time employees.

(As of July 1, 2016)

1. Board of Directors

President and Representative Executive Officer.....	Norito Ikeda (Concurrently holds the position of Director of Japan Post Holdings Co., Ltd.)
Representative Executive Vice President.....	Susumu Tanaka (Concurrently holds the position of Managing Executive Officer of Japan Post Holdings Co., Ltd.)
Representative Executive Vice President.....	Katsunori Sago
Director.....	Masatsugu Nagato (Concurrently holds the position of Director and Representative Executive Officer and President & CEO of Japan Post Holdings Co., Ltd.)
Outside Director.....	Tomoyoshi Arita (Attorney-at-Law)
Outside Director.....	Yoshizumi Nezu (Concurrently holds the position of President and Representative Director of Tobu Railway Co., Ltd.)
Outside Director.....	Sawako Nohara (Concurrently holds the position of President and CEO of IPSe Marketing, Inc.)
Outside Director.....	Tetsu Machida (Independent Economic Journalist)
Outside Director.....	Nobuko Akashi (Concurrently holds the position of Board chairman of a non-profit organization, Japan Manners & Protocol Association)
Outside Director.....	Toshihiro Tsuboi (Formerly held the position of Representative Director, Vice President & Executive Vice President of Japan Post Co., Ltd.)
Outside Director.....	Katsuaki Ikeda (Formerly held the position of Corporate Auditor of MS&AD Insurance Group Holdings, Inc.)
Outside Director.....	Tsuyoshi Okamoto (Concurrently holds the position of Director and Chairman of TOKYO GAS CO., LTD.)

2. Executive Officers (Excludes persons with concurrent posts in the above 1. Board of Directors)

Executive Vice President	Ryoichi Nakazato	Executive Officer	Yoko Makino
Senior Managing Executive Officer	Masahiro Murashima	Executive Officer	Kunihiko Amaha
Senior Managing Executive Officer	Shigeki Matsushima	Executive Officer	Makoto Shinmura
Senior Managing Executive Officer	Hiroichi Shishimi	Executive Officer	Satoru Ogata
Managing Executive Officer	Riki Mukai	Executive Officer	Minoru Kotouda
Managing Executive Officer	Yasuyuki Hori	Executive Officer	Fujie Kawasaki
Managing Executive Officer	Masahiro Nishimori	Executive Officer	Toshiharu Ono
Managing Executive Officer	Masaya Aida	Executive Officer	Shigeyuki Sakurai
Managing Executive Officer	Harumi Yano	Executive Officer	Masatoshi Ishii
Managing Executive Officer	Suzunori Hayashi	Executive Officer	Masato Tamaki
		Executive Officer	Takayuki Tanaka
		Executive Officer	Yoshiko Iwashita

3. Nomination Committee

Chairman	Masatsugu Nagato
Member	Yoshizumi Nezu
Member	Tomoyoshi Arita
Member	Tsuyoshi Okamoto

4. Audit Committee

Chairman	Tomoyoshi Arita
Member	Sawako Nohara
Member	Tetsu Machida
Member	Toshihiro Tsuboi
Member	Katsuaki Ikeda

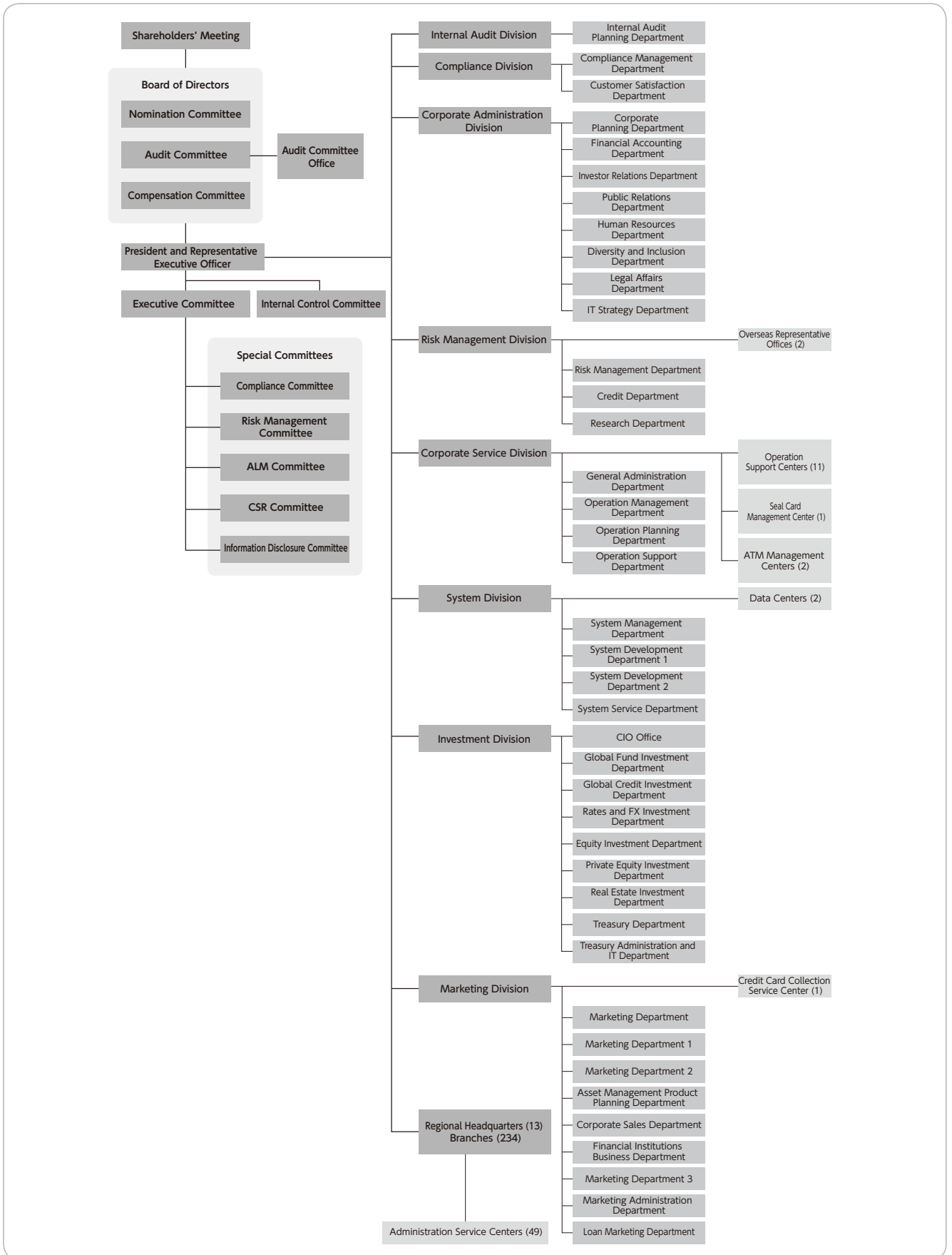
5. Compensation Committee

Chairman	Tsuyoshi Okamoto
Member	Masatsugu Nagato
Member	Yoshizumi Nezu
Member	Katsuaki Ikeda

6

Organization Chart

(As of July 1, 2016)



7

Principal Business Locations

Head Office and 234 Branches

(As of March 31, 2016)

Name of branch	Location	Telephone number
Sapporo Branch	4-3, Kita Nijo Nishi, Chuo-ku, Sapporo, Hokkaido 060-0002	011-214-4300
Sendai Branch	1-3-3, Ichibancho, Aoba-ku, Sendai, Miyagi 980-8711	022-267-8275
Saitama Branch	7-1-12, Bessho, Minami-ku, Saitama, Saitama 336-8799	048-864-7317
Central Branch	2-7-2, Marunouchi, Chiyoda-ku, Tokyo 100-8996	03-3284-9618
Nagano Branch	1085-4, Minami Agata-machi, Nagano, Nagano 380-8799	026-226-2550
Kanazawa Branch	1-1, Sanja-machi, Kanazawa, Ishikawa 920-8799	076-224-3844
Nagoya Branch	3-1-10, Osu, Naka-ku, Nagoya, Aichi 460-8799	052-261-6728
Osaka Branch	3-2-4, Umeda, Kita-ku, Osaka, Osaka 530-0001	06-6347-8112
Hiroshima Branch	6-36, Moto-machi, Naka-ku, Hiroshima, Hiroshima 730-0011	082-222-1315
Matsuyama Branch	3-5-2, Sanban-cho, Matsuyama, Ehime 790-8799	089-941-0820
Kumamoto Branch	1-1, Joto-machi, Chuo-ku, Kumamoto, Kumamoto 860-0846	096-328-5163
Naha Branch	1-1-1, Kumoiji, Naha, Okinawa 900-0015	098-867-8802

8

Japan Post Bank Offices by Prefecture

(As of March 31, 2016) (Branches/Post offices)

Prefecture	Head Office/Principal prefectural offices	Sub-branches	Japan Post Bank agents		Total
			Post offices	Contracted post offices	
Hokkaido	1	4	1,203	279	1,487
Aomori	0	2	265	90	357
Iwate	0	1	306	120	427
Miyagi	1	1	359	82	443
Akita	0	1	273	125	399
Yamagata	0	1	288	108	397
Fukushima	0	3	428	110	541
Ibaraki	0	3	462	51	516
Tochigi	0	2	309	43	354
Gunma	0	3	298	39	340
Saitama	1	16	608	18	643
Chiba	0	13	676	32	721
Kanagawa	0	31	719	13	763
Yamanashi	0	1	199	64	264
Tokyo	1	40	1,433	5	1,479
Niigata	0	3	531	136	670
Nagano	1	2	439	195	637
Toyama	0	2	209	75	286
Ishikawa	1	0	250	69	320
Fukui	0	1	206	31	238
Gifu	0	2	353	84	439
Shizuoka	0	5	478	88	571
Aichi	1	13	824	74	912
Mie	0	2	370	80	452
Shiga	0	1	229	31	261
Kyoto	0	4	437	30	471
Osaka	1	23	1,058	29	1,111
Hyogo	0	12	827	118	957
Nara	0	2	239	77	318

Prefecture	Head Office/Principal prefectural offices	Sub-branches	Japan Post Bank agents		Total
			Post offices	Contracted post offices	
Wakayama	0	1	262	53	316
Tottori	0	1	146	96	243
Shimane	0	1	256	113	370
Okayama	0	2	415	103	520
Hiroshima	1	3	576	113	693
Yamaguchi	0	3	349	57	409
Tokushima	0	1	200	31	232
Kagawa	0	2	186	25	213
Ehime	1	1	313	76	391
Kochi	0	1	227	88	316
Fukuoka	0	4	708	94	806
Saga	0	1	165	38	204
Nagasaki	0	2	307	136	445
Kumamoto	1	1	385	178	565
Oita	0	2	300	99	401
Miyazaki	0	1	194	112	307
Kagoshima	0	1	436	274	711
Okinawa	1	0	174	22	197
Total	12	222	19,875	4,004	24,113

Note 1: The number of post offices refers to the number of sales offices and branches handling bank agency services (including sub-offices).

2: The number of contracted post offices refers to the number of sales offices or branches commissioned to handle bank agency services by Japan Post Co., Ltd. on behalf of Japan Post Bank Co., Ltd.

3: The number of mobile post office in Tokushima Prefecture is not included in the above totals.

9 Number of ATMs by Prefecture

(As of March 31, 2016)

Prefecture	Number of ATMs
Hokkaido	1,664
Aomori	321
Iwate	350
Miyagi	527
Akita	314
Yamagata	323
Fukushima	504
Ibaraki	584
Tochigi	369
Gunma	358
Saitama	992
Chiba	1,013
Kanagawa	1,249
Yamanashi	224
Tokyo	2,831
Niigata	646

Prefecture	Number of ATMs
Nagano	534
Toyama	255
Ishikawa	322
Fukui	244
Gifu	410
Shizuoka	587
Aichi	1,153
Mie	426
Shiga	294
Kyoto	597
Osaka	1,668
Hyogo	1,158
Nara	301
Wakayama	299
Tottori	167
Shimane	289

Prefecture	Number of ATMs
Okayama	517
Hiroshima	787
Yamaguchi	435
Tokushima	233
Kagawa	241
Ehime	402
Kochi	272
Fukuoka	1,030
Saga	215
Nagasaki	378
Kumamoto	470
Oita	352
Miyazaki	239
Kagoshima	507
Okinawa	263
Total	27,314

10 Outline of Affiliated Companies

(As of March 31, 2016)

Company name	Location	Paid-in capital (Millions of yen)	Line of business	Date of establishment	Japan Post Bank ownership	Ownership of voting shares
SDP Center Co., Ltd.	Chuo-ku, Tokyo	2,000	Bank agency operations	May 28, 1980	45.0%	45.0%
ATM Japan Business Service, Ltd.	Minato-ku, Tokyo	100	ATM cash loading and collection as well as ATM management	August 30, 2012	35.0%	35.0%
JP Asset Management Co., Ltd.	Chuo-ku, Tokyo	500	Investment management business (investment trust management business)	August 18, 2015	45.0%	45.0%

1. Deposits

Liquid deposits

Ordinary deposits

These deposits are useful for ATM card withdrawals, automatic deductions for utility and other bills, the receipt of salaries and automatic receipt of pension payments, and many other purposes.

- Unlimited deposits and withdrawals
- Deposit amount: ¥1 or more, ¥1 unit

Ordinary savings deposits

These deposits provide more beneficial interest rates than ordinary deposits for balances of ¥100,000 or higher. (Interest rates may be the same as the one for ordinary deposits depending on the interest rate trends.)

- Unlimited deposits and withdrawals
- Deposit amount: ¥1 or more, ¥1 unit

Fixed-term deposits

TEIGAKU deposits

These deposits can be withdrawn at any time after six months and held for up to ten years, with interest compounded semiannually. The initial interest rate is applicable until withdrawal.

- Deferment period: Six months (unlimited withdrawals after this period)
- Deposit amount: ¥1,000 or more, ¥1,000 unit
(Eight types: Deposits of ¥1,000, ¥5,000, ¥10,000, ¥50,000, ¥100,000, ¥500,000, ¥1 million, and ¥3 million)

Time deposits

These deposits have maturities that can be selected based on short-term and medium-term requirements for funds and personal needs. The extension procedure is simplified if automatic extensions are selected, making this deposit convenient for people with busy schedules.

- Deposit periods: One month, three months, six months, one year, two years, three years, four years, and five years (excluding one month deposits kept in deposit combined accounts)
- Deposit amount: ¥1,000 or more, ¥1,000 unit

Automatic-accumulation TEIGAKU deposits/time deposits (Accumulation-type deposits)

For these accumulation-type deposits, each month a fixed amount or an amount depending on the balance of an ordinary deposit account is transferred to a TEIGAKU deposit or time deposit. These automatic-accumulation deposits also allow funds to be deposited only in specifically designated months up to six times per year. Funds deposited in specifically designated months can also be combined with funds deposited regularly every month.

- Accumulation period: Six years or less
- Deposit amount: ¥1,000 or more, ¥1,000 unit

Time deposits with lump-sum payment at maturity (Accumulation-type deposits)

For these accumulation-type deposits, each month a fixed amount or an amount depending on the balance of an ordinary deposit account is transferred to a time deposit. At a pre-designated date (date for receiving a lump-sum payment at maturity), the accumulated deposits are transferred to an ordinary deposit. This type of deposit allows systematic accumulations in accordance with a person's future goals.

- Accumulation period: From one year up to three years
- Deposit amount: ¥1,000 or more, ¥1,000 unit

Asset accumulation TEIGAKU deposits (Asset accumulation)

This type of TEIGAKU deposit enables the accumulation of funds withheld from a salary and salary bonus continuously for three years or longer to help working people build assets.

- Duration: Three years or more
- Deposit amount: ¥1,000 or more, ¥1,000 unit

Asset accumulation pension TEIGAKU deposits (Asset accumulation)

This type of TEIGAKU deposit enables the accumulation of funds withheld from a salary and salary bonus continuously for five years or longer to help working people live comfortable lives in retirement. Interest is tax exempt and can be received from age 60 based on a pension-type payout method.

- Duration: Five years or more
- Deposit amount: ¥1,000 or more, ¥1,000 unit

Asset accumulation home TEIGAKU deposits (Asset accumulation)

This type of TEIGAKU deposit enables the accumulation of funds withheld from a salary and salary bonus continuously for five years or longer to accumulate funds for building, purchasing or renovating a home. Interest is tax exempt.

- Duration: Five years or more
- Deposit amount: ¥1,000 or more, ¥1,000 unit

New welfare time deposits (Others)

This one-year time deposit with preferential interest rates is designed for persons receiving disability, survivor and other similar public pensions and other eligible persons. Up to ¥3 million can be deposited.

- Deposit period: One year
- Deposit amount: From ¥1,000 or more, ¥1,000 unit, up to ¥3 million per depositor

Also Convenient

● All-in-one general accounts useful in daily lives

General accounts allow customers to manage ordinary, *TEIGAKU*, time and other deposits in one account and serve as customers' personal wallets that are conveniently available at post offices as well as Japan Post Bank branches and ATMs nationwide.

● Also convenient as accounts to receive salaries

A nationwide network of Japan Post Bank branches and post offices ensures convenience and security for customers at every opportunity, including when they are on a business trip.

Japan Post Bank ATMs are available 365 days a year*2 with no withdrawal fees*1.

● Automatic deduction feature for quick and easy payment of utility and other bills

A worry-free automatic and continuous deduction feature is available to pay utility bills, mobile phone charges, rent and other expenses from ordinary deposits.

● Japan Post Bank ATMs of Japan Post Bank conveniently located throughout Japan

We operate approximately 27,300 ATMs throughout Japan. These ATMs charge no fees for deposits and withdrawals to and from Japan Post Bank accounts 365 days a year*2 *3.

*1 Only when using Japan Post Bank ATM cards or passbooks.

*2 Operating hours and days of the week differ depending on each ATM.

*3 ATMs in FamilyMart convenience stores do not handle passbooks.

2. Domestic Remittances

Remittances

Remittances provide a simple and low-cost method for sending money anywhere in Japan. There are two types: ordinary remittances and postal orders (*TEIGAKU KOGAWASE*).

Ordinary remittances

Ordinary remittances allow cash to be exchanged for a money order that is sent to the recipient payee. The payee can then bring the certificate to a nearby Japan Post Bank branch or post office postal deposit counter and exchange the money order for cash.

Postal orders

The mechanisms for these remittances are the same as for ordinary remittances. However, postal orders offer lower fees and convenience when remitting small amounts. There are 12 types of money orders for postal orders in denominations of ¥50, ¥100, ¥150, ¥200, ¥250, ¥300, ¥350, ¥400, ¥450, ¥500, ¥750 and ¥1,000.

Fund transfers

Fund transfers provide an easy and reliable means of sending money by using a transfer account. In-payment and out-payment can be handled normally or by electronic transfer for urgent transfers.

In-payment

In-payment remittances by persons not holding a transfer account can be sent to persons holding transfer accounts (account holders).

Electronic transfers

Persons holding a transfer account (account holders) can send deposits in the transfer account to a transfer account held by another person.

Transfers

Persons holding a transfer account (account holders) can transfer funds to persons holding a savings account at another financial institution.

Out-payment

Persons holding a transfer account (account holders) can send funds to persons not holding a transfer account.

3. International Remittances

Account transfer

The remittance amount and fee is withdrawn from the remitter's integrated account or giro account and deposited to an overseas-payee's bank or postal giro account.

Payment to account

The remittance amount and fee is paid in cash and deposited to an overseas-payee's bank or postal giro account.

Payment to address

The remittance amount and fee is paid in cash, and the money order is delivered to the payee's address. The payee can then cash the money order at their local post office. Only in the case of remittances to the United States is a money order issued to the remitter, after which the remitter sends the money order to the payee by international mail, etc.

4. Individual Loans

Loan intermediary service

Japan Post Bank serves as an agent for mortgage loans, specific-purpose loans and card loans offered by Suruga Bank Ltd. based on an alliance with this bank. Customers can apply for these loans at selected Japan Post Bank branches as well as by telephone or on the Internet.

Yume Butai home loan

This line features 15 types of home loans matched to the lifestyle of each individual, including persons operating sole proprietorships, working women and seniors thinking ahead to the retirement stage of their lives. These home loans can be used for building a new home, expanding and renovating an existing home, moving to a new home and refinancing.

Yume Koro free loan

This line of loans is available in two types: a "purpose" type and a "parental-devotion" type. The "purpose" type is available in amounts of up to ¥5 million and is offered in seven plans that are matched to the particular life stage of each person, including education, automobile and renovation plans. The "parental-devotion" type is available in amounts of up to ¥10 million, which can be used such expenses as family members' nursing care.

Shitaku Card Loan

Borrowing and repayment can be made directly from ATMs with this card loan. No collateral is needed, and loans of up to ¥5 million are available (¥3 million for the first application).

5. Investment Products

Japanese Government Bonds (JGBs)

Sales of JGBs to be sold (two-, five- and ten-year maturities) and nonmarketable JGBs for individual investors (three- and five-year fixed rate and ten-year variable rate) to purchase and loans secured by these bonds

Investment Trusts

Sale and repurchase of investment trusts and payments of income distributions and amounts due for fund maturities and redemptions

Variable Annuities Policies

Intermediary services for sales of insurance products such as variable annuities policies

Defined Contribution Pensions

Defined contribution pensions (individual annuities) for self-employed or salary-earning individuals
Material requests and inquiries regarding enrollment of defined contribution pensions (individual annuities) can be made via the Defined Contribution Pension Call Center.

6. Credit and Debit Card Services

Credit cards (JP BANK CARD)

Japan Post Bank issues the JP BANK CARD, which is both an ATM card and a credit card (available in three types: Visa, MasterCard and JCB).

In addition to another combo card lineup, JP BANK VISA Card ALente and JP BANK JCB Card EXTAGE, for young generation customers aged 18 to 29 (excluding high school students), we provide the JP BANK VISA Card Gold, JP BANK MasterCard Gold and JP BANK JCB Card Gold with an extensive range of privileges.

We also offer family cards, ETC cards, Plus EX cards, WAON cards*1, PiTaPa cards*1, iD (cell phone)*1 and QUICPay*2 (card and mobile).

*1 Visa and MasterCard only

*2 JCB only

Debit Card Services

After customers scan their ATM cards using dedicated terminals and enter their personal identification numbers at locations such as retail electronics stores and supermarkets, purchase amounts are immediately debited from their general accounts (subject to an upper limit).

7. Internet Banking Services

JAPAN POST BANK Direct

This service allows customers to use a PC, smartphone, mobile phone, telephone or facsimile machine to make deposits to *TEIGAKU* deposits and time deposits used as collateral, to initiate transfers to Japan Post Bank accounts (wire transfers), transfer funds to another financial institution, to perform investment trust transactions and to verify account deposit and withdrawal transactions.

* Some services may not be available depending on the device used.



JAPAN POST BANK Direct (Smartphones, mobile phones, PCs)

JAPAN POST BANK Investment Trust WEB Premier

A members-only Internet investment trust transaction service, offering members exclusive investment products in addition to the investment trust products handled by Japan Post Bank and JAPAN POST BANK Direct. Various exclusive services for members are also available, including cash back depending on the balance held.

8. Other Services

“Japan Post Bank Deposits for International Aid”

“Japan Post Bank Deposits for International Aid” sets aside 20% of interest received on ordinary deposits and ordinary savings (after-tax) for use as contributions toward reducing poverty, improving daily living and protecting the environment in developing countries and regions. These contributions are made via the Japan International Cooperation Agency (JICA) Donation Fund for the People of the World.

ATM/CD alliance

ATM cards and other eligible cards issued by affiliated financial institutions can be used at Japan Post Bank ATMs, and vice versa.

JAPAN POST BANK Pay-easy Service

This service enables taxes and various types of fees to be paid through ATMs and JAPAN POST BANK Direct (PCs, smartphones and mobile phones). The service also immediately reports data concerning completed payments to the recipient financial institution.

Instant Transfer Service and Interactive Instant Transfer Service

By using a PC or smartphone and registering account information beforehand from the Website of the recipient financial institution, this service enables immediate deposits from the customer’s account into an account at the recipient financial institution or refunds into the customer’s account (Interactive Instant Transfer Service only) without having to enter account information at the time of the settlement.

Foreign currency exchange

Exchange services are provided for eight currencies: U.S. dollar, Euro, South Korean won, British pound, Australian dollar, Canadian dollar, Chinese yuan and Swiss franc. (Available currencies vary according to outlets.)

Foreign Currency Home Delivery Service

Customers can receive free-of-charge home delivery of foreign currencies by submitting a foreign currency exchange application via the Internet using a PC or smartphone. Exchange services are provided for a total of 15 currencies, including the U.S. dollar, Euro, and the Chinese yuan.

Payment of benefits from pensions and other types of assistance

Japan Post Bank Co. handles the payment of benefits from various pensions and assistance schemes that include the payment of benefits from pensions, senior welfare pensions, national pensions, employees’ pensions, mariners’ insurance pensions, workers’ compensation pension insurance, cover pensions, child-rearing allowances, special child-rearing allowances and mutual aid pensions. Japan Post Bank Co. also provides payments from registered bonds, annual payouts and national tax refunds.

Collection of fees for public utility and other service payments

Japan Post Bank Co. collects various types of payments. These include payments for national taxes (personal income and corporate taxes); local taxes (local inhabitant taxes and fixed-property taxes); various types of health insurance; pensions (national health insurance, employee’s pensions); public housing fees; public utility and service fees such as electricity, gas, water, and NHK public televisions fees; traffic violation fines; and radio utilization fees.

Notes: 1. Payments received from various types of pensions are paid by automatic deposit into the customer’s ordinary deposit account.
2. Some payments and public utility fees are paid automatically through withdrawals from the customer’s ordinary deposit account.

4. Outline of Japan Post Insurance Co., Ltd.

1 Company Outline

Company name (in Japanese) : Kabushiki Kaisha Kanpo Seimei Hoken
Company name: JAPAN POST INSURANCE Co., Ltd.
Head office location: 3-2, Kasumigaseki 1-chome, Chiyoda-ku, Tokyo 100-8798, Japan
Telephone: 03-3504-4411 (Japan Post Group main number)
Paid-in capital: ¥500 billion
Date of establishment: September 1, 2006
(The name of the company was changed from Kanpo Co., Ltd. to Japan Post Insurance Co., Ltd., on October 1, 2007.)
Line of business: Life insurance

2 Management Philosophy and Management Policy

Management Philosophy

Be a trustful partner for people, always being close at hand and endeavoring to protect their well-being.

Management Policy

We aim to become the No.1 Japanese insurance company selected by customers.

1. We are always close to people's lives, offering easy-to-understand products and high-quality services.
2. We always ensure that employees who have contact with our customers make full use of their strengths to offer better customer services.
3. We create a working environment in which all employees can develop their talents and work with energy and vitality.
4. We practice sound management based on strong corporate governance, constantly creating new value to achieve sustainable growth.
5. We actively contribute to health promotion, environmental protection, and the development of local communities and society as a whole.
6. We work to communicate closely with all stakeholders.

3 Information on Stocks

(as of March 31, 2016)

1. Number of Shares

Total number of issued stocks	600,000,000
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Note: Japan Post Co. Insurance implemented a 30:1 share split effective August 1, 2015.

2. Major Shareholder

	Condition of holdings	
	Shares owned	Percentage of total issued
Japan Post Holdings Co., Ltd.	534,000,000	89.00%
JAPAN POST INSURANCE EMPLOYEE SHAREHOLDING ASSOCIATION	1,401,000	0.23%
Japan Trustee Services Bank,Ltd.(Trust Account)	1,392,000	0.23%
BNY GCM CLIENT ACCOUNT JPRD AC ISG (FE-AC)	1,164,000	0.19%
The Master Trust Bank of Japan,Ltd.(Trust Account)	832,000	0.14%
CHASE MANHATTAN BANK GTS CLIENTS ACCOUNT ESCROW	708,000	0.12%
Japan Trustee Services Bank,Ltd.(Trust Account 1)	618,000	0.10%
Japan Trustee Services Bank,Ltd.(Trust Account 6)	617,000	0.10%
Japan Trustee Services Bank,Ltd.(Trust Account 5)	616,000	0.10%
Japan Trustee Services Bank,Ltd.(Trust Account 3)	607,000	0.10%

4 Number of Employees

7,378* (as of March 31, 2016)

* The number of employees excludes employees assigned to other companies by Japan Post Insurance Co., Ltd. but includes employees assigned to Japan Post Insurance Co., Ltd. by other companies. The figures do not include short-term contract and part-time employees.

5 List of Directors, Executive Officers and Management Committees

1. Directors

(As of July 1, 2016)

Director and President, CEO, Representative Executive Officer	Masami Ishii (Concurrently holds the position of Director, Japan Post Holdings Co., Ltd.)
Director and Deputy President, Representative Executive Officer	Toshihisa Minakata
Director and Deputy President, Representative Executive Officer	Kiyoshi Ido
Director	Akira Anzai
Director	Masatsugu Nagato (Concurrently holds the position of Representative Executive Officer, President & CEO, Japan Post Holdings Co., Ltd.)
Outside Director	Masaharu Hino (Attorney-at-Law)
Outside Director	Kiyomi Saito (Concurrently holds the position of CEO, JBond Totan Securities Co., Ltd.)
Outside Director	Shin Yoshidome (Concurrently holds the position of Adviser, Daiwa Securities Co. Ltd.)
Outside Director	Shinji Hattori (Concurrently holds the position of Chairman & Group CEO, Seiko Holdings Corporation)
Outside Director	Michiko Matsuda (Concurrently holds the position of Adviser, IHI Enviro Corporation)
Outside Director	Nobuhiro Endo (Concurrently holds the position of Chairman of the Board (Representative Director), NEC Corporation)
Outside Director	Masako Suzuki (Concurrently holds the position of Director, Vice President, Benefit One Inc.)

2. Executive Officers (Excludes persons holding concurrent posts in addition to the above. 1. Directors)

Deputy President Executive Officer	Kunio Tanigaki	Executive Officer	Tomoaki Nara
Senior Managing Executive Officer	Masaaki Horigane	Executive Officer	Yasumi Suzukawa
Senior Managing Executive Officer	Mitsuhiro Uehira	Executive Officer	Kieko Onoki
Senior Managing Executive Officer	Yoshito Horie	Executive Officer	Toru Onishi
Senior Managing Executive Officer	Tetsuya Senda (Concurrently holds the position of Managing Executive Officer, Japan Post Holdings Co., Ltd.)	Executive Officer	Keiki Ikejiri
Managing Executive Officer	Yasuhiro Sadayuki	Executive Officer	Hidekazu Sakamoto
Managing Executive Officer	Yoshihiko Ido	Executive Officer	Junko Koie
Managing Executive Officer	Yoshio Inoue		
Managing Executive Officer	Hiromichi Udagawa		
Managing Executive Officer	Hiroshi Nagaso		
Managing Executive Officer	Hisao Nishikawa		
Managing Executive Officer	Masato Kawagoe		
Managing Executive Officer	Atsushi Tachibana		
Managing Executive Officer	Shinji Ando		
Managing Executive Officer	Nobuyasu Kato		
Managing Executive Officer	Yasuaki Hironaka		

3. Nomination Committee

Chairman	Masatsugu Nagato
Member	Masaharu Hino
Member	Shinji Hattori

4. Audit Committee

Chairman	Masaharu Hino
Member	Akira Anzai
Member	Kiyomi Saito
Member	Shin Yoshidome
Member	Michiko Matsuda

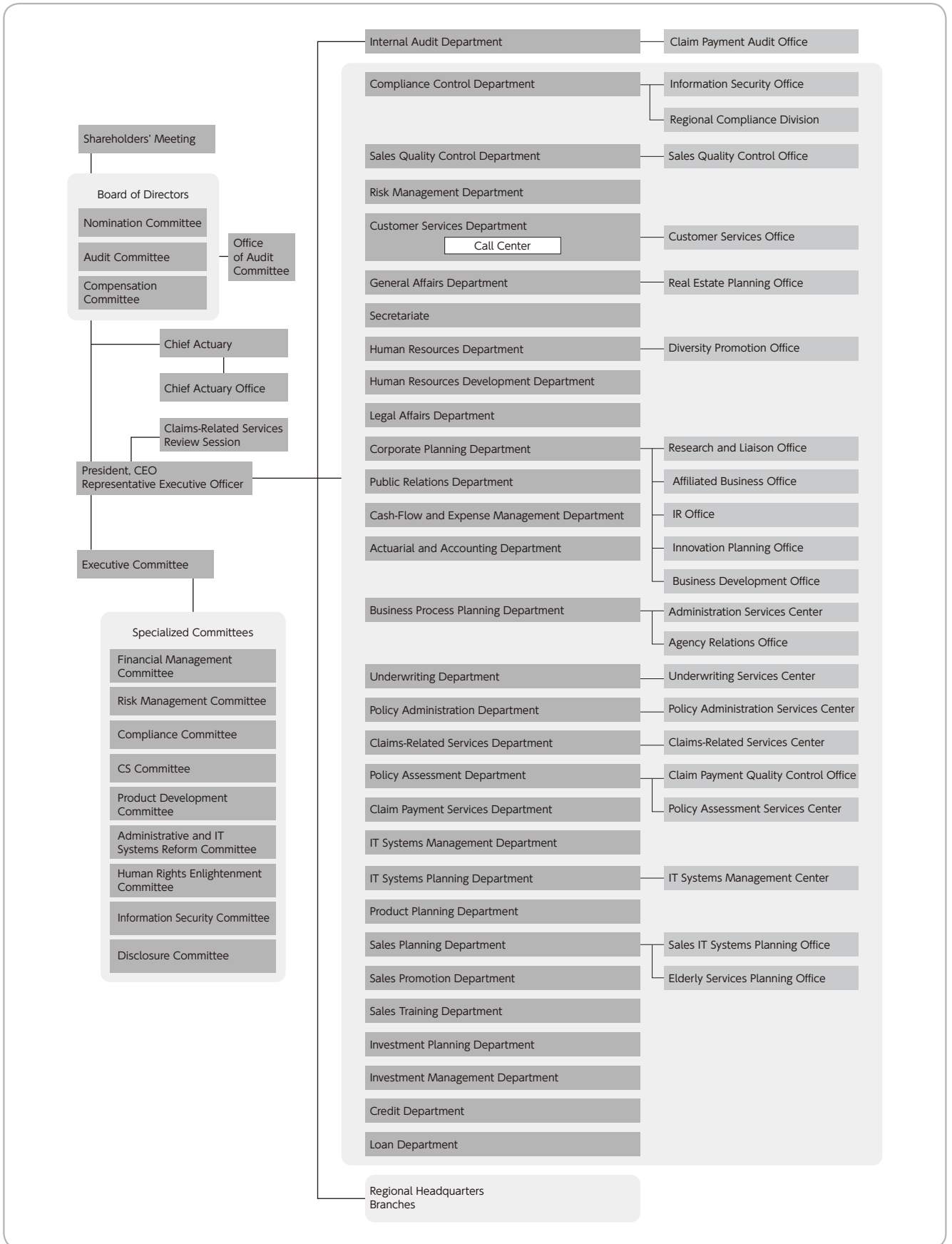
5. Compensation Committee

Chairman	Nobuhiro Endo
Member	Masatsugu Nagato
Member	Shinji Hattori

6

Organization Chart

(As of July 1, 2016)



7

Principal Branches

(As of July 1, 2016)

Name of branch	Location	Telephone number
Sapporo	4-1, Kita Nijo Nishi, Chuo-ku, Sapporo, Hokkaido 060-8534	011-221-6375
Sendai	1-1-34, Ichibancho, Aoba-ku, Sendai, Miyagi 980-8797	022-267-7851
Saitama	3-1, Shintoshin, Chuo-ku, Saitama, Saitama 330-9797	048-600-2073
Tokyo Central Corporate	3-17-1, Toranomom, Minato-ku, Tokyo 105-0001	03-6402-6515
Tokyo-Shintoshin Corporate	1-26-2, Nishishinjuku, Shinjuku-ku, Tokyo 163-0513	03-5990-5348
East Tokyo Corporate	1-10-14, Kitaueno, Taito-ku, Tokyo 110-0014	03-6802-8353
South Tokyo Corporate	6-7-29, Kitashinagawa, Shinagawa-ku, Tokyo 141-0001	03-5422-7654
Yokohama	5-3, Nihon Odori, Naka-ku, Yokohama, Kanagawa 231-8799	045-212-3967
Nagano	801, Kurita, Nagano, Nagano 380-8797	026-231-2348
Kanazawa	1-15, Kamitsutsumi-cho, Kanazawa, Ishikawa 920-8797	076-220-3178
Nagoya Corporate	3-20-27, Nishiki, Naka-ku, Nagoya, Aichi 460-0003	052-228-6742
Osaka Corporate	1-7-31, Otemae, Chuo-ku, Osaka, Osaka 540-6591	06-6948-8062
Hiroshima	14-15, Higashi Hakushima-cho, Naka-ku, Hiroshima, Hiroshima 730-0004	082-224-5165
Matsuyama	8-5, Miyata-machi, Matsuyama, Ehime 790-8797	089-936-5274
Kumamoto	12-28, Hanabata-cho, Chuo-ku, Kumamoto, Kumamoto 860-0806	096-328-5419
Naha	3-3-8, Tsubogawa, Naha, Okinawa 900-8799	098-833-5518

In addition to the above, there are 66 other branches.

8

Subsidiaries

(As of March 31, 2016)

Name	Location	Amount of capital stock	Description of business	Date of establishment	Ratio of the voting rights in the subsidiary held by the Company against the voting rights held by all shareholders or equity holders	Ratio of the voting rights in the subsidiary held by the Subsidiaries of the Company against the voting rights held by all shareholders or equity holders
JAPAN POST INSURANCE SYSTEM SOLUTIONS Co., Ltd.	Shinagawa-ku, Tokyo	¥60 million	Commissioning of design, development, maintenance and operation of information systems	March 8, 1985	100%	—

1. Major Types of insurance

(As of July 1, 2016)

Purpose of Policy	Product Name	Nickname-Age Limit Range																		
		0	10	20	30	40	50	60	70	80										
For lifetime coverage	Fixed amount type whole life insurance																			
For balanced lifetime coverage	Double-type whole life insurance																			
	Fivefold-type whole life insurance																			
For lifetime coverage with perks	Special whole life insurance																			
For large coverage with lower burden	Ordinary term insurance																			
For coverage and benefits at maturity	Ordinary endowment insurance																			
For full coverage and benefits at maturity	Double-type special endowment insurance																			
	Fivefold-type special endowment insurance																			
	Tenfold-type special endowment insurance																			
For those who spending life with a disease	Designated endowment insurance																			
For preparing for educational funds	Educational endowment insurance (H24)																			
For working people who want to form assets	Asset-formation savings insurance																			
	Asset-formation housing funding insurance																			
	Asset-formation whole life annuities																			

Notes:

- For educational endowment insurance (H24), shows the age range of insured persons, whereas shows that of policyholders.
- Depending on the interest-rate situation, the sale of some products could be suspended.
- Ages denoted with an asterisk (*) show the applicant's attained age. All ages shown without an asterisk represent subscription age as insurance age.

2. Major Riders and Special Provisions

(As of July 1, 2016)

Name	Outline
Accidental rider	Offers provision for death or disability due to an unexpected accident
Non-participating accident hospitalization rider	Offers provision for hospitalization, surgery and/or long-term hospitalization as prescribed in the rider due to an unexpected accident
Non-participating illness and accident hospitalization rider	Offers provision for hospitalization, surgery and/or long-term hospitalization as prescribed in the rider due to illness or an unexpected accident
Special provision for payment claim by the designated proxy	If the beneficiary of insurance benefits is (the insured person) for benefits such as hospitalization benefits, and he/she cannot make a claim for payment for any special reason, the payment claim can be made by the designated proxy (such as the beneficiary's family member) on behalf of the beneficiary.

Note: For details of the riders, such as the reasons for and limitation on payment of benefits, please refer to the respective Contract Guidelines and Clauses.

●Non-participating accident hospitalization rider and Non-participating illness and accident hospitalization rider



The Japan Post Insurance *Sono hi kara* hospitalization riders offer basic coverage in a simple and easy-to-understand manner, such as in that they insure hospitalization for a period of one day or more,

and the payment of surgery benefits is in line with the public health insurance system.

■Details of the Japan Post Insurance *Sono hi kara* Hospitalization Riders

A non-participating illness and accident hospitalization rider with the hospitalization benefit of ¥15,000 per day (standard insured amount of the rider: ¥10 million) insures the following:

Hospitalization due to illness or injury [hospitalization benefit] This benefit is paid for hospitalization for one day or more (including day case*1).	¥15,000 (hospitalization benefit per day) × days of hospitalization (up to 120 days)
Surgery due to illness or injury [surgery benefit] This benefit is paid for a surgery requiring hospitalization.*2	Depending on the type of surgery, ¥15,000 (hospitalization benefit per day) × 5, 10, 20 or 40
Long-term hospitalization due to illness or injury [lump-sum benefit for long-term hospitalization] This benefit is paid when the consecutive days of hospitalization reach 120 days.	¥300,000 (3% of the standard insured amount of the rider)

*1 The day case refers to the case where the patient enters and leaves the hospital on the same day, and whether it falls under the category of hospitalization depends on whether the basic fee for hospitalization was charged, etc.

*2 The range of insured surgeries has been expanded to include certain surgeries covered by the public health insurance system, such as the removal of tonsils requiring hospitalization.

Note: For details of the riders, such as the reasons for and limitation on payment of benefits, please refer to the respective Contract Guidelines and Clauses.